

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

| Sr. No. | Name of the Bank | Net Interest Income (Spread) 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. | 3.25 | 5.08 | 4.39 | 4.72 | 3.91 | 4.75 | 4.39 |
| 2. | ANZ Grindlays Bank Ltd. | 4.00 | 2.34 | 2.87 | 3.07 | 3.00 | 3.47 | 4.56 |
| 3. | Hongkong Bank | 4.02 | 3.61 | 3.79 | 4.20 | 4.40 | 3.66 | 3.38 |
| 4. | Standard Chartered Bank | 3.43 | -0.86 | 2.10 | 2.45 | 5.54 | 3.49 | 3.57 |
| 5. | American Express Bank Ltd. | 5.45 | 5.63 | 5.66 | 5.16 | 3.76 | 4.27 | 3.29 |
| 6. | Bank of America NT&SA | 2.44 | 6.44 | 4.93 | 4.97 | 3.70 | 4.42 | 3.94 |
| 7. | Deutsche Bank AG | 6.55 | 5.61 | 6.91 | 4.60 | 4.77 | 5.83 | 6.70 |
| 8. | The Bank of Tokyo-Mitsubishi Ltd. | 4.68 | 6.04 | 7.00 | 6.51 | 4.99 | 6.51 | 3.98 |
| 9. | The British Bank of the Middle East | 3.03 | 3.39 | 2.71 | 3.53 | 2.84 | 1.86 | 0.85 |
| 10. | Credit Agricole Indosuez | 4.17 | 3.64 | 2.75 | 3.14 | 1.17 | 1.37 | -0.57 |
| 11. | Credit Lyonnais | 5.88 | 6.01 | 5.09 | 6.28 | 1.75 | 0.75 | 3.89 |
| 12. | Societe Generale | 4.49 | 5.50 | 4.48 | 4.08 | 1.98 | 3.63 | 2.47 |
| 13. | ABN-AMRO Bank N.V. | 4.95 | 5.36 | 4.56 | 3.71 | 2.32 | 4.38 | 3.23 |
| 14. | Banque Nationale De Paris | 6.71 | 6.49 | 10.41 | 8.45 | 4.64 | 5.47 | 3.24 |
| 15. | MashreqBank psc | 5.68 | 4.37 | 5.30 | 4.90 | 3.97 | 6.39 | 5.18 |
| 16. | The Sakura Bank Ltd. | 7.38 | 7.06 | 5.08 | 5.76 | 5.71 | 7.79 | 7.46 |
| 17. | Abu Dhabi Commercial Bank Ltd. | 3.39 | 4.28 | 3.31 | 2.80 | 2.57 | 1.07 | 2.23 |
| 18. | Bank of Bahrain and Kuwait B.S.C. | 5.92 | 5.15 | 5.24 | 5.63 | 5.77 | 1.67 | 0.92 |
| 19. | Oman International Bank S.A.O.G. | 5.74 | 4.95 | 6.20 | 5.90 | 4.54 | 4.47 | 1.35 |
| 20. | The Bank of Nova Scotia | 2.59 | 4.35 | 5.52 | 3.33 | 1.16 | 4.31 | 2.85 |
| 21. | Barclays Bank PLC | 6.94 | 5.72 | 7.08 | 4.83 | 4.16 | 2.23 | 2.78 |
| 22. | The Sanwa Bank Ltd. | 5.94 | 6.11 | 6.75 | 4.41 | 3.76 | 7.03 | 6.36 |
| 23. | Dresdner Bank AG | - | - | - | - | 0.99 | 2.61 | 2.66 |
| 24. | Sonali Bank | 7.14 | 11.11 | 3.85 | 7.41 | 8.01 | 0.99 | 1.60 |
| 25. | ING Bank NV | - | - | - | 2.14 | -0.33 | 3.90 | 1.81 |
| 26. | The Development Bank of Singapore Ltd. | - | - | - | 1.63 | 2.57 | 6.24 | 1.95 |
| 27. | State Bank of Mauritius Ltd. | - | - | - | 1.79 | 9.86 | 7.51 | 6.46 |
| 28. | Chase Manhattan Bank | - | - | - | 1.82 | 6.08 | 4.22 | 0.39 |
| 29. | Commerzbank AG | - | - | - | - | 1.63 | 4.28 | 4.33 |
| 30. | The Siam Commercial Bank | - | - | - | - | 3.55 | 4.93 | 6.59 |
| 31. | Arab Bangladesh Bank Ltd. | - | - | - | - | 4.57 | 2.92 | 3.62 |
| 32. | Chinatrust Commercial Bank | - | - | - | - | - | 5.70 | 7.50 |
| 33. | The Fuji Bank Ltd. | - | - | - | - | - | 3.46 | 4.94 |
| 34. | Krung Thai Bank Public Co. Ltd. | - | - | - | - | - | 1.53 | 7.21 |
| 35. | Cho Hung Bank | - | - | - | - | - | 6.28 | 11.34 |
| 36. | Oversea - Chinese Banking Corporation Ltd. | - | - | - | - | - | 1.30 | 6.06 |
| 37. | Bank of Ceylon | - | - | - | - | 3.84 | 5.83 | 4.70 |
| 38. | Bank Internasional Indonesia | - | - | - | - | 0.10 | 5.27 | 5.43 |
| 39. | The Commercial Bank of Korea Ltd. | - | - | - | - | - | 1.10 | 10.19 |
| 40. | The Sumitomo Bank Ltd. | - | - | - | - | - | - | 2.20 |
| 41. | The Toronto-Dominion Bank | - | - | - | - | - | - | 5.40 |
| 42. | Hanil Bank | - | - | - | - | - | - | 10.95 |
| Foreign Banks in India (V) | | 3.92 | 3.56 | 4.21 | 4.24 | 3.74 | 4.13 | 3.92 |
| All Scheduled Commercial Banks (I to V) | | 3.31 | 2.51 | 2.54 | 3.00 | 3.13 | 3.22 | 2.95 |