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

FOREIGN BANKS

(Amount in Rs. lakh)

Items	ING Bank		JP Morgan Chase Bank		KBC Bank #		Krung Thai Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	2516	2251	2380	2941	1544		386	382
a) Interest/discount on advances/bills	842	717	168	6	214		106	82
b) Income on Investments	1475	1323	1964	2612	786		48	55
c) Interest on balances with RBI and other inter-bank funds	199	27	239	223	544		232	241
d) Others	0	183	8	100	0		0	3
II. Other income	1370	842	4601	2695	595		31	24
a) Commission, exchange and brokerage	767	780	404	321	-21		20	17
b) Net Profit (loss) on sale of investments	-168	22	2111	1324	10		2	4
c) Net Profit (loss) on revaluation of investments	0	0	-8	-14	-27		0	0
d) Net Profit (loss) on sale of land, building & other assets	0	12	-5	3	1		0	0
e) Net Profit (loss) on exchange transaction	48	29	727	395	630		9	3
f) Miscellaneous income	723	0	1371	666	2		0	0
Total (I+II)	3886	3093	6980	5636	2139		416	406
Expenditure & Provisions								
III. Interest expended	2008	1791	1136	767	2592		30	19
a) Interest on deposits	974	740	534	417	1775		25	16
b) Interest on RBI/inter-bank borrowings	1034	1051	566	290	58		2	3
c) Others	0	0	36	59	759		3	0
IV. Operating expenses	1844	2418	2726	1675	845		192	235
a) Payments to and provisions for employees	932	1402	1169	959	450		45	50
b) Rent, taxes and lighting	239	161	348	130	73		88	96
c) Printing and stationery	25	28	30	25	3		1	1

d) Advertisement and publicity	1	4	32	6	1		1	1
e) Depreciation on Bank's property	210	322	236	58	90		5	20
f) Directors' fees, allowances and expenses	6	5	1	1	1		1	1
g) Auditors' fees and expenses	4	4	9	7	7		3	3
h) Law charges	0	0	7	31	26		2	3
i) Postage, telegrams, telephones, etc.	127	124	161	105	47		5	5
j) Repairs and maintenance	40	44	75	69	23		10	10
k) Insurance	8	6	11	7	8		1	1
l) Other expenditure	252	319	646	277	116		31	45
V. Provisions and contingencies	273	1846	1922	1288	37		193	192
Total expenses @	3852	4209	3861	2442	3437		222	253
VI. Profit (loss)	-239	-2961	1197	1906	-1335		1	-40
Total (III+IV+V+VI)	3886	3093	6980	5636	2139		416	406

(Amount in Rs. lakh)

Items	Mashreq Bank		Mizuho Corporate Bank		Oman International Bank		Overseas Chinese Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest Earned	5749	4448	2998	2624	2917	2355	337	212
a) Interest/discount on advances/bills	1598	1187	2191	1914	503	272	63	0
b) Income on Investments	3779	2813	699	488	1247	1017	100	52
c) Interest on balances with RBI and other inter-bank funds	279	186	95	203	1167	1063	173	160
d) Others	93	263	13	18	0	3	0	0
II. Other income	1502	928	369	378	702	995	41	6
a) Commission, exchange and brokerage	361	273	271	305	93	72	12	5
b) Net Profit (loss) on sale of investments	13	1	2	-90	62	462	0	4
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	4	-1	1	-1	0	0	0	-21
e) Net Profit (loss) on exchange transaction	51	56	96	162	534	413	25	15
f) Miscellaneous income	1073	599	0	2	14	49	3	3
Total (I+II)	7251	5376	3367	3002	3619	3349	378	218
Expenditure & Provisions								
III. Interest expended	4609	3197	2209	1793	4211	3338	23	0
a) Interest on deposits	3867	3128	1724	1144	3940	3130	23	0
b) Interest on RBI/inter-bank borrowings	742	69	465	410	270	208	0	0
c) Others	0	0	20	239	0	0	0	0
IV. Operating expenses	965	747	765	826	765	780	650	236
a) Payments to and provisions for employees	341	180	315	346	266	328	84	77
b) Rent, taxes and lighting	249	293	206	206	42	47	97	99
c) Printing and stationery	7	7	7	8	9	6	2	2
d) Advertisement and publicity	1	0	1	1	6	1	0	0

e) Depreciation on Bank's property	144	58	29	49	205	151	8	6
f) Directors' fees, allowances and expenses	0	0	1	1	2	2	0	0
g) Auditors' fees and expenses	7	6	9	3	12	13	1	1
h) Law charges	14	17	18	15	30	38	2	1
i) Postage, telegrams, telephones, etc.	32	25	31	34	38	29	28	18
j) Repairs and maintenance	13	21	18	19	29	24	5	5
k) Insurance	15	7	5	1	24	23	1	1
l) Other expenditure	142	133	126	143	101	117	422	26
V. Provisions and contingencies	859	248	913	287	1594	276	-134	-9
Total expenses @	5574	3943	2974	2619	4975	4118	672	236
VI. Profit (loss)	817	1185	-520	95	-2951	-1046	-160	-9
Total (III+IV+V+VI)	7250	5376	3367	3002	3619	3349	378	218

(Amount in Rs. lakh)

Items	Siam Commercial Bank #		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
Income								
I. Interest Earned	771		4213	3149	126	149	164478	228696
a) Interest/discount on advances/bills	425		1743	1044	57	58	99741	146070
b) Income on Investments	277		2018	1349	51	69	62163	75816
c) Interest on balances with RBI and other inter-bank funds	68		453	757	15	1	2367	2734
d) Others	0		0	0	3	21	207	4076
II. Other income	58		839	887	312	266	51656	56053
a) Commission, exchange and brokerage	34		594	542	245	251	27171	34850
b) Net Profit (loss) on sale of investments	1		-176	230	0	0	11764	3039
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	0		-3	-20	0	0	49	192
e) Net Profit (loss) on exchange transaction	18		221	1	67	3	11013	17387
f) Miscellaneous income	4		202	133	0	11	1660	586
Total (I+II)	829		5052	4037	438	414	216134	284749
Expenditure & Provisions								
III. Interest expended	860		3550	2047	71	108	93327	115337
a) Interest on deposits	528		1774	643	53	63	35949	83999
b) Interest on RBI/inter-bank borrowings	333		1776	1389	32	0	54861	29210
c) Others	0		0	16	18	44	2518	2127
IV. Operating expenses	214		1575	1667	236	226	44969	57901
a) Payments to and provisions for employees	53		705	790	117	123	14259	16509
b) Rent, taxes and lighting	92		140	124	59	48	1887	3228
c) Printing and stationery	1		23	15	5	3	1513	2292
d) Advertisement and publicity	0		0	0	2	1	2030	1681

e) Depreciation on Bank's property	11		272	298	6	12	1474	3433
f) Directors' fees, allowances and expenses	0		2	2	0	0	3	2
g) Auditors' fees and expenses	1		2	2	1	2	21	46
h) Law charges	8		0	0	1	1	1636	2185
i) Postage, telegrams, telephones, etc.	8		131	116	10	6	2990	3541
j) Repairs and maintenance	9		60	80	-1	0	4891	4466
k) Insurance	1		18	10	3	1	807	1270
l) Other expenditure	32		222	229	35	27	13459	19246
V. Provisions and contingencies	4932		1202	1208	80	35	36831	26031
Total expenses @	1075		5126	3714	307	334	138296	173238
VI. Profit (loss)	-5178		-1275	-885	50	46	41007	85480
Total (III+IV+V+VI)	829		5052	4037	438	414	216134	284749

(Amount in Rs. lakh)

Items	Standard Chartered Grindlays Bank #		State Bank of Mauritius		Sumitomo Mitsui Bank		Toronto Dominion Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
Income								
I. Interest Earned	96401		3575	2450	9816	6616	584	459
a) Interest/discount on advances/bills	32189		2294	1524	6851	4631	344	204
b) Income on Investments	38420		1103	873	2417	1680	189	45
c) Interest on balances with RBI and other inter-bank funds	25510		178	53	476	196	50	198
d) Others	282		0	0	72	110	1	13
II. Other income	28747		1174	1136	1053	820	-6	-13
a) Commission, exchange and brokerage	8661		188	184	514	579	20	2
b) Net Profit (loss) on sale of investments	11798		807	833	133	14	-22	-16
c) Net Profit (loss) on revaluation of investments	0		0	0	0	0	-4	0
d) Net Profit (loss) on sale of land, building & other assets	-237		0	0	-1	-12	0	1
e) Net Profit (loss) on exchange transaction	6024		153	99	338	221	0	0
f) Miscellaneous income	2501		26	20	69	19	0	0
Total (I+II)	125148		4749	3586	10869	7437	578	446
Expenditure & Provisions								
III. Interest expended	57090		2533	1448	6080	3160	15	1
a) Interest on deposits	44041		1899	1212	2498	1222	8	1
b) Interest on RBI/inter-bank borrowings	8106		634	236	3582	1938	7	0
c) Others	4943		0	0	0	0	0	0
IV. Operating expenses	42672		457	485	2289	1480	231	217
a) Payments to and provisions for employees	20394		159	158	828	474	91	93
b) Rent, taxes and lighting	1870		29	25	647	473	58	48
c) Printing and stationery	763		5	4	65	37	2	2
d) Advertisement and publicity	975		3	10	2	4	1	1

e) Depreciation on Bank's property	2843		72	88	250	160	16	15
f) Directors' fees, allowances and expenses	2		0	0	0	1	0	0
g) Auditors' fees and expenses	15		2	1	12	7	4	4
h) Law charges	71		4	6	36	40	9	19
i) Postage, telegrams, telephones, etc.	2611		60	56	69	31	13	11
j) Repairs and maintenance	2598		17	19	169	116	15	14
k) Insurance	522		10	10	22	13	1	1
l) Other expenditure	10008		96	107	189	124	21	10
V. Provisions and contingencies	-379		1433	1233	4870	7354	174	149
Total expenses @	99762		2990	1934	8369	4640	246	218
VI. Profit (loss)	25765		326	420	-2370	-4557	158	78
Total (III+IV+V+VI)	125148		4749	3586	10869	7437	578	446

(Amount in Rs. lakh)

Items	UFJ Bank	
	2002	2003
	(81)	(82)
Income		
I. Interest Earned	3233	2196
a) Interest/discount on advances/bills	1985	1281
b) Income on Investments	1146	676
c) Interest on balances with RBI and other inter-bank funds	102	240
d) Others	0	0
II. Other income	311	287
a) Commission, exchange and brokerage	86	70
b) Net Profit (loss) on sale of investments	128	-108
c) Net Profit (loss) on revaluation of investments	0	0
d) Net Profit (loss) on sale of land, building & other assets	0	0
e) Net Profit (loss) on exchange transaction	90	324
f) Miscellaneous income	7	2
Total (I+II)	3544	2483
Expenditure & Provisions		
III. Interest expended	1800	983
a) Interest on deposits	939	755
b) Interest on RBI/inter-bank borrowings	831	210
c) Others	31	19
IV. Operating expenses	622	598
a) Payments to and provisions for employees	145	176
b) Rent, taxes and lighting	231	204
c) Printing and stationery	20	14
d) Advertisement and publicity	1	1

e) Depreciation on Bank's property	50	56
f) Directors' fees, allowances and expenses	0	0
g) Auditors' fees and expenses	2	2
h) Law charges	6	1
i) Postage, telegrams, telephones, etc.	25	23
j) Repairs and maintenance	14	24
k) Insurance	2	1
l) Other expenditure	124	95
V. Provisions and contingencies	1106	792
Total expenses @	2422	1581
VI. Profit (loss)	16	110
Total (III+IV+V+VI)	3544	2483

Notes

@: Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source: Annual accounts of banks of respective years.