

**Appendix Table III.17(H): Operating Expenses as Percentage of Total Assets - Foreign Banks**

		(Per cent)					
Sr. No.	Name of the Bank	1997-98	1998-99	1999-2000	2000-01	2001-02	2002-03
1	2	3	4	5	6	7	8
1	ABN-AMRO Bank N.V.	2.85	2.08	1.83	2.58	3.62	3.47
2	Abu Dhabi Commercial Bank Ltd.	1.41	0.97	1.10	0.44	0.49	0.79
3	American Express Bank Ltd.	3.70	4.52	6.38	6.58	5.49	6.33
4	Antwerp Diamond Bank N.V.	—	—	—	—	—	2.60
5	Arab Bangladesh Bank Ltd.	2.53	1.95	2.08	2.40	1.89	2.23
6	Bank Internasional Indonesia	6.81	12.25	15.03	11.49	3.85	7.27
7	Bank Muscat S.A.O.G.	—	4.85	2.80	3.49	4.07	4.31
8	Bank of America NA	1.83	1.94	3.26	1.60	1.76	1.50
9	Bank of Bahrain & Kuwait B.S.C.	1.54	1.82	1.75	1.75	1.39	1.71
10	Bank of Ceylon	1.51	1.99	1.54	1.58	1.29	1.55
11	Bank of Nova Scotia	1.46	1.55	1.43	0.96	1.07	1.36
12	Bank of Tokyo-Mitsubishi Ltd.	2.21	33.47	14.70	4.45	4.88	4.70
13	Barclays Bank PLC	6.52	3.60	3.67	2.81	1.87	2.67
14	BNP Paribas	1.96	2.19	2.32	2.82	3.59	4.01
15	Chinatrust Commercial Bank	7.67	3.01	3.30	2.79	3.34	3.72
16	Chohung Bank	4.73	2.80	2.43	2.30	1.75	2.43
17	Citibank N.A.	3.83	3.53	3.88	3.15	3.52	3.32
18	Credit Agricole Indosuez	2.38	2.99	3.78	2.27	1.62	1.96
19	Credit Lyonnais	2.32	1.80	2.07	1.73	2.06	2.55
20	Deutsche Bank AG	3.38	3.42	3.89	3.90	3.43	2.80
21	Development Bank of Singapore Ltd.	2.78	2.18	1.70	1.58	1.53	2.36
22	HSBC Ltd.	2.71	2.80	2.35	2.61	2.63	2.94
23	ING Bank N.V.	3.13	4.41	6.82	6.52	3.40	10.55
24	JPMorgan Chase Bank	7.50	11.11	5.60	5.36	7.24	2.72
25	Krung Thai Bank Public Co. Ltd.	6.08	5.00	4.65	4.41	4.33	4.25
26	Mashreqbank psc	4.30	3.53	3.39	2.05	1.88	2.04
27	Mizuho Corporate Bank Ltd.	3.08	3.98	2.63	2.58	2.14	2.65
28	Oman International Bank S.A.O.G.	1.92	1.54	1.25	1.25	1.18	1.36
29	Oversea-Chinese Banking Corporation Ltd.	7.21	5.80	5.33	5.96	15.84	6.19
30	Societe Generale	1.86	2.56	2.83	2.81	2.83	2.98
31	Sonali Bank	4.98	5.77	3.28	5.13	6.66	6.06
32	Standard Chartered Bank	4.11	5.11	3.29	3.04	2.22	1.98
33	State Bank of Mauritius Ltd.	1.26	1.23	0.92	0.84	1.19	1.21
34	Sumitomo Mitsui Banking Corporation	2.20	2.44	2.38	2.09	3.02	2.29
35	Toronto-Dominion Bank Ltd.	7.97	4.34	2.59	3.78	4.38	4.04
36	UFJ Bank Ltd.	1.68	2.00	2.41	3.27	1.85	1.66
	<b>Foreign Banks</b>	<b>2.97</b>	<b>3.59</b>	<b>3.22</b>	<b>3.05</b>	<b>3.00</b>	<b>2.79</b>
	<b>Scheduled Commercial Banks</b>	<b>2.63</b>	<b>2.67</b>	<b>2.50</b>	<b>2.64</b>	<b>2.19</b>	<b>2.24</b>