



Leverage Ratio Common Disclosure Template as on September 30, 2016

Leverage ratio is a non-risk based measure of exposure over capital. The leverage ratio is calibrated to act as a credible supplementary measure to the risk based capital requirements.

The Basel III leverage ratio is defined as the capital measure (the numerator) divided by the exposure measure (the denominator), with this ratio expressed as a percentage.

$$\text{Leverage Ratio} = \frac{\text{(Capital Measure (Tier I Capital))}}{\text{Exposure Measure}}$$

Particulars	₹ M
On-balance sheet exposures	
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1,059,762
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(2,618)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1,057,144
Derivative exposures	
4 Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	6,750
5 Add-on amounts for PFE associated with all derivatives transactions	28,581
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)	35,331
Securities financing transaction exposures	
12 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	25,769
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14 CCR exposure for SFT assets	2,531
15 Agent transaction exposures	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	28,300
Other off-balance sheet exposures	
17 Off-balance sheet exposure at gross notional amount	115,076
18 (Adjustments for conversion to credit equivalent amounts)	(52,799)
19 Off-balance sheet items (sum of lines 17 and 18)	62,277
Capital and total exposures	
20 Tier 1 capital	138,337
21 Total exposures (sum of lines 3, 11, 16 and 19)	1,183,053
Leverage ratio	
22 Basel III leverage ratio	11.69%

Summary comparison of Accounting Assets vs. leverage ratio exposure measure

Item	₹ M
1 Total consolidated assets as per September 30, 2016	1,092,282
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
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	28,581
5 Adjustment for securities financing transactions (i.e. repos and similar secured lending)	2,531
6 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	62,277
7 Other adjustments	(2,618)
8 Leverage ratio exposure	1,183,053