

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	J.P. Morgan SE
<b>LEI Code</b>	549300ZK53CNGEEI6A29
<b>Country Code</b>	DE

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

2024 EU-wide Transparency Exercise

Key Metrics

J.P. Morgan SE

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	22,550	24,164	24,237	24,061	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	22,550	24,164	24,237	24,061	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	22,550	24,164	24,237	24,061	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	22,550	24,164	24,237	24,061	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	40,243	41,651	41,865	41,721	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	40,243	41,651	41,865	41,721	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	117,644	122,536	126,247	127,957	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	117,644	122,536	126,247	127,957	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.17%	19.72%	19.20%	18.80%	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	19.17%	19.72%	19.20%	18.80%	(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	19.17%	19.72%	19.20%	18.80%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.17%	19.72%	19.20%	18.80%	(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	34.21%	33.99%	33.16%	32.61%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	34.21%	33.99%	33.16%	32.61%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	406,761	385,667	370,869	397,060	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	5.54%	6.27%	6.54%	6.06%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2024 EU-wide Transparency Exercise

### Leverage ratio

J.P. Morgan SE

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	22,550	24,164	24,237	24,061	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	22,550	24,164	24,237	24,061	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	406,761	385,667	370,869	397,060	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	406,761	385,667	370,869	397,060	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.54%	6.27%	6.54%	6.06%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.54%	6.27%	6.54%	6.06%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	40,243	41,651	41,866	41,721	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	22,550	24,164	24,237	24,061	C01.00 (0000,0000)	Article 39 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,271	7,279	7,279	7,279	C01.00 (0000,0000)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,325	4,008	4,008	4,008	C01.00 (0000,0000)	Articles 36(1) point (c), 26(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	70	42	75	71	C01.00 (0000,0000)	Articles 41(10), 26(1) point (e) and 36(1) point (j) of CRR
	A.1.4	Other Reserves	14,069	14,060	14,068	14,068	C01.00 (0000,0000)	Articles 41(17) and 26(1) point (k) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 26(1) point (l) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,060	-1,068	-1,038	-1,201	C01.00 (0000,0000)	Articles 32 to 35 and 36(1) point (h) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-39	-41	-45	-47	C01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 41(23), 36(1) point (m) and 37 of CRR; Article 41(25), 36(1) point (n) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (o) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (p), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	84	95	-111	-117	C01.00 (0000,0000)	Articles 41(10), 36(1) point (q) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) point (r) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (s) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 42(6), 36(1) point (t) and 80 to 91 of CRR; Article 36(1) point (u), 34(2) point (b), 24(4) point (b) and 29 of CRR; Articles 36(1) point (v) and 37(2) of CRR; Article 36(1) point (w), 131(1) of CRR and Article 36(1) point (x) and 132(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (u), 24(2) point (b), 24(4) point (b) and 29 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	C01.00 (0000,0000)	Articles 42(7), 36(1) point (z), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (y) and 39 of CRR; Article 40(1) point (a) and 40(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	C01.00 (0000,0000)	Articles 42(7), 36(1) point (z), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-2	0	0	C01.00 (0000,0000)	Articles 36(1) point (aa) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (ab) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (ac) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 - 1.1.9 - 1.1.10)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(2) to (5), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 47B and 48G of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48G to 47Z, 47B and 48I of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0000,0000)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	22,550	24,164	24,237	24,061	C01.00 (0000,0000)	Articles 39 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	17,664	17,486	17,627	17,660	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	17,664	17,486	17,627	17,660	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	117,644	122,536	126,247	127,367	C01.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.17%	19.72%	19.20%	18.80%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.17%	19.72%	19.20%	18.80%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	34.21%	33.99%	33.16%	32.61%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	22,550	24,164	24,237	24,061	A.1.A.12.A.1.1+MIN(A.1.1.A.1.2+A.1.2+A.1.3+A.1.4+MIN(A.1.5.A.1.6+A.1.7+0))	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.17%	19.72%	19.20%	18.80%	SA1(4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

J.P. Morgan SE

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	35,817	35,655	35,641	38,596	C 02.00 (r0040, c0010) - (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 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	35,817	35,655	35,641	38,596	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, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, 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 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	28,644	27,899	27,068	29,979	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 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	6,730	6,286	7,012	6,201	C 02.00 (r0640, c0010)
Settlement risk	177	95	97	47	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	426	4,847	1,520	1,417	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	33,089	35,390	42,800	38,278	C 02.00 (r0520, c0010)
Of which the standardised approach	33,089	35,390	42,800	38,278	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	272	283	211	292	C 19.00 (r0010, c0011)*12.5 + C 20.00 (r0010, c0450)*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	8,760	8,760	8,985	8,985	C 02.00 (r0590, c0010)
Of which basic indicator approach	8,760	8,760	8,985	8,985	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	4,001	3,605	3,124	4,454	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	117,644	122,536	126,247	127,957	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> 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.

2024 EU-wide Transparency Exercise  
Market Risk  
J.P. Morgan SE

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaR-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaR-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023									
Traded Debt Instruments	27,763	30,682	0	0	0	0						0	0	0	0								
Of which: General risk	12,245	13,469	0	0	0	0						0	0	0	0								
Of which: Specific risk	13,776	14,819	0	0	0	0						0	0	0	0								
Equities	5,145	4,540	0	0	0	0						0	0	0	0								
Of which: General risk	2,310	1,940	0	0	0	0						0	0	0	0								
Of which: Specific risk	2,533	2,171	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	94	62	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>33,001</b>	<b>35,283</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024									
Traded Debt Instruments	37,497	32,552	0	0	0	0						0	0	0	0								
Of which: General risk	16,332	14,027	0	0	0	0						0	0	0	0								
Of which: Specific risk	18,867	16,587	0	0	0	0						0	0	0	0								
Equities	5,185	5,581	0	0	0	0						0	0	0	0								
Of which: General risk	2,366	2,446	0	0	0	0						0	0	0	0								
Of which: Specific risk	2,563	2,836	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	42	46	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>42,724</b>	<b>38,179</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Consolidated data	84,653	84,107	750		76,990	75,991	721	
Central governments or central banks	138	138	0		171	171	0	
Regional governments or local authorities	821	821	0		761	761	38	
Public sector entities	23	23	0		40	40	0	
Multilateral Development Banks	102	102	0		66	66	0	
International Organisations	60,080	60,022	5,688		50,886	50,887	4,288	
Institutions	100,964	65,641	33,665		102,438	63,238	31,413	
Corporates	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	1,769	1,876	598		1,769	1,879	598	
of which: SME	0	0	0		0	0	0	
of which: Retail	0	0	0	11	276	268	202	33
Exposures in default	2,435	1,678	2,517		3,508	2,494	3,748	
Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a BT 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	264	264	264		259	259	259	
Standardised total <sup>2</sup>	258,447	254,290	64,282	107	244,396	184,872	63,284	221

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Standardised Total does not include the securitisation portion unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant exposures are disclosed. These have been selected over the following: (a) Creditors of counterparties covering up to 5% of total original exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
GERMANY	19,251	19,251	391		19,261	19,261	430	
Central governments or central banks	38	38	0		37	37	0	
Regional governments or local authorities	452	452	0		451	451	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	4,189	3,843	293		2,938	2,891	271	
Corporates	4,170	3,202	3,261		3,096	2,752	2,461	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	86	86	21		86	86	21	
of which: SME	0	0	0		0	0	0	
of which: Retail	0	0	0	0	0	0	0	0
Exposures in default	12	12	18	0	11	11	18	0
Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a BT 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 <sup>2</sup>	20,447	20,428	64,282	0	20,456	20,452	63,284	0

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
UNITED KINGDOM	882	532	0		581	389	0	
Central governments or central banks	0	0	0		0	0	0	
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	12,229	12,229	246		12,169	12,169	271	
Corporates	26,059	15,505	5,896		27,833	15,598	6,046	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	468	468	168		424	424	158	
of which: SME	0	0	0		0	0	0	
of which: Retail	0	0	0	11	11	11	11	0
Exposures in default	14	9	13		11	6	9	
Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a BT 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 <sup>2</sup>	13	13	13	11	13	13	13	11

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
UNITED STATES	0	0	0		0	0	0	
Central governments or central banks	0	0	0		0	0	0	
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	33,218	10,026	2,145		16,340	5,581	1,179	
Corporates	2,802	1,551	1,519		2,636	1,598	1,569	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	279	279	96		320	316	114	
of which: SME	0	0	0		0	0	0	
of which: Retail	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	4	4	4	0
Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a BT 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	2,044	2,044	2,044		2,116	2,116	2,116	
Standardised total <sup>2</sup>	11	11	11	0	11	11	11	0

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
FRANCE	237	237	60		950	950	19	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	269	269	5		249	249	10	
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	9,811	6,029	744		7,974	5,540	620	
Corporates	7,976	5,491	3,080		30,361	6,020	6,020	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	228	213	78		288	288	73	
of which: SME	0	0	0		0	0	0	
of which: Retail	0	0	0	0	0	0	0	0
Exposures in default	283	176	263	0	276	181	276	13
Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a BT 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 <sup>2</sup>	11	11	11	0	11	11	11	0

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
NETHERLANDS	Central governments or central banks	458	458	1	568	568	1	
	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	437	437	125	342	334	106	
	Corporates	7,428	6,823	4,789	7,298	5,128	3,128	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	12	11	4	31	30	11	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	254	254	0	608	608	934	
	Items associated with particularly high risk	0	0	0	0	0	0	
	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		
<b>Standardised total<sup>2</sup></b>							<b>6</b>	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but exclude general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
LUXEMBOURG	Central governments or central banks	652	652	0	650	650	0	
	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	0	0	0	0	0	0	
	Corporates	10,119	8,796	8,886	8,922	7,575	7,595	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	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	47	44	
	Items associated with particularly high risk	136	124	186	676	386	577	
	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		
<b>Standardised total<sup>2</sup></b>			<b>11</b>				<b>12</b>	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
ITALY	Central governments or central banks	41	41	11	20	20	11	
	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	626	614	183	657	648	248	
	Corporates	5,445	4,265	4,268	5,747	4,314	4,321	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	18	18	6	16	16	6	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	1	0	
	Items associated with particularly high risk	108	98	137	108	108	158	
	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		
<b>Standardised total<sup>2</sup></b>			<b>17</b>				<b>1</b>	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
SPAIN	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	15	15	3	19	19	3	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	461	370	548	484	327	127	
	Corporates	3,286	2,880	2,880	3,226	2,881	2,881	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	274	61	0	438	268	394	
	Items associated with particularly high risk	0	0	0	0	0	0	
	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		
<b>Standardised total<sup>2</sup></b>			<b>3</b>				<b>11</b>	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
SWEDEN	Central governments or central banks	42	42	42	42	42	42	
	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	997	424	81	826	394	71	
	Corporates	3,070	2,052	1,951	2,903	1,920	1,868	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	15	15	15	15	15	15	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	
	Items associated with particularly high risk	528	308	461	522	305	459	
	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		
<b>Standardised total<sup>2</sup></b>			<b>23</b>				<b>21</b>	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
BELGIUM	Central governments or central banks	1	1	1	1	1	1	
	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	1,301	1,301	285	1,034	1,034	233	
	Corporates	2,088	1,428	1,268	2,124	1,296	1,174	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	1	1	1	1	1	1	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	154	88	137	30	30	15	
	Items associated with particularly high risk	0	0	0	0	0	0	
	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		
<b>Standardised total<sup>2</sup></b>			<b>7</b>				<b>2</b>	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.



		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(H000R_N)								
	Central governments or central banks	80,054	79,961	970		80,322	80,342	900	
	Regional governments or local authorities	348	348	0		322	321	0	
	Public sector entities	1,376	1,376	0		819	819	302	
	Multilateral Development Banks	46	46	0		22	22	0	
	International Organisations	68	68	0		61	61	0	
	Institutions	49,773	26,128	14,223		53,668	26,705	14,707	
	Corporates	99,896	59,912	48,096		112,865	68,684	52,926	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,792	1,878	966		1,828	1,812	914	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	311	233	285	62	303	233	312	70
	Items associated with particularly high risk	3,023	3,349	3,524		3,824	3,885	3,798	
	of which: SME	0	0	0		0	0	0	
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)	247	247	247		113	113	113		
Equity	0	0	0		0	0	0		
Other exposures	3,311	3,311	3,311		3,509	3,509	3,509		
Standardised Total <sup>4</sup>	224,244	174,804	63,286	248	257,128	194,903	63,286	248	

(1) Original exposure, unless 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) Exposure Value does not include the securitisation position unless the results prior to the 2024 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(H000R_N)								
	Central governments or central banks	24,228	24,228	476		27,247	27,247	476	
	Regional governments or local authorities	248	248	0		223	223	0	
	Public sector entities	617	617	0		426	426	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,797	2,808	307		2,386	2,330	379	
	Corporates	4,620	2,703	3,123		4,603	2,771	3,105	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	49	49	17		43	43	16	
	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	40	27	42	0	42	24	42	0
	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 <sup>4</sup>	17,804	17,804	6,286	0	17,128	16,903	6,286	0	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(H000R_N)								
	Central governments or central banks	580	388	0		377	389	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	24	24	24		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,878	1,878	24		1,848	1,848	11	
	Corporates	30,613	17,278	6,417		35,536	20,962	6,867	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	42	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	11	11	36	0	0	0	0	0
	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 <sup>4</sup>	34	34	24	0	34	34	22	0	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	(H000R_N)								
	Central governments or central banks	0	0	0		0	0	0	
	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	25,983	7,306	1,927		25,700	7,819	1,878	
	Corporates	2,439	1,364	1,361		3,389	2,343	1,703	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	338	330	120		338	333	120	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	13	18	0	4	4	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	3,211	3,211	3,211		3,500	3,500	3,500		
Standardised Total <sup>4</sup>	34	34	24	0	34	34	22	0	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE	(H000R_N)								
	Central governments or central banks	36	36	64		32	32	22	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	257	257	0		20	20	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,997	7,307	900		11,876	6,862	1,367	
	Corporates	9,794	6,402	6,209		10,967	6,946	6,411	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	217	217	42		216	217	66	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	322	89	306	32	363	312	336	62
	Items associated with particularly high risk	602	267	402	0	367	292	392	0
	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	364	364	364		368	368	368		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	44	44	44	0	44	44	44	0	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
NETHERLANDS		307	307	2		326	326	1	
Central governments or central banks		0	0	0		0	0	0	
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		611	542	378		615	544	378	
Corporates		5,963	4,423	4,454		5,776	4,203	4,203	
of which: SME		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property		31	31	11		17	17	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0		0	0	0	
Items associated with particularly high risk		0	0	0		0	0	0	
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 <sup>(2)</sup>					3				5

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
LUXEMBOURG		697	697	0		693	693	0	
Central governments or central banks		0	0	0		0	0	0	
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		65	65	0		61	61	0	
Corporates		5,516	4,361	4,338		5,747	5,025	5,045	
of which: SME		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property		31	31	11		11	11	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0		0	0	0	
Items associated with particularly high risk		142	118	177	1	159	117	175	2
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 <sup>(2)</sup>					1				16

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
ITALY		31	31	2		37	31	11	
Central governments or central banks		0	0	0		0	0	0	
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		611	604	157		642	606	210	
Corporates		6,560	4,876	4,881		6,271	4,704	4,709	
of which: SME		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property		9	9	3		8	8	3	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0		0	0	0	
Items associated with particularly high risk		389	389	264	0	1	2	2	
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 <sup>(2)</sup>					2				2

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
SPAIN		0	0	0		11	11	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		10	10	2		10	10	2	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		399	333	97		363	302	309	
Corporates		13,143	12,706	12,716		13,176	12,660	12,644	
of which: SME		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		305	0	202	0	454	151	256	0
Items associated with particularly high risk		0	0	0		0	0	0	
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 <sup>(2)</sup>					2				12

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
SWEDEN		0	0	0		13	13	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		23	23	5		21	21	4	
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		841	611	348		842	542	313	
Corporates		3,332	3,120	3,161		3,804	3,679	3,688	
of which: SME		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property		15	15	5		15	15	5	
of which: SME		0	0	0		0	0	0	
Exposures in default		461	17	32	12	467	38	38	11
Items associated with particularly high risk		390	347	370		420	296	380	
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 <sup>(2)</sup>					12				11

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
BELGIUM		5	5	0		27	27	0	
Central governments or central banks		0	0	0		0	0	0	
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		1,369	1,368	309		1,679	1,679	365	
Corporates		1,093	1,093	1,098		1,093	1,093	1,094	
of which: SME		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		10	0	12	0	3	1	1	0
Items associated with particularly high risk		0	0	0		0	0	0	
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 <sup>(2)</sup>					12				1

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

J.P. Morgan SE

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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										
IRB Total <sup>2</sup>			0					0			

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

J.P. Morgan SE

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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										
IRB Total <sup>2</sup>			0					0			

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

J.P. Morgan SE

As of 31/12/2023

(min EUR)		Direct exposures													Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet							Derivatives				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio							Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
		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						
[0-3M]	Finland	4	4	4	0	0	0	0	15	683	11	1,232	0	0	0	0	
[3M-1Y]		0	0	0	0	0	0	0	13	508	51	1,236	0	0	0	0	
[1Y-2Y]		14	14	14	0	0	0	0	72	1,302	23	666	0	0	0	0	
[2Y-3Y]		0	0	0	0	0	0	0	66	2,441	168	1,728	0	0	0	0	
[3Y-5Y]		185	47	185	0	0	0	0	130	2,902	108	1,620	0	0	0	0	
[5Y-10Y]		60	34	60	0	0	0	0	149	2,703	750	8,879	0	0	0	0	
[10Y+more]	24	25	24	0	0	0	0	1,131	6,091	318	5,762	0	0	0	0		
Total		288	116	288	0	0	0	1,595	16,681	1,429	21,121	0	0	0	0		
[0-3M]	France	91	45	91	0	0	0	0	40	327	1	544	0	0	0	0	
[3M-1Y]		118	155	118	0	0	0	0	118	2,287	261	3,776	0	0	0	0	
[1Y-2Y]		66	50	66	0	0	0	0	248	3,687	109	1,761	0	0	0	0	
[2Y-3Y]		398	185	398	0	0	0	0	0	429	11	1,189	0	0	0	0	
[3Y-5Y]		346	100	346	0	0	0	0	2	34	2	267	0	0	0	0	
[5Y-10Y]		450	1,323	450	0	0	0	0	158	2,405	180	3,030	0	0	0	0	
[10Y+more]	588	981	588	0	0	0	0	6	1,141	49	1,013	0	0	0	0		
Total		2,513	2,789	2,513	0	0	0	485	10,111	614	11,500	0	0	0	0		
[0-3M]	Germany	211	211	211	0	0	0	2	892	2	0	1,956	0	0	0	0	
[3M-1Y]		13	58	13	0	0	0	0	34	1,500	24	2,037	0	0	0	0	
[1Y-2Y]		39	218	39	0	0	0	0	40	1,004	17	6,427	0	0	0	0	
[2Y-3Y]		51	208	51	0	0	0	0	1	4,833	4	2,860	0	0	0	0	
[3Y-5Y]		127	446	127	0	0	0	0	84	15,199	4	2,465	0	0	0	0	
[5Y-10Y]		468	336	468	0	0	0	0	234	5,747	54	3,415	0	0	0	0	
[10Y+more]	2,726	2,946	2,726	0	0	0	0	738	7,469	588	12,724	0	0	0	0		
Total		3,637	4,436	3,637	0	0	0	1,114	37,565	690	31,965	0	0	0	0		
[0-3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y-3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y-5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y-10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0-3M]	Greece	3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y]		5	0	5	0	0	0	0	0	0	0	500	0	0	0	0	
[1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y-3Y]		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y-5Y]		10	0	10	0	0	0	0	0	0	0	100	0	0	0	0	
[5Y-10Y]		20	7	20	0	0	0	0	0	0	0	83	1,000	0	0	0	
[10Y+more]	13	0	13	0	0	0	0	34	400	298	2,076	0	0	0	0		
Total		53	7	53	0	0	0	34	400	317	4,576	0	0	0	0		
[0-3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y]		32	0	32	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y-2Y]		3	4	3	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y-3Y]		7	8	7	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y-5Y]		2	22	2	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y-10Y]		20	17	20	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+more]	12	27	12	0	0	0	0	0	0	0	0	0	0	0	0		
Total		76	61	76	0	0	0	0	0	0	0	0	0	0	0		
[0-3M]	Ireland	48	0	48	0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y-3Y]		28	0	28	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y-5Y]		314	88	314	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y-10Y]		597	197	597	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+more]	292	37	292	0	0	0	0	0	0	0	0	0	0	0	0		
Total		1,270	321	1,270	0	0	0	0	0	0	0	0	0	0	0		
[0-3M]	Italy	245	120	245	0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y]		110	305	110	0	0	0	0	0	0	0	10	0	0	0	0	
[1Y-2Y]		465	387	465	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y-3Y]		1,249	972	1,249	0	0	0	0	0	0	11	0	0	0	0	0	
[3Y-5Y]		455	728	455	0	0	0	0	0	0	0	0	100	0	0	0	
[5Y-10Y]		1,008	700	1,008	0	0	0	0	2	66	1	45	0	0	0	0	
[10Y+more]	521	521	521	0	0	0	0	0	0	0	0	0	0	0	0		
Total		4,124	3,873	4,124	0	0	0	2	77	81	153	0	0	0	0		



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

J.P. Morgan SE

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		11	11	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		2	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		54	0	0	54	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		142	69	0	142	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>210</b>	<b>77</b>	<b>0</b>	<b>210</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0
[ 3M - 1Y]		30	30	0	30	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		46	0	0	46	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		18	0	0	18	0	0	0	0	239	0	0	0	0	0	0	0	0
[ 10Y - more]		23	4	0	23	0	0	0	0	168	0	481	0	0	0	0	0	0
<b>Total</b>		<b>98</b>	<b>4</b>	<b>0</b>	<b>98</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>427</b>	<b>0</b>	<b>527</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M]		2	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		27	154	0	27	0	0	0	0	0	526	0	125	0	0	0	0	0
[ 1Y - 2Y]		502	284	0	502	0	0	0	0	0	0	0	70	0	0	0	0	0
[ 2Y - 3Y]		243	27	0	243	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		325	253	0	325	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		1,947	374	0	1,947	0	0	0	0	440	0	300	0	0	0	0	0	0
[ 10Y - more]		459	473	0	459	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>2,805</b>	<b>1,465</b>	<b>2,805</b>	<b>2,805</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>966</b>	<b>0</b>	<b>495</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
[ 0 - 3M]		178	0	0	178	0	0	0	0	17	1,483	0	314	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	101	1,216	0	40	0	0	0	0	0
[ 1Y - 2Y]		0	9	0	0	0	0	0	0	62	4	4	103	0	0	0	0	0
[ 2Y - 3Y]		2	0	0	2	0	0	0	0	0	0	0	9	0	0	0	0	0
[ 3Y - 5Y]		11	0	0	11	0	0	0	0	3	18	0	0	0	0	0	0	0
[ 5Y - 10Y]		9	11	0	9	0	0	0	0	8	121	0	0	0	0	0	0	0
[ 10Y - more]		9	9	0	9	0	0	0	0	4	294	1	0	0	0	0	0	0
<b>Total</b>		<b>310</b>	<b>29</b>	<b>310</b>	<b>310</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>88</b>	<b>3,295</b>	<b>5</b>	<b>478</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>484</b>	<b>10,649</b>	<b>162</b>	<b>7,423</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>





2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

J.P. Morgan SE

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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 ]	Other Central and eastern Europe countries non EEA																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		
[ 0 - 3M ]	Middle East																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		
[ 0 - 3M ]	Latin America and the Caribbean																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		
[ 0 - 3M ]	Africa																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		
[ 0 - 3M ]	Others																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		

**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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective 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 counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "or 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 eGAAP



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

J.P. Morgan SE

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		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]	Finland	143	11	143	0	0	0	0	280	42	895	0	0	24	
[3M-1Y]		7	18	7	0	0	0	30	1,610	15	752	0	0		
[1Y-2Y]		103	88	103	0	0	0	48	1,419	123	1,136	0	0		
[2Y-3Y]		146	0	146	0	0	0	93	3,846	113	1,852	0	0		
[3Y-5Y]		11	219	11	0	0	0	93	1,679	87	4,323	0	0		
[5Y-10Y]		50	41	50	0	0	0	139	3,398	688	5,880	0	0		
[10Y+more]		147	12	147	0	0	0	1,240	7,924	140	3,345	0	0		
<b>Total</b>	<b>696</b>	<b>696</b>	<b>696</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,658</b>	<b>20,156</b>	<b>1,204</b>	<b>18,181</b>	<b>0</b>	<b>0</b>			
[0-3M]	France	89	199	89	0	0	0	0	29	0	290	0	0	45	
[3M-1Y]		632	84	632	0	0	0	143	3,997	152	2,365	0	0		
[1Y-2Y]		107	107	107	0	0	0	1	817	60	2,200	0	0		
[2Y-3Y]		542	17	542	0	0	0	2	146	1	380	0	0		
[3Y-5Y]		692	293	692	0	0	0	1	195	7	369	0	0		
[5Y-10Y]		365	1,347	365	0	0	0	112	2,098	164	3,104	0	0		
[10Y+more]		593	765	593	0	0	0	6	1,195	117	923	0	0		
<b>Total</b>	<b>2,558</b>	<b>2,800</b>	<b>2,558</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>284</b>	<b>8,544</b>	<b>498</b>	<b>10,152</b>	<b>0</b>	<b>0</b>			
[0-3M]	Germany	299	299	299	0	0	0	0	1,026	2	493	0	0	0	
[3M-1Y]		47	980	47	0	0	0	12	1,630	50	4,157	0	0		
[1Y-2Y]		3	918	3	0	0	0	0	6,010	4	2,056	0	0		
[2Y-3Y]		170	166	170	0	0	0	90	7,107	3	2,250	0	0		
[3Y-5Y]		1,317	1,138	1,317	0	0	0	3	13,318	9	3,589	0	0		
[5Y-10Y]		2,155	979	2,155	0	0	0	249	5,188	63	4,873	0	0		
[10Y+more]		1,072	1,263	1,072	0	0	0	639	7,160	554	12,909	0	0		
<b>Total</b>	<b>5,322</b>	<b>6,169</b>	<b>5,322</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>993</b>	<b>43,439</b>	<b>684</b>	<b>30,927</b>	<b>0</b>	<b>0</b>			
[0-3M]	Croatia													0	
[3M-1Y]															
[1Y-2Y]															
[2Y-3Y]															
[3Y-5Y]															
[5Y-10Y]															
[10Y+more]															
<b>Total</b>															
[0-3M]	Greece	1	0	1	0	0	0	0	0	0	0	0	0	23	
[3M-1Y]		47	0	47	0	0	0	0	0	0	0	0	0		
[1Y-2Y]		3	0	3	0	0	0	0	0	0	0	0	0		
[2Y-3Y]		1	0	1	0	0	0	0	0	0	0	0	0		
[3Y-5Y]		4	3	4	0	0	0	0	0	0	183	2,002	0		
[5Y-10Y]		56	28	56	0	0	0	0	0	0	0	0	0		
[10Y+more]		17	14	17	0	0	0	27	400	107	2,079	0	0		
<b>Total</b>	<b>129</b>	<b>46</b>	<b>129</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27</b>	<b>400</b>	<b>290</b>	<b>4,081</b>	<b>0</b>	<b>0</b>			
[0-3M]	Hungary	17	0	17	0	0	0	0	7	0	0	0	0	0	
[3M-1Y]		8	4	8	0	0	0	0	0	0	0	0	0		
[1Y-2Y]		11	11	11	0	0	0	0	0	0	0	0	0		
[2Y-3Y]		13	4	13	0	0	0	0	0	0	0	0	0		
[3Y-5Y]		46	11	46	0	0	0	0	0	0	0	0	0		
[5Y-10Y]		2	2	2	0	0	0	0	0	0	0	0	0		
[10Y+more]		5	5	5	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>101</b>	<b>37</b>	<b>101</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[0-3M]	Ireland	1	0	1	0	0	0	0	0	0	0	0	0	0	
[3M-1Y]		22	0	22	0	0	0	0	0	0	0	0	0		
[1Y-2Y]		7	0	7	0	0	0	0	0	0	0	0	0		
[2Y-3Y]		166	0	166	0	0	0	0	0	0	0	0	0		
[3Y-5Y]		69	69	69	0	0	0	0	0	0	0	0	0		
[5Y-10Y]		303	111	303	0	0	0	0	0	0	0	0	0		
[10Y+more]		230	429	230	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>788</b>	<b>607</b>	<b>788</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[0-3M]	Italy	1,538	317	1,538	0	0	0	0	0	0	0	0	0	7	
[3M-1Y]		546	340	546	0	0	0	0	0	0	0	0	0		
[1Y-2Y]		545	1,142	545	0	0	0	1	11	0	0	0	0		
[2Y-3Y]		750	1,225	750	0	0	0	0	0	0	0	0	0		
[3Y-5Y]		1,144	1,288	1,144	0	0	0	0	0	0	0	0	0		
[5Y-10Y]		1,266	967	1,266	0	0	0	2	66	1	25	0	0		
[10Y+more]		895	895	895	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>6,882</b>	<b>6,130</b>	<b>6,882</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>87</b>	<b>6</b>	<b>145</b>	<b>0</b>	<b>0</b>			



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

J.P. Morgan SE

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		90	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		206	3	206	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		107	137	107	0	0	0	0	0	0	0	11	322	0	0	0	0	0
[ 10Y - more]		147	7	147	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>564</b>	<b>155</b>	<b>564</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>322</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
[ 0 - 3M]		43	0	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>43</b>	<b>0</b>	<b>43</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>482</b>	<b>0</b>	<b>544</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M]		529	54	529	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		424	230	424	0	0	0	0	0	0	0	0	24	0	0	0	0	0
[ 1Y - 2Y]		441	184	441	0	0	0	0	0	0	0	0	72	0	0	0	0	0
[ 2Y - 3Y]		101	73	101	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		663	407	663	0	0	0	0	0	0	23	0	0	0	0	0	0	0
[ 5Y - 10Y]		935	759	935	0	0	0	0	0	475	0	0	300	0	0	0	0	0
[ 10Y - more]		1,080	854	1,080	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>4,173</b>	<b>2,647</b>	<b>4,173</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>488</b>	<b>0</b>	<b>488</b>	<b>395</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
[ 0 - 3M]		141	0	141	0	0	0	0	7	1,181	12	2,059	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	2	666	0	391	0	0	0	0	0	0
[ 1Y - 2Y]		5	0	5	0	0	0	0	-3	110	2	16	0	0	0	0	0	0
[ 2Y - 3Y]		1	0	1	0	0	0	0	0	3	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		40	4	40	0	0	0	0	6	33	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		21	11	21	0	0	0	0	0	95	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	7	136	0	274	0	0	0	0	0	0
<b>Total</b>		<b>216</b>	<b>25</b>	<b>216</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>28</b>	<b>2,064</b>	<b>18</b>	<b>2,742</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>21</b>
[ 0 - 3M]		723	0	723	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		437	0	437	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>1,161</b>	<b>13</b>	<b>1,161</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		36	0	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>40</b>	<b>0</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M]		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	127	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	37	2,722	0	1,068	0	0	0	0	0
[ 2Y - 3Y]		2	0	2	0	0	0	0	0	203	2,484	10	225	0	0	0	0	0
[ 3Y - 5Y]		7	0	7	0	0	0	0	0	22	19	24	451	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	7	22	19	64	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	210	1,569	28	362	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>10</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>472</b>	<b>7,155</b>	<b>129</b>	<b>4,451</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

J.P. Morgan SE

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 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 - 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																

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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective 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 counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 e4.

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