

JPMORGAN CHASE BANK, N.A.
Johannesburg branch
March 2020

1. Template LIQ1: Liquidity Coverage Ratio for the quarter ended 31 March 2020 (quarterly)

R Millions	Total unweighted ^a value (daily average January to March 2020)	Total weighted ^b (daily average January to March 2020)
High Quality Liquid Assets		
1 Total high-quality liquid assets (HQLA)		12,129
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:	13,033	1,637
6 <i>Specified term deposit with residual maturity greater than 30 days</i>	10,278	
7 <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
8 <i>Non-operational deposits (all counterparties)</i>	2,755	1,637
9 <i>Unsecured debt</i>		
10 Secured wholesale funding		
11 Additional requirements, of which:	33,930	10,198
12 <i>Outflows related to derivative exposures and other collateral requirements</i>	8,710	8,710
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	25,220	1,487
17 Total Cash Outflows		11,834
18 Secured lending (e.g. reverse repos)	11,174	
19 Inflows from fully performing exposures		
20 Other cash inflows	8,715	8,578
21 Total Cash Inflows		8,578
		Total adjusted^c value
22 TOTAL HQLA		12,129
23 TOTAL NET CASH OUTFLOWS		3,256
24 LIQUIDITY COVERAGE RATIO (%)		372.54

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 31 March 2020 (quarterly)

No transitional arrangement with regards implementation of IFRS 9 for the impact of expected credit loss accounting on regulatory capital have been applied.

	a	b	c	d	e	
	Current Quarter 2020 (31 March 2020)	Quarter 4 2019 (31 December 2019)	Quarter 3 2019 (30 September 2019)	Quarter 2 2019 (30 June 2019)	Quarter 1 2018 (31 March 2019)	
R Millions						
Available capital (amounts)						
1	Common equity tier 1 (CET1)	6,425	6,455	6,425	6,422	6,431
1a	Fully loaded ECL accounting model					
2	Tier 1	6,425	6,455	6,425	6,422	6,431
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	6,425	6,455	6,425	6,422	6,431
3a	Fully loaded ECL accounting model total capital					
Risk weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	32,796	21,244	22,914	21,957	21,909
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	19.59%	30.39%	28.04%	29.25%	29.36%
5a	Fully loaded ECL accounting model common equity tier 1 (%)					
6	Tier 1 ratio (%)	19.59%	30.39%	28.04%	29.25%	29.36%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	19.59%	30.39%	28.04%	29.25%	29.36%
7a	Fully loaded ECL accounting model total capital ratio (%)					
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)	10.84%	19.29%	19.29%	20.50%	20.61%
Basel III leverage ratio		Average for quarter ending 31 March 2020	Average for quarter ending 31 December 2019			

	a	b	c	d	e	
	Current Quarter 2020 (31 March 2020)	Quarter 4 2019 (31 December 2019)	Quarter 3 2019 (30 September 2019)	Quarter 2 2019 (30 June 2019)	Quarter 1 2018 (31 March 2019)	
R Millions						
13	Total Basel III leverage ratio exposure	60,063	66,105	71,286	36,132	29,781
14	Basel III leverage ratio (%) (row 2 / row 13)	10.70%	9.72%	9.01%	17.77%	21.60%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/ row 13)					
	Liquidity coverage ratio	Average for quarter ending 31 March 2020	Average for quarter ending 31 December 2019			
15	Total HQLA	12,129	11,256	11,558	11,416	10,404
16	Total net cash outflow	3,256	5,212	4,464	4,772	2,527
17	LCR ratio (%)	372.54%	215.97%	200.00%	239.22%	193.40%
	Net stable funding ratio					
18	Total available stable funding	8,602	8,657	10,402	8,590	8,631
19	Total required stable funding	7,087	5,501	6,692	3,567	3,471
20	NSFR ratio	121.37%	157.38%	155.45%	234.80%	248.69%

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

R millions	Current Quarter (Average month end January, February and March 2020)	Quarter 4 (Average month end October, November and December 2019)
1	24,951	21,713
2		
3	24,951	21,713
4	12,952	6,283
5	14,648	12,025
6	-	-
7	-	-
8	-	-
9	-	-
10	-	-
11	27,599	18,308
12	8,441	10,065
13	(8,305)	(9,760)
14	0	0
15	0	0
16	136	304
17	20,010	27,002
18	(1,459)	(1,223)
19	18,551	25,779
20	6,425	6,425
21	71,238	66,105
22	9.02%	9.72%

4. Template LIQ2: Net Stable Funding Ratio (quarterly) as at 31 March 2020

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:			6,436	6,436
2	Regulatory capital			6,436	6,436
3	Other capital instruments				
4	Retail deposits and deposits from small business customers:				
5	Stable deposits				
6	Less stable deposits				
7	Wholesale funding:		22,990	1,110	2,087
8	Operational deposits				
9	Other wholesale funding		22,990	1,110	2,087
10	Liabilities with matching interdependent assets				
11	Other liabilities:		11,073	14,228	78
12	NSFR derivative liabilities			14,150	
13	All other liabilities and equity not included in the above categories		11,073	78	78
14	Total ASF				8,602
Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)				477
16	Deposits held at other financial institutions for operational purposes				
17	Performing loans and securities:		31,320	27	4,790
18	Performing loans to financial institutions secured by Level 1 HQLA		23,884		2,388
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions		7,344	27	30
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:		91	1,425	1,257
21	With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk				
22	Performing residential mortgages, of which:				
23	With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk				
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				
25	Assets with matching interdependent liabilities				
26	Other assets:		5,255	14,276	1,541
27	Physical traded commodities, including gold				

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				14,150	1,415
31		5,255		126	126
32		5,586			279
33					7,087
34					121

5. Template OV1: Overview of RWA (quarterly) as at 31 March 2020

	a	b	c	
	RWA R Millions		Minimum capital requirements (Basel Minimum 8%) R Millions	
	31- Mar-20	31-Dec-19	31-Mar-20	
1	Credit risk (excluding counterparty credit risk)	3,695	4,709	296
2	Of which: Standardised approach (SA)	3,695	4,709	296
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)	11,934	5,196	955
7	Of which Standardised approach (SA)	11,934	5,192	955
8	Of which: Internal model approach (IMM)			
9	Of which: Other CCR			
10	Credit valuation adjustment (CVA)	12,435	6,792	995
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	2,756	2,571	220
21	Of which: Standardised approach (SA)	2,756	2,571	220
22	Of which Internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book	0	0	0
24	Operational risk	1,976	1,976	158
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)	32,796	21,244	2,624

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

		a
		Average for 1 st quarter
		R millions
1	Total consolidated assets per published financial statements	76,961
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	-9,680
5	Adjustments for securities financing instruments (ie repos and similar secured lending)	-14,581
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	18,551
7	Other adjustments	-13
8	Leverage ratio exposure measure	71,238