

LEVERAGE RATIO DISCLOSURES AS ON 30.09.2015

LEVERAGE RATIO

The minimum risk-based capital requirements under Basel III will be supplemented by non-risk-based **Tier 1 leverage ratio**. During the period of parallel run, the bank is required to maintain leverage ratio at 4.5%.

Table DF 17- Summary comparison of Accounting assets vs. leverage ratio exposure measure		
	Item	(Rs. in Million)
1	Total consolidated assets as per published financial statements	3053085
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	1
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	1594
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	218
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	211769
7	Other adjustments	0
8	Leverage ratio exposure	3266665

DF-18: Leverage ratio common disclosure template		
		(Amount in Rs mn)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	3053085
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	1
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3053084
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	426
5	Add-on amounts for PFE associated with all derivatives transactions	1169

6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	Total derivative exposures (sum of lines 4 to 10)	1594
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	CCR exposure for SFT assets	218
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	218
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	235551
18	(Adjustments for conversion to credit equivalent amounts)	(23782)
19	Off-balance sheet items (sum of lines 17 and 18)	211769
Capital and total exposures		
		165756
20	Tier 1 capital	
21	Total exposures (sum of lines 3, 11, 16 and 19)	3266665
	Leverage ratio	
22	Basel III leverage ratio (per cent)	5.07%

REVATHI THIAGARAJAN
DY. GENERAL MANAGER

PRADEEP KUMAR
GENERAL MANAGER

(R.C.LODHA) **(B.K.DIVAKRA)** **(R.K. GOYAL)**
EXECUTIVE DIRECTOR **EXECUTIVE DIRECTOR** **EXECUTIVE DIRECTOR**

(RAJEEV RISHI)
CHAIRMAN & MANAGING DIRECTOR

Date: 01-12-2015