

**JPMorganChase**

**EARNINGS RELEASE FINANCIAL SUPPLEMENT**

**THIRD QUARTER 2026**

**JPMORGAN CHASE & CO.**  
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- (a) Refer to the Glossary of Terms and Acronyms on pages 320–327 of JPMorgan Chase & Co.’s (the “Firm’s”) Annual Report on Form 10-K for the year ended December 31, 2025 (the “2025 Form 10-K”) and the Glossary of Terms and Acronyms and Line of Business Metrics on pages 192-198 and pages 199-200, respectively, of the Firm’s Quarterly Report on Form 10-Q for the quarterly period ended June 30, 2026.

| SELECTED INCOME STATEMENT DATA                                 | QUARTERLY TRENDS |            |               |            |            |             |      | NINE MONTHS ENDED SEPTEMBER 30, |                |             |
|----------------------------------------------------------------|------------------|------------|---------------|------------|------------|-------------|------|---------------------------------|----------------|-------------|
|                                                                | 3Q26             | 2Q26       | 1Q26          | 4Q25       | 3Q25       | 3Q26 Change |      | 2026                            | 2025           | 2026 Change |
|                                                                |                  |            |               |            |            | 2Q26        | 3Q25 |                                 |                | 2025        |
| <b>Reported Basis</b>                                          |                  |            |               |            |            |             |      |                                 |                |             |
| Total net revenue                                              | \$ 50,172        | \$ 57,347  | (f) \$ 49,836 | \$ 45,798  | \$ 46,427  | (13)%       | 8 %  | \$ 157,355                      | (f) \$ 136,649 | 15 %        |
| Total noninterest expense                                      | 27,295           | 27,316     | 26,850        | 23,983     | 24,281     | —           | 12   | 81,461                          | 71,657         | 14          |
| Pre-provision profit (a)                                       | 22,877           | 30,031     | 22,986        | 21,815     | 22,146     | (24)        | 3    | 75,894                          | 64,992         | 17          |
| Provision for credit losses                                    | 2,743            | 2,515      | 2,507         | 4,655      | (g) 3,403  | 9           | (19) | 7,765                           | 9,557          | (19)        |
| <b>NET INCOME</b>                                              | 15,305           | 21,155     | 16,494        | 13,025     | 14,393     | (28)        | 6    | 52,954                          | 44,023         | 20          |
| <b>Managed Basis (b)</b>                                       |                  |            |               |            |            |             |      |                                 |                |             |
| Total net revenue                                              | 50,907           | 58,022     | (f) 50,536    | 46,767     | 47,120     | (12)        | 8    | 159,465                         | (f) 138,814    | 15          |
| Total noninterest expense                                      | 27,295           | 27,316     | 26,850        | 23,983     | 24,281     | —           | 12   | 81,461                          | 71,657         | 14          |
| Pre-provision profit (a)                                       | 23,612           | 30,706     | 23,686        | 22,784     | 22,839     | (23)        | 3    | 78,004                          | 67,157         | 16          |
| Provision for credit losses                                    | 2,743            | 2,515      | 2,507         | 4,655      | (g) 3,403  | 9           | (19) | 7,765                           | 9,557          | (19)        |
| <b>NET INCOME</b>                                              | 15,305           | 21,155     | 16,494        | 13,025     | 14,393     | (28)        | 6    | 52,954                          | 44,023         | 20          |
| <b>EARNINGS PER SHARE DATA</b>                                 |                  |            |               |            |            |             |      |                                 |                |             |
| Net income: Basic                                              | \$ 5.58          | \$ 7.71    | \$ 5.95       | \$ 4.64    | \$ 5.08    | (28)        | 10   | \$ 19.24                        | \$ 15.41       | 25          |
| Diluted                                                        | 5.57             | 7.70       | 5.94          | 4.63       | 5.07       | (28)        | 10   | 19.20                           | 15.38          | 25          |
| Average shares: Basic                                          | 2,678.6          | 2,689.9    | 2,716.2       | 2,735.3    | 2,762.4    | —           | (3)  | 2,694.9                         | 2,790.2        | (3)         |
| Diluted                                                        | 2,683.0          | 2,694.2    | 2,720.2       | 2,740.5    | 2,767.6    | —           | (3)  | 2,699.1                         | 2,795.2        | (3)         |
| <b>MARKET AND PER COMMON SHARE DATA</b>                        |                  |            |               |            |            |             |      |                                 |                |             |
| Market capitalization                                          | \$ 878,555       | \$ 870,104 | \$ 788,205    | \$ 868,793 | \$ 858,683 | 1           | 2    | \$ 878,555                      | \$ 858,683     | 2           |
| Common shares at period-end                                    | 2,655.6          | 2,658.2    | 2,679.5       | 2,696.2    | 2,722.2    | —           | (2)  | 2,655.6                         | 2,722.2        | (2)         |
| Book value per share                                           | \$ 132.30        | \$ 133.01  | \$ 128.38     | \$ 126.99  | \$ 124.96  | (1)         | 6    | \$ 132.30                       | \$ 124.96      | 6           |
| Tangible book value per share ("TBVPS") (a)                    | 112.64           | 113.35     | 108.87        | 107.56     | 105.70     | (1)         | 7    | 112.64                          | 105.70         | 7           |
| Cash dividends declared per share                              | 1.65             | 1.50       | 1.50          | 1.50       | 1.50       | 10          | 10   | 4.65                            | 4.30           | 8           |
| <b>FINANCIAL RATIOS (c)</b>                                    |                  |            |               |            |            |             |      |                                 |                |             |
| Return on common equity ("ROE")                                | 17 %             | 24 %       | 19 %          | 15 %       | 17 %       |             |      | 20 %                            | 17 %           |             |
| Return on tangible common equity ("ROTCE") (a)                 | 20               | 29         | 23            | 18         | 20         |             |      | 24                              | 21             |             |
| Return on assets                                               | 1.21             | 1.70       | 1.41          | 1.14       | 1.26       |             |      | 1.44                            | 1.34           |             |
| <b>CAPITAL RATIOS</b>                                          |                  |            |               |            |            |             |      |                                 |                |             |
| Common equity Tier 1 ("CET1") capital ratio - Standardized (d) | 13.9 % (e)       | 14.2 %     | 14.3 %        | 14.6 %     | 14.8 %     |             |      | 13.9 % (e)                      | 14.8 %         |             |
| Tier 1 capital ratio - Standardized (d)                        | 14.8 (e)         | 15.1       | 15.2          | 15.5       | 15.8       |             |      | 14.8 (e)                        | 15.8           |             |
| Total capital ratio - Standardized (d)                         | 16.8 (e)         | 17.0       | 17.2          | 17.4       | 17.7       |             |      | 16.8 (e)                        | 17.7           |             |
| Tier 1 leverage ratio                                          | 6.5 (e)          | 6.6        | 6.6           | 6.9        | 6.9        |             |      | 6.5 (e)                         | 6.9            |             |
| Supplementary leverage ratio ("SLR")                           | 5.5 (e)          | 5.5        | 5.6           | 5.8        | 5.8        |             |      | 5.5 (e)                         | 5.8            |             |

On January 7, 2026, JPMorganChase announced that Chase will become the new issuer of Apple Card. The Firm entered into a forward purchase commitment on December 30, 2025 to acquire the Apple credit card portfolio (the "Apple Card transaction"), with an expected closing date approximately 24 months thereafter. Refer to Notes 4, 13, 27 and 28 of the Firm's 2025 Form 10-K for additional information.

(a) Pre-provision profit, TBVPS and ROTCE are each non-GAAP financial measures. Tangible common equity ("TCE") is also a non-GAAP financial measure; refer to page 10 for a reconciliation of common stockholders' equity to TCE. Refer to page 28 for a further discussion of these measures.

(b) Refer to Reconciliation from Reported to Managed Basis on page 7 for a further discussion of managed basis.

(c) Ratios are based upon annualized amounts.

(d) At each of September 30, 2026 and June 30, 2026, the Advanced total capital ratio was more binding on the Firm than the Standardized total capital ratio. At each of March 31, 2026 and December 31, 2025, the Advanced risk-based ratios were more binding on the Firm than the Standardized risk-based ratios. Refer to page 9 for further information on the Firm's capital metrics.

(e) Estimated.

(f) Included a \$4.6 billion net gain in Corporate related to Visa Class C common stock held at fair value and received by the Firm in an exchange offer following the acceptance by Visa Inc. on May 11, 2026 of the Firm's tender of its 18.6 million shares of Visa Class B-2 common stock. Also included \$1.0 billion of gains, which represented a measurement alternative markup on an equity investment and initial gains on transition from measurement alternative to recurring fair value on certain other equity investments, in Corporate and ClB. Refer to page 5 and Note 2 of JPMorganChase's Quarterly Report on Form 10-Q for the quarter ended June 30, 2026 for additional information.

(g) Included \$2.2 billion associated with the Apple Card transaction. Refer to Note 13 of the Firm's 2025 Form 10-K for additional information.

|                                                      | QUARTERLY TRENDS |             |             |             |             |             |      | NINE MONTHS ENDED SEPTEMBER 30, |             |             |
|------------------------------------------------------|------------------|-------------|-------------|-------------|-------------|-------------|------|---------------------------------|-------------|-------------|
|                                                      | 3Q26             | 2Q26        | 1Q26        | 4Q25        | 3Q25        | 3Q26 Change |      | 2026                            | 2025        | 2026 Change |
|                                                      |                  |             |             |             |             | 2Q26        | 3Q25 |                                 |             | 2025        |
| SELECTED BALANCE SHEET DATA (period-end)             |                  |             |             |             |             |             |      |                                 |             |             |
| Total assets                                         | \$5,091,545      | \$5,015,069 | \$4,900,475 | \$4,424,900 | \$4,560,205 | 2 %         | 12 % | \$5,091,545                     | \$4,560,205 | 12 %        |
| Loans:                                               |                  |             |             |             |             |             |      |                                 |             |             |
| Consumer, excluding credit card loans                | 393,102          | 391,743     | 391,660     | 402,258     | 393,084     | —           | —    | 393,102                         | 393,084     | —           |
| Credit card loans                                    | 252,697          | 249,876     | 239,123     | 247,797     | 235,475     | 1           | 7    | 252,697                         | 235,475     | 7           |
| Wholesale loans                                      | 938,842          | 900,843     | 872,737     | 843,374     | 806,687     | 4           | 16   | 938,842                         | 806,687     | 16          |
| Total loans                                          | 1,584,641        | 1,542,462   | 1,503,520   | 1,493,429   | 1,435,246   | 3           | 10   | 1,584,641                       | 1,435,246   | 10          |
| Deposits:                                            |                  |             |             |             |             |             |      |                                 |             |             |
| U.S. offices:                                        |                  |             |             |             |             |             |      |                                 |             |             |
| Noninterest-bearing                                  | 636,070          | 625,874     | 595,424     | 583,342     | 589,105     | 2           | 8    | 636,070                         | 589,105     | 8           |
| Interest-bearing                                     | 1,535,474        | 1,500,791   | 1,508,682   | 1,452,729   | 1,433,404   | 2           | 7    | 1,535,474                       | 1,433,404   | 7           |
| Non-U.S. offices:                                    |                  |             |             |             |             |             |      |                                 |             |             |
| Noninterest-bearing                                  | 39,945           | 42,044      | 43,775      | 37,057      | 34,255      | (5)         | 17   | 39,945                          | 34,255      | 17          |
| Interest-bearing                                     | 569,304          | 544,991     | 527,639     | 486,192     | 491,712     | 4           | 16   | 569,304                         | 491,712     | 16          |
| Total deposits                                       | 2,780,793        | 2,713,700   | 2,675,520   | 2,559,320   | 2,548,476   | 2           | 9    | 2,780,793                       | 2,548,476   | 9           |
| Long-term debt                                       | 460,160          | 460,523     | 448,764     | 435,206     | 427,203     | —           | 8    | 460,160                         | 427,203     | 8           |
| Common stockholders' equity                          | 351,328          | 353,558     | 343,993     | 342,393     | 340,167     | (1)         | 3    | 351,328                         | 340,167     | 3           |
| Total stockholders' equity                           | 372,368          | 374,598     | 364,038     | 362,438     | 360,212     | (1)         | 3    | 372,368                         | 360,212     | 3           |
| Loans-to-deposits ratio                              | 57 %             | 57 %        | 56 %        | 58 %        | 56 %        |             |      | 57 %                            | 56 %        |             |
| Employees                                            | 322,964          | 320,560     | 320,079     | 318,512     | 318,153     | 1           | 2    | 322,964                         | 318,153     | 2           |
| 95% CONFIDENCE LEVEL - TOTAL VaR                     |                  |             |             |             |             |             |      |                                 |             |             |
| Average VaR                                          | \$ 48            | \$ 49       | \$ 37       | \$ 35       | \$ 33       | (2)         | 45   |                                 |             |             |
| Earnings-at-Risk (in billions) (a)                   |                  |             |             |             |             |             |      |                                 |             |             |
| Parallel shift:                                      |                  |             |             |             |             |             |      |                                 |             |             |
| +100 bps shift in rates                              | \$ 1.4           | (c) \$ 1.8  | \$ 1.9      | \$ 2.1      | \$ 1.8      | (20)        | (22) |                                 |             |             |
| -100 bps shift in rates                              | (2.2)            | (c) (2.4)   | (2.2)       | (2.4)       | (2.2)       | 10          | —    |                                 |             |             |
| LINE OF BUSINESS ("LOB") & CORPORATE NET REVENUE (b) |                  |             |             |             |             |             |      |                                 |             |             |
| Consumer & Community Banking                         | \$ 21,171        | \$ 20,272   | \$ 19,568   | \$ 19,396   | \$ 19,473   | 4           | 9    | \$ 61,011                       | \$ 56,633   | 8           |
| Commercial & Investment Bank                         | 22,734           | 24,853      | 23,379      | 19,375      | 19,878      | (9)         | 14   | 70,966                          | 59,079      | 20          |
| Asset & Wealth Management                            | 6,909            | 6,851       | 6,374       | 6,516       | 6,066       | 1           | 14   | 20,134                          | 17,557      | 15          |
| Corporate                                            | 93               | 6,046       | 1,215       | 1,480       | 1,703       | (98)        | (95) | 7,354                           | 5,545       | 33          |
| TOTAL NET REVENUE                                    | \$ 50,907        | \$ 58,022   | \$ 50,536   | \$ 46,767   | \$ 47,120   | (12)        | 8    | \$ 159,465                      | \$ 138,814  | 15          |
| LOB & CORPORATE NET INCOME/(LOSS)                    |                  |             |             |             |             |             |      |                                 |             |             |
| Consumer & Community Banking                         | \$ 5,670         | \$ 5,311    | \$ 4,976    | \$ 3,642    | \$ 5,009    | 7           | 13   | \$ 15,957                       | \$ 14,603   | 9           |
| Commercial & Investment Bank                         | 8,247            | 9,678       | 9,044       | 7,268       | 6,901       | (15)        | 20   | 26,969                          | 20,493      | 32          |
| Asset & Wealth Management                            | 1,843            | 1,957       | 1,775       | 1,808       | 1,658       | (6)         | 11   | 5,575                           | 4,714       | 18          |
| Corporate                                            | (455)            | 4,209       | 699         | 307         | 825         | NM          | NM   | 4,453                           | 4,213       | 6           |
| NET INCOME                                           | \$ 15,305        | \$ 21,155   | \$ 16,494   | \$ 13,025   | \$ 14,393   | (28)        | 6    | \$ 52,954                       | \$ 44,023   | 20          |

(a) Earnings-at-risk estimates the Firm's interest rate exposure for a given interest rate scenario. The Firm's actual net interest income results may differ compared to the instantaneous rate changes modelled in the earnings-at-risk estimates. Refer to pages 140-141 of the Firm's 2025 Form 10-K for additional information.

(b) Refer to Reconciliation from Reported to Managed Basis on page 7 for a further discussion of managed basis.

(c) Estimated.

|                                                  | QUARTERLY TRENDS |           |           |           |           |             | NINE MONTHS ENDED SEPTEMBER 30, |            |            |             |  |
|--------------------------------------------------|------------------|-----------|-----------|-----------|-----------|-------------|---------------------------------|------------|------------|-------------|--|
|                                                  | 3Q26             | 2Q26      | 1Q26      | 4Q25      | 3Q25      | 3Q26 Change |                                 | 2026       | 2025       | 2026 Change |  |
| REVENUE                                          |                  |           |           |           |           | 2Q26        | 3Q25                            |            |            | 2025        |  |
| Investment banking fees                          | \$ 2,960         | \$ 3,208  | \$ 2,858  | \$ 2,326  | \$ 2,612  | (8)%        | 13 %                            | \$ 9,026   | \$ 7,289   | 24 %        |  |
| Principal transactions                           | 6,516            | 9,007     | 7,987     | 5,340     | 7,109     | (28)        | (8)                             | 23,510     | 21,872     | 7           |  |
| Lending- and deposit-related fees                | 2,579            | 2,511     | 2,394     | 2,364     | 2,349     | 3           | 10                              | 7,484      | 6,729      | 11          |  |
| Asset management fees                            | 5,897            | 5,658     | 5,515     | 5,701     | 5,120     | 4           | 15                              | 17,070     | 14,626     | 17          |  |
| Commissions and other fees                       | 2,584            | 2,614     | 2,482     | 2,108     | 2,204     | (1)         | 17                              | 7,680      | 6,431      | 19          |  |
| Investment securities gains/(losses)             | (658)            | (395)     | 64        | (71)      | 105       | (67)        | NM                              | (989)      | 14         | NM          |  |
| Mortgage fees and related income                 | 274              | 336       | 309       | 357       | 383       | (18)        | (28)                            | 919        | 1,024      | (10)        |  |
| Card income                                      | 1,428            | 1,348     | 1,190     | 1,020     | 1,140     | 6           | 25                              | 3,966      | 3,700      | 7           |  |
| Other income                                     | 1,556            | 7,549 (d) | 1,671     | 1,658     | 1,439     | (79)        | 8                               | 10,776 (d) | 4,516      | 139         |  |
| Noninterest revenue                              | 23,136           | 31,836    | 24,470    | 20,803    | 22,461    | (27)        | 3                               | 79,442     | 66,201     | 20          |  |
| Interest income                                  | 53,056           | 50,624    | 49,191    | 48,808    | 49,439    | 5           | 7                               | 152,871    | 144,533    | 6           |  |
| Interest expense                                 | 26,020           | 25,113    | 23,825    | 23,813    | 25,473    | 4           | 2                               | 74,958     | 74,085     | 1           |  |
| Net interest income                              | 27,036           | 25,511    | 25,366    | 24,995    | 23,966    | 6           | 13                              | 77,913     | 70,448     | 11          |  |
| TOTAL NET REVENUE                                | 50,172           | 57,347    | 49,836    | 45,798    | 46,427    | (13)        | 8                               | 157,355    | 136,649    | 15          |  |
| Provision for credit losses                      | 2,743            | 2,515     | 2,507     | 4,655 (e) | 3,403     | 9           | (19)                            | 7,765      | 9,557      | (19)        |  |
| NONINTEREST EXPENSE                              |                  |           |           |           |           |             |                                 |            |            |             |  |
| Compensation expense                             | 14,772           | 15,159    | 15,339    | 13,118    | 13,566    | (3)         | 9                               | 45,270     | 41,369     | 9           |  |
| Occupancy expense                                | 1,525            | 1,482     | 1,447     | 1,475     | 1,420     | 3           | 7                               | 4,454      | 3,986      | 12          |  |
| Technology, communications and equipment expense | 3,335            | 3,107     | 3,021     | 2,908     | 2,839     | 7           | 17                              | 9,463      | 8,121      | 17          |  |
| Professional and outside services                | 3,897            | 3,855     | 3,483     | 3,338     | 3,173     | 1           | 23                              | 11,235     | 9,018      | 25          |  |
| Marketing                                        | 1,917            | 1,670     | 1,604     | 1,468     | 1,480     | 15          | 30                              | 5,191      | 4,063      | 28          |  |
| Other expense (a)                                | 1,849            | 2,043     | 1,956     | 1,676 (f) | 1,803     | (9)         | 3                               | 5,848      | 5,100      | 15          |  |
| TOTAL NONINTEREST EXPENSE                        | 27,295           | 27,316    | 26,850    | 23,983    | 24,281    | —           | 12                              | 81,461     | 71,657     | 14          |  |
| Income before income tax expense                 | 20,134           | 27,516    | 20,479    | 17,160    | 18,743    | (27)        | 7                               | 68,129     | 55,435     | 23          |  |
| Income tax expense                               | 4,829            | 6,361     | 3,985     | 4,135     | 4,350     | (24)        | 11                              | 15,175     | 11,412 (g) | 33          |  |
| NET INCOME                                       | \$ 15,305        | \$ 21,155 | \$ 16,494 | \$ 13,025 | \$ 14,393 | (28)        | 6                               | \$ 52,954  | \$ 44,023  | 20          |  |
| NET INCOME PER COMMON SHARE DATA                 |                  |           |           |           |           |             |                                 |            |            |             |  |
| Basic earnings per share                         | \$ 5.58          | \$ 7.71   | \$ 5.95   | \$ 4.64   | \$ 5.08   | (28)        | 10                              | \$ 19.24   | \$ 15.41   | 25          |  |
| Diluted earnings per share                       | 5.57             | 7.70      | 5.94      | 4.63      | 5.07      | (28)        | 10                              | 19.20      | 15.38      | 25          |  |
| FINANCIAL RATIOS                                 |                  |           |           |           |           |             |                                 |            |            |             |  |
| Return on common equity (b)                      | 17 %             | 24 %      | 19 %      | 15 %      | 17 %      |             |                                 | 20 %       | 17 %       |             |  |
| Return on tangible common equity (b)(c)          | 20               | 29        | 23        | 18        | 20        |             |                                 | 24         | 21         |             |  |
| Return on assets (b)                             | 1.21             | 1.70      | 1.41      | 1.14      | 1.26      |             |                                 | 1.44       | 1.34       |             |  |
| Effective income tax rate                        | 24.0             | 23.1      | 19.5      | 24.1      | 23.2      |             |                                 | 22.3       | 20.6 (g)   |             |  |
| Overhead ratio                                   | 54               | 48        | 54        | 52        | 52        |             |                                 | 52         | 52         |             |  |

(a) Included Firmwide legal expense of \$63 million, \$116 million, \$223 million, \$60 million and \$62 million for the three months ended September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, respectively, and \$402 million and \$301 million for the nine months ended September 30, 2026 and 2025, respectively.

(b) Ratios are based upon annualized amounts.

(c) Refer to page 28 for a further discussion of ROTCE.

(d) Included a \$4.6 billion net gain related to Visa Class C common stock in Corporate and \$1.0 billion of gains on certain equity investments, consisting of \$763 million in Corporate and \$263 million in CIB. Refer to footnote (f) on page 2 for further information.

(e) Refer to footnote (g) on page 2 for additional information.

(f) Included an FDIC special assessment accrual release of \$326 million for the three months ended December 31, 2025. Refer to Note 6 on page 221 of the Firm's 2025 Form 10-K for additional information.

(g) Included a \$774 million income tax benefit in Corporate driven by the resolution of certain tax audits and the impact of tax regulations related to foreign currency translation gains and losses finalized in 2024 and effective for 2025.

|                                                                                   | Sep 30, 2026    |                 |                 |                 |                 |                 |                 |
|-----------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                                                                                   | Change          |                 |                 |                 |                 |                 |                 |
|                                                                                   | Sep 30,<br>2026 | Jun 30,<br>2026 | Mar 31,<br>2026 | Dec 31,<br>2025 | Sep 30,<br>2025 | Jun 30,<br>2026 | Sep 30,<br>2025 |
| <b>ASSETS</b>                                                                     |                 |                 |                 |                 |                 |                 |                 |
| Cash and due from banks                                                           | \$ 21,259       | \$ 24,720       | \$ 22,039       | \$ 21,742       | \$ 21,821       | (14)%           | (3)%            |
| Deposits with banks                                                               | 305,012         | 285,091         | 290,103         | 321,596         | 281,615         | 7               | 8               |
| Federal funds sold and securities purchased under resale agreements               | 461,851         | 446,143         | 482,704         | 336,426         | 425,815         | 4               | 8               |
| Securities borrowed                                                               | 329,862         | 362,487         | 284,524         | 286,191         | 248,368         | (9)             | 33              |
| Trading assets:                                                                   |                 |                 |                 |                 |                 |                 |                 |
| Debt and equity instruments                                                       | 1,014,541       | 994,305         | 997,751         | 745,096         | 892,928         | 2               | 14              |
| Derivative receivables                                                            | 78,811          | 67,767          | 71,584          | 57,777          | 59,849          | 16              | 32              |
| Available-for-sale ("AFS") securities                                             | 547,191         | 536,048         | 549,037         | 507,198         | 490,499 (a)     | 2               | 12              |
| Held-to-maturity ("HTM") securities                                               | 274,564         | 268,474         | 272,142         | 270,134         | 293,446 (a)     | 2               | (6)             |
| Investment securities, net of allowance for credit losses                         | 821,755         | 804,522         | 821,179         | 777,332         | 783,945         | 2               | 5               |
| Loans                                                                             | 1,584,641       | 1,542,462       | 1,503,520       | 1,493,429       | 1,435,246       | 3               | 10              |
| Less: Allowance for loan losses                                                   | 26,272          | 26,152          | 25,928          | 25,765          | 25,735          | —               | 2               |
| Loans, net of allowance for loan losses                                           | 1,558,369       | 1,516,310       | 1,477,592       | 1,467,664       | 1,409,511       | 3               | 11              |
| Accrued interest and accounts receivable                                          | 164,997         | 179,939         | 142,334         | 111,599         | 141,876         | (8)             | 16              |
| Premises and equipment                                                            | 38,678          | 37,701          | 36,771          | 36,244          | 35,063          | 3               | 10              |
| Goodwill, MSRs and other intangible assets                                        | 64,870          | 64,304          | 64,289          | 64,458          | 64,442          | 1               | 1               |
| Other assets                                                                      | 231,540         | 231,780         | 209,605         | 198,775         | 194,972         | —               | 19              |
| TOTAL ASSETS                                                                      | \$ 5,091,545    | \$ 5,015,069    | \$ 4,900,475    | \$ 4,424,900    | \$ 4,560,205    | 2               | 12              |
| <b>LIABILITIES</b>                                                                |                 |                 |                 |                 |                 |                 |                 |
| Deposits                                                                          | \$ 2,780,793    | \$ 2,713,700    | \$ 2,675,520    | \$ 2,559,320    | \$ 2,548,476    | 2               | 9               |
| Federal funds purchased and securities loaned or sold under repurchase agreements | 703,392         | 704,918         | 716,623         | 442,396         | 567,574         | —               | 24              |
| Short-term borrowings                                                             | 71,339          | 72,430          | 68,048          | 64,776          | 69,355          | (2)             | 3               |
| Trading liabilities:                                                              |                 |                 |                 |                 |                 |                 |                 |
| Debt and equity instruments                                                       | 234,775         | 208,648         | 196,546         | 169,690         | 195,859         | 13              | 20              |
| Derivative payables                                                               | 63,136          | 66,488          | 51,290          | 46,329          | 46,403          | (5)             | 36              |
| Accounts payable and other liabilities                                            | 377,354         | 384,290         | 352,561         | 316,794         | 316,896         | (2)             | 19              |
| Beneficial interests issued by consolidated VIEs                                  | 28,228          | 29,474          | 27,085          | 27,951          | 28,227          | (4)             | —               |
| Long-term debt                                                                    | 460,160         | 460,523         | 448,764         | 435,206         | 427,203         | —               | 8               |
| TOTAL LIABILITIES                                                                 | 4,719,177       | 4,640,471       | 4,536,437       | 4,062,462       | 4,199,993       | 2               | 12              |
| <b>STOCKHOLDERS' EQUITY</b>                                                       |                 |                 |                 |                 |                 |                 |                 |
| Preferred stock                                                                   | 21,040          | 21,040          | 20,045          | 20,045          | 20,045          | —               | 5               |
| Common stock                                                                      | 4,105           | 4,105           | 4,105           | 4,105           | 4,105           | —               | —               |
| Additional paid-in capital                                                        | 90,893          | 90,559          | 90,087          | 91,114          | 90,865          | —               | —               |
| Retained earnings                                                                 | 455,587         | 445,020         | 428,206         | 416,055         | 407,401         | 2               | 12              |
| Accumulated other comprehensive loss ("AOCI")                                     | (19,820)        | (7,693)         | (6,689)         | (4,290)         | (5,878)         | (158)           | (237)           |
| Treasury stock, at cost                                                           | (179,437)       | (178,433)       | (171,716)       | (164,591)       | (156,326)       | (1)             | (15)            |
| TOTAL STOCKHOLDERS' EQUITY                                                        | 372,368         | 374,598         | 364,038         | 362,438         | 360,212         | (1)             | 3               |
| TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY                                        | \$ 5,091,545    | \$ 5,015,069    | \$ 4,900,475    | \$ 4,424,900    | \$ 4,560,205    | 2               | 12              |

(a) During the third quarter of 2025, the Firm transferred \$44.1 billion of investment securities from AFS to HTM for asset-liability management purposes.

JPMORGAN CHASE & CO.  
**CONDENSED AVERAGE BALANCE SHEETS AND ANNUALIZED YIELDS**  
(in millions, except rates)



| AVERAGE BALANCES                                                                  | QUARTERLY TRENDS    |                     |                     |                     |                     |             |      | NINE MONTHS ENDED SEPTEMBER 30, |                     |             |
|-----------------------------------------------------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-------------|------|---------------------------------|---------------------|-------------|
|                                                                                   | 3Q26                | 2Q26                | 1Q26                | 4Q25                | 3Q25                | 3Q26 Change |      | 2026                            | 2025                | 2026 Change |
|                                                                                   |                     |                     |                     |                     |                     | 2Q26        | 3Q25 |                                 |                     | 2025        |
| <b>ASSETS</b>                                                                     |                     |                     |                     |                     |                     |             |      |                                 |                     |             |
| Deposits with banks                                                               | \$ 339,312          | \$ 336,127          | \$ 312,890          | \$ 335,623          | \$ 360,156          | 1 %         | (6)% | \$ 329,540                      | \$ 403,490          | (18)%       |
| Federal funds sold and securities purchased under resale agreements               | 437,477             | 459,513             | 437,916             | 330,694             | 424,346             | (5)         | 3    | 444,968                         | 411,857             | 8           |
| Securities borrowed                                                               | 329,704             | 313,154             | 286,689             | 261,877             | 234,112             | 5           | 41   | 310,006                         | 236,355             | 31          |
| Trading assets - debt instruments                                                 | 703,683             | 706,817             | 682,348             | 620,465             | 580,985             | —           | 21   | 697,694                         | 546,679             | 28          |
| Investment securities                                                             | 830,015             | 807,893             | 802,265             | 788,922             | 768,599             | 3           | 8    | 813,492                         | 720,785             | 13          |
| Loans                                                                             | 1,559,085           | 1,521,295           | 1,486,145           | 1,461,079           | 1,417,466           | 2           | 10   | 1,522,443                       | 1,379,480           | 10          |
| All other interest-earning assets (a)                                             | 136,940             | 143,155             | 127,484             | 125,164             | 110,100             | (4)         | 24   | 135,894                         | 105,564             | 29          |
| <b>Total interest-earning assets</b>                                              | <b>4,336,216</b>    | <b>4,287,954</b>    | <b>4,135,737</b>    | <b>3,923,824</b>    | <b>3,895,764</b>    | 1           | 11   | <b>4,254,037</b>                | <b>3,804,210</b>    | 12          |
| Trading assets - equity and other instruments                                     | 277,567             | 287,124             | 241,307             | 241,351             | 264,681             | (3)         | 5    | 268,799                         | 243,526             | 10          |
| Trading assets - derivative receivables                                           | 71,880              | 74,352              | 68,328              | 57,543              | 61,842              | (3)         | 16   | 71,533                          | 59,524              | 20          |
| All other noninterest-earning assets                                              | 335,710             | 327,658             | 313,365             | 306,700             | 297,658             | 2           | 13   | 325,659                         | 291,408             | 12          |
| <b>TOTAL ASSETS</b>                                                               | <b>\$ 5,021,373</b> | <b>\$ 4,977,088</b> | <b>\$ 4,758,737</b> | <b>\$ 4,529,418</b> | <b>\$ 4,519,945</b> | 1           | 11   | <b>\$ 4,920,028</b>             | <b>\$ 4,398,668</b> | 12          |
| <b>LIABILITIES</b>                                                                |                     |                     |                     |                     |                     |             |      |                                 |                     |             |
| Interest-bearing deposits                                                         | \$ 2,078,869        | \$ 2,047,761        | \$ 1,991,590        | \$ 1,949,049        | \$ 1,913,958        | 2           | 9    | \$ 2,039,726                    | \$ 1,886,654        | 8           |
| Federal funds purchased and securities loaned or sold under repurchase agreements | 682,884             | 725,804             | 657,816             | 517,849             | 567,920             | (6)         | 20   | 688,926                         | 530,765             | 30          |
| Short-term borrowings                                                             | 58,618              | 54,013              | 55,469              | 56,265              | 53,755              | 9           | 9    | 56,045                          | 52,717              | 6           |
| Trading liabilities - debt and all other interest-bearing liabilities (b)         | 353,966             | 349,693             | 324,559             | 306,567             | 314,591             | 1           | 13   | 342,848                         | 301,051             | 14          |
| Beneficial interests issued by consolidated VIEs                                  | 29,044              | 28,065              | 27,519              | 27,327              | 28,884              | 3           | 1    | 28,215                          | 26,959              | 5           |
| Long-term debt                                                                    | 380,063             | 372,504             | 367,478             | 359,910             | 350,368             | 2           | 8    | 373,394                         | 347,915             | 7           |
| <b>Total interest-bearing liabilities</b>                                         | <b>3,583,444</b>    | <b>3,577,840</b>    | <b>3,424,431</b>    | <b>3,216,967</b>    | <b>3,229,476</b>    | —           | 11   | <b>3,529,154</b>                | <b>3,146,061</b>    | 12          |
| Noninterest-bearing deposits                                                      | 655,098             | 637,817             | 611,294             | 615,559             | 610,601             | 3           | 7    | 634,897                         | 600,350             | 6           |
| Trading liabilities - equity and other instruments                                | 76,318              | 67,958              | 57,021              | 52,059              | 48,628              | 12          | 57   | 67,169                          | 43,526              | 54          |
| Trading liabilities - derivative payables                                         | 62,568              | 64,622              | 55,309              | 47,591              | 47,926              | (3)         | 31   | 60,859                          | 43,318              | 40          |
| All other noninterest-bearing liabilities                                         | 271,545             | 264,509             | 249,587             | 236,876             | 226,934             | 3           | 20   | 261,962                         | 215,175             | 22          |
| <b>TOTAL LIABILITIES</b>                                                          | <b>4,648,973</b>    | <b>4,612,746</b>    | <b>4,397,642</b>    | <b>4,169,052</b>    | <b>4,163,565</b>    | 1           | 12   | <b>4,554,041</b>                | <b>4,048,430</b>    | 12          |
| Preferred stock                                                                   | 21,040              | 21,196              | 20,045              | 20,045              | 20,045              | (1)         | 5    | 20,764                          | 20,035              | 4           |
| Common stockholders' equity                                                       | 351,360             | 343,146             | 341,050             | 340,321             | 336,335             | 2           | 4    | 345,223                         | 330,203             | 5           |
| <b>TOTAL STOCKHOLDERS' EQUITY</b>                                                 | <b>372,400</b>      | <b>364,342</b>      | <b>361,095</b>      | <b>360,366</b>      | <b>356,380</b>      | 2           | 4    | <b>365,987</b>                  | <b>350,238</b>      | 4           |
| <b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>                                 | <b>\$ 5,021,373</b> | <b>\$ 4,977,088</b> | <b>\$ 4,758,737</b> | <b>\$ 4,529,418</b> | <b>\$ 4,519,945</b> | 1           | 11   | <b>\$ 4,920,028</b>             | <b>\$ 4,398,668</b> | 12          |
| <b>AVERAGE RATES (c)</b>                                                          |                     |                     |                     |                     |                     |             |      |                                 |                     |             |
| <b>INTEREST-EARNING ASSETS</b>                                                    |                     |                     |                     |                     |                     |             |      |                                 |                     |             |
| Deposits with banks                                                               | 2.91 %              | 2.81 %              | 3.00 %              | 3.10 %              | 3.25 %              |             |      | 2.90 %                          | 3.47 %              |             |
| Federal funds sold and securities purchased under resale agreements               | 3.79                | 3.68                | 3.88                | 4.06                | 4.24                |             |      | 3.78                            | 4.33                |             |
| Securities borrowed                                                               | 3.34                | 3.30                | 3.35                | 3.55                | 3.67                |             |      | 3.33                            | 3.78                |             |
| Trading assets - debt instruments                                                 | 4.42                | 4.23                | 4.30                | 4.33                | 4.30                |             |      | 4.32                            | 4.44                |             |
| Investment securities                                                             | 3.79                | 3.74                | 3.69                | 3.74                | 3.86                |             |      | 3.74                            | 3.85                |             |
| Loans                                                                             | 6.59                | 6.48                | 6.57                | 6.63                | 6.74                |             |      | 6.55                            | 6.75                |             |
| All other interest-earning assets (a)(d)                                          | 5.94                | 5.64                | 5.79                | 6.24                | 7.43                |             |      | 5.79                            | 7.31                |             |
| <b>Total interest-earning assets</b>                                              | <b>4.86</b>         | <b>4.75</b>         | <b>4.83</b>         | <b>4.95</b>         | <b>5.05</b>         |             |      | <b>4.82</b>                     | <b>5.09</b>         |             |
| <b>INTEREST-BEARING LIABILITIES</b>                                               |                     |                     |                     |                     |                     |             |      |                                 |                     |             |
| Interest-bearing deposits                                                         | 2.18                | 2.11                | 2.09                | 2.24                | 2.41                |             |      | 2.13                            | 2.42                |             |
| Federal funds purchased and securities loaned or sold under repurchase agreements | 3.80                | 3.69                | 3.79                | 3.99                | 4.22                |             |      | 3.76                            | 4.33                |             |
| Short-term borrowings                                                             | 4.00                | 3.84                | 3.85                | 4.01                | 4.35                |             |      | 3.90                            | 4.39                |             |
| Trading liabilities - debt and all other interest-bearing liabilities (b)         | 2.85                | 2.77                | 2.83                | 2.95                | 2.92                |             |      | 2.82                            | 2.97                |             |
| Beneficial interests issued by consolidated VIEs                                  | 3.92                | 3.93                | 3.92                | 4.23                | 4.58                |             |      | 3.92                            | 4.59                |             |
| Long-term debt                                                                    | 4.86                | 4.81                | 4.79                | 4.92                | 5.16                |             |      | 4.82                            | 5.16                |             |
| <b>Total interest-bearing liabilities</b>                                         | <b>2.88</b>         | <b>2.82</b>         | <b>2.82</b>         | <b>2.94</b>         | <b>3.13</b>         |             |      | <b>2.84</b>                     | <b>3.15</b>         |             |
| <b>INTEREST RATE SPREAD</b>                                                       | <b>1.98</b>         | <b>1.93</b>         | <b>2.01</b>         | <b>2.01</b>         | <b>1.92</b>         |             |      | <b>1.98</b>                     | <b>1.94</b>         |             |
| <b>NET YIELD ON INTEREST-EARNING ASSETS</b>                                       | <b>2.48</b>         | <b>2.40</b>         | <b>2.50</b>         | <b>2.54</b>         | <b>2.45</b>         |             |      | <b>2.46</b>                     | <b>2.49</b>         |             |
| <b>Memo: Net yield on interest-earning assets excluding Markets (e)</b>           | <b>3.70</b>         | <b>3.65</b>         | <b>3.72</b>         | <b>3.76</b>         | <b>3.73</b>         |             |      | <b>3.69</b>                     | <b>3.74</b>         |             |

(a) Includes brokerage-related held-for-investment customer receivables, which are classified in accrued interest and accounts receivable, and all other interest-earning assets, which are classified in other assets, on the Consolidated Balance Sheets.

(b) All other interest-bearing liabilities include brokerage-related customer payables.

(c) Includes the effect of derivatives that qualify for hedge accounting. Taxable-equivalent amounts are used where applicable. Refer to Note 5 of the Firm's 2025 Form 10-K for additional information on hedge accounting.

(d) The rates reflect the impact of interest earned on cash collateral where the cash collateral has been netted against certain derivative payables.

(e) Net yield on interest-earning assets excluding Markets is a non-GAAP financial measure. Refer to page 28 for a further discussion of this measure.

**JPMORGAN CHASE & CO.**  
**RECONCILIATION FROM REPORTED TO MANAGED BASIS**  
(in millions, except ratios)

**JPMorganChase**

The Firm prepares its Consolidated Financial Statements using accounting principles generally accepted in the U.S. ("U.S. GAAP"). That presentation, which is referred to as "reported" basis, provides the reader with an understanding of the Firm's results that can be tracked consistently from year-to-year and enables a comparison of the Firm's performance with other companies' U.S. GAAP financial statements. In addition to analyzing the Firm's results on a reported basis, management reviews Firmwide results, including the overhead ratio, on a "managed" basis; these Firmwide managed basis results are non-GAAP financial measures. The Firm also reviews the results of the LOBs on a managed basis. Refer to the notes on Non-GAAP Financial Measures on page 28 for additional information on managed basis.

The following summary table provides a reconciliation from reported U.S. GAAP results to managed basis.

|                                             | QUARTERLY TRENDS |           |           |           |           |             |      | NINE MONTHS ENDED SEPTEMBER 30, |            |             |
|---------------------------------------------|------------------|-----------|-----------|-----------|-----------|-------------|------|---------------------------------|------------|-------------|
|                                             | 3Q26             | 2Q26      | 1Q26      | 4Q25      | 3Q25      | 3Q26 Change |      | 2026                            | 2025       | 2026 Change |
|                                             |                  |           |           |           |           | 2Q26        | 3Q25 |                                 |            | 2025        |
| OTHER INCOME                                |                  |           |           |           |           |             |      |                                 |            |             |
| Other income - reported                     | \$ 1,556         | \$ 7,549  | \$ 1,671  | \$ 1,658  | \$ 1,439  | (79)%       | 8 %  | \$ 10,776                       | \$ 4,516   | 139 %       |
| Fully taxable-equivalent adjustments (a)    | 626              | 564       | 587       | 856       | 588       | 11          | 6    | 1,777                           | 1,853      | (4)         |
| Other income - managed                      | \$ 2,182         | \$ 8,113  | \$ 2,258  | \$ 2,514  | \$ 2,027  | (73)        | 8    | \$ 12,553                       | \$ 6,369   | 97          |
| TOTAL NONINTEREST REVENUE                   |                  |           |           |           |           |             |      |                                 |            |             |
| Total noninterest revenue - reported        | \$ 23,136        | \$ 31,836 | \$ 24,470 | \$ 20,803 | \$ 22,461 | (27)        | 3    | \$ 79,442                       | \$ 66,201  | 20          |
| Fully taxable-equivalent adjustments        | 626              | 564       | 587       | 856       | 588       | 11          | 6    | 1,777                           | 1,853      | (4)         |
| Total noninterest revenue - managed         | \$ 23,762        | \$ 32,400 | \$ 25,057 | \$ 21,659 | \$ 23,049 | (27)        | 3    | \$ 81,219                       | \$ 68,054  | 19          |
| NET INTEREST INCOME                         |                  |           |           |           |           |             |      |                                 |            |             |
| Net interest income - reported              | \$ 27,036        | \$ 25,511 | \$ 25,366 | \$ 24,995 | \$ 23,966 | 6           | 13   | \$ 77,913                       | \$ 70,448  | 11          |
| Fully taxable-equivalent adjustments (a)    | 109              | 111       | 113       | 113       | 105       | (2)         | 4    | 333                             | 312        | 7           |
| Net interest income - managed               | \$ 27,145        | \$ 25,622 | \$ 25,479 | \$ 25,108 | \$ 24,071 | 6           | 13   | \$ 78,246                       | \$ 70,760  | 11          |
| TOTAL NET REVENUE                           |                  |           |           |           |           |             |      |                                 |            |             |
| Total net revenue - reported                | \$ 50,172        | \$ 57,347 | \$ 49,836 | \$ 45,798 | \$ 46,427 | (13)        | 8    | \$ 157,355                      | \$ 136,649 | 15          |
| Fully taxable-equivalent adjustments        | 735              | 675       | 700       | 969       | 693       | 9           | 6    | 2,110                           | 2,165      | (3)         |
| Total net revenue - managed                 | \$ 50,907        | \$ 58,022 | \$ 50,536 | \$ 46,767 | \$ 47,120 | (12)        | 8    | \$ 159,465                      | \$ 138,814 | 15          |
| PRE-PROVISION PROFIT                        |                  |           |           |           |           |             |      |                                 |            |             |
| Pre-provision profit - reported             | \$ 22,877        | \$ 30,031 | \$ 22,986 | \$ 21,815 | \$ 22,146 | (24)        | 3    | \$ 75,894                       | \$ 64,992  | 17          |
| Fully taxable-equivalent adjustments        | 735              | 675       | 700       | 969       | 693       | 9           | 6    | 2,110                           | 2,165      | (3)         |
| Pre-provision profit - managed              | \$ 23,612        | \$ 30,706 | \$ 23,686 | \$ 22,784 | \$ 22,839 | (23)        | 3    | \$ 78,004                       | \$ 67,157  | 16          |
| INCOME BEFORE INCOME TAX EXPENSE            |                  |           |           |           |           |             |      |                                 |            |             |
| Income before income tax expense - reported | \$ 20,134        | \$ 27,516 | \$ 20,479 | \$ 17,160 | \$ 18,743 | (27)        | 7    | \$ 68,129                       | \$ 55,435  | 23          |
| Fully taxable-equivalent adjustments        | 735              | 675       | 700       | 969       | 693       | 9           | 6    | 2,110                           | 2,165      | (3)         |
| Income before income tax expense - managed  | \$ 20,869        | \$ 28,191 | \$ 21,179 | \$ 18,129 | \$ 19,436 | (26)        | 7    | \$ 70,239                       | \$ 57,600  | 22          |
| INCOME TAX EXPENSE                          |                  |           |           |           |           |             |      |                                 |            |             |
| Income tax expense - reported               | \$ 4,829         | \$ 6,361  | \$ 3,985  | \$ 4,135  | \$ 4,350  | (24)        | 11   | \$ 15,175                       | \$ 11,412  | 33          |
| Fully taxable-equivalent adjustments        | 735              | 675       | 700       | 969       | 693       | 9           | 6    | 2,110                           | 2,165      | (3)         |
| Income tax expense - managed                | \$ 5,564         | \$ 7,036  | \$ 4,685  | \$ 5,104  | \$ 5,043  | (21)        | 10   | \$ 17,285                       | \$ 13,577  | 27          |
| OVERHEAD RATIO                              |                  |           |           |           |           |             |      |                                 |            |             |
| Overhead ratio - reported                   | 54 %             | 48 %      | 54 %      | 52 %      | 52 %      |             |      | 52 %                            | 52 %       |             |
| Overhead ratio - managed                    | 54               | 47        | 53        | 51        | 52        |             |      | 51                              | 52         |             |

(a) For other income, recognized in CIB, and for net interest income, predominantly recognized in CIB and Corporate.

|                                                             | QUARTERLY TRENDS |                  |                  |                  |                  |             |      | NINE MONTHS ENDED SEPTEMBER 30, |                   |                     |
|-------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|-------------|------|---------------------------------|-------------------|---------------------|
|                                                             | 3Q26             | 2Q26             | 1Q26             | 4Q25             | 3Q25             | 3Q26 Change |      | 2026                            | 2025              | 2026 Change<br>2025 |
|                                                             |                  |                  |                  |                  |                  | 2Q26        | 3Q25 |                                 |                   |                     |
| <b>TOTAL NET REVENUE (fully taxable-equivalent ("FTE"))</b> |                  |                  |                  |                  |                  |             |      |                                 |                   |                     |
| Consumer & Community Banking                                | \$ 21,171        | \$ 20,272        | \$ 19,568        | \$ 19,396        | \$ 19,473        | 4 %         | 9 %  | \$ 61,011                       | \$ 56,633         | 8 %                 |
| Commercial & Investment Bank                                | 22,734           | 24,853           | 23,379           | 19,375           | 19,878           | (9)         | 14   | 70,966                          | 59,079            | 20                  |
| Asset & Wealth Management                                   | 6,909            | 6,851            | 6,374            | 6,516            | 6,066            | 1           | 14   | 20,134                          | 17,557            | 15                  |
| Corporate                                                   | 93               | 6,046            | 1,215            | 1,480            | 1,703            | (98)        | (95) | 7,354                           | 5,545             | 33                  |
| <b>TOTAL NET REVENUE</b>                                    | <b>\$ 50,907</b> | <b>\$ 58,022</b> | <b>\$ 50,536</b> | <b>\$ 46,767</b> | <b>\$ 47,120</b> | (12)        | 8    | <b>\$ 159,465</b>               | <b>\$ 138,814</b> | 15                  |
| <b>TOTAL NONINTEREST EXPENSE</b>                            |                  |                  |                  |                  |                  |             |      |                                 |                   |                     |
| Consumer & Community Banking                                | \$ 11,580        | \$ 11,108        | \$ 10,979        | \$ 10,256        | \$ 10,296        | 4           | 12   | \$ 33,667                       | \$ 30,011         | 12                  |
| Commercial & Investment Bank                                | 10,771           | 11,390           | 11,136           | 9,011            | 9,722            | (5)         | 11   | 33,297                          | 29,205            | 14                  |
| Asset & Wealth Management                                   | 4,358            | 4,207            | 4,167            | 4,068            | 3,818            | 4           | 14   | 12,732                          | 11,264            | 13                  |
| Corporate                                                   | 586              | 611              | 568              | 648              | 445              | (4)         | 32   | 1,765                           | 1,177             | 50                  |
| <b>TOTAL NONINTEREST EXPENSE</b>                            | <b>\$ 27,295</b> | <b>\$ 27,316</b> | <b>\$ 26,850</b> | <b>\$ 23,983</b> | <b>\$ 24,281</b> | —           | 12   | <b>\$ 81,461</b>                | <b>\$ 71,657</b>  | 14                  |
| <b>PRE-PROVISION PROFIT/(LOSS)</b>                          |                  |                  |                  |                  |                  |             |      |                                 |                   |                     |
| Consumer & Community Banking                                | \$ 9,591         | \$ 9,164         | \$ 8,589         | \$ 9,140         | \$ 9,177         | 5           | 5    | \$ 27,344                       | \$ 26,622         | 3                   |
| Commercial & Investment Bank                                | 11,963           | 13,463           | 12,243           | 10,364           | 10,156           | (11)        | 18   | 37,669                          | 29,874            | 26                  |
| Asset & Wealth Management                                   | 2,551            | 2,644            | 2,207            | 2,448            | 2,248            | (4)         | 13   | 7,402                           | 6,293             | 18                  |
| Corporate                                                   | (493)            | 5,435            | 647              | 832              | 1,258            | NM          | NM   | 5,589                           | 4,368             | 28                  |
| <b>PRE-PROVISION PROFIT</b>                                 | <b>\$ 23,612</b> | <b>\$ 30,706</b> | <b>\$ 23,686</b> | <b>\$ 22,784</b> | <b>\$ 22,839</b> | (23)        | 3    | <b>\$ 78,004</b>                | <b>\$ 67,157</b>  | 16                  |
| <b>PROVISION FOR CREDIT LOSSES</b>                          |                  |                  |                  |                  |                  |             |      |                                 |                   |                     |
| Consumer & Community Banking                                | \$ 2,026         | \$ 2,156         | \$ 2,050         | \$ 4,244         | \$ 2,538         | (6)         | (20) | \$ 6,232                        | \$ 7,249          | (14)                |
| Commercial & Investment Bank                                | 663              | 356              | 482              | 405              | 809              | 86          | (18) | 1,501                           | 2,210             | (32)                |
| Asset & Wealth Management                                   | 84               | 13               | (24)             | 2                | 59               | NM          | 42   | 73                              | 95                | (23)                |
| Corporate                                                   | (30)             | (10)             | (1)              | 4                | (3)              | (200)       | NM   | (41)                            | 3                 | NM                  |
| <b>PROVISION FOR CREDIT LOSSES</b>                          | <b>\$ 2,743</b>  | <b>\$ 2,515</b>  | <b>\$ 2,507</b>  | <b>\$ 4,655</b>  | <b>\$ 3,403</b>  | 9           | (19) | <b>\$ 7,765</b>                 | <b>\$ 9,557</b>   | (19)                |
| <b>NET INCOME/(LOSS)</b>                                    |                  |                  |                  |                  |                  |             |      |                                 |                   |                     |
| Consumer & Community Banking                                | \$ 5,670         | \$ 5,311         | \$ 4,976         | \$ 3,642         | \$ 5,009         | 7           | 13   | \$ 15,957                       | \$ 14,603         | 9                   |
| Commercial & Investment Bank                                | 8,247            | 9,678            | 9,044            | 7,268            | 6,901            | (15)        | 20   | 26,969                          | 20,493            | 32                  |
| Asset & Wealth Management                                   | 1,843            | 1,957            | 1,775            | 1,808            | 1,658            | (6)         | 11   | 5,575                           | 4,714             | 18                  |
| Corporate                                                   | (455)            | 4,209            | 699              | 307              | 825              | NM          | NM   | 4,453                           | 4,213             | 6                   |
| <b>TOTAL NET INCOME</b>                                     | <b>\$ 15,305</b> | <b>\$ 21,155</b> | <b>\$ 16,494</b> | <b>\$ 13,025</b> | <b>\$ 14,393</b> | (28)        | 6    | <b>\$ 52,954</b>                | <b>\$ 44,023</b>  | 20                  |

(a) Included a \$4.6 billion net gain related to Visa Class C common stock in Corporate and \$1.0 billion of gains on certain equity investments, consisting of \$763 million in Corporate and \$263 million in CIB. Refer to footnote (f) on page 2 for further information.

|                                                                         | Sep 30, 2026    |                 |                 |                 |                 |                 | NINE MONTHS ENDED SEPTEMBER 30, |            |                |       |
|-------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------------------------------|------------|----------------|-------|
|                                                                         | Change          |                 |                 |                 |                 |                 | 2026 Change                     |            |                |       |
|                                                                         | Sep 30,<br>2026 | Jun 30,<br>2026 | Mar 31,<br>2026 | Dec 31,<br>2025 | Sep 30,<br>2025 | Jun 30,<br>2026 | Sep 30,<br>2025                 | 2026       | 2025           | 2025  |
| CAPITAL                                                                 |                 |                 |                 |                 |                 |                 |                                 |            |                |       |
| Risk-based capital metrics                                              |                 |                 |                 |                 |                 |                 |                                 |            |                |       |
| Standardized                                                            |                 |                 |                 |                 |                 |                 |                                 |            |                |       |
| CET1 capital                                                            | \$ 304,142      | (b) \$ 302,619  | \$ 291,152      | \$ 288,469      | \$ 287,297      | 1 %             | 6 %                             |            |                |       |
| Tier 1 capital                                                          | 324,243         | (b) 322,720     | 310,317         | 307,630         | 306,599         | —               | 6                               |            |                |       |
| Total capital                                                           | 367,075         | (b) 362,723     | 349,931         | 343,843         | 343,215         | 1               | 7                               |            |                |       |
| Risk-weighted assets                                                    | 2,183,531       | (b) 2,132,428   | 2,039,324       | 1,981,692       | 1,935,868       | 2               | 13                              |            |                |       |
| CET1 capital ratio                                                      | 13.9 %          | (b) 14.2 %      | 14.3 %          | 14.6 %          | 14.8 %          |                 |                                 |            |                |       |
| Tier 1 capital ratio                                                    | 14.8            | (b) 15.1        | 15.2            | 15.5            | 15.8            |                 |                                 |            |                |       |
| Total capital ratio                                                     | 16.8            | (b) 17.0        | 17.2            | 17.4            | 17.7            |                 |                                 |            |                |       |
| Advanced                                                                |                 |                 |                 |                 |                 |                 |                                 |            |                |       |
| CET1 capital                                                            | \$ 304,142      | (b) \$ 302,619  | \$ 291,152      | \$ 288,469      | \$ 287,297      | 1               | 6                               |            |                |       |
| Tier 1 capital                                                          | 324,243         | (b) 322,720     | 310,317         | 307,630         | 306,599         | —               | 6                               |            |                |       |
| Total capital                                                           | 350,267         | (b) 346,248     | 334,355         | 328,962         | 328,356         | 1               | 7                               |            |                |       |
| Risk-weighted assets                                                    | 2,164,332       | (b) 2,123,862   | 2,061,341       | (c) 2,045,249   | 1,932,404       | 2               | 12                              |            |                |       |
| CET1 capital ratio                                                      | 14.1 %          | (b) 14.2 %      | 14.1 %          | 14.1 %          | 14.9 %          |                 |                                 |            |                |       |
| Tier 1 capital ratio                                                    | 15.0            | (b) 15.2        | 15.1            | 15.0            | 15.9            |                 |                                 |            |                |       |
| Total capital ratio                                                     | 16.2            | (b) 16.3        | 16.2            | 16.1            | 17.0            |                 |                                 |            |                |       |
| Leverage-based capital metrics                                          |                 |                 |                 |                 |                 |                 |                                 |            |                |       |
| Adjusted average assets (a)                                             | \$4,965,490     | (b) \$4,921,814 | \$4,702,980     | \$4,472,394     | \$4,464,441     | 1               | 11                              |            |                |       |
| Tier 1 leverage ratio                                                   | 6.5 %           | (b) 6.6 %       | 6.6 %           | 6.9 %           | 6.9 %           |                 |                                 |            |                |       |
| Total leverage exposure                                                 | \$5,934,748     | (b) \$5,844,422 | \$5,576,930     | \$5,302,001     | \$5,272,950     | 2               | 13                              |            |                |       |
| SLR                                                                     | 5.5 %           | (b) 5.5 %       | 5.6 %           | 5.8 %           | 5.8 %           |                 |                                 |            |                |       |
| Total Loss-Absorbing Capacity ("TLAC")                                  |                 |                 |                 |                 |                 |                 |                                 |            |                |       |
| Eligible external TLAC                                                  | \$ 598,651      | (b) \$ 590,505  | \$ 572,047      | \$ 563,743      | \$ 567,557      | 1               | 5                               |            |                |       |
| MEMO: CET1 CAPITAL ROLLFORWARD                                          |                 |                 |                 |                 |                 |                 |                                 |            |                |       |
| Standardized/Advanced CET1 capital, beginning balance                   | \$ 302,619      | \$ 291,152      | \$ 288,469      | \$ 287,297      | \$ 283,854      | 4               | 7                               | \$ 288,469 | \$ 275,513     | 5 %   |
| Net income applicable to common equity                                  | 15,000          | 20,847          | 16,218          | 12,745          | 14,111          | (28)            | 6                               | 52,065     | 43,204         | 21    |
| Dividends declared on common stock                                      | (4,433)         | (4,033)         | (4,067)         | (4,091)         | (4,134)         | (10)            | (7)                             | (12,533)   | (11,969)       | (5)   |
| Net purchase of treasury stock                                          | (1,004)         | (6,717)         | (7,125)         | (8,265)         | (8,343)         | 85              | 88                              | (14,846)   | (22,308)       | 33    |
| Changes in additional paid-in capital                                   | 334             | 472             | (1,027)         | 249             | 289             | (29)            | 16                              | (221)      | (46)           | (380) |
| Changes related to AOCI applicable to capital:                          |                 |                 |                 |                 |                 |                 |                                 |            |                |       |
| Unrealized gains/(losses) on investment securities                      | (7,893)         | 320             | (2,401)         | 1,295           | 1,509           | NM              | NM                              | (9,974)    | 2,274          | NM    |
| Translation adjustments, net of hedges                                  | (29)            | (21)            | (167)           | (6)             | (12)            | (38)            | (142)                           | (217)      | 1,345          | NM    |
| Fair value hedges                                                       | 24              | (9)             | 41              | 7               | 37              | NM              | (35)                            | 56         | 57             | (2)   |
| Defined benefit pension and other postretirement employee benefit plans | 179             | 37              | 4               | 619             | 4               | 384             | NM                              | 220        | (40)           | NM    |
| Changes related to other CET1 capital adjustments                       | (655)           | (b) 571         | 1,207           | (1,381)         | (18)            | NM              | NM                              | 1,123      | (b) (733)      | NM    |
| Change in Standardized/Advanced CET1 capital                            | 1,523           | (b) 11,467      | 2,683           | 1,172           | 3,443           | (87)            | (56)                            | 15,673     | (b) 11,784     | 33    |
| Standardized/Advanced CET1 capital, ending balance                      | \$ 304,142      | (b) \$ 302,619  | \$ 291,152      | \$ 288,469      | \$ 287,297      | 1               | 6                               | \$ 304,142 | (b) \$ 287,297 | 6     |

(a) Adjusted average assets, for purposes of calculating the leverage ratios, includes quarterly average assets adjusted for on-balance sheet assets that are subject to deduction from Tier 1 capital, predominantly goodwill (inclusive of estimated equity method goodwill) and other intangible assets.

(b) Estimated.

(c) As of March 31, 2026, reflects the updated impact to the amount of risk-weighted assets ("RWA") resulting from the completion of the necessary modeling steps for the Apple Card transaction of approximately \$30 billion, as compared to the impact of approximately \$110 billion as of December 31, 2025. Refer to Capital Risk Management on pages 33-40 of the Firm's Quarterly Report on Form 10-Q for the quarterly period ended March 31, 2026, and pages 89-99 of the Firm's 2025 Form 10-K for additional information.

|                                                | Sep 30, 2026      |                   |                   |                   |                   |                 | NINE MONTHS ENDED SEPTEMBER 30, |                   |                   |                     |
|------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-----------------|---------------------------------|-------------------|-------------------|---------------------|
|                                                | Sep 30,<br>2026   | Jun 30,<br>2026   | Mar 31,<br>2026   | Dec 31,<br>2025   | Sep 30,<br>2025   | Change          |                                 | 2026              | 2025              | 2026 Change<br>2025 |
|                                                |                   |                   |                   |                   |                   | Jun 30,<br>2026 | Sep 30,<br>2025                 |                   |                   |                     |
| <b>TANGIBLE COMMON EQUITY (period-end) (a)</b> |                   |                   |                   |                   |                   |                 |                                 |                   |                   |                     |
| Common stockholders' equity                    | \$ 351,328        | \$ 353,558        | \$ 343,993        | \$ 342,393        | \$ 340,167        | (1)%            | 3 %                             |                   |                   |                     |
| Less: Goodwill                                 | 52,717            | 52,711            | 52,706            | 52,731            | 52,717            | —               | —                               |                   |                   |                     |
| Less: Other intangible assets                  | 2,378             | 2,437             | 2,490             | 2,560             | 2,615             | (2)             | (9)                             |                   |                   |                     |
| Add: Certain deferred tax liabilities (b)      | 2,897             | 2,904             | 2,911             | 2,916             | 2,906             | —               | —                               |                   |                   |                     |
| <b>Total tangible common equity</b>            | <b>\$ 299,130</b> | <b>\$ 301,314</b> | <b>\$ 291,708</b> | <b>\$ 290,018</b> | <b>\$ 287,741</b> | (1)             | 4                               |                   |                   |                     |
| <b>TANGIBLE COMMON EQUITY (average) (a)</b>    |                   |                   |                   |                   |                   |                 |                                 |                   |                   |                     |
| Common stockholders' equity                    | \$ 351,360        | \$ 343,146        | \$ 341,050        | \$ 340,321        | \$ 336,335        | 2               | 4                               | \$ 345,223        | \$ 330,203        | 5 %                 |
| Less: Goodwill                                 | 52,737            | 52,740            | 52,737            | 52,703            | 52,731            | —               | —                               | 52,738            | 52,669            | —                   |
| Less: Other intangible assets                  | 2,407             | 2,463             | 2,518             | 2,574             | 2,678             | (2)             | (10)                            | 2,462             | 2,749             | (10)                |
| Add: Certain deferred tax liabilities (b)      | 2,900             | 2,909             | 2,915             | 2,903             | 2,917             | —               | (1)                             | 2,908             | 2,927             | (1)                 |
| <b>Total tangible common equity</b>            | <b>\$ 299,116</b> | <b>\$ 290,852</b> | <b>\$ 288,710</b> | <b>\$ 287,947</b> | <b>\$ 283,843</b> | 3               | 5                               | <b>\$ 292,931</b> | <b>\$ 277,712</b> | 5                   |
| <b>INTANGIBLE ASSETS (period-end)</b>          |                   |                   |                   |                   |                   |                 |                                 |                   |                   |                     |
| Goodwill                                       | \$ 52,717         | \$ 52,711         | \$ 52,706         | \$ 52,731         | \$ 52,717         | —               | —                               |                   |                   |                     |
| Mortgage servicing rights                      | 9,775             | 9,156             | 9,093             | 9,167             | 9,110             | 7               | 7                               |                   |                   |                     |
| Other intangible assets                        | 2,378             | 2,437             | 2,490             | 2,560             | 2,615             | (2)             | (9)                             |                   |                   |                     |
| <b>Total intangible assets</b>                 | <b>\$ 64,870</b>  | <b>\$ 64,304</b>  | <b>\$ 64,289</b>  | <b>\$ 64,458</b>  | <b>\$ 64,442</b>  | 1               | 1                               |                   |                   |                     |

(a) Refer to page 28 for further discussion of TCE.

(b) Represents deferred tax liabilities related to tax-deductible goodwill and to identifiable intangibles created in nontaxable transactions, which are netted against goodwill and other intangibles when calculating TCE.

JPMORGAN CHASE & CO.  
**EARNINGS PER SHARE AND RELATED INFORMATION**  
(in millions, except per share and ratio data)

JPMorganChase

|                                                                                                                                                               | QUARTERLY TRENDS |             |           |           |           |             |      | NINE MONTHS ENDED SEPTEMBER 30, |           |             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------------|-----------|-----------|-----------|-------------|------|---------------------------------|-----------|-------------|
|                                                                                                                                                               | 3Q26             | 2Q26        | 1Q26      | 4Q25      | 3Q25      | 3Q26 Change |      | 2026                            | 2025      | 2026 Change |
|                                                                                                                                                               |                  |             |           |           |           | 2Q26        | 3Q25 |                                 |           | 2025        |
| <b>EARNINGS PER SHARE</b>                                                                                                                                     |                  |             |           |           |           |             |      |                                 |           |             |
| <b>Basic earnings per share</b>                                                                                                                               |                  |             |           |           |           |             |      |                                 |           |             |
| Net income                                                                                                                                                    | \$ 15,305        | \$ 21,155   | \$ 16,494 | \$ 13,025 | \$ 14,393 | (28)%       | 6 %  | \$ 52,954                       | \$ 44,023 | 20 %        |
| Less: Preferred stock dividends                                                                                                                               | 305              | 308         | 276       | 280       | 282       | (1)         | 8    | 889                             | 819       | 9           |
| Net income applicable to common equity                                                                                                                        | 15,000           | 20,847      | 16,218    | 12,745    | 14,111    | (28)        | 6    | 52,065                          | 43,204    | 21          |
| Less: Dividends and undistributed earnings allocated to participating securities                                                                              | 64               | 95          | 70        | 56        | 68        | (33)        | (6)  | 228                             | 213       | 7           |
| Net income applicable to common stockholders                                                                                                                  | \$ 14,936        | \$ 20,752   | \$ 16,148 | \$ 12,689 | \$ 14,043 | (28)        | 6    | \$ 51,837                       | \$ 42,991 | 21          |
| Total weighted-average basic shares outstanding                                                                                                               | 2,678.6          | 2,689.9     | 2,716.2   | 2,735.3   | 2,762.4   | —           | (3)  | 2,694.9                         | 2,790.2   | (3)         |
| Net income per share                                                                                                                                          | \$ 5.58          | \$ 7.71     | \$ 5.95   | \$ 4.64   | \$ 5.08   | (28)        | 10   | \$ 19.24                        | \$ 15.41  | 25          |
| <b>Diluted earnings per share</b>                                                                                                                             |                  |             |           |           |           |             |      |                                 |           |             |
| Net income applicable to common stockholders                                                                                                                  | \$ 14,936        | \$ 20,752   | \$ 16,148 | \$ 12,689 | \$ 14,043 | (28)        | 6    | \$ 51,837                       | \$ 42,991 | 21          |
| Total weighted-average basic shares outstanding                                                                                                               | 2,678.6          | 2,689.9     | 2,716.2   | 2,735.3   | 2,762.4   | —           | (3)  | 2,694.9                         | 2,790.2   | (3)         |
| Add: Dilutive impact of unvested performance share units ("PSUs"), nondividend-earning restricted stock units ("RSUs") and stock appreciation rights ("SARs") | 4.4              | 4.3         | 4.0       | 5.2       | 5.2       | 2           | (15) | 4.2                             | 5.0       | (16)        |
| Total weighted-average diluted shares outstanding                                                                                                             | 2,683.0          | 2,694.2     | 2,720.2   | 2,740.5   | 2,767.6   | —           | (3)  | 2,699.1                         | 2,795.2   | (3)         |
| Net income per share                                                                                                                                          | \$ 5.57          | \$ 7.70     | \$ 5.94   | \$ 4.63   | \$ 5.07   | (28)        | 10   | \$ 19.20                        | \$ 15.38  | 25          |
| <b>COMMON DIVIDENDS</b>                                                                                                                                       |                  |             |           |           |           |             |      |                                 |           |             |
| Cash dividends declared per share                                                                                                                             | \$ 1.65          | (c) \$ 1.50 | \$ 1.50   | \$ 1.50   | \$ 1.50   | 10          | 10   | \$ 4.65                         | \$ 4.30   | 8           |
| Dividend payout ratio                                                                                                                                         | 30 %             | 19 %        | 25 %      | 32 %      | 29 %      |             |      | 24 %                            | 28 %      |             |
| <b>COMMON SHARE REPURCHASE PROGRAM (a)</b>                                                                                                                    |                  |             |           |           |           |             |      |                                 |           |             |
| Total shares of common stock repurchased                                                                                                                      | 3.1              | 21.7        | 27.5      | 26.7      | 28.0      | (86)        | (89) | 52.3                            | 87.7      | (40)        |
| Average price paid per share of common stock                                                                                                                  | \$ 342.33        | \$ 308.21   | \$ 302.75 | \$ 309.81 | \$ 297.10 | 11          | 15   | \$ 307.36                       | \$ 266.44 | 15          |
| Aggregate repurchases of common stock                                                                                                                         | 1,057            | 6,703       | 8,328     | 8,262     | 8,315     | (84)        | (87) | 16,088                          | 23,378    | (31)        |
| <b>EMPLOYEE ISSUANCE</b>                                                                                                                                      |                  |             |           |           |           |             |      |                                 |           |             |
| Shares issued from treasury stock related to employee stock-based compensation awards and employee stock purchase plans                                       | 0.5              | 0.4         | 10.8      | 0.7       | 0.4       | 25          | 25   | 11.7                            | 12.3      | (5)         |
| Net impact of employee issuances on stockholders' equity (b)                                                                                                  | \$ 393           | \$ 518      | \$ 221    | \$ 322    | \$ 339    | (24)        | 16   | \$ 1,132                        | \$ 1,234  | (8)         |

(a) The Firm's Board of Directors authorized a new common share repurchase program of up to \$50 billion, effective July 1, 2026, which replaced the previous program that commenced in the third quarter of 2025 and authorized repurchases of up to \$50 billion.  
(b) The net impact of employee issuances on stockholders' equity is driven by the cost of equity compensation awards that is recognized over the applicable vesting periods. The cost is partially offset by tax impacts related to the distribution of shares.  
(c) On September 15, 2026, the Board of Directors declared quarterly common stock dividends of \$1.65 per share.

|                                                 | QUARTERLY TRENDS |           |           |           |           |             |      | NINE MONTHS ENDED SEPTEMBER 30, |           |             |
|-------------------------------------------------|------------------|-----------|-----------|-----------|-----------|-------------|------|---------------------------------|-----------|-------------|
|                                                 | 3Q26             | 2Q26      | 1Q26      | 4Q25      | 3Q25      | 3Q26 Change |      | 2026                            | 2025      | 2026 Change |
|                                                 |                  |           |           |           |           | 2Q26        | 3Q25 |                                 |           | 2025        |
| <b>INCOME STATEMENT</b>                         |                  |           |           |           |           |             |      |                                 |           |             |
| <b>REVENUE</b>                                  |                  |           |           |           |           |             |      |                                 |           |             |
| Lending- and deposit-related fees               | \$ 1,036         | \$ 971    | \$ 947    | \$ 973    | \$ 969    | 7 %         | 7 %  | \$ 2,954                        | \$ 2,696  | 10 %        |
| Asset management fees                           | 1,469            | 1,379     | 1,303     | 1,277     | 1,189     | 7           | 24   | 4,151                           | 3,392     | 22          |
| Mortgage fees and related income                | 258              | 325       | 303       | 344       | 372       | (21)        | (31) | 886                             | 982       | (10)        |
| Card income                                     | 770              | 691       | 592       | 376       | 514       | 11          | 50   | 2,053                           | 1,854     | 11          |
| All other income (a)                            | 1,819            | 1,814     | 1,685     | 1,585     | 1,573     | —           | 16   | 5,318                           | 4,316     | 23          |
| Noninterest revenue                             | 5,352            | 5,180     | 4,830     | 4,555     | 4,617     | 3           | 16   | 15,362                          | 13,240    | 16          |
| Net interest income                             | 15,819           | 15,092    | 14,738    | 14,841    | 14,856    | 5           | 6    | 45,649                          | 43,393    | 5           |
| TOTAL NET REVENUE                               | 21,171           | 20,272    | 19,568    | 19,396    | 19,473    | 4           | 9    | 61,011                          | 56,633    | 8           |
| Provision for credit losses                     | 2,026            | 2,156     | 2,050     | 4,244     | (d) 2,538 | (6)         | (20) | 6,232                           | 7,249     | (14)        |
| <b>NONINTEREST EXPENSE</b>                      |                  |           |           |           |           |             |      |                                 |           |             |
| Compensation expense                            | 4,715            | 4,682     | 4,622     | 4,392     | (e) 4,357 | (e) 1       | 8    | 14,019                          | 12,992    | (e) 8       |
| Noncompensation expense (b)                     | 6,865            | 6,426     | 6,357     | 5,864     | (e) 5,939 | (e) 7       | 16   | 19,648                          | 17,019    | (e) 15      |
| TOTAL NONINTEREST EXPENSE                       | 11,580           | 11,108    | 10,979    | 10,256    | 10,296    | 4           | 12   | 33,667                          | 30,011    | 12          |
| Income before income tax expense                | 7,565            | 7,008     | 6,539     | 4,896     | 6,639     | 8           | 14   | 21,112                          | 19,373    | 9           |
| Income tax expense                              | 1,895            | 1,697     | 1,563     | 1,254     | 1,630     | 12          | 16   | 5,155                           | 4,770     | 8           |
| NET INCOME                                      | \$ 5,670         | \$ 5,311  | \$ 4,976  | \$ 3,642  | \$ 5,009  | 7           | 13   | \$ 15,957                       | \$ 14,603 | 9           |
| <b>REVENUE BY BUSINESS</b>                      |                  |           |           |           |           |             |      |                                 |           |             |
| Banking & Wealth Management                     | \$ 11,673        | \$ 11,229 | \$ 10,577 | \$ 10,870 | \$ 11,040 | 4           | 6    | \$ 33,479                       | \$ 31,992 | 5           |
| Home Lending                                    | 1,217            | 1,285     | 1,232     | 1,249     | 1,260     | (5)         | (3)  | 3,734                           | 3,717     | —           |
| Card Services & Auto                            | 8,281            | 7,758     | 7,759     | 7,277     | 7,173     | 7           | 15   | 23,798                          | 20,924    | 14          |
| <b>MORTGAGE FEES AND RELATED INCOME DETAILS</b> |                  |           |           |           |           |             |      |                                 |           |             |
| Production revenue                              | 46               | 147       | 178       | 188       | 173       | (69)        | (73) | 371                             | 434       | (15)        |
| Net mortgage servicing revenue (c)              | 212              | 178       | 125       | 156       | 199       | 19          | 7    | 515                             | 548       | (6)         |
| Mortgage fees and related income                | \$ 258           | \$ 325    | \$ 303    | \$ 344    | \$ 372    | (21)        | (31) | \$ 886                          | \$ 982    | (10)        |
| <b>FINANCIAL RATIOS</b>                         |                  |           |           |           |           |             |      |                                 |           |             |
| ROE                                             | 36 %             | 34 %      | 32 %      | 25 %      | 35 %      |             |      | 34 %                            | 34 %      |             |
| Overhead ratio                                  | 55               | 55        | 56        | 53        | 53        |             |      | 55                              | 53        |             |

- (a) Primarily includes operating lease income and commissions and other fees. Operating lease income was \$1.2 billion, \$1.2 billion, \$1.2 billion, \$1.1 billion and \$987 million for the three months ended September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, respectively, and \$3.6 billion and \$2.7 billion for the nine months ended September 30, 2026 and 2025, respectively.
- (b) Included depreciation expense on leased assets of \$792 million, \$694 million, \$756 million, \$670 million and \$649 million for the three months ended September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, respectively, and \$2.2 billion and \$1.7 billion for the nine months ended September 30, 2026 and 2025, respectively.
- (c) Included MSR risk management results of \$73 million, \$39 million, \$(15) million, \$7 million and \$55 million for the three months ended September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, respectively, and \$97 million and \$111 million for the nine months ended September 30, 2026 and 2025, respectively.
- (d) Refer to footnote (g) on page 2 for additional information.
- (e) In the first quarter of 2026, Risk functions that were previously aligned with the LOBs were centralized into Corporate. As a result, the employees and compensation expense related to those functions are now reflected in Corporate, and a corresponding expense allocation from Corporate is reflected in noncompensation expense of the respective LOBs. These adjustments had no impact on total noninterest expense of the LOBs or Corporate. Prior periods have been revised to conform with the current presentation.

|                                                 | QUARTERLY TRENDS |            |            |             |             |             |      | NINE MONTHS ENDED SEPTEMBER 30, |             |             |
|-------------------------------------------------|------------------|------------|------------|-------------|-------------|-------------|------|---------------------------------|-------------|-------------|
|                                                 | 3Q26             | 2Q26       | 1Q26       | 4Q25        | 3Q25        | 3Q26 Change |      | 2026                            | 2025        | 2026 Change |
|                                                 |                  |            |            |             |             | 2Q26        | 3Q25 |                                 |             | 2025        |
| <b>SELECTED BALANCE SHEET DATA (period-end)</b> |                  |            |            |             |             |             |      |                                 |             |             |
| Total assets                                    | \$ 674,011       | \$ 672,612 | \$ 656,051 | \$ 664,669  | \$ 652,275  | — %         | 3 %  | \$ 674,011                      | \$ 652,275  | 3 %         |
| Loans:                                          |                  |            |            |             |             |             |      |                                 |             |             |
| Banking & Wealth Management                     | 34,457           | 34,337     | 32,992     | 33,005      | 33,259      | —           | 4    | 34,457                          | 33,259      | 4           |
| Home Lending (a)                                | 233,538          | 237,176    | 238,571    | 240,724     | 240,633     | (2)         | (3)  | 233,538                         | 240,633     | (3)         |
| Card Services                                   | 252,684          | 249,816    | 239,065    | 247,753     | 235,491     | 1           | 7    | 252,684                         | 235,491     | 7           |
| Auto                                            | 73,041           | 72,220     | 70,958     | 70,585      | 71,095      | 1           | 3    | 73,041                          | 71,095      | 3           |
| Total loans                                     | 593,720          | 593,549    | 581,586    | 592,067     | 580,478     | —           | 2    | 593,720                         | 580,478     | 2           |
| Deposits                                        | 1,104,429        | 1,093,862  | 1,112,078  | 1,072,792   | 1,058,388   | 1           | 4    | 1,104,429                       | 1,058,388   | 4           |
| Equity                                          | 61,500           | 61,500     | 61,500     | 56,000      | 56,000      | —           | 10   | 61,500                          | 56,000      | 10          |
| <b>SELECTED BALANCE SHEET DATA (average)</b>    |                  |            |            |             |             |             |      |                                 |             |             |
| Total assets                                    | \$ 672,863       | \$ 662,460 | \$ 655,977 | \$ 654,851  | \$ 650,277  | 2           | 3    | \$ 663,828                      | \$ 644,114  | 3           |
| Loans:                                          |                  |            |            |             |             |             |      |                                 |             |             |
| Banking & Wealth Management                     | 34,196           | 33,832     | 33,038     | 32,916      | 33,351      | 1           | 3    | 33,693                          | 33,350      | 1           |
| Home Lending (b)                                | 237,817          | 238,808    | 240,429    | 241,701     | 241,772     | —           | (2)  | 239,008                         | 242,897     | (2)         |
| Card Services                                   | 250,117          | 243,501    | 239,153    | 239,335     | 234,412     | 3           | 7    | 244,298                         | 229,153     | 7           |
| Auto                                            | 72,176           | 71,456     | 70,208     | 70,693      | 70,895      | 1           | 2    | 71,287                          | 71,583      | —           |
| Total loans                                     | 594,306          | 587,597    | 582,828    | 584,645     | 580,430     | 1           | 2    | 588,286                         | 576,983     | 2           |
| Deposits                                        | 1,097,118        | 1,095,646  | 1,075,951  | 1,056,819   | 1,058,025   | —           | 4    | 1,089,649                       | 1,057,371   | 3           |
| Equity                                          | 61,500           | 61,500     | 61,500     | 56,000      | 56,000      | —           | 10   | 61,500                          | 56,000      | 10          |
| Employees                                       | 144,888          | 144,079    | 143,869    | 142,586 (c) | 142,600 (c) | 1           | 2    | 144,888                         | 142,600 (c) | 2           |

(a) At September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, Home Lending loans held-for-sale and loans at fair value were \$12.4 billion, \$13.1 billion, \$11.3 billion, \$11.0 billion and \$9.4 billion, respectively.

(b) Average Home Lending loans held-for sale and loans at fair value were \$15.2 billion, \$13.0 billion, \$11.8 billion, \$11.2 billion and \$10.1 billion for the three months ended September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, respectively, and \$13.3 billion and \$8.9 billion for the nine months ended September 30, 2026 and 2025, respectively.

(c) Refer to footnote (e) on page 12 for further information on the centralization of Risk functions.

|                                               | QUARTERLY TRENDS |                  |                  |                  |                  |             |            | NINE MONTHS ENDED SEPTEMBER 30, |                  |             |
|-----------------------------------------------|------------------|------------------|------------------|------------------|------------------|-------------|------------|---------------------------------|------------------|-------------|
|                                               | 3Q26             | 2Q26             | 1Q26             | 4Q25             | 3Q25             | 3Q26 Change |            | 2026                            | 2025             | 2026 Change |
|                                               |                  |                  |                  |                  |                  | 2Q26        | 3Q25       |                                 |                  | 2025        |
| <b>CREDIT DATA AND QUALITY STATISTICS</b>     |                  |                  |                  |                  |                  |             |            |                                 |                  |             |
| Nonaccrual loans (a)                          | \$ 3,525         | \$ 3,506         | \$ 3,493         | \$ 3,484         | \$ 3,596         | 1 %         | (2)%       | \$ 3,525                        | \$ 3,596         | (2)%        |
| Net charge-offs/(recoveries)                  |                  |                  |                  |                  |                  |             |            |                                 |                  |             |
| Banking & Wealth Management                   | 85               | 87               | 85               | 72               | 85               | (2)         | —          | 257                             | 284              | (10)        |
| Home Lending                                  | (17)             | (18)             | (15)             | (12)             | (63)             | 6           | 73         | (50)                            | (110)            | 55          |
| Card Services                                 | 1,833            | 2,025            | 2,044            | 1,897            | 1,860            | (9)         | (1)        | 5,902                           | 5,781            | 2           |
| Auto                                          | 75               | 62               | 81               | 87               | 81               | 21          | (7)        | 218                             | 248              | (12)        |
| <b>Total net charge-offs/(recoveries)</b>     | <b>\$ 1,976</b>  | <b>\$ 2,156</b>  | <b>\$ 2,195</b>  | <b>\$ 2,044</b>  | <b>\$ 1,963</b>  | <b>(8)</b>  | <b>1</b>   | <b>\$ 6,327</b>                 | <b>\$ 6,203</b>  | <b>2</b>    |
| Net charge-off/(recovery) rate                |                  |                  |                  |                  |                  |             |            |                                 |                  |             |
| Banking & Wealth Management                   | 0.99 %           | 1.03 %           | 1.04 %           | 0.87 %           | 1.01 %           |             |            | 1.02 %                          | 1.14 %           |             |
| Home Lending                                  | (0.03)           | (0.03)           | (0.03)           | (0.02)           | (0.11)           |             |            | (0.03)                          | (0.06)           |             |
| Card Services                                 | 2.91             | 3.34             | 3.47             | 3.14             | 3.15             |             |            | 3.23                            | 3.37             |             |
| Auto                                          | 0.41             | 0.35             | 0.47             | 0.49             | 0.46             |             |            | 0.41                            | 0.46             |             |
| <b>Total net charge-off/(recovery) rate</b>   | <b>1.35</b>      | <b>1.51</b>      | <b>1.56</b>      | <b>1.41</b>      | <b>1.37</b>      |             |            | <b>1.47</b>                     | <b>1.46</b>      |             |
| 30+ day delinquency rate                      |                  |                  |                  |                  |                  |             |            |                                 |                  |             |
| Home Lending (b)                              | 0.79 %           | 0.83 %           | 0.88 %           | 0.86 %           | 0.89 %           |             |            | 0.79 %                          | 0.89 %           |             |
| Card Services                                 | 1.97             | 1.91             | 2.17             | 2.16             | 2.14             |             |            | 1.97                            | 2.14             |             |
| Auto                                          | 0.96             | 1.03             | 1.09             | 1.33 (d)         | 1.17             |             |            | 0.96                            | 1.17             |             |
| 90+ day delinquency rate - Card Services      | 0.96             | 1.00             | 1.15             | 1.10             | 1.07             |             |            | 0.96                            | 1.07             |             |
| Allowance for credit losses:                  |                  |                  |                  |                  |                  |             |            |                                 |                  |             |
| Allowance for loan losses                     |                  |                  |                  |                  |                  |             |            |                                 |                  |             |
| Banking & Wealth Management                   | \$ 715           | \$ 765           | \$ 765           | \$ 765           | \$ 765           | (7)         | (7)        | \$ 715                          | \$ 765           | (7)         |
| Home Lending                                  | 507              | 507              | 507              | 647              | 647              | —           | (22)       | 507                             | 647              | (22)        |
| Card Services                                 | 15,563           | 15,563           | 15,563           | 15,558           | 15,558           | —           | —          | 15,563                          | 15,558           | —           |
| Auto                                          | 587              | 587              | 587              | 587              | 587              | —           | —          | 587                             | 587              | —           |
| <b>Total allowance for loan losses</b>        | <b>17,372</b>    | <b>17,422</b>    | <b>17,422</b>    | <b>17,557</b>    | <b>17,557</b>    | <b>—</b>    | <b>(1)</b> | <b>17,372</b>                   | <b>17,557</b>    | <b>(1)</b>  |
| Allowance for lending-related commitments (c) | 2,380            | 2,280            | 2,280            | 2,290            | 90               | 4           | NM         | 2,380                           | 90               | NM          |
| <b>Total allowance for credit losses</b>      | <b>\$ 19,752</b> | <b>\$ 19,702</b> | <b>\$ 19,702</b> | <b>\$ 19,847</b> | <b>\$ 17,647</b> | <b>—</b>    | <b>12</b>  | <b>\$ 19,752</b>                | <b>\$ 17,647</b> | <b>12</b>   |

(a) Excludes mortgage loans past due and insured by U.S. government agencies, which are primarily 90 or more days past due. These loans have been excluded based upon the government guarantee. At September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, mortgage loans 90 or more days past due and insured by U.S. government agencies were \$60 million, \$61 million, \$68 million, \$70 million and \$65 million, respectively. In addition, the Firm's policy is generally to exempt credit card loans from being placed on nonaccrual status as permitted by regulatory guidance.

(b) At September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, excluded mortgage loans 30 or more days past due and insured by U.S. government agencies of \$81 million, \$85 million, \$92 million, \$102 million and \$95 million, respectively. These amounts have been excluded based upon the government guarantee.

(c) As of December 31, 2025, includes the impact of the Apple Card transaction. Refer to footnote (g) on page 2 for additional information.

(d) Prior-period rate has been revised to conform with the presentation in the Firm's 2025 Form 10-K.

|                                                       | QUARTERLY TRENDS |              |              |              |              |             |      | NINE MONTHS ENDED SEPTEMBER 30, |              |             |
|-------------------------------------------------------|------------------|--------------|--------------|--------------|--------------|-------------|------|---------------------------------|--------------|-------------|
|                                                       | 3Q26             | 2Q26         | 1Q26         | 4Q25         | 3Q25         | 3Q26 Change |      | 2026                            | 2025         | 2026 Change |
|                                                       |                  |              |              |              |              | 2Q26        | 3Q25 |                                 |              | 2025        |
| BUSINESS METRICS                                      |                  |              |              |              |              |             |      |                                 |              |             |
| Number of:                                            |                  |              |              |              |              |             |      |                                 |              |             |
| Branches                                              | 5,164            | 5,135        | 5,095        | 5,083        | 5,018        | 1 %         | 3 %  | 5,164                           | 5,018        | 3 %         |
| Active digital customers (in thousands)               | 77,960           | 76,706       | 76,246       | 74,646       | 74,041       | 2           | 5    | 77,960                          | 74,041       | 5           |
| Active mobile customers (in thousands)                | 64,919           | 63,746       | 62,960       | 61,736       | 60,924       | 2           | 7    | 64,919                          | 60,924       | 7           |
| Debit and credit card sales volume (in billions)      | \$ 539.5         | \$ 535.8     | \$ 487.6     | \$ 512.5     | \$ 492.3     | 1           | 10   | \$ 1,562.9                      | \$ 1,428.2   | 9           |
| Total payments transaction volume (in trillions)      | 1.9              | 1.9          | 1.8          | 1.8          | 1.8          | —           | 6    | 5.6                             | 5.2          | 8           |
| Banking & Wealth Management                           |                  |              |              |              |              |             |      |                                 |              |             |
| Average deposits                                      | \$ 1,078,940     | \$ 1,078,373 | \$ 1,059,463 | \$ 1,039,621 | \$ 1,040,402 | —           | 4    | \$ 1,072,330                    | \$ 1,041,180 | 3           |
| Deposit margin                                        | 2.78 %           | 2.70 %       | 2.63 %       | 2.72 %       | 2.79 %       |             |      | 2.70 %                          | 2.75 %       |             |
| Business Banking average loans                        | \$ 17,836        | \$ 18,324    | \$ 18,578    | \$ 18,747    | \$ 18,922    | (3)         | (6)  | \$ 18,243                       | \$ 19,202    | (5)         |
| Business Banking origination volume                   | 700              | 748          | 733          | 691          | 824          | (6)         | (15) | 2,181                           | 2,532        | (14)        |
| Client investment assets (a)                          | 1,419,820        | 1,394,864    | 1,272,180    | 1,269,883    | 1,232,390    | 2           | 15   | 1,419,820                       | 1,232,390    | 15          |
| Number of client advisors                             | 6,433            | 6,329        | 6,243        | 6,049        | 6,025        | 2           | 7    | 6,433                           | 6,025        | 7           |
| Home Lending (in billions)                            |                  |              |              |              |              |             |      |                                 |              |             |
| Mortgage origination volume by channel                |                  |              |              |              |              |             |      |                                 |              |             |
| Retail                                                | \$ 8.7           | \$ 10.6      | \$ 8.7       | \$ 10.4      | \$ 8.4       | (18)        | 4    | \$ 28.0                         | \$ 22.6      | 24          |
| Correspondent                                         | 7.3              | 6.6          | 5.0          | 5.6          | 5.5          | 11          | 33   | 18.9                            | 14.2         | 33          |
| Total mortgage origination volume (b)                 | \$ 16.0          | \$ 17.2      | \$ 13.7      | \$ 16.0      | \$ 13.9      | (7)         | 15   | \$ 46.9                         | \$ 36.8      | 27          |
| Third-party mortgage loans serviced (period-end)      | 651.9            | 652.8        | 656.4        | 661.9        | 663.6        | —           | (2)  | 651.9                           | 663.6        | (2)         |
| MSR carrying value (period-end)                       | 9.7              | 9.1          | 9.1          | 9.1          | 9.1          | 7           | 7    | 9.7                             | 9.1          | 7           |
| Card Services                                         |                  |              |              |              |              |             |      |                                 |              |             |
| Sales volume, excluding commercial card (in billions) | \$ 376.0         | \$ 373.1     | \$ 337.6     | \$ 359.7     | \$ 344.4     | 1           | 9    | \$ 1,086.7                      | \$ 995.0     | 9           |
| Net revenue rate                                      | 10.76 %          | 10.37 %      | 10.78 %      | 9.86 %       | 10.03 %      |             |      | 10.64 %                         | 10.15 %      |             |
| Net yield on average loans                            | 10.67            | 10.39        | 10.85        | 10.40        | 10.28        |             |      | 10.63                           | 10.21        |             |
| Auto                                                  |                  |              |              |              |              |             |      |                                 |              |             |
| Loan and lease origination volume (in billions)       | \$ 10.8          | \$ 12.3      | \$ 10.4      | \$ 10.8      | \$ 12.0      | (12)        | (10) | \$ 33.5                         | \$ 34.0      | (1)         |
| Average auto operating lease assets                   | 21,484           | 21,123       | 20,398       | 18,893       | 16,986       | 2           | 26   | 21,006                          | 15,294       | 37          |

(a) Includes assets invested in managed accounts and J.P. Morgan mutual funds where AWM is the investment manager. Refer to AWM segment results on pages 20-22 for additional information.

(b) Firmwide mortgage origination volume was \$20.4 billion, \$21.2 billion, \$16.6 billion, \$19.0 billion and \$16.9 billion for the three months ended September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, respectively, and \$58.2 billion and \$44.4 billion for the nine months ended September 30, 2026 and 2025, respectively.

|                                                                      | QUARTERLY TRENDS |           |           |           |           |             |      | NINE MONTHS ENDED SEPTEMBER 30, |            |             |
|----------------------------------------------------------------------|------------------|-----------|-----------|-----------|-----------|-------------|------|---------------------------------|------------|-------------|
|                                                                      | 3Q26             | 2Q26      | 1Q26      | 4Q25      | 3Q25      | 3Q26 Change |      | 2026                            | 2025       | 2026 Change |
|                                                                      |                  |           |           |           |           | 2Q26        | 3Q25 |                                 |            | 2025        |
| <b>INCOME STATEMENT</b>                                              |                  |           |           |           |           |             |      |                                 |            |             |
| <b>REVENUE</b>                                                       |                  |           |           |           |           |             |      |                                 |            |             |
| Investment banking fees                                              | \$ 3,005         | \$ 3,277  | \$ 2,883  | \$ 2,347  | \$ 2,627  | (8)%        | 14 % | \$ 9,165                        | \$ 7,388   | 24 %        |
| Principal transactions                                               | 6,498            | 8,768     | 7,897     | 5,419     | 7,090     | (26)        | (8)  | 23,163                          | 21,807     | 6           |
| Lending- and deposit-related fees                                    | 1,486            | 1,487     | 1,394     | 1,336     | 1,315     | —           | 13   | 4,367                           | 3,841      | 14          |
| Commissions and other fees                                           | 1,727            | 1,748     | 1,714     | 1,562     | 1,493     | (1)         | 16   | 5,189                           | 4,423      | 17          |
| Card income                                                          | 640              | 649       | 585       | 627       | 613       | (1)         | 4    | 1,874                           | 1,809      | 4           |
| All other income                                                     | 628              | 1,025     | 917       | 1,063     | 660       | (39)        | (5)  | 2,570                           | 2,144      | 20          |
| Noninterest revenue                                                  | 13,984           | 16,954    | 15,390    | 12,354    | 13,798    | (18)        | 1    | 46,328                          | 41,412     | 12          |
| Net interest income                                                  | 8,750            | 7,899     | 7,989     | 7,021     | 6,080     | 11          | 44   | 24,638                          | 17,667     | 39          |
| TOTAL NET REVENUE (a)                                                | 22,734           | 24,853    | 23,379    | 19,375    | 19,878    | (9)         | 14   | 70,966                          | 59,079     | 20          |
| Provision for credit losses                                          | 663              | 356       | 482       | 405       | 809       | 86          | (18) | 1,501                           | 2,210      | (32)        |
| <b>NONINTEREST EXPENSE</b>                                           |                  |           |           |           |           |             |      |                                 |            |             |
| Compensation expense                                                 | 5,066            | 5,544     | 5,740     | 3,940 (d) | 4,662 (d) | (9)         | 9    | 16,350                          | 14,604 (d) | 12          |
| Noncompensation expense                                              | 5,705            | 5,846     | 5,396     | 5,071 (d) | 5,060 (d) | (2)         | 13   | 16,947                          | 14,601 (d) | 16          |
| TOTAL NONINTEREST EXPENSE                                            | 10,771           | 11,390    | 11,136    | 9,011     | 9,722     | (5)         | 11   | 33,297                          | 29,205     | 14          |
| Income before income tax expense                                     | 11,300           | 13,107    | 11,761    | 9,959     | 9,347     | (14)        | 21   | 36,168                          | 27,664     | 31          |
| Income tax expense                                                   | 3,053            | 3,429     | 2,717     | 2,691     | 2,446     | (11)        | 25   | 9,199                           | 7,171      | 28          |
| NET INCOME                                                           | \$ 8,247         | \$ 9,678  | \$ 9,044  | \$ 7,268  | \$ 6,901  | (15)        | 20   | \$ 26,969                       | \$ 20,493  | 32          |
| <b>FINANCIAL RATIOS</b>                                              |                  |           |           |           |           |             |      |                                 |            |             |
| ROE                                                                  | 18 %             | 22 %      | 21 %      | 19 %      | 18 %      |             |      | 20 %                            | 18 %       |             |
| Overhead ratio                                                       | 47               | 46        | 48        | 47        | 49        |             |      | 47                              | 49         |             |
| Compensation expense as percentage of total net revenue              | 22               | 22        | 25        | 20 (d)    | 23 (d)    |             |      | 23                              | 25 (d)     |             |
| <b>REVENUE BY BUSINESS</b>                                           |                  |           |           |           |           |             |      |                                 |            |             |
| Investment Banking                                                   | \$ 3,098         | \$ 3,902  | \$ 3,136  | \$ 2,552  | \$ 2,694  | (21)        | 15   | \$ 10,136                       | \$ 7,646   | 33          |
| Payments                                                             | 5,620            | 5,296     | 5,123     | 5,114     | 4,917     | 6           | 14   | 16,039                          | 14,217     | 13          |
| Lending                                                              | 2,240            | 1,964     | 2,166     | 1,985     | 1,872     | 14          | 20   | 6,370                           | 5,616      | 13          |
| Other                                                                | —                | —         | —         | —         | —         | —           | —    | —                               | 6          | NM          |
| Total Banking & Payments                                             | 10,958           | 11,162    | 10,425    | 9,651     | 9,483     | (2)         | 16   | 32,545                          | 27,485     | 18          |
| Fixed Income Markets                                                 | 5,366            | 6,053     | 7,078     | 5,380     | 5,613     | (11)        | (4)  | 18,497                          | 17,152     | 8           |
| Equity Markets                                                       | 4,954            | 6,025     | 4,481     | 2,859     | 3,331     | (18)        | 49   | 15,460                          | 10,391     | 49          |
| Securities Services                                                  | 1,626            | 1,657     | 1,499     | 1,489     | 1,423     | (2)         | 14   | 4,782                           | 4,110      | 16          |
| Credit Adjustments & Other (b)                                       | (170)            | (44)      | (104)     | (4)       | 28        | (286)       | NM   | (318)                           | (59)       | (439)       |
| Total Markets & Securities Services                                  | 11,776           | 13,691    | 12,954    | 9,724     | 10,395    | (14)        | 13   | 38,421                          | 31,594     | 22          |
| TOTAL NET REVENUE                                                    | \$ 22,734        | \$ 24,853 | \$ 23,379 | \$ 19,375 | \$ 19,878 | (9)         | 14   | \$ 70,966                       | \$ 59,079  | 20          |
| <b>Banking &amp; Payments revenue by client coverage segment (c)</b> |                  |           |           |           |           |             |      |                                 |            |             |
| Global Corporate Banking & Global Investment Banking                 | \$ 7,549         | \$ 7,797  | \$ 7,265  | \$ 6,493  | \$ 6,544  | (3)%        | 15 % | \$ 22,611                       | \$ 18,792  | 20 %        |
| Commercial Banking                                                   | 3,409            | 3,365     | 3,160     | 3,158     | 2,939     | 1           | 16   | 9,934                           | 8,693      | 14          |
| Commercial & Specialized Industries                                  | 2,458            | 2,472     | 2,280     | 2,245     | 2,038     | (1)         | 21   | 7,210                           | 6,061      | 19          |
| Commercial Real Estate Banking                                       | 951              | 893       | 880       | 913       | 901       | 6           | 6    | 2,724                           | 2,632      | 3           |
| Total Banking & Payments revenue                                     | \$ 10,958        | \$ 11,162 | \$ 10,425 | \$ 9,651  | \$ 9,483  | (2)         | 16   | \$ 32,545                       | \$ 27,485  | 18          |

- (a) Included taxable-equivalent adjustments primarily from income tax credits from investments in alternative energy, affordable housing and new markets, income from tax-exempt securities and loans, and the related amortization and other tax benefits of the investments in alternative energy and affordable housing of \$684 million, \$621 million, \$646 million, \$920 million and \$644 million for the three months ended September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, respectively, and \$2.0 billion for both the nine months ended September 30, 2026 and 2025.
- (b) Consists primarily of centrally managed credit valuation adjustments ("CVA"), funding valuation adjustments ("FVA") on derivatives, other valuation adjustments, and certain components of fair value option elected liabilities, which are primarily reported in principal transactions revenue. Results are presented net of associated hedging activities and net of CVA and FVA amounts allocated to Fixed Income Markets and Equity Markets.
- (c) Refer to page 70 of the Firm's 2025 Form 10-K for a description of each of the client coverage segments.
- (d) In the first quarter of 2026, Risk functions that were previously aligned with the LOBs were centralized into Corporate. As a result, the employees and compensation expense related to those functions are now reflected in Corporate, and a corresponding expense allocation from Corporate is reflected in noncompensation expense of the respective LOBs. These adjustments had no impact on total noninterest expense of the LOBs or Corporate. Prior periods have been revised to conform with the current presentation.

|                                                                      | QUARTERLY TRENDS |             |             |             |             |             |      | NINE MONTHS ENDED SEPTEMBER 30, |             |             |
|----------------------------------------------------------------------|------------------|-------------|-------------|-------------|-------------|-------------|------|---------------------------------|-------------|-------------|
|                                                                      | 3Q26             | 2Q26        | 1Q26        | 4Q25        | 3Q25        | 3Q26 Change |      | 2026                            | 2025        | 2026 Change |
|                                                                      |                  |             |             |             |             | 2Q26        | 3Q25 |                                 |             | 2025        |
| SELECTED BALANCE SHEET DATA (period-end)                             |                  |             |             |             |             |             |      |                                 |             |             |
| Total assets                                                         | \$ 2,760,833     | \$2,709,357 | \$2,626,846 | \$2,142,534 | \$2,328,000 | 2 %         | 19 % | \$ 2,760,833                    | \$2,328,000 | 19 %        |
| Loans:                                                               |                  |             |             |             |             |             |      |                                 |             |             |
| Loans retained                                                       | 599,834          | 586,807     | 576,917     | 558,528     | 538,016     | 2           | 11   | 599,834                         | 538,016     | 11          |
| Loans held-for-sale and loans at fair value (a)                      | 75,037           | 65,594      | 67,022      | 73,508      | 56,057      | 14          | 34   | 75,037                          | 56,057      | 34          |
| Total loans                                                          | 674,871          | 652,401     | 643,939     | 632,036     | 594,073     | 3           | 14   | 674,871                         | 594,073     | 14          |
| Equity                                                               | 175,000          | 175,000 (c) | 166,500     | 149,500     | 149,500     | —           | 17   | 175,000 (c)                     | 149,500     | 17          |
| Banking & Payments loans by client coverage segment (period-end) (b) |                  |             |             |             |             |             |      |                                 |             |             |
| Global Corporate Banking & Global Investment Banking                 | \$ 168,213       | \$ 160,842  | \$ 158,989  | \$ 146,079  | \$ 132,560  | 5           | 27   | \$ 168,213                      | \$ 132,560  | 27          |
| Commercial Banking                                                   | 229,404          | 226,320     | 224,253     | 222,139     | 222,464     | 1           | 3    | 229,404                         | 222,464     | 3           |
| Commercial & Specialized Industries                                  | 80,664           | 78,897      | 77,425      | 75,865      | 76,010      | 2           | 6    | 80,664                          | 76,010      | 6           |
| Commercial Real Estate Banking                                       | 148,740          | 147,423     | 146,828     | 146,274     | 146,454     | 1           | 2    | 148,740                         | 146,454     | 2           |
| Total Banking & Payments loans                                       | 397,617          | 387,162     | 383,242     | 368,218     | 355,024     | 3           | 12   | 397,617                         | 355,024     | 12          |
| SELECTED BALANCE SHEET DATA (average)                                |                  |             |             |             |             |             |      |                                 |             |             |
| Total assets                                                         | \$ 2,658,362     | \$2,665,978 | \$2,497,393 | \$2,260,671 | \$2,266,445 | —           | 17   | \$ 2,607,834                    | \$2,173,201 | 20          |
| Trading assets - debt and equity instruments                         | 935,432          | 952,230     | 874,262     | 815,438     | 796,017     | (2)         | 18   | 920,865                         | 746,796     | 23          |
| Trading assets - derivative receivables                              | 71,283           | 73,390      | 67,591      | 56,598      | 61,132      | (3)         | 17   | 70,768                          | 58,986      | 20          |
| Loans:                                                               |                  |             |             |             |             |             |      |                                 |             |             |
| Loans retained                                                       | 589,160          | 573,945     | 558,751     | 546,219     | 528,135     | 3           | 12   | 574,063                         | 507,502     | 13          |
| Loans held-for-sale and loans at fair value (a)                      | 71,120           | 72,405      | 73,588      | 66,415      | 55,545      | (2)         | 28   | 72,362                          | 50,784      | 42          |
| Total loans                                                          | 660,280          | 646,350     | 632,339     | 612,634     | 583,680     | 2           | 13   | 646,425                         | 558,286     | 16          |
| Deposits                                                             | 1,309,689        | 1,282,143   | 1,234,295   | 1,226,155   | 1,194,410   | 2           | 10   | 1,275,652                       | 1,157,201   | 10          |
| Equity                                                               | 175,000          | 172,198 (c) | 166,500     | 149,500     | 149,500     | 2           | 17   | 171,264 (c)                     | 149,500     | 15          |
| Banking & Payments loans by client coverage segment (average) (b)    |                  |             |             |             |             |             |      |                                 |             |             |
| Global Corporate Banking & Global Investment Banking                 | \$ 163,655       | \$ 165,538  | \$ 151,120  | \$ 138,491  | \$ 132,101  | (1)         | 24   | \$ 160,150                      | \$ 126,386  | 27          |
| Commercial Banking                                                   | 228,263          | 225,535     | 222,897     | 222,216     | 221,534     | 1           | 3    | 225,585                         | 220,005     | 3           |
| Commercial & Specialized Industries                                  | 79,801           | 78,556      | 76,610      | 75,620      | 75,270      | 2           | 6    | 78,334                          | 74,434      | 5           |
| Commercial Real Estate Banking                                       | 148,462          | 146,979     | 146,287     | 146,596     | 146,264     | 1           | 2    | 147,251                         | 145,571     | 1           |
| Total Banking & Payments loans                                       | 391,918          | 391,073     | 374,017     | 360,707     | 353,635     | —           | 11   | 385,735                         | 346,391     | 11          |
| Employees                                                            | 92,746           | 91,876      | 91,493      | 91,355 (d)  | 90,895 (d)  | 1           | 2    | 92,746                          | 90,895 (d)  | 2           |

(a) Loans held-for-sale and loans at fair value primarily reflect lending-related positions originated and purchased in Markets, including loans held for securitization.

(b) Refer to page 70 of the Firm's 2025 Form 10-K for a description of each of the client coverage segments.

(c) During the three months ended June 30, 2026, the capital allocated to CIB from Corporate was increased by \$8.5 billion, compared with the capital allocated in the first quarter of 2026, in connection with growth in the business.

(d) Refer to footnote (d) on page 16 for further information on the centralization of Risk functions.

|                                                            | QUARTERLY TRENDS |               |               |               |               |             |       | NINE MONTHS ENDED SEPTEMBER 30, |               |             |
|------------------------------------------------------------|------------------|---------------|---------------|---------------|---------------|-------------|-------|---------------------------------|---------------|-------------|
|                                                            | 3Q26             | 2Q26          | 1Q26          | 4Q25          | 3Q25          | 3Q26 Change |       | 2026                            | 2025          | 2026 Change |
|                                                            |                  |               |               |               |               | 2Q26        | 3Q25  |                                 |               | 2025        |
| <b>CREDIT DATA AND QUALITY STATISTICS</b>                  |                  |               |               |               |               |             |       |                                 |               |             |
| Net charge-offs/(recoveries)                               | \$ 211           | \$ 207        | \$ 120        | \$ 440        | \$ 567        | 2 %         | (63)% | \$ 538                          | \$ 1,069      | (50)%       |
| Nonperforming assets:                                      |                  |               |               |               |               |             |       |                                 |               |             |
| Nonaccrual loans:                                          |                  |               |               |               |               |             |       |                                 |               |             |
| Nonaccrual loans retained (a)                              | 3,817            | 3,520         | 3,855         | 3,641         | 4,033         | 8           | (5)   | 3,817                           | 4,033         | (5)         |
| Nonaccrual loans held-for-sale and loans at fair value (b) | 1,149            | 1,290         | 1,192         | 1,518         | 1,338         | (11)        | (14)  | 1,149                           | 1,338         | (14)        |
| <b>Total nonaccrual loans</b>                              | <b>4,966</b>     | <b>4,810</b>  | <b>5,047</b>  | <b>5,159</b>  | <b>5,371</b>  | 3           | (8)   | <b>4,966</b>                    | <b>5,371</b>  | (8)         |
| Derivative receivables                                     | 149              | 171           | 174           | 204           | 224           | (13)        | (33)  | 149                             | 224           | (33)        |
| Assets acquired in loan satisfactions                      | 381              | 213           | 176           | 192           | 197           | 79          | 93    | 381                             | 197           | 93          |
| <b>Total nonperforming assets</b>                          | <b>5,496</b>     | <b>5,194</b>  | <b>5,397</b>  | <b>5,555</b>  | <b>5,792</b>  | 6           | (5)   | <b>5,496</b>                    | <b>5,792</b>  | (5)         |
| Allowance for credit losses:                               |                  |               |               |               |               |             |       |                                 |               |             |
| Allowance for loan losses                                  | 8,300            | 8,159         | 7,947         | 7,632         | 7,609         | 2           | 9     | 8,300                           | 7,609         | 9           |
| Allowance for lending-related commitments                  | 3,185            | 2,836         | 2,777         | 2,738         | 2,798         | 12          | 14    | 3,185                           | 2,798         | 14          |
| <b>Total allowance for credit losses</b>                   | <b>11,485</b>    | <b>10,995</b> | <b>10,724</b> | <b>10,370</b> | <b>10,407</b> | 4           | 10    | <b>11,485</b>                   | <b>10,407</b> | 10          |
| Net charge-off/(recovery) rate (c)                         | 0.14 %           | 0.14 %        | 0.09 %        | 0.32 %        | 0.43 %        |             |       | 0.13 %                          | 0.28 %        |             |
| Allowance for loan losses to period-end loans retained     | 1.38             | 1.39          | 1.38          | 1.37          | 1.41          |             |       | 1.38                            | 1.41          |             |
| Allowance for loan losses to nonaccrual loans retained (a) | 217              | 232           | 206           | 210           | 189           |             |       | 217                             | 189           |             |
| Nonaccrual loans to total period-end loans                 | 0.74             | 0.74          | 0.78          | 0.82          | 0.90          |             |       | 0.74                            | 0.90          |             |

- (a) Allowance for loan losses of \$672 million, \$672 million, \$740 million, \$597 million and \$724 million were held against these nonaccrual loans at September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, respectively.
- (b) Excludes mortgage loans past due and insured by U.S. government agencies, which are primarily 90 or more days past due. These loans have been excluded based upon the government guarantee. At September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, mortgage loans 90 or more days past due and insured by U.S. government agencies were \$207 million, \$171 million, \$183 million, \$128 million and \$93 million, respectively.
- (c) Loans held-for-sale and loans at fair value were excluded when calculating the net charge-off/(recovery) rate.

|                                                                 | QUARTERLY TRENDS |               |           |           |           |             |      | NINE MONTHS ENDED SEPTEMBER 30, |           |             |
|-----------------------------------------------------------------|------------------|---------------|-----------|-----------|-----------|-------------|------|---------------------------------|-----------|-------------|
|                                                                 | 3Q26             | 2Q26          | 1Q26      | 4Q25      | 3Q25      | 3Q26 Change |      | 2026                            | 2025      | 2026 Change |
|                                                                 |                  |               |           |           |           | 2Q26        | 3Q25 |                                 |           | 2025        |
| BUSINESS METRICS                                                |                  |               |           |           |           |             |      |                                 |           |             |
| Advisory                                                        | \$ 1,222         | \$ 1,012      | \$ 1,266  | \$ 1,033  | \$ 926    | 21 %        | 32 % | \$ 3,500                        | \$ 2,464  | 42 %        |
| Equity underwriting                                             | 564              | 829           | 472       | 416       | 527       | (32)        | 7    | 1,865                           | 1,316     | 42          |
| Debt underwriting                                               | 1,219            | 1,436         | 1,145     | 898       | 1,174     | (15)        | 4    | 3,800                           | 3,608     | 5           |
| Total investment banking fees                                   | \$ 3,005         | \$ 3,277      | \$ 2,883  | \$ 2,347  | \$ 2,627  | (8)         | 14   | \$ 9,165                        | \$ 7,388  | 24          |
| Client deposits and other third-party liabilities (average) (a) | 1,219,019        | 1,205,156     | 1,167,128 | 1,153,559 | 1,111,143 | 1           | 10   | 1,197,291                       | 1,078,717 | 11          |
| Assets under custody ("AUC") (period-end) (in billions)         | \$ 44,107        | \$ 44,869 (e) | \$ 40,905 | \$ 41,172 | \$ 40,128 | (2)         | 10   | \$ 44,107                       | \$ 40,128 | 10          |
| 95% Confidence Level - Total CIB VaR (average)                  |                  |               |           |           |           |             |      |                                 |           |             |
| CIB trading VaR by risk type: (b)                               |                  |               |           |           |           |             |      |                                 |           |             |
| Fixed income                                                    | \$ 37            | \$ 36         | \$ 39     | \$ 35     | \$ 33     | 3           | 12   |                                 |           |             |
| Foreign exchange                                                | 10               | 13            | 13        | 9         | 9         | (23)        | 11   |                                 |           |             |
| Equities                                                        | 20               | 20            | 11        | 13        | 14        | —           | 43   |                                 |           |             |
| Commodities and other                                           | 12               | 14            | 14        | 23        | 19        | (14)        | (37) |                                 |           |             |
| Diversification benefit to CIB trading VaR (c)                  | (40)             | (44)          | (47)      | (49)      | (50)      | 9           | 20   |                                 |           |             |
| CIB trading VaR (b)                                             | 39               | 39            | 30        | 31        | 25        | —           | 56   |                                 |           |             |
| Credit Portfolio VaR (d)                                        | 14               | 18            | 21        | 20        | 21        | (22)        | (33) |                                 |           |             |
| Diversification benefit to CIB VaR (c)                          | (15)             | (17)          | (16)      | (17)      | (15)      | 12          | —    |                                 |           |             |
| CIB VaR                                                         | \$ 38            | \$ 40         | \$ 35     | \$ 34     | \$ 31     | (5)         | 23   |                                 |           |             |

(a) Client deposits and other third-party liabilities pertain to the Payments and Securities Services businesses.

(b) CIB trading VaR includes substantially all market-making and client-driven activities, as well as certain risk management activities in CIB, including credit spread sensitivity to CVA. Refer to VaR measurement on pages 135–138 of the Firm's 2025 Form 10-K for further information.

(c) Diversification benefit represents the difference between the portfolio VaR and the sum of its individual components. This reflects the non-additive nature of VaR due to imperfect correlation across CIB risks.

(d) Credit Portfolio VaR includes the derivative CVA, hedges of the CVA and credit protection purchased against certain retained loans and lending-related commitments, which are reported in principal transactions revenue. This VaR does not include the retained loan portfolio, which is not reported at fair value.

(e) Revised to conform with the presentation in the Firm's Quarterly Report on Form 10-Q for the quarterly period ended June 30, 2026.

|                                               | QUARTERLY TRENDS |          |          |            |            |             |      | NINE MONTHS ENDED SEPTEMBER 30, |            |             |
|-----------------------------------------------|------------------|----------|----------|------------|------------|-------------|------|---------------------------------|------------|-------------|
|                                               | 3Q26             | 2Q26     | 1Q26     | 4Q25       | 3Q25       | 3Q26 Change |      | 2026                            | 2025       | 2026 Change |
|                                               |                  |          |          |            |            | 2Q26        | 3Q25 |                                 |            | 2025        |
| <b>INCOME STATEMENT</b>                       |                  |          |          |            |            |             |      |                                 |            |             |
| <b>REVENUE</b>                                |                  |          |          |            |            |             |      |                                 |            |             |
| Asset management fees                         | \$ 4,413         | \$ 4,227 | \$ 4,125 | \$ 4,372   | \$ 3,885   | 4 %         | 14 % | \$ 12,765                       | \$ 11,122  | 15 %        |
| Commissions and other fees                    | 432              | 445      | 369      | 301        | 296        | (3)         | 46   | 1,246                           | 883        | 41          |
| All other income                              | 157              | 370      | 154      | 165        | 156        | (58)        | 1    | 681                             | 398        | 71          |
| Noninterest revenue                           | 5,002            | 5,042    | 4,648    | 4,838      | 4,337      | (1)         | 15   | 14,692                          | 12,403     | 18          |
| Net interest income                           | 1,907            | 1,809    | 1,726    | 1,678      | 1,729      | 5           | 10   | 5,442                           | 5,154      | 6           |
| TOTAL NET REVENUE                             | 6,909            | 6,851    | 6,374    | 6,516      | 6,066      | 1           | 14   | 20,134                          | 17,557     | 15          |
| Provision for credit losses                   | 84               | 13       | (24)     | 2          | 59         | NM          | 42   | 73                              | 95         | (23)        |
| <b>NONINTEREST EXPENSE</b>                    |                  |          |          |            |            |             |      |                                 |            |             |
| Compensation expense                          | 2,406            | 2,322    | 2,339    | 2,256 (a)  | 2,125 (a)  | 4           | 13   | 7,067                           | 6,275 (a)  | 13          |
| Noncompensation expense                       | 1,952            | 1,885    | 1,828    | 1,812 (a)  | 1,693 (a)  | 4           | 15   | 5,665                           | 4,989 (a)  | 14          |
| TOTAL NONINTEREST EXPENSE                     | 4,358            | 4,207    | 4,167    | 4,068      | 3,818      | 4           | 14   | 12,732                          | 11,264     | 13          |
| Income before income tax expense              | 2,467            | 2,631    | 2,231    | 2,446      | 2,189      | (6)         | 13   | 7,329                           | 6,198      | 18          |
| Income tax expense                            | 624              | 674      | 456      | 638        | 531        | (7)         | 18   | 1,754                           | 1,484      | 18          |
| NET INCOME                                    | \$ 1,843         | \$ 1,957 | \$ 1,775 | \$ 1,808   | \$ 1,658   | (6)         | 11   | \$ 5,575                        | \$ 4,714   | 18          |
| <b>REVENUE BY BUSINESS</b>                    |                  |          |          |            |            |             |      |                                 |            |             |
| Asset Management                              | \$ 3,248         | \$ 3,320 | \$ 3,072 | \$ 3,408   | \$ 2,916   | (2)         | 11   | \$ 9,640                        | \$ 8,292   | 16          |
| Global Private Bank                           | 3,661            | 3,531    | 3,302    | 3,108      | 3,150      | 4           | 16   | 10,494                          | 9,265      | 13          |
| TOTAL NET REVENUE                             | \$ 6,909         | \$ 6,851 | \$ 6,374 | \$ 6,516   | \$ 6,066   | 1           | 14   | \$ 20,134                       | \$ 17,557  | 15          |
| <b>FINANCIAL RATIOS</b>                       |                  |          |          |            |            |             |      |                                 |            |             |
| ROE                                           | 45 %             | 48 %     | 44 %     | 44 %       | 40 %       |             |      | 46 %                            | 39 %       |             |
| Overhead ratio                                | 63               | 61       | 65       | 62         | 63         |             |      | 63                              | 64         |             |
| Pretax margin ratio:                          |                  |          |          |            |            |             |      |                                 |            |             |
| Asset Management                              | 35               | 36       | 34       | 38         | 35         |             |      | 35                              | 33         |             |
| Global Private Bank                           | 36               | 40       | 36       | 37         | 37         |             |      | 38                              | 37         |             |
| Asset & Wealth Management                     | 36               | 38       | 35       | 38         | 36         |             |      | 36                              | 35         |             |
| Employees                                     | 30,380           | 29,773   | 29,357   | 29,181 (a) | 29,135 (a) | 2           | 4    | 30,380                          | 29,135 (a) | 4           |
| Number of Global Private Bank client advisors | 4,460            | 4,119    | 4,110    | 4,101      | 4,050      | 8           | 10   | 4,460                           | 4,050      | 10          |

(a) In the first quarter of 2026, Risk functions that were previously aligned with the LOBs were centralized into Corporate. As a result, the employees and compensation expense related to those functions are now reflected in Corporate, and a corresponding expense allocation from Corporate is reflected in noncompensation expense of the respective LOBs. These adjustments had no impact on total noninterest expense of the LOBs or Corporate. Prior periods have been revised to conform with the current presentation.

|                                                  | QUARTERLY TRENDS |            |            |            |            |             |          | NINE MONTHS ENDED SEPTEMBER 30, |            |             |
|--------------------------------------------------|------------------|------------|------------|------------|------------|-------------|----------|---------------------------------|------------|-------------|
|                                                  | 3Q26             | 2Q26       | 1Q26       | 4Q25       | 3Q25       | 3Q26 Change |          | 2026                            | 2025       | 2026 Change |
|                                                  |                  |            |            |            |            | 2Q26        | 3Q25     |                                 |            | 2025        |
| <b>SELECTED BALANCE SHEET DATA (period-end)</b>  |                  |            |            |            |            |             |          |                                 |            |             |
| Total assets                                     | \$ 338,451       | \$ 323,243 | \$ 299,179 | \$ 288,065 | \$ 282,322 | 5 %         | 20 %     | \$ 338,451                      | \$ 282,322 | 20%         |
| Loans                                            | 313,240          | 293,386    | 274,902    | 266,385    | 257,988    | 7           | 21       | 313,240                         | 257,988    | 21          |
| Deposits                                         | 261,008          | 253,218    | 266,745    | 257,316    | 239,999    | 3           | 9        | 261,008                         | 239,999    | 9           |
| Equity                                           | 16,000           | 16,000     | 16,000     | 16,000     | 16,000     | —           | —        | 16,000                          | 16,000     | —           |
| <b>SELECTED BALANCE SHEET DATA (average)</b>     |                  |            |            |            |            |             |          |                                 |            |             |
| Total assets                                     | \$ 326,983       | \$ 308,845 | \$ 291,058 | \$ 284,100 | \$ 272,954 | 6           | 20       | \$ 309,094                      | \$ 262,556 | 18          |
| Loans                                            | 301,646          | 284,281    | 267,986    | 260,792    | 250,730    | 6           | 20       | 284,761                         | 241,812    | 18          |
| Deposits                                         | 253,528          | 260,092    | 253,706    | 247,065    | 241,454    | (3)         | 5        | 255,775                         | 244,635    | 5           |
| Equity                                           | 16,000           | 16,000     | 16,000     | 16,000     | 16,000     | —           | —        | 16,000                          | 16,000     | —           |
| <b>CREDIT DATA AND QUALITY STATISTICS</b>        |                  |            |            |            |            |             |          |                                 |            |             |
| Net charge-offs/(recoveries)                     | \$ 16            | \$ 2       | \$ 1       | \$ 30      | \$ 62      | NM          | (74)     | \$ 19                           | \$ 62      | (69)        |
| Nonaccrual loans                                 | 867 (b)          | 1,041      | 1,035      | 1,199      | 1,129      | (17)        | (23)     | 867 (b)                         | 1,129      | (23)        |
| Allowance for credit losses:                     |                  |            |            |            |            |             |          |                                 |            |             |
| Allowance for loan losses                        | 588              | 530        | 520        | 536        | 555        | 11          | 6        | 588                             | 555        | 6           |
| Allowance for lending-related commitments        | 44               | 35         | 33         | 43         | 52         | 26          | (15)     | 44                              | 52         | (15)        |
| <b>Total allowance for credit losses</b>         | <b>632</b>       | <b>565</b> | <b>553</b> | <b>579</b> | <b>607</b> | <b>12</b>   | <b>4</b> | <b>632</b>                      | <b>607</b> | <b>4</b>    |
| Net charge-off/(recovery) rate                   | 0.02 %           | — %        | — %        | 0.05 %     | 0.10 %     |             |          | 0.01 %                          | 0.03 %     |             |
| Allowance for loan losses to period-end loans    | 0.19 (b)         | 0.18       | 0.19       | 0.20       | 0.22       |             |          | 0.19 (b)                        | 0.22       |             |
| Allowance for loan losses to nonaccrual loans    | 74 (b)           | 51         | 50         | 45         | 49         |             |          | 74 (b)                          | 49         |             |
| Nonaccrual loans to period-end loans             | 0.28             | 0.35       | 0.38       | 0.45       | 0.44       |             |          | 0.28                            | 0.44       |             |
| <b>BUSINESS METRICS</b>                          |                  |            |            |            |            |             |          |                                 |            |             |
| <b>Firmwide Wealth Management</b>                |                  |            |            |            |            |             |          |                                 |            |             |
| Client assets (in billions) (a)                  | \$ 5,011         | \$ 4,881   | \$ 4,516   | \$ 4,521   | \$ 4,373   | 3           | 15       | \$ 5,011                        | \$ 4,373   | 15          |
| Number of client advisors                        | 10,893           | 10,448     | 10,353     | 10,150     | 10,075     | 4           | 8        | 10,893                          | 10,075     | 8           |
| <b>Stock Plan Administration</b>                 |                  |            |            |            |            |             |          |                                 |            |             |
| Number of stock plan participants (in thousands) | 2,293            | 1,982      | 1,883      | 1,794      | 1,796      | 16          | 28       | 2,293                           | 1,796      | 28          |
| Client assets (in billions)                      | \$ 415           | \$ 406     | \$ 383     | \$ 372     | \$ 357     | 2           | 16       | \$ 415                          | \$ 357     | 16          |

(a) Consists of Global Private Bank in AWM and client investment assets in J.P. Morgan Wealth Management in CCB.

(b) Included \$67 million of nonaccrual loans held-for-sale at September 30, 2026, which are excluded from the allowance coverage ratio calculations.

|                                           |          |          |          |          |          | Sep 30, 2026 |         | NINE MONTHS ENDED SEPTEMBER 30, |          |             |
|-------------------------------------------|----------|----------|----------|----------|----------|--------------|---------|---------------------------------|----------|-------------|
|                                           | Sep 30,  | Jun 30,  | Mar 31,  | Dec 31,  | Sep 30,  | Change       |         |                                 |          |             |
|                                           | 2026     | 2026     | 2026     | 2025     | 2025     | Jun 30,      | Sep 30, | 2026                            | 2025     | 2026 Change |
|                                           |          |          |          |          |          | 2026         | 2025    |                                 |          | 2025        |
| CLIENT ASSETS                             |          |          |          |          |          |              |         |                                 |          |             |
| Assets by asset class                     |          |          |          |          |          |              |         |                                 |          |             |
| Liquidity                                 | \$ 1,367 | \$ 1,326 | \$ 1,297 | \$ 1,279 | \$ 1,174 | 3 %          | 16 %    | \$ 1,367                        | \$ 1,174 | 16 %        |
| Fixed income                              | 1,062    | 1,061    | 1,014    | 998      | 971      | —            | 9       | 1,062                           | 971      | 9           |
| Equity                                    | 1,576    | 1,574    | 1,360    | 1,400    | 1,371    | —            | 15      | 1,576                           | 1,371    | 15          |
| Multi-asset                               | 955      | 939      | 880      | 884      | 855      | 2            | 12      | 955                             | 855      | 12          |
| Alternatives                              | 250      | 240      | 238      | 230      | 228      | 4            | 10      | 250                             | 228      | 10          |
| TOTAL ASSETS UNDER MANAGEMENT             | 5,210    | 5,140    | 4,789    | 4,791    | 4,599    | 1            | 13      | 5,210                           | 4,599    | 13          |
| Custody/brokerage/administration/deposits | 2,685    | 2,523    | 2,314    | 2,327    | 2,239    | 6            | 20      | 2,685                           | 2,239    | 20          |
| TOTAL CLIENT ASSETS (a)                   | \$ 7,895 | \$ 7,663 | \$ 7,103 | \$ 7,118 | \$ 6,838 | 3            | 15      | \$ 7,895                        | \$ 6,838 | 15          |
|                                           |          |          |          |          |          |              |         |                                 |          |             |
| Assets by client segment                  |          |          |          |          |          |              |         |                                 |          |             |
| Private Banking                           | \$ 1,601 | \$ 1,559 | \$ 1,440 | \$ 1,414 | \$ 1,364 | 3            | 17      | \$ 1,601                        | \$ 1,364 | 17          |
| Global Institutional                      | 2,111    | 2,079    | 1,964    | 1,953    | 1,837    | 2            | 15      | 2,111                           | 1,837    | 15          |
| Global Funds                              | 1,498    | 1,502    | 1,385    | 1,424    | 1,398    | —            | 7       | 1,498                           | 1,398    | 7           |
| TOTAL ASSETS UNDER MANAGEMENT             | \$ 5,210 | \$ 5,140 | \$ 4,789 | \$ 4,791 | \$ 4,599 | 1            | 13      | \$ 5,210                        | \$ 4,599 | 13          |
|                                           |          |          |          |          |          |              |         |                                 |          |             |
| Private Banking                           | \$ 3,938 | \$ 3,824 | \$ 3,549 | \$ 3,549 | \$ 3,423 | 3            | 15      | \$ 3,938                        | \$ 3,423 | 15          |
| Global Institutional                      | 2,445    | 2,312    | 2,145    | 2,121    | 1,994    | 6            | 23      | 2,445                           | 1,994    | 23          |
| Global Funds                              | 1,512    | 1,527    | 1,409    | 1,448    | 1,421    | (1)          | 6       | 1,512                           | 1,421    | 6           |
| TOTAL CLIENT ASSETS (a)                   | \$ 7,895 | \$ 7,663 | \$ 7,103 | \$ 7,118 | \$ 6,838 | 3            | 15      | \$ 7,895                        | \$ 6,838 | 15          |
|                                           |          |          |          |          |          |              |         |                                 |          |             |
| Assets under management rollforward       |          |          |          |          |          |              |         |                                 |          |             |
| Beginning balance                         | \$ 5,140 | \$ 4,789 | \$ 4,791 | \$ 4,599 | \$ 4,343 |              |         | \$ 4,791                        | \$ 4,045 |             |
| Net asset flows:                          |          |          |          |          |          |              |         |                                 |          |             |
| Liquidity                                 | 42       | 22       | 13       | 105      | 37       |              |         | 77                              | 78       |             |
| Fixed income                              | 27       | 35       | 20       | 25       | 31       |              |         | 82                              | 69       |             |
| Equity                                    | 7        | 12       | 18       | 11       | 31       |              |         | 37                              | 84       |             |
| Multi-asset                               | 9        | 6        | 10       | 11       | 4        |              |         | 25                              | 5        |             |
| Alternatives                              | 8        | (3)      | 6        | 5        | 6        |              |         | 11                              | (1)      |             |
| Market/performance/other impacts          | (23)     | 279      | (69)     | 35       | 147      |              |         | 187                             | 319      |             |
| Ending balance                            | \$ 5,210 | \$ 5,140 | \$ 4,789 | \$ 4,791 | \$ 4,599 |              |         | \$ 5,210                        | \$ 4,599 |             |
|                                           |          |          |          |          |          |              |         |                                 |          |             |
| Client assets rollforward                 |          |          |          |          |          |              |         |                                 |          |             |
| Beginning balance                         | \$ 7,663 | \$ 7,103 | \$ 7,118 | \$ 6,838 | \$ 6,421 |              |         | \$ 7,118                        | \$ 5,932 |             |
| Net asset flows                           | 263      | 148      | 111      | 206      | 147      |              |         | 522                             | 347      |             |
| Market/performance/other impacts          | (31)     | 412      | (126)    | 74       | 270      |              |         | 255                             | 559      |             |
| Ending balance                            | \$ 7,895 | \$ 7,663 | \$ 7,103 | \$ 7,118 | \$ 6,838 |              |         | \$ 7,895                        | \$ 6,838 |             |

(a) Includes CCB client investment assets invested in managed accounts and J.P. Morgan mutual funds where AWM is the investment manager.

|                                                                                      | QUARTERLY TRENDS |              |              |              |              |             |       | NINE MONTHS ENDED SEPTEMBER 30, |              |             |
|--------------------------------------------------------------------------------------|------------------|--------------|--------------|--------------|--------------|-------------|-------|---------------------------------|--------------|-------------|
|                                                                                      | 3Q26             | 2Q26         | 1Q26         | 4Q25         | 3Q25         | 3Q26 Change |       | 2026                            | 2025         | 2026 Change |
|                                                                                      |                  |              |              |              |              | 2Q26        | 3Q25  |                                 |              | 2025        |
| INCOME STATEMENT                                                                     |                  |              |              |              |              |             |       |                                 |              |             |
| REVENUE                                                                              |                  |              |              |              |              |             |       |                                 |              |             |
| Principal transactions                                                               | \$ (94)          | \$ 149       | \$ (31)      | \$ (144)     | \$ (54)      | NM          | (74)% | \$ 24                           | \$ (195)     | NM          |
| Investment securities gains/(losses)                                                 | (658)            | (395)        | 60           | (72)         | 105          | (67)%       | NM    | (993)                           | 14           | NM          |
| All other income                                                                     | 176              | 5,470 (e)    | 160          | 128          | 246          | (97)        | (28)  | 5,806 (e)                       | 1,180        | 392 %       |
| Noninterest revenue                                                                  | (576)            | 5,224        | 189          | (88)         | 297          | NM          | NM    | 4,837                           | 999          | 384         |
| Net interest income                                                                  | 669              | 822          | 1,026        | 1,568        | 1,406        | (19)        | (52)  | 2,517                           | 4,546        | (45)        |
| TOTAL NET REVENUE (a)                                                                | 93               | 6,046        | 1,215        | 1,480        | 1,703        | (98)        | (95)  | 7,354                           | 5,545        | 33          |
| Provision for credit losses                                                          | (30)             | (10)         | (1)          | 4            | (3)          | (200)       | NM    | (41)                            | 3            | NM          |
| NONINTEREST EXPENSE                                                                  |                  |              |              |              |              |             |       |                                 |              |             |
|                                                                                      | 586              | 611          | 568          | 648 (f)(g)   | 445 (f)      | (4)         | 32    | 1,765                           | 1,177 (f)    | 50          |
| Income/(loss) before income tax expense                                              | (463)            | 5,445        | 648          | 828          | 1,261        | NM          | NM    | 5,630                           | 4,365        | 29          |
| Income tax expense/(benefit)                                                         | (8)              | 1,236        | (51)         | 521          | 436          | NM          | NM    | 1,177                           | 152 (i)      | NM          |
| NET INCOME/(LOSS)                                                                    | \$(455)          | \$ 4,209     | \$ 699       | \$ 307       | \$ 825       | NM          | NM    | \$ 4,453                        | \$ 4,213     | 6           |
| MEMO:                                                                                |                  |              |              |              |              |             |       |                                 |              |             |
| TOTAL NET REVENUE                                                                    |                  |              |              |              |              |             |       |                                 |              |             |
| Treasury and Chief Investment Office ("CIO")                                         | 287              | 793          | 1,337        | 1,601        | 1,687        | (64)        | (83)  | 2,417                           | 4,900        | (51)        |
| Other Corporate                                                                      | (194)            | 5,253 (e)    | (122)        | (121)        | 16           | NM          | NM    | 4,937 (e)                       | 645          | NM          |
| TOTAL NET REVENUE                                                                    | \$ 93            | \$ 6,046     | \$ 1,215     | \$ 1,480     | \$ 1,703     | (98)        | (95)  | \$ 7,354                        | \$ 5,545     | 33          |
| NET INCOME/(LOSS)                                                                    |                  |              |              |              |              |             |       |                                 |              |             |
| Treasury and CIO                                                                     | 161              | 529          | 842          | 1,120        | 1,166        | (70)        | (86)  | 1,532                           | 3,445        | (56)        |
| Other Corporate                                                                      | (616)            | 3,680 (e)    | (143)        | (813)        | (341)        | NM          | (81)  | 2,921 (e)                       | 768          | 280         |
| TOTAL NET INCOME/(LOSS)                                                              | \$(455)          | \$ 4,209     | \$ 699       | \$ 307       | \$ 825       | NM          | NM    | \$ 4,453                        | \$ 4,213     | 6           |
| SELECTED BALANCE SHEET DATA (period-end)                                             |                  |              |              |              |              |             |       |                                 |              |             |
| Total assets                                                                         | \$ 1,318,250     | \$ 1,309,857 | \$ 1,318,399 | \$ 1,329,632 | \$ 1,297,608 | 1           | 2     | \$ 1,318,250                    | \$ 1,297,608 | 2           |
| Loans                                                                                | 2,810            | 3,126        | 3,093        | 2,941        | 2,707        | (10)        | 4     | 2,810                           | 2,707        | 4           |
| Deposits (b)                                                                         | 79,231           | 59,437       | 41,173       | 35,874       | 34,145       | 33          | 132   | 79,231                          | 34,145       | 132         |
| Employees                                                                            | 54,950           | 54,832       | 55,360       | 55,390 (f)   | 55,523 (f)   | —           | (1)   | 54,950                          | 55,523 (f)   | (1)         |
| SUPPLEMENTAL INFORMATION                                                             |                  |              |              |              |              |             |       |                                 |              |             |
| TREASURY and CIO                                                                     |                  |              |              |              |              |             |       |                                 |              |             |
| Investment securities gains/(losses)                                                 | \$ (658)         | \$ (395)     | \$ 60        | \$ (72)      | \$ 105       | (67)        | NM    | \$ (993)                        | \$ 14        | NM          |
| Available-for-sale securities (average)                                              | 552,571          | 533,510      | 529,500      | 502,641      | 495,777 (h)  | 4           | 11    | 538,612                         | 450,365 (h)  | 20          |
| Held-to-maturity securities (average) (c)                                            | 273,826          | 270,893      | 269,482      | 283,009      | 269,717 (h)  | 1           | 2     | 271,416                         | 267,366 (h)  | 2           |
| Investment securities portfolio (average)                                            | \$ 826,397       | \$ 804,403   | \$ 798,982   | \$ 785,650   | \$ 765,494   | 3           | 8     | \$ 810,028                      | \$ 717,731   | 13          |
| Available-for-sale securities (period-end)                                           | 543,234          | 532,368      | 545,706      | 503,896      | 487,277 (h)  | 2           | 11    | 543,234                         | 487,277 (h)  | 11          |
| Held-to-maturity securities (period-end) (c)                                         | 274,564          | 268,474      | 272,142      | 270,134      | 293,446 (h)  | 2           | (6)   | 274,564                         | 293,446 (h)  | (6)         |
| Investment securities portfolio, net of allowance for credit losses (period-end) (d) | \$ 817,798       | \$ 800,842   | \$ 817,848   | \$ 774,030   | \$ 780,723   | 2           | 5     | \$ 817,798                      | \$ 780,723   | 5           |

(a) Included tax-equivalent adjustments, predominantly driven by tax-exempt income from municipal bonds, of \$42 million, \$44 million, \$44 million, \$41 million and \$39 million for the three months ended September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, respectively, and \$130 million and \$113 million for the nine months ended September 30, 2026 and 2025, respectively.

(b) Predominantly relates to the Firm's international consumer initiatives.

(c) At September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, the estimated fair value of the HTM securities portfolio was \$248.7 billion, \$250.3 billion, \$254.5 billion, \$253.3 billion and \$274.9 billion, respectively.

(d) At September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, the allowance for credit losses on investment securities was \$42 million, \$59 million, \$73 million, \$73 million and \$72 million, respectively.

(e) Included a \$4.6 billion net gain related to Visa Class C common stock and \$763 million of gains on certain equity investments. Refer to footnote (f) on page 2 for further information.

(f) In the first quarter of 2026, Risk functions that were previously aligned with the LOBs were centralized into Corporate. As a result, the employees and compensation expense related to those functions are now reflected in Corporate, and a corresponding expense allocation from Corporate is reflected in noncompensation expense of the respective LOBs. These adjustments had no impact on total noninterest expense of the LOBs or Corporate. Prior periods have been revised to conform with the current presentation.

(g) Included an FDIC special assessment accrual release of \$326 million for the three months ended December 31, 2025. Refer to Note 6 on page 221 of the Firm's 2025 Form 10-K for additional information.

(h) During the third quarter of 2025, the Firm transferred \$44.1 billion of investment securities from AFS to HTM for asset-liability management purposes.

(i) Included a \$774 million income tax benefit driven by the resolution of certain tax audits and the impact of tax regulations related to foreign currency translation gains and losses finalized in 2024 and effective for 2025.

|                                                    |                     |                     |                     |                     |                     | Sep 30, 2026<br>Change |                 |
|----------------------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|------------------------|-----------------|
|                                                    | Sep 30,<br>2026     | Jun 30,<br>2026     | Mar 31,<br>2026     | Dec 31,<br>2025     | Sep 30,<br>2025     | Jun 30,<br>2026        | Sep 30,<br>2025 |
| <b>CREDIT EXPOSURE</b>                             |                     |                     |                     |                     |                     |                        |                 |
| <b>Consumer, excluding credit card loans (a)</b>   |                     |                     |                     |                     |                     |                        |                 |
| Loans retained                                     | \$ 367,206          | \$ 367,128          | \$ 367,274          | \$ 368,741          | \$ 369,859          | — %                    | (1)%            |
| Loans held-for-sale and loans at fair value        | 25,896              | 24,615              | 24,386              | 33,517              | 23,225              | 5                      | 12              |
| <b>Total consumer, excluding credit card loans</b> | <b>393,102</b>      | <b>391,743</b>      | <b>391,660</b>      | <b>402,258</b>      | <b>393,084</b>      | —                      | —               |
| <b>Credit card loans</b>                           |                     |                     |                     |                     |                     |                        |                 |
| Loans retained                                     | 252,697             | 249,876             | 239,123             | 247,797             | 235,475             | 1                      | 7               |
| <b>Total credit card loans</b>                     | <b>252,697</b>      | <b>249,876</b>      | <b>239,123</b>      | <b>247,797</b>      | <b>235,475</b>      | 1                      | 7               |
| <b>Total consumer loans</b>                        | <b>645,799</b>      | <b>641,619</b>      | <b>630,783</b>      | <b>650,055</b>      | <b>628,559</b>      | 1                      | 3               |
| <b>Wholesale loans (b)</b>                         |                     |                     |                     |                     |                     |                        |                 |
| Loans retained                                     | 877,256             | 846,804             | 818,839             | 792,367             | 764,451             | 4                      | 15              |
| Loans held-for-sale and loans at fair value        | 61,586              | 54,039              | 53,898              | 51,007              | 42,236              | 14                     | 46              |
| <b>Total wholesale loans</b>                       | <b>938,842</b>      | <b>900,843</b>      | <b>872,737</b>      | <b>843,374</b>      | <b>806,687</b>      | 4                      | 16              |
| <b>Total loans</b>                                 | <b>1,584,641</b>    | <b>1,542,462</b>    | <b>1,503,520</b>    | <b>1,493,429</b>    | <b>1,435,246</b>    | 3                      | 10              |
| Derivative receivables                             | 78,811              | 67,767              | 71,584              | 57,777              | 59,849              | 16                     | 32              |
| Receivables from customers (c)                     | 76,885              | 82,203              | 64,844              | 47,336              | 68,493              | (6)                    | 12              |
| <b>Total credit-related assets</b>                 | <b>1,740,337</b>    | <b>1,692,432</b>    | <b>1,639,948</b>    | <b>1,598,542</b>    | <b>1,563,588</b>    | 3                      | 11              |
| <b>Lending-related commitments</b>                 |                     |                     |                     |                     |                     |                        |                 |
| Consumer, excluding credit card                    | 47,668              | 49,116              | 46,236              | 43,587              | 48,015              | (3)                    | (1)             |
| Credit card (d)(e)                                 | 1,251,607           | 1,224,431           | 1,204,016           | 1,177,766           | 1,069,963           | 2                      | 17              |
| Wholesale                                          | 634,825             | 622,766 (h)         | 604,922             | 595,954             | 596,028             | 2                      | 7               |
| <b>Total lending-related commitments</b>           | <b>1,934,100</b>    | <b>1,896,313</b>    | <b>1,855,174</b>    | <b>1,817,307</b>    | <b>1,714,006</b>    | 2                      | 13              |
| <b>Total credit exposure</b>                       | <b>\$ 3,674,437</b> | <b>\$ 3,588,745</b> | <b>\$ 3,495,122</b> | <b>\$ 3,415,849</b> | <b>\$ 3,277,594</b> | 2                      | 12              |
| <b>Memo: Total by category</b>                     |                     |                     |                     |                     |                     |                        |                 |
| Consumer exposure (f)                              | \$ 1,945,074        | \$ 1,915,166        | \$ 1,881,035        | \$ 1,871,408        | \$ 1,746,537        | 2                      | 11              |
| Wholesale exposure (g)                             | 1,729,363           | 1,673,579           | 1,614,087           | 1,544,441           | 1,531,057           | 3                      | 13              |
| <b>Total credit exposure</b>                       | <b>\$ 3,674,437</b> | <b>\$ 3,588,745</b> | <b>\$ 3,495,122</b> | <b>\$ 3,415,849</b> | <b>\$ 3,277,594</b> | 2                      | 12              |

(a) Includes scored loans held in CCB, scored mortgage and home equity loans held in AWM, and scored mortgage loans held in CIB and Corporate.

(b) Includes loans held in CIB, AWM, Corporate as well as risk-rated loans held in CCB, including business banking and J.P. Morgan Wealth Management loans held in Banking & Wealth Management, and auto dealer loans for which the wholesale methodology is applied when determining the allowance for loan losses.

(c) Receivables from customers reflect held-for-investment margin loans to brokerage clients in CIB, CCB and AWM; these are reported within accrued interest and accounts receivable on the Consolidated balance sheets.

(d) Also includes commercial card lending-related commitments primarily in CIB.

(e) As of December 31, 2025, includes the impact of the Apple Card transaction. Refer to Notes 4 and 28 of the Firm's 2025 Form 10-K for additional information.

(f) Represents total consumer loans and lending-related commitments.

(g) Represents total wholesale loans, lending-related commitments, derivative receivables, and receivables from customers.

(h) Revised to conform with the presentation in the Firm's Quarterly Report on Form 10-Q for the quarterly period ended June 30, 2026.

|                                                                                                       |                  |                  |                  |                  |                  | Sep 30, 2026<br>Change |                 |
|-------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------------|-----------------|
|                                                                                                       | Sep 30,<br>2026  | Jun 30,<br>2026  | Mar 31,<br>2026  | Dec 31,<br>2025  | Sep 30,<br>2025  | Jun 30,<br>2026        | Sep 30,<br>2025 |
| <b><u>NONPERFORMING ASSETS (a)</u></b>                                                                |                  |                  |                  |                  |                  |                        |                 |
| <b>Consumer nonaccrual loans</b>                                                                      |                  |                  |                  |                  |                  |                        |                 |
| Loans retained                                                                                        | \$ 3,851         | \$ 3,843         | \$ 3,810         | \$ 3,875         | \$ 3,954         | — %                    | (3)%            |
| Loans held-for-sale and loans at fair value                                                           | 699              | 605              | 589              | 798              | 646              | 16                     | 8               |
| <b>Total consumer nonaccrual loans</b>                                                                | <b>4,550</b>     | <b>4,448</b>     | <b>4,399</b>     | <b>4,673</b>     | <b>4,600</b>     | 2                      | (1)             |
| <b>Wholesale nonaccrual loans</b>                                                                     |                  |                  |                  |                  |                  |                        |                 |
| Loans retained                                                                                        | 4,202            | 4,191            | 4,524            | 4,398            | 4,740            | —                      | (11)            |
| Loans held-for-sale and loans at fair value                                                           | 614              | 725              | 660              | 786              | 766              | (15)                   | (20)            |
| <b>Total wholesale nonaccrual loans</b>                                                               | <b>4,816</b>     | <b>4,916</b>     | <b>5,184</b>     | <b>5,184</b>     | <b>5,506</b>     | (2)                    | (13)            |
| <b>Total nonaccrual loans</b>                                                                         | <b>9,366</b>     | <b>9,364</b>     | <b>9,583</b>     | <b>9,857</b>     | <b>10,106</b>    | —                      | (7)             |
| Derivative receivables                                                                                | 149              | 171              | 174              | 204              | 224              | (13)                   | (33)            |
| Assets acquired in loan satisfactions                                                                 | 481              | 314              | 292              | 298              | 305              | 53                     | 58              |
| <b>Total nonperforming assets</b>                                                                     | <b>9,996</b>     | <b>9,849</b>     | <b>10,049</b>    | <b>10,359</b>    | <b>10,635</b>    | 1                      | (6)             |
| Wholesale lending-related commitments (b)                                                             | 717              | 799              | 916              | 925              | 1,025            | (10)                   | (30)            |
| <b>Total nonperforming exposure</b>                                                                   | <b>\$ 10,713</b> | <b>\$ 10,648</b> | <b>\$ 10,965</b> | <b>\$ 11,284</b> | <b>\$ 11,660</b> | 1                      | (8)             |
| <b><u>NONACCRUAL LOAN-RELATED RATIOS</u></b>                                                          |                  |                  |                  |                  |                  |                        |                 |
| Total nonaccrual loans to total loans                                                                 | 0.59 %           | 0.61 %           | 0.64 %           | 0.66 %           | 0.70 %           |                        |                 |
| Total consumer, excluding credit card nonaccrual loans to total consumer, excluding credit card loans | 1.16             | 1.14             | 1.12             | 1.16             | 1.17             |                        |                 |
| Total wholesale nonaccrual loans to total wholesale loans                                             | 0.51             | 0.55             | 0.59             | 0.61             | 0.68             |                        |                 |

(a) Excludes mortgage loans past due and insured by U.S. government agencies, which are primarily 90 or more days past due. These loans have been excluded based upon the government guarantee. At September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, mortgage loans 90 or more days past due and insured by U.S. government agencies were \$267 million, \$232 million, \$251 million, \$198 million and \$158 million, respectively. In addition, the Firm's policy is generally to exempt credit card loans from being placed on nonaccrual status as permitted by regulatory guidance. Refer to Note 12 of the Firm's 2025 Form 10-K for additional information on the Firm's credit card nonaccrual and charge-off policies.

(b) Represents commitments that are risk rated as nonaccrual.

|                                                  | QUARTERLY TRENDS |             |             |             |             |             |       | NINE MONTHS ENDED SEPTEMBER 30, |             |             |
|--------------------------------------------------|------------------|-------------|-------------|-------------|-------------|-------------|-------|---------------------------------|-------------|-------------|
|                                                  | 3Q26             | 2Q26        | 1Q26        | 4Q25        | 3Q25        | 3Q26 Change |       | 2026                            | 2025        | 2026 Change |
|                                                  |                  |             |             |             |             | 2Q26        | 3Q25  |                                 |             | 2025        |
| <b>SUMMARY OF CHANGES IN THE ALLOWANCES</b>      |                  |             |             |             |             |             |       |                                 |             |             |
| <b>ALLOWANCE FOR LOAN LOSSES</b>                 |                  |             |             |             |             |             |       |                                 |             |             |
| Beginning balance                                | \$ 26,152        | \$ 25,928   | \$ 25,765   | \$ 25,735   | \$ 24,953   | 1 %         | 5 %   | \$ 25,765                       | \$ 24,345   | 6 %         |
| Net charge-offs:                                 |                  |             |             |             |             |             |       |                                 |             |             |
| Gross charge-offs                                | 2,843            | 2,995       | 2,911       | 3,099       | 3,181       | (5)         | (11)  | 8,749                           | 8,941       | (2)         |
| Gross recoveries collected                       | (639)            | (629)       | (595)       | (585)       | (588)       | (2)         | (9)   | (1,863)                         | (1,606)     | (16)        |
| Net charge-offs                                  | 2,204            | 2,366       | 2,316       | 2,514       | 2,593       | (7)         | (15)  | 6,886                           | 7,335       | (6)         |
| Provision for loan losses                        | 2,327            | 2,590       | 2,481       | 2,544       | 3,376       | (10)        | (31)  | 7,398                           | 8,720       | (15)        |
| Other                                            | (3)              | —           | (2)         | —           | (1)         | NM          | (200) | (5)                             | 5           | NM          |
| Ending balance                                   | \$ 26,272        | \$ 26,152   | \$ 25,928   | \$ 25,765   | \$ 25,735   | —           | 2     | \$ 26,272                       | \$ 25,735   | 2           |
| <b>ALLOWANCE FOR LENDING-RELATED COMMITMENTS</b> |                  |             |             |             |             |             |       |                                 |             |             |
| Beginning balance                                | \$ 5,151         | \$ 5,091    | \$ 5,071    | \$ 2,964    | \$ 2,932    | 1           | 76    | \$ 5,071                        | \$ 2,101    | 141         |
| Provision for lending-related commitments        | 459              | 63          | 23          | 2,107       | 31          | NM          | NM    | 545                             | 862         | (37)        |
| Other                                            | —                | (3)         | (3)         | —           | 1           | NM          | NM    | (6)                             | 1           | NM          |
| Ending balance                                   | \$ 5,610         | \$ 5,151    | \$ 5,091    | \$ 5,071    | \$ 2,964    | 9           | 89    | \$ 5,610                        | \$ 2,964    | 89          |
| <b>ALLOWANCE FOR INVESTMENT SECURITIES</b>       |                  |             |             |             |             |             |       |                                 |             |             |
|                                                  | \$ 47            | \$ 63       | \$ 78       | \$ 106      | \$ 105      | (25)        | (55)  | \$ 47                           | \$ 105      | (55)        |
| Total allowance for credit losses (a)            | \$ 31,929        | \$ 31,366   | \$ 31,097   | \$ 30,942   | \$ 28,804   | 2           | 11    | \$ 31,929                       | \$ 28,804   | 11          |
| <b>NET CHARGE-OFF/(RECOVERY) RATES</b>           |                  |             |             |             |             |             |       |                                 |             |             |
| Consumer retained, excluding credit card loans   | 0.15 %           | 0.15 %      | 0.17 %      | 0.19 %      | 0.12 %      |             |       | 0.16 %                          | 0.15 %      |             |
| Credit card retained loans                       | 2.90             | 3.33        | 3.46        | 3.14        | 3.15        |             |       | 3.23                            | 3.37        |             |
| Total consumer retained loans                    | 1.27             | 1.42        | 1.47        | 1.35        | 1.29        |             |       | 1.38                            | 1.37        |             |
| Wholesale retained loans                         | 0.11             | 0.10        | 0.06        | 0.23        | 0.33        |             |       | 0.09                            | 0.21        |             |
| Total retained loans                             | 0.59             | 0.66        | 0.67        | 0.72        | 0.76        |             |       | 0.64                            | 0.74        |             |
| <b>Memo: Average retained loans</b>              |                  |             |             |             |             |             |       |                                 |             |             |
| Consumer retained, excluding credit card loans   | \$ 366,992       | \$ 366,710  | \$ 367,880  | \$ 368,485  | \$ 370,073  | —           | (1)   | \$ 367,191                      | \$ 372,166  | (1)         |
| Credit card retained loans                       | 250,180          | 243,572     | 239,220     | 239,356     | 234,354     | 3           | 7     | 244,364                         | 229,044     | 7           |
| Total average retained consumer loans            | 617,172          | 610,282     | 607,100     | 607,841     | 604,427     | 1           | 2     | 611,555                         | 601,210     | 2           |
| Wholesale retained loans                         | 855,585          | 825,356     | 793,654     | 775,282     | 747,045     | 4           | 15    | 825,092                         | 718,467     | 15          |
| Total average retained loans                     | \$1,472,757      | \$1,435,638 | \$1,400,754 | \$1,383,123 | \$1,351,472 | 3           | 9     | \$1,436,647                     | \$1,319,677 | 9           |

(a) At September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, excludes an allowance for credit losses associated with certain accounts receivable in CIB of \$119 million, \$165 million, \$286 million, \$288 million and \$285 million, respectively.

(b) Refer to footnote (g) on page 2 for additional information.

|                                                                                                                            |                  |                  |                  |                  |                  | Sep 30, 2026<br>Change |                 |
|----------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------------|-----------------|
|                                                                                                                            | Sep 30,<br>2026  | Jun 30,<br>2026  | Mar 31,<br>2026  | Dec 31,<br>2025  | Sep 30,<br>2025  | Jun 30,<br>2026        | Sep 30,<br>2025 |
| <b>ALLOWANCE COMPONENTS AND RATIOS</b>                                                                                     |                  |                  |                  |                  |                  |                        |                 |
| <b>ALLOWANCE FOR LOAN LOSSES</b>                                                                                           |                  |                  |                  |                  |                  |                        |                 |
| <b>Consumer, excluding credit card</b>                                                                                     |                  |                  |                  |                  |                  |                        |                 |
| Asset-specific                                                                                                             | \$ (615)         | \$ (621)         | \$ (623)         | \$ (647)         | \$ (621)         | 1 %                    | 1 %             |
| Portfolio-based                                                                                                            | 2,415            | 2,417            | 2,412            | 2,567            | 2,524            | —                      | (4)             |
| <b>Total consumer, excluding credit card</b>                                                                               | <b>1,800</b>     | <b>1,796</b>     | <b>1,789</b>     | <b>1,920</b>     | <b>1,903</b>     | —                      | (5)             |
| <b>Credit card</b>                                                                                                         |                  |                  |                  |                  |                  |                        |                 |
| Portfolio-based                                                                                                            | 15,560           | 15,561           | 15,559           | 15,557           | 15,554           | —                      | —               |
| <b>Total credit card</b>                                                                                                   | <b>15,560</b>    | <b>15,561</b>    | <b>15,559</b>    | <b>15,557</b>    | <b>15,554</b>    | —                      | —               |
| <b>Total consumer</b>                                                                                                      | <b>17,360</b>    | <b>17,357</b>    | <b>17,348</b>    | <b>17,477</b>    | <b>17,457</b>    | —                      | (1)             |
| <b>Wholesale</b>                                                                                                           |                  |                  |                  |                  |                  |                        |                 |
| Asset-specific                                                                                                             | 774              | 790              | 851              | 707              | 838              | (2)                    | (8)             |
| Portfolio-based                                                                                                            | 8,138            | 8,005            | 7,729            | 7,581            | 7,440            | 2                      | 9               |
| <b>Total wholesale</b>                                                                                                     | <b>8,912</b>     | <b>8,795</b>     | <b>8,580</b>     | <b>8,288</b>     | <b>8,278</b>     | 1                      | 8               |
| <b>Total allowance for loan losses</b>                                                                                     | <b>26,272</b>    | <b>26,152</b>    | <b>25,928</b>    | <b>25,765</b>    | <b>25,735</b>    | —                      | 2               |
| Allowance for lending-related commitments (a)                                                                              | 5,610            | 5,151            | 5,091            | 5,071            | 2,964            | 9                      | 89              |
| Allowance for investment securities                                                                                        | 47               | 63               | 78               | 106              | 105              | (25)                   | (55)            |
| <b>Total allowance for credit losses</b>                                                                                   | <b>\$ 31,929</b> | <b>\$ 31,366</b> | <b>\$ 31,097</b> | <b>\$ 30,942</b> | <b>\$ 28,804</b> | 2                      | 11              |
| <b>CREDIT RATIOS</b>                                                                                                       |                  |                  |                  |                  |                  |                        |                 |
| Consumer, excluding credit card allowance, to total consumer, excluding credit card retained loans                         | 0.49 %           | 0.49 %           | 0.49 %           | 0.52 %           | 0.51 %           |                        |                 |
| Credit card allowance to total credit card retained loans                                                                  | 6.16             | 6.23             | 6.51             | 6.28             | 6.61             |                        |                 |
| Wholesale allowance to total wholesale retained loans                                                                      | 1.02             | 1.04             | 1.05             | 1.05             | 1.08             |                        |                 |
| <b>Total allowance to total retained loans</b>                                                                             | <b>1.75</b>      | <b>1.79</b>      | <b>1.82</b>      | <b>1.83</b>      | <b>1.88</b>      |                        |                 |
| Consumer, excluding credit card allowance, to consumer, excluding credit card retained nonaccrual loans (b)                | 47               | 47               | 47               | 50               | 48               |                        |                 |
| Total allowance, excluding credit card allowance, to retained nonaccrual loans, excluding credit card nonaccrual loans (b) | 133              | 132              | 124              | 123              | 117              |                        |                 |
| Wholesale allowance to wholesale retained nonaccrual loans                                                                 | 212              | 210              | 190              | 188              | 175              |                        |                 |
| <b>Total allowance to total retained nonaccrual loans</b>                                                                  | <b>326</b>       | <b>326</b>       | <b>311</b>       | <b>311</b>       | <b>296</b>       |                        |                 |

(a) As of December 31, 2025, includes the impact of the Apple Card transaction. Refer to footnote (g) on page 2 for additional information.

(b) Refer to footnote (a) on page 25 for information on the Firm's nonaccrual policy for credit card loans.

# Non-GAAP Financial Measures

- (a) In addition to analyzing the Firm's results on a reported basis, management reviews Firmwide results, including the overhead ratio, on a **"managed" basis**; these Firmwide managed basis results are non-GAAP financial measures. The Firm also reviews the results of the LOBs on a managed basis. The Firm's definition of managed basis starts, in each case, with the reported U.S. GAAP results and includes certain reclassifications to present total net revenue for the Firm as a whole and for each of the reportable business segments and Corporate on an FTE basis. Accordingly, revenue from investments that receive tax credits and tax-exempt securities is presented in the managed results on a basis comparable to taxable investments and securities. These financial measures allow management to assess the comparability of revenue from year-to-year arising from both taxable and tax-exempt sources. The corresponding income tax impact related to tax-exempt items is recorded within income tax expense. These adjustments have no impact on net income as reported by the Firm as a whole or by each of the LOBs and Corporate.
- (b) **Pre-provision profit** is a non-GAAP financial measure which represents total net revenue less total noninterest expense. The Firm believes that this financial measure is useful in assessing the ability of a lending institution to generate income in excess of its provision for credit losses.
- (c) **TCE, ROTCE, and TBVPS** are each non-GAAP financial measures. TCE represents the Firm's common stockholders' equity (i.e., total stockholders' equity less preferred stock) less goodwill and identifiable intangible assets (other than MSRs), net of related deferred tax liabilities. ROTCE measures the Firm's net income applicable to common equity as a percentage of average TCE. TBVPS represents the Firm's TCE at period-end divided by common shares at period-end. TCE, ROTCE, and TBVPS are utilized by the Firm, as well as investors and analysts, in assessing the Firm's use of equity.
- (d) In addition to reviewing net interest income ("NII"), net yield, and noninterest revenue ("NIR") on a managed basis, management also reviews these metrics **excluding Markets**, which is composed of Fixed Income Markets and Equity Markets, as shown below. Markets revenue consists of principal transactions, fees, commissions and other income, as well as net interest income. These metrics, which exclude Markets, are non-GAAP financial measures. Management reviews these metrics to assess the performance of the Firm's lending, investing (including asset-liability management) and deposit-raising activities, apart from any volatility associated with Markets activities. In addition, management also assesses Markets business performance on a total revenue basis as offsets may occur across revenue lines. For example, securities that generate net interest income may be risk-managed by derivatives that are reflected at fair value in principal transactions revenue. Management believes these measures provide investors and analysts with alternative measures to analyze the revenue trends of the Firm. For additional information on Markets revenue, refer to pages 73-74 of the Firm's 2025 Form 10-K.

## QUARTERLY TRENDS

(in millions, except rates)

|                                                                           |                    |                    |                    |                    |                    | 3Q26 Change |           | NINE MONTHS ENDED SEPTEMBER 30, |                    |             |
|---------------------------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-------------|-----------|---------------------------------|--------------------|-------------|
|                                                                           | 3Q26               | 2Q26               | 1Q26               | 4Q25               | 3Q25               | 2Q26        | 3Q25      | 2026                            | 2025               | 2026 Change |
| Net interest income - reported                                            | \$ 27,036          | \$ 25,511          | \$ 25,366          | \$ 24,995          | \$ 23,966          | 6 %         | 13 %      | \$ 77,913                       | \$ 70,448          | 11 %        |
| Fully taxable-equivalent adjustments                                      | 109                | 111                | 113                | 113                | 105                | (2)         | 4         | 333                             | 312                | 7           |
| Net interest income - managed basis                                       | \$ 27,145          | \$ 25,622          | \$ 25,479          | \$ 25,108          | \$ 24,071          | 6           | 13        | \$ 78,246                       | \$ 70,760          | 11          |
| Less: Markets net interest income                                         | 2,419              | 1,945              | 2,199              | 1,251              | 680                | 24          | 256       | 6,563                           | 2,026              | 224         |
| <b>Net interest income excluding Markets</b>                              | <b>\$ 24,726</b>   | <b>\$ 23,677</b>   | <b>\$ 23,280</b>   | <b>\$ 23,857</b>   | <b>\$ 23,391</b>   | <b>4</b>    | <b>6</b>  | <b>\$ 71,683</b>                | <b>\$ 68,734</b>   | <b>4</b>    |
| Average interest-earning assets                                           | \$4,336,216        | \$4,287,954        | \$4,135,737        | \$3,923,824        | \$3,895,764        | 1           | 11        | \$4,254,037                     | \$3,804,210        | 12          |
| Less: Average Markets interest-earning assets                             | 1,688,170          | 1,686,445          | 1,599,089          | 1,403,245          | 1,404,633          | —           | 20        | 1,658,228                       | 1,349,670          | 23          |
| <b>Average interest-earning assets excluding Markets</b>                  | <b>\$2,648,046</b> | <b>\$2,601,509</b> | <b>\$2,536,648</b> | <b>\$2,520,579</b> | <b>\$2,491,131</b> | <b>2</b>    | <b>6</b>  | <b>\$2,595,809</b>              | <b>\$2,454,540</b> | <b>6</b>    |
| Net yield on average interest-earning assets - managed basis (a)          | 2.48 %             | 2.40 %             | 2.50 %             | 2.54 %             | 2.45 %             |             |           | 2.46 %                          | 2.49 %             |             |
| Net yield on average Markets interest-earning assets                      | 0.57               | 0.46               | 0.56               | 0.35               | 0.19               |             |           | 0.53                            | 0.20               |             |
| <b>Net yield on average interest-earning assets excluding Markets (a)</b> | <b>3.70</b>        | <b>3.65</b>        | <b>3.72</b>        | <b>3.76</b>        | <b>3.73</b>        |             |           | <b>3.69</b>                     | <b>3.74</b>        |             |
| Noninterest revenue - reported                                            | \$ 23,136          | \$ 31,836          | \$ 24,470          | \$ 20,803          | \$ 22,461          | (27)        | 3         | \$ 79,442                       | \$ 66,201          | 20          |
| Fully taxable-equivalent adjustments                                      | 626                | 564                | 587                | 856                | 588                | 11          | 6         | 1,777                           | 1,853              | (4)         |
| Noninterest revenue - managed basis                                       | \$ 23,762          | \$ 32,400          | \$ 25,057          | \$ 21,659          | \$ 23,049          | (27)        | 3         | \$ 81,219                       | \$ 68,054          | 19          |
| Less: Markets noninterest revenue                                         | 7,901              | 10,133             | 9,360              | 6,988              | 8,264              | (22)        | (4)       | 27,394                          | 25,517             | 7           |
| <b>Noninterest revenue excluding Markets</b>                              | <b>\$ 15,861</b>   | <b>\$ 22,267</b>   | <b>\$ 15,697</b>   | <b>\$ 14,671</b>   | <b>\$ 14,785</b>   | <b>(29)</b> | <b>7</b>  | <b>\$ 53,825</b>                | <b>\$ 42,537</b>   | <b>27</b>   |
| <b>Memo: Markets total net revenue</b>                                    | <b>\$ 10,320</b>   | <b>\$ 12,078</b>   | <b>\$ 11,559</b>   | <b>\$ 8,239</b>    | <b>\$ 8,944</b>    | <b>(15)</b> | <b>15</b> | <b>\$ 33,957</b>                | <b>\$ 27,543</b>   | <b>23</b>   |

(a) Includes the effect of derivatives that qualify for hedge accounting. Taxable-equivalent amounts are used where applicable. Refer to Note 5 of the Firm's 2025 Form 10-K for additional information on hedge accounting.