

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

(End of Period: Thousand Rupees)

ECONOMIC GROUP	1994		1995		1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	3,467,644	3,536,658	3,866,352	4,351,695	4,645,562	4,587,197	4,653,472	4,709,353	4,330,008	4,428,219
B. Mining and Quarrying	--	--	--	--	--	--	--	--	--	--
C. Manufacturing	78,151	68,101	70,152	75,157	32,354	70,033	68,791	62,876	65,359	69,943
D. Construction	--	--	--	--	--	--	--	--	--	--
E. Electricity, Gas, Water and Sanitary Services:	--	--	--	--	--	--	--	--	--	--
(i) Electricity, Gas and Steam	--	--	--	--	--	--	--	--	--	--
(ii) Water and Sanitary Services	--	--	--	--	--	--	--	--	--	--
F. Commerce	426,953	414,720	460,527	411,622	377,606	436,035	377,763	399,018	363,637	364,736
G. Transport, Storage and Communication	618	10,668	11,224	32,111	36,427	47,903	38,817	18,550	30,388	30,744
H. Services	--	--	--	--	--	--	--	--	--	--
I. Employees and activities not adequately described:	191,247	164,491	170,429	161,954	165,809	164,424	165,303	178,385	168,081	181,497
(i) Directors and their Associates	14,535	14,535	18,350	3,294	1,836	3,108	4,020	1,196	2,026	1,832
(ii) Employees and activities adequately described	176,712	149,956	152,079	158,660	163,973	161,316	161,283	177,189	166,871	179,871
TOTAL	4,164,613	4,194,638	4,578,684	5,032,539	5,257,758	5,305,592	5,304,146	5,368,182	4,957,289	5,074,985

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

(End of Period: Thousand Rupees)

ECONOMIC GROUP	1999		2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Agriculture, Forestry, Hunting and Fishing	4,339,615	4,315,469	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
B. Mining and Quarrying	--	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	67,125	65,191	65,292	63,493	66,494	64,427	92,895	170,852	104,359	139,102	133,254
D. Construction	--	--	-	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services:	--	--	-	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	--	--	-	-	-	-	-	-	-	-	-
(ii) Water and Sanitary	--	--	-	-	-	-	-	-	-	-	-
F. Commerce	367,226	355,172	232,638	234,121	289,855	289,383	313,291	397,928	378,853	423,339	541,421
G. Transport, Storage and Communication	30,646	28,355	30,290	30,246	69,904	69,482	128,192	159,815	164,060	195,877	211,220
H. Services	--	--	-	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described:	168,285	98,252	98,674	97,905	99,311	99,594	114,076	215,975	115,512	133,714	175,512
(i) Directors and their Associates	2,081	1,144	1,896	1,812	1,558	1,598	1,724	4,230	1,721	2,271	2,456
(ii) Employees and activities adequately described	166,204	97,108	96,778	96,093	97,753	97,996	112,352	211,745	113,791	131,443	173,056
TOTAL	4,972,897	4,862,439	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

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

(End of Period: Thousand Rupees)

SECURITY	1994		1995		1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver										
Ornaments & Precious	--	--	--	--	--	--	--	--	--	--
B. Stock Exchange Securities	94	94	--	1,261	3,131	4,841	2,478	2,701	2,798	2,844
C. Merchandise:	73,903	62,684	82,813	88,025	89,950	102,704	100,463	110,201	113,626	130,217
(i) Export Commodities	15,346	24,897	55,352	60,799	54,822	77,936	55,976	74,006	74,992	88,201
(ii) Imported Goods other than Industrial Machinery	--	--	--	--	--	--	--	--	--	--
(iii) Industrial Machinery	1,310	975	650	348	419	347	347	347	347	347
(iv) Other Merchandise	57,247	36,812	26,811	26,878	34,709	24,421	44,140	35,848	38,287	41,669
D. Machinery and Other										
Fixed Assets	5,129	6,366	5,916	6,408	27,065	32,052	5,133	14,226	15,723	23,480
E. Real Estate:	846,173	847,109	1,281,421	1,418,824	1,413,811	1,422,998	1,429,978	1,453,151	1,279,505	1,481,579
(i) Land & Buildings	83,408	84,743	110,805	153,290	166,766	144,912	154,662	161,235	151,519	158,724
(ii) Agricultural Land	762,765	762,366	1,170,616	1,265,534	1,247,045	1,278,086	1,275,316	1,291,916	1,127,986	1,322,855
F. Financial Obligations										
e.g. Insurance Policies, Bank Deposits, etc.	29,685	27,633	21,374	63,150	58,666	87,480	58,051	59,815	35,669	32,248
G Others	3,209,629	3,250,752	3,187,160	3,454,871	3,665,135	3,653,811	3,708,043	3,728,088	3,510,152	3,404,801
(i) Other Secured Advances	390,111	424,560	239,679	283,214	321,248	248,716	528,896	575,153	489,759	489,364
(ii) Advances Secured by Guarantee(s)	698,612	770,451	652,615	626,238	334,834	306,417	385,462	507,905	416,663	429,823
(iii) Clean Advances and Advances against Personal Securities	2,120,906	2,055,741	2,294,866	2,545,419	3,009,053	3,098,678	2,793,685	2,644,985	2,603,546	2,485,430
TOTAL	4,164,613	4,194,638	4,578,684	5,032,539	5,257,758	5,305,592	5,304,146	5,368,182	4,957,289	5,074,985

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

(End of Period: Thousand Rupees)

SECURITY	1999		2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Gold, Bullion, Gold & Silver											
Ornaments & Precious Metals	--	--	--	--	--	--	--	--	--	-	-
B. Stock Exchange Securities	3,153	2,849	3,863	5,303	3,925	3,951	3,970	3,715	5,107	7,619	9,060
C. Merchandise:	117,875	136,730	116,761	118,863	120,307	121,940	128,425	137,223	133,764	188,142	214,975
(i) Export Commodities	74,697	94,198	73,402	74,897	75,057	78,215	75,333	80,682	78,404	131,707	152,915
(ii) Imported Goods other than Industrial Machinery	-	-	-	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	347	347	350	350	374	374	-	-	-	-	-
(iv) Other Merchandise	42,831	42,185	43,009	43,616	44,876	43,351	53,092	56,541	55,360	56,435	62,060
D. Machinery and Other											
Fixed Assets	15,242	15,286	15,261	15,254	15,803	15,651	16,124	18,206	19,617	18,200	17,439
E. Real Estate:	1,317,518	1,322,464	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
(i) Land & Buildings	152,911	152,892	151,618	188,016	187,062	154,601	186,963	186,852	225,806	326,282	418,948
(ii) Agricultural Land	1,164,607	1,169,572	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
F. Financial Obligations											
e.g. Insurance Policies, Bank Deposits, etc.	34,544	32,287	36,597	36,843	36,488	36,190	38,911	39,148	52,321	59,664	57,750
G. Others	3,484,565	3,352,823	3,246,037	3,258,043	3,310,952	3,300,835	3,595,972	3,787,131	4,001,657	4,723,627	5,461,985
(i) Other Secured Advances	475,148	487,293	432,403	475,893	545,697	543,909	750,966	812,644	883,933	1,309,886	1,672,953
(ii) Advances Secured by Guarantee(s)	415,816	379,894	382,005	357,019	373,789	357,299	299,956	392,007	286,771	313,673	356,825
(iii) Clean Advances and Advances against Personal Securities	2,593,601	2,485,636	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
TOTAL	4,972,897	4,862,439	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

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			1994				1995			
			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	396	261	1,542	1,069	2,355	553	9,584	1,550
1,000	to	1,500	74	77	138	159	7,408	8,401	186	216
1,500	to	2,000	457	755	9,751	17,200	444	776	244	412
2,000	to	3,000	1,423	3,235	205	468	1,410	3,250	273	612
3,000	to	4,000	636	2,323	827	3,051	502	1,821	478	1,746
4,000	to	5,000	787	3,676	527	2,329	410	1,827	432	1,934
5,000	to	6,000	307	1,688	281	1,509	205	1,124	247	1,348
6,000	to	7,000	225	1,466	310	1,983	238	1,551	259	1,677
7,000	to	8,000	383	2,812	274	1,996	357	2,579	207	1,488
8,000	to	9,000	1,789	15,148	167	1,416	364	3,120	595	4,890
9,000	to	10,000	317	3,098	482	4,646	184	1,725	203	1,926
10,000	to	20,000	7,108	97,750	2,306	31,120	1,185	197,155	2,617	37,692
20,000	to	25,000	927	21,724	8,231	172,551	955	21,424	536	11,781
25,000	to	30,000	267	7,253	326	8,929	420	11,600	403	10,857
30,000	to	40,000	1,072	37,770	811	28,002	2,063	76,584	458	15,553
40,000	to	50,000	1,067	49,311	1,241	57,153	3,516	153,966	3,418	158,884
50,000	to	60,000	5,713	308,498	3,909	220,773	1,134	61,936	2,089	109,751
60,000	to	70,000	2,298	149,011	1,732	111,805	1,891	122,509	1,379	90,966
70,000	to	80,000	2,643	196,957	2,645	198,435	2,207	164,419	2,644	199,198
80,000	to	90,000	1,688	144,361	1,400	119,211	1,668	141,243	1,406	118,230
90,000	to	100,000	1,862	177,769	2,388	226,468	2,058	196,336	1,535	145,312
100,000	to	200,000	12,498	1,702,874	13,941	1,913,027	15,298	2,177,683	18,537	2,637,183
200,000	to	300,000	1,632	388,667	1,687	394,113	2,298	533,822	3,618	801,316
300,000	to	400,000	614	221,364	600	218,581	689	245,109	758	269,240
400,000	to	500,000	301	131,215	304	131,065	316	137,341	316	136,220
500,000	to	600,000	100	56,071	102	57,137	108	60,535	125	70,268
600,000	to	700,000	77	47,671	77	47,671	99	61,605	79	49,526
700,000	to	800,000	1	767	1	767	1	780	1	799
800,000	to	900,000	98	81,917	--	--	--	--	10	8,904
900,000	to	1,000,000	51	48,663	51	48,435	51	48,073	51	47,536
1,000,000	to	2,000,000	4	5,249	9	11,506	4	4,682	7	9,394
2,000,000	to	3,000,000	6	12,912	6	13,081	5	10,662	6	12,916
3,000,000	to	4,000,000	--	--	--	--	--	--	-	-
4,000,000	to	5,000,000	--	--	10	45,902	--	--	-	-
5,000,000	to	6,000,000	--	--	--	--	--	--	-	-
6,000,000	to	7,000,000	--	--	1	7,387	--	--	-	-
7,000,000	to	8,000,000	--	--	--	--	--	--	-	-
8,000,000	to	9,000,000	--	--	--	--	--	--	-	-
9,000,000	to	10,000,000	--	--	--	--	--	--	2	18,092
10,000,000	and over		8	242,300	7	95,693	8	124,493	5	55,122
TOTAL			46,829	4,164,613	56,289	4,194,638	60,521	4,578,684	52,708	5,032,539

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			1996				1997			
			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	313	176	1,568	760	160	113	1,529	854
1,000	to	1,500	51	60	75	87	89	109	225	276
1,500	to	2,000	4,765	8,714	246	411	317	570	250	429
2,000	to	3,000	1,051	2,157	223	588	1,683	3,678	426	1,011
3,000	to	4,000	720	2,577	1,041	3,562	491	1,784	512	1,863
4,000	to	5,000	544	2,440	372	1,660	531	2,438	481	2,178
5,000	to	6,000	252	1,372	292	1,597	188	1,020	162	877
6,000	to	7,000	429	2,855	243	1,614	198	1,341	220	1,431
7,000	to	8,000	77	570	108	803	2,339	17,339	45	327
8,000	to	9,000	3,544	30,877	1,944	17,009	210	1,782	1,748	14,483
9,000	to	10,000	98	916	2,123	19,454	2,127	19,806	779	7,453
10,000	to	20,000	7,027	111,454	5,195	82,456	4,457	63,205	6,649	88,375
20,000	to	25,000	868	19,183	1,063	23,192	3,561	80,241	2,580	59,860
25,000	to	30,000	3,539	101,786	1,973	54,263	897	23,633	5,638	159,680
30,000	to	40,000	1,213	42,960	3,871	131,093	2,202	73,158	873	30,216
40,000	to	50,000	3,318	162,239	1,086	46,551	819	35,066	1,293	57,136
50,000	to	60,000	707	39,756	694	38,626	1,362	75,291	981	53,864
60,000	to	70,000	1,870	117,041	1,844	119,947	1,008	65,210	736	48,659
70,000	to	80,000	1,334	100,143	1,808	138,381	1,336	100,253	1,142	85,871
80,000	to	90,000	2,473	207,284	2,473	209,654	3,504	300,916	3,080	260,819
90,000	to	100,000	1,924	182,410	2,056	196,352	1,416	136,501	2,071	196,732
100,000	to	200,000	16,722	2,412,957	16,254	2,350,536	17,819	2,563,092	17,030	2,470,172
200,000	to	300,000	4,257	960,429	4,757	1,095,988	4,353	1,007,452	3,898	898,043
300,000	to	400,000	899	315,095	930	329,216	451	154,769	691	236,851
400,000	to	500,000	121	54,116	163	76,511	194	87,414	294	137,155
500,000	to	600,000	145	80,820	134	74,747	100	50,041	4	2,183
600,000	to	700,000	75	46,190	20	12,028	22	13,432	22	13,275
700,000	to	800,000	-	-	1	793	52	41,514	63	49,545
800,000	to	900,000	54	45,855	55	46,032	82	66,542	81	65,406
900,000	to	1,000,000	-	-	-	-	1	965	17	16,983
1,000,000	to	2,000,000	27	31,474	11	17,693	9	13,759	9	14,551
2,000,000	to	3,000,000	10	25,277	10	25,035	4	8,535	5	10,879
3,000,000	to	4,000,000	5	16,062	2	6,978	-	-	3	10,361
4,000,000	to	5,000,000	-	-	3	13,605	-	-	1	4,412
5,000,000	to	6,000,000	-	-	-	-	-	-	1	5,588
6,000,000	to	7,000,000	-	-	-	-	-	-	1	6,000
7,000,000	to	8,000,000	6	43,168	2	15,383	-	-	1	7,582
8,000,000	to	9,000,000	-	-	-	-	2	17,643	1	8,881
9,000,000	to	10,000,000	-	-	-	-	-	-	1	9,889
10,000,000	and over		5	89,345	5	152,987	7	275,534	9	328,032
TOTAL			58,443	5,257,758	52,645	5,305,592	51,991	5,304,146	53,552	5,368,182

(Contd.)

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			1998				1999			
			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	613	408	272	210	483	302	402	176
1,000	to	1,500	122	134	792	1,119	267	313	451	576
1,500	to	2,000	206	360	1,139	1,809	228	399	1,209	1,942
2,000	to	3,000	828	2,055	411	1,009	446	1,019	486	1,236
3,000	to	4,000	965	3,515	423	1,544	1,022	3,739	219	793
4,000	to	5,000	474	2,131	694	3,290	1,293	5,521	531	2,424
5,000	to	6,000	473	2,637	203	1,122	431	2,415	544	2,910
6,000	to	7,000	946	6,293	100	646	1,109	7,601	154	1,006
7,000	to	8,000	992	7,504	103	776	1,175	8,770	1,735	13,639
8,000	to	9,000	1,717	14,348	1,864	15,957	1,840	16,306	232	1,961
9,000	to	10,000	922	8,619	930	8,987	1,726	16,212	1,851	17,889
10,000	to	20,000	6,753	85,144	16,164	187,949	9,263	115,388	8,276	100,380
20,000	to	25,000	3,370	76,550	534	11,590	3,030	70,164	7,278	170,703
25,000	to	30,000	5,089	146,084	3,740	100,425	2,652	71,178	659	17,290
30,000	to	40,000	1,653	55,430	1,974	69,981	4,050	128,753	3,140	105,894
40,000	to	50,000	1,722	78,311	572	24,453	1,713	78,253	1,290	57,661
50,000	to	60,000	1,271	71,415	980	52,254	1,019	54,619	1,346	73,876
60,000	to	70,000	1,307	85,789	1,022	64,994	1,316	86,978	1,071	68,943
70,000	to	80,000	1,006	73,682	836	61,662	1,362	100,620	1,115	82,188
80,000	to	90,000	2,028	174,384	2,406	208,130	2,007	173,628	2,421	207,784
90,000	to	100,000	1,752	166,849	1,871	177,669	1,829	173,561	1,553	146,559
100,000	to	200,000	16,406	2,350,095	15,647	2,252,460	15,450	2,231,386	14,687	2,101,873
200,000	to	300,000	3,877	910,151	4,375	1,010,727	3,842	894,740	4,276	1,056,475
300,000	to	400,000	591	194,182	496	165,598	634	209,243	610	215,820
400,000	to	500,000	438	204,094	448	202,090	180	81,245	123	52,802
500,000	to	600,000	41	22,419	24	14,065	126	66,483	173	89,693
600,000	to	700,000	1	615	26	16,951	104	66,585	2	1,331
700,000	to	800,000	16	12,093	130	102,669	131	102,377	126	95,461
800,000	to	900,000	52	41,764	12	10,227	9	7,743	12	10,373
900,000	to	1,000,000	-	-	2	1,804	-	-	-	-
1,000,000	to	2,000,000	10	14,422	59	71,837	9	12,905	10	14,314
2,000,000	to	3,000,000	3	6,419	3	6,178	4	8,541	4	9,089
3,000,000	to	4,000,000	-	-	-	-	-	-	-	-
4,000,000	to	5,000,000	1	4,100	-	-	-	-	-	-
5,000,000	to	6,000,000	-	-	1	5,894	-	-	-	-
6,000,000	to	7,000,000	-	-	21	136,643	-	-	-	-
7,000,000	to	8,000,000	-	-	2	15,004	-	-	-	-
8,000,000	to	9,000,000	-	-	1	8,363	-	-	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-	-	-
10,000,000	and over		4	135,293	4	59,899	4	175,910	4	139,378
TOTAL			55,649	4,957,289	58,281	5,074,985	58,754	4,972,897	56,290	4,862,439

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2000				2001	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	432	284	258	198	280	177
1,000	to	1,500	127	155	1,250	1,376	89	114
1,500	to	2,000	71	112	299	471	93	155
2,000	to	3,000	303	825	329	834	409	1,033
3,000	to	4,000	1,391	4,911	288	1,019	1,456	5,139
4,000	to	5,000	967	4,242	425	1,887	2,455	10,375
5,000	to	6,000	455	2,471	2,123	12,179	444	2,469
6,000	to	7,000	1,930	12,716	199	1,292	96	617
7,000	to	8,000	1,282	9,283	199	1,431	446	3,265
8,000	to	9,000	1,496	12,463	3,226	27,757	2,006	17,163
9,000	to	10,000	2,978	28,790	1,721	16,687	680	6,202
10,000	to	20,000	8,309	118,410	6,593	95,298	7,160	97,683
20,000	to	25,000	1,047	23,493	6,726	157,388	3,142	67,804
25,000	to	30,000	2,271	60,424	1,198	33,435	1,374	35,879
30,000	to	40,000	1,301	45,171	2,896	84,662	4,662	168,184
40,000	to	50,000	2,594	114,308	1,364	61,377	885	39,973
50,000	to	60,000	2,411	134,087	1,956	106,582	1,435	80,696
60,000	to	70,000	1,086	69,974	729	48,202	954	61,790
70,000	to	80,000	1,060	79,432	1,502	112,059	1,200	90,068
80,000	to	90,000	2,497	212,239	2,766	235,015	2,867	247,622
90,000	to	100,000	2,230	212,874	2,038	193,788	1,302	123,324
100,000	to	200,000	12,812	1790,908	13,614	1,885,586	14,135	1,989,350
200,000	to	300,000	4,017	939,096	4,401	1,029,683	4,187	977,048
300,000	to	400,000	1,214	416,238	1,036	351,430	1,147	399,756
400,000	to	500,000	215	98,386	379	166,963	374	159,248
500,000	to	600,000	73	38,693	70	36,003	167	85,246
600,000	to	700,000	65	42,202	64	40,198	44	27,966
700,000	to	800,000	81	62,023	79	60,166	94	69,505
800,000	to	900,000	2	1,733	-	-	10	8,342
900,000	to	1,000,000	1	930	5	4,618	2	1,856
1,000,000	to	2,000,000	8	11,587	15	18,447	6	8,230
2,000,000	to	3,000,000	4	8,901	4	9,919	4	9,320
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	-	-	1	5,000
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	-	-	-	-	2	16,990
9,000,000	to	10,000,000	1	9,290	-	-	-	-
10,000,000	and over		7	192,553	3	48,978	2	89,875
TOTAL			54,740	4,769,214	57,257	4,858,535	53,610	4,907,472

(Contd.)

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2001		2002			
			Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	193	111	329	132	111	65
1,000	to	1,500	1,243	1,380	210	269	160	213
1,500	to	2,000	228	372	2,143	4,127	140	246
2,000	to	3,000	401	1,019	1,323	3,382	426	1,105
3,000	to	4,000	352	1,184	822	2,834	2,174	7,166
4,000	to	5,000	314	1,390	365	1,634	755	3,202
5,000	to	6,000	2,273	11,757	824	4,684	1,034	5,609
6,000	to	7,000	411	2,684	87	564	206	1,413
7,000	to	8,000	413	3,119	2,478	19,096	2,674	20,537
8,000	to	9,000	2,367	19,859	2,973	25,704	289	2,446
9,000	to	10,000	2,251	20,654	928	8,723	45	414
10,000	to	20,000	8,931	137,321	7,866	125,258	9,165	142,599
20,000	to	25,000	1,866	42,486	3,541	76,459	3,004	67,152
25,000	to	30,000	411	11,521	1,206	32,045	1,268	35,215
30,000	to	40,000	1,996	70,078	1,339	46,735	2,065	70,955
40,000	to	50,000	1,952	88,904	4,694	221,612	3,086	139,118
50,000	to	60,000	1,577	88,760	1,512	82,908	1,222	67,432
60,000	to	70,000	817	53,201	496	32,326	2,619	180,395
70,000	to	80,000	654	49,110	1,239	94,015	347	26,082
80,000	to	90,000	1,939	165,697	1,049	89,747	975	83,038
90,000	to	100,000	1,631	154,460	1,018	96,969	1,375	128,357
100,000	to	200,000	14,071	1,947,570	14,925	2,100,089	15,985	2,319,994
200,000	to	300,000	4,278	1,002,052	4,834	1,138,906	5,392	1,272,556
300,000	to	400,000	1,133	390,326	1,202	414,394	1,365	481,532
400,000	to	500,000	274	117,335	461	201,583	270	120,584
500,000	to	600,000	266	141,020	259	136,778	353	182,116
600,000	to	700,000	63	39,640	3	1,871	21	13,544
700,000	to	800,000	93	68,722	146	107,733	137	102,223
800,000	to	900,000	-	-	40	32,354	-	-
900,000	to	1,000,000	2	1,987	2	1,987	2	1,970
1,000,000	to	2,000,000	47	66,572	58	86,466	2	3,378
2,000,000	to	3,000,000	3	6,718	4	8,709	4	9,336
3,000,000	to	4,000,000	-	-	-	-	-	-
4,000,000	to	5,000,000	-	-	-	-	1	4,181
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	16,894	2	16,469	-	-
9,000,000	to	10,000,000	-	-	-	-	-	-
10,000,000	and over		2	86,261	1	15,086	2	37,998
TOTAL			52,455	4,815,164	58,380	5,236,648	56,675	5,537,171

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

(End of Period: Thousand Rupees)

SIZE OF ACCOUNT (Rs.)			2003				2004	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	375	190	145	33	39	32
1,000	to	1,500	131	176	480	666	101	131
1,500	to	2,000	141	232	813	1,323	76	134
2,000	to	3,000	2,233	6,491	401	1,025	95	238
3,000	to	4,000	875	3,201	1,401	5,292	191	660
4,000	to	5,000	1,095	4,624	274	1,272	3,367	15,337
5,000	to	6,000	321	1,779	463	2,546	75	392
6,000	to	7,000	57	380	1,999	13,944	37	237
7,000	to	8,000	2,700	20,371	154	1,119	175	1,264
8,000	to	9,000	728	6,134	2,495	21,565	695	6,074
9,000	to	10,000	83	801	54	516	90	834
10,000	to	20,000	10,082	154,279	7,756	125,926	8,238	127,027
20,000	to	25,000	3,567	78,109	3,412	76,850	4,534	101,077
25,000	to	30,000	1,917	51,621	3,993	107,859	3,019	80,990
30,000	to	40,000	3,688	130,148	5,856	204,256	8,259	274,725
40,000	to	50,000	2,575	114,504	1,994	88,470	2,297	102,291
50,000	to	60,000	1,341	75,340	2,905	164,587	1,567	82,905
60,000	to	70,000	373	24,535	677	44,134	1,007	68,017
70,000	to	80,000	747	56,422	987	75,091	2,882	210,181
80,000	to	90,000	3,744	321,914	1,070	91,402	1,562	135,020
90,000	to	100,000	1,943	182,019	1,681	157,752	830	78,982
100,000	to	200,000	15,178	2,245,889	15,882	2,936,937	18,718	2,801,145
200,000	to	300,000	5,942	1,385,432	6,389	1,528,349	7,843	1,889,145
300,000	to	400,000	1,692	584,086	2,929	1,022,886	3,257	1,124,975
400,000	to	500,000	275	123,604	767	334,563	875	374,868
500,000	to	600,000	194	100,099	138	70,937	154	80,931
600,000	to	700,000	93	58,271	54	34,624	294	194,062
700,000	to	800,000	93	67,639	132	97,682	95	69,046
800,000	to	900,000	1	822	7	5,714	46	40,302
900,000	to	1,000,000	2	1,970	2	1,948	11	10,204
1,000,000	to	2,000,000	5	8,261	7	10,134	7	9,985
2,000,000	to	3,000,000	3	6,409	4	8,919	3	6,409
3,000,000	to	4,000,000	1	3,730	1	3,400	1	3,432
4,000,000	to	5,000,000	-	-	1	4,367	1	4,000
5,000,000	to	6,000,000	1	5,000	1	5,000	1	5,000
6,000,000	to	7,000,000	-	-	-	-	1	6,408
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	37,226	2	71,029	4	95,714
TOTAL			62,199	5,869,708	65,327	6,790,117	70,477	8,002,496

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
1994 Jun. No. of Accounts	41,714	--	1,544	--	3,088	118	118	--	--
Amount	3,332,234	--	380,333	--	414,440	5,812	7,254	--	--
Dec. No. of Accounts	44,970	20	555	994	9,411	90	--	--	--
Amount	3,711,403	55	4,721	57,050	396,456	1,806	--	--	--
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	31,194	-	28,425
Dec. No. of Accounts	53,780	52	1,026	-	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	41,726	799	6,110	1,394	1,272	766	286	577	1,759
Amount	3,569,940	71,547	358,920	112,018	292,799	93,619	31,871	66,907	91,688
2001 Jun. No. of Accounts	45,850	779	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	3,758,329	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	60,687	--	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

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	
1994 Jun. No. of Accounts	--	244	1	--	2	--	--	--	46,829
Amount	--	24,199	255	--	86	--	--	--	4,164,613
Dec. No. of Accounts	--	249	--	--	--	--	--	--	56,289
Amount	--	23,147	--	--	--	--	--	--	4,194,638
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	--	13,488	--	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

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

(Thousand Rupees)

RATE OF RETURN	1994		1995		1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	398,240	814,140	283,742	369,160	20,987	150,130	119,566	131,221	2,533	1,533
01.00*	--	229	18	--	--	--	18	--	--	--
02.00*	9,085	917	834	3,985	543	489	380	508	--	--
03.00	19,415	7,742	6,359	4,666	2,877	3,717	5,759	3,321	11	4,094
03.25	--	--	--	--	--	--	--	--	--	--
03.50	6	--	--	--	--	--	--	--	--	--
03.75	--	--	--	--	--	--	--	--	--	--
04.00	94	94	869	173	94	94	17,374	--	94	155
04.25	--	--	--	--	--	--	--	--	--	--
04.50	--	--	3,160	--	--	355	355	355	--	355
04.75	399	399	--	--	--	--	--	--	--	--
05.00	14,002	16,589	39,168	98,810	346	17,989	56,213	16,382	234	15,959
05.25	--	--	--	--	--	--	--	--	--	--
05.50	1,114	1,542	1,116	183	928	1,057	1,142	1,062	64	1,154
05.75	--	--	--	--	--	--	--	--	--	--
06.00	5,496	20,466	15,126	35,132	25,388	24,806	14,285	13,350	185	13,080
06.25	--	--	--	--	--	--	--	--	--	--
06.50	156	81	81	81	81	81	234	234	234	234
06.75	--	--	--	--	--	--	--	--	--	--
07.00	14,821	17,345	4,589	27,333	4,866	30,978	22,197	22,234	20,035	18,220
07.25	--	--	--	--	--	--	--	--	2,016	--
07.50	18,406	3,547	3,462	3,548	2,218	3,548	12,705	10,424	13,821	17,489
07.75	5	--	--	--	5	5	--	--	5	--
08.00	101,671	40,355	173,480	183,012	33,438	30,835	30,041	28,357	72,961	11,026
08.25	--	--	--	--	--	--	--	--	--	--
08.50	14,062	17,119	2,281	717	--	--	--	--	--	--
08.75	--	--	--	--	--	--	--	--	--	--
09.00	26,078	59,726	709,310	255,066	42,225	9,171	40,551	41,565	43,208	28,318
09.25	--	--	--	--	--	--	--	--	--	--
09.50	216,729	118,359	119,698	46,737	35,272	20,413	15,274	18,667	19,343	15,962
09.75	--	--	--	--	--	--	--	--	--	--
10.00	288,475	179,927	350,390	280,432	59,463	182,942	327,806	350,116	247,319	49,440
10.25	--	--	--	--	--	--	--	--	--	--
10.50	1,032,763	1,185,808	315,220	67,849	35,821	11,683	10,637	60,145	44,922	52,596
10.75	33	--	--	--	--	--	--	--	--	--
11.00	413,664	426,054	407,699	347,995	508,392	212,370	250,567	256,266	173,164	148,963
11.25	2,886	--	--	--	--	--	--	--	44,136	--
11.50	35,317	20,351	348,961	122,156	127,771	80,144	74,611	69,060	42,774	43,477
11.75	--	--	--	--	--	--	--	--	3	--
12.00	86,072	64,760	23,695	67,755	108,579	30,953	230,973	231,338	130,392	37,597
12.25	4,279	--	--	--	--	--	--	--	1,194	--
12.50	18,092	--	1,451	--	11,135	--	52,160	2,533	2,063	--
12.75	--	--	--	--	--	--	--	--	7,736	--
13.00	171,914	73,568	617,280	422,539	526,960	267,237	227,755	308,978	125,941	633,439
13.25	34,914	34,914	34,882	34,883	34,883	27,015	27,015	--	27,015	27,015
13.50	33,150	23,028	15,510	3,640	1,918	6,320	268	393	657	275
13.75	--	--	--	8	--	--	--	--	--	--
14.00 & over	1,203,275	1,067,578	1,100,303	2,656,679	3,672,168	4,238,260	3,807,924	3,801,673	3,935,229	3,954,604
TOTAL	4,164,613	4,194,638	4,578,684	5,032,539	5,257,758	5,305,592	5,304,146	5,368,182	4,957,289	5,074,985

*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	1999		2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
00.00	1,384	155	14,847	62,572	4,799	4,275	--	--	--	39,999	42,546
01.00*	--	--	--	--	--	878	--	--	--	6,480	5,101
02.00*	--	120	33	5	10	111	232	300	3,030	2,676	3,405
03.00	-	2,388	2,207	3,400	6,229	8,539	225	29	18,481	6,399	7,887
03.25	--	--	--	--	--	--	--	--	19,228	--	--
03.50	--	--	--	--	--	--	--	--	129	--	--
03.75	--	--	--	--	--	--	--	--	12	--	--
04.00	41	94	94	94	-	97	--	192	14,618	23582	245
04.25	132	-	-	-	-	-	--	--	--	--	--
04.50	16,776	355	355	355	355	355	--	--	--	355	355
04.75	-	-	-	-	-	-	--	--	--	--	--
05.00	5,888	1,420	13,016	14,423	15,149	17,217	25,270	23,278	199,285	186,248	145,750
05.25	-	-	-	-	-	-	--	--	74	--	--
05.50	1,869	1,110	2,936	198	18,222	260	1,147	1,603	256	3,312	1,283
05.75	-	-	-	-	-	-	--	--	5,143	--	--
06.00	28,666	970	12,857	16,362	21,819	1,099	254	2,046	1,366	6,781	8,656
06.25	8,847	-	-	-	-	-	--	--	--	--	--
06.50	21,245	2,796	2,142	382	16,446	81	13	81	30,043	81	81
06.75	-	-	-	-	-	-	--	--	--	--	--
07.00	26,256	19,474	16,579	11,440	15,281	20,472	24,598	27,150	26,343	20,542	46,089
07.25	-	-	7,729	-	-	-	--	--	1,128	--	--
07.50	35,647	13,894	23,373	26,105	28,762	15,508	35,277	40,733	27,216	42,265	61,219
07.75	-	-	8,948	-	-	-	--	--	--	--	--
08.00	24,102	19,312	4,983	927	19,438	2,840	41,171	38,805	17,752	367	375
08.25	-	-	-	-	-	-	--	--	--	--	--
08.50	48,713	10,168	5,095	-	13,473	714	29,457	30,423	--	--	--
08.75	-	-	-	-	-	-	--	--	--	--	--
09.00	20,792	40,459	82,397	51,955	88,725	82,342	144,866	144,673	1,712,498	3,570,365	3,994,854
09.25	-	-	-	-	-	-	--	--	--	--	--
09.50	71,891	10,987	28,984	13,045	53,651	35,751	102,668	405,546	27,760	13,994	19,236
09.75	-	-	-	-	-	-	--	--	--	--	--
10.00	86,746	86,163	211,065	113,934	88,043	207,839	153,340	73,640	204,786	100,889	120,027
10.25	-	-	254	-	-	-	--	--	--	--	--
10.50	285,027	185,181	45,742	29,151	118,628	47,360	104,080	150,677	30,254	16,835	20,873
10.75	11,189	-	-	-	-	-	--	--	--	--	--
11.00	46,072	119,018	210,689	135,762	84,678	133,717	186,498	165,242	35,455	34,353	--
11.25	-	-	2,309	-	-	-	--	--	--	--	--
11.50	145,705	30,283	56,033	28,783	86,382	78,696	217,801	299,653	58,594	67,828	58,078
11.75	-	-	-	25,603	-	-	--	--	5,212	--	--
12.00	34,422	42,338	130,823	114,031	163,056	144,368	247,455	329,913	126,965	811,798	1,961,536
12.25	-	-	3,128	-	-	-	--	--	--	--	--
12.50	422,388	1,990	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	-	51,510	166,412	359,475	63,178	31,295	32,323	81,947	52,621	42,193	128,861
13.25	-	26,664	4,805	26,422	71,217	26,422	71,277	25,719	65,812	--	--
13.50	-	568,359	43,563	73,424	109,709	72,372	90,262	150,749	--	--	--
13.75	-	-	-	-	-	-	32,128	32,005	7,731	--	--
14.00 & over	3,571,999	3,627,231	3,640,564	3,667,937	3,722,055	385,288	3,564,022	3,608,347	3,123,224	1,781,966	1,333,659
TOTAL	4,972,897	4,862,439	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

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
1994	Jun.	0.00	4.00	11.23	6.82	7.83	12.00	11.78	10.96
	Dec.	0.00	4.00	11.28	6.89	7.25	12.47	10.23	9.51
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