

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31**  
**STATE BANK OF INDIA & ITS ASSOCIATES**

(In per cent)

Items	State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of India		State Bank of Mysore	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	7.04	8.54	5.81	5.63	5.18	5.47	6.03	4.22
2. Credit - Deposit Ratio	79.98	79.78	78.04	79.29	83.13	86.94	79.37	78.87
3. Investment - Deposit Ratio	27.07	27.94	29.62	29.97	29.91	29.18	29.36	29.45
4. (Credit + Investment) - Deposit Ratio	107.05	107.72	107.66	109.27	113.04	116.11	108.73	108.32
5. Ratio of deposits to total liabilities	84.89	83.84	83.45	83.28	78.15	76.79	83.08	84.73
6. Ratio of demand & savings bank deposits to total deposits	37.35	35.88	27.87	28.86	44.81	44.82	32.21	31.55
7. Ratio of priority sector advances to total advances	35.35	35.31	34.53	33.72	28.84	25.28	28.26	29.86
8. Ratio of term loans to total advances	53.91	50.81	56.37	55.36	47.98	47.01	55.22	56.71
9. Ratio of secured advances to total advances	85.84	89.84	88.08	87.85	81.04	82.64	86.51	89.52
10. Ratio of investments in non-approved securities to total investments	2.91	12.25	7.61	6.53	18.05	23.27	11.95	13.80
11. Ratio of interest income to total assets	9.29	9.46	9.46	9.79	8.32	8.25	9.03	9.35
12. Ratio of net interest income to total assets (Net Interest Margin)	3.28	3.24	2.99	3.08	3.38	3.06	2.82	2.88
13. Ratio of non-interest income to total assets	0.88	0.92	0.91	0.77	1.12	1.11	0.92	0.93
14. Ratio of intermediation cost to total assets	1.96	1.99	1.54	1.65	2.04	2.02	1.85	1.73
15. Ratio of wage bills to intermediation cost	61.61	62.53	66.33	67.24	65.11	62.77	59.61	57.95
16. Ratio of wage bills to total expense	15.18	15.17	12.77	13.31	19.01	17.57	13.68	12.24
17. Ratio of wage bills to total income	11.90	12.01	9.86	10.54	14.04	13.55	11.09	9.76
18. Ratio of burden to total assets	1.08	1.08	0.63	0.89	0.92	0.91	0.93	0.80
19. Ratio of burden to interest income	11.63	11.38	6.68	9.07	11.00	11.07	10.33	8.54
20. Ratio of operating profits to total assets	2.20	2.16	2.36	2.19	2.47	2.14	1.88	2.09
21. Return on assets	0.99	0.96	1.15	0.99	0.88	0.91	0.67	0.66
22. Return on equity	18.59	16.36	21.98	17.70	15.72	15.43	9.62	10.00
23. Cost of deposits	6.65	6.95	7.28	7.66	5.63	6.01	6.90	7.05
24. Cost of borrowings	7.75	6.56	8.20	7.16	6.15	5.31	7.07	8.34
25. Cost of funds	6.46	6.65	6.92	7.29	5.35	5.63	6.66	6.92
26. Return on advances	11.23	11.22	11.54	11.45	9.98	9.46	11.00	11.30
27. Return on investments	7.72	7.91	7.85	8.19	7.88	8.20	7.23	7.35
28. Return on advances adjusted to cost of funds	4.77	4.57	4.62	4.16	4.63	3.83	4.34	4.38
29. Return on investments adjusted to cost of funds	1.27	1.26	0.93	0.89	2.53	2.57	0.57	0.43
30. Business per employee (in Rupees Million)	82.70	90.00	116.87	138.79	79.84	94.39	88.10	95.50
31. Profit per employee (in Rupees Million)	0.50	0.60	0.86	0.83	0.53	0.65	0.40	0.40
32. Capital adequacy ratio	13.76	12.16	13.56	12.36	13.86	12.92	12.55	11.79
33. Capital adequacy ratio - Tier I	9.76	9.11	9.62	9.25	9.79	9.49	9.18	8.87
34. Capital adequacy ratio - Tier II	4.00	3.05	3.94	3.11	4.07	3.43	3.37	2.92
35. Ratio of net NPA to net advances	1.92	2.27	1.30	1.61	1.82	2.10	1.93	2.69

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**STATE BANK OF INDIA & ITS ASSOCIATES**  
(In per cent)

Items	State Bank of Patiala		State Bank of Travancore	
	2012 (9)	2013 (10)	2012 (11)	2013 (12)
1. Cash - Deposit Ratio	8.98	4.52	6.68	5.37
2. Credit - Deposit Ratio	79.25	83.23	77.44	79.75
3. Investment - Deposit Ratio	27.76	27.02	31.39	32.17
4. (Credit + Investment) - Deposit Ratio	107.00	110.24	108.83	111.92
5. Ratio of deposits to total liabilities	80.60	81.69	83.12	83.31
6. Ratio of demand & savings bank deposits to total deposits	24.55	25.13	27.34	25.79
7. Ratio of priority sector advances to total advances	32.23	31.33	36.21	36.30
8. Ratio of term loans to total advances	51.80	50.43	47.90	49.76
9. Ratio of secured advances to total advances	95.15	94.54	83.62	87.33
10. Ratio of investments in non-approved securities to total investments	12.61	16.34	18.93	14.19
11. Ratio of interest income to total assets	9.03	9.24	8.79	9.21
12. Ratio of net interest income to total assets (Net Interest Margin)	2.60	2.37	2.42	2.27
13. Ratio of non-interest income to total assets	0.84	0.73	0.74	0.70
14. Ratio of intermediation cost to total assets	1.47	1.54	1.57	1.53
15. Ratio of wage bills to intermediation cost	63.08	60.33	64.06	61.86
16. Ratio of wage bills to total expense	11.74	11.02	12.65	11.15
17. Ratio of wage bills to total income	9.41	9.29	10.54	9.53
18. Ratio of burden to total assets	0.64	0.80	0.83	0.83
19. Ratio of burden to interest income	7.05	8.69	9.41	9.00
20. Ratio of operating profits to total assets	1.96	1.56	1.59	1.44
21. Return on assets	0.93	0.68	0.65	0.66
22. Return on equity	17.95	13.17	13.93	14.94
23. Cost of deposits	7.17	7.61	6.74	7.51
24. Cost of borrowings	6.27	7.34	9.46	7.86
25. Cost of funds	6.54	6.94	6.20	6.88
26. Return on advances	11.25	11.18	10.65	10.98
27. Return on investments	7.60	7.55	7.17	7.31
28. Return on advances adjusted to cost of funds	4.71	4.24	4.45	4.11
29. Return on investments adjusted to cost of funds	1.06	0.61	0.96	0.44
30. Business per employee (in Rupees Million)	105.57	113.50	106.60	125.90
31. Profit per employee (in Rupees Million)	0.59	0.46	0.42	0.50
32. Capital adequacy ratio	12.30	11.12	13.55	11.70
33. Capital adequacy ratio - Tier I	8.60	8.02	9.35	8.46
34. Capital adequacy ratio - Tier II	3.70	3.10	4.20	3.24
35. Ratio of net NPA to net advances	1.35	1.62	1.54	1.46

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**NATIONALISED BANKS**

(In per cent)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	5.46	4.37	5.26	4.86	5.63	2.84	4.71	5.75
2. Credit - Deposit Ratio	69.64	72.45	78.62	79.46	74.67	69.25	78.20	75.78
3. Investment - Deposit Ratio	34.01	32.62	27.99	30.40	21.62	25.62	27.26	24.78
4. (Credit + Investment) - Deposit Ratio	103.66	105.07	106.61	109.86	96.29	94.87	105.46	100.56
5. Ratio of deposits to total liabilities	87.24	87.46	84.99	84.62	86.04	86.61	82.75	84.37
6. Ratio of demand & savings bank deposits to total deposits	30.49	30.73	26.40	25.65	26.90	25.32	26.65	25.64
7. Ratio of priority sector advances to total advances	33.65	30.43	33.24	35.19	22.59	24.21	22.56	22.45
8. Ratio of term loans to total advances	51.16	50.57	46.46	46.52	44.14	43.10	40.03	39.85
9. Ratio of secured advances to total advances	89.45	88.58	87.55	93.25	83.67	87.28	78.94	85.92
10. Ratio of investments in non-approved securities to total investments	16.58	21.42	9.76	12.36	16.65	15.83	17.42	15.98
11. Ratio of interest income to total assets	9.29	9.00	9.71	9.53	7.37	7.08	7.74	7.62
12. Ratio of net interest income to total assets (Net Interest Margin)	3.09	2.51	3.22	2.77	2.56	2.28	2.26	2.16
13. Ratio of non-interest income to total assets	0.78	0.76	0.74	0.77	0.85	0.73	0.90	0.90
14. Ratio of intermediation cost to total assets	1.61	1.53	1.55	1.50	1.28	1.20	1.34	1.27
15. Ratio of wage bills to intermediation cost	68.16	67.14	63.73	63.17	57.87	58.01	62.12	58.72
16. Ratio of wage bills to total expense	14.06	12.79	12.25	11.50	12.18	11.57	12.22	11.09
17. Ratio of wage bills to total income	10.91	10.50	9.43	9.22	9.02	8.88	9.65	8.78
18. Ratio of burden to total assets	0.83	0.76	0.81	0.73	0.43	0.47	0.44	0.37
19. Ratio of burden to interest income	8.97	8.50	8.33	7.67	5.85	6.58	5.69	4.91
20. Ratio of operating profits to total assets	2.26	1.75	2.41	2.04	2.13	1.81	1.82	1.78
21. Return on assets	1.02	0.64	1.19	0.99	1.24	0.90	0.72	0.65
22. Return on equity	19.64	10.84	19.25	16.19	20.64	15.07	14.00	12.25
23. Cost of deposits	6.69	7.12	7.02	7.45	5.15	5.23	5.82	5.78
24. Cost of borrowings	7.72	5.43	7.98	6.23	6.91	5.73	8.17	7.84
25. Cost of funds	6.44	6.83	6.83	7.13	5.00	5.04	5.69	5.66
26. Return on advances	11.39	10.59	12.00	11.37	8.67	8.40	8.76	8.60
27. Return on investments	7.62	7.95	7.33	7.36	8.00	7.32	8.27	8.01
28. Return on advances adjusted to cost of funds	4.95	3.76	5.17	4.25	3.67	3.36	3.07	2.94
29. Return on investments adjusted to cost of funds	1.18	1.11	0.51	0.23	3.00	2.27	2.58	2.35
30. Business per employee (in Rupees Million)	121.70	137.30	126.20	135.50	146.60	168.90	136.00	158.20
31. Profit per employee (in Rupees Million)	0.84	0.53	0.90	0.90	1.20	1.00	0.64	0.64
32. Capital adequacy ratio	12.83	11.03	13.18	11.76	14.67	13.30	11.95	11.02
33. Capital adequacy ratio - Tier I	9.13	8.05	9.03	8.52	10.83	10.13	8.59	8.20
34. Capital adequacy ratio - Tier II	3.70	2.98	4.15	3.24	3.84	3.17	3.36	2.82
35. Ratio of net NPA to net advances	0.98	3.19	0.91	2.45	0.54	1.28	1.47	2.06

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**NATIONALISED BANKS** (In per cent)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	5.93	5.58	5.44	4.33	6.68	6.00	6.82	5.33
2. Credit - Deposit Ratio	73.25	80.00	71.09	68.05	75.20	76.06	73.80	71.51
3. Investment - Deposit Ratio	34.02	33.32	31.21	34.04	30.20	32.12	34.87	35.04
4. (Credit + Investment) - Deposit Ratio	107.27	113.32	102.29	102.09	105.39	108.19	108.67	106.55
5. Ratio of deposits to total liabilities	83.97	80.66	87.41	86.30	85.37	84.30	83.24	85.82
6. Ratio of demand & savings bank deposits to total deposits	41.33	40.79	24.34	24.18	33.27	32.55	22.12	21.68
7. Ratio of priority sector advances to total advances	33.63	32.25	29.80	33.88	26.11	29.10	29.19	31.35
8. Ratio of term loans to total advances	62.59	60.51	50.58	53.53	65.21	62.17	52.90	49.36
9. Ratio of secured advances to total advances	81.09	85.48	75.47	82.59	75.40	87.43	72.26	84.01
10. Ratio of investments in non-approved securities to total investments	20.70	19.27	13.02	15.80	14.28	17.12	21.98	19.87
11. Ratio of interest income to total assets	8.61	9.24	8.69	8.67	8.71	8.78	8.48	8.59
12. Ratio of net interest income to total assets (Net Interest Margin)	3.00	2.92	2.17	2.00	2.35	2.30	2.05	1.92
13. Ratio of non-interest income to total assets	0.76	0.88	0.82	0.80	0.63	0.67	0.97	0.90
14. Ratio of intermediation cost to total assets	1.96	1.73	1.32	1.31	1.71	1.70	1.16	1.12
15. Ratio of wage bills to intermediation cost	67.76	66.11	63.61	63.27	66.85	68.32	51.20	49.60
16. Ratio of wage bills to total expense	17.56	14.18	10.68	10.38	14.14	14.21	7.84	7.12
17. Ratio of wage bills to total income	14.17	11.29	8.80	8.74	12.20	12.29	6.29	5.85
18. Ratio of burden to total assets	1.20	0.85	0.49	0.51	1.07	1.03	0.19	0.22
19. Ratio of burden to interest income	13.89	9.20	5.66	5.84	12.29	11.73	2.23	2.54
20. Ratio of operating profits to total assets	1.81	2.07	1.67	1.50	1.28	1.27	1.86	1.70
21. Return on assets	0.55	0.74	0.95	0.77	0.26	0.44	1.06	0.88
22. Return on equity	9.91	13.66	15.36	12.08	4.57	7.31	19.54	16.08
23. Cost of deposits	5.99	6.88	7.08	7.39	6.92	7.08	7.13	7.35
24. Cost of borrowings	8.04	7.07	8.05	5.30	7.63	7.58	5.64	5.98
25. Cost of funds	5.75	6.49	6.89	7.07	6.55	6.67	6.54	6.89
26. Return on advances	10.67	11.10	10.57	10.27	10.40	10.59	10.21	10.45
27. Return on investments	7.04	7.77	7.59	8.17	7.64	7.25	6.75	6.50
28. Return on advances adjusted to cost of funds	4.91	4.60	3.68	3.20	3.85	3.93	3.67	3.56
29. Return on investments adjusted to cost of funds	1.29	1.27	0.70	1.09	1.09	0.58	0.21	-0.39
30. Business per employee (in Rupees Million)	96.70	125.60	137.44	142.02	86.16	97.30	171.30	192.13
31. Profit per employee (in Rupees Million)	0.31	0.56	0.82	0.70	0.15	0.28	1.09	0.97
32. Capital adequacy ratio	12.43	12.59	13.76	12.40	12.40	11.49	13.00	12.33
33. Capital adequacy ratio - Tier I	8.31	7.57	10.35	9.77	7.79	8.09	8.33	8.33
34. Capital adequacy ratio - Tier II	4.12	5.02	3.41	2.63	4.61	3.40	4.67	4.00
35. Ratio of net NPA to net advances	0.84	0.52	1.46	2.18	3.09	2.90	0.87	1.19

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**NATIONALISED BANKS** (In per cent)

Items	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2012 (17)	2013 (18)	2012 (19)	2013 (20)	2012 (21)	2013 (22)	2012 (23)	2013 (24)
1. Cash - Deposit Ratio	6.73	8.89	7.17	4.64	5.23	4.98	5.72	4.87
2. Credit - Deposit Ratio	73.47	67.67	85.79	86.43	74.77	74.41	78.87	79.34
3. Investment - Deposit Ratio	29.84	35.33	39.51	43.50	31.44	29.44	31.14	30.38
4. (Credit + Investment) - Deposit Ratio	103.31	103.00	125.30	129.94	106.20	103.85	110.01	109.72
5. Ratio of deposits to total liabilities	88.30	85.69	72.50	70.37	85.42	87.20	81.24	82.62
6. Ratio of demand & savings bank deposits to total deposits	34.55	28.96	24.10	25.12	30.55	27.60	26.42	26.51
7. Ratio of priority sector advances to total advances	30.26	28.15	26.82	17.53	32.98	34.17	30.03	31.07
8. Ratio of term loans to total advances	50.36	53.44	72.75	71.73	57.54	55.16	51.84	49.70
9. Ratio of secured advances to total advances	82.68	87.16	92.59	92.74	80.51	84.65	85.81	89.50
10. Ratio of investments in non-approved securities to total investments	15.65	22.08	22.09	27.95	21.68	25.53	9.97	11.55
11. Ratio of interest income to total assets	8.59	8.86	8.60	8.18	9.30	9.13	8.98	8.91
12. Ratio of net interest income to total assets (Net Interest Margin)	2.66	2.37	1.67	1.75	3.36	2.97	2.52	2.26
13. Ratio of non-interest income to total assets	0.74	0.65	0.78	1.05	0.94	0.85	0.84	0.85
14. Ratio of intermediation cost to total assets	1.46	1.29	0.96	1.02	1.66	1.81	1.59	1.47
15. Ratio of wage bills to intermediation cost	61.89	60.92	44.50	49.08	67.85	71.76	65.85	65.98
16. Ratio of wage bills to total expense	12.22	10.13	5.41	6.74	14.84	16.29	12.99	11.94
17. Ratio of wage bills to total income	9.69	8.29	4.55	5.44	11.02	13.00	10.64	9.93
18. Ratio of burden to total assets	0.72	0.64	0.18	-0.03	0.73	0.96	0.74	0.62
19. Ratio of burden to interest income	8.43	7.24	2.12	-0.34	7.81	10.53	8.28	6.94
20. Ratio of operating profits to total assets	1.93	1.73	1.49	1.78	2.63	2.01	1.77	1.64
21. Return on assets	1.08	0.86	0.83	0.72	1.31	1.02	0.52	0.24
22. Return on equity	19.75	15.83	11.95	9.26	17.19	13.89	9.88	4.47
23. Cost of deposits	6.41	7.15	7.18	6.99	6.58	6.87	6.94	7.29
24. Cost of borrowings	5.92	4.59	9.13	7.39	10.12	8.94	7.63	6.61
25. Cost of funds	6.19	6.74	6.21	5.95	6.67	6.92	7.02	7.22
26. Return on advances	10.17	11.14	10.64	10.37	11.38	10.82	10.76	10.57
27. Return on investments	7.39	7.04	6.99	5.86	7.67	8.12	7.57	7.48
28. Return on advances adjusted to cost of funds	3.98	4.39	4.44	4.43	4.71	3.91	3.73	3.35
29. Return on investments adjusted to cost of funds	1.20	0.30	0.78	-0.08	1.00	1.20	0.54	0.26
30. Business per employee (in Rupees Million)	128.40	143.10	238.33	256.44	111.40	130.10	117.60	128.80
31. Profit per employee (in Rupees Million)	0.79	0.73	1.32	1.22	0.93	0.84	0.38	0.20
32. Capital adequacy ratio	11.51	11.03	14.58	13.13	13.47	13.08	13.32	11.85
33. Capital adequacy ratio - Tier I	8.86	7.26	8.38	7.68	11.13	10.88	8.35	7.80
34. Capital adequacy ratio - Tier II	2.65	3.77	6.20	5.45	2.34	2.20	4.97	4.05
35. Ratio of net NPA to net advances	1.01	1.39	1.61	1.58	1.33	2.26	1.35	2.50

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**NATIONALISED BANKS** (In per cent)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2012 (25)	2013 (26)	2012 (27)	2013 (28)	2012 (29)	2013 (30)	2012 (31)	2013 (32)
1. Cash - Deposit Ratio	5.43	4.65	5.77	4.60	4.87	4.57	5.58	4.37
2. Credit - Deposit Ratio	71.80	73.31	73.11	72.81	77.39	78.84	78.27	79.61
3. Investment - Deposit Ratio	33.41	33.29	31.79	31.91	32.33	33.17	25.84	24.63
4. (Credit + Investment) - Deposit Ratio	105.20	106.60	104.90	104.72	109.72	112.02	104.11	104.24
5. Ratio of deposits to total liabilities	87.85	87.64	86.58	87.78	82.84	81.77	86.56	86.16
6. Ratio of demand & savings bank deposits to total deposits	24.13	24.55	23.93	22.28	35.34	39.16	29.45	28.03
7. Ratio of priority sector advances to total advances	35.75	35.86	28.01	27.20	31.33	30.04	29.46	26.63
8. Ratio of term loans to total advances	56.20	55.21	68.74	67.86	48.59	46.45	79.93	79.11
9. Ratio of secured advances to total advances	92.68	93.58	81.28	88.26	91.61	92.11	77.85	83.22
10. Ratio of investments in non-approved securities to total investments	24.35	24.62	14.78	16.97	18.52	17.00	10.51	11.97
11. Ratio of interest income to total assets	9.33	9.36	9.15	9.57	8.72	8.94	9.01	8.61
12. Ratio of net interest income to total assets (Net Interest Margin)	2.49	2.49	2.12	2.14	3.21	3.17	3.00	2.74
13. Ratio of non-interest income to total assets	0.73	0.87	0.59	0.54	1.00	0.90	0.63	0.59
14. Ratio of intermediation cost to total assets	1.37	1.41	1.64	1.46	1.67	1.74	1.66	1.60
15. Ratio of wage bills to intermediation cost	58.60	59.14	71.85	69.11	67.45	69.50	67.21	68.55
16. Ratio of wage bills to total expense	9.75	10.06	13.58	11.34	15.71	16.12	14.55	14.68
17. Ratio of wage bills to total income	7.96	8.14	12.08	9.97	11.61	12.31	11.57	11.91
18. Ratio of burden to total assets	0.63	0.53	1.05	0.92	0.67	0.84	1.03	1.01
19. Ratio of burden to interest income	6.80	5.71	11.45	9.57	7.68	9.43	11.38	11.71
20. Ratio of operating profits to total assets	1.85	1.95	1.07	1.22	2.54	2.33	1.97	1.74
21. Return on assets	0.67	0.71	0.65	0.44	1.19	1.00	0.81	1.07
22. Return on equity	9.91	10.74	11.21	7.66	19.80	15.70	16.32	20.47
23. Cost of deposits	7.60	7.56	7.61	8.11	6.18	6.61	6.35	6.26
24. Cost of borrowings	7.09	6.97	9.51	9.27	4.84	4.00	8.52	7.80
25. Cost of funds	7.36	7.35	7.43	7.90	5.73	6.11	6.00	5.91
26. Return on advances	11.62	11.42	11.16	11.70	10.61	10.57	10.74	9.97
27. Return on investments	7.22	6.97	7.59	7.41	7.10	7.55	7.21	7.47
28. Return on advances adjusted to cost of funds	4.26	4.08	3.72	3.80	4.88	4.46	4.74	4.07
29. Return on investments adjusted to cost of funds	-0.13	-0.38	0.16	-0.49	1.37	1.43	1.21	1.57
30. Business per employee (in Rupees Million)	146.22	162.03	130.20	137.00	113.20	116.51	107.41	125.70
31. Profit per employee (in Rupees Million)	0.62	0.70	0.60	0.40	0.84	0.81	0.53	0.81
32. Capital adequacy ratio	12.69	12.04	13.26	12.91	12.63	12.72	12.24	12.59
33. Capital adequacy ratio - Tier I	10.12	9.18	8.55	8.38	9.28	9.76	8.94	8.96
34. Capital adequacy ratio - Tier II	2.57	2.86	4.71	4.53	3.35	2.96	3.30	3.63
35. Ratio of net NPA to net advances	2.21	2.27	1.19	2.16	1.52	2.35	0.96	0.76

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**NATIONALISED BANKS**

(In per cent)

Items	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash - Deposit Ratio	5.07	3.29	5.22	4.08	5.71	3.82	5.47	4.04
2. Credit - Deposit Ratio	75.02	73.97	79.81	78.90	70.74	68.46	69.72	71.91
3. Investment - Deposit Ratio	29.72	30.12	27.98	30.65	32.61	33.25	34.49	32.25
4. (Credit + Investment) - Deposit Ratio	104.75	104.09	107.80	109.54	103.35	101.71	104.20	104.16
5. Ratio of deposits to total liabilities	85.32	87.30	85.00	84.58	87.36	87.82	86.73	87.42
6. Ratio of demand & savings bank deposits to total deposits	22.34	32.14	31.28	30.95	40.77	39.65	22.02	20.97
7. Ratio of priority sector advances to total advances	25.03	25.98	23.87	26.60	35.15	36.49	29.56	27.54
8. Ratio of term loans to total advances	63.86	60.44	43.71	46.45	69.10	69.93	53.47	52.38
9. Ratio of secured advances to total advances	76.08	89.43	78.57	85.74	80.49	86.74	74.25	78.53
10. Ratio of investments in non-approved securities to total investments	12.80	17.02	19.05	23.59	21.87	23.30	17.24	16.69
11. Ratio of interest income to total assets	8.51	8.84	8.44	8.75	8.29	8.54	8.99	8.76
12. Ratio of net interest income to total assets (Net Interest Margin)	2.27	2.42	2.73	2.63	2.58	2.30	2.14	1.82
13. Ratio of non-interest income to total assets	0.56	0.50	0.98	0.89	0.76	0.98	0.59	0.59
14. Ratio of intermediation cost to total assets	1.20	1.15	1.60	1.57	1.44	1.39	1.35	1.32
15. Ratio of wage bills to intermediation cost	67.26	64.01	62.18	61.06	64.42	62.01	61.59	62.26
16. Ratio of wage bills to total expense	10.82	9.71	13.61	12.47	12.98	11.28	10.16	9.94
17. Ratio of wage bills to total income	8.87	7.87	10.56	9.95	10.25	9.04	8.69	8.79
18. Ratio of burden to total assets	0.63	0.65	0.62	0.68	0.68	0.40	0.76	0.73
19. Ratio of burden to interest income	7.45	7.31	7.32	7.80	8.17	4.73	8.43	8.35
20. Ratio of operating profits to total assets	1.64	1.77	2.11	1.94	1.90	1.89	1.38	1.09
21. Return on assets	0.69	0.33	0.79	0.79	0.70	0.38	0.66	0.59
22. Return on equity	13.83	6.76	13.05	13.52	11.93	6.84	11.54	10.83
23. Cost of deposits	6.65	7.03	6.30	6.80	6.11	6.57	7.43	7.61
24. Cost of borrowings	8.51	5.93	5.31	4.94	8.17	10.81	7.52	5.50
25. Cost of funds	6.44	6.68	5.93	6.37	5.88	6.39	7.10	7.14
26. Return on advances	10.61	10.55	9.75	9.92	10.35	10.46	11.35	10.67
27. Return on investments	7.12	7.42	7.57	7.92	6.79	7.23	6.96	7.20
28. Return on advances adjusted to cost of funds	4.17	3.87	3.81	3.55	4.47	4.06	4.24	3.52
29. Return on investments adjusted to cost of funds	0.68	0.74	1.63	1.55	0.91	0.83	-0.14	0.06
30. Business per employee (in Rupees Million)	116.40	118.90	107.00	121.50	97.10	108.30	112.80	124.00
31. Profit per employee (in Rupees Million)	0.51	0.27	0.60	0.70	0.41	0.25	0.50	0.50
32. Capital adequacy ratio	12.35	14.15	11.85	11.45	12.69	11.66	13.06	11.32
33. Capital adequacy ratio - Tier I	8.09	9.06	8.37	8.23	8.79	8.40	9.68	8.54
34. Capital adequacy ratio - Tier II	4.26	5.09	3.48	3.22	3.90	3.26	3.38	2.78
35. Ratio of net NPA to net advances	1.96	3.17	1.70	1.61	1.72	2.87	1.72	1.30

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**OLD PRIVATE SECTOR BANKS**  
(In per cent)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank		Federal Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	6.47	5.10	4.99	5.01	7.35	4.55	4.95	4.76
2. Credit - Deposit Ratio	72.26	71.72	74.28	75.09	74.19	69.42	77.15	76.54
3. Investment - Deposit Ratio	29.66	26.75	28.07	25.94	36.94	41.82	35.56	36.72
4. (Credit + Investment) - Deposit Ratio	101.92	98.47	102.34	101.02	111.13	111.24	112.71	113.25
5. Ratio of deposits to total liabilities	88.01	90.61	89.05	88.37	80.43	81.06	80.72	81.09
6. Ratio of demand & savings bank deposits to total deposits	19.32	17.53	18.19	16.77	19.35	22.46	27.54	27.17
7. Ratio of priority sector advances to total advances	33.78	21.62	36.23	37.65	32.09	28.93	32.28	26.07
8. Ratio of term loans to total advances	31.05	25.18	35.33	32.67	80.09	77.28	37.66	36.48
9. Ratio of secured advances to total advances	96.07	96.48	96.81	98.06	89.59	90.23	77.19	83.40
10. Ratio of investments in non-approved securities to total investments	11.26	10.49	16.11	13.34	4.51	7.02	33.74	31.10
11. Ratio of interest income to total assets	9.83	10.29	10.30	10.59	9.63	9.18	9.92	9.37
12. Ratio of net interest income to total assets (Net Interest Margin)	2.81	2.64	3.03	3.02	1.71	1.94	3.49	3.00
13. Ratio of non-interest income to total assets	0.78	0.74	1.26	1.32	0.99	0.80	0.95	1.01
14. Ratio of intermediation cost to total assets	2.73	2.59	1.70	1.81	3.38	2.38	1.75	1.79
15. Ratio of wage bills to intermediation cost	71.07	70.49	43.71	40.32	56.03	55.04	55.54	53.11
16. Ratio of wage bills to total expense	19.89	17.81	8.28	7.78	16.75	13.62	11.86	11.66
17. Ratio of wage bills to total income	18.29	16.53	6.42	6.13	17.82	13.13	8.93	9.17
18. Ratio of burden to total assets	1.95	1.85	0.44	0.49	2.39	1.58	0.80	0.78
19. Ratio of burden to interest income	19.85	17.96	4.28	4.59	24.78	17.20	8.04	8.35
20. Ratio of operating profits to total assets	0.85	0.79	2.59	2.53	-0.68	0.36	2.69	2.22
21. Return on assets	0.24	0.25	1.71	1.58	-0.73	0.02	1.41	1.35
22. Return on equity	4.66	4.94	24.91	22.33	-14.70	0.35	14.37	13.89
23. Cost of deposits	7.64	8.28	7.97	8.21	8.35	7.96	7.25	7.20
24. Cost of borrowings	6.81	8.11	11.43	14.59	11.12	6.97	8.93	7.54
25. Cost of funds	7.36	8.07	7.95	8.16	8.25	7.28	6.89	6.75
26. Return on advances	12.41	13.01	12.98	13.24	12.07	11.75	12.02	11.33
27. Return on investments	6.88	7.02	7.40	7.56	7.84	7.19	8.24	7.60
28. Return on advances adjusted to cost of funds	5.05	4.94	5.03	5.07	3.82	4.47	5.13	4.57
29. Return on investments adjusted to cost of funds	-0.48	-1.05	-0.55	-0.61	-0.41	-0.09	1.35	0.85
30. Business per employee (in Rupees Million)	67.50	73.60	84.70	93.80	59.29	72.97	101.10	107.50
31. Profit per employee (in Rupees Million)	0.10	0.12	0.80	0.90	-0.33	0.01	0.90	0.90
32. Capital adequacy ratio	11.08	12.29	12.57	13.98	9.49	11.06	16.64	14.73
33. Capital adequacy ratio - Tier I	8.83	9.62	11.69	13.27	7.42	8.05	15.86	14.09
34. Capital adequacy ratio - Tier II	2.25	2.67	0.88	0.71	2.07	3.01	0.78	0.64
35. Ratio of net NPA to net advances	1.10	1.12	0.44	0.63	0.66	3.36	0.53	0.98

Source : Annual accounts of Banks.



**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**OLD PRIVATE SECTOR BANKS**  
(In per cent)

Items	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	5.63	4.70	5.22	4.20	5.39	4.76	5.98	4.21
2. Credit - Deposit Ratio	81.61	76.87	62.00	61.04	65.55	69.91	74.58	76.27
3. Investment - Deposit Ratio	36.13	44.22	40.54	40.08	40.63	37.25	32.72	35.80
4. (Credit + Investment) - Deposit Ratio	117.73	121.09	102.54	101.12	106.18	107.17	107.30	112.07
5. Ratio of deposits to total liabilities	74.91	75.38	88.51	89.51	87.02	86.83	85.32	82.71
6. Ratio of demand & savings bank deposits to total deposits	34.28	32.50	40.71	39.23	24.56	24.91	19.16	19.25
7. Ratio of priority sector advances to total advances	33.06	34.47	30.11	29.20	36.53	37.14	31.27	34.43
8. Ratio of term loans to total advances	56.55	49.33	74.32	72.64	45.05	44.75	22.54	16.73
9. Ratio of secured advances to total advances	88.75	93.04	83.56	82.61	93.52	95.96	94.45	96.21
10. Ratio of investments in non-approved securities to total investments	29.46	31.55	46.57	45.35	36.68	34.01	11.93	8.73
11. Ratio of interest income to total assets	8.97	9.55	8.73	9.30	9.12	9.67	9.93	10.06
12. Ratio of net interest income to total assets (Net Interest Margin)	2.81	3.02	3.32	3.51	2.15	2.32	2.79	2.75
13. Ratio of non-interest income to total assets	1.56	1.43	0.60	0.73	1.02	1.02	1.06	1.07
14. Ratio of intermediation cost to total assets	2.58	2.50	1.45	1.50	1.67	1.71	1.64	1.81
15. Ratio of wage bills to intermediation cost	58.64	58.98	65.00	65.95	57.19	56.32	48.82	45.08
16. Ratio of wage bills to total expense	17.32	16.33	13.72	13.56	11.06	10.64	9.13	8.93
17. Ratio of wage bills to total income	14.38	13.43	10.09	9.85	9.43	9.01	7.30	7.32
18. Ratio of burden to total assets	1.02	1.07	0.84	0.77	0.65	0.69	0.58	0.73
19. Ratio of burden to interest income	11.42	11.23	9.68	8.23	7.16	7.13	5.85	7.30
20. Ratio of operating profits to total assets	1.79	1.95	2.47	2.74	1.50	1.63	2.20	2.01
21. Return on assets	1.09	1.26	1.56	1.70	0.73	0.89	1.56	1.35
22. Return on equity	13.82	14.24	21.22	23.56	9.79	12.76	20.81	19.00
23. Cost of deposits	6.59	6.74	5.92	6.36	7.70	8.06	7.75	7.97
24. Cost of borrowings	10.07	12.19	8.14	6.88	8.96	9.85	11.99	8.85
25. Cost of funds	6.38	6.70	5.86	6.28	7.49	7.90	7.64	7.62
26. Return on advances	10.96	11.74	11.45	11.95	12.41	12.27	12.16	12.26
27. Return on investments	8.26	8.43	6.79	7.27	6.05	7.14	7.85	7.81
28. Return on advances adjusted to cost of funds	4.58	5.04	5.59	5.66	4.92	4.37	4.51	4.64
29. Return on investments adjusted to cost of funds	1.88	1.73	0.93	0.99	-1.44	-0.75	0.21	0.19
30. Business per employee (in Rupees Million)	55.98	64.43	88.60	104.90	85.90	96.60	98.40	101.40
31. Profit per employee (in Rupees Million)	0.46	0.63	0.90	1.10	0.40	0.50	0.88	0.82
32. Capital adequacy ratio	14.00	13.24	13.36	12.83	12.84	13.22	14.33	14.41
33. Capital adequacy ratio - Tier I	11.23	10.49	11.12	10.86	10.86	10.51	13.12	13.10
34. Capital adequacy ratio - Tier II	2.77	2.75	2.24	1.97	1.98	2.71	1.21	1.31
35. Ratio of net NPA to net advances	0.18	0.03	0.15	0.14	2.11	1.51	0.33	0.37

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**OLD PRIVATE SECTOR BANKS**  
(In per cent)

Items	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank		South Indian Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash - Deposit Ratio	5.74	4.66	6.17	4.95	5.56	3.49	4.31	3.83
2. Credit - Deposit Ratio	72.19	74.93	55.07	57.88	87.19	76.45	74.74	71.88
3. Investment - Deposit Ratio	31.14	27.69	32.58	27.81	49.24	66.80	25.75	28.29
4. (Credit + Investment) - Deposit Ratio	103.33	102.61	87.66	85.69	136.43	143.25	100.49	100.17
5. Ratio of deposits to total liabilities	87.32	88.41	87.81	86.23	65.78	64.34	90.41	88.89
6. Ratio of demand & savings bank deposits to total deposits	14.91	14.49	36.76	39.40	21.51	19.72	19.67	18.60
7. Ratio of priority sector advances to total advances	34.33	38.03	49.52	50.11	20.42	20.62	18.76	26.13
8. Ratio of term loans to total advances	39.19	29.73	47.25	44.42	71.35	77.59	37.52	41.38
9. Ratio of secured advances to total advances	87.36	91.92	94.82	94.66	89.35	89.90	93.16	92.81
10. Ratio of investments in non-approved securities to total investments	19.04	12.10	36.73	29.91	38.69	41.44	12.62	20.29
11. Ratio of interest income to total assets	10.31	10.41	9.43	9.49	8.91	8.72	9.79	9.84
12. Ratio of net interest income to total assets (Net Interest Margin)	2.52	2.32	3.88	3.54	3.58	2.55	2.79	2.84
13. Ratio of non-interest income to total assets	1.07	1.17	0.62	0.73	1.29	1.25	0.68	0.74
14. Ratio of intermediation cost to total assets	1.99	2.00	1.99	1.93	2.67	2.25	1.69	1.70
15. Ratio of wage bills to intermediation cost	48.09	46.64	68.21	67.18	60.50	55.02	60.61	61.59
16. Ratio of wage bills to total expense	9.80	9.24	18.03	16.49	20.16	14.73	11.77	12.05
17. Ratio of wage bills to total income	8.42	8.05	13.53	12.72	15.81	12.43	9.77	9.91
18. Ratio of burden to total assets	0.92	0.83	1.38	1.20	1.38	1.00	1.01	0.96
19. Ratio of burden to interest income	8.94	8.00	14.60	12.68	15.47	11.47	10.33	9.75
20. Ratio of operating profits to total assets	1.60	1.48	2.51	2.34	2.20	1.55	1.78	1.88
21. Return on assets	0.73	0.54	1.75	1.30	1.38	1.06	1.12	1.17
22. Return on equity	11.56	9.28	17.74	13.31	5.90	6.73	19.99	19.41
23. Cost of deposits	8.40	8.74	6.37	6.82	7.25	7.40	7.61	7.62
24. Cost of borrowings	13.40	13.10	5.04	7.94	5.38	7.00	9.76	7.96
25. Cost of funds	8.64	8.89	6.37	6.82	6.80	7.15	7.56	7.54
26. Return on advances	12.98	12.73	12.33	12.60	11.51	11.73	12.01	12.10
27. Return on investments	8.19	7.82	7.74	7.68	6.78	6.47	6.78	6.81
28. Return on advances adjusted to cost of funds	4.34	3.84	5.96	5.78	4.71	4.59	4.45	4.56
29. Return on investments adjusted to cost of funds	-0.45	-1.07	1.37	0.86	-0.02	-0.68	-0.78	-0.74
30. Business per employee (in Rupees Million)	78.70	86.30	65.60	74.80	60.70	73.90	107.90	120.10
31. Profit per employee (in Rupees Million)	0.35	0.29	0.80	0.70	0.50	0.50	0.70	0.80
32. Capital adequacy ratio	13.10	12.32	15.09	14.43	23.20	17.11	14.00	13.91
33. Capital adequacy ratio - Tier I	8.86	9.15	14.62	13.99	22.83	16.82	11.54	12.05
34. Capital adequacy ratio - Tier II	4.24	3.17	0.47	0.44	0.37	0.29	2.46	1.86
35. Ratio of net NPA to net advances	1.74	2.43	-	-	0.20	0.11	0.28	0.78

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**OLD PRIVATE SECTOR BANKS** (In per cent)

Items	Tamilnad Mercantile Bank	
	2012 (25)	2013 (26)
1. Cash - Deposit Ratio	4.07	4.54
2. Credit - Deposit Ratio	80.53	80.38
3. Investment - Deposit Ratio	28.58	26.45
4. (Credit + Investment) - Deposit Ratio	109.11	106.83
5. Ratio of deposits to total liabilities	84.25	85.39
6. Ratio of demand & savings bank deposits to total deposits	20.63	18.86
7. Ratio of priority sector advances to total advances	42.73	45.42
8. Ratio of term loans to total advances	37.76	36.22
9. Ratio of secured advances to total advances	96.73	97.32
10. Ratio of investments in non-approved securities to total investments	9.93	7.97
11. Ratio of interest income to total assets	10.34	11.23
12. Ratio of net interest income to total assets (Net Interest Margin)	3.57	3.91
13. Ratio of non-interest income to total assets	1.27	1.13
14. Ratio of intermediation cost to total assets	1.92	1.90
15. Ratio of wage bills to intermediation cost	61.00	57.88
16. Ratio of wage bills to total expense	13.47	11.94
17. Ratio of wage bills to total income	10.07	8.91
18. Ratio of burden to total assets	0.64	0.77
19. Ratio of burden to interest income	6.24	6.87
20. Ratio of operating profits to total assets	2.93	3.14
21. Return on assets	1.75	2.00
22. Return on equity	20.89	24.08
23. Cost of deposits	7.80	8.27
24. Cost of borrowings	10.28	19.04
25. Cost of funds	7.71	8.21
26. Return on advances	12.52	13.78
27. Return on investments	7.90	7.76
28. Return on advances adjusted to cost of funds	4.81	5.58
29. Return on investments adjusted to cost of funds	0.19	-0.45
30. Business per employee (in Rupees Million)	106.88	113.32
31. Profit per employee (in Rupees Million)	1.10	1.39
32. Capital adequacy ratio	14.69	15.01
33. Capital adequacy ratio - Tier I	13.98	14.33
34. Capital adequacy ratio - Tier II	0.71	0.68
35. Ratio of net NPA to net advances	0.45	0.66

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**NEW PRIVATE SECTOR BANKS**

(In per cent)

Items	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	4.86	5.86	6.43	4.53	6.08	4.94	8.01	6.51
2. Credit - Deposit Ratio	77.13	77.97	83.41	78.74	79.21	80.92	99.31	99.19
3. Investment - Deposit Ratio	42.34	45.02	39.74	40.16	39.51	37.68	62.45	58.57
4. (Credit + Investment) - Deposit Ratio	119.47	123.00	123.15	118.90	118.73	118.60	161.76	157.77
5. Ratio of deposits to total liabilities	77.06	74.18	73.02	74.16	73.01	74.00	52.24	54.51
6. Ratio of demand & savings bank deposits to total deposits	41.54	44.38	32.12	27.16	48.40	47.43	43.45	41.89
7. Ratio of priority sector advances to total advances	28.56	24.62	36.33	32.18	32.68	32.01	23.37	20.60
8. Ratio of term loans to total advances	70.09	69.41	59.67	64.21	58.63	55.40	84.88	82.34
9. Ratio of secured advances to total advances	86.44	82.84	86.94	95.34	75.54	76.24	84.82	85.91
10. Ratio of investments in non-approved securities to total investments	37.32	36.48	19.70	27.55	21.81	23.93	45.51	46.10
11. Ratio of interest income to total assets	8.33	8.68	8.91	9.18	9.06	9.50	7.49	7.81
12. Ratio of net interest income to total assets (Net Interest Margin)	3.04	3.09	2.83	2.85	4.19	4.28	2.40	2.70
13. Ratio of non-interest income to total assets	2.05	2.09	1.25	1.17	1.88	1.86	1.68	1.63
14. Ratio of intermediation cost to total assets	2.27	2.21	3.04	2.76	3.02	3.04	1.75	1.76
15. Ratio of wage bills to intermediation cost	34.63	34.38	51.01	50.09	36.65	35.29	44.78	43.20
16. Ratio of wage bills to total expense	10.41	9.73	16.98	15.20	14.01	13.01	11.47	11.05
17. Ratio of wage bills to total income	7.59	7.05	15.24	13.35	10.10	9.46	8.56	8.04
18. Ratio of burden to total assets	0.22	0.12	1.79	1.59	1.14	1.19	0.08	0.13
19. Ratio of burden to interest income	2.67	1.34	20.07	17.28	12.53	12.50	1.04	1.66
20. Ratio of operating profits to total assets	2.81	2.97	1.04	1.26	3.05	3.10	2.32	2.57
21. Return on assets	1.68	1.70	0.68	1.06	1.77	1.90	1.50	1.70
22. Return on equity	20.29	18.53	7.43	10.95	18.69	20.34	11.20	13.10
23. Cost of deposits	5.95	6.35	6.83	7.27	5.57	6.01	5.95	6.16
24. Cost of borrowings	5.94	6.41	8.18	7.33	12.03	10.32	6.81	6.53
25. Cost of funds	5.29	5.62	6.88	7.08	6.06	6.41	4.32	4.55
26. Return on advances	9.85	10.45	11.21	11.99	11.89	12.33	9.42	10.05
27. Return on investments	7.74	7.49	7.17	6.68	7.72	7.48	6.58	6.65
28. Return on advances adjusted to cost of funds	4.57	4.83	4.33	4.91	5.83	5.92	5.10	5.50
29. Return on investments adjusted to cost of funds	2.46	1.87	0.29	-0.40	1.67	1.07	2.27	2.10
30. Business per employee (in Rupees Million)	127.60	121.50	51.40	67.40	65.40	75.00	70.80	73.50
31. Profit per employee (in Rupees Million)	1.40	1.50	0.20	0.50	0.80	1.00	1.10	1.40
32. Capital adequacy ratio	13.66	17.00	15.41	13.61	16.52	16.80	18.52	18.74
33. Capital adequacy ratio - Tier I	9.45	12.23	13.81	12.62	11.60	11.08	12.68	12.80
34. Capital adequacy ratio - Tier II	4.21	4.77	1.60	0.99	4.92	5.72	5.84	5.94
35. Ratio of net NPA to net advances	0.27	0.36	0.57	0.75	0.18	0.20	0.73	0.77

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**NEW PRIVATE SECTOR BANKS** (In per cent)

Items	IndusInd Bank		Kotak Mahindra Bank		Yes Bank	
	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)
1. Cash - Deposit Ratio	6.85	6.01	5.23	4.33	4.75	4.99
2. Credit - Deposit Ratio	82.77	81.90	101.41	94.98	77.29	70.20
3. Investment - Deposit Ratio	34.40	36.32	55.96	56.58	56.47	64.19
4. (Credit + Investment) - Deposit Ratio	117.17	118.22	157.37	151.57	133.76	134.38
5. Ratio of deposits to total liabilities	73.55	73.82	58.68	60.97	66.76	67.56
6. Ratio of demand & savings bank deposits to total deposits	27.30	29.32	32.18	29.24	15.04	18.95
7. Ratio of priority sector advances to total advances	35.67	32.32	31.47	28.92	25.92	22.39
8. Ratio of term loans to total advances	73.37	73.09	76.92	77.01	74.69	71.58
9. Ratio of secured advances to total advances	91.86	90.50	83.37	85.46	72.94	67.63
10. Ratio of investments in non-approved securities to total investments	18.32	28.22	23.09	25.32	41.71	45.23
11. Ratio of interest income to total assets	10.38	10.67	10.61	10.77	9.51	9.60
12. Ratio of net interest income to total assets (Net Interest Margin)	3.30	3.41	4.31	4.29	2.44	2.57
13. Ratio of non-interest income to total assets	1.96	2.08	1.68	1.55	1.29	1.46
14. Ratio of intermediation cost to total assets	2.60	2.68	3.15	2.96	1.41	1.55
15. Ratio of wage bills to intermediation cost	36.15	37.66	49.18	48.65	50.95	49.12
16. Ratio of wage bills to total expense	9.71	10.17	16.40	15.26	8.45	8.85
17. Ratio of wage bills to total income	7.62	7.93	12.61	11.68	6.63	6.86
18. Ratio of burden to total assets	0.64	0.60	1.47	1.40	0.11	0.09
19. Ratio of burden to interest income	6.18	5.63	13.87	13.04	1.20	0.93
20. Ratio of operating profits to total assets	2.66	2.81	2.84	2.89	2.32	2.48
21. Return on assets	1.57	1.63	1.83	1.81	1.57	1.57
22. Return on equity	18.26	17.15	14.65	15.60	23.07	24.81
23. Cost of deposits	8.02	8.35	7.39	7.47	8.08	7.86
24. Cost of borrowings	8.15	7.98	8.22	8.06	8.14	8.62
25. Cost of funds	7.19	7.48	6.82	6.95	8.05	8.01
26. Return on advances	13.77	14.13	14.23	14.04	12.24	12.70
27. Return on investments	7.67	7.49	6.75	7.41	7.93	8.09
28. Return on advances adjusted to cost of funds	6.58	6.66	7.41	7.09	4.19	4.69
29. Return on investments adjusted to cost of funds	0.47	0.02	-0.07	0.46	-0.12	0.07
30. Business per employee (in Rupees Million)	78.84	84.05	61.30	68.60	174.77	177.42
31. Profit per employee (in Rupees Million)	0.86	0.92	0.90	1.00	2.04	2.10
32. Capital adequacy ratio	13.85	15.36	17.52	16.05	17.90	18.30
33. Capital adequacy ratio - Tier I	11.37	13.78	15.74	14.71	9.90	9.50
34. Capital adequacy ratio - Tier II	2.48	1.58	1.78	1.34	8.00	8.80
35. Ratio of net NPA to net advances	0.27	0.31	0.61	0.64	0.05	0.01

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**FOREIGN BANKS**

(In per cent)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	4.35	1.74	5.11	4.54	11.54	7.27	32.84	20.87
2. Credit - Deposit Ratio	149.92	51.46	46.39	73.81	294.05	253.50	1156.39	956.28
3. Investment - Deposit Ratio	36.27	20.71	36.33	33.03	68.07	57.94	207.38	174.89
4. (Credit + Investment) - Deposit Ratio	186.19	72.17	82.72	106.84	362.12	311.44	1363.77	1131.17
5. Ratio of deposits to total liabilities	39.04	61.23	51.12	43.00	23.50	26.56	6.70	7.82
6. Ratio of demand & savings bank deposits to total deposits	78.42	92.70	24.32	27.80	-	-	59.96	67.68
7. Ratio of priority sector advances to total advances	40.40	40.60	21.14	24.44	-	-	97.69	98.22
8. Ratio of term loans to total advances	26.48	28.32	30.58	23.22	0.02	0.01	0.09	0.14
9. Ratio of secured advances to total advances	13.32	5.23	100.00	94.77	0.01	0.01	91.99	99.90
10. Ratio of investments in non-approved securities to total investments	19.12	11.26	15.85	7.52	-	-	-	-
11. Ratio of interest income to total assets	4.38	4.42	7.01	8.23	4.04	3.79	4.26	5.30
12. Ratio of net interest income to total assets (Net Interest Margin)	3.90	3.56	3.30	3.37	-0.12	-1.23	2.33	3.31
13. Ratio of non-interest income to total assets	16.13	11.72	0.43	0.47	26.06	23.86	1.74	2.23
14. Ratio of intermediation cost to total assets	8.11	6.49	1.62	1.71	24.92	23.97	1.37	1.62
15. Ratio of wage bills to intermediation cost	13.16	12.50	54.75	56.71	22.29	19.30	56.20	49.60
16. Ratio of wage bills to total expense	12.43	11.04	16.63	14.79	19.09	15.96	23.33	22.33
17. Ratio of wage bills to total income	5.21	5.03	11.92	11.18	18.45	16.74	12.84	10.70
18. Ratio of burden to total assets	-8.02	-5.23	1.19	1.25	-1.14	0.11	-0.37	-0.61
19. Ratio of burden to interest income	-183.06	-118.33	16.97	15.18	-28.27	2.98	-8.71	-11.49
20. Ratio of operating profits to total assets	11.92	8.79	2.11	2.12	1.02	-1.34	2.70	3.92
21. Return on assets	7.05	5.03	1.87	1.40	0.20	-3.23	1.20	1.31
22. Return on equity	12.96	11.24	7.28	5.72	0.64	-10.50	6.57	6.39
23. Cost of deposits	0.83	1.47	5.21	7.61	9.05	8.83	1.43	2.31
24. Cost of borrowings	-	-	3.97	4.68	9.34	12.65	2.59	2.60
25. Cost of funds	1.10	1.61	4.86	6.50	9.17	10.61	1.07	1.04
26. Return on advances	4.43	5.86	9.97	9.03	4.42	3.76	3.43	5.40
27. Return on investments	6.99	8.08	7.43	8.37	7.51	7.83	10.86	7.87
28. Return on advances adjusted to cost of funds	3.33	4.25	5.11	2.53	-4.75	-6.85	2.35	4.36
29. Return on investments adjusted to cost of funds	5.89	6.46	2.57	1.87	-1.66	-2.78	9.78	6.83
30. Business per employee (in Rupees Million)	44.26	26.13	163.51	271.80	30.12	33.03	387.45	287.20
31. Profit per employee (in Rupees Million)	3.02	2.50	3.40	3.57	0.06	-1.12	5.72	5.09
32. Capital adequacy ratio	34.36	19.10	80.88	66.82	19.30	18.17	25.60	32.72
33. Capital adequacy ratio - Tier I	33.60	18.94	80.00	65.91	18.70	17.61	17.47	23.14
34. Capital adequacy ratio - Tier II	0.76	0.16	0.88	0.91	0.60	0.56	8.13	9.58
35. Ratio of net NPA to net advances	-	8.98	-	-	1.19	1.87	1.96	-

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**FOREIGN BANKS**

(In per cent)

Items	Australia and New Zealand Banking Group		Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2012 (9)	2013 (10)	2012 (11)	2013 (12)	2012 (13)	2013 (14)	2012 (15)	2013 (16)
1. Cash - Deposit Ratio	8.07	6.57	-	-	7.04	5.75	6.11	7.87
2. Credit - Deposit Ratio	76.01	94.72	-	-	104.03	103.32	95.78	99.54
3. Investment - Deposit Ratio	26.05	39.65	-	-	137.90	119.73	50.52	46.77
4. (Credit + Investment) - Deposit Ratio	102.06	134.37	-	-	241.94	223.05	146.31	146.31
5. Ratio of deposits to total liabilities	55.49	51.12	-	-	36.87	40.02	56.53	59.59
6. Ratio of demand & savings bank deposits to total deposits	2.64	4.97	-	-	52.54	58.38	35.27	21.81
7. Ratio of priority sector advances to total advances	27.87	25.29	-	-	23.92	27.48	29.28	31.49
8. Ratio of term loans to total advances	11.00	22.91	-	-	-	3.31	36.24	37.69
9. Ratio of secured advances to total advances	16.55	6.52	-	-	9.40	3.96	76.09	67.11
10. Ratio of investments in non-approved securities to total investments	-	-	-	-	30.60	30.61	27.13	18.93
11. Ratio of interest income to total assets	3.02	7.00	3.42	2.19	7.85	7.71	7.85	8.03
12. Ratio of net interest income to total assets (Net Interest Margin)	1.72	2.95	3.42	2.19	4.86	4.40	4.87	4.46
13. Ratio of non-interest income to total assets	2.25	1.23	-	0.05	3.58	2.74	1.10	0.89
14. Ratio of intermediation cost to total assets	3.54	3.07	2.80	3.64	2.86	2.49	1.92	1.62
15. Ratio of wage bills to intermediation cost	45.78	51.59	-	42.32	51.73	56.52	47.34	45.43
16. Ratio of wage bills to total expense	33.50	22.26	-	42.32	25.29	24.25	18.53	14.17
17. Ratio of wage bills to total income	30.71	19.25	-	68.89	12.94	13.46	10.15	8.25
18. Ratio of burden to total assets	1.28	1.84	2.80	3.60	-0.72	-0.25	0.82	0.73
19. Ratio of burden to interest income	42.50	26.27	82.07	164.08	-9.20	-3.21	10.42	9.11
20. Ratio of operating profits to total assets	0.44	1.11	0.61	-1.40	5.58	4.65	4.05	3.73
21. Return on assets	0.05	0.10	0.48	-0.93	3.62	2.57	2.14	1.48
22. Return on equity	0.15	0.50	0.49	-1.38	13.89	10.96	10.98	6.24
23. Cost of deposits	2.13	7.00	-	-	5.03	3.86	3.38	5.59
24. Cost of borrowings	0.61	2.05	-	-	3.41	5.72	5.58	2.06
25. Cost of funds	1.74	5.50	-	-	3.55	2.47	3.31	4.83
26. Return on advances	1.75	6.45	-	-	11.17	8.56	10.61	10.00
27. Return on investments	5.61	11.21	-	-	6.61	8.36	7.32	8.06
28. Return on advances adjusted to cost of funds	0.01	0.95	-	-	7.62	6.08	7.30	5.17
29. Return on investments adjusted to cost of funds	3.87	5.71	-	-	3.06	5.88	4.01	3.24
30. Business per employee (in Rupees Million)	362.21	617.75	-	-	339.93	380.70	133.60	146.00
31. Profit per employee (in Rupees Million)	0.12	0.55	-	-2.25	14.89	12.07	2.10	1.80
32. Capital adequacy ratio	25.50	26.39	457.82	439.31	17.59	18.40	38.60	34.70
33. Capital adequacy ratio - Tier I	25.17	26.02	457.82	439.31	17.21	18.02	38.18	34.25
34. Capital adequacy ratio - Tier II	0.33	0.37	-	-	0.38	0.38	0.42	0.45
35. Ratio of net NPA to net advances	-	-	-	-	-	-	2.49	3.16

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**FOREIGN BANKS**

(In per cent)

Items	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2012 (17)	2013 (18)	2012 (19)	2013 (20)	2012 (21)	2013 (22)	2012 (23)	2013 (24)
1. Cash - Deposit Ratio	4.58	3.27	9.69	5.79	19.48	11.60	7.67	6.07
2. Credit - Deposit Ratio	77.20	83.63	141.10	128.25	196.47	164.95	160.83	167.33
3. Investment - Deposit Ratio	57.45	41.67	74.40	79.96	109.21	107.58	215.51	273.01
4. (Credit + Investment) - Deposit Ratio	134.65	125.30	215.50	208.21	305.68	272.53	376.34	440.34
5. Ratio of deposits to total liabilities	37.76	38.61	42.23	43.54	29.06	31.49	23.64	20.60
6. Ratio of demand & savings bank deposits to total deposits	40.08	42.89	9.91	8.52	48.83	46.40	8.47	7.86
7. Ratio of priority sector advances to total advances	46.79	34.81	43.45	35.49	45.58	32.85	34.51	37.13
8. Ratio of term loans to total advances	28.98	25.18	3.46	2.48	19.54	13.40	56.13	34.61
9. Ratio of secured advances to total advances	99.65	99.69	60.79	64.83	24.90	19.74	34.55	38.93
10. Ratio of investments in non-approved securities to total investments	-	-	5.54	1.83	14.47	6.42	64.91	42.92
11. Ratio of interest income to total assets	7.73	8.25	6.46	6.40	6.59	6.72	5.54	6.37
12. Ratio of net interest income to total assets (Net Interest Margin)	5.87	6.35	2.80	2.76	4.76	4.33	2.88	2.23
13. Ratio of non-interest income to total assets	1.84	1.71	2.23	1.92	1.77	1.42	-0.38	1.08
14. Ratio of intermediation cost to total assets	1.70	1.84	0.76	0.67	1.43	1.38	2.29	2.19
15. Ratio of wage bills to intermediation cost	34.97	30.45	34.19	37.02	42.97	44.64	60.70	52.39
16. Ratio of wage bills to total expense	16.72	15.01	5.88	5.77	18.83	16.33	28.08	18.14
17. Ratio of wage bills to total income	6.22	5.63	2.99	2.99	7.36	7.56	26.88	15.42
18. Ratio of burden to total assets	-0.14	0.13	-1.47	-1.25	-0.33	-0.04	2.66	1.11
19. Ratio of burden to interest income	-1.82	1.57	-22.77	-19.55	-5.07	-0.59	48.05	17.49
20. Ratio of operating profits to total assets	6.01	6.22	4.27	4.01	5.09	4.37	0.22	1.11
21. Return on assets	3.08	4.26	2.24	2.24	2.26	2.06	-0.91	-0.27
22. Return on equity	6.04	8.07	17.96	17.45	7.02	8.20	-3.30	-1.02
23. Cost of deposits	4.35	4.94	7.17	5.55	5.81	4.97	5.98	5.05
24. Cost of borrowings	0.69	0.27	1.70	2.99	0.72	2.19	2.38	6.22
25. Cost of funds	4.24	4.66	4.32	4.28	2.60	2.31	4.95	5.39
26. Return on advances	10.72	10.49	6.39	6.40	6.70	7.02	9.81	7.00
27. Return on investments	9.99	15.01	7.79	8.02	8.23	8.61	7.00	8.08
28. Return on advances adjusted to cost of funds	6.49	5.83	2.07	2.12	4.10	4.71	4.87	1.62
29. Return on investments adjusted to cost of funds	5.75	10.34	3.47	3.74	5.62	6.30	2.06	2.69
30. Business per employee (in Rupees Million)	61.90	73.10	543.06	576.45	356.60	334.90	183.14	275.48
31. Profit per employee (in Rupees Million)	2.50	4.50	12.66	14.70	7.80	8.20	-2.31	-1.13
32. Capital adequacy ratio	96.58	71.45	14.93	11.95	51.60	44.53	14.99	19.09
33. Capital adequacy ratio - Tier I	95.31	70.20	10.23	9.16	44.83	33.76	14.45	18.44
34. Capital adequacy ratio - Tier II	1.27	1.25	4.70	2.79	6.77	10.77	0.54	0.65
35. Ratio of net NPA to net advances	-	-	-	0.45	-	-	1.45	1.74

**Source** : Annual accounts of Banks.



**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**FOREIGN BANKS** (In per cent)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia	
	2012 (25)	2013 (26)	2012 (27)	2013 (28)	2012 (29)	2013 (30)	2012 (31)	2013 (32)
1. Cash - Deposit Ratio	5.77	6.01	11.11	9.24	10.42	7.19	34.74	15.26
2. Credit - Deposit Ratio	104.81	138.67	194.11	143.46	72.80	78.18	821.86	321.97
3. Investment - Deposit Ratio	57.40	81.80	35.48	62.10	66.72	66.22	149.70	67.58
4. (Credit + Investment) - Deposit Ratio	162.21	220.47	229.59	205.55	139.53	144.40	971.56	389.55
5. Ratio of deposits to total liabilities	50.30	40.79	40.45	44.51	50.38	51.85	4.78	16.87
6. Ratio of demand & savings bank deposits to total deposits	39.67	24.69	37.31	19.51	54.52	52.88	47.27	23.85
7. Ratio of priority sector advances to total advances	37.25	25.78	9.85	32.42	28.87	26.65	56.07	27.10
8. Ratio of term loans to total advances	18.62	16.53	8.49	0.19	76.19	77.22	2.75	37.89
9. Ratio of secured advances to total advances	42.64	35.17	48.68	55.98	38.30	39.32	2.16	16.20
10. Ratio of investments in non-approved securities to total investments	-	22.69	12.51	56.32	1.85	6.65	-	-
11. Ratio of interest income to total assets	7.51	6.81	11.13	9.60	6.47	6.94	7.02	6.54
12. Ratio of net interest income to total assets (Net Interest Margin)	3.91	3.65	6.56	6.49	4.07	4.03	6.79	5.68
13. Ratio of non-interest income to total assets	0.65	2.22	1.79	1.33	1.16	1.56	3.31	1.91
14. Ratio of intermediation cost to total assets	3.19	3.11	4.49	5.06	2.33	2.25	12.83	9.79
15. Ratio of wage bills to intermediation cost	35.82	34.44	43.37	41.91	37.87	36.70	42.20	43.61
16. Ratio of wage bills to total expense	16.83	17.11	21.50	25.94	18.65	16.02	41.46	40.09
17. Ratio of wage bills to total income	14.01	11.88	15.08	19.37	11.58	9.74	52.40	50.55
18. Ratio of burden to total assets	2.54	0.89	2.70	3.72	1.17	0.70	9.52	7.88
19. Ratio of burden to interest income	33.84	13.14	24.27	38.76	18.13	10.07	135.56	120.56
20. Ratio of operating profits to total assets	1.37	2.76	3.86	2.77	2.89	3.33	-2.73	-2.20
21. Return on assets	0.73	1.70	-0.02	-3.26	1.64	2.12	-2.99	-2.56
22. Return on equity	3.95	8.56	-0.06	-7.87	12.42	16.30	-3.62	-3.66
23. Cost of deposits	6.56	5.77	4.57	5.42	3.21	3.85	3.51	6.01
24. Cost of borrowings	2.39	2.49	18.32	6.24	3.79	3.99	0.81	0.72
25. Cost of funds	5.24	4.69	8.63	5.61	3.00	3.37	1.28	2.56
26. Return on advances	8.48	7.51	12.49	11.61	9.68	9.78	7.74	6.50
27. Return on investments	9.59	8.36	9.06	5.32	8.32	8.25	10.80	7.69
28. Return on advances adjusted to cost of funds	3.24	2.82	3.87	6.00	6.68	6.40	6.46	3.94
29. Return on investments adjusted to cost of funds	4.35	3.67	0.43	-0.29	5.31	4.88	9.52	5.13
30. Business per employee (in Rupees Million)	351.90	390.50	128.90	117.80	197.50	212.40	37.35	74.19
31. Profit per employee (in Rupees Million)	2.40	5.60	-0.03	-3.10	3.60	5.02	-2.20	-2.13
32. Capital adequacy ratio	14.70	13.82	44.78	35.12	16.03	15.90	78.29	63.77
33. Capital adequacy ratio - Tier I	11.09	10.94	44.34	34.74	15.15	14.81	78.10	63.47
34. Capital adequacy ratio - Tier II	3.61	2.88	0.44	0.38	0.88	1.09	0.19	0.30
35. Ratio of net NPA to net advances	0.07	-	3.24	9.71	0.90	1.47	-	-

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**FOREIGN BANKS** (In per cent)

Items	Credit Agricole		Credit Suisse AG		DBS Bank		Deutsche Bank	
	2012 (33)	2013 (34)	2012 (35)	2013 (36)	2012 (37)	2013 (38)	2012 (39)	2013 (40)
1. Cash - Deposit Ratio	10.71	13.14	12.15	11.35	6.25	6.28	17.98	12.87
2. Credit - Deposit Ratio	210.13	403.21	71.75	108.68	99.40	89.48	74.51	107.60
3. Investment - Deposit Ratio	439.63	541.23	561.19	645.33	114.38	117.30	50.00	50.98
4. (Credit + Investment) - Deposit Ratio	649.76	944.43	632.94	754.00	213.78	206.78	124.51	158.58
5. Ratio of deposits to total liabilities	11.90	9.88	14.05	12.26	35.51	38.05	58.84	51.35
6. Ratio of demand & savings bank deposits to total deposits	16.77	16.86	12.93	1.74	4.50	6.19	64.98	47.83
7. Ratio of priority sector advances to total advances	58.11	62.81	-	23.08	48.41	31.64	24.89	22.56
8. Ratio of term loans to total advances	27.65	9.22	100.00	32.96	12.48	11.27	26.52	20.27
9. Ratio of secured advances to total advances	48.15	34.24	-	-	53.70	57.95	42.46	32.84
10. Ratio of investments in non-approved securities to total investments	37.65	7.96	40.08	30.03	48.83	40.07	39.19	25.34
11. Ratio of interest income to total assets	5.94	6.29	4.05	7.37	5.98	6.64	8.37	7.82
12. Ratio of net interest income to total assets (Net Interest Margin)	2.55	3.04	3.70	4.11	2.50	2.65	6.31	5.78
13. Ratio of non-interest income to total assets	3.46	1.34	4.99	3.06	1.03	0.33	2.63	2.71
14. Ratio of intermediation cost to total assets	1.35	1.37	2.20	1.76	1.37	1.27	3.68	3.21
15. Ratio of wage bills to intermediation cost	50.91	49.45	71.46	66.61	47.15	43.44	46.90	46.10
16. Ratio of wage bills to total expense	14.52	14.65	61.48	23.35	13.33	10.48	30.08	28.17
17. Ratio of wage bills to total income	7.33	8.87	17.41	11.24	9.22	7.89	15.70	14.07
18. Ratio of burden to total assets	-2.10	0.02	-2.79	-1.30	0.34	0.93	1.05	0.50
19. Ratio of burden to interest income	-35.42	0.40	-68.79	-17.64	5.62	14.04	12.60	6.45
20. Ratio of operating profits to total assets	4.66	3.02	6.49	5.41	2.17	1.72	5.26	5.27
21. Return on assets	4.92	3.21	6.38	3.28	1.12	0.72	2.58	2.98
22. Return on equity	17.29	8.85	7.33	7.17	15.12	10.36	13.75	14.46
23. Cost of deposits	7.35	4.56	1.69	8.27	6.26	6.38	2.37	2.44
24. Cost of borrowings	4.10	4.53	0.34	5.09	3.21	3.98	7.14	5.28
25. Cost of funds	4.20	4.04	0.48	2.30	4.56	5.11	3.14	2.99
26. Return on advances	5.91	6.34	0.08	8.12	7.45	8.29	13.11	11.51
27. Return on investments	7.50	7.62	2.93	8.01	8.24	8.73	7.42	7.26
28. Return on advances adjusted to cost of funds	1.71	2.30	-0.40	5.82	2.89	3.18	9.97	8.51
29. Return on investments adjusted to cost of funds	3.30	3.58	2.45	5.71	3.67	3.62	4.28	4.27
30. Business per employee (in Rupees Million)	266.40	325.60	187.01	256.99	327.82	356.57	215.63	257.53
31. Profit per employee (in Rupees Million)	25.50	16.80	27.86	26.60	4.27	3.51	6.09	6.17
32. Capital adequacy ratio	14.34	17.27	118.02	60.07	14.38	12.99	14.12	14.08
33. Capital adequacy ratio - Tier I	10.48	13.06	117.49	59.64	9.32	9.25	13.27	13.39
34. Capital adequacy ratio - Tier II	3.86	4.21	0.53	0.43	5.06	3.74	0.85	0.69
35. Ratio of net NPA to net advances	-	-	-	-	0.60	2.37	0.09	0.13

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**FOREIGN BANKS**

(In per cent)

Items	FirstRand Bank		Hongkong & Shanghai Banking Corporation		HSBC Bank oman S.A.O.G.		Industrial and Commercial Bank of China	
	2012 (41)	2013 (42)	2012 (43)	2013 (44)	2012 (45)	2013 (46)	2012 (47)	2013 (48)
1. Cash - Deposit Ratio	33.14	36.08	6.40	8.73	6.16	5.94	330.03	6.64
2. Credit - Deposit Ratio	660.06	363.58	57.82	62.79	2.65	3.44	37510.07	190.41
3. Investment - Deposit Ratio	1533.32	1100.09	65.65	79.45	49.80	26.94	-	58.60
4. (Credit + Investment) - Deposit Ratio	2193.37	1463.67	123.46	142.24	52.44	30.38	37510.07	249.00
5. Ratio of deposits to total liabilities	4.20	6.24	56.24	53.56	36.65	39.45	0.02	22.74
6. Ratio of demand & savings bank deposits to total deposits	19.03	23.50	46.75	47.55	44.90	43.60	100.00	27.01
7. Ratio of priority sector advances to total advances	58.88	36.06	30.25	27.72	-	-	-	4.36
8. Ratio of term loans to total advances	44.64	52.91	32.41	37.04	49.65	32.98	-	-
9. Ratio of secured advances to total advances	34.79	21.69	58.01	60.46	100.00	100.00	100.00	99.69
10. Ratio of investments in non-approved securities to total investments	67.64	51.62	47.31	37.92	2.54	5.14	-	-
11. Ratio of interest income to total assets	7.78	7.61	6.25	6.53	4.27	4.32	4.76	8.91
12. Ratio of net interest income to total assets (Net Interest Margin)	4.50	4.77	3.74	3.74	1.95	1.98	4.76	7.77
13. Ratio of non-interest income to total assets	2.76	2.90	2.20	1.60	5.61	7.88	0.58	0.56
14. Ratio of intermediation cost to total assets	7.62	10.95	2.41	2.29	1.92	2.39	1.94	3.61
15. Ratio of wage bills to intermediation cost	67.28	49.81	39.49	44.24	33.95	38.49	35.97	64.34
16. Ratio of wage bills to total expense	47.01	39.55	19.35	19.95	15.40	19.41	35.97	48.84
17. Ratio of wage bills to total income	48.62	51.92	11.28	12.45	6.60	7.53	13.09	24.56
18. Ratio of burden to total assets	4.86	8.05	0.22	0.69	-3.69	-5.49	1.37	3.06
19. Ratio of burden to interest income	62.44	105.85	3.47	10.53	-86.58	-127.02	28.69	34.31
20. Ratio of operating profits to total assets	-0.36	-3.29	3.52	3.06	5.65	7.47	3.39	4.71
21. Return on assets	-0.03	-6.09	1.97	1.81	6.09	8.80	2.05	2.45
22. Return on equity	-0.06	-17.86	13.88	12.84	8.61	11.24	2.13	3.47
23. Cost of deposits	2.30	9.31	4.03	4.60	5.58	5.97	-	3.76
24. Cost of borrowings	6.93	4.12	2.44	1.97	1.23	1.74	-	7.56
25. Cost of funds	5.13	4.02	3.83	4.09	4.66	5.53	-	3.96
26. Return on advances	6.92	7.42	8.74	9.94	11.30	10.72	2.58	14.63
27. Return on investments	9.40	8.59	8.28	7.78	6.38	6.54	-	9.89
28. Return on advances adjusted to cost of funds	1.80	3.40	4.91	5.85	6.64	5.19	-	10.67
29. Return on investments adjusted to cost of funds	4.27	4.57	4.45	3.69	1.72	1.02	-	5.93
30. Business per employee (in Rupees Million)	35.80	37.30	165.89	188.99	46.37	48.11	26.71	205.73
31. Profit per employee (in Rupees Million)	-0.03	-6.76	3.47	4.04	4.43	7.53	6.19	6.58
32. Capital adequacy ratio	61.47	47.84	16.04	17.10	52.01	55.76	241.01	69.43
33. Capital adequacy ratio - Tier I	61.22	47.50	14.83	15.70	37.23	44.49	240.92	69.24
34. Capital adequacy ratio - Tier II	0.25	0.34	1.21	1.40	14.78	11.27	0.09	0.19
35. Ratio of net NPA to net advances	-	-	0.62	0.33	-	-	-	-

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**FOREIGN BANKS** (In per cent)

Items	JPMorgan Chase Bank		JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash - Deposit Ratio	9.91	8.92	14.24	13.16	4.84	4.53	1.25	6.95
2. Credit - Deposit Ratio	51.21	51.54	1050.88	890.31	6.53	8.72	66.93	45.83
3. Investment - Deposit Ratio	150.42	170.62	59.36	24.34	24.40	25.39	51.23	38.94
4. (Credit + Investment) - Deposit Ratio	201.63	222.17	1110.24	914.66	30.93	34.11	118.16	84.76
5. Ratio of deposits to total liabilities	42.67	40.92	6.23	7.59	73.50	77.14	40.45	48.44
6. Ratio of demand & savings bank deposits to total deposits	36.25	26.37	60.44	21.14	38.36	34.48	98.91	99.96
7. Ratio of priority sector advances to total advances	36.37	32.90	20.05	28.67	61.84	44.46	99.99	100.00
8. Ratio of term loans to total advances	83.68	66.04	62.00	70.13	-	-	0.01	-
9. Ratio of secured advances to total advances	24.42	17.79	80.35	88.51	95.00	95.19	100.00	100.00
10. Ratio of investments in non-approved securities to total investments	65.45	49.29	-	-	8.76	7.40	23.44	25.50
11. Ratio of interest income to total assets	6.68	6.71	9.98	10.67	7.06	7.66	2.91	4.47
12. Ratio of net interest income to total assets (Net Interest Margin)	4.20	3.49	9.82	10.44	4.45	4.08	2.85	4.42
13. Ratio of non-interest income to total assets	1.94	2.44	0.73	1.89	1.09	0.71	12.45	9.37
14. Ratio of intermediation cost to total assets	1.17	0.93	8.18	8.10	1.87	1.69	6.44	4.99
15. Ratio of wage bills to intermediation cost	61.43	59.36	44.07	46.39	23.64	25.97	30.61	25.11
16. Ratio of wage bills to total expense	19.68	13.27	43.23	45.10	9.87	8.33	30.34	24.88
17. Ratio of wage bills to total income	8.35	6.02	33.66	29.93	5.43	5.25	12.84	9.06
18. Ratio of burden to total assets	-0.77	-1.51	7.45	6.21	0.78	0.98	-6.01	-4.37
19. Ratio of burden to interest income	-11.53	-22.54	74.66	58.25	11.11	12.79	-206.71	-97.93
20. Ratio of operating profits to total assets	4.97	5.00	2.37	4.22	3.66	3.10	8.86	8.80
21. Return on assets	2.90	3.07	0.76	2.01	2.12	1.82	5.76	5.61
22. Return on equity	11.02	12.42	0.81	2.36	7.71	7.85	9.23	10.12
23. Cost of deposits	4.11	6.00	2.61	3.34	3.65	4.75	0.12	-
24. Cost of borrowings	2.68	2.41	-	-	0.90	-	-	-
25. Cost of funds	3.32	4.36	2.61	3.34	3.60	4.75	0.15	0.10
26. Return on advances	7.04	6.57	13.70	13.72	9.41	8.90	2.45	4.22
27. Return on investments	7.71	7.73	4.88	4.93	6.92	7.42	7.17	7.03
28. Return on advances adjusted to cost of funds	3.72	2.21	11.09	10.39	5.81	4.15	2.31	4.12
29. Return on investments adjusted to cost of funds	4.39	3.37	2.27	1.59	3.32	2.68	7.02	6.93
30. Business per employee (in Rupees Million)	472.94	632.68	47.94	51.81	138.46	181.15	55.76	67.83
31. Profit per employee (in Rupees Million)	19.38	27.68	0.50	1.38	3.30	3.46	6.88	9.70
32. Capital adequacy ratio	23.96	26.89	86.96	66.45	62.57	54.57	55.37	49.62
33. Capital adequacy ratio - Tier I	23.41	26.32	86.52	65.97	61.32	53.32	54.81	49.20
34. Capital adequacy ratio - Tier II	0.55	0.57	0.44	0.48	1.25	1.25	0.56	0.42
35. Ratio of net NPA to net advances	-	-	-	-	-	-	-	-

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**FOREIGN BANKS** (In per cent)

Items	Mizuho Corporate Bank		National Australia Bank		Rabobank International		Royal Bank of Scotland	
	2012	2013	2012	2013	2012	2013	2012	2013
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash - Deposit Ratio	34.96	12.73	-	-	28.77	27.75	9.43	7.10
2. Credit - Deposit Ratio	532.33	316.56	-	-	3005.28	707.38	96.13	98.31
3. Investment - Deposit Ratio	97.88	79.36	-	-	1184.27	148.98	59.22	71.56
4. (Credit + Investment) - Deposit Ratio	630.22	395.92	-	-	4189.55	856.35	155.34	169.87
5. Ratio of deposits to total liabilities	12.53	22.87	-	-	1.82	9.79	46.58	48.37
6. Ratio of demand & savings bank deposits to total deposits	74.01	37.39	-	-	39.08	18.75	55.62	49.66
7. Ratio of priority sector advances to total advances	31.38	25.36	-	-	15.73	37.27	40.56	45.93
8. Ratio of term loans to total advances	17.93	30.01	-	-	37.01	10.97	43.23	24.46
9. Ratio of secured advances to total advances	20.63	19.42	-	-	47.90	49.78	68.84	56.86
10. Ratio of investments in non-approved securities to total investments	38.44	13.54	-	-	-	-	22.83	28.91
11. Ratio of interest income to total assets	6.18	6.54	1.98	5.19	3.93	9.63	7.16	6.96
12. Ratio of net interest income to total assets (Net Interest Margin)	5.83	5.61	1.98	5.18	3.92	8.36	3.70	3.52
13. Ratio of non-interest income to total assets	2.31	1.48	-	0.57	3.49	2.79	3.27	2.01
14. Ratio of intermediation cost to total assets	1.42	1.19	3.50	9.14	5.47	7.73	3.61	3.78
15. Ratio of wage bills to intermediation cost	46.48	48.60	74.15	62.46	45.51	52.66	36.43	33.71
16. Ratio of wage bills to total expense	37.32	27.34	74.15	62.41	45.42	45.22	18.60	17.67
17. Ratio of wage bills to total income	7.79	7.24	131.07	99.12	33.51	32.79	12.62	14.21
18. Ratio of burden to total assets	-0.89	-0.28	3.50	8.57	1.97	4.94	0.34	1.77
19. Ratio of burden to interest income	-14.33	-4.32	176.76	165.13	50.22	51.32	4.76	25.41
20. Ratio of operating profits to total assets	6.72	5.89	-1.52	-3.39	1.95	3.42	3.36	1.76
21. Return on assets	4.00	3.90	-1.54	-5.41	0.40	1.42	1.96	0.96
22. Return on equity	5.32	4.94	-1.54	-5.76	0.27	2.01	17.75	7.71
23. Cost of deposits	2.15	4.19	-	-	0.59	13.12	4.85	5.31
24. Cost of borrowings	0.30	0.56	-	0.02	0.18	5.63	4.11	3.76
25. Cost of funds	1.26	2.06	-	0.01	0.59	6.65	4.65	4.79
26. Return on advances	6.89	6.82	-	0.05	1.81	10.43	8.47	8.32
27. Return on investments	11.62	9.84	-	8.77	11.30	14.63	8.94	9.09
28. Return on advances adjusted to cost of funds	5.63	4.76	-	0.04	1.22	3.78	3.82	3.53
29. Return on investments adjusted to cost of funds	10.36	7.78	-	8.75	10.71	7.98	4.29	4.30
30. Business per employee (in Rupees Million)	248.80	419.78	-	86.10	84.41	132.01	130.73	162.11
31. Profit per employee (in Rupees Million)	10.36	9.99	-1.57	-4.64	0.38	2.39	2.46	1.43
32. Capital adequacy ratio	60.27	48.11	423.74	96.08	123.86	70.34	12.46	14.50
33. Capital adequacy ratio - Tier I	59.94	47.68	423.74	95.57	123.47	69.97	9.38	10.99
34. Capital adequacy ratio - Tier II	0.33	0.43	-	0.51	0.39	0.37	3.08	3.51
35. Ratio of net NPA to net advances	-	1.59	-	-	-	-	0.74	0.29

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**FOREIGN BANKS** (In per cent)

Items	Sberbank		Shinhan Bank		Societe Generale		Sonali Bank	
	2012 (65)	2013 (66)	2012 (67)	2013 (68)	2012 (69)	2013 (70)	2012 (71)	2013 (72)
1. Cash - Deposit Ratio	2600.00	186.04	4.90	7.38	6.08	5.53	11.21	8.23
2. Credit - Deposit Ratio	-	783.83	88.18	83.74	82.49	127.07	59.29	46.16
3. Investment - Deposit Ratio	-	-	27.11	41.00	144.15	82.12	17.59	14.70
4. (Credit + Investment) - Deposit Ratio	-	783.83	115.29	124.74	226.64	209.20	76.87	60.86
5. Ratio of deposits to total liabilities	0.01	2.65	59.40	58.25	41.27	43.49	70.18	71.02
6. Ratio of demand & savings bank deposits to total deposits	100.00	14.48	29.15	22.02	14.09	8.83	71.04	75.90
7. Ratio of priority sector advances to total advances	-	-	22.48	26.88	31.89	20.49	56.11	55.82
8. Ratio of term loans to total advances	-	-	33.08	24.48	19.63	11.07	2.18	1.36
9. Ratio of secured advances to total advances	-	100.00	61.55	63.08	53.83	34.27	76.20	89.36
10. Ratio of investments in non-approved securities to total investments	-	-	-	-	59.29	34.74	-	-
11. Ratio of interest income to total assets	7.49	7.40	9.24	9.72	7.27	7.75	5.56	6.56
12. Ratio of net interest income to total assets (Net Interest Margin)	7.49	7.34	5.26	4.75	3.13	3.96	3.54	4.38
13. Ratio of non-interest income to total assets	-	0.18	1.10	0.92	0.28	0.33	14.14	14.67
14. Ratio of intermediation cost to total assets	8.46	8.43	1.49	1.49	1.68	2.40	11.83	10.79
15. Ratio of wage bills to intermediation cost	49.25	53.21	38.26	38.23	48.36	44.10	64.44	60.88
16. Ratio of wage bills to total expense	49.25	52.84	10.42	8.82	13.96	17.09	55.02	50.64
17. Ratio of wage bills to total income	55.63	59.23	5.51	5.35	10.75	13.10	38.67	30.93
18. Ratio of burden to total assets	8.46	8.25	0.39	0.57	1.40	2.07	-2.32	-3.88
19. Ratio of burden to interest income	112.95	111.58	4.21	5.88	19.20	26.74	-41.62	-59.21
20. Ratio of operating profits to total assets	-0.97	-0.91	4.87	4.18	1.73	1.89	5.86	8.26
21. Return on assets	-0.99	-1.08	2.52	1.78	1.17	1.22	2.23	3.37
22. Return on equity	-0.98	-1.14	8.66	7.99	5.21	4.35	13.79	21.14
23. Cost of deposits	-	1.79	6.50	8.08	8.99	6.51	1.93	2.32
24. Cost of borrowings	-	0.38	3.26	1.98	2.20	3.68	-	-
25. Cost of funds	-	0.59	6.21	7.08	4.67	4.80	1.93	2.32
26. Return on advances	-	0.76	10.13	9.95	9.48	8.70	12.56	13.64
27. Return on investments	-	-	8.97	7.27	6.88	8.10	9.62	10.17
28. Return on advances adjusted to cost of funds	-	0.18	3.92	2.87	4.81	3.90	10.63	11.32
29. Return on investments adjusted to cost of funds	-	-0.59	2.76	0.19	2.20	3.31	7.70	7.85
30. Business per employee (in Rupees Million)	0.01	26.06	243.94	294.06	249.32	303.98	13.06	17.10
31. Profit per employee (in Rupees Million)	-0.84	-1.00	5.49	4.89	3.55	3.58	0.26	0.55
32. Capital adequacy ratio	329.86	193.98	40.26	34.48	36.61	29.35	16.81	12.91
33. Capital adequacy ratio - Tier I	329.86	193.98	39.35	33.52	35.82	28.50	16.50	12.69
34. Capital adequacy ratio - Tier II	-	-	0.91	0.96	0.79	0.85	0.31	0.22
35. Ratio of net NPA to net advances	-	-	-	-	-	-	1.16	2.36

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**FOREIGN BANKS**

(In per cent)

Items	Standard Chartered Bank		State Bank of Mauritius		Sumitomo Mitsui Banking Corporation	UBS AG		United Overseas Bank
	2012 (73)	2013 (74)	2012 (75)	2013 (76)	(77)	2012 (78)	2013 (79)	2012 (80)
1. Cash - Deposit Ratio	5.21	5.06	5.27	4.74	964.85	7.54	5.78	88420.00
2. Credit - Deposit Ratio	86.88	99.92	106.00	135.64	-	104.83	38.09	-
3. Investment - Deposit Ratio	42.72	49.59	62.92	76.59	19623.01	591.97	84.74	-
4. (Credit + Investment) - Deposit Ratio	129.59	149.51	168.91	212.22	19623.01	696.79	122.83	-
5. Ratio of deposits to total liabilities	52.57	51.77	54.20	40.81	0.14	8.84	37.48	-
6. Ratio of demand & savings bank deposits to total deposits	40.14	38.22	33.44	18.70	86.85	1.73	0.89	100.00
7. Ratio of priority sector advances to total advances	26.39	28.64	-	-	-	24.67	26.44	-
8. Ratio of term loans to total advances	37.59	43.01	41.31	44.87	-	-	49.27	-
9. Ratio of secured advances to total advances	62.62	64.82	-	-	-	31.68	5.13	-
10. Ratio of investments in non-approved securities to total investments	18.64	18.36	15.78	36.57	-	56.86	50.95	-
11. Ratio of interest income to total assets	6.97	7.53	9.71	10.12	0.94	5.89	6.27	7.00
12. Ratio of net interest income to total assets (Net Interest Margin)	3.73	4.15	3.06	4.66	0.94	3.89	4.42	7.00
13. Ratio of non-interest income to total assets	2.62	2.33	0.98	1.40	-	-1.26	-0.74	0.19
14. Ratio of intermediation cost to total assets	2.40	2.41	1.31	1.14	2.35	1.65	1.42	5.76
15. Ratio of wage bills to intermediation cost	48.84	44.42	49.70	48.54	37.12	57.90	56.48	36.47
16. Ratio of wage bills to total expense	20.81	18.50	8.19	8.37	37.12	26.22	24.54	36.47
17. Ratio of wage bills to total income	12.25	10.85	6.11	4.79	93.16	20.63	14.53	29.22
18. Ratio of burden to total assets	-0.22	0.08	0.33	-0.26	2.35	2.91	2.16	5.57
19. Ratio of burden to interest income	-3.11	1.07	3.43	-2.60	251.04	49.36	34.50	79.56
20. Ratio of operating profits to total assets	3.95	4.07	2.72	4.93	-1.41	0.99	2.26	1.43
21. Return on assets	1.49	2.43	0.81	2.53	-5.06	0.78	1.33	1.21
22. Return on equity	12.76	17.78	3.45	7.07	-1.51	1.59	4.29	1.18
23. Cost of deposits	4.93	5.12	9.71	6.11	0.03	8.48	3.89	-
24. Cost of borrowings	5.74	5.50	7.91	13.90	-	3.82	6.40	-
25. Cost of funds	4.40	4.40	7.93	5.76	0.03	4.98	4.87	-
26. Return on advances	11.29	11.38	10.32	9.27	-	11.20	11.93	-
27. Return on investments	7.89	8.07	8.48	7.68	0.22	7.75	9.19	-
28. Return on advances adjusted to cost of funds	6.89	6.99	2.39	3.51	-	6.23	7.06	-
29. Return on investments adjusted to cost of funds	3.49	3.67	0.55	1.91	0.19	2.77	4.32	-
30. Business per employee (in Rupees Million)	154.67	168.77	335.80	289.00	0.23	216.39	608.91	0.00
31. Profit per employee (in Rupees Million)	2.31	4.11	2.40	6.80	-2.51	5.48	14.96	1.81
32. Capital adequacy ratio	11.05	13.00	39.02	55.01	625.69	53.75	52.86	205.80
33. Capital adequacy ratio - Tier I	8.19	10.45	37.52	53.71	625.69	53.61	52.53	205.80
34. Capital adequacy ratio - Tier II	2.86	2.55	1.50	1.30	-	0.14	0.33	-
35. Ratio of net NPA to net advances	0.70	1.63	0.87	1.88	-	-	-	-

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Concl.d.)**

**FOREIGN BANKS**

(In per cent)

Items	United Overseas Bank	Westpac Banking Corporation	Woori Bank	
	2013	2013	2012	2013
	(81)	(82)	(83)	(84)
1. Cash - Deposit Ratio	34.59	1476.04	-	4.31
2. Credit - Deposit Ratio	579.91	-	-	15.26
3. Investment - Deposit Ratio	239.84	2058082.03	-	22.77
4. (Credit + Investment) - Deposit Ratio	819.75	2058082.03	-	38.03
5. Ratio of deposits to total liabilities	2.98	-	-	56.26
6. Ratio of demand & savings bank deposits to total deposits	18.97	100.00	-	9.86
7. Ratio of priority sector advances to total advances	58.70	-	-	-
8. Ratio of term loans to total advances	41.30	-	-	-
9. Ratio of secured advances to total advances	100.00	-	-	62.36
10. Ratio of investments in non-approved securities to total investments	0.10	-	-	-
11. Ratio of interest income to total assets	7.61	3.34	2.56	7.54
12. Ratio of net interest income to total assets (Net Interest Margin)	7.58	3.33	2.56	5.47
13. Ratio of non-interest income to total assets	0.40	0.61	-	0.36
14. Ratio of intermediation cost to total assets	6.49	1.86	1.61	4.31
15. Ratio of wage bills to intermediation cost	49.00	54.29	26.13	33.00
16. Ratio of wage bills to total expense	48.76	54.26	26.13	22.31
17. Ratio of wage bills to total income	39.73	25.63	16.48	18.03
18. Ratio of burden to total assets	6.10	1.25	1.61	3.95
19. Ratio of burden to interest income	80.10	37.48	63.05	52.48
20. Ratio of operating profits to total assets	1.48	2.08	0.95	1.51
21. Return on assets	1.21	1.03	-	0.90
22. Return on equity	1.32	1.03	0.53	1.38
23. Cost of deposits	0.68	1.84	-	5.23
24. Cost of borrowings	0.21	4.02	-	-
25. Cost of funds	0.28	3.83	-	5.23
26. Return on advances	3.94	-	-	17.45
27. Return on investments	6.03	3.38	-	10.04
28. Return on advances adjusted to cost of funds	3.66	-	-	12.22
29. Return on investments adjusted to cost of funds	5.75	-0.45	-	4.81
30. Business per employee (in Rupees Million)	32.27	0.01	-	113.07
31. Profit per employee (in Rupees Million)	1.54	3.52	-	1.02
32. Capital adequacy ratio	154.76	280.06	421.70	163.28
33. Capital adequacy ratio - Tier I	154.60	280.02	421.70	163.28
34. Capital adequacy ratio - Tier II	0.16	0.04	-	-
35. Ratio of net NPA to net advances	-	-	-	-

**Source** : Annual accounts of Banks.