

Leverage Ratio Common Disclosure Template as at December 31, 2024

Leverage ratio is a non-risk based measure of exposure over capital. The leverage ratio is calibrated to act as a credible supplementary measure to the risk based capital requirements.

The Basel III leverage ratio is defined as the capital measure (the numerator) divided by the exposure measure (the denominator), with this ratio expressed as a percentage. The Bank's leverage ratio, calculated in accordance with the RBI guidelines under consolidated framework is as follows:

$$\text{Leverage Ratio} = \frac{\text{Capital Measure (Tier I Capital)}}{\text{Exposure Measure}}$$

Particulars		Rs. in Million
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	3,315,822
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(2,765)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3,313,057
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	21,589
5	Add-on amounts for PFE associated with all derivatives transactions	60,912
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)	82,501
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	22,135
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	5,858
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	27,993
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	1,002,250
18	(Adjustments for conversion to credit equivalent amounts)	(714,223)
19	Off-balance sheet items (sum of lines 17 and 18)	288,028
Capital and total exposures		
20	Tier 1 capital	350,311
21	Total exposures (sum of lines 3, 11, 16 and 19)	3,711,578
Leverage ratio		
22	Basel III leverage ratio (Consolidated)	9.44%

Summary comparison of Accounting Assets vs. leverage ratio exposure measure

Items		Rs. in Million
1	Total consolidated assets as on December 31, 2024	3,359,568
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(22.46)
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	60,912
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	5,858
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	288,028
7	Other adjustments	(2,765)
8	Leverage Ratio Exposure	3,711,578

#Leverage Ratio- Standalone- 9.45%