



## BASEL - PILLAR 3 Disclosure as at December 31, 2022

### I. CAPITAL STRUCTURE

Breakup of capital funds (as per Basel II):

(₹ In Lacs)

Capital Funds Position as at December 31, 2022	
Particulars	Amount
Tier I Capital	9,18,906.27
Tier II Capital	88,231.35
<b>Total Capital Funds of the Bank</b>	<b>10,07,137.62</b>
Total Capital Required	6,87,554.56
Tier - I Capital Adequacy Ratio	20.05%
Tier - II Capital Adequacy Ratio	1.92%
<b>Total Capital Adequacy Ratio</b>	<b>21.97%</b>

### II. 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 at December 31, 2022 is as follows:

(₹ In Lacs)

Leverage Ratio Position as at December 31, 2022	
Particulars	Amount
Tier-1 Capital <sup>1</sup> (A)	9,18,906.27
Exposure measure <sup>2</sup> (B)	85,49,240.15
<b>Leverage ratio<sup>3</sup> (A/B)</b>	<b>10.75%</b>

1. Tier 1 capital as at September 30, 2022, June 30, 2022 and March 31, 2022 was ₹ 9,19,708.19 lacs, ₹ 7,17,816.60 lacs and ₹ 7,17,170.24 lacs respectively.
2. Total exposures as at September 30, 2022, June 30, 2022 and March 31, 2022 was ₹ 82,33,344.12 lacs, ₹ 74,22,186.24 lacs and ₹ 71,80,333.36 lacs respectively.
3. Leverage ratio as at September 30, 2022, June 30, 2022 and March 31, 2022 was 11.17%, 9.67% and 9.99% respectively.