JPMorgan Chase recognizes that achieving greater environmental and social sustainability is essential to preserving the natural systems on which life depends. Increasing demand for the world's natural resources, urban migration and popular support for addressing climate change have combined to create environmental and social risks and opportunities for governments, corporations and other institutions globally. JPMorgan Chase is bringing our scale, resources and financial expertise to bear to help our clients and communities navigate these complex challenges and capitalize on sustainable business opportunities, such as the decarbonization of global power systems.

Our work is focused on creating scalable financial solutions to protect the climate and reduce pollution that will help our clients achieve their sustainability objectives. In 2015, we underwrote more than \$4 billion in green and other sustainability-themed bonds for environmentally beneficial projects and continued our leadership through serving on the Green Bond Principles Executive Committee. Additionally, we provide advisory, capital raising and lending for renewable energy and clean technology companies, and we are one of the largest investors and arrangers of capital for wind, solar and geothermal projects. In 2015, we committed and arranged more than \$2 billion for renewable energy projects in the United States.

Innovation is fundamental to who we are, so it's natural that JPMorgan Chase is active in the impact investing market through our sector-leading research, principal investing portfolio, and structuring and placement services. In 2015, we partnered with the U.K. government to structure the Dementia Discovery Fund, a \$100 million fund to encourage research and investment into better treatments for dementia. To date, we have committed \$68 million of our own capital to improving the livelihoods of more than 58 million people in low-income and underserved communities around the world.

We recognize that our efforts alone will not be enough to address these complex issues — and that by collaborating with communities, nonprofits and other stakeholders we can achieve greater impact. There is no better example than NatureVest, our collaboration with The Nature Conservancy. NatureVest continues to create a market for private capital in conservation and recently structured a transaction to protect 30 percent of the Seychelles' marine territory. We have also deepened our support of cities because they are engines of economic growth. In 2014, we committed \$100 million in philanthropic and investment capital over five years to Detroit's economic recovery. This effort is helping to accelerate the city's comeback by supporting small business growth, workforce readiness, commercial development and neighborhood revitalization.

As sustainability priorities increase in importance, effective management of such issues requires that we work proactively with our clients to understand their environmental and social performance, manage risks, and promote best practices. Balancing these issues with financial priorities is fundamental to risk management and a core part of our corporate responsibility. To that end, last year we convened more than 80 client companies at our second annual Sustainable Finance Summit to discuss the integration of environmental and social considerations into business strategies and investment decisions. By leveraging our convening power, we can help drive best practices throughout the economy.

We are proud of our accomplishments in 2015 and believe achieving greater environmental and social sustainability is good for our clients, our company and the communities we serve. We hope to do more in 2016.



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Jamie Dimon Chairman and Chief Executive Officer

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www.jpmorganchase.com/corporate/ Corporate-Responsibility/environment.htm

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