

JPMORGAN CHASE BANK, N.A. JOHANNESBURG

Quarterly Disclosures: June 2016

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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 end April, May and June 2016) R'm	Total Weighted ^b (average end April, May and June 2016) R'm
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		5,470
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	Unsecure wholesale funding, of which:	6,660	3,434
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
7	<i>Non-operational deposits (all counterparties)</i>	5,383	3,434
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirements, of which:	1,052	910
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1,052	910

12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>		
14	Other contractual funding obligations	378	38
15	Other contingent funding obligations	2,734	133
16	Total Cash Outflows		4,733
Cash Inflows			
17	Secured lending (e.g. reverse repos)	4,431	
18	Inflows from fully performing exposures		
19	Other cash inflows	5,107	4,595
20	Total Cash Inflows	9,538	4,595
21	TOTAL HQLA		5,470
22	TOTAL NET CASH OUTFLOWS		1,777
23	LIQUIDITY COVERAGE RATIO (%)		450.47

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 June 2016
	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	4
Total capital	3,241
Total required amount of capital and reserve funds	2,369
CET Tier 1 capital adequacy ratio	15.88%
Tier 1 capital adequacy ratio	15.88%
Total capital adequacy ratio	15.90%