

Leverage Ratio Disclosure

The leverage ratio acts as a credible supplementary measure to the risk based capital requirement. The Bank is required to maintain a minimum leverage ratio of 4% on account of the Bank being identified as Domestic Systemically Important Bank (D-SIB). The Bank's leverage ratio, calculated in accordance with the RBI guidelines under consolidated framework is as follows:

1. Leverage ratio common disclosure

(₹ million)

| S. No. | Leverage ratio framework | As of Jun 30, 2020 |
|---|--|---------------------|
| On-balance sheet exposures | | |
| 1 | On-balance sheet items (excluding derivatives and SFTs, but including collateral) | 15,263,193.0 |
| 2 | (Asset amounts deducted in determining Basel III Tier 1 capital) | (16,655.3) |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) | 15,246,537.7 |
| Derivative exposures | | |
| 4 | Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin) | 138,101.0 |
| 5 | Add-on amounts for PFE associated with all derivatives transactions | 165,380.6 |
| 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) | 303,481.6 |
| Securities financing transaction exposures | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | 560,048.1 |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | - |
| 14 | CCR exposure for SFT assets | 3,351.5 |
| 15 | Agent transaction exposures | - |
| 16 | Total securities financing transaction exposures (sum of lines 12 to 15) | 563,399.6 |
| Other off-balance sheet exposures | | |
| 17 | Off-balance sheet exposure at gross notional amount | 5,558,333.2 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (4,294,199.0) |
| 19 | Off-balance sheet items (sum of lines 17 and 18) | 1,264,134.2 |
| Capital and total exposures | | |
| 20 | Tier 1 capital | 1,863,458.6 |
| 21 | Total exposures (sum of lines 3, 11, 16 and 19) | 17,377,553.1 |
| Leverage ratio | | |
| 22 | Basel III leverage ratio | 10.72% |

2. Summary comparison of accounting assets and leverage ratio exposure measure

| S. No. | Particulars | As of Jun 30, 2020 |
|----------|--|---------------------|
| 1 | Total consolidated assets as per published financial statements | 15,962,523.3 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | (96.5) |
| 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 | 165,380.6 |
| 5 | Adjustment for securities financing transactions (i.e. repos and similar secured lending) | 3,351.5 |
| 6 | Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures) | 1,264,134.2 |
| 7 | Other adjustments | (17,739.9) |
| 8 | Leverage ratio exposure | 17,377,553.1 |

3. Reconciliation of total published balance sheet size and on balance sheet exposure under common disclosure template

| S. No. | Item | As of Jun 30, 2020 |
|----------|---|---------------------|
| 1 | Total consolidated assets as per published financial statements | 15,962,523.3 |
| 2 | Replacement cost associated with all derivatives transactions, i.e. net of eligible cash variation margin | (138,101.0) |
| 3 | Adjustment for securities financing transactions (i.e. repos and similar secured lending) | (560,048.1) |
| 4 | Adjustment for entities outside the scope of regulatory consolidation | (1,181.2) |
| 5 | On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs) | 15,263,193.0 |