

**Table 56 : Selected Ratios of Scheduled Commercial Banks  
(excluding RRBs) : 1999 and 2000 (Part 5 of 6)  
FOREIGN BANKS**

Ratio	(per cent)							
	Year ended March 31							
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	9.55	9.87	3.68	3.26	9.33	7.75	5.60	3.60
2. Credit-deposit ratio	110.39	113.83	46.89	40.07	55.47	62.89	31.03	24.77
3. Investment-deposit ratio	65.31	79.38	44.92	41.27	75.13	86.49	29.78	22.95
4. (Credit + investment)-deposit ratio	175.71	193.21	91.81	81.34	130.61	149.37	60.81	47.71
5. Ratio of deposits to total liabilities	47.29	45.54	72.13	87.67	52.91	52.04	35.75	40.61
6. Ratio of term deposits to total deposits	73.89	59.09	80.99	83.14	70.47	61.28	40.43	37.18
7. Ratio of priority sector advances to total advances	40.20	34.85	13.61	16.27	29.83	34.05	63.28	16.07
8. Ratio of term-loans to total advances	24.51	36.58	9.24	20.99	15.48	22.93	25.93	0.00
9. Ratio of secured advances to total advances	91.26	88.78	79.92	82.73	53.69	42.82	100.00	100.00
10. Ratio of investments in non-approved securities to total investments	41.90	49.53	38.40	35.91	44.23	44.17	1.00	14.28
11. Ratio of Interest income to total assets	10.86	10.53	9.99	10.98	10.63	10.10	7.91	7.88
12. Ratio of net interest margin to total assets	3.88	4.21	2.24	2.09	2.80	3.55	6.38	6.35
13. Ratio of non-interest income to total assets	2.89	2.18	1.70	1.51	3.56	4.74	3.04	2.54
14. Ratio of intermediation cost to total assets	2.45	2.40	1.12	1.10	4.55	5.80	2.27	2.26
15. Ratio of wage bills to intermediation cost	30.60	24.99	39.54	38.61	38.22	41.34	33.88	37.14
16. Ratio of wage bills to total expenses	7.95	6.87	5.00	4.26	14.06	19.42	20.20	22.18
17. Ratio of wage bills to total income	5.45	4.72	3.80	3.41	12.27	16.16	7.02	8.06
18. Ratio of burden to total assets	-0.44	0.22	-0.58	-0.41	0.99	1.06	-0.77	-0.28
19. Ratio of burden to interest income	-4.08	2.08	-5.83	-3.71	9.33	10.50	-9.72	-3.54
20. Ratio of operating profits to total assets	4.32	3.99	2.82	2.50	1.81	2.49	7.14	6.63
21. Return on assets	2.20	1.58	0.32	0.52	0.25	1.02	3.67	3.05
22. Return on equity	29.46	25.81	8.48	11.84	2.36	10.97	5.99	5.20
23. Cost of deposits	7.47	5.20	8.29	9.13	9.30	6.53	4.04	3.92
24. Cost of borrowings	4.51	7.00	8.40	3.56	5.63	4.87	..	1.14
25. Cost of funds	6.17	6.05	8.30	8.59	8.16	5.89	4.04	3.82
26. Return on advances	13.64	11.87	11.57	12.04	13.69	11.98	15.41	14.55
27. Return on investments	11.95	11.68	11.35	15.76	13.31	11.53	8.71	10.83
28. Return on advances <i>adjusted</i> to cost of funds	7.48	5.83	3.26	3.45	5.54	6.08	11.37	10.72
29. Return on investments <i>adjusted</i> to cost of funds	5.78	5.63	3.04	7.17	5.16	5.63	4.67	7.01
30. Business per employee (in Rs. lakh)	731.53	857.06	880.30	1033.87	314.40	290.24	133.05	151.18
31. Profit per employee (in Rs. lakh)	17.55	13.91	2.64	4.39	0.86	3.17	9.77	9.42
32. Capital adequacy ratio	9.27	10.09	10.01	10.61	9.25	10.09	124.00	123.00
33. Capital adequacy ratio - Tier I	8.94	8.23	8.76	9.36	9.08	9.91	124.00	123.00
34. Capital adequacy ratio - Tier II	0.33	1.86	1.25	1.25	0.17	0.18	—	—
35. Ratio of net NPA to net advances	0.45	0.30	3.59	2.10	—	—	—	6.07

Ratio	(per cent)							
	Year ended March 31							
	Bank International Indonesia		Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	16.17	11.33	8.26	3.57	9.28	6.21	5.15	6.65
2. Credit-deposit ratio	131.51	95.69	39.05	21.52	103.75	145.61	76.57	69.68
3. Investment-deposit ratio	92.16	185.98	43.21	18.05	62.91	51.81	54.80	43.67
4. (Credit + investment)-deposit ratio	223.67	281.67	82.26	39.57	166.65	197.43	131.38	113.34
5. Ratio of deposits to total liabilities	23.58	16.32	30.03	68.64	48.40	44.23	59.32	65.58
6. Ratio of term deposits to total deposits	96.70	82.34	94.84	92.53	73.20	78.14	88.05	88.53
7. Ratio of priority sector advances to total advances	36.98	—	4.98	27.49	23.60	10.41	28.70	28.67
8. Ratio of term-loans to total advances	7.08	15.74	62.32	63.58	36.23	24.43	28.28	40.52
9. Ratio of secured advances to total advances	99.85	93.75	99.72	99.91	57.88	32.39	94.25	69.44
10. Ratio of investments in non-approved securities to total investments	33.78	28.71	33.55	30.04	32.49	16.90	27.36	27.98
11. Ratio of Interest income to total assets	8.99	9.00	7.55	8.44	12.94	10.31	10.94	11.00

12. Ratio of net interest margin to total assets	1.93	2.53	5.63	3.05	4.52	4.07	1.18	1.68
13. Ratio of non-interest income to total assets	2.18	2.28	1.28	1.85	1.51	3.19	1.46	2.10
14. Ratio of intermediation cost to total assets	8.58	13.70	9.84	4.00	1.99	2.86	1.93	1.89
15. Ratio of wage bills to intermediation cost	10.07	6.82	26.55	32.04	31.38	50.84	26.11	36.19
16. Ratio of wage bills to total expenses	5.52	4.63	22.22	13.66	5.99	15.98	4.31	6.11
17. Ratio of wage bills to total income	7.73	8.28	29.61	12.46	4.32	10.77	4.06	5.23
18. Ratio of burden to total assets	6.40	11.42	8.56	2.15	0.47	-0.33	0.47	-0.21
19. Ratio of burden to interest income	71.14	126.86	113.46	25.50	3.66	-3.20	4.32	-1.90
20. Ratio of operating profits to total assets	-4.47	-8.89	-2.93	0.90	4.04	4.40	0.71	1.89
21. Return on assets	-17.99	-8.10	—	1.07	1.99	1.02	0.71	0.90
22. Return on equity	-35.96	-15.00	-4.72	1.83	23.22	23.05	10.42	11.01
23. Cost of deposits	7.85	8.80	5.51	8.14	11.55	8.42	11.75	11.26
24. Cost of borrowings	12.10	15.91	4.00	12.44	7.44	6.29	10.64	10.92
25. Cost of funds	9.36	12.91	5.24	8.52	9.97	7.48	11.51	11.19
26. Return on advances	14.82	14.71	3.47	14.40	16.58	12.47	13.97	12.78
27. Return on investments	8.81	12.25	0.00	11.50	11.87	10.64	11.33	12.44
28. Return on advances <i>adjusted</i> to cost of funds	5.46	1.80	-1.77	5.88	6.61	5.00	2.47	1.59
29. Return on investments <i>adjusted</i> to cost of funds	-0.55	-0.66	-5.24	2.98	1.90	3.16	-0.17	1.25
30. Business per employee (in Rs. lakh)	195.60	490.33	75.29	278.57	991.40	1312.05	611.10	689.90
31. Profit per employee (in Rs. lakh)	-53.06	-44.00	—	3.77	20.22	30.14	4.16	5.58
32. Capital adequacy ratio	57.26	59.92	212.45	70.06	9.26	12.93	13.38	12.14
33. Capital adequacy ratio - Tier I	57.26	59.92	212.45	70.06	8.89	12.44	13.20	12.14
34. Capital adequacy ratio - Tier II	—	—	—	—	0.37	0.49	0.18	—
35. Ratio of net NPA to net advances	10.53	48.78	—	2.38	—	1.92	11.34	7.72

(per cent)

Ratio	Year ended March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo		Banque Nationale de Paris	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	7.65	4.71	5.18	6.29	12.78	10.14	12.14	9.09
2. Credit-deposit ratio	189.06	175.50	103.59	128.45	50.03	62.27	64.43	63.68
3. Investment-deposit ratio	29.69	29.86	29.31	30.35	30.57	35.02	104.66	99.92
4. (Credit + investment)-deposit ratio	218.76	205.36	132.90	158.80	80.60	97.30	169.09	163.60
5. Ratio of deposits to total liabilities	33.94	31.98	62.81	53.22	81.29	71.68	43.32	46.45
6. Ratio of term deposits to total deposits	72.41	74.93	86.01	90.41	58.34	55.14	69.35	66.49
7. Ratio of priority sector advances to total advances	38.74	41.30	46.30	38.68	5.98	3.59	29.86	33.12
8. Ratio of term-loans to total advances	7.32	4.85	39.55	53.77	36.42	34.73	31.99	32.01
9. Ratio of secured advances to total advances	83.37	89.39	88.86	85.29	81.35	81.74	77.06	53.41
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	7.78	9.13	0.65	0.76	46.52	46.80
11. Ratio of Interest income to total assets	11.20	9.87	12.00	9.29	9.83	10.80	9.43	9.92
12. Ratio of net interest margin to total assets	6.53	5.72	3.41	2.99	3.50	5.24	3.36	2.79
13. Ratio of non-interest income to total assets	2.95	3.33	2.90	2.23	2.41	4.59	1.38	1.96
14. Ratio of intermediation cost to total assets	1.99	1.76	1.63	1.64	32.16	39.01	2.35	2.40
15. Ratio of wage bills to intermediation cost	23.43	23.41	27.04	30.75	3.85	11.70	43.35	45.61
16. Ratio of wage bills to total expenses	7.00	6.98	4.32	6.35	3.21	8.05	12.10	11.50
17. Ratio of wage bills to total income	3.29	3.13	2.96	4.38	10.11	9.32	9.42	9.23
18. Ratio of burden to total assets	-0.96	-1.57	-1.27	-0.59	29.75	7.67	0.97	0.45
19. Ratio of burden to interest income	-8.61	-15.89	-10.55	-6.33	302.63	70.96	10.28	4.50
20. Ratio of operating profits to total assets	7.49	7.28	4.67	3.58	-26.25	-2.43	2.39	2.34
21. Return on assets	2.33	2.62	2.14	1.91	-4.45	4.88	1.06	0.94
22. Return on equity	6.28	8.83	23.82	15.67	-40.49	32.88	12.61	11.13
23. Cost of deposits	8.93	8.03	9.68	7.35	7.37	6.59	8.23	8.97
24. Cost of borrowings	8.78	8.60	10.41	6.78	7.38	14.31	5.51	7.19
25. Cost of funds	8.88	8.23	9.84	7.16	7.37	6.80	6.83	8.11
26. Return on advances	13.28	12.78	13.55	10.28	12.94	15.47	14.17	14.13
27. Return on investments	11.35	11.59	12.04	10.28	10.11	11.39	11.53	11.37
28. Return on advances <i>adjusted</i> to cost of funds	4.39	4.56	3.71	3.12	5.57	8.67	7.34	6.02
29. Return on investments <i>adjusted</i> to cost of funds	2.47	3.36	2.20	3.12	2.75	4.59	4.70	3.27
30. Business per employee (in Rs. lakh)	460.00	560.00	1054.22	833.77	569.74	381.66	465.66	555.25
31. Profit per employee (in Rs. lakh)	11.00	16.00	17.42	14.43	-16.15	13.62	6.84	6.25
32. Capital adequacy ratio	37.05	29.07	9.06	9.67	9.92	17.62	9.09	9.55
33. Capital adequacy ratio - Tier I	37.02	29.07	9.06	9.59	9.92	17.62	6.92	6.25
34. Capital adequacy ratio - Tier II	0.03	0.03	—	0.08	—	—	2.17	3.30
35. Ratio of net NPA to net advances	16.43	22.14	2.80	1.15	13.45	2.46	—	—

(per cent)

Ratio	Year ended March 31							
	Barclays Bank		British Bank of Middle East*		Chase Manhatane Bank		Chinatrust Commercial Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	5.55	5.21	4.20		28.60	73.50	11.88	9.15
2. Credit-deposit ratio	31.22	23.01	21.02		75.38	267.45	144.42	108.33
3. Investment-deposit ratio	162.07	96.66	51.73		1094.19	6536.28	137.93	102.80
4. (Credit + investment)-deposit ratio	193.29	119.67	72.75		1169.57	6803.72	282.34	211.13
5. Ratio of deposits to total liabilities	38.59	64.34	73.11		5.38	1.29	30.59	41.82
6. Ratio of term deposits to total deposits	93.79	92.36	91.08		58.92	—	92.81	89.40
7. Ratio of priority sector advances to total advances	54.10	26.54	20.11		—	—	21.33	30.95
8. Ratio of term-loans to total advances	4.52	66.76	65.14		—	—	97.01	80.56
9. Ratio of secured advances to total advances	61.18	89.53	92.02		100.00	100.00	100.00	91.41
10. Ratio of investments in non-approved securities to total investments	45.39	24.99	32.03		—	—	48.60	41.90
11. Ratio of Interest income to total assets	14.29	9.68	10.22		8.51	7.72	11.34	12.20
12. Ratio of net interest margin to total assets	4.21	2.04	0.66		-0.93	1.15	4.87	3.86
13. Ratio of non-interest income to total assets	2.38	0.66	0.77		16.06	15.72	0.14	0.46
14. Ratio of intermediation cost to total assets	4.23	3.18	1.46		11.03	8.36	4.49	3.23
15. Ratio of wage bills to intermediation cost	40.14	40.30	57.84		20.13	26.48	33.91	32.76
16. Ratio of wage bills to total expenses	11.87	11.84	7.67		10.85	14.83	13.89	9.15
17. Ratio of wage bills to total income	10.20	12.39	7.69		9.04	9.45	13.26	8.36
18. Ratio of burden to total assets	1.86	2.52	0.69		-5.03	-7.36	4.35	2.77
19. Ratio of burden to interest income	13.00	26.04	6.76		-59.10	-95.36	38.36	22.70
20. Ratio of operating profits to total assets	2.36	-0.48	-0.03		4.11	8.51	0.52	1.09
21. Return on assets	0.33	-2.23	-4.00		1.86	2.87	-0.26	0.25
22. Return on equity	2.78	-14.48	-82.28		5.56	20.55	-1.31	1.20
23. Cost of deposits	13.88	9.58	10.50		2.07	36.75	14.94	10.73
24. Cost of borrowings	9.71	7.70	15.41		15.80	6.87	6.51	11.23
25. Cost of funds	11.78	8.79	11.07		14.96	7.76	9.82	10.99
26. Return on advances	24.07	9.79	15.44		1.74	16.63	15.35	15.44
27. Return on investments	14.90	10.51	12.91		8.03	7.39	10.58	12.29
28. Return on advances <i>adjusted</i> to cost of funds	12.29	1.00	4.37		-13.23	8.87	5.52	4.45
29. Return on investments <i>adjusted</i> to cost of funds	3.12	1.72	1.84		-6.94	-0.37	0.76	1.29
30. Business per employee (in Rs. lakh)	581.32	412.10	1053.40		6.29	65.49	447.63	661.78
31. Profit per employee (in Rs. lakh)	3.06	-16.27	-39.67		4.26	1.70	-1.58	1.92
32. Capital adequacy ratio	12.90	17.75	8.24		12.53	45.86	28.25	25.56
33. Capital adequacy ratio - Tier I	12.45	17.63	7.99		12.53	45.86	28.22	25.45
34. Capital adequacy ratio - Tier II	0.45	0.12	0.25		—	—	0.03	0.11
35. Ratio of net NPA to net advances	-3.35	0.00	19.92		—	—	4.73	4.61

(per cent)

Ratio	Year ended March 31							
	Cho Hung Bank		Citibank		Commerz Bank		Credit Agricole Indosuez	
	1999	2000	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	9.87	7.47	7.03	7.32	9.41	13.22	20.48	14.02
2. Credit-deposit ratio	38.09	37.45	52.98	64.88	58.09	96.48	118.68	77.67
3. Investment-deposit ratio	25.67	46.26	39.99	41.46	79.67	156.86	145.83	111.67
4. (Credit + investment)-deposit ratio	63.76	83.70	92.97	106.34	137.77	253.34	264.51	189.34
5. Ratio of deposits to total liabilities	63.39	61.45	73.22	71.99	54.04	29.70	27.45	33.48
6. Ratio of term deposits to total deposits	30.05	21.22	76.34	71.25	95.82	84.83	71.34	78.33
7. Ratio of priority sector advances to total advances	—	—	15.19	18.73	34.91	35.56	36.40	32.41
8. Ratio of term-loans to total advances	15.41	10.67	63.85	64.98	63.66	53.80	40.33	64.62
9. Ratio of secured advances to total advances	74.85	89.31	56.05	45.64	76.69	58.68	98.30	87.04
10. Ratio of investments in non-approved securities to total investments	21.44	40.03	24.86	21.87	36.27	57.15	26.91	20.17
11. Ratio of Interest income to total assets	11.20	8.98	11.35	11.01	9.97	11.21	11.10	10.29
12. Ratio of net interest margin to total assets	9.14	8.03	3.70	4.75	3.35	2.97	2.62	2.51
13. Ratio of non-interest income to total assets	2.86	1.83	4.44	2.87	2.60	1.63	0.73	0.63
14. Ratio of intermediation cost to total assets	3.56	2.48	3.81	3.70	4.18	3.92	2.76	3.27
15. Ratio of wage bills to intermediation cost	23.69	29.27	22.44	21.19	39.24	42.66	36.64	41.50
16. Ratio of wage bills to total expenses	14.98	21.18	7.46	7.88	15.18	13.76	9.00	12.29
17. Ratio of wage bills to total income	5.99	6.72	5.42	5.65	13.05	13.04	8.56	12.42

18. Ratio of burden to total assets	0.69	0.65	-0.63	0.83	1.57	2.30	2.03	2.64
19. Ratio of burden to interest income	6.18	7.25	-5.56	7.55	15.80	20.50	18.31	25.61
20. Ratio of operating profits to total assets	8.45	7.38	4.33	3.92	1.77	0.67	0.59	-0.12
21. Return on assets	2.34	0.51	2.32	3.40	0.33	0.44	-0.64	-9.83
22. Return on equity	13.06	1.87	12.60	26.87	1.81	2.87	-9.04	-96.05
23. Cost of deposits	3.24	1.45	9.52	7.17	9.01	7.87	9.84	9.22
24. Cost of borrowings	6.33	..	6.05	6.11	6.80	9.51	10.41	8.55
25. Cost of funds	3.38	1.48	9.04	7.03	7.96	8.67	10.13	8.78
26. Return on advances	16.74	15.31	16.85	15.68	12.01	14.23	13.37	14.45
27. Return on investments	14.33	13.11	12.89	12.34	11.69	13.24	15.69	13.15
28. Return on advances <i>adjusted</i> to cost of funds	13.36	13.83	7.80	8.65	4.04	5.56	3.24	5.68
29. Return on investments <i>adjusted</i> to cost of funds	10.94	11.63	3.85	5.31	3.73	4.58	5.56	4.38
30. Business per employee (in Rs. lakh)	728.45	710.48	831.89	1160.64	752.21	464.83	679.02	565.93
31. Profit per employee (in Rs. lakh)	35.18	49.33	7.64	19.22	2.42	3.63	5.19	63.14
32. Capital adequacy ratio	42.00	38.00	10.00	10.58	15.81	17.58	8.56	11.82
33. Capital adequacy ratio - Tier I	42.00	38.00	7.23	6.98	15.50	17.58	8.08	11.29
34. Capital adequacy ratio - Tier II	—	—	2.77	3.60	0.31	—	0.48	0.53
35. Ratio of net NPA to net advances	1.88	1.48	2.08	1.05	7.06	7.34	24.75	6.13

**Note \*** : British Bank of Middle East has been excluded from the Second Schedule to the RBI Act 1934, vide RBI notification dated September 25, 1999.

**Source** : Compiled from annual accounts of banks of respective years.