

**TABLE B3: BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF
SCHEDULED COMMERCIAL BANKS - 2012 AND 2013**

(Per cent)

Bank Name	CRAR (as on March 31)											
	2012						2013					
	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)	
SBI and its Associates												
State Bank of India	8.50	3.55	12.05	9.79	4.07	13.86	8.23	2.99	11.22	9.49	3.43	12.92
State Bank of Bikaner & Jaipur	9.09	3.72	12.81	9.76	4.00	13.76	8.85	2.96	11.81	9.11	3.05	12.16
State Bank of Hyderabad	8.79	3.60	12.39	9.62	3.94	13.56	8.88	3.00	11.88	9.25	3.11	12.36
State Bank of Mysore	8.17	3.05	11.22	9.18	3.37	12.55	8.41	2.78	11.19	8.87	2.92	11.79
State Bank of Patiala	7.54	3.25	10.79	8.60	3.70	12.30	7.15	2.77	9.92	8.02	3.10	11.12
State Bank of Travancore	7.72	3.46	11.18	9.35	4.20	13.55	6.83	2.61	9.44	8.46	3.24	11.70
Nationalised Banks \$												
Allahabad Bank	..	..	..	9.13	3.70	12.83	..	..	..	8.05	2.98	11.03
Andhra Bank	8.45	3.89	12.34	9.03	4.15	13.18	8.16	3.10	11.26	8.52	3.24	11.76
Bank of Baroda	..	..	..	10.83	3.84	14.67	..	..	..	10.13	3.17	13.30
Bank of India	8.29	3.28	11.57	8.59	3.36	11.95	8.42	2.93	11.35	8.20	2.82	11.02
Bank of Maharashtra	7.50	3.75	11.25	8.31	4.12	12.43	7.03	4.69	11.72	7.57	5.02	12.59
Canara Bank	..	..	..	10.35	3.41	13.76	..	..	..	9.77	2.63	12.40
Central Bank of India	7.50	4.46	11.96	7.79	4.61	12.40	7.95	3.38	11.33	8.09	3.40	11.49
Corporation Bank	7.65	4.29	11.94	8.33	4.67	13.00	7.69	3.69	11.38	8.33	4.00	12.33
Dena Bank	..	..	..	8.86	2.65	11.51	..	..	..	7.26	3.77	11.03
IDBI Bank Ltd.	7.37	5.47	12.84	8.38	6.20	14.58	7.06	5.03	12.09	7.68	5.45	13.13
Indian Bank	10.47	2.20	12.67	11.13	2.34	13.47	9.64	1.95	11.59	10.88	2.20	13.08
Indian Overseas Bank	7.49	4.46	11.95	8.35	4.97	13.32	7.07	3.67	10.74	7.80	4.05	11.85
Oriental Bank of Commerce	8.78	2.23	11.01	10.12	2.57	12.69	8.20	2.55	10.75	9.18	2.86	12.04
Punjab and Sind Bank	8.26	4.55	12.81	8.55	4.71	13.26	8.25	4.46	12.71	8.38	4.53	12.91
Punjab National Bank	8.52	3.07	11.59	9.28	3.35	12.63	9.42	2.86	12.28	9.76	2.96	12.72
Syndicate Bank	..	..	10.81	8.94	3.30	12.24	..	..	11.12	8.96	3.63	12.59
UCO Bank	7.23	3.80	11.03	8.09	4.26	12.35	7.96	4.47	12.43	9.06	5.09	14.15
Union Bank of India	..	..	..	8.37	3.48	11.85	..	..	..	8.23	3.22	11.45
United Bank of India	7.26	3.22	10.48	8.79	3.90	12.69	7.04	2.73	9.77	8.40	3.26	11.66
Vijaya Bank	8.13	2.83	10.96	9.68	3.38	13.06	7.23	2.35	9.58	8.54	2.78	11.32
Old Private Sector Banks												
Catholic Syrian Bank	..	..	..	8.83	2.25	11.08	..	..	..	9.62	2.67	12.29
City Union Bank	10.06	0.75	10.81	11.69	0.88	12.57	10.88	0.58	11.46	13.27	0.71	13.98
Dhanlaxmi Bank	6.88	1.91	8.79	7.42	2.07	9.49	7.20	2.69	9.89	8.05	3.01	11.06

Note : \$ includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE B3: BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF
SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 (Contd.)**

(Per cent)

Bank Name	CRAR (as on March 31)											
	2012						2013					
	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)	
Federal Bank	12.74	1.09	13.83	15.86	0.78	16.64	12.13	0.96	13.09	14.09	0.64	14.73
ING Vysya Bank	..	..	..	11.23	2.77	14.00	..	..	..	10.49	2.75	13.24
Jammu & Kashmir Bank	10.43	2.10	12.53	11.12	2.24	13.36	10.44	1.90	12.34	10.86	1.97	12.83
Karnataka Bank	..	..	..	10.86	1.98	12.84	..	..	..	10.51	2.71	13.22
Karur Vysya Bank	..	..	11.64	13.12	1.21	14.33	..	..	..	13.10	1.31	14.41
Lakshmi Vilas Bank	8.17	3.91	12.08	8.86	4.24	13.10	7.75	2.68	10.43	9.15	3.17	12.32
Nainital Bank	13.79	0.44	14.23	14.62	0.47	15.09	13.90	0.44	14.34	13.99	0.44	14.43
Ratnakar Bank	22.33	0.36	22.69	22.83	0.37	23.20	16.13	0.29	16.42	16.82	0.29	17.11
South Indian Bank	9.60	2.04	11.64	11.54	2.46	14.00	9.94	1.52	11.46	12.05	1.86	13.91
Tamilnad Mercantile Bank	12.13	0.62	12.75	13.98	0.71	14.69	12.94	0.61	13.55	14.33	0.68	15.01
New Private Sector Banks												
Axis Bank	..	..	..	9.45	4.21	13.66	..	..	..	12.23	4.77	17.00
Development Credit Bank	13.27	1.53	14.80	13.81	1.60	15.41	12.14	0.95	13.09	12.62	0.99	13.61
HDFC Bank	11.04	4.67	15.71	11.60	4.92	16.52	10.51	5.43	15.94	11.08	5.72	16.80
ICICI Bank	11.09	5.17	16.26	12.68	5.84	18.52	11.50	5.40	16.90	12.80	5.94	18.74
IndusInd Bank	..	..	..	11.37	2.48	13.85	..	..	13.00	13.78	1.58	15.36
Kotak Mahindra Bank	14.84	1.67	16.51	15.74	1.78	17.52	13.90	1.26	15.16	14.71	1.34	16.05
Yes Bank	..	..	..	9.90	8.00	17.90	..	..	..	9.50	8.80	18.30
Foreign Banks												
AB Bank	46.27	1.05	47.32	33.60	0.76	34.36	37.84	0.32	38.16	18.94	0.16	19.10
Abu Dhabi Commercial Bank	..	..	..	80.00	0.88	80.88	..	..	..	65.91	0.91	66.82
American Express Banking Corp.	..	..	..	18.70	0.60	19.30	..	..	..	17.61	0.56	18.17
Antwerp Diamond Bank	20.71	9.64	30.35	17.47	8.13	25.60	26.41	10.93	37.34	23.14	9.58	32.72
Australia and New Zealand Banking Group	28.20	0.37	28.57	25.17	0.33	25.50	27.72	0.40	28.12	26.02	0.37	26.39
Bank Internasional Indonesia	457.82	..	457.82	..	..	..	439.31	..	439.31	..	..	..
Bank of America	18.71	0.41	19.12	17.21	0.38	17.59	19.53	0.42	19.95	18.02	0.38	18.40
Bank of Bahrain & Kuwait	..	..	..	38.18	0.42	38.60	..	..	..	34.25	0.45	34.70
Bank of Ceylon	..	..	..	95.31	1.27	96.58	..	..	..	70.20	1.25	71.45
Bank of Nova Scotia	16.44	7.56	24.00	10.23	4.70	14.93	16.40	5.00	21.40	9.16	2.79	11.95
Bank of Tokyo-Mitsubishi UFJ	..	..	..	44.83	6.77	51.60	..	..	..	33.76	10.77	44.53
BNP Paribas	11.91	3.87	15.78	11.09	3.61	14.70	12.43	3.27	15.70	10.94	2.88	13.82
Barclays Bank	..	..	..	14.45	0.54	14.99	..	..	..	18.44	0.65	19.09

Source : Annual accounts of banks.

**TABLE B3: BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF
SCHEDULED COMMERCIAL BANKS - 2012 AND 2013** (Concl.d.)

(Per cent)

Bank Name	CRAR (as on March 31)											
	2012						2013					
	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)	
Chinatrust Commercial Bank	53.05	0.52	53.57	44.34	0.44	44.78	40.26	0.45	40.71	34.74	0.38	35.12
Citibank	..	..	16.58	15.15	0.88	16.03	..	..	16.10	14.81	1.09	15.90
Commonwealth Bank of Australia	86.76	0.21	86.97	78.10	0.19	78.29	68.68	0.33	69.01	63.47	0.30	63.77
Credit Agricole	..	..	17.82	10.48	3.86	14.34	..	..	21.94	13.06	4.21	17.27
Credit Suisse AG	157.65	0.71	158.36	117.49	0.53	118.02	65.39	0.47	65.86	59.64	0.43	60.07
DBS Bank	8.43	4.58	13.01	9.32	5.06	14.38	8.57	3.47	12.04	9.25	3.74	12.99
Deutsche Bank	..	..	15.10	13.27	0.85	14.12	..	..	15.33	13.39	0.69	14.08
FirstRand Bank	..	..	..	61.22	0.25	61.47	..	..	..	47.50	0.34	47.84
Hongkong & Shanghai Banking Corporation	..	..	..	14.83	1.21	16.04	..	..	..	15.70	1.40	17.10
HSBC Bank Oman S.A.O.G	..	..	..	37.23	14.78	52.01	..	..	..	44.49	11.27	55.76
Industrial and Commercial Bank of China	240.92	0.09	241.01	240.92	0.09	241.01	80.31	0.23	80.54	69.24	0.19	69.43
JPMorgan Chase Bank	..	..	..	23.41	0.55	23.96	..	..	..	26.32	0.57	26.89
JSC VTB Bank	..	..	..	86.52	0.44	86.96	..	..	..	65.97	0.48	66.45
Krung Thai Bank	76.42	5.19	81.61	61.32	1.25	62.57	58.40	4.26	62.66	53.32	1.25	54.57
Mashreqbank	..	..	..	54.81	0.56	55.37	..	..	..	49.20	0.42	49.62
Mizuho Corporate Bank	66.63	0.37	67.00	59.94	0.33	60.27	..	..	..	47.68	0.43	48.11
National Australia Bank	..	..	..	423.74	..	423.74	..	..	..	95.57	0.51	96.08
Rabobank International	116.92	0.37	117.29	123.47	0.39	123.86	65.49	0.34	65.83	69.97	0.37	70.34
Royal Bank of Scotland	..	..	..	9.38	3.08	12.46	..	..	..	10.99	3.51	14.50
Sberbank	..	..	..	329.86	0.00	329.86	..	..	..	193.98	..	193.98
Shinhan Bank	55.73	1.25	56.98	39.35	0.91	40.26	47.82	1.25	49.07	33.52	0.96	34.48
Societe Generale	39.69	0.88	40.57	35.82	0.79	36.61	30.17	0.90	31.07	28.50	0.85	29.35
Sonali Bank	..	..	..	16.50	0.31	16.81	..	..	..	12.69	0.22	12.91
Standard Chartered Bank	9.48	3.33	12.81	8.19	2.86	11.05	12.88	3.17	16.05	10.45	2.55	13.00
State Bank of Mauritius	35.06	1.43	36.49	37.52	1.50	39.02	52.14	1.28	53.42	53.71	1.30	55.01
Sumitomo Mitsui Banking Corporation	..	..	..	..	..	..	..	..	..	625.69	..	625.69
UBS AG	49.70	0.13	49.83	53.61	0.14	53.75	48.71	0.31	49.02	52.53	0.33	52.86
United Overseas Bank	..	..	..	205.80	..	205.80	..	..	..	154.60	0.16	154.76
Westpac Banking Corporation	..	..	..	..	..	..	..	..	..	280.02	0.04	280.06
Woori Bank	..	..	..	421.70	..	421.70	..	..	..	163.28	..	163.28

Source : Annual accounts of banks.