

ANNEXURES

ANNEXURE 1: CALCULATION OF CREDIT RISK

Sl No	Name of the Banks	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1	SBI	0.072003	0.060404	0.04614	0.027397	0.021846	0.021895	0.020046	0.022313	0.02531	0.036616	0.038457	0.038069
2	BANK OF BARODA	0.087313	0.081364	0.058225	0.031031	0.018438	0.013475	0.011225	0.011964	0.012057	0.01285	0.017937	0.022313
3	ORIENTAL BANK OF COMMERCE	0.065787	0.061528	0.093079	0.060415	0.030343	0.018334	0.012064	0.013159	0.015088	0.020956	0.021178	0.026351
4	CORPORATION BANK	0.045857	0.042559	0.028816	0.022656	0.018321	0.013203	0.010041	0.008524	0.006639	0.008114	0.011051	0.022934
5	CANARA BANK	0.039529	0.047063	0.028956	0.016149	0.009843	0.007673	0.010222	0.009972	0.009214	0.009958	0.014851	0.015164
6	UNION BANK	0.068354	0.065925	0.042806	0.031387	0.025129	0.021326	0.017984	0.018079	0.017881	0.021925	0.022283	0.020181
7	BANK OF INDIA	0.059469	0.05631	0.04116	0.029236	0.020295	0.014938	0.013497	0.021016	0.01651	0.014803	0.01853	0.020814
8	SYNDICATE BANK	0.065306	0.062892	0.04483	0.036509	0.026084	0.022451	0.015458	0.016614	0.019199	0.020684	0.016108	0.018329
9	ALLAHABAD BANK	0.111006	0.080323	0.054016	0.035976	0.020793	0.016112	0.014624	0.01378	0.013412	0.013614	0.023736	0.037731
10	INDIAN OVERSEAS BANK	0.078848	0.062162	0.047332	0.031052	0.020274	0.012971	0.017864	0.031487	0.021191	0.020762	0.028287	0.034155
11	PUNJAB NATIONAL BANK	0.097138	0.088114	0.057024	0.038017	0.029353	0.023146	0.015263	0.014455	0.013788	0.021962	0.031685	0.039536
12	AXIS BANK	0.020698	0.023511	0.013132	0.012012	0.007742	0.006209	0.009002	0.010624	0.009782	0.00922	0.01028	0.011372
13	HDFC BANK	0.020757	0.018126	0.015992	0.012301	0.01185	0.011946	0.016932	0.01288	0.009664	0.00933	0.008761	0.008512
14	ICICI BANK	0.067859	0.037293	0.02192	0.011512	0.015852	0.025536	0.03377	0.041721	0.040813	0.033677	0.029259	0.026149
	Mean	0.06428	0.056255	0.042388	0.028261	0.019726	0.016373	0.015571	0.017613	0.016468	0.018177	0.020886	0.024401

ANNEXURE 2: CALCULATION OF LIQUIDITY RISK

Sl No	Name of the Banks	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1	SBI	0.120114	0.106762	0.085469	0.090173	0.091687	0.093427	0.108186	0.081776	0.10033	0.07265	0.073195	0.073861
2	BANK OF BARODA	0.0892	0.085383	0.097758	0.118655	0.127704	0.124161	0.106264	0.127434	0.139326	0.143451	0.156084	0.198449
3	ORIENTAL BANK OF COMMERCE	0.074244	0.0878	0.139511	0.093407	0.101336	0.112353	0.108588	0.105924	0.071822	0.049028	0.042714	0.06477
4	CORPORATION BANK	0.092457	0.097284	0.105549	0.100939	0.127308	0.12164	0.121254	0.096622	0.0724	0.071484	0.065516	0.06404
5	CANARA BANK	0.093805	0.120968	0.078512	0.096463	0.098579	0.098715	0.075848	0.074149	0.091329	0.075252	0.084121	0.091066
6	UNION BANK	0.076364	0.065969	0.09072	0.071663	0.081985	0.081246	0.099077	0.080695	0.085036	0.0597	0.05189	0.065061
7	BANK OF INDIA	0.091716	0.100808	0.07922	0.101936	0.122706	0.099057	0.096318	0.113578	0.106244	0.090268	0.121157	0.107089
8	SYNDICATE BANK	0.073151	0.139285	0.058885	0.08534	0.106398	0.108811	0.110586	0.091577	0.076439	0.076092	0.077092	0.059585
9	ALLAHABAD BANK	0.071644	0.074799	0.073428	0.079387	0.073024	0.084902	0.067959	0.075332	0.072889	0.076658	0.063938	0.064826
10	INDIAN OVERSEAS BANK	0.087333	0.110838	0.09749	0.062456	0.109162	0.101547	0.090209	0.074945	0.067224	0.074036	0.062367	0.069148
11	PUNJAB NATIONAL BANK	0.093615	0.08616	0.087821	0.170566	0.096263	0.094604	0.086714	0.079127	0.078475	0.062913	0.056654	0.082104
12	AXIS BANK	0.182006	0.234499	0.119126	0.073152	0.094371	0.114063	0.101631	0.084148	0.088194	0.04878	0.059999	0.073675
13	HDFC BANK	0.103969	0.083787	0.086864	0.094025	0.099066	0.110906	0.095477	0.134538	0.106942	0.061951	0.068134	0.080511
14	ICICI BANK	0.060217	0.067148	0.076765	0.067604	0.107501	0.095004	0.078891	0.106835	0.083826	0.074013	0.07709	0.069578
	Mean	0.09356	0.104392	0.091223	0.093269	0.102649	0.102888	0.096215	0.094763	0.088605	0.07402	0.075711	0.083126

ANNEXURE 3: CALCULATION OF MARKET RISK

Sl No	Name of the Banks	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1	SBI	0.07639	-0.04569	0.243243	-0.02389	0.193138	0.033081	0.257068	-0.51084	-4.33875	-0.10828	0.352831	0.353831
2	BANK OF BARODA	0.32025	0.169959	0.513681	0.19088	0.336219	0.148	0.351995	-0.43042	-4.27883	-0.06524	0.383719	0.384719
3	ORIENTAL BANK OF COMMERCE	0.502668	0.294778	0.59214	0.293053	0.41977	0.220688	0.413782	-0.35938	-4.21315	0.004512	0.454322	0.453422
4	CORPORATION BANK	0.482302	0.317216	0.551559	0.223623	0.353436	0.160423	0.356253	-0.43849	-4.29036	-0.06599	0.39176	0.39186
5	CANARA BANK	0.436138	0.237719	0.500181	0.178021	0.328565	0.17206	0.377943	-0.40395	-4.26178	-0.04112	0.41702	0.41712
6	UNION BANK	0.837454	0.614136	0.826089	0.436028	0.573164	0.351559	0.504349	-0.30292	-4.16062	0.067873	0.507	0.507007
7	BANK OF INDIA	0.575261	0.399472	0.641876	0.303676	0.451982	0.238796	0.423738	-0.37234	-4.23014	-0.00446	0.44715	0.447149
8	SYNDICATE BANK	1.307154	0.82485	1.130223	0.724073	0.666419	0.432408	0.592029	-0.15879	-4.00897	0.170444	0.595584	0.595684
9	ALLAHABAD BANK	1.172361	0.824168	1.118166	0.677404	0.741781	0.483719	0.648692	-0.17981	-4.06305	0.113865	0.571638	0.571528
10	INDIAN OVERSEAS BANK	1.260258	0.976602	1.200971	0.78743	0.74404	0.480129	0.641254	-0.09913	-3.94775	0.261317	0.81015	0.81016
11	PUNJAB NATIONAL BANK	0.243956	0.133331	0.378553	0.086531	0.27572	0.103563	0.318962	-0.4643	-4.30388	-0.08228	0.380838	0.380838
12	AXIS BANK	1.117311	0.95908	0.866154	0.435243	0.569654	0.272638	0.465509	-0.34389	-4.22332	0.004414	0.443176	0.443177
13	HDFC BANK	0.870781	0.556582	0.736738	0.303651	0.469813	0.264407	0.440899	-0.36206	-4.22437	-0.01861	0.42507	0.42507
14	ICICI BANK	0.505328	0.313967	0.657121	0.226389	0.403954	0.223195	0.484763	-0.25454	-4.11009	0.076248	0.520216	0.520216
	Mean	0.693401	0.469727	0.711192	0.345865	0.466261	0.256048	0.448374	-0.33435	-4.18965	0.022336	0.478605	0.478606

ANNEXURE 4: CALCULATION OF OPERATIONAL RISK

Sl No	Name of the Banks	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1	SBI	0.030739	0.036046	0.040386	0.044255	0.046127	0.0431	0.040222	0.044186	0.044388	0.03959	0.042532	0.042522
2	BANK OF BARODA	0.040203	0.042983	0.047098	0.050047	0.045697	0.041206	0.038923	0.043649	0.039709	0.035367	0.035071	0.035071
3	ORIENTAL BANK OF COMMERCE	0.034785	0.037495	0.052261	0.056191	0.04687	0.041754	0.037629	0.037902	0.03898	0.032193	0.031885	0.031885
4	CORPORATION BANK	0.042765	0.051625	0.059444	0.058391	0.050676	0.044682	0.036708	0.036679	0.034107	0.027575	0.027604	0.027604
5	CANARA BANK	0.037048	0.037816	0.044198	0.046991	0.042989	0.041051	0.0359	0.037223	0.034265	0.030331	0.029317	0.029317
6	UNION BANK	0.032064	0.035682	0.044189	0.043996	0.037227	0.038422	0.045442	0.040346	0.038008	0.031968	0.031256	0.031255
7	BANK OF INDIA	0.036668	0.039888	0.044333	0.043125	0.041511	0.031509	0.027281	0.030979	0.030003	0.027475	0.027303	0.027303
8	SYNDICATE BANK	0.038058	0.043737	0.039705	0.049303	0.041369	0.034984	0.039753	0.034311	0.033202	0.030203	0.028601	0.028601
9	ALLAHABAD BANK	0.035849	0.035634	0.041006	0.052392	0.049412	0.042262	0.038271	0.03853	0.038614	0.032076	0.032608	0.032608
10	INDIAN OVERSEAS BANK	0.027851	0.028765	0.034843	0.040639	0.039834	0.036063	0.035731	0.038506	0.036122	0.031861	0.029189	0.029189
11	PUNJAB NATIONAL BANK	0.034266	0.034454	0.038145	0.04456	0.040756	0.036295	0.031029	0.033514	0.030908	0.026885	0.026651	0.026651
12	AXIS BANK	0.07779	0.092911	0.122017	0.105983	0.1	0.095589	0.078492	0.089568	0.092484	0.074521	0.06776	0.06786
13	HDFC BANK	0.108702	0.130264	0.132957	0.157596	0.119478	0.103302	0.088466	0.099188	0.094323	0.076353	0.07406	0.07406
14	ICICI BANK	0.045991	0.062609	0.073892	0.06395	0.056143	0.051718	0.053306	0.057478	0.060026	0.049884	0.04808	0.048081
	Mean	0.044484	0.050708	0.058177	0.061244	0.054149	0.04871	0.044797	0.04729	0.046081	0.03902	0.037994	0.038001

ANNEXURE 5: GNPA/TOTAL ADVANCES

Sl No	Name of the Banks	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1	SBI	0.098042	0.080206	0.061548	0.036777	0.029639	0.030802	0.028966	0.030914	0.033469	0.045732	0.048956	0.050921
2	BANK OF BARODA	0.11791	0.111791	0.076539	0.039894	0.025019	0.018569	0.012865	0.013715	0.013786	0.015536	0.024323	0.029914
3	ORIENTAL BANK OF COMMERCE	0.073116	0.061528	0.099324	0.063028	0.032943	0.02346	0.015447	0.017592	0.020025	0.031975	0.032445	0.040393
4	CORPORATION BANK	0.054645	0.051982	0.034899	0.026106	0.020854	0.014914	0.011527	0.010299	0.009099	0.012683	0.017253	0.034553
5	CANARA BANK	0.061149	0.064553	0.039234	0.02257	0.015161	0.011867	0.015685	0.015297	0.01485	0.017342	0.02585	0.025145
6	UNION BANK	0.093577	0.081145	0.051319	0.039304	0.030016	0.022306	0.019924	0.022385	0.023994	0.030637	0.03034	0.041744
7	BANK OF INDIA	0.089225	0.081429	0.056834	0.03804	0.024678	0.017016	0.01729	0.028979	0.022579	0.023686	0.030291	0.032014
8	SYNDICATE BANK	0.087098	0.077005	0.053604	0.041308	0.030188	0.027613	0.019557	0.022198	0.024339	0.025746	0.020184	0.026514
9	ALLAHABAD BANK	0.146808	0.092459	0.06072	0.040615	0.026486	0.020324	0.018337	0.017063	0.017601	0.018525	0.039671	0.058461
10	INDIAN OVERSEAS BANK	0.108699	0.077648	0.055074	0.035319	0.023804	0.016505	0.025685	0.04571	0.027627	0.027856	0.041206	0.051287
11	PUNJAB NATIONAL BANK	0.123795	0.098892	0.06193	0.042053	0.035102	0.027776	0.016205	0.017226	0.018089	0.029681	0.043607	0.054056
12	AXIS BANK	0.031885	0.029341	0.019939	0.016938	0.011353	0.00829	0.011008	0.012632	0.011231	0.01064	0.012151	0.013676
13	HDFC BANK	0.022582	0.018913	0.017178	0.014514	0.014011	0.014299	0.020105	0.014438	0.010591	0.010231	0.009739	0.009866
14	ICICI BANK	0.094359	0.048647	0.030309	0.015206	0.021066	0.033595	0.0442	0.05232	0.046376	0.037344	0.033102	0.031018
	Mean	0.085921	0.069681	0.051318	0.033691	0.024309	0.020524	0.019771	0.022912	0.020975	0.024115	0.029223	0.035683

ANNEXURE 6: OPERATING EXPENSE/TOTAL ASSETS

Sl No	Name of the Banks	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1	SBI	0.002881	0.003187	0.003274	0.003661	0.003426	0.0033	0.003034	0.003414	0.003339	0.003413	0.003499	0.003633
2	BANK OF BARODA	0.003696	0.003873	0.003656	0.003503	0.003127	0.00301	0.002917	0.002896	0.002606	0.002506	0.002386	0.002652
3	ORIENTAL BANK OF COMMERCE	0.003803	0.003517	0.003679	0.004202	0.003572	0.003338	0.003173	0.003013	0.003005	0.00297	0.002956	0.003044
4	CORPORATION BANK	0.004036	0.004481	0.004541	0.004284	0.003598	0.00332	0.002901	0.002666	0.002372	0.002366	0.002337	0.029006
5	CANARA BANK	0.00351	0.00331	0.003528	0.003386	0.003158	0.003566	0.003057	0.002905	0.002522	0.002643	0.002557	0.002547
6	UNION BANK	0.003096	0.003147	0.003308	0.003118	0.002974	0.003115	0.003576	0.002999	0.002841	0.002752	0.002671	0.002769
7	BANK OF INDIA	0.003469	0.00339	0.003167	0.002988	0.002923	0.002459	0.002272	0.002229	0.002012	0.0022	0.002084	0.002137
8	SYNDICATE BANK	0.003577	0.003445	0.003158	0.003536	0.002941	0.002759	0.003031	0.002654	0.002524	0.002615	0.002352	0.00214
9	ALLAHABAD BANK	0.003788	0.003425	0.003323	0.003916	0.003773	0.003495	0.003233	0.003039	0.003027	0.002845	0.00291	0.003343
10	INDIAN OVERSEAS BANK	0.002626	0.002682	0.003117	0.003342	0.003103	0.002987	0.003207	0.00319	0.002578	0.002736	0.002611	0.002645
11	PUNJAB NATIONAL BANK	0.003334	0.003141	0.003045	0.003132	0.002984	0.002832	0.002688	0.002712	0.002404	0.002308	0.002482	0.02946
12	AXIS BANK	0.006727	0.007316	0.006547	0.006791	0.00665	0.006891	0.006711	0.006984	0.006799	0.006573	0.00622	0.005873
13	HDFC BANK	0.007639	0.007926	0.008386	0.010195	0.009377	0.008521	0.008618	0.008012	0.007384	0.006951	0.007107	0.006038
14	ICICI BANK	0.004907	0.005385	0.005049	0.00447	0.004374	0.0048	0.005141	0.004864	0.004464	0.003933	0.004093	0.004199
	Mean	0.004078	0.004159	0.004127	0.004323	0.003999	0.003885	0.003826	0.003684	0.00342	0.003344	0.003305	0.007106

ANNEXURE 7: CRAR

Sl No	Name of the Banks	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1	SBI	13.5	13.53	12.45	11.88	12.34	13.54	12.97	12	10.69	12.05	11.22	12.96
2	BANK OF BARODA	12.65	13.91	12.61	13.65	11.8	12.91	12.88	12.84	13.02	12.95	13.3	12.87
3	ORIENTAL BANK OF COMMERCE	14.04	14.47	9.21	11.04	12.51	12.12	12	10.83	12.3	11.01	0	11.01
4	CORPORATION BANK	18.5	20.11	16.23	13.92	12.76	12.09	13.66	15	12.9	11.94	11.38	12.21
5	CANARA BANK	12.5	12.66	12.78	11.22	13.5	13.25	14.1	13.43	0	0	12.4	11.14
6	UNION BANK	12.41	12.32	12.09	11.41	12.8	12.51	12.01	12.51	0	0	0	11.89
7	BANK OF INDIA	12.02	13.01	11.52	10.75	11.75	12.04	13.21	12.63	11.42	11.57	11.02	10.76
8	SYNDICATE BANK	11.03	11.49	10.7	11.73	11.74	11.22	11.37	11.2	11.2	10.81	11.41	12.01
9	ALLAHABAD BANK	11.15	12.52	12.53	13.37	12.52	11.99	13.11	13.62	12.96	12.83	11.03	10.26
10	INDIAN OVERSEAS BANK	11.3	12.49	14.21	13.04	13.27	11.93	12.7	14.26	13.28	11.95	10.74	10.78
11	PUNJAB NATIONAL BANK	12.02	13.1	14.78	11.95	12.29	12.96	12.59	12.97	11.76	11.59	12.72	12.28
12	AXIS BANK	10.9	11.21	12.66	11.08	11.57	13.73	13.69	15.8	12.65	13.66	17	16.07
13	HDFC BANK	11.12	11.66	12.16	11.41	13.08	13.6	15.09	16.45	15.32	15.71	15.94	16.07
14	ICICI BANK	11.1	10.36	11.78	13.35	11.69	13.97	15.92	19.14	17.63	16.26	16.9	17.7
	Mean	12.44571	13.06	12.55071	12.12857	12.40143	12.70429	13.23571	13.76286	11.08071	10.88071	11.07571	12.715

ANNEXURE 8: TOTAL LOANS/TIME DEPOSITS

Sl No	Name of the Banks	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1	SBI	0.465206	0.495682	0.551358	0.688866	0.774558	0.775521	0.731064	0.785849	0.81025	0.831295	0.869362	0.867629
2	BANK OF BARODA	0.532019	0.487902	0.53361	0.639659	0.669417	0.701825	0.744562	0.725499	0.74868	0.746685	0.692545	0.697855
3	ORIENTAL BANK OF COMMERCE	0.525922	0.551691	0.528715	0.668903	0.689707	0.70085	0.696362	0.694254	0.689718	0.717967	0.733126	0.7188
4	CORPORATION BANK	0.553713	0.598929	0.681022	0.728861	0.707079	0.707009	0.655712	0.681549	0.743917	0.737971	0.715137	0.708848
5	CANARA BANK	0.561366	0.560992	0.624214	0.679996	0.691844	0.696024	0.739566	0.721643	0.719979	0.710861	0.680547	0.715596
6	UNION BANK	0.570182	0.572039	0.648628	0.720433	0.732405	0.715077	0.695979	0.701691	0.745753	0.798147	0.788978	0.769645
7	BANK OF INDIA	0.66512	0.641499	0.70449	0.693839	0.709999	0.756448	0.75331	0.733327	0.712969	0.781964	0.757825	0.777261
8	SYNDICATE BANK	0.531802	0.484842	0.577372	0.680031	0.657104	0.673011	0.703561	0.772534	0.7875	0.782698	0.796139	0.819015
9	ALLAHABAD BANK	0.492613	0.487395	0.518885	0.600989	0.693441	0.694261	0.692015	0.675163	0.709886	0.696428	0.724452	0.723143
10	INDIAN OVERSEAS BANK	0.475413	0.489238	0.569722	0.687842	0.684609	0.716293	0.747986	0.713023	0.770047	0.788663	0.79335	0.771491
11	PUNJAB NATIONAL BANK	0.530619	0.537155	0.585583	0.623532	0.690667	0.717912	0.737522	0.748411	0.773754	0.77393	0.78863	0.773752
12	AXIS BANK	0.423227	0.446836	0.492019	0.556277	0.627305	0.68086	0.694845	0.738434	0.752534	0.771269	0.779712	0.818904
13	HDFC BANK	0.525332	0.583531	0.703255	0.628374	0.687353	0.629431	0.692402	0.751656	0.766985	0.792116	0.809192	0.824855
14	ICICI BANK	1.106086	0.91982	0.915711	0.885391	0.849705	0.923025	0.999831	0.896984	0.95906	0.993063	0.99192	1.020454
	Mean	0.568473	0.561254	0.616756	0.677357	0.704657	0.720539	0.734623	0.738573	0.763645	0.780218	0.780065	0.786232

ANNEXURE 9: ROE

Sl No	Name of the Banks	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1	SBI	19.15	19.67	19.43	17.04	15.41	16.75	17.05	14.8	12.62	15.72	15.43	10.03
2	BANK OF BARODA	18.81	20.32	12.58	12.28	12.45	14.58	18.62	21.86	24.3	21.72	15.68	13.8
3	ORIENTAL BANK OF COMMERCE	24.51	28.67	31.37	16.77	11.97	10.24	14.56	16.48	17.15	10.72	11.46	9.16
4	CORPORATION BANK	18.84	19.62	13.81	13.82	15.02	18.39	19.57	21.93	21.89	19.54	16.08	5.72
5	CANARA BANK	27.66	29.23	19.95	20.65	18.78	19.08	22.61	26.76	26.42	17.02	13.21	10.38
6	UNION BANK	30.09	30.47	25.05	18.67	19.16	26.79	27.24	26.16	20.89	14.76	14.98	10.35
7	BANK OF INDIA	28.32	28.04	8.36	15.37	21.25	27.58	29.18	14.16	17.3	15	12.95	11.16
8	SYNDICATE BANK	36.01	34.59	29.72	26.66	24.58	24.05	21.58	16.57	17.64	17.88	22.78	16.73
9	ALLAHABAD BANK	19.7	41.03	35.55	29.56	22.58	24.56	16.49	22.21	21.04	21.59	11.77	10.93
10	INDIAN OVERSEAS BANK	36.74	31.74	29.85	28.55	29.11	27.88	24.8	11.5	14.78	11.08	4.91	4.51
11	PUNJAB NATIONAL BANK	25.59	26.42	22.49	17.01	18.68	19.58	25.84	26.59	24.45	21.05	16.48	10.17
12	AXIS BANK	25.07	27.09	18.88	18.37	21.04	17.61	19.13	19.15	19.34	20.29	18.53	17.43
13	HDFC BANK	18.51	20.64	18.46	17.74	19.46	17.74	16.91	16.12	16.74	18.69	20.34	21.28
14	ICICI BANK	18.87	21.91	19.51	14.62	13.37	11.75	7.83	7.96	9.65	11.2	13.1	14.02
	Mean	24.84786	27.10286	21.78643	19.07929	18.77571	19.75571	20.10071	18.73214	18.87214	16.87571	14.83571	11.83357

ANNEXURE 10: TABLE6.7- REGRESSION COEFFICIENTS

Model	Un-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta	B	Std. Error
(Constant)	-41.410	93.591		-.442	.688
GNPA TO TOTAL ASSETS	243.752	217.109	1.595	1.123	.343*
OTHER EXPENSE TO TOTAL ASSETS	-905.356	5931.372	-.092	-.153	.888
CRAR	2.221	1.149	.607	1.933	.149*
TOTAL LOANS TO TIME DEPOSITS	23.079	70.629	.535	.327	.765
REAL GDP GROWTH RATE	1.049	.633	.598	1.658	.196*
RATE OF INFLATION	.551	.519	.346	1.063	.366*
Real Interest Rate	.309	.403	.189	.767	.499