

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

(Amount in Rs. crore)

Item	2002-03	2003-04	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	12,034.58	13,012.09	977.51	8.12
	(100.00)	(100.00)		
i) Interest Income	8,957.63	8,990.33	32.70	0.37
	(74.43)	(69.09)		
<i>of which:</i> Interest on Advances	5,391.03	5,045.27	-345.76	-6.41
Income on Investments	3,135.81	3,404.10	268.29	8.56
ii) Other Income	3,076.95	4,021.76	944.81	30.71
	(25.57)	(30.91)		
<i>of which:</i> Commission & Brokerage	1,431.73	1,632.21	200.48	14.00
B. Expenditure (i+ii+iii)	10,210.54	10,769.01	558.47	5.47
	(100.00)	(100.00)		
i) Interest Expended	5,055.01	4,272.25	-782.76	-15.48
	(49.51)	(39.68)		
<i>of which:</i> Interest on Deposits	3,550.48	2,895.45	-655.03	-18.45
ii) Provisions and Contingencies	1,904.10	2,744.32	840.22	44.13
	(18.65)	(25.48)		
<i>of which:</i> Provision for NPAs	698.62	897.82	199.20	28.51
iii) Operating Expenses	3,251.43	3,752.44	501.01	15.41
	(31.84)	(34.84)		
<i>of which :</i> Wage Bill	1,038.65	1,199.67	161.02	15.50
C. Profit				
i) Operating Profit	3,728.14	4,987.40	1,259.26	33.78
ii) Net Profit *	1,824.04	2,243.08	419.04	22.97
D. Spread (Net Interest Income)	3,902.62	4,718.08	815.46	20.90
<i>(Interest Income - Interest Expended)</i>				
E. Total Assets	1,16,660.78	1,36,315.72	19,654.94	16.85

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

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