

## **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)**

| <b>S. No.</b> | <b>Leverage ratio framework</b>  | <b>Solo*</b>          | <b>Regulatory scope of consolidation*</b> |
|---------------|--|-----------------------|---|
| 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)                               |
| <b>8</b>      | <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.<br>No.   | Leverage ratio framework   | Solo*                 | Regulatory scope<br>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)                           |
| <b>3</b>  | <b>Total on-balance sheet exposures (excluding derivatives and SFTs)<br/>(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)   | -                     | -                                     |
| <b>11</b>   | <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  | -                     | -                                     |
| <b>16</b>   | <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)                      |
| <b>19</b>   | <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>                |  |                       |                                       |
| <b>20</b>   | <b>Tier 1 capital</b>  | <b>28,69,66,046</b>   | <b>29,73,56,100</b>                   |
| <b>21</b>   | <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>                             |  |                       |                                       |
| <b>22</b>   | <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)

| S. No.   | Leverage ratio framework   | Solo*                 | Regulatory scope of consolidation* |
|----------|--|-----------------------|------------------------------------|
| 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 entities 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**

| (In Rs '000)            | September 30, 2025 | June 30, 2025 | March 31, 2025 | December 31, 2024 | September 30, 2024 | June 30, 2024 |
|-------------------------|--------------------|---------------|----------------|-------------------|--------------------|---------------|
| 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> |