

Appendix Table II.4 (G): Financial Performance of Foreign Banks in India for the years 1998-99 and 1999-2000

Item	(Amount in Rs. crore)			
	1998-99	1999-2000	Variation of	
			Column (3) over (2)	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	9,719.01 (100.00)	10,328.21 (100.00)	609.20	6.27
i) Interest Income	7,860.34 (80.88)	8,176.02 (79.16)	315.68	4.02
ii) Other Income	1,858.67 (19.12)	2,152.19 (20.84)	293.52	15.79
B. Expenditure (i+ii+iii)	9,191.03 (100.00)	9,360.22 (100.00)	169.19	1.84
i) Interest Expended	5,200.57 (56.58)	4,986.20 (53.27)	-214.37	-4.12
ii) Provisions and Contingencies	1,245.49 (13.55)	1,718.64 (18.36)	473.15	37.99
iii) Operating Expenses	2,744.97 (29.87)	2,655.38 (28.37)	-89.59	-3.26
<i>of which : Wage Bill</i>	769.94 (8.38)	862.37 (9.21)	92.43	12.00
C. Profit				
i) Operating Profit	1,773.47	2,686.63	913.16	51.49
ii) Net Profit	527.98	967.99	440.01	83.34
D. Total Assets	76,567.16	82,849.88	6,282.72	8.21
E. Financial Ratios (per cent) \$				
i) Operating Profit	2.32	3.24	0.92	—
ii) Net Profit	0.69	1.17	0.48	—
iii) Income	12.69	12.47	-0.22	—
iv) Interest Income	10.27	9.87	-0.40	—
v) Other Income	2.43	2.60	0.17	—
vi) Expenditure	12.00	11.30	-0.70	—
vii) Interest Expended	6.79	6.02	-0.77	—
viii) Operating Expenses	3.59	3.21	-0.38	—
ix) Wage Bill	1.01	1.04	0.03	—
x) Provisions and Contingencies	1.63	2.07	0.44	—
xi) Spread (Net Interest Income)	3.47	3.85	0.38	—

Notes: 1. \$ Ratios to Total Assets.

2. Figures in brackets are percentage shares to the respective total.