

SCB INDIA BASEL - II Quarterly Disclosure as at 30th September 2008

INR 000's

	SOLO BANK				CONSOLIDATED BANK			
	30-Sep-08	30-Jun-08	31-Mar-08	30-Sep-08	30-Jun-08	31-Mar-08		
Tier I Capital	75,540,329	71,111,409	66,846,635	79,938,687	76,063,525	71,738,335		
Tier II Capital	33,035,010	30,470,195	19,382,577	33,035,010	30,470,195	19,382,577		
Total capital held	108,575,339	101,581,604	86,229,212	112,973,697	106,533,720	91,120,912		
Risk Weighted Assets (RWA)	1,097,602,885	1,008,100,702	814,228,162	1,113,611,965	1,025,056,204	831,252,536		
Total minimum regulatory capital required	98,784,260	90,729,063	73,280,535	100,225,077	92,255,058	74,812,728		
Capital ratios								
Tier I	6.88%	7.05%	8.21%	7.18%	7.42%	8.63%		
Total capital to risk weighted assets ratio (CRAR)	9.89%	10.08%	10.59%	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 (SCILL & SCFL) and consolidated for limited purpose of capital adequacy framework. Basel 2 CRAR for SCILL is 30.36% and for SCFL it is 14.49%.