

JPMORGAN CHASE BANK, N.A. JOHANNESBURG

Quarterly Disclosures: December 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) | | 9,516 |
| 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: | 9,254 | 5,203 |
| 6 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | | |
| 7 | <i>Non-operational deposits (all counterparties)</i> | 7,762 | 5,203 |
| 8 | <i>Unsecured debt</i> | | |
| 9 | Secured wholesale funding | | |
| 10 | Additional requirements, of which: | 288 | 287 |
| 11 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 288 | 287 |
| 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 | 379 | 38 |
| 15 | Other contingent funding obligations | 2,973 | 142 |
| 16 | Total Cash Outflows | | 5,799 |
| Cash Inflows | | | |
| 17 | Secured lending (e.g. reverse repos) | 7,135 | |
| 18 | Inflows from fully performing exposures | | |
| 19 | Other cash inflows | 6,650 | 5,876 |
| 20 | Total Cash Inflows | 13,786 | 5,876 |
| | | | |
| 21 | TOTAL HQLA | | 9,516 |
| 22 | TOTAL NET CASH OUTFLOWS | | 2,234 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | 597.28 |

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

| | 31 December 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 | 6 |
| Total capital | 3,243 |
| Total required amount of capital and reserve funds | 1,924 |
| CET Tier 1 capital adequacy ratio | 18.92% |
| Tier 1 capital adequacy ratio | 18.92% |
| Total capital adequacy ratio | 18.96% |