

	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	8.87	16.89	3.51	2.18	8.88	7.99	4.66	6.77
2. Credit-deposit ratio	81.44	160.41	61.70	71.91	151.33	153.90	79.63	64.83
3. Investment-deposit ratio	132.71	180.86	52.13	28.74	55.60	69.90	40.36	52.70
4. (Credit + investment)-deposit ratio	214.15	341.28	113.82	100.65	206.93	223.80	119.99	117.52
5. Ratio of deposits to total liabilities	15.53	6.28	68.81	74.49	41.96	36.90	63.67	64.83
6. Ratio of term deposits to total deposits	67.10	46.90	94.91	94.78	72.85	65.65	90.96	93.03
7. Ratio of priority sector advances to total advances	40.74	78.83	18.08	10.51	14.50	21.74	18.67	19.76
8. Ratio of term-loans to total advances	13.05	12.28	69.73	61.03	20.53	18.92	55.24	51.53
9. Ratio of secured advances to total advances	100.00	100.00	100.00	96.54	31.52	37.65	67.34	77.85
10. Ratio of investments in non-approved securities to total investments	13.52	25.62	6.19	12.99	-	20.68	15.60	30.60
11. Ratio of Interest income to total assets	4.54	4.14	11.19	11.33	10.18	8.58	10.36	9.00
12. Ratio of net interest margin to total assets	2.47	2.49	3.30	4.48	3.24	2.76	1.71	1.24
13. Ratio of non-interest income to total assets	1.58	1.47	1.82	1.70	1.67	2.24	1.66	3.09
14. Ratio of intermediation cost to total assets	10.12	3.75	3.76	4.20	1.58	1.65	1.82	1.47
15. Ratio of wage bills to intermediation cost	5.78	18.65	31.43	32.46	38.32	43.53	36.18	44.86
16. Ratio of wage bills to total expenses	4.80	12.95	10.13	12.33	7.12	9.63	6.28	7.14
17. Ratio of wage bills to total income	9.56	12.47	9.07	10.45	5.12	6.65	5.46	5.45
18. Ratio of burden to total assets	8.54	2.28	1.94	2.50	-0.08	-0.59	0.16	-1.62
19. Ratio of burden to interest income	187.98	55.12	17.31	22.03	-0.82	-6.85	1.50	-18.02
20. Ratio of operating profits to total assets	-6.07	0.21	1.36	1.99	3.32	3.34	1.56	2.87
21. Return on assets	-2.96	0.23	2.34	2.56	1.25	1.68	0.81	1.32
22. Return on equity	-3.95	0.26	4.73	1.44	10.66	14.23	9.66	12.13
23. Cost of deposits	9.53	10.28	4.57	4.42	9.94	7.83	10.11	7.74
24. Cost of borrowings	3.32	26.11	81.36	45.53	6.74	6.36	8.65	10.75
25. Cost of funds	6.43	12.64	10.59	6.63	8.41	7.06	9.77	8.51
26. Return on advances	11.85	6.43	12.66	16.59	11.25	9.68	12.22	11.64
27. Return on investments	9.89	14.93	14.79	6.18	10.27	9.07	12.77	10.21
28. Return on advances <i>adjusted</i> to cost of funds	5.42	-6.20	2.07	9.96	2.84	2.62	2.45	3.13
29. Return on investments <i>adjusted</i> to cost of funds	3.46	2.29	4.20	-0.45	1.86	2.01	3.00	1.70
30. Business per employee (in Rs. lakh)	306.40	263.00	367.11	587.00	1978.32	1769.00	808.00	802.00
31. Profit per employee (in Rs. lakh)	-15.61	1.00	6.63	2.00	23.42	32.00	57.00	9.00
32. Capital adequacy ratio	103.78	123.07	34.55	28.33	13.03	21.07	11.83	17.03
33. Capital adequacy ratio - Tier I	103.78	123.03	34.55	28.15	12.51	13.45	11.64	16.20
34. Capital adequacy ratio - Tier II	0.00	0.04	0.00	0.18	0.52	7.62	0.19	0.83
35. Ratio of net NPA to net advances	50.75	61.39	0.81	1.10	0.68	0.18	11.51	11.40

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

Ratios	(per cent)							
	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo		Barclays Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	
1. Cash-deposit ratio	6.10	12.15	3.65	3.63	9.06	5.94	5.12	5.92
2. Credit-deposit ratio	129.22	116.02	104.86	102.30	80.49	79.14	6.50	4.10
3. Investment-deposit ratio	27.32	25.56	43.49	39.31	31.15	34.57	147.66	190.59

4. (Credit + investment)-deposit ratio	156.54	141.58	148.36	141.60	111.64	113.71	154.16	194.68
5. Ratio of deposits to total liabilities	45.29	48.36	62.35	63.26	67.18	68.69	38.41	21.09
6. Ratio of term deposits to total deposits	77.68	71.41	94.41	93.45	56.80	67.88	94.34	94.18
7. Ratio of priority sector advances to total advances	45.20	63.82	25.17	37.84	1.61	0.68	18.06	19.99
8. Ratio of term-loans to total advances	8.61	14.19	66.98	57.70	21.30	20.94	27.42	39.91
9. Ratio of secured advances to total advances	93.54	98.30	92.35	84.69	64.32	67.10	96.76	93.48
10. Ratio of investments in non-approved securities to total investments	-	-	21.93	15.99	2.68	0.25	30.01	56.44
11. Ratio of Interest income to total assets	8.18	8.76	11.15	9.91	10.94	9.92	8.41	5.95
12. Ratio of net interest margin to total assets	3.75	4.66	2.81	2.73	6.47	5.41	1.77	1.21
13. Ratio of non-interest income to total assets	2.60	2.48	1.19	1.41	7.73	3.72	1.35	7.04
14. Ratio of intermediation cost to total assets	1.58	1.36	1.22	1.07	4.63	5.62	3.22	2.42
15. Ratio of wage bills to intermediation cost	24.81	32.18	32.05	30.39	45.60	30.49	46.39	54.85
16. Ratio of wage bills to total expenses	6.51	8.02	4.09	3.95	23.20	16.91	15.17	18.56
17. Ratio of wage bills to total income	3.63	3.89	3.17	2.88	11.31	12.57	15.32	10.23
18. Ratio of burden to total assets	-1.02	-1.12	0.03	-0.34	-3.10	1.90	1.87	-4.62
19. Ratio of burden to interest income	-12.43	-12.81	0.27	-3.42	-28.34	19.18	22.25	-77.61
20. Ratio of operating profits to total assets	4.76	5.78	2.78	3.07	9.57	3.50	-0.10	5.82
21. Return on assets	0.95	0.02	1.28	1.10	7.57	4.08	1.65	1.78
22. Return on equity	2.86	0.07	15.34	14.86	43.54	25.42	12.77	7.98
23. Cost of deposits	9.09	8.21	9.50	8.48	5.76	6.06	8.50	7.45
24. Cost of borrowings	7.35	2.83	9.46	6.84	11.32	5.59	6.64	5.88
25. Cost of funds	8.65	7.38	9.49	8.00	6.07	6.02	7.72	6.51
26. Return on advances	10.18	11.97	12.35	11.00	12.97	10.92	8.11	16.22
27. Return on investments	8.99	11.72	11.53	9.76	11.23	9.58	9.92	10.49
28. Return on advances <i>adjusted</i> to cost of funds	1.53	4.59	2.86	3.00	6.90	4.89	0.39	9.72
29. Return on investments <i>adjusted</i> to cost of funds	0.34	4.34	2.05	1.76	5.16	3.55	2.21	3.98
30. Business per employee (in Rs. lakh)	757.00	815.00	1300.40	1521.00	354.55	404.00	366.53	329.00
31. Profit per employee (in Rs. lakh)	6.00	-	15.70	15.00	23.51	17.00	14.28	34.00
32. Capital adequacy ratio	36.49	30.94	9.97	10.12	15.51	15.36	26.97	63.56
33. Capital adequacy ratio - Tier I	36.46	30.77	9.71	9.73	15.51	15.21	26.75	62.81
34. Capital adequacy ratio - Tier II	0.03	0.17	0.26	0.39	-	0.15	0.22	0.75
35. Ratio of net NPA to net advances	28.74	23.88	2.04	2.72	0.01	-	-	36.04

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

Ratios	(per cent)							
	As on March 31							
	BNP Paribas		Chase Manhattan Bank		Chinatrust Commercial Bank		Cho Hung Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	7.86	7.32	15.13		9.65	6.83	6.42	3.32
2. Credit-deposit ratio	62.26	93.09	20.98		168.47	77.88	91.63	128.86
3. Investment-deposit ratio	60.98	90.88	282.72		102.28	68.56	53.01	49.64
4. (Credit + investment)-deposit ratio	123.24	183.97	303.70		270.75	146.44	144.64	178.50
5. Ratio of deposits to total liabilities	63.40	44.21	25.86		33.62	60.30	45.16	42.58
6. Ratio of term deposits to total deposits	76.27	69.59	87.22		84.44	93.19	52.99	75.02
7. Ratio of priority sector advances to total	30.26	30.86	-		27.29	22.21	-	-

advances

8. Ratio of term-loans to total advances	43.94	57.30	16.47	82.41	66.64	36.34	56.15
9. Ratio of secured advances to total advances	64.67	43.23	100.00	94.13	85.39	99.45	99.90
10. Ratio of investments in non-approved securities to total investments	40.15	38.14	-	41.86	34.73	31.46	47.60
11. Ratio of Interest income to total assets	10.55	8.73	7.94	10.23	11.98	9.28	8.16
12. Ratio of net interest margin to total assets	2.83	2.17	2.68	4.04	5.57	7.73	7.04
13. Ratio of non-interest income to total assets	1.69	1.29	12.37	0.58	1.20	2.32	2.36
14. Ratio of intermediation cost to total assets	3.05	4.16	5.15	2.67	3.00	2.16	2.01
15. Ratio of wage bills to intermediation cost	46.22	42.35	33.60	30.39	32.22	29.65	34.22
16. Ratio of wage bills to total expenses	13.09	16.43	16.62	9.15	10.27	17.26	22.02
17. Ratio of wage bills to total income	11.52	17.57	8.51	7.50	7.33	5.53	6.53
18. Ratio of burden to total assets	1.36	2.86	-7.23	2.09	1.80	-0.15	-0.35
19. Ratio of burden to interest income	12.89	32.81	-90.95	20.43	15.02	-1.64	-4.33
20. Ratio of operating profits to total assets	1.47	-0.69	9.91	1.95	3.77	7.88	7.40
21. Return on assets	0.33	-0.94	6.66	0.64	1.00	3.16	3.42
22. Return on equity	4.44	-17.09	26.25	2.71	3.35	10.37	13.70
23. Cost of deposits	8.27	8.53	4.05	7.23	9.21	2.88	1.44
24. Cost of borrowings	9.28	5.52	5.87	7.84	7.42	..	8.36
25. Cost of funds	8.62	7.32	5.57	7.53	8.60	2.88	2.25
26. Return on advances	16.02	11.20	15.76	11.43	13.51	12.90	12.15
27. Return on investments	10.32	9.15	8.89	11.31	12.92	10.56	7.20
28. Return on advances <i>adjusted</i> to cost of funds	7.39	3.88	10.18	3.90	4.92	10.02	9.91
29. Return on investments <i>adjusted</i> to cost of funds	1.70	1.83	3.32	3.78	4.32	7.68	4.95
30. Business per employee (in Rs. lakh)	553.45	617.86	93.91	689.79	635.34	766.01	1162.00
31. Profit per employee (in Rs. lakh)	1.96	-6.90	30.06	4.87	5.91	27.84	41.00
32. Capital adequacy ratio	9.92	9.66	43.79	28.27	40.11	35.00	27.65
33. Capital adequacy ratio - Tier I	6.59	5.61	43.77	27.50	39.61	35.00	27.43
34. Capital adequacy ratio - Tier II	3.33	4.05	0.02	0.77	0.50	-	0.22
35. Ratio of net NPA to net advances	-	1.62	-	3.76	-	0.91	0.47

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

(per cent)

Ratios	As on March 31							
	Citibank		Commerz Bank		Credit Agricole Indosuez		Credit Lyonnais	
	2001	2002	2001	2002	2001	2002	2001	2002
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	6.55	7.63	2.41		4.33	6.57	2.43	3.13
2. Credit-deposit ratio	65.99	74.69	26.40		74.32	57.43	63.69	74.64
3. Investment-deposit ratio	39.88	39.41	76.94		65.67	66.03	44.16	34.44
4. (Credit + investment)-deposit ratio	105.87	114.10	103.34		139.99	123.46	107.85	109.07
5. Ratio of deposits to total liabilities	72.19	70.91	72.10	-	51.44	54.51	79.39	74.52
6. Ratio of term deposits to total deposits	73.64	69.47	92.11		85.91	80.20	93.78	96.03
7. Ratio of priority sector advances to total advances	20.77	21.93	29.71	-	27.00	15.74	15.65	23.41
8. Ratio of term-loans to total advances	66.37	67.23	49.89	-	82.61	92.26	17.80	30.93
9. Ratio of secured advances to total advances	47.40	64.82	66.26	100.00	56.84	28.66	46.17	46.48
10. Ratio of investments in non-approved	17.83	19.57	60.98		34.49	40.41	37.47	24.65

securities to total investments

11. Ratio of Interest income to total assets	10.41	9.33	9.99	8.01	8.96	6.66	13.88	10.62
12. Ratio of net interest margin to total assets	4.59	3.94	2.21	2.32	1.86	1.07	3.49	1.57
13. Ratio of non-interest income to total assets	3.10	3.92	1.46	1.14	1.05	1.28	2.40	2.83
14. Ratio of intermediation cost to total assets	3.57	3.70	2.69	5.55	2.90	1.80	1.95	2.10
15. Ratio of wage bills to intermediation cost	23.16	21.46	44.01	39.15	52.01	44.61	50.50	46.70
16. Ratio of wage bills to total expenses	8.81	8.74	11.31	19.34	15.07	10.87	7.99	8.78
17. Ratio of wage bills to total income	6.13	5.99	10.34	23.76	15.04	10.12	6.06	7.28
18. Ratio of burden to total assets	0.47	-0.22	1.23	4.41	1.84	0.52	-0.45	-0.73
19. Ratio of burden to interest income	4.52	-2.38	12.30	55.11	20.58	7.85	-3.21	-6.88
20. Ratio of operating profits to total assets	4.12	4.16	0.98	-2.09	0.02	0.54	3.94	2.30
21. Return on assets	3.24	3.60	0.18	-2.60	-1.62	0.99	0.20	0.30
22. Return on equity	24.74	21.35	1.36	-11.44	-22.13	13.82	2.34	3.10
23. Cost of deposits	6.35	6.29	7.32	1.45	5.35	2.22	10.70	9.79
24. Cost of borrowings	6.17	4.94	10.66	26.42	11.01	12.01	40.26	18.50
25. Cost of funds	6.32	6.07	8.44	5.52	8.10	6.20	11.79	10.48
26. Return on advances	14.14	12.71	13.45	9.15	10.10	8.37	16.98	11.02
27. Return on investments	10.18	8.80	11.66	11.70	11.29	9.85	13.61	12.74
28. Return on advances <i>adjusted</i> to cost of funds	7.82	6.64	5.01	3.63	2.00	2.18	5.20	0.54
29. Return on investments <i>adjusted</i> to cost of funds	3.86	2.73	3.22	6.19	3.19	3.65	1.83	2.26
30. Business per employee (in Rs. lakh)	1336.24	1566.82	520.63	43.45	835.59	1042.48	1581.04	1671.00
31. Profit per employee (in Rs. lakh)	19.34	22.14	1.89	-29.17	-20.05	16.00	2.36	4.00
32. Capital adequacy ratio	11.24	11.04	15.05	171.58	11.60	11.23	10.60	10.30
33. Capital adequacy ratio - Tier I	7.91	8.36	14.76	171.58	11.16	11.02	9.50	9.10
34. Capital adequacy ratio - Tier II	3.33	2.68	0.29	-	0.44	0.21	1.10	1.20
35. Ratio of net NPA to net advances	0.70	0.40	13.64	100.00	1.21	0.36	3.50	3.80

: See 'Explanatory Nots'.

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

Ratios	(per cent)							
	As on March 31							
	DBS Bank		Deutsche Bank		Dresdner Bank		Hongkong & Shanghai Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	
1. Cash-deposit ratio	12.91	5.20	6.70	5.79	13.32	307.88	5.62	5.09
2. Credit-deposit ratio	223.19	179.29	90.31	76.24	244.53	-	62.77	63.49
3. Investment-deposit ratio	126.83	93.28	104.64	75.16	139.79	26.16	58.21	50.84
4. (Credit + investment)-deposit ratio	350.02	272.57	194.95	151.40	384.32	26.16	120.97	114.33
5. Ratio of deposits to total liabilities	18.09	24.92	42.07	45.11	15.47	7.39	63.81	64.48
6. Ratio of term deposits to total deposits	96.04	97.34	56.67	48.08	79.85	-	69.00	69.45
7. Ratio of priority sector advances to total advances	16.38	15.44	31.05	28.24	24.31	-	20.06	16.29
8. Ratio of term-loans to total advances	51.86	39.55	9.13	9.78	26.01	-	61.40	43.83
9. Ratio of secured advances to total advances	88.66	91.68	56.65	58.65	77.73	-	73.68	76.69
10. Ratio of investments in non-approved securities to total investments	30.67	27.42	44.39	35.59	11.87	-	37.23	27.77
11. Ratio of Interest income to total assets	10.44	8.55	10.60	8.16	13.67	1.40	9.34	8.63
12. Ratio of net interest margin to total assets	3.34	3.34	5.57	3.76	4.93	0.65	3.34	2.89

13. Ratio of non-interest income to total assets	1.94	2.07	4.87	4.05	-0.16	1.59	2.80	2.75
14. Ratio of intermediation cost to total assets	1.85	1.65	4.23	3.43	8.56	8.12	2.94	2.89
15. Ratio of wage bills to intermediation cost	35.74	39.88	30.50	33.48	34.46	6.75	35.74	30.77
16. Ratio of wage bills to total expenses	7.39	9.59	13.94	14.66	17.05	6.18	11.74	10.31
17. Ratio of wage bills to total income	5.34	6.19	8.34	9.40	21.83	18.33	8.65	7.82
18. Ratio of burden to total assets	-0.09	-0.42	-0.64	-0.62	8.72	6.53	0.14	0.14
19. Ratio of burden to interest income	-0.85	-4.94	-6.01	-7.65	63.80	467.28	1.47	1.61
20. Ratio of operating profits to total assets	3.43	3.77	6.21	4.38	-3.79	-5.88	3.20	2.75
21. Return on assets	1.58	2.01	1.71	2.24	-24.38	-8.78	1.29	0.87
22. Return on equity	11.18	14.94	16.00	18.39	-74.04	-12.23	20.83	14.35
23. Cost of deposits	7.56	6.55	4.90	3.87	13.87	0.49	7.02	6.24
24. Cost of borrowings	8.93	6.12	7.27	6.99	23.77	3.35	6.42	7.98
25. Cost of funds	8.64	6.23	5.99	5.34	17.96	2.22	6.89	6.65
26. Return on advances	12.37	13.33	11.36	9.77	18.17	1.50	11.42	10.10
27. Return on investments	12.73	10.14	10.76	10.13	15.62	5.16	11.76	12.07
28. Return on advances <i>adjusted</i> to cost of funds	3.73	7.10	5.36	4.43	0.22	-0.72	4.54	3.45
29. Return on investments <i>adjusted</i> to cost of funds	4.09	3.91	4.77	4.79	-2.33	2.94	4.87	5.42
30. Business per employee (in Rs. lakh)	830.89	1238.00	835.25	986.22	29.68	0.00	528.67	595.80
31. Profit per employee (in Rs. lakh)	22.48	36.00	17.81	27.95	-4.13	0.00	6.62	5.00
32. Capital adequacy ratio	15.93	13.31	12.67	14.55	10.66	39.00	12.37	10.92
33. Capital adequacy ratio - Tier I	15.56	12.73	12.51	13.67	10.66	39.00	8.63	7.47
34. Capital adequacy ratio - Tier II	0.37	0.58	0.16	0.88	-	-	3.74	3.45
35. Ratio of net NPA to net advances	-	0.4	-	-	29.45	-	0.99	2.27

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

Ratios	(per cent)							
	As on March 31							
	ING Bank		JP Morgan Chase Bank#		KBC Bank		Krung Thai Bank	
2001	2002	2001	2002	2001	2002	2001	2002	
(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)	
1. Cash-deposit ratio	3.83	5.29	24.16	5.61	4.70	13.70	5.69	6.77
2. Credit-deposit ratio	26.69	32.32	-	4.90	28.04	0.03	196.65	229.87
3. Investment-deposit ratio	94.93	147.61	345.71	219.48	61.76	17.04	60.35	100.92
4. (Credit + investment)-deposit ratio	121.62	179.94	345.71	224.38	89.80	17.07	257.01	330.79
5. Ratio of deposits to total liabilities	54.41	41.74	12.56	17.57	59.64	70.69	15.93	9.53
6. Ratio of term deposits to total deposits	87.14	92.28	100.00	85.78	99.18	100.00	99.26	2.31
7. Ratio of priority sector advances to total advances	14.43	25.33	-	-	26.25	-	-	-
8. Ratio of term-loans to total advances	72.25	71.96	-	100.00	80.81	100.00	-	9.41
9. Ratio of secured advances to total advances	95.78	76.38	-	100.00	14.28	75.00	23.68	64.58
10. Ratio of investments in non-approved securities to total investments	80.33	64.53	29.25	18.58	36.93	-	71.93	32.83
11. Ratio of Interest income to total assets	4.96	5.72	7.46	6.14	15.25	4.78	9.75	8.25
12. Ratio of net interest margin to total assets	1.54	1.15	2.06	3.21	3.66	-3.24	8.54	7.60
13. Ratio of non-interest income to total assets	2.65	3.11	3.54	11.88	-0.12	1.84	1.10	0.65
14. Ratio of intermediation cost to total assets	6.67	4.19	5.22	7.04	2.64	2.62	4.55	4.11
15. Ratio of wage bills to intermediation cost	39.19	50.54	62.32	42.91	58.27	53.25	19.09	23.37
16. Ratio of wage bills to total expenses	25.90	24.20	30.63	30.29	10.82	13.09	15.08	20.18

17. Ratio of wage bills to total income	34.40	23.98	29.59	16.75	10.18	21.04	8.01	10.78
18. Ratio of burden to total assets	4.03	1.08	1.68	-4.84	2.76	0.77	3.45	3.45
19. Ratio of burden to interest income	81.26	18.84	22.57	-78.81	18.10	16.19	35.39	41.85
20. Ratio of operating profits to total assets	-2.49	0.08	0.37	8.05	0.90	-4.02	5.09	4.15
21. Return on assets	-3.96	-0.44	0.25	3.18	0.30	-6.34	2.21	0.03
22. Return on equity	-18.54	-3.27	0.81	7.89	2.12	-24.38	2.86	0.03
23. Cost of deposits	6.05	4.75	5.39	9.20	12.94	8.69	6.57	4.08
24. Cost of borrowings	3.82	8.17	13.81	4.90	7.83	1.17	5.99	2.33
25. Cost of funds	5.02	6.05	11.71	6.34	11.72	7.22	6.51	3.83
26. Return on advances	13.08	13.77	..	103.83	18.89	5.87	11.85	8.42
27. Return on investments	2.58	5.80	14.30	12.35	21.30	8.46	7.88	10.72
28. Return on advances <i>adjusted</i> to cost of funds	8.06	7.72	..	97.50	7.17	-1.35	5.35	4.58
29. Return on investments <i>adjusted</i> to cost of funds	-2.44	-0.25	2.60	6.01	9.58	1.24	1.37	6.89
30. Business per employee (in Rs. lakh)	409.54	415.47	217.39	223.86	910.59	376.00	174.86	126.73
31. Profit per employee (in Rs. lakh)	-23.56	-3.32	4.24	38.61	4.29	-95.43	9.88	0.12
32. Capital adequacy ratio	15.00	12.47	79.00	85.88	23.01	96.75	148.99	167.65
33. Capital adequacy ratio - Tier I	15.00	12.39	79.00	85.21	22.86	96.75	148.75	166.21
34. Capital adequacy ratio - Tier II	-	0.08	-	0.67	0.15	-	0.24	1.44
35. Ratio of net NPA to net advances	5.94	26.82	-	-	0.24	-	-	35.36

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

Ratios	(per cent)							
	As on March 31							
	Mashreq Bank		Mizuho Corporate Bank#		Oman International Bank		Overseas Chinese Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash-deposit ratio	3.89	3.50	3.10	1.89	3.75	5.38	4.23	74.12
2. Credit-deposit ratio	26.48	22.78	133.02	145.32	29.35	11.14	118.56	625.17
3. Investment-deposit ratio	80.20	87.43	47.48	37.83	27.85	30.91	99.04	1799.29
4. (Credit + investment)-deposit ratio	106.68	110.21	180.50	183.15	57.19	42.05	217.60	2424.46
5. Ratio of deposits to total liabilities	82.29	76.83	46.40	44.59	65.78	65.66	17.15	1.16
6. Ratio of term deposits to total deposits	89.80	89.65	98.05	98.57	88.47	89.16	93.10	29.94
7. Ratio of priority sector advances to total advances	25.32	20.96	19.45	12.15	12.34	25.70	10.91	-
8. Ratio of term-loans to total advances	9.26	2.12	20.26	9.10	51.38	44.43	56.01	-
9. Ratio of secured advances to total advances	88.84	91.40	59.07	38.43	75.48	92.60	100.00	73.62
10. Ratio of investments in non-approved securities to total investments	58.70	61.67	100.00	100.00	-	-	38.34	38.37
11. Ratio of Interest income to total assets	10.00	11.01	10.76	8.88	6.38	4.62	9.41	7.36
12. Ratio of net interest margin to total assets	1.32	2.18	3.02	2.34	-0.51	-2.05	8.10	6.86
13. Ratio of non-interest income to total assets	1.63	2.88	1.22	1.09	1.74	1.11	1.49	0.89
14. Ratio of intermediation cost to total assets	2.45	1.85	2.61	2.26	1.32	1.21	5.62	14.17
15. Ratio of wage bills to intermediation cost	36.97	35.34	35.75	41.20	28.47	34.84	35.68	12.90
16. Ratio of wage bills to total expenses	8.16	6.12	9.00	10.59	4.58	5.36	28.91	12.46
17. Ratio of wage bills to total income	7.81	4.70	7.77	9.36	4.63	7.36	18.39	22.17
18. Ratio of burden to total assets	0.83	-1.03	1.38	1.17	-0.42	0.10	4.13	13.28
19. Ratio of burden to interest income	8.30	-9.34	12.86	13.19	-6.62	2.14	43.88	180.54

20. Ratio of operating profits to total assets	0.49	3.21	1.64	1.16	-0.09	-2.15	3.97	-6.42
21. Return on assets	-3.10	1.59	-3.53	-1.57	-	-5.80	0.74	-
22. Return on equity	-56.79	24.68	-14.57	-7.21	-24.18	-21.45	1.04	-4.23
23. Cost of deposits	8.18	9.31	11.62	11.23	9.67	9.49	6.29	4.95
24. Cost of borrowings	11.09	13.89	8.83	4.36	6.93	8.83	2.25	..
25. Cost of funds	8.56	9.83	10.33	8.41	9.48	9.45	5.64	4.95
26. Return on advances	14.46	15.56	13.19	10.24	8.01	6.11	13.11	9.54
27. Return on investments	9.77	10.88	10.75	10.73	9.91	10.20	11.63	11.65
28. Return on advances <i>adjusted</i> to cost of funds	5.90	5.73	2.86	1.83	-1.46	-3.34	7.47	4.60
29. Return on investments <i>adjusted</i> to cost of funds	1.21	1.05	0.42	2.31	0.43	0.75	6.00	6.70
30. Business per employee (in Rs. lakh)	574.51	457.17	544.00	570.51	938.40	961.83	211.05	38.52
31. Profit per employee (in Rs. lakh)	-38.24	20.97	-25.01	-11.80	-	-45.39	4.44	-
32. Capital adequacy ratio	10.54	20.54	18.38	11.14	14.21	18.86	168.11	192.12
33. Capital adequacy ratio - Tier I	10.42	20.31	18.21	11.01	12.82	17.28	167.82	191.78
34. Capital adequacy ratio - Tier II	0.12	0.23	0.17	0.13	1.39	1.58	0.29	0.34
35. Ratio of net NPA to net advances	13.39	0.00	3.24	4.75	37.11	41.52	18.44	100.00

: See 'Explanatory Notes'.

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

									(per cent)
									As on March 31
									Sakura Bank# Siam Commercial Societe Generale Sonali Bank
									Bank
Ratios	2001	2002	2001	2002	2001	2002	2001	2002	
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)	
1. Cash-deposit ratio	26.37		12.34	2.22	4.97	7.84	13.70	6.51	
2. Credit-deposit ratio	151.13		269.18	407.52	83.63	111.63	12.62	53.74	
3. Investment-deposit ratio	58.09		93.15	141.25	94.33	109.21	11.93	30.47	
4. (Credit + investment)-deposit ratio	209.23		362.33	548.76	177.96	220.84	24.56	84.21	
5. Ratio of deposits to total liabilities	39.12		22.40	15.39	34.03	24.06	60.37	48.24	
6. Ratio of term deposits to total deposits	86.00		88.67	94.47	84.34	76.45	13.21	22.75	
7. Ratio of priority sector advances to total advances	22.55		12.75	10.04	21.20	21.22	0.76	79.88	
8. Ratio of term-loans to total advances	34.12		40.26	35.16	17.32	14.14	-	-	
9. Ratio of secured advances to total advances	90.45		100.00	58.38	82.27	74.45	2.38	100.00	
10. Ratio of investments in non-approved securities to total investments	13.61		25.52	17.43	28.21	45.02	13.46	7.65	
11. Ratio of Interest income to total assets	12.17		8.43	5.09	7.30	6.96	3.08	3.23	
12. Ratio of net interest margin to total assets	4.59		1.71	-0.59	1.28	1.09	1.90	1.40	
13. Ratio of non-interest income to total assets	0.91		1.30	0.38	2.10	1.39	7.21	8.02	
14. Ratio of intermediation cost to total assets	1.98		3.42	1.41	2.78	2.60	4.25	6.07	
15. Ratio of wage bills to intermediation cost	31.63		11.44	24.54	41.24	44.78	56.91	49.33	
16. Ratio of wage bills to total expenses	6.54		3.86	4.89	13.02	13.76	44.53	37.91	
17. Ratio of wage bills to total income	4.78		4.02	6.34	12.19	13.96	23.48	26.62	
18. Ratio of burden to total assets	1.07		2.12	1.03	0.68	1.22	-2.97	-1.95	
19. Ratio of burden to interest income	8.76		25.18	20.28	9.34	17.48	-96.35	-60.23	
20. Ratio of operating profits to total assets	3.52		-0.41	-1.62	0.60	-0.12	4.86	3.35	
21. Return on assets	-2.11		-2.28	-33.38	0.04	-2.18	5.87	1.40	
22. Return on equity	-11.60		-8.78	-480.79	0.29	-16.67	29.75	11.12	

23. Cost of deposits	6.06	13.76	18.51	7.23	9.95	1.35	1.82
24. Cost of borrowings	11.98	8.95	4.82	7.00	5.41	..	684.84
25. Cost of funds	9.60	11.31	8.82	7.12	7.01	1.36	3.33
26. Return on advances	14.47	9.32	4.56	10.26	10.38	15.66	9.18
27. Return on investments	9.73	10.60	8.59	8.52	11.32	12.72	11.11
28. Return on advances <i>adjusted</i> to cost of funds	4.88	-1.99	-4.26	3.14	3.37	14.30	5.85
29. Return on investments <i>adjusted</i> to cost of funds	0.13	-0.72	-0.23	1.40	4.32	11.36	7.78
30. Business per employee (in Rs. lakh)	608.14	941.20	1731.19	475.50	340.60	66.83	59.93
31. Profit per employee (in Rs. lakh)	-14.83	-25.89	-739.67	0.30	-15.40	5.77	2.96
32. Capital adequacy ratio	16.21	33.23	-13.33	13.93	12.85	88.14	113.64
33. Capital adequacy ratio - Tier I	16.07	33.05	-13.51	13.28	11.60	88.14	113.64
34. Capital adequacy ratio - Tier II	0.14	0.18	0.18	0.65	1.25	-	-
35. Ratio of net NPA to net advances	1.03	39.18	71.95	7.27	0.52	-	1.58

: See 'Explanatory Notes'.

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

Ratios	(per cent)					
	As on March 31					
	Standard Chartered Bank		Standard Chartered Grindlays Bank		State Bank of Mauritius	
	2001	2002	2001	2002	2001	2002
	(73)	(74)	(75)	(76)	(77)	(78)
1. Cash-deposit ratio	7.67	8.22	7.43	5.33	11.31	5.69
2. Credit-deposit ratio	101.93	124.70	45.28	18.00	115.75	107.80
3. Investment-deposit ratio	106.15	96.87	48.60	26.68	64.73	71.55
4. (Credit + investment)-deposit ratio	208.08	221.57	93.88	44.68	180.48	179.35
5. Ratio of deposits to total liabilities	41.25	38.30	67.77	78.95	44.71	46.75
6. Ratio of term deposits to total deposits	62.54	62.28	57.52	53.85	93.74	85.91
7. Ratio of priority sector advances to total advances	27.63	20.36	3.59	1.86	22.99	27.62
8. Ratio of term-loans to total advances	25.97	58.62	66.42	72.03	38.06	40.89
9. Ratio of secured advances to total advances	52.90	55.35	65.55	55.06	87.25	97.08
10. Ratio of investments in non-approved securities to total investments	41.74	42.27	34.10	14.90	21.92	19.19
11. Ratio of Interest income to total assets	10.50	10.53	10.78	8.55	9.29	8.64
12. Ratio of net interest margin to total assets	4.29	4.55	5.25	3.48	3.17	2.52
13. Ratio of non-interest income to total assets	2.80	3.31	1.74	2.55	1.62	2.84
14. Ratio of intermediation cost to total assets	3.48	2.88	4.24	3.78	0.87	1.10
15. Ratio of wage bills to intermediation cost	26.56	31.71	38.89	47.79	25.72	34.85
16. Ratio of wage bills to total expenses	9.54	10.31	16.89	20.44	3.19	5.33
17. Ratio of wage bills to total income	6.95	6.60	13.18	16.30	2.04	3.35
18. Ratio of burden to total assets	0.68	-0.43	2.50	1.23	-0.75	-1.73
19. Ratio of burden to interest income	6.46	-4.07	23.22	14.44	-8.06	-20.06
20. Ratio of operating profits to total assets	3.61	4.98	2.75	2.25	3.91	4.25
21. Return on assets	3.14	2.17	3.14	2.48	1.05	0.85
22. Return on equity	25.01	35.87	7.99	28.53	4.38	2.96
23. Cost of deposits	7.00	5.83	5.77	5.35	9.21	10.05
24. Cost of borrowings	6.96	7.36	6.87	5.93	8.09	6.91
25. Cost of funds	6.98	6.67	5.93	5.44	8.69	9.02

26. Return on advances	14.67	14.03	14.57	12.35	11.58	10.84
27. Return on investments	8.97	10.01	13.14	12.39	9.00	8.58
28. Return on advances <i>adjusted</i> to cost of funds	7.69	7.36	8.64	6.91	2.89	1.82
29. Return on investments <i>adjusted</i> to cost of funds	1.99	3.35	7.22	6.96	0.31	-0.44
30. Business per employee (in Rs. lakh)	617.78	801.00	618.00	850.00	1292.10	1012.00
31. Profit per employee (in Rs. lakh)	11.21	20.00	11.00	23.00	14.10	8.80
32. Capital adequacy ratio	9.60	9.28	12.52	13.08	30.78	46.78
33. Capital adequacy ratio - Tier I	6.70	6.90	6.90	6.54	30.55	46.20
34. Capital adequacy ratio - Tier II	2.90	2.38	5.62	6.54	0.23	0.58
35. Ratio of net NPA to net advances	1.53	0.40	0.41	0.59	18.93	16.30

: See 'Explanatory Notes'.

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

Ratios	(per cent)					
	As on March 31					
	Sumitomo Mitsui Bank#		Toronto Dominion Bank		UFJ Bank#	
	2001 (79)	2002 (80)	2001 (81)	2002 (82)	2001 (83)	2002 (84)
1. Cash-deposit ratio	3.54	21.35	269.63		11.75	7.36
2. Credit-deposit ratio	103.91	158.53	3636.45		224.93	108.41
3. Investment-deposit ratio	30.70	106.84	1301.93		113.65	61.32
4. (Credit + investment)-deposit ratio	134.61	265.37	4938.38		338.57	169.74
5. Ratio of deposits to total liabilities	67.20	31.94	1.73	-	26.96	50.04
6. Ratio of term deposits to total deposits	97.10	66.74	100.00		59.92	83.82
7. Ratio of priority sector advances to total advances	35.61	24.17	23.02	23.32	28.23	27.78
8. Ratio of term-loans to total advances	88.55	33.95	76.98	76.68	35.34	32.47
9. Ratio of secured advances to total advances	87.11	87.12	100.00	100.00	79.34	80.23
10. Ratio of investments in non-approved securities to total investments	100.00	34.49	35.73	1.61	31.73	29.10
11. Ratio of Interest income to total assets	9.94	18.66	14.00	10.16	9.11	10.03
12. Ratio of net interest margin to total assets	2.53	7.10	9.51	9.90	4.23	4.45
13. Ratio of non-interest income to total assets	0.85	2.00	1.82	-0.10	1.51	0.97
14. Ratio of intermediation cost to total assets	2.67	4.35	3.12	4.02	3.61	1.93
15. Ratio of wage bills to intermediation cost	38.54	36.17	35.15	39.39	13.42	23.33
16. Ratio of wage bills to total expenses	10.22	9.89	14.40	36.99	5.71	5.99
17. Ratio of wage bills to total income	9.55	7.62	6.93	15.74	4.57	4.09
18. Ratio of burden to total assets	1.82	2.35	1.30	4.12	2.10	0.96
19. Ratio of burden to interest income	18.35	12.59	9.28	40.58	23.10	9.59
20. Ratio of operating profits to total assets	0.70	4.75	8.21	5.78	2.12	3.48
21. Return on assets	0.70	-3.13	4.84	2.99	0.27	0.05
22. Return on equity	-9.00	-21.24	6.23	3.13	1.06	0.22
23. Cost of deposits	5.29	11.35	3.01	14.88	6.63	7.47
24. Cost of borrowings	15.52	19.22	13.60	1.40	6.88	7.29
25. Cost of funds	9.05	14.96	13.37	2.71	6.76	7.38
26. Return on advances	11.69	23.25	15.44	12.23	10.19	10.75
27. Return on investments	9.08	15.14	15.39	18.72	9.26	11.60
28. Return on advances <i>adjusted</i> to cost of funds	2.64	8.29	2.07	9.52	3.43	3.36

29. Return on investments <i>adjusted</i> to cost of funds	0.04	0.18	2.02	16.01	2.50	4.22
30. Business per employee (in Rs. lakh)	1189.00	859.42	645.63	283.26	825.68	875.70
31. Profit per employee (in Rs. lakh)	14.64	-20.75	37.57	19.72	2.23	0.43
32. Capital adequacy ratio	19.40	20.96	57.87	173.28	34.91	29.44
33. Capital adequacy ratio - Tier I	19.24	20.86	56.60	172.05	34.91	29.44
34. Capital adequacy ratio - Tier II	0.16	0.10	1.27	1.23	-	-
35. Ratio of net NPA to net advances	16.76	18.52	-	-	9.61	12.69

: See 'Explanatory Notes'.

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