

**JPMORGAN CHASE BANK, N.A. JOHANNESBURG**

**Quarterly Disclosures: September 2016**

## Table of contents

1. LCR Common Disclosure Template .....	1
2. Capital .....	3

## 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 <sup>a</sup> Value (average end July, August and September 2016) R'm	Total Weighted <sup>b</sup> (average end July, August and September 2016) R'm
<b>High Quality Liquid Assets</b>			
1	Total high-quality liquid assets (HQLA)		3,779
<b>Cash Outflows</b>			
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:	5,452	2,728
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
7	<i>Non-operational deposits (all counterparties)</i>	4,178	2,728
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirements, of which:	1,314	1,218
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1,314	1,218
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>		
14	Other contractual funding obligations	76	8
15	Other contingent funding obligations	2,23	112
16	<b>Total Cash Outflows</b>		<b>4,161</b>
<b>Cash Inflows</b>			
17	Secured lending (e.g. reverse repos)	3,176	
18	Inflows from fully performing exposures	6,758	5,990
19	Other cash inflows	6,758	5,990
20	<b>Total Cash Inflows</b>	<b>9,935</b>	<b>5,990</b>
21	<b>TOTAL HQLA</b>		<b>3,779</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>1,040</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>366.00</b>

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 2016 R'm
<b>Common Equity Tier 1</b>	
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	-
<b>Tier 1 Capital</b>	<b>3,237</b>
<b>Tier 2 capital</b>	<b>18</b>
<b>Total capital</b>	<b>3,255</b>
<b>Total required amount of capital and reserve funds</b>	<b>2,128</b>
CET Tier 1 capital adequacy ratio	17.68%
Tier 1 capital adequacy ratio	17.68%
<b>Total capital adequacy ratio</b>	<b>17.78%</b>