

SCB INDIA BASEL- II Quarterly Disclosure as at 31st December 2008

INR 000's

	SOLO BANK				CONSOLIDATED BANK			
	31-Dec-08	30-Sep-08	30-Jun-08	31-Mar-08	31-Dec-08	30-Sep-08	30-Jun-08	31-Mar-08
Tier I Capital	78,418,625	75,540,329	71,111,409	66,846,635	82,966,859	79,938,687	76,063,525	71,738,335
Tier II Capital	34,355,356	33,035,010	30,470,195	19,382,577	34,355,356	33,035,010	30,470,195	19,382,577
Total capital held	112,773,981	108,575,339	101,581,604	86,229,212	117,322,215	112,973,697	106,533,720	91,120,912
Risk Weighted Assets (RWA)	997,371,448	1,097,602,885	1,008,100,702	814,228,162	1,009,445,594	1,113,611,965	1,025,056,204	831,252,536
Total minimum regulatory capital required	89,763,430	98,784,260	90,729,063	73,280,535	90,850,103	100,225,077	92,255,058	74,812,728
Capital ratios								
Tier I	7.86%	6.88%	7.05%	8.21%	8.22%	7.18%	7.42%	8.63%
Total capital to risk weighted assets ratio (CRAR)	11.31%	9.89%	10.08%	10.59%	11.62%	10.14%	10.39%	10.96%

\*Solo bank represents main licensed bank of the Group in India and Consolidated bank includes group controlled entities operating in India (SCIL & SCFL) and consolidated for limited purpose of capital adequacy framework. Basel 2 CRAR for SCIL is 44.01% and for SCFL it is 18.02%.