



JPMORGAN CHASE BANK, N.A.

JOHANNESBURG BRANCH

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J.P.Morgan

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1. Overview of risk management, key prudential metrics and RWA

Template KM1: Key prudential metrics

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-Jun-25	1Q25 31-Mar-25	4Q24 31-Dec-24	3Q24 30-Sep-24	2Q24 30-Jun-24
Available capital (amounts)						
1	Common equity tier 1 (CET1)	13,630	13,605	13,611	13,633	13,606
1a	Fully loaded ECL accounting model	-	-	-	-	-
2	Tier 1	13,630	13,605	13,611	13,633	13,606
2a	Fully loaded ECL accounting model Tier 1	-	-	-	-	-
3	Total capital	13,666	13,658	13,655	13,711	13,701
3a	Fully loaded ECL accounting model total capital	-	-	-	-	-
Risk weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	41,147	34,864	30,551	29,760	33,076
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	33.12%	39.02%	44.55%	45.81%	41.13%
5a	Fully loaded ECL accounting model common equity tier 1 (%)	-	-	-	-	-
6	Tier 1 ratio (%)	33.12%	39.02%	44.55%	45.81%	41.13%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	-	-	-	-	-
7	Total capital ratio (%)	33.21%	39.18%	44.70%	46.07%	41.42%
7a	Fully loaded ECL accounting model total capital ratio (%)	-	-	-	-	-
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirements (2.5% from 2019) (%)	2.50%	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%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%) (as a percentage of risk weighted assets)	24.37%	30.27%	35.80%	37.06%	32.38%
Basel III leverage ratio		Average for quarter	Avg. for quarter	Avg. for quarter	Avg. for quarter	Avg. for quarter
13	Total Basel III leverage ratio exposure	97,575	100,658	82,831	81,113	81,790
14	Basel III leverage ratio (%) (row 2 / row 13)	13.96%	13.54%	16.42%	16.79%	16.72%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/ row 13)	-	-	-	-	-
Liquidity coverage ratio		Average for quarter	Avg. for quarter	Avg. for quarter	Avg. for quarter	Avg. for quarter
15	Total HQLA	16,507	17,096	17,207	16,342	15,485
16	Total net cash outflow	2,873	2,494	2,404	2,579	2,171
17	LCR ratio (%)	574.46%	685.40%	715.77%	633.56%	713.40%
Net stable funding ratio		30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24
18	Total available stable funding	16,676	16,843	16,951	16,924	16,951
19	Total required stable funding	9,265	10,850	9,448	10,317	8,731
20	NSFR ratio	180.00%	155.24%	179.41%	164.04%	194.13%

Template OV1: Overview of RWA

		a	b	C
		RWA R Millions		Minimum capital requirements (Basel Minimum 8%) R Millions
		30-Jun-25	31-Mar-25	30-Jun-25
1	Credit risk (excluding counterparty credit risk)	20,458	20,771	1,637
2	Of which: Standardised approach (SA)	20,458	20,771	1,637
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)	5,265	3,158	421
7	Of which Standardised approach (SA)	5,265	3,158	421
8	Of which: Internal model approach (IMM)	-	-	-
9	Of which: Other CCR	-	-	-
10	Credit valuation adjustment (CVA)	10,270	4,692	822
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	1,377	2,592	110
21	Of which: Standardised approach (SA)	1,377	2,592	110
22	Of which Internal model approach (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	3,661	3,554	293
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	116	96	9
26	Floor adjustment	-	-	-
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	41,147	34,864	3,292

2. Leverage ratio

Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

	a
	Average for 2nd quarter 2025 R millions
1 Total consolidated assets per published financial statements	92,417
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 recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4 Adjustments for derivative financial instruments	(6,625)
5 Adjustments for securities financing instruments (i.e. repos and similar secured lending)	(19,193)
6 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	31,128
7 Other adjustments	(151)
8 Leverage ratio exposure measure	97,575

Template LR2: Leverage ratio common disclosure template

	R millions	Current Quarter (Average month end April, May, June 2025)	Current Quarter (Average month end January, February, March 2025)
1	On-balance sheet items (excluding derivatives and SFT's but including collateral)	54,540	54,468
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(108)	(86)
3	Total on-balance sheet exposures (excluding derivatives and SFT's) (sum of rows 1 and 2)	54,433	54,382
4	Replacement costs associated with all derivative transactions (where applicable net of eligible cash variation margin and/or bilateral netting)	5,461	7,353
5	Add-on amounts for PFE associated with all derivative transactions	8,121	8,051
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)	(1,430)	(218)
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)	12,153	15,185
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	47,415	67,651
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(47,553)	(67,683)
14	CRR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of rows 12 to 15)	(138)	(32)
17	Off-balance sheet exposure at gross notional amount	34,034	34,010
18	Adjustments for conversion to credit equivalent amounts	(2,907)	(2,887)
19	Off-balance sheet items (sum of rows 17 and 18)	31,128	31,123
20	Tier 1 capital	13,617	13,629
21	Total exposures (sum of rows 3,11,16 and 19)	97,575	100,658
22	Basel III leverage ratio	13.96%	13.54%

3. Liquidity

Template LIQ1: Liquidity Coverage Ratio

(R millions)	Total unweighted value (daily average April to June 2025)	Total weighted (daily average April to June 2025)
High quality liquid assets		
1	Total high-quality liquid assets (HQLA)	- 16,507
Cash outflows		
2	Retail deposits and deposits from small business customers, of which:	- -
3	Stable deposits	- -
4	Less stable deposits	- -
5	Unsecured wholesale funding, of which:	21,647 5,314
6	Specified term deposit with residual maturity greater than 30 days	13,095 0
7	Operational deposits (all counterparties) and deposits in networks of cooperative banks	- -
8	Non-operational deposits (all counterparties)	8,551 5,314
9	Unsecured debt	- -
10	Secured wholesale funding	- -
11	Additional requirements, of which:	38,255 6,180
12	Outflows related to derivative exposures and other collateral requirements	4,496 4,496
13	Outflows related to loss of funding on debt products	- -
14	Credit and liquidity facilities	- -
15	Other contractual funding obligations	17 2
16	Other contingent funding obligations	33,743 1,682
17	Total cash outflows	- 11,493
18	Secured lending (e.g. reverse repos)	8,740 -
19	Inflows from fully performing exposures	- -
20	Other cash inflows	17,428 17,414
21	Total Cash Inflows	- 17,414
Total adjusted value		
22	Total HQLA	- 16,507
23	Total net cash outflows	- 2,873
24	Liquidity coverage ratio (%)	- 574.46%

a. Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)

b. Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)

c. 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)

Template LIQ2: Net Stable Funding Ratio

(R millions)	Available stable funding (ASF) item	Unweighted value by residual maturity			Weighted value
		No maturity < 6 months	6 months to < 1 year	≥ 1 year	
1	Capital:	-	-	13,767	13,767
2	Regulatory capital	-	-	13,767	13,767
3	Other capital instruments	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	-	-	-
5	Stable deposits	-	-	-	-
6	Less stable deposits	-	-	-	-
7	Wholesale funding:	46,628	-	-	2,850
8	Operational deposits	-	-	-	-
9	Other wholesale funding	46,628	-	-	2,850
10	Liabilities with matching interdependent assets	-	-	-	-
11	Other liabilities:	6,727	-	59	59
12	NSFR derivative liabilities	-	-	-	0
13	All other liabilities and equity not included in the above categories	6,727	-	59	59
14	Total ASF	-	-	-	16,676
15	Total NSFR high-quality liquid assets (HQLA)	28,051	-	1,015	1,369
16	Deposits held at other financial institutions for operational purposes	-	-	-	-
17	Performing loans and securities:	32,465	-	136	4,544
18	Performing loans to financial institutions secured by Level 1 HQLA	15,822	-	-	1,582
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	15,687	-	104	2,457
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	956	-	32	505
21	With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-
23	With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-
26	Other assets:	4,758	-	1,429	1,242
27	Physical traded commodities, including gold	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-
29	NSFR derivative assets	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-
31	All other assets not included in the above categories	4,758	-	1,429	1,242
32	Off-balance sheet items	34,023	-	-	2,108
33	Total RSF	99,297	-	2,580	9,265
34	Net stable funding ratio (%)	-	-	-	180.00%

4. Credit risk

Template CR1: Credit quality of assets

		a	b	c	d
		Gross carrying values of (R millions)		Allowances/ impairments (R millions)	Net values (a+b-c) (R millions)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	-	17,777	36	17,741
2	Debt securities	-	4,492	-	4,492
3	Off-balance sheet exposures	-	33,610	-	33,610
4	Total	-	55,880	36	55,844

Template CR2: Changes in stock of defaulted loans and debt securities

		a
		(R millions)
1	Defaulted loans and debt securities as at end of previous reporting period	-
2	Loans and debt securities that have defaulted since the last reporting period	-
3	Returned to non-defaulted	-
4	Amounts written off	-
5	Other changes	-
6	Defaulted loans and debt securities at end of reporting period (1+2-3-4±5)	-

Template CR3: Credit risk mitigation techniques—overview

		a	b	c	d	e	f	g
		(R millions)						
		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	17,741	-	-	-	-	-	-
2	Debt securities	4,492	-	-	-	-	-	-
3	Total	22,234	-	-	-	-	-	-
4	Of which defaulted	-	-	-	-	-	-	-

Template CR4: Standardised approach—credit risk exposure and credit risk mitigation effects

		a		b		c		d		e		f
		Exposures before CCF and CRM		Exposures post CCF and CRM		Exposures post CCF and CRM		Exposures post CCF and CRM		RWA and RWA density		RWA density (%)
		On-balance sheet amount (R millions)	Off-balance sheet amount (R millions)	On-balance sheet amount (R millions)	Off-balance sheet amount (R millions)	On-balance sheet amount (R millions)	Off-balance sheet amount (R millions)	RWA				
1	Sovereigns and their central banks	4,492	-	4,492	-	-	-	-				
2	Non-central government public sector entities	1	-	1	-	-	-	-				
3	Multilateral development banks	-	-	-	-	-	-	-				
4	Banks	3,811	-	3,811	-	-	-	41		1%		
5	Securities firms	-	-	-	-	-	-	-		-		
6	Corporates	13,966	33,610	13,966	30,836	-	-	20,293		43%		
7	Regulatory retail portfolios	-	-	-	-	-	-	-		-		
8	Secured by residential property	-	-	-	-	-	-	-		-		
9	Secured by commercial real estate	-	-	-	-	-	-	-		-		
10	Equity	-	-	-	-	-	-	-		-		
11	Past due loans	-	-	-	-	-	-	-		-		
12	Higher risk categories	-	-	-	-	-	-	-		-		
13	Other assets	2,819	-	2,819	-	-	-	124		4.4%		
14	Total	25,088	33,610	25,088	30,836	-	-	20,458		34.85%		

Template CR5: Standardised approach—exposures by asset classes and risk weights

	a	b	c	d	e	f	g	h	i	j	
	(R millions)										
Risk weight											Total credit exposure amount (post CCF and post CRM)
Asset class	0%	10%	20%	35%	50%	75%	100%	150%	Other		
1 Sovereigns and their central banks	4,492	-	-	-	-	-	-	-	-	-	4,492
2 Non-central government public sector entities (PSEs)	1	-	-	-	-	-	-	-	-	-	1
3 Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-
4 Banks	3,610	-	200	-	1	-	-	-	-	-	3,811
5 Securities firms	-	-	-	-	-	-	-	-	-	-	-
6 Corporates	5	-	30,630	-	-	-	14,167	-	-	-	44,802
7 Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-
8 Secured by residential property	-	-	-	-	-	-	-	-	-	-	-
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-
10 Equity	-	-	-	-	-	-	-	-	-	-	-
11 Past-due loans	-	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-	-
13 Other assets	2,695	-	-	-	-	-	124	-	-	-	2,819
14 Total	10,803	-	30,830	-	1	-	14,291	-	-	-	55,925

5. Counterparty credit risk

Template CCR1: Analysis of counterparty credit risk exposure approach

		a	b	c	d	e
		(R millions)				
		Replacement cost	Potential future exposure	Alpha used for computing regulatory EAD	EAD post CRM	RWA
1	Current exposure method (for derivatives and SFTs) ¹	4,566	9,898	1.4	20,250	5,265
2	Internal Model Method (for derivatives and SFTs)	-	-		-	-
3	Simple approach for credit risk mitigation (SFTs)	-	-		-	-
4	Comprehensive approach for credit risk mitigation (for SFTs)	-	-		46	-
5	VaR for SFTs	-	-		-	-
6	Total	4,566	9,898		20,296	5,265

Standardised approach (SA-CCR) for measuring exposure at default for counterparty credit risk will be applicable from

¹ October 2019. Before it enters into force, banks should report in row 1 information corresponding to the Current Exposures Method and the Standardised Method which will become obsolete once the SA-CCR enters into force; see BCBS, March 2014, The standardised approach

Template CCR2: Credit valuation adjustment capital charge

		a	b
		(R millions)	
Total portfolios subject to the Advanced CVA capital charge		EAD post-CRM	RWA
1	VaR component (including the 3x multiplier)	-	-
2	Stressed Var component (including the 3x multiplier)	-	-
3	All portfolios subject to the Standardised CVA capital charge	20,250	10,270
4	Total subject to the CVA capital charge	20,250	10,270

Template CCR3: Standardised approach of CCR exposures by regulatory portfolio and risk weights

	a	b	c	d	e	f	g	h	i
	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M
Risk weight/ Regulatory portfolio	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns	92	-	-	-	-	-	-	-	92
Non-central government public sector entities (PSEs)	-	-	-	-	-	1,408	-	-	1,408
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	14,924	-	-	5	-	876	-	-	15,804
Securities firms	-	-	-	25	-	-	-	-	25
Corporates	-	-	-	-	-	2,966	-	-	2,966
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	15,016	-	-	30	-	5,250	-	-	20,295

Note: Total credit exposure: the amount relevant for the capital requirements calculation, having applied CRM techniques.

Template CCR5: Composition of collateral for CCR exposures

	a		b		c		d	e		f
	Collateral used in derivative transactions						Collateral used in SFTs			
	Fair value of collateral received				Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated			R'M	R'M
	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	
Cash-domestic currency	1,231	-	1,703	-	-	-	-	-	25,183	

Cash-other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	15,935	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	1,231	-	1,703	-	15,935	25,183

Template CCR6: Credit derivative exposures

	a	b
	Protection bought (R million)	Protection sold (R million)
Notionals	-	-
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	259	259
Credit options	-	-
Other credit derivatives	-	-
Total notionals	-	-
Fair values	-	-
Positive fair value (asset)	11	-
Negative fair value (liability)	-	11

Template CCR8: Exposures to central counterparties

No exposures to central counterparties as at 30 June 2025

6. Market risk

Template MR1: Market risk under standardised approach

		a
		Capital charge in SA (Basel minimum 8%) (R millions)
1	General interest rate risk	84
2	Equity risk	-
3	Commodity risk	-
4	Foreign Exchange risk	26
5	Credit spread risk–non-securitisations	-
6	Credit spread risk–securitisations (non-correlation trading portfolio)	-
7	Credit spread risk–securitisations (correlation trading portfolio)	-
8	Default risk–non-securitisations	-
9	Default risk–securitisations (non-correlation trading portfolio)	-
10	Default risk–securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	Total	110

7. Composition of capital

Template CC1: Composition of regulatory capital

		a	
		Amounts (R millions)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common equity Tier 1 capital: Instruments and reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	13,767	
2	Retained earnings	(134)	
3	Accumulated other comprehensive income (and other reserves)	101	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	13,733	
Common equity tier 1 capital: Regulatory adjustments			
7	Prudential valuation adjustments	103	
8	Goodwill (net of related tax liability)	-	minus (d)
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-	minus (e)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework 25)	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, (amount above 10% threshold)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	(c) minus (f) minus 10% threshold
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	Of which: Significant investments in the common stock of financials	-	
24	Of which: Mortgage servicing rights	-	
25	Of which: Deferred tax assets arising from temporary differences	-	

		a	
		Amounts (R millions)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
26	National specific regulatory adjustments	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to over deductions	-	
28	Total regulatory adjustments to Common equity tier 1	103	
29	Common equity Tier 1 capital (CET1)	13,630	
Additional tier 1 capital: Instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	(i)
31	Of which: Classified as equity under applicable Financial Reporting Standards	-	
32	Of which: Classified as liabilities under applicable Financial Reporting Standards	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT 1)	-	
35	Of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	-	
Additional Tier 1 capital: Regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to additional tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	-	
45	Tier 1 capital (T1=CET1 + AT1)	13,630	
Tier 2 capital: Instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	Of which: Instruments issued by subsidiaries subject to phase out	-	
50	Provisions	36	
51	Tier 2 capital before regulatory adjustments	36	

		a	
		Amounts (R millions)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
54a	Investments in other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	36	
59	Total regulatory capital (TC=T1+T2)	13,666	
60	Total risk weighted assets	41,147	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	33.12%	
62	Tier 1 (as a percentage of risk weighted assets)	33.12%	
63	Total capital (as a percentage of risk weighted assets)	33.21%	
64	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk weighted assets)	2.50%	
65	of which: Capital conservation buffer requirement	2.50%	
66	of which: Banks specific countercyclical buffer requirement	-	
67	of which: Higher loss absorbency requirement	0.00%	
68	Common Equity Tier 1 (as a percentage of risk weighted assets) available after meeting the bank's minimum capital requirements	24.37%	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	7.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	9.25%	
71	National total capital minimum ratio (if different from Basel III minimum)	11.50%	
Amounts below the threshold for deductions (before risk-weighting)			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	

		a
		Amounts (R millions)
		Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
73	Significant investments in common stock of financial entities	N/A
74	Mortgage servicing rights (net of related tax liability)	N/A
75	Deferred tax assets arising from temporary differences (net of related tax liability)	46
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	36
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach	N/A

Table CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments

		a
		Quantitative/ qualitative information
1	Issuer	N/A
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of instrument	N/A
3a	Means by which enforceability requirement of Section 13 of TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group and solo	N/A
7	Instrument type (types to be specified by each jurisdiction)	N/A
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	13,767
9	Par value of instrument	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	N/A
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates and redemption amount	N/A

16	Subsequent call duties, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of dividend stopper	N/A
20	Fully discretionary, partially discretionary or mandatory	N/A
21	Existence of step-up or other incentive to redeem	N/A
22	Non-cumulative or cumulative	N/A
23	Convertible or non-convertible	
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument type convertible into	N/A
30	Write down features	
31	If write down, write down triggers	N/A
32	If write down,	N/A
33	If write down,	N/A
34	If temporary write-own, description of write-up mechanism	N/A
34a	Type of subordination	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	N/A
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A