

Title: Comparative study: Efficiency of Indian banks using Data envelopment analysis

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Abstract

The present study provides a comparative analysis of the efficiency measures of Indian banks during 2009 -2013 financial period. The global financial crisis has caused credit crunch in the financial markets due to outflow of capital and consequently has its impact on Indian banking sector too. Financial institutions influence the growth of the economy by providing funds to business that have limited access to other sources of finances. Due to the intense competition and volatile environment, it is crucial for banks to be efficient and stay competitive. This study uses Data Envelopment analysis (DEA), a non-parametric linear programming based technique, to evaluate the efficiency of SBI (State Bank of India) and its associates, nationalized banks, old private sector banks, new private sector banks, and foreign banks. This study recommends that Data Envelopment Analysis (DEA) could be an appropriate alternative tool for bank management for measuring efficiency and benchmarking against other banks using publically available information.

1. Introduction

Performance of financial institutions is vital to the economy since it provides liquidity to the market and generates economic growth by providing funds for businesses. It is essential to measure the operating efficiency of banks compared to others. Performance of financial institutions is assessed in terms of efficiency. Efficiency can be further simplified as a ratio of output produced for a given input. In a general context, management of a firm is concerned with complete utilization of available input to produce optimal mix of outputs within the boundary of operating feasibility [1]. Banks operating performance is commonly measured using accounting ratios such as return on assets (ROA) and return on investments (ROI). These ratios provide information related to banks performance compared to prior periods. However, they fail to consider value of management actions and future investment decisions

ultimately affecting the future [2]. The motivation for this study is to see how the banks management is utilizing its different resources: financial, human, and physical resources in a competitive environment [1].

We have analyzed the efficiency of the Indian banking sector during 2009-2013 financial period using Data Envelopment Analysis (DEA). The duration of this study is taken during the post – subprime crisis (2009 – 2013) to capture the efficiency after the crisis and how the banks performance has increased or decreased due to management action or vice-versa. We have also tried to investigate how different bank types, SBI (State Bank of India) and its associates, nationalized banks, old private sector banks, new private sector banks, and foreign banks, have improved their efficiency (or not) within the respective bank types and overall.

The study have been divided into 6 sections. Introduction is followed by literature review in section 2 which reviews the literature and highlights the contribution of the study to Indian banking sector. Section 3 introduces the banking structure in India. Section 4 describes the methodology used to conduct the study and selection of appropriate input and output variables. Section 5 details the analysis and empirical results followed by section 6 conclusion and limitations of the study.

2. Literature Review

Literature is vast with regard to studies that have been carried out to analyze the efficiency and productivity of banking sectors in the US and other developed countries [3] [4]. However, studies analyzing the efficiency and productivity of banks in developing countries are relatively few. Sherman and Gold in 1985 [2] used DEA in measuring and evaluating the operating efficiency of bank branches. Berger and Humphrey in 1997 [4] reviewed 130 studies that observed various efficiency measures of financial institutions. For India, Bhattacharyya et al. in 1997 examined the productivity of 70 Indian banks using DEA during the early stages of the liberalization period, 1986 – 1991, and found that publicly

owned banks are most efficient, followed by foreign banks and privately-owned Indian banks [5]. Saha et al (2000) suggested DEA as a suitable approach for measuring efficiency of Indian banks from the investor's point of view [1]. Das et al in 2005 [6] analyzed various efficiency scores of Indian banks during 1997 to 2003 and found that Indian banks are not much differentiated in terms of input or output oriented technical efficiency or cost efficiency, and in particular bigger banks have improved during the post-reform period. Ray (2007) [7] compared the efficiency of Indian banks from 1997 to 2003 to evaluate the size efficiency and found that many of the banks are large in size in different years.

Tandon et al (2014) examined technical, pure technical and scale efficiencies of 44 banks during the period 2009 – 2012 and found that 7 banks selected lie on the efficiency frontier and form reference set for peers [8]. Similarly, studies have been carried out in other developing countries to find the efficiency of banks. Tahir et al (2009) analyzed pure technical and scale efficiency of Malaysian commercial banks from 2000 to 2006 and found that inefficiencies of the banks were attributed to pure technical inefficiency rather than scale inefficiency [9]. Staub et al (2010) examined Brazilian banks during 2000 – 2007 period to measure cost, technical and allocative efficiency to compare against European and U.S banks. They found that the state owned banks were cost efficient than their counterparts, foreign, private with foreign participation, and private domestic [10]. Drake et al (2006) analyzed the impact of macroeconomic and regulatory effect of banking efficiency in Hong Kong, during the financial deregulation, accession of Hong Kong to the Peoples republic of China, and 1997/1998 South East Asian crisis, and found high levels of technical inefficiencies for many financial institutions [11].

3. Indian Banking structure

Reserve bank of India (RBI) is the central bank of the country that was established in 1935 under the provision of the Reserve Bank of India Act, 1934 [12]. RBI's affairs are governed by a central board of directors appointed by the Government of India. RBI's primary activities includes, among others, setting the monetary policy, which refers to the use of instruments under the control of central bank to

regulate the availability, cost, and use of money and credit; manage the money supply; managing government's banking transactions; regulate the operation of other banks; regulate the banking system; manage foreign exchange reserve; and responsibilities that are associated with a central bank [13]. The banking system in India comprises of co-operative and commercial banks. Commercial banks are further divided into two types: 1) schedule commercial banks and 2) non-scheduled commercial banks. Schedule commercial banks that are included in the second schedule of the Reserve bank Act, 1934 [14]. Scheduled commercial banks can be further classified into three broad categories: 1) Public sector banks, 2) Private sector banks, and 3) other regional rural banks. Public sector banks consists of i) State Bank of India (SBI and its associates, ii) Nationalized banks. Private sector banks (banks that are in business prior to 1991), ii) New private banks (banks that had established business after 1992), and iii) Foreign banks. **Figure 1** in appendix represents the Indian banking structure.

4. Methodology

4.1 Data Envelopment Analysis (DEA)

Charnes, Cooper and Rhodes (CCR) in 1978 developed Data Envelopment Analysis (DEA) [15]. The model was built over the seminal work of Farrell in 1957, based on the concept of technical efficiency [16]. DEA calculates the efficiency of a bank in transforming the input into outputs in relation with its peer groups. DEA is a linear programming technique that converts multiple inputs and multiple outputs into a scalar measure of efficiency. There are two types of DEA envelopment model 1) Input –oriented model, and 2) Output – oriented model. Input oriented model focuses on the possibility of minimizing the inputs to produce the given level of output. Output oriented model focuses on the possibility of maximizing the outputs for a given set of inputs. CCR model is derived under the assumption of constant returns-to-scale (CRS). Decision making unit (DMU) operates under CRS if an increase in input results in proportional increase in output and vice-versa. In CRS, the efficiency frontier reduces to a straight line.

Banker, Charnes, and Copper in 1984 developed the BCC model [17]. BCC model is derived under the assumption of variable returns-to-scale (VRS). DMU's operates under VRS if an increase in input does not result in proportional increase in output and vice-versa. CCR and BCC models are used to calculate the Technical efficiencies (TE). Overall technical efficiency (OTE) is measured under the assumption of constant return-to-scale. OTE measures inefficiencies that are due to the input or output configuration and the size of the operations. OTE is decomposed into two mutually exclusive and non-additive components i) pure technical efficiency, and ii) scale efficiency. Pure technical efficiencies that are due to the inefficiencies that are due to the underperformance of management. Scale efficiency (SE) is measured as the ratio of OTE to PTE. SE provides a measure for the management to choose the optimum size of operation in order to attain expected production level.

Input-oriented DEA model for measuring technical efficiency scores for DMU o, under different assumption are as follows.

$$\theta^* = \min \theta$$
 i

Subject to

$\sum_{j=1}^n \lambda j \mathbf{x}_{ij} \leq$	θx_{io}	i = 1,2,,m;	ii
$\sum_{j=1}^n \lambda \mathrm{j} \mathrm{y}_{\mathrm{ij}} \geq$	Уro	r = 1,2,,s;	iii
$\sum_{j=1}^n \lambda j = 1$			iv
$\lambda_i \ge 0$		j =1,2,,n	v

Where DMU _o represents one of the n DMUs under evaluation, x_{io} and y_{ro} are the ith input and rth output for DMU _o, respectively. λ_j are unknown weights, where j = 1,2...,n corresponds to the DMU number. The left-hand side (LHS) is the convex combination of observed inputs and outputs of all observes DMUs or the virtual DMUS) and the right hand side (RHS) is the inputs and outputs of the DMU under evaluation. The model has four constraints (ii, iii, iv, and v). The constraint ii is m different constraints, one for each input. The constraint iii is s constraints, one for each output. The constraint v for each of the unknown value should be a positive. The constraint iv defines if the model is a variable returns-toscale (VRS) or constant returns-to-scale (CRS) model. If the constraint iv is removed from the model then it is CRS model and if the constraint is present it is a VRS model.

In this study we calculate the overall technical inefficiency (OTIE), pure technical inefficiency (PTIE), and scale inefficiency (SIE). OTIE is calculated by deducting the OTE score of each DMU from one which indicates the inefficiencies in resource utilizations. PTIE is calculated by deducting the PTE score of each DMU from one which indicates the managerial inefficiencies. SIE is calculated by deducting the SE score of each DMU from one which indicated the inefficiencies that arise due to inappropriate size of the bank.

4.2 Dataset

Dataset for this study has been collected from Reserve Bank of India (RBI) website [18]. In this study, 89 banks (6 SBI and its associated, 20 nationalized banks, 13 old private sector banks, 7 new private sector banks, and 43 foreign banks as illustrated in **Appendix – Table 1**) data has been taken for the period 2009 – 2013 financial period. The most crucial part of this approach is the selection of input and output variables. There are 20 variables available from the dataset (illustrated in **Appendix – Table 2** along with their definitions). The raw dataset was imported into Microsoft SQL server and extracted to excel after cleaning the data into appropriate dataset used for the analysis.

4.3 Input and output Variables

In order to compute efficiency scores, the challenge is to select the appropriate input and output variables to model bank behavior. In bank efficiency literature, there are mainly two approaches for selecting the inputs and outputs of a bank: 1) the production approach (PA); and 2) intermediation approaches (IA). Both these approaches apply the traditional microeconomic theory of the firm to banking and differ only in the specification of banking activities [19]. The production approach treats banks as provider of services to customer and was established by Benston [20]. The output under this approach represent the services provided by banks and are measured by the number of documents processed, number and type of transactions processed, or specialized services provided over a given period of time. In the case of non-availability of data they are substituted by number of deposits or loan accounts as a proxy for the level of services provided. The inputs under this approach are physical variables such as materials, space, labor or other associated costs. This approach ignores interest expenses and focuses on operating costs. On the other hand, the intermediation approach [IA] treats banks as financial intermediaries channeling funds between creditors and depositors and was proposed by Sealey and Lindley [21]. In IA, banks produce intermediary services through the collection of deposits, and liabilities and apply them towards interest earning assets such as securities, loans and investments. This approach treats deposits as inputs with the consideration of operating cost and interest cost. Neither of these approaches are perfect as they do not fully capture the dual role played by banks as providers of document/transaction processing services and being financial intermediaries; as pointed out by Berger and Humphrey [4]. Banks management will aim to reduce the overall cost of the bank. Majority of the literature uses the intermediation approach (IA) as opposed to production approach (PA). In this study, the input variables chosen are 1) number of employees; and 2) number of branches and the output variable is 1) deposits. The banks have the ability to vary the input variable as opposed to deposits since customer decide how much to deposit and in which bank.

DEA results are influenced by the size of the sample. The size of the sample utilized in the present study is consistent with the various rules of thumb available for DEA literature. The first rule of thumb states that the sample size must be greater than or equal to product of the inputs and outputs. The second states that the number of observations in the data set should be at least three times the sum of the number of input and output variables. The present study exceeds the desirable size to obtain sufficient discriminatory power except when analyzing data for State bank of India (SBI) and its associates as there are only 6 banks in this group.

5. Analysis and Results

The DEA analysis was done using RStudio with TFDEA package developed by Portland State Universities' Engineering and Technology department. The dataset was divided into five groups (SBI and its associates, nationalized banks, old private banks, new private banks and foreign banks) and analyzed in different time periods from 2009 to 2013. The second analyzes was performed by combining four groups (SBI and its associates, nationalized banks, old private banks, old private banks, and new private banks) and analyzed in different time periods from 2009 to 2013. Results from the DEA analysis were imported to excel and power view was further used for analysis. For banks to be efficient the OTE score should be equal to 1 that mean the bank is in the efficient frontier and banks are inefficient when vice-versa.

Analysis of the results for SBI and its associates group depicted that there was one bank, State bank of Patiala, that was found to be efficient in 2009 and by 2013 there were two banks namely, State bank of Hyderabad and State bank of Travancore. The OTE score for the inefficient banks ranges from 0.81(State bank of Bikaner & Jaipur) to 0.94 (State bank of India) in 2013 and 0.65 (State bank of Bikaner & Jaipur) to 0.94 (State bank of India) in 2013 and 0.65 (State bank of Bikaner & Jaipur) to 0.94 (State bank of Hyderabad) in 2009. The efficiency score for the banks have improved since 2009 for this group. Among the analyzed banks in this group State bank of Hyderabad and State bank of Travancore have improved since 2009 to 2013. State bank of Bikaner & Jaipur has been found to be the worst performer with an OTE score of 0.65 in 2009. However, by 2013 improved with an OTE score of

0.81. State bank of India, the largest bank by deposit, has performed sub-optimally when considering the OTE score but when looking at the PTE score they have been efficient throughout the period. This shows management was efficient. However, they do show that scale inefficiencies since the SE score is less than 1. State bank of Patiala has been efficient in the initial two years, 2009 and 2010 and gradually became inefficient. The worst period for the banks in this group was in 2009 and the best period of the bank was in 2013. The worst and best period was calculated by finding the OTE spread¹ between the second best and the worst bank. Efficiency of the banks have improved over the period irrespective of the size of the bank. Table 3 in Appendix displays the result of the analysis for SBI and its Associates group.

For nationalized bank, it was found that IDBI bank was the only efficient bank in the group. The OTE score among the inefficient banks ranges from 0.41 (Central Bank of India) to 0.76 (Corporation bank) in 2013 and 0.33 (United bank of India) to 0.61 (Oriental bank of commerce) in 2009. The efficiency score for this group has increased from 2009 to 2013. Among the analyzed bank in this group, Bank of Baroda increased its efficiency from 0.46 in 2010 to 0.76 in 2013, an increase of 30%. IDBI bank however had a perfect score of 1 in all the efficiency OTE, PTE, and SE thought the analyzed period. This shows that the management was efficient and the bank was operating with optimal size. The worst period for the banks in this group was in 2010 and the best period was in 2013. Punjab national bank and Bank of Baroda were the other two banks that had a perfect PTE score. It shows that the management were efficient efficiency score was less than the 1 depicting that the banks were not operating at the right size. Management of the banks must either increase or decrease the size of the bank to be scale efficient. Table 4 in Appendix displays the result of the analysis for nationalized bank group.

¹ OTE Spread = OTE score of second best bank – OTE score of the worst bank

For old private banks, it was found that there were three banks that were efficient in different time periods. They were Jammu and Kashmir bank (2009, 2010, 2011, 2012, and 2013), Tamilnad Mercantile bank (2010), and South Indian Bank (2012, 2013). It could be seen that Jammu and Kashmir bank was efficient throughout the analyzed period. The OTE score among the inefficient banks ranges from 0.60 (Dhanlaxmi Bank) to 0.90 (Tamilnad Mercantile bank) in 2013 and 0.53 (Ratnakar bank) to 0.98 (Federal bank) in 2009. The efficiency score for this group has increased from 2009 to 2013, like group 1. Jammu and Kashmir bank, one of the efficient banks in the group, increased its deposits by almost 100% in the analyzed time frame. The worst period for the banks in this group was in 2011 and the best period was in 2013. Among the analyzed banks in this group, Ratnakar bank increased its OTE score by 20% and also increased its deposits by almost 540% since 2009. Ratnakar bank was one of the worst performing banks since 2009 until 2011, however they improved through the course of analyzed period. They also had a perfect PTE score throughout the analyzed period depicting management effectiveness. The three efficient banks with perfect OTE score also had perfect PTE and SE score. Table 5 in Appendix displays the result of the analysis for old private bank group.

Analyzing the results for new private banks, it was found there were three efficient bank in different time periods. They were Yes bank (2009, 2010, 2011, 2012, 2013), Axis bank (2009), and ICICI bank (2009). The OTE score among the inefficient banks ranges from 0.43 (Development Credit Bank) to 0.80 (Axis bank) in 2013 and 0.40 (Development Credit Bank) to 0.86 (IndusInd Bank) in 2009. The efficiency score for this group increased from 2009 to 2012 and decreased in 2013. The worst period for the banks in this group was in 2011 and 2013 and the best period was in 2012. Among the analyzed banks in this group, Development credit bank was the worst bank as per the OTE score. ICICI bank, the largest bank by deposit in this group, was efficient in 2009 however in 2013 it was only 60% efficient. They had a perfect PTE score in 2013 but had scale inefficiencies of almost 40%. This shows that the banks has to

adjust their size to improve the scale efficiency. Table 6 in Appendix display the result of the analysis for new private bank group.

Analyzing the results for the foreign banks it was found there were three efficient bank in different time periods. They were Bank of Tokyo-Mitsubishi UFJ (2009), UBS AG (2013), and JPMorgan Chase bank (2009, 2010, 2011, 2012, 2013). The OTE score among the inefficient banks range from 0.0005 (Sumitomo Mitsui Banking corporation) to 0.73 (Australia and New Zealand Banking Group) in 2013 and 0.006 (JSC VTB Bank) to 0.77 (DBS Bank) in 2009. The worst period for the banks in this group was in 2010 and the best period was in 2009. There were only six banks in this group that had more than ten branches. Out of the banks with more than ten branches, Citi Bank was the largest by deposit and had perfect PTE score through the analyzed period. That shows that the management was efficient even when they were OTE inefficient and Scale inefficient throughout the analyzed period. Table 6 in Appendix display the result of the analysis for new private bank group.

In order to analysis the banks in India, all the bank groups was analyzed together without foreign banks as they had less branches operating than the rest of the banking group. Analysis of the results of this group represents that among Indian Banks, IDBI bank was the only efficient bank. IDBI bank had a perfect PTE and SE score that shows that their management was efficient and were operating in the right size. The OTE score among the inefficient banks ranges from 0.29 (Dhanlaxmi bank) to 0.76 (Corporation bank) in 2013 and 0.21 (Ratnakar bank) to 0.70 (ICICI bank) in 2009. The worst period for the banks in this group was in 2011 and the best period was in 2013. SBI, biggest bank by deposits, was found to be scale inefficient throughout the analyzed period however their management was efficient. SBI was found to be 63% scale inefficient in 2013 in comparison to other bank analyzed in this group. Ratnakar and Dhanlaxmi bank were found to be inefficient banks through the analyzed period. The efficiency spread between the second best and the worst bank in 2011 was 80% and reduced to 47% by

2013.

It could be figured from the analysis that efficiency spread for SBI and its associates, old private and new private banks has declined. SBI and its associates had the lowest efficiency spread. The efficiency spread for the nationalized banks increased during the analyzed period. Nationalized banks have a better scale efficiency than other bank groups.

6. Conclusion and Limitation

In the present study, we have applied Data envelopment analysis method to find the efficiency of banks in the post-recession era. The analysis found that the efficiency of the banks has improved gradually after recession. It should be noted that the stricter control placed by the central bank has helped to weather global recession and failure of banks. Based on the analysis, it was found that the bigger banks are not always efficient. Bigger and the smaller banks have scale inefficiencies. Medium sized banks with deposits between Rs. 570,000 Million to Rs. 2,270,000 Million have better scale efficiency. From this analysis it could be said that the bigger banks should reduce their size to be in order to be scale efficient and smaller banks should collaborate with other banks to in order to improve their scale efficiencies. The study would help reduce inefficiency in the sector to help the banks to improve the management and scale efficiency so that if in the future banks face similar economic scenario they would be better organized.

This study is limited to by the uses of two inputs and one output. In future study, the regression model will be used to find the correlation between different input and output variable so any correlate variables would not be used as input or output variable in the DEA model. This would help to find how the unrelated variable would change the efficiency score of the banks.

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Appendix

SBI AND ITS ASSOCIATES								
State Bank of India	State Bank of Hyderabad	State Bank of Patiala						
State Bank of Bikaner & Jaipur	State Bank of Mysore	State Bank of Travancore						
	NATIONALISED BANKS							
Allahabad Bank	Corporation Bank	Punjab National Bank						
Andhra Bank	Dena Bank	Syndicate Bank						
Bank of Baroda	IDBI Bank Ltd.	UCO Bank						

Table 1: Bank type and Banks

Bank of India	Indian Bank	Union Bank of India
Bank of Maharashtra	Indian Overseas Bank	United Bank of India
Canara Bank	Oriental Bank of Commerce	Vijaya Bank
Central Bank of India	Punjab and Sind Bank	
	OLD PRIVATE SECTOR BANKS	1
Catholic Syrian Bank	Jammu & Kashmir Bank	Nainital Bank
City Union Bank	Karnataka Bank	Ratnakar Bank
Dhanlaxmi Bank	Karur Vysya Bank	South Indian Bank
Federal Bank	Lakshmi Vilas Bank	Tamilnad Mercantile Bank
ING Vysya Bank		
	NEW PRIVATE SECTOR BANKS	
Axis Bank	ICICI Bank	Kotak Mahindra Bank
Development Credit Bank	IndusInd Bank	Yes Bank
HDFC Bank		
	FOREIGN BANKS	
AB Bank	Commonwealth Bank of Australia	National Australia Bank
Abu Dhabi Commercial Bank	Credit Agricole	Rabobank International
American Express Banking Corp.	Credit Suisse AG	Royal Bank of Scotland
Antwerp Diamond Bank	DBS Bank	Sberbank
Australia And New Zealand Banking Group	Deutsche Bank	Shinhan Bank
Bank Internasional Indonesia	FirstRand Bank	Societe Generale
Bank of America	Hongkong & Shanghai Banking Corporation	Sonali Bank
Bank of Bahrain & Kuwait	HSBC Bank Oman S.A.O.G.	Standard Chartered Bank

Bank of Ceylon	Industrial And Commercial Bank of China	State Bank of Mauritius
Bank of Nova Scotia	JPMorgan Chase Bank	Sumitomo Mitsui Banking Corporation
Bank of Tokyo-Mitsubishi UFJ	JSC VTB Bank	UBS AG
Barclays Bank	Krung Thai Bank	United Overseas Bank
BNP Paribas	Mashreqbank	Westpac Banking Corporation
Chinatrust Commercial Bank	Mizuho Corporate Bank	Woori Bank
Citibank		

Table 2: Dataset variables and explanation [22]

Variables	Definition			
	Number of offices includes branches and administrative			
No. of offices	offices.			
No. of employees				
	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			
Business per employee	from 'Notes on Accounts' of annual accounts			
	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			
Profit per employee	from 'Notes on Accounts' of annual accounts			
	Capital, reserves & surplus, deposits, investments,			
	advances, interest income, interest expended and			
Capital and Reserves & Surplus	operating expenses are as in annual accounts of banks.			
	Capital, reserves & surplus, deposits, investments,			
	advances, interest income, interest expended and			
Deposits	operating expenses are as in annual accounts of banks.			
Investments	Capital, reserves & surplus, deposits, investments,			

	advances, interest income, interest expended and
	operating expenses are as in annual accounts of banks.
	Capital, reserves & surplus, deposits, investments,
	advances, interest income, interest expended and
Advances	operating expenses are as in annual accounts of banks.
	Capital, reserves & surplus, deposits, investments,
	advances, interest income, interest expended and
Interest income	operating expenses are as in annual accounts of banks.
	Capital, reserves & surplus, deposits, investments,
	advances, interest income, interest expended and
Other income	operating expenses are as in annual accounts of banks.
	Capital, reserves & surplus, deposits, investments,
	advances, interest income, interest expended and
Interest expended	operating expenses are as in annual accounts of banks.
	Capital, reserves & surplus, deposits, investments,
	advances, interest income, interest expended and
Operating expenses	operating expenses are as in annual accounts of banks.
	Net Interest Margin is defined as ratio (in %) of Net
Net Interest Margin	Interest Income to Total Assets.
	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
Cost of Funds (CoF)	for the respective years.
	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
Return on advances adjusted to CoF	the respective years.
	Wages as percentage to total expenses is computed as
	the ratio (in %) of payment to and provisions for
Wages as % to total expenses	employees to total expenses.
	Return on Equity are computed as ratio (in %) of Net
Return on Equity	Profit to total of Capital and Reserves & Surplus.
Return on Assets	
	For the years 2008-09 to 2012-13, bank-wise CRAR
	(Capital to Risk weighted Assets Ratio) is given as per
CRAR	Basel-II.
Net NPA ratio	Non-Performing Asset ratio

Bank	Year	OTE (CRS)	PTE(VRS)	SE (OTE/PTE)	OTIE	PTIE	SIE
State Bank of India	2009	0.92	1.00	0.92	0.08	0.00	0.08
State Bank of Bikaner &	2009	0.65	0.88	0.74	0.35	0.12	0.26

Table 3: Results for SBI and its Associates

Jaipur							
State Bank of Hyderabad	2009	0.94	0.96	0.98	0.06	0.04	0.02
State Bank of Mysore	2009	0.68	1.00	0.68	0.32	0.00	0.32
State Bank of Patiala	2009	1.00	1.00	1.00	0.00	0.00	0.00
State Bank of Travancore	2009	0.83	1.00	0.83	0.17	0.00	0.17
State Bank of India	2010	0.89	1.00	0.89	0.11	0.00	0.11
State Bank of Bikaner &							
Jaipur	2010	0.75	0.92	0.81	0.25	0.08	0.19
State Bank of Hyderabad	2010	1.00	1.00	1.00	0.00	0.00	0.00
State Bank of Mysore	2010	0.77	1.00	0.77	0.23	0.00	0.23
State Bank of Patiala	2010	1.00	1.00	1.00	0.00	0.00	0.00
State Bank of Travancore	2010	0.95	1.00	0.95	0.05	0.00	0.05
State Bank of India	2011	0.92	1.00	0.92	0.08	0.00	0.08
State Bank of Bikaner &							
Jaipur	2011	0.81	0.97	0.84	0.19	0.03	0.16
State Bank of Hyderabad	2011	1.00	1.00	1.00	0.00	0.00	0.00
State Bank of Mysore	2011	0.83	1.00	0.83	0.17	0.00	0.17
State Bank of Patiala	2011	0.95	1.00	0.95	0.05	0.00	0.05
State Bank of Travancore	2011	1.00	1.00	1.00	0.00	0.00	0.00
State Bank of India	2012	0.89	1.00	0.89	0.11	0.00	0.11
State Bank of Bikaner &							
Jaipur	2012	0.81	0.89	0.91	0.19	0.11	0.09
State Bank of Hyderabad	2012	1.00	1.00	1.00	0.00	0.00	0.00
State Bank of Mysore	2012	0.84	1.00	0.84	0.16	0.00	0.16
State Bank of Patiala	2012	0.97	0.98	0.99	0.03	0.02	0.01
State Bank of Travancore	2012	1.00	1.00	1.00	0.00	0.00	0.00
State Bank of India	2013	0.94	1.00	0.94	0.06	0.00	0.06
State Bank of Bikaner &							
Jaipur	2013	0.81	0.91	0.89	0.19	0.09	0.11
State Bank of Hyderabad	2013	1.00	1.00	1.00	0.00	0.00	0.00
State Bank of Mysore	2013	0.83	1.00	0.83	0.17	0.00	0.17
State Bank of Patiala	2013	0.91	0.92	0.99	0.09	0.08	0.01
State Bank of Travancore	2013	1.00	1.00	1.00	0.00	0.00	0.00

Table 4: Results for Nationalized banks

Bank	Year	OTE (CRS)	PTE(VRS)	SE (OTE/PTE)	OTIE	PTIE	SIE
Allahabad Bank	2009	0.38	0.47	0.80	0.62	0.53	0.20
Andhra Bank	2009	0.38	0.64	0.59	0.62	0.36	0.41
Bank of Baroda	2009	0.48	1.00	0.48	0.52	0.00	0.52

Bank of India	2009	0.43	0.94	0.46	0.57	0.06	0.54
Bank of Maharashtra	2009	0.35	0.66	0.52	0.65	0.34	0.48
Canara Bank	2009	0.38	0.99	0.39	0.62	0.01	0.61
Central Bank of India	2009	0.36	0.50	0.73	0.64	0.50	0.27
Corporation Bank	2009	0.54	0.76	0.71	0.46	0.24	0.29
Dena Bank	2009	0.40	0.90	0.44	0.60	0.10	0.56
IDBI Bank Ltd.	2009	1.00	1.00	1.00	0.00	0.00	0.00
Indian Bank	2009	0.33	0.47	0.70	0.67	0.53	0.30
Indian Overseas Bank	2009	0.36	0.39	0.91	0.64	0.61	0.09
Oriental Bank of							
Commerce	2009	0.61	0.68	0.90	0.39	0.32	0.10
Punjab and Sind Bank	2009	0.36	1.00	0.36	0.64	0.00	0.64
Punjab National Bank	2009	0.35	1.00	0.35	0.65	0.00	0.65
Syndicate Bank	2009	0.42	0.45	0.93	0.58	0.55	0.07
UCO Bank	2009	0.38	0.42	0.91	0.62	0.58	0.09
Union Bank of India	2009	0.43	0.65	0.67	0.57	0.35	0.33
United Bank of India	2009	0.33	0.60	0.54	0.67	0.40	0.46
Vijaya Bank	2009	0.41	0.76	0.54	0.59	0.24	0.46
Allahabad Bank	2010	0.37	0.48	0.76	0.63	0.52	0.24
Andhra Bank	2010	0.40	0.64	0.61	0.60	0.36	0.39
Bank of Baroda	2010	0.46	1.00	0.46	0.54	0.00	0.54
Bank of India	2010	0.42	0.86	0.49	0.58	0.14	0.51
Bank of Maharashtra	2010	0.34	0.64	0.53	0.66	0.36	0.47
Canara Bank	2010	0.39	0.94	0.42	0.61	0.06	0.58
Central Bank of India	2010	0.34	0.35	0.98	0.66	0.65	0.02
Corporation Bank	2010	0.51	0.74	0.70	0.49	0.26	0.30
Dena Bank	2010	0.36	0.80	0.45	0.64	0.20	0.55
IDBI Bank Ltd.	2010	1.00	1.00	1.00	0.00	0.00	0.00
Indian Bank	2010	0.33	0.49	0.67	0.67	0.51	0.33
Indian Overseas Bank	2010	0.30	0.39	0.78	0.70	0.61	0.22
Oriental Bank of							
Commerce	2010	0.57	0.69	0.82	0.43	0.31	0.18
Punjab and Sind Bank	2010	0.43	1.00	0.43	0.57	0.00	0.57
Punjab National Bank	2010	0.32	1.00	0.32	0.68	0.00	0.68
Syndicate Bank	2010	0.33	0.41	0.81	0.67	0.59	0.19
UCO Bank	2010	0.38	0.46	0.83	0.62	0.54	0.17
Union Bank of India	2010	0.42	0.44	0.95	0.58	0.56	0.05
United Bank of India	2010	0.33	0.58	0.56	0.67	0.42	0.44
Vijaya Bank	2010	0.39	0.75	0.52	0.61	0.25	0.48
Allahabad Bank	2011	0.47	0.54	0.87	0.53	0.46	0.13
Andhra Bank	2011	0.49	0.68	0.72	0.51	0.32	0.28
Bank of Baroda	2011	0.58	1.00	0.58	0.42	0.00	0.42

Bank of India	2011	0.57	0.96	0.59	0.43	0.04	0.41
Bank of Maharashtra	2011	0.36	0.62	0.59	0.64	0.38	0.41
Canara Bank	2011	0.51	0.95	0.54	0.49	0.05	0.46
Central Bank of India	2011	0.40	0.40	1.00	0.60	0.60	0.00
Corporation Bank	2011	0.63	0.77	0.82	0.37	0.23	0.18
Dena Bank	2011	0.49	0.84	0.58	0.51	0.16	0.42
IDBI Bank Ltd.	2011	1.00	1.00	1.00	0.00	0.00	0.00
Indian Bank	2011	0.41	0.53	0.78	0.59	0.47	0.22
Indian Overseas Bank	2011	0.43	0.47	0.91	0.57	0.53	0.09
Oriental Bank of							
Commerce	2011	0.62	0.69	0.89	0.38	0.31	0.11
Punjab and Sind Bank	2011	0.56	1.00	0.56	0.44	0.00	0.44
Punjab National Bank	2011	0.44	1.00	0.44	0.56	0.00	0.56
Syndicate Bank	2011	0.36	0.41	0.88	0.64	0.59	0.12
UCO Bank	2011	0.48	0.52	0.91	0.52	0.48	0.09
Union Bank of India	2011	0.55	0.65	0.84	0.45	0.35	0.16
United Bank of India	2011	0.39	0.60	0.65	0.61	0.40	0.35
Vijaya Bank	2011	0.50	0.79	0.63	0.50	0.21	0.37
Allahabad Bank	2012	0.52	0.58	0.91	0.48	0.42	0.09
Andhra Bank	2012	0.51	0.67	0.76	0.49	0.33	0.24
Bank of Baroda	2012	0.68	1.00	0.68	0.32	0.00	0.32
Bank of India	2012	0.56	0.76	0.74	0.44	0.24	0.26
Bank of Maharashtra	2012	0.41	0.64	0.64	0.59	0.36	0.36
Canara Bank	2012	0.57	0.81	0.70	0.43	0.19	0.30
Central Bank of India	2012	0.40	0.41	0.98	0.60	0.59	0.02
Corporation Bank	2012	0.72	0.85	0.85	0.28	0.15	0.15
Dena Bank	2012	0.55	0.86	0.65	0.45	0.14	0.35
IDBI Bank Ltd.	2012	1.00	1.00	1.00	0.00	0.00	0.00
Indian Bank	2012	0.47	0.58	0.81	0.53	0.42	0.19
Indian Overseas Bank	2012	0.48	0.51	0.95	0.52	0.49	0.05
Oriental Bank of							
Commerce	2012	0.62	0.69	0.90	0.38	0.31	0.10
Punjab and Sind Bank	2012	0.58	1.00	0.58	0.42	0.00	0.42
Punjab National Bank	2012	0.45	0.68	0.66	0.55	0.32	0.34
Syndicate Bank	2012	0.43	0.48	0.90	0.57	0.52	0.10
UCO Bank	2012	0.49	0.54	0.90	0.51	0.46	0.10
Union Bank of India	2012	0.53	0.56	0.95	0.47	0.44	0.05
United Bank of India	2012	0.42	0.62	0.68	0.58	0.38	0.32
Vijaya Bank	2012	0.51	0.76	0.67	0.49	0.24	0.33
Allahabad Bank	2013	0.54	0.59	0.91	0.46	0.41	0.09
Andhra Bank	2013	0.51	0.66	0.77	0.49	0.34	0.23
Bank of Baroda	2013	0.75	1.00	0.75	0.25	0.00	0.25

Bank of India	2013	0.61	0.77	0.79	0.39	0.23	0.21
Bank of Maharashtra	2013	0.47	0.70	0.67	0.53	0.30	0.33
Canara Bank	2013	0.57	0.73	0.78	0.43	0.27	0.22
Central Bank of India	2013	0.41	0.42	1.00	0.59	0.58	0.00
Corporation Bank	2013	0.76	0.86	0.89	0.24	0.14	0.11
Dena Bank	2013	0.60	0.88	0.68	0.40	0.12	0.32
IDBI Bank Ltd.	2013	1.00	1.00	1.00	0.00	0.00	0.00
Indian Bank	2013	0.51	0.62	0.83	0.49	0.38	0.17
Indian Overseas Bank	2013	0.49	0.51	0.96	0.51	0.49	0.04
Oriental Bank of							
Commerce	2013	0.63	0.70	0.91	0.37	0.30	0.09
Punjab and Sind Bank	2013	0.56	1.00	0.56	0.44	0.00	0.44
Punjab National Bank	2013	0.42	0.55	0.77	0.58	0.45	0.23
Syndicate Bank	2013	0.47	0.51	0.93	0.53	0.49	0.07
UCO Bank	2013	0.49	0.54	0.90	0.51	0.46	0.10
Union Bank of India	2013	0.56	0.62	0.92	0.44	0.38	0.08
United Bank of India	2013	0.44	0.66	0.67	0.56	0.34	0.33
Vijaya Bank	2013	0.52	0.79	0.67	0.48	0.21	0.33

Table 5: Results for Old Private Banks

Bank	Year	OTE	PTE(VRS)	SE (OTE (DTE)	OTIE	PTIE	SIE
		(CRS)		(OTE/PTE)			
Avis Bank	2009	1 00	1.00	1.00	0.00	0.00	0.00
Axis Dalik	2009	1.00	1.00	1.00	0.00	0.00	0.00
	2009	0.40	1.00	0.40	0.60	0.00	0.60
HDFC Bank	2009	0.66	0.66	1.00	0.34	0.34	0.00
ICICI Bank	2009	1.00	1.00	1.00	0.00	0.00	0.00
IndusInd Bank	2009	0.86	0.88	0.98	0.14	0.12	0.02
Kotak Mahindra Bank	2009	0.46	0.52	0.87	0.54	0.48	0.13
Yes Bank	2009	1.00	1.00	1.00	0.00	0.00	0.00
Axis Bank	2010	0.77	1.00	0.77	0.23	0.00	0.23
Development Credit Bank	2010	0.33	1.00	0.33	0.67	0.00	0.67
HDFC Bank	2010	0.54	0.77	0.71	0.46	0.23	0.29
ICICI Bank	2010	0.66	1.00	0.66	0.34	0.00	0.34
IndusInd Bank	2010	0.65	0.65	1.00	0.35	0.35	0.00
Kotak Mahindra Bank	2010	0.52	0.57	0.92	0.48	0.43	0.08
Yes Bank	2010	1.00	1.00	1.00	0.00	0.00	0.00
Axis Bank	2011	0.61	1.00	0.61	0.39	0.00	0.39
Development Credit Bank	2011	0.24	1.00	0.24	0.76	0.00	0.76
HDFC Bank	2011	0.49	1.00	0.49	0.51	0.00	0.51
ICICI Bank	2011	0.41	1.00	0.41	0.59	0.00	0.59

IndusInd Bank	2011	0.50	0.57	0.87	0.50	0.43	0.13
Kotak Mahindra Bank	2011	0.42	0.52	0.80	0.58	0.48	0.20
Yes Bank	2011	1.00	1.00	1.00	0.00	0.00	0.00
Axis Bank	2012	0.94	1.00	0.94	0.06	0.00	0.06
Development Credit Bank	2012	0.40	1.00	0.40	0.60	0.00	0.60
HDFC Bank	2012	0.70	0.99	0.71	0.30	0.01	0.29
ICICI Bank	2012	0.67	1.00	0.67	0.33	0.00	0.33
IndusInd Bank	2012	0.73	0.75	0.97	0.27	0.25	0.03
Kotak Mahindra Bank	2012	0.77	0.82	0.94	0.23	0.18	0.06
Yes Bank	2012	1.00	1.00	1.00	0.00	0.00	0.00
Axis Bank	2013	0.80	1.00	0.80	0.20	0.00	0.20
Development Credit Bank	2013	0.43	1.00	0.43	0.57	0.00	0.57
HDFC Bank	2013	0.62	1.00	0.62	0.38	0.00	0.38
ICICI Bank	2013	0.60	1.00	0.60	0.40	0.00	0.40
IndusInd Bank	2013	0.66	0.69	0.96	0.34	0.31	0.04
Kotak Mahindra Bank	2013	0.73	0.77	0.94	0.27	0.23	0.06
Yes Bank	2013	1.00	1.00	1.00	0.00	0.00	0.00

Table 6: Results for New Private Banks

Bank	Year	OTE (CRS)	PTE(VRS)	SE (OTE/PTE)	OTIE	PTIE	SIE
				(012/112)			
Axis Bank	2009	1.00	1.00	1.00	0.00	0.00	0.00
Development Credit Bank	2009	0.40	1.00	0.40	0.60	0.00	0.60
HDFC Bank	2009	0.66	0.66	1.00	0.34	0.34	0.00
ICICI Bank	2009	1.00	1.00	1.00	0.00	0.00	0.00
IndusInd Bank	2009	0.86	0.88	0.98	0.14	0.12	0.02
Kotak Mahindra Bank	2009	0.46	0.52	0.87	0.54	0.48	0.13
Yes Bank	2009	1.00	1.00	1.00	0.00	0.00	0.00
Axis Bank	2010	0.77	1.00	0.77	0.23	0.00	0.23
Development Credit Bank	2010	0.33	1.00	0.33	0.67	0.00	0.67
HDFC Bank	2010	0.54	0.77	0.71	0.46	0.23	0.29
ICICI Bank	2010	0.66	1.00	0.66	0.34	0.00	0.34
IndusInd Bank	2010	0.65	0.65	1.00	0.35	0.35	0.00
Kotak Mahindra Bank	2010	0.52	0.57	0.92	0.48	0.43	0.08
Yes Bank	2010	1.00	1.00	1.00	0.00	0.00	0.00
Axis Bank	2011	0.61	1.00	0.61	0.39	0.00	0.39
Development Credit Bank	2011	0.24	1.00	0.24	0.76	0.00	0.76
HDFC Bank	2011	0.49	1.00	0.49	0.51	0.00	0.51
ICICI Bank	2011	0.41	1.00	0.41	0.59	0.00	0.59

IndusInd Bank	2011	0.50	0.57	0.87	0.50	0.43	0.13
Kotak Mahindra Bank	2011	0.42	0.52	0.80	0.58	0.48	0.20
Yes Bank	2011	1.00	1.00	1.00	0.00	0.00	0.00
Axis Bank	2012	0.94	1.00	0.94	0.06	0.00	0.06
Development Credit Bank	2012	0.40	1.00	0.40	0.60	0.00	0.60
HDFC Bank	2012	0.70	0.99	0.71	0.30	0.01	0.29
ICICI Bank	2012	0.67	1.00	0.67	0.33	0.00	0.33
IndusInd Bank	2012	0.73	0.75	0.97	0.27	0.25	0.03
Kotak Mahindra Bank	2012	0.77	0.82	0.94	0.23	0.18	0.06
Yes Bank	2012	1.00	1.00	1.00	0.00	0.00	0.00
Axis Bank	2013	0.80	1.00	0.80	0.20	0.00	0.20
Development Credit Bank	2013	0.43	1.00	0.43	0.57	0.00	0.57
HDFC Bank	2013	0.62	1.00	0.62	0.38	0.00	0.38
ICICI Bank	2013	0.60	1.00	0.60	0.40	0.00	0.40
IndusInd Bank	2013	0.66	0.69	0.96	0.34	0.31	0.04
Kotak Mahindra Bank	2013	0.73	0.77	0.94	0.27	0.23	0.06
Yes Bank	2013	1.00	1.00	1.00	0.00	0.00	0.00

Table 7: Results for Foreign Banks

Bank	Year	OTE	PTE(VRS	SE	ΟΤΙ	ΡΤΙ	SIE
		(CRS)	(OTE/PTE	Е	Е	
))			
						0.0	0.9
AB Bank	2009	0.05	1.00	0.05	0.95	0	5
						0.3	0.0
Abu Dhabi Commercial Bank	2009	0.58	0.64	0.91	0.42	6	9
						0.5	0.9
American Express Banking Corp.	2009	0.05	0.50	0.09	0.95	0	1
						0.0	0.8
Antwerp Diamond Bank	2009	0.15	1.00	0.15	0.85	0	5
Australia And New Zealand Banking Group	2009	NA	NA	NA	NA	NA	NA
						0.0	1.0
Bank Internasional Indonesia	2009	0.00	1.00	0.00	1.00	0	0
						0.2	0.1
Bank of America	2009	0.67	0.75	0.90	0.33	5	0
						0.5	0.5
Bank of Bahrain & Kuwait	2009	0.22	0.50	0.43	0.78	0	7
						0.0	0.8
Bank of Ceylon	2009	0.13	1.00	0.13	0.87	0	7
						0.2	0.0
Bank of Nova Scotia	2009	0.71	0.73	0.97	0.29	7	3
						0.0	0.0
Bank of Tokyo-Mitsubishi UFJ	2009	1.00	1.00	1.00	0.00	0	0

							0.0	0.3
Barclays Bank	2009	0.70	1.00		0.70	0.30	0	0
							0.5	0.0
BNP Paribas	2009	0.45	0.47		0.96	0.55	3	4
							0.0	0.9
Chinatrust Commercial Bank	2009	0.09	1.00		0.09	0.91	0	1
Citibank	2000	0.52	1.00		0.53	0.40	0.0	0.4
Citibalik Commonwealth Deals of Assetualia	2009	0.52	1.00	N1.0	0.52	0.48		0
Commonwealth Bank of Australia	2009	NA	NA	NA		NA	NA	NA
Credit Agricole	2009	0.31	0 3 2		0 97	0.69	0.0	0.0
Credit Suisse AG	2005		0.52 NA	ΝΔ	0.57	NA		
	2009	INA	NA .	NA.		INA		0.2
DBS Bank	2009	0.77	1.00		0.77	0.23	0.0	3
			1.00		••••	0.20	0.2	0.4
Deutsche Bank	2009	0.43	0.75		0.57	0.57	5	3
FirstRand Bank	2009	NA	NA	NA		NA	NA	NA
Hongkong & Shanghai Banking							0.1	0.6
Corporation	2009	0.33	0.84		0.39	0.67	6	1
							0.5	0.5
HSBC Bank Oman S.A.O.G.	2009	0.22	0.50		0.44	0.78	0	6
Industrial And Commercial Bank of China	2009	NA	NA	NA		NA	NA	NA
							0.0	0.0
JPMorgan Chase Bank	2009	1.00	1.00		1.00	0.00	0	0
	2000	0.01	1.00		0.04	0.00	0.0	0.9
	2009	0.01	1.00		0.01	0.99	0	9
Krung Thai Bank	2000	0.47	1 00		0 47	0.52	0.0	0.5
	2005	0.47	1.00		0.47	0.55	05	0.8
Mashregbank	2009	0.06	0.50		0.12	0.94	0.0	8
					-		0.4	0.0
Mizuho Corporate Bank	2009	0.48	0.51		0.95	0.52	9	5
National Australia Bank	2009	NA	NA	NA		NA	NA	NA
Rabobank International	2009	NA	NA	NA		NA	NA	NA
							0.5	0.4
Royal Bank of Scotland	2009	0.24	0.42		0.57	0.76	8	3
Sberbank	2009	NA	NA	NA		NA	NA	NA
							0.2	0.0
Shinhan Bank	2009	0.66	0.71		0.94	0.34	9	6
							0.5	0.3
Societe Generale	2009	0.34	0.50		0.68	0.66	0	2
	2000	0.00	0.50		0.44	0.04	0.5	0.8
Sonaii Bank	2009	0.06	0.50		0.11	0.94		9
Standard Chartered Bank	2000	0.26	0.40		0 5 3	0.74	0.5	0.4
State Dank of Mauritius	2009	0.20	0.49		0.52	0.74		0.0
State Bank OF Maurillus	2009	0.59	0.64		0.91	0.41	0.3	0.0

							6	9
Sumitomo Mitsui Banking Corporation	2009	NA	NA	NA		NA	NA	NA
							0.0	1.0
UBS AG	2009	0.00	1.00		0.00	1.00	0	0
United Overseas Bank	2009	NA	NA	NA		NA	NA	NA
Westpac Banking Corporation	2009	NA	NA	NA		NA	NA	NA
Woori Bank	2009	NA	NA	NA		NA	NA	NA
							0.0	0.9
AB Bank	2010	0.04	1.00		0.04	0.96	0	6
Aby Dhahi Canana anial Dank	2010	0.20	0.50		0 70	0.61	0.5	0.2
Abu Dhabi Commercial Bank	2010	0.39	0.50		0.78	0.61		2
American Express Banking Corn	2010	0.05	0.50		0 10	0.95	0.5	0.9
	2010	0.05	0.00		0.10	0.55	0.0	0.9
Antwerp Diamond Bank	2010	0.07	1.00		0.07	0.93	0	3
Australia And New Zealand Banking Group	2010	NA	NA	NA		NA	NA	NA
							0.0	1.0
Bank Internasional Indonesia	2010	0.00	1.00		0.00	1.00	0	0
							0.4	0.0
Bank of America	2010	0.59	0.59		1.00	0.41	1	0
Bank of Bahrain & Kuwait	2010	0.15	0.50		0 30	0.85	0.5	0.7
	2010	0.15	0.50		0.30	0.85	00	09
Bank of Ceylon	2010	0.09	1.00		0.09	0.91	0.0	1
,							0.4	0.0
Bank of Nova Scotia	2010	0.54	0.55		0.99	0.46	5	1
							0.6	0.0
Bank of Tokyo-Mitsubishi UFJ	2010	0.37	0.38		0.98	0.63	2	2
Paralaya Pank	2010	0.20	0.20		0 70	0.00	0.7	0.3
	2010	0.20	0.28		0.70	0.80	0.5	00
BNP Paribas	2010	0.47	0.47		1.00	0.53	3	0.0
							0.0	0.8
Chinatrust Commercial Bank	2010	0.11	1.00		0.11	0.89	0	9
							0.0	0.6
Citibank	2010	0.36	1.00		0.36	0.64	0	4
Commonwealth Bank of Australia	2010	NA	NA	NA		NA	NA	NA
	2010	0.00	0.01		0.05	0.70	0.6	0.0
	2010	0.30	0.31		0.95	0.70	9	5
Credit Suisse AG	2010	NA	NA	NA		NA	NA	NA
DBS Bank	2010	010	0 50		U 83	0.51	0.4	0.1
	2010	0.49	0.53		0.05	0.51	0.3	0.5
Deutsche Bank	2010	0.30	0.66		0.46	0.70	4	4
							0.0	1.0
FirstRand Bank	2010	0.00	1.00		0.00	1.00	0	0

Hongkong & Shanghai Banking	1			1			0.0	0.7
Corporation	2010	0.26	1.00		0.26	0.74	0	4
							0.5	0.7
HSBC Bank Oman S.A.O.G.	2010	0.14	0.50		0.28	0.86	0	2
Industrial And Commercial Bank of China	2010	NA	NA	NA		NA	NA	NA
IDMorgan Chase Bank	2010	1 00	1 00		1 00	0.00	0.0	0.0
	2010	1.00	1.00		1.00	0.00	00	0
JSC VTB Bank	2010	0.02	1.00		0.02	0.98	0.0	8
							0.0	0.6
Krung Thai Bank	2010	0.33	1.00		0.33	0.67	0	7
							0.5	0.8
Mashreqbank	2010	0.08	0.50		0.16	0.92	0	4
Mizuha Corporato Bank	2010	0.20	0.50		0 5 0	0.71	0.5	0.4
National Australia Bank	2010	0.29 NA	0.30	ΝΛ	0.38	0.71 NA		
Pababank International	2010			NA				NA
	2010	INA	NA .	NA		INA	0.5	0.5
Royal Bank of Scotland	2010	0.19	0.43		0.44	0.81	7	6
Sberbank	2010	NA	NA	NA		NA	NA	NA
							0.5	0.2
Shinhan Bank	2010	0.40	0.50		0.80	0.60	0	0
							0.5	0.5
Societe Generale	2010	0.24	0.50		0.47	0.76	0	3
Sonali Bank	2010	0.03	0.50		0.06	0 97	0.5	0.9
	2010	0.05	0.50		0.00	0.57	0.5	0.6
Standard Chartered Bank	2010	0.18	0.50		0.37	0.82	0	3
							0.5	0.1
State Bank of Mauritius	2010	0.38	0.45		0.85	0.62	5	5
Sumitomo Mitsui Banking Corporation	2010	NA	NA	NA		NA	NA	NA
							0.0	0.8
UBS AG	2010	0.18	1.00		0.18	0.82	0	2
United Overseas Bank	2010	NA	NA	NA		NA	NA	NA
Westpac Banking Corporation	2010	NA	NA	NA		NA	NA	NA
Woori Bank	2010	NA	NA	NA		NA	NA	NA
AB Bank	2011	0.06	1 00		0.06	0.94	0.0	0.9
	2011	0.00	1.00		0.00	0.54	0.5	0.0
Abu Dhabi Commercial Bank	2011	0.45	0.50		0.91	0.55	0	9
							0.5	0.9
American Express Banking Corp.	2011	0.04	0.50		0.08	0.96	0	2
					0.0-	0.0-	0.0	0.9
Antwerp Diamond Bank	2011	0.08	1.00		0.08	0.92	0	2
Australia And New Zealand Banking Group	2011	NA	NA	NA	0.05	NA	NA	NA
Bank Internasional Indonesia	2011	0.00	1.00		0.00	1.00	0.0	1.0

						0	0
						0.3	0.0
Bank of America	2011	0.64	0.64	1.00	0.36	6	0
						0.5	0.6
Bank of Bahrain & Kuwait	2011	0.18	0.50	0.36	0.82	0	4
Pank of Covion	2011	0 1 2	1 00	0.12	0.00	0.0	0.8
	2011	0.12	1.00	0.12	0.88	03	0.0
Bank of Nova Scotia	2011	0.64	0.65	0.99	0.36	5	1
						0.6	0.2
Bank of Tokyo-Mitsubishi UFJ	2011	0.26	0.33	0.77	0.74	7	3
						0.7	0.0
Barclays Bank	2011	0.24	0.26	0.91	0.76	4	9
DND Davibas	2011	0.40	0.49	1.00	0.52	0.5	0.0
BNP Paribas	2011	0.48	0.48	1.00	0.52	0.0	0
Chinatrust Commercial Bank	2011	0.10	1.00	0.10	0.90	0.0	0.5
						0.0	0.6
Citibank	2011	0.36	1.00	0.36	0.64	0	4
						0.0	1.0
Commonwealth Bank of Australia	2011	0.00	1.00	0.00	1.00	0	0
	2011	0.21	0.22	0.07	0.70	0.7	0.0
Credit Agricole	2011	0.21	0.23	0.95	0.79	/	/
Creatity Cruisses A.C.	2011	N1.A		NIA	NLA	NLA	NIA
Credit Suisse AG	2011	NA	NA	NA	NA	NA	NA
Credit Suisse AG	2011	NA 0.41	NA 0.52	NA 0.79	NA	NA 0.4 8	NA 0.2 1
Credit Suisse AG DBS Bank	2011 2011	NA 0.41	NA 0.52	NA 0.79	NA 0.59	NA 0.4 8 0.2	NA 0.2 1 0.5
Credit Suisse AG DBS Bank Deutsche Bank	2011 2011 2011	NA 0.41 0.35	NA 0.52 0.74	NA 0.79	NA 0.59 0.65	NA 0.4 8 0.2 6	NA 0.2 1 0.5 3
Credit Suisse AG DBS Bank Deutsche Bank	2011 2011 2011	NA 0.41 0.35	NA 0.52 0.74	NA 0.79 0.47	NA 0.59 0.65	NA 0.4 8 0.2 6 0.0	NA 0.2 1 0.5 3 0.9
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank	2011 2011 2011 2011	NA 0.41 0.35 0.02	NA 0.52 0.74 1.00	NA 0.79	NA 0.59 0.65 0.98	NA 0.4 8 0.2 6 0.0 0	NA 0.2 1 0.5 3 0.9 8
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking	2011 2011 2011 2011	NA 0.41 0.35 0.02	NA 0.52 0.74 1.00	NA 0.79	NA 0.59 0.65 0.98	NA 0.4 8 0.2 6 0.0 0 0 0.1	NA 0.2 1 0.5 3 0.9 8 0.6
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking Corporation	2011 2011 2011 2011 2011	NA 0.41 0.35 0.02 0.29	NA 0.52 0.74 1.00 0.82	NA 0.79 0.47 0.02 0.36	NA 0.59 0.65 0.98 0.71	NA 0.4 8 0.2 6 0.0 0 0 0.1 8 0.5	NA 0.2 1 0.5 3 0.9 8 0.6 4
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking Corporation	2011 2011 2011 2011 2011 2011	NA 0.41 0.35 0.02 0.29 0.16	NA 0.52 0.74 1.00 0.82 0.50	NA 0.79 0.47 0.02 0.36	NA 0.59 0.65 0.98 0.71	NA 0.4 8 0.2 6 0.0 0 0 0.1 8 0.5 0	NA 0.2 1 0.5 3 0.9 8 0.6 4 0.6 9
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking Corporation HSBC Bank Oman S.A.O.G.	2011 2011 2011 2011 2011 2011 2011	NA 0.41 0.35 0.02 0.29 0.16 NA	NA 0.52 0.74 1.00 0.82 0.50 NA	NA 0.79 0.47 0.02 0.30 0.31	NA 0.59 0.65 0.98 0.71 0.84	NA 0.4 8 0.2 6 0.0 0 0 0.1 8 0.5 0 NA	NA 0.2 1 0.5 3 0.9 8 0.6 4 0.6 9 NA
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking Corporation HSBC Bank Oman S.A.O.G. Industrial And Commercial Bank of China	2011 2011 2011 2011 2011 2011 2011	NA 0.41 0.35 0.02 0.29 0.16 NA	NA 0.52 0.74 1.00 0.82 0.82 NA 0.82 NA	NA 0.79 0.47 0.02 0.30 0.31 NA	NA 0.59 0.65 0.98 0.71 0.84 NA	NA 0.4 8 0.2 6 0.0 0 0 0 0.1 8 0.5 0 NA 0.0	NA 0.2 1 0.5 3 0.9 8 0.6 4 0.6 9 NA 0.0
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking Corporation HSBC Bank Oman S.A.O.G. Industrial And Commercial Bank of China JPMorgan Chase Bank	2011 2011 2011 2011 2011 2011 2011 2011	NA 0.41 0.35 0.02 0.29 0.16 NA 1.00	NA 0.52 0.74 1.00 0.82 0.50 NA 1.00 1.00	NA 0.79 0.47 0.02 0.32 0.31 NA 1.00	NA 0.59 0.65 0.98 0.71 0.84 NA 0.00	NA 0.4 8 0.2 6 0.0 0 0 0 1 8 0.5 0 NA 0.0 0 0	NA 0.2 1 0.5 3 0.9 8 0.6 4 0.6 9 NA 0.0 0 0
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking Corporation HSBC Bank Oman S.A.O.G. Industrial And Commercial Bank of China JPMorgan Chase Bank	2011 2011 2011 2011 2011 2011 2011	NA 0.41 0.35 0.02 0.29 0.16 NA 1.00	NA 0.52 0.74 1.00 0.82 0.50 NA 1.00	NA 0.79 0.47 0.02 0.36 0.31 NA 1.00	NA 0.59 0.65 0.98 0.71 0.84 NA NA	NA 0.4 8 0.2 6 0.0 0 0 0.1 8 0.1 8 0.5 0 0 NA 0.0 0 0 0 0 0	NA 0.2 1 0.5 3 0.9 8 0.6 4 0.6 4 0.6 9 NA 0.0 0 0 0
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking Corporation HSBC Bank Oman S.A.O.G. Industrial And Commercial Bank of China JPMorgan Chase Bank JSC VTB Bank	2011 2011 2011 2011 2011 2011 2011 2011	NA 0.41 0.35 0.02 0.29 0.16 NA 1.00 0.02	NA 0.52 0.74 1.00 0.82 0.50 NA 1.00 1.00 1.00 1.00	NA 0.79 0.47 0.02 0.30 0.31 NA 1.00 0.02	NA 0.59 0.65 0.98 0.98 0.71 0.84 NA 0.000 0.98	NA 0.4 8 0.2 6 0.0 0 0 0.1 8 0.5 0 0 NA 0.0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	NA 0.2 1 0.5 3 0.9 8 0.6 4 0.6 9 NA 0.0 0 0 0.9 8
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking Corporation HSBC Bank Oman S.A.O.G. Industrial And Commercial Bank of China JPMorgan Chase Bank	2011 2011 2011 2011 2011 2011 2011 2011	NA 0.41 0.35 0.02 0.29 0.16 NA 1.00 0.02	NA 0.52 0.74 1.00 0.82 0.50 NA 1.00 1.00	NA 0.79 0.47 0.02 0.30 0.31 NA 1.00 0.02	NA 0.59 0.65 0.98 0.71 0.84 NA 0.00 0.00	NA 0.4 8 0.2 6 0.0 0 0 0.1 8 0.1 8 0.5 0 0 NA 0.0 0 0 0 0 0 0 0 0	NA 0.2 1 0.5 3 0.9 8 0.6 9 NA 0.0 0 0.9 8 0.6 9 NA 0.0 0 0.9 8 0.6
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking Corporation HSBC Bank Oman S.A.O.G. Industrial And Commercial Bank of China JPMorgan Chase Bank JSC VTB Bank Krung Thai Bank	2011 2011 2011 2011 2011 2011 2011 2011	NA 0.41 0.35 0.02 0.29 0.16 NA 1.00 0.02 0.40	NA 0.52 0.74 1.00 0.82 0.50 NA 1.00 1.00 1.00 1.00 1.00 1.00	NA 0.79 0.47 0.02 0.30 0.31 NA 1.00 0.02 0.40	NA 0.59 0.65 0.98 0.98 0.71 0.84 NA 0.000 0.98 0.98 0.98	NA 0.4 8 0.2 6 0.0 0 0.1 8 0.5 0 NA 0.0 0.0 0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	NA 0.2 1 0.5 3 0.9 8 0.6 4 0.6 9 NA 0.0 0 0.9 8 0.6 9 NA 0.0 0.9 8 0.6 0
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking Corporation HSBC Bank Oman S.A.O.G. Industrial And Commercial Bank of China JPMorgan Chase Bank JSC VTB Bank Krung Thai Bank	2011 2011 2011 2011 2011 2011 2011 2011	NA 0.41 0.35 0.02 0.29 0.16 NA 1.00 0.02 0.40	NA 0.52 0.74 1.00 0.82 0.50 NA 1.00 1.00 1.00 1.00	NA 0.79 0.47 0.02 0.36 0.31 NA 1.00 0.02 0.40	NA 0.59 0.65 0.98 0.71 0.84 NA 0.000 0.98 0.98 0.98	NA 0.4 8 0.2 6 0.0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	NA 0.2 1 0.5 3 0.9 8 0.6 4 0.6 9 NA 0.0 0 0 9 NA 0.0 0 9 8 0.6 0 0 9 8 0.6
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking Corporation HSBC Bank Oman S.A.O.G. Industrial And Commercial Bank of China JPMorgan Chase Bank JSC VTB Bank Krung Thai Bank	2011 2011 2011 2011 2011 2011 2011 2011	NA 0.41 0.35 0.02 0.29 0.16 NA 1.00 0.02 0.40 0.16	NA 0.52 0.74 1.00 0.82 0.50 NA 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	NA 0.79 0.47 0.02 0.30 0.31 NA 1.00 0.02 0.40 0.16	NA 0.59 0.65 0.98 0.71 0.84 NA 0.000 0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	NA 0.4 8 0.2 6 0.0 0 0.1 8 0.5 0 NA 0.0 0.0 0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	NA 0.2 1 0.5 3 0.9 8 0.6 4 0.6 9 NA 0.0 0 0 0.9 8 0.6 0 0.9 8 0.6 0 0.9 8 0.5
Credit Suisse AG DBS Bank Deutsche Bank FirstRand Bank Hongkong & Shanghai Banking Corporation HSBC Bank Oman S.A.O.G. Industrial And Commercial Bank of China JPMorgan Chase Bank JSC VTB Bank Krung Thai Bank Mashreqbank Mizuho Corporate Bank	2011 2011 2011 2011 2011 2011 2011 2011	NA 0.41 0.35 0.02 0.29 0.16 NA 1.00 0.02 0.40 0.16 0.15	NA 0.52 0.74 1.00 0.82 0.50 NA 1.00 1.00 1.00 0.50 0.50	NA 0.79 0.47 0.02 0.36 0.31 NA 1.00 0.02 0.40 0.16 0.30	NA 0.59 0.65 0.98 0.71 0.84 NA 0.000 0.000 0.000 0.98 0.000 0.98 0.000 0.98 0.000 0.98 0.98 0.98 0.98 0.98 0.84	NA 0.4 8 0.2 6 0.0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	NA 0.2 1 0.5 3 0.9 8 0.6 4 0.6 9 NA 0.0 0 0 9 NA 0.0 0 9 8 0.6 0 0 9 8 0.6 0 0 9 8 0.5

Rabobank International	2011	NA	NA	NA	NA	NA	NA
						0.5	0.5
Royal Bank of Scotland	2011	0.22	0.46	0.48	0.78	4	2
Sberbank	2011	NA	NA	NA	NA	NA	NA
	2011	0.00	0.00			0.6	0.0
Shinnan Bank	2011	0.36	0.38	0.94	0.64	2	6
Societe Generale	2011	0.37	0.50	0.74	0.63	0.5	0.2
	2011	0.57	0.50	0.74	0.05	0.5	0.9
Sonali Bank	2011	0.03	0.50	0.05	0.97	0	5
						0.0	0.7
Standard Chartered Bank	2011	0.26	1.00	0.26	0.74	0	4
						0.5	0.1
State Bank of Mauritius	2011	0.44	0.49	0.90	0.56	1	0
Sumitomo Mitsui Banking Corporation	2011	NA	NA	NA	NA	NA	NA
						0.0	0.5
UBS AG	2011	0.41	1.00	0.41	0.59	0	9
United Overseas Pank	2011	0.00	1.00	0.00	1 00	0.0	1.0
Wostpac Panking Corporation	2011	0.00		0.00	1.00		
Weari Bank	2011						
	2011	INA	NA	NA	INA		
AB Bank	2012	0.05	1.00	0.05	0.95	0.0	5
						0.5	0.2
Abu Dhabi Commercial Bank	2012	0.38	0.50	0.77	0.62	0	3
						0.5	0.9
American Express Banking Corp.	2012	0.03	0.50	0.06	0.97	0	4
	2012	0.00	4.00		0.04	0.0	0.9
Antwerp Diamond Bank	2012	0.09	1.00	0.09	0.91	0	1
Australia And New Zealand Banking Group	2012	0.66	1 00	0.66	0.3/	0.0	0.3
	2012	0.00	1.00	0.00	0.54	00	10
Bank Internasional Indonesia	2012	0.00	1.00	0.00	1.00	0.0	0
						0.5	0.0
Bank of America	2012	0.45	0.45	1.00	0.55	5	0
						0.5	0.6
Bank of Bahrain & Kuwait	2012	0.20	0.50	0.40	0.80	0	0
						0.0	0.9
Bank of Ceylon	2012	0.10	1.00	0.10	0.90	0	0
Dank of Nova Costia	2012	0.60	0.60	1.00	0.21	0.3	0.0
Ballk Of NOVA Scotla	2012	0.69	0.69	1.00	0.31	06	00
Bank of Tokvo-Mitsubishi UFI	2012	0.35	0 35	1 00	0.65	5	0.0
		0.00	0.00	1.00	0.00	0.7	0.0
Barclays Bank	2012	0.26	0.26	1.00	0.74	4	0
BNP Paribas	2012	0.50	0.50	1.00	0.50	0.5	0.0

						0	0
						0.0	0.8
Chinatrust Commercial Bank	2012	0.12	1.00	0.12	0.88	0	8
Citibank	2012	0.36	1.00	0.36	0.64	0.0	0.6
	2012	0.50	1.00	0.50	0.01	0.0	0.9
Commonwealth Bank of Australia	2012	0.01	1.00	0.01	0.99	0	9
						0.7	0.0
Credit Agricole	2012	0.25	0.25	1.00	0.75	5	0
Credit Suisse AG	2012	0.32	1.00	0.32	0.68	0.0	0.0
	_					0.2	0.3
DBS Bank	2012	0.48	0.78	0.61	0.52	2	9
Davida de David	2012	0.20	0.71	0.54	0.64	0.2	0.4
	2012	0.36	0.71	0.51	0.64	00	9
FirstRand Bank	2012	0.01	1.00	0.01	0.99	0.0	9
Hongkong & Shanghai Banking						0.0	0.6
Corporation	2012	0.34	0.95	0.36	0.66	5	4
HSPC Pank Oman S A O G	2012	0 1 2	0.50	0.24	0 00	0.5	0.7
	2012	0.12	0.50	0.24	0.00	00	10
Industrial And Commercial Bank of China	2012	0.00	1.00	0.00	1.00	0	0
						0.0	0.0
JPMorgan Chase Bank	2012	1.00	1.00	1.00	0.00	0	0
ISC VTB Bank	2012	0.01	1 00	0.01	مەم	0.0	0.9 a
	2012	0.01	1.00	0.01	0.99	0.0	0.5
Krung Thai Bank	2012	0.41	1.00	0.41	0.59	0	9
						0.0	0.8
Mashreqbank	2012	0.16	1.00	0.16	0.84	0	4
Mizuho Corporate Bank	2012	0.11	0.50	0.22	0.89	0.5	0.7
	2012	0.11	0.00	0.22	0.05	0.0	1.0
National Australia Bank	2012	0.00	1.00	0.00	1.00	0	0
						0.0	0.9
Rabobank International	2012	0.01	1.00	0.01	0.99	0	9
Roval Bank of Scotland	2012	0.19	0.32	0.60	0.81	0.6	0.4
	2012	0.15	0.01	0.00	0.01	0.0	1.0
Sberbank	2012	0.00	1.00	0.00	1.00	0	0
						0.6	0.0
Shinhan Bank	2012	0.39	0.39	1.00	0.61	1	0
Societe Generale	2012	0.39	0.50	0.79	0.61	0.5	0.2
		0.00	0.00	0.75	0.01	0.5	0.9
Sonali Bank	2012	0.03	0.50	0.05	0.97	0	5

							0.3	0.6
Standard Chartered Bank	2012	0.25	0.68	0	.36	0.75	2	4
							0.5	0.0
State Bank of Mauritius	2012	0.47	0.47	1	.00	0.53	3	0
Sumitomo Mitsui Banking Corporation	2012	NA	NA	NA		NA	NA	NA
							0.0	0.7
UBS AG	2012	0.30	1.00	0	.30	0.70	0	0
United Oversees Deals	2012	0.00	1.00	0	00	1 00	0.0	1.0
Westnes Barking Corporation	2012	0.00	1.00		.00	1.00		
	2012	NA	NA	NA		NA		NA 1.0
Woori Bank	2012	0.00	1.00	0	.00	1.00	0.0	1.0
	2012	0.00	1.00			1.00	0.0	0.9
AB Bank	2013	0.09	1.00	0	.09	0.91	0	1
							0.5	0.3
Abu Dhabi Commercial Bank	2013	0.31	0.50	0	.63	0.69	0	7
							0.5	0.9
American Express Banking Corp.	2013	0.03	0.50	0	.07	0.97	0	3
Antwork Diseased Deals	2012	0.00	1.00			0.04	0.0	0.9
Antwerp Diamond Bank	2013	0.06	1.00	0	.06	0.94	00	4
Australia And New Zealand Banking Group	2013	0.73	1 00	0	73	0 27	0.0	0.2
	2015	0.75	1.00	0		0.27	0.0	1.0
Bank Internasional Indonesia	2013	0.00	1.00	0	.00	1.00	0	0
							0.5	0.0
Bank of America	2013	0.43	0.44	0	.98	0.57	6	2
							0.5	0.6
Bank of Bahrain & Kuwait	2013	0.17	0.50	0	.33	0.83	0	7
Death of Coulor	2012	0.10	1.00	0	10	0.00	0.0	0.9
	2013	0.10	1.00	0	0.10	0.90	02	00
Bank of Nova Scotia	2013	0.70	0.72	0	.98	0.30	8	2
		0110	0.72			0.00	0.7	0.0
Bank of Tokyo-Mitsubishi UFJ	2013	0.30	0.30	0	.99	0.70	0	1
							0.7	0.0
Barclays Bank	2013	0.29	0.30	0	.98	0.71	0	2
							0.6	0.0
BNP Paribas	2013	0.38	0.39	0	.98	0.62	1	2
Chipatrust Commercial Bank	2012	0.10		_	21	0 00	0.5	0.7
	2013	0.10	0.30	0		0.90	00	07
Citibank	2013	0.29	1.00	0	.29	0.71	0.0	1
					-		0.0	0.9
Commonwealth Bank of Australia	2013	0.04	1.00	0	.04	0.96	0	6
							0.8	0.2
Credit Agricole	2013	0.15	0.20	0	.73	0.85	0	7

						0.0	0.7
Credit Suisse AG	2013	0.28	1.00	0.28	0.72	0	2
						0.1	0.5
DBS Bank	2013	0.43	0.87	0.50	0.57	3	0
						0.2	0.6
Deutsche Bank	2013	0.29	0.72	0.40	0.71	8	0
						0.0	0.9
FirstRand Bank	2013	0.02	1.00	0.02	0.98	0	8
Hongkong & Shanghai Banking						0.0	0.7
Corporation	2013	0.28	0.95	0.29	0.72	5	1
						0.5	0.8
HSBC Bank Oman S.A.O.G.	2013	0.10	0.50	0.20	0.90	0	0
						0.0	0.8
Industrial And Commercial Bank of China	2013	0.16	1.00	0.16	0.84	0	4
						0.0	0.0
JPMorgan Chase Bank	2013	1.00	1.00	1.00	0.00	0	0
	2042	0.04	1.00	0.04	0.00	0.0	0.9
	2013	0.01	1.00	0.01	0.99	0	9
	2012	0.42	1 00	0.42	0.50	0.0	0.5
Krung Thai Bank	2013	0.42	1.00	0.42	0.58	0	8
Mashrashaal	2012	0.22	1 00	0.22	0 77	0.0	0.7
Mashredbank	2013	0.23	1.00	0.23	0.77		/
Mizuha Corporato Bank	2012	0.20	0.50	0.20	0.00	0.5	0.6
	2015	0.20	0.50	0.59	0.80	0	10
National Australia Bank	2012	0.00	1 00	0.00	1 00	0.0	1.0
	2013	0.00	1.00	0.00	1.00	00	0
Rabobank International	2013	0.03	1 00	0.03	0.97	0.0	0.9
	2015	0.05	1.00	0.05	0.57	07	03
Roval Bank of Scotland	2013	0.19	0.30	0.63	0.81	0.7	7
	2010	0.13	0.00	0.00	0.01	0.0	0.9
Sberbank	2013	0.01	1.00	0.01	0.99	0	9
						0.6	0.0
Shinhan Bank	2013	0.36	0.39	0.92	0.64	1	8
						0.6	0.0
Societe Generale	2013	0.32	0.35	0.92	0.68	5	8
						0.5	0.9
Sonali Bank	2013	0.03	0.50	0.05	0.97	0	5
						0.3	0.7
Standard Chartered Bank	2013	0.20	0.69	0.28	0.80	1	2
						0.6	0.2
State Bank of Mauritius	2013	0.28	0.38	0.74	0.72	2	6
						0.0	1.0
Sumitomo Mitsui Banking Corporation	2013	0.00	1.00	0.00	1.00	0	0
						0.0	0.0
UBS AG	2013	1.00	1.00	1.00	0.00	0	0
United Overseas Bank	2013	0.01	1.00	0.01	0.99	0.0	0.9

						0	9
						0.0	1.0
Westpac Banking Corporation	2013	0.00	1.00	0.00	1.00	0	0
						0.0	0.8
Woori Bank	2013	0.20	1.00	0.20	0.80	0	0

Table 8: Results for all Indian Banks

Bank	Year	OTE	PTE(VRS)	SE	OTIE	PTIE	SIE
		(CRS)		(OTE/PTE)			
State Bank of India	2009	0.33	1.00	0.33	0.67	0.00	0.67
State Bank of Bikaner &							
Jaipur	2009	0.31	0.34	0.92	0.69	0.66	0.08
State Bank of Hyderabad	2009	0.45	0.47	0.97	0.55	0.53	0.03
State Bank of Mysore	2009	0.31	0.34	0.90	0.69	0.66	0.10
State Bank of Patiala	2009	0.48	0.50	0.96	0.52	0.50	0.04
State Bank of Travancore	2009	0.34	0.36	0.93	0.66	0.64	0.07
Allahabad Bank	2009	0.38	0.38	0.99	0.62	0.62	0.01
Andhra Bank	2009	0.38	0.39	0.96	0.62	0.61	0.04
Bank of Baroda	2009	0.48	0.96	0.50	0.52	0.04	0.50
Bank of India	2009	0.43	0.85	0.50	0.57	0.15	0.50
Bank of Maharashtra	2009	0.35	0.37	0.95	0.65	0.63	0.05
Canara Bank	2009	0.38	0.76	0.51	0.62	0.24	0.49
Central Bank of India	2009	0.36	0.49	0.74	0.64	0.51	0.26
Corporation Bank	2009	0.54	0.55	0.98	0.46	0.45	0.02
Dena Bank	2009	0.40	0.42	0.93	0.60	0.58	0.07
IDBI Bank Ltd.	2009	1.00	1.00	1.00	0.00	0.00	0.00
Indian Bank	2009	0.33	0.34	0.98	0.67	0.66	0.02
Indian Overseas Bank	2009	0.36	0.36	0.99	0.64	0.64	0.01
Oriental Bank of Commerce	2009	0.61	0.61	0.99	0.39	0.39	0.01
Punjab and Sind Bank	2009	0.36	0.40	0.91	0.64	0.60	0.09
Punjab National Bank	2009	0.35	0.74	0.47	0.65	0.26	0.53
Syndicate Bank	2009	0.42	0.45	0.93	0.58	0.55	0.07
UCO Bank	2009	0.38	0.39	0.99	0.62	0.61	0.01
Union Bank of India	2009	0.43	0.63	0.69	0.57	0.37	0.31
United Bank of India	2009	0.33	0.34	0.96	0.67	0.66	0.04
Vijaya Bank	2009	0.41	0.43	0.96	0.59	0.57	0.04
Catholic Syrian Bank	2009	0.21	0.37	0.57	0.79	0.63	0.43
City Union Bank	2009	0.31	0.52	0.59	0.69	0.48	0.41
Dhanlaxmi Bank	2009	0.32	0.63	0.51	0.68	0.37	0.49
Federal Bank	2009	0.39	0.43	0.90	0.61	0.57	0.10

ING Vysya Bank	2009	0.37	0.43	0.87	0.63	0.57	0.13
Jammu & Kashmir Bank	2009	0.39	0.43	0.90	0.61	0.57	0.10
Karnataka Bank	2009	0.37	0.45	0.83	0.63	0.55	0.17
Karur Vysya Bank	2009	0.35	0.45	0.78	0.65	0.55	0.22
Lakshmi Vilas Bank	2009	0.27	0.45	0.61	0.73	0.55	0.39
Nainital Bank	2009	0.30	0.98	0.30	0.70	0.02	0.70
Ratnakar Bank	2009	0.21	1.00	0.21	0.79	0.00	0.79
South Indian Bank	2009	0.36	0.45	0.81	0.64	0.55	0.19
Tamilnad Mercantile Bank	2009	0.37	0.55	0.68	0.63	0.45	0.32
Axis Bank	2009	0.65	0.67	0.96	0.35	0.33	0.04
Development Credit Bank	2009	0.22	0.85	0.25	0.78	0.15	0.75
HDFC Bank	2009	0.46	0.55	0.84	0.54	0.45	0.16
ICICI Bank	2009	0.70	1.00	0.70	0.30	0.00	0.30
IndusInd Bank	2009	0.52	0.73	0.71	0.48	0.27	0.29
Kotak Mahindra Bank	2009	0.32	0.52	0.61	0.68	0.48	0.39
Yes Bank	2009	0.63	1.00	0.63	0.37	0.00	0.37
State Bank of India	2010	0.29	1.00	0.29	0.71	0.00	0.71
State Bank of Bikaner &							
Jaipur	2010	0.29	0.32	0.90	0.71	0.68	0.10
State Bank of Hyderabad	2010	0.39	0.41	0.95	0.61	0.59	0.05
State Bank of Mysore	2010	0.28	0.32	0.87	0.72	0.68	0.13
State Bank of Patiala	2010	0.38	0.40	0.94	0.62	0.60	0.06
State Bank of Travancore	2010	0.30	0.34	0.88	0.70	0.66	0.12
Allahabad Bank	2010	0.37	0.38	0.98	0.63	0.62	0.02
Andhra Bank	2010	0.40	0.42	0.95	0.60	0.58	0.05
Bank of Baroda	2010	0.46	0.89	0.52	0.54	0.11	0.48
Bank of India	2010	0.42	0.77	0.55	0.58	0.23	0.45
Bank of Maharashtra	2010	0.34	0.36	0.93	0.66	0.64	0.07
Canara Bank	2010	0.39	0.74	0.53	0.61	0.26	0.47
Central Bank of India	2010	0.34	0.34	1.00	0.66	0.66	0.00
Corporation Bank	2010	0.51	0.53	0.97	0.49	0.47	0.03
Dena Bank	2010	0.36	0.39	0.91	0.64	0.61	0.09
IDBI Bank Ltd.	2010	1.00	1.00	1.00	0.00	0.00	0.00
Indian Bank	2010	0.33	0.34	0.96	0.67	0.66	0.04
Indian Overseas Bank	2010	0.30	0.31	0.98	0.70	0.69	0.02
Oriental Bank of Commerce	2010	0.57	0.58	0.98	0.43	0.42	0.02
Punjab and Sind Bank	2010	0.43	0.48	0.91	0.57	0.52	0.09
Punjab National Bank	2010	0.32	0.64	0.50	0.68	0.36	0.50
Syndicate Bank	2010	0.33	0.34	0.98	0.67	0.66	0.02
UCO Bank	2010	0.38	0.39	0.98	0.62	0.61	0.02
Union Bank of India	2010	0.42	0.44	0.96	0.58	0.56	0.04
United Bank of India	2010	0.33	0.35	0.94	0.67	0.65	0.06

Vijaya Bank	2010	0.39	0.42	0.93	0.61	0.58	0.07
Catholic Syrian Bank	2010	0.19	0.37	0.51	0.81	0.63	0.49
City Union Bank	2010	0.29	0.52	0.54	0.71	0.48	0.46
Dhanlaxmi Bank	2010	0.16	0.37	0.43	0.84	0.63	0.57
Federal Bank	2010	0.33	0.38	0.87	0.67	0.62	0.13
ING Vysya Bank	2010	0.31	0.38	0.81	0.69	0.62	0.19
Jammu & Kashmir Bank	2010	0.35	0.41	0.86	0.65	0.59	0.14
Karnataka Bank	2010	0.33	0.41	0.80	0.67	0.59	0.20
Karur Vysya Bank	2010	0.34	0.45	0.75	0.66	0.55	0.25
Lakshmi Vilas Bank	2010	0.25	0.44	0.57	0.75	0.56	0.43
Nainital Bank	2010	0.26	1.00	0.26	0.74	0.00	0.74
Ratnakar Bank	2010	0.16	1.00	0.16	0.84	0.00	0.84
South Indian Bank	2010	0.35	0.44	0.79	0.65	0.56	0.21
Tamilnad Mercantile Bank	2010	0.37	0.59	0.64	0.63	0.41	0.36
Axis Bank	2010	0.58	0.59	0.99	0.42	0.41	0.01
Development Credit Bank	2010	0.22	0.89	0.25	0.78	0.11	0.75
HDFC Bank	2010	0.41	0.41	1.00	0.59	0.59	0.00
ICICI Bank	2010	0.50	0.81	0.62	0.50	0.19	0.38
IndusInd Bank	2010	0.49	0.65	0.75	0.51	0.35	0.25
Kotak Mahindra Bank	2010	0.40	0.56	0.71	0.60	0.44	0.29
Yes Bank	2010	0.75	1.00	0.75	0.25	0.00	0.25
State Bank of India	2011	0.32	1.00	0.32	0.68	0.00	0.68
State Bank of Bikaner &							
Jaipur	2011	0.35	0.39	0.90	0.65	0.61	0.10
State Bank of Hyderabad	2011	0.45	0.47	0.96	0.55	0.53	0.04
State Bank of Mysore	2011	0.33	0.38	0.87	0.67	0.62	0.13
State Bank of Patiala	2011	0.41	0.44	0.93	0.59	0.56	0.07
State Bank of Travancore	2011	0.37	0.41	0.91	0.63	0.59	0.09
Allahabad Bank	2011	0.47	0.48	0.98	0.53	0.52	0.02
Andhra Bank	2011	0.49	0.51	0.96	0.51	0.49	0.04
Bank of Baroda	2011	0.58	1.00	0.58	0.42	0.00	0.42
Bank of India	2011	0.57	0.96	0.59	0.43	0.04	0.41
Bank of Maharashtra	2011	0.36	0.39	0.93	0.64	0.61	0.07
Canara Bank	2011	0.51	0.91	0.56	0.49	0.09	0.44
Central Bank of India	2011	0.40	0.40	1.00	0.60	0.60	0.00
Corporation Bank	2011	0.63	0.65	0.98	0.37	0.35	0.02
Dena Bank	2011	0.49	0.53	0.92	0.51	0.47	0.08
IDBI Bank Ltd.	2011	1.00	1.00	1.00	0.00	0.00	0.00
Indian Bank	2011	0.41	0.43	0.97	0.59	0.57	0.03
Indian Overseas Bank	2011	0.43	0.43	0.99	0.57	0.57	0.01
Oriental Bank of Commerce	2011	0.62	0.63	0.99	0.38	0.37	0.01
Punjab and Sind Bank	2011	0.56	0.61	0.92	0.44	0.39	0.08

Punjab National Bank	2011	0.44	0.78	0.57	0.56	0.22	0.43
Syndicate Bank	2011	0.36	0.36	0.99	0.64	0.64	0.01
UCO Bank	2011	0.48	0.48	0.99	0.52	0.52	0.01
Union Bank of India	2011	0.55	0.65	0.84	0.45	0.35	0.16
United Bank of India	2011	0.39	0.41	0.94	0.61	0.59	0.06
Vijaya Bank	2011	0.50	0.53	0.94	0.50	0.47	0.06
Catholic Syrian Bank	2011	0.23	0.44	0.53	0.77	0.56	0.47
City Union Bank	2011	0.34	0.54	0.63	0.66	0.46	0.37
Dhanlaxmi Bank	2011	0.26	0.44	0.58	0.74	0.56	0.42
Federal Bank	2011	0.39	0.45	0.87	0.61	0.55	0.13
ING Vysya Bank	2011	0.33	0.40	0.82	0.67	0.60	0.18
Jammu & Kashmir Bank	2011	0.42	0.48	0.88	0.58	0.52	0.12
Karnataka Bank	2011	0.36	0.45	0.80	0.64	0.55	0.20
Karur Vysya Bank	2011	0.41	0.52	0.78	0.59	0.48	0.22
Lakshmi Vilas Bank	2011	0.32	0.54	0.59	0.68	0.46	0.41
Nainital Bank	2011	0.26	1.00	0.26	0.74	0.00	0.74
Ratnakar Bank	2011	0.17	1.00	0.17	0.83	0.00	0.83
South Indian Bank	2011	0.40	0.49	0.81	0.60	0.51	0.19
Tamilnad Mercantile Bank	2011	0.41	0.63	0.65	0.59	0.37	0.35
Axis Bank	2011	0.59	0.67	0.88	0.41	0.33	0.12
Development Credit Bank	2011	0.23	1.00	0.23	0.77	0.00	0.77
HDFC Bank	2011	0.47	0.66	0.72	0.53	0.34	0.28
ICICI Bank	2011	0.40	0.64	0.63	0.60	0.36	0.37
IndusInd Bank	2011	0.48	0.57	0.85	0.52	0.43	0.15
Kotak Mahindra Bank	2011	0.40	0.52	0.78	0.60	0.48	0.22
Yes Bank	2011	0.97	1.00	0.97	0.03	0.00	0.03
State Bank of India	2012	0.36	1.00	0.36	0.64	0.00	0.64
State Bank of Bikaner &							
Jaipur	2012	0.35	0.38	0.91	0.65	0.62	0.09
State Bank of Hyderabad	2012	0.48	0.50	0.96	0.52	0.50	0.04
State Bank of Mysore	2012	0.36	0.40	0.89	0.64	0.60	0.11
State Bank of Patiala	2012	0.43	0.46	0.94	0.57	0.54	0.06
State Bank of Travancore	2012	0.42	0.45	0.93	0.58	0.55	0.07
Allahabad Bank	2012	0.52	0.53	0.99	0.48	0.47	0.01
Andhra Bank	2012	0.51	0.53	0.96	0.49	0.47	0.04
Bank of Baroda	2012	0.68	1.00	0.68	0.32	0.00	0.32
Bank of India	2012	0.56	0.76	0.74	0.44	0.24	0.26
Bank of Maharashtra	2012	0.41	0.43	0.94	0.59	0.57	0.06
Canara Bank	2012	0.57	0.81	0.70	0.43	0.19	0.30
Central Bank of India	2012	0.40	0.40	1.00	0.60	0.60	0.00
Corporation Bank	2012	0.72	0.74	0.98	0.28	0.26	0.02
Dena Bank	2012	0.55	0.59	0.94	0.45	0.41	0.06

IDBI Bank Ltd.	2012	1.00	1.00	1.00	0.00	0.00	0.00
Indian Bank	2012	0.47	0.49	0.97	0.53	0.51	0.03
Indian Overseas Bank	2012	0.48	0.48	0.99	0.52	0.52	0.01
Oriental Bank of Commerce	2012	0.62	0.63	0.99	0.38	0.37	0.01
Punjab and Sind Bank	2012	0.58	0.63	0.92	0.42	0.37	0.08
Punjab National Bank	2012	0.45	0.67	0.66	0.55	0.33	0.34
Syndicate Bank	2012	0.43	0.44	0.99	0.57	0.56	0.01
UCO Bank	2012	0.49	0.49	0.99	0.51	0.51	0.01
Union Bank of India	2012	0.53	0.56	0.95	0.47	0.44	0.05
United Bank of India	2012	0.42	0.44	0.95	0.58	0.56	0.05
Vijaya Bank	2012	0.51	0.55	0.94	0.49	0.45	0.06
Catholic Syrian Bank	2012	0.29	0.51	0.57	0.71	0.49	0.43
City Union Bank	2012	0.36	0.53	0.68	0.64	0.47	0.32
Dhanlaxmi Bank	2012	0.25	0.46	0.54	0.75	0.54	0.46
Federal Bank	2012	0.41	0.46	0.89	0.59	0.54	0.11
ING Vysya Bank	2012	0.30	0.43	0.70	0.70	0.57	0.30
Jammu & Kashmir Bank	2012	0.42	0.50	0.85	0.58	0.50	0.15
Karnataka Bank	2012	0.38	0.47	0.82	0.62	0.53	0.18
Karur Vysya Bank	2012	0.42	0.51	0.82	0.58	0.49	0.18
Lakshmi Vilas Bank	2012	0.34	0.52	0.65	0.66	0.48	0.35
Nainital Bank	2012	0.30	1.00	0.30	0.70	0.00	0.70
Ratnakar Bank	2012	0.26	1.00	0.26	0.74	0.00	0.74
South Indian Bank	2012	0.48	0.56	0.84	0.52	0.44	0.16
Tamilnad Mercantile Bank	2012	0.44	0.63	0.69	0.56	0.37	0.31
Axis Bank	2012	0.60	0.67	0.90	0.40	0.33	0.10
Development Credit Bank	2012	0.26	0.96	0.27	0.74	0.04	0.73
HDFC Bank	2012	0.45	0.62	0.72	0.55	0.38	0.28
ICICI Bank	2012	0.43	0.62	0.69	0.57	0.38	0.31
IndusInd Bank	2012	0.47	0.62	0.75	0.53	0.38	0.25
Kotak Mahindra Bank	2012	0.49	0.68	0.73	0.51	0.32	0.27
Yes Bank	2012	0.64	0.82	0.78	0.36	0.18	0.22
State Bank of India	2013	0.37	1.00	0.37	0.63	0.00	0.63
State Bank of Bikaner &							
Jaipur	2013	0.38	0.41	0.92	0.62	0.59	0.08
State Bank of Hyderabad	2013	0.51	0.53	0.96	0.49	0.47	0.04
State Bank of Mysore	2013	0.36	0.41	0.87	0.64	0.59	0.13
State Bank of Patiala	2013	0.42	0.44	0.94	0.58	0.56	0.06
State Bank of Travancore	2013	0.46	0.49	0.94	0.54	0.51	0.06
Allahabad Bank	2013	0.54	0.55	0.99	0.46	0.45	0.01
Andhra Bank	2013	0.51	0.53	0.97	0.49	0.47	0.03
Bank of Baroda	2013	0.75	1.00	0.75	0.25	0.00	0.25
Bank of India	2013	0.61	0.77	0.79	0.39	0.23	0.21

Bank of Maharashtra	2013	0.47	0.50	0.95	0.53	0.50	0.05
Canara Bank	2013	0.57	0.73	0.78	0.43	0.27	0.22
Central Bank of India	2013	0.41	0.41	1.00	0.59	0.59	0.00
Corporation Bank	2013	0.76	0.77	0.99	0.24	0.23	0.01
Dena Bank	2013	0.60	0.63	0.95	0.40	0.37	0.05
IDBI Bank Ltd.	2013	1.00	1.00	1.00	0.00	0.00	0.00
Indian Bank	2013	0.51	0.53	0.98	0.49	0.47	0.02
Indian Overseas Bank	2013	0.49	0.49	1.00	0.51	0.51	0.00
Oriental Bank of Commerce	2013	0.63	0.64	0.99	0.37	0.36	0.01
Punjab and Sind Bank	2013	0.56	0.61	0.92	0.44	0.39	0.08
Punjab National Bank	2013	0.42	0.55	0.77	0.58	0.45	0.23
Syndicate Bank	2013	0.47	0.48	0.99	0.53	0.52	0.01
UCO Bank	2013	0.49	0.50	0.99	0.51	0.50	0.01
Union Bank of India	2013	0.56	0.62	0.92	0.44	0.38	0.08
United Bank of India	2013	0.44	0.46	0.95	0.56	0.54	0.05
Vijaya Bank	2013	0.52	0.55	0.95	0.48	0.45	0.05
Catholic Syrian Bank	2013	0.30	0.50	0.60	0.70	0.50	0.40
City Union Bank	2013	0.37	0.51	0.72	0.63	0.49	0.28
Dhanlaxmi Bank	2013	0.29	0.51	0.58	0.71	0.49	0.42
Federal Bank	2013	0.39	0.43	0.90	0.61	0.57	0.10
ING Vysya Bank	2013	0.35	0.48	0.73	0.65	0.52	0.27
Jammu & Kashmir Bank	2013	0.47	0.53	0.88	0.53	0.47	0.12
Karnataka Bank	2013	0.39	0.47	0.83	0.61	0.53	0.17
Karur Vysya Bank	2013	0.39	0.46	0.84	0.61	0.54	0.16
Lakshmi Vilas Bank	2013	0.34	0.52	0.65	0.66	0.48	0.35
Nainital Bank	2013	0.31	1.00	0.31	0.69	0.00	0.69
Ratnakar Bank	2013	0.32	1.00	0.32	0.68	0.00	0.68
South Indian Bank	2013	0.50	0.57	0.86	0.50	0.43	0.14
Tamilnad Mercantile Bank	2013	0.43	0.60	0.72	0.57	0.40	0.28
Axis Bank	2013	0.60	0.71	0.85	0.40	0.29	0.15
Development Credit Bank	2013	0.32	1.00	0.32	0.68	0.00	0.68
HDFC Bank	2013	0.46	0.66	0.71	0.54	0.34	0.29
ICICI Bank	2013	0.45	0.63	0.71	0.55	0.37	0.29
IndusInd Bank	2013	0.50	0.62	0.80	0.50	0.38	0.20
Kotak Mahindra Bank	2013	0.55	0.70	0.78	0.45	0.30	0.22
Yes Bank	2013	0.75	0.89	0.84	0.25	0.11	0.16

Figure 1: Indian banking structure

