

Appendix Table II.5 (E) : Financial Ratios of Foreign Banks in India -
Performance Indicators -1991-92 to 1997-98

Sr. No.	Name of the Bank	Interest Expense as % to Total Assets						
		91-92	92-93	93-94	94-95	95-96	96-97	97-98
1	2	3	4	5	6	7	8	9
1.	Citibank N.A.	6.46	7.69	5.40	5.43	6.26	6.85	6.60
2.	ANZ Grindlays Bank Ltd.	7.75	8.36	6.66	5.66	6.42	6.75	5.83
3.	Hongkong Bank	6.15	8.03	5.89	5.01	5.79	6.65	5.12
4.	Standard Chartered Bank	9.69	9.20	7.92	6.65	5.81	6.29	7.27
5.	American Express Bank Ltd.	5.63	6.40	5.00	4.88	8.34	9.48	6.85
6.	Bank of America NT&SA	12.93	9.13	5.06	5.35	6.95	6.52	6.51
7.	Deutsche Bank AG	5.31	8.13	4.70	5.28	6.55	4.76	5.66
8.	The Bank of Tokyo-Mitsubishi Ltd.	7.75	5.92	6.04	5.17	7.18	7.28	8.14
9.	The British Bank of the Middle East	6.37	7.64	6.25	6.52	8.02	9.55	7.66
10.	Credit Agricole Indosuez	14.02	8.72	3.56	6.26	6.06	10.50	10.04
11.	Credit Lyonnais	9.48	7.79	4.27	5.62	11.50	13.15	8.54
12.	Societe Generale	6.53	8.20	3.90	7.39	9.55	11.47	9.50
13.	ABN-AMRO Bank N.V.	6.67	8.18	4.21	6.18	7.18	6.67	6.42
14.	Banque Nationale De Paris	8.23	6.26	6.61	8.10	6.70	4.93	4.89
15.	MashreqBank psc	9.09	6.98	4.75	5.19	5.17	8.41	7.95
16.	The Sakura Bank Ltd.	5.74	4.95	3.69	4.66	4.25	4.41	4.77
17.	Abu Dhabi Commercial Bank Ltd.	5.08	4.93	4.88	5.70	10.12	9.17	7.51
18.	Bank of Bahrain and Kuwait B.S.C.	7.69	6.13	5.11	4.94	6.25	9.41	10.17
19.	Oman International Bank S.A.O.G.	7.66	8.36	5.65	6.31	7.76	8.06	10.36
20.	The Bank of Nova Scotia	9.84	9.62	6.69	8.02	11.97	7.61	6.83
21.	Barclays Bank PLC	22.22	13.93	12.87	10.93	15.97	10.33	13.45
22.	The Sanwa Bank Ltd.	2.97	6.68	3.73	4.02	7.91	5.38	5.72
23.	Dresdner Bank AG	-	-	-	-	3.28	12.20	7.58
24.	Sonali Bank	Neg.	Neg.	Neg.	Neg.	0.85	0.87	1.63
25.	ING Bank N.V.	-	-	-	0.33	4.30	4.43	6.74
26.	The Development Bank of Singapore Ltd.	-	-	-	Neg.	4.54	7.31	6.94
27.	State Bank of Mauritius Ltd.	-	-	-	0.14	1.12	1.18	1.91
28.	Chase Manhattan Bank	-	-	-	0.73	0.12	0.32	4.23
29.	Commerzbank AG	-	-	-	-	0.24	3.98	6.44
30.	The Siam Commercial Bank	-	-	-	-	0.18	2.07	7.82
31.	Arab Bangladesh Bank Ltd.	-	-	-	-	0.00	1.35	1.41
32.	Chinatrust Commercial Bank	-	-	-	-	-	0.60	3.74
33.	The Fuji Bank Ltd.	-	-	-	-	-	0.24	1.98
34.	Krung Thai Bank Public Co. Ltd.	-	-	-	-	-	0.00	5.54
35.	Cho Hung Bank	-	-	-	-	-	0.34	2.53
36.	Oversea - Chinese Banking Corporation Ltd.	-	-	-	-	-	0.03	0.67
37.	Bank of Ceylon	-	-	-	-	0.76	1.83	3.79
38.	Bank Internasional Indonesia	-	-	-	-	0.00	6.48	12.42
39.	The Commercial Bank of Korea Ltd.	-	-	-	-	-	0.00	1.06
40.	The Sumitomo Bank Ltd.	-	-	-	-	-	-	1.80
41.	The Toronto-Dominion Bank	-	-	-	-	-	-	0.05
42.	Hanil Bank	-	-	-	-	-	-	3.12
Foreign Banks in India (V)		7.70	8.06	5.82	5.63	6.72	6.95	6.47
All Scheduled Commercial Banks (I to V)		6.96	7.20	6.16	5.63	6.23	6.66	6.32