

**STATE BANK OF PATIALA**

**DISCLOSURES UNDER PILLAR-III (MARKET DISCIPLINE) AS ON 30.06.2010**

**CAPITAL STRUCTURE:**

(Rs. in Crores)

(a) Tier-I Capital	:	3941.55
• Paid-up Share Capital	:	294.75
• Reserves	:	3544.23
• Innovative Instruments (only total)	:	300.00
• Other Capital Instrument (only total)	:	-----
• Amt deducted from Tier-I Cap (if any-total)	:	197.25
• Less 50% of investment in RRB	:	0.18
(b) Tier -II Capital	:	2381.75
[refer (c) and (d) below]		
• Less 50% of investment in RRB	:	0.17
Total Eligible Tier – II Capital (Net of deduction)	:	2381.58
(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. 6323.13

**CAPITAL ADEQUACY**

(a) Capital requirements for credit risk:		
<input type="checkbox"/> Portfolios subject to standardised approach	:	3795.60
<input type="checkbox"/> Securitisation exposures	:	----
(b) Capital requirements for market risk:		
<input type="checkbox"/> Standardised duration approach	:	157.65
(c) Capital requirements for operational risk:		
<input type="checkbox"/> Basic indicator approach	:	271.82
<u>Total Capital Requirement at Regulatory minimum level of 9%</u>	:	4225.07
(d) Total and Tier-I capital adequacy ratio	:	Total CAR 13.47%
(At capital level of Rs.6323.13 cr and Tier-I capital of Rs.3941.55 cr as per Table 2 above)		CAR (Tier-I): 8.40%