FORM 4

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

|            |        |       | • | <br>••• | _ |
|------------|--------|-------|---|---------|---|
| /ashington | D.C. 2 | 20549 |   |         |   |

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|--------------------------|-----------|--|--|--|--|--|
| OMB Number:              | 3235-0287 |  |  |  |  |  |
| Estimated average burden |           |  |  |  |  |  |
| hours per response:      | 0.5       |  |  |  |  |  |

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

|  |   |                   |                 |  |  |                            | _                |  | _                         |                           |                                    |                        |                                  |            |            |                |                         |
|--|---|-------------------|-----------------|--|--|----------------------------|------------------|--|---------------------------|---------------------------|------------------------------------|------------------------|----------------------------------|------------|------------|----------------|-------------------------|
| 1. Name and                                  |   | Reporting Person* |                 |  |  | r Name <b>and</b><br>ORGAN |                  |  |                           |                           |                                    |                        | ationship of F<br>k all applicab |            | Person     | ` '            |                         |
| rinto Da                                     | anner E   |                   |                 | - 1  |  |                            |                  |  |                           |                           |                                    |                        | Director                         |            |            | 10% Owr        | ner                     |
| -  |   |                   |                 | — la   | Date   | of Earlinet Tr             | ranca            | ction (Mon   | th/Da                     | av/Vear)                  |                                    | -                      | Officer (g                       | ive title  |            | Other (sp      | ecify                   |
| (Last)                                       | (Fir  | rst)              | (Middle)        |  | 3. Date of Earliest Transaction (Month/Day/Year) 03/19/2024      |                            |                  |  |                           | ''                        | below)                             |                        |                                  | below)     |            |                |                         |
| 383 MADISON AVENUE                           |   |                   | - 1             | President President                                    |  |                            |                  |  |                           |                           |                                    | nt & C                 | 00                               |            |            |                |                         |
| 363 MAD                                      | ISON AVE  | NUE               |                 |  |  |                            |                  |  |                           |                           |                                    |                        |                                  |            |            |                |                         |
|  |   |                   |                 | <sup>4</sup>   | I. If Ame  | endment, Da                | ate of           | Original Fi  | led (I                    | Month/Day/Ye              | ear)                               |                        | vidual or Joir                   |            |            |                | able Line)              |
| (Street)                                     |   |                   |                 |  |  |                            |                  |  |                           |                           |                                    | X                      | Form file                        | d by One   | Report     | ing Person     |                         |
| NEW YO                                       | RK NY   | 7                 | 10179-0001      |  |  |                            |                  |  |                           |                           |                                    |                        | Form filed                       | d by More  | e than C   | ne Reportin    | g Person                |
| INEW TO                                      | KIK IV  |                   | 10177 0001      | ⊢  |  |                            |                  |  |                           |                           |                                    |                        |                                  |            |            |                |                         |
| -  |   |                   |                 | F  | Rule   | 10b5-1                     | (c) <sup>-</sup> | Transa   | ctic                      | on Indica                 | tion                               |                        |                                  |            |            |                |                         |
| (City)                                       | (St   | ate)              | (Zip)           |  |  |                            | . ,              |  |                           |                           |                                    |                        |                                  |            |            |                |                         |
|  |   |                   |                 | - 11   | Che  | ck this box to             | indica           | te that a tra  | nsac                      | tion was made             | pursuant to                        | a contract, in         | struction or wr                  | itten plan | that is in | tended to sati | sfy the                 |
|  |   |                   |                 | l l  | affiri   | mative defens              | e con            | ditions of Ri  | ule 10                    | )b5-1(c). See Ir          | nstruction 10                      | ).                     |                                  |            |            |                |                         |
|  |   | _                 |                 |  |  |                            |                  |  |                           |                           |                                    |                        |                                  |            |            |                |                         |
|  |   | T                 | able I - Non    | -Deriva  | tive S   | ecurities                  | Acc              | quired, I  | Disj                      | oosed of,                 | or Bene                            | ficially C             | wned                             |            |            |                |                         |
| 1. Title of Security (Instr. 3) 2. Transa    |   |                   |                 |  | saction 2A. Deemed 3. 4. Securities Acquired (A) or 5. Amount of |                            |                  |  | of                        |                           |                                    | . Nature of            |                                  |            |            |                |                         |
| Date   |   |                   |                 | Day/Year) Execution Date,<br>if any<br>(Month/Day/Year |  | Date,                      |                  |  | 3, 4 and 5)               |                           |                                    | Form:                  |                                  | ndirect    |            |                |                         |
|  |   |                   | (Month/Da       |  |  | Code (Instr.               |                  |  | Beneficially<br>Following |                           | Owned   (D) or I<br>(I) (Inst      |                        | eneficial<br>wnership            |            |            |                |                         |
|  |   |                   |                 |  |  | т —                        | Reported         |  |                           |                           | nstr. 4)                           |                        |                                  |            |            |                |                         |
|  |   |                   |                 |  |  | Code                       | ٧                | Amount (A) or Pr   |                           | Price                     | Transaction(s)<br>(Instr. 3 and 4) |                        |                                  |            |            |                |                         |
|  |   |                   |                 |  |  |                            |                  |  |                           |                           | (-)                                |                        | (iniotal o talle                 | ,          |            |                |                         |
|  |   |                   | Table II - D    | Derivati   | ve Se  | curities A                 | \cqu             | uired, Di  | ispo                      | sed of, o                 | r Benefi                           | cially Ow              | /ned                             |            |            |                |                         |
|  |   |                   | (0              | e.g., pu   | ts, ca   | lls, warra                 | nts.             | option   | s, c                      | onvertible                | e securi                           | ties)                  |                                  |            |            |                |                         |
| 1. Title of                                  | 2.  | 3. Transaction    | 3A. Deemed      | 4.   |  | 5. Number                  | of               | 6 Date Ev  | orcie                     | ahla and                  | 7. Title an                        | d Amount               | 8. Price of                      | 9. Numb    | or of      | 10.            | 11. Nature              |
| Derivative                                   | Conversion  | Date              | Execution Date, |  | action   | Derivative                 |                  | 6. Date Exercisable and Figure 7. Title and Ar Expiration Date 7. Title and Ar of Securities |                           |                           |                                    | Derivative<br>Security |                                  | /e         | Ownership  | of Indirect    |                         |
| Security or Exercise (Month/Day/Year) if any |   |                   |                 |  | (Instr.  | Securities                 |                  | (Month/Da  | ay/Ye                     | ar)                       | Underlyin                          |                        |                                  |            | es         |                | Beneficial<br>Ownership |
| (Instr. 3)                                   | Price of (Month/Day/Year) 8) Acquired (A) or Derivative Derivative Disposed of (Instr. 3 ar |                   |                 |  |  |                            |                  | (Instr. 5)   | Benefici<br>Owned         | ally                      |                                    | (Instr. 4)             |                                  |            |            |                |                         |
|  | Security  |                   |                 |  | (D) (Instr. 3, 4   |                            |                  |  | . ,                       |                           | Following                          |                        | (I) (Instr. 4)                   | , ,        |            |                |                         |
|  |   |                   | and 5)          |  |  |                            |                  | Reported<br>Transaction(s)   |                           |                           |                                    |                        |                                  |            |            |                |                         |
|  | l   |                   |                 |  |  |                            |                  |  |                           |                           |                                    | Amount                 |                                  | (Instr. 4) |            |                |                         |
|  |   |                   |                 |  |  |                            |                  | Date   | - [,                      | Expiration                |                                    | or<br>Number           |                                  |            |            |                |                         |
|  |   |                   |                 | Code   | v  | (A)                        | (D)              | Exercisab  |                           | Date                      | Title                              | of Shares              |                                  |            |            |                |                         |
| Performance<br>Share Units                   | (1)   | 03/19/2024        |                 | A  |  | 104,524 <sup>(2)</sup>     |                  | (3)  |                           | 03/25/2028 <sup>(3)</sup> | Common<br>Stock                    | 104,524                | \$0.0000                         | 104,5      | 524        | D              |                         |

## **Explanation of Responses:**

- 1. Each Performance Share Unit (PSU) represents a contingent right to receive one share of JPMC common stock upon vesting based on the attainment of performance goals.
- 2. Represents PSUs earned based on the Firm's attainment of per-established performance goals for the 3-year performance period ended Dec. 31, 2023. Mr. Pinto's PSUs are expected to vest in 5 equal installments and will settle on: Mar. 25, 2024, 2025, 2026, 2027, and 2028, which will be reported in Form 4 filings. In accordance with the terms of the PSUs, the Board's Compensation & Management Development Committee (CMDC) has certified the Firm's absolute and relative performance against the pre-established performance goals for the performance period and has determined that the maximum amount of the previously granted PSUs has been earned. Under rules applicable in the U.K., Mr. Pinto's PSU award is subject to an assessment of his qualitative performance in determining the ultimate number of PSUs that will vest. As such, the CMDC has determined that no downward adjustment will be made to his payout on his qualitative performance during the performance period.
- 3. Shares delivered, after applicable tax withholding, must be held for an additional holding period following the vesting of each installment as provided under the terms of the PSU award granted on January 19, 2021: (i) a two-year holding period for the installment vesting on March 25, 2024; and (ii) a twelve-month holding period for installments vesting on March 25, 2025, 2026, 2027, and 2028.

/s/ Holly Youngwood under POA 03/21/2024

\*\* Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- $^{\star}$  If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.