**Group 4: Assessment of Interest Income & Fee Income Ratio for a Domestic & International Bank**

***Domestic Bank : Yes Bank***

***International Bank: Wells Fargo***

**Assessment Domestic Bank:**

**Yes Bank (Domestic Bank) Interest Income & Fee Income Ratio:**

**FY 2024‑25:**

* **Total Interest Earned** (incoming interest income): ₹30,894.91 cr (up from ₹27,585.94 cr in FY 2023‑24)
* **Net Interest Income (NII)** (interest income less interest expenses): ₹8,944 cr (a 10.5% YoY increase)
* **Other Income** (fee income, commissions, forex, trading etc.): ₹5,856.86 cr (up from ₹5,114.30 cr in FY 2023‑24)

**Summary:**

* **Interest / Fee ratio** = 30,894.9 ÷ 5,856.9 ≈ **5.28**

This means Yes Bank earned about ₹5.28 in interest income for every ₹1 of fee or other income.

**Assessment International bank:**

**Well Fargo (International Bank) Interest Income and Fee Income Ratio:**

**FY 2024 (year ended December 31, 2024):**

* **Net Interest Income** (yield from loans minus interest paid on deposits): **$47.68 billion**, down roughly 9% from the prior year, driven by higher deposit costs amid rising rates.
* **Noninterest Income** (fee-based income from services like deposit fees, investment advisory, lending & brokerage fees): **$34.62 billion**, up strongly from $30.22 billion in 2023.

**Summary**:

* **Interest / Fee ratio** = 47.68 ÷ 34.62 ≈ **1.38**

So, Wells Fargo generated about $1.38 of interest income per $1 of fee income.