



STATE BANK OF INDIA SOUTH AFRICA
LCR DISCLOSURES FOR MARCH 2016

(In ZAR '000)		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	432016	432016
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	610015	28007
3	Stable deposits		
4	Less stable deposits	280070	28007
5	Unsecured wholesale funding, of which:	1899022	1162910
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:	448277	51656
11	Outflows related to derivative exposures and other collateral requirements	7587	7587
12	Outflows related to loss of funding on debt products	440690	44069
13	Credit and liquidity facilities		
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	2957314	1242573
CASH INFLOWS			
17	Secured lending (eg reverse repos)	1515900	1012471
18	Inflows from fully performing exposures		
19	Other cash inflows	16807	16807
20	TOTAL CASH INFLOWS	1532707	1029278
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		432016
22	TOTAL NET CASH OUTFLOWS		310643
23	LIQUIDITY COVERAGE RATIO (%)		139.07



STATE BANK OF INDIA - SOUTH AFRICA		
Disclosures of accounting assets and leverage ratio for MARCH 2016		Table 1
	Item	R'000
1	Total consolidated assets as per published financial statements	8,634,578
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	6486
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)	--1,166,414
7	Other adjustments	
8	Leverage ratio exposure	7,474,650



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)	7,177,985
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)	7,177,985
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	16807
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	6,486
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-1,166,414
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)	1,143,121
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	1,439,786
18	(Adjustments for conversion to credit equivalent amounts)	-1,166,414
19	Off-balance sheet items (sum of lines 17 and 18)	273,372
Capital and total exposures		
20	Tier 1 capital	900,887
21	Total exposures (sum of lines 3, 11, 16 and 19)	6,308,236
Leverage ratio		
22	Basel III leverage ratio	14.28%



STATE BANK OF INDIA - SOUTH AFRICA			
PILLAR 3 QUARTERLY DISCLOSURE : MARCH 2016			
Common equity tier 1 capital and reserve funds			Rand in '000
Paid in capital			535,850
Retained earnings			533,886
Less: unappropriated profits			-131,012
Less : Accumulated other comprehensive income			-37,837
Total CET 1 capital and unimpaired reserve funds prior to regulatory adjustments			900,887
Specified adjustments to and deductions from CET 1			
Less : Intangibles assets, other than goodwill, net of related deferred tax liability			-12
Qualifying common equity tier 1 capital and reserve funds			900,875
Minimum capital required per risk type			
	Pillar 1 (8%)	Pillar 2a (2%)	TOTAL (10%)
Credit Risk	450,118	112,530	562,648
Counterparty credit Risk	6,276	1,569	7,845
Operational risk	31,527	7,882	39,409
Market Risk	382	96	478
Other	2,600	650	3,250
Total Minimum Required capital	490,904	122,726	613,630

