

BASEL II – PILLAR 3 DISCLOSURES AS ON DECEMBER 31, 2022

CAPITAL STRUCTURE:-

Breakup of Capital funds (as per Basel II)

Capital Funds Position as on December 31, 2022		Rs. in Lakhs
Particulars	Amount	
Tier I Capital	1,64,601	
Tier II Capital	24,189	
Total Capital Funds of the Bank	1,88,790	
Total Capital required	1,78,854	
Tier-I Capital Ratio	13.80%	
Tier-II Capital Ratio	2.03%	
Total Capital Adequacy Ratio	15.83%	

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, 2022 is as follows:

Particulars	Amount	Rs. in Lakhs
Tier 1 capital	1,64,601	
Total exposures	23,61,421	
Basel III leverage ratio	6.97%	