

**Table 50 : Earnings and Expenses of Scheduled Commercial Banks - 1998-99**  
**(Part 5 of 7)**  
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>26919</b>	<b>36738</b>	<b>4727</b>	<b>5783</b>	<b>32660</b>	<b>34527</b>	<b>225</b>	<b>422</b>
a) Interest/discount on advances/bills	19441	24723	3030	2567	14933	13636	95	97
b) Income on investments	6594	10863	996	1869	13357	15220	37	51
c) Interest on balances with RBI and other inter-bank funds	745	1108	665	1118	3551	4309	93	274
d) Others	139	43	36	229	820	1363	-	-
<b>II. Other income</b>	<b>10466</b>	<b>9783</b>	<b>847</b>	<b>987</b>	<b>12586</b>	<b>11578</b>	<b>101</b>	<b>162</b>
a) Commission, exchange and brokerage	3121	3797	259	519	6673	7375	17	36
b) Net profit on sale of investments	1797	37	357	266	2001	786	-	125
c) Net profit on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit on sale of land, building & other assets	-	-	-	-	(75)	(72)	-	-
e) Net profit on exchange transaction	5157	5486	138	203	3639	3460	83	-
f) Miscellaneous income	391	463	93	-	348	29	1	1
<b>Total(I+II)</b>	<b>37385</b>	<b>46520</b>	<b>5574</b>	<b>6770</b>	<b>45246</b>	<b>46105</b>	<b>326</b>	<b>584</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>17912</b>	<b>23614</b>	<b>3643</b>	<b>4486</b>	<b>22063</b>	<b>25440</b>	<b>63</b>	<b>82</b>
a) Interest on deposits	9921	12472	3016	3719	18115	17263	62	82
b) Interest on RBI/inter-bank borrowings	3996	5918	498	485	3650	4709	1	-
c) Others	3996	5224	130	282	298	3469	-	-
<b>IV. Operating expenses</b>	<b>7960</b>	<b>8285</b>	<b>683</b>	<b>650</b>	<b>11923</b>	<b>14799</b>	<b>113</b>	<b>121</b>
a) Payments to and provisions for employees	2236	2535	256	257	4033	5656	32	41
b) Rent, taxes and lighting	761	825	118	85	1094	1243	11	13
c) Printing and stationery	161	166	35	25	261	378	17	9
d) Advertisement and publicity	266	289	14	15	766	1150	3	3
e) Depreciation on bank's property	1024	1222	68	62	837	995	6	7
f) Directors' fees, allowances and expenses	1	-	-	-	2	1	1	-
g) Auditors' fees and expenses	5	11	4	2	21	22	-	1
h) Law charges	45	61	4	3	54	19	1	1
i) Postage, telegrams, telephones, etc.	610	664	30	37	1524	1795	7	5
j) Repairs and maintenance	327	448	45	49	446	556	5	6
k) Insurance	125	393	22	23	119	140	2	2
l) Other expenditure	2399	1671	86	93	2767	2843	28	34
<b>V. Provisions and contingencies</b>	<b>5006</b>	<b>5866</b>	<b>1043</b>	<b>1419</b>	<b>4446</b>	<b>5049</b>	<b>74</b>	<b>186</b>
<b>Total expenses@</b>	<b>25872</b>	<b>31899</b>	<b>4326</b>	<b>5137</b>	<b>33986</b>	<b>40239</b>	<b>176</b>	<b>203</b>
<b>VI. Profit</b>	<b>6508</b>	<b>8755</b>	<b>205</b>	<b>214</b>	<b>6815</b>	<b>817</b>	<b>76</b>	<b>195</b>
<b>Total (III+IV+V+VI)</b>	<b>37385</b>	<b>46520</b>	<b>5574</b>	<b>6770</b>	<b>45246</b>	<b>46105</b>	<b>326</b>	<b>584</b>

**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of International Indonesia		Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait	
	1998	1999	1998	1999	1998	1999	1998	1999
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>4515</b>	<b>1750</b>		<b>260</b>	<b>72541</b>	<b>91753</b>	<b>4622</b>	<b>4862</b>
a) Interest/discount on advances/bills	2908	986		14	51776	61971	3046	2891
b) Income on investments	1194	474		-	18419	24456	1308	1583
c) Interest on balances with RBI and other inter-bank funds	359	266		216	560	717	264	387
d) Others	54	23		30	1786	4609	4	1
<b>II. Other income</b>	<b>578</b>	<b>424</b>		<b>44</b>	<b>15466</b>	<b>10742</b>	<b>324</b>	<b>648</b>
a) Commission, exchange and brokerage	182	106		36	5975	6548	200	292
b) Net profit on sale of investments	8	81		3	4515	(655)	31	134
c) Net profit on revaluation of investments	-	-		-	-	(3)	-	-

d)	Net profit on sale of land, building & other assets	-	(4)	-	10	23	-	-
e)	Net profit on exchange transaction	259	170	-	4834	4645	(28)	136
f)	Miscellaneous income	129	72	5	132	185	122	87
<b>Total(I+II)</b>		<b>5093</b>	<b>2174</b>	<b>304</b>	<b>88007</b>	<b>102495</b>	<b>4946</b>	<b>5511</b>
<b>Expenditure &amp; Provisions</b>								
<b>III.</b>	<b>Interest expended</b>	<b>3142</b>	<b>1375</b>	<b>66</b>	<b>45204</b>	<b>59731</b>	<b>4237</b>	<b>4336</b>
a)	Interest on deposits	1427	679	57	36276	42532	3215	3268
b)	Interest on RBI/inter-bank borrowings	1248	577	9	8895	17193	328	829
c)	Others	468	119	-	33	6	694	240
<b>IV.</b>	<b>Operating expenses</b>	<b>1770</b>	<b>1669</b>	<b>339</b>	<b>12555</b>	<b>14101</b>	<b>641</b>	<b>858</b>
a)	Payments to and provisions for employees	211	168	90	3815	4425	181	224
b)	Rent, taxes and lighting	151	67	-	1255	1623	158	165
c)	Printing and stationery	16	9	-	466	412	10	13
d)	Advertisement and publicity	11	1	25	314	176	8	5
e)	Depreciation on bank's property	127	144	-	982	1075	98	98
f)	Directors' fees, allowances and expenses	-	1	-	1	1	-	8
g)	Auditors' fees and expenses	4	4	4	8	8	4	4
h)	Law charges	11	23	11	94	69	12	11
i)	Postage, telegrams, telephones, etc.	60	62	-	984	1000	20	25
j)	Repairs and maintenance	36	41	-	588	901	30	35
k)	Insurance	14	11	-	22	41	20	24
l)	Other expenditure	1130	1138	209	4025	4369	100	245
<b>V.</b>	<b>Provisions and contingencies</b>	<b>1087</b>	<b>1094</b>	<b>-</b>	<b>12548</b>	<b>14241</b>	<b>1592</b>	<b>(21)</b>
<b>Total expenses@</b>		<b>4912</b>	<b>3044</b>	<b>405</b>	<b>57758</b>	<b>73832</b>	<b>4878</b>	<b>5194</b>
<b>VI.</b>	<b>Profit</b>	<b>(906)</b>	<b>(1963)</b>	<b>(101)</b>	<b>17700</b>	<b>14422</b>	<b>(1524)</b>	<b>337</b>
<b>Total (III+IV+V+VI)</b>		<b>5093</b>	<b>2174</b>	<b>304</b>	<b>88007</b>	<b>102495</b>	<b>4946</b>	<b>5511</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March								
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo		Banque Nationale De Paris		
	1998	1999	1998	1999	1998	1999	1998	1999	
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	
<b>Income</b>									
<b>I.</b>	<b>Interest Earned</b>	<b>1023</b>	<b>1347</b>	<b>8175</b>	<b>10732</b>	<b>16041</b>	<b>12524</b>	<b>15057</b>	<b>18785</b>
a)	Interest/discount on advances/bills	842	1053	5851	7582	10069	7785	8088	8342
b)	Income on investments	113	138	1830	2137	3981	3114	5634	9462
c)	Interest on balances with RBI and other inter-bank funds	68	154	418	965	677	1146	900	907
d)	Others	-	2	75	48	1314	480	435	74
<b>II.</b>	<b>Other income</b>	<b>382</b>	<b>355</b>	<b>1907</b>	<b>2593</b>	<b>1052</b>	<b>3068</b>	<b>2745</b>	<b>2750</b>
a)	Commission, exchange and brokerage	158	130	947	1117	1303	1260	1216	1154
b)	Net profit on sale of investments	-	-	132	36	1	47	477	269
c)	Net profit on revaluation of investments	-	-	-	-	-	-	-	-
d)	Net profit on sale of land, building & other assets	-	-	-	1	(5)	(2)	(24)	(12)
e)	Net profit on exchange transaction	131	122	707	787	(256)	1847	909	1201
f)	Miscellaneous income	93	102	120	653	9	10	167	138
<b>Total(I+II)</b>		<b>1404</b>	<b>1701</b>	<b>10081</b>	<b>13325</b>	<b>17093</b>	<b>15592</b>	<b>17802</b>	<b>21535</b>
<b>Expenditure &amp; Provisions</b>									
<b>III.</b>	<b>Interest expended</b>	<b>458</b>	<b>561</b>	<b>5765</b>	<b>7684</b>	<b>10773</b>	<b>8063</b>	<b>9061</b>	<b>12086</b>
a)	Interest on deposits	338	392	3727	5829	9466	7399	4532	7016
b)	Interest on RBI/inter-bank borrowings	120	168	2036	1853	1046	313	4250	4942
c)	Others	-	-	2	2	261	350	279	128
<b>IV.</b>	<b>Operating expenses</b>	<b>182</b>	<b>239</b>	<b>1230</b>	<b>1461</b>	<b>2880</b>	<b>40970</b>	<b>3637</b>	<b>4681</b>
a)	Payments to and provisions for employees	41	56	330	395	1408	1576	1448	2029
b)	Rent, taxes and lighting	23	22	227	300	410	568	649	734
c)	Printing and stationery	3	3	31	40	93	91	65	86
d)	Advertisement and publicity	3	4	6	8	4	2	67	32
e)	Depreciation on bank's property	19	20	83	108	284	398	175	329
f)	Directors' fees, allowances and expenses	-	-	-	-	-	1	-	-
g)	Auditors' fees and expenses	1	1	5	6	4	4	2	15
h)	Law charges	-	-	28	12	20	11	4	8
i)	Postage, telegrams, telephones, etc.	44	47	98	112	208	209	104	178
j)	Repairs and maintenance	6	5	80	83	94	153	216	328
k)	Insurance	-	-	25	34	65	63	48	70
l)	Other expenditure	44	81	316	364	289	37895	859	871
<b>V.</b>	<b>Provisions and contingencies</b>	<b>458</b>	<b>621</b>	<b>2378</b>	<b>2107</b>	<b>37082</b>	<b>(28191)</b>	<b>3290</b>	<b>2518</b>
<b>Total expenses@</b>		<b>640</b>	<b>800</b>	<b>6996</b>	<b>9145</b>	<b>13653</b>	<b>49033</b>	<b>12699</b>	<b>16767</b>

<b>VI. Profit</b>	<b>307</b>	<b>280</b>	<b>707</b>	<b>2073</b>	<b>(33642)</b>	<b>(5250)</b>	<b>1814</b>	<b>2251</b>
<b>Total (III+IV+V+VI)</b>	<b>1404</b>	<b>1701</b>	<b>10081</b>	<b>13325</b>	<b>17093</b>	<b>15592</b>	<b>17802</b>	<b>21535</b>

#### FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Barclays Bank		British Bank of Middle East		Chase Manhattan Bank		Chinatrust Commercial Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<b>Income</b>								
<b>I Interest Earned</b>	<b>4806</b>	<b>5138</b>	<b>10841</b>	<b>13342</b>	<b>532</b>	<b>973</b>	<b>664</b>	<b>1319</b>
a) Interest/discount on advances/bills	2283	1476	4963	5196	-	4	304	751
b) Income on investments	1743	3037	4646	6694	235	475	353	537
c) Interest on balances with RBI and other inter-bank funds	780	612	1226	1445	295	491	4	31
d) Others	-	13	6	8	2	2	1	-
<b>II. Other income</b>	<b>2255</b>	<b>854</b>	<b>1877</b>	<b>1005</b>	<b>1434</b>	<b>1837</b>	<b>74</b>	<b>16</b>
a) Commission, exchange and brokerage	1157	436	304	162	287	261	29	13
b) Net profit on sale of investments	226	(160)	1164	683	219	(1)	46	(9)
c) Net profit on revaluation of investments	-	-	-	-	-	-	(16)	-
d) Net profit on sale of land, building & other assets	2	(10)	1	3	1	8	-	-
e) Net profit on exchange transaction	797	585	408	156	907	821	9	3
f) Miscellaneous income	73	2	-	-	20	748	6	9
<b>Total(I+II)</b>	<b>7061</b>	<b>5992</b>	<b>12718</b>	<b>14347</b>	<b>1967</b>	<b>2810</b>	<b>738</b>	<b>1335</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>3982</b>	<b>3623</b>	<b>9757</b>	<b>12481</b>	<b>487</b>	<b>1079</b>	<b>221</b>	<b>752</b>
a) Interest on deposits	2755	2073	9657	10457	39	9	56	448
b) Interest on RBI/inter-bank borrowings	1207	1466	100	2025	446	1056	164	301
c) Others	20	83	-	-	2	13	1	3
<b>IV. Operating expenses</b>	<b>1931</b>	<b>1522</b>	<b>1169</b>	<b>1907</b>	<b>863</b>	<b>1262</b>	<b>452</b>	<b>522</b>
a) Payments to and provisions for employees	909	611	463	1103	236	254	158	177
b) Rent, taxes and lighting	224	210	43	93	160	258	118	125
c) Printing and stationery	16	15	15	17	11	33	4	4
d) Advertisement and publicity	6	1	26	34	5	6	3	4
e) Depreciation on bank's property	142	141	108	137	103	108	80	100
f) Directors' fees, allowances and expenses	8	14	-	-	-	1	-	1
g) Auditors' fees and expenses	5	7	3	3	5	8	1	1
h) Law charges	3	14	-	2	2	5	15	20
i) Postage, telegrams, telephones, etc.	242	207	44	41	124	139	15	16
j) Repairs and maintenance	60	48	28	17	33	42	6	13
k) Insurance	20	19	54	52	4	5	5	7
l) Other expenditure	296	236	384	407	181	402	47	55
<b>V. Provisions and contingencies</b>	<b>640</b>	<b>709</b>	<b>1482</b>	<b>5315</b>	<b>302</b>	<b>257</b>	<b>64</b>	<b>107</b>
<b>Total expenses@</b>	<b>5914</b>	<b>5146</b>	<b>10926</b>	<b>14388</b>	<b>1350</b>	<b>2340</b>	<b>673</b>	<b>1274</b>
<b>VI. Profit</b>	<b>507</b>	<b>138</b>	<b>309</b>	<b>(5356)</b>	<b>314</b>	<b>213</b>	<b>-</b>	<b>(46)</b>
<b>Total (III+IV+V+VI)</b>	<b>7061</b>	<b>5992</b>	<b>12718</b>	<b>14347</b>	<b>1967</b>	<b>2810</b>	<b>738</b>	<b>1335</b>

Notes : 1. @Excluding 'Provisions and Contingencies'.

: 2. Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.