

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Mysore	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	10.11	5.18	9.98	7.04	9.07	5.81	6.26	6.03
2. Credit - Deposit Ratio	81.03	83.13	76.52	79.98	73.02	78.04	78.73	79.37
3. Investment - Deposit Ratio	31.65	29.91	25.11	27.07	32.10	29.62	29.91	29.36
4. (Credit + Investment) - Deposit Ratio	112.68	113.04	101.62	107.05	105.12	107.66	108.63	108.73
5. Ratio of deposits to total liabilities	76.32	78.15	85.54	84.89	83.06	83.45	83.07	83.08
6. Ratio of demand & savings bank deposits to total deposits	49.42	44.81	38.51	37.35	30.17	27.87	34.22	32.21
7. Ratio of priority sector advances to total advances	30.61	28.84	36.55	35.35	36.17	34.53	34.52	28.26
8. Ratio of term loans to total advances	48.26	47.98	53.57	53.91	58.33	56.37	60.51	55.22
9. Ratio of secured advances to total advances	79.78	81.04	85.71	85.84	88.44	88.08	89.97	86.51
10. Ratio of investments in non-approved securities to total investments	21.80	18.05	2.69	2.91	18.68	7.61	11.55	11.95
11. Ratio of interest income to total assets	7.15	8.32	8.19	9.29	8.05	9.46	8.37	9.03
12. Ratio of net interest income to total assets (Net Interest Margin)	2.86	3.38	3.02	3.28	2.92	2.99	3.36	2.82
13. Ratio of non-interest income to total assets	1.39	1.12	1.09	0.88	1.01	0.91	0.93	0.92
14. Ratio of intermediation cost to total assets	2.02	2.04	2.17	1.96	1.55	1.54	1.88	1.85
15. Ratio of wage bills to intermediation cost	66.09	65.11	65.16	61.61	68.68	66.33	59.77	59.61
16. Ratio of wage bills to total expense	21.16	19.01	19.25	15.18	15.95	12.77	16.32	13.68
17. Ratio of wage bills to total income	15.65	14.04	15.21	11.90	11.76	9.86	12.09	11.09
18. Ratio of burden to total assets	0.63	0.92	1.08	1.08	0.54	0.63	0.95	0.93
19. Ratio of burden to interest income	8.83	11.00	13.12	11.63	6.74	6.68	11.33	10.33
20. Ratio of operating profits to total assets	2.23	2.47	1.95	2.20	2.38	2.36	2.41	1.88
21. Return on assets	0.71	0.88	0.96	0.99	1.22	1.15	1.03	0.67
22. Return on equity	12.62	15.72	20.91	18.59	24.35	21.98	15.77	9.62
23. Cost of deposits	4.98	5.63	5.70	6.65	5.73	7.28	5.41	6.90
24. Cost of borrowings	2.30	3.15	1.06	2.68	0.73	0.88	3.43	3.78
25. Cost of funds	4.67	5.35	5.44	6.46	5.43	6.92	5.29	6.66
26. Return on advances	8.64	9.98	9.88	11.23	10.01	11.54	10.07	11.00
27. Return on investments	6.71	7.88	7.31	7.72	7.01	7.85	7.08	7.23
28. Return on advances adjusted to cost of funds	3.97	4.63	4.44	4.77	4.58	4.62	4.78	4.34
29. Return on investments adjusted to cost of funds	2.03	2.53	1.87	1.27	1.58	0.93	1.79	0.57
30. Business per employee (in Rupees Million)	70.47	79.84	75.1	82.7	103.77	116.87	79.5	88.1
31. Profit per employee (in Rupees Million)	0.39	0.53	0.5	0.5	0.79	0.86	0.5	0.4
32. Capital adequacy ratio	11.98	13.86	11.68	13.76	14.25	13.56	13.76	12.55
33. Capital adequacy ratio - Tier I	7.77	9.79	7.92	9.76	9.12	9.62	9.78	9.18
34. Capital adequacy ratio - Tier II	4.21	4.07	3.76	4.00	5.13	3.94	3.98	3.37
35. Ratio of net NPA To net advances	1.63	1.82	0.83	1.92	0.87	1.30	1.38	1.93

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES

(Contd.)
(In per cent)

Items	State Bank of Patiala		State Bank of Travancore	
	2011	2012	2011	2012
	(9)	(10)	(11)	(12)
1. Cash - Deposit Ratio	5.89	8.95	8.10	6.68
2. Credit - Deposit Ratio	75.56	79.25	79.17	77.44
3. Investment - Deposit Ratio	25.38	27.76	30.82	31.39
4. (Credit + Investment) - Deposit Ratio	100.94	107.00	110.00	108.83
5. Ratio of deposits to total liabilities	83.74	80.63	81.94	83.15
6. Ratio of demand & savings bank deposits to total deposits	28.37	24.55	30.32	27.34
7. Ratio of priority sector advances to total advances	37.55	32.23	37.47	36.21
8. Ratio of term loans to total advances	56.98	51.80	54.10	47.90
9. Ratio of secured advances to total advances	97.29	95.15	81.53	83.62
10. Ratio of investments in non-approved securities to total investments	1.96	12.61	19.82	18.93
11. Ratio of interest income to total assets	8.23	9.03	8.02	8.70
12. Ratio of net interest income to total assets (Net Interest Margin)	2.97	2.61	2.60	2.33
13. Ratio of non-interest income to total assets	0.96	0.84	0.89	0.83
14. Ratio of intermediation cost to total assets	1.69	1.48	1.69	1.57
15. Ratio of wage bills to intermediation cost	66.25	62.26	63.60	64.06
16. Ratio of wage bills to total expense	16.09	11.67	15.11	12.65
17. Ratio of wage bills to total income	12.18	9.35	12.05	10.54
18. Ratio of burden to total assets	0.73	0.65	0.80	0.74
19. Ratio of burden to interest income	8.86	7.17	9.95	8.52
20. Ratio of operating profits to total assets	2.24	1.96	1.80	1.59
21. Return on assets	0.88	0.93	1.12	0.65
22. Return on equity	16.65	17.95	23.09	13.93
23. Cost of deposits	5.74	7.17	5.73	6.74
24. Cost of borrowings	0.83	0.64	1.37	1.01
25. Cost of funds	5.44	6.54	5.40	6.20
26. Return on advances	10.32	11.25	9.53	10.45
27. Return on investments	7.35	7.60	6.80	6.83
28. Return on advances adjusted to cost of funds	4.87	4.71	4.14	4.25
29. Return on investments adjusted to cost of funds	1.90	1.06	1.41	0.63
30. Business per employee (in Rupees Million)	95.63	105.57	88.8	106.6
31. Profit per employee (in Rupees Million)	0.52	0.59	0.8	0.42
32. Capital adequacy ratio	13.41	12.30	12.54	13.55
33. Capital adequacy ratio - Tier I	8.66	8.60	9.00	9.35
34. Capital adequacy ratio - Tier II	4.75	3.70	3.54	4.20
35. Ratio of net NPA To net advances	1.21	1.35	0.98	1.54

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS (In per cent)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	3.31	4.35	6.91	5.11	11.53	11.54	25.01	32.84
2. Credit - Deposit Ratio	129.98	149.92	31.91	46.39	207.56	294.05	1094.91	1156.39
3. Investment - Deposit Ratio	24.88	36.27	38.97	35.47	46.01	68.07	301.06	207.38
4. (Credit + Investment) - Deposit Ratio	154.86	186.19	70.89	81.87	253.57	362.12	1395.97	1363.77
5. Ratio of deposits to total liabilities	47.20	39.04	59.52	51.12	29.87	23.50	6.06	6.70
6. Ratio of demand & savings bank deposits to total deposits	87.62	78.42	39.76	24.32	-	-	76.33	59.96
7. Ratio of priority sector advances to total advances	33.36	40.40	41.44	21.14	-	-	99.59	97.69
8. Ratio of term loans to total advances	24.71	26.48	27.80	30.58	0.04	0.02	0.08	0.09
9. Ratio of secured advances to total advances	8.32	13.32	98.22	100.00	0.03	0.01	92.26	91.99
10. Ratio of investments in non-approved securities to total investments	24.25	19.12	29.54	16.23	-	-	-	-
11. Ratio of interest income to total assets	3.89	4.38	5.27	7.01	3.88	4.04	3.57	4.26
12. Ratio of net interest income to total assets (Net Interest Margin)	3.63	3.90	2.27	3.30	1.50	-0.12	2.66	2.33
13. Ratio of non-interest income to total assets	15.56	16.13	0.43	0.43	24.82	26.06	1.35	1.74
14. Ratio of intermediation cost to total assets	8.27	8.11	1.79	1.62	25.97	24.92	1.49	1.37
15. Ratio of wage bills to intermediation cost	12.20	13.16	57.39	54.75	24.50	22.29	59.35	56.20
16. Ratio of wage bills to total expense	11.82	12.43	21.47	16.63	22.45	19.09	36.78	23.33
17. Ratio of wage bills to total income	5.18	5.21	18.06	11.92	22.17	18.45	17.95	12.84
18. Ratio of burden to total assets	-7.29	-8.02	1.36	1.19	1.15	-1.14	0.14	-0.37
19. Ratio of burden to interest income	-187.44	-183.06	25.85	16.97	29.62	-28.27	3.87	-8.71
20. Ratio of operating profits to total assets	10.92	11.92	0.91	2.11	0.35	1.02	2.52	2.70
21. Return on assets	4.53	7.05	1.12	1.87	1.67	0.20	-1.72	1.20
22. Return on equity	9.43	12.96	6.09	7.28	4.72	0.64	-6.88	6.57
23. Cost of deposits	0.45	0.83	3.94	5.21	6.10	9.05	0.99	1.43
24. Cost of borrowings	-	-	2.76	3.97	4.49	9.34	0.64	1.04
25. Cost of funds	0.61	1.10	3.74	4.86	5.83	9.17	0.67	1.07
26. Return on advances	6.32	4.43	8.28	9.97	5.07	4.42	3.34	3.43
27. Return on investments	5.07	6.99	7.48	7.52	5.48	7.51	5.33	10.86
28. Return on advances adjusted to cost of funds	5.71	3.33	4.54	5.11	-0.76	-4.75	2.67	2.35
29. Return on investments adjusted to cost of funds	4.46	5.89	3.74	2.66	-0.35	-1.66	4.66	9.78
30. Business per employee (in Rupees Million)	32.66	44.26	160.77	163.51	16.77	30.12	259.23	387.45
31. Profit per employee (in Rupees Million)	1.71	3.02	1.91	3.40	0.27	0.06	-6.01	5.72
32. Capital adequacy ratio	30.57	34.36	45.25	80.88	23.61	19.30	33.73	25.60
33. Capital adequacy ratio - Tier I	29.94	33.60	44.26	80.00	23.26	18.70	22.54	17.47
34. Capital adequacy ratio - Tier II	0.63	0.76	0.99	0.88	0.35	0.60	11.19	8.13
35. Ratio of net NPA to net advances	-	-	2.89	-	1.50	1.19	3.04	1.96

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS (In per cent)

Items	Australia and New Zealand Banking Group		Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	-	8.07	-	-	8.63	7.04	8.79	6.11
2. Credit - Deposit Ratio		76.01	-	-	98.16	104.03	74.38	95.78
3. Investment - Deposit Ratio		26.05	-	-	81.43	137.90	45.30	50.52
4. (Credit + Investment) - Deposit Ratio		102.06	-	-	179.59	241.94	119.68	146.31
5. Ratio of deposits to total liabilities		55.49	-	-	48.96	36.87	69.02	56.53
6. Ratio of demand & savings bank deposits to total deposits		2.64	-	-	56.26	52.54	34.16	35.27
7. Ratio of priority sector advances to total advances		27.87	-	-	23.95	23.92	27.89	29.28
8. Ratio of term loans to total advances		98.17	-	-	-	-	31.66	36.24
9. Ratio of secured advances to total advances		16.55	-	-	15.48	9.40	85.64	76.09
10. Ratio of investments in non-approved securities to total investments		-	-	-	44.43	30.60	18.80	27.13
11. Ratio of interest income to total assets		3.02	2.20	3.42	5.65	7.85	7.20	7.85
12. Ratio of net interest income to total assets (Net Interest Margin)		1.72	2.20	3.42	4.11	4.86	3.92	4.87
13. Ratio of non-interest income to total assets		2.25	0.09	-	4.53	3.58	1.33	1.10
14. Ratio of intermediation cost to total assets		3.54	0.53	2.80	2.79	2.86	2.39	1.92
15. Ratio of wage bills to intermediation cost		45.78	-	-	60.61	52.25	47.94	47.34
16. Ratio of wage bills to total expense		33.50	-	-	39.08	25.55	20.22	18.53
17. Ratio of wage bills to total income		30.71	-	-	16.63	13.07	13.45	10.15
18. Ratio of burden to total assets		1.28	0.44	2.80	-1.73	-0.72	1.06	0.82
19. Ratio of burden to interest income		42.50	20.13	82.07	-30.67	-9.20	14.77	10.42
20. Ratio of operating profits to total assets		0.44	1.75	0.61	5.84	5.58	2.86	4.05
21. Return on assets		0.05	1.40	0.48	3.77	3.62	1.99	2.14
22. Return on equity		0.15	1.44	0.49	12.77	13.89	13.87	10.98
23. Cost of deposits		2.13	-	-	2.64	5.03	3.71	3.38
24. Cost of borrowings		0.60	-	-	0.71	1.12	2.48	3.04
25. Cost of funds		1.74	-	-	1.95	3.55	3.55	3.31
26. Return on advances		1.75	-	-	7.08	11.17	10.17	10.61
27. Return on investments		5.61	0.50	-	5.42	6.61	5.30	7.32
28. Return on advances adjusted to cost of funds		0.01	-	-	5.12	7.62	6.62	7.30
29. Return on investments adjusted to cost of funds		3.87	0.50	-	3.46	3.06	1.75	4.01
30. Business per employee (in Rupees Million)		362.21	-	-	385.23	339.93	89.60	133.60
31. Profit per employee (in Rupees Million)		0.12	-	-	13.90	14.89	1.40	2.10
32. Capital adequacy ratio		25.50	515.51	457.82	14.51	17.59	23.28	38.60
33. Capital adequacy ratio - Tier I		25.17	515.51	457.82	14.12	17.21	22.89	38.18
34. Capital adequacy ratio - Tier II		0.33	-	-	0.39	0.38	0.39	0.42
35. Ratio of net NPA to net advances		-	-	-	-	-	0.52	2.52

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS
(In per cent)

Items	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2011 (17)	2012 (18)	2011 (19)	2012 (20)	2011 (21)	2012 (22)	2011 (23)	2012 (24)
1. Cash - Deposit Ratio	5.44	4.58	9.05	9.69	12.37	19.48	10.01	7.68
2. Credit - Deposit Ratio	68.90	77.20	172.36	141.10	318.39	196.47	123.31	161.09
3. Investment - Deposit Ratio	38.71	57.45	66.72	74.40	54.76	104.42	186.25	215.85
4. (Credit + Investment) - Deposit Ratio	107.61	134.65	239.08	215.50	373.16	300.89	309.56	376.94
5. Ratio of deposits to total liabilities	49.20	37.76	38.77	42.23	23.80	29.06	28.26	23.61
6. Ratio of demand & savings bank deposits to total deposits	42.76	40.08	7.16	9.91	58.10	48.83	7.01	8.48
7. Ratio of priority sector advances to total advances	52.59	46.79	43.79	43.45	37.49	45.58	28.27	34.51
8. Ratio of term loans to total advances	22.82	28.98	4.60	3.46	17.94	19.54	49.68	56.13
9. Ratio of secured advances to total advances	99.06	99.65	53.72	60.79	32.74	24.90	27.57	34.55
10. Ratio of investments in non-approved securities to total investments	-	-	7.88	5.54	-	12.30	44.70	64.91
11. Ratio of interest income to total assets	6.98	7.73	5.44	6.46	4.99	6.59	7.44	7.30
12. Ratio of net interest income to total assets (Net Interest Margin)	4.97	5.87	2.63	2.80	3.92	4.76	3.76	3.44
13. Ratio of non-interest income to total assets	2.48	1.84	1.81	2.23	1.30	1.77	2.02	-0.43
14. Ratio of intermediation cost to total assets	1.94	1.70	0.63	0.76	1.10	1.43	3.37	3.18
15. Ratio of wage bills to intermediation cost	35.31	34.97	44.30	34.19	48.07	42.97	41.81	43.58
16. Ratio of wage bills to total expense	17.37	16.72	8.11	5.88	24.31	18.83	19.96	19.72
17. Ratio of wage bills to total income	7.25	6.22	3.85	2.99	8.38	7.36	14.88	20.21
18. Ratio of burden to total assets	-0.54	-0.14	-1.18	-1.47	-0.20	-0.33	1.35	3.61
19. Ratio of burden to interest income	-7.72	-1.82	-21.75	-22.77	-4.01	-5.07	18.10	49.51
20. Ratio of operating profits to total assets	5.51	6.01	3.81	4.27	4.12	5.09	2.41	-0.17
21. Return on assets	3.68	3.08	2.20	2.24	1.64	2.26	0.47	-0.91
22. Return on equity	8.10	6.04	16.60	17.96	3.89	7.02	1.81	-3.30
23. Cost of deposits	4.05	4.35	5.24	7.17	2.91	5.81	5.07	5.98
24. Cost of borrowings	0.65	0.69	1.46	1.69	0.26	0.25	3.68	4.37
25. Cost of funds	3.99	4.24	3.34	4.32	1.73	2.72	4.27	4.95
26. Return on advances	11.02	10.72	5.84	6.39	5.59	6.70	11.25	9.81
27. Return on investments	7.21	9.99	5.48	7.79	4.99	8.24	6.70	7.00
28. Return on advances adjusted to cost of funds	7.03	6.49	2.50	2.07	3.85	3.98	6.98	4.87
29. Return on investments adjusted to cost of funds	3.22	5.75	2.13	3.47	3.26	5.52	2.43	2.05
30. Business per employee (in Rupees Million)	60.50	61.90	429.41	543.06	310.30	356.60	143.67	183.14
31. Profit per employee (in Rupees Million)	2.70	2.50	9.74	12.66	4.60	7.80	0.95	-2.31
32. Capital adequacy ratio	42.09	96.58	11.80	14.93	58.67	51.60	14.89	14.99
33. Capital adequacy ratio - Tier I	40.76	95.31	10.56	10.23	57.76	44.83	14.36	14.45
34. Capital adequacy ratio - Tier II	1.33	1.27	1.24	4.70	0.91	6.77	0.53	0.54
35. Ratio of net NPA to net advances	-	-	-	-	-	-	1.46	1.45

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS (In per cent)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia	
	2011	2012	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash - Deposit Ratio	11.97	5.77	16.07	11.11	8.73	10.42	94.73	34.74
2. Credit - Deposit Ratio	117.31	104.81	241.53	194.11	71.64	72.80	1237.02	821.86
3. Investment - Deposit Ratio	81.92	57.40	32.87	35.48	53.64	66.72	319.11	149.70
4. (Credit + Investment) - Deposit Ratio	199.23	162.21	274.41	229.59	125.28	139.53	1556.13	971.56
5. Ratio of deposits to total liabilities	43.44	50.30	33.38	40.45	50.78	50.38	1.13	4.78
6. Ratio of demand & savings bank deposits to total deposits	25.63	39.67	58.57	37.31	55.57	54.52	100.00	47.27
7. Ratio of priority sector advances to total advances	24.71	37.25	26.15	9.85	32.78	28.87	99.66	56.07
8. Ratio of term loans to total advances	17.60	18.62	20.41	8.49	72.27	76.19	10.48	2.75
9. Ratio of secured advances to total advances	43.00	42.64	52.05	48.68	38.82	38.30	7.30	2.16
10. Ratio of investments in non-approved securities to total investments	37.86	-	0.94	12.51	2.91	1.85	-	-
11. Ratio of interest income to total assets	6.43	7.51	7.79	11.13	6.06	6.47	4.41	7.02
12. Ratio of net interest income to total assets (Net Interest Margin)	4.03	3.91	5.58	6.56	3.91	4.07	4.40	6.79
13. Ratio of non-interest income to total assets	2.57	0.65	1.97	1.79	1.88	1.16	1.05	3.31
14. Ratio of intermediation cost to total assets	2.84	3.19	4.29	4.49	2.62	2.33	14.33	12.83
15. Ratio of wage bills to intermediation cost	39.84	35.82	40.43	43.37	37.22	37.87	38.46	42.20
16. Ratio of wage bills to total expense	21.61	16.83	26.66	21.50	20.47	18.65	38.43	41.46
17. Ratio of wage bills to total income	12.58	14.01	17.76	15.08	12.31	11.58	100.89	52.40
18. Ratio of burden to total assets	0.27	2.54	2.32	2.70	0.74	1.17	13.28	9.52
19. Ratio of burden to interest income	4.24	33.84	29.75	24.27	12.28	18.13	301.05	135.56
20. Ratio of operating profits to total assets	3.76	1.37	3.26	3.86	3.16	2.89	-8.88	-2.73
21. Return on assets	2.00	0.73	1.39	-0.02	1.37	1.64	-11.50	-2.99
22. Return on equity	9.76	3.95	3.33	-0.06	10.01	12.42	-10.63	-3.62
23. Cost of deposits	4.18	6.56	3.63	4.57	2.94	3.21	0.36	3.51
24. Cost of borrowings	1.93	2.39	5.62	18.32	1.97	2.51	0.07	0.81
25. Cost of funds	3.51	5.24	4.12	8.63	2.72	3.00	0.10	1.28
26. Return on advances	7.99	8.48	8.60	12.49	9.06	9.68	1.67	7.74
27. Return on investments	7.00	9.59	7.99	9.06	8.92	8.32	1.73	10.80
28. Return on advances adjusted to cost of funds	4.48	3.24	4.48	3.87	6.34	6.68	1.57	6.46
29. Return on investments adjusted to cost of funds	3.48	4.35	3.87	0.43	6.20	5.31	1.63	9.52
30. Business per employee (in Rupees Million)	300.80	351.90	107.00	128.90	174.59	197.50	9.81	37.35
31. Profit per employee (in Rupees Million)	5.60	2.40	1.30	-0.03	2.86	3.60	-5.81	-2.20
32. Capital adequacy ratio	11.92	14.70	36.27	44.78	17.31	16.03	143.96	78.29
33. Capital adequacy ratio - Tier I	8.46	11.09	36.27	44.34	16.49	15.15	143.86	78.10
34. Capital adequacy ratio - Tier II	3.46	3.61	-	0.44	0.82	0.88	0.10	0.19
35. Ratio of net NPA to net advances	-	0.07	1.07	3.24	1.21	0.90	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS (In per cent)

Items	Credit Agricole		Credit Suisse AG		DBS Bank		Deutsche Bank	
	2011 (33)	2012 (34)	2011 (35)	2012 (36)	2011 (37)	2012 (38)	2011 (39)	2012 (40)
1. Cash - Deposit Ratio	18.49	10.71		12.15	6.38	6.25	7.39	17.98
2. Credit - Deposit Ratio	487.04	210.13		71.75	102.12	99.40	97.59	74.51
3. Investment - Deposit Ratio	578.81	439.63		561.19	139.97	114.38	58.71	50.00
4. (Credit + Investment) - Deposit Ratio	1065.85	649.76		632.94	242.09	213.78	156.30	124.51
5. Ratio of deposits to total liabilities	8.89	11.90		14.05	31.03	35.51	51.07	58.84
6. Ratio of demand & savings bank deposits to total deposits	35.99	16.77		12.93	7.57	4.50	66.41	64.98
7. Ratio of priority sector advances to total advances	54.78	58.11		-	48.93	48.41	32.26	24.89
8. Ratio of term loans to total advances	19.19	27.65		100.00	9.98	12.48	19.50	26.52
9. Ratio of secured advances to total advances	56.26	48.15		-	67.03	53.70	32.25	42.46
10. Ratio of investments in non-approved securities to total investments	40.78	37.65		40.08	59.92	48.83	37.85	39.19
11. Ratio of interest income to total assets	5.05	5.94		4.05	5.02	5.98	6.60	8.37
12. Ratio of net interest income to total assets (Net Interest Margin)	2.66	2.55		3.70	2.24	2.50	4.98	6.31
13. Ratio of non-interest income to total assets	2.47	3.46		4.99	0.45	1.03	3.44	2.63
14. Ratio of intermediation cost to total assets	1.29	1.35		2.20	1.28	1.37	3.94	3.68
15. Ratio of wage bills to intermediation cost	54.64	50.91		74.18	45.92	47.15	48.65	46.90
16. Ratio of wage bills to total expense	19.22	14.52		63.82	14.50	13.33	34.48	30.08
17. Ratio of wage bills to total income	9.42	7.33		18.07	10.77	9.22	19.10	15.70
18. Ratio of burden to total assets	-1.17	-2.10		-2.79	0.83	0.34	0.50	1.05
19. Ratio of burden to interest income	-23.21	-35.42		-68.79	16.55	5.62	7.60	12.60
20. Ratio of operating profits to total assets	3.83	4.66		6.49	1.41	2.17	4.47	5.26
21. Return on assets	0.89	4.92		6.38	0.79	1.12	1.95	2.58
22. Return on equity	3.50	17.29		7.33	7.34	15.12	11.98	13.75
23. Cost of deposits	4.86	7.35		1.69	5.11	6.26	1.62	2.37
24. Cost of borrowings	2.55	3.69		0.01	2.62	3.21	4.58	7.14
25. Cost of funds	2.92	4.20		0.48	3.72	4.56	2.36	3.14
26. Return on advances	5.10	5.91		0.08	6.13	7.45	8.52	13.11
27. Return on investments	5.66	7.50		2.93	6.18	8.24	7.11	7.42
28. Return on advances adjusted to cost of funds	2.19	1.71		-0.40	2.42	2.89	6.16	9.97
29. Return on investments adjusted to cost of funds	2.74	3.30		2.45	2.46	3.67	4.75	4.28
30. Business per employee (in Rupees Million)	361.40	266.40		187.01	240.65	327.82	198.88	215.63
31. Profit per employee (in Rupees Million)	4.40	25.50		27.86	2.05	4.27	4.34	6.09
32. Capital adequacy ratio	13.98	14.34		118.02	14.98	14.38	15.03	14.12
33. Capital adequacy ratio - Tier I	10.77	10.48		117.49	9.84	9.32	14.30	13.27
34. Capital adequacy ratio - Tier II	3.21	3.86		0.53	5.14	5.06	0.73	0.85
35. Ratio of net NPA to net advances	-	-		-	0.31	0.60	0.23	0.09

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS (In per cent)

Items	FirstRand Bank		Hongkong & Shanghai Banking Corporation		Industrial and Commercial Bank of China		JPMorgan Chase Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash - Deposit Ratio	52.20	33.14	8.98	6.40	-	330.03	6.17	9.77
2. Credit - Deposit Ratio	555.66	660.06	50.64	57.82		37360.07	54.24	50.50
3. Investment - Deposit Ratio	1940.15	1533.32	68.90	65.65		-	155.71	148.33
4. (Credit + Investment) - Deposit Ratio	2495.81	2193.37	119.54	123.46		37360.07	209.95	198.84
5. Ratio of deposits to total liabilities	3.42	3.98	59.36	56.24		0.02	42.66	43.27
6. Ratio of demand & savings bank deposits to total deposits	21.30	19.03	50.00	46.75		100.00	52.10	35.75
7. Ratio of priority sector advances to total advances	51.55	58.88	35.05	30.25		-	34.12	36.37
8. Ratio of term loans to total advances	49.51	44.64	43.11	32.41		-	87.56	83.68
9. Ratio of secured advances to total advances	17.27	34.79	57.05	58.01		100.00	8.89	24.42
10. Ratio of investments in non-approved securities to total investments	48.77	67.64	44.58	47.31		-	58.35	65.45
11. Ratio of interest income to total assets	6.73	7.56	5.72	6.18		4.76	5.49	6.68
12. Ratio of net interest income to total assets (Net Interest Margin)	3.83	4.37	3.67	3.74		4.76	3.65	4.20
13. Ratio of non-interest income to total assets	4.47	2.68	1.97	2.20		0.58	4.02	1.94
14. Ratio of intermediation cost to total assets	9.91	7.40	2.41	2.41		1.94	1.52	1.17
15. Ratio of wage bills to intermediation cost	70.03	67.28	39.91	38.86		34.68	63.09	61.43
16. Ratio of wage bills to total expense	54.17	47.01	21.59	19.30		34.68	28.56	19.68
17. Ratio of wage bills to total income	61.97	48.62	12.52	11.19		12.63	10.06	8.35
18. Ratio of burden to total assets	5.44	4.72	0.44	0.22		1.37	-2.50	-0.77
19. Ratio of burden to interest income	80.84	62.44	7.74	3.51		28.69	-45.61	-11.53
20. Ratio of operating profits to total assets	-1.61	-0.35	3.23	3.52		3.39	6.16	4.97
21. Return on assets	-1.37	-0.03	1.68	1.98		2.05	3.56	2.90
22. Return on equity	-3.02	-0.06	11.83	13.88		2.13	14.05	11.02
23. Cost of deposits	0.50	2.30	3.20	4.03		-	2.93	4.08
24. Cost of borrowings	6.19	5.36	1.64	1.50		-	1.39	2.09
25. Cost of funds	5.79	5.13	3.06	3.73		-	2.40	3.30
26. Return on advances	4.16	6.92	9.47	8.74		2.59	4.71	7.04
27. Return on investments	9.05	9.40	6.94	8.66		-	6.31	7.71
28. Return on advances adjusted to cost of funds	-1.63	1.80	6.41	5.01		-	2.31	3.74
29. Return on investments adjusted to cost of funds	3.26	4.27	3.87	4.92		-	3.91	4.40
30. Business per employee (in Rupees Million)	36.56	35.80	122.17	165.79		26.71	221.77	357.12
31. Profit per employee (in Rupees Million)	-1.97	-0.03	2.32	3.47		6.19	21.94	19.38
32. Capital adequacy ratio	94.81	61.47	18.03	16.04		241.09	22.99	23.96
33. Capital adequacy ratio - Tier I	94.61	61.22	16.69	14.83		241.00	22.33	23.41
34. Capital adequacy ratio - Tier II	0.20	0.25	1.34	1.21		0.09	0.66	0.55
35. Ratio of net NPA to net advances	-	-	0.91	0.62		-	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS
(In per cent)

Items	JSC VTB Bank		Krung Thai Bank		Mashreqbank		Mizuho Corporate Bank	
	2011 (49)	2012 (50)	2011 (51)	2012 (52)	2011 (53)	2012 (54)	2011 (55)	2012 (56)
1. Cash - Deposit Ratio	13.78	14.23	5.95	4.84	6.20	1.25	12.59	34.96
2. Credit - Deposit Ratio	768.71	1049.79	11.36	6.53	68.93	66.93	374.91	532.33
3. Investment - Deposit Ratio	20.80	59.30	27.83	24.40	59.64	51.23	58.96	97.88
4. (Credit + Investment) - Deposit Ratio	789.51	1109.09	39.20	30.93	128.57	118.16	433.87	630.22
5. Ratio of deposits to total liabilities	5.89	6.24	68.49	73.50	36.58	40.45	17.03	12.53
6. Ratio of demand & savings bank deposits to total deposits	67.10	60.48	26.83	38.36	96.71	98.91	60.83	74.01
7. Ratio of priority sector advances to total advances	18.51	20.05	36.48	61.84	99.99	99.99	17.33	31.38
8. Ratio of term loans to total advances	62.67	62.00	-	-	0.01	0.01	16.19	17.93
9. Ratio of secured advances to total advances	81.16	80.35	100.00	95.00	100.00	100.00	31.25	20.63
10. Ratio of investments in non-approved securities to total investments	-	-	9.35	8.76	15.77	23.44	-	38.44
11. Ratio of interest income to total assets	5.75	9.98	5.91	7.06	3.52	2.91	5.07	6.18
12. Ratio of net interest income to total assets (Net Interest Margin)	5.74	9.82	4.09	4.45	3.43	2.85	3.82	5.83
13. Ratio of non-interest income to total assets	0.38	0.73	1.03	1.09	10.94	12.45	2.21	2.31
14. Ratio of intermediation cost to total assets	7.31	8.18	2.31	1.87	5.46	6.44	1.77	1.42
15. Ratio of wage bills to intermediation cost	37.98	37.33	21.08	23.64	40.48	30.61	43.65	46.48
16. Ratio of wage bills to total expense	37.90	36.62	11.78	9.87	39.81	30.34	25.63	37.32
17. Ratio of wage bills to total income	45.29	28.51	7.00	5.43	15.28	12.84	10.63	7.79
18. Ratio of burden to total assets	6.93	7.45	1.27	0.78	-5.48	-6.01	-0.44	-0.89
19. Ratio of burden to interest income	120.55	74.66	21.54	11.11	-155.87	-206.71	-8.61	-14.33
20. Ratio of operating profits to total assets	-1.20	2.37	2.82	3.66	8.91	8.86	4.26	6.72
21. Return on assets	-1.03	0.76	1.67	2.12	5.03	5.76	2.37	4.00
22. Return on equity	-1.08	0.81	5.73	7.71	8.18	9.23	3.65	5.32
23. Cost of deposits	0.23	2.61	2.60	3.65	0.27	0.12	4.01	2.15
24. Cost of borrowings	-	-	1.60	0.90	-	-	0.33	0.30
25. Cost of funds	0.23	2.61	2.58	3.60	0.27	0.15	3.71	1.26
26. Return on advances	6.34	13.70	6.85	9.41	4.26	2.45	7.11	6.89
27. Return on investments	4.67	4.88	6.98	6.92	6.99	7.17	4.70	11.62
28. Return on advances adjusted to cost of funds	6.11	11.09	4.27	5.81	3.99	2.31	3.40	5.63
29. Return on investments adjusted to cost of funds	4.44	2.27	4.40	3.32	6.71	7.02	1.00	10.36
30. Business per employee (in Rupees Million)	38.15	47.94	117.34	138.46	52.47	55.76	208.29	248.80
31. Profit per employee (in Rupees Million)	-0.75	0.50	2.36	3.30	6.02	6.88	4.77	10.36
32. Capital adequacy ratio	123.59	86.96	71.18	62.57	59.07	55.37	87.25	60.27
33. Capital adequacy ratio - Tier I	123.59	86.52	69.93	61.32	57.82	54.81	86.86	59.94
34. Capital adequacy ratio - Tier II	-	0.44	1.25	1.25	1.25	0.56	0.39	0.33
35. Ratio of net NPA to net advances	-	-	-	-	-	-	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS (In per cent)

Items	National Australia Bank		Oman International Bank		Rabobank International		Royal Bank of Scotland	
	2011 (57)	2012 (58)	2011 (59)	2012 (60)	2011 (61)	2012 (62)	2011 (63)	2012 (64)
1. Cash - Deposit Ratio	-	-	12.11	6.16	-	28.77	7.07	9.43
2. Credit - Deposit Ratio		-	1.32	2.65		3005.28	75.65	96.13
3. Investment - Deposit Ratio		-	55.90	49.80		1184.27	63.82	59.22
4. (Credit + Investment) - Deposit Ratio		-	57.22	52.44		4189.55	139.47	155.34
5. Ratio of deposits to total liabilities		-	41.77	36.65		1.82	63.39	55.91
6. Ratio of demand & savings bank deposits to total deposits		-	41.69	44.90		39.08	52.28	55.62
7. Ratio of priority sector advances to total advances		-	-	-		15.73	44.17	40.56
8. Ratio of term loans to total advances		-	97.21	49.66		37.01	41.86	43.23
9. Ratio of secured advances to total advances		-	100.00	100.00		47.90	65.42	68.84
10. Ratio of investments in non-approved securities to total investments		-	1.89	2.54		-	26.78	22.83
11. Ratio of interest income to total assets		1.98	3.76	4.27		3.93	7.91	7.90
12. Ratio of net interest income to total assets (Net Interest Margin)		1.98	1.63	1.95		3.92	4.70	4.08
13. Ratio of non-interest income to total assets		-	3.24	5.61		3.49	3.43	3.61
14. Ratio of intermediation cost to total assets		3.50	1.85	1.92		5.47	4.37	3.99
15. Ratio of wage bills to intermediation cost		74.15	31.26	33.95		45.51	38.00	36.43
16. Ratio of wage bills to total expense		74.15	14.53	15.40		45.42	21.90	18.60
17. Ratio of wage bills to total income		131.07	8.25	6.60		33.51	14.62	12.62
18. Ratio of burden to total assets		3.50	-1.39	-3.69		1.97	0.93	0.38
19. Ratio of burden to interest income		176.76	-37.02	-86.58		50.22	11.81	4.76
20. Ratio of operating profits to total assets		-1.52	3.02	5.65		1.95	3.77	3.70
21. Return on assets		-1.54	4.47	6.09		0.40	0.76	1.96
22. Return on equity			6.73	8.61		0.27	7.65	17.75
23. Cost of deposits		-	4.66	5.58		0.59	3.35	4.85
24. Cost of borrowings		-	1.05	1.23		0.36	3.99	1.47
25. Cost of funds		-	3.95	4.66		0.59	3.48	3.92
26. Return on advances		-	4.19	11.30		1.81	8.34	8.47
27. Return on investments			6.83	6.38		11.30	8.58	8.94
28. Return on advances adjusted to cost of funds		-	0.24	6.64		1.22	4.86	4.55
29. Return on investments adjusted to cost of funds			2.88	1.72		10.71	5.11	5.02
30. Business per employee (in Rupees Million)		-	44.77	46.37		84.41	111.32	130.73
31. Profit per employee (in Rupees Million)		-1.57	2.88	4.43		0.38	0.83	2.46
32. Capital adequacy ratio		423.74	45.64	52.01		123.86	11.65	12.46
33. Capital adequacy ratio - Tier I		423.74	45.47	37.23		123.47	8.33	9.38
34. Capital adequacy ratio - Tier II		-	0.17	14.78		0.39	3.32	3.08
35. Ratio of net NPA to net advances		-	-	-		-	1.65	0.74

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS (In per cent)

Items	Sberbank		Shinhan Bank		Societe Generale		Sonali Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
1. Cash - Deposit Ratio	-	2600.00	13.91	4.90	8.14	6.08	10.22	11.21
2. Credit - Deposit Ratio		-	78.13	88.18	78.78	82.49	31.55	59.29
3. Investment - Deposit Ratio		-	28.76	27.11	233.96	144.15	18.01	17.59
4. (Credit + Investment) - Deposit Ratio		-	106.90	115.29	312.74	226.64	49.56	76.87
5. Ratio of deposits to total liabilities		0.01	56.81	59.40	29.64	41.27	71.29	70.18
6. Ratio of demand & savings bank deposits to total deposits		100.00	41.57	29.15	8.43	14.09	75.73	71.04
7. Ratio of priority sector advances to total advances		-	27.71	22.48	37.64	31.89	48.51	56.11
8. Ratio of term loans to total advances		-	39.60	33.08	17.88	19.63	4.45	2.18
9. Ratio of secured advances to total advances		-	62.93	61.55	51.35	53.83	45.67	76.20
10. Ratio of investments in non-approved securities to total investments		-	-	-	34.44	59.29	-	-
11. Ratio of interest income to total assets		7.49	7.26	9.24	6.80	7.27	2.96	5.56
12. Ratio of net interest income to total assets (Net Interest Margin)		7.49	4.81	5.26	2.62	3.13	1.13	3.54
13. Ratio of non-interest income to total assets		-	1.07	1.10	1.38	0.28	10.87	14.14
14. Ratio of intermediation cost to total assets		8.46	1.48	1.49	2.11	1.68	10.60	11.83
15. Ratio of wage bills to intermediation cost		49.25	41.17	38.26	47.12	48.36	66.11	64.44
16. Ratio of wage bills to total expense		49.25	15.52	10.42	15.78	13.96	56.36	55.02
17. Ratio of wage bills to total income		55.63	7.32	5.51	12.13	10.75	50.66	38.67
18. Ratio of burden to total assets		8.46	0.41	0.39	0.73	1.40	-0.27	-2.32
19. Ratio of burden to interest income		112.95	5.63	4.21	10.70	19.20	-9.04	-41.62
20. Ratio of operating profits to total assets		-0.97	4.40	4.87	1.89	1.73	1.40	5.86
21. Return on assets		-0.98	1.82	2.52	0.80	1.17	0.43	2.23
22. Return on equity		-0.98	6.70	8.66	5.61	5.21	2.62	13.79
23. Cost of deposits		-	4.00	6.50	6.41	8.99	1.67	1.93
24. Cost of borrowings		-	0.66	3.26	0.48	1.07	-	-
25. Cost of funds		-	3.74	6.21	2.75	4.67	1.67	1.93
26. Return on advances		-	8.35	10.13	7.51	9.48	7.74	12.56
27. Return on investments			5.96	8.97	7.26	6.88	10.28	9.62
28. Return on advances adjusted to cost of funds		-	4.61	3.92	4.76	4.81	6.07	10.63
29. Return on investments adjusted to cost of funds			2.22	2.76	4.50	2.20	8.60	7.70
30. Business per employee (in Rupees Million)		0.01	185.58	243.94	186.84	249.32	8.39	13.06
31. Profit per employee (in Rupees Million)		-0.84	3.34	5.49	2.47	3.55	0.04	0.26
32. Capital adequacy ratio		329.86	50.73	40.26	16.23	36.61	21.60	16.81
33. Capital adequacy ratio - Tier I		329.86	49.51	39.35	15.62	35.82	21.36	16.50
34. Capital adequacy ratio - Tier II		-	1.22	0.91	0.61	0.79	0.24	0.31
35. Ratio of net NPA to net advances		-	-	-	-	-	2.46	1.16

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS (In per cent)

Items	Standard Chartered Bank		State Bank of Mauritius		UBS AG		United Overseas Bank	
	2011 (73)	2012 (74)	2011 (75)	2012 (76)	2011 (77)	2012 (78)	2011 (79)	2012 (80)
1. Cash - Deposit Ratio	7.78	5.21	7.01	5.27	10.49	7.54	88420.00	88420.00
2. Credit - Deposit Ratio	84.22	86.88	119.44	106.00	108.47	104.83	-	-
3. Investment - Deposit Ratio	39.52	42.72	83.42	62.92	601.15	591.97	-	-
4. (Credit + Investment) - Deposit Ratio	123.74	129.59	202.85	168.91	709.62	696.79	-	-
5. Ratio of deposits to total liabilities	54.95	52.57	43.79	54.20	11.26	8.84	-	-
6. Ratio of demand & savings bank deposits to total deposits	42.72	40.14	6.43	33.44	1.82	1.73	100.00	100.00
7. Ratio of priority sector advances to total advances	26.37	26.39	30.84	31.54	21.76	24.67	-	-
8. Ratio of term loans to total advances	37.53	37.59	47.95	41.31	29.19	-	-	-
9. Ratio of secured advances to total advances	54.26	62.62	79.95	86.15	29.19	31.68	-	-
10. Ratio of investments in non-approved securities to total investments	14.34	18.64	50.02	15.78	74.52	56.86	-	-
11. Ratio of interest income to total assets	6.51	6.97	6.52	9.71	4.94	5.89	4.68	7.00
12. Ratio of net interest income to total assets (Net Interest Margin)	4.10	3.73	2.45	3.06	3.42	3.89	4.68	7.00
13. Ratio of non-interest income to total assets	2.53	2.62	0.62	0.98	1.51	-1.26	-	0.19
14. Ratio of intermediation cost to total assets	2.66	2.40	1.13	1.31	2.68	1.65	4.91	5.76
15. Ratio of wage bills to intermediation cost	48.55	48.81	56.68	49.70	60.24	57.93	36.58	36.47
16. Ratio of wage bills to total expense	25.48	20.80	12.30	8.19	38.43	26.23	36.58	36.47
17. Ratio of wage bills to total income	14.29	12.24	8.94	6.11	25.02	20.64	38.40	29.22
18. Ratio of burden to total assets	0.13	-0.22	0.50	0.33	1.17	2.91	4.91	5.57
19. Ratio of burden to interest income	1.97	-3.11	7.73	3.43	23.69	49.36	104.99	79.56
20. Ratio of operating profits to total assets	3.97	3.95	1.95	2.72	2.25	0.99	-0.23	1.43
21. Return on assets	2.44	1.49	0.93	0.81	1.63	0.48	-0.24	1.21
22. Return on equity	16.70	12.76	3.14	3.45	3.40	1.59	-0.25	1.18
23. Cost of deposits	3.45	4.93	6.12	9.71	9.25	8.48	-	-
24. Cost of borrowings	3.67	1.65	3.85	4.13	1.81	3.82	-	-
25. Cost of funds	3.49	4.40	5.40	7.93	3.98	4.98	-	-
26. Return on advances	9.75	11.29	8.16	10.32	7.48	11.20	-	-
27. Return on investments	8.95	7.89	5.26	8.48	5.88	7.75	-	-
28. Return on advances adjusted to cost of funds	6.26	6.89	2.76	2.39	3.50	6.23	-	-
29. Return on investments adjusted to cost of funds	5.46	3.49	-0.14	0.55	1.90	2.77	-	-
30. Business per employee (in Rupees Million)	134.56	154.67	281.30	335.80	248.42	216.39	0.00	0.00
31. Profit per employee (in Rupees Million)	2.64	2.31	1.90	2.40	10.93	5.48	-0.64	1.81
32. Capital adequacy ratio	11.88	11.05	45.66	39.02	90.01	53.75	341.49	306.12
33. Capital adequacy ratio - Tier I	8.90	8.19	44.07	37.52	89.79	53.61	341.49	306.12
34. Capital adequacy ratio - Tier II	2.98	2.86	1.59	1.50	0.22	0.14	-	-
35. Ratio of net NPA to net advances	0.27	0.70	2.18	0.87	-	-	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31
FOREIGN BANKS

(Concl.)
(In per cent)

Items	Woori Bank	
	2011	2012
	(81)	(82)
1. Cash - Deposit Ratio	-	-
2. Credit - Deposit Ratio		-
3. Investment - Deposit Ratio		-
4. (Credit + Investment) - Deposit Ratio		-
5. Ratio of deposits to total liabilities		-
6. Ratio of demand & savings bank deposits to total deposits		-
7. Ratio of priority sector advances to total advances		-
8. Ratio of term loans to total advances		-
9. Ratio of secured advances to total advances		-
10. Ratio of investments in non-approved securities to total investments		-
11. Ratio of interest income to total assets		2.56
12. Ratio of net interest income to total assets (Net Interest Margin)		2.56
13. Ratio of non-interest income to total assets		-
14. Ratio of intermediation cost to total assets		1.61
15. Ratio of wage bills to intermediation cost		26.13
16. Ratio of wage bills to total expense		26.13
17. Ratio of wage bills to total income		16.48
18. Ratio of burden to total assets		1.61
19. Ratio of burden to interest income		63.05
20. Ratio of operating profits to total assets		0.95
21. Return on assets		-
22. Return on equity		0.53
23. Cost of deposits		-
24. Cost of borrowings		-
25. Cost of funds		-
26. Return on advances		-
27. Return on investments		-
28. Return on advances adjusted to cost of funds		-
29. Return on investments adjusted to cost of funds		-
30. Business per employee (in Rupees Million)		-
31. Profit per employee (in Rupees Million)		-
32. Capital adequacy ratio		421.70
33. Capital adequacy ratio - Tier I		421.70
34. Capital adequacy ratio - Tier II		-
35. Ratio of net NPA to net advances		-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS (In per cent)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	5.99	5.46	7.80	5.26	6.50	5.63	7.29	4.71
2. Credit - Deposit Ratio	70.99	69.64	77.52	79.02	74.87	74.67	71.30	78.20
3. Investment - Deposit Ratio	32.79	34.01	26.26	27.99	23.38	21.62	28.73	27.26
4. (Credit + Investment) - Deposit Ratio	103.78	103.66	103.78	107.01	98.24	96.29	100.03	105.46
5. Ratio of deposits to total liabilities	87.18	87.24	84.62	84.71	85.22	86.04	85.11	82.75
6. Ratio of demand & savings bank deposits to total deposits	33.48	30.49	29.06	26.40	28.68	26.90	25.42	26.65
7. Ratio of priority sector advances to total advances	32.86	33.65	33.00	33.07	24.01	22.59	25.76	22.56
8. Ratio of term loans to total advances	52.40	51.16	43.68	46.23	44.25	44.14	38.38	40.03
9. Ratio of secured advances to total advances	86.67	89.45	84.08	87.61	78.53	83.67	76.37	78.94
10. Ratio of investments in non-approved securities to total investments	18.56	16.58	6.04	9.76	16.02	16.65	21.31	17.42
11. Ratio of interest income to total assets	8.07	9.29	8.32	9.70	6.87	7.37	6.95	7.74
12. Ratio of net interest income to total assets (Net Interest Margin)	2.95	3.09	3.23	3.21	2.76	2.56	2.49	2.26
13. Ratio of non-interest income to total assets	1.00	0.78	0.90	0.74	0.88	0.85	0.84	0.90
14. Ratio of intermediation cost to total assets	1.71	1.61	1.71	1.54	1.45	1.28	1.62	1.34
15. Ratio of wage bills to intermediation cost	66.61	68.16	64.77	63.73	63.00	57.87	68.57	61.80
16. Ratio of wage bills to total expense	16.69	14.06	16.30	12.25	16.47	12.18	18.28	12.16
17. Ratio of wage bills to total income	12.58	10.91	12.02	9.43	11.81	9.02	14.25	9.60
18. Ratio of burden to total assets	0.71	0.83	0.81	0.81	0.57	0.43	0.78	0.44
19. Ratio of burden to interest income	8.79	8.97	9.74	8.33	8.32	5.85	11.16	5.69
20. Ratio of operating profits to total assets	2.24	2.26	2.42	2.41	2.19	2.13	1.72	1.82
21. Return on assets	1.11	1.02	1.36	1.19	1.33	1.24	0.82	0.72
22. Return on equity	18.65	19.64	23.24	19.25	23.47	20.64	15.79	14.00
23. Cost of deposits	5.46	6.69	5.38	7.02	4.34	5.15	4.61	5.82
24. Cost of borrowings	0.78	1.99	3.34	4.46	1.94	2.75	3.66	4.23
25. Cost of funds	5.23	6.44	5.23	6.83	4.19	5.00	4.53	5.69
26. Return on advances	10.02	11.39	10.49	11.97	8.02	8.67	8.12	8.76
27. Return on investments	6.54	7.62	6.83	7.33	7.20	8.00	6.76	8.27
28. Return on advances adjusted to cost of funds	4.78	4.95	5.26	5.14	3.82	3.67	3.59	3.07
29. Return on investments adjusted to cost of funds	1.31	1.18	1.60	0.51	3.01	3.00	2.23	2.58
30. Business per employee (in Rupees Million)	106.3	121.7	116.5	126.2	122.9	146.6	128.4	136
31. Profit per employee (in Rupees Million)	0.67	0.84	0.9	0.9	1.1	1.2	0.62	0.64
32. Capital adequacy ratio	12.96	12.83	14.38	13.18	14.52	14.67	12.17	11.95
33. Capital adequacy ratio - Tier I	8.57	9.13	9.68	9.03	9.99	10.83	8.33	8.59
34. Capital adequacy ratio - Tier II	4.39	3.70	4.70	4.15	4.53	3.84	3.84	3.36
35. Ratio of net NPA To net advances	0.79	0.98	0.38	0.91	0.35	0.54	0.91	1.47

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS (In per cent)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	5.75	5.93	7.50	5.44	7.85	6.68	6.97	6.82
2. Credit - Deposit Ratio	70.13	73.25	72.00	71.09	72.33	75.20	74.39	73.80
3. Investment - Deposit Ratio	33.65	29.94	28.50	31.21	30.39	30.20	37.22	34.87
4. (Credit + Investment) - Deposit Ratio	103.78	103.19	100.50	102.29	102.72	105.39	111.61	108.67
5. Ratio of deposits to total liabilities	87.44	86.95	87.35	87.41	85.51	85.37	81.35	83.24
6. Ratio of demand & savings bank deposits to total deposits	40.44	41.33	28.33	24.34	35.17	33.27	25.95	22.12
7. Ratio of priority sector advances to total advances	34.36	33.63	32.19	29.80	31.23	26.11	27.52	29.19
8. Ratio of term loans to total advances	70.21	62.59	48.31	50.58	69.26	65.21	47.77	52.90
9. Ratio of secured advances to total advances	74.12	81.09	69.53	71.46	80.87	75.40	67.21	72.26
10. Ratio of investments in non-approved securities to total investments	17.51	23.51	14.65	13.02	12.22	14.28	35.31	21.98
11. Ratio of interest income to total assets	7.54	8.77	7.64	8.69	7.76	8.71	7.16	8.48
12. Ratio of net interest income to total assets (Net Interest Margin)	2.67	3.06	2.56	2.17	2.71	2.35	2.30	2.05
13. Ratio of non-interest income to total assets	0.72	0.78	0.94	0.82	0.64	0.63	0.98	0.97
14. Ratio of intermediation cost to total assets	2.23	2.00	1.47	1.32	2.04	1.71	1.29	1.16
15. Ratio of wage bills to intermediation cost	70.37	67.76	66.86	63.61	74.12	66.85	54.51	51.20
16. Ratio of wage bills to total expense	22.09	17.56	15.03	10.68	21.33	14.14	11.42	7.84
17. Ratio of wage bills to total income	18.99	14.17	11.47	8.80	17.98	12.20	8.61	6.29
18. Ratio of burden to total assets	1.51	1.22	0.54	0.49	1.39	1.07	0.30	0.19
19. Ratio of burden to interest income	20.01	13.89	7.01	5.66	17.96	12.29	4.22	2.23
20. Ratio of operating profits to total assets	1.16	1.84	2.03	1.67	1.32	1.28	2.00	1.86
21. Return on assets	0.47	0.55	1.42	0.95	0.70	0.26	1.21	1.06
22. Return on equity	9.68	9.91	23.20	15.36	13.49	4.57	21.89	19.54
23. Cost of deposits	5.04	5.99	5.39	7.08	5.31	6.92	5.09	7.13
24. Cost of borrowings	1.51	3.48	2.95	2.89	1.43	1.16	1.28	1.56
25. Cost of funds	4.89	5.87	5.29	6.89	5.09	6.55	4.68	6.54
26. Return on advances	9.19	10.67	8.96	10.57	9.57	10.40	8.63	10.21
27. Return on investments	6.94	7.53	7.36	7.59	7.17	7.64	5.97	6.75
28. Return on advances adjusted to cost of funds	4.30	4.79	3.67	3.68	4.48	3.85	3.95	3.67
29. Return on investments adjusted to cost of funds	2.05	1.65	2.07	0.70	2.08	1.09	1.29	0.21
30. Business per employee (in Rupees Million)	82.5	96.7	119.91	137.44	83.52	86.16	157.28	171.3
31. Profit per employee (in Rupees Million)	0.24	0.31	0.98	0.82	0.4	0.15	1.09	1.09
32. Capital adequacy ratio	13.35	12.43	15.38	13.76	11.64	12.40	14.11	13.00
33. Capital adequacy ratio - Tier I	8.02	8.31	10.87	10.35	6.31	7.79	8.69	8.33
34. Capital adequacy ratio - Tier II	5.33	4.12	4.51	3.41	5.33	4.61	5.42	4.67
35. Ratio of net NPA To net advances	1.32	0.84	1.10	1.46	0.65	3.09	0.46	0.87

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS (In per cent)

Items	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2011 (17)	2012 (18)	2011 (19)	2012 (20)	2011 (21)	2012 (22)	2011 (23)	2012 (24)
1. Cash - Deposit Ratio	7.35	6.73	10.84	7.17	6.50	5.23	6.89	5.72
2. Credit - Deposit Ratio	69.82	73.47	87.04	86.06	71.12	74.77	77.00	78.87
3. Investment - Deposit Ratio	29.23	29.84	37.83	39.51	32.88	31.44	33.47	31.14
4. (Credit + Investment) - Deposit Ratio	99.05	103.31	124.87	125.58	104.00	106.20	110.48	110.01
5. Ratio of deposits to total liabilities	90.64	88.30	71.23	72.37	86.93	85.42	81.23	81.24
6. Ratio of demand & savings bank deposits to total deposits	35.52	34.55	20.88	24.10	30.92	30.55	30.20	26.42
7. Ratio of priority sector advances to total advances	33.80	30.26	26.87	26.74	34.29	32.98	29.19	30.03
8. Ratio of term loans to total advances	48.32	50.36	77.24	72.84	61.41	57.54	50.18	51.84
9. Ratio of secured advances to total advances	81.59	82.68	92.92	92.61	84.03	80.51	79.86	85.81
10. Ratio of investments in non-approved securities to total investments	18.54	15.65	20.87	22.09	24.03	21.68	21.50	9.97
11. Ratio of interest income to total assets	7.84	8.59	7.62	8.59	8.39	9.30	7.81	8.98
12. Ratio of net interest income to total assets (Net Interest Margin)	2.75	2.66	1.75	1.67	3.62	3.36	2.72	2.52
13. Ratio of non-interest income to total assets	0.83	0.74	0.88	0.78	1.06	0.94	0.79	0.84
14. Ratio of intermediation cost to total assets	1.67	1.46	0.93	0.96	1.73	1.66	1.66	1.59
15. Ratio of wage bills to intermediation cost	64.11	61.89	45.53	44.50	69.18	67.85	67.68	65.85
16. Ratio of wage bills to total expense	15.84	12.22	6.21	5.41	18.38	14.84	16.64	12.98
17. Ratio of wage bills to total income	12.36	9.69	4.96	4.55	12.64	11.02	13.07	10.64
18. Ratio of burden to total assets	0.84	0.72	0.05	0.18	0.67	0.73	0.87	0.74
19. Ratio of burden to interest income	10.72	8.43	0.60	2.09	7.95	7.81	11.13	8.28
20. Ratio of operating profits to total assets	1.91	1.93	1.71	1.49	2.95	2.63	1.85	1.77
21. Return on assets	1.00	1.08	0.73	0.82	1.53	1.31	0.71	0.52
22. Return on equity	19.55	19.75	13.35	11.95	19.27	17.19	12.73	9.88
23. Cost of deposits	5.40	6.41	5.74	7.18	5.29	6.58	5.28	6.94
24. Cost of borrowings	0.49	0.64	1.97	2.61	11.48	9.55	8.05	7.66
25. Cost of funds	5.26	6.19	4.90	6.21	5.39	6.67	5.55	7.03
26. Return on advances	9.52	10.17	9.32	10.63	10.33	11.38	9.27	10.76
27. Return on investments	6.92	7.39	6.71	6.99	7.07	7.67	6.88	7.57
28. Return on advances adjusted to cost of funds	4.26	3.98	4.41	4.42	4.94	4.71	3.72	3.74
29. Return on investments adjusted to cost of funds	1.66	1.20	1.81	0.78	1.69	1.00	1.32	0.54
30. Business per employee (in Rupees Million)	107.7	128.4	234.64	238.71	93	111.4	100.5	117.6
31. Profit per employee (in Rupees Million)	0.62	0.79	1.19	1.32	0.89	0.93	0.42	0.38
32. Capital adequacy ratio	13.41	11.51	13.64	14.58	13.56	13.47	14.55	13.32
33. Capital adequacy ratio - Tier I	9.77	8.86	8.03	8.38	11.02	11.13	8.16	8.35
34. Capital adequacy ratio - Tier II	3.64	2.65	5.61	6.20	2.54	2.34	6.39	4.97
35. Ratio of net NPA To net advances	1.22	1.01	1.06	1.61	0.53	1.33	1.19	1.35

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS (In per cent)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2011 (25)	2012 (26)	2011 (27)	2012 (28)	2011 (29)	2012 (30)	2011 (31)	2012 (32)
1. Cash - Deposit Ratio	6.84	5.43	7.67	5.77	7.60	4.87	7.70	5.58
2. Credit - Deposit Ratio	68.97	71.80	71.39	73.11	77.38	77.39	78.75	78.27
3. Investment - Deposit Ratio	35.63	33.41	31.22	31.79	30.41	32.31	25.86	25.84
4. (Credit + Investment) - Deposit Ratio	104.60	105.20	102.61	104.90	107.79	109.70	104.61	104.11
5. Ratio of deposits to total liabilities	86.19	87.56	87.12	86.58	82.71	82.84	86.62	86.56
6. Ratio of demand & savings bank deposits to total deposits	24.56	24.13	23.95	23.93	38.45	35.34	30.93	29.45
7. Ratio of priority sector advances to total advances	36.45	35.75	30.82	28.01	32.48	31.33	30.13	29.46
8. Ratio of term loans to total advances	57.24	56.20	71.43	68.74	49.84	48.59	77.08	79.93
9. Ratio of secured advances to total advances	87.82	92.68	71.70	81.28	87.61	91.61	73.93	77.85
10. Ratio of investments in non-approved securities to total investments	25.92	24.35	12.71	14.78	16.06	18.47	13.46	10.51
11. Ratio of interest income to total assets	8.09	9.32	7.88	9.15	8.00	8.71	7.75	9.01
12. Ratio of net interest income to total assets (Net Interest Margin)	2.80	2.48	2.49	2.12	3.50	3.21	2.97	3.00
13. Ratio of non-interest income to total assets	0.64	0.73	0.70	0.59	1.07	1.00	0.62	0.63
14. Ratio of intermediation cost to total assets	1.27	1.36	1.57	1.64	1.89	1.67	1.72	1.66
15. Ratio of wage bills to intermediation cost	55.40	58.60	76.81	71.85	70.10	67.45	69.59	67.21
16. Ratio of wage bills to total expense	10.70	9.75	17.35	13.58	20.71	15.74	18.44	14.55
17. Ratio of wage bills to total income	8.04	7.96	14.08	12.08	14.58	11.63	14.34	11.57
18. Ratio of burden to total assets	0.62	0.63	0.87	1.05	0.82	0.67	1.10	1.03
19. Ratio of burden to interest income	7.71	6.80	11.09	11.45	10.20	7.69	14.26	11.38
20. Ratio of operating profits to total assets	2.17	1.85	1.62	1.07	2.68	2.54	1.86	1.97
21. Return on assets	1.03	0.67	0.90	0.65	1.34	1.19	0.76	0.81
22. Return on equity	15.55	9.91	16.39	11.21	22.60	19.80	16.53	16.32
23. Cost of deposits	5.76	7.60	5.74	7.61	4.91	6.18	4.90	6.35
24. Cost of borrowings	0.44	0.69	2.87	3.92	1.01	1.21	1.03	0.80
25. Cost of funds	5.56	7.36	5.57	7.43	4.58	5.73	4.60	6.00
26. Return on advances	9.98	11.62	9.58	11.16	9.85	10.62	9.33	10.74
27. Return on investments	7.26	7.22	7.00	7.59	6.52	7.06	6.49	7.21
28. Return on advances adjusted to cost of funds	4.43	4.26	4.01	3.72	5.26	4.89	4.73	4.74
29. Return on investments adjusted to cost of funds	1.70	-0.13	1.43	0.16	1.94	1.33	1.89	1.21
30. Business per employee (in Rupees Million)	141.8	146.22	119	130.2	101.78	113.2	87.54	107.41
31. Profit per employee (in Rupees Million)	0.9	0.62	0.6	0.6	0.84	0.84	0.4	0.53
32. Capital adequacy ratio	14.23	12.69	12.94	13.26	12.42	12.63	13.04	12.24
33. Capital adequacy ratio - Tier I	11.21	10.12	8.35	8.55	8.44	9.28	9.31	8.94
34. Capital adequacy ratio - Tier II	3.02	2.57	4.59	4.71	3.98	3.35	3.73	3.30
35. Ratio of net NPA To net advances	0.98	2.21	0.56	1.19	0.85	1.52	0.97	0.96

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS (In per cent)

Items	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2011 (33)	2012 (34)	2011 (35)	2012 (36)	2011 (37)	2012 (38)	2011 (39)	2012 (40)
1. Cash - Deposit Ratio	7.16	5.07	8.70	5.22	7.63	5.71	6.66	5.47
2. Credit - Deposit Ratio	68.19	75.02	74.58	79.81	68.73	70.74	66.51	69.72
3. Investment - Deposit Ratio	29.55	29.72	28.84	27.98	33.73	32.61	34.32	34.49
4. (Credit + Investment) - Deposit Ratio	97.74	104.75	103.42	107.80	102.46	103.35	100.83	104.20
5. Ratio of deposits to total liabilities	88.91	85.32	85.79	85.00	86.46	87.36	89.31	86.73
6. Ratio of demand & savings bank deposits to total deposits	22.05	22.34	31.76	31.28	40.78	40.77	25.25	22.02
7. Ratio of priority sector advances to total advances	24.32	25.03	32.04	23.87	31.94	35.15	29.48	29.56
8. Ratio of term loans to total advances	64.40	63.86	42.99	43.71	71.27	69.10	54.19	53.47
9. Ratio of secured advances to total advances	85.63	76.08	78.79	78.57	79.95	80.49	74.89	74.25
10. Ratio of investments in non-approved securities to total investments	19.08	12.80	20.37	19.05	27.02	21.87	27.17	17.24
11. Ratio of interest income to total assets	7.56	8.51	7.63	8.49	7.59	8.29	7.68	8.99
12. Ratio of net interest income to total assets (Net Interest Margin)	2.56	2.27	2.88	2.77	2.60	2.58	2.56	2.14
13. Ratio of non-interest income to total assets	0.62	0.56	0.95	0.94	0.76	0.76	0.70	0.59
14. Ratio of intermediation cost to total assets	1.38	1.20	1.83	1.60	1.56	1.44	1.88	1.35
15. Ratio of wage bills to intermediation cost	71.32	67.26	65.81	62.18	62.67	64.42	70.50	61.61
16. Ratio of wage bills to total expense	15.42	10.82	18.33	13.61	14.88	12.98	18.96	10.16
17. Ratio of wage bills to total income	12.04	8.87	14.06	10.56	11.67	10.25	15.84	8.69
18. Ratio of burden to total assets	0.76	0.63	0.89	0.66	0.79	0.68	1.18	0.76
19. Ratio of burden to interest income	10.11	7.45	11.62	7.83	10.44	8.17	15.40	8.43
20. Ratio of operating profits to total assets	1.79	1.64	2.00	2.11	1.80	1.90	1.38	1.38
21. Return on assets	0.66	0.69	1.05	0.79	0.66	0.70	0.72	0.66
22. Return on equity	14.36	13.83	17.96	13.05	11.74	11.93	12.63	11.54
23. Cost of deposits	5.11	6.65	5.12	6.30	5.27	6.11	5.38	7.43
24. Cost of borrowings	3.08	3.00	1.01	0.90	2.49	1.80	0.03	0.32
25. Cost of funds	5.03	6.44	4.89	5.93	5.17	5.88	5.23	7.10
26. Return on advances	9.37	10.61	8.90	9.75	9.67	10.35	9.29	11.35
27. Return on investments	6.25	7.12	7.10	7.57	6.39	6.79	6.97	6.96
28. Return on advances adjusted to cost of funds	4.34	4.17	4.02	3.81	4.50	4.47	4.06	4.24
29. Return on investments adjusted to cost of funds	1.22	0.68	2.21	1.63	1.22	0.91	1.74	-0.14
30. Business per employee (in Rupees Million)	106.9	116.4	104.3	107	86	97.1	92.8	112.8
31. Profit per employee (in Rupees Million)	0.42	0.51	0.8	0.6	0.35	0.41	0.63	0.5
32. Capital adequacy ratio	13.71	12.35	12.95	11.85	13.05	12.69	13.88	13.06
33. Capital adequacy ratio - Tier I	8.52	8.09	8.69	8.37	8.90	8.79	9.88	9.68
34. Capital adequacy ratio - Tier II	5.19	4.26	4.26	3.48	4.15	3.90	4.00	3.38
35. Ratio of net NPA To net advances	1.84	1.96	1.19	1.70	1.42	1.72	1.52	1.72

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS (In per cent)

Items	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	7.34	4.86	7.21	6.43	12.03	6.08	9.27	8.01
2. Credit - Deposit Ratio	75.25	77.13	76.32	83.41	76.70	79.21	95.91	99.31
3. Investment - Deposit Ratio	38.04	42.34	40.91	39.74	34.00	39.51	59.70	62.45
4. (Credit + Investment) - Deposit Ratio	113.30	119.47	117.23	123.15	110.70	118.73	155.61	161.76
5. Ratio of deposits to total liabilities	77.97	77.06	75.68	73.02	75.21	73.01	55.54	53.94
6. Ratio of demand & savings bank deposits to total deposits	41.10	41.54	35.21	32.12	52.69	48.40	45.06	43.45
7. Ratio of priority sector advances to total advances	28.99	28.56	37.91	36.33	34.24	32.68	24.68	23.37
8. Ratio of term loans to total advances	72.99	70.09	59.36	59.67	60.46	58.63	83.33	85.56
9. Ratio of secured advances to total advances	81.70	86.44	90.97	86.94	75.51	75.54	78.88	84.82
10. Ratio of investments in non-approved securities to total investments	38.67	37.32	23.70	19.70	24.36	21.81	52.36	45.51
11. Ratio of interest income to total assets	7.16	8.33	7.92	8.91	7.97	8.87	6.75	7.62
12. Ratio of net interest income to total assets (Net Interest Margin)	3.10	3.04	2.79	2.83	4.22	4.00	2.34	2.44
13. Ratio of non-interest income to total assets	2.19	2.05	1.65	1.28	1.73	1.70	1.73	1.71
14. Ratio of intermediation cost to total assets	2.26	2.27	3.18	3.07	2.86	2.79	1.72	1.78
15. Ratio of wage bills to intermediation cost	33.77	34.63	49.43	50.52	39.65	39.58	42.57	44.78
16. Ratio of wage bills to total expense	12.07	10.41	18.92	16.93	17.15	14.42	11.95	11.47
17. Ratio of wage bills to total income	8.16	7.59	16.41	15.20	11.69	10.45	8.64	8.56
18. Ratio of burden to total assets	0.07	0.22	1.52	1.79	1.13	1.09	-0.01	0.08
19. Ratio of burden to interest income	0.97	2.67	19.22	20.07	14.14	12.26	-0.12	1.04
20. Ratio of operating profits to total assets	3.03	2.81	1.27	1.04	3.09	2.91	2.35	2.36
21. Return on assets	1.68	1.68	0.30	0.68	1.58	1.77	1.35	1.50
22. Return on equity	19.34	20.29	3.51	7.43	16.74	18.69	9.65	11.20
23. Cost of deposits	4.54	5.95	5.61	6.83	4.27	5.57	4.71	5.95
24. Cost of borrowings	0.74	0.77	6.17	7.17	9.79	11.78	1.22	1.18
25. Cost of funds	4.10	5.29	5.68	6.88	4.64	6.06	3.59	4.32
26. Return on advances	8.43	9.85	10.40	11.21	10.56	11.56	8.26	9.42
27. Return on investments	6.94	7.74	6.12	7.17	7.22	7.72	6.19	6.58
28. Return on advances adjusted to cost of funds	4.34	4.57	4.73	4.33	5.91	5.50	4.68	5.10
29. Return on investments adjusted to cost of funds	2.84	2.46	0.44	0.29	2.57	1.67	2.60	2.27
30. Business per employee (in Rupees Million)	136.6	127.6	49.1	51.4	65.3	65.4	73.5	70.8
31. Profit per employee (in Rupees Million)	1.4	1.4	0.1	0.2	0.74	0.81	1	1.1
32. Capital adequacy ratio	12.65	13.66	13.25	15.41	16.22	16.52	19.54	18.52
33. Capital adequacy ratio - Tier I	9.41	9.45	11.10	13.81	12.23	11.60	13.17	12.68
34. Capital adequacy ratio - Tier II	3.24	4.21	2.15	1.60	3.99	4.92	6.37	5.84
35. Ratio of net NPA To net advances	0.29	0.27	0.96	0.57	0.19	0.18	1.11	0.73

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31
NEW PRIVATE SECTOR BANKS

(Contd.)
(In per cent)

Items	IndusInd Bank		Kotak Mahindra Bank		Yes Bank	
	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)
1. Cash - Deposit Ratio	7.15	6.85	7.20	5.23	6.70	4.75
2. Credit - Deposit Ratio	76.14	82.77	100.23	101.41	74.80	77.29
3. Investment - Deposit Ratio	39.43	34.40	58.51	55.96	40.99	56.47
4. (Credit + Investment) - Deposit Ratio	115.57	117.17	158.75	157.37	115.79	133.76
5. Ratio of deposits to total liabilities	75.30	73.55	57.54	58.69	77.85	66.73
6. Ratio of demand & savings bank deposits to total deposits	27.15	27.30	30.04	32.18	10.34	15.04
7. Ratio of priority sector advances to total advances	35.76	35.67	29.79	31.47	26.30	25.92
8. Ratio of term loans to total advances	62.35	73.37	76.60	76.92	79.66	74.69
9. Ratio of secured advances to total advances	85.80	91.86	85.51	83.37	58.58	72.94
10. Ratio of investments in non-approved securities to total investments	26.04	18.32	22.91	23.09	42.92	41.71
11. Ratio of interest income to total assets	8.86	10.38	9.49	10.61	8.47	9.51
12. Ratio of net interest income to total assets (Net Interest Margin)	3.40	3.30	4.75	4.31	2.61	2.44
13. Ratio of non-interest income to total assets	1.76	1.96	1.77	1.68	1.31	1.29
14. Ratio of intermediation cost to total assets	2.49	2.60	3.52	3.15	1.43	1.41
15. Ratio of wage bills to intermediation cost	37.94	36.15	50.46	49.18	53.30	50.95
16. Ratio of wage bills to total expense	11.88	9.71	21.50	16.40	10.43	8.45
17. Ratio of wage bills to total income	8.89	7.62	15.77	12.61	7.77	6.63
18. Ratio of burden to total assets	0.73	0.64	1.75	1.47	0.12	0.11
19. Ratio of burden to interest income	8.21	6.18	18.44	13.87	1.40	1.20
20. Ratio of operating profits to total assets	2.67	2.66	3.00	2.84	2.50	2.32
21. Return on assets	1.46	1.57	1.77	1.83	1.58	1.57
22. Return on equity	17.91	18.26	14.39	14.65	21.13	23.07
23. Cost of deposits	5.99	8.02	5.64	7.39	6.31	8.08
24. Cost of borrowings	1.62	2.74	3.90	5.47	8.02	7.89
25. Cost of funds	5.35	7.19	5.20	6.82	6.54	8.05
26. Return on advances	12.14	13.77	12.83	14.23	10.57	12.24
27. Return on investments	6.12	7.67	6.46	6.75	7.08	7.93
28. Return on advances adjusted to cost of funds	6.79	6.58	7.63	7.41	4.03	4.19
29. Return on investments adjusted to cost of funds	0.77	0.47	1.26	-0.07	0.53	-0.12
30. Business per employee (in Rupees Million)	84.4	78.84	53.5	61.3	222.03	174.77
31. Profit per employee (in Rupees Million)	0.82	0.86	0.8	0.9	2.09	2.04
32. Capital adequacy ratio	15.89	13.85	19.92	17.52	16.50	17.90
33. Capital adequacy ratio - Tier I	12.29	11.37	17.99	15.74	9.70	9.90
34. Capital adequacy ratio - Tier II	3.60	2.48	1.93	1.78	6.80	8.00
35. Ratio of net NPA To net advances	0.28	0.27	0.72	0.61	0.03	0.05

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS
(In per cent)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank		Federal Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	6.73	6.47	8.15	4.99	6.41	7.35	6.82	4.95
2. Credit - Deposit Ratio	71.28	72.26	71.67	74.28	72.35	74.19	74.28	77.15
3. Investment - Deposit Ratio	30.83	29.66	28.00	28.07	29.05	36.94	33.80	35.56
4. (Credit + Investment) - Deposit Ratio	102.12	101.92	99.67	102.34	101.40	111.13	108.08	112.71
5. Ratio of deposits to total liabilities	88.77	88.03	88.51	89.05	87.82	80.43	83.59	80.72
6. Ratio of demand & savings bank deposits to total deposits	22.36	19.32	19.58	18.19	22.90	19.35	26.86	27.54
7. Ratio of priority sector advances to total advances	34.59	33.78	36.96	36.23	28.30	32.09	33.13	32.28
8. Ratio of term loans to total advances	36.65	31.05	40.57	35.33	74.93	80.09	42.70	37.66
9. Ratio of secured advances to total advances	90.78	96.07	96.89	96.81	88.12	89.59	78.80	77.19
10. Ratio of investments in non-approved securities to total investments	19.15	11.26	20.21	16.11	9.11	4.51	31.45	33.74
11. Ratio of interest income to total assets	8.70	9.83	9.32	10.30	8.11	9.63	8.52	9.92
12. Ratio of net interest income to total assets (Net Interest Margin)	2.83	2.81	3.21	3.03	2.37	1.71	3.67	3.49
13. Ratio of non-interest income to total assets	0.85	0.78	1.20	1.26	1.31	0.99	1.09	0.95
14. Ratio of intermediation cost to total assets	3.30	2.73	1.66	1.70	3.08	3.38	1.76	1.75
15. Ratio of wage bills to intermediation cost	73.43	71.36	46.96	43.71	58.49	56.02	57.46	55.54
16. Ratio of wage bills to total expense	26.43	19.98	10.01	8.28	20.44	16.75	15.29	11.86
17. Ratio of wage bills to total income	25.37	18.37	7.39	6.42	19.13	17.82	10.51	8.93
18. Ratio of burden to total assets	2.45	1.95	0.45	0.44	1.77	2.39	0.67	0.80
19. Ratio of burden to interest income	28.15	19.85	4.84	4.28	21.81	24.79	7.88	8.04
20. Ratio of operating profits to total assets	0.38	0.85	2.76	2.59	0.60	-0.68	3.00	2.69
21. Return on assets	0.14	0.24	1.67	1.71	0.23	-0.73	1.34	1.41
22. Return on equity	2.60	4.66	23.47	24.91	4.06	-14.70	11.98	14.37
23. Cost of deposits	6.32	7.64	6.73	7.97	5.95	8.35	5.47	7.25
24. Cost of borrowings	1.52	1.47	8.38	6.61	6.94	7.25	0.57	1.58
25. Cost of funds	6.20	7.36	6.74	7.95	6.00	8.25	5.26	6.89
26. Return on advances	11.24	12.41	12.00	12.98	9.94	12.07	10.76	12.02
27. Return on investments	6.24	6.88	7.18	7.40	7.12	7.84	6.29	8.24
28. Return on advances adjusted to cost of funds	5.05	5.05	5.26	5.03	3.94	3.82	5.49	5.13
29. Return on investments adjusted to cost of funds	0.04	-0.48	0.44	-0.55	1.12	-0.41	1.03	1.35
30. Business per employee (in Rupees Million)	53.70	67.50	78.10	84.70	58.92	59.29	92.30	101.10
31. Profit per employee (in Rupees Million)	0.05	0.10	0.80	0.80	0.07	-0.33	0.70	0.90
32. Capital adequacy ratio	11.22	11.08	12.75	12.57	11.80	9.49	16.79	16.64
33. Capital adequacy ratio - Tier I	9.42	8.83	11.84	11.69	9.41	7.42	15.63	15.86
34. Capital adequacy ratio - Tier II	1.80	2.25	0.91	0.88	2.39	2.07	1.16	0.78
35. Ratio of net NPA to net advances	1.74	1.10	0.52	0.44	0.30	0.66	0.60	0.53

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS
(In per cent)

Items	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	7.23	5.63	6.66	5.22	7.10	5.39	6.79	5.98
2. Credit - Deposit Ratio	78.17	81.65	58.63	62.00	63.46	65.55	72.06	74.58
3. Investment - Deposit Ratio	36.62	36.13	44.09	40.54	42.09	40.63	31.27	32.72
4. (Credit + Investment) - Deposit Ratio	114.79	117.78	102.72	102.54	105.55	106.18	103.33	107.30
5. Ratio of deposits to total liabilities	77.39	74.88	88.45	88.51	86.25	87.02	87.59	85.32
6. Ratio of demand & savings bank deposits to total deposits	34.64	34.23	40.48	40.71	24.88	24.56	23.28	19.16
7. Ratio of priority sector advances to total advances	34.09	33.04	39.23	30.11	35.96	36.53	31.58	31.27
8. Ratio of term loans to total advances	63.61	56.58	75.11	74.32	44.54	45.05	29.59	22.54
9. Ratio of secured advances to total advances	87.10	88.76	82.27	83.56	92.53	93.52	94.66	94.45
10. Ratio of investments in non-approved securities to total investments	25.58	29.46	47.53	46.57	41.78	36.68	12.55	11.93
11. Ratio of interest income to total assets	7.39	8.97	7.98	8.73	8.08	9.15	8.84	9.93
12. Ratio of net interest income to total assets (Net Interest Margin)	2.76	2.81	3.32	3.32	2.09	2.19	3.06	2.79
13. Ratio of non-interest income to total assets	1.80	1.56	0.78	0.60	0.99	0.98	1.05	1.06
14. Ratio of intermediation cost to total assets	2.82	2.58	1.63	1.45	1.87	1.67	1.72	1.64
15. Ratio of wage bills to intermediation cost	59.03	58.64	68.99	65.00	62.86	57.19	53.30	48.82
16. Ratio of wage bills to total expense	22.32	17.32	17.88	13.72	14.96	11.06	12.20	9.13
17. Ratio of wage bills to total income	18.08	14.38	12.84	10.09	12.96	9.43	9.25	7.30
18. Ratio of burden to total assets	1.02	1.02	0.85	0.84	0.88	0.69	0.66	0.58
19. Ratio of burden to interest income	13.77	11.42	10.62	9.68	10.85	7.51	7.50	5.85
20. Ratio of operating profits to total assets	1.74	1.79	2.47	2.47	1.21	1.50	2.39	2.20
21. Return on assets	0.89	1.09	1.22	1.56	0.72	0.73	1.71	1.56
22. Return on equity	12.86	13.82	18.96	21.22	9.60	9.79	22.26	20.81
23. Cost of deposits	4.84	6.59	5.05	5.92	6.60	7.70	6.36	7.75
24. Cost of borrowings	1.22	5.01	4.20	3.54	0.65	1.86	4.40	5.12
25. Cost of funds	4.40	6.38	5.03	5.86	6.40	7.49	6.31	7.64
26. Return on advances	9.65	10.96	10.68	11.45	10.75	12.47	10.77	12.16
27. Return on investments	6.00	8.26	6.34	6.79	5.97	6.05	7.31	7.85
28. Return on advances adjusted to cost of funds	5.26	4.58	5.65	5.59	4.35	4.99	4.45	4.51
29. Return on investments adjusted to cost of funds	1.61	1.88	1.31	0.93	-0.42	-1.44	0.99	0.21
30. Business per employee (in Rupees Million)	67.48	55.98	85.60	88.60	77.10	85.90	92.60	98.40
31. Profit per employee (in Rupees Million)	0.45	0.46	0.80	0.90	0.40	0.40	0.91	0.88
32. Capital adequacy ratio	12.94	14.00	13.72	13.36	13.33	12.84	14.41	14.33
33. Capital adequacy ratio - Tier I	9.36	11.23	11.33	11.12	11.27	10.86	13.07	13.12
34. Capital adequacy ratio - Tier II	3.58	2.77	2.39	2.24	2.06	1.98	1.34	1.21
35. Ratio of net NPA to net advances	0.39	0.18	0.20	0.15	1.62	2.11	0.07	0.33

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS
(In per cent)

Items	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank		South Indian Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash - Deposit Ratio	8.46	5.74	6.84	6.17	8.04	5.56	6.15	4.31
2. Credit - Deposit Ratio	72.60	72.19	59.41	55.07	93.29	87.19	68.94	74.74
3. Investment - Deposit Ratio	31.56	31.14	27.99	32.58	43.70	49.24	30.03	25.75
4. (Credit + Investment) - Deposit Ratio	104.16	103.33	87.40	87.66	136.99	136.43	98.96	100.49
5. Ratio of deposits to total liabilities	83.82	86.89	85.81	87.81	63.23	65.78	90.56	90.41
6. Ratio of demand & savings bank deposits to total deposits	18.81	14.91	42.93	36.76	34.54	21.51	21.55	19.67
7. Ratio of priority sector advances to total advances	35.71	34.33	48.04	49.52	26.74	20.42	30.25	18.76
8. Ratio of term loans to total advances	39.54	39.19	42.44	47.25	57.62	71.35	34.37	37.52
9. Ratio of secured advances to total advances	85.14	87.36	92.10	94.82	88.95	89.35	89.63	93.16
10. Ratio of investments in non-approved securities to total investments	15.42	19.04	26.46	36.73	43.47	38.69	23.77	12.62
11. Ratio of interest income to total assets	8.95	10.28	8.32	9.43	7.12	8.91	8.38	9.79
12. Ratio of net interest income to total assets (Net Interest Margin)	3.07	2.51	3.76	3.88	3.58	3.58	2.71	2.79
13. Ratio of non-interest income to total assets	1.15	1.07	0.37	0.62	0.70	1.29	0.67	0.68
14. Ratio of intermediation cost to total assets	1.92	1.99	1.81	1.99	3.55	2.67	1.59	1.69
15. Ratio of wage bills to intermediation cost	50.97	48.09	62.49	68.21	76.49	60.50	62.66	60.61
16. Ratio of wage bills to total expense	12.53	9.80	17.77	18.03	38.34	20.16	13.69	11.77
17. Ratio of wage bills to total income	9.68	8.42	13.03	13.53	34.78	15.81	10.97	9.77
18. Ratio of burden to total assets	0.77	0.92	1.45	1.38	2.86	1.38	0.91	1.01
19. Ratio of burden to interest income	8.56	8.94	17.36	14.60	40.12	15.47	10.87	10.33
20. Ratio of operating profits to total assets	2.30	1.59	2.32	2.51	0.72	2.20	1.80	1.78
21. Return on assets	0.91	0.73	1.56	1.75	0.53	1.38	1.05	1.12
22. Return on equity	12.40	11.56	16.24	17.74	1.71	5.90	17.56	19.99
23. Cost of deposits	6.59	8.40	5.26	6.37	5.16	7.25	6.15	7.61
24. Cost of borrowings	6.36	13.40	8.94	4.11	6.11	4.28	2.68	4.03
25. Cost of funds	6.58	8.64	5.26	6.37	5.16	6.80	6.11	7.56
26. Return on advances	11.60	12.98	10.88	12.33	8.72	11.51	10.63	12.01
27. Return on investments	7.07	8.19	7.69	7.74	6.29	6.78	5.99	6.78
28. Return on advances adjusted to cost of funds	5.03	4.34	5.61	5.96	3.56	4.71	4.52	4.45
29. Return on investments adjusted to cost of funds	0.49	-0.45	2.42	1.37	1.12	-0.02	-0.12	-0.78
30. Business per employee (in Rupees Million)	71.90	78.70	58.50	65.60	43.50	66.90	91.80	107.90
31. Profit per employee (in Rupees Million)	0.39	0.35	0.60	0.80	0.10	0.50	0.50	0.70
32. Capital adequacy ratio	13.19	13.10	16.35	15.09	56.41	23.20	14.01	14.00
33. Capital adequacy ratio - Tier I	10.78	8.86	15.80	14.62	55.93	22.83	11.27	11.54
34. Capital adequacy ratio - Tier II	2.41	4.24	0.55	0.47	0.48	0.37	2.74	2.46
35. Ratio of net NPA to net advances	0.90	1.74	-	-	0.36	0.20	0.29	0.28

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31
OLD PRIVATE SECTOR BANKS

(Contd.)
(In per cent)

Items	Tamilnad Mercantile Bank	
	2011 (25)	2012 (26)
1. Cash - Deposit Ratio	6.22	4.07
2. Credit - Deposit Ratio	78.00	80.53
3. Investment - Deposit Ratio	27.31	28.58
4. (Credit + Investment) - Deposit Ratio	105.31	109.11
5. Ratio of deposits to total liabilities	85.58	84.25
6. Ratio of demand & savings bank deposits to total deposits	24.22	20.63
7. Ratio of priority sector advances to total advances	42.79	42.73
8. Ratio of term loans to total advances	40.79	37.76
9. Ratio of secured advances to total advances	96.82	96.73
10. Ratio of investments in non-approved securities to total investments	11.02	9.93
11. Ratio of interest income to total assets	9.23	10.34
12. Ratio of net interest income to total assets (Net Interest Margin)	3.66	3.57
13. Ratio of non-interest income to total assets	1.27	1.27
14. Ratio of intermediation cost to total assets	2.01	1.92
15. Ratio of wage bills to intermediation cost	65.43	61.00
16. Ratio of wage bills to total expense	17.33	13.47
17. Ratio of wage bills to total income	12.50	10.07
18. Ratio of burden to total assets	0.74	0.64
19. Ratio of burden to interest income	8.00	6.24
20. Ratio of operating profits to total assets	2.92	2.93
21. Return on assets	1.74	1.75
22. Return on equity	19.96	20.89
23. Cost of deposits	6.44	7.80
24. Cost of borrowings	0.49	1.95
25. Cost of funds	6.42	7.71
26. Return on advances	11.33	12.52
27. Return on investments	7.87	7.90
28. Return on advances adjusted to cost of funds	4.92	4.81
29. Return on investments adjusted to cost of funds	1.46	0.19
30. Business per employee (in Rupees Million)	95.92	106.88
31. Profit per employee (in Rupees Million)	0.99	1.10
32. Capital adequacy ratio	15.13	14.69
33. Capital adequacy ratio - Tier I	14.46	13.98
34. Capital adequacy ratio - Tier II	0.67	0.71
35. Ratio of net NPA to net advances	0.27	0.45

Source : Annual accounts of Banks.