

Leverage Ratio Disclosure

The leverage ratio act 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 September 30, 2015 | As of June 30, 2015 |
| On-balance sheet exposures | | | |
| 1 | On-balance sheet items (excluding derivatives and SFTs, but including collateral) | 6,707,176.6 | 6,341,318.6 |
| 2 | (Asset amounts deducted in determining Basel III Tier 1 capital) | (26,048.3) | (25,272.3) |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) | 6,681,128.3 | 6,316,046.3 |
| Derivative exposures | | | |
| 4 | Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin) | 57,407.7 | 55,710.0 |
| 5 | Add-on amounts for PFE associated with all derivatives transactions | 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 | Total derivative exposures (sum of lines 4 to 10) | 250,660.6 | 237,775.2 |
| Securities financing transaction exposures | | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | 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 | 30.0 | 33.5 |
| 15 | Agent transaction exposures | - | - |
| 16 | Total securities financing transaction exposures (sum of lines 12 to 15) | 11,700.2 | 61,585.7 |

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

2. Comparison of accounting assets and leverage ratio exposure

| (₹ million) | | | |
|-------------|--|--------------------------------|------------------------|
| S. No. | Particulars | As of September 30, 2015 | As of June 30, 2015 |
| 1 | Total consolidated assets as per published financial statements | 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 | (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 | 193,252.9 | 182,065.2 |
| 5 | Adjustment for securities financing transactions (i.e. repos and similar secured lending) | (6,970.0) | 33.5 |
| 6 | Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures) | 864,460.5 | 816,657.1 |
| 7 | Other adjustments | (26,533.7) | (25,752.3) |
| 8 | Leverage ratio exposure | 7,807,949.6 | 7,432,064.3 |

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

| (₹ million) | | | |
|-------------|---|--------------------------|---------------------|
| S. No. | Particulars | As of September 30, 2015 | As of June 30, 2015 |
| 1 | Total consolidated assets as per published financial statements | 6,783,795.0 | 6,459,109.4 |
| 2 | Replacement cost associated with all derivatives transactions, i.e. net of eligible cash variation margin | (57,407.7) | (55,710.0) |
| 3 | Adjustment for securities financing transactions (i.e. repos and similar secured lending) | (18,670.2) | (61,552.2) |
| 4 | Adjustment for entities outside the scope of regulatory consolidation | (540.5) | (528.6) |
| 5 | On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs) | 6,707,176.6 | 6,341,318.6 |