

## 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 September 30, 2025

(In Rs '000)

S. No.	Leverage ratio framework	Solo*	Regulatory scope of consolidation*
1	Total consolidated assets	1,74,83,80,316	1,79,49,38,636
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	23,79,93,602	23,79,93,602
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	16,24,552	16,24,557
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	43,32,72,039	43,53,43,054
7	Other adjustments	(17,89,232)	(85,60,959)
8	<b>Leverage ratio exposure</b>	<b>2,41,94,81,277</b>	<b>2,46,13,38,890</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)	1,57,16,88,464	1,61,82,46,784
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(17,89,232)	(85,60,959)
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>1,56,98,99,232</b>	<b>1,60,96,85,825</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	5,72,26,834	5,72,26,834
5	Add-on amounts for PFE associated with all derivatives transactions	33,57,38,966	33,57,38,966
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	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>39,29,65,800</b>	<b>39,29,65,800</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	2,17,19,654	2,17,19,654
13	(Netted amounts of cash payables and cash receivables of gross SFT ASSETS)	-	-
14	CCR exposure for SFT assets	16,24,552	16,24,557
15	Agent transaction exposures	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>2,33,44,206</b>	<b>2,33,44,211</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	1,50,96,59,498	1,53,03,69,648
18	(Adjustments for conversion to credit equivalent amounts)	(1,07,63,87,459)	(1,09,50,26,594)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>43,32,72,039</b>	<b>43,53,43,054</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	<b>28,69,66,046</b>	<b>29,73,56,100</b>
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>2,41,94,81,277</b>	<b>2,46,13,38,890</b>
<b>Leverage ratio</b>			
22	<b>Basel III leverage ratio</b>	<b>11.86%</b>	<b>12.08%</b>

\* Based on audited accounts.

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

**(In Rs '000)**

<b>S. No.</b>	<b>Leverage ratio framework</b>	<b>Solo*</b>	<b>Regulatory scope of consolidation*</b>
c1	Total consolidated assets	1,74,83,80,316	1,79,49,38,636
2	Replacement cost associated with all derivatives transactions, i.e., net of eligible cash variation margin	(15,49,72,198)	(15,49,72,198)
3	Adjustment for securities financing transactions (i.e., repos and similar secured lending)	(2,17,19,654)	(2,17,19,654)
4	Adjustment for entitles outside the scope of regulatory consolidation	-	-
<b>5</b>	<b>On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs)</b>	<b>1,57,16,88,464</b>	<b>1,61,82,46,784</b>

\* Based on audited accounts.

**Previous period Leverage Ratios for DBAG India**

<b>(In Rs '000)</b>	<b>September 30, 2025</b>	<b>June 30, 2025</b>	<b>March 31, 2025</b>	<b>December 31, 2024</b>	<b>September 30, 2024</b>	<b>June 30, 2024</b>
Tier 1 Capital	286,966,046	286,966,860	287,255,507	279,818,914	234,940,580	223,187,851
Exposure Measure	2,419,481,277	2,211,535,210	2,227,953,682	2,016,847,380	1,977,435,476	1,842,630,492
<b>Leverage Ratio %</b>	<b>11.86%</b>	<b>12.98%</b>	<b>12.89%</b>	<b>13.87%</b>	<b>11.88%</b>	<b>12.11%</b>