

Leverage Ratio

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 3.50% with effect from October 1, 2019. The Bank's leverage ratio as on September 30, 2025, calculated in accordance with the RBI guidelines is as follows:

1. Leverage Ratio Common Disclosure

Rs. In Million

Sl. No.	Item	As on September 30, 2025
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	19,48,365.24
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(1,342.50)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	19,47,022.74
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	16.03
5	Add-on amounts for PFE associated with all derivatives transactions	14.33
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)	30.36
Securities financing transaction exposures		
12	Gross SFT assets (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	1,740.39
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	1,740.39
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	1,43,203.25

18	(Adjustments for conversion to credit equivalent amounts)	(78,220.97)
19	Off-balance sheet items (sum of lines 17 and 18)	64,982.28
Capital and total exposures		
20	Tier 1 capital	2,39,549.70
21	Total exposures (sum of lines 3, 11, 16 and 19)	20,13,775.78
Leverage ratio		
22	Basel III leverage ratio	11.90%

2. Summary comparison of Accounting assets and Leverage Ratio Exposure Measure

Rs. In Million

Sl. No.	Item	As on September 30, 2025
1	Total consolidated assets as per published financial statements	1950105.63
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	30.36
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)	64,982.28
7	Other adjustments (i.e. Asset amounts deducted in determining Basel III Tier 1 capital)	(1,342.50)
8	Leverage ratio exposure	20,13,775.78

The Bank's Leverage Ratio as on September 30, 2025, stands at 11.90%, calculated as Tier 1 Capital divided by Total On/Off-Balance Sheet exposure. The total exposure amounts to Rs. **20,13,775.78** million. The Tier 1 Capital is recorded at Rs **2,39,549.7** million. The position remained above the minimum regulatory requirement of 3.5%. The available Tier 1 capital is sufficient for ongoing Balance Sheet growth on a non-risk adjusted basis.