

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010

STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Ratios	As on March 31							
	State Bank of India		State Bank of Hyderabad		State Bank of Bikaner and Jaipur		State Bank of Indore	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	7.49	7.62	9.17	8.03	8.69	7.00	6.18	5.70
2. Credit-Deposit ratio	73.11	78.58	76.10	76.47	69.94	72.69	76.28	77.31
3. Investment-Deposit ratio	37.19	35.54	28.04	29.53	33.60	32.90	28.42	28.00
4. (Credit+Investment)-Deposit ratio	110.29	114.13	104.14	106.00	103.54	105.59	104.70	105.32
5. Ratio of deposits to total liabilities	76.94	76.33	84.59	85.00	81.40	82.36	85.66	86.58
6. Ratio of demand & savings bank deposits to total deposits	41.64	47.26	37.82	39.06	30.67	28.45	30.21	33.18
7. Ratio of priority sector advances to total advances	26.48	26.99	38.80	37.94	31.97	33.79	34.69	41.88
8. Ratio of term loan to total advances	50.07	49.69	56.55	56.33	58.40	61.78	56.48	52.12
9. Ratio of secured advances to total advances	79.01	78.50	80.02	79.23	81.70	85.46	88.88	86.01
10. Ratio of investments in non-approved securities to total investments	17.34	20.31	4.83	3.77	13.07	16.19	9.65	3.68
11. Ratio of interest income to total assets	7.57	7.04	8.71	7.91	8.25	7.66	8.70	8.00
12. Ratio of net interest income to total assets (Net Interest Margin)	2.48	2.35	2.52	2.41	2.12	2.25	2.35	2.36
13. Ratio of non-interest income to total assets	1.51	1.48	1.32	1.16	1.11	1.02	1.12	1.09
14. Ratio of intermediation cost to total assets	1.86	2.01	1.80	1.77	1.35	1.19	1.48	1.48
15. Ratio of wage bills to intermediation cost	62.29	62.77	58.52	56.35	59.17	61.25	55.33	50.95
16. Ratio of wage bills to total expense	16.64	18.86	13.19	13.73	10.67	11.05	10.43	10.63
17. Ratio of wage bills to total income	12.75	14.84	10.50	11.01	8.52	8.40	8.31	8.33
18. Ratio of burden to total assets	0.35	0.53	0.48	0.61	0.24	0.17	0.35	0.39
19. Ratio of burden to interest income	4.64	7.54	5.52	7.74	2.87	2.25	4.04	4.93
20. Ratio of operating profits to total assets	2.13	1.82	2.04	1.80	1.88	2.08	2.00	1.97
21. Return on assets	1.04	0.88	0.92	0.93	0.91	1.03	0.88	0.91
22. Return on equity	17.05	14.80	21.46	20.39	20.87	22.02	19.36	18.07
23. Cost of deposits	5.93	5.61	6.72	6.07	6.95	6.11	6.56	5.97
24. Cost of borrowings	3.76	1.31	5.42	1.15	2.66	0.70	5.43	0.93
25. Cost of funds	5.72	5.14	6.66	5.77	6.75	5.76	6.50	5.66
26. Return on advances	9.68	8.62	10.89	9.58	10.57	9.71	10.57	9.37
27. Return on investments	6.69	6.31	7.29	6.91	7.43	6.76	7.17	6.91
28. Return on advances adjusted to cost of funds	3.95	3.48	4.22	3.81	3.82	3.95	4.07	3.71
29. Return on investments adjusted to cost of funds	0.97	1.17	0.63	1.14	0.68	1.00	0.67	1.26
30. Business per employee (in ₹ lakh)	556.00	636.00	555.39	627.67	839.82	755.62	701.53	763.51
31. Profit per employee (in ₹ lakh)	4.74	4.46	3.55	3.96	4.87	5.58	4.44	4.83
32. Capital adequacy ratio	14.25	13.39	14.52	13.30	11.53	14.90	13.46	13.53
33. Capital adequacy ratio - Tier I	9.38	9.45	8.46	8.35	7.14	8.64	7.91	8.58
34. Capital adequacy ratio - Tier II	4.87	3.94	6.06	4.95	4.39	6.26	5.55	4.95
35. Ratio of net NPA to net advances	1.79	1.72	0.85	0.77	0.38	0.55	0.89	1.13

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Ratios	As on March 31					
	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)
1. Cash-Deposit ratio	5.27	7.11	6.20	6.17	5.54	6.82
2. Credit-Deposit ratio	77.82	75.97	72.64	71.80	77.55	75.59
3. Investment-Deposit ratio	34.57	29.56	28.38	28.14	31.47	31.49
4. (Credit+Investment)-Deposit ratio	112.39	105.53	101.02	99.94	109.02	107.08
5. Ratio of deposits to total liabilities	81.30	85.62	86.19	84.85	85.19	85.58
6. Ratio of demand & savings bank deposits to total deposits	28.88	31.58	22.60	26.00	32.43	30.41
7. Ratio of priority sector advances to total advances	33.22	30.55	32.15	38.47	39.92	36.64
8. Ratio of term loan to total advances	62.96	64.93	60.96	61.41	51.62	54.95
9. Ratio of secured advances to total advances	89.08	87.80	93.03	96.73	80.25	79.82
10. Ratio of investments in non-approved securities to total investments	12.09	6.84	2.21	3.99	11.04	14.98
11. Ratio of interest income to total assets	8.83	8.29	9.02	8.20	8.84	8.05
12. Ratio of net interest income to total assets (Net Interest Margin)	2.28	2.88	1.75	2.11	2.75	2.57
13. Ratio of non-interest income to total assets	1.31	0.99	0.98	0.93	1.23	0.97
14. Ratio of intermediation cost to total assets	1.81	1.69	1.23	1.24	1.71	1.60
15. Ratio of wage bills to intermediation cost	57.82	57.70	55.92	55.56	61.03	60.94
16. Ratio of wage bills to total expense	12.51	13.73	8.12	9.37	13.40	13.81
17. Ratio of wage bills to total income	10.32	10.50	6.90	7.53	10.39	10.83
18. Ratio of burden to total assets	0.50	0.70	0.25	0.31	0.49	0.63
19. Ratio of burden to interest income	5.69	8.41	2.80	3.79	5.49	7.86
20. Ratio of operating profits to total assets	1.78	2.18	1.50	1.80	2.27	1.94
21. Return on assets	0.91	1.06	0.83	0.79	1.30	1.26
22. Return on equity	18.47	18.06	18.20	16.01	30.64	26.88
23. Cost of deposits	6.95	5.85	7.95	6.68	6.45	5.91
24. Cost of borrowings	0.33	3.34	2.21	0.29	0.72	0.34
25. Cost of funds	6.39	5.65	7.65	6.36	6.08	5.58
26. Return on advances	10.84	9.87	11.25	10.25	10.45	9.47
27. Return on investments	7.13	6.77	7.45	6.57	6.98	6.55
28. Return on advances adjusted to cost of funds	4.45	4.22	3.61	3.89	4.37	3.88
29. Return on investments adjusted to cost of funds	0.74	1.12	-0.20	0.21	0.90	0.97
30. Business per employee (in ₹ lakh)	602.00	672.00	910.24	895.21	658.00	696.00
31. Profit per employee (in ₹ lakh)	3.48	4.41	4.68	4.45	5.00	6.00
32. Capital adequacy ratio	12.99	12.42	12.60	13.26	14.03	13.74
33. Capital adequacy ratio - Tier I	7.15	7.59	6.94	8.16	8.59	9.24
34. Capital adequacy ratio - Tier II	5.84	4.83	5.66	5.10	5.44	4.50
35. Ratio of net NPA to net advances	0.50	1.02	0.60	1.04	0.58	0.91

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2009 (1)	2010 (2)	2009 (3)	2010 (4)	2009 (5)	2010 (6)	2009 (7)	2010 (8)
1. Cash-Deposit ratio	6.02	6.77	8.17	8.62	5.51	5.62	4.70	6.79
2. Credit-Deposit ratio	69.20	67.52	74.32	72.23	74.46	72.62	75.33	73.33
3. Investment-Deposit ratio	34.90	36.23	28.47	26.88	27.26	25.38	27.73	29.20
4. (Credit+Investment)-Deposit ratio	104.10	103.75	102.80	99.11	101.72	98.00	103.06	102.53
5. Ratio of deposits to total liabilities	87.02	87.15	86.74	85.99	84.88	86.61	84.13	83.56
6. Ratio of demand & savings bank deposits to total deposits	34.60	34.50	31.41	29.43	29.59	29.65	26.76	27.84
7. Ratio of priority sector advances to total advances	34.75	33.91	36.23	35.52	26.70	26.35	26.27	25.48
8. Ratio of term loan to total advances	55.56	55.33	40.68	44.65	43.84	43.50	42.43	42.95
9. Ratio of secured advances to total advances	81.20	82.82	79.34	85.54	78.90	75.60	77.33	78.05
10. Ratio of investments in non-approved securities to total investments	26.90	19.02	9.46	5.27	21.63	17.89	17.90	14.53
11. Ratio of interest income to total assets	8.16	7.63	8.60	8.03	7.43	6.61	8.09	7.14
12. Ratio of net interest income to total assets (Net Interest Margin)	2.39	2.42	2.60	2.76	2.52	2.35	2.72	2.30
13. Ratio of non-interest income to total assets	1.26	1.38	1.22	1.21	1.36	1.11	1.51	1.05
14. Ratio of intermediation cost to total assets	1.55	1.48	1.77	1.70	1.76	1.51	1.53	1.47
15. Ratio of wage bills to intermediation cost	62.45	62.51	56.51	61.06	65.66	61.69	62.62	62.60
16. Ratio of wage bills to total expense	13.23	13.79	12.86	14.91	17.34	16.14	13.90	14.54
17. Ratio of wage bills to total income	10.27	10.23	10.16	11.23	13.16	12.05	9.99	11.20
18. Ratio of burden to total assets	0.29	0.09	0.54	0.48	0.40	0.40	0.02	0.42
19. Ratio of burden to interest income	3.50	1.22	6.31	6.04	5.42	6.01	0.26	5.88
20. Ratio of operating profits to total assets	2.11	2.32	2.06	2.28	2.12	1.95	2.70	1.88
21. Return on assets	0.90	1.16	1.09	1.39	1.09	1.21	1.49	0.70
22. Return on equity	13.88	19.14	18.94	25.96	18.62	21.86	24.97	12.56
23. Cost of deposits	6.24	5.59	6.41	5.55	5.33	4.56	5.76	5.16
24. Cost of borrowings	2.28	0.86	6.14	2.91	3.50	1.34	4.66	2.92
25. Cost of funds	6.10	5.37	6.40	5.38	5.25	4.38	5.69	4.97
26. Return on advances	10.13	9.81	10.76	10.30	8.96	7.88	9.78	8.42
27. Return on investments	6.97	5.71	6.91	6.29	6.87	6.43	7.14	7.46
28. Return on advances adjusted to cost of funds	4.02	4.44	4.36	4.92	3.71	3.50	4.09	3.45
29. Return on investments adjusted to cost of funds	0.87	0.34	0.51	0.91	1.62	2.06	1.45	2.49
30. Business per employee (in ₹ lakh)	706.00	845.00	728.29	938.94	914.00	981.00	833.00	1011.00
31. Profit per employee (in ₹ lakh)	3.75	5.76	4.58	7.32	6.00	8.00	7.49	4.39
32. Capital adequacy ratio	13.11	13.62	13.22	13.93	14.05	14.36	13.01	12.94
33. Capital adequacy ratio - Tier I	8.01	8.12	8.67	8.18	8.49	9.20	8.91	8.48
34. Capital adequacy ratio - Tier II	5.10	5.50	4.55	5.75	5.56	5.16	4.10	4.46
35. Ratio of net NPA to net advances	0.72	0.66	0.18	0.17	0.31	0.34	0.44	1.31

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	7.43	8.40	5.37	6.70	8.41	10.49	7.56	9.53
2. Credit-Deposit ratio	65.62	63.68	73.96	72.16	65.12	65.01	65.57	68.15
3. Investment-Deposit ratio	35.18	33.68	30.91	29.69	32.80	31.19	33.71	37.23
4. (Credit+Investment)-Deposit ratio	100.80	97.37	104.87	101.86	97.92	96.20	99.28	105.38
5. Ratio of deposits to total liabilities	88.52	89.09	85.09	88.63	88.90	88.74	85.13	83.04
6. Ratio of demand & savings bank deposits to total deposits	35.69	36.91	30.05	29.09	33.36	34.44	31.44	28.55
7. Ratio of priority sector advances to total advances	36.73	39.44	33.27	33.48	31.39	32.14	31.74	31.57
8. Ratio of term loan to total advances	65.16	71.70	49.05	49.08	70.86	68.84	45.43	46.83
9. Ratio of secured advances to total advances	79.76	77.63	76.47	66.48	77.55	82.32	70.80	64.94
10. Ratio of investments in non-approved securities to total investments	11.77	14.41	11.18	9.40	11.09	11.05	29.26	28.02
11. Ratio of interest income to total assets	8.01	7.28	8.56	7.74	7.70	7.30	7.91	7.35
12. Ratio of net interest income to total assets (Net Interest Margin)	2.34	1.99	2.36	2.35	1.64	1.54	2.20	2.23
13. Ratio of non-interest income to total assets	0.93	0.91	1.16	1.18	0.79	1.05	1.44	1.19
14. Ratio of intermediation cost to total assets	1.80	1.65	1.53	1.44	1.37	1.35	1.36	1.27
15. Ratio of wage bills to intermediation cost	60.19	61.09	61.24	63.08	68.36	69.50	49.01	50.14
16. Ratio of wage bills to total expense	14.50	14.53	12.14	13.26	12.61	13.15	9.46	9.96
17. Ratio of wage bills to total income	12.10	12.31	9.66	10.15	11.04	11.19	7.15	7.45
18. Ratio of burden to total assets	0.86	0.74	0.38	0.26	0.58	0.29	-0.08	0.07
19. Ratio of burden to interest income	10.79	10.17	4.40	3.30	7.57	4.03	-1.00	1.01
20. Ratio of operating profits to total assets	1.48	1.25	1.98	2.09	1.06	1.25	2.28	2.15
21. Return on assets	0.72	0.70	1.06	1.30	0.45	0.66	1.24	1.24
22. Return on equity	17.46	16.35	18.25	22.48	9.25	15.01	19.57	21.93
23. Cost of deposits	5.92	5.51	6.72	5.83	6.55	6.22	6.31	5.46
24. Cost of borrowings	3.49	0.03	4.69	1.54	14.62	0.55	3.05	0.40
25. Cost of funds	5.86	5.28	6.62	5.61	6.59	6.06	6.14	5.08
26. Return on advances	10.28	9.03	10.44	9.07	9.78	9.06	10.00	8.91
27. Return on investments	6.46	6.54	7.62	7.18	6.88	7.07	7.13	7.03
28. Return on advances adjusted to cost of funds	4.42	3.75	3.82	3.46	3.19	3.00	3.86	3.84
29. Return on investments adjusted to cost of funds	0.60	1.26	1.00	1.57	0.29	1.00	0.99	1.96
30. Business per employee (in ₹ lakh)	636.00	762.00	780.17	982.58	560.28	711.76	1049.00	1269.00
31. Profit per employee (in ₹ lakh)	2.76	3.21	4.97	7.35	1.71	3.30	7.64	9.52
32. Capital adequacy ratio	12.05	12.78	14.10	13.43	13.12	12.23	13.61	15.37
33. Capital adequacy ratio - Tier I	6.11	6.41	8.01	8.54	6.97	6.83	8.90	9.25
34. Capital adequacy ratio - Tier II	5.94	6.37	6.09	4.89	6.15	5.40	4.71	6.12
35. Ratio of net NPA to net advances	0.79	1.64	1.09	1.06	1.24	0.69	0.29	0.31

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	11.57	8.48	8.56	8.00	5.93	6.92	6.99	6.72
2. Credit-Deposit ratio	67.08	69.07	70.81	70.44	74.80	71.31	69.64	69.43
3. Investment-Deposit ratio	28.97	30.57	31.41	32.04	31.18	33.98	28.96	29.76
4. (Credit+Investment)-Deposit ratio	96.05	99.63	102.23	102.48	105.98	105.29	98.60	99.18
5. Ratio of deposits to total liabilities	88.84	89.16	86.35	87.02	82.69	84.51	87.37	87.50
6. Ratio of demand & savings bank deposits to total deposits	34.78	35.96	31.63	32.21	30.25	32.55	23.74	24.97
7. Ratio of priority sector advances to total advances	33.98	32.92	35.52	34.84	32.44	34.48	31.01	33.65
8. Ratio of term loan to total advances	48.03	52.00	61.54	54.30	52.79	50.52	59.73	61.88
9. Ratio of secured advances to total advances	81.87	79.67	88.13	86.12	89.59	85.40	89.20	87.45
10. Ratio of investments in non-approved securities to total investments	19.35	14.93	15.91	17.59	14.68	14.59	11.96	8.11
11. Ratio of interest income to total assets	7.92	7.56	8.84	8.47	8.65	8.13	8.71	8.21
12. Ratio of net interest income to total assets (Net Interest Margin)	2.44	2.07	3.38	3.56	2.57	2.51	1.96	2.33
13. Ratio of non-interest income to total assets	0.99	1.11	1.34	1.27	1.43	0.91	1.05	0.96
14. Ratio of intermediation cost to total assets	1.76	1.60	2.06	1.87	1.74	1.96	1.38	1.35
15. Ratio of wage bills to intermediation cost	60.91	60.32	72.59	70.07	65.50	70.33	55.17	57.61
16. Ratio of wage bills to total expense	14.85	13.61	19.84	19.30	14.60	18.18	9.34	10.75
17. Ratio of wage bills to total income	12.07	11.12	14.66	13.43	11.32	15.23	7.77	8.48
18. Ratio of burden to total assets	0.78	0.49	0.72	0.60	0.31	1.05	0.32	0.39
19. Ratio of burden to interest income	9.81	6.47	8.09	7.08	3.59	12.92	3.69	4.74
20. Ratio of operating profits to total assets	1.67	1.59	2.66	2.96	2.26	1.46	1.64	1.94
21. Return on assets	1.02	1.01	1.62	1.67	1.17	0.53	0.88	0.91
22. Return on equity	21.29	21.43	20.26	20.18	22.07	9.63	13.51	14.51
23. Cost of deposits	5.86	5.85	6.08	5.56	6.46	5.95	7.41	6.43
24. Cost of borrowings	1.84	0.03	9.59	5.20	5.97	4.24	2.08	0.18
25. Cost of funds	5.77	5.67	6.13	5.56	6.42	5.80	7.27	6.21
26. Return on advances	9.89	9.35	11.15	10.22	10.78	9.95	10.60	9.96
27. Return on investments	7.28	6.82	7.55	7.82	7.23	6.92	8.17	7.66
28. Return on advances adjusted to cost of funds	4.12	3.68	5.02	4.66	4.36	4.15	3.32	3.75
29. Return on investments adjusted to cost of funds	1.51	1.14	1.41	2.26	0.81	1.11	0.89	1.45
30. Business per employee (in ₹ lakh)	714.00	827.00	617.00	761.00	689.50	712.00	1142.43	1331.17
31. Profit per employee (in ₹ lakh)	4.28	4.86	6.23	7.92	5.20	2.63	6.18	7.39
32. Capital adequacy ratio	12.07	12.77	13.98	12.71	13.20	14.78	12.98	12.54
33. Capital adequacy ratio - Tier I	6.76	8.16	11.88	11.13	7.88	8.67	9.10	9.28
34. Capital adequacy ratio - Tier II	5.31	4.61	2.10	1.58	5.32	6.11	3.88	3.26
35. Ratio of net NPA to net advances	1.09	1.21	0.18	0.23	1.33	2.52	0.65	0.87

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Punjab and Sind Bank		Punjab National Bank		Syndicate Bank		UCO Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	5.64	7.71	8.13	7.35	10.82	6.14	6.57	5.92
2. Credit-Deposit ratio	70.99	66.40	73.75	74.84	70.36	77.25	68.65	67.40
3. Investment-Deposit ratio	36.42	36.39	30.22	31.17	26.35	28.21	29.32	35.55
4. (Credit+Investment)-Deposit ratio	107.40	102.79	103.97	106.01	96.71	105.46	97.97	102.95
5. Ratio of deposits to total liabilities	83.83	86.75	84.95	84.05	88.97	84.16	89.75	89.15
6. Ratio of demand & savings bank deposits to total deposits	27.76	25.04	38.83	40.85	27.60	31.23	24.11	24.65
7. Ratio of priority sector advances to total advances	29.23	32.76	31.81	35.70	32.37	34.38	31.29	29.53
8. Ratio of term loan to total advances	66.97	71.68	52.61	53.56	73.68	75.57	65.17	66.75
9. Ratio of secured advances to total advances	72.21	72.54	86.12	89.38	68.70	74.72	80.60	78.70
10. Ratio of investments in non-approved securities to total investments	10.71	13.61	12.92	14.49	10.13	14.10	21.54	28.22
11. Ratio of interest income to total assets	8.98	8.03	8.58	7.90	8.03	7.46	8.06	7.65
12. Ratio of net interest income to total assets (Net Interest Margin)	2.80	2.42	3.06	3.14	2.15	2.03	1.63	1.87
13. Ratio of non-interest income to total assets	1.13	0.84	1.37	1.31	0.77	0.87	1.01	0.78
14. Ratio of intermediation cost to total assets	1.93	1.47	1.89	1.75	1.51	1.51	1.45	1.27
15. Ratio of wage bills to intermediation cost	75.27	73.75	69.53	65.54	62.54	65.78	68.19	66.75
16. Ratio of wage bills to total expense	17.91	15.27	17.72	17.63	12.77	14.32	12.56	12.04
17. Ratio of wage bills to total income	14.37	12.19	13.18	12.47	10.73	11.93	10.91	10.08
18. Ratio of burden to total assets	0.80	0.63	0.51	0.44	0.74	0.64	0.44	0.50
19. Ratio of burden to interest income	8.94	7.79	5.97	5.57	9.20	8.62	5.46	6.49
20. Ratio of operating profits to total assets	2.00	1.79	2.55	2.70	1.41	1.39	1.19	1.37
21. Return on assets	1.24	1.05	1.39	1.44	0.81	0.62	0.59	0.87
22. Return on equity	20.37	21.40	22.92	24.12	19.63	15.29	16.20	22.08
23. Cost of deposits	7.03	6.13	6.15	5.21	6.26	5.82	6.58	5.91
24. Cost of borrowings	2.10	1.42	1.33	0.34	0.21	0.12	4.42	3.36
25. Cost of funds	6.54	5.75	5.93	4.90	6.08	5.42	6.50	5.78
26. Return on advances	11.57	9.62	10.64	9.79	10.13	8.95	10.00	9.39
27. Return on investments	6.52	7.18	7.27	6.49	6.92	7.14	6.55	6.00
28. Return on advances adjusted to cost of funds	5.04	3.87	4.71	4.89	4.06	3.53	3.50	3.61
29. Return on investments adjusted to cost of funds	-0.02	1.43	1.34	1.59	0.84	1.72	0.05	0.22
30. Business per employee (in ₹ lakh)	656.00	963.00	654.92	807.95	750.65	746.84	732.00	901.00
31. Profit per employee (in ₹ lakh)	5.00	6.00	5.64	7.31	3.64	3.18	2.40	4.43
32. Capital adequacy ratio	14.35	13.10	14.03	14.16	12.68	12.70	11.93	13.21
33. Capital adequacy ratio - Tier I	8.44	7.68	8.98	9.11	7.85	8.24	6.48	7.05
34. Capital adequacy ratio - Tier II	5.91	5.42	5.05	5.05	4.83	4.46	5.45	6.16
35. Ratio of net NPA to net advances	0.32	0.36	0.17	0.53	0.77	1.07	1.18	1.17

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31					
	Union Bank of India		United Bank of India		Vijaya Bank	
	2009	2010	2009	2010	2009	2010
	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash-Deposit ratio	6.48	7.33	8.31	6.90	10.51	6.62
2. Credit-Deposit ratio	69.60	70.17	64.90	62.09	65.04	67.04
3. Investment-Deposit ratio	31.00	31.99	32.87	38.23	31.88	34.08
4. (Credit+Investment)-Deposit ratio	100.60	102.16	97.77	100.32	96.92	101.13
5. Ratio of deposits to total liabilities	86.16	87.13	87.90	88.53	87.42	88.19
6. Ratio of demand & savings bank deposits to total deposits	30.07	31.73	37.79	38.11	24.03	24.62
7. Ratio of priority sector advances to total advances	33.13	35.04	31.10	31.68	35.01	34.70
8. Ratio of term loan to total advances	40.65	43.73	72.88	73.87	60.88	53.32
9. Ratio of secured advances to total advances	79.31	77.56	87.07	81.11	86.49	73.41
10. Ratio of investments in non-approved securities to total investments	18.26	21.28	21.11	24.73	17.55	15.19
11. Ratio of interest income to total assets	8.34	7.47	7.41	7.55	8.84	7.84
12. Ratio of net interest income to total assets (Net Interest Margin)	2.68	2.35	2.00	2.00	1.90	2.19
13. Ratio of non-interest income to total assets	1.04	1.11	0.84	0.80	1.18	1.02
14. Ratio of intermediation cost to total assets	1.55	1.41	1.68	1.54	1.56	1.62
15. Ratio of wage bills to intermediation cost	52.02	54.01	67.43	61.68	64.61	65.85
16. Ratio of wage bills to total expense	11.19	11.66	15.94	13.43	11.86	14.63
17. Ratio of wage bills to total income	8.61	8.87	13.69	11.41	10.06	12.00
18. Ratio of burden to total assets	0.51	0.30	0.83	0.74	0.38	0.59
19. Ratio of burden to interest income	6.15	4.01	11.23	9.82	4.31	7.54
20. Ratio of operating profits to total assets	2.16	2.06	1.16	1.26	1.52	1.59
21. Return on assets	1.27	1.25	0.34	0.45	0.59	0.76
22. Return on equity	21.46	21.65	6.44	9.24	9.36	15.32
23. Cost of deposits	6.09	5.52	5.86	5.99	7.42	6.05
24. Cost of borrowings	4.87	1.12	0.66	0.02	0.56	0.05
25. Cost of funds	6.03	5.28	5.78	5.92	7.15	5.84
26. Return on advances	10.41	8.98	9.50	9.47	11.41	9.97
27. Return on investments	7.37	7.15	7.02	7.03	7.74	6.66
28. Return on advances adjusted to cost of funds	4.39	3.70	3.72	3.55	4.25	4.13
29. Return on investments adjusted to cost of funds	1.34	1.87	1.24	1.11	0.59	0.82
30. Business per employee (in ₹ lakh)	694.00	853.00	585.00	714.00	756.00	836.00
31. Profit per employee (in ₹ lakh)	6.28	7.47	1.22	2.11	2.30	4.50
32. Capital adequacy ratio	13.27	12.51	13.28	12.80	13.15	12.50
33. Capital adequacy ratio - Tier I	8.19	7.91	7.56	8.16	7.74	7.69
34. Capital adequacy ratio - Tier II	5.08	4.60	5.72	4.64	5.41	4.81
35. Ratio of net NPA to net advances	0.34	0.81	1.48	1.84	0.82	1.40

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OTHER PUBLIC SECTOR BANK

(In per cent)

Ratios	As on March 31	
	IDBI Bank Ltd.	
	2009 (1)	2010 (2)
1. Cash-Deposit ratio	7.64	8.29
2. Credit-Deposit ratio	92.03	82.43
3. Investment-Deposit ratio	44.53	43.74
4. (Credit+Investment)-Deposit ratio	136.56	126.17
5. Ratio of deposits to total liabilities	65.20	71.78
6. Ratio of demand & savings bank deposits to total deposits	14.78	14.59
7. Ratio of priority sector advances to total advances	21.98	22.43
8. Ratio of term loan to total advances	85.25	83.11
9. Ratio of secured advances to total advances	86.38	86.57
10. Ratio of investments in non-approved securities to total investments	18.63	17.09
11. Ratio of interest income to total assets	7.62	7.52
12. Ratio of net interest income to total assets (Net Interest Margin)	0.82	1.12
13. Ratio of non-interest income to total assets	0.97	1.13
14. Ratio of intermediation cost to total assets	0.88	0.90
15. Ratio of wage bills to intermediation cost	42.55	41.33
16. Ratio of wage bills to total expense	4.89	5.10
17. Ratio of wage bills to total income	4.37	4.31
18. Ratio of burden to total assets	-0.09	-0.23
19. Ratio of burden to interest income	-1.20	-3.01
20. Ratio of operating profits to total assets	0.91	1.34
21. Return on assets	0.62	0.53
22. Return on equity	9.41	10.53
23. Cost of deposits	7.14	6.56
24. Cost of borrowings	0.93	1.02
25. Cost of funds	5.14	5.19
26. Return on advances	9.76	8.92
27. Return on investments	5.30	6.85
28. Return on advances adjusted to cost of funds	4.62	3.73
29. Return on investments adjusted to cost of funds	0.17	1.66
30. Business per employee (in ₹ lakh)	2030.33	2417.42
31. Profit per employee (in ₹ lakh)	8.42	8.44
32. Capital adequacy ratio	11.57	11.31
33. Capital adequacy ratio - Tier I	6.81	6.24
34. Capital adequacy ratio - Tier II	4.76	5.07
35. Ratio of net NPA to net advances	0.92	1.02

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(In per cent)

Ratios	As on March 31							
	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank		Dhanalaxmi Bank	
	2009 (1)	2010 (2)	2009 (3)	2010 (4)	2009 (5)	2010 (6)	2009 (7)	2010 (8)
1. Cash-Deposit ratio	4.63	7.16	5.85	8.39	7.25	8.45	7.95	8.63
2. Credit-Deposit ratio	51.23	55.30	58.17	64.01	68.79	66.44	64.32	70.53
3. Investment-Deposit ratio	44.84	44.63	34.49	32.81	29.21	31.22	31.54	28.57
4. (Credit+Investment)-Deposit ratio	96.07	99.93	92.66	96.82	98.00	97.66	95.87	99.09
5. Ratio of deposits to total liabilities	88.17	87.07	89.95	90.75	88.71	88.97	88.06	87.78
6. Ratio of demand & savings bank deposits to total deposits	27.41	32.79	26.03	25.12	18.90	21.86	24.30	21.86
7. Ratio of priority sector advances to total advances	22.58	29.87	38.34	33.71	32.33	36.83	32.86	25.08
8. Ratio of term loan to total advances	66.83	72.62	45.81	36.13	47.36	41.85	49.33	62.31
9. Ratio of secured advances to total advances	86.45	86.12	87.48	88.99	96.65	97.26	86.27	77.26
10. Ratio of investments in non-approved securities to total investments	30.80	33.92	24.98	21.21	18.25	19.89	11.45	8.55
11. Ratio of interest income to total assets	8.33	7.88	8.56	7.85	9.69	9.19	8.44	7.79
12. Ratio of net interest income to total assets (Net Interest Margin)	2.29	1.94	2.55	1.67	2.92	2.67	2.51	2.05
13. Ratio of non-interest income to total assets	0.80	0.75	1.53	1.00	1.49	1.38	1.64	1.33
14. Ratio of intermediation cost to total assets	1.91	2.86	2.87	2.57	1.68	1.59	2.34	2.81
15. Ratio of wage bills to intermediation cost	66.29	77.52	63.92	61.70	46.57	48.31	55.33	56.56
16. Ratio of wage bills to total expense	15.90	25.18	20.65	18.11	9.26	9.49	15.65	18.59
17. Ratio of wage bills to total income	13.85	25.65	18.17	17.89	7.00	7.28	12.83	17.44
18. Ratio of burden to total assets	1.11	2.10	1.34	1.56	0.19	0.21	0.70	1.48
19. Ratio of burden to interest income	13.35	26.69	15.62	19.92	1.97	2.34	8.26	19.06
20. Ratio of operating profits to total assets	1.17	-0.16	1.21	0.10	2.73	2.46	1.82	0.56
21. Return on assets	0.74	-0.58	0.57	0.02	1.50	1.52	1.21	0.35
22. Return on equity	11.86	-10.31	10.72	0.43	19.90	20.55	19.26	5.39
23. Cost of deposits	6.67	6.52	6.54	6.70	7.60	7.28	6.52	6.14
24. Cost of borrowings	4.63	19.17	2.03	0.04	8.51	4.23	32.03	17.95
25. Cost of funds	6.67	6.52	6.50	6.61	7.61	7.27	6.53	6.25
26. Return on advances	12.06	11.25	11.76	10.24	12.87	12.11	11.03	10.23
27. Return on investments	6.35	6.36	6.37	6.32	6.92	6.91	5.98	6.00
28. Return on advances adjusted to cost of funds	5.39	4.72	5.26	3.63	5.27	4.85	4.50	3.97
29. Return on investments adjusted to cost of funds	-0.32	-0.17	-0.14	-0.29	-0.68	-0.36	-0.55	-0.25
30. Business per employee (in ₹ lakh)	532.93	569.77	374.00	423.00	565.18	650.96	585.88	369.61
31. Profit per employee (in ₹ lakh)	2.89	-2.56	1.39	0.06	4.98	5.81	4.10	0.07
32. Capital adequacy ratio	11.50	7.52	12.29	10.81	12.69	13.46	15.38	12.99
33. Capital adequacy ratio - Tier I	6.19	3.76	8.81	8.07	11.48	12.41	13.75	8.80
34. Capital adequacy ratio - Tier II	5.31	3.76	3.48	2.74	1.21	1.05	1.63	4.19
35. Ratio of net NPA to net advances	0.73	1.60	2.39	1.58	1.08	0.58	0.88	0.84

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(In per cent)

Ratios	As on March 31							
	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	6.88	6.43	7.20	9.01	6.98	7.37	6.71	7.35
2. Credit-Deposit ratio	69.54	74.74	67.32	71.55	63.42	61.92	58.08	60.83
3. Investment-Deposit ratio	37.64	36.20	42.17	40.49	32.53	37.48	44.07	42.11
4. (Credit+Investment)-Deposit ratio	107.18	110.95	109.49	112.04	95.95	99.40	102.16	102.94
5. Ratio of deposits to total liabilities	82.88	82.56	78.11	76.34	87.56	87.52	88.96	87.78
6. Ratio of demand & savings bank deposits to total deposits	24.50	26.19	26.97	32.58	38.11	40.69	19.95	23.26
7. Ratio of priority sector advances to total advances	37.80	36.55	36.73	37.15	35.10	37.44	37.02	36.39
8. Ratio of term loan to total advances	49.60	43.90	55.39	67.11	65.71	65.85	40.96	41.68
9. Ratio of secured advances to total advances	82.88	78.78	82.25	85.81	90.65	84.13	90.88	92.79
10. Ratio of investments in non-approved securities to total investments	31.53	28.93	11.78	21.76	28.97	39.43	33.76	35.89
11. Ratio of interest income to total assets	9.29	8.90	7.80	6.79	8.44	7.62	9.24	8.19
12. Ratio of net interest income to total assets (Net Interest Margin)	3.69	3.42	2.26	2.52	2.79	2.79	2.39	1.35
13. Ratio of non-interest income to total assets	1.45	1.29	1.91	1.89	0.74	1.04	1.53	1.25
14. Ratio of intermediation cost to total assets	1.60	1.64	2.69	2.46	1.34	1.44	1.64	1.55
15. Ratio of wage bills to intermediation cost	55.55	54.08	50.77	53.07	59.21	63.45	54.95	53.57
16. Ratio of wage bills to total expense	12.35	12.45	16.60	19.40	11.34	14.57	10.64	9.88
17. Ratio of wage bills to total income	8.29	8.71	14.07	15.03	8.62	10.55	8.39	8.78
18. Ratio of burden to total assets	0.16	0.35	0.78	0.57	0.59	0.40	0.12	0.30
19. Ratio of burden to interest income	1.68	3.97	10.04	8.41	7.05	5.27	1.27	3.66
20. Ratio of operating profits to total assets	3.53	3.07	1.48	1.95	2.20	2.39	2.28	1.05
21. Return on assets	1.48	1.15	0.70	0.80	1.09	1.20	1.25	0.67
22. Return on equity	12.13	10.30	11.66	12.01	16.72	18.19	18.10	9.83
23. Cost of deposits	6.45	6.35	6.18	4.61	6.22	5.24	7.53	7.54
24. Cost of borrowings	2.50	0.00	2.32	0.38	8.36	7.93	14.12	2.54
25. Cost of funds	6.32	6.11	5.84	4.10	6.28	5.32	7.56	7.50
26. Return on advances	12.42	11.55	11.13	9.70	11.53	10.65	12.28	10.58
27. Return on investments	6.32	6.22	5.60	4.94	6.62	5.71	7.13	6.68
28. Return on advances adjusted to cost of funds	6.10	5.44	5.29	5.59	5.25	5.33	4.72	3.08
29. Return on investments adjusted to cost of funds	0.01	0.12	-0.24	0.84	0.35	0.39	-0.43	-0.82
30. Business per employee (in ₹ lakh)	750.00	813.00	606.39	623.78	500.00	731.00	649.00	727.00
31. Profit per employee (in ₹ lakh)	6.90	6.01	3.03	3.88	5.00	7.00	5.00	3.00
32. Capital adequacy ratio	20.22	18.36	11.65	14.91	14.48	15.89	13.48	12.37
33. Capital adequacy ratio - Tier I	18.42	16.92	6.89	10.11	13.80	12.79	10.60	9.98
34. Capital adequacy ratio - Tier II	1.80	1.44	4.76	4.80	0.68	3.10	2.88	2.39
35. Ratio of net NPA to net advances	0.30	0.48	1.20	1.20	1.38	0.28	0.98	1.31

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(In per cent)

Ratios	As on March 31							
	Karur Vysya Bank		Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	6.38	6.22	8.04	8.27	5.54	6.50	7.14	11.38
2. Credit-Deposit ratio	68.93	70.04	71.14	69.17	52.94	51.38	61.29	73.84
3. Investment-Deposit ratio	31.23	34.26	25.31	32.87	26.23	28.18	30.95	32.00
4. (Credit+Investment)-Deposit ratio	100.16	104.30	96.45	102.04	79.17	79.56	92.24	105.84
5. Ratio of deposits to total liabilities	88.52	87.63	88.60	86.55	87.62	87.15	76.57	75.99
6. Ratio of demand & savings bank deposits to total deposits	21.89	23.53	16.78	18.22	43.27	42.40	33.47	36.12
7. Ratio of priority sector advances to total advances	36.32	32.98	31.13	34.13	55.55	52.03	29.58	25.59
8. Ratio of term loan to total advances	34.02	32.32	39.28	42.57	41.92	42.38	48.66	45.15
9. Ratio of secured advances to total advances	92.85	92.19	91.11	91.39	93.60	94.77	91.32	94.23
10. Ratio of investments in non-approved securities to total investments	18.81	13.87	9.62	13.26	20.18	21.02	22.65	22.60
11. Ratio of interest income to total assets	9.14	9.00	8.87	9.68	9.30	8.43	8.67	7.60
12. Ratio of net interest income to total assets (Net Interest Margin)	2.59	2.89	2.07	2.65	4.12	3.52	3.99	3.11
13. Ratio of non-interest income to total assets	1.68	1.26	1.44	1.10	0.46	0.62	0.98	0.70
14. Ratio of intermediation cost to total assets	1.63	1.79	2.05	1.98	1.73	1.68	2.09	2.04
15. Ratio of wage bills to intermediation cost	47.69	46.83	51.72	49.59	66.60	61.74	61.65	59.14
16. Ratio of wage bills to total expense	9.50	10.59	11.96	10.92	16.70	15.77	19.04	18.47
17. Ratio of wage bills to total income	7.18	8.14	10.26	9.13	11.82	11.50	13.35	14.54
18. Ratio of burden to total assets	-0.05	0.52	0.60	0.88	1.27	1.07	1.11	1.34
19. Ratio of burden to interest income	-0.53	5.78	6.80	9.12	13.66	12.68	12.76	17.68
20. Ratio of operating profits to total assets	2.64	2.37	1.47	1.77	2.85	2.45	2.88	1.76
21. Return on assets	1.49	1.76	0.71	0.33	1.68	1.72	1.96	1.05
22. Return on equity	18.57	22.63	11.54	5.14	22.45	20.90	9.19	5.50
23. Cost of deposits	7.34	6.84	7.42	7.83	5.84	5.58	6.15	5.87
24. Cost of borrowings	8.94	3.28	16.56	5.79	0.18	0.30	0.78	0.34
25. Cost of funds	7.36	6.79	7.56	7.78	5.79	5.55	6.14	5.86
26. Return on advances	11.50	11.19	11.39	12.48	12.63	10.95	11.17	9.72
27. Return on investments	6.71	7.00	7.09	7.54	7.97	7.55	8.28	7.16
28. Return on advances adjusted to cost of funds	4.14	4.40	3.83	4.71	6.84	5.40	5.02	3.86
29. Return on investments adjusted to cost of funds	-0.65	0.21	-0.46	-0.23	2.18	2.00	2.14	1.30
30. Business per employee (in ₹ lakh)	638.00	789.00	510.00	560.00	425.00	521.00	373.00	391.00
31. Profit per employee (in ₹ lakh)	5.98	8.05	2.07	1.13	6.00	6.00	5.00	3.00
32. Capital adequacy ratio	14.92	14.49	10.29	14.82	13.10	15.68	42.30	34.07
33. Capital adequacy ratio - Tier I	14.40	12.88	8.81	12.01	11.85	14.38	41.69	33.53
34. Capital adequacy ratio - Tier II	0.52	1.61	1.48	2.81	1.25	1.30	0.61	0.54
35. Ratio of net NPA to net advances	0.25	0.23	1.24	4.11	0.00	0.00	0.68	0.97

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(In per cent)

Ratios	As on March 31					
	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash-Deposit ratio	5.80	6.04	5.51	6.04	7.46	7.90
2. Credit-Deposit ratio	52.88	41.73	65.49	68.76	68.70	71.20
3. Investment-Deposit ratio	50.30	64.95	33.58	31.10	33.53	30.06
4. (Credit+Investment)-Deposit ratio	103.18	106.68	99.06	99.86	102.22	101.27
5. Ratio of deposits to total liabilities	80.53	76.59	88.78	90.12	85.08	85.67
6. Ratio of demand & savings bank deposits to total deposits	7.34	15.41	23.80	23.13	22.01	24.97
7. Ratio of priority sector advances to total advances	43.01	50.19	34.00	31.23	41.97	43.48
8. Ratio of term loan to total advances	60.41	58.96	40.84	37.66	45.45	45.61
9. Ratio of secured advances to total advances	76.07	69.88	88.32	91.81	93.41	92.62
10. Ratio of investments in non-approved securities to total investments	43.75	40.70	33.05	21.17	22.53	12.88
11. Ratio of interest income to total assets	7.75	5.86	9.00	8.43	9.72	9.01
12. Ratio of net interest income to total assets (Net Interest Margin)	2.58	1.09	2.79	2.48	3.32	3.02
13. Ratio of non-interest income to total assets	0.44	0.85	0.88	0.91	1.35	1.39
14. Ratio of intermediation cost to total assets	1.37	1.45	1.75	1.60	2.03	1.86
15. Ratio of wage bills to intermediation cost	43.39	47.00	65.20	61.81	60.87	62.21
16. Ratio of wage bills to total expense	9.10	10.97	14.35	13.06	14.67	14.76
17. Ratio of wage bills to total income	7.27	10.17	11.57	10.56	11.17	11.15
18. Ratio of burden to total assets	0.93	0.60	0.88	0.69	0.68	0.47
19. Ratio of burden to interest income	12.01	10.25	9.73	8.15	7.00	5.24
20. Ratio of operating profits to total assets	1.65	0.49	1.91	1.79	2.64	2.54
21. Return on assets	1.52	0.49	1.09	1.07	1.51	1.54
22. Return on equity	9.22	2.47	15.80	16.76	16.27	17.27
23. Cost of deposits	6.44	6.05	6.84	6.52	7.40	6.99
24. Cost of borrowings	12.67	0.00	6.50	0.81	12.26	0.01
25. Cost of funds	6.47	6.07	6.83	6.42	7.41	6.96
26. Return on advances	10.99	10.08	11.40	10.98	12.47	11.50
27. Return on investments	6.29	4.43	6.74	5.71	7.90	7.58
28. Return on advances adjusted to cost of funds	4.53	4.01	4.56	4.56	5.06	4.54
29. Return on investments adjusted to cost of funds	-0.18	-1.64	-0.09	-0.70	0.49	0.62
30. Business per employee (in ₹ lakh)	960.48	1055.38	645.00	771.00	679.25	870.16
31. Profit per employee (in ₹ lakh)	13.17	4.43	4.00	5.00	6.43	8.14
32. Capital adequacy ratio	21.24	27.31	14.76	15.39	16.05	15.54
33. Capital adequacy ratio - Tier I	21.49	26.60	13.22	12.42	15.33	14.86
34. Capital adequacy ratio - Tier II	-0.25	0.71	1.54	2.97	0.72	0.68
35. Ratio of net NPA to net advances	0.00	0.00	1.13	0.39	0.34	0.24

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NEW PRIVATE SECTOR BANKS

(In per cent)

Ratios	As on March 31							
	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2009 (1)	2010 (2)	2009 (3)	2010 (4)	2009 (5)	2010 (6)	2009 (7)	2010 (8)
1. Cash-Deposit ratio	8.02	6.70	6.17	6.09	9.47	9.25	8.03	13.62
2. Credit-Deposit ratio	69.48	73.85	70.46	72.27	69.24	75.17	99.98	89.70
3. Investment-Deposit ratio	39.47	39.61	34.90	42.15	41.19	35.01	47.20	59.84
4. (Credit+Investment)-Deposit ratio	108.96	113.46	105.36	114.42	110.43	110.18	147.18	149.54
5. Ratio of deposits to total liabilities	79.46	78.22	78.19	78.01	77.92	75.25	57.57	55.59
6. Ratio of demand & savings bank deposits to total deposits	43.15	46.73	31.01	35.36	44.37	52.03	28.70	41.69
7. Ratio of priority sector advances to total advances	28.14	28.69	41.89	42.13	30.12	35.09	28.42	29.79
8. Ratio of term loan to total advances	70.78	71.76	68.46	55.21	73.25	75.88	82.38	83.44
9. Ratio of secured advances to total advances	86.56	84.54	70.53	76.33	76.82	73.26	72.85	74.92
10. Ratio of investments in non-approved securities to total investments	38.66	38.91	21.84	21.75	11.32	12.89	38.49	43.42
11. Ratio of interest income to total assets	8.42	7.09	9.54	7.61	10.32	7.97	7.98	6.92
12. Ratio of net interest income to total assets (Net Interest Margin)	2.87	3.05	2.92	2.35	4.69	4.13	2.15	2.19
13. Ratio of non-interest income to total assets	2.25	2.40	1.78	1.77	2.08	1.88	1.95	2.01
14. Ratio of intermediation cost to total assets	2.22	2.26	3.58	3.32	3.50	2.84	1.81	1.58
15. Ratio of wage bills to intermediation cost	34.91	33.85	43.15	43.85	40.45	39.71	27.99	32.86
16. Ratio of wage bills to total expense	9.97	12.14	15.14	16.99	15.50	16.89	6.62	8.21
17. Ratio of wage bills to total income	7.27	8.06	13.65	15.54	11.41	11.46	5.10	5.80
18. Ratio of burden to total assets	-0.03	-0.14	1.80	1.55	1.42	0.96	-0.14	-0.44
19. Ratio of burden to interest income	-0.36	-2.03	18.90	20.40	13.73	12.10	-1.80	-6.29
20. Ratio of operating profits to total assets	2.90	3.19	1.11	0.80	3.27	3.17	2.29	2.62
21. Return on assets	1.44	1.67	-1.25	-1.30	1.28	1.53	0.98	1.13
22. Return on equity	19.12	19.15	-14.27	-13.08	17.17	16.30	7.80	7.96
23. Cost of deposits	6.06	4.42	7.49	6.00	6.58	4.51	6.82	5.48
24. Cost of borrowings	2.70	0.91	6.72	4.60	12.86	6.75	2.52	1.28
25. Cost of funds	5.74	4.03	7.43	5.87	6.92	4.66	5.72	4.18
26. Return on advances	10.57	8.59	13.47	10.69	14.96	10.77	10.06	8.70
27. Return on investments	7.63	6.70	6.71	5.23	7.41	6.78	6.90	5.77
28. Return on advances adjusted to cost of funds	4.83	4.57	6.04	4.82	8.04	6.11	4.33	4.51
29. Return on investments adjusted to cost of funds	1.88	2.68	-0.72	-0.65	0.49	2.12	1.18	1.59
30. Business per employee (in ₹ lakh)	1060.00	1111.00	379.00	515.00	446.00	590.00	1154.00	1029.00
31. Profit per employee (in ₹ lakh)	10.00	12.00	-4.00	-5.00	4.18	5.98	11.00	12.00
32. Capital adequacy ratio	13.69	15.80	13.30	14.85	15.69	17.44	15.53	19.41
33. Capital adequacy ratio - Tier I	9.26	11.18	11.50	11.93	10.58	13.26	11.84	13.96
34. Capital adequacy ratio - Tier II	4.43	4.62	1.80	2.92	5.11	4.18	3.69	5.45
35. Ratio of net NPA to net advances	0.40	0.40	3.88	3.11	0.63	0.31	2.09	2.12

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl'd.)

NEW PRIVATE SECTOR BANKS

(In per cent)

Ratios	As on March 31					
	IndusInd Bank		Kotak Mahindra Bank		Yes Bank	
	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)
1. Cash-Deposit ratio	5.39	7.86	6.36	8.73	7.90	7.45
2. Credit-Deposit ratio	71.33	76.94	106.27	86.97	76.71	82.81
3. Investment-Deposit ratio	36.56	38.94	58.23	52.38	44.02	38.10
4. (Credit+Investment)-Deposit ratio	107.89	115.88	164.51	139.36	120.72	120.91
5. Ratio of deposits to total liabilities	80.07	75.52	54.49	63.81	70.61	73.66
6. Ratio of demand & savings bank deposits to total deposits	19.24	23.67	32.72	31.24	8.73	10.52
7. Ratio of priority sector advances to total advances	35.31	30.79	37.76	32.69	27.23	20.24
8. Ratio of term loan to total advances	58.94	57.80	83.84	79.33	76.37	78.50
9. Ratio of secured advances to total advances	92.18	86.19	74.36	80.39	46.65	45.22
10. Ratio of investments in non-approved securities to total investments	22.09	18.04	10.54	22.56	34.24	33.53
11. Ratio of interest income to total assets	9.08	8.60	10.75	9.84	10.04	7.99
12. Ratio of net interest income to total assets (Net Interest Margin)	1.80	2.81	5.33	5.62	2.55	2.66
13. Ratio of non-interest income to total assets	1.79	1.76	0.96	1.90	2.19	1.9
14. Ratio of intermediation cost to total assets	2.15	2.34	4.20	3.60	2.10	1.6
15. Ratio of wage bills to intermediation cost	34.21	39.48	48.78	49.06	52.09	51.36
16. Ratio of wage bills to total expense	7.81	11.37	21.28	22.56	11.41	12.34
17. Ratio of wage bills to total income	6.77	8.91	17.48	15.02	8.94	8.72
18. Ratio of burden to total assets	0.36	0.58	3.24	1.70	-0.09	-0.25
19. Ratio of burden to interest income	3.93	6.74	30.11	17.24	-0.92	-3.18
20. Ratio of operating profits to total assets	1.45	2.24	2.09	3.92	2.65	2.91
21. Return on assets	0.58	1.14	1.03	1.72	1.59	1.79
22. Return on equity	9.84	17.25	7.36	13.29	20.65	20.27
23. Cost of deposits	7.66	6.39	6.84	4.96	8.34	5.83
24. Cost of borrowings	6.13	1.25	3.71	3.09	10.80	7.16
25. Cost of funds	7.53	5.69	6.00	4.50	8.67	6.05
26. Return on advances	12.56	11.63	15.50	13.51	13.63	10.24
27. Return on investments	6.57	6.05	6.12	6.72	8.18	6.76
28. Return on advances adjusted to cost of funds	5.03	5.95	9.50	9.01	4.96	4.19
29. Return on investments adjusted to cost of funds	-0.96	0.36	0.12	2.22	-0.49	0.71
30. Business per employee (in ₹ lakh)	836.00	837.46	347.00	487.00	988.36	1526.70
31. Profit per employee (in ₹ lakh)	3.49	6.51	3.00	7.00	11.38	15.75
32. Capital adequacy ratio	12.55	15.33	20.01	18.35	16.60	20.60
33. Capital adequacy ratio - Tier I	7.65	9.65	16.13	15.42	9.50	12.90
34. Capital adequacy ratio - Tier II	4.90	5.68	3.88	2.93	7.10	7.70
35. Ratio of net NPA to net advances	1.14	0.50	2.39	1.73	0.33	0.06

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	5.24	6.26	10.92	6.41	11.56	8.72	23.78	24.32
2. Credit-Deposit ratio	92.12	50.95	27.00	29.14	210.71	153.73	867.21	781.53
3. Investment-Deposit ratio	35.10	47.16	38.28	47.00	64.69	38.90	265.96	340.95
4. (Credit+Investment)-Deposit ratio	127.22	98.12	65.28	76.14	275.41	192.62	1,133.16	1,122.48
5. Ratio of deposits to total liabilities	38.31	38.33	77.60	77.42	27.11	38.82	8.34	8.11
6. Ratio of demand & savings bank deposits to total deposits	78.23	95.00	42.66	38.11	0.00	0.00	76.88	74.65
7. Ratio of priority sector advances to total advances	36.93	45.17	24.93	23.95	0.00	0.00	99.92	99.85
8. Ratio of term loan to total advances	53.73	45.46	15.16	20.12	0.15	0.07	0.08	0.15
9. Ratio of secured advances to total advances	10.07	14.76	98.84	97.96	0.08	0.04	99.92	99.92
10. Ratio of investments in non-approved securities to total investments	3.49	21.03	25.98	26.87	0.00	0.00	0.00	0.00
11. Ratio of interest income to total assets	5.69	3.91	7.76	6.18	6.36	4.76	5.52	4.10
12. Ratio of net interest income to total assets (Net Interest Margin)	4.79	3.40	4.51	3.16	-0.31	2.36	2.95	3.14
13. Ratio of non-interest income to total assets	9.50	14.75	0.86	0.49	27.52	23.46	1.53	1.83
14. Ratio of intermediation cost to total assets	5.19	7.94	2.13	1.97	30.79	23.96	0.97	1.29
15. Ratio of wage bills to intermediation cost	23.77	15.45	41.12	52.74	27.23	26.84	42.79	40.53
16. Ratio of wage bills to total expense	20.25	14.51	16.30	20.85	22.38	24.40	11.73	23.24
17. Ratio of wage bills to total income	8.11	6.58	10.18	15.61	24.74	22.79	5.89	8.81
18. Ratio of burden to total assets	-4.32	-6.81	1.27	1.48	3.27	0.51	-0.56	-0.54
19. Ratio of burden to interest income	-75.93	-174.20	16.38	23.98	51.42	10.68	-10.08	-13.11
20. Ratio of operating profits to total assets	9.10	10.20	3.24	1.68	-3.58	1.85	3.50	3.68
21. Return on assets	4.75	5.58	2.40	1.13	-7.92	-4.24	1.64	-0.25
22. Return on equity	7.91	9.21	14.22	6.00	-21.80	-10.46	7.39	-0.87
23. Cost of deposits	1.70	1.15	4.24	3.87	8.67	5.73	1.24	2.12
24. Cost of borrowings	0.00	0.00	3.15	0.00	55.13	9.00	3.62	1.14
25. Cost of funds	2.32	1.34	4.20	3.89	19.06	6.17	3.33	1.25
26. Return on advances	11.68	10.16	11.74	8.46	8.51	7.21	5.66	4.50
27. Return on investments	6.15	4.03	6.73	4.58	8.55	3.28	7.28	4.15
28. Return on advances adjusted to cost of funds	9.36	8.82	7.54	4.57	-10.55	1.03	2.33	3.25
29. Return on investments adjusted to cost of funds	3.83	2.69	2.53	0.68	-10.50	-2.89	3.96	2.90
30. Business per employee (in ₹ lakh)	215.69	204.63	1759.98	1542.63	133.83	137.58	3371.97	1955.63
31. Profit per employee (in ₹ lakh)	14.06	17.46	41.96	18.60	-	-	70.76	-7.88
32. Capital adequacy ratio	50.67	30.01	47.57	44.79	21.34	19.10	26.79	33.72
33. Capital adequacy ratio - Tier I	49.97	29.61	46.67	43.81	20.09	17.85	26.44	33.46
34. Capital adequacy ratio - Tier II	0.70	0.40	0.90	0.98	1.25	1.25	0.35	0.26
35. Ratio of net NPA to net advances	6.67	7.68	-	0.19	4.34	1.59	3.35	14.32

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	-	-	7.99	14.91	6.26	8.13	4.04	13.37
2. Credit-Deposit ratio	-	-	80.54	66.14	60.78	75.07	52.44	44.02
3. Investment-Deposit ratio	-	-	88.09	152.68	31.58	42.75	35.71	68.03
4. (Credit+Investment)-Deposit ratio	-	-	168.63	218.82	92.36	117.82	88.15	112.05
5. Ratio of deposits to total liabilities	-	-	42.32	40.73	77.39	74.38	45.68	45.08
6. Ratio of demand & savings bank deposits to total deposits	-	-	77.70	55.44	19.92	31.92	40.67	33.00
7. Ratio of priority sector advances to total advances	-	-	34.32	32.55	24.41	30.98	38.33	59.59
8. Ratio of term loan to total advances	-	-	0.09	0.53	23.52	16.95	24.89	18.48
9. Ratio of secured advances to total advances	-	-	11.08	7.76	89.64	85.80	98.17	99.36
10. Ratio of investments in non-approved securities to total investments	100.00	100.00	9.27	19.45	-	28.98	0.00	47.23
11. Ratio of interest income to total assets	0.30	1.17	6.76	4.88	8.51	6.23	7.87	5.83
12. Ratio of net interest income to total assets (Net Interest Margin)	0.30	1.17	5.07	3.28	4.13	2.15	6.03	3.91
13. Ratio of non-interest income to total assets	1.49	-0.12	4.38	4.23	2.60	1.56	8.77	3.10
14. Ratio of intermediation cost to total assets	0.73	0.32	1.95	2.09	2.95	2.58	1.83	1.81
15. Ratio of wage bills to intermediation cost	-	-	45.93	51.99	44.13	43.09	32.65	36.46
16. Ratio of wage bills to total expense	-	-	24.60	29.50	17.76	16.73	16.28	17.69
17. Ratio of wage bills to total income	-	-	8.04	11.94	11.70	14.30	3.58	7.40
18. Ratio of burden to total assets	-0.76	0.43	-2.43	-2.13	0.35	1.02	-6.95	-1.29
19. Ratio of burden to interest income	-253.49	37.21	-35.95	-43.79	4.06	16.40	-88.28	-22.13
20. Ratio of operating profits to total assets	1.06	0.73	7.49	5.42	3.79	1.13	12.98	5.20
21. Return on assets	0.94	0.62	3.42	2.60	3.14	0.38	10.23	2.73
22. Return on equity	0.96	0.63	13.06	11.99	17.86	2.42	28.00	6.69
23. Cost of deposits	-	-	2.25	3.01	5.02	5.15	3.52	4.22
24. Cost of borrowings	-	-	2.15	0.16	11.73	0.74	0.00	0.00
25. Cost of funds	-	-	2.22	1.85	5.19	4.92	3.35	4.16
26. Return on advances	-	-	11.28	7.60	12.31	9.09	14.11	12.88
27. Return on investments	8.17	203.91	6.10	4.80	8.30	5.13	7.01	5.24
28. Return on advances adjusted to cost of funds	-	-	9.06	5.75	7.12	4.16	10.76	8.72
29. Return on investments adjusted to cost of funds	-	-	3.88	2.95	3.11	0.20	3.66	1.08
30. Business per employee (in ₹ lakh)	-	-	2430.57	3101.97	616.00	850.00	488.00	444.00
31. Profit per employee (in ₹ lakh)	-	-	110.85	121.26	14.00	2.00	73.00	18.00
32. Capital adequacy ratio	501.34	531.80	12.73	15.49	25.52	25.01	45.18	50.85
33. Capital adequacy ratio - Tier I	501.34	531.80	11.23	14.97	24.47	24.45	44.11	49.49
34. Capital adequacy ratio - Tier II	-	-	1.50	0.52	1.05	0.56	1.07	1.36
35. Ratio of net NPA to net advances	-	-	-	-	0.09	1.95	-	-

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Bank of Nova Scotia		Bank of Tokyo Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	8.73	10.93	11.82	9.74	3.97	6.07	10.60	8.73
2. Credit-Deposit ratio	161.48	146.81	144.09	152.21	84.50	65.81	110.64	68.67
3. Investment-Deposit ratio	58.01	55.63	42.15	65.48	63.14	92.62	106.22	73.99
4. (Credit+Investment)-Deposit ratio	219.49	202.45	186.24	217.69	147.64	158.43	216.86	142.67
5. Ratio of deposits to total liabilities	42.54	45.72	45.66	39.27	60.35	53.98	34.12	57.80
6. Ratio of demand & savings bank deposits to total deposits	9.55	8.99	39.59	56.27	2.94	4.08	36.85	30.13
7. Ratio of priority sector advances to total advances	36.59	28.72	26.75	36.50	19.77	30.75	32.34	42.15
8. Ratio of term loan to total advances	3.52	3.95	25.10	15.47	58.70	51.33	62.47	64.20
9. Ratio of secured advances to total advances	53.93	55.21	22.51	23.82	16.84	30.93	42.57	59.66
10. Ratio of investments in non-approved securities to total investments	3.94	9.16	-	-	38.55	41.30	4.57	25.79
11. Ratio of interest income to total assets	7.76	5.83	7.84	5.05	12.12	7.90	7.31	6.08
12. Ratio of net interest income to total assets (Net Interest Margin)	2.48	3.34	3.51	2.56	6.29	4.58	4.18	4.59
13. Ratio of non-interest income to total assets	2.44	1.83	1.56	1.52	3.51	0.71	2.79	2.02
14. Ratio of intermediation cost to total assets	0.83	0.63	1.01	1.00	5.31	3.72	2.22	2.48
15. Ratio of wage bills to intermediation cost	30.53	42.07	45.84	40.89	29.67	41.69	47.11	42.76
16. Ratio of wage bills to total expense	4.16	8.48	8.69	11.72	14.15	22.00	19.57	26.72
17. Ratio of wage bills to total income	2.49	3.45	4.95	6.22	10.09	17.98	10.36	13.06
18. Ratio of burden to total assets	-1.61	-1.21	-0.54	-0.52	1.80	3.01	-0.57	0.45
19. Ratio of burden to interest income	-20.69	-20.70	-6.95	-10.36	14.89	38.02	-7.81	7.43
20. Ratio of operating profits to total assets	4.09	4.55	4.05	3.09	4.49	1.57	4.76	4.14
21. Return on assets	2.04	2.79	1.49	1.31	0.16	-3.12	2.13	2.05
22. Return on equity	19.49	20.70	5.77	4.17	0.61	-10.54	11.84	10.34
23. Cost of deposits	7.50	3.54	6.74	4.18	9.24	5.51	3.94	2.59
24. Cost of borrowings	4.03	1.16	2.74	0.38	4.88	0.41	5.28	1.22
25. Cost of funds	5.94	2.40	5.26	2.98	8.68	4.50	4.54	2.11
26. Return on advances	8.52	6.98	9.04	6.44	17.29	13.38	10.11	7.59
27. Return on investments	7.84	4.25	9.30	3.20	8.18	4.52	8.14	6.72
28. Return on advances adjusted to cost of funds	2.58	4.58	3.78	3.45	8.61	8.88	5.57	5.48
29. Return on investments adjusted to cost of funds	1.89	1.85	4.03	0.22	-0.50	0.02	3.60	4.61
30. Business per employee (in ₹ lakh)	3890.97	3750.43	3107.91	3069.80	1110.13	1113.76	2035.00	2776.00
31. Profit per employee (in ₹ lakh)	78.39	101.43	41.57	40.70	1.96	-42.26	49.00	55.00
32. Capital adequacy ratio	12.70	13.15	29.51	68.16	17.07	16.99	12.37	15.78
33. Capital adequacy ratio - Tier I	9.75	11.03	28.80	67.40	16.62	16.47	8.38	10.89
34. Capital adequacy ratio - Tier II	2.95	2.12	0.71	0.76	0.45	0.52	3.99	4.89
35. Ratio of net NPA to net advances	-	-	-	-	4.59	5.15	0.86	-

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Chinatrust Commercial Bank		Citibank		Credit Agricole Bank		DBS Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	15.23	14.40	6.35	6.24	9.92	15.93	5.41	6.46
2. Credit-Deposit ratio	244.27	177.94	77.25	67.32	215.44	209.59	45.21	48.30
3. Investment-Deposit ratio	21.73	14.54	47.45	51.62	492.57	386.70	129.68	121.34
4. (Credit+Investment)-Deposit ratio	266.00	192.48	124.70	118.94	708.00	596.28	174.89	169.64
5. Ratio of deposits to total liabilities	31.49	46.89	49.09	57.02	12.37	15.09	47.94	52.42
6. Ratio of demand & savings bank deposits to total deposits	50.74	15.31	47.48	51.50	20.65	23.78	5.48	7.14
7. Ratio of priority sector advances to total advances	37.58	34.12	29.37	36.20	38.18	50.93	41.23	45.42
8. Ratio of term loan to total advances	27.74	36.50	72.18	72.40	20.97	24.14	20.91	27.04
9. Ratio of secured advances to total advances	84.50	72.08	52.98	55.63	38.87	64.15	61.00	69.97
10. Ratio of investments in non-approved securities to total investments	-	-	4.64	2.17	18.86	27.66	49.82	48.53
11. Ratio of interest income to total assets	9.33	7.75	7.23	6.05	6.20	4.82	7.47	6.19
12. Ratio of net interest income to total assets (Net Interest Margin)	6.10	6.39	4.67	4.04	3.09	3.34	2.91	3.96
13. Ratio of non-interest income to total assets	1.53	1.65	3.79	1.59	4.56	3.51	2.79	1.09
14. Ratio of intermediation cost to total assets	4.31	5.67	2.74	2.35	1.78	1.17	1.52	1.18
15. Ratio of wage bills to intermediation cost	35.22	30.73	34.04	37.17	57.86	52.92	55.52	43.74
16. Ratio of wage bills to total expense	20.13	24.79	17.56	20.02	21.08	23.40	13.89	15.11
17. Ratio of wage bills to total income	13.99	18.52	8.45	11.42	9.58	7.46	8.24	7.08
18. Ratio of burden to total assets	2.79	4.01	-1.05	0.76	-2.78	-2.33	-1.27	0.09
19. Ratio of burden to interest income	29.86	51.80	-14.55	12.57	-44.82	-48.35	-16.99	1.44
20. Ratio of operating profits to total assets	3.31	2.38	5.72	3.28	5.87	5.67	4.18	3.87
21. Return on assets	2.91	1.34	2.12	0.96	4.10	1.70	2.72	2.38
22. Return on equity	6.98	2.79	20.83	6.87	17.68	6.94	20.38	17.59
23. Cost of deposits	5.16	3.03	3.91	3.15	3.10	3.81	4.03	2.86
24. Cost of borrowings	6.77	3.99	2.42	1.03	4.18	1.14	7.77	2.21
25. Cost of funds	5.68	3.11	3.56	2.67	3.92	1.60	5.47	2.59
26. Return on advances	11.84	9.15	12.61	10.50	10.10	6.41	9.39	8.20
27. Return on investments	7.21	4.78	7.57	6.81	5.94	4.91	6.54	6.58
28. Return on advances adjusted to cost of funds	6.16	6.05	9.04	7.82	6.18	4.81	3.93	5.61
29. Return on investments adjusted to cost of funds	1.52	1.68	4.01	4.14	2.02	3.30	1.08	3.99
30. Business per employee (in ₹ lakh)	675.00	963.00	1880.10	1979.89	2105.00	2983.00	1662.32	2554.50
31. Profit per employee (in ₹ lakh)	18.00	10.00	45.12	18.32	130.00	71.00	72.16	64.75
32. Capital adequacy ratio	45.40	31.12	13.23	18.14	13.20	19.50	15.70	16.96
33. Capital adequacy ratio - Tier I	44.75	30.70	12.42	17.27	9.80	14.70	10.27	11.14
34. Capital adequacy ratio - Tier II	0.65	0.42	0.81	0.87	3.40	4.80	5.43	5.82
35. Ratio of net NPA to net advances	-	1.39	2.63	2.14	-	6.18	0.55	1.00

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Deutsche Bank		FirstRand Bank		HSBC		J.P.Morgan Chase Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-Deposit ratio	11.75	12.74		37.32	7.43	7.12	20.39	9.10
2. Credit-Deposit ratio	62.19	92.78		395.08	55.21	42.11	19.59	17.07
3. Investment-Deposit ratio	61.53	64.95		4131.01	62.34	74.06	186.65	154.47
4. (Credit+Investment)-Deposit ratio	123.72	157.73		4526.08	117.55	116.17	206.24	171.54
5. Ratio of deposits to total liabilities	56.69	49.17		1.89	52.81	61.65	34.06	49.47
6. Ratio of demand & savings bank deposits to total deposits	70.28	51.65		0.83	41.30	47.86	42.13	46.78
7. Ratio of priority sector advances to total advances	33.03	26.55		-	32.76	34.99	55.05	77.38
8. Ratio of term loan to total advances	51.33	53.20		100.00	44.62	38.89	79.76	88.80
9. Ratio of secured advances to total advances	27.32	18.25		-	59.55	57.35	23.67	21.69
10. Ratio of investments in non-approved securities to total investments	20.70	26.36		-	42.61	32.00	48.24	69.99
11. Ratio of interest income to total assets	7.58	5.93		2.11	7.42	5.58	5.51	3.89
12. Ratio of net interest income to total assets (Net Interest Margin)	5.21	4.79		1.75	4.30	3.51	3.03	2.29
13. Ratio of non-interest income to total assets	4.11	3.07		4.47	3.17	2.31	7.74	-0.90
14. Ratio of intermediation cost to total assets	4.65	3.59		20.15	2.57	2.11	1.48	1.45
15. Ratio of wage bills to intermediation cost	36.73	53.39		73.37	39.84	42.17	56.76	60.16
16. Ratio of wage bills to total expense	24.34	40.56		72.07	18.01	21.28	21.22	28.60
17. Ratio of wage bills to total income	14.62	21.31		224.69	9.69	11.26	6.34	29.09
18. Ratio of burden to total assets	0.55	0.52		15.69	-0.59	-0.20	-6.26	2.34
19. Ratio of burden to interest income	7.20	8.83		742.06	-7.98	-3.59	-113.62	60.26
20. Ratio of operating profits to total assets	4.66	4.27		-13.94	4.89	3.71	9.29	-0.05
21. Return on assets	1.75	1.73		-21.45	1.51	0.88	4.21	0.09
22. Return on equity	9.50	9.20		-26.66	13.13	6.94	19.38	0.40
23. Cost of deposits	1.66	1.12		-	4.94	3.22	3.45	2.81
24. Cost of borrowings	8.31	3.35		0.48	4.16	2.77	1.81	0.83
25. Cost of funds	3.21	1.64		0.49	4.82	3.17	2.69	2.04
26. Return on advances	13.31	8.70		3.57	13.63	10.36	8.36	3.34
27. Return on investments	6.99	7.00		1.19	8.83	6.76	6.58	4.15
28. Return on advances adjusted to cost of funds	10.11	7.07		3.08	8.81	7.19	5.67	1.29
29. Return on investments adjusted to cost of funds	3.79	5.36		0.70	4.01	3.59	3.89	2.1
30. Business per employee (in ₹ lakh)	1434.10	1790.76		71.61	961.81	1135.52	1825.28	2135.81
31. Profit per employee (in ₹ lakh)	26.90	29.80		-106.64	16.06	11.73	253.63	6.06
32. Capital adequacy ratio	15.25	16.45		74.73	15.31	18.03	15.90	23.63
33. Capital adequacy ratio - Tier I	14.62	15.77		74.69	14.12	16.63	15.38	22.92
34. Capital adequacy ratio - Tier II	0.63	0.68		0.04	1.19	1.40	0.52	0.71
35. Ratio of net NPA to net advances	0.88	0.79		-	1.42	2.31	1.27	2.88

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	JSC VTB Bank		Krung Thai Bank		Mashreqbank		Mizuho Corporate Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-Deposit ratio	42.16	10.05	5.75	5.71	8.41	9.98	13.17	22.09
2. Credit-Deposit ratio	466.73	112.42	8.96	4.79	46.77	133.32	97.53	91.13
3. Investment-Deposit ratio	0.00	23.58	26.87	29.03	252.69	80.06	35.18	37.58
4. (Credit+Investment)-Deposit ratio	466.73	136.00	35.83	33.82	299.46	213.39	132.71	128.71
5. Ratio of deposits to total liabilities	1.83	7.16	67.88	69.72	18.97	29.44	52.55	55.20
6. Ratio of demand & savings bank deposits to total deposits	100.00	100.00	24.97	23.17	89.67	97.79	30.50	26.55
7. Ratio of priority sector advances to total advances	-	-	62.38	31.70	99.49	99.98	26.26	28.70
8. Ratio of term loan to total advances	100.00	100.00	-	-	0.51	0.02	30.46	33.75
9. Ratio of secured advances to total advances	100.00	100.00	97.11	100.00	100.00	100.00	34.94	42.50
10. Ratio of investments in non-approved securities to total investments	-	-	5.80	5.52	5.70	13.81	12.44	9.24
11. Ratio of interest income to total assets	6.03	4.48	7.35	5.17	4.69	4.14	7.57	4.54
12. Ratio of net interest income to total assets (Net Interest Margin)	6.03	4.48	4.10	2.77	4.55	4.05	4.16	2.20
13. Ratio of non-interest income to total assets	0.12	0.23	0.67	0.71	9.11	10.36	2.24	1.72
14. Ratio of intermediation cost to total assets	6.15	6.59	2.31	2.56	5.30	6.60	2.12	2.12
15. Ratio of wage bills to intermediation cost	33.38	35.46	19.62	18.12	42.23	36.64	41.26	39.33
16. Ratio of wage bills to total expense	33.38	35.46	8.15	9.36	41.18	36.15	15.83	18.74
17. Ratio of wage bills to total income	33.37	49.51	5.65	7.89	16.22	16.67	8.94	13.35
18. Ratio of burden to total assets	6.03	6.35	1.64	1.85	-3.81	-3.76	-0.11	0.41
19. Ratio of burden to interest income	99.98	141.68	22.30	35.82	-81.31	-90.88	-1.49	8.93
20. Ratio of operating profits to total assets	0.00	-1.87	2.46	0.92	8.37	7.81	4.27	1.80
21. Return on assets	-0.26	-1.16	1.36	0.52	4.43	3.35	2.43	0.89
22. Return on equity	-0.26	-1.24	4.15	1.75	6.44	4.77	7.46	2.72
23. Cost of deposits	-	-	4.95	3.48	0.45	0.32	4.93	4.23
24. Cost of borrowings	-	-	-	-	-	-	4.68	0.03
25. Cost of funds	-	-	4.95	3.48	0.59	0.33	4.86	3.69
26. Return on advances	8.57	13.54	8.41	7.31	5.33	3.78	10.82	7.20
27. Return on investments	0.00	2.81	7.93	6.88	6.93	8.01	6.30	4.01
28. Return on advances adjusted to cost of funds	8.57	13.54	3.47	3.83	4.75	3.46	5.96	3.52
29. Return on investments adjusted to cost of funds	-	2.81	2.98	3.39	6.35	7.68	1.44	0.32
30. Business per employee (in ₹ lakh)	73.26	114.00	1021.69	1015.45	310.03	191.16	2023.79	1940.86
31. Profit per employee (in ₹ lakh)	-	-	16.87	7.08	34.12	26.69	38.14	17.56
32. Capital adequacy ratio	317.51	225.93	81.86	61.02	76.80	78.21	37.58	38.98
33. Capital adequacy ratio - Tier I	317.51	225.93	80.61	59.77	75.55	76.96	37.29	38.60
34. Capital adequacy ratio - Tier II	-	-	1.25	1.25	1.25	1.25	0.29	0.38
35. Ratio of net NPA to net advances	-	-	-	-	-	-	-	-

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Oman International Bank		Royal Bank of Scotland		Shinhan Bank		Societe Generale	
	2009	2010	2009	2010	2009	2010	2009	2010
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-Deposit ratio	5.17	10.10	7.53	9.89	5.75	6.80	5.61	5.89
2. Credit-Deposit ratio	1.03	1.04	104.38	80.75	59.74	69.34	44.36	49.63
3. Investment-Deposit ratio	50.57	54.66	67.74	43.76	26.46	28.36	186.72	213.75
4. (Credit+Investment)-Deposit ratio	51.60	55.71	172.12	124.52	86.20	97.70	231.08	263.38
5. Ratio of deposits to total liabilities	47.45	44.76	53.04	69.73	73.95	65.04	38.21	35.3
6. Ratio of demand & savings bank deposits to total deposits	30.89	35.32	44.10	46.85	23.66	51.83	8.03	8.37
7. Ratio of priority sector advances to total advances	-	-	39.58	45.24	23.75	33.27	35.63	30.54
8. Ratio of term loan to total advances	90.60	96.68	45.04	46.49	45.39	49.07	34.43	28.02
9. Ratio of secured advances to total advances	100.00	100.00	52.29	60.33	51.79	58.11	60.44	72.15
10. Ratio of investments in non-approved securities to total investments	0.61	1.26	3.55	14.54	-	-	40.28	23.82
11. Ratio of interest income to total assets	3.73	3.70	9.35	7.89	7.33	6.60	5.76	4.80
12. Ratio of net interest income to total assets (Net Interest Margin)	1.36	1.52	5.04	5.24	4.38	4.49	2.73	2.84
13. Ratio of non-interest income to total assets	0.66	2.82	3.67	2.78	0.96	1.20	2.59	0.40
14. Ratio of intermediation cost to total assets	1.56	1.69	4.49	3.70	1.47	1.26	2.47	2.76
15. Ratio of wage bills to intermediation cost	28.47	28.84	50.19	41.83	41.31	36.20	48.94	53.56
16. Ratio of wage bills to total expense	11.32	12.59	25.61	24.37	13.74	13.54	22.01	31.34
17. Ratio of wage bills to total income	10.14	7.49	17.30	14.49	7.31	5.87	14.48	28.39
18. Ratio of burden to total assets	0.90	-1.12	0.82	0.92	0.50	0.07	-0.12	2.35
19. Ratio of burden to interest income	24.28	-30.34	8.73	11.61	6.89	0.99	-2.14	49.08
20. Ratio of operating profits to total assets	0.46	2.64	4.23	4.32	3.88	4.42	2.86	0.49
21. Return on assets	1.22	3.52	0.06	-0.40	1.86	2.28	2.07	0.31
22. Return on equity	1.75	5.21	0.82	-4.49	8.05	9.28	10.51	1.18
23. Cost of deposits	4.52	4.51	4.59	3.17	4.30	3.04	5.29	4.59
24. Cost of borrowings	3.13	1.27	3.55	2.40	3.66	0.18	1.08	0.17
25. Cost of funds	4.32	4.04	4.19	2.94	4.25	2.93	3.14	2.16
26. Return on advances	4.07	4.25	12.47	10.32	11.20	9.53	12.68	7.58
27. Return on investments	6.74	6.75	6.12	6.24	5.96	4.60	5.13	4.72
28. Return on advances adjusted to cost of funds	-0.25	0.21	8.28	7.38	6.95	6.61	9.54	5.42
29. Return on investments adjusted to cost of funds	2.42	2.72	1.93	3.30	1.71	1.68	1.99	2.55
30. Business per employee (in ₹ lakh)	480.49	522.45	1029.41	1158.97	2445.00	2210.54	1017.00	1098.54
31. Profit per employee (in ₹ lakh)	7.50	24.47	0.62	-4.06	38.58	45.77	33.83	3.85
32. Capital adequacy ratio	25.17	41.08	12.66	12.50	36.80	40.85	22.47	22.77
33. Capital adequacy ratio - Tier I	23.25	39.83	7.43	7.94	36.35	39.89	22.08	21.96
34. Capital adequacy ratio - Tier II	1.92	1.25	5.23	4.56	0.45	0.96	0.39	0.81
35. Ratio of net NPA to net advances	-	-	2.20	1.95	-	-	-	-

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl'd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		UBS AG	
	2009	2010	2009	2010	2009	2010	2009	2010
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash-Deposit ratio	6.88	8.42	6.02	7.89	4.26	9.30	-	39.19
2. Credit-Deposit ratio	25.04	24.68	89.68	86.22	81.31	117.84	-	12.25
3. Investment-Deposit ratio	11.40	15.76	37.20	38.34	35.68	35.17	-	687.47
4. (Credit+Investment)-Deposit ratio	36.43	40.44	126.89	124.56	116.98	153.01	-	699.72
5. Ratio of deposits to total liabilities	81.37	74.42	42.89	53.82	59.38	55.83	-	10.79
6. Ratio of demand & savings bank deposits to total deposits	89.54	86.40	43.06	47.49	7.04	9.03	-	2.21
7. Ratio of priority sector advances to total advances	78.73	61.25	25.84	27.56	26.00	23.51	-	-
8. Ratio of term loan to total advances	4.28	5.25	38.59	39.73	78.87	64.89	-	-
9. Ratio of secured advances to total advances	15.01	35.36	50.93	55.42	91.18	79.95	-	-
10. Ratio of investments in non-approved securities to total investments	-	-	9.77	19.12	0.55	8.07	-	46.76
11. Ratio of interest income to total assets	3.14	2.44	6.61	6.07	8.23	6.97	2.53	5.54
12. Ratio of net interest income to total assets (Net Interest Margin)	1.66	0.92	3.70	4.16	2.58	1.27	2.53	4.39
13. Ratio of non-interest income to total assets	10.60	10.61	3.62	3.03	0.57	0.73	-	0.74
14. Ratio of intermediation cost to total assets	7.76	8.49	2.93	2.59	1.15	1.15	8.61	5.30
15. Ratio of wage bills to intermediation cost	59.71	64.57	42.09	42.35	29.58	32.82	54.00	48.70
16. Ratio of wage bills to total expense	50.14	54.74	21.09	24.38	5.01	5.50	54.00	39.99
17. Ratio of wage bills to total income	33.72	41.99	12.03	12.04	3.87	4.89	183.95	41.08
18. Ratio of burden to total assets	-2.84	-2.12	-0.70	-0.45	0.58	0.42	8.61	4.56
19. Ratio of burden to interest income	-90.34	-86.88	-10.57	-7.38	7.07	5.98	340.65	82.25
20. Ratio of operating profits to total assets	4.50	3.04	4.40	4.61	2.00	0.85	-6.08	-0.17
21. Return on assets	1.98	1.64	2.87	3.03	0.90	-0.66	-7.98	0.10
22. Return on equity	19.55	11.50	20.45	19.44	3.50	-2.46	-6.96	0.12
23. Cost of deposits	1.22	1.35	4.98	3.20	7.05	8.79	-	9.21
24. Cost of borrowings	0.00	0.00	4.47	1.64	15.92	4.68	-	-
25. Cost of funds	1.22	1.35	4.89	2.94	8.37	8.01	-	12.40
26. Return on advances	7.45	7.03	12.30	10.56	11.23	8.80	-	0.03
27. Return on investments	9.80	9.77	8.77	8.30	7.26	5.00	0.86	7.50
28. Return on advances adjusted to cost of funds	6.23	5.68	7.41	7.62	2.86	0.79	-	-12.38
29. Return on investments adjusted to cost of funds	8.57	8.42	3.88	5.36	-1.11	-3.01	-	-4.90
30. Business per employee (in ₹ lakh)	138.45	89.14	971.43	1083.45	2357.00	2613.00	-	673.73
31. Profit per employee (in ₹ lakh)	1.29	1.58	23.82	26.31	20.00	-14.00	-109.66	3.09
32. Capital adequacy ratio	20.31	20.03	11.56	12.41	38.01	34.40	229.37	157.86
33. Capital adequacy ratio - Tier I	20.10	19.81	7.99	8.94	35.52	31.91	229.37	157.83
34. Capital adequacy ratio - Tier II	0.21	0.22	3.57	3.47	2.49	2.49	-	0.03
35. Ratio of net NPA to net advances	2.55	3.39	1.37	1.40	0.00	4.32	-	-

Source : Annual accounts of banks.