

**PUBLIC SECTOR BANKS**

(In Rs crore)	2004	2005	% change
State Bank of India	407,815.28	459,882.87	12.77
Punjab National Bank	102,331.74	126,241.28	23.36
Canara Bank	99,322.48	110,305.17	11.06
Bank of India	84,859.99	94,978.18	11.92
Bank of Baroda	85,108.66	94,664.24	11.23
IDBI Bank	—	81,360.25	—
Union Bank of India	58,316.68	72,413.25	24.17
Central Bank	63,345.35	68,595.89	8.29
UCO Bank	43,797.82	54,589.46	24.64
Oriental Bank of Commerce	41,006.56	54,069.45	31.86
Syndicate Bank	47,223.18	52,109.42	10.35
Indian Overseas Bank	47,322.02	50,815.04	7.38
Allahabad Bank	34,704.28	45,144.93	30.08
Indian Bank	39,154.07	43,860.70	12.02
SB of Hyderabad	30,646.10	34,922.29	13.95
Corporation Bank	29,153.69	33,923.85	16.36
Bank of Maharashtra	32,212.97	32,884.84	2.09
Andhra Bank	27,008.95	32,728.68	21.18
SB of Patiala	26,896.75	31,502.80	17.12
Vijaya Bank	24,071.02	29,335.50	21.87
United Bank of India	25,842.57	29,097.86	12.60
SB of Travancore	24,003.31	28,874.61	20.29
Dena Bank	22,160.24	24,028.59	8.43
SB of Bikaner & Jaipur	20,123.04	23,401.52	16.29
SB of Indore	13,043.92	16,898.37	29.55
SB of Mysore	13,758.06	16,552.62	20.31
SB of Saurashtra	12,837.26	15,039.62	17.16

**PRIVATE BANKS**

(In Rs crore)	2004	2005	% change
ICICI Bank	125,228.87	167,659.41	33.88
HDFC Bank	42,306.99	51,429.00	21.56
UTI Bank	24,150.17	37,743.69	56.29
J&K Bank	21,205.76	24,480.16	15.44
Federal Bank	15,114.27	16,820.96	11.29
IndusInd Bank	15,086.46	15,622.01	3.55
ING Vysya Bank	13,222.95	15,357.05	16.14
Karnataka Bank	10,576.63	12,526.72	18.44
South Indian Bank	9,254.05	9,477.52	2.41
Bank of Rajasthan	8,454.00	9,154.69	8.29
Karur Vysya Bank	7,107.43	7,884.85	10.94
United Western Bank	7,139.34	7,083.65	-0.78
Kotak Mahindra Bank	5,816.94	6,512.87	11.96
Tamilnad Mercantile Bank	5,089.49	5,616.81	10.36
Bank of Punjab	4,839.46	4,905.17	1.36
Development Credit Bank	5,392.62	4,659.46	-13.60

**TOTAL ASSETS**

(In Rs crore)	2004	2005	% change
Centurion Bank	3,548.87	4,611.68	29.95
Catholic Syrian Bank	4,307.31	4,435.17	2.97
Lakshmi Vilas Bank	3,821.35	4,053.38	6.07
City Union Bank	3,191.39	3,495.41	9.53
Bharat Overseas Bank	2,816.85	3,214.41	14.11
Dhanlakhmi Bank	2,444.80	2,644.46	8.17
Lord Krishna Bank	2,604.56	2,505.15	-3.82

**FOREIGN BANKS**

(In Rs crore)	2004	2005	% change
Standard Chartered Bank	34,312.50	37,286.42	8.67
Citibank	29,597.39	33,806.25	14.22
HSBC	25,356.89	27,901.11	10.03
ABN Amro	10,609.77	15,395.28	45.10
Deutsche Bank	8,596.73	10,746.95	25.01
Bank of America	5,110.59	5,492.90	7.48
Bank of Nova Scotia	3,116.84	3,346.45	7.37
American Express Bank	3,403.46	3,020.89	-11.24
BNP Paribas	2,995.33	2,944.00	-1.71
Abu Dhabi Commercial	1,956.38	1,950.85	-0.28
DBS	609.12	1,409.50	131.40
Barclays Bank	767.46	1,380.68	79.90
JP Morgan Chase Bank	687.95	1,307.80	90.10
Bank of Tokyo	1,185.89	1,135.35	-4.26
Societe Generale	734.15	890.96	21.36
Antwerp Diamond Bank N.V.	502.41	667.21	32.80
Bank of Bahrain & Kuwait	686.92	600.53	-12.58
Mizuho Corporate Bank	293.07	455.24	55.33
Oman International	528.74	441.74	-16.45
Mashreq Bank	343.53	336.19	-2.14
UFJ Bank	314.57	324.00	3.00
Cho Hung Bank	186.61	246.20	31.93
Bank of Ceylon	200.92	181.05	-9.89
ING Bank	102.53	107.34	4.69
Bank Internasional Indonesia	103.64	84.96	-18.02
Krung Thai Bank Public Co	57.18	75.74	32.46
Arab Bangladesh Bank	75.74	68.42	-9.66

Source: Balance sheets

- Public sector banks total assets increased by 19%
- Private sector banks total assets increased by 23%

## PUBLIC SECTOR BANKS

(In Rs crore)	2004	2005	% change
Indian Bank	4,573.96	4,573.96	—
United Bank of India	1,810.87	1,810.87	—
Central Bank	1,124.14	1,124.14	—
UCO Bank	799.36	799.36	—
IDBI Bank	—	721.78	—
Indian Overseas Bank	544.80	544.80	—
State Bank of India	526.30	526.30	—
Bank of India	488.14	488.14	—
Syndicate Bank	471.95	471.97	—
Union Bank of India	460.12	460.12	—
Vijaya Bank	433.52	433.52	—
Bank of Maharashtra	430.52	430.52	—
Canara Bank	410.00	410.00	—
Andhra Bank	400.00	400.00	—
Allahabad Bank	346.70	346.70	—
Punjab National Bank	265.30	315.30	18.85
SB of Saurashtra	314.00	314.00	—
Bank of Baroda	294.53	294.53	—
Dena Bank	206.82	286.82	38.68
Oriental Bank of Commerce	192.54	192.54	—
Corporation Bank	143.44	143.44	—
SB of Bikaner & Jaipur	50.00	50.00	—
SB of Travancore	50.00	50.00	—
SB of Mysore	36.00	36.00	—
SB of Patiala	24.75	24.75	—
SB of Indore	17.50	17.50	—
SB of Hyderabad	17.25	17.25	—

## PRIVATE BANKS

(In Rs crore)	2004	2005	% change
ICICI Bank	966.40	1,086.78	12.46
HDFC Bank	284.79	309.88	8.81
IndusInd Bank	290.42	290.51	0.03
UTI Bank	231.58	273.80	18.23
Kotak Mahindra Bank	59.53	123.32	107.16
Karnataka Bank	40.43	121.25	199.90
Bank of Rajasthan	107.57	107.57	—
Bank of Punjab	105.00	105.00	—
Centurion Bank	56.75	101.32	78.54
Lord Krishna Bank	56.69	94.45	66.61
Federal Bank	21.76	65.60	201.47
Development Credit Bank	39.36	64.58	64.08
J&K Bank	48.25	48.49	0.50
South Indian Bank	35.78	47.68	33.26
Dhanalakshmi Bank	32.06	32.06	—
United Western Bank	29.89	29.89	—

## CAPITAL

(In Rs crore)	2004	2005	% change
City Union Bank	24.00	24.00	—
ING Vysya Bank	22.65	22.71	0.26
Karur Vysya Bank	17.98	17.98	—
Bharat Overseas Bank	15.75	15.75	—
Lakshmi Vilas Bank	11.51	11.51	—
Catholic Syrian Bank	10.64	10.67	0.28
Tamilnad Mercantile Bank	0.28	0.28	—

## FOREIGN BANKS

(In Rs crore)	2004	2005	% change
HSBC	715.03	1,367.75	91.29
Deutsche Bank	292.68	712.68	143.50
Bank of America	0.20	657.10	328,450.00
DBS	185.33	522.23	181.78
Standard Chartered Bank	515.42	515.42	—
Barclays Bank	262.60	491.74	87.26
Societe Generale	144.37	298.35	106.66
BNP Paribas	199.75	199.75	—
UFJ Bank	186.80	186.80	—
ABN Amro	169.02	169.02	—
JP Morgan Chase Bank	167.82	167.82	—
Citibank	167.46	167.46	—
Oman International	146.94	154.56	5.19
Mizuho Corporate Bank	144.34	144.34	—
Bank of Nova Scotia	135.47	135.47	—
Antwerp Diamond Bank N.V.	114.71	114.71	—
American Express Bank	62.40	102.94	64.97
Bank of Tokyo	99.78	99.78	—
Bank Internasional Indonesia	73.38	73.38	—
ING Bank	67.92	67.92	—
Bank of Bahrain & Kuwait	58.40	58.40	—
Mashreq Bank	48.38	48.38	—
Bank of Ceylon	38.09	38.09	—
Arab Bangladesh Bank	36.98	36.98	—
Krung Thai Bank Public Co	35.84	35.84	—
Cho Hung Bank	34.54	34.54	—
Abu Dhabi Commercial	0.20	0.20	—

Source: Balance sheets

- Public sector banks capital increased by 19.76%
- Foreign banks capital increased by 60.86%

**PUBLIC SECTOR BANKS**

(In Rs crore)	2004	2005	% change
State Bank of India	20,231.28	24,072.14	18.98
Punjab National Bank	5,011.80	8,161.30	62.84
Canara Bank	5,251.64	6,108.96	16.32
Indian Bank	5,537.83	5,936.37	7.20
IDBI Bank	—	5,928.41	—
Bank of Baroda	5,130.93	5,627.76	9.68
Bank of India	4,009.66	4,464.87	11.35
Union Bank of India	3,087.14	3,614.44	17.08
Oriental Bank of Commerce	2,676.80	3,327.01	24.29
Central Bank	2,974.53	3,265.21	9.77
Corporation Bank	2,768.65	3,054.92	10.34
Indian Overseas Bank	2,081.09	2,575.19	23.74
Allahabad Bank	1,551.93	2,327.65	49.98
Syndicate Bank	1,905.27	2,198.51	15.39
UCO Bank	1,801.09	2,048.87	13.76
SB of Patiala	1,730.85	2,044.38	18.11
Andhra Bank	1,452.58	1,837.00	26.46
SB of Hyderabad	1,573.77	1,765.65	12.19
United Bank of India	1,380.79	1,678.76	21.58
Vijaya Bank	1,335.54	1,589.19	18.99
Bank of Maharashtra	1,435.53	1,542.42	7.45
SB of Bikaner & Jaipur	1,148.57	1,297.68	12.98
SB of Travancore	925.26	1,129.98	22.13
Dena Bank	1,055.21	1,103.74	4.60
SB of Indore	790.17	903.56	14.35
SB of Saurashtra	767.41	794.25	3.50
SB of Mysore	581.97	756.45	29.98

**PRIVATE BANKS**

(In Rs crore)	2004	2005	% change
ICICI Bank	8,360.56	12,899.98	54.30
HDFC Bank	2,693.33	4,520.28	67.83
UTI Bank	1,138.05	2,421.61	112.79
J&K Bank	1,593.74	1,665.40	4.50
Karnataka Bank	698.15	978.04	40.09
IndusInd Bank	800.42	829.24	3.60
Karur Vysya Bank	712.03	760.88	6.86
Kotak Mahindra Bank	606.31	756.93	24.84
Federal Bank	648.84	723.35	11.48
ING Vysya Bank	747.32	709.40	-5.07
Tamilnad Mercantile Bank	476.82	558.84	17.20
Centurion Bank	61.56	468.56	661.14
South Indian Bank	394.89	455.26	15.29
Bank of Rajasthan	329.48	350.73	6.45
United Western Bank	303.97	243.96	-19.74
Bank of Punjab	243.73	241.19	-1.04

**NETWORTH**

(In Rs crore)	2004	2005	% change
City Union Bank	202.85	240.72	18.67
Lakshmi Vilas Bank	226.64	229.99	1.48
Catholic Syrian Bank	191.00	209.85	9.87
Development Credit Bank	285.38	198.51	-30.44
Bharat Overseas Bank	172.18	198.39	15.22
Lord Krishna Bank	139.24	181.91	30.64
Dhanalakshmi Bank	134.07	114.12	-14.88

**FOREIGN BANKS**

(In Rs crore)	2004	2005	% change
HSBC	2,452.85	3,577.31	45.84
Citibank	2,695.88	3,310.74	22.81
Standard Chartered Bank	2,733.34	3,234.04	18.32
Bank of America	700.16	1,437.51	105.31
ABN Amro	1,151.68	1,346.90	16.95
Deutsche Bank	918.17	1,231.80	34.16
Barclays Bank	405.91	697.53	71.84
DBS	210.82	556.72	164.07
Bank of Tokyo	406.38	368.74	-9.26
BNP Paribas	356.87	332.66	-6.78
Societe Generale	152.59	321.80	110.89
American Express Bank	244.03	301.18	23.42
JP Morgan Chase Bank	219.25	266.12	21.38
Bank of Nova Scotia	269.15	257.35	-4.38
UFJ Bank	221.02	227.84	3.09
Mizuho Corporate Bank	157.21	164.15	4.41
Oman International	152.80	160.42	4.99
Antwerp Diamond Bank N.V.	121.52	128.20	5.50
ING Bank	72.97	72.97	—
Cho Hung Bank	65.33	71.47	9.40
Abu Dhabi Commercial	72.09	71.22	-1.21
Bank of Bahrain & Kuwait	92.15	67.22	-27.05
Mashreq Bank	55.10	58.80	6.72
Bank of Ceylon	52.35	54.46	4.03
Arab Bangladesh Bank	44.23	44.75	1.18
Krung Thai Bank Public Co	39.57	39.59	0.05
Bank Internasional Indonesia	74.68	36.05	-51.73

Source: Balance sheets

- The networth of public sector banks increased by 25.80%
- The networth of private sector banks increased by 41.57%

## PUBLIC SECTOR BANKS

(In Rs crore)	2004	2005	% change
State Bank of India	318,618.67	367,047.53	15.20
Punjab National Bank	87,916.40	103,166.89	17.35
Canara Bank	86,344.56	96,908.42	12.23
Bank of Baroda	72,967.32	81,333.46	11.47
Bank of India	71,482.43	78,821.44	10.27
Union Bank of India	50,558.93	61,830.59	22.29
Central Bank	55,908.60	60,751.67	8.66
UCO Bank	39,244.26	49,470.24	26.06
Oriental Bank of Commerce	35,673.50	47,850.33	34.13
Syndicate Bank	42,584.82	46,294.56	8.71
Indian Overseas Bank	41,482.58	44,241.24	6.65
Allahabad Bank	31,476.61	40,762.07	29.50
Indian Bank	30,444.40	34,808.44	14.33
SB of Hyderabad	25,310.72	28,929.52	14.30
Bank of Maharashtra	26,445.93	28,844.17	9.07
Andhra Bank	22,940.52	27,550.71	20.10
Corporation Bank	23,190.93	27,233.16	17.43
SB of Patiala	22,473.28	26,495.67	17.90
Vijaya Bank	21,015.05	25,617.98	21.90
United Bank of India	22,758.21	25,348.39	11.38
SB of Travancore	19,721.37	24,133.01	22.37
Dena Bank	18,349.18	20,096.09	9.52
SB of Bikaner & Jaipur	16,453.18	19,038.40	15.71
IDBI Bank	—	15,102.64	—
SB of Indore	10,511.50	13,807.07	31.35
SB of Mysore	11,272.78	13,585.17	20.51
SB of Saurashtra	10,674.76	12,613.04	18.16

## PRIVATE BANKS

(In Rs crore)	2004	2005	% change
ICICI Bank	68,108.58	99,818.78	46.56
HDFC Bank	30,408.86	36,354.25	19.55
UTI Bank	20,953.90	31,712.00	51.34
J&K Bank	18,661.38	21,644.97	15.99
Federal Bank	13,476.68	15,192.88	12.73
IndusInd Bank	11,200.26	13,114.28	17.09
ING Vysya Bank	10,478.07	12,569.31	19.96
Karnataka Bank	9,406.94	10,837.06	15.20
South Indian Bank	8,280.03	8,492.31	2.56
Bank of Rajasthan	7,638.93	8,120.31	6.30
Karur Vysya Bank	5,911.48	6,672.19	12.87
United Western Bank	6,430.19	6,452.88	0.35
Tamilnad Mercantile Bank	4,404.27	4,826.88	9.60
Bank of Punjab	4,136.88	4,306.62	4.10
Kotak Mahindra Bank	4,459.34	4,299.54	-3.58
Catholic Syrian Bank	3,880.45	4,021.12	3.63

## DEPOSITS

(In Rs crore)	2004	2005	% change
Development Credit Bank	4,474.18	3,894.76	-12.95
Centurion Bank	3,028.79	3,530.38	16.56
Lakshmi Vilas Bank	3,295.82	3,495.93	6.07
City Union Bank	2,846.65	3,095.24	8.73
Bharat Overseas Bank	2,471.52	2,749.24	11.24
Dhanlakshmi Bank	2,155.77	2,338.84	8.49
Lord Krishna Bank	2,311.22	2,176.13	-5.84

## FOREIGN BANKS

(In Rs crore)	2004	2005	% change
Standard Chartered Bank	19,948.98	22,522.24	12.90
Citibank	20,465.13	21,484.42	4.98
HSBC	16,269.88	17,012.79	4.57
ABN Amro	5,856.44	7,076.78	20.84
Deutsche Bank	2,532.51	3,624.58	43.12
American Express Bank	2,788.52	2,264.42	-18.79
Bank of America	1,975.92	1,992.52	0.84
BNP Paribas	1,737.11	1,673.72	-3.65
Abu Dhabi Commercial	1,815.98	1,662.55	-8.45
Bank of Nova Scotia	1,694.09	1,601.97	-5.44
JP Morgan Chase Bank	391.78	930.24	137.44
DBS	375.49	611.44	62.84
Bank of Tokyo	578.77	532.35	-8.02
Societe Generale	474.83	526.54	10.89
Bank of Bahrain & Kuwait	433.25	393.71	-9.13
Mashreq Bank	279.25	268.69	-3.78
Oman International	286.37	225.21	-21.36
Mizuho Corporate Bank	51.25	109.84	114.32
Bank of Ceylon	100.96	104.40	3.41
Cho Hung Bank	59.55	97.36	63.49
Barclays Bank	89.51	74.73	-16.51
UFJ Bank	60.52	70.79	16.97
Antwerp Diamond Bank N.V.	44.44	50.45	13.52
Krung Thai Bank Public Co	16.51	34.46	108.72
Arab Bangladesh Bank	30.93	23.33	-24.57
Bank Internasional Indonesia	12.92	11.08	-14.24

Source: Balance sheets

- Deposits of public sector banks increased by 15.97%
- Deposits of private sector banks increased by 24.67%

**PUBLIC SECTOR BANKS**

(In Rs crore)	2004	2005	% change
State Bank of India	157,933.54	202,374.45	28.14
Canara Bank	48,438.63	60,421.40	24.74
Punjab National Bank	47,224.72	60,412.75	27.93
Bank of India	45,855.90	56,012.58	22.15
IDBI Bank	—	45,413.57	—
Bank of Baroda	35,600.88	43,400.38	21.91
Union Bank of India	28,921.70	40,105.08	38.67
UCO Bank	20,626.44	27,655.70	34.08
Central Bank	22,804.11	27,277.32	19.62
Syndicate Bank	20,646.92	26,729.20	29.46
Oriental Bank of Commerce	19,680.76	25,299.20	28.55
Indian Overseas Bank	20,294.86	25,205.19	24.19
Allahabad Bank	15,341.54	21,150.82	37.87
Corporation Bank	13,889.72	18,546.38	33.53
Indian Bank	14,126.08	18,380.10	30.11
Andhra Bank	12,885.47	17,516.84	35.94
SB of Hyderabad	11,813.68	15,599.74	32.05
SB of Patiala	13,086.34	15,359.27	17.37
SB of Travancore	11,132.43	14,848.33	33.38
Vijaya Bank	11,045.31	14,335.78	29.79
Bank of Maharashtra	11,731.51	13,061.64	11.34
SB of Bikaner & Jaipur	8,596.55	12,009.08	39.70
United Bank of India	7,963.34	11,389.68	43.03
Dena Bank	9,411.79	11,308.59	20.15
SB of Indore	6,406.06	9,040.65	41.13
SB of Mysore	6,306.72	8,781.26	39.24
SB of Saurashtra	5,240.48	6,714.07	28.12

**PRIVATE BANKS**

(In Rs crore)	2004	2005	% change
ICICI Bank	62,647.63	91,405.15	45.90
HDFC Bank	17,744.51	25,566.30	44.08
UTI Bank	9,362.95	15,602.92	66.65
J&K Bank	9,284.94	11,517.14	24.04
ING Vysya Bank	6,936.73	9,080.59	30.91
IndusInd Bank	7,301.15	8,999.75	23.26
Federal Bank	7,700.53	8,822.59	14.57
Karnataka Bank	4,667.92	6,287.44	34.69
South Indian Bank	4,196.82	5,365.26	27.84
Karur Vysya Bank	4,023.24	4,619.80	14.83
Kotak Mahindra Bank	2,097.02	4,017.14	91.56
United Western Bank	3,744.47	3,976.28	6.19
Bank of Rajasthan	2,332.58	2,896.17	24.16
Tamilnad Mercantile Bank	2,113.99	2,626.24	24.23
Bank of Punjab	2,353.46	2,416.99	2.70
Lakshmi Vilas Bank	2,038.70	2,317.71	13.69

**ADVANCES**

(In Rs crore)	2004	2005	% change
Catholic Syrian Bank	1,898.24	2,289.33	20.60
Centurion Bank	1,556.41	2,193.95	40.96
City Union Bank	1,546.98	2,012.96	30.12
Development Credit Bank	2,439.52	2,001.40	-17.96
Bharat Overseas Bank	1,391.52	1,651.40	18.68
Dhanlakshmi Bank	1,138.59	1,410.15	23.85
Lord Krishna Bank	1,117.90	1,386.83	24.06

**FOREIGN BANKS**

(In Rs crore)	2004	2005	% change
Standard Chartered Bank	16,152.26	19,970.32	23.64
Citibank	15,259.12	18,110.91	18.69
HSBC	9,628.08	12,620.61	31.08
ABN Amro	6,696.59	9,836.45	46.89
Bank of America	3,059.30	3,219.14	5.22
Deutsche Bank	2,098.06	2,540.58	21.09
Bank of Nova Scotia	2,019.20	2,053.20	1.68
BNP Paribas	1,314.90	1,718.76	30.71
American Express Bank	1,262.60	1,482.85	17.44
DBS	108.72	559.97	415.06
Bank of Tokyo	427.50	558.86	30.73
Antwerp Diamond Bank N.V.	297.75	434.43	45.90
Mizuho Corporate Bank	181.80	266.68	46.69
Bank of Bahrain & Kuwait	303.74	263.51	-13.24
Societe Generale	170.83	159.20	-6.81
UFJ Bank	92.98	102.28	10.00
Abu Dhabi Commercial	167.57	89.85	-46.38
Cho Hung Bank	44.66	69.05	54.61
Bank of Ceylon	62.84	59.29	-5.65
Arab Bangladesh Bank	11.82	21.80	84.43
Bank Internasional Indonesia	3.45	19.78	473.33
Mashreq Bank	17.42	18.77	7.75
Krung Thai Bank Public Co	15.50	16.22	4.65
Oman International	17.43	12.72	-27.02
Barclays Bank	2.56	2.42	-5.47

Source: Balance sheets

- ICICI Bank's advances increased by 45.90%
- State Bank of India's advances increased by 28.14%

## PUBLIC SECTOR BANKS

(In Rs crore)	2004	2005	% change
State Bank of India	185,676.48	197,097.91	6.15
Punjab National Bank	42,125.49	50,672.83	20.29
Canara Bank	35,792.99	38,053.88	6.32
Bank of Baroda	38,018.81	37,074.44	-2.48
Central Bank	31,405.13	30,834.76	-1.82
Bank of India	27,162.89	28,202.62	3.83
IDBI Bank	—	25,054.69	—
Union Bank of India	22,946.24	22,792.79	-0.67
Syndicate Bank	17,916.60	20,370.73	13.70
UCO Bank	17,611.47	19,064.37	8.25
Indian Overseas Bank	20,171.64	19,014.72	-5.74
Allahabad Bank	15,554.81	18,988.28	22.07
Oriental Bank of Commerce	16,794.12	18,342.18	9.22
Indian Bank	16,696.21	17,920.99	7.34
SB of Hyderabad	14,532.05	14,559.39	0.19
Bank of Maharashtra	14,091.95	14,479.55	2.75
United Bank of India	14,233.30	14,403.32	1.19
SB of Patiala	11,110.21	12,312.41	10.82
Vijaya Bank	10,836.99	12,068.74	11.37
Andhra Bank	10,317.36	10,646.28	3.19
SB of Travancore	10,778.07	10,592.12	-1.73
Corporation Bank	10,685.04	10,261.11	-3.97
Dena Bank	9,736.42	9,696.95	-0.41
SB of Bikaner & Jaipur	8,442.75	8,362.49	-0.95
SB of Saurashtra	5,846.38	6,085.58	4.09
SB of Indore	5,429.02	5,898.15	8.64
SB of Mysore	5,486.69	5,796.19	5.64

## PRIVATE BANKS

(In Rs crore)	2004	2005	% change
ICICI Bank	43,435.52	50,487.35	16.24
HDFC Bank	19,363.46	19,349.81	-0.07
UTI Bank	7,792.76	14,274.95	83.18
J&K Bank	8,451.10	9,089.23	7.55
Federal Bank	5,521.03	5,799.17	5.04
Karnataka Bank	4,878.91	4,555.72	-6.62
ING Vysya Bank	4,085.24	4,085.16	0.00
IndusInd Bank	4,482.76	4,069.17	-9.23
Bank of Rajasthan	4,457.41	3,514.67	-21.15
South Indian Bank	3,962.09	3,133.43	-20.91
Tamilnad Mercantile Bank	2,353.71	2,244.00	-4.66
Karur Vysya Bank	2,173.01	2,219.03	2.12
United Western Bank	2,413.12	2,102.35	-12.88
Development Credit Bank	2,084.22	1,923.24	-7.72
Kotak Mahindra Bank	2,882.77	1,826.97	-36.62
Centurion Bank	1,182.10	1,479.64	25.17

## INVESTMENTS

(In Rs crore)	2004	2005	% change
Bank of Punjab	1,571.84	1,402.68	-10.76
Catholic Syrian Bank	1,818.94	1,323.01	-27.26
Lakshmi Vilas Bank	1,338.17	1,180.86	-11.76
City Union Bank	1,279.00	1,102.24	-13.82
Bharat Overseas Bank	936.45	985.70	5.26
Lord Krishna Bank	1,047.14	847.03	-19.11
Dhanlakshmi Bank	894.86	708.00	-20.88

## FOREIGN BANKS

(In Rs crore)	2004	2005	% change
Standard Chartered Bank	10,071.93	10,160.18	0.88
HSBC	10,395.39	9,120.56	-12.26
Citibank	6,689.61	8,119.85	21.38
ABN Amro	2,917.48	3,330.59	14.16
Deutsche Bank	2,277.18	2,253.87	-1.02
Bank of America	1,381.44	1,599.26	15.77
Abu Dhabi Commercial	1,353.85	1,257.35	-7.13
Bank of Nova Scotia	772.45	894.71	15.83
BNP Paribas	1,001.42	860.66	-14.06
American Express Bank	812.18	748.87	-7.80
Societe Generale	459.39	593.32	29.15
Barclays Bank	446.87	418.37	-6.38
JP Morgan Chase Bank	295.37	380.23	28.73
Bank of Tokyo	323.00	342.46	6.02
DBS	252.52	250.22	-0.91
Mashreq Bank	206.36	233.79	13.29
Bank of Bahrain & Kuwait	317.06	189.48	-40.24
Antwerp Diamond Bank N.V.	95.83	164.53	71.69
Mizuho Corporate Bank	32.57	151.17	364.14
Oman International	141.36	127.57	-9.76
Cho Hung Bank	39.77	81.96	106.08
UFJ Bank	44.65	60.22	34.87
Bank Internasional Indonesia	12.47	40.66	226.06
Krung Thai Bank Public Co	8.45	33.14	292.19
Bank of Ceylon	44.64	32.49	-27.22
Arab Bangladesh Bank	10.13	8.27	-18.36

Source: Balance sheets

● Public sector banks investments were up 0.08%

● Private sector banks investments were up 0.07%

**PUBLIC SECTOR BANKS**

(In Rs crore)	2004	2005	% change
State Bank of India	3,681.00	4,304.52	16.94
Punjab National Bank	1,108.69	1,410.12	27.19
Canara Bank	1,338.01	1,109.50	-17.08
Oriental Bank of Commerce	686.07	760.81	10.89
Union Bank of India	712.05	719.06	0.98
Bank of Baroda	967.00	676.84	-30.01
Indian Overseas Bank	512.76	651.36	27.03
Allahabad Bank	463.38	541.79	16.92
Andhra Bank	463.50	520.10	12.21
Indian Bank	405.75	408.49	0.68
Syndicate Bank	434.13	402.90	-7.19
Corporation Bank	504.14	402.17	-20.23
Vijaya Bank	411.31	380.57	-7.47
Central Bank	618.11	357.41	-42.18
UCO Bank	435.42	345.65	-20.62
Bank of India	1,008.32	340.05	-66.28
IDBI Bank	-	307.26	-
United Bank of India	315.08	300.18	-4.73
SB of Patiala	430.36	287.07	-33.30
SB of Hyderabad	381.20	250.90	-34.18
SB of Travancore	244.60	247.13	1.03
SB of Mysore	176.38	206.26	16.94
SB of Bikaner & Jaipur	301.52	205.65	-31.80
Bank of Maharashtra	304.55	177.12	-41.84
SB of Indore	226.26	133.18	-41.14
Dena Bank	230.50	61.00	-73.54
SB of Saurashtra	177.39	41.16	-76.80

**PRIVATE BANKS**

(In Rs crore)	2004	2005	% change
ICICI Bank	1,637.11	2,005.20	22.48
HDFC Bank	509.50	665.56	30.63
UTI Bank	278.31	334.58	20.22
IndusInd Bank	262.06	210.15	-19.81
Karnataka Bank	133.17	147.15	10.50
J&K Bank	406.33	115.07	-71.68
Karur Vysya Bank	161.05	105.34	-34.59
Federal Bank	136.31	90.09	-33.91
Kotak Mahindra Bank	78.73	84.89	7.82
Tamilnad Mercantile Bank	80.68	82.35	2.07
City Union Bank	57.04	46.32	-18.79
Bank of Rajasthan	69.04	35.01	-49.29
Centurion Bank	-105.14	25.11	-123.88
Bharat Overseas Bank	35.08	20.05	-42.84
Catholic Syrian Bank	56.50	10.66	-81.13
South Indian Bank	84.33	8.70	-89.68

**NET PROFIT**

(In Rs crore)	2004	2005	% change
Lakshmi Vilas Bank	41.05	3.34	-91.86
Dhanlakhmi Bank	17.48	-21.60	-223.57
Lord Krishna Bank	26.35	-24.41	-192.64
ING Vysya Bank	59.00	-38.18	-164.71
Bank of Punjab	37.00	-61.24	-265.51
United Western Bank	30.96	-98.64	-418.60
Development Credit Bank	17.36	-162.91	-1,038.42

**FOREIGN BANKS**

(In Rs crore)	2004	2005	% change
Standard Chartered Bank	596.46	601.59	0.86
Citibank	571.62	600.03	4.97
HSBC	393.80	356.91	-9.37
ABN Amro	194.80	195.23	0.22
Bank of America	64.17	80.45	25.37
Deutsche Bank	272.65	77.18	-71.69
Barclays Bank	71.88	62.48	-13.08
JP Morgan Chase Bank	16.10	46.87	191.12
American Express Bank	-23.57	16.62	-170.51
Societe Generale	15.00	15.23	1.53
BNP Paribas	-13.07	14.76	-212.93
Bank of Tokyo	82.58	10.58	-87.19
Mizuho Corporate Bank	7.07	9.71	37.34
DBS	-8.00	9.00	-212.50
UFJ Bank	5.90	6.82	15.59
Antwerp Diamond Bank N.V.	5.91	6.68	13.03
Cho Hung Bank	4.13	5.78	39.95
Mashreq Bank	6.06	3.70	-38.94
Arab Bangladesh Bank	3.10	2.47	-20.32
Bank of Ceylon	0.72	2.15	198.61
Krung Thai Bank Public Co	0.78	0.02	-97.44
Bank Internasional Indonesia	-0.23	-0.83	260.87
ING Bank	-0.05	-4.70	9,300.00
Bank of Nova Scotia	17.92	-11.77	-165.68
Oman International	-2.08	-13.87	566.83
Bank of Bahrain & Kuwait	0.83	-22.66	-2,830.12
Abu Dhabi Commercial	9.64	-50.20	-620.75

Source: Balance sheets

- Public sector banks net profit fell by 6.73%
- Private sector banks net profit fell by 12.80%

## PUBLIC SECTOR BANKS

(In Rs crore)	2004	2005	% change
State Bank of India	38,072.95	39,547.90	3.87
Punjab National Bank	9,646.58	10,135.53	5.07
Canara Bank	9,079.83	9,115.80	0.40
Bank of Baroda	7,866.08	7,736.25	-1.65
Bank of India	7,587.89	7,187.33	-5.28
Central Bank	6,028.01	6,125.01	1.61
Union Bank of India	5,347.77	5,735.89	7.26
Indian Overseas Bank	4,494.76	4,590.85	2.14
Syndicate Bank	3,861.25	4,322.17	11.94
Oriental Bank of Commerce	4,022.24	4,077.10	1.36
UCO Bank	3,721.55	4,062.42	9.16
Allahabad Bank	3,418.48	3,825.48	11.91
Indian Bank	3,414.25	3,439.48	0.74
IDBI Bank	—	3,282.84	—
Andhra Bank	2,905.31	3,026.81	4.18
Corporation Bank	2,717.94	2,814.37	3.55
Bank of Maharashtra	2,668.62	2,752.93	3.16
SB of Hyderabad	2,920.37	2,746.73	-5.95
United Bank of India	2,578.42	2,611.57	1.29
SB of Patiala	2,518.70	2,488.93	-1.18
Vijaya Bank	2,465.78	2,447.98	-0.72
SB of Travancore	2,209.80	2,416.84	9.37
SB of Bikaner & Jaipur	2,065.07	2,224.01	7.70
Dena Bank	2,352.89	2,036.36	-13.45
SB of Mysore	1,397.47	1,553.78	11.19
SB of Indore	1,406.89	1,288.10	-8.44
SB of Saurashtra	1,284.01	1,246.24	-2.94

## PRIVATE BANKS

(In Rs crore)	2004	2005	% change
ICICI Bank	12,067.31	12,826.03	6.29
HDFC Bank	3,028.96	3,744.83	23.63
UTI Bank	2,138.69	2,339.98	9.41
J&K Bank	1,822.95	1,631.26	-10.52
Federal Bank	1,489.92	1,403.00	-5.83
IndusInd Bank	1,331.08	1,385.14	4.06
ING Vysya Bank	1,287.41	1,111.08	-13.70
Karnataka Bank	1,118.74	1,061.08	-5.15
South Indian Bank	915.43	811.38	-11.37
Karur Vysya Bank	721.87	703.92	-2.49
Bank of Rajasthan	679.87	586.12	-13.79
Tamilnad Mercantile Bank	609.26	580.65	-4.70
United Western Bank	595.91	552.39	-7.30
Kotak Mahindra Bank	383.14	552.38	44.17
Catholic Syrian Bank	475.98	414.47	-12.92
Centurion Bank	396.77	410.55	3.47

## TOTAL INCOME

(In Rs crore)	2004	2005	% change
Bank of Punjab	472.36	397.66	-15.81
Development Credit Bank	440.84	394.51	-10.51
Lakshmi Vilas Bank	372.81	336.52	-9.73
City Union Bank	342.68	324.10	-5.42
Bharat Overseas Bank	230.12	238.01	3.43
Dhanlakshmi Bank	249.24	206.87	-17.00
Lord Krishna Bank	234.49	196.22	-16.32

## FOREIGN BANKS

(In Rs crore)	2004	2005	% change
Citibank	3,166.57	3,146.50	-0.63
Standard Chartered Bank	3,222.56	3,018.38	-6.34
HSBC	2,119.34	2,287.90	7.95
ABN Amro	1,140.81	1,342.71	17.70
Deutsche Bank	905.60	798.26	-11.85
American Express Bank	526.17	520.43	-1.09
Bank of America	361.52	375.91	3.98
BNP Paribas	218.47	243.83	11.61
Bank of Nova Scotia	189.97	210.89	11.01
Abu Dhabi Commercial	171.61	190.27	10.87
Barclays Bank	148.44	157.81	6.31
JP Morgan Chase Bank	58.09	132.67	128.39
Bank of Tokyo	157.08	114.34	-27.21
Societe Generale	49.73	47.77	-3.94
DBS	32.46	38.10	17.38
Bank of Bahrain & Kuwait	54.02	36.78	-31.91
Mashreq Bank	36.89	32.50	-11.90
Antwerp Diamond Bank N.V.	23.81	30.75	29.15
Mizuho Corporate Bank	23.13	23.48	1.51
UFJ Bank	20.32	21.40	5.31
Oman International	27.83	19.58	-29.64
Cho Hung Bank	14.58	17.59	20.64
Bank of Ceylon	15.33	14.29	-6.78
Arab Bangladesh Bank	7.57	6.67	-11.89
Bank Internasional Indonesia	3.87	4.40	13.70
Krung Thai Bank Public Co	3.46	3.99	15.32
ING Bank	4.97	3.92	-21.13

Source: Balance sheets

- Total income of public sector banks rose 4.26%
- Total income of private sector banks rose 2.55%

**PUBLIC SECTOR BANKS**

(In Rs crore)	2004	2005	% change
State Bank of India	30,460.49	32,428.00	6.46
Punjab National Bank	7,778.95	8,459.85	8.75
Canara Bank	7,063.35	7,571.97	7.20
Bank of Baroda	6,147.07	6,431.42	4.63
Bank of India	5,795.90	6,031.53	4.07
Central Bank	5,063.72	5,204.88	2.79
Union Bank of India	4,516.31	4,969.79	10.04
Indian Overseas Bank	3,754.10	3,951.05	5.25
Syndicate Bank	3,084.85	3,757.62	21.81
Oriental Bank of Commerce	3,300.54	3,571.90	8.22
UCO Bank	3,096.28	3,546.86	14.55
Allahabad Bank	2,668.67	3,185.60	19.37
Indian Bank	2,666.92	2,870.66	7.64
IDBI Bank	—	2,655.72	—
Bank of Maharashtra	2,198.81	2,367.69	7.68
SB of Hyderabad	2,212.94	2,325.09	5.07
Andhra Bank	2,227.26	2,273.46	2.07
Corporation Bank	2,201.17	2,249.80	2.21
SB of Patiala	1,888.25	2,133.23	12.97
United Bank of India	2,072.98	2,133.07	2.90
Vijaya Bank	1,940.09	2,094.31	7.95
SB of Travancore	1,739.85	2,008.32	15.43
SB of Bikaner & Jaipur	1,573.57	1,740.89	10.63
Dena Bank	1,735.48	1,725.18	-0.59
SB of Mysore	1,057.05	1,167.77	10.47
SB of Saurashtra	978.03	1,132.22	15.77
SB of Indore	1,046.20	1,109.83	6.08

**PRIVATE BANKS**

(In Rs crore)	2004	2005	% change
ICICI Bank	9,002.39	9,409.89	4.53
HDFC Bank	2,548.93	3,093.49	21.36
UTI Bank	1,598.54	1,924.16	20.37
J&K Bank	1,521.25	1,549.23	1.84
Federal Bank	1,192.06	1,191.03	-0.09
IndusInd Bank	986.15	1,134.39	15.03
ING Vysya Bank	924.15	990.58	7.19
Karnataka Bank	848.45	839.93	-1.00
South Indian Bank	680.82	709.00	4.14
Karur Vysya Bank	647.62	590.77	-8.78
Bank of Rajasthan	502.86	522.36	3.88
Tamilnad Mercantile Bank	537.65	512.70	-4.64
United Western Bank	462.74	486.62	5.16
Kotak Mahindra Bank	288.33	420.30	45.77
Catholic Syrian Bank	357.15	368.19	3.09
Centurion Bank	333.79	346.09	3.68

**INTEREST INCOME**

(In Rs crore)	2004	2005	% change
Bank of Punjab	339.94	328.60	-3.34
Development Credit Bank	352.48	303.22	-13.98
Lakshmi Vilas Bank	285.95	298.20	4.28
City Union Bank	276.18	290.66	5.24
Bharat Overseas Bank	198.49	218.72	10.19
Lord Krishna Bank	166.42	195.07	17.22
Dhanlakshmi Bank	191.07	192.16	0.57

**FOREIGN BANKS**

(In Rs crore)	2004	2005	% change
Standard Chartered Bank	2,523.19	2,492.95	-1.20
Citibank	2,279.51	2,202.70	-3.37
HSBC	1,558.27	1,626.83	4.40
ABN Amro	761.37	907.39	19.18
Deutsche Bank	300.91	390.17	29.66
American Express Bank	305.90	269.71	-11.83
Bank of America	280.14	257.18	-8.20
BNP Paribas	177.75	176.22	-0.86
Bank of Nova Scotia	140.94	158.97	12.79
Abu Dhabi Commercial	165.77	149.80	-9.63
Bank of Tokyo	77.70	57.03	-26.60
JP Morgan Chase Bank	37.39	39.96	6.87
Societe Generale	29.60	37.46	26.55
DBS	29.62	34.53	16.58
Bank of Bahrain & Kuwait	39.63	34.32	-13.40
Barclays Bank	30.30	31.33	3.40
Mashreq Bank	34.43	28.82	-16.29
Antwerp Diamond Bank N.V.	20.38	26.39	29.49
Oman International	21.14	17.89	-15.37
Mizuho Corporate Bank	20.06	17.26	-13.96
UFJ Bank	16.53	16.27	-1.57
Cho Hung Bank	10.15	12.65	24.63
Bank of Ceylon	10.32	8.48	-17.83
Krung Thai Bank Public Co	3.30	3.72	12.73
Bank Internasional Indonesia	3.74	3.55	-5.08
Arab Bangladesh Bank	3.62	2.99	-17.40
ING Bank	1.81	2.59	43.09

Source: Balance sheets

- Public sector banks interest income increased by 9.26%
- Private sector banks interest income increased by 6.90%

## PUBLIC SECTOR BANKS

(In Rs crore)	2004	2005	% change
State Bank of India	3,120.72	3,544.67	13.59
Punjab National Bank	551.90	691.29	25.26
Bank of India	375.55	450.00	19.82
Canara Bank	380.83	410.89	7.89
Bank of Baroda	344.45	342.60	-0.54
Central Bank	297.83	295.25	-0.87
Indian Overseas Bank	239.18	280.16	17.13
SB of Bikaner & Jaipur	228.34	261.25	14.41
SB of Hyderabad	202.90	229.74	13.23
SB of Patiala	206.83	227.02	9.76
Allahabad Bank	161.96	183.78	13.47
Union Bank of India	155.54	176.92	13.75
SB of Mysore	131.66	162.71	23.58
UCO Bank	147.65	157.80	6.87
Oriental Bank of Commerce	113.60	156.48	37.75
Corporation Bank	131.36	155.07	18.05
IDBI Bank	—	130.67	—
Syndicate Bank	126.23	154.31	22.25
SB of Travancore	140.82	150.34	6.76
Andhra Bank	115.91	139.04	19.96
Indian Bank	107.87	115.70	7.26
SB of Indore	95.44	110.30	15.57
Bank of Maharashtra	102.07	107.49	5.31
SB of Saurashtra	90.65	106.97	18.00
United Bank of India	75.03	90.04	20.01
Dena Bank	82.18	84.87	3.27
Vijaya Bank	49.04	54.13	10.38

## PRIVATE BANKS

(In Rs crore)	2004	2005	% change
ICICI Bank	1,071.80	1,921.00	79.23
HDFC Bank	320.35	604.96	88.84
UTI Bank	182.41	330.52	81.20
ING Vysya Bank	109.49	115.31	5.32
Federal Bank	59.20	65.66	10.91
Karnataka Bank	53.25	60.51	13.63
Karur Vysya Bank	55.61	58.83	5.79
Centurion Bank	37.34	58.27	56.05
J&K Bank	41.10	49.40	20.19
Bank of Punjab	23.71	45.49	91.86
Development Credit Bank	29.32	36.86	25.72
Kotak Mahindra Bank	9.41	36.09	283.53
IndusInd Bank	21.03	31.53	49.93
Tamilnad Mercantile Bank	33.27	30.35	-8.78
Lakshmi Vilas Bank	27.42	28.83	5.14
United Western Bank	27.42	28.18	2.77

## FEE INCOME

(In Rs crore)	2004	2005	% change
Bank of Rajasthan	22.19	27.75	25.06
South Indian Bank	20.17	21.45	6.35
Catholic Syrian Bank	13.59	15.79	16.19
City Union Bank	16.55	14.92	-9.85
Lord Krishna Bank	8.98	9.94	10.69
Dhanlakshmi Bank	10.82	9.36	-13.49
Bharat Overseas Bank	8.55	8.40	-1.75

## FOREIGN BANKS

(In Rs crore)	2004	2005	% change
Citibank	462.35	607.19	31.33
Standard Chartered Bank	370.58	435.23	17.45
HSBC	261.50	352.84	34.93
ABN Amro	179.83	315.27	75.32
American Express Bank	161.34	194.32	20.44
Deutsche Bank	80.61	105.25	30.57
Bank of America	29.00	29.92	3.17
BNP Paribas	12.29	19.96	62.41
Barclays Bank	3.25	14.27	339.08
Bank of Nova Scotia	9.00	8.19	-9.00
Societe Generale	6.94	5.97	-13.98
Bank of Tokyo	4.95	5.47	10.51
Mizuho Corporate Bank	1.67	4.88	192.22
Antwerp Diamond Bank N.V.	2.00	4.05	102.50
Abu Dhabi Commercial	3.40	3.03	-10.88
Mashreq Bank	1.93	2.92	51.30
Arab Bangladesh Bank	3.00	2.89	-3.67
DBS	2.38	2.89	21.43
Bank of Bahrain & Kuwait	3.16	2.84	-10.13
Cho Hung Bank	3.20	2.75	-14.06
Bank of Ceylon	2.19	2.36	7.76
UFJ Bank	1.49	1.75	17.45
Oman International	0.63	0.53	-15.87
Krung Thai Bank Public Co	0.17	0.19	11.76
JP Morgan Chase Bank	0.06	0.12	100.00
Bank Internasional Indonesia	0.10	0.04	-60.00

Source: Balance sheets

- Public sector banks fee income increased by 13.50%
- Private sector banks fee income increased by 63.84%

**PUBLIC SECTOR BANKS**

(In Rs crore)	2004	2005	% change
Andhra Bank	120.07	48.97	-59.22
SB of Mysore	186.38	80.99	-56.55
Vijaya Bank	99.97	84.61	-15.36
SB of Indore	—	90.72	—
SB of Saurashtra	—	94.19	—
SB of Hyderabad	77.22	95.32	23.44
Punjab National Bank	448.96	119.44	-73.40
SB of Patiala	—	189.49	—
SB of Bikaner & Jaipur	107.17	193.95	80.97
Corporation Bank	249.89	206.87	-17.22
Indian Bank	383.21	247.42	-35.43
SB of Travancore	154.28	269.30	74.55
Allahabad Bank	362.83	270.70	-25.39
United Bank of India	298.55	277.09	-7.19
Bank of Maharashtra	288.24	280.74	-2.60
Indian Overseas Bank	577.52	319.20	-44.73
Oriental Bank of Commerce	—	327.14	—
Syndicate Bank	532.22	425.89	-19.98
Dena Bank	884.35	591.00	-33.17
Bank of Baroda	1,042.00	619.64	-40.53
UCO Bank	752.93	810.74	7.68
Central Bank	1,271.00	814.00	-35.96
IDBI Bank	—	847.49	—
Union Bank of India	845.15	1,060.38	25.47
Canara Bank	1,378.31	1,125.28	-18.36
Bank of India	2,061.57	1,554.28	-24.61
State Bank of India	5,441.73	5,348.89	-1.71

**PRIVATE BANKS**

(In Rs crore)	2004	2005	% change
Development Credit Bank	—	—	—
Kotak Mahindra Bank	3.47	14.90	329.39
Bharat Overseas Bank	31.43	25.62	-18.49
Centurion Bank	68.90	55.05	-20.10
Lord Krishna Bank	67.62	58.47	-13.53
Dhanlakhmi Bank	80.06	60.19	-24.82
HDFC Bank	27.95	60.63	116.92
City Union Bank	98.48	67.79	-31.16
Bank of Rajasthan	72.63	72.25	-0.52
Karur Vysya Bank	91.60	75.75	-17.30
Catholic Syrian Bank	88.23	86.85	-1.56
Bank of Punjab	110.45	112.15	1.54
Lakshmi Vilas Bank	109.48	115.05	5.09
Karnataka Bank	231.43	143.30	-38.08
J&K Bank	138.00	163.00	18.12

**NET NPA**

(In Rs crore)	2004	2005	% change
Tamilnad Mercantile Bank	—	181.78	—
ING Vysya Bank	193.29	194.27	0.51
Federal Bank	222.75	194.51	-12.68
South Indian Bank	190.33	204.22	7.30
UTI Bank	112.21	216.85	93.25
United Western Bank	335.34	237.54	-29.16
IndusInd Bank	212.32	244.27	15.05
ICICI Bank	2,037.00	1,983.00	-2.65

**FOREIGN BANKS**

(In Rs crore)	2004	2005	% change
DBS	—	—	—
Krung Thai Bank Public Co	—	—	—
Deutsche Bank	—	—	—
JP Morgan Chase Bank	—	—	—
Mashreq Bank	—	—	—
Mizuho Corporate Bank	—	—	—
UFJ Bank	—	—	—
Cho Hung Bank	0.36	—	—
ING Bank	0.93	—	—
Societe Generale	2.34	—	—
Credit Lyonnais	0.04	0.04	—
Bank of Tokyo	0.88	0.50	-43.18
Oman International	10.70	7.00	-34.58
Bank of Ceylon	13.73	8.16	-40.57
BNP Paribas	35.46	9.92	-72.02
Abu Dhabi Commercial	45.89	11.44	-75.07
Bank Internasional Indonesia	2.49	12.58	405.22
Bank of Bahrain & Kuwait	53.84	14.57	-72.94
American Express Bank	71.73	14.68	-79.53
ABN Amro	59.22	34.59	-41.59
HSBC	67.64	63.30	-6.42
Bank of Nova Scotia	183.06	63.32	-65.41
Citibank	214.00	181.00	-15.42
Standard Chartered Bank	83.74	223.13	166.46

Source: Balance sheets

● Central Bank's net NPAs declined by 35.96%

● HDFC Bank's net NPAs increased by 116.92%