



STATE BANK OF INDIA SOUTH AFRICA
LCR DISCLOSURES FOR DECEMBER 2015

	(In ZAR '000)	TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HOLA)	393588	393588
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	659764	39077
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	390768	39077
5	Unsecured wholesale funding, of which:	1096115	394023
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:	479212	71876.5
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	26617	26617
12	<i>Outflows related to loss of funding on debt products</i>	452595	45259
13	<i>Credit and liquidity facilities</i>		
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	2235091	504976
CASH INFLOWS			
17	Secured lending (eg reverse repos)	1719145	1229600
18	Inflows from fully performing exposures		
19	Other cash inflows	24360	24360
20	TOTAL CASH INFLOWS	1743505	1253960
			TOTAL ADJUSTED VALUE
21	TOTAL HOLA		393588
22	TOTAL NET CASH OUTFLOWS		126244
23	LIQUIDITY COVERAGE RATIO (%)		311.77

STATE BANK OF INDIA - SOUTH AFRICA		
Disclosures of accounting assets and leverage ratio for DECEMBER 2015		Table 1
	Item	R'000
1	Total consolidated assets as per published financial statements	8,113,808
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	4,756.5
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)	--697,024
7	Other adjustments	
8	Leverage ratio exposure	7,421,541

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)	6,970,656
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)	6,970,656
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	24,360
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	4,756.5
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)	29,117
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	1,118,792
18	(Adjustments for conversion to credit equivalent amounts)	-697024
19	Off-balance sheet items (sum of lines 17 and 18)	421,768
Capital and total exposures		
20	Tier 1 capital	884,669
21	Total exposures (sum of lines 3, 11, 16 and 19)	7,421,541
Leverage ratio		
22	Basel III leverage ratio	11.92%



STATE BANK OF INDIA - SOUTH AFRICA			
PILLAR 3 QUARTERLY DISCLOSURE : DECEMBER			
Common equity tier 1 capital and reserve funds			Rand in '000
Paid in capital			535,850
Retained earnings			518,291
Less: unappropriated profits			-122,904
Less : Accumulated other comprehensive income			-46,568
Total CET 1 capital and unimpaired reserve funds prior to regulatory adjustments			884,669
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			884,571
Minimum capital required per risk type	Pillar 1 (8%)	Pillar 2a (2%)	TOTAL (10%)
Credit Risk	416,686	104,171	520,857
Counterparty credit Risk	3,728	932	4,660
Operational risk	25,122	6,281	31,403
Market Risk	528	134	662
Other	2,970	742	3,712
Total Minimum Required capital	449,035	112,259	561,294