J.P.Morgan

COMMERCIAL BANKING

Building stronger communities together





How we uplift communities

Click each box to learn more.

Affordable housing

We provide financing and services to developers and property owners to help keep rents affordable.



Community Development Financial Institutions (CDFIs)

Our work with CDFIs helps ensure access to critical community institutions and services.



Local and diverse businesses

Empowering entrepreneurs is key to fostering opportunity and more vibrant communities everywhere.



Government

Innovative municipalities make life easier for their citizens. We help drive those improvements.



Green Economy

We serve companies that are advancing technologies to support an energy-secure, low-carbon future.



Healthcare

From providers to researchers to startups, we help the healthcare sector thrive.



Higher education

We support colleges and universities so they can operate more efficiently.



Midsize companies

We help guide midsize business growth by providing expertise, access to capital, business opportunities and other important resources.



Minority Depository Institutions (MDIs)

We're channeling our investments and expertise to help MDIs grow and positively impact our communities.



Nonprofits

We've been supporting nonprofits for years—allowing them to do the work the world needs.



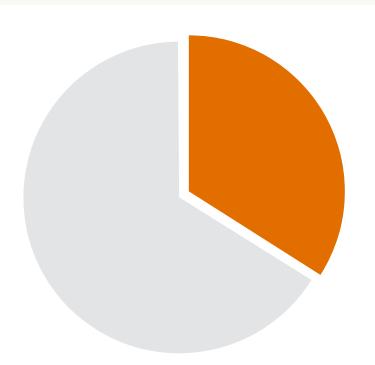
By the numbers

J.P. Morgan Commercial Banking is proud to empower entrepreneurs by providing the capital, expertise and solutions needed to drive growth. And our support of local and diverse businesses helps foster vibrant communities. These innovative businesses circulate more dollars in local economies, provide unique options for customers and reflect the character and values of their neighborhoods.



The U.S. boasts 300,000 midsize businesses, generating a remarkable \$1.3 trillion in annual revenue and providing over 40 million jobs, driving the nation's economic engine forward.

Source: Next Street Middle Market Survey, 2023



1/3

Diverse-owned businesses represent nearly one-third of the middle market businesses (those earning between \$11M and \$500M).

\$2^{B+}

Amount
JPMorganChase
spends annually with
small and diverse
businesses.



\$5^B

In 2024 we provided more than \$5B in loans to emerging middle market businesses

JPMorgan Chase & Co. 2023 ESG Report:

https://www.jpmorganchase.com/content/dam/jpmc/jpmorgan-chase-and-co/documents/jpmc-esg-report-2023.pdf

JPMorgan Chase & Co. 2023 Annual Report:

https://www.jpmorganchase.com/ir/annual-report

Next Street Middle Market Survey, 2023

Working together

Entrepreneurial journeys are as diverse as the people who embark on them. We strive to uplift all entrepreneurs, helping them become business and community leaders. That means being intentional with our efforts to support operational excellence for midsize business owners, including local and diverse-owned midsize companies.



STARTOUT

Latino Business Action Network

\$**7**B

We are proud to work with the Women
Presidents Organization and sponsor their
50 Fastest Growing
Women-Owned/Led
Companies, which collectively generated more than \$7 billion in gross revenue and employed more than 15,000 people in 2024.

4,216

Through the Growth
Lab startup accelerator,
StartOut has helped LGBTQ+
entrepreneurs create 4,216
new jobs and raise \$892
million since 2017.

40+

In October 2023, LBAN and JPMorganChase announced the future launch of the first startup accelerator focused on expanding access to funding for underrepresented Hispanic and Latino founders.



150+

Syracuse University's D'Aniello Institute for Veterans and Military Families (IVMF) and JPMorganChase have guided 173 business owners through CEOcircle, a training and mentorship program for military-connected businesses.



government deposits

We've invested over \$100 million of equity in MDIs and CDFIs since 2020, impacting more than 90 communities across 21 states and D.C.

Our work helped create and preserve more than

In 2024, we provided \$4 billion in financing to healthcare, higher education and notfor-profit institutions, which help improve communities' health, vibrancy and well-being.

JPMorgan Chase & Co. 2023 ESG Report: https://www.jpmorganchase.com/content/dam/ jpmc/jpmorgan-chase-and-co/documents/jpmc-esg-report-2023.pdf

JPMorgan Chase & Co. 2023 Annual Report: https://www.ipmorganchase.com/ir/annual-

"The local residents are big fans of what we do here at Lodge, and we're big fans of this community. This investment makes South Pittsburg a stronger economic community and a better place to live." **Mike Otterman** CEO and President, Lodge Cast Iron

CLIENT SPOTLIGHT



When the COVID-19 pandemic hit, the number of home chefs skyrocketed. That put cookware—including Lodge's famous cast-iron skillets—in high demand. The company knew it had to expand, but it needed gap funding to complete the project. That's where J.P. Morgan stepped in. We provided New Markets Tax Credit (NMTC) equity for the project in South Pittsburg, Tennessee. The second foundry has the potential to add 100 jobs, and the project also includes enhancements to help make the existing foundry safer and more efficient.

BY THE NUMBERS

\$8M+

NMTC investment by J.P. Morgan

100+

Potential jobs added with second foundry

25%

Increased production capacity

CLIENT SPOTLIGHT

HOWARDUNIVERSITY

In 2014, like many universities, Howard had to boost revenues to contend with increasing expenditures and costs of operation. Balancing a handful of competing priorities, the university had to make difficult choices and prioritize strategic goals and objectives. J.P. Morgan initially extended \$100 million in credit to Howard. As the relationship has grown, J.P. Morgan is helping Howard by providing other banking products to streamline payroll, improve controls, fund capital expenditures and back full-time scholarships. Today, Howard is well positioned to remain a leader in higher education and beyond.

BY THE NUMBERS

\$145^M

Generated in capital from newly leased properties

225

Beds at the new hospital facility

\$300M

Raised in bonds through public markets



CLIENT SPOTLIGHT



Following Hurricane Katrina, parts of Hollygrove, New Orleans sat in disrepair due to a lack of funding. New Orleans Restoration Properties set out to change that with Grove Place, a series of 32 new housing units in Hollygrove for households earning between 20% to 60% of the Area Median Income. J.P. Morgan purchased taxexempt bonds to provide \$7.6 million in construction financing to help make this project a reality. In addition to housing, Grove Place includes a community center, garden and greenspace for residents to enjoy.

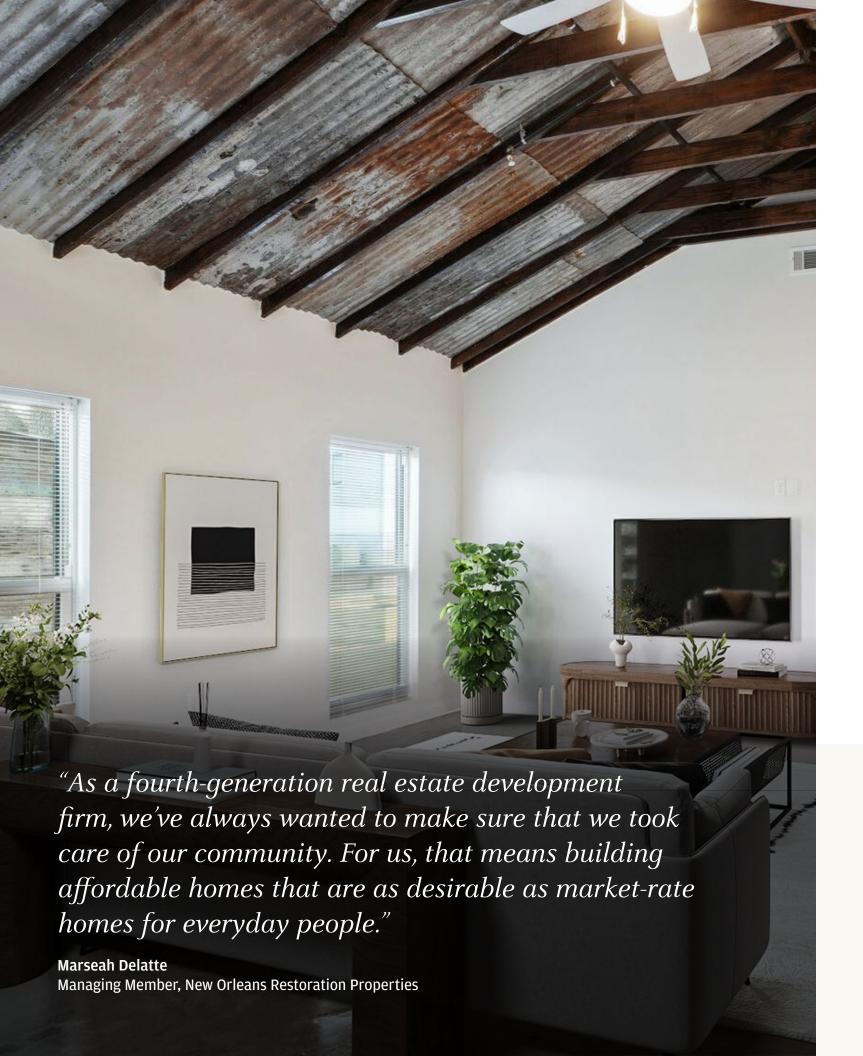
BY THE NUMBERS

134^K

Affordable housing rental units J.P. Morgan has created or preserved*

\$7.6M

Construction financing provided by J.P. Morgan to support Grove Place



CLIENT SPOTLIGHT



Sisters Miko and Titi Branch started a multimillion-dollar business—and a natural hair movement—from their kitchen table in Brooklyn. As their products for curly hair started to fill shelves at major retailers, they needed help to scale their business. With the support of JPMorganChase, Miss Jessie's digitized and streamlined payments and receivables, enhanced fraud protection and secured a line of credit to fuel the company's growth for years to come.

BY THE NUMBERS

65%

of midsize business leaders expect projects to grow in 2025*

1/3

About one-third of leaders are focused on expanding their business into new domestic markets in 2025.*

J.P.Morgan

Let's make a difference together

Visit jpmorgan.com/CB-impact.

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