

JPMORGAN CHASE BANK, N.A. JOHANNESBURG

Quarterly disclosures June 2017

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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.

(In local currency)		Total Unweighted ^a Value (daily average April to June 2017) R'm	Total Weighted ^b (daily average April to June 2017) R'm
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		3,874
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:	5,087	2,354
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
7	<i>Non-operational deposits (all counterparties)</i>	3,972	2,354
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		-
10	Additional requirements, of which:	3,130	2,071
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1,783	1,783
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>		
14	Other contractual funding obligations	26	3
15	Other contingent funding obligations	1,321	285
16	Total Cash Outflows		4,425
Cash Inflows			
17	Secured lending (e.g. reverse repos)	2,114	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	5,925	5,542
20	Total Cash Inflows		5,542
			Total Adjusted^c Value
21	TOTAL HQLA		3,874
22	TOTAL NET CASH OUTFLOWS		1,106
23	LIQUIDITY COVERAGE RATIO (%)		350.17

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. Capital

	30 June 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	15
Total capital	4,994

Total required amount of capital and reserve funds	2,231
CET Tier 1 capital adequacy ratio	26.78%
Tier 1 capital adequacy ratio	26.78%
Total capital adequacy ratio	26.86%

3. Leverage Ratio

Leverage ratio common disclosure	Line item	Current Quarter (Average month end April, May and June 2017) R'millions	Quarter 1 2017 (Average month end January, February and March 2017) R'millions	Quarter 4 2016 (Average month end October, November and December 2016) R'millions	Quarter 3 2016 (Average month end July, August and September 2016) R'millions
On-balance sheet exposures¹					
On-balance sheet items, excluding derivatives and SFT's but including collateral	1	17,852	16,821	13,420	18,272
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	17,852	16,821	13,420	18,272
Derivative exposure					
Replacement costs associated with all derivative transactions, net of eligible cash variation margin	4	4,953	4,585	5,123	5,658
Add-on amounts for PFE associated with all derivative transactions	5	10,595	8,432	7,322	7,944
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	15,548	13,017	12,445	13,602
Securities financing transaction exposures³					
Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	12	1,636	1,951	3,440	5,330

Netted amounts of cash payables and cash receivables of gross SFT assets ⁷	13	-1,589	-1,933	-3,422	-5,318
CRR exposure for SFT assets	14				
Agent transaction exposures	15				
Total securities financing transaction exposures (total of items 12 to 15)	16	47	18	19	12
Other off-balance sheet exposures					
Off-balance sheet exposure at gross notional amount	17	1,091	1,270	1,198	2,316
Adjustments for conversion to credit equivalent amounts ⁷	18	-963	-1,128	-1,064	-2,068
Off-balance sheet items (total of items 17 and 18)	19	129	142	135	248
Capital and total exposure					
Tier 1 capital ⁵	20	4,980	3,818	3,237	3,237
Total exposures (total of items 3,11,16 and 19)	21	33,576	29,998	26,018	32,134
Leverage ratio ⁶			Ratio	Ratio	Ratio
Leverage ratio (expressed as a percentage)	22	14.83%	12.73%	12.44%	10.07%

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