TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	AB Bank #		ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank #	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	4.08	4.48	10.08	11.31	6.95	10.42	6.49	
2. Credit-Deposit ratio	134.73	84.24	114.93	107.77	42.94	39.19	59.80	
3. Investment-Deposit ratio	37.39	36.66	40.05	62.28	30.30	39.09	73.53	
4. (Credit+Investment)-Deposit ratio	172.12	120.89	154.98	170.05	73.24	78.28	133.33	
5. Ratio of deposits to total liabilities	34.53	39.11	56.10	51.65	59.74	71.71	65.88	
6. Ratio of term deposits to total deposits	19.78	9.57	62.28	60.29	70.51	60.81	69.96	
7. Ratio of priority sector advances to total advances	28.21	31.11	32.63	36.55	10.04	13.07	6.07	
8. Ratio of term loan to total advances	40.99	62.76	51.15	50.81	19.52	16.46	38.57	
9. Ratio of secured advances to total advances	29.74	21.51	65.10	41.76	99.87	97.11	17.65	
10. Ratio of investments in non-approved securities to total investments	15.73	12.83	0.16	1.59	2.35	2.45	51.08	
11. Ratio of interest income to total assets	6.52	5.93	8.39	9.33	6.29	9.45	7.51	
12. Ratio of net interest margin to total assets	5.75	5.35	4.41	4.85	1.94	5.56	3.18	
13. Ratio of non-interest income to total assets	6.98	5.92	3.31	1.98	2.08	4.27	9.86	
14. Ratio of intermediation cost to total assets	6.00	3.98	3.73	4.01	2.55	3.90	8.82	
15. Ratio of wage bills to intermediation cost	19.08	24.24	34.47	42.16	27.67	21.79	40.31	
16. Ratio of wage bills to total expense	16.93	21.18	16.65	19.92	10.22	10.90	27.03	
17. Ratio of wage bills to total income	8.48	8.15	10.98	14.97	8.42	6.19	20.47	
18. Ratio of burden to total assets	-0.98	-1.94	0.42	2.04	0.47	-0.37	-1.04	
19. Ratio of burden to interest income	-15.08	-32.73	4.96	21.83	7.43	-3.96	-13.84	
20. Ratio of operating profits to total assets	6.73	7.30	3.99	2.81	1.47	5.93	4.22	
21. Return on assets	3.42	6.71	1.37	0.78	0.23	3.96	1.28	
22. Return on equity	5.17	6.18	21.63	12.93	2.50	31.37	12.29	
23. Cost of deposits	1.71	1.00	2.71	3.84	4.72	4.86	5.91	
24. Cost of borrowings	0.00	0.00	5.93	4.20	5.96	4.24	3.30	
25. Cost of funds	2.31	1.56	3.81	3.96	5.06	4.73	5.38	
26. Return on advances	9.20	8.63	10.11	11.26	8.83	8.15	10.94	
27. Return on investments	5.20	6.02	8.01	7.79	7.56	9.33	4.53	
28. Return on advances adjusted to cost of funds	6.88	7.07	6.30	7.30	3.78	3.42	5.56	
29. Return on investments adjusted to cost of funds	2.89	4.46	4.20	3.82	2.51	4.59	-0.85	
30. Business per employee (in Rs.lakh)	209.48	212.37	1011.88	1070.26	1865.72	1772.97	216.75	
31. Profit per employee (in Rs.lakh)	8.80	10.74	11.36	7.66	4.80	78.29	2.59	
32. Capital adequacy ratio	100.00	43.09	11.34	12.92	27.66	51.71	13.00	
33. Capital adequacy ratio - Tier I	93.32	42.27	7.33	7.24	27.18	50.65	12.18	
34. Capital adequacy ratio - Tier II	6.68	0.82	4.01	5.68	0.48	1.06	0.82	
35. Ratio of net NPA to net advances	0.00	9.25	0.12	0.85	0.63	0.00	0.77	

Note : # See ' Explanatory Notes'.
Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Antwerp Diamond Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	44.41	48.09	19.26	0.00	7.33	10.49	5.47	8.96
2. Credit-Deposit ratio	696.96	597.80	5.95	0.00	107.29	82.38	46.91	70.90
3. Investment-Deposit ratio	292.54	214.33	120.61	0.00	69.40	68.67	29.90	31.17
4. (Credit+Investment)-Deposit ratio	989.51	812.13	126.56	0.00	176.69	151.05	76.82	102.07
5. Ratio of deposits to total liabilities	8.68	10.15	10.37	0.00	43.02	51.60	77.55	74.38
6. Ratio of term deposits to total deposits	18.16	13.01	47.50	0.00	36.12	35.30	78.49	77.06
7. Ratio of priority sector advances to total advances	99.74	99.81	0.00	0.00	22.44	33.28	22.47	17.87
8. Ratio of term loan to total advances	0.26	0.19	0.00	0.00	2.03	2.17	42.18	32.28
9. Ratio of secured advances to total advances	99.93	99.93	99.66	0.00	17.97	26.10	86.97	88.94
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	35.73	0.00	28.70	31.59	2.61	1.68
11. Ratio of interest income to total assets	6.55	5.78	4.48	2.34	7.00	7.12	6.52	7.00
12. Ratio of net interest margin to total assets	2.67	2.51	3.23	2.17	4.25	4.86	2.75	3.25
13. Ratio of non-interest income to total assets	1.13	1.09	3.49	12.28	3.79	4.82	1.01	1.73
14. Ratio of intermediation cost to total assets	0.91	0.89	2.34	4.90	2.28	2.32	2.34	2.43
15. Ratio of wage bills to intermediation cost	46.00	46.69	23.36	21.51	55.67	53.93	40.34	40.73
16. Ratio of wage bills to total expense	8.78	10.00	15.21	20.78	25.20	27.31	15.45	16.03
17. Ratio of wage bills to total income	5.48	6.05	6.85	7.21	11.74	10.48	12.55	11.35
18. Ratio of burden to total assets	-0.22	-0.20	-1.16	-7.38	-1.51	-2.50	1.33	0.70
19. Ratio of burden to interest income	-3.33	-3.52	-25.76	-315.35	-21.62	-35.15	20.46	10.02
20. Ratio of operating profits to total assets	2.89	2.72	4.39	9.55	5.76	7.36	1.41	2.55
21. Return on assets	1.70	1.63	6.52	8.78	3.10	3.76	-1.90	4.08
22. Return on equity	7.48	6.13	6.65	9.09	11.64	14.57	-9.25	21.00
23. Cost of deposits	1.01	0.93	3.87	1.08	2.30	2.62	4.39	4.50
24. Cost of borrowings	5.11	4.25	4.07	1.15	9.58	7.63	11.32	4.59
25. Cost of funds	4.60	3.79	3.99	1.12	4.70	3.70	4.59	4.50
26. Return on advances	7.11	6.18	22.26	22.42	6.94	7.79	9.98	9.56
27. Return on investments	6.77	7.84	8.25	7.60	10.45	8.86	6.28	7.46
28. Return on advances adjusted to cost of funds	2.51	2.39	18.26	21.30	2.24	4.08	5.38	5.06
29. Return on investments adjusted to cost of funds	2.18	4.05	4.25	6.47	5.75	5.15	1.68	2.96
30. Business per employee (in Rs.lakh)	2071.57	2618.95	97.00	0.00	1920.89	2483.54	704.00	718.00
31. Profit per employee (in Rs.lakh)	55.63	53.54	37.39	233.26	69.09	102.08	-11.00	20.00
32. Capital adequacy ratio	46.48	37.09	141.24	235.82	13.33	12.14	22.00	21.61
33. Capital adequacy ratio - Tier I	33.28	36.75	139.98	235.82	11.75	10.93	20.75	20.54
34. Capital adequacy ratio - Tier II	13.20	0.34	1.26	0.00	1.58	1.21	1.25	1.07
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	0.00	0.00	0.12	1.51

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 *(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	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	9.10	13.63	7.40	10.40	8.53	20.77	2.42	8.10
2. Credit-Deposit ratio	47.33	55.87	142.84	127.14	165.39	173.88	17.10	110.63
3. Investment-Deposit ratio	35.68	39.97	52.68	43.80	54.39	44.37	132.87	41.39
4. (Credit+Investment)-Deposit ratio	83.01	95.84	195.52	170.94	219.78	218.25	149.97	152.02
5. Ratio of deposits to total liabilities	52.19	45.85	47.18	53.26	39.95	37.91	32.34	53.39
6. Ratio of term deposits to total deposits	60.23	55.32	88.61	94.19	34.93	44.04	99.18	94.79
7. Ratio of priority sector advances to total advances	53.69	58.12	37.94	38.53	22.48	23.86	17.40	14.68
8. Ratio of term loan to total advances	15.62	15.28	6.82	2.75	25.50	24.99	6.18	66.76
9. Ratio of secured advances to total advances	95.32	98.87	64.20	54.46	19.62	25.19	6.75	10.85
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	8.97	5.62	18.25	0.00	59.70	22.56
11. Ratio of interest income to total assets	5.98	6.85	6.35	6.19	5.91	7.23	5.50	7.77
12. Ratio of net interest margin to total assets	3.64	4.94	1.93	1.69	3.70	4.62	2.66	3.74
13. Ratio of non-interest income to total assets	2.01	2.18	2.02	1.98	2.28	1.44	8.69	7.07
14. Ratio of intermediation cost to total assets	1.56	1.64	0.98	0.70	1.94	1.03	5.12	8.62
15. Ratio of wage bills to intermediation cost	34.39	31.82	38.77	41.97	52.70	51.97	64.87	36.39
16. Ratio of wage bills to total expense	13.78	14.71	7.06	5.67	24.60	14.68	41.75	24.80
17. Ratio of wage bills to total income	6.72	5.78	4.56	3.61	12.45	6.15	23.43	21.14
18. Ratio of burden to total assets	-0.45	-0.54	-1.03	-1.28	-0.35	-0.42	-3.56	1.55
19. Ratio of burden to interest income	-7.54	-7.91	-16.28	-20.71	-5.84	-5.77	-64.73	19.96
20. Ratio of operating profits to total assets	4.09	5.48	2.96	2.97	4.05	5.04	6.22	2.19
21. Return on assets	1.25	2.24	1.73	1.73	2.11	2.40	4.45	0.10
22. Return on equity	3.70	6.40	16.65	15.39	8.19	9.44	6.57	0.20
23. Cost of deposits	4.48	3.64	5.79	6.49	2.99	3.48	4.25	5.02
24. Cost of borrowings	0.59	5.01	4.01	3.15	1.51	2.09	6.64	13.59
25. Cost of funds	4.18	3.70	5.16	5.11	2.49	2.91	5.10	6.14
26. Return on advances	8.35	12.77	6.78	6.69	6.86	8.61	25.74	11.07
27. Return on investments	6.64	7.06	6.13	6.79	6.00	6.76	9.52	8.15
28. Return on advances adjusted to cost of funds	4.17	9.07	1.63	1.58	4.37	5.70	20.64	4.93
29. Return on investments adjusted to cost of funds	2.46	3.36	0.98	1.68	3.51	3.85	4.41	2.01
30. Business per employee (in Rs.lakh)	579.00	483.00	2311.12	3082.88	1780.52	2613.45	280.54	942.33
31. Profit per employee (in Rs.lakh)	9.00	15.00	39.10	49.89	35.42	60.50	36.28	50.00
32. Capital adequacy ratio	63.21	55.86	23.26	20.15	30.71	26.87	13.68	21.11
33. Capital adequacy ratio - Tier I	62.82	54.77	22.57	14.72	26.47	26.36	13.68	20.81
34. Capital adequacy ratio - Tier II	0.39	1.09	0.69	5.43	4.24	0.51	0.00	0.30
35. Ratio of net NPA to net advances	14.96	4.01	0.00	0.00	0.00	0.00	0.00	0.42

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	BNP Paribas 2007	BNP Paribas 2008	Calyon Bank Bank 2007	Calyon Bank Bank 2008	Chinatrust Commercial Bank 2007	Chinatrust Commercial Bank 2008	Citibank 2007	Citibank 2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	9.16	12.36	6.71	12.79	8.45	31.28	7.94	10.16
2. Credit-Deposit ratio	111.62	116.55	129.50	159.70	112.67	139.84	86.76	83.20
3. Investment-Deposit ratio	53.37	83.14	122.34	128.72	40.00	44.56	42.30	40.00
4. (Credit+Investment)-Deposit ratio	164.99	199.69	251.85	288.42	152.67	184.40	129.06	123.20
5. Ratio of deposits to total liabilities	49.87	42.65	23.42	24.89	54.26	44.63	57.08	55.01
6. Ratio of term deposits to total deposits	70.64	52.82	77.01	75.19	51.83	80.41	44.16	50.63
7. Ratio of priority sector advances to total advances	29.66	20.08	27.18	33.31	31.32	36.30	26.76	30.32
8. Ratio of term loan to total advances	61.92	47.42	30.75	23.86	32.76	27.89	75.21	72.02
9. Ratio of secured advances to total advances	51.50	45.89	51.38	42.41	64.65	76.58	50.49	51.18
10. Ratio of investments in non-approved securities to total investments	8.97	7.48	48.04	46.22	19.00	19.14	10.62	7.18
11. Ratio of interest income to total assets	7.63	7.79	6.49	7.02	6.60	7.19	7.84	7.94
12. Ratio of net interest margin to total assets	3.29	3.49	2.81	3.39	2.69	2.98	4.81	4.86
13. Ratio of non-interest income to total assets	3.45	4.30	5.85	5.85	0.72	0.81	2.41	3.26
14. Ratio of intermediation cost to total assets	3.26	2.98	3.05	2.74	2.33	2.46	3.31	2.90
15. Ratio of wage bills to intermediation cost	50.96	54.22	59.75	63.65	34.80	29.84	30.32	29.90
16. Ratio of wage bills to total expense	21.84	22.17	27.09	27.39	12.99	11.00	15.83	14.51
17. Ratio of wage bills to total income	14.98	13.35	14.77	13.56	11.07	9.16	9.81	7.75
18. Ratio of burden to total assets	-0.19	-1.32	-2.80	-3.11	1.61	1.64	0.91	-0.36
19. Ratio of burden to interest income	-2.53	-16.93	-43.20	-44.26	24.34	22.85	11.56	-4.47
20. Ratio of operating profits to total assets	3.48	4.81	5.61	6.50	1.08	1.34	3.90	5.22
21. Return on assets	1.41	1.97	4.60	4.20	0.34	1.63	2.79	4.33
22. Return on equity	10.24	13.35	11.98	15.54	1.51	7.50	16.44	22.62
23. Cost of deposits	4.48	4.54	3.03	3.71	3.34	4.47	3.98	4.56
24. Cost of borrowings	7.76	8.00	6.87	6.33	9.28	7.64	3.51	3.20
25. Cost of funds	5.46	5.69	5.41	5.31	5.23	5.57	3.87	4.26
26. Return on advances	7.96	8.25	9.87	9.43	8.65	9.27	10.16	11.57
27. Return on investments	10.79	10.50	7.51	11.22	5.51	6.22	7.76	8.08
28. Return on advances adjusted to cost of funds	2.51	2.56	4.45	4.12	3.42	3.70	6.30	7.31
29. Return on investments adjusted to cost of funds	5.34	4.81	2.10	5.91	0.28	0.65	3.90	3.82
30. Business per employee (in Rs.lakh)	1353.00	1950.00	1629.00	2249.00	1042.00	845.00	1360.48	1763.78
31. Profit per employee (in Rs.lakh)	19.00	36.00	82.00	97.00	3.00	13.00	17.33	37.73
32. Capital adequacy ratio	10.76	11.79	15.10	9.70	22.14	22.72	11.06	12.00
33. Capital adequacy ratio - Tier I	7.38	8.07	11.50	7.80	21.57	22.07	10.12	11.24
34. Capital adequacy ratio - Tier II	3.38	3.72	3.60	1.90	0.57	0.65	0.94	0.76
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	0.27	0.00	1.02	1.23

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	DBS Bank		Deutsche Bank		Hong Kong & Shanghai Banking		J P Morgan Chase Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-Deposit ratio	2.27	4.85	13.32	17.96	9.34	11.54	9.92	9.02
2. Credit-Deposit ratio	32.06	46.40	70.86	65.14	66.45	70.26	47.96	31.97
3. Investment-Deposit ratio	28.11	88.55	88.90	73.95	40.58	45.26	262.02	185.40
4. (Credit+Investment)-Deposit ratio	60.17	134.95	159.76	139.09	107.03	115.52	309.98	217.38
5. Ratio of deposits to total liabilities	63.19	56.08	39.39	55.66	63.40	56.14	26.72	40.90
6. Ratio of term deposits to total deposits	97.89	96.87	25.63	30.55	56.47	53.88	47.34	57.98
7. Ratio of priority sector advances to total advances	28.90	46.91	33.00	21.32	22.01	28.24	31.48	39.14
8. Ratio of term loan to total advances	31.39	25.34	27.95	35.17	53.63	46.69	98.38	96.80
9. Ratio of secured advances to total advances	63.00	48.00	24.51	30.28	56.13	52.90	56.86	22.72
10. Ratio of investments in non-approved securities to total investments	37.13	38.56	31.16	8.15	27.19	24.45	20.19	38.09
11. Ratio of interest income to total assets	8.25	8.37	6.53	6.81	7.59	7.61	6.13	6.30
12. Ratio of net interest margin to total assets	3.00	3.18	3.39	4.28	4.97	4.53	3.33	3.46
13. Ratio of non-interest income to total assets	1.86	-0.44	4.39	4.79	2.62	3.24	3.77	5.28
14. Ratio of intermediation cost to total assets	1.60	1.16	5.00	4.99	3.43	3.28	1.55	1.79
15. Ratio of wage bills to intermediation cost	62.02	62.90	51.19	47.09	38.94	41.53	55.96	60.88
16. Ratio of wage bills to total expense	14.52	11.52	31.45	31.25	22.05	21.41	19.95	23.51
17. Ratio of wage bills to total income	9.84	9.23	23.44	20.26	13.07	12.55	8.75	9.39
18. Ratio of burden to total assets	-0.26	1.60	0.61	0.20	0.81	0.04	-2.22	-3.50
19. Ratio of burden to interest income	-3.13	19.18	9.34	2.97	10.61	0.57	-36.28	-55.57
20. Ratio of operating profits to total assets	3.26	1.57	2.78	4.08	4.16	4.49	5.56	6.96
21. Return on assets	1.60	0.86	1.23	1.56	1.82	1.82	1.71	3.07
22. Return on equity	8.99	5.86	13.42	12.39	16.38	16.31	12.16	15.19
23. Cost of deposits	3.84	2.73	1.88	2.17	3.53	4.49	2.86	4.06
24. Cost of borrowings	24.38	19.80	6.03	5.14	3.20	3.78	1.12	1.18
25. Cost of funds	7.52	6.74	4.00	3.25	3.49	4.39	1.97	2.52
26. Return on advances	8.89	9.18	9.46	10.29	10.60	12.26	5.82	11.16
27. Return on investments	14.06	9.26	5.95	6.82	9.18	8.88	6.48	6.22
28. Return on advances adjusted to cost of funds	1.37	2.45	5.45	7.05	7.11	7.87	3.85	8.64
29. Return on investments adjusted to cost of funds	6.54	2.52	1.95	3.58	5.69	4.49	4.52	3.70
30. Business per employee (in Rs.lakh)	1003.02	1416.58	1143.53	1616.74	979.68	1012.34	1121.88	1438.95
31. Profit per employee (in Rs.lakh)	39.84	28.27	20.98	27.54	14.32	16.69	82.15	153.77
32. Capital adequacy ratio	29.24	18.15	10.62	13.58	11.06	10.59	16.14	17.72
33. Capital adequacy ratio - Tier I	22.84	14.98	9.73	13.09	10.01	9.72	15.99	17.60
34. Capital adequacy ratio - Tier II	6.40	3.17	0.89	0.49	1.05	0.87	0.15	0.12
35. Ratio of net NPA to net advances	0.00	0.05	0.01	0.22	0.43	0.58	2.17	2.12

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios		As on March 31							
		Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
		2007	2008	2007	2008	2007	2008	2007	2008
		(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1.	Cash-Deposit ratio	5.93	7.80	7.88	15.22	9.83	9.29	6.20	8.73
2.	Credit-Deposit ratio	21.24	11.05	93.08	130.29	528.39	191.58	0.91	0.83
3.	Investment-Deposit ratio	44.57	27.88	79.44	83.37	131.73	55.23	53.82	52.71
4.	(Credit+Investment)-Deposit ratio	65.80	38.92	172.51	213.66	660.12	246.81	54.74	53.54
5.	Ratio of deposits to total liabilities	52.60	63.27	31.89	26.75	13.01	36.48	49.10	45.81
6.	Ratio of term deposits to total deposits	51.16	57.38	51.66	10.29	41.25	52.56	77.02	73.02
7.	Ratio of priority sector advances to total advances	16.45	64.41	99.58	99.77	30.99	27.00	0.00	0.00
8.	Ratio of term loan to total advances	12.10	0.00	0.42	0.23	25.69	24.61	94.48	94.41
9.	Ratio of secured advances to total advances	96.61	100.00	99.99	100.00	32.67	39.69	100.00	100.00
10.	Ratio of investments in non-approved securities to total investments	36.79	6.98	17.84	0.00	20.40	21.00	0.00	0.00
11.	Ratio of interest income to total assets	6.94	7.02	7.69	6.97	6.02	6.93	3.97	3.74
12.	Ratio of net interest margin to total assets	5.69	4.85	7.00	6.75	3.97	3.80	0.86	0.65
13.	Ratio of non-interest income to total assets	0.48	0.77	7.95	8.50	1.83	1.82	0.23	0.17
14.	Ratio of intermediation cost to total assets	3.10	2.33	5.69	5.01	2.32	2.37	1.41	1.51
15.	Ratio of wage bills to intermediation cost	25.00	21.36	39.99	44.06	39.93	37.90	29.26	28.42
16.	Ratio of wage bills to total expense	17.78	11.07	35.68	42.24	21.19	16.35	9.13	9.31
17.	Ratio of wage bills to total income	10.43	6.40	14.56	14.28	11.82	10.28	9.81	10.95
18.	Ratio of burden to total assets	2.61	1.56	-2.26	-3.49	0.50	0.56	1.18	1.34
19.	Ratio of burden to interest income	37.64	22.26	-29.34	-50.04	8.26	8.02	29.61	35.73
20.	Ratio of operating profits to total assets	3.07	3.29	9.26	10.24	3.47	3.24	-0.31	-0.69
21.	Return on assets	1.72	1.90	8.19	8.82	1.30	1.96	-0.90	3.15
22.	Return on equity	3.34	4.50	15.29	11.77	3.23	5.25	-1.51	4.70
23.	Cost of deposits	2.61	3.69	1.10	0.62	4.48	3.38	5.55	5.93
24.	Cost of borrowings	0.00	0.00	1.80	0.00	4.23	5.69	6.02	3.56
25.	Cost of funds	2.62	3.69	1.11	0.66	4.32	4.71	5.61	5.60
26.	Return on advances	9.25	9.10	7.25	3.86	7.72	8.08	34.66	11.33
27.	Return on investments	6.04	6.97	6.42	7.56	5.09	6.67	6.45	6.52
28.	Return on advances adjusted to cost of funds	6.63	5.41	6.14	3.20	3.40	3.37	29.05	5.73
29.	Return on investments adjusted to cost of funds	3.42	3.28	5.31	6.90	0.77	1.97	0.84	0.92
30.	Business per employee (in Rs.lakh)	539.16	812.81	440.07	225.63	918.87	1589.56	528.62	484.99
31.	Profit per employee (in Rs.lakh)	13.04	18.04	64.70	53.61	14.60	25.03	-6.14	19.91
32.	Capital adequacy ratio	121.73	110.11	97.06	52.81	34.40	27.80	10.99	23.09
33.	Capital adequacy ratio - Tier I	114.22	109.03	94.73	51.70	34.16	27.55	10.94	22.47
34.	Capital adequacy ratio - Tier II	7.51	1.08	2.33	1.11	0.24	0.25	0.05	0.62
35.	Ratio of net NPA to net advances	0.00	0.00	0.00	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 - 2007 AND 2008 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios		As on March 31							
		Shinhan Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
		2007	2008	2007	2008	2007	2008	2007	2008
		(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1.	Cash-Deposit ratio	6.99	12.07	4.28	8.56	12.24	10.24	5.86	12.53
2.	Credit-Deposit ratio	65.60	93.44	34.13	28.22	11.86	32.58	88.09	90.25
3.	Investment-Deposit ratio	39.60	35.01	129.17	184.65	19.14	22.79	34.83	34.60
4.	(Credit+Investment)-Deposit ratio	105.21	128.45	163.29	212.87	31.01	55.38	122.92	124.85
5.	Ratio of deposits to total liabilities	41.87	47.47	39.38	43.32	70.32	64.98	58.03	50.32
6.	Ratio of term deposits to total deposits	58.15	58.27	96.10	91.53	17.05	18.58	57.32	52.54
7.	Ratio of priority sector advances to total advances	23.40	35.99	16.53	37.35	27.21	65.11	28.02	28.41
8.	Ratio of term loan to total advances	42.00	52.91	43.11	53.63	0.00	0.00	40.65	39.00
9.	Ratio of secured advances to total advances	73.28	52.63	71.91	82.77	74.44	35.87	60.85	55.34
10.	Ratio of investments in non-approved securities to total investments	16.53	0.00	66.92	40.05	20.07	20.21	18.76	9.47
11.	Ratio of interest income to total assets	5.66	8.04	7.23	7.36	3.93	3.60	7.72	7.37
12.	Ratio of net interest margin to total assets	4.28	5.59	2.23	1.85	1.89	1.99	4.57	4.15
13.	Ratio of non-interest income to total assets	0.64	0.93	1.69	1.41	10.10	9.80	2.57	3.40
14.	Ratio of intermediation cost to total assets	1.98	2.21	2.08	2.02	8.68	8.73	2.68	3.10
15.	Ratio of wage bills to intermediation cost	31.20	26.70	59.41	54.67	58.63	56.95	42.06	38.70
16.	Ratio of wage bills to total expense	18.42	12.67	17.44	14.69	47.48	48.11	19.32	18.98
17.	Ratio of wage bills to total income	9.82	6.59	13.83	12.62	36.28	37.13	10.95	11.13
18.	Ratio of burden to total assets	1.34	1.29	0.38	0.61	-1.42	-1.07	0.11	-0.30
19.	Ratio of burden to interest income	23.70	16.02	5.31	8.33	-36.07	-29.62	1.39	-4.12
20.	Ratio of operating profits to total assets	2.94	4.30	1.85	1.24	3.31	3.06	4.46	4.46
21.	Return on assets	1.60	1.86	0.96	1.33	1.52	1.60	3.06	3.13
22.	Return on equity	3.53	5.88	6.44	11.19	12.40	11.29	26.33	24.08
23.	Cost of deposits	1.98	5.13	5.05	6.67	1.72	1.41	3.58	4.63
24.	Cost of borrowings	0.97	0.86	7.00	6.09	0.00	0.00	6.76	6.47
25.	Cost of funds	1.70	4.15	5.97	6.36	1.72	1.41	4.17	4.92
26.	Return on advances	7.11	7.34	8.72	10.19	11.35	9.66	9.58	10.90
27.	Return on investments	6.36	7.40	9.13	6.21	7.15	9.91	11.09	10.01
28.	Return on advances adjusted to cost of funds	5.42	3.19	2.75	3.83	9.63	8.25	5.41	5.98
29.	Return on investments adjusted to cost of funds	4.66	3.25	3.16	-0.15	5.43	8.49	6.92	5.09
30.	Business per employee (in Rs.lakh)	1433.00	1709.81	1316.00	1459.10	71.45	74.02	924.20	826.66
31.	Profit per employee (in Rs.lakh)	25.00	34.59	19.20	33.90	1.38	1.38	19.62	20.22
32.	Capital adequacy ratio	89.26	48.66	31.82	26.62	71.42	41.25	10.44	10.59
33.	Capital adequacy ratio - Tier I	88.97	48.10	31.66	26.49	71.21	40.94	8.93	8.21
34.	Capital adequacy ratio - Tier II	0.29	0.56	0.16	0.13	0.21	0.31	1.51	2.38
35.	Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	0.00	0.00	1.43	1.04

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 *(Contd.)*

FOREIGN BANKS

(In per cent)

Ratios	As on March 31 State Bank of Mauritius 2007	2008
	(43)	(46)
1. Cash-Deposit ratio	7.95	9.86
2. Credit-Deposit ratio	63.40	86.31
3. Investment-Deposit ratio	59.68	36.28
4. (Credit+Investment)-Deposit ratio	123.09	122.59
5. Ratio of deposits to total liabilities	41.19	54.50
6. Ratio of term deposits to total deposits	84.71	87.51
7. Ratio of priority sector advances to total advances	31.81	23.58
8. Ratio of term loan to total advances	69.38	78.56
9. Ratio of secured advances to total advances	77.33	79.73
10. Ratio of investments in non-approved securities to total investments	13.36	1.24
11. Ratio of interest income to total assets	7.58	7.64
12. Ratio of net interest margin to total assets	2.44	2.33
13. Ratio of non-interest income to total assets	1.32	1.18
14. Ratio of intermediation cost to total assets	1.33	1.34
15. Ratio of wage bills to intermediation cost	29.46	29.85
16. Ratio of wage bills to total expense	6.07	6.01
17. Ratio of wage bills to total income	4.41	4.53
18. Ratio of burden to total assets	0.01	0.16
19. Ratio of burden to interest income	0.16	2.11
20. Ratio of operating profits to total assets	2.43	2.17
21. Return on assets	1.53	1.12
22. Return on equity	5.49	3.26
23. Cost of deposits	6.04	7.97
24. Cost of borrowings	12.02	8.85
25. Cost of funds	7.63	8.21
26. Return on advances	10.49	11.15
27. Return on investments	6.98	7.86
28. Return on advances adjusted to cost of funds	2.86	2.94
29. Return on investments adjusted to cost of funds	-0.65	-0.35
30. Business per employee (in Rs.lakh)	1236.00	1491.00
31. Profit per employee (in Rs.lakh)	28.00	17.00
32. Capital adequacy ratio	38.99	41.13
33. Capital adequacy ratio - Tier I	34.74	37.85
34. Capital adequacy ratio - Tier II	4.25	3.28
35. Ratio of net NPA to net advances	0.00	0.00

Source : Annual accounts of banks of respective years.