

slice

slice Small Finance Bank (formerly known as North-East Small Finance Bank)

BASEL II – PILLAR 3 DISCLOSURES AS ON JUNE 30, 2025

I. Capital Structure: -

Breakup of Capital funds (as per Basel II):

(INR in Lakhs)

Capital Funds Position as on June 30, 2025	
Particulars	Amount
Tier I Capital	60,527.64
Tier II Capital	17,177.91
Total Capital Funds of the Bank	77,705.55
Total Capital Required	60,549.07
Tier I Capital Ratio	14.99%
Tier II Capital Ratio	4.26%
Total Capital Adequacy Ratio	19.25%

II. Leverage Ratio: -

The Bank is assessing leverage ratio as per the Basel III framework. The Basel III leverage ratio is defined as the capital measure (Tier I Capital) divided by the exposure measure, with this ratio expressed as a percentage. The leverage ratio of the Bank as on June 30, 2025, is given below:

(INR in Lakhs)

Particulars	Amount
Tier I Capital (A)	60,527.64
Exposure Measure (B)	4,73,076.19
Basel III Leverage Ratio (C= A/B)	12.79%

- A. Tier I capital as of March 31, 2025, December 31, 2024, and September 30, 2024, was INR 57,794.01 Lakhs, 66,296.42 Lakhs and 753.93 Lakhs respectively.
- B. Exposures measure as of March 31, 2025, December 31, 2024, and September 30, 2024, was INR 4,20,670.41 Lakhs, 4,11,765.73 Lakhs and 1,57,878.11 Lakhs respectively.
- C. Leverage ratio as of March 31, 2025, December 31, 2024, and September 30, 2024, was 13.74%, 16.10% and 0.48% respectively.