JPMORGAN CHASE BANK, N.A.

JOHANNESBURG BRANCH

September 2023

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1. Template LIQ1: Liquidity coverage ratio for the quarter ended 30 September 2023 (quarterly)

R Millions		Total unweighted [a] value (daily average July to September 2023)	Total weighted [b] (daily average July to September 2023)
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		22,348
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:	25,548	3,520
6	*Specified term deposit with residual maturity greater than 30 days*	17,220	
7	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*		
8	*Non-operational deposits (all counterparties)*	8,328	3,520
9	*Unsecured debt*		
10	Secured wholesale funding		
11	Additional requirements, of which:	14,141	12,103
12	*Outflows related to derivative exposures and other collateral requirements*	11,605	11,605
13	*Outflows related to loss of funding on debt products*		
14	*Credit and liquidity facilities*		
15	Other contractual funding obligations	19	2
16	Other contingent funding obligations	2,518	497
17	**Total Cash Outflows**		**15,623**
18	Secured lending (e.g. reverse repos)	18,999	
19	Inflows from fully performing exposures		
20	Other cash inflows	17,529	17,497
21	**Total Cash Inflows**		**17,497**

			Total adjusted [c] value
22	**TOTAL HQLA**		**22,348**
23	**TOTAL NET CASH OUTFLOWS**		**3,906**
24	**LIQUIDITY COVERAGE RATIO (%)**		**572.17**

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 inflows)

2. Template KM1: Key prudential metrics at 30 September 2023 (quarterly)

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	Current Quarter 30-Sep-23	Quarter 2 2023 30-Jun-23	Quarter 1 2023 31-Mar-23	Quarter 4 2022 31-Dec-22	Quarter 3 2022 30-Sep-22
	Available capital (amounts)					
1	Common equity tier 1 (CET1)	13,707	13,757	13,792	13,639	13,726
1a	Fully loaded ECL accounting model					
2	Tier 1	13,707	13,757	13,792	13,639	13,726
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	13,729	13,783	13,818	13,662	13,726
3a	Fully loaded ECL accounting model total capital					
4	Total risk-weighted assets (RWA)	27,498	26,564	26,893	36,830	36,138
5	Common Equity Tier 1 ratio (%)	49.85%	51.79%	51.28%	37.03%	37.98%
5a	Fully loaded ECL accounting model common equity tier 1 (%)					
6	Tier 1 ratio (%)	49.85%	51.79%	51.28%	37.03%	37.98%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	49.93%	51.89%	51.38%	37.09%	37.98%
7a	Fully loaded ECL accounting model total capital ratio (%)					
8	Capital conservation buffer requirements (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
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)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%) (as a percentage of risk weighted assets)	41.10%	43.04%	42.53%	28.28%	29.23%
	Basel III leverage ratio	**Average for quarter**	**Average for quarter**	**Average for quarter**	**Average for quarter**	**Average for quarter**

13	Total Basel III leverage ratio exposure	52,125	57,713	69,486	65,454	62,120
14	Basel III leverage ratio (%) (row 2 / row 13)	26.30%	23.83%	19.76%	20.93%	22.09%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/ row 13)					
	Liquidity coverage ratio	**Average for quarter**	**Average for quarter**	**Average for quarter**	**Average for quarter**	**Average for quarter**
15	Total HQLA	22,348	23,218	14,376	14,704	10,985
16	Total net cash outflow	3,906	3,668	3,791	3,632	3,855
17	LCR ratio (%)	572.17%	633.02%	379.22%	404.89%	284.91%
	Net stable funding ratio	**30-Sep-23**	**30-Jun-23**	**31-Mar-23**	**31-Dec-22**	**30-Sep-22**
18	Total available stable funding	17,548	16,922	18,594	17,385	18,147
19	Total required stable funding	5,001	5,581	7,085	7,961	8,182
20	NSFR ratio	350.86%	303.18%	262.42%	218.37%	221.80%

3. Template LR2: Leverage ratio common disclosure template 30 September 2023 (quarterly)

	R millions	**Current Quarter** (Average month end July, August, September 2023)	**Quarter 2** (Average month end April, May, June 2023)
1	On-balance sheet items (excluding derivatives and SFT's but including collateral)	30,093	33,007
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)**	**30,093**	**33,007**
4	Replacement costs associated with all derivative transactions (where applicable net of eligible cash variation margin and/or bilateral netting)	10,824	14,101
5	Add-on amounts for PFE associated with all derivative transactions	9,764	9,420
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)**	**20,588**	**23,521**
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	21,043	26,533
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(19,846)	(25,616)
14	CRR exposure for SFT assets		
15	Agent transaction exposures		
16	**Total securities financing transaction exposures (sum of rows 12 to 15)**	**1,198**	**917**
17	Off-balance sheet exposure at gross notional amount	1,668	1,884
18	Adjustments for conversion to credit equivalent amounts	(1,421)	(1,616)
19	**Off-balance sheet items (sum of rows 17 and 18)**	**247**	**268**
20	Tier 1 capital	13,708	13,752
21	**Total exposures (sum of rows 3,11,16 and 19)**	**52,125**	**57,713**
22	**Basel III leverage ratio**	**26.30%**	**23.83%**

4. Template LIQ2: Net Stable Funding Ratio (quarterly) as at 30 September 2023

		a	b	c	d	e
		Unweighted value by residual maturity				
R Millions		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
Available stable funding (ASF) item						
1	Capital:	13,767				13,767
2	*Regulatory capital*	13,767				13,767
3	*Other capital instruments*					
4	Retail deposits and deposits from small business customers:					
5	*Stable deposits*					
6	*Less stable deposits*					
7	Wholesale funding:		26,829			2,852
8	*Operational deposits*					
9	*Other wholesale funding*		26,829			2,852
10	Liabilities with matching interdependent assets					
11	Other liabilities:		5,046		8,824	929
12	*NSFR derivative liabilities*				8,773	877
13	*All other liabilities and equity not included in the above categories*		5,046		52	52
14	**Total ASF**					**17,548**
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					261
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		32,653		268	4,581
18	*Performing loans to financial institutions secured by Level 1 HQLA*		17,322			1,732
19	*Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions*		14,522			2,178
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:*		809		268	671
21	*With a risk weight of less than or equal to 35% under 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 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:		4,996		224	60
27	*Physical traded commodities, including gold*					

		a	b	c	d	e
		Unweighted value by residual maturity				
R Millions		**No maturity**	**< 6 months**	**6 months to < 1 year**	**≥ 1 year**	**Weighted value**
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*					
29	*NSFR derivative assets*					
30	*NSFR derivative liabilities before deduction of variation margin posted*				163	
31	*All other assets not included in the above categories*		4,996		60	60
32	Off-balance sheet items		1,980			99
33	**Total RSF**					**5,001**
34	**Net stable funding ratio (%)**					**350.86**

5. Template OV1: Overview of RWA (quarterly) as at 30 September 2023

		a	b	c
		RWA R Millions		Minimum capital requirements (Basel Minimum 8%) R Millions
		30-Sep-23	30-Jun-23	30-Sep-23
1	Credit risk (excluding counterparty credit risk)	8,361	10,258	669
2	Of which: Standardised approach (SA)	8,361	10,258	669
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)	6,426	5,540	514
7	Of which Standardised approach (SA)	6,426	5,540	514
8	Of which: Internal model approach (IMM)			
9	Of which: Other CCR			
10	Credit valuation adjustment (CVA)	8,630	7,051	690
11	Equity positions under simple risk weight approach			
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 exposure in banking book			
17	Of which: Securitisation internal ratings-based approach (SEC-IRBA)			
18	Of which: Securitisation external ratings-based approach (SEC-ERBA)			
19	Of which: Securitisation standardised approach (SEC-SA)			
20	Market risk	1,475	1,110	118
21	Of which: Standardised approach (SA)	1,475	1,110	118
22	Of which Internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	2,606	2,606	208
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Floor adjustment			
27	**Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)**	**27,498**	**26,564**	**2,200**

6. Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure 30 September 2023 (quarterly)

		a
		Average for 3rd quarter 2023
		R millions
1	Total consolidated assets per published financial statements	82,487
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 fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	(14,205)
5	Adjustments for securities financing instruments (i.e. repos and similar secured lending)	(16,404)
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	247
7	Other adjustments	
8	**Leverage ratio exposure measure**	**52,125**