

**JPMORGAN CHASE BANK, N.A. JOHANNESBURG**

**Quarterly Disclosures: March 2015**

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## 1. LCR Common Disclosure Template

On December 12, 2014, the South African Reserve Bank published final LCR disclosure requirements which applied to JPMCB JHB and became effective on January 1, 2015. At March 31, 2015, JPMCB JHB was compliant with the LCR based on its current understanding of the final SARB issued rule.

<i>(In local currency)</i>		Total Unweighted <sup>a</sup> Value (average) R'm	Total Weighted <sup>b</sup> (average) R'm
<b>High Quality Liquid Assets</b>			
1	Total high-quality liquid assets (HQLA)		3,525
<b>Cash Outflows</b>			
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:	8,443	5,593
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
7	<i>Non-operational deposits (all counterparties)</i>	8,443	5,593
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirements, of which:	301	301
11	<i>Outflows related to derivative exposures and other collateral</i>	301	301

	<i>requirements</i>		
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>		
14	Other contractual funding obligations	900	90
15	Other contingent funding obligations	3,886	200
16	<b>Total Cash Outflows</b>		<b>6,185</b>
<b>Cash Inflows</b>			
17	Secured lending (e.g. reverse repos)	3,263	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	6,376	5,310
20	<b>Total Cash Inflows</b>	<b>9,920</b>	<b>5,489</b>
			Total Adjusted <sup>c</sup> Value
21	<b>TOTAL HQLA</b>		<b>3,525</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>1.546</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>228%</b>

*a Unweighted values must be calculated as outstanding balances maturing or callable with 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 (ie cap on level 2B and Level 2 assets for HQLA and cap on inflows)*

## 2. Capital

	31 March 2015
	R'm
<b>Common Equity Tier 1</b>	
Capital	
<i>Endowment capital from parent</i>	2,650
<i>Accumulated other comprehensive income</i>	-
Regulatory adjustments	
<i>Goodwill</i>	(14)
Common equity Tier 1 capital	2,636
Additional Tier 1 capital	-
<b>Tier 1 Capital</b>	<b>2,636</b>
<b>Tier 2 capital</b>	<b>151</b>
<b>Total capital</b>	<b>2,788</b>
<b>Total required amount of capital and reserve funds</b>	<b>1,951</b>
CET Tier 1 capital adequacy ratio	15.20%
Tier 1 capital adequacy ratio	15.20%
<b>Total capital adequacy ratio</b>	<b>15.20%</b>