

# ESG 2022 Data Tables

These data tables reflect JPMorgan Chase's disclosures of key environmental, social, and governance metrics in the Firm's [2022 ESG Report](#). Please refer to the full 2022 ESG Report for additional information, context, and legal disclaimers.

All data in this document are as of December 31, 2022, unless otherwise noted.

## \$2.5T Sustainable Development Target

Progress toward 10-year Target: 2.5T by end of 2023

	Cumulative (2021-2022)		
<b>OVERALL</b>			
Overall progress to target (%)	19		
	Cumulative (\$, Billions)	2022 (\$, Billions)	2021 (\$, Billions)
Overall	482	197	285
<b>By Line of Business</b>			
Commerical Banking	30	14	-1
Consumer and Community Banking	54	19	-
CIB Markets	169	68	-
CIB Investment Banking	229	95	-

## Company Overview

Data are for 2022

<b>NUMBER OF EMPLOYEES</b>	293,723
<b>ANNUAL REVENUE (\$)</b>	128,695,000,000

	Cumulative (2021-2022)		
<b>GREEN</b>			
Overall progress to \$1T Green objective (%)	18		
	Cumulative (\$, Billions)	2022 (\$, Billions)	2021 (\$, Billions)
<b>GREEN</b>			
Overall	176	70	106
<b>By Line of Business</b>			
CIB Investment Banking	123	51	72
CIB Markets	49	17	32
Commerical Banking	3	2	1
Consumer and Community Banking	2	1	1
<b>By Eligibility Criteria<sup>2</sup></b>			
Sustainable Transportation	24	2	22
Renewable and Clean Energy	35	20	15
Water Management	8	2	6
Circular Economy and Waste Management	1	1	0
Green Buildings	6	4	2
Clean Technology	4	4	0
Multiple Criteria:	98	37	61
<i>Green Bonds</i>	-	23	-
<i>Sustainable Bonds</i>	-	11	-
<i>Emissions Contracts</i>	-	3	-
<i>Other</i>	-	<1	-

	Cumulative (\$, Billions)	2022 (\$, Billions)	2021 (\$, Billions)
<b>DEVELOPMENT FINANCE</b>			
Overall	204	87	117
<b>By Line of Business</b>			
CIB Investment Banking	90	39	51
CIB Markets	114	48	66
<b>By Region</b>			
East Asia & Pacific	54	16	38
South Asia	8	2	5
Latin America & Caribbean	55	19	36
Eastern Europe & Central Asia	32	18	15
Sub-Saharan Africa	12	4	8
Middle East & North Africa	2	0	2
Global Development Institutions	40	28	13

	Cumulative (\$, Billions)	2022 (\$, Billions)	2021 (\$, Billions)
<b>COMMUNITY DEVELOPMENT</b>			
Overall	102	40	61
<b>By Line of Business</b>			
CIB Investment Banking	16	6	10
CIB Markets	7	4	3
Commercial Banking	27	13	14
Consumer and Community Banking	51	18	33
<b>By Eligibility Criteria</b>			
Affordable Housing	33	15	17
Home Ownership <sup>3</sup>	47	16	31
<i>Black, Hispanic and Latino</i> <sup>4</sup>	22	7	14
<i>Low-to-Moderate Income</i>	25	8	17
Small Business <sup>5</sup>	5	2	2
<i>Black, Hispanic and Latino</i> <sup>4</sup>	2	1	1
<i>Low-to-Moderate Income</i>	3	1	2
Social Bonds	17	7	10

**Note:** Totals may not sum due rounding.

<sup>1</sup> A dash (-) indicates the data was not reported for the given year and/or category in the Firm's 2022 ESG Report. Please see the Firm's [2021 ESG Report](#) for 2021 data.

<sup>2</sup> In 2021, "Mixed Use" was reported at \$60 billion, and "Renewable Energy & Energy Efficiency" at \$14 billion, due to rounding. These figures have since been updated to \$61 billion and \$15 billion, respectively, and renamed to "Multiple Criteria" and "Renewable and Clean Energy" for clarity purposes and due to refinement of our eligibility criteria per our methodology.

<sup>3</sup> Includes purchase and refinance loans to LMI customers and/or Black, Hispanic and Latino borrowers or co-borrowers across all household income levels. See [Our Approach to Our Sustainable Development Target](#) for more details on our methodology.

<sup>4</sup> Per our Sustainable Development Target methodology, reflected here is total dollars; whereas the Racial Equity Commitment reflects incremental dollars (i.e., annual results measured as progress against 2019 baseline results).

<sup>5</sup> Includes lending for business operations in LMI and/or for majority-Black and/or -Latino communities. See [Our Approach to Our Sustainable Development Target](#) for more details on our methodology.

# Environmental

## Scaling Green Solutions

Green, social, sustainability and sustainability-linked (GSS) bonds<sup>1</sup>

	2022 (\$, Billions)
Green, social, sustainability and sustainability-linked bonds underwritten	38.3
Green bonds underwritten	16.6

<sup>1</sup> Source: Dealogic Sustainable Finance Report, Syndicated Bonds, Loans & Equity, Full Year 2022. Note that third-party estimates of GSS bond underwriting may not be the same as JPMC-produced data for GSS bond underwriting in our Sustainable Development Target.

## Minimizing our Operational Impact

Operational Sustainability Targets<sup>1</sup>

	Progress achieved
<b>ANNUALLY RECURRING TARGETS 2022</b>	
Maintain carbon neutral operations	TARGET MET
Source renewable energy for 100% of our global power needs	TARGET MET
Divert 100% of e-waste from landfills	TARGET MET
Purchase 100% of our paper from certified sources	TARGET MET
<b>IN-PROGRESS TARGETS</b>	
Reduce Scope 1 and Scope 2 GHG emissions by 40% by 2030 <sup>2</sup>	IN-PROGRESS
Reduce global water use by 20% by 2030 <sup>2</sup>	IN-PROGRESS
Reduce office paper use by 90% by 2025 <sup>2</sup>	IN-PROGRESS
Satisfy at least 70% of our renewable energy goal with on-site renewable energy and off-site long-term renewable energy contracts by 2025	IN-PROGRESS

<sup>1</sup> For more information on our progress toward our operational targets, visit our [website](#).

<sup>2</sup> Versus a 2017 baseline

## Sourcing Renewables

Expanding on-site Solar

	2022	2021	2020	2019	2018
<b>COMMERCIAL SOLAR PROGRAM - CAPACITY (MW)</b>					
Planned	62.9	16.6	32.3	22.6	13.6
Installed	3.8	16.5	3.2	6.4	-
Previously Installed <sup>1</sup>	26.1	9.6	6.4	-	-
<b>Total</b>	<b>92.8</b>	<b>42.7</b>	<b>41.9</b>	<b>29</b>	<b>13.6</b>
<b>RETAIL SOLAR PROGRAM - CAPACITY (MW)</b>					
Installed	5.5	6.1	3.7	0.4	-
Previously Installed <sup>1</sup>	10.2	4.1	0.4	-	-
<b>Total</b>	<b>15.7</b>	<b>10.2</b>	<b>4.1</b>	<b>0.4</b>	<b>-</b>

<sup>1</sup> Cumulative capacity installed in previous years.

# Social

## Racial Equity Commitment Program-To-Date Progress Through 2022<sup>1</sup>

Commitment Pillar	In Units	In Dollars (\$M)
<b>EXPANDING AFFORDABLE RENTAL HOUSING AND SUPPORT FOR VITAL COMMUNITY INSTITUTIONS</b>		
Through our Commercial Term Lending Affordable Housing Preservation Program, provide \$10 billion to incentivize the preservation of 100,000 designated affordable housing rental units <sup>2</sup>	169,381	\$18,295.8
Expand Commercial Term Lending to government-subsidized affordable housing programs to help preserve an incremental 22,000 units of affordable housing	4,358	\$439.8
Fund an incremental \$1 billion of construction and rehabilitation of 5,000 affordable housing units for low- and moderate-income households	7,504	\$3,884.2
Fund an incremental \$1 billion of loans and 7,000 affordable rental units through development of Agency and Off-Balance Sheet Lending through government-sponsored enterprise partnerships	1,464	\$155.7
Fund an incremental \$500 million in New Market Tax Credits (“NMTC”)	N/A	\$312.2
Fund \$500 million in long-term investments in Preservation Funds	N/A	\$138.7
Increase Low Income Housing Tax Credit (“LIHTC”) investments by an incremental \$2 billion <sup>3</sup>	N/A	\$1,179.6
<b>INCREASING HOMEOWNERSHIP AMONG BLACK, HISPANIC, AND LATINO HOUSEHOLDS INCLUSIVE OF ALL INCOME LEVELS</b>		
Originate an incremental 40,000 home loans worth \$8 billion, over and above the Firm's 2019 baseline	(2,673)	\$764.7
Refinance an incremental 20,000 home loans worth \$4 billion, over and above the Firm's 2019 baseline	14,240	\$3,352.6
<b>GROWING SMALL BUSINESSES</b>		
Provide an incremental \$2 billion and 15,000 in loans to businesses in majority-Black, Latino/Hispanic communities, over and above the Firm's 2019 baseline	(3,164)	\$(1,175.9)
<b>SPENDING MORE WITH BLACK, HISPANIC AND LATINO SUPPLIERS</b>		
Spend an additional \$750 million with Black, Hispanic and Latino suppliers	N/A	\$556.0
<b>IMPROVING FINANCIAL HEALTH AND ACCESS TO BANKING</b>		
Help 1 million customers open low-cost checking accounts	406,495	N/A
Open 14 Community Center Branches in underserved communities	13	N/A
Hire 150 Community Managers	146	N/A
Open 100 branches in low- to moderate-income (“LMI”) communities	76	N/A
<b>INVESTING IN MINORITY DEPOSITORY INSTITUTIONS AND COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS</b>		
Provide an incremental \$300 million of financing to Community Development Financial Institutions (“CDFIs”)	N/A	\$210.6
Invest \$100 million in the form of capital and deposits to Black, Hispanic and Latino-owned or -led Minority Owned Depository Institutions (“MDIs”) and CDFIs <sup>4</sup>	N/A	\$106.0
<b>PHILANTHROPY</b>		
Provide \$2 billion in philanthropic capital to advance an inclusive economic recovery and support Black, Hispanic, Latino and underserved communities	N/A	\$709.9
<b>Total</b>		<b>\$28,929.8</b>

<sup>1</sup> Data provided below is through December 31, 2022. For further details on dollar and unit progress, eligibility criteria, and reporting methodology, see the detailed Racial Equity Commitment data table on our [website](#).

<sup>2</sup> Borrowers (building owners or operators) in the Preservation Program benefit from a graduated interest rate discount, which facilitates their maintaining rental unit affordability. Affordability targets under the Preservation Program are tiered based on current rent levels of each unit and county area median income.

<sup>3</sup> Following the investment of \$400 million in 2020, the Firm increased its LIHTC commitment to target an incremental \$400 million annually, totaling \$2 billion over five years. This change increased the Firm's total committed amount toward its Racial Equity Commitment. The increase does not impact the Firm's other stated commitments.

<sup>4</sup> Includes one financial institution that provides products and services to MDIs and CDFIs to support Black, Hispanic and/or Latino communities.

## Inclusive Growth

Global Philanthropic Capital	2022 \$, approximate
Global Grant Capital	325,000,000
Global Loan and Equity Capital	86,000,000
Total Global Philanthropic Capital	412,000,000

**Note:** Totals may not sum due to rounding.

## Diversity, Equity and Inclusion

### 2022 Workforce Composition

Global Gender Data <sup>1</sup>	Women (%)	Men (%)
Total Employees	49	51
Board of Directors <sup>2</sup>	36	64
Operating Committee	39	61
Senior Level Employees <sup>3</sup>	27	73

Promotional Data	Women (%)	Men (%)
Global Promotions <sup>4,8</sup>	39	61
U.S. Promotions <sup>6,8</sup>	53	47

Campus & Internship Class	(%)
Women <sup>4</sup>	47
Men <sup>4</sup>	53
White <sup>6</sup>	35
Ethnic <sup>6,9</sup>	65

U.S. Race/Ethnicity Data <sup>5</sup>	Asian (%)	Black (%)	Hispanic (%)	White (%)	Other (%) <sup>7</sup>
Total Employees	18	14	21	44	3
Board of Directors <sup>2</sup>	0	9	0	91	0
Operating Committee	6	0	11	83	0
Senior Level Employees <sup>3</sup>	12	5	6	75	2

Additional Data	LBGTQ+ (%) <sup>10</sup>	Military Veterans (%) <sup>10</sup>	People with Disabilities (%) <sup>10</sup>
Total Employees	4	3	4
Senior Level Employees <sup>3</sup>	3	2	3
Operating Committee	6	0	0
Board of Directors <sup>2</sup>	0	9	0

<sup>1</sup> Presented as a percentage of the respective populations who self-identified gender, which was 98% of the Firm's total global employees and 99% of the Firm's global senior level employees, and all members of the Operating Committee and the Board of Directors.

<sup>2</sup> Excludes Alicia Boler Davis, who was elected to the Firm's Board of Directors, effective March 20, 2023.

<sup>3</sup> Senior level employees represents employees with the titles of Managing Director and above.

<sup>4</sup> Presented as a percentage of the respective global populations who self-identified gender.

<sup>5</sup> Based on EEO metrics. Presented as a percentage of the respective populations who self-identified race/ethnicity, which was 96% and 95% of the Firm's total U.S.-based employees and U.S.-based senior level employees, respectively, and all members of the Operating Committee and the Board of Directors. Information for the Operating Committee include one member who is based outside of the U.S.

<sup>6</sup> Based on EEO metrics. Presented as a percentage of the respective U.S.-based populations who self-identified race/ethnicity.

<sup>7</sup> Other includes American Indian or Alaskan Native, Native Hawaiian or Other Pacific Islander, and two or more races/ethnicities.

<sup>8</sup> Represents employees with the titles of Vice President and above.

<sup>9</sup> Ethnic is defined as all EEO classifications other than White.

<sup>10</sup> Presented as a percentage of total U.S.-based employees, total U.S.-based senior level employees, all members of the Operating Committee, and all members of the Board of Directors, respectively.

## Human Capital

All data are for the year 2022 unless otherwise noted

EARLY CAREER RECRUITMENT PROGRAM <sup>1</sup>	
Global summer intern class, women (%)	48
Global summer interns (#, approximate)	4,600
Global summer interns that received and accepted returning offers (% , approximate)	72
Global full-time hires that joined Analyst and Associate hiring programs (#, approximate)	5,000
Hires through all Emerging Talent programs (#, approximate)	1,200
Hires through Emerging Talent Apprenticeship programs (#, approximate)	200
Emerging Talent Software Engineer Program hires recruited from educational pipelines outside of a traditional degree path (#, approximate)	350
EXPERIENCED TALENT HIRING <sup>1</sup>	
Jobs posted for experienced hires that did not require a bachelor's degree (% , approximate)	75
New hires in the U.S. with criminal records (% , approximate)	10
External hires for technology-focused positions that were women (% , approximate)	30
U.S. military hires (#) <sup>2</sup>	>1,500
EMPLOYEE TRAINING	
Average numbers of training hours for new hire employees in first 90 days	34
Self-paced (%)	60
Virtual classroom (%)	35
Traditional classroom setting (%)	5
Total courses completed by employees	>9,700,000
Total hours of training completed by employees	>7,900,000
UPSKILLING AND RESKILLING	
Number of fully funded upskilling programs	18
Characteristics of enrollees in all upskilling and reskilling programs:	
Women (%)	50
Ethnically diverse (%)	62
Experienced career mobility in 2022 (%)	48
Associate level or below (%)	78
LEADERSHIP DEVELOPMENT	
Managers and executives to participate in Leadership Edge initiatives (#, approximate)	14,400

EMPLOYEE OPINION SURVEY	
Participation rate (%)	87
EMPLOYEE VOLUNTEERISM	
Employees placed on nonprofit board through Firm's Board Service Program since 2018 (#, approximate)	400
Force for Good program technology volunteers (#)	Nearly 1,300
Volunteer time committed by employees (hours, approximate)	398,000
SUPPLIER DIVERSITY	
Tier 1 diverse supplier spend (billion, \$, approximate) <sup>3</sup>	2.1
Tier 2 diverse supplier spend (billion, \$, approximate) <sup>3</sup>	0.8
Minority-owned business spend (billion, \$) <sup>4</sup>	1.7
Women-owned business spend (billion, \$) <sup>4</sup>	1.1
Top supplier's spend with diverse suppliers (billion, \$)	>6
BUSINESS RESOURCE GROUPS	
Number of business resource groups (BRG)	10
Number of countries with BRG employee members	57
Employees that are members of at least one BRG (%)	>50
SUPPORTING AND REWARDING OUR PEOPLE	
Minimum base pay for U.S. overtime-eligible employees (\$ per hour) <sup>5</sup>	20-25
Approximate value of benefits package per employee (\$)	16,000
Medical costs covered for employees and their families (\$, billion, approximate)	1.4
PAY EQUITY	
Gender pay equity (%)	99 <sup>6</sup>
Racial pay equity (%)	100 <sup>7</sup>

<sup>1</sup> Information on EEO race/ethnicity categories, gender, LGBTQ+, veteran status and disability status is based on self-identification and self-disclosure. Unless otherwise indicated, information on EEO race/ethnicity is presented as a percentage of the respective U.S.-based population who self-identified race/ethnicity and information on gender is presented as a percentage of the respective global population who self-identified gender; information on LGBTQ+, veteran status and disability status is presented as a percentage of the respective total U.S.-based population.

<sup>2</sup> As part of an overall 18,000 military hires since 2011

<sup>3</sup> Tier 1: The amount of spend, or procurement dollars, that the Firm spends directly with third parties that provide goods and services that support its business operations. Tier 2: The amount of spend, or procurement dollars, that the Firm's suppliers spend with their Tier 1 suppliers. Spend totals for Minority-owned businesses and Women-owned businesses include both Tier 1 and Tier 2 data. They represent the total population of each and are not considered unique totals.

<sup>4</sup> Spend totals for Minority-owned businesses and Women-owned businesses include both Tier 1 and Tier 2 data. They represent the total population of each and are not considered unique totals.

<sup>5</sup> Dependent on location

<sup>6</sup> In 2022, taking into account factors such as an employee's role, tenure, seniority and geography, in aggregate, those who self-identified as women globally were paid 99% of what men were paid.

<sup>7</sup> In 2022, in the U.S., employees who self-identified as other than White under EEO Commission classifications were paid, as a group, 100% of what employees who self-identified as White were paid—meaning there were no statistically significant differences in pay as between the two groups, taking into account factors such as an employee's role, tenure, seniority and geography.

# Governance

## Community Engagement Advisory Panels

Number of Community Engagement Panels, listening sessions and other convenings in 2022 <sup>1</sup>	50
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<sup>1</sup> Held with community stakeholders to share firmwide updates and solicit feedback on products, services and approaches

## Board of Directors<sup>1</sup>

Number of Directors on Board	12
Number of independent non-executive directors on Board	11
Number of board meetings (annual)	9
Average tenure of board of directors (years)	9
Average age of board of directors (years)	63

### BOARD MEMBER BACKGROUND (NUMBER OF BOARD MEMBERS)

#### Race/Ethnicity

White	10
Ethnic <sup>2</sup>	2

#### Gender

Male	7
Female	5
Non-binary	0

#### LGBTQ+

Heterosexual	12
LGBTQ+	0

#### Military Status

Reservist and/or National Guard	0
Veteran/Prior Military Service	1

<sup>1</sup> Board of Director data are from the 2023 Proxy Report. Data are through May, 16 2023. Data include Alicia Boler Davis, who was elected to the Firm's Board of Directors, effective March 20, 2023. Because of this, numbers vary from data presented in the Diversity, Equity and Inclusion section of this document.

<sup>2</sup> Ethnic is defined as all EEO classifications other than White.

# Awards and Recognition

AWARD / RECOGNITION	DETAILS
TIME100 Most Influential Companies 2023	
LinkedIn Top Companies List 2023	Recognized as top employer for career growth in the U.S., U.K., Ireland, France, India, and Argentina
Handshake top employer and Tech Transformer 2023	Recongnized by Handshake's 2023 Early Talent Awards (U.S.)
FORTUNE top five World's Most Admired Companies	Ranked #5 in 2023
Two employees named in list of 100 most influential Hispanic Leaders in technology and three employees named in list of 50 most influential technology progressionals in Latin America	Lists by Hispanic IT Executive Council (HITEC) 2020
America's Top Corporations for Women's Business Enterprises	Recognized by The Women's Business Enterprise National Council (WBENC)
2020 Gender-Equality Index	Bloomberg names the firm for efforts to advance women in the workplace, Sector Neutral Gender-Equality Index
No. 2 Company for people with disabilities	Ranked by job seekers, CAREERS & the disABLED
Recognized for successfully mainstreaming disability exclusion in its European workplace	2019 Disability Matters Europe Conference
Recognized for commitment to post-military career success for veterans	By Military Times
Global Supplier Diversity "Billion Dollar" hall of fame	Billion Dollar Roundtable inducts firm into exclusive group of 28 corporations that achieved at least \$1 billion in spending with diverse suppliers
2018 50 Best Company for Diversity	By Black Enterprise magazine
2020 Best Company for Multicultural Women	By Working Mother Magazine
#2 on list of Top 50 Companies for Latinas to Work for in the U.S.	By Latina Style Inc.
Perfect score on Human Rights Campaign Corporate Equality Index	Human Rights Campaign 2020
A Best Place to Work for Disability Inclusion	According to the Disability Equality Index
Top 100 Most Influential Latinas 2020	Carolina Jannicelli and Alice Rodriguez among the top 100 most influential Latinas

# Global Reporting Initiative Index

## SOURCE KEY

<b>10K</b> 2022 Form 10-K	<b>ESG</b> 2022 ESG Report
<b>CR</b> 2022 Climate Report	<b>HR</b> Human Rights Statement
<b>CoC</b> Code of Conduct	<b>MSA</b> Modern Slavery Act Statement
<b>CoE</b> Code of Ethics for Finance Professionals	<b>PS</b> 2023 Proxy Statement
<b>CGP</b> Corporate Governance Principles	<b>www</b> Weblinks
<b>ENV</b> Environmental Data	

Indicator	Disclosure Title	Source
<b>GRI 2: GENERAL DISCLOSURES (2021)</b>		
2-1	Organizational details	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 1, 33) <b>ESG</b> 2022 ESG Report (p. 3-4) <b>www</b> <a href="#">Who We Are</a>
2-2	Entities included in the organization's sustainability reporting	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 1) <b>ESG</b> 2022 ESG Report (p. 3-4)
2-3	Reporting period, frequency and contact point	<b>ESG</b> 2022 ESG Report (p. 4)  <b>Note:</b> Reporting frequency is annually, and aligns to the Firm's financial reporting period.  Contact points: <b>www</b> <a href="#">Sustainability</a> <b>www</b> <a href="#">Investor Relations</a>
2-4	Restatements of information	<b>ESG</b> 2022 ESG Report (p. 8, footnote 1 1)
2-5	External assurance	<b>Note:</b> We did not seek external assurance for the contents of this report.
2-6	Activities, value chain, and other business relationships	<b>ESG</b> 2022 ESG Report (p. 3, 25-27, 33-37) <b>10K</b> <a href="#">2022 Form 10-K</a> (p. 33, 44, 61-80) <b>www</b> <a href="#">Suppliers</a> <b>www</b> <a href="#">Who We Are</a>  <b>Note:</b> JPMorgan Chase does business with over 19,000 suppliers globally across a wide range of product/service categories. Our third-party vendor spend is spread across categories such as real estate, professional services, technology, marketing, document production, printing, shipping and travel, among others.
2-7	Employees	<b>ESG</b> 2022 ESG Report (p. 39) <b>10K</b> <a href="#">2022 Form 10-K</a> (p. 2)
2-9	Governance structure and composition	<b>CGP</b> <a href="#">Corporate Governance Principles</a> <b>ESG</b> 2022 ESG Report (p. 51) <b>PS</b> 2023 Proxy Statement (p. 5, 10, 12-19, 24-26)

Indicator	Disclosure Title	Source
2-10	Nomination and selection of the highest governance body	<b>PS</b> <a href="#">2023 Proxy Statement</a> (p. 20-21)
2-11	Chair of the highest governance body	<b>PS</b> <a href="#">2023 Proxy Statement</a> (p. 3, 5, 22-23)
2-12	Role of the highest governance body in overseeing the management of impacts	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 81-84) <b>ESG</b> 2022 ESG Report (p. 51) <b>PS</b> <a href="#">2023 Proxy Statement</a> (p. 28-31)
2-13	Delegation of responsibility for managing impacts	<b>ESG</b> 2022 ESG Report (p. 14-16, 40-42, 47, 51-52, 56)
2-14	Role of the highest governance body in sustainability reporting	<b>Note:</b> Our Corporate Sustainability team, which is led by the Global Head of Sustainability who reports to the Global Head of Corporate Responsibility, oversees the development of our sustainability reporting.
2-15	Conflicts of interest	<b>CoC</b> <a href="#">Code of Conduct</a> <b>CGP</b> <a href="#">Corporate Governance Principles</a> <b>PS</b> <a href="#">2023 Proxy Statement</a> (p. 13-18, 34-35)
2-16	Communication of critical concerns	<b>CGP</b> <a href="#">Corporate Governance Principles</a>
2-17	Collective knowledge of the highest governance body	<b>PS</b> <a href="#">2023 Proxy Statement</a> (p. 27)
2-18	Evaluation of the performance of the highest governance body	<b>PS</b> <a href="#">2023 Proxy Statement</a> (p. 27)
2-19	Remuneration policies	<b>PS</b> <a href="#">2023 Proxy Statement</a> (p. 32-80)
2-20	Process to determine remuneration	<b>PS</b> <a href="#">2023 Proxy Statement</a> (p. 32-80)
2-21	Annual total compensation ratio	<b>PS</b> <a href="#">2023 Proxy Statement</a> (p. 78)
2-22	Statement on sustainable development strategy	<b>ESG</b> 2022 ESG Report (p. 2)



Indicator	Disclosure Title	Source
2-23	Policy commitments	<p><b>CoC</b> <a href="#">Code of Conduct</a></p> <p><b>CoE</b> <a href="#">Code of Ethics for Finance Professionals</a></p> <p><b>www</b> <a href="#">Business Principles</a></p> <p><b>HR</b> <a href="#">Human Rights</a></p>
2-24	Embedding policy commitments	<p><b>CoC</b> <a href="#">Code of Conduct</a></p> <p><b>CoE</b> <a href="#">Code of Ethics for Finance Professionals</a></p> <p><b>www</b> <a href="#">Business Principles</a></p> <p><b>ESG</b> 2022 ESG Report (p. 51-52, 56, 59)</p> <p><b>HR</b> <a href="#">Human Rights</a></p>
2-25	Processes to remediate negative impacts	<p><b>CoC</b> <a href="#">Code of Conduct</a></p> <p><b>CGP</b> <a href="#">Corporate Governance Principles</a></p> <p><b>ESG</b> 2022 ESG Report (p. 51-56, 59, 70-71)</p> <p><b>HR</b> <a href="#">Human Rights</a></p> <p><b>MSA</b> <a href="#">Modern Slavery Act Statement</a></p>
2-26	Mechanisms for seeking advice and raising concerns	<b>CoC</b> <a href="#">Code of Conduct</a>
2-27	Compliance with laws and regulations	<p><b>10K</b> <a href="#">2022 Form 10-K</a> (Note 30 p. 283-286).</p> <p><b>Note on the Firm's legal proceedings:</b> As of December 31, 2022, the Firm and its subsidiaries and affiliates are defendants or respondents in numerous legal proceedings, including private, civil litigations, government investigations or regulatory enforcement matters. The litigations range from individual actions involving a single plaintiff to class action lawsuits with potentially millions of class members. Investigations and regulatory enforcement matters involve both formal and informal proceedings, by both governmental agencies and self-regulatory organizations. These legal proceedings are at varying stages of adjudication, arbitration or investigation, and involve each of the Firm's lines of business and several geographies and a wide variety of claims (including common law tort and contract claims and statutory antitrust, securities and consumer protection claims), some of which present novel legal theories. For further discussion, please refer to JPMorgan Chase &amp; Co.'s publicly filed disclosures, including its most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q filed with the U.S. Securities and Exchange Commission (available at: <a href="https://jpmorganchaseco.gcs-web.com/financial-information/sec-filings">https://jpmorganchaseco.gcs-web.com/financial-information/sec-filings</a>).</p>

Indicator	Disclosure Title	Source
2-28	Membership associations	<p><b>ESG</b> 2022 ESG Report (p. 12-14, 58, 60)</p> <p><b>www</b> <a href="#">External memberships and commitments</a></p>
2-29	Approach to stakeholder engagement	<b>ESG</b> 2022 ESG Report (p. 53-54)
2-30	Collective bargaining agreements	<b>Note:</b> JPMorgan Chase supports employee rights and seeks to adhere to local laws regarding the freedom of association and collective employee action. We also have relationships with trade unions and work councils in the regions where we operate as well as through many of our vendors. Most JPMorgan Chase employees are not covered by collective bargaining agreements and no U.S.- based employees are subject to collective bargaining agreements. JPMorgan Chase's Code of Conduct sets forth the Firm's expectations for each employee. The Code of Conduct provides the principles that govern employee conduct with clients, customers, shareholders and one another, as well as with the markets and communities in which JPMorgan Chase does business. Employees are encouraged to raise any concerns through multiple channels identified in the Code of Conduct.

### GRI 3: MATERIAL TOPICS (2021)

3-1	Process to determine material topics	<b>ESG</b> 2022 ESG Report (p. 5)
3-2	List of material topics	<b>ESG</b> 2022 ESG Report (p. 5, 65)
3-3	Management approach	<b>Note:</b> Management of material topics is included in the relevant topical standards below.

### GRI 201: ECONOMIC PERFORMANCE (2016)



3-3	Management approach	<p><b>ESG</b> 2022 ESG Report (p. 24-29, 30-37)</p> <p><b>www</b> <a href="#">Impact</a></p>
201-1	Direct economic value generated and distributed	<b>ESG</b> 2022 ESG Report (p. 24-29, 30-37)
201-2	Financial implications and other risks and opportunities due to climate change	<p><b>10K</b> <a href="#">2022 Form 10-K</a> (p. 8, 9, 13, 14, 25, 28)</p> <p><b>ESG</b> 2022 ESG Report (p. 12-16)</p> <p><b>CR</b> <a href="#">2022 Climate Report</a> (p. 45-52).</p>
201-3	Defined benefit plan obligations and other retirement plans	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 212-214)

Indicator	Disclosure Title	Source
<b>GRI 203: INDIRECT ECONOMIC IMPACTS (2016)</b>		
3-3	Management approach	<p><b>ESG</b> 2022 ESG Report (p. 24-29, 30-37)</p> <p><b>www</b> <a href="#">Impact</a></p>
203-1	Infrastructure investments and services supported	<p><b>ESG</b> 2022 ESG Report (p. 24-29, 30-37)</p> <p><b>www</b> <a href="#">Impact</a></p>
203-2	Significant indirect economic impacts	<p><b>ESG</b> 2022 ESG Report (p. 24-29, 30-37)</p> <p><b>www</b> <a href="#">Impact</a></p>
<b>GRI 205: ANTI-CORRUPTION (2016)</b>		
3-3	Management approach	<p><b>CoC</b> <a href="#">Code of Conduct</a></p> <p><b>CoE</b> <a href="#">Code of Ethics for Financial Professionals</a></p> <p><b>CGP</b> <a href="#">Corporate Governance Principles</a></p> <p><b>ESG</b> 2022 ESG Report (p. 59-60)</p>
205-2	Communication and training about anti-corruption policies and procedures	<p><b>ESG</b> 2022 ESG Report (p. 59-60)</p> <p><b>Note:</b> Employees are required to complete anti-corruption training.</p>
205-3	Confirmed incidents of corruption and actions taken	<p><b>10K</b> <a href="#">2022 Form 10-K</a> (Note 30 p. 283-286)</p> <p>Refer to the note on the Firm's legal proceedings (GRI indicator 2-27).</p>
<b>GRI 206: ANTI-COMPETITIVE BEHAVIOR (2016)</b>		
3-3	Management approach	<p><b>CoC</b> <a href="#">Code of Conduct</a></p> <p><b>ESG</b> 2022 ESG Report (p. 59-60)</p>
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	<p><b>10K</b> <a href="#">2022 Form 10-K</a> (Note 30 p. 283-286)</p> <p>Refer to the note on the Firm's legal proceedings (GRI indicator 2-27).</p>

Indicator	Disclosure Title	Source
<b>GRI 302: ENERGY</b>		
3-3	Management approach	<a href="#">ESG</a> 2022 ESG Report (p. 18-21)
302-1	Energy consumption within the organization	<a href="#">ESG</a> 2022 ESG Report (p. 18-21) <a href="#">ENV</a> <a href="#">Environmental Data</a>
302-4	Reduction of energy consumption	<a href="#">ESG</a> 2022 ESG Report (p. 18-21) <a href="#">ENV</a> <a href="#">Environmental Data</a>
<b>GRI 303: WATER AND EFFLUENTS (2018)</b>		
3-3	Management approach	<a href="#">ESG</a> 2022 ESG Report (p. 22-23)
303-3	Water withdrawal by source	<a href="#">ESG</a> 2022 ESG Report (p. 22-23) <a href="#">ENV</a> <a href="#">Environmental Data</a>
<b>GRI 304: BIODIVERSITY (2016)</b>		
3-3	Management approach	<a href="#">ESG</a> 2022 ESG Report (p. 12, 22-23, 70-71)
304-2	Significant impacts of activities, products, and services on biodiversity	<a href="#">ESG</a> 2022 ESG Report (p. 12, 22-23, 70-71)
<b>GRI 305: EMISSIONS (2016)</b>		
3-3	Management approach	<a href="#">ESG</a> 2022 ESG Report (p. 18-21)
305-1	Direct (Scope 1) GHG emissions	<a href="#">ESG</a> 2022 ESG Report (p. 18-21) <a href="#">ENV</a> <a href="#">Environmental Data</a>
305-2	Energy indirect (Scope 2) GHG emissions	<a href="#">ESG</a> 2022 ESG Report (p. 18-21) <a href="#">ENV</a> <a href="#">Environmental Data</a>
305-3	Other indirect (Scope 3) GHG emissions	<a href="#">ESG</a> 2022 ESG Report (p. 18-21) <a href="#">ENV</a> <a href="#">Environmental Data</a>




Indicator	Disclosure Title	Source
305-4	GHG emissions intensity	<a href="#">ESG</a> 2022 ESG Report (p. 18-21) <a href="#">ENV</a> <a href="#">Environmental Data</a>
305-5	Reduction of GHG emissions	<a href="#">ESG</a> 2022 ESG Report (p. 18-21) <a href="#">ENV</a> <a href="#">Environmental Data</a>
<b>GRI 306: WASTE (2020)</b>		
3-3	Management approach	<a href="#">ESG</a> 2022 ESG Report (p. 22-23)
306-4	Waste diverted from disposal	<a href="#">ESG</a> 2022 ESG Report (p. 22-23) <a href="#">ENV</a> <a href="#">Environmental Data</a>
<b>GRI 307: ENVIRONMENTAL COMPLIANCE (2016)</b>		
307-1	Non-compliance with environmental laws and regulations	<a href="#">10K</a> <a href="#">2022 Form 10-K</a> (Note 30 p. 283-286). <small>Refer to the note on the Firm's legal proceedings (GRI indicator 2-27).</small>
<b>GRI 401: EMPLOYMENT (2016)</b>		
3-3	Management approach	<a href="#">ESG</a> 2022 ESG Report (p. 43-49) <a href="#">www</a> <a href="#">Careers</a>
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<a href="#">ESG</a> 2022 ESG Report (p. 48-49)
<b>GRI 404: TRAINING AND EDUCATION</b>		
3-3	Management approach	<a href="#">ESG</a> 2022 ESG Report (p. 38-49, 57-59)
404-2	Programs for upgrading employee skills and transition assistance programs	<a href="#">ESG</a> 2022 ESG Report (p. 31-32, 45-46)
404-3	Percentage of employees receiving regular performance and career development reviews	<a href="#">ESG</a> 2022 ESG Report (p. 45)


Indicator	Disclosure Title	Source
<b>GRI 405: DIVERSITY AND EQUAL OPPORTUNITY</b>		
3-3	Management approach	<a href="#">COC</a> <a href="#">Code of Conduct</a> <a href="#">ESG</a> 2022 ESG Report (p. 38-42) <a href="#">www</a> <a href="#">Diversity and Inclusion</a>
405-1	Diversity of governance bodies and employees	<a href="#">10K</a> <a href="#">2022 Form 10-K</a> (p. 2) <a href="#">ESG</a> 2022 ESG Report (p. 38-42) <a href="#">PS</a> <a href="#">2023 Proxy Statement</a> (p. 12) <a href="#">www</a> <a href="#">Diversity and Inclusion</a>
405-2	Ratio of basic salary and remuneration of women to men	<a href="#">ESG</a> 2022 ESG Report (p. 48)
<b>GRI 406: NON-DISCRIMINATION (2016)</b>		
3-3	Management approach	<a href="#">COC</a> <a href="#">Code of Conduct</a> <a href="#">ESG</a> 2022 ESG Report (p. 38-42, 59) <a href="#">HR</a> <a href="#">Human Rights</a> <a href="#">www</a> <a href="#">Diversity and Inclusion</a>
<b>GRI 409: FORCED OR COMPULSORY LABOR (2016)</b>		
3-3	Management approach	<a href="#">HR</a> <a href="#">Human Rights</a> <a href="#">ESG</a> 2022 ESG Report (p. 70-71)



Indicator	Disclosure Title	Source
<b>GRI 412: HUMAN RIGHTS ASSESSMENT (2016)</b>		
3-3	Management approach	 2022 ESG Report (p. 56, 70-71)  <a href="#">Human Rights</a>  <a href="#">Modern Slavery Act Statement</a>  <a href="#">Supplier Code of Conduct</a>

412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	 2022 ESG Report (p. 52, 56, 70-71)  <a href="#">Human Rights</a>  <a href="#">Modern Slavery Act Statement</a>
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**GRI 413: LOCAL COMMUNITIES (2016)**

3-3	Management approach	 <a href="#">Code of Conduct</a>  2022 ESG Report (p. 6-10, 30-49, 70-71)  <a href="#">Impact</a>
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413-1	Operations with local community engagement, impact assessments, and development programs	 2022 ESG Report (p. 6-10, 30-49, 53-54)
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FS14	Initiatives to improve access to financial services for disadvantaged people	 2022 ESG Report (p. 6-10, 25-29, 40-42, 44-49)  <a href="#">Impact</a>
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**GRI 415: PUBLIC POLICY (2016)**


3-3	Management approach	 2022 ESG Report (p. 55)  <a href="#">Political Engagement and Public Policy Statement</a>
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415-1	Political contributions	 <a href="#">Political Engagement and Public Policy Statement</a>
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Indicator	Disclosure Title	Source
<b>FINANCIAL SERVICES SECTOR SUPPLEMENT (2008)</b>		
<b>Product Portfolio</b>		
3-3	Management approach	 2022 ESG Report (p. 6-10, 12-17, 30-49, 70-71)  <a href="#">Human Rights</a>  <a href="#">Impact</a>

FS1	Policies with specific environmental and social components applied to business lines	 2022 ESG Report (p.56, 59-60, 70-71)
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FS7	Monetary value of products and services designed to deliver specific social benefit	 2022 ESG Report (p. 6-10, 30-49)  <a href="#">Impact</a>
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FS8	Monetary value of products and services designed to deliver specific environmental benefit	 2022 ESG Report (p. 6-10, 13-17)
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**Audit**

3-3	Management approach	 2022 ESG Report (p. 56, 70-71)
FS-Audit	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	 2022 ESG Report (p. 56, 70-71)

**Active Ownership**

	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting	 <a href="#">Proxy Information</a>
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Indicator	Disclosure Title	Source
<b>GRI 417: MARKETING AND LABELING (2016)</b>		
3-3	Management approach	 2022 ESG Report (p. 60)  <b>Note:</b> Fair and transparent communications is an important marketing communications topic for JPMorgan Chase, which we discuss on page 60 of our ESG report.


**GRI 418: CUSTOMER PRIVACY (2016)**

3-3	Management approach	 <a href="#">Code of Conduct</a>  2022 ESG Report (p. 57)  <a href="#">Chase – Security Center</a>  <a href="#">J.P. Morgan–Privacy Policy</a>
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418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<b>Note:</b> It is JPMorgan Chase's policy to follow U.S. and global laws regarding reporting breaches of customer data, including notices to individuals, regulators and other entities. In addition, JPMorgan Chase provides information regarding risks related to cybersecurity in its SEC filings.
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**GRI 419: SOCIOECONOMIC COMPLIANCE (2016)**

3-3	Management approach	 <a href="#">Code of Conduct</a>  2022 ESG Report (p. 51-52)
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419-1	Non-compliance with laws and regulations in the social and economic area	 <a href="#">2022 Form 10-K</a> (Note 30 p. 283-286)  Refer to the note on the Firm's legal proceedings (GRI indicator 2-27).
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# Sustainability Accounting Standards Board Index

## SOURCE KEY

<b>10K</b> 2022 Form 10-K	<b>ESG</b> 2022 ESG Report
<b>CoC</b> Code of Conduct	<b>PS</b> 2023 Proxy Statement
<b>CoE</b> Code of Ethics for Finance Professionals	<b>www</b> Weblinks
<b>CGP</b> Corporate Governance Principles	

METRIC CODE	METRIC	SOURCE
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## TOPICS IN MULTIPLE SECTOR STANDARDS

### TOPIC: BUSINESS ETHICS

FN-AC-270a.2	Total amount of monetary losses as a result of legal proceedings associated with:	<b>10K</b> <a href="#">2022 Form 10-K</a> (Note 30 p. 283-286)
FN-AC-510a.1	<ul style="list-style-type: none"> <li>Marketing and communication of financial product-related information to new and returning customers</li> </ul>	<p><b>Note on the Firm's legal proceedings:</b> JPMorgan Chase &amp; Co. and/or its subsidiaries (collectively, the "firm") are defendants or putative defendants in numerous legal proceedings, including private civil litigations and regulatory/government investigations. The litigations range from individual actions involving a single plaintiff to class action lawsuits with potentially millions of class members and cover a wide range of issues. Investigations involve both formal and informal proceedings, by both governmental agencies and self-regulatory organizations. These legal proceedings are at varying stages of adjudication, arbitration or investigation, and involve each of the firm's lines of business and geographies and a wide variety of claims (including common law tort and contract claims and statutory antitrust, securities and consumer protection claims), some of which present novel legal theories. Based on current knowledge, the firm believes it has asserted meritorious defenses to the claims asserted against it in its currently outstanding legal proceedings, intends to defend itself vigorously in all such matters. For further discussion, please refer to JPMorgan Chase &amp; Co.'s publicly filed disclosures, including its most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q filed with the U.S. Securities and Exchange Commission (available at: <a href="https://jpmorganchaseco.gcs-web.com/financial-information/sec-filings">https://jpmorganchaseco.gcs-web.com/financial-information/sec-filings</a>).</p>
FN-CB-510a.1	<ul style="list-style-type: none"> <li>Fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice or other related financial industry laws or regulations</li> </ul>	
FN-CF-220a.2	<ul style="list-style-type: none"> <li>Customer privacy</li> </ul>	
FN-CF-270a.5	<ul style="list-style-type: none"> <li>Selling and servicing of products</li> </ul>	
FN-IB-510a.1	<ul style="list-style-type: none"> <li>Professional integrity, including duty of care</li> </ul>	
FN-IB-510b.3	<ul style="list-style-type: none"> <li>Communications to customers or remuneration of loan originators</li> </ul>	
FN-MF-270a.3	<ul style="list-style-type: none"> <li>Discriminatory mortgage lending</li> </ul>	
FN-MF-270b.2		
FN-AC-510a.2	Description of whistleblower policies and procedures	<b>CoC</b> <a href="#">Code of Conduct</a>
FN-CB-510a.2		<b>ESG</b> <a href="#">2022 ESG Report</a> (p. 59)
FN-IB-510a.2		

### TOPIC: DATA SECURITY

FN-CB-230a.2	Description of approach to identifying and addressing data security risks	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 7, 143-144)
FN-CF-230a.3		<b>ESG</b> <a href="#">2022 ESG Report</a> (p. 57-58)

METRIC CODE	METRIC	SOURCE
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### TOPIC: EMPLOYEE DIVERSITY AND INCLUSION

FN-AC-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals and (4) all other employees	<b>ESG</b> <a href="#">2022 ESG Report</a> (p. 39)
FN-IB-330a.1		

### TOPIC: SYSTEMIC RISK MANAGEMENT

FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 90)
FN-IB-550a.1		<b>www</b> <a href="#">Banking Organization Systemic Risk Report</a> (FR Y-15)
FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy and other business activities	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 86-96)
FN-IB-550a.2		

## ASSET MANAGEMENT & CUSTODY ACTIVITIES

### TOPIC: TRANSPARENT INFORMATION & FAIR ADVICE FOR CUSTOMERS

FN-AC-270a.3	Description of approach to informing customers about products and services	<b>ESG</b> <a href="#">2022 ESG Report</a> (p. 6-10, 13-16)
		<b>www</b> <a href="#">Client Service</a>
		<b>www</b> <a href="#">Business Principles</a>

### TOPIC: INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN INVESTMENT MANAGEMENT & ADVISORY

FN-AC-410a.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing and (3) screening	<b>ESG</b> <a href="#">2022 ESG Report</a> (p. 6-10, 13-16)
		<b>www</b> <a href="#">Asset Management Sustainable Investing</a>
FN-AC-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment and/or wealth management processes and strategies	<b>ESG</b> <a href="#">2022 ESG Report</a> (p. 6-10, 13-16)
		<b>www</b> <a href="#">Asset Management Investment Stewardship</a>
		<b>www</b> <a href="#">Wealth Management Sustainable Investing</a>
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	<b>www</b> <a href="#">Proxy Information</a>

### TOPIC: ACTIVITY METRICS

FN-AC-000.A	(1) Total registered and (2) total unregistered assets under management (AUM)	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 78)
FN-AC-000.B	Total assets under custody and supervision	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 78)

METRIC CODE	METRIC	SOURCE
<b>COMMERCIAL BANKS</b>		
<b>TOPIC: FINANCIAL INCLUSION &amp; CAPACITY BUILDING</b>		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 48) <b>ESG</b> <a href="#">2022 ESG Report</a> (p. 33-34)
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers	<b>ESG</b> <a href="#">2022 ESG Report</a> (p. 36)
<b>TOPIC: INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN CREDIT ANALYSIS</b>		
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 192-193)
FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	<b>ESG</b> <a href="#">2022 ESG Report</a> (p. 13-16, 51-52, 56) <b>www</b> <a href="#">Carbon Compass<sup>SM</sup> methodology</a>
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business and (c) corporate	<b>10K</b> <a href="#">2022 Form 10-K</a> (Note 12 p. 225-241)
<b>CONSUMER FINANCE</b>		
<b>TOPIC: SELLING PRACTICES</b>		
FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	<b>CoC</b> <a href="#">Code of Conduct</a> <b>CGP</b> <a href="#">Corporate Governance Principles</a> (Section 5.4) <b>PS</b> <a href="#">2023 Proxy Statement</a> (p. 36, 41)

METRIC CODE	METRIC	SOURCE
<b>INVESTMENT BANKING &amp; BROKERAGE</b>		
<b>TOPIC: INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN INVESTMENT BANKING &amp; BROKERAGE ACTIVITIES</b>		
FN-IB-410a.2	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social and governance (ESG) factors, by industry	<b>ESG</b> <a href="#">2022 ESG Report</a> (p. 13-16, 51-52, 56)
FN-IB-410a.3	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment banking and brokerage activities	<b>ESG</b> <a href="#">2022 ESG Report</a> (p. 13-16, 51-52, 56) <b>www</b> <a href="#">Carbon Compass<sup>SM</sup> methodology</a>
<b>TOPIC: PROFESSIONAL INTEGRITY</b>		
FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	<b>CoC</b> <a href="#">Code of Conduct</a> <b>CoE</b> <a href="#">Code of Ethics for Finance Professionals</a> <b>ESG</b> <a href="#">2022 ESG Report</a> (p. 59-60) <b>www</b> <a href="#">Conflict of Interest Policy</a>
<b>TOPIC: EMPLOYEE INCENTIVES &amp; RISK TAKING</b>		
FN-IB-550b.3	Discussion of policies around supervision, control and validation of traders' pricing of Level 3 assets and liabilities	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 81-84, 148, Note 2 167-187) <b>PS</b> <a href="#">2023 Proxy Statement</a> (p. 41)
<b>MORTGAGE FINANCE</b>		
<b>TOPIC: DISCRIMINATORY LENDING</b>		
FN-MF-270b.1	(1) Number, (2) value and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	<b>10K</b> <a href="#">2022 Form 10-K</a> (Note 12, p. 225-241)
FN-MF-270b.3	Description of policies and procedures for ensuring nondiscriminatory mortgage origination	<b>www</b> <a href="#">Fair Lending Overview</a>
<b>TOPIC: ACTIVITY METRICS</b>		
FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	<b>10K</b> <a href="#">2022 Form 10-K</a> (p. 66, footnote e)