

### 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 September 30, 2016
<b>On-balance sheet exposures</b>		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	7,960,216.8
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(4,717.8)
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	<b>7,955,499.0</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	101,354.7
5	Add-on amounts for PFE associated with all derivatives transactions	172,763.7
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>274,118.4</b>
<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	83,503.8
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>83,503.8</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	3,052,761.0
18	(Adjustments for conversion to credit equivalent amounts)	(2,130,080.0)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>922,681.0</b>

S. No.	Leverage ratio framework	As of September 30, 2016
<b>Capital and total exposures</b>		
20	Tier 1 capital	807,533.5
21	Total exposures (sum of lines 3, 11, 16 and 19)	9,235,802.2
<b>Leverage ratio</b>		
22	Basel III leverage ratio	8.74%

## 2. Summary comparison of accounting assets and leverage ratio exposure measure

S. No.	Particulars	As of September 30, 2016
1	Total consolidated assets as per published financial statements	8,145,603.9
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(60.8)
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	172,763.7
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	922,681.0
7	Other adjustments	(5,185.6)
8	<b>Leverage ratio exposure</b>	<b>9,235,802.2</b>

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

S. No.	Item	As of September 30, 2016
1	Total consolidated assets as per published financial statements	8,145,603.9
2	Replacement cost associated with all derivatives transactions, i.e. net of eligible cash variation margin	(101,354.7)
3	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	(83,503.8)
4	Adjustment for entities outside the scope of regulatory consolidation	(528.6)
5	<b>On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs)</b>	<b>7,960,216.8</b>