

MANAGEMENT DISCUSSION SECTION

Operator: Good morning. Please welcome to the stage, Mikael Grubb, Head of Investor Relations.

Mikael Grubb

Head of Investor Relations, JPMorgan Chase & Co.

All right. Good morning, everyone. For those of you who don't know me, I'm Mikael Grubb, the Head of Investor Relations. On behalf of the Operating Committee and the rest of the firm, it's my great pleasure to welcome you all to our 2023 Investor Day. Similar to last year, we do have a very full agenda and you all know me. So I'll keep my remarks very brief.

First on Q&A. In addition to this afternoon's session, which is going to be led by Jamie, we will have some time for questions after the individual presentations, starting with Lori's tech discussion. Second, I am not going to pester you with a formal survey this year, but please email me your feedback. We do listen and adjust, as evidenced by the aforementioned Q&A sessions, the printed books on your tables, not to mention the fact that we are not serving red meat for lunch this year. Third, if you're a Fixed Income investor, please note that we have also updated our investor materials under the Fixed Income tab on our website.

And lastly, making predictions is hard, especially if it's about the future and even more so in this environment. So please make sure to check out the disclaimer about forward-looking statements. All right. Please silence your phones, sit back and enjoy the presentations.

And let's welcome to the stage our President and Chief Operating Officer, Daniel Pinto.

Disclaimer

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