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 4.0% 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 on Jun 30, 2026
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	44,765,180.0
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(195,408.0)
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	**44,569,772.0**
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin and post bilateral netting)	126,621.2
5	Add-on amounts for PFE associated with all derivatives transactions	375,198.3
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)	**501,819.5**
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	249,794.4
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	2,455.7
15	Agent transaction exposures	-
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**252,250.1**
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	19,334,265.7
18	(Adjustments for conversion to credit equivalent amounts)	(14,385,429.1)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**4,948,836.6**
Capital and total exposures		
20	**Tier 1 capital**	**5,682,033.0**
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	**50,272,678.2**
Leverage ratio		
22	**Basel III leverage ratio**	**11.30%**

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

(₹ million)

S. No.	Particulars	As on Jun 30, 2026
1	Total consolidated assets as per published financial statements	49,714,736.6
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	116,172.0
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	2,455.7
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	4,948,836.6
7	Other adjustments	(4,509,522.7)
8	**Leverage ratio exposure**	**50,272,678.2**

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

(₹ million)

S. No.	Particulars	As on Jun 30, 2026
1	Total consolidated assets as per published financial statements	49,714,736.6
2	Replacement cost associated with all derivatives transactions, i.e. net of eligible cash variation margin	(385,647.5)
3	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	(249,794.4)
4	Adjustment for entities outside the scope of regulatory consolidation	(4,314,114.7)
5	**On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs)**	**44,765,180.0**

4. Leverage Ratio - Prior three quarter ends

(₹ million)

S. No.	Particulars	As on Mar 31, 2026	As on Dec 31, 2025	As on Sep 30, 2025
1	**Tier 1 capital**	5,515,489.1	5,374,986.6	5,213,362.6
2	**Total exposures**	49,509,277.3	46,868,973.4	45,727,194.0
3	**Basel III leverage ratio**	11.14%	11.47%	11.40%