# JPMORGAN CHASE BANK, N.A.

JOHANNESBURG BRANCH

QUARTER END – JUNE 2026

PUBLISH DATE - AUGUST 2026

# Table of contents

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

## Template KM1: Key prudential metrics

| | | a | b | c | d | E |
|---|---|---|---|---|---|---|
| | **ZAR Millions** | **2Q26 30-Jun-26** | **1Q26 31-Mar-26** | **4Q25 31-Dec-25** | **3Q25 30-Sep-25** | **2Q25 30-Jun-25** |
| | **Available capital (amounts)** | | | | | |
| 1 | Common equity tier 1 (CET1) | 23,584 | 23,486 | 23,657 | 23,716 | 13,630 |
| 2 | Tier 1 | 23,584 | 23,486 | 23,657 | 23,716 | 13,630 |
| 3 | Total capital | 23,631 | 23,554 | 23,711 | 23,751 | 13,666 |
| | **Risk-weighted assets (amounts)** | | | | | |
| 4 | Total risk-weighted assets (RWA) | 38,987 | 46,401 | 38,775 | 96,443 | 41,147 |
| 4a | Total risk-weighted assets (pre-floor) | 38,987 | 46,401 | 38,775 | | |
| | **Risk-based capital ratios as a percentage of RWA** | | | | | |
| 5 | CET1 ratio (%) | 60.49% | 50.62% | 61.01% | 24.59% | 33.12% |
| 5a | CET1 ratio (%) (pre-floor ratio) | 60.49% | 50.62% | 61.01% | | |
| 6 | Tier 1 ratio (%) | 60.49% | 50.62% | 61.01% | 24.59% | 33.12% |
| 6a | Tier 1 ratio (%) (pre-floor ratio) | 60.49% | 50.62% | 61.01% | | |
| 7 | Total capital ratio (%) | 60.61% | 50.76% | 61.15% | 24.63% | 33.21% |
| 7a | Total capital ratio (%) (pre-floor ratio) | 60.61% | 50.76% | 61.15% | | |
| | **Additional CET1 buffer requirements as a percentage of RWA** | | | | | |
| 8 | Capital conservation buffer requirement (2.5% from 2019) (%) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 9 | Countercyclical buffer requirement (%)* | 1.00% | 1.00% | 0% | 0% | 0% |
| 10 | Bank G-SIB and/or D-SIB additional requirements (%) | 0.00% | 0% | 0% | 0% | 0% |
| 11 | Total of bank CET1 specific buffer requirements (%)<br>(row 8 + row 9 + row 10) | 3.50% | 3.50% | 2.50% | 2.50% | 2.50% |
| 12 | CET1 available after meeting the bank's minimum capital requirements (%) | 50.74% | 40.87% | 52.26% | 15.84% | 24.37% |
| | **Basel III leverage ratio** | | | | | |
| 13 | Total Basel III leverage ratio exposure measure | 97,391 | 110,926 | 93,133 | 147,666 | 97,575 |
| 14 | Basel III leverage ratio (%)(including the impact of any applicable temporary exemption of central bank reserves) | 24.22% | 21.17% | 25.40% | 16.06% | 14.08% |
| 14a | Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) | 24.22% | 21.17% | 25.40% | 16.06% | 14.08% |
| 14b | Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 23.69% | 21.73% | 25.20% | 15.37% | 13.96% |
| 14c | Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 23.69% | 21.73% | 25.20% | 15.37% | 13.96% |
| | **Liquidity Coverage Ratio (LCR)** | | | **Average for** | | |
| 15 | Total high-quality liquid assets (HQLA) | 28,230 | 27,508 | 19,818 | 16,803 | 16,507 |
| 16 | Total net cash outflow | 6,081 | 3,935 | 2,849 | 3,529 | 2,873 |
| 17 | LCR ratio (%) | 545.02% | 699.02 | 695.59% | 476.19% | 574.46% |
| | **Net Stable Funding Ratio (NSFR)** | **30 Jun-26** | **31 Mar-26** | **31 Dec-25** | **30-Sep-25** | **30-Jun-25** |
| 18 | Total available stable funding | 30,224 | 22,985 | 29,187 | 28,468 | 16,676 |
| 19 | Total required stable funding | 8,963 | 10,642 | 9,290 | 12,258 | 9,265 |
| 20 | NSFR ratio | 337.23% | 215.98% | 314.16% | 232.24% | 180.00% |

*Greyed lines represent historical information not applicable under Par 2.3.1 of Directive 10 of 2025 in light of the Basel III reform changes implemented as part of Government Gazette 52907 published on 25 June 2025.*

*Where applicable, monthly average values have been reported in place of daily averages.*

# Template OV1: Overview of RWA

| | | a | b | C |
|---|---|---|---|---|
| | | | **RWA (R millions)** | **Minimum capital requirements (Basel Minimum 8%) (R millions)** |
| | | **30-Jun-26** | **31-Mar-26** | **30-Jun-26** |
| 1 | Credit risk (excluding counterparty credit risk) | 12,357 | 13,341 | 989 |
| 2 | Of which: standardised approach (SA) | 12,357 | 13,341 | 989 |
| 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) | 3,453 | 4,167 | 276 |
| 7 | Of which: standardised approach for counterparty credit risk | 3,453 | 4,167 | 276 |
| 8 | Of which: IMM | - | - | - |
| 9 | Of which: other CCR | - | - | - |
| 10 | Credit valuation adjustment (CVA) | 14,330 | 18,502 | 1,146 |
| 11 | Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period | - | - | - |
| 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 exposures in banking book | - | - | - |
| 17 | Of which: securitisation IRB approach (SEC-IRBA) | - | - | - |
| 18 | Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA) | - | - | - |
| 19 | Of which: securitisation standardised approach (SEC-SA) | - | - | - |
| 20 | Market risk | 3,016 | 5,138 | 241 |
| 21 | Of which: standardised approach (SA) | 3,016 | 5,138 | 241 |
| 22 | Of which: internal model approach (IMA) | - | - | - |
| 23 | Capital charge for switch between trading book and banking book | - | - | - |
| 24 | Operational risk | 5,735 | 5,162 | 459 |
| 25 | Amounts below the thresholds for deduction (subject to 250% risk weight) | 96 | 90 | 8 |
| 26 | Output floor applied | - | - | - |
| 27 | Floor adjustment (before application of transitional cap) | - | - | - |
| 28 | Floor adjustment (after application of transitional cap) | - | - | - |
| 29 | Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28) | **38,987** | **46,401** | **3,119** |

## Template CVA1: The reduced basic approach for CVA (BA-CVA)

| | | a | b |
|---|---|---|---|
| | | **Components** | **BA-CVA RWA** |
| 1 | Aggregation of systematic components of CVA risk | 1,864,166,075,883 | |
| 2 | Aggregation of idiosyncratic components of CVA risk | 1,246,378,871,501 | |
| 3 | **Total** | | **14,330** |

# 2. Leverage ratio

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

| | | a |
|---|---|---|
| | | **Quarter end<br>30-Jun-26<br>R millions** |
| 1 | Total consolidated assets per published financial statements | 98,251 |
| 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 securitised exposures that meet the operational requirements for the recognition of risk transference | - |
| 4 | Adjustments for temporary exemption of central bank reserves (if applicable) | - |
| 5 | Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure | - |
| 6 | Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting | (38) |
| 7 | Adjustments for eligible cash pooling transactions | - |
| 8 | Adjustments for derivative financial instruments | (7,029) |
| 9 | Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending) | 5,832 |
| 10 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) | 392 |
| 11 | Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital | (17) |
| 12 | Other adjustments | - |
| **13** | **Leverage ratio exposure measure** | **97,391** |

# Template LR2: Leverage ratio common disclosure template

| | R millions | a<br>Quarter end<br>30 Jun 2026 | B<br>Quarter end<br>31 Mar 2026 |
|---|---|---|---|
| | **On-balance sheet exposures** | | |
| 1 | On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) | 59,939 | 66,331 |
| 2 | Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework | - | - |
| 3 | (Deductions of receivable assets for cash variation margin provided in derivatives transactions) | (927) | (1,343) |
| 4 | (Adjustment for securities received under securities financing transactions that are recognised as an asset) | - | - |
| 5 | (Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital) | (112) | (110) |
| 6 | (Asset amounts deducted in determining Tier 1 capital and regulatory adjustments) | (129) | (221) |
| 7 | **Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of rows 1 to 6) | **58,772** | **64,657** |
| | **Derivative exposures** | | |
| 8 | Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives) | 2,168 | 3,756 |
| 9 | Add-on amounts for potential future exposure associated with *all* derivatives transactions | 7,720 | 8,499 |
| 10 | (Exempted central counterparty (CCP) leg of client-cleared trade exposures) | - | - |
| 11 | Adjusted effective notional amount of written credit derivatives | 169 | 191 |
| 12 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | (169) | (191) |
| 13 | **Total derivative exposures (sum of rows 8 to 12)** | **9,888** | **12,255** |
| | **Securities financing transaction exposures** | | |
| 14 | Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions | 30,039 | 36,345 |
| 15 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | (1,699) | (2,690) |
| **16** | Counterparty credit risk exposure for SFT assets | - | - |
| 17 | Agent transaction exposures | - | - |
| 18 | **Total securities financing transaction exposures (sum of rows 14 to 17)** | **28,340** | **33,655** |
| | **Other off-balance sheet exposures** | | |
| 19 | Off-balance sheet exposure at gross notional amount | 2,009 | 2,201 |
| 20 | (Adjustments for conversion to credit equivalent amounts) | (1,615) | (1,840) |
| 21 | (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital) | (2) | (2) |
| 22 | **Off-balance sheet items (sum of rows 19 to 21)** | **392** | **359** |
| | **Capital and total exposures** | | |
| 23 | **Tier 1 capital** | **23,584** | **23,486** |
| 24 | **Total exposures (sum of rows 7, 13, 18 and 22)** | **97,391** | **110,926** |
| | **Leverage ratio** | | |
| 25 | **Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)** | **24.22%** | **21.17%** |
| 25a | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | 24.22% | 21.17% |
| 26 | **National minimum leverage ratio requirement** | 4.00% | 4.00% |
| 27 | **Applicable leverage buffers** | 0.00% | 0.00% |

| | R millions | a<br>Quarter end<br>30 Jun 2026 | B<br>Quarter end<br>31 Mar 2026 |
|---|---|---|---|
| | **Disclosure of mean values** | | |
| 28 | Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | 30,506 | 30,824 |
| 29 | Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | 28,340 | 33,655 |
| 30 | Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | 99,557 | 108,095 |
| 30a | Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | 99,557 | 108,095 |
| 31 | Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | 23.69% | 21.73% |
| 31a | Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | 23.69% | 21.73% |

*Where applicable, monthly average values have been reported in place of daily averages.*

# 3. Liquidity

## Template LIQ1: Liquidity Coverage Ratio

| | (R millions) | Total unweighted value (daily average April to June 2026) | Total weighted value (daily average April to June 2026) |
|---|---|---|---|
| **High quality liquid assets** | | | |
| 1 | Total HQLA | | 28,230 |
| **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:** | **20,436** | **12,984** |
| 6 | Operational deposits (all counterparties) and deposits in networks of cooperative banks | - | - |
| 7 | Non-operational deposits (all counterparties) | 20,436 | 12,984 |
| 8 | Unsecured debt | - | - |
| 9 | **Secured wholesale funding** | | - |
| 10 | **Additional requirements, of which:** | **6,229** | **4,350** |
| 11 | Outflows related to derivative exposures and other collateral requirements | 4,251 | 4,251 |
| 12 | Outflows related to loss of funding on debt products | - | - |
| 13 | Credit and liquidity facilities | 1,776 | 94 |
| 14 | **Other contractual funding obligations** | **-** | **-** |
| 15 | **Other contingent funding obligations** | **202** | **5** |
| 16 | **TOTAL CASH OUTFLOWS** | | **17,334** |
| | **Cash inflows** | | |
| 17 | **Secured lending (e.g. reverse repos)** | **3,984** | **-** |
| 18 | **Inflows from fully performing exposures** | **11,291** | **11,285** |
| 19 | Other cash inflows | 292 | 292 |
| 20 | **TOTAL CASH INFLOWS** | **15,567** | **11,577** |
| | | **Total adjusted value** | |
| 21 | **Total HQLA** | | **28,230** |
| 22 | **Total net cash outflows** | | **6,081** |
| 23 | **Liquidity Coverage Ratio (%)** | | **545.02%** |

*A simple average of daily observations for the quarter ended 30 June 2026 was applied.*

## Template LIQ2: Net Stable Funding Ratio

| (In currency amount) | a | b | c | d | e |
|---|---|---|---|---|---|
| | Unweighted value by residual maturity | | | | Weighted value |
| | No maturity | < 6 months | 6 months to < 1 year | ≥ 1 year | |
| **Available stable funding (ASF) item** | | | | | |
| **1 Capital:** | - | - | - | 23,767 | 23,767 |
| 2 *Regulatory capital* | - | - | - | 23,767 | 23,767 |
| 3 *Other capital instruments* | - | - | - | - | - |
| **4 Retail deposits and deposits from small business customers:** | | | | | |
| 5 *Stable deposits* | - | - | - | - | - |
| 6 *Less stable deposits* | - | - | - | - | - |
| **7 Wholesale funding:** | - | 47,569 | - | - | **6,128** |
| 8 *Operational deposits* | - | - | - | - | - |
| 9 *Other wholesale funding* | - | 47,569 | - | - | **6,128** |
| **10 Liabilities with matching interdependent assets** | - | - | - | - | - |
| **11 Other liabilities:** | - | 8,028 | - | 329 | **329** |
| 12 *NSFR derivative liabilities* | | | | | |
| 13 *All other liabilities and equity not included in the above categories* | - | 8,028 | - | 329 | **329** |
| **14 Total ASF** | | | | | 30,224 |
| **Required stable funding (RSF) item** | | | | | |
| **15 Total NSFR high-quality liquid assets (HQLA)** | - | - | - | - | 1,681 |
| **16 Deposits held at other financial institutions for operational purposes** | - | - | - | - | - |
| **17 Performing loans and securities:** | - | 32,175 | 755 | 611 | **4,684** |
| 18 *Performing loans to financial institutions secured by Level 1 HQLA* | - | 22,508 | - | - | 2,251 |
| 19 *Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions* | - | 9,459 | 15 | 89 | 1,515 |
| 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:* | - | 208 | 740 | 522 | 918 |
| 21 *With a risk weight of less than or equal to 35% under the* | - | - | - | - | - |

| | | | | | | |
|---|---|---|---|---|---|---|
| | *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 the 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:** | - | 7,475 | - | 2,643 | **2,287** |
| 27 | *Physical traded commodities, including gold* | - | - | - | - | - |
| 28 | *Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties* | - | - | | | - |
| 29 | *NSFR derivative assets* | - | | | - | - |
| 30 | *NSFR derivative liabilities before deduction of variation margin posted* | - | | | - | - |
| 31 | *All other assets not included in the above categories* | | 7,475 | | 2,643 | 2,287 |
| **32** | **Off-balance sheet items** | - | | | 2,062 | **310** |
| **33** | **Total RSF** | - | - | - | - | 8,963 |
| **34** | **Net Stable Funding Ratio (%)** | - | - | - | - | 337.23% |

# 4. Credit risk

## Template CR1: Credit quality of assets

| | | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | | Gross carrying values of | | | Of which ECL accounting provisions for credit losses on SA exposures | | Of which ECL accounting provisions for credit losses on IRB exposures | |
| | | Defaulted exposures | Non-defaulted exposures | Allowances/ impairments | Allocated in regulatory category of Specific | Allocated in regulatory category of General | | Net values (a+b-c) |
| 1 | Loans: Of which: | 76 | 13,750 | 112 | 65 | 47 | - | 13,714 |
| (a) | Sovereign (including central government and central bank) | - | - | - | - | - | - | - |
| (b) | Banks | - | 2,155 | 1 | - | 1 | - | 2,154 |
| (c) | Corporate | - | 11,387 | 27 | - | 27 | - | 11,359 |
| (d) | SME Corporate | 76 | 207 | 83 | 65 | 18 | - | 200 |
| (e) | Specialised Lending Real Estate (SL) | - | - | - | - | - | - | - |
| e(1) | SL: Project Finance | - | - | - | - | - | - | - |
| e(2) | SL :object and commodity finance | - | - | - | - | - | - | - |
| (f) | Of which: Purchased receivables - corporate | - | - | - | - | - | - | - |
| (g) | Of which: Retail residential mortgage advances | - | - | - | - | - | - | - |
| (h) | Of which: Retail qualifying revolving (QRRE) | - | - | - | - | - | - | - |
| (i) | Of which: Retail SME | - | - | - | - | - | - | - |
| (j) | Retail Other | - | - | - | - | - | - | - |
| j(1) | Of which: unsecured lending | - | - | - | - | - | - | - |
| (k) | Of which: Purchased receivables - retail | - | - | - | - | - | - | - |
| 2 | Debt Securities | - | 4,505 | - | - | - | - | 4,505 |
| 3 | Off-balance sheet exposures | - | 1,910 | - | - | - | - | 1,910 |
| 4 | Total | 76 | 20,165 | 112 | 65 | 47 | - | 20,128 |

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

| | | a |
|---|---|---|
| 1 | **Defaulted loans and debt securities at end of the previous reporting period** | 83 |
| 2 | Loans and debt securities that have defaulted since the last reporting period | - |
| 3 | Returned to non-defaulted status | - |
| 4 | Amounts written off | - |
| 5 | Other changes | (7) |
| 6 | **Defaulted loans and debt securities at end of the reporting period** (1+2-3-4+5) | **76** |

## Template CR3: Credit risk mitigation techniques–overview

| | | a | b | c | d | E |
|---|---|---|---|---|---|---|
| | | **Exposures unsecured: carrying amount** | **Exposures to be secured** | **Exposures secured by collateral** | **Exposures secured by financial guarantees** | **Exposures secured by credit derivatives** |
| 1 | Loans | 13,714 | - | - | - | - |
| (a) | Of which: Sovereign (including central government and central bank) | - | - | - | - | - |
| (b) | Of which: Public sector entities | 1 | - | - | - | - |
| (c) | Of which: Banks | 2,154 | | | | |
| (d) | Of which: Corporate | 11,359 | - | - | - | - |
| (e) | Of which: SME Corporate | 200 | - | - | - | - |
| (f) | Of which: Specialised Lending | - | - | - | - | - |
| (g) | Of which: Purchased receivables - corporate | - | - | - | - | - |
| (h) | Of which: Retail residential mortgage advances | - | - | - | - | - |
| (i) | Of which: Retail qualifying revolving (QRRE) | - | - | - | - | - |
| (j) | Of which: Retail SME | - | - | - | - | - |
| (k) | Of which: Retail Other | - | - | - | - | - |
| (l) | Of which: Purchased receivables - retail | - | - | - | - | - |
| 2 | Debt securities | 4,505 | - | - | - | - |
| 3 | Of which defaulted | 11 | - | - | - | - |
| **4** | **Total** | 18,219 | - | - | - | - |

## 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 post-CRM | | RWA and RWA density | |
| | Asset classes | On-balance sheet amount | Off-balance sheet amount | On-balance sheet amount | Off-balance sheet amount | RWA | RWA density |
| 1 | Sovereign (including central government and central bank) | 4,505 | - | 4,505 | - | - | 0.00% |
| 2 | Multilateral development banks | - | - | - | - | - | 0.00% |
| (a) | Securities firms and other financial institutions | - | - | - | - | - | 0.00% |
| 3 | Banks: of which | 2,155 | - | 2,155 | - | 243 | 11.27% |
| (a) | Securities firms and other financial institutions | - | - | - | - | - | 0.00% |
| (b) | Public Sector Entities | 1 | - | 1 | - | - | 0.00% |
| 4 | Covered bonds | - | - | - | - | - | 0.00% |
| 5 | Corporates (excluding corporate real estate as per line 8):of which | 11,659 | 1,910 | 11,594 | 390 | 11,951 | 99.72% |
| (a) | SME Corporate | 272 | 34 | 207 | 13 | 187 | 85.00% |
| (b) | Securities firms and other financial institutions | - | - | - | - | - | 0.00% |
| (c) | Specialised lending (excluding IPRRE, IPCRE and HVCRE) | - | - | - | - | - | 0.00% |
| 6 | Subordinated debt, equity and other capital | - | - | - | - | - | 0.00% |
| 7 | Retail: of which | - | - | - | - | - | 0.00% |
| (a) | Retail residential mortgage advances | - | - | - | - | - | 0.00% |
| (b) | Retail qualifying revolving (QRRE) | - | - | - | - | - | 0.00% |
| (c ) | SME retail | - | - | - | - | - | 0.00% |
| (d) | Retail - other | - | - | - | - | - | 0.00% |
| 8 | Real estate: Corporate :of which | - | - | - | - | - | 0.00% |
| (a) | Commercial real estate | - | - | - | - | - | 0.00% |
| (b) | Income producing real estate | - | - | - | - | - | 0.00% |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| (c) | HVCRE including land acquisition, development and construction | - | - | - | - | - | 0.00% |
| 9 | Defaulted exposures | 11 | - | 11 | - | 6 | 50.00% |
| 10 | Other assets | 2,935 | - | 2,935 | - | 157 | 5.37% |
| **11** | **Total** | **21,266** | **1,910** | **21,201** | **390** | **12,357** | **57.23%** |

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

| | | a | b | c | d | e | f | g | h | i | j | k |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | (R millions) | | | | | | | | | | |
| | **Risk weight**<br>**Asset class** | **0%** | **10%** | **20%** | **30%** | **50%** | **75%** | **85%** | **100%** | **150%** | **Other** | **Total credit exposure amount (post CCF and post CRM)** |
| 1 | Sovereigns and their central banks | 4,505 | - | - | - | - | - | - | - | - | - | 4,505 |
| 2 | Non-central government public sector entities (PSEs) | 1 | - | - | - | - | - | - | - | - | - | 1 |
| 3 | Multilateral development banks (MDBs) | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Banks | | - | 1 | 23 | - | 1 | - | 235 | - | 1,896 | 2,155 |
| 5 | Covered bonds | - | - | - | - | - | - | | - | | | - |
| 6 | Corporates (excluding corporate real estate as per line 9) | | - | | - | - | - | 221 | 11,764 | - | - | 11,985 |
| (a) | Of which: SME | | | | | | | 221 | | | | 221 |

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7 | Subordinated debt, equity and other capital | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Retail (excluding retail residential mortgage advances as per line 9):of which | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Real estate :of Secured by commercial real estate | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Defaulted exposures | - | - | - | - | 11 | - | - | - | - | - | 11 |
| 11 | Other assets | 2,777 | - | - | - | - | - | | 157 | - | - | 2,935 |

## Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures

| | | a | b | c | d |
|---|---|---|---|---|---|
| | **Risk weight** | ***On-balance sheet exposure*** | ***Off-balance sheet exposure (pre-CCF)*** | ***Weighted average CCF**** | ***Exposure (post-CCF and post-CRM)*** |
| 1 | *Less than 40%* | *9,202* | *-* | *0%* | *9,202* |
| | *0%* | *9,179* | *-* | *0%* | *9,179* |
| | *5%* | *-* | *-* | *-* | *-* |
| | *10%* | *-* | *-* | *-* | *-* |
| | *15%* | *-* | *-* | *-* | *-* |
| | *20%* | *1* | *-* | *-* | *1* |
| | *25%* | *-* | *-* | *-* | *-* |
| | *30%* | *23* | *-* | *-* | *23* |
| | *35%* | *-* | *-* | *-* | *-* |
| 2 | *40–70%* | *76* | *-* | *0%* | *11* |
| | *40%* | *-* | *-* | *-* | *-* |
| | *45%* | *-* | *-* | *-* | *-* |
| | *50%* | *76* | *-* | *0%* | *11* |

| | Risk weight | a<br>On-balance sheet exposure | b<br>Off-balance sheet exposure (pre-CCF) | c<br>Weighted average CCF* | d<br>Exposure (post-CCF and post-CRM) |
|---|---|---|---|---|---|
| | *55%* | - | - | - | - |
| | *60%* | - | - | - | - |
| | *65%* | - | - | - | - |
| | *70%* | - | - | - | - |
| 3 | *75%* | *1* | - | - | *1* |
| 4 | *85%* | *207* | *34* | *39%* | *221* |
| 5 | *90–100%* | *11,779* | *1,875* | *20%* | *12,156* |
| | *90%* | - | - | - | - |
| | *95%* | - | - | - | - |
| | *100%* | *11,779* | *1,875* | *20%* | *12,156* |
| 6 | *105–130%* | - | - | - | - |
| | *105%* | - | - | - | - |
| | *110%* | - | - | - | - |
| | *115%* | - | - | - | - |
| | *120%* | - | - | - | - |
| | *125%* | - | - | - | - |
| | *130%* | - | - | - | - |
| 7 | *150%* | - | - | - | - |
| 8 | *250%* | - | - | - | - |
| 9 | *400%* | - | - | - | - |
| 10 | *1250%* | - | - | - | - |
| 11 | ***Total exposures*** | ***21,266*** | ***1,910*** | ***17%*** | ***21,592*** |

** Weighting is based on off-balance sheet exposure (pre-CCF).*

# 5. Counterparty credit risk

## Template CCR1: Analysis of counterparty credit risk exposure approach

| | | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|
| | | (R millions) | | | | | |
| | | Replacement cost | Potential future exposure | Effective EPE | Alpha used for computing regulatory EAD | EAD post-CRM | RWA |
| 1 | SA-CCR (for derivatives) | 2,168 | 7,720 | - | 1.4 | 13,843 | 3,453 |
| 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) | - | - | - | - | 214 | - |
| 5 | Value-at-risk (VaR) for SFTs | - | - | - | - | - | - |
| **6** | **Total** | | | | | | **3,453** |

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 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 | - | - | - | - | - | - | - | - | - |
| Non-central government public sector entities (PSEs) | - | - | 3,260 | - | - | - | - | - | 3,260 |
| Multilateral development banks (MDBs) | - | - | - | - | - | - | - | - | - |
| Banks | 7,759 | - | 4 | - | - | 761 | - | - | 8,524 |
| Securities firms | - | - | 25 | - | - | - | - | - | 25 |
| Corporates | - | - | - | - | - | 2,034 | - | - | 2,034 |
| Regulatory retail portfolios | - | - | - | - | - | - | - | - | - |
| Other assets | - | - | - | - | - | - | - | - | - |
| **Total** | **7,759** | **-** | **3,289** | **-** | **-** | **2,795** | **-** | **-** | **13,843** |

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 | | |
| | R'M | R'M | R'M | R'M | R'M | R'M |
| Cash-domestic currency | - | 1,282 | - | 3,298 | - | 32,739 |
| Cash-other currencies | - | - | - | - | - | - |
| Domestic sovereign debt | - | - | - | - | 22,130 | - |
| Other sovereign debt | - | - | - | - | - | - |
| Government agency debt | - | - | - | - | - | - |
| Corporate bonds | - | - | - | - | - | - |
| Equity securities | - | - | - | - | - | - |
| Other collateral | - | - | - | - | - | - |
| **Total** | **-** | **1,282** | **-** | **3,298** | **22,130** | **32,739** |

## Template CCR6: Credit derivative exposures

| | a | b |
|---|---|---|
| | Protection bought | Protection sold |
| | (R million) | (R million) |
| Notionals | | |
| Single-name credit default swaps | 169 | 169 |
| Index credit default swaps | - | - |
| Total return swaps | - | - |
| Credit options | - | - |
| Other credit derivatives | - | - |
| **Total notionals** | **169** | **169** |
| **Fair values** | | |
| Positive fair value (asset) | 4 | - |
| Negative fair value (liability) | - | 4 |

# 6. Market risk

## Template MR1: Market risk under standardised approach

| | | a |
|---|---|---|
| | | **Capital requirement in standardised approach** |
| 1 | General interest rate risk | 25 |
| 2 | Equity risk | - |
| 3 | Commodity risk | - |
| 4 | Foreign Exchange risk | 89 |
| 5 | Credit spread risk–non-securitisations | 127 |
| 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** | **241** |

# 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 | 23,767 | H |
| 2 | Retained earnings | - | |
| 3 | Accumulated other comprehensive income (and other reserves) | 112 | |
| 4 | Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies) | - | |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital) | - | |
| **6** | **Common Equity Tier 1 capital before regulatory adjustments** | **23,879** | |
| **Common equity tier 1 capital: regulatory adjustments** | | | |
| 7 | Prudent valuation adjustments | 129 | |
| 8 | Goodwill (net of related tax liability) | - | a minus d |
| 9 | Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability) | - | b minus e |
| 10 | Deferred tax assets (DTA) 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 | - | |
| 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 subtracted from 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 (amount above 10% threshold) | - | |
| 20 | MSR (amount above 10% threshold) | - | c minus f minus 10% threshold |
| 21 | DTA 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: MSR | - | |
| 25 | Of which: DTA arising from temporary differences | - | |
| 26 | National specific regulatory adjustments | - | |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions | - | |

| | | A | |
|---|---|---|---|
| | | **Amounts (R millions)** | **Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation** |
| **28** | **Total regulatory adjustments to Common equity tier 1** | **295** | |
| **29** | **Common equity Tier 1 capital (CET1)** | **23,584** | |
| **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 accounting standards | - | |
| 32 | Of which: classified as liabilities under applicable accounting standards | - | |
| *33* | *Directly issued capital instruments subject to phase-out from additional Tier 1 capital* | | |
| 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 additional Tier 1 capital) | - | |
| *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 capital due to insufficient Tier 2 capital 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)** | **23,584** | |
| **Tier 2 capital before regulatory adjustments** | | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus | - | |
| *47* | *Directly issued capital instruments subject to phase-out from Tier 2 capital* | | |
| 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 | 47 | |
| **51** | **Tier 2 capital before regulatory adjustments** | **47** | |
| **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) | - | |

| | | A | |
|---|---|---|---|
| | | Amounts (R millions) | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| 54a | Investments in the 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** | **47** | |
| **59** | **Total regulatory capital (=Tier 1+Tier 2)** | **23,631** | |
| **60** | **Total risk-weighted assets** | **38,987** | |
| **Capital ratios and buffers** | | | |
| **61** | **Common Equity Tier 1capital (as a percentage of risk-weighted assets)** | **60.49%** | |
| **62** | **Tier 1 (as a percentage of risk-weighted assets)** | **60.49%** | |
| **63** | **Total capital (as a percentage of risk-weighted assets)** | **60.61%** | |
| **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)** | **3.50%** | |
| 65 | Of which: capital conservation buffer requirement | 2.50% | |
| 66 | Of which: bank-specific countercyclical buffer requirement | Not disclosed publicly | |
| 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** | **50.74%** | |
| **National minima (if different from Basel III)** | | | |
| 69 | National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum) | 9.75% | |
| 70 | National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum) | 11.50% | |
| 71 | National minimum Total capital adequacy ratio (if different from Basel III minimum) | 13.75% | |
| **Amounts below the threshold for deductions (before risk-weighting)** | | | |
| 72 | Non-significant investments in the capital and other TLAC liabilities of other financial entities | - | |
| 73 | Significant investments in the common stock of financial entities | - | |
| 74 | MSR (net of related tax liability) | - | |
| 75 | DTA arising from temporary differences (net of related tax liability) | 38 | |
| **Applicable caps on the inclusion of provisions in Tier 2 capital** | | | |
| 76 | Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap) | 47 | |
| 77 | Cap on inclusion of provisions in Tier 2 capital under standardised approach | 152 | |
| 78 | Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap) | - | |

| | | A | |
|---|---|---|---|
| | | Amounts (R millions) | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| 79 | Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach | - | |

*Lines 33, 35, 47 and 49 have been greyed out as they relate to ineligible capital instruments that have been fully phased out with effect from 1 January 2022, in accordance with the prescribed transitional arrangements. These lines have been retained in greyed-out format to preserve the structure of the fixed-format template CC1 and to indicate their non-applicability to JPMorgan Chase Bank, N.A. (Johannesburg Branch).*

*Unappropriated profits have been incurred and these have been included under Line 28.*

## 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. Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (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 | 23,767 |
| 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) | 23,767 |
| 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* | N/A |
| 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 | N/A |

| | | a |
|---|---|---|
| | | **Quantitative/ qualitative information** |
| 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 it converts into | N/A |
| 30 | Writedown feature | N/A |
| 31 | If write down, write down trigger(s) | N/A |
| 32 | If write down, full or partial | N/A |
| 33 | If write down, permanent or temporary | N/A |
| 34 | If temporary write-own, description of writeup 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 |

# 8. Encumbered and unencumbered assets

## Template ENC: Asset Encumbrance

| | a | b | c | d |
|---|---|---|---|---|
| | Encumbered assets | Central bank facilities | Unencumbered assets | Total |
| Balances with the Central Bank | 82 | 2,695 | - | 2,777 |
| South African Government bonds | 28,411 | - | 1,109 | 29,520 |
| Treasury bills | 4,505 | - | - | 4,505 |
| Remaining assets | 353 | - | 61,095 | 61,448 |

## Template CCyB1: Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

**Template CCyB1** – Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

| | a | b | c | d | E |
|---|---|---|---|---|---|
| | | Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer | | | |
| Geographical breakdown | Countercyclical capital buffer rate | Exposure values | RWA | Bank-specific countercyclical capital buffer rate | Countercyclical capital buffer amount |
| South Africa | 1.00% | - | 3,416 | | |
| | | | | | |
| **Sum** | | **-** | **3,416** | | |
| **Total** | | **-** | **3,416** | **1.00%** | **389** |



J.P.Morgan