

**SUPPLEMENT No. 3 DATED 13 AUGUST 2024 TO THE
REGISTRATION DOCUMENT DATED 17 APRIL 2024**

J.P.Morgan

JPMorgan Chase Bank, N.A.

(a national banking association organised under the laws of the United States of America)

Supplement to the Registration Document

This supplement (the "**Supplement**") constitutes a supplement to the Registration Document of JPMorgan Chase Bank, N.A. dated 17 April 2024 (the "**Original Registration Document**"), as supplemented by Supplement No. 1 dated 15 May 2024 and Supplement No. 2 dated 25 July 2024 (the Original Registration Document as so supplemented, the "**Registration Document**"), prepared in connection with the issue of non-equity securities for the issuance of Notes, Warrants and Certificates. The Registration Document and this Supplement are to be read in conjunction with each applicable Securities Note, each applicable Summary (if any) and all information which is deemed to be incorporated by reference therein.

Status of Supplement

The Supplement is a supplement for the purposes of Article 10(1) of Regulation (EU) 2017/1129 (the "**Prospectus Regulation**"). Unless otherwise defined in this Supplement, terms defined in the Registration Document have the same meanings when used in this Supplement. This Supplement constitutes a supplement to, and should be read in conjunction with, the Registration Document.

Responsibility

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.

Purpose of Supplement

The purpose of this Supplement is to (i) incorporate by reference into the Registration Document the JPMorgan Chase & Co. 30 June 2024 Form 10-Q and the JPMorgan Chase Bank, N.A. 2024 Interim Financial Statements (as defined below) and (ii) amend and supplement the information in the section entitled "General Information" in the Registration Document.

Information being supplemented

I. Incorporation by reference

This Supplement incorporates by reference into the Registration Document:

- (a) the Quarterly Report on Form 10-Q of JPMorgan Chase & Co. for the quarter ended 30 June 2024, containing the unaudited consolidated financial statements of JPMorgan Chase & Co. for the six months ended 30 June 2024, as filed with the United States Securities and Exchange Commission on 2 August 2024 (the "**JPMorgan Chase & Co. 30 June 2024 Form 10-Q**") (available at <https://dl.luxse.com/dlp/10b5c34d2352ac4893840688bac2ceceae>); and
- (b) the unaudited Consolidated Financial Statements of JPMorgan Chase Bank, N.A. for the six months ended 30 June 2024 (the "**JPMorgan Chase Bank, N.A. 2024 Interim Financial Statements**") (available at <https://dl.luxse.com/dlp/10919cefb0d8bd4501999e3d9385f4990d>).

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 Registration Document.

Information incorporated by reference		Page Number
<i>From the JPMorgan Chase & Co. 30 June 2024 Form 10-Q</i>		
Part I - Financial Information		
Item 1.	Financial Statements.	
	Consolidated Financial Statements – JPMorgan Chase & Co.:	
	Consolidated statements of income (unaudited) for the three and six months ended June 30, 2024 and 2023	Page 91
	Consolidated statements of comprehensive income (unaudited) for the three and six months ended June 30, 2024 and 2023	Page 92
	Consolidated balance sheets (unaudited) at June 30, 2024 and December 31, 2023	Page 93
	Consolidated statements of changes in stockholders' equity (unaudited) for the three and six months ended June 30, 2024 and 2023	Page 94
	Consolidated statements of cash flows (unaudited) for the six months ended June 30, 2024 and 2023	Page 95
	Notes to Consolidated Financial Statements (unaudited)	Pages 96 to 190
	Report of Independent Registered Public Accounting Firm	Page 191
	Consolidated Average Balance Sheets, Interest and Rates (unaudited) for the three months ended June 30, 2024 and 2023	Pages 192 to 193
	Glossary of Terms and Acronyms and Line of Business Metrics	Pages 194 to 201
Item 2.	Management's Discussion and Analysis of Financial Condition and Results of Operations.	
	Consolidated Financial Highlights	Page 3
	Introduction	Page 4
	Executive Overview	Pages 5 to 8
	Consolidated Results of Operations	Pages 9 to 14
	Consolidated Balance Sheets and Cash Flows Analysis	Pages 15 to 17
	Explanation and Reconciliation of the Firm's Use of Non-GAAP Financial Measures	Pages 18 to 19
	Business Segment Results	Pages 20 to 43

Firmwide Risk Management	Page 44
Capital Risk Management	Pages 45 to 50
Liquidity Risk Management	Pages 51 to 60
Consumer Credit Portfolio	Pages 61 to 64
Wholesale Credit Portfolio	Pages 65 to 77
Investment Portfolio Risk Management	Page 78
Market Risk Management	Pages 79 to 84
Country Risk Management	Page 85
Critical Accounting Estimates Used by the Firm	Pages 86 to 88
Accounting and Reporting Developments	Page 89
Forward-Looking Statements	Page 90
Item 3. Quantitative and Qualitative Disclosures about Market Risk.	Page 202
Item 4. Controls and Procedures.	Page 202
Part II - Other Information	
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Item 1A. Risk Factors.	Page 202
Item 2. Unregistered Sales of Equity Securities and Use of Proceeds.	Pages 202 to 203
Item 3. Defaults Upon Senior Securities.	Page 203
Item 4. Mine Safety Disclosures.	Page 203
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From the JPMorgan Chase Bank, N.A. 2024 Interim Financial Statements

Consolidated Financial Statements – JPMorgan Chase Bank, National Association	
Consolidated Statements of Income (unaudited) for the six months ended June 30, 2024 and 2023	Page 3
Consolidated Statements of Comprehensive Income (unaudited) for the six months ended June 30, 2024 and 2023	Page 4
Consolidated Balance Sheets (unaudited) at June 30, 2024 and December 31, 2023	Page 5
Consolidated Statements of Changes in Stockholder's Equity (unaudited) for the six months ended June 30, 2024 and 2023	Page 6
Consolidated Statements of Cash Flows (unaudited) for the six months ended June 30, 2024 and 2023	Page 7
Notes to Consolidated Financial Statements (unaudited)	Pages 8 to 87
Report of Independent Auditors	Page 88
Supplementary Information (unaudited)	
Glossary of Terms and Acronyms	Pages 89 to 92

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 Registration Document; or (b) not relevant for the investor.

II. Amendments to the section entitled General Information

- (a) The second paragraph of section 1. (*No material adverse change in prospects or significant change in financial or trading position or financial performance*) of the section entitled "General Information" on page 56 of the Original Registration Document shall be deleted and replaced with the following:

"There has been no significant change in the financial or trading position or financial performance of JPMorgan Chase Bank, N.A. and its subsidiaries taken as a whole since 30 June 2024."

- (b) The paragraph of section 2 (*Legal and arbitration proceedings*) of the section entitled "General Information" on page 56 of the Original Registration Document shall be supplemented by deleting it and replacing it with the following:

"Save as disclosed in (i) the section entitled "*JPMorgan Chase Bank, N.A. – Litigation*" on pages 51 to 55 of this Registration Document and (ii) the section entitled "Note 24 – Litigation" on pages 80 to 83 of the unaudited consolidated financial statements of JPMorgan Chase Bank, N.A. for the six months ended 30 June 2024 and incorporated by reference into this Registration Document, JPMorgan Chase Bank, N.A. is not and has not been involved in any governmental, legal or arbitration proceedings that are material during the 12-month period ending on the date of the most recent supplement to this Registration Document which may have, or have had in the recent past, significant effects on the financial position or profitability of JPMorgan Chase Bank, N.A. nor, so far as JPMorgan Chase Bank, N.A. is aware, are any such governmental, legal or arbitration proceedings pending or threatened."

General

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Registration Document by this Supplement and (b) any other statement in or incorporated by reference into the Registration Document, 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).