



STATE BANK OF INDIA SOUTH AFRICA
LCR DISCLOSURES FOR SEPTEMBER 2015

		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
		(In ZAR '000)	
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	392390	392390
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	560161	31085
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	310848	31085
5	Unsecured wholesale funding, of which:	1362242	693460
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
7	<i>Non-operational deposits (all counterparties)</i>		
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirements, of which:	598902	77271
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	19312	19312
12	<i>Outflows related to loss of funding on debt products</i>	579590	57959
13	<i>Credit and liquidity facilities</i>		
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	2521305	801816
CASH INFLOWS			
17	Secured lending (eg reverse repos)	1169969	618588
18	Inflows from fully performing exposures		
19	Other cash inflows	16533	16533
20	TOTAL CASH INFLOWS	1186502	635121
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		392390
22	TOTAL NET CASH OUTFLOWS		200454
23	LIQUIDITY COVERAGE RATIO (%)		195.75



STATE BANK OF INDIA - SOUTH AFRICA		
Disclosures of accounting assets and leverage ratio for SEPTEMBER 2015		Table 1
	Item	R'000
1	Total consolidated assets as per published financial statements	7,262,803
2	Adjustment 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 fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	5914
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off- balance sheet exposures)	--1,094,570
7	Other adjustments	
8	Leverage ratio exposure	6,174,147

STATE BANK OF INDIA – SOUTH AFRICA		
Leverage ratio common disclosure template		Table 2
	Item	Leverage ratio framework
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	5,455,407
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	5,455,407
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	16533
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	5,914
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 exposures)	
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 exposures (sum of lines 4 to 10)	22,447
Securities financing transaction exposures		
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	CCR exposure for SFT assets	
15	Agent transaction exposures	
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	1,790,863
18	(Adjustments for conversion to credit equivalent amounts)	-1,094,570
19	Off-balance sheet items (sum of lines 17 and 18)	696,293
Capital and total exposures		
20	Tier 1 capital	723,895
21	Total exposures (sum of lines 3, 11, 16 and 19)	6,174,147
Leverage ratio		
22	Basel III leverage ratio	11.72%



STATE BANK OF INDIA - SOUTH AFRICA				
PILLAR 3 QUARTERLY DISCLOSURE : SEPTEMBER 2015				
Common equity tier 1 capital and reserve funds				Rand in '000
Paid in capital				535,850
Retained earnings				467,927
Less: unappropriated profits				-253,908
Less : Accumulated other comprehensive income				-25,974
Total CET 1 capital and unimpaired reserve funds prior to regulatory adjustments				723,895
Specified adjustments to and deductions from CET 1				
Less : Intangibles assets, other than goodwill, net of related deferred tax liability				-98
Qualifying common equity tier 1 capital and reserve funds				723,797
Minimum capital required per risk type	Pillar 1	Pillar 2a	TOTAL (10%)	
	(8%)	(2%)		
Credit Risk	393,403	98,350	491,754	
Counterparty credit Risk	4,980	1,245	6,225	
Operational risk	25,122	6,281	31,403	
Market Risk	462	116	578	
Other	3,280	820	4100	
Total Minimum Required capital	427,248	106,812	534,060	