

**FINANCIAL PERFORMANCE OF FOREIGN BANKS IN INDIA****T.VINILA****Assistant Professor of Commerce****Social Welfare Residential Govt Degree College(w) Chittoor.****Ph.No:8897799816****Email :vinila\_thadipalli@rediffmail.com****Volume 2, Issue 4****IJRDO April, 2017 issue. . ISSN: 2456-2971****International Journal of Research & Development Organisation****Email Id: Editor@ijrdo.org**

## ***FINANCIAL PERFORMANCE OF FOREIGN BANKS IN INDIA***

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### **Abstract**

First phase of Banking reforms, triggered by recommendations of the Narasimham Committee in 1991 and the licensing of the new private sector banks through the next two decades inaugurated an era of change. Meanwhile, the opening-up of the economy to increased participation by foreign players created greater opportunities for foreign banks to work with their multinational clients in India. In the more recent past, foreign banks have followed Indian corporate entities in their outbound expansions. The survival of the banking system in India through the financial crisis has demonstrated its strengths and most foreign banks present in India believe that India is a market with undeniable potential. However, like their predecessors, they continue to look for the best possible role they can play amidst the challenging political economy, heightened competition and changing financial services regulations.

After the setting up of Foreign Banks in India, the banking sector has become competitive and customer friendly. In that, four foreign banks have set up shop in the recent past. At present, there are 43 foreign banks operating in India with a network of 334 branches. Among some circles, a doubt is sometimes expressed as to whether the regulatory environment in India is liberal in regard to the functioning of the foreign banks and whether the regulatory approach towards foreign participation in the Indian banking system is consistent with liberalized environment. Undoubtedly, the facts indicate that regulatory regime followed by the Reserve Bank in respect of foreign banks is non-discriminatory, and is, in fact, very liberal by global standards.

*key words : Banking reforms, Foreign Banks*

**Introduction:**

The operations of Foreign Banks (FBs) received a considerable boost after the post reform era. The RBI (Reserve Bank of India) policy for foreign banks has greatly been liberalized which opened new opportunities for growth and different representations in India. As a result large number of Foreign Banks showed their interest in opening the banks and respective branches in India to gain the significant benefits of liberalized regime of Indian financial system. Foreign banks in India have brought the latest technology and new banking practices which made the Indian banking sector has become more competitive and efficient.

In February 2005, RBI announced a “Road map for presence of foreign banks in India and guidelines on ownership and governance in Private Banks”. FBs can now enter India via a branch or set up a wholly owned subsidiary (WOS). FBs applying to RBI for license of WOS must satisfy the RBI that they are subject to adequate prudential supervision in their home country.

**Need for the study**

Though a number of studies have focused on the different aspects of foreign banks operations, this study is mainly on financial performance of foreign banks in India.

**The objectives of the proposed study are to:**

- To study the profiles of foreign banks in India.
- To study the Financial performance of foreign banks in India

**Methodology**

The information is gathered from different books Reserve Bank of India Publications, Indian Bankers Association, Banking at a glance etc.

## Profiles of Foreign Banks

### Foreign Banks in India at a glance at the end of March 2014

(RS IN CRORES)

S.No.	Name of the Bank	Year of Establishment in India	Sponsored Country	No. of Branches	No. of Employees	Deposits	Loans And Advances
1	ABN AMRO Bank N.V. (Royal Bank Of Scotland)	Oct 1920	Netherlands	11	813	11626	11135.17
2	Abudhabi Commercial Bank Ltd	Dec 1980	UAE	2	51	1646	1120.08
3	American Express Bank Banking Corporation Ltd	May 2008	USA	2	755	688	2123.00
4	Antwerpdiamond Bank Ltd	Jun 2002	Belgium	1	30	73	681.70
5	Arab Bangladesh Bank Ltd (AB BANK)	Jun 1996	Bangladesh	1	31	123	64.32
6	Bank International Indonesia	Apr 1996	Indonesia	1	24	57	51.45
7	Bank of America	May 1964	USA	5	403	8093	8515.08
8	Bank of Behrain & Kuwait Bsc	Aug 1986	Bahrain	3	96	840	737.92
9	Bank of Ceylon	Oct 1995	Srilanka	1	30	128	161.26
10	Bank of Tokyo Mitsubishi UFJ Ltd	Dec 1953	Japan	4	381	4828	5832.95
11	Barclays Bank PLC	Oct 1990	United kingdom	6	303	10859	8099.97
12	BNP Paribas	Jan 1862	France	8	352	12434	12431.32
13	China Trust Commercial Bank	Apr 1996	Taiwan	2	46	250	309.06
14	Credit Agricole Corporate & Investment Bank	Sep 1981	France	5	95	1041	2607.02
15	CITI Bank N.A.	Nov,1963	USA	40	5656	18313	56519.31
16	United Overseas Banks	Dec 2009	Singapore	1	17	61	213.38
17	RABO Bank International	Jul 2011	Netherlands	1	61	407	851.56
18	Credit Suisse	Feb 2012	Swterland	1	34	5267	858.06
19	Comman Wealth Bank Of Australia	Feb 2010	Australia	1	29	60	341.99

20	Deutsche Bank AG	Oct,1980	Germany	17	1730	26114	29014.41
21	Development Bank of Singapore Ltd	Mar 1995	Singapore	12	877	17472	15154.84
22	JSC VTB Bank	Apr 2008	RUSSIA	1	22	25	125.57
23	HSBC Ltd	Jan 1853	Hongkong	50	4855	117	40217.95
24	First Rand Bank	Apr 2009	South Africa	1	118	148	198.96
25	JP Morganchase Bank	Sep 1994	USA	1	238	13278	4425.27
26	Australia and New Zealand Banking Group	Jun 2011	Australia	1	84	2156	2047.32
27	Krung Thai Bank Public Co. Ltd	Jan 1997	Thailand	1	10	212	12.83
28	Mashreq Bank PSC	Dec 1980	UAE	1	14	123	178.23
29	Mizuho Corporate Bank Ltd	May 1996	Japan	4	262	1939	7151.53
30	Oman International Bank S.A.O.G (HSBC Bank Oman SAOG)	Oct 1985	Sultanate of Oman	2	31	117	1.39
31	National Australia Bank	Jan 2012	Australia	1	26	0	379.13
32	Shinhan Bank	May 1996	South Korea	3	110	1857	1310.15
33	Societe Generale	Apr 1985	France	3	105	2050	2655.27
34	Sonali Bank	Sep 1974	Bangladesh	2	33	52	18.41
35	Standard Chartered Bank	Jan 1854	United Kingdom	99	6635	72112	68422.74
36	SBER Bank	Jan 2011	Russia	1	19	82	328.00
37	State Bank of Mauritius Ltd	Nov 1994	Mauritius	4	57	728	577.00
38	Sumitomo Mistsui Banking Corporation	Dec 2012	Japan	1	88	421	855.77
39	Industrial and Commercial Bank of China	Sep 2011	China	1	29	226	435.63
40	Woori Bank	Dec 2011	South Korea	1	22	251	139.77
41	West PAC Banking Corporation	Oct 2012	Australia	1	35	1325	175.00
42	UBS AG	Jan 2009	Switzerland	1	23	0	0.00
43	Bank of Nova Scotia	May 1984	Canada	5	194	3268	4673.84

**Representative Offices of Foreign Banks**

Sl.No.	Name of Bank	Date of Licence Issued	Date of Commencement
1.	DBS Bank Limited	10.11.93	29.3.94
2.	United Overseas Bank Limited	10.11.93	2.8.94
3.	Oversea-Chinese Banking Corporation Limited	8.2.94	15.11.94
4.	Malayan Banking Berhad (MAYBANK), Malaysia	12.8.94	11.4.95
5.	Bangkok Bank Public Company Limited	24.10.94	18.8.95
6.	National Bank Limited	6.7.95	16.7.96
7.	Brunei Investment Bank (BIB)	18.9.95	1.7.96
8.	First Overseas Bank Limited	30.4.96	15.5.96
9.	CIMB Bank Berhad (New Licence for Name of Change)	19.2.2008	19.2.2008
10.	Sumitomo Mitsui Banking Corporation(New Licence for Merger)	18.4.2001	18.4.2001
11.	The Bank of Tokyo -Mitsubishi UFJ, Limited	17.3.2006	17.3.2006
12.	Bank for Investment and Development of Vietnam	1.3.2010	3.4.2010
13.	Arab Bangladesh (AB)Bank Limited	10.12.2010	6.6.2012
14.	Industrial and Commercial Bank of China Limited	16.9.2011	2.12.2011
15.	Siam Commercial Bank Public Company Limited	23.4.2012	23.12.2012
16.	Maruhan Japan Bank PLC	7.5.2012	28.7.2012
17.	Krung Thai Bank Public Company Limited	14.6.2012	20.12.2012
18.	United Bank of India	19.6.2012	5.12.2012
19.	Kasikornbank Public Company Limited	18.7.2012	9.1.2013
20.	Hana Bank	20.9.2012	5.2.2013
21.	Woori Bank	25.10.2012	15.11.2012
22.	Australia and Newzealand Banking Group Limited (ANZ Bank)	6.12.2012	5.4.2013
23.	Vietin Bank	12.12.2012	1.3.2013
24.	Korea Development Bank	27.12.2012	12.6.2013
25.	Standard Chartered Bank	27.12.2012	5.2.2013
26.	Shinhan Bank	13.3.2013	9.4.2013
27.	Industrial Bank of Korea	14.3.2013	23.4.2013
28.	First Commercial Bank (New Licence for Change of Management Office)	18.3.2013	30.4.2013
29.	E.SUN Commercial Bank, Singapore Branch	1.4.2013	17.7.2013
30.	Bank of India (BOI)	7.5.2013	-

31.	Kookmin Bank	4.6.2013	19.12.2013
32.	Export-Import Bank of India	14.6.2013	9.9.2013
33.	Mizuho Corporate Bank Limited (New Licence for Merger)	12.11.2013	12.11.2013
34.	The Export-Import Bank of Korea	16.12.2013	20.1.2014
35.	Eastern Bank Limited	26.3.2014	-
36.	Bank of Ayudhya Public Company Limited	26.3.2014	-
37.	RHB Bank Berhad	26.3.2014	-
38.	Commercial Bank of Ceylon PLC	26.3.2014	-
39.	State Bank of India	26.3.2014	-
40.	Cathay United Bank	11.4.2014	-
41.	State Bank of Mauritius	11.4.2014	-
42.	BRED Banque Populaire	11.6.2014	-
43.	AEON Credit Service Company	20.7.2012	21.9.2012

Source : Delotte article



1. ABN AMRO was merged with Royal bank of Scotland in 2008-2009.
2. Chase Manhattan Bank has been merged guarantee Trust. The name of the new entity has been changed to P Morgan chase Bank in 2001-02
3. Sakura Bank has been merged with sumitomo Bank and the name was changed to sumitomo mitsui Bank in 2001-02.
4. The name of Fuji Bank and sanwa Bank have been changed to Mizuho corporate Bank and UFJ Bank, respectively, in 2001-02
5. The name of the Fuji Bank has been changed to Mizuho corporate Bank with effect from April 1, 2002.
6. Antwerp Diamond Bank has started business from June 20, 2002.
7. Standard Chartered Grindlays Bank has been merged with standard chartered Bank with effect from August 31, 2002.
8. Dresdner Bank, Commerz Bank and siam commercial Bank have been closed with effect from September 21, 2002 December 18, 2002, January 23, 2003 and February 27, 2003, respectively.
9. Bank Muscat (S.A.O.G.) has been excluded from the second schedule to the RBI Act, 1934, with effect from February 21, 2004.
10. Overseas Chinese Banking corporation has been excluded from the second schedule to the RBI Act, 1934, with effect from December 27, 2003.
11. Toronto dominion Bank has been excluded from the second schedule to the RBI Act, 1934, with effect from September 4, 2003.
12. The name of development Bank of Singapore Ltd has been changed to DBS Bank with effect from august 9, 2003.
13. Sumitomo Mitsui Bank has been excluded from the second schedule to the RBI Act, 1934, with effect from February 28, 2005.
14. Credit Lyonnais bank has been excluded from the second scheduled to the RBI Act, 1934, with effect from May 1, 2004.
15. The name of Bank of Tokyo-Mistubishi has been changed to Bank of Tokyo-mistubishi-UFJ in the second schedule to the RBI Act, 1934, with effect from January 1, 2006.
16. UJF has been excluded from the second schedule to the RBI Act, 1934, with effect from January 1, 2006.
17. The name of Cho Hung Bank has been changed to shinhan Bank in the second schedule to the RBI Act, 1934, with effect from august 12, 2006.
18. Woori bank was started in the year 2011.
19. Westpac bank was started in the year 2012.



20. The name of Oman International Bank has been changed to HSBC Bank Oman S.A.O.G with effect from June 3, 2012.
21. The Foreign Bank 'Westpac Banking Corporation' was included in the second schedule to the RBI Act, 1934 with effect from January 12, 2013.
22. The Foreign Bank 'Sumitomo Mitsui Banking Corporation' was included in the second schedule to the RBI Act, 1934 with effect from February 2, 2013.
23. Change in name of Clayon bank to credit agricole corporate & investment bank w.e.f. 6-2-2010
24. Alternation in the name of ABN Amro bank N.V to the Royal bank of scotland NV W.E.F 19-3-2010.

**THE FOLLOWING INDICATORS ARE TAKEN TO ANALYSIS THE FINANCIAL PERFORMANCE**

- Ratio of gross profit to total assets of foreign banks
- Ratio of Net profit to Total Assets of Foreign Banks
- Ratio of Interest Income to Total Assets of Foreign Banks
- Ratio of Interest Expended to Total Assets of Foreign banks
- Provisions and contingencies to Total Assets of Foreign Bank

**1. Ratio of gross profit to total assets of foreign banks-a bank-wise Analysis:-**

It is evident from the table 4.1 that the gross profit to total assets of foreign banks which reflects the performance scenario varies widely among the individual banks during period 1991-92 to 2012-13. A look into the data reveals that the ratio in 1991-92, is 106.92 though declined to 103.7 per cent in 1992-93, stood at 120.03per cent and by 2012-13.

Among the constituent banks, during 1991-92, the Sakura bank ltd stands at the top with 13.11 per cent followed by the Sanwa Bank (UJF) 8.91 per cent, and American express (8 per cent) Deutsche bank (7.26 percent) and the Sonali Bank (7.14 per cent) and the followed by the bank of America NT & SA (7.77 per cent).

The initial year (1991-92) the Standard charted bank ltd, Abu Dhabi commercial bank ltd, and the Hong Kong bank/HSBC Ltd stands at lowest end respectively with 3.24 per cent, 3.39 per cent and 3.97 per cent at the end of the review 3 period. The Oman

international banks SAOG Ltd., the China trust commercial bank Ltd and the Abu Dhabi commercial bank Ltd and the bank of Bahrain & Kuwait BSC Ltd. stands at the lowest end respectively with -0.3 per cent, 1.0 per cent and 1.3 per cent and Bank of Clayon 5.8 and Deutch bank 7.3 percent and HSBC stood 7.9 percent as highest by 2012-13.

## **2. Ratio of Net profit to Total Assets of Foreign Banks-A Bank-wise Analysis:-**

It is clear from the table 4.2 that the net profit on total assets of foreign banks which reflects the performance scenario widely among the individual banks during period 1991-92 to 2012-13. A look into the data reveals that the ratio of 44.34 per cent in 1991-92, though went up to 14.7 per cent in 1992-93, finally stands at 64. per cent by 2012-13.

Among the constituent banks, during 1991-92, the Bank of America NT&SA stands at the top with 7.39 per cent followed by the ABN Amro bank NV (3.2 per cent) and the Sakura Bank Ltd. (3.18 per cent) by 2012-13 , JSC VPT 6.6 percentage, Bank of Clayon 5 percent, Oman bank international recorded the highest net return to total assets of (4.8 per cent) .

## **3. Ratio of Interest Income to Total Assets of Foreign Banks – A Bank- wise Analysis:-**

Table 4.3 presents the ratio Interest Income to total assets of foreign banks and the banks-wise analysis during the period 1991-92 the ratio is 309.56 and declined to 97.3 in 2012-13. A look into the data reveals that the Barclays Bank PLC stands top with 29.17 per cent followed by Credit Agricole Indosuez / Calyon bank ltd (18.18 per cent) and bank of America NT&SA (15.37 per cent) in 1991-92. By 2012-13, JSC VPT Bank ans Standard chartered bank 9.9 percent recorded the highest ratio of interest income to total assets followed by Bank of Behrain and Kuwait 8.1 percent.

The State bank of Mauritius 0.9 percent , Bank International indonesias stands at the lowest end consequently with 1.3 per cent, It can be observed that, during the period under review the ratio of interest income to total assets of all foreign banks looked down because of the foreign banks enhanced their business activities in retail banking than the traditional deposits mobilization.

#### **4. Ratio of Interest Expended to Total Assets of Foreign banks- A bank-wise analysis:-**

It is evident from the table 4.4 that the Interest Expended to total assets of foreign banks which reflects the performance scenario varies widely among the individual banks during period 1991-92 to 2012-13. It can be seen that the ratio of 176.89 per cent though went up to 163 per cent in 1992-93, finally stands at 184.18 per cent by 2012-13. Among the constituent banks, during 1991-92, the Barclays bank PLC stands top with 22.22 per cent followed by credit Agricole Indosuez / Calyon bank Ltd (14.02 per cent) and bank of America NT&SA (12.93 per cent) in 1991-92. By 2012-13 the State bank of Mauritius increased with 5.06 percent, American express bank with a ratio of 4.6 Shinhan bank with 4.2 per cent stands at the lead position followed.

The Bank of Calyon with 1.94 and Antwerp Diamond bank with 2.06. The lowest ratio of interest expended to total assets of foreign banks respectively It can be observed that, during the period under review the ratio of interest Expended to total assets of all foreign banks looked went up because of the foreign banks enhanced their business activities in retail banking than the traditional deposit mobilization.

#### **5. Provisions and contingencies to Total assets of foreign bank- a bank-wise analysis:-**

Table 4.7 presents the bank wise analysis of the bank-wise analysis of the ratio of Net Interest Margin (Spread) to total assets of during the period 1991-92 to 2012-13. A look into the data reveals that the ratio of 111.86 per cent, though decreased to 118.18 per cent in 1994-95, stands at 2.93 per cent by 2012-13.

Among the constituent banks during 1991-92 the Sakura bank Ltd. (7.14 per cent) and the Barclays Bank PLC (6.94 per cent). By 2006-07, the Maserg Bank PSC Ltd. Experienced the highest Net Interest Margin (spread) to total assets of (6.31 per cent) followed by the Arab Bangladesh Bank Ltd. (5.59 per cent) and Krug Thai Bank PLC Ltd. (5.18 per cent)

The ceman International Bank SAOG, the sonali Bank Ltd. And Abbu Dhabhi commercial Bank Ltd. Stood at the lowest end respectively with 1.25 per cent, 1.66 per cent and 1.81 per cent by 2012-13.

**TABLE : 1 GROSS PROFIT OF FOREIGN BANKS AS PERCENTAGE TO TOTAL ASSETS DURING THE YEAR 2013-14**

**(Amt in percentage)**

	Name of the Bank	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-2000	2000-2001	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
2	ABN Amro Bank Ltd(RBS)	6.24	6.48	4.48	4.06	3.3	4.51	4.13	3.68	3.05	3.51	3.68	3.1	3.4	2.9	2.5	3.6	2.5	4.4	4.11	4.04	3	1.8	-
3	American Express Bank Ltd	8	4.45	5.46	4.96	3.11	5.07	3.49	1.79	2.74	1.81	3.8	3.4	2.9	2.6	2.9	4	-3.6	-3.6	8.03	3.72	0.9	1.2	0.18
4	Antwerp Diamond Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	1.1	2.3	2	2.1	3	2.4	2.2	2.34	2.34	2.4	4.1	4.76
5	ANZ Grindlays Bank Ltd	4.75	1.55	1.41	2.27	2.25	2.16	4.49	2.86	-	-	-	-	-	-	-	-	-	-	-	-	0.4	0.9	1.40
6	Arab Bangladesh Bank Ltd	-	-	-	-	2.82	0.62	3.35	6.15	6.08	7.09	6.47	5.3	6.9	6.2	7.6	6.6	7	9.1	7.31	6.93	12.2	2.2	30.70
7	Bank International Indonesia	-	-	-	-	-7.46	2.18	0.91	-6.39	-9.75	-6.89	0.22	-2.9	-5.6	-0.2	0.9	4.6	11.1	1.1	-1.53	-0.74	0	0.9	0.34
8	Bank Muscat SAOG	-	-	-	-	-	-	-	-1.44	0.63	1.27	1.92	-	-	-	-	-	-	-	-	-	-	-	-
9	Bank Muscat International	-	-	-	-	-	-	-	-1.47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Bank of America NT & SA (Bank of America North Association)	7.77	6.73	5.45	4.64	3.46	4.5	4.41	3.95	5.02	3.36	3.47	2.7	2.3	2.9	4.8	5.6	6.5	6.8	6.59	6.67	4.89	3.58	4.50
11	Bank of Bahrain and Kuwait BSC	4.14	3.35	4.71	5.46	4.45	1.46	0.16	0.67	1.74	1.49	2.72	2.2	1.2	0.3	0.5	1.4	2.4	2.5	1.56	1.67	3.2	3.7	2.63
12	Bank of Ceylon	-	-	-	-	3.74	8.59	6.35	7.51	6.34	4.91	5.49	2.6	3	3.6	4.2	4.2	5.5	12	5.91	5.6	5	5.8	6.19
14	Barclays Bank PLC	5.56	5.45	7.59	3.91	5.39	1.71	3.87	2	-0.55	-0.09	4.51	8.4	15.2	12.6	11.7	5	1.4	3.6	5.61	5.96	0.2	1	2.50
15	BNP Paribas (Banque National De Paris)	5.18	5.48	9.73	7.45	3.94	4.8	2.75	2.24	2.27	1.36	-0.6	0.1	1.2	1.9	2.1	3.3	2.7	4.2	4.74	5.64	1.3	2.5	2.63
16	Calyon Bank	-	-	-	-	-	-	-	-	-	-	-	1.2	-0.3	-0.6	4.2	4.4	5.6	5	2.09	3.65	-	-	6.19
17	Credit Lyonnais	4.25	5.31	4.29	5.54	2.61	3.73	4.08	4.63	4.1	3.49	2.26	-	-	-	-	-	-	-	-	-	-	-	-
18	Chase Manhattan Bank	-	-	-	-4.97	-8.06	0.79	5.35	4.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

19	China Trust Commercial Bank	-	-	-	-	-	0.55	1.36	0.35	1.11	2.03	4.2	4.2	4.6	2.3	1.8	1	1.3	3.1	1.31	2.25	3.59	2.54	0.86
20	Cho Hung Bank	-	-	-	-	-	2.85	9.24	6.65	7.23	8.38	6.45										-	-	
21	City Bank NA	4.78	3.1	3.6	4.83	4.35	4.59	4.45	4	3.41	3.55	3.97	3.4	4.2	3.5	3.5	3.3	4.7	5.1	4.22	4.15	2.7	3.3	3.86
22	Commerz Bank	-	-	-	-	-4.58	0.37	2.44	1.65	0.69	0.81	-12.05	-	-	-	-	-	-	-	-	-	-	-	-
23	Common Wealth Bank of Australia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		2.6	1.9	0.61
24	Credit Agricole IndoSuez ( Credit Agricole Corporate and Investment)	6.06	5.36	1.99	5.09	1.93	2.7	0.16	0.64	-0.14	0.01	0.49	-	-	-	-	-	-	-	-	-	4.6	3.4	2.66
25	Credit Suisse (AG)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.4	4.6	1.74
26	Dresddner Bank	-	-	-	-	-4.64	-0.55	2.34	2.02	1.74	-4.84	-10.87	-	-	-	-	-	-	-	-	-	-	-	-
27	Duetsche Bank (AG)	7.26	6.02	6.1	3.57	4.99	6.42	8.17	4.48	5.19	5.72	4.39	5.9	5.9	2	2.7	2.3	2.5	4.6	4.66	4.63	5.2	17.3	2.49
28	First Rand Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.3	2.8	4.73
29	Hanil Bank	-	-	-	-	-	-	4.02	2.37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Hong Kong Bank (HSBC Ltd)	3.97	4.29	3.57	4.26	4.25	3.27	3.4	1.96	2.41	2.84	2.5	2.03	3	3.4	3.4	3.5	3.9	4.4	3.51	3.25	5.4	7.9	0.87
31	ING Bank NV	-	-	-	-8.98	-1.06	4.08	3.11	1.17	6.44	-2.44	0.06	-	-	-	-	-	-	-	-	-	-	-	-
32	JP Morgan Chase Bank	-	-	-	-14.97	-8.06	0.79	5.35	4.14	5.83	10.32	8.29	5.2	3.7	6.8	4.6	4.1	6.2	8.2	4.23	3.37	4.2	4.5	4.98
33	JSC VTP Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.5	3.8	4.90
34	KBC Bank NV	-	-	-	-	-	-	-	-0.93	1.28	0.79	-6.17	-	-	-	-	-	-	-	-	-	-	-	-
35	Krung Thai Bank	-	-	-	-	-	0.05	8.78	6.22	3.57	4.94	4.38	2.8	1.7	1.3	3.7	2.8	2.9	2.3	2.5	2.51	3.5	2.9	3.32
36	Mashreq Bank PSC	5.68	3.61	5.16	5.82	2.19	2.66	0.24	0.05	0.41	0.41	3.26	4	1.8	1.3	5.4	8.3	9.9	8.6	3.42	3.61	8.2	7.6	8.07

37	Mizuho Corporate Bank Ltd (The Fuji Bank Ltd)	-	-	-	-	-	-5.28	2.77	1.42	-0.25	1.62	1.1	1.2	3	2.1	2.1	2.7	2.9	3.3	2.04	1.46	5.8	5	3.64	
38	Morgan Guarantee Trust Company of New York	-	-	-	-	-	-	-	-3.88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
39	Oman International Bank SAOG	5.74	4.17	5.77	4.93	4.47	4.25	1.82	0.04	-0.2	-0.64	-2.05	-1.3	-0.2	-0.1	-0.7	-0.3	-0.7	0.5	0.14	0.11	-	-		
40	Overseas Chinese banking Corporation Ltd	-	-	-	-	-	-6.16	1.03	5.05	4.24	4.22	-7.17	-	-	-	-	-	-	-	-	-	-	-		
41	Sber Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7	0.5	1.01
42	Shinhan Bank	-	-	-	-	-	-	-	-	-	-	-	7.4	4.7	3.7	2.4	2.6	3.7	3.3	2.83	3.35	4.4	0	3.41	
43	Societe Generali	4.49	6.58	3.95	3.72	1.44	3.38	2.49	2.63	0.73	0.6	-0.13	0.6	2.6	1.3	1.9	1.5	1.2	3.5	1.91	2.26	1.7	1.8	1.63	
44	Sonali Bank	7.14	11.11	3.85	7.41	12.45	7.37	10.48	12.89	4.11	5.87	3.66	2.2	6.4	7.6	3.3	2.9	2.2	3.7	5.59	4.66	4.5	7.1	4.34	
45	Standard Chartered Bank	3.24	-7.7	2.99	0.89	2.53	1.68	2.63	1.09	3.45	3.15	4.12	3.8	4	2.9	3.7	4	4.1	3.9	3.56	3.76	3.6	4.1	4.37	
46	State Bank of Mauritios	-	-	-	0.68	8.44	6.79	7.10	3.21	3.79	3.80	4.56	4.12	5.2	2.4	2.7	2.3	2.3	1.7	2.81	2.59	2.4	4.8	3.50	
47	Sumitomo Mitsubishi Banking Corporation (The Sumitomo Bank Ltd)	-	-	-	-	-	-	1.85	3.15	2.74	0.70	-	-	-	-	-	-	-	-	-	-	1.30	1.3	2.02	
48	The Bank of Nova Scotia	3.63	4.63	5.71	3.29	2.58	4.88	3.65	4.44	3.11	2.19	2.7	3.2	2	2.1	1.9	2.7	2.4	4.1	3	3.19	3.9	3.6	5.34	
49	The Bank of Tokyo- Mitshibushi Ltd UFJ Ltd	5.65	7.79	7.99	7.69	6.11	6.22	2.64	-27.32	-2.92	9.22	3.04	3.2	8.1	5.7	5.3	3.6	4.3	2.6	3.84	5.99	4.1	4	3.82	
51	The British Bank of Middle East	1.16	1.70	1.48	2.35	1.42	1.20	0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
52	The Commercial Bank of Korea Ltd	-	-	-	-	-	0.52	3.62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
53	The Development Bank of Singapore Ltd	-	-	-	-0.53	1.42	4.68	2.92	2.85	3.01	2.93	3.49	4.5	2	0.8	1.5	2.5	1.3	3.6	2.6	2.7	-	-		
54	The Fuji Bank Ltd	-	-	-	-	-	-5.28	2.77	1.42	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
55	The Royal Bank of Scotland NV	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	1.8	
56	The Sakura Bank	13.11	12	8.77	10.42	5.19	5.87	3.84	2.35	2.93	3.26	-	-	-	-	-	-	-	-	-	-	-	-		

57	The Sanwa Bank Ltd(UJF)	8.91	12.79	10.49	8.44	0.60	4.33	6.30	5.13	5.09	-0.43	-	-	-	-	-	-	-	-	-	-	-	-	-		
58	The Siam Commercial Bank Ltd	-	-	-	-	0.60	4.33	6.30	5.13	5.09	-0.43	-	-	-	-	-	-	-	-	-	-	-	-	-		
59	The Sumitomo Bank Ltd	-	-	-	-	-	-	1.85	3.15	2.74	0.70	-	-	-	-	-	-	-	-	-	-	-	-	-		
60	The Toronto Dominion Bank Ltd	-	-	-	-	-	-	7.08	7.69	6.15	9.95	-	-	-	-	-	-	-	-	-	-	-	-	-		
61	UBS AJ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-6.1	-	-	0.8	2.2	2.61	
63	United Overseas Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.2	1.4	0.79	
64	Industrial & commercial bank if China limited																							3.46	3.97	6.16
65	National Australia bank Ltd																							1.29	2.49	2.41
66	Robobank Internantional																							2.02	3.05	4.02
67	The Hong kong and sharghal Banking com ltd																							3.23	3.10	2.07
68	West pack Banking corporation																							-	2.06	1.89
	TOTAL	106.92	103.73	96.99	63.85	53.95	84.84	142.87	75.84	84.77	84.34	52.5	80.23	95.9	83.6	93.3	96.9	101.7	110.7	101.06	101.46	99.9	120.03			



**TABLE : 2 NET PROFIT OF FOREIGN BANK AS PERCENTAGE TO TOTAL ASSETS DURING 1991-92 TO 2013-14**

		(Amt in percentage)																						
S.No	Name of the Bank	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-2000	2000-2001	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
1	Abhu Dhabi Commercial Bank Ltd	1.04	1.98	1.12	1.59	1.05	0.31	0.42	0.32	0.52	0.44	0.47	0.2	0.5	-2.6	0.7	0.2	5	2.5	0.76	0.76	1.3	1.4	2.43
2	ABN Amro Bank Ltd	3.21	2.9	1.56	1.77	1.43	2.08	2.33	2.2	1.58	0.5	1.72	1.6	1.8	1.3	1	1.4	0.8	0.1	5.28	3.96	3.00	1.81	-
3	American Express Bank Ltd	2.75	1.66	2.78	3.16	1.17	1.6	2.11	0.25	1.02	-0.62	0.27	-0.9	-0.07	0.6	1.4	1.3	-8.6	-8.6	7.9	1	0.1	3.4	2.77
4	Antwerp Diamond Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	0.4	1.2	1	1.2	1.7	1.4	1.6	0.81	0.87	1.2	1.2	2.86
5	ANZ Grindlays Bank Ltd	1.88	0.54	0.32	1.17	0.77	1.03	2.27	1.49	1.58	1.51	2.02	2.92	1.74	1.62	1.97	2.32	-	-	-	-	0.02	0.1	0.89
6	Arab Bangladesh Bank Ltd	-	-	-	-	2.82	0.49	1.7	3.15	2.8	3.5	2.82	2.7	4.1	3.6	4.3	3.3	3.7	4.7	2.58	2.31	7.01	4.04	3.38
7	Bank International Indonesia	-	-	-	-	-7.46	1.17	-3.58	-14.4	-8.1	-2.95	0.24	2.1	-0.2	-0.7	-1	4.7	8.8	1.7	-	6.741	-	-	0.34
8	Bank Muscat SAOG	-	-	-	-	-	-	-	-1.44	0.45	1.05	0.31	0.15	-	-	-	-	-	-	-	-	-	-	-
10	Bank of America NT & SA (Bank of America North Association)	7.39	3.77	2.3	1.95	3.1	1.8	2.58	1.99	2.7	1.25	1.72	1.7	1.3	1.5	2.4	3.1	3.8	3.4	3.13	3.09	3.24	2.08	4.50
11	Bank of Bahrain and Kuwait BSC	1.66	1.53	1.6	2.03	1.6	0.64	-3.66	0.71	0.9	0.81	1.25	1.1	0.1	-3.8	-1.5	-1.7	3.6	2.9	0.93	0.96	1.7	1.4	0.82
12	Bank of Ceylon	-	-	-	-	1.72	3.18	2.55	2.33	2.62	0.95	0.02	0.3	0.4	1.2	0.2	1.2	2.3	10.4	2.53	1.41	2.5	5	3.09
14	Barclays Bank PLC	2.5	1.63	2.37	0.98	2.02	0.18	1.71	0.33	-2.1	1.35	1.78	2.9	9.4	6.8	6.5	2.9	0.1	0.1	3.27	1.51	0.7	0.2	1.14
15	BNP Paribas (Banque National De Paris)	2.86	2.1	3.19	2.84	1.39	1.83	0.98	1.06	0.94	0.33	-0.94	-0.5	-0.4	0.5	0.5	1.5	1.7	1.7	0.59	0.6	0.5	0.4	0.67
16	Calyon Bank	-	-	-	-	-	-	-	-	-	-	-	0.4	0.5	-0.8	4.1	2.7	2.8	2.4	0.92	0.67	-	-	-
17	Ceredit Lyonnais	2.17	2.19	1.51	2.16	1.04	1.76	-0.59	1.74	1.58	0.19	0.31	0.59	-	-	-	-	-	-	-	-	-	-	-
18	Chase Manhattan Bank	-	-	-	-15.0	-8.1	0.48	2.73	1.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	China Trust Commercial Bank	-	-	-	-	-	0.14	0	-0.26	0.25	0.63	1	2.1	1.2	-7.7	-1.7	0.3	1.6	2.9	-0.07	-0.1	-	3.00	2.72
20	Cho Hung Bank	-	-	-	-	-	1.41	5.01	3.68	0.5	3.15	3.42	2.47	-	-	-	-	-	-	-	-	-	-	-
21	Citi Bank NA	2.11	1.22	1.12	2.09	2.02	0.57	1.1	0.92	1.44	1.46	1.51	1.55	1.9	1.8	1.6	1.4	2.2	2.1	1.38	1.39	1.4	0.1	1.19
22	Commerz Bank	-	-	-	-	-4.6	0.18	-0.2	0.27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.25

23	Credit Agricole IndoSuez ( Credit Agricole Corporate and Investment)	2.99	2.51	0.69	2.08	1.2	-0.28	-1.7	-0.64	-9.83	-1.62	0.99	0.36	0.51	-0.84	4.06	2.71	-	-	-	-	2.6	1.9		
24	Dresddner Bank					-4.64	-0.59	1.02	-1.57													3.5	2.5		
25	Duetsche Bank (AG)	2.74	0.03	2.09	0.75	1.15	2.08	3.58	1.11	1.1	1.71	2.28	2.9	3.2	0.7	1	1.2	1.6	1.7	1.71	1.71	3.5	2.6	1.25	
26	Hanil Bank	-	-	-	-	-	-	2.48	-1.08	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
27	Hong Kong Bank (HSBC Ltd)	1.64	1.94	1.69	1.11	1.74	1.53	0.98	0.58	0.96	1.26	0.87	0.72	1.6	1.2	1.4	1.5	1.6	1.4	2.85	1.31	2.8	2.5	1.12	
28	ING Bank NV	-	-	-	-9	-1.14	2.82	2.04	0.03	-4	-3.97	-0.44	12.92	-	-	-	-	-	-	-	-	0	5.1		
29	JP Morgan Chase Bank	-	-	-	-	-	-	2.73	1.87	2.87	5.06	3.18	3.1	2.3	3.6	2.5	1.7	3.1	4.2	2.96	2.95	2.39	2.26	2.85	
30	JSC VTP Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-0.3	-	-	4	6.6	1.84	
31	KBC Bank NV	-	-	-	-	-	-	-0.92	0.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
32	Krung Thai Bank							0.03	5.9	4.31	0.26	2.22	0.02	-0.72	1.4	4.26	5.4	1.5	1.6	1.2	2.26	2.21	2.3	2.6	1.84
33	Mashreq Bank PSC	0.87	0.11	2.01	3.28	1.32	0.42	-2.84	-2.73	-3.6	-3.1	1.59	3.24	1.8	1.1	4.2	9.4	7.8	5	0.07	1.17	0.8	2.2	4.34	
34	Mizuho Corporate Bank Ltd (The Fuji Bank Ltd)							-5.34	2.38	0.16	-2.85	-3.3	-1.45	0.31	2.4	2.1	0.9	1.3	1.7	2	-1.93	2.54	3.29	2.26	1.95
35	Morgan Guarantee Trust Company of New York	-	-	-	-	-	-	-3.88	1.98	-	-	-	-	-	-	-	-	-	-	-	-	2.0	1.6		
36	Oman International Bank SAOG	1.49	0.72	0.84	0.55	1.3	2.01	-0.89	-2.85	-8.98	-4.71	-4.47	-1.83	-0.4	-3.1	-0.9	-0.6	2	2.7	-0.55	0.47	5.1	4.8	0.58	
37	Overseas Chinese banking Corporation Ltd	-	-	-	-	-	-6.16	0.87	4.39	-0.36	0.79	-3.9	-0.24	-	-	-	-	-	-	-	-	3.2	2.2		
38	Shinhan Bank	-	-	-	-	-	-	-	-	-	-	-	2.5	2.2	2.1	1.3	1.2	1.9	1.9	2.12	2.04	2.52	1.77	1.78	
39	Societe Generali	1.52	2.41	1.32	1.3	0.56	1.46	1.09	-3.17	0.02	0.04	-2.29	-1.58	2	1.7	1	0.8	1.3	1.8	1.55	0.69	1.03	1.16	0.77	
40	Sonali Bank	2.12	1.6	1.3	2.67	5.59	3.31	5.44	6.69	2.14	3.05	1.41	1.23	3.4	4.3	1.7	1.5	1.6	2	3.28	3.15	2.27	3.57	1.44	
41	Standard Chartered Bank	-5.92	24.19	1.96	0.34	2.43	0.77	1.04	0.04	1.81	1.51	2.02	2.92	1.7	1.6	2	2.3	2.3	2	-4.59	6.68	0.7	1.1	1.20	
42	State Bank of Mauritis	-	-	-	-0.68	5.21	3.56	4.47	1.81	1.48	1.05	0.85	1.05	1.3	1.2	0.7	1.5	1.1	0.9	2.74	5.44	1.4	1.7	2.80	
43	Sumitomo Mitshibushi Banking Corporation (The Sumitomo Bank Ltd)	-	-	-	-	-	-	-	1.56	0.25	-1.95	-3.13	-7.05	-	-	-	-	-	-	-	-	1	1.6	1.37	
44	The Bank of Nova Scotia	0.82	1.25	1.42	0.57	0.58	-0.68	0.84	2.2	1.46	1.06	1	1.8	0.6	-0.4	0.9	1.7	1.4	2.2	1.57	2.22	2.2	3.5	2.79	
45	The Bank of Tokyo-Mitshibushi Ltd UFJ Ltd	1.55	2.03	3.15	3.62	2.21	1.38	25.85	-4.29	4.87	7.57	4.08	3.3	7	0.9	2.23	2.1	2.4	1.5	-0.36	0.35	1.4	2.4	1.17	
46	The British Bank of Middle East	1.16	1.7	1.48	2.35	1.42	1.2	0.24	-4.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

47	The Commercial Bank of Korea Ltd	-	-	-	-	-	0.44	1.82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7	2.2		
48	The Development Bank of Singapore Ltd	-	-	-	-	0.77	2.36	0.97	1.31	1.44	1.58	2.02	2	-1.3	0.6	0.5	1.2	1.7	2.1	1.31	1.3	-	-	1.4		
49	The Fuji Bank Ltd	-	-	-	-	-	-5.34	2.38	0.16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
50	The Sakura Bank	3.18	2.66	2.21	2.37	2.43	2.97	0.2	-3.77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
51	The Sanwa Bank Ltd	2.61	2.41	2.09	1.31	0.16	1.42	1.16	1.04	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
52	The Siam Commercial Bank Ltd	-	-	-	-	0.23	2.13	3.86	2.74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
53	The Sumitomo Bank Ltd	-	-	-	-	-	-	1.02	1.56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
54	The Toronto Dominion Bank Ltd	-	-	-	-	-	-	-	3.48	2.9	2.84	2.99	1.45	-	-	-	-	-	-	-	-	-	-	-		
55	UFJ Bank Ltd (The Sanwa Bank Ltd)	-	-	-	-	-	-	1.16	1.02	0.14	0.25	0.05	0.31	-	-	-	-	-	-	-	-	-	1.7	0.8		
56	Industrial & commercial Bank of china limited																						1.19	2.05	2.95	
57	National Australia bank ltd																						0.12	2.80	1.11	
58	Robo bank International																						0.31	1.40	1.97	
59	The hong kong and shangal banking corp ltd																						1.82	1.82	1.12	
60	Westpock banking corporation																						-	0.97	0.85	
61	The Royal bank of Scotland																						1.17	0.84	1.74	
62	UBS AG																						0.45	1.27	1.77	
63	United overseas bank ltd																						1.27	0.96	0.26	
64	Woori bank																						0.61	0.52	3.34	
	<b>TOTAL</b>	<b>44.34</b>	<b>14.7</b>	<b>40.12</b>	<b>17.35</b>	<b>22.49</b>	<b>30.35</b>	<b>33.85</b>	<b>13.35</b>	<b>3.32</b>	<b>24.89</b>	<b>25.59</b>	<b>24.63</b>	<b>53.18</b>	<b>25.34</b>	<b>50.56</b>	<b>57.33</b>	<b>62.3</b>	<b>60.2</b>	<b>38.25</b>	<b>19.4</b>	<b>872</b>	<b>272</b>	<b>49.32</b>	<b>64.58</b>	

TABLE : 3

## INTEREST INCOME TO TOTAL ASSETS DURING 1991-92 TO 2012-13

(Amt in percentage)

S.No	Name of the Bank	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-2000	2000-2001	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
1	Abhu Dhabi Commercial Bank Ltd	8.47	9.21	8.19	8.5	12.68	10.24	9.74	8.59	10.98	6.54	10.03	9.65	8.5	7.7	16.2	5.9	11.2	7.3	9.41	9.42	6.23	7.1
2	ABN Amro Bank Ltd(RBS)	11.61	13.54	8.77	9.89	9.5	11.05	9.65	9.24	8.05	10.18	10.16	7.91	7.2	5.9	5.9	7.7	8.3	9.7	9.08	9.31	6.3	7.1
3	American Express Bank Ltd	11.08	12.03	10.66	10.04	12.1	13.75	10.13	10.55	11.11	8.39	8.6	10.05	9	8.9	7.1	7.2	-	6.4	10.64	9.58	3.6	3.5
4	Antwerp Diamond Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	4.61	4.1	4	5.7	6.7	5.2	4.8	5.17	5.13	3.8	5.6
5	ANZ Grindlays Bank Ltd	11.74	10.7	9.54	8.73	9.42	10.22	10.39	10	-	-	-	-	-	-	-	-	-	-	-	-	3	5.7
6	Arab Bangladesh Bank Ltd(AB)	-	-	-	-	4.57	4.27	5.03	6.81	7.23	7.77	6.19	4.65	4.8	4.4	5.6	6.3	5.6	5.6	5.6	5.6	-	-
7	Bank International Indonesia	-	-	-	-	0.1	11.75	17.85	12.84	9.87	5.16	4.27	4.48	3.6	2.9	3.4	4.7	2.7	0.3	11.07	4.96	3.7	1.3
8	Bank Muscat SAOG	-	-	-	-	-	-	-	3.72	5.9	10.4	10.99	9.8	-	-	-	-	-	-	-	-	-	-
9	Bank Muscat International	-	-	-	-	-	-	-	3.72	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Bank of America NT & SA (Bank of America North Association)	15.37	15.57	9.99	10.32	10.66	10.94	10.57	12.63	11.76	10.31	9.13	7.25	5.5	4.7	5.8	6.8	6.3	6.2	11.16	9.04	-	-
11	Bank of Bahrain and Kuwait BSC	13.61	11.28	10.34	10.57	12.01	11.09	11.09	10.29	10.15	9.96	8.55	8.19	5.8	5.7	6.5	6.4	6.6	8	9.81	9.32	6.39	8.1
12	Bank of Ceylon	-	-	-	-	4.6	7.66	8.49	11.21	8.6	8.45	8.32	6.86	5.1	4.7	5.5	6.2	6.9	7.3	14.46	16.12	6.4	7.7
14	Barclays Bank PLC	29.17	19.65	19.94	15.76	20.13	12.56	16.23	12.15	11.2	7.31	4.6	3.89	3.9	3.4	3.5	4.4	4.8	9.8	10.88	10.31	5.6	6.1
15	BNP Paribas (Banque National De Paris)	14.94	12.75	17.02	16.55	11.34	10.4	8.13	8.81	9.6	9.68	7.54	9.11	5.9	6	6	7.2	6.1	6.5	7.55	7.42	7.1	6.3
16	Calyon Bank	-	-	-	-	-	-	-	-	-	-	-	-	8.4	6.2	6.9	5.1	6.1	5.2	5.44	5.59	-	-
17	Credit Lyonnais	15.36	13.8	9.36	11.89	13.26	13.9	12.33	13.82	13.22	12.32	10.44	8.44	-	-	-	-	-	-	-	-	-	-
18	Chase Manhattan Bank	-	-	-	2.56	6.2	4.53	4.62	8.56	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	China Trust Commercial Bank	-	-	-	-	-	6.31	11.25	7.6	12.44	10.7	13.35	11.17	10	7.8	5.2	6.2	6.9	9.6	8.57	8.88	-	-
20	Cho Hung Bank	-	-	-	-	-	6.63	13.87	8.81	8.8	9.86	7.11	10.38	-	-	-	-	-	-	-	-	-	-
21	City Bank NA	9.72	12.77	9.8	10.14	10.17	11.6	11	10.43	10.53	9	8.89	7.84	7.7	6.5	6.7	6.6	7.1	6.5	9.82	9.03	6	6.9
22	Commerz Bank	-	-	-	-	1.87	8.26	10.73	9.28	-	-	-	-	-	-	-	-	-	-	-	-	-	-

23	Common Wealth Bank of Australia																						6.5	5.5
24	Credit Agricole IndoSuez ( Credit Agricole Corporate and Investment)	18.18	12.36	6.31	9.4	7.22	11.87	10.46	12.05	11.48	7.02	5.95	8.28	8.42	6.22	6.93	5.08	-	-	-	-	-	5.9	7.1
25	Credit Suisse (AG)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.0	6.3
26	Dresddner Bank	-	-	-	-	4.27	14.81	10.24	12.66	11.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Duetsche Bank (AG)	11.86	13.74	11.61	9.88	11.31	10.6	12.36	9.72	10.13	9.77	8.17	5.68	5.3	3.6	5	5.5	5.8	7.5	9.72	8.91	8.3	6.6	
28	First Rand Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.2	6.7
29	Hanil Bank	-	-	-	-	-	-	14.07	8.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
30	Hong Kong Bank (HSBC Ltd)	10.17	11.63	9.68	9.21	10.2	10.31	8.5	8.3	7.84	8.29	7.38	7.08	6.1	5.8	5.9	6.4	6.6	6.7	8.96	8.41	4.2	4.5	
31	ING Bank NV	-	-	-	2.47	3.97	8.32	8.54	10.48	16.88	4.84	4.65	9.82	-	-	-	-	-	-	-	-	-	-	
32	JP Morgan Chase Bank	-	-	-	-	-	-	4.62	8.56	5.17	8.43	6.32	4.78	5.4	3.1	4.4	4.5	5.6	4.9	5.8	5.68	5.7	6.0	
33	JSC VTP Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	10	9.9	
34	KBC Bank NV	-	-	-	-	-	-	-	0.99	7.50	-	-	-	-	-	-	-	-	-	-	-	-	-	
35	Krung Thai Bank	-	-	-	-	-	1.53	12.75	7.92	9.2	9.46	8.71	6.9	5.8	4.9	5.8	6.3	6.1	6.8	7.12	7.14	6.6	7.1	
36	Mashreq Bank PSC	14.77	11.35	10.05	10.09	9.14	14.8	13.13	10.78	9.9	8.36	11.18	12.16	10	8.6	23.1	6.9	6.8	4.8	11.75	10.68	2.5	4.0	
37	Mean	12.5 5	16.3 2	10.3 8	9.44	9.5	9.45	9.9	9.46	9.65	8.94	8.27	7.65	6.08	5.26	6.4	5.92	6.25	6.19	8.99	8.2	5.3	5.5	
38	Mizuho Corporate Bank Ltd (The Fuji Bank Ltd)	-	-	-	-	-	-	6.92	10.75	7.75	10.64	8.39	8.4	6.8	3.8	4.4	4.8	6.1	5.9	7.31	6.97	-	-	
39	Morgan Guarantee Trust Company of New York	-	-	-	-	-	-	-	1.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
40	Oman International Bank SAOG	13.4	13.31	11.85	12.21	12.3	12.53	11.69	8.53	8.39	6.36	4.42	4.11	4	4	3.9	4.1	3.8	3.7	12.03	7.05	-	-	
41	Overseas Chinese banking Corporation Ltd	-	-	-	-	-	1.33	6.72	9.09	9.56	10	8.21	5.56	-	-	-	-	--	-	-	-	7.2	6.7	
42	Sber Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.6	8.2	
43	Shinhan Bank	-	-	-	-	-	-	-	-	-	-	-	-	5.4	4.5	4.2	5.1	6.8	6.2	6.28	6.2	7.1	7.6	
44	Societe Generali	11.02	13.69	8.39	11.47	11.54	15.1	11.97	14.5	9.94	7.38	7.57	5.64	4	4.2	5.1	5.9	7	7.1	10.13	8.98	4.5	5.5	
45	Sonali Bank	7.14	11.11	3.85	7.41	8.86	1.86	3.23	5.66	1.84	3.71	3.54	4	3.9	4.4	4.4	3.4	3.8	2.6	6.5	5.48	6.5	7.5	
46	Standard Chartered Bank	13.11	8.34	10.02	9.1	11.34	9.78	10.84	10.74	10.51	9.12	8.12	7.8	7.4	6.7	6.7	6.9	6.6	5.8	9.98	8.9	8.7	9.9-	
48	State Bank of Mauritius	-	-	-	1.93	10.97	8.69	8.37	7.5	8.08	9.03	9.27	6.1	6.8	7.9	8.8	7.1	8.1	7.1	7.69	7.69	-	0..9	

49	Sumitomo Mitsubishi Banking Corporation Bank Ltd)	-	-	--	--	-	-	3.99	10.19	12.42	10.88	12.97	10.23	-	--	-	-	-	-	-	-	-	5.9	5.7
50	The Bank of Nova Scotia	12.44	13.97	12.22	11.34	13.13	11.92	9.68	11.4	8.07	8.79	8.73	9.67	4.5	4.8	5	5.8	5	7.8	10	9.17	8.3	6.2	
51	The Bank of Tokyo- Mitsubishi Ltd UFJ Ltd	12.44	11.96	13.04	11.68	12.17	13.79	12.32	10.23	13.02	10.53	8.62	9.7	6.6	5	4.1	5.3	6.1	6.9	10.98	9.3	-	-	
52	The British Bank of Middle East	9.39	11.03	8.96	10.05	10.87	11.41	8.51	9.98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
53	The Commercial Bank of Korea Ltd	-	-	-	-	-	1.1	11.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
54	The Development Bank of Singapore Ltd	-	-	-	1.63	7.11	13.55	8.89	11.69	8.34	8.92	7.92	10.58	4.9	2.4	4.9	6.3	7	6.4	7.67	7.51	-	-	
55	The Fuji Bank Ltd	-	-	-	-	-	3.7	6.92	10.75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
57	The Sakura Bank	13.11	12	8.77	10.42	9.96	12.2	12.23	13.59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
58	The Sanwa Bank Ltd	8.91	12.79	10.49	8.44	11.67	12.41	12.1	11.55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
59	The Siam Commercial Bank Ltd	-	-	-	-	3.73	7	14.41	12.46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
60	The Sumitomo Bank Ltd	-	-	-	-	-	-	3.99	3.89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
61	The Toronto Dominion Bank Ltd	-	-	-	-	--	-	5.42	13.51	8.72	16.96	11.6	8.54	-	-	-	-	-	-	-	-	5.3	6.2	
62	UBS AJ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	--	-	2.5	-	-	-	-	-	
	UFJ Bank Ltd (The Sanwa Bank Ltd)							12.1	11.35	11.05	8.38	9.62	6.11	-	-	-	-	-	-	-	-	6.3	6.7	
63	TOTAL	309.56	292.13	249.23	261.12	313.6	368.41	456.98	464.31	347.38	321.84	297.78	283.07	182.48	157.76	192.1	177.62	181.25	198.09	269.57	245.98	121.22	97.3	

SOURCE :

1. TRENDS AND PROGRESS OF RESERVE BANK OF INDIA
2. PERFORMANE HIGHLIGHTS OF,FOREIGN BANKS IN INDIA
- 3.. INDIAN BANKING AT A GLANCE

TABLE : 4

INTEREST EXPENDED TO TOTAL ASSETS DURING 1991-92 TO 2012-13

(Amt in percentage)

S. No	Name of the Bank	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-2000	2000-2001	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
1	Abhu Dhabi Commercial Bank Ltd	5.08	4.93	4.88	5.7	10.12	9.17	7.51	6.67	8.88	5.56	9.11	8.78	7.5	7.1	14.7	4.1	4.6	3.1	9.84	8.07	3.28	4.2
2	ABN Amro Bank Ltd(RBS)	6.67	8.18	4.1	6.18	7.18	6.67	6.42	5.94	4.83	6.24	5.49	4.01	2.9	2.2	2.8	3.6	4	4.5	6.87	6.16	3.09	3.5
3	American Express Bank Ltd	5.63	6.4	5	5.88	8.34	9.48	6.84	7.78	7.2	5.77	5.78	6.62	5.2	5	4.2	4.1		6.7	7.69	7.4	3.79	4.6
4	Antwerp Diamond Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	-	1.1	1.5	3.3	4	4.9	2.1	2.18	2.33	1.74	2.06
5	ANZ Grindlays Bank Ltd	7.75	8.36	6.66	5.66	6.42	6.75	5.83	6.33	-	5.38	4.61	3.93	3.12	2.98	2.59	2.81					1.37	3.32
6	Arab Bangladesh Bank Ltd(AB)	-	-	-	-	0	1.35	1.41	1.32	1.41	1.16	0.69	0.77	0.8	0.5	0.6	0.7	0.5	0.9	1.08	1.02		
7	Bank International Indonesia	0	0	0	0	0	6.48	12.42	10.09	7.1	2.35	1.7	1.06	0.7	0.6	0.8	1.3	0.2	0	3.4	2.98	-	-
8	Bank Muscat SAOG	-	-	-	-	-	-	-	0.94	3.76	7.85	6.64	5.45	-	-	-	-	-	-	-	-	-	-
9	Bank Muscut International	-	-	-	-	-	-	-	0.96	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Bank of America NT & SA (Bank of America North Association)	12.93	9.13	5.06	5.35	6.95	6.52	6.58	8.22	7.11	7.03	6.2	4.66	3.2	2.3	2.5	2.8	2	1.5	9.21	6.01		
11	Bank of Bahrain and Kuwait BSC	7.69	6.13	5.11	4.94	6.25	9.41	10.17	9.18	8.6	8.32	7.37	6.46	4.7	3.6	4.5	2.7	3.5	4.1	10.08	7.06	2.43	3.5
12	Bank of Ceylon	-	-	-	-	0.76	1.83	3.79	4.67	3.61	4.58	3.9	3.8	3.1	2.9	2.3	2.4	1.9	1.7	3.25	3.13	1.44	1.94
14	Barclays Bank PLC	22.22	13.93	12.87	10.93	15.97	10.33	13.45	8.57	8.83	5.77	3.67	2.76	0.9	0.9	1.5	2.3	2.5	4.7	12.41	4.99	2.71	129.7
15	BNP Paribas (Banque National De Paris)	8.23	6.26	6.61	8.1	6.7	4.93	4.89	5.67	6.9	7.07	5.66	6.26	3.3	3.1	3	4.1	3.3	2.8	5.9	4.87	3.44	2.93
16	Calyon Bank	-	-	-	-	-	-	-	-	-	-	-	-	5.5	5.2	5.6	2.9	3.1	2.6	4.75	3.31	-	-
17	Ceredit Lyonnias	9.48	7.79	4.27	5.62	11.5	13.15	8.54	10.2	9.7	9.22	8.9	7.16	-	-	-	-	-	-	-	-	-	-
18	Chase Manhattan Bank	-	-	-	0.73	0.12	0.32	4.23	9.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	China Trust Commercial Bank	-	-	-	-	-	0.6	3.74	4.33	8.5	6.48	7.14	4.2	3.2	2.8	1.7	3.7	4	3.3	4.47	4.35	-	-
20	Cho Hung Bank	-	-	-	-	-	0.34	2.53	1.62	0.92	1.65	0.97	3.24	-	-	-	-	-	-	-	-	-	-
21	City Bank NA	6.46	7.69	5.4	5.43	6.26	6.85	6.6	7.08	5.97	5.02	5.13	4.08	3.1	2.2	2.2	2.6	2.6	2.3	8.35	5.6	0	2.91
22	Commerz Bank	-	-	-	-	0.24	3.98	6.41	6.17	-	-	-	-	-	-	-	-	-	-	-	-	-	-



24	Credit Agricole IndoSuez (Credit Agricole Corporate and Investment)	14.02	8.72	3.56	6.26	6.06	10.5	11.09	9.17	8.99	5.56	4.96	5.98	-	-	-	-	-	-	-	-	3.36	-
26	Dresddner Bank					3.28	12.2	7.58	8.51													-	-
27	Duetsche Bank (AG)	5.31	8.13	4.7	5.28	6.55	4.76	5.66	4.79	5.12	4.63	4.41	3.03	2.7	2.8	3.1	2.6	2.2	2.7	6.57	5.41	0.36	
28	First Rand Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11.79	
29	Hanil Bank	-	-	-	-	-	-	3.12	0.19	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Hong Kong Bank (HSBC Ltd)	6.15	8.03	5.89	5.01	5.79	6.65	5.12	5.61	5.09	5.33	5.21	4.2	2.9	2.3	2.2	2.2	2.7	2.8	7.11	5.64	-	-
31	ING Bank NV	-	-	-	0.33	4.3	4.43	6.74	6.91	10.66	3.34	3.71	7.81	1.31	4.38	-	-	-	-	-	-	-	-
32	JP Morgan Chase Bank	-	-	-	-	-	-	4.23	9.49	4.4	5.48	3.01	1.25	1.3	1.2	1.8	2	2.5	2.2	5.13	3.91	2.142	
34	KBC Bank NV								0													-	-
35	Krung Thai Bank						0	5.54	0.44	1.41	1.18	0.68	0.34	0.5	0.8	0.9	1.1	1.9	3	1.76	1.84	2.56	
36	Mashreq Bank PSC	9.09	6.98	4.75	5.19	5.17	8.41	7.95	8.43	7.67	7.26	8.96	8.74	7.6	7.3	20.9	0.6	0.2	0.1	8.1	7.18	-	-
37	Mizuho Corporate Bank Ltd (The Fuji Bank Ltd)							1.98	5.99	6	7.65	6.18	5.74	2.3	1.3	2.1	1.6	2.8	2.7	5.16	4.38	0.29	
38	Morgan Guarantee Trust Company of New York								0													-	-
39	Oman International Bank SAOG	7.66	8.36	5.65	6.31	7.76	8.06	10.34	9	8.85	6.87	6.38	5.83	4.4	3.4	3.2	3.2	3.1	2.3	11.28	6.04	-	-
40	Overseas Chinese banking Corporation Ltd						0.03	0.67	1.86	2.38	1.4	0.54	0	-	-	-	--	-	-	-	-	-	-
41	Sber Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	Shinhan Bank	-	-	-	-	-	-	-	-	-	-	-	-	1.1	1	1.8	1.2	2.1	2.5	1.34	1.02	44.9	4.2
43	Societe Generali	6.53	8.2	3.9	7.39	9.55	11.47	9.5	11.73	8.85	6.09	6.38	3.66	2.2	2.4	2.9	4.1	5.3	3.7	11.43	6.32	4.02	3.7
44	Sonali Bank	-	-	-	-	0.85	0.87	1.63	2.48	0.9	1.42	2	2.9	2.5	2.5	2.6	1.8	1.7	1.2	1.42	1.43	2.27	1.78
45	Standard Chartered Bank	9.69	9.2	7.92	6.65	5.81	6.29	7.27	7.17	6.27	5.38	4.61	3.93	3.1	3	2.6	2.8	2.9	2.6	7.98	5.91	3.03	5.06
47	State Bank of Mauritios	-	-	-	0.14	1.12	1.18	1.91	4.72	4.96	5.95	6.57	3.61	3.8	5	5.5	4.8	5.7	5.9	3.33	2.63	0.06	5.3
48	Sumitomo Mitshibushi Banking Corporation (The Sumitomo Bank Ltd)	-	-	-	-	-	-	1.8	5.84	8.46	7.16	8.03	4.89	-	-	-	-	-	-	-	-	-	-
49	The Bank of Nova Scotia	9.84	9.62	6.69	8.02	11.97	7.61	6.83	8.16	5.48	6.57	6.32	6.83	3.1	3.2	3.5	4.1	3.7	5.3	8.74	7.17	3.39	3.27
50	The Bank of Tokyo- Mitshibushi Ltd UFJ Ltd	7.75	5.92	6.04	5.17	7.18	7.28	8.28	6.59	6.68	4.3	3.92	4.45	1.7	1.4	1.6	2	2.2	3.8	8.19	6.02	1.48	2.21

52	The Commercial Bank of Korea Ltd	-	-	-	-	-	0	1.06	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	The Development Bank of Singapore Ltd	-	-	-	-	4.54	7.31	6.94	8.68	5.02	6.06	4.83	5.11	2.2	0.6	1.9	4	4.3	3.99	5.82	5.27	-	-
54	The Fuji Bank Ltd						0.24	1.98	5.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	The Sakura Bank	5.74	4.95	3.69	4.66	4.25	4.41	4.77	6.78	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	The Sanwa Bank Ltd	2.97	6.68	3.73	4.02	7.91	5.38	5.73	5.82	4.81	4.49	5.36	2.73	--	-	-	-	-	-	-	-	-	-
58	The Siam Commercial Bank Ltd	-	-	-	-	0.18	2.07	7.82	6.12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	The Toronto Dominion Bank Ltd	-	-	-	-	-	-	0.05	0.02	1.12	5.44	0.27	0.02	-	-	-	-	-	-	-	-	-	-
62	UFJ Bank Ltd (The Sanwa Bank Ltd)	-	-	-	-	-	-	5.73	5.72	4.81	4.49	5.36	2.73	-	-	-	-	-	-	-	-	-	-
	TOTAL	176.89	163.59	116.48	128.95	179.08	207.31	252.68	271.44	211.25	190.12	176.04	153.09	86.6	78.1	106.3	79.4	80.4	85.09	182.84	137.45	102.942	184.18



**TABLE : 5 Provisions and Contingencies as a Percentage of Total Assets of Foreign Banks in India during 1990-91 to 2013-14**  
(Amt in percentage)

S. No	Name of the Bank	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-2000	2000-2001	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
1	Abhu Dhabi Commercial Bank Ltd	3.39	1.99	2.07	1.92	2.98	0.37	2.15	2.11	1.98	0.91	0.43	0.52	0.2	2.8	-0.1	1.1	-1.9	0.5	-0.26	-0.43	0.5	0.7	1.54
2	ABN Amro Bank Ltd	3.23	3.59	2.92	2.29	1.88	2.44	1.79	1.47	1.47	3.11	1.96	1.57	1.5	1.6	1.4	2.3	1.7	4.3	1.91	1.87	1.2	0.9	
3	American Express Bank Ltd	5.22	2.8	2.67	1.81	1.94	3.47	1.38	1.54	1.73	2.42	3.53	4.26	3.6	2	1.5	2.7	3.55	5	3.11	3.13	0.7	1.6	1.25
4	Antwerp Diamond Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	0.73	1.1	1	0.8	1.2	1.1	1.6	1.48	1.58	1.2	2.7	4.76
5	ANZ Grindlays Bank Ltd	2.87	1.01	1.09	1.1	1.48	1.13	2.22	1.37	2.44	1.64	1.82	0.89	2.27	1.26	1.78	1.65	-	-	-	-	0.4	0.8	0.51
6	Arab Bangladesh Bank Ltd	-	-	-	-	0	0.13	1.66	3	3.28	3.58	3.58	2.53	2.9	2.6	3.3	3.2	3.3	4.4	4.35	4.04	4.16	3.03	2.41
7	Bank International Indonesia	-	-	-	-	0	1.01	4.49	8.02	-1.65	-3.73	-0.01	-5.03	0.3	0.4	1.9	-0.1	2.4	-0.6	-0.45	-0.58	0	0	0.34
8	Bank Muscat SAOG	-	-	-	-	-	-	-	0	0.17	0.22	1.62	1.26	-	-	-	-	-	-	-	-	-	-	
9	Bank Muscut International	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Bank of America NT & SA (Bank of America North Association)	0.38	2.94	3.16	2.68	0.36	2.7	1.83	1.96	2.32	2.12	1.84	0.97	1.1	1.4	2.4	2.5	2.8	3.4	2.48	2.53	1.64	1.49	1.89
11	Bank of Bahrain and Kuwait BSC	2.37	1.82	3.12	3.43	2.85	0.82	3.82	-0.04	0.84	0.68	1.48	1.47	1.1	4.1	2	3.1	-1.2	0.7	0.98	0.9	1.5	2.2	1.81
12	Bank of Ceylon					2.02	5.4	3.8	5.17	3.73	3.95	5.48	2.3	2.6	2.4	3.9	3	3.2	1.6	2.48	2.06	2.5	1.6	2.78
14	Barclays Bank PLC	2.78	3.83	5.22	2.93	3.37	1.53	2.16	1.68	1.55	-1.43	2.73	7.63	5.8	5.9	5.2	2.1	1.3	3.5	3.59	3.63	1.0	1.3	1.33
15	BNP Baribas (Banque National De Paris)	2.44	3.38	6.54	4.61	2.55	2.97	1.78	1.18	1.32	1.02	0.35	0.59	1.6	1.4	1.6	1.8	2	2.5	2.01	2.28	0.6	1.19	0.63
16	Calyon Bank											-0.8	0.2	0.2	1.7	2.8	2.6	3.75	4.48	5.32	-	-		
17	Cerdit Lyonnias	1.96	3.11	2.78	2.38	1.57	1.97	4.67	2.9	2.51	3.3	1.95	0.83	-	-	-	-	-	-	-	-	-	-	
18	Chase Manhattan Bank	-	-	-	0.04	0.05	0.32	2.03	2.26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	China Trust Commercial Bank	-	-	-	-	-	0.41	1.36	0.62	0.86	1.4	3.21	2.11	3.4	10	3.5	0.7	-0.3	0.2	2.73	2.82	3.59	37.64	
20	Cho Hung Bank	-	-	-	-	-	1.44	4.23	2.97	6.73	5.23	3.02	4.97	-	-	-	-	-	-	-	-	-	-	
21	City Bank NA	2.69	1.89	2.48	2.73	2.33	4.02	3.35	3.08	1.98	2.09	2.45	1.89	2.2	1.7	1.9	1.9	2.5	3.1	2.19	2.16	0.0	9.2	0.01
22	Commerz Bank	-	--	-	-	0.02	0.19	2.64	1.37	-	-	-	-	-	-	-	-	-	-	-	-	--	-	
23	Common Wealth Bank of Australia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	--	--	-	-	-	0	0	0.20
24	Credit Agricole IndoSuez (Credit Agricole Corporate and Investment)	2.65	2.85	1.3	3.01	0.73	2.98	1.86	1.27	9.69	1.64	-0.49	0.87	-	--	-	-	-	-	-	-	1.0	0.8	1.19

25	Credit Suisse (AG)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.9	2.0	1.02	
26	Dresddner Bank	-	-	-	-	0	0.05	1.32	3.59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.49
27	Duetsche Bank (AG)	4.42	5.99	4.01	2.82	3.84	4.34	4.58	3.37	4.09	4.02	2.15	3.01	2.7	1.3	1.6	1.1	2	2.9	1.44	1.25	2.3	7.5	-	-	
28	First Rand Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.3	2.2	-	-
29	Hanil Bank	-	-	-	-	-	-	1.54	3.44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Hong Kong Bank (HSBC Ltd)	2.26	2.35	1.88	3.15	2.51	1.75	2.42	1.38	1.45	1.58	1.63	1.53	1.5	2.2	2	2	2.3	3	1.98	1.97	1.4	1.3	-	0.94	
31	ING Bank NV	-	-	-	0.02	0.07	1.26	1.07	1.14	10.43	0.5	8.05	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	JP Morgan Chase Bank	-	-	-	-	-	-	2.62	2.26	2.96	5.25	5.11	2.09	1.4	3.3	2.1	2.3	3.1	4	2.96	2.94	1.8	1.8	-	2.92	
33	JSC VTP Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0.3	0.6	0.9	1.6	2.2	-	3.60	
34	KBC Bank NV	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Krung Thai Bank	-	-	-	-	-	-	0.03	2.87	1.9	3.31	2.73	4.35	3.47	0.3	1.3	3.3	1.3	1.3	1	1.65	1.59	1.5	1.2	1.47	
36	Mashreq Bank PSC	5.11	3.5	3.15	2.53	0.87	2.15	3.09	2.78	4.02	3.52	1.67	0.68	0.1	0.2	1.2	-1	2.2	3.7	0.74	0.59	3.7	3.2	-	3.72	
37	Mizuho Corporate Bank Ltd (The Fuji Bank Ltd)	-	-	-	-	-	-	0.39	1.26	2.59	4.92	2.55	0.92	0.5	1.9	1.2	1.4	1.2	1.4	1.26	1.19	2.5	2.7	-	1.69	
38	Morgan Guarantee Trust Company of New York	-	-	-	-	-	-	-	0	0.28	0.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	Oman International Bank SAOG	4.31	3.46	4.94	4.37	3.17	2.24	2.71	2.89	8.78	3.76	2.41	0.48	0.2	3	0.2	0.3	-2.7	-0.3	-0.59	-0.91	1.41	1.32	-	0.29	
40	Overseas Chinese banking Corporation Ltd	-	-	-	-	-	0	0.16	0.67	4.51	3.43	-3.27	-0.24	-	-	-	-	-	-	-	-	-	-	-	-	-
41	Sber Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01
42	Shinhan Bank	-	-	-	-	-	-	-	-	-	-	-	-	2.5	1.6	1	1.4	1.8	1.4	1.17	1.04	1.8	1.7	-	1.62	
43	Societe Generali	3.27	4.16	2.62	2.42	0.88	1.92	1.4	5.8	0.71	0.57	2.24	2.16	0.6	-0.4	1	0.7	-0.1	1.7	0.2	0.04	0.6	0.6	-	0.85	
44	Sonali Bank	7.14	Neg	3.85	3.7	6.85	4.05	5.05	6.2	1.97	2.82	2.25	0.91	3	3.3	1.6	1.4	1.6	1.7	0.76	0.48	2.2	3.5	-	2.89	
45	Standard Chartered Bank	9.17	16.49	1.04	0.54	0.09	0.91	1.59	1.05	1.64	1.61	1.82	0.89	2.3	1.3	1.8	1.7	1.8	1.9	-0.32	-0.63	2.2	1.6	-	2.85	

47	State Bank of Mauritios	-	-	-	0	3.23	3.23	2.63	1.4	2.31	2.75	3.72	3.07	3.9	1.2	2	0.7	1.2	0.8	-4.89	-7.93	1.6	2.5	94.11
48	Sumitomo Mitsubishi Banking Corporation (The Sumitomo Bank Ltd)	-	-	-	-	-	-	0.83	1.59	2.49	4.44	6.43	11.37	-	-	-	-	-	-	-	-	1.7	1.5	0.65
49	The Bank of Nova Scotia	2.59	3.38	4.28	2.71	2	5.57	2.81	2.24	1.65	0.08	1.71	2.41	1.4	2.4	1	1	1	1.9	0.86	0.72	2.2	2	0.02
50	The Bank of Tokyo-Mitsubishi Ltd UFJ Ltd	4.04	5.76	4.84	4.07	3.9	4.85	28.49	23.03	-7.78	1.64	-1.03	-0.08	1.1	4.8	6.55	7.28	8.08	8.97	9.95	11.04	2.22	2.02	2.64
51	The British Bank of Middle East	1.59	1.61	0.91	1.59	0.91	0.52	1.16	3.98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	The Commercial Bank of Korea Ltd	-	-	-	-	-	0.08	1.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	The Development Bank of Singapore Ltd	-	-	-	0	0.63	2.32	1.96	1.54	1.58	1.35	1.47	2.44	3.3	0.2	0.9	1.3	0.6	1.5	1.45	1.04	-	-	-
54	The Fuji Bank Ltd	-	-	-	-	-	0.06	0.39	1.26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	The Sakura Bank	4.92	4.72	3.06	3.42	2.76	2.9	2.64	6.13	3.70	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	The Sanwa Bank Ltd	4.95	4.37	3.56	2.22	0.53	2.15	4.4	4.29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	The Siam Commercial Bank Ltd	-	-	-	-	0.38	2.19	2.44	2.39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	The Sumitomo Bank Ltd	-	-	-	-	-	-	0.83	1.59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	The Toronto Dominion Bank Ltd	-	-	-	-	-	-	4.01	4.21	3.26	5.1	3.3	2.79	-	-	-	-	-	-	-	-	-	-	-
61	UBS AJ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0.5	1	1.5	0.4	0.9	0.79	
62	UFJ Bank Ltd (The Sanwa Bank Ltd)**	-	-	-	-	-	-	4.4	4.22	2.88	1.7	3.29	2.2	-	-	-	-	-	-	-	-	-	-	-
63	United Overseas Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0.4	0.5
64	National Australia bank ltd																					2.02	0.31	1.30
65	Robo Bank International																						3.05	4.02
66	West pac Banking corporation																						1.09	1.04
67	Woori bank																					0.61	0.52	1.60
	<b>TOTAL</b>	83.75	82.06	71.49	62.49	56.75	75.87	134.6	90.1	91.36	78.28	82.98	68.77	52.4	65.1	58.45	51.18	48.43	70.32	51.3	48.13	5.1	2.4	

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