

JPMORGAN CHASE BANK, N.A.
Johannesburg branch
September 2018

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1. JPMorgan Chase Bank, N.A. Johannesburg Branch

Exhibit 1.1

Liquidity Coverage Ratio for the quarter ended 30 September 2018

ZAR Millions		Total unweighted ^a value (daily average July to September 2018)	Total weighted ^b (daily average July to September 2018)
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		4,166
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:	4,743	2,473
6	Specified term deposit with residual maturity greater than 30 days	1,150	
7	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
8	Non-operational deposits (all counterparties)	3,593	2,473
9	Unsecured debt		
10	Secured wholesale funding		
11	Additional requirements, of which:	5,625	4,534
12	Outflows related to derivative exposures and other collateral requirements	4,336	4,336
13	Outflows related to loss of funding on debt products		
14	Credit and liquidity facilities		
15	Other contractual funding obligations		
16	Other contingent funding obligations	1,289	198
17	Total Cash Outflows		7,007
18	Secured lending (e.g. reverse repos)	1,584	
19	Inflows from fully performing exposures		
20	Other cash inflows	10,328	9,306
21	Total Cash Inflows		9,306
		Total adjusted ^c value	
22	TOTAL HQLA		4,166
23	TOTAL NET CASH OUTFLOWS		1,752
24	LIQUIDITY COVERAGE RATIO (%)		237,83

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 (i.e. cap on level 2B and Level 2 assets for HQLA and cap on inflows)

Key prudential metrics at 30 September 2018

No transitional arrangement with regards implementation of IFRS 9 for the impact of expected credit loss accounting on regulatory capital have been applied.

ZAR Millions		a	b	c	d	e
		Current Quarter (30 Sept 18)	Quarter 2 2018 (30 Jun 18)	Quarter 1 2018 (31 Mar 18)	Quarter 4 2017 (31 Dec 17)	Quarter 3 2017 (30 Sep 17)
Available capital (amounts)						
1	Common equity tier 1 (CET1)	7,694	7,682	7,680	5,022	4,980
1a	Fully loaded ECL accounting model					
2	Tier 1	7,694	7,682	7,680	5,022	4,980
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	7,697	7,682	7,690	5,033	4,993
3a	Fully loaded ECL accounting model total capital					
Risk weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	20,195	17,148	29,087	22,340	17,307
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	38.03%	44.80%	26.40%	22.48%	28.77%
5a	Fully loaded ECL accounting model common equity tier 1 (%)					
6	Tier 1 ratio (%)	38.03%	44.80%	26.40%	22.48%	28.77%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	38.03%	44.80%	26.44%	22.53%	28.85%
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) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
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)	0.00%	0.00%	0.00%	0.00%	0.00%
12	CET1 available after meeting the bank's minimum capital requirements (%) (as a percentage of risk weighted assets)	29.41%	36.17%	17.78%	13.98%	20.27%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure	40,973	34,009	36,080	30,089	32,739

		a	b	c	d	e
	ZAR Millions	Current Quarter (30 Sept 18)	Quarter 2 2018 (30 Jun 18)	Quarter 1 2018 (31 Mar 18)	Quarter 4 2017 (31 Dec 17)	Quarter 3 2017 (30 Sep 17)
14	Basel III leverage ratio (%) (row 2 / row 13)	18.75%	22.59%	21.28%	16.69%	15.21%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/ row 13)					
Liquidity coverage ratio						
15	Total HQLA	4,790	3,581	3,052	4,349	3,297
16	Total net cash outflow	1,585	1,238	2,004	1,353	1,636
17	LCR ratio (%)	302.17%	289.34%	152.28%	321.53%	201.57%
Net stable funding ratio						
18	Total available stable funding	10,316	9,911	9,717	N/A	N/A
19	Total required stable funding	4,408	5,263	5,320	N/A	N/A
20	NSFR ratio	234.05%	188.29%	182.63%	N/A	N/A

Leverage ratio common disclosure template

ZAR millions		Current Quarter (Average month end July, August and September 2018)	Quarter 2 (Average month end April, May and June 2018)
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFT's but including collateral)	22,457	21,765
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)	22,457	21,765
Derivative exposure			
4	Replacement costs associated with all derivative transactions (where applicable net of eligible cash variation margin and/or bilateral netting)	6,465	5,822
5	Add-on amounts for PFE associated with all derivative transactions	10,586	9,237
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)	17,052	15,060
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	3,210	2,676
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(3,143)	(2,665)
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)	67	11
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	1,304	1,084
18	Adjustments for conversion to credit equivalent amounts	(1,105)	(931)
19	Off-balance sheet items (sum of rows 17 and 18)	199	153
Capital and total exposure			
20	Tier 1 capital	7,681	7,681
21	Total exposures (sum of rows 3,11,16 and 19)	39,775	36,989
Leverage ratio			
22	Basel III leverage ratio	19.31%	20.77%