

**TABLE B3 : BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF
SCHEDULED COMMERCIAL BANKS - 2009 AND 2010**

(Per cent)

| Bank Name | CRAR (as on March 31) | | | | | | | | | | | |
|---|-----------------------|---------|--------------|----------|---------|--------------|---------|---------|--------------|----------|---------|--------------|
| | 2009 | | | | | | 2010 | | | | | |
| | 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) | |
| State Bank of India & its Associates | | | | | | | | | | | | |
| State Bank of India | 8.53 | 4.44 | 12.97 | 9.38 | 4.87 | 14.25 | 8.46 | 3.54 | 12.00 | 9.45 | 3.94 | 13.39 |
| State Bank of Bikaner & Jaipur | 7.68 | 5.50 | 13.18 | 8.46 | 6.06 | 14.52 | 7.50 | 4.44 | 11.94 | 8.35 | 4.95 | 13.30 |
| State Bank of Hyderabad | 6.55 | 4.03 | 10.58 | 7.14 | 4.39 | 11.53 | 7.95 | 5.76 | 13.71 | 8.64 | 6.26 | 14.90 |
| State Bank of Indore | 6.94 | 4.87 | 11.81 | 7.91 | 5.55 | 13.46 | 7.66 | 4.42 | 12.08 | 8.58 | 4.95 | 13.53 |
| State Bank of Mysore | 6.83 | 5.58 | 12.41 | 7.15 | 5.84 | 12.99 | 7.40 | 4.72 | 12.12 | 7.59 | 4.83 | 12.42 |
| State Bank of Patiala | 6.30 | 5.13 | 11.43 | 6.94 | 5.66 | 12.60 | 7.66 | 4.79 | 12.45 | 8.16 | 5.10 | 13.26 |
| State Bank of Travancore | 7.43 | 4.70 | 12.13 | 8.59 | 5.44 | 14.03 | 8.00 | 3.89 | 11.89 | 9.24 | 4.50 | 13.74 |
| Nationalised Banks \$ | | | | | | | | | | | | |
| Allahabad Bank | 7.23 | 4.65 | 11.89 | 8.01 | 5.10 | 13.11 | 8.04 | 4.94 | 12.98 | 8.12 | 5.50 | 13.62 |
| Andhra Bank | 8.11 | 4.26 | 12.37 | 8.67 | 4.55 | 13.22 | 7.81 | 5.49 | 13.30 | 8.18 | 5.75 | 13.93 |
| Bank of Baroda | 7.79 | 5.09 | 12.88 | 8.49 | 5.56 | 14.05 | 8.22 | 4.62 | 12.84 | 9.20 | 5.16 | 14.36 |
| Bank of India | 8.73 | 4.48 | 13.21 | 8.91 | 4.10 | 13.01 | 8.29 | 4.34 | 12.63 | 8.48 | 4.46 | 12.94 |
| Bank of Maharashtra | 5.45 | 5.30 | 10.75 | 6.11 | 5.94 | 12.05 | 5.68 | 5.65 | 11.33 | 6.41 | 6.37 | 12.78 |
| Canara Bank | 6.74 | 5.14 | 11.88 | 8.01 | 6.09 | 14.10 | 7.29 | 4.18 | 11.47 | 8.54 | 4.89 | 13.43 |
| Central Bank of India | 6.24 | 5.51 | 11.75 | 6.97 | 6.15 | 13.12 | 6.03 | 4.78 | 10.81 | 6.83 | 5.40 | 12.23 |
| Corporation Bank | 8.93 | 4.73 | 13.66 | 8.90 | 4.71 | 13.61 | 9.03 | 5.97 | 15.00 | 9.25 | 6.12 | 15.37 |
| Dena Bank | 6.01 | 4.72 | 10.73 | 6.76 | 5.31 | 12.07 | 6.80 | 3.84 | 10.65 | 8.16 | 4.61 | 12.77 |
| Indian Bank | 11.28 | 1.99 | 13.27 | 11.88 | 2.10 | 13.98 | 10.65 | 1.51 | 12.16 | 11.13 | 1.58 | 12.71 |
| Indian Overseas Bank | 7.58 | 5.12 | 12.70 | 7.88 | 5.32 | 13.2 | 8.36 | 5.90 | 14.26 | 8.67 | 6.11 | 14.78 |
| Oriental Bank of Commerce | 8.41 | 3.59 | 12.00 | 9.10 | 3.88 | 12.98 | 8.02 | 2.81 | 10.83 | 9.28 | 3.26 | 12.54 |
| Punjab & Sind Bank | 6.99 | 4.89 | 11.88 | 8.44 | 5.91 | 14.35 | 6.89 | 4.85 | 11.74 | 7.68 | 5.42 | 13.10 |
| Punjab National Bank | 8.05 | 4.54 | 12.59 | 8.98 | 5.05 | 14.03 | 8.38 | 4.59 | 12.97 | 9.11 | 5.05 | 14.16 |
| Syndicate Bank | 7.03 | 4.34 | 11.37 | 7.85 | 4.83 | 12.68 | 7.26 | 3.94 | 11.20 | 8.24 | 4.46 | 12.70 |
| Union Bank of India | 7.41 | 4.60 | 12.01 | 8.19 | 5.08 | 13.27 | 7.36 | 4.25 | 11.61 | 7.91 | 4.60 | 12.51 |
| United Bank of India | 6.55 | 4.96 | 11.51 | 7.56 | 5.72 | 13.28 | 7.02 | 3.99 | 11.01 | 8.16 | 4.64 | 12.80 |
| UCO Bank | 5.30 | 4.45 | 9.75 | 6.48 | 5.45 | 11.93 | 6.06 | 5.29 | 11.35 | 7.05 | 6.16 | 13.21 |
| Vijaya Bank | 7.71 | 5.37 | 13.08 | 7.74 | 5.41 | 13.15 | 7.28 | 4.51 | 11.79 | 7.69 | 4.81 | 12.50 |
| IDBI Bank Ltd. | 6.60 | 4.63 | 11.23 | 6.81 | 4.76 | 11.57 | 5.97 | 4.86 | 10.83 | 6.24 | 5.07 | 11.31 |

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

TABLE B3 : BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

(Per cent)

| Bank Name | CRAR (as on March 31) | | | | | | | | | | | |
|-------------------------------------|-----------------------|---------|--------------|----------|---------|--------------|---------|---------|--------------|----------|---------|--------------|
| | 2009 | | | | | | 2010 | | | | | |
| | 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) | |
| Old Private Sector Banks | | | | | | | | | | | | |
| Bank of Rajasthan | 6.45 | 5.55 | 12.00 | 6.19 | 5.31 | 11.50 | 3.87 | 3.87 | 7.74 | 3.76 | 3.76 | 7.52 |
| Catholic Syrian Bank | 8.61 | 3.41 | 12.01 | 8.81 | 3.48 | 12.29 | 7.20 | 2.45 | 9.65 | 8.07 | 2.74 | 10.82 |
| City Union Bank | 11.30 | 1.19 | 12.49 | 11.48 | 1.21 | 12.69 | 11.15 | 0.94 | 12.09 | 12.41 | 1.05 | 13.46 |
| Dhanlaxmi Bank | 12.90 | 1.54 | 14.44 | 13.75 | 1.63 | 15.38 | 8.45 | 4.02 | 12.47 | 8.80 | 4.19 | 12.99 |
| Federal Bank | 17.52 | 2.62 | 20.14 | 18.42 | 1.80 | 20.22 | 15.27 | 2.00 | 17.27 | 16.92 | 1.44 | 18.36 |
| ING Vysya Bank | 6.91 | 4.77 | 11.68 | 6.89 | 4.76 | 11.65 | 8.84 | 4.10 | 12.94 | 10.11 | 4.80 | 14.91 |
| Jammu & Kashmir Bank | 12.77 | 0.69 | 13.46 | 13.80 | 0.68 | 14.48 | 11.91 | 2.90 | 14.81 | 12.79 | 3.10 | 15.89 |
| Karnataka Bank | 10.65 | 2.89 | 13.54 | 10.60 | 2.88 | 13.48 | 9.56 | 2.29 | 11.85 | 9.98 | 2.39 | 12.37 |
| Karur Vysya Bank | 12.63 | 0.45 | 13.08 | 14.40 | 0.52 | 14.92 | 11.10 | 1.38 | 12.48 | 12.88 | 1.61 | 14.49 |
| Lakshmi Vilas Bank | 8.63 | 1.46 | 10.09 | 8.81 | 1.48 | 10.29 | 11.52 | 2.69 | 14.21 | 12.01 | 2.81 | 14.82 |
| Nainital Bank | 12.57 | 1.32 | 13.89 | 11.85 | 1.25 | 13.10 | 14.23 | 1.30 | 15.53 | 14.38 | 1.30 | 15.68 |
| Ratnakar Bank | 44.22 | 0.65 | 44.87 | 41.69 | 0.61 | 42.30 | 35.43 | 0.58 | 36.01 | 33.53 | 0.54 | 34.07 |
| SBI Commercial & International Bank | 23.81 | 0.00 | 23.81 | 21.49 | -0.25 | 21.24 | 31.17 | 0.83 | 32.00 | 26.60 | 0.71 | 27.31 |
| South Indian Bank | 12.44 | 1.45 | 13.89 | 13.22 | 1.54 | 14.76 | 11.89 | 2.84 | 14.73 | 12.42 | 2.97 | 15.39 |
| Tamilnad Mercantile Bank | 13.83 | 0.65 | 14.48 | 15.33 | 0.72 | 16.05 | 13.47 | 0.62 | 14.09 | 14.86 | 0.68 | 15.54 |
| New Private Sector Banks | | | | | | | | | | | | |
| Axis Bank | 8.47 | 4.05 | 12.52 | 9.26 | 4.43 | 13.69 | 10.65 | 4.40 | 15.05 | 11.18 | 4.62 | 15.80 |
| Development Credit Bank | 11.62 | 1.82 | 13.44 | 11.50 | 1.80 | 13.30 | 12.34 | 3.02 | 15.36 | 11.93 | 2.92 | 14.85 |
| HDFC Bank | 10.18 | 4.91 | 15.09 | 10.58 | 5.11 | 15.69 | 12.50 | 3.95 | 16.45 | 13.26 | 4.18 | 17.44 |
| ICICI Bank | 12.16 | 3.76 | 15.92 | 11.84 | 3.69 | 15.53 | 13.48 | 5.66 | 19.14 | 13.96 | 5.45 | 19.41 |
| IndusInd Bank | 7.52 | 4.81 | 12.33 | 7.65 | 4.90 | 12.55 | 8.43 | 4.97 | 13.40 | 9.65 | 5.68 | 15.33 |
| Kotak Mahindra Bank | 16.01 | 3.85 | 19.86 | 16.13 | 3.88 | 20.01 | 15.17 | 2.88 | 18.05 | 15.42 | 2.93 | 18.35 |
| Yes Bank | 7.47 | 7.06 | 14.53 | 9.50 | 7.10 | 16.60 | 10.76 | 6.49 | 17.25 | 12.90 | 7.70 | 20.60 |

Source : Annual accounts of banks.

TABLE B3 : BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl.)

(Per cent)

| Bank Name | CRAR (as on March 31) | | | | | | | | | | | |
|-------------------------------------|-----------------------|---------|---------------|----------|---------|---------------|---------|---------|---------------|----------|---------|---------------|
| | 2009 | | | | | | 2010 | | | | | |
| | 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) | |
| Foreign Banks | | | | | | | | | | | | |
| Abu Dhabi Commercial Bank | 53.26 | 1.03 | 54.29 | 46.67 | 0.90 | 47.57 | 49.79 | 1.12 | 50.91 | 43.81 | 0.98 | 44.79 |
| American Express Banking Corp. | 36.49 | 1.25 | 37.74 | 20.09 | 1.25 | 21.34 | 26.28 | 1.25 | 27.53 | 17.85 | 1.25 | 19.10 |
| Antwerp Diamond Bank | 28.70 | 0.38 | 29.08 | 26.44 | 0.35 | 26.79 | 46.72 | 0.36 | 47.08 | 33.46 | 0.26 | 33.72 |
| AB Bank | 131.73 | 1.39 | 133.12 | 49.97 | 0.70 | 50.67 | 42.94 | 0.58 | 43.52 | 29.61 | 0.40 | 30.01 |
| Bank Internasional Indonesia | 501.34 | 0.00 | 501.34 | NA | NA | NA | 531.80 | 0.00 | 531.80 | NA | NA | NA |
| Bank of America | 12.20 | 1.63 | 13.83 | 11.23 | 1.50 | 12.73 | 16.58 | 0.58 | 17.16 | 14.97 | 0.52 | 15.49 |
| Bank of Bahrain and Kuwait | 29.30 | 1.25 | 30.55 | 24.47 | 1.05 | 25.52 | 26.12 | 0.60 | 26.72 | 24.45 | 0.56 | 25.01 |
| Bank of Ceylon | 62.16 | 1.51 | 63.67 | 44.11 | 1.07 | 45.18 | 81.09 | 2.21 | 83.30 | 49.49 | 1.36 | 50.85 |
| Bank of Nova Scotia | 15.05 | 4.29 | 19.34 | 9.75 | 2.95 | 12.70 | 17.22 | 3.32 | 20.54 | 11.03 | 2.12 | 13.15 |
| Bank of Tokyo-Mitsubishi UFJ | 29.59 | 0.73 | 30.32 | 28.80 | 0.71 | 29.51 | 48.28 | 0.54 | 48.82 | 67.40 | 0.76 | 68.16 |
| Barclays Bank | 15.44 | 0.42 | 15.86 | 16.62 | 0.45 | 17.07 | 15.14 | 0.47 | 15.61 | 16.47 | 0.52 | 16.99 |
| BNP Paribas | 8.54 | 4.06 | 12.60 | 8.38 | 3.99 | 12.37 | 11.29 | 5.08 | 16.37 | 10.89 | 4.89 | 15.78 |
| Calyon Bank | 9.76 | 3.39 | 13.15 | 9.80 | 3.40 | 13.20 | 15.82 | 5.15 | 20.97 | 14.70 | 4.80 | 19.50 |
| Chinatrust Commercial bank | 50.23 | 1.48 | 51.71 | 44.75 | 0.65 | 45.40 | 34.20 | 0.97 | 35.17 | 30.70 | 0.42 | 31.12 |
| Citibank | 13.90 | 0.92 | 14.82 | 12.42 | 0.81 | 13.23 | 19.76 | 0.99 | 20.75 | 17.27 | 0.87 | 18.14 |
| DBS Bank | 12.03 | 6.37 | 18.40 | 10.27 | 5.43 | 15.70 | 8.96 | 4.68 | 13.64 | 11.14 | 5.82 | 16.96 |
| Deutsche Bank | 14.78 | 0.64 | 15.42 | 14.62 | 0.63 | 15.25 | 15.89 | 0.69 | 16.58 | 15.77 | 0.68 | 16.45 |
| FirstRand Bank # | | | | | | | 120.12 | 0.07 | 120.19 | 74.69 | 0.04 | 74.73 |
| Hong Kong & Shanghai Banking Corpn. | 12.98 | 1.09 | 14.07 | 14.12 | 1.19 | 15.31 | 14.37 | 1.21 | 15.58 | 16.63 | 1.40 | 18.03 |
| JPMorgan Chase Bank | 16.24 | 0.55 | 16.79 | 15.38 | 0.52 | 15.90 | 23.72 | 0.74 | 24.46 | 22.92 | 0.71 | 23.63 |
| JSC VTB Bank | 323.47 | 0.00 | 323.47 | 317.51 | 0.00 | 317.51 | 302.36 | 0.00 | 302.36 | 225.93 | 0.00 | 225.93 |
| Krung Thai Bank Public Company | 110.55 | 1.25 | 111.80 | 80.61 | 1.25 | 81.86 | 64.46 | 1.25 | 65.71 | 59.77 | 1.25 | 61.02 |
| Mashreq Bank | 172.03 | 3.43 | 175.47 | 75.55 | 1.25 | 76.80 | 124.32 | 3.04 | 127.36 | 76.96 | 1.25 | 78.21 |
| MIZUHO Corporate Bank | 36.92 | 0.29 | 37.21 | 37.29 | 0.29 | 37.58 | 40.43 | 0.40 | 40.83 | 38.60 | 0.38 | 38.98 |
| Oman International Bank | 25.37 | 2.11 | 27.48 | 23.25 | 1.92 | 25.17 | 44.96 | 1.25 | 46.21 | 39.83 | 1.25 | 41.08 |
| Royal Bank of Scotland # | 7.87 | 5.53 | 13.40 | 7.43 | 5.23 | 12.66 | 8.50 | 4.89 | 13.39 | 7.94 | 4.56 | 12.50 |
| Shinhan Bank | 51.07 | 0.63 | 51.70 | 36.35 | 0.45 | 36.80 | 56.95 | 1.25 | 58.20 | 39.89 | 0.96 | 40.85 |
| Societe Generale | 31.94 | 0.56 | 32.50 | 22.08 | 0.39 | 22.47 | 28.27 | 1.05 | 29.32 | 21.96 | 0.81 | 22.77 |
| Sonali Bank | 36.67 | 0.38 | 37.05 | 20.10 | 0.21 | 20.31 | 46.71 | 0.52 | 47.23 | 19.81 | 0.22 | 20.03 |
| Standard Chartered Bank | 9.16 | 4.13 | 13.29 | 7.99 | 3.57 | 11.56 | 10.65 | 4.16 | 14.81 | 8.94 | 3.47 | 12.41 |
| State Bank of Mauritius | 32.33 | 2.29 | 34.62 | 35.52 | 2.49 | 38.01 | 32.54 | 2.56 | 35.10 | 31.91 | 2.49 | 34.40 |
| UBS AG | 257.54 | 0.00 | 257.54 | 229.37 | 0.00 | 229.37 | 107.19 | 0.02 | 107.21 | 157.83 | 0.03 | 157.86 |

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks.