

BASEL II – PILLAR 3 DISCLOSURES AS ON DECEMBER 31, 2021

CAPITAL STRUCTURE:-

Breakup of Capital funds (as per Basel II)

Rs. in Lakhs	
Capital Funds Position as on December 31, 2021	
Particulars	Amount
Tier I Capital	1,06,592
Tier II Capital	32,638
Total Capital Funds of the Bank	1,39,230
Total Capital required	1,36,459
Tier-I Capital Ratio	11.72%
Tier-II Capital Ratio	3.58%
Total Capital Adequacy Ratio	15.30%

LEVERAGE RATIO:-

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. The Basel III leverage ratio for the Bank as on December 31, 2021 is as follows:

Rs. in Lakhs	
Particulars	Amount
Tier 1 capital	1,06,592
Total exposures	21,03,025
Basel III leverage ratio	5.07%