

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

FOREIGN BANKS

(in per cent)

Ratios	As on March 31							
	Arab Bangladesh Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2005	2006	2005	2006	2005	2006	2005	2006
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	4.13	3.68	18.08	10.80	8.68	14.35	4.88	4.50
2. Credit-deposit ratio	93.16	160.63	178.48	47.50	161.56	159.96	66.93	51.70
3. Investment-deposit ratio	35.34	38.56	380.67	109.25	80.26	78.99	48.13	39.58
4. (Credit + Investment) - deposit ratio	128.50	199.19	559.14	156.75	241.82	238.95	115.06	91.28
5. Ratio of deposits to total liabilities	34.20	31.41	8.97	12.79	36.27	35.15	65.56	78.07
6. Ratio of term deposits to total deposits	18.06	26.88	60.49	49.60	42.37	21.42	75.34	73.20
7. Ratio of priority sector advances to total advances	30.46	36.09	2.11	1.94	20.02	20.36	25.84	22.89
8. Ratio of term loan to total advances	4.25	34.07	0.00	0.00	1.00	0.55	44.82	41.56
9. Ratio of secured advances to total advances	32.77	34.20	12.98	2.05	18.74	13.60	93.82	91.46
10. Ratio of investments in non-approved securities to total investments	12.94	17.74	3.62	23.81	25.19	21.49	10.22	6.23
11. Ratio of interest income to total assets	4.15	5.52	3.13	3.30	4.85	5.68	5.33	5.68
12. Ratio of net interest margin to total assets	3.43	4.96	2.52	2.54	2.44	3.12	1.95	1.77
13. Ratio of non-interest income to total assets	5.10	5.96	-0.31	0.62	2.24	3.82	0.38	0.97
14. Ratio of intermediation cost to total assets	2.62	3.37	2.47	2.21	1.72	1.96	2.05	2.34
15. Ratio of wage bills to intermediation cost	31.85	27.96	24.45	25.86	47.68	49.13	38.44	42.22
16. Ratio of wage bills to total expense	24.97	23.99	19.66	19.22	19.85	21.31	14.50	15.79
17. Ratio of wage bills to total income	9.02	8.20	21.44	14.59	11.54	10.14	13.78	14.84
18. Ratio of burden to total assets	-2.48	-2.59	2.78	1.59	-0.52	-1.86	1.67	1.37
19. Ratio of burden to interest income	-59.78	-47.05	88.89	48.24	-10.79	-32.73	31.24	24.09
20. Ratio of operating profits to total assets	5.91	7.55	-0.25	0.94	2.97	4.98	0.28	0.40
21. Return on assets	2.87	3.43	-0.98	-1.28	1.46	2.41	-3.52	-1.32
22. Return on equity	5.55	6.34	-1.11	-1.54	7.53	9.58	-28.44	-10.52
23. Cost of deposits	1.02	1.25	3.31	3.19	2.48	2.27	4.25	4.56
24. Cost of borrowings	0.00	0.00	1.08	1.61	4.01	5.31	2.82	3.27
25. Cost of funds	1.92	1.70	1.81	2.07	3.24	3.73	3.90	4.35
26. Return on advances	6.54	8.34	7.25	11.09	4.89	6.15	5.76	7.89
27. Return on investments	3.59	4.48	6.89	4.90	5.73	6.71	5.20	5.45
28. Return on advances adjusted to cost of funds	4.63	6.64	5.44	9.02	1.65	2.42	1.86	3.54
29. Return on investments adjusted to cost of funds	1.67	2.78	5.08	2.83	2.49	2.98	1.30	1.10
30. Business per employee (in Rs. lakh)	183.07	193.03	154.00	148.00	1707.72	1924.81	820.00	728.00
31. Profit per employee (in Rs. lakh)	10.29	11.04	-4.15	-7.66	29.47	51.82	-28.00	-10.00
32. Capital adequacy ratio	109.39	86.21	92.26	108.87	30.07	23.40	11.66	20.01
33. Capital adequacy ratio - Tier I	108.00	84.99	92.06	108.67	23.39	17.67	9.84	18.77
34. Capital adequacy ratio - Tier II	1.39	1.22	0.20	0.20	6.68	5.73	1.82	1.24
35. Ratio of net NPA to net advances	0.18	0.00	10.49	0.00	0.00	0.00	5.53	1.29

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

FOREIGN BANKS

(in per cent)

Ratios	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Barclays Bank		Bank of Tokyo-Mitsubishi UFJ #	
	2005	2006	2005	2006	2005	2006	2005	2006
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	6.57	7.55	5.96	4.62	11.86	1.07	7.44	11.87
2. Credit-deposit ratio	56.80	55.88	128.17	103.65	3.24	1.20	104.98	131.78
3. Investment-deposit ratio	31.12	34.84	55.85	41.65	559.23	161.93	64.33	57.22
4. (Credit + Investment) - deposit ratio	87.92	90.72	184.02	145.30	562.47	163.13	169.31	189.00
5. Ratio of deposits to total liabilities	57.66	49.10	47.87	63.62	7.99	19.21	46.89	41.17
6. Ratio of term deposits to total deposits	70.91	60.60	90.39	94.49	85.94	97.99	38.66	35.91
7. Ratio of priority sector advances to total advances	72.61	53.57	32.63	32.04	0.00	0.00	1.18	20.34
8. Ratio of term loan to total advances	11.79	23.07	30.66	70.31	100.00	100.00	13.75	16.76
9. Ratio of secured advances to total advances	93.30	93.38	83.88	70.15	79.68	86.06	36.08	31.52
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	3.06	7.94	32.53	33.14	1.70	21.73
11. Ratio of interest income to total assets	4.44	5.43	4.92	4.95	2.71	4.67	4.91	5.20
12. Ratio of net interest margin to total assets	1.66	3.14	1.59	1.27	1.97	2.67	3.55	3.24
13. Ratio of non-interest income to total assets	3.04	2.40	1.61	1.65	10.92	16.63	4.94	2.38
14. Ratio of intermediation cost to total assets	1.26	1.42	1.07	0.96	2.71	3.68	2.92	2.86
15. Ratio of wage bills to intermediation cost	32.99	36.65	37.66	39.65	58.11	65.73	43.88	59.13
16. Ratio of wage bills to total expense	10.30	13.99	9.17	8.21	45.64	42.58	29.89	35.10
17. Ratio of wage bills to total income	5.56	6.62	6.18	5.77	11.55	11.37	12.99	22.35
18. Ratio of burden to total assets	-1.78	-0.99	-0.53	-0.69	-8.21	-12.95	-2.02	0.48
19. Ratio of burden to interest income	-40.14	-18.22	-10.87	-13.96	-303.50	-277.40	-41.16	9.33
20. Ratio of operating profits to total assets	3.44	4.13	2.13	1.96	10.18	15.62	5.57	2.75
21. Return on assets	1.19	0.25	-0.35	0.83	3.29	9.64	0.93	0.02
22. Return on equity	4.02	0.81	-4.47	11.30	11.33	11.75	2.73	0.07
23. Cost of deposits	5.16	3.99	5.63	5.52	3.91	5.17	1.96	3.45
24. Cost of borrowings	0.05	3.81	1.05	1.87	3.47	9.52	0.26	0.37
25. Cost of funds	4.49	3.98	3.71	4.22	3.64	6.70	1.74	2.74
26. Return on advances	9.00	9.32	5.03	5.40	23.62	19.77	5.93	5.90
27. Return on investments	3.93	4.40	5.40	5.24	5.87	10.47	4.90	4.95
28. Return on advances adjusted to cost of funds	4.52	5.34	1.32	1.18	19.97	13.08	4.18	3.16
29. Return on investments adjusted to cost of funds	-0.56	0.43	1.69	1.02	2.22	3.78	3.16	2.21
30. Business per employee (in Rs. lakh)	628.76	587.10	2085.17	2040.25	188.49	148.51	663.58	1113.29
31. Profit per employee (in Rs. lakh)	7.95	1.64	-6.30	16.50	160.21	271.00	6.45	0.20
32. Capital adequacy ratio	49.40	56.37	15.27	13.71	20.85	22.92	32.10	33.38
33. Capital adequacy ratio - Tier I	48.30	56.10	14.36	13.19	19.88	22.15	21.65	28.03
34. Capital adequacy ratio - Tier II	1.10	0.27	0.91	0.52	0.97	0.77	10.45	5.35
35. Ratio of net NPA to net advances	13.76	23.74	3.08	1.00	0.00	0.00	0.01	0.00

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

FOREIGN BANKS

(in per cent)

Ratios	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Chohung Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	7.05	6.77	2.84	16.17	13.70	22.35	6.71	5.34
2. Credit-deposit ratio	102.69	100.34	51.63	270.10	121.61	125.96	70.93	60.95
3. Investment-deposit ratio	51.42	59.98	68.13	114.78	56.88	43.77	84.19	44.66
4. (Credit + Investment) - deposit ratio	154.11	160.32	119.76	384.88	178.48	169.73	155.11	105.60
5. Ratio of deposits to total liabilities	56.85	49.48	69.38	19.85	41.48	46.81	34.89	37.80
6. Ratio of term deposits to total deposits	64.00	69.34	80.78	51.97	16.06	46.43	55.15	33.71
7. Ratio of priority sector advances to total advances	20.67	29.32	14.57	22.44	30.68	30.16	19.01	49.42
8. Ratio of term loan to total advances	58.38	66.04	18.66	22.56	41.11	31.80	14.35	29.15
9. Ratio of secured advances to total advances	56.43	57.00	57.04	44.97	66.93	39.90	77.89	62.71
10. Ratio of investments in non-approved securities to total investments	21.38	8.38	18.74	23.38	7.29	22.88	18.30	21.28
11. Ratio of interest income to total assets	5.93	6.68	9.09	6.91	7.49	6.16	5.12	4.98
12. Ratio of net interest margin to total assets	2.88	3.30	1.49	1.34	4.76	4.14	3.95	2.86
13. Ratio of non-interest income to total assets	2.28	2.18	1.75	5.70	1.18	0.66	2.00	1.38
14. Ratio of intermediation cost to total assets	3.26	3.12	4.12	2.81	3.71	2.64	1.79	1.46
15. Ratio of wage bills to intermediation cost	47.94	48.00	37.42	53.11	28.82	32.77	27.14	28.07
16. Ratio of wage bills to total expense	24.74	23.01	13.14	17.80	16.61	18.57	16.41	11.47
17. Ratio of wage bills to total income	19.01	16.89	14.22	11.82	12.34	12.67	6.81	6.46
18. Ratio of burden to total assets	0.98	0.94	2.37	-2.89	2.53	1.98	-0.21	0.08
19. Ratio of burden to interest income	16.49	14.02	26.09	-41.88	33.83	32.09	-4.17	1.70
20. Ratio of operating profits to total assets	1.90	2.36	-0.89	4.24	2.23	2.17	4.17	2.78
21. Return on assets	0.50	0.55	-0.80	4.10	-7.68	-1.71	2.49	1.48
22. Return on equity	4.28	4.60	-7.08	14.56	-20.23	-6.53	8.45	5.53
23. Cost of deposits	4.14	3.41	8.56	9.90	4.11	2.41	1.57	3.18
24. Cost of borrowings	2.36	6.20	39.66	5.62	6.53	4.24	0.22	0.54
25. Cost of funds	3.68	4.22	10.09	8.90	4.63	3.02	0.99	2.17
26. Return on advances	5.34	6.46	13.86	7.43	8.04	7.73	7.72	5.68
27. Return on investments	9.67	10.38	10.30	8.18	11.43	6.88	5.72	6.77
28. Return on advances adjusted to cost of funds	1.66	2.24	3.78	-1.47	3.41	4.71	6.74	3.51
29. Return on investments adjusted to cost of funds	5.99	6.16	0.21	-0.72	6.81	3.87	4.73	4.60
30. Business per employee (in Rs. lakh)	980.52	1206.05	946.00	1272.00	628.66	980.00	1109.39	1503.26
31. Profit per employee (in Rs. lakh)	4.70	6.29	-15.04	71.00	-52.51	-16.00	40.94	33.26
32. Capital adequacy ratio	9.41	11.61	14.40	19.80	59.94	38.56	55.31	81.71
33. Capital adequacy ratio - Tier I	6.10	7.78	10.00	14.70	58.46	37.71	53.00	79.64
34. Capital adequacy ratio - Tier II	3.31	3.83	4.40	5.10	1.48	0.85	2.31	2.07
35. Ratio of net NPA to net advances	0.00	0.00	0.30	0.10	6.02	1.80	0.00	0.00

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

FOREIGN BANKS

(in per cent)

Ratios	As on March 31							
	Citibank		DBS Bank		Deutsche Bank		Hongkong & Shanghai Banking Corpn.	
	2005	2006	2005	2006	2005	2006	2005	2006
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	11.10	9.06	3.43	4.37	11.08	15.02	8.14	5.84
2. Credit-deposit ratio	84.30	87.62	91.58	61.40	71.41	58.95	74.18	67.37
3. Investment-deposit ratio	37.79	37.82	40.92	37.96	63.35	74.45	53.89	48.66
4. (Credit + Investment) - deposit ratio	122.09	125.43	132.51	99.36	134.76	133.40	128.08	116.03
5. Ratio of deposits to total liabilities	63.55	61.43	43.38	45.72	33.11	36.35	60.98	66.59
6. Ratio of term deposits to total deposits	43.98	41.30	97.40	98.18	42.03	25.14	49.30	46.20
7. Ratio of priority sector advances to total advances	23.33	23.73	68.04	20.54	26.29	27.13	17.62	20.67
8. Ratio of term loan to total advances	70.43	67.57	5.43	66.86	18.42	31.16	49.48	54.17
9. Ratio of secured advances to total advances	57.86	57.47	12.56	68.89	45.52	29.18	69.00	61.99
10. Ratio of investments in non-approved securities to total investments	20.42	13.57	33.15	21.25	14.86	29.47	16.31	28.67
11. Ratio of interest income to total assets	6.95	7.73	3.42	6.74	4.03	5.30	6.11	6.74
12. Ratio of net interest margin to total assets	4.58	5.20	2.58	4.10	0.88	2.07	3.69	4.20
13. Ratio of non-interest income to total assets	2.98	2.63	0.35	-0.38	4.22	4.92	2.48	2.84
14. Ratio of intermediation cost to total assets	3.86	3.85	1.83	1.70	2.84	4.13	2.62	3.14
15. Ratio of wage bills to intermediation cost	19.95	22.58	56.34	58.02	27.78	31.71	36.56	41.16
16. Ratio of wage bills to total expense	12.35	13.60	38.56	22.76	13.17	17.80	19.02	22.77
17. Ratio of wage bills to total income	7.75	8.38	27.30	15.55	9.56	12.84	11.16	13.48
18. Ratio of burden to total assets	0.88	1.22	1.48	2.09	-1.38	-0.78	0.14	0.30
19. Ratio of burden to interest income	12.67	15.72	43.13	30.98	-34.18	-14.76	2.30	4.40
20. Ratio of operating profits to total assets	3.70	3.98	1.10	2.01	2.26	2.85	3.55	3.91
21. Return on assets	2.84	3.07	0.89	0.73	0.72	1.04	1.27	1.58
22. Return on equity	19.98	18.43	2.35	2.84	7.18	9.90	11.17	13.30
23. Cost of deposits	2.85	2.86	0.92	4.13	1.46	1.47	2.59	2.89
24. Cost of borrowings	2.38	3.68	7.61	4.91	5.35	6.18	5.58	5.66
25. Cost of funds	2.77	3.04	1.56	4.33	3.85	4.10	3.03	3.25
26. Return on advances	9.06	9.57	3.28	3.88	5.37	6.07	7.86	8.72
27. Return on investments	7.46	9.46	7.04	15.93	4.85	6.51	7.10	7.81
28. Return on advances adjusted to cost of funds	6.29	6.53	1.72	-0.45	1.52	1.97	4.83	5.47
29. Return on investments adjusted to cost of funds	4.69	6.43	5.48	11.60	1.00	2.41	4.07	4.56
30. Business per employee (in Rs. lakh)	1359.51	1607.92	1110.99	1105.14	1608.93	1016.83	852.54	975.65
31. Profit per employee (in Rs. lakh)	21.75	21.71	14.52	12.24	20.31	18.57	9.74	12.07
32. Capital adequacy ratio	10.78	11.33	35.06	31.33	16.22	12.74	14.03	10.61
33. Capital adequacy ratio - Tier I	8.60	10.77	34.45	20.80	12.62	11.14	11.38	9.80
34. Capital adequacy ratio - Tier II	2.18	0.56	0.61	10.53	3.60	1.60	2.65	0.81
35. Ratio of net NPA to net advances	1.00	0.95	0.00	0.00	0.00	0.00	0.50	0.58

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

FOREIGN BANKS

(in per cent)

Ratios	As on March 31							
	ING Bank #		J P Morgan Chase Bank		Krung Thai Bank		Mashreq Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	0.00		12.88	5.04	6.31	7.54	3.52	8.16
2. Credit-deposit ratio	0.00		16.12	4.14	47.06	31.95	6.99	143.12
3. Investment-deposit ratio	0.00		40.87	118.46	96.15	72.32	87.01	172.88
4. (Credit + Investment) - deposit ratio	0.00		57.00	122.60	143.21	104.28	94.00	316.00
5. Ratio of deposits to total liabilities	0.00		71.13	63.42	45.46	42.61	79.92	24.20
6. Ratio of term deposits to total deposits	0.00		60.16	74.79	43.61	48.42	93.06	28.52
7. Ratio of priority sector advances to total advances	0.00		0.00	0.00	41.04	16.45	96.50	99.01
8. Ratio of term loan to total advances	0.00		0.00	100.00	4.68	22.29	3.46	0.99
9. Ratio of secured advances to total advances	0.00		0.00	11.90	95.57	95.07	99.76	99.97
10. Ratio of investments in non-approved securities to total investments	0.00		13.02	50.43	21.73	30.21	54.75	13.06
11. Ratio of interest income to total assets	2.47		4.00	6.01	5.60	5.87	8.48	9.62
12. Ratio of net interest margin to total assets	2.47		2.38	3.55	4.74	5.00	1.24	0.91
13. Ratio of non-interest income to total assets	1.26		9.29	4.82	0.40	8.04	1.08	3.12
14. Ratio of intermediation cost to total assets	0.50		2.70	2.03	3.64	4.25	1.08	1.77
15. Ratio of wage bills to intermediation cost	0.00		48.53	46.44	24.60	19.83	26.31	31.81
16. Ratio of wage bills to total expense	0.00		30.27	20.98	19.91	16.45	3.41	5.37
17. Ratio of wage bills to total income	0.00		9.86	8.71	14.93	6.05	2.96	4.42
18. Ratio of burden to total assets	-0.76		-6.59	-2.79	3.24	-3.79	0.00	-1.35
19. Ratio of burden to interest income	-30.77		-164.54	-46.37	57.90	-64.65	-0.06	-14.07
20. Ratio of operating profits to total assets	3.23		8.97	6.33	1.50	8.79	1.25	2.26
21. Return on assets	-4.38		3.58	2.53	0.03	5.37	1.10	1.30
22. Return on equity	-6.45		19.31	17.99	0.05	10.16	6.50	6.17
23. Cost of deposits	0.00		2.28	2.91	2.23	1.97	8.96	12.54
24. Cost of borrowings	0.00		1.09	1.45	0.44	0.00	0.00	52.40
25. Cost of funds	0.00		2.19	2.68	2.21	1.98	8.98	12.68
26. Return on advances	3.76		0.09	0.03	8.46	6.74	7.35	7.04
27. Return on investments	0.00		5.33	6.22	6.99	5.67	10.72	10.77
28. Return on advances adjusted to cost of funds	0.00		-2.09	-2.65	6.25	4.76	-1.63	-5.64
29. Return on investments adjusted to cost of funds	0.00		3.14	3.55	4.77	3.69	1.74	-1.91
30. Business per employee (in Rs. lakh)	0.00		593.74	1252.09	460.75	395.25	521.26	484.16
31. Profit per employee (in Rs. lakh)	0.00		69.96	88.94	0.19	37.77	36.99	37.43
32. Capital adequacy ratio	74.97		10.19	11.76	99.59	133.53	60.14	136.92
33. Capital adequacy ratio - Tier I	74.97		9.44	11.74	98.17	125.14	58.03	133.17
34. Capital adequacy ratio - Tier II	0.00		0.75	0.02	1.42	8.39	2.11	3.75
35. Ratio of net NPA to net advances	0.00		0.00	0.00	0.00	0.00	0.00	0.00

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

FOREIGN BANKS

(in per cent)

Ratios	As on March 31							
	Mizuho Corporate Bank		Oman International Bank		Societe Generale		Sonali Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	4.40	5.27	7.21	5.52	5.53	4.69	18.13	16.21
2. Credit-deposit ratio	242.80	239.23	5.65	3.81	30.24	28.73	27.10	15.01
3. Investment-deposit ratio	137.63	66.52	56.65	56.54	112.68	115.33	32.60	35.20
4. (Credit + Investment) - deposit ratio	380.43	305.76	62.29	60.35	142.92	144.05	59.70	50.21
5. Ratio of deposits to total liabilities	24.13	25.26	50.98	47.30	59.10	52.04	67.72	66.55
6. Ratio of term deposits to total deposits	89.66	86.14	76.45	76.71	95.29	95.36	25.52	27.59
7. Ratio of priority sector advances to total advances	20.24	20.69	34.17	35.23	13.47	6.00	61.61	33.14
8. Ratio of term loan to total advances	15.72	30.98	15.61	32.85	51.43	36.18	0.00	0.00
9. Ratio of secured advances to total advances	47.05	53.00	100.00	100.00	70.91	86.95	33.86	37.49
10. Ratio of investments in non-approved securities to total investments	53.32	25.97	0.00	0.00	0.02	39.62	38.80	38.18
11. Ratio of interest income to total assets	4.61	4.80	3.69	3.89	4.56	6.87	4.22	4.26
12. Ratio of net interest margin to total assets	3.06	2.52	0.63	0.72	1.91	3.04	1.84	1.72
13. Ratio of non-interest income to total assets	1.66	1.57	0.35	0.22	1.53	1.76	14.29	12.03
14. Ratio of intermediation cost to total assets	2.18	1.82	1.07	1.28	2.04	2.27	8.85	10.57
15. Ratio of wage bills to intermediation cost	46.05	44.22	26.52	26.89	45.49	55.28	53.21	55.08
16. Ratio of wage bills to total expense	26.87	19.67	6.87	7.73	19.77	20.56	41.96	44.44
17. Ratio of wage bills to total income	15.98	12.64	7.03	8.37	15.24	14.52	25.45	35.76
18. Ratio of burden to total assets	0.52	0.25	0.72	1.06	0.51	0.50	-5.44	-1.46
19. Ratio of burden to interest income	11.19	5.14	19.56	27.24	11.21	7.35	-129.07	-34.22
20. Ratio of operating profits to total assets	2.54	2.28	-0.09	-0.34	1.39	2.53	7.28	3.18
21. Return on assets	2.13	0.88	-2.86	-1.31	1.61	1.15	4.00	1.69
22. Return on equity	6.04	1.80	-8.86	-2.37	6.42	5.23	26.22	9.91
23. Cost of deposits	3.39	3.85	5.45	5.78	3.96	4.43	2.64	2.58
24. Cost of borrowings	1.78	5.41	2.62	5.06	3.92	7.69	0.00	0.00
25. Cost of funds	2.41	4.56	5.11	5.69	3.96	5.26	2.64	2.58
26. Return on advances	5.15	6.22	3.23	3.82	4.86	6.65	10.49	11.58
27. Return on investments	6.11	4.34	7.98	8.06	5.14	8.71	6.70	5.78
28. Return on advances adjusted to cost of funds	2.73	1.65	-1.89	-1.87	0.90	1.39	7.85	9.00
29. Return on investments adjusted to cost of funds	3.70	-0.22	2.87	2.37	1.18	3.45	4.07	3.20
30. Business per employee (in Rs. lakh)	608.21	684.21	1132.28	784.02	1057.90	1467.20	66.68	54.81
31. Profit per employee (in Rs. lakh)	18.67	8.88	-40.79	9.35	25.40	20.80	3.39	1.21
32. Capital adequacy ratio	28.76	65.76	13.52	9.58	64.81	37.40	105.81	93.78
33. Capital adequacy ratio - Tier I	27.52	65.52	13.20	9.52	61.53	37.27	103.73	92.16
34. Capital adequacy ratio - Tier II	1.24	0.24	0.32	0.06	3.28	0.13	2.08	1.62
35. Ratio of net NPA to net advances	0.00	0.15	55.05	41.58	0.00	0.00	1.90	0.75

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

FOREIGN BANKS

(in per cent)

Ratios	As on March 31					
	Standard Chartered Bank		State Bank of Mauritius		UFJ Bank #	
	2005	2006	2005	2006	2005	2006
	(57)	(58)	(59)	(60)	(61)	(62)
1. Cash-deposit ratio	5.34	4.92	16.43	7.20	9.49	
2. Credit-deposit ratio	88.67	84.60	147.92	85.12	144.47	
3. Investment-deposit ratio	45.11	41.50	93.63	44.98	85.07	
4. (Credit + Investment) - deposit ratio	133.78	126.10	241.54	130.10	229.54	
5. Ratio of deposits to total liabilities	60.53	59.07	32.95	58.96	21.85	
6. Ratio of term deposits to total deposits	53.82	50.10	79.40	89.08	41.27	
7. Ratio of priority sector advances to total advances	29.17	28.68	21.54	22.32	12.76	
8. Ratio of term loan to total advances	53.89	43.53	61.84	75.63	6.43	
9. Ratio of secured advances to total advances	72.22	59.33	94.55	95.23	57.20	
10. Ratio of investments in non-approved securities to total investments	24.39	21.63	16.87	18.89	32.03	
11. Ratio of interest income to total assets	6.97	7.16	8.13	8.78	5.09	
12. Ratio of net interest margin to total assets	3.87	4.37	3.04	3.32	4.47	
13. Ratio of non-interest income to total assets	1.47	1.92	0.47	0.40	1.61	
14. Ratio of intermediation cost to total assets	2.35	2.26	1.04	1.08	1.86	
15. Ratio of wage bills to intermediation cost	33.93	40.87	29.49	34.95	35.47	
16. Ratio of wage bills to total expense	14.66	18.30	4.98	5.76	26.58	
17. Ratio of wage bills to total income	9.47	10.17	3.55	4.10	9.85	
18. Ratio of burden to total assets	0.89	0.34	0.57	0.68	0.25	
19. Ratio of burden to interest income	12.71	4.69	6.97	7.77	4.98	
20. Ratio of operating profits to total assets	2.99	4.04	2.47	2.63	4.22	
21. Return on assets	1.97	2.49	1.20	1.97	2.13	
22. Return on equity	20.16	23.21	4.43	2.35	3.04	
23. Cost of deposits	3.30	3.23	6.08	5.68	2.20	
24. Cost of borrowings	2.86	4.15	8.70	12.44	0.05	
25. Cost of funds	3.20	3.44	7.31	7.94	1.58	
26. Return on advances	9.27	9.15	8.50	8.22	5.45	
27. Return on investments	6.94	7.93	6.18	8.59	7.06	
28. Return on advances adjusted to cost of funds	6.07	5.71	1.20	0.28	3.88	
29. Return on investments adjusted to cost of funds	3.74	4.49	-1.13	0.65	5.49	
30. Business per employee (in Rs. lakh)	786.36	837.29	1191.00	1688.00	494.64	
31. Profit per employee (in Rs. lakh)	11.50	14.50	18.00	10.00	21.99	
32. Capital adequacy ratio	10.46	9.93	31.06	35.42	121.60	
33. Capital adequacy ratio - Tier I	7.10	8.21	29.76	32.94	120.07	
34. Capital adequacy ratio - Tier II	3.36	1.72	1.30	2.48	1.53	
35. Ratio of net NPA to net advances	1.12	1.57	4.08	1.91	0.00	

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks

TABLE B10 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(in per cent)

Ratios	As on March 31							
	Bank of Punjab #		Bank of Rajasthan		Bharat Overseas Bank		Catholic Syrian Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	7.57		4.32	5.68	4.18	4.21	9.05	7.45
2. Credit-deposit ratio	56.12		35.67	45.72	60.07	63.30	56.93	62.83
3. Investment-deposit ratio	32.57		43.28	28.87	35.85	29.61	32.90	33.38
4. (Credit + Investment) - deposit ratio	88.69		78.95	74.58	95.92	92.91	89.83	96.21
5. Ratio of deposits to total liabilities	87.80		88.70	90.23	85.53	86.96	90.66	89.84
6. Ratio of term deposits to total deposits	52.90		67.26	63.33	71.40	77.02	72.38	71.12
7. Ratio of priority sector advances to total advances	22.14		27.71	23.87	24.91	24.97	31.44	34.08
8. Ratio of term loan to total advances	59.55		50.39	60.13	38.20	38.43	54.40	54.53
9. Ratio of secured advances to total advances	93.51		90.97	88.56	88.85	85.10	96.65	96.96
10. Ratio of investments in non-approved securities to total investments	19.97		19.56	22.25	27.97	26.20	10.72	15.51
11. Ratio of interest income to total assets	6.74		5.93	5.68	7.25	7.26	8.42	7.93
12. Ratio of net interest margin to total assets	2.77		2.42	2.34	3.48	3.07	3.34	3.19
13. Ratio of non-interest income to total assets	1.42		0.72	0.65	0.64	0.74	1.06	0.87
14. Ratio of intermediation cost to total assets	3.79		2.21	2.68	2.32	2.50	2.61	3.26
15. Ratio of wage bills to intermediation cost	15.64		61.96	67.30	44.80	44.49	67.23	74.66
16. Ratio of wage bills to total expense	7.63		23.96	30.01	17.07	16.61	22.80	30.43
17. Ratio of wage bills to total income	7.26		20.59	28.56	13.17	13.90	18.47	27.65
18. Ratio of burden to total assets	2.37		1.49	2.04	1.68	1.76	1.55	2.39
19. Ratio of burden to interest income	35.13		25.08	35.86	23.18	24.27	18.36	30.10
20. Ratio of operating profits to total assets	0.40		0.94	0.30	1.80	1.31	1.80	0.80
21. Return on assets	-1.29		0.38	0.19	0.62	0.15	0.24	0.13
22. Return on equity	-25.26		10.30	4.28	10.82	2.77	5.28	2.89
23. Cost of deposits	4.20		3.81	3.58	4.09	4.43	5.47	5.07
24. Cost of borrowings	8.49		0.88	0.99	6.42	8.34	1.19	115.55
25. Cost of funds	4.23		3.74	3.55	4.13	4.53	5.46	5.08
26. Return on advances	8.39		8.76	6.92	7.79	8.14	9.97	9.66
27. Return on investments	7.33		6.26	6.44	8.40	8.39	9.06	7.52
28. Return on advances adjusted to cost of funds	4.15		5.02	3.37	3.66	3.62	4.51	4.58
29. Return on investments adjusted to cost of funds	3.09		2.52	2.89	4.27	3.86	3.60	2.44
30. Business per employee (in Rs. lakh)	355.93		231.18	291.40	422.00	484.00	220.00	247.00
31. Profit per employee (in Rs. lakh)	-3.24		0.86	0.38	1.86	0.51	0.37	0.22
32. Capital adequacy ratio	9.23		12.75	10.60	14.95	11.24	11.35	11.26
33. Capital adequacy ratio - Tier I	3.83		7.84	6.90	9.28	8.41	7.49	7.03
34. Capital adequacy ratio - Tier II	5.40		4.91	3.70	5.67	2.83	3.86	4.23
35. Ratio of net NPA to net advances	4.64		2.50	0.99	1.56	1.87	3.80	2.78

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks