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

FOREIGN BANKS

(per cent)

Ratios	JP Morgan Chase Bank#		KBC Bank#		Krung Thai Bank		Mashreq Bank	
	As on March 31							
	2002	2003	2002	2003	2002	2003	2002	2003
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
01. Cash-deposit ratio	5.61	4.23	13.70		6.77	4.02	3.50	3.43
02. Credit-deposit ratio	4.90	0.00	0.03		229.87	72.80	22.78	13.91
03. Investment-deposit ratio	219.48	285.10	17.04		100.92	47.88	87.43	78.78
04. (Credit + investment)-deposit ratio	224.38	285.10	17.07		330.79	120.68	110.21	92.69
05. Ratio of deposits to total liabilities	17.57	30.19	70.69		9.53	28.95	76.83	81.20
06. Ratio of term deposits to total deposits	85.78	52.47	100.00		2.31	24.49	89.65	92.26
07. Ratio of priority sector advances to total advances	0.00	-	0.00		0.00	11.89	20.96	56.89
08. Ratio of term-loans to total advances	100.00	-	100.00		9.41	0.00	2.12	9.94
09. Ratio of secured advances to total advances	100.00	-	75.00		64.58	88.11	91.40	81.50
10. Ratio of investments in non-approved securities to total investments	18.58	3.87	0.00		32.83	18.25	61.67	64.88
11. Ratio of Interest income to total assets	6.14	4.78	4.78		8.25	7.66	11.01	10.11
12. Ratio of net interest margin to total assets	3.21	3.53	-3.24		7.60	7.29	2.18	2.84
13. Ratio of non-interest income to total assets	11.88	4.38	1.84		0.65	0.48	2.88	2.11
14. Ratio of intermediation cost to total assets	7.04	2.72	2.62		4.11	4.71	1.85	1.70
15. Ratio of wage bills to intermediation cost	42.91	57.24	53.25		23.37	21.26	35.34	24.04
16. Ratio of wage bills to total expenses	30.29	39.26	13.09		20.18	19.71	6.12	4.55
17. Ratio of wage bills to total income	16.75	17.01	21.04		10.78	12.32	4.70	3.34

18. Ratio of burden to total assets	-4.84	-1.66	0.77	3.45	4.24	-1.03	-0.41
19. Ratio of burden to interest income	-78.81	-34.71	16.19	41.85	55.32	-9.34	-4.08
20. Ratio of operating profits to total assets	8.05	5.19	-4.02	4.15	3.05	3.21	3.26
21. Return on assets	3.18	3.10	-6.34	0.03	-0.73	1.59	3.24
22. Return on equity	7.89	9.38	-24.38	0.03	-1.04	24.68	27.48
23. Cost of deposits	9.20	2.25	8.69	4.08	1.54	9.31	9.04
24. Cost of borrowings	4.90	1.38	1.17	2.33	-	13.89	1.92
25. Cost of funds	6.34	1.79	7.22	3.83	1.83	9.83	8.37
26. Return on advances	103.83	-	5.87	8.42	7.70	15.56	18.07
27. Return on investments	12.35	4.93	8.46	10.72	9.24	10.88	9.71
28. Return on advances adjusted to cost of funds	97.50	-	-1.35	4.58	5.88	5.73	9.70
29. Return on investments adjusted to cost of funds	6.01	3.14	1.24	6.89	7.42	1.05	1.34
30. Business per employee (in Rs. lakh)	223.86	364.08	376.00	126.73	251.72	457.17	820.53
31. Profit per employee (in Rs. lakh)	38.61	37.37	-95.43	0.12	.-3.66	20.97	65.82
32. Capital adequacy ratio	85.88	72.95	96.75	167.65	119.88	20.54	39.38
33. Capital adequacy ratio - Tier I	85.21	69.97	96.75	166.21	118.43	20.31	37.42
34. Capital adequacy ratio - Tier II	0.67	2.98	0.00	1.44	1.45	0.23	1.96
35. Ratio of net NPA to net advances	0.00	0.00	0.00	35.36	0.00	0.00	0.00

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Ratios	As on March 31							
	Mizuho Corporate Bank#		Oman International Bank		Overseas Chinese Bank		Siam Commercial Bank	
	2002	2003	2002	2003	2002	2003	2002	200
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(6
01. Cash-deposit ratio	1.89	1.82	5.38	7.53	74.12	21228.57	2.22	
02. Credit-deposit ratio	145.32	131.34	11.14	7.82	625.17	426900.00	407.52	
03. Investment-deposit ratio	37.83	45.49	30.91	30.98	1799.29	142657.14	141.25	
04. (Credit + investment)-deposit ratio	183.15	176.83	42.05	38.80	2424.46	569557.14	548.76	
05. Ratio of deposits to total liabilities	44.59	45.76	65.66	62.27	1.16	-	15.39	
06. Ratio of term deposits to total deposits	98.57	95.99	89.16	87.73	29.94	-	94.47	
07. Ratio of priority sector advances to total advances	12.15	6.90	25.70	38.15	-	-	10.04	
08. Ratio of term-loans to total advances	9.10	9.86	44.43	48.07	-	-	35.16	
09. Ratio of secured advances to total advances	38.43	86.57	92.60	93.09	73.62	38.15	58.38	
10. Ratio of investments in non-approved securities to total investments	100.00	4.62	0.00	0.00	38.37	-	17.43	
11. Ratio of Interest income to total assets	8.88	7.84	4.62	3.82	7.36	5.36	5.09	
12. Ratio of net interest margin to total assets	2.34	2.48	-2.05	-1.59	6.86	5.36	-0.59	
13. Ratio of non-interest income to total assets	1.09	1.13	1.11	1.61	0.89	0.15	0.38	
14. Ratio of intermediation cost to total assets	2.26	2.47	1.21	1.27	14.17	5.96	1.41	
15. Ratio of wage bills to intermediation cost	41.20	41.81	34.84	42.05	12.90	32.86	24.54	
16. Ratio of wage bills to total expenses	10.59	13.19	5.36	7.97	12.46	32.81	4.89	
17. Ratio of wage bills to total income	9.36	11.51	7.36	9.80	22.17	35.50	6.34	
18. Ratio of burden to total assets	1.17	1.34	0.10	-0.35	13.28	5.81	1.03	
19. Ratio of burden to interest income	13.19	17.09	2.14	-9.10	180.54	108.26	20.28	

20. Ratio of operating profits to total assets	1.16	1.14	-2.15	-1.25	-6.42	-0.45	-1.62
21. Return on assets	-1.57	0.31	-5.80	2.19	-	-	-33.38
22. Return on equity	-7.21	1.28	-21.45	-6.83	-4.23	-0.25	-480.79
23. Cost of deposits	11.23	7.57	9.49	7.92	4.95	1.38	18.51
24. Cost of borrowings	4.36	3.93	8.83	9.77	-	-	4.82
25. Cost of funds	8.41	6.08	9.45	8.02	4.95	1.42	8.82
26. Return on advances	10.24	9.13	6.11	7.14	9.54	-	4.56
27. Return on investments	10.73	7.79	10.20	8.32	11.65	10.88	8.59
28. Return on advances adjusted to cost of funds	1.83	3.05	-3.34	-0.88	4.60	-1.42	-4.26
29. Return on investments adjusted to cost of funds	2.31	1.71	0.75	0.31	6.70	9.46	-0.23
30. Business per employee (in Rs. lakh)	570.51	486.66	961.83	1355.31	38.52	99.63	1731.19
31. Profit per employee (in Rs. lakh)	-11.80	2.21	-45.39	-26.81	-	-	-739.67
32. Capital adequacy ratio	11.14	18.50	18.86	14.62	192.12	385.49	-13.33
33. Capital adequacy ratio - Tier I	11.01	18.19	17.28	14.18	191.78	384.84	-13.51
34. Capital adequacy ratio - Tier II	0.13	0.31	1.58	0.44	0.34	0.65	0.18
35. Ratio of net NPA to net advances	4.75	0.76	41.52	41.15	100.00	100.00	71.95

(per cent)

Ratios	As on March 31							
	Societe Generale		Sonali Bank		Standard Chartered Bank		Standard Chartered Grindlays Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
01. Cash-deposit ratio	7.84	9.00	6.51	10.90	8.22	6.43	5.33	
02. Credit-deposit ratio	111.63	67.87	53.74	21.36	124.70	72.44	18.00	
03. Investment-deposit ratio	109.21	215.89	30.47	18.68	96.87	56.79	26.68	
04. (Credit + investment)-deposit ratio	220.84	283.75	84.21	40.04	221.57	129.23	44.68	
05. Ratio of deposits to total liabilities	24.06	22.89	48.24	77.71	38.30	61.42	78.95	
06. Ratio of term deposits to total deposits	76.45	84.44	22.75	20.46	62.28	63.19	53.85	
07. Ratio of priority sector advances to total advances	21.22	17.17	79.88	7.94	20.36	21.21	1.86	
08. Ratio of term-loans to total advances	14.14	12.31	-	-	58.62	61.36	72.03	
09. Ratio of secured advances to total advances	74.45	80.21	100.00	37.20	55.35	62.77	55.06	
10. Ratio of investments in non-approved securities to total investments	45.02	22.16	7.65	17.19	42.27	35.69	14.90	
11. Ratio of Interest income to total assets	6.96	5.65	3.23	4.09	10.53	9.48	8.55	
12. Ratio of net interest margin to total assets	1.09	1.98	1.40	1.13	4.55	4.70	3.48	
13. Ratio of non-interest income to total assets	1.39	1.59	8.02	7.30	3.31	2.32	2.55	
14. Ratio of intermediation cost to total assets	2.60	2.99	6.07	6.21	2.88	2.40	3.78	
15. Ratio of wage bills to intermediation cost	44.78	47.38	49.33	54.21	31.71	28.51	47.79	
16. Ratio of wage bills to total expenses	13.76	21.27	37.91	36.72	10.31	9.53	20.44	
17. Ratio of wage bills to total income	13.96	19.57	26.62	29.58	6.60	5.80	16.30	

18. Ratio of burden to total assets	1.22	1.40	-1.95	-1.09	-0.43	0.08	1.23
19. Ratio of burden to interest income	17.48	24.75	-60.23	-26.56	-4.07	0.81	14.44
20. Ratio of operating profits to total assets	-0.12	0.58	3.35	2.21	4.98	4.62	2.25
21. Return on assets	-2.18	-1.44	1.40	1.23	2.17	2.92	2.48
22. Return on equity	-16.67	-8.52	11.12	11.13	35.87	39.56	28.53
23. Cost of deposits	9.95	4.91	1.82	2.75	5.83	6.65	5.35
24. Cost of borrowings	5.41	4.64	684.84	0.64	7.36	4.13	5.93
25. Cost of funds	7.01	4.73	3.33	2.74	6.67	5.75	5.44
26. Return on advances	10.38	8.84	9.18	7.57	14.03	13.23	12.35
27. Return on investments	11.32	6.39	11.11	12.89	10.01	8.80	12.39
28. Return on advances adjusted to cost of funds	3.37	4.11	5.85	4.83	7.36	7.49	6.91
29. Return on investments adjusted to cost of funds	4.32	1.66	7.78	10.15	3.35	3.05	6.96
30. Business per employee (in Rs. lakh)	340.60	351.50	59.93	76.62	801.00	840.54	850.00
31. Profit per employee (in Rs. lakh)	-15.40	-13.60	2.96	1.05	20.00	25.15	23.00
32. Capital adequacy ratio	12.85	32.63	113.64	46.86	9.28	10.56	13.08
33. Capital adequacy ratio - Tier I	11.60	31.19	113.64	46.42	6.90	6.81	6.54
34. Capital adequacy ratio - Tier II	1.25	1.44	-	0.44	2.38	3.75	6.54
35. Ratio of net NPA to net advances	0.52	-	1.58	6.77	0.40	-	0.59

(per cent)

Ratios	As on March 31							
	State Bank of Mauritius		Sumitomo Mitsui Bank#		Toronto Dominion Bank		UFJ Bank#	
	2002	2003	2002	2003	2002	2003	2002	2003
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
01. Cash-deposit ratio	5.69	6.12	21.35	35.95	-	-	7.36	10.81
02. Credit-deposit ratio	107.80	159.07	158.53	186.80	-	-	108.41	150.49
03. Investment-deposit ratio	71.55	67.86	106.84	122.17	-	-	61.32	65.13
04. (Credit + investment)-deposit ratio	179.35	226.93	265.37	308.97	-	-	169.74	215.62
05. Ratio of deposits to total liabilities	46.75	38.96	31.94	25.80	-	-	50.04	32.06
06. Ratio of term deposits to total deposits	85.91	87.26	66.74	43.66	-	-	83.82	70.52
07. Ratio of priority sector advances to total advances	27.62	15.48	24.17	28.83	23.32	-	27.78	14.58
08. Ratio of term-loans to total advances	40.89	56.17	33.95	1.49	76.68	100.00	32.47	18.47
09. Ratio of secured advances to total advances	97.08	79.12	87.12	83.68	100.00	100.00	80.23	89.87
10. Ratio of investments in non-approved securities to total investments	19.19	23.22	34.49	38.24	1.61	-	29.10	26.64
11. Ratio of Interest income to total assets	8.64	6.23	18.66	9.43	10.16	8.62	10.03	6.32
12. Ratio of net interest margin to total assets	2.52	2.55	7.10	4.93	9.90	8.59	4.45	3.49
13. Ratio of non-interest income to total assets	2.84	2.89	2.00	1.17	-0.10	-0.25	0.97	0.83
14. Ratio of intermediation cost to total assets	1.10	1.23	4.35	2.11	4.02	4.08	1.93	1.72
15. Ratio of wage bills to intermediation cost	34.85	32.57	36.17	32.02	39.39	42.84	23.33	29.49
16. Ratio of wage bills to total expenses	5.33	8.18	9.89	10.21	36.99	42.57	5.99	11.15
17. Ratio of wage bills to total income	3.35	4.41	7.62	6.37	15.74	20.87	4.09	7.10
18. Ratio of burden to total assets	-1.73	-1.65	2.35	0.94	4.12	4.33	0.96	0.89
19. Ratio of burden to interest income	-20.06	-26.55	12.59	9.98	40.58	50.20	9.59	14.14

20. Ratio of operating profits to total assets	4.25	4.20	4.75	3.99	5.78	4.27	3.48	2.60
21. Return on assets	0.85	1.18	-3.13	0.20	2.99	1.45	0.05	0.31
22. Return on equity	2.96	3.70	-21.24	-26.70	3.13	1.50	0.22	0.76
23. Cost of deposits	10.05	7.20	11.35	5.98	14.88	-	7.47	5.33
24. Cost of borrowings	6.91	2.37	19.22	6.79	1.40	-	7.29	3.96
25. Cost of funds	9.02	5.40	14.96	6.45	2.71	-	7.38	4.95
26. Return on advances	10.84	6.88	23.25	13.33	12.23	23.80	10.75	7.20
27. Return on investments	8.58	7.43	15.14	7.27	18.72	9.68	11.60	7.59
28. Return on advances adjusted to cost of funds	1.82	1.48	8.29	6.88	9.52	-	3.36	2.25
29. Return on investments adjusted to cost of funds	-0.44	2.02	0.18	0.82	16.01	-	4.22	2.63
30. Business per employee (in Rs. lakh)	1012.00	1124.00	859.42	447.18	283.26	256.61	875.50	892.40
31. Profit per employee (in Rs. lakh)	8.8	12.00	-20.75	0.15	19.72	15.53	0.43	3.06
32. Capital adequacy ratio	46.78	31.74	20.96	35.49	173.28	324.62	29.44	67.68
33. Capital adequacy ratio - Tier I	46.20	31.13	20.86	27.73	172.05	323.44	29.44	67.07
34. Capital adequacy ratio - Tier II	0.58	0.61	0.10	7.76	1.23	1.18	-	0.61
35. Ratio of net NPA to net advances	16.30	14.20	18.52	19.81	-	-	12.69	8.58

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

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratios	As on March 31							
	Bank of Punjab		Bank of Rajasthan		Bharat Overseas Bank		Catholic Syrian Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01. Cash-deposit ratio	7.09	11.31	8.91	7.15	5.38	4.33	6.47	6.09
02. Credit-deposit ratio	48.05	50.06	49.39	41.92	49.39	53.65	37.94	41.95
03. Investment-deposit ratio	40.89	41.37	47.57	49.87	36.61	37.78	42.53	51.60
04. (Credit + investment)-deposit ratio	88.94	91.43	96.96	91.78	86.01	91.44	80.48	93.55
05. Ratio of deposits to total liabilities	86.37	83.74	82.44	86.45	86.54	88.07	91.74	90.77
06. Ratio of term deposits to total deposits	73.09	68.34	57.09	63.93	76.94	78.15	78.20	77.59
07. Ratio of priority sector advances to total advances	12.94	15.79	28.65	22.33	21.28	22.71	25.50	20.81
08. Ratio of term-loans to total advances	57.75	58.45	35.78	42.81	21.86	27.59	47.37	44.33
09. Ratio of secured advances to total advances	86.84	88.94	91.46	88.47	87.33	87.51	94.53	95.72
10. Ratio of investments in non-approved securities to total investments	23.45	25.79	26.36	21.01	13.32	17.13	18.67	12.93
11. Ratio of Interest income to total assets	9.54	8.65	9.90	8.65	8.41	7.74	10.41	9.45
12. Ratio of net interest margin to total assets	2.37	2.42	2.83	3.31	2.48	2.66	2.49	2.44
13. Ratio of non-interest income to total assets	3.08	3.30	2.13	2.31	2.49	1.58	3.06	3.41
14. Ratio of intermediation cost to total assets	3.49	3.06	3.17	2.90	2.29	2.07	2.76	2.80
15. Ratio of wage bills to intermediation cost	10.01	13.28	64.83	65.43	44.77	45.64	75.25	75.62
16. Ratio of wage bills to total expenses	3.28	4.37	20.08	23.05	12.45	13.22	19.43	21.58
17. Ratio of wage bills to total income	2.77	3.40	17.11	17.33	9.39	10.15	15.40	16.47

18. Ratio of burden to total assets	0.41	-0.24	1.05	0.59	-0.20	0.49	-0.30	-0.61
19. Ratio of burden to interest income	4.31	-2.79	10.57	6.82	-2.42	6.38	-2.90	-6.44
20. Ratio of operating profits to total assets	1.96	2.66	1.78	2.72	2.68	2.17	2.80	3.05
21. Return on assets	0.92	0.79	0.84	1.12	1.08	1.17	1.07	1.17
22. Return on equity	19.27	15.69	19.56	26.37	20.39	21.66	42.96	36.89
23. Cost of deposits	8.07	6.74	8.54	6.21	6.63	5.66	8.42	7.52
24. Cost of borrowings	4.93	10.93	1.32	7.61	4.32	2.56	5.10	3.74
25. Cost of funds	7.90	6.86	8.49	6.21	6.55	5.56	8.40	7.51
26. Return on advances	12.12	10.35	11.50	10.14	9.86	8.93	12.60	11.57
27. Return on investments	10.90	11.33	11.01	10.23	10.77	9.55	12.32	10.93
28. Return on advances adjusted to cost of funds	4.22	3.48	3.00	3.93	3.31	3.37	4.20	4.05
29. Return on investments adjusted to cost of funds	3.00	4.46	2.52	4.02	4.22	3.99	3.92	3.42
30. Business per employee (in Rs. lakh)	519.90	465.18	135.84	164.64	259.00	317.00	140.98	164.94
31. Profit per employee (in Rs. lakh)	3.74	2.75	0.94	1.63	2.17	2.77	1.23	1.57
32. Capital adequacy ratio	12.82	13.59	12.07	11.29	15.09	13.87	9.57	9.66
33. Capital adequacy ratio - Tier I	8.47	8.47	10.01	8.92	12.55	10.55	5.97	6.32
34. Capital adequacy ratio - Tier II	4.35	5.12	2.06	2.37	2.54	3.32	3.60	3.34
35. Ratio of net NPA to net advances	2.93	7.17	8.86	6.80	4.38	3.31	9.92	7.90

(per cent)

Ratios	As on March 31							
	Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
01. Cash-deposit ratio	8.65	7.76	7.28	6.63	7.19	6.65	6.10	6.97
02. Credit-deposit ratio	46.00	46.34	51.23	52.41	61.20	68.04	55.38	58.79
03. Investment-deposit ratio	34.72	35.25	46.17	47.43	32.73	33.46	39.30	36.73
04. (Credit + investment)-deposit ratio	80.71	81.59	97.39	99.84	93.92	101.50	94.68	95.52
05. Ratio of deposits to total liabilities	85.26	83.73	88.51	88.13	88.13	82.90	87.80	87.26
06. Ratio of term deposits to total deposits	83.04	78.88	78.74	79.29	84.58	83.02	79.40	75.60
07. Ratio of priority sector advances to total advances	19.15	23.71	33.69	38.92	34.01	31.80	28.91	25.05
08. Ratio of term-loans to total advances	58.86	65.75	28.90	29.17	43.91	53.40	31.18	35.03
09. Ratio of secured advances to total advances	85.38	87.92	95.27	94.87	72.43	89.90	85.89	85.28
10. Ratio of investments in non-approved securities to total investments	21.14	10.54	9.70	8.81	23.88	14.92	27.08	22.31
11. Ratio of Interest income to total assets	9.62	9.86	10.48	9.61	9.26	8.35	10.11	9.48
12. Ratio of net interest margin to total assets	2.06	2.71	2.70	2.73	2.23	1.66	2.37	2.67
13. Ratio of non-interest income to total assets	1.41	2.12	2.37	2.22	2.35	2.01	3.28	3.51
14. Ratio of intermediation cost to total assets	3.19	4.25	1.86	1.64	2.05	2.29	2.83	3.00
15. Ratio of wage bills to intermediation cost	12.41	15.49	61.60	58.91	40.98	43.05	67.18	65.70
16. Ratio of wage bills to total expenses	3.68	5.78	11.86	11.36	9.25	10.96	17.97	20.09
17. Ratio of wage bills to total income	3.59	5.50	8.89	8.19	7.23	9.50	14.18	15.17
18. Ratio of burden to total assets	1.78	2.13	-0.52	-0.57	-0.30	0.27	-0.45	-0.51
19. Ratio of burden to interest income	18.47	21.64	-4.94	-5.97	-3.28	3.27	-4.48	-5.42

20. Ratio of operating profits to total assets	0.29	0.58	3.21	3.31	2.54	1.39	2.82	3.18
21. Return on assets	-3.27	-0.70	1.33	1.33	0.95	0.85	0.53	0.71
22. Return on equity	-47.83	-14.42	21.82	21.74	10.93	12.10	10.57	12.90
23. Cost of deposits	7.65	7.01	8.71	7.76	7.47	7.30	8.41	7.40
24. Cost of borrowings	2.99	7.97	4.56	2.83	25.88	9.70	7.54	2.25
25. Cost of funds	7.04	7.04	8.67	7.73	7.83	7.40	8.40	7.32
26. Return on advances	13.88	14.43	12.60	11.63	10.82	8.88	11.47	10.81
27. Return on investments	8.76	8.24	11.14	9.95	11.00	10.82	11.42	11.21
28. Return on advances adjusted to cost of funds	6.84	7.39	3.93	3.89	2.99	1.48	3.08	3.49
29. Return on investments adjusted to cost of funds	1.71	1.20	2.47	2.21	3.17	3.42	3.03	3.89
30. Business per employee (in Rs. lakh)	467.72	403.28	203.50	230.05	443.00	463.00	199.24	222.06
31. Profit per employee (in Rs. lakh)	1.49	2.29	2.10	2.37	2.53	2.60	0.78	1.15
32. Capital adequacy ratio	4.16	3.02	13.97	13.95	11.49	10.08	11.23	10.45
33. Capital adequacy ratio - Tier I	2.58	1.07	12.81	11.87	10.93	6.63	9.36	8.63
34. Capital adequacy ratio - Tier II	1.58	1.95	1.16	2.08	0.56	3.45	1.87	1.82
35. Ratio of net NPA to net advances	5.82	7.51	8.22	8.21	6.47	7.76	11.66	9.25

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