

## 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 Bank is required to maintain leverage ratio of 4.5%. The Bank's Leverage ratio, calculated in accordance with the RBI guidelines as on 31.12.2016 is as follows:

	Item	(Rs.in Millions)
1	Total assets as per published financial statements	2,526,246.2
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(4,451.6)
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	(175.8)
4	Adjustments for derivative financial instruments	1,600.0
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	16,150.0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	139,970.0
7	Other adjustments	-
<b>8</b>	<b>Leverage ratio exposure</b>	<b>2,679,338.8</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)	2,526,246.2
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(4,627.4)
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	<b>2,521,618.8</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	370.0
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	1,230.0
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>	<b>1,600.0</b>

<b>Securities financing transaction exposures</b>		
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	16,150.0
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>16,150.0</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	260,370.0
18	(Adjustments for conversion to credit equivalent amounts)	(120,400.0)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>139,970.0</b>
<b>Capital and total exposures</b>		
20	<b>Tier 1 capital</b>	124,275.4
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	2,679,338.8
<b>Leverage ratio</b>		
22	<b>Basel III leverage ratio as on 31.12.2016</b>	4.64%