

DATABASE

SIZE: TOTAL ASSETS

(In Rs crore)	2007	2008	% chg
PUBLIC SECTOR BANKS			
State Bank of India	5,66,565.24	7,21,526.31	27.35
Punjab National Bank	1,62,422.50	1,99,020.36	22.53
Canara Bank	1,65,961.04	1,80,528.69	8.78
Bank of Baroda	1,43,146.17	1,79,599.52	25.47
Bank of India	1,41,816.99	1,78,829.98	26.10
IDBI Bank	1,03,839.32	1,30,694.39	25.86
Union Bank of India	1,02,677.88	1,24,073.27	20.84
Central Bank of India	93,008.08	1,23,955.79	33.27
Syndicate Bank	89,277.36	1,07,132.28	20.00
Indian Overseas Bank	82,256.83	1,01,859.74	23.83
Oriental Bank of Commerce	73,936.27	90,705.32	22.68
UCO Bank	74,863.90	89,794.94	19.94
Allahabad Bank	67,663.74	82,939.32	22.58
Indian Bank	56,148.65	70,507.69	25.57
Corporation Bank	52,720.64	66,597.68	26.32
State Bank of Hyderabad	49,052.33	61,619.72	25.62
State Bank of Patiala	47,460.70	59,060.04	24.44
Andhra Bank	47,541.00	56,592.39	19.04
Vijaya Bank	42,357.49	56,184.31	32.64
United Bank of India	42,309.74	54,310.95	28.37
Bank of Maharashtra	39,009.47	48,150.91	23.43
State Bank of Travancore	37,993.13	44,104.56	16.09
State Bank of Bikaner & Jaipur	34,507.48	41,154.00	19.26
Dena Bank	31,450.65	38,641.73	22.86
State Bank of Mysore	26,842.65	33,069.70	23.20
Punjab & Sind Bank	21,963.03	30,949.20	40.91
State Bank of Indore	24,526.79	29,275.98	19.36

PRIVATE BANKS

ICICI Bank	3,44,658.11	3,99,795.08	16.00
HDFC Bank	91,235.61	1,33,176.60	45.97
Axis Bank	73,257.22	1,09,577.85	49.58
J&K Bank	28,646.53	32,755.99	14.35
Federal Bank	25,089.93	32,506.46	29.56
Kotak Mahindra Bank	19,915.42	28,312.36	42.16
ING Vysya Bank	19,286.30	25,539.90	32.43
IndusInd Bank	20,927.14	23,261.88	11.16
Karnataka Bank	16,222.52	19,339.82	19.22
South Indian Bank	13,652.58	17,089.93	25.18
Yes Bank	11,103.45	16,982.42	52.95
Bank of Rajasthan	12,096.98	15,802.15	30.63
Karur Vysya Bank	11,079.01	14,583.03	31.63
Tamilnad Mercantile Bank	7,086.93	8,864.83	25.09
Development Credit Bank	5,262.15	7,577.48	44.00
City Union Bank	5,363.01	7,348.97	37.03
Lakshmi Vilas Bank	5,826.78	6,520.60	11.91
Catholic Syrian Bank	5,300.63	5,960.20	12.44
Dhanalakshmi Bank	3,447.95	4,032.98	16.97
Ratnakar Bank	1,146.63	1,485.71	29.57

(In Rs crore)	2007	2008	% chg
FOREIGN BANKS			
Citibank	66,358.34	83,851.06	26.36
HSBC	54,928.85	75,920.53	38.22
Standard Chartered Bank	58,891.35	73,445.24	24.71
ABN Amro	28,518.32	36,617.10	28.40
Deutsche Bank	17,715.08	24,713.04	39.50
Barclays Bank	3,123.37	12,928.14	313.92
DBS	6,071.35	9,086.38	49.66
Bank of America	6,317.56	8,121.20	28.55
JP Morgan Chase Bank	6,236.57	8,101.05	29.90
BNP Paribas	4,206.84	7,586.88	80.35
Bank of Nova Scotia	4,406.02	7,049.45	60.00
Calyon Bank	3,308.11	4,559.29	37.82
Bank of Tokyo	2,404.04	3,499.99	45.59
Societe Generale	2,863.62	3,145.86	9.86
Mizuho Corporate Bank	933.33	1,225.68	31.32
American Express Bank	4,043.66	1,156.47	-71.40
Antwerp Diamond Bank N.V.	620.38	784.96	26.53
Shinhan Bank (Cho Hung Bank)	496.09	707.57	42.63
Abu Dhabi Commercial	793.13	576.77	-27.28
Bank of Bahrain & Kuwait	469.77	531.58	13.16
State Bank of Mauritius	514.21	455.22	-11.47
Oman International	395.20	385.93	-2.34
Bank of Ceylon	165.70	161.73	-2.40
Krung Thai Bank Public Co	93.58	127.47	36.22
Mashreq Bank	110.44	117.16	6.08
AB Bank	71.39	78.84	10.43

Source: Balance sheets

GROWTH: ADVANCES

PUBLIC SECTOR BANKS

State Bank of India	3,37,336.49	4,16,768.20	23.55
Punjab National Bank	96,596.52	1,19,501.57	23.71
Bank of India	85,115.89	1,13,476.33	33.32
Canara Bank	98,505.69	1,07,238.04	8.86
Bank of Baroda	83,620.87	1,06,701.32	27.60
IDBI Bank	62,470.82	82,212.69	31.60
Union Bank of India	62,386.43	74,348.29	19.17
Central Bank of India	51,795.47	72,997.43	40.93
Syndicate Bank	51,670.44	64,051.01	23.96
Indian Overseas Bank	47,060.29	60,423.84	28.40
UCO Bank	46,988.91	55,081.89	17.22
Oriental Bank of Commerce	44,138.47	54,565.83	23.62
Allahabad Bank	41,290.03	49,720.47	20.42
Indian Bank	29,058.11	39,838.71	37.10
Corporation Bank	29,949.65	39,185.57	30.84
State Bank of Patiala	28,769.76	36,400.04	26.52
State Bank of Hyderabad	28,109.25	35,848.75	27.53
Andhra Bank	27,889.07	34,238.39	22.77
Vijaya Bank	24,223.55	31,689.22	30.82
Bank of Maharashtra	22,919.38	29,285.81	27.78
State Bank of Travancore	24,629.89	28,136.62	14.24

(In Rs crore)	2007	2008	% chg
United Bank of India	22,156.32	27,858.11	25.73
State Bank of Bikaner & Jaipur	20,526.22	25,075.94	22.17
Dena Bank	18,303.39	23,023.98	25.79
State Bank of Mysore	16,465.54	21,027.15	27.70
Punjab & Sind Bank	11,737.51	18,343.30	56.28
State Bank of Indore	15,351.38	18,224.33	18.71

PRIVATE BANKS

ICICI Bank	1,95,865.60	2,25,616.08	15.19
HDFC Bank	46,944.78	63,426.90	35.11
Axis Bank	36,876.48	59,661.14	61.79
Federal Bank	14,899.10	18,904.66	26.88
J&K Bank	17,079.94	18,882.61	10.55
Kotak Mahindra Bank	10,924.07	15,552.22	42.37
ING Vysya Bank	11,976.17	14,649.55	22.32
IndusInd Bank	11,084.20	12,795.31	15.44
Karnataka Bank	9,552.68	10,841.97	13.50
South Indian Bank	7,918.91	10,453.75	32.01
Yes Bank	6,289.73	9,430.27	49.93
Karur Vysya Bank	7,040.48	9,421.53	33.82
Bank of Rajasthan	5,704.02	7,433.88	30.33
Tamilnad Mercantile Bank	4,046.72	5,331.32	31.74
City Union Bank	3,329.23	4,537.06	36.28
Development Credit Bank	2658.31	4068.80	53.06
Lakshmi Vilas Bank	3612.70	3858.79	6.81
Catholic Syrian Bank	3012.64	3313.56	9.99
Dhanalakshmi Bank	1837.06	2102.03	14.42
Ratnakar Bank	530.52	585.79	10.42

FOREIGN BANKS

Citibank	32,861.11	38,376.52	16.78
Standard Chartered Bank	30,103.80	33,351.53	10.79
HSBC	23,141.68	29,944.40	29.40
ABN Amro	18,387.55	20,381.41	10.84
Deutsche Bank	4,945.06	8,960.13	81.19
Barclays Bank	172.70	7,635.52	4321.22
Bank of Nova Scotia	2,969.07	4,773.81	60.78
BNP Paribas	2,341.72	3,771.61	61.06
Bank of America	2,916.21	3,452.44	18.39
DBS	1,229.78	2,364.14	92.24
Bank of Tokyo	1,588.57	2,307.07	45.23
Calyon Bank	1,003.30	1,812.38	80.64
JP Morgan Chase Bank	799.25	1,059.33	32.54
Mizuho Corporate Bank	641.49	856.70	33.55
American Express Bank	1,593.18	817.41	-48.69
Antwerp Diamond Bank N.V.	375.29	476.29	26.91
Societe Generale	384.87	384.54	-0.09
Shinhan Bank (Cho Hung Bank)	136.28	313.85	130.30
Bank of Bahrain & Kuwait	170.90	280.32	64.02
State Bank of Mauritius	134.28	214.14	59.48
Abu Dhabi Commercial	203.45	162.09	-20.33
Bank of Ceylon	40.93	41.43	1.21
Mashreq Bank	32.78	40.83	24.56

(In Rs crore)	2007	2008	% chg
AB Bank	33.22	25.97	-21.81
Krung Thai Bank Public Co	10.45	8.91	-14.77
Oman International	1.77	1.47	-16.99

Source: Balance sheets

GROWTH: DEPOSITS

PUBLIC SECTOR BANKS

State Bank of India	4,35,521.09	5,37,403.94	23.39
Punjab National Bank	1,39,859.67	1,66,457.23	19.02
Canara Bank	1,42,381.45	1,54,072.42	8.21
Bank of Baroda	1,24,915.98	1,52,034.13	21.71
Bank of India	1,19,881.74	1,50,011.98	25.13
Central Bank of India	82,776.28	1,10,319.67	33.27
Union Bank of India	85,180.22	1,03,858.65	21.93
Syndicate Bank	78,633.57	95,170.80	21.03
Indian Overseas Bank	68,740.41	84,325.58	22.67
UCO Bank	64,860.01	79,908.94	23.20
Oriental Bank of Commerce	63,995.97	77,856.70	21.66
IDBI Bank	43,354.04	72,997.98	68.38
Allahabad Bank	59,543.66	71,616.38	20.28
Indian Bank	47,090.91	61,045.95	29.63
Corporation Bank	42,356.89	55,424.42	30.85
State Bank of Hyderabad	41,502.68	50,108.30	20.74
Andhra Bank	41,454.02	49,436.55	19.26
State Bank of Patiala	39,183.62	48,570.54	23.96
Vijaya Bank	37,604.50	47,952.01	27.52
United Bank of India	37,166.66	46,970.72	26.38
Bank of Maharashtra	33,919.34	41,758.33	23.11
State Bank of Travancore	30,984.01	35,353.89	14.10
State Bank of Bikaner & Jaipur	28,480.49	34,108.43	19.76
Dena Bank	27,689.91	33,943.18	22.58
State Bank of Mysore	22,022.35	27,462.40	24.70
Punjab & Sind Bank	19,318.76	24,831.41	28.54
State Bank of Indore	19,976.48	24,698.81	23.64

PRIVATE BANKS

ICICI Bank	2,30,510.19	2,44,431.05	6.04
HDFC Bank	68,297.94	1,00,768.60	47.54
Axis Bank	58,785.60	87,626.22	49.06
J&K Bank	25,194.29	28,593.26	13.49
Federal Bank	21,584.44	25,913.36	20.06
ING Vysya Bank	15,418.59	20,498.06	32.94
IndusInd Bank	17,644.80	19,037.42	7.89
Karnataka Bank	14,037.44	17,016.19	21.22
Kotak Mahindra Bank	11,000.09	16,423.65	49.30
South Indian Bank	12,239.21	15,156.12	23.83
Bank of Rajasthan	10,815.92	13,849.35	28.05
Yes Bank	8,220.39	13,273.16	61.47
Karur Vysya Bank	9,340.29	12,549.99	34.36
Tamilnad Mercantile Bank	6,019.88	7,670.26	27.42

(In Rs crore)	2007	2008	% chg
City Union Bank	4,699.33	6,424.96	36.72
Development Credit Bank	4,415.20	6,074.85	37.59
Lakshmi Vilas Bank	5,019.87	5,618.49	11.92
Catholic Syrian Bank	4,748.60	5,317.62	11.98
Dhanlakshmi Bank	3,087.96	3,608.42	16.85
Ratnakar Bank	876.39	1,101.07	25.64

FOREIGN BANKS

Citibank	37,875.00	46,125.02	21.78
HSBC	34,824.65	42,620.29	22.39
Standard Chartered Bank	34,174.67	36,956.52	8.14
ABN Amro	15,998.30	18,911.58	18.21
Deutsche Bank	6,978.38	13,754.96	97.11
Barclays Bank	1,010.07	6,901.85	583.30
DBS	3,836.22	5,095.67	32.83
Bank of America	2,717.97	4,190.78	54.19
Bank of Nova Scotia	2,078.60	3,754.71	80.64
JP Morgan Chase Bank	1,666.55	3,313.18	98.80
BNP Paribas	2,097.90	3,235.98	54.25
Societe Generale	1,127.78	1,362.83	20.84
Bank of Tokyo	960.49	1,326.85	38.14
Calyon Bank	774.74	1,134.86	46.48
Mizuho Corporate Bank	121.41	447.18	268.34
Abu Dhabi Commercial	473.79	413.57	-12.71
Bank of Bahrain & Kuwait	364.29	395.40	8.54
Shinhan Bank (Cho Hung Bank)	207.73	335.88	61.69
American Express Bank	2,664.10	282.20	-89.41
State Bank of Mauritius	211.78	248.10	17.15
Oman International	194.05	176.81	-8.89
Krung Thai Bank Public Co	49.22	80.66	63.86
Antwerp Diamond Bank N.V.	53.85	79.67	47.97
Bank of Ceylon	86.49	74.15	-14.26
Mashreq Bank	35.22	31.34	-11.02
AB Bank	24.66	30.83	25.06

Source: Balance sheets

GROWTH: TOTAL INCOME

PUBLIC SECTOR BANKS

State Bank of India	44,007.59	57,645.24	30.99
Canara Bank	12,815.51	16,413.61	28.08
Punjab National Bank	12,966.54	16,262.58	25.42
Bank of India	10,499.24	14,472.15	37.84
Bank of Baroda	10,385.88	13,864.51	33.49
Union Bank of India	8,068.72	10,534.27	30.56
IDBI Bank	7,372.60	9,656.31	30.98
Syndicate Bank	6,658.55	8,796.37	32.11
Central Bank of India	6,709.86	8,786.61	30.95
Indian Overseas Bank	6,219.12	8,775.87	41.11
Oriental Bank of Commerce	5,768.16	7,454.84	29.24
UCO Bank	5,760.49	7,280.69	26.39
Allahabad Bank	5,260.26	7,135.97	35.66
Indian Bank	5,017.86	6,218.67	23.93

(In Rs crore)	2007	2008	% chg
Corporation Bank	3,996.00	5,216.33	30.54
State Bank of Hyderabad	3,946.83	5,080.30	28.72
State Bank of Patiala	3,507.35	4,905.94	39.88
Andhra Bank	3,762.21	4,871.22	29.48
Vijaya Bank	3,097.90	4,420.57	42.70
United Bank of India	3,172.77	4,022.79	26.79
State Bank of Travancore	3,054.16	3,872.86	26.81
Bank of Maharashtra	2,987.09	3,820.76	27.91
State Bank of Bikaner & Jaipur	2,867.38	3,523.68	22.89
Dena Bank	2,510.04	3,154.02	25.66
State Bank of Mysore	2,126.71	2,916.53	37.14
State Bank of Indore	1,932.83	2,553.58	32.12
Punjab & Sind Bank	1,955.37	2,536.93	29.74

PRIVATE BANKS

ICICI Bank	28,923.46	39,599.11	36.91
HDFC Bank	8,164.16	12,398.15	51.86
Axis Bank	5,471.77	8,800.80	60.84
Kotak Mahindra Bank	1,637.76	2,998.83	83.11
Federal Bank	2,104.04	2,910.43	38.33
J&K Bank	2,059.54	2,679.24	30.09
IndusInd Bank	1,744.38	2,178.24	24.87
ING Vysya Bank	1,553.36	2,099.01	35.13
Karnataka Bank	1,430.52	1,797.90	25.68
Yes Bank	782.18	1,665.36	112.91
South Indian Bank	1,079.76	1,433.82	32.79
Karur Vysya Bank	986.55	1,289.33	30.69
Bank of Rajasthan	881.93	1,176.40	33.39
Tamilnad Mercantile Bank	720.84	891.71	23.70
Development Credit Bank	439.42	736.67	67.65
City Union Bank	454.14	686.25	51.11
Lakshmi Vilas Bank	474.99	588.54	23.91
Catholic Syrian Bank	451.57	541.76	19.97
Dhanlakshmi Bank	276.17	354.52	28.37
Ratnakar Bank	80.96	116.01	43.29

FOREIGN BANKS

Citibank	5,729.48	8,410.11	46.79
Standard Chartered Bank	5,393.51	7,129.78	32.19
HSBC	4,720.26	7,095.89	50.33
ABN Amro	3,046.92	3,682.11	20.85
Deutsche Bank	1,625.37	2,461.71	51.46
Barclays Bank	354.75	1,191.34	235.83
Bank of America	662.88	861.68	29.99
JP Morgan Chase Bank	451.17	830.19	84.01
BNP Paribas	440.03	712.81	61.99
DBS	467.32	600.64	28.53
Calyon Bank	319.80	506.13	58.26
Bank of Nova Scotia	338.99	468.07	38.08
Societe Generale	208.67	263.37	26.22
Bank of Tokyo	176.58	256.20	45.09
Mizuho Corporate Bank	57.93	94.38	62.93
Abu Dhabi Commercial	62.08	93.98	51.39

(In Rs crore)	2007	2008	% chg
Shinhan Bank (Cho Hung Bank)	28.10	53.94	91.98
Antwerp Diamond Bank N.V.	48.67	48.27	-0.82
Bank of Bahrain & Kuwait	34.48	43.71	26.76
State Bank of Mauritius	42.83	42.75	-0.18
American Express Bank	668.56	33.11	-95.05
Mashreq Bank	15.56	17.61	13.13
Oman International	17.30	15.29	-11.61
Bank of Ceylon	13.71	14.78	7.79
AB Bank	9.37	8.90	-5.01
Krung Thai Bank Public Co	6.35	8.61	35.57

Source: Balance sheets

GROWTH: INTEREST INCOME

PUBLIC SECTOR BANKS

State Bank of India	37,242.33	48,950.31	31.44
Punjab National Bank	11,236.14	14,265.02	26.96
Canara Bank	11,364.56	14,200.74	24.96
Bank of India	8,936.28	12,355.22	38.26
Bank of Baroda	9,004.09	11,813.48	31.20
Union Bank of India	7,382.18	9,447.30	27.97
IDBI Bank	6,345.42	8,020.84	26.40
Central Bank of India	6,234.21	7,995.54	28.25
Indian Overseas Bank	5,832.07	7,968.25	36.63
Syndicate Bank	6,040.07	7,906.31	30.90
Oriental Bank of Commerce	5,164.90	6,838.18	32.40
UCO Bank	5,210.06	6,508.56	24.92
Allahabad Bank	4,883.86	6,279.67	28.58
Indian Bank	4,194.80	5,150.78	22.79
Corporation Bank	3,360.47	4,516.55	34.40
State Bank of Hyderabad	3,362.49	4,403.15	30.95
State Bank of Patiala	3,064.71	4,310.18	40.64
Andhra Bank	3,315.33	4,289.87	29.40
Vijaya Bank	2,823.11	3,983.41	41.10
United Bank of India	2,825.09	3,557.30	25.92
Bank of Maharashtra	2,722.04	3,540.58	30.07
State Bank of Travancore	2,690.63	3,434.11	27.63
State Bank of Bikaner & Jaipur	2,374.18	3,052.02	28.55
Dena Bank	2,118.52	2,710.05	27.92
State Bank of Mysore	1,776.49	2,494.40	40.41
Punjab & Sind Bank	1,726.87	2,249.40	30.26
State Bank of Indore	1,658.60	2,225.63	34.19

PRIVATE BANKS

ICICI Bank	21,995.59	30,788.34	39.98
HDFC Bank	6,647.93	10,115.00	52.15
Axis Bank	4,461.66	7,005.32	57.01
Kotak Mahindra Bank	1,319.10	2,535.36	92.20
Federal Bank	1,801.46	2,515.44	39.63
J&K Bank	1,899.33	2,434.23	28.16
IndusInd Bank	1,500.25	1,920.23	27.99
ING Vysya Bank	1,267.63	1,680.44	32.57
Karnataka Bank	1,256.25	1,570.81	25.04

(In Rs crore)	2007	2008	% chg
Yes Bank	587.61	1,310.83	123.08
South Indian Bank	976.61	1,309.24	34.06
Karur Vysya Bank	867.40	1,134.03	30.74
Bank of Rajasthan	757.93	1,049.44	38.46
Tamilnad Mercantile Bank	637.99	774.14	21.34
City Union Bank	400.05	601.15	50.27
Development Credit Bank	346.93	574.11	65.49
Lakshmi Vilas Bank	418.26	506.06	20.99
Catholic Syrian Bank	416.06	481.26	15.67
Dhanalakshmi Bank	248.50	318.29	28.08
Ratnakar Bank	76.31	107.28	40.58

FOREIGN BANKS

Citibank	4,383.65	5,963.99	36.05
HSBC	3,507.93	4,979.22	41.94
Standard Chartered Bank	4,046.18	4,878.06	20.56
ABN Amro	2,185.13	3,038.29	39.04
Deutsche Bank	971.71	1,445.38	48.75
DBS	381.26	634.09	66.32
Barclays Bank	137.56	623.83	353.51
Bank of America	430.11	513.70	19.43
BNP Paribas	303.04	459.48	51.62
JP Morgan Chase Bank	279.28	451.35	61.61
Bank of Nova Scotia	257.22	354.41	37.78
Calyon Bank	168.11	276.11	64.24
Societe Generale	169.07	221.00	30.72
Bank of Tokyo	127.41	213.54	67.60
Mizuho Corporate Bank	44.45	74.77	68.20
Abu Dhabi Commercial	46.65	64.73	38.76
Shinhan Bank (Cho Hung Bank)	25.23	48.36	91.67
Antwerp Diamond Bank N.V.	41.49	40.59	-2.18
State Bank of Mauritius	36.47	37.05	1.57
Bank of Bahrain & Kuwait	29.87	35.04	17.30
Oman International	16.34	14.62	-10.50
Bank of Ceylon	10.26	11.21	9.25
Mashreq Bank	7.65	7.93	3.66
Krung Thai Bank Public Co	5.93	7.76	30.71
American Express Bank	289.15	5.12	-98.23
AB Bank	4.52	4.45	-1.54

Source: Balance sheets

PROFIT: OPERATING PROFIT

PUBLIC SECTOR BANKS

State Bank of India	9,999.94	13,107.55	31.08
Punjab National Bank	3,617.41	4,006.24	10.75
Bank of India	2,394.99	3,701.21	54.54
Bank of Baroda	2,415.01	3,028.55	25.41
Canara Bank	2,912.47	2,959.37	1.61
Union Bank of India	2,000.83	2,580.34	28.96
Indian Overseas Bank	1,560.04	2,001.78	28.32
Indian Bank	1,358.59	1,659.30	22.13
Allahabad Bank	1,099.91	1,479.51	34.51

(In Rs crore)	2007	2008	% chg
Syndicate Bank	1,382.56	1,468.27	6.20
IDBI Bank	906.65	1,333.11	47.04
Central Bank of India	1,265.72	1,268.30	0.20
Corporation Bank	1,140.03	1,251.14	9.75
Oriental Bank of Commerce	1,296.69	1,219.04	-5.99
Andhra Bank	931.24	1,056.94	13.50
State Bank of Hyderabad	1003.80	991.19	-1.26
UCO Bank	944.76	953.95	0.97
State Bank of Patiala	789.13	779.33	-1.24
State Bank of Travancore	710.48	709.09	-0.20
Dena Bank	635.37	686.44	8.04
Bank of Maharashtra	613.20	672.63	9.69
State Bank of Bikaner & Jaipur	679.20	661.19	-2.65
Vijaya Bank	696.02	660.88	-5.05
State Bank of Mysore	471.58	567.52	20.35
Punjab & Sind Bank	472.44	542.66	14.86
State Bank of Indore	398.74	468.61	17.52
United Bank of India	719.10	466.94	-35.07

PRIVATE BANKS

ICICI Bank	5,874.41	7,960.68	35.51
HDFC Bank	2,563.91	3,765.41	46.86
Axis Bank	1,263.85	2,225.92	76.12
Federal Bank	612.98	794.12	29.55
Kotak Mahindra Bank	325.81	669.89	105.61
J&K Bank	555.61	651.84	17.32
Karnataka Bank	356.59	390.60	9.54
Yes Bank	172.43	350.08	103.03
Karur Vysya Bank	273.78	307.76	12.41
ING Vysya Bank	226.31	307.47	35.86
South Indian Bank	251.82	270.65	7.48
Tamilnad Mercantile Bank	231.20	224.39	-2.94
IndusInd Bank	171.58	196.19	14.34
City Union Bank	131.48	181.30	37.89
Bank of Rajasthan	191.80	171.28	-10.70
Development Credit Bank	40.26	109.61	172.27
Lakshmi Vilas Bank	73.58	90.17	22.54
Catholic Syrian Bank	62.65	73.48	17.29
Dhanalakshmi Bank	38.64	44.50	15.15
Ratnakar Bank	6.37	33.88	431.59

FOREIGN BANKS

Citibank	2,180.45	3,919.31	79.75
Standard Chartered Bank	2,337.95	2,949.25	26.15
HSBC	1,922.39	2,934.85	52.67
ABN Amro	1038.30	915.19	-11.86
Deutsche Bank	413.91	866.01	109.23
Bank of America	354.04	531.10	50.01
JP Morgan Chase Bank	253.25	498.66	96.90
BNP Paribas	138.23	283.50	105.09
Calyon Bank	145.40	255.64	75.81
Barclays Bank	155.64	175.91	13.02
Bank of Nova Scotia	119.94	169.91	41.66

(In Rs crore)	2007	2008	% chg
Bank of Tokyo	87.20	148.83	70.68
DBS	150.74	119.07	-21.01
Abu Dhabi Commercial	10.91	40.62	272.33
Societe Generale	43.20	37.14	-14.03
Mizuho Corporate Bank	25.62	35.00	36.64
Shinhan Bank (Cho Hung Bank)	13.12	25.87	97.21
Antwerp Diamond Bank N.V.	18.32	19.09	4.18
Bank of Bahrain & Kuwait	6.47	12.74	96.92
Mashreq Bank	9.21	11.66	26.51
State Bank of Mauritius	11.68	10.53	-9.90
Bank of Ceylon	7.03	8.97	27.65
American Express Bank	162.45	6.90	-95.75
AB Bank	4.68	5.48	17.17
Krung Thai Bank Public Co	2.63	3.63	38.39
Oman International	-1.29	-2.69	-

Source: Balance sheets

Note: Operating profit = Net profit + Provisions & contingencies

PROFIT: NET PROFIT

PUBLIC SECTOR BANKS

State Bank of India	4,541.31	6,729.12	48.18
Punjab National Bank	1,540.08	2,048.76	33.03
Bank of India	1,123.17	2,009.40	78.90
Canara Bank	1,420.81	1,565.01	10.15
Bank of Baroda	1,026.46	1,435.52	39.85
Union Bank of India	845.39	1,387.03	64.07
Indian Overseas Bank	1,008.43	1,202.34	19.23
Indian Bank	759.77	1,008.74	32.77
Allahabad Bank	750.14	974.74	29.94
Syndicate Bank	716.06	848.07	18.44
Corporation Bank	536.14	734.99	37.09
IDBI Bank	630.31	729.46	15.73
Andhra Bank	537.90	575.57	7.00
State Bank of Hyderabad	505.50	556.99	10.19
Central Bank of India	498.01	550.16	10.47
State Bank of Patiala	366.53	413.73	12.88
UCO Bank	316.10	412.16	30.39
State Bank of Travancore	326.28	386.11	18.34
Punjab & Sind Bank	218.53	382.36	74.97
Vijaya Bank	331.34	361.28	9.03
Dena Bank	201.56	359.79	78.50
Oriental Bank of Commerce	580.81	353.22	-39.19
Bank of Maharashtra	271.84	328.39	20.80
United Bank of India	267.28	318.95	19.33
State Bank of Mysore	249.23	318.85	27.94
State Bank of Bikaner & Jaipur	305.80	315.00	3.01
State Bank of Indore	189.95	234.01	23.20

PRIVATE BANKS

ICICI Bank	3,110.22	4,157.73	33.68
HDFC Bank	1,141.45	1,590.18	39.31
Axis Bank	659.03	1,071.03	62.52

(In Rs crore)	2007	2008	% chg
Federal Bank	292.73	368.05	25.73
J&K Bank	274.40	360.00	31.20
Kotak Mahindra Bank	141.37	293.93	107.92
Karnataka Bank	177.03	241.74	36.55
Karur Vysya Bank	160.01	208.33	30.20
Yes Bank	94.37	200.02	111.97
ING Vysya Bank	88.91	156.93	76.50
South Indian Bank	104.12	151.62	45.63
Tamilnad Mercantile Bank	105.78	126.74	19.81
Bank of Rajasthan	110.57	115.20	4.18
City Union Bank	71.81	101.73	41.67
IndusInd Bank	68.22	75.05	10.02
Development Credit Bank	6.65	38.33	476.03
Catholic Syrian Bank	19.07	36.56	91.67
Dhanlakshmi Bank	16.14	28.46	76.35
Lakshmi Vilas Bank	17.58	25.27	43.70
Ratnakar Bank	3.01	17.01	464.77

FOREIGN BANKS

Citibank	900.00	1,804.26	100.47
Standard Chartered Bank	1,364.31	1,706.23	25.06
HSBC	845.61	1,192.30	41.00
Deutsche Bank	218.22	386.11	76.93
Bank of America	195.54	305.23	56.09
ABN Amro	385.35	280.67	-27.16
JP Morgan Chase Bank	106.79	249.11	133.26
BNP Paribas	63.60	130.72	105.54
Calyon Bank	89.81	126.70	41.08
Bank of Nova Scotia	75.85	101.27	33.52
Bank of Tokyo	50.65	84.10	66.02
DBS	74.11	65.03	-12.25
Societe Generale	22.14	40.29	82.00
Abu Dhabi Commercial	1.92	28.97	1407.98
Mizuho Corporate Bank	12.12	20.52	69.34
Bank of Bahrain & Kuwait	-8.12	19.22	-
Shinhan Bank (Cho Hung Bank)	5.97	13.15	120.18
Antwerp Diamond Bank N.V.	10.57	10.71	1.30
Mashreq Bank	10.35	9.11	-11.97
Oman International	-2.46	7.77	-
Barclays Bank	91.07	6.15	-93.25
State Bank of Mauritius	7.89	5.12	-35.16
Bank of Ceylon	2.07	3.76	81.83
AB Bank	2.38	2.88	21.20
Krung Thai Bank Public Co	1.43	1.98	38.37
American Express Bank	51.72	0.62	-98.79

Source: Balance sheets

SOUNDNESS: ROA (%)

	2006	2007	2008
PUBLIC SECTOR BANKS			
Indian Bank	1.16	1.46	1.64
Punjab & Sind Bank	0.64	1.01	1.49
Allahabad Bank	1.42	1.26	1.32
Indian Overseas Bank	1.32	1.36	1.30
Corporation Bank	1.24	1.17	1.29
Union Bank of India	0.84	0.92	1.26
Bank of India	0.68	0.88	1.25
Andhra Bank	1.38	1.31	1.16
Punjab National Bank	1.09	1.03	1.15
State Bank of Mysore	1.23	1.10	1.08
Dena Bank	0.29	0.71	1.06
Oriental Bank of Commerce	1.39	1.21	1.02
State Bank of India	0.89	0.84	1.01
State Bank of Hyderabad	1.13	1.14	1.00
Canara Bank	1.13	0.98	0.92
Bank of Baroda	0.79	0.80	0.89
State Bank of Travancore	0.86	0.86	0.89
State Bank of Indore	0.76	0.87	0.88
Syndicate Bank	0.91	0.91	0.88
State Bank of Bikaner & Jaipur	0.53	1.00	0.87
State Bank of Patiala	0.73	0.77	0.83
Bank of Maharashtra	0.16	0.76	0.75
Vijaya Bank	0.45	0.92	0.75
United Bank of India	0.66	0.73	0.68
IDBI Bank	0.68	0.67	0.67
Central Bank of India	0.37	0.62	0.54
UCO Bank	0.34	0.47	0.52

PRIVATE BANKS

Karur Vysya Bank	1.65	1.53	1.63
City Union Bank	1.46	1.57	1.60
Tamilnad Mercantile Bank	1.67	1.57	1.58
Yes Bank	2.13	1.44	1.54
Karnataka Bank	1.28	1.15	1.37
Federal Bank	1.28	1.38	1.34
HDFC Bank	1.38	1.33	1.32
Ratnakar Bank	0.07	0.31	1.31
Axis Bank	1.18	1.10	1.24
ICICI Bank	1.30	1.09	1.12
Kotak Mahindra Bank	1.39	0.94	1.10
J&K Bank	0.67	0.96	1.09
South Indian Bank	0.53	0.76	1.01
Bank of Rajasthan	0.19	1.16	0.91
Dhanlakshmi Bank	0.33	0.47	0.76
ING Vysya Bank	0.05	0.52	0.74
Catholic Syrian Bank	0.13	0.37	0.64
Development Credit Bank	-2.01	0.17	0.60
Lakshmi Vilas Bank	0.53	0.33	0.41
IndusInd Bank	0.22	0.34	0.34

	2006	2007	2008
FOREIGN BANKS			
Mashreq Bank	1.30	8.19	8.82
AB Bank	3.43	3.42	6.71
Citibank	3.07	2.79	4.33
Calyon Bank	4.10	4.60	4.20
Bank of Bahrain & Kuwait	-	-	4.08
Abu Dhabi Commercial	0.35	0.23	3.96
Bank of America	2.41	3.10	3.76
Oman International	-	-	3.15
Standard Chartered Bank	2.49	3.06	3.13
JP Morgan Chase Bank	2.53	1.71	3.07
Bank of Tokyo	0.02	2.11	2.40
Bank of Ceylon	0.25	1.25	2.24
BNP Paribas	0.55	1.41	1.97
Mizuho Corporate Bank	0.88	1.30	1.96
Krung Thai Bank Public Co	5.37	1.72	1.90
Shinhan Bank (Cho Hung Bank)	1.48	1.60	1.86
HSBC	1.58	1.82	1.82
Bank of Nova Scotia	0.83	1.73	1.73
Antwerp Diamond Bank N.V.	1.21	1.70	1.63
Deutsche Bank	1.04	1.23	1.56
Societe Generale	1.15	0.96	1.33
State Bank of Mauritius	-	1.53	1.12
DBS	0.73	1.60	0.86
ABN Amro	1.03	1.37	0.78
Barclays Bank	9.64	4.45	0.10
American Express Bank	1.45	1.28	0.05

Source: Balance sheets

SOUNDNESS: RONW (%)

PUBLIC SECTOR BANKS

Indian Overseas Bank	28.55	29.11	27.97
Punjab & Sind Bank	15.34	20.23	27.79
Bank of India	15.37	21.25	27.58
Union Bank of India	18.67	19.16	26.79
Dena Bank	2.78	17.48	25.64
State Bank of Mysore	25.62	24.00	25.31
Indian Bank	12.65	26.52	25.08
Allahabad Bank	29.56	22.58	24.56
Syndicate Bank	26.66	24.58	24.05
State Bank of Travancore	21.02	22.26	23.28
State Bank of Hyderabad	22.01	21.72	21.28
Punjab National Bank	17.01	18.68	19.58
Canara Bank	20.65	18.78	19.08
Bank of Maharashtra	3.32	16.68	18.87
State Bank of Indore	14.48	17.31	18.77
State Bank of Bikaner & Jaipur	10.73	19.99	18.71
Corporation Bank	13.82	15.02	18.39
Vijaya Bank	8.04	19.09	18.26
Andhra Bank	20.52	17.78	17.97
Central Bank of India	9.07	18.31	17.12

	2006	2007	2008
State Bank of India	17.04	15.41	16.75
State Bank of Patiala	14.17	15.52	15.92
United Bank of India	11.63	14.83	15.62
Bank of Baroda	12.28	12.45	14.58
UCO Bank	10.42	13.16	13.67
IDBI Bank	9.12	7.37	11.19
Oriental Bank of Commerce	16.77	11.97	10.24

PRIVATE BANKS

Bank of Rajasthan	4.56	28.83	24.10
City Union Bank	21.40	22.03	21.82
Yes Bank	14.08	13.88	19.00
Karur Vysya Bank	16.58	16.54	18.49
Karnataka Bank	16.85	15.07	18.47
Dhanlakshmi Bank	7.66	11.46	17.81
HDFC Bank	17.74	19.46	17.74
Axis Bank	18.37	21.04	17.61
J&K Bank	10.21	14.42	16.78
South Indian Bank	9.29	12.85	16.42
Catholic Syrian Bank	3.20	9.71	15.84
Tamilnad Mercantile Bank	16.65	14.94	15.67
Federal Bank	22.99	21.38	13.59
ING Vysya Bank	0.89	6.47	12.98
ICICI Bank	14.62	13.37	11.75
Kotak Mahindra Bank	14.75	11.37	11.37
Ratnakar Bank	1.22	2.94	7.18
IndusInd Bank	4.34	8.92	6.93
Lakshmi Vilas Bank	8.63	5.12	5.64
Development Credit Bank	-	-	4.08

FOREIGN BANKS

Standard Chartered Bank	27.45	31.35	28.18
Abu Dhabi Commercial	5.36	1.92	27.90
Citibank	19.19	17.31	23.74
Bank of Bahrain & Kuwait	-	-	22.39
HSBC	14.13	17.60	17.68
Calyon Bank	14.56	11.98	15.54
Bank of Nova Scotia	11.30	16.65	15.39
JP Morgan Chase Bank	17.99	12.16	15.19
Bank of America	9.63	11.69	14.61
BNP Paribas	4.38	10.24	13.62
ABN Amro	16.47	21.63	12.93
Deutsche Bank	9.90	13.42	12.39
Societe Generale	5.14	6.44	11.19
Mashreq Bank	4.48	12.15	10.27
Bank of Tokyo	0.07	8.19	9.44
Oman International	-	-	9.00
Bank of Ceylon	0.80	3.70	6.40
AB Bank	6.34	5.18	6.18
Antwerp Diamond Bank N.V.	5.93	7.48	6.13
Shinhan Bank (Cho Hung Bank)	4.40	3.53	5.88
DBS	2.82	8.99	5.86
Mizuho Corporate Bank	1.80	3.23	5.24

	2006	2007	2008
Krung Thai Bank Public Co	10.14	3.33	4.51
State Bank of Mauritius	4.43	5.75	3.66
American Express Bank	15.45	7.18	3.21
Barclays Bank	11.75	6.57	0.20

Source: Capitaline

SOUNDNESS: CAR (%)

PUBLIC SECTOR BANKS

Canara Bank	11.22	13.50	13.25
Punjab National Bank	11.95	12.29	12.96
Bank of Baroda	13.65	11.80	12.91
Indian Bank	13.19	14.14	12.86
State Bank of Travancore	11.15	11.68	12.68
State Bank of India	11.88	12.34	12.64
State Bank of Bikaner & Jaipur	12.08	12.89	12.51
Union Bank of India	11.41	12.80	12.51
State Bank of Patiala	13.67	12.38	12.50
Oriental Bank of Commerce	11.04	12.51	12.12
Corporation Bank	13.92	12.76	12.09
Allahabad Bank	13.37	12.52	12.04
Bank of India	10.75	11.75	12.04
State Bank of Hyderabad	12.08	12.51	11.97
Indian Overseas Bank	13.04	13.27	11.96
IDBI Bank	14.80	13.73	11.95
United Bank of India	13.12	12.02	11.88
State Bank of Mysore	11.37	11.47	11.73
Andhra Bank	14.00	11.33	11.61
Punjab & Sind Bank	12.83	12.88	11.57
State Bank of Indore	11.40	11.77	11.29
Syndicate Bank	11.73	11.74	11.22
Vijaya Bank	11.94	11.21	11.22
Dena Bank	10.62	11.52	11.09
Central Bank of India	11.03	10.40	10.42
Bank of Maharashtra	11.27	12.06	10.26
UCO Bank	11.12	11.56	10.09

PRIVATE BANKS

Ratnakar Bank	10.77	34.34	49.15
Federal Bank	13.75	13.43	22.46
Kotak Mahindra Bank	11.27	13.46	18.65
Tamilnad Mercantile Bank	18.33	16.77	15.35
ICICI Bank	13.35	11.69	13.97
South Indian Bank	13.02	11.08	13.80
Axis Bank	11.08	11.57	13.73
HDFC Bank	11.41	13.08	13.60
Yes Bank	16.40	13.60	13.60
Development Credit Bank	9.66	11.34	13.38
J&K Bank	13.52	13.24	12.80
Lakshmi Vilas Bank	10.79	12.43	12.73
Karur Vysya Bank	14.79	14.51	12.58
City Union Bank	12.33	12.58	12.48
Karnataka Bank	11.78	11.03	12.17

	2006	2007	2008
IndusInd Bank	10.54	12.54	11.91
Bank of Rajasthan	10.60	11.32	11.87
Catholic Syrian Bank	11.26	9.58	10.87
ING Vysya Bank	10.67	10.56	10.20
Dhanlakhmi Bank	9.75	9.77	9.21

FOREIGN BANKS

Krung Thai Bank Public Co	133.53	121.73	110.11
Bank of Ceylon	56.37	63.21	55.86
Mashreq Bank	136.92	97.06	52.81
Abu Dhabi Commercial	36.98	27.66	51.71
Shinhan Bank (Cho Hung Bank)	81.71	89.27	48.66
AB Bank	86.21	100.00	43.09
State Bank of Mauritius	35.42	38.99	41.13
Antwerp Diamond Bank N.V.	39.67	46.48	37.09
Mizuho Corporate Bank	65.76	34.40	27.80
Bank of Tokyo	33.38	30.71	26.87
Societe Generale	37.40	31.82	26.62
Oman International	9.58	10.99	23.09
Bank of Bahrain & Kuwait	18.77	22.00	21.61
Barclays Bank	22.92	13.68	21.11
Bank of Nova Scotia	13.71	23.26	20.15
DBS	31.33	29.24	18.15
JP Morgan Chase Bank	11.76	16.14	17.72
American Express Bank	10.26	13.00	16.63
Deutsche Bank	12.74	10.62	13.58
ABN Amro	10.44	11.34	12.92
Bank of America	23.40	13.33	12.14
Citibank	11.33	11.06	12.00
BNP Paribas	11.61	10.76	11.79
Standard Chartered Bank	9.93	10.44	10.59
HSBC	10.61	11.06	10.59
Calyon Bank	19.80	15.10	9.70

Source: Balance sheets

Based on Basel II (2008)

SOUNDNESS: NET NPA (%)

PUBLIC SECTOR BANKS

Andhra Bank	0.24	0.17	0.15
State Bank of Hyderabad	0.36	0.22	0.16
Union Bank of India	1.56	0.96	0.17
Indian Bank	0.79	0.35	0.24
Corporation Bank	0.64	0.47	0.32
Punjab & Sind Bank	2.43	0.66	0.37
State Bank of Mysore	0.74	0.45	0.43
Bank of Baroda	0.87	0.60	0.47
Bank of India	1.49	0.95	0.52
Vijaya Bank	0.85	0.59	0.57
Indian Overseas Bank	0.65	0.55	0.60
State Bank of Patiala	0.99	0.83	0.60
Punjab National Bank	0.29	0.76	0.64
State Bank of Indore	1.83	1.04	0.73

SOUNDNESS: NET NPA (%)

	2006	2007	2008
PUBLIC SECTOR BANKS			
Allahabad Bank	0.84	1.07	0.80
State Bank of Bikaner & Jaipur	1.18	1.09	0.83
Canara Bank	1.12	0.94	0.84
Bank of Maharashtra	2.03	1.21	0.87
State Bank of Travancore	1.47	1.08	0.94
Dena Bank	3.04	1.99	0.94
Syndicate Bank	0.86	0.76	0.97
Oriental Bank of Commerce	0.49	0.49	0.99
United Bank of India	1.95	1.50	1.10
IDBI Bank	1.01	1.12	1.30
Central Bank of India	2.59	1.70	1.45
State Bank of India	1.88	1.56	1.78
UCO Bank	2.10	2.14	1.98

PRIVATE BANKS

Yes Bank	0.00	0.00	0.09
Karur Vysya Bank	0.81	0.23	0.18
Federal Bank	0.95	0.44	0.23
South Indian Bank	1.86	0.98	0.33
Tamilnad Mercantile Bank	2.17	0.98	0.38
Axis Bank	0.98	0.72	0.42
Bank of Rajasthan	0.99	0.24	0.42
HDFC Bank	0.44	0.43	0.47
Development Credit Bank	4.50	1.64	0.66
ING Vysya Bank	0.95	0.70	0.79
Dhanlaxhmi Bank	2.82	1.75	0.88
Karnataka Bank	1.18	1.22	0.98
City Union Bank	1.95	1.09	0.98
Ratnakar Bank	2.61	1.92	0.99
J&K Bank	0.92	1.13	1.07
ICICI Bank	0.72	1.02	1.55
Lakshmi Vilas Bank	1.89	1.58	1.55
Catholic Syrian Bank	2.78	1.98	1.61
Kotak Mahindra Bank	0.24	1.98	1.78
IndusInd Bank	2.09	2.47	2.27

FOREIGN BANKS

Bank of America	0.00	0.00	0.00
BNP Paribas	0.00	0.00	0.00
Societe Generale	0.00	0.00	0.00
Shinhan Bank (Cho Hung Bank)	0.00	0.00	0.00
Krung Thai Bank Public Co	0.00	0.00	0.00
Antwerp Diamond Bank N.V.	0.00	0.00	0.00
Mashreq Bank	0.00	0.00	0.00
Mizuho Corporate Bank	0.15	0.00	0.00
Calyon Bank	0.20	0.00	0.00
Bank of Nova Scotia	1.00	0.00	0.00
State Bank of Mauritius	1.91	0.00	0.00
Oman International	41.58	0.00	0.00
Bank of Tokyo	0.00	0.00	0.00

	2006	2007	2008
Abu Dhabi Commercial	15.97	0.63	0.00
DBS	0.00	0.00	0.05
Deutsche Bank	0.00	0.01	0.22
Barclays Bank	0.00	0.00	0.42
HSBC	0.58	0.43	0.58
ABN Amro	0.11	0.12	0.85
Standard Chartered Bank	1.57	1.43	1.04
American Express Bank	0.58	0.77	1.19
Citibank	0.95	1.02	1.23
Bank of Bahrain & Kuwait	1.29	0.12	1.51
JP Morgan Chase Bank	0.00	2.17	2.12
Bank of Ceylon	23.74	14.96	4.01
AB Bank	0.00	0.00	9.25

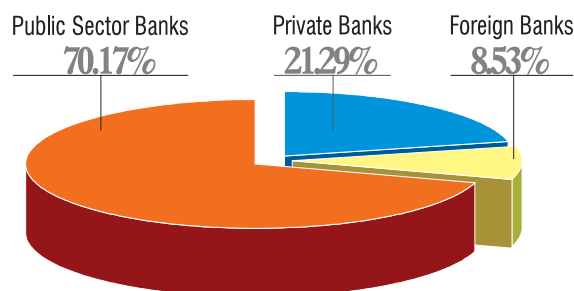
Source: Balance sheets

Database compiled by BS Research Bureau

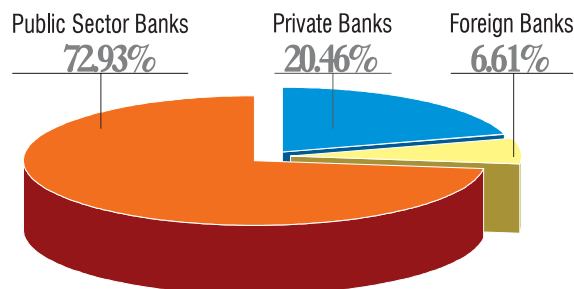
ROA: Return on Assets; RONW: Return on Net Worth;

CAR: Capital Adequacy Ratio; Net NPA: Net NPA to Net Advances;

ASSETS Rs 42,76,328 cr



ADVANCES Rs 24,47,944 cr



NET PROFIT Rs 42,506 cr

