

JPMORGAN CHASE BANK, N.A.

JOHANNESBURG BRANCH

September 2022

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1. Template LIQ1: Liquidity coverage ratio for the quarter ended 30 September 2022 (quarterly)

R Millions		Total unweighted ^a value (daily average July to September 2022)	Total weighted ^b (daily average July to September 2022)
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		10,985
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:	16,962	2,933
6	<i>Specified term deposit with residual maturity greater than 30 days</i>	10,123	
7	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
8	<i>Non-operational deposits (all counterparties)</i>	6,840	2,933
9	<i>Unsecured debt</i>		
10	Secured wholesale funding		
11	Additional requirements, of which:	19,244	12,489
12	<i>Outflows related to derivative exposures and other collateral requirements</i>	12,274	12,274
13	<i>Outflows related to loss of funding on debt products</i>		
14	<i>Credit and liquidity facilities</i>		
15	Other contractual funding obligations		
16	Other contingent funding obligations	6,970	215
17	Total Cash Outflows		15,422
18	Secured lending (e.g. reverse repos)	8,954	
19	Inflows from fully performing exposures		
20	Other cash inflows	20,413	18,168
21	Total Cash Inflows		18,168
		Total adjusted ^c value	
22	TOTAL HQLA		10,985
23	TOTAL NET CASH OUTFLOWS		3,855
24	LIQUIDITY COVERAGE RATIO (%)		284.91

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 2022 (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-22	Quarter 2 2022 30-Jun-22	Quarter 1 2022 31-Mar-22	Quarter 4 2021 31-Dec-21	Quarter 3 2021 30-Sep-21
Available capital (amounts)						
1	Common equity tier 1 (CET1)	13,726	13,807	13,728	13,682	13,749
1a	Fully loaded ECL accounting model					
2	Tier 1	13,726	13,807	13,782	13,682	13,749
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	13,726	13,807	13,728	13,682	13,749
3a	Fully loaded ECL accounting model total capital					
Risk weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	36,138	33,318	71,821	43,443	43,525
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	37.98%	41.44%	19.11%	31.49%	31.59%
5a	Fully loaded ECL accounting model common equity tier 1 (%)					
6	Tier 1 ratio (%)	37.98%	41.44%	19.11%	31.49%	31.59%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	37.98%	41.44%	19.11%	31.49%	31.59%
7a	Fully loaded ECL accounting model total capital ratio (%)					
Additional CET1 buffer requirements as a percentage of RWA						
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)	29.23%	32.45%	21.86%	23.34%	16.17%
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	62,120	57,329	45,393	38,380	34,020
14	Basel III leverage ratio (%) (row 2 / row 13)	22.09%	23.99%	30.26%	35.76%	40.39%
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	10,985	11,523	12,390	12,652	16,323
16	Total net cash outflow	3,855	4,055	4,755	5,199	7,540
17	LCR ratio (%)	284.91%	284.14%	260.58%	243.35%	216.49%
	Net stable funding ratio	Sep-22	Jun-22	Mar-22	Dec-21	Sep-21
18	Total available stable funding	18,147	17,368	16,866	17,052	19,896
19	Total required stable funding	8,182	6,846	5,570	6,169	5,630
20	NSFR ratio	221.80%	253.70%	302.81%	276.40%	353.36%

3. Template LR2: Leverage ratio common disclosure template 30 September 2022 (quarterly)

R millions	Current Quarter (Average month end July, August, September 2022)	Quarter 2 (Average month end April, May, June 2022)
1 On-balance sheet items (excluding derivatives and SFT's but including collateral)	42,993	43,292
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)	42,993	43,292
4 Replacement costs associated with all derivative transactions (where applicable net of eligible cash variation margin and/or bilateral netting)	7,137	3,031
5 Add-on amounts for PFE associated with all derivative transactions	9,693	8,478
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)	16,830	11,509
12 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	23,865	23,254
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(24,088)	(23,430)
14 CRR exposure for SFT assets		
15 Agent transaction exposures		
16 Total securities financing transaction exposures (sum of rows 12 to 15)	(223)	(175)
17 Off-balance sheet exposure at gross notional amount	6,726	6,813
18 Adjustments for conversion to credit equivalent amounts	(4,204)	(4,111)
19 Off-balance sheet items (sum of rows 17 and 18)	2,521	2,702
20 Tier 1 capital	13,725	13,753
21 Total exposures (sum of rows 3,11,16 and 19)	62,120	57,328
22 Basel III leverage ratio	22.09%	23.99%

4. Template LIQ2: Net Stable Funding Ratio (quarterly) as at 30 September 2022

R Millions	Unweighted value by residual maturity				Weighted value
	a No maturity	b < 6 months	c 6 months to < 1 year	d ≥ 1 year	
Available stable funding (ASF) item					
1	Capital:	13,767			13,767
2	<i>Regulatory capital</i>	13,767			13,767
3	<i>Other capital instruments</i>				
4	Retail deposits and deposits from small business customers:				
5	<i>Stable deposits</i>				
6	<i>Less stable deposits</i>				
7	Wholesale funding:		52,263	2,069	4,288
8	<i>Operational deposits</i>				
9	<i>Other wholesale funding</i>		52,263	2,069	4,288
10	Liabilities with matching interdependent assets				
11	Other liabilities:		6,924	6,435	92
12	<i>NSFR derivative liabilities</i>			6,343	
13	<i>All other liabilities and equity not included in the above categories</i>	6,924		92	92
14	Total ASF				18,147
Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)				682
16	Deposits held at other financial institutions for operational purposes				
17	Performing loans and securities:		24,693	4,319	6,982
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>		12,863		1,286
19	<i>Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions</i>		9,730	30	1,475
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>		2,101	4,289	4,221
21	<i>With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk</i>				
22	<i>Performing residential mortgages, of which:</i>				
23	<i>With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk</i>				
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>				
25	Assets with matching interdependent liabilities				
26	Other assets:		4,329	709	196
27	<i>Physical traded commodities, including gold</i>				

R Millions	Unweighted value by residual maturity				Weighted value
	a No maturity	b < 6 months	c 6 months to < 1 year	d ≥ 1 year	
28					
29					
30				513	
31		4,329		196	196
32		6,450			323
33					8,182
34					221.80

5. Template OV1: Overview of RWA (quarterly) as at 30 September 2022

	a	b	c	
	RWA R Millions		Minimum capital requirements (Basel Minimum 8%) R Millions	
	30-Sep-22	30-Jun-22	30-Sep-22	
1	Credit risk (excluding counterparty credit risk)	14,686	10,806	1,175
2	Of which: Standardised approach (SA)	14,686	10,806	1,175
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)	6,149	6,568	492
7	Of which Standardised approach (SA)	6,149	6,568	492
8	Of which: Internal model approach (IMM)			
9	Of which: Other CCR			
10	Credit valuation adjustment (CVA)	10,777	11,803	862
11	Equity positions under simple risk weight approach	0	0	0
12	Equity investments in funds – look-through approach	0	0	0
13	Equity investments in funds – mandate-based approach	0	0	0
14	Equity investments in funds – fall-back approach	0	0	0
15	Settlement risk	0	0	0
16	Securitisation exposure in banking book	0	0	0
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	2,318	1,934	185
21	Of which: Standardised approach (SA)	2,318	1,934	185
22	Of which Internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book	0	0	0
24	Operational risk	2,207	2,207	177
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
26	Floor adjustment	0	0	0
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	36,138	33,318	2,891

6. Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure 30 September 2022 (quarterly)

		a
		Average for 3rd quarter 2022
		R millions
1	Total consolidated assets per published financial statements	86,173
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	(16,155)
5	Adjustments for securities financing instruments (i.e. repos and similar secured lending)	(10,418)
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	2,521
7	Other adjustments	
8	Leverage ratio exposure measure	62,120