

## **Leverage Ratio Disclosure**

The leverage ratio acts as a credible supplementary measure to the risk based capital requirement. The Bank is required to maintain a minimum leverage ratio of 4.5%. The Bank's leverage ratio, calculated in accordance with the RBI guidelines under consolidated framework is as follows:

### **1. Leverage ratio common disclosure**

(₹ million)				
S. No.	Leverage ratio framework	As of December 31, 2015	As of September 30, 2015	As of June 30, 2015
<b>On-balance sheet exposures</b>				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	7,012,476.3	6,707,176.6	6,341,318.6
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(27,534.0)	(26,048.3)	(25,272.3)
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	<b>6,984,942.3</b>	<b>6,681,128.3</b>	<b>6,316,046.3</b>
<b>Derivative exposures</b>				
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	46,793.1	57,407.7	55,710.0
5	Add-on amounts for PFE associated with all derivatives transactions	158,033.5	193,252.9	182,065.2
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	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>204,826.6</b>	<b>250,660.6</b>	<b>237,775.2</b>
<b>Securities financing transaction exposures</b>				
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	13,191.1	18,670.2	61,552.2
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	(7,000.0)	-
14	CCR exposure for SFT assets	0.3	30.0	33.5
15	Agent transaction exposures	-	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>13,191.4</b>	<b>11,700.2</b>	<b>61,585.7</b>

S. No.	Leverage ratio framework	As of December 31, 2015	As of September 30, 2015	As of June 30, 2015
<b>Other off-balance sheet exposures</b>				
17	Off-balance sheet exposure at gross notional amount	2,821,429.8	2,696,236.3	2,562,950.7
18	(Adjustments for conversion to credit equivalent amounts)	(1,953,111.4)	(1,831,775.8)	(1,746,293.6)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>868,318.4</b>	<b>864,460.5</b>	<b>816,657.1</b>
<b>Capital and total exposures</b>				
20	<b>Tier 1 capital</b>	<b>693,420.2</b>	<b>661,040.2</b>	<b>632,187.5</b>
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>8,071,278.7</b>	<b>7,807,949.6</b>	<b>7,432,064.3</b>
<b>Leverage ratio</b>				
22	<b>Basel III leverage ratio</b>	<b>8.59%</b>	<b>8.47%</b>	<b>8.51%</b>

## 2. Comparison of accounting assets and leverage ratio exposure

(₹ million)				
S. No.	Particulars	As of December 31, 2015	As of September 30, 2015	As of June 30, 2015
1	Total consolidated assets as per published financial statements	7,073,008.0	6,783,795.0	6,459,109.4
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(54.3)	(55.1)	(48.6)
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	158,033.5	193,252.9	182,065.2
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0.3	(6,970.0)	33.5
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	868,318.4	864,460.5	816,657.1
7	Other adjustments	(28,027.2)	(26,533.7)	(25,752.3)
8	<b>Leverage ratio exposure</b>	<b>8,071,278.7</b>	<b>7,807,949.6</b>	<b>7,432,064.3</b>

**3. Reconciliation of total published balance sheet size and on balance sheet exposure under common disclosure**

(₹ million)

S. No.	Particulars	As of December 31, 2015	As of September 30, 2015	As of June 30, 2015
1	Total consolidated assets as per published financial statements	7,073,008.0	6,783,795.0	6,459,109.4
2	Replacement cost associated with all derivatives transactions, i.e. net of eligible cash variation margin	(46,793.1)	(57,407.7)	(55,710.0)
3	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	(13,191.1)	(18,670.2)	(61,552.2)
4	Adjustment for entitles outside the scope of regulatory consolidation	(547.5)	(540.5)	(528.6)
5	<b>On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs)</b>	<b>7,012,476.3</b>	<b>6,707,176.6</b>	<b>6,341,318.6</b>