

19.1 Classification of Co-Operative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	1995		1996		1997		1998		1999	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	3,866,352	4,351,695	4,645,562	4,587,197	4,653,472	4,709,353	4,330,008	4,428,219	4,339,615	4,315,469
B. Mining and Quarrying	--	--	--	--	--	--	--	--	--	--
C. Manufacturing	70,152	75,157	32,354	70,033	68,791	62,876	65,359	69,943	67,125	65,191
D. Construction	--	--	--	--	--	--	--	--	--	--
E. Electricity, Gas, Water and Sanitary Services:	--	--	--	--	--	--	--	--	--	--
(i) Electricity, Gas and Steam	--	--	--	--	--	--	--	--	--	--
(ii) Water and Sanitary Services	--	--	--	--	--	--	--	--	--	--
F. Commerce	460,527	411,622	377,606	436,035	377,763	399,018	363,637	364,736	367,226	355,172
G. Transport, Storage and Communication	11,224	32,111	36,427	47,903	38,817	18,550	30,388	30,774	30,646	28,355
H. Services	--	--	--	--	--	--	--	--	--	--
I. Employees and activities not adequately described:	170,429	161,954	165,809	164,424	165,303	178,385	167,897	181,313	168,285	98,252
(i) Directors and their Associates	18,350	3,294	1,836	3,108	4,020	1,196	2,026	1,832	2,081	1,144
(ii) Employees and activities adequately described	152,079	158,660	163,973	161,316	161,283	177,189	165,871	179,481	166,204	97,108
TOTAL	4,578,684	5,032,539	5,257,758	5,305,592	5,304,146	5,368,182	4,957,289	5,074,985	4,972,897	4,862,439

19.1 Classification of Co-Operative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2000		2001		2002		2003		2004		2005
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Agriculture, Forestry, Hunting and Fishing	4,340,320	4,432,770	4,381,908	4,292,278	4,588,194	4,592,601	5,106,924	5,898,085	6,941,089	7,841,900	8,227,840
B. Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	65,292	63,493	66,494	64,427	92,895	170,852	104,359	139,102	133,254	152,248	159,984
D. Construction	-	-	-	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services:	-	-	-	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	-	-	-
(ii) Water and Sanitary	-	-	-	-	-	-	-	-	-	-	-
F. Commerce	232,638	234,121	289,855	289,383	313,291	397,928	378,853	423,339	541,421	526,184	600,344
G. Transport, Storage and Communication	32,290	30,246	69,904	69,482	128,192	159,815	164,060	195,877	211,220	250,991	289,632
H. Services	-	-	-	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described:	98,674	97,905	99,311	99,594	114,076	215,975	115,512	133,714	175,512	149,609	229,704
(i) Directors and their Associates	1,896	1,812	1,558	1,598	1,724	4,230	1,721	2,271	2,456	3,018	3,408
(ii) Employees and activities adequately described	96,778	96,093	97,753	97,996	112,352	211,745	113,791	131,443	173,056	146,591	226,296
TOTAL	4,769,214	4,858,535	4,907,472	4,815,164	5,236,648	5,537,171	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504

19.2 Classification of Co-Operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	1995		1996		1997		1998		1999	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver										
Ornaments & Precious	--	--	--	--	--	--	--	--	--	--
B. Stock Exchange Securities	--	1,261	3,131	4,841	2,478	2,701	2,798	2,844	3,153	2,849
C. Merchandise:	82,813	88,025	89,950	102,704	100,463	110,201	113,626	130,217	117,875	136,730
(i) Export Commodities	55,352	60,799	54,822	77,936	55,976	74,006	74,992	88,201	74,697	94,198
(ii) Imported Goods other than Industrial Machinery	--	--	--	--	--	--	--	--	--	--
(iii) Industrial Machinery	650	348	419	347	347	347	347	347	347	347
(iv) Other Merchandise	26,811	26,878	34,709	24,421	44,140	35,848	38,287	41,669	42,831	42,185
D. Machinery and Other										
Fixed Assets	5,916	6,408	27,065	32,052	5,133	14,226	15,723	23,480	15,242	15,286
E. Real Estate:	1,281,421	1,418,824	1,413,811	1,422,998	1,429,978	1,453,151	1,279,505	1,481,579	1,317,518	1,322,464
(i) Land & Buildings	110,805	153,290	166,766	144,912	154,662	161,235	151,519	158,724	152,911	152,892
(ii) Agricultural Land	1,170,616	1,265,534	1,247,045	1,278,086	1,275,316	1,291,916	1,127,986	1,322,855	1,164,607	1,169,572
F. Financial Obligations										
e.g. Insurance Policies,										
Bank Deposits, etc.	21,374	63,150	58,666	87,480	58,051	59,815	35,669	32,248	34,544	32,287
G Others	3,187,160	3,454,871	3,665,135	3,655,517	3,708,043	3,728,088	3,509,968	3,404,617	3,484,565	3,352,823
(i) Other Secured Advances	239,679	283,214	321,248	248,716	528,896	575,153	489,759	489,364	475,148	487,293
(ii) Advances Secured by Guarantee(s)	652,615	626,238	334,834	306,417	385,462	507,950	416,663	429,823	415,816	379,894
(iii) Clean Advances and Advances against Personal Securities	2,294,866	2,545,419	3,009,053	3,100,384	2,793,685	2,644,985	2,603,546	2,485,430	2,593,601	2,485,636
TOTAL	4,578,684	5,032,539	5,257,758	5,305,592	5,304,146	5,368,182	4,957,289	5,074,985	4,972,897	4,862,439

19.2 Classification of Co-Operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	2000		2001		2002		2003		2004		2005
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Gold, Bullion, Gold & Silver											
Ornaments & Precious Metals	--	--	--	--	--	--	--	--	-	-	-
B. Stock Exchange Securities	3,863	5,303	3,925	3,951	3,970	3,715	5,107	7,619	9,060	10,927	13,028
C. Merchandise:	116,761	118,863	120,307	121,940	128,425	137,223	133,764	188,142	214,975	268,030	318,948
(i) Export Commodities	73,402	74,897	75,057	78,215	75,333	80,682	78,404	131,707	152,915	211,662	216,177
(ii) Imported Goods other than Industrial Machinery	--	--	--	--	--	--	--	-	-	-	-
(iii) Industrial Machinery	350	350	374	374	--	--	--	-	-	-	-
(iv) Other Merchandise	43,009	43,616	44,876	43,351	53,092	56,541	55,360	56,435	62,060	56,368	102,771
D. Machinery and Other											
Fixed Assets	15,261	15,254	15,803	15,651	16,124	18,206	19,617	18,200	17,439	19,436	18,991
E. Real Estate:	1,350,695	1,424,229	1,411,997	1,336,597	1,453,246	1,551,748	1,657,242	1,792,865	2,241,287	2,344,985	2,513,733
(i) Land & Buildings	151,618	188,016	187,062	154,601	186,963	186,852	225,806	326,282	418,948	366,141	376,047
(ii) Agricultural Land	1,199,077	1,236,213	1,224,935	1,181,996	1,266,283	1,364,896	1,431,436	1,466,583	1,822,339	1,978,844	2,137,686
F. Financial Obligations											
e.g. Insurance Policies, Bank Deposits, etc.	36,597	36,843	36,488	36,190	38,911	39,148	52,321	59,664	57,750	57,577	61,069
G. Others	3,246,037	3,258,043	3,318,952	3,300,835	3,595,972	3,787,131	4,001,657	4,723,627	5,461,985	6,219,977	6,581,735
(i) Other Secured Advances	432,403	475,893	545,697	543,909	750,966	812,644	883,933	1,309,886	1,672,953	1,861,055	2,263,866
(ii) Advances Secured by Guarantee(s)	382,005	357,019	373,789	357,299	299,956	392,007	286,771	313,673	356,825	377,424	326,272
(iii) Clean Advances and Advances against Personal Securities	2,431,629	2,425,131	2,399,466	2,399,627	2,545,050	2,582,480	2,830,853	3,100,068	3,432,207	3,981,498	3,991,597
TOTAL	4,769,214	4,858,535	4,907,472	4,815,164	5,236,648	5,537,171	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504

19.3 Classification of Co-Operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			1995				1996			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	2,355	553	9,584	1,550	313	176	1,568	760
1,000	to	1,500	7,408	8,401	186	216	51	60	75	87
1,500	to	2,000	444	776	244	412	4,765	8,714	246	411
2,000	to	3,000	1,410	3,250	273	612	1,051	2,157	223	588
3,000	to	4,000	502	1,821	478	1,746	720	2,577	1,041	3,562
4,000	to	5,000	410	1,827	432	1,934	544	2,440	372	1,660
5,000	to	6,000	205	1,124	247	1,348	252	1,372	292	1,597
6,000	to	7,000	238	1,551	259	1,677	429	2,855	243	1,614
7,000	to	8,000	357	2,579	207	1,488	77	570	108	803
8,000	to	9,000	364	3,120	595	4,890	3,544	30,877	1,944	17,009
9,000	to	10,000	184	1,725	203	1,926	98	916	2,123	19,454
10,000	to	20,000	1,185	197,155	2,617	37,692	7,027	111,454	5,195	82,456
20,000	to	25,000	955	21,424	536	11,781	868	19,183	1,063	23,192
25,000	to	30,000	420	11,600	403	10,857	3,539	101,786	1,973	54,263
30,000	to	40,000	2,063	76,584	458	15,553	1,213	42,960	3,871	131,093
40,000	to	50,000	3,516	153,966	3,418	158,884	3,318	162,239	1,086	46,551
50,000	to	60,000	1,134	61,936	2,089	109,751	707	39,756	694	38,626
60,000	to	70,000	1,891	122,509	1,379	90,966	1,870	117,041	1,844	119,947
70,000	to	80,000	2,207	164,419	2,644	199,198	1,334	100,143	1,808	138,381
80,000	to	90,000	1,668	141,243	1,406	118,230	2,473	207,284	2,473	209,654
90,000	to	100,000	2,058	196,336	1,535	145,312	1,924	182,410	2,056	196,352
100,000	to	200,000	15,298	2,177,683	18,537	2,637,183	16,722	2,412,957	16,254	2,350,536
200,000	to	300,000	2,298	533,822	3,618	801,316	4,257	960,429	4,757	1,095,988
300,000	to	400,000	689	245,109	758	269,240	899	315,095	930	329,216
400,000	to	500,000	316	137,341	316	136,220	121	54,116	163	76,511
500,000	to	600,000	108	60,535	125	70,268	145	80,820	134	74,747
600,000	to	700,000	99	61,605	79	49,526	75	46,190	20	12,028
700,000	to	800,000	1	780	1	799	-	-	1	793
800,000	to	900,000	--	--	10	8,904	54	45,855	55	46,032
900,000	to	1,000,000	51	48,073	51	47,536	-	-	-	-
1,000,000	to	2,000,000	4	4,682	7	9,394	27	31,474	11	17,693
2,000,000	to	3,000,000	5	10,662	6	12,916	10	25,277	10	25,035
3,000,000	to	4,000,000	--	--	-	-	5	16,062	2	6,978
4,000,000	to	5,000,000	--	--	-	-	-	-	3	13,605
5,000,000	to	6,000,000	--	--	-	-	-	-	-	-
6,000,000	to	7,000,000	--	--	-	-	-	-	-	-
7,000,000	to	8,000,000	--	--	-	-	6	43,168	2	15,383
8,000,000	to	9,000,000	--	--	-	-	-	-	-	-
9,000,000	to	10,000,000	--	--	2	18,092	-	-	-	-
10,000,000	and over		8	124,493	5	55,122	5	89,345	5	152,987
TOTAL			60,521	4,578,684	52,708	5,032,539	58,443	5,257,758	52,645	5,305,592

19.3 Classification of Co-Operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			1997				1998			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	160	113	1,529	854	613	408	272	210
1,000	to	1,500	89	109	225	276	122	134	792	1,119
1,500	to	2,000	317	570	250	429	206	360	1,139	1,809
2,000	to	3,000	1,683	3,678	426	1,011	828	2,055	411	1,009
3,000	to	4,000	491	1,784	512	1,863	965	3,515	423	1,544
4,000	to	5,000	531	2,438	481	2,178	474	2,131	694	3,290
5,000	to	6,000	188	1,020	162	877	473	2,637	203	1,122
6,000	to	7,000	198	1,341	220	1,431	946	6,293	100	646
7,000	to	8,000	2,339	17,339	45	327	992	7,504	103	776
8,000	to	9,000	210	1,782	1,748	14,483	1,717	14,348	1,864	15,957
9,000	to	10,000	2,127	19,806	779	7,453	922	8,619	930	8,987
10,000	to	20,000	4,457	63,205	6,649	88,375	6,753	85,144	16,164	187,949
20,000	to	25,000	3,561	80,241	2,580	59,860	3,370	76,550	534	11,590
25,000	to	30,000	897	23,633	5,638	159,680	5,089	146,084	3,740	100,425
30,000	to	40,000	2,202	73,158	873	30,216	1,653	55,430	1,974	69,981
40,000	to	50,000	819	35,066	1,293	57,136	1,722	78,311	572	24,453
50,000	to	60,000	1,362	75,291	981	53,864	1,271	71,415	980	52,254
60,000	to	70,000	1,008	65,210	736	48,659	1,307	85,789	1,022	64,994
70,000	to	80,000	1,336	100,253	1,142	85,871	1,006	73,682	836	61,662
80,000	to	90,000	3,504	300,916	3,080	260,819	2,028	174,384	2,406	208,130
90,000	to	100,000	1,416	136,501	2,071	196,732	1,752	166,849	1,871	177,669
100,000	to	200,000	17,819	2,563,092	17,030	2,470,172	16,406	2,350,095	15,647	2,252,460
200,000	to	300,000	4,353	1,007,452	3,898	898,043	3,877	910,151	4,375	1,010,727
300,000	to	400,000	451	154,769	691	236,851	591	194,182	496	165,598
400,000	to	500,000	194	87,414	294	137,155	438	204,094	448	202,090
500,000	to	600,000	100	50,041	4	2,183	41	22,419	24	14,065
600,000	to	700,000	22	13,432	22	13,275	1	615	26	16,951
700,000	to	800,000	52	41,514	63	49,545	16	12,093	130	102,669
800,000	to	900,000	82	66,542	81	65,406	52	41,764	12	10,227
900,000	to	1,000,000	1	965	17	16,983	-	-	2	1,804
1,000,000	to	2,000,000	9	13,759	9	14,551	10	14,422	59	71,837
2,000,000	to	3,000,000	4	8,535	5	10,879	3	6,419	3	6,178
3,000,000	to	4,000,000	-	-	3	10,361	-	-	-	-
4,000,000	to	5,000,000	-	-	1	4,412	1	4,100	-	-
5,000,000	to	6,000,000	-	-	1	5,588	-	-	1	5,894
6,000,000	to	7,000,000	-	-	1	6,000	-	-	21	136,643
7,000,000	to	8,000,000	-	-	1	7,582	-	-	2	15,004
8,000,000	to	9,000,000	2	17,643	1	8,881	-	-	1	8,363
9,000,000	to	10,000,000	-	-	1	9,889	-	-	-	-
10,000,000	and over		7	275,534	9	328,032	4	135,293	4	58,899
TOTAL			51,991	5,304,146	53,552	5,368,182	55,649	4,957,289	58,281	5,074,985

(Contd.)

19.3 Classification of Co-Operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			1999				2000			
			Jun.		Dec.		Jun.		Dec.	
			No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
			Accounts		Accounts		Accounts		Accounts	
Less than	to	1,000	483	302	402	176	432	284	258	198
1,000	to	1,500	267	313	451	576	127	155	1,250	1,376
1,500	to	2,000	228	399	1,209	1,942	71	112	299	471
2,000	to	3,000	446	1,019	486	1,236	303	825	329	834
3,000	to	4,000	1,022	3,739	219	793	1,391	4,911	288	1,019
4,000	to	5,000	1,293	5,521	531	2,424	967	4,242	425	1,887
5,000	to	6,000	431	2,415	544	2,910	455	2,471	2,123	12,179
6,000	to	7,000	1,109	7,601	154	1,006	1,930	12,716	199	1,292
7,000	to	8,000	1,175	8,770	1,735	13,639	1,282	9,283	199	1,431
8,000	to	9,000	1,840	16,306	232	1,961	1,496	12,463	3,226	27,757
9,000	to	10,000	1,726	16,212	1,851	17,889	2,978	28,790	1,721	16,687
10,000	to	20,000	9,263	115,388	8,276	100,380	8,309	118,410	6,593	95,298
20,000	to	25,000	3,030	70,164	7,278	170,703	1,047	23,493	6,726	157,388
25,000	to	30,000	2,652	71,178	659	17,290	2,271	60,424	1,198	33,435
30,000	to	40,000	4,050	128,753	3,140	105,894	1,301	45,171	2,396	84,662
40,000	to	50,000	1,713	78,253	1,290	57,661	2,594	114,308	1,364	61,377
50,000	to	60,000	1,019	54,619	1,346	73,876	2,411	134,087	1,956	106,582
60,000	to	70,000	1,316	86,978	1,071	68,943	1,086	69,974	729	48,202
70,000	to	80,000	1,362	100,620	1,115	82,188	1,060	79,432	1,502	112,059
80,000	to	90,000	2,007	173,628	2,421	207,784	2,497	212,239	2,766	235,015
90,000	to	100,000	1,829	173,561	1,553	146,559	2,230	212,874	2,038	193,788
100,000	to	200,000	15,450	2231,386	14,687	2,101,873	12,812	1790,908	13,614	1,885,586
200,000	to	300,000	3,842	894,740	4,576	1,056,475	4,017	939,096	4,401	1,029,683
300,000	to	400,000	634	209,243	610	215,820	1,214	416,238	1,036	351,430
400,000	to	500,000	180	81,245	123	52,802	215	98,386	379	166,963
500,000	to	600,000	126	66,483	173	89,693	73	38,693	70	36,003
600,000	to	700,000	104	66,585	2	1,331	65	42,202	64	40,198
700,000	to	800,000	131	102,377	126	95,461	81	62,023	79	60,166
800,000	to	900,000	9	7,743	12	10,373	2	1,733	-	-
900,000	to	1,000,000	-	-	-	-	1	930	5	4,618
1,000,000	to	2,000,000	9	12,905	10	14,314	8	11,587	15	18,447
2,000,000	to	3,000,000	4	8,541	4	9,089	4	8,901	4	9,919
3,000,000	to	4,000,000	-	-	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	1	4,048	-	-
5,000,000	to	6,000,000	-	-	-	-	1	5,962	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-	1	6,437
7,000,000	to	8,000,000	-	-	-	-	-	-	1	7,170
8,000,000	to	9,000,000	-	-	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	1	9,290	-	-
10,000,000	and over		4	175,910	4	139,378	7	192,553	3	48,978
TOTAL			58,754	4,972,897	56,290	4,862,439	54,740	4,769,214	57,257	4,858,535

19.3 Classification of Co-Operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2001				2002	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	280	177	193	111	329	132
1,000	to	1,500	89	114	1,243	1,380	210	269
1,500	to	2,000	93	155	228	372	2,143	4,127
2,000	to	3,000	409	1,033	401	1,019	1,323	3,382
3,000	to	4,000	1,456	5,139	352	1,184	822	2,834
4,000	to	5,000	2,455	10,375	314	1,390	365	1,634
5,000	to	6,000	444	2,469	2,273	11,757	824	4,684
6,000	to	7,000	96	617	411	2,684	87	564
7,000	to	8,000	446	3,265	413	3,119	2,478	19,096
8,000	to	9,000	2,006	17,163	2,367	19,859	2,973	25,704
9,000	to	10,000	680	6,202	2,251	20,654	928	8,723
10,000	to	20,000	7,160	97,683	8,931	137,321	7,866	125,258
20,000	to	25,000	3,142	67,804	1,866	42,486	3,541	76,459
25,000	to	30,000	1,374	35,879	411	11,521	1,206	32,045
30,000	to	40,000	4,662	168,184	1,996	70,078	1,339	46,735
40,000	to	50,000	885	39,973	1,952	88,904	4,694	221,612
50,000	to	60,000	1,435	80,696	1,577	88,760	1,512	82,908
60,000	to	70,000	954	61,790	817	53,201	496	32,326
70,000	to	80,000	1,200	90,068	654	49,110	1,239	94,015
80,000	to	90,000	2,867	247,622	1,939	165,697	1,049	89,747
90,000	to	100,000	1,302	123,324	1,631	154,460	1,018	96,969
100,000	to	200,000	14,135	1,989,350	14,071	1,947,570	14,925	2,100,089
200,000	to	300,000	4,187	977,048	4,278	1,002,052	4,834	1,138,906
300,000	to	400,000	1,147	399,756	1,133	390,326	1,202	414,394
400,000	to	500,000	374	159,248	274	117,335	461	201,583
500,000	to	600,000	167	85,246	266	141,020	259	136,778
600,000	to	700,000	44	27,966	63	39,640	3	1,871
700,000	to	800,000	94	69,505	93	68,722	146	107,733
800,000	to	900,000	10	8,342	-	-	40	32,354
900,000	to	1,000,000	2	1,856	2	1,987	2	1,987
1,000,000	to	2,000,000	6	8,230	47	66,572	58	86,466
2,000,000	to	3,000,000	4	9,320	3	6,718	4	8,709
3,000,000	to	4,000,000	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	-	-
5,000,000	to	6,000,000	1	5,000	1	5,000	1	5,000
6,000,000	to	7,000,000	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-
8,000,000	to	9,000,000	2	16,990	2	16,894	2	16,469
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	and over		2	89,875	2	86,261	1	15,086
TOTAL			53,610	4,907,472	52,455	4,815,164	58,380	5,236,648

(Contd.)

19.3 Classification of Co-Operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2002		2003			
			Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	111	65	375	190	145	33
1,000	to	1,500	160	213	131	176	480	666
1,500	to	2,000	140	246	141	232	813	1,323
2,000	to	3,000	426	1,105	2,233	6,491	401	1,025
3,000	to	4,000	2,174	7,166	875	3,201	1,401	5,292
4,000	to	5,000	755	3,202	1,095	4,624	274	1,272
5,000	to	6,000	1,034	5,609	321	1,779	463	2,546
6,000	to	7,000	206	1,413	57	380	1,999	13,944
7,000	to	8,000	2,674	20,537	2,700	20,371	154	1,119
8,000	to	9,000	289	2,446	728	6,134	2,495	21,565
9,000	to	10,000	45	414	83	801	54	516
10,000	to	20,000	9,165	142,599	10,082	154,279	7,756	125,926
20,000	to	25,000	3,004	67,152	3,567	78,109	3,412	76,850
25,000	to	30,000	1,268	35,215	1,917	51,621	3,993	107,859
30,000	to	40,000	2,065	70,955	3,688	130,148	5,856	204,256
40,000	to	50,000	3,086	139,118	2,575	114,504	1,994	88,470
50,000	to	60,000	1,222	67,432	1,341	75,340	2,905	164,587
60,000	to	70,000	2,619	180,395	373	24,535	677	44,134
70,000	to	80,000	347	26,082	747	56,422	987	75,091
80,000	to	90,000	975	83,038	3,744	321,914	1,070	91,402
90,000	to	100,000	1,375	128,357	1,943	182,019	1,681	157,752
100,000	to	200,000	15,985	2,319,994	15,178	2,245,889	15,882	2,396,937
200,000	to	300,000	5,392	1,272,556	5,942	1,385,432	6,389	1,528,349
300,000	to	400,000	1,365	481,532	1,692	584,086	2,929	1,022,886
400,000	to	500,000	270	120,584	275	123,604	767	334,563
500,000	to	600,000	353	182,116	194	100,099	138	70,937
600,000	to	700,000	21	13,544	93	58,271	54	34,624
700,000	to	800,000	137	102,223	93	67,639	132	97,682
800,000	to	900,000	-	-	1	822	7	5,714
900,000	to	1,000,000	2	1,970	2	1,970	2	1,948
1,000,000	to	2,000,000	2	3,378	5	8,261	7	10,134
2,000,000	to	3,000,000	4	9,336	3	6,409	4	8,919
3,000,000	to	4,000,000	-	-	1	3,730	1	3,400
4,000,000	to	5,000,000	1	4,181	-	-	1	4,367
5,000,000	to	6,000,000	1	5,000	1	5,000	1	5,000
6,000,000	to	7,000,000	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	1	8,000	1	8,000
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	and over		2	37,998	2	37,226	2	71,029
TOTAL			56,675	5,537,171	62,199	5,869,708	65,327	6,790,117

19.3 Classification of Co-Operative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2004				2005	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	39	32	58	34	112	69
1,000	to	1,500	101	131	132	176	97	123
1,500	to	2,000	76	134	84	152	24	40
2,000	to	3,000	95	238	2,731	7,002	69	184
3,000	to	4,000	191	660	115	367	358	1,269
4,000	to	5,000	3,367	15,537	138	650	497	2,056
5,000	to	6,000	75	392	84	443	405	2,280
6,000	to	7,000	37	237	26	164	29	190
7,000	to	8,000	175	1,264	103	799	24	174
8,000	to	9,000	695	6,074	25	204	52	440
9,000	to	10,000	90	834	29	274	19	178
10,000	to	20,000	8,238	127,027	7,749	130,209	9,821	156,518
20,000	to	25,000	4,534	101,077	5,613	121,680	4,985	109,744
25,000	to	30,000	3,019	80,990	3,230	89,433	3,744	102,632
30,000	to	40,000	8,259	274,725	8,598	301,454	7,121	245,689
40,000	to	50,000	2,297	102,291	2,547	110,258	4,215	185,558
50,000	to	60,000	1,567	82,905	1,688	90,628	1,613	88,981
60,000	to	70,000	1,007	68,017	968	62,042	815	52,026
70,000	to	80,000	2,882	210,181	3,378	254,856	4,174	310,539
80,000	to	90,000	1,562	135,020	1,600	140,124	2,771	238,856
90,000	to	100,000	830	78,982	2,329	222,860	2,164	206,117
100,000	to	200,000	18,718	2,801,267	24,175	3,574,032	27,449	3,880,607
200,000	to	300,000	7,843	1,889,145	6,687	1,620,512	7,623	1,827,802
300,000	to	400,000	3,257	1,124,975	3,404	1,166,677	3,023	1,035,038
400,000	to	500,000	875	374,868	549	241,033	1,047	449,982
500,000	to	600,000	154	80,931	203	110,024	163	89,681
600,000	to	700,000	294	194,062	432	267,034	169	114,239
700,000	to	800,000	95	69,046	147	106,882	211	156,420
800,000	to	900,000	46	40,302	53	44,420	2	1,604
900,000	to	1,000,000	11	10,204	30	28,845	14	13,615
1,000,000	to	2,000,000	7	9,985	74	100,291	118	164,713
2,000,000	to	3,000,000	3	6,409	8	18,774	2	4,254
3,000,000	to	4,000,000	1	3,432	-	-	1	3,331
4,000,000	to	5,000,000	1	4,000	-	-	-	-
5,000,000	to	6,000,000	1	5,000	2	10,014	2	10,088
6,000,000	to	7,000,000	1	6,408	1	6,732	-	-
7,000,000	to	8,000,000	-	-	1	7,920	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	and over		4	95,714	3	83,933	2	52,467
TOTAL			70,447	8,002,496	76,994	8,920,932	82,935	9,507,504

19.4 Classification of Co-Operative Banks' Advances by Rates of Margin

(Thousand Rupees)

END OF PERIOD	R A T E S O F M A R G I N								
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00
1995 Jun. No. of Accounts	60,218	2	56	--	230	--	3	--	--
Amount	4,508,726	178	3,414	--	64,715	--	27	--	--
Dec. No. of Accounts	51,961	1	227	--	383	--	--	--	81
Amount	4,884,661	55	10,620	--	121,174	--	--	--	11,072
1996 Jun. No. of Accounts	49,605	10	1,310	--	1,412	1,672	134	2	381
Amount	4,355,063	213	145,643	--	404,689	88,561	16,408	67	33,355
Dec. No. of Accounts	47,619	--	1,702	--	1,782	385	836	2	240
Amount	4,604,562	--	182,162	--	451,151	31,568	10,877	62	20,283
1997 Jun. No. of Accounts	40,094	1,100	5,438	804	2,635	1,334	278	2	--
Amount	3,803,795	110,096	479,266	111,353	574,731	161,668	22,915	62	--
Dec. No. of Accounts	45,808	678	3,174	651	2,103	930	56	2	80
Amount	4,050,019	102,461	440,068	114,562	580,099	29,640	27,015	63	16,200
1998 Jun. No. of Accounts	51,359	971	1,091	307	1,267	212	217	--	174
Amount	4,098,440	106,633	308,161	52,088	301,476	29,100	31,493	--	21,827
Dec. No. of Accounts	53,828	1,014	1,162	319	1,266	214	251	2	149
Amount	4,216,023	106,163	311,872	28,823	308,703	30,549	32,094	62	31,594
1999 Jun. No. of Accounts	51,802	2,296	1,737	235	1,805	255	354	-	191
Amount	4,041,298	296,449	139,574	29,367	368,611	30,860	31,191	-	28,425
Dec. No. of Accounts	53,780	52	1,206	-	1,162	-	-	2	-
Amount	4,576,590	5,361	44,923	-	225,186	-	-	62	-
2000 Jun. No. of Accounts	38,001	1,624	3,501	2,562	2,671	1,038	191	1,534	3,148
Amount	3,021,873	224,165	284,010	258,595	437,280	178,126	83,677	84,817	139,744
Dec. No. of Accounts	41,769	799	6,110	1,394	1,272	766	2,717	577	1,759
Amount	3,581,203	71,547	358,920	112,018	292,799	93,619	177,694	66,907	91,688
2001 Jun. No. of Accounts	45,856	799	2,826	1,452	1,167	160	110	528	614
Amount	3,781,857	105,271	315,649	111,811	293,605	95,862	31,542	66,734	92,863
Dec. No. of Accounts	46,438	756	2,267	359	1,053	329	225	355	582
Amount	3,758,629	104,833	322,378	111,689	245,079	85,668	29,570	62,659	82,474
2002 Jun. No. of Accounts	50,595	344	2,798	667	1,255	335	972	343	823
Amount	4,142,254	102,769	342,520	125,983	245,103	76,870	32,435	65,178	88,400
Dec. No. of Accounts	48,049	1,071	2,955	547	1,382	83	1,381	353	687
Amount	4,438,026	39,583	388,660	126,720	253,847	10,579	107,095	64,448	88,751
2003 Jun. No. of Accounts	60,867	--	343	4	600	12	120	--	--
Amount	5,724,751	--	10,688	163	113,505	3,158	3,150	--	--
Dec. No. of Accounts	63,075	--	496	--	786	--	105	--	--
Amount	6,541,576	--	26,473	--	142,137	--	2,812	--	--
2004 Jun. No. of Accounts	67,509	--	1,097	--	879	--	524	--	2
Amount	7,533,076	--	202,436	--	180,215	--	15,234	--	66
Dec. No. of Accounts	73,552	--	1,036	--	830	--	941	--	60
Amount	8,493,224	--	180,817	--	151,837	--	29,371	--	2,096
2005 Jun. No. of Accounts	79,112	--	1,158	--	644	--	1,462	--	18
Amount	9,061,335	--	184,020	--	143,946	--	43,268	--	1,716

19.4 Classification of Co-Operative Banks' Advances by Rates of Margin

(Thousand Rupees)

END OF PERIOD	R A T E S O F M A R G I N								TOTAL
	45.00	50.00	55.00	60.00	65.00	70.00	80.00	90.00	
1995 Jun. No. of Accounts	--	12	--	--	--	--	--	--	60,521
Amount	--	1,624	--	--	--	--	--	--	4,578,684
Dec. No. of Accounts	--	55	--	--	--	--	--	--	52,708
Amount	--	4,957	--	--	--	--	--	--	5,032,539
1996 Jun. No. of Accounts	--	3,875	--	40	2	--	--	--	58,443
Amount	--	201,412	--	12,261	86	--	--	--	5,257,758
Dec. No. of Accounts	--	77	--	--	2	--	--	--	52,645
Amount	--	4,841	--	--	86	--	--	--	5,305,592
1997 Jun. No. of Accounts	--	304	--	--	2	--	--	--	51,991
Amount	--	40,174	--	--	86	--	--	--	5,304,146
Dec. No. of Accounts	--	67	1	--	2	--	--	--	53,552
Amount	--	7,875	94	--	86	--	--	--	5,368,182
1998 Jun. No. of Accounts	--	48	1	--	2	--	--	--	55,649
Amount	--	7,984	1	--	86	--	--	--	4,957,289
Dec. No. of Accounts	--	73	1	--	2	--	--	--	58,281
Amount	--	8,922	94	--	86	--	--	--	5,074,985
1999 Jun. No. of Accounts	--	77	--	--	2	--	--	--	58,754
Amount	--	7,036	--	--	86	--	--	--	4,972,897
Dec. No. of Accounts	--	88	--	--	--	--	--	--	56,290
Amount	--	10,317	--	--	--	--	--	--	4,862,439
2000 Jun. No. of Accounts	--	468	--	--	2	--	--	--	54,740
Amount	--	56,841	--	--	86	--	--	--	4,769,214
Dec. No. of Accounts	--	92	--	--	2	--	--	--	57,257
Amount	--	12,054	--	--	86	--	--	--	4,858,535
2001 Jun. No. of Accounts	--	96	--	--	2	--	--	--	53,610
Amount	--	12,192	--	--	86	--	--	--	4,907,472
Dec. No. of Accounts	--	87	--	2	2	--	--	--	52,455
Amount	--	12,037	--	62	86	--	--	--	4,815,164
2002 Jun. No. of Accounts	--	244	--	2	2	--	--	--	58,380
Amount	--	14,988	--	62	86	--	--	--	5,236,648
Dec. No. of Accounts	--	165	--	2	--	--	--	--	56,675
Amount	--	19,400	--	62	--	--	--	--	5,537,171
2003 Jun. No. of Accounts	--	249	--	2	2	--	--	--	62,199
Amount	--	13,844	--	363	86	--	--	--	5,869,708
Dec. No. of Accounts	--	863	--	--	2	--	--	--	65,327
Amount	--	77,033	--	--	86	--	--	--	6,790,117
2004 Jun. No. of Accounts	--	434	--	--	2	--	--	--	70,447
Amount	--	71,383	--	--	86	--	--	--	8,002,496
Dec. No. of Accounts	--	561	12	--	2	--	--	--	76,994
Amount	--	63,344	157	--	86	--	--	--	8,920,932
2005 Jun. No. of Accounts	--	538	--	1	2	--	--	--	82,935
Amount	--	73097	--	36	86	--	--	--	9,507,504

19.5 Classification of Co-Operative Banks' Advances by Rates of Return

(Thousand Rupees)

RATE OF RETURN	1995		1996		1997		1998		1999	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	283,742	369,160	20,987	150,130	119,566	131,221	2,533	1,533	1,384	155
01.00*	18	--	--	--	18	--	--	--	--	--
02.00*	834	3,985	543	489	380	508	--	--	--	120
03.00	6,359	4,666	2,877	3,717	5,759	3,321	11	4,094	-	2,388
03.25	--	--	--	--	--	--	--	--	--	--
03.50	--	--	--	--	--	--	--	--	--	--
03.75	--	--	--	--	--	--	--	--	--	--
04.00	869	173	94	94	17,374	--	94	155	41	94
04.25	--	--	--	--	--	--	--	-	132	-
04.50	3,160	--	--	355	355	355	--	355	16,776	355
04.75	--	--	--	-	-	--	--	-	-	-
05.00	39,168	98,810	346	17,989	56,213	16,382	234	15,959	5,888	1,420
05.25	--	--	--	-	-	--	--	-	-	-
05.50	1,116	183	928	1,057	1,142	1,062	64	1,154	1,869	1,110
05.75	--	--	--	--	--	--	--	-	-	-
06.00	15,126	35,132	25,388	24,806	14,285	13,350	185	13,080	28,666	970
06.25	--	--	--	--	--	--	--	-	8,847	-
06.50	81	81	81	81	234	234	234	234	21,245	2,796
06.75	--	--	--	--	--	--	--	-	-	-
07.00	4,589	27,333	4,866	30,978	22,197	22,234	20,035	18,220	26,256	19,474
07.25	--	--	--	--	--	--	2,016	-	-	-
07.50	3,462	3,548	2,218	3,548	12,705	10,424	13,821	17,489	56,832	13,894
07.75	--	--	5	5	--	--	5	-	-	-
08.00	173,480	183,012	36,838	30,835	30,041	28,357	72,961	11,026	35,647	19,312
08.25	--	--	--	--	--	--	--	-	-	-
08.50	2,281	717	--	--	--	--	--	-	24,102	10,168
08.75	--	--	--	--	--	--	--	-	-	-
09.00	709,310	255,066	42,225	9,171	40,551	41,565	43,208	28,318	48,713	40,459
09.25	--	--	--	--	--	--	--	-	-	-
09.50	119,698	46,737	35,272	20,413	15,274	18,667	19,343	15,962	20,792	10,987
09.75	--	--	--	--	--	--	--	-	-	-
10.00	350,390	280,432	59,463	182,942	327,806	350,116	247,319	49,440	71,891	86,163
10.25	--	--	--	--	--	--	--	-	-	-
10.50	315,220	67,849	35,821	11,683	10,637	60,145	44,922	52,596	86,746	185,181
10.75	--	--	--	--	--	--	--	-	-	-
11.00	407,699	347,995	508,392	212,370	208,903	256,266	173,164	148,963	285,027	119,018
11.25	--	--	--	--	--	--	44,136	-	11,189	-
11.50	348,961	122,156	127,771	80,144	74,611	69,060	42,774	43,477	46,072	30,283
11.75	--	--	--	--	--	--	3	-	-	-
12.00	23,695	67,755	106,579	30,953	230,973	231,338	130,392	37,597	145,705	42,338
12.25	--	--	--	--	--	--	1,194	-	-	-
12.50	1,451	--	11,135	--	52,160	2,533	2,063	-	-	1,990
12.75	--	--	--	--	--	--	7,736	-	34,422	-
13.00	617,280	422,539	526,960	267,237	227,755	308,978	125,941	633,439	422,388	51,510
13.25	34,882	34,883	34,883	27,015	27,015	--	27,015	27,015	-	26,664
13.50	15,510	3,640	1,918	6,320	268	393	657	275	268	568,359
13.75	--	8	--	--	--	--	--	-	-	-
14.00 & over	1,100,303	2,656,679	3,672,168	4,193,260	3,807,924	3,801,673	3,935,229	3,954,604	3,571,999	3,627,231
TOTAL	4,578,684	5,032,539	5,257,758	5,305,592	5,304,146	5,368,182	4,957,289	5,074,985	4,972,897	4,862,439

*01.00 stands for 00.25 to 01.00

*02.00 stands for 01.25 to 02.00

19.5 Classification of Co-Operative Banks' Advances by Rates of Return

(Thousand Rupees)

RATE OF RETURN	2000		2001		2002		2003		2004		2005
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
00.00	14,847	62,572	4,799	4,275	--	--	--	39,999	42,546	15,784	17,393
01.00*	--	--	--	878	--	--	--	6,480	5,101	8,326	1,212
02.00*	33	50	10	111	232	300	3,030	2,676	3,405	4,139	4,515
03.00	2,207	3,400	6,229	9,539	225	29	18,481	6,399	7,887	4,797	198
03.25	--	--	--	--	--	--	19,228	--	--	--	--
03.50	--	--	--	--	--	--	129	--	--	--	--
03.75	--	--	--	--	--	--	12	--	--	--	--
04.00	94	94	-	94	--	192	14,618	23582	245	354	--
04.25	-	-	-	-	--	--	--	--	--	--	--
04.50	355	355	355	355	--	--	--	355	355	66	551
04.75	-	-	-	-	--	--	--	--	--	--	--
05.00	13,016	14,423	15,149	17,217	25,270	23,278	199,285	186,248	145,750	147,592	149,834
05.25	-	-	-	-	--	--	74	--	--	--	--
05.50	2,936	198	18,222	260	1,147	1,603	256	3,312	1,283	109	1,155
05.75	-	-	-	-	--	--	5,143	--	--	--	--
06.00	12,857	16,362	21,819	10,799	254	2,046	1,366	6,781	8,656	72	1,128
06.25	-	-	-	-	--	--	--	--	--	--	--
06.50	2,142	382	16,446	81	13	81	30,043	81	81	81	81
06.75	-	-	-	-	--	--	--	--	--	--	--
07.00	16,579	11,440	15,281	20,472	24,598	27,150	26,343	20,542	46,089	4,656	4,917
07.25	7,729	-	-	-	--	--	1,128	--	--	--	--
07.50	23,373	26,105	28,762	15,508	35,277	40,733	27,216	42,265	61,219	80,891	64,745
07.75	8,948	-	-	-	--	--	--	--	--	--	--
08.00	4,983	927	19,438	2,840	41,171	38,805	17,752	367	375	56,824	41,039
08.25	-	-	-	-	--	--	--	--	--	--	--
08.50	5,095	-	13,473	714	29,457	30,423	--	--	--	--	--
08.75	-	-	-	-	--	--	--	--	--	--	--
09.00	82,397	51,955	88,725	82,342	144,866	144,673	1,712,498	3,570,365	3,994,854	3,342,194	3,507,763
09.25	-	-	-	-	--	--	--	--	--	--	--
09.50	28,984	13,045	53,651	35,751	102,668	105,546	27,760	13,994	19,236	17,201	11,305
09.75	-	-	-	-	--	--	--	--	--	--	--
10.00	211,065	113,934	88,043	207,839	153,340	73,640	204,786	100,889	120,027	1,128,596	1,023,820
10.25	254	-	-	-	--	--	--	--	--	--	--
10.50	45,742	29151	118,628	47,360	104,080	150,677	30,254	16,835	20,873	19,843	13,859
10.75	-	-	-	-	--	--	--	--	--	--	--
11.00	210,689	135,762	84,678	133,717	186,498	165,242	35,455	34,353	31,575	40,745	40,234
11.25	2,309	-	-	-	--	--	--	--	--	--	--
11.50	56,033	28,783	86,382	78,696	217,801	299,653	58,594	67,828	58,078	27,135	21,093
11.75	-	25,603	-	-	--	--	5,215	--	--	--	--
12.00	130,823	114,031	163,056	144,368	247,455	329,913	126,965	811,798	1,961,536	2,684,833	3,139,801
12.25	3,128	-	-	-	--	--	--	--	--	--	--
12.50	27,252	82,705	98,155	19,571	132,284	189,486	53,865	10,809	10,805	--	--
12.75	-	-	-	-	--	14,934	824	--	--	--	--
13.00	166,412	359,475	63,178	31,295	32,323	81,947	52,621	42,193	128,861	7,838	58,549
13.25	4,805	26,422	71,217	26,422	71,277	25,719	65,812	--	--	--	--
13.50	43,563	73,424	109,721	72,372	90,262	150,749	--	--	--	--	--
13.75	-	-	-	-	32,128	32,005	7,731	--	--	--	--
14.00 & over	3,640,564	3,667,937	3,722,055	3,852,288	3,564,022	3,608,347	3,123,224	1,781,966	1,333,659	1,328,856	1,404,312
TOTAL	4,769,214	4,858,535	4,907,472	4,815,164	5,236,648	5,537,171	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504

19.6 Classification of Co-Operative Banks' Advances

Weighted Average Rates of Return

(Percent per annum)

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Total Advances
1995	Jun.	0.00	0.00	9.54	6.89	9.73	12.76	11.60	11.04
	Dec.	0.00	10.00	10.43	11.09	9.26	12.38	12.68	11.67
1996	Jun.	0.00	13.63	13.83	12.85	13.23	11.67	13.68	13.54
	Dec.	0.00	13.46	13.43	13.51	13.13	12.74	13.43	13.34
1997	Jun.	0.00	13.67	11.16	11.99	12.40	12.86	13.41	13.09
	Dec.	0.00	13.72	13.97	12.29	12.04	13.33	13.52	13.12
1998	Jun.	0.00	14.14	13.77	12.36	12.55	11.70	13.61	13.33
	Dec.	0.00	14.00	12.63	12.81	13.30	12.02	13.77	13.59
1999	Jun.	0.00	13.49	13.37	13.17	12.50	12.13	13.39	13.14
	Dec.	0.00	13.70	13.36	13.01	12.63	12.82	13.84	13.49
2000	Jun.	0.00	14.00	13.26	13.30	12.69	12.39	13.44	13.22
	Dec.	0.00	13.76	13.86	13.48	12.81	12.30	13.49	13.29
2001	Jun.	0.00	14.00	13.95	13.50	12.39	12.26	13.70	13.32
	Dec.	0.00	14.00	13.69	13.29	12.80	12.54	13.60	13.37
2002	Jun.	0.00	13.97	13.92	13.08	12.96	11.84	13.36	13.25
	Dec.	0.00	13.58	13.15	13.07	12.91	11.82	13.30	13.18
2003	Jun.	0.00	14.45	12.30	7.85	11.80	13.38	11.87	11.87
	Dec.	0.00	14.00	13.09	7.95	10.66	11.32	10.44	10.58
2004	Jun.	0.00	12.00	12.55	6.78	10.66	10.89	10.45	10.57
	Dec.	0.00	12.23	12.07	7.74	10.96	11.06	10.54	10.70
2005	Jun.	0.00	12.21	11.81	6.75	11.00	11.37	10.68	10.80