

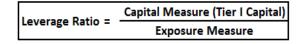
Particulars

## Leverage Ratio Common Disclosure Template as at September 30, 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:

Rs. in Million



On-bal	On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	3,181,946	
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(2,312)	
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3,179,634	
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	9,209	
5	Add-on amounts for PFE associated with all derivatives transactions	43,788	
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)	52,998	
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	14,339	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	
14	CCR exposure for SFT assets	6,833	
15	Agent transaction exposures	_	
16	Total securities financing transaction exposures (sum of lines 12 to 15)	21,172	
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	937,348	
18	(Adjustments for conversion to credit equivalent amounts)	(671,374)	
19	Off-balance sheet items (sum of lines 17 and 18)	265,973	
Capital and total exposures			
20	Tier 1 capital	344,859	
21	Total exposures (sum of lines 3, 11, 16 and 19)	3,519,776	
Leverage ratio			
22	Basel III leverage ratio (Consolidated)	9.80%	

## Summary comparison of Accounting Assets vs. leverage ratio exposure measure

	Items	Rs. in Million
1	Total consolidated assets as on September 30, 2024	3,205,517
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting	(22.46)
	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	43,788
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	6,833
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	265,973
7	Other adjustments	(2,312)
8	Leverage Ratio Exposure	3,519,776

#Leverage Ratio- Standalone- 9.81%