

JPMORGAN CHASE BANK, N.A. JOHANNESBURG

Quarterly Disclosures: March 2016

Table of contents

1. LCR Common Disclosure Template	2
2. Capital	4

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)		8,463
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:	9,300	7,098
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
7	<i>Non-operational deposits (all counterparties)</i>	8,148	7,098
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirements, of which:	2,554	292
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	2,554	292
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	387	39
15	Other contingent funding obligations	2,224	104
16	Total Cash Outflows		9,930
Cash Inflows			
17	Secured lending (e.g. reverse repos)	5,928	
18	Inflows from fully performing exposures		
19	Other cash inflows	7,159	6,567
20	Total Cash Inflows	13,087	6,567
21	TOTAL HQLA		8,463
22	TOTAL NET CASH OUTFLOWS		4,816
23	LIQUIDITY COVERAGE RATIO (%)		231.69

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 March 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	5
Total capital	3,242
Total required amount of capital and reserve funds	2,795
CET Tier 1 capital adequacy ratio	13,46%
Tier 1 capital adequacy ratio	13.46%
Total capital adequacy ratio	13.48%