

Appendix Table II.5(G): Financial Performance of Foreign Banks in India

(Amount in Rs.crore)

Item	1999-2000	2000-01	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
A. Income	10,329.89	11,983.84	1,653.95	16.01
(i+ii)	(100.00)	(100.00)		
i) Interest Income	8,226.81 (79.64)	9,470.79 (79.03)	1,243.98	15.12
ii) Other Income	2,103.08 (20.36)	2,513.05 (20.97)	409.97	19.49
B. Expenditure	9,361.92	11,038.93	1,677.01	17.91
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	4,976.66 (53.16)	5,768.08 (52.25)	791.42	15.90
ii) Provisions and Contingencies	1,719.04 (18.36)	2,160.24 (19.57)	441.20	25.67
iii) Operating Expenses	2,666.22 (28.48)	3,110.61 (28.18)	444.39	16.67
<i>of which</i> : Wage Bill	866.98 (9.26)	990.02 (8.97)	123.04	14.19
C. Profit				
i) Operating Profit	2,687.01	3,105.15	418.14	15.56
ii) Net Profit	967.97	944.91	-23.06	-2.38
D. Total Assets	82,810.49	1,01,824.03	19,013.54	22.96
E. Financial Ratios (per cent) @				
i) Operating Profit	3.24	3.05	-0.19	—
ii) Net Profit	1.17	0.93	-0.24	—
iii) Income	12.47	11.77	-0.70	—
iv) Interest Income	9.93	9.30	-0.63	—
v) Other Income	2.54	2.47	-0.07	—
vi) Expenditure	11.31	10.84	-0.47	—
vii) Interest Expended	6.01	5.66	-0.35	—
viii) Operating Expenses	3.22	3.05	-0.17	—
ix) Wage Bill	1.05	0.97	-0.08	—
x) Provisions and Contingencies	2.08	2.12	0.04	—
xi) Spread (Net Interest Income)	3.92	3.64	-0.28	—

@ Ratios to Total Assets.

Note : Figures in brackets are percentage to the respective total.