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**Capital adequacy as at December 31, 2010 (Standalone)**

in lacs, except ratios

	<b>Basel II</b>
Tier-1 capital	2,249,686
Tier-2 capital	777,767
<b>Total capital funds of the Bank</b>	<b>3,027,453</b>
<b>Total capital required</b>	<b>1,675,428</b>
<b>Tier-1 capital adequacy ratio</b>	<b>12.1%</b>
<b>Total capital adequacy ratio</b>	<b>16.3%</b>