

TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 2001-2002 AND 2002-2003
FOREIGN BANKS

Items	(Amount in Rs. lakh)							
	As on March 31							
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Antwrep Bank #	
	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	75628	74253	18441	18413	30262	31868	..	1142
a) Interest/discount on advances/bills	47174	49313	3395	3766	15163	18614	..	644
b) Income on Investments	25054	22739	13924	13471	12195	10524	..	65
c) Interest on balances with RBI and other inter-bank funds	1911	285	966	1058	1221	917	..	433
d) Others	1489	1916	156	117	1682	1813	..	0
II. Other income	19613	25310	851	1165	22764	19891	..	81
a) Commission, exchange and brokerage	4630	7083	392	351	11014	13387	..	31
b) Net Profit (loss) on sale of investments	6033	3010	359	130	5487	1679	..	0
c) Net Profit (loss) on revaluation of investments	0	0	0	0	-14	-32	..	0
d) Net Profit (loss) on sale of land, building & other assets	-6	-2	0	-6	1351	-214	..	0
e) Net Profit (loss) on exchange transaction	5924	10312	100	83	4036	3618	..	26
f) Miscellaneous income	3031	4907	0	608	890	1452	..	24
Total (I+II)	95241	99563	19292	19578	53026	51759	..	1222
Expenditure & Provisions								
III. Interest expended	40886	37628	16743	16757	20342	21004	..	308

a) Interest on deposits	14639	14000	15854	16275	5999	18566	..	9
b) Interest on RBI/inter-bank borrowings	22307	19389	759	482	13678	1852	..	10
c) Others	3940	4239	130	0	665	586	..	289
IV. Operating expenses	26955	32581	900	1503	19305	20075	..	644
a) Payments to and provisions for employees	9123	9262	378	439	6583	7446	..	229
b) Rent, taxes and lighting	2269	2520	118	115	1745	1687	..	39
c) Printing and stationery	533	790	37	28	436	413	..	6
d) Advertisement and publicity	713	2271	19	11	1814	1909	..	1
e) Depreciation on Bank's property	2637	3418	64	85	1745	726	..	84
f) Directors' fees, allowances and expenses	1	1	0	1	1	1	..	0
g) Auditors' fees and expenses	30	45	3	3	28	68	..	2
h) Law charges	130	180	10	19	19	25	..	2
i) Postage, telegrams, telephones, etc.	1775	1538	42	36	1664	1612	..	95
j) Repairs and maintenance	1034	1211	68	68	705	543	..	19
k) Insurance	121	314	41	44	102	92	..	3
l) Other expenditure	8589	11032	120	655	4462	5554	..	164
V. Provisions and contingencies	14622	14747	791	1001	12429	13523	..	181
Total expenses @	67841	70209	17643	18260	39647	41079	..	952
VI. Profit (loss)	12778	14607	858	317	950	-2843	..	89
Total (III+IV+V+VI)	95241	99563	19292	19578	53026	51759	..	1222

(Amount in Rs. lakh)

Items	Arab Bangladesh Bank		Bank International Indonesia		Bank Muscat International		Bank of America	
	2002	2003	2002	2003	2002	2003	2002	2003
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	552	430	361	383	2371	2496	45933	35610
a) Interest/discount on advances/bills	134	181	64	126	1672	2071	31221	23041
b) Income on Investments	73	35	210	194	367	296	11906	11049
c) Interest on balances with RBI and other inter-bank funds	345	214	87	63	331	128	236	87
d) Others	0	0	0	0	0	0	2570	1433
II. Other income	248	333	128	79	356	350	12003	7933
a) Commission, exchange and brokerage	157	265	45	7	181	122	5202	3783
b) Net Profit (loss) on sale of investments	0	0	1	-2	14	0	3272	1082
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	0	0	0	0	1	4	39	21
e) Net Profit (loss) on exchange transaction	24	35	82	64	110	167	3183	1340
f) Miscellaneous income	91	33	0	10	49	58	307	1706
Total (I+II)	800	763	489	462	2726	2846	57937	43543
Expenditure & Provisions								
III. Interest expended	61	71	144	92	1433	1389	31184	22887
a) Interest on deposits	61	69	99	44	664	660	16560	8207
b) Interest on RBI/inter-bank borrowings	1	3	44	31	387	288	14625	14680

c) Others	0	0	1	17	382	441	0	0
IV. Operating expenses	168	206	327	621	878	1098	8856	7371
a) Payments to and provisions for employees	58	62	61	53	285	322	3855	2630
b) Rent, taxes and lighting	9	12	17	18	88	102	883	870
c) Printing and stationery	15	12	2	3	23	29	174	120
d) Advertisement and publicity	3	8	1	1	16	49	0	0
e) Depreciation on Bank's property	18	15	68	62	158	170	851	803
f) Directors' fees, allowances and expenses	2	1	1	1	3	3	2	3
g) Auditors' fees and expenses	1	1	3	1	5	6	8	9
h) Law charges	1	0	14	18	40	33	15	113
i) Postage, telegrams, telephones, etc.	18	19	26	26	31	34	505	530
j) Repairs and maintenance	6	8	16	12	83	111	358	294
k) Insurance	2	3	3	3	10	12	103	79
l) Other expenditure	36	65	115	425	137	227	2101	1919
V. Provisions and contingencies	319	234	-1	-430	349	320	9233	4767
Total expenses @	229	278	471	712	2311	2486	40040	30258
VI. Profit (loss)	252	252	19	180	66	39	8663	8519
Total (III+IV+V+VI)	800	763	489	462	2726	2846	57937	43543

(Amount in Rs. lakh)

Items	Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo Mitsubishi	
	2002	2003	2002	2003	2002	2003	2002	2003
	(17)	(18)	(19)	(20)	(21)	(22)	(24)	(23)
Income								
I. Interest Earned	5906	5657	1406	1227	25450	22561	11072	10632
a) Interest/discount on advances/bills	3524	3373	1100	908	18367	15924	6608	5314
b) Income on Investments	2019	2100	233	267	6476	6065	2410	2478
c) Interest on balances with RBI and other inter-bank funds	363	184	73	53	335	219	1237	1642
d) Others	0	0	0	0	272	353	817	1198
II. Other income	2027	1533	398	190	3625	3976	4150	2873
a) Commission, exchange and brokerage	364	341	180	219	1223	1161	687	755
b) Net Profit (loss) on sale of investments	1103	648	6	60	1063	555	3	-176
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	3	-7	1	0	-11	-1	-11	-107
e) Net Profit (loss) on exchange transaction	260	204	133	-150	735	1153	1546	938
f) Miscellaneous income	297	346	79	62	615	1109	1925	1462
Total (I+II)	7933	7190	1804	1418	29075	26538	15222	13506
Expenditure & Provisions								
III. Interest expended	5090	4467	657	679	18436	15938	5037	4850
a) Interest on deposits	3266	3281	618	643	13684	13713	4602	4278
b) Interest on RBI/inter-bank borrowings	1550	919	39	37	4569	2088	369	244

c) Others	274	266	0	0	183	137	66	328
IV. Operating expenses	963	1181	218	277	2754	3162	6274	5117
a) Payments to and provisions for employees	432	502	70	70	837	1003	1913	3268
b) Rent, taxes and lighting	250	240	28	29	421	504	443	523
c) Printing and stationery	12	13	4	3	48	53	76	64
d) Advertisement and publicity	5	2	1	2	45	3	3	2
e) Depreciation on Bank's property	-78	126	13	10	177	226	391	399
f) Directors' fees, allowances and expenses	1	1	0	0	0	0	1	0
g) Auditors' fees and expenses	8	3	1	1	13	13	6	6
h) Law charges	7	4	3	0	33	38	19	88
i) Postage, telegrams, telephones, etc.	56	48	47	47	165	150	164	113
j) Repairs and maintenance	19	17	8	11	173	145	179	163
k) Insurance	25	24	1	0	83	82	49	59
l) Other expenditure	226	200	43	103	759	944	3030	431
V. Provisions and contingencies	1019	810	925	412	4979	5625	-1327	655
Total expenses @	6053	5648	876	956	21190	19100	11311	9967
VI. Profit (loss)	861	732	3	49	2907	1813	5238	2884
Total (III+IV+V+VI)	7933	7190	1804	1418	29076	26538	15222	13506

(Amount in R s. lakh)

Items	Barclays Bank		BNP Paribas		Chinatrust Commercial Bank		Cho Hung Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	3651	2873	27862	24785	1661	1428	1271	1588
a) Interest/discount on advances/bills	144	17	14464	14178	980	859	930	1172
b) Income on Investments	2964	2354	11558	9863	672	563	250	304
c) Interest on balances with RBI and other inter-bank funds	303	382	1204	302	10	6	90	111
d) Others	240	121	636	442	0	0	1	1
II. Other income	4321	9685	4127	3348	166	125	368	416
a) Commission, exchange and brokerage	354	43	1192	1307	73	78	303	355
b) Net Profit (loss) on sale of investments	4352	1556	98	-365	-32	-33	-3	-1
c) Net Profit (loss) on revaluation of investments	-1	0	-91	-23	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	-3	248	-88	12	0	0	0	0
e) Net Profit (loss) on exchange transaction	-485	1589	2350	1545	41	40	60	55
f) Miscellaneous income	104	6249	666	871	84	40	8	6
Total (I+II)	7972	12558	31989	28132	1827	1553	1639	2004
Expenditure & Provisions								
III. Interest expended	2909	2034	20928	17033	888	537	173	495
a) Interest on deposits	1245	1061	14247	12190	582	390	98	402
b) Interest on RBI/inter-bank borrowings	1464	886	6178	4438	246	72	75	93

c) Others	200	88	503	404	60	76	0	0
IV. Operating expenses	1487	1972	13268	10926	416	475	313	373
a) Payments to and provisions for employees	816	1046	5619	4332	134	144	107	115
b) Rent, taxes and lighting	216	237	1373	1021	108	111	78	97
c) Printing and stationery	9	7	227	159	4	3	4	5
d) Advertisement and publicity	4	9	543	66	4	5	2	2
e) Depreciation on Bank's property	85	142	2041	1644	78	106	23	26
f) Directors' fees, allowances and expenses	13	14	2	1	2	1	1	1
g) Auditors' fees and expenses	9	9	13	3	3	4	2	2
h) Law charges	4	7	2	149	14	17	0	1
i) Postage, telegrams, telephones, etc.	128	159	547	335	12	9	10	9
j) Repairs and maintenance	45	66	505	551	7	9	30	15
k) Insurance	17	15	135	161	7	6	5	7
l) Other expenditure	143	261	2261	2504	44	60	51	92
V. Provisions and contingencies	2165	5634	1283	1609	399	269	541	760
Total expenses @	4396	4006	34196	27959	1304	1012	486	867
VI. Profit (loss)	1411	2918	-3490	-1435	124	271	612	377
Total (III+IV+V+VI)	7972	12558	31989	28132	1827	1553	1639	2004

(Amount in Rs. lakh)

Items	Citibank		Commerz Bank #		Credit Agricole Indosuez		Credit Lyonnais	
	2002	2003	2002	2003	2002	2003	2002	2003
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	191016	197943	3250		8313	8164	14209	12145
a) Interest/discount on advances/bills	131271	136051	703		3593	2854	7833	7333
b) Income on Investments	51076	50339	2406		4307	4616	5160	4541
c) Interest on balances with RBI and other inter-bank funds	8669	10557	136		380	687	1216	271
d) Others	0	995	5		32	7	0	0
II. Other income	80281	75564	462		1596	886	3781	3876
a) Commission, exchange and brokerage	33765	40114	152		663	878	732	770
b) Net Profit (loss) on sale of investments	30336	14331	-41		52	461	1131	-359
c) Net Profit (loss) on revaluation of investments	0	0	0		0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	216	-180	1		534	-8	-6	2
e) Net Profit (loss) on exchange transaction	12933	19900	141		325	-457	1649	2825
f) Miscellaneous income	3031	1399	209		22	12	275	638
Total (I+II)	271297	273507	3712		9909	9050	17990	16020
Expenditure & Provisions								
III. Interest expended	110280	102963	2308		6981	5896	12113	10302
a) Interest on deposits	92089	88622	388		1474	1163	10073	9554
b) Interest on RBI/inter-bank borrowings	14042	10173	1372		5455	4732	1631	655

c) Others	4149	4168	548	52	1	409	93
IV. Operating expenses	75742	83740	2253	2249	1936	2803	3668
a) Payments to and provisions for employees	16254	18881	882	1003	826	1309	1611
b) Rent, taxes and lighting	4352	5285	215	161	66	276	288
c) Printing and stationery	2171	2435	5	15	10	17	16
d) Advertisement and publicity	4908	5583	2	11	6	32	44
e) Depreciation on Bank's property	6178	6730	169	238	185	168	262
f) Directors' fees, allowances and expenses	12	4	2	1	1	2	3
g) Auditors' fees and expenses	27	14	2	2	2	3	3
h) Law charges	600	629	8	16	18	8	20
i) Postage, telegrams, telephones, etc.	5138	5152	44	95	72	70	73
j) Repairs and maintenance	5192	5325	45	99	90	12	8
k) Insurance	1370	1415	16	7	29	13	15
l) Other expenditure	29540	32288	863	602	630	893	1324
V. Provisions and contingencies	52730	47655	-3	-698	862	2650	1195
Total expenses @	186022	186703	4561	9229	7832	14916	13970
VI. Profit (loss)	32545	39149	-846	1378	357	423	856
Total (III+IV+V+VI)	271297	273507	3712	9909	9050	17989	16020

(Amount in Rs. lakh)

Items	DBS Bank		Deutsche Bank		Dresdner Bank #		Hongkong & Shanghai Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	4227	3553	44938	33197	211		149947	148008
a) Interest/discount on advances/bills	2813	2519	19466	14895	63		71133	77010
b) Income on Investments	1158	943	21735	15941	127		72822	66494
c) Interest on balances with RBI and other inter-bank funds	256	91	3737	2360	21		5835	3727
d) Others	0	0	0	0	0		157	777
II. Other income	1024	449	22316	35579	241		47827	48195
a) Commission, exchange and brokerage	287	370	6114	7314	123		19627	21262
b) Net Profit (loss) on sale of investments	469	-45	12760	13210	0		9598	8917
c) Net Profit (loss) on revaluation of investments	0	0	0	0	75		0	0
d) Net Profit (loss) on sale of land, building & other assets	0	-4	-48	-1019	-97		-130	-39
e) Net Profit (loss) on exchange transaction	258	125	3443	15980	140		9877	10862
f) Miscellaneous income	10	3	47	93	0		8855	7192
Total (I+II)	5251	4002	67254	68775	452		197774	196202
Expenditure & Provisions								
III. Interest expended	2575	1716	24250	17712	113		99698	87800
a) Interest on deposits	705	381	9296	5292	10		69547	59777
b) Interest on RBI/inter-bank borrowings	1870	1336	14940	12403	103		27521	25308
c) Others	0	0	14	16	0		2630	2716

IV. Operating expenses	815	793	18879	16390	1228	50247	61434
a) Payments to and provisions for employees	325	368	6321	6153	83	15459	23421
b) Rent, taxes and lighting	174	126	1219	985	162	4753	4952
c) Printing and stationery	4	3	153	126	2	1118	1152
d) Advertisement and publicity	2	2	69	61	1	3433	1697
e) Depreciation on Bank's property	43	60	1521	1237	88	6178	6695
f) Directors' fees, allowances and expenses	1	0	14	14	1	13	17
g) Auditors' fees and expenses	5	4	15	16	0	19	19
h) Law charges	0	3	52	16	0	96	231
i) Postage, telegrams, telephones, etc.	81	79	464	364	22	2627	3121
j) Repairs and maintenance	4	4	718	469	-170	1902	2254
k) Insurance	8	7	201	1287	0	1010	1201
l) Other expenditure	168	136	8132	5662	1039	13639	16675
V. Provisions and contingencies	782	818	11826	17610	0	31170	31935
Total expenses @	3390	2510	43129	34102	1341	149945	149234
VI. Profit (loss)	1079	674	12298	17063	-889	16659	15033
Total (III+IV+V+VI)	5251	4002	67253	68775	452	197774	196202

Notes

@: Excluding 'Provisions and Contingencies'.

#: See Explanatory Notes

1. Figures in brackets indicate loss.

Source: Annual accounts of banks of respective years.