



STATE BANK OF INDIA SOUTH AFRICA

LCR DISCLOSURES FOR MARCH 2015

		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
		(In ZAR '000)	
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	386792	386792
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	421433	29911
3	Stable deposits		
4	Less stable deposits	299110	29911
5	Unsecured wholesale funding, of which:	1701808	996333
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:	375085	51026
11	Outflows related to derivative exposures and other collateral requirements	15019	15019
12	Outflows related to loss of funding on debt products	360066	36007
13	Credit and liquidity facilities		
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	2498326	1077270
CASH INFLOWS			
17	Secured lending (eg reverse repos)	1898675	1086152
18	Inflows from fully performing exposures		
19	Other cash inflows	11681	11681
20	TOTAL CASH INFLOWS	1910356	1097833
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		386792
22	TOTAL NET CASH OUTFLOWS		269317
23	LIQUIDITY COVERAGE RATIO (%)		143.62

STATE BANK OF INDIA - SOUTH AFRICA				
PILLAR 3 QUARTERLY DISCLOSURE : MARCH 2015				
Common equity tier 1 capital and reserve funds				Rand in '000
Paid in capital				535,850
Retained earnings				402871
Less: unappropriated profits				-189,214
Less : Accumulated other comprehensive income				-16,444
Total CET 1 capital and unimpaired reserve funds prior to regulatory adjustments				733063
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				733,051
Minimum capital required per risk type				
		Pillar 1 (8%)	Pillar 2a (2%)	TOTAL (10%)
	Credit Risk	316144	79036	395180
	Counterparty credit Risk	1264	316	1580
	Operational risk	25122	6281	31403
	Market Risk	967	242	1209
	Other	2016	504	2520
	Total Minimum Required capital	345514	86378	431892

STATE BANK OF INDIA - SOUTH AFRICA		
Disclosures of accounting assets and leverage ratio for MARCH 2015		Table 1
	Item	R'000
1	Total consolidated assets as per published financial statements	6,662,230
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	9,989
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)	-953,322.4
7	Other adjustments	
8	Leverage ratio exposure	5,718,897

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)	5,248,343
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)	5,248,343
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	11,681
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	9,989
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)	21,670
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	1,402,206
18	(Adjustments for conversion to credit equivalent amounts)	-953,322.4
19	Off-balance sheet items (sum of lines 17 and 18)	448,884
Capital and total exposures		
20	Tier 1 capital	733,063
21	Total exposures (sum of lines 3, 11, 16 and 19)	5,718,897
Leverage ratio		
22	Basel III leverage ratio	12.82%