

**Appendix Table IV.17(G): Financial Performance of Foreign Banks in India**

(Amount in Rs. crore)

Item	2007-08	2008-09	Variation	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>35,004</b> <b>(100.00)</b>	<b>45,213</b> <b>(100.00)</b>	<b>10,209</b>	<b>29.2</b>
i) Interest Income	24,417 (69.8)	30,322 (67.1)	5,906	24.2
<i>of which:</i> Interest on Advances	15,712	20,579	4,868	31.0
Income on Investments	7,017	8,748	1,731	24.7
ii) Other Income	10,588 (30.3)	14,891 (32.9)	4,303	40.6
<i>of which:</i> Commission & Brokerage	5,357	6,699	1,342	25.1
<b>B. Expenditure (i+ii+iii)</b>	<b>28,392</b> <b>(100.00)</b>	<b>37,703</b> <b>(100.00)</b>	<b>9,311</b>	<b>32.8</b>
i) Interest Expended	10,604 (37.4)	12,817 (34.0)	2,213	20.9
<i>of which:</i> Interest on Deposits	7,176	9,288	2,112	29.4
ii) Provisions and Contingencies	7,435 (26.2)	12,588 (33.4)	5,153	69.3
<i>of which:</i> Provision for NPAs	719	2,587	1,868	259.9
iii) Operating Expenses	10,353 (36.5)	12,299 (32.6)	1,946	18.8
<i>of which:</i> Wage Bill	4,180	4,884	704	16.8
<b>C. Profit</b>				
i) Operating Profit	<b>14,047</b>	<b>20,098</b>	<b>6,051</b>	<b>43.1</b>
ii) Net Profit	<b>6,612</b>	<b>7,510</b>	<b>898</b>	<b>13.6</b>
<b>D. Net Interest Income/Margin</b>	<b>13,813</b>	<b>17,506</b>	<b>3,693</b>	<b>26.7</b>
<b>E. Total Assets</b>	<b>3,64,099</b>	<b>4,47,149</b>	<b>83,051</b>	<b>22.8</b>

**Note** : Figures in parentheses are percentage shares to the respective total.**Source** : Balance sheets of respective banks.