

## DF-17- Summary comparison of accounting assets vs. leverage ratio exposure measure

The leverage ratio acts as a credible supplementary measure to the risk based capital requirement. The Reserve Bank of India expects Banks to maintain Leverage Ratio of 4.5%. The Bank's Leverage ratio, calculated in accordance with the RBI guidelines as on 31.03.2018 is as follows:

	Item	(Rs.in Millions)
1	Total assets as per published financial statements	2,218,912.5
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(30,196.0)
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	(4,425.0)
4	Adjustments for derivative financial instruments	15,320.0
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	2,188.0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	1,33,821.8
7	Other adjustments	-
<b>8</b>	<b>Leverage ratio exposure</b>	<b>2,335,621.3</b>

DF-18- Leverage ratio common disclosure template		
	Item	(Rs.in Millions)
<b>On-balance sheet exposures</b>		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	2,218,912.5
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(34,621.0)
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	21,84,291.50
<b>Derivative exposures</b>		
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	3,620.0
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	11,700.0
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>	15,320.00

<b>Securities financing transaction exposures</b>		
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	2,188.0
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>2,188.0</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	235,430.0
18	(Adjustments for conversion to credit equivalent amounts)	(101,608.2)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>133,821.7</b>
<b>Capital and total exposures</b>		
20	<b>Tier 1 capital</b>	<b>95,634.2</b>
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>2,335,621.2</b>
<b>Leverage ratio</b>		
22	<b>Basel III leverage ratio as on 31.03.2018</b>	<b>4.09%</b>