

JPMORGAN CHASE BANK, N.A.
Johannesburg branch
September 2019

1. Template LIQ1: Liquidity Coverage Ratio for the quarter ended 30 September 2019 (quarterly)

R Millions	Total unweighted ^a value (daily average July to September 2019)	Total weighted ^b (daily average July to September 2019)
High Quality Liquid Assets		
1 Total high-quality liquid assets (HQLA)		11,650
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:	6,485	2,056
6 <i>Specified term deposit with residual maturity greater than 30 days</i>	3,112	
7 <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
8 <i>Non-operational deposits (all counterparties)</i>	3,373	2,056
9 <i>Unsecured debt</i>		
10 Secured wholesale funding		-
11 Additional requirements, of which:	30,426	9,230
12 <i>Outflows related to derivative exposures and other collateral requirements</i>	7,912	7,912
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	22,514	1,318
17 Total Cash Outflows		11,286
Cash Inflows		
18 Secured lending (e.g. reverse repos)	10,246	
19 Inflows from fully performing exposures		
20 Other cash inflows	6,083	5,987
21 Total Cash Inflows		5,987
Total adjusted ^c value		
22 TOTAL HQLA		11,650
23 TOTAL NET CASH OUTFLOWS		5,299
24 LIQUIDITY COVERAGE RATIO (%)		219.85

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 2019 (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 (30 September 19)	Quarter 2 2019 (30 June 19)	Quarter 1 2019 (31 March 19)	Quarter 4 2018 (31 Dec 18)	Quarter 3 2018 (30 September 18)
	R Millions					
Available capital (amounts)						
1	Common equity tier 1 (CET1)	6,425	6,422	6,431	6,423	7,694
1a	Fully loaded ECL accounting model					
2	Tier 1	6,425	6,422	6,431	6,423	7,694
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	6,425	6,422	6,431	6,423	7,697
3a	Fully loaded ECL accounting model total capital					
Risk weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	22,914	21,957	21,909	20,936	20,195
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	28.04%	29.25%	29.36%	30.68%	38.03%
5a	Fully loaded ECL accounting model common equity tier 1 (%)					
6	Tier 1 ratio (%)	28.04%	29.25%	29.36%	30.68%	38.03%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	28.04%	29.25%	29.36%	30.68%	38.03%
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%	1.88%	1.88%
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%	1.88%	1.88%
12	CET1 available after meeting the bank's minimum capital requirements (%) (as a percentage of risk weighted assets)	19.29%	20.50%	20.61%	22.03%	29.41%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure	71,286	36,132	29,781	31,481	40,973
14	Basel III leverage ratio (%) (row 2 / row 13)	9.01%	17.77%	21.60%	18.80%	18.75%

		a	b	c	d	e
		Current Quarter (30 September 19)	Quarter 2 2019 (30 June 19)	Quarter 1 2019 (31 March 19)	Quarter 4 2018 (31 Dec 18)	Quarter 3 2018 (30 September 18)
	R Millions					
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/ row 13)					
	Liquidity coverage ratio					
15	Total HQLA	11,558	11,416	10,404	9,342	4,790
16	Total net cash outflow	4,464	4,772	2,527	4,756	1,585
17	LCR ratio (%)	200.00%	239.22%	193.40%	269.83%	302.17%
	Net stable funding ratio					
18	Total available stable funding	10,402	8,590	8,631	8,791	10,316
19	Total required stable funding	6,692	3,567	3,471	3,784	4,408
20	NSFR ratio	155.45%	234.80%	248.69%	232.30%	234.05%

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

R millions		Current Quarter (Average month end July, August and September 2019)	Quarter 1 (Average month end April, May and June 2019)
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFT's but including collateral)	19,916	18,430
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)	19,916	18,430
Derivative exposure			
4	Replacement costs associated with all derivative transactions (where applicable net of eligible cash variation margin and/or bilateral netting)	9,085	6,227
5	Add-on amounts for PFE associated with all derivative transactions	13,374	12,277
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)	22,459	18,504
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	11,322	12,651
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(10,993)	(12,453)
14	CRR exposure for SFT assets	0	0
15	Agent transaction exposures	0	0
16	Total securities financing transaction exposures (sum of rows 12 to 15)	329	198
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	27,391	1,084
18	Adjustments for conversion to credit equivalent amounts	(1,583)	(756)
19	Off-balance sheet items (sum of rows 17 and 18)	25,808	329
Capital and total exposure			
20	Tier 1 capital	6,424	6,423
21	Total exposures (sum of rows 3,11,16 and 19)	68,512	37,460
22	Basel III leverage ratio	9.39%	17.15%

4. Template LIQ2: Net Stable Funding Ratio (quarterly) as at 30 September 2019

		a	b	c	d	e
		Unweighted value by residual maturity				
R Millions		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
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:		9,361		2,897	3,896
8	Operational deposits					
9	Other wholesale funding		9,361		2,897	3,896
10	Liabilities with matching interdependent assets					
11	Other liabilities:		5,396		7,805	71
12	NSFR derivative liabilities				7,734	
13	All other liabilities and equity not included in the above categories		5,396		71	71
14	Total ASF					10,402
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					330
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		10,836	27	3,232	4,169
18	Performing loans to financial institutions secured by Level 1 HQLA		9,942			994
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions		874	27	1,820	1,965
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:		20		1,412	1,211
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:		3,357		7,794	833
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	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				
29	NSFR derivative assets				
30	NSFR derivative liabilities before deduction of variation margin posted			7,734	773
31	All other assets not included in the above categories		3,357	60	60
32	Off-balance sheet items		27,179		1,359
33	Total RSF				6,692
34	Net stable funding ratio (%)				155

5. Template OV1: Overview of RWA (quarterly) as at 30 September 2019

		a	b	c
		RWA R Millions		Minimum capital requirements R Millions
		30-Sep-19	30-Jun-19	30 Sep-19
1	Credit risk (excluding counterparty credit risk)	4,317	4,804	345
2	Of which: Standardised approach (SA)	4,317	4,804	345
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)	6,350	5,576	508
7	Of which Standardised approach (SA)	6,350	5,576	508
8	Of which: Internal model approach (IMM)			
9	Of which: Other CCR			
10	Credit valuation adjustment (CVA)	7,770	7,451	622
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	2,626	2,276	210
21	Of which: Standardised approach (SA)	2,626	2,276	210
22	Of which Internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book	0	0	0
24	Operational risk	1,850	1,850	1,850
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)	22,913	21,957	1,833