



STATE BANK OF INDIA - SOUTH AFRICA			
PILLAR 3 QUARTERLY DISCLOSURE : December 2014			
Common equity tier 1 capital and reserve funds		Rand in '000	
Paid in capital			535,850
Retained earnings			374,926
Less: unappropriated profits			-161,269
Less : Accumulated other comprehensive income			-17,093
Total CET 1 capital and unimpaired reserve funds prior to regulatory adjustments			732,414
Specified adjustments to and deductions from CET 1			
Less : Intangibles assets, other than goodwill, net of related deferred tax liability			-108
Qualifying common equity tier 1 capital and reserve funds			732,306
Minimum capital required per risk type	Pillar 1 (8%)	Pillar 2a (2%)	TOTAL (10%)
Credit Risk	309734	77433	387167
Counterparty credit Risk	10537	2634	13172
Operational risk	20172	5043	25215
Market Risk	465	116	581
Other	676	169	844
Total Minimum Required capital	341584	85395	426979



STATE BANK OF INDIA SOUTH AFRICA
LCR DISCLOSURES FOR DECEMBER 2014

	(In ZAR '000)	TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HOLA)	354487	354487
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	309547	30955
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	309547	30955
5	Unsecured wholesale funding, of which:	1595562	1000336
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:	349846	47405
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	13800	13800
12	<i>Outflows related to loss of funding on debt products</i>	336046	33605
13	<i>Credit and liquidity facilities</i>		
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	2372470	1078695
CASH INFLOWS			
17	Secured lending (eg reverse repos)	1784473	1071787
18	Inflows from fully performing exposures		
19	Other cash inflows	13180	13180
20	TOTAL CASH INFLOWS	1797653	1084967
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		354487
22	TOTAL NET CASH OUTFLOWS		269674
23	LIQUIDITY COVERAGE RATIO (%)		131.45



STATE BANK OF INDIA - SOUTH AFRICA		
Disclosures of accounting assets and leverage ratio for December 2014		Table 1
	Item	R'000
1	Total consolidated assets as per published financial statements	6452577
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	13425
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)	-1059712
7	Other adjustments	
8	Leverage ratio exposure	5,406,290

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)	4992792
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)	4,992,792
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	13180
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	13425
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)	26,605
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	1446605
18	(Adjustments for conversion to credit equivalent amounts)	-1059712
19	Off-balance sheet items (sum of lines 17 and 18)	386,893
Capital and total exposures		
20	Tier 1 capital	732306
21	Total exposures (sum of lines 3, 11, 16 and 19)	5,406,290
Leverage ratio		
22	Basel III leverage ratio	13.55%