FINAL TERMS

PROHIBITION OF SALES TO UK RETAIL INVESTORS: The Securities are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (as amended, the "**EUWA**"); (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (as amended, the "**FSMA**") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA (as amended, the "**UK Prospectus Regulation**"). Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (as amended, the "**UK PRIIPs Regulation**") for offering or selling the Securities or otherwise making them available to retail investors in the United Kingdom has been prepared and therefore offering or selling the Securities or otherwise making them available to any retail investor in the United Kingdom may be unlawful under the UK PRIIPs Regulation. Notwithstanding the above, if the Dealer subsequently prepares and publishes a key information document under the UK PRIIPs Regulation in respect of the Securities, then the prohibition on the offering, sale or otherwise making available the Securities to a retail investor in the United Kingdom as described above shall no longer apply.

Final Terms dated 22 October 2024

J.P. Morgan Structured Products B.V.

Legal Entity Identifier (LEI): XZYUUT6IYN31D9K77X08

German Structured Securities Programme for the issuance of Notes, Warrants and Certificates

Guaranteed by

JPMorgan Chase Bank, N.A. (LEI: 7H6GLXDRUGQFU57RNE97)

5,488 2-Year Fixed Rate Certificates, due 23 October 2026
(the "Securities")

PART A - CONTRACTUAL TERMS

Terms used herein shall have the same meaning as in the General Conditions and the Payout Conditions (as may be amended and/or supplemented up to, and including, 24 October 2024) set forth in the Base Prospectus dated 2 July 2024 (the "**Base Prospectus**") and the supplements dated 9 August 2024, 30 August 2024 and 20 September 2024 to the Base Prospectus which together constitute a base prospectus for the purposes of Regulation (EU) 2017/1129 (as amended, the "**EU Prospectus Regulation**"). This document constitutes the Final Terms of the Securities described herein for the purposes of Article 8 of the EU Prospectus Regulation and must be read in conjunction with the Base Prospectus. A Summary is annexed to these Final Terms. Full information on the Issuer and the offer of the Securities is only available on the basis of the combination of these Final Terms and the Base Prospectus (as supplemented). The Base Prospectus and any supplements to the Base Prospectus are available from BNP Paribas S.A. Germany Branch, Senckenberganlage 19, 60325 Frankfurt am Main, Germany.

1.	(i)	Series Number:	Not Applicable
	(ii)	Tranche Number:	One
2.	**Specified Currency or Currencies:**		Euro ("**EUR**")
3.	**Notes, Warrants or Certificates:**		Certificates

4.	**Number of Certificates:**		5,488
5.	**Issue Price:**		EUR 1,000 per Certificate
	(i)	Notional Amount per Certificate:	Not Applicable
	(ii)	Calculation Amount:	EUR 1,000
	(iii)	Trading in Units (Notes):	Not Applicable
	(iv)	Trading in Notional (Certificates):	Not Applicable
	(v)	Minimum trading size:	The Securities may only be traded in a minimum initial amount of one Security and, thereafter, in multiples of one Security
6.	**Issue Date:**		24 October 2024
7.	**Settlement Date and Redemption Date:**		23 October 2026

PROVISIONS APPLICABLE TO NOTES

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

8.	**Fixed-to-Floating Rate Notes:**	Not Applicable
9.	**Floating-to-Fixed Rate Notes:**	Not Applicable
10.	**Interest Commencement Date:**	Not Applicable
11.	**Fixed Rate Accrual Provisions (General Condition 3.1(a)):**	Not Applicable
12.	**Fixed Coupon Amount Provisions (General Condition 3.1(b)):**	Not Applicable
13.	**Floating Rate Note Provisions (General Condition 3.2):**	Not Applicable

PROVISIONS APPLICABLE TO WARRANTS (General Condition 9)

14.	**European, American or Bermudan Style:**	Not Applicable
15.	**Automatic Exercise:**	Not Applicable
16.	**Expiration Date:**	Not Applicable
17.	**Expiration Date subject to Valuation Date adjustment:**	Not Applicable
18.	**Potential Exercise Date(s):**	Not Applicable
19.	**Potential Exercise Date subject to Valuation Date adjustment:**	Not Applicable
20.	**Exercise Amount:**	Not Applicable
21.	**Exercise Period:**	Not Applicable
22.	**Minimum Exercise Number:**	Not Applicable

23.	**Maximum Exercise Number:**	Not Applicable
24.	**Cash Settlement/Issuer Physical Settlement:**	Not Applicable
25.	**Settlement Amount:**	Not Applicable

PROVISIONS APPLICABLE TO CERTIFICATES

26.	**Exercise applicable to Certificates (General Condition 8):**	Not Applicable

CERTIFICATE COUPON PROVISIONS

27.	**Fixed-to-Floating Rate Certificate:**		Not Applicable
28.	**Floating-to-Fixed Rate Certificate:**		Not Applicable
29.	**Fixed Rate Coupon Certificate Provisions and Fixed Rate Coupon Accrual Provisions (General Condition 6.1(a)):**		Applicable
	(i)	Coupon Commencement Date:	Issue Date
	(ii)	Calculation Amount:	EUR 1,000
	(iii)	Coupon Payment Date(s):	23 October 2025 and the Redemption Date
	(iv)	Specified Coupon Period:	Not Applicable
	(v)	Fixed Rate Coupon(s):	2.00 per cent. per annum
	(vi)	Coupon Period End Date(s):	Each Coupon Payment Date
	(vii)	Day Count Fraction:	30/360
30.	**Fixed Rate Coupon Certificate Provisions and Certificate Fixed Coupon Amount Provisions (General Condition 6.1(b)):**		Not Applicable
31.	**Certificate Floating Rate Coupon Provisions (General Condition 6.2):**		Not Applicable

REFERENCE ASSET LINKED COUPON PROVISIONS

32.	**Reference Asset Linked Coupon Provisions (Payout Condition 1):**	Not Applicable

PROVISIONS RELATING TO REDEMPTION OF SECURITIES

33.	**Call Option (General Condition 4.1 in respect of Notes and General Condition 7.1 in respect of Certificates):**	Not Applicable
	Details relating to Instalment Notes (General Condition 4.3):	Not Applicable
34.	**Early Payment Amount:**	Early Payment Amount 1 is applicable
35.	**Early Redemption (Payout Condition 2):**	Not Applicable

36.	**Security Redemption Amount (Payout Condition 3):**	Applicable
(i)	Security Redemption Reference Asset(s):	Not Applicable
(ii)	Provisions for determining Security Redemption Amount where calculation by reference to Share and/or Index and/or FX Rate is impossible or impracticable or otherwise disrupted:	Not Applicable

PAYOUT CONDITIONS APPLICABLE TO THE SECURITIES

37.	**Payout Conditions:**	Applicable
(i)	Redemption Amount 1 (Single Reference Asset) (Payout Conditions 3(a) and 3(b)):	Not Applicable
(ii)	Redemption Amount 2 (Payout Conditions 3(c) and 3(d)):	Not Applicable
(iii)	Redemption Amount 3 (Payout Conditions 3(e) and 3(f)):	Not Applicable
(iv)	Redemption Amount 4 (Payout Conditions 3(g) and 3(h)):	Not Applicable
(v)	Redemption Amount 5 (Payout Condition 3(i)):	Not Applicable
(vi)	Bonus Securities (Payout Conditions 3(j) and 3(k)):	Not Applicable
(vii)	Capped Bonus Securities (Payout Conditions 3(l) and 3(m)):	Not Applicable
(viii)	Barrier Reverse Convertible Securities (Payout Conditions 3(n) and 3(o)):	Not Applicable
(ix)	Reverse Convertible Securities (Payout Conditions 3(p) and 3(q)):	Not Applicable
(x)	Discount Securities (Payout Condition 3(r)):	Not Applicable
(xi)	Twin Win with Cap (Single Reference Asset) (Payout Condition 3(s)):	Not Applicable
	Twin Win with no Cap (Single Reference Asset) (Payout Condition 3(t)):	Not Applicable
(xii)	Barrier Event Redemption Amount (Single Reference Asset) (Payout Condition 3(u)):	Not Applicable

(xiii)	ELIOS Redemption Amount (Payout Condition 3(v)):	Not Applicable
(xiv)	Best-of Bonus (Payout Condition 3(w)):	Not Applicable
(xv)	Capped Booster 1 (Payout Condition 3(x)):	Not Applicable
(xvi)	Capped Booster 2 (Payout Condition 3(y)):	Not Applicable
(xvii)	Redemption Amount 6 (Payout Condition 3(z)):	Not Applicable
(xviii)	Bullish Securities (Payout Condition 3(aa)):	Not Applicable
(xix)	Redemption at par (Payout Condition 3(bb)):	Applicable
(xx)	Redemption Amount 7 (Single Reference Asset) (Payout Condition 3(cc)):	Not Applicable
(xxi)	Redemption Amount 7 (Basket of Reference Assets) (Payout Condition 3(dd)):	Not Applicable
(xxii)	Call Warrants (Single Reference Asset) (Payout Condition 3(ee)):	Not Applicable
	Call Warrants (Basket of Reference Assets) (Payout Condition 3(ff)):	Not Applicable
	Put Warrants (Single Reference Asset) (Payout Condition 3(gg)):	Not Applicable
	Put Warrants (Basket of Reference Assets) (Payout Condition 3(hh)):	Not Applicable
(xxiii)	Delta One (Single Reference Asset) (Payout Condition 3(ii)):	Not Applicable
	Delta One (Basket of Reference Assets) (Payout Condition 3(jj)):	Not Applicable
(xxiv)	Twin Win II with Cap (Payout Condition 3(kk)):	Not Applicable
	Twin Win II with no Cap (Payout Condition 3(ll)):	Not Applicable
(xxv)	Outperformance with Cap (Payout Condition 3(mm)):	Not Applicable
	Outperformance with no Cap (Payout Condition 3(nn)):	Not Applicable
(xxvi)	Redemption Amount 1 (Basket of Reference Assets) (Payout Condition 3(oo)):	Not Applicable

(xxvii) Twin Win with Cap (Basket of Reference Assets) (Payout Condition 3(pp)):	Not Applicable
Twin Win with no Cap (Basket of Reference Assets) (Payout Condition 3(qq)):	Not Applicable
(xxviii) Barrier Event Redemption Amount (Basket of Reference Assets) (Payout Condition 3(rr)):	Not Applicable
(xxix) Downside Performance (Payout Condition 3(ss)):	Not Applicable
(xxx) Redemption Amount 8 (Payout Condition 3(tt)):	Not Applicable
(xxxi) Olympus Redemption Amount 1 (Payout Condition 3(uu)):	Not Applicable
(xxxii) Olympus Redemption Amount 2 (Payout Condition 3(vv)):	Not Applicable
(xxxiii) Hydra Redemption Amount (Payout Condition 3(ww)):	Not Applicable
(xxxiv) Currency Conversion (Payout Condition 3(xx)):	Not Applicable

REFERENCE ASSET LINKED CONDITIONS

SHARE LINKED PROVISIONS

38. **Share Linked Provisions:**	Not Applicable

INDEX LINKED PROVISIONS

39. **Index Linked Provisions:**	Not Applicable

FX LINKED PROVISIONS

40. **FX Linked Provisions:**	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE SECURITIES

41. **New Global Note:**	Not Applicable
42. **Form of Securities:**	Bearer Securities governed by German law
- Temporary or Permanent Global Security:	Temporary Global Security exchangeable for a Permanent Global Security
43. **Additional Financial Centre(s) (General Condition 10.2) or other special provisions relating to payment dates:**	Frankfurt am Main, Germany
- Default Business Day:	Applicable
44. **Payment Disruption Event (General Condition 11):**	Applicable

	-	Relevant Currency(ies):	Each reference to Relevant Currency will be a reference to EUR
45.	**Termination Event Notice Period (General Condition 14):**		As specified in General Condition 14
46.	**Extraordinary Hedge Disruption Event (General Condition 15):**		Applicable
	(i)	Extraordinary Hedge Sanctions Event:	Applicable
	(ii)	Extraordinary Hedge Bail-in Event:	Applicable
	(iii)	Extraordinary Hedge Currency Disruption Event:	Applicable
47.	**Tax Termination Event Notice Period (General Condition 16.3):**		As specified in General Condition 16.3
48.	**Early Redemption for Tax on Underlying Hedge Transactions (General Condition 16.4):**		Not Applicable
49.	**Physical Settlement (General Condition 12):**		Not Applicable
50.	**Calculation Agent:**		J.P. Morgan Securities plc
51.	**Redenomination, Renominalisation and Reconventioning Provisions (General Condition 19.1):**		Not Applicable
52.	**Gross Up (General Condition 16):**		Applicable – as specified in General Condition 16.1
	(i)	Exclude Section 871(m) Taxes from Gross Up (General Condition 16):	Not Applicable
	(ii)	Exclude U.S. Withholding Taxes other than Section 871(m) Taxes from Gross Up (General Condition 16):	Not Applicable
	(iii)	871(m) Securities:	Section 871(m) and the regulations promulgated thereunder will not apply to the Securities
53.	**Rounding (General Condition 20):**		
	(i)	Percentages – Default Rounding:	Not Applicable
	(ii)	Figures – Default Rounding:	Applicable – as specified in General Condition 20.1(b)
	(iii)	Currency amounts due and payable – Default Rounding:	Applicable – as specified in General Condition 20.1(c)
	(iv)	Yen currency amounts due and payable – Default Rounding:	Not Applicable

	(v)	Specified Fraction:	One hundredth of a percentage point (with halves being rounded up)
	(vi)	Specified Unit:	Not Applicable
	(vii)	Specified Decimal Place:	Not Applicable

DISTRIBUTION

54.	**If non-syndicated, name and address of Dealer:**		J.P. Morgan SE, TaunusTurm, Taunustor 1, 60310 Frankfurt am Main, Germany For the avoidance of doubt, the Dealer will not act as distributor.
	(i)	Entities which have a firm commitment to act as intermediaries in secondary trading, providing liquidity through bid and offer rates and description of the main terms of their commitment:	Not Applicable
	(ii)	Date of Subscription Agreement:	Not Applicable
55.	**ECI Holder Restrictions:**		Not Applicable
56.	**Prohibition of Sales to EEA Retail Investors:**		Not Applicable
57.	**Prohibition of Sales to UK Retail Investors:**		Applicable
58.	**Swiss Non-Exempt Public Offer:**		No
59.	**Additional Selling Restrictions:**		Not Applicable

PART B - OTHER INFORMATION

1.	**LISTING AND ADMISSION TO TRADING**	The Securities will not be listed or admitted to trading on any exchange.
2.	**RATINGS**	Not Applicable

3. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i)	Reasons for the offer:	Not Applicable
(ii)	Estimated net proceeds:	Not Applicable
(iii)	Estimated total expenses:	Not Applicable

4. YIELD

Indication of yield:	The yield is 2.00 per cent. per annum.

5. POST-ISSUANCE INFORMATION

Not Applicable

6. OPERATIONAL INFORMATION

Intended to be held in a manner which would allow Eurosystem eligibility:	No
ISIN:	DE000JP23TG3
WKN:	JP23TG
RIC:	DE000JP23TG3=JPML
Relevant Clearing System(s):	Clearstream Frankfurt
Delivery:	Delivery against payment
The Agents appointed in respect of the Securities are:	BNP Paribas S.A. Germany Branch Senckenberganlage 19 60325 Frankfurt am Main Germany

7. TERMS AND CONDITIONS OF THE OFFER

Non-exempt Offer:	An offer of the Securities may be made by DekaBank Deutsche Girozentrale, located at Mainzer Landstraße 16, 60325 Frankfurt am Main, Germany and the savings banks (*Sparkassen*) in the Federal Republic of Germany that have a business relationship with DekaBank Deutsche Girozentrale (each a "**Distributor**" and together, the "**Distributors**") other than pursuant to Article 1(4) of the EU Prospectus Regulation (a "**Non-exempt Offer**") in Germany during the period from (and including) 30 September 2024 to (and including) 21 October 2024, 10:00 a.m. Frankfurt am Main local time (the "**Offer Period**").
Offer Price:	The Offer Price is EUR 1,000 per Security.

Conditions to which the offer is subject:	The offer of the Securities is conditional on their issue. The Offer Period is subject to adjustment by or on behalf of the Issuer in accordance with the applicable regulations. Any adjustments to such Offer Period will be set out in one or more notices to be made available on the website of the Issuer (https://sp.jpmorgan.com), and through the Distributors (and for the avoidance of doubt, no supplement to the Base Prospectus or these Final Terms will be published in relation thereto). The offer of the Securities may be withdrawn in whole or in part at any time before the Issue Date at the discretion of the Issuer by giving at least two Business Days' notice, and notification of such withdrawal will be published on the website of the Issuer (https://sp.jpmorgan.com), and through the Distributors (and for the avoidance of doubt, no supplement to the Base Prospectus or these Final Terms will be published in relation thereto). For the avoidance of doubt, if any application has been made by a potential purchaser and the Issuer exercises such a right, each such potential purchaser shall not be entitled to subscribe or otherwise acquire the Securities. The Securities will be offered in Germany on the basis of a public offer.
Description of the application process:	Investors may apply to subscribe for Securities during the Offer Period. The Offer Period may be discontinued at any time. In such a case, the Issuer shall give immediate notice to the public before the end of the Offer Period by means of a notice published on the website of the Issuer (https://sp.jpmorgan.com), and through the Distributors (and for the avoidance of doubt, no supplement to the Base Prospectus or these Final Terms will be published in relation thereto). Any application shall be made to the Distributors. Investors shall not be required to enter into any contractual arrangements directly with the Issuer related to the subscription for any Securities. A potential purchaser should contact the Distributors prior to the end of the Offer Period. A purchaser will subscribe for Securities in accordance with the arrangements agreed with the Distributors relating to the subscription of securities generally. There are no pre-identified allotment criteria. The Distributors will adopt allotment criteria that ensure equal treatment of potential purchasers. All of the Securities requested through the Distributors during the Offer Period will be assigned up to the maximum amount of the offer. In the event that during the Offer Period, the requests exceed the amount of the offer to prospective investors, the Issuer will proceed to early terminate the Offer Period and will immediately suspend the acceptances of further requests. In such a case, the Issuer shall give immediate notice to the public before the end of the Offer Period by means of a notice published on the website of the Issuer (https://sp.jpmorgan.com), and through the Distributors (and for the avoidance of doubt, no supplement to the Base Prospectus or these Final Terms will be published in relation thereto). A potential purchaser will, on the Issue Date, receive 100 per cent. of the amount of Securities allocated to it at the end of the Offer Period.

Description of possibility to reduce subscription and manner for refunding excess amount paid by applicant:	Not Applicable.
Details of the minimum and/or maximum amount of application:	The maximum number of Securities to be issued is 5,488. The minimum amount of application per investor will be one Security. The maximum amount of application will be subject only to availability at the time of application.
Details of the method and time limits for paying up and delivering the Securities:	Securities will be available on a delivery versus payment basis. The Issuer estimates that the Securities will be delivered to the purchaser's respective securities account on or around the Issue Date. The settlement and the delivery of the Securities will be executed through the Dealer for technical reasons only.
Manner and date in which results of the offer are to be made public:	The results of the offering will be available on the website of the Issuer (https://sp.jpmorgan.com) on or prior to the Issue Date.
Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:	Applicants will be notified directly by the Distributors of the success of their application. Dealing in the Securities may commence on the Issue Date.
Amount of any expenses and taxes specifically charged to the subscriber or purchaser:	Apart from the Offer Price, the Issuer is not aware of any expenses and taxes specifically charged to the subscriber or purchaser.
Name(s) and address(es), to the extent known to the Issuer, of the placers in the various countries where the offer takes place:	DekaBank Deutsche Girozentrale, located at Mainzer Landstraße 16, 60325 Frankfurt am Main, Germany.
Consent:	The Issuer consents to the use of the Base Prospectus and these Final Terms by DekaBank Deutsche Girozentrale and the savings banks (*Sparkassen*) in the Federal Republic of Germany that have a business relationship with DekaBank Deutsche Girozentrale ("**Authorised Offeror(s)**"), during the Offer Period and subject to the conditions, as provided as follows:

(a)	Name, address, legal entity identifier, domicile, legal form and law and country of incorporation of Authorised Offeror(s):	DekaBank Deutsche Girozentrale, located at Mainzer Landstraße 16, 60325 Frankfurt am Main, Germany (Legal Entity Identifier (LEI) is 0W2PZJM8XOY22M4GG883).

(b)	Offer period for which use of the Base Prospectus is authorised by the Authorised Offeror(s):	The Offer Period specified above.
(c)	Conditions to the use of the Base Prospectus by the Authorised Offeror(s):	The Base Prospectus may only be used by the relevant Authorised Offeror(s) in connection with the making of this offer of the Securities to the public in Germany where the Non-exempt Offer is to take place (the "**Public Offer Jurisdiction**"). The Issuer shall be entitled to revoke, amend or vary the terms of its Consent at any time.

Any person (an investor) intending to purchase Securities from an Authorised Offeror will do so, and such offer and sale will be made, in accordance with any terms and other arrangements in place between such Authorised Offeror and the investor, including as to price allocations and settlement arrangements. Neither the Issuer nor the Guarantor will be a party to any such arrangements and, accordingly, the Base Prospectus does not contain such information. The terms and conditions of such offer should be provided to the investor by that Authorised Offeror at the time such offer is made. None of the Issuer, the Guarantor or the Dealer has any responsibility or liability for such information.

8. EU BENCHMARKS REGULATION

EU Benchmarks Regulation: Article 29(2) statement on benchmarks:	Not Applicable