

JPMORGAN CHASE BANK, N.A. JOHANNESBURG

Quarterly disclosures December 2017

Table of contents

1. JPMorgan Chase Bank, N.A. Johannesburg Branch - LCR Common Disclosure Template for the quarter ended 31 December 2017	1
2. JPMorgan Chase Bank, N.A. Johannesburg Branch - Capital Adequacy at 31 December 2017	2
3. JPMorgan Chase Bank, N.A. Johannesburg Branch – Quarterly Leverage Ratio 2017	3

1. JPMorgan Chase Bank, N.A. Johannesburg Branch - LCR Common Disclosure Template for the quarter ended 31 December 2017

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.

(In local currency)		Total Unweighted ^a Value (daily average October to December 2017) R'm	Total Weighted ^b (daily average October to December 2017) R'm
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		4,061
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:	5,312	2,035
6	<i>Specified term deposit with residual maturity greater than 30 days</i>	1,107	-
7	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-
8	<i>Non-operational deposits (all counterparties)</i>	4,205	2,035
9	<i>Unsecured debt</i>	-	-
10	Secured wholesale funding		-
11	Additional requirements, of which:	5,940	3,420
12	<i>Outflows related to derivative exposures and other collateral requirements</i>	3,180	3,180
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	2,760	240
17	Total Cash Outflows		5,455
Cash Inflows			
18	Secured lending (e.g. reverse repos)	2,096	-
19	Inflows from fully performing exposures	-	-
20	Other cash inflows	8,742	8,093
21	Total Cash Inflows		
			Total Adjusted^c Value
22	TOTAL HQLA		4,061
23	TOTAL NET CASH OUTFLOWS		1,364
24	LIQUIDITY COVERAGE RATIO (%)		297.83

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 (ie cap on level 2B and Level 2 assets for HQLA and cap on inflows)

2. JPMorgan Chase Bank, N.A. Johannesburg Branch - Capital Adequacy at 31 December 2017

	31 December 2017 R'm
Common Equity Tier 1	
Capital	
<i>Endowment capital from parent</i>	4,993
<i>Accumulated other comprehensive income</i>	-
Regulatory adjustments	
<i>Goodwill</i>	(14)
Common equity Tier 1 capital	4,979
Additional Tier 1 capital	-
Tier 1 Capital	4,979
Tier 2 capital	10
Total capital	4,989

Total required amount of capital and reserve funds	2,676
---	--------------

CET Tier 1 capital adequacy ratio	22.33%
Tier 1 capital adequacy ratio	22.33%
Total capital adequacy ratio	22.38%

3. JPMorgan Chase Bank, N.A. Johannesburg Branch – Quarterly Leverage Ratio 2017

Leverage ratio common disclosure	Line item	Current Quarter (Average month end October, November and December 2017) R'millions	Quarter 3 (Average month end July, August and September 2017) R'millions	Quarter 2 (Average month end April, May and June 2017) R'millions	Quarter 1 2017 (Average month end January, February and March 2017) R'millions
On-balance sheet exposures ¹					
On-balance sheet items, excluding derivatives and SFT's but including collateral	1	18,225	18,652	17,852	16,821
Asset amounts deducted in determining tier 1 capital 2	2	-	-	-	-
Total on-balance sheet exposures, excluding derivatives and SFT's (total of items 1 and 2)	3	18,225	18,652	17,852	16,821
Derivative exposure					
Replacement costs associated with all derivative transactions, net of eligible cash variation margin	4	5,086	4,831	4,953	4,585
Add-on amounts for PFE associated with all derivative transactions	5	10,177	9,384	10,595	8,432
Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	6	-	-	-	-
Deductions of receivables assets for cash variation margin provided in derivatives transactions ⁷	7	-	-	-	-
Exempted CCP leg of client-cleared trade exposure ⁷	8	-	-	-	-
Adjusted effective notional amount of written credit derivatives	9	-	-	-	-
Adjusted effective notional offsets and add-on deductions for written credit derivatives ⁷	10	-	-	-	-
Total derivative exposure (total of items 4 to 10)	11	15,263	14,215	15,548	13,017
Securities financing transaction exposures ³					
Gross SFT assets (with no recognition of netting), after adjusting for sale accounting	12	4,365	1,106	1,636	1,951

transactions					
Netted amounts of cash payables and cash receivables of gross SFT assets ⁷	13	-4,294	-1,091	-1,589	-1,933
CRR exposure for SFT assets	14	-	-	-	-
Agent transaction exposures	15	-	-	-	-
Total securities financing transaction exposures (total of items 12 to 15)	16	71	15	47	18
Other off-balance sheet exposures					
Off-balance sheet exposure at gross notional amount	17	3,273	1,349	1,091	1,270
Adjustments for conversion to credit equivalent amounts ⁷	18	-1,718	-1,205	-963	-1,128
Off-balance sheet items (total of items 17 and 18)	19	1,556	144	129	142
Capital and total exposure					
Tier 1 capital ⁵	20	4,980	4,980	4,980	3,818
Total exposures (total of items 3,11,16 and 19)	21	35,115	33,025	33,576	29,998
Leverage ratio ⁶		Ratio	Ratio	Ratio	Ratio
Leverage ratio (expressed as a percentage)	22	14.18%	15.08%	14.83%	12.73%

1. Refer to regulation 38 (15) (e) (iv) (A)

2. Refer to regulation 38 (15) (e) (iv) (B)

3. Refer to regulation 38 (15) (e) (iv) (C)

4. Refer to regulation 38 (15) (e) (iv) (D)

5. Refer to regulation 38 (15) (d)

6. Refer to regulation 38 (15) (c)

7. Report as negative amounts or reductions