

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	6.41	10.08	4.48	6.95	11.77	6.49	56.51	44.41
2. Credit-deposit ratio	127.05	114.93	25.86	42.94	89.26	59.80	795.36	696.96
3. Investment-deposit ratio	40.67	40.05	30.98	30.30	43.83	73.53	266.36	292.54
4. (Credit+Investment)-deposit ratio	167.73	154.98	56.84	73.24	133.09	133.33	1061.72	989.51
5. Ratio of deposits to total liabilities	50.40	49.87	66.54	59.74	61.83	65.88	8.21	8.68
6. Ratio of term deposits to total deposits	56.64	62.28	71.83	70.51	61.22	69.96	18.85	18.16
7. Ratio of priority sector advances to total advances	36.77	32.63	16.86	10.04	19.80	6.07	99.73	99.74
8. Ratio of term loan to total advances	37.27	51.15	12.85	19.52	57.88	38.57	0.27	0.26
9. Ratio of secured advances to total advances	65.97	65.10	99.83	99.87	31.89	17.65	99.95	99.93
10. Ratio of investments in non-approved securities to total investments	1.11	0.16	5.93	2.35	27.21	51.08	0.00	0.00
11. Ratio of interest income to total assets	7.07	8.18	8.44	6.29	7.77	7.51	5.63	6.55
12. Ratio of net interest margin to total assets	3.68	4.44	0.78	1.94	3.14	3.18	2.36	2.67
13. Ratio of non-interest income to total assets	3.15	2.71	0.58	2.08	9.09	9.86	0.77	1.13
14. Ratio of intermediation cost to total assets	3.84	3.49	1.06	2.55	9.02	8.82	1.10	0.91
15. Ratio of wage bills to intermediation cost	34.14	34.47	23.15	27.67	39.48	40.31	39.36	46.00
16. Ratio of wage bills to total expense	18.14	16.65	2.82	10.22	26.09	27.03	9.94	8.78
17. Ratio of wage bills to total income	12.83	11.05	2.72	8.42	21.12	20.47	6.79	5.48
18. Ratio of burden to total assets	0.69	0.78	0.48	0.47	-0.08	-1.04	0.34	-0.22
19. Ratio of burden to interest income	9.81	9.55	5.73	7.43	-0.97	-13.84	5.99	-3.33
20. Ratio of operating profits to total assets	2.99	3.66	0.30	1.47	3.21	4.22	2.02	2.89
21. Return on assets	1.03	1.37	0.35	0.23	1.45	1.28	1.21	1.70
22. Return on equity	16.47	21.63	6.23	2.50	15.13	12.29	5.93	7.48
23. Cost of deposits	2.18	2.71	9.31	4.72	6.27	5.91	0.67	1.01
24. Cost of borrowings	6.27	5.93	1.87	5.96	2.72	3.30	4.15	5.11
25. Cost of funds	3.78	3.81	8.52	5.06	5.72	5.38	3.76	4.60
26. Return on advances	8.07	10.11	7.18	8.83	10.58	10.94	5.52	7.11
27. Return on investments	8.63	9.59	11.79	7.56	4.36	4.53	6.98	6.77
28. Return on advances adjusted to cost of funds	4.29	6.30	-1.33	3.78	4.85	5.56	1.76	2.51
29. Return on investments adjusted to cost of funds	4.86	5.79	3.28	2.51	-1.36	-0.85	3.22	2.18
30. Business per employee (in Rs.lakh)	905.82	1011.88	1720.49	1865.72	239.32	216.75	2308.40	2071.57
31. Profit per employee (in Rs.lakh)	8.15	11.36	12.06	4.80	2.99	2.59	41.22	55.63
32. Capital adequacy ratio	10.44	11.34	36.98	27.66	10.26	13.00	39.67	46.48
33. Capital adequacy ratio - Tier I	7.18	7.33	36.32	27.18	10.07	12.18	26.28	33.28
34. Capital adequacy ratio - Tier II	3.26	4.01	0.66	0.48	0.19	0.82	13.39	13.20
35. Ratio of net NPA to net advances	0.11	0.12	15.97	0.63	0.58	0.77	0.00	0.00

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Arab Bangladesh Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	3.68	4.08	10.80	19.26	14.35	7.33	4.50	5.47
2. Credit-deposit ratio	160.63	134.73	47.50	5.95	159.96	107.29	51.70	46.91
3. Investment-deposit ratio	38.56	37.39	109.25	120.61	78.99	69.40	39.58	29.90
4. (Credit+Investment)-deposit ratio	199.19	172.12	156.75	126.56	238.95	176.69	91.28	76.82
5. Ratio of deposits to total liabilities	31.41	34.53	12.79	10.37	35.31	43.02	73.29	77.55
6. Ratio of term deposits to total deposits	26.88	19.78	49.60	47.50	21.42	36.12	73.20	78.49
7. Ratio of priority sector advances to total advances	36.09	28.21	1.94	0.00	20.36	22.44	22.89	22.47
8. Ratio of term loan to total advances	34.07	40.99	0.00	0.00	0.55	2.03	41.56	42.18
9. Ratio of secured advances to total advances	34.20	29.74	2.05	99.66	13.60	17.97	91.46	86.97
10. Ratio of investments in non-approved securities to total investments	17.74	15.73	24.30	35.73	21.49	28.70	6.23	2.61
11. Ratio of interest income to total assets	5.52	6.52	3.30	4.48	6.07	7.00	5.53	6.57
12. Ratio of net interest margin to total assets	4.96	5.75	2.54	3.23	3.50	4.06	1.72	2.79
13. Ratio of non-interest income to total assets	5.96	6.98	0.55	3.49	3.46	3.98	0.89	0.97
14. Ratio of intermediation cost to total assets	3.37	6.00	2.21	2.34	1.97	2.28	2.22	2.34
15. Ratio of wage bills to intermediation cost	27.96	19.08	25.86	23.36	49.13	55.67	43.31	40.34
16. Ratio of wage bills to total expense	23.99	16.93	19.22	15.21	21.31	24.29	15.94	15.45
17. Ratio of wage bills to total income	8.20	8.48	14.85	6.85	10.14	11.54	14.97	12.55
18. Ratio of burden to total assets	-2.59	-0.98	1.66	-1.16	-1.50	-1.70	1.33	1.38
19. Ratio of burden to interest income	-47.05	-15.08	50.28	-25.76	-24.66	-24.30	24.09	20.98
20. Ratio of operating profits to total assets	7.55	6.73	0.88	4.39	5.00	5.76	0.39	1.41
21. Return on assets	3.43	3.42	-1.28	6.52	2.41	3.10	-1.32	-1.90
22. Return on equity	6.34	5.17	-1.54	6.65	9.58	11.64	-8.67	-9.25
23. Cost of deposits	1.25	1.71	3.19	3.87	2.27	2.78	4.56	4.39
24. Cost of borrowings	0.00	0.00	1.61	4.07	6.22	9.58	3.27	11.32
25. Cost of funds	1.70	2.31	2.07	3.99	4.01	5.02	4.35	4.59
26. Return on advances	8.34	9.20	10.21	22.26	6.15	6.94	7.89	9.98
27. Return on investments	4.48	5.20	5.31	8.25	8.01	10.45	5.45	6.44
28. Return on advances adjusted to cost of funds	6.64	6.88	8.14	18.26	2.13	1.92	3.54	5.38
29. Return on investments adjusted to cost of funds	2.78	2.89	3.24	4.25	3.99	5.43	1.10	1.85
30. Business per employee (in Rs.lakh)	193.03	209.48	148.00	97.00	1924.81	1920.89	728.00	704.00
31. Profit per employee (in Rs.lakh)	11.04	8.80	-7.66	37.39	51.82	69.09	-10.00	-11.00
32. Capital adequacy ratio	86.21	100.37	108.87	141.24	23.40	13.33	20.01	22.00
33. Capital adequacy ratio - Tier I	84.99	98.55	108.67	139.98	17.67	11.75	18.77	20.75
34. Capital adequacy ratio - Tier II	1.22	1.82	0.20	1.26	5.73	1.58	1.24	1.25
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	0.00	0.00	1.29	0.12

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	7.55	9.10	4.62	7.75	11.87	8.53	1.07	2.42
2. Credit-deposit ratio	55.88	47.33	103.65	149.73	131.78	165.39	1.20	17.10
3. Investment-deposit ratio	34.84	35.68	41.65	55.22	57.22	54.39	162.04	132.87
4. (Credit+Investment)-deposit ratio	90.72	83.01	145.30	204.95	189.00	219.78	163.24	149.97
5. Ratio of deposits to total liabilities	49.10	52.19	63.62	45.00	41.17	39.95	19.21	32.34
6. Ratio of term deposits to total deposits	60.60	60.23	94.49	92.78	35.91	34.93	97.99	99.18
7. Ratio of priority sector advances to total advances	53.57	53.69	32.04	37.94	20.34	22.48	0.00	17.40
8. Ratio of term loan to total advances	23.07	15.62	12.50	6.82	16.76	25.50	100.00	6.18
9. Ratio of secured advances to total advances	93.38	95.32	70.15	64.20	31.52	19.62	86.06	6.75
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	7.94	8.97	21.73	18.25	33.19	59.70
11. Ratio of interest income to total assets	5.43	5.98	5.22	6.51	5.20	5.91	4.67	5.50
12. Ratio of net interest margin to total assets	3.14	3.64	1.54	2.09	3.24	3.70	2.67	2.66
13. Ratio of non-interest income to total assets	2.40	2.01	1.39	1.86	2.38	2.28	16.63	8.69
14. Ratio of intermediation cost to total assets	1.42	1.56	0.96	0.98	2.78	1.94	3.68	5.12
15. Ratio of wage bills to intermediation cost	36.65	34.39	39.65	38.77	60.99	52.70	65.73	64.87
16. Ratio of wage bills to total expense	13.99	13.78	8.21	7.06	35.75	24.60	42.58	41.75
17. Ratio of wage bills to total income	6.62	6.72	5.77	4.56	22.35	12.45	11.37	23.43
18. Ratio of burden to total assets	-0.99	-0.45	-0.43	-0.87	0.40	-0.35	-12.95	-3.56
19. Ratio of burden to interest income	-18.22	-7.54	-8.23	-13.42	7.64	-5.84	-277.40	-64.73
20. Ratio of operating profits to total assets	4.13	4.09	1.96	2.96	2.84	4.05	15.62	6.22
21. Return on assets	0.25	1.25	0.83	1.73	0.02	2.11	9.64	4.45
22. Return on equity	0.81	3.70	11.30	16.65	0.07	8.19	11.75	6.57
23. Cost of deposits	3.99	4.48	5.52	5.92	3.45	2.99	5.17	4.25
24. Cost of borrowings	3.81	0.59	1.87	4.01	0.37	1.51	9.52	5.55
25. Cost of funds	3.98	4.18	4.22	5.23	2.74	2.49	6.70	4.72
26. Return on advances	9.32	8.35	5.40	6.78	5.90	6.86	19.77	25.74
27. Return on investments	4.40	6.64	6.22	6.76	4.95	6.00	10.47	9.52
28. Return on advances adjusted to cost of funds	5.34	4.17	1.18	1.56	3.16	4.37	13.08	21.02
29. Return on investments adjusted to cost of funds	0.43	2.46	2.00	1.53	2.21	3.51	3.77	4.80
30. Business per employee (in Rs.lakh)	587.10	579.18	2040.25	2311.12	1113.29	1780.52	148.51	280.54
31. Profit per employee (in Rs.lakh)	1.64	9.41	16.50	39.10	0.20	35.42	271.00	36.28
32. Capital adequacy ratio	56.37	63.21	13.71	23.26	33.38	30.71	22.92	13.68
33. Capital adequacy ratio - Tier I	56.10	62.82	13.19	22.57	28.03	26.47	22.15	13.68
34. Capital adequacy ratio - Tier II	0.27	0.39	0.52	0.69	5.35	4.24	0.77	0.00
35. Ratio of net NPA to net advances	23.74	14.96	1.00	0.00	0.00	0.00	0.00	0.00

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Citibank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	6.77	9.16	16.17	6.71	22.35	8.45	9.06	7.94
2. Credit-deposit ratio	100.34	111.62	271.97	129.50	125.96	112.67	87.62	86.76
3. Investment-deposit ratio	59.98	53.37	114.78	122.34	43.77	40.00	37.82	42.30
4. (Credit+Investment)-deposit ratio	160.32	164.99	386.75	251.85	169.73	152.67	125.43	129.06
5. Ratio of deposits to total liabilities	49.48	49.87	19.86	23.42	46.81	54.26	61.43	57.08
6. Ratio of term deposits to total deposits	69.34	70.64	51.97	77.01	46.43	51.83	41.30	51.57
7. Ratio of priority sector advances to total advances	29.32	29.66	22.29	27.18	30.16	31.32	23.73	26.76
8. Ratio of term loan to total advances	66.04	61.92	23.10	30.75	31.80	32.76	67.57	66.68
9. Ratio of secured advances to total advances	57.00	51.50	45.35	51.38	39.90	64.65	57.47	50.49
10. Ratio of investments in non-approved securities to total investments	8.38	7.85	23.38	48.04	22.88	19.00	13.57	10.62
11. Ratio of interest income to total assets	6.68	7.63	6.91	6.49	6.16	6.60	7.73	7.84
12. Ratio of net interest margin to total assets	3.30	3.29	1.34	2.81	4.14	2.69	5.20	4.81
13. Ratio of non-interest income to total assets	2.18	3.45	5.70	5.85	0.66	0.72	2.63	2.41
14. Ratio of intermediation cost to total assets	3.12	3.26	2.81	3.05	2.64	2.33	3.85	3.31
15. Ratio of wage bills to intermediation cost	48.00	50.96	53.11	59.75	32.77	34.80	22.58	30.32
16. Ratio of wage bills to total expense	23.01	21.84	17.80	27.09	18.57	12.99	13.60	15.83
17. Ratio of wage bills to total income	16.89	14.98	11.82	14.77	12.67	11.07	8.38	9.81
18. Ratio of burden to total assets	0.94	-0.19	-2.89	-2.80	1.98	1.61	1.22	0.91
19. Ratio of burden to interest income	14.02	-2.53	-41.88	-43.20	32.09	24.34	15.72	11.56
20. Ratio of operating profits to total assets	2.36	3.48	4.24	5.61	2.17	1.08	3.98	3.90
21. Return on assets	0.55	1.41	4.30	4.60	-1.71	0.34	3.07	2.79
22. Return on equity	4.60	10.24	14.56	11.98	-6.53	1.51	18.43	16.44
23. Cost of deposits	3.41	4.48	9.90	3.03	2.41	3.34	2.86	3.98
24. Cost of borrowings	6.20	7.76	5.62	6.87	4.24	9.28	3.68	3.51
25. Cost of funds	4.22	5.46	8.90	5.41	3.02	5.23	3.04	3.87
26. Return on advances	6.46	7.96	7.40	9.87	7.73	8.65	9.57	10.16
27. Return on investments	10.38	10.79	8.18	7.51	6.88	5.51	9.46	7.76
28. Return on advances adjusted to cost of funds	2.24	2.51	-1.50	4.45	4.71	3.42	6.53	6.30
29. Return on investments adjusted to cost of funds	6.16	5.34	-0.72	2.10	3.87	0.28	6.43	3.90
30. Business per employee (in Rs.lakh)	1206.05	1353.26	1278.00	1629.00	980.00	1042.00	1607.92	1360.48
31. Profit per employee (in Rs.lakh)	6.29	19.39	71.00	82.00	-16.00	3.00	21.71	17.33
32. Capital adequacy ratio	11.61	10.76	19.80	15.10	38.01	22.14	11.33	11.06
33. Capital adequacy ratio - Tier I	7.78	7.38	14.70	11.50	37.16	21.57	10.77	10.12
34. Capital adequacy ratio - Tier II	3.83	3.38	5.10	3.60	0.85	0.57	0.56	0.94
35. Ratio of net NPA to net advances	0.00	0.00	0.20	0.00	1.80	0.27	0.95	1.02

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	DBS Bank		Deutsche Bank		Hongkong & Shanghai Banking Corpn.		J P Morgan Chase Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	4.37	2.27	15.02	13.32	5.84	9.34	5.04	9.92
2. Credit-deposit ratio	61.40	32.06	58.95	70.86	67.37	66.45	4.14	47.96
3. Investment-deposit ratio	37.96	28.11	74.45	88.90	48.66	40.58	118.46	262.02
4. (Credit+Investment)-deposit ratio	99.36	60.17	133.40	159.76	116.03	107.03	122.60	309.98
5. Ratio of deposits to total liabilities	45.72	63.19	36.35	39.39	66.59	63.33	63.42	26.72
6. Ratio of term deposits to total deposits	98.18	97.89	25.14	25.63	46.20	56.47	74.79	47.34
7. Ratio of priority sector advances to total advances	20.54	28.90	27.13	33.00	20.67	22.01	0.00	31.48
8. Ratio of term loan to total advances	66.86	31.39	31.16	27.95	54.17	53.63	100.00	98.38
9. Ratio of secured advances to total advances	68.89	63.00	29.18	24.51	61.99	56.13	11.90	56.86
10. Ratio of investments in non-approved securities to total investments	21.25	37.13	29.47	31.16	28.67	27.19	50.43	20.19
11. Ratio of interest income to total assets	6.74	8.27	5.30	6.53	6.74	7.59	6.01	6.13
12. Ratio of net interest margin to total assets	4.10	3.03	2.07	3.39	4.20	4.96	3.55	3.33
13. Ratio of non-interest income to total assets	-0.38	1.83	4.87	4.39	2.84	2.62	4.82	3.77
14. Ratio of intermediation cost to total assets	1.70	1.60	4.09	5.00	3.14	3.43	2.03	1.55
15. Ratio of wage bills to intermediation cost	58.02	62.02	34.91	51.19	41.16	38.94	46.44	55.96
16. Ratio of wage bills to total expense	22.76	14.52	19.50	31.45	22.77	22.05	20.98	19.95
17. Ratio of wage bills to total income	15.55	9.84	14.04	23.44	13.48	13.07	8.71	8.75
18. Ratio of burden to total assets	2.09	-0.23	-0.78	0.61	0.30	0.81	-2.79	-2.22
19. Ratio of burden to interest income	30.98	-2.77	-14.76	9.34	4.40	10.61	-46.37	-36.28
20. Ratio of operating profits to total assets	2.01	3.26	2.85	2.78	3.91	4.16	6.33	5.56
21. Return on assets	0.73	1.60	1.04	1.23	1.58	1.82	2.53	1.71
22. Return on equity	2.84	8.99	9.90	13.42	13.30	16.38	17.99	12.16
23. Cost of deposits	4.13	3.84	1.47	1.88	2.89	3.53	2.91	2.86
24. Cost of borrowings	4.91	24.38	6.18	6.03	5.66	2.80	1.45	1.12
25. Cost of funds	4.33	7.52	4.10	4.00	3.25	3.44	2.68	1.97
26. Return on advances	3.88	8.89	6.07	9.46	8.72	10.60	0.03	5.82
27. Return on investments	15.93	14.23	6.51	5.95	7.81	9.18	6.22	6.48
28. Return on advances adjusted to cost of funds	-0.45	1.37	1.97	5.45	5.47	7.15	-2.65	3.85
29. Return on investments adjusted to cost of funds	11.60	6.70	2.41	1.95	4.56	5.74	3.55	4.52
30. Business per employee (in Rs.lakh)	600.30	1003.02	1016.83	1143.53	975.65	979.68	1252.09	1121.88
31. Profit per employee (in Rs.lakh)	12.24	39.84	18.57	20.98	12.07	14.32	88.94	82.15
32. Capital adequacy ratio	31.33	29.24	12.74	10.62	10.61	11.06	11.76	16.14
33. Capital adequacy ratio - Tier I	20.80	22.84	11.14	9.73	9.80	10.01	11.74	15.99
34. Capital adequacy ratio - Tier II	10.53	6.40	1.60	0.89	0.81	1.05	0.02	0.15
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.01	0.58	0.43	0.00	2.17

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	7.54	5.93	8.16	7.88	5.27	4.56	5.52	6.20
2. Credit-deposit ratio	31.95	21.24	143.12	93.08	239.23	245.40	3.81	0.91
3. Investment-deposit ratio	74.96	45.04	172.88	79.44	66.52	60.33	56.54	53.82
4. (Credit+Investment)-deposit ratio	106.92	66.27	316.00	172.51	305.76	305.73	60.35	54.74
5. Ratio of deposits to total liabilities	42.61	52.47	24.20	31.89	25.26	27.99	47.30	49.10
6. Ratio of term deposits to total deposits	48.42	51.16	28.52	51.66	86.14	72.72	76.71	77.02
7. Ratio of priority sector advances to total advances	16.45	16.45	99.01	99.58	20.69	30.99	35.23	0.00
8. Ratio of term loan to total advances	22.29	12.10	0.99	0.42	30.98	25.69	32.85	94.48
9. Ratio of secured advances to total advances	95.07	96.61	99.97	99.99	53.00	32.67	100.00	100.00
10. Ratio of investments in non-approved securities to total investments	32.67	36.40	13.06	17.84	25.97	20.68	0.00	0.00
11. Ratio of interest income to total assets	5.87	6.94	9.62	7.69	4.80	6.02	3.89	4.31
12. Ratio of net interest margin to total assets	5.00	5.68	0.91	7.00	2.52	3.97	0.72	1.20
13. Ratio of non-interest income to total assets	8.04	0.48	3.25	7.95	1.57	1.82	-0.17	-0.10
14. Ratio of intermediation cost to total assets	4.25	3.09	1.89	5.69	1.82	2.32	1.28	1.41
15. Ratio of wage bills to intermediation cost	19.83	25.00	29.70	39.99	44.22	39.93	26.89	29.26
16. Ratio of wage bills to total expense	16.45	17.78	5.31	35.68	19.67	21.19	7.73	9.13
17. Ratio of wage bills to total income	6.05	10.43	4.37	14.56	12.64	11.82	9.23	9.81
18. Ratio of burden to total assets	-3.79	2.61	-1.35	-2.26	0.25	0.50	1.44	1.51
19. Ratio of burden to interest income	-64.65	37.64	-14.07	-29.34	5.14	8.26	37.15	35.14
20. Ratio of operating profits to total assets	8.79	3.07	2.26	9.26	2.28	3.47	-0.73	-0.31
21. Return on assets	5.37	1.63	1.30	8.19	0.88	1.30	-1.31	-0.90
22. Return on equity	10.16	3.34	6.17	15.29	1.80	3.23	-2.37	-1.51
23. Cost of deposits	1.97	2.61	12.54	1.10	3.85	2.91	5.78	5.55
24. Cost of borrowings	0.00	0.00	52.40	1.80	5.41	6.19	5.06	6.02
25. Cost of funds	1.98	2.62	12.68	1.11	4.56	4.32	5.69	5.61
26. Return on advances	6.74	9.25	7.04	7.25	6.22	7.72	3.82	34.66
27. Return on investments	5.58	6.01	10.77	6.42	4.34	5.13	8.06	7.73
28. Return on advances adjusted to cost of funds	4.76	6.63	-5.64	6.14	1.65	3.40	-1.87	29.05
29. Return on investments adjusted to cost of funds	3.60	3.39	-1.91	5.31	-0.22	0.81	2.37	2.11
30. Business per employee (in Rs.lakh)	395.25	539.16	484.16	440.07	684.21	918.87	784.02	528.62
31. Profit per employee (in Rs.lakh)	37.77	13.04	37.43	64.70	8.89	14.60	-9.35	-6.14
32. Capital adequacy ratio	133.53	121.73	136.92	97.06	65.76	34.40	9.58	10.99
33. Capital adequacy ratio - Tier I	125.14	114.22	133.17	94.73	65.52	34.15	9.52	10.94
34. Capital adequacy ratio - Tier II	8.39	7.51	3.75	2.33	0.24	0.25	0.06	0.05
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	0.15	0.00	41.58	0.00

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Shinhan Bank #		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	5.34	6.99	4.69	4.28	16.21	12.24	4.92	5.86
2. Credit-deposit ratio	60.95	65.60	28.73	34.13	15.01	11.86	84.60	88.09
3. Investment-deposit ratio	44.66	39.60	115.33	129.17	35.20	19.14	37.36	34.83
4. (Credit+Investment)-deposit ratio	105.60	105.21	144.05	163.29	50.21	31.01	121.96	122.92
5. Ratio of deposits to total liabilities	37.80	38.46	52.04	39.38	66.55	70.32	61.93	58.07
6. Ratio of term deposits to total deposits	33.71	58.15	95.36	96.10	27.59	17.05	50.10	57.31
7. Ratio of priority sector advances to total advances	49.42	23.40	6.00	16.53	43.26	27.21	28.68	28.02
8. Ratio of term loan to total advances	29.15	42.00	36.18	43.11	0.00	0.00	43.53	40.65
9. Ratio of secured advances to total advances	62.71	73.28	86.95	71.91	49.67	74.44	59.33	60.85
10. Ratio of investments in non-approved securities to total investments	21.28	16.53	39.62	66.92	38.18	20.07	24.03	18.76
11. Ratio of interest income to total assets	4.98	5.39	6.87	7.23	4.26	3.93	7.35	7.71
12. Ratio of net interest margin to total assets	2.86	4.08	3.04	2.23	1.72	1.89	4.49	4.56
13. Ratio of non-interest income to total assets	1.38	0.61	1.76	1.69	12.03	10.10	2.54	2.57
14. Ratio of intermediation cost to total assets	1.46	1.89	2.25	2.08	10.57	8.68	2.89	2.67
15. Ratio of wage bills to intermediation cost	28.07	31.20	55.79	59.41	55.08	58.63	34.08	42.16
16. Ratio of wage bills to total expense	11.47	18.42	20.63	17.44	44.44	47.48	17.12	19.34
17. Ratio of wage bills to total income	6.46	9.82	14.52	13.83	35.76	36.28	9.95	10.95
18. Ratio of burden to total assets	0.08	1.28	0.48	0.38	-1.46	-1.42	0.34	0.10
19. Ratio of burden to interest income	1.70	23.70	7.05	5.31	-34.22	-36.07	4.69	1.31
20. Ratio of operating profits to total assets	2.78	2.80	2.56	1.85	3.18	3.31	4.14	4.46
21. Return on assets	1.48	1.60	1.15	0.96	1.69	1.52	2.49	3.06
22. Return on equity	5.53	3.53	5.23	6.44	9.91	12.40	23.21	26.33
23. Cost of deposits	3.18	1.98	4.43	5.05	2.58	1.72	3.23	3.58
24. Cost of borrowings	0.54	0.97	7.69	7.00	0.00	0.00	4.50	6.76
25. Cost of funds	2.17	1.70	5.26	5.97	2.58	1.72	3.50	4.17
26. Return on advances	5.68	7.11	6.65	8.72	11.58	11.35	9.15	9.57
27. Return on investments	6.77	6.36	8.71	9.13	5.78	7.15	8.38	11.09
28. Return on advances adjusted to cost of funds	3.51	5.42	1.39	2.75	9.00	9.63	5.64	5.40
29. Return on investments adjusted to cost of funds	4.60	4.66	3.45	3.16	3.20	5.43	4.87	6.92
30. Business per employee (in Rs.lakh)	1503.26	1433.00	1467.20	1316.00	54.81	71.45	837.29	924.20
31. Profit per employee (in Rs.lakh)	33.26	25.00	20.80	19.20	1.21	1.38	14.50	19.62
32. Capital adequacy ratio	81.71	89.26	37.40	31.82	93.78	71.42	9.93	10.44
33. Capital adequacy ratio - Tier I	79.64	88.97	37.27	31.66	92.16	71.21	8.21	8.93
34. Capital adequacy ratio - Tier II	2.07	0.29	0.13	0.16	1.62	0.21	1.72	1.51
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	30.50	23.25	1.57	1.43

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31	
	State Bank of Mauritius	
	2006	2007
	(57)	(58)
1. Cash-deposit ratio	7.20	7.95
2. Credit-deposit ratio	85.12	63.40
3. Investment-deposit ratio	44.98	59.68
4. (Credit+Investment)-deposit ratio	130.10	123.09
5. Ratio of deposits to total liabilities	58.96	41.19
6. Ratio of term deposits to total deposits	89.08	84.71
7. Ratio of priority sector advances to total advances	22.32	31.81
8. Ratio of term loan to total advances	75.63	69.38
9. Ratio of secured advances to total advances	95.23	77.33
10. Ratio of investments in non-approved securities to total investments	19.90	13.36
11. Ratio of interest income to total assets	8.78	7.58
12. Ratio of net interest margin to total assets	3.32	2.44
13. Ratio of non-interest income to total assets	0.40	1.32
14. Ratio of intermediation cost to total assets	1.08	1.33
15. Ratio of wage bills to intermediation cost	34.95	29.46
16. Ratio of wage bills to total expense	5.76	6.07
17. Ratio of wage bills to total income	4.10	4.41
18. Ratio of burden to total assets	0.68	0.01
19. Ratio of burden to interest income	7.77	0.16
20. Ratio of operating profits to total assets	2.63	2.43
21. Return on assets	1.97	1.53
22. Return on equity	2.35	5.49
23. Cost of deposits	5.68	6.04
24. Cost of borrowings	12.44	12.02
25. Cost of funds	7.94	7.63
26. Return on advances	8.22	10.49
27. Return on investments	8.59	6.98
28. Return on advances adjusted to cost of funds	0.28	2.86
29. Return on investments adjusted to cost of funds	0.65	-0.65
30. Business per employee (in Rs.lakh)	1688.00	1236.00
31. Profit per employee (in Rs.lakh)	10.00	28.00
32. Capital adequacy ratio	35.42	38.99
33. Capital adequacy ratio - Tier I	32.94	34.74
34. Capital adequacy ratio - Tier II	2.48	4.25
35. Ratio of net NPA to net advances	1.91	0.00

Source : Annual accounts of banks of respective years.