



STATE BANK OF INDIA SOUTH AFRICA
LCR DISCLOSURES FOR MARCH 2017

	(In ZAR '000)	TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	654,805	654,805
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	556,987	27,889
3	Stable deposits		
4	Less stable deposits	278,890	27,889
5	Unsecured wholesale funding, of which:	2,277,797	1322438
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)		
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:	1061285	66551
11	Outflows related to derivative exposures and other collateral requirements	6687	6687
12	Outflows related to loss of funding on debt products	1054598	105460
13	Credit and liquidity facilities		
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	3896069	1415878
CASH INFLOWS			
17	Secured lending (eg reverse repos)	2658093	1361967
18	Inflows from fully performing exposures		
19	Other cash inflows	1053	1053
20	TOTAL CASH INFLOWS	2659146	1363020
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		654805
22	TOTAL NET CASH OUTFLOWS		353970
23	LIQUIDITY COVERAGE RATIO (%)		184.99





STATE BANK OF INDIA - SOUTH AFRICA		
Disclosures of accounting assets and leverage ratio for MARCH 2017		Table 1
	Item	R'000
1	Total consolidated assets as per published financial statements	8,556,300
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	152
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)	--739,206
7	Other adjustments	
8	Leverage ratio exposure	7,817,246



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)	7,492,045
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)	7,492,045
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	9657
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	152
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-739,206
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)	-729,397
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	1,291,921
18	(Adjustments for conversion to credit equivalent amounts)	-739,206
19	Off-balance sheet items (sum of lines 17 and 18)	552,715
Capital and total exposures		
20	Tier 1 capital	1,023,009
21	Total exposures (sum of lines 3, 11, 16 and 19)	7,315,363
Leverage ratio		
22	Basel III leverage ratio	13.98%



STATE BANK OF INDIA - SOUTH AFRICA			
PILLAR 3 QUARTERLY DISCLOSURE : MARCH 2017			
Common equity tier 1 capital and reserve funds			Rand in '000
Paid in capital			795,850
Retained earnings			640,206
Less: unappropriated profits			-123,384
Less : Accumulated other comprehensive income			-20,751
Total CET 1 capital and unimpaired reserve funds prior to regulatory adjustments			1291,921
Specified adjustments to and deductions from CET 1			
Less : Intangibles assets, other than goodwill, net of related deferred tax liability			-7
Qualifying common equity tier 1 capital and reserve funds			1291,914
Minimum capital required per risk type	Pillar 1 (8%)	Pillar 2a (3.75%)	TOTAL (11.75%)
Credit Risk	498,987	233,900	732,887
Counterparty credit Risk	8,105	3,799	11,904
Operational risk	35,983	16,867	52,850
Market Risk	147	69	216
Other	835	391	1,226
Total Minimum Required capital	544,057	255,026	799,083

