

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, 2024

(In Rs '000)

S. No.	Leverage ratio framework	Solo*	Regulatory scope of consolidation*
1	Total consolidated assets	1,471,584,271	1,509,515,745
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	165,768,033	165,768,033
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	613,027	613,027
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	341,179,131	344,138,431
7	Other adjustments	(1,708,986)	(8,016,675)
8	Leverage ratio exposure	1,977,435,476	2,012,018,561

* Based on unaudited accounts.

Leverage ratio common disclosure

(In Rs '000)

S. No.	Leverage ratio framework	Solo*	Regulatory scope of consolidation*
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1,356,522,035	1,394,358,527
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(1,708,986)	(8,016,675)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1,354,813,049	1,386,341,852
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	27,728,480	27,728,480
5	Add-on amounts for PFE associated with all derivatives transactions	217,042,708	217,042,708
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)	244,771,188	244,771,188
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	36,059,081	36,154,063
13	(Netted amounts of cash payables and cash receivables of gross SFT ASSETS)	-	-
14	CCR exposure for SFT assets	613,027	613,027
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	36,672,108	36,767,090
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	897,563,507	927,156,507
18	(Adjustments for conversion to credit equivalent amounts)	(556,384,376)	(583,018,076)
19	Off-balance sheet items (sum of lines 17 and 18)	341,179,131	344,138,431
Capital and total exposures			
20	Tier 1 capital	234,940,580	245,481,419
21	Total exposures (sum of lines 3, 11, 16 and 19)	1,977,435,476	2,012,018,561
Leverage ratio			
22	Basel III leverage ratio	11.88%	12.20%

* Based on unaudited 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*
1	Total consolidated assets	1,471,584,271	1,509,515,745
2	Replacement cost associated with all derivatives transactions, i.e., net of eligible cash variation margin	(79,003,155)	(79,003,155)
3	Adjustment for securities financing transactions (i.e., repos and similar secured lending)	(36,059,081)	(36,154,063)
4	Adjustment for entitles outside the scope of regulatory consolidation	-	-
5	On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs)	1,356,522,035	1,394,358,527

* Based on unaudited accounts.

Previous period Leverage Ratios for DBAG India

(In Rs '000)	September 30, 2024	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023
Tier 1 Capital	234,940,580	223,187,851	215,842,063	210,615,488	197,478,331
Exposure Measure	1,977,435,476	1,842,630,492	1,991,920,423	1,837,011,374	1,853,698,133
Leverage Ratio %	11.88%	12.11%	10.84%	11.47%	10.65%