



STATE BANK OF INDIA SOUTH AFRICA

LCR DISCLOSURES FOR JUNE 2015

| | | TOTAL UNWEIGHTED VALUE (average) | TOTAL WEIGHTED VALUE (average) |
|-----------------------------------|---|-------------------------------------|-----------------------------------|
| (In ZAR '000) | | | |
| HIGH-QUALITY LIQUID ASSETS | | | |
| 1 | Total high-quality liquid assets (HQLA) | 387398 | 387398 |
| CASH OUTFLOWS | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 430285 | 26136 |
| 3 | Stable deposits | | |
| 4 | Less stable deposits | 261362 | 26136 |
| 5 | Unsecured wholesale funding, of which: | 1456252 | 653697 |
| 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: | 388137 | 43410 |
| 11 | Outflows related to derivative exposures and other collateral requirements | 5107 | 5107 |
| 12 | Outflows related to loss of funding on debt products | 383030 | 38303 |
| 13 | Credit and liquidity facilities | | |
| 14 | Other contractual funding obligations | | |
| 15 | Other contingent funding obligations | | |
| 16 | TOTAL CASH OUTFLOWS | 2274674 | 723243 |
| CASH INFLOWS | | | |
| 17 | Secured lending (eg reverse repos) | 1629812 | 883016 |
| 18 | Inflows from fully performing exposures | | |
| 19 | Other cash inflows | 3225 | 3225 |
| 20 | TOTAL CASH INFLOWS | 1633037 | 886241 |
| | | | TOTAL ADJUSTED VALUE |
| 21 | TOTAL HQLA | | 387398 |
| 22 | TOTAL NET CASH OUTFLOWS | | 180811 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | 214.25 |

| STATE BANK OF INDIA - SOUTH AFRICA | | |
|---|---|------------------|
| Disclosures of accounting assets and leverage ratio for JUNE 2015 | | Table 1 |
| | Item | R'000 |
| 1 | Total consolidated assets as per published financial statements | 6,872,682 |
| 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 | 5,951 |
| 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) | --1,524,806 |
| 7 | Other adjustments | |
| 8 | Leverage ratio exposure | 5,353,827 |



| 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) | 5,350,417 |
| 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) | 5,350,417 |
| Derivative exposures | | |
| 4 | Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin) | 3,225 |
| 5 | Add-on amounts for PFE associated with <i>all</i> derivatives transactions | 5,951 |
| 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) | 9,176 |
| 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 | 1,519,040 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | -1,524,806 |
| 19 | Off-balance sheet items (sum of lines 17 and 18) | -5,766 |
| Capital and total exposures | | |
| 20 | Tier 1 capital | 726,709 |
| 21 | Total exposures (sum of lines 3, 11, 16 and 19) | 5,353,827 |
| Leverage ratio | | |
| 22 | Basel III leverage ratio | 13.57% |

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|---|---------------------------------------|--------------------------|---------------------------|---------------------|
| PILLAR 3 QUARTERLY DISCLOSURE : JUNE 2015 | | | | |
| Common equity tier 1 capital and reserve funds | | | | Rand in '000 |
| Paid in capital | | | | 535,850 |
| Retained earnings | | | | 436,679 |
| Less: unappropriated profits | | | | -221,570 |
| Less : Accumulated other comprehensive income | | | | -24,250 |
| Total CET 1 capital and unimpaired reserve funds prior to regulatory adjustments | | | | 726,709 |
| 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 | | | | 726,697 |
| Minimum capital required per risk type | | | | |
| | | Pillar 1 (8%) | Pillar 2a (2%) | TOTAL (10%) |
| | Credit Risk | 348,496 | 87,124 | 435,620 |
| | Counterparty credit Risk | 4,178 | 1,045 | 5,223 |
| | Operational risk | 25,122 | 6,281 | 31,403 |
| | Market Risk | 400 | 100 | 500 |
| | Other | 601 | 151 | 752 |
| | Total Minimum Required capital | 378,797 | 94,701 | 473,498 |