

**Appendix Table III.15(I): Financial Performance of Foreign Banks in India**

(Amount in Rs. crore)

Item	2003-04	2004-05	Variation	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>13,008.35</b> <b>(100.00)</b>	<b>13,034.44</b> <b>(100.00)</b>	<b>26.09</b>	<b>0.20</b>
i) Interest Income	9,137.04 (70.24)	9,170.85 (70.36)	33.81	0.37
<i>of which:</i> Interest on Advances	5,044.29	5,535.22	490.93	9.73
Income on Investments	3,551.24	2,946.83	-604.41	-17.02
ii) Other Income	3,871.31 (29.76)	3,863.59 (29.64)	-7.72	-0.20
<i>of which:</i> Commission and Brokerage	1,632.21	2,140.73	508.52	31.16
<b>B. Expenditure (i+ii+iii)</b>	<b>10,765.28</b> <b>(100.00)</b>	<b>11,032.05</b> <b>(100.00)</b>	<b>266.77</b>	<b>2.48</b>
i) Interest Expended	4,268.52 (39.65)	4,039.91 (36.62)	-228.61	-5.36
<i>of which:</i> Interest on Deposits	2,901.81	2,594.47	-307.34	-10.59
ii) Provisions and Contingencies	2,742.46 (25.48)	2,594.87 (23.52)	-147.59	-5.38
<i>of which:</i> Provision for NPAs	897.75	582.73	-315.02	-35.09
iii) Operating Expenses	3,754.30 (34.87)	4,397.27 (39.86)	642.97	17.13
<i>of which:</i> Wage Bill	1,199.67	1,345.30	145.63	12.14
<b>C. Profit</b>				
i) <b>Operating Profit</b>	<b>4,985.53</b>	<b>4,597.26</b>	<b>-388.27</b>	<b>-7.79</b>
ii) <b>Net Profit</b>	<b>2,243.07</b>	<b>2,002.39</b>	<b>-240.68</b>	<b>-10.73</b>
<b>D. Net Interest Income/Margin</b>	<b>4,868.52</b>	<b>5,130.94</b>	<b>262.42</b>	<b>5.39</b>
<b>E. Total Assets</b>	<b>1,35,640.12</b>	<b>1,54,128.36</b>	<b>18,488.24</b>	<b>13.63</b>

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