

**TABLE B2 : EARNINGS AND EXPENSES OD SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31							
	Arab Bangladesh Bank		Bank International Indonesia		Bank Muscat International#		Bank of America	
	2003 (9)	2004 (10)	2003 (11)	2004 (12)	2004 (14)	2003 (13)	2003 (15)	2004 (16)
Income						0		
I. Interest Earned	430	362	383	375	0	2495	35610	28015
a) Interest/discount on advances/bills	181	122	126	118	0	2071	23041	16358
b) Income on Investments	35	43	194	199	0	296	11049	10092
c) Interest on balances with RBI and other inter-	214	197	63	58	0	128	87	1316
d) Others	0	0	0	0	0	0	1433	249
II. Other Income	333	395	79	14	0	351	7932	8138
a) Commission, exchange and brokerage	265	300	7	10	0	122	3783	2900
b) Net Profit(loss) on sale of investments	0	0	-2	-4	0	0	1082	396
c) Net Profit (loss) on revaluation of investments	0	36	0	0	0	0	0	0
d) Net Profit(loss on sale of land and other Assets	0	0	0	0	0	4	21	52
e) Net profit(loss) on exchange transactions	35	0	64	10	0	167	1340	1945
f) Miscellaneous income	33	59	10	-2	0	58	1706	2845
Total(I+II)	763	757	462	389	0	2846	43542	36153
Expenditure & Provisions						0		
III. Interest expended	72	58	92	75	0	1389	22887	16271
a) Interest on deposits	69	49	44	47	0	660	8207	6451
b) Interest on RBI/inter-bank borrowings	3	9	31	24	0	288	14680	9820
c) Others	0	0	17	4	0	441	0	0
IV. Operating Expenses	206	174	623	307	0	1098	7369	7924
a) Payments to and provisions for employees	62	55	53	57	0	322	2630	3344
b) Rent, taxes and lighting	12	13	18	34	0	102	870	879
c) Printing and stationery	12	13	3	11	0	29	120	116
d) Advertisement and publicity	8	4	1	1	0	49	0	0
e) Depreciation on bank's property	15	17	62	66	0	170	803	1018
f) Directors' fees, allowances and expenses	1	1	1	0	0	3	3	5
g) Auditors' fees and expenses	1	1	1	3	0	6	8	13
h) Law charges	0	1	18	0	0	33	113	77
i) Postage, telegrams, telephones, etc.	19	19	26	24	0	34	530	496
j) Repairs and maintenance	8	8	12	52	0	111	294	302
k) Insurance	3	3	3	4	0	12	79	83
l) Other expenditure	65	39	425	55	0	227	1919	1591
V. Provisions and contingencies	234	216	-430	27	0	320	4767	5540
Total expenses@	278	232	715	382	0	2487	30256	24195
VI. Profit (loss)	251	309	0	-20	0	39	8519	6418
Total (III+IV+V+VI)	763	757	285	389	0	2846	43542	36153

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

: See 'Explanatory Notes'

Source : Annual accounts of banks of respective years .

**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31		Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi	
	Bank of Bahrain & Kuwait	Bank of Ceylon	Bank of Nova Scotia	Bank of Tokyo-Mitsubishi	2003	2004	2003	2004
	2003	2004	2003	2004	2003	2004	2003	2004
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	5657	3963	1228	1033	22561	14095	10632	7771
a) Interest/discount on advances/bills	3373	2073	908	806	15924	8484	5314	3549
b) Income on Investments	2100	1819	267	216	6065	5100	2478	1598
c) Interest on balances with RBI and other inter-	184	71	53	11	219	152	1642	1259
d) Others	0	0	0	0	353	359	1198	1365
II. Other Income	1532	1440	191	501	3977	4903	2872	7938
a) Commission, exchange and brokerage	341	316	219	219	1161	900	755	495
b) Net Profit(loss) on sale of investments	648	737	60	53	555	770	-176	6260
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit(loss) on sale of land and other Assets	-7	-1	0	0	-1	-2	-107	-7
e) Net profit(loss) on exchange transactions	204	106	-150	181	1153	1658	938	952
f) Miscellaneous income	346	282	62	48	1109	1577	1462	238
Total(I+II)	7189	5403	1419	1534	26538	18998	13504	15709
Expenditure & Provisions								
III. Interest expended	4466	3236	680	624	15938	9695	4850	2055
a) Interest on deposits	3281	2589	643	620	13713	8545	4278	1571
b) Interest on RBI/inter-bank borrowings	919	592	37	4	2088	1031	244	6
c) Others	266	55	0	0	137	119	328	478
IV. Operating Expenses	1180	1319	276	311	3161	3215	5116	4101
a) Payments to and provisions for employees	502	530	70	67	1003	1183	3268	2455
b) Rent, taxes and lighting	240	270	29	38	504	475	523	483
c) Printing and stationery	13	14	3	4	53	49	64	49
d) Advertisement and publicity	2	2	2	1	3	3	2	2
e) Depreciation on bank's property	126	172	10	11	226	155	399	345
f) Directors' fees, allowances and expenses	1	5	0	0	0	0	0	0
g) Auditors' fees and expenses	3	6	1	1	13	13	6	7
h) Law charges	4	30	0	24	38	113	88	33
i) Postage, telegrams, telephones, etc.	48	52	47	40	150	136	113	86
j) Repairs and maintenance	17	14	11	9	145	188	163	176
k) Insurance	24	22	0	1	82	47	59	41
l) Other expenditure	200	202	103	115	944	853	431	424
V. Provisions and contingencies	810	765	412	527	5625	4293	655	1294
Total expenses@	5646	4555	956	935	19099	12910	9966	6156
VI. Profit (loss)	733	83	51	72	1814	1795	2883	8259
Total (III+IV+V+VI)	7189	5403	1419	1534	26538	18998	13504	15709

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B2 : EARNINGS AND EXPENSES OD SCHEDULED COMMERCIAL BANKS : 2002-03 AND 2003-04
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31		BNP Paribas		Calyon Bank		Chinatrust Commercial Bank	
	Barclays Bank							
	2003 (25)	2004 (26)	2003 (27)	2004 (28)	2003 (29)	2004 (30)	2003 (31)	2004 (32)
Income								
I. Interest Earned	2874	3029	24785	17775	8163	5827	1428	1267
a) Interest/discount on advances/bills	17	12	14178	9228	2854	1127	859	843
b) Income on Investments	2354	2630	9863	8112	4616	3783	563	418
c) Interest on balances with RBI and other inter-	382	107	302	395	686	884	6	6
d) Others	121	280	442	40	7	33	0	0
II. Other Income	9685	11814	3347	4431	886	-655	125	135
a) Commission, exchange and brokerage	43	325	1307	1229	878	517	78	58
b) Net Profit(loss) on sale of investments	1556	2415	-365	-1622	461	-436	-33	-33
c) Net Profit (loss) on revaluation of investments	0	0	-23	0	0	0	0	0
d) Net Profit(loss on sale of land and other Assets	248	-6	12	0	-8	-2	0	0
e) Net profit(loss) on exchange transactions	1589	-452	1545	3730	-457	-757	40	36
f) Miscellaneous income	6249	9532	871	1094	12	23	40	74
Total(I+II)	12559	14843	28132	22206	9049	5172	1553	1402
Expenditure & Provisions								
III. Interest expended	2035	728	17032	9944	5896	3840	538	400
a) Interest on deposits	1061	137	12190	7041	1163	460	390	355
b) Interest on RBI/inter-bank borrowings	886	570	4438	2109	4732	3380	72	18
c) Others	88	21	404	794	1	0	76	27
IV. Operating Expenses	1971	2488	10926	8734	1935	1524	475	422
a) Payments to and provisions for employees	1046	1886	4332	4151	826	582	144	130
b) Rent, taxes and lighting	237	137	1021	598	66	64	111	112
c) Printing and stationery	7	8	159	134	10	5	3	4
d) Advertisement and publicity	9	2	66	42	6	2	5	1
e) Depreciation on bank's property	142	229	1644	602	185	198	106	64
f) Directors' fees, allowances and expenses	14	10	1	1	1	1	1	0
g) Auditors' fees and expenses	8	13	3	3	2	3	4	5
h) Law charges	7	10	149	60	18	15	17	19
i) Postage, telegrams, telephones, etc.	159	165	335	286	72	46	9	8
j) Repairs and maintenance	66	49	551	427	90	83	9	8
k) Insurance	15	9	161	81	29	19	6	9
l) Other expenditure	261	-30	2504	2349	630	506	60	62
V. Provisions and contingencies	5634	4440	1609	4837	862	-543	269	434
Total expenses@	4006	3216	27958	18678	7831	5364	1013	822
VI. Profit (loss)	2919	0	-1435	-1309	356	0	271	146
Total (III+IV+V+VI)	12559	7656	28132	22206	9049	4821	1553	1402

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31							
	Chohung Bank		Citibank		Credit Lyonnais		DBS Bank	
	2003 (33)	2004 (34)	2003 (35)	2004 (36)	2003 (37)	2004 (38)	2003 (39)	2004 (40)
Income								
I. Interest Earned	1588	1015	197942	227951	12145	10704	3553	2962
a) Interest/discount on advances/bills	1172	398	136051	138470	7333	4692	2519	1433
b) Income on Investments	304	264	50339	74878	4541	5867	943	745
c) Interest on balances with RBI and other inter-	111	352	10557	14258	271	145	91	784
d) Others	1	1	995	345	0	0	0	0
II. Other Income	415	443	75564	88706	3876	3100	449	284
a) Commission, exchange and brokerage	355	320	40114	46235	770	703	370	238
b) Net Profit(loss) on sale of investments	-1	30	14331	9328	-359	-202	-45	-48
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit(loss) on sale of land and other	0	0	-180	7	2	0	-4	-3
Assets								
e) Net profit(loss) on exchange transactions	55	80	19900	30369	2825	2270	125	97
f) Miscellaneous income	6	13	1399	2767	638	329	3	0
Total(I+II)	2003	1458	273506	316657	16021	13804	4002	3246
Expenditure & Provisions								
III. Interest expended	495	213	102963	92374	10302	8440	1717	1356
a) Interest on deposits	402	77	88622	79445	9554	8323	381	859
b) Interest on RBI/inter-bank borrowings	93	11	10173	8703	655	86	1336	497
c) Others	0	125	4168	4226	93	31	0	0
IV. Operating Expenses	372	373	83740	100953	3667	3198	792	698
a) Payments to and provisions for employees	115	105	18880	25208	1611	1601	368	353
b) Rent, taxes and lighting	97	107	5285	5693	288	286	126	90
c) Printing and stationery	5	4	2435	2454	16	14	3	3
d) Advertisement and publicity	2	1	5583	11405	44	53	2	1
e) Depreciation on bank's property	26	20	6730	7377	262	159	60	54
f) Directors' fees, allowances and expenses	1	1	4	5	3	2	0	0
g) Auditors' fees and expenses	2	2	14	16	3	3	4	4
h) Law charges	1	1	629	614	20	1	3	1
i) Postage, telegrams, telephones, etc.	9	11	5152	6213	73	52	79	71
j) Repairs and maintenance	15	27	5325	5825	8	27	4	4
k) Insurance	7	4	1415	1736	15	14	7	7
l) Other expenditure	92	90	32288	34407	1324	986	136	110
V. Provisions and contingencies	760	458	47655	66167	1195	1198	818	1990
Total expenses@	867	586	186703	193327	13969	11638	2509	2054
VI. Profit (loss)	376	414	39148	57163	857	968	675	-798
Total (III+IV+V+VI)	2003	1458	273506	316657	16021	13804	4002	3246

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2002-03 AND 2003-04
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31							
	Deutsche Bank		Hongkong & Shanghai Banking Corporation		ING Bank		J P Morgan Chase Bank	
	2003 (41)	2004 (42)	2003 (43)	2004 (44)	2003 (45)	2004 (46)	2003 (47)	2004 (48)
Income								
I. Interest Earned	33196	30091	148008	141396	2250	182	2941	3738
a) Interest/discount on advances/bills	14895	9275	77010	74930	717	110	6	0
b) Income on Investments	15941	14536	66494	63406	1323	23	2612	3246
c) Interest on balances with RBI and other inter-	2360	6090	3727	2422	27	49	223	387
d) Others	0	190	777	638	183	0	100	105
II. Other Income	35578	60469	48194	70537	843	316	2695	2070
a) Commission, exchange and brokerage	7314	8061	21262	26150	780	175	321	6
b) Net Profit(loss) on sale of investments	13210	10344	8917	15310	22	-10	1324	1677
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	-14	13
d) Net Profit(loss on sale of land and other Assets	-1019	-2	-39	346	12	0	3	2
e) Net profit(loss) on exchange transactions	15980	40694	10862	17913	29	0	395	-1323
f) Miscellaneous income	93	1372	7192	10818	0	151	666	1695
Total(I+II)	68774	90560	196202	211933	3093	498	5636	5808
Expenditure & Provisions								
III. Interest expended	17711	22834	87801	72282	1791	134	766	907
a) Interest on deposits	5292	3306	59777	50218	740	134	417	660
b) Interest on RBI/inter-bank borrowings	12403	19500	25308	19042	1051	0	290	146
c) Others	16	28	2716	3022	0	0	59	101
IV. Operating Expenses	16390	17193	61435	62425	2419	295	1675	2325
a) Payments to and provisions for employees	6153	6362	23421	23146	1402	43	959	1241
b) Rent, taxes and lighting	985	1185	4952	4737	161	19	130	158
c) Printing and stationery	126	164	1152	1107	28	4	25	17
d) Advertisement and publicity	61	45	1697	1622	4	0	6	4
e) Depreciation on bank's property	1237	1118	6695	5914	322	0	58	48
f) Directors' fees, allowances and expenses	14	8	17	8	5	0	1	1
g) Auditors' fees and expenses	16	17	19	10	4	4	7	10
h) Law charges	16	19	231	295	0	0	31	12
i) Postage, telegrams, telephones, etc.	364	1165	3121	3251	124	8	105	82
j) Repairs and maintenance	469	669	2254	1703	44	7	69	89
k) Insurance	1287	143	1201	1216	6	0	7	10
l) Other expenditure	5662	6298	16675	19416	319	210	277	653
V. Provisions and contingencies	17610	23268	31935	37848	1846	74	1288	968
Total expenses @	34101	40027	149236	134707	4210	429	2441	3232
VI. Profit (loss)	17063	27265	15031	39378	-2963	-5	1907	1608
Total (III+IV+V+VI)	68774	90560	196202	211933	3093	498	5636	5808

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31							
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2003 (49)	2004 (50)	2003 (51)	2004 (52)	2003 (53)	2004 (54)	2003 (55)	2004 (56)
Income								
I. Interest Earned	381	330	4449	3443	2623	2005	2355	2115
a) Interest/discount on advances/bills	82	133	1187	640	1914	1380	272	138
b) Income on Investments	55	56	2813	2426	488	269	1017	922
c) Interest on balances with RBI and other inter-	241	140	186	340	203	356	1063	1052
d) Others	3	1	263	37	18	0	3	3
II. Other Income	24	16	928	246	378	307	996	668
a) Commission, exchange and brokerage	17	17	273	193	305	167	72	63
b) Net Profit(loss) on sale of investments	4	0	1	0	-90	0	462	421
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit(loss) on sale of land and other Assets	0	-2	-1	-1	-1	0	0	2
e) Net profit(loss) on exchange transactions	3	-2	56	36	162	140	413	100
f) Miscellaneous income	0	3	599	18	2	0	49	82
Total(I+II)	405	346	5377	3689	3001	2312	3351	2783
Expenditure & Provisions								
III. Interest expended	19	28	3197	2615	1793	680	3338	2304
a) Interest on deposits	16	28	3128	2606	1144	263	3130	2147
b) Interest on RBI/inter-bank borrowings	3	0	69	9	410	329	208	157
c) Others	0	0	0	0	239	88	0	0
IV. Operating Expenses	236	223	747	439	826	765	779	567
a) Payments to and provisions for employees	50	54	180	129	346	338	328	154
b) Rent, taxes and lighting	96	97	293	102	206	164	47	44
c) Printing and stationery	1	1	7	6	8	7	6	5
d) Advertisement and publicity	1	1	0	0	1	1	1	3
e) Depreciation on bank's property	20	11	58	29	49	52	151	132
f) Directors' fees, allowances and expenses	1	1	0	0	1	1	2	1
g) Auditors' fees and expenses	3	3	6	2	3	3	13	9
h) Law charges	3	6	17	11	15	15	38	32
i) Postage, telegrams, telephones, etc.	5	5	25	19	34	20	29	20
j) Repairs and maintenance	10	9	21	24	19	13	24	27
k) Insurance	1	1	7	5	1	3	23	19
l) Other expenditure	45	34	133	112	143	148	117	121
V. Provisions and contingencies	192	16	248	27	287	161	276	119
Total expenses@	255	251	3944	3054	2619	1445	4117	2871
VI. Profit (loss)	-42	79	1185	608	95	706	-1042	-207
Total (III+IV+V+VI)	405	346	5377	3689	3001	2312	3351	2783

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31							
	Oversea Chinese Bank#		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2004 (58)	2003 (57)	2003 (59)	2004 (60)	2003 (61)	2004 (62)	2003 (63)	2004 (64)
Income	0							
I. Interest Earned	0	212	3150	2960	149	138	228696	252319
a) Interest/discount on advances/bills	0	0	1044	654	58	52	146070	152870
b) Income on Investments	0	52	1349	1863	69	50	75816	89312
c) Interest on balances with RBI and other inter-	0	160	757	443	1	8	2734	2758
d) Others	0	0	0	0	21	28	4076	7379
II. Other Income	0	6	886	2013	265	428	56054	69936
a) Commission, exchange and brokerage	0	5	542	694	251	385	34850	37058
b) Net Profit(loss) on sale of investments	0	4	230	332	0	0	3039	6390
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit(loss) on sale of land and other Assets	0	-21	-20	-1	0	0	192	623
e) Net profit(loss) on exchange transactions	0	15	1	53	3	40	17387	22383
f) Miscellaneous income	0	3	133	935	11	3	586	3482
Total(I+II)	0	218	4036	4973	414	566	284750	322255
Expenditure & Provisions	0							
III. Interest expended	0	0	2048	1581	107	88	115336	107064
a) Interest on deposits	0	0	643	665	63	58	83999	71457
b) Interest on RBI/inter-bank borrowings	0	0	1389	915	0	0	29210	21007
c) Others	0	0	16	1	44	30	2127	14600
IV. Operating Expenses	0	236	1666	1476	224	253	57899	77493
a) Payments to and provisions for employees	0	77	790	646	123	136	16509	22037
b) Rent, taxes and lighting	0	99	124	113	48	54	3228	3875
c) Printing and stationery	0	2	15	12	3	3	2292	2826
d) Advertisement and publicity	0	0	0	2	1	1	1681	2947
e) Depreciation on bank's property	0	6	298	316	12	6	3433	5780
f) Directors' fees, allowances and expenses	0	0	2	2	0	0	2	0
g) Auditors' fees and expenses	0	1	2	2	2	2	46	32
h) Law charges	0	1	0	16	1	0	2185	3749
i) Postage, telegrams, telephones, etc.	0	18	116	111	6	14	3541	4267
j) Repairs and maintenance	0	5	80	54	0	1	4466	5239
k) Insurance	0	1	10	16	1	3	1270	1045
l) Other expenditure	0	26	229	186	27	33	19246	25696
V. Provisions and contingencies	0	-9	1208	417	35	106	26031	78051
Total expenses@	0	236	3714	3057	331	341	173235	184557
VI. Profit (loss)	0	0	-886	1499	48	119	85484	59647
Total (III+IV+V+VI)	0	227	4036	4973	414	566	284750	322255

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

: See 'Explanatory Notes'

Source : Annual accounts of banks of respective years .

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2002-03 AND 2003-04
FOREIGN BANKS**

	(Amount in Rs. lakh)							
	As on March 31							
	State Bank of Mauritius	Sumitomo Mitsui Bank		Toronto- Dominion Bank#		UFJ Bank		
2003 (65)	2004 (66)	2003 (67)	2004 (68)	2004 (70)	2003 (69)	2003 (71)	2004 (72)	
Income								0
I. Interest Earned	2450	2945	6617	4475	0	460	2197	1653
a) Interest/discount on advances/bills	1524	1617	4631	2632	0	204	1281	921
b) Income on Investments	873	1149	1680	1137	0	45	676	284
c) Interest on balances with RBI and other inter-	53	168	196	595	0	198	240	448
d) Others	0	11	110	111	0	13	0	0
II. Other Income	1136	1439	821	612	0	-13	288	379
a) Commission, exchange and brokerage	184	194	579	488	0	2	70	149
b) Net Profit(loss) on sale of investments	833	979	14	0	0	-16	-108	0
c) Net Profit (loss) on revaluation of investments	0	0	0	-52	0	0	0	0
d) Net Profit(loss) on sale of land and other Assets	0	0	-12	0	0	1	0	0
e) Net profit(loss) on exchange transactions	99	233	221	174	0	0	324	198
f) Miscellaneous income	20	33	19	2	0	0	2	32
Total(I+II)	3586	4384	7438	5087	0	447	2485	2032
Expenditure & Provisions								0
III. Interest expended	1448	1651	3160	1211	0	1	984	224
a) Interest on deposits	1212	944	1222	468	0	1	755	195
b) Interest on RBI/inter-bank borrowings	236	707	1938	742	0	0	210	14
c) Others	0	0	0	1	0	0	19	15
IV. Operating Expenses	484	468	1480	1425	0	218	597	593
a) Payments to and provisions for employees	158	163	474	594	0	93	176	190
b) Rent, taxes and lighting	25	30	473	406	0	48	204	185
c) Printing and stationery	4	4	37	35	0	2	14	13
d) Advertisement and publicity	10	4	4	0	0	1	1	1
e) Depreciation on bank's property	88	67	160	84	0	15	56	57
f) Directors' fees, allowances and expenses	0	0	1	0	0	0	0	0
g) Auditors' fees and expenses	1	2	7	8	0	4	2	3
h) Law charges	6	9	40	23	0	19	1	2
i) Postage, telegrams, telephones, etc.	56	52	31	28	0	11	23	7
j) Repairs and maintenance	19	24	116	100	0	14	24	33
k) Insurance	10	8	13	7	0	1	1	2
l) Other expenditure	107	105	124	140	0	10	95	100
V. Provisions and contingencies	1233	1691	7354	9718	0	149	792	625
Total expenses@	1932	2119	4640	2636	0	219	1581	817
VI. Profit (loss)	421	574	-4556	-7267	0	79	112	590
Total (III+IV+V+VI)	3586	4384	7438	5087	0	447	2485	2032

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

: See 'Explanatory Notes'

Source : Annual accounts of banks of respective years .

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2002-03 AND 2003-04
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

	As on March 31							
	Bank of Punjab		Bank of Rajasthan		Bharat Overseas Bank		Catholic Syrian Bank	
	2003 (1)	2004 (2)	2003 (3)	2004 (4)	2003 (5)	2004 (6)	2003 (7)	2004 (8)
Income								
I. Interest Earned	35339	33994	47267	50287	17597	19848	34701	35715
a) Interest/discount on advances/bills	17633	17981	21178	19735	9166	10520	15507	17244
b) Income on Investments	16174	14700	23162	28111	7068	8291	17306	17290
c) Interest on balances with RBI and other inter-	1532	1313	2208	2426	1243	976	1629	1178
d) Others	0	0	719	15	120	61	259	3
II. Other Income	13484	13242	12643	17701	3586	3164	12518	11882
a) Commission, exchange and brokerage	1987	2371	2265	2219	827	855	1154	1359
b) Net Profit(loss) on sale of investments	8954	6675	8377	12804	1929	1388	10144	9136
c) Net Profit (loss) on revaluation of investments	-39	0	0	0	3	0	-7	-11
d) Net Profit(loss) on sale of land and other Assets	-45	-93	-7	-5	0	10	0	3
e) Net profit(loss) on exchange transactions	800	1902	469	477	526	404	417	439
f) Miscellaneous income	1827	2387	1539	2206	301	507	810	956
Total(I+II)	48823	47236	59910	67988	21183	23012	47219	47597
Expenditure & Provisions								
III. Interest expended	25461	21181	29183	31302	11543	11316	25758	23494
a) Interest on deposits	23414	19247	28730	30863	11248	10992	25190	22911
b) Interest on RBI/inter-bank borrowings	1094	580	179	93	173	185	32	21
c) Others	953	1354	274	346	122	139	536	562
IV. Operating Expenses	12499	15760	15868	18157	4706	6013	10287	11778
a) Payments to and provisions for employees	1659	2081	10382	11623	2149	2765	7777	8492
b) Rent, taxes and lighting	2268	2537	1329	1429	826	922	839	1005
c) Printing and stationery	601	687	242	263	66	69	147	196
d) Advertisement and publicity	650	825	94	105	90	80	24	70
e) Depreciation on bank's property	2661	3169	903	1185	504	722	355	491
f) Directors' fees, allowances and expenses	38	50	15	21	12	17	20	29
g) Auditors' fees and expenses	57	80	55	43	16	20	21	26
h) Law charges	25	32	384	476	47	60	19	79
i) Postage, telegrams, telephones, etc.	428	527	422	484	85	195	106	157
j) Repairs and maintenance	1052	1441	405	462	51	76	68	139
k) Insurance	263	294	269	300	79	144	182	207
l) Other expenditure	2797	4037	1368	1766	781	943	729	887
V. Provisions and contingencies	7680	6593	8016	11626	2079	2175	6662	6677
Total expenses@	37960	36941	45051	49459	16249	17329	36045	35272
VI. Profit (loss)	3183	3702	6843	6903	2855	3508	4512	5648
Total (III+IV+V+VI)	48823	47236	59910	67988	21183	23012	47219	47597

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B2 : EARNINGS AND EXPENSES OD SCHEDULED COMMERCIAL BANKS : 2002-03 AND 2003-04
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

	As on March 31							
	Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2003 (9)	2004 (10)	2003 (11)	2004 (12)	2003 (13)	2004 (14)	2003 (15)	2004 (16)
Income								
I. Interest Earned	37134	33379	23351	27618	35927	35248	18922	19107
a) Interest/discount on advances/bills	21210	20247	12938	15827	21070	21016	10800	11453
b) Income on Investments	9172	8393	9999	11478	13153	11277	7432	7091
c) Interest on balances with RBI and other inter-	3161	2679	414	313	1704	2496	634	543
d) Others	3591	2060	0	0	0	459	56	20
II. Other Income	7988	6298	5387	6649	8659	8835	7016	5818
a) Commission, exchange and brokerage	3449	3734	1505	1654	2877	2932	1071	1082
b) Net Profit(loss) on sale of investments	4112	1389	2614	3482	1604	2957	5028	3805
c) Net Profit (loss) on revaluation of investments	0	0	-8	0	865	0	0	0
d) Net Profit(loss on sale of land and other Assets	-1385	-33	1	-1	-434	7	20	3
e) Net profit(loss) on exchange transactions	703	599	290	288	966	1079	228	230
f) Miscellaneous income	1109	609	985	1226	2781	1860	669	698
Total(I+II)	45122	39677	28738	34267	44586	44083	25938	24925
Expenditure & Provisions								
III. Interest expended	26930	20382	16711	17993	28782	25687	13596	12169
a) Interest on deposits	22337	18079	16643	17907	26812	22774	12937	11656
b) Interest on RBI/inter-bank borrowings	607	243	31	56	1596	1325	63	51
c) Others	3986	2060	37	30	374	1588	596	462
IV. Operating Expenses	16023	18082	3992	4495	9834	13002	5990	6061
a) Payments to and provisions for employees	2482	3129	2352	2496	4234	5537	3936	3837
b) Rent, taxes and lighting	1573	1690	338	428	877	1236	547	636
c) Printing and stationery	455	518	89	101	298	357	98	114
d) Advertisement and publicity	343	415	59	140	207	414	158	165
e) Depreciation on bank's property	4875	3614	294	254	1570	1299	467	473
f) Directors' fees, allowances and expenses	4	5	12	14	62	69	12	20
g) Auditors' fees and expenses	23	16	9	11	41	32	15	19
h) Law charges	86	196	3	1	41	84	3	35
i) Postage, telegrams, telephones, etc.	436	583	124	152	241	441	78	83
j) Repairs and maintenance	1327	1433	43	73	266	270	71	75
k) Insurance	221	229	131	166	160	154	87	93
l) Other expenditure	4198	6254	538	659	1837	3109	518	511
V. Provisions and contingencies	4705	11727	4696	6076	2517	3660	4850	4947
Total expenses@	42953	38464	20703	22488	38616	38689	19586	18230
VI. Profit (loss)	-2536	-10514	3339	5703	3453	1734	1502	1748
Total (III+IV+V+VI)	45122	39677	28738	34267	44586	44083	25938	24925

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .