

STATE BANK OF INDIA SOUTH AFRICA
LCR DISCLOSURES FOR DECEMBER 2017

(In ZAR '000)		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	487179	487179
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	828005	30091
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	300909	30091
5	Unsecured wholesale funding, of which:	2151481	877660
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:	1348328	100957
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	22434	22434
12	<i>Outflows related to loss of funding on debt products</i>	1325894	132589
13	<i>Credit and liquidity facilities</i>		
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	4327814	1008708
CASH INFLOWS			
17	Secured lending (eg reverse repos)	1143922	825094
18	Inflows from fully performing exposures		
19	Other cash inflows	40051	40051
20	TOTAL CASH INFLOWS	1183973	865145
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		487179
22	TOTAL NET CASH OUTFLOWS		252177
23	LIQUIDITY COVERAGE RATIO (%)		193.19

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	8,562,691
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	-620,521
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)	355,527
7	Other adjustments	
8	Leverage ratio exposure	8,297,697

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)	8,562,691
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)	8,562,691
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	40051
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	315
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-660,887
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)	-620,521
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	1,016,414
18	(Adjustments for conversion to credit equivalent amounts)	-660,887
19	Off-balance sheet items (sum of lines 17 and 18)	355,527
20	Tier 1 capital	1,421,552
21	Total exposures (sum of lines 3, 11, 16 and 19)	8,297,697
22	Basel III leverage ratio	17.10%

STATE BANK OF INDIA - SOUTH AFRICA				
PILLAR 3 QUARTERLY DISCLOSURE :				
Common equity tier 1 capital and reserve funds				Rand in '000
Paid in capital				795,850
Retained earnings				745,924
Less: unappropriated profits				-104,422
Less : Accumulated other comprehensive income				-15,800
Total CET 1 capital and unimpaired reserve funds prior to regulatory adjustments				1421,552
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				1421,545
Minimum capital required per risk type				
		Pillar 1 (8%)	Pillar 2a (3.75%)	TOTAL (11.75%)
	Credit Risk	561,219	263,072	824,291
	Counterparty credit Risk	13,46	6,313	19,779
	Operational risk	35,983	16,867	52,850
	Market Risk	727	340	1067
	Other	1743	818	2,561
	Total Minimum Required capital	613,138	287,410	900,548