

TheBestBanks2003

Productive Banks Over The Years (Based on Profit/Branch)

Top Five 2003

- 1 Citibank N.A.
- 2 ABN-Amro Bank N.V.
- 3 Standard Chartered Bank
- 4 HSBC
- 5 ICICI Bank

Top Five 2002

- 1 Citibank N.A.
- 2 Standard Chartered Bank
- 3 ABN-Amro Bank
- 4 HSBC
- 5 Standard Chartered Grindlays

Top Five 2000

- 1 Bank of America
- 2 Citibank
- 3 Deutsche Bank AG
- 4 ABN-Amro Bank
- 5 Standard Chartered Bank

Top Five 1999

- 1 Bank of America
- 2 Citibank
- 3 Deutsche Bank
- 4 ABN-Amro Bank
- 5 American Express

Top Five 1998

- 1 Citibank
- 2 Bank of America
- 3 Deutsche Bank
- 4 American Express
- 5 Banque Indosuez

Top Five 1997

- 1 Citibank
- 2 Sakura Bank
- 3 Deutsche Bank
- 4 Bank of Tokyo-Mitsubishi
- 5 Bank of America

Top Five 1996

- 1 Citibank
- 2 American Express
- 3 Banque Indosuez
- 4 Bank of America
- 5 Sakura Bank

Top Five 1995

- 1 Citibank
- 2 American Express
- 3 Deutsche Bank
- 4 Bank of Tokyo
- 5 Banque National De Paris

Top Five 1993

- 1 Bank of America
- 2 British Bank of Middle East
- 3 Citibank
- 4 Credit Lyonnais
- 5 American Express

Productive Banks Over The Years (Based on Profit/Employee)

Top Five 2003

- 1 Citibank N.A.
- 2 Standard Chartered Bank
- 3 IndusInd Bank
- 4 ICICI Bank
- 5 ABN-Amro Bank N.V.

Top Five 2002

- 1 Citibank N.A.
- 2 Standard Chartered Bank
- 3 ABN-Amro Bank
- 4 UTI Bank
- 5 Bank of Baroda

Top Five 2000

- 1 Bank of America
- 2 State Bank of Mauritius
- 3 Deutsche Bank AG
- 4 IndusInd Bank
- 5 Citibank

Top Five 1999

- 1 Bank of America
- 2 Bank of Nova Scotia
- 3 Citibank
- 4 State Bank of Mauritius
- 5 Deutsche Bank

Top Five 1998

- 1 Sakura Bank
- 2 State Bank of Mauritius
- 3 Deutsche Bank
- 4 ING Bank
- 5 Societe Generale

Top Five 1997

- 1 State Bank of Mauritius
- 2 Sakura Bank
- 3 IndusInd Bank
- 4 Bank of Tokyo-Mitsubishi
- 5 Banque Indosuez

Top Five 1996

- 1 Credit Lyonnais
- 2 Mashreq Bank
- 3 Banque Indosuez
- 4 IndusInd Bank
- 5 Sakura Bank

Top Five 1995

- 1 Credit Lyonnais
- 2 Barclays Bank
- 3 Societe Generale
- 4 Deutsche Bank
- 5 Sanwa Bank

Top Five 1993

- 1 Credit Lyonnais
- 2 Bank of America
- 3 Societe Generale
- 4 Sakura Bank
- 5 Sanwa Bank

GRAPHICS BY PINAKI PAUL

Profitable Banks Over The Years (Based On Net Profit)

Top Five 2003

- 1 State Bank of India
- 2 ICICI Bank
- 3 Canara Bank
- 4 Standard Chartered Bank
- 5 Bank of India

Top Five 2002

- 1 State Bank of India
- 2 Canara Bank
- 3 Punjab National Bank
- 4 Bank of Baroda
- 5 Bank of India

Top Five 2000

- 1 State Bank of India
- 2 Bank of Baroda
- 3 Punjab National Bank
- 4 Oriental Bank of Commerce
- 5 Citibank

Top Five 1999

- 1 State Bank of India
- 2 Bank of Baroda
- 3 Punjab National Bank
- 4 Oriental Bank of Commerce
- 5 Canara Bank

Top Five 1998

- 1 State Bank of India
- 2 Bank of India
- 3 Bank of Baroda
- 4 Punjab National Bank
- 5 Union Bank of India

Top Five 1997

- 1 State Bank of India
- 2 Bank of India
- 3 Canara Bank
- 4 Bank of Baroda
- 5 Citibank

Top Five 1996

- 1 State Bank of India
- 2 Canara Bank
- 3 Bank of Baroda
- 4 Citibank
- 5 Oriental Bank of Commerce

Top Five 1995

- 1 State Bank of India
- 2 Canara Bank
- 3 Citibank
- 4 American Express Bank
- 5 Bank of Baroda

Top Five 1993

- 1 State Bank of India
- 2 Citibank
- 3 Bank of America
- 4 HSBC
- 5 American Express Bank

Profitable Banks Over The Years (Based on Profit/AWF)

Top Five 2003

- 1 Standard Chartered Bank
- 2 State Bank of Indore
- 3 State Bank of Patiala
- 4 Citibank N.A.
- 5 The Jammu & Kashmir Bank

Top Five 2002

- 1 Standard Chartered
- 2 State Bank of Indore
- 3 ABN-Amro Bank N.V.
- 4 Karur Vysya Bank
- 5 The Jammu & Kashmir Bank

Top Five 2000

- 1 Deutsche Bank AG
- 2 Bank of America
- 3 ING Bank N.V.
- 4 Credit Lyonnais
- 5 State Bank of Mauritius

Top Five 1999

- 1 Deutsche Bank
- 2 Bank of Nova Scotia
- 3 Credit Lyonnais
- 4 Citibank
- 5 ABN-Amro Bank

Top Five 1998

- 1 State Bank of Mauritius
- 2 Sonali Bank
- 3 Bank of Ceylon
- 4 Sakura Bank
- 5 Devt. Bank of Singapore

Top Five 1997

- 1 State Bank of Mauritius
- 2 Sonali Bank
- 3 Centurian Bank
- 4 IndusInd Bank
- 5 Standard Chartered Bank

Top Five 1996

- 1 Bank of Tokyo-Mitsubishi
- 2 Mashreq Bank
- 3 American Express Bank
- 4 Bari Doab Bank
- 5 Banque National De Paris

Top Five 1995

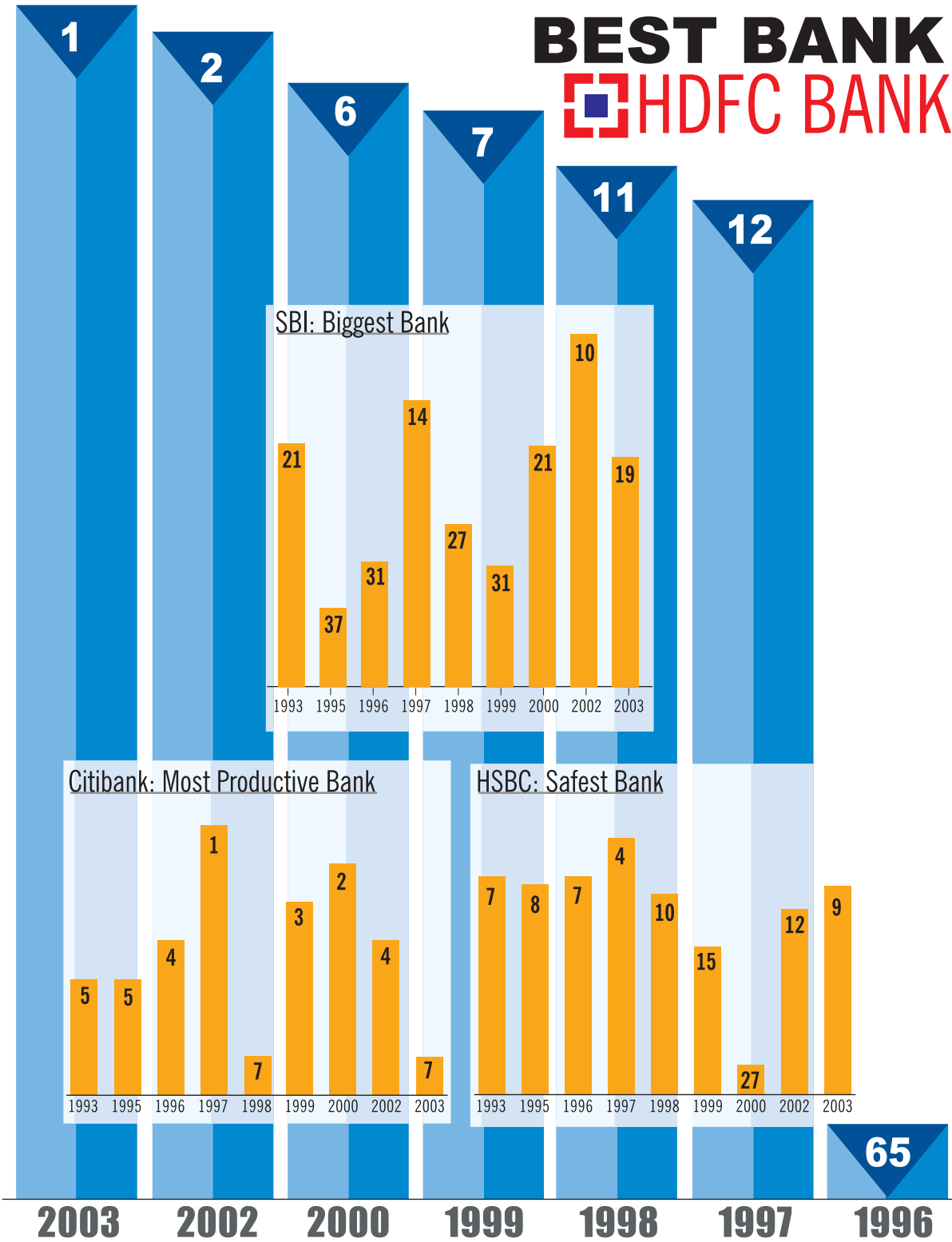
- 1 Banque National De Paris
- 2 Bari Doab Bank
- 3 American Express Bank
- 4 Bank of Tokyo
- 5 Barclays Bank

Top Five 1993

- 1 Bank of America
- 2 Sakura Bank
- 3 ABN-Amro Bank
- 4 Sanwa Bank
- 5 Banque National De Paris

Award Winning Banks Over the Years (Overall Ranks)

BEST BANK
 **HDFC BANK**



All numbers are overall ranks

2,96,123

Top 10 Gainers & Losers Among The Best Banks

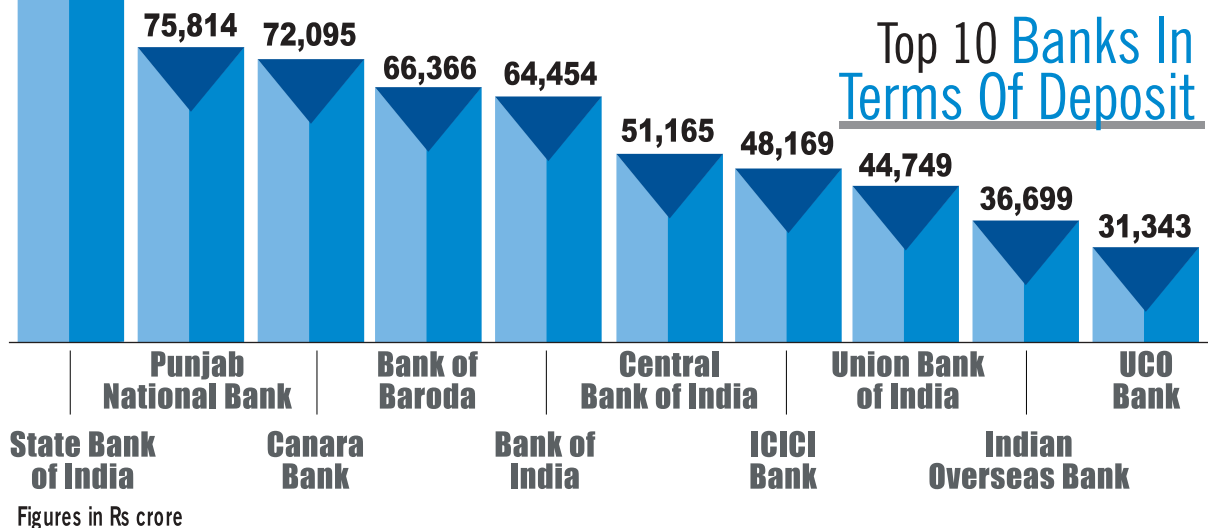
GAINERS				LOSERS					
	Rank	Rank	Gain		Rank	Rank	Decline		
	2003	2002	in Rank		2003	2002	in Rank		
1	United Bank of India	17	31	+14	1	Karnataka Bank	38	26	-12
2	Union Bank of India	21	29	+8	2	State Bank of India	19	10	-9
	State Bank of Travancore	24	32	+8		Bharat Overseas Bank	31	22	-9
	Indian Overseas Bank	26	34	+8	4	The Karur Vysya Bank	16	9	-7
	State Bank of Mysore	32	40	+8		State Bank of Bikaner & Jaipur	18	11	-7
	Central Bank of India	36	44	+8		City Union Bank	37	30	-7
7	Oriental Bank of Commerce	8	15	+7	8	Lord Krishna Bank	45	38	-7
	Andhra Bank	10	17	+7		Syndicate Bank	22	16	-6
9	PNB Bank	15	21	+6		State Bank of Saurashtra	29	23	-6
10	Vijaya Bank	27	33	+5		IDBI Bank	30	24	-6
						ING Vysya Bank	49	43	-6

There are 11 banks in the listing of top 10 losers due to overlap in rank decline

Top 10 Gainers & Losers Among Banks With Less Than 5 Branches

GAINERS				LOSERS					
	Rank	Rank	Gain		Rank	Rank	Decline		
	2003	2002	in Rank		2003	2002	in Rank		
1	Credit Lyonnais	11	17	+6	1	Bank of Ceylon	29	13	-16
	OUFJ Bank (Fuji)	12	18	+6	2	Development Bank of Singapore	18	6	-12
	Societe Generale	19	25	+6	3	State Bank of Mauritius	20	9	-11
4	Krung Thai	14	19	+5		Bank of Muscat SOAG	26	15	-11
5	Toronto Dominion Bank	10	14	+4	5	Bank International Indonesia	30	20	-10
6	Mashreq Bank Plc	4	7	+3	6	Cho Hung Bank	9	3	-6
	Barclays Bank Plc	5	8	+3		American Express Bank	16	10	-6
8	Bank of America NT & SA	3	4	+1	8	Bank of Bahrain and Kuwait BSC	17	12	-5
	Sumitomo Mitsui Banking Corp	22	23	+1		Abu Dhabi Commercial	21	16	-5
10	Deutsche Bank	1	1	0	10	The Bank of Tokyo-Mitsubishi	6	2	-4
						Mizoho Corporate Bank	26	24	-4

There are 11 banks in this listing of top 10 losers due to overlap in rank decline.



Figures in Rs crore