

Basel III disclosures of the Indian Branches for the period 31 December 2025

All amount in INR' 000s, unless otherwise stated

DF 2: Capital Adequacy

Qualitative Disclosures

The Bank has assessed its capital requirement taking into account the 3 main risks as defined by Pillar 1 of the Basel III norms viz: Credit Risk, Market Risk and Operational Risk. The Credit Risk is computed using the Standardised Approach, the Market Risk is calculated using the Standardized Duration Approach and the Operational Risk is calculated using the Basic Indicator Approach. The risk computation under each of these 3 categories is adequately covered by the Capital of the Bank.

The Bank has assessed its future capital requirement and the same has been documented in the ICAAP (Internal Capital Adequacy Assessment Process). The capital requirement will be re-assessed taking into consideration the position of the Bank for the period 31 December 2025.

The existing level of Capital is adequate to meet the Bank's current and future business requirements and the CRAR ratio of the Bank is significantly higher than that prescribed by the regulators. A summary of the Bank's capital requirement for credit, market and operational risk and the capital adequacy ratio as on 31 December 2025 is presented below:

Quantitative Disclosures

(₹ in '000s)

(a) Capital Requirements for Credit Risk:	
Portfolios subject to Standardized Approach	10,793,297
Securitization Exposures	-
(b) Capital Requirements for Market Risk: Standardized Duration Approach:	
Interest Rate Risk	2,743,546
Foreign Exchange risk (including Gold)	1,523,438
Equity Risk	-
(c) Capital Requirement for Operational Risk:	
Basic Indicator Approach	734,351
Total Eligible Capital	28,760,064
Total Risk Weighted Assets	126,357,063
Total Capital Ratio	22.76%
Tier 1 Capital Ratio	21.44%

DF 3: Credit risk: general disclosures

Qualitative Disclosures

Credit Risk has been defined as the risk of financial loss if counterparty defaults on an obligation under a contract. It arises mainly from direct lending, off-balance sheet exposures such as guarantees & derivatives and from the Bank's investments in debt securities.

Strategy and processes (including credit risk management policy of the Bank)

The credit risk management framework is based upon Societe Generale group policies and revolves around certain key principles.

- All transactions and facilities must be authorized in advance.
- All requests for authorizations relating to a specific client or client group are handled by a single operating division.
- All authorizations are given by an independent risk department, and approval rests on a framework based on internal counterparty risk ratings, Loss given default and a risk-adjusted return on capital analysis

- There are internal caps on the total sub-investment grade exposure (defined as internal rating of 6 (six) or below), exposure to sensitive sectors and on the extent of unsecured exposure.
- There are also specific controls on exposures to banks and financial institutions, designed to ensure against excessive risk concentration.

Structure and Organization:

The risk ratings are proposed by the operating divisions and are validated by the respective Risk Divisions at the Regional/Head Office (HO) Hubs. The Risk department is independent of the operating divisions. Risk ratings are included in all credit proposals and are factored into all credit decisions.

There is a specialized and centralized department for financial institutions which is located at Regional/HO hubs.

Scope and nature of risk reporting and measurement:

The internal rating models measure counterparty risk (expressed as a probability of default by the borrower in one year) and transaction risk (expressed as the amount that will be lost should a borrower default). An in-house database stores all credit limits.

The risk on counterparty exposure on market transactions is measured by modeling the future mark to market value of transactions, after taking into effect netting and correlation effects.

Non-performing advances:

Non-performing advances are identified by regular appraisals of the portfolio by management or in accordance with RBI guidelines, whichever is earlier. Specific provision is made on a case-by-case basis, subject to minimum provisioning levels prescribed by RBI. Special attention is paid to early identification of problem exposures. The Bank's approach towards problem exposures is:

- Quick identification and isolation of potential weak /non-performing credits for concentrated attention through inclusion in the watch list. Watch list discussions are attended by Senior Management, Head of Risk and the Relationship Manager.
- Continued and rigorous follow up of these credits with the intention to monitor a possible turnaround or an early exit.
- A structured and sustained pro-active approach complemented by a rigorous follow up procedures.

For recognition of past due and impaired loans and advances, the Bank follows guidelines prescribed by Reserve Bank of India as contained in the Master Circular on Prudential norms on Income Recognition, Asset Classification and Provisioning, as amended from time to time and other relevant circulars/notifications issued by RBI during the course of the year in this regard.

Quantitative Disclosures

a) Total gross credit risk exposure

(₹ in '000s)

Particulars	Fund Based	Non-Fund Based	Total
As at 31 December 2025	12,415,694	27,575,614	39,991,308

b) Geographic distribution of exposures

(₹ in '000s)

	Fund Based	Non-Fund Based	Total
Overseas	-	-	-
Domestic	12,415,694	27,575,614	39,991,308
Total	12,415,694	27,575,614	39,991,308

c) Industry type distribution of exposures

			(₹ in '000s)
Industry	Funded	Non-Funded	Grand Total
All Engineering – Others	-	351,410	351,410
Banking & Finance	212,417	-	212,417
Basic Metal & Metal Products	950,000	-	950,000
Cement and Cement Products	-	312,865	312,865
Chemical and chemicals products	-	-	-
Financial Institution	127,425	-	127,425
Food Processing	1,185,000	-	1,185,000
Infrastructure	3,123,485	13,350,362	16,473,847
Mining and Quarrying - Others	-	4,321	4,321
NBFC	4,500,000	68,953	4,568,953
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	-
Vehicles, Vehicle Parts and Transport Equipments	380,000	-	380,000
Services - Others	-	85,390	85,390
Other Industries	1,937,367	13,402,313	15,339,680
Total	12,415,694	27,575,614	39,991,308

- Fund-based exposure represents funded products such as nostro, loans & advances including overdrafts, cash credits and bill discounting etc.
- Non-fund-based exposures are guarantees given on behalf of constituents, Letters of Credit, acceptances and endorsements.
- The exposure amount is the net outstanding (i.e., net of provisions, if any)
- The increase in exposures by 25% due to unhedged foreign currency exposure is not considered in the above figures.

Residual contractual maturity breakdown of assets

(₹ in '000s)

	As at 31.12.2025
1 day	61,362,030
2-7 days	372,671
8-14 days	434,783
15-30 days	14,321,378
31 days and upto 2months	1,288,751
over 2months and upto 3months	3,257,549
Over 3 Months and upto 6 months	2,378,618
Over 6 Months and upto 1 year	11,908,379
Over 1 Year and upto 3 years	3,073,700
Over 3 Years and upto 5 years	9,930
Over 5 years	2,486,069
Total	100,893,859

d) Amount of NPAs

(₹ in '000s)

	Current Year	Previous Year
Gross NPA	39,422	39,422
Net NPA	-	-

g) NPA Ratio:

Gross NPAs to gross advances – 0.70%

Net NPAs to net advances- 0%

h) Movement of NPAs on Advances

(₹ in '000s)

	Gross NPAs	Provision	Net NPA
Opening balance	39,422	39,422	-
Additions	-	-	-
Reduction (including write backs / write offs)	-	-	-
Closing balance	39,422	39,422	-

i) Non-performing investments – ₹ Nil (P.Y. ₹ Nil) in '000'.

j) Provisions held for non-performing investments – ₹ Nil (P.Y. ₹ Nil) in '000'

k) Movement of provisions for depreciation on investments

As at December 2025

(₹ in '000s)

Opening Balance at beginning of the year*	120,000
Add: Provisions made during the year	-
Less: Write-off/write-back of excess provisions during the year	-
Closing Balance at end of the year	120,000

* During F.Y. 2024-25, bank has received InvIT units of face value ₹ 120,000,000 (12 lakhs units of face value ₹ 100 each) from Roadstar Infra Investment Trust as part of "Resolution framework" of the non-performing loan account. The market value of these InvIT is considered as ₹ 1. Accordingly, Bank has created provision for diminution in the value of investments to the extent of ₹ 119,999,999.

DF 4: Credit risk: disclosures for portfolios subject to the standardized approach

Qualitative Disclosures

The Bank relies on the ratings given by the following External Credit Rating Agencies (ECRAs) approved by the RBI to calculate its capital requirement under the standardized approach for credit risk

Domestic Credit Rating Agencies for external ratings of Indian Corporates:

- 1) Credit Analysis and Research Ltd. (CARE)
- 2) CRISIL
- 3) India Ratings & Research Private Limited (earlier known as FITCH India)
- 4) ICRA Ltd, Brickwork Ratings India Pvt. Ltd., SMERA Ratings Limited

The Bank has used issue-specific solicited ratings available in the public domain (for both Long Term and Short-Term facilities) from the above domestic rating agencies to allocate appropriate risk weighting for both funded as well as non-funded exposures on corporate customer.

The mapping of external credit ratings and risk weights for corporate exposures is provided in the tables below:

Risk weight mapping of long-term corporate ratings

Long term ratings	Risk weights
AAA	20%
AA	30%
A	50%
BBB	100%
BB & Below	150%
Unrated	100%/150%

Risk weight mapping of short term corporate ratings

CARE	CRISIL	INDIA RATINGS	ICRA	SMERA	Risk weights
A1+	A1+	A1+	A1+	A1+	20%
A1	A1	A1	A1	A1	30%
A2	A2	A2	A2	A2	50%
A3	A3	A3	A3	A3	100%
A4 & D	A4 & D	A4/D5	A4 & D	A4 & D	150%
Unrated	Unrated	Unrated	Unrated	Unrated	100%

The claims on banks incorporated in India and foreign banks branches in India, excluding investment in equity shares and other instruments eligible for capital status are risk weighted as under:

Level of Common Equity Tier 1 capital (CET1) including applicable capital conservation buffer (CCB) (%)	All Scheduled Banks	All Non-Scheduled Banks
Applicable Minimum CET1 + Applicable CCB and above	20	100
Applicable Minimum CET1 + CCB = 75% and <100% of applicable CCB33	50	150
Applicable Minimum CET1 + CCB = 50% and <75% of applicable CCB	100	250
Applicable Minimum CET1 + CCB = 0% and <50% of applicable CCB	150	350
Minimum CET1 less than applicable minimum	625	625

International ECRAs for external ratings of Foreign Banks, Foreign Sovereigns, Foreign Public-Sector Entities and Non-Resident Corporates - for claims originating at International Financial:

- Fitch
- Moody's
- Standard & Poor's
- M/s CareEdge Global IFSC Limited

The mapping of external credit ratings and risk weights for the above entities are provided in the tables below to the extent applicable.

Risk weights of Claims on Foreign Banks:

S & P / Fitch ratings	AAA to AA	A	BBB	BB to B	Below B	Unrated
Moody's ratings	Aaa to Aa	A	Baa	Ba to B	Below B	Unrated
Risk weight (%)	20	50	50	100	150	50

Risk weights of Claims on Foreign Sovereigns:

S &P / Fitch ratings	AAA to AA	A	BBB	BB to B	Below B	Unrated
Moody's ratings	Aaa to Aa	A	Baa	Ba to B	Below B	Unrated
Risk weight (%)	0	20	50	100	150	100

Risk weights of Claims on Foreign Public Sector Entities:

S &P / Fitch ratings	AAA to AA	A	BBB to BB	Below BB	Unrated
Moody's ratings	Aaa to Aa	A	Baa to Ba	Below Ba	Unrated
Risk weight (%)	20	50	100	150	100

Claims on non-resident corporates - risk weight mapping for the ratings assigned by S&P/Fitch/Moody's Ratings:

S &P / Fitch ratings	AAA to AA	A	BBB to BB	Below BB	Unrated
Moody's ratings	Aaa to Aa	A	Baa to Ba	Below Ba	Unrated
Risk weight (%)	20	50	100	150	100

Claims on non-resident corporates - risk weights mapping for the ratings assigned by M/s CareEdge Global IFSC Limited - for claims originating at International Financial Services Centre (IFSC):

CareEdge Global IFSC Limited	AAA	AA	A	BBB	BB & Below
Risk weight (%)	20	30	50	100	150

Quantitative Disclosures

Amount outstanding under various risk buckets: (₹ in '000s)

Below 100 % risk weight	133,175,067.00
100 % risk weight	9,945,348.00
More than 100 % risk weight	20,047,416.00
Deductions	-
Total**	163,167,831.00

** The increase in exposures by 25% due to unhedged foreign currency exposure is not considered in the above figures.

** The increase in exposure due to undrawn committed/uncommitted lines is not considered in the above figures.

DF 11. Composition of capital:

(₹ in '000s)

Particulars		Amount	Ref No.
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium) (Funds from Head Office)	26,966,153	Schedule 1
2	Retained earnings	1,573,896	Schedule 2
3	Accumulated other comprehensive income (and other reserves)	2,901,908	Schedule 2
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
	Public sector capital injections grandfathered until January 1, 2018	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	31,441,957	

Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	53,610	Schedule 18 Note 22 (vi)
10	Deferred tax assets	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitization gain on sale	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financial entities	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments (26a+26b+26c+26d)	-	
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	-	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-	
26d	of which: Unamortized pension funds expenditures	-	
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-	
	of which: HO Debit Balance	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
27a	Other Regulatory deduction from CET 1 (LEF Capital u/s 11 2b(i))	4,300,000	
28	Total regulatory adjustments to Common Equity Tier 1	4,353,610	
29	Common Equity Tier 1 capital (CET1)	27,088,347	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	-	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in	-	

	row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	-	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
41	National specific regulatory adjustments (41a+41b)	-	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which:	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	-	
44a	Additional Tier 1 capital reckoned for capital adequacy	-	
45	Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)	27,088,347	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2*	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions (Please refer to Note to Template Point 50)	476,764	
50a	Any other item permitted by RBI	1,194,953	
51	Tier 2 capital before regulatory adjustments	1,671,717	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments ¹³ in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	
56a	of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-	
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
	Regulatory Adjustments Applied to Tier 2 in respect of Amounts	-	

	Subject to Pre-Basel III Treatment		
	of which: Investment in Subsidiaries		-
57	Total regulatory adjustments to Tier 2 capital		-
58	Tier 2 capital (T2)		1,671,717
58a	Tier 2 capital reckoned for capital adequacy		1,671,717
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital		-
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)		1,671,717
59	Total capital (TC = T1 + Admissible T2) (45 + 58c)		28,760,064
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment		-
	of which: ...		-
60	Total risk weighted assets (60a + 60b + 60c)		126,357,069
60a	of which: total credit risk weighted assets		86,346,382
60b	of which: total market risk weighted assets		34,135,875
60c	of which: total operational risk weighted assets		5,874,812
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)		21.44%
62	Tier 1 (as a percentage of risk weighted assets)		21.44%
63	Total capital (as a percentage of risk weighted assets)		22.76%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)		-
65	of which: capital conservation buffer requirement		-
66	of which: bank specific countercyclical buffer requirement		-
67	of which: G-SIB buffer requirement		-
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)		-
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)		5.50%
70	National Tier 1 minimum ratio (if different from Basel III minimum)		7.00%
71	National total capital minimum ratio (if different from Basel III minimum)		12.50%
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities		-
73	Significant investments in the common stock of financial entities		-
74	Mortgage servicing rights (net of related tax liability)		-
75	Deferred tax assets arising from temporary differences (net of related tax liability)		-
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		476,764
76a	Any other item permitted by RBI		1,194,953
77	Cap on inclusion of provisions in Tier 2 under standardized approach		1,671,717
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		N.A.
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		N.A.
80	Current cap on CET1 instruments subject to phase out arrangements		N.A.
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		N.A.
82	Current cap on AT1 instruments subject to phase out arrangements		N.A.

83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N.A.
84	Current cap on T2 instruments subject to phase out arrangements	N.A.
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N.A.

* Subordinated debt received from Head Office

Notes to the template		
Row No. of the template	Particular	(₹ in '000)
10	Deferred tax assets associated with accumulated losses	-
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	-
	Total as indicated in row 10	-
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	-
	of which : Increase in Common Equity Tier 1 capital	-
	of which : Increase in Additional Tier 1 capital	-
	of which : Increase in Tier 2 capital	-
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then :	-
	(i) Increase in Common Equity Tier 1 capital	-
	(ii) Increase in risk weighted assets	-
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	-
	of which : Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	-
50	Eligible Provisions included in Tier 2 capital	476,764
	Any other instruments permitted for Tier II capital	1,194,953
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	1,671,717.00
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	-

DF-13: Main Features of Regulatory Capital Instruments

- In line with circular RBI/2021-22/97 DOR.CRE.REC.47/21.01.003/2021-22 dated September 09,2021 on LEF credit risk mitigation, JPY 7,291 million were received interest free from head office on May 20, 2025. The Bank has placed INR 430 crore securities under 11 2(b) securities with RBI. This will not be reported as Tier 1 capital as per the mentioned circular.

DF -14: Full Terms and Conditions of Regulatory Capital Instruments

- Nil Capital Infusion during the year.

Leverage Ratio Disclosures

The Basel III leverage ratio is defined as the capital measure (Tier-1 capital of the risk-based capital framework) divided by the exposure measure, with this ratio expressed as a percentage. As per RBI guidelines, the Basel III leverage for the Group at the consolidated level at December 31, 2025 along with the figures of the prior three quarter-end is as follows: -

(₹ in Millions)

Particulars	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24
Tier-1 Capital (A)	27,088.35	27,248.41	27,521.51	27,202.65	27,575.24
Total Exposure (B)	145,148.85	138,171.12	132,863.24	133,831.11	129,618.49
Leverage Ratio (A/B)	18.66%	19.72%	20.71%	20.33%	21.27%

DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure

	Item	(₹ in Millions)
1	Total consolidated assets as per published financial statements	100,894
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	49,991
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	20,221
7	Other adjustments	(25,957)
8	Leverage ratio exposure	145,149

DF 18. Leverage ratio common disclosure template

	Item	(₹ in Millions)
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	74,991
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(54)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	74,937
	Derivative exposures	
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	16,956
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	33,035
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	Total derivative exposures (sum of lines 4 to 10)	49,991
	Securities financing transaction exposures	

12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	CCR exposure for SFT assets	
15	Agent transaction exposures	
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	85,820
18	(Adjustments for conversion to credit equivalent amounts)	(65,599)
19	Off-balance sheet items (sum of lines 17 and 18)	20,221
	Capital and total exposures	
20	Tier 1 capital	27,088
21	Total exposures (sum of lines 3, 11, 16 and 19)	145,149
	Leverage ratio	
22	Basel III leverage ratio	18.66%