

JPMORGAN CHASE BANK, N.A.

JOHANNESBURG BRANCH

September 2024

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1. Template LIQ1: Liquidity coverage ratio for the quarter ended 30 September 2024 (quarterly)

R Millions	Total unweighted ¹ value (daily average July to September 2024)	Total weighted ² (daily average July to September 2024)
High Quality Liquid Assets		
1 Total high-quality liquid assets (HQLA)		16,342
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:		
3 <i>Stable deposits</i>		
4 <i>Less stable deposits</i>		
5 Unsecured wholesale funding, of which:	24,470	4,479
6 <i>Specified term deposit with residual maturity greater than 30 days</i>	16,592	
7 <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
8 <i>Non-operational deposits (all counterparties)</i>	7,878	4,479
9 <i>Unsecured debt</i>		
10 Secured wholesale funding		
11 Additional requirements, of which:	40,095	5,838
12 <i>Outflows related to derivative exposures and other collateral requirements</i>	3,484	3,484
13 <i>Outflows related to loss of funding on debt products</i>		
14 <i>Credit and liquidity facilities</i>		
15 Other contractual funding obligations	(9)	(1)
16 Other contingent funding obligations	36,620	2,355
17 Total Cash Outflows		10,317
18 Secured lending (e.g. reverse repos)	16,015	
19 Inflows from fully performing exposures		
20 Other cash inflows	20,057	20,036
21 Total Cash Inflows		20,036
		Total adjusted³ value
22 TOTAL HQLA		16,342
23 TOTAL NET CASH OUTFLOWS		2,579
24 LIQUIDITY COVERAGE RATIO (%)		633.56

- ¹ Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)
- ² Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)
- ³ Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on level 2B and Level 2 assets for HQLA and cap on inflows)

2. Template KM1: Key prudential metrics at 30 September 2024 (quarterly)

No transitional arrangement with regards implementation of IFRS 9 for the impact of expected credit loss accounting on regulatory capital have been applied.

	ZAR Millions	Current Quarter 30-Sep-24	Quarter 2 2024 30-Jun-24	Quarter 1 2024 31-Mar-24	Quarter 4 2023 31-Dec-23
Available capital (amounts)					
1	Common equity tier 1 (CET1)	13,633	13,606	13,724	13,700
1a	Fully loaded ECL accounting model				
2	Tier 1	13,633	13,606	13,724	13,700
2a	Fully loaded ECL accounting model Tier 1				
3	Total capital	13,711	13,701	13,747	13,718
3a	Fully loaded ECL accounting model total capital				
4	Total risk-weighted assets (RWA)	29,760	33,076	30,553	36,575
5	Common Equity Tier 1 ratio (%)	45.81%	41.13%	44.92%	37.46%
5a	Fully loaded ECL accounting model common equity tier 1 (%)				
6	Tier 1 ratio (%)	45.81%	41.13%	44.92%	37.46%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)				
7	Total capital ratio (%)	46.07%	41.42%	44.99%	37.51%
7a	Fully loaded ECL accounting model total capital ratio (%)				
8	Capital conservation buffer requirements (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)				
10	Bank G-SIB and/or D-SIB additional requirements (%)				
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%) (as a percentage of risk weighted assets)	37.06%	32.38%	36.17%	28.71%
Basel III leverage ratio		Average for quarter	Average for quarter	Average for quarter	Average for quarter
13	Total Basel III leverage ratio exposure	81,113	81,790	58,473	54,048

14	Basel III leverage ratio (%) (row 2 / row 13)	16.79%	16.72%	23.49%	25.35%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/ row 13)				
	Liquidity coverage ratio	Average for quarter	Average for quarter	Average for quarter	Average for quarter
15	Total HQLA	16,342	15,485	15,815	19,668
16	Total net cash outflow	2,579	2,171	1,892	2,063
17	LCR ratio (%)	633.56	713.40%	835.66%	958.41%
	Net stable funding ratio	30-Sep-24	30-Jun-24	31-Mar-24	31-Dec-23
18	Total available stable funding	16,924	16,951	16,795	17,197
19	Total required stable funding	10,317	8,731	6,782	5,764
20	NSFR ratio	164.04%	194.13%	247.64%	298.36%

3. Template LR2: Leverage ratio common disclosure template 30 September 2024 (quarterly)

	Current Quarter (Average month end July, August, September 2024)	Previous Quarter (Average month end April, May, June 2024)
R millions		
1 On-balance sheet items (excluding derivatives and SFT's but including collateral)	51,279	44,685
2 (Asset amounts deducted in determining Basel III Tier 1 capital)		
3 Total on-balance sheet exposures (excluding derivatives and SFT's) (sum of rows 1 and 2)	51,279	44,685
4 Replacement costs associated with all derivative transactions (where applicable net of eligible cash variation margin and/or bilateral netting)	5,707	9,781
5 Add-on amounts for PFE associated with all derivative transactions	7,729	8,634
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework		
7 (Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
8 (Exempted CCP leg of client-cleared trade exposure)		
9 Adjusted effective notional amount of written credit derivatives		
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
11 Total derivative exposure (sum of rows 4 to 10)	13,436	18,415
12 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	48,862	34,379
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(48,081)	(33,667)
14 CRR exposure for SFT assets		
15 Agent transaction exposures		
16 Total securities financing transaction exposures (sum of rows 12 to 15)	780	712
17 Off-balance sheet exposure at gross notional amount	33,817	38,168
18 Adjustments for conversion to credit equivalent amounts	(18,199)	(20,190)
19 Off-balance sheet items (sum of rows 17 and 18)	15,618	17,978
20 Tier 1 capital	13,622	13,674
21 Total exposures (sum of rows 3,11,16 and 19)	81,113	81,790
22 Basel III leverage ratio	16.79%	16.72%

4. Template LIQ2: Net Stable Funding Ratio (quarterly) as at 30 September 2024

R Millions	Unweighted value by residual maturity				Weighted value
	a No maturity	b < 6 months	c 6 months to < 1 year	d ≥ 1 year	
Available stable funding (ASF) item					
1	Capital:			13,767	13,767
2	<i>Regulatory capital</i>			13,767	13,767
3	<i>Other capital instruments</i>				
4	Retail deposits and deposits from small business customers:				
5	<i>Stable deposits</i>				
6	<i>Less stable deposits</i>				
7	Wholesale funding:		49,995		3,066
8	<i>Operational deposits</i>				
9	<i>Other wholesale funding</i>		49,995		3,066
10	Liabilities with matching interdependent assets				
11	Other liabilities:		4,426	4,235	91
12	<i>NSFR derivative liabilities</i>			4,144	
13	<i>All other liabilities and equity not included in the above categories</i>		4,426	91	91
14	Total ASF				16,924
Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)				1,619
16	Deposits held at other financial institutions for operational purposes				
17	Performing loans and securities:		34,619	139	4,909
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>		13,270		1,327
19	<i>Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions</i>		20,647	104	3,201
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>		702	36	381
21	<i>With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk</i>				
22	<i>Performing residential mortgages, of which:</i>				
23	<i>With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk</i>				
24	<i>Securities that are not in default and qualify as HQLA, including exchange-traded equities</i>				
25	Assets with matching interdependent liabilities				
26	Other assets:		147	3,213	1,697
27	<i>Physical traded commodities, including gold</i>				
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>			1,720	1,462
29	<i>NSFR derivative assets</i>				

R Millions	Unweighted value by residual maturity				Weighted value
	a No maturity	b < 6 months	c 6 months to < 1 year	d ≥ 1 year	
30				1,258	
31		147		235	235
32		33,965			2,092
33					10,317
34					164.04

5. Template OV1: Overview of RWA (quarterly) as at 30 September 2024

	a	b	c	
	RWA R Millions		Minimum capital requirements (Basel Minimum 8%) R Millions	
	30-Sep-24	30-Jun-24	30-Sep-24	
1	Credit risk (excluding counterparty credit risk)	12,605	12,540	1,008
2	Of which: Standardised approach (SA)	12,605	12,540	1,008
3	Of which: Foundation internal ratings-based (F-IRB) approach			
4	Of which: Supervisory slotting approach			
5	Of which: Advanced internal ratings-based (A-IRB) approach			
6	Counterparty credit risk (CCR)	4,359	5,921	349
7	Of which Standardised approach (SA)	4,359	5,921	349
8	Of which: Internal model approach (IMM)			
9	Of which: Other CCR			
10	Credit valuation adjustment (CVA)	7,157	8,927	573
11	Equity positions under simple risk weight approach			
12	Equity investments in funds – look-through approach			
13	Equity investments in funds – mandate-based approach			
14	Equity investments in funds – fall-back approach			
15	Settlement risk			
16	Securitisation exposure in banking book			
17	Of which: Securitisation internal ratings-based approach (SEC-IRBA)			
18	Of which: Securitisation external ratings-based approach (SEC-ERBA)			
19	Of which: Securitisation standardised approach (SEC-SA)			
20	Market risk	2,704	2,752	216
21	Of which: Standardised approach (SA)	2,704	2,752	216
22	Of which Internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	2,935	2,935	235
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Floor adjustment			
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	29,760	33,076	2,381

6. Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure 30 September 2024 (quarterly)

		a
		Average for 3rd quarter 2024
		R millions
1	Total consolidated assets per published financial statements	89,118
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	(4,935)
5	Adjustments for securities financing instruments (i.e. repos and similar secured lending)	(18,688)
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	15,618
7	Other adjustments	
8	Leverage ratio exposure measure	81,113