

JPMORGAN CHASE BANK, N.A. JOHANNESBURG

Quarterly Disclosures: September 2015

Table of contents

1. LCR Common Disclosure Template	2
2. Capital	4

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.

<i>(In local currency)</i>		Total Unweighted ^a Value (average) R'm	Total Weighted ^b (average) R'm
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		5,584
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:	8,939	5,032
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
7	<i>Non-operational deposits (all counterparties)</i>	6,981	5,032
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirements, of which:	287	287
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	287	287
12	<i>Outflows related to loss of funding</i>		

	<i>on debt products</i>		
13	<i>Credit and liquidity facilities</i>		
14	Other contractual funding obligations	424	42
15	Other contingent funding obligations	3,299	162
16	Total Cash Outflows		5,587
Cash Inflows			
17	Secured lending (e.g. reverse repos)	3,777	
18	Inflows from fully performing exposures		
19	Other cash inflows	8,339	7,502
20	Total Cash Inflows	12,116	7,502
21	TOTAL HQLA		5,584
22	TOTAL NET CASH OUTFLOWS		1,397
23	LIQUIDITY COVERAGE RATIO (%)		478.78%

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

	30 September 2015
	R'm
Common Equity Tier 1	
Capital	
<i>Endowment capital from parent</i>	3,250
<i>Accumulated other comprehensive income</i>	-
Regulatory adjustments	
<i>Goodwill</i>	(14)
Common equity Tier 1 capital	3,237
Additional Tier 1 capital	-
Tier 1 Capital	3,237
Tier 2 capital	6
Total capital	3,243
Total required amount of capital and reserve funds	1,876
CET Tier 1 capital adequacy ratio	19.41%
Tier 1 capital adequacy ratio	19.41%
Total capital adequacy ratio	19.45%