TABLE B16 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2002 AND 2003

FOREIGN BANKS

(per cent)

Ratios	As on March 31							
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Antwrep Diamond Bank#	
	2002	2003	2002	2003	2002	2003	2002	200
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8
01. Cash-deposit ratio	4.40	7.27	2.85	2.50	8.69	4.12		10.8
02. Credit-deposit ratio	92.22	108.46	17.99	15.48	148.62	49.84		475.8
03. Investment-deposit ratio	43.76	59.43	77.16	75.05	99.64	45.54		128.1
04. (Credit + investment)-deposit ratio	135.98	167.89	95.15	90.52	248.26	95.37		604.0
05. Ratio of deposits to total liabilities	65.33	53.52	90.41	92.64	29.79	75.31		14.9
06. Ratio of term deposits to total deposits	62.48	52.60	95.40	93.48	38.45	77.14		10.7
07. Ratio of priority sector advances to total advances	29.50	27.17	18.97	28.91	21.56	14.46		99.6
08. Ratio of term-loans to total advances	26.74	27.61	12.05	15.17	43.36	39.97		0.3
09. Ratio of secured advances to total advances	85.70	79.21	88.11	88.99	59.41	34.36		99.9
10. Ratio of investments in non-approved securities to total investments	24.14	12.78	65.23	63.20	27.54	34.39		0.0
11. Ratio of Interest income to total assets	9.53	8.82	9.89	9.83	8.44	9.53		4.6
12. Ratio of net interest margin to total assets	4.38	4.35	0.91	0.88	2.77	3.25		3.3
13. Ratio of non-interest income to total assets	2.47	3.01	0.46	0.62	6.35	5.95		0.3
14. Ratio of intermediation cost to total assets	3.40	3.87	0.48	0.80	5.38	6.00		2.6
15. Ratio of wage bills to intermediation cost	33.84	28.43	42.00	29.18	34.10	37.09		35.6
16. Ratio of wage bills to total expenses	13.45	13.19	2.14	2.40	16.60	18.13		24.0
17. Ratio of wage bills to total income	9.58	9.30	1.96	2.24	12.41	14.39		18.7

18. Ratio of burden to total assets	0.92	0.86	0.03	0.18	-0.96	0.06	2.2
19. Ratio of burden to interest income	9.71	9.79	0.27	1.84	-11.43	0.58	49.3
20. Ratio of operating profits to total assets	3.45	3.49	0.88	0.70	3.73	3.19	1.0
21. Return on assets	1.72	1.56	0.47	0.17	0.27	0.90	0.3
22. Return on equity	18.35	17.15	15.61	5.21	3.88	-11.20	0.7
23. Cost of deposits	3.09	2.83	9.44	9.49	4.95	10.81	0.2
24. Cost of borrowings	10.73	9.06	21.26	28.03	7.31	1.65	0.2
25. Cost of funds	5.42	4.71	9.68	9.67	6.39	7.18	0.2
26. Return on advances	10.82	9.93	12.01	13.15	10.54	13.55	3.6
27. Return on investments	10.05	8.89	10.89	10.32	10.50	9.87	1.3
28. Return on advances adjusted to cost of funds	5.40	5.21	2.32	3.48	4.15	6.37	3.4
29. Return on investments adjusted to cost of funds	4.63	4.18	1.20	0.65	4.11	2.69	1.1
30. Business per employee (in Rs. lakh)	840.00	784.27	2581.00	2618.40	237.22	214.91	1252.5
31. Profit per employee (in Rs. lakh)	13.00	12.35	11.00	4.06	0.86	-2.08	5.2
32. Capital adequacy ratio	13.17	12.57	10.42	10.14	10.71	10.93	92.6
33. Capital adequacy ratio - Tier I	11.15	10.67	9.17	9.04	10.28	10.53	62.6
34. Capital adequacy ratio - Tier II	2.02	1.90	1.25	1.10	0.43	0.40	30.0
35. Ratio of net NPA to net advances	1.34	1.54	13.43	9.68	7.56	8.69	

(per cent)

Ratios	Arab Bangladesh Bank		Bank International Indonesia		Bank Muscat International		Bank of America	
	2002	2003	2002	2003	2002	2003	2002	200
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(1
01. Cash-deposit ratio	2.46	1.74	16.89	5.78	2.18	3.28	7.99	6.8
02. Credit-deposit ratio	55.04	37.59	160.41	204.77	71.91	72.15	153.90	213.4
03. Investment-deposit ratio	15.07	19.75	180.86	186.30	28.74	36.47	69.90	84.1
04. (Credit + investment)-deposit ratio	70.10	57.34	341.28	391.08	100.65	108.63	223.80	297.6
05. Ratio of deposits to total liabilities	46.17	50.00	6.28	10.46	74.49	79.58	36.90	31.4
06. Ratio of term deposits to total deposits	35.42	33.49	46.90	75.56	94.78	94.87	65.65	52.0
07. Ratio of priority sector advances to total advances	66.86	48.88	78.83	17.11	10.51	9.74	21.74	24.7
08. Ratio of term-loans to total advances	6.97	8.22	12.28	-	61.03	68.49	18.92	8.0
09. Ratio of secured advances to total advances	99.06	100.00	100.00	99.99	96.54	84.81	37.65	58.5
10. Ratio of investments in non-approved securities to total investments	3.26	0.00	25.62	15.01	12.99	32.12	20.68	13.3
11. Ratio of Interest income to total assets	6.65	4.77	4.14	4.50	11.33	10.61	8.58	7.0
12. Ratio of net interest margin to total assets	5.92	3.98	2.49	3.43	4.48	4.71	2.76	2.5
13. Ratio of non-interest income to total assets	2.99	3.69	1.47	0.93	1.70	1.49	2.24	1.5
14. Ratio of intermediation cost to total assets	2.02	2.28	3.75	7.29	4.20	4.67	1.65	1.4
15. Ratio of wage bills to intermediation cost	34.25	30.16	18.65	8.58	32.46	29.34	43.53	35.6
16. Ratio of wage bills to total expenses	25.12	22.41	12.95	7.48	12.33	12.95	9.63	8.6
17. Ratio of wage bills to total income	7.19	8.15	12.47	11.52	10.45	11.31	6.65	6.0
18. Ratio of burden to total assets	-0.96	-1.41	2.28	6.36	2.50	3.18	-0.59	-0.1
19. Ratio of burden to interest income	-14.49	-29.49	55.12	141.40	22.03	29.95	-6.85	-1.5

20. Ratio of operating profits to total assets	6.88	5.38	0.21	-2.94	1.99	1.53	3.34	2.6
21. Return on assets	3.03	2.78	0.23	3.75	2.56	1.95	1.68	1.7
22. Return on equity	6.05	5.93	0.26	2.41	1.44	0.84	14.23	13.6
23. Cost of deposits	1.59	1.58	10.28	6.19	4.42	3.63	7.83	4.7
24. Cost of borrowings	0.20	0.72	26.11	24.65	45.53	144.05	6.36	6.0
25. Cost of funds	1.50	1.52	12.64	8.94	6.63	5.16	7.06	5.5
26. Return on advances	8.35	9.13	6.43	9.38	16.59	15.82	9.68	7.4
27. Return on investments	10.29	4.55	14.93	14.76	6.18	4.94	9.07	8.3
28. Return on advances adjusted to cost of funds	6.85	7.61	-6.20	0.44	9.96	10.66	2.62	1.8
29. Return on investments adjusted to cost of funds	8.79	3.03	2.29	5.82	-0.45	-0.22	2.01	2.8
30. Business per employee (in Rs. lakh)	237.96	265.05	263.00	228.53	587.00	393.00	1769.00	1862.7
31. Profit per employee (in Rs. lakh)	10.91	10.50	1.00	11.98	2.00	0.65	32.00	32.7
32. Capital adequacy ratio	138.51	105.64	123.07	103.99	28.33	20.10	21.07	21.0
33. Capital adequacy ratio - Tier I	138.51	104.63	123.03	103.78	28.15	19.86	13.45	13.6
34. Capital adequacy ratio - Tier II	0.00	1.01	0.04	0.21	0.18	0.24	7.62	7.4
35. Ratio of net NPA to net advances	1.39	1.55	61.39	15.20	1.10	6.95	0.18	0.0

(per cent)

Ratios	As on March 31							
	Bank of Bahrain & Kuwait		Bank of Ceylon#		Bank of Nova Scotia		Bank of Tokyo	
	2002	2003	2002	2003	2002	2003	2002	2003
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
01. Cash-deposit ratio	6.77	3.66	12.15	8.10	3.63	4.45	5.94	6.41
02. Credit-deposit ratio	64.83	74.08	116.02	99.12	102.30	100.71	79.14	76.01
03. Investment-deposit ratio	52.70	53.51	25.56	27.27	39.31	45.03	34.57	35.53
04. (Credit + investment)-deposit ratio	117.52	127.59	141.58	126.39	141.60	145.74	113.71	111.54
05. Ratio of deposits to total liabilities	64.83	68.91	48.36	47.72	63.26	62.15	68.69	53.84
06. Ratio of term deposits to total deposits	93.03	91.66	71.41	77.77	93.45	93.10	67.88	55.82
07. Ratio of priority sector advances to total advances	19.76	16.10	63.82	68.47	37.84	39.62	0.68	1.32
08. Ratio of term-loans to total advances	51.53	54.33	14.19	5.77	57.70	66.76	20.94	25.27
09. Ratio of secured advances to total advances	77.85	88.69	98.30	94.07	84.69	87.37	67.10	66.94
10. Ratio of investments in non-approved securities to total investments	30.60	15.76	0.00	-	15.99	12.66	0.25	2.87
11. Ratio of Interest income to total assets	9.00	8.19	8.76	7.06	9.91	8.60	9.92	9.02
12. Ratio of net interest margin to total assets	1.24	1.72	4.66	3.15	2.73	2.52	5.41	4.91
13. Ratio of non-interest income to total assets	3.09	2.22	2.48	1.09	1.41	1.52	3.72	2.44
14. Ratio of intermediation cost to total assets	1.47	1.71	1.36	1.59	1.07	1.20	5.62	4.34
15. Ratio of wage bills to intermediation cost	44.86	42.52	32.18	25.40	30.39	31.73	30.49	63.87
16. Ratio of wage bills to total expenses	7.14	8.89	8.02	7.36	3.95	5.25	16.91	32.79
17. Ratio of wage bills to total income	5.45	6.99	3.89	4.97	2.88	3.78	12.57	24.20
18. Ratio of burden to total assets	-1.62	-0.51	-1.12	0.50	-0.34	-0.31	1.90	1.90
19. Ratio of burden to interest income	-18.02	-6.22	-12.81	7.08	-3.42	-3.61	19.18	21.10

20. Ratio of operating profits to total assets	2.87	2.23	5.78	2.65	3.07	2.83	3.50	3.00
21. Return on assets	1.32	1.06	0.02	0.27	1.10	0.66	4.08	2.69
22. Return on equity	12.13	8.17	0.07	0.95	14.86	7.64	25.42	10.62
23. Cost of deposits	7.74	7.10	8.21	7.69	8.48	8.32	6.06	5.86
24. Cost of borrowings	10.75	7.65	2.83	1.52	6.84	3.25	5.59	4.69
25. Cost of funds	8.51	7.22	7.38	6.32	8.00	6.90	6.02	5.78
26. Return on advances	11.64	10.49	11.97	10.12	11.00	9.51	10.92	9.34
27. Return on investments	10.21	8.56	11.72	12.08	9.76	8.80	9.58	9.71
28. Return on advances adjusted to cost of funds	3.13	3.28	4.59	3.80	3.00	2.61	4.89	3.56
29. Return on investments adjusted to cost of funds	1.70	1.34	4.34	5.76	1.76	1.90	3.55	3.93
30. Business per employee (in Rs. lakh)	802.00	787.00	815.00	644.67	1521.00	1691.41	404.00	560.87
31. Profit per employee (in Rs. lakh)	9.00	0.08	0.00	1.80	15.00	9.75	17.00	12.87
32. Capital adequacy ratio	17.03	17.19	30.94	32.29	10.12	13.38	15.36	30.21
33. Capital adequacy ratio - Tier I	16.20	16.02	30.77	31.92	9.73	12.84	15.21	20.09
34. Capital adequacy ratio - Tier II	0.83	1.17	0.17	0.37	0.39	0.54	0.15	10.12
35. Ratio of net NPA to net advances	11.40	0.00	23.88	25.98	2.72	8.64	0.00	0.09

(per cent)

Ratios	As on March 31							
	Barclays Bank		BNP Paribas		Chinatrust Commercial Bank		Cho Hung Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
01. Cash-deposit ratio	5.92	2.34	7.32	7.37	6.83	5.15	3.32	6.22
02. Credit-deposit ratio	4.10	2.13	93.09	90.07	77.88	111.89	128.86	134.84
03. Investment-deposit ratio	190.59	449.08	90.88	58.11	68.56	64.99	49.64	54.43
04. (Credit + investment)-deposit ratio	194.68	451.22	183.97	148.18	146.44	176.88	178.50	189.26
05. Ratio of deposits to total liabilities	21.09	14.60	44.21	58.04	60.30	51.01	42.58	36.49
06. Ratio of term deposits to total deposits	94.18	95.37	69.59	76.11	93.19	77.61	75.02	57.21
07. Ratio of priority sector advances to total advances	19.99	2.60	30.86	30.99	22.21	33.01	0.00	0.00
08. Ratio of term-loans to total advances	39.91	97.40	57.30	49.00	66.64	60.93	56.15	41.86
09. Ratio of secured advances to total advances	93.48	83.15	43.23	62.25	85.39	96.69	99.90	100.00
10. Ratio of investments in non-approved securities to total investments	56.44	27.39	38.14	24.96	34.73	33.03	47.60	42.80
11. Ratio of Interest income to total assets	5.95	3.75	8.73	7.72	11.98	11.32	8.16	9.57
12. Ratio of net interest margin to total assets	1.21	1.10	2.17	2.42	5.57	7.06	7.04	6.59
13. Ratio of non-interest income to total assets	7.04	12.65	1.29	1.04	1.20	0.99	2.36	2.51
14. Ratio of intermediation cost to total assets	2.42	2.58	4.16	3.40	3.00	3.77	2.01	2.25
15. Ratio of wage bills to intermediation cost	54.85	53.06	42.35	39.65	32.22	30.30	34.22	30.97
16. Ratio of wage bills to total expenses	18.56	26.11	16.43	15.49	10.27	14.22	22.02	13.30
17. Ratio of wage bills to total income	10.23	8.33	17.57	15.40	7.33	9.27	6.53	5.76
18. Ratio of burden to total assets	-4.62	-10.07	2.86	2.36	1.80	2.78	-0.35	-0.26
19. Ratio of burden to interest income	-77.61	-268.47	32.81	30.58	15.02	24.53	-4.33	-2.75

20. Ratio of operating profits to total assets	5.82	11.17	-0.69	0.05	3.77	4.28	7.40	6.85
21. Return on assets	1.78	3.95	-0.94	-0.53	1.00	2.12	3.42	7.19
22. Return on equity	7.98	9.13	-17.09	-6.56	3.35	6.83	13.70	6.96
23. Cost of deposits	7.45	7.72	8.53	7.59	9.21	5.56	1.44	6.10
24. Cost of borrowings	5.88	3.31	5.52	3.75	7.42	6.22	8.36	8.05
25. Cost of funds	6.51	4.81	7.32	5.96	8.60	5.65	2.25	6.39
26. Return on advances	16.22	3.69	11.20	9.63	13.51	13.08	12.15	13.52
27. Return on investments	10.49	5.86	9.15	8.21	12.92	12.00	7.20	8.93
28. Return on advances adjusted to cost of funds	9.72	-1.12	3.88	3.67	4.92	7.43	9.91	7.13
29. Return on investments adjusted to cost of funds	3.98	1.06	1.83	2.25	4.32	6.35	4.95	2.55
30. Business per employee (in Rs. lakh)	329.00	323.68	617.86	978.62	635.34	658.05	1162.00	936.10
31. Profit per employee (in Rs. lakh)	34.00	85.82	-6.90	-4.03	5.91	12.90	41.00	78.56
32. Capital adequacy ratio	63.56	45.68	9.66	10.74	40.11	36.96	27.65	37.17
33. Capital adequacy ratio - Tier I	62.81	43.55	5.61	6.46	39.61	35.05	27.43	36.41
34. Capital adequacy ratio - Tier II	0.75	2.13	4.05	4.28	0.50	1.91	0.22	0.76
35. Ratio of net NPA to net advances	36.04	0.00	1.62	0.00	0.00	0.00	0.47	4.80

(per cent)

Ratios	As on March 31							
	Citibank		Credit Agricole Indosuez		Credit Lyonnais		DBS Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
01. Cash-deposit ratio	7.63	6.95	6.57	3.76	3.13	3.27	5.20	4.75
02. Credit-deposit ratio	74.69	71.18	57.43	34.02	74.64	66.17	179.29	154.59
03. Investment-deposit ratio	39.41	39.66	66.03	53.11	34.44	63.16	93.28	61.51
04. (Credit + investment)-deposit ratio	114.10	110.83	123.46	87.13	109.07	129.33	272.57	216.10
05. Ratio of deposits to total liabilities	70.91	70.30	54.51	69.21	74.52	69.08	24.92	36.93
06. Ratio of term deposits to total deposits	69.47	66.63	80.20	65.30	96.03	96.16	97.34	89.99
07. Ratio of priority sector advances to total advances	21.93	21.25	15.74	14.59	23.41	20.75	15.44	16.16
08. Ratio of term-loans to total advances	67.23	68.57	92.26	97.30	30.93	26.28	39.55	41.11
09. Ratio of secured advances to total advances	64.82	64.73	28.66	29.83	46.48	50.07	91.68	96.07
10. Ratio of investments in non-approved securities to total investments	19.57	19.28	40.41	26.54	24.65	19.29	27.42	10.49
11. Ratio of Interest income to total assets	9.33	8.47	6.66	6.85	10.62	8.67	8.55	8.17
12. Ratio of net interest margin to total assets	3.94	4.06	1.07	1.90	1.57	1.32	3.34	4.23
13. Ratio of non-interest income to total assets	3.92	3.23	1.28	0.74	2.83	2.77	2.07	1.03
14. Ratio of intermediation cost to total assets	3.70	3.58	1.80	1.63	2.10	2.62	1.65	1.83
15. Ratio of wage bills to intermediation cost	21.46	22.55	44.61	42.67	46.70	43.92	39.88	46.43
16. Ratio of wage bills to total expenses	8.74	10.11	10.87	10.55	8.78	11.53	9.59	14.68
17. Ratio of wage bills to total income	5.99	6.90	10.12	9.13	7.28	10.06	6.19	9.20
18. Ratio of burden to total assets	-0.22	0.35	0.52	0.88	-0.73	-0.15	-0.42	0.79
19. Ratio of burden to interest income	-2.38	4.13	7.85	12.86	-6.88	-1.71	-4.94	9.70

20. Ratio of operating profits to total assets	4.16	3.71	0.54	1.02	2.30	1.46	3.77	3.43
21. Return on assets	3.60	2.88	0.99	0.36	0.30	0.60	2.01	2.01
22. Return on equity	21.35	20.27	13.82	3.22	3.10	4.61	14.94	8.44
23. Cost of deposits	6.29	5.37	2.22	1.61	9.79	9.51	6.55	2.96
24. Cost of borrowings	4.94	3.17	12.01	14.72	18.50	8.42	6.12	6.19
25. Cost of funds	6.07	5.02	6.20	5.65	10.48	9.43	6.23	4.99
26. Return on advances	12.71	11.33	8.37	8.53	11.02	10.36	13.33	11.72
27. Return on investments	8.80	7.72	9.85	10.67	12.74	9.29	10.14	9.41
28. Return on advances adjusted to cost of funds	6.64	6.32	2.18	2.88	0.54	0.93	7.10	6.73
29. Return on investments adjusted to cost of funds	2.73	2.70	3.65	5.02	2.26	-0.14	3.91	4.43
30. Business per employee (in Rs. lakh)	1566.82	1660.19	1042.48	1336.56	1671.00	1620.01	1238.00	1315.75
31. Profit per employee (in Rs. lakh)	22.14	24.26	16.00	7.00	4.00	8.39	36.00	28.10
32. Capital adequacy ratio	11.04	11.30	11.23	20.04	10.30	20.90	13.31	15.98
33. Capital adequacy ratio - Tier I	8.36	8.39	11.02	18.94	9.10	13.00	12.73	15.03
34. Capital adequacy ratio - Tier II	2.68	2.91	0.21	1.10	1.20	7.90	0.58	0.95
35. Ratio of net NPA to net advances	0.40	1.17	0.36	0.51	3.80	3.60	0.00	10.37

(per cent)

Ratios	Deutsche Bank		Dresdner Bank#		Hongkong & Shanghai Bank		ING Bank	
	As on March 31							
	2002	2003	2002	2003	2002	2003	2002	2003
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
01. Cash-deposit ratio	5.79	8.21	307.88		5.09	7.16	5.29	30.91
02. Credit-deposit ratio	76.24	82.65	0.00		63.49	64.07	32.32	285.41
03. Investment-deposit ratio	75.16	126.41	26.16		50.84	69.29	147.61	557.44
04. (Credit + investment)-deposit ratio	151.40	209.06	26.16		114.33	133.36	179.94	842.84
05. Ratio of deposits to total liabilities	45.11	33.29	7.39		64.48	61.22	41.74	5.24
06. Ratio of term deposits to total deposits	48.08	39.41	0.00		69.45	66.10	92.28	96.13
07. Ratio of priority sector advances to total advances	28.24	21.44	-		16.29	15.91	25.33	0.00
08. Ratio of term-loans to total advances	9.78	7.58	-		43.83	36.73	71.96	77.35
09. Ratio of secured advances to total advances	58.65	60.26	-		76.69	74.31	76.38	70.81
10. Ratio of investments in non-approved securities to total investments	35.59	11.61	0.00		27.77	18.58	64.53	0.00
11. Ratio of Interest income to total assets	8.16	5.86	1.40		8.63	7.39	5.72	5.84
12. Ratio of net interest margin to total assets	3.76	2.73	0.65		2.89	3.01	1.15	1.19
13. Ratio of non-interest income to total assets	4.05	6.28	1.59		2.75	2.41	3.11	2.19
14. Ratio of intermediation cost to total assets	3.43	2.89	8.12		2.89	3.07	4.19	6.27
15. Ratio of wage bills to intermediation cost	33.48	37.54	6.75		30.77	38.12	50.54	57.99
16. Ratio of wage bills to total expenses	14.66	18.04	6.18		10.31	15.69	24.20	33.32
17. Ratio of wage bills to total income	9.40	8.95	18.33		7.82	11.94	23.98	45.33
18. Ratio of burden to total assets	-0.62	-3.39	6.53		0.14	0.66	1.08	4.09
19. Ratio of burden to interest income	-7.65	-57.80	467.28		1.61	8.95	18.84	70.01

20. Ratio of operating profits to total assets	4.38	6.12	-5.88	2.75	2.35	0.08	-2.89
21. Return on assets	2.24	2.92	-8.78	0.87	0.80	-0.44	-8.41
22. Return on equity	18.39	22.14	-12.23	14.35	8.52	-3.27	-40.51
23. Cost of deposits	3.87	2.39	0.49	6.24	4.76	4.75	6.21
24. Cost of borrowings	6.99	5.26	3.35	7.98	7.41	8.17	6.60
25. Cost of funds	5.34	3.87	2.22	6.65	5.32	6.05	6.43
26. Return on advances	9.77	8.52	1.50	10.10	9.60	13.77	13.37
27. Return on investments	10.13	7.38	5.16	12.07	8.78	5.80	6.61
28. Return on advances adjusted to cost of funds	4.43	4.65	-0.72	3.45	4.28	7.72	6.93
29. Return on investments adjusted to cost of funds	4.79	3.51	2.94	5.42	3.46	-0.25	0.17
30. Business per employee (in Rs. lakh)	986.22	894.19	0.00	595.80	622.78	415.47	299.09
31. Profit per employee (in Rs. lakh)	27.95	43.31	0.00	5.00	4.50	-3.32	-50.62
32. Capital adequacy ratio	14.55	17.35	39.00	10.92	18.10	12.47	20.72
33. Capital adequacy ratio - Tier I	13.67	15.16	39.00	7.47	14.50	12.39	20.54
34. Capital adequacy ratio - Tier II	0.88	2.19	0.00	3.45	3.60	0.08	0.18
35. Ratio of net NPA to net advances	0.00	-	0.00	2.27	1.03	26.82	0.00

See "Explanatory Notes"

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