

**Appendix Table III.17: Gross Profit/Loss as Percentage of Total Assets –
Scheduled Commercial Banks (Continued)**

(Per cent)

| Sr. No. | Name of the Bank | 1999-2000 | 2000-01 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 |
|---------|-----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | Scheduled Commercial Banks | 1.66 | 1.53 | 1.94 | 2.39 | 2.66 | 2.17 | 2.03 |
| | Public Sector Banks | 1.46 | 1.34 | 1.88 | 2.31 | 2.67 | 2.18 | 1.94 |
| | Nationalised Banks | 1.30 | 1.29 | 1.83 | 2.34 | 2.70 | 2.17 | 1.86 |
| 1. | Allahabad Bank | 1.28 | 1.21 | 1.65 | 1.84 | 2.52 | 2.07 | 1.85 |
| 2. | Andhra Bank | 1.83 | 1.22 | 2.03 | 3.06 | 3.44 | 3.03 | 1.89 |
| 3. | Bank of Baroda | 1.79 | 1.64 | 1.85 | 2.25 | 2.92 | 2.44 | 1.79 |
| 4. | Bank of India | 1.23 | 1.30 | 2.02 | 2.66 | 2.64 | 1.54 | 1.52 |
| 5. | Bank of Maharashtra | 1.52 | 1.26 | 1.93 | 2.09 | 2.10 | 1.66 | 1.17 |
| 6. | Canara Bank | 1.70 | 1.70 | 2.30 | 2.43 | 2.88 | 2.34 | 1.97 |
| 7. | Central Bank of India | 1.02 | 1.00 | 1.34 | 1.62 | 2.41 | 2.35 | 1.60 |
| 8. | Corporation Bank | 2.54 | 2.70 | 2.64 | 3.24 | 3.11 | 3.03 | 2.60 |
| 9. | Dena Bank | 1.36 | 0.43 | 1.78 | 2.45 | 3.21 | 1.59 | 2.34 |
| 10. | Indian Bank | 0.10 | 0.23 | 1.01 | 1.67 | 2.05 | 2.18 | 1.88 |
| 11. | Indian Overseas Bank | 0.68 | 1.01 | 1.74 | 1.93 | 2.80 | 2.95 | 2.58 |
| 12. | Oriental Bank of Commerce | 2.06 | 1.97 | 2.84 | 3.42 | 3.74 | 2.28 | 2.02 |
| 13. | Punjab and Sind Bank | 0.83 | 0.77 | 1.19 | 1.94 | 1.00 | 1.64 | 1.57 |
| 14. | Punjab National Bank | 1.52 | 1.49 | 2.02 | 2.69 | 3.05 | 1.90 | 1.98 |
| 15. | Syndicate Bank | 1.03 | 1.05 | 1.12 | 1.80 | 2.16 | 1.96 | 1.70 |
| 16. | UCO Bank | 0.75 | 0.78 | 1.52 | 1.79 | 1.82 | 1.54 | 1.38 |
| 17. | Union Bank of India | 1.12 | 1.31 | 1.96 | 2.55 | 2.54 | 2.17 | 1.79 |
| 18. | United Bank of India | 0.43 | 0.64 | 1.04 | 2.29 | 2.37 | 2.37 | 1.94 |
| 19. | Vijaya Bank | 0.98 | 1.25 | 1.56 | 2.27 | 3.60 | 2.73 | 2.28 |
| | State Bank Group | 1.74 | 1.42 | 1.94 | 2.27 | 2.62 | 2.44 | 2.22 |
| 20. | State Bank of India | 1.61 | 1.26 | 1.74 | 2.07 | 2.34 | 2.39 | 2.29 |
| 21. | State Bank of Bikaner and Jaipur | 1.91 | 1.93 | 2.52 | 2.45 | 3.39 | 3.11 | 2.15 |
| 22. | State Bank of Hyderabad | 2.65 | 2.43 | 2.71 | 2.90 | 3.31 | 2.04 | 2.14 |
| 23. | State Bank of Indore | 2.06 | 2.10 | 3.48 | 3.70 | 4.08 | 2.08 | 2.03 |
| 24. | State Bank of Mysore | 1.96 | 1.47 | 2.27 | 3.11 | 3.09 | 2.73 | 2.26 |
| 25. | State Bank of Patiala | 2.83 | 2.79 | 3.25 | 3.47 | 3.73 | 2.71 | 1.77 |
| 26. | State Bank of Saurashtra | 2.15 | 1.36 | 2.36 | 2.52 | 3.53 | 2.57 | 1.85 |
| 27. | State Bank of Travancore | 1.47 | 1.59 | 1.95 | 2.39 | 2.92 | 2.78 | 2.11 |
| | Other Public Sector Bank | | | | | | | |
| 28. | IDBI Ltd. | - | - | - | - | - | 0.44 | 0.90 |

**Appendix Table III.17: Gross Profit/Loss as Percentage of Total Assets –
Scheduled Commercial Banks (Continued)**

(Per cent)

| Sr. No. | Name of the Bank | 1999-2000 | 2000-01 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 |
|---------|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | Private Sector Banks | 1.95 | 1.74 | 1.74 | 2.44 | 2.27 | 1.80 | 1.88 |
| | Old Private Sector Banks | 1.82 | 1.75 | 2.70 | 2.67 | 2.64 | 1.68 | 1.58 |
| 1. | Bank of Rajasthan Ltd. | 0.46 | 1.33 | 1.69 | 2.42 | 2.19 | 0.90 | 0.29 |
| 2. | Bharat Overseas Bank Ltd. | 1.26 | 1.98 | 2.53 | 2.02 | 2.02 | 1.69 | 1.22 |
| 3. | Catholic Syrian Bank Ltd. | 0.95 | 1.63 | 2.60 | 2.89 | 2.86 | 1.77 | 0.77 |
| 4. | City Union Bank Ltd. | 3.18 | 2.70 | 2.92 | 3.06 | 3.69 | 2.34 | 2.64 |
| 5. | Dhanalakshmi Bank Ltd. | 1.89 | 1.46 | 2.68 | 3.02 | 2.74 | 0.70 | 0.99 |
| 6. | Federal Bank Ltd. | 1.78 | 2.12 | 3.01 | 2.88 | 2.89 | 2.38 | 2.19 |
| 7. | Ganesh Bank of Kurundwad Ltd. | 0.81 | 0.42 | 1.14 | 1.65 | 0.89 | -1.17 | - |
| 8. | ING Vysya Bank Ltd. | 1.35 | 1.13 | 1.91 | 2.11 | 1.98 | 0.65 | 0.91 |
| 9. | Jammu and Kashmir Bank Ltd. | 2.20 | 2.14 | 3.14 | 3.30 | 2.96 | 1.51 | 1.71 |
| 10. | Karnataka Bank Ltd. | 1.41 | 2.04 | 3.23 | 2.73 | 3.12 | 2.72 | 2.20 |
| 11. | Karur Vysya Bank Ltd. | 2.91 | 2.61 | 3.17 | 3.20 | 3.02 | 2.53 | 2.54 |
| 12. | Lakshmi Vilas Bank Ltd. | 2.40 | 2.30 | 2.72 | 2.50 | 2.27 | 1.35 | 0.81 |
| 13. | Lord Krishna Bank Ltd. | 1.41 | 1.08 | 2.93 | 2.76 | 1.85 | -0.04 | 0.47 |
| 14. | Nainital Bank Ltd. | 1.69 | 1.58 | 1.77 | 1.51 | 2.41 | 2.01 | 2.11 |
| 15. | Ratnakar Bank Ltd. | 1.46 | 1.75 | 3.69 | 2.74 | 1.70 | 1.10 | 1.33 |
| 16. | Sangli Bank Ltd. | 1.14 | 1.08 | 1.51 | 1.11 | 1.41 | 0.28 | -0.10 |
| 17. | SBI Commercial and International Bank Ltd. | 3.19 | 1.34 | 1.86 | 2.78 | 5.31 | 2.29 | 3.78 |
| 18. | South Indian Bank Ltd. | 1.80 | 2.05 | 2.64 | 2.84 | 2.61 | 1.82 | 1.44 |
| 19. | Tamilnad Mercantile Bank Ltd. | 2.36 | 2.78 | 2.82 | 2.87 | 3.34 | 3.10 | 3.26 |
| 20. | United Western Bank Ltd. | 2.96 | 0.88 | 2.99 | 2.31 | 1.86 | 1.02 | 0.57 |
| | New Private Sector Banks | 2.11 | 1.74 | 1.22 | 2.31 | 2.08 | 1.85 | 1.99 |
| 21. | Bank of Punjab Ltd. | 1.69 | 1.73 | 2.46 | 2.53 | 2.13 | 0.40 | - |
| 22. | Centurion Bank of Punjab Ltd. | 1.25 | 0.98 | 0.35 | 0.64 | 0.34 | 0.67 | 1.86 |
| 23. | Development Credit Bank Ltd. | 1.89 | 1.62 | 2.47 | 1.35 | 1.00 | -0.09 | -0.53 |
| 24. | HDFC Bank Ltd. | 2.21 | 2.44 | 2.29 | 2.33 | 2.38 | 2.61 | 2.69 |
| 25. | ICICI Bank Ltd. | 1.88 | 1.47 | 0.52 | 2.41 | 1.98 | 1.76 | 1.87 |
| 26. | IndusInd Bank Ltd. | 2.39 | 2.00 | 2.47 | 3.28 | 2.95 | 2.57 | 1.27 |
| 27. | Kotak Mahindra Bank Ltd. | - | - | - | 4.16 | 2.18 | 2.05 | 2.07 |
| 28. | UTI Bank Ltd. | 1.74 | 1.23 | 2.83 | 2.09 | 2.89 | 1.50 | 2.00 |
| 29. | Yes Bank Ltd. | - | - | - | - | - | -0.29 | 2.38 |

Appendix Table III.17: Gross Profit/Loss as Percentage of Total Assets – Scheduled Commercial Banks (Concluded)

(Per cent)

| Sr. No. | Name of the Bank | 1999-2000 | 2000-01 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 |
|---------|-----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | Foreign Banks in India | 3.24 | 3.05 | 3.10 | 3.20 | 3.68 | 2.98 | 3.30 |
| 1. | ABN-AMRO Bank N.V. | 3.05 | 3.51 | 3.68 | 3.13 | 3.38 | 2.87 | 2.47 |
| 2. | Abu Dhabi Commercial Bank Ltd. | 2.50 | 1.35 | 0.90 | 0.69 | 0.70 | 0.26 | 0.91 |
| 3. | American Express Bank Ltd. | 2.74 | 1.81 | 3.80 | 3.37 | 2.95 | 2.56 | 2.94 |
| 4. | Antwerp Diamond Bank | - | - | - | 1.09 | 2.29 | 1.98 | 2.05 |
| 5. | Arab Bangladesh Bank Ltd. | 6.08 | 7.09 | 6.40 | 5.26 | 6.93 | 6.23 | 7.61 |
| 6. | Bank Internasional Indonesia | -9.75 | -6.89 | 0.22 | -2.93 | 0.04 | -0.23 | 0.97 |
| 7. | Bank of America NA | 5.02 | 3.36 | 3.56 | 2.71 | 2.34 | 2.86 | 4.78 |
| 8. | Bank of Bahrain and Kuwait B.S.C. | 1.74 | 1.49 | 2.72 | 2.23 | 1.23 | 0.30 | 0.49 |
| 9. | Bank of Ceylon | 6.34 | 4.91 | 5.49 | 2.58 | 2.98 | 3.63 | 4.17 |
| 10. | Bank of Nova Scotia | 3.11 | 2.19 | 2.70 | 3.19 | 1.95 | 2.05 | 1.87 |
| 11. | Bank of Tokyo-Mitsubishi UFJ Ltd. | -2.92 | 9.22 | 3.04 | 3.19 | 8.05 | 5.70 | 2.20 |
| 12. | Barclays Bank PLC | -0.55 | -0.09 | 4.51 | 8.42 | 15.15 | 12.61 | 11.69 |
| 13. | BNP Paribas | 2.27 | 1.36 | -0.60 | 0.06 | 1.18 | 1.92 | 2.11 |
| 14. | Chinatrust Commercial Bank | 1.11 | 2.03 | 4.20 | 4.23 | 4.58 | 2.33 | 1.84 |
| 15. | Chohung Bank | 7.23 | 8.38 | 6.45 | 7.44 | 4.67 | 3.69 | 2.37 |
| 16. | Citibank N.A. | 3.41 | 3.55 | 3.97 | 3.44 | 4.17 | 3.47 | 3.47 |
| 17. | Calyon Bank | -0.14 | 0.01 | 0.50 | 1.24 | -0.27 | -0.61 | 4.25 |
| 18. | Deutsche Bank AG | 5.19 | 5.72 | 4.39 | 5.93 | 5.88 | 2.04 | 2.69 |
| 19. | DBS Bank Ltd. | 3.01 | 2.93 | 3.49 | 4.45 | 1.95 | 0.79 | 1.45 |
| 20. | HSBC Ltd. | 2.41 | 2.84 | 2.50 | 2.25 | 3.04 | 3.39 | 3.41 |
| 21. | ING Bank N.V. | 6.44 | -2.44 | 0.06 | -4.86 | 0.67 | 3.15 | - |
| 22. | JPMorgan Chase Bank | 5.83 | 10.32 | 8.29 | 5.19 | 3.75 | 6.84 | 4.60 |
| 23. | Krung Thai Bank Public Co. Ltd. | 3.57 | 4.94 | 4.38 | 2.75 | 1.66 | 1.32 | 8.70 |
| 24. | Mashreqbank psc | 0.41 | 0.41 | 3.26 | 4.01 | 1.84 | 1.26 | 5.43 |
| 25. | Mizuho Corporate Bank Ltd. | -0.25 | 1.62 | 1.10 | 1.23 | 2.96 | 2.09 | 2.09 |
| 26. | Oman International Bank S.A.O.G. | -0.20 | -0.64 | -2.05 | -1.34 | -0.17 | -0.10 | -0.35 |
| 27. | Societe Generale | 0.73 | 0.60 | -0.05 | 0.58 | 2.61 | 1.27 | 1.89 |
| 28. | Sonali Bank | 4.11 | 5.87 | 3.66 | 2.15 | 6.35 | 7.61 | 3.31 |
| 29. | Standard Chartered Bank | 3.45 | 3.15 | 3.84 | 3.80 | 4.01 | 2.87 | 3.58 |
| 30. | State Bank of Mauritius Ltd. | 3.79 | 3.80 | 4.56 | 4.12 | 5.22 | 2.41 | 2.65 |
| 31. | UFJ Bank Ltd. | 3.02 | 1.95 | 3.34 | 2.51 | 3.86 | 4.16 | - |

- : Nil/Negligible.

Source : Balance sheets of respective banks.