

BASIC INFORMATION ABOUT THE PROTECTION OF DEPOSITS

With the following "Deposit Protection Information Sheet", we inform you in accordance with Sec. 23a para. 1 sent. 3 of the German Banking Act (*Kreditwesengesetz*) about the statutory deposit protection scheme.

DEPOSIT PROTECTION INFORMATION SHEET

Deposits in J.P. Morgan SE. ("J.P. Morgan") are protected by:	The <i>Entschädigungseinrichtung deutscher Banken GmbH</i> ("EdB") ¹
Limit of protection:	EUR 100 000 per depositor per credit institution ²
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are "aggregated" and the total is subject to the limit of EUR 100 000 ²
If you have a joint account with other person(s):	The limit of EUR 100 000 applies to each depositor separately ³
Reimbursement period in case of credit institution's failure:	20 working days until 31 May 2016 respectively 7 working days as of 1 June 2016 ⁴
Currency of reimbursement:	Euro (EUR)
Contact:	Entschädigungseinrichtung deutscher Banken GmbH (EdB) Burgstraße 28, 10178 Berlin, Germany Mailing address: PO box 11 04 48 10834 Berlin Germany Telephone number: +49 30 59 00 11 96-0 Email: info@edb-banken.de
More information:	www.edb-banken.de

ADDITIONAL INFORMATION

¹ Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory deposit protection scheme. If insolvency of your credit institution should occur, your deposits would be repaid up to EUR 100 000 by the deposit protection scheme.

² General limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the deposit protection scheme. This repayment covers at maximum EUR 100 000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.

³ Limit of protection for joint accounts

In case of joint accounts, the limit of EUR 100 000 applies to each depositor.

However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100 000.

In cases referred to in Sec. 8 para. 2 - 4 of the German Deposit Guarantee Act (*Einlagensicherungsgesetz*), deposits are protected above EUR 100,000. More information is available at the website of the EdB under: www.edb-banken.de.

⁴ Reimbursement

The responsible deposit protection scheme is:

Entschädigungseinrichtung deutscher Banken GmbH (EdB)
Burgstraße 28
10178 Berlin
Germany

Mailing address:

PO box 11 04 48
10834 Berlin

Germany

Telephone number: +49 30 59 00 11 96-0,

E-Mail: info@edb-banken.de.

It will repay your deposits (up to EUR 100 000) within 20 working days until 31 May 2016 respectively 7 working days as of 1 June 2016.

If you have not been repaid within this deadline, you should contact the deposit protection scheme since the time to claim reimbursement may be time-barred after a certain time limit. More information is available at the website of the EdB under: www.edb-banken.de

OTHER IMPORTANT INFORMATION

In general, all retail depositors and businesses are covered by deposit protection schemes. Exceptions for certain deposits are stated on the website of the responsible deposit protection scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.