

2015
ESG Report Appendix

GLOBAL REPORTING INITIATIVE INDEX

KEY ISSUE BOUNDARIES

We determined the boundaries for our key issues based on an assessment of the degree to which our lines of business and external stakeholder groups are impacted by, or have impacts on, each issue. While nearly all of the issues are directly or indirectly impacted by, or have an impact on, all our lines of business and external stakeholder groups, the check marks are intended to indicate the entities with the *most significant* impacts associated with each issue.

✓ = Impacted by or impacting

KEY ISSUES	INTERNAL ISSUE BOUNDARY ¹				STAKEHOLDERS ²						RELATED GRI ASPECT
	Asset Management	Commercial Banking	Consumer & Community Banking	The Corporate & Investment Bank	Customers and Clients	Employees	Local Communities	Non Governmental Organizations	Policymakers & Regulators	Shareholders	
PROMOTING SOUND GOVERNANCE											
Corporate culture	✓	✓	✓	✓	✓	✓			✓	✓	SO - Anti-corruption SO - Anti-competitive behavior SO - Compliance PR - Compliance
Leadership and governance	✓	✓	✓	✓	✓	✓			✓	✓	
Oversight and controls	✓	✓	✓	✓	✓	✓			✓	✓	EC - Indirect economic impacts SO - Compliance PR - Compliance EN - Compliance
Data security	✓	✓	✓	✓	✓	✓			✓	✓	PR - Customer privacy
Policy engagement	✓	✓	✓	✓		✓			✓	✓	SO - Public policy
SERVING OUR CUSTOMERS											
Fair and transparent marketing & advertising			✓		✓			✓	✓	✓	PR - Marketing communications PR - Product and service labeling
Financial access & inclusion			✓		✓		✓	✓	✓	✓	SO - Local communities PR - Product portfolio
INVESTING IN OUR EMPLOYEES											
Talent attraction, retention & development	✓	✓	✓	✓		✓				✓	LA - Employment LA - Training and education
Diversity & inclusion	✓	✓	✓	✓		✓		✓		✓	LA - Diversity and equal opportunity
ADVANCING SUSTAINABLE FINANCE											
Environmental and social risk management	✓	✓		✓	✓			✓	✓	✓	EC - Economic performance EN - Products and services HR - Investment PR - Product portfolio PR - Active ownership PR - Audit
Providing sustainable solutions	✓	✓		✓	✓			✓	✓	✓	HR - Investment PR - Product portfolio EC - Indirect economic impacts SO - Local communities
SUPPORTING OUR COMMUNITIES											
Philanthropy						✓	✓	✓		✓	EC - Indirect economic impacts SO - Local communities
Community development banking		✓	✓		✓		✓	✓	✓	✓	EC - Indirect economic impacts SO - Local communities
MANAGING OUR OPERATIONAL FOOTPRINT											
Operational environmental management	✓	✓	✓	✓		✓	✓			✓	EN - Energy EN - Emissions EN - Water EN - Effluents and waste

¹ Internal issue boundaries are defined based on JPMorgan Chase's Lines of Business.

² Stakeholders are defined based on key groups directly impacting or impacted by an issue.

GLOBAL REPORTING INITIATIVE INDEX

SOURCE KEY

AR	2015 Annual Report
CGP	Corporate Governance Principles
CoC	Code of Conduct
CoE	Code of Ethics for Finance Professionals
CR	2015 Corporate Responsibility Report
DB	How We Do Business – The Report
E&S	Environmental and Social Policy Framework

ESG	2015 ESG Report
GRI	2015 ESG Report GRI Index
HR	Human Rights
PS	2016 Proxy Statement
www	Weblinks
10K	2015 Form 10-K

REPORTING STATUS

-  Fully reporting
-  Partially reporting

INDICATOR	REPORTING STATUS	SOURCE
GENERAL STANDARD DISCLOSURES		
G4-1		AR 2015 Annual Report (p. 2-51) ESG Letter from our Chairman and CEO (p. 2)
G4-2		AR 2015 Annual Report (p. 2-51) 10K 2015 Form 10-K (p. 8-18)
G4-3		ESG Introduction (p. 2)
G4-4		ESG Introduction (p. 4)
G4-5		10K 2015 Form 10-K (p. 1)
G4-6		www About Us
G4-7		10K 2015 Form 10-K (p. 1)
G4-8		AR 2015 Annual Report (p. 52-68) ESG Introduction (p. 4)
G4-9		ESG Investing in Our Employees (p. 14) www About Us 10K 2015 Form 10-K (p. 19, 66)
G4-10		ESG Investing in Our Employees (p. 14) www Workforce Diversity Note: The majority of our workforce is based in the United States. We provide a diversity and role breakdown of our employees on our website.
G4-11		Note: JPMorgan Chase supports employee rights and is committed to adherence to local laws regarding the freedom of association and collective employee action. We also have relationships with trade unions and work councils in the regions where we operate as well as through many of our vendors. Most employees are not covered by collective bargaining agreements and no U.S.-based employees are subject to collective bargaining agreements. Our Code of Conduct applies to our employees globally and emphasizes the company's commitment to foster a culture where all employees feel valued, engaged and are able to bring their whole selves to the workplace. Employees are encouraged to raise any concerns through multiple channels identified in the Code of Conduct.
G4-12		Note: JPMorgan Chase does business with approximately 30,000 suppliers globally across a wide range of product/service categories. The majority of our supplier spend is concentrated in three categories – real estate, professional services, and technology. In addition, we have marketing, document production, printing, shipping and travel suppliers, among others.
G4-13		PS 2016 Proxy Statement (p. 76) www About Us 10K 2015 Form 10-K (p. 19, 66)

INDICATOR	REPORTING STATUS	SOURCE
GENERAL STANDARD DISCLOSURES		
G4-14		E&S Environmental and Social Policy Framework
G4-15		ESG Advancing Sustainable Finance (p. 18-21) www Memberships & Commitments
G4-16		www Policy Engagement and Political Participation
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES		
G4-17		ESG Introduction (p. 4) 10K 2015 Form 10-K (p. 1, 83)
G4-18		ESG Introduction (p. 5) Note: We determined the content for this report based on our key ESG issues identification process and GRI's principles of stakeholder inclusiveness, sustainability context and completeness.
G4-19		ESG Introduction (p. 5) GRI 2015 ESG Report GRI Index
G4-20		GRI 2015 ESG Report GRI Index
G4-21		GRI 2015 ESG Report GRI Index
G4-22		Note: No significant restatements from previous reports.
G4-23		Note: No significant changes from previous reports.
G4-24		ESG Introduction (p. 6)
G4-25		DB How We Do Business – The Report (p. 75-82) ESG Introduction (p. 6)
G4-26		DB How We Do Business – The Report (p. 61-72, 75-82) ESG Introduction (p. 6) ESG Serving Our Customers (p. 11-13)
G4-27		DB How We Do Business – The Report (p. 61-72, 75-82) ESG Introduction (p. 6) ESG Serving Our Customers (p. 11-13) GRI 2015 ESG Report GRI Index
REPORT PROFILE		
G4-28		ESG Introduction (p. 3)
G4-29		www 2014 Corporate Responsibility Report
G4-30		Note: Annually.
G4-31		CR Corporate Responsibility: corporate.responsibility@jpmchase.com
G4-32		GRI 2015 ESG Report GRI Index
G4-33		Note: We did not seek external assurance for the contents of this report.

INDICATOR	REPORTING STATUS	SOURCE
GENERAL STANDARD DISCLOSURES		
GOVERNANCE		
G4-34	●	CGP Corporate Governance Principles DB How We Do Business - The Report (p. 15-18) ESG Promoting Sound Governance (p. 8) PS 2016 Proxy Statement (p. 20-31)
G4-35	●	DB How We Do Business - The Report (p. 15-18) ESG Promoting Sound Governance (p. 8-9) PS 2016 Proxy Statement (p. 20-31)
G4-36	●	E&S Environmental and Social Policy Framework
G4-37	●	PS 2016 Proxy Statement (p. 24)
G4-38	●	PS 2016 Proxy Statement (p. 10-19, 20-31)
G4-39	●	PS 2016 Proxy Statement (p. 12, 16)
G4-40	●	PS 2016 Proxy Statement (p. 10-11)
G4-41	●	CGP Corporate Governance Principles CoC Code of Conduct PS 2016 Proxy Statement (p. 77-78)
G4-45	●	AR 2015 Annual Report (p. 107-111) E&S Environmental and Social Policy Framework ESG Promoting Sound Governance (p. 7-10) PS 2016 Proxy Statement (p. 26)
G4-46	●	AR 2015 Annual Report (p. 107-111) DB How We Do Business - The Report (p. 27-58) E&S Environmental and Social Policy Framework ESG Promoting Sound Governance (p. 9-10) PS 2016 Proxy Statement (p. 26)
G4-49	●	CGP Corporate Governance Principles
G4-51	●	PS 2016 Proxy Statement (p. 29-31, 35-78)
G4-53	●	PS 2016 Proxy Statement (p. 35-78)
G4-56	●	CoC Code of Conduct CoE Code of Ethics for Financial Professionals DB How We Do Business - The Report (p. 9-14) www Business Principles
G4-57	●	CoC Code of Conduct DB How We Do Business - The Report (p. 9-14)
G4-58	●	CoC Code of Conduct DB How We Do Business - The Report (p. 9-14)
SPECIFIC STANDARD DISCLOSURES		
ECONOMIC		
ECONOMIC PERFORMANCE		
DMA ³	●	AR 2015 Annual Report (p. 3-72) CR 2015 Corporate Responsibility Report: Welcome
G4-EC1	●	AR 2015 Annual Report (p. 68-167) ESG Supporting Our Communities (p. 22)
G4-EC2	●	www www.CDP.net Note: Our 2015 CDP response is available on CDP's website.
G4-EC3	●	AR 2015 Annual Report (p. 223-230)

³ We regularly evaluate our management of ESG issues and other key business issues as part of our business performance review processes. We make adjustments to management approaches as needed based on these evaluations.

INDICATOR	REPORTING STATUS	SOURCE
SPECIFIC STANDARD DISCLOSURES		
INDIRECT ECONOMIC IMPACTS		
DMA ³	●	CR 2015 Corporate Responsibility Report: Welcome ESG Supporting Our Communities (p. 22-23)
G4-EC7	●	CR 2015 Corporate Responsibility Report ESG Supporting Our Communities (p. 22-23)
G4-EC8	●	CR 2015 Corporate Responsibility Report ESG Serving Our Customers (p. 12-13)
ENVIRONMENTAL		
MATERIALS		
DMA ³	●	E&S Environmental and Social Policy Framework (p. 19-20) ESG Managing Our Operational Footprint (p. 24-25)
G4-EN1	●	ESG Managing Our Operational Footprint (p. 24-26)
G4-EN2	●	ESG Managing Our Operational Footprint (p. 24-26)
ENERGY		
DMA ³	●	E&S Environmental and Social Policy Framework ESG Managing Our Operational Footprint (p. 24-25)
G4-EN3	●	ESG Managing Our Operational Footprint (p. 24-26)
G4-EN6	●	ESG Managing Our Operational Footprint (p. 24-25, 26)
WATER		
DMA ³	●	E&S Environmental and Social Policy Framework ESG Managing Our Operational Footprint (p. 24-25)
G4-EN8	●	ESG Managing Our Operational Footprint (p. 26) Note: As a financial services firm, water usage is not a key impact for our operations.
BIODIVERSITY		
DMA ³	●	E&S Environmental and Social Policy Framework
G4-EN12	●	E&S Environmental and Social Policy Framework
EMISSIONS		
DMA ³	●	E&S Environmental and Social Policy Framework ESG Managing Our Operational Footprint (p. 24-25)
G4-EN15	●	ESG Managing Our Operational Footprint (p. 26)
G4-EN16	●	ESG Managing Our Operational Footprint (p. 26)
G4-EN17	●	ESG Managing Our Operational Footprint (p. 26)
G4-EN18	●	www www.CDP.net Note: Our 2015 CDP response is available on CDP's website.
G4-EN19	●	ESG Managing Our Operational Footprint (p. 24-26)

INDICATOR	REPORTING STATUS	SOURCE
SPECIFIC STANDARD DISCLOSURES		
EFFLUENTS AND WASTE		
DMA ³	●	E&S Environmental and Social Policy Framework ESG Managing Our Operational Footprint (p. 24-25)
G4-EN23	●	ESG Managing Our Operational Footprint (p. 25-26) Note: As a financial services firm, waste is not a key impact for our operations. Paper, which is one of our primary waste streams, is discussed in this report.
PRODUCTS AND SERVICES		
DMA ³	●	E&S Environmental and Social Policy Framework ESG Advancing Sustainable Finance (p. 20-21)
G4-EN27	●	E&S Environmental and Social Policy Framework ESG Advancing Sustainable Finance (p. 20-21)
TRANSPORT		
DMA ³	●	E&S Environmental and Social Policy Framework ESG Managing Our Operational Footprint (p. 24)
G4-EN30	●	ESG Managing Our Operational Footprint (p. 24, 26)
SOCIAL: LABOR PRACTICES AND DECENT WORK		
EMPLOYMENT		
DMA ³	●	ESG Investing in Our Employees (p. 14, 17) www.careers.jpmorgan.com
G4-LA2	●	ESG Investing in Our Employees (p. 14, 17)
TRAINING AND EDUCATION		
DMA ³	●	ESG Investing in Our Employees (p. 14, 16)
G4-LA11	●	DB How We Do Business - The Report (p. 21)
DIVERSITY AND EQUAL OPPORTUNITY		
DMA ³	●	CoC Code of Conduct ESG Investing in Our Employees (p. 14-17) www Workforce Diversity
G4-LA12	●	ESG Investing in Our Employees (p. 14-17) PS 2016 Proxy Statement (p. 14-19) www Workforce Diversity Note: The majority of our workforce is based in the United States. We provide a diversity and role breakdown of our employees on our website.
SOCIAL: HUMAN RIGHTS		
INVESTMENT		
DMA ³	●	E&S Environmental and Social Policy Framework ESG Advancing Sustainable Finance (p. 18-19) HR Human Rights www Supplier Code of Conduct
G4-HR1	●	ESG Advancing Sustainable Finance (p. 18-19)

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INDICATOR	REPORTING STATUS	SOURCE
SPECIFIC STANDARD DISCLOSURES		
NON-DISCRIMINATION		
DMA ³	●	CoC Code of Conduct ESG Investing in Our Employees (p. 14-17) HR Human Rights www Diversity and Inclusion
CHILD LABOR		
DMA ³	●	E&S Environmental and Social Policy Framework
FORCED OR COMPULSORY LABOR		
DMA ³	●	E&S Environmental and Social Policy Framework HR Human Rights
INDIGENOUS RIGHTS		
DMA ³	●	E&S Environmental and Social Policy Framework HR Human Rights
SOCIAL: SOCIETY		
LOCAL COMMUNITIES		
DMA ³	●	CoC Code of Conduct CR 2015 Corporate Responsibility Report E&S Environmental and Social Policy Framework ESG Supporting Our Communities (p. 22-23)
G4-S01	●	Note: Our 2015 Corporate Responsibility Report describes the relevant aspects of our community engagement, assessment, and development programs.
G4-FS14	●	CR 2015 Corporate Responsibility Report (p. 14-17) ESG Serving Our Customers (p. 12-13, 26)
ANTI-CORRUPTION		
DMA ³	●	CoC Code of Conduct DB How We Do Business - The Report (p. 9-14, 27-59) ESG Promoting Sound Governance (p. 7, 9-10)
G4-S04	●	Note: Annual training on our Code of Conduct, which includes training on anti-corruption principles, is required for all employees.
G4-05	●	AR 2015 Annual Report (p. 297-303)
PUBLIC POLICY		
DMA ³	●	ESG Promoting Sound Governance (p. 10) www Policy Engagement and Political Participation
G4-S06	●	www Policy Engagement and Political Participation
ANTI-COMPETITIVE BEHAVIOR		
DMA ³	●	CoC Code of Conduct
G4-S07	●	AR 2015 Annual Report (p. 297-303)
COMPLIANCE		
DMA ³	●	CoC Code of Conduct ESG Promoting Sound Governance (p. 7, 9-10)
G4-S08	●	AR 2015 Annual Report (p. 297-303)

INDICATOR	REPORTING STATUS	SOURCE
SPECIFIC STANDARD DISCLOSURES		
SOCIAL: PRODUCT RESPONSIBILITY		
PRODUCT AND SERVICE LABELING		
DMA ³	●	ESG Serving Our Customers (p. 11-12)
G4-PR5	●	AR 2015 Annual Report (p. 9) DB How We Do Business – The Report (p. 61-64) ESG Serving Our Customers (p. 11-12)
PRODUCT PORTFOLIO		
DMA ³	●	E&S Environmental and Social Policy Framework ESG Advancing Sustainable Finance (p. 18-21) HR Human Rights
G4-FS7	●	CR 2015 Corporate Responsibility Report ESG Advancing Sustainable Finance (p. 20)
G4-FS8	●	ESG Advancing Sustainable Finance (p. 20)
AUDIT		
DMA ³	●	E&S Environmental and Social Policy Framework ESG Advancing Sustainable Finance (p. 18-19)
	●	E&S Environmental and Social Policy Framework ESG Advancing Sustainable Finance (p. 18-19)
ACTIVE OWNERSHIP		
DMA ³	●	WWW Proxy Information
G4-FS11	●	E&S Environmental and Social Policy Framework ESG Advancing Sustainable Finance (p. 18-19)
MARKETING COMMUNICATIONS		
DMA ³	●	Note: Fair and transparent communications is the key marketing communications issue for JPMorgan Chase, which we discuss in the Serving Our Customers chapter of this report.
CUSTOMER PRIVACY		
DMA ³	●	CoC Code of Conduct DB How We Do Business – The Report (p. 34) ESG Promoting Sound Governance (p. 9) WWW Chase – Privacy Notice WWW J.P. Morgan – Privacy Policy
G4-PR8	●	Note: JPMorgan Chase follows U.S. and global laws regarding reporting breaches of customer data, including notices to individuals, regulators and other entities. In addition, JPMorgan Chase provides information regarding risks related to cyber (and has disclosed information about its cyber breach) in its SEC filings.
COMPLIANCE		
DMA ³	●	CoC Code of Conduct ESG Promoting Sound Governance (p. 7, 9-10)
G4-PR9	●	AR 2015 Annual Report (p. 297-303)

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