Disclosure under Basel II (Pillar 3) in terms of Revised Capital Adequacy Framework in respect of Punjab National Bank for the quarter-ended 31.12..2008 is as under:

(Rs. in crores)

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Tier I Capital	13620.65
Total Capital	20180.55
Total required capital	13057.14
CRAR %	13.91%
Tier I Capital ratio	9.39%

Dy. General Manager