

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 31.03.2016 is as follows:

| | Item | (Rs.in Millions) |
|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| 1 | Total consolidated assets as per published financial statements | 2,348,667.8 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | (4,320.3) |
| 3 | Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure | (4,007.3) |
| 4 | Adjustments for derivative financial instruments | 2,150.0 |
| 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) | 133,740.0 |
| 7 | Other adjustments | - |
| 8 | Leverage ratio exposure | 2,476,230.2 |

| DF-18- Leverage ratio common disclosure template | | |
|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| | Item | (Rs.in Millions) |
| On-balance sheet exposures | | |
| 1 | On-balance sheet items (excluding derivatives and SFTs, but including collateral) | 2,348,667.8 |
| 2 | (Asset amounts deducted in determining Basel III Tier 1 capital) | (8,327.6) |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) | 2,340,340.2 |
| Derivative exposures | | |
| 4 | Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin) | 570.0 |
| 5 | Add-on amounts for PFE associated with <i>all</i> derivatives transactions | 1580.0 |
| 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 | Total derivative exposures (sum of lines 4 to 10) | 2,150.0 |
| | | |
| | | |

| Securities financing transaction exposures | | |
|---------------------------------------------------|------------------------------------------------------------------------------------------------------------|-------------|
| 12 | Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions | - |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | - |
| 14 | CCR exposure for SFT assets | - |
| 15 | Agent transaction exposures | - |
| 16 | Total securities financing transaction exposures (sum of lines 12 to 15) | - |
| Other off-balance sheet exposures | | |
| 17 | Off-balance sheet exposure at gross notional amount | 263,390.0 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (129650.0) |
| 19 | Off-balance sheet items (sum of lines 17 and 18) | 133740.0 |
| Capital and total exposures | | |
| 20 | Tier 1 capital | 112,969.7 |
| 21 | Total exposures (sum of lines 3, 11, 16 and 19) | 2,476,230.2 |
| Leverage ratio | | |
| 22 | Basel III leverage ratio as on 31.03.2016 on consolidation basis | 4.56% |