## Main features of capital instruments

		Common Equity Tier 1	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	Main features of capital instruments	capital	· ·	· ·	, i	· ·	· · · · ·	
$\overline{}$	Issuer	J.P. Morgan SE	J.P. Morgan SE	J.P. Morgan SE	J.P. Morgan SE	J.P. Morgan SE	J.P. Morgan SE	J.P. Morgan SE
$\rightarrow$	Unique identifier	1	2	3	4	5	6	7
_	Public placement or private placement	Private	Private	Private	Private	Private	Private	Private
-	Law applicable to instrument	German law	German law	German law	German law	Luxembourg law	German law	German law
3a	Contractual recognition of write-down or conversion powers of the resolution authorities	No	No	No	No	No	No	No
	Regulatory treatment							
	Current treatment, taking into account CRR transitional regulations where applicable	Common Equity Tier 1 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
т	CRR regulations after transitional time	Common Equity Tier 1	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
_	Eligible on individual/(partially) consolidated basis/individual and (partially)	capital						
٥ (	consolidated basis	Individual	Individual	Individual	Individual Subordinated loans,	Individual	Individual	Individual
7 1	Type of instrument	Capital	Subordinated loans, registered security	Subordinated loans, registered security	registered security	Subordinated loans, registered security	Subordinated loans, registered security	Subordinated loans, registered security
8 /	Amount eligible as regulatory capital or eligible liabilities	EUR 1,876 million	EUR 840 million	EUR 1,630 million	EUR 6,920 million	USD 3,500 million	EUR 2,500 million	EUR 2,500 million
9 1	Instrument nominal value	EUR 1,867 million EUR 8.4 million	EUR 840 million	EUR 1,630 million	EUR 6,920 million	USD 3,500 million	EUR 2,500 million	EUR 2,500 million
9a I	Issue price	EUR 11.67 per share	100%	100%	100%	100%	100%	100%
$\overline{}$	Repayment price		100%	100%	100%	100%	100%	100%
10	Accounting classification	Subscribed capital	Liabilities - German accounting standards	Liabilities - German accounting standards	Liabilities - German accounting standards	Subordinated liability according to Luxembourg GAAP	Liabilities - German accounting standards	Liabilities - German accounting standards
11	Original issue date	Aug 1, 1978 Oct 20, 2023	DEC 3, 2020	JAN 8, 2021	OCT 8, 2021	NOV 18, 2020	Dec 23,2022	MAY 22, 2023
_	Perpetual or with expiry date	Perpetual	With maturity date	With maturity date	With maturity date	With maturity date	With maturity date	With maturity date
	Original maturity date		DEC 3, 2030	JAN 8, 2031	OCT 8, 2031	NOV 20, 2028	DEC 23, 2032	MAY 23, 2033
	Can be terminated by issuer with the prior consent of the supervisory authority		Yes	Yes	Yes	Yes	Yes	Yes
	Selectable termination date, conditional termination dates and repayment amount			In case of a tax/regulatory event, termination option between 10th day and 60th day prior to each interest payment date	In case of a tax/regulatory event, termination option between 10th day and 60th day prior to each interest payment date	In case of a tax/regulatory event, termination option (total but not partial) between 10th day and 60th day prior to each interest payment date	In case of a tax/regulatory event, termination option (total but not partial) between 10th day and 60th day prior to each interest payment date	In case of a tax/regulatory event, termination option (total but not partial) between 10th day and 60th day prior to each interest payment date
	Later termination dates, if applicable		In case of a tax/regulatory event, termination option between 10th day and 60th day prior to each interest payment date	In case of a tax/regulatory event, termination option between 10th day and 60th day prior to each interest payment date	In case of a tax/regulatory event, termination option between 10th day and 60th day prior to each interest payment date	In case of a tax/regulatory event, termination option (total but not partial) between 10th day and 60th day prior to each interest payment date	In case of a tax/regulatory event, termination option (total but not partial) between 10th day and 60th day prior to each interest payment date	In case of a tax/regulatory event, termination option (total but not partial) between 10th day and 60th day prior to each interest payment date
	Coupons/dividends  Fixed or variable dividend/coupon payments	Variable	Variable	Variable	Variable	Variable	Variable	Variable
_	Nominal coupon and any reference index	variable	€STR + 97bp	€STR + 93bp	€STR + 97bp	SOFR + 124bp	€STR + 179bp	€STR + 174bp
_	Existence of a "dividend stop"	No	No	No	No	No	No	No
	Fully discretionary, partially discretionary or mandatory (with respect to time)	Fully discretionary	N/A	N/A	N/A	N/A	N/A	N/A
	Fully discretionary, partially discretionary or mandatory (with respect to amount)	Fully discretionary	N/A	N/A	N/A	N/A	N/A	N/A
21	Existence of a cost increase clause or other repayment incentive	No	No	No	No	No	No	No
22 1	Non-cumulative or cumulative	Non-cumulative	N/A	N/A	N/A	N/A	N/A	N/A
$\overline{}$	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 1	If convertible: Trigger for the conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A
_	If convertible: in whole or in part If convertible: Conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
$\overline{}$	If convertible: Conversion is obligatory or optional	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28 I	If convertible: Type of instrument being converted to	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	If convertible: Issuer of the instrument being converted to	N/A	N/A	N/A	N/A	N/A	N/A	N/A
_	Write-down features	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A
_	For write-down features: Trigger for the write-down In case of write-down: in whole or in part	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
_	In case of write-down: permanent or temporary	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34 F	For temporary write-down: Mechanism for revaluation	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34a 1	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EU- 34b	Ranking of the instrument in regular insolvency proceedings	1	3	3	3	3	3	3
	<u> </u>	Subordinate to the	Subordinate to all non- subordinate creditors	Subordinate to all non- subordinate creditors	Subordinate to all non- subordinate creditors			
35 F	Position in the ranking in the event of liquidation	subordinated creditors	Suborumute ereditors					
36	Non-compliant features of the converted instruments	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36				N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A