

# A Profile of Banks

## 2012-13



**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 2008-09 to 2012-13. This is the ninth volume in the series; first volume of the series was published for the year 2004-05.

### **1. Data definitions (also refer to item no. 3)**

- 1.1. Capital, reserves & surplus, deposits, investments, advances, interest income, interest expended and operating expenses are as in annual accounts of banks.
- 1.2. 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.
- 1.3. For the years 2008-09 to 2012-13, bank-wise CRAR is given as per Basel-II.
- 1.4. Number of offices includes branches and administrative offices.
- 1.5. 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.
- 1.6. 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.
- 1.7. Wages as percentage to total expenses is computed as the ratio (in %) of payment to and provisions for employees to total expenses.
- 1.8. Net Interest Margin is defined as ratio (in %) of Net Interest Income to Total Assets.
- 1.9. Return on Equity are computed as ratio (in %) of Net Profit to total of Capital and Reserves & Surplus.

### **2. Bank group level aggregates**

- 2.1 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 to average of opening and closing balances of deposits and borrowings of 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 (in %) for a group is obtained as weighted average of return on assets of individual banks in the group, weights 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.

### **3. General**

- 3.1 IDBI Bank Ltd., a public sector bank, is clubbed along with nationalised banks.
- 3.2 The name of Oman International Bank has been changed to HSBC Bank Oman S.A.O.G with effect from June 3, 2012.
- 3.3 The Foreign Bank 'Westpac Banking Corporation' was included in the second schedule to the RBI Act, 1934 with effect from January 12, 2013.
- 3.4 The Foreign Bank 'Sumitomo Mitsui Banking Corporation' was included in the second schedule to the RBI Act, 1934 with effect from February 2, 2013.
- 3.5 For quick comparison, bank group aggregates and all banks' aggregates for 2012-13 are given against every bank.
- 3.6 Wherever appropriate, denominators in the ratios use average of "current year" and "previous year". For instance, ratio of Net Interest Margin to total assets for the year 2012-13 uses denominator as average of total assets for the years 2011-12 and 2012-13
- 3.7 The symbol '0.00' indicates nil or negligible or not applicable or not available.

### **4. Data sources**

- 4.1 Most of the data presented in the publication are from annual accounts of banks.
- 4.2 Data on number of offices are from Master Office File (as on September 04, 2013), Department of Statistics and Information Management, RBI.
- 4.3 Data on number of employees are as reported by respective banks.

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**All Scheduled Commercial Banks**
*(Amount in ₹ Million)*

<b>Items</b>	<b>2008-09</b>	<b>2009-10</b>	<b>2010-11</b>	<b>2011-12</b>	<b>2012-13</b>
No. of banks	80	81	81	87	89
No. of offices	67562	72906	78215	85262	92114
No. of employees	954684	955990	1001096	1048520	1096984
Business per employee	73.98	86.23	99.03	109.95	121.33
Profit per employee	0.55	0.60	0.70	0.78	0.83
Capital and Reserve & Surplus	3679473	4301613	5099192	6085618	7089300
Deposits	40632011	47469196	56158743	64535485	74295324
Investments	14495506	17290059	19236333	22339033	26132752
Advances	29999239	34967200	42974875	50735592	58797025
Interest Income	3884816	4151786	4913407	6552839	7636115
Other income	752204	792676	798501	863437	977866
Interest expended	2632232	2720836	2989248	4303557	5138027
Operating expenses	895814	1000279	1231403	1375720	1565855
Net Interest Margin	2.62	2.54	2.91	2.90	2.79
Cost of Funds (CoF)	5.99	5.10	4.75	5.90	6.12
Return on advances adjusted to COF	4.56	4.19	4.47	4.51	4.21
Wages as % to total expenses	13.60	14.85	17.22	13.73	13.02
Return on Equity	15.44	14.31	14.96	14.60	13.84
Return on Assets	1.13	1.05	1.10	1.08	1.03
CRAR	13.97	14.54	14.19	14.24	13.88
Net NPA ratio	1.05	1.12	0.97	1.28	1.68

Items	Public Sector Banks (Amount in ₹ Million)				
	2008-09	2009-10	2010-11	2011-12	2012-13
No. of banks	27	27	26	26	26
No. of offices	57979	62080	65800	70969	75779
No. of employees	731524	739646	755102	774329	801659
Business per employee	73.44	86.43	101.67	114.68	127.47
Profit per employee	0.47	0.53	0.59	0.64	0.63
Capital and Reserve & Surplus	2083419	2410014	2903020	3555749	4086022
Deposits	31127471	36920194	43724487	50020134	57456972
Investments	10126658	12155981	13360764	15072700	17591058
Advances	22592117	27010187	33044329	38773075	44727740
Interest Income	2730882	3059826	3661345	4847318	5548765
Other income	424662	488932	479649	503997	567812
Interest expended	1934467	2119401	2311530	3285889	3879290
Operating expenses	555037	660749	829652	902052	1018122
Net Interest Margin	2.35	2.29	2.77	2.76	2.57
Cost of Funds (CoF)	6.06	5.35	4.91	6.06	6.27
Return on advances adjusted to COF	4.05	3.75	4.23	4.25	3.81
Wages as % to total expenses	13.88	14.79	17.50	13.72	13.09
Return on Equity	17.94	17.47	16.90	15.33	13.24
Return on Assets	1.03	0.97	0.96	0.88	0.78
CRAR	13.49	13.27	13.08	13.23	12.38
Net NPA ratio	0.94	1.10	1.09	1.53	2.02

Items	SBI and its Associates (Amount in ₹ Million)				
	2008-09	2009-10	2010-11	2011-12	2012-13
No. of banks	7	7	6	6	6
No. of offices	16938	18390	19338	20256	21301
No. of employees	268598	266605	283375	279809	293965
Business per employee	65.02	73.74	79.05	91.38	101.97
Profit per employee	0.44	0.47	0.42	0.55	0.60
Capital and Reserves & Surplus	724216	837256	843942	1072494	1253189
Deposits	10070415	11080856	12458624	14050241	16184449
Investments	3576239	3874734	3856967	4173221	4729979
Advances	7394499	8579368	9941536	11519913	13792240
Interest Income	891958	979537	1098281	1435552	1637677
Other income	160727	183937	192400	178231	197442
Interest expended	617704	662285	670179	888609	1065334
Operating expenses	200877	252828	291459	327299	370940
Net Interest Margin	2.39	2.36	2.84	3.25	2.98
Cost of Funds (CoF)	6.00	5.32	4.85	5.66	5.96
Return on advances adjusted to CoF	3.98	3.60	4.11	4.61	3.93
Wages as % to total expenses	15.06	17.10	19.97	17.42	16.20
Return on Equity	17.74	15.92	14.11	16.00	15.29
Return on Assets	1.02	0.91	0.79	0.89	0.88
CRAR	13.96	13.46	12.25	13.70	12.67
Net NPA ratio	1.47	1.50	1.49	1.76	2.04

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

<b>Items</b>	<b>2008-09</b>	<b>2009-10</b>	<b>2010-11</b>	<b>2011-12</b>	<b>2012-13</b>
No. of banks	20	20	20	20	20
No. of offices	41041	43690	46462	50713	54478
No. of employees	462926	473041	471727	494520	507694
Business per employee	78.32	93.59	115.25	127.85	142.23
Profit per employee	0.49	0.57	0.70	0.69	0.65
Capital and Reserves & Surplus	1359202	1572758	2059079	2483255	2832832
Deposits	21057056	25839338	31265862	35969893	41272523
Investments	6550419	8281248	9503797	10899479	12861079
Advances	15197619	18430819	23102793	27253162	30935500
Interest Income	1838924	2080289	2563064	3411767	3911088
Other income	263936	304996	287249	325766	370370
Interest expended	1316762	1457115	1641351	2397280	2813956
Operating expenses	354160	407922	538193	574753	647182
Net Interest Margin	2.32	2.26	2.74	2.55	2.39
Cost of Funds (CoF)	6.09	5.37	4.93	6.22	6.39
Return on advances adjusted to CoF	4.09	3.82	4.28	4.10	3.76
Wages as % to total expenses	13.31	13.65	16.41	12.20	11.81
Return on Equity	18.05	18.30	18.19	15.05	12.34
Return on Assets	1.03	1.00	1.03	0.88	0.74
CRAR	13.24	13.18	13.47	13.03	12.26
Net NPA ratio	0.68	0.91	0.92	1.44	2.00

Items	Private Sector Banks (Amount in ₹ Million)				
	2008-09	2009-10	2010-11	2011-12	2012-13
No. of banks	22	22	21	20	20
No. of offices	9288	10516	12097	13970	16001
No. of employees	193578	188332	217953	248284	269941
Business per employee	67.76	77.27	82.60	86.23	94.06
Profit per employee	0.56	0.70	0.81	0.92	1.07
Capital and Reserve & Surplus	996686	1199839	1385664	1592952	1929461
Deposits	7363776	8228007	10027588	11745874	13958355
Investments	3065312	3541169	4220576	5259822	6261063
Advances	5753276	6324409	7975440	9664030	11432486
Interest Income	850714	828064	967131	1345555	1664864
Other income	178602	204231	208734	250480	297927
Interest expended	569574	512056	571491	867843	1071332
Operating expenses	217794	228510	276064	340301	404851
Net Interest Margin	2.86	2.90	3.10	3.09	3.22
Cost of Funds (CoF)	6.27	4.83	4.60	5.84	6.12
Return on advances adjusted to COF	5.31	5.06	5.11	5.22	5.41
Wages as % to total expenses	10.83	12.73	14.53	12.22	11.61
Return on Equity	11.38	11.94	13.70	15.25	16.47
Return on Assets	1.13	1.28	1.43	1.53	1.63
CRAR	15.23	17.43	16.46	16.21	16.84
Net NPA ratio	1.29	1.04	0.56	0.46	0.52

Items	Old Private Sector Banks (Amount in ₹ Million)				
	2008-09	2009-10	2010-11	2011-12	2012-13
No. of banks	15	15	14	13	13
No. of offices	4952	5273	5090	5673	6283
No. of employees	51341	55052	55380	62589	66208
Business per employee	63.84	69.75	81.04	87.23	97.24
Profit per employee	0.47	0.42	0.56	0.63	0.75
Capital and Reserves & Surplus	174765	201706	237982	278963	330127
Deposits	1992735	2298969	2641571	3158914	3738964
Investments	723926	834993	926545	1093333	1344993
Advances	1285039	1540853	1846473	2300795	2699373
Interest Income	187898	204975	232989	325802	399275
Other income	27821	31518	30286	33948	41452
Interest expended	128340	140760	147681	225057	278598
Operating expenses	39392	47153	56000	65404	77459
Net Interest Margin	2.79	2.56	2.95	2.95	2.94
Cost of Funds (CoF)	6.67	6.13	5.66	7.10	7.27
Return on advances adjusted to CoF	5.15	4.82	5.02	4.88	4.88
Wages as % to total expenses	13.26	14.57	16.75	13.00	12.28
Return on Equity	14.69	12.29	14.11	15.18	16.22
Return on Assets	1.15	0.95	1.12	1.20	1.26
CRAR	14.74	14.85	14.55	14.12	13.73
Net NPA ratio	0.90	0.82	0.53	0.58	0.77

Items	New Private Sector Banks (Amount in ₹ Million)				
	2008-09	2009-10	2010-11	2011-12	2012-13
No. of banks	7	7	7	7	7
No. of offices	4336	5243	7007	8297	9718
No. of employees	142237	133280	162573	185695	203733
Business per employee	69.18	80.38	83.13	85.89	93.03
Profit per employee	0.59	0.81	0.90	1.01	1.18
Capital and Reserves & Surplus	821921	998133	1147682	1313989	1599334
Deposits	5371041	5929038	7386018	8586960	10219391
Investments	2341385	2706176	3294031	4166489	4916070
Advances	4468237	4783556	6128967	7363235	8733113
Interest Income	662816	623090	734142	1019752	1265589
Other income	150781	172713	178447	216532	256475
Interest expended	441234	371296	423810	642787	792733
Operating expenses	178401	181357	220064	274898	327392
Net Interest Margin	2.88	3.00	3.15	3.13	3.30
Cost of Funds (CoF)	6.15	4.42	4.27	5.45	5.77
Return on advances adjusted to CoF	5.36	5.14	5.14	5.32	5.57
Wages as % to total expenses	10.17	12.10	13.83	11.97	11.40
Return on Equity	10.69	11.87	13.62	15.27	16.51
Return on Assets	1.12	1.38	1.51	1.63	1.74
CRAR	15.33	18.03	16.87	16.66	17.52
Net NPA ratio	1.40	1.09	0.56	0.42	0.45

Items	Foreign Banks (Amount in ₹ Million)				
	2008-09	2009-10	2010-11	2011-12	2012-13
No. of banks	31	32	34	41	43
No. of offices	295	310	318	323	334
No. of employees	29582	28012	28041	25907	25384
Business per employee	128.27	141.14	155.55	195.62	217.33
Profit per employee	2.54	1.69	2.75	3.64	4.56
Capital and Reserves & Surplus	599368	691760	810507	936917	1073817
Deposits	2140764	2320995	2406668	2769477	2879997
Investments	1303537	1592909	1654993	2006511	2280631
Advances	1653846	1632604	1955106	2298488	2636799
Interest Income	303220	263897	284931	359966	422486
Other income	148940	99513	110118	108959	112127
Interest expended	128191	89379	106227	149824	187406
Operating expenses	122984	111019	125686	133367	142882
Net Interest Margin	4.33	3.96	3.86	3.89	3.89
Cost of Funds (CoF)	4.46	2.83	3.11	3.88	4.05
Return on advances adjusted to CoF	8.15	7.16	5.64	5.72	5.50
Wages as % to total expenses	19.44	23.48	23.30	20.35	18.22
Return on Equity	13.75	7.34	10.28	10.79	11.52
Return on Assets	1.99	1.26	1.75	1.76	1.94
CRAR	14.19	17.26	16.97	16.75	17.88
Net NPA ratio	1.81	1.82	0.67	0.61	1.01

SBI AND ITS ASSOCIATES						State Bank of India (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	12070	13252	14350	14902	15564	21301	92114
No. of employees	205896	200299	222933	215481	228296	293965	1096984
Business per employee	55.60	63.60	70.47	79.84	94.39	101.97	121.33
Profit per employee	0.47	0.45	0.39	0.53	0.65	0.60	0.83
Capital and Reserves & Surplus	579477	659492	649860	839512	988837	1253189	7089300
Deposits	7420731	8041162	9339328	10436474	12027396	16184449	74295324
Investments	2759540	2957852	2956006	3121976	3509273	4729979	26132752
Advances	5425032	6319142	7567194	8675789	10456166	13792240	58797025
Interest Income	637884	709939	813944	1065215	1196571	1637677	7636115
Other income	126908	149682	158246	143514	160348	197442	977866
Interest expended	429153	473225	488680	632304	753258	1065334	5138027
Operating expenses	156487	203187	230154	260690	292844	370940	1565855
Net Interest Margin	2.48	2.35	2.86	3.38	3.06	2.98	2.79
Cost of Funds (CoF)	5.72	5.14	4.67	5.35	5.63	5.96	6.12
Return on advances adjusted to CoF	3.95	3.48	3.97	4.63	3.83	3.93	4.21
Wages as % to total expenses	16.64	18.86	21.16	19.01	17.57	16.20	13.02
Return on Equity	17.05	14.80	12.62	15.72	15.43	15.29	13.84
Return on Assets	1.04	0.88	0.71	0.88	0.91	0.88	1.03
CRAR	14.25	13.39	11.98	13.86	12.92	12.67	13.88
Net NPA ratio	1.79	1.72	1.63	1.82	2.10	2.04	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	928	953	997	1036	1120	21301	92114
No. of employees	11439	11629	11444	12866	12831	293965	1096984
Business per employee	55.54	62.80	75.10	82.70	90.00	101.97	121.33
Profit per employee	0.36	0.40	0.50	0.50	0.60	0.60	0.83
Capital and Reserves & Surplus	20465	24174	28508	41649	47641	1253189	7089300
Deposits	392244	460588	538523	615721	721162	16184449	74295324
Investments	109988	136005	135207	166695	201459	4729979	26132752
Advances	298507	351764	412067	492443	575350	13792240	58797025
Interest Income	38103	39772	47965	62914	74982	1637677	7636115
Other income	5771	5827	6397	5990	7263	197442	977866
Interest expended	27071	27657	30268	40700	49324	1065334	5138027
Operating expenses	7874	8905	12692	13308	15792	370940	1565855
Net Interest Margin	2.52	2.41	3.02	3.28	3.24	2.98	2.79
Cost of Funds (CoF)	6.66	5.77	5.44	6.46	6.65	5.96	6.12
Return on advances adjusted to CoF	4.22	3.81	4.44	4.77	4.57	3.93	4.21
Wages as % to total expenses	13.19	13.73	19.25	15.18	15.17	16.20	13.02
Return on Equity	21.46	20.39	20.91	18.59	16.36	15.29	13.84
Return on Assets	0.92	0.93	0.96	0.99	0.96	0.88	1.03
CRAR	14.52	13.30	11.68	13.76	12.16	12.67	13.88
Net NPA ratio	0.85	0.78	0.83	1.92	2.27	2.04	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1062	1215	1339	1499	1576	21301	92114
No. of employees	12577	13597	14778	15043	15090	293965	1096984
Business per employee	83.98	75.56	103.77	116.87	138.79	101.97	121.33
Profit per employee	0.49	0.56	0.79	0.86	0.83	0.60	0.83
Capital and Reserves & Surplus	32083	42645	53152	64977	76317	1253189	7089300
Deposits	624489	729707	886279	987319	1133243	16184449	74295324
Investments	209817	240085	284467	292418	339680	4729979	26132752
Advances	436792	528248	647203	770523	898565	13792240	58797025
Interest Income	57095	63341	78513	106467	124478	1637677	7636115
Other income	7693	8413	9838	10243	9756	197442	977866
Interest expended	42427	44709	50028	72822	85299	1065334	5138027
Operating expenses	9331	9838	15128	17358	21051	370940	1565855
Net Interest Margin	2.12	2.26	2.92	2.99	3.08	2.98	2.79
Cost of Funds (CoF)	6.75	5.76	5.43	6.92	7.29	5.96	6.12
Return on advances adjusted to CoF	3.82	3.97	4.58	4.62	4.16	3.93	4.21
Wages as % to total expenses	10.67	11.05	15.95	12.77	13.31	16.20	13.02
Return on Equity	20.87	22.02	24.35	21.98	17.70	15.29	13.84
Return on Assets	0.91	1.03	1.22	1.15	0.99	0.88	1.03
CRAR	11.53	14.90	14.25	13.56	12.36	12.67	13.88
Net NPA ratio	0.38	0.55	0.87	1.30	1.61	2.04	1.68

SBI AND ITS ASSOCIATES						State Bank of Mysore (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	720	736	755	788	829	21301	92114
No. of employees	9671	10111	9926	10249	10784	293965	1096984
Business per employee	60.20	67.20	79.50	88.10	95.50	101.97	121.33
Profit per employee	0.35	0.44	0.50	0.40	0.40	0.60	0.83
Capital and Reserves & Surplus	22710	26653	36833	39885	43325	1253189	7089300
Deposits	329158	388800	432255	501863	569690	16184449	74295324
Investments	113780	114944	129271	147327	167746	4729979	26132752
Advances	256161	295359	340298	398353	449326	13792240	58797025
Interest Income	32473	35589	40791	50784	59655	1637677	7636115
Other income	4804	4257	4552	5164	5956	197442	977866
Interest expended	24090	23224	24431	34941	41253	1065334	5138027
Operating expenses	6651	7249	9174	10411	11048	370940	1565855
Net Interest Margin	2.28	2.88	3.36	2.82	2.88	2.98	2.79
Cost of Funds (CoF)	6.39	5.65	5.29	6.66	6.92	5.96	6.12
Return on advances adjusted to CoF	4.45	4.35	4.78	4.34	4.38	3.93	4.21
Wages as % to total expenses	12.51	13.73	16.32	13.68	12.24	16.20	13.02
Return on Equity	18.47	18.06	15.77	9.62	10.00	15.29	13.84
Return on Assets	0.91	1.06	1.03	0.67	0.66	0.88	1.03
CRAR	12.99	12.42	13.76	12.55	11.79	12.67	13.88
Net NPA ratio	0.50	1.02	1.38	1.93	2.69	2.04	1.68

SBI AND ITS ASSOCIATES						State Bank of Patiala	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	895	943	1071	1121	1184	21301	92114
No. of employees	11365	12409	12559	13573	14439	293965	1096984
Business per employee	91.02	89.52	95.63	105.57	113.50	101.97	121.33
Profit per employee	0.47	0.45	0.52	0.59	0.46	0.60	0.83
Capital and Reserves & Surplus	31337	37471	40953	47810	53419	1253189	7089300
Deposits	600062	645519	680661	794166	886721	16184449	74295324
Investments	170292	181651	172746	220429	239567	4729979	26132752
Advances	435872	463472	514332	629345	737998	13792240	58797025
Interest Income	58041	59753	64781	81211	95643	1637677	7636115
Other income	6316	6744	7555	7510	7588	197442	977866
Interest expended	46763	44410	41446	57859	71134	1065334	5138027
Operating expenses	7939	9009	13298	13234	15903	370940	1565855
Net Interest Margin	1.75	2.11	2.97	2.60	2.37	2.98	2.79
Cost of Funds (CoF)	7.65	6.36	5.44	6.54	6.94	5.96	6.12
Return on advances adjusted to CoF	3.61	3.89	4.87	4.71	4.24	3.93	4.21
Wages as % to total expenses	8.12	9.37	16.09	11.74	11.02	16.20	13.02
Return on Equity	18.20	16.01	16.65	17.95	13.17	15.29	13.84
Return on Assets	0.83	0.79	0.88	0.93	0.68	0.88	1.03
CRAR	12.60	13.26	13.41	12.30	11.12	12.67	13.88
Net NPA ratio	0.60	1.04	1.21	1.35	1.62	2.04	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	756	781	826	910	1028	21301	92114
No. of employees	11365	12192	11735	12597	12525	293965	1096984
Business per employee	65.80	69.60	88.80	106.60	125.90	101.97	121.33
Profit per employee	0.50	0.60	0.80	0.42	0.50	0.60	0.83
Capital and Reserves & Surplus	22499	28406	34635	38662	43650	1253189	7089300
Deposits	420411	508834	581579	714698	846237	16184449	74295324
Investments	132317	158444	179270	224376	272255	4729979	26132752
Advances	326014	384613	460442	553460	674836	13792240	58797025
Interest Income	41232	43781	52288	68961	86348	1637677	7636115
Other income	5731	5280	5812	5809	6530	197442	977866
Interest expended	28406	29779	35327	49984	65066	1065334	5138027
Operating expenses	7994	9559	11013	12299	14302	370940	1565855
Net Interest Margin	2.75	2.57	2.60	2.42	2.27	2.98	2.79
Cost of Funds (CoF)	6.08	5.58	5.40	6.20	6.88	5.96	6.12
Return on advances adjusted to CoF	4.37	3.88	4.14	4.45	4.11	3.93	4.21
Wages as % to total expenses	13.40	15.64	15.11	12.65	11.15	16.20	13.02
Return on Equity	30.64	26.88	23.09	13.93	14.94	15.29	13.84
Return on Assets	1.30	1.26	1.12	0.65	0.66	0.88	1.03
CRAR	14.03	13.74	12.54	13.55	11.70	12.67	13.88
Net NPA ratio	0.58	0.91	0.98	1.54	1.46	2.04	1.68

NATIONALISED BANKS						Allahabad Bank (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2340	2367	2504	2594	2794	54478	92114
No. of employees	20457	20959	21227	22334	22557	507694	1096984
Business per employee	70.60	84.50	106.30	121.70	137.30	142.23	121.33
Profit per employee	0.38	0.58	0.67	0.84	0.53	0.65	0.83
Capital and Reserves & Surplus	58519	67530	85074	105066	113525	2832832	7089300
Deposits	849718	1060558	1318872	1595931	1787416	41272523	74295324
Investments	296510	384286	432471	542832	583059	12861079	26132752
Advances	588018	716049	936249	1111451	1294897	30935500	58797025
Interest Income	73647	83692	110147	155233	174357	3911088	7636115
Other income	11419	15159	13704	12987	14769	370370	977866
Interest expended	52061	57187	69922	103606	125693	2813956	5138027
Operating expenses	13994	16178	23383	26914	29581	647182	1565855
Net Interest Margin	2.39	2.42	2.95	3.09	2.51	2.39	2.79
Cost of Funds (CoF)	6.10	5.37	5.23	6.44	6.83	6.39	6.12
Return on advances adjusted to CoF	4.02	4.44	4.78	4.95	3.76	3.76	4.21
Wages as % to total expenses	13.23	13.79	16.69	14.06	12.79	11.81	13.02
Return on Equity	13.88	19.14	18.65	19.64	10.84	12.34	13.84
Return on Assets	0.90	1.16	1.11	1.02	0.64	0.74	1.03
CRAR	13.11	13.62	12.96	12.83	11.03	12.26	13.88
Net NPA ratio	0.72	0.66	0.79	0.98	3.19	2.00	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1471	1601	1678	1757	1910	54478	92114
No. of employees	14255	14292	14098	15099	16523	507694	1096984
Business per employee	72.83	93.90	116.50	126.20	135.50	142.23	121.33
Profit per employee	0.46	0.70	0.90	0.90	0.90	0.65	0.83
Capital and Reserves & Surplus	36470	44100	64924	74794	84412	2832832	7089300
Deposits	593900	776882	921563	1058512	1237956	41272523	74295324
Investments	169111	208810	242040	296289	376324	12861079	26132752
Advances	441393	561135	714354	832230	983733	30935500	58797025
Interest Income	53746	63729	82913	113387	129097	3911088	7636115
Other income	7654	9646	8970	8599	10474	370370	977866
Interest expended	37477	41781	50703	75794	91527	2813956	5138027
Operating expenses	11043	13495	17049	18042	20372	647182	1565855
Net Interest Margin	2.60	2.76	3.23	3.22	2.77	2.39	2.79
Cost of Funds (CoF)	6.40	5.38	5.23	6.83	7.13	6.39	6.12
Return on advances adjusted to CoF	4.36	4.92	5.26	5.17	4.25	3.76	4.21
Wages as % to total expenses	12.86	14.91	16.30	12.25	11.50	11.81	13.02
Return on Equity	18.94	25.96	23.24	19.25	16.19	12.34	13.84
Return on Assets	1.09	1.39	1.36	1.19	0.99	0.74	1.03
CRAR	13.22	13.93	14.38	13.18	11.76	12.26	13.88
Net NPA ratio	0.18	0.17	0.38	0.91	2.45	2.00	1.68

NATIONALISED BANKS						Bank of Baroda	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	3006	3182	3447	3993	4377	54478	92114
No. of employees	36440	38152	39385	41447	43108	507694	1096984
Business per employee	91.40	98.10	122.90	146.60	168.90	142.23	121.33
Profit per employee	0.60	0.80	1.10	1.20	1.00	0.65	0.83
Capital and Reserves & Surplus	128797	151064	210435	274769	319694	2832832	7089300
Deposits	1923970	2412619	3054395	3848711	4738833	41272523	74295324
Investments	524459	611824	713966	832094	1213937	12861079	26132752
Advances	1432514	1750353	2286764	2873773	3281858	30935500	58797025
Interest Income	150916	166983	218859	296737	351967	3911088	7636115
Other income	27577	28064	28092	34223	36306	370370	977866
Interest expended	99682	107589	130837	193567	238814	2813956	5138027
Operating expenses	35761	38106	46298	51587	59467	647182	1565855
Net Interest Margin	2.52	2.35	2.76	2.56	2.28	2.39	2.79
Cost of Funds (CoF)	5.25	4.37	4.19	5.00	5.04	6.39	6.12
Return on advances adjusted to CoF	3.71	3.51	3.82	3.67	3.36	3.76	4.21
Wages as % to total expenses	17.34	16.14	16.47	12.18	11.57	11.81	13.02
Return on Equity	18.62	21.86	23.47	20.64	15.07	12.34	13.84
Return on Assets	1.09	1.21	1.33	1.24	0.90	0.74	1.03
CRAR	14.05	14.36	14.52	14.67	13.30	12.26	13.88
Net NPA ratio	0.31	0.34	0.35	0.54	1.28	2.00	1.68

**NATIONALISED BANKS**
**Bank of India**

Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	3118	3304	3586	4088	4373	54478	92114
No. of employees	40155	39676	39788	41537	42348	507694	1096984
Business per employee	83.30	101.10	128.40	136.00	158.20	142.23	121.33
Profit per employee	0.75	0.44	0.62	0.64	0.64	0.65	0.83
Capital and Reserves & Surplus	134949	142300	172907	209618	239182	2832832	7089300
Deposits	1897085	2297619	2988858	3182160	3818396	41272523	74295324
Investments	526072	670802	858724	867536	946134	12861079	26132752
Advances	1429094	1684907	2130962	2488333	2893675	30935500	58797025
Interest Income	163474	178780	217517	284807	319089	3911088	7636115
Other income	30519	26166	26418	33212	37660	370370	977866
Interest expended	108485	121220	139410	201672	228849	2813956	5138027
Operating expenses	30940	36678	50682	49407	53315	647182	1565855
Net Interest Margin	2.72	2.30	2.49	2.26	2.16	2.39	2.79
Cost of Funds (CoF)	5.69	4.97	4.53	5.69	5.66	6.39	6.12
Return on advances adjusted to CoF	4.09	3.45	3.59	3.07	2.94	3.76	4.21
Wages as % to total expenses	13.90	14.54	18.28	12.22	11.09	11.81	13.02
Return on Equity	24.97	12.56	15.79	14.00	12.25	12.34	13.84
Return on Assets	1.49	0.70	0.82	0.72	0.65	0.74	1.03
CRAR	13.01	12.94	12.17	11.95	11.02	12.26	13.88
Net NPA ratio	0.44	1.31	0.91	1.47	2.06	2.00	1.68

NATIONALISED BANKS						Bank of Maharashtra (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1463	1496	1577	1632	1771	54478	92114
No. of employees	13631	13673	13861	13803	13593	507694	1096984
Business per employee	63.60	76.20	82.50	96.70	125.60	142.23	121.33
Profit per employee	0.28	0.32	0.24	0.31	0.56	0.65	0.83
Capital and Reserves & Surplus	25172	28584	39709	47227	63969	2832832	7089300
Deposits	522549	633041	668447	765287	943369	41272523	74295324
Investments	183821	213239	224911	260314	314303	12861079	26132752
Advances	342908	403147	468808	560598	754708	30935500	58797025
Interest Income	42916	47356	55631	72140	96134	3911088	7636115
Other income	5000	5912	5309	6407	9120	370370	977866
Interest expended	30350	34393	35947	46969	65801	2813956	5138027
Operating expenses	9630	10729	16442	16425	17966	647182	1565855
Net Interest Margin	2.34	1.99	2.67	3.00	2.92	2.39	2.79
Cost of Funds (CoF)	5.86	5.28	4.89	5.75	6.49	6.39	6.12
Return on advances adjusted to CoF	4.42	3.75	4.30	4.91	4.60	3.76	4.21
Wages as % to total expenses	14.50	14.53	22.09	17.56	14.18	11.81	13.02
Return on Equity	17.46	16.35	9.68	9.91	13.66	12.34	13.84
Return on Assets	0.72	0.70	0.47	0.55	0.74	0.74	1.03
CRAR	12.05	12.78	13.35	12.43	12.59	12.26	13.88
Net NPA ratio	0.79	1.64	1.32	0.84	0.52	2.00	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2850	3155	3365	3707	3837	54478	92114
No. of employees	44090	43380	43397	42272	42693	507694	1096984
Business per employee	78.02	98.26	119.91	137.44	142.02	142.23	121.33
Profit per employee	0.50	0.74	0.98	0.82	0.70	0.65	0.83
Capital and Reserves & Surplus	122078	146718	200398	226900	248778	2832832	7089300
Deposits	1868925	2346514	2934366	3270537	3558560	41272523	74295324
Investments	577769	696770	836360	1020574	1211328	12861079	26132752
Advances	1382194	1693346	2112683	2324898	2421766	30935500	58797025
Interest Income	171191	187520	229401	308506	340779	3911088	7636115
Other income	23112	28579	28115	29276	31530	370370	977866
Interest expended	124012	130714	152407	231613	261989	2813956	5138027
Operating expenses	30652	34776	44193	46737	51420	647182	1565855
Net Interest Margin	2.36	2.35	2.56	2.17	2.00	2.39	2.79
Cost of Funds (CoF)	6.62	5.61	5.29	6.89	7.07	6.39	6.12
Return on advances adjusted to CoF	3.82	3.46	3.67	3.68	3.20	3.76	4.21
Wages as % to total expenses	12.14	13.26	15.03	10.68	10.38	11.81	13.02
Return on Equity	18.25	22.48	23.20	15.36	12.08	12.34	13.84
Return on Assets	1.06	1.30	1.42	0.95	0.77	0.74	1.03
CRAR	14.10	13.43	15.38	13.76	12.40	12.26	13.88
Net NPA ratio	1.09	1.06	1.10	1.46	2.18	2.00	1.68

NATIONALISED BANKS						Central Bank of India (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	3644	3704	3871	4151	4429	54478	92114
No. of employees	32804	34826	34015	35901	37113	507694	1096984
Business per employee	56.03	71.18	83.52	86.16	97.30	142.23	121.33
Profit per employee	0.17	0.33	0.40	0.15	0.28	0.65	0.83
Capital and Reserves & Surplus	64121	76922	108734	124515	153129	2832832	7089300
Deposits	1312718	1621075	1793560	1961733	2260383	41272523	74295324
Investments	430607	505629	545045	592433	726038	12861079	26132752
Advances	854832	1053835	1297254	1475129	1719358	30935500	58797025
Interest Income	104552	120643	152206	191495	218607	3911088	7636115
Other income	10700	17352	12650	13953	16673	370370	977866
Interest expended	82267	95190	98952	139809	161231	2813956	5138027
Operating expenses	18617	22220	39990	37490	42323	647182	1565855
Net Interest Margin	1.64	1.54	2.71	2.35	2.30	2.39	2.79
Cost of Funds (CoF)	6.59	6.06	5.09	6.55	6.67	6.39	6.12
Return on advances adjusted to CoF	3.19	3.00	4.48	3.85	3.93	3.76	4.21
Wages as % to total expenses	12.61	13.15	21.33	14.14	14.21	11.81	13.02
Return on Equity	9.25	15.01	13.49	4.57	7.31	12.34	13.84
Return on Assets	0.45	0.66	0.70	0.26	0.44	0.74	1.03
CRAR	13.12	12.23	11.64	12.40	11.49	12.26	13.88
Net NPA ratio	1.24	0.69	0.65	3.09	2.90	2.00	1.68

NATIONALISED BANKS						Corporation Bank	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1079	1180	1370	1512	1716	54478	92114
No. of employees	12465	13143	13861	13813	14819	507694	1096984
Business per employee	104.90	126.87	157.28	171.30	192.13	142.23	121.33
Profit per employee	0.76	0.95	1.09	1.09	0.97	0.65	0.83
Capital and Reserves & Surplus	48965	57749	71378	82759	95657	2832832	7089300
Deposits	739839	927337	1167475	1361422	1660055	41272523	74295324
Investments	249378	345226	434527	474746	581645	12861079	26132752
Advances	485122	632026	868504	1004690	1187166	30935500	58797025
Interest Income	60674	69877	91352	130178	153341	3911088	7636115
Other income	11072	14933	12559	14926	16079	370370	977866
Interest expended	43764	50843	61955	98709	119082	2813956	5138027
Operating expenses	10466	12600	16417	17836	19968	647182	1565855
Net Interest Margin	2.20	1.92	2.30	2.05	1.92	2.39	2.79
Cost of Funds (CoF)	6.14	5.08	4.68	6.54	6.89	6.39	6.12
Return on advances adjusted to CoF	3.86	3.84	3.95	3.67	3.56	3.76	4.21
Wages as % to total expenses	9.46	9.96	11.42	7.84	7.12	11.81	13.02
Return on Equity	19.57	21.93	21.89	19.54	16.08	12.34	13.84
Return on Assets	1.24	1.28	1.21	1.06	0.88	0.74	1.03
CRAR	13.61	15.37	14.11	13.00	12.33	12.26	13.88
Net NPA ratio	0.29	0.31	0.46	0.87	1.19	2.00	1.68

NATIONALISED BANKS						Dena Bank	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1125	1165	1233	1286	1411	54478	92114
No. of employees	9883	10525	9953	10202	11093	507694	1096984
Business per employee	71.40	82.70	107.70	128.40	143.10	142.23	121.33
Profit per employee	0.43	0.49	0.62	0.79	0.73	0.65	0.83
Capital and Reserves & Surplus	21705	26017	36559	44773	57640	2832832	7089300
Deposits	430506	513443	642096	771668	972072	41272523	74295324
Investments	124731	156942	187689	230276	343431	12861079	26132752
Advances	288780	354624	448280	566925	657812	30935500	58797025
Interest Income	34475	40104	50335	67941	88994	3911088	7636115
Other income	4301	5886	5338	5822	6555	370370	977866
Interest expended	23831	29103	32702	46931	65163	2813956	5138027
Operating expenses	7682	8481	10734	11547	12997	647182	1565855
Net Interest Margin	2.44	2.07	2.75	2.66	2.37	2.39	2.79
Cost of Funds (CoF)	5.77	5.67	5.26	6.19	6.74	6.39	6.12
Return on advances adjusted to CoF	4.12	3.68	4.26	3.98	4.39	3.76	4.21
Wages as % to total expenses	14.85	13.61	15.84	12.22	10.13	11.81	13.02
Return on Equity	21.29	21.43	19.55	19.75	15.83	12.34	13.84
Return on Assets	1.02	1.01	1.00	1.08	0.86	0.74	1.03
CRAR	12.07	12.77	13.41	11.51	11.03	12.26	13.88
Net NPA ratio	1.09	1.21	1.22	1.01	1.39	2.00	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	515	713	821	979	1085	54478	92114
No. of employees	10201	12220	13598	15435	15465	507694	1096984
Business per employee	203.03	241.74	234.64	238.33	256.44	142.23	121.33
Profit per employee	0.84	0.84	1.19	1.32	1.22	0.65	0.83
Capital and Reserves & Surplus	94239	101648	145676	194279	212360	2832832	7089300
Deposits	1124010	1676671	1804858	2104926	2271165	41272523	74295324
Investments	500476	733455	682692	831754	988009	12861079	26132752
Advances	1034445	1382019	1570981	1805723	1963064	30935500	58797025
Interest Income	115451	152613	185412	233699	250643	3911088	7636115
Other income	14764	23017	21432	21122	32195	370370	977866
Interest expended	103057	130052	142719	188251	196912	2813956	5138027
Operating expenses	13379	18314	22547	26075	31344	647182	1565855
Net Interest Margin	0.82	1.11	1.75	1.67	1.75	2.39	2.79
Cost of Funds (CoF)	5.14	5.19	4.90	6.21	5.95	6.39	6.12
Return on advances adjusted to CoF	4.62	3.73	4.41	4.44	4.43	3.76	4.21
Wages as % to total expenses	4.89	5.10	6.21	5.41	6.74	11.81	13.02
Return on Equity	9.41	10.53	13.35	11.95	9.26	12.34	13.84
Return on Assets	0.62	0.53	0.73	0.83	0.72	0.74	1.03
CRAR	11.57	11.31	13.64	14.58	13.13	12.26	13.88
Net NPA ratio	0.92	1.02	1.06	1.61	1.58	2.00	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1680	1792	1899	1994	2128	54478	92114
No. of employees	19993	19641	19311	18710	18793	507694	1096984
Business per employee	61.70	76.10	93.00	111.40	130.10	142.23	121.33
Profit per employee	0.62	0.79	0.89	0.93	0.84	0.65	0.83
Capital and Reserves & Surplus	71359	82721	95211	108014	119724	2832832	7089300
Deposits	725818	882277	1058042	1208038	1419802	41272523	74295324
Investments	228006	282683	347838	379760	418050	12861079	26132752
Advances	513965	621461	752499	903236	1056425	30935500	58797025
Interest Income	68303	77144	93610	122313	138926	3911088	7636115
Other income	10354	13164	11819	12322	12879	370370	977866
Interest expended	42218	45532	53249	78133	93684	2813956	5138027
Operating expenses	15881	17302	19263	21870	27509	647182	1565855
Net Interest Margin	3.38	3.41	3.62	3.36	2.97	2.39	2.79
Cost of Funds (CoF)	6.13	5.56	5.39	6.67	6.92	6.39	6.12
Return on advances adjusted to CoF	5.02	4.66	4.94	4.71	3.91	3.76	4.21
Wages as % to total expenses	19.84	19.30	18.38	14.84	16.29	11.81	13.02
Return on Equity	20.26	20.18	19.27	17.19	13.89	12.34	13.84
Return on Assets	1.62	1.67	1.53	1.31	1.02	0.74	1.03
CRAR	13.98	12.71	13.56	13.47	13.08	12.26	13.88
Net NPA ratio	0.18	0.23	0.53	1.33	2.26	2.00	1.68

NATIONALISED BANKS						Indian Overseas Bank (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2012	2099	2281	2733	3042	54478	92114
No. of employees	25512	26732	25626	27201	28280	507694	1096984
Business per employee	68.95	71.20	100.50	117.60	128.80	142.23	121.33
Profit per employee	0.52	0.26	0.42	0.38	0.20	0.65	0.83
Capital and Reserves & Surplus	71510	75246	93249	119277	134574	2832832	7089300
Deposits	1001159	1107947	1452288	1784342	2021353	41272523	74295324
Investments	312154	376506	486105	555659	614173	12861079	26132752
Advances	748853	789992	1118330	1407244	1603641	30935500	58797025
Interest Income	96414	102458	121015	178891	206767	3911088	7636115
Other income	15958	11433	12251	16810	19729	370370	977866
Interest expended	67718	70779	78934	128729	154248	2813956	5138027
Operating expenses	19417	24665	25725	31631	34078	647182	1565855
Net Interest Margin	2.57	2.51	2.72	2.52	2.26	2.39	2.79
Cost of Funds (CoF)	6.42	6.14	5.55	7.02	7.22	6.39	6.12
Return on advances adjusted to CoF	4.36	3.81	3.72	3.73	3.35	3.76	4.21
Wages as % to total expenses	14.60	18.18	16.64	12.99	11.94	11.81	13.02
Return on Equity	22.07	9.63	12.73	9.88	4.47	12.34	13.84
Return on Assets	1.17	0.53	0.71	0.52	0.24	0.74	1.03
CRAR	13.20	14.78	14.55	13.32	11.85	12.26	13.88
Net NPA ratio	1.33	2.52	1.19	1.35	2.50	2.00	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1472	1580	1693	1821	2005	54478	92114
No. of employees	14656	15358	16964	18371	18891	507694	1096984
Business per employee	114.24	133.12	141.80	146.22	162.03	142.23	121.33
Profit per employee	0.62	0.74	0.90	0.62	0.70	0.65	0.83
Capital and Reserves & Surplus	74034	82379	110971	119425	127755	2832832	7089300
Deposits	983688	1202576	1390543	1559649	1758975	41272523	74295324
Investments	284890	357853	495454	521013	585547	12861079	26132752
Advances	685004	834893	959082	1119777	1289551	30935500	58797025
Interest Income	88565	102571	120878	158149	177048	3911088	7636115
Other income	10713	12000	9601	12402	16547	370370	977866
Interest expended	68600	73497	79103	115991	130036	2813956	5138027
Operating expenses	13978	16860	18925	23155	26652	647182	1565855
Net Interest Margin	1.96	2.33	2.80	2.49	2.49	2.39	2.79
Cost of Funds (CoF)	7.27	6.21	5.56	7.36	7.35	6.39	6.12
Return on advances adjusted to CoF	3.32	3.75	4.43	4.26	4.08	3.76	4.21
Wages as % to total expenses	9.34	10.75	10.70	9.75	10.06	11.81	13.02
Return on Equity	13.51	14.51	15.55	9.91	10.74	12.34	13.84
Return on Assets	0.88	0.91	1.03	0.67	0.71	0.74	1.03
CRAR	12.98	12.54	14.23	12.69	12.04	12.26	13.88
Net NPA ratio	0.65	0.87	0.98	2.21	2.27	2.00	1.68

NATIONALISED BANKS						Punjab and Sind Bank (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	930	936	983	1045	1138	54478	92114
No. of employees	8700	8259	8107	8041	8533	507694	1096984
Business per employee	65.60	96.30	119.00	130.20	137.00	142.23	121.33
Profit per employee	0.50	0.60	0.60	0.60	0.40	0.65	0.83
Capital and Reserves & Surplus	21403	26156	38034	42489	46041	2832832	7089300
Deposits	346757	491551	597232	631240	706415	41272523	74295324
Investments	126274	178868	186437	200641	225425	12861079	26132752
Advances	246153	326391	426378	461514	514308	30935500	58797025
Interest Income	32472	39342	49325	64745	73401	3911088	7636115
Other income	4077	4118	4371	4175	4172	370370	977866
Interest expended	22353	27502	33721	49734	56991	2813956	5138027
Operating expenses	6978	7182	9840	11585	11193	647182	1565855
Net Interest Margin	2.80	2.42	2.49	2.12	2.14	2.39	2.79
Cost of Funds (CoF)	6.54	5.75	5.57	7.43	7.90	6.39	6.12
Return on advances adjusted to CoF	5.04	3.87	4.01	3.72	3.80	3.76	4.21
Wages as % to total expenses	17.91	15.27	17.35	13.58	11.34	11.81	13.02
Return on Equity	20.37	21.40	16.39	11.21	7.66	12.34	13.84
Return on Assets	1.24	1.05	0.90	0.65	0.44	0.74	1.03
CRAR	14.35	13.10	12.94	13.26	12.91	12.26	13.88
Net NPA ratio	0.32	0.36	0.56	1.19	2.16	2.00	1.68

NATIONALISED BANKS						Punjab National Bank	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	4536	5056	5256	5777	5977	54478	92114
No. of employees	54780	57103	53114	62127	63292	507694	1096984
Business per employee	65.49	80.80	101.78	113.20	116.51	142.23	121.33
Profit per employee	0.56	0.73	0.84	0.84	0.81	0.65	0.83
Capital and Reserves & Surplus	146536	177229	215086	278154	326769	2832832	7089300
Deposits	2097605	2493298	3128987	3795885	3915601	41272523	74295324
Investments	633852	777245	951623	1227030	1298962	12861079	26132752
Advances	1547030	1866012	2421067	2937748	3087252	30935500	58797025
Interest Income	191272	214221	269865	364761	418933	3911088	7636115
Other income	30647	36101	36126	42026	42159	370370	977866
Interest expended	122953	129440	151791	230617	270368	2813956	5138027
Operating expenses	42062	47619	63642	70028	81651	647182	1565855
Net Interest Margin	3.06	3.12	3.50	3.21	3.17	2.39	2.79
Cost of Funds (CoF)	5.93	4.90	4.58	5.73	6.11	6.39	6.12
Return on advances adjusted to CoF	4.71	4.87	5.26	4.88	4.46	3.76	4.21
Wages as % to total expenses	17.72	17.63	20.71	15.71	16.12	11.81	13.02
Return on Equity	22.92	24.12	22.60	19.80	15.70	12.34	13.84
Return on Assets	1.39	1.44	1.34	1.19	1.00	0.74	1.03
CRAR	14.03	14.16	12.42	12.63	12.72	12.26	13.88
Net NPA ratio	0.17	0.53	0.85	1.52	2.35	2.00	1.68

Items						Syndicate Bank (Amount in ₹ Million)	
	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2343	2429	2623	2828	3041	54478	92114
No. of employees	25068	25569	28509	26904	26606	507694	1096984
Business per employee	75.07	74.68	87.54	107.41	125.70	142.23	121.33
Profit per employee	0.36	0.32	0.40	0.53	0.81	0.65	0.83
Capital and Reserves & Surplus	50100	56270	70508	90412	105413	2832832	7089300
Deposits	1158851	1170258	1355961	1579411	1853559	41272523	74295324
Investments	305372	330109	350676	408151	456477	12861079	26132752
Advances	815323	904064	1067819	1236202	1475690	30935500	58797025
Interest Income	95254	100472	114509	152684	171207	3911088	7636115
Other income	9147	11675	9151	10759	11744	370370	977866
Interest expended	69776	73074	70681	101833	116666	2813956	5138027
Operating expenses	17910	20336	25481	28141	31788	647182	1565855
Net Interest Margin	2.15	2.03	2.97	3.00	2.74	2.39	2.79
Cost of Funds (CoF)	6.08	5.42	4.60	6.00	5.91	6.39	6.12
Return on advances adjusted to CoF	4.06	3.53	4.73	4.74	4.07	3.76	4.21
Wages as % to total expenses	12.77	14.32	18.44	14.55	14.68	11.81	13.02
Return on Equity	19.63	15.29	16.53	16.32	20.47	12.34	13.84
Return on Assets	0.81	0.62	0.76	0.81	1.07	0.74	1.03
CRAR	12.68	12.70	13.04	12.24	12.59	12.26	13.88
Net NPA ratio	0.77	1.07	0.97	0.96	0.76	2.00	1.68

**NATIONALISED BANKS**
**UCO Bank**

Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2113	2195	2248	2436	2646	54478	92114
No. of employees	23736	23264	23026	23147	24109	507694	1096984
Business per employee	73.20	86.40	106.90	116.40	118.90	142.23	121.33
Profit per employee	0.24	0.44	0.42	0.51	0.27	0.65	0.83
Capital and Reserves & Surplus	39570	52105	74192	86134	96824	2832832	7089300
Deposits	1002216	1224156	1452776	1540035	1734310	41272523	74295324
Investments	293848	435214	429273	457715	522449	12861079	26132752
Advances	688039	825045	990708	1155400	1282829	30935500	58797025
Interest Income	81214	95263	113708	146324	167517	3911088	7636115
Other income	10199	9659	9254	9656	9522	370370	977866
Interest expended	64767	72022	75259	107303	121702	2813956	5138027
Operating expenses	14630	15844	20754	20562	21766	647182	1565855
Net Interest Margin	1.63	1.87	2.56	2.27	2.42	2.39	2.79
Cost of Funds (CoF)	6.50	5.78	5.03	6.44	6.68	6.39	6.12
Return on advances adjusted to CoF	3.50	3.61	4.34	4.17	3.87	3.76	4.21
Wages as % to total expenses	12.56	12.04	15.42	10.82	9.71	11.81	13.02
Return on Equity	16.20	22.08	14.36	13.83	6.76	12.34	13.84
Return on Assets	0.59	0.87	0.66	0.69	0.33	0.74	1.03
CRAR	11.93	13.21	13.71	12.35	14.15	12.26	13.88
Net NPA ratio	1.18	1.17	1.84	1.96	3.17	2.00	1.68

NATIONALISED BANKS						Union Bank of India	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2684	2941	3150	3344	3660	54478	92114
No. of employees	29014	29419	27746	30838	31798	507694	1096984
Business per employee	69.40	85.30	104.30	107.00	121.50	142.23	121.33
Profit per employee	0.63	0.75	0.80	0.60	0.70	0.65	0.83
Capital and Reserves & Surplus	87404	104238	127645	146331	172962	2832832	7089300
Deposits	1387028	1700397	2024613	2228689	2637616	41272523	74295324
Investments	429970	544035	583991	623636	808304	12861079	26132752
Advances	965342	1193153	1509861	1778821	2081022	30935500	58797025
Interest Income	118894	133027	164526	210285	251247	3911088	7636115
Other income	14826	19747	20388	24482	25520	370370	977866
Interest expended	80758	91103	102364	142354	175819	2813956	5138027
Operating expenses	22141	25078	39500	39875	45122	647182	1565855
Net Interest Margin	2.68	2.35	2.88	2.73	2.63	2.39	2.79
Cost of Funds (CoF)	6.03	5.28	4.89	5.93	6.37	6.39	6.12
Return on advances adjusted to CoF	4.39	3.70	4.02	3.81	3.55	3.76	4.21
Wages as % to total expenses	11.19	11.66	18.33	13.61	12.47	11.81	13.02
Return on Equity	21.46	21.65	17.96	13.05	13.52	12.34	13.84
Return on Assets	1.27	1.25	1.05	0.79	0.79	0.74	1.03
CRAR	13.27	12.51	12.95	11.85	11.45	12.26	13.88
Net NPA ratio	0.34	0.81	1.19	1.70	1.61	2.00	1.68

NATIONALISED BANKS						United Bank of India (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1485	1564	1601	1659	1706	54478	92114
No. of employees	15111	15285	15062	15500	15479	507694	1096984
Business per employee	58.50	71.40	86.00	97.10	108.30	142.23	121.33
Profit per employee	0.12	0.21	0.35	0.41	0.25	0.65	0.83
Capital and Reserves & Surplus	30778	39029	50217	55797	58837	2832832	7089300
Deposits	545359	681803	778448	891163	1006515	41272523	74295324
Investments	179242	260677	262589	290588	334634	12861079	26132752
Advances	353935	423300	535024	630433	689087	30935500	58797025
Interest Income	43119	52489	63415	79611	92515	3911088	7636115
Other income	4909	5587	6371	7329	10666	370370	977866
Interest expended	31504	38577	41721	54819	67642	2813956	5138027
Operating expenses	9751	10741	12994	13833	15039	647182	1565855
Net Interest Margin	2.00	2.00	2.60	2.58	2.30	2.39	2.79
Cost of Funds (CoF)	5.78	5.92	5.17	5.88	6.39	6.39	6.12
Return on advances adjusted to CoF	3.72	3.55	4.50	4.47	4.06	3.76	4.21
Wages as % to total expenses	15.94	13.43	14.88	12.98	11.28	11.81	13.02
Return on Equity	6.44	9.24	11.74	11.93	6.84	12.34	13.84
Return on Assets	0.34	0.45	0.66	0.70	0.38	0.74	1.03
CRAR	13.28	12.80	13.05	12.69	11.66	12.26	13.88
Net NPA ratio	1.48	1.84	1.42	1.72	2.87	2.00	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1175	1231	1276	1377	1432	54478	92114
No. of employees	11975	11565	11079	11838	12601	507694	1096984
Business per employee	75.60	83.60	92.80	112.80	124.00	142.23	121.33
Profit per employee	0.23	0.45	0.63	0.50	0.50	0.65	0.83
Capital and Reserves & Surplus	31493	34752	48170	52522	55587	2832832	7089300
Deposits	545354	619317	732483	830555	970172	41272523	74295324
Investments	173877	211074	251386	286438	312850	12861079	26132752
Advances	354677	415067	487186	579037	697658	30935500	58797025
Interest Income	52378	52006	58441	79881	90519	3911088	7636115
Other income	6988	6795	5332	5279	6070	370370	977866
Interest expended	41130	37516	38973	60846	71739	2813956	5138027
Operating expenses	9247	10716	14333	12014	13630	647182	1565855
Net Interest Margin	1.90	2.19	2.56	2.14	1.82	2.39	2.79
Cost of Funds (CoF)	7.15	5.84	5.23	7.10	7.14	6.39	6.12
Return on advances adjusted to CoF	4.25	4.13	4.06	4.24	3.52	3.76	4.21
Wages as % to total expenses	11.86	14.63	18.96	10.16	9.94	11.81	13.02
Return on Equity	9.36	15.32	12.63	11.54	10.83	12.34	13.84
Return on Assets	0.59	0.76	0.72	0.66	0.59	0.74	1.03
CRAR	13.15	12.50	13.88	13.06	11.32	12.26	13.88
Net NPA ratio	0.82	1.40	1.52	1.72	1.30	2.00	1.68

OLD PRIVATE SECTOR BANKS						Catholic Syrian Bank (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	377	378	377	385	403	6283	92114
No. of employees	2676	2696	2820	2651	2817	66208	1096984
Business per employee	37.40	41.90	53.70	67.50	73.60	97.24	121.33
Profit per employee	0.14	0.01	0.05	0.10	0.12	0.75	0.83
Capital and Reserves & Surplus	3883	3898	5451	5655	7576	330127	7089300
Deposits	63328	69784	87257	106049	123416	3738964	74295324
Investments	21840	22894	26903	31451	33011	1344993	26132752
Advances	36838	44669	62200	76635	88515	2699373	58797025
Interest Income	5566	5780	7621	10756	13209	399275	7636115
Other income	996	740	745	852	946	41452	977866
Interest expended	3909	4552	5140	7686	9816	278598	5138027
Operating expenses	1865	1891	2890	2988	3318	77459	1565855
Net Interest Margin	2.55	1.67	2.83	2.81	2.64	2.94	2.79
Cost of Funds (CoF)	6.50	6.61	6.20	7.36	8.07	7.27	6.12
Return on advances adjusted to CoF	5.26	3.63	5.05	5.05	4.94	4.88	4.21
Wages as % to total expenses	20.65	18.11	26.43	19.89	17.81	12.28	13.02
Return on Equity	10.72	0.43	2.60	4.66	4.94	16.22	13.84
Return on Assets	0.57	0.02	0.14	0.24	0.25	1.26	1.03
CRAR	12.29	10.82	11.22	11.08	12.29	13.73	13.88
Net NPA ratio	2.39	1.58	1.74	1.10	1.12	0.77	1.68

OLD PRIVATE SECTOR BANKS						City Union Bank (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	210	225	249	303	377	6283	92114
No. of employees	2424	2628	2840	3347	3785	66208	1096984
Business per employee	56.52	65.10	78.10	84.70	93.80	97.24	121.33
Profit per employee	0.50	0.60	0.80	0.80	0.90	0.75	0.83
Capital and Reserves & Surplus	6609	8256	10066	12431	16407	330127	7089300
Deposits	82066	102846	129143	163408	203048	3738964	74295324
Investments	23975	32104	36162	45862	52668	1344993	26132752
Advances	56453	68335	92555	121375	152461	2699373	58797025
Interest Income	8044	9566	12184	16968	21888	399275	7636115
Other income	1237	1435	1574	2071	2736	41452	977866
Interest expended	5618	6785	7984	11970	15647	278598	5138027
Operating expenses	1395	1659	2164	2798	3742	77459	1565855
Net Interest Margin	2.92	2.67	3.21	3.03	3.02	2.94	2.79
Cost of Funds (CoF)	7.61	7.27	6.74	7.95	8.16	7.27	6.12
Return on advances adjusted to CoF	5.27	4.85	5.26	5.03	5.07	4.88	4.21
Wages as % to total expenses	9.26	9.49	10.01	8.28	7.78	12.28	13.02
Return on Equity	19.90	20.55	23.47	24.91	22.33	16.22	13.84
Return on Assets	1.50	1.52	1.67	1.71	1.58	1.26	1.03
CRAR	12.69	13.46	12.75	12.57	13.98	13.73	13.88
Net NPA ratio	1.08	0.58	0.52	0.44	0.63	0.77	1.68

OLD PRIVATE SECTOR BANKS						Dhanlaxmi Bank (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	190	282	289	294	294	6283	92114
No. of employees	1402	3275	3665	3468	2601	66208	1096984
Business per employee	58.59	36.96	58.92	59.29	72.97	97.24	121.33
Profit per employee	0.41	0.07	0.07	-0.33	0.01	0.75	0.83
Capital and Reserves & Surplus	4245	4401	8446	7282	7660	330127	7089300
Deposits	49688	70985	125296	118044	112021	3738964	74295324
Investments	15674	20278	36397	43602	46845	1344993	26132752
Advances	31961	50063	90652	87581	77771	2699373	58797025
Interest Income	4084	5346	9064	13937	13080	399275	7636115
Other income	794	910	1468	1436	1143	41452	977866
Interest expended	2868	3940	6413	11461	10316	278598	5138027
Operating expenses	1131	1929	3445	4890	3393	77459	1565855
Net Interest Margin	2.51	2.05	2.37	1.71	1.94	2.94	2.79
Cost of Funds (CoF)	6.53	6.15	6.00	8.25	7.28	7.27	6.12
Return on advances adjusted to CoF	4.50	4.07	3.94	3.82	4.47	4.88	4.21
Wages as % to total expenses	15.65	18.59	20.44	16.75	13.62	12.28	13.02
Return on Equity	19.26	5.39	4.06	-14.70	0.35	16.22	13.84
Return on Assets	1.21	0.35	0.23	-0.73	0.02	1.26	1.03
CRAR	15.38	12.99	11.80	9.49	11.06	13.73	13.88
Net NPA ratio	0.88	0.84	0.30	0.66	3.36	0.77	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	639	700	771	978	1128	6283	92114
No. of employees	7570	7896	8270	8745	10059	66208	1096984
Business per employee	75.00	81.30	92.30	101.10	107.50	97.24	121.33
Profit per employee	0.69	0.60	0.70	0.90	0.90	0.75	0.83
Capital and Reserves & Surplus	43259	46904	51087	57063	63647	330127	7089300
Deposits	321982	360580	430148	489371	576149	3738964	74295324
Investments	121190	130546	145377	174025	211546	1344993	26132752
Advances	223919	269501	319532	377560	440967	2699373	58797025
Interest Income	33154	36732	40520	55584	61676	399275	7636115
Other income	5158	5309	5168	5323	6644	41452	977866
Interest expended	19999	22624	23054	36050	41929	278598	5138027
Operating expenses	5715	6769	8361	9793	11795	77459	1565855
Net Interest Margin	3.69	3.42	3.67	3.49	3.00	2.94	2.79
Cost of Funds (CoF)	6.32	6.11	5.26	6.89	6.75	7.27	6.12
Return on advances adjusted to CoF	6.10	5.44	5.49	5.13	4.57	4.88	4.21
Wages as % to total expenses	12.35	12.45	15.29	11.86	11.66	12.28	13.02
Return on Equity	12.13	10.30	11.98	14.37	13.89	16.22	13.84
Return on Assets	1.48	1.15	1.34	1.41	1.35	1.26	1.03
CRAR	20.22	18.36	16.79	16.64	14.73	13.73	13.88
Net NPA ratio	0.30	0.48	0.60	0.53	0.98	0.77	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	474	497	527	547	562	6283	92114
No. of employees	6086	6113	6909	9642	9381	66208	1096984
Business per employee	60.64	62.38	67.48	55.98	64.43	97.24	121.33
Profit per employee	0.30	0.39	0.45	0.46	0.63	0.75	0.83
Capital and Reserves & Surplus	17029	23309	26243	39798	46268	330127	7089300
Deposits	248895	258653	301942	351954	413340	3738964	74295324
Investments	104955	104729	110583	127155	182782	1344993	26132752
Advances	167564	185072	236021	287214	317720	2699373	58797025
Interest Income	22399	22329	26941	38568	48616	399275	7636115
Other income	5477	6202	6550	6698	7269	41452	977866
Interest expended	15903	14031	16875	26485	33230	278598	5138027
Operating expenses	7725	8081	10260	11102	12728	77459	1565855
Net Interest Margin	2.26	2.52	2.76	2.81	3.02	2.94	2.79
Cost of Funds (CoF)	5.84	4.10	4.40	6.38	6.70	7.27	6.12
Return on advances adjusted to CoF	5.29	5.59	5.26	4.58	5.04	4.88	4.21
Wages as % to total expenses	16.60	19.39	22.32	17.32	16.33	12.28	13.02
Return on Equity	11.66	12.01	12.86	13.82	14.24	16.22	13.84
Return on Assets	0.70	0.80	0.89	1.09	1.26	1.26	1.03
CRAR	11.65	14.91	12.94	14.00	13.24	13.73	13.88
Net NPA ratio	1.20	1.20	0.39	0.18	0.03	0.77	1.68

OLD PRIVATE SECTOR BANKS						Jammu & Kashmir Bank	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	552	553	572	626	704	6283	92114
No. of employees	7627	7790	7938	9258	9400	66208	1096984
Business per employee	50.00	73.10	85.60	88.60	104.90	97.24	121.33
Profit per employee	0.50	0.70	0.80	0.90	1.10	0.75	0.83
Capital and Reserves & Surplus	26229	30105	34787	40932	48647	330127	7089300
Deposits	330041	372372	446759	533469	642206	3738964	74295324
Investments	107363	139562	196958	216243	257411	1344993	26132752
Advances	209304	230572	261936	330774	392004	2699373	58797025
Interest Income	29717	30569	37131	48356	61368	399275	7636115
Other income	2615	4162	3648	3341	4837	41452	977866
Interest expended	19879	19375	21695	29972	38208	278598	5138027
Operating expenses	4709	5774	7589	8022	9890	77459	1565855
Net Interest Margin	2.79	2.79	3.32	3.32	3.51	2.94	2.79
Cost of Funds (CoF)	6.28	5.32	5.03	5.86	6.28	7.27	6.12
Return on advances adjusted to CoF	5.25	5.33	5.65	5.59	5.66	4.88	4.21
Wages as % to total expenses	11.34	14.57	17.88	13.72	13.56	12.28	13.02
Return on Equity	16.72	18.19	18.96	21.22	23.56	16.22	13.84
Return on Assets	1.09	1.20	1.22	1.56	1.70	1.26	1.03
CRAR	14.48	15.89	13.72	13.36	12.83	13.73	13.88
Net NPA ratio	1.38	0.28	0.20	0.15	0.14	0.77	1.68

**OLD PRIVATE SECTOR BANKS**
**Karnataka Bank**

Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	469	486	501	527	574	6283	92114
No. of employees	4947	5244	5795	6087	6339	66208	1096984
Business per employee	64.90	72.70	77.10	85.90	96.60	97.24	121.33
Profit per employee	0.50	0.30	0.40	0.40	0.50	0.75	0.83
Capital and Reserves & Surplus	15670	18327	24291	25982	28571	330127	7089300
Deposits	203333	237306	273364	316083	360562	3738964	74295324
Investments	89615	99920	115063	128412	134325	1344993	26132752
Advances	118100	144357	173481	207207	252077	2699373	58797025
Interest Income	19488	19760	23708	31010	37643	399275	7636115
Other income	3218	3787	2918	3463	3976	41452	977866
Interest expended	14438	17078	17584	23689	28606	278598	5138027
Operating expenses	3465	3860	5490	5682	6660	77459	1565855
Net Interest Margin	2.39	1.08	2.09	2.15	2.32	2.94	2.79
Cost of Funds (CoF)	7.56	7.45	6.40	7.49	7.90	7.27	6.12
Return on advances adjusted to CoF	4.72	3.14	4.35	4.92	4.37	4.88	4.21
Wages as % to total expenses	10.64	9.88	14.96	11.06	10.64	12.28	13.02
Return on Equity	18.10	9.83	9.60	9.79	12.76	16.22	13.84
Return on Assets	1.25	0.67	0.72	0.73	0.89	1.26	1.03
CRAR	13.48	12.37	13.33	12.84	13.22	13.73	13.88
Net NPA ratio	0.98	1.31	1.62	2.11	1.51	0.77	1.68

OLD PRIVATE SECTOR BANKS						Karur Vysya Bank	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	343	369	404	487	592	6283	92114
No. of employees	3941	4175	4572	5673	6730	66208	1096984
Business per employee	63.80	78.90	92.60	98.40	101.40	97.24	121.33
Profit per employee	0.60	0.81	0.91	0.88	0.82	0.75	0.83
Capital and Reserves & Surplus	13502	16200	21145	27082	30852	330127	7089300
Deposits	151014	192719	247219	321116	386530	3738964	74295324
Investments	47160	66022	77318	105061	138373	1344993	26132752
Advances	104099	134470	178145	239492	294801	2699373	58797025
Interest Income	14461	17579	22177	32704	42424	399275	7636115
Other income	2652	2470	2643	3501	4526	41452	977866
Interest expended	10357	11930	14508	23532	30840	278598	5138027
Operating expenses	2576	3487	4306	5416	7622	77459	1565855
Net Interest Margin	2.59	2.90	3.06	2.79	2.75	2.94	2.79
Cost of Funds (CoF)	7.36	6.79	6.31	7.64	7.62	7.27	6.12
Return on advances adjusted to CoF	4.14	4.42	4.45	4.51	4.64	4.88	4.21
Wages as % to total expenses	9.50	10.59	12.20	9.13	8.93	12.28	13.02
Return on Equity	18.57	22.63	22.26	20.81	19.00	16.22	13.84
Return on Assets	1.49	1.76	1.71	1.56	1.35	1.26	1.03
CRAR	14.92	14.49	14.41	14.33	14.41	13.73	13.88
Net NPA ratio	0.25	0.23	0.07	0.33	0.37	0.77	1.68

OLD PRIVATE SECTOR BANKS						Lakshmi Vilas Bank (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	265	285	289	310	311	6283	92114
No. of employees	2433	2655	2626	3054	3149	66208	1096984
Business per employee	51.00	56.00	71.90	78.70	86.30	97.24	121.33
Profit per employee	0.21	0.11	0.39	0.35	0.29	0.75	0.83
Capital and Reserves & Surplus	4537	7390	8924	9584	10143	330127	7089300
Deposits	73609	90754	111495	141141	156190	3738964	74295324
Investments	18631	29832	35189	43951	43245	1344993	26132752
Advances	52362	62775	80944	101887	117028	2699373	58797025
Interest Income	6576	9093	10648	15193	17605	399275	7636115
Other income	1070	1036	1370	1579	1971	41452	977866
Interest expended	5041	6602	6998	11480	13685	278598	5138027
Operating expenses	1517	1865	2281	2937	3379	77459	1565855
Net Interest Margin	2.07	2.65	3.07	2.52	2.32	2.94	2.79
Cost of Funds (CoF)	7.56	7.81	6.58	8.64	8.89	7.27	6.12
Return on advances adjusted to CoF	3.83	4.70	5.03	4.34	3.84	4.88	4.21
Wages as % to total expenses	11.96	10.92	12.53	9.80	9.24	12.28	13.02
Return on Equity	11.54	5.14	12.40	11.56	9.28	16.22	13.84
Return on Assets	0.71	0.33	0.91	0.73	0.54	1.26	1.03
CRAR	10.29	14.82	13.19	13.10	12.32	13.73	13.88
Net NPA ratio	1.24	4.11	0.90	1.74	2.43	0.77	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	94	103	103	104	110	6283	92114
No. of employees	650	692	816	851	830	66208	1096984
Business per employee	42.50	52.10	58.50	65.60	74.80	97.24	121.33
Profit per employee	0.60	0.60	0.60	0.80	0.70	0.75	0.83
Capital and Reserves & Surplus	1753	2398	3230	3669	4007	330127	7089300
Deposits	21372	25075	28249	34775	37236	3738964	74295324
Investments	5606	7067	7907	11331	10356	1344993	26132752
Advances	11315	12884	16784	19152	21552	2699373	58797025
Interest Income	2091	2241	2568	3419	3927	399275	7636115
Other income	104	164	113	224	303	41452	977866
Interest expended	1164	1306	1407	2011	2461	278598	5138027
Operating expenses	390	448	559	723	801	77459	1565855
Net Interest Margin	4.12	3.52	3.76	3.88	3.54	2.94	2.79
Cost of Funds (CoF)	5.79	5.55	5.26	6.37	6.82	7.27	6.12
Return on advances adjusted to CoF	6.84	5.40	5.61	5.96	5.78	4.88	4.21
Wages as % to total expenses	16.70	15.77	17.77	18.03	16.49	12.28	13.02
Return on Equity	22.45	20.90	16.24	17.74	13.31	16.22	13.84
Return on Assets	1.68	1.72	1.56	1.75	1.30	1.26	1.03
CRAR	13.10	15.68	16.35	15.09	14.43	13.73	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	0.77	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	87	90	102	103	126	6283	92114
No. of employees	566	707	907	1328	1859	66208	1096984
Business per employee	37.30	39.10	43.50	60.70	73.90	97.24	121.33
Profit per employee	0.50	0.30	0.10	0.50	0.50	0.75	0.83
Capital and Reserves & Surplus	3412	3530	10850	11432	16067	330127	7089300
Deposits	13070	15850	20422	47393	83405	3738964	74295324
Investments	4045	5072	8925	23338	55714	1344993	26132752
Advances	8011	11704	19052	41323	63762	2699373	58797025
Interest Income	1379	1442	1892	4651	8793	399275	7636115
Other income	157	132	186	671	1264	41452	977866
Interest expended	744	852	940	2783	6218	278598	5138027
Operating expenses	333	387	945	1391	2273	77459	1565855
Net Interest Margin	3.99	3.11	3.58	3.58	2.55	2.94	2.79
Cost of Funds (CoF)	6.14	5.86	5.16	6.80	7.15	7.27	6.12
Return on advances adjusted to CoF	5.02	3.86	3.56	4.71	4.59	4.88	4.21
Wages as % to total expenses	19.04	18.47	38.34	20.16	14.73	12.28	13.02
Return on Equity	9.19	5.50	1.71	5.90	6.73	16.22	13.84
Return on Assets	1.96	1.05	0.53	1.38	1.06	1.26	1.03
CRAR	42.30	34.07	56.41	23.20	17.11	13.73	13.88
Net NPA ratio	0.68	0.97	0.36	0.20	0.11	0.77	1.68

OLD PRIVATE SECTOR BANKS						South Indian Bank (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	541	591	653	713	762	6283	92114
No. of employees	4523	4860	5619	5630	6087	66208	1096984
Business per employee	64.50	77.10	91.80	107.90	120.10	97.24	121.33
Profit per employee	0.40	0.50	0.50	0.70	0.80	0.75	0.83
Capital and Reserves & Surplus	13040	14853	18473	21704	30062	330127	7089300
Deposits	180923	230115	297211	365005	442623	3738964	74295324
Investments	60752	71556	89238	93999	125235	1344993	26132752
Advances	118479	158229	204887	272807	318155	2699373	58797025
Interest Income	16869	19357	24460	35834	44343	399275	7636115
Other income	1643	2085	1967	2471	3349	41452	977866
Interest expended	11640	13674	16549	25617	31535	278598	5138027
Operating expenses	3285	3662	4625	6173	7672	77459	1565855
Net Interest Margin	2.79	2.48	2.71	2.79	2.84	2.94	2.79
Cost of Funds (CoF)	6.83	6.42	6.11	7.56	7.54	7.27	6.12
Return on advances adjusted to CoF	4.56	4.56	4.52	4.45	4.56	4.88	4.21
Wages as % to total expenses	14.35	13.06	13.69	11.77	12.05	12.28	13.02
Return on Equity	15.80	16.76	17.56	19.99	19.41	16.22	13.84
Return on Assets	1.09	1.07	1.05	1.12	1.17	1.26	1.03
CRAR	14.76	15.39	14.01	14.00	13.91	13.73	13.88
Net NPA ratio	1.13	0.39	0.29	0.28	0.78	0.77	1.68

## OLD PRIVATE SECTOR BANKS

## Tamilnad Mercantile Bank

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	230	233	250	296	340	6283	92114
No. of employees	2337	2267	2531	2855	3171	66208	1096984
Business per employee	67.93	87.02	95.92	106.88	113.32	97.24	121.33
Profit per employee	0.64	0.81	0.99	1.10	1.39	0.75	0.83
Capital and Reserves & Surplus	9885	11482	13660	16348	20221	330127	7089300
Deposits	95660	116393	137933	171104	202238	3738964	74295324
Investments	32072	34992	37671	48903	53483	1344993	26132752
Advances	65717	82876	107587	137789	162560	2699373	58797025
Interest Income	9771	11184	13710	18824	24704	399275	7636115
Other income	1358	1728	1883	2317	2487	41452	977866
Interest expended	6434	7439	8272	12320	16108	278598	5138027
Operating expenses	2043	2314	2980	3490	4185	77459	1565855
Net Interest Margin	3.32	3.02	3.66	3.57	3.91	2.94	2.79
Cost of Funds (CoF)	7.41	6.96	6.42	7.71	8.21	7.27	6.12
Return on advances adjusted to CoF	5.06	4.54	4.92	4.81	5.58	4.88	4.21
Wages as % to total expenses	14.67	14.76	17.33	13.47	11.94	12.28	13.02
Return on Equity	16.27	17.27	19.96	20.89	24.08	16.22	13.84
Return on Assets	1.51	1.54	1.74	1.75	2.00	1.26	1.03
CRAR	16.05	15.54	15.13	14.69	15.01	13.73	13.88
Net NPA ratio	0.34	0.24	0.27	0.45	0.66	0.77	1.68

**NEW PRIVATE SECTOR BANKS**
**Axis Bank**

Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	831	1035	1466	1701	2019	9718	92114
No. of employees	20624	21640	26341	31738	37901	203733	1096984
Business per employee	106.00	111.10	136.60	127.60	121.50	93.03	121.33
Profit per employee	1.00	1.20	1.40	1.40	1.50	1.18	0.83
Capital and Reserves & Surplus	102148	160446	189988	228085	331079	1599334	7089300
Deposits	1173741	1413002	1892378	2201043	2526136	10219391	74295324
Investments	463304	559748	719916	931921	1137375	4916070	26132752
Advances	815568	1043409	1424078	1697595	1969660	8733113	58797025
Interest Income	108355	116380	151548	219946	271826	1265589	7636115
Other income	28969	39458	46321	54202	65511	256475	977866
Interest expended	71493	66335	85918	139769	175163	792733	5138027
Operating expenses	28582	37097	47794	60071	69142	327392	1565855
Net Interest Margin	2.87	3.05	3.10	3.04	3.09	3.30	2.79
Cost of Funds (CoF)	5.74	4.03	4.10	5.29	5.62	5.77	6.12
Return on advances adjusted to CoF	4.83	4.57	4.34	4.57	4.83	5.57	4.21
Wages as % to total expenses	9.97	12.14	12.07	10.41	9.73	11.40	13.02
Return on Equity	19.12	19.15	19.34	20.29	18.53	16.51	13.84
Return on Assets	1.44	1.67	1.68	1.68	1.70	1.74	1.03
CRAR	13.69	15.80	12.65	13.66	17.00	17.52	13.88
Net NPA ratio	0.40	0.40	0.29	0.27	0.36	0.45	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	110	110	110	114	124	9718	92114
No. of employees	1942	1591	2174	2053	2220	203733	1096984
Business per employee	37.90	51.50	49.10	51.40	67.40	93.03	121.33
Profit per employee	-0.40	-0.50	0.10	0.20	0.50	1.18	0.83
Capital and Reserves & Surplus	5983	6011	6215	8614	10031	1599334	7089300
Deposits	46469	47873	56102	63356	83638	10219391	74295324
Investments	16217	20179	22950	25178	33587	4916070	26132752
Advances	32740	34597	42817	52844	65861	8733113	58797025
Interest Income	6452	4590	5363	7170	9161	1265589	7636115
Other income	1201	1075	1121	1004	1170	256475	977866
Interest expended	4480	3174	3471	4893	6317	792733	5138027
Operating expenses	2420	2008	2152	2443	2753	327392	1565855
Net Interest Margin	2.92	2.34	2.79	2.83	2.85	3.30	2.79
Cost of Funds (CoF)	7.43	5.87	5.68	6.88	7.08	5.77	6.12
Return on advances adjusted to CoF	6.04	4.82	4.73	4.33	4.91	5.57	4.21
Wages as % to total expenses	15.14	16.99	18.92	16.98	15.20	11.40	13.02
Return on Equity	-14.27	-13.08	3.51	7.43	10.95	16.51	13.84
Return on Assets	-1.25	-1.30	0.30	0.68	1.06	1.74	1.03
CRAR	13.30	14.85	13.25	15.41	13.61	17.52	13.88
Net NPA ratio	3.88	3.11	0.96	0.57	0.75	0.45	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1422	1736	1999	2553	3046	9718	92114
No. of employees	52687	51888	55752	66076	69401	203733	1096984
Business per employee	44.60	59.00	65.30	65.40	75.00	93.03	121.33
Profit per employee	0.42	0.60	0.74	0.80	1.00	1.18	0.83
Capital and Reserves & Surplus	146518	215225	253793	299247	362141	1599334	7089300
Deposits	1428116	1674044	2085864	2467064	2962470	10219391	74295324
Investments	588175	586076	709294	974829	1116136	4916070	26132752
Advances	988830	1258306	1599827	1954200	2397206	8733113	58797025
Interest Income	163323	161727	199282	278742	350649	1265589	7636115
Other income	32906	39831	43352	57836	68526	256475	977866
Interest expended	89111	77863	93851	149896	192538	792733	5138027
Operating expenses	55328	59398	71529	92776	112361	327392	1565855
Net Interest Margin	4.69	4.13	4.22	4.19	4.28	3.30	2.79
Cost of Funds (CoF)	6.92	4.66	4.64	6.06	6.41	5.77	6.12
Return on advances adjusted to CoF	8.04	6.11	5.91	5.83	5.92	5.57	4.21
Wages as % to total expenses	15.50	16.68	17.15	14.01	13.01	11.40	13.02
Return on Equity	17.17	16.30	16.74	18.69	20.34	16.51	13.84
Return on Assets	1.28	1.53	1.58	1.77	1.90	1.74	1.03
CRAR	15.69	17.44	16.22	16.52	16.80	17.52	13.88
Net NPA ratio	0.63	0.31	0.19	0.18	0.20	0.45	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1434	1721	2565	2786	3134	9718	92114
No. of employees	51835	41068	56969	58276	62065	203733	1096984
Business per employee	115.40	76.50	73.50	70.80	73.50	93.03	121.33
Profit per employee	1.10	0.90	1.00	1.10	1.40	1.18	0.83
Capital and Reserves & Surplus	495330	516184	550909	604052	667060	1599334	7089300
Deposits	2183478	2020166	2256021	2555000	2926136	10219391	74295324
Investments	1030583	1208928	1346860	1595600	1713936	4916070	26132752
Advances	2183108	1812056	2163659	2537277	2902494	8733113	58797025
Interest Income	310925	257069	259741	335427	400756	1265589	7636115
Other income	76037	74777	66479	75028	83457	256475	977866
Interest expended	227259	175926	169572	228085	262092	792733	5138027
Operating expenses	70451	58598	66172	78504	90129	327392	1565855
Net Interest Margin	2.15	2.19	2.34	2.40	2.70	3.30	2.79
Cost of Funds (CoF)	5.72	4.18	3.59	4.32	4.55	5.77	6.12
Return on advances adjusted to CoF	4.33	4.51	4.68	5.10	5.50	5.57	4.21
Wages as % to total expenses	6.62	8.21	11.95	11.47	11.05	11.40	13.02
Return on Equity	7.80	7.96	9.65	11.20	13.10	16.51	13.84
Return on Assets	0.98	1.13	1.35	1.50	1.70	1.74	1.03
CRAR	15.53	19.41	19.54	18.52	18.74	17.52	13.88
Net NPA ratio	2.09	2.12	1.11	0.73	0.77	0.45	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	196	233	323	423	521	9718	92114
No. of employees	4251	5383	7008	9370	11502	203733	1096984
Business per employee	83.60	83.75	84.40	78.84	84.05	93.03	121.33
Profit per employee	0.35	0.65	0.82	0.86	0.92	1.18	0.83
Capital and Reserves & Surplus	16644	23972	40502	47417	76303	1599334	7089300
Deposits	221103	267102	343654	423615	541167	10219391	74295324
Investments	80834	104018	135508	145719	196542	4916070	26132752
Advances	157706	205506	261656	350640	443206	8733113	58797025
Interest Income	23095	27070	35894	53592	69832	1265589	7636115
Other income	4563	5535	7137	10118	13630	256475	977866
Interest expended	18504	18206	22129	36549	47504	792733	5138027
Operating expenses	5470	7360	10085	13430	17564	327392	1565855
Net Interest Margin	1.80	2.81	3.40	3.30	3.41	3.30	2.79
Cost of Funds (CoF)	7.53	5.69	5.35	7.19	7.48	5.77	6.12
Return on advances adjusted to CoF	5.03	5.95	6.79	6.58	6.66	5.57	4.21
Wages as % to total expenses	7.81	11.37	11.88	9.71	10.17	11.40	13.02
Return on Equity	9.84	17.25	17.91	18.26	17.15	16.51	13.84
Return on Assets	0.58	1.14	1.46	1.57	1.63	1.74	1.03
CRAR	12.55	15.33	15.89	13.85	15.36	17.52	13.88
Net NPA ratio	1.14	0.50	0.28	0.27	0.31	0.45	1.68

NEW PRIVATE SECTOR BANKS						Kotak Mahindra Bank (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	225	257	329	363	446	9718	92114
No. of employees	8227	8804	10400	12540	13620	203733	1096984
Business per employee	34.70	48.70	53.50	61.30	68.60	93.03	121.33
Profit per employee	0.30	0.70	0.80	0.90	1.00	1.18	0.83
Capital and Reserves & Surplus	39055	45399	68334	79808	94645	1599334	7089300
Deposits	156440	238865	292610	385365	510288	10219391	74295324
Investments	91102	125127	171214	215668	288734	4916070	26132752
Advances	166253	207751	293293	390792	484690	8733113	58797025
Interest Income	30651	32556	41898	61802	80425	1265589	7636115
Other income	2736	6282	7805	9773	11607	256475	977866
Interest expended	15466	13975	20922	36677	48368	792733	5138027
Operating expenses	11964	11894	15533	18348	22097	327392	1565855
Net Interest Margin	5.33	5.62	4.75	4.31	4.29	3.30	2.79
Cost of Funds (CoF)	6.00	4.50	5.20	6.82	6.95	5.77	6.12
Return on advances adjusted to CoF	9.50	9.01	7.63	7.41	7.09	5.57	4.21
Wages as % to total expenses	21.28	22.56	21.50	16.40	15.26	11.40	13.02
Return on Equity	7.36	13.29	14.39	14.65	15.60	16.51	13.84
Return on Assets	1.03	1.72	1.77	1.83	1.81	1.74	1.03
CRAR	20.01	18.35	19.92	17.52	16.05	17.52	13.88
Net NPA ratio	2.39	1.73	0.72	0.61	0.64	0.45	1.68

**NEW PRIVATE SECTOR BANKS**
**Yes Bank**

Items	2008-09	2009-10	2010-11	2011-12	2012-13	(Amount in ₹ Million)	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	118	151	215	357	428	9718	92114
No. of employees	2671	2906	3929	5642	7024	203733	1096984
Business per employee	98.84	162.38	222.03	174.77	177.42	93.03	121.33
Profit per employee	1.14	1.68	2.09	2.04	2.10	1.18	0.83
Capital and Reserves & Surplus	16242	30896	37941	46766	58077	1599334	7089300
Deposits	161694	267986	459389	491517	669556	10219391	74295324
Investments	71170	102099	188288	277573	429760	4916070	26132752
Advances	124031	221931	343636	379886	469996	8733113	58797025
Interest Income	20014	23697	40417	63074	82940	1265589	7636115
Other income	4369	5755	6233	8571	12574	256475	977866
Interest expended	14921	15818	27948	46917	60752	792733	5138027
Operating expenses	4185	5002	6798	9325	13345	327392	1565855
Net Interest Margin	2.55	2.66	2.61	2.44	2.57	3.30	2.79
Cost of Funds (CoF)	8.67	6.05	6.54	8.05	8.01	5.77	6.12
Return on advances adjusted to CoF	4.96	4.19	4.03	4.19	4.69	5.57	4.21
Wages as % to total expenses	11.41	12.34	10.43	8.45	8.85	11.40	13.02
Return on Equity	20.65	20.27	21.13	23.07	24.81	16.51	13.84
Return on Assets	1.59	1.79	1.58	1.57	1.57	1.74	1.03
CRAR	16.60	20.60	16.50	17.90	18.30	17.52	13.88
Net NPA ratio	0.33	0.06	0.03	0.05	0.01	0.45	1.68

Items	2008-09	2009-10	2010-11	2011-12	2012-13	AB Bank	
						Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	1	1	1	334	92114
No. of employees	27	28	31	27	32	25384	1096984
Business per employee	21.57	20.46	32.66	44.26	26.13	217.33	121.33
Profit per employee	1.41	1.75	1.71	3.02	2.50	4.56	0.83
Capital and Reserves & Surplus	489	536	589	671	751	1073817	7089300
Deposits	311	337	553	447	1214	2879997	74295324
Investments	109	159	138	162	251	2280631	26132752
Advances	286	173	719	670	625	2636799	58797025
Interest Income	45	33	40	51	69	422486	7636115
Other income	76	125	160	187	183	112127	977866
Interest expended	7	4	3	6	13	187406	5138027
Operating expenses	41	67	85	94	101	142882	1565855
Net Interest Margin	4.79	3.39	3.63	3.90	3.56	3.89	2.79
Cost of Funds (CoF)	2.32	1.34	0.61	1.10	1.61	4.05	6.12
Return on advances adjusted to CoF	9.36	8.80	5.71	3.33	4.25	5.50	4.21
Wages as % to total expenses	20.25	14.52	11.82	12.43	11.04	18.22	13.02
Return on Equity	7.91	9.21	9.43	12.96	11.24	11.52	13.84
Return on Assets	4.75	5.58	4.53	7.05	5.03	1.94	1.03
CRAR	50.67	30.01	30.57	34.36	19.10	17.88	13.88
Net NPA ratio	6.67	7.68	0.00	0.00	8.98	1.01	1.68

## FOREIGN BANKS

## Abu Dhabi Commercial Bank

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2	2	2	2	2	334	92114
No. of employees	40	41	43	47	51	25384	1096984
Business per employee	176.00	154.26	160.77	163.51	271.80	217.33	121.33
Profit per employee	4.20	1.86	1.91	3.40	3.57	4.56	0.83
Capital and Reserves & Surplus	1233	1309	1391	3092	3274	1073817	7089300
Deposits	5086	5229	5650	6234	7043	2879997	74295324
Investments	1947	2457	2202	2265	2326	2280631	26132752
Advances	1373	1524	1803	2892	5198	2636799	58797025
Interest Income	478	411	428	760	1176	422486	7636115
Other income	53	33	35	47	67	112127	977866
Interest expended	200	201	244	403	694	187406	5138027
Operating expenses	131	131	146	176	245	142882	1565855
Net Interest Margin	4.51	3.16	2.27	3.30	3.37	3.89	2.79
Cost of Funds (CoF)	4.20	3.89	3.74	4.86	6.50	4.05	6.12
Return on advances adjusted to CoF	7.54	4.57	4.54	5.11	2.53	5.50	4.21
Wages as % to total expenses	16.30	20.89	21.47	16.63	14.79	18.22	13.02
Return on Equity	14.22	6.00	6.09	7.28	5.72	11.52	13.84
Return on Assets	2.40	1.13	1.12	1.87	1.40	1.94	1.03
CRAR	47.57	44.79	45.25	80.88	66.82	17.88	13.88
Net NPA ratio	0.00	0.19	2.89	0.00	0.00	1.01	1.68

## FOREIGN BANKS

## American Express Banking Corp.

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2	2	2	2	2	334	92114
No. of employees	857	870	971	623	648	25384	1096984
Business per employee	13.38	13.76	16.77	30.12	33.03	217.33	121.33
Profit per employee	0.00	0.00	0.27	0.06	-1.12	4.56	0.83
Capital and Reserves & Surplus	4810	4810	6244	6254	7604	1073817	7089300
Deposits	3299	5690	5194	5013	6747	2879997	74295324
Investments	2134	2213	2390	3412	3909	2280631	26132752
Advances	6950	8747	10781	14741	17103	2636799	58797025
Interest Income	774	638	622	783	886	422486	7636115
Other income	3348	3146	3978	5046	5576	112127	977866
Interest expended	812	321	381	807	1173	187406	5138027
Operating expenses	3746	3214	4162	4825	5602	142882	1565855
Net Interest Margin	-0.31	2.36	1.50	-0.12	-1.23	3.89	2.79
Cost of Funds (CoF)	19.06	6.17	5.83	9.17	10.61	4.05	6.12
Return on advances adjusted to CoF	-10.55	1.03	-0.76	-4.75	-6.85	5.50	4.21
Wages as % to total expenses	22.38	24.40	22.45	19.09	15.96	18.22	13.02
Return on Equity	-21.80	-10.46	4.72	0.64	-10.50	11.52	13.84
Return on Assets	-7.92	-4.24	1.67	0.20	-3.23	1.94	1.03
CRAR	21.34	19.10	23.61	19.30	18.17	17.88	13.88
Net NPA ratio	4.34	1.59	1.50	1.19	1.87	1.01	1.68

## FOREIGN BANKS

## Antwerp Diamond Bank

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	1	1	1	334	92114
No. of employees	24	24	25	24	28	25384	1096984
Business per employee	337.20	195.56	259.23	387.45	287.20	217.33	121.33
Profit per employee	7.08	-0.79	-6.01	5.72	5.09	4.56	0.83
Capital and Reserves & Surplus	2186	2167	2023	2160	2302	1073817	7089300
Deposits	808	571	548	768	795	2879997	74295324
Investments	2148	1946	1649	1592	1391	2280631	26132752
Advances	7003	4461	5997	8878	7603	2636799	58797025
Interest Income	484	343	287	437	572	422486	7636115
Other income	134	153	108	179	241	112127	977866
Interest expended	225	80	73	198	214	187406	5138027
Operating expenses	85	108	120	141	175	142882	1565855
Net Interest Margin	2.95	3.14	2.66	2.33	3.31	3.89	2.79
Cost of Funds (CoF)	3.33	1.14	0.67	1.07	1.04	4.05	6.12
Return on advances adjusted to CoF	2.33	3.36	2.67	2.35	4.36	5.50	4.21
Wages as % to total expenses	11.73	23.24	36.78	23.33	22.33	18.22	13.02
Return on Equity	7.39	-0.87	-6.88	6.57	6.39	11.52	13.84
Return on Assets	1.64	-0.25	-1.72	1.20	1.31	1.94	1.03
CRAR	26.79	33.72	33.73	25.60	32.72	17.88	13.88
Net NPA ratio	3.35	14.32	3.04	1.96	0.00	1.01	1.68

Items	Australia and New Zealand Banking Group (Amount in ₹ Million)			
	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	334	92114
No. of employees	76	79	25384	1096984
Business per employee	362.21	617.75	217.33	121.33
Profit per employee	0.12	0.55	4.56	0.83
Capital and Reserves & Surplus	5856	11324	1073817	7089300
Deposits	17350	25092	2879997	74295324
Investments	4520	9950	2280631	26132752
Advances	13187	23767	2636799	58797025
Interest Income	944	2813	422486	7636115
Other income	705	496	112127	977866
Interest expended	405	1627	187406	5138027
Operating expenses	1106	1235	142882	1565855
Net Interest Margin	1.72	2.95	3.89	2.79
Cost of Funds (CoF)	1.74	5.50	4.05	6.12
Return on advances adjusted to CoF	0.01	0.95	5.50	4.21
Wages as % to total expenses	33.50	22.26	18.22	13.02
Return on Equity	0.15	0.50	11.52	13.84
Return on Assets	0.05	0.10	1.94	1.03
CRAR	25.50	26.39	17.88	13.88
Net NPA ratio	0.00	0.00	1.01	1.68

Items	Bank Internasional Indonesia						
	(Amount in ₹ Million)						
	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	1	1	1	334	92114
No. of employees	2	2	2	0	9	25384	1096984
Business per employee	0.00	0.00	0.00	0.00	0.00	217.33	121.33
Profit per employee	0.00	0.00	0.00	0.00	-2.25	4.56	0.83
Capital and Reserves & Surplus	778	780	782	783	2138	1073817	7089300
Deposits	0	0	0	0	0	2879997	74295324
Investments	8	1	0	0	0	2280631	26132752
Advances	0	0	0	0	0	2636799	58797025
Interest Income	2	9	18	27	33	422486	7636115
Other income	12	-1	1	0	1	112127	977866
Interest expended	0	0	0	0	0	187406	5138027
Operating expenses	6	3	4	22	54	142882	1565855
Net Interest Margin	0.30	1.17	2.20	3.42	2.19	3.89	2.79
Cost of Funds (CoF)	0.00	0.00	0.00	0.00	0.00	4.05	6.12
Return on advances adjusted to CoF	0.00	0.00	0.00	0.00	0.00	5.50	4.21
Wages as % to total expenses	0.00	0.00	0.00	0.00	42.32	18.22	13.02
Return on Equity	0.96	0.63	1.44	0.49	-1.38	11.52	13.84
Return on Assets	0.94	0.62	1.40	0.48	-0.93	1.94	1.03
CRAR	501.34	531.80	515.51	457.82	439.31	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.01	1.68

FOREIGN BANKS						Bank of America (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	5	5	5	5	5	334	92114
No. of employees	293	284	323	382	395	25384	1096984
Business per employee	243.06	310.20	385.23	339.93	380.70	217.33	121.33
Profit per employee	11.09	12.13	13.90	14.89	12.07	4.56	0.83
Capital and Reserves & Surplus	27481	30985	35212	40466	45160	1073817	7089300
Deposits	41668	54903	59689	59649	73780	2879997	74295324
Investments	36703	83829	48606	82258	88335	2280631	26132752
Advances	33559	36312	58591	62054	76230	2636799	58797025
Interest Income	6069	5686	7253	11131	13352	422486	7636115
Other income	3933	4929	5810	5079	4735	112127	977866
Interest expended	1519	1860	1975	4239	5731	187406	5138027
Operating expenses	1752	2439	3585	4055	4307	142882	1565855
Net Interest Margin	5.07	3.28	4.11	4.86	4.40	3.89	2.79
Cost of Funds (CoF)	2.22	1.85	1.95	3.55	2.47	4.05	6.12
Return on advances adjusted to CoF	9.06	5.75	5.12	7.62	6.08	5.50	4.21
Wages as % to total expenses	24.60	29.50	39.08	25.29	24.25	18.22	13.02
Return on Equity	13.06	11.99	12.77	13.89	10.96	11.52	13.84
Return on Assets	3.42	2.60	3.77	3.62	2.57	1.94	1.03
CRAR	12.73	15.49	14.51	17.59	18.40	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.01	1.68

## FOREIGN BANKS

## Bank of Bahrain &amp; Kuwait

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2	2	2	2	2	334	92114
No. of employees	103	106	100	98	95	25384	1096984
Business per employee	61.60	85.00	89.60	133.60	146.00	217.33	121.33
Profit per employee	1.40	0.20	1.40	2.10	1.80	4.56	0.83
Capital and Reserves & Surplus	996	1002	1061	2711	2886	1073817	7089300
Deposits	4719	5150	5148	6719	6958	2879997	74295324
Investments	1490	2251	2332	3395	3254	2280631	26132752
Advances	2868	3866	3829	6435	6926	2636799	58797025
Interest Income	486	405	520	760	947	422486	7636115
Other income	148	102	96	107	105	112127	977866
Interest expended	250	265	237	289	421	187406	5138027
Operating expenses	168	168	173	186	191	142882	1565855
Net Interest Margin	4.13	2.15	3.92	4.87	4.46	3.89	2.79
Cost of Funds (CoF)	5.19	4.90	3.55	3.31	4.83	4.05	6.12
Return on advances adjusted to CoF	7.12	4.19	6.62	7.30	5.17	5.50	4.21
Wages as % to total expenses	17.76	16.73	20.22	18.53	14.17	18.22	13.02
Return on Equity	17.86	2.42	13.87	10.98	6.24	11.52	13.84
Return on Assets	3.14	0.37	1.99	2.14	1.48	1.94	1.03
CRAR	25.52	25.01	23.28	38.60	34.70	17.88	13.88
Net NPA ratio	0.09	1.95	0.52	2.49	3.16	1.01	1.68

Items						Bank of Ceylon	
						(Amount in ₹ Million)	
	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	1	1	1	334	92114
No. of employees	30	30	29	30	28	25384	1096984
Business per employee	48.80	44.40	60.50	61.90	73.10	217.33	121.33
Profit per employee	7.30	1.80	2.70	2.50	4.50	4.56	0.83
Capital and Reserves & Surplus	804	859	932	1621	1757	1073817	7089300
Deposits	864	920	968	1048	1194	2879997	74295324
Investments	308	626	375	602	498	2280631	26132752
Advances	453	405	667	809	999	2636799	58797025
Interest Income	138	115	133	183	242	422486	7636115
Other income	154	61	47	44	50	112127	977866
Interest expended	32	38	38	44	56	187406	5138027
Operating expenses	32	36	37	40	54	142882	1565855
Net Interest Margin	6.03	4.10	4.97	5.87	6.35	3.89	2.79
Cost of Funds (CoF)	3.35	4.18	3.99	4.24	4.66	4.05	6.12
Return on advances adjusted to CoF	10.76	7.41	7.03	6.49	5.83	5.50	4.21
Wages as % to total expenses	16.28	17.69	17.37	16.72	15.01	18.22	13.02
Return on Equity	28.00	6.69	8.10	6.04	8.07	11.52	13.84
Return on Assets	10.23	2.73	3.68	3.08	4.26	1.94	1.03
CRAR	45.18	50.85	42.09	96.58	71.45	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.01	1.68

FOREIGN BANKS						Bank of Nova Scotia (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	5	5	5	5	5	334	92114
No. of employees	195	196	197	195	195	25384	1096984
Business per employee	389.10	375.04	429.41	543.06	576.45	217.33	121.33
Profit per employee	7.84	10.14	9.74	12.66	14.70	4.56	0.83
Capital and Reserves & Surplus	8609	10597	12516	14985	17850	1073817	7089300
Deposits	29757	34542	36546	46816	60556	2879997	74295324
Investments	17262	19217	24385	34831	48422	2280631	26132752
Advances	48053	50713	62991	66056	77661	2636799	58797025
Interest Income	5453	4238	4619	6626	8002	422486	7636115
Other income	1714	1334	1540	2289	2405	112127	977866
Interest expended	3710	1808	2386	3757	4554	187406	5138027
Operating expenses	586	457	535	780	841	142882	1565855
Net Interest Margin	2.48	3.34	2.63	2.80	2.76	3.89	2.79
Cost of Funds (CoF)	5.94	2.40	3.34	4.32	4.28	4.05	6.12
Return on advances adjusted to CoF	2.58	4.58	2.50	2.07	2.12	5.50	4.21
Wages as % to total expenses	4.16	8.48	8.11	5.88	5.77	18.22	13.02
Return on Equity	19.49	20.70	16.60	17.96	17.45	11.52	13.84
Return on Assets	2.04	2.79	2.20	2.24	2.24	1.94	1.03
CRAR	12.70	13.15	11.80	14.93	11.95	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	0.45	1.01	1.68

## FOREIGN BANKS

## Bank of Tokyo-Mitsubishi UFJ

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	3	3	3	3	4	334	92114
No. of employees	95	180	223	273	315	25384	1096984
Business per employee	310.79	306.98	310.30	356.60	334.90	217.33	121.33
Profit per employee	4.16	4.07	4.60	7.80	8.20	4.56	0.83
Capital and Reserves & Surplus	12078	23071	29217	31341	34023	1073817	7089300
Deposits	20760	21994	16543	32842	41464	2879997	74295324
Investments	8751	14402	9059	35867	44608	2280631	26132752
Advances	29913	33477	52673	64525	68395	2636799	58797025
Interest Income	3154	2564	3133	6019	8217	422486	7636115
Other income	627	773	814	1613	1733	112127	977866
Interest expended	1743	1264	672	1676	2922	187406	5138027
Operating expenses	408	508	688	1308	1685	142882	1565855
Net Interest Margin	3.51	2.56	3.92	4.76	4.33	3.89	2.79
Cost of Funds (CoF)	5.26	2.98	1.73	2.60	2.31	4.05	6.12
Return on advances adjusted to CoF	3.77	3.45	3.85	4.10	4.71	5.50	4.21
Wages as % to total expenses	8.69	11.72	24.31	18.83	16.33	18.22	13.02
Return on Equity	5.77	4.17	3.89	7.02	8.20	11.52	13.84
Return on Assets	1.49	1.31	1.64	2.26	2.06	1.94	1.03
CRAR	29.51	68.16	58.67	51.60	44.53	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.01	1.68

## FOREIGN BANKS

## Barclays Bank

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	5	7	9	9	9	334	92114
No. of employees	1534	1084	978	610	391	25384	1096984
Business per employee	111.01	120.81	143.67	183.14	275.48	217.33	121.33
Profit per employee	0.20	-4.23	0.95	-2.31	-1.13	4.56	0.83
Capital and Reserves & Surplus	50014	55160	55410	55410	55410	1073817	7089300
Deposits	124855	70754	67401	53826	50632	2879997	74295324
Investments	78831	106473	125534	116000	138232	2280631	26132752
Advances	105505	75652	83113	86570	84723	2636799	58797025
Interest Income	20365	16593	16804	12913	15086	422486	7636115
Other income	5892	1492	4563	-875	2554	112127	977866
Interest expended	9785	6981	8325	6190	9808	187406	5138027
Operating expenses	8925	7801	7605	5330	5193	142882	1565855
Net Interest Margin	6.29	4.58	3.76	2.88	2.23	3.89	2.79
Cost of Funds (CoF)	8.68	4.50	4.27	4.95	5.39	4.05	6.12
Return on advances adjusted to CoF	8.61	8.88	6.98	4.87	1.62	5.50	4.21
Wages as % to total expenses	14.15	22.00	19.96	28.08	18.14	18.22	13.02
Return on Equity	0.61	-10.54	1.81	-3.30	-1.02	11.52	13.84
Return on Assets	0.16	-3.12	0.47	-0.91	-0.27	1.94	1.03
CRAR	17.07	16.99	14.89	14.99	19.09	17.88	13.88
Net NPA ratio	4.59	5.15	1.46	1.45	1.74	1.01	1.68

## FOREIGN BANKS

## BNP Paribas

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	9	9	9	9	9	334	92114
No. of employees	347	330	335	342	333	25384	1096984
Business per employee	203.50	277.60	300.80	351.90	390.50	217.33	121.33
Profit per employee	4.90	5.50	5.60	2.40	5.60	4.56	0.83
Capital and Reserves & Surplus	16565	18344	20187	20973	22819	1073817	7089300
Deposits	33531	50203	46465	59004	55797	2879997	74295324
Investments	35618	40274	38065	33866	45643	2280631	26132752
Advances	37099	37376	54507	61842	77373	2636799	58797025
Interest Income	6366	5850	6461	8424	8646	422486	7636115
Other income	2432	1947	2581	730	2820	112127	977866
Interest expended	2723	1430	2409	4038	4008	187406	5138027
Operating expenses	1934	2382	2856	3580	3956	142882	1565855
Net Interest Margin	4.18	4.59	4.03	3.91	3.65	3.89	2.79
Cost of Funds (CoF)	4.54	2.17	3.51	5.24	4.69	4.05	6.12
Return on advances adjusted to CoF	5.57	5.41	4.48	3.24	2.82	5.50	4.21
Wages as % to total expenses	19.57	26.72	21.61	16.83	17.11	18.22	13.02
Return on Equity	11.84	10.34	9.76	3.95	8.56	11.52	13.84
Return on Assets	2.13	2.05	2.00	0.73	1.70	1.94	1.03
CRAR	12.37	15.78	11.92	14.70	13.82	17.88	13.88
Net NPA ratio	0.86	0.00	0.00	0.07	0.00	1.01	1.68

FOREIGN BANKS		Chinatrust Commercial Bank					
Items	2008-09						(Amount in ₹ Million)
		2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	1	1	2	334	92114
No. of employees	31	33	35	34	42	25384	1096984
Business per employee	67.50	96.30	107.00	128.90	117.80	217.33	121.33
Profit per employee	1.80	1.00	1.30	-0.03	-3.10	4.56	0.83
Capital and Reserves & Surplus	1157	1189	1230	1735	1603	1073817	7089300
Deposits	608	1143	971	1466	1927	2879997	74295324
Investments	132	166	319	520	1197	2280631	26132752
Advances	1485	2035	2346	2846	2765	2636799	58797025
Interest Income	186	169	208	363	382	422486	7636115
Other income	30	36	53	59	53	112127	977866
Interest expended	64	30	59	149	124	187406	5138027
Operating expenses	86	124	115	147	201	142882	1565855
Net Interest Margin	6.10	6.39	5.58	6.56	6.49	3.89	2.79
Cost of Funds (CoF)	5.68	3.11	4.12	8.63	5.61	4.05	6.12
Return on advances adjusted to CoF	6.16	6.05	4.48	3.87	6.00	5.50	4.21
Wages as % to total expenses	20.13	24.79	26.66	21.50	25.94	18.22	13.02
Return on Equity	6.98	2.79	3.33	-0.06	-7.87	11.52	13.84
Return on Assets	2.91	1.33	1.39	-0.02	-3.26	1.94	1.03
CRAR	45.40	31.12	36.27	44.78	35.12	17.88	13.88
Net NPA ratio	0.00	1.39	1.07	3.24	9.71	1.01	1.68

FOREIGN BANKS						Citibank (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	41	43	43	43	43	334	92114
No. of employees	4795	4613	5380	5176	5402	25384	1096984
Business per employee	188.01	197.99	174.59	197.50	212.40	217.33	121.33
Profit per employee	4.51	1.83	2.86	3.60	5.02	4.56	0.83
Capital and Reserves & Surplus	115180	135136	149607	159843	173794	1073817	7089300
Deposits	516775	544521	566681	646977	665594	2879997	74295324
Investments	245194	281087	303985	431667	440766	2280631	26132752
Advances	399199	366551	405970	471030	520355	2636799	58797025
Interest Income	68402	60705	62693	77676	89161	422486	7636115
Other income	35823	15913	19472	13933	19972	112127	977866
Interest expended	24288	20168	22227	28875	37382	187406	5138027
Operating expenses	25872	23543	27170	28014	28948	142882	1565855
Net Interest Margin	4.67	4.04	3.91	4.07	4.03	3.89	2.79
Cost of Funds (CoF)	3.56	2.67	2.72	3.00	3.37	4.05	6.12
Return on advances adjusted to CoF	9.04	7.82	6.34	6.68	6.40	5.50	4.21
Wages as % to total expenses	17.56	20.02	20.47	18.65	16.02	18.22	13.02
Return on Equity	20.83	6.87	10.01	12.42	16.30	11.52	13.84
Return on Assets	2.12	0.96	1.37	1.64	2.12	1.94	1.03
CRAR	13.23	18.14	17.31	16.03	15.90	17.88	13.88
Net NPA ratio	2.63	2.14	1.21	0.90	1.47	1.01	1.68

Items	Commonwealth Bank of Australia				
	(Amount in ₹ Million)				
	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	1	334	92114
No. of employees	29	27	29	25384	1096984
Business per employee	9.81	37.35	74.19	217.33	121.33
Profit per employee	-5.81	-2.20	-2.13	4.56	0.83
Capital and Reserves & Surplus	1584	1692	1692	1073817	7089300
Deposits	21	109	513	2879997	74295324
Investments	68	164	347	2280631	26132752
Advances	263	899	1652	2636799	58797025
Interest Income	83	147	174	422486	7636115
Other income	20	69	51	112127	977866
Interest expended	0	5	23	187406	5138027
Operating expenses	270	268	261	142882	1565855
Net Interest Margin	4.40	6.79	5.68	3.89	2.79
Cost of Funds (CoF)	0.10	1.28	2.56	4.05	6.12
Return on advances adjusted to CoF	1.57	6.46	3.94	5.50	4.21
Wages as % to total expenses	38.43	41.46	40.09	18.22	13.02
Return on Equity	-10.63	-3.62	-3.66	11.52	13.84
Return on Assets	-11.50	-2.99	-2.56	1.94	1.03
CRAR	143.96	78.29	63.77	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	1.01	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	6	6	6	6	5	334	92114
No. of employees	120	110	109	106	92	25384	1096984
Business per employee	210.50	298.30	361.40	266.40	325.60	217.33	121.33
Profit per employee	13.00	7.10	4.40	25.50	16.80	4.56	0.83
Capital and Reserves & Surplus	9098	13446	13924	17375	17593	1073817	7089300
Deposits	8183	10662	6725	9131	5963	2879997	74295324
Investments	40308	41228	38923	40141	32272	2280631	26132752
Advances	17630	22345	32752	19186	24042	2636799	58797025
Interest Income	3466	3298	3689	4525	4312	422486	7636115
Other income	2549	2398	1803	2633	922	112127	977866
Interest expended	1737	1013	1745	2581	2229	187406	5138027
Operating expenses	996	803	947	1030	939	142882	1565855
Net Interest Margin	3.09	3.34	2.66	2.55	3.04	3.89	2.79
Cost of Funds (CoF)	3.92	1.60	2.92	4.20	4.04	4.05	6.12
Return on advances adjusted to CoF	6.18	4.81	2.19	1.71	2.30	5.50	4.21
Wages as % to total expenses	21.08	23.40	19.22	14.52	14.65	18.22	13.02
Return on Equity	17.68	6.94	3.50	17.29	8.85	11.52	13.84
Return on Assets	4.10	1.72	0.89	4.92	3.21	1.94	1.03
CRAR	13.20	19.50	13.98	14.34	17.27	17.88	13.88
Net NPA ratio	0.00	6.18	0.00	0.00	0.00	1.01	1.68

Items	Credit Suisse AG			
	(Amount in ₹ Million)			
	Group Aggregate 2012-13	All Banks' Aggregate 2012-13		
No. of offices	1	1	334	92114
No. of employees	32	34	25384	1096984
Business per employee	187.01	256.99	217.33	121.33
Profit per employee	27.86	26.60	4.56	0.83
Capital and Reserves & Surplus	12162	13066	1073817	7089300
Deposits	3484	4187	2879997	74295324
Investments	19554	27020	2280631	26132752
Advances	2500	4550	2636799	58797025
Interest Income	1006	2172	422486	7636115
Other income	1238	902	112127	977866
Interest expended	89	961	187406	5138027
Operating expenses	547	519	142882	1565855
Net Interest Margin	3.70	4.11	3.89	2.79
Cost of Funds (CoF)	0.48	2.30	4.05	6.12
Return on advances adjusted to CoF	-0.40	5.82	5.50	4.21
Wages as % to total expenses	61.48	23.35	18.22	13.02
Return on Equity	7.33	7.17	11.52	13.84
Return on Assets	6.38	3.28	1.94	1.03
CRAR	118.02	60.07	17.88	13.88
Net NPA ratio	0.00	0.00	1.01	1.68

## FOREIGN BANKS

## DBS Bank

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	10	10	12	12	12	334	92114
No. of employees	359	417	620	786	823	25384	1096984
Business per employee	166.23	255.45	240.65	327.82	356.57	217.33	121.33
Profit per employee	7.22	6.48	2.05	4.27	3.51	4.56	0.83
Capital and Reserves & Surplus	14005	16706	17978	26418	29303	1073817	7089300
Deposits	60229	66371	73680	129220	154876	2879997	74295324
Investments	78107	100863	103131	147806	181673	2280631	26132752
Advances	27228	40152	75242	128443	138581	2636799	58797025
Interest Income	8086	8798	10659	17971	25592	422486	7636115
Other income	3022	1549	961	3110	1288	112127	977866
Interest expended	4939	3176	5908	10450	15359	187406	5138027
Operating expenses	1648	1677	2726	4121	4881	142882	1565855
Net Interest Margin	2.91	3.59	2.24	2.50	2.65	3.89	2.79
Cost of Funds (CoF)	5.47	2.59	3.72	4.56	5.11	4.05	6.12
Return on advances adjusted to CoF	3.93	5.61	2.42	2.89	3.18	5.50	4.21
Wages as % to total expenses	13.89	15.13	14.50	13.33	10.48	18.22	13.02
Return on Equity	20.38	17.59	7.34	15.12	10.36	11.52	13.84
Return on Assets	2.72	2.38	0.79	1.12	0.72	1.94	1.03
CRAR	15.70	16.96	14.98	14.38	12.99	17.88	13.88
Net NPA ratio	0.55	1.00	0.31	0.60	2.37	1.01	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	13	13	15	15	17	334	92114
No. of employees	1599	1498	1453	1351	1675	25384	1096984
Business per employee	143.41	184.18	198.88	215.63	257.53	217.33	121.33
Profit per employee	2.69	2.98	4.34	6.09	6.17	4.56	0.83
Capital and Reserves & Surplus	47603	49448	55749	63982	78913	1073817	7089300
Deposits	141474	146930	146464	168427	207943	2879997	74295324
Investments	87049	90471	85984	84215	106012	2280631	26132752
Advances	87976	129228	142938	125489	223741	2636799	58797025
Interest Income	18814	15789	18802	23982	27031	422486	7636115
Other income	10197	8170	9805	7530	9364	112127	977866
Interest expended	5879	3023	4616	5898	7069	187406	5138027
Operating expenses	11551	9564	11234	10552	11108	142882	1565855
Net Interest Margin	5.21	4.79	4.98	6.31	5.78	3.89	2.79
Cost of Funds (CoF)	3.21	1.60	2.36	3.14	2.99	4.05	6.12
Return on advances adjusted to CoF	10.11	7.10	6.16	9.97	8.51	5.50	4.21
Wages as % to total expenses	24.34	40.56	34.48	30.08	28.17	18.22	13.02
Return on Equity	9.50	9.20	11.98	13.75	14.46	11.52	13.84
Return on Assets	1.75	1.73	1.95	2.58	2.98	1.94	1.03
CRAR	15.25	16.45	15.03	14.12	14.08	17.88	13.88
Net NPA ratio	0.88	0.79	0.23	0.09	0.13	1.01	1.68

Items	2009-10	2010-11	2011-12	2012-13	FirstRand Bank	
					Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	1	1	334	92114
No. of employees	35	45	77	88	25384	1096984
Business per employee	7.16	36.56	35.80	37.30	217.33	121.33
Profit per employee	-10.66	-1.97	-0.03	-6.76	4.56	0.83
Capital and Reserves & Surplus	1773	4092	3627	3033	1073817	7089300
Deposits	51	254	366	713	2879997	74295324
Investments	2091	4937	5613	7848	2280631	26132752
Advances	200	1414	2416	2594	2636799	58797025
Interest Income	56	353	629	767	422486	7636115
Other income	119	234	223	292	112127	977866
Interest expended	10	152	265	286	187406	5138027
Operating expenses	539	519	616	1103	142882	1565855
Net Interest Margin	1.53	3.83	4.50	4.77	3.89	2.79
Cost of Funds (CoF)	0.46	5.79	5.13	4.02	4.05	6.12
Return on advances adjusted to CoF	3.10	-1.63	1.80	3.40	5.50	4.21
Wages as % to total expenses	72.07	54.17	47.01	39.55	18.22	13.02
Return on Equity	-21.05	-3.02	-0.06	-17.86	11.52	13.84
Return on Assets	-21.45	-1.37	-0.03	-6.09	1.94	1.03
CRAR	74.73	94.81	61.47	47.84	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	1.01	1.68

## FOREIGN BANKS

## Hongkong &amp; Shanghai Banking Corporation

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	47	50	50	50	50	334	92114
No. of employees	7446	6685	6373	5166	4726	25384	1096984
Business per employee	96.18	113.55	122.17	165.89	188.99	217.33	121.33
Profit per employee	1.61	1.17	2.32	3.47	4.04	4.56	0.83
Capital and Reserves & Surplus	112143	121352	136875	149537	151958	1073817	7089300
Deposits	499703	557478	541067	614233	568660	2879997	74295324
Investments	311538	412891	372791	403238	451787	2280631	26132752
Advances	275887	234748	274006	355123	357087	2636799	58797025
Interest Income	63269	51659	51950	62626	70332	422486	7636115
Other income	26994	21355	17886	22008	17242	112127	977866
Interest expended	26610	19147	18591	25168	30006	187406	5138027
Operating expenses	21947	19501	21909	24183	24646	142882	1565855
Net Interest Margin	4.30	3.51	3.67	3.74	3.74	3.89	2.79
Cost of Funds (CoF)	4.82	3.17	3.06	3.83	4.09	4.05	6.12
Return on advances adjusted to CoF	8.81	7.19	6.41	4.91	5.85	5.50	4.21
Wages as % to total expenses	18.01	21.28	21.59	19.35	19.95	18.22	13.02
Return on Equity	13.13	6.94	11.83	13.88	12.84	11.52	13.84
Return on Assets	1.51	0.88	1.68	1.97	1.81	1.94	1.03
CRAR	15.31	18.03	18.03	16.04	17.10	17.88	13.88
Net NPA ratio	1.42	2.31	0.91	0.62	0.33	1.01	1.68

## FOREIGN BANKS

## HSBC Bank Oman S.A.O.G.

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2	2	2	2	2	334	92114
No. of employees	39	37	37	38	33	25384	1096984
Business per employee	48.05	52.25	44.77	46.37	48.11	217.33	121.33
Profit per employee	0.75	2.45	2.88	4.43	7.53	4.56	0.83
Capital and Reserves & Surplus	1681	1699	1720	2192	2229	1073817	7089300
Deposits	1866	1716	1658	1552	1488	2879997	74295324
Investments	944	938	927	773	401	2280631	26132752
Advances	19	18	22	41	51	2636799	58797025
Interest Income	145	144	147	175	173	422486	7636115
Other income	26	109	126	230	315	112127	977866
Interest expended	92	85	83	95	94	187406	5138027
Operating expenses	61	66	72	79	96	142882	1565855
Net Interest Margin	1.36	1.52	1.63	1.95	1.98	3.89	2.79
Cost of Funds (CoF)	4.32	4.04	3.95	4.66	5.53	4.05	6.12
Return on advances adjusted to CoF	-0.25	0.21	0.24	6.64	5.19	5.50	4.21
Wages as % to total expenses	11.32	12.59	14.53	15.40	19.41	18.22	13.02
Return on Equity	1.75	5.21	6.73	8.61	11.24	11.52	13.84
Return on Assets	1.22	3.52	4.47	6.09	8.80	1.94	1.03
CRAR	25.17	41.08	45.64	52.01	55.76	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.01	1.68

Items	Industrial and Commercial Bank of China (Amount in ₹ Million)			
	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	334	92114
No. of employees	15	25	25384	1096984
Business per employee	26.71	205.73	217.33	121.33
Profit per employee	6.19	6.58	4.56	0.83
Capital and Reserves & Surplus	4654	4818	1073817	7089300
Deposits	1	1771	2879997	74295324
Investments	0	1038	2280631	26132752
Advances	455	3372	2636799	58797025
Interest Income	247	578	422486	7636115
Other income	30	36	112127	977866
Interest expended	0	74	187406	5138027
Operating expenses	101	234	142882	1565855
Net Interest Margin	4.76	7.77	3.89	2.79
Cost of Funds (CoF)	0.00	3.96	4.05	6.12
Return on advances adjusted to CoF	2.58	10.67	5.50	4.21
Wages as % to total expenses	35.97	48.84	18.22	13.02
Return on Equity	2.13	3.47	11.52	13.84
Return on Assets	2.05	2.45	1.94	1.03
CRAR	241.01	69.43	17.88	13.88
Net NPA ratio	0.00	0.00	1.01	1.68

Items						JPMorgan Chase Bank	
						(Amount in ₹ Million)	
	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	1	1	1	334	92114
No. of employees	175	182	221	256	243	25384	1096984
Business per employee	182.53	213.58	221.77	472.94	632.68	217.33	121.33
Profit per employee	25.36	0.61	21.94	19.38	27.68	4.56	0.83
Capital and Reserves & Surplus	25116	29768	39266	50808	57535	1073817	7089300
Deposits	35866	59309	63839	88445	103687	2879997	74295324
Investments	66944	91618	99404	133038	176913	2280631	26132752
Advances	7025	10122	34627	45293	53445	2636799	58797025
Interest Income	5132	4381	7396	11928	15451	422486	7636115
Other income	7209	-1010	5417	3468	5620	112127	977866
Interest expended	2308	1799	2471	4440	7423	187406	5138027
Operating expenses	1378	1630	2044	2093	2137	142882	1565855
Net Interest Margin	3.03	2.29	3.65	4.20	3.49	3.89	2.79
Cost of Funds (CoF)	2.69	2.04	2.40	3.32	4.36	4.05	6.12
Return on advances adjusted to CoF	5.67	1.29	2.31	3.72	2.21	5.50	4.21
Wages as % to total expenses	21.22	28.60	28.56	19.68	13.27	18.22	13.02
Return on Equity	19.38	0.40	14.05	11.02	12.42	11.52	13.84
Return on Assets	4.21	0.09	3.56	2.90	3.07	1.94	1.03
CRAR	15.90	23.63	22.99	23.96	26.89	17.88	13.88
Net NPA ratio	1.27	2.88	0.00	0.00	0.00	1.01	1.68

## FOREIGN BANKS

## JSC VTB Bank

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	1	1	1	334	92114
No. of employees	17	16	16	26	26	25384	1096984
Business per employee	7.33	11.40	38.15	47.94	51.81	217.33	121.33
Profit per employee	0.00	0.00	-0.75	0.50	1.38	4.56	0.83
Capital and Reserves & Surplus	1106	1106	1106	1108	1114	1073817	7089300
Deposits	21	86	70	75	99	2879997	74295324
Investments	0	20	15	45	24	2280631	26132752
Advances	97	97	540	788	885	2636799	58797025
Interest Income	68	52	69	120	134	422486	7636115
Other income	1	3	5	9	24	112127	977866
Interest expended	0	0	0	2	3	187406	5138027
Operating expenses	70	77	88	98	102	142882	1565855
Net Interest Margin	6.03	4.48	5.74	9.82	10.44	3.89	2.79
Cost of Funds (CoF)	0.00	0.00	0.23	2.61	3.34	4.05	6.12
Return on advances adjusted to CoF	0.00	0.00	6.11	11.09	10.39	5.50	4.21
Wages as % to total expenses	33.38	35.46	37.90	43.23	45.10	18.22	13.02
Return on Equity	-0.26	-1.24	-1.08	0.81	2.36	11.52	13.84
Return on Assets	-0.26	-1.16	-1.03	0.76	2.01	1.94	1.03
CRAR	317.51	225.93	123.59	86.96	66.45	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.01	1.68

						<b>Krung Thai Bank</b>		
						<i>(Amount in ₹ Million)</i>		
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13	
No. of offices	1	1	1	1	1	334	92114	
No. of employees	10	10	10	10	10	25384	1096984	
Business per employee	102.17	101.55	117.34	138.46	181.15	217.33	121.33	
Profit per employee	1.69	0.71	2.36	3.30	3.46	4.56	0.83	
Capital and Reserves & Surplus	449	443	463	480	491	1073817	7089300	
Deposits	1033	1068	1161	1432	1835	2879997	74295324	
Investments	278	310	323	349	466	2280631	26132752	
Advances	93	51	132	93	160	2636799	58797025	
Interest Income	103	79	95	129	166	422486	7636115	
Other income	9	11	17	20	15	112127	977866	
Interest expended	46	37	29	48	78	187406	5138027	
Operating expenses	32	39	37	34	37	142882	1565855	
Net Interest Margin	4.10	2.77	4.09	4.45	4.08	3.89	2.79	
Cost of Funds (CoF)	4.95	3.48	2.58	3.60	4.75	4.05	6.12	
Return on advances adjusted to CoF	3.47	3.83	4.27	5.81	4.15	5.50	4.21	
Wages as % to total expenses	8.15	9.36	11.78	9.87	8.33	18.22	13.02	
Return on Equity	4.15	1.75	5.73	7.71	7.85	11.52	13.84	
Return on Assets	1.36	0.52	1.67	2.12	1.82	1.94	1.03	
CRAR	81.86	61.02	71.18	62.57	54.57	17.88	13.88	
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.01	1.68	

Items						Mashreqbank (Amount in ₹ Million)	
	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2	2	1	1	1	334	92114
No. of employees	16	16	13	14	12	25384	1096984
Business per employee	31.00	19.12	52.47	55.76	67.83	217.33	121.33
Profit per employee	3.41	2.67	6.02	6.88	9.70	4.56	0.83
Capital and Reserves & Surplus	875	917	996	1092	1208	1073817	7089300
Deposits	209	421	599	781	1194	2879997	74295324
Investments	528	337	358	400	465	2280631	26132752
Advances	98	562	413	523	547	2636799	58797025
Interest Income	53	52	54	52	98	422486	7636115
Other income	104	131	168	222	206	112127	977866
Interest expended	2	1	1	1	1	187406	5138027
Operating expenses	60	84	84	115	110	142882	1565855
Net Interest Margin	4.55	4.05	3.43	2.85	4.42	3.89	2.79
Cost of Funds (CoF)	0.59	0.33	0.27	0.15	0.10	4.05	6.12
Return on advances adjusted to CoF	4.75	3.46	3.99	2.31	4.12	5.50	4.21
Wages as % to total expenses	41.18	36.15	39.81	30.34	24.88	18.22	13.02
Return on Equity	6.44	4.77	8.18	9.23	10.12	11.52	13.84
Return on Assets	4.43	3.35	5.03	5.76	5.61	1.94	1.03
CRAR	76.80	78.21	59.07	55.37	49.62	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.01	1.68

FOREIGN BANKS						Mizuho Corporate Bank (Amount in ₹ Million)	
Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2	2	2	2	2	334	92114
No. of employees	113	126	153	174	204	25384	1096984
Business per employee	202.38	194.09	208.29	248.80	419.78	217.33	121.33
Profit per employee	3.81	1.76	4.77	10.36	9.99	4.56	0.83
Capital and Reserves & Surplus	7442	7647	32378	34149	35877	1073817	7089300
Deposits	11475	11881	6710	6728	17434	2879997	74295324
Investments	4036	4465	3956	6586	13835	2280631	26132752
Advances	11191	10827	25158	35816	55188	2636799	58797025
Interest Income	1290	984	1544	2876	4248	422486	7636115
Other income	381	373	673	1075	959	112127	977866
Interest expended	582	506	380	163	603	187406	5138027
Operating expenses	362	460	540	663	776	142882	1565855
Net Interest Margin	4.16	2.20	3.82	5.83	5.61	3.89	2.79
Cost of Funds (CoF)	4.86	3.69	3.71	1.26	2.06	4.05	6.12
Return on advances adjusted to CoF	5.96	3.52	3.40	5.63	4.76	5.50	4.21
Wages as % to total expenses	15.83	18.74	25.63	37.32	27.34	18.22	13.02
Return on Equity	7.46	2.72	3.65	5.32	4.94	11.52	13.84
Return on Assets	2.43	0.89	2.37	4.00	3.90	1.94	1.03
CRAR	37.58	38.98	87.25	60.27	48.11	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	1.59	1.01	1.68

**FOREIGN BANKS**
**National Australia Bank**
*(Amount in ₹ Million)*

Items	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	334	92114
No. of employees	16	20	25384	1096984
Business per employee	0.00	86.10	217.33	121.33
Profit per employee	-1.57	-4.64	4.56	0.83
Capital and Reserves & Surplus	1530	1530	1073817	7089300
Deposits	0	0	2879997	74295324
Investments	0	117	2280631	26132752
Advances	0	1636	2636799	58797025
Interest Income	31	124	422486	7636115
Other income	0	14	112127	977866
Interest expended	0	0	187406	5138027
Operating expenses	54	218	142882	1565855
Net Interest Margin	1.98	5.18	3.89	2.79
Cost of Funds (CoF)	0.00	0.01	4.05	6.12
Return on advances adjusted to CoF	0.00	0.02	5.50	4.21
Wages as % to total expenses	74.15	62.41	18.22	13.02
Return on Equity	-1.54	-5.76	11.52	13.84
Return on Assets	-1.54	-5.41	1.94	1.03
CRAR	423.74	96.08	17.88	13.88
Net NPA ratio	0.00	0.00	1.01	1.68

## FOREIGN BANKS

## Rabobank International

(Amount in ₹ Million)

Items	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	334	92114
No. of employees	43	55	25384	1096984
Business per employee	84.41	132.01	217.33	121.33
Profit per employee	0.38	2.39	4.56	0.83
Capital and Reserves & Surplus	6017	6139	1073817	7089300
Deposits	117	834	2879997	74295324
Investments	1384	1242	2280631	26132752
Advances	3513	5899	2636799	58797025
Interest Income	253	720	422486	7636115
Other income	225	209	112127	977866
Interest expended	1	95	187406	5138027
Operating expenses	352	578	142882	1565855
Net Interest Margin	3.92	8.36	3.89	2.79
Cost of Funds (CoF)	0.59	6.65	4.05	6.12
Return on advances adjusted to CoF	1.22	3.78	5.50	4.21
Wages as % to total expenses	45.42	45.22	18.22	13.02
Return on Equity	0.27	2.01	11.52	13.84
Return on Assets	0.40	1.42	1.94	1.03
CRAR	123.86	70.34	17.88	13.88
Net NPA ratio	0.00	0.00	1.01	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	30	31	31	31	31	334	92114
No. of employees	3241	2716	2183	1951	1554	25384	1096984
Business per employee	102.94	115.90	111.32	130.73	162.11	217.33	121.33
Profit per employee	0.06	-0.41	0.83	2.46	1.43	4.56	0.83
Capital and Reserves & Surplus	23858	22809	24623	29421	28319	1073817	7089300
Deposits	159603	166015	139472	130395	127494	2879997	74295324
Investments	108107	72654	89016	77214	91235	2280631	26132752
Advances	166597	134060	105508	125345	125339	2636799	58797025
Interest Income	31197	21263	18128	17907	18904	422486	7636115
Other income	12251	7495	7864	8180	5470	112127	977866
Interest expended	14371	7141	7354	8658	9325	187406	5138027
Operating expenses	14973	9963	10005	9033	10274	142882	1565855
Net Interest Margin	5.04	5.24	4.70	3.70	3.52	3.89	2.79
Cost of Funds (CoF)	4.19	2.94	3.48	4.65	4.79	4.05	6.12
Return on advances adjusted to CoF	8.28	7.38	4.86	3.82	3.53	5.50	4.21
Wages as % to total expenses	25.61	24.37	21.90	18.60	17.67	18.22	13.02
Return on Equity	0.82	-4.49	7.65	17.75	7.71	11.52	13.84
Return on Assets	0.06	-0.40	0.76	1.96	0.96	1.94	1.03
CRAR	12.66	12.50	11.65	12.46	14.50	17.88	13.88
Net NPA ratio	2.20	1.95	1.65	0.74	0.29	1.01	1.68

Items	2011-12	2012-13	Sberbank	
			Group	All Banks' Aggregate 2012-13
			Aggregate 2012-13	Aggregate 2012-13
No. of offices	1	1	334	92114
No. of employees	16	16	25384	1096984
Business per employee	0.01	26.06	217.33	121.33
Profit per employee	-0.84	-1.00	4.56	0.83
Capital and Reserves & Surplus	1368	1443	1073817	7089300
Deposits	0	47	2879997	74295324
Investments	0	0	2280631	26132752
Advances	0	370	2636799	58797025
Interest Income	103	117	422486	7636115
Other income	0	3	112127	977866
Interest expended	0	1	187406	5138027
Operating expenses	117	133	142882	1565855
Net Interest Margin	7.49	7.34	3.89	2.79
Cost of Funds (CoF)	0.00	0.59	4.05	6.12
Return on advances adjusted to CoF	0.00	0.18	5.50	4.21
Wages as % to total expenses	49.25	52.84	18.22	13.02
Return on Equity	-0.98	-1.14	11.52	13.84
Return on Assets	-0.99	-1.08	1.94	1.03
CRAR	329.86	193.98	17.88	13.88
Net NPA ratio	0.00	0.00	1.01	1.68

## FOREIGN BANKS

## Shinhan Bank

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2	2	3	3	3	334	92114
No. of employees	53	53	76	76	91	25384	1096984
Business per employee	244.50	221.05	185.58	243.94	294.06	217.33	121.33
Profit per employee	3.86	4.58	3.34	5.49	4.89	4.56	0.83
Capital and Reserves & Surplus	2494	2736	4847	5286	5725	1073817	7089300
Deposits	7660	6923	7925	10371	14404	2879997	74295324
Investments	2027	1963	2279	2811	5906	2280631	26132752
Advances	4576	4801	6192	9145	12061	2636799	58797025
Interest Income	639	693	892	1451	2050	422486	7636115
Other income	84	126	132	173	194	112127	977866
Interest expended	257	222	301	625	1048	187406	5138027
Operating expenses	128	133	182	234	314	142882	1565855
Net Interest Margin	4.38	4.49	4.81	5.26	4.75	3.89	2.79
Cost of Funds (CoF)	4.25	2.93	3.74	6.21	7.08	4.05	6.12
Return on advances adjusted to CoF	6.95	6.61	4.61	3.92	2.87	5.50	4.21
Wages as % to total expenses	13.74	13.54	15.52	10.42	8.82	18.22	13.02
Return on Equity	8.05	9.28	6.70	8.66	7.99	11.52	13.84
Return on Assets	1.86	2.28	1.82	2.52	1.78	1.94	1.03
CRAR	36.80	40.85	50.73	40.26	34.48	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.01	1.68

## FOREIGN BANKS

## Societe Generale

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2	2	2	2	3	334	92114
No. of employees	115	109	83	94	99	25384	1096984
Business per employee	101.70	109.85	186.84	249.32	303.98	217.33	121.33
Profit per employee	3.38	0.39	2.47	3.55	3.58	4.56	0.83
Capital and Reserves & Surplus	3813	3635	3844	8414	8571	1073817	7089300
Deposits	8246	8365	8880	12807	13826	2879997	74295324
Investments	15397	17880	20775	18462	11354	2280631	26132752
Advances	3658	4151	6995	10564	17569	2636799	58797025
Interest Income	1527	1087	1823	2216	2436	422486	7636115
Other income	688	90	370	86	103	112127	977866
Interest expended	802	442	1121	1261	1191	187406	5138027
Operating expenses	655	624	565	512	754	142882	1565855
Net Interest Margin	2.73	2.85	2.62	3.13	3.96	3.89	2.79
Cost of Funds (CoF)	3.14	2.16	2.75	4.67	4.80	4.05	6.12
Return on advances adjusted to CoF	9.54	5.42	4.76	4.81	3.90	5.50	4.21
Wages as % to total expenses	22.01	31.49	15.78	13.96	17.09	18.22	13.02
Return on Equity	10.51	1.18	5.61	5.21	4.35	11.52	13.84
Return on Assets	2.07	0.31	0.80	1.17	1.22	1.94	1.03
CRAR	22.47	22.77	16.23	36.61	29.35	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.01	1.68

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

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	2	2	2	2	2	334	92114
No. of employees	34	35	38	34	34	25384	1096984
Business per employee	13.85	8.91	8.39	13.06	17.10	217.33	121.33
Profit per employee	0.13	0.16	0.04	0.26	0.55	4.56	0.83
Capital and Reserves & Surplus	57	63	66	79	98	1073817	7089300
Deposits	417	318	280	312	398	2879997	74295324
Investments	48	50	51	55	58	2280631	26132752
Advances	104	78	88	185	184	2636799	58797025
Interest Income	14	11	12	23	33	422486	7636115
Other income	46	50	44	59	74	112127	977866
Interest expended	6	7	7	8	11	187406	5138027
Operating expenses	34	40	43	50	54	142882	1565855
Net Interest Margin	1.66	0.92	1.13	3.54	4.38	3.89	2.79
Cost of Funds (CoF)	1.22	1.34	1.67	1.93	2.32	4.05	6.12
Return on advances adjusted to CoF	6.23	5.68	6.07	10.63	11.32	5.50	4.21
Wages as % to total expenses	50.14	54.74	56.36	55.02	50.64	18.22	13.02
Return on Equity	19.55	11.50	2.62	13.79	21.14	11.52	13.84
Return on Assets	1.98	1.64	0.43	2.23	3.37	1.94	1.03
CRAR	20.31	20.03	21.60	16.81	12.91	17.88	13.88
Net NPA ratio	2.55	3.39	2.46	1.16	2.36	1.01	1.68

## FOREIGN BANKS

## Standard Chartered Bank

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	91	95	95	95	100	334	92114
No. of employees	7825	8084	7813	7527	7212	25384	1096984
Business per employee	97.14	108.35	134.56	154.67	168.77	217.33	121.33
Profit per employee	2.38	2.63	2.64	2.31	4.11	4.56	0.83
Capital and Reserves & Surplus	102768	116057	130624	141429	191531	1073817	7089300
Deposits	418018	481924	584191	639647	620017	2879997	74295324
Investments	155516	184774	230882	273239	307471	2280631	26132752
Advances	374891	415522	492008	555700	619543	2636799	58797025
Interest Income	56494	56749	63524	79432	90835	422486	7636115
Other income	30971	28376	24715	29882	28072	112127	977866
Interest expended	24896	17838	23506	36904	40692	187406	5138027
Operating expenses	24997	24190	25969	27408	29041	142882	1565855
Net Interest Margin	3.70	4.18	4.10	3.73	4.15	3.89	2.79
Cost of Funds (CoF)	4.89	3.04	3.49	4.40	4.40	4.05	6.12
Return on advances adjusted to CoF	7.41	7.53	6.26	6.89	6.99	5.50	4.21
Wages as % to total expenses	21.09	24.38	25.48	20.81	18.50	18.22	13.02
Return on Equity	20.45	19.44	16.70	12.76	17.78	11.52	13.84
Return on Assets	2.87	3.03	2.44	1.49	2.43	1.94	1.03
CRAR	11.56	12.41	11.88	11.05	13.00	17.88	13.88
Net NPA ratio	1.37	1.40	0.27	0.70	1.63	1.01	1.68

						<b>State Bank of Mauritius</b>		
<b>Items</b>						<i>(Amount in ₹ Million)</i>		
	<b>2008-09</b>	<b>2009-10</b>	<b>2010-11</b>	<b>2011-12</b>	<b>2012-13</b>	<b>Group Aggregate 2012-13</b>	<b>All Banks' Aggregate 2012-13</b>	
No. of offices	3	3	3	3	3	334	92114	
No. of employees	29	28	39	47	49	25384	1096984	
Business per employee	235.70	261.30	281.30	335.80	289.00	217.33	121.33	
Profit per employee	2.00	-1.40	1.90	2.40	6.80	4.56	0.83	
Capital and Reserves & Surplus	1644	1624	3191	3298	6062	1073817	7089300	
Deposits	3722	3479	4999	7662	6009	2879997	74295324	
Investments	1328	1224	4170	4821	4602	2280631	26132752	
Advances	3027	4101	5971	8121	8150	2636799	58797025	
Interest Income	445	436	575	1241	1460	422486	7636115	
Other income	31	46	55	125	202	112127	977866	
Interest expended	305	357	359	850	787	187406	5138027	
Operating expenses	62	72	99	168	164	142882	1565855	
Net Interest Margin	2.58	1.27	2.45	3.06	4.66	3.89	2.79	
Cost of Funds (CoF)	8.37	8.01	5.40	7.93	5.76	4.05	6.12	
Return on advances adjusted to CoF	2.86	0.79	2.76	2.39	3.51	5.50	4.21	
Wages as % to total expenses	5.01	5.50	12.30	8.19	8.37	18.22	13.02	
Return on Equity	3.50	-2.46	3.14	3.45	7.07	11.52	13.84	
Return on Assets	0.90	-0.66	0.93	0.81	2.53	1.94	1.03	
CRAR	38.01	34.40	45.66	39.02	55.01	17.88	13.88	
Net NPA ratio	0.00	4.32	2.18	0.87	1.88	1.01	1.68	

**FOREIGN BANKS**
**Sumitomo Mitsui Banking Corporation**
*(Amount in ₹ Million)*

Items	2012-13	Group	All Banks'
		Aggregate 2012-13	Aggregate 2012-13
No. of offices	1	334	92114
No. of employees	71	25384	1096984
Business per employee	0.23	217.33	121.33
Profit per employee	-2.51	4.56	0.83
Capital and Reserves & Surplus	10834	1073817	7089300
Deposits	15	2879997	74295324
Investments	2985	2280631	26132752
Advances	0	2636799	58797025
Interest Income	102	422486	7636115
Other income	0	112127	977866
Interest expended	0	187406	5138027
Operating expenses	257	142882	1565855
Net Interest Margin	0.94	3.89	2.79
Cost of Funds (CoF)	0.03	4.05	6.12
Return on advances adjusted to CoF	-0.03	5.50	4.21
Wages as % to total expenses	37.12	18.22	13.02
Return on Equity	-1.51	11.52	13.84
Return on Assets	-5.06	1.94	1.03
CRAR	625.69	17.88	13.88
Net NPA ratio	0.00	1.01	1.68

## FOREIGN BANKS

## UBS AG

(Amount in ₹ Million)

Items	2008-09	2009-10	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	1	1	1	334	92114
No. of employees	18	34	53	58	58	25384	1096984
Business per employee	0.00	67.37	248.42	216.39	608.91	217.33	121.33
Profit per employee	-10.97	0.31	10.93	5.48	14.96	4.56	0.83
Capital and Reserves & Surplus	2837	14585	19495	19807	20675	1073817	7089300
Deposits	0	2041	6316	6022	25575	2879997	74295324
Investments	748	14029	37967	35647	21672	2280631	26132752
Advances	0	250	6851	6312	9741	2636799	58797025
Interest Income	76	607	1854	3656	4275	422486	7636115
Other income	0	81	566	-779	-505	112127	977866
Interest expended	0	127	570	1239	1262	187406	5138027
Operating expenses	257	580	1005	1025	970	142882	1565855
Net Interest Margin	2.53	4.39	3.42	3.89	4.42	3.89	2.79
Cost of Funds (CoF)	0.00	6.20	3.98	4.98	4.87	4.05	6.12
Return on advances adjusted to CoF	0.00	-6.19	3.50	6.23	7.06	5.50	4.21
Wages as % to total expenses	54.00	39.99	38.43	26.22	24.54	18.22	13.02
Return on Equity	-6.96	0.12	3.40	1.59	4.29	11.52	13.84
Return on Assets	-7.98	0.10	1.63	0.78	1.33	1.94	1.03
CRAR	229.37	157.86	90.01	53.75	52.86	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	0.00	0.00	1.01	1.68

Items	United Overseas Bank (Amount in ₹ Million)				
	2010-11	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	1	334	92114
No. of employees	5	9	13	25384	1096984
Business per employee	0.00	0.00	32.27	217.33	121.33
Profit per employee	-0.64	1.81	1.54	4.56	0.83
Capital and Reserves & Surplus	1288	1478	1559	1073817	7089300
Deposits	0	0	62	2879997	74295324
Investments	0	0	148	2280631	26132752
Advances	0	0	358	2636799	58797025
Interest Income	64	103	139	422486	7636115
Other income	0	3	7	112127	977866
Interest expended	0	0	1	187406	5138027
Operating expenses	67	85	118	142882	1565855
Net Interest Margin	4.68	7.00	7.58	3.89	2.79
Cost of Funds (CoF)	0.00	0.00	0.28	4.05	6.12
Return on advances adjusted to CoF	0.00	0.00	3.66	5.50	4.21
Wages as % to total expenses	36.58	36.47	48.76	18.22	13.02
Return on Equity	-0.25	1.18	1.32	11.52	13.84
Return on Assets	-0.24	1.21	1.21	1.94	1.03
CRAR	341.49	205.80	154.76	17.88	13.88
Net NPA ratio	0.00	0.00	0.00	1.01	1.68

**FOREIGN BANKS**
**Westpac Banking Corporation**
*(Amount in ₹ Million)*

Items	2012-13	Group	All Banks'
		Aggregate 2012-13	Aggregate 2012-13
No. of offices	1	334	92114
No. of employees	24	25384	1096984
Business per employee	0.01	217.33	121.33
Profit per employee	3.52	4.56	0.83
Capital and Reserves & Surplus	8172	1073817	7089300
Deposits	0	2879997	74295324
Investments	4466	2280631	26132752
Advances	0	2636799	58797025
Interest Income	275	422486	7636115
Other income	51	112127	977866
Interest expended	0	187406	5138027
Operating expenses	154	142882	1565855
Net Interest Margin	3.33	3.89	2.79
Cost of Funds (CoF)	3.83	4.05	6.12
Return on advances adjusted to CoF	-3.83	5.50	4.21
Wages as % to total expenses	54.26	18.22	13.02
Return on Equity	1.03	11.52	13.84
Return on Assets	1.03	1.94	1.03
CRAR	280.06	17.88	13.88
Net NPA ratio	0.00	1.01	1.68

## FOREIGN BANKS

## Woori Bank

(Amount in ₹ Million)

Items	2011-12	2012-13	Group Aggregate 2012-13	All Banks' Aggregate 2012-13
No. of offices	1	1	334	92114
No. of employees	21	25	25384	1096984
Business per employee	0.00	113.07	217.33	121.33
Profit per employee	0.00	1.02	4.56	0.83
Capital and Reserves & Surplus	1614	1636	1073817	7089300
Deposits	0	2158	2879997	74295324
Investments	0	491	2280631	26132752
Advances	0	329	2636799	58797025
Interest Income	42	206	422486	7636115
Other income	0	10	112127	977866
Interest expended	0	56	187406	5138027
Operating expenses	26	118	142882	1565855
Net Interest Margin	2.56	5.47	3.89	2.79
Cost of Funds (CoF)	0.00	2.62	4.05	6.12
Return on advances adjusted to CoF	0.00	6.11	5.50	4.21
Wages as % to total expenses	26.13	22.31	18.22	13.02
Return on Equity	0.53	1.38	11.52	13.84
Return on Assets	0.00	0.90	1.94	1.03
CRAR	421.70	163.28	17.88	13.88
Net NPA ratio	0.00	0.00	1.01	1.68

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