

d)	Net profit on sale of land, building & other assets	(1)	(3)	(9)	1	17	5	-	(4)
e)	Net profit on exchange transaction	1860	613	1101	1231	5577	5944	-	287
f)	Miscellaneous income	1	-	77	59	3	27	3	12
Total(I+II)		11818	10496	13918	15043	56317	56494	1945	3006
Expenditure & Provisions									
III.	Interest expended	9613	7524	7957	9223	18511	21316	1068	1903
a)	Interest on deposits	6058	3555	5753	7441	13812	13074	618	978
b)	Interest on RBI/inter-bank borrowings	3539	3911	1625	1095	4604	7503	450	926
c)	Others	16	58	579	687	94	738	-	-
IV.	Operating expenses	2063	2451	2158	1628	11076	15226	428	478
a)	Payments to and provisions for employees	758	898	913	873	3797	4564	149	165
b)	Rent, taxes and lighting	70	78	132	128	566	827	49	52
c)	Printing and stationery	44	38	21	17	221	187	3	4
d)	Advertisement and publicity	6	9	24	25	91	37	2	1
e)	Depreciation on bank's property	105	109	112	101	1110	1083	42	45
f)	Directors' fees, allowances and expenses	1	1	1	2	6	10	-	-
g)	Auditors' fees and expenses	1	1	1	1	7	7	2	5
h)	Law charges	29	39	4	6	1	15	1	-
i)	Postage, telegrams, telephones, etc.	123	171	106	93	496	472	20	52
j)	Repairs and maintenance	160	73	34	37	697	536	5	5
k)	Insurance	148	95	43	41	175	1104	6	7
l)	Other expenditure	619	939	766	302	3909	6383	148	141
V.	Provisions and contingencies	1616	1046	4353	2620	14999	14994	301	337
Total expenses@		11676	9975	10115	10851	29587	36541	1496	2381
VI.	Profit	(1474)	(524)	(551)	1572	11731	4959	149	288
Total (III+IV+V+VI)		11818	10496	13918	15043	56317	56494	1945	3006

(Amount in Rs. lakh)

Items	For the year ended 31st March								
	Dresdner Bank		Grindlays Bank		Hanil Bank		Hongkong & Shanghai Bank		
	1998	1999	1998	1999	1998	1999*	1998	1999	
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)	
Income									
I.	Interest Earned	4469	4551	105065	118401	640	306	63031	76323
a)	Interest/discount on advances/bills	1587	2364	61768	55433	48	85	34236	36891
b)	Income on investments	1922	1433	34167	50774	530	162	22408	32307
c)	Interest on balances with RBI and other inter-bank funds	960	743	7854	11857	60	58	6253	6930
d)	Others	-	10	1276	337	2	2	135	196
II.	Other income	1361	1099	26864	21143	169	100	20224	19084
a)	Commission, exchange and brokerage	182	238	14005	18196	10	2	9683	10250
b)	Net profit on sale of investments	-	(14)	5137	(4037)	136	(13)	2010	1034
c)	Net profit on revaluation of investments	-	-	-	-	(19)	-	-	-
d)	Net profit on sale of land, building & other assets	1	-	(25)	(139)	-	-	15	9
e)	Net profit on exchange transaction	1178	875	7669	7011	25	2	8290	7617
f)	Miscellaneous income	-	-	79	112	18	109	226	174
Total(I+II)		5830	5650	131929	139544	809	406	83256	95407
Expenditure & Provisions									
III.	Interest expended	3308	3058	58991	74904	142	7	37947	51570
a)	Interest on deposits	1983	2057	52445	66370	84	5	36605	46031
b)	Interest on RBI/inter-bank borrowings	1325	1001	4197	4728	56	1	1297	5509
c)	Others	-	-	2349	3806	1	1	45	30
IV.	Operating expenses	1501	1865	27493	30785	484	311	20084	25770
a)	Payments to and provisions for employees	419	505	13467	15666	101	59	7228	9778
b)	Rent, taxes and lighting	303	466	2412	2523	221	108	2086	3029
c)	Printing and stationery	12	15	665	840	3	-	483	623
d)	Advertisement and publicity	4	-	1886	987	1	-	919	1752
e)	Depreciation on bank's property	178	209	1707	2133	98	42	2412	2634
f)	Directors' fees, allowances and expenses	3	3	43	27	-	-	9	12
g)	Auditors' fees and expenses	2	2	18	18	2	3	10	10
h)	Law charges	-	3	246	366	-	-	42	35
i)	Postage, telegrams, telephones, etc.	87	116	1288	1665	18	5	1077	1299
j)	Repairs and maintenance	18	21	1226	1565	2	-	952	1105
k)	Insurance	11	9	160	148	2	-	426	525
l)	Other expenditure	465	513	4374	4846	37	94	4441	4969
V.	Provisions and contingencies	577	1292	22437	16265	70	128	17951	12691
Total expenses@		4810	4923	86484	105689	626	318	58031	77340

VI. Profit	444	(565)	23007	17591	113	(40)	7274	5376
Total (III+IV+V+VI)	5830	5650	131929	139544	809	406	83256	95407

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	International Netherlandene Bank		KBC Bank		Krung Thai Bank		Mashreq Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest Earned	4501	6688		58	497	325	4165	3861
a) Interest/discount on advances/bills	2371	3988		-	330	58	2906	2588
b) Income on investments	1686	2643		3	(22)	20	942	1059
c) Interest on balances with RBI and other inter-bank funds	438	56		54	25	10	195	108
d) Others	6	-		-	165	236	121	105
II. Other income	2336	1288		(18)	298	153	(203)	439
a) Commission, exchange and brokerage	1057	989		-	7	4	221	288
b) Net profit on sale of investments	823	122		-	277	-	-	8
c) Net profit on revaluation of investments	-	-		-	-	-	-	-
d) Net profit on sale of land, building & other assets	(3)	1		(19)	-	-	(2)	3
e) Net profit on exchange transaction	458	176		-	14	136	(472)	114
f) Miscellaneous income	-	-		-	-	13	50	26
Total(I+II)	6837	7976		39	795	477	3961	4299
Expenditure & Provisions								
III. Interest expended	3549	4414		-	216	18	2521	3018
a) Interest on deposits	1213	2851		-	13	8	2118	2474
b) Interest on RBI/inter-bank borrowings	2111	1559		-	192	9	403	544
c) Others	225	4		-	11	-	-	-
IV. Operating expenses	1648	2815		93	237	205	1363	1263
a) Payments to and provisions for employees	570	918		54	40	40	271	353
b) Rent, taxes and lighting	103	249		13	113	104	358	471
c) Printing and stationery	19	34		2	1	1	16	9
d) Advertisement and publicity	26	20		1	-	1	12	2
e) Depreciation on bank's property	179	220		4	10	11	94	133
f) Directors' fees, allowances and expenses	3	3		-	-	-	-	-
g) Auditors' fees and expenses	4	4		1	2	2	3	5
h) Law charges	-	-		-	-	-	13	11
i) Postage, telegrams, telephones, etc.	137	244		9	7	4	34	84
j) Repairs and maintenance	39	35		3	2	7	19	13
k) Insurance	5	36		-	-	1	21	22
l) Other expenditure	564	1052		7	61	35	522	160
V. Provisions and contingencies	564	725		-	113	78	980	997
Total expenses@	5198	7229		93	453	223	3884	4281
VI. Profit	1075	22		(54)	230	177	(902)	(978)
Total (III+IV+V+VI)	6837	7976		39	795	477	3961	4299

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

: 2. Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.