

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05 (Contd.)**  
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31									
	Arab Bank		Bangladesh Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
<b>Income</b>										
<b>I. Interest Earned</b>	<b>362</b>	<b>299</b>	<b>375</b>	<b>355</b>	<b>28015</b>	<b>25718</b>	<b>3963</b>	<b>3432</b>		
a) Interest/discount on advances/bills	122	110	118	84	16358	15357	2073	1633		
b) Income on Investments	43	33	199	188	10092	8537	1819	1318		
c) Interest on balances with RBI and other inter-bank funds	197	156	58	83	1316	977	71	103		
d) Others	—	—	—	—	249	847	—	378		
<b>II. Other income</b>	<b>395</b>	<b>368</b>	<b>14</b>	<b>(35)</b>	<b>8138</b>	<b>11873</b>	<b>1440</b>	<b>247</b>		
a) Commission, exchange and brokerage	300	289	10	4	2900	2992	316	284		
b) Net Profit (loss) on sale of investments	—	—	(4)	(106)	396	(1654)	737	(269)		
c) Net Profit (loss) on revaluation of investments	36	—	—	—	—	—	—	—		
d) Net Profit (loss) on sale of land, building & other assets	—	—	—	—	52	87	(1)	1		
e) Net Profit (loss) on exchange transaction	—	38	10	(14)	1945	6952	106	74		
f) Miscellaneous income	59	41	(2)	81	2845	3496	282	157		
<b>Total (I+II)</b>	<b>757</b>	<b>667</b>	<b>389</b>	<b>320</b>	<b>36153</b>	<b>37591</b>	<b>5403</b>	<b>3679</b>		
<b>Expenditure &amp; Provisions</b>										
<b>III. Interest expended</b>	<b>58</b>	<b>52</b>	<b>75</b>	<b>69</b>	<b>16271</b>	<b>12757</b>	<b>3236</b>	<b>2178</b>		
a) Interest on deposits	49	28	47	40	6451	4920	2589	1756		
b) Interest on RBI/inter-bank borrowings	9	24	24	27	9820	7837	592	369		
c) Others	—	—	4	2	—	—	55	53		
<b>IV. Operating expenses</b>	<b>174</b>	<b>190</b>	<b>307</b>	<b>286</b>	<b>7924</b>	<b>9100</b>	<b>1319</b>	<b>1319</b>		
a) Payments to and provisions for employees	55	60	57	69	3344	4338	530	507		
b) Rent, taxes and lighting	13	9	34	14	879	901	270	251		
c) Printing and stationery	13	6	11	12	116	118	14	13		
d) Advertisement and publicity	4	7	1	1	—	—	2	2		
e) Depreciation on Bank's property	17	17	66	68	1018	719	172	176		
f) Directors' fees, allowances and expenses	1	1	—	—	5	—	5	1		
g) Auditors' fees and expenses	1	1	3	3	13	9	6	5		
h) Law charges	1	—	—	—	77	38	30	6		
i) Postage, telegrams, telephones, etc.	19	20	24	28	496	455	52	46		
j) Repairs and maintenance	8	9	52	23	302	248	14	58		
k) Insurance	3	3	4	4	83	140	22	32		
l) Other expenditure	39	57	55	64	1591	2134	202	222		
<b>V. Provisions and contingencies</b>	<b>216</b>	<b>179</b>	<b>27</b>	<b>51</b>	<b>5540</b>	<b>7691</b>	<b>765</b>	<b>2448</b>		
<b>Total expenses @</b>	<b>232</b>	<b>242</b>	<b>382</b>	<b>355</b>	<b>24195</b>	<b>21857</b>	<b>4555</b>	<b>3497</b>		
<b>VI. Profit (loss)</b>	<b>309</b>	<b>246</b>	<b>(20)</b>	<b>(86)</b>	<b>6418</b>	<b>8043</b>	<b>83</b>	<b>(2266)</b>		
<b>Total (III+IV+V+VI)</b>	<b>757</b>	<b>667</b>	<b>389</b>	<b>320</b>	<b>36153</b>	<b>37591</b>	<b>5403</b>	<b>3679</b>		

**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 — 2003-04 AND 2004-05 (Contd.)**  
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo Mitsubishi		Barclays Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1033</b>	<b>848</b>	<b>14095</b>	<b>15896</b>	<b>7771</b>	<b>5703</b>	<b>3029</b>	<b>3134</b>
a) Interest/discount on advances/bills	806	550	8484	10242	3549	2923	12	59
b) Income on Investments	216	152	5100	4499	1598	1632	2630	2537
c) Interest on balances with RBI and other inter-bank funds	11	146	152	800	1259	611	107	149
d) Others	—	—	359	355	1365	537	280	389
<b>II. Other income</b>	<b>501</b>	<b>582</b>	<b>4903</b>	<b>5192</b>	<b>7938</b>	<b>5731</b>	<b>11814</b>	<b>12647</b>
a) Commission, exchange and brokerage	219	236	900	819	495	547	325	1427
b) Net Profit (loss) on sale of investments	53	—	770	54	6260	—	2415	675
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—	(2)	4	(7)	(46)	(6)	(1)
e) Net Profit (loss) on exchange transaction	181	221	1658	2540	952	1097	(452)	1256
f) Miscellaneous income	48	125	1577	1775	238	4133	9532	9290
<b>Total (I+II)</b>	<b>1534</b>	<b>1430</b>	<b>18998</b>	<b>21088</b>	<b>15709</b>	<b>11434</b>	<b>14843</b>	<b>15781</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>624</b>	<b>531</b>	<b>9695</b>	<b>10754</b>	<b>2055</b>	<b>1584</b>	<b>728</b>	<b>857</b>
a) Interest on deposits	620	530	8545	9270	1571	1090	137	321
b) Interest on RBI/inter-bank borrowings	4	1	1031	1246	6	21	570	415
c) Others	—	—	119	238	478	473	21	121
<b>IV. Operating expenses</b>	<b>311</b>	<b>241</b>	<b>3215</b>	<b>3462</b>	<b>4101</b>	<b>3384</b>	<b>2488</b>	<b>3136</b>
a) Payments to and provisions for employees	67	79	1183	1304	2455	1485	1886	1823
b) Rent, taxes and lighting	38	35	475	461	483	498	137	203
c) Printing and stationery	4	5	49	55	49	44	8	13
d) Advertisement and publicity	1	2	3	3	2	3	2	9
e) Depreciation on Bank's property	11	11	155	170	345	315	229	357
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	10	—
g) Auditors' fees and expenses	1	1	13	11	7	5	13	9
h) Law charges	24	10	113	60	33	31	10	4
i) Postage, telegrams, telephones, etc.	40	36	136	142	86	73	165	170
j) Repairs and maintenance	9	9	188	207	176	163	49	46
k) Insurance	1	1	47	110	41	63	9	7
l) Other expenditure	115	52	853	939	424	704	(30)	495
<b>V. Provisions and contingencies</b>	<b>527</b>	<b>443</b>	<b>4293</b>	<b>8049</b>	<b>1294</b>	<b>5409</b>	<b>4440</b>	<b>5538</b>
<b>Total expenses @</b>	<b>935</b>	<b>772</b>	<b>12910</b>	<b>14216</b>	<b>6156</b>	<b>4968</b>	<b>3216</b>	<b>3993</b>
<b>VI. Profit (loss)</b>	<b>72</b>	<b>215</b>	<b>1795</b>	<b>(1177)</b>	<b>8259</b>	<b>1057</b>	<b>7188</b>	<b>6250</b>
<b>Total (III+IV+V+VI)</b>	<b>1534</b>	<b>1430</b>	<b>18998</b>	<b>21088</b>	<b>15709</b>	<b>11434</b>	<b>14843</b>	<b>15781</b>

**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 — 2003-04 AND 2004-05 (Contd.)**  
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Chohung Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>17775</b>	<b>17623</b>	<b>5827</b>	<b>11704</b>	<b>1267</b>	<b>909</b>	<b>1015</b>	<b>1265</b>
a) Interest/discount on advances/bills	9228	8101	1127	4998	843	595	398	439
b) Income on Investments	8112	9004	3783	6289	418	297	264	348
c) Interest on balances with RBI and other inter-bank funds	395	422	884	417	6	17	352	452
d) Others	40	96	33	—	—	—	1	26
<b>II. Other income</b>	<b>4431</b>	<b>6760</b>	<b>(655)</b>	<b>2246</b>	<b>135</b>	<b>142</b>	<b>443</b>	<b>494</b>
a) Commission, exchange and brokerage	1229	1996	517	1007	58	45	320	275
b) Net Profit (loss) on sale of investments	(1622)	(2808)	(436)	348	(33)	—	30	(12)
c) Net Profit (loss) on revaluation of investments	—	(18)	—	(1371)	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	1612	(2)	20	—	—	—	—
e) Net Profit (loss) on exchange transaction	3730	3769	(757)	2127	36	22	80	209
f) Miscellaneous income	1094	2209	23	115	74	75	13	22
<b>Total (I+II)</b>	<b>22206</b>	<b>24383</b>	<b>5172</b>	<b>13950</b>	<b>1402</b>	<b>1051</b>	<b>1458</b>	<b>1759</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>9944</b>	<b>9062</b>	<b>3840</b>	<b>9792</b>	<b>400</b>	<b>331</b>	<b>213</b>	<b>288</b>
a) Interest on deposits	7041	5621	460	7727	355	228	77	123
b) Interest on RBI/inter-bank borrowings	2109	2812	3380	2020	18	98	11	13
c) Others	794	629	—	45	27	5	125	152
<b>IV. Operating expenses</b>	<b>8734</b>	<b>9665</b>	<b>1524</b>	<b>5301</b>	<b>422</b>	<b>451</b>	<b>373</b>	<b>441</b>
a) Payments to and provisions for employees	4151	4634	582	2037	130	130	105	120
b) Rent, taxes and lighting	598	620	64	143	112	116	107	101
c) Printing and stationery	134	127	5	27	4	2	4	6
d) Advertisement and publicity	42	115	2	117	1	1	1	1
e) Depreciation on Bank's property	602	596	198	307	64	61	20	26
f) Directors' fees, allowances and expenses	1	—	1	—	—	—	1	—
g) Auditors' fees and expenses	3	4	3	3	5	5	2	2
h) Law charges	60	20	15	32	19	19	1	—
i) Postage, telegrams, telephones, etc.	286	292	46	93	8	7	11	12
j) Repairs and maintenance	427	585	83	158	8	9	27	22
k) Insurance	81	144	19	44	9	9	4	10
l) Other expenditure	2349	2528	506	2340	62	92	90	141
<b>V. Provisions and contingencies</b>	<b>4837</b>	<b>4178</b>	<b>(543)</b>	<b>438</b>	<b>434</b>	<b>1163</b>	<b>458</b>	<b>451</b>
<b>Total expenses @</b>	<b>18678</b>	<b>18727</b>	<b>5364</b>	<b>15093</b>	<b>822</b>	<b>782</b>	<b>586</b>	<b>729</b>
<b>VI. Profit (loss)</b>	<b>(1309)</b>	<b>1478</b>	<b>354</b>	<b>(1581)</b>	<b>146</b>	<b>(894)</b>	<b>414</b>	<b>579</b>
<b>Total (III+IV+V+VI)</b>	<b>22206</b>	<b>24383</b>	<b>5175</b>	<b>13950</b>	<b>1402</b>	<b>1051</b>	<b>1458</b>	<b>1759</b>

**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 — 2003-04 AND 2004-05 (Contd.)**  
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Citibank		Credit Lyonnais #		DBS Bank		Deutsche Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>227951</b>	<b>220270</b>	<b>10704</b>		<b>2962</b>	<b>3454</b>	<b>30091</b>	<b>39016</b>
a) Interest/discount on advances/bills	138470	151187	4692		1433	1098	9275	12446
b) Income on Investments	74878	55242	5867		745	1744	14536	10998
c) Interest on balances with RBI and other inter-bank funds	14258	12728	145		784	612	6090	15482
d) Others	345	1113	—		—	—	190	90
<b>II. Other income</b>	<b>88706</b>	<b>94379</b>	<b>3100</b>		<b>284</b>	<b>356</b>	<b>60469</b>	<b>40808</b>
a) Commission, exchange and brokerage	46235	60719	703		238	289	8061	10525
b) Net Profit (loss) on sale of investments	9328	(11052)	(202)		(48)	(34)	10344	476
c) Net Profit (loss) on revaluation of investments	—	—	—		—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	7	78	—		(3)	(22)	(2)	429
e) Net Profit (loss) on exchange transaction	30369	39312	2270		97	123	40694	27250
f) Miscellaneous income	2767	5322	329		—	—	1372	2128
<b>Total (I+II)</b>	<b>316657</b>	<b>314649</b>	<b>13804</b>		<b>3246</b>	<b>3810</b>	<b>90560</b>	<b>79824</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>92374</b>	<b>75210</b>	<b>8440</b>		<b>1356</b>	<b>852</b>	<b>22834</b>	<b>30470</b>
a) Interest on deposits	79445	61737	8323		859	456	3306	4445
b) Interest on RBI/inter-bank borrowings	8703	9190	86		497	396	19500	26015
c) Others	4226	4283	31		—	—	28	10
<b>IV. Operating expenses</b>	<b>100953</b>	<b>122288</b>	<b>3198</b>		<b>698</b>	<b>1846</b>	<b>17193</b>	<b>27473</b>
a) Payments to and provisions for employees	25208	24391	1601		353	1040	6362	7632
b) Rent, taxes and lighting	5693	7711	286		90	164	1185	1244
c) Printing and stationery	2454	2847	14		3	6	164	181
d) Advertisement and publicity	11405	16377	53		1	9	45	161
e) Depreciation on Bank's property	7377	8260	159		54	161	1118	1171
f) Directors' fees, allowances and expenses	5	—	2		—	—	8	—
g) Auditors' fees and expenses	16	28	3		4	2	17	20
h) Law charges	614	151	1		1	19	19	55
i) Postage, telegrams, telephones, etc.	6213	8339	52		71	121	1165	2070
j) Repairs and maintenance	5825	7843	27		4	11	669	847
k) Insurance	1736	1461	14		7	13	143	370
l) Other expenditure	34407	44880	986		110	300	6298	13722
<b>V. Provisions and contingencies</b>	<b>66167</b>	<b>57149</b>	<b>1198</b>		<b>1990</b>	<b>212</b>	<b>23268</b>	<b>14163</b>
<b>Total expenses @</b>	<b>193327</b>	<b>197498</b>	<b>11638</b>		<b>2054</b>	<b>2698</b>	<b>40027</b>	<b>57943</b>
<b>VI. Profit (loss)</b>	<b>57163</b>	<b>60002</b>	<b>968</b>		<b>(798)</b>	<b>900</b>	<b>27265</b>	<b>7718</b>
<b>Total (III+IV+V+VI)</b>	<b>316657</b>	<b>314649</b>	<b>13804</b>		<b>3246</b>	<b>3810</b>	<b>90560</b>	<b>79824</b>

**Notes**

@ : Excluding 'Provisions and Contingencies'.

# : See 'Explanatory Notes'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05 (Contd.)**  
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Hongkong & Shanghai Banking Corporation		ING Bank		JP Morgan Chase Bank		Krung Thai Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>141396</b>	<b>162683</b>	<b>182</b>	<b>259</b>	<b>3738</b>	<b>3996</b>	<b>330</b>	<b>372</b>
a) Interest/discount on advances/bills	74930	87408	110	2	—	7	133	134
b) Income on Investments	63406	69476	23	—	3246	1799	56	145
c) Interest on balances with RBI and other inter-bank funds	2422	3735	49	79	387	504	140	93
d) Others	638	2064	—	178	105	1686	1	—
<b>II. Other income</b>	<b>70537</b>	<b>66107</b>	<b>316</b>	<b>132</b>	<b>2070</b>	<b>9270</b>	<b>16</b>	<b>27</b>
a) Commission, exchange and brokerage	26150	35284	175	—	6	12	17	19
b) Net Profit (loss) on sale of investments	15310	(8204)	(10)	—	1677	(180)	—	(1)
c) Net Profit (loss) on revaluation of investments	—	—	—	—	13	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	346	(396)	—	—	2	4	(2)	—
e) Net Profit (loss) on exchange transaction	17913	25157	—	—	(1323)	1835	(2)	8
f) Miscellaneous income	10818	14266	151	132	1695	7599	3	1
<b>Total (I+II)</b>	<b>211933</b>	<b>228790</b>	<b>498</b>	<b>391</b>	<b>5808</b>	<b>13266</b>	<b>346</b>	<b>399</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>72282</b>	<b>64444</b>	<b>134</b>	<b>—</b>	<b>907</b>	<b>1626</b>	<b>28</b>	<b>57</b>
a) Interest on deposits	50218	43075	134	—	660	1506	28	57
b) Interest on RBI/inter-bank borrowings	19042	16114	—	—	146	59	—	—
c) Others	3022	5255	—	—	101	61	—	—
<b>IV. Operating expenses</b>	<b>62425</b>	<b>67848</b>	<b>295</b>	<b>53</b>	<b>2325</b>	<b>2695</b>	<b>223</b>	<b>242</b>
a) Payments to and provisions for employees	23146	23538	43	—	1241	1308	54	60
b) Rent, taxes and lighting	4737	4073	19	—	158	152	97	87
c) Printing and stationery	1107	1436	4	—	17	12	1	2
d) Advertisement and publicity	1622	3050	—	—	4	3	1	1
e) Depreciation on Bank's property	5914	4995	—	—	48	83	11	25
f) Directors' fees, allowances and expenses	8	—	—	—	1	—	1	—
g) Auditors' fees and expenses	10	10	4	6	10	8	3	2
h) Law charges	295	355	—	—	12	9	6	1
i) Postage, telegrams, telephones, etc.	3251	4020	8	—	82	96	5	5
j) Repairs and maintenance	1703	2109	7	—	89	57	9	12
k) Insurance	1216	1798	—	—	10	43	1	1
l) Other expenditure	19416	22464	210	47	653	924	34	46
<b>V. Provisions and contingencies</b>	<b>37848</b>	<b>60808</b>	<b>74</b>	<b>809</b>	<b>968</b>	<b>4259</b>	<b>16</b>	<b>98</b>
<b>Total expenses @</b>	<b>134707</b>	<b>132292</b>	<b>429</b>	<b>53</b>	<b>3232</b>	<b>4321</b>	<b>251</b>	<b>299</b>
<b>VI. Profit (loss)</b>	<b>39378</b>	<b>35690</b>	<b>(5)</b>	<b>(471)</b>	<b>1608</b>	<b>4686</b>	<b>79</b>	<b>2</b>
<b>Total (III+IV+V+VI)</b>	<b>211933</b>	<b>228790</b>	<b>498</b>	<b>391</b>	<b>5808</b>	<b>13266</b>	<b>346</b>	<b>399</b>

**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 — 2003-04 AND 2004-05 (Contd.)**  
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Mashreq Bank		Mizuho Corporate Bank		Oman International Bank		Societe Generale	
	2004	2005	2004	2005	2004	2005	2004	2005
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>3443</b>	<b>2883</b>	<b>2005</b>	<b>1726</b>	<b>2115</b>	<b>1790</b>	<b>2960</b>	<b>3746</b>
a) Interest/discount on advances/bills	640	133	1380	1154	138	49	654	802
b) Income on Investments	2426	2359	269	561	922	1074	1863	2745
c) Interest on balances with RBI and other inter-bank funds	340	304	356	9	1052	644	443	199
d) Others	37	87	—	2	3	23	—	—
<b>II. Other income</b>	<b>246</b>	<b>367</b>	<b>307</b>	<b>622</b>	<b>668</b>	<b>169</b>	<b>2013</b>	<b>1031</b>
a) Commission, exchange and brokerage	193	292	167	488	63	53	694	597
b) Net Profit (loss) on sale of investments	—	—	—	—	421	4	332	152
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(1)	(1)	—	3	2	—	(1)	1
e) Net Profit (loss) on exchange transaction	36	70	140	131	100	84	53	59
f) Miscellaneous income	18	6	—	—	82	28	935	222
<b>Total (I+II)</b>	<b>3689</b>	<b>3250</b>	<b>2312</b>	<b>2348</b>	<b>2783</b>	<b>1959</b>	<b>4973</b>	<b>4777</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>2615</b>	<b>2459</b>	<b>680</b>	<b>582</b>	<b>2304</b>	<b>1484</b>	<b>1581</b>	<b>1986</b>
a) Interest on deposits	2606	2454	263	273	2147	1394	665	1814
b) Interest on RBI/inter-bank borrowings	9	5	329	223	157	90	915	172
c) Others	—	—	88	86	—	—	1	—
<b>IV. Operating expenses</b>	<b>439</b>	<b>365</b>	<b>765</b>	<b>815</b>	<b>567</b>	<b>520</b>	<b>1476</b>	<b>1658</b>
a) Payments to and provisions for employees	129	96	338	375	154	138	646	754
b) Rent, taxes and lighting	102	87	164	163	44	36	113	120
c) Printing and stationery	6	5	7	2	5	4	12	12
d) Advertisement and publicity	—	—	1	1	3	1	2	1
e) Depreciation on Bank's property	29	31	52	59	132	124	316	326
f) Directors' fees, allowances and expenses	—	—	1	—	1	1	2	—
g) Auditors' fees and expenses	2	2	3	3	9	6	2	3
h) Law charges	11	7	15	3	32	48	16	4
i) Postage, telegrams, telephones, etc.	19	3	20	34	20	13	111	108
j) Repairs and maintenance	24	20	13	22	27	23	54	52
k) Insurance	5	5	3	2	19	25	16	46
l) Other expenditure	112	109	148	151	121	101	186	232
<b>V. Provisions and contingencies</b>	<b>27</b>	<b>54</b>	<b>161</b>	<b>(20)</b>	<b>119</b>	<b>1342</b>	<b>417</b>	<b>(390)</b>
<b>Total expenses @</b>	<b>3054</b>	<b>2824</b>	<b>1445</b>	<b>1397</b>	<b>2871</b>	<b>2004</b>	<b>3057</b>	<b>3644</b>
<b>VI. Profit (loss)</b>	<b>608</b>	<b>372</b>	<b>706</b>	<b>971</b>	<b>(207)</b>	<b>(1387)</b>	<b>1499</b>	<b>1523</b>
<b>Total (III+IV+V+VI)</b>	<b>3689</b>	<b>3250</b>	<b>2312</b>	<b>2347</b>	<b>2783</b>	<b>1959</b>	<b>4973</b>	<b>4777</b>

**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 — 2003-04 AND 2004-05 (Contd.)**  
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		Sumitomo Mitsui Bank #	
	2004	2005	2004	2005	2004	2005	2004	2005
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>138</b>	<b>143</b>	<b>252319</b>	<b>249295</b>	<b>2945</b>	<b>3613</b>	<b>4475</b>	
a) Interest/discount on advances/bills	52	65	152870	167479	1617	2057	2632	
b) Income on Investments	50	45	89312	70199	1149	778	1137	
c) Interest on balances with RBI and other inter-bank funds	8	21	2758	3688	168	778	595	
d) Others	28	12	7379	7929	11	—	111	
<b>II. Other income</b>	<b>428</b>	<b>486</b>	<b>69936</b>	<b>52543</b>	<b>1439</b>	<b>208</b>	<b>612</b>	
a) Commission, exchange and brokerage	385	400	37058	43523	194	110	488	
b) Net Profit (loss) on sale of investments	—	—	6390	(25746)	979	(33)	—	
c) Net Profit (loss) on revaluation of investments	—	—	—	705	—	—	(52)	
d) Net Profit (loss) on sale of land, building & other assets	—	—	623	—	—	2	—	
e) Net Profit (loss) on exchange transaction	40	83	22383	33314	233	96	174	
f) Miscellaneous income	3	3	3482	747	33	33	2	
<b>Total (I+II)</b>	<b>566</b>	<b>629</b>	<b>322255</b>	<b>301838</b>	<b>4384</b>	<b>3821</b>	<b>5087</b>	
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>88</b>	<b>81</b>	<b>107064</b>	<b>110744</b>	<b>1651</b>	<b>2264</b>	<b>1211</b>	
a) Interest on deposits	58	67	71457	70037	944	1001	468	
b) Interest on RBI/inter-bank borrowings	—	—	21007	17767	707	1263	742	
c) Others	30	14	14600	22940	—	—	1	
<b>IV. Operating expenses</b>	<b>253</b>	<b>300</b>	<b>77493</b>	<b>84219</b>	<b>468</b>	<b>460</b>	<b>1425</b>	
a) Payments to and provisions for employees	136	160	22037	28578	163	136	594	
b) Rent, taxes and lighting	54	56	3875	4382	30	26	406	
c) Printing and stationery	3	5	2826	2848	4	5	35	
d) Advertisement and publicity	1	2	2947	3988	4	3	—	
e) Depreciation on Bank's property	6	4	5780	2684	67	88	84	
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	
g) Auditors' fees and expenses	2	3	32	37	2	2	8	
h) Law charges	—	1	3749	2162	9	8	23	
i) Postage, telegrams, telephones, etc.	14	22	4267	4810	52	61	28	
j) Repairs and maintenance	1	1	5239	7719	24	27	100	
k) Insurance	3	4	1045	1611	8	16	7	
l) Other expenditure	33	42	25696	25400	105	88	140	
<b>V. Provisions and contingencies</b>	<b>106</b>	<b>107</b>	<b>78051</b>	<b>46717</b>	<b>1691</b>	<b>549</b>	<b>9718</b>	
<b>Total expenses @</b>	<b>341</b>	<b>381</b>	<b>184557</b>	<b>194963</b>	<b>2119</b>	<b>2724</b>	<b>2636</b>	
<b>VI. Profit (loss)</b>	<b>119</b>	<b>141</b>	<b>59647</b>	<b>60158</b>	<b>574</b>	<b>548</b>	<b>(7267)</b>	
<b>Total (III+IV+V+VI)</b>	<b>566</b>	<b>629</b>	<b>322255</b>	<b>301838</b>	<b>4384</b>	<b>3821</b>	<b>5087</b>	

**Notes**

@ : Excluding 'Provisions and Contingencies'.

# : See 'Explanatory Notes'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05 (Contd.)**  
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31	
	UFJ Bank	
	2005	2004
	(65)	(66)
<b>Income</b>		
<b>I. Interest Earned</b>	<b>1653</b>	<b>1627</b>
a) Interest/discount on advances/bills	921	533
b) Income on Investments	284	370
c) Interest on balances with RBI and other inter-bank funds	448	—
d) Others	—	724
<b>II. Other income</b>	<b>379</b>	<b>514</b>
a) Commission, exchange and brokerage	149	175
b) Net Profit (loss) on sale of investments	—	(3)
c) Net Profit (loss) on revaluation of investments	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—
e) Net Profit (loss) on exchange transaction	198	325
f) Miscellaneous income	32	17
<b>Total (I+II)</b>	<b>2032</b>	<b>2141</b>
<b>Expenditure &amp; Provisions</b>		
<b>III. Interest expended</b>	<b>224</b>	<b>199</b>
a) Interest on deposits	195	144
b) Interest on RBI/inter-bank borrowings	14	1
c) Others	15	54
<b>IV. Operating expenses</b>	<b>593</b>	<b>595</b>
a) Payments to and provisions for employees	190	211
b) Rent, taxes and lighting	185	168
c) Printing and stationery	13	12
d) Advertisement and publicity	1	1
e) Depreciation on Bank's property	57	56
f) Directors' fees, allowances and expenses	—	—
g) Auditors' fees and expenses	3	3
h) Law charges	2	2
i) Postage, telegrams, telephones, etc.	7	7
j) Repairs and maintenance	33	29
k) Insurance	2	1
l) Other expenditure	100	105
<b>V. Provisions and contingencies</b>	<b>625</b>	<b>665</b>
<b>Total expenses @</b>	<b>817</b>	<b>794</b>
<b>VI. Profit (loss)</b>	<b>590</b>	<b>682</b>
<b>Total (III+IV+V+VI)</b>	<b>2032</b>	<b>2141</b>

**Notes**

@ : Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.