



JPMORGAN CHASE BANK, N.A.

JOHANNESBURG BRANCH

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J.P.Morgan

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1. Overview of risk management, key prudential metrics and RWA

Template KM1: Key prudential metrics

	a	b	c	d	e
ZAR Millions	1Q26 31-Mar-26	4Q25 31-Dec-25	3Q25 30-Sep-25	2Q25 30-Jun-25	1Q25 31-Mar-25
Available capital (amounts)					
1 Common equity tier 1 (CET1)	23,486	23,657	23,716	13,630	13,605
2 Tier 1	23,486	23,657	23,716	13,630	13,605
3 Total capital	23,554	23,711	23,751	13,666	13,658
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	46,401	38,775	96,443	41,147	34,864
4a Total risk-weighted assets (pre-floor)	46,401	38,775			
Risk-based capital ratios as a percentage of RWA					
5 CET1 ratio (%)	50.62%	61.01%	24.59%	33.12%	39.02%
5a CET1 ratio (%) (pre-floor ratio)	50.62%	61.01%			
6 Tier 1 ratio (%)	50.62%	61.01%	24.59%	33.12%	39.02%
6a Tier 1 ratio (%) (pre-floor ratio)	50.62%	61.01%			
7 Total capital ratio (%)	50.76%	61.15%	24.63%	33.21%	39.18%
7a Total capital ratio (%) (pre-floor ratio)	50.76%	61.15%			
Additional CET1 buffer requirements as a percentage of RWA					
8 Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9 Countercyclical buffer requirement (%)*	1.00%	0%	0%	0%	0%
10 Bank G-SIB and/or D-SIB additional requirements (%)	0%	0%	0%	0%	0%
11 Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.50%	2.50%	2.50%	2.50%	2.50%
12 CET1 available after meeting the bank's minimum capital requirements (%)	40.87%	52.26%	15.84%	24.37%	30.27%
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	110,926	93,133	147,666	97,575	100,658
14 Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	21.17%	25.40%	16.06%	14.08%	13.31%
14a Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	21.17%	25.40%	16.06%	14.08%	13.31%
14b Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	21.73%	25.20%	15.37%	13.96%	13.54%
14c Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	21.73%	25.20%	15.37%	13.96%	13.54%
Liquidity Coverage Ratio (LCR)					
15 Total high-quality liquid assets (HQLA)	27,508	19,818	16,803	16,507	17,096
16 Total net cash outflow	3,935	2,849	3,529	2,873	2,494
17 LCR ratio (%)	699.02	695.59%	476.19%	574.46%	685.40%
Net Stable Funding Ratio (NSFR)					
18 Total available stable funding	22,985	29,187	28,468	16,676	16,843
19 Total required stable funding	10,642	9,290	12,258	9,265	10,850
20 NSFR ratio	215.98%	314.16%	232.24%	180.00%	155.24%

Greyed lines represent historical information not applicable under Par 2.3.1 of Directive 10 of 2025 in light of the Basel III reform changes implemented as part of Government Gazette 52907 published on 25 June 2025.

Where applicable, monthly average values have been reported in place of daily averages.

*The CCyB will change from 0% to 1% from 1 January 2026 based on Directive 6 of 2024.

Template OV1: Overview of RWA

	a	b	c	
		RWA (R millions)	Minimum capital requirements (Basel Minimum 8%) (R millions)	
	31-Mar-26	31-Dec-25	31-Mar-26	
1	Credit risk (excluding counterparty credit risk)	13,341	10,745	1,067
2	Of which: standardised approach (SA)	13,341	10,745	1,067
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)	4,167	3,965	333
7	Of which: standardised approach for counterparty credit risk	4,167	3,965	333
8	Of which: IMM	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	18,502	14,724	1,480
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	0	-	-
12	Equity investments in funds – look-through approach	-	-	-
13	Equity investments in funds – mandate-based approach	-	-	-
14	Equity investments in funds – fall-back approach	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in banking book	-	-	-
17	Of which: securitisation IRB approach (SEC-IRBA)	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	5,138	4,086	411
21	Of which: standardised approach (SA)	5,138	4,086	411
22	Of which: internal model approach (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	5,162	5,162	413
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	90	92	7
26	Output floor applied	-	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	46,401	38,775	3,712

2. Leverage ratio

Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

		a
		Quarter end
		31-Mar-26
		R millions
1	Total consolidated assets per published financial statements	113,280
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 securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	(7,734)
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	5,133
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	359
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(111)
12	Other adjustments	0
13	Leverage ratio exposure measure	110,926

Template LR2: Leverage ratio common disclosure template

	a	b	
R millions	Quarter end 31 Mar 2026	Quarter end 31 Dec 2025	
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	66,331	56,301
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	(1,343)	(5)
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(110)	(105)
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(221)	(148)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	64,657	56,043
Derivative exposures			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	3,756	1,846
9	Add-on amounts for potential future exposure associated with <i>all</i> derivatives transactions	8,499	7,165
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	191	214
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(191)	(214)
13	Total derivative exposures (sum of rows 8 to 12)	12,255	9,012
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	36,345	29,389
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(2,690)	(1,668)
16	Counterparty credit risk exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	33,655	27,720
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	2,201	1,901
20	(Adjustments for conversion to credit equivalent amounts)	(1,840)	(1,541)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(2)	(1)
22	Off-balance sheet items (sum of rows 19 to 21)	359	358
Capital and total exposures			
23	Tier 1 capital	23,486	23,657
24	Total exposures (sum of rows 7, 13, 18 and 22)	110,926	93,133
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	21.17%	25.40%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	21.17%	25.40%
26	National minimum leverage ratio requirement	4.00%	4.00%
27	Applicable leverage buffers	0.00%	0.00%
Disclosure of mean values			

		a	b
	R millions	Quarter end 31 Mar 2026	Quarter end 31 Dec 2025
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	30,824	28,448
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	33,655	27,720
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	108,095	93,861
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	108,095	93,861
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	21.73%	25.20%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	21.73%	25.20%

Where applicable, monthly average values have been reported in place of daily averages.

3. Liquidity

Template LIQ1: Liquidity Coverage Ratio

(R millions)	Total unweighted value (daily average January to March 2026)	Total weighted value (daily average January to March 2026)
High quality liquid assets		
1 Total HQLA		27,508
Cash outflows		
2 Retail deposits and deposits from small business customers, of which:	-	-
3 Stable deposits	-	-
4 Less stable deposits	-	-
5 Unsecured wholesale funding, of which:	14,976	10,734
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7 Non-operational deposits (all counterparties)	14,976	10,734
8 Unsecured debt	-	-
9 Secured wholesale funding		-
10 Additional requirements, of which:	6,163	4,428
11 Outflows related to derivative exposures and other collateral requirements	4,341	4,341
12 Outflows related to loss of funding on debt products	-	-
13 Credit and liquidity facilities	1,620	82
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	202	5
16 TOTAL CASH OUTFLOWS		15,162
Cash inflows		
17 Secured lending (e.g. reverse repos)	5,264	-
18 Inflows from fully performing exposures	12,390	12,385
19 Other cash inflows	458	458
20 TOTAL CASH INFLOWS	18,111	12,843
		Total adjusted value
21 Total HQLA		27,508
22 Total net cash outflows		3,935
23 Liquidity Coverage Ratio (%)		699.02%

A simple average of daily observations for the quarter ended 31 March 2026 was applied.