

Bank Name	J.P. Morgan SE
LEI Code	549300ZK53CNGEEI6A29
Country Code	DE

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

J.P. Morgan SE

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)	-					
Common Equity Tier 1 (CET1) capital - transitional period	15,727	15,425	21,543	21,442	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,727	15,425	21,543	21,442	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	15,727	15,425	21,543	21,442	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	15,727	15,425	21,543	21,442	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	18,382	24,965	34,086	34,201	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,382	24,965	34,086	34,201	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	67,783	89,845	118,534	125,933	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	67,783	89,845	118,534	125,933	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	23.20%	17.17%	18.17%	17.03%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.20%	17.17%	18.17%	17.03%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	23.20%	17.17%	18.17%	17.03%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.20%	17.17%	18.17%	17.03%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	27.12%	27.79%	28.76%	27.16%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27.12%	27.79%	28.76%	27.16%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	204,550	205,479	316,869	419,780	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.69%	7.51%	6.80%	5.11%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

J.P. Morgan SE

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	15,727	15,425	21,543	21,442	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	15,727	15,425	21,543	21,442	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	204,550	205,479	316,869	419,780	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	204,550	205,479	316,869	419,780	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.69%	7.51%	6.80%	5.11%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.69%	7.51%	6.80%	5.11%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise Capital J.P. Morgan SE

			1	1	1	1	00050 0005	
	A	(min EUR, %) OWN FUNDS	As of 30/09/2021 18,382	As of 31/12/2021 24,965	As of 31/03/2022 34,086	As of 30/06/2022 34,201	COREP CODE	REGULATION
	_	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying					C 01.00 (r0010,c0010)	Articles 4(118) and 72 of ORR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	15,727	15,425	21,543	21,442	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	1,867	1,867	7,270	7,276	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	314	314	1,089	1,089	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	59	68	92	38	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	13,919	13,919	14,068	14,066	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Articla S4 of CBR
	A.1.7	Adjustments to CET1 due to prudential filters	-329	-635	-859	-914	C 01.00 (r0250,c0010)	Articlas 32 to 35 of and 36 (1) point (I) of CBR
	A.1.8	(-) Intangible assets (including Goodwill)	0	0	-28	-28	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of ORR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articlas 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-102	-107	-89	-84	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 35(1) point ()) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	$\label{eq:constraints} \begin{array}{l} \mbox{Articles} 4(3b, 36(1) \mbox{point} (b) \ \mbox{point}$
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of GRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CBR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-2	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	GA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 1.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	15,727	15,425	21,543	21,442	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,656	9,540	12,543	12,760	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,656	9,540	12,543	12,760	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	٥	0	0	$\begin{array}{l} C \left(65,00 \left(r (9610,c0010 \right) + C \left(01.00 \right) \\ \left(r (9020,c0010 \right) + C \left(01.00 \left(r (9030,c0010 \right) + C \\ 01.00 \left(r (9040,c0010 \right) + C \\ 01.00 \left(r (9050,c0010 \right) + C \\ 01.00 \left(r (9074,c0010 \right) + C \\ 01.00 \left(r (9074,c0010 \right) + C \\ 01.00 \left(r (9074,c0010 \right) + C \\ 01.00 \left(r (9078,c0010 \right) \\ \end{array} \right) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	67,783	89,845	118,534	125,933	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	23.20%	17.17%	18.17%	17.03%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	23.20%	17.17%	18.17%	17.03%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	27.12%	27.79%	28.76%	27.16%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	15,727	15,425	21,543	21,442	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.010)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	23.20%	17.17%	18.17%	17.03%	[0.1]/[8-8.1]	
	F	Adjustments to CET1 due to IFR5 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

(1)The fully loaded CET1 robits an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting data are not balan into account in this calculation. Fully loaded CET1 cabits rate estimation is based on the formulae stated in calculation.

Overview of Risk exposure amounts

J.P. Morgan SE

		RW			
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	16,950	17,707	35,097	35,219	C 02.00 (7094, c0010) -{C 07.00 (70940, c1220, s001) + C 07.00 (70110, c1220, s001) + C 07.00 (70130, c1220, s001) + C 08.01 (70940, c1226, s001) + C 08.01 (70960, c1260, s002) + C 08.01 (70960, c1260, s002) + C 08.01 (70960, c1260, s002) + C 08.01 (70961, c1260) + C 02.00 (70470, c0010) + C 02.
Of which the standardised approach	16,950	17,707	35,097	35,219	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, rd010) - [C 08.01 (r0040, rd260, s002) + C 08.01 (r0050, rd260, s002) + C 08.01 (r0060 rd260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r006 c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	23,487	26,714	28,791	28,895	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c001)
Credit valuation adjustment - CVA	4,049	5,259	4,982	5,548	C 02.00 (r0640, c0010)
Settlement risk	256	262	329	227	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	629	560	789	631	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	16,335	32,244	38,107	44,999	C 02.00 (r0520, c0010)
Of which the standardised approach	16,335	32,244	38,107	44,999	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	390	389	404	413	C 19.00 (r0010, cb601)*12.5+C 20.00 (r0010,cb450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,513	4,513	7,805	7,805	C 02.00 (r0590, c0010)
Of which basic indicator approach	4,513	4,513	7,805	7,805	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,565	2,587	2,633	2,608	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	67,783	89,845	118,534	125,933	

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2022 EU-wide Transparency Exercise Market Risk

Market Risk J.P. Morgan SE

	SA					I	м									IM						
			VaR <i>(Memorar</i>	ndum item)	STRESSED VaR (1	Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR ()	Memorandum item)		ILT AND ALL PRIC		LL PRICE RISKS CAPITAL CHARGE FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	2/2021					
Traded Debt Instruments	14,601	28,815	0	0	0	0							0	0	0	0						
Of which: General risk	4,405	10,110	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	10,171 1,675	16,061 3,383	0	0	0	0							0	0	0	0						
Of which: General risk	516	1,437	0	0	0	0							0	0	0	0						
Of which: Specific risk	805	1,628	0	0	0	0							0	ō	ō	ō						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	16,276	32,197	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	6/2022					
Traded Debt Instruments	33,975	40,427	0	0	0	0							0	0	0	0						
Of which: General risk	12,074	15,767	0	0	0	0							0	0	0	0						
Of which: Specific risk	18,648	20,670	0	0	0	0							0	0	0	0						
Equities	4,051	4,523	0	0	0	0							0	0	0	0						
Of which: General risk	1,599	1,907	ő	ő	ŏ	ő							ő	ő	ő	ŏ						
Of which: Specific risk	1,955	2,108	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	38.025	44,950	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	36,023		ů			U	U	U	U		J	U		U			U	J	J	v	v	

tarket risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



EBA were a standardised Approach Credit Risk - Standardised Approach J.P. Morgan SE

					Standardise	ed Approach			
			As of 30/	09/2021			As of 31,	12/2021	
	(min 528, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	79,522	79,522	624		44,410	44,410	657	
	Regional governments or local authorities	272	272	0		187	187	0	
1	Public sector entities	1,489	1,489	212		1,385	1,385	202	
	Multilateral Development Banks	52	52	4		37	37	4	
	International Organisations	179 34.427	179	0		163 31.092	163	0	
	Institutions	34,427	25,194 38.858	4,147 33,290		31,092 52,273	21,439 43.098	3,843 36,978	
	Corporates	51,2/0	.38,858	33,290		52,2/3	43,098	36,9/8	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	0		0		0	0		
Consolidated data	of which: SME Secured by mortnanes on immovable property	0		0		0	0		
	of which: SME	0	0	0		0	0	0	
	Franceures in default	212	203	303		244	178	263	24
	Items associated with particularly high risk	693	693	1.040	0	968	968	1.452	27
	Covered bonds	0,0	000	1,010				1,61	
1	Covered bonds Claims on institutions and comporates with a ST credit assessment	0	ő	ő		ő	ő	ő	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	646	646	646		873	873	873	
	Standardised Total ²	168,762	147,108	40,266	112	131,632	112,738	44,271	119
		(2) Standardised Total does no	t include the Securitisation pos	tion unlike in the results prior t	to the 2019 exercise.	s or credit risk mitigation techniq ity covering up to 95% of total		untries nanked by original expo	RUNI,

					Standardise	d Approach					
			As of 30,	09/2021		As of 31/12/2021					
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
GERMANY	Central averamenta or central sharks Manaud averamenta for kala sharks Maritalizati Devalumment Banks Maritalizati Devalumment Banks Demandrati Demandrations of sharks : Self Marital Garandi Vor montanes en instanyable anatority of sharks : Self Marital Maritalizations Maritalizatio	75,285 272 321 0 2,144 2,240 0 0 0 0 0 0 0 0 0 0 0 0 0 2,65 0 0 0 0 2,55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	75,785 222 321 0 2,144 2,491 0 0 0 0 0 0 0 355 265 265	122 0 1 2188 2,348 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	40,827 187 435 0 3,318 2,782 0 0 0 0 0 0 0 0 0 0 0 2 9 29	40,822 187 0 3,318 2,502 0 0 0 0 0 0 0 0 0 0 0 29 29	117 0 2 0 2269 0 0 0 0 0 0 0 3 3 4 3	0		
	Covered bonds Chains on Intitutions and consorates with a ST credit assessment Collective investments undertakings (CIU) Eauity Other exposures Standardindar Total ¹	0	0 0 0 0	0 0 0 0		0	000000000000000000000000000000000000000	0			

Organi exposer, while Exposer wins, is repetited before lately the account of the could conversion factors or out it in integration therbraue (e.g. substitution effects).
 Or later wise adjustments (2014a) and other our factors are could in integrate interlegate (e.g. substitution effects).
 Or later wise adjustments (2014a) and other our factors exposers, additional widers in bytements (2014a) and other our factor exposers, but includes proved routil relat adjustments.

					Standardisi	ed Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min 528, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Carly if enverses of the carly	0 0 0 5,478 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5,4539 5,470 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 93 1,355 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 1,136 5,877 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,115 5,888 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 23 1,594 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
	Standardised Total ²				2				2

Course approx. Unle doors value, is reported before taking the account of well of a could course, indire doors value, is reported before taking the account of well of a could course, indire doors value of a could course of a cour

					Scandardisi	eo Approacii			
			As of 30,	09/2021			As of 31	/12/2021	
	(min £15, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Cohi di annomenti e contrà lasti Appando por momento Registrato de la distributi la distributi la distributi la distributi la distributi la distributi di che di segli ca distributi di che di segli ca distributi di che di segli ca distributi di che di segli ca distributi ca distributi di segli di segli di segli di segli conditi ca distributi ca distributi ca distributi ca distributi ca di segli di segli di segli conditi ca di segli di segli di segli conditi conditi di segli di segli conditi conditi di segli di segli conditi conditi di segli di segli di segli conditi conditi di segli di segli di segli conditi conditi di segli di segli conditi conditi di segli di segli conditi di segli conditi conditi di segli di segli di segli di segli conditi conditi di segli di segli di segli di segli conditi conditi di segli di s	0 0 10,042 3,860 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2,903 2,438 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2,316 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 12,157 4,974 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,5,7 3,39 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				12				10

 64
 64
 64
 62
 82
 82

 ¹⁰⁰ Dated associat, utilia Econars value, is month able skates bits associat and the data frontil constraints and patients.
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 100
 <t

					Standardis	ed Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	2,757	2,757	46		2,572	2,572	38	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	423	423	11		436	436	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0 7.082	0	813		0 5.482	0 5.482	0 700	
	Institutions	7,082	7,082	813 5,676		5,482	5,482 4,969	4,748	
	Corporates of which: SMF	7,739	5,919	3,0/0		0,300	4,303	4,740	
	or which: SME Retail			0		0			
	of which: SME			0		0			
FRANCE	Secured by mortgages on immovable property			0		0	-		
	of which: SME			0		0	-		
	Exposures in default	11	9	11	2	11	8	8	
	Items associated with particularly high risk	12	12	19		17	17	25	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Eauity	0	0	0		0	0	0	
	Other exposures	0	0	0	34	0	U	0	
	Standardised Total ²								
						s or credit risk mitigation technic			

⁻⁻ Urgana apposaru, Unixo Exposaru Vauxa, ji neporato benne taking into account any arrier oue to cree (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, but includes general credit risk adjustments.



EBA with a standardined Approach Credit Risk - Standardined Approach J.P. Morgan SE

		Standardised Approach										
			As of 30,	As of 31,	As of 31/12/2021							
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
of which: SME Excessures in default Items associated with Covered bonds	r cathrid hanks on thanks ont Banks thous on immovable arcmarty anticularly high right anticularly high right anticularly high right anticularly high right	0 0 0 217 5,129 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 217 4,697 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 53 4754 0 0 187 128 187 128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 312 6,530 0 0 0 0 0 0 0 558 75 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 312 6,038 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6,891 0 6,891 13 150 150 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15			

Total value adjustments and provisions per country of counterparty excludes those for securitisation osuns, but includes general credit risk adjustments.

					Standardisc	a Approacn			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control anorements or can balants Reactional conversations or local antibutions Reactional conversations of local Methodications and the statistic Institutions Control of the statistic of the statistic Control of the statistic of the statistic of the statistic of the statistic of the statistic Control of the statistic of the statistic of the statistic Read of the statistic of the statistic of the statistic Statistic of the statistic of the statistic of the statistic Statistic of the statistic of the statistic of the statistic Read of the statistic of the statistic of the statistic Statistic of the statistic of the statistic of the statistic Statistic of the statistic of the statistic of the statistic Control on statistic of the statistic of the statistic Control on statistic of the statistic of the statistic Control on statistic of the statistic of the statistic of the statistic Control on statistic of the stat	0 0 454 7,020 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 464 3,771 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 225 3,784 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5	0 1 359 7,588 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 359 4,588 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 142 4,521 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4
	Standardised Total ²	5	Ĵ	0	27			Ĭ	22

⁽²⁾ Objinal exposure, unlike Exposure value, is reported before taking into account any effect due to coeffic conversion factors or coeffic finite milipation luciniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitiation exposure, additional valuation adjustments (AVAA) and other own funds reductions naked to the

					Standardisi	sa Approacn			
			As of 30/	09/2021			As of 31/	12/2021	
	(min 200, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
1	Central governments or central banks	203	203	1		207	207	4	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,212	3,120	659		5,822	3,705	757	
	Corporates	4,928	4,429	4,406		4,727	4,231	4,202	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
INC THEREARDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	522	522	782		717	717	1,075	
	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

S version factors or credit risk mitigation techniques (e.g. substitution effects). ures, additional valuation adjustments (AVAs) and other own funds reductions related to the rilike Exposure value, is reported before taking into account any effect due to cred sents and provisions per country of counterparty excludes those for securitisation ⁽²⁾ Original exposure (2) Total value acture

					Standardisi	а арргоасн			
			As of 30/	09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Canital assemuments or canital basis Bankada canomento be local atholfess Andreas and Bankada Data and Canada athol Data and Canada athol Data athol Canada athol Canada athol Basis Canada athol Basis Canada athol Basis Canada athol Basis Canada athol Canada athol C	111 0 522 9855 9822 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	111 0 522 0 0 951 897 0 0 0 0 0 0 0 0 0 0 0 0 0	111 0 522 0 920 922 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	11 48 0 616 1.289 0 0 0 0 0 0 0 0 0 0 0 0 0	11 48 0 0 1,443 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	111 0 48 0 0 1157 1.159 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				1				1

Orana assure, while Sensore value, is worther before states in the account of the sensor factor or could risk instruction before the sensor of the sensor factor or could risk instruction before the sensor factor or could risk instruction before the sensor factor or could risk instruction and risk instruction assures, be foreiding prover of the site instruction assures, be foreiding prover of the site instruction assures as a site of the site instruction as a site of the site of the site of the site of the site

		Sandarused Approach									
			As of 30/	09/2021			As of 31,	/12/2021			
	(min EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	1	1	0		18	18	18			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	150	150	37		184	184	37			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	184	184	63		275	275	81			
	Institutions	184	2.036	2.067		1.818	1.427	81			
	Corporates of which: SME	5,926	2,036	2,067		1,010	1,427	1,438			
	orwnich: SME Retail	0	0	0		0	0	0			
	of which: SME			0		0	0				
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	ů			
	of which: SME		0	0		0	-				
	Exposures in default	0	0	0	0	0	0	0			
	Items associated with particularly high risk	7	7	10		4	4	5			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				13				9		

⁽¹⁾ Original appears, unlike Eposans value, in reported before stating into account any effect due to exist conversion factors or credit nik introduction factors (e.g., substatution effect).
(2) Total value adjustments and provinces per control of caracterparty accudes from for scontilization opposing, abditional values adjustments (Alka) and other som funds values in the expression, for trading account and adjustment account and account account account account account of the adjustments (Alkaa) and other som funds values adjustments (Alkaa) adjustments

		Standardised Approach									
			As of 30	/09/2021			As of 31,	/12/2021			
	(min 202. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³		
VIRGIN ISLANDS, BRITISH	Central approximation or central tabatis Application proceedings to the lather the central central central set of the lather the central central central central set of the lather the central central central central set of the lather the central central central set of the lather the central central set of the lather the central central set of the lather the central central set of the lather of which : 96 Central on the central set of the central set of the lather Central central set of the lather Central central set of the lather Central set o				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²	6									

¹¹⁰ Obtained assours, while Subservation is recented before takens the account any effect due to outdo conversion factors or cost on instanton indicesson (i.e.s. substitution effects). (2) Total view adjustment and granizing any excessivy of constrainty's exclusion for manifestation exposure, additional exclusion (i.e.d.), and other one funda material to the exposure, this intelling and end and adjustment and adjustment of the exposure additional exclusion (i.e.d.).



EBA were a sundardised Approach Credit Risk - Standardised Approach J.P. Morgan SE

			Standardised Approach										
			As of 31	03/2022			As of 30,	06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions				
	(min EUR, %)												
	Central governments or central banks Regional governments or local authorities	87,739	87,739 127	575		94,308 188	94,308 188	761					
	Regional governments or local authorities Public sector entities	1,155	1,155	161		188	188	216					
	Public sector entities Multilateral Development Banks	1,155	1,155	101		21	1,4/2	210					
	International Organisations	121	121	ő		135	135	-					
	International organisations Testitutions	75.172	38,365	4,668		75.207	47.677	5.241					
	Corporates	117,132	73.429	54,738		109.112	68.177	53,231					
	of which: SME	117,132	13,423	54,750		100,111	00,177	0,221					
	Retail	0		ő			0	0					
	of which: SME		-				0	0					
Consolidated data	Secured by mortgages on immovable property	1.483	1,458	512		1.709	1.679	592					
	of which: SME		-,				-,	0					
	France and Frank	350	256	352	37	171	142	193					
	Items associated with particularly high risk	1.172	1.146	1.718		1.062	898	1.347					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and cornoratos with a ST credit assossment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Eaulty	2	2	2		2	2	2					
	Other exposures	1,019	1,019	1,019		2,388	2,388	2,388					
	Standardised Total ²	285,493	204,836	63,747	248	285,776	217,088	63,974	24				

10 Order Jongson, solar Konsten Mark Marken Mark (1999)
 10 Order Jongson, solar Konsten Mark Marken Marke

		calculated as of last quarter							
					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(m) 538, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks Regional governments or local authorities	79,167 127	79,167 127	205		81,567 188	81,567 188	302 0	
	Public sector entities	412	412	2		432	432	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates	3,575	3,414 3.582	256 3,331		4,828	4,644 4,380	278	
	Corborates of which: SME	4,605	3,382	3,331		0,076	4,380	4,046	
	Retail of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	32	32	11		32	32	11	
	of which: SME Exposures in default	0	0	0	10	0	0	0	1
	Items associated with particularly high risk	21	21	32		24	14	21	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0 0		0	0	0	
	Standardised Total ²				12				9

C) To device a process per end of a strategy reader that for some three some some three some three some the source of the s

					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(mb B28, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2	2	0		3	3	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	12,304	12,304	245		20.887	20.887	537	
	Cornerates	42,204	24.658	7.543		33,659	19,928	6.650	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LINITED KINGDOM	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
onities nanosoni	Secured by mortgages on immovable property	684	671	236		801	783	275	
	of which: SME Exposures in default	42	29	64	2	24	24	28	
	Exposures in default Items associated with particularly high risk	15	39	22	3	214	192	28	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Eauitv	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	21	0	0	0	20

22
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2
 2

		Standardised Approach								
			As of 31,	03/2022			As of 30	/06/2022		
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
UNITED STATES	Config a semantic or called table Record operations of the Config and the Config	a 0 36,504 4,827 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,351 3,548 42 42 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	0 0 27,822 3,669 0 128 0 0 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5,455 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1.339 2.572 0 0 45 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Standardised Total ²				55				3	

 L010
 L010
 L010
 L010
 State
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 2,288
 <th2,288</th>
 <th2,288</th>
 <th2,288<

		Standardised Approach								
			As of 31/	/03/2022			As of 30/	06/2022		
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central oovernments or central banks	1,672	1,672	14		3,642	3,642	10		
	Regional governments or local authorities	0 302	0 302	0		0 529	0 529	0		
	Public sector entities Multilateral Development Banks	302	302	19		529	529	43		
	International Organisations	0	0	ő		ő	0	0		
	Institutions	11,373	9,054	942		11,018	8,724	1,186		
	Corporates	6,890	5,089	4,886		7,311	5,485	5,312		
	of which: SME	0	0	0		0	0	0		
	Retail of which: SME	0	0	0		0	0	0		
FRANCE	or which: SNE Secured by mortpages on immovable property	107	105	37		168	165	58		
	of which: SHE	0	0	0		0	0	0		
	Exposures in default	10	6	6	3	10	8	8		
	Items associated with particularly high risk	26	25	38		14	14	21		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	ő		ő	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				26				32	
		 Original exposure, unlike Er Total value adjustments an exposures, but includes gener 	d provisions per country of cou							



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach J.P. Morgan SE

					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ³
	(min EUR, %)								
	Central oovernments or central banks	5,839	5,839	0		5,836	5,836	0	
	Regional governments or local authorities Public sector entities	0	0	0			0	0	
	Multilateral Development Banks	0	ő	ő		ŏ	0	ő	
	International Organisations	0	0	0		0	0	0	
	Institutions	118	118	27		111	111	25	
	Corporates	8,709	7,408	7,445		9,731	8,132	8,170	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LUXEMBOURG	of which: SNE Secured by mortnanes on immervable property	0	0	0		0	0	0	
	of which: SME	0	0	0		ő	0	0	
	Francisco State	170	119	179	1	68	68	103	
	Items associated with particularly high risk	148	148	223		245	173	259	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0		0	0	0	
					, ,				
		 Original exposure, unlike Ex Total value adjustments and 							

					Standardise	ed Approach			
			As of 31,	03/2022			As of 30	06/2022	
	(mb EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control anorementation or central basis Bacilicati conversatione le bacia atteinations Padita contro metidica Padita control metidications Conversations Institutionational Conversations Conversation	0 0 969 10,705 0 0 244 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 549 4,317 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 121 4,340 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	0 0 0 559 11,381 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 186 3,461 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²	, i i i i i i i i i i i i i i i i i i i	ĺ	Ű	23		, in the second s	ĺ	21

(1) Organi regiones, velice Expanses values is reported afters taking into account of the field data is and consent infection or cost of an ellipsilize infection or (into a ellipsilize infection). (2) Find or also a dynamic infection or cost of an ellipsilize infection or (into an ellipsilize infection). (2) Find or also a dynamic infection or cost of an ellipsilize infection or cost of an ellipsilize infection or cost of a dynamic infection or cost of an ellipsilize infection or cost of an ellipsilize infection or cost of an ellipsilize infection or cost of a dynamic infection o

					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	178	178	4		438	438	5	
	Central governments or central banks Regional governments or local authorities	1/8	1/8			436	-00 0	3	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,676	2,657	552		3,159	1,718	403	
	Corporates	5,561	4,247	4,213		5,170	3,834	3,759	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NETHERLANDS	of which: SNE Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0			0	0	0	
	Exposures in default	0	0		0	0	0	0	0
	Items associated with particularly high risk	556	556	835		189	189	284	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0	6	0	0	0	-
	Standardised Total ³				6				8

 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V
 V

					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Could anorementary or could have: Realized to overwards to club all advections that and the club all advections with the club and the club advections with the club advection of the club advection of the club advection of the club advection of the Real advection of the club advection of the club advection for advection of the club advection of the club advection for advection of the club advection of the club advection for advection of the club advection of the club advection of the club advection of the club advection of the club advection of the club advection of the club advection of the club advection of the club advection of the club advection of the club advection of the club advection of the club advection of the club advection of the club advection of t	25 0 0 0 1,004 5,113 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 47 0 0 1,006 3,855 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 77 0 227 3,870 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	109 0 11 0 827 5,328 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	109 0 43 0 824 3,971 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 3 202 3,966 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•
	Other excosures Standardised Total ²	ō	0	0	4	ō	0	0	8

 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 D
 <thD</th>
 <thD</th>
 <thD</th>
 <thD</th>

					Standardise	ed Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	17	17	17		13	13	13	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	144	144	29		290	290	58	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	829	389	101		1,236	623	139	
	Corporates	2.380	1.714	1,751		2,991	2.045	2,055	
	of which: SME	1,300	1,714	1,731		1,771	1,045	2,000	
	Retail	0	0	0		0	0	0	
CHURDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	5	5	7		3	3	5	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				13				1.

(1) Organi represent, unitie Ergenzent winks, is reported before taking into account any effect due to make convenient factors or coeffit nis integrates transformation (e.g. substitution effects).
(2) Todar value adjustmente and provinces per country of counterparty endudes these for assortitation expresses, list indices and even if make induces in integrates transformation (eVAA) and other one finds inductions indication indi

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(mh E.R. %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
VIRGIN ISLANDS, BRITISH	Conful generational tasks Range generations: Conf anthroffice Range generations: Conf anthroffice Wolfflager Douclosment Bank Termination of anthroffice Second Second Second Second Consortia Lange Second Second Second Consortia Lange Second Seco	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,177 0 0 0 10 10 157 157 157 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,177 0 0 0 250 250 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 3,333 0 0 0 137 137 127 127 127 127 127 127 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1,402 0 0 0 0 0 0 0 0 117 0 0 9 9 111 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1,442 0 0 0 0 4 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0	14
			d provisions per country of cou		t due to credit conversion factor curitisation exposures, additiona				

Credit Risk - IRB Approach

J.P. Morgan SE

							IRB Ap	proach					
				As of 30	/09/2021					As of 31/	12/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

J.P. Morgan SE

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30,	/06/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consoliuateu uata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.





							J.P. Morgan SE							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			1
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	2 2 1 1 1 1 1 1 1 2 5 3 3 5	1 1 1 4 23 5 15 5 6 7 17 2 12 0 425 5 498							0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	5 8 1 6 11 11 44 772	6 55 1 75 1 9 9 8 4 61 0 109 3 436 8 754	565 81 9 64 110 443 773										
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
10431 [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus		0 0 0 8 8 8 3 3 3 3 3 1 1 1 3 3 9 9	0 8 8 3 3 3 1 3 9 9 26										
10tal [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic	24 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 2 2 7 7 17 8 8 8 8 60 2 2 20 4 33 9	2 17 0 8 8 60 60 22 34							0 0 0 0 0 0 0 0			
10tal [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	144 4 22 8 12 12 28	0 0 0 0 5 25 5 880 5 125 1 1 1	0 0 40 5 25 80 5 125 11				33	5 512 5 117 5 117 5 117 5 117 5 15 5 586 5 586 5 586 5 586 5 586	0 0 1 10 199 5 215	0 5 8 22 12 378 192			
10tal [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia		1455 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1455 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				د د ۱ ۱ ۱			0 0 0 0 0 0 0			



							J.P. Morgan SE							
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	16 3 22 75 31 9 0 145	16 3 12 72 31 9 0 0 142	16 3 12 75 31 9 0 0 145	0		0 0 0 0 0 0 0 0 0	8 0 33 25 19 16 34 136	619 243 1,377 948 1,251 1,699 1,259 7,395	0 11 37 28 117 63 84 340	0 3,412 608 1,203 3,690 4,115 2,726 15,754	0 0 0 0 0 0 0 0 0 0		24
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	82 421 95 56 243 421 749 1,990	13 53 227 352 713	19 56 243 421 749			0 0 0 0 0 0 0 0 0 0	0 0 125 20 17 20 31 214	0 8 3,000 3,079 650 200 565 7 502	31 0 6 198 48 102 10 396	943 6 114 4,003 1,070	0 0 0 0 0 0 0 0		4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	33 155 120 48 341 591 2089 2.089	22 109 114 42 326 476 682 1770	35 155 120 48 341 591 799 2.089			0 0 0 0 0 0	0 0 14 20 11 182 1,498 1,225	174 506 716 1,101 1,806 2,919 3,013 10,235	3 1 33 27 6 111 550 731	941 279 766 1,319 256 1,461 1,336 6,357			633
10 - 3M [[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Croatia	2,069	1,770	2,089			0	1,723	10,233	731	6,337	U		133
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[3Y - 10Y] [Total]	Greece	2 77 3 1 22 22 22 10	2 777 3 1 0 22 5 110	2 777 3 1 0 22 5 110			0 0 0 0 0 0 0	0 0 3 11 0 139 0 53	0 0 125 569 0 1,365 2,058	0 0 0 75 0 75	2,274 0 0 0 0 0 0 2,274			225
(0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary	2 2 24 2 2 3 3 3 3 5 9	0 2 23 1 0 23 23 1 5	0 2 24 2 2 0 23 9 60										
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Ireland	32 28 0 1 1 1 1 1 1 2 82 82	12 28 0 1 1 0 1 41 0 82	12 28 0 1 1 0 41 0 41			0 0 0 0 0 0 0 0			0 0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	22 191 291 295 295 933 192 2070	22 170 271 213 216 896 283 2 ,070	22 191 291 245 236			0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							J.P. Morgan SE							
							As of 31/12/2021							-
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	10 0 0 1 1 2 1 4	10 0 0 1 1 0 2 14						0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	0 3 6 73 88 131 3 3 304	0 3 6 7 3 8 88 129 3 9 302	(; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ;	2			0 0 7 2 19 1,088 1,108	0 0 435 114 1,146 4,890 6,585	0 135 14 19 52 148 72 440	1,251 1,160 2,161 3,594	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	43 2 19 8 37 39 200	37 1 5 8 8 8 37 96 203	4 1 8 3 3 9 9 9 210					0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0		
IO - 3M [I 3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Poland	20 2 2 32 6 18 7 7	200 2 0 2 32 6 1 33 7 7 0		2 C 2 C 2 C 5 C 7									
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal	651	67 49 0 0 0 0 429 48 592 592	67 44 ((7 485 485 485										
10131 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	601 4 31 0 32 32 47 67	392 0 4 31 0 0 0 2 2 2 2 0 0 7 7	() () () () () () () () () () () () () (0 C 4 C 1 C 0 C 0 C 2 C 2 C 0 C 0 C 0 C									
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
IO - 3M I [3M - 1Y [[1Y - 2Y [[2Y - 3Y I [3Y - 5Y [[SY - 10Y [[10Y - more Total	Slovenia	11 0 0 2 0 11 11 12 15	21 0 0 0 0 2 0 0 0 0 11 1 2 2 5 5					0 0 0 0 0 0 1,416 1,416	0 171 171 0 0 0 2,733 3,074	0 0 16 138 0 138 10 302	1,023 0 133 1,106 0 2,729 1,137 6,129	0	0 0 0 0 0 0	70



							J.P. Morgan SE							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Derivat	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	10 66 63 174 333 436 436 436 2,133	10 5 84 5 63 5 349 5 886 5 433 7,957	10 86 33 174 333 1,010 436 2,133			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 87 13 7 7 18 7 9 365	0 0 7 81 3 12 1 0 1 71 3 117	0 87 13 0 71 118 79 368			0 0 0 0 0 0 0 0 0	11 4 9 4 2 0 0 0 0 3 0	2,437 2,079 626 144 56 0 0 5, 343	0 0 2 0 2 2 0 2 8 8	1,740 1,053 80 20 155 91 0 3,139	000000000000000000000000000000000000000		39
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom						0 0 0 0 0 0 0							
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland									0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein									•				
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	0 0 0 33 228 0 265		0 0 0 37 228 0 265			0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia			205				•						
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada		0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0	0 0 0 1 0 0 0 0 0			0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							J.P. Morgan SE							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	21	0 9 2 1 1 2 6 20	0 1 9 2 1 2 6 21 2			0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	0 0 100 100 100	0 0 3 0 105 0 107	0 0 3 0 105 0 107					0 0 0 0 0 0 0			0 0 0 0 0 0 0		
10-3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Other Central and eastern Europe countries non EEA		1 39 0 0 0 0 0	1 39 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0										
10-3M [[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
Total [0 - 3M [[3M - 1Y[[1Y - 2Y[[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean		0 0 0 0 0 0 0 0 0						0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0



General governments exposures by country of the counterparty

							J.P. Morgan SE							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	1
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others		0 0 0 0 0 0 0 0 0											

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Mexico, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobago, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Barbuda, Aruba, Bahanas, Barbados, Cuyan, Liado, S. Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobago, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Estabatos, Cuba, Peneto Ros, Nato Barbados, Estabatos, Cuba, Peneto Ros, Nato Barbados, Estabatos, Cuba, Peneto Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Matteria, Peneto Ros, Nato Barbados, Estabatos, Cuba, Peneto Guiana, Gadebuqe, Mathemas, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathemas, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathemas, Barbados, Cuba, Peneto Guiana, Barbados, Cuba, Peneto Guiana, Barbados, Cuba, Peneto Guiana, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathemas, Barbados, Cuba, Peneto Guiana, Barbados, Cuba,

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Verder, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invire, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Giane-Bissau, Kenya, Lestoth, Leberia, Medagascz, Malawi, Mail, Hauritania, Mozambique, Namibia, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Scychieft, Senst Long, Gambia, Galon, Gambia, Martania, Materiana, Mauritania, Mauritan

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



							J.P. Morgan SE							
							As of 30/06/2022							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	1ce sheet	
												Off-balance st	neet exposures	
					Derivatives with positive fair value		Derivatives with negative fair value							
Residual Maturity	y Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	(11 44 75 377 25 533 543		0 10 48 4 79 373 29 543			0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	() 142 9 () 399 7 7 200 994	26 0 114 23	0 142 90 0 390 79 203 904 904	0									
I O - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[SY - 10Y [[10Y - more Total	Bulgaria		205	304										
10 - 3M f [3M - 1Y [Cyprus			2 0 0 0 0 0 0 0 0 0										
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y [[5Y - 10Y f [10Y - more Total	Czech Republic	222 222 0 0 0 0 0 0 0 0 0 229	000000000000000000000000000000000000000	3 0 229 0 0 0 0 0 0 0 0 0 229			0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0			
10 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Denmark	223 () () () () () () () () () () () () ()	0 0 0 0 0 0 0 0 91 0 0	0 0 0 0 0 91 0			0 0 0 0 0 0 0 0	166 19	5 200 1 4 1 1 5 100 1 5 5 694	0 0 8 3 167	1 4 0 27 3 3322 0			
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia										0 0 0 0 0 0 0			



		J.P. Morgan SE												
							As of 30/06/2022							-
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 1 9 0 20 30 30 30 30 35 575		0 1 9 0 20 362 183 575			0 0 0 0 0 0 0 0	0 5 33 24 41 49 974 1,125	99 70 371 498 1,533 518 1,532 4,621	0 116 9 30 167 95 159 576	727 962 1,973 4,296	0 0 0 0 0 0 0 0 0		15
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	France	279 529 78 67 88 1.495 948 3.487	78 67 88	279 529 78 67 88 1,496 948 3.487				0 1 0 233 5 37 6 71	0 32 13 770 157 1,246 189 2.407	0 69 341 72 67 453 0 1,003	0 2,888 4,354 5,776 506 2,888 0 16,413	0 0 0 0 0 0 0 0		2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	69 262 255 132 557 1.640 267 3.183	69 262 255 132 557 1,640 0 2,915	69 262 255 132 557 1,640 267 3,183				1 7 43 24 73 246 413	4,220 2,114 835 2,537 2,537 2,151 1,465 13,856	0 1 101 47 10 88 214 461	2,600 226 746 504 5 306 1,482 5,869			200
10 - 3M [[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Croatia	3,183	2,913	3,183				806	13,838	481	5,889	U		303
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[3Y - 10Y] [Total]	Greece	0 0 245 0 245	0 0 213 0 213 213	0 0 0 245 0 0 245			0 0 0 0 0 0 0	0 0 0 0 32 0 32	0 0 0 0 201 201 201	0 5 7 0 0 160 0 172	1,006 80 0 0 1,006 0 2,556 0			23
(0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 84 84 84						0 0 0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 6 11 14 0 0 0 95 222	0 6 15 4 0 0 96 122	0 6 15 4 0 96			0 0 0 0 0 0 0 0			0 0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	412 542 410 340 1,133 1,041 531 4,422	445 522 410 340 1,133 1,041 531 4,422	445 522 410						0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



		J.P. Morgan SE												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	10 0 0 0 0 0 0 2 13	10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	0 0 13 0 502 0 1 516	0 0 13 0 502 0 1 516	() () () () () () () () () () () () () (0 0 0 0 0 0 0	0 0 55 0 0 258 110 427	0 0 139 0 0 115 101 354	0 0 113 137 237 383 0 869		0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Netherlands	107 33 20 0 52 89 186 489	107 35 20 0 52 89 186 489	100 33 22 (55 88 186 485										
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	0 0 0 157 73 0 230	0 0 0 0 0 0 21 10 0 0	() () () () () () () () () () () () () (000000000000000000000000000000000000000		0 0 0 0 0 0		-
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 160 16 16 0 0 215 215 232 439	0 160 16 0 6 215 322 430	(16) 16 10 10 215 33	0 (0 5 (0 5 (0 5 (0 5 (0 5 (0 5 (0))))))))))))))))))))))))))))))))))))					0 0 0 0 0 0 0		0 0 0 0 0 0		-
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania													0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia	0 0 0 11 10 4 45	0 0 0 13 0 4 18	() () () () () () () () () () () () () (0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	20 0 0 0 0 0 0 0 0 0 7 0 7 0	62 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	63 () () () () () () () () () () () () ()					0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0



		J.P. Morgan SE												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	3 17 144 846 31 914 456 2,38 1	3 17 14 846 31 914 455 2,381	3 17 114 846 31 914 456 2,381			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 0 30 0 0 164 0 194	0 0 0 30 0 0 0 0 164	0 0 30 0 164 0				14 30 30 36 15 6 0 131	155 99 82 77 0	3 3 13 3 3 3 0 0 22	1,426 1,169 1,506 0 335 0 4,436	000000000000000000000000000000000000000		47
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom									0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland		0 0 0 0 0 0 0 2 2 2	0 0 0 0 0 0 0 2 2 2			0 0 0 0 0 0			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein									•				
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	84 00 00 00 00 00 00 00 00 00 00 00 00 00	84 0 0 0 0 0 0 0 0 84	84 0 0 0 0 0 0 198 283					0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada								0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



		J.P. Morgan SE												
							As of 30/06/2022							
		-				Dire	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
										Off-balance st	eet exposures			
					Derivatives with positive fair value		Derivatives with negative fair value				-			
Residual Maturity	/ Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 0 0 0 0 0 54 80	26 0 0 0 0 0 0 54 0 800					0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													_
I O - 3M [I O - 3M [I 3M - 1Y [I 1Y - 2Y [I 2Y - 3Y [I 3Y - 5Y [I 3Y - 5Y [I 5Y - 10Y [I 10Y - more Total	Switzerland													
I O - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [SY - 10Y f [10Y - more Total	Other advanced economies non EEA		152 0 0 0 0 0 1 153						0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean								0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0



General governments exposures by country of the counterparty

		J.P. Morgan SE												
							As of 30/06/2022							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				tives		Off bala	1		
					Non-derivative financial as						Off-balance sheet exposures			
					Derivatives with po	sitive fair value	Derivatives with negative fair value							
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Others			0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0 0			

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey. Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Mexico, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobago, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Barbuda, Aruba, Bahanas, Barbados, Cuyan, Liado, S. Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobago, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Estabatos, Cuba, Peneto Ros, Nato Barbados, Estabatos, Cuba, Peneto Ros, Nato Barbados, Estabatos, Cuba, Peneto Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Matteria, Peneto Ros, Nato Barbados, Estabatos, Cuba, Peneto Guiana, Gadebuqe, Mathemas, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathemas, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathemas, Barbados, Cuba, Peneto Guiana, Barbados, Cuba, Peneto Guiana, Barbados, Cuba, Peneto Guiana, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathemas, Barbados, Cuba, Peneto Guiana, Barbados, Cuba,

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Verder, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invire, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Giane-Bissau, Kenya, Lestoth, Leberia, Medagascz, Malawi, Mail, Hauritania, Mozambique, Namibia, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Scychieft, Senst Long, Gambia, Galon, Gambia, Martania, Materiana, Mauritania, Mauritan

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eV4. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP