

Table 54: Earnings and Expenses of Scheduled Commercial Banks: 2000-2001 and 2001-2002
(Part 3 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	
	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	85630	75628	12365	18441	30621	30262	605	552
a) Interest/discount on advances/bills	52696	47174	3427	3395	11962	15163	160	428
b) Income on Investments	32237	25054	7620	13924	13675	12195	76	73
c) Interest on balances with RBI and other inter-bank funds	651	1911	1239	966	2438	1221	369	50
d) Others	47	1489	78	156	2546	1682	-	-
II. Other income	18066	19613	1539	851	21068	22764	224	248
a) Commission, exchange and brokerage	5376	4630	840	392	15581	11014	176	195
b) Net Profit (loss) on sale of investments	1684	6033	614	359	1336	5487	-	-
c) Net Profit (loss) on revaluation of investments	-	-	-	-	-	(14)	-	-
d) Net Profit (loss) on sale of land, building & other assets	(33)	(6)	(3)	-	(334)	1351	-	-
e) Net Profit (loss) on exchange transaction	9639	5924	87	100	3989	4036	29	24
f) Miscellaneous income	1400	3031	-	-	496	890	19	29
Total (I+II)	103696	95241	13904	19292	51688	53026	829	800
Expenditure & Provisions								
III. Interest expended	52493	40886	10512	16743	21075	20342	90	61
a) Interest on deposits	17589	14639	9061	15854	9538	5999	89	61
b) Interest on RBI/inter-bank borrowings	24642	22307	234	759	7676	13678	1	1
c) Others	10262	3940	1217	130	3862	665	-	-
IV. Operating expenses	21692	26955	839	900	24020	19305	186	168
a) Payments to and provisions for employees	6021	9123	347	378	6288	6583	60	58
b) Rent, taxes and lighting	1958	2269	99	118	1934	1745	9	9
c) Printing and stationery	554	533	30	37	387	436	12	15
d) Advertisement and publicity	777	713	19	19	1834	1814	6	3
e) Depreciation on Bank's property	1760	2637	50	64	1454	1745	36	18
f) Directors' fees, allowances and expenses	1	1	1	-	1	1	3	2
g) Auditors' fees and expenses	25	30	4	3	24	28	1	1
h) Law charges	121	130	6	10	51	19	2	1
i) Postage, telegrams, telephones, etc.	1596	1775	38	42	1722	1664	14	18
j) Repairs and maintenance	644	1034	65	68	560	705	5	6
k) Insurance	217	121	36	41	114	102	3	2
l) Other expenditure	8017	8589	144	120	9649	4462	37	36
V. Provisions and contingencies	18672	14622	1723	791	8849	12429	279	319
Total expenses@	74185	67841	11351	17643	45095	39647	276	229
VI. Profit (loss)	10839	12778	829	858	(2255)	950	273	252
Total (III+IV+V+VI)	103696	95241	13904	19292	51688	53026	829	800

(Amount in Rs. lakh)

Items	For the year ended March 31			
	Bank International Indonesia	Bank Muscat International	Bank of America Bank	Bank of Bahrain & Kuwait

I. Interest Earned	1284	1406	19508	25450	9968	11072	3180	3651
a) Interest/discount on advances/bills	915	1100	14368	18367	5855	6608	237	144
b) Income on Investments	154	233	4665	6476	2347	2410	2216	2964
c) Interest on balances with RBI and other inter-bank funds	215	73	435	335	1039	1237	545	303
d) Others	-	-	41	272	728	817	182	240
II. Other income	407	398	2084	3625	7043	4150	512	4321
a) Commission, exchange and brokerage	131	180	1181	1223	987	687	104	354
b) Net Profit (loss) on sale of investments	(8)	6	138	1063	(15)	3	59	4352
c) Net Profit (loss) on revaluation of investments	-	-	-	-	-	-	-	(1)
d) Net Profit (loss) on sale of land, building & other assets	2	1	1	(11)	89	(11)	5	(3)
e) Net Profit (loss) on exchange transaction	162	133	694	735	1704	1546	293	(485)
f) Miscellaneous income	120	79	71	615	4279	1925	52	104
Total (I+II)	1691	1804	21591	29075	17011	15222	3692	7972
Expenditure & Provisions								
III. Interest expended	696	657	14596	18436	4074	5037	2510	2909
a) Interest on deposits	548	618	9811	13684	3643	4602	1590	1245
b) Interest on RBI/inter-bank borrowings	148	39	4673	4569	417	369	906	1464
c) Others	-	-	113	183	14	66	14	200
IV. Operating expenses	248	218	2136	2754	4218	6274	1220	1487
a) Payments to and provisions for employees	61	70	685	837	1924	1913	566	816
b) Rent, taxes and lighting	28	28	362	421	441	443	210	216
c) Printing and stationery	3	4	44	48	83	76	11	9
d) Advertisement and publicity	1	1	16	45	5	3	1	4
e) Depreciation on Bank's property	36	13	140	177	394	391	152	85
f) Directors' fees, allowances and expenses	-	-	-	-	1	1	11	13
g) Auditors' fees and expenses	1	1	16	13	8	6	6	9
h) Law charges	-	3	18	33	29	19	3	4
i) Postage, telegrams, telephones, etc.	48	47	132	165	181	164	89	128
j) Repairs and maintenance	6	8	148	173	181	179	39	45
k) Insurance	-	1	43	83	53	49	15	17
l) Other expenditure	63	43	532	759	918	3030	118	143
V. Provisions and contingencies	603	925	2504	4979	1549	(1327)	(623)	2165
Total expenses@	944	876	16732	21190	8292	11311	3730	4396
VI. Profit (loss)	144	3	2355	2907	7170	5238	585	1411
Total (III+IV+V+VI)	1691	1804	21591	29076	17011	15222	3692	7972

(Amount in Rs. lakh)

Items	For the year ended March 31							
	BNP Paribas		Chase Manhattan Bank#		Chinatrust Commercial Bank		Cho Hung Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	26240	27862	2552		1637	1661	1309	1271
a) Interest/discount on advances/bills	13912	14464	223		927	980	576	930
b) Income on Investments	10835	11558	2252		703	672	392	250
c) Interest on balances with	1240	1204	72		6	10	340	90

RBI and other inter-bank funds								
d) Others	252	636	5	-	-	1	1	
II. Other income	4205	4127	3975	93	166	327	368	
a) Commission, exchange and brokerage	1522	1192	392	57	73	262	303	
b) Net Profit (loss) on sale of investments	350	98	1175	(38)	(32)	(3)	(3)	
c) Net Profit (loss) on revaluation of investments	-	(91)	119	-	-	-	-	
d) Net Profit (loss) on sale of land, building & other assets	(13)	(88)	5	-	-	-	-	
e) Net Profit (loss) on exchange transaction	1897	2350	653	36	41	59	60	
f) Miscellaneous income	448	666	1630	39	84	9	8	
Total (I+II)	30445	31989	6527	1729	1827	1636	1639	
Expenditure & Provisions								
III. Interest expended	19210	20928	1690	991	888	219	173	
a) Interest on deposits	11438	14247	170	438	582	219	98	
b) Interest on RBI/inter-bank borrowings	6907	6178	1272	464	246	-	75	
c) Others	864	503	247	89	60	-	-	
IV. Operating expenses	7589	13268	1653	427	416	305	313	
a) Payments to and provisions for employees	3507	5619	556	130	134	90	107	
b) Rent, taxes and lighting	1216	1373	315	100	108	82	78	
c) Printing and stationery	151	227	23	4	4	3	4	
d) Advertisement and publicity	103	543	10	3	4	1	2	
e) Depreciation on Bank's property	381	2041	202	104	78	24	23	
f) Directors' fees, allowances and expenses	2	2	-	2	2	1	1	
g) Auditors' fees and expenses	12	13	9	2	3	2	2	
h) Law charges	9	2	4	12	14	5	-	
i) Postage, telegrams, telephones, etc.	362	547	192	12	12	12	10	
j) Repairs and maintenance	461	505	55	8	7	27	30	
k) Insurance	81	135	8	4	7	7	5	
l) Other expenditure	1303	2261	280	48	44	53	51	
V. Provisions and contingencies	2753	1283	1620	214	399	694	541	
Total expenses@	26799	34196	3343	1418	1304	524	486	
VI. Profit (loss)	893	(3490)	1563	97	124	418	612	
Total (III+IV+V+VI)	30445	31989	6527	1729	1827	1636	1639	

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Citibank		Commerz Bank		Credit Agricole Indosuez		Credit Lyonnais	
	2001	2002	2001	2002	2001	2002	2001	2002
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	175040	191016	6088	3250	7722	8313	16186	14209
a) Interest/discount on advances/bills	112403	131271	1870	703	2942	3593	9057	7833
b) Income on Investments	50066	51076	3697	2406	3412	4307	6318	5160
c) Interest on balances with RBI and other inter-bank funds	12275	8669	471	136	1213	380	773	1216
d) Others	296	-	51	5	154	32	38	-
II. Other income	52197	80281	891	462	906	1596	2798	3781
a) Commission, exchange and brokerage	34295	33765	413	152	819	663	817	732

b) Net Profit (loss) on sale of investments	9630	30336	(13)	(41)	(85)	52	832	1131
c) Net Profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	(258)	216	15	1	(16)	534	-	(6)
e) Net Profit (loss) on exchange transaction	7964	12933	434	141	97	325	925	1649
f) Miscellaneous income	566	3031	42	209	91	22	223	275
Total (I+II)	227237	271297	6979	3712	8628	9909	18984	17990
Expenditure & Provisions								
III. Interest expended	97852	110280	4743	2308	6117	6981	12119	12113
a) Interest on deposits	76989	92089	2475	388	2073	1474	10135	10073
b) Interest on RBI/inter-bank borrowings	13230	14042	1836	1372	4016	5455	1449	1631
c) Others	7632	4149	432	548	28	52	534	409
IV. Operating expenses	60104	75742	1640	2253	2495	2249	2277	2803
a) Payments to and provisions for employees	13922	16254	722	882	1298	1003	1150	1309
b) Rent, taxes and lighting	3230	4352	231	215	135	161	126	276
c) Printing and stationery	1700	2171	20	5	19	15	16	17
d) Advertisement and publicity	8750	4908	2	2	18	11	43	32
e) Depreciation on Bank's property	6672	6178	241	169	84	238	117	168
f) Directors' fees, allowances and expenses	14	12	2	2	1	1	3	2
g) Auditors' fees and expenses	33	27	2	2	2	2	2	3
h) Law charges	456	600	7	8	33	16	12	8
i) Postage, telegrams, telephones, etc.	4347	5138	60	44	81	95	109	70
j) Repairs and maintenance	4213	5192	77	45	155	99	36	12
k) Insurance	1152	1370	19	16	56	7	32	13
l) Other expenditure	15617	29540	258	863	614	602	631	893
V. Provisions and contingencies	40757	52730	491	(3)	1801	(698)	4333	2650
Total expenses@	157956	186022	6383	4561	8612	9229	14396	14916
VI. Profit (loss)	28523	32545	106	(846)	(1785)	1378	255	423
Total (III+IV+V+VI)	227237	271297	6979	3712	8628	9909	18984	17989

Notes

@: Excluding 'Provisions and Contingencies'.

: See 'Explanatory Notes'.

1. Figures in brackets indicate loss.

Source: Annual accounts of banks of respective years.