

Environmental  
Social &  
Governance  
Report:

# Sustainability Accounting Standards Board Index



2019

JPMORGAN CHASE & CO.

# SUSTAINABILITY ACCOUNTING STANDARDS BOARD INDEX

For the first time, [our annual Environmental, Social & Governance \(ESG\) Report](#) was developed to align with standards of the Sustainability Accounting Standards Board (SASB). The index below includes SASB standards that are relevant for our business: Asset Management & Custody Activities; Commercial Banks; Consumer Finance; Investment Banking & Brokerage; and Mortgage Finance. Unless otherwise noted, all data and descriptions apply to our entire firm and are as of or for the year ended December 31, 2019. For additional information about the firm's financial performance, please refer to the firm's [quarterly earnings](#) materials as well as quarterly and annual reports on [Form 10-Q](#) and [Form 10-K](#), respectively.

## SOURCE KEY

<b>10K</b>	2019 Form 10-K	<b>E&amp;S</b>	Environmental and Social Policy Framework
<b>AR</b>	Annual Report	<b>ESG</b>	ESG Report
<b>CoC</b>	Code of Conduct	<b>HW</b>	How We Do Business—The Report
<b>CoE</b>	Code of Ethics for Finance Professionals	<b>PS</b>	Proxy Statement
<b>CGP</b>	Corporate Governance Principles	<b>www</b>	Weblinks

METRIC CODE	METRIC	SOURCE
<b>TOPICS IN MULTIPLE SECTOR STANDARDS</b>		
<b>TOPIC: BUSINESS ETHICS</b>		
FN-AC-270a.2 FN-AC-510a.1 FN-CB-510a.1 FN-CF-220a.2 FN-CF-270a.5 FN-IB-510a.1 FN-IB-510b.3 FN-MF-270a.3 FN-MF-270b.2	Total amount of monetary losses as a result of legal proceedings associated with: <ul style="list-style-type: none"> <li>Marketing and communication of financial product-related information to new and returning customers</li> <li>Fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice or other related financial industry laws or regulations</li> <li>Customer privacy</li> <li>Selling and servicing of products</li> <li>Professional integrity, including duty of care</li> <li>Communications to customers or remuneration of loan originators</li> <li>Discriminatory mortgage lending</li> </ul>	<b>10K</b> <a href="#">2019 Form 10-K (Note 30 p. 279-281)</a> Note: Summary of the firm's material legal proceedings are reported in our 2019 Form 10-K.
FN-AC-510a.2 FN-CB-510a.2 FN-IB-510a.2	Description of whistleblower policies and procedures	<b>CoC</b> <a href="#">Code of Conduct</a> <b>HW</b> <a href="#">How We Do Business-The Report (p. 12-13)</a>
<b>TOPIC: DATA SECURITY</b>		
FN-CB-230a.2 FN-CF-230a.3	Description of approach to identifying and addressing data security risks	<b>AR</b> <a href="#">Annual Report (p. 130-131)</a> <b>ESG</b> <a href="#">ESG Report (p. 11-12, 15-16)</a>
<b>TOPIC: EMPLOYEE DIVERSITY AND INCLUSION</b>		
FN-AC-330a.1 FN-IB-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals and (4) all other employees	<b>ESG</b> <a href="#">ESG Report (p. 18)</a> <b>www</b> <a href="#">Workforce Composition Disclosure</a>
<b>TOPIC: SYSTEMIC RISK MANAGEMENT</b>		
FN-CB-550a.1 FN-IB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	<b>10K</b> <a href="#">2019 Form 10-K (p. 87)</a> <b>www</b> <a href="#">Banking Organization Systemic Risk Report (FR Y-15)</a>
FN-CB-550a.2 FN-IB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy and other business activities	<b>10K</b> <a href="#">2019 Form 10-K (p. 2, 85-92)</a>

METRIC CODE	METRIC	SOURCE
<b>ASSET MANAGEMENT &amp; CUSTODY ACTIVITIES</b>		
<b>TOPIC: TRANSPARENT INFORMATION &amp; FAIR ADVICE FOR CUSTOMERS</b>		
FN-AC-270a.3	Description of approach to informing customers about products and services	<a href="#">CoC Code of Conduct</a> <a href="#">ESG ESG Report (p. 15-16)</a> <a href="#">HW How We Do Business-The Report (p. 61-72)</a>
<b>TOPIC: INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN INVESTMENT MANAGEMENT &amp; ADVISORY</b>		
FN-AC-410a.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing and (3) screening	<a href="#">www Asset Management ESG Integration</a> <a href="#">ESG ESG Report (p. 28-30)</a>
FN-AC-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment and/or wealth management processes and strategies	<a href="#">www Asset Management Investment Stewardship</a> <a href="#">ESG ESG Report (p. 28-30)</a> <a href="#">www Wealth Management Sustainable Investing</a>
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	<a href="#">www Proxy Information</a>
<b>TOPIC: SYSTEMIC RISK MANAGEMENT</b>		
FN-AC-550a.2	Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management	<a href="#">10K 2019 Form 10-K (p. 93-98)</a>
FN-AC-550a.3	Total exposure to securities financing transactions	<a href="#">10K 2019 Form 10-K (Note 11 p. 214-216)</a>
FN-AC-550a.4	Net exposure to written credit derivatives	<a href="#">10K 2019 Form 10-K (p. 108-109, 113-115, 163, Note 5 p. 180-194)</a>
<b>TOPIC: ACTIVITY METRICS</b>		
FN-AC-000.A	(1) Total registered and (2) total unregistered assets under management (AUM)	<a href="#">AR Annual Report (p. 21)</a>
FN-AC-000.B	Total assets under custody and supervision	<a href="#">AR Annual Report (p. 21)</a>
<b>COMMERCIAL BANKS</b>		
<b>TOPIC: FINANCIAL INCLUSION &amp; CAPACITY BUILDING</b>		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	<a href="#">AR Annual Report (p. 33, 39-40)</a> <a href="#">ESG ESG Report (p. 14, 16-17)</a>
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers	<a href="#">ESG ESG Report (p. 13, 16-17, 26)</a> <a href="#">www JPMorgan Chase Makes \$125 Million, Five-Year Global Investment in Financial Health</a>
<b>TOPIC: INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN CREDIT ANALYSIS</b>		
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	<a href="#">10K 2019 Form 10-K (p. 110-111, Note 4 p. 179)</a>
FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	<a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG ESG Report (p. 28-31)</a> <a href="#">www TCFD Climate Report (p. 12-13)</a>
<b>TOPIC: ACTIVITY METRICS</b>		
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business and (c) corporate	<a href="#">10K 2019 Form 10-K (Note 12 p. 217-236)</a>

METRIC CODE	METRIC	SOURCE
<b>CONSUMER FINANCE</b>		
<b>TOPIC: SELLING PRACTICES</b>		
FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	<a href="#">CoC Code of Conduct</a> <a href="#">www Corporate Governance Principles (Section 5.4)</a> <a href="#">PS Proxy Statement (p. 43-44, 52-53)</a>
<b>INVESTMENT BANKING &amp; BROKERAGE</b>		
<b>TOPIC: INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN INVESTMENT BANKING &amp; BROKERAGE ACTIVITIES</b>		
FN-IB-410a.2	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social and governance (ESG) factors, by industry	<a href="#">ESG ESG Report (p. 28-31)</a>
FN-IB-410a.3	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment banking and brokerage activities	<a href="#">E&amp;S Environmental and Social Policy Framework</a> <a href="#">ESG ESG Report (p. 28-31)</a>
<b>TOPIC: PROFESSIONAL INTEGRITY</b>		
FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	<a href="#">CoC Code of Conduct</a> <a href="#">CoE Code of Ethics for Finance Professionals</a> <a href="#">www Conflict of Interest Policy</a> <a href="#">ESG ESG Report (p. 15-16)</a>
<b>TOPIC: EMPLOYEE INCENTIVES &amp; RISK TAKING</b>		
FN-IB-550b.3	Discussion of policies around supervision, control and validation of traders' pricing of Level 3 assets and liabilities	<a href="#">10K 2019 Form 10-K (p. 79-83, 135, Note 2 p. 154-158, 162-163)</a> <a href="#">PS Proxy Statement (p. 52-53)</a>
<b>MORTGAGE FINANCE</b>		
<b>TOPIC: DISCRIMINATORY LENDING</b>		
FN-MF-270b.1	(1) Number, (2) value and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	<a href="#">10K 2019 Form 10-K (Note 12 p. 223, 230)</a>
FN-MF-270b.3	Description of policies and procedures for ensuring nondiscriminatory mortgage origination	<a href="#">www Fair Lending Overview</a>
<b>TOPIC: ACTIVITY METRICS</b>		
FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	<a href="#">10K 2019 Form 10-K (p. 65, footnote c)</a>