

**Table 49: Earnings and Expenses of Scheduled Commercial Banks -
1996-97 (Part 7 of 26)
FOREIGN BANKS**

		(Amount in Rs. lakh)					
		For the year ended 31st March					
Items	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		
	1996	1997	1996	1997	1996	1997	
	(1)	(2)	(3)	(4)	(5)	(6)	
Income							
I.	Interest earned	16297	20633	3798	4824	36586	34999
	a) Interest/discount on advances/bills	12087	16077	2102	3182	23305	18986
	b) Income on investments	3668	4064	1510	1163	10826	10724
	c) Interest on balances with RBI and other inter-bank funds	377	430	79	412	1386	2793
	d) Others	166	63	107	67	1069	2495
II.	Other income	4988	6281	791	389	6466	11769
	a) Commission, exchange, brokerage, etc.	1296	2755	181	270	4888	5477
	b) Net profit (loss) on sale of investments	110	414	229	85	(495)	932
	c) Net profit (loss) on revaluation of investments	-	-	-	-	(1067)	-
	d) Net profit (loss) on sale of land, building & other assets	-	-	-	1	(30)	(48)
	e) Net profit (loss) on exchange transaction	3484	3019	382	33	2123	5296
	f) Miscellaneous income	98	93	-	-	58	111
	Total (I+II)	21285	26914	4589	5213	43052	46769
Expenditure & Provisions							
III.	Interest expended	12314	12459	3029	4320	25202	24137
	a) Interest on deposits	4319	4869	2768	3846	16747	23270
	b) Interest on RBI/inter-bank borrowings	5670	2679	203	274	2475	768
	c) Others	2325	4910	58	199	5981	98
IV.	Operating expenses	3302	6025	352	576	9514	9719
	a) Payments to and provisions for employees	957	1459	118	206	3141	2845
	b) Rent, taxes and lighting	444	575	43	99	867	946
	c) Printing and stationery	76	111	19	26	310	279
	d) Advertisement and publicity	57	132	8	21	487	533
	e) Depreciation on Bank's property	323	667	36	53	686	597
	f) Directors' fees, allowances and expenses	-	1	1	1	1	2
	g) Auditors' fees and expenses	3	4	1	1	7	18
	h) Law charges	17	31	3	1	15	9
	i) Postage, telegrams, telephones, etc.	335	469	29	41	1176	1206
	j) Repairs and maintenance	293	425	19	34	334	388
	k) Insurance	60	65	16	17	115	132
	l) Other expenditure	738	2085	58	75	2374	2764
V.	Provisions and contingencies	3222	4553	893	173	4807	8835
	Total expenses	18838	23036	4275	5068	39523	42691
VI.	Profit (loss)	2447	3878	314	145	3529	4078
	Total (III+IV+V+VI)	21285	26914	4589	5213	43052	46769

		(Amount in Rs. lakh)							
		For the year ended 31st March							
Items	Bank of America		Bank of Bahrain & Kuwait		Bank of Nova Scotia		Bank of Tokyo		
	1996	1997	1996	1997	1996	1997	1996	1997	
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	

Income

I.	Interest earned	39053	57504	2567	4335	5288	7833	18888	23208
	a) Interest/discount on advances/bills	28010	42907	1227	2964	4433	6423	13604	18788
	b) Income on investments	9202	12132	1117	887	719	1236	3020	3555
	c) Interest on balances with RBI and other inter-bank funds	1054	647	208	410	111	108	541	435
	d) Others	787	1819	15	74	25	66	1723	430
II.	Other income	7351	9245	350	500	1216	1397	3387	1772
	a) Commission, exchange, brokerage, etc.	3477	3979	89	145	550	814	1659	1737
	b) Net profit (loss) on sale of investments	(612)	1333	154	(18)	122	79	4	-
	c) Net profit (loss) on revaluation of investments	-	-	(1)	-	-	-	-	-
	d) Net profit (loss) on sale of land, building & other assets	26	28	4	-	-	-	(1)	(1)
	e) Net profit (loss) on exchange transaction	3984	3793	41	144	536	492	1724	30
	f) Miscellaneous income	476	112	62	229	8	12	2	6
	Total (I+II)	46404	66750	2917	4835	6504	9230	22275	24980

Expenditure & Provisions

III.	Interest expended	25483	34304	1200	3681	4822	4999	11148	12274
	a) Interest on deposits	16170	27561	1120	2331	1125	2669	5612	9385
	b) Interest on RBI/inter-bank borrowings	9298	5071	79	115	3697	2327	2584	1886
	c) Others	15	1673	1	1235	-	3	2952	1003
IV.	Operating expenses	8983	8799	391	584	642	1077	1643	2256
	a) Payments to and provisions for employees	2249	2994	79	140	186	272	745	1040
	b) Rent, taxes and lighting	1707	1123	125	146	107	154	337	309
	c) Printing and stationery	281	343	9	12	16	22	61	112
	d) Advertisement and publicity	117	214	4	3	3	3	6	9
	e) Depreciation on Bank's property	801	880	61	90	48	55	70	203
	f) Directors' fees, allowances and expenses	1	1	-	-	-	-	-	-
	g) Auditors' fees and expenses	20	7	1	4	5	7	3	4
	h) Law charges	34	171	2	4	3	14	5	18
	i) Postage, telegrams, telephones, etc.	469	641	11	22	37	48	112	179
	j) Repairs and maintenance	432	544	20	27	30	61	80	94
	k) Insurance	14	25	13	19	4	18	46	40
	l) Other expenditure	2859	1855	65	115	202	421	177	248
V.	Provisions and contingencies	583	2001	832	321	805	3658	6056	8140
	Total expenses	35048	45104	2424	4586	6269	9734	18846	22669
VI.	Profit (loss)	11356	21646	493	249	234	(504)	3,429	2310
	Total (III+IV+V+VI)	46404	66750	2917	4835	6504	9230	22275	24980

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Banque		Banque Nationale		Barclays		British Bank of	
	Indosuez		de Paris		Bank		Middle East	
	1996	1997	1996	1997	1996	1997	1996	1997
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)

Income

I.	Interest earned	10391	13572	11284	13500	7072	5222	11926	12432
	a) Interest/discount on advances/bills	6860	7632	8960	10336	5462	3778	5177	6519
	b) Income on investments	2623	4424	1655	2546	977	1181	4609	4355
	c) Interest on balances with RBI and other inter-bank funds	226	90	587	458	632	262	1883	1549
	d) Others	682	1425	83	161	1	1	257	8
II.	Other income	2528	3497	1547	1528	1638	1326	410	929
	a) Commission, exchange, brokerage, etc.	760	727	775	864	652	496	295	347
	b) Net profit (loss) on sale of investments	(462)	565	123	237	142	76	(137)	341
	c) Net profit (loss) on revaluation of investments	820	-	-	-	-	-	-	-

d) Net profit (loss) on sale of land, building & other assets	3	(1)	3	-	(1)	(1)	-	-
e) Net profit (loss) on exchange transaction	1407	2206	585	353	825	337	252	241
f) Miscellaneous income	820	-	61	75	19	419	-	-
Total (I+II)	12919	17069	12832	15028	8710	6547	12336	13361

Expenditure & Provisions

III. Interest expended	8713	12004	6670	6396	5611	4294	8808	10406
a) Interest on deposits	5640	10339	1962	3746	1589	2840	7981	9742
b) Interest on RBI/inter-bank borrowings	3039	1648	2886	1999	3324	1383	818	659
c) Others	33	17	1822	652	698	71	8	5
IV. Operating expenses	1428	1981	2239	2408	1204	1544	969	1072
a) Payments to and provisions for employees	346	626	1267	966	491	660	414	426
b) Rent, taxes and lighting	109	161	218	433	163	167	36	40
c) Printing and stationery	33	41	44	56	9	13	23	23
d) Advertisement and publicity	-	18	18	19	15	7	28	8
e) Depreciation on Bank's property	128	108	86	114	117	126	99	101
f) Directors' fees, allowances and expenses	-	-	-	-	-	2	-	-
g) Auditors' fees and expenses	1	1	2	2	1	3	3	3
h) Law charges	-	6	3	8	-	-	1	1
i) Postage, telegrams, telephones, etc.	75	111	41	76	146	171	39	40
j) Repairs and maintenance	23	37	105	192	30	48	22	25
k) Insurance	101	203	25	39	12	20	33	32
l) Other expenditure	611	669	429	503	221	327	271	374
V. Provisions and contingencies	1048	3403	2539	3856	1184	636	1001	570
Total expenses	11189	17388	11447	12659	7999	6474	10778	12049
VI. Profit (loss)	1730	(320)	1385	2369	711	73	1558	1313
Total (III+IV+V+VI)	12919	17069	12832	15028	8710	6547	12336	13361

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.