### 2022 Environmental Data

#### GHG Emissions (mtCO\(_2\)e)

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
<th>2020</th>
<th>2019</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Scope 1 – direct</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Natural gas</td>
<td>88,553</td>
<td>84,911</td>
<td>81,944</td>
<td>102,423</td>
<td>93,031</td>
</tr>
<tr>
<td>Propane</td>
<td>56,420</td>
<td>58,820</td>
<td>55,080</td>
<td>68,428</td>
<td>60,422</td>
</tr>
<tr>
<td>Fuel oil</td>
<td>23</td>
<td>57</td>
<td>228</td>
<td>300</td>
<td>234</td>
</tr>
<tr>
<td>Jet fuel</td>
<td>499</td>
<td>627</td>
<td>629</td>
<td>1,391</td>
<td>1,387</td>
</tr>
<tr>
<td>Fugitive emissions</td>
<td>10,353</td>
<td>6,228</td>
<td>4,013</td>
<td>8,558</td>
<td>9,160</td>
</tr>
<tr>
<td>Diesel</td>
<td>7,578</td>
<td>17,517</td>
<td>18,940</td>
<td>19,448</td>
<td>20,121</td>
</tr>
<tr>
<td>Fleet</td>
<td>1,055</td>
<td>631</td>
<td>486</td>
<td>1,416</td>
<td>52</td>
</tr>
<tr>
<td><strong>Scope 2 (location) – indirect</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchased electricity</td>
<td>783,616</td>
<td>755,514</td>
<td>816,056</td>
<td>851,622</td>
<td>922,762</td>
</tr>
<tr>
<td>Purchased steam and chilled water</td>
<td>778,566</td>
<td>749,234</td>
<td>811,127</td>
<td>842,994</td>
<td>913,188</td>
</tr>
<tr>
<td><strong>Total Scope 1 and Scope 2 (location)</strong></td>
<td>872,169</td>
<td>840,425</td>
<td>898,000</td>
<td>954,045</td>
<td>1,015,794</td>
</tr>
<tr>
<td>Progress toward 40% emission reduction target</td>
<td>-14%</td>
<td>-17%</td>
<td>-12%</td>
<td>-6%</td>
<td>-</td>
</tr>
<tr>
<td>GHG emissions intensity</td>
<td>6.8</td>
<td>6.9</td>
<td>7.5</td>
<td>8.2</td>
<td>10.1</td>
</tr>
<tr>
<td><strong>Scope 2 (market) – indirect</strong></td>
<td>5,050</td>
<td>6,280</td>
<td>4,929</td>
<td>711,595</td>
<td>793,746</td>
</tr>
<tr>
<td>Purchased electricity</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>702,968</td>
<td>784,172</td>
</tr>
<tr>
<td>Purchased steam and chilled water</td>
<td>5,050</td>
<td>6,280</td>
<td>4,929</td>
<td>8,627</td>
<td>9,574</td>
</tr>
<tr>
<td><strong>Total Scope 1 and Scope 2 (market)</strong></td>
<td>93,603</td>
<td>91,191</td>
<td>86,873</td>
<td>814,018</td>
<td>886,777</td>
</tr>
<tr>
<td><strong>Scope 3 (category 6 – business travel)</strong></td>
<td>156,845</td>
<td>38,336</td>
<td>36,169</td>
<td>181,004</td>
<td>187,020</td>
</tr>
<tr>
<td>Verified carbon credits</td>
<td>250,448</td>
<td>129,527</td>
<td>123,042</td>
<td>189,327</td>
<td>175,155</td>
</tr>
<tr>
<td><strong>Net emissions: Scope 1, 2 (market) and 3</strong></td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>805,694</td>
<td>889,642</td>
</tr>
</tbody>
</table>

### Renewable Power (MWh)

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
<th>2020</th>
<th>2019</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportion of power use from renewable sources (production and instruments)</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>18%</td>
<td>18%</td>
</tr>
</tbody>
</table>

### Energy Consumption (MWh)

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
<th>2020</th>
<th>2019</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Direct Energy</strong></td>
<td>361,392</td>
<td>353,409</td>
<td>330,374</td>
<td>430,703</td>
<td>386,561</td>
</tr>
<tr>
<td>Natural gas</td>
<td>307,594</td>
<td>321,322</td>
<td>300,511</td>
<td>378,026</td>
<td>336,597</td>
</tr>
<tr>
<td>Diesel</td>
<td>10,047</td>
<td>4,074</td>
<td>10,144</td>
<td>11,377</td>
<td>6,537</td>
</tr>
<tr>
<td>Propane</td>
<td>106</td>
<td>266</td>
<td>1,059</td>
<td>1,395</td>
<td>1,087</td>
</tr>
<tr>
<td>Fuel oil</td>
<td>1,971</td>
<td>2,476</td>
<td>2,483</td>
<td>5,495</td>
<td>5,478</td>
</tr>
<tr>
<td>Jet fuel</td>
<td>41,674</td>
<td>25,272</td>
<td>16,177</td>
<td>34,411</td>
<td>36,862</td>
</tr>
<tr>
<td><strong>Indirect Energy</strong></td>
<td>2,101,887</td>
<td>2,084,106</td>
<td>2,184,547</td>
<td>2,185,084</td>
<td>2,132,398</td>
</tr>
<tr>
<td>Purchased electricity</td>
<td>2,084,734</td>
<td>2,060,483</td>
<td>2,166,728</td>
<td>2,155,902</td>
<td>2,100,163</td>
</tr>
<tr>
<td>Purchased steam and chilled water</td>
<td>17,152</td>
<td>23,622</td>
<td>17,819</td>
<td>29,182</td>
<td>32,235</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>2,463,279</td>
<td>2,437,515</td>
<td>2,514,921</td>
<td>2,615,788</td>
<td>2,518,958</td>
</tr>
</tbody>
</table>

### Water Withdrawal (m\(^3\))

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
<th>2020</th>
<th>2019</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Global</td>
<td>6,566,867</td>
<td>6,700,709</td>
<td>7,089,706</td>
<td>6,992,210</td>
<td>7,297,347</td>
</tr>
</tbody>
</table>

1. JPMorgan Chase utilizes an operational control approach to establish boundaries for our greenhouse gas inventory. This includes owned and leased facilities for which we control the energy usage.
2. Scope 1, 2, and 3 emissions were verified for 2017–2022. Water consumption has been verified for 2018–2022. Other data has not been subject to external verification. Some sources of emissions have been analyzed and found to be deminimus as they account for less than 5% of emissions.
3. Scope 1 emissions include emissions from corporate air travel and owned vehicle fleet.
4. Emissions increase in 2022 is predominantly driven by continued improvements in data quality and availability.
5. Reduction over 2017 baseline.
6. Includes Scope 1 and 2 (location-based) GHG emissions; mtCO\(_2\)e/mmUSD revenue.
8. Contractual instruments include applicable Energy Attribute Certificates (EACs), Renewable Energy Credits (RECs) from long-term renewable energy procurement agreements, renewable energy guarantees of origin (REGOs) and renewable supply contracts.
VERIFICATION OPINION DECLARATION
GREENHOUSE GAS EMISSIONS

To: Stakeholders of JP Morgan Chase & Co.

Apex Companies LLC, (Apex) was engaged to conduct an independent assurance of the greenhouse gas (GHG) emissions reported by JP Morgan Chase & Co. (JPMC) for the period stated below. This verification statement applies to the related information included within the scope of work described below.

The determination of the GHG emissions is the sole responsibility of JPMC. JPMC is responsible for the preparation and fair presentation of the GHG emissions statement in accordance with the criteria. Apex’s sole responsibility was to provide independent verification on the accuracy of the GHG emissions reported, and on the underlying systems and processes used to collect, analyze, and review the information. Apex is responsible for expressing an opinion on the GHG emissions statement based on the verification. Verification activities applied in a limited level of assurance verification are less extensive in nature, timing, and extent than in a reasonable level of assurance verification.

Boundaries of the reporting company GHG emissions covered by the verification:

- Operational Control
- Worldwide

Types of GHGs: CO₂, N₂O, CH₄, HFCs

GHG Emissions Statement:

- **Electricity Consumption**: 2,084,734 Megawatt hours
- **Purchased Renewable Energy**: 2,084,734 Megawatt hours
- **Scope 1**: 88,553 metric tons of CO₂ equivalent
- **Scope 2 (Location-Based)**: 783,616 metric tons of CO₂ equivalent
- **Scope 2 (Market-Based)**: 5,050 metric tons of CO₂ equivalent
- **Scope 3: Business Travel**: 156,845 metric tons of CO₂ equivalent
- **Purchased GHG Emissions Offsets**: 250,448 metric tons of CO₂ equivalent
- **Net Emissions of CO₂ equivalent (Scope 1 + Scope 2 Market-Based + Scope 3) - Purchased GHG Emissions Offsets**: 0 metric tons of CO₂ equivalent

Data and information supporting the Scope 1, Scope 2, and Scope 3 GHG emissions statement were historical in nature for the most part. In some cases, data were estimated rather than historical in nature.

**Period covered by GHG emissions verification:**

- January 1, 2022 to December 31, 2022

**Criteria against which verification was conducted:**

- WRI/WBCSD Corporate Value Chain (Scope 3) Accounting and Reporting Standard
Reference Standard:

Level of Assurance and Qualifications:
- Limited
- This verification used a materiality threshold of +/-5% for aggregate errors in sampled data for each of the above indicators
- Qualification - Retirement of Renewable Energy Credits and Carbon Offset instruments is pending. Verification of related emissions assumes that proof of instrument retirement will be provided upon receipt in order to remove this qualification from the declaration

GHG Verification Methodology:
Evidence-gathering procedures included but were not limited to:
- Interviews with relevant personnel of JPMC and their consultant;
- Review of documentary evidence produced by JPMC;
- Review of JPMC data and information systems and methodology for collection, aggregation, analysis and review of information used to determine GHG emissions; and
- Audit of sample of data used by JPMC to determine GHG emissions.

Verification Opinion:
Based on the process and procedures conducted, there is no evidence that the GHG emissions statement shown above:
- is not materially correct and is not a fair representation of the GHG emissions data and information; and
- has not been prepared in accordance with the WRI/WBCSD GHG Protocol Corporate Accounting and Reporting Standard (Scope 1 and 2), and WRI/WBCSD Greenhouse Gas Protocol Corporate Value Chain Accounting and Reporting Standard (Scope 3).

It is our opinion that JPMC has established appropriate systems for the collection, aggregation and analysis of quantitative data for determination of these GHG emissions for the stated period and boundaries.

Statement of independence, impartiality and competence
Apex is an independent professional services company that specializes in Health, Safety, Social and Environmental management services including assurance with over 30 years history in providing these services.

No member of the verification team has a business relationship with JPMC, its Directors or Managers beyond that required of this assignment. We conducted this verification independently and to our knowledge there has been no conflict of interest.

Apex has implemented a Code of Ethics across the business to maintain high ethical standards among staff in their day-to-day business activities.

The verification team has extensive experience in conducting assurance over environmental, social, ethical and health and safety information, systems and processes, has over 20 years combined experience in this field and an excellent understanding of Apex’s standard methodology for the verification of greenhouse gas emissions data.
Attestation:

Trevor Donaghu, Lead Verifier  
ESG Director  
APEX Companies, LLC

David Reilly, Technical Reviewer  
ESG Principal Consultant  
APEX Companies, LLC

June 1, 2023

This verification opinion declaration, including the opinion expressed herein, is provided to Cummins and is solely for the benefit of JP Morgan Chase in accordance with the terms of our agreement. We consent to the release of this declaration by you to the public or other organizations but without accepting or assuming any responsibility or liability on our part to any other party who may have access to this declaration.
ASSURANCE STATEMENT
WATER WITHDRAWAL

To: Stakeholders of JP Morgan Chase & Co.

Apex Companies LLC, (Apex) was engaged to conduct an independent assurance of the water withdrawal reported by JP Morgan Chase & Co. (JPMC) for the period stated below. This assurance statement applies to the related information included within the scope of work described below.

The determination of the water withdrawal is the sole responsibility of JPMC. Apex was not involved in determining the water withdrawal. Apex’s sole responsibility was to provide independent assurance on the accuracy of the water withdrawal information reported, and on the underlying systems and processes used to collect, analyze, and review the information. Apex is responsible for expressing an opinion on the reported water withdrawal based on the assurance. Assurance activities applied in a limited level of assurance verification are less extensive in nature, timing, and extent than in a reasonable level of assurance verification.

Boundaries of the reporting company water withdrawal covered by the verification:
  • Operational Control
  • Global

Water withdrawal reported:
  • Water Withdrawal: 6,566,867 cubic meters

Data and information supporting the water withdrawal assertion were historical in nature for the most part. In some cases, data were estimated rather than historical in nature.

Period covered by water withdrawal assurance:
  • January 1, 2022 to December 31, 2022

Criteria against which assurance was conducted:
  • CDP Guidance for Companies Reporting on Water on Behalf of Investors and Supply Chain Members (Water Withdrawal)

Reference Standard:
  • Apex’s standard procedures and guidelines for external Assurance of Sustainability Reports and International Standard on Assurance Engagements (ISAE) 3000 Revised, Assurance Engagements Other than Audits or Reviews of Historical Financial Information (effective for assurance reports dated on or after Dec. 15, 2015), issued by the International Auditing and Assurance Standards Board. A materiality threshold of ±5-percent was set for the assurance process.

Level of Assurance and Qualifications:
  • Limited Assurance Level
  • Materiality Threshold: ±5%
Assurance Methodology:

- Interviews with relevant personnel of JPMC and their consultant;
- Review of documentary evidence produced by JPMC;
- Review of JPMC data and information systems and methodology for collection, aggregation, analysis and review of information used to determine water withdrawal; and
- Audit of sample of data used by JPMC to determine water withdrawal.

Assurance Opinion:

Based on the process and procedures conducted, there is no evidence that the water withdrawal assertion shown above:

- is not materially correct and is not a fair representation of the water withdrawal data and information; and
- has not been prepared in accordance with the CDP Guidance for Companies Reporting on Water on Behalf of Investors and Supply Chain Members.

It is our opinion that JPMC has established appropriate systems for the collection, aggregation and analysis of quantitative data for determination of water withdrawal for the stated period and boundaries.

Statement of independence, integrity, and competence

Apex is an independent professional services company that specializes in Health, Safety, Social and Environmental management services, including assurance, with over 30 years history in providing these services.

No member of the verification team has a business relationship with JPMC, its Directors or Managers beyond that required of this assignment. We conducted this verification independently and to our knowledge there has been no conflict of interest.

Apex has implemented a Code of Ethics across the business to maintain high ethical standards among staff in their day-to-day business activities.

The verification team has extensive experience in conducting assurance over environmental, social, ethical and health and safety information, systems and processes, has over 20 years combined experience in this field and an excellent understanding of Apex’s standard methodology for the verification of water withdrawal data.

Attestation:

Trevor Donaghu, Lead Verifier  
ESG Director  
APEX Companies, LLC

David Reilly, Technical Reviewer  
ESG – Principal Consultant  
APEX Companies, LLC

May 15, 2023

This assurance statement, including the opinion expressed herein, is provided to JP Morgan Chase & Co. and is solely for the benefit of JP Morgan Chase & Co. in accordance with the terms of our agreement. We consent to the release of this statement by you to CDP in order to satisfy the terms of CDP disclosure requirements but without accepting or assuming any responsibility or liability on our part to CDP or to any other party who may have access to this statement.