

**Appendix Table II.8(H): Operating Expenses as Percentage of Total Assets – Foreign Banks in India**

		(Per cent)					
<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>1996-97</b>	<b>1997-98</b>	<b>1998-99</b>	<b>1999-2000</b>	<b>2000-01</b>	<b>2001-02</b>
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	3.23	2.85	2.08	1.83	2.58	3.62
2	Abu Dhabi Commercial Bank Ltd.	1.22	1.41	0.97	1.10	0.44	0.49
3	American Express Bank Ltd.	3.93	3.70	4.52	6.38	6.58	5.49
4	Arab Bangladesh Bank Ltd.	3.77	2.53	1.95	2.08	2.40	1.91
5	Bank Internasional Indonesia	4.34	6.81	12.25	15.03	11.49	3.85
6	Bank Muscat S.A.O.G.	—	—	4.85	2.80	3.49	4.07
7	Bank of America NA	1.68	1.83	1.94	3.26	1.60	1.72
8	Bank of Bahrain & Kuwait B.S.C.	1.49	1.54	1.82	1.75	1.75	1.39
9	Bank of Ceylon	2.94	1.51	1.99	1.54	1.58	1.29
10	Barclays Bank PLC	3.71	6.52	3.60	3.67	2.81	1.87
11	BNP Paribas	1.86	1.96	2.19	2.32	2.82	3.59
12	Chinatrust Commercial Bank	5.34	7.67	3.01	3.30	2.79	3.34
13	Chohung Bank	4.49	4.73	2.80	2.43	2.30	1.75
14	Citibank N.A.	3.82	3.83	3.53	3.88	3.15	3.52
15	Commerzbank AG	6.72	4.19	3.89	3.99	2.21	31.98
16	Credit Agricole Indosuez	1.73	2.38	2.99	3.78	2.27	1.61
17	Credit Lyonnais	1.80	2.32	1.80	2.07	1.73	2.06
18	Deutsche Bank AG	3.05	3.38	3.42	3.89	3.90	3.44
19	Development Bank of Singapore Ltd.	4.12	2.78	2.18	1.70	1.58	1.53
20	Dresdner Bank AG	5.23	3.44	5.19	5.21	10.92	15.02
21	HSBC Ltd.	2.81	2.71	2.80	2.35	2.61	2.63
22	ING Bank N.V.	2.67	3.13	4.41	6.82	6.52	3.40
23	JPMorgan Chase Bank (The Chase Manhattan Bank)	8.38	7.50	11.11	5.60	5.36	7.24
24	K.B.C.Bank N.V.	—	—	1.59	2.58	2.32	4.01
25	Krung Thai Bank Public Co. Ltd.	2.16	6.08	5.00	4.65	4.41	4.33
26	Mashreqbank psc	2.80	4.30	3.53	3.39	2.05	1.88
27	Mizuho Corporate Bank Ltd. (The Fuji Bank Ltd.)	8.94	3.08	3.98	2.63	2.58	2.14
28	Oman International Bank S.A.O.G.	1.86	1.92	1.54	1.25	1.25	1.16
29	Oversea-Chinese Banking Corporation Ltd.	7.51	7.21	5.80	5.33	5.96	15.84
30	Societe Generale	1.51	1.86	2.56	2.83	2.81	2.83
31	Sonali Bank	3.65	4.98	5.77	3.28	5.13	6.66
32	Standard Chartered Bank	4.38	4.11	5.11	3.29	3.04	2.38
33	Standard Chartered Grindlays Bank	3.19	2.72	2.60	2.89	4.08	4.11
34	State Bank of Mauritius Ltd.	2.06	1.26	1.23	0.92	0.84	1.19
35	Sumitomo Mitsui Banking Corporation (The Sumitomo Bank Ltd.)	—	2.20	2.44	2.38	2.09	3.02
36	The Bank of Nova Scotia	1.56	1.46	1.55	1.43	0.96	0.94
37	The Bank of Tokyo-Mitsubishi Ltd.	1.34	2.21	33.47	14.70	4.45	4.88
38	The Siam Commercial Bank	1.46	1.85	2.33	2.14	1.68	1.38
39	The Toronto-Dominion Bank Ltd.	—	7.97	4.34	2.59	3.78	4.38
40	UFJ Bank Ltd. (The Sanwa Bank Ltd.)	1.42	1.68	2.00	2.41	3.27	1.85
<b>Foreign Banks in India</b>		<b>3.00</b>	<b>2.97</b>	<b>3.59</b>	<b>3.22</b>	<b>3.05</b>	<b>3.03</b>
<b>All Scheduled Commercial Banks</b>		<b>2.85</b>	<b>2.63</b>	<b>2.67</b>	<b>2.50</b>	<b>2.64</b>	<b>2.19</b>