

## BASEL II – PILLAR 3 DISCLOSURES AS ON DECEMBER 31, 2024

### CAPITAL STRUCTURE:-

Breakup of Capital funds (as per Basel II)

<b>INR in Lakhs</b>	
<b>Capital Funds Position as on December 31, 2024</b>	<b>Amount</b>
Tier I Capital	3,29,201
Tier II Capital	17,476
<b>Total Capital Funds of the Bank</b>	<b>3,46,677</b>
<b>Risk Weighted Assets (RWA)</b>	<b>18,85,569</b>
Total Capital required	2,82,835
Tier-I Capital Ratio	17.46%
Tier-II Capital Ratio	0.93%
<b>Total Capital Adequacy Ratio</b>	<b>18.39%</b>

### 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, 2024 is as follows:

<b>INR in Lakhs</b>	
<b>Particulars</b>	<b>Amount</b>
Tier 1 capital	<b>3,29,201</b>
Total exposures	<b>35,04,024</b>
<b>Basel III leverage ratio</b>	<b>9.39%</b>