

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005

STATE BANK OF INDIA AND ITS ASSOCIATES

(in per cent)

Ratios	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2004	2005	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	5.98	4.58	8.06	4.86	7.50	4.81	5.30	4.10
2. Credit-deposit ratio	49.57	55.14	54.96	63.08	48.70	53.92	61.49	65.48
3. Investment-deposit ratio	58.28	53.70	53.89	43.92	61.91	50.33	52.11	42.72
4. (Credit + investment)-deposit ratio	107.84	108.83	108.85	107.00	110.61	104.25	113.59	108.20
5. Ratio of deposits to total liabilities	78.13	79.81	77.22	81.36	79.15	82.84	79.87	81.71
6. Ratio of term deposits to total deposits	59.23	58.72	54.49	56.88	65.61	67.37	65.65	69.17
7. Ratio of priority sector advances to total advances	27.04	28.59	43.86	45.10	39.51	39.69	46.32	43.69
8. Ratio of term-loans to total advances	46.69	52.87	34.46	42.81	45.46	54.84	47.80	54.04
9. Ratio of secured advances to total advances	83.15	77.06	90.03	87.39	86.94	78.54	88.48	89.16
10. Ratio of investments in non-approved securities to total investments	12.79	11.13	5.44	4.38	9.60	6.97	6.64	4.27
11. Ratio of Interest income to total assets	7.77	7.47	8.22	7.98	7.80	7.09	8.57	7.41
12. Ratio of net interest margin to total assets	2.85	3.21	3.74	3.98	2.96	2.94	3.71	3.35
13. Ratio of non-interest income to total assets	1.94	1.64	2.57	2.21	2.49	1.29	2.95	1.19
14. Ratio of intermediation cost to total assets	2.36	2.32	2.75	2.85	1.88	2.05	2.31	2.19
15. Ratio of wage bills to intermediation cost	69.74	68.56	68.48	66.73	63.86	59.22	62.92	59.48
16. Ratio of wage bills to total expenses	22.61	24.19	26.06	27.79	17.91	19.53	20.28	20.87
17. Ratio of wage bills to total income	16.94	17.47	17.46	18.68	11.69	14.46	12.61	15.16
18. Ratio of burden to total assets	0.42	0.68	0.18	0.64	-0.61	0.76	-0.65	1.00
19. Ratio of burden to interest income	5.36	9.11	2.23	8.00	-7.81	10.72	-7.53	13.53
20. Ratio of operating profits to total assets	2.44	2.53	3.56	3.34	3.57	2.18	4.36	2.35
21. Return on assets	0.94	0.99	1.49	0.88	1.25	0.72	1.73	0.79
22. Return on equity	19.67	19.43	29.39	16.81	26.99	15.03	32.94	15.73
23. Cost of deposits	5.90	5.01	5.81	4.84	5.90	4.90	5.75	4.72
24. Cost of borrowings	1.42	2.51	1.43	3.65	2.66	3.84	0.17	2.45
25. Cost of funds	5.74	4.90	5.68	4.80	5.81	4.87	5.56	4.60
26. Return on advances	7.62	7.24	8.99	8.73	8.93	8.09	8.57	8.05
27. Return on investments	8.78	8.37	10.22	9.49	8.86	7.82	9.96	8.01
28. Return on advances adjusted to cost of funds	1.88	2.34	3.32	3.93	3.12	3.22	3.00	3.44
29. Return on investments adjusted to cost of funds	3.04	3.48	4.55	4.68	3.05	2.96	4.40	3.41
30. Business per employee (in Rs. lakh)	210.56	243.08	169.82	220.29	265.86	339.74	230.77	293.88
31. Profit per employee (in Rs. lakh)	1.77	2.08	5.52	5.98	2.87	1.91	3.45	2.07
32. Capital adequacy ratio	13.53	12.45	12.93	12.60	14.29	11.74	12.39	11.61
33. Capital adequacy ratio - Tier I	8.34	8.04	9.03	7.95	8.42	7.58	8.31	6.67
34. Capital adequacy ratio - Tier II	5.19	4.41	3.90	4.65	5.87	4.16	4.08	4.94
35. Ratio of net NPA to net advances	3.48	2.65	1.24	1.61	0.65	0.61	0.00	1.00

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES

(in per cent)

Ratios	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2004	2005	2004	2005	2004	2005	2004	2005
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	6.41	6.93	4.84	6.30	6.88	6.76	4.86	8.55
2. Credit-deposit ratio	56.90	64.64	58.23	57.97	49.09	53.23	56.45	61.53
3. Investment-deposit ratio	49.50	42.67	49.44	46.47	54.77	48.25	54.65	43.89
4. (Credit + investment)-deposit ratio	106.40	107.30	107.67	104.44	103.86	101.48	111.10	105.42
5. Ratio of deposits to total liabilities	80.56	82.07	83.55	84.11	83.15	83.87	82.16	83.58
6. Ratio of term deposits to total deposits	63.77	64.31	65.59	68.37	69.34	70.84	68.30	70.38
7. Ratio of priority sector advances to total advances	36.52	40.45	39.39	44.04	42.67	38.96	37.22	38.36
8. Ratio of term-loans to total advances	45.03	48.37	44.26	56.69	31.97	45.70	37.65	44.10
9. Ratio of secured advances to total advances	94.74	91.90	87.28	83.56	87.54	77.35	86.67	83.26
10. Ratio of investments in non-approved securities to total investments	11.13	7.71	8.32	5.59	6.78	5.61	4.45	3.27
11. Ratio of Interest income to total assets	8.42	7.71	7.84	7.31	8.25	8.12	8.09	7.60
12. Ratio of net interest margin to total assets	3.62	3.59	3.41	3.34	3.41	3.64	3.18	3.39
13. Ratio of non-interest income to total assets	2.71	2.55	2.62	1.22	2.70	0.82	2.18	1.55
14. Ratio of intermediation cost to total assets	2.95	3.16	1.86	1.64	2.29	1.82	2.10	1.90
15. Ratio of wage bills to intermediation cost	71.68	69.02	62.64	61.40	59.88	64.99	70.01	67.15
16. Ratio of wage bills to total expenses	27.26	30.00	18.56	17.98	19.22	18.79	20.99	20.90
17. Ratio of wage bills to total income	18.97	21.28	11.16	11.82	12.52	13.24	14.33	13.97
18. Ratio of burden to total assets	0.23	0.61	-0.75	0.42	-0.41	1.00	-0.08	0.36
19. Ratio of burden to interest income	2.79	7.97	-9.61	5.78	-5.01	12.35	-1.01	4.69
20. Ratio of operating profits to total assets	3.39	2.98	4.17	2.92	3.82	2.64	3.26	3.03
21. Return on assets	1.28	1.25	1.60	0.91	1.38	0.27	1.02	0.86
22. Return on equity	34.83	30.82	27.39	15.21	25.47	5.27	29.68	24.05
23. Cost of deposits	5.64	4.77	5.21	4.64	5.73	5.17	5.59	4.79
24. Cost of borrowings	0.91	2.58	2.26	3.79	0.80	1.61	0.56	1.37
25. Cost of funds	5.51	4.73	5.14	4.62	5.49	4.95	5.54	4.76
26. Return on advances	9.65	8.70	8.33	7.90	8.46	7.61	8.55	7.79
27. Return on investments	9.37	8.46	8.31	7.85	9.63	9.70	8.80	8.58
28. Return on advances adjusted to cost of funds	4.14	3.97	3.19	3.28	2.97	2.66	3.00	3.03
29. Return on investments adjusted to cost of funds	3.86	3.73	3.16	3.23	4.15	4.76	3.26	3.82
30. Business per employee (in Rs. lakh)	162.81	203.54	305.24	361.15	193.16	249.60	271.78	346.25
31. Profit per employee (in Rs. lakh)	1.82	2.16	3.69	2.48	2.40	0.56	2.16	2.21
32. Capital adequacy ratio	11.53	12.08	13.56	14.21	14.53	11.45	11.36	11.05
33. Capital adequacy ratio - Tier I	7.18	7.12	9.87	11.05	10.99	8.68	6.23	6.17
34. Capital adequacy ratio - Tier II	4.35	4.96	3.69	3.16	3.54	2.77	5.13	4.88
35. Ratio of net NPA to net advances	2.96	0.92	0.00	1.23	0.00	1.40	1.39	1.81

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(in per cent)

Ratios	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2004	2005	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	6.85	5.95	8.91	7.53	4.19	3.33	5.96	4.95
2. Credit-deposit ratio	48.74	51.89	56.17	63.58	48.79	53.36	64.58	71.06
3. Investment-deposit ratio	49.42	46.58	44.97	38.64	52.10	45.58	38.26	35.78
4. (Credit + investment)-deposit ratio	98.16	98.47	101.14	102.22	100.89	98.94	102.84	106.84
5. Ratio of deposits to total liabilities	90.70	90.29	84.94	84.18	85.73	85.92	83.67	82.99
6. Ratio of term deposits to total deposits	58.10	61.31	62.66	63.85	63.61	63.55	66.34	65.45
7. Ratio of priority sector advances to total advances	41.93	43.40	37.19	39.44	27.88	28.26	28.26	28.34
8. Ratio of term-loans to total advances	54.54	54.93	41.54	41.98	41.32	40.55	39.00	37.65
9. Ratio of secured advances to total advances	86.03	87.59	91.19	88.03	87.93	84.81	81.93	80.30
10. Ratio of investments in non-approved securities to total investments	20.96	14.99	12.55	16.12	24.33	20.82	32.07	29.16
11. Ratio of Interest income to total assets	8.51	7.98	8.62	7.61	7.61	7.16	7.18	6.71
12. Ratio of net interest margin to total assets	3.46	3.42	3.52	3.58	3.18	3.31	2.73	2.49
13. Ratio of non-interest income to total assets	2.39	1.60	2.62	2.52	2.13	1.45	2.22	1.29
14. Ratio of intermediation cost to total assets	3.06	2.33	2.55	2.78	2.24	2.21	2.17	2.15
15. Ratio of wage bills to intermediation cost	58.28	58.17	62.18	65.05	69.38	69.67	66.94	65.37
16. Ratio of wage bills to total expenses	21.99	19.68	20.73	26.53	23.28	25.41	21.93	22.06
17. Ratio of wage bills to total income	16.35	14.16	14.09	17.82	15.92	17.85	15.45	17.58
18. Ratio of burden to total assets	0.67	0.73	-0.08	0.25	0.11	0.75	-0.05	0.86
19. Ratio of burden to interest income	7.85	9.15	-0.88	3.35	1.40	10.53	-0.70	12.87
20. Ratio of operating profits to total assets	2.79	2.69	3.60	3.32	3.08	2.56	2.78	1.62
21. Return on assets	1.34	1.20	1.72	1.59	1.20	0.75	1.25	0.38
22. Return on equity	34.04	27.93	36.10	31.62	20.32	12.58	26.71	8.03
23. Cost of deposits	5.41	4.89	5.63	4.47	4.83	4.21	4.56	4.19
24. Cost of borrowings	1.60	2.46	3.46	2.80	6.49	2.42	7.39	5.79
25. Cost of funds	5.40	4.88	5.54	4.42	4.85	4.18	4.73	4.29
26. Return on advances	9.49	9.22	10.09	8.94	7.90	7.35	7.48	7.10
27. Return on investments	9.33	8.47	9.13	7.85	8.60	7.96	8.03	7.68
28. Return on advances adjusted to cost of funds	4.09	4.34	4.55	4.52	3.05	3.17	2.75	2.81
29. Return on investments adjusted to cost of funds	3.93	3.58	3.59	3.44	3.75	3.78	3.30	3.39
30. Business per employee (in Rs. lakh)	215.00	282.00	277.35	346.25	252.51	310.37	266.72	320.00
31. Profit per employee (in Rs. lakh)	2.46	2.86	3.54	3.97	2.43	1.71	2.35	0.80
32. Capital adequacy ratio	12.52	12.53	13.71	12.11	13.91	12.61	13.01	11.52
33. Capital adequacy ratio - Tier I	6.26	6.46	8.17	8.03	8.47	8.21	7.47	7.05
34. Capital adequacy ratio - Tier II	6.26	6.07	5.54	4.08	5.44	4.40	5.54	4.47
35. Ratio of net NPA to net advances	2.37	1.28	0.93	0.28	2.99	1.45	4.50	2.77

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(in per cent)

Ratios	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	17.16	7.38	7.98	5.14	6.13	9.17	7.31	7.05
2. Credit-deposit ratio	44.36	45.28	55.17	62.35	40.79	44.90	59.89	68.10
3. Investment-deposit ratio	52.72	50.20	41.45	39.27	56.17	50.76	46.07	37.68
4. (Credit + investment)-deposit ratio	97.08	95.48	96.63	101.62	96.96	95.66	105.97	105.78
5. Ratio of deposits to total liabilities	82.10	87.71	86.74	87.85	88.26	88.56	79.55	80.28
6. Ratio of term deposits to total deposits	68.21	66.95	66.22	66.13	56.73	56.44	66.01	65.41
7. Ratio of priority sector advances to total advances	35.29	41.18	33.90	33.74	43.52	44.78	35.85	34.75
8. Ratio of term-loans to total advances	53.72	61.80	40.39	46.29	47.60	51.51	48.70	55.11
9. Ratio of secured advances to total advances	65.97	75.07	86.11	81.25	96.26	87.36	86.96	82.91
10. Ratio of investments in non-approved securities to total investments	11.43	10.54	18.95	21.75	18.89	18.09	17.16	17.50
11. Ratio of Interest income to total assets	7.71	7.27	7.72	7.22	8.41	7.89	7.94	7.13
12. Ratio of net interest margin to total assets	2.70	2.71	2.95	3.00	3.52	3.60	3.48	3.58
13. Ratio of non-interest income to total assets	1.63	1.18	2.28	1.47	1.60	1.39	1.86	1.79
14. Ratio of intermediation cost to total assets	1.96	2.21	2.09	2.01	2.59	2.56	2.07	2.02
15. Ratio of wage bills to intermediation cost	66.24	71.29	67.13	65.44	75.98	75.78	49.58	44.42
16. Ratio of wage bills to total expenses	18.64	23.28	20.47	21.13	26.30	28.29	15.71	16.10
17. Ratio of wage bills to total income	13.91	18.66	14.02	15.14	19.63	20.86	10.46	10.05
18. Ratio of burden to total assets	0.33	1.03	-0.19	0.54	0.99	1.16	0.21	0.23
19. Ratio of burden to interest income	4.32	14.16	-2.52	7.46	11.72	14.71	2.58	3.22
20. Ratio of operating profits to total assets	2.37	1.68	3.15	2.46	2.54	2.44	3.27	3.35
21. Return on assets	0.95	0.54	1.34	1.01	0.98	0.53	1.96	1.40
22. Return on equity	25.21	11.90	28.47	19.53	22.90	11.46	19.62	13.81
23. Cost of deposits	5.58	5.05	5.20	4.60	5.20	4.63	5.30	4.27
24. Cost of borrowings	0.72	1.91	3.16	4.20	3.81	2.19	2.11	2.74
25. Cost of funds	5.50	4.98	5.19	4.60	5.20	4.63	5.18	4.20
26. Return on advances	8.06	7.85	8.67	7.91	9.52	8.95	7.64	7.75
27. Return on investments	9.83	8.94	9.04	8.28	9.25	8.59	10.24	8.40
28. Return on advances adjusted to cost of funds	2.56	2.86	3.47	3.31	4.32	4.32	2.46	3.54
29. Return on investments adjusted to cost of funds	4.33	3.95	3.85	3.68	4.06	3.96	5.06	4.20
30. Business per employee (in Rs. lakh)	268.65	294.65	297.58	351.12	181.51	206.89	365.56	438.00
31. Profit per employee (in Rs. lakh)	2.16	1.25	2.97	2.48	1.58	0.93	4.98	3.95
32. Capital adequacy ratio	11.88	12.68	12.66	12.78	12.43	12.15	20.12	16.23
33. Capital adequacy ratio - Tier I	7.03	7.10	7.81	7.29	6.23	6.08	16.52	13.55
34. Capital adequacy ratio - Tier II	4.85	5.58	4.85	5.49	6.20	6.07	3.60	2.68
35. Ratio of net NPA to net advances	2.46	2.15	2.89	1.88	5.57	2.98	1.80	1.12

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(in per cent)

Ratios	As on March 31							
	Dena Bank		IDBI Ltd. #		Indian Bank		Indian Overseas Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	6.72	7.41		15.73	9.34	5.64	10.44	9.44
2. Credit-deposit ratio	51.29	56.27		300.70	46.40	52.80	48.92	56.97
3. Investment-deposit ratio	53.06	48.25		165.90	54.84	51.48	48.63	42.98
4. (Credit + investment)-deposit ratio	104.35	104.53		466.60	101.24	104.29	97.55	99.95
5. Ratio of deposits to total liabilities	82.80	83.63		18.56	77.76	79.36	87.66	87.06
6. Ratio of term deposits to total deposits	58.46	56.29		61.74	66.47	65.14	65.63	61.12
7. Ratio of priority sector advances to total advances	40.54	38.97		9.51	38.20	42.93	39.13	39.16
8. Ratio of term-loans to total advances	53.40	52.41		91.98	41.98	50.34	43.21	45.99
9. Ratio of secured advances to total advances	92.59	87.21		91.83	87.26	87.60	91.70	94.38
10. Ratio of investments in non-approved securities to total investments	18.87	15.45		40.54	13.69	12.09	14.56	15.66
11. Ratio of Interest income to total assets	8.20	7.47		3.26	7.16	6.92	8.49	8.05
12. Ratio of net interest margin to total assets	2.80	2.97		0.23	3.00	3.14	3.62	3.78
13. Ratio of non-interest income to total assets	2.92	1.35		0.77	2.01	1.37	1.67	1.30
14. Ratio of intermediation cost to total assets	2.36	2.38		0.56	2.85	2.20	2.29	2.36
15. Ratio of wage bills to intermediation cost	67.88	64.53		34.70	81.24	69.72	74.23	72.80
16. Ratio of wage bills to total expenses	20.63	22.35		5.39	33.03	25.69	23.77	25.92
17. Ratio of wage bills to total income	14.40	17.44		4.80	25.27	18.54	16.76	18.37
18. Ratio of burden to total assets	-0.56	1.04		-0.21	0.84	0.83	0.62	1.06
19. Ratio of burden to interest income	-6.82	13.86		-6.52	11.80	12.04	7.30	13.13
20. Ratio of operating profits to total assets	3.23	1.94		0.44	2.15	2.31	3.00	2.72
21. Return on assets	1.11	0.26		0.78	1.21	1.08	1.08	1.28
22. Return on equity	19.89	5.65		5.18	7.61	7.12	28.96	27.98
23. Cost of deposits	6.15	5.10		2.35	5.24	4.62	5.26	4.65
24. Cost of borrowings	1.25	2.77		0.10	7.57	6.63	5.40	4.42
25. Cost of funds	6.07	5.06		0.62	5.27	4.65	5.26	4.64
26. Return on advances	9.16	8.27		4.81	8.88	8.50	9.80	9.20
27. Return on investments	9.52	8.35		1.58	9.23	8.33	9.38	9.04
28. Return on advances adjusted to cost of funds	3.08	3.21		4.19	3.60	3.85	4.54	4.56
29. Return on investments adjusted to cost of funds	3.44	3.29		0.96	3.95	3.68	4.12	4.40
30. Business per employee (in Rs. lakh)	274.00	313.00		1,349.60	189.00	246.00	232.51	269.48
31. Profit per employee (in Rs. lakh)	2.23	0.60		6.85	1.85	1.87	2.10	2.66
32. Capital adequacy ratio	9.48	11.91		15.51	12.82	14.14	12.49	14.20
33. Capital adequacy ratio - Tier I	5.19	6.63		11.93	7.66	7.60	6.74	7.10
34. Capital adequacy ratio - Tier II	4.29	5.28		3.58	5.16	6.54	5.75	7.10
35. Ratio of net NPA to net advances	9.40	5.23		1.74	2.71	1.35	2.85	1.27

Note : # : See 'Explanatory Notes'.

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(in per cent)

Ratios	As on March 31							
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	7.38	13.48	7.82	6.68	7.67	9.17	10.58	5.81
2. Credit-deposit ratio	55.17	52.87	44.20	44.61	53.72	58.56	48.48	57.74
3. Investment-deposit ratio	47.08	38.33	49.67	49.97	47.92	49.12	42.07	44.00
4. (Credit + investment)-deposit ratio	102.25	91.20	93.88	94.59	101.63	107.68	90.56	101.74
5. Ratio of deposits to total liabilities	86.99	88.50	90.88	90.16	85.91	81.72	90.18	88.84
6. Ratio of term deposits to total deposits	71.44	71.75	58.49	53.17	54.13	53.66	66.10	62.95
7. Ratio of priority sector advances to total advances	38.05	37.42	47.18	46.56	43.91	46.79	32.57	36.27
8. Ratio of term-loans to total advances	54.25	59.90	41.39	40.87	47.88	47.61	42.16	49.63
9. Ratio of secured advances to total advances	83.87	88.63	96.84	95.14	89.97	84.92	73.98	74.61
10. Ratio of investments in non-approved securities to total investments	23.13	18.29	18.32	11.71	15.94	14.34	9.23	7.56
11. Ratio of Interest income to total assets	8.80	7.51	8.67	8.13	8.25	7.40	7.56	7.57
12. Ratio of net interest margin to total assets	3.88	3.21	3.34	3.73	3.84	3.51	3.50	3.41
13. Ratio of non-interest income to total assets	1.92	1.06	1.73	1.67	1.98	1.47	1.90	1.14
14. Ratio of intermediation cost to total assets	1.72	1.67	4.06	3.72	2.51	2.60	2.82	2.55
15. Ratio of wage bills to intermediation cost	56.85	49.88	80.11	80.05	69.77	71.30	75.70	76.04
16. Ratio of wage bills to total expenses	14.72	13.96	34.68	36.66	25.35	28.56	31.05	28.89
17. Ratio of wage bills to total income	9.11	9.73	31.30	30.38	17.15	20.93	22.57	22.24
18. Ratio of burden to total assets	-0.21	0.61	2.33	2.05	0.53	1.14	0.92	1.41
19. Ratio of burden to interest income	-2.34	8.13	26.88	25.21	6.48	15.36	12.16	18.62
20. Ratio of operating profits to total assets	4.09	2.59	1.01	1.68	3.31	2.37	2.58	2.00
21. Return on assets	1.70	1.40	0.06	-0.45	1.08	1.12	1.67	0.82
22. Return on equity	28.67	25.34	1.92	-15.67	24.52	21.41	24.92	19.64
23. Cost of deposits	5.46	4.71	5.63	4.65	4.80	4.36	4.42	4.50
24. Cost of borrowings	0.81	2.65	5.80	24.46	1.37	2.08	2.47	2.40
25. Cost of funds	5.35	4.67	5.63	4.66	4.76	4.31	4.41	4.49
26. Return on advances	9.00	8.06	10.01	9.81	8.86	7.89	8.61	8.62
27. Return on investments	10.35	9.52	9.75	8.82	9.67	8.56	8.63	8.20
28. Return on advances adjusted to cost of funds	3.65	3.39	4.38	5.16	4.11	3.58	4.20	4.13
29. Return on investments adjusted to cost of funds	4.99	4.85	4.12	4.16	4.91	4.25	4.21	3.70
30. Business per employee (in Rs. lakh)	416.00	515.00	205.08	217.57	228.22	276.87	240.31	280.22
31. Profit per employee (in Rs. lakh)	5.10	5.20	0.09	-0.74	1.88	2.42	1.62	1.53
32. Capital adequacy ratio	14.47	9.21	11.06	9.46	13.10	14.78	11.49	10.70
33. Capital adequacy ratio - Tier I	9.87	5.42	6.38	5.26	7.01	8.87	6.75	6.10
34. Capital adequacy ratio - Tier II	4.60	3.79	4.68	4.20	6.09	5.91	4.74	4.60
35. Ratio of net NPA to net advances	0.00	1.29	9.62	8.11	0.98	0.20	2.58	1.59

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(in per cent)

Ratios	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	5.97	6.02	4.75	5.90	4.67	6.27	4.17	5.00
2. Credit-deposit ratio	52.56	55.90	58.20	64.86	34.99	44.93	52.56	55.96
3. Investment-deposit ratio	44.88	38.54	44.39	36.86	61.15	56.82	51.57	47.11
4. (Credit + investment)-deposit ratio	97.44	94.44	102.59	101.73	96.14	101.75	104.13	103.07
5. Ratio of deposits to total liabilities	89.60	90.62	86.70	85.39	88.06	87.11	87.30	87.33
6. Ratio of term deposits to total deposits	67.60	70.77	64.22	67.32	55.17	53.42	69.18	67.44
7. Ratio of priority sector advances to total advances	31.75	36.21	39.37	42.50	33.91	33.97	40.28	39.92
8. Ratio of term-loans to total advances	49.26	51.66	38.91	41.07	57.38	57.34	51.54	56.61
9. Ratio of secured advances to total advances	91.33	89.07	87.89	81.26	88.13	92.87	82.92	76.58
10. Ratio of investments in non-approved securities to total investments	22.19	17.06	25.94	28.00	14.24	13.29	16.14	12.51
11. Ratio of Interest income to total assets	7.87	7.21	8.26	7.60	8.27	7.77	8.99	7.84
12. Ratio of net interest margin to total assets	3.04	2.86	3.17	3.16	3.12	3.33	3.88	3.69
13. Ratio of non-interest income to total assets	1.59	1.05	1.52	1.17	2.02	1.74	2.44	1.32
14. Ratio of intermediation cost to total assets	2.21	2.24	1.98	1.92	2.68	2.56	2.31	2.06
15. Ratio of wage bills to intermediation cost	76.59	77.90	66.49	64.13	76.57	70.68	66.61	58.05
16. Ratio of wage bills to total expenses	24.07	26.49	18.66	19.37	26.21	25.90	20.72	19.22
17. Ratio of wage bills to total income	17.94	21.16	13.49	14.06	19.98	19.06	13.45	13.02
18. Ratio of burden to total assets	0.63	1.19	0.46	0.75	0.67	0.82	-0.13	0.73
19. Ratio of burden to interest income	7.95	16.57	5.61	9.89	8.07	10.58	-1.44	9.34
20. Ratio of operating profits to total assets	2.41	1.66	2.71	2.41	2.45	2.51	4.01	2.95
21. Return on assets	1.13	0.73	1.22	1.10	1.25	1.04	1.91	1.43
22. Return on equity	29.14	18.04	25.19	21.46	16.07	15.33	38.32	26.02
23. Cost of deposits	5.18	4.62	5.52	4.82	5.82	4.98	5.53	4.60
24. Cost of borrowings	4.53	4.17	0.45	1.41	0.72	0.36	0.30	0.16
25. Cost of funds	5.17	4.61	5.45	4.74	5.81	4.97	5.45	4.51
26. Return on advances	8.84	7.96	8.79	8.25	8.75	8.67	10.28	9.04
27. Return on investments	8.52	8.08	9.27	8.42	9.95	8.80	9.44	7.82
28. Return on advances adjusted to cost of funds	3.68	3.35	3.34	3.52	2.95	3.70	4.83	4.53
29. Return on investments adjusted to cost of funds	3.36	3.47	3.82	3.69	4.14	3.83	4.00	3.32
30. Business per employee (in Rs. lakh)	249.00	321.00	286.48	346.72	169.00	208.00	249.39	312.89
31. Profit per employee (in Rs. lakh)	1.79	1.43	2.78	2.81	1.76	1.72	3.73	3.48
32. Capital adequacy ratio	11.88	11.26	12.32	12.09	17.04	18.16	14.11	12.92
33. Capital adequacy ratio - Tier I	6.08	5.75	6.47	6.07	15.04	14.15	8.37	7.59
34. Capital adequacy ratio - Tier II	5.80	5.51	5.85	6.02	2.00	4.01	5.74	5.33
35. Ratio of net NPA to net advances	3.65	76.00	2.87	2.64	3.75	2.43	0.91	0.59

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

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

FOREIGN BANKS

(in per cent)

Ratios	As on March 31							
	ABN Amro Bank		Abu-Dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	8.69	6.92	4.53	2.75	4.90	3.32	29.61	41.11
2. Credit-deposit ratio	114.35	139.00	9.23	5.40	45.28	65.48	669.97	861.14
3. Investment-deposit ratio	49.82	47.06	74.55	75.63	29.13	33.07	215.63	326.13
4. (Credit + investment)-deposit ratio	164.16	186.06	83.78	81.03	74.40	98.56	885.60	1,187.27
5. Ratio of deposits to total liabilities	55.20	45.97	92.82	85.22	81.93	74.96	8.85	7.56
6. Ratio of term deposits to total deposits	43.75	42.46	93.06	91.61	75.30	64.72	15.55	17.10
7. Ratio of priority sector advances to total advances	28.25	32.25	15.26	30.56	11.97	24.46	99.64	99.73
8. Ratio of term-loans to total advances	31.16	37.88	17.64	28.39	34.42	47.88	0.36	0.27
9. Ratio of secured advances to total advances	83.44	71.86	85.69	98.91	40.45	40.48	99.94	99.96
10. Ratio of investments in non-approved securities to total investments	23.48	5.06	54.34	56.66	29.06	14.28	0.00	0.00
11. Ratio of Interest income to total assets	7.62	6.98	8.45	7.67	9.31	8.40	5.43	4.51
12. Ratio of net interest margin to total assets	4.49	4.41	0.84	0.61	3.87	3.69	4.01	2.82
13. Ratio of non-interest income to total assets	3.80	3.35	0.43	2.07	6.70	7.81	0.92	0.75
14. Ratio of intermediation cost to total assets	4.70	4.36	0.57	2.42	7.52	9.09	1.86	1.30
15. Ratio of wage bills to intermediation cost	27.61	31.25	38.48	17.46	37.83	36.66	37.62	37.29
16. Ratio of wage bills to total expenses	16.59	19.67	2.67	4.46	21.97	24.15	21.27	16.22
17. Ratio of wage bills to total income	11.38	13.19	2.46	4.35	17.78	20.57	11.00	9.24
18. Ratio of burden to total assets	0.91	1.01	0.13	0.35	0.82	1.28	0.94	0.56
19. Ratio of burden to interest income	11.93	14.49	1.59	4.60	8.84	15.29	17.30	12.34
20. Ratio of operating profits to total assets	3.58	3.40	0.71	0.26	3.05	2.41	3.07	2.26
21. Return on assets	1.84	1.27	0.50	-2.57	-0.69	0.55	1.18	1.00
22. Return on equity	18.66	15.63	14.33	-70.06	-9.49	6.10	4.99	5.35
23. Cost of deposits	1.61	1.69	8.06	7.90	6.41	5.79	0.71	0.64
24. Cost of borrowings	6.40	5.00	13.93	0.81	4.51	1.75	1.26	1.85
25. Cost of funds	3.28	2.94	8.08	7.67	6.26	5.57	1.14	1.70
26. Return on advances	7.95	7.51	10.50	7.39	15.88	14.06	5.82	4.22
27. Return on investments	8.32	7.91	9.75	9.37	8.22	5.56	7.51	7.91
28. Return on advances adjusted to cost of funds	4.67	4.57	2.43	-0.28	9.62	8.49	4.68	2.52
29. Return on investments adjusted to cost of funds	5.04	4.97	1.67	1.71	1.96	-0.01	6.36	6.21
30. Business per employee (in Rs. lakh)	891.45	823.70	1,161.64	1,061.10	285.00	237.53	1,723.61	2,267.01
31. Profit per employee (in Rs. lakh)	15.22	10.24	12.20	-77.24	-1.67	1.05	32.85	33.40
32. Capital adequacy ratio	13.48	10.55	14.22	14.38	10.74	10.87	53.22	39.99
33. Capital adequacy ratio - Tier I	11.49	7.89	12.07	12.03	10.34	10.23	36.28	26.81
34. Capital adequacy ratio - Tier II	1.99	2.66	2.15	2.35	0.40	0.64	16.94	13.18
35. Ratio of net NPA to net advances	0.88	0.35	27.39	12.73	5.68	0.99	0.00	0.00

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