

JPMORGAN CHASE BANK, N.A. JOHANNESBURG

Quarterly Disclosures: June 2015

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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 ^a Value (average) R'm	Total Weighted ^b (average) R'm
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		2,800
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:	6,447	2,920
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
7	<i>Non-operational deposits (all counterparties)</i>	5,317	3,513
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirements, of which:	199	199
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	199	199
12	<i>Outflows related to loss of funding</i>		

	<i>on debt products</i>		
13	<i>Credit and liquidity facilities</i>		
14	Other contractual funding obligations	451	45
15	Other contingent funding obligations	3,402	170
16	Total Cash Outflows		3,335
Cash Inflows			
17	Secured lending (e.g. reverse repos)	3,207	
18	Inflows from fully performing exposures		
19	Other cash inflows	6,445	5,399
20	Total Cash Inflows	9,715	5,423
21	TOTAL HQLA		2,800
22	TOTAL NET CASH OUTFLOWS		834
23	LIQUIDITY COVERAGE RATIO (%)		335.82%

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 inflows¹)

2. Capital

	30 June 2015
	R'm
Common Equity Tier 1	
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	-
Tier 1 Capital	3,237
Tier 2 capital	10
Total capital	3,247
Total required amount of capital and reserve funds	2,229
CET Tier 1 capital adequacy ratio	16.34%
Tier 1 capital adequacy ratio	16.34%
Total capital adequacy ratio	16.39%