

# **A Profile of Banks**

## **2011-12**



**Reserve Bank of India**

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## Explanatory Notes

This publication provides quick data on select important items on scheduled commercial banks, excluding regional rural banks, from 2007-08 to 2011-12. This is the eighth volume in the series; first volume of the series was published for the financial year 2004-05.

### 1. Data sources

- 1.1. Most of the data presented in the publication are from annual accounts of banks.
- 1.2. Data on number of offices are from Master Office File, Department of Statistics and Information Management, RBI.
- 1.3. Data on number of employees for Public Sector Banks and Private Sector Banks are from Indian Banks' Association.
- 1.4. Data on number of employees for Foreign Banks are provided by respective banks.

### 2. Data definitions

- 2.1. Capital, reserves & surplus, deposits, investments, advances, interest income, interest expended and operating expenses are as in annual accounts of banks.
- 2.2. Business (defined as deposits *plus* advances) per employee, profit per employee, return on assets, capital adequacy ratio [capital to risk weighted assets ratio (CRAR)] and net non-performing assets (NPAs) as percentage of net advances (Net NPA ratio) are from 'Notes on Accounts' of annual accounts.
- 2.3. For the financial years 2008-09 to 2011-12, bank-wise CRAR is given as per Basel-II. However, for the year 2007-08, wherever CRAR as per Basel-II is not available CRAR as per Basel-I is given and the same is indicated by \$.
- 2.4. Number of offices includes branches and administrative offices.
- 2.5. Cost of Funds (CoF) is defined as the ratio (in %) of interest paid on deposits and borrowings to average of opening and closing balances of deposits and borrowings for the respective years.
- 2.6. Cost adjusted return on advances is CoF subtracted from return on advances, where return on advances is defined as the ratio (in %) of interest earned on advances to average of opening and closing balances of advances for the respective years.
- 2.7. Wages as percentage to total expenses is computed as the ratio (in %) of payment to and provisions for employees to total expenses.

### **3. Bank group level aggregates**

3.1. Bank group level aggregates have been computed from respective items at bank level. Computation of ratios follows definitions similar to those of bank level ratios; that is ratios of corresponding aggregates at bank group level. More specific details are as follows:

- i) Business per employee (or profit per employee) is computed by dividing the total business (or profit) for the group by the number of employees in the group.
- ii) CoF is computed as the ratio (in %) of interest paid on deposits and borrowings by the group to average on opening and closing balances of deposits and borrowings of the group in the respective years.
- iii) Return on advances adjusted to CoF is computed by subtracting CoF for the group from return on advances for the group; the latter is computed as the ratio (in %) of interest earned on advances by the group to average of opening and closing balances of total advances of the group.
- iv) Return on assets for a group is obtained as weighted average of return on assets of individual banks in the group, being the proportion of total assets of the bank as percentage to total assets of the group.
- v) Capital adequacy ratios for the bank groups have been obtained from OSMOS, Department of Banking Supervision, RBI.

### **4. General**

4.1. IDBI Bank Limited, a public sector bank, is clubbed along with nationalised banks.

4.2. For quick comparison, bank group aggregates and all banks' aggregates for 2011-12 are given against every bank.

4.3. As on the date of printing, annual account of one bank, i. e., Bank International Indonesia was not available for the year 2011-12.

4.4. The symbol '0.00' indicates nil or negligible or not applicable or not available.



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**All Scheduled Commercial Banks**

(Amount in ₹ Million)

| Items                              | Bank Group-wise Aggregates |          |          |          |          |
|------------------------------------|----------------------------|----------|----------|----------|----------|
|                                    | 2007-08                    | 2008-09  | 2009-10  | 2010-11  | 2011-12  |
| No. of banks                       | 79                         | 80       | 81       | 81       | 86       |
| No. of offices                     | 63705                      | 67386    | 72390    | 77565    | 83229    |
| No. of employees                   | 913669                     | 937445   | 950178   | 971056   | 1013390  |
| Business per employee              | 63.45                      | 75.34    | 86.76    | 102.09   | 113.76   |
| Profit per employee                | 0.47                       | 0.56     | 0.60     | 0.72     | 0.81     |
| Capital and Reserve & Surplus      | 3154879                    | 3679473  | 4301613  | 5099192  | 6085315  |
| Deposits                           | 33200616                   | 40632011 | 47469196 | 56158743 | 64536642 |
| Investments                        | 11773296                   | 14495506 | 17290059 | 19236333 | 22305472 |
| Advances                           | 24769360                   | 29999239 | 34967200 | 42974875 | 50745793 |
| Interest Income                    | 3084823                    | 3884816  | 4151786  | 4913407  | 6550565  |
| Other income                       | 603910                     | 752204   | 792676   | 798501   | 857402   |
| Interest expended                  | 2080011                    | 2632232  | 2720836  | 2989248  | 4305185  |
| Operating expenses                 | 772827                     | 895814   | 1000279  | 1231403  | 1371033  |
| Cost of Funds (CoF)                | 5.81                       | 5.99     | 5.10     | 4.75     | 5.90     |
| Return on advances adjusted to COF | 4.12                       | 4.56     | 4.19     | 4.47     | 4.51     |
| Wages as % to total expenses       | 14.01                      | 13.60    | 14.85    | 17.22    | 13.73    |
| Return on Assets                   | 1.12                       | 1.13     | 1.05     | 1.10     | 1.08     |
| CRAR                               | 13.01                      | 13.98    | 14.54    | 14.19    | 14.25    |
| Net NPA ratio                      | 1.00                       | 1.05     | 1.12     | 0.97     | 1.28     |

|                                    |                            |          |          |          | Public Sector Banks   |
|------------------------------------|----------------------------|----------|----------|----------|-----------------------|
|                                    |                            |          |          |          | (Amount in ₹ Million) |
| Items                              | Bank Group-wise Aggregates |          |          |          | 2011-12               |
|                                    | 2007-08                    | 2008-09  | 2009-10  | 2010-11  |                       |
| No. of banks                       | 28                         | 27       | 27       | 26       | 26                    |
| No. of offices                     | 55103                      | 57850    | 61630    | 65217    | 69498                 |
| No. of employees                   | 715408                     | 731524   | 739646   | 755102   | 771388                |
| Business per employee              | 59.42                      | 73.44    | 86.43    | 101.67   | 115.12                |
| Profit per employee                | 0.37                       | 0.47     | 0.53     | 0.59     | 0.64                  |
| Capital and Reserve & Surplus      | 1747854                    | 2083419  | 2410014  | 2903020  | 3555765               |
| Deposits                           | 24538677                   | 31127471 | 36920194 | 43724487 | 50020134              |
| Investments                        | 7998413                    | 10126658 | 12155981 | 13360764 | 15040765              |
| Advances                           | 17974008                   | 22592117 | 27010187 | 33044329 | 38783125              |
| Interest Income                    | 2130746                    | 2730882  | 3059826  | 3661345  | 4847401               |
| Other income                       | 327971                     | 424662   | 488932   | 479649   | 503578                |
| Interest expended                  | 1489021                    | 1934467  | 2119401  | 2311530  | 3285391               |
| Operating expenses                 | 466627                     | 555037   | 660749   | 829652   | 902145                |
| Cost of Funds (CoF)                | 5.85                       | 6.06     | 5.35     | 4.91     | 6.06                  |
| Return on advances adjusted to COF | 3.67                       | 4.05     | 3.75     | 4.23     | 4.25                  |
| Wages as % to total expenses       | 14.66                      | 13.88    | 14.79    | 17.50    | 13.72                 |
| Return on Assets                   | 1.00                       | 1.03     | 0.97     | 0.96     | 0.88                  |
| CRAR                               | 12.52                      | 13.49    | 13.27    | 13.08    | 13.23                 |
| Net NPA ratio                      | 0.99                       | 0.94     | 1.10     | 1.09     | 1.53                  |
|                                    | 2                          |          |          |          |                       |

| Items                              | Bank Group-wise Aggregates |          |          |          |          |
|------------------------------------|----------------------------|----------|----------|----------|----------|
|                                    | 2007-08                    | 2008-09  | 2009-10  | 2010-11  | 2011-12  |
| No. of banks                       | 8                          | 7        | 7        | 6        | 6        |
| No. of offices                     | 15848                      | 16894    | 18178    | 18929    | 19485    |
| No. of employees                   | 249008                     | 268598   | 266605   | 283375   | 280256   |
| Business per employee              | 54.92                      | 65.02    | 73.74    | 79.05    | 91.24    |
| Profit per employee                | 0.36                       | 0.44     | 0.47     | 0.42     | 0.55     |
| Capital and Reserves & Surplus     | 617059                     | 724216   | 837256   | 843942   | 1072494  |
| Deposits                           | 7738746                    | 10070415 | 11080856 | 12458624 | 14050241 |
| Investments                        | 2638233                    | 3576239  | 3874734  | 3856967  | 4173221  |
| Advances                           | 5937224                    | 7394499  | 8579368  | 9941536  | 11519913 |
| Interest income                    | 704277                     | 891958   | 979537   | 1098281  | 1434878  |
| Other income                       | 118177                     | 160727   | 183937   | 192400   | 178904   |
| Interest expended                  | 478088                     | 617704   | 662285   | 670179   | 888512   |
| Operating expenses                 | 169927                     | 200877   | 252828   | 291459   | 327396   |
| Cost of Funds (CoF)                | 5.90                       | 6.00     | 5.32     | 4.85     | 5.66     |
| Return on advances adjusted to CoF | 3.65                       | 3.98     | 3.60     | 4.11     | 4.61     |
| Wages as % to total expenses       | 15.89                      | 15.06    | 17.10    | 19.97    | 17.42    |
| Return on Assets                   | 0.97                       | 1.02     | 0.91     | 0.79     | 0.89     |
| CRAR                               | 13.21                      | 13.96    | 13.46    | 12.25    | 13.70    |
| Net NPA ratio                      | 1.43                       | 1.47     | 1.50     | 1.49     | 1.76     |

**Nationalised Banks (Includes IDBI Bank Ltd.)**
*(Amount in ₹ Million)*

| Items                              | Bank Group-wise Aggregates |          |          |          |          |
|------------------------------------|----------------------------|----------|----------|----------|----------|
|                                    | 2007-08                    | 2008-09  | 2009-10  | 2010-11  | 2011-12  |
| No. of banks                       | 20                         | 20       | 20       | 20       | 20       |
| No. of offices                     | 39255                      | 40956    | 43452    | 46288    | 50013    |
| No. of employees                   | 466400                     | 462926   | 473041   | 471727   | 491132   |
| Business per employee              | 61.83                      | 78.32    | 93.59    | 115.25   | 128.75   |
| Profit per employee                | 0.38                       | 0.49     | 0.57     | 0.70     | 0.70     |
| Capital and Reserves & Surplus     | 1130795                    | 1359202  | 1572758  | 2059079  | 2483271  |
| Deposits                           | 16799930                   | 21057056 | 25839338 | 31265862 | 35969893 |
| Investments                        | 5360181                    | 6550419  | 8281248  | 9503797  | 10867544 |
| Advances                           | 12036784                   | 15197619 | 18430819 | 23102793 | 27263212 |
| Interest income                    | 1426469                    | 1838924  | 2080289  | 2563064  | 3412524  |
| Other income                       | 209794                     | 263936   | 304996   | 287249   | 324674   |
| Interest expended                  | 1010933                    | 1316762  | 1457115  | 1641351  | 2396879  |
| Operating expenses                 | 296700                     | 354160   | 407922   | 538193   | 574750   |
| Cost of Funds (CoF)                | 5.82                       | 6.09     | 5.37     | 4.93     | 6.22     |
| Return on advances adjusted to CoF | 3.69                       | 4.09     | 3.82     | 4.28     | 4.10     |
| Wages as % to total expenses       | 14.05                      | 13.31    | 13.65    | 16.41    | 12.20    |
| Return on Assets                   | 1.01                       | 1.03     | 1.00     | 1.03     | 0.88     |
| CRAR                               | 12.14                      | 13.24    | 13.18    | 13.47    | 13.03    |
| Net NPA ratio                      | 0.77                       | 0.68     | 0.91     | 0.92     | 1.43     |

**Private Sector Banks**
*(Amount in ₹ Million)*

| Items                              | Bank Group-wise Aggregates |         |         |          |          |
|------------------------------------|----------------------------|---------|---------|----------|----------|
|                                    | 2007-08                    | 2008-09 | 2009-10 | 2010-11  | 2011-12  |
| No. of banks                       | 23                         | 22      | 22      | 21       | 20       |
| No. of offices                     | 8325                       | 9241    | 10452   | 12031    | 13408    |
| No. of employees                   | 166960                     | 176339  | 182520  | 187913   | 214304   |
| Business per employee              | 71.48                      | 74.39   | 79.73   | 95.81    | 99.91    |
| Profit per employee                | 0.57                       | 0.62    | 0.72    | 0.94     | 1.06     |
| Capital and Reserve & Surplus      | 913707                     | 996686  | 1199839 | 1385664  | 1592952  |
| Deposits                           | 6750329                    | 7363776 | 8228007 | 10027588 | 11745874 |
| Investments                        | 2785781                    | 3065312 | 3541169 | 4220576  | 5259822  |
| Advances                           | 5184024                    | 5753276 | 6324409 | 7975440  | 9664182  |
| Interest Income                    | 709912                     | 850714  | 828064  | 967131   | 1339795  |
| Other income                       | 170063                     | 178602  | 204231  | 208734   | 244986   |
| Interest expended                  | 484951                     | 569574  | 512056  | 571491   | 867843   |
| Operating expenses                 | 202671                     | 217794  | 228510  | 276064   | 333450   |
| Cost of Funds (CoF)                | 6.15                       | 6.27    | 4.83    | 4.60     | 5.84     |
| Return on advances adjusted to COF | 4.88                       | 5.31    | 5.06    | 5.11     | 5.16     |
| Wages as % to total expenses       | 10.35                      | 10.83   | 12.73   | 14.53    | 12.29    |
| Return on Assets                   | 1.13                       | 1.13    | 1.28    | 1.43     | 1.53     |
| CRAR                               | 14.34                      | 15.23   | 17.43   | 16.46    | 16.21    |
| Net NPA ratio                      | 1.09                       | 1.29    | 1.03    | 0.56     | 0.46     |

# Old Private Sector Banks

(Amount in ₹ Million)

| Items                              | Bank Group-wise Aggregates |         |         |         |         |
|------------------------------------|----------------------------|---------|---------|---------|---------|
|                                    | 2007-08                    | 2008-09 | 2009-10 | 2010-11 | 2011-12 |
| No. of banks                       | 15                         | 15      | 15      | 14      | 13      |
| No. of offices                     | 4690                       | 4908    | 5220    | 5051    | 5555    |
| No. of employees                   | 48700                      | 51341   | 55052   | 55380   | 62965   |
| Business per employee              | 56.93                      | 63.84   | 69.75   | 81.04   | 86.71   |
| Profit per employee                | 0.41                       | 0.47    | 0.42    | 0.56    | 0.62    |
| Capital and Reserves & Surplus     | 153148                     | 174765  | 201706  | 237982  | 278963  |
| Deposits                           | 1655887                    | 1992735 | 2298969 | 2641571 | 3158914 |
| Investments                        | 540799                     | 723926  | 834993  | 926545  | 1093333 |
| Advances                           | 1116698                    | 1285039 | 1540853 | 1846473 | 2300948 |
| Interest income                    | 146140                     | 187898  | 204975  | 232989  | 325921  |
| Other income                       | 21843                      | 27821   | 31518   | 30286   | 33829   |
| Interest expended                  | 99599                      | 128340  | 140760  | 147681  | 225057  |
| Operating expenses                 | 32348                      | 39392   | 47153   | 56000   | 65405   |
| Cost of Funds (CoF)                | 6.27                       | 6.67    | 6.13    | 5.66    | 7.10    |
| Return on advances adjusted to CoF | 4.26                       | 5.15    | 4.82    | 5.02    | 4.89    |
| Wages as % to total expenses       | 13.67                      | 13.26   | 14.57   | 16.75   | 13.00   |
| Return on Assets                   | 1.14                       | 1.15    | 0.95    | 1.12    | 1.20    |
| CRAR                               | 14.11                      | 14.75   | 14.85   | 14.55   | 14.12   |
| Net NPA ratio                      | 0.66                       | 0.90    | 0.82    | 0.53    | 0.58    |



# New Private Sector Banks

(Amount in ₹ Million)

| Items                              | Bank Group-wise Aggregates |         |         |         |         |
|------------------------------------|----------------------------|---------|---------|---------|---------|
|                                    | 2007-08                    | 2008-09 | 2009-10 | 2010-11 | 2011-12 |
| No. of banks                       | 8                          | 7       | 7       | 7       | 7       |
| No. of offices                     | 3635                       | 4333    | 5232    | 6980    | 7853    |
| No. of employees                   | 118260                     | 124998  | 127468  | 132533  | 151339  |
| Business per employee              | 77.47                      | 78.72   | 84.04   | 101.97  | 105.39  |
| Profit per employee                | 0.64                       | 0.68    | 0.85    | 1.10    | 1.24    |
| Capital and Reserves & Surplus     | 760559                     | 821921  | 998133  | 1147682 | 1313989 |
| Deposits                           | 5094442                    | 5371041 | 5929038 | 7386018 | 8586960 |
| Investments                        | 2244982                    | 2341385 | 2706176 | 3294031 | 4166489 |
| Advances                           | 4067326                    | 4468237 | 4783556 | 6128967 | 7363235 |
| Interest income                    | 563771                     | 662816  | 623090  | 734142  | 1013874 |
| Other income                       | 148220                     | 150781  | 172713  | 178447  | 211156  |
| Interest expended                  | 385352                     | 441234  | 371296  | 423810  | 642787  |
| Operating expenses                 | 170323                     | 178401  | 181357  | 220064  | 268046  |
| Cost of Funds (CoF)                | 6.11                       | 6.15    | 4.42    | 4.27    | 5.45    |
| Return on advances adjusted to CoF | 5.05                       | 5.36    | 5.14    | 5.14    | 5.23    |
| Wages as % to total expenses       | 9.56                       | 10.17   | 12.10   | 13.83   | 12.06   |
| Return on Assets                   | 1.13                       | 1.12    | 1.38    | 1.51    | 1.63    |
| CRAR                               | 14.39                      | 15.33   | 18.03   | 16.87   | 16.66   |
| Net NPA ratio                      | 1.21                       | 1.40    | 1.09    | 0.56    | 0.42    |

# Foreign Banks

(Amount in ₹ Million)

| Items                              | Bank Group-wise Aggregates |         |         |         |         |
|------------------------------------|----------------------------|---------|---------|---------|---------|
|                                    | 2007-08                    | 2008-09 | 2009-10 | 2010-11 | 2011-12 |
| No. of banks                       | 28                         | 31      | 32      | 34      | 40      |
| No. of offices                     | 277                        | 295     | 308     | 317     | 323     |
| No. of employees                   | 31301                      | 29582   | 28012   | 28041   | 27698   |
| Business per employee              | 112.55                     | 128.27  | 141.14  | 155.55  | 183.01  |
| Profit per employee                | 2.11                       | 2.54    | 1.69    | 2.75    | 3.40    |
| Capital and Reserves & Surplus     | 493319                     | 599368  | 691760  | 810507  | 936598  |
| Deposits                           | 1911611                    | 2140764 | 2320995 | 2406668 | 2770634 |
| Investments                        | 989102                     | 1303537 | 1592909 | 1654993 | 2004885 |
| Advances                           | 1611328                    | 1653846 | 1632604 | 1955106 | 2298486 |
| Interest income                    | 244165                     | 303220  | 263897  | 284931  | 363368  |
| Other income                       | 105876                     | 148940  | 99513   | 110118  | 108838  |
| Interest expended                  | 106039                     | 128191  | 89379   | 106227  | 151951  |
| Operating expenses                 | 103529                     | 122984  | 111019  | 125686  | 135438  |
| Cost of Funds (CoF)                | 4.36                       | 4.46    | 2.83    | 3.11    | 3.83    |
| Return on advances adjusted to CoF | 6.63                       | 8.15    | 7.16    | 5.64    | 5.78    |
| Wages as % to total expenses       | 19.95                      | 19.44   | 23.48   | 23.30   | 20.01   |
| Return on Assets                   | 2.09                       | 1.99    | 1.26    | 1.75    | 1.76    |
| CRAR                               | 13.05                      | 14.25   | 17.26   | 16.97   | 16.76   |
| Net NPA ratio                      | 0.77                       | 1.81    | 1.82    | 0.67    | 0.61    |

**SBI AND ITS ASSOCIATES**

**State Bank of India**  
(Amount in ₹ Million)

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12  | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|----------|-------------------------------|------------------------------------|
| No. of offices                     | 10683   | 12034   | 13094   | 14046   | 14316    | 19485                         | 83229                              |
| No. of employees                   | 179205  | 205896  | 200299  | 222933  | 215481   | 280256                        | 1013390                            |
| Business per employee              | 45.60   | 55.60   | 63.60   | 70.47   | 79.84    | 91.24                         | 113.76                             |
| Profit per employee                | 0.37    | 0.47    | 0.45    | 0.39    | 0.53     | 0.55                          | 0.81                               |
| Capital and Reserves & Surplus     | 490327  | 579477  | 659492  | 649860  | 839512   | 1072494                       | 6085315                            |
| Deposits                           | 5374039 | 7420731 | 8041162 | 9339328 | 10436474 | 14050241                      | 64536642                           |
| Investments                        | 1895013 | 2759540 | 2957852 | 2956006 | 3121976  | 4173221                       | 22305472                           |
| Advances                           | 4167682 | 5425032 | 6319142 | 7567194 | 8675789  | 11519913                      | 50745793                           |
| Interest income                    | 489503  | 637884  | 709939  | 813944  | 1065215  | 1434878                       | 6550565                            |
| Other income                       | 86949   | 126908  | 149682  | 158246  | 143514   | 178904                        | 857402                             |
| Interest expended                  | 319291  | 429153  | 473225  | 488680  | 632304   | 888512                        | 4305185                            |
| Operating expenses                 | 126086  | 156487  | 203187  | 230154  | 260690   | 327396                        | 1371033                            |
| Cost of Funds (CoF)                | 5.64    | 5.72    | 5.14    | 4.67    | 5.35     | 5.66                          | 5.90                               |
| Return on advances adjusted to CoF | 3.70    | 3.95    | 3.48    | 3.97    | 4.63     | 4.61                          | 4.51                               |
| Wages as % to total expenses       | 17.48   | 16.64   | 18.86   | 21.16   | 19.01    | 17.42                         | 13.73                              |
| Return on Assets                   | 1.01    | 1.04    | 0.88    | 0.71    | 0.88     | 0.89                          | 1.08                               |
| CRAR                               | 13.54\$ | 14.25   | 13.39   | 11.98   | 13.86    | 13.70                         | 14.25                              |
| Net NPA ratio                      | 1.78    | 1.79    | 1.72    | 1.63    | 1.82     | 1.76                          | 1.28                               |

**SBI AND ITS ASSOCIATES****State Bank of Bikaner & Jaipur***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 909            | 928            | 953            | 997            | 1036           | 19485                                  | 83229                                       |
| No. of employees                   | 11421          | 11439          | 11629          | 11444          | 12383          | 280256                                 | 1013390                                     |
| Business per employee              | 44.55          | 55.54          | 62.80          | 75.10          | 82.70          | 91.24                                  | 113.76                                      |
| Profit per employee                | 0.27           | 0.36           | 0.40           | 0.50           | 0.50           | 0.55                                   | 0.81  |
| Capital and Reserves & Surplus     | 17132          | 20465          | 24174          | 28508          | 41649          | 1072494                                | 6085315                                     |
| Deposits                           | 341084         | 392244         | 460588         | 538523         | 615721         | 14050241                               | 64536642                                    |
| Investments                        | 104984         | 109988         | 136005         | 135207         | 166695         | 4173221                                | 22305472                                    |
| Advances                           | 250759         | 298507         | 351764         | 412067         | 492443         | 11519913                               | 50745793                                    |
| Interest income                    | 30520          | 38103          | 39772          | 47965          | 62914          | 1434878                                | 6550565                                     |
| Other income                       | 4717           | 5771           | 5827           | 6397           | 5990           | 178904                                 | 857402                                      |
| Interest expended                  | 21130          | 27071          | 27657          | 30268          | 40700          | 888512                                 | 4305185                                     |
| Operating expenses                 | 7495           | 7874           | 8905           | 12692          | 13308          | 327396                                 | 1371033                                     |
| Cost of Funds (CoF)                | 6.17           | 6.66           | 5.77           | 5.44           | 6.46           | 5.66                                   | 5.90  |
| Return on advances adjusted to CoF | 3.96           | 4.22           | 3.81           | 4.44           | 4.77           | 4.61                                   | 4.51  |
| Wages as % to total expenses       | 15.61          | 13.19          | 13.73          | 19.25          | 15.18          | 17.42                                  | 13.73                                       |
| Return on Assets                   | 0.87           | 0.92           | 0.93           | 0.96           | 0.99           | 0.89                                   | 1.08  |
| CRAR                               | 12.51          | 14.52          | 13.30          | 11.68          | 13.76          | 13.70                                  | 14.25                                       |
| Net NPA ratio                      | 0.83           | 0.85           | 0.78           | 0.83           | 1.92           | 1.76                                   | 1.28  |

(Amount in ₹ Million)

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1028    | 1062    | 1169    | 1246    | 1343    | 19485                         | 83229                              |
| No. of employees                   | 12813   | 12577   | 13597   | 14778   | 16420   | 280256                        | 1013390                            |
| Business per employee              | 59.91   | 83.98   | 75.56   | 103.77  | 116.87  | 91.24                         | 113.76                             |
| Profit per employee                | 0.44    | 0.49    | 0.56    | 0.79    | 0.86    | 0.55                          | 0.81                               |
| Capital and Reserves & Surplus     | 26941   | 32083   | 42645   | 53152   | 64977   | 1072494                       | 6085315                            |
| Deposits                           | 501083  | 624489  | 729707  | 886279  | 987319  | 14050241                      | 64536642                           |
| Investments                        | 160271  | 209817  | 240085  | 284467  | 292418  | 4173221                       | 22305472                           |
| Advances                           | 358488  | 436792  | 528248  | 647203  | 770523  | 11519913                      | 50745793                           |
| Interest income                    | 44032   | 57095   | 63341   | 78513   | 106467  | 1434878                       | 6550565                            |
| Other income                       | 6771    | 7693    | 8413    | 9838    | 10243   | 178904                        | 857402                             |
| Interest expended                  | 32902   | 42427   | 44709   | 50028   | 72822   | 888512                        | 4305185                            |
| Operating expenses                 | 7989    | 9331    | 9838    | 15128   | 17358   | 327396                        | 1371033                            |
| Cost of Funds (CoF)                | 6.85    | 6.75    | 5.76    | 5.43    | 6.92    | 5.66                          | 5.90                               |
| Return on advances adjusted to CoF | 2.98    | 3.82    | 3.97    | 4.58    | 4.62    | 4.61                          | 4.51                               |
| Wages as % to total expenses       | 11.47   | 10.67   | 11.05   | 15.95   | 12.77   | 17.42                         | 13.73                              |
| Return on Assets                   | 1.00    | 0.91    | 1.03    | 1.22    | 1.15    | 0.89                          | 1.08                               |
| CRAR                               | 11.97   | 11.53   | 14.90   | 14.25   | 13.56   | 13.70                         | 14.25                              |
| Net NPA ratio                      | 0.16    | 0.38    | 0.55    | 0.87    | 1.30    | 1.76                          | 1.28                               |

**SBI AND ITS ASSOCIATES****State Bank of Mysore***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 687            | 719            | 735            | 753            | 785            | 19485                                  | 83229                                       |
| No. of employees                   | 9720           | 9671           | 10111          | 9926           | 10249          | 280256                                 | 1013390                                     |
| Business per employee              | 49.50          | 60.20          | 67.20          | 79.50          | 88.10          | 91.24                                  | 113.76                                      |
| Profit per employee                | 0.33           | 0.35           | 0.44           | 0.50           | 0.40           | 0.55                                   | 0.81  |
| Capital and Reserves & Surplus     | 13778          | 22710          | 26653          | 36833          | 39885          | 1072494                                | 6085315                                     |
| Deposits                           | 274624         | 329158         | 388800         | 432255         | 501863         | 14050241                               | 64536642                                    |
| Investments                        | 84028          | 113780         | 114944         | 129271         | 147327         | 4173221                                | 22305472                                    |
| Advances                           | 210271         | 256161         | 295359         | 340298         | 398353         | 11519913                               | 50745793                                    |
| Interest income                    | 24944          | 32473          | 35589          | 40791          | 50784          | 1434878                                | 6550565                                     |
| Other income                       | 4221           | 4804           | 4257           | 4552           | 5164           | 178904                                 | 857402                                      |
| Interest expended                  | 17321          | 24090          | 23224          | 24431          | 34941          | 888512                                 | 4305185                                     |
| Operating expenses                 | 6169           | 6651           | 7249           | 9174           | 10411          | 327396                                 | 1371033                                     |
| Cost of Funds (CoF)                | 6.09           | 6.39           | 5.65           | 5.29           | 6.66           | 5.66                                   | 5.90  |
| Return on advances adjusted to CoF | 4.07           | 4.45           | 4.35           | 4.78           | 4.34           | 4.61                                   | 4.51  |
| Wages as % to total expenses       | 14.37          | 12.51          | 13.73          | 16.32          | 13.68          | 17.42                                  | 13.73                                       |
| Return on Assets                   | 1.08           | 0.91           | 1.06           | 1.03           | 0.67           | 0.89                                   | 1.08  |
| CRAR                               | 11.73          | 12.99          | 12.42          | 13.76          | 12.55          | 13.70                                  | 14.25                                       |
| Net NPA ratio                      | 0.43           | 0.50           | 1.02           | 1.38           | 1.93           | 1.76                                   | 1.28  |

(Amount in ₹ Million)

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 840     | 889     | 937     | 1063    | 1111    | 19485                         | 83229                              |
| No. of employees                   | 11175   | 11365   | 12409   | 12559   | 13573   | 280256                        | 1013390                            |
| Business per employee              | 75.98   | 91.02   | 89.52   | 95.63   | 105.57  | 91.24                         | 113.76                             |
| Profit per employee                | 0.37    | 0.47    | 0.45    | 0.52    | 0.59    | 0.55                          | 0.81                               |
| Capital and Reserves & Surplus     | 27086   | 31337   | 37471   | 40953   | 47810   | 1072494                       | 6085315                            |
| Deposits                           | 485705  | 600062  | 645519  | 680661  | 794166  | 14050241                      | 64536642                           |
| Investments                        | 143748  | 170292  | 181651  | 172746  | 220429  | 4173221                       | 22305472                           |
| Advances                           | 364000  | 435872  | 463472  | 514332  | 629345  | 11519913                      | 50745793                           |
| Interest income                    | 43102   | 58041   | 59753   | 64781   | 81211   | 1434878                       | 6550565                            |
| Other income                       | 5958    | 6316    | 6744    | 7555    | 7510    | 178904                        | 857402                             |
| Interest expended                  | 34196   | 46763   | 44410   | 41446   | 57762   | 888512                        | 4305185                            |
| Operating expenses                 | 7070    | 7939    | 9009    | 13298   | 13331   | 327396                        | 1371033                            |
| Cost of Funds (CoF)                | 6.88    | 7.65    | 6.36    | 5.44    | 6.54    | 5.66                          | 5.90                               |
| Return on advances adjusted to CoF | 3.31    | 3.61    | 3.89    | 4.87    | 4.71    | 4.61                          | 4.51                               |
| Wages as % to total expenses       | 9.32    | 8.12    | 9.37    | 16.09   | 11.67   | 17.42                         | 13.73                              |
| Return on Assets                   | 0.83    | 0.83    | 0.79    | 0.88    | 0.93    | 0.89                          | 1.08                               |
| CRAR                               | 13.56   | 12.60   | 13.26   | 13.41   | 12.30   | 13.70                         | 14.25                              |
| Net NPA ratio                      | 0.60    | 0.60    | 1.04    | 1.21    | 1.35    | 1.76                          | 1.28                               |

(Amount in ₹ Million)

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 727     | 755     | 780     | 824     | 894     | 19485                         | 83229                              |
| No. of employees                   | 11423   | 11365   | 12192   | 11735   | 12150   | 280256                        | 1013390                            |
| Business per employee              | 55.87   | 65.80   | 69.60   | 88.80   | 106.60  | 91.24                         | 113.76                             |
| Profit per employee                | 0.34    | 0.50    | 0.60    | 0.80    | 0.42    | 0.55                          | 0.81                               |
| Capital and Reserves & Surplus     | 17181   | 22499   | 28406   | 34635   | 38662   | 1072494                       | 6085315                            |
| Deposits                           | 353539  | 420411  | 508834  | 581579  | 714698  | 14050241                      | 64536642                           |
| Investments                        | 113530  | 132317  | 158444  | 179270  | 224376  | 4173221                       | 22305472                           |
| Advances                           | 281366  | 326014  | 384613  | 460442  | 553460  | 11519913                      | 50745793                           |
| Interest income                    | 34341   | 41232   | 43781   | 52288   | 68288   | 1434878                       | 6550565                            |
| Other income                       | 4388    | 5731    | 5280    | 5812    | 6483    | 178904                        | 857402                             |
| Interest expended                  | 24768   | 28406   | 29779   | 35327   | 49984   | 888512                        | 4305185                            |
| Operating expenses                 | 6869    | 7994    | 9559    | 11013   | 12299   | 327396                        | 1371033                            |
| Cost of Funds (CoF)                | 6.11    | 6.08    | 5.58    | 5.40    | 6.20    | 5.66                          | 5.90                               |
| Return on advances adjusted to CoF | 3.73    | 4.37    | 3.88    | 4.14    | 4.25    | 4.61                          | 4.51                               |
| Wages as % to total expenses       | 13.14   | 13.40   | 15.64   | 15.11   | 12.65   | 17.42                         | 13.73                              |
| Return on Assets                   | 0.89    | 1.30    | 1.26    | 1.12    | 0.65    | 0.89                          | 1.08                               |
| CRAR                               | 13.53   | 14.03   | 13.74   | 12.54   | 13.55   | 13.70                         | 14.25                              |
| Net NPA ratio                      | 0.94    | 0.58    | 0.91    | 0.98    | 1.54    | 1.76                          | 1.28                               |



**NATIONALISED BANKS****Allahabad Bank***(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 2234    | 2335    | 2361    | 2490    | 2572    | 50013                         | 83229                              |
| No. of employees                   | 20079   | 20457   | 20959   | 21227   | 22334   | 491132                        | 1013390                            |
| Business per employee              | 60.40   | 70.60   | 84.50   | 106.30  | 121.70  | 128.75                        | 113.76                             |
| Profit per employee                | 0.49    | 0.38    | 0.58    | 0.67    | 0.84    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 52210   | 58519   | 67530   | 85074   | 105066  | 2483271                       | 6085315                            |
| Deposits                           | 716164  | 849718  | 1060558 | 1318872 | 1595931 | 35969893                      | 64536642                           |
| Investments                        | 234003  | 296510  | 384286  | 432471  | 542832  | 10867544                      | 22305472                           |
| Advances                           | 497205  | 588018  | 716049  | 936249  | 1111451 | 27263212                      | 50745793                           |
| Interest income                    | 61712   | 73647   | 83692   | 110147  | 155233  | 3412524                       | 6550565                            |
| Other income                       | 9648    | 11419   | 15159   | 13704   | 12987   | 324674                        | 857402                             |
| Interest expended                  | 44989   | 52061   | 57187   | 69922   | 103606  | 2396879                       | 4305185                            |
| Operating expenses                 | 11576   | 13994   | 16178   | 23383   | 26914   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 6.50    | 6.10    | 5.37    | 5.23    | 6.44    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 3.30    | 4.02    | 4.44    | 4.78    | 4.95    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 12.20   | 13.23   | 13.79   | 16.69   | 14.06   | 12.20                         | 13.73                              |
| Return on Assets                   | 1.32    | 0.90    | 1.16    | 1.11    | 1.02    | 0.88                          | 1.08                               |
| CRAR                               | 11.99   | 13.11   | 13.62   | 12.96   | 12.83   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 0.80    | 0.72    | 0.66    | 0.79    | 0.98    | 1.43                          | 1.28                               |

**NATIONALISED BANKS**
**Andhra Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1401    | 1463    | 1586    | 1660    | 1712    | 50013                         | 83229                              |
| No. of employees                   | 13387   | 14255   | 14292   | 14098   | 15099   | 491132                        | 1013390                            |
| Business per employee              | 62.65   | 72.83   | 93.90   | 116.50  | 126.20  | 128.75                        | 113.76                             |
| Profit per employee                | 0.43    | 0.46    | 0.70    | 0.90    | 0.90    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 32493   | 36470   | 44100   | 64924   | 74794   | 2483271                       | 6085315                            |
| Deposits                           | 494365  | 593900  | 776882  | 921563  | 1058512 | 35969893                      | 64536642                           |
| Investments                        | 148982  | 169111  | 208810  | 242040  | 296289  | 10867544                      | 22305472                           |
| Advances                           | 342384  | 441393  | 561135  | 714354  | 836418  | 27263212                      | 50745793                           |
| Interest income                    | 42096   | 53746   | 63729   | 82913   | 113387  | 3412524                       | 6550565                            |
| Other income                       | 6265    | 7654    | 9646    | 8970    | 8599    | 324674                        | 857402                             |
| Interest expended                  | 28700   | 37477   | 41781   | 50703   | 75794   | 2396879                       | 4305185                            |
| Operating expenses                 | 9091    | 11043   | 13495   | 17049   | 18042   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 6.12    | 6.40    | 5.38    | 5.23    | 6.83    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 4.11    | 4.36    | 4.92    | 5.26    | 5.14    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 13.48   | 12.86   | 14.91   | 16.30   | 12.25   | 12.20                         | 13.73                              |
| Return on Assets                   | 1.16    | 1.09    | 1.39    | 1.36    | 1.19    | 0.88                          | 1.08                               |
| CRAR                               | 11.61\$ | 13.22   | 13.93   | 14.38   | 13.18   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 0.15    | 0.18    | 0.17    | 0.38    | 0.91    | 1.43                          | 1.28                               |

**NATIONALISED BANKS****Bank of Baroda***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 2931           | 3006           | 3182           | 3447           | 3992           | 50013                                  | 83229                                       |
| No. of employees                   | 37260          | 36440          | 38152          | 39385          | 41448          | 491132                                 | 1013390                                     |
| Business per employee              | 71.00          | 91.40          | 98.10          | 122.90         | 146.60         | 128.75                                 | 113.76                                      |
| Profit per employee                | 0.39           | 0.60           | 0.80           | 1.10           | 1.20           | 0.70                                   | 0.81  |
| Capital and Reserves & Surplus     | 110439         | 128797         | 151064         | 210435         | 274769         | 2483271                                | 6085315                                     |
| Deposits                           | 1520341        | 1923970        | 2412619        | 3054395        | 3848711        | 35969893                               | 64536642                                    |
| Investments                        | 438701         | 524459         | 611824         | 713966         | 832094         | 10867544                               | 22305472                                    |
| Advances                           | 1067013        | 1432514        | 1750353        | 2286764        | 2873773        | 27263212                               | 50745793                                    |
| Interest income                    | 118135         | 150916         | 166983         | 218859         | 296737         | 3412524                                | 6550565                                     |
| Other income                       | 20510          | 27577          | 28064          | 28092          | 34223          | 324674                                 | 857402                                      |
| Interest expended                  | 79017          | 99682          | 107589         | 130837         | 193567         | 2396879                                | 4305185                                     |
| Operating expenses                 | 30343          | 35761          | 38106          | 46298          | 51587          | 574750                                 | 1371033                                     |
| Cost of Funds (CoF)                | 5.33           | 5.25           | 4.37           | 4.19           | 5.00           | 6.22                                   | 5.90  |
| Return on advances adjusted to CoF | 3.51           | 3.71           | 3.51           | 3.82           | 3.67           | 4.10                                   | 4.51  |
| Wages as % to total expenses       | 17.41          | 17.34          | 16.14          | 16.47          | 12.18          | 12.20                                  | 13.73                                       |
| Return on Assets                   | 0.89           | 1.09           | 1.21           | 1.33           | 1.24           | 0.88                                   | 1.08  |
| CRAR                               | 12.94          | 14.05          | 14.36          | 14.52          | 14.67          | 13.03                                  | 14.25                                       |
| Net NPA ratio                      | 0.47           | 0.31           | 0.34           | 0.35           | 0.54           | 1.43                                   | 1.28  |

**NATIONALISED BANKS**
**Bank of India**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 2980    | 3109    | 3228    | 3582    | 4021    | 50013                         | 83229                              |
| No. of employees                   | 40557   | 40155   | 39676   | 39788   | 41537   | 491132                        | 1013390                            |
| Business per employee              | 65.20   | 83.30   | 101.10  | 128.40  | 136.00  | 128.75                        | 113.76                             |
| Profit per employee                | 0.50    | 0.75    | 0.44    | 0.62    | 0.64    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 105894  | 134949  | 142300  | 172907  | 209618  | 2483271                       | 6085315                            |
| Deposits                           | 1500120 | 1897085 | 2297619 | 2988858 | 3182160 | 35969893                      | 64536642                           |
| Investments                        | 418029  | 526072  | 670802  | 858724  | 867536  | 10867544                      | 22305472                           |
| Advances                           | 1134763 | 1429094 | 1684907 | 2130962 | 2488333 | 27263212                      | 50745793                           |
| Interest income                    | 123552  | 163474  | 178780  | 217517  | 284807  | 3412524                       | 6550565                            |
| Other income                       | 21169   | 30519   | 26166   | 26418   | 33212   | 324674                        | 857402                             |
| Interest expended                  | 81260   | 108485  | 121220  | 139410  | 201672  | 2396879                       | 4305185                            |
| Operating expenses                 | 26450   | 30940   | 36678   | 50682   | 49407   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 5.37    | 5.69    | 4.97    | 4.53    | 5.69    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 3.97    | 4.09    | 3.45    | 3.59    | 3.07    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 15.38   | 13.90   | 14.54   | 18.28   | 12.16   | 12.20                         | 13.73                              |
| Return on Assets                   | 1.25    | 1.49    | 0.70    | 0.82    | 0.72    | 0.88                          | 1.08                               |
| CRAR                               | 12.04   | 13.01   | 12.94   | 12.17   | 11.95   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 0.52    | 0.44    | 1.31    | 0.91    | 1.47    | 1.43                          | 1.28                               |

**NATIONALISED BANKS****Bank of Maharashtra***(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1416    | 1463    | 1496    | 1577    | 1632    | 50013                         | 83229                              |
| No. of employees                   | 13590   | 13631   | 13673   | 13861   | 13803   | 491132                        | 1013390                            |
| Business per employee              | 51.57   | 63.60   | 76.20   | 82.50   | 96.70   | 128.75                        | 113.76                             |
| Profit per employee                | 0.24    | 0.28    | 0.32    | 0.24    | 0.31    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 17815   | 25172   | 28584   | 39709   | 47227   | 2483271                       | 6085315                            |
| Deposits                           | 417583  | 522549  | 633041  | 668447  | 765287  | 35969893                      | 64536642                           |
| Investments                        | 122830  | 183821  | 213239  | 224911  | 229114  | 10867544                      | 22305472                           |
| Advances                           | 292858  | 342908  | 403147  | 468808  | 560598  | 27263212                      | 50745793                           |
| Interest income                    | 34405   | 42916   | 47356   | 55631   | 72140   | 3412524                       | 6550565                            |
| Other income                       | 3803    | 5000    | 5912    | 5309    | 6407    | 324674                        | 857402                             |
| Interest expended                  | 23118   | 30350   | 34393   | 35947   | 46969   | 2396879                       | 4305185                            |
| Operating expenses                 | 8363    | 9630    | 10729   | 16442   | 16425   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 5.60    | 5.86    | 5.28    | 4.89    | 5.87    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 4.22    | 4.42    | 3.75    | 4.30    | 4.79    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 15.42   | 14.50   | 14.53   | 22.09   | 17.56   | 12.20                         | 13.73                              |
| Return on Assets                   | 0.75    | 0.72    | 0.70    | 0.47    | 0.55    | 0.88                          | 1.08                               |
| CRAR                               | 10.85%  | 12.05   | 12.78   | 13.35   | 12.43   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 0.87    | 0.79    | 1.64    | 1.32    | 0.84    | 1.43                          | 1.28                               |

**NATIONALISED BANKS**
**Canara Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 2788    | 2841    | 3140    | 3347    | 3631    | 50013                         | 83229                              |
| No. of employees                   | 45260   | 44090   | 43380   | 43397   | 42272   | 491132                        | 1013390                            |
| Business per employee              | 60.94   | 78.02   | 98.26   | 119.91  | 137.44  | 128.75                        | 113.76                             |
| Profit per employee                | 0.37    | 0.50    | 0.74    | 0.98    | 0.82    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 105005  | 122078  | 146718  | 200398  | 226900  | 2483271                       | 6085315                            |
| Deposits                           | 1540724 | 1868925 | 2346514 | 2934366 | 3270537 | 35969893                      | 64536642                           |
| Investments                        | 498116  | 577769  | 696770  | 836360  | 1020574 | 10867544                      | 22305472                           |
| Advances                           | 1072380 | 1382194 | 1693346 | 2112683 | 2324898 | 27263212                      | 50745793                           |
| Interest income                    | 142007  | 171191  | 187520  | 229401  | 308506  | 3412524                       | 6550565                            |
| Other income                       | 22129   | 23112   | 28579   | 28115   | 29276   | 324674                        | 857402                             |
| Interest expended                  | 106629  | 124012  | 130714  | 152407  | 231613  | 2396879                       | 4305185                            |
| Operating expenses                 | 27913   | 30652   | 34776   | 44193   | 46737   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 6.77    | 6.62    | 5.61    | 5.29    | 6.89    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 2.83    | 3.82    | 3.46    | 3.67    | 3.68    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 12.35   | 12.14   | 13.26   | 15.03   | 10.68   | 12.20                         | 13.73                              |
| Return on Assets                   | 0.92    | 1.06    | 1.30    | 1.42    | 0.95    | 0.88                          | 1.08                               |
| CRAR                               | 13.25   | 14.10   | 13.43   | 15.38   | 13.76   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 0.84    | 1.09    | 1.06    | 1.10    | 1.46    | 1.43                          | 1.28                               |

**NATIONALISED BANKS****Central Bank of India***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 3435           | 3644           | 3704           | 3868           | 4134           | 50013                                  | 83229                                       |
| No. of employees                   | 37488          | 32804          | 34826          | 34015          | 35901          | 491132                                 | 1013390                                     |
| Business per employee              | 40.10          | 56.03          | 71.18          | 83.52          | 86.16          | 128.75                                 | 113.76                                      |
| Profit per employee                | 0.16           | 0.17           | 0.33           | 0.40           | 0.15           | 0.70                                   | 0.81  |
| Capital and Reserves & Surplus     | 59428          | 64121          | 76922          | 108734         | 124515         | 2483271                                | 6085315                                     |
| Deposits                           | 1103197        | 1312718        | 1621075        | 1793560        | 1961733        | 35969893                               | 64536642                                    |
| Investments                        | 314552         | 430607         | 505629         | 545045         | 592433         | 10867544                               | 22305472                                    |
| Advances                           | 729974         | 854832         | 1053835        | 1297254        | 1475129        | 27263212                               | 50745793                                    |
| Interest income                    | 78843          | 104552         | 120643         | 152206         | 191495         | 3412524                                | 6550565                                     |
| Other income                       | 9023           | 10700          | 17352          | 12650          | 13953          | 324674                                 | 857402                                      |
| Interest expended                  | 57725          | 82267          | 95190          | 98952          | 139809         | 2396879                                | 4305185                                     |
| Operating expenses                 | 17458          | 18617          | 22220          | 39990          | 37490          | 574750                                 | 1371033                                     |
| Cost of Funds (CoF)                | 5.76           | 6.59           | 6.06           | 5.09           | 6.55           | 6.22                                   | 5.90  |
| Return on advances adjusted to CoF | 2.73           | 3.19           | 3.00           | 4.48           | 3.85           | 4.10                                   | 4.51  |
| Wages as % to total expenses       | 16.15          | 12.61          | 13.15          | 21.33          | 14.14          | 12.20                                  | 13.73                                       |
| Return on Assets                   | 0.54           | 0.45           | 0.66           | 0.70           | 0.26           | 0.88                                   | 1.08  |
| CRAR                               | 9.39           | 13.12          | 12.23          | 11.64          | 12.40          | 13.03                                  | 14.25                                       |
| Net NPA ratio                      | 1.45           | 1.24           | 0.69           | 0.65           | 3.09           | 1.43                                   | 1.28  |

**NATIONALISED BANKS****Corporation Bank***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 1006           | 1077           | 1124           | 1324           | 1454           | 50013                                  | 83229                                       |
| No. of employees                   | 12010          | 12465          | 13143          | 13861          | 14803          | 491132                                 | 1013390                                     |
| Business per employee              | 83.90          | 104.90         | 126.87         | 157.28         | 171.30         | 128.75                                 | 113.76                                      |
| Profit per employee                | 0.65           | 0.76           | 0.95           | 1.09           | 1.09           | 0.70                                   | 0.81  |
| Capital and Reserves & Surplus     | 42285          | 48965          | 57749          | 71378          | 82759          | 2483271                                | 6085315                                     |
| Deposits                           | 554244         | 739839         | 927337         | 1167475        | 1361422        | 35969893                               | 64536642                                    |
| Investments                        | 173251         | 249378         | 345226         | 434527         | 474746         | 10867544                               | 22305472                                    |
| Advances                           | 391856         | 485122         | 632026         | 868504         | 1004690        | 27263212                               | 50745793                                    |
| Interest income                    | 45166          | 60674          | 69877          | 91352          | 130178         | 3412524                                | 6550565                                     |
| Other income                       | 6998           | 11072          | 14933          | 12559          | 14926          | 324674                                 | 857402                                      |
| Interest expended                  | 30732          | 43764          | 50843          | 61955          | 98709          | 2396879                                | 4305185                                     |
| Operating expenses                 | 8920           | 10466          | 12600          | 16417          | 17836          | 574750                                 | 1371033                                     |
| Cost of Funds (CoF)                | 5.80           | 6.14           | 5.08           | 4.68           | 6.54           | 6.22                                   | 5.90  |
| Return on advances adjusted to CoF | 3.52           | 3.86           | 3.84           | 3.95           | 3.67           | 4.10                                   | 4.51  |
| Wages as % to total expenses       | 10.79          | 9.46           | 9.96           | 11.42          | 7.84           | 12.20                                  | 13.73                                       |
| Return on Assets                   | 1.29           | 1.24           | 1.28           | 1.21           | 1.06           | 0.88                                   | 1.08  |
| CRAR                               | 12.09\$        | 13.61          | 15.37          | 14.11          | 13.00          | 13.03                                  | 14.25                                       |
| Net NPA ratio                      | 0.32           | 0.29           | 0.31           | 0.46           | 0.87           | 1.43                                   | 1.28  |



**NATIONALISED BANKS**
**Dena Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1098    | 1125    | 1164    | 1233    | 1281    | 50013                         | 83229                              |
| No. of employees                   | 9957    | 9883    | 10525   | 9953    | 10202   | 491132                        | 1013390                            |
| Business per employee              | 55.90   | 71.40   | 82.70   | 107.70  | 128.40  | 128.75                        | 113.76                             |
| Profit per employee                | 0.36    | 0.43    | 0.49    | 0.62    | 0.79    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 18007   | 21705   | 26017   | 36559   | 44773   | 2483271                       | 6085315                            |
| Deposits                           | 339432  | 430506  | 513443  | 642096  | 771668  | 35969893                      | 64536642                           |
| Investments                        | 102830  | 124731  | 156942  | 187689  | 230276  | 10867544                      | 22305472                           |
| Advances                           | 230240  | 288780  | 354624  | 448280  | 566925  | 27263212                      | 50745793                           |
| Interest income                    | 26759   | 34475   | 40104   | 50335   | 67941   | 3412524                       | 6550565                            |
| Other income                       | 4781    | 4301    | 5886    | 5338    | 5822    | 324674                        | 857402                             |
| Interest expended                  | 18171   | 23831   | 29103   | 32702   | 46931   | 2396879                       | 4305185                            |
| Operating expenses                 | 6504    | 7682    | 8481    | 10734   | 11547   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 5.52    | 5.77    | 5.67    | 5.26    | 6.19    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 3.93    | 4.12    | 3.68    | 4.26    | 3.98    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 15.03   | 14.85   | 13.61   | 15.84   | 12.22   | 12.20                         | 13.73                              |
| Return on Assets                   | 1.06    | 1.02    | 1.01    | 1.00    | 1.08    | 0.88                          | 1.08                               |
| CRAR                               | 11.09\$ | 12.07   | 12.77   | 13.41   | 11.51   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 0.94    | 1.09    | 1.21    | 1.22    | 1.01    | 1.43                          | 1.28                               |

**NATIONALISED BANKS**
**IDBI Bank Ltd.**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 509     | 520     | 718     | 816     | 972     | 50013                         | 83229                              |
| No. of employees                   | 8253    | 10201   | 12220   | 13598   | 15435   | 491132                        | 1013390                            |
| Business per employee              | 180.92  | 203.03  | 241.74  | 234.64  | 238.71  | 128.75                        | 113.76                             |
| Profit per employee                | 0.89    | 0.84    | 0.84    | 1.19    | 1.32    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 88220   | 94239   | 101648  | 145676  | 194279  | 2483271                       | 6085315                            |
| Deposits                           | 729980  | 1124010 | 1676671 | 1804858 | 2104926 | 35969893                      | 64536642                           |
| Investments                        | 328029  | 500476  | 733455  | 682692  | 831754  | 10867544                      | 22305472                           |
| Advances                           | 822127  | 1034445 | 1382019 | 1570981 | 1811584 | 27263212                      | 50745793                           |
| Interest income                    | 80409   | 115451  | 152613  | 185412  | 233699  | 3412524                       | 6550565                            |
| Other income                       | 15818   | 14764   | 23017   | 21432   | 21188   | 324674                        | 857402                             |
| Interest expended                  | 73644   | 103057  | 130052  | 142719  | 188251  | 2396879                       | 4305185                            |
| Operating expenses                 | 9588    | 13379   | 18314   | 22547   | 26075   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 3.97    | 5.14    | 5.19    | 4.90    | 6.21    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 5.06    | 4.62    | 3.73    | 4.41    | 4.42    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 4.59    | 4.89    | 5.10    | 6.21    | 5.41    | 12.20                         | 13.73                              |
| Return on Assets                   | 0.67    | 0.62    | 0.53    | 0.73    | 0.82    | 0.88                          | 1.08                               |
| CRAR                               | 11.95%  | 11.57   | 11.31   | 13.64   | 14.58   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 1.30    | 0.92    | 1.02    | 1.06    | 1.61    | 1.43                          | 1.28                               |

**NATIONALISED BANKS**
**Indian Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1577    | 1680    | 1792    | 1899    | 1993    | 50013                         | 83229                              |
| No. of employees                   | 20548   | 19993   | 19641   | 19311   | 18782   | 491132                        | 1013390                            |
| Business per employee              | 48.80   | 61.70   | 76.10   | 93.00   | 111.40  | 128.75                        | 113.76                             |
| Profit per employee                | 0.49    | 0.62    | 0.79    | 0.89    | 0.93    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 51605   | 71359   | 82721   | 95211   | 108014  | 2483271                       | 6085315                            |
| Deposits                           | 610459  | 725818  | 882277  | 1058042 | 1208038 | 35969893                      | 64536642                           |
| Investments                        | 219151  | 228006  | 282683  | 347838  | 379760  | 10867544                      | 22305472                           |
| Advances                           | 398387  | 513965  | 621461  | 752499  | 903236  | 27263212                      | 50745793                           |
| Interest income                    | 52130   | 68303   | 77144   | 93610   | 122313  | 3412524                       | 6550565                            |
| Other income                       | 10057   | 10354   | 13164   | 11819   | 12322   | 324674                        | 857402                             |
| Interest expended                  | 31591   | 42218   | 45532   | 53249   | 78133   | 2396879                       | 4305185                            |
| Operating expenses                 | 14003   | 15881   | 17302   | 19263   | 21870   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 5.46    | 6.13    | 5.56    | 5.39    | 6.67    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 4.71    | 5.02    | 4.66    | 4.94    | 4.71    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 21.22   | 19.84   | 19.30   | 18.38   | 14.84   | 12.20                         | 13.73                              |
| Return on Assets                   | 1.64    | 1.62    | 1.67    | 1.53    | 1.31    | 0.88                          | 1.08                               |
| CRAR                               | 12.74\$ | 13.98   | 12.71   | 13.56   | 13.47   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 0.24    | 0.18    | 0.23    | 0.53    | 1.33    | 1.43                          | 1.28                               |

**NATIONALISED BANKS****Indian Overseas Bank***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 1961           | 2009           | 2096           | 2270           | 2676           | 50013                                  | 83229                                       |
| No. of employees                   | 24947          | 25512          | 26732          | 25626          | 27201          | 491132                                 | 1013390                                     |
| Business per employee              | 58.27          | 68.95          | 71.20          | 100.50         | 117.60         | 128.75                                 | 113.76                                      |
| Profit per employee                | 0.48           | 0.52           | 0.26           | 0.42           | 0.38           | 0.70                                   | 0.81  |
| Capital and Reserves & Surplus     | 48660          | 71510          | 75246          | 93249          | 119277         | 2483271                                | 6085315                                     |
| Deposits                           | 843256         | 1001159        | 1107947        | 1452288        | 1784342        | 35969893                               | 64536642                                    |
| Investments                        | 284747         | 312154         | 376506         | 486105         | 555659         | 10867544                               | 22305472                                    |
| Advances                           | 604018         | 748853         | 789992         | 1118330        | 1407244        | 27263212                               | 50745793                                    |
| Interest income                    | 77388          | 96414          | 102458         | 121015         | 178971         | 3412524                                | 6550565                                     |
| Other income                       | 10371          | 15958          | 11433          | 12251          | 16810          | 324674                                 | 857402                                      |
| Interest expended                  | 52888          | 67718          | 70779          | 78934          | 128809         | 2396879                                | 4305185                                     |
| Operating expenses                 | 14853          | 19417          | 24665          | 25725          | 31631          | 574750                                 | 1371033                                     |
| Cost of Funds (CoF)                | 6.20           | 6.42           | 6.14           | 5.55           | 7.03           | 6.22                                   | 5.90  |
| Return on advances adjusted to CoF | 4.07           | 4.36           | 3.81           | 3.72           | 3.74           | 4.10                                   | 4.51  |
| Wages as % to total expenses       | 14.02          | 14.60          | 18.18          | 16.64          | 12.98          | 12.20                                  | 13.73                                       |
| Return on Assets                   | 1.30           | 1.17           | 0.53           | 0.71           | 0.52           | 0.88                                   | 1.08  |
| CRAR                               | 11.93%         | 13.20          | 14.78          | 14.55          | 13.32          | 13.03                                  | 14.25                                       |
| Net NPA ratio                      | 0.60           | 1.33           | 2.52           | 1.19           | 1.35           | 1.43                                   | 1.28  |

**NATIONALISED BANKS**
**Oriental Bank of Commerce**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1392    | 1472    | 1579    | 1692    | 1814    | 50013                         | 83229                              |
| No. of employees                   | 14804   | 14656   | 15358   | 16964   | 18371   | 491132                        | 1013390                            |
| Business per employee              | 92.44   | 114.24  | 133.12  | 141.80  | 146.22  | 128.75                        | 113.76                             |
| Profit per employee                | 0.58    | 0.62    | 0.74    | 0.90    | 0.62    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 57759   | 74034   | 82379   | 110971  | 119425  | 2483271                       | 6085315                            |
| Deposits                           | 778567  | 983688  | 1202576 | 1390543 | 1559649 | 35969893                      | 64536642                           |
| Investments                        | 239507  | 284890  | 357853  | 495454  | 521013  | 10867544                      | 22305472                           |
| Advances                           | 545658  | 685004  | 834893  | 959082  | 1119777 | 27263212                      | 50745793                           |
| Interest income                    | 68272   | 88565   | 102571  | 120878  | 158149  | 3412524                       | 6550565                            |
| Other income                       | 6277    | 10713   | 12000   | 9601    | 12402   | 324674                        | 857402                             |
| Interest expended                  | 51562   | 68600   | 73497   | 79103   | 115991  | 2396879                       | 4305185                            |
| Operating expenses                 | 10796   | 13978   | 16860   | 18925   | 23155   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 6.83    | 7.27    | 6.21    | 5.56    | 7.36    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 2.97    | 3.32    | 3.75    | 4.43    | 4.26    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 8.81    | 9.34    | 10.75   | 10.70   | 9.75    | 12.20                         | 13.73                              |
| Return on Assets                   | 1.02    | 0.88    | 0.91    | 1.03    | 0.67    | 0.88                          | 1.08                               |
| CRAR                               | 12.12\$ | 12.98   | 12.54   | 14.23   | 12.69   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 0.99    | 0.65    | 0.87    | 0.98    | 2.21    | 1.43                          | 1.28                               |

**NATIONALISED BANKS****Punjab and Sind Bank***(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 883     | 927     | 932     | 980     | 1021    | 50013                         | 83229                              |
| No. of employees                   | 9013    | 8700    | 8259    | 8107    | 8041    | 491132                        | 1013390                            |
| Business per employee              | 46.69   | 65.60   | 96.30   | 119.00  | 130.20  | 128.75                        | 113.76                             |
| Profit per employee                | 0.42    | 0.50    | 0.60    | 0.60    | 0.60    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 20933   | 21403   | 26156   | 38034   | 42489   | 2483271                       | 6085315                            |
| Deposits                           | 248314  | 346757  | 491551  | 597232  | 631240  | 35969893                      | 64536642                           |
| Investments                        | 84736   | 126274  | 178868  | 186437  | 200641  | 10867544                      | 22305472                           |
| Advances                           | 183433  | 246153  | 326391  | 426378  | 461514  | 27263212                      | 50745793                           |
| Interest income                    | 22193   | 32472   | 39342   | 49325   | 64745   | 3412524                       | 6550565                            |
| Other income                       | 3176    | 4077    | 4118    | 4371    | 4175    | 324674                        | 857402                             |
| Interest expended                  | 14335   | 22353   | 27502   | 33721   | 49734   | 2396879                       | 4305185                            |
| Operating expenses                 | 5608    | 6978    | 7182    | 9840    | 11585   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 5.90    | 6.54    | 5.75    | 5.57    | 7.43    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 4.27    | 5.04    | 3.87    | 4.01    | 3.72    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 21.09   | 17.91   | 15.27   | 17.35   | 13.58   | 12.20                         | 13.73                              |
| Return on Assets                   | 1.49    | 1.24    | 1.05    | 0.90    | 0.65    | 0.88                          | 1.08                               |
| CRAR                               | 11.57\$ | 14.35   | 13.10   | 12.94   | 13.26   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 0.37    | 0.32    | 0.36    | 0.56    | 1.19    | 1.43                          | 1.28                               |

**NATIONALISED BANKS****Punjab National Bank***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 4319           | 4472           | 4978           | 5231           | 5739           | 50013                                  | 83229                                       |
| No. of employees                   | 56025          | 54780          | 57103          | 53114          | 57997          | 491132                                 | 1013390                                     |
| Business per employee              | 50.45          | 65.49          | 80.80          | 101.78         | 113.20         | 128.75                                 | 113.76                                      |
| Profit per employee                | 0.37           | 0.56           | 0.73           | 0.84           | 0.84           | 0.70                                   | 0.81  |
| Capital and Reserves & Surplus     | 123183         | 146536         | 177229         | 215086         | 278171         | 2483271                                | 6085315                                     |
| Deposits                           | 1664572        | 2097605        | 2493298        | 3128987        | 3795885        | 35969893                               | 64536642                                    |
| Investments                        | 539917         | 633852         | 777245         | 951623         | 1226295        | 10867544                               | 22305472                                    |
| Advances                           | 1195016        | 1547030        | 1866012        | 2421067        | 2937748        | 27263212                               | 50745793                                    |
| Interest income                    | 142650         | 191272         | 214221         | 269865         | 364280         | 3412524                                | 6550565                                     |
| Other income                       | 19976          | 30647          | 36101          | 36126          | 42026          | 324674                                 | 857402                                      |
| Interest expended                  | 87309          | 122953         | 129440         | 151791         | 230136         | 2396879                                | 4305185                                     |
| Operating expenses                 | 35255          | 42062          | 47619          | 63642          | 70028          | 574750                                 | 1371033                                     |
| Cost of Funds (CoF)                | 5.31           | 5.93           | 4.90           | 4.58           | 5.73           | 6.22                                   | 5.90  |
| Return on advances adjusted to CoF | 4.35           | 4.71           | 4.87           | 5.26           | 4.89           | 4.10                                   | 4.51  |
| Wages as % to total expenses       | 20.08          | 17.72          | 17.63          | 20.71          | 15.74          | 12.20                                  | 13.73                                       |
| Return on Assets                   | 1.15           | 1.39           | 1.44           | 1.34           | 1.19           | 0.88                                   | 1.08  |
| CRAR                               | 13.46          | 14.03          | 14.16          | 12.42          | 12.63          | 13.03                                  | 14.25                                       |
| Net NPA ratio                      | 0.64           | 0.17           | 0.53           | 0.85           | 1.52           | 1.43                                   | 1.28  |

**NATIONALISED BANKS**
**Syndicate Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 2282    | 2343    | 2429    | 2620    | 2707    | 50013                         | 83229                              |
| No. of employees                   | 24656   | 25068   | 25569   | 28509   | 26904   | 491132                        | 1013390                            |
| Business per employee              | 58.60   | 75.07   | 74.68   | 87.54   | 107.41  | 128.75                        | 113.76                             |
| Profit per employee                | 0.32    | 0.36    | 0.32    | 0.40    | 0.53    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 42914   | 50100   | 56270   | 70508   | 90412   | 2483271                       | 6085315                            |
| Deposits                           | 951708  | 1158851 | 1170258 | 1355961 | 1579411 | 35969893                      | 64536642                           |
| Investments                        | 280759  | 305372  | 330109  | 350676  | 408151  | 10867544                      | 22305472                           |
| Advances                           | 640510  | 815323  | 904064  | 1067819 | 1236202 | 27263212                      | 50745793                           |
| Interest income                    | 79063   | 95254   | 100472  | 114509  | 152684  | 3412524                       | 6550565                            |
| Other income                       | 8901    | 9147    | 11675   | 9151    | 10759   | 324674                        | 857402                             |
| Interest expended                  | 58336   | 69776   | 73074   | 70681   | 101833  | 2396879                       | 4305185                            |
| Operating expenses                 | 14945   | 17910   | 20336   | 25481   | 28141   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 6.29    | 6.08    | 5.42    | 4.60    | 6.00    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 3.58    | 4.06    | 3.53    | 4.73    | 4.74    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 12.68   | 12.77   | 14.32   | 18.44   | 14.55   | 12.20                         | 13.73                              |
| Return on Assets                   | 0.88    | 0.81    | 0.62    | 0.76    | 0.81    | 0.88                          | 1.08                               |
| CRAR                               | 11.82   | 12.68   | 12.70   | 13.04   | 12.24   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 0.97    | 0.77    | 1.07    | 0.97    | 0.96    | 1.43                          | 1.28                               |



**NATIONALISED BANKS**
**UCO Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 2018    | 2133    | 2215    | 2247    | 2389    | 50013                         | 83229                              |
| No. of employees                   | 23950   | 23736   | 23264   | 23026   | 23147   | 491132                        | 1013390                            |
| Business per employee              | 58.00   | 73.20   | 86.40   | 106.90  | 116.40  | 128.75                        | 113.76                             |
| Profit per employee                | 0.18    | 0.24    | 0.44    | 0.42    | 0.51    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 29263   | 39570   | 52105   | 74192   | 86134   | 2483271                       | 6085315                            |
| Deposits                           | 799089  | 1002216 | 1224156 | 1452776 | 1540035 | 35969893                      | 64536642                           |
| Investments                        | 242496  | 293848  | 435214  | 429273  | 457715  | 10867544                      | 22305472                           |
| Advances                           | 550819  | 688039  | 825045  | 990708  | 1155400 | 27263212                      | 50745793                           |
| Interest income                    | 65086   | 81214   | 95263   | 113708  | 146324  | 3412524                       | 6550565                            |
| Other income                       | 7721    | 10199   | 9659    | 9254    | 9656    | 324674                        | 857402                             |
| Interest expended                  | 50208   | 64767   | 72022   | 75259   | 107303  | 2396879                       | 4305185                            |
| Operating expenses                 | 13059   | 14630   | 15844   | 20754   | 20562   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 6.27    | 6.50    | 5.78    | 5.03    | 6.44    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 3.05    | 3.50    | 3.61    | 4.34    | 4.17    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 14.14   | 12.56   | 12.04   | 15.42   | 10.82   | 12.20                         | 13.73                              |
| Return on Assets                   | 0.52    | 0.59    | 0.87    | 0.66    | 0.69    | 0.88                          | 1.08                               |
| CRAR                               | 11.02   | 11.93   | 13.21   | 13.71   | 12.35   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 1.98    | 1.18    | 1.17    | 1.84    | 1.96    | 1.43                          | 1.28                               |

**NATIONALISED BANKS****Union Bank of India***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 2476           | 2678           | 2935           | 3142           | 3329           | 50013                                  | 83229                                       |
| No. of employees                   | 27168          | 29014          | 29419          | 27746          | 30838          | 491132                                 | 1013390                                     |
| Business per employee              | 62.00          | 69.40          | 85.30          | 104.30         | 107.00         | 128.75                                 | 113.76                                      |
| Profit per employee                | 0.54           | 0.63           | 0.75           | 0.80           | 0.60           | 0.70                                   | 0.81  |
| Capital and Reserves & Surplus     | 73477          | 87404          | 104238         | 127645         | 146331         | 2483271                                | 6085315                                     |
| Deposits                           | 1038586        | 1387028        | 1700397        | 2024613        | 2228689        | 35969893                               | 64536642                                    |
| Investments                        | 338226         | 429970         | 544035         | 583991         | 623636         | 10867544                               | 22305472                                    |
| Advances                           | 742669         | 965342         | 1193153        | 1509861        | 1778821        | 27263212                               | 50745793                                    |
| Interest income                    | 92146          | 118894         | 133027         | 164526         | 211443         | 3412524                                | 6550565                                     |
| Other income                       | 13196          | 14826          | 19747          | 20388          | 23324          | 324674                                 | 857402                                      |
| Interest expended                  | 63609          | 80758          | 91103          | 102364         | 142354         | 2396879                                | 4305185                                     |
| Operating expenses                 | 15930          | 22141          | 25078          | 39500          | 39875          | 574750                                 | 1371033                                     |
| Cost of Funds (CoF)                | 6.12           | 6.03           | 5.28           | 4.89           | 5.93           | 6.22                                   | 5.90  |
| Return on advances adjusted to CoF | 3.73           | 4.39           | 3.70           | 4.02           | 3.81           | 4.10                                   | 4.51  |
| Wages as % to total expenses       | 10.63          | 11.19          | 11.66          | 18.33          | 13.61          | 12.20                                  | 13.73                                       |
| Return on Assets                   | 1.26           | 1.27           | 1.25           | 1.05           | 0.79           | 0.88                                   | 1.08  |
| CRAR                               | 12.51\$        | 13.27          | 12.51          | 12.95          | 11.85          | 13.03                                  | 14.25                                       |
| Net NPA ratio                      | 0.17           | 0.34           | 0.81           | 1.19           | 1.70           | 1.43                                   | 1.28  |

**NATIONALISED BANKS****United Bank of India***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 1436           | 1485           | 1564           | 1599           | 1599           | 50013                                  | 83229                                       |
| No. of employees                   | 16009          | 15111          | 15285          | 15062          | 15500          | 491132                                 | 1013390                                     |
| Business per employee              | 46.30          | 58.50          | 71.40          | 86.00          | 97.10          | 128.75                                 | 113.76                                      |
| Profit per employee                | 0.20           | 0.12           | 0.21           | 0.35           | 0.41           | 0.70                                   | 0.81  |
| Capital and Reserves & Surplus     | 26613          | 30778          | 39029          | 50217          | 55797          | 2483271                                | 6085315                                     |
| Deposits                           | 469707         | 545359         | 681803         | 778448         | 891163         | 35969893                               | 64536642                                    |
| Investments                        | 185146         | 179242         | 260677         | 262589         | 290588         | 10867544                               | 22305472                                    |
| Advances                           | 278581         | 353935         | 423300         | 535024         | 630433         | 27263212                               | 50745793                                    |
| Interest income                    | 35573          | 43119          | 52489          | 63415          | 79611          | 3412524                                | 6550565                                     |
| Other income                       | 4655           | 4909           | 5587           | 6371           | 7329           | 324674                                 | 857402                                      |
| Interest expended                  | 26527          | 31504          | 38577          | 41721          | 54819          | 2396879                                | 4305185                                     |
| Operating expenses                 | 9032           | 9751           | 10741          | 12994          | 13833          | 574750                                 | 1371033                                     |
| Cost of Funds (CoF)                | 5.85           | 5.78           | 5.92           | 5.17           | 5.88           | 6.22                                   | 5.90  |
| Return on advances adjusted to CoF | 3.13           | 3.72           | 3.55           | 4.50           | 4.47           | 4.10                                   | 4.51  |
| Wages as % to total expenses       | 18.04          | 15.94          | 13.43          | 14.88          | 12.98          | 12.20                                  | 13.73                                       |
| Return on Assets                   | 0.68           | 0.34           | 0.45           | 0.66           | 0.70           | 0.88                                   | 1.08  |
| CRAR                               | 11.24          | 13.28          | 12.80          | 13.05          | 12.69          | 13.03                                  | 14.25                                       |
| Net NPA ratio                      | 1.10           | 1.48           | 1.84           | 1.42           | 1.72           | 1.43                                   | 1.28  |

**NATIONALISED BANKS**
**Vijaya Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1113    | 1174    | 1229    | 1264    | 1345    | 50013                         | 83229                              |
| No. of employees                   | 11439   | 11975   | 11565   | 11079   | 11517   | 491132                        | 1013390                            |
| Business per employee              | 61.27   | 75.60   | 83.60   | 92.80   | 112.80  | 128.75                        | 113.76                             |
| Profit per employee                | 0.33    | 0.23    | 0.45    | 0.63    | 0.50    | 0.70                          | 0.81                               |
| Capital and Reserves & Surplus     | 24591   | 31493   | 34752   | 48170   | 52522   | 2483271                       | 6085315                            |
| Deposits                           | 479520  | 545354  | 619317  | 732483  | 830555  | 35969893                      | 64536642                           |
| Investments                        | 166173  | 173877  | 211074  | 251386  | 286438  | 10867544                      | 22305472                           |
| Advances                           | 316892  | 354677  | 415067  | 487186  | 579037  | 27263212                      | 50745793                           |
| Interest income                    | 38885   | 52378   | 52006   | 58441   | 79881   | 3412524                       | 6550565                            |
| Other income                       | 5320    | 6988    | 6795    | 5332    | 5279    | 324674                        | 857402                             |
| Interest expended                  | 30584   | 41130   | 37516   | 38973   | 60846   | 2396879                       | 4305185                            |
| Operating expenses                 | 7013    | 9247    | 10716   | 14333   | 12010   | 574750                        | 1371033                            |
| Cost of Funds (CoF)                | 6.62    | 7.15    | 5.84    | 5.23    | 7.10    | 6.22                          | 5.90                               |
| Return on advances adjusted to CoF | 3.05    | 4.25    | 4.13    | 4.06    | 4.24    | 4.10                          | 4.51                               |
| Wages as % to total expenses       | 10.77   | 11.86   | 14.63   | 18.96   | 10.16   | 12.20                         | 13.73                              |
| Return on Assets                   | 0.75    | 0.59    | 0.76    | 0.72    | 0.66    | 0.88                          | 1.08                               |
| CRAR                               | 11.22\$ | 13.15   | 12.50   | 13.88   | 13.06   | 13.03                         | 14.25                              |
| Net NPA ratio                      | 0.57    | 0.82    | 1.40    | 1.52    | 1.72    | 1.43                          | 1.28                               |

**OLD PRIVATE SECTOR BANKS**
**Catholic Syrian Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 375     | 377     | 377     | 376     | 384     | 5555                          | 83229                              |
| No. of employees                   | 2723    | 2676    | 2696    | 2820    | 2728    | 62965                         | 1013390                            |
| Business per employee              | 31.70   | 37.40   | 41.90   | 53.70   | 67.50   | 86.71                         | 113.76                             |
| Profit per employee                | 0.13    | 0.14    | 0.01    | 0.05    | 0.10    | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 3052    | 3883    | 3898    | 5451    | 5655    | 278963                        | 6085315                            |
| Deposits                           | 53176   | 63328   | 69784   | 87257   | 106049  | 3158914                       | 64536642                           |
| Investments                        | 18194   | 21840   | 22894   | 26903   | 31451   | 1093333                       | 22305472                           |
| Advances                           | 33136   | 36838   | 44669   | 62200   | 76635   | 2300948                       | 50745793                           |
| Interest income                    | 4813    | 5566    | 5780    | 7621    | 10756   | 325921                        | 6550565                            |
| Other income                       | 605     | 996     | 740     | 745     | 852     | 33829                         | 857402                             |
| Interest expended                  | 3172    | 3909    | 4552    | 5140    | 7686    | 225057                        | 4305185                            |
| Operating expenses                 | 1511    | 1865    | 1891    | 2890    | 2988    | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 6.11    | 6.50    | 6.61    | 6.20    | 7.36    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 5.11    | 5.26    | 3.63    | 5.05    | 5.05    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 21.01   | 20.65   | 18.11   | 26.43   | 19.98   | 13.00                         | 13.73                              |
| Return on Assets                   | 0.64    | 0.57    | 0.02    | 0.14    | 0.24    | 1.20                          | 1.08                               |
| CRAR                               | 11.21   | 12.29   | 10.82   | 11.22   | 11.08   | 14.12                         | 14.25                              |
| Net NPA ratio                      | 1.61    | 2.39    | 1.58    | 1.74    | 1.10    | 0.58                          | 1.28                               |

**OLD PRIVATE SECTOR BANKS**
**City Union Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 183     | 210     | 225     | 249     | 303     | 5555                          | 83229                              |
| No. of employees                   | 2170    | 2424    | 2628    | 2840    | 3347    | 62965                         | 1013390                            |
| Business per employee              | 49.91   | 56.52   | 65.10   | 78.10   | 84.70   | 86.71                         | 113.76                             |
| Profit per employee                | 0.47    | 0.50    | 0.60    | 0.80    | 0.80    | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 5669    | 6609    | 8256    | 10066   | 12431   | 278963                        | 6085315                            |
| Deposits                           | 64250   | 82066   | 102846  | 129143  | 163408  | 3158914                       | 64536642                           |
| Investments                        | 17180   | 23975   | 32104   | 36162   | 45862   | 1093333                       | 22305472                           |
| Advances                           | 45371   | 56453   | 68335   | 92555   | 121375  | 2300948                       | 50745793                           |
| Interest income                    | 5960    | 8044    | 9566    | 12184   | 16968   | 325921                        | 6550565                            |
| Other income                       | 903     | 1237    | 1435    | 1574    | 2071    | 33829                         | 857402                             |
| Interest expended                  | 3962    | 5618    | 6785    | 7984    | 11970   | 225057                        | 4305185                            |
| Operating expenses                 | 1099    | 1395    | 1659    | 2164    | 2798    | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 7.04    | 7.61    | 7.27    | 6.74    | 7.95    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 5.15    | 5.27    | 4.85    | 5.26    | 5.03    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 9.69    | 9.26    | 9.49    | 10.01   | 8.28    | 13.00                         | 13.73                              |
| Return on Assets                   | 1.60    | 1.50    | 1.52    | 1.67    | 1.71    | 1.20                          | 1.08                               |
| CRAR                               | 12.48%  | 12.69   | 13.46   | 12.75   | 12.57   | 14.12                         | 14.25                              |
| Net NPA ratio                      | 0.98    | 1.08    | 0.58    | 0.52    | 0.44    | 0.58                          | 1.28                               |

**OLD PRIVATE SECTOR BANKS**
**Dhanlaxmi Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 190     | 190     | 282     | 289     | 294     | 5555                          | 83229                              |
| No. of employees                   | 1411    | 1402    | 3275    | 3665    | 3470    | 62965                         | 1013390                            |
| Business per employee              | 40.91   | 58.59   | 36.96   | 58.92   | 59.29   | 86.71                         | 113.76                             |
| Profit per employee                | 0.20    | 0.41    | 0.07    | 0.07    | -0.33   | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 1722    | 4245    | 4401    | 8446    | 7282    | 278963                        | 6085315                            |
| Deposits                           | 36084   | 49688   | 70985   | 125296  | 118044  | 3158914                       | 64536642                           |
| Investments                        | 10751   | 15674   | 20278   | 36397   | 43602   | 1093333                       | 22305472                           |
| Advances                           | 21020   | 31961   | 50063   | 90652   | 87581   | 2300948                       | 50745793                           |
| Interest income                    | 3125    | 4084    | 5346    | 9064    | 13937   | 325921                        | 6550565                            |
| Other income                       | 420     | 794     | 910     | 1468    | 1436    | 33829                         | 857402                             |
| Interest expended                  | 2135    | 2868    | 3940    | 6413    | 11461   | 225057                        | 4305185                            |
| Operating expenses                 | 965     | 1131    | 1929    | 3445    | 4891    | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 6.17    | 6.53    | 6.15    | 6.00    | 8.25    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 4.98    | 4.50    | 4.07    | 3.94    | 3.82    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 15.28   | 15.65   | 18.59   | 20.44   | 16.75   | 13.00                         | 13.73                              |
| Return on Assets                   | 0.76    | 1.21    | 0.35    | 0.23    | -0.73   | 1.20                          | 1.08                               |
| CRAR                               | 9.21\$  | 15.38   | 12.99   | 11.80   | 9.49    | 14.12                         | 14.25                              |
| Net NPA ratio                      | 0.88    | 0.88    | 0.84    | 0.30    | 0.66    | 0.58                          | 1.28                               |

**OLD PRIVATE SECTOR BANKS**
**Federal Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 619     | 640     | 700     | 772     | 956     | 5555                          | 83229                              |
| No. of employees                   | 6945    | 7570    | 7896    | 8270    | 8745    | 62965                         | 1013390                            |
| Business per employee              | 65.50   | 75.00   | 81.30   | 92.30   | 101.10  | 86.71                         | 113.76                             |
| Profit per employee                | 0.54    | 0.69    | 0.60    | 0.70    | 0.90    | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 39257   | 43259   | 46904   | 51087   | 57063   | 278963                        | 6085315                            |
| Deposits                           | 259134  | 321982  | 360580  | 430148  | 489371  | 3158914                       | 64536642                           |
| Investments                        | 100266  | 121190  | 130546  | 145377  | 174025  | 1093333                       | 22305472                           |
| Advances                           | 189047  | 223919  | 269501  | 319532  | 377560  | 2300948                       | 50745793                           |
| Interest income                    | 25154   | 33154   | 36732   | 40520   | 55584   | 325921                        | 6550565                            |
| Other income                       | 3947    | 5158    | 5309    | 5168    | 5323    | 33829                         | 857402                             |
| Interest expended                  | 16474   | 19999   | 22624   | 23054   | 36050   | 225057                        | 4305185                            |
| Operating expenses                 | 4686    | 5715    | 6769    | 8361    | 9793    | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 6.32    | 6.32    | 6.11    | 5.26    | 6.89    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 4.49    | 6.10    | 5.44    | 5.49    | 5.13    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 12.82   | 12.35   | 12.45   | 15.29   | 11.86   | 13.00                         | 13.73                              |
| Return on Assets                   | 1.34    | 1.48    | 1.15    | 1.34    | 1.41    | 1.20                          | 1.08                               |
| CRAR                               | 22.46\$ | 20.22   | 18.36   | 16.79   | 16.64   | 14.12                         | 14.25                              |
| Net NPA ratio                      | 0.23    | 0.30    | 0.48    | 0.60    | 0.53    | 0.58                          | 1.28                               |



**OLD PRIVATE SECTOR BANKS**
**ING Vysya Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 421     | 470     | 493     | 521     | 541     | 5555                          | 83229                              |
| No. of employees                   | 5709    | 6086    | 6113    | 6909    | 9642    | 62965                         | 1013390                            |
| Business per employee              | 54.73   | 60.64   | 62.38   | 67.48   | 55.98   | 86.71                         | 113.76                             |
| Profit per employee                | 0.27    | 0.30    | 0.39    | 0.45    | 0.46    | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 15357   | 17029   | 23309   | 26243   | 39798   | 278963                        | 6085315                            |
| Deposits                           | 204576  | 248895  | 258653  | 301942  | 351954  | 3158914                       | 64536642                           |
| Investments                        | 62933   | 104955  | 104729  | 110583  | 127155  | 1093333                       | 22305472                           |
| Advances                           | 146495  | 167564  | 185072  | 236021  | 287367  | 2300948                       | 50745793                           |
| Interest income                    | 16804   | 22399   | 22329   | 26941   | 38568   | 325921                        | 6550565                            |
| Other income                       | 4186    | 5477    | 6202    | 6550    | 6698    | 33829                         | 857402                             |
| Interest expended                  | 11820   | 15903   | 14031   | 16875   | 26485   | 225057                        | 4305185                            |
| Operating expenses                 | 6095    | 7725    | 8081    | 10260   | 11102   | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 5.69    | 5.84    | 4.10    | 4.40    | 6.38    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 4.05    | 5.29    | 5.59    | 5.26    | 4.58    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 16.88   | 16.60   | 19.39   | 22.32   | 17.32   | 13.00                         | 13.73                              |
| Return on Assets                   | 0.74    | 0.70    | 0.80    | 0.89    | 1.09    | 1.20                          | 1.08                               |
| CRAR                               | 10.20\$ | 11.65   | 14.91   | 12.94   | 14.00   | 14.12                         | 14.25                              |
| Net NPA ratio                      | 0.70    | 1.20    | 1.20    | 0.39    | 0.18    | 0.58                          | 1.28                               |

**OLD PRIVATE SECTOR BANKS**
**Jammu & Kashmir Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 499     | 510     | 510     | 540     | 555     | 5555                          | 83229                              |
| No. of employees                   | 7558    | 7627    | 7790    | 7938    | 9258    | 62965                         | 1013390                            |
| Business per employee              | 59.60   | 50.00   | 73.10   | 85.60   | 88.60   | 86.71                         | 113.76                             |
| Profit per employee                | 0.50    | 0.50    | 0.70    | 0.80    | 0.90    | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 22808   | 26229   | 30105   | 34787   | 40932   | 278963                        | 6085315                            |
| Deposits                           | 285933  | 330041  | 372372  | 446759  | 533469  | 3158914                       | 64536642                           |
| Investments                        | 87577   | 107363  | 139562  | 196958  | 216243  | 1093333                       | 22305472                           |
| Advances                           | 188826  | 209304  | 230572  | 261936  | 330774  | 2300948                       | 50745793                           |
| Interest income                    | 24342   | 29717   | 30569   | 37131   | 48356   | 325921                        | 6550565                            |
| Other income                       | 2450    | 2615    | 4162    | 3648    | 3341    | 33829                         | 857402                             |
| Interest expended                  | 16238   | 19879   | 19375   | 21695   | 29972   | 225057                        | 4305185                            |
| Operating expenses                 | 4036    | 4709    | 5774    | 7589    | 8022    | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 5.89    | 6.28    | 5.32    | 5.03    | 5.86    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 4.55    | 5.25    | 5.33    | 5.65    | 5.59    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 11.14   | 11.34   | 14.57   | 17.88   | 13.72   | 13.00                         | 13.73                              |
| Return on Assets                   | 1.09    | 1.09    | 1.20    | 1.22    | 1.56    | 1.20                          | 1.08                               |
| CRAR                               | 12.80\$ | 14.48   | 15.89   | 13.72   | 13.36   | 14.12                         | 14.25                              |
| Net NPA ratio                      | 1.07    | 1.38    | 0.28    | 0.20    | 0.15    | 0.58                          | 1.28                               |

**OLD PRIVATE SECTOR BANKS**
**Karnataka Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 453     | 469     | 486     | 501     | 527     | 5555                          | 83229                              |
| No. of employees                   | 4677    | 4947    | 5244    | 5795    | 6087    | 62965                         | 1013390                            |
| Business per employee              | 58.90   | 64.90   | 72.70   | 77.10   | 85.90   | 86.71                         | 113.76                             |
| Profit per employee                | 0.50    | 0.50    | 0.30    | 0.40    | 0.40    | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 13796   | 15670   | 18327   | 24291   | 25982   | 278963                        | 6085315                            |
| Deposits                           | 170162  | 203333  | 237306  | 273364  | 316083  | 3158914                       | 64536642                           |
| Investments                        | 63265   | 89615   | 99920   | 115063  | 128412  | 1093333                       | 22305472                           |
| Advances                           | 108420  | 118100  | 144357  | 173481  | 207207  | 2300948                       | 50745793                           |
| Interest income                    | 15605   | 19488   | 19760   | 23708   | 31129   | 325921                        | 6550565                            |
| Other income                       | 2374    | 3218    | 3787    | 2918    | 3344    | 33829                         | 857402                             |
| Interest expended                  | 11017   | 14438   | 17078   | 17584   | 23689   | 225057                        | 4305185                            |
| Operating expenses                 | 3056    | 3465    | 3860    | 5490    | 5682    | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 6.86    | 7.56    | 7.45    | 6.40    | 7.49    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 4.15    | 4.72    | 3.14    | 4.35    | 4.99    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 12.86   | 10.64   | 9.88    | 14.96   | 11.06   | 13.00                         | 13.73                              |
| Return on Assets                   | 1.37    | 1.25    | 0.67    | 0.72    | 0.73    | 1.20                          | 1.08                               |
| CRAR                               | 12.17%  | 13.48   | 12.37   | 13.33   | 12.84   | 14.12                         | 14.25                              |
| Net NPA ratio                      | 0.98    | 0.98    | 1.31    | 1.62    | 2.11    | 0.58                          | 1.28                               |

**OLD PRIVATE SECTOR BANKS**
**Karur Vysya Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 319     | 344     | 369     | 405     | 479     | 5555                          | 83229                              |
| No. of employees                   | 3580    | 3941    | 4175    | 4572    | 5673    | 62965                         | 1013390                            |
| Business per employee              | 60.40   | 63.80   | 78.90   | 92.60   | 98.40   | 86.71                         | 113.76                             |
| Profit per employee                | 0.58    | 0.60    | 0.81    | 0.91    | 0.88    | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 11900   | 13502   | 16200   | 21145   | 27082   | 278963                        | 6085315                            |
| Deposits                           | 125500  | 151014  | 192719  | 247219  | 321116  | 3158914                       | 64536642                           |
| Investments                        | 35263   | 47160   | 66022   | 77318   | 105061  | 1093333                       | 22305472                           |
| Advances                           | 94215   | 104099  | 134470  | 178145  | 239492  | 2300948                       | 50745793                           |
| Interest income                    | 11064   | 14461   | 17579   | 22177   | 32704   | 325921                        | 6550565                            |
| Other income                       | 1829    | 2652    | 2470    | 2643    | 3501    | 33829                         | 857402                             |
| Interest expended                  | 7654    | 10357   | 11930   | 14508   | 23532   | 225057                        | 4305185                            |
| Operating expenses                 | 2162    | 2576    | 3487    | 4306    | 5416    | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 6.79    | 7.36    | 6.79    | 6.31    | 7.64    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 3.64    | 4.14    | 4.42    | 4.45    | 4.51    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 10.37   | 9.50    | 10.59   | 12.20   | 9.13    | 13.00                         | 13.73                              |
| Return on Assets                   | 1.63    | 1.49    | 1.76    | 1.71    | 1.56    | 1.20                          | 1.08                               |
| CRAR                               | 12.58%  | 14.92   | 14.49   | 14.41   | 14.33   | 14.12                         | 14.25                              |
| Net NPA ratio                      | 0.18    | 0.25    | 0.23    | 0.07    | 0.33    | 0.58                          | 1.28                               |

**OLD PRIVATE SECTOR BANKS**
**Lakshmi Vilas Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 253     | 265     | 280     | 289     | 310     | 5555                          | 83229                              |
| No. of employees                   | 2078    | 2433    | 2655    | 2626    | 3054    | 62965                         | 1013390                            |
| Business per employee              | 45.30   | 51.00   | 56.00   | 71.90   | 78.70   | 86.71                         | 113.76                             |
| Profit per employee                | 0.12    | 0.21    | 0.11    | 0.39    | 0.35    | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 4177    | 4537    | 7390    | 8924    | 9584    | 278963                        | 6085315                            |
| Deposits                           | 56185   | 73609   | 90754   | 111495  | 141141  | 3158914                       | 64536642                           |
| Investments                        | 16937   | 18631   | 29832   | 35189   | 43951   | 1093333                       | 22305472                           |
| Advances                           | 38588   | 52362   | 62775   | 80944   | 101887  | 2300948                       | 50745793                           |
| Interest income                    | 5061    | 6576    | 9093    | 10648   | 15193   | 325921                        | 6550565                            |
| Other income                       | 825     | 1070    | 1036    | 1370    | 1579    | 33829                         | 857402                             |
| Interest expended                  | 3819    | 5041    | 6602    | 6998    | 11480   | 225057                        | 4305185                            |
| Operating expenses                 | 1164    | 1517    | 1865    | 2281    | 2937    | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 6.85    | 7.56    | 7.81    | 6.58    | 8.64    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 3.30    | 3.83    | 4.70    | 5.03    | 4.34    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 12.65   | 11.96   | 10.92   | 12.53   | 9.80    | 13.00                         | 13.73                              |
| Return on Assets                   | 0.41    | 0.71    | 0.33    | 0.91    | 0.73    | 1.20                          | 1.08                               |
| CRAR                               | 12.73%  | 10.29   | 14.82   | 13.19   | 13.10   | 14.12                         | 14.25                              |
| Net NPA ratio                      | 1.55    | 1.24    | 4.11    | 0.90    | 1.74    | 0.58                          | 1.28                               |

**OLD PRIVATE SECTOR BANKS**
**Nainital Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 89      | 94      | 103     | 103     | 103     | 5555                          | 83229                              |
| No. of employees                   | 667     | 650     | 692     | 816     | 851     | 62965                         | 1013390                            |
| Business per employee              | 36.60   | 42.50   | 52.10   | 58.50   | 65.60   | 86.71                         | 113.76                             |
| Profit per employee                | 0.40    | 0.60    | 0.60    | 0.60    | 0.80    | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 1456    | 1753    | 2398    | 3230    | 3669    | 278963                        | 6085315                            |
| Deposits                           | 17900   | 21372   | 25075   | 28249   | 34775   | 3158914                       | 64536642                           |
| Investments                        | 4835    | 5606    | 7067    | 7907    | 11331   | 1093333                       | 22305472                           |
| Advances                           | 9949    | 11315   | 12884   | 16784   | 19152   | 2300948                       | 50745793                           |
| Interest income                    | 1687    | 2091    | 2241    | 2568    | 3419    | 325921                        | 6550565                            |
| Other income                       | 75      | 104     | 164     | 113     | 224     | 33829                         | 857402                             |
| Interest expended                  | 930     | 1164    | 1306    | 1407    | 2011    | 225057                        | 4305185                            |
| Operating expenses                 | 322     | 390     | 448     | 559     | 723     | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 5.62    | 5.79    | 5.55    | 5.26    | 6.37    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 5.99    | 6.84    | 5.40    | 5.61    | 5.96    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 16.32   | 16.70   | 15.77   | 17.77   | 18.03   | 13.00                         | 13.73                              |
| Return on Assets                   | 1.51    | 1.68    | 1.72    | 1.56    | 1.75    | 1.20                          | 1.08                               |
| CRAR                               | 12.32\$ | 13.10   | 15.68   | 16.35   | 15.09   | 14.12                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.58                          | 1.28                               |

**OLD PRIVATE SECTOR BANKS**
**Ratnakar Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 81      | 87      | 90      | 102     | 103     | 5555                          | 83229                              |
| No. of employees                   | 544     | 566     | 707     | 907     | 1328    | 62965                         | 1013390                            |
| Business per employee              | 31.00   | 37.30   | 39.10   | 43.50   | 66.90   | 86.71                         | 113.76                             |
| Profit per employee                | 0.30    | 0.50    | 0.30    | 0.10    | 0.50    | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 3230    | 3412    | 3530    | 10850   | 11432   | 278963                        | 6085315                            |
| Deposits                           | 11011   | 13070   | 15850   | 20422   | 47393   | 3158914                       | 64536642                           |
| Investments                        | 3613    | 4045    | 5072    | 8925    | 23338   | 1093333                       | 22305472                           |
| Advances                           | 5858    | 8011    | 11704   | 19052   | 41323   | 2300948                       | 50745793                           |
| Interest income                    | 1073    | 1379    | 1442    | 1892    | 4651    | 325921                        | 6550565                            |
| Other income                       | 87      | 157     | 132     | 186     | 671     | 33829                         | 857402                             |
| Interest expended                  | 524     | 744     | 852     | 940     | 2783    | 225057                        | 4305185                            |
| Operating expenses                 | 298     | 333     | 387     | 945     | 1391    | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 5.26    | 6.14    | 5.86    | 5.16    | 6.80    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 5.49    | 5.02    | 3.86    | 3.56    | 4.71    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 20.85   | 19.04   | 18.47   | 38.34   | 20.16   | 13.00                         | 13.73                              |
| Return on Assets                   | 1.31    | 1.96    | 1.05    | 0.53    | 1.38    | 1.20                          | 1.08                               |
| CRAR                               | 49.15\$ | 42.30   | 34.07   | 56.41   | 23.20   | 14.12                         | 14.25                              |
| Net NPA ratio                      | 0.99    | 0.68    | 0.97    | 0.36    | 0.20    | 0.58                          | 1.28                               |

**OLD PRIVATE SECTOR BANKS**
**South Indian Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 510     | 541     | 591     | 652     | 711     | 5555                          | 83229                              |
| No. of employees                   | 4223    | 4523    | 4860    | 5619    | 5879    | 62965                         | 1013390                            |
| Business per employee              | 60.04   | 64.50   | 77.10   | 91.80   | 107.90  | 86.71                         | 113.76                             |
| Profit per employee                | 0.36    | 0.40    | 0.50    | 0.50    | 0.70    | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 11610   | 13040   | 14853   | 18473   | 21704   | 278963                        | 6085315                            |
| Deposits                           | 151561  | 180923  | 230115  | 297211  | 365005  | 3158914                       | 64536642                           |
| Investments                        | 45722   | 60752   | 71556   | 89238   | 93999   | 1093333                       | 22305472                           |
| Advances                           | 104537  | 118479  | 158229  | 204887  | 272807  | 2300948                       | 50745793                           |
| Interest income                    | 12912   | 16869   | 19357   | 24460   | 35834   | 325921                        | 6550565                            |
| Other income                       | 1426    | 1643    | 2085    | 1967    | 2471    | 33829                         | 857402                             |
| Interest expended                  | 9151    | 11640   | 13674   | 16549   | 25617   | 225057                        | 4305185                            |
| Operating expenses                 | 2481    | 3285    | 3662    | 4625    | 6173    | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 6.57    | 6.83    | 6.42    | 6.11    | 7.56    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 3.89    | 4.56    | 4.56    | 4.52    | 4.45    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 12.58   | 14.35   | 13.06   | 13.69   | 11.77   | 13.00                         | 13.73                              |
| Return on Assets                   | 1.01    | 1.09    | 1.07    | 1.05    | 1.12    | 1.20                          | 1.08                               |
| CRAR                               | 13.80\$ | 14.76   | 15.39   | 14.01   | 14.00   | 14.12                         | 14.25                              |
| Net NPA ratio                      | 0.33    | 1.13    | 0.39    | 0.29    | 0.28    | 0.58                          | 1.28                               |



**OLD PRIVATE SECTOR BANKS**
**Tamilnad Mercantile Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 217     | 230     | 233     | 249     | 289     | 5555                          | 83229                              |
| No. of employees                   | 2386    | 2337    | 2267    | 2531    | 2903    | 62965                         | 1013390                            |
| Business per employee              | 54.20   | 67.93   | 87.02   | 95.92   | 106.88  | 86.71                         | 113.76                             |
| Profit per employee                | 0.53    | 0.64    | 0.81    | 0.99    | 1.10    | 0.62                          | 0.81                               |
| Capital and Reserves & Surplus     | 8583    | 9885    | 11482   | 13660   | 16348   | 278963                        | 6085315                            |
| Deposits                           | 76703   | 95660   | 116393  | 137933  | 171104  | 3158914                       | 64536642                           |
| Investments                        | 25535   | 32072   | 34992   | 37671   | 48903   | 1093333                       | 22305472                           |
| Advances                           | 53313   | 65717   | 82876   | 107587  | 137789  | 2300948                       | 50745793                           |
| Interest income                    | 7610    | 9771    | 11184   | 13710   | 18824   | 325921                        | 6550565                            |
| Other income                       | 1307    | 1358    | 1728    | 1883    | 2317    | 33829                         | 857402                             |
| Interest expended                  | 4988    | 6434    | 7439    | 8272    | 12320   | 225057                        | 4305185                            |
| Operating expenses                 | 1685    | 2043    | 2314    | 2980    | 3490    | 65405                         | 1371033                            |
| Cost of Funds (CoF)                | 6.75    | 7.41    | 6.96    | 6.42    | 7.71    | 7.10                          | 5.90                               |
| Return on advances adjusted to CoF | 4.04    | 5.06    | 4.54    | 4.92    | 4.81    | 4.89                          | 4.51                               |
| Wages as % to total expenses       | 15.19   | 14.67   | 14.76   | 17.33   | 13.47   | 13.00                         | 13.73                              |
| Return on Assets                   | 1.58    | 1.51    | 1.54    | 1.74    | 1.75    | 1.20                          | 1.08                               |
| CRAR                               | 15.35%  | 16.05   | 15.54   | 15.13   | 14.69   | 14.12                         | 14.25                              |
| Net NPA ratio                      | 0.38    | 0.34    | 0.24    | 0.27    | 0.45    | 0.58                          | 1.28                               |

**NEW PRIVATE SECTOR BANKS**
**Axis Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 651     | 831     | 1035    | 1460    | 1657    | 7853                          | 83229                              |
| No. of employees                   | 14739   | 20624   | 21640   | 26341   | 31738   | 151339                        | 1013390                            |
| Business per employee              | 111.70  | 106.00  | 111.10  | 136.60  | 127.60  | 105.39                        | 113.76                             |
| Profit per employee                | 0.84    | 1.00    | 1.20    | 1.40    | 1.40    | 1.24                          | 0.81                               |
| Capital and Reserves & Surplus     | 87707   | 102148  | 160446  | 189988  | 228085  | 1313989                       | 6085315                            |
| Deposits                           | 876262  | 1173741 | 1413002 | 1892378 | 2201043 | 8586960                       | 64536642                           |
| Investments                        | 337051  | 463304  | 559748  | 719916  | 931921  | 4166489                       | 22305472                           |
| Advances                           | 596611  | 815568  | 1043409 | 1424078 | 1697595 | 7363235                       | 50745793                           |
| Interest income                    | 70053   | 108355  | 116380  | 151548  | 219946  | 1013874                       | 6550565                            |
| Other income                       | 17955   | 28969   | 39458   | 46321   | 54202   | 211156                        | 857402                             |
| Interest expended                  | 44200   | 71493   | 66335   | 85918   | 139769  | 642787                        | 4305185                            |
| Operating expenses                 | 21549   | 28582   | 37097   | 47794   | 60071   | 268046                        | 1371033                            |
| Cost of Funds (CoF)                | 4.98    | 5.74    | 4.03    | 4.10    | 5.29    | 5.45                          | 5.90                               |
| Return on advances adjusted to CoF | 4.85    | 4.83    | 4.57    | 4.34    | 4.57    | 5.23                          | 4.51                               |
| Wages as % to total expenses       | 10.19   | 9.97    | 12.14   | 12.07   | 10.41   | 12.06                         | 13.73                              |
| Return on Assets                   | 1.24    | 1.44    | 1.67    | 1.68    | 1.68    | 1.63                          | 1.08                               |
| CRAR                               | 13.73%  | 13.69   | 15.80   | 12.65   | 13.66   | 16.66                         | 14.25                              |
| Net NPA ratio                      | 0.42    | 0.40    | 0.40    | 0.29    | 0.27    | 0.42                          | 1.28                               |

**NEW PRIVATE SECTOR BANKS**
**Development Credit Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 104     | 110     | 110     | 110     | 114     | 7853                          | 83229                              |
| No. of employees                   | 2235    | 1942    | 1591    | 2174    | 2053    | 151339                        | 1013390                            |
| Business per employee              | 45.40   | 37.90   | 51.50   | 49.10   | 51.40   | 105.39                        | 113.76                             |
| Profit per employee                | 0.20    | -0.40   | -0.50   | 0.10    | 0.20    | 1.24                          | 0.81                               |
| Capital and Reserves & Surplus     | 6361    | 5983    | 6011    | 6215    | 8614    | 1313989                       | 6085315                            |
| Deposits                           | 60749   | 46469   | 47873   | 56102   | 63356   | 8586960                       | 64536642                           |
| Investments                        | 21346   | 16217   | 20179   | 22950   | 25178   | 4166489                       | 22305472                           |
| Advances                           | 40688   | 32740   | 34597   | 42817   | 52844   | 7363235                       | 50745793                           |
| Interest income                    | 5623    | 6452    | 4590    | 5363    | 7170    | 1013874                       | 6550565                            |
| Other income                       | 1737    | 1201    | 1075    | 1121    | 1027    | 211156                        | 857402                             |
| Interest expended                  | 3884    | 4480    | 3174    | 3471    | 4893    | 642787                        | 4305185                            |
| Operating expenses                 | 2380    | 2420    | 2008    | 2152    | 2466    | 268046                        | 1371033                            |
| Cost of Funds (CoF)                | 6.90    | 7.43    | 5.87    | 5.68    | 6.88    | 5.45                          | 5.90                               |
| Return on advances adjusted to CoF | 5.84    | 6.04    | 4.82    | 4.73    | 4.33    | 5.23                          | 4.51                               |
| Wages as % to total expenses       | 15.51   | 15.14   | 16.99   | 18.92   | 16.93   | 12.06                         | 13.73                              |
| Return on Assets                   | 0.48    | -1.25   | -1.30   | 0.30    | 0.68    | 1.63                          | 1.08                               |
| CRAR                               | 13.38\$ | 13.30   | 14.85   | 13.25   | 15.41   | 16.66                         | 14.25                              |
| Net NPA ratio                      | 0.66    | 3.88    | 3.11    | 0.96    | 0.57    | 0.42                          | 1.28                               |

**NEW PRIVATE SECTOR BANKS**
**HDFC Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 745     | 1422    | 1729    | 1980    | 2186    | 7853                          | 83229                              |
| No. of employees                   | 37386   | 52687   | 51888   | 55752   | 66076   | 151339                        | 1013390                            |
| Business per employee              | 50.60   | 44.60   | 59.00   | 65.30   | 65.40   | 105.39                        | 113.76                             |
| Profit per employee                | 0.50    | 0.42    | 0.60    | 0.74    | 0.81    | 1.24                          | 0.81                               |
| Capital and Reserves & Surplus     | 114972  | 146518  | 215225  | 253793  | 299247  | 1313989                       | 6085315                            |
| Deposits                           | 1007686 | 1428116 | 1674044 | 2085864 | 2467064 | 8586960                       | 64536642                           |
| Investments                        | 493935  | 588175  | 586076  | 709294  | 974829  | 4166489                       | 22305472                           |
| Advances                           | 634269  | 988830  | 1258306 | 1599827 | 1954200 | 7363235                       | 50745793                           |
| Interest income                    | 101150  | 163323  | 161727  | 199282  | 272864  | 1013874                       | 6550565                            |
| Other income                       | 22831   | 32906   | 39831   | 43352   | 52437   | 211156                        | 857402                             |
| Interest expended                  | 48871   | 89111   | 77863   | 93851   | 149896  | 642787                        | 4305185                            |
| Operating expenses                 | 37456   | 55328   | 59398   | 71529   | 85901   | 268046                        | 1371033                            |
| Cost of Funds (CoF)                | 5.24    | 6.92    | 4.66    | 4.64    | 6.06    | 5.45                          | 5.90                               |
| Return on advances adjusted to CoF | 7.38    | 8.04    | 6.11    | 5.91    | 5.50    | 5.23                          | 4.51                               |
| Wages as % to total expenses       | 15.07   | 15.50   | 16.68   | 17.15   | 14.42   | 12.06                         | 13.73                              |
| Return on Assets                   | 1.32    | 1.28    | 1.53    | 1.58    | 1.77    | 1.63                          | 1.08                               |
| CRAR                               | 13.60\$ | 15.69   | 17.44   | 16.22   | 16.52   | 16.66                         | 14.25                              |
| Net NPA ratio                      | 0.47    | 0.63    | 0.31    | 0.19    | 0.18    | 0.42                          | 1.28                               |

**NEW PRIVATE SECTOR BANKS**
**ICICI Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1271    | 1432    | 1719    | 2565    | 2780    | 7853                          | 83229                              |
| No. of employees                   | 40686   | 34596   | 35256   | 26929   | 25253   | 151339                        | 1013390                            |
| Business per employee              | 100.80  | 115.40  | 76.50   | 73.50   | 70.80   | 105.39                        | 113.76                             |
| Profit per employee                | 1.00    | 1.10    | 0.90    | 1.00    | 1.10    | 1.24                          | 0.81                               |
| Capital and Reserves & Surplus     | 468202  | 495330  | 516184  | 550909  | 604052  | 1313989                       | 6085315                            |
| Deposits                           | 2444311 | 2183478 | 2020166 | 2256021 | 2555000 | 8586960                       | 64536642                           |
| Investments                        | 1114543 | 1030583 | 1208928 | 1346860 | 1595600 | 4166489                       | 22305472                           |
| Advances                           | 2256161 | 2183108 | 1812056 | 2163659 | 2537277 | 7363235                       | 50745793                           |
| Interest income                    | 307883  | 310925  | 257069  | 259741  | 335427  | 1013874                       | 6550565                            |
| Other income                       | 88108   | 76037   | 74777   | 66479   | 75028   | 211156                        | 857402                             |
| Interest expended                  | 234842  | 227259  | 175926  | 169572  | 228085  | 642787                        | 4305185                            |
| Operating expenses                 | 81542   | 70451   | 58598   | 66172   | 78504   | 268046                        | 1371033                            |
| Cost of Funds (CoF)                | 6.40    | 5.72    | 4.18    | 3.59    | 4.32    | 5.45                          | 5.90                               |
| Return on advances adjusted to CoF | 4.33    | 4.33    | 4.51    | 4.68    | 5.10    | 5.23                          | 4.51                               |
| Wages as % to total expenses       | 6.57    | 6.62    | 8.21    | 11.95   | 11.47   | 12.06                         | 13.73                              |
| Return on Assets                   | 1.12    | 0.98    | 1.13    | 1.35    | 1.50    | 1.63                          | 1.08                               |
| CRAR                               | 13.96   | 15.53   | 19.41   | 19.54   | 18.52   | 16.66                         | 14.25                              |
| Net NPA ratio                      | 1.55    | 2.09    | 2.12    | 1.11    | 0.73    | 0.42                          | 1.28                               |

**NEW PRIVATE SECTOR BANKS**
**IndusInd Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 195     | 195     | 231     | 321     | 397     | 7853                          | 83229                              |
| No. of employees                   | 2869    | 4251    | 5383    | 7008    | 9370    | 151339                        | 1013390                            |
| Business per employee              | 106.27  | 83.60   | 83.75   | 84.40   | 78.84   | 105.39                        | 113.76                             |
| Profit per employee                | 0.26    | 0.35    | 0.65    | 0.82    | 0.86    | 1.24                          | 0.81                               |
| Capital and Reserves & Surplus     | 13497   | 16644   | 23972   | 40502   | 47417   | 1313989                       | 6085315                            |
| Deposits                           | 190374  | 221103  | 267102  | 343654  | 423615  | 8586960                       | 64536642                           |
| Investments                        | 66297   | 80834   | 104018  | 135508  | 145719  | 4166489                       | 22305472                           |
| Advances                           | 127953  | 157706  | 205506  | 261656  | 350640  | 7363235                       | 50745793                           |
| Interest income                    | 18807   | 23095   | 27070   | 35894   | 53592   | 1013874                       | 6550565                            |
| Other income                       | 2976    | 4563    | 5535    | 7137    | 10118   | 211156                        | 857402                             |
| Interest expended                  | 15799   | 18504   | 18206   | 22129   | 36549   | 642787                        | 4305185                            |
| Operating expenses                 | 4022    | 5470    | 7360    | 10085   | 13430   | 268046                        | 1371033                            |
| Cost of Funds (CoF)                | 7.59    | 7.53    | 5.69    | 5.35    | 7.19    | 5.45                          | 5.90                               |
| Return on advances adjusted to CoF | 4.34    | 5.03    | 5.95    | 6.79    | 6.58    | 5.23                          | 4.51                               |
| Wages as % to total expenses       | 6.15    | 7.81    | 11.37   | 11.88   | 9.71    | 12.06                         | 13.73                              |
| Return on Assets                   | 0.34    | 0.58    | 1.14    | 1.46    | 1.57    | 1.63                          | 1.08                               |
| CRAR                               | 11.91%  | 12.55   | 15.33   | 15.89   | 13.85   | 16.66                         | 14.25                              |
| Net NPA ratio                      | 2.27    | 1.14    | 0.50    | 0.28    | 0.27    | 0.42                          | 1.28                               |

**NEW PRIVATE SECTOR BANKS**
**Kotak Mahindra Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 182     | 225     | 257     | 329     | 363     | 7853                          | 83229                              |
| No. of employees                   | 9058    | 8227    | 8804    | 10400   | 11207   | 151339                        | 1013390                            |
| Business per employee              | 38.40   | 34.70   | 48.70   | 53.50   | 61.30   | 105.39                        | 113.76                             |
| Profit per employee                | 0.40    | 0.30    | 0.70    | 0.80    | 0.90    | 1.24                          | 0.81                               |
| Capital and Reserves & Surplus     | 35937   | 39055   | 45399   | 68334   | 79808   | 1313989                       | 6085315                            |
| Deposits                           | 164236  | 156440  | 238865  | 292610  | 385365  | 8586960                       | 64536642                           |
| Investments                        | 91420   | 91102   | 125127  | 171214  | 215668  | 4166489                       | 22305472                           |
| Advances                           | 155522  | 166253  | 207751  | 293293  | 390792  | 7363235                       | 50745793                           |
| Interest income                    | 25354   | 30651   | 32556   | 41898   | 61802   | 1013874                       | 6550565                            |
| Other income                       | 4635    | 2736    | 6282    | 7805    | 9773    | 211156                        | 857402                             |
| Interest expended                  | 13096   | 15466   | 13975   | 20922   | 36677   | 642787                        | 4305185                            |
| Operating expenses                 | 10194   | 11964   | 11894   | 15533   | 18348   | 268046                        | 1371033                            |
| Cost of Funds (CoF)                | 6.14    | 6.00    | 4.50    | 5.20    | 6.82    | 5.45                          | 5.90                               |
| Return on advances adjusted to CoF | 7.48    | 9.50    | 9.01    | 7.63    | 7.41    | 5.23                          | 4.51                               |
| Wages as % to total expenses       | 22.29   | 21.28   | 22.56   | 21.50   | 16.40   | 12.06                         | 13.73                              |
| Return on Assets                   | 1.10    | 1.03    | 1.72    | 1.77    | 1.83    | 1.63                          | 1.08                               |
| CRAR                               | 18.65\$ | 20.01   | 18.35   | 19.92   | 17.52   | 16.66                         | 14.25                              |
| Net NPA ratio                      | 1.78    | 2.39    | 1.73    | 0.72    | 0.61    | 0.42                          | 1.28                               |

**NEW PRIVATE SECTOR BANKS**
**Yes Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 68      | 118     | 151     | 215     | 356     | 7853                          | 83229                              |
| No. of employees                   | 3150    | 2671    | 2906    | 3929    | 5642    | 151339                        | 1013390                            |
| Business per employee              | 68.31   | 98.84   | 162.38  | 222.03  | 174.77  | 105.39                        | 113.76                             |
| Profit per employee                | 0.64    | 1.14    | 1.68    | 2.09    | 2.04    | 1.24                          | 0.81                               |
| Capital and Reserves & Surplus     | 13189   | 16242   | 30896   | 37941   | 46766   | 1313989                       | 6085315                            |
| Deposits                           | 132732  | 161694  | 267986  | 459389  | 491517  | 8586960                       | 64536642                           |
| Investments                        | 50937   | 71170   | 102099  | 188288  | 277573  | 4166489                       | 22305472                           |
| Advances                           | 94303   | 124031  | 221931  | 343636  | 379886  | 7363235                       | 50745793                           |
| Interest income                    | 13047   | 20014   | 23697   | 40417   | 63074   | 1013874                       | 6550565                            |
| Other income                       | 3607    | 4369    | 5755    | 6233    | 8571    | 211156                        | 857402                             |
| Interest expended                  | 9741    | 14921   | 15818   | 27948   | 46917   | 642787                        | 4305185                            |
| Operating expenses                 | 3412    | 4185    | 5002    | 6798    | 9325    | 268046                        | 1371033                            |
| Cost of Funds (CoF)                | 7.83    | 8.67    | 6.05    | 6.54    | 8.05    | 5.45                          | 5.90                               |
| Return on advances adjusted to CoF | 4.01    | 4.96    | 4.19    | 4.03    | 4.19    | 5.23                          | 4.51                               |
| Wages as % to total expenses       | 15.39   | 11.41   | 12.34   | 10.43   | 8.45    | 12.06                         | 13.73                              |
| Return on Assets                   | 1.54    | 1.59    | 1.79    | 1.58    | 1.57    | 1.63                          | 1.08                               |
| CRAR                               | 13.60\$ | 16.60   | 20.60   | 16.50   | 17.90   | 16.66                         | 14.25                              |
| Net NPA ratio                      | 0.09    | 0.33    | 0.06    | 0.03    | 0.05    | 0.42                          | 1.28                               |



**FOREIGN BANKS****AB Bank***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 1              | 1              | 1              | 1              | 1              | 323                                    | 83229                                       |
| No. of employees                   | 26             | 27             | 28             | 31             | 27             | 27698                                  | 1013390                                     |
| Business per employee              | 21.24          | 21.57          | 20.46          | 32.66          | 44.26          | 183.01                                 | 113.76                                      |
| Profit per employee                | 1.07           | 1.41           | 1.75           | 1.71           | 3.02           | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 471            | 489            | 536            | 589            | 671            | 936598                                 | 6085315                                     |
| Deposits                           | 308            | 311            | 337            | 553            | 447            | 2770634                                | 64536642                                    |
| Investments                        | 113            | 109            | 159            | 138            | 162            | 2004885                                | 22305472                                    |
| Advances                           | 260            | 286            | 173            | 719            | 670            | 2298486                                | 50745793                                    |
| Interest income                    | 45             | 45             | 33             | 40             | 51             | 363368                                 | 6550565                                     |
| Other income                       | 45             | 76             | 125            | 160            | 187            | 108838                                 | 857402                                      |
| Interest expended                  | 4              | 7              | 4              | 3              | 6              | 151951                                 | 4305185                                     |
| Operating expenses                 | 30             | 41             | 67             | 85             | 94             | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 1.56           | 2.32           | 1.34           | 0.61           | 1.10           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | 7.07           | 9.36           | 8.80           | 5.71           | 3.33           | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 21.18          | 20.25          | 14.52          | 11.82          | 12.43          | 20.01                                  | 13.73                                       |
| Return on Assets                   | 3.84           | 4.75           | 5.58           | 4.53           | 7.05           | 1.76                                   | 1.08  |
| CRAR                               | 43.09          | 50.67          | 30.01          | 30.57          | 34.36          | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 9.25           | 6.67           | 7.68           | 0.00           | 0.00           | 0.61                                   | 1.28  |

**FOREIGN BANKS****Abu Dhabi Commercial Bank***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 2              | 2              | 2              | 2              | 2              | 323                                    | 83229                                       |
| No. of employees                   | 39             | 40             | 41             | 43             | 48             | 27698                                  | 1013390                                     |
| Business per employee              | 177.30         | 176.00         | 154.26         | 160.77         | 163.51         | 183.01                                 | 113.76                                      |
| Profit per employee                | 7.83           | 4.20           | 1.86           | 1.91           | 3.40           | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 1069           | 1233           | 1309           | 1391           | 3092           | 936598                                 | 6085315                                     |
| Deposits                           | 4139           | 5086           | 5229           | 5650           | 6234           | 2770634                                | 64536642                                    |
| Investments                        | 1617           | 1947           | 2457           | 2202           | 2211           | 2004885                                | 22305472                                    |
| Advances                           | 1621           | 1373           | 1524           | 1803           | 2892           | 2298486                                | 50745793                                    |
| Interest income                    | 647            | 478            | 411            | 428            | 760            | 363368                                 | 6550565                                     |
| Other income                       | 67             | 53             | 33             | 35             | 47             | 108838                                 | 857402                                      |
| Interest expended                  | 267            | 200            | 201            | 244            | 403            | 151951                                 | 4305185                                     |
| Operating expenses                 | 267            | 131            | 131            | 146            | 176            | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 4.73           | 4.20           | 3.89           | 3.74           | 4.86           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | 3.42           | 7.54           | 4.57           | 4.54           | 5.11           | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 10.90          | 16.30          | 20.89          | 21.47          | 16.63          | 20.01                                  | 13.73                                       |
| Return on Assets                   | 3.96           | 2.40           | 1.13           | 1.12           | 1.87           | 1.76                                   | 1.08  |
| CRAR                               | 51.71          | 47.57          | 44.79          | 45.25          | 80.88          | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 0.00           | 0.00           | 0.19           | 2.89           | 0.00           | 0.61                                   | 1.28  |

**FOREIGN BANKS****American Express Banking Corp.***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 2              | 2              | 2              | 2              | 323                                    | 83229                                       |
| No. of employees                   | 857            | 870            | 971            | 623            | 27698                                  | 1013390                                     |
| Business per employee              | 13.38          | 13.76          | 16.77          | 30.12          | 183.01                                 | 113.76                                      |
| Profit per employee                | 0.00           | 0.00           | 0.27           | 0.06           | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 4810           | 4810           | 6244           | 6254           | 936598                                 | 6085315                                     |
| Deposits                           | 3299           | 5690           | 5194           | 5013           | 2770634                                | 64536642                                    |
| Investments                        | 2134           | 2213           | 2390           | 3412           | 2004885                                | 22305472                                    |
| Advances                           | 6950           | 8747           | 10781          | 14741          | 2298486                                | 50745793                                    |
| Interest income                    | 774            | 638            | 622            | 783            | 363368                                 | 6550565                                     |
| Other income                       | 3348           | 3146           | 3978           | 5046           | 108838                                 | 857402                                      |
| Interest expended                  | 812            | 321            | 381            | 807            | 151951                                 | 4305185                                     |
| Operating expenses                 | 3746           | 3214           | 4162           | 4825           | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 19.06          | 6.17           | 5.83           | 9.17           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | -10.55         | 1.03           | -0.76          | -4.75          | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 22.38          | 24.40          | 22.45          | 19.09          | 20.01                                  | 13.73                                       |
| Return on Assets                   | -7.92          | -4.24          | 1.67           | 0.20           | 1.76                                   | 1.08  |
| CRAR                               | 21.34          | 19.10          | 23.61          | 19.30          | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 4.34           | 1.59           | 1.50           | 1.19           | 0.61                                   | 1.28  |

**FOREIGN BANKS****Antwerp Diamond Bank***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 1              | 1              | 1              | 1              | 1              | 323                                    | 83229                                       |
| No. of employees                   | 19             | 24             | 24             | 25             | 24             | 27698                                  | 1013390                                     |
| Business per employee              | 261.90         | 337.20         | 195.56         | 259.23         | 387.45         | 183.01                                 | 113.76                                      |
| Profit per employee                | 5.35           | 7.08           | -0.79          | -6.01          | 5.72           | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 2030           | 2186           | 2167           | 2023           | 2160           | 936598                                 | 6085315                                     |
| Deposits                           | 797            | 808            | 571            | 548            | 768            | 2770634                                | 64536642                                    |
| Investments                        | 1708           | 2148           | 1946           | 1649           | 1592           | 2004885                                | 22305472                                    |
| Advances                           | 4763           | 7003           | 4461           | 5997           | 8878           | 2298486                                | 50745793                                    |
| Interest income                    | 406            | 484            | 343            | 287            | 437            | 363368                                 | 6550565                                     |
| Other income                       | 77             | 134            | 153            | 108            | 179            | 108838                                 | 857402                                      |
| Interest expended                  | 229            | 225            | 80             | 73             | 198            | 151951                                 | 4305185                                     |
| Operating expenses                 | 63             | 85             | 108            | 120            | 141            | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 3.79           | 3.33           | 1.14           | 0.67           | 1.07           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | 2.39           | 2.33           | 3.36           | 2.67           | 2.35           | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 10.00          | 11.73          | 23.24          | 36.78          | 23.33          | 20.01                                  | 13.73                                       |
| Return on Assets                   | 1.63           | 1.64           | -0.25          | -1.72          | 1.20           | 1.76                                   | 1.08  |
| CRAR                               | 37.09          | 26.79          | 33.72          | 33.73          | 25.60          | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 0.00           | 3.35           | 14.32          | 3.04           | 1.96           | 0.61                                   | 1.28  |

(Amount in ₹ Million)

| Items                              | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 323                           | 83229                              |
| No. of employees                   | 76      | 27698                         | 1013390                            |
| Business per employee              | 362.21  | 183.01                        | 113.76                             |
| Profit per employee                | 0.12    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 5856    | 936598                        | 6085315                            |
| Deposits                           | 17350   | 2770634                       | 64536642                           |
| Investments                        | 4520    | 2004885                       | 22305472                           |
| Advances                           | 13187   | 2298486                       | 50745793                           |
| Interest income                    | 944     | 363368                        | 6550565                            |
| Other income                       | 705     | 108838                        | 857402                             |
| Interest expended                  | 405     | 151951                        | 4305185                            |
| Operating expenses                 | 1106    | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 1.74    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 0.01    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 33.50   | 20.01                         | 13.73                              |
| Return on Assets                   | 0.05    | 1.76                          | 1.08                               |
| CRAR                               | 25.50   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.61                          | 1.28                               |

**FOREIGN BANKS****Bank Internasional Indonesia***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 1              | 1              | 1              | 1              | 323                                    | 83229                                       |
| No. of employees                   | 3              | 2              | 2              | 2              | 27698                                  | 1013390                                     |
| Business per employee              | 0.00           | 0.00           | 0.00           | 0.00           | 183.01                                 | 113.76                                      |
| Profit per employee                | 23.33          | 0.00           | 0.00           | 0.00           | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 776            | 778            | 780            | 782            | 936598                                 | 6085315                                     |
| Deposits                           | 0              | 0              | 0              | 0              | 2770634                                | 64536642                                    |
| Investments                        | 48             | 8              | 1              | 0              | 2004885                                | 22305472                                    |
| Advances                           | 0              | 0              | 0              | 0              | 2298486                                | 50745793                                    |
| Interest income                    | 22             | 2              | 9              | 18             | 363368                                 | 6550565                                     |
| Other income                       | 114            | 12             | -1             | 1              | 108838                                 | 857402                                      |
| Interest expended                  | 2              | 0              | 0              | 0              | 151951                                 | 4305185                                     |
| Operating expenses                 | 46             | 6              | 3              | 4              | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 1.12           | 0.00           | 0.00           | 0.00           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | 21.30          | 0.00           | 0.00           | 0.00           | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 20.78          | 0.00           | 0.00           | 0.00           | 20.01                                  | 13.73                                       |
| Return on Assets                   | 8.78           | 0.94           | 0.62           | 1.40           | 1.76                                   | 1.08  |
| CRAR                               | 235.82         | 501.34         | 531.80         | 515.51         | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 0.00           | 0.00           | 0.00           | 0.00           | 0.61                                   | 1.28  |

**FOREIGN BANKS****Bank of America***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 5              | 5              | 5              | 5              | 5              | 323                                    | 83229                                       |
| No. of employees                   | 314            | 293            | 284            | 323            | 382            | 27698                                  | 1013390                                     |
| Business per employee              | 248.35         | 243.06         | 310.20         | 385.23         | 339.93         | 183.01                                 | 113.76                                      |
| Profit per employee                | 10.21          | 11.09          | 12.13          | 13.90          | 14.89          | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 24111          | 27481          | 30985          | 35212          | 40466          | 936598                                 | 6085315                                     |
| Deposits                           | 41908          | 41668          | 54903          | 59689          | 59649          | 2770634                                | 64536642                                    |
| Investments                        | 28777          | 36703          | 83829          | 48606          | 82258          | 2004885                                | 22305472                                    |
| Advances                           | 34524          | 33559          | 36312          | 58591          | 62054          | 2298486                                | 50745793                                    |
| Interest income                    | 5137           | 6069           | 5686           | 7253           | 11131          | 363368                                 | 6550565                                     |
| Other income                       | 3480           | 3933           | 4929           | 5810           | 5079           | 108838                                 | 857402                                      |
| Interest expended                  | 1632           | 1519           | 1860           | 1975           | 4239           | 151951                                 | 4305185                                     |
| Operating expenses                 | 1674           | 1752           | 2439           | 3585           | 4055           | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 3.70           | 2.22           | 1.85           | 1.95           | 3.55           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | 4.08           | 9.06           | 5.75           | 5.12           | 7.62           | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 27.31          | 24.60          | 29.50          | 39.08          | 25.55          | 20.01                                  | 13.73                                       |
| Return on Assets                   | 3.76           | 3.42           | 2.60           | 3.77           | 3.62           | 1.76                                   | 1.08  |
| CRAR                               | 13.45          | 12.73          | 15.49          | 14.51          | 17.59          | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           | 0.61                                   | 1.28  |

**FOREIGN BANKS****Bank of Bahrain & Kuwait***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 2              | 2              | 2              | 2              | 2              | 323                                    | 83229                                       |
| No. of employees                   | 94             | 103            | 106            | 100            | 98             | 27698                                  | 1013390                                     |
| Business per employee              | 71.80          | 61.60          | 85.00          | 89.60          | 133.60         | 183.01                                 | 113.76                                      |
| Profit per employee                | 2.00           | 1.40           | 0.20           | 1.40           | 2.10           | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 953            | 996            | 1002           | 1061           | 2711           | 936598                                 | 6085315                                     |
| Deposits                           | 3954           | 4719           | 5150           | 5148           | 6719           | 2770634                                | 64536642                                    |
| Investments                        | 1232           | 1490           | 2251           | 2332           | 3395           | 2004885                                | 22305472                                    |
| Advances                           | 2803           | 2868           | 3866           | 3829           | 6435           | 2298486                                | 50745793                                    |
| Interest income                    | 350            | 486            | 405            | 520            | 760            | 363368                                 | 6550565                                     |
| Other income                       | 87             | 148            | 102            | 96             | 107            | 108838                                 | 857402                                      |
| Interest expended                  | 188            | 250            | 265            | 237            | 289            | 151951                                 | 4305185                                     |
| Operating expenses                 | 122            | 168            | 168            | 173            | 186            | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 4.50           | 5.19           | 4.90           | 3.55           | 3.31           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | 5.06           | 7.12           | 4.19           | 6.62           | 7.30           | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 16.03          | 17.76          | 16.73          | 20.22          | 18.53          | 20.01                                  | 13.73                                       |
| Return on Assets                   | 4.08           | 3.14           | 0.37           | 1.99           | 2.14           | 1.76                                   | 1.08  |
| CRAR                               | 21.61          | 25.52          | 25.01          | 23.28          | 38.60          | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 1.51           | 0.09           | 1.95           | 0.52           | 2.52           | 0.61                                   | 1.28  |



**FOREIGN BANKS**
**Bank of Ceylon**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 1       | 1       | 1       | 1       | 323                           | 83229                              |
| No. of employees                   | 29      | 30      | 30      | 29      | 30      | 27698                         | 1013390                            |
| Business per employee              | 48.30   | 48.80   | 44.40   | 60.50   | 61.90   | 183.01                        | 113.76                             |
| Profit per employee                | 1.50    | 7.30    | 1.80    | 2.70    | 2.50    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 607     | 804     | 859     | 932     | 1621    | 936598                        | 6085315                            |
| Deposits                           | 742     | 864     | 920     | 968     | 1048    | 2770634                       | 64536642                           |
| Investments                        | 296     | 308     | 626     | 375     | 602     | 2004885                       | 22305472                           |
| Advances                           | 414     | 453     | 405     | 667     | 809     | 2298486                       | 50745793                           |
| Interest income                    | 112     | 138     | 115     | 133     | 183     | 363368                        | 6550565                            |
| Other income                       | 36      | 154     | 61      | 47      | 44      | 108838                        | 857402                             |
| Interest expended                  | 31      | 32      | 38      | 38      | 44      | 151951                        | 4305185                            |
| Operating expenses                 | 27      | 32      | 36      | 37      | 40      | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 3.70    | 3.35    | 4.18    | 3.99    | 4.24    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 9.07    | 10.76   | 7.41    | 7.03    | 6.49    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 14.71   | 16.28   | 17.69   | 17.37   | 16.72   | 20.01                         | 13.73                              |
| Return on Assets                   | 2.24    | 10.23   | 2.73    | 3.68    | 3.08    | 1.76                          | 1.08                               |
| CRAR                               | 55.97   | 45.18   | 50.85   | 42.09   | 96.58   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 4.01    | 0.00    | 0.00    | 0.00    | 0.00    | 0.61                          | 1.28                               |

**FOREIGN BANKS****Bank of Nova Scotia***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 5              | 5              | 5              | 5              | 5              | 323                                    | 83229                                       |
| No. of employees                   | 203            | 195            | 196            | 197            | 195            | 27698                                  | 1013390                                     |
| Business per employee              | 308.29         | 389.10         | 375.04         | 429.41         | 543.06         | 183.01                                 | 113.76                                      |
| Profit per employee                | 4.99           | 7.84           | 10.14          | 9.74           | 12.66          | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 7081           | 8609           | 10597          | 12516          | 14985          | 936598                                 | 6085315                                     |
| Deposits                           | 37547          | 29757          | 34542          | 36546          | 46816          | 2770634                                | 64536642                                    |
| Investments                        | 16444          | 17262          | 19217          | 24385          | 34831          | 2004885                                | 22305472                                    |
| Advances                           | 47738          | 48053          | 50713          | 62991          | 66056          | 2298486                                | 50745793                                    |
| Interest income                    | 3544           | 5453           | 4238           | 4619           | 6626           | 363368                                 | 6550565                                     |
| Other income                       | 1137           | 1714           | 1334           | 1540           | 2289           | 108838                                 | 857402                                      |
| Interest expended                  | 2579           | 3710           | 1808           | 2386           | 3757           | 151951                                 | 4305185                                     |
| Operating expenses                 | 403            | 586            | 457            | 535            | 780            | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 5.11           | 5.94           | 2.40           | 3.34           | 4.32           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | 1.58           | 2.58           | 4.58           | 2.50           | 2.07           | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 5.67           | 4.16           | 8.48           | 8.11           | 5.88           | 20.01                                  | 13.73                                       |
| Return on Assets                   | 1.73           | 2.04           | 2.79           | 2.20           | 2.24           | 1.76                                   | 1.08  |
| CRAR                               | 20.15%         | 12.70          | 13.15          | 11.80          | 14.93          | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           | 0.61                                   | 1.28  |

**FOREIGN BANKS**
**Bank of Tokyo-Mitsubishi UFJ**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 3       | 3       | 3       | 3       | 3       | 323                           | 83229                              |
| No. of employees                   | 137     | 95      | 180     | 223     | 273     | 27698                         | 1013390                            |
| Business per employee              | 261.35  | 310.79  | 306.98  | 310.30  | 356.60  | 183.01                        | 113.76                             |
| Profit per employee                | 6.05    | 4.16    | 4.07    | 4.60    | 7.80    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 11401   | 12078   | 23071   | 29217   | 31341   | 936598                        | 6085315                            |
| Deposits                           | 13268   | 20760   | 21994   | 16543   | 32842   | 2770634                       | 64536642                           |
| Investments                        | 5887    | 8751    | 14402   | 9059    | 34295   | 2004885                       | 22305472                           |
| Advances                           | 23071   | 29913   | 33477   | 52673   | 64525   | 2298486                       | 50745793                           |
| Interest income                    | 2135    | 3154    | 2564    | 3133    | 6019    | 363368                        | 6550565                            |
| Other income                       | 427     | 627     | 773     | 814     | 1613    | 108838                        | 857402                             |
| Interest expended                  | 770     | 1743    | 1264    | 672     | 1676    | 151951                        | 4305185                            |
| Operating expenses                 | 303     | 408     | 508     | 688     | 1308    | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 2.91    | 5.26    | 2.98    | 1.73    | 2.72    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 5.70    | 3.77    | 3.45    | 3.85    | 3.98    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 14.68   | 8.69    | 11.72   | 24.31   | 18.83   | 20.01                         | 13.73                              |
| Return on Assets                   | 2.40    | 1.49    | 1.31    | 1.64    | 2.26    | 1.76                          | 1.08                               |
| CRAR                               | 26.87   | 29.51   | 68.16   | 58.67   | 51.60   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.61                          | 1.28                               |

**FOREIGN BANKS****Barclays Bank***(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 5       | 5       | 7       | 9       | 9       | 323                           | 83229                              |
| No. of employees                   | 2078    | 1534    | 1084    | 978     | 610     | 27698                         | 1013390                            |
| Business per employee              | 94.23   | 111.01  | 120.81  | 143.67  | 183.14  | 183.01                        | 113.76                             |
| Profit per employee                | 0.05    | 0.20    | -4.23   | 0.95    | -2.31   | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 48646   | 50014   | 55160   | 55410   | 55410   | 936598                        | 6085315                            |
| Deposits                           | 69018   | 124855  | 70754   | 67401   | 53741   | 2770634                       | 64536642                           |
| Investments                        | 28566   | 78831   | 106473  | 125534  | 116000  | 2004885                       | 22305472                           |
| Advances                           | 76355   | 105505  | 75652   | 83113   | 86570   | 2298486                       | 50745793                           |
| Interest income                    | 6238    | 20365   | 16593   | 16804   | 17006   | 363368                        | 6550565                            |
| Other income                       | 5675    | 5892    | 1492    | 4563    | -996    | 108838                        | 857402                             |
| Interest expended                  | 3234    | 9785    | 6981    | 8325    | 8980    | 151951                        | 4305185                            |
| Operating expenses                 | 6920    | 8925    | 7801    | 7605    | 7423    | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 6.14    | 8.68    | 4.50    | 4.27    | 4.95    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 4.93    | 8.61    | 8.88    | 6.98    | 4.87    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 24.80   | 14.15   | 22.00   | 19.96   | 19.72   | 20.01                         | 13.73                              |
| Return on Assets                   | 0.10    | 0.16    | -3.12   | 0.47    | -0.91   | 1.76                          | 1.08                               |
| CRAR                               | 21.11%  | 17.07   | 16.99   | 14.89   | 14.99   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.42    | 4.59    | 5.15    | 1.46    | 1.45    | 0.61                          | 1.28                               |

**FOREIGN BANKS**
**BNP Paribas**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 9       | 9       | 9       | 9       | 9       | 323                           | 83229                              |
| No. of employees                   | 359     | 347     | 330     | 335     | 342     | 27698                         | 1013390                            |
| Business per employee              | 195.00  | 203.50  | 277.60  | 300.80  | 351.90  | 183.01                        | 113.76                             |
| Profit per employee                | 3.60    | 4.90    | 5.50    | 5.60    | 2.40    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 12136   | 16565   | 18344   | 20187   | 20973   | 936598                        | 6085315                            |
| Deposits                           | 32360   | 33531   | 50203   | 46465   | 59004   | 2770634                       | 64536642                           |
| Investments                        | 26903   | 35618   | 40274   | 38065   | 33866   | 2004885                       | 22305472                           |
| Advances                           | 37716   | 37099   | 37376   | 54507   | 61842   | 2298486                       | 50745793                           |
| Interest income                    | 4595    | 6366    | 5850    | 6461    | 8424    | 363368                        | 6550565                            |
| Other income                       | 2562    | 2432    | 1947    | 2581    | 730     | 108838                        | 857402                             |
| Interest expended                  | 2538    | 2723    | 1430    | 2409    | 4038    | 151951                        | 4305185                            |
| Operating expenses                 | 1784    | 1934    | 2382    | 2856    | 3580    | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 5.69    | 4.54    | 2.17    | 3.51    | 5.24    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 2.56    | 5.57    | 5.41    | 4.48    | 3.24    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 22.03   | 19.57   | 26.72   | 21.61   | 16.83   | 20.01                         | 13.73                              |
| Return on Assets                   | 1.97    | 2.13    | 2.05    | 2.00    | 0.73    | 1.76                          | 1.08                               |
| CRAR                               | 12.66   | 12.37   | 15.78   | 11.92   | 14.70   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.86    | 0.00    | 0.00    | 0.07    | 0.61                          | 1.28                               |

**FOREIGN BANKS****Chinatrust Commercial Bank***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 1              | 1              | 1              | 1              | 1              | 323                                    | 83229                                       |
| No. of employees                   | 26             | 31             | 33             | 35             | 34             | 27698                                  | 1013390                                     |
| Business per employee              | 84.50          | 67.50          | 96.30          | 107.00         | 128.90         | 183.01                                 | 113.76                                      |
| Profit per employee                | 1.30           | 1.80           | 1.00           | 1.30           | -0.03          | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 463            | 1157           | 1189           | 1230           | 1735           | 936598                                 | 6085315                                     |
| Deposits                           | 917            | 608            | 1143           | 971            | 1466           | 2770634                                | 64536642                                    |
| Investments                        | 408            | 132            | 166            | 319            | 520            | 2004885                                | 22305472                                    |
| Advances                           | 1282           | 1485           | 2035           | 2346           | 2846           | 2298486                                | 50745793                                    |
| Interest income                    | 142            | 186            | 169            | 208            | 363            | 363368                                 | 6550565                                     |
| Other income                       | 16             | 30             | 36             | 53             | 59             | 108838                                 | 857402                                      |
| Interest expended                  | 83             | 64             | 30             | 59             | 149            | 151951                                 | 4305185                                     |
| Operating expenses                 | 49             | 86             | 124            | 115            | 147            | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 5.57           | 5.68           | 3.11           | 4.12           | 8.63           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | 3.70           | 6.16           | 6.05           | 4.48           | 3.87           | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 11.00          | 20.13          | 24.79          | 26.66          | 21.50          | 20.01                                  | 13.73                                       |
| Return on Assets                   | 1.63           | 2.91           | 1.33           | 1.39           | -0.02          | 1.76                                   | 1.08  |
| CRAR                               | 22.72          | 45.40          | 31.12          | 36.27          | 44.78          | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 0.00           | 0.00           | 1.39           | 1.07           | 3.24           | 0.61                                   | 1.28  |

**FOREIGN BANKS**
**Citibank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 40      | 41      | 43      | 43      | 43      | 323                           | 83229                              |
| No. of employees                   | 4782    | 4795    | 4613    | 5380    | 5288    | 27698                         | 1013390                            |
| Business per employee              | 176.38  | 188.01  | 197.99  | 174.59  | 197.50  | 183.01                        | 113.76                             |
| Profit per employee                | 3.77    | 4.51    | 1.83    | 2.86    | 3.60    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 93514   | 115180  | 135136  | 149607  | 159843  | 936598                        | 6085315                            |
| Deposits                           | 461250  | 516775  | 544521  | 566681  | 646977  | 2770634                       | 64536642                           |
| Investments                        | 184501  | 245194  | 281087  | 303985  | 431667  | 2004885                       | 22305472                           |
| Advances                           | 383765  | 399199  | 366551  | 405970  | 471030  | 2298486                       | 50745793                           |
| Interest income                    | 59640   | 68402   | 60705   | 62693   | 77676   | 363368                        | 6550565                            |
| Other income                       | 24461   | 35823   | 15913   | 19472   | 13933   | 108838                        | 857402                             |
| Interest expended                  | 23114   | 24288   | 20168   | 22227   | 28875   | 151951                        | 4305185                            |
| Operating expenses                 | 21794   | 25872   | 23543   | 27170   | 28014   | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 4.08    | 3.56    | 2.67    | 2.72    | 3.00    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 7.49    | 9.04    | 7.82    | 6.34    | 6.68    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 15.75   | 17.56   | 20.02   | 20.47   | 18.65   | 20.01                         | 13.73                              |
| Return on Assets                   | 2.24    | 2.12    | 0.96    | 1.37    | 1.64    | 1.76                          | 1.08                               |
| CRAR                               | 12.00   | 13.23   | 18.14   | 17.31   | 16.03   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 1.23    | 2.63    | 2.14    | 1.21    | 0.90    | 0.61                          | 1.28                               |

(Amount in ₹ Million)

| Items                              | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 1       | 323                           | 83229                              |
| No. of employees                   | 29      | 27      | 27698                         | 1013390                            |
| Business per employee              | 9.81    | 37.35   | 183.01                        | 113.76                             |
| Profit per employee                | -5.81   | -2.20   | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 1584    | 1692    | 936598                        | 6085315                            |
| Deposits                           | 21      | 109     | 2770634                       | 64536642                           |
| Investments                        | 68      | 164     | 2004885                       | 22305472                           |
| Advances                           | 263     | 899     | 2298486                       | 50745793                           |
| Interest income                    | 83      | 147     | 363368                        | 6550565                            |
| Other income                       | 20      | 69      | 108838                        | 857402                             |
| Interest expended                  | 0       | 5       | 151951                        | 4305185                            |
| Operating expenses                 | 270     | 268     | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 0.10    | 1.28    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 1.57    | 6.46    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 38.43   | 41.46   | 20.01                         | 13.73                              |
| Return on Assets                   | -11.50  | -2.99   | 1.76                          | 1.08                               |
| CRAR                               | 143.96  | 78.29   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.00    | 0.61                          | 1.28                               |



**FOREIGN BANKS**
**Credit Agricole**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 6       | 6       | 6       | 6       | 6       | 323                           | 83229                              |
| No. of employees                   | 131     | 120     | 110     | 109     | 106     | 27698                         | 1013390                            |
| Business per employee              | 224.90  | 210.50  | 298.30  | 361.40  | 266.40  | 183.01                        | 113.76                             |
| Profit per employee                | 9.70    | 13.00   | 7.10    | 4.40    | 25.50   | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 8492    | 9098    | 13446   | 13924   | 17375   | 936598                        | 6085315                            |
| Deposits                           | 11349   | 8183    | 10662   | 6725    | 9131    | 2770634                       | 64536642                           |
| Investments                        | 14608   | 40308   | 41228   | 38923   | 40141   | 2004885                       | 22305472                           |
| Advances                           | 18124   | 17630   | 22345   | 32752   | 19186   | 2298486                       | 50745793                           |
| Interest income                    | 2761    | 3466    | 3298    | 3689    | 4525    | 363368                        | 6550565                            |
| Other income                       | 2300    | 2549    | 2398    | 1803    | 2633    | 108838                        | 857402                             |
| Interest expended                  | 1427    | 1737    | 1013    | 1745    | 2581    | 151951                        | 4305185                            |
| Operating expenses                 | 1078    | 996     | 803     | 947     | 1030    | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 5.31    | 3.92    | 1.60    | 2.92    | 4.20    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 4.12    | 6.18    | 4.81    | 2.19    | 1.71    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 27.39   | 21.08   | 23.40   | 19.22   | 14.52   | 20.01                         | 13.73                              |
| Return on Assets                   | 4.20    | 4.10    | 1.72    | 0.89    | 4.92    | 1.76                          | 1.08                               |
| CRAR                               | 9.70    | 13.20   | 19.50   | 13.98   | 14.34   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.00    | 6.18    | 0.00    | 0.00    | 0.61                          | 1.28                               |

(Amount in ₹ Million)

| Items                              | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 323                           | 83229                              |
| No. of employees                   | 32      | 27698                         | 1013390                            |
| Business per employee              | 187.01  | 183.01                        | 113.76                             |
| Profit per employee                | 27.86   | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 12162   | 936598                        | 6085315                            |
| Deposits                           | 3484    | 2770634                       | 64536642                           |
| Investments                        | 19554   | 2004885                       | 22305472                           |
| Advances                           | 2500    | 2298486                       | 50745793                           |
| Interest income                    | 1006    | 363368                        | 6550565                            |
| Other income                       | 1238    | 108838                        | 857402                             |
| Interest expended                  | 89      | 151951                        | 4305185                            |
| Operating expenses                 | 547     | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 0.48    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | -0.40   | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 63.82   | 20.01                         | 13.73                              |
| Return on Assets                   | 6.38    | 1.76                          | 1.08                               |
| CRAR                               | 118.02  | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.61                          | 1.28                               |

**FOREIGN BANKS**
**DBS Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 2       | 10      | 10      | 12      | 12      | 323                           | 83229                              |
| No. of employees                   | 230     | 359     | 417     | 620     | 786     | 27698                         | 1013390                            |
| Business per employee              | 141.66  | 166.23  | 255.45  | 240.65  | 327.82  | 183.01                        | 113.76                             |
| Profit per employee                | 2.83    | 7.22    | 6.48    | 2.05    | 4.27    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 11415   | 14005   | 16706   | 17978   | 26418   | 936598                        | 6085315                            |
| Deposits                           | 50957   | 60229   | 66371   | 73680   | 129220  | 2770634                       | 64536642                           |
| Investments                        | 45124   | 78107   | 100863  | 103131  | 147806  | 2004885                       | 22305472                           |
| Advances                           | 23641   | 27228   | 40152   | 75242   | 128443  | 2298486                       | 50745793                           |
| Interest income                    | 6341    | 8086    | 8798    | 10659   | 17971   | 363368                        | 6550565                            |
| Other income                       | -334    | 3022    | 1549    | 961     | 3110    | 108838                        | 857402                             |
| Interest expended                  | 3934    | 4939    | 3176    | 5908    | 10450   | 151951                        | 4305185                            |
| Operating expenses                 | 882     | 1648    | 1677    | 2726    | 4121    | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 6.74    | 5.47    | 2.59    | 3.72    | 4.56    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 2.44    | 3.93    | 5.61    | 2.42    | 2.89    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 11.52   | 13.89   | 15.13   | 14.50   | 13.33   | 20.01                         | 13.73                              |
| Return on Assets                   | 0.86    | 2.72    | 2.38    | 0.79    | 1.12    | 1.76                          | 1.08                               |
| CRAR                               | 18.15   | 15.70   | 16.96   | 14.98   | 14.38   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.05    | 0.55    | 1.00    | 0.31    | 0.60    | 0.61                          | 1.28                               |

**FOREIGN BANKS**
**Deutsche Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 10      | 13      | 13      | 15      | 15      | 323                           | 83229                              |
| No. of employees                   | 1695    | 1599    | 1498    | 1453    | 1351    | 27698                         | 1013390                            |
| Business per employee              | 161.67  | 143.41  | 184.18  | 198.88  | 215.63  | 183.01                        | 113.76                             |
| Profit per employee                | 2.75    | 2.69    | 2.98    | 4.34    | 6.09    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 42918   | 47603   | 49448   | 55749   | 63982   | 936598                        | 6085315                            |
| Deposits                           | 137550  | 141474  | 146930  | 146464  | 168427  | 2770634                       | 64536642                           |
| Investments                        | 101712  | 87049   | 90471   | 85984   | 84215   | 2004885                       | 22305472                           |
| Advances                           | 89601   | 87976   | 129228  | 142938  | 125489  | 2298486                       | 50745793                           |
| Interest income                    | 14454   | 18814   | 15789   | 18802   | 23982   | 363368                        | 6550565                            |
| Other income                       | 10176   | 10197   | 8170    | 9805    | 7530    | 108838                        | 857402                             |
| Interest expended                  | 5365    | 5879    | 3023    | 4616    | 5898    | 151951                        | 4305185                            |
| Operating expenses                 | 10545   | 11551   | 9564    | 11234   | 10552   | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 3.25    | 3.21    | 1.60    | 2.36    | 3.14    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 7.05    | 10.11   | 7.10    | 6.16    | 9.97    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 30.97   | 24.34   | 40.56   | 34.48   | 30.08   | 20.01                         | 13.73                              |
| Return on Assets                   | 1.56    | 1.75    | 1.73    | 1.95    | 2.58    | 1.76                          | 1.08                               |
| CRAR                               | 15.05   | 15.25   | 16.45   | 15.03   | 14.12   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.22    | 0.88    | 0.79    | 0.23    | 0.09    | 0.61                          | 1.28                               |

(Amount in ₹ Million)

| Items                              | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 1       | 1       | 323                           | 83229                              |
| No. of employees                   | 35      | 45      | 77      | 27698                         | 1013390                            |
| Business per employee              | 7.16    | 36.56   | 35.80   | 183.01                        | 113.76                             |
| Profit per employee                | -10.66  | -1.97   | -0.03   | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 1773    | 4092    | 4092    | 936598                        | 6085315                            |
| Deposits                           | 51      | 254     | 366     | 2770634                       | 64536642                           |
| Investments                        | 2091    | 4937    | 5613    | 2004885                       | 22305472                           |
| Advances                           | 200     | 1414    | 2416    | 2298486                       | 50745793                           |
| Interest income                    | 56      | 353     | 629     | 363368                        | 6550565                            |
| Other income                       | 119     | 234     | 223     | 108838                        | 857402                             |
| Interest expended                  | 10      | 152     | 265     | 151951                        | 4305185                            |
| Operating expenses                 | 539     | 519     | 616     | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 0.46    | 5.79    | 5.13    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 3.10    | -1.63   | 1.80    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 72.07   | 54.17   | 47.01   | 20.01                         | 13.73                              |
| Return on Assets                   | -21.45  | -1.37   | -0.03   | 1.76                          | 1.08                               |
| CRAR                               | 74.73   | 94.81   | 61.47   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.00    | 0.00    | 0.61                          | 1.28                               |

**FOREIGN BANKS**
**Hongkong & Shanghai Banking Corporation**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 47      | 47      | 50      | 50      | 50      | 323                           | 83229                              |
| No. of employees                   | 7753    | 7446    | 6685    | 6373    | 6866    | 27698                         | 1013390                            |
| Business per employee              | 101.23  | 96.18   | 113.55  | 122.17  | 165.79  | 183.01                        | 113.76                             |
| Profit per employee                | 1.67    | 1.61    | 1.17    | 2.32    | 3.47    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 84587   | 112143  | 121352  | 136875  | 149537  | 936598                        | 6085315                            |
| Deposits                           | 426203  | 499703  | 557478  | 541067  | 614233  | 2770634                       | 64536642                           |
| Investments                        | 192899  | 311538  | 412891  | 372791  | 403238  | 2004885                       | 22305472                           |
| Advances                           | 299444  | 275887  | 234748  | 274006  | 355123  | 2298486                       | 50745793                           |
| Interest income                    | 49792   | 63269   | 51659   | 51950   | 61963   | 363368                        | 6550565                            |
| Other income                       | 21167   | 26994   | 21355   | 17886   | 22008   | 108838                        | 857402                             |
| Interest expended                  | 20159   | 26610   | 19147   | 18591   | 24505   | 151951                        | 4305185                            |
| Operating expenses                 | 21452   | 21947   | 19501   | 21909   | 24183   | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 4.39    | 4.82    | 3.17    | 3.06    | 3.73    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 7.87    | 8.81    | 7.19    | 6.41    | 5.01    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 21.41   | 18.01   | 21.28   | 21.59   | 19.30   | 20.01                         | 13.73                              |
| Return on Assets                   | 1.82    | 1.51    | 0.88    | 1.68    | 1.98    | 1.76                          | 1.08                               |
| CRAR                               | 10.59\$ | 15.31   | 18.03   | 18.03   | 16.04   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.58    | 1.42    | 2.31    | 0.91    | 0.62    | 0.61                          | 1.28                               |

(Amount in ₹ Million)

| Items                              | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 323                           | 83229                              |
| No. of employees                   | 15      | 27698                         | 1013390                            |
| Business per employee              | 26.71   | 183.01                        | 113.76                             |
| Profit per employee                | 6.19    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 4654    | 936598                        | 6085315                            |
| Deposits                           | 1       | 2770634                       | 64536642                           |
| Investments                        | 0       | 2004885                       | 22305472                           |
| Advances                           | 453     | 2298486                       | 50745793                           |
| Interest income                    | 247     | 363368                        | 6550565                            |
| Other income                       | 30      | 108838                        | 857402                             |
| Interest expended                  | 0       | 151951                        | 4305185                            |
| Operating expenses                 | 101     | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 0.00    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 0.00    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 34.68   | 20.01                         | 13.73                              |
| Return on Assets                   | 2.05    | 1.76                          | 1.08                               |
| CRAR                               | 241.09  | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.61                          | 1.28                               |

**FOREIGN BANKS**
**JPMorgan Chase Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 1       | 1       | 1       | 1       | 323                           | 83229                              |
| No. of employees                   | 160     | 175     | 182     | 221     | 256     | 27698                         | 1013390                            |
| Business per employee              | 161.47  | 182.53  | 213.58  | 221.77  | 357.12  | 183.01                        | 113.76                             |
| Profit per employee                | 15.38   | 25.36   | 0.61    | 21.94   | 19.38   | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 20678   | 25116   | 29768   | 39266   | 50808   | 936598                        | 6085315                            |
| Deposits                           | 33132   | 35866   | 59309   | 63839   | 89688   | 2770634                       | 64536642                           |
| Investments                        | 61428   | 66944   | 91618   | 99404   | 133038  | 2004885                       | 22305472                           |
| Advances                           | 10593   | 7025    | 10122   | 34627   | 45293   | 2298486                       | 50745793                           |
| Interest income                    | 4513    | 5132    | 4381    | 7396    | 11928   | 363368                        | 6550565                            |
| Other income                       | 3843    | 7209    | -1010   | 5417    | 3468    | 108838                        | 857402                             |
| Interest expended                  | 2035    | 2308    | 1799    | 2471    | 4440    | 151951                        | 4305185                            |
| Operating expenses                 | 1280    | 1378    | 1630    | 2044    | 2093    | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 2.52    | 2.69    | 2.04    | 2.40    | 3.30    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 8.64    | 5.67    | 1.29    | 2.31    | 3.74    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 23.51   | 21.22   | 28.60   | 28.56   | 19.68   | 20.01                         | 13.73                              |
| Return on Assets                   | 3.07    | 4.21    | 0.09    | 3.56    | 2.90    | 1.76                          | 1.08                               |
| CRAR                               | 17.72\$ | 15.90   | 23.63   | 22.99   | 23.96   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 2.12    | 1.27    | 2.88    | 0.00    | 0.00    | 0.61                          | 1.28                               |



(Amount in ₹ Million)

| Items                              | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 1       | 1       | 1       | 323                           | 83229                              |
| No. of employees                   | 17      | 16      | 16      | 18      | 27698                         | 1013390                            |
| Business per employee              | 7.33    | 11.40   | 38.15   | 47.94   | 183.01                        | 113.76                             |
| Profit per employee                | 0.00    | 0.00    | -0.75   | 0.50    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 1106    | 1106    | 1106    | 1108    | 936598                        | 6085315                            |
| Deposits                           | 21      | 86      | 70      | 75      | 2770634                       | 64536642                           |
| Investments                        | 0       | 20      | 15      | 45      | 2004885                       | 22305472                           |
| Advances                           | 97      | 97      | 540     | 788     | 2298486                       | 50745793                           |
| Interest income                    | 68      | 52      | 69      | 120     | 363368                        | 6550565                            |
| Other income                       | 1       | 3       | 5       | 9       | 108838                        | 857402                             |
| Interest expended                  | 0       | 0       | 0       | 2       | 151951                        | 4305185                            |
| Operating expenses                 | 70      | 77      | 88      | 98      | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 0.00    | 0.00    | 0.23    | 2.61    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 0.00    | 0.00    | 6.11    | 11.09   | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 33.38   | 35.46   | 37.90   | 36.62   | 20.01                         | 13.73                              |
| Return on Assets                   | -0.26   | -1.16   | -1.03   | 0.76    | 1.76                          | 1.08                               |
| CRAR                               | 317.51  | 225.93  | 123.59  | 86.96   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.00    | 0.00    | 0.00    | 0.61                          | 1.28                               |

**FOREIGN BANKS**
**Krung Thai Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 1       | 1       | 1       | 1       | 323                           | 83229                              |
| No. of employees                   | 10      | 10      | 10      | 10      | 10      | 27698                         | 1013390                            |
| Business per employee              | 81.28   | 102.17  | 101.55  | 117.34  | 138.46  | 183.01                        | 113.76                             |
| Profit per employee                | 1.80    | 1.69    | 0.71    | 2.36    | 3.30    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 445     | 449     | 443     | 463     | 480     | 936598                        | 6085315                            |
| Deposits                           | 807     | 1033    | 1068    | 1161    | 1432    | 2770634                       | 64536642                           |
| Investments                        | 225     | 278     | 310     | 323     | 349     | 2004885                       | 22305472                           |
| Advances                           | 89      | 93      | 51      | 132     | 93      | 2298486                       | 50745793                           |
| Interest income                    | 78      | 103     | 79      | 95      | 129     | 363368                        | 6550565                            |
| Other income                       | 9       | 9       | 11      | 17      | 20      | 108838                        | 857402                             |
| Interest expended                  | 24      | 46      | 37      | 29      | 48      | 151951                        | 4305185                            |
| Operating expenses                 | 26      | 32      | 39      | 37      | 34      | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 3.69    | 4.95    | 3.48    | 2.58    | 3.60    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 5.41    | 3.47    | 3.83    | 4.27    | 5.81    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 11.07   | 8.15    | 9.36    | 11.78   | 9.87    | 20.01                         | 13.73                              |
| Return on Assets                   | 1.90    | 1.36    | 0.52    | 1.67    | 2.12    | 1.76                          | 1.08                               |
| CRAR                               | 109.03  | 81.86   | 61.02   | 71.18   | 62.57   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.61                          | 1.28                               |

**FOREIGN BANKS****Mashreqbank***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 2              | 2              | 2              | 2              | 2              | 323                                    | 83229                                       |
| No. of employees                   | 15             | 16             | 16             | 13             | 14             | 27698                                  | 1013390                                     |
| Business per employee              | 22.56          | 31.00          | 19.12          | 52.47          | 55.76          | 183.01                                 | 113.76                                      |
| Profit per employee                | 5.36           | 3.41           | 2.67           | 6.02           | 6.88           | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 820            | 875            | 917            | 996            | 1092           | 936598                                 | 6085315                                     |
| Deposits                           | 313            | 209            | 421            | 599            | 781            | 2770634                                | 64536642                                    |
| Investments                        | 261            | 528            | 337            | 358            | 400            | 2004885                                | 22305472                                    |
| Advances                           | 408            | 98             | 562            | 413            | 523            | 2298486                                | 50745793                                    |
| Interest income                    | 79             | 53             | 52             | 54             | 52             | 363368                                 | 6550565                                     |
| Other income                       | 97             | 104            | 131            | 168            | 222            | 108838                                 | 857402                                      |
| Interest expended                  | 2              | 2              | 1              | 1              | 1              | 151951                                 | 4305185                                     |
| Operating expenses                 | 57             | 60             | 84             | 84             | 115            | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 0.66           | 0.59           | 0.33           | 0.27           | 0.15           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | 3.20           | 4.75           | 3.46           | 3.99           | 2.31           | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 42.24          | 41.18          | 36.15          | 39.81          | 30.34          | 20.01                                  | 13.73                                       |
| Return on Assets                   | 8.82           | 4.43           | 3.35           | 5.03           | 5.76           | 1.76                                   | 1.08  |
| CRAR                               | 52.81          | 76.80          | 78.21          | 59.07          | 55.37          | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           | 0.61                                   | 1.28  |

**FOREIGN BANKS**
**Mizuho Corporate Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 2       | 2       | 2       | 2       | 2       | 323                           | 83229                              |
| No. of employees                   | 95      | 113     | 126     | 153     | 171     | 27698                         | 1013390                            |
| Business per employee              | 158.96  | 202.38  | 194.09  | 208.29  | 248.80  | 183.01                        | 113.76                             |
| Profit per employee                | 2.50    | 3.81    | 1.76    | 4.77    | 10.36   | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 4015    | 7442    | 7647    | 32378   | 34149   | 936598                        | 6085315                            |
| Deposits                           | 4472    | 11475   | 11881   | 6710    | 6728    | 2770634                       | 64536642                           |
| Investments                        | 2470    | 4036    | 4465    | 3956    | 6586    | 2004885                       | 22305472                           |
| Advances                           | 8567    | 11191   | 10827   | 25158   | 35816   | 2298486                       | 50745793                           |
| Interest income                    | 748     | 1290    | 984     | 1544    | 2876    | 363368                        | 6550565                            |
| Other income                       | 196     | 381     | 373     | 673     | 1075    | 108838                        | 857402                             |
| Interest expended                  | 338     | 582     | 506     | 380     | 163     | 151951                        | 4305185                            |
| Operating expenses                 | 256     | 362     | 460     | 540     | 663     | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 4.71    | 4.86    | 3.69    | 3.71    | 1.26    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 3.37    | 5.96    | 3.52    | 3.40    | 5.63    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 16.35   | 15.83   | 18.74   | 25.63   | 37.32   | 20.01                         | 13.73                              |
| Return on Assets                   | 1.96    | 2.43    | 0.89    | 2.37    | 4.00    | 1.76                          | 1.08                               |
| CRAR                               | 29.68   | 37.58   | 38.98   | 87.25   | 60.27   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.61                          | 1.28                               |

(Amount in ₹ Million)

| Items                              | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 323                           | 83229                              |
| No. of employees                   | 16      | 27698                         | 1013390                            |
| Business per employee              | 0.00    | 183.01                        | 113.76                             |
| Profit per employee                | -1.57   | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 1530    | 936598                        | 6085315                            |
| Deposits                           | 0       | 2770634                       | 64536642                           |
| Investments                        | 0       | 2004885                       | 22305472                           |
| Advances                           | 0       | 2298486                       | 50745793                           |
| Interest income                    | 31      | 363368                        | 6550565                            |
| Other income                       | 0       | 108838                        | 857402                             |
| Interest expended                  | 0       | 151951                        | 4305185                            |
| Operating expenses                 | 54      | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 0.00    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 0.00    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 74.15   | 20.01                         | 13.73                              |
| Return on Assets                   | -1.54   | 1.76                          | 1.08                               |
| CRAR                               | 423.74  | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.61                          | 1.28                               |
|                                    |         | 83                            |                                    |

**FOREIGN BANKS****Oman International Bank***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 2              | 2              | 2              | 2              | 2              | 323                                    | 83229                                       |
| No. of employees                   | 36             | 39             | 37             | 37             | 36             | 27698                                  | 1013390                                     |
| Business per employee              | 48.50          | 48.05          | 52.25          | 44.77          | 46.37          | 183.01                                 | 113.76                                      |
| Profit per employee                | 1.99           | 0.75           | 2.45           | 2.88           | 4.43           | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 1665           | 1681           | 1699           | 1720           | 2192           | 936598                                 | 6085315                                     |
| Deposits                           | 1768           | 1866           | 1716           | 1658           | 1552           | 2770634                                | 64536642                                    |
| Investments                        | 932            | 944            | 938            | 927            | 773            | 2004885                                | 22305472                                    |
| Advances                           | 15             | 19             | 18             | 22             | 41             | 2298486                                | 50745793                                    |
| Interest income                    | 146            | 145            | 144            | 147            | 175            | 363368                                 | 6550565                                     |
| Other income                       | 7              | 26             | 109            | 126            | 230            | 108838                                 | 857402                                      |
| Interest expended                  | 121            | 92             | 85             | 83             | 95             | 151951                                 | 4305185                                     |
| Operating expenses                 | 59             | 61             | 66             | 72             | 79             | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 5.60           | 4.32           | 4.04           | 3.95           | 4.66           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | 5.73           | -0.25          | 0.21           | 0.24           | 6.64           | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 9.31           | 11.32          | 12.59          | 14.53          | 15.40          | 20.01                                  | 13.73                                       |
| Return on Assets                   | 3.15           | 1.22           | 3.52           | 4.47           | 6.09           | 1.76                                   | 1.08  |
| CRAR                               | 23.09          | 25.17          | 41.08          | 45.64          | 52.01          | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           | 0.61                                   | 1.28  |

(Amount in ₹ Million)

| Items                              | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 323                           | 83229                              |
| No. of employees                   | 43      | 27698                         | 1013390                            |
| Business per employee              | 84.41   | 183.01                        | 113.76                             |
| Profit per employee                | 0.38    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 6017    | 936598                        | 6085315                            |
| Deposits                           | 117     | 2770634                       | 64536642                           |
| Investments                        | 1384    | 2004885                       | 22305472                           |
| Advances                           | 3513    | 2298486                       | 50745793                           |
| Interest income                    | 253     | 363368                        | 6550565                            |
| Other income                       | 225     | 108838                        | 857402                             |
| Interest expended                  | 1       | 151951                        | 4305185                            |
| Operating expenses                 | 352     | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 0.59    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 1.22    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 45.42   | 20.01                         | 13.73                              |
| Return on Assets                   | 0.40    | 1.76                          | 1.08                               |
| CRAR                               | 123.86  | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.61                          | 1.28                               |
|                                    |         | 85                            |                                    |

**FOREIGN BANKS****Royal Bank of Scotland***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 28             | 30             | 31             | 31             | 31             | 323                                    | 83229                                       |
| No. of employees                   | 3871           | 3241           | 2716           | 2183           | 1938           | 27698                                  | 1013390                                     |
| Business per employee              | 107.03         | 102.94         | 115.90         | 111.32         | 130.73         | 183.01                                 | 113.76                                      |
| Profit per employee                | 0.77           | 0.06           | -0.41          | 0.83           | 2.46           | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 23664          | 23858          | 22809          | 24623          | 29421          | 936598                                 | 6085315                                     |
| Deposits                           | 189116         | 159603         | 166015         | 139472         | 130395         | 2770634                                | 64536642                                    |
| Investments                        | 117774         | 108107         | 72654          | 89016          | 77214          | 2004885                                | 22305472                                    |
| Advances                           | 203814         | 166597         | 134060         | 105508         | 125345         | 2298486                                | 50745793                                    |
| Interest income                    | 30383          | 31197          | 21263          | 18128          | 17907          | 363368                                 | 6550565                                     |
| Other income                       | 6438           | 12251          | 7495           | 7864           | 8180           | 108838                                 | 857402                                      |
| Interest expended                  | 14598          | 14371          | 7141           | 7354           | 8658           | 151951                                 | 4305185                                     |
| Operating expenses                 | 13071          | 14973          | 9963           | 10005          | 9033           | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 3.96           | 4.19           | 2.94           | 3.48           | 3.92           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | 7.30           | 8.28           | 7.38           | 4.86           | 4.55           | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 19.92          | 25.61          | 24.37          | 21.90          | 18.60          | 20.01                                  | 13.73                                       |
| Return on Assets                   | 0.78           | 0.06           | -0.40          | 0.76           | 1.96           | 1.76                                   | 1.08  |
| CRAR                               | 12.92          | 12.66          | 12.50          | 11.65          | 12.46          | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 0.85           | 2.20           | 1.95           | 1.65           | 0.74           | 0.61                                   | 1.28  |



(Amount in ₹ Million)

| Items                              | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 323                           | 83229                              |
| No. of employees                   | 16      | 27698                         | 1013390                            |
| Business per employee              | 0.01    | 183.01                        | 113.76                             |
| Profit per employee                | -0.84   | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 1368    | 936598                        | 6085315                            |
| Deposits                           | 0       | 2770634                       | 64536642                           |
| Investments                        | 0       | 2004885                       | 22305472                           |
| Advances                           | 0       | 2298486                       | 50745793                           |
| Interest income                    | 103     | 363368                        | 6550565                            |
| Other income                       | 0       | 108838                        | 857402                             |
| Interest expended                  | 0       | 151951                        | 4305185                            |
| Operating expenses                 | 117     | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 0.00    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 0.00    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 49.25   | 20.01                         | 13.73                              |
| Return on Assets                   | -0.98   | 1.76                          | 1.08                               |
| CRAR                               | 329.86  | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.61                          | 1.28                               |

**FOREIGN BANKS**
**Shinhan Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 2       | 2       | 2       | 3       | 3       | 323                           | 83229                              |
| No. of employees                   | 38      | 53      | 53      | 76      | 80      | 27698                         | 1013390                            |
| Business per employee              | 170.98  | 244.50  | 221.05  | 185.58  | 243.94  | 183.01                        | 113.76                             |
| Profit per employee                | 3.46    | 3.86    | 4.58    | 3.34    | 5.49    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 2301    | 2494    | 2736    | 4847    | 5286    | 936598                        | 6085315                            |
| Deposits                           | 3359    | 7660    | 6923    | 7925    | 10371   | 2770634                       | 64536642                           |
| Investments                        | 1176    | 2027    | 1963    | 2279    | 2811    | 2004885                       | 22305472                           |
| Advances                           | 3138    | 4576    | 4801    | 6192    | 9145    | 2298486                       | 50745793                           |
| Interest income                    | 482     | 639     | 693     | 892     | 1451    | 363368                        | 6550565                            |
| Other income                       | 56      | 84      | 126     | 132     | 173     | 108838                        | 857402                             |
| Interest expended                  | 148     | 257     | 222     | 301     | 625     | 151951                        | 4305185                            |
| Operating expenses                 | 132     | 128     | 133     | 182     | 234     | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 4.15    | 4.25    | 2.93    | 3.74    | 6.21    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 3.19    | 6.95    | 6.61    | 4.61    | 3.92    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 12.74   | 13.74   | 13.54   | 15.52   | 10.42   | 20.01                         | 13.73                              |
| Return on Assets                   | 1.86    | 1.86    | 2.28    | 1.82    | 2.52    | 1.76                          | 1.08                               |
| CRAR                               | 48.66   | 36.80   | 40.85   | 50.73   | 40.26   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.61                          | 1.28                               |

**FOREIGN BANKS****Societe Generale***(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 2       | 2       | 2       | 2       | 2       | 323                           | 83229                              |
| No. of employees                   | 118     | 115     | 109     | 83      | 94      | 27698                         | 1013390                            |
| Business per employee              | 145.91  | 101.70  | 109.85  | 186.84  | 249.32  | 183.01                        | 113.76                             |
| Profit per employee                | 3.39    | 3.38    | 0.39    | 2.47    | 3.55    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 3719    | 3813    | 3635    | 3844    | 8414    | 936598                        | 6085315                            |
| Deposits                           | 13628   | 8246    | 8365    | 8880    | 12807   | 2770634                       | 64536642                           |
| Investments                        | 25165   | 15397   | 17880   | 20775   | 18462   | 2004885                       | 22305472                           |
| Advances                           | 3845    | 3658    | 4151    | 6995    | 10564   | 2298486                       | 50745793                           |
| Interest income                    | 2210    | 1527    | 1087    | 1823    | 2216    | 363368                        | 6550565                            |
| Other income                       | 424     | 688     | 90      | 370     | 86      | 108838                        | 857402                             |
| Interest expended                  | 1654    | 802     | 442     | 1121    | 1261    | 151951                        | 4305185                            |
| Operating expenses                 | 608     | 655     | 624     | 565     | 512     | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 4.38    | 3.14    | 2.16    | 2.75    | 4.67    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 5.81    | 9.54    | 5.42    | 4.76    | 4.81    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 14.69   | 22.01   | 31.49   | 15.78   | 13.96   | 20.01                         | 13.73                              |
| Return on Assets                   | 1.33    | 2.07    | 0.31    | 0.80    | 1.17    | 1.76                          | 1.08                               |
| CRAR                               | 20.77   | 22.47   | 22.77   | 16.23   | 36.61   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.61                          | 1.28                               |

**FOREIGN BANKS**
**Sonali Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 2       | 2       | 2       | 2       | 2       | 323                           | 83229                              |
| No. of employees                   | 41      | 34      | 35      | 38      | 34      | 27698                         | 1013390                            |
| Business per employee              | 7.40    | 13.85   | 8.91    | 8.39    | 13.06   | 183.01                        | 113.76                             |
| Profit per employee                | 0.14    | 0.13    | 0.16    | 0.04    | 0.26    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 51      | 57      | 63      | 66      | 79      | 936598                        | 6085315                            |
| Deposits                           | 234     | 417     | 318     | 280     | 312     | 2770634                       | 64536642                           |
| Investments                        | 53      | 48      | 50      | 51      | 55      | 2004885                       | 22305472                           |
| Advances                           | 79      | 104     | 78      | 88      | 185     | 2298486                       | 50745793                           |
| Interest income                    | 14      | 14      | 11      | 12      | 23      | 363368                        | 6550565                            |
| Other income                       | 37      | 46      | 50      | 44      | 59      | 108838                        | 857402                             |
| Interest expended                  | 6       | 6       | 7       | 7       | 8       | 151951                        | 4305185                            |
| Operating expenses                 | 33      | 34      | 40      | 43      | 50      | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 1.41    | 1.22    | 1.34    | 1.67    | 1.93    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 8.06    | 6.23    | 5.68    | 6.07    | 10.63   | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 48.11   | 50.14   | 54.74   | 56.36   | 55.02   | 20.01                         | 13.73                              |
| Return on Assets                   | 1.60    | 1.98    | 1.64    | 0.43    | 2.23    | 1.76                          | 1.08                               |
| CRAR                               | 41.25\$ | 20.31   | 20.03   | 21.60   | 16.81   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 2.55    | 3.39    | 2.46    | 1.16    | 0.61                          | 1.28                               |

**FOREIGN BANKS**
**Standard Chartered Bank**
*(Amount in ₹ Million)*

| Items                              | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 91      | 91      | 95      | 95      | 95      | 323                           | 83229                              |
| No. of employees                   | 8967    | 7825    | 8084    | 7813    | 7527    | 27698                         | 1013390                            |
| Business per employee              | 81.74   | 97.14   | 108.35  | 134.56  | 154.67  | 183.01                        | 113.76                             |
| Profit per employee                | 2.02    | 2.38    | 2.63    | 2.64    | 2.31    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 83700   | 102768  | 116057  | 130624  | 141429  | 936598                        | 6085315                            |
| Deposits                           | 370035  | 418018  | 481924  | 584191  | 639647  | 2770634                       | 64536642                           |
| Investments                        | 127873  | 155516  | 184774  | 230882  | 273239  | 2004885                       | 22305472                           |
| Advances                           | 333515  | 374891  | 415522  | 492008  | 555700  | 2298486                       | 50745793                           |
| Interest income                    | 48781   | 56494   | 56749   | 63524   | 79432   | 363368                        | 6550565                            |
| Other income                       | 23222   | 30971   | 28376   | 24715   | 29882   | 108838                        | 857402                             |
| Interest expended                  | 21299   | 24896   | 17838   | 23506   | 36904   | 151951                        | 4305185                            |
| Operating expenses                 | 20506   | 24997   | 24190   | 25969   | 27408   | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 4.92    | 4.89    | 3.04    | 3.49    | 4.40    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 5.98    | 7.41    | 7.53    | 6.26    | 6.89    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 18.98   | 21.09   | 24.38   | 25.48   | 20.80   | 20.01                         | 13.73                              |
| Return on Assets                   | 3.13    | 2.87    | 3.03    | 2.44    | 1.49    | 1.76                          | 1.08                               |
| CRAR                               | 10.59   | 11.56   | 12.41   | 11.88   | 11.05   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 1.04    | 1.37    | 1.40    | 0.27    | 0.70    | 0.61                          | 1.28                               |

**FOREIGN BANKS****State Bank of Mauritius***(Amount in ₹ Million)*

| <b>Items</b>                       | <b>2007-08</b> | <b>2008-09</b> | <b>2009-10</b> | <b>2010-11</b> | <b>2011-12</b> | <b>Group<br/>Aggregate<br/>2011-12</b> | <b>All Banks'<br/>Aggregate<br/>2011-12</b> |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|--|---|
| No. of offices                     | 3              | 3              | 3              | 3              | 3              | 323                                    | 83229                                       |
| No. of employees                   | 32             | 29             | 28             | 39             | 47             | 27698                                  | 1013390                                     |
| Business per employee              | 149.10         | 235.70         | 261.30         | 281.30         | 335.80         | 183.01                                 | 113.76                                      |
| Profit per employee                | 1.70           | 2.00           | -1.40          | 1.90           | 2.40           | 3.40                                   | 0.81  |
| Capital and Reserves & Surplus     | 1591           | 1644           | 1624           | 3191           | 3298           | 936598                                 | 6085315                                     |
| Deposits                           | 2481           | 3722           | 3479           | 4999           | 7662           | 2770634                                | 64536642                                    |
| Investments                        | 900            | 1328           | 1224           | 4170           | 4821           | 2004885                                | 22305472                                    |
| Advances                           | 2141           | 3027           | 4101           | 5971           | 8121           | 2298486                                | 50745793                                    |
| Interest income                    | 370            | 445            | 436            | 575            | 1241           | 363368                                 | 6550565                                     |
| Other income                       | 57             | 31             | 46             | 55             | 125            | 108838                                 | 857402                                      |
| Interest expended                  | 257            | 305            | 357            | 359            | 850            | 151951                                 | 4305185                                     |
| Operating expenses                 | 65             | 62             | 72             | 99             | 168            | 135438                                 | 1371033                                     |
| Cost of Funds (CoF)                | 8.21           | 8.37           | 8.01           | 5.40           | 7.93           | 3.83                                   | 5.90  |
| Return on advances adjusted to CoF | 2.94           | 2.86           | 0.79           | 2.76           | 2.39           | 5.78                                   | 4.51  |
| Wages as % to total expenses       | 6.01           | 5.01           | 5.50           | 12.30          | 8.19           | 20.01                                  | 13.73                                       |
| Return on Assets                   | 1.12           | 0.90           | -0.66          | 0.93           | 0.81           | 1.76                                   | 1.08  |
| CRAR                               | 41.66          | 38.01          | 34.40          | 45.66          | 39.02          | 16.76                                  | 14.25                                       |
| Net NPA ratio                      | 0.00           | 0.00           | 4.32           | 2.18           | 0.87           | 0.61                                   | 1.28  |

(Amount in ₹ Million)

| Items                              | 2008-09 | 2009-10 | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 1       | 1       | 1       | 323                           | 83229                              |
| No. of employees                   | 18      | 34      | 53      | 57      | 27698                         | 1013390                            |
| Business per employee              | 0.00    | 67.37   | 248.42  | 216.39  | 183.01                        | 113.76                             |
| Profit per employee                | -10.97  | 0.31    | 10.93   | 5.48    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 2837    | 14585   | 19495   | 19807   | 936598                        | 6085315                            |
| Deposits                           | 0       | 2041    | 6316    | 6022    | 2770634                       | 64536642                           |
| Investments                        | 748     | 14029   | 37967   | 35647   | 2004885                       | 22305472                           |
| Advances                           | 0       | 250     | 6851    | 6312    | 2298486                       | 50745793                           |
| Interest income                    | 76      | 607     | 1854    | 3656    | 363368                        | 6550565                            |
| Other income                       | 0       | 81      | 566     | -779    | 108838                        | 857402                             |
| Interest expended                  | 0       | 127     | 570     | 1239    | 151951                        | 4305185                            |
| Operating expenses                 | 257     | 580     | 1005    | 1025    | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 0.00    | 6.20    | 3.98    | 4.98    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 0.00    | -6.19   | 3.50    | 6.23    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 54.00   | 39.99   | 38.43   | 26.23   | 20.01                         | 13.73                              |
| Return on Assets                   | -7.98   | 0.10    | 1.63    | 0.48    | 1.76                          | 1.08                               |
| CRAR                               | 229.37  | 157.86  | 90.01   | 53.75   | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.00    | 0.00    | 0.00    | 0.61                          | 1.28                               |

(Amount in ₹ Million)

| Items                              | 2010-11 | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 1       | 323                           | 83229                              |
| No. of employees                   | 5       | 10      | 27698                         | 1013390                            |
| Business per employee              | 0.00    | 0.00    | 183.01                        | 113.76                             |
| Profit per employee                | -0.64   | 1.81    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 1288    | 1478    | 936598                        | 6085315                            |
| Deposits                           | 0       | 0       | 2770634                       | 64536642                           |
| Investments                        | 0       | 0       | 2004885                       | 22305472                           |
| Advances                           | 0       | 0       | 2298486                       | 50745793                           |
| Interest income                    | 64      | 103     | 363368                        | 6550565                            |
| Other income                       | 0       | 3       | 108838                        | 857402                             |
| Interest expended                  | 0       | 0       | 151951                        | 4305185                            |
| Operating expenses                 | 67      | 85      | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 0.00    | 0.00    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 0.00    | 0.00    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 36.58   | 36.47   | 20.01                         | 13.73                              |
| Return on Assets                   | -0.24   | 1.21    | 1.76                          | 1.08                               |
| CRAR                               | 341.49  | 306.12  | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.00    | 0.61                          | 1.28                               |



(Amount in ₹ Million)

| Items                              | 2011-12 | Group<br>Aggregate<br>2011-12 | All Banks'<br>Aggregate<br>2011-12 |
|------------------------------------|---------|-------------------------------|------------------------------------|
| No. of offices                     | 1       | 323                           | 83229                              |
| No. of employees                   | 21      | 27698                         | 1013390                            |
| Business per employee              | 0.00    | 183.01                        | 113.76                             |
| Profit per employee                | 0.00    | 3.40                          | 0.81                               |
| Capital and Reserves & Surplus     | 1614    | 936598                        | 6085315                            |
| Deposits                           | 0       | 2770634                       | 64536642                           |
| Investments                        | 0       | 2004885                       | 22305472                           |
| Advances                           | 0       | 2298486                       | 50745793                           |
| Interest income                    | 42      | 363368                        | 6550565                            |
| Other income                       | 0       | 108838                        | 857402                             |
| Interest expended                  | 0       | 151951                        | 4305185                            |
| Operating expenses                 | 26      | 135438                        | 1371033                            |
| Cost of Funds (CoF)                | 0.00    | 3.83                          | 5.90                               |
| Return on advances adjusted to CoF | 0.00    | 5.78                          | 4.51                               |
| Wages as % to total expenses       | 26.13   | 20.01                         | 13.73                              |
| Return on Assets                   | 0.00    | 1.76                          | 1.08                               |
| CRAR                               | 421.70  | 16.76                         | 14.25                              |
| Net NPA ratio                      | 0.00    | 0.61                          | 1.28                               |