

## 15.1 Classification of Cooperative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2004		2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A. Agriculture, Forestry, Hunting and Fishing</b>	<b>6,941,089</b>	<b>7,841,900</b>	<b>8,227,840</b>	<b>8,231,988</b>	<b>8,374,253</b>	<b>8,523,957</b>	<b>8,397,803</b>	<b>8,478,316</b>	<b>8,133,213</b>	<b>6,915,895</b>
<b>B. Mining and Quarrying</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>402</b>
<b>C. Manufacturing</b>	<b>133,254</b>	<b>152,248</b>	<b>159,984</b>	<b>98,389</b>	<b>119,624</b>	<b>126,500</b>	<b>168,123</b>	<b>201,134</b>	<b>83,909</b>	<b>7,509</b>
<b>D. Construction</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>E. Electricity, Gas, Water and Sanitary Services:</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	-	-
(ii) Water and Sanitary	-	-	-	-	-	-	-	-	-	-
<b>F. Commerce</b>	<b>541,421</b>	<b>526,184</b>	<b>600,344</b>	<b>594,765</b>	<b>519,616</b>	<b>603,985</b>	<b>536,590</b>	<b>547,441</b>	<b>503,677</b>	<b>85,859</b>
<b>G. Transport, Storage and Communication</b>	<b>211,220</b>	<b>250,991</b>	<b>289,632</b>	<b>264,894</b>	<b>116,308</b>	<b>166,678</b>	<b>197,734</b>	<b>231,967</b>	<b>231,786</b>	<b>57,344</b>
<b>H. Services</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,396,403</b>
<b>I. Employees and activities not adequately described:</b>	<b>175,512</b>	<b>149,609</b>	<b>229,704</b>	<b>251,355</b>	<b>278,321</b>	<b>1,074,472</b>	<b>1,882,575</b>	<b>1,952,594</b>	<b>1,940,280</b>	<b>922,230</b>
(i) Directors and their Associates	2,456	3,018	3,408	3,675	2,244	3,361	5,020	6,029	6,029	431,466
(ii) Employees and activities adequately described	173,056	146,591	226,296	247,680	276,077	1,071,111	1,877,555	1,946,565	1,934,251	490,764
<b>J. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>838,847</b>
<b>TOTAL</b>	<b>8,002,496</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,441,391</b>	<b>9,408,122</b>	<b>10,495,592</b>	<b>11,182,825</b>	<b>11,411,452</b>	<b>10,892,865</b>	<b>11,224,489</b>

## 15.1 Classification of Cooperative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2009		2010		2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A. Agriculture, Forestry, Hunting and Fishing</b>	6,335,899	5,662,589	5,912,178	9,483,733	9,674,053	10,626,341	11,291,998	10,939,426	10,644,086	10,377,044
<b>B. Mining and Quarrying</b>	-	-	-	8,992	995		-	-	-	-
<b>C. Manufacturing</b>	6,270	9	9	2,442	11,306	9,373	8,968	11,500	8,968	8,838
<b>D. Construction</b>	-	-	-	-	-	-	-	-	-	-
<b>E. Electricity, Gas, Water and Sanitary Services:</b>	-	-	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	-	-
(ii) Water and Sanitary	-	-	-	-	-	-	-	-	-	-
<b>F. Commerce</b>	68,614	94,167	12,647	9,578	9,578	10,128	9,578	8,496	9,578	9,578
<b>G. Transport, Storage and Communication</b>	57,344	57,344	56,432	56,432	56,432	56,432	56,432	55,166	56,424	56,432
<b>H. Services</b>	3,453,738	3,794,969	3,510,233	-	-	-	-	-	-	-
<b>I. Employees and activities not adequately described:</b>	547,580	571,972	393,029	398,479	397,777	384,205	363,621	348,860	330,172	310,949
(i) Directors and their Associates	296,118	309,208	307,900	111,087	25,816	26,483	23,302	19,715		
(ii) Employees and activities adequately described	251,462	262,764	85,129	287,392	371,961	357,722	340,319	329,145		
<b>J. Others</b>	241,744	93,080	292,235	193,881	250,955	268,892	476,648	421,862	922,126	850,693
<b>TOTAL</b>	<b>10,711,189</b>	<b>10,274,130</b>	<b>10,176,763</b>	<b>10,153,537</b>	<b>10,401,096</b>	<b>11,355,371</b>	<b>12,207,245</b>	<b>11,785,310</b>	<b>11,971,354</b>	<b>11,613,534</b>

## 15.2 Classification of Cooperative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	2004		2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A. Gold, Bullion, Gold &amp; Ornaments &amp; Precious</b>	-	-	-	-	-	-	-	-	-	261,491
<b>B. Stock Exchange</b>	9,060	10,927	13,028	13,323	13,402	43,745	43,745	45,750	2,005	-
<b>C. Merchandise:</b>	214,975	268,030	318,948	261,678	234,317	23,387	44,156	46,326	22,939	-
(i) Export Commodities	152,915	211,662	216,177	189,134	166,736	9,574	30,257	31,266	21,692	-
(ii) Imported Goods than Industrial	-	-	-	-	-	-	86	138	138	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	-	-
(iv) Other Merchandise	62,060	56,368	102,771	72,544	67,581	13,813	13,813	14,922	1,109	-
<b>D. Machinery and Other Fixed Assets</b>	17,439	19,436	18,991	17,644	19,687	11,932	105,302	110,802	110,802	2,349
<b>E. Real Estate:</b>	2,241,287	2,344,985	2,513,733	2,351,367	2,549,503	2,902,500	3,248,488	3,358,507	3,315,048	2,772,711
(i) Land & Buildings	418,948	366,141	376,047	157,978	363,044	2,434,959	2,963,028	3,040,036	3,011,204	216,213
(ii) Agricultural Land	1,822,339	1,978,844	2,137,686	2,193,389	2,186,459	467,541	285,460	318,471	303,844	2,556,498
<b>F. Financial Obligations e.g. Insurance Policies, Bank Deposits, etc.</b>	57,750	57,577	61,069	49,499	48,031	53,431	103,921	109,220	108,325	299,861
<b>G. Others</b>	5,461,985	6,219,977	6,581,735	6,747,880	6,543,182	7,460,597	7,637,213	7,740,847	7,333,746	7,888,077
(i) Other Secured	1,672,953	1,861,055	2,263,866	3,105,327	2,368,727	3,366,480	3,470,849	3,503,973	3,392,763	3,342,609
(ii) Advances Secured by Guarantee(s)	356,825	377,424	326,272	346,736	296,469	59,404	117,530	121,035	109,810	526,185
(iii) Clean Advances and Advances against Personal Securities	3,432,207	3,981,498	3,991,597	3,295,817	3,877,986	4,034,713	4,048,834	4,115,839	3,831,173	4,019,283
<b>TOTAL</b>	<b>8,002,496</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,441,391</b>	<b>9,408,122</b>	<b>10,495,592</b>	<b>11,182,825</b>	<b>11,411,452</b>	<b>10,892,865</b>	<b>11,224,489</b>

## 15.2 Classification of Cooperative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	2009		2010		2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A Gold, Bullion, Gold &amp; Ornaments &amp; Precious</b>	<b>261,491</b>	<b>261,491</b>	<b>65,847</b>	<b>56,270</b>	<b>56,270</b>	<b>90,909</b>	<b>56,270</b>	<b>55,472</b>	<b>51,803</b>	<b>2,110</b>
<b>B. Stock Exchange</b>	-	-	-	-	-	-	-	-	-	-
<b>C Merchandise:</b>	-	-	-	-	-	-	-	-	-	-
(i) Export Commodities	-	-	-	-	-	-	-	-	-	-
(ii) Imported Goods other than Industrial	-	-	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	-	-
(iv) Other Merchandise	-	-	-	-	-	-	-	-	-	-
<b>D Machinery and Other Fixed Assets</b>	<b>2,319</b>	<b>2,711</b>	<b>1,932</b>	<b>1,932</b>	<b>1,932</b>	<b>1,932</b>	<b>1,932</b>	<b>2,730</b>	<b>6,391</b>	<b>56,092</b>
<b>E. Real Estate:</b>	<b>2,685,729</b>	<b>2,601,615</b>	<b>395,014</b>	<b>268,131</b>	<b>268,131</b>	<b>268,131</b>	<b>268,131</b>	<b>259,131</b>	<b>258,191</b>	<b>259,131</b>
(i) Land & Buildings	142,490	168,945	126,943	-	-	-	-	-	-	-
(ii) Agricultural Land	2,543,239	2,432,670	268,071	268,131	268,131	268,131	268,131	259,131	258,191	259,131
<b>F. Financial Obligations e.g. Insurance Policies, Bank Deposits, etc.</b>	<b>104,518</b>	<b>115,692</b>	<b>66,182</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>G Others</b>	<b>7,657,132</b>	<b>7,292,621</b>	<b>9,647,788</b>	<b>9,827,204</b>	<b>10,074,763</b>	<b>10,994,399</b>	<b>11,880,912</b>	<b>11,467,977</b>	<b>11,654,969</b>	<b>11,296,201</b>
(i) Other Secured	3,379,050	3,474,225	4,532,609	4,197,657	4,255,545	5,083,092	5,750,226	5,381,621	5,288,480	4,963,524
(ii) Advances Secured by Guarantee(s)	259,719	305,060	236,098	1,482,515	409,096	62,013	62,232	81,528	275,139	2,134,752
(iii) Clean Advances and Advances against Personal Securities	4,018,363	3,513,336	4,879,081	4,147,032	5,410,122	5,849,294	6,068,454	6,004,828	6,091,350	4,197,925
<b>TOTAL</b>	<b>10,711,189</b>	<b>10,274,130</b>	<b>10,176,763</b>	<b>10,153,537</b>	<b>10,401,096</b>	<b>11,355,371</b>	<b>12,207,245</b>	<b>11,785,310</b>	<b>11,971,354</b>	<b>11,613,534</b>

### 15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2004				2005			
			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	39	32	58	34	112	69	120	62
1,000	to	1,500	101	131	132	176	97	123	62	68
1,500	to	2,000	76	134	84	152	24	40	205	364
2,000	to	3,000	95	238	2,731	7,002	69	184	844	1,921
3,000	to	4,000	191	660	115	367	358	1,269	284	985
4,000	to	5,000	3,367	15,537	138	650	497	2,056	149	701
5,000	to	6,000	75	392	84	443	405	2,280	392	2,213
6,000	to	7,000	37	237	26	164	29	190	198	1,347
7,000	to	8,000	175	1,264	103	799	24	174	30	214
8,000	to	9,000	695	6,074	25	204	52	440	98	806
9,000	to	10,000	90	834	29	274	19	178	34	318
10,000	to	20,000	8,238	127,027	7,749	130,209	9,821	156,518	10,150	158,617
20,000	to	25,000	4,534	101,077	5,613	121,680	4,985	109,744	4,733	104,491
25,000	to	30,000	3,019	80,990	3,230	89,433	3,744	102,632	3,421	94,846
30,000	to	40,000	8,259	274,725	8,598	301,454	7,121	245,689	3,160	109,409
40,000	to	50,000	2,297	102,291	2,547	110,258	4,215	185,558	5,274	233,971
50,000	to	60,000	1,567	82,905	1,688	90,628	1,613	88,981	1,685	90,812
60,000	to	70,000	1,007	68,017	968	62,042	815	52,026	1,816	118,491
70,000	to	80,000	2,882	210,181	3,378	254,856	4,174	310,539	2,042	151,301
80,000	to	90,000	1,562	135,020	1,600	140,124	2,771	238,856	1,878	162,838
90,000	to	100,000	830	78,982	2,329	222,860	2,164	206,117	3,268	311,687
100,000	to	200,000	18,718	2,801,267	24,175	3,574,032	27,449	3,880,607	27,460	3,818,731
200,000	to	300,000	7,843	1,889,145	6,687	1,620,512	7,623	1,827,802	8,352	2,008,439
300,000	to	400,000	3,257	1,124,975	3,404	1,166,677	3,023	1,035,038	3,703	1,257,251
400,000	to	500,000	875	374,868	549	241,033	1,047	449,982	880	388,433
500,000	to	600,000	154	80,931	203	110,024	163	89,681	115	62,451
600,000	to	700,000	294	194,062	432	267,034	169	114,239	147	91,166
700,000	to	800,000	95	69,046	147	106,882	211	156,420	79	59,529
800,000	to	900,000	46	40,302	53	44,420	2	1,604	23	19,930
900,000	to	1,000,000	11	10,204	30	28,845	14	13,615	13	12,608
1,000,000	to	2,000,000	7	9,985	74	100,291	118	164,713	81	92,918
2,000,000	to	3,000,000	3	6,409	8	18,774	2	4,254	33	78,145
3,000,000	to	4,000,000	1	3,432	-	-	1	3,331	2	6,328
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	80,731	9,441,391

### 15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2006				2007			
			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	226	141	99	57	133	75	138	86
1,000	to	1,500	79	87	10	11	7	8	10	10
1,500	to	2,000	28	48	601	1,162	17	31	10	18
2,000	to	3,000	126	317	609	1,707	191	499	181	472
3,000	to	4,000	293	1,044	120	406	75	252	85	279
4,000	to	5,000	136	636	389	1,767	261	1,202	251	1,154
5,000	to	6,000	431	2,420	827	4,461	432	2,455	442	2,503
6,000	to	7,000	111	700	93	584	228	1,488	247	1,635
7,000	to	8,000	173	1,275	65	466	162	1,214	143	1,067
8,000	to	9,000	231	1,926	798	7,063	481	3,969	473	3,905
9,000	to	10,000	938	8,649	211	1,965	949	9,025	957	9,089
10,000	to	20,000	8,157	136,285	8,274	132,765	5,765	86,275	5,821	87,513
20,000	to	25,000	4,535	102,973	3,147	71,921	4,362	93,673	4,311	92,487
25,000	to	30,000	1,655	44,595	2,333	64,318	3,091	83,775	3,048	82,633
30,000	to	40,000	3,396	120,042	4,597	164,846	6,761	225,378	6,804	226,520
40,000	to	50,000	3,752	166,586	4,168	183,191	4,689	206,668	4,726	208,718
50,000	to	60,000	3,758	212,981	2,583	140,445	3,355	184,848	3,318	182,798
60,000	to	70,000	1,554	101,822	2,719	177,143	4,754	318,691	4,780	320,554
70,000	to	80,000	1,989	148,500	2,910	220,511	2,716	204,290	2,720	204,545
80,000	to	90,000	2,288	195,048	5,153	441,743	7,020	605,962	7,034	607,318
90,000	to	100,000	4,663	444,600	5,932	564,842	5,058	479,215	5,044	477,859
100,000	to	200,000	24,107	3,355,132	24,542	3,512,693	23,634	3,521,687	23,877	3,564,548
200,000	to	300,000	9,984	2,364,272	9,606	2,315,817	8,395	2,018,273	8,827	2,114,062
300,000	to	400,000	2,802	956,238	3,206	1,120,844	4,130	1,443,936	4,343	1,525,692
400,000	to	500,000	855	380,062	1,232	542,738	1,680	737,179	1,682	737,931
500,000	to	600,000	272	148,254	131	70,356	460	247,121	467	250,844
600,000	to	700,000	240	152,661	266	167,752	248	167,206	249	167,748
700,000	to	800,000	104	78,413	122	93,908	116	89,465	117	89,996
800,000	to	900,000	4	3,360	52	44,999	17	14,395	19	16,320
900,000	to	1,000,000	13	12,589	11	10,061	104	102,281	103	100,859
1,000,00	to	2,000,000	140	183,554	123	191,323	109	126,942	109	126,942
2,000,00	to	3,000,000	7	15,049	6	12,987	1	2,089	1	2,089
3,000,00	to	4,000,000	-	-	1	3,129	1	3,644	1	3,644
4,000,00	to	5,000,000	1	4,329	-	-	-	-	-	-
5,000,00	to	6,000,000	1	5,000	1	5,000	1	5,000	2	12,500
6,000,00	to	7,000,000	-	-	-	-	-	-	-	-
7,000,00	to	8,000,000	1	7,975	3	22,036	4	29,536	2	14,061
8,000,00	to	9,000,000	-	-	1	8,720	-	-	-	-
9,000,00	to	10,000,00	-	-	-	-	-	-	-	-
10,000,0	and over		2	50,559	3	191,855	2	165,078	3	173,053
TOTAL			77,052	9,408,122	84,944	10,495,592	89,409	11,182,825	90,345	11,411,452

### 15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2008				2009	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	122	52	26,171	2,123,012	26,123	2,123,001
1,000	to	1,500	8	8	239	274,497	229	274,484
1,500	to	2,000	15	33	132	27,712	19	27,531
2,000	to	3,000	189	252	173	16,526	256	16,661
3,000	to	4,000	142	115	280	13,496	19	12,628
4,000	to	5,000	301	889	312	1,340	24	100
5,000	to	6,000	500	2,455	46	249	34	184
6,000	to	7,000	229	1,115	6	36	51	335
7,000	to	8,000	325	1,145	3	21	91	665
8,000	to	9,000	500	3,782	20	165	443	3,601
9,000	to	10,000	989	9,998	23	216	69	655
10,000	to	20,000	5,589	85,695	1,283	20,759	1,818	30,448
20,000	to	25,000	4,325	89,589	1,416	31,706	1,734	39,379
25,000	to	30,000	3,002	62,598	511	13,696	225	6,274
30,000	to	40,000	6,258	222,689	1,312	84,336	849	68,105
40,000	to	50,000	4,485	215,893	2,773	165,738	1,513	109,579
50,000	to	60,000	3,562	178,958	1,620	88,435	1,896	104,634
60,000	to	70,000	4,581	302,598	2,069	135,701	2,672	173,243
70,000	to	80,000	2,568	200,158	2,172	162,654	3,351	252,862
80,000	to	90,000	7,002	602,568	6,944	600,070	4,845	414,464
90,000	to	100,000	5,089	456,988	2,749	259,264	4,532	431,257
100,000	to	200,000	22,568	3,074,653	23,007	3,412,480	20,209	3,064,353
200,000	to	300,000	8,958	2,761,289	6,851	1,671,821	6,587	1,598,700
300,000	to	400,000	5,002	1,018,459	3,511	1,215,811	3,261	1,122,918
400,000	to	500,000	1,879	729,895	1,040	460,338	709	312,485
500,000	to	600,000	502	248,536	74	39,208	167	91,809
600,000	to	700,000	225	165,982	104	68,639	96	62,689
700,000	to	800,000	113	89,598	33	23,370	28	20,327
800,000	to	900,000	17	16,598	22	18,227	6	5,382
900,000	to	1,000,000	109	156,892	3	2,825	3	2,866
1,000,000	to	2,000,000	119	128,952	85	136,003	66	120,207
2,000,000	to	3,000,000	1	2,055	-	-	-	-
3,000,000	to	4,000,000	1	3,265	1	3,942	-	-
4,000,000	to	5,000,000	-	-	-	-	5	23,725
5,000,000	to	6,000,000	1	5,256	2	10,408	1	5,000
6,000,000	to	7,000,000	-	-	-	-	-	-
7,000,000	to	8,000,000	5	35,265	1	7,500	2	15,469
8,000,000	to	9,000,000	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	1	9,118	-	-
10,000,000	to	and over	3	18,592	1	125,170	2	175,169
TOTAL			89,284	10,892,865	84,990	11,224,489	81,935	10,711,189

### 15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2009		2010			
			Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	26,123	2,123,001	30,981	2,791,192	31,066	2,791,207
1,000	to	1,500	229	274,484	68	93	2	2
1,500	to	2,000	19	27,531	22	37	18	30
2,000	to	3,000	61	16,239	16	41	287	809
3,000	to	4,000	117	12,978	3	9	848	2,903
4,000	to	5,000	391	1,616	34	139	1,638	6,928
5,000	to	6,000	206	1,118	92	521	108	564
6,000	to	7,000	60	378	108	686	130	857
7,000	to	8,000	7	49	94	708	69	494
8,000	to	9,000	290	2,406	408	3,311	44	373
9,000	to	10,000	16	157	222	2,072	21	200
10,000	to	20,000	2,922	45,394	1,856	30,365	2,643	40,413
20,000	to	25,000	998	22,541	270	5,849	725	16,826
25,000	to	30,000	971	26,482	229	6,264	426	11,731
30,000	to	40,000	1,434	87,620	851	29,778	1,249	44,455
40,000	to	50,000	2,892	173,349	976	44,237	1,134	51,175
50,000	to	60,000	5,271	284,555	1,954	109,521	1,234	68,902
60,000	to	70,000	3,032	196,793	2,608	172,911	2,577	168,909
70,000	to	80,000	5,096	381,450	3,128	235,144	3,100	233,810
80,000	to	90,000	4,399	374,453	6,167	527,912	3,303	281,185
90,000	to	100,000	4,242	395,885	3,420	324,206	2,983	283,627
100,000	to	200,000	22,323	3,324,929	20,273	3,038,556	23,759	3,424,409
200,000	to	300,000	5,412	1,321,767	6,559	1,545,861	6,747	1,593,639
300,000	to	400,000	1,975	687,481	2,218	745,074	1,537	514,390
400,000	to	500,000	522	226,801	414	176,008	285	124,620
500,000	to	600,000	117	62,012	145	77,685	95	52,153
600,000	to	700,000	69	45,621	67	41,837	132	81,954
700,000	to	800,000	-	-	35	26,284	84	60,131
800,000	to	900,000	8	6,949	-	-	182	156,816
900,000	to	1,000,000	1	995	69	65,612	31	29,812
1,000,000	to	2,000,000	74	135,890	23	31,256	62	88,549
2,000,000	to	3,000,000	1	2,837	60	138,594	4	10,627
3,000,000	to	4,000,000	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	-	-
5,000,000	to	6,000,000	2	10,369	1	5,000	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	to	and over	-	-	-	-	1	11,037
TOTAL			89,280	10,274,130	83,371	10,176,763	86,524	10,153,537



### 15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2011				2012	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	8,564	390,231	8,248	374,109	7,896	368,238
1,000	to	1,500	2,533	160,288	2,534	155,057	2,319	154,481
1,500	to	2,000	1,925	173,314	1,481	135,876	1,531	143,622
2,000	to	3,000	3,145	304,662	2,324	287,747	2,246	280,962
3,000	to	4,000	3,844	358,836	3,370	325,844	3,445	334,845
4,000	to	5,000	2,242	293,346	2,365	308,947	2,239	291,917
5,000	to	6,000	2,821	338,047	2,677	298,632	2,873	332,226
6,000	to	7,000	3,166	337,726	3,113	392,111	3,034	386,150
7,000	to	8,000	2,906	274,506	2,945	254,910	3,029	269,786
8,000	to	9,000	2,429	304,659	2,573	396,536	2,383	371,497
9,000	to	10,000	1,583	199,123	1,589	191,084	1,705	210,546
10,000	to	20,000	15,006	2,081,662	15,127	2,105,486	14,533	2,030,329
20,000	to	25,000	5,978	655,803	7,646	1,109,493	7,813	1,107,480
25,000	to	30,000	8,637	780,063	7,301	764,104	7,201	764,104
30,000	to	40,000	7,432	1,027,538	9,943	1,308,210	10,938	1,449,032
40,000	to	50,000	10,096	645,084	9,818	612,798	9,987	690,278
50,000	to	60,000	160	111,514	1,106	222,826	1,425	324,425
60,000	to	70,000	225	195,701	828	252,028	828	252,028
70,000	to	80,000	709	229,587	774	216,879	1,111	371,771
80,000	to	90,000	725	178,934	725	178,934	1,235	263,064
90,000	to	100,000	-	-	50	93,483	50	93,483
100,000	to	200,000	2,629	1,006,829	2,714	1,016,634	3,018	1,076,172
200,000	to	300,000	-	-	-	-	318	287,166
300,000	to	400,000	1,323	353,643	1,323	353,643	1,323	353,643
400,000	to	500,000	-	-	-	-	-	-
500,000	to	600,000	-	-	-	-	-	-
600,000	to	700,000	-	-	-	-	-	-
700,000	to	800,000	-	-	-	-	-	-
800,000	to	900,000	-	-	-	-	-	-
900,000	to	1,000,000	-	-	-	-	-	-
1,000,000	to	2,000,000	-	-	-	-	-	-
2,000,000	to	3,000,000	-	-	-	-	-	-
3,000,000	to	4,000,000	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	-	-
5,000,000	to	6,000,000	-	-	-	-	-	-
6,000,000	to	7,000,000	-	-	-	-	-	-
7,000,000	to	8,000,000	-	-	-	-	-	-
8,000,000	to	9,000,000	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	to	and over	-	-	-	-	-	-
TOTAL			88,078	10,401,096	90,574	11,355,371	92,480	12,207,245

### 15.3 Classification of Cooperative Banks' Advances by Size of Account

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2012		2013			
			Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	7,691	357,985	180	95	1,363	541
1,000	to	1,500	2,308	153,438	76	87	880	1,198
1,500	to	2,000	1,471	138,346	108	188	195	345
2,000	to	3,000	2,322	278,366	659	1,904	962	2,637
3,000	to	4,000	3,081	318,746	306	1,106	767	2,640
4,000	to	5,000	2,524	285,871	338	1,537	217	995
5,000	to	6,000	2,406	304,437	166	896	571	3,127
6,000	to	7,000	2,682	354,394	141	927	166	1,107
7,000	to	8,000	3,279	291,383	168	1,214	133	991
8,000	to	9,000	2,528	389,027	199	1,627	609	5,069
9,000	to	10,000	1,799	218,201	861	8,012	1,347	12,787
10,000	to	20,000	16,533	2,007,023	11,245	177,619	12,168	191,201
20,000	to	25,000	8,904	1,134,569	8,271	184,409	8,458	187,966
25,000	to	30,000	6,630	796,178	2,877	79,668	4,179	117,347
30,000	to	40,000	14,929	1,544,342	3,442	119,853	4,039	136,811
40,000	to	50,000	6,426	562,408	2,622	117,426	3,434	154,678
50,000	to	60,000	1,425	324,425	3,410	186,279	4,196	235,026
60,000	to	70,000	516	186,400	3,242	210,975	3,473	229,068
70,000	to	80,000	1,110	295,174	3,300	243,670	2,561	189,748
80,000	to	90,000	1,235	253,984	2,805	242,657	1,690	143,787
90,000	to	100,000	333	192,186	2,337	220,300	1,499	141,313
100,000	to	200,000	1,449	830,466	26,542	3,885,497	17,581	2,666,231
200,000	to	300,000	318	227,318	6,228	1,518,548	9,240	2,203,883
300,000	to	400,000	1,323	340,643	2,342	814,702	3,136	1,058,876
400,000	to	500,000	-	-	1,498	686,967	1,445	638,796
500,000	to	600,000	-	-	440	251,236	753	406,628
600,000	to	700,000	-	-	469	307,815	445	292,754
700,000	to	800,000	-	-	504	367,389	285	208,947
800,000	to	900,000	-	-	694	571,842	285	233,098
900,000	to	1,000,000	-	-	33	31,694	16	14,811
1,000,000	to	2,000,000	-	-	617	895,447	667	918,671
2,000,000	to	3,000,000	-	-	41	95,042	17	40,216
3,000,000	to	4,000,000	-	-	31	110,308	15	49,253
4,000,000	to	5,000,000	-	-	25	112,430	3	12,969
5,000,000	to	6,000,000	-	-	9	56,445	-	-
6,000,000	to	7,000,000	-	-	50	361,264	-	-
7,000,000	to	8,000,000	-	-	-	-	1	7,075
8,000,000	to	9,000,000	-	-	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	2	19,317
10,000,000	to	and over	-	-	6	104,279	14	1,083,627
TOTAL			93,222	11,785,310	86,282	11,971,354	86,812	11,613,534

## 15.4 Classification of Cooperative Banks' Advances by Rates of Margin

(End of Period: 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
<b>2004 Jun.</b> No. of Accounts	67,509	-	1,097	-	879	-	524	-	2
Amount	7,533,076	-	202,436	-	180,215	-	15,234	-	66
<b>Dec.</b> No. of Accounts	73,552	-	1,036	-	830	-	941	-	60
Amount	8,493,224	-	180,817	-	151,837	-	29,371	-	2,096
<b>2005 Jun.</b> No. of Accounts	79,112	-	1,158	-	644	-	1,462	-	18
Amount	9,061,335	-	184,020	-	143,946	-	43,268	-	1,716
<b>Dec.</b> No. of Accounts	75482	91	3488	16	505	-	684	-	49
Amount	8791039	31688	431484	1624	134270	-	19156	-	1602
<b>2006 Jun.</b> No. of Accounts	73,885	15	2,281	273	406	-	-	-	7
Amount	8,975,978	4,094	287,426	31,944	98,495	-	-	-	255
<b>Dec.</b> No. of Accounts	80,945	124	3,231	24	620	-	-	-	-
Amount	9,914,606	41,323	364,223	5,964	169,476	-	-	-	-
<b>2007 Jun.</b> No. of Accounts	84,691	182	3,762	-	597	3	-	-	20
Amount	10,412,562	68,667	509,940	-	163,207	1,273	-	-	576
<b>Dec.</b> No. of Accounts	85,627	164	3,780	7	582	4	-	-	12
Amount	10,641,189	62,577	516,030	131	158,091	1,303	-	-	415
<b>2008 Jun.</b> No. of Accounts	84,626	155	3,689	-	659	4	-	-	25
Amount	10,131,485	68,589	507,890	-	156,890	1,456	-	-	658
<b>Dec.</b> No. of Accounts	82,958	340	995	42	641	-	-	-	-
Amount	10,615,845	78,557	118,311	26,982	189,882	-	-	-	-
<b>2009 Jun.</b> No. of Accounts	80,446	82	704	57	632	-	-	-	-
Amount	10,239,848	6,342	68,526	28,427	173,134	-	-	-	-
<b>Dec.</b> No. of Accounts	88,652	73	89	42	410	-	-	-	-
Amount	9,942,084	483	5,349	26,982	104,320	-	-	-	-
<b>2010 Jun.</b> No. of Accounts	82,483	14	487	363	10	-	-	-	-
Amount	9,981,069	927	75,773	117,614	1,200	-	-	-	-
<b>Dec.</b> No. of Accounts	85,744	33	296	42	395	-	-	-	-
Amount	9,955,066	11888	31,630	26,261	128,512	-	-	-	-
<b>2011 Jun.</b> No. of Accounts	87,573	71	42	42	336	-	-	-	-
Amount	10,260,820	346	1,862	26,261	111,627	-	-	-	-
<b>Dec.</b> No. of Accounts	90,069	71	42	42	336	-	-	-	-
Amount	11,215,095	346	1,862	26,261	111,627	-	-	-	-
<b>2012 Jun.</b> No. of Accounts	91,928	113	47	42	336	-	-	-	-
Amount	12,064,816	2,183	2,153	26,286	111,627	-	-	-	-
<b>Dec.</b> No. of Accounts	92,668	115	49	45	330	-	-	-	-
Amount	11,646,545	2,208	2,489	25,261	108,627	-	-	-	-
<b>2013 Jun.</b> No. of Accounts	85,786	71	33	42	336	-	-	-	-
Amount	11,836,01	346	922	25,261	108,627	-	-	-	-
<b>Dec.</b> No. of Accounts	86,307	71	42	42	336	-	-	-	-
Amount	11,477,25	346	1,862	25,261	108,627	-	-	-	-

## 15.4 Classification of Cooperative Banks' Advances by Rates of Margin

(End of Period: 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	
<b>2004 Jun.</b> No. of Accounts	-	434	-	-	2	-	-	-	70,447
Amount	-	71,383	-	-	86	-	-	-	8,002,496
<b>Dec.</b> No. of Accounts	-	561	12	-	2	-	-	-	76,994
Amount	-	63,344	157	-	86	-	-	-	8,920,932
<b>2005 Jun.</b> No. of Accounts	-	538	-	1	2	-	-	-	82,935
Amount	-	73097	-	36	86	-	-	-	9,507,504
<b>Dec.</b> No. of Accounts	-	405	11	-	-	-	-	-	80731
Amount	-	30527	1	-	-	-	-	-	9,441,391
<b>2006 Jun.</b> No. of Accounts	-	185	-	-	-	-	-	-	77,052
Amount	-	9,930	-	-	-	-	-	-	9,408,122
<b>Dec.</b> No. of Accounts	-	-	-	-	-	-	-	-	84,944
Amount	-	-	-	-	-	-	-	-	10,495,592
<b>2007 Jun.</b> No. of Accounts	-	154	-	-	-	-	-	-	89,409
Amount	-	26,600	-	-	-	-	-	-	11,182,825
<b>Dec.</b> No. of Accounts	-	169	-	-	-	-	-	-	90,345
Amount	-	31,716	-	-	-	-	-	-	11,411,452
<b>2008 Jun.</b> No. of Accounts	-	126	-	-	-	-	-	-	89,284
Amount	-	25,897	-	-	-	-	-	-	10,892,865
<b>Dec.</b> No. of Accounts	-	11	1	-	2	-	-	-	84,990
Amount	-	94	194,732	-	86	-	-	-	11,224,489
<b>2009 Jun.</b> No. of Accounts	-	11	1	-	2	-	-	-	81,935
Amount	-	94	194,732	-	86	-	-	-	10,711,189
<b>Dec.</b> No. of Accounts	-	11	1	-	2	-	-	-	89,280
Amount	-	94	194,732	-	86	-	-	-	10,274,130
<b>2010 Jun.</b> No. of Accounts	-	11	1	-	2	-	-	-	83,371
Amount	-	94	..	-	86	-	-	-	10,176,763
<b>Dec.</b> No. of Accounts	-	11	1	-	2	-	-	-	86,524
Amount	-	94	..	-	86	-	-	-	10,153,537
<b>2011 Jun.</b> No. of Accounts	-	11	1	-	2	-	-	-	88,078
Amount	-	94	-	-	86	-	-	-	10,401,096
<b>Dec.</b> No. of Accounts	-	11	1	-	2	-	-	-	90,574
Amount	-	94	-	-	86	-	-	-	11,355,371
<b>2012 Jun.</b> No. of Accounts	-	12	-	-	2	-	-	-	92,480
Amount	-	94	-	-	86	-	-	-	12,207,245
<b>Dec.</b> No. of Accounts	-	15	-	-	-	-	-	-	93,222
Amount	-	180	-	-	-	-	-	-	11,785,310
<b>2013 Jun.</b> No. of Accounts	-	11	1	-	2	-	-	-	86,282
Amount	-	94	-	-	86	-	-	-	11,971,354
<b>Dec.</b> No. of Accounts	-	11	1	-	2	-	-	-	86,812
Amount	-	94	-	-	86	-	-	-	11,613,534

## 15.5 Classification of Cooperative Banks' Advances by Rates of Return

(End of Period: Thousand Rupees)

RATE OF RETURN	2004		2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>00.00</b>	42,546	15,784	17,393	19,460	1,112,777	1,500,738	1,317,693	1,316,763	1,245,367	2,089,331
<b>01.00*</b>	5,101	8,326	1,212	-	52,837	164	153	205	149	22
<b>02.00*</b>	3,405	4,139	4,515	180	2,582	2,100	913	2,002	819	988
<b>03.00</b>	7,887	4,797	198	1,263	1,510	921	1502	1564	1555	-
<b>03.25</b>	-	-	-	-	-	-	-	-	-	-
<b>03.50</b>	-	-	-	-	-	-	-	-	-	-
<b>03.75</b>	-	-	-	-	-	-	-	-	-	-
<b>04.00</b>	245	354	-	1,828	1,543	-	-	-	-	909
<b>04.25</b>	-	-	-	-	-	-	345	391	349	-
<b>04.50</b>	355	66	551	355	-	-	-	-	-	-
<b>04.75</b>	-	-	-	-	345	345	-	-	-	-
<b>05.00</b>	145,750	147,592	149,834	4,163	2,511	1,837	22,144	21,933	23,001	16,781
<b>05.25</b>	-	-	-	-	-	-	-	-	-	-
<b>05.50</b>	1,283	109	1,155	1,227	5,480	1,191	1,191	1,154	1,598	265
<b>05.75</b>	-	-	-	-	-	-	-	-	-	-
<b>06.00</b>	8,656	72	1,128	1,464	1,155	1,093	1,093	985	1,189	1282
<b>06.25</b>	-	-	-	-	-	-	-	-	-	-
<b>06.50</b>	81	81	81	-	81	181	81	118	45	62
<b>06.75</b>	-	-	-	-	-	-	-	-	-	-
<b>07.00</b>	46,089	4,656	4,917	6,847	11,297	4,278	1,441	1,148	1,223	4,537
<b>07.25</b>	-	-	-	-	-	-	-	-	-	-
<b>07.50</b>	61,219	80,891	64,745	44,954	45,249	48,848	51,573	51,866	49,589	49,957
<b>07.75</b>	-	-	-	-	-	-	-	-	-	-
<b>08.00</b>	375	56,824	41,039	71,469	69,123	77,179	73,226	73,187	71,456	62,075
<b>08.25</b>	-	-	-	-	-	-	-	-	-	-
<b>08.50</b>	-	-	-	-	-	-	-	-	-	-
<b>08.75</b>	-	-	-	-	-	-	-	-	-	-
<b>09.00</b>	3,994,854	3,342,194	3,507,763	2,371,607	583,926	469,776	325,423	325,462	321,568	150,800
<b>09.25</b>	-	-	-	-	71,675	-	-	-	-	-
<b>09.50</b>	19,236	17,201	11,305	17,437	-	17,968	18,099	17,645	17,895	16,404
<b>09.75</b>	-	-	-	-	72,015	-	-	-	-	-
<b>10.00</b>	120,027	1,128,596	1,023,820	251,400	233,288	240,025	257,303	258,766	153,289	161,941
<b>10.25</b>	-	-	-	-	842	-	-	-	-	-
<b>10.50</b>	20,873	19,843	13,859	17,070	19,591	16,302	17,935	17,935	16,895	16,866
<b>10.75</b>	-	-	-	-	-	-	-	-	-	-
<b>11.00</b>	31,575	40,745	40,234	15,312	6,887	21,932	33,481	133,706	34,568	37,782
<b>11.25</b>	-	-	-	-	-	-	-	-	-	-
<b>11.50</b>	58,078	27,135	21,093	1,819	11,899	11,556	11,652	11,556	10,456	11,268
<b>11.75</b>	-	-	-	-	-	-	-	-	-	-
<b>12.00</b>	1,961,536	2,684,833	3,139,801	3,244,099	4,685,901	5,962,753	6,687,348	6,800,745	6,581,625	3,809,200
<b>12.25</b>	-	-	-	-	34,002	-	-	-	-	-
<b>12.50</b>	10,805	-	-	26,911	-	-	4132	5032	4256	2187
<b>12.75</b>	-	-	-	-	-	-	-	-	-	-
<b>13.00</b>	128,861	7,838	58,549	140,000	4,134	6,379	437,174	448,265	436,892	796,212
<b>13.25</b>	-	-	-	-	-	-	-	-	-	-
<b>13.50</b>	-	-	-	-	-	-	490	586	489	-
<b>13.75</b>	-	-	-	-	-	-	-	-	-	-
<b>14.00 &amp; over</b>	1,333,659	1,328,856	1,404,312	3,202,526	2,377,472	2,110,026	1,918,433	1,920,438	1,918,592	3,995,620
<b>TOTAL</b>	<b>8,002,496</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,441,391</b>	<b>9,408,122</b>	<b>10,495,592</b>	<b>11,182,825</b>	<b>11,411,452</b>	<b>10,892,865</b>	<b>11,224,489</b>

\*01.00 stands for 00.25 to 01.00

\*02.00 stands for 01.25 to 02.00

## 15.5 Classification of Cooperative Banks' Advances by Rates of Return

(End of Period: Thousand Rupees)

RATE OF RETURN	2009		2010		2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>00.00</b>	2,126,802	2,160,040	2,526,899	2,524,249	2,565,776	2,580,303	2,581,130	2,298,218	2,296,442	2,320,088
<b>01.00*</b>	485	374	-	-	-	-	-	-	-	-
<b>02.00*</b>	-	-	11,714	146	206	827	-	-	827	-
<b>03.00*</b>	-	-	42,524	-	42,469	42,469	58,826	58,602	42,469	42,446
<b>03.25</b>	-	-	-	-	-	-	-	-	-	-
<b>03.50</b>	-	-	-	-	11,714	11,714	11,737	10,916	11,714	11,714
<b>03.75</b>	-	-	-	-	1,542	1,542	1,639	1,599	1,542	1,542
<b>04.00</b>	97	97	1,639	97	97	97	-	-	94	97
<b>04.25</b>	-	-	-	-	-	-	-	-	-	-
<b>04.50</b>	-	-	-	-	-	-	-	-	-	-
<b>04.75</b>	-	-	-	-	-	-	-	-	-	-
<b>05.00</b>	844	876	313	259	247	258	276	298	258	233
<b>05.25</b>	-	-	-	-	-	-	-	-	-	-
<b>05.50</b>	265	265	286	286	286	286	300	316	286	286
<b>05.75</b>	-	-	-	-	-	-	-	-	-	-
<b>06.00</b>	106	201	60	60	1,871	5,438	21,848	21,603	5,438	259
<b>06.25</b>	-	-	-	-	-	-	-	-	-	-
<b>06.50</b>	62	62	62	62	62	62	-	-	62	62
<b>06.75</b>	-	-	-	-	-	-	-	-	-	-
<b>07.00</b>	4,604	4,516	6,357	8,318	4,983	5,979	22,359	22,112	5,972	4,183
<b>07.25</b>	-	-	-	-	-	-	-	-	-	-
<b>07.50</b>	46,980	31,971	4,421	12,733	4,421	4,421	20,801	20,554	4,421	4,421
<b>07.75</b>	-	-	-	-	-	-	-	-	-	-
<b>08.00</b>	57,761	53,830	37,653	26,894	26,451	33,644	50,435	57,896	41,763	56,182
<b>08.25</b>	-	-	-	-	-	-	-	-	-	-
<b>08.50</b>	-	-	-	-	-	-	-	-	-	-
<b>08.75</b>	-	-	-	-	-	-	-	-	-	-
<b>09.00</b>	148,978	128,254	116,196	131,281	56,126	60,106	76,892	77,000	91,287	425,816
<b>09.25</b>	-	-	-	-	-	-	-	-	-	-
<b>09.50</b>	15,984	10,377	359	9,551	359	359	527	527	359	359
<b>09.75</b>	-	-	-	-	-	-	-	-	-	-
<b>10.00</b>	134,081	125,654	152,104	202,297	81,984	84,629	203,839	147,621	129,967	106,198
<b>10.25</b>	-	-	-	-	-	-	-	-	-	-
<b>10.50</b>	15,828	16,208	168	15,311	168	168	-	-	168	168
<b>10.75</b>	-	-	-	-	-	-	-	-	-	-
<b>11.00</b>	65,822	31,576	53,960	31,771	21,098	21,098	37,478	37,231	21,098	21,098
<b>11.25</b>	-	-	-	-	-	-	-	-	-	-
<b>11.50</b>	11,268	11,268	11,061	11,061	11,061	11,061	27,441	27,194	11,061	11,061
<b>11.75</b>	-	-	-	-	-	-	-	-	-	-
<b>12.00</b>	3,406,336	2,731,663	1,954,818	1,506,465	569,981	633,951	752,520	791,112	867,474	1,028,534
<b>12.25</b>	-	-	-	-	-	-	-	-	-	-
<b>12.50</b>	-	-	-	-	-	-	-	-	-	-
<b>12.75</b>	-	-	-	-	-	-	-	-	-	-
<b>13.00</b>	742,847	776,863	645,482	447,217	247,225	378,751	398,199	399,408	383,275	262,992
<b>13.25</b>	-	-	-	-	-	-	-	-	-	-
<b>13.50</b>	-	-	-	125,180	-	-	-	-	-	-
<b>13.75</b>	-	-	-	-	-	-	-	-	-	-
<b>14.00 &amp; over</b>	3,932,039	4,190,035	4,610,687	5,100,299	6,752,969	7,478,208	7,940,995	7,813,103	8,055,377	7,315,795
<b>TOTAL</b>	<b>10,711,189</b>	<b>10,274,130</b>	<b>10,176,763</b>	<b>10,153,537</b>	<b>10,401,096</b>	<b>11,355,371</b>	<b>12,207,245</b>	<b>11,785,310</b>	<b>11,971,354</b>	<b>11,613,534</b>

## 15.6 Classification of Cooperative 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
<b>2004</b>	<b>Jun.</b>	0.00	12.00	12.55	6.78	10.66	10.89	10.45	<b>10.57</b>
	<b>Dec.</b>	0.00	12.23	12.07	7.74	10.96	11.06	10.54	<b>10.70</b>
<b>2005</b>	<b>Jun.</b>	0.00	12.21	11.81	6.75	11.00	11.37	10.68	<b>10.80</b>
	<b>Dec.</b>	0.00	12.29	13.12	11.64	11.73	10.43	9.94	<b>10.48</b>
<b>2006</b>	<b>Jun.</b>	0.00	12.00	10.26	12.00	12.09	11.65	10.33	<b>10.82</b>
	<b>Dec.</b>	0.00	14.00	8.05	10.00	11.77	10.25	10.02	<b>10.52</b>
<b>2007</b>	<b>Jun.</b>	0.00	14.00	8.78	11.90	11.90	11.81	10.36	<b>10.84</b>
	<b>Dec.</b>	0.00	14.04	8.88	11.95	11.90	11.87	10.37	<b>10.86</b>
<b>2008</b>	<b>Jun.</b>	0.00	15.00	8.26	11.95	11.90	11.87	10.42	<b>10.89</b>
	<b>Dec.</b>	3.22	0.00	0.00	10.36	12.03	12.58	9.76	<b>10.24</b>
<b>2009</b>	<b>Jun.</b>	3.22	0.00	0.00	10.33	12.13	12.97	9.61	<b>10.12</b>
	<b>Dec.</b>	3.22	0.00	0.00	10.57	12.09	13.18	9.71	<b>10.19</b>
<b>2010</b>	<b>Jun.</b>	3.11	0.00	0.00	10.00	9.73	12.14	10.48	<b>10.41</b>
	<b>Dec.</b>	3.07	0.00	0.00	10.00	8.38	0.00	10.77	<b>10.66</b>
<b>2011</b>	<b>Jun.</b>	3.07	0.00	0.00	10.00	8.38	0.00	11.59	<b>11.47</b>
	<b>Dec.</b>	7.93	0.00	0.00	10.00	8.38	0.00	11.87	<b>11.76</b>
<b>2012</b>	<b>Jun.</b>	3.07	0.00	0.00	10.00	8.38	0.00	12.07	<b>11.95</b>
	<b>Dec.</b>	3.06	0.00	0.00	10.00	8.45	0.00	12.33	<b>11.93</b>
<b>2013</b>	<b>Jun.</b>	4.52	-	-	8.26	8.48	-	12.31	<b>12.18</b>
	<b>Dec.</b>	4.08	-	-	3.27	8.45		11.99	<b>11.87</b>