

JPMORGAN CHASE BANK, N.A. JOHANNESBURG

Quarterly disclosures September 2017

Table of contents

| | |
|---|---|
| 1. JPMorgan Chase Bank, N.A. Johannesburg Branch - LCR Common Disclosure Template for the quarter ended 30 September 2017 | 1 |
| 2. JPMorgan Chase Bank, N.A. Johannesburg Branch - Capital Adequacy at 30 September 2017 | 2 |
| 3. JPMorgan Chase Bank, N.A. Johannesburg Branch – Quarterly Leverage Ratio 2017 | 3 |

1. JPMorgan Chase Bank, N.A. Johannesburg Branch - LCR Common Disclosure Template for the quarter ended 30 September 2017

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.

| (In local currency) | | Total Unweighted ^a Value (daily average July to September 2017) R'm | Total Weighted ^b (daily average July to September 2017) R'm |
|-----------------------------------|--|--|---|
| High Quality Liquid Assets | | | |
| 1 | Total high-quality liquid assets (HQLA) | | 3,664 |
| 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: | 4,692 | 1,916 |
| 6 | <i>Specified term deposit with residual maturity greater than 30 days</i> | 1,136 | - |
| 7 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | - | - |
| 8 | <i>Non-operational deposits (all counterparties)</i> | 3,556 | 1,916 |
| 9 | <i>Unsecured debt</i> | - | - |
| 10 | Secured wholesale funding | | - |
| 11 | Additional requirements, of which: | 4,954 | 3,379 |
| 12 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 3,139 | 3,139 |
| 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 | 1,815 | 241 |
| 17 | Total Cash Outflows | | 5,295 |
| Cash Inflows | | | |
| 18 | Secured lending (e.g. reverse repos) | 1,070 | - |
| 19 | Inflows from fully performing exposures | - | - |
| 20 | Other cash inflows | 6,841 | 6,327 |
| 21 | Total Cash Inflows | | 6,327 |
| | | | Total Adjusted^c Value |
| 22 | TOTAL HQLA | | 3,664 |
| 23 | TOTAL NET CASH OUTFLOWS | | 1,324 |
| 24 | LIQUIDITY COVERAGE RATIO (%) | | 276.75 |

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 (ie cap on level 2B and Level 2 assets for HQLA and cap on inflows)

2. JPMorgan Chase Bank, N.A. Johannesburg Branch - Capital Adequacy at 30 September 2017

| | 30 September 2017 R'm |
|---|--------------------------|
| Common Equity Tier 1 | |
| Capital | |
| <i>Endowment capital from parent</i> | 4,993 |
| <i>Accumulated other comprehensive income</i> | - |
| Regulatory adjustments | |
| <i>Goodwill</i> | (14) |
| Common equity Tier 1 capital | 4,979 |
| Additional Tier 1 capital | - |
| Tier 1 Capital | 4,979 |
| Tier 2 capital | 13 |
| Total capital | 4,993 |

| | |
|---|--------------|
| Total required amount of capital and reserve funds | 2,077 |
|---|--------------|

| | |
|-------------------------------------|---------------|
| CET Tier 1 capital adequacy ratio | 28.78% |
| Tier 1 capital adequacy ratio | 28.77% |
| Total capital adequacy ratio | 28.85% |

3. JPMorgan Chase Bank, N.A. Johannesburg Branch – Quarterly Leverage Ratio 2017

| Leverage ratio common disclosure | Line item | Current Quarter (Average month end July, August and September 2017) R'millions | Quarter 2 (Average month end April, May and June 2017) R'millions | Quarter 1 2017 (Average month end January, February and March 2017) R'millions | Quarter 4 2016 (Average month end October, November and December 2016) R'millions |
|--|-----------|--|---|--|---|
| On-balance sheet exposures ¹ | | | | | |
| On-balance sheet items, excluding derivatives and SFT's but including collateral | 1 | 18,652 | 17,852 | 16,821 | 13,420 |
| Asset amounts deducted in determining tier 1 capital 2 | 2 | - | - | - | - |
| Total on-balance sheet exposures, excluding derivatives and SFT's (total of items 1 and 2) | 3 | 18,652 | 17,852 | 16,821 | 13,420 |
| Derivative exposure | | | | | |
| Replacement costs associated with all derivative transactions, net of eligible cash variation margin | 4 | 4,831 | 4,953 | 4,585 | 5,123 |
| Add-on amounts for PFE associated with all derivative transactions | 5 | 9,384 | 10,595 | 8,432 | 7,322 |
| Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | 6 | - | - | - | - |
| Deductions of receivables assets for cash variation margin provided in derivatives transactions ⁷ | 7 | - | - | - | - |
| Exempted CCP leg of client-cleared trade exposure ⁷ | 8 | - | - | - | - |
| Adjusted effective notional amount of written credit derivatives | 9 | - | - | - | - |
| Adjusted effective notional offsets and add-on deductions for written credit derivatives ⁷ | 10 | - | - | - | - |
| Total derivative exposure (total of items 4 to 10) | 11 | 14,215 | 15,548 | 13,017 | 12,445 |
| Securities financing transaction exposures ³ | | | | | |
| Gross SFT assets (with no recognition of netting), after adjusting for sale accounting | 12 | 1,106 | 1,636 | 1,951 | 3,440 |

| | | | | | |
|---|-----------|---------------|---------------|---------------|---------------|
| transactions | | | | | |
| Netted amounts of cash payables and cash receivables of gross SFT assets ⁷ | 13 | -1,091 | -1,589 | -1,933 | -3,422 |
| CRR exposure for SFT assets | 14 | - | - | - | - |
| Agent transaction exposures | 15 | - | - | - | - |
| Total securities financing transaction exposures (total of items 12 to 15) | 16 | 15 | 47 | 18 | 19 |
| Other off-balance sheet exposures | | | | | |
| Off-balance sheet exposure at gross notional amount | 17 | 1,349 | 1,091 | 1,270 | 1,198 |
| Adjustments for conversion to credit equivalent amounts ⁷ | 18 | -1,205 | -963 | -1,128 | -1,064 |
| Off-balance sheet items (total of items 17 and 18) | 19 | 144 | 129 | 142 | 135 |
| Capital and total exposure | | | | | |
| Tier 1 capital ⁵ | 20 | 4,980 | 4,980 | 3,818 | 3,237 |
| Total exposures (total of items 3,11,16 and 19) | 21 | 33,025 | 33,576 | 29,998 | 26,018 |
| Leverage ratio ⁶ | | Ratio | Ratio | Ratio | Ratio |
| Leverage ratio (expressed as a percentage) | 22 | 15.08% | 14.83% | 12.73% | 12.44% |

1. Refer to regulation 38 (15) (e) (iv) (A)

2. Refer to regulation 38 (15) (e) (iv) (B)

3. Refer to regulation 38 (15) (e) (iv) (C)

4. Refer to regulation 38 (15) (e) (iv) (D)

5. Refer to regulation 38 (15) (d)

6. Refer to regulation 38 (15) (c)

7. Report as negative amounts or reductions