



**सिंडिकेटबैंक**  
**SyndicateBank**

(A GOVT. OF INDIA UNDERTAKING)

Head Office: Manipal - 576 104

Your faithful & friendly financial partner

**BASEL-II DISCLOSURE AS ON 31-12-2010**

<b>CAPITAL FUND AND RISK WEIGHTED ASSETS RATIO</b>		
<b>I. Capital Funds</b>		(Rs.In Crores)
<b>A. Tier 1 Capital Elements</b>		
a) Paid-up Capital	521.97	
		521.97
b) Reserves and Surplus		
1.Statutory Reserves	1482.98	
2.Share Premium	200.00	
3.Capital Reserve	132.79	
4.Other Disclosed reserves	2884.62	
5.IPDI for Tier I	773.00	5,473.39
Less: Deferred Tax Assets		
Total (a+b)=Tier I Capital		5,995.36
Less: Investments in Financial Associates		16.68
		<b>5,978.68</b>
<b>B.Tier II Capital Elements</b>		
a. Undisclosed Reserves and Cumulative Perpetual		
b.Revaluation Reserves (@45%)	178.44	
c.General Provisions and Loss Reserves	439.80	
d. Capital Reserve (Investments)	0.00	
e.Investment Fluctuation Reserve	0.00	
f. Upper Tier II Capital	819.70	
g. Subordinated Debts & Unsecured Redeemable	1555.00	
Total (a+b+c+d+e+f+g)=Tier II Capital		2,992.94
Less investments in Financeial Associates		16.67
Total Tier II Capital		<b>2,976.27</b>
<b>CAPITAL FUNDS (A+B)</b>		<b>8,954.95</b>
<b>TOTAL RISK WEIGHTED ASSETS</b>		<b>76,273.97</b>
<b>III. Percentage of Capital Funds to Risk Weighted Assets</b>		<b>11.74</b>
Tier I CRAR		<b>7.84</b>
TIER II CRAR		<b>3.90</b>

