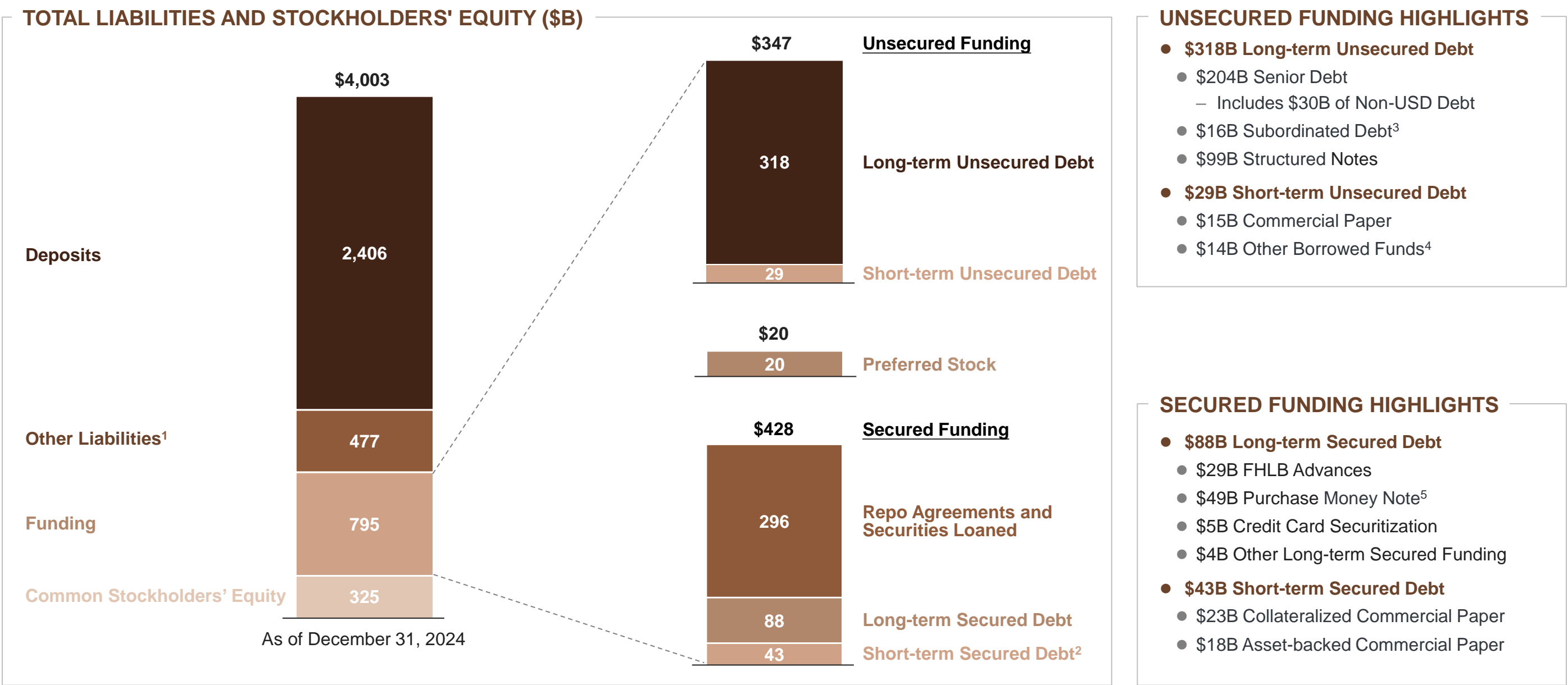


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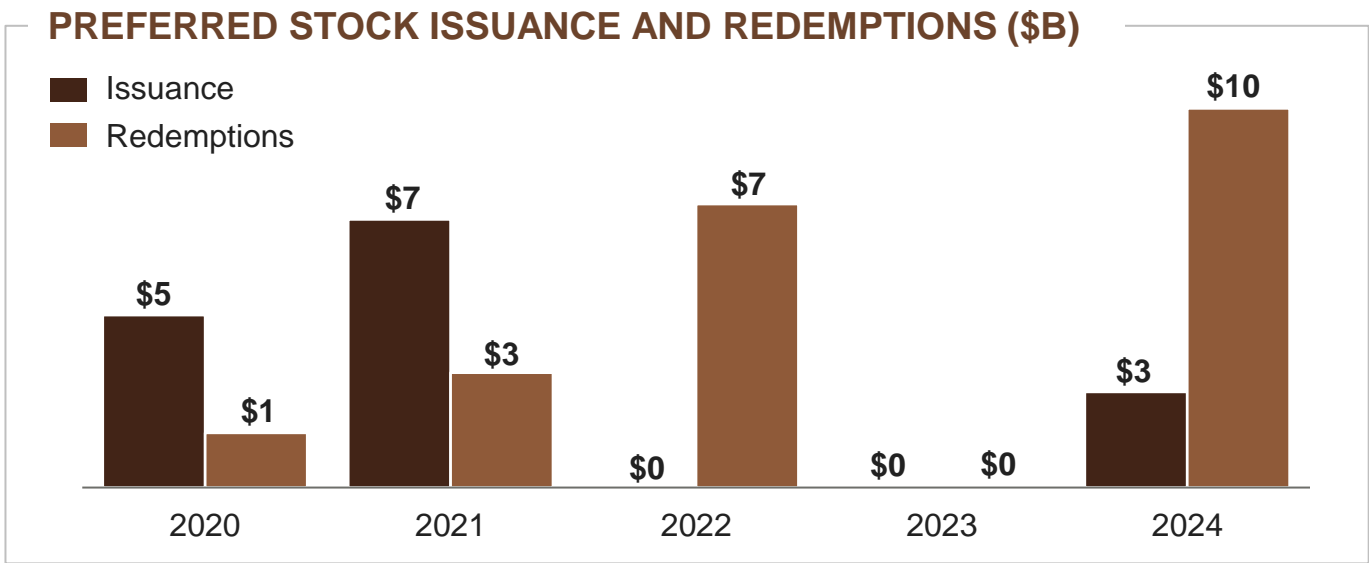
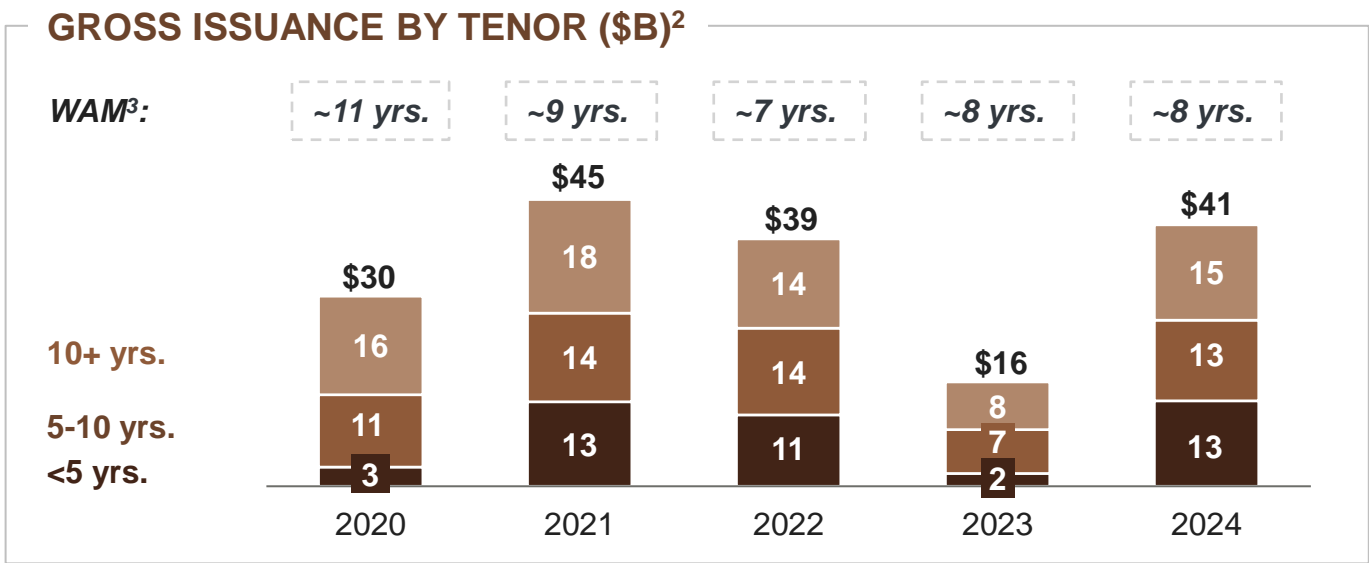
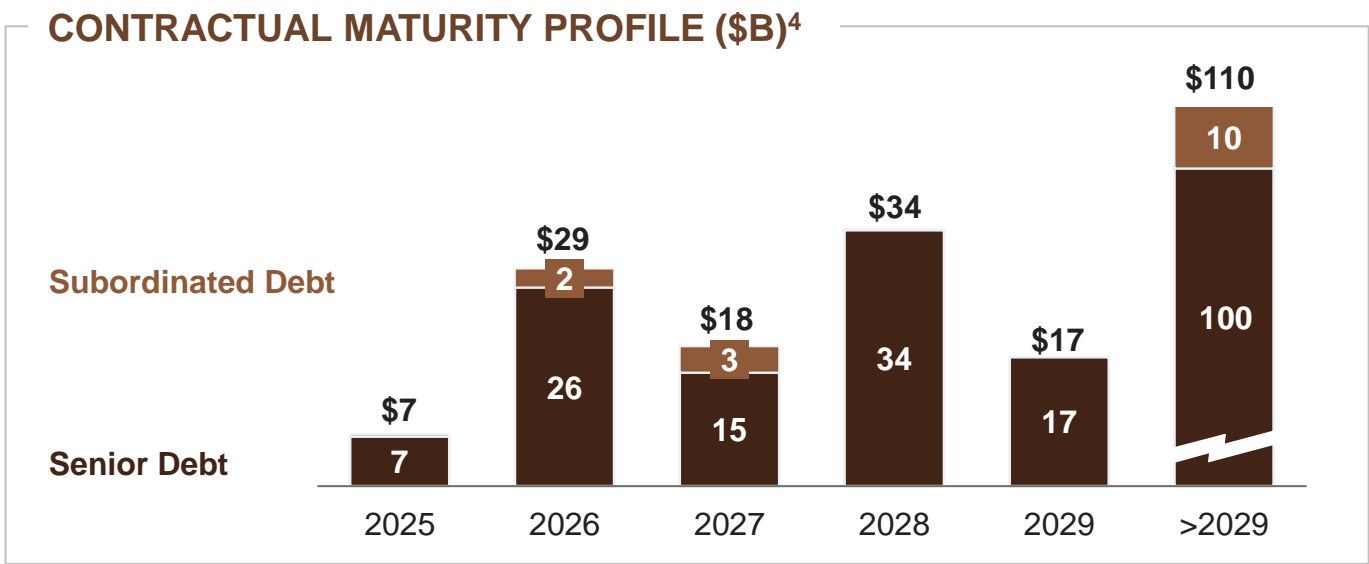
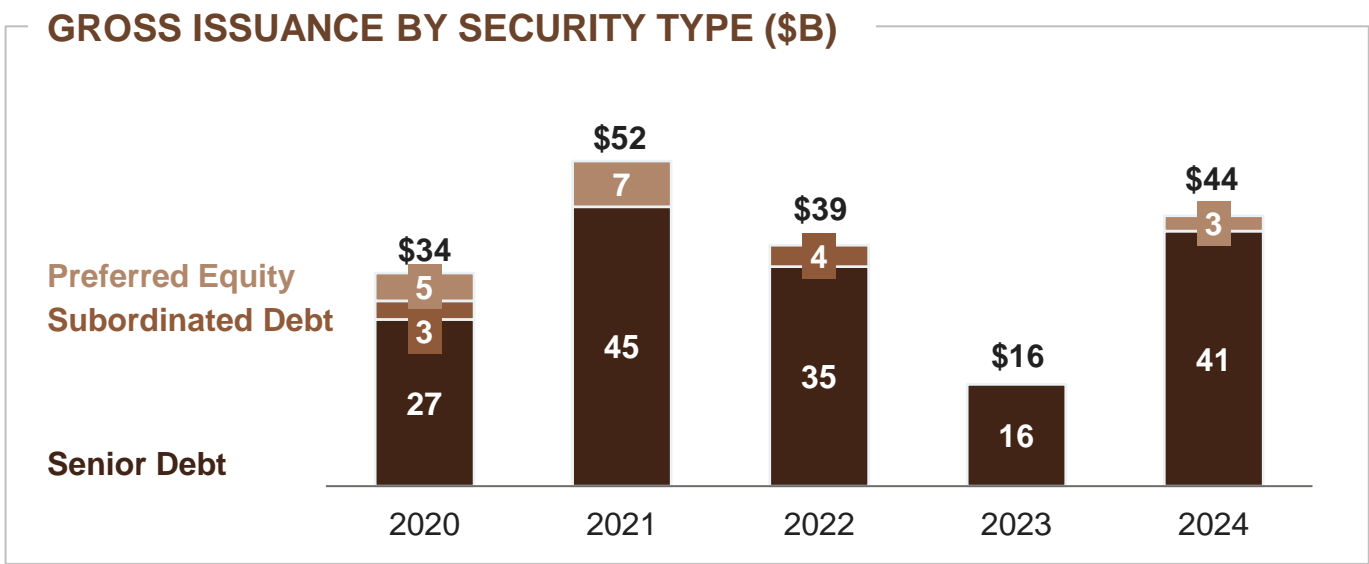
Fixed Income Investor Information

JPMorgan Chase & Co. funding mix



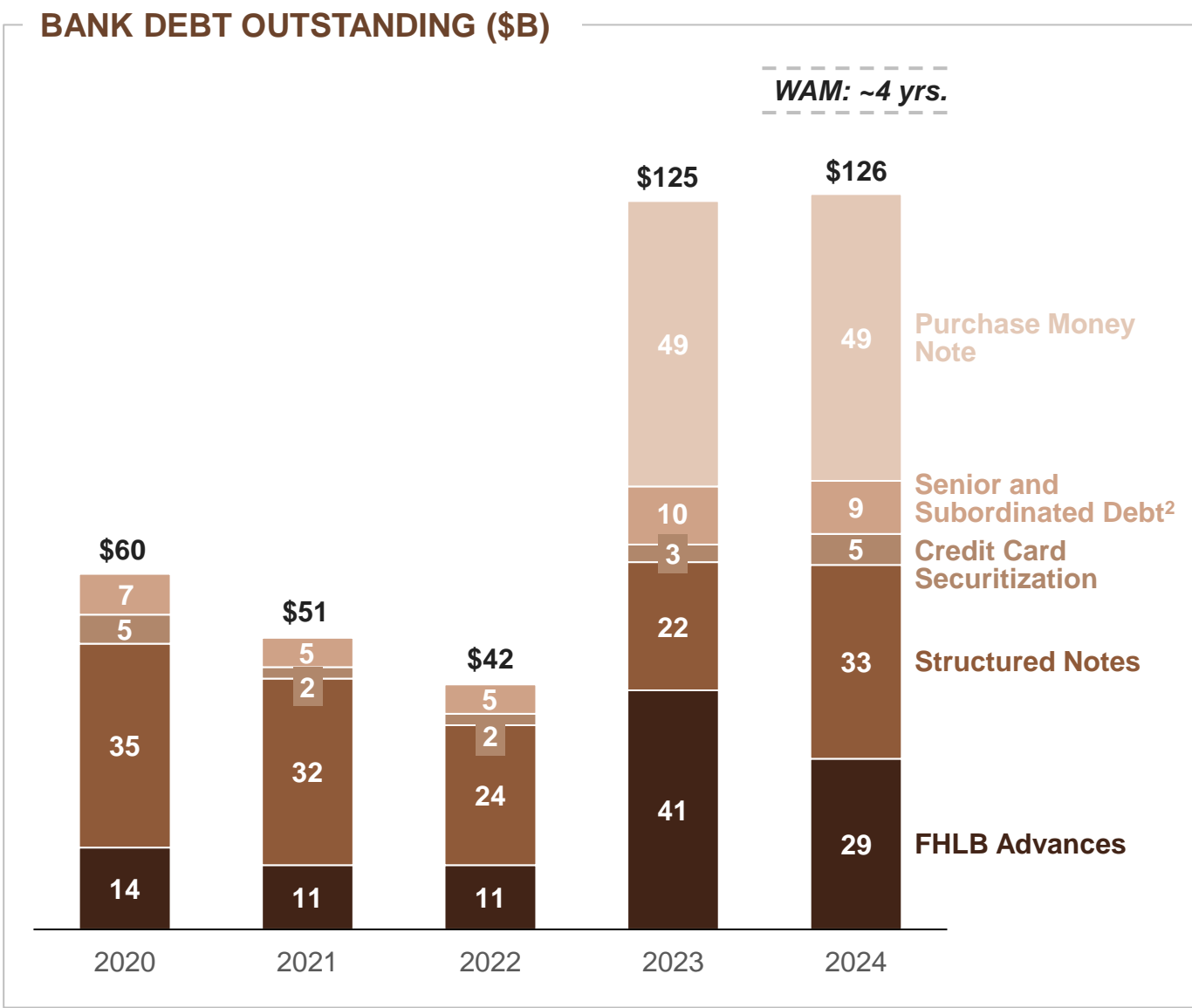
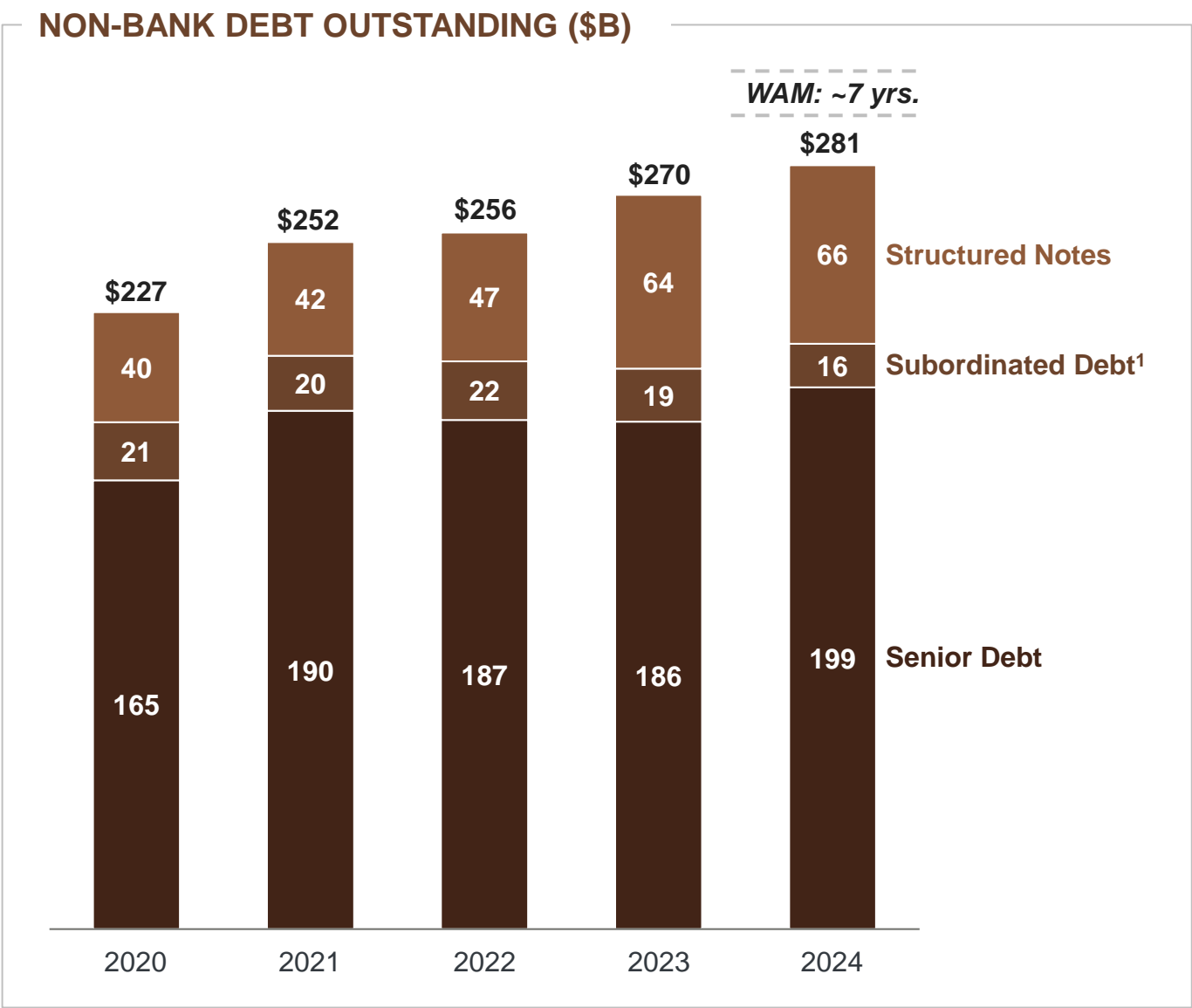
Note: Totals may not sum due to rounding
For footnoted information, refer to slide 7

JPMorgan Chase & Co. unsecured benchmark¹ funding



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

Firmwide long-term debt outstanding

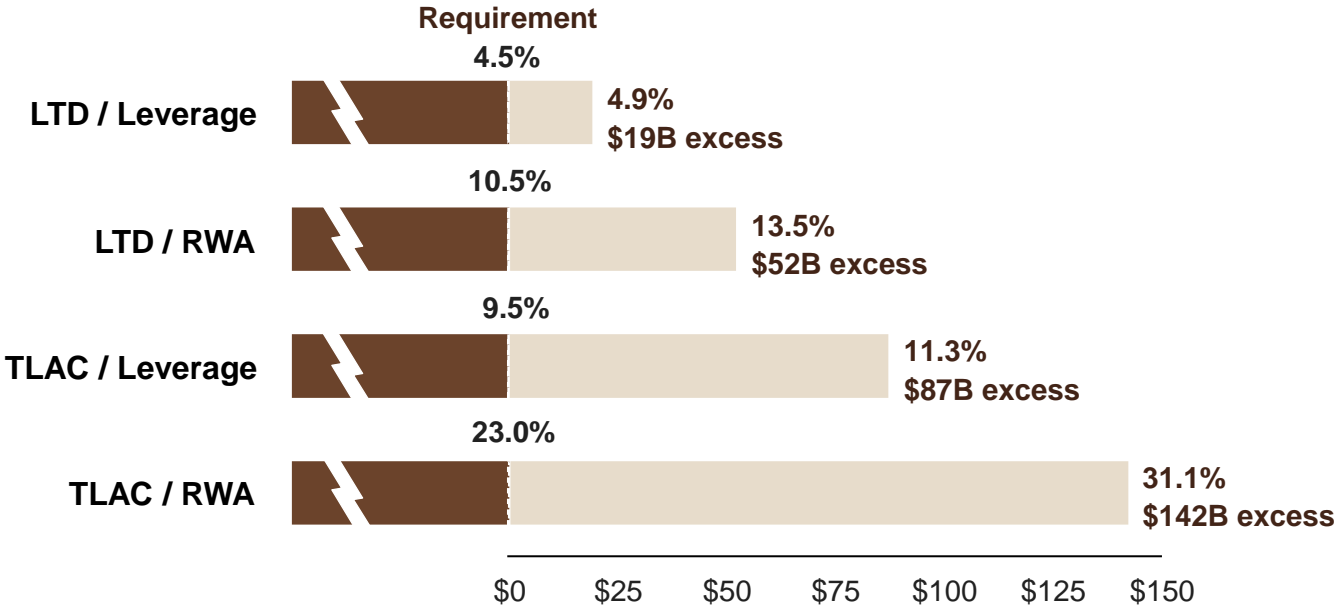


Note: Totals may not sum due to rounding. Non-bank refers to JPMorgan Chase & Co. and its non-bank subsidiaries. Bank refers to JPMorgan Chase Bank, N.A and its subsidiaries
For footnoted information, refer to slide 7

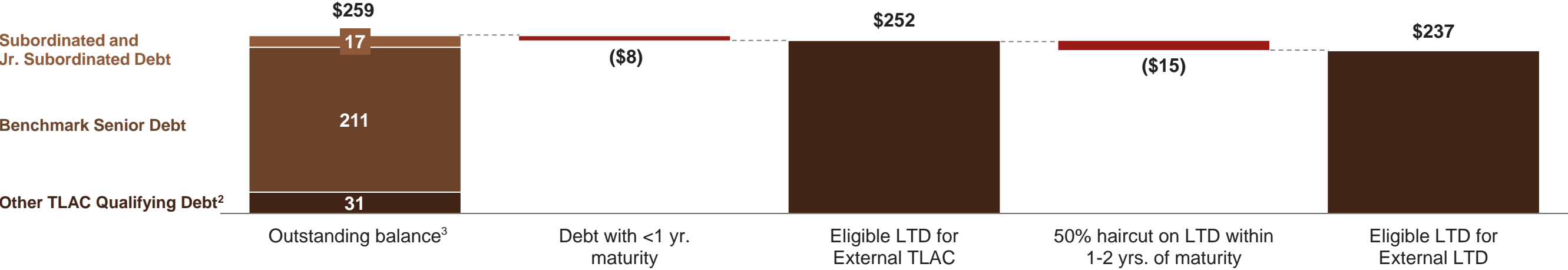
Compliant with external total loss-absorbing capacity (TLAC) and long-term debt (LTD) requirements

KEY TLAC AND LTD METRICS as of December 31, 2024 (\$B)

	External TLAC	External LTD
Eligible LTD	\$252	\$237
Tier 1 Capital ¹	\$295	-
Total	\$547	\$237
% of RWA	31.1%	13.5%
Requirement	23.0%	10.5%
(Shortfall) / Surplus	\$142	\$52
% of Leverage Exposure	11.3%	4.9%
Requirement	9.5%	4.5%
(Shortfall) / Surplus	\$87	\$19



HOLDING COMPANY ELIGIBLE DEBT OUTSTANDING as of December 31, 2024 (\$B)



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

Key features and regulatory measurement of funding sources

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

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

Notes on slides 2-6

Slide 2 – JPMorgan Chase & Co. funding mix

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

Slide 3 – JPMorgan Chase & Co. unsecured benchmark funding

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

Slide 4 – Firmwide long-term debt outstanding

1. Subordinated debt Includes junior subordinated debt
2. Senior and subordinated debt includes: other long-term secured funding of \$4.6B, \$3.9B, \$4.1B, \$4.6B, and \$4.5B in 2020, 2021, 2022, 2023, and 2024 respectively; long-term unsecured funding of \$1.2B, \$1.1B, \$1.0B, \$4.7B, and \$4.6B in 2020, 2021, 2022, 2023, and 2024 respectively; and subordinated debt of \$0.3B, \$0.3B, \$0.3B, \$0.3B and \$0B in 2020, 2021, 2022, 2023, and 2024 respectively

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

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

Slide 6 – Key features and regulatory measurement of funding sources

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