

**TABLE B3: BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF  
SCHEDULED COMMERCIAL BANKS - 2011 AND 2012**

(Per cent)

Bank Name	CRAR (as on March 31)											
	2011						2012					
	Basel-I			Basel-II			Basel-I			Basel-II		
	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<b>SBI and its Associates</b>												
State Bank of India	6.93	3.76	<b>10.69</b>	7.77	4.21	<b>11.98</b>	8.50	3.55	<b>12.05</b>	9.79	4.07	<b>13.86</b>
State Bank of Bikaner & Jaipur	7.68	3.64	<b>11.32</b>	7.92	3.76	<b>11.68</b>	9.09	3.72	<b>12.81</b>	9.76	4.00	<b>13.76</b>
State Bank of Hyderabad	8.54	4.81	<b>13.35</b>	9.12	5.13	<b>14.25</b>	8.79	3.60	<b>12.39</b>	9.62	3.94	<b>13.56</b>
State Bank of Mysore	9.08	3.70	<b>12.78</b>	9.78	3.98	<b>13.76</b>	8.17	3.05	<b>11.22</b>	9.18	3.37	<b>12.55</b>
State Bank of Patiala	7.91	4.34	<b>12.25</b>	8.66	4.75	<b>13.41</b>	7.54	3.25	<b>10.79</b>	8.60	3.70	<b>12.30</b>
State Bank of Travancore	7.77	3.05	<b>10.82</b>	9.00	3.54	<b>12.54</b>	7.72	3.46	<b>11.18</b>	9.35	4.20	<b>13.55</b>
<b>Nationalised Banks \$</b>												
Allahabad Bank	..	..	..	8.57	4.39	<b>12.96</b>	..	..	..	9.13	3.70	<b>12.83</b>
Andhra Bank	9.07	4.41	<b>13.48</b>	9.68	4.70	<b>14.38</b>	8.45	3.89	<b>12.34</b>	9.03	4.15	<b>13.18</b>
Bank of Baroda	8.96	4.06	<b>13.02</b>	9.99	4.53	<b>14.52</b>	..	..	..	10.83	3.84	<b>14.67</b>
Bank of India	7.80	3.62	<b>11.42</b>	8.33	3.84	<b>12.17</b>	8.29	3.28	<b>11.57</b>	8.59	3.36	<b>11.95</b>
Bank of Maharashtra	7.05	4.70	<b>11.75</b>	8.02	5.33	<b>13.35</b>	7.50	3.75	<b>11.25</b>	8.31	4.12	<b>12.43</b>
Canara Bank	..	..	..	10.87	4.51	<b>15.38</b>	..	..	..	10.35	3.41	<b>13.76</b>
Central Bank of India	5.81	4.93	<b>10.74</b>	6.31	5.33	<b>11.64</b>	7.50	4.46	<b>11.96</b>	7.79	4.61	<b>12.40</b>
Corporation Bank	7.95	4.95	<b>12.90</b>	8.69	5.42	<b>14.11</b>	7.65	4.29	<b>11.94</b>	8.33	4.67	<b>13.00</b>
Dena Bank	..	..	..	9.77	3.64	<b>13.41</b>	..	..	..	8.86	2.65	<b>11.51</b>
IDBI Bank Ltd.	7.14	5.02	<b>12.16</b>	8.03	5.61	<b>13.64</b>	7.37	5.47	<b>12.84</b>	8.38	6.20	<b>14.58</b>
Indian Bank	10.43	2.40	<b>12.83</b>	11.02	2.54	<b>13.56</b>	10.47	2.20	<b>12.67</b>	11.13	2.34	<b>13.47</b>
Indian Overseas Bank	7.45	5.83	<b>13.28</b>	8.16	6.39	<b>14.55</b>	7.49	4.46	<b>11.95</b>	8.35	4.97	<b>13.32</b>
Oriental Bank of Commerce	9.69	2.61	<b>12.30</b>	11.21	3.02	<b>14.23</b>	8.78	2.23	<b>11.01</b>	10.12	2.57	<b>12.69</b>
Punjab and Sind Bank	7.70	4.24	<b>11.94</b>	8.35	4.59	<b>12.94</b>	8.26	4.55	<b>12.81</b>	8.55	4.71	<b>13.26</b>
Punjab National Bank	7.99	3.77	<b>11.76</b>	8.44	3.98	<b>12.42</b>	8.52	3.07	<b>11.59</b>	9.28	3.35	<b>12.63</b>
Syndicate Bank	7.26	3.94	<b>11.20</b>	9.31	3.73	<b>13.04</b>	..	..	..	8.94	3.30	<b>12.24</b>
UCO Bank	7.38	4.49	<b>11.87</b>	8.52	5.19	<b>13.71</b>	7.23	3.80	<b>11.03</b>	8.09	4.26	<b>12.35</b>
Union Bank of India	..	..	..	8.69	4.26	<b>12.95</b>	..	..	..	8.37	3.48	<b>11.85</b>
United Bank of India	7.61	3.55	<b>11.16</b>	8.90	4.15	<b>13.05</b>	7.26	3.22	<b>10.48</b>	8.79	3.90	<b>12.69</b>
Vijaya Bank	8.96	3.63	<b>12.59</b>	9.88	4.00	<b>13.88</b>	8.13	2.83	<b>10.96</b>	9.68	3.38	<b>13.06</b>
<b>Old Private Sector Banks</b>												
Catholic Syrian Bank	..	..	..	9.42	1.80	<b>11.22</b>	..	..	..	8.83	2.25	<b>11.08</b>
City Union Bank	10.30	0.79	<b>11.09</b>	11.84	0.91	<b>12.75</b>	10.06	0.75	<b>10.81</b>	11.69	0.88	<b>12.57</b>

**Note** : \$ includes IDBI Bank Ltd.

**Source** : Annual accounts of banks.

**TABLE B3: BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF  
SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 (Contd.)**

(Per cent)

Bank Name	CRAR (as on March 31)											
	2011						2012					
	Basel-I			Basel-II			Basel-I			Basel-II		
	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Dhanlaxmi Bank	8.62	2.19	<b>10.81</b>	9.41	2.39	<b>11.80</b>	6.88	1.91	<b>8.79</b>	7.42	2.07	<b>9.49</b>
Federal Bank	13.79	1.60	<b>15.39</b>	15.63	1.16	<b>16.79</b>	12.74	1.09	<b>13.83</b>	15.86	0.78	<b>16.64</b>
ING Vysya Bank	..	..	..	9.36	3.58	<b>12.94</b>	..	..	..	11.23	2.77	<b>14.00</b>
Jammu & Kashmir Bank	10.99	2.31	<b>13.30</b>	11.33	2.39	<b>13.72</b>	10.43	2.10	<b>12.53</b>	11.12	2.24	<b>13.36</b>
Karnataka Bank	..	..	..	11.27	2.06	<b>13.33</b>	..	..	..	10.86	1.98	<b>12.84</b>
Karur Vysya Bank	..	..	..	13.07	1.34	<b>14.41</b>	..	..	..	13.12	1.21	<b>14.33</b>
Lakshmi Vilas Bank	9.88	2.21	<b>12.09</b>	10.78	2.41	<b>13.19</b>	8.17	3.91	<b>12.08</b>	8.86	4.24	<b>13.10</b>
Nainital Bank	16.90	0.59	<b>17.49</b>	15.80	0.55	<b>16.35</b>	13.79	0.44	<b>14.23</b>	14.62	0.47	<b>15.09</b>
Ratnakar Bank	58.91	0.51	<b>59.42</b>	55.93	0.48	<b>56.41</b>	22.33	0.36	<b>22.69</b>	22.83	0.37	<b>23.20</b>
SBI Comm. & Intl. Bank	29.13	0.76	<b>29.89</b>	27.44	0.72	<b>28.16</b>	..	..	..	..	..	..
South Indian Bank	10.60	2.57	<b>13.17</b>	11.27	2.74	<b>14.01</b>	9.60	2.04	<b>11.64</b>	11.54	2.46	<b>14.00</b>
Tamilnad Mercantile Bank	13.25	0.62	<b>13.87</b>	14.46	0.67	<b>15.13</b>	12.13	0.62	<b>12.75</b>	13.98	0.71	<b>14.69</b>
<b>New Private Sector Banks</b>												
Axis Bank	..	..	..	9.41	3.24	<b>12.65</b>	..	..	..	9.45	4.21	<b>13.66</b>
Development Credit Bank	..	..	..	11.10	2.15	<b>13.25</b>	..	..	..	13.81	1.60	<b>15.41</b>
HDFC Bank	11.56	3.76	<b>15.32</b>	12.23	3.99	<b>16.22</b>	11.04	4.67	<b>15.71</b>	11.60	4.92	<b>16.52</b>
ICICI Bank	11.77	5.86	<b>17.63</b>	13.17	6.37	<b>19.54</b>	11.09	5.17	<b>16.26</b>	12.68	5.84	<b>18.52</b>
IndusInd Bank	11.13	3.26	<b>14.39</b>	12.29	3.60	<b>15.89</b>	..	..	..	11.37	2.48	<b>13.85</b>
Kotak Mahindra Bank	16.91	1.82	<b>18.73</b>	17.99	1.93	<b>19.92</b>	14.84	1.67	<b>16.51</b>	15.74	1.78	<b>17.52</b>
Yes Bank	..	..	..	9.70	6.80	<b>16.50</b>	..	..	..	9.90	8.00	<b>17.90</b>
<b>Foreign Banks</b>												
AB Bank	36.89	0.79	<b>37.68</b>	29.94	0.63	<b>30.57</b>	46.27	1.05	<b>47.32</b>	33.60	0.76	<b>34.36</b>
Abu Dhabi Commercial Bank	..	..	..	44.26	0.99	<b>45.25</b>	..	..	..	80.00	0.88	<b>80.88</b>
American Express Banking Corp.	..	..	..	23.26	0.35	<b>23.61</b>	..	..	..	18.70	0.60	<b>19.30</b>
Antwerp Diamond Bank	27.23	13.51	<b>40.74</b>	22.54	11.19	<b>33.73</b>	20.71	9.64	<b>30.35</b>	17.47	8.13	<b>25.60</b>
Australia And New Zealand Banking Group	..	..	..	..	..	..	28.20	0.37	<b>28.57</b>	25.17	0.33	<b>25.50</b>
Bank Internasional Indonesia	515.51	..	<b>515.51</b>	..	..	..	457.82	..	<b>457.82</b>	..	..	..
Bank of America	15.60	0.43	<b>16.03</b>	14.12	0.39	<b>14.51</b>	18.71	0.41	<b>19.12</b>	17.21	0.38	<b>17.59</b>
Bank of Bahrain & Kuwait	..	..	..	22.89	0.39	<b>23.28</b>	..	..	..	38.18	0.42	<b>38.60</b>
Bank of Ceylon	56.03	1.83	<b>57.86</b>	40.76	1.33	<b>42.09</b>	..	..	..	95.31	1.27	<b>96.58</b>
Bank of Nova Scotia	16.64	1.95	<b>18.59</b>	10.56	1.24	<b>11.80</b>	16.44	7.56	<b>24.00</b>	10.23	4.70	<b>14.93</b>

Source : Annual accounts of banks.

**TABLE B3: BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012** (Concl.)

(Per cent)

Bank Name	CRAR (as on March 31)											
	2011						2012					
	Basel-I			Basel-II			Basel-I			Basel-II		
	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Bank of Tokyo-Mitsubishi UFJ	..	..	..	57.76	0.91	<b>58.67</b>	..	..	..	44.83	6.77	<b>51.60</b>
BNP Paribas	10.42	4.25	<b>14.67</b>	8.46	3.46	<b>11.92</b>	11.91	3.87	<b>15.78</b>	11.09	3.61	<b>14.70</b>
Barclays Bank	..	..	..	14.36	0.53	<b>14.89</b>	..	..	..	14.45	0.54	<b>14.99</b>
Chinatrust Commercial Bank	43.63	0.58	<b>44.21</b>	36.27	0.00	<b>36.27</b>	53.05	0.52	<b>53.57</b>	44.34	0.44	<b>44.78</b>
Citibank	..	..	..	16.49	0.82	<b>17.31</b>	..	..	..	15.15	0.88	<b>16.03</b>
Commonwealth Bank of Australia	160.28	0.11	<b>160.39</b>	143.86	0.10	<b>143.96</b>	86.76	0.21	<b>86.97</b>	78.10	0.19	<b>78.29</b>
Credit Agricole	..	..	..	10.77	3.21	<b>13.98</b>	..	..	..	10.48	3.86	<b>14.34</b>
Credit Suisse AG	476.41	0.00	<b>476.41</b>	453.59	0.00	<b>453.59</b>	157.65	0.71	<b>158.36</b>	117.49	0.53	<b>118.02</b>
DBS Bank	7.96	4.15	<b>12.11</b>	9.84	5.14	<b>14.98</b>	8.43	4.58	<b>13.01</b>	9.32	5.06	<b>14.38</b>
Deutsche Bank	..	..	..	14.30	0.73	<b>15.03</b>	..	..	..	13.27	0.85	<b>14.12</b>
FirstRand Bank	..	..	..	94.61	0.20	<b>94.81</b>	..	..	..	61.22	0.25	<b>61.47</b>
Hongkong & Shanghai Banking Corporatio	..	..	..	16.69	1.34	<b>18.03</b>	..	..	..	14.83	1.21	<b>16.04</b>
Industrial And Commercial Bank of China	..	..	..	..	..	..	..	..	..	241.00	0.09	<b>241.09</b>
JPMorgan Chase Bank	..	..	..	22.33	0.66	<b>22.99</b>	..	..	..	23.41	0.55	<b>23.96</b>
JSC VTB Bank	..	..	..	123.59	0.00	<b>123.59</b>	..	..	..	86.52	0.44	<b>86.96</b>
Krung Thai Bank	74.43	5.16	<b>79.59</b>	69.93	1.25	<b>71.18</b>	76.42	5.19	<b>81.61</b>	61.32	1.25	<b>62.57</b>
Mashreqbank	..	..	..	57.82	1.25	<b>59.07</b>	..	..	..	54.81	0.56	<b>55.37</b>
Mizuho Corporate Bank	94.86	0.43	<b>95.29</b>	86.86	0.39	<b>87.25</b>	66.63	0.37	<b>67.00</b>	59.94	0.33	<b>60.27</b>
National Australia Bank	..	..	..	0.00	..	<b>0.00</b>	..	..	..	423.74	0.00	<b>423.74</b>
Oman International Bank	..	..	..	45.47	0.17	<b>45.64</b>	..	..	..	37.23	14.78	<b>52.01</b>
Rabobank International	..	..	..	..	..	..	116.92	0.37	<b>117.29</b>	123.47	0.39	<b>123.86</b>
Royal Bank of Scotland	..	..	..	8.33	3.32	<b>11.65</b>	..	..	..	9.38	3.08	<b>12.46</b>
Sberbank	..	..	..	..	..	..	..	..	..	329.86	0.00	<b>329.86</b>
Shinhan Bank	70.92	1.25	<b>72.17</b>	49.51	1.22	<b>50.73</b>	55.73	1.25	<b>56.98</b>	39.35	0.91	<b>40.26</b>
Societe Generale	17.85	0.71	<b>18.56</b>	15.62	0.61	<b>16.23</b>	39.69	0.88	<b>40.57</b>	35.82	0.79	<b>36.61</b>
Sonali Bank	39.87	0.45	<b>40.32</b>	21.36	0.24	<b>21.60</b>	..	..	..	16.50	0.31	<b>16.81</b>
Standard Chartered Bank	10.83	3.65	<b>14.48</b>	8.90	2.98	<b>11.88</b>	9.48	3.33	<b>12.81</b>	8.19	2.86	<b>11.05</b>
State Bank of Mauritius	44.26	1.61	<b>45.87</b>	44.07	1.59	<b>45.66</b>	35.06	1.43	<b>36.49</b>	37.52	1.50	<b>39.02</b>
UBS AG	75.13	0.18	<b>75.31</b>	89.79	0.22	<b>90.01</b>	49.70	0.13	<b>49.83</b>	53.61	0.14	<b>53.75</b>
United Overseas Bank	..	..	..	341.49	0.00	<b>341.49</b>	..	..	..	306.12	0.00	<b>306.12</b>
Woori Bank	..	..	..	..	..	..	..	..	..	421.70	0.00	<b>421.70</b>

Source : Annual accounts of banks.