

## Leverage Ratio

The leverage ratio act as a credible supplementary measure to the risk based capital requirement. w.e.f October 1, 2019 The Bank is required to maintain a minimum Leverage Ratio 3.5% as per notification dated June 28, 2019.

The Bank's leverage ratio, calculated in accordance with the RBI guidelines under solo and consolidated framework is as follows:

Comparison of accounting assets and leverage ratio exposure as of December 31, 2025

(In Rs '000)

S. No.	Leverage ratio framework	Solo*	Regulatory scope of consolidation*
1	Total consolidated assets	1,67,72,36,977	1,72,54,38,260
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	22,88,70,950	22,88,70,950
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	21,62,482	21,62,482
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	38,26,73,428	38,43,94,784
7	Other adjustments	(17,99,273)	(85,83,220)
<b>8</b>	<b>Leverage ratio exposure</b>	<b>2,28,91,44,564</b>	<b>2,33,22,83,256</b>

\* Based on audited accounts.

## Leverage ratio common disclosure

(In Rs '000)

S. No.	Leverage ratio framework	Solo*	Regulatory scope of consolidation*
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1,52,68,93,325	1,57,50,94,608
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(17,99,273)	(85,83,220)
<b>3</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>1,52,50,94,052</b>	<b>1,56,65,11,388</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	5,56,64,438	5,56,64,438
5	Add-on amounts for PFE associated with all derivatives transactions	32,19,04,663	32,19,04,663
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>	<b>37,75,69,101</b>	<b>37,75,69,101</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	16,45,501	16,45,501
13	(Netted amounts of cash payables and cash receivables of gross SFT ASSETS)	-	-
14	CCR exposure for SFT assets	21,62,482	21,62,482
15	Agent transaction exposures	-	-
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>38,07,983</b>	<b>38,07,983</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	1,50,58,27,988	1,52,30,41,538
18	(Adjustments for conversion to credit equivalent amounts)	(1,12,31,54,560)	(1,13,86,46,754)
<b>19</b>	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>38,26,73,428</b>	<b>38,43,94,784</b>
<b>Capital and total exposures</b>			
<b>20</b>	<b>Tier 1 capital</b>	<b>28,65,10,681</b>	<b>29,73,56,524</b>
<b>21</b>	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>2,28,91,44,564</b>	<b>2,33,22,83,256</b>
<b>Leverage ratio</b>			
<b>22</b>	<b>Basel III leverage ratio</b>	<b>12.52%</b>	<b>12.75%</b>

\* Based on audited accounts.

## Reconciliation of total published balance sheet size and on balance sheet exposure under common disclosure

(In Rs '000)

S. No.	Leverage ratio framework	Solo*	Regulatory scope of consolidation*
c1	Total consolidated assets	1,67,72,36,977	1,72,54,38,260
2	Replacement cost associated with all derivatives transactions, i.e., net of eligible cash variation margin	(14,86,98,151)	(14,86,98,151)
3	Adjustment for securities financing transactions (i.e., repos and similar secured lending)	(16,45,501)	(16,45,501)
4	Adjustment for entities outside the scope of regulatory consolidation	-	-
5	<b>On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs)</b>	<b>1,52,68,93,325</b>	<b>1,57,50,94,608</b>

\* Based on audited accounts.

#### Previous period Leverage Ratios for DBAG India

(In Rs '000)	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024
Tier 1 Capital	286,510,681	286,966,046	286,966,860	287,255,507	279,818,914	234,940,580
Exposure Measure	2,289,144,564	2,419,481,277	2,211,535,210	2,227,953,682	2,016,847,380	1,977,435,476
<b>Leverage Ratio %</b>	<b>12.52%</b>	<b>11.86%</b>	<b>12.98%</b>	<b>12.89%</b>	<b>13.87%</b>	<b>11.88%</b>