

**Table 50 : Earnings and Expenses of Scheduled Commercial Banks
: 1998-99 and 1999-2000 (Part 5 of 6)
FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended March 31							
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	36738	60502	5783	7393	34527	30292	422	535
a) Interest/discount on advances/bills	24723	35463	2567	2795	13636	11099	97	104
b) Income on Investments	10863	23037	1869	3639	15220	14577	51	73
c) Interest on balances with RBI and other inter-bank funds	1108	1612	1118	822	4309	1580	274	354
d) Others	43	391	229	136	1363	3035	—	4
II. Other income	9783	12524	987	1017	11578	14216	162	173
a) Commission, exchange and brokerage	3797	4487	519	291	7375	8168	36	141
b) Net Profit (loss) on sale of investments	37	1210	266	518	786	3552	125	19
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	4	—	1	(72)	(112)	—	—
e) Net Profit (loss) on exchange transaction	5486	6040	203	207	3460	2210	—	—
f) Miscellaneous income	463	784	—	—	29	398	1	13
Total (I+II)	46520	73025	6770	8410	46105	44508	584	708
Expenditure & Provisions								
III. Interest expended	23614	36314	4486	5984	25440	19638	82	104
a) Interest on deposits	12472	13783	3719	4913	17263	10293	82	102
b) Interest on RBI/inter-bank borrowings	5918	16592	485	206	4709	4765	—	1
c) Others	5224	5939	282	865	3469	4581	—	—
IV. Operating expenses	8285	13784	650	743	14799	17397	121	154
a) Payments to and provisions for employees	2535	3444	257	287	5656	7193	41	57
b) Rent, taxes and lighting	825	1290	85	88	1243	1590	13	10
c) Printing and stationery	166	617	25	35	378	380	9	10
d) Advertisement and publicity	289	460	15	14	1150	1849	3	7
e) Depreciation on Bank's property	1222	1332	62	72	995	1145	7	15
f) Directors' fees, allowances and expenses	—	1	—	—	1	1	—	3
g) Auditors' fees and expenses	11	24	2	2	22	25	1	1
h) Law charges	61	75	3	1	19	31	1	—
i) Postage, telegrams, telephones, etc.	664	1047	37	35	1795	1663	5	9
j) Repairs and maintenance	448	881	49	74	556	712	6	4
k) Insurance	393	331	23	32	140	89	2	3
l) Other expenditure	1671	4283	93	104	2843	2718	34	35
V. Provisions and contingencies	5866	11044	1419	1333	5049	4703	186	244
Total expenses@	31899	50098	5137	6726	40239	37035	203	257
VI. Profit (loss)	8755	11883	214	351	817	2770	195	207
Total (III+IV+V+VI)	46520	73025	6770	8410	46105	44508	584	708

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bank International Indonesia		Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	1750	1126	260	1025	91753	66568	4862	5670
a) Interest/discount on advances/bills	986	442	14	243	61971	45471	2891	3000
b) Income on Investments	474	393	—	175	24456	18635	1583	1950

c)	Interest on balances with RBI and other inter-bank funds	266	291	216	606	717	357	387	495
d)	Others	23	—	30	—	4609	2106	1	225
II.	Other income	424	285	44	224	10742	20593	648	1083
a)	Commission, exchange and brokerage	106	66	36	64	6548	5358	292	286
b)	Net Profit (loss) on sale of investments	81	35	3	7	(655)	2083	134	445
c)	Net Profit (loss) on revaluation of investments	—	—	—	—	(3)	3	—	—
d)	Net Profit (loss) on sale of land, building & other assets	(4)	(1)	—	(12)	23	373	—	—
e)	Net Profit (loss) on exchange transaction	170	—	—	142	4645	3954	136	168
f)	Miscellaneous income	72	185	5	23	185	8821	87	185
	Total (I+II)	2174	1412	304	1249	102495	87161	5511	6753
Expenditure & Provisions									
III.	Interest expended	1375	810	66	654	59731	40266	4336	4803
a)	Interest on deposits	679	223	57	570	42532	25314	3268	3638
b)	Interest on RBI/inter-bank borrowings	577	552	9	84	17193	14950	829	904
c)	Others	119	34	—	—	6	1	240	261
IV.	Operating expenses	1669	1714	339	486	14101	18461	858	976
a)	Payments to and provisions for employees	168	117	90	156	4425	9385	224	353
b)	Rent, taxes and lighting	67	24	—	50	1623	1813	165	194
c)	Printing and stationery	9	9	—	5	412	352	13	11
d)	Advertisement and publicity	1	2	25	11	176	71	5	10
e)	Depreciation on Bank's property	144	86	—	76	1075	1176	98	111
f)	Directors' fees, allowances and expenses	1	1	—	1	1	3	8	3
g)	Auditors' fees and expenses	4	4	4	4	8	8	4	5
h)	Law charges	23	23	11	13	69	58	11	9
i)	Postage, telegrams, telephones, etc.	62	51	—	24	1000	864	25	35
j)	Repairs and maintenance	41	13	—	27	901	701	35	48
k)	Insurance	11	6	—	4	41	24	24	24
l)	Other expenditure	1138	1380	209	115	4369	4006	245	170
V.	Provisions and contingencies	1094	(188)	—	30	14241	13152	(21)	472
	Total expenses@	3044	2524	405	1140	73832	58727	5194	5779
VI.	Profit (loss)	(1963)	(924)	(101)	79	14422	15282	337	502
	Total (III+IV+V+VI)	2174	1412	304	1249	102495	87161	5511	6753

(Amount in Rs. lakh)

Items	For the year ended March 31								
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo		Banque Nationale De Paris		
	1999	2000	1999	2000	1999	2000	1999	2000	
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	
Income									
I.	Interest Earned	1347	1389	10732	10337	12524	11346	18785	21900
a)	Interest/discount on advances/bills	1053	1072	7582	7658	7785	6876	8342	8975
b)	Income on Investments	138	160	2137	1957	3114	2986	9462	11525
c)	Interest on balances with RBI and other inter-bank funds	154	138	965	692	1146	1055	907	1209
d)	Others	2	20	48	30	480	429	74	191
II.	Other income	355	469	2593	2481	3068	4824	2750	4324
a)	Commission, exchange and brokerage	130	152	1117	1281	1260	1157	1154	1493
b)	Net Profit (loss) on sale of investments	—	—	36	68	(47)	(18)	269	291
c)	Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d)	Net Profit (loss) on sale of land, building & other assets	—	—	1	(1)	(2)	(1)	(12)	(7)
e)	Net Profit (loss) on exchange transaction	122	137	787	629	1847	2340	1201	2323
f)	Miscellaneous income	102	180	653	504	10	1347	138	224
	Total (I+II)	1701	1858	13325	12817	15592	16170	21535	26224
Expenditure & Provisions									
III.	Interest expended	561	584	7684	7013	8063	5848	12086	15740
a)	Interest on deposits	392	371	5829	4682	7399	5350	7016	8897

b)	Interest on RBI/inter-bank borrowings	168	213	1853	2126	313	327	4942	6723
c)	Others	—	—	2	205	350	170	128	120
IV.	Operating expenses	239	248	1461	1826	40970	12876	4681	5309
a)	Payments to and provisions for employees	56	58	395	562	1576	1507	2029	2421
b)	Rent, taxes and lighting	22	31	300	354	568	396	734	834
c)	Printing and stationery	3	4	40	39	91	99	86	103
d)	Advertisement and publicity	4	4	8	8	2	5	32	55
e)	Depreciation on Bank's property	20	23	108	167	398	850	329	314
f)	Directors' fees, allowances and expenses	—	—	—	—	1	—	—	—
g)	Auditors' fees and expenses	1	—	6	9	4	5	15	16
h)	Law charges	—	—	12	19	11	8	8	9
i)	Postage, telegrams, telephones, etc.	47	52	112	100	209	199	178	150
j)	Repairs and maintenance	5	4	83	114	153	188	328	269
k)	Insurance	—	—	34	26	63	43	70	87
l)	Other expenditure	81	72	364	429	37895	9574	871	1051
V.	Provisions and contingencies	621	602	2107	2112	(28191)	(6817)	2518	3024
	Total expenses@	800	832	9145	8840	49033	18724	16767	21050
VI.	Profit (loss)	280	423	2073	1865	(5250)	4264	2251	2150
	Total (III+IV+V+VI)	1701	1858	13325	12817	15592	16170	21535	26224

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Barclays Bank		British Bank of Middle East *		Chase Manhattan Bank		Chinatrust Commercial Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	5138	3602	13342		973	1726	1319	2079
a) Interest/discount on advances/bills	1476	483	5196		4	134	751	1177
b) Income on Investments	3037	2442	6694		475	1286	537	891
c) Interest on balances with RBI and other inter-bank funds	612	474	1445		491	284	31	10
d) Others	13	203	8		2	23	—	—
II. Other income	854	244	1005		1837	3517	16	79
a) Commission, exchange and brokerage	436	160	162		261	1418	13	34
b) Net Profit (loss) on sale of investments	(160)	(29)	683		(1)	167	(9)	20
c) Net Profit (loss) on revaluation of investments	—	—	—		—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(10)	(3)	3		8	8	—	—
e) Net Profit (loss) on exchange transaction	585	93	156		821	776	3	13
f) Miscellaneous income	2	24	—		748	1148	9	12
Total (I+II)	5992	3846	14347		2810	5243	1335	2157
Expenditure & Provisions								
III. Interest expended	3623	2841	12481		1079	1469	752	1421
a) Interest on deposits	2073	1774	10457		9	191	448	660
b) Interest on RBI/inter-bank borrowings	1466	1027	2025		1056	1160	301	761
c) Others	83	40	—		13	117	3	—
IV. Operating expenses	1522	1182	1907		1262	1870	522	551
a) Payments to and provisions for employees	611	476	1103		254	495	177	180
b) Rent, taxes and lighting	210	202	93		258	339	125	140
c) Printing and stationery	15	10	17		33	42	4	5
d) Advertisement and publicity	1	1	34		6	9	4	2
e) Depreciation on Bank's property	141	130	137		108	195	100	103
f) Directors' fees, allowances and expenses	14	12	—		1	1	1	—
g) Auditors' fees and expenses	7	8	3		8	16	1	1
h) Law charges	14	3	2		5	23	20	20
i) Postage, telegrams, telephones, etc.	207	118	41		139	202	16	13
j) Repairs and maintenance	48	51	17		42	40	13	14
k) Insurance	19	20	52		5	11	7	8
l) Other expenditure	236	153	407		402	498	55	64

V. Provisions and contingencies	709	498	5315	257	946	107	143
Total expenses@	5146	4023	14388	2340	3339	1274	1972
VI. Profit (loss)	138	(675)	(5356)	213	958	(46)	42
Total (III+IV+V+VI)	5992	3846	14347	2810	5243	1335	2157

(Amount in Rs. lakh)

Items	For the year ended March 31					
	Cho Hung Bank		Citibank		Commerzbank	
	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest Earned	1263	1314	134456	148916	4577	5443
a) Interest/discount on advances/bills	676	528	82275	91125	2073	2075
b) Income on Investments	302	431	40809	49370	2243	2880
c) Interest on balances with RBI and other inter-bank funds	279	345	10359	7199	242	468
d) Others	7	9	1013	1222	19	19
II. Other income	323	268	52639	38776	1196	789
a) Commission, exchange and brokerage	117	166	32306	30178	527	413
b) Net Profit (loss) on sale of investments	(1)	(1)	9728	1411	(1)	(10)
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—	(77)	(148)	—	(12)
e) Net Profit (loss) on exchange transaction	179	85	10674	6777	422	380
f) Miscellaneous income	28	18	9	558	247	18
Total (I+II)	1586	1581	187095	187692	5772	6232
Expenditure & Provisions						
III. Interest expended	232	139	90677	84582	3041	3999
a) Interest on deposits	197	132	80832	70441	1792	1607
b) Interest on RBI/inter-bank borrowings	19	2	8097	9277	1219	1832
c) Others	16	4	1748	4865	30	560
IV. Operating expenses	401	363	45166	50019	1919	1905
a) Payments to and provisions for employees	95	106	10136	10600	753	812
b) Rent, taxes and lighting	134	103	4090	3178	510	512
c) Printing and stationery	3	5	1566	1610	12	14
d) Advertisement and publicity	1	1	4905	5507	2	2
e) Depreciation on Bank's property	36	31	4540	5249	294	139
f) Directors' fees, allowances and expenses	—	1	12	18	2	2
g) Auditors' fees and expenses	2	2	30	30	2	2
h) Law charges	7	3	294	285	4	11
i) Postage, telegrams, telephones, etc.	12	11	3230	3756	63	62
j) Repairs and maintenance	26	27	3185	3751	84	139
k) Insurance	7	5	844	1083	22	24
l) Other expenditure	79	69	12334	14952	170	185
V. Provisions and contingencies	425	1006	39512	27957	677	110
Total expenses@	634	501	135843	134601	4960	5904
VI. Profit (loss)	528	74	11741	25134	135	218
Total (III+IV+V+VI)	1586	1581	187095	187692	5772	6232

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Credit Agricole Indosuez		Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)
Income								
I. Interest Earned	9849	7410	12502	13452	43267	47128	2562	2694
a) Interest/discount on advances/bills	3709	3095	8362	8450	22050	19005	1544	1523
b) Income on Investments	4709	3684	3192	4279	16997	23838	862	991

c)	Interest on balances with RBI and other inter-bank funds	1400	522	948	552	4071	4123	156	180
d)	Others	31	110	—	172	150	163	—	—
II.	Other income	648	457	2541	2696	13227	18973	444	448
a)	Commission, exchange and brokerage	813	647	1239	1139	5944	5674	149	238
b)	Net Profit (loss) on sale of investments	(775)	(616)	10	410	1306	4711	—	105
c)	Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d)	Net Profit (loss) on sale of land, building & other assets	(3)	(5)	1	—	5	308	(4)	(3)
e)	Net Profit (loss) on exchange transaction	613	430	1231	744	5944	8206	287	105
f)	Miscellaneous income	—	—	59	404	27	73	12	3
	Total (I+II)	10496	7867	15043	16148	56494	66101	3006	3141
Expenditure & Provisions									
III.	Interest expended	7524	5599	9223	9871	21316	23835	1903	1620
a)	Interest on deposits	3555	1996	7441	7862	13074	10914	978	626
b)	Interest on RBI/inter-bank borrowings	3911	3564	1095	1399	7503	12913	926	994
c)	Others	58	39	687	610	738	8	—	—
IV.	Operating expenses	2451	2355	1628	2105	15226	18118	478	549
a)	Payments to and provisions for employees	898	977	873	952	4564	5752	165	194
b)	Rent, taxes and lighting	78	55	128	123	827	976	52	127
c)	Printing and stationery	38	22	17	16	187	155	4	3
d)	Advertisement and publicity	9	10	25	30	37	52	1	3
e)	Depreciation on Bank's property	109	107	101	94	1083	1373	45	48
f)	Directors' fees, allowances and expenses	1	—	2	2	10	11	—	—
g)	Auditors' fees and expenses	1	1	1	2	7	9	5	3
h)	Law charges	39	21	6	5	15	39	—	2
i)	Postage, telegrams, telephones, etc.	171	123	93	100	472	456	52	31
j)	Repairs and maintenance	73	132	37	45	536	663	5	5
k)	Insurance	95	166	41	35	1104	924	7	6
l)	Other expenditure	939	741	302	702	6383	7707	141	127
V.	Provisions and contingencies	1046	6038	2620	2559	14994	19029	337	509
	Total expenses@	9975	7954	10851	11976	36541	41953	2381	2169
VI.	Profit (loss)	(524)	(6125)	1572	1613	4959	5118	288	464
	Total (III+IV+V+VI)	10496	7867	15043	16148	56494	66101	3006	3141

Notes

1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.
3. * : British Bank of Middle East has been excluded from the Second Schedule to RBI Act 1964, vide RBI notification dated September 25, 1999.

Source : Annual accounts of banks of respective years.