

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

(Amount in Rs. crore)

Item	2004-05	2005-06	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	13,036.16 (100.00)	17,435.13 (100.00)	4,398.97	33.74
i) Interest Income	9,170.46 (70.35)	12,235.85 (70.18)	3,065.39	33.43
<i>of which:</i> Interest on Advances	5,535.19	7,379.87	1,844.68	33.33
Income on Investments	2,946.45	3,895.48	949.03	32.21
ii) Other Income	3,865.70 (29.65)	5,199.28 (29.82)	1,333.59	34.50
<i>of which:</i> Commission and Brokerage	2,154.08	2,590.78	436.70	20.27
B. Expenditure (i+ii+iii)	11,053.79 (100.00)	14,366.53 (100.00)	3,312.75	29.97
i) Interest Expended	4,041.45 (36.56)	5,149.50 (35.84)	1,108.05	27.42
<i>of which:</i> Interest on Deposits	2,591.45	3,161.17	569.71	21.98
ii) Provisions and Contingencies	2,594.93 (23.48)	3,592.34 (25.00)	997.41	38.44
<i>of which:</i> Provision for NPAs	256.97	127.84	-129.14	-50.25
iii) Operating Expenses	4,417.41 (39.96)	5,624.69 (39.15)	1,207.28	27.33
<i>of which :</i> Wage Bill	1,364.76	1,976.90	612.14	44.85
C. Profit				
i) Operating Profit	4,577.30	6,660.94	2,083.64	45.52
ii) Net Profit	1,982.37	3,068.60	1,086.23	54.79
D. Net Interest Income / Margine	5,129.02	7,086.35	1,957.34	38.16
E. Total Assets	1,53,636.33	2,01,585.69	47,949.35	31.21

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

Source : Balance sheets of respective banks.