

JPMORGAN CHASE BANK, N.A.
Johannesburg branch
December 2018

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1. JPMorgan Chase Bank, N.A. Johannesburg Branch

Exhibit 1.1

Liquidity Coverage Ratio for the quarter ended 31 December 2018

ZAR Millions		Total unweighted ^a value (daily average October to December 2018)	Total weighted ^b (daily average October to December 2018)
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		7,134
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:	4,248	1,678
6	<i>Specified term deposit with residual maturity greater than 30 days</i>	1,125	
7	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
8	<i>Non-operational deposits (all counterparties)</i>	3,123	1,678
9	<i>Unsecured debt</i>		
10	Secured wholesale funding		
11	Additional requirements, of which:	8,488	6,943
12	<i>Outflows related to derivative exposures and other collateral requirements</i>	6,734	6,734
13	<i>Outflows related to loss of funding on debt products</i>		
14	<i>Credit and liquidity facilities</i>		
15	Other contractual funding obligations		
16	Other contingent funding obligations	1,754	210
17	Total Cash Outflows		8,621
18	Secured lending (e.g. reverse repos)	3,071	
19	Inflows from fully performing exposures		
20	Other cash inflows	6,467	6,014
21	Total Cash Inflows		6,014
		Total adjusted^c value	
22	TOTAL HQLA		7,134
23	TOTAL NET CASH OUTFLOWS		2,607
24	LIQUIDITY COVERAGE RATIO (%)		273.61

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 inflows¹)

Exhibit 1.2

Key prudential metrics at 31 December 2018

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		a	b	c	d	e
		Current Quarter (31 Dec 18)	Quarter 3 2018 (30 Sept 18)	Quarter 2 2018 (30 Jun 18)	Quarter 1 2018 (31 Mar 18)	Quarter 4 2017 (31 Dec 17)
Available capital (amounts)						
1	Common equity tier 1 (CET1)	6,423	7,694	7,682	7,680	5,022
1a	Fully loaded ECL accounting model					
2	Tier 1	6,423	7,694	7,682	7,680	5,022
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	6,423	7,697	7,682	7,690	5,033
3a	Fully loaded ECL accounting model total capital					
Risk weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	20,936	20,195	17,148	29,087	22,340
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	30.68%	38.03%	44.80%	26.40%	22.48%
5a	Fully loaded ECL accounting model common equity tier 1 (%)					
6	Tier 1 ratio (%)	30.68%	38.03%	44.80%	26.40%	22.48%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	30.68%	38.03%	44.80%	26.44%	22.53%
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) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
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)	0.00%	0.00%	0.00%	0.00%	0.00%
12	CET1 available after meeting the bank's minimum capital requirements (%) (as a percentage of risk weighted assets)	18.31%	29.41%	36.17%	17.78%	13.98%
Basel III leverage ratio						

	ZAR Millions	a Current Quarter (31 Dec 18)	b Quarter 3 2018 (30 Sept 18)	c Quarter 2 2018 (30 Jun 18)	d Quarter 1 2018 (31 Mar 18)	e Quarter 4 2017 (31 Dec 17)
13	Total Basel III leverage ratio exposure	31,481	40,973	34,009	36,080	30,089
14	Basel III leverage ratio (%) (row 2 / row 13)	18.80%	18.75%	22.59%	21.28%	16.69%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/ row 13)					
Liquidity coverage ratio						
15	Total HQLA	9,342	4,790	3,581	3,052	4,349
16	Total net cash outflow	4,756	1,585	1,238	2,004	1,353
17	LCR ratio (%)	269.83%	302.17%	289.34%	152.28%	321.53%
Net stable funding ratio						
18	Total available stable funding	8,791	10,316	9,911	9,717	N/A
19	Total required stable funding	3,784	4,408	5,263	5,320	N/A
20	NSFR ratio	232.30%	234.05%	188.29%	182.63%	N/A

Exhibit 1.3

Leverage ratio common disclosure template

ZAR millions		Current Quarter (Average month end October, November and December 2018)	Quarter 3 (Average month end July, August and September 2018)
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFT's but including collateral)	19,029	22,457
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)	19,029	22,457
Derivative exposure			
4	Replacement costs associated with all derivative transactions (where applicable net of eligible cash variation margin and/or bilateral netting)	6,389	6,465
5	Add-on amounts for PFE associated with all derivative transactions	12,624	10,586
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)	19,013	17,052
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	4,776	3,210
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(4,528)	(3,143)
14	CRR exposure for SFT assets	0	0
15	Agent transaction exposures	0	0
16	Total securities financing transaction exposures (sum of rows 12 to 15)	248	67
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	1,292	1,304
18	Adjustments for conversion to credit equivalent amounts	(969)	(1,105)
19	Off-balance sheet items (sum of rows 17 and 18)	323	199
Capital and total exposure			
20	Tier 1 capital	7,261	7,681
21	Total exposures (sum of rows 3,11,16 and 19)	38,613	39,775
Leverage ratio			
22	Basel III leverage ratio	18.80%	19.31%

JPMORGAN CHASE BANK, N.A. JOHANNESBURG BRANCH

Exhibit 1.4

Net stable funding ratio 31 December 2018

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
ZAR Millions		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item						
1	Capital:				6,436	6,436
2	<i>Regulatory capital</i>					
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:		5,886		1,109	2,264
8	<i>Operational deposits</i>					
9	<i>Other wholesale funding</i>		5,886		1,109	2,264
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	<i>NSFR derivative liabilities</i>				4,862	
13	<i>All other liabilities and equity not included in the above categories</i>		1,732		91	91
14	Total ASF					8,791
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					321
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		9,995	27	1,415	2,883
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>		5,334			533
19	<i>Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions</i>		3,507	27		570
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>		1,154		1,415	1,780
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>					

ZAR Millions		Unweighted value by residual maturity				Weighted value
		a No maturity	b < 6 months	c 6 months to < 1 year	d ≥ 1 year	
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 do not qualify as HQLA, including exchange-traded equities</i>					
25	Assets with matching interdependent liabilities					
26	Other assets:		1,161		4,914	539
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>					
29	<i>NSFR derivative assets</i>					
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>				4,862	486
31	<i>All other assets not included in the above categories</i>		1,161		53	53
32	Off-balance sheet items		827			41
33	Total RSF					3,784
34	Net stable funding ratio (%)					232.30

