

**DISCLOSURES UNDER PILLAR – 3 OF BASEL – III, FOR THE QUARTER  
ENDED JUNE 30, 2026**

**TABLE DF-18 - Leverage Ratio Common Disclosure Template as at June 30, 2026**

| Standalone                                                                                                                                  |            | Currency INR million |            |            |
|---------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------------|------------|------------|
| Particulars                                                                                                                                 | Jun-26     | Mar-26               | Dec-25     | Sep-25     |
| On-balance sheet exposures;                                                                                                                 |            |                      |            |            |
| 1. On-balance sheet items (excluding derivatives and SFTs, but including collateral)                                                        |            | 625,323.05           | 544,820.37 | 522,200.36 |
| 2. (Asset amounts deducted in determining Basel III Tier 1 capital)                                                                         | -          | -                    | -          | 505,085.32 |
| 3. Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)                                                 | 625,323.05 | 544,820.37           | 522,200.36 | -          |
| Derivative exposures;                                                                                                                       |            |                      |            | 505,085.32 |
| 4. Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)                               |            | 40,841.89            | 57,746.86  | 32,233.43  |
| 5. Add-on amounts for PFE associated with all derivatives transactions                                                                      | 59,513.39  | 49,583.02            | 84,966.13  | 29,120.07  |
| 6. Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | -          | -                    | -          | 84,473.95  |
| 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)                                                                                       | 100,355.28 | 107,329.88           | 117,199.56 | -          |
| Securities financing transaction exposures;                                                                                                 |            |                      | -          | 113,594.02 |
| 12. Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions                                     |            | 473.41               | 18,128.74  | 25,907.76  |
| 13. (Netted amounts of cash payables and cash receivables of gross SFT assets)                                                              | (469.93)   | -                    | -          | 49,939.70  |
| 14. CCR exposure for SFT assets                                                                                                             | -          | -                    | -          |            |

|                                                                                     |                   |                   |                   |                   |
|-------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|
| 15. Agent transaction exposures                                                     | -                 | -                 | -                 | -                 |
| <b>16. Total securities financing transaction exposures (sum of lines 12 to 15)</b> | <b>3.48</b>       | <b>18,128.74</b>  | <b>25,907.76</b>  | -                 |
| <b>Other off-balance sheet exposures;</b>                                           |                   |                   |                   | <b>49,939.70</b>  |
| 17. Off-balance sheet exposure at gross notional amount                             |                   | 758,842.57        | 759,081.31        | 713,652.60        |
| 18. (Adjustments for conversion to credit equivalent amount)                        | (535,718.79)      | (525,852.65)      | (481,757.71)      | 672,965.69        |
| <b>19. Off-balance sheet items (sum of lines 17 and 18)</b>                         | <b>223,123.78</b> | <b>233,228.66</b> | <b>231,894.89</b> | (495,985.93)      |
| <b>Capital and total exposures</b>                                                  | -                 | -                 | -                 | <b>176,979.76</b> |
| 20. Tier 1 capital                                                                  | 132,434.00        | 128,204.75        | 126,487.85        | -                 |
| <b>21. Total exposures (sum of lines 3,11,16 and 19)</b>                            | <b>948,805.59</b> | <b>903,507.65</b> | <b>897,202.57</b> | 127,250.90        |
| <b>22. Basel III leverage ratio (per cent)</b>                                      | <b>13.96</b>      | <b>14.19</b>      | <b>14.10</b>      | <b>845,598.80</b> |

**Consolidated**

**Currency INR million**

| Particulars                                                                                                                                 | Jun-26              |
|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| <b>On-balance sheet exposures;</b>                                                                                                          |                     |
| 1. On-balance sheet items (excluding derivatives and SFTs, but including collateral)                                                        | 1,345,241.90        |
| 2. (Asset amounts deducted in determining Basel III Tier 1 capital)                                                                         | 7,934.29            |
| <b>3. Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>                                          | <b>1,353,176.19</b> |
| <b>Derivative exposures;</b>                                                                                                                |                     |
| 4. Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)                               | 40,841.89           |
| 5. Add-on amounts for PFE associated with all derivatives transactions                                                                      | 62,769.56           |
| 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>                                 | -                   |
| 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>103,611.45</b>   |
| <b>Securities financing transaction exposures;</b>                                                                                          |                     |

|                                                                                                         |                     |
|---------------------------------------------------------------------------------------------------------|---------------------|
| 12. Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | 473.41              |
| 13. (Netted amounts of cash payables and cash receivables of gross SFT assets)                          | (469.93)            |
| 14. CCR exposure for SFT assets                                                                         | -                   |
| 15. Agent transaction exposures                                                                         | -                   |
| <b>16. Total securities financing transaction exposures (sum of lines 12 to 15)</b>                     | <b>3.48</b>         |
| <b>Other off-balance sheet exposures;</b>                                                               |                     |
| 17. Off-balance sheet exposure at gross notional amount                                                 | 781,766.17          |
| 18. (Adjustments for conversion to credit equivalent amount)                                            | (545,005.24)        |
| <b>19. Off-balance sheet items (sum of lines 17 and 18)</b>                                             | <b>236,760.93</b>   |
| <b>Capital and total exposures</b>                                                                      | <b>-</b>            |
| 20. Tier 1 capital                                                                                      | 258,334.04          |
| <b>21. Total exposures (sum of lines 3,11,16 and 19)</b>                                                | <b>1,693,552.05</b> |
| <b>22. Basel III leverage ratio (per cent)</b>                                                          | <b>15.25</b>        |