

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

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Dresdner Bank		Grindlays Bank		Hanil Bank *		Hongkong & Shanghai Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(47)	(48)	(49)	(50)	(51)	(52)	(53)	(54)
Income								
I. Interest Earned	4551	3802	118401	117974	306		76323	99252
a) Interest/discount on advances/bills	2364	1830	55433	52539	85		36891	39897
b) Income on Investments	1433	1879	50774	53394	162		32307	52368
c) Interest on balances with RBI and other inter-bank funds	743	92	11857	10421	58		6930	6783
d) Others	10	—	337	1620	2		196	205
II. Other income	1099	466	21143	28332	100		19084	25518
a) Commission, exchange and brokerage	238	421	18196	20925	2		10250	12297
b) Net Profit (loss) on sale of investments	(14)	(44)	(4037)	537	(13)		1034	4322
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—		—	—
d) Net Profit (loss) on sale of land, building & other assets	—	4	(139)	27	—		9	(36)
e) Net Profit (loss) on exchange transaction	875	85	7011	6695	2		7617	7414
f) Miscellaneous income	—	—	112	147	109		174	1522
Total (I+II)	5650	4268	139544	146306	406		95407	124770
Expenditure & Provisions								
III. Interest expended	3058	1889	74904	68522	7		51570	64472
a) Interest on deposits	2057	1308	66370	60570	5		46031	53193
b) Interest on RBI/inter-bank borrowings	1001	581	4728	3952	1		5509	9542
c) Others	—	—	3806	4000	1		30	1737
IV. Operating expenses	1865	1783	30785	31843	311		25770	29822
a) Payments to and provisions for employees	505	506	15666	16715	59		9778	10103
b) Rent, taxes and lighting	466	561	2523	2726	108		3029	3866
c) Printing and stationery	15	14	840	646	—		623	702
d) Advertisement and publicity	—	1	987	875	—		1752	1595
e) Depreciation on Bank's property	209	210	2133	2390	42		2634	3183
f) Directors' fees, allowances and expenses	3	3	27	25	—		12	11
g) Auditors' fees and expenses	2	2	18	20	3		10	13
h) Law charges	3	—	366	99	—		35	63
i) Postage, telegrams, telephones, etc.	116	93	1665	1692	5		1299	1557
j) Repairs and maintenance	21	27	1565	1856	—		1105	1268
k) Insurance	9	11	148	140	—		525	660
l) Other expenditure	513	356	4846	4660	94		4969	6801
V. Provisions and contingencies	1292	4490	16265	27928	128		12691	18316
Total expenses@	4923	3672	105689	100366	318		77340	94294
VI. Profit (loss)	(565)	(3895)	17591	18013	(40)		5376	12159
Total (III+IV+V+VI)	5650	4268	139544	146306	406		95407	124770

(Amount in Rs. lakh)

Items	For the year ended March 31							
	ING Bank		KBC Bank		Krung Thai Bank		Mashreq Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(55)	(56)	(57)	(58)	(59)	(60)	(61)	(62)
Income								
I. Interest Earned	6688	5471	58	2466	325	425	3861	3534
a) Interest/discount on advances/bills	3988	2748	—	815	58	59	2588	1745
b) Income on Investments	2643	2435	3	1578	20	21	1059	1705

c)	Interest on balances with RBI and other inter-bank funds	56	289	54	65	10	346	108	70
d)	Others	—	—	—	8	236	—	105	14
II.	Other income	1288	2284	(18)	295	153	20	439	563
a)	Commission, exchange and brokerage	989	942	—	103	4	5	288	471
b)	Net Profit (loss) on sale of investments	122	1147	—	98	—	—	8	1
c)	Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d)	Net Profit (loss) on sale of land, building & other assets	1	—	(19)	—	—	—	3	(41)
e)	Net Profit (loss) on exchange transaction	176	81	—	94	136	15	114	76
f)	Miscellaneous income	—	114	—	1	13	1	26	55
	Total (I+II)	7976	7755	39	2761	477	446	4299	4097
Expenditure & Provisions									
III.	Interest expended	4414	3456	—	1490	18	65	3018	2738
a)	Interest on deposits	2851	1226	—	422	8	62	2474	2209
b)	Interest on RBI/inter-bank borrowings	1559	2230	—	999	9	—	544	523
c)	Others	4	—	—	69	—	3	—	6
IV.	Operating expenses	2815	2212	93	850	205	215	1263	1211
a)	Payments to and provisions for employees	918	841	54	458	40	42	353	389
b)	Rent, taxes and lighting	249	202	13	73	104	96	471	389
c)	Printing and stationery	34	27	2	10	1	1	9	9
d)	Advertisement and publicity	20	27	1	3	1	1	2	9
e)	Depreciation on Bank's property	220	211	4	79	11	11	133	136
f)	Directors' fees, allowances and expenses	3	3	—	—	—	1	—	1
g)	Auditors' fees and expenses	4	4	1	4	2	3	5	4
h)	Law charges	—	—	—	6	—	—	11	9
i)	Postage, telegrams, telephones, etc.	244	151	9	21	4	3	84	44
j)	Repairs and maintenance	35	53	3	14	7	11	13	15
k)	Insurance	36	15	—	5	1	1	22	16
l)	Other expenditure	1052	678	7	177	35	46	160	191
V.	Provisions and contingencies	725	3383	—	230	78	153	997	1434
	Total expenses@	7229	5668	93	2340	223	280	4281	3948
VI.	Profit (loss)	22	(1295)	(54)	191	177	12	(978)	(1286)
	Total (III+IV+V+VI)	7976	7755	39	2761	477	446	4299	4097

(Amount in Rs. lakh)

Items	For the year ended March 31								
	Morgan Guaranty Trust		Oman International Bank		Overseas Chinese Bank		Sakura Bank		
	1999	2000	1999	2000	1999	2000	1999	2000	
	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)	
Income									
I.	Interest Earned	408	2029	4007	5032	489	545	9331	7348
a)	Interest/discount on advances/bills	—	—	2289	2163	79	292	6968	4988
b)	Income on Investments	377	1145	1160	1740	88	99	1611	1697
c)	Interest on balances with RBI and other inter-bank funds	31	884	504	1139	153	153	735	652
d)	Others	—	—	53	(10)	169	1	17	10
II.	Other income	113	2131	1012	906	195	138	(1878)	(743)
a)	Commission, exchange and brokerage	—	—	379	255	55	58	574	486
b)	Net Profit (loss) on sale of investments	112	1378	—	53	—	—	—	—
c)	Net Profit (loss) on revaluation of investments	—	—	(50)	—	—	—	—	—
d)	Net Profit (loss) on sale of land, building & other assets	—	—	1	7	—	—	—	—
e)	Net Profit (loss) on exchange transaction	—	489	580	572	136	74	(2457)	(1258)
f)	Miscellaneous income	1	264	102	19	4	6	5	29
	Total (I+II)	521	4160	5019	5938	684	682	7453	6605
Expenditure & Provisions									
III.	Interest expended	233	1370	4273	5311	100	136	4658	3651
a)	Interest on deposits	70	3	3869	4915	33	67	1461	1101

b)	Interest on RBI/inter-bank borrowings	108	1295	403	395	67	69	3196	2550
c)	Others	55	72	—	—	—	—	—	—
IV.	Operating expenses	1420	2047	726	750	313	304	1178	1251
a)	Payments to and provisions for employees	819	1086	174	205	110	116	341	447
b)	Rent, taxes and lighting	115	137	32	35	132	123	436	438
c)	Printing and stationery	42	36	16	13	2	2	23	20
d)	Advertisement and publicity	—	2	1	13	1	—	—	1
e)	Depreciation on Bank's property	99	368	164	170	14	14	137	103
f)	Directors' fees, allowances and expenses	—	2	2	1	—	—	—	—
g)	Auditors' fees and expenses	1	—	3	12	2	2	4	4
h)	Law charges	11	42	19	23	—	1	2	3
i)	Postage, telegrams, telephones, etc.	83	137	34	23	22	21	47	34
j)	Repairs and maintenance	2	35	29	26	4	7	36	34
k)	Insurance	142	12	18	27	1	1	18	12
l)	Other expenditure	106	191	235	202	24	19	134	156
V.	Provisions and contingencies	—	93	1358	5266	36	257	4207	2149
	Total expenses@	1653	3417	4999	6060	412	440	5836	4902
VI.	Profit (loss)	(1132)	650	(1338)	(5388)	236	(14)	(2590)	(446)
	Total (III+IV+V+VI)	521	4160	5019	5938	684	682	7453	6605

(Amount in Rs. lakh)

Items	For the year ended March 31								
	Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank		
	1999	2000	1999	2000	1999	2000	1999	2000	
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	
Income									
I.	Interest Earned	3214	2348	10272	6660	208	110	87600	96723
a)	Interest/discount on advances/bills	2442	1695	5720	2968	96	26	52824	54454
b)	Income on Investments	681	552	3862	3050	71	29	25832	36713
c)	Interest on balances with RBI and other inter-bank funds	91	101	613	642	38	27	5257	4193
d)	Others	—	—	77	—	3	28	3687	1363
II.	Other income	454	309	1707	1657	569	386	21496	22938
a)	Commission, exchange and brokerage	165	78	609	598	377	287	14316	16669
b)	Net Profit (loss) on sale of investments	52	5	(56)	206	—	—	572	893
c)	Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d)	Net Profit (loss) on sale of land, building & other assets	—	—	—	(1)	—	—	442	(354)
e)	Net Profit (loss) on exchange transaction	223	178	1079	767	189	97	5731	5608
f)	Miscellaneous income	15	48	74	88	4	2	435	122
	Total (I+II)	3668	2657	11979	8318	777	496	109096	119660
Expenditure & Provisions									
III.	Interest expended	1619	1248	8304	5930	91	54	58485	57698
a)	Interest on deposits	1261	715	5356	3594	37	39	50139	41863
b)	Interest on RBI/inter-bank borrowings	347	532	2948	2335	10	—	8330	14748
c)	Others	11	—	—	—	44	15	16	1087
IV.	Operating expenses	566	626	1811	1896	212	196	25167	28359
a)	Payments to and provisions for employees	146	135	704	753	111	99	8997	7426
b)	Rent, taxes and lighting	167	226	115	115	35	37	2039	1945
c)	Printing and stationery	20	20	25	24	6	5	1037	1047
d)	Advertisement and publicity	—	1	4	7	1	2	1250	1356
e)	Depreciation on Bank's property	82	74	337	321	5	6	1024	2252
f)	Directors' fees, allowances and expenses	—	—	1	1	—	—	9	3
g)	Auditors' fees and expenses	2	2	2	2	—	1	17	11
h)	Law charges	1	9	1	—	1	1	919	1085
i)	Postage, telegrams, telephones, etc.	29	28	139	139	9	11	2325	1981
j)	Repairs and maintenance	19	22	57	56	8	1	2929	3142
k)	Insurance	2	1	28	26	3	1	535	767
l)	Other expenditure	98	109	399	453	32	31	4085	7345

V. Provisions and contingencies	1194	748	4109	478	228	118	8537	15067
Total expenses@	2185	1873	10115	7826	303	250	83653	86057
VI. Profit (loss)	289	36	(2245)	14	246	128	16906	18536
Total (III+IV+V+VI)	3668	2657	11979	8318	777	496	109096	119660

(Amount in Rs.)

Items	For the year ended March 31								
	State Bank of Mauritius		Sumitomo Bank		The Fuji Bank		The Siam Commercial Bank		Toronto Domir Bank
	1999	2000	1999	2000	1999	2000	1999	2000	1999
	(79)	(80)	(81)	(82)	(83)	(84)	(85)	(86)	(87)
Income									
I. Interest Earned	2357	3370	3752	3693	2516	2408	1688	1797	629
a) Interest/discount on advances/bills	1653	2538	3347	3094	1890	1543	1301	1400	539
b) Income on Investments	493	728	373	577	422	556	267	233	6
c) Interest on balances with RBI and other inter-bank funds	212	105	31	23	205	308	120	164	84
d) Others	—	—	—	—	—	—	—	—	—
II. Other income	522	666	582	346	152	191	152	254	29
a) Commission, exchange and brokerage	150	214	375	237	67	71	125	197	20
b) Net Profit (loss) on sale of investments	34	184	113	—	—	—	10	(8)	—
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(1)	(1)	(1)	—	—	—	(1)	—	—
e) Net Profit (loss) on exchange transaction	328	225	87	101	85	120	8	56	—
f) Miscellaneous income	11	45	7	8	—	—	10	10	9
Total (I+II)	2879	4037	4334	4039	2668	2599	1840	2051	658
Expenditure & Provisions									
III. Interest expended	1484	2070	2214	2515	1402	1862	829	909	1
a) Interest on deposits	1258	1345	912	813	840	1299	295	537	—
b) Interest on RBI/inter-bank borrowings	212	718	1293	1697	562	563	535	372	1
c) Others	13	7	9	5	—	—	—	—	—
IV. Operating expenses	387	385	925	708	933	816	316	338	237
a) Payments to and provisions for employees	97	138	466	303	449	259	54	59	64
b) Rent, taxes and lighting	16	22	121	175	348	348	89	86	62
c) Printing and stationery	4	5	5	6	3	4	1	2	2
d) Advertisement and publicity	33	2	—	1	—	1	—	—	1
e) Depreciation on Bank's property	87	84	44	41	19	21	27	19	19
f) Directors' fees, allowances and expenses	1	—	—	—	—	—	4	5	—
g) Auditors' fees and expenses	2	2	7	9	2	9	—	—	2
h) Law charges	4	—	1	1	6	3	1	1	12
i) Postage, telegrams, telephones, etc.	54	50	44	57	18	23	7	8	26
j) Repairs and maintenance	5	15	10	23	9	35	8	10	9
k) Insurance	8	9	—	92	6	5	1	1	1
l) Other expenditure	78	58	226	—	74	107	124	150	39
V. Provisions and contingencies	440	965	603	741	295	806	324	449	231
Total expenses@	1871	2455	3139	3223	2336	2678	1146	1247	237
VI. Profit (loss)	568	617	592	75	37	(884)	371	355	190
Total (III+IV+V+VI)	2879	4037	4334	4039	2668	2599	1840	2051	658

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

2. Figures in bracket indicate loss.

3. * : Hanil Bank has been excluded from the Second Schedule to RBI Act 1934, vide RBI notification dated August 28, 1999. The data reported here pertain to the period ended January 31, 1999.

Source : Annual accounts of banks of respective years.