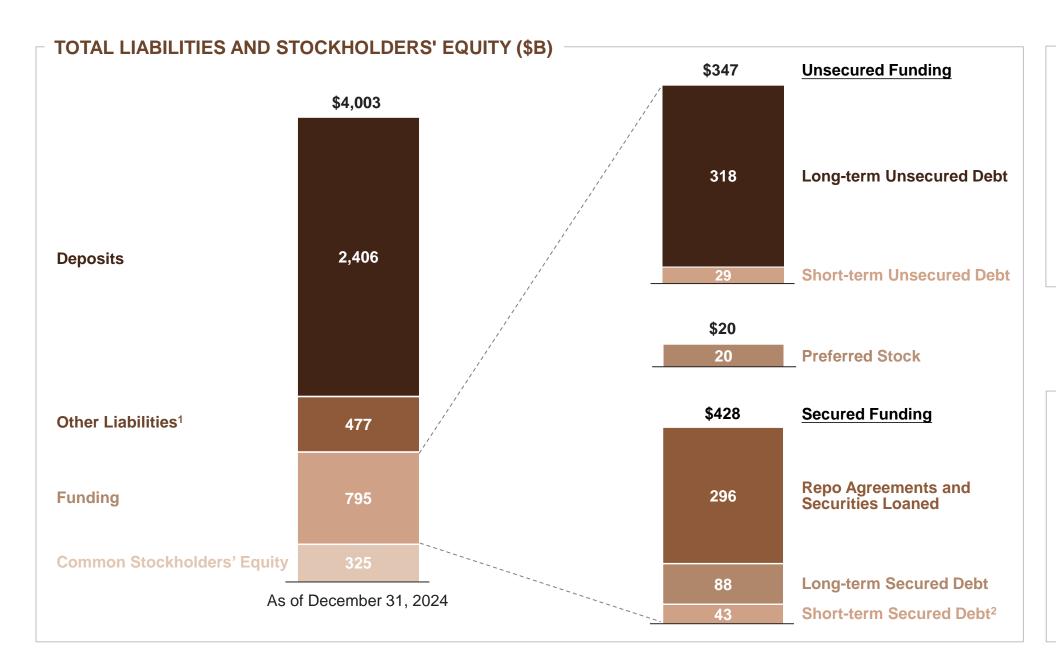
Fixed Income Investor Information

JPMorgan Chase & Co. funding mix



UNSECURED FUNDING HIGHLIGHTS

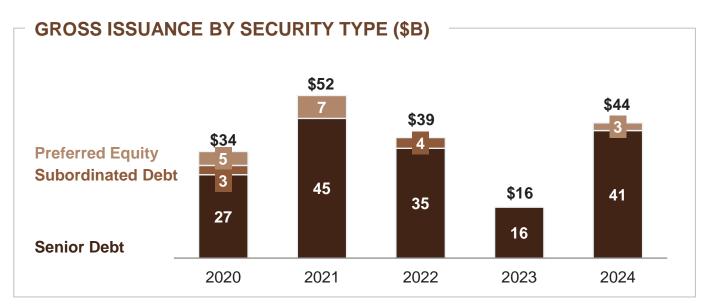
- \$318B Long-term Unsecured Debt
- \$204B Senior Debt
- Includes \$30B of Non-USD Debt
- \$16B Subordinated Debt³
- \$99B Structured Notes
- \$29B Short-term Unsecured Debt
- \$15B Commercial Paper
- \$14B Other Borrowed Funds⁴

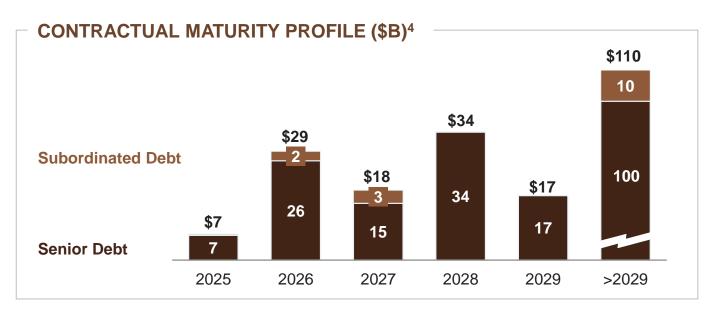
SECURED FUNDING HIGHLIGHTS

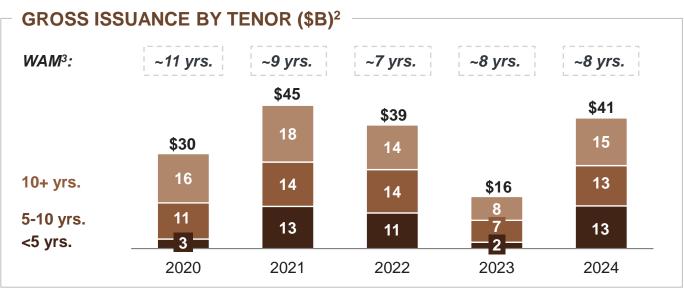
- \$88B Long-term Secured Debt
- \$29B FHLB Advances
- \$49B Purchase Money Note⁵
- \$5B Credit Card Securitization
- \$4B Other Long-term Secured Funding
- \$43B Short-term Secured Debt
- \$23B Collateralized Commercial Paper
- \$18B Asset-backed Commercial Paper

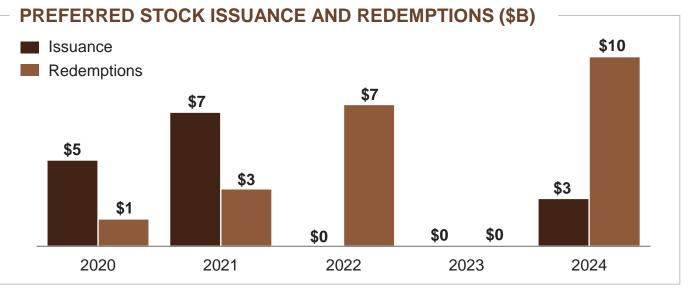
Note: Totals may not sum due to rounding For footnoted information, refer to slide 7

JPMorgan Chase & Co. unsecured benchmark¹ funding



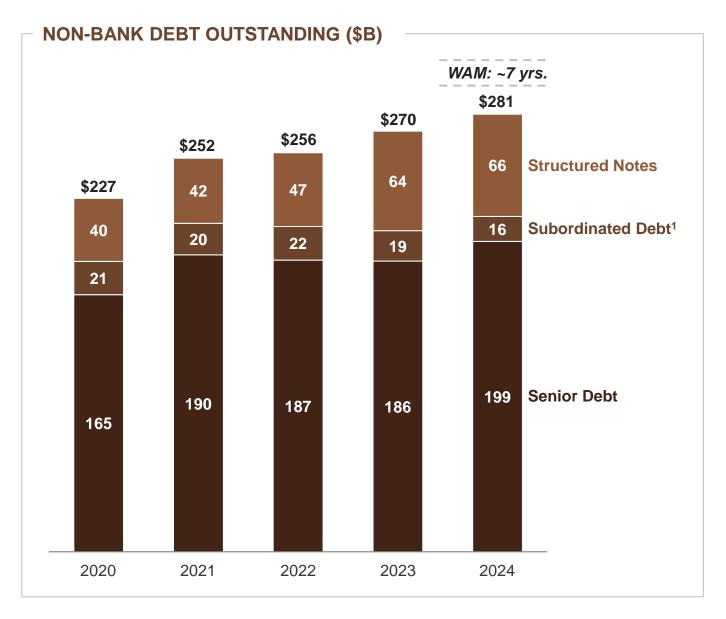


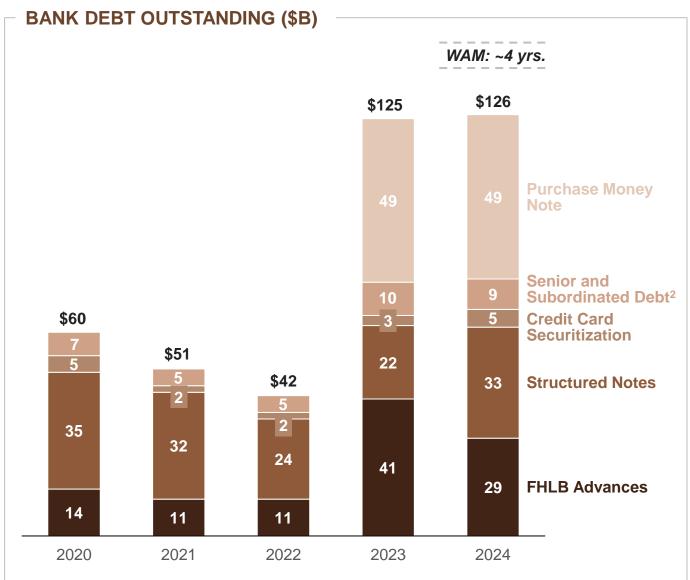




Note: Totals may not sum due to rounding. Holding Company benchmark funding refers to issuances out of JPMorgan Chase & Co. For footnoted information, refer to slide 7

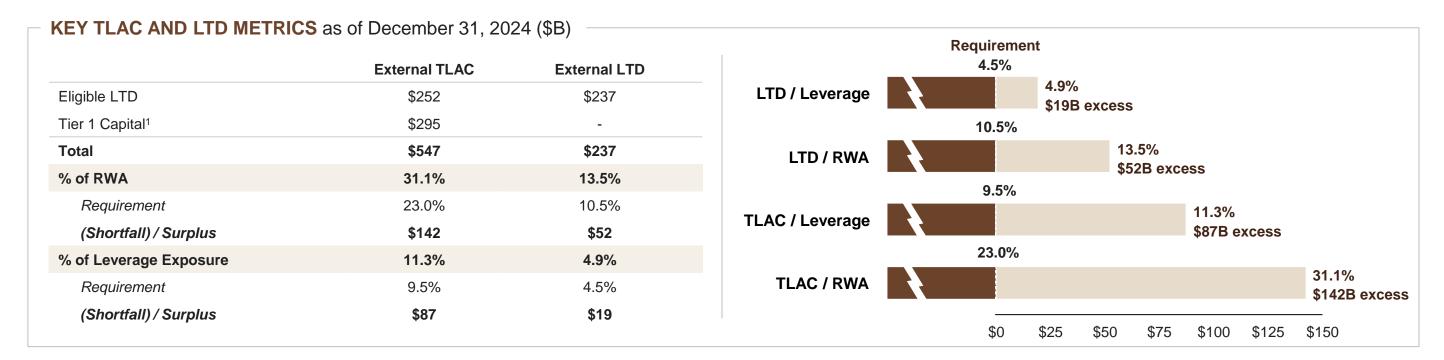
Firmwide long-term debt outstanding

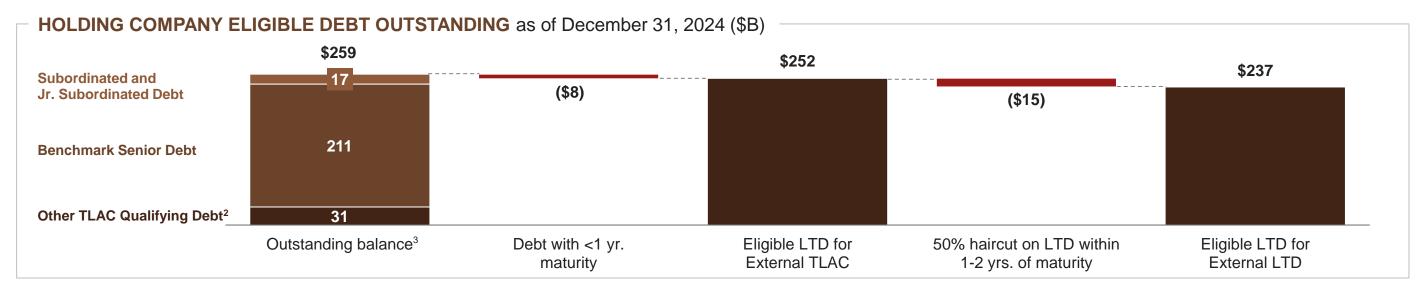




Note: Totals may not sum due to rounding. Non-bank refers to JPMorgan Chase & Co. and its non-bank subsidiaries. Bank refers to JPMorgan Chase Bank, N.A and its subsidiaries For footnoted information, refer to slide 7

Compliant with external total loss-absorbing capacity (TLAC) and long-term debt (LTD) requirements





Note: Totals may not sum due to rounding For footnoted information, refer to slide 7

Key features and regulatory measurement of funding sources

		Features				Regulatory Measurement			
	Product	Typical Term	Callable	Multi- currency	Secured Funding	TLAC ²	Tier 1 or Tier 2 Capital	LCR	NSFR
Holding Company	Senior Unsecured Debt	2-30 years	✓	✓	×	✓	×	✓	✓
	Subordinated Debt	10-30 years	✓	✓	×	✓	✓	✓	✓
	Preferred Stock	Perpetual	✓	×	×	✓	✓	✓	✓
Other Non-Bank	Structured Notes	2-40 years	✓	✓	×	×	×	✓	✓
	Commercial Paper ¹	<1 year	✓	✓	×	*	*	✓	✓
	Securities Loaned / Repo Agreements	<6 months	✓	✓	✓	×	×	✓	✓
	Collateralized Commercial Paper ¹	<1 year	✓	✓	✓	×	*	✓	✓
Bank	Senior Unsecured Debt	2-30 years	✓	✓	×	×	*	✓	✓
	Subordinated Debt	2-30 years	✓	✓	×	×	✓	✓	✓
	Structured Notes	1-20 years	✓	✓	×	×	×	✓	✓
	FHLB Advances	2-5 years	✓	*	✓	*	*	✓	✓
	Credit Card Securitization	1-10 years	*	×	✓	*	×	✓	✓
	Asset-backed Commercial Paper ¹	<1 year	✓	×	✓	×	×	✓	✓

Note: Excludes deposits and common equity For footnoted information, refer to slide 7

Notes on slides 2-6

Slide 2 – JPMorgan Chase & Co. funding mix

- 1. Other liabilities consists of trading liabilities, accounts payable and client-driven loan securitizations
- 2. Short-term secured debt consists of \$24.9B other borrowed funds (including \$23.2B of collateralized commercial paper) and \$18.2B of Firm-administered multi-seller conduit obligations (asset backed commercial paper)
- 3. Subordinated debt includes junior subordinated debt
- 4. Other borrowed funds includes \$0.6B of federal funds purchased
- 5. Reflects the purchase money note associated with the First Republic acquisition on May 1, 2023

Slide 3 – JPMorgan Chase & Co. unsecured benchmark funding

- 1. Excludes long-term debt issued out of the Commercial & Investment Bank ("CIB")
- 2. Excludes preferred stock issuance
- 3. Weighted average maturity ("WAM") is calculated based on the final contractual maturity
- 4. Amounts reflected in the table represent unsecured benchmark long-term debt at carrying values as of December 31, 2024, which includes unamortized premiums and discounts, issuance costs and hedge accounting valuation adjustments

Slide 4 – Firmwide long-term debt outstanding

- 1. Subordinated debt Includes junior subordinated debt
- 2. Senior and subordinated debt includes: other long-term secured funding of \$4.6B, \$3.9B, \$4.1B, \$4.6B, and \$4.5B in 2020, 2021, 2022, 2023, and 2024 respectively; long-term unsecured funding of \$1.2B, \$1.1B, \$1.0B, \$4.7B, and \$4.6B in 2020, 2021, 2022, 2023, and 2024 respectively; and subordinated debt of \$0.3B, \$

Slide 5 – Compliant with external total loss-absorbing capacity (TLAC) and long-term debt (LTD) requirements

- 1. Tier 1 Capital for TLAC excludes minority interest
- 2. Other TLAC qualifying debt includes certain issuance accounted for as structured notes under GAAP
- 3. Includes adjustments from balance sheet carrying value to the TLAC amount

Slide 6 – Key features and regulatory measurement of funding sources

- 1. Commercial paper ("CP")/CCP/ABCP can be issued for periods up to 397 days
- 2. TLAC requirements only applicable to the Holding Company