



		SINGLE BRANCH BANKS																				TOTAL SCORE							
RANK 1999	RANK 2000	2001	SIZE			OPERATIONS				EARNINGS				PRODUCTIVITY				CAPITAL		ASSET QUALITY									
				DEPOSITS (Rs crore)	AVERAGE WORKING FUNDS (Rs crore)	NET PROFITS (Rs crore)	SEGMENT SCORE & RANK	INTEREST INCOME/ AVERAGE WORKING FUNDS (%)	NON-INTEREST INCOME/ AVERAGE WORKING FUNDS (%)	OPERATING COSTS/ OPERATING INCOME (%)	COST OF DEPOSITS (%)	INVESTMENTS/ ADVANCES (%)	SEGMENT SCORE & RANK	INTEREST SPREAD/ AVERAGE WORKING FUNDS (%)	OPERATING PROFITS/ AVERAGE WORKING FUNDS (%)	RETURN ON ASSETS (%)	NET PROFITS/ NET WORTH (%)	PROVISIONS & CONTINGENCIES/ OPERATING PROFIT (%)	SEGMENT SCORE & RANK	PROFITS PER BRANCH (Rs crore)	BUSINESS PER BRANCH (Rs crore)	PROFITS PER EMPLOYEE (Rs lakh)	SEGMENT SCORE & RANK	CAPITAL ADEQUACY RATIO (%)	TIER I CAPITAL (%)	SEGMENT SCORE & RANK	NET NON- PERFORMING ASSETS/NET ADVANCES (%)	CONTINGENT LIABILITIES/ TOTAL ASSETS (%)	SEGMENT SCORE & RANK
14	1	The Chase Manhattan Bank	4.3 20	223.75 9	9.58 1	180 9	7.71 19	15.72 1	49.55 11	36.70 21	2,443.2 1	228 12	1.15 21	8.51 1	2.87 4	18.59 2	49.68 6	304 3	19.04 1	15.8 20	36.62 5	200 8	45.86 8	45.86 8	210 1	0 3	732.38 3	305 3	1,427
N.R.	2	Morgan Guaranty Trust Co of NY	33.51 15	309.95 5	6.5 2	220 3	6.55 20	6.88 3	73.37 15	0.18 2	0 21	196 15	2.13 17	2.40 14	2.02 8	5.40 1	12.52 8	248 8	7.43 9	33.51 18	27.52 7	160 11	89 4	89.00 4	270 4	0 1	2,762.1 1	315 1	1,409
4	3	The Toronto Dominion Bank	0 21	71.52 17	2.56 7	105 17	10.78 7	1.41 15	29.62 5	0.00 1	21 19	252 5	9.40 1	7.61 2	2.9 3	5.48 1	52.94 8	356 1	5.44 10	61.9 14	68.00 2	200 8	51.98 7	51.21 7	225 0	0 1	53.16 11	265 5	1,403
1	4	Cho Hung Bank	91.81 9	146.36 13	0.74 14	150 14	8.98 14	1.83 9	25.16 2	1.45 6	123.53 1	300 6	8.03 3	7.38 14	0.51 12	1.93 17	93.15 17	244 9	10.80 3	126.19 13	72.00 1	245 2	38.00 9	38.00 9	195 9	1.48 8	221.50 7	215 8	1,349
N.R.	5	Development Bank of Singapore	53.57 12	270.76 7	4.64 3	220 3	9.95 9	1.65 11	36.07 7	7.62 10	52.3 13	240 10	3.97 10	3.59 10	1.44 6	7.62 7	52.31 7	268 7	9.73 5	241.05 8	30.41 6	235 3	18.14 18	18.13 18	60 18	0 4	477.14 4	300 4	1,323
N.R.	6	Siam Commercial Bank	56.24 11	146.74 12	3.55 8	190 8	12.25 2	1.73 4	29.60 4	8.68 14	21.48 18	248 7	6.05 6	5.48 6	2.25 7	8.87 4	55.85 11	304 7	8.04 9	162.09 3	53.60 3	235 3	28.00 12	28.00 12	150 12	5.17 12	36.43 12	150 12	1,277
N.R.	7	Arab Bangladesh Bank	30.05 16	67.98 18	2.07 9	115 16	7.87 18	2.55 5	25.50 3	3.91 6	92.74 9	276 3	6.34 5	6.63 5	3.05 2	5.14 9	54.1 2	320 2	4.51 16	37.49 11	19.61 13	140 13	123 2	123.00 2	300 2	6.07 13	1.97 21	95 16	1,246
N.R.	8	KBC Bank	216.47 2	193.94 10	1.91 10	220 3	12.72 1	1.52 13	66.88 14	3.90 5	296.29 2	300 1	5.03 8	2.17 15	0.82 12	1.93 20	968.92 20	180 15	0.74 19	293.55 6	12.38 14	135 14	18.51 16	18.51 16	90 16	0 1	1,474.1 2	310 2	1,235
N.R.	9	The Abu Dhabi Commercial Bank	590.48 1	673.23 2	3.51 6	285 1	10.98 5	1.51 14	30.63 6	9.13 16	102.98 7	248 7	2.09 18	2.50 12	10.62 3	79.16 14	200 13	16.84 2	827.1 1	23.72 8	275 1	10.61 21	9.36 21	15 21	2.1 9	154.22 9	195 9	1,218	
9	10	Bank of Ceylon	51.67 13	140.80 14	4.23 11	175 10	9.87 10	3.33 4	19.47 7	8.03 20	17.01 5	252 5	5.72 7	7.28 10	2.62 12	8.48 5	58.73 12	304 3	10.25 4	142.36 12	48.81 4	230 6	29.07 11	29.07 11	165 11	22.14 20	197.50 8	90 18	1,216
7	11	Sonali Bank	45.59 14	48.30 20	1.28 11	105 17	2.28 21	7.99 2	44.34 8	1.16 3	88.83 4	264 4	1.16 20	5.09 1	4.11 1	34.69 1	47.97 5	304 3	2.46 15	49.53 16	5.86 16	105 15	24.91 15	24.91 15	105 15	0 1	9.46 19	225 6	1,108
N.R.	12	Bank Muscat International	119.37 5	121.39 16	0.79 12	165 13	8.44 17	1.85 8	81.68 13	8.14 17	83.85 11	176 17	3.06 13	0.90 17	1.07 13	1.80 3	27.52 11	212 18	1.09 11	145.06 18	4.95 18	95 5	70.06 5	70.06 5	255 10	2.38 14	28.88 11	160 11	1,063
12	13	Commerzbank	141.95 4	485.47 3	2.18 8	255 2	11.21 18	1.63 12	85.31 18	7.87 11	162.58 4	244 9	2.97 14	0.68 18	0.44 15	2.83 11	33.54 4	192 13	3.28 7	278.9 13	5.47 17	145 12	17.58 19	17.58 19	45 19	7.34 15	375.11 6	150 12	1,031
2	14	Sumitomo Bank	102.17 8	338.37 4	0.75 13	205 6	10.91 6	1.02 17	46.46 10	5.51 8	28.59 16	212 13	3.48 12	2.41 13	2.75 14	1.32 15	90.81 12	204 6	8.16 3	304.07 10	20.40 3	235 17	18.43 17	18.43 17	75 17	16.13 18	83.99 10	100 15	1,031
N.R.	15	Krung Thai Bank	7.91 19	43.62 21	0.12 17	45 21	9.74 13	0.46 20	56.58 13	12.22 20	53.04 12	128 20	8.25 9	3.78 17	1.69 12	0.32 16	92.73 17	228 16	1.65 14	14 21	18.33 12	80 20	197.42 1	197.42 1	315 1	0 20	4.89 20	220 7	1,016
6	16	Sanwa Bank	116.05 6	268.78 8	0.36 16	180 9	8.74 16	1.15 9	44.43 9	6.88 9	25 17	172 18	4.09 9	2.92 11	0.13 17	0.49 16	95.41 17	156 17	7.84 8	295.75 4	23.06 9	225 7	36.17 10	36.17 10	180 10	18.58 19	16.42 17	55 20	968
N.R.	17	Oversea-Chinese Banking Corp	12.38 18	55.42 19	-0.14 18	55 20	9.83 11	2.49 6	55.58 12	4.97 7	41.28 14	240 10	7.38 4	4.38 8	0 18	-0.37 18	105.76 19	172 16	2.43 15	32.51 19	16.20 13	95 18	98.34 3	98.34 3	285 3	15.97 17	35.17 13	95 16	942
16	18	Chinatrust Commercial Bank	69.88 10	170.36 11	0.42 15	150 14	12.20 3	0.46 20	74.76 16	10.73 18	94.89 8	180 16	3.86 11	1.09 16	0.25 16	1.18 15	77.3 13	156 17	1.85 16	145.59 10	8.41 15	125 15	25.56 13	25.45 13	135 13	4.61 11	14.78 18	130 14	876
N.R.	19	Credit Agricole Indosuez	208.59 3	721.93 1	-61.25 21	205 6	10.26 8	0.63 19	103.84 19	9.14 17	143.78 5	168 19	2.51 16	-0.12 19	-9.83 21	-88.38 10	54.63 20	92 20	4.21 12	370.6 2	-0.83 19	165 10	11.82 20	11.29 20	30 20	6.13 14	426.53 5	165 10	825
15	20	Bank International Indonesia	18.61 17	125.13 15	-9.24 20	70 19	9.00 13	2.28 7	285.19 21	8.79 15	194.33 3	204 14	2.53 15	-8.89 21	-8.1 20	-15.00 2	16.91 19	128 21	-11.12 21	36.42 17	-52.95 21	35 21	59.92 6	59.92 6	240 6	48.78 21	20.79 15	45 21	722
13	21	Fuji Bank	105.75 7	272.33 6	-8.84 19	170 12	8.84 15	0.70 18	110.72 20	11.53 19	31.29 15	92 21	2.00 19	-0.29 20	-2.76 19	-12.27 21	-1,033.3 21	48 21	-0.78 20	293.72 5	-2.69 20	105 14	25.29 14	25.29 14	120 14	10.28 16	19.96 16	90 18	625

■ Figures in the second row against each bank represent its rank on each of the 20 parameters and the 6 segments ■ Scores have been rounded off

How To Read The Scoreboard
Rank: The composite rank of a bank was calculated using BT's methodology. The performance of each bank in 1999-2000 on each of the 20 parameters has also been presented.
Size
Deposits: Total deposits as on March 31, 2000.
Average Working Funds (AWF): Total liabilities of the bank averaged over 1998-99 and 1999-2000.
Net Profits: Net profits for the year 1999-2000.
Operations
Interest income/AWF: Interest earnings expressed as a percentage of the AWF.
Non-Interest Income/AWF: Earnings from sources other than interest expressed as a percentage of the AWF.
Operating expenses/Operating income: Non-Interest related expenses, expressed as a percentage of operating in-

come (net interest income plus other income).
Cost of deposits: The interest paid on deposits, expressed as a percentage of average deposits.
Earnings
Interest spread/AWF: The difference between the interest earned by a bank and the interest paid by it, expressed as a percentage of the AWF.
Operating profits/AWF: The sum of net profits and provisions expressed as a percentage of the AWF.
Return on assets: The ratio of net profits to total assets, as published by the bank, and submitted to the RBI for 2000-01.
Net profits/net worth: Net profits expressed as a percentage of net worth.
Productivity
Operating profits/branch: Operating profits divided by the total number of branches.

Business/Branch: Advances plus deposits as on March 31, 2000, divided by the number of branches in the country.
Operating profits/employee: Operating profits divided by the total number of employees.
Capital
Capital adequacy: The capital-to-risk weighted assets ratio, as published by the bank, and submitted to the RBI for 2000-01.
Tier I Capital: The ratio of equity and statutory reserves to risk-weighted assets, as published by the bank, and submitted to the RBI for 2000-01.
Asset Quality
Net non-performing assets/Net advances: The sum of sub-standard, doubtful, and loss loans net of the provisions made for such loans, expressed as a percentage of net advances.
Contingent liabilities/Total assets: Contingent liabilities, expressed as a percentage of total assets.

How We Ranked The Banks
The background: While the composite ranks that appear in The BT Banks' Scoreboard 1999-2000 were calculated by BT, the methodology was vetted by the audit and consultancy firm KPMG. The KPMG team, led by Anil Pradhan, Executive Director, comprised S. Mahesh, Associate Director; Amar Mohendrale, Senior Consultant; B. Karik, Senior Consultant; and Alpesh Patel, Consultant. The data for the study was compiled from the balance sheets of banks, RBI, and RBI statistical tables relating to banks in India.
The data: Since the study is based on published information, all the figures used were for the year ended March 31, 2000.
The universe: The ranking covers 101 scheduled commercial banks. Times Bank doesn't figure in the ranking because it was absorbed by ICICI with effect from February 26, 2000. British Bank of Middle East has been excluded,

as it has been excluded from second schedule to the RBI Act, 1934 vide RBI notification dated September 25, 1999.
The changes: To provide a composite picture, BT reorganised some of the ratios used in the previous edition of the Scoreboard. The ratios are classified into five categories: Size, Capital, Asset Quality, Operations, Earnings and Productivity, and the weights accorded to capital adequacy and NPA ratios continued to be high. The ratio of investments to advances was included in the computation for the first time. BT has also incorporated the ratio of provisions and contingencies to operating profit in the earnings quality rating. The ratio of business to employees was omitted in the productivity rating, since emphasis is not on number of heads, but on the business. One-branch banks were ranked separately. Thus, there is one set of rankings for 80 banks and one for the 21 branch banks.

The ranking: The composite rank for each bank was arrived at by combining its ranks on each of the 20 parameters, using a weight for each parameter.
The computation: To compute a bank's total score, it was assigned a score for each of the 20 parameters, based on its rank on the parameter. For each parameter, a rank of 1 earned a score of 80, a rank of 2 earned a score of 79 and so on, down to a rank of 80, which earned a score of 1. For instance, since Bank of America's rank under the NPA parameter was 13, it earned a score of 68 on that parameter. The score under each parameter was then multiplied by the weightage assigned to that parameter. Thus Bank of America's score of 68 under NPA was multiplied by 10—the assigned weightage—to arrive at 680. The results were aggregated to compute each bank's total score, on the basis of which the final ranks were assigned.