

JANA SMALL FINANCE BANK LIMITED

BASEL II – PILLAR 3 DISCLOSURES 30 JUNE 2020

CAPITAL STRUCTURE:-

Breakup of Capital funds (as per Basel II):

Rs. in Lakhs	
Capital Funds Position as on June 30, 2020	
Particulars	Amount
Tier I Capital	1,04,727
Tier II Capital	49,646
Total Capital Funds of the Bank	1,54,373
Total Capital required	1,17,436
Tier-I Capital Ratio	13.38%
Tier-II Capital Ratio	6.34%
Total Capital Adequacy Ratio	19.72%

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 June 30, 2020 is as follows:

Rs. in Lakhs	
Particulars	Amount
Tier 1 capital	1,04,727
Total exposures	15,30,990
Basel III leverage ratio	6.84%