

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

(Amount in Rs. crore)

Item	2000-01	2001-02	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
A. Income	11,986.88	12,959.89	973.01	8.12
(i+ii)	(100.00)	(100.00)		
i) Interest Income	9,469.51	9,699.64	230.13	2.43
<i>of which:</i> Interest on Advances	(79.00)	(74.84)		
<i>of which:</i> Interest on Advances	5,156.06	5,334.25	178.19	3.46
<i>of which:</i> Interest on Advances	(43.01)	(41.16)		
ii) Other Income	2,517.37	3,260.25	742.88	29.51
<i>of which:</i> Commission & Brokerage	(21.00)	(25.16)		
<i>of which:</i> Commission & Brokerage	1,278.89	1,269.17	-9.72	-0.76
<i>of which:</i> Commission & Brokerage	(10.67)	(9.79)		
B. Expenditure	11,041.90	11,467.78	425.88	3.86
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	5,762.89	6,053.72	290.83	5.05
<i>of which:</i> Interest on Deposits	(52.19)	(52.79)		
<i>of which:</i> Interest on Deposits	3,656.93	3,763.50	106.57	2.91
<i>of which:</i> Interest on Deposits	(33.12)	(32.82)		
ii) Provisions and Contingencies	2,165.41	2,020.90	-144.51	-6.67
<i>of which:</i> Provision for NPAs	(19.61)	(17.62)		
<i>of which:</i> Provision for NPAs	513.06	586.12	73.06	14.24
<i>of which:</i> Provision for NPAs	(4.65)	(5.11)		
iii) Operating Expenses	3,113.60	3,393.16	279.56	8.98
<i>of which:</i> Wage Bill	(28.20)	(29.59)		
<i>of which:</i> Wage Bill	990.04	1,122.59	132.55	13.39
<i>of which:</i> Wage Bill	(8.97)	(9.79)		
C. Profit				
i) Operating Profit	3,110.39	3,513.01	402.62	12.94
ii) Net Profit *	944.98	1,492.11	547.13	57.90
D. Spread (Net Interest Income)	3,706.62	3,645.92	-60.70	-1.64
<i>(Interest Income - Interest Expended)</i>				
E. Total Assets	1,02,107.76	1,12,096.43	9,988.67	9.78

* Before Extra Ordinary Item of Standard Chartered Bank and Standard Chartered Grindlays Bank.

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