

Appendix Table III.12(G): Financial Performance of Foreign Banks

(Amount in Rs.crore)				
Item	2001-02	2002-03	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	12,964.01 (100.00)	12,043.59 (100.00)	-920.42	-7.10
i) Interest Income	9,699.65 (74.82)	8,972.19 (74.50)	-727.46	-7.50
<i>of which:</i> Interest on Advances	5,317.30	5,391.54	74.24	1.40
Income on Investments	3,669.81	3,141.09	-528.72	-14.41
ii) Other Income	3,264.36 (25.18)	3,071.40 (25.50)	-192.96	-5.91
<i>of which:</i> Commission & Brokerage	1,269.23	1,382.46	113.23	8.92
B. Expenditure (i+ii+iii)	11,471.90 (100.00)	10,219.55 (100.00)	-1,252.35	-10.92
i) Interest Expended	6,053.22 (52.77)	5,065.44 (49.57)	-987.78	-16.32
<i>of which:</i> Interest on Deposits	4,116.56	3,550.46	-566.10	-13.75
ii) Provisions and Contingencies	2,021.50 (17.62)	1,903.81 (18.63)	-117.69	-5.82
<i>of which:</i> Provisions for NPAs	587.18	724.09	136.91	23.32
iii) Operating Expenses	3,397.18 (29.61)	3,250.30 (31.80)	-146.88	-4.32
<i>of which:</i> Wage Bill	1,124.31	1,040.16	-84.15	-7.48
C. Profit				
i) Operating Profit	3,513.61	3,727.85	214.24	6.10
ii) Net Profit	1,492.11	1,824.04 *	331.93	22.25
D. Spread (Net Interest Income) <i>(Interest Income - Interest Expended)</i>	3,646.43	3,906.75	260.32	7.14
E. Total Assets	1,13,320.92	1,16,401.08	3,080.16	2.72

* Before Extra Ordinary Item of Standard Chartered Bank for Rs.6.5 crore, for the year 2002-03.

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