

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

FOREIGN BANKS

(in per cent)

Ratios	As on March 31							
	Arab Bangladesh Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2004	2005	2004	2005	2004	2005	2004	2005
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	2.66	4.14	15.15	18.08	14.59	8.68	4.94	4.88
2. Credit-deposit ratio	38.21	93.42	26.73	178.48	192.50	161.56	70.11	66.93
3. Investment-deposit ratio	32.75	35.43	96.48	366.89	86.93	80.26	73.18	48.13
4. (Credit + investment)-deposit ratio	70.97	128.85	123.21	545.37	279.43	241.82	143.29	115.06
5. Ratio of deposits to total liabilities	40.83	34.10	12.47	8.97	31.10	36.27	63.07	65.56
6. Ratio of term deposits to total deposits	42.21	17.83	62.73	60.49	37.57	42.37	82.70	75.34
7. Ratio of priority sector advances to total advances	31.12	30.46	19.52	2.11	31.88	20.02	13.72	25.84
8. Ratio of term-loans to total advances	12.06	4.25	0.00	0.00	3.55	1.00	47.18	44.82
9. Ratio of secured advances to total advances	100.00	32.77	8.68	12.98	47.31	18.74	94.24	93.82
10. Ratio of investments in non-approved securities to total investments	19.75	12.94	0.00	0.00	5.70	26.18	19.67	10.22
11. Ratio of Interest income to total assets	4.31	4.15	3.95	3.13	5.59	4.85	5.75	5.33
12. Ratio of net interest margin to total assets	3.62	3.43	3.16	2.52	2.34	2.44	1.05	1.95
13. Ratio of non-interest income to total assets	4.70	5.10	0.14	-0.31	1.62	2.24	2.09	0.38
14. Ratio of intermediation cost to total assets	2.06	2.62	3.25	2.51	1.58	1.72	1.91	2.05
15. Ratio of wage bills to intermediation cost	31.40	31.85	18.58	24.14	42.20	47.68	40.16	38.44
16. Ratio of wage bills to total expenses	23.58	24.97	14.95	19.46	13.82	19.85	11.63	14.50
17. Ratio of wage bills to total income	7.20	9.02	14.79	21.44	9.25	11.54	9.80	13.78
18. Ratio of burden to total assets	-2.64	-2.48	3.12	2.81	-0.04	-0.52	-0.18	1.67
19. Ratio of burden to interest income	-61.22	-59.78	78.86	89.89	-0.76	-10.79	-3.05	31.24
20. Ratio of operating profits to total assets	6.26	5.91	0.04	-0.29	2.39	2.97	1.23	0.28
21. Return on assets	3.67	3.43	-0.33	-0.98	1.26	1.46	0.12	-3.77
22. Return on equity	7.10	5.55	-0.31	-1.11	9.60	7.53	0.90	-28.44
23. Cost of deposits	1.27	1.02	4.28	3.31	4.12	2.75	5.69	4.25
24. Cost of borrowings	8.64	0.00	3.73	1.08	3.88	3.65	4.86	2.82
25. Cost of funds	1.46	1.92	4.07	1.81	3.97	3.24	5.52	3.90
26. Return on advances	8.34	6.54	10.80	7.25	5.15	4.89	6.32	5.76
27. Return on investments	4.48	3.59	13.64	7.09	7.53	5.73	6.36	5.20
28. Return on advances adjusted to cost of funds	6.88	4.62	6.73	5.44	1.17	1.65	0.80	1.86
29. Return on investments adjusted to cost of funds	3.03	1.67	9.57	5.28	3.55	2.49	0.84	1.30
30. Business per employee (in Rs. lakh)	221.45	183.07	326.47	274.51	1,747.56	1,707.72	784.00	820.00
31. Profit per employee (in Rs. lakh)	12.90	10.29	-1.56	-4.15	24.12	29.47	1.00	-28.00
32. Capital adequacy ratio	111.34	109.39	133.94	92.26	22.92	30.07	21.06	11.66
33. Capital adequacy ratio - Tier I	109.91	108.00	133.80	92.06	15.68	23.39	19.46	9.84
34. Capital adequacy ratio - Tier II	1.43	1.39	0.14	0.20	7.24	6.68	1.60	1.82
35. Ratio of net NPA to net advances	0.37	0.18	72.15	10.49	0.00	0.00	17.73	5.53

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							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo -Mitsubishi		Barclays Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	19.47	6.57	6.10	5.96	5.52	7.44	9.31	11.86
2. Credit-deposit ratio	62.24	56.80	119.19	128.17	73.86	104.98	2.86	3.24
3. Investment-deposit ratio	44.21	31.12	45.60	55.85	55.81	64.33	499.24	559.85
4. (Credit + investment)-deposit ratio	106.45	87.92	164.79	184.02	129.67	169.31	502.09	563.09
5. Ratio of deposits to total liabilities	50.25	57.66	54.35	47.87	48.81	46.89	6.48	5.41
6. Ratio of term deposits to total deposits	63.48	70.91	93.21	90.39	45.41	38.66	90.89	85.94
7. Ratio of priority sector advances to total advances	62.84	72.61	37.20	32.63	0.83	1.18	0.00	0.00
8. Ratio of term-loans to total advances	3.40	11.79	57.06	30.66	14.19	13.75	100.00	100.00
9. Ratio of secured advances to total advances	96.10	93.30	84.94	83.88	65.70	36.08	81.00	79.68
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	4.20	3.06	99.15	1.70	25.59	32.56
11. Ratio of Interest income to total assets	5.44	4.44	5.17	4.92	6.88	4.91	2.86	2.27
12. Ratio of net interest margin to total assets	2.15	1.66	1.61	1.59	5.06	3.55	2.17	1.65
13. Ratio of non-interest income to total assets	2.64	3.04	1.80	1.61	7.03	4.94	11.15	9.16
14. Ratio of intermediation cost to total assets	1.63	1.26	1.18	1.07	3.63	2.92	2.35	2.27
15. Ratio of wage bills to intermediation cost	21.51	32.99	36.77	37.66	59.86	43.88	75.81	58.11
16. Ratio of wage bills to total expenses	7.14	10.30	9.16	9.17	39.88	29.89	58.65	45.64
17. Ratio of wage bills to total income	4.35	5.56	6.23	6.18	15.63	12.99	12.71	11.55
18. Ratio of burden to total assets	-1.00	-1.78	-0.62	-0.53	-3.40	-2.02	-8.80	-6.89
19. Ratio of burden to interest income	-18.48	-40.14	-11.96	-10.87	-49.37	-41.16	-307.81	-303.50
20. Ratio of operating profits to total assets	3.15	3.44	2.23	2.13	8.46	5.57	10.97	8.54
21. Return on assets	0.36	1.19	0.64	-0.35	6.96	0.93	5.20	4.53
22. Return on equity	1.38	4.02	6.86	-4.47	22.40	2.73	19.43	11.33
23. Cost of deposits	6.66	5.16	5.44	5.63	2.72	1.96	1.39	3.91
24. Cost of borrowings	0.13	0.05	1.34	1.05	0.26	0.26	3.23	3.47
25. Cost of funds	5.07	4.49	4.09	3.71	2.63	1.74	2.57	3.64
26. Return on advances	10.93	9.00	4.88	5.03	8.19	5.93	5.03	23.62
27. Return on investments	6.36	3.93	7.16	5.40	6.05	4.90	5.65	5.86
28. Return on advances adjusted to cost of funds	5.85	4.52	0.79	1.32	5.56	4.18	2.47	19.97
29. Return on investments adjusted to cost of funds	1.28	-0.56	3.07	1.69	3.42	3.16	3.08	2.22
30. Business per employee (in Rs. lakh)	637.00	628.76	1,678.52	2,085.17	582.27	663.58	270.79	188.49
31. Profit per employee (in Rs. lakh)	2.66	7.95	9.96	-6.30	48.58	6.45	211.40	160.21
32. Capital adequacy ratio	45.26	49.40	13.78	15.27	32.78	32.10	37.16	20.85
33. Capital adequacy ratio - Tier I	44.23	48.30	13.11	14.36	22.11	21.65	34.85	19.88
34. Capital adequacy ratio - Tier II	1.03	1.10	0.67	0.91	10.67	10.45	2.31	0.97
35. Ratio of net NPA to net advances	21.85	13.76	9.07	3.08	0.10	0.01	0.00	0.00

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							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Chohung Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	5.55	7.05	5.17	2.84	5.90	13.70	8.47	6.71
2. Credit-deposit ratio	75.69	102.69	9.37	51.63	142.92	121.61	74.99	70.93
3. Investment-deposit ratio	57.65	51.42	66.34	68.13	39.21	56.88	66.79	84.19
4. (Credit + investment)-deposit ratio	133.34	154.11	75.72	119.76	182.13	178.48	141.78	155.11
5. Ratio of deposits to total liabilities	57.99	56.85	72.14	69.38	49.44	41.48	27.69	39.54
6. Ratio of term deposits to total deposits	71.46	64.00	69.50	80.78	75.45	16.06	56.57	55.15
7. Ratio of priority sector advances to total advances	24.98	20.67	3.67	14.57	30.25	30.68	0.00	19.01
8. Ratio of term-loans to total advances	53.89	58.38	97.40	18.66	58.87	41.11	14.11	14.35
9. Ratio of secured advances to total advances	52.83	56.43	68.03	57.04	98.34	66.93	99.96	77.89
10. Ratio of investments in non-approved securities to total investments	12.91	21.48	35.25	18.74	15.11	7.29	32.68	18.30
11. Ratio of Interest income to total assets	6.22	5.93	6.95	9.09	9.95	7.49	5.52	5.49
12. Ratio of net interest margin to total assets	2.74	2.88	2.37	1.49	6.82	4.76	4.36	4.24
13. Ratio of non-interest income to total assets	1.55	2.28	-0.78	1.75	1.06	1.18	2.41	2.14
14. Ratio of intermediation cost to total assets	3.06	3.26	1.81	4.12	3.32	3.71	2.03	1.91
15. Ratio of wage bills to intermediation cost	47.53	47.94	38.22	38.44	30.72	28.82	28.19	27.14
16. Ratio of wage bills to total expenses	22.23	24.74	10.85	13.50	15.79	16.61	17.94	16.41
17. Ratio of wage bills to total income	18.69	19.01	11.25	14.60	9.25	12.34	7.22	6.81
18. Ratio of burden to total assets	1.51	0.98	2.59	2.37	2.26	2.53	-0.38	-0.23
19. Ratio of burden to interest income	24.20	16.49	37.35	26.09	22.66	33.83	-6.80	-4.17
20. Ratio of operating profits to total assets	1.23	1.90	-0.22	-0.89	4.56	2.23	4.74	4.46
21. Return on assets	-0.44	0.50	0.51	-0.80	1.15	-7.68	1.93	2.49
22. Return on equity	-4.42	4.28	3.04	-7.08	3.45	-20.23	6.55	8.45
23. Cost of deposits	4.25	3.30	0.78	8.56	5.55	4.11	1.34	1.57
24. Cost of borrowings	3.17	4.81	36.56	43.36	1.27	6.53	0.40	0.22
25. Cost of funds	3.94	3.68	5.62	10.27	4.79	4.63	1.04	0.99
26. Return on advances	6.74	5.34	8.08	13.86	10.38	8.04	6.64	7.72
27. Return on investments	8.45	9.67	10.91	10.30	12.49	11.43	7.54	5.72
28. Return on advances adjusted to cost of funds	2.80	1.66	2.46	3.59	5.59	3.41	5.61	6.74
29. Return on investments adjusted to cost of funds	4.51	5.99	5.29	0.03	7.71	6.81	6.50	4.73
30. Business per employee (in Rs. lakh)	921.94	980.52	1,006.21	1,885.82	800.45	628.66	744.38	1,109.39
31. Profit per employee (in Rs. lakh)	-3.99	4.70	8.63	-15.04	7.69	-52.51	29.62	40.94
32. Capital adequacy ratio	21.70	9.41	24.51	14.40	39.98	59.94	54.43	55.31
33. Capital adequacy ratio - Tier I	13.42	6.10	23.39	10.00	37.91	58.46	52.89	53.00
34. Capital adequacy ratio - Tier II	8.28	3.31	1.12	4.40	2.07	1.48	1.54	2.31
35. Ratio of net NPA to net advances	0.00	0.00	1.01	0.30	5.76	6.02	0.80	0.00

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							
	Citibank		Credit Lyonnais #		DBS Bank		Deutsche Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	17.09	11.10	4.14		2.85	3.43	13.22	10.87
2. Credit-deposit ratio	74.56	84.30	54.84		28.96	91.58	82.85	70.09
3. Investment-deposit ratio	32.69	37.79	56.44		65.36	40.92	89.92	62.18
4. (Credit + investment)-deposit ratio	107.25	122.09	111.28		94.32	132.51	172.76	132.28
5. Ratio of deposits to total liabilities	69.15	63.55	67.30		61.64	43.38	29.46	33.73
6. Ratio of term deposits to total deposits	53.85	43.98	81.43		94.35	97.40	40.95	41.26
7. Ratio of priority sector advances to total advances	22.51	23.33	7.78		21.29	68.04	23.49	26.29
8. Ratio of term-loans to total advances	68.32	70.43	21.43		42.82	5.43	4.42	18.63
9. Ratio of secured advances to total advances	56.53	57.86	49.49		91.71	12.56	62.09	45.52
10. Ratio of investments in non-approved securities to total investments	20.72	20.42	18.28		0.00	33.15	10.74	14.86
11. Ratio of Interest income to total assets	8.31	6.95	7.58		6.27	3.42	4.17	4.03
12. Ratio of net interest margin to total assets	4.94	4.58	1.60		3.40	2.58	1.01	0.88
13. Ratio of non-interest income to total assets	3.24	2.98	2.19		0.60	0.35	8.38	4.22
14. Ratio of intermediation cost to total assets	3.68	3.86	2.26		1.48	1.83	2.38	2.84
15. Ratio of wage bills to intermediation cost	24.97	19.95	50.08		50.44	56.34	37.00	27.78
16. Ratio of wage bills to total expenses	13.04	12.35	13.76		17.17	38.56	15.89	13.17
17. Ratio of wage bills to total income	7.96	7.75	11.60		10.88	27.30	7.02	9.56
18. Ratio of burden to total assets	0.45	0.88	0.07		0.88	1.48	-5.99	-1.38
19. Ratio of burden to interest income	5.37	12.67	0.90		14.06	43.13	-143.82	-34.18
20. Ratio of operating profits to total assets	4.50	3.70	1.53		2.52	1.10	7.00	2.26
21. Return on assets	3.55	2.84	0.70		-1.69	0.89	3.17	0.72
22. Return on equity	23.70	19.98	4.08		-5.44	2.35	31.04	7.18
23. Cost of deposits	4.16	2.94	8.64		3.44	0.92	1.48	1.44
24. Cost of borrowings	2.53	1.97	2.21		8.00	7.61	5.25	5.24
25. Cost of funds	3.91	2.77	8.39		4.35	1.56	3.83	3.79
26. Return on advances	9.93	9.06	8.03		9.54	3.28	5.01	5.37
27. Return on investments	10.91	7.46	10.16		4.63	7.04	6.14	4.85
28. Return on advances adjusted to cost of funds	6.02	6.29	-0.36		5.19	1.72	1.17	1.58
29. Return on investments adjusted to cost of funds	7.00	4.69	1.77		0.28	5.48	2.31	1.07
30. Business per employee (in Rs. lakh)	1,666.92	1,359.51	1,401.56		1,669.70	1,111.00	1,099.23	1,608.93
31. Profit per employee (in Rs. lakh)	28.33	21.75	9.41		-27.60	14.52	65.23	20.31
32. Capital adequacy ratio	11.11	10.78	21.70		55.49	35.06	14.42	16.22
33. Capital adequacy ratio - Tier I	8.79	8.60	13.30		54.53	34.45	9.32	12.62
34. Capital adequacy ratio - Tier II	2.32	2.18	8.40		0.96	0.61	5.10	3.60
35. Ratio of net NPA to net advances	1.40	1.00	2.60		0.00	0.00	0.00	0.00

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.)

FOREIGN BANKS

(in per cent)

Ratios	As on March 31							
	Hongkong & Shanghai Bank		ING Bank		J P Morgan Chase Bank		Krung Thai Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	4.49	8.14	0.00	0.00	56.47	12.88	4.96	6.31
2. Credit-deposit ratio	59.18	74.18	0.00	0.00	0.00	16.12	93.91	47.06
3. Investment-deposit ratio	63.89	53.61	0.00	0.00	75.39	40.87	51.19	96.15
4. (Credit + investment)-deposit ratio	123.07	127.79	0.00	0.00	75.39	57.00	145.10	143.21
5. Ratio of deposits to total liabilities	64.16	60.98	0.00	0.00	56.95	71.13	28.87	45.50
6. Ratio of term deposits to total deposits	53.77	49.30	0.00	0.00	79.51	60.16	43.82	43.61
7. Ratio of priority sector advances to total advances	14.72	17.62	0.00	0.00	0.00	0.00	34.65	41.04
8. Ratio of term-loans to total advances	40.70	49.48	100.00	0.00	0.00	0.00	6.35	4.68
9. Ratio of secured advances to total advances	68.72	69.00	100.00	0.00	0.00	0.00	87.77	95.57
10. Ratio of investments in non-approved securities to total investments	14.40	15.87	100.00	0.00	6.30	11.98	16.57	21.73
11. Ratio of Interest income to total assets	6.11	6.11	1.09	2.47	5.74	4.00	5.86	5.60
12. Ratio of net interest margin to total assets	2.99	3.69	0.29	2.47	4.35	2.38	5.35	4.75
13. Ratio of non-interest income to total assets	3.05	2.48	1.90	1.26	3.18	9.29	0.28	0.40
14. Ratio of intermediation cost to total assets	2.70	2.55	1.77	0.50	3.57	2.70	3.97	3.64
15. Ratio of wage bills to intermediation cost	37.08	34.69	14.49	0.00	53.38	48.53	24.09	24.60
16. Ratio of wage bills to total expenses	17.18	17.79	9.96	0.00	38.39	30.27	21.38	19.91
17. Ratio of wage bills to total income	10.92	10.29	8.58	0.00	21.36	9.86	15.57	14.93
18. Ratio of burden to total assets	-0.35	0.07	-0.13	-0.76	0.39	-6.59	3.69	3.24
19. Ratio of burden to interest income	-5.74	1.07	-11.78	-30.77	6.79	-164.54	62.92	57.90
20. Ratio of operating profits to total assets	2.49	3.62	0.41	3.23	3.96	8.97	1.67	1.50
21. Return on assets	0.91	1.21	-0.05	-4.38	2.34	3.58	1.37	0.03
22. Return on equity	8.33	11.84	-0.07	-6.45	7.62	19.31	2.00	0.05
23. Cost of deposits	3.45	2.59	22.31	0.00	2.29	2.28	1.73	2.23
24. Cost of borrowings	6.67	5.58	0.00	0.00	1.22	1.09	0.52	0.44
25. Cost of funds	3.98	3.03	2.16	0.00	1.98	2.19	1.71	2.21
26. Return on advances	8.40	7.86	6.21	3.76	0.00	0.09	9.81	8.46
27. Return on investments	6.58	7.12	0.60	0.00	7.87	5.33	6.91	6.99
28. Return on advances adjusted to cost of funds	4.42	4.83	4.05	0.00	0.00	-2.09	8.09	6.25
29. Return on investments adjusted to cost of funds	2.60	4.09	-1.56	0.00	5.90	3.14	5.20	4.77
30. Business per employee (in Rs. lakh)	820.91	779.45	0.00	N.A.	259.33	593.74	291.03	460.75
31. Profit per employee (in Rs. lakh)	6.32	8.90	-5.21	N.A.	28.74	69.96	7.12	0.19
32. Capital adequacy ratio	14.54	14.03	56.91	74.97	34.83	10.19	115.98	101.01
33. Capital adequacy ratio - Tier I	11.17	11.38	56.91	74.97	32.99	9.44	114.54	99.59
34. Capital adequacy ratio - Tier II	3.37	2.65	0.00	0.00	1.84	0.75	1.44	1.42
35. Ratio of net NPA to net advances	0.70	0.50	0.09	0.00	0.00	0.00	0.00	0.00

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							
	Mashreq Bank		Mizuho Corporate Bank		Oman International Bank		Societe Generale	
	2004	2005	2004	2005	2004	2005	2004	2005
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	3.57	3.52	10.01	4.40	8.30	7.21	5.37	5.53
2. Credit-deposit ratio	6.24	6.99	354.73	242.80	6.09	5.65	41.42	30.24
3. Investment-deposit ratio	73.90	87.01	63.55	137.63	49.48	56.65	111.38	112.68
4. (Credit + investment)-deposit ratio	80.14	94.00	418.28	380.43	55.57	62.29	152.79	142.92
5. Ratio of deposits to total liabilities	81.29	79.92	17.49	24.13	54.12	50.98	56.18	59.10
6. Ratio of term deposits to total deposits	92.20	93.06	73.45	89.66	80.11	76.45	93.04	95.29
7. Ratio of priority sector advances to total advances	60.05	96.50	0.31	20.24	35.53	34.17	13.26	13.47
8. Ratio of term-loans to total advances	11.30	3.46	11.01	15.72	22.57	15.61	54.86	51.43
9. Ratio of secured advances to total advances	70.50	99.76	84.80	47.05	100.00	100.00	74.80	70.91
10. Ratio of investments in non-approved securities to total investments	62.51	54.75	0.00	52.98	0.00	0.00	3.27	0.02
11. Ratio of Interest income to total assets	9.71	8.48	6.63	4.61	3.84	3.69	4.58	4.61
12. Ratio of net interest margin to total assets	2.33	1.24	4.38	3.06	-0.34	0.63	2.13	2.17
13. Ratio of non-interest income to total assets	0.69	1.08	1.01	1.66	1.21	0.35	3.11	1.27
14. Ratio of intermediation cost to total assets	1.24	1.08	2.53	2.18	1.03	1.07	2.28	2.04
15. Ratio of wage bills to intermediation cost	29.29	26.31	44.23	46.05	27.12	26.52	43.79	45.49
16. Ratio of wage bills to total expenses	4.22	3.41	23.42	26.87	5.37	6.87	21.13	20.69
17. Ratio of wage bills to total income	3.50	2.96	14.63	15.98	5.54	7.03	12.98	15.78
18. Ratio of burden to total assets	0.55	0.00	1.51	0.52	-0.18	0.72	-0.83	0.77
19. Ratio of burden to interest income	5.67	-0.06	22.85	11.19	-4.76	19.56	-18.19	16.72
20. Ratio of operating profits to total assets	1.78	1.25	2.87	2.54	-0.16	-0.09	2.97	1.39
21. Return on assets	1.76	1.10	2.41	2.13	-0.49	-2.86	2.14	1.61
22. Return on equity	11.64	6.50	6.04	6.04	-1.36	-8.86	10.34	6.42
23. Cost of deposits	9.05	8.96	2.71	3.39	6.68	5.45	2.46	3.86
24. Cost of borrowings	3.03	0.00	4.07	1.78	4.82	2.62	4.41	2.29
25. Cost of funds	8.98	8.98	3.33	2.41	6.51	5.11	3.31	3.65
26. Return on advances	21.79	7.35	7.47	5.15	6.09	3.23	5.08	4.86
27. Return on investments	11.02	10.72	5.52	6.11	7.31	7.98	5.06	5.22
28. Return on advances adjusted to cost of funds	12.81	-1.63	4.14	2.73	-0.42	-1.89	1.77	1.21
29. Return on investments adjusted to cost of funds	2.04	1.74	2.19	3.70	0.80	2.87	1.76	1.57
30. Business per employee (in Rs. lakh)	865.85	521.26	527.80	608.21	1,233.79	1,132.28	1,017.00	1,057.90
31. Profit per employee (in Rs. lakh)	50.53	36.99	16.06	18.67	-5.61	-40.79	25.40	25.40
32. Capital adequacy ratio	54.71	60.14	36.09	28.76	16.48	13.52	32.71	64.81
33. Capital adequacy ratio - Tier I	53.15	58.03	35.41	27.52	16.25	13.20	30.20	61.53
34. Capital adequacy ratio - Tier II	1.56	2.11	0.68	1.24	0.23	0.32	2.51	3.28
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	61.37	55.05	1.37	0.00

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							
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		Sumitomo Mitsui Bank #	
	2004	2005	2004	2005	2004	2005	2004	2005
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash-deposit ratio	11.52	17.96	5.19	5.39	6.03	16.66	15.04	
2. Credit-deposit ratio	19.70	26.86	80.97	88.67	145.86	149.97	132.10	
3. Investment-deposit ratio	22.10	32.31	50.52	45.11	62.14	94.93	132.49	
4. (Credit + investment)-deposit ratio	41.80	59.17	131.49	133.78	208.00	244.90	264.59	
5. Ratio of deposits to total liabilities	80.85	68.34	58.08	60.40	41.38	32.50	24.89	
6. Ratio of term deposits to total deposits	21.62	24.41	55.17	53.82	91.18	79.18	46.26	
7. Ratio of priority sector advances to total advances	1.82	1.39	24.61	29.17	18.80	21.54	15.14	
8. Ratio of term-loans to total advances	0.00	0.00	45.56	53.89	71.87	61.84	72.21	
9. Ratio of secured advances to total advances	39.52	33.86	68.58	72.22	74.15	94.55	78.90	
10. Ratio of investments in non-approved securities to total investments	29.87	38.80	30.31	24.39	7.76	16.87	38.93	
11. Ratio of Interest income to total assets	3.82	4.22	7.93	6.96	7.05	8.13	7.61	
12. Ratio of net interest margin to total assets	1.38	1.84	4.56	3.87	3.10	3.04	5.55	
13. Ratio of non-interest income to total assets	11.77	14.29	2.20	1.47	3.44	0.47	1.04	
14. Ratio of intermediation cost to total assets	6.99	8.85	2.43	2.35	1.12	1.04	2.42	
15. Ratio of wage bills to intermediation cost	53.47	53.21	28.44	33.93	34.94	29.49	41.66	
16. Ratio of wage bills to total expenses	39.67	41.96	11.94	14.66	7.71	4.98	22.53	
17. Ratio of wage bills to total income	23.97	25.45	6.84	9.47	3.73	3.55	11.68	
18. Ratio of burden to total assets	-4.78	-5.44	0.24	0.88	-2.33	0.57	1.38	
19. Ratio of burden to interest income	-125.35	-129.07	3.00	12.71	-33.00	6.97	18.20	
20. Ratio of operating profits to total assets	6.17	7.28	4.33	2.98	5.42	2.47	4.17	
21. Return on assets	3.34	4.00	1.74	1.61	1.33	1.20	-13.71	
22. Return on equity	25.41	26.22	21.56	20.16	4.88	4.43	-41.57	
23. Cost of deposits	2.02	2.63	3.77	3.30	5.62	6.11	3.13	
24. Cost of borrowings	0.00	0.00	3.83	2.86	5.80	8.70	4.56	
25. Cost of funds	2.02	2.63	3.78	3.20	5.69	7.33	3.87	
26. Return on advances	8.85	11.13	10.47	9.27	6.33	8.50	10.83	
27. Return on investments	8.55	6.70	8.80	6.94	10.55	6.18	6.01	
28. Return on advances adjusted to cost of funds	6.83	8.50	6.69	6.07	0.63	1.17	6.96	
29. Return on investments adjusted to cost of funds	6.53	4.08	5.02	3.74	4.86	-1.15	2.13	
30. Business per employee (in Rs. lakh)	74.54	92.29	780.11	786.36	1,523.00	1,191.00	297.32	
31. Profit per employee (in Rs. lakh)	2.57	3.35	13.40	11.50	20.00	18.00	-70.55	
32. Capital adequacy ratio	60.55	105.81	10.87	10.46	35.08	31.06	52.30	
33. Capital adequacy ratio - Tier I	59.94	103.73	7.11	7.10	33.73	29.76	42.85	
34. Capital adequacy ratio - Tier II	0.61	2.08	3.76	3.36	1.35	1.30	9.45	
35. Ratio of net NPA to net advances	1.47	1.90	0.52	1.12	4.64	4.08	12.78	

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.)

FOREIGN BANKS

(in per cent)

Ratios	As on March 31	
	UFJ Bank	
	2004	2005
	(65)	(66)
1. Cash-deposit ratio	10.61	9.49
2. Credit-deposit ratio	153.65	144.47
3. Investment-deposit ratio	73.78	85.07
4. (Credit + investment)-deposit ratio	227.42	229.54
5. Ratio of deposits to total liabilities	19.24	21.85
6. Ratio of term deposits to total deposits	51.57	41.27
7. Ratio of priority sector advances to total advances	17.07	12.76
8. Ratio of term-loans to total advances	17.85	6.43
9. Ratio of secured advances to total advances	97.31	57.20
10. Ratio of investments in non-approved securities to total investments	44.80	32.03
11. Ratio of Interest income to total assets	4.90	5.09
12. Ratio of net interest margin to total assets	4.24	4.47
13. Ratio of non-interest income to total assets	1.12	1.61
14. Ratio of intermediation cost to total assets	1.76	1.86
15. Ratio of wage bills to intermediation cost	32.10	35.47
16. Ratio of wage bills to total expenses	23.32	26.58
17. Ratio of wage bills to total income	9.38	9.85
18. Ratio of burden to total assets	0.64	0.25
19. Ratio of burden to interest income	12.99	4.98
20. Ratio of operating profits to total assets	3.60	4.22
21. Return on assets	1.75	2.13
22. Return on equity	2.70	3.04
23. Cost of deposits	2.22	2.20
24. Cost of borrowings	0.48	0.05
25. Cost of funds	1.80	1.58
26. Return on advances	6.91	5.45
27. Return on investments	4.74	7.06
28. Return on advances adjusted to cost of funds	5.11	3.88
29. Return on investments adjusted to cost of funds	2.94	5.49
30. Business per employee (in Rs. lakh)	535.72	494.64
31. Profit per employee (in Rs. lakh)	17.35	21.99
32. Capital adequacy ratio	121.69	121.60
33. Capital adequacy ratio - Tier I	120.61	120.07
34. Capital adequacy ratio - Tier II	1.08	1.53
35. Ratio of net NPA to net advances	0.00	0.00

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