

### 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 December 31, 2025, calculated in accordance with the RBI guidelines is as follows:

#### **1. Leverage Ratio Common Disclosure**

*Rs. In Million*

| Sl. No.   | Item   | As on December<br>31, 2025 |
|---|--|----------------------------|
| <b>On-balance sheet exposures</b>                 |  |                            |
| 1   | On-balance sheet items (excluding derivatives and SFTs, but including collateral)  | 19,60,245.89               |
| 2   | (Asset amounts deducted in determining Basel III Tier 1 capital)   | (1,127.22)                 |
| <b>3</b>  | <b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>  | 19,59,118.67               |
| <b>Derivative exposures</b>                       |  |                            |
| 4   | Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)                               | 505.64                     |
| 5   | Add-on amounts for PFE associated with all derivatives transactions  | 613.80                     |
| 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)   | -                          |
| <b>11</b>   | <b>Total derivative exposures (sum of lines 4 to 10)</b>   | 1,119.44                   |
| <b>Securities financing transaction exposures</b> |  |                            |
| 12  | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions                                      | 1,007.97                   |
| 13  | (Netted amounts of cash payables and cash receivables of gross SFT assets)   | -                          |
| 14  | CCR exposure for SFT assets  | 56.30                      |
| 15  | Agent transaction exposures  | -                          |
| <b>16</b>   | <b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>  | <b>1,064.27</b>            |

| Sl. No.                                  | Item  | As on December 31, 2025 |
|--|---|-------------------------|
| <b>Other off-balance sheet exposures</b> |   |                         |
| 17                                       | Off-balance sheet exposure at gross notional amount       | 1,55,515.10             |
| 18                                       | (Adjustments for conversion to credit equivalent amounts) | (87,147.74)             |
| <b>19</b>                                | <b>Off-balance sheet items (sum of lines 17 and 18)</b>   | <b>68,367.37</b>        |
| <b>Capital and total exposures</b>       |   |                         |
| <b>20</b>                                | <b>Tier 1 capital</b>                                     | <b>2,39,927.51</b>      |
| <b>21</b>                                | <b>Total exposures (sum of lines 3, 11, 16 and 19)</b>    | <b>20,29,669.75</b>     |
| <b>Leverage ratio</b>                    |   |                         |
| <b>22</b>                                | <b>Basel III leverage ratio</b>                           | <b>11.82%</b>           |

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

*Rs. In Million*

| Sl. No.  | Item   | As on December 31, 2025 |
|----------|--|-------------------------|
| 1        | Total consolidated assets as per published financial statements  | 19,61,310.16            |
| 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   | 1,119.44                |
| 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)  | 68,367.37               |
| 7        | Other adjustments (i.e. Asset amounts deducted in determining Basel III Tier 1 capital)  | (1,127.22)              |
| <b>8</b> | <b>Leverage ratio exposure</b>   | <b>20,29,669.75</b>     |

The Bank's Leverage Ratio as on December 31, 2025, stands at 11.82%, calculated as Tier 1 Capital divided by Total On and Off-Balance Sheet exposure. The total exposure amounts to Rs. 20,29,669.75 million. The Tier 1 Capital is recorded at Rs 2,39,927.51 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.