

STATE BANK OF PATIALA

DISCLOSURES UNDER PILLAR-III (MARKET DISCIPLINE) AS ON 30.06.2009

CAPITAL STRUCTURE:

		<u>(Rs. in Crores)</u>
(a) Tier-I Capital	:	2978.40
• Paid-up Share Capital	:	274.75
• Reserves	:	2940.66
• Amt deducted from Tier-I Cap (if any-total)	:	237.01
(b) Tier -II Capital	:	2484.60
[refer (c) and (d) below]		
• Less 50% of investment in RRB	:	0.17
Total Eligible Tier – II Capital (Net of deduction)	:	2484.43
(c) Debt Capital Instruments eligible for inclusion in Upper Tier-2 capital:		
• Total Amount outstanding	:Rs.	1451.60
• Of which Amount raised during Current year	Rs.	-----
• Amount eligible to be reckoned as Capital	:Rs.	1451.60
(d) Subordinated Debt eligible for inclusion in Lower Tier-2 Capital:		
• Total Amount Outstanding	:	Rs. 750.00
• Of which Amount raised during current year:	Rs.	-----
• Amount eligible to be reckoned as Capital	:	Rs. 750.00
(e) Other Deductions from Capital, if any	:	Rs. NIL
(f) Total Eligible Capital (excluding what is deducted from Tier I Capital)	:	Rs. 5462.83

CAPITAL ADEQUACY

(a) Capital requirements for credit risk:		
<input type="checkbox"/> Portfolios subject to standardised approach	:	3167.48
<input type="checkbox"/> Securitisation exposures	:	----
(b) Capital requirements for market risk:		
<input type="checkbox"/> Standardised duration approach	:	132.68
(c) Capital requirements for operational risk:		
<input type="checkbox"/> Basic indicator approach	:	233.78
<u>Total Capital Requirement at Regulatory minimum level of 9%</u>	:	3533.94
(e) Total and Tier-I capital adequacy ratio	:	Total CAR 13.56%
(At capital level of Rs.5462.83 cr and Tier-I capital of Rs.2978.40 cr as per Table 2 above)		CAR (Tier-I): 7.40%