

PUBLIC SECTOR BANKS

(In per cent)	Return on assets		Return on equity		Non-interest income to gross income		Staff expenses to operating expenses		Net profit margin		Net profit to deposits		Net profit to spread	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
Allahabad Bank	0.63	1.48	15.43	34.04	16.94	21.93	55.92	58.28	5.36	13.56	0.65	1.47	18.25	42.68
Andhra Bank	1.77	1.79	40.31	36.10	21.57	23.34	65.94	62.18	14.40	15.95	1.91	2.02	53.52	50.90
Bank of Baroda	1.05	1.20	18.81	20.32	17.14	21.85	68.46	69.38	10.50	12.29	1.16	1.33	36.74	37.60
Bank of India	1.16	1.25	26.65	26.71	21.69	23.62	68.28	66.94	11.24	13.29	1.33	1.42	41.79	45.80
Bank of Maharashtra	0.96	1.07	26.46	25.21	14.76	17.43	68.66	66.24	9.09	11.41	1.00	1.15	32.83	39.46
Canara Bank	1.32	1.47	26.74	28.47	18.09	22.83	66.50	67.13	12.47	14.74	1.41	1.55	44.94	49.88
Central Bank	0.56	1.03	13.82	22.90	9.84	16.00	77.71	75.98	5.43	10.25	0.60	1.11	16.10	29.13
Corporation Bank	1.67	1.82	18.84	19.62	20.19	19.01	54.29	49.58	15.79	18.55	1.91	2.17	52.52	52.30
Dena Bank	0.59	1.09	11.56	22.45	19.78	26.24	71.59	67.88	5.17	9.80	0.69	1.26	20.10	38.92
Indian Bank	0.58	1.09	4.05	7.61	17.17	21.89	76.29	81.24	6.18	11.88	0.70	1.33	23.02	36.32
Indian Overseas Bank	1.09	1.16	32.10	28.96	12.98	16.48	75.97	74.23	10.39	11.41	1.13	1.24	34.07	32.06
Oriental Bank of Commerce	1.38	1.83	24.51	28.67	13.85	17.94	59.65	56.85	11.91	17.06	1.53	1.92	37.63	47.13
Punjab & Sind Bank	0.03	0.06	0.98	1.92	19.30	16.68	76.09	80.11	0.28	0.58	0.03	0.07	1.15	1.80
Punjab National Bank	1.06	1.18	23.24	24.52	14.31	19.35	71.77	69.77	9.64	11.49	1.11	1.26	26.96	30.59
SB of Bikaner & Jaipur	1.21	1.58	24.56	29.39	19.12	23.80	70.98	68.48	11.43	14.60	1.53	1.93	36.87	42.09
SB of Hyderabad	1.25	1.34	26.80	26.99	18.25	24.22	67.95	63.86	11.92	13.05	1.46	1.57	40.31	45.31
SB of Indore	1.89	1.85	40.21	32.94	23.44	25.64	66.97	62.92	15.55	16.08	2.17	2.17	54.56	49.90
SB of Mysore	1.07	1.41	29.63	34.83	22.08	24.36	75.75	71.68	8.71	12.62	1.29	1.59	29.98	38.82
SB of Patiala	1.67	1.79	25.22	27.39	16.60	25.03	66.41	62.64	15.27	17.09	1.80	1.91	41.05	52.34
SB of Saurashtra	0.89	1.46	15.51	25.47	19.20	24.68	62.09	59.88	8.27	13.66	1.02	1.66	28.97	43.93
SB of Travancore	0.96	1.14	25.66	29.68	15.93	21.27	73.20	70.01	9.08	11.07	1.07	1.24	32.71	35.79
State Bank of India	0.86	0.94	19.15	19.67	15.59	19.99	71.62	69.74	8.43	9.67	1.05	1.16	31.12	32.91
Syndicate Bank	1.04	1.06	23.02	24.92	14.69	20.11	78.25	75.70	10.21	11.24	1.12	1.02	28.45	30.38
UCO Bank	0.63	1.11	10.46	29.14	17.91	16.80	79.52	76.59	6.10	11.70	0.66	1.11	23.52	36.45
Union Bank of India	1.16	1.30	23.65	25.19	16.07	15.55	67.68	66.49	10.77	13.31	1.24	1.41	36.90	41.01
United Bank of India	1.36	1.30	28.54	22.80	16.81	19.60	81.34	76.57	11.98	12.22	1.45	1.38	42.41	40.37
Vijaya Bank	1.12	1.91	26.66	38.32	17.16	21.32	77.01	66.61	9.75	16.68	1.15	1.96	30.55	49.10

PRIVATE BANKS

(In per cent)	Return on assets		Return on equity		Non-interest income to gross income		Staff expenses to operating expenses		Net profit margin		Net profit to deposits		Net profit to spread	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
Bank of Punjab	0.78	0.81	15.69	16.15	27.62	28.03	13.28	13.20	6.52	7.83	0.89	0.89	32.23	28.88
Bank of Rajasthan	1.25	0.95	26.37	22.46	21.10	26.04	65.43	64.02	11.42	10.15	1.29	0.93	37.84	36.37
Bharat Overseas Bank	1.25	1.33	21.66	22.45	16.93	13.75	45.64	45.99	13.46	15.24	1.33	1.42	47.11	41.11
Catholic Syrian Bank	1.23	1.38	36.89	33.83	26.51	24.96	75.62	72.10	9.56	11.87	1.29	1.46	50.49	46.23
Centurion Bank	NEG	NEG	NEG	NEG	17.40	15.87	15.65	17.30	NEG	NEG	NEG	NEG	NEG	NEG
City Union Bank	1.38	1.96	21.74	31.03	18.74	19.41	59.90	55.53	11.61	16.65	1.44	2.00	50.26	59.27
Development Credit Bank	0.80	0.35	12.10	6.52	19.42	20.04	43.05	42.59	7.74	3.94	0.94	0.39	48.33	18.15
Dhanalakshmi Bank	0.75	0.77	14.63	13.74	27.05	23.34	65.70	63.31	5.79	7.01	0.82	0.81	28.19	25.19
Federal Bank	0.94	1.00	21.45	23.14	17.42	19.99	62.77	63.01	7.80	9.15	0.96	1.01	30.96	32.32
HDFC Bank	1.43	1.40	18.44	20.61	18.78	15.85	26.33	25.20	15.63	16.82	1.73	1.68	47.17	38.08
ICICI Bank	1.14	1.41	17.38	20.93	25.22	25.63	20.03	21.24	9.63	13.69	2.50	2.40	84.70	87.14
IDBI Bank	0.98	1.27	21.70	27.24	21.63	22.20	26.67	26.42	9.32	13.99	1.18	1.32	35.27	40.01
IndusInd Bank	0.90	2.10	15.49	37.37	25.76	25.91	23.97	23.20	9.01	19.69	1.05	2.34	48.88	82.70
ING Vysya Bank	0.78	0.48	12.39	8.11	28.37	28.22	51.94	48.49	6.84	4.58	0.94	0.56	39.80	24.17
J&K Bank	2.14	2.14	31.00	28.66	16.75	16.55	60.98	57.44	19.70	22.29	2.30	2.18	64.16	65.55
Karnataka Bank	1.29	1.34	21.48	20.78	22.77	24.16	63.39	61.00	10.48	11.90	1.33	1.42	71.11	62.32
Karur Vysya Bank	2.22	2.43	25.28	25.35	20.44	10.29	57.73	50.27	19.28	22.31	2.44	2.72	73.92	54.19
Kotak Mahindra Bank	2.49	1.98	8.55	13.72	28.48	24.87	28.26	31.63	17.75	20.51	17.51	1.77	47.65	46.15
Lakshmi Vilas Bank	1.13	1.17	19.17	19.61	23.71	23.30	59.41	58.35	9.62	11.01	1.23	1.25	50.08	49.19
Lord Krishna Bank	1.29	1.18	20.24	20.39	30.23	29.03	42.72	38.70	10.34	11.24	1.39	1.14	87.53	77.73
Sangli Bank	1.29	0.64	29.23	14.56	18.54	18.41	76.23	74.46	6.89	7.34	0.70	0.65	29.56	23.15
South Indian Bank	1.02	1.00	24.29	23.56	21.54	25.69	66.53	67.59	8.63	9.21	1.05	1.02	40.66	42.11
Tamilnad Mercantile Bank	1.42	1.64	17.50	18.47	11.18	11.21	59.74	NA	12.01	13.32	1.56	1.83	37.69	37.40
United Western Bank	0.50	0.47	10.32	10.62	23.27	22.35	68.38	61.95	4.42	5.20	0.51	0.48	23.13	25.41
UTI Bank	1.13	1.27	25.06	27.06	21.89	25.40	26.40	28.92	10.25	13.09	1.13	1.33	59.61	49.24

FOREIGN BANKS

(In per cent)	Return on assets		Return on equity		Non-interest income to gross income		Staff expenses to operating expenses		Net profit margin		Net profit to deposits		Net profit to spread	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
ABN Amro	1.74	1.95	17.15	18.66	25.42	33.26	28.43	27.61	14.67	17.08	2.91	3.33	39.88	43.37
Abu Dhabi Commercial	0.17	0.50	5.21	14.33	5.95	4.88	29.18	38.48	1.62	5.61	0.18	0.53	19.14	59.14
American Express Bank	NEG	NEG	NEG	NEG	38.43	41.86	37.09	37.83	NEG	NEG	NEG	NEG	NEG	NEG
Antwerp Diamond Bank N.V.	0.72	1.58	1.54	4.99	6.60	14.42	35.60	37.62	7.30	24.84	2.41	13.31	10.70	39.35
Arab Bangladesh Bank	2.78	3.68	5.93	7.10	43.63	52.19	30.16	31.41	33.02	40.88	5.46	10.01	70.21	101.69
Bank Internasional Indonesia	2.11	NEG	2.41	NEG	17.05	3.37	8.58	18.58	38.89	NEG	20.10	NEG	61.62	NEG
Bank of America	1.72	1.28	13.69	9.60	18.82	22.51	37.77	42.20	20.21	17.75	5.51	4.04	69.16	54.64
Bank of Bahrain & Kuwait	1.06	0.12	8.17	0.90	21.46	26.65	42.52	40.16	10.24	1.54	1.54	0.19	61.47	11.42
Bank of Ceylon	0.28	0.38	0.95	1.38	13.43	32.68	25.40	21.51	3.46	4.68	0.58	0.71	8.95	17.60
Bank of Nova Scotia	0.69	0.66	7.64	6.86	14.98	25.81	31.73	36.77	6.83	9.43	1.25	1.06	27.37	40.73
Bank of Tokyo	3.00	7.26	12.71	21.89	21.38	50.53	63.87	59.86	26.51	52.57	6.17	14.27	62.31	144.48
Barclays Bank	3.23	6.00	9.13	19.43	77.12	79.59	53.97	75.81	23.24	48.42	27.08	80.30	347.94	312.24
BNP Paribas	NEG	NEG	NEG	NEG	11.90	19.96	39.65	47.53	NEG	NEG	NEG	NEG	NEG	NEG
Calyon Bank	0.30	0.42	3.22	3.04	9.79	NEG	42.67	38.22	3.94	6.84	0.52	0.71	15.74	17.81
Cho Hung Bank	2.27	2.24	6.96	6.53	20.77	30.36	30.97	28.19	18.81	28.32	6.75	6.93	34.49	51.49
Citibank	1.68	2.08	20.27	23.70	27.63	28.01	22.55	24.97	14.31	18.05	2.21	2.79	41.22	42.16
Credit Lyonnais	0.61	0.69	4.61	4.08	24.19	22.46	43.92	50.08	5.34	7.02	0.86	1.04	46.45	42.80
DBS	1.55	NEG	8.44	NEG	11.21	8.73	46.43	50.44	16.85	NEG	5.44	NEG	36.72	NEG
Deutsche Bank	3.01	3.77	22.14	31.04	52.09	66.77	36.40	37.00	24.63	30.11	8.77	10.77	110.19	375.72
HSBC	0.75	1.70	8.52	16.58	24.56	33.28	38.12	37.08	7.66	18.58	1.17	2.42	24.97	56.98
ING Bank	NEG	NEG	NEG	NEG	27.23	63.52	57.99	14.49	NEG	NEG	NEG	NA	NEG	NEG
JP Morgan Chase Bank	3.84	2.47	9.88	7.62	47.82	35.64	57.24	53.38	33.82	27.71	10.27	4.11	87.68	56.85
Krung Thai Bank Public Co	NEG	1.39	NEG	2.00	5.85	4.63	21.26	24.09	NEG	22.67	NEG	4.74	NEG	26.00
Mashreq Bank	2.70	1.71	27.48	11.64	17.71	6.66	24.04	29.29	21.92	16.44	3.99	2.17	94.68	73.23
Mizuho Corporate Bank	0.28	2.33	1.28	6.04	12.60	13.26	41.81	44.23	3.17	30.56	0.67	13.79	11.47	53.29
Oman International	NEG	NEG	NEG	NEG	29.70	24.03	42.05	27.12	NEG	NEG	NEG	NEG	NA	NA
Societe Generale	NEG	2.32	NEG	10.34	22.24	40.48	47.29	43.79	NEG	30.17	NEG	3.64	NEG	108.81
Standard Chartered Bank	3.45	1.87	39.56	21.56	19.69	21.70	28.51	28.44	30.02	18.51	4.75	2.99	75.41	41.06
Sumitomo Mitsui Banking Corpn	NEG	NEG	NEG	NEG	11.03	12.02	32.02	41.66	NEG	NEG	NEG	NEG	NEG	NEG
UFJ Bank	0.32	1.75	0.76	2.70	11.56	18.64	29.49	32.10	4.44	29.03	0.96	9.75	9.09	41.26

FINANCIAL MANAGEMENT

PUBLIC SECTOR BANKS

(In per cent)	Average cost of deposits		Average yield on assets		Average yield on advances		Average yield on investments		Spread to total assets		Capital adequacy ratio		NPA to net advances	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
Allahabad Bank	6.71	5.41	9.73	8.51	10.53	9.49	10.23	9.33	3.24	3.13	11.15	12.52	7.08	2.37
Andhra Bank	6.89	5.63	9.62	8.62	11.54	10.09	9.67	9.13	3.05	3.37	13.62	13.71	1.79	0.93
Bank of Baroda	5.89	4.83	8.28	7.61	8.89	7.90	10.01	8.60	2.75	3.02	12.65	13.91	3.72	2.99
Bank of India	5.52	4.57	8.12	7.19	8.80	7.48	8.70	8.03	2.67	2.59	12.02	13.01	5.37	4.50
Bank of Maharashtra	6.46	5.58	8.98	7.72	9.98	8.06	10.48	9.83	2.72	2.40	12.05	11.88	4.82	2.46
Canara Bank	6.21	5.20	8.68	7.72	9.76	8.67	10.01	9.04	2.76	2.69	12.50	12.66	3.59	2.89
Central Bank	6.15	5.20	9.25	8.41	10.26	9.71	10.77	9.25	3.32	3.35	10.51	12.43	6.74	5.57
Corporation Bank	6.25	5.30	8.43	7.94	8.86	7.64	10.29	10.24	3.02	3.31	18.50	20.11	1.65	1.80
Dena Bank	7.06	6.15	9.09	8.20	10.93	9.16	10.36	9.52	2.82	2.67	6.02	9.48	11.83	9.40
Indian Bank	6.51	5.24	7.71	7.16	9.80	8.88	9.96	9.23	2.32	2.85	10.85	12.82	6.15	2.71
Indian Overseas Bank	6.34	5.26	9.10	8.49	10.55	9.80	9.88	9.38	2.97	3.38	11.30	12.49	5.23	2.85
Oriental Bank of Commerce	6.97	5.46	9.98	8.80	10.29	9.00	11.33	10.35	3.57	3.55	14.04	14.47	1.40	Nil
Punjab & Sind Bank	6.66	5.63	9.09	8.67	10.57	10.01	10.30	9.75	2.67	3.29	10.43	11.06	10.89	9.62
Punjab National Bank	5.95	4.80	9.41	8.25	9.95	8.86	10.60	9.67	3.62	3.54	12.02	13.10	3.86	0.98
SB of Bikaner & Jaipur	6.95	5.80	8.59	8.23	10.32	8.99	10.24	10.23	3.07	3.54	13.08	12.93	4.13	1.24
SB of Hyderabad	6.74	5.90	8.57	7.80	10.05	8.93	9.94	8.86	2.86	2.75	14.91	14.29	3.25	0.65
SB of Indore	6.84	5.75	9.30	8.57	10.28	8.57	9.79	9.96	3.23	3.48	13.09	12.39	2.66	Nil
SB of Mysore	7.03	5.64	9.56	8.42	10.38	9.65	10.72	9.37	3.41	3.30	11.62	11.53	5.19	2.96
SB of Patiala	6.03	5.21	9.10	7.84	10.13	8.33	10.14	8.31	3.69	3.06	13.57	13.56	1.49	Nil
SB of Saurashtra	6.95	5.73	8.69	8.05	9.55	8.46	10.92	9.66	2.79	3.15	13.68	14.53	3.53	Nil
SB of Travancore	6.82	5.59	8.92	8.09	9.51	8.55	10.06	8.80	2.75	2.85	11.30	11.36	3.06	1.39
State Bank of India	7.12	5.90	8.59	7.77	8.69	7.62	9.61	8.78	2.65	2.74	13.50	13.53	4.50	3.48
Syndicate Bank	5.51	4.42	8.69	7.56	9.83	8.61	9.94	8.63	3.51	3.03	11.03	11.49	4.29	2.58
UCO Bank	6.32	5.18	8.43	7.87	9.71	8.84	9.98	8.52	2.53	2.73	10.04	11.88	4.36	3.65
Union Bank of India	6.37	5.52	9.03	8.26	10.01	8.79	10.43	9.27	2.93	2.98	12.41	12.32	4.91	2.87
United Bank of India	6.77	5.82	9.44	8.52	10.26	8.75	10.97	9.95	2.97	3.02	15.17	17.04	5.52	3.75
Vijaya Bank	6.25	5.53	9.49	8.99	10.74	10.28	10.64	9.44	3.37	3.48	12.66	14.11	2.61	0.91

PRIVATE BANKS

(In per cent)	Average cost of deposits		Average yield on assets		Average yield on advances		Average yield on investments		Spread to total assets		Capital adequacy ratio		NPA to net advances	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
Bank of Punjab	6.74	4.98	8.65	7.45	10.35	8.66	11.33	9.62	2.30	2.65	13.59	12.64	7.17	4.69
Bank of Rajasthan	6.21	4.86	8.64	6.90	10.14	8.48	10.24	8.04	2.95	2.25	11.29	11.18	6.80	2.99
Bharat Overseas Bank	5.66	4.76	7.74	7.55	8.93	8.27	9.55	9.48	2.48	3.03	13.87	16.25	3.31	2.26
Catholic Syrian Bank	7.52	6.20	9.45	8.74	11.57	10.24	10.93	9.53	2.32	2.84	9.66	11.23	7.90	4.65
Centurion Bank	7.01	6.17	10.21	10.04	14.39	14.11	8.24	8.38	3.01	3.66	1.95	4.41	7.51	4.43
City Union Bank	7.76	6.94	9.62	9.50	11.64	11.47	9.95	9.65	2.53	3.02	13.95	13.36	8.21	6.37
Development Credit Bank	7.30	5.60	8.36	7.19	8.88	8.53	10.82	6.82	1.62	1.77	10.08	14.14	7.76	4.87
Dhanlakshmi Bank	7.40	5.84	9.48	8.40	10.81	10.32	11.21	9.03	2.53	2.84	10.45	13.56	9.25	6.68
Federal Bank	7.36	5.92	9.95	8.73	11.57	10.26	10.19	8.68	2.78	2.79	11.23	11.48	4.95	2.89
HDFC Bank	5.31	3.93	7.43	7.01	8.37	7.52	8.77	8.10	2.70	3.16	11.12	11.66	0.37	0.16
ICICI Bank	6.18	5.20	8.88	7.67	11.99	10.53	8.16	6.22	1.33	1.50	11.10	10.36	5.21	2.21
IDBI Bank	5.76	3.68	8.21	7.04	9.93	8.32	8.73	7.24	2.54	2.55	9.56	10.38	1.18	0.20
IndusInd Bank	6.01	5.05	7.39	7.89	8.55	10.59	9.72	8.00	1.86	2.10	12.13	12.75	4.25	2.72
ING Vysya Bank	7.36	5.89	8.16	7.50	9.77	8.83	9.37	7.01	1.89	1.85	9.81	11.05	3.55	2.60
J&K Bank	6.27	5.26	9.06	8.01	10.53	9.50	10.01	8.75	3.13	2.92	16.48	16.88	1.58	1.48
Karnataka Bank	8.43	7.03	9.53	8.55	10.93	9.73	9.87	8.70	1.67	2.02	13.44	13.03	7.36	4.98
Karur Vysya Bank	7.07	6.04	9.14	9.75	10.44	9.80	9.83	13.24	2.74	4.18	17.01	17.11	4.20	2.32
Kotak Mahindra Bank	9.79	2.27	10.03	7.24	15.12	12.62	2.09	4.02	4.38	2.93	25.97	15.25	0.11	0.17
Lakshmi Vilas Bank	7.43	6.34	8.96	8.15	10.58	9.50	9.20	8.51	2.13	2.18	11.35	13.79	7.15	5.40
Lord Krishna Bank	7.88	6.49	8.68	7.46	9.90	8.61	9.87	8.23	1.42	1.30	12.82	16.68	6.33	6.05
Sangli Bank	11.79	4.65	15.29	7.08	21.28	8.18	10.76	6.58	2.19	2.63	14.94	13.68	6.89	6.56
South Indian Bank	7.33	6.15	9.27	8.06	10.94	9.17	10.10	8.88	2.33	2.16	10.75	11.32	5.98	4.55
Tamilnad Mercantile Bank	7.62	NA	10.48	10.96	11.65	NA	12.34	NA	3.58	4.24	18.54	21.07	8.70	5.00
United Western Bank	6.84	5.43	8.59	7.06	9.83	7.86	9.74	8.26	1.99	1.71	10.17	10.13	9.50	8.95
UTI Bank	7.23	4.93	8.62	7.25	11.75	9.28	8.52	8.17	1.64	2.34	10.90	11.21	2.39	1.29

FOREIGN BANKS

ABN Amro	2.83	1.61	8.82	7.62	9.93	7.95	8.89	8.32	3.90	4.23	12.57	13.48	1.54	0.88
Abu Dhabi Commercial	9.49	8.06	9.83	8.45	13.15	10.50	10.32	9.75	0.87	0.83	10.14	14.22	9.68	27.39
American Express Bank	8.04	6.41	9.53	9.31	13.55	15.88	9.87	8.22	3.43	3.74	10.93	10.74	8.69	5.68
Antwerp Diamond Bank N.V.	0.47	0.71	9.22	5.43	7.32	5.82	2.75	7.51	3.37	2.99	92.69	53.22	NA	NA
Arab Bangladesh Bank	1.58	1.27	4.74	4.31	8.99	8.34	4.55	4.48	3.89	4.02	105.64	111.34	1.55	0.37
Bank Internasional Indonesia	6.19	4.28	4.50	3.95	9.38	10.80	14.77	13.64	3.41	2.88	103.98	133.94	15.20	72.15
Bank of America	4.76	4.12	6.90	5.60	7.40	5.15	8.09	7.53	2.52	2.30	21.08	22.92	0.05	Nil
Bank of Bahrain & Kuwait	7.10	5.69	8.12	5.75	10.36	6.32	8.54	6.36	1.72	1.06	17.19	21.06	11.26	17.73
Bank of Ceylon	7.69	6.66	7.06	5.44	10.12	10.93	12.08	6.36	3.07	2.03	32.29	45.26	25.98	21.85
Bank of Nova Scotia	8.32	5.44	8.60	5.17	9.51	4.88	8.80	7.16	2.84	1.41	13.38	13.78	8.64	9.07
Bank of Tokyo	5.86	2.72	8.90	6.83	9.34	8.19	9.71	6.05	5.25	4.82	30.40	32.78	0.07	0.10
Barclays Bank	7.72	1.39	3.18	2.53	3.69	5.03	5.86	5.65	0.83	1.67	45.68	37.16	Nil	Nil
BNP Paribas	7.59	4.25	7.72	6.22	9.63	6.74	8.21	8.45	2.85	2.61	10.74	21.70	3.77	2.70
Calyon Bank	1.61	0.78	6.85	6.95	11.10	8.08	10.68	10.91	2.30	2.87	20.04	24.51	0.51	1.01
Cho Hung Bank	6.10	1.34	9.57	5.52	13.52	6.64	8.93	7.54	7.15	3.73	37.17	54.43	0.48	0.80
Citibank	5.37	4.16	8.47	8.31	11.33	9.93	7.72	10.91	3.76	4.58	11.30	11.11	1.17	1.40
Credit Lyonnais	9.51	8.64	8.68	7.58	10.36	8.03	9.29	10.16	1.28	1.63	20.90	21.70	3.60	2.60
DBS	2.96	3.44	8.17	6.27	11.72	9.54	9.41	4.63	5.47	2.64	15.98	55.49	10.37	Nil
Deutsche Bank	2.39	1.48	5.85	4.17	8.52	5.01	7.38	6.14	2.65	0.84	17.35	14.42	Nil	Nil
HSBC	4.76	3.45	7.39	6.11	9.60	8.40	8.78	6.58	2.88	2.73	18.10	14.54	1.03	0.70
ING Bank	6.21	22.31	5.84	1.09	13.37	6.21	6.61	0.60	2.01	0.46	20.72	56.91	Nil	0.09
JP Morgan Chase Bank	3.31	2.29	5.93	5.74	3.85	NA	7.74	7.87	3.53	4.12	72.95	34.83	Nil	Nil
Krung Thai Bank Public Co	1.54	1.73	7.66	5.86	7.70	9.81	9.24	6.91	6.57	5.27	119.88	115.98	Nil	Nil
Mashreq Bank	9.04	9.05	10.12	9.72	18.07	21.79	9.73	11.05	3.43	2.41	39.38	54.71	Nil	Nil
Mizuho Corporate Bank	7.57	2.71	7.84	6.63	9.13	7.47	7.79	5.52	2.66	4.52	18.50	36.09	0.76	Nil
Oman International	7.92	6.68	3.82	3.84	7.14	6.09	8.32	7.31	-1.72	-0.36	14.62	16.48	42.15	61.37
Societe Generale	4.91	2.46	5.63	4.58	8.76	5.08	6.38	5.06	1.96	1.88	32.63	32.71	Nil	1.37
Standard Chartered Bank	6.13	3.77	9.23	7.93	13.23	10.47	8.80	8.80	3.87	4.23	10.56	10.87	0.31	0.52
Sumitomo Mitsui Banking Corpn	5.98	3.13	9.43	7.61	13.33	10.83	7.27	6.01	5.35	6.16	35.49	52.30	20.21	12.78
UFJ Bank	5.33	2.22	6.32	4.90	7.20	6.91	7.59	4.74	3.37	4.54	67.68	121.69	8.58	Nil

PUBLIC SECTOR BANKS

(In Rs lakh)	Total income per branch		Total income per employee		Operating profit per employee		(In Rs lakh)	Total income per branch		Total income per employee		Operating profit per employee	
	2003	2004	2003	2004	2003	2004		2003	2004	2003	2004	2003	2004
Allahabad Bank	160.93	176.67	15.86	17.73	2.64	4.54	SB of Bikaner & Jaipur	221.16	254.32	13.46	15.82	3.34	5.22
Andhra Bank	254.42	257.56	21.54	22.19	5.81	7.10	SB of Hyderabad	282.87	323.77	18.90	21.99	5.67	7.64
Bank of Baroda	271.06	292.20	18.26	19.77	4.26	6.25	SB of Indore	301.74	323.42	19.73	21.45	6.45	8.12
Bank of India	297.94	296.17	17.55	17.66	4.71	5.22	SB of Mysore	218.55	225.04	13.66	14.42	3.62	4.38
Bank of Maharashtra	198.23	209.14	17.39	18.83	3.71	4.77	SB of Patiala	284.64	338.99	18.08	21.60	6.34	8.61
Canara Bank	337.04	367.75	17.18	19.07	4.20	6.00	SB of Saurashtra	270.35	310.65	15.11	17.57	3.90	6.13
Central Bank	182.21	192.59	14.31	15.41	2.35	3.91	SB of Travancore	280.86	330.81	15.70	18.40	3.79	5.84
Corporation Bank	385.13	376.45	24.55	25.32	7.95	8.45	State Bank of India	407.70	421.21	17.53	18.39	3.70	4.61
Dena Bank	194.65	207.30	20.94	22.74	4.68	6.87	Syndicate Bank	193.58	218.64	13.24	15.34	2.43	4.19
Indian Bank	222.00	248.13	13.76	15.58	2.66	3.66	UCO Bank	199.65	217.25	13.58	14.82	2.49	3.78
Indian Overseas Bank	280.72	308.49	16.38	18.55	3.25	5.47	Union Bank of India	254.00	264.74	19.96	20.87	5.07	5.79
Oriental Bank of Commerce	387.83	397.06	28.40	29.57	8.61	11.27	United Bank of India	196.12	198.04	14.36	14.40	3.13	3.43
Punjab & Sind Bank	178.80	201.89	16.22	15.54	2.86	1.52	Vijaya Bank	239.24	284.73	17.20	21.21	3.69	7.45
Punjab National Bank	216.38	239.85	14.81	16.39	3.93	5.30							

PRIVATE BANKS

Bank of Punjab	456.29	384.03	42.16	32.29	9.38	7.04	ING Vysya Bank	333.20	345.15	23.67	25.96	4.53	5.28
Bank of Rajasthan	178.30	192.05	14.24	16.41	3.53	4.47	J&K Bank	377.66	383.78	24.11	26.92	7.79	9.28
Bharat Overseas Bank	268.14	287.65	20.59	22.36	4.79	5.52	Karnataka Bank	291.86	302.36	24.32	26.02	5.87	7.67
Catholic Syrian Bank	164.53	158.66	16.16	16.47	3.83	4.27	Karur Vysya Bank	302.83	323.71	22.88	25.34	6.97	7.53
Centurion Bank	749.28	650.44	47.57	35.68	2.30	1.09	Kotak Mahindra Bank	3,166.56	2,258.28	49.48	34.43	17.50	11.35
City Union Bank	231.75	267.72	20.41	24.55	5.71	8.44	Lakshmi Vilas Bank	165.22	166.44	17.91	19.16	4.04	4.68
Development Credit Bank	755.69	688.81	33.57	30.63	4.50	3.75	Lord Krishna Bank	232.18	221.22	22.84	20.11	5.26	4.14
Dhanlakhmi Bank	163.13	150.15	19.74	18.81	4.83	5.05	Sangli Bank	NA	NA	8.56	8.33	1.01	1.41
Federal Bank	NA	NA	21.65	23.42	5.65	6.86	South Indian Bank	214.25	223.28	23.60	25.90	6.10	6.85
HDFC Bank	1,073.23	970.82	51.75	53.39	14.82	17.77	Tamilnad Mercantile Bank	NA	NA	23.98	27.70	6.13	7.77
ICICI Bank	3,432.02	2,895.63	114.24	87.88	23.45	17.43	United Western Bank	269.21	259.09	18.99	18.55	4.22	4.13
IDBI Bank	786.74	956.59	52.52	58.64	11.02	17.63	UTI Bank	1,339.49	1,131.31	80.21	61.70	17.54	19.91
IndusInd Bank	1,888.11	2,182.09	105.45	76.11	34.17	25.42							

FOREIGN BANKS

ABN Amro	7,111.61	8,148.64	84.16	89.13	24.81	27.99	Citibank	13,675.34	15,832.87	169.46	156.92	53.78	61.11
Abu Dhabi Commercial	9,789.05	8,587.38	251.00	225.98	16.90	18.02	Credit Lyonnais	4,005.11	3,450.86	157.06	134.01	20.11	21.04
American Express Bank	10,351.70	10,523.42	37.86	37.29	7.81	7.11	DBS	4,001.89	3,245.83	166.75	111.93	62.17	41.03
Antwerp Diamond Bank N.V.	1,222.32	2,381.14	71.90	132.29	15.91	63.91	Deutsche Bank	13,857.96	18,112.04	175.86	216.65	88.00	120.89
Arab Bangladesh Bank	763.39	757.15	31.81	31.55	20.25	21.92	HSBC	5,770.66	6,233.34	58.73	34.01	14.06	12.39
Bank Internasional Indonesia	462.04	386.73	30.80	25.78	-16.69	0.27	ING Bank	1,546.52	248.37	53.33	496.74	-19.23	68.69
Bank of America	8,428.94	7,230.35	162.10	135.91	51.10	44.95	JP Morgan Chase Bank	5,636.18	5,809.22	110.51	103.74	62.64	46.03
Bank of Bahrain & Kuwait	3,571.53	2,700.99	78.50	65.08	16.94	10.21	Krung Thai Bank Public Co	405.60	345.53	36.87	31.41	13.83	8.53
Bank of Ceylon	1,417.75	1,533.04	52.51	56.78	17.09	22.16	Mashreq Bank	2,702.62	1,844.37	300.29	307.39	81.22	52.74
Bank of Nova Scotia	5,307.53	3,799.34	142.68	105.54	39.99	33.81	Mizuho Corporate Bank	3,001.62	2,312.17	69.81	52.55	8.89	19.72
Bank of Tokyo	4,480.60	5,236.14	60.01	92.40	15.51	56.19	Oman International	1,674.56	1,391.29	85.87	75.20	-19.72	-2.40
Barclays Bank	6,279.11	7,421.85	369.36	436.58	251.53	341.99	Societe Generale	2,018.42	2,486.36	62.11	84.28	4.96	32.49
BNP Paribas	3,125.83	2,467.40	79.02	67.70	0.49	10.76	Standard Chartered Bank	4,380.75	4,957.77	83.77	72.24	32.81	30.87
Calyon Bank	4,525.19	2,586.53	177.46	126.17	23.90	-4.60	Sumitomo Mitsui Banking	7,436.62	5,086.72	69.50	49.39	26.14	23.80
Cho Hung Bank	2,004.11	1,458.06	400.82	104.15	227.36	62.21	UFJ Bank	2,483.20	2,031.76	68.98	59.76	25.07	35.73

PUBLIC SECTOR BANKS

	Credit-deposit ratio		Liquid assets ratio		Demand & savings deposits to total deposits		Borrowings to deposits			Credit-deposit ratio		Liquid assets ratio		Demand & savings deposits to total deposits		Borrowings to deposits	
	2003	2004	2003	2004	2003	2004	2003	2004		2003	2004	2003	2004	2003	2004	2003	2004
Allahabad Bank	47.84	48.97	42.83	42.91	43.17	41.90	0.17	0.54	SB of Bikaner & Jaipur	50.75	53.14	48.89	48.58	46.94	45.51	2.34	3.94
Andhra Bank	53.58	55.45	43.64	42.93	30.53	37.34	4.70	3.67	SB of Hyderabad	47.59	47.88	46.97	51.21	33.58	34.39	2.02	3.40
Bank of Baroda	53.81	50.89	39.65	43.18	33.80	36.39	0.94	1.20	SB of Indore	55.24	59.01	48.01	45.12	32.61	34.35	3.26	3.69
Bank of India	65.44	65.50	31.64	33.27	31.75	33.66	6.28	6.37	SB of Mysore	58.02	57.56	43.61	45.44	36.45	36.23	3.72	1.87
Bank of Maharashtra	43.00	43.68	52.01	55.77	32.42	31.79	1.42	1.78	SB of Patiala	61.06	59.08	41.35	47.57	38.09	34.41	2.43	2.22
Canara Bank	54.07	55.61	38.84	41.23	34.81	33.78	0.13	0.87	SB of Saurashtra	52.59	50.13	43.46	50.00	30.84	30.66	4.90	5.45
Central Bank	44.29	42.08	44.52	48.23	40.86	43.27	0.29	0.19	SB of Travancore	56.51	56.95	46.49	48.76	31.26	31.70	0.30	1.37
Corporation Bank	56.62	57.71	41.73	40.09	28.53	33.99	3.70	4.03	State Bank of India	45.63	48.10	51.56	50.44	37.33	40.77	3.14	4.22
Dena Bank	50.11	51.23	38.42	42.19	39.74	41.54	1.38	1.68	Syndicate Bank	52.68	50.45	42.83	48.37	39.40	33.90	0.26	0.52
Indian Bank	45.41	45.95	44.99	45.12	32.22	33.53	1.66	0.98	UCO Bank	49.37	51.78	38.84	41.63	35.02	32.40	1.30	0.98
Indian Overseas Bank	47.60	48.27	47.84	47.88	32.15	34.37	0.97	1.76	Union Bank of India	55.47	57.65	36.48	35.10	36.22	35.78	0.99	1.85
Oriental Bank of Commerce	51.18	54.00	38.74	40.26	28.54	28.56	2.57	1.96	United Bank of India	34.88	34.97	51.92	54.38	42.72	44.83	0.25	0.13
Punjab & Sind Bank	44.61	44.38	43.58	47.04	36.34	41.51	0.19	0.07	Vijaya Bank	44.42	49.77	45.92	42.40	32.20	30.82	1.88	1.60
Punjab National Bank	53.31	53.41	41.56	43.23	46.87	45.87	0.87	1.47									

PRIVATE BANKS

Bank of Punjab	49.09	53.72	38.06	33.86	31.66	38.44	3.96	1.50	ING Vysya Bank	58.15	64.37	30.95	29.94	21.06	24.91	10.17	9.20
Bank of Rajasthan	45.11	36.62	50.49	60.98	36.07	29.77	0.32	2.38	J&K Bank	52.33	51.88	32.58	38.08	33.39	30.26	1.47	1.59
Bharat Overseas Bank	51.70	55.07	42.32	39.66	21.85	25.33	2.59	0.65	Karnataka Bank	47.85	48.41	43.73	35.53	18.52	20.28	1.99	1.95
Catholic Syrian Bank	40.04	45.61	50.92	47.34	22.41	26.32	0.04	0.54	Karur Vysya Bank	62.40	66.78	33.23	32.64	21.47	22.87	5.23	1.75
Centurion Bank	46.28	48.95	41.55	41.83	21.12	27.45	2.13	1.45	Kotak Mahindra Bank	517.92	70.77	21.20	50.80	19.28	59.42	444.05	11.47
City Union Bank	51.81	53.43	45.01	44.57	20.71	20.51	0.48	1.04	Lakshmi Vilas Bank	63.44	62.68	31.10	36.45	26.21	25.72	2.31	0.92
Development Credit Bank	64.60	60.60	32.79	42.50	16.98	18.79	8.20	5.33	Lord Krishna Bank	55.00	51.15	41.48	50.31	11.87	11.49	0.12	0.03
Dhanalakshmi Bank	57.17	55.57	35.59	42.54	24.40	24.87	2.06	0.18	Sangli Bank	33.86	34.39	49.03	48.41	33.38	33.63	0.41	0.02
Federal Bank	57.58	56.98	36.18	38.23	21.15	23.09	0.77	0.94	South Indian Bank	53.55	51.58	45.42	48.00	19.19	20.97	1.38	0.96
HDFC Bank	46.39	55.89	31.35	35.92	42.97	54.72	9.32	7.59	Tamilnad Mercantile Bank	47.77	47.99	31.25	7.56	24.27	NA	1.78	0.65
ICICI Bank	125.00	99.22	30.03	54.51	15.53	22.95	71.21	45.13	United Western Bank	58.72	58.28	33.83	36.59	25.43	29.85	0.96	0.93
IDBI Bank	65.90	72.91	31.93	32.11	34.90	43.31	17.27	14.77	UTI Bank	42.84	43.63	41.90	44.39	23.04	38.08	4.24	2.52
IndusInd Bank	64.25	66.47	32.29	40.08	12.18	11.17	2.75	20.63									

FOREIGN BANKS

ABN Amro	100.44	111.60	32.41	26.28	47.40	56.25	57.55	49.94	Citibank	72.80	72.99	37.65	35.86	33.37	46.15	19.10	17.12
Abu Dhabi Commercial	16.70	12.31	33.70	46.88	6.52	6.94	0.57	NA	Credit Lyonnais	70.45	60.69	39.62	49.50	3.84	18.57	3.02	5.11
American Express Bank	59.51	47.38	40.86	47.35	22.86	24.70	12.56	4.73	DBS	167.36	60.15	38.18	80.07	10.01	5.65	96.75	1.14
Antwerp Diamond Bank N.V.	475.89	581.83	26.52	39.28	89.27	84.45	97.86	617.34	Deutsche Bank	79.06	82.76	57.61	61.41	60.59	59.05	140.24	185.62
Arab Bangladesh Bank	46.46	37.84	72.57	71.44	66.51	57.79	4.33	NA	HSBC	63.79	61.33	40.19	40.80	33.90	46.24	24.78	15.61
Bank Internasional Indonesia	188.19	99.54	19.31	49.48	24.44	37.27	NA	101.51	ING Bank	45.08	294.72	35.95	15.81	3.87	NA	933.13	NA
Bank of America	180.56	202.83	26.22	33.54	47.90	62.43	163.80	158.94	JP Morgan Chase Bank	1.29	NA	88.28	84.95	47.53	20.49	113.12	7.30
Bank of Bahrain & Kuwait	69.59	72.19	39.54	42.40	8.34	17.30	21.60	32.48	Krung Thai Bank Public Co	105.58	83.51	69.07	64.76	75.51	56.18	NA	3.03
Bank of Ceylon	107.38	79.13	42.82	61.64	22.23	36.52	34.21	30.30	Mashreq Bank	18.97	10.19	39.84	49.14	7.74	7.80	2.02	NA
Bank of Nova Scotia	101.60	110.67	28.84	30.86	6.90	6.79	36.20	60.00	Mizuho Corporate Bank	138.71	190.32	29.68	26.96	4.01	26.55	61.24	144.82
Bank of Tokyo	77.90	74.94	42.12	46.79	44.18	54.59	NA	7.55	Oman International	9.64	7.05	64.93	64.35	12.27	19.89	5.97	15.27
Barclays Bank	3.33	2.46	35.92	26.19	4.63	9.11	227.13	121.12	Societe Generale	90.25	47.68	60.26	64.12	15.56	6.96	211.12	35.15
BNP Paribas	91.58	82.54	30.91	44.60	23.89	28.54	44.72	35.86	Standard Chartered Bank	80.48	76.92	27.12	25.90	36.81	44.83	26.85	30.70
Calyon Bank	35.63	23.60	55.51	58.93	34.71	30.50	20.53	8.98	Sumitomo Mitsui Banking	170.07	162.64	34.61	46.46	56.34	53.74	142.72	66.27
Cho Hung Bank	131.38	103.94	21.22	57.73	42.79	43.43	8.96	83.48	UFJ Bank	125.53	151.58	40.11	59.45	29.48	48.43	22.56	49.95

PUBLIC SECTOR BANKS

(In per cent)	Advances growth		Investments growth		Deposits growth		Commission fee growth		Net profit growth	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
Allahabad Bank	19.67	22.31	13.98	25.73	12.34	23.62	-0.18	13.09	106.94	179.16
Andhra Bank	18.96	11.92	24.92	-1.90	13.90	8.92	13.17	16.19	99.23	15.02
Bank of Baroda	5.01	0.72	26.63	25.98	7.50	9.82	12.65	0.10	41.55	25.13
Bank of India	11.28	7.56	10.65	11.16	7.57	10.77	10.73	4.69	67.25	18.49
Bank of Maharashtra	15.18	23.38	19.10	18.15	15.92	19.26	-2.28	5.37	52.68	37.17
Canara Bank	22.17	17.71	31.17	17.51	12.60	19.77	11.58	5.94	37.43	31.32
Central Bank	4.53	2.48	23.44	20.58	8.54	9.27	5.11	4.16	87.09	102.32
Corporation Bank	9.48	15.47	32.44	0.14	14.80	6.75	-5.33	12.16	35.02	21.19
Dena Bank	12.13	11.57	11.14	14.54	7.40	11.27	-0.98	6.36	905.00	101.85
Indian Bank	12.53	15.08	19.59	12.52	12.38	12.69	9.14	0.94	468.43	114.87
Indian Overseas Bank	15.07	16.32	23.45	8.43	15.37	13.04	9.61	14.11	80.75	23.23
Oriental Bank of Commerce	10.73	25.54	7.90	13.62	4.64	19.67	4.33	6.88	42.55	50.14
Punjab & Sind Bank	5.65	2.34	8.57	8.64	5.94	3.16	3.79	-0.45	-80.76	100.49
Punjab National Bank	17.05	17.39	20.64	23.79	18.23	15.96	10.60	14.98	49.75	31.64
SB of Bikaner & Jaipur	15.13	26.92	21.79	9.78	13.88	17.79	-1.63	12.06	23.57	48.33
SB of Hyderabad	14.72	22.26	27.38	19.96	18.37	17.76	3.79	9.04	33.07	26.48
SB of Indore	20.96	23.60	13.38	5.68	16.45	12.99	11.00	14.01	60.13	12.95
SB of Mysore	7.04	19.88	14.47	15.25	5.73	22.97	6.25	11.19	75.92	52.16
SB of Patiala	23.82	21.77	42.37	36.79	28.16	25.76	25.15	21.60	38.24	33.64
SB of Saurashtra	13.08	12.73	32.25	23.59	19.09	17.90	-0.73	9.65	12.85	91.67
SB of Travancore	23.34	21.39	26.15	34.08	18.33	23.83	12.38	6.53	41.44	43.01
State Bank of India	14.03	14.65	18.74	7.73	9.45	7.60	5.71	4.82	27.69	18.55
Syndicate Bank	9.54	26.63	16.06	29.61	7.40	38.89	6.19	15.02	37.35	26.15
UCO Bank	24.35	29.54	14.92	24.57	16.74	25.21	10.99	8.24	26.12	109.85
Union Bank of India	19.32	15.33	25.71	15.86	12.45	12.98	10.34	9.12	75.94	28.83
United Bank of India	7.75	8.32	8.43	10.10	7.24	8.21	4.45	7.33	156.38	3.24
Vijaya Bank	27.23	40.09	20.39	22.29	15.93	23.47	-3.53	7.63	50.16	109.25

PRIVATE BANKS

Bank of Punjab	11.52	30.96	8.29	5.85	7.04	15.25	18.05	44.08	-10.86	16.21
Bank of Rajasthan	13.56	9.47	40.34	64.73	33.82	39.75	13.23	-2.00	69.73	0.90
Bharat Overseas Bank	28.04	20.68	21.63	15.33	17.87	15.00	5.69	3.35	25.37	22.99
Catholic Syrian Bank	21.45	29.07	33.30	0.53	9.87	10.67	6.13	17.83	21.64	25.12
Centurion Bank	-19.61	18.47	-18.58	0.49	-19.81	6.85	25.15	8.26	-	-
City Union Bank	19.88	27.63	20.63	16.36	17.41	22.84	12.18	9.94	17.37	70.91
Development Credit Bank	10.14	-1.96	1.29	70.31	-0.94	22.34	22.80	1.93	1.42	-49.74
Dhanlakshmi Bank	17.74	5.38	3.65	32.56	10.90	17.30	-5.19	1.01	49.10	16.39
Federal Bank	19.82	23.85	21.21	21.00	23.51	23.10	9.67	19.52	28.00	29.80
HDFC Bank	72.52	50.95	11.53	43.84	26.75	35.90	43.72	35.52	30.49	31.45
ICICI Bank	13.28	16.55	-1.19	20.53	50.13	41.39	244.58	35.36	366.97	35.73
IDBI Bank	39.56	71.07	-0.29	62.35	15.24	66.57	93.98	54.89	35.65	86.28
IndusInd Bank	-4.06	46.08	2.02	56.67	2.35	30.27	-11.00	-10.16	77.69	190.63
ING Vysya Bank	27.01	25.57	1.20	12.22	13.95	14.06	15.96	8.15	25.60	-31.67
J&K Bank	24.71	15.90	17.13	25.43	13.66	27.17	24.23	17.87	30.00	20.30
Karnataka Bank	14.11	19.70	27.85	10.07	18.43	13.45	5.59	10.58	20.84	20.93
Karur Vysya Bank	35.95	20.30	19.90	17.77	22.53	15.42	11.97	10.58	15.17	28.87
Kotak Mahindra Bank	23.61	69.04	110.34	307.94	45.49	1,636.46	46.28	187.16	-17.54	75.10
Lakshmi Vilas Bank	12.68	15.59	14.64	29.10	11.85	18.96	-14.14	-0.47	13.04	20.15
Lord Krishna Bank	10.76	22.17	5.29	58.02	10.71	38.95	-6.56	8.92	16.93	14.32
Sangli Bank	NA	14.10	NA	13.29	NA	10.82	NA	-9.93	NA	3.20
South Indian Bank	11.82	16.16	37.55	32.10	15.91	20.68	-18.18	4.82	15.89	16.59
Tamilnad Mercantile Bank	10.57	7.86	17.98	9.88	9.51	7.83	2.71	-100.00	15.20	26.52
United Western Bank	18.35	19.04	14.64	26.01	20.04	19.27	-8.21	-2.01	6.76	12.58
UTI Bank	34.15	30.40	38.09	-0.62	38.07	23.51	47.27	26.88	43.27	44.82

(In per cent)	Advances growth		Investments growth		Deposits growth		Commission fee growth		Net profit growth	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
FOREIGN BANKS										
ABN Amro	21.34	23.01	40.19	-2.26	3.23	16.61	155.71	51.90	14.32	33.36
Abu Dhabi Commercial	-8.50	-38.78	3.48	2.00	6.38	2.68	-10.55	-2.99	-63.04	204.13
American Express Bank	-23.61	6.09	4.12	-25.31	7.09	16.78	21.54	20.52	-	-
Antwerp Diamond Bank N.V.	NA	69.22	NA	102.23	NA	20.20	NA	552.25	NA	562.91
Arab Bangladesh Bank	-24.47	-31.95	48.84	11.05	13.55	-33.05	36.12	13.25	0.25	22.81
Bank Internasional Indonesia	114.09	-81.14	72.83	-25.15	67.67	44.53	-84.51	42.65	807.98	-
Bank of America	12.47	-7.24	-2.37	6.22	-18.91	2.85	-27.29	-23.33	-1.67	-24.68
Bank of Bahrain & Kuwait	21.56	-13.90	8.02	24.42	6.38	-9.02	-6.10	-7.56	-15.07	-88.66
Bank of Ceylon	-10.74	-25.71	11.48	91.82	4.48	18.31	21.85	0.25	1,364.78	46.18
Bank of Nova Scotia	-22.66	38.32	-10.00	18.34	-21.44	16.87	-6.29	-22.48	-37.64	-1.15
Bank of Tokyo	-37.19	-2.59	-32.79	57.48	-34.61	0.25	9.91	-34.43	-31.99	131.78
Barclays Bank	-66.43	11.27	51.79	-7.65	-35.58	-16.93	-87.89	656.68	106.78	146.33
BNP Paribas	-6.44	-7.58	-38.20	9.10	-3.35	9.97	9.66	-5.98	-	-
Calyon Bank	-17.78	-79.83	-27.95	-8.55	-10.42	-26.79	37.88	-41.07	-74.09	-0.82
Cho Hung Bank	-23.32	-40.65	-19.66	30.95	-26.72	6.72	17.39	-10.08	-38.36	9.53
Citibank	10.92	20.83	17.13	-4.92	16.40	15.35	18.80	15.26	20.29	46.01
Credit Lyonnais	-13.07	-22.30	79.82	-16.21	-1.95	-6.24	5.13	-8.69	102.46	13.20
DBS	-19.55	-43.30	-38.47	221.67	-6.69	202.72	28.83	-35.51	-37.51	-
Deutsche Bank	-14.85	30.51	32.10	-7.38	-21.46	30.20	27.58	3.35	38.75	59.79
HSBC	4.67	17.38	41.36	17.20	3.73	27.10	8.33	22.99	-9.76	161.96
ING Bank	-53.12	-96.74	-79.95	-87.15	-94.69	-100.00	1.69	-77.59	-	-
JP Morgan Chase Bank	-100.00	NA	264.59	-44.20	180.67	110.99	-98.61	15.89	59.25	-15.56
Krung Thai Bank Public Co	20.08	32.91	79.90	10.14	279.18	3.03	-15.42	0.06	-	-
Mashreq Bank	-54.07	-57.85	-32.64	-11.31	-24.82	-5.97	-24.30	-29.36	44.90	-48.83
Mizuho Corporate Bank	-19.00	-3.11	7.76	-49.88	-10.38	-64.13	12.70	-45.30	-	641.52
Oman International	-42.24	-37.49	-17.53	28.25	-17.72	-19.71	-34.02	-11.50	-	-
Societe Generale	-41.91	96.78	88.89	66.35	-4.44	222.44	-8.76	28.08	-	-
Standard Chartered Bank	44.38	23.85	45.69	-1.41	91.00	10.81	28.26	6.34	108.45	-30.22
Sumitomo Mitsui Banking Corpn	-18.70	-44.07	-21.10	-14.23	-31.00	-20.91	12.66	-15.83	-	-
UFJ Bank	-4.81	-46.40	-27.18	-40.53	-31.43	-47.50	-18.73	113.80	582.24	435.00

SOURCES OF FUNDS

PUBLIC SECTOR BANKS

(In Rs crore)	Capital		Reserves		Deposits		Borrowings		Other liabilities		Total	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
Allahabad Bank	346.70	346.70	823.59	1,205.23	25,463.38	31,476.61	43.69	168.99	1,373.55	1,506.75	28,050.92	34,704.28
Andhra Bank	400.00	400.00	715.43	1,052.58	21,061.85	22,940.52	990.63	843.00	1,510.45	1,772.85	24,678.36	27,008.95
Bank of Baroda	294.34	294.53	4,092.63	4,836.40	66,441.40	72,967.32	625.33	875.11	4,970.88	6,135.31	76,424.58	85,108.66
Bank of India	488.14	488.14	3,052.64	3,521.52	64,098.45	71,003.12	4,026.93	4,520.78	4,628.05	5,326.43	74,294.21	84,859.99
Bank of Maharashtra	330.52	430.52	649.75	1,005.01	22,175.75	26,445.93	314.82	469.92	1,433.79	3,861.60	24,904.63	32,212.97
Canara Bank	410.00	410.00	3,738.83	4,841.64	72,094.82	86,344.56	93.82	754.90	5,717.46	7,188.30	82,054.93	99,539.39
Central Bank	1,124.14	1,124.14	1,299.82	1,850.39	51,165.12	55,908.60	146.99	107.97	3,369.08	4,354.26	57,105.16	63,345.35
Corporation Bank	143.44	143.44	2,226.76	2,625.21	21,724.57	23,190.93	803.34	934.13	1,373.86	2,259.98	26,271.98	29,153.69
Dena Bank	206.82	206.82	791.60	848.39	16,491.26	18,349.18	228.21	308.37	2,444.07	2,447.47	20,161.96	22,160.24
Indian Bank	4,573.96	4,573.96	556.18	963.87	27,015.93	30,444.40	449.21	298.92	2,779.94	2,872.92	35,375.22	39,154.07
Indian Overseas Bank	444.80	544.80	1,014.79	1,536.29	36,698.59	41,482.58	355.97	729.47	2,640.57	3,028.88	41,154.72	47,322.02
Oriental Bank of Commerce	192.54	192.54	1,916.80	2,484.26	29,809.09	35,673.50	766.02	700.50	1,314.42	1,955.76	33,998.86	41,006.56
Punjab & Sind Bank	243.06	243.06	214.38	223.54	13,223.62	13,642.03	24.76	10.07	785.08	892.70	14,490.91	15,011.39
Punjab National Bank	265.30	265.30	3,767.69	4,746.50	75,813.50	87,916.40	662.16	1,289.06	5,713.15	8,114.48	86,221.80	102,331.74
SB of Bikaner & Jaipur	50.00	50.00	853.45	1,098.57	13,279.71	15,642.31	310.54	615.88	3,495.00	2,849.66	17,988.70	20,256.42
SB of Hyderabad	17.25	17.25	1,233.69	1,556.52	20,598.94	24,257.85	416.42	825.41	3,865.24	3,989.07	26,131.54	30,646.10
SB of Indore	17.50	17.50	566.16	772.67	9,221.28	10,418.67	300.28	384.83	1,258.55	1,450.25	11,363.77	13,043.92
SB of Mysore	36.00	36.00	394.96	545.97	9,013.12	11,083.70	335.41	207.33	1,556.27	1,885.05	11,335.75	13,758.06
SB of Patiala	24.75	24.75	1,387.43	1,706.10	17,869.68	22,473.28	433.99	498.06	1,573.06	2,194.56	21,288.90	26,896.75
SB of Saurashtra	314.00	314.00	311.44	453.41	9,054.09	10,674.76	443.89	581.99	1,329.82	813.10	11,453.24	12,837.26
SB of Travancore	50.00	50.00	672.80	875.26	15,926.28	19,721.37	48.41	270.60	2,335.67	3,086.09	19,033.16	24,003.31
State Bank of India	526.30	526.30	16,677.08	19,704.98	296,123.28	318,618.67	9,303.62	13,431.33	53,246.21	55,534.00	375,876.50	407,815.28
Syndicate Bank	471.95	471.95	1,107.64	1,433.32	30,660.54	42,584.82	78.77	222.45	2,116.53	2,510.64	34,435.43	47,223.18
UCO Bank	599.36	799.36	606.29	983.70	31,343.39	39,244.26	407.21	386.37	1,957.82	2,384.13	34,914.08	43,797.82
Union Bank of India	460.12	460.12	2,106.71	2,627.02	44,748.62	50,558.93	442.07	934.24	3,302.97	3,736.37	51,060.49	58,316.68
United Bank of India	1,810.87	1,810.87	150.87	148.54	21,031.29	22,758.21	51.68	29.49	1,223.83	1,095.46	24,268.53	25,842.57
Vijaya Bank	333.52	433.52	477.75	902.02	17,019.81	21,015.05	320.82	336.65	920.39	1,383.78	19,072.28	24,071.02
Total	14,175.37	14,675.56	51,407.19	64,548.91	1,079,167.36	1,226,837.56	22,424.99	30,735.81	118,235.71	134,629.85	1,285,410.62	1,471,427.69

PRIVATE BANKS

(In Rs crore)	Capital		Reserves		Deposits		Borrowings		Other liabilities		Total	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
Bank of Punjab	105.00	105.00	109.58	138.73	3,589.60	4,136.88	142.28	61.96	340.26	396.89	4,286.73	4,839.46
Bank of Rajasthan	105.97	107.57	179.25	221.91	5,299.24	7,405.89	17.21	176.32	527.86	543.62	6,129.52	8,455.30
Bharat Overseas Bank	15.75	15.75	124.55	156.43	2,149.10	2,471.52	55.65	15.98	95.24	157.16	2,440.29	2,816.85
Catholic Syrian Bank	10.58	10.64	129.44	183.37	3,506.20	3,880.45	1.52	21.07	214.88	211.77	3,862.62	4,307.31
Centurion Bank	152.47	56.75	23.35	136.20	2,834.71	3,028.79	60.48	43.97	314.46	283.16	3,385.47	3,548.87
City Union Bank	24.00	24.00	140.77	178.85	2,317.37	2,846.65	11.16	29.63	128.88	112.26	2,622.18	3,191.39
Development Credit Bank	28.15	39.36	218.20	247.00	3,657.09	4,474.18	299.92	238.58	203.82	393.51	4,407.19	5,392.62
Dhanlakhmi Bank	32.06	32.06	88.32	102.01	1,837.89	2,155.77	37.90	3.92	110.09	151.03	2,106.26	2,444.80
Federal Bank	21.72	21.76	507.75	627.08	10,947.42	13,476.68	84.68	126.72	640.07	862.03	12,201.63	15,114.27
HDFC Bank	282.05	284.79	1,969.69	2,408.54	22,376.07	30,408.86	2,084.65	2,307.82	3,711.62	6,896.98	30,424.08	42,306.99
ICICI Bank	962.66	966.40	6,320.65	7,394.16	48,169.31	68,108.58	34,302.42	30,740.24	17,056.93	18,019.49	106,811.97	125,228.87
IDBI Bank	140.08	214.24	214.21	404.03	6,032.30	10,048.16	1,041.49	1,484.53	500.64	851.25	7,928.72	13,002.20
IndusInd Bank	219.27	290.42	382.99	510.00	8,597.87	11,200.26	236.79	2,310.35	464.14	775.43	9,901.06	15,086.46
ING Vysya Bank	22.62	22.65	684.37	724.67	9,186.62	10,478.07	933.85	964.34	631.36	1,008.59	11,458.82	13,198.32
J&K Bank	48.20	48.25	1,193.80	1,545.49	14,674.90	18,661.38	215.90	297.01	660.96	653.63	16,793.75	21,205.76
Karnataka Bank	40.43	40.43	542.98	657.72	8,291.72	9,406.94	165.34	183.28	224.36	288.26	9,264.83	10,576.63
Karur Vysya Bank	16.41	17.98	542.27	694.05	5,121.92	5,911.48	267.76	103.19	225.35	380.74	6,173.71	7,107.43
Kotak Mahindra Bank	59.21	59.53	482.25	546.78	256.81	4,459.34	1,140.36	511.63	213.98	239.67	2,152.61	5,816.95
Lakshmi Vilas Bank	11.51	11.51	180.58	215.13	2,770.50	3,295.82	64.11	30.23	170.04	268.66	3,196.74	3,821.35
Lord Krishna Bank	56.69	56.69	62.59	82.55	1,663.29	2,311.22	1.93	0.63	73.17	153.47	1,857.67	2,604.56
Sangli Bank	20.41	22.25	60.00	63.97	1,677.78	1,859.36	6.88	0.35	52.22	46.52	1,817.29	1,992.45
South Indian Bank	35.77	35.78	285.22	359.11	6,861.27	8,280.03	94.88	79.45	351.52	499.68	7,628.66	9,254.05
Tamilnad Mercantile Bank	0.28	0.28	396.60	476.54	4,084.58	4,404.27	72.77	28.47	167.42	179.92	4,721.65	5,089.49
United Western Bank	29.89	29.89	249.07	274.08	5,391.09	6,430.19	51.74	60.03	249.85	345.15	5,971.63	7,139.34
UTI Bank	230.19	231.58	688.75	906.47	16,964.72	20,953.90	719.31	527.75	1,010.22	1,530.46	19,613.18	24,150.17
Total	2,671.35	2,745.56	15,777.22	19,254.88	198,259.37	260,094.68	42,110.98	40,347.45	28,339.34	35,249.32	287,158.27	357,691.89

FOREIGN BANKS

ABN Amro	169.02	169.02	767.36	982.66	5,022.30	5,856.44	2,890.50	2,924.93	532.08	676.72	9,381.25	10,609.77
Abu Dhabi Commercial	0.20	0.20	62.25	71.89	1,768.65	1,815.98	10.00	-	67.97	68.30	1,909.07	1,956.38
American Express Bank	47.77	62.40	205.20	181.63	2,387.93	2,788.52	300.00	132.01	229.97	238.91	3,170.86	3,403.46
Antwerp Diamond Bank N.V.	114.71	114.71	0.89	6.81	36.97	44.44	36.18	274.36	58.97	62.09	247.74	502.41
Arab Bangladesh Bank	36.98	36.98	5.97	7.25	46.19	30.93	2.00	-	1.25	0.58	92.39	75.74
Bank Internasional Indonesia	73.38	73.38	1.30	1.30	8.94	12.92	-	13.12	1.83	2.92	85.45	103.64
Bank of America	0.20	0.20	635.79	699.96	1,545.23	1,589.21	2,531.03	2,525.84	181.33	295.62	4,893.58	5,110.82
Bank of Bahrain & Kuwait	58.40	58.40	32.92	33.75	476.20	433.25	102.87	140.72	20.67	20.80	691.05	686.92
Bank of Ceylon	38.09	38.09	13.56	14.26	85.33	100.96	29.19	30.59	12.65	17.02	178.82	200.92
Bank of Nova Scotia	135.13	135.47	118.16	133.68	1,449.49	1,694.09	524.74	1,016.51	104.75	137.10	2,332.27	3,116.84
Bank of Tokyo	99.78	99.78	248.38	306.60	577.33	578.77	-	43.72	164.22	157.01	1,089.71	1,185.89
Barclays Bank	262.60	262.60	71.43	143.31	107.75	89.51	244.74	108.41	329.12	777.25	1,015.64	1,381.08
BNP Paribas	62.83	199.75	171.36	157.12	1,579.56	1,737.11	706.45	622.88	201.26	278.47	2,721.46	2,995.33
Calyon Bank	98.18	98.18	16.38	19.88	682.09	499.35	140.00	44.86	48.87	29.94	985.52	692.20
Cho Hung Bank	34.54	34.54	26.64	30.79	55.81	59.55	5.00	49.72	30.93	40.44	152.92	215.04
Citibank	167.46	167.46	1,959.65	2,528.42	17,742.50	20,465.13	3,388.44	3,503.23	1,981.52	2,933.15	25,239.58	29,597.39
Credit Lyonnais	183.09	183.09	49.39	59.08	994.39	932.33	30.01	47.62	181.38	163.12	1,438.26	1,385.25
DBS	49.54	185.33	33.77	25.49	124.04	375.49	120.00	4.27	8.50	18.54	335.85	609.12
Deutsche Bank	392.68	292.68	445.67	625.49	1,945.07	2,532.51	2,727.69	4,700.85	338.77	445.20	5,849.88	8,596.73
HSBC	715.03	715.03	1,583.21	1,737.82	12,801.21	16,269.88	3,171.73	2,539.22	2,638.57	4,094.94	20,909.74	25,356.89
ING Bank	67.92	67.92	5.18	5.05	12.00	-	112.00	-	32.13	29.56	229.24	102.53
JP Morgan Chase Bank	167.82	167.82	35.33	51.43	185.68	391.78	210.04	28.60	16.25	48.32	615.13	687.95
Krung Thai Bank Public Co	35.84	35.84	2.95	3.73	16.02	16.51	-	0.50	0.53	0.59	55.35	57.18
Mashreq Bank	48.38	48.38	0.65	6.72	296.97	279.25	6.00	-	12.87	9.18	364.88	343.53
Mizuho Corporate Bank	70.86	144.34	5.80	12.87	142.86	51.25	87.49	74.22	5.22	10.40	312.22	293.07
Oman International	146.94	146.94	6.21	5.86	356.66	286.37	21.29	43.72	41.68	46.20	572.78	529.09
Societe Generale	135.99	144.37	1.60	8.22	127.92	412.47	270.07	144.98	23.35	24.11	558.92	734.15
Standard Chartered Bank	515.42	515.42	2,284.90	2,217.92	18,002.51	19,948.98	4,833.72	6,124.04	3,675.45	5,539.11	29,312.01	34,345.47
Sumitomo Mitsui Banking Corpn	140.37	140.37	31.52	37.35	166.83	131.95	238.10	87.44	69.75	132.92	646.57	530.02
UFJ Bank	186.80	186.80	28.32	34.22	115.27	60.52	26.00	30.23	3.10	2.80	359.49	314.57
Total	4,255.96	4,525.50	8,851.75	10,150.55	68,859.69	79,485.43	22,765.28	25,256.58	11,014.96	16,301.32	115,747.64	135,719.38

PUBLIC SECTOR BANKS

(In Rs crore)	Cash & balances with RBI		Balances with banks		Investments		Advances		Fixed assets		Other assets		Total	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
Allahabad Bank	1,545.76	2,155.78	464.06	440.52	12,371.72	15,554.81	12,543.60	15,341.54	357.62	353.05	768.16	858.57	28,050.92	34,704.28
Andhra Bank	1,292.16	2,044.61	380.58	528.62	10,517.65	10,317.36	11,512.94	12,885.47	168.10	179.93	806.93	1,052.96	24,678.36	27,008.95
Bank of Baroda	3,465.82	3,056.78	3,351.28	4,210.03	30,179.38	38,018.81	35,348.08	35,600.88	697.32	815.27	3,382.70	3,406.89	76,424.58	85,108.66
Bank of India	3,349.79	4,230.94	3,648.16	4,327.01	24,434.84	27,162.89	42,633.18	45,855.90	736.70	798.59	1,491.53	2,484.67	76,294.21	84,859.99
Bank of Maharashtra	1,925.70	4,538.78	611.63	1,076.47	11,801.53	13,943.02	9,508.14	11,731.51	155.41	170.47	902.21	752.73	24,904.63	32,212.97
Canara Bank	5,607.51	6,890.94	2,089.64	5,136.08	30,458.24	35,792.99	40,471.60	47,638.63	659.62	680.20	2,768.32	3,400.57	82,054.93	99,539.39
Central Bank	3,691.02	3,428.55	1,722.65	1,653.51	26,045.35	31,405.13	22,251.75	22,804.11	752.31	776.55	2,642.08	3,277.50	57,105.16	63,345.35
Corporation Bank	1,283.94	1,694.37	1,145.10	1,141.83	10,669.90	10,685.04	12,029.17	13,889.72	232.95	249.41	910.91	1,493.33	26,271.98	29,153.69
Dena Bank	1,114.83	1,233.47	337.06	217.71	8,500.38	9,736.42	8,435.60	9,411.79	296.13	294.47	1,477.96	1,266.38	20,161.96	22,160.24
Indian Bank	1,903.92	2,843.75	944.04	300.85	14,839.01	16,696.21	12,274.99	14,126.08	423.86	434.34	4,989.40	4,752.84	35,375.22	39,154.07
Indian Overseas Bank	2,687.94	4,332.22	906.20	912.87	18,603.01	20,171.64	17,447.00	20,294.86	292.51	404.03	1,218.05	1,206.40	41,154.72	47,322.02
Oriental Bank of Commerce	1,895.90	2,633.52	628.31	966.85	14,780.54	16,794.12	15,677.24	19,680.76	145.28	161.78	871.59	769.54	33,998.86	41,006.56
Punjab & Sind Bank	903.98	1,067.17	623.54	459.33	6,237.48	6,776.59	5,892.09	6,030.01	68.42	63.28	765.40	615.01	14,490.91	15,011.39
Punjab National Bank	6,568.53	6,742.28	1,508.66	2,078.23	34,030.05	42,125.49	40,228.12	47,224.72	884.70	899.84	3,001.75	3,261.18	86,221.80	102,331.74
SB of Bikaner & Jaipur	879.22	1,260.62	904.27	607.50	7,678.90	8,430.03	6,773.33	8,596.55	101.59	113.49	1,651.40	1,248.24	17,988.70	20,256.42
SB of Hyderabad	1,827.12	1,818.20	132.47	299.75	12,518.67	15,017.05	9,662.60	11,813.68	115.31	165.29	1,875.38	1,532.14	26,131.54	30,646.10
SB of Indore	622.68	552.11	85.33	264.40	5,137.03	5,429.02	5,182.95	6,406.06	46.73	60.56	289.04	331.77	11,363.77	13,043.92
SB of Mysore	465.24	710.96	490.62	664.45	4,760.57	5,486.69	5,260.67	6,306.72	38.29	75.49	320.36	513.75	11,335.75	13,758.06
SB of Patiala	1,175.96	1,086.81	285.70	289.07	8,122.06	11,110.21	10,746.40	13,086.34	119.39	123.98	839.39	1,200.35	21,288.90	26,896.75
SB of Saurashtra	574.80	734.21	183.43	234.18	4,730.41	5,846.38	4,648.80	5,240.48	43.19	59.14	1,272.60	722.87	11,453.24	12,837.26
SB of Travancore	828.65	957.92	413.36	448.83	8,038.73	10,778.07	9,170.66	11,132.43	72.27	106.43	509.48	579.63	19,033.16	24,003.31
State Bank of India	12,738.47	19,041.28	32,442.56	24,525.33	172,347.91	185,676.48	137,758.46	157,933.54	2,388.55	2,645.12	18,200.56	17,993.53	375,876.50	407,815.28
Syndicate Bank	1,649.98	4,507.19	869.03	2,070.31	13,823.25	17,916.60	16,305.35	20,646.92	343.18	363.69	1,444.65	1,718.48	34,435.43	47,223.18
UCO Bank	2,133.81	2,342.03	1,003.62	1,845.63	14,137.51	17,611.47	15,923.10	20,626.44	373.46	385.34	1,342.58	986.91	34,914.08	43,797.82
Union Bank of India	2,247.24	2,400.04	1,652.39	1,447.89	19,370.79	22,442.04	25,514.84	29,425.91	733.29	766.81	1,541.93	1,833.99	51,060.49	58,316.68
United Bank of India	1,700.38	1,061.67	391.07	1,058.45	12,639.37	13,916.14	7,351.69	7,963.34	187.38	189.75	1,998.65	1,653.22	24,268.53	25,842.57
Vijaya Bank	1,086.27	875.57	517.21	242.99	8,861.61	10,836.99	7,884.26	11,045.31	159.39	191.27	563.55	878.88	19,072.28	24,071.02
Total	65,166.62	84,241.79	57,731.95	57,448.67	545,635.90	625,677.67	548,436.62	632,739.69	10,592.98	11,527.54	57,846.55	59,792.33	1,285,410.62	1,471,427.69

PRIVATE BANKS

Bank of Punjab	405.96	322.72	123.65	176.83	1,484.91	1,571.84	1,797.13	2,353.46	190.89	187.61	284.20	227.00	4,286.73	4,839.46
Bank of Rajasthan	378.65	325.93	628.45	1,049.84	2,642.55	4,353.01	2,221.24	2,431.63	80.04	100.70	178.58	194.19	6,129.52	8,455.30
Bharat Overseas Bank	92.96	126.62	266.96	246.36	811.96	936.45	1,153.09	1,391.52	29.50	33.12	85.81	82.77	2,440.29	2,816.85
Catholic Syrian Bank	213.40	168.17	178.03	253.70	1,809.30	1,818.94	1,470.70	1,898.24	25.22	30.26	165.97	138.00	3,862.62	4,307.31
Centurion Bank	219.84	260.95	268.63	248.66	999.25	1,004.18	1,313.72	1,556.41	230.34	184.68	353.69	293.99	3,385.47	3,548.87
City Union Bank	153.66	203.05	24.02	36.42	1,099.20	1,279.00	1,212.05	1,546.98	16.67	24.06	116.58	101.88	2,622.18	3,191.39
Development Credit Bank	243.11	276.88	160.77	254.07	1,223.76	2,084.22	2,488.37	2,439.52	131.19	124.16	160.00	213.77	4,407.19	5,392.62
Dhanlaxmi Bank	128.02	143.48	97.14	126.20	675.06	894.86	1,080.49	1,138.59	27.97	30.37	97.58	111.30	2,106.26	2,444.80
Federal Bank	609.04	725.89	298.82	565.71	4,551.68	5,507.38	6,217.52	7,700.53	162.19	175.72	362.39	439.04	12,201.63	15,114.27
HDFC Bank	2,081.96	2,541.98	1,087.26	1,115.57	13,388.08	19,256.79	11,754.86	17,744.51	528.58	616.91	1,583.34	1,031.23	30,424.08	42,306.99
ICICI Bank	4,886.14	5,408.00	1,602.86	3,062.64	35,462.30	42,742.86	53,279.41	62,095.52	4,060.73	4,056.41	7,520.52	7,863.44	106,811.97	125,228.87
IDBI Bank	600.82	763.56	101.58	375.76	2,410.88	3,914.02	4,325.19	7,398.92	164.51	151.72	325.74	398.23	7,928.72	13,002.20
IndusInd Bank	574.76	1,334.64	575.96	918.97	2,535.07	3,971.69	5,347.85	7,812.23	110.10	298.39	757.31	750.53	9,901.06	15,086.46
ING Vysya Bank	511.19	625.84	715.95	379.00	3,640.54	4,085.24	5,611.61	7,046.51	344.79	334.43	634.74	727.31	11,458.82	13,198.32
J&K Bank	720.56	1,534.60	800.45	1,382.16	6,737.82	8,451.10	8,010.95	9,284.94	172.41	196.07	351.56	356.89	16,793.75	21,205.76
Karnataka Bank	437.27	388.78	198.51	360.53	4,432.61	4,878.91	3,899.70	4,667.92	79.12	93.17	217.62	187.33	9,264.83	10,576.63
Kanur Vysya Bank	230.47	327.04	458.58	270.75	1,845.08	2,173.01	3,344.40	4,023.24	85.53	93.78	209.65	219.61	6,173.71	7,107.43
Kotak Mahindra Bank	58.74	126.85	17.67	551.57	706.66	2,882.77	1,240.58	2,097.02	79.79	85.26	49.17	73.48	2,152.61	5,816.95
Lakshmi Vilas Bank	166.06	230.39	66.92	49.73	1,036.58	1,338.17	1,763.70	2,038.70	29.90	31.31	133.59	133.04	3,196.74	3,821.35
Lord Krishna Bank	130.04	204.39	84.19	144.54	662.68	1,047.14	915.04	1,117.90	16.78	25.76	48.95	64.84	1,857.67	2,604.56
Sangli Bank	77.70	92.44	70.34	25.48	953.32	1,079.99	568.15	648.25	33.25	32.81	114.53	113.49	1,817.29	1,992.45
South Indian Bank	396.38	404.62	383.73	401.46	2,999.32	3,962.09	3,612.94	4,196.82	54.42	65.83	181.88	223.24	7,628.66	9,254.05
Tamilnad Mercantile Bank	270.68	223.76	113.68	160.80	2,142.11	2,353.71	1,959.98	2,113.99	49.40	53.64	185.81	183.59	4,721.65	5,089.49
United Western Bank	342.22	357.18	250.27	283.46	1,915.06	2,413.12	3,145.45	3,744.47	112.06	114.94	206.58	226.17	5,971.63	7,139.34
UTI Bank	1,600.03	3,776.94	1,969.68	1,886.27	7,841.02	7,792.76	7,179.92	9,362.95	305.51	435.16	717.02	896.10	19,613.18	24,150.17
Total	15,529.66	20,894.70	10,544.09	14,326.45	104,006.81	131,793.24	134,914.03	167,850.75	7,120.88	7,576.27	15,042.79	15,250.49	287,158.27	357,691.89

FOREIGN BANKS

(In Rs crore)	Cash & balances with RBI		Balances with banks		Investments		Advances		Fixed assets		Other assets		Total	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
ABN Amro	365.23	508.73	72.17	46.63	2,984.98	2,917.48	5,443.98	6,696.59	89.32	86.61	425.57	353.74	9,381.25	10,609.77
Abu Dhabi Commercial	44.22	82.28	110.60	216.73	1,327.34	1,353.85	273.70	167.57	8.12	7.87	145.10	128.08	1,909.07	1,956.38
American Express Bank	98.41	136.64	483.64	898.83	1,087.39	812.18	1,190.09	1,262.60	82.64	78.91	228.70	214.30	3,170.86	3,403.46
Antwerp Diamond Bank N.V.	4.00	13.16	14.31	88.38	47.39	95.83	175.96	297.75	3.61	2.93	2.47	4.36	247.74	502.41
Arab Bangladesh Bank	0.80	0.82	57.12	45.16	9.12	10.13	17.36	11.82	0.56	0.42	7.42	7.39	92.39	75.74
Bank Internasional Indonesia	0.52	1.96	1.83	36.77	16.65	12.47	18.31	3.45	8.04	7.58	40.11	41.41	85.45	103.64
Bank of America	105.13	231.92	44.19	158.26	1,300.49	1,381.44	3,298.14	3,059.30	29.21	31.87	116.42	248.02	4,893.58	5,110.82
Bank of Bahrain & Kuwait	17.41	21.40	41.20	15.15	254.83	317.06	352.76	303.74	9.85	8.57	15.01	21.00	691.05	686.92
Bank of Ceylon	6.91	19.66	46.39	59.56	23.27	44.64	84.58	62.84	0.25	0.18	17.41	14.06	178.82	200.92
Bank of Nova Scotia	64.53	103.29	37.97	116.10	652.72	772.45	1,459.77	2,019.20	7.06	6.24	110.22	99.58	2,332.27	3,116.84
Bank of Tokyo	37.02	31.95	222.72	205.45	205.10	323.00	438.86	427.50	14.69	11.01	171.32	186.98	1,089.71	1,185.89
Barclays Bank	2.52	8.33	10.99	20.79	483.89	446.87	2.30	2.56	3.43	8.04	512.51	894.49	1,015.64	1,381.08
BNP Paribas	116.43	96.33	35.92	367.50	917.86	1,001.42	1,422.71	1,314.90	95.36	90.00	133.19	125.18	2,721.46	2,995.33
Calyon Bank	25.66	25.80	247.29	163.59	362.25	331.29	232.07	46.81	32.16	37.25	86.08	87.46	985.52	692.20
Cho Hung Bank	3.47	5.04	11.60	92.32	30.37	39.77	75.25	44.66	0.53	0.41	31.70	32.83	152.92	215.04
Citibank	1,233.20	3,497.18	2,589.62	1,710.72	7,035.93	6,689.61	12,628.69	15,259.12	525.54	513.56	1,226.61	1,927.20	25,239.58	29,597.39
Credit Lyonnais	32.54	38.58	30.44	217.08	628.05	526.24	658.02	511.27	3.86	2.84	85.35	89.23	1,438.26	1,385.25
DBS	5.89	10.70	54.05	231.59	76.30	245.42	191.74	108.72	1.20	1.22	6.67	11.46	335.85	609.12
Deutsche Bank	159.70	334.90	1,031.48	2,906.06	2,458.74	2,277.18	1,607.64	2,098.06	93.21	93.05	499.10	887.49	5,849.88	8,596.73
HSBC	917.05	731.27	264.98	716.37	8,869.55	10,395.39	8,202.14	9,628.08	512.49	438.83	2,143.53	3,446.96	20,909.74	25,356.89
ING Bank	3.71	15.32	11.15	0.89	66.91	8.60	34.26	1.12	-	-	113.22	76.60	229.24	102.53
JP Morgan Chase Bank	7.86	221.25	25.75	86.39	529.39	295.37	-	-	0.80	0.84	51.33	84.10	615.13	687.95
Krung Thai Bank Public Co	0.64	0.82	31.31	29.16	7.67	8.45	11.67	15.50	0.29	0.36	3.77	2.89	55.35	57.18
Mashreq Bank	10.18	9.96	54.10	81.48	232.67	206.36	41.32	17.42	0.65	0.34	25.97	27.98	364.88	343.53
Mizuho Corporate Bank	2.61	5.13	28.08	41.32	64.98	32.57	187.63	181.80	1.90	2.04	27.02	30.21	312.22	293.07
Oman International	26.87	23.75	234.52	174.97	110.49	141.71	27.89	17.43	21.02	19.79	152.00	151.44	572.78	529.09
Societe Generale	11.51	22.13	110.36	4.22	276.16	459.39	86.81	170.83	38.23	36.02	35.85	41.55	558.92	734.15
Standard Chartered Bank	1,157.98	1,035.86	212.44	619.74	10,222.96	10,078.70	13,041.79	16,152.26	573.91	438.17	4,102.94	6,020.75	29,312.01	34,345.47
Sumitomo Mitsui Banking	59.98	19.85	37.44	118.63	203.83	174.82	311.64	174.29	4.68	3.99	29.00	38.44	646.57	530.02
UFJ Bank	12.46	6.42	76.67	155.93	75.07	44.65	173.47	92.98	1.88	1.99	19.94	12.60	359.49	314.57
Total	4,534.45	7,260.44	6,230.33	9,625.74	40,562.36	41,444.32	51,690.53	60,150.18	2,164.48	1,930.92	10,565.50	15,307.77	115,747.64	135,719.38

INCOME & EXPENDITURE

PUBLIC SECTOR BANKS

(In Rs crore)	Interest received		Other income		Interest paid		Operating expn.		Prov. & contingencies		Net profit	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
Allahabad Bank	2,570.33	2,668.67	524.36	749.81	1,660.56	1,582.92	918.31	959.30	349.84	412.87	165.99	463.38
Andhra Bank	2,195.02	2,227.26	603.64	678.05	1,442.05	1,316.68	601.78	658.46	351.84	466.67	402.99	463.50
Bank of Baroda	6,097.56	6,147.07	1,261.70	1,719.01	3,994.19	3,575.48	1,648.44	1,805.30	943.84	1,518.29	772.78	967.00
Bank of India	5,928.22	5,795.90	1,642.37	1,791.99	3,892.01	3,594.48	1,648.58	1,751.55	1,179.00	1,233.55	851.00	1,008.32
Bank of Maharashtra	2,081.68	2,203.40	360.47	465.22	1,405.37	1,431.67	516.20	560.46	298.56	371.94	222.02	304.55
Canara Bank	6,691.89	7,006.92	1,477.97	2,072.91	4,424.77	4,324.57	1,747.71	1,896.55	978.48	1,520.71	1,018.89	1,338.01
Central Bank	5,073.00	5,063.72	553.54	964.29	3,175.57	2,941.53	1,527.12	1,557.55	618.33	910.82	305.52	618.11
Corporation Bank	2,102.52	2,201.17	531.76	516.77	1,310.38	1,237.24	471.38	573.65	436.53	402.91	415.99	504.14
Dena Bank	1,772.30	1,735.48	437.00	617.41	1,204.19	1,143.21	511.28	499.09	379.64	480.09	114.19	230.50
Indian Bank	2,531.91	2,666.92	525.00	747.33	1,711.52	1,549.86	755.14	1,061.93	401.42	396.71	188.83	405.75
Indian Overseas Bank	3,485.91	3,754.10	519.90	740.66	2,264.44	2,154.69	947.23	1,014.87	378.03	812.44	416.10	512.76
Oriental Bank of Commerce	3,304.28	3,300.54	531.38	721.70	2,089.93	1,844.74	582.66	644.48	706.11	846.96	456.95	686.07
Punjab & Sind Bank	1,284.15	1,278.50	307.15	255.88	897.89	785.18	412.57	599.59	276.41	140.72	4.43	8.89
Punjab National Bank	7,485.01	7,779.70	1,250.31	1,866.88	4,361.29	4,154.99	2,056.73	2,370.72	1,475.09	2,012.17	842.20	1,108.69
SB of Bikaner & Jaipur	1,438.20	1,573.57	339.90	491.50	886.83	857.13	450.43	526.58	237.58	379.83	203.28	301.52
SB of Hyderabad	2,067.27	2,212.94	461.58	707.43	1,319.51	1,371.59	451.40	534.57	456.55	633.01	301.40	381.20
SB of Indore	986.47	1,046.20	301.96	360.69	619.29	592.79	248.14	281.88	220.68	305.98	200.32	226.26
SB of Mysore	1,037.13	1,057.05	293.86	340.42	650.52	602.65	327.72	369.90	236.83	248.54	115.92	176.38
SB of Patiala	1,759.13	1,888.25	350.03	630.45	974.61	1,066.05	395.00	448.90	417.52	573.39	322.02	430.36
SB of Saurashtra	904.35	978.03	214.89	320.49	584.83	574.25	245.77	271.51	196.08	275.37	92.55	177.39
SB of Travancore	1,584.44	1,739.85	300.16	469.95	1,061.59	1,056.52	368.01	452.45	283.95	456.24	171.04	244.60
State Bank of India	31,087.02	30,460.49	5,740.26	7,612.46	21,109.46	19,274.18	7,942.42	9,245.32	4,670.40	5,872.46	3,105.00	3,681.00
Syndicate Bank	2,875.17	3,084.85	495.08	776.40	1,665.45	1,655.63	1,086.02	1,151.37	274.66	620.12	344.13	434.13
UCO Bank	2,792.70	3,096.28	609.29	625.27	1,910.68	1,901.69	867.27	871.46	416.55	512.99	207.49	435.42
Union Bank of India	4,306.18	4,516.31	824.56	831.46	2,808.50	2,780.07	1,018.32	1,084.62	751.23	771.03	552.69	712.05
United Bank of India	2,119.41	2,072.98	428.20	505.44	1,399.73	1,292.44	591.86	672.68	250.83	298.22	305.19	315.08
Vijaya Bank	1,670.81	1,940.09	346.02	525.69	1,027.42	1,102.32	557.05	497.82	235.80	454.33	196.56	411.31
Total	107,322.04	109,496.24	21,232.35	28,105.58	69,852.59	65,764.54	28,894.53	32,362.58	17,421.79	22,928.34	12,295.47	16,546.36

PRIVATE BANKS

(In Rs crore)	Interest received		Other income		Interest paid		Operating expn.		Prov. & contingencies		Net profit	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
Bank of Punjab	353.39	339.94	134.84	132.42	254.61	211.82	124.98	157.61	76.80	65.93	31.84	37.00
Bank of Rajasthan	472.67	502.86	126.42	177.01	291.83	313.02	158.68	181.55	80.16	116.26	68.42	69.04
Bharat Overseas Bank	175.97	198.49	35.86	31.63	115.43	113.16	47.09	60.12	20.79	21.75	28.52	35.08
Catholic Syrian Bank	347.01	357.15	125.18	118.83	257.58	234.94	102.84	117.78	66.62	66.77	45.16	56.50
Centurion Bank	371.34	333.79	78.23	62.98	269.30	203.82	158.58	180.82	47.05	117.27	-25.36	-105.14
City Union Bank	233.51	276.18	53.86	66.50	167.11	179.94	39.93	44.95	46.96	60.76	33.37	57.04
Development Credit Bank	359.27	352.48	86.59	88.36	287.82	256.86	98.33	130.01	25.17	36.60	34.53	17.36
Dhanlakhmi Bank	189.22	191.07	70.16	58.17	135.96	121.69	59.90	60.61	48.50	49.47	15.02	17.48
Federal Bank	1,111.46	1,192.06	234.43	297.86	772.28	770.29	222.12	282.89	246.48	300.44	105.01	136.31
HDFC Bank	2,013.61	2,548.93	465.55	480.03	1,191.96	1,211.05	577.05	810.00	322.55	498.41	387.60	509.50
ICICI Bank	9,368.06	8,894.04	3,158.83	3,064.92	7,944.00	7,015.25	2,011.69	2,571.23	1,365.01	735.38	1,206.18	1,637.11
IDBI Bank	598.08	736.78	165.06	210.25	396.45	405.72	206.57	256.59	89.01	152.26	71.10	132.45
IndusInd Bank	742.95	986.15	257.75	344.93	558.48	669.25	117.92	217.14	234.13	182.62	90.17	262.06
ING Vysya Bank	904.50	924.15	358.32	363.26	687.57	680.06	333.39	345.55	155.51	202.80	86.35	59.00
J&K Bank	1,427.36	1,521.25	287.20	301.70	900.95	901.36	259.88	293.17	215.97	222.09	337.75	406.33
Karnataka Bank	811.47	848.45	239.23	270.29	656.61	634.77	140.72	154.18	143.25	196.62	110.12	133.17
Karur Vysya Bank	515.61	647.62	132.46	74.25	346.55	350.42	104.10	156.90	72.45	53.51	124.97	161.05
Kotak Mahindra Bank	181.18	288.42	72.14	95.49	86.83	117.83	76.91	139.56	44.62	47.79	44.96	78.73
Lakshmi Vilas Bank	270.98	285.95	84.23	86.86	202.76	202.51	72.40	79.30	45.89	49.95	34.16	41.05
Lord Krishna Bank	155.52	166.42	67.37	68.07	129.18	132.52	42.35	53.68	28.31	21.95	23.05	26.35
Sangli Bank	138.96	134.84	31.63	30.43	99.20	82.44	51.21	54.80	8.43	15.90	11.75	12.13
South Indian Bank	657.31	680.29	180.42	235.14	479.42	480.05	141.84	193.40	144.14	157.65	72.33	84.33
Tamilnad Mercantile Bank	471.58	537.65	59.37	67.91	302.42	321.95	92.81	113.71	71.96	89.21	63.76	80.68
United Western Bank	477.14	462.74	144.74	133.17	358.26	340.89	125.57	122.21	110.56	101.84	27.50	30.96
UTI Bank	1,464.81	1,586.71	410.47	540.15	1,142.41	1,021.45	322.85	419.21	217.84	407.89	192.18	278.31
Total	23812.97	24994.40	7060.33	7400.61	18034.96	16973.05	5689.70	7196.99	3928.17	3971.11	3220.47	4253.86

FOREIGN BANKS

ABN Amro	742.53	761.37	253.10	379.44	376.28	312.24	325.81	470.31	147.47	163.46	146.07	194.80
Abu Dhabi Commercial	184.13	163.36	11.65	8.38	167.57	147.07	15.03	10.98	10.01	4.06	3.17	9.64
American Express Bank	318.68	305.90	198.91	220.27	210.04	178.54	200.75	247.31	135.23	123.90	-28.43	-23.57
Antwerp Diamond Bank N.V.	11.42	20.38	0.81	3.43	3.08	5.35	6.44	6.96	1.81	5.59	0.89	5.91
Arab Bangladesh Bank	4.30	3.62	3.33	3.95	0.71	0.58	2.06	1.74	2.34	2.16	2.52	3.10
Bank Internasional Indonesia	3.83	3.74	0.79	0.13	0.92	0.75	6.21	3.08	-4.30	0.27	1.80	-0.23
Bank of America	342.12	280.14	79.33	81.38	218.95	162.71	69.65	79.24	47.67	55.40	85.19	64.17
Bank of Bahrain & Kuwait	56.10	39.63	15.33	14.39	44.20	32.36	11.81	13.19	8.10	7.65	7.32	0.83
Bank of Ceylon	12.27	10.32	1.90	5.01	6.79	6.24	2.77	3.10	4.12	5.27	0.49	0.72
Bank of Nova Scotia	225.61	140.94	39.76	49.03	159.38	96.95	31.62	32.17	56.25	42.93	18.13	17.92
Bank of Tokyo	105.68	77.70	28.73	79.38	48.50	20.55	51.17	41.02	-0.88	12.94	35.63	82.58
Barclays Bank	28.73	30.30	96.85	118.14	20.34	7.28	19.72	24.88	56.34	44.40	29.18	71.88
BNP Paribas	247.85	177.75	33.48	44.32	170.33	99.43	109.26	87.34	16.09	48.37	-14.35	-13.07
Calyon Bank	81.64	58.28	8.86	-6.55	58.96	38.40	19.36	15.22	8.62	-5.43	3.57	3.54
Cho Hung Bank	15.88	10.15	4.16	4.43	4.95	2.13	3.73	3.74	7.60	4.58	3.77	4.13
Citibank	1,979.43	2,279.51	755.64	887.06	1,029.63	923.74	837.40	1,009.54	476.55	661.67	391.49	571.62
Credit Lyonnais	121.45	107.04	38.76	31.00	103.02	84.39	36.68	31.97	11.95	11.98	8.56	9.69
DBS	35.53	29.62	4.49	2.84	17.16	13.56	7.93	7.00	8.18	19.90	6.74	-8.00
Deutsche Bank	331.97	300.91	360.93	604.69	177.12	228.34	169.05	171.94	176.10	232.68	170.63	272.65
HSBC	1,480.08	1,413.97	481.95	705.37	878.00	722.82	614.34	624.24	319.35	378.48	150.33	393.80
ING Bank	22.51	1.81	8.42	3.16	17.91	1.34	24.18	2.94	18.46	0.74	-29.61	-0.05
JP Morgan Chase Bank	29.41	37.39	26.95	20.70	7.67	9.07	16.75	23.24	12.88	9.68	19.06	16.10
Krung Thai Bank Public Co	3.82	3.30	0.24	0.16	0.19	0.28	2.35	2.23	1.92	0.16	-0.40	0.78
Mashreq Bank	44.48	34.43	9.57	2.46	31.97	26.15	7.47	4.41	2.77	0.27	11.85	6.06
Mizuho Corporate Bank	26.24	20.06	3.78	3.07	17.93	6.80	8.26	7.65	2.87	1.61	0.95	7.07
Oman International	23.55	21.14	9.95	6.69	33.38	23.04	7.80	5.68	2.76	1.19	-10.46	-2.08
Societe Generale	31.39	29.60	8.98	20.13	20.44	15.81	16.70	14.75	12.08	4.17	-8.85	15.00
Standard Chartered Bank	2,286.96	2,523.19	560.53	699.37	1,153.37	1,070.64	579.01	774.94	260.31	780.51	854.80	596.46
Sumitomo Mitsui Banking Corpn	66.16	44.75	8.20	6.11	31.60	12.10	14.80	14.26	73.54	97.18	-45.57	-72.67
UJF Bank	21.96	16.53	2.87	3.79	9.83	2.23	5.98	5.93	7.92	6.25	1.10	5.90
Total	8885.70	8946.80	3058.25	4001.72	5020.20	4250.89	3224.08	3740.98	1884.11	2722.08	1815.55	2234.65