

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

(Per cent)

| Sr. No. | Name of the Bank | 1998-99 | 1999-2000 | 2000-01 | 2001-02 | 2002-03 | 2003-04 |
|---------|--|-------------|-------------|-------------|-------------|-------------|-------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 1 | ABN-AMRO Bank N.V. | 2.08 | 1.83 | 2.58 | 3.62 | 3.47 | 4.43 |
| 2 | Abu Dhabi Commercial Bank Ltd. | 0.97 | 1.10 | 0.44 | 0.49 | 0.79 | 0.56 |
| 3 | American Express Bank Ltd. | 4.52 | 6.38 | 6.58 | 5.49 | 6.33 | 7.27 |
| 4 | Antwerp Diamond Bank | - | - | - | - | 2.60 | 1.39 |
| 5 | Arab Bangladesh Bank Ltd. | 1.95 | 2.08 | 2.40 | 1.89 | 2.23 | 2.30 |
| 6 | Bank Internasional Indonesia | 12.25 | 15.03 | 11.49 | 3.85 | 7.27 | 2.97 |
| 7 | Bank of America NA | 1.94 | 3.26 | 1.60 | 1.76 | 1.42 | 1.55 |
| 8 | Bank of Bahrain & Kuwait B.S.C. | 1.82 | 1.75 | 1.75 | 1.39 | 1.71 | 1.92 |
| 9 | Bank of Ceylon | 1.99 | 1.54 | 1.58 | 1.29 | 1.55 | 1.54 |
| 10 | Bank of Nova Scotia | 1.55 | 1.43 | 0.96 | 1.07 | 1.36 | 1.03 |
| 11 | Bank of Tokyo-Mitsubishi Ltd. | 33.47 | 14.70 | 4.45 | 4.88 | 4.70 | 3.46 |
| 12 | Barclays Bank PLC | 3.60 | 3.67 | 2.81 | 1.87 | 1.94 | 1.80 |
| 13 | BNP Paribas | 2.19 | 2.32 | 2.82 | 3.59 | 4.01 | 2.92 |
| 14 | Chinatrust Commercial Bank | 3.01 | 3.30 | 2.79 | 3.34 | 3.72 | 3.33 |
| 15 | Chohung Bank | 2.80 | 2.43 | 2.30 | 1.75 | 2.43 | 1.74 |
| 16 | Citibank N.A. | 3.53 | 3.88 | 3.15 | 3.52 | 3.32 | 3.41 |
| 17 | Calyon Bank (Credit Agricole Indosuez) | 2.99 | 3.78 | 2.27 | 1.62 | 1.96 | 2.20 |
| 18 | Credit Lyonnais | 1.80 | 2.07 | 1.73 | 2.06 | 2.55 | 2.31 |
| 19 | Deutsche Bank AG | 3.42 | 3.89 | 3.90 | 3.43 | 2.89 | 2.00 |
| 20 | Development Bank of Singapore Ltd. | 2.18 | 1.70 | 1.58 | 1.53 | 2.36 | 1.15 |
| 21 | HSBC Ltd. | 2.80 | 2.35 | 2.61 | 2.63 | 2.94 | 2.46 |
| 22 | ING Bank N.V. | 4.41 | 6.82 | 6.52 | 3.40 | 10.55 | 2.87 |
| 23 | JPMorgan Chase Bank | 11.11 | 5.60 | 5.36 | 7.24 | 2.72 | 3.38 |
| 24 | Krung Thai Bank Public Co. Ltd. | 5.00 | 4.65 | 4.41 | 4.33 | 4.25 | 3.90 |
| 25 | Mashreqbank psc | 3.53 | 3.39 | 2.05 | 1.88 | 2.05 | 1.28 |
| 26 | Mizuho Corporate Bank Ltd. | 3.98 | 2.63 | 2.58 | 2.14 | 2.65 | 2.61 |
| 27 | Oman International Bank S.A.O.G. | 1.54 | 1.25 | 1.25 | 1.18 | 1.36 | 1.07 |
| 28 | Societe Generale | 2.56 | 2.83 | 2.81 | 2.83 | 2.99 | 2.01 |
| 29 | Sonali Bank | 5.77 | 3.28 | 5.13 | 6.66 | 6.06 | 7.17 |
| 30 | Standard Chartered Bank | 5.11 | 3.29 | 3.04 | 2.22 | 1.98 | 2.26 |
| 31 | State Bank of Mauritius Ltd. | 1.23 | 0.92 | 0.84 | 1.19 | 1.21 | 1.08 |
| 32 | Sumitomo Mitsui Banking Corporation | 2.44 | 2.38 | 2.09 | 3.02 | 2.29 | 2.69 |
| 33 | UFJ Bank Ltd. | 2.00 | 2.41 | 3.27 | 1.85 | 1.66 | 1.89 |
| | Foreign Banks | 3.59 | 3.22 | 3.05 | 3.00 | 2.79 | 2.75 |
| | Scheduled Commercial Banks | 2.67 | 2.50 | 2.64 | 2.19 | 2.24 | 2.20 |