

**TABLE DF-18 - Leverage Ratio Common Disclosure Template as at March 31,  
2025**

*Currency INR Million*

Particulars	Mar-25	Dec-24	Sep-24	June-24
<b>On-balance sheet exposures;</b>				
1. On-balance sheet items (excluding derivatives and SFTs, but including collateral)	433,272.10	448,682.33	402,253.01	404,351.11
2. (Asset amounts deducted in determining Basel III Tier 1 capital)	-	-	-	-
<b>3. Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>433,272.10</b>	<b>448,682.33</b>	<b>402,253.01</b>	<b>404,351.11</b>
<b>Derivative exposures;</b>				
4. Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	20,689.13	29,272.22	19,352.67	27,245.45
5. Add-on amounts for PFE associated with all derivatives transactions	72,431.54	70,980.80	63,449.69	54,853.02
6. Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-
<b>7. (Deductions of receivables assets for cash variation margin provided in derivatives transactions)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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. Total derivative exposures (sum of lines 4 to 10)</b>	<b>93,120.67</b>	<b>100,253.02</b>	<b>82,802.36</b>	<b>82,098.47</b>
<b>Securities financing transaction exposures;</b>				-
12. Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	21,266.51	35,483.54	40,939.64	39,967.01
13. (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-
14. CCR exposure for SFT assets	-	-	192.05	-
15. Agent transaction exposures	-	-	-	-

<b>16. Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>21,266.51</b>	<b>35,483.54</b>	<b>41,131.69</b>	<b>39,967.01</b>
<b>Other off-balance sheet exposures;</b>				
17. Off-balance sheet exposure at gross notional amount	626,813.70	600,866.83	581,315.02	570,367.44
18. (Adjustments for conversion to credit equivalent amount)	(481,368.67)	(458,106.22)	(446,156.76)	(449,413.22)
<b>19. Off-balance sheet items (sum of lines 17 and 18)</b>	<b>145,445.03</b>	<b>142,760.61</b>	<b>135,158.26</b>	<b>120,954.22</b>
<b>Capital and total exposures</b>	<b>-</b>	<b>-</b>	<b>-</b>	
20. Tier 1 capital	126,801.35	104,302.89	103,909.89	103,236.81
<b>21. Total exposures (sum of lines 3,11,16 and 19)</b>	<b>693,104.31</b>	<b>727,179.50</b>	<b>661,345.32</b>	<b>647,370.81</b>
<b>22. Basel III leverage ratio (per cent)</b>	<b>18.29</b>	<b>14.34</b>	<b>15.71</b>	<b>15.95</b>

**Reconciliation of Accounting Assets in Financial Statements Vs. On Balance Sheet Leverage Ratio Exposure as of March 31, 2025**

*Currency INR Million*

<b>Particulars</b>	<b>Mar-25</b>	<b>Dec-24</b>	<b>Sep-24</b>	<b>June-24</b>
1. Total consolidated assets as per published financial statements	481,664.28	519,161.41	466,849.08	476,136.16
2. Adjustment for replacement cost associated with all derivatives transactions & SFT assets considered separately	(48,392.18)	(70,479.08)	(64,596.07)	(71,785.05)
3. Items considered separately as regulatory adjustments / deductions from Tier-I Capital*	-	-	-	-
<b>4. Total on-balance sheet exposures (as per line item 3 in Table DF-18 above)</b>	<b>433,272.10</b>	<b>448,682.33</b>	<b>402,253.01</b>	<b>404,351.11</b>