

J.P.Morgan

To: The Holders of the Securities (defined below)

From: J.P. Morgan Securities plc (as "**Calculation Agent**")
25 Bank Street, Canary Wharf
London E14 5JP
United Kingdom

JPMorgan Chase Bank, N.A. (as "**Issuer**")
270 Park Avenue
New York 10017
USA

Copy:

The Bank of New York Mellon (as "**Principal Programme Agent**")
One Canada Square
London E14 5AL
United Kingdom

The Bank of New York Mellon S.A./N.V.,
Luxembourg Branch (as "**Paying Agent**",
"**Transfer Agent**" and "**Registrar**")
Vertigo Building - Polaris
2-4 rue Eugène Ruppert
L-2453 Luxembourg

Luxembourg Stock Exchange
35A Boulevard Joseph II
L-1840 Luxembourg

1 November 2024

Notice of Payment Event Cut-off Date following the occurrence of a Payment Disruption Event

JPMorgan Chase Bank, N.A.

Legal Entity Identifier (LEI): 7H6GLXDRUGQFU57RNE97

Structured Products Programme for the issuance of Notes, Warrants and Certificates

RUB 1,500,000 Certificates linked to a Basket of Shares, due October 2023 (the "Securities")

(ISIN: XS2168705221)

We refer to:

- the notice of Payment Disruption Event in respect of each issued and outstanding series of Russian Rouble denominated Securities issued by J.P. Morgan Structured Products B.V. or by JPMorgan Chase Bank, N.A. under the Structured Products Programme for the issuance of Notes, Warrants and Certificates dated 20 March 2023 relating to each outstanding Series of Affected Securities, including the Securities (as defined

herein); and

- the Pricing Supplement dated 22 December 2020 in respect of the issue of the Securities (the "**Pricing Supplement**"), which completes and amends the General Conditions and the applicable Specific Product Provisions (the "**Conditions**") set forth in the offering circular dated 30 October 2020 (as amended and/or supplemented up to, and including, the Issue Date of the Securities).

Terms that are not defined herein shall have the meanings attributed to them in the Pricing Supplement.

In accordance with the Conditions, the Calculation Agent has determined that a Payment Disruption Event is still occurring on 31 October 2024, being the Payment Event Cut-off Date (which is one year after (as applicable) the Maturity Date, Redemption Date, Settlement Date or any other date which is the last date on which amounts under the Securities would be due and payable by the Issuer if not for the occurrence of a Payment Disruption Event).

Accordingly, the Calculation Agent shall determine the USD Equivalent Amount of the Affected Amount (being the Issuer's obligation to pay (as applicable) the Settlement Amount, Exercise Amount, Interest Amount, Coupon Amount, Final Redemption Amount, Redemption Amount or any such other amounts in respect of the Securities) based on the USD/Affected Currency Exchange Rate (with the Affected Currency being Russian Rouble) as of the Payment Disruption Valuation Date and the Issuer shall make payment of the USD Equivalent Amount of the Affected Amount on the Payment Event Payment Date in full and final settlement of its obligations to pay such Affected Amount in respect of the Securities.

Pursuant to General Condition 13.2(d), the Calculation Agent has determined as follows and hereby provides notice that:

- the Payment Event Payment Date will be 14 November 2024 (which is the tenth Business Day immediately following the Payment Event Cut-off Date);
- the USD/Affected Currency Exchange Rate will be determined at 10:00 a.m. London time on 12 November 2024, being the Payment Disruption Valuation Date (which is the second Business Day immediately preceding the Payment Event Payment Date); and
- in the event the Calculation Agent is unable to determine the USD Equivalent Amount in respect of the Affected Amount on the Payment Disruption Valuation Date, Holders will not receive any amounts in respect of the Securities.

In accordance with the Conditions, a Holder shall not be entitled to any further payment on the Securities and thereafter the Issuer shall have no obligations whatsoever under the Securities.

The foregoing is subject to deduction of any costs, expenses or liabilities incurred or to be incurred by the Calculation Agent or Issuer in connection with or arising from the resolution of the Payment Disruption Event.

For the avoidance of doubt, any actions taken by the Calculation Agent or the Issuer pursuant to this Notice shall be subject to all applicable laws, rules, regulations, judgements, orders or directives of any governmental, administrative or judicial authority or power (including, without limitation, sanctions laws and regulations of the United States, the United Kingdom, the United Nations or the European Union).

Information in this Notice is not intended to constitute investment, legal, tax, or accounting advice, and Holders of the Securities should consult their own advisors on such matters.

Terms that are not defined herein shall have the meanings attributed to them in the relevant Pricing Supplement or the Conditions, as applicable.

This Notice (and any dispute, controversy, proceedings or claim of whatever nature (whether contractual, non-contractual or otherwise) arising out of or in any way relating to it) shall be governed by, and construed in

accordance with, English law. The Courts of England are to have exclusive jurisdiction to settle any disputes, controversy, proceedings or claim of whatever nature that may arise out of or in connection with this Notice and any matters described herein.

Yours faithfully

J.P. MORGAN SECURITIES PLC

(as Calculation Agent)

By: