

**TABLE B3 : BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF  
SCHEDULED COMMERCIAL BANKS - 2008 AND 2009**

(Per cent)

Bank Name	CRAR (as on March 31)											
	Basel-I						Basel-II					
	2008			2009			2008			2009		
	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 &amp; its Associates</b>												
State Bank of Bikaner And Jaipur	7.49	6.01	13.50	7.68	5.50	13.18	6.95	5.56	12.51	8.46	6.06	14.52
State Bank of Hyderabad	7.24	5.11	12.35	6.55	4.03	10.58	NA	NA	11.97	7.14	4.39	11.53
State Bank of India	9.14	4.40	13.54	8.53	4.44	12.97	NA	NA	NA	9.38	4.87	14.25
State Bank of Indore	7.01	4.30	11.31	6.94	4.87	11.81	7.01	4.28	11.29	7.91	5.55	13.46
State Bank of Mysore	6.90	5.44	12.34	6.83	5.58	12.41	6.54	5.19	11.73	7.37	6.01	13.38
State Bank of Patiala	6.74	5.76	12.50	6.30	5.13	11.43	7.31	6.25	13.56	6.94	5.66	12.60
State Bank of Travancore	6.94	5.74	12.68	7.43	4.70	12.13	7.41	6.12	13.53	8.59	5.44	14.03
<b>Nationalised Banks</b>												
Allahabad Bank	NA	NA	NA	NA	NA	NA	7.71	4.28	11.99	8.01	5.10	13.11
Andhra Bank	8.54	3.07	11.61	8.11	4.26	12.37	NA	NA	NA	8.67	4.55	13.22
Bank of Baroda	7.63	5.28	12.91	7.79	5.09	12.88	7.64	5.30	12.94	8.49	5.56	14.05
Bank of India	8.19	4.76	12.95	8.73	4.48	13.21	7.70	4.34	12.04	8.91	4.10	13.01
Bank of Maharashtra	5.43	5.42	10.85	5.45	5.30	10.75	NA	NA	NA	6.11	5.94	12.05
Canara Bank	NA	NA	NA	NA	NA	NA	7.01	6.24	13.25	8.01	6.09	14.10
Central Bank of India	5.42	5.00	10.42	6.24	5.51	11.75	4.88	4.51	9.39	6.97	6.15	13.12
Corporation Bank	9.64	2.45	12.09	8.93	4.73	13.66	NA	NA	NA	8.90	4.71	13.61
Dena Bank	6.75	4.34	11.09	6.01	4.72	10.73	NA	NA	NA	6.76	5.31	12.07
IDBI Bank Ltd.	7.42	4.53	11.95	6.60	4.63	11.23	NA	NA	NA	6.81	4.76	11.57
Indian Bank	11.29	1.45	12.74	11.28	1.99	13.27	NA	NA	NA	11.88	2.10	13.98
Indian Overseas Bank	7.83	4.10	11.93	7.58	5.12	12.70	NA	NA	NA	7.88	5.32	13.20
Oriental Bank of Commerce	9.34	2.78	12.12	8.41	3.59	12.00	NA	NA	NA	9.10	3.88	12.98
Punjab & Sind Bank	8.04	3.53	11.57	6.99	4.89	11.88	NA	NA	NA	8.44	5.91	14.35
Punjab National Bank	8.52	4.44	12.96	8.05	4.54	12.59	8.97	4.49	13.46	8.98	5.05	14.03
Syndicate Bank	6.62	4.60	11.22	7.03	4.34	11.37	6.97	4.85	11.82	7.85	4.83	12.68
Union Bank of India	7.45	5.06	12.51	7.41	4.60	12.01	NA	NA	NA	8.19	5.08	13.27
United Bank of India	NA	NA	NA	NA	NA	NA	6.37	4.87	11.24	7.56	5.72	13.28
UCO Bank	5.05	5.04	10.09	5.30	4.45	9.75	5.51	5.51	11.02	6.48	5.45	11.93
Vijaya Bank	5.73	5.49	11.22	7.71	5.37	13.08	NA	NA	NA	7.74	5.41	13.15

Source : Annual accounts of banks.

**TABLE B3 : BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF SCHEDULED COMMERCIAL BANKS - 2008 AND 2009 (Contd.)**

(Per cent)

Bank Name	CRAR (as on March 31)											
	Basel-I						Basel-II					
	2008			2009			2008			2009		
	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>Private Sector Banks</b>												
Axis Bank	10.17	3.56	13.73	NA	NA	NA	NA	NA	NA	9.26	4.43	13.69
Bank of Rajasthan	6.10	5.77	11.87	6.45	5.55	12.00	NA	NA	NA	6.19	5.31	11.50
Catholic Syrian Bank	NA	NA	NA	NA	NA	NA	7.23	3.98	11.21	8.81	3.48	12.29
City Union Bank	11.15	1.33	12.48	11.30	1.19	12.49	NA	NA	NA	11.48	1.21	12.69
Development Credit Bank	11.82	1.56	13.38	11.62	1.82	13.44	NA	NA	NA	11.50	1.80	13.30
Dhanalakshmi Bank	6.56	2.65	9.21	12.90	1.54	14.44	NA	NA	NA	13.75	1.63	15.38
Federal Bank	19.09	3.37	22.46	17.52	2.62	20.14	NA	NA	NA	18.42	1.80	20.22
HDFC Bank	10.30	3.30	13.60	10.18	4.91	15.09	NA	NA	NA	10.58	5.11	15.69
ICICI Bank	11.32	3.60	14.92	12.16	3.76	15.92	11.76	2.20	13.97	11.84	3.69	15.53
IndusInd Bank	6.70	5.21	11.91	7.52	4.81	12.33	NA	NA	NA	7.65	4.90	12.55
ING Vysya Bank	6.82	3.38	10.20	6.91	4.77	11.68	NA	NA	NA	6.89	4.76	11.65
Jammu & Kashmir Bank	12.14	0.66	12.80	12.77	0.69	13.46	NA	NA	NA	13.80	0.68	14.48
Karnataka Bank	10.36	1.81	12.17	10.65	2.89	13.54	NA	NA	NA	10.60	2.88	13.48
Karur Vysya Bank	12.11	0.47	12.58	12.63	0.45	13.08	NA	NA	NA	14.40	0.52	14.92
Kotak Mahindra Bank	14.46	4.19	18.65	16.01	3.85	19.86	NA	NA	NA	16.13	3.88	20.01
Lakshmi Vilas Bank	10.53	2.20	12.73	8.63	1.46	10.09	NA	NA	NA	8.81	1.48	10.29
Nainital Bank	11.00	1.32	12.32	12.57	1.32	13.89	NA	NA	NA	11.85	1.25	13.10
Ratnakar Bank	48.29	0.86	49.15	44.22	0.65	44.87	NA	NA	NA	41.69	0.61	42.30
SBI Commercial & International Bank	24.27	0.79	25.06	23.81	0.00	23.81	22.74	0.74	23.48	21.49	-0.25	21.24
South Indian Bank	12.08	1.72	13.80	12.44	1.45	13.89	NA	NA	NA	13.22	1.54	14.76
Tamilnad Mercantile Bank	14.70	0.65	15.35	13.88	0.65	14.53	NA	NA	NA	15.38	0.72	16.10
Yes Bank	8.50	5.10	13.60	8.30	6.20	14.50	NA	NA	NA	9.50	7.10	16.60

Source : Annual accounts of banks.

**TABLE B3 : BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF SCHEDULED COMMERCIAL BANKS - 2008 AND 2009 (Concl.d.)**

(Per cent)

Bank Name	CRAR (as on March 31)											
	Basel-I						Basel-II					
	2008			2009			2008			2009		
	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>Foreign Banks</b>												
ABN Amro Bank	NA	NA	NA	NA	NA	NA	7.24	5.68	12.92	7.43	5.23	12.66
Abu Dhabi Commercial Bank	54.58	1.15	55.73	53.26	1.030	54.29	50.65	1.06	51.71	46.67	0.90	47.57
American Express Banking Corp. #	NA	NA	NA	NA	NA	NA	15.38	1.25	16.63	20.09	1.25	21.34
Antwerp Diamond Bank	41.53	0.38	41.91	28.65	0.38	29.03	36.75	0.34	37.09	26.44	0.35	26.79
AB Bank	108.24	1.17	109.41	135.25	1.34	136.59	42.27	0.82	43.09	49.97	0.70	50.67
Bank Internasional Indonesia	235.82	-	235.82	501.34	-	501.34	NA	NA	NA	NA	NA	NA
Bank of America	10.93	1.21	12.14	12.20	1.63	13.83	12.11	1.34	13.45	11.23	1.50	12.73
Bank of Bahrain and Kuwait	23.35	1.21	24.56	29.30	1.24	30.54	20.54	1.07	21.61	24.44	1.14	25.58
Bank of Ceylon	54.91	1.06	55.97	62.16	1.51	63.67	54.91	1.06	55.97	44.11	1.07	45.18
Bank of Nova Scotia	14.72	5.43	20.15	15.05	4.29	19.34	NA	NA	NA	10.42	2.96	13.38
Bank of Tokyo-Mitsubishi UFJ *	NA	NA	NA	NA	NA	NA	26.36	0.51	26.87	28.80	0.71	29.51
Barclays Bank	20.81	0.30	21.11	NA	NA	NA	NA	NA	NA	16.62	0.45	17.07
BNP Paribas	8.07	3.72	11.79	8.54	4.06	12.60	8.67	3.99	12.66	8.38	3.99	12.37
Calyon Bank	NA	NA	NA	NA	NA	NA	7.80	1.90	9.70	9.80	3.40	13.20
Chinatrust Commercial bank	NA	NA	NA	NA	NA	NA	22.07	0.65	22.72	44.75	0.65	45.40
Citibank	NA	NA	12.13	NA	NA	14.81	11.24	0.76	12.00	12.42	0.81	13.23
DBS Bank	17.53	3.72	21.25	12.03	6.37	18.40	14.98	3.17	18.15	10.27	5.43	15.70
Deutsche Bank	13.09	0.49	13.58	NA	NA	15.44	14.51	0.54	15.05	14.62	0.63	15.25
Hongkong and Shanghai Banking Corpn.	9.72	0.87	10.59	NA	NA	14.08	NA	NA	NA	14.12	1.19	15.31
JPMorgan Chase Bank	17.60	0.12	17.72	NA	NA	16.79	NA	NA	NA	15.38	0.52	15.90
JSC VTB Bank #	NA	NA	NA	NA	NA	NA	NA	NA	NA	317.51	0.00	371.51
Krung Thai Bank Public Company	124.69	1.25	125.94	109.28	1.25	110.53	107.95	1.08	109.03	79.68	1.25	80.93
Mashreq Bank	158.30	3.33	161.63	172.03	3.43	175.47	51.70	1.11	52.81	75.55	1.25	76.80
MIZUHO Corporate Bank	27.55	0.25	27.80	36.92	0.29	37.21	29.41	0.27	29.68	37.29	0.29	37.58
Oman International Bank	24.45	0.68	25.13	25.37	2.10	27.48	22.47	0.62	23.09	23.25	1.92	25.17
Shinhan Bank	61.90	0.72	62.62	51.07	0.63	51.70	48.10	0.56	48.66	36.35	0.45	36.80
Societe Generale	27.87	0.13	28.00	31.94	0.56	32.50	20.66	0.11	20.77	22.08	0.39	22.47
Sonali Bank	40.94	0.31	41.25	36.67	0.38	37.05	NA	NA	NA	NA	NA	NA
Standard Chartered Bank	NA	NA	NA	NA	NA	NA	8.21	2.38	10.59	7.99	3.56	11.55
State Bank of Mauritius	37.85	3.28	41.13	32.33	2.29	34.62	38.34	3.32	41.66	35.52	2.49	38.01
UBS AG #	NA	NA	NA	NA	NA	NA	NA	NA	NA	229.37	0.00	229.37

**Note** : # See ' Explanatory Notes'.

**Source**: Annual accounts of banks.