

**SUPPLEMENT No. 6 DATED 21 SEPTEMBER 2023 TO THE  
BASE PROSPECTUS DATED 20 APRIL 2023 AND TO EACH  
OF THE FINAL TERMS DATED 1 SEPTEMBER 2023, 7  
SEPTEMBER 2023 AND 11 SEPTEMBER 2023**

# J.P.Morgan

**J.P. Morgan Structured Products B.V.**  
*(incorporated with limited liability in The Netherlands)*

as Issuer

**JPMorgan Chase Financial Company LLC**  
*(incorporated with limited liability in the State of Delaware, United States of America)*

as Issuer

**JPMorgan Chase Bank, N.A.**  
*(a national banking association organised under the laws of the United States of America)*

as Issuer and as Guarantor in respect of Securities  
issued by  
J.P. Morgan Structured Products B.V.

**JPMorgan Chase & Co.**  
*(incorporated in the State of Delaware, United States of America)*

as Issuer and as Guarantor in respect of Securities  
issued by  
JPMorgan Chase Financial Company LLC

**Structured Securities Programme for the issuance**

**of**

**Notes, Warrants and Certificates**

*Arranger and Dealer for the Programme*

**J.P. Morgan**

## Supplement to the Base Prospectus

This supplement (the "**Supplement**") constitutes a supplement to the base prospectus dated 20 April 2023 (the "**Original Base Prospectus**"), as supplemented by Supplement No. 1 dated 17 May 2023, Supplement No. 2 dated 26 May 2023, Supplement No. 3 dated 13 July 2023, Supplement No. 4 dated 27 July 2023 and Supplement No. 5 dated 17 August 2023 (the Original Base Prospectus, as so supplemented, the "**Base Prospectus**"), which constitutes four base prospectuses for the purposes of Article 8 of Regulation (EU) 2017/1129 (the "**Prospectus Regulation**"): (i) a base prospectus in respect of J.P. Morgan Structured Products B.V. ("**JPMSP**") (the "**JPMSP Base Prospectus**"), (ii) a base prospectus in respect of JPMorgan Chase Bank, N.A (the "**JPMorgan Chase Bank, N.A. Base Prospectus**"), (iii) a base prospectus in respect of JPMorgan Chase & Co. (the "**JPMorgan Chase & Co. Base Prospectus**") and (iv) a base prospectus in respect of JPMorgan Chase Financial Company LLC ("**JPMCFC**") (the "**JPMCFC Base Prospectus**"), in each case, prepared in connection with the issue of non-equity securities under the Structured Securities Programme for the issuance of Notes, Warrants and Certificates (the "**Programme**") by JPMSP, JPMorgan Chase Bank, N.A., JPMorgan Chase & Co. and JPMCFC, irrevocably guaranteed in respect of Securities issued by JPMSP as to payment, delivery and other obligations by JPMorgan Chase Bank, N.A. and in respect of Securities issued by JPMCFC as to payment, delivery and other obligations by JPMorgan Chase & Co. Terms defined in the Base Prospectus have the same meanings when used in this Supplement. This Supplement constitutes a supplement to, and should be read in conjunction with, the JPMSP Base Prospectus, the JPMorgan Chase Bank, N.A. Base Prospectus, the JPMorgan Chase & Co. Base Prospectus and the JPMCFC Base Prospectus.

This Supplement also constitutes a supplement to:

- the Final Terms dated 1 September 2023 relating to the issue of up to EUR 5,000,000 Six-Year Autocallable Barrier Reverse Convertible Notes linked to the Euronext® Global Health Care 50 EW ESG Decrement 5%, due October 2029 (ISIN: XS2381776348) issued under the Programme by JPMSP pursuant to the JPMSP Base Prospectus (the "**JPMSP Final Terms dated 1 September 2023 (ISIN: XS2381776348)**");
- the Final Terms dated 1 September 2023 relating to the issue of up to USD 50,000,000 1.3-Year 9.00% p.a. Autocallable Barrier Reverse Convertible Notes, linked to the ordinary share of PepsiCo, Inc. and the ordinary share of The Coca-Cola Company, due at the latest on 31 December 2024 (ISIN: DE000JB0TZ69) issued under the Programme by JPMSP pursuant to the JPMSP Base Prospectus (the "**JPMSP Final Terms dated 1 September 2023 (ISIN: DE000JB0TZ69)**");
- the Final Terms dated 1 September 2023 relating to the issue of up to EUR 50,000,000 1.5-Year 7.00% p.a. Autocallable Barrier Reverse Convertible Notes, linked to the Swiss Market Index (Price Index), the S&P 500® Index (Price Index) and the EURO STOXX 50® Index (Price Index), due at the latest on 28 March 2025 (ISIN: DE000JB0SZZ3) issued under the Programme by JPMSP pursuant to the JPMSP Base Prospectus (the "**JPMSP Final Terms dated 1 September 2023 (ISIN: DE000JB0SZZ3)**");
- the Final Terms dated 1 September 2023 relating to the issue of up to CHF 50,000,000 1.5-Year 5.00% p.a. Autocallable Barrier Reverse Convertible Notes, linked to the Swiss Market Index (Price Index), the S&P 500® Index (Price Index) and the EURO STOXX 50® Index (Price Index), due at the latest on 28 March 2025 (ISIN: DE000JB0SZY6) issued under the Programme by JPMSP pursuant to the JPMSP Base Prospectus (the "**JPMSP Final Terms dated 1 September 2023 (ISIN: DE000JB0SZY6)**");
- the Final Terms dated 1 September 2023 relating to the issue of up to USD 50,000,000 1.5-Year 8.50% p.a. Autocallable Barrier Reverse Convertible Notes, linked to the Swiss Market Index (Price Index), the S&P 500® Index (Price Index) and the EURO STOXX 50® Index (Price Index), due at the latest on 28 March 2025 (ISIN: DE000JB0SZX8) issued under the Programme by JPMSP pursuant to the JPMSP Base Prospectus (the "**JPMSP Final Terms dated 1 September 2023 (ISIN: DE000JB0SZX8)**");

- the Final Terms dated 7 September 2023 relating to the issue of up to CHF 50,000,000 1.5-Year 7.00% p.a. Autocallable Barrier Reverse Convertible Notes, linked to the ordinary share of Bâloise Holding AG, the ordinary share of Swiss Life Holding AG and the ordinary share of Zurich Insurance Group AG, due at the latest on 7 April 2025 (ISIN: DE000JB2NNA9) issued under the Programme by JPMSP pursuant to the JPMSP Base Prospectus (the "**JPMSP Final Terms dated 7 September 2023 (ISIN: DE000JB2NNA9)**"); and
- the Final Terms dated 11 September 2023 relating to the issue of up to USD 50,000,000 1-Year 11.50% p.a. Autocallable Barrier Reverse Convertible Notes, linked to the ordinary share of Microsoft Corporation, the Class C Share of Alphabet Inc. and the ordinary share of Apple Inc., due at the latest on 7 October 2024 (ISIN: DE000JB2UYC7) issued under the Programme by JPMSP pursuant to the JPMSP Base Prospectus (the "**JPMSP Final Terms dated 11 September 2023 (ISIN: DE000JB2UYC7)**").

The purpose of this Supplement is to:

- incorporate by reference into the Base Prospectus the JPMSP 2023 Interim Financial Statements, the JPMCFC 2023 Interim Financial Statements, the Supplement No. 2 to the Registration Document of JPMSP and the Supplement No. 5 to the Registration Document of JPMCFC (each as defined below);
- make certain amendments and corrections to the information in the sections entitled "Payout Conditions" and "Information Relating to Sustainable Securities" in the Base Prospectus; and
- amend and supplement the information in the Summary of each of the JPMSP Final Terms dated 1 September 2023 (ISIN: XS2381776348), the JPMSP Final Terms dated 1 September 2023 (ISIN: DE000JB0TZ69), the JPMSP Final Terms dated 1 September 2023 (ISIN: DE000JB0SZZ3), the JPMSP Final Terms dated 1 September 2023 (ISIN: DE000JB0SZY6), the JPMSP Final Terms dated 1 September 2023 (ISIN: DE000JB0SZX8), the JPMSP Final Terms dated 7 September 2023 (ISIN: DE000JB2NNA9) and the JPMSP Final Terms dated 11 September 2023 (ISIN: DE000JB2UYC7).

### **Right to withdraw acceptances**

**In accordance with Article 23(2) of the Prospectus Regulation, investors in the European Economic Area who have already agreed to purchase or subscribe for Securities issued under the Base Prospectus before this Supplement is published and where the Securities have not yet been delivered to them at the time when the significant new factor, material mistake or material inaccuracy to which this Supplement relates arose or was noted have the right, exercisable within two working days after the publication of this Supplement, to withdraw their acceptances. This right is exercisable up to, and including 25 September 2023. Investors may contact the relevant Authorised Offeror(s) (as set out in the Final Terms of the relevant Securities) should they wish to exercise such right of withdrawal.**

### **Status of Supplement**

The Supplement is a supplement for the purposes of Article 23(1) of the Prospectus Regulation. On 20 April 2023, the *Commission de Surveillance du Secteur Financier* (the "**CSSF**") approved the Base Prospectus for the purposes of Article 6 of the Luxembourg Law dated 16 July 2019 on prospectuses for securities. The amendments included in this Supplement to the terms and conditions of the Securities shall only apply to Final Terms, the date of which falls on or after the approval of this Supplement (save where the Final Terms provide that the terms and conditions of the Securities are to be incorporated from an earlier base prospectus).

### **Responsibility**

In relation to the JPMSP Base Prospectus and the JPMorgan Chase Bank, N.A. Base Prospectus, JPMorgan Chase Bank, N.A. accepts responsibility for the information given in this Supplement and confirms that, to the best of its knowledge, the information contained in this Supplement is in accordance with the facts and makes no omission likely to affect its import. In relation to the JPMorgan Chase & Co.

Base Prospectus and the JPMCFC Base Prospectus, JPMorgan Chase & Co. accepts responsibility for the information given in this Supplement and confirms that, to the best of its knowledge, the information contained in this Supplement is in accordance with the facts and makes no omission likely to affect its import.

## Information being supplemented

### I. Incorporation by reference

This Supplement incorporates the following documents by reference into the Base Prospectus:

- (a) the unaudited J.P. Morgan Structured Products B.V. Financial Statements for the six month period ended 30 June 2023 (the "**JPMSP 2023 Interim Financial Statements**") (available at <https://dl.luxse.com/dlp/1088ce471431264cd3bb6ed3aea35b1e29>);
- (b) the unaudited financial statements of JPMCFC as of and for the six month period ended 30 June 2023 (the "**JPMCFC 2023 Interim Financial Statements**") (available at <https://dl.luxse.com/dlp/10b5e84eeb4c754f14b7b3033d51cd0e65>);
- (c) Supplement No. 2 dated 20 September 2023 to the Registration Document dated 19 April 2023 of J.P. Morgan Structured Products B.V. ("**Supplement No. 2 to the Registration Document of JPMSP**") (available at <https://dl.luxse.com/dlp/10da0e0a759b49471f9f100e3df9871132>); and
- (d) Supplement No. 5 dated 20 September 2023 to the Registration Document dated 19 April 2023 of JPMCFC ("**Supplement No. 5 to the Registration Document of JPMCFC**") (available at <https://dl.luxse.com/dlp/10699fbf8beb5347aea4b23d7abdcbb58>).

A copy of each of these documents has been filed with the CSSF in its capacity as competent authority under Article 31(1) of the Prospectus Regulation and, by virtue of this Supplement, the information set out in the sections of each document referred to below is incorporated by reference into and forms part of the Base Prospectus.

<b>Information incorporated by reference</b>	<b>Page Number</b>
<b><i>From the JPMSP 2023 Interim Financial Statements</i></b>	
Directors' Report	Pages 1 to 6
Financial Statements:	
Balance Sheet	Page 7
Income statement and statement of comprehensive income	Page 8
Statement of changes in equity	Page 9
Statements of cash flows	Page 10
Notes to the financial statements	Pages 11 to 35
Other information:	
Profit appropriation according to the Articles of Association	Page 35
<b><i>From the JPMCFC 2023 Interim Financial Statements</i></b>	
Board of Managers' Report	Pages 1 to 6
Financial Statements	
Statements of Financial Condition	Page 7
Statements of Income/(Loss) and Comprehensive Income /(Loss)	Page 8
Statements of Changes in Member's Equity	Page 9
Statements of Cash Flows	Page 10
Notes to Financial Statements	Pages 11 to 21
<b><i>From Supplement No. 2 to the Registration Document of JPMSP</i></b>	
Amendments to the section entitled General Information	Page 2
<b><i>From Supplement No. 5 to the Registration Document of JPMCFC</i></b>	
Amendments to the section entitled General Information	Page 2

Any information not listed in the above cross-reference table but included in the documents referred to in the above cross-reference table is not incorporated herein by reference for the purposes of the Prospectus Regulation and is either (a) covered elsewhere in the Base Prospectus; or (b) not relevant for the investor.

## **II. Amendments to the information in the Base Prospectus**

### **(a) Amendments to the section entitled Payout Conditions**

- (i) Payout Condition 2 (*Early Redemption*) on pages 274 to 275 of the Original Base Prospectus shall be deleted and replaced with the following:

#### **"2. Early Redemption**

If "Early Redemption" is specified to be applicable in the relevant Issue Terms and the Calculation Agent determines that an Early Redemption Event in respect of any Early Redemption Valuation Date has occurred, the Issuer shall redeem each Security on the Early Redemption Date scheduled to fall immediately after the date on which such Early Redemption Valuation Date is scheduled to fall by payment of the Early Redemption Amount.

If "Daily Observation Early Redemption" is specified to be applicable in the relevant Issue Terms and the Calculation Agent determines that a Daily Observation Early Redemption Event has occurred, the Issuer shall redeem each Security on the Daily Observation Early Redemption Date scheduled to fall immediately after the date on which such Daily Observation Early Redemption Event has occurred by payment of the Early Redemption Amount.

If "Fast Autocall Early Redemption" is specified to be applicable in the relevant Issue Terms and the Calculation Agent determines that:

- (i) a Daily Observation Early Redemption Event has occurred, the Issuer shall redeem each Security on the Daily Observation Early Redemption Date scheduled to fall immediately after the date on which such Daily Observation Early Redemption Event has occurred by payment of the Early Redemption Amount; or
- (ii) a Daily Observation Early Redemption Event has not occurred and subsequently an Early Redemption Event in respect of any Early Redemption Valuation Date has occurred, the Issuer shall redeem each Security on the Early Redemption Date scheduled to fall immediately after the date on which such Early Redemption Valuation Date is scheduled to fall by payment of the Early Redemption Amount.

The Early Redemption Amount payable on an Early Redemption Date or Daily Observation Early Redemption Date (as applicable) shall be payable together with any Coupon Amount, Fixed Coupon Amount, Certificate Fixed Coupon Amount or Interest Amount (as applicable) payable on the Coupon Payment Date or Interest Payment Date (as applicable) falling or scheduled to fall on such Early Redemption Date or Daily Observation Early Redemption Date (as applicable) (or, if there is no Coupon Payment Date or Interest Payment Date (as applicable) falling or scheduled to fall on such Early Redemption Date or Daily Observation Early Redemption Date (as applicable), such Coupon Amount, Fixed Coupon Amount, Certificate Fixed Coupon Amount or Interest Amount (as applicable) shall be payable on the Coupon Payment Date or Interest Payment Date (as applicable) most recently preceding such Early Redemption Date or Daily Observation Early Redemption Date (as applicable)). However, where an Early Redemption Event or a Daily Observation Early Redemption Event (as applicable) has occurred then no Security Redemption Amount shall be payable under Payout Condition 3 (*Security Redemption Amount on Security Redemption Date*) or Final Redemption Amount under General Condition 5.2 (*Final Redemption*) or Redemption Amount under General Condition 9.2 (*Redemption on the Redemption Date*) (as applicable) shall be payable on any Security Redemption Date or Maturity Date or Redemption Date (as applicable) coinciding with the related Early Redemption Date or Daily Observation Early Redemption Date (as applicable).

For the purposes of this Payout Condition 2, all references to "Reference Asset" or "Reference Assets" will be deemed to be references to "Early Redemption Reference Asset" or "Early

Redemption Reference Assets" respectively or "Daily Observation Early Redemption Reference Asset" or "Daily Observation Early Redemption Reference Assets" respectively (as applicable) and the Securities will be deemed to relate only to the Early Redemption Reference Asset(s) or Daily Observation Early Redemption Reference Assets (as applicable) for such purposes."

- (ii) The first two paragraphs of Payout Condition 3 (*Security Redemption Amount on Security Redemption Date*) immediately before Payout Condition 3(a) (*Redemption Amount 1 (Single Reference Asset) Cash Settlement*) on page 275 of the Original Base Prospectus shall be deleted and replaced with the following:

**"3. Security Redemption Amount on Security Redemption Date**

Unless previously redeemed, or purchased and cancelled, in accordance with the Conditions, or pursuant to an Early Redemption Event in accordance with Payout Condition 2 above (if "Early Redemption" is specified to be applicable in the relevant Issue Terms) or a Daily Observation Early Redemption Event in accordance with Payout Condition 2 above (if "Daily Observation Early Redemption" is specified to be applicable in the relevant Issue Terms) (for the avoidance of doubt, including in the circumstances specified in the penultimate paragraph of Payout Condition 2 (*Early Redemption*) above), where "Cash Settlement" is specified to be applicable in the relevant Issue Terms, each Security shall be redeemed on the Security Redemption Date by payment of the Security Redemption Amount which shall be determined in accordance with such of the following provisions as are specified to be applicable in the relevant Issue Terms, or where "Cash Settlement and/or Physical Settlement" is specified to be applicable in the relevant Issue Terms, each Security shall be redeemed on the Security Redemption Date in accordance with such of the following provisions as are specified to be applicable in the relevant Issue Terms.

For the purposes of this Payout Condition 3, all references to "Reference Asset" or "Reference Assets" will be deemed to be references to "Security Redemption Reference Asset" or "Security Redemption Reference Assets" respectively and the Securities will be deemed to relate only to the Security Redemption Reference Asset(s) for such purposes."

**(b) Amendments to the section entitled Information Relating to Sustainable Securities**

- (i) The first four paragraphs of the section entitled "Information relating to Sustainable Securities" on page 824 of the Original Base Prospectus shall be deleted and replaced with the following:

**"INFORMATION RELATING TO SUSTAINABLE SECURITIES**

The relevant Issue Terms may specify that the Securities are Green Securities ("**Green Securities**"), Social Securities ("**Social Securities**") or Sustainability Securities ("**Sustainability Securities**") and, together with Green Securities and Social Securities, "**Sustainable Securities**"), as the case may be. JPMorgan Chase has developed a firmwide sustainability strategy, and part of this strategy includes our issuance from time to time of Sustainable Securities. Sustainable Securities are issuances by JPMorgan Chase of Securities in which case JPMorgan Chase intends to allocate an amount equal to the net proceeds from the issuance of such Sustainable Securities to fund:

- in the case of Green Securities, Eligible Green Projects (as described below);
- in the case of Social Securities, Eligible Social Projects (as described below); and
- in the case of Sustainability Securities, a combination of Eligible Green Projects and/or Eligible Social Projects (collectively, "**Eligible Projects**") (in such proportion between Eligible Green Projects and Eligible Social Projects as is determined at the discretion of JPMorgan Chase),

in each case on a portfolio basis, as described below.

For purposes of such allocation, Eligible Projects include projects for which JPMorgan Chase disburses funds up to 24 months prior to the issuance of the relevant Securities. Any payment on the Securities will not be directly linked to the performance, maturity or termination of any Eligible Projects.

Sustainable Securities will be issued pursuant to the terms of JPMorgan Chase's Sustainable Bond Framework (the "**Sustainable Bond Framework**"). The below description is based on the Sustainable Bond Framework as at the date of this Base Prospectus; however, JPMorgan Chase anticipates that it will

periodically review the Sustainable Bond Framework in light of evolving market practices and applicable guidelines and, therefore, it is subject to change. Potential investors in Sustainable Securities should ensure to review the latest version of the Sustainable Bond Framework and the applicable Issue Terms for information on the use of proceeds of the relevant Sustainable Securities.

The latest version of the Sustainable Bond Framework can be found at (<https://www.jpmorganchase.com/about/governance/esg> (or any successor website)). The Sustainable Bond Framework does not form part of, is not incorporated in (whether in whole or in part), and shall not be deemed to be part of or incorporated in (whether in whole or in part), this Base Prospectus. The above website reference is provided for ease of reference only: none of the website or any information hosted on the website forms part of, is incorporated in (whether in whole or in part), or shall be deemed to be part of or incorporated in (whether in whole or in part), this Base Prospectus.

**Before investing in Sustainable Securities, prospective investors should carefully consider the information in Risk Factor 5.11 (*There are risks associated with Sustainable Securities*) above, as well as the other information in this Base Prospectus."**

- (ii) The subsection headed "Post-Issuance Reporting" on page 827 of the Original Base Prospectus shall be deleted and replaced with the following:

***"Post-Issuance Reporting***

On an annual basis, JPMorgan Chase intends to prepare and make publicly available a report that will describe its allocation of the net proceeds of all outstanding Sustainable Securities, including any new issuances since its last report, to fund Eligible Projects within the Sustainable Asset Portfolio, at such level of detail as JPMorgan Chase deems practicable based on commercial, confidentiality and other relevant considerations. JPMorgan Chase intends to publish a report annually until the aggregate net proceeds of the relevant Sustainable Securities issuance(s) have been fully allocated to fund Eligible Projects, and thereafter, JPMorgan Chase may publish an update of any such report at its sole discretion. The relevant report and any update (if any) can be found at <https://www.jpmorganchase.com/about/governance/esg> (or any successor website).

JPMorgan Chase expects that each report or update that it publishes concerning the allocation of the proceeds of Sustainable Securities issuances will:

- contain an assertion by its management that the aggregate nominal amount of all Eligible Projects included in the Sustainable Asset Portfolio meets or exceeds the aggregate principal amount of all outstanding Sustainable Securities issued by JPMorgan Chase from and after October 2022, or in the event of any shortfall, an amount equal to the shortfall is temporarily invested in cash, cash equivalents and/or other high quality liquid assets pending allocation of that amount; and
- be accompanied by a related report from an independent accountant or an independent third party consultant with experience in environmental, social and governance research and analysis.

JPMorgan Chase also intends to publish information, where feasible, concerning measures of the expected environmental or social impact of the Eligible Projects, as applicable, included in the Sustainable Asset Portfolio. JPMorgan Chase intends to publish any such information at <https://www.jpmorganchase.com/about/governance/esg> (or any successor website)."

**III. Amendments to the Summary of the relevant JPMSF Final Terms**

The subsection entitled "What is the key financial information regarding the Issuer" on:

- (i) pages 22 to 23 of the JPMSF Final Terms dated 1 September 2023 (ISIN: XS2381776348);
- (ii) pages 19 to 20 of the JPMSF Final Terms dated 1 September 2023 (ISIN: DE000JB0TZ69);
- (iii) pages 20 to 21 of the JPMSF Final Terms dated 1 September 2023 (ISIN: DE000JB0SZZ3);
- (iv) pages 20 to 21 of the JPMSF Final Terms dated 1 September 2023 (ISIN: DE000JB0SZY6);
- (v) pages 20 to 21 of the JPMSF Final Terms dated 1 September 2023 (ISIN: DE000JB0SZX8);
- (vi) pages 19 to 20 of the JPMSF Final Terms dated 7 September 2023 (ISIN: DE000JB2NNA9); and



(vii) pages 19 to 20 of the JPMSF Final Terms dated 11 September 2023 (ISIN: DE000JB2UYC7),

shall be deleted and replaced with the following:

<b>"What is the key financial information regarding the Issuer?"</b>				
The following key financial information (according to IFRS) has been extracted from the audited financial statements of JPMSF for the years ended 31 December 2022 and 2021 and from the unaudited interim financial statements of JPMSF for the six month period ended 30 June 2023.				
<b>Summary information – income statement</b>				
<b>(in USD)</b>	<b>Year ended 31 December 2022 (audited)</b>	<b>Year ended 31 December 2021 (audited)</b>	<b>Six months ended 30 June 2023 (unaudited)</b>	<b>Six months ended 30 June 2022 (unaudited)</b>
<b>Selected income statement data</b>				
Operating profit/loss or similar measure of financial performance used by the Issuer in the financial statements	1,118,000	48,000	(156,000)	380,000
<b>Summary information – balance sheet</b>				
<b>(in USD)</b>	<b>As at 31 December 2022 (audited)</b>	<b>As at 31 December 2021 (audited)</b>	<b>As at 30 June 2023 (unaudited)</b>	
Net financial debt (long term debt plus short term debt minus cash)	28,419,866,000	30,923,175,000	22,621,518,000	
<b>Summary information – cash flow</b>				
<b>(in USD)</b>	<b>As at 31 December 2022 (audited)</b>	<b>As at 31 December 2021 (audited)</b>	<b>As at 30 June 2023 (unaudited)</b>	<b>As at 30 June 2022 (unaudited)</b>
Net cash flows from operating activities	170,317,000	(130,884,000)	(3,666,304,000)	758,921,000
Net cash flows from financing activities	(872,860,000)	(611,091,000)	382,576,000	(16,471,000)
Net cash flows from investing activities	(871,648,000)	(683,406,000)	3,633,329,000	(1,480,441,000)
<b>Qualifications in audit report on historical financial information:</b> There were no qualifications in the audit report with respect to the Issuer's historical financial information included herein."				

## **General**

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement and (b) any other statement in or incorporated by reference into the Base Prospectus, the statements in (a) above will prevail.

Investors who have not previously reviewed the information contained in the documents incorporated by reference above should do so in connection with their evaluation of the Securities.

This Supplement and the documents incorporated by reference into it will be published on the Luxembourg Stock Exchange's website at *www.luxse.com*. In addition, any person receiving a copy of this Supplement may obtain, without charge, upon written or oral request, copies of the documents incorporated by reference herein. Copies of the documents incorporated by reference into this Supplement will be available free of charge during normal business hours on any weekday (Saturdays, Sundays and public holidays excepted), in physical or electronic form, at the office of the Principal Programme Agent (The Bank of New York Mellon, London Branch, 160 Queen Victoria Street, London EC4V 4LA, United Kingdom) and the office of the Paying Agent in Luxembourg (The Bank of New York Mellon S.A./N.V., Luxembourg Branch, Vertigo Building – Polaris, 2-4 rue Eugène Ruppert, L-2453 Luxembourg).

**Registered Office of JPMSP**

**J.P. Morgan Structured Products B.V.**  
Luna ArenA  
Herikerbergweg 238  
1101 CM Amsterdam  
The Netherlands

**Registered Office of  
JPMorgan Chase Bank,  
N.A.**

**Principal Executive Office of JPMCFC**

**Principal Office of  
JPMorgan Chase & Co.**

**JPMorgan Chase Bank,  
N.A.**  
1111 Polaris Parkway  
Columbus, Ohio 43240  
United States of America

**JPMorgan Chase Financial Company LLC**  
383 Madison Avenue  
New York, New York 10179  
United States of America

**JPMorgan Chase & Co.**  
383 Madison Avenue  
New York, New York  
10179  
United States of America

**Dealer and Arranger**

**J.P. Morgan Securities plc**  
25 Bank Street  
Canary Wharf  
London, E14 5JP  
United Kingdom

**Dealers**

**J.P. Morgan Securities  
LLC**  
383 Madison Avenue  
5th Floor  
New York, New York 10179  
United States of America

**J.P. Morgan SE**  
TaunusTurm  
Taunustor 1  
60310 Frankfurt am Main  
Germany

**J.P. Morgan Securities  
(Asia Pacific) Limited**  
25/F Chater House  
8 Connaught Road Central  
Hong Kong

**J.P. Morgan Securities  
Australia Limited**  
Level 18  
85 Castlereagh Street  
Sydney NSW 2000  
Australia

**JPMorgan Securities  
Japan Co., Ltd.**  
Tokyo Building  
7-3 Marunouchi 2-Chome  
Chiyoda-ku  
Tokyo 100-6432  
Japan

**Principal Programme Agent, Paying Agent and  
Transfer Agent**

**Paying Agent, Registrar and Transfer Agent**

**The Bank of New York Mellon, London Branch**  
160 Queen Victoria Street  
London, EC4V 4LA  
United Kingdom

**The Bank of New York Mellon S.A./N.V.  
Luxembourg Branch**  
Vertigo Building  
Polaris  
2-4 rue Eugène Ruppert  
L-2453  
Luxembourg

**Calculation Agents and Delivery Agents**

**J.P. Morgan Securities plc**  
25 Bank Street  
Canary Wharf  
London, E14 5JP  
United Kingdom

**J.P. Morgan SE**  
TaunusTurm  
Taunustor 1  
60310 Frankfurt am Main  
Germany

**J.P. Morgan Securities  
LLC**  
383 Madison Avenue  
5th Floor  
New York, New York  
10179

United States of America

**Luxembourg Listing Agent**

The Bank of New York Mellon S.A./N.V., Luxembourg Branch  
Vertigo Building  
Polaris  
2-4 rue Eugène Ruppert  
L-2453  
Luxembourg

**Auditors**

**Independent Auditors of  
JPMSP**

**PricewaterhouseCoopers  
Accountants N.V.**  
Thomas R. Malthusstraat 5  
1066 JR Amsterdam  
The Netherlands

**Independent Auditors of JPMorgan Chase  
Bank, N.A.**

**PricewaterhouseCoopers LLP**  
300 Madison Avenue  
New York, New York 10017  
United States of America

**Independent Registered  
Public Accounting Firm  
of JPMorgan Chase &  
Co.**

**PricewaterhouseCoopers  
LLP**  
300 Madison Avenue  
New York, New York  
10017  
United States of America

**Independent Auditors of JPMorgan Chase  
Financial Company LLC**

**PricewaterhouseCoopers LLP**  
300 Madison Avenue  
New York, New York 10017  
United States of America

**Legal Advisers**

**To the Arranger and Dealer**

*in respect of English law*

**Ashurst LLP**  
London Fruit and Wool Exchange  
1 Duval Square  
London E1 6PW  
United Kingdom

*in respect of U.S. law*

**Ashurst LLP**  
55 Hudson Yards  
18th Floor  
New York, NY 10001  
United States of America

**To J.P. Morgan Structured Products B.V.**

*in respect of Dutch law*

**Clifford Chance LLP**  
Droogbak 1A  
1013 GE Amsterdam  
PO Box 251  
1000 AG Amsterdam  
The Netherlands

*In respect of Norwegian Securities:*

**Norwegian Programme Agent**

**Skandinaviska Enskilda Banken  
AB (publ)**

**Norwegian Registrar**

**Verdipapirsentralen ASA**  
Fred Olsens gate 1

**Legal Adviser to the Issuers  
*in respect of Norwegian law***

**Advokatfirmaet DLA  
Piper Norway DA**

Oslo Branch  
Investor Services  
Filipstad Brygge 1  
N-0252 Oslo  
Norway

N-0152 Oslo  
P.O. Box. 1174 Sentrum  
N-0107 Oslo  
Norway

Bryggegata 6,  
N-0250 Oslo  
P.O. Box 1364  
Vika  
N-0114 Oslo  
Norway

*In respect of Swedish Securities:*

**Swedish Programme Agent**

**Swedish Registrar**

**Legal Adviser to the Issuers  
in respect of Swedish law**

**Skandinaviska Enskilda Banken  
AB (publ)**  
Investor Services, A-S12  
Råsta Strandväg 5  
SE-169 79 Solna  
Sweden

**Euroclear Sweden AB**  
Klarabergsviadukten 63,  
Box 191  
SE-101 23 Stockholm  
Sweden

**AG Advokat KB**  
Regeringsgatan 38  
Box 3124  
SE-103 62  
Stockholm  
Sweden

*In respect of Finnish Securities*

**Finnish Programme Agent**

**Finnish Registrar**

**Legal Advisers to the Issuers  
in respect of Finnish law**

**Skandinaviska Enskilda Banken  
AB (publ)**  
Helsinki Branch  
Investor Services  
Eteläesplanadi 18,  
FI-00130 Helsinki  
Finland

**Euroclear Finland Oy**  
Urho Kekkosen katu 5 C  
00100 Helsinki  
Finland

**Waselius & Wist**  
Eteläesplanadi 24 A  
00130 Helsinki  
Finland

*In respect of Danish Notes:*

**Danish Programme Agent**

**Danish Registrar**

**Legal Adviser to the Issuers  
in respect of Danish law**

**Skandinaviska Enskilda Banken  
AB (publ)**  
Copenhagen Branch  
Investor Services Bernstorffsgade  
50  
1577 Copenhagen V  
Denmark

**Euronext Securities Copenhagen  
(VP Securities A/S)**  
Nicolai Eigtveds Gade 8  
1402 Copenhagen K  
Denmark

**Bech-Bruun Law Firm P/S**  
Langelinie Allé 35  
2100 Copenhagen  
Denmark

*In respect of French Securities:*

**French Programme Agent**

**Dutch Listing Agent**

**Legal Advisers to the  
Arranger and the Dealers  
in respect of French law**

**BNP Paribas S.A.**  
16, boulevard des Italiens  
75009 Paris  
France

**Coöperatieve Centrale Raiffeisen-  
Boerenleenbank BA**  
Amstelplein 1, 1096 HA  
Amsterdam  
The Netherlands

**Ashurst LLP**  
Avocats au Barreau de Paris  
18, square Edouard VII  
75009 Paris  
France

*In respect of Swiss Securities:*

**Swiss Programme Agent**

**Legal Advisers to the Arranger and the Dealers  
in respect of Swiss law**

**Credit Suisse AG**

**Homburger AG**

Paradeplatz 8  
8001 Zürich  
Switzerland

Prime Tower  
Hardstrasse 201  
8005 Zurich  
Switzerland

*In respect of German Securities:*

**German Programme Agent**

**BNP Paribas S.A.**  
Germany Branch  
Senckenberganlage 19  
60325 Frankfurt am Main  
Germany

**Legal Advisers to the Arranger and Dealer**  
*in respect of German securities law*

**Simmons & Simmons LLP**  
MesseTurm  
Friedrich-Ebert-Anlage 49  
60308 Frankfurt am Main  
Germany