

Appendix

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Credit Deposit Ratio	Between Groups	1804.515	2	902.258	5.250	.010
	Within Groups	5671.684	33	171.869		
	Total	7476.200	35			
Interest Income As % to Total Income	Between Groups	3207.130	2	1603.565	29.631	.000
	Within Groups	1785.905	33	54.118		
	Total	4993.035	35			
Non - Interest Income As % To Total Income	Between Groups	3207.178	2	1603.589	29.630	.000
	Within Groups	1785.953	33	54.120		
	Total	4993.131	35			
Interest Expenses As % To Total Expenses	Between Groups	5827.967	2	2913.984	116.644	.000
	Within Groups	824.404	33	24.982		
	Total	6652.371	35			
Operating Expenses As % To Total Expenditure	Between Groups	956.783	2	478.391	32.327	.000
	Within Groups	488.345	33	14.798		
	Total	1445.128	35			
Spread As % To Total Assets	Between Groups	6.160	2	3.080	15.225	.000
	Within Groups	6.676	33	.202		
	Total	12.836	35			
Interest Income As % To Average Working Fund	Between Groups	7.801	2	3.900	5.785	.007
	Within Groups	22.251	33	.674		
	Total	30.051	35			

Non-Interest Income As % To Total Average Working Fund	Between Groups	91.897	2	45.948	26.865	.000
	Within Groups	56.440	33	1.710		
	Total	148.337	35			
Operating Profit As % To Average Working Funds	Between Groups	79.401	2	39.701	37.555	.000
	Within Groups	34.885	33	1.057		
	Total	114.286	35			
Return on Assets (PAT/Total ASSETS)	Between Groups	15.336	2	7.668	27.373	.000
	Within Groups	9.244	33	.280		
	Total	24.580	35			
Gross NPA as % to Net Advances	Between Groups	280.197	2	140.098	2.070	.142
	Within Groups	2233.415	33	67.679		
	Total	2513.612	35			
Net NPA as % to Net Advances	Between Groups	12.490	2	6.245	2.360	.110
	Within Groups	87.332	33	2.646		
	Total	99.821	35			
Net Profit(PAT) on Owned Fund	Between Groups	8.747	2	4.374	.333	.719
	Within Groups	433.116	33	13.125		
	Total	441.863	35			
Capital Adequacy Ratio (Tire I plus Tire II) (Under Basel I)	Between Groups	315.521	2	157.760	7.192	.003
	Within Groups	723.866	33	21.935		
	Total	1039.386	35			

Multiple Comparisons

Scheffe

Dependent Variable	(I) CATEGORY	(J) CATEGORY	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Credit Deposit Ratio	PRIVATE	PUBLIC	16.98897 [*]	5.35209	.012	3.2707	30.7073
		FORIEGN	11.51036	5.35209	.115	-2.2079	25.2287
	PUBLIC	PRIVATE	-16.98897 [*]	5.35209	.012	-30.7073	-3.2707
		FORIEGN	-5.47861	5.35209	.597	-19.1969	8.2397
	FORIEGN	PRIVATE	-11.51036	5.35209	.115	-25.2287	2.2079
		PUBLIC	5.47861	5.35209	.597	-8.2397	19.1969
Interest Income As % to Total Income	PRIVATE	PUBLIC	-6.43710	3.00329	.116	-14.1350	1.2608
		FORIEGN	16.01200 [*]	3.00329	.000	8.3141	23.7099
	PUBLIC	PRIVATE	6.43710	3.00329	.116	-1.2608	14.1350
		FORIEGN	22.44910 [*]	3.00329	.000	14.7512	30.1470
	FORIEGN	PRIVATE	-16.01200 [*]	3.00329	.000	-23.7099	-8.3141
		PUBLIC	-22.44910 [*]	3.00329	.000	-30.1470	-14.7512
Non - Interest Income As % To Total Income	PRIVATE	PUBLIC	6.43706	3.00333	.116	-1.2610	14.1351
		FORIEGN	-16.01219 [*]	3.00333	.000	-23.7102	-8.3142
	PUBLIC	PRIVATE	-6.43706	3.00333	.116	-14.1351	1.2610
		FORIEGN	-22.44925 [*]	3.00333	.000	-30.1473	-14.7512
	FORIEGN	PRIVATE	16.01219 [*]	3.00333	.000	8.3142	23.7102
		PUBLIC	22.44925 [*]	3.00333	.000	14.7512	30.1473
Interest Expenses As % To Total Expenses	PRIVATE	PUBLIC	-3.09505	2.04050	.329	-8.3252	2.1351
		FORIEGN	25.30972 [*]	2.04050	.000	20.0796	30.5399
	PUBLIC	PRIVATE	3.09505	2.04050	.329	-2.1351	8.3252
		FORIEGN	28.40477 [*]	2.04050	.000	23.1746	33.6349
	FORIEGN	PRIVATE	-25.30972 [*]	2.04050	.000	-30.5399	-20.0796
		PUBLIC	-28.40477 [*]	2.04050	.000	-33.6349	-23.1746
Operating Expenses As % To Total Expenditure	PRIVATE	PUBLIC	1.51079	1.57047	.634	-2.5146	5.5362
		FORIEGN	-10.10213 [*]	1.57047	.000	-14.1275	-6.0767
	PUBLIC	PRIVATE	-1.51079	1.57047	.634	-5.5362	2.5146
		FORIEGN	-11.61293 [*]	1.57047	.000	-15.6383	-7.5875
	FORIEGN	PRIVATE	10.10213 [*]	1.57047	.000	6.0767	14.1275

		PUBLIC	11.61293*	1.57047	.000	7.5875	15.6383
Spread As % To Total Assets	PRIVATE	PUBLIC	-.04533	.18362	.970	-.5160	.4253
		FORIEGN	-.89931*	.18362	.000	-1.3700	-.4286
	PUBLIC	PRIVATE	.04533	.18362	.970	-.4253	.5160
		FORIEGN	-.85398*	.18362	.000	-1.3246	-.3833
	FORIEGN	PRIVATE	.89931*	.18362	.000	.4286	1.3700
		PUBLIC	.85398*	.18362	.000	.3833	1.3246
Interest Income As % To Average Working Fund	PRIVATE	PUBLIC	-.01974	.33523	.998	-.8790	.8395
		FORIEGN	.97744*	.33523	.023	.1182	1.8367
	PUBLIC	PRIVATE	.01974	.33523	.998	-.8395	.8790
		FORIEGN	.99719*	.33523	.020	.1379	1.8564
	FORIEGN	PRIVATE	-.97744*	.33523	.023	-1.8367	-.1182
		PUBLIC	-.99719*	.33523	.020	-1.8564	-.1379
Non Interest Income As % To Total Average Working Fund	PRIVATE	PUBLIC	.70792	.53390	.425	-.6606	2.0764
		FORIEGN	-2.97939*	.53390	.000	-4.3479	-1.6109
	PUBLIC	PRIVATE	-.70792	.53390	.425	-2.0764	.6606
		FORIEGN	-3.68731*	.53390	.000	-5.0558	-2.3188
	FORIEGN	PRIVATE	2.97939*	.53390	.000	1.6109	4.3479
		PUBLIC	3.68731*	.53390	.000	2.3188	5.0558
Operating Profit As % To Average Working Funds	PRIVATE	PUBLIC	.33731	.41975	.726	-.7386	1.4132
		FORIEGN	-2.96819*	.41975	.000	-4.0441	-1.8923
	PUBLIC	PRIVATE	-.33731	.41975	.726	-1.4132	.7386
		FORIEGN	-3.30550*	.41975	.000	-4.3814	-2.2296
	FORIEGN	PRIVATE	2.96819*	.41975	.000	1.8923	4.0441
		PUBLIC	3.30550*	.41975	.000	2.2296	4.3814
Return on Assets (PAT/Total ASSETS)	PRIVATE	PUBLIC	.42922	.21607	.155	-.1246	.9831
		FORIEGN	-1.11911*	.21607	.000	-1.6729	-.5653
	PUBLIC	PRIVATE	-.42922	.21607	.155	-.9831	.1246
		FORIEGN	-1.54833*	.21607	.000	-2.1022	-.9945
	FORIEGN	PRIVATE	1.11911*	.21607	.000	.5653	1.6729
		PUBLIC	1.54833*	.21607	.000	.9945	2.1022
Gross NPA as % to Net Advances	PRIVATE	PUBLIC	-2.51770	3.35855	.757	-11.1262	6.0908
		FORIEGN	-6.76071	3.35855	.148	-15.3693	1.8478
	PUBLIC	PRIVATE	2.51770	3.35855	.757	-6.0908	11.1262

		FORIEGN	-4.24302	3.35855	.459	-12.8516	4.3655
	FORIEGN	PRIVATE	6.76071	3.35855	.148	-1.8478	15.3693
		PUBLIC	4.24302	3.35855	.459	-4.3655	12.8516
Net NPA as % to Net Advances	PRIVATE	PUBLIC	-1.36248	.66413	.138	-3.0648	.3398
		FORIEGN	-.27020	.66413	.921	-1.9725	1.4321
	PUBLIC	PRIVATE	1.36248	.66413	.138	-.3398	3.0648
		FORIEGN	1.09228	.66413	.273	-.6100	2.7946
	FORIEGN	PRIVATE	.27020	.66413	.921	-1.4321	1.9725
		PUBLIC	-1.09228	.66413	.273	-2.7946	.6100
Net Profit(PAT) on Owned Fund	PRIVATE	PUBLIC	.84746	1.47901	.849	-2.9435	4.6384
		FORIEGN	1.16855	1.47901	.734	-2.6224	4.9595
	PUBLIC	PRIVATE	-.84746	1.47901	.849	-4.6384	2.9435
		FORIEGN	.32109	1.47901	.977	-3.4699	4.1120
	FORIEGN	PRIVATE	-1.16855	1.47901	.734	-4.9595	2.6224
		PUBLIC	-.32109	1.47901	.977	-4.1120	3.4699
Capital Adequacy Ratio (Tire I plus Tire II) (Under Basel I)	PRIVATE	PUBLIC	.97081	1.91204	.880	-3.9301	5.8717
		FORIEGN	-5.73820*	1.91204	.019	-10.6391	-.8373
	PUBLIC	PRIVATE	-.97081	1.91204	.880	-5.8717	3.9301
		FORIEGN	-6.70901*	1.91204	.005	-11.6099	-1.8081
	FORIEGN	PRIVATE	5.73820*	1.91204	.019	.8373	10.6391
		PUBLIC	6.70901*	1.91204	.005	1.8081	11.6099

*. The mean difference is significant at the 0.05 level.

REGRESSION ANALYSIS TABLE

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.583 ^a	.340	.275	4.99872

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	128.991	1	128.991	5.162	.046 ^a
	Residual	249.872	10	24.987		
	Total	378.863	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: CDRB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	72.430	3.076		23.543	.000
	YEAR	.950	.418	.583	2.272	.046

a. Dependent Variable: CDRB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.959 ^a	.920	.911	3.61862

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1496.052	1	1496.052	114.251	.000 ^a
	Residual	130.944	10	13.094		
	Total	1626.997	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: CDRB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	40.591	2.227		18.226	.000
	YEAR	3.234	.303	.959	10.689	.000

a. Dependent Variable: CDRB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.909 ^a	.827	.810	7.96398

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3031.575	1	3031.575	47.798	.000 ^a
	Residual	634.250	10	63.425		
	Total	3665.825	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: CDRB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	37.165	4.901		7.582	.000
	YEAR	4.604	.666	.909	6.914	.000

a. Dependent Variable: CDRB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.736 ^a	.542	.496	1.48234

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.031	1	26.031	11.847	.006 ^a
	Residual	21.973	10	2.197		
	Total	48.005	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: IITIB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	78.093	.912		85.599	.000
	YEAR	.427	.124	.736	3.442	.006

a. Dependent Variable: IITIB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.857 ^a	.735	.708	1.78140

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	87.864	1	87.864	27.688	.000 ^a
	Residual	31.734	10	3.173		
	Total	119.598	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: IITIB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	82.208	1.096		74.982	.000
	YEAR	.784	.149	.857	5.262	.000

a. Dependent Variable: IITIB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.820 ^a	.673	.640	7.27733

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1088.707	1	1088.707	20.557	.001 ^a
	Residual	529.596	10	52.960		
	Total	1618.303	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: IITIB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	46.919	4.479		10.476	.000
	YEAR	2.759	.609	.820	4.534	.001

a. Dependent Variable: IITIB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.736 ^a	.542	.496	1.48237

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.031	1	26.031	11.846	.006 ^a
	Residual	21.974	10	2.197		
	Total	48.005	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: NIITIB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21.907	.912		24.012	.000
	YEAR	-.427	.124	-.736	-3.442	.006

a. Dependent Variable: NIITIB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.857 ^a	.735	.708	1.78139

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	87.864	1	87.864	27.688	.000 ^a
	Residual	31.734	10	3.173		
	Total	119.598	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: NIITIB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.792	1.096		16.228	.000
	YEAR	-.784	.149	-.857	-5.262	.000

a. Dependent Variable: NIITIB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.820 ^a	.673	.640	7.27712

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1088.785	1	1088.785	20.560	.001 ^a
	Residual	529.565	10	52.957		
	Total	1618.350	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: NIITIB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	53.081	4.479		11.852	.000
	YEAR	-2.759	.609	-.820	-4.534	.001

a. Dependent Variable: NIITIB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.094 ^a	.009	-.090	3.34543

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.005	1	1.005	.090	.771 ^a
	Residual	111.919	10	11.192		
	Total	112.925	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: IETEB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	60.142	2.059		29.210	.000
	YEAR	-.084	.280	-.094	-.300	.771

a. Dependent Variable: IETEB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.662 ^a	.438	.382	4.82580

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	181.688	1	181.688	7.802	.019 ^a
	Residual	232.883	10	23.288		
	Total	414.572	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: IETEB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	55.365	2.970		18.641	.000
	YEAR	1.127	.404	.662	2.793	.019

a. Dependent Variable: IETEB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.265 ^a	.070	-.023	5.25393

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.870	1	20.870	.756	.405 ^a
	Residual	276.038	10	27.604		
	Total	296.907	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: IETEB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	31.804	3.234		9.836	.000
	YEAR	.382	.439	.265	.870	.405

a. Dependent Variable: IETEB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.452 ^a	.204	.125	3.04219

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.768	1	23.768	2.568	.140 ^a
	Residual	92.549	10	9.255		
	Total	116.317	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: OETEB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	23.156	1.872		12.367	.000
	YEAR	.408	.254	.452	1.603	.140

a. Dependent Variable: OETEB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.863 ^a	.744	.718	2.47153

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	177.503	1	177.503	29.059	.000 ^a
	Residual	61.084	10	6.108		
	Total	238.587	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: OETEB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	31.537	1.521		20.733	.000
	YEAR	-1.114	.207	-.863	-5.391	.000

a. Dependent Variable: OETEB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.033 ^a	.001	-.099	3.65098

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.144	1	.144	.011	.919 ^a
	Residual	133.296	10	13.330		
	Total	133.441	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: OETEB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	35.702	2.247		15.888	.000
	YEAR	.032	.305	.033	.104	.919

a. Dependent Variable: OETEB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.928 ^a	.862	.848	.17758

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.971	1	1.971	62.519	.000 ^a
	Residual	.315	10	.032		
	Total	2.287	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: SPTAB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.761	.109		16.111	.000
	YEAR	.117	.015	.928	7.907	.000

a. Dependent Variable: SPTAB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.427 ^a	.182	.100	.35530

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.281	1	.281	2.224	.167 ^a
	Residual	1.262	10	.126		
	Total	1.543	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: SPTAB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.857	.219		13.067	.000
	YEAR	-.044	.030	-.427	-1.491	.167

a. Dependent Variable: SPTAB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.752 ^a	.565	.521	.35195

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.607	1	1.607	12.977	.005 ^a
	Residual	1.239	10	.124		
	Total	2.846	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: SPTAB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.734	.217		12.623	.000
	YEAR	.106	.029	.752	3.602	.005

a. Dependent Variable: SPTAB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.367 ^a	.134	.048	.74350

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.859	1	.859	1.553	.241 ^a
	Residual	5.528	10	.553		
	Total	6.386	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: IIAWFB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.844	.458		17.142	.000
	YEAR	.077	.062	.367	1.246	.241

a. Dependent Variable: IIAWFB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.113 ^a	.013	-.086	.64693

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.054	1	.054	.129	.727 ^a
	Residual	4.185	10	.419		
	Total	4.239	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: IIAWFB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.494	.398		21.333	.000
	YEAR	-.019	.054	-.113	-.360	.727

a. Dependent Variable: IIAWFB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.133 ^a	.018	-.080	1.06855

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.207	1	.207	.181	.679 ^a
	Residual	11.418	10	1.142		
	Total	11.625	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: IIAWFB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.618	.658		11.583	.000
	YEAR	-.038	.089	-.133	-.426	.679

a. Dependent Variable: IIAWFB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.548 ^a	.300	.230	.19164

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.157	1	.157	4.287	.065 ^a
	Residual	.367	10	.037		
	Total	.525	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: NIIAWFB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.163	.118		18.335	.000
	YEAR	-.033	.016	-.548	-2.070	.065

a. Dependent Variable: NIIAWFB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879 ^a	.773	.750	.21428

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.563	1	1.563	34.040	.000 ^a
	Residual	.459	10	.046		
	Total	2.022	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: NIIAWFB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.919	.132		14.548	.000
	YEAR	-.105	.018	-.879	-5.834	.000

a. Dependent Variable: NIIAWFB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.930 ^a	.865	.851	.85349

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.609	1	46.609	63.985	.000 ^a
	Residual	7.284	10	.728		
	Total	53.893	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: NIIAWFB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.637	.525		16.443	.000
	YEAR	-.571	.071	-.930	-7.999	.000

a. Dependent Variable: NIIAWFB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.008 ^a	.000	-.100	.40009

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.000	1	.000	.001	.979 ^a
	Residual	1.601	10	.160		
	Total	1.601	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: OPAWFB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.544	.246		10.330	.000
	YEAR	.000	.033	-.008	-.026	.979

a. Dependent Variable: OPAWFB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.762 ^a	.580	.538	.40254

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.239	1	2.239	13.820	.004 ^a
	Residual	1.620	10	.162		
	Total	3.860	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: OPAWFB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.014	.248		12.165	.000
	YEAR	-.125	.034	-.762	-3.718	.004

a. Dependent Variable: OPAWFB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.860 ^a	.739	.713	.87586

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.753	1	21.753	28.357	.000 ^a
	Residual	7.671	10	.767		
	Total	29.425	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: OPAWFB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.041	.539		14.917	.000
	YEAR	-.390	.073	-.860	-5.325	.000

a. Dependent Variable: OPAWFB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.487 ^a	.238	.161	.28365

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.251	1	.251	3.115	.108 ^a
	Residual	.805	10	.080		
	Total	1.055	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: ROAB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.968	.175		5.547	.000
	YEAR	.042	.024	.487	1.765	.108

a. Dependent Variable: ROAB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.084 ^a	.007	-.092	.17832

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.002	1	.002	.071	.796 ^a
	Residual	.318	10	.032		
	Total	.320	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: ROAB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.837	.110		7.628	.000
	YEAR	-.004	.015	-.084	-.266	.796

a. Dependent Variable: ROAB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.664 ^a	.441	.385	.66322

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.470	1	3.470	7.889	.019 ^a
	Residual	4.399	10	.440		
	Total	7.869	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: ROAB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.372	.408		8.261	.000
	YEAR	-.156	.055	-.664	-2.809	.019

a. Dependent Variable: ROAB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.760 ^a	.578	.535	1.11070

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.866	1	16.866	13.671	.004 ^a
	Residual	12.337	10	1.234		
	Total	29.202	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: GNPANAB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.309	.684		7.766	.000
	YEAR	-.343	.093	-.760	-3.697	.004

a. Dependent Variable: GNPANAB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.785 ^a	.617	.579	2.74078

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	120.981	1	120.981	16.105	.002 ^a
	Residual	75.119	10	7.512		
	Total	196.099	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: GNPANAB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.573	1.687		6.861	.000
	YEAR	-.920	.229	-.785	-4.013	.002

a. Dependent Variable: GNPANAB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.560 ^a	.313	.245	11.74139

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	629.512	1	629.512	4.566	.058 ^a
	Residual	1378.602	10	137.860		
	Total	2008.114	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: GNPANAB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	23.475	7.226		3.249	.009
	YEAR	-2.098	.982	-.560	-2.137	.058

a. Dependent Variable: GNPANAB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.916 ^a	.840	.824	.24419

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.124	1	3.124	52.399	.000 ^a
	Residual	.596	10	.060		
	Total	3.721	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: NNPANAB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.179	.150		14.497	.000
	YEAR	-.148	.020	-.916	-7.239	.000

a. Dependent Variable: NNPANAB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.700 ^a	.490	.440	1.42178

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.459	1	19.459	9.626	.011 ^a
	Residual	20.215	10	2.021		
	Total	39.674	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: NNPANAB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.978	.875		5.689	.000
	YEAR	-.369	.119	-.700	-3.103	.011

a. Dependent Variable: NNPANAB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.322 ^a	.104	.014	1.98455

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.552	1	4.552	1.156	.308 ^a
	Residual	39.384	10	3.938		
	Total	43.937	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: NNPANAB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.648	1.221		2.168	.055
	YEAR	-.178	.166	-.322	-1.075	.308

a. Dependent Variable: NNPANAB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.182 ^a	.033	-.064	4.34153

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.438	1	6.438	.342	.572 ^a
	Residual	188.488	10	18.849		
	Total	194.926	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: NPOFB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.209	2.672		5.692	.000
	YEAR	-.212	.363	-.182	-.584	.572

a. Dependent Variable: NPOFB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.087 ^a	.008	-.092	2.70034

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.559	1	.559	.077	.788 ^a
	Residual	72.918	10	7.292		
	Total	73.477	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: NPOFB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.388	1.662		8.056	.000
	YEAR	-.063	.226	-.087	-.277	.788

a. Dependent Variable: NPOFB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.768 ^a	.589	.548	2.60088

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	97.068	1	97.068	14.349	.004 ^a
	Residual	67.646	10	6.765		
	Total	164.713	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: NPOFB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.016	1.601		11.255	.000
	YEAR	-.824	.217	-.768	-3.788	.004

a. Dependent Variable: NPOFB3

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.239 ^a	.057	-.037	1.89168

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.163	1	2.163	.604	.455 ^a
	Residual	35.784	10	3.578		
	Total	37.947	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: CADQB1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.981	1.164		10.290	.000
	YEAR	.123	.158	.239	.777	.455

a. Dependent Variable: CADQB1

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.014 ^a	.000	-.100	1.16619

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.003	1	.003	.002	.964 ^a
	Residual	13.600	10	1.360		
	Total	13.603	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: CADQB2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.838	.718		16.494	.000
	YEAR	-.004	.098	-.014	-.046	.964

a. Dependent Variable: CADQB2

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.669 ^a	.447	.392	6.09742

a. Predictors: (Constant), YEAR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	300.530	1	300.530	8.083	.017 ^a
	Residual	371.786	10	37.179		
	Total	672.316	11			

a. Predictors: (Constant), YEAR

b. Dependent Variable: CADQB3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	27.941	3.753		7.446	.000
	YEAR	-1.450	.510	-.669	-2.843	.017

a. Dependent Variable: CADQB3

(1) Credit Deposit Ratio															
A	PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1	HDFC Bank Ltd.	38.60	52.53	58.35	70.33	62.84	68.74	62.94	69.24	75.17	76.70	79.21	80.92	795.56	66.30
2	ICICI Bank Ltd.	146.59	110.61	91.98	91.57	88.54	84.97	92.30	99.98	89.70	95.91	99.31	99.19	1190.65	99.22
3	Indusind Bank Ltd.	66.36	62.20	65.19	68.63	62.04	62.82	67.21	71.33	76.94	76.14	82.77	81.90	843.52	70.29
	TOTAL OF SAMPLE BANK	251.55	225.34	215.52	230.52	213.42	216.52	222.46	240.55	241.80	248.74	261.29	262.01	2829.73	235.81
	AVERAGE OF SAMPLE BANK	83.85	75.11	71.84	76.84	71.14	72.17	74.15	80.18	80.60	82.91	87.10	87.34	943.24	78.60
	TOTAL OF ALL PRIVATE SECTOR BANKS	69.62	67.07	63.84	70.48	73.06	75.21	76.80	78.25	76.86	79.53	82.28	81.90	74.57	AVERAGE
	No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	5.85	STDEVA
B	PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1	Central Bank of India	45.16	45.26	40.79	44.90	56.38	62.57	66.17	65.12	65.01	72.33	75.20	76.06	714.95	59.58
2	Indian Bank	45.38	45.44	46.40	52.80	55.10	61.71	65.26	70.91	70.44	71.12	74.77	74.41	66.94	5.58
3	UCO Bank	47.69	50.80	52.56	55.90	68.53	72.45	68.93	68.65	67.40	68.19	75.02	73.97	68.23	5.69
4	United Bank of India	34.79	34.96	34.99	44.93	53.07	59.61	59.31	64.90	62.09	68.73	70.74	68.46	61.14	5.10
5	State Bak of India	46.87	48.39	50.69	56.31	68.52	76.16	76.72	73.44	77.43	79.80	81.99	85.22	74.17	6.18
	TOTAL OF SAMPLE BANK	219.89	224.84	225.43	254.85	301.60	332.49	336.39	343.02	342.35	360.17	377.72	378.12	3696.89	308.07
	AVERAGE OF SAMPLE BANK	43.98	44.97	45.09	50.97	60.32	66.50	67.28	68.60	68.47	72.03	75.54	75.62	739.38	61.61
	TOTAL OF ALL PUBLIC SECTOR BANK	49.57	50.89	51.49	59.52	68.18	72.22	73.25	72.61	73.16	75.59	77.51	77.85	66.82	AVERAGE
	No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	10.86	STDEVA
C	FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1	Barclays Bank PLC	4.10	2.13	2.86	3.24	1.20	17.10	110.63	84.50	106.92	123.31	160.83	167.33	784.16	65.35
2	City Bank N.A.	74.69	71.18	74.56	84.30	87.62	86.76	83.20	77.25	67.32	71.64	72.80	78.18	929.50	77.46
3	Deutsche Bank AG	76.24	82.65	82.84	70.09	58.95	70.86	65.14	62.19	87.95	97.59	74.51	107.60	936.61	78.05
4	JP MorganChase Bank	4.90	0.00	0.00	16.13	4.14	47.96	31.97	19.59	17.07	54.24	51.21	51.54	298.75	24.90
5	Standard Chartered Bank	124.70	72.44	80.97	88.67	84.60	88.09	90.13	89.75	86.22	84.22	86.88	99.92	1076.59	89.72
	TOTAL OF SAMPLE BANK	284.62	228.41	241.23	262.42	236.50	310.77	381.08	333.27	365.48	431.01	446.23	504.58	4025.60	335.47
	AVERAGE OF SAMPLE BANK	56.92	45.68	48.25	52.48	47.30	62.15	76.22	66.65	73.10	86.20	89.25	100.92	805.12	67.09
	AVERAGE OF AVERAGE														69.10
	TOTAL OF ALL FOREIGN BANKS IN INDIA	84.85	75.27	75.59	87.07	85.77	83.78	84.60	77.27	70.34	81.24	82.99	91.56	81.69	AVERAGE
	No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	5.99	STDEVA
	GRAND TOTAL OF ALL BANKS	204.03	193.23	190.91	217.07	227.02	231.21	234.64	228.13	220.36	236.37	242.78	251.31		
	NO OF BANKS	86	86	80	81	77	77	75	75	79	79	84	84		
	Average of All banks	68.01	64.41	63.64	72.36	75.67	77.07	78.21	76.04	73.45	78.79	80.93	83.77	74.36	AVERAGE
														6.30	STDEVA

(2) Interest Income As % to Total Income													(in %)	
A PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 HDFC Bank Ltd.	83.63	81.05	84.15	82.61	79.93	81.96	81.58	83.23	80.24	82.13	82.82	83.65	986.98	82.25
2 ICICI Bank Ltd.	78.92	74.78	74.60	73.37	77.38	79.50	77.75	80.35	77.47	79.62	81.72	82.76	938.23	78.19
3 Indusind Bank Ltd.	79.39	74.24	74.09	81.90	86.29	86.00	86.34	83.50	83.02	83.41	84.12	83.67	985.98	82.16
TOTAL OF SAMPLE BANK	241.94	230.07	232.84	237.87	243.60	247.47	245.67	247.08	240.73	245.17	248.66	250.09	2911.19	242.60
AVERAGE OF SAMPLE BANK	80.65	76.69	77.61	79.29	81.20	82.49	81.89	82.36	80.24	81.72	82.89	83.36	970.40	80.87
TOTAL OF ALL PRIVATE SECTOR BANKS	79.49	77.05	77.23	80.49	81.41	82.11	80.69	82.52	80.22	82.37	84.31	84.82	81.06	AVERAGE
No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	2.41	STDEVA
B PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Central Bank of India	88.58	90.16	84.00	84.98	91.03	92.91	89.73	90.72	87.43	92.33	93.21	92.91	90.73	90.73
2 Indian Bank	82.05	82.83	78.11	83.46	87.90	85.39	83.83	86.84	85.42	88.79	90.85	91.52	87.36	87.36
3 UCO Bank	81.34	82.09	83.20	87.31	92.09	92.32	89.39	88.84	90.79	92.47	93.81	94.62	91.01	91.01
4 United Bank of India	83.78	83.19	80.40	81.68	84.38	89.91	88.43	89.78	90.38	90.87	91.57	89.66	88.52	88.52
5 State Bank of India	86.56	83.63	78.95	82.31	83.81	87.84	85.63	84.73	84.19	85.09	88.96	89.24	85.92	85.92
TOTAL OF SAMPLE BANK	422.31	421.90	404.66	419.74	439.20	448.37	437.01	440.91	438.21	449.55	458.39	457.95	5238.21	436.52
AVERAGE OF SAMPLE BANK	84.46	84.38	80.93	83.95	87.84	89.67	87.40	88.18	87.64	89.91	91.68	91.59	1047.64	87.30
TOTAL OF ALL PUBLIC SECTOR BANK	85.89	83.44	79.58	83.37	86.29	88.96	86.66	86.64	86.22	88.44	90.58	90.72	86.40	AVERAGE
No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	3.19	STDEVA
C FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Barclays Bank PLC	45.80	22.88	20.41	19.85	21.91	38.78	52.36	77.56	91.75	78.64	107.27	85.52	76.75	76.75
2 City Bank N.A.	70.41	72.37	71.99	70.00	74.61	76.51	70.91	65.63	79.23	76.65	84.79	81.70	75.51	75.51
3 Deutsche Bank AG	66.82	48.27	33.23	48.88	52.09	59.78	58.68	64.85	65.90	65.73	76.11	74.27	64.21	64.21
4 JP MorganChase Bank	34.10	52.18	64.37	30.12	55.51	61.90	54.01	41.80	129.96	57.72	77.47	73.33	65.05	65.05
5 Standard Chartered Bank	76.10	80.31	78.30	82.59	74.29	75.00	67.75	64.59	66.67	71.99	72.66	76.39	72.38	72.38
TOTAL OF SAMPLE BANK	293.22	276.02	268.28	251.45	278.41	311.98	303.72	314.44	433.50	350.73	418.30	391.21	3891.26	324.27
AVERAGE OF SAMPLE BANK	58.64	55.20	53.66	50.29	55.68	62.40	60.74	62.89	86.70	70.15	83.66	78.24	778.25	64.85
AVERAGE OF AVERAGE														77.67
TOTAL OF ALL FOREIGN BANKS IN INDIA	74.54	74.50	70.09	70.36	69.59	72.20	69.70	67.07	72.62	72.22	76.76	79.03	72.39	AVERAGE
No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	3.37	STDEVA
GRAND TOTAL OF ALL BANKS	239.93	234.99	226.90	234.22	237.29	243.26	237.05	236.22	239.06	243.04	251.65	254.56		
NO OF BANKS	86	86	80	81	77	77	75	75	79	79	84	84		
Average of All banks	79.98	78.33	75.63	78.07	79.10	81.09	79.02	78.74	79.69	81.01	83.88	84.85	79.95	AVERAGE
													2.52	STDEVA

(3) Non - Interest Income As % To Total Income													(in %)			
A PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE		
1 HDFC Bank Ltd.	16.37	18.95	15.85	17.39	20.07	18.04	18.42	16.77	19.76	17.87	17.18	16.35	213.02	17.75		
2 ICICI Bank Ltd.	21.08	25.22	25.40	26.63	22.62	20.50	22.25	19.65	22.53	20.38	18.28	17.24	261.77	21.81		
3 Indusind Bank Ltd.	20.61	25.76	25.91	18.10	13.71	14.00	13.66	16.50	16.98	16.59	15.88	16.33	214.02	17.84		
TOTAL OF SAMPLE BANK	58.06	69.93	67.16	62.13	56.40	52.53	54.33	52.92	59.27	54.83	51.34	49.91	688.81	57.40		
AVERAGE OF SAMPLE BANK	19.35	23.31	22.39	20.71	18.80	17.51	18.11	17.64	19.76	18.28	17.11	16.64	229.60	19.13		
TOTAL OF ALL PRIVATE SECTOR BANKS	20.52	22.95	22.77	19.51	18.59	17.89	19.31	17.48	19.78	17.63	15.69	15.18	18.94	AVERAGE		
No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	2.41	STDEVA		
B PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE		
1 Central Bank of India	11.42	9.84	16.00	15.02	8.97	7.09	10.27	9.28	12.57	7.67	6.79	7.09	122.02	10.17		
2 Indian Bank	17.95	17.17	21.89	16.54	12.10	14.61	16.17	13.16	14.58	11.21	9.15	8.48	173.03	14.42		
3 UCO Bank	18.66	17.91	16.80	12.69	7.91	7.68	10.61	11.16	9.21	7.53	6.19	5.38	131.72	10.98		
4 United Bank of India	16.22	16.81	19.60	18.32	15.62	10.09	11.57	10.22	9.62	9.13	8.43	10.34	155.97	13.00		
5 State Bak of India	13.44	16.37	21.05	17.69	16.19	12.16	14.37	15.27	15.81	14.91	11.04	10.76	179.06	14.92		
TOTAL OF SAMPLE BANK	77.69	78.10	95.34	80.26	60.80	51.63	62.99	59.09	61.79	50.45	41.61	42.05	761.79	63.48		
AVERAGE OF SAMPLE BANK	15.54	15.62	19.07	16.05	12.16	10.33	12.60	11.82	12.36	10.09	8.32	8.41	152.36	12.70		
TOTAL OF ALL PUBLIC SECTOR BANK	14.11	16.56	20.38	16.62	13.71	11.04	13.34	13.36	13.78	11.56	9.42	9.28	13.60	AVERAGE		
No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	3.18	STDEVA		
C FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE		
1 Barclays Bank PLC	54.20	77.12	79.59	80.15	78.09	61.22	47.64	22.44	8.25	21.36	-7.27	14.48	537.26	44.77		
2 City Bank N.A.	29.59	27.63	28.01	30.00	25.39	23.49	29.09	34.37	20.77	23.35	15.21	18.30	305.20	25.43		
3 Deutsche Bank AG	33.18	51.73	66.77	51.12	47.91	40.22	41.32	35.15	34.10	34.27	23.89	25.73	485.39	40.45		
4 JP MorganChase Bank	65.92	47.82	35.63	69.88	44.49	38.10	45.99	58.20	-29.96	42.28	22.53	26.67	467.54	38.96		
5 Standard Chartered Bank	23.90	19.69	21.70	17.41	25.71	25.00	32.25	35.41	33.33	28.01	27.34	23.61	313.35	26.11		
TOTAL OF SAMPLE BANK	206.79	223.98	231.71	248.55	221.59	188.02	196.28	185.56	66.50	149.27	81.70	108.79	2108.75	175.73		
AVERAGE OF SAMPLE BANK	41.36	44.80	46.34	49.71	44.32	37.60	39.26	37.11	13.30	29.85	16.34	21.76	421.75	35.15		
AVERAGE OF AVERAGE														22.33		
TOTAL OF ALL FOREIGN BANKS IN INDIA	25.46	25.50	29.91	29.64	30.41	27.80	30.30	32.93	27.38	27.78	23.24	20.97	27.61	AVERAGE		
No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	3.37	STDEVA		
GRAND TOTAL OF ALL BANKS	60.08	65.01	73.05	65.78	62.71	56.74	62.95	63.78	60.94	56.96	48.35	45.44				
NO OF BANKS	86	86	80	81	77	77	75	75	79	79	84	84				
Average of All banks	20.03	21.67	24.35	21.93	20.90	18.91	20.98	21.26	20.31	18.99	16.12	15.15	20.05	AVERAGE		
													2.52	STDEVA		

(4) Interest Expenses As % To Total Expenses													(in %)	
A PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 HDFC Bank Ltd.	61.74	56.53	48.07	42.72	40.81	43.77	45.22	51.28	45.25	46.15	52.61	54.71	588.86	49.07
2 ICICI Bank Ltd.	63.16	70.17	67.26	60.72	60.18	63.37	66.26	65.05	60.33	61.73	65.96	65.37	769.56	64.13
3 Indusind Bank Ltd.	64.86	61.34	62.60	61.18	65.15	73.31	75.12	70.70	62.56	59.39	65.64	65.21	787.06	65.59
TOTAL OF SAMPLE BANK	189.76	188.04	177.93	164.63	166.14	180.46	186.60	187.02	168.14	167.27	184.21	185.29	2145.48	178.79
AVERAGE OF SAMPLE BANK	63.25	62.68	59.31	54.88	55.38	60.15	62.20	62.34	56.05	55.76	61.40	61.76	715.16	59.60
TOTAL OF ALL PRIVATE SECTOR BANKS	64.81	64.65	60.35	56.01	56.09	58.92	61.80	61.76	56.82	57.21	63.40	64.04	60.49	AVERAGE
No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	3.39	STDEVA
B PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Central Bank of India	61.29	59.68	54.37	49.07	53.11	60.53	70.08	75.10	74.71	64.96	69.86	71.62	764.38	63.70
2 Indian Bank	63.81	59.67	51.52	51.70	55.80	56.66	60.64	63.77	60.91	60.31	66.69	68.89	720.36	60.03
3 UCO Bank	61.21	59.81	57.87	57.59	61.54	66.55	73.10	75.45	75.97	66.08	74.06	71.23	800.46	66.70
4 United Bank of India	62.05	62.42	57.10	52.68	51.67	57.66	71.62	68.22	70.33	64.64	68.00	68.15	754.53	62.88
5 State Bak of India	64.28	61.34	54.90	51.93	53.04	58.82	65.28	66.15	63.73	57.18	60.85	64.28	721.78	60.15
TOTAL OF SAMPLE BANK	312.64	302.92	275.76	262.97	275.15	300.21	340.72	348.70	345.65	313.17	339.45	344.16	3761.50	313.46
AVERAGE OF SAMPLE BANK	62.53	60.58	55.15	52.59	55.03	60.04	68.14	69.74	69.13	62.63	67.89	68.83	752.30	62.69
TOTAL OF ALL PUBLIC SECTOR BANK	63.47	60.13	54.33	53.35	56.30	61.37	68.06	68.79	67.15	62.60	67.66	69.14	62.70	AVERAGE
No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	5.71	STDEVA
C FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Barclays Bank PLC	44.34	21.10	9.51	8.99	15.85	26.91	27.29	37.70	29.55	40.88	47.46	56.44	366.01	30.50
2 City Bank N.A.	46.19	43.93	35.60	29.54	29.56	35.13	34.99	29.44	29.65	32.72	39.89	45.62	432.26	36.02
3 Deutsche Bank AG	44.13	34.25	36.08	42.26	35.65	33.19	25.83	23.79	15.51	20.70	25.34	27.12	363.84	30.32
4 JP MorganChase Bank	19.64	20.56	21.60	18.95	33.55	36.98	34.70	29.20	55.17	31.03	42.55	51.74	395.68	32.97
5 Standard Chartered Bank	53.29	57.88	40.77	45.82	37.09	41.03	38.77	36.40	27.93	34.75	40.13	45.57	499.43	41.62
TOTAL OF SAMPLE BANK	207.59	177.73	143.55	145.56	151.71	173.24	161.58	156.54	157.81	160.08	195.36	226.48	2057.22	171.43
AVERAGE OF SAMPLE BANK	41.52	35.55	28.71	29.11	30.34	34.65	32.32	31.31	31.56	32.02	39.07	45.30	411.44	34.29
AVERAGE OF AVERAGE														52.19
TOTAL OF ALL FOREIGN BANKS IN INDIA	52.53	49.53	39.68	36.62	35.29	37.38	37.32	33.99	28.28	33.41	40.08	44.84	39.08	AVERAGE
No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	6.91	STDEVA
GRAND TOTAL OF ALL BANKS	180.82	174.31	154.37	145.99	147.67	157.67	167.17	164.54	152.25	153.21	171.14	178.03		
NO OF BANKS	86	86	80	81	77	77	75	75	79	79	84	84		
Average of All banks	60.27	58.10	51.46	48.66	49.22	52.56	55.72	54.85	50.75	51.07	57.05	59.34	54.09	AVERAGE
													4.01	STDEVA

(5) Operating Expenses As % To Total Expenditure											(in %)					
A PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE		
1 HDFC Bank Ltd.	24.03	28.07	32.15	35.25	35.76	33.33	34.66	31.84	34.52	35.17	32.56	31.93	389.27	32.44		
2 ICICI Bank Ltd.	25.22	17.77	24.65	30.49	31.36	25.92	23.01	20.16	20.10	24.09	22.70	22.48	287.95	24.00		
3 Indusind Bank Ltd.	11.23	12.95	20.31	22.55	23.62	20.52	19.12	20.90	25.29	27.07	24.12	24.11	251.80	20.98		
TOTAL OF SAMPLE BANK	60.48	58.79	77.11	88.29	90.75	79.77	76.79	72.90	79.91	86.33	79.38	78.52	929.02	77.42		
AVERAGE OF SAMPLE BANK	20.16	19.60	25.70	29.43	30.25	26.59	25.60	24.30	26.64	28.78	26.46	26.17	309.67	25.81		
TOTAL OF ALL PRIVATE SECTOR BANKS	20.49	20.54	25.34	29.79	31.40	27.47	25.83	23.66	25.36	27.65	24.86	24.20	25.55	AVERAGE		
No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	3.26	STDEVA		
B PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE		
1 Central Bank of India	28.09	28.70	28.79	29.23	30.33	27.12	21.20	17.00	17.44	26.25	18.73	18.80	291.67	24.31		
2 Indian Bank	26.27	26.33	35.30	30.17	32.49	29.28	26.88	21.38	23.14	21.82	18.67	20.23	311.95	26.00		
3 UCO Bank	28.27	27.15	31.07	29.68	25.98	21.90	19.01	17.04	16.71	18.22	14.19	12.74	261.98	21.83		
4 United Bank of India	32.84	26.39	29.72	30.47	31.38	26.79	24.38	21.12	19.58	20.13	17.16	15.15	295.12	24.59		
5 State Bak of India	22.96	23.52	26.19	28.03	29.81	27.77	23.20	21.51	24.33	24.87	22.41	22.38	296.99	24.75		
TOTAL OF SAMPLE BANK	138.43	132.09	151.08	147.58	149.99	132.86	114.67	98.04	101.21	111.29	91.16	89.30	1457.71	121.48		
AVERAGE OF SAMPLE BANK	27.69	26.42	30.22	29.52	30.00	26.57	22.93	19.61	20.24	22.26	18.23	17.86	291.54	24.30		
TOTAL OF ALL PUBLIC SECTOR BANK	24.25	24.87	26.88	28.35	28.89	25.66	21.33	19.63	20.94	22.47	18.58	18.15	23.33	AVERAGE		
No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	3.71	STDEVA		
C FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE		
1 Barclays Bank PLC	22.66	20.46	32.50	32.92	29.17	48.60	58.39	34.38	33.02	37.34	34.54	25.14	409.12	34.09		
2 City Bank N.A.	31.72	35.73	38.90	48.02	44.82	38.36	32.99	31.36	34.62	40.00	38.70	35.32	450.56	37.55		
3 Deutsche Bank AG	34.35	31.69	27.16	38.10	45.12	52.90	50.77	46.74	49.06	50.37	45.33	42.62	514.22	42.85		
4 JP MorganChase Bank	47.14	44.91	55.35	31.41	27.65	20.49	21.82	17.44	49.99	25.66	20.06	14.90	376.82	31.40		
5 Standard Chartered Bank	25.68	29.06	29.51	34.85	37.43	34.78	37.32	36.55	37.88	38.39	29.81	32.52	403.77	33.65		
TOTAL OF SAMPLE BANK	161.56	161.85	183.42	185.30	184.18	195.14	201.30	166.48	204.56	191.77	168.44	150.50	2154.49	179.54		
AVERAGE OF SAMPLE BANK	32.31	32.37	36.68	37.06	36.84	39.03	40.26	33.30	40.91	38.35	33.69	30.10	430.90	35.91		
AVERAGE OF AVERAGE														28.67		
TOTAL OF ALL FOREIGN BANKS IN INDIA	28.33	31.78	35.27	39.86	40.11	38.00	36.50	32.62	35.15	39.57	35.45	33.99	35.55	AVERAGE		
No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	3.57	STDEVA		
GRAND TOTAL OF ALL BANKS	73.07	77.20	87.49	98.00	100.40	91.12	83.65	75.91	81.44	89.69	78.89	76.34				
NO OF BANKS	86	86	80	81	77	77	75	75	79	79	84	84				
Average of All banks	24.36	25.73	29.16	32.67	33.47	30.37	27.88	25.30	27.15	29.90	26.30	25.45	28.14	AVERAGE		
													2.98	STDEVA		

(6) Spread As % To Total Assets											(in %)				
A PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE	
1 HDFC Bank Ltd.	2.65	2.73	3.16	3.46	3.46	4.07	3.93	4.05	3.77	3.80	3.81	3.95	42.83	3.57	
2 ICICI Bank Ltd.	0.57	1.33	1.59	1.69	1.87	1.93	1.83	2.21	2.23	2.22	2.19	2.58	22.24	1.85	
3 Indusind Bank Ltd.	1.60	1.86	2.10	2.66	1.79	1.30	1.29	1.66	2.51	3.02	2.96	3.05	25.79	2.15	
TOTAL OF SAMPLE BANK	4.81	5.93	6.85	7.81	7.12	7.29	7.05	7.92	8.51	9.04	8.97	9.58	90.87	7.57	
AVERAGE OF SAMPLE BANK	1.60	1.98	2.28	2.60	2.37	2.43	2.35	2.64	2.84	3.01	2.99	3.19	30.29	2.52	
TOTAL OF ALL PRIVATE SECTOR BANKS	1.61	1.97	2.27	2.33	2.40	2.45	2.39	2.73	2.75	2.84	2.82	2.98	2.46	AVERAGE	
No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	0.40	STDEVA	
B PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE	
1 Central Bank of India	2.92	3.32	3.35	3.46	3.19	2.66	1.70	1.51	1.39	2.54	2.25	2.14	30.43	2.54	
2 Indian Bank	1.75	2.32	2.85	2.97	3.17	3.33	2.91	3.10	3.12	3.31	3.12	2.78	34.75	2.90	
3 UCO Bank	2.33	2.53	2.73	2.58	2.53	2.26	1.66	1.47	1.69	2.35	2.16	2.31	26.59	2.22	
4 United Bank of India	2.64	2.97	3.02	3.15	3.07	2.78	1.67	1.87	1.81	2.41	2.43	2.17	29.98	2.50	
5 State Bak of India	2.71	2.77	2.83	3.06	3.07	2.79	2.24	2.14	2.25	2.68	3.09	2.77	32.40	2.70	
TOTAL OF SAMPLE BANK	12.35	13.90	14.78	15.22	15.03	13.83	10.18	10.10	10.26	13.29	13.05	12.17	154.16	12.85	
AVERAGE OF SAMPLE BANK	2.47	2.78	2.96	3.04	3.01	2.77	2.04	2.02	2.05	2.66	2.61	2.43	30.83	2.57	
TOTAL OF ALL PUBLIC SECTOR BANK	2.73	2.91	2.98	2.91	2.85	2.65	2.12	2.12	2.12	2.55	2.59	2.40	2.58	AVERAGE	
No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	0.32	STDEVA	
C FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE	
1 Barclays Bank PLC	0.94	1.14	3.00	1.65	2.00	2.13	2.32	5.11	4.51	3.55	2.95	2.15	31.45	2.62	
2 City Bank N.A.	3.76	3.76	4.58	4.29	4.53	4.05	4.36	4.19	4.25	3.65	3.80	4.03	49.25	4.10	
3 Deutsche Bank AG	3.77	2.65	0.84	0.80	1.95	2.85	3.68	5.18	4.51	4.95	6.32	4.93	42.42	3.54	
4 JP MorganChase Bank	3.30	3.53	4.12	1.81	2.58	2.44	3.06	2.71	2.15	3.29	3.61	3.17	35.77	2.98	
5 Standard Chartered Bank	3.76	3.87	4.23	3.72	4.06	4.06	3.74	3.24	4.38	3.75	3.50	4.19	46.50	3.88	
TOTAL OF SAMPLE BANK	15.53	14.95	16.77	12.26	15.12	15.53	17.16	20.44	19.80	19.20	20.18	18.47	205.40	17.12	
AVERAGE OF SAMPLE BANK	3.11	2.99	3.35	2.45	3.02	3.11	3.43	4.09	3.96	3.84	4.04	3.69	41.08	3.42	
AVERAGE OF AVERAGE														2.84	
TOTAL OF ALL FOREIGN BANKS IN INDIA	3.22	3.36	3.60	3.33	3.58	3.74	3.78	3.91	4.01	3.63	3.57	3.78	3.63	AVERAGE	
No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	0.24	STDEVA	
GRAND TOTAL OF ALL BANKS	7.56	8.24	8.85	8.57	8.83	8.84	8.30	8.77	8.87	9.03	8.98	9.16			
NO OF BANKS	86	86	80	81	77	77	75	75	79	79	84	84			
Average of All banks	2.52	2.75	2.95	2.86	2.94	2.95	2.77	2.92	2.96	3.01	2.99	3.05	2.89	AVERAGE	
													0.15	STDEVA	

(7) Interest Income As % To Average Working Fund													(in %)	
A PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 HDFC Bank Ltd.	8.46	7.93	7.28	6.85	7.11	8.01	8.42	9.28	8.39	8.04	9.57	9.91	99.25	8.27
2 ICICI Bank Ltd.	8.44	9.07	7.83	6.94	7.30	8.04	8.29	8.11	7.19	6.80	7.79	8.17	93.97	7.83
3 Indusind Bank Ltd.	10.15	9.17	8.29	8.11	7.21	7.59	8.63	9.09	8.80	9.05	10.49	10.72	107.30	8.94
TOTAL OF SAMPLE BANK	27.05	26.17	23.40	21.90	21.62	23.64	25.34	26.48	24.38	23.89	27.85	28.80	300.52	25.04
AVERAGE OF SAMPLE BANK	9.02	8.72	7.80	7.30	7.21	7.88	8.45	8.83	8.13	7.96	9.28	9.60	100.17	8.35
TOTAL OF ALL PRIVATE SECTOR BANKS	9.92	9.18	8.46	7.68	7.65	8.14	8.62	9.14	8.37	8.39	9.63	10.03	8.77	AVERAGE
No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	0.81	STDEVA
B PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Central Bank of India	10.07	9.67	8.94	8.28	7.78	7.77	7.81	8.22	7.56	8.49	9.22	9.46	103.27	8.61
2 Indian Bank	8.60	8.34	7.93	7.34	7.75	8.24	8.39	8.90	8.44	8.35	9.16	8.98	100.42	8.37
3 UCO Bank	9.27	8.84	8.05	7.5	7.56	7.87	8.16	8.64	8.23	8.25	9.07	8.86	100.30	8.36
4 United Bank of India	9.84	9.50	8.41	7.93	7.66	7.82	7.54	7.97	7.29	7.96	8.81	8.89	99.62	8.30
5 State Bank of India	9.64	9.23	8.24	7.78	7.49	7.75	7.75	8.03	7.48	7.68	8.68	8.70	98.44	8.20
TOTAL OF SAMPLE BANK	47.42	45.58	41.57	38.83	38.24	39.45	39.65	41.76	39.00	40.73	44.94	44.89	502.05	41.84
AVERAGE OF SAMPLE BANK	9.48	9.12	8.31	7.77	7.65	7.89	7.93	8.35	7.80	8.15	8.99	8.98	100.41	8.37
TOTAL OF ALL PUBLIC SECTOR BANK	9.56	9.07	8.23	7.95	7.34	7.73	7.71	8.29	7.71	7.92	9.07	9.14	8.31	AVERAGE
No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	0.72	STDEVA
C FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Barclays Bank PLC	7.44	4.47	4.25	1.65	5.19	6.71	10.12	10.82	9.34	8.02	8.41	7.77	84.19	7.02
2 City Bank N.A.	9.49	8.58	8.17	7.17	7.82	8.00	7.40	6.67	6.75	6.05	6.62	6.96	89.68	7.47
3 Deutsche Bank AG	8.74	7.48	4.76	4.37	5.44	6.68	7.85	7.66	6.12	5.81	7.50	7.80	80.21	6.68
4 JP Morgan Chase Bank	8.51	8.15	7.43	5.20	6.38	8.83	8.66	7.25	4.60	5.44	6.96	7.05	84.46	7.04
5 Standard Chartered Bank	11.49	10.10	9.08	8.16	8.41	9.07	8.95	8.50	8.08	7.54	6.84	7.46	103.68	8.64
TOTAL OF SAMPLE BANK	45.67	38.78	33.69	26.55	33.24	39.29	42.98	40.90	34.89	32.86	36.33	37.04	442.22	36.85
AVERAGE OF SAMPLE BANK	9.13	7.76	6.74	5.31	6.65	7.86	8.60	8.18	6.98	6.57	7.27	7.41	88.44	7.37
AVERAGE OF AVERAGE														8.03
TOTAL OF ALL FOREIGN BANKS IN INDIA	8.84	7.80	6.35	5.62	6.26	7.15	7.37	7.02	5.72	5.64	6.85	7.28	6.83	AVERAGE
No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	0.97	STDEVA
GRAND TOTAL OF ALL BANKS	28.32	26.05	27.99	26.11	26.12	27.57	23.70	24.45	21.80	21.95	25.55	26.45		
NO OF BANKS	86	86	80	81	77	77	75	75	79	79	84	84		
Average of All banks	9.44	8.68	9.33	8.70	8.71	9.19	7.90	8.15	7.27	7.32	8.52	8.82	8.50	AVERAGE
													0.72	STDEVA

(8) Non Interest Income As % To Total Average Working Fund										(in %)				
A PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 HDFC Bank Ltd.	1.65	1.85	1.37	1.44	1.79	1.76	1.90	1.87	2.07	1.75	1.99	1.94	21.38	1.78
2 ICICI Bank Ltd.	2.25	1.91	2.70	2.52	2.13	2.07	2.37	1.98	2.09	1.74	1.74	1.70	25.20	2.10
3 Indusind Bank Ltd.	2.63	3.18	2.90	1.79	1.15	1.23	1.16	1.80	1.80	1.80	1.98	2.09	23.51	1.96
TOTAL OF SAMPLE BANK	6.53	6.94	6.97	5.75	5.07	5.06	5.43	5.65	5.96	5.29	5.71	5.73	70.09	5.84
AVERAGE OF SAMPLE BANK	2.18	2.31	2.32	1.92	1.69	1.69	1.81	1.88	1.99	1.76	1.90	1.91	23.36	1.95
TOTAL OF ALL PRIVATE SECTOR BANKS	2.67	2.54	2.34	1.18	1.29	1.30	1.52	1.46	1.44	1.26	1.27	1.29	1.63	AVERAGE
No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	0.55	STDEVA
B PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Central Bank of India	1.30	1.06	1.70	1.46	0.77	0.59	0.89	0.84	1.09	0.71	0.67	0.72	11.80	0.98
2 Indian Bank	1.87	1.72	2.22	1.45	1.07	1.41	1.74	1.35	1.26	1.05	0.92	0.83	16.89	1.41
3 UCO Bank	2.13	1.93	1.63	1.09	0.80	0.66	0.97	1.08	0.83	0.67	0.60	0.50	12.89	1.07
4 United Bank of India	1.91	1.92	2.05	1.78	1.42	0.88	0.99	0.91	0.78	0.80	0.81	1.03	15.28	1.27
5 State Bak of India	1.98	2.15	2.56	1.59	1.31	1.01	1.24	1.31	1.24	1.18	0.99	0.93	17.48	1.46
TOTAL OF SAMPLE BANK	9.19	8.78	10.16	7.37	5.37	4.55	5.83	5.49	5.20	4.41	3.99	4.01	74.34	6.20
AVERAGE OF SAMPLE BANK	1.84	1.76	2.03	1.47	1.07	0.91	1.17	1.10	1.04	0.88	0.80	0.80	14.87	1.24
TOTAL OF ALL PUBLIC SECTOR BANK	1.63	1.86	2.07	1.43	1.08	0.93	1.27	1.16	1.17	0.99	0.89	0.99	1.29	AVERAGE
No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	0.38	STDEVA
C FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Barclays Bank PLC	8.81	15.06	16.57	6.66	18.49	10.60	9.21	3.13	0.84	2.54	-0.49	0.93	92.35	7.70
2 City Bank N.A.	3.99	3.27	3.18	3.07	2.66	2.45	3.04	3.49	1.77	1.85	1.19	1.56	31.52	2.63
3 Deutsche Bank AG	4.34	8.01	9.57	4.57	5.05	4.49	5.52	4.15	3.17	3.03	2.36	2.70	56.96	4.75
4 JP MorganChase Bank	16.46	7.47	4.11	12.05	5.11	5.44	7.37	10.09	1.06	3.98	2.02	2.56	77.72	6.48
5 Standard Chartered Bank	3.61	2.48	2.52	1.72	2.91	3.02	4.26	4.66	4.04	2.93	2.57	2.31	37.03	3.09
TOTAL OF SAMPLE BANK	37.21	36.29	35.95	28.07	34.22	26.00	29.40	25.52	10.88	14.33	7.65	10.06	295.58	24.63
AVERAGE OF SAMPLE BANK	7.44	7.26	7.19	5.61	6.84	5.20	5.88	5.10	2.18	2.87	1.53	2.01	59.12	4.93
AVERAGE OF AVERAGE														2.70
TOTAL OF ALL FOREIGN BANKS IN INDIA	3.20	2.68	3.30	3.30	3.82	3.99	4.76	4.51	3.86	3.69	3.49	2.88	3.62	AVERAGE
No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	0.61	STDEVA
GRAND TOTAL OF ALL BANKS	7.50	7.08	7.71	5.91	6.19	6.22	6.65	6.31	6.10	5.13	5.65	5.16		
NO OF BANKS	86	86	80	81	77	77	75	75	79	79	84	84		
Average of All banks	2.50	2.36	2.57	1.97	2.06	2.07	2.22	2.10	2.03	1.71	1.88	1.72	2.10	AVERAGE
													0.27	STDEVA

(9) Operating Profit As % To Average Working Funds											(in %)					
A	PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE	
1	HDFC Bank Ltd.	2.61	2.58	2.58	2.56	2.75	2.98	3.13	2.94	3.33	3.12	3.22	3.23	35.03	2.92	
2	ICICI Bank Ltd.	2.14	2.49	2.09	2.18	1.98	2.05	2.14	2.33	2.72	2.37	2.14	2.61	27.24	2.27	
3	Indusind Bank Ltd.	3.61	4.00	3.74	2.87	1.14	0.87	0.88	1.45	2.29	2.73	2.69	2.82	29.09	2.42	
	TOTAL OF SAMPLE BANK	8.36	9.07	8.41	7.61	5.87	5.90	6.15	6.72	8.34	8.22	8.05	8.66	91.36	7.61	
	AVERAGE OF SAMPLE BANK	2.79	3.02	2.80	2.54	1.96	1.97	2.05	2.24	2.78	2.74	2.68	2.89	30.45	2.54	
	TOTAL OF ALL PRIVATE SECTOR BANKS	2.78	2.65	2.72	1.60	1.71	1.82	2.08	2.23	2.06	2.12	2.14	2.20	2.18	AVERAGE	
	No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	0.38	STDEVA	
B	PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE	
1	Central Bank of India	1.52	1.76	2.70	2.56	1.73	1.58	1.26	1.13	1.29	1.45	1.36	1.37	19.71	1.64	
2	Indian Bank	1.14	1.93	2.39	2.45	2.06	2.61	2.70	2.90	2.95	2.94	2.59	1.98	28.64	2.39	
3	UCO Bank	1.74	1.97	2.47	1.73	1.48	1.40	1.20	1.28	1.47	1.96	1.74	1.78	20.22	1.69	
4	United Bank of India	1.15	2.49	2.49	2.56	2.09	1.97	0.99	1.25	1.22	1.80	2.02	1.97	22.00	1.83	
5	State Bak of India	9.64	9.23	3.63	2.81	2.19	1.96	1.79	1.98	1.87	2.19	2.21	1.97	41.46	3.46	
	TOTAL OF SAMPLE BANK	15.19	17.38	13.68	12.11	9.55	9.52	7.94	8.54	8.80	10.34	9.92	9.07	132.03	11.00	
	AVERAGE OF SAMPLE BANK	3.04	3.48	2.74	2.42	1.91	1.90	1.59	1.71	1.76	2.07	1.98	1.81	26.41	2.20	
	TOTAL OF ALL PUBLIC SECTOR BANK	2.29	2.80	2.95	2.33	1.95	1.96	1.62	1.65	1.72	2.03	1.94	1.96	2.10	AVERAGE	
	No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	0.42	STDEVA	
C	FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE	
1	Barclays Bank PLC	7.29	13.29	16.31	6.20	17.36	7.60	2.85	4.01	1.86	2.96	-0.19	0.79	80.33	6.69	
2	City Bank N.A.	4.24	3.76	4.42	3.81	4.02	3.98	4.04	3.72	3.66	3.16	2.96	3.34	45.11	3.76	
3	Deutsche Bank AG	4.70	8.04	8.00	2.40	2.85	2.82	4.71	4.71	4.44	3.94	4.71	5.26	56.58	4.72	
4	JP MorganChase Bank	11.16	8.85	5.12	11.63	6.72	8.01	9.56	12.16	-0.06	6.10	5.17	5.25	89.67	7.47	
5	Standard Chartered Bank	5.44	4.93	4.95	3.50	4.74	5.25	5.54	5.66	6.14	4.60	3.88	4.04	58.67	4.89	
	TOTAL OF SAMPLE BANK	32.83	38.87	38.80	27.54	35.69	27.66	26.70	30.26	16.04	20.76	16.53	18.68	330.36	27.53	
	AVERAGE OF SAMPLE BANK	6.57	7.77	7.76	5.51	7.14	5.53	5.34	6.05	3.21	4.15	3.31	3.74	66.07	5.51	
	AVERAGE OF AVERAGE														3.41	
	TOTAL OF ALL FOREIGN BANKS IN INDIA	3.41	3.06	3.72	3.12	3.55	4.07	4.98	4.15	2.39	3.5	3.52	2.95	3.54	AVERAGE	
	No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	0.66	STDEVA	
	GRAND TOTAL OF ALL BANKS	8.48	8.51	9.39	7.05	7.21	7.85	8.68	8.03	6.17	7.65	7.60	7.11			
	NO OF BANKS	86	86	80	81	77	77	75	75	45.39	46.5	84	84			
	Average of All banks	2.83	2.84	3.13	2.35	2.40	2.62	2.89	2.68	2.06	2.55	2.53	2.37	2.60	AVERAGE	
														0.29	STDEVA	

(10) Return on Assets		(PAT/Total ASSETS)										(in %)			
A	PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1	HDFC Bank Ltd.	1.48	1.52	1.45	1.47	1.38	1.33	1.32	1.28	1.53	1.58	1.77	1.90	18.01	1.50
2	ICICI Bank Ltd.	0.67	1.13	1.31	1.59	1.30	1.09	1.12	0.98	1.13	1.35	1.50	1.70	14.87	1.24
3	Indusind Bank Ltd.	0.50	0.91	1.74	1.35	0.22	0.34	0.34	0.58	1.14	1.46	1.57	1.63	11.78	0.98
	TOTAL OF SAMPLE BANK	2.65	3.56	4.50	4.41	2.90	2.76	2.78	2.84	3.80	4.39	4.84	5.23	44.66	3.72
	AVERAGE OF SAMPLE BANK	0.88	1.19	1.50	1.47	0.97	0.92	0.93	0.95	1.27	1.46	1.61	1.74	14.89	1.24
	TOTAL OF ALL PRIVATE SECTOR BANKS	0.97	0.90	1.17	0.15	0.59	0.06	1.11	1.08	0.94	1.15	1.25	1.32	0.89	AVERAGE
	No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	0.41	STDEVA
B	PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1	Central Bank of India	0.31	0.54	0.98	0.53	0.37	0.62	0.54	0.45	0.66	0.70	0.26	0.44	6.40	0.53
2	Indian Bank	0.13	0.65	1.21	1.08	1.16	1.46	1.64	1.62	1.67	1.53	1.31	1.02	14.48	1.21
3	UCO Bank	0.60	0.66	1.13	0.73	0.34	0.47	0.52	0.59	0.87	0.66	0.69	0.33	7.59	0.63
4	United Bank of India	0.54	1.37	1.25	1.04	0.66	0.73	0.68	0.34	0.45	0.66	0.70	0.38	8.80	0.73
5	State Bank of India	0.95	1.15	1.34	0.83	0.81	0.87	0.92	1.00	0.94	0.88	0.88	0.85	11.41	0.95
	TOTAL OF SAMPLE BANK	2.53	4.37	5.91	4.21	3.34	4.15	4.30	4.00	4.59	4.43	3.84	3.02	48.68	4.06
	AVERAGE OF SAMPLE BANK	0.51	0.87	1.18	0.84	0.67	0.83	0.86	0.80	0.92	0.89	0.77	0.60	9.74	0.81
	TOTAL OF ALL PUBLIC SECTOR BANK	0.70	1.02	1.27	0.90	0.85	0.95	0.88	0.87	0.82	0.86	0.85	0.76	0.89	AVERAGE
	No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	0.15	STDEVA
C	FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1	Barclays Bank PLC	1.78	3.95	5.20	4.53	9.64	4.45	0.10	0.16	-3.12	0.47	-0.91	-0.27	25.98	2.17
2	City Bank N.A.	3.60	2.88	3.55	2.84	3.07	2.79	2.24	2.12	0.96	1.37	1.64	2.12	29.18	2.43
3	Deutsche Bank AG	2.24	2.92	3.17	0.72	1.04	1.23	1.56	1.72	1.73	1.95	2.58	2.98	23.84	1.99
4	JP MorganChase Bank	3.18	3.10	2.34	3.58	2.53	1.71	3.07	4.21	0.09	3.56	2.90	3.07	33.34	2.78
5	Standard Chartered Bank	2.03	2.92	1.74	1.61	2.49	3.06	3.13	2.87	3.03	2.44	1.49	2.43	29.24	2.44
	TOTAL OF SAMPLE BANK	12.83	15.77	16.00	13.28	18.77	13.24	10.10	11.08	2.69	9.79	7.70	10.33	141.58	11.80
	AVERAGE OF SAMPLE BANK	2.57	3.15	3.20	2.66	3.75	2.65	2.02	2.22	0.54	1.96	1.54	2.07	28.32	2.36
	AVERAGE OF AVERAGE														1.47
	TOTAL OF ALL FOREIGN BANKS IN INDIA	0.82	0.85	1.57	1.28	1.56	2.06	2.61	1.88	0.22	1.96	1.83	1.26	1.49	AVERAGE
	No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	0.65	STDEVA
	GRAND TOTAL OF ALL BANKS	2.49	2.77	4.01	2.33	3.00	3.07	4.60	3.83	1.98	3.97	3.93	3.34		
	NO OF BANKS	86	86	80	81	77	77	75	75	79	79	84	84		
	Average of All banks	0.83	0.92	1.34	0.78	1.00	1.02	1.53	1.28	0.66	1.32	1.31	1.11	1.09	AVERAGE
														0.27	STDEVA

(11) Gross NPA as % to Net Advances													(in %)	
A PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 HDFC Bank Ltd.	3.27	2.26	1.89	1.72	1.45	1.40	1.43	2.01	1.44	1.06	1.02	0.97	19.93	1.66
2 ICICI Bank Ltd.	10.66	9.44	4.86	3.03	1.52	2.11	3.36	4.42	5.23	4.64	3.73	3.31	56.31	4.69
3 Indusind Bank Ltd.	7.48	4.98	3.55	3.56	2.89	3.09	3.07	1.62	1.24	1.02	0.99	1.03	34.52	2.88
TOTAL OF SAMPLE BANK	21.41	16.67	10.31	8.31	5.86	6.60	7.86	8.05	7.92	6.71	5.75	5.32	110.76	9.23
AVERAGE OF SAMPLE BANK	<u>7.14</u>	5.56	3.44	2.77	1.95	2.20	2.62	2.68	2.64	2.24	1.92	<u>1.77</u>	36.92	<u>3.08</u>
TOTAL OF ALL PRIVATE SECTOR BANKS	9.59	8.50	5.50	3.96	2.49	2.22	2.51	2.96	2.79	2.29	1.94	1.84	<u>3.88</u>	AVERAGE
No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	<u>2.62</u>	STDEVA
B PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Central Bank of India	15.86	14.01	13.56	9.06	7.16	4.97	3.22	2.71	2.33	1.85	4.93	4.92	84.57	7.05
2 Indian Bank	19.94	13.28	8.44	4.07	2.98	1.88	1.22	0.89	0.82	0.98	2.05	3.38	59.92	4.99
3 UCO Bank	10.41	8.58	7.17	5.06	3.30	3.21	3.00	2.24	2.02	3.18	3.54	5.56	57.26	4.77
4 United Bank of India	17.82	13.05	9.60	6.38	4.79	3.69	2.73	2.88	3.24	2.53	3.45	4.30	74.46	6.20
5 State Bank of India	11.99	9.09	7.25	5.48	3.37	2.63	2.61	2.48	2.74	3.06	4.19	4.55	59.45	4.95
TOTAL OF SAMPLE BANK	76.02	58.01	46.01	30.06	21.61	16.36	12.78	11.20	11.16	11.60	18.15	22.70	335.66	27.97
AVERAGE OF SAMPLE BANK	<u>15.20</u>	11.60	9.20	6.01	4.32	3.27	2.56	2.24	<u>2.23</u>	2.32	3.63	4.54	67.13	<u>5.59</u>
TOTAL OF ALL PUBLIC SECTOR BANK	11.77	9.85	8.12	5.65	3.74	2.71	2.25	2.00	2.22	2.26	3.02	3.68	<u>4.77</u>	AVERAGE
No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	<u>3.35</u>	STDEVA
C FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Barclays Bank PLC	49.05	177.83	188.67	0.00	0.00	0.00	0.69	9.93	18.79	9.40	6.32	6.54	467.23	38.94
2 City Bank N.A.	0.94	1.96	2.57	2.04	1.60	1.61	2.06	4.52	3.48	2.07	1.80	2.61	27.26	2.27
3 Deutsche Bank AG	3.66	2.55	0.98	0.33	0.32	0.22	0.61	2.76	2.02	1.25	1.07	0.69	16.46	1.37
4 JP Morgan Chase Bank	0.00	0.00	0.00	0.00	0.00	7.73	11.46	8.75	9.41	0.79	0.59	0.46	39.19	3.27
5 Standard Chartered Bank	3.57	3.28	2.99	2.77	2.84	2.66	2.17	2.82	2.64	2.33	5.78	6.26	40.10	3.34
TOTAL OF SAMPLE BANK	57.21	185.61	195.21	5.14	4.76	12.22	17.00	28.78	36.34	15.83	15.57	16.56	590.24	49.19
AVERAGE OF SAMPLE BANK	11.44	37.12	<u>39.04</u>	1.03	<u>0.95</u>	2.44	3.40	5.76	7.27	3.17	3.11	3.31	118.05	<u>9.84</u>
AVERAGE OF AVERAGE														<u>6.17</u>
TOTAL OF ALL FOREIGN BANKS IN INDIA	5.09	5.19	4.43	2.91	1.98	1.79	1.77	4.13	4.37	2.59	2.74	3.03	<u>3.33</u>	AVERAGE
No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	<u>1.25</u>	STDEVA
GRAND TOTAL OF ALL BANKS	26.45	23.54	18.04	12.51	8.20	6.71	6.53	9.09	9.38	7.14	7.71	8.55		
NO OF BANKS	86	86	80	81	77	77	75	75	79	79	84	84		
Average of All banks	<u>8.82</u>	7.85	6.01	4.17	2.73	2.24	<u>2.18</u>	3.03	3.13	2.38	2.57	2.85	<u>4.00</u>	AVERAGE
													<u>2.29</u>	STDEVA

(12) Net NPA as % to Net Advances													(in %)	
A PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 HDFC Bank Ltd.	0.50	0.37	0.16	0.24	0.44	0.43	0.47	0.63	0.31	0.19	0.18	0.20	4.12	0.34
2 ICICI Bank Ltd.	N.A.	N.A.	2.19	1.65	0.72	1.02	1.55	2.09	2.12	1.11	0.73	0.77	13.94	1.16
3 Indusind Bank Ltd.	6.59	4.25	2.91	2.71	2.09	2.47	2.27	1.14	0.50	0.28	0.27	0.31	25.79	2.15
TOTAL OF SAMPLE BANK	7.09	4.62	5.26	4.60	3.26	3.92	4.29	3.86	2.93	1.58	1.18	1.27	43.84	3.65
AVERAGE OF SAMPLE BANK	<u>2.36</u>	1.54	1.75	1.53	1.09	1.31	1.43	1.29	0.98	0.53	<u>0.39</u>	0.42	14.61	<u>1.22</u>
TOTAL OF ALL PRIVATE SECTOR BANKS	3.16	2.26	2.50	1.83	1.01	0.96	1.09	1.30	1.03	0.56	0.46	0.53	<u>1.39</u>	AVERAGE
No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	<u>0.86</u>	STDEVA
B PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Central Bank of India	7.98	6.74	5.57	2.98	2.59	1.70	1.45	1.24	0.69	0.65	3.12	2.90	37.63	3.14
2 Indian Bank	8.28	6.15	2.71	1.35	0.79	0.35	0.24	0.18	0.23	0.53	1.33	2.26	24.40	2.03
3 UCO Bank	5.65	4.38	3.65	2.93	2.10	2.14	1.98	1.18	1.17	1.84	1.96	3.17	32.16	2.68
4 United Bank of India	7.94	5.52	3.75	2.43	1.95	1.50	1.10	1.48	1.84	1.42	1.71	2.86	33.51	2.79
5 State Bank of India	5.45	4.12	2.71	2.23	1.63	1.32	1.43	1.45	1.50	1.49	1.76	2.04	27.13	2.26
TOTAL OF SAMPLE BANK	35.31	26.92	18.39	11.93	9.06	7.01	6.21	5.54	5.43	5.93	9.87	13.23	154.82	12.90
AVERAGE OF SAMPLE BANK	<u>7.06</u>	5.38	3.68	2.39	1.81	1.40	1.24	1.11	<u>1.09</u>	1.19	1.97	2.65	30.96	<u>2.58</u>
TOTAL OF ALL PUBLIC SECTOR BANK	5.83	4.54	3.22	1.98	1.32	1.05	0.99	0.93	1.10	1.09	1.53	2.01	<u>2.13</u>	AVERAGE
No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	<u>1.59</u>	STDEVA
C FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Barclays Bank PLC	36.06	0.00	0.00	0.00	0.00	0.00	0.42	4.59	5.15	1.46	1.45	1.74	50.87	4.24
2 City Bank N.A.	0.40	1.17	1.40	1.00	0.95	1.02	1.23	2.63	2.14	1.21	0.90	1.47	15.54	1.29
3 Deutsche Bank AG	0.38	0.00	0.00	0.00	0.00	0.01	0.17	0.88	0.79	0.23	0.09	0.13	2.68	0.22
4 JP Morgan Chase Bank	0.00	0.00	0.00	0.00	0.00	2.17	2.12	1.27	2.88	0.00	0.00	0.00	8.44	0.70
5 Standard Chartered Bank	0.40	0.31	0.52	1.12	1.57	1.43	1.04	1.37	1.40	0.27	0.70	1.63	11.76	0.98
TOTAL OF SAMPLE BANK	37.24	1.48	1.92	2.12	2.53	4.64	4.98	10.74	12.35	3.18	3.13	4.97	89.29	7.44
AVERAGE OF SAMPLE BANK	<u>7.45</u>	<u>0.30</u>	0.38	0.42	0.51	0.93	1.00	2.15	2.47	0.64	0.63	0.99	17.86	<u>1.49</u>
AVERAGE OF AVERAGE														<u>1.76</u>
TOTAL OF ALL FOREIGN BANKS IN INDIA	1.72	1.66	1.46	0.86	0.83	0.73	0.77	1.80	1.82	0.66	0.61	1.01	<u>1.16</u>	AVERAGE
No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	<u>0.49</u>	STDEVA
GRAND TOTAL OF ALL BANKS	10.71	8.46	7.18	4.67	3.16	2.75	2.86	4.03	3.95	2.30	2.60	3.55		
NO OF BANKS	86	86	80	81	77	77	75	75	79	79	84	84		
Average of All banks	<u>3.57</u>	2.82	2.39	1.56	1.05	0.92	0.95	1.34	1.32	<u>0.77</u>	0.87	1.18	<u>1.56</u>	AVERAGE
													<u>0.89</u>	STDEVA

(13) Net Profit(PAT) on Owned Fund											(in %)				
A	PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1	HDFC Bank Ltd.	15.29	17.27	18.93	14.73	16.43	17.74	13.83	15.33	13.70	15.47	17.27	18.57	194.56	16.21
2	ICICI Bank Ltd.	3.92	16.56	19.58	15.54	11.26	12.61	8.88	7.54	7.80	9.35	10.70	12.48	136.23	11.35
3	Indusind Bank Ltd.	9.03	14.97	32.74	25.34	4.25	6.46	5.56	8.92	14.63	14.28	16.97	13.93	167.08	13.92
	TOTAL OF SAMPLE BANK	28.24	48.80	71.25	55.61	31.94	36.81	28.27	31.79	36.13	39.11	44.94	44.98	497.87	41.49
	AVERAGE OF SAMPLE BANK	9.41	16.27	23.75	18.54	10.65	12.27	9.42	10.60	12.04	13.04	14.98	14.99	165.96	13.83
	TOTAL OF ALL PRIVATE SECTOR BANKS	11.03	15.78	19.24	11.64	11.39	12.91	10.43	10.83	10.93	12.79	14.27	15.03	13.02	AVERAGE
	No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	2.63	STDEVA
B	PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1	Central Bank of India	8.18	12.60	20.78	10.95	7.48	13.14	9.26	8.91	13.76	14.16	4.28	6.63	130.12	10.84
2	Indian Bank	0.79	3.68	7.33	6.88	20.25	19.78	19.55	17.45	18.80	18.00	16.17	13.21	161.89	13.49
3	UCO Bank	5.96	17.21	24.18	16.87	7.99	11.87	14.08	14.09	19.43	12.22	12.87	6.38	163.15	13.60
4	United Bank of India	6.06	15.56	16.08	15.34	11.19	11.07	11.98	6.00	8.26	10.43	11.34	6.66	129.96	10.83
5	State Bak of India	17.20	19.50	20.25	17.32	15.82	15.30	14.59	16.43	14.85	14.06	14.30	14.19	193.81	16.15
	TOTAL OF SAMPLE BANK	38.19	68.55	88.61	67.36	62.72	71.17	69.47	62.88	75.09	68.87	58.96	47.07	778.93	64.91
	AVERAGE OF SAMPLE BANK	7.64	13.71	17.72	13.47	12.54	14.23	13.89	12.58	15.02	13.77	11.79	9.41	155.79	12.98
	TOTAL OF ALL PUBLIC SECTOR BANK	14.49	18.75	20.88	15.50	14.38	14.86	15.21	16.51	16.29	15.58	13.93	12.38	15.73	AVERAGE
	No. of banks	20	20	20	21	21	21	21	21	21	21	21	21	2.25	STDEVA
C	FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1	Barclays Bank PLC	4.63	8.74	17.71	8.96	8.85	6.54	0.13	0.60	-10.04	1.81	-3.30	-1.02	43.59	3.63
2	City Bank N.A.	18.76	18.40	21.20	18.12	16.23	13.63	19.29	18.87	6.37	9.52	12.02	15.64	188.07	15.67
3	Deutsche Bank AG	17.50	20.35	29.69	6.27	9.60	11.25	9.00	9.03	9.03	11.30	12.87	13.09	158.99	13.25
4	JP MorganChase Bank	6.55	9.38	7.34	17.61	13.39	8.81	12.05	17.67	0.37	12.35	9.77	11.69	126.99	10.58
5	Standard Chartered Bank	26.97	30.53	21.82	18.60	19.84	23.52	20.38	18.55	18.33	15.77	12.27	15.46	242.03	20.17
	TOTAL OF SAMPLE BANK	74.41	87.40	97.77	69.56	67.91	63.75	60.85	64.73	24.05	50.75	43.63	54.86	759.67	63.31
	AVERAGE OF SAMPLE BANK	14.88	17.48	19.55	13.91	13.58	12.75	12.17	12.95	4.81	10.15	8.73	10.97	151.93	12.66
	AVERAGE OF AVERAGE														13.16
	TOTAL OF ALL FOREIGN BANKS IN INDIA	12.52	13.57	14.63	10.44	12.62	13.86	13.35	12.53	6.82	9.37	10.06	10.79	11.71	AVERAGE
	No. of banks	36	36	31	31	29	29	31	31	36	36	43	43	2.26	STDEVA
	GRAND TOTAL OF ALL BANKS	38.05	48.10	54.75	37.58	38.39	41.63	39.00	39.87	34.04	37.73	38.25	38.20		
	NO OF BANKS	86	86	80	81	77	77	75	75	79	79	84	84		
	Average of All banks	12.68	16.03	18.25	12.53	12.80	13.88	13.00	13.29	11.35	12.58	12.75	12.73	13.49	AVERAGE
														1.86	STDEVA

(14) Capital Adequacy Ratio (Tire I plus Tire II) (Under Basel I)											(in %)			
A PRIVATE SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 HDFC Bank Ltd.	13.93	11.12	11.66	12.16	11.41	13.08	13.60	15.09	16.45	15.32	15.71	15.94	165.47	13.79
2 ICICI Bank Ltd.	11.44	11.10	10.36	11.78	13.35	11.69	14.92	15.92	19.14	17.63	16.26	16.90	170.49	14.21
3 Indusind Bank Ltd.	12.51	12.13	12.75	11.62	10.54	12.54	11.91	12.33	13.40	14.39	0.00	0.00	124.12	10.34
TOTAL OF SAMPLE BANK	37.88	34.35	34.77	35.56	35.30	37.31	40.43	43.34	48.99	47.34	31.97	32.84	460.08	38.34
AVERAGE OF SAMPLE BANK	12.63	11.45	11.59	11.85	11.77	12.44	13.48	14.45	16.33	15.78	10.66	10.95	153.36	12.78
TOTAL OF ALL PRIVATE SECTOR BANKS	13.22	12.63	13.62	13.49	11.71	13.03	15.37	16.24	14.15	13.78	10.55	10.25	13.17	AVERAGE
No. of banks	30	30	29	29	27	27	23	23	22	22	20	20	1.75	STDEVA
B PUBLIC SECTOR BANKS	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Central Bank of India	9.58	10.51	12.43	12.15	11.03	10.40	10.42	11.75	10.81	10.74	11.96	11.33	133.11	11.09
2 Indian Bank	1.70	10.85	12.82	14.14	13.19	14.14	12.74	13.27	12.16	12.83	12.67	11.59	142.10	11.84
3 UCO Bank	9.64	10.04	11.88	11.26	11.12	11.56	10.09	9.75	11.35	11.87	11.03	12.43	132.02	11.00
4 United Bank of India	12.02	15.17	17.04	18.16	13.12	12.02	11.24	13.28	12.80	11.02	10.48	9.77	156.12	13.01
5 State Bak of India	12.77	13.09	13.02	12.15	10.47	12.23	12.57	12.07	12.31	11.87	11.74	10.91	145.20	12.10
TOTAL OF SAMPLE BANK	45.71	59.66	67.19	67.86	58.93	60.35	57.06	60.12	59.43	58.33	57.88	56.03	708.55	59.05
AVERAGE OF SAMPLE BANK	9.14	11.93	13.44	13.57	11.79	12.07	11.41	12.02	11.89	11.67	11.58	11.21	141.71	11.81
TOTAL OF ALL PUBLIC SECTOR BANK	10.91	12.25	13.18	12.81	12.21	12.28	11.24	11.60	12.14	12.06	11.68	11.31	11.97	AVERAGE
No. of banks	20	20	20	21	21		21	21	21	21	21	21	0.66	STDEVA
C FOREIGN BANKS IN INDIA	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	TOTAL	AVERAGE
1 Barclays Bank PLC	63.56	45.68	37.16	20.85	22.92	13.68	21.11	17.07	15.61	0.00	0.00	0.00	257.64	21.47
2 City Bank N.A.	11.04	11.30	11.11	10.78	11.33	11.06	12.13	14.81	20.76	18.32	16.58	16.10	165.32	13.78
3 Deutsche Bank AG	14.55	17.35	14.42	16.22	12.74	10.62	13.58	15.25	16.58	15.12	15.10	15.33	176.86	14.74
4 JP MorganChase Bank	85.88	72.95	34.83	10.19	11.76	16.14	17.72	15.90	24.47	25.12	24.54	29.93	369.43	30.79
5 Standard Chartered Bank	9.28	10.56	10.87	10.46	9.93	10.44	10.59	11.56	14.81	14.48	12.81	16.05	141.84	11.82
TOTAL OF SAMPLE BANK	184.31	157.84	108.39	68.50	68.68	61.94	75.13	74.59	92.23	73.04	69.03	77.41	1111.09	92.59
AVERAGE OF SAMPLE BANK	36.86	31.57	21.68	13.70	13.74	12.39	15.03	14.92	18.45	14.61	13.81	15.48	222.22	18.52
AVERAGE OF AVERAGE														14.37
TOTAL OF ALL FOREIGN BANKS IN INDIA	44.17	53.96	42.61	41.11	41.84	39.26	43.24	56.81	99.72	116.55	71.31	76.30	60.57	AVERAGE
No. of banks	36	36	36	36	36	36	36	36	36	36	36	36	25.52	STDEVA
GRAND TOTAL OF ALL BANKS	68.29	78.84	69.40	67.41	65.76	64.57	69.85	84.66	126.02	142.39	93.55	97.87		
NO OF BANKS	86	86	85	86	84	77	80	80	79	79	77	77		
Average of All banks	22.76	26.28	23.13	22.47	21.92	21.52	23.28	28.22	42.01	47.46	31.18	32.62	28.57	AVERAGE
NOTE: From date of 2011-12 and 2012-13 of Total of private sector bank data of Ing Vaisa is omitted as the ratio is veri high.													8.47	STDEVA