

Table 54: Earnings and Expenses of Scheduled Commercial Banks: 2000-2001 and 2001-2002
(Part 4 of 6)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	DBS Bank		Deutsche Bank		Dresdner Bank		Hongkong & Shanghai Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	4055	4227	53914	44938	3851	211	132037	149947
a) Interest/discount on advances/bills	2296	2813	21915	19466	2340	63	60250	71133
b) Income on Investments	1288	1158	24377	21735	1345	127	62969	72822
c) Interest on balances with RBI and other inter-bank funds	471	256	4448	3737	167	21	8620	5835
d) Others	-	-	3175	-	-	-	198	157
II. Other income	753	1024	24751	22316	(46)	241	39586	47827
a) Commission, exchange and brokerage	242	287	6438	6114	310	123	17618	19627
b) Net Profit (loss) on sale of investments	61	469	5296	12760	(146)	-	7942	9598
c) Net Profit (loss) on revaluation of investments	-	-	-	-	-	75	-	-
d) Net Profit (loss) on sale of land, building & other assets	(1)	-	(372)	(48)	(4)	(97)	(3)	(130)
e) Net Profit (loss) on exchange transaction	443	258	13316	3443	(207)	140	9464	9877
f) Miscellaneous income	8	10	72	47	-	-	4565	8855
Total (I+II)	4808	5251	78665	67254	3805	452	171623	197774
Expenditure & Provisions								
III. Interest expended	2758	2575	25560	24250	2463	113	84846	99698
a) Interest on deposits	513	705	10995	9296	1118	10	65633	69547
b) Interest on RBI/inter-bank borrowings	2245	1870	14008	14940	1345	103	16607	27521
c) Others	-	-	557	14	-	-	2606	2630
IV. Operating expenses	718	815	21511	18879	2411	1228	41528	50247
a) Payments to and provisions for employees	257	325	6560	6321	831	83	14841	15459
b) Rent, taxes and lighting	178	174	1033	1219	1038	162	4395	4753
c) Printing and stationery	4	4	190	153	12	2	859	1118
d) Advertisement and publicity	4	2	108	69	1	1	2587	3433
e) Depreciation on Bank's property	41	43	1480	1521	138	88	4938	6178
f) Directors' fees, allowances and expenses	-	1	16	14	2	1	9	13
g) Auditors' fees and expenses	4	5	8	15	4	-	17	19
h) Law charges	3	-	16	52	1	-	84	96
i) Postage, telegrams, telephones, etc.	38	81	679	464	85	22	1884	2627
j) Repairs and maintenance	5	4	569	718	30	(170)	1561	1902
k) Insurance	7	8	579	201	5	-	851	1010
l) Other expenditure	177	168	10273	8132	263	1039	9503	13639
V. Provisions and contingencies	612	782	22175	11826	4313	-	25160	31170
Total expenses@	3476	3390	47071	43129	4874	1341	126374	149945
VI. Profit (loss)	719	1079	9420	12298	(5382)	(889)	20089	16659
Total (III+IV+V+VI)	4808	5251	78665	67253	3805	452	171623	197774

(Amount in Rs. lakh)

Items	For the year ended March 31							
	ING Bank		JP Morgan Chase Bank#		KBC Bank		Krung Thai Bank	
	2001 (49)	2002 (50)	2001 (51)	2002 (52)	2001 (53)	2002 (54)	2001 (55)	2002 (56)
Income								
I. Interest Earned	1640	2516	2707	2380	5829	1544	465	386
a) Interest/discount on advances/bills	1041	842	-	168	1416	214	127	106
b) Income on Investments	351	1475	1451	1964	4141	786	31	48
c) Interest on balances with RBI and other inter-bank funds	240	199	-	239	272	544	304	232
d) Others	7	-	1256	8	-	-	3	-
II. Other income	875	1370	1284	4601	(45)	595	53	31
a) Commission, exchange and brokerage	570	767	-	404	133	(21)	22	20
b) Net Profit (loss) on sale of investments	155	(168)	733	2111	(32)	(17)	(1)	2
c) Net Profit (loss) on revaluation of investments	-	-	-	(8)	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	(44)	-	1	(5)	(2)	1	-	-
e) Net Profit (loss) on exchange transaction	38	48	351	727	(147)	630	12	9
f) Miscellaneous income	157	723	200	1371	2	2	20	-
Total (I+II)	2515	3886	3992	6980	5785	2139	518	416
Expenditure & Provisions								
III. Interest expended	1132	2008	1961	1136	4432	2592	58	30
a) Interest on deposits	736	974	225	534	3080	1775	52	25
b) Interest on RBI/inter-bank borrowings	396	1034	1736	566	579	58	6	2
c) Others	-	-	-	36	773	759	-	3
IV. Operating expenses	2208	1844	1896	2726	1010	845	217	192
a) Payments to and provisions for employees	865	932	1181	1169	589	450	41	45
b) Rent, taxes and lighting	200	239	117	348	72	73	91	88
c) Printing and stationery	23	25	12	30	8	3	1	1
d) Advertisement and publicity	17	1	1	32	-	1	1	1
e) Depreciation on Bank's property	206	210	282	236	79	90	25	5
f) Directors' fees, allowances and expenses	4	6	2	1	-	1	1	1
g) Auditors' fees and expenses	4	4	-	9	8	7	3	3
h) Law charges	-	-	13	7	22	26	-	2
i) Postage, telegrams, telephones, etc.	127	127	129	161	55	47	5	5
j) Repairs and maintenance	39	40	32	75	19	23	10	10
k) Insurance	5	8	6	11	13	8	1	1
l) Other expenditure	718	252	121	646	145	116	38	31
V. Provisions and contingencies	518	273	38	1922	214	37	134	193
Total expenses@	3340	3852	3856	3861	5442	3437	275	222
VI. Profit (loss)	(1343)	(239)	98	1197	129	(1335)	109	1
Total (III+IV+V+VI)	2515	3886	3992	6980	5785	2139	518	416

(Amount in Rs. lakh)

Items	For the year ended March 31			
	Mashreq Bank	Mizuho Corporate Bank#	Oman International Bank	Overseas Chinese Bank

	2001	2002	2001	2002	2001	2002	2001	2002
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest Earned	4430	5749	3382	2998	3835	2917	507	337
a) Interest/discount on advances/bills	1716	1598	2534	2191	1364	503	199	63
b) Income on Investments	2534	3779	693	699	1229	1247	98	100
c) Interest on balances with RBI and other inter-bank funds	164	279	126	95	1229	1167	209	173
d) Others	16	93	30	13	13	-	-	-
II. Other income	721	1502	384	369	1048	702	80	41
a) Commission, exchange and brokerage	443	361	225	271	183	93	38	12
b) Net Profit (loss) on sale of investments	208	13	9	2	(17)	62	-	-
c) Net Profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	(4)	4	-	1	1	-	-	-
e) Net Profit (loss) on exchange transaction	48	51	150	96	539	534	38	25
f) Miscellaneous income	27	1073	-	-	343	14	4	3
Total (I+II)	5150	7251	3766	3367	4882	3619	587	378
Expenditure & Provisions								
III. Interest expended	3844	4609	2434	2209	4141	4211	71	23
a) Interest on deposits	2823	3867	1471	1724	3929	3940	66	23
b) Interest on RBI/inter-bank borrowings	566	742	962	465	212	270	5	-
c) Others	455	-	-	20	-	-	-	-
IV. Operating expenses	1088	965	819	765	794	765	302	650
a) Payments to and provisions for employees	402	341	293	315	226	266	108	84
b) Rent, taxes and lighting	260	249	324	206	41	42	128	97
c) Printing and stationery	11	7	5	7	11	9	2	2
d) Advertisement and publicity	1	1	-	1	6	6	-	-
e) Depreciation on Bank's property	163	144	27	29	216	205	15	8
f) Directors' fees, allowances and expenses	-	-	-	1	1	2	-	-
g) Auditors' fees and expenses	5	7	9	9	12	12	2	1
h) Law charges	5	14	8	18	32	30	-	2
i) Postage, telegrams, telephones, etc.	32	32	25	31	36	38	26	28
j) Repairs and maintenance	18	13	14	18	30	29	5	5
k) Insurance	20	15	4	5	24	24	1	1
l) Other expenditure	172	142	109	126	159	101	16	422
V. Provisions and contingencies	1863	859	1564	913	2604	1594	174	(134)
Total expenses@	4932	5574	3252	2974	4935	4975	373	672
VI. Profit (loss)	(1644)	817	(1050)	(520)	(2656)	(2951)	40	(160)
Total (III+IV+V+VI)	5150	7250	3766	3367	4882	3619	587	378

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sakura Bank#		Siam Commercial Bank		Societe Generale		Sonali Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)

Income

I. Interest Earned	7682	1290	771	4833	4213	157	126
a) Interest/discount on advances/bills	5310	909	425	2152	1743	56	57
b) Income on Investments	1557	284	277	2241	2018	42	51
c) Interest on balances with RBI and other inter-bank funds	775	96	68	441	453	15	15
d) Others	41	-	-	-	-	44	3
II. Other income	575	198	58	1388	839	368	312
a) Commission, exchange and brokerage	430	136	34	587	594	259	245
b) Net Profit (loss) on sale of investments	(219)	(1)	1	249	(176)	-	-
c) Net Profit (loss) on revaluation of investments	-	-	-	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	(1)	1	-	-	(3)	-	-
e) Net Profit (loss) on exchange transaction	257	54	18	451	221	108	67
f) Miscellaneous income	109	8	4	101	202	1	-
Total (I+II)	8257	1488	829	6221	5052	525	438
Expenditure & Provisions							
III. Interest expended	4788	1028	860	3988	3550	60	71
a) Interest on deposits	1220	615	528	2152	1774	48	53
b) Interest on RBI/inter-bank borrowings	3567	414	333	1836	1776	-	-
c) Others	1	-	-	1	-	12	18
IV. Operating expenses	1248	523	214	1839	1575	217	236
a) Payments to and provisions for employees	395	60	53	758	705	123	117
b) Rent, taxes and lighting	427	81	92	127	140	34	59
c) Printing and stationery	17	1	1	23	23	5	5
d) Advertisement and publicity	1	-	-	7	-	2	2
e) Depreciation on Bank's property	111	33	11	284	272	5	6
f) Directors' fees, allowances and expenses	-	-	-	1	2	-	-
g) Auditors' fees and expenses	5	13	1	2	2	1	1
h) Law charges	27	2	8	1	-	4	1
i) Postage, telegrams, telephones, etc.	40	8	8	122	131	13	10
j) Repairs and maintenance	38	9	9	55	60	1	-1
k) Insurance	16	1	1	15	18	3	3
l) Other expenditure	170	315	32	444	222	26	35
V. Provisions and contingencies	3630	273	4932	370	1202	119	80
Total expenses@	6036	1551	1075	5827	5126	277	307
VI. Profit (loss)	(1409)	(337)	(5178)	24	(1275)	129	50
Total (III+IV+V+VI)	8257	1488	829	6221	5052	525	438

(Amount in Rs. lakh)

Items	For the year ended March 31					
	Standard Chartered Bank		Standard Chartered Grindlays Bank		State Bank of Mauritius	
	2001	2002	2001	2002	2001	2002
	(73)	(74)	(75)	(76)	(77)	(78)

Income							
I. Interest Earned	112563	164478	127620	96401	3994	3575	
a) Interest/discount on advances/bills	69743	99741	58065	32189	2850	2294	
b) Income on Investments	38304	62163	58484	38420	933	1103	
c) Interest on balances with	4218	2367	11031	25510	210	178	

RBI and other inter-bank funds						
d) Others	298	207	40	282	-	-
II. Other income	30056	51656	20604	28747	694	1174
a) Commission, exchange and brokerage	18129	27171	13493	8661	260	188
b) Net Profit (loss) on sale of investments	2063	11764	317	11798	148	807
c) Net Profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	(42)	49	3	(237)	-	-
e) Net Profit (loss) on exchange transaction	7469	11013	6434	6024	262	153
f) Miscellaneous income	2437	1660	357	2501	25	26
Total (I+II)	142619	216134	148224	125148	4688	4749
Expenditure & Provisions						
III. Interest expended	66559	93327	65424	57090	2633	2533
a) Interest on deposits	35337	35949	48289	44041	1500	1899
b) Interest on RBI/inter-bank borrowings	28537	54861	9384	8106	1133	634
c) Others	2684	2518	7750	4943	-	-
IV. Operating expenses	37329	44969	50242	42672	372	457
a) Payments to and provisions for employees	9915	14259	19537	20394	96	159
b) Rent, taxes and lighting	2096	1887	3025	1870	23	29
c) Printing and stationery	1298	1513	707	763	4	5
d) Advertisement and publicity	1654	2030	1676	975	2	3
e) Depreciation on Bank's property	4523	1474	9865	2843	105	72
f) Directors' fees, allowances and expenses	3	3	21	2	1	-
g) Auditors' fees and expenses	11	21	23	15	2	2
h) Law charges	2420	1636	159	71	2	4
i) Postage, telegrams, telephones, etc.	2341	2990	2575	2611	54	60
j) Repairs and maintenance	3682	4891	1977	2598	16	17
k) Insurance	632	807	718	522	10	10
l) Other expenditure	8755	13459	9959	10008	57	96
V. Provisions and contingencies	20188	36831	23759	(379)	1217	1433
Total expenses@	103888	138296	115666	99762	3005	2990
VI. Profit (loss)	18543	41007	8799	25765	465	326
Total (III+IV+V+VI)	142619	216134	148224	125148	4688	4749

(Amount in Rs. lakh)

Items	For the year ended March 31					
	Sumitomo Mitsui Bank		Toronto Dominion Bank		UFJ Bank#	
	2001	2002	2001	2002	2001	2002
	(79)	(80)	(81)	(82)	(83)	(84)
Income						
I. Interest Earned	2944	9816	1054	584	2586	3233
a) Interest/discount on advances/bills	2384	6851	780	344	1869	1985
b) Income on Investments	539	2417	208	189	646	1146
c) Interest on balances with RBI and other inter-bank funds	21	476	56	50	72	102
d) Others	-	72	10	1	-	-
II. Other income	252	1053	137	(6)	428	311
a) Commission, exchange and brokerage	196	514	152	20	99	86

b) Net Profit (loss) on sale of investments	-	133	(19)	(22)	-	128
c) Net Profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	(1)	(1)	-	(4)	-	-
e) Net Profit (loss) on exchange transaction	49	338	-	-	213	90
f) Miscellaneous income	8	69	4	-	117	7
Total (I+II)	3196	10869	1191	578	3015	3544
Expenditure & Provisions						
III. Interest expended	2196	6080	338	15	1386	1800
a) Interest on deposits	795	2498	2	8	661	939
b) Interest on RBI/inter-bank borrowings	1353	3582	337	7	725	831
c) Others	48	-	-	-	-	31
IV. Operating expenses	792	2289	235	231	1026	622
a) Payments to and provisions for employees	305	828	83	91	138	145
b) Rent, taxes and lighting	188	647	58	58	233	231
c) Printing and stationery	5	65	2	2	16	20
d) Advertisement and publicity	1	2	1	1	1	1
e) Depreciation on Bank's property	38	250	24	16	149	50
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	9	12	3	4	2	2
h) Law charges	12	36	14	9	4	6
i) Postage, telegrams, telephones, etc.	33	69	14	13	15	25
j) Repairs and maintenance	31	169	12	15	28	14
k) Insurance	-	22	1	1	1	2
l) Other expenditure	171	189	23	21	438	124
V. Provisions and contingencies	706	4870	317	174	525	1106
Total expenses@	2988	8369	573	246	2412	2422
VI. Profit (loss)	(498)	(2370)	301	158	78	16
Total (III+IV+V+VI)	3196	10869	1191	578	3015	3544

Notes

@: Excluding 'Provisions and Contingencies'.

: See 'Explanatory Notes'.

1. Figures in brackets indicate loss.

Source: Annual accounts of banks of respective years.