

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 30.09.2017 is as follows:

	Item	(Rs.in Millions)
1	Total assets as per published financial statements	2,397,973.8
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(8,976.2)
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	(5,703.8)
4	Adjustments for derivative financial instruments	21,680.0
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	1910.0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	131,276.8
7	Other adjustments	-
8	Leverage ratio exposure	2,531,863.8

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)	2,391,677.0
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(14,680.0)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	2,376,997.0
Derivative exposures		
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	6,700.0
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	14,980.0
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)	21,680.0

Securities financing transaction exposures		
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	1,910.0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	1,910.0
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	239,525.4
18	(Adjustments for conversion to credit equivalent amounts)	(131,276.8)
19	Off-balance sheet items (sum of lines 17 and 18)	108,248.6
Capital and total exposures		
20	Tier 1 capital	115,372.1
21	Total exposures (sum of lines 3, 11, 16 and 19)	2,531,863.8
Leverage ratio		
22	Basel III leverage ratio as on 30.09.2017	4.56%