

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	3242801	3579493	174089	196577	232509	274887	110983	132270
a) Interest/discount on advances/bills	1304351	1769630	89991	119900	110873	148638	62152	84604
b) Income on Investments	1602767	1397753	79644	72066	115653	118284	45364	42731
c) Interest on balances with RBI and other inter-Bnaks Funds	178704	176097	2765	4234	4207	7683	2461	4226
d) Others	156979	236013	1689	377	1776	282	1006	709
II. Other Income	711991	738868	48312	35926	42165	58989	17827	27571
a) Commission, exchange and brokerage	354467	399620	26125	22325	22974	22663	11030	11962
b) Net Profit (loss) on sale of investments	177530	58717	16886	3608	7996	6922	1737	7832
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	- 20	—	—
d) Net Profit (loss) on sale of land and other Assets	- 83	194	- 12	—	9	—	- 4	—
e) Net profit (loss) on exchange transactions	52820	95475	1737	1547	4675	6127	2220	2715
f) Miscellaneous income	127257	184862	3576	8446	6511	23297	2844	5062
Total (I+II)	3954792	4318361	222401	232503	274674	333876	128810	159841
Expenditure & Provisions								
III. Interest expended	1848337	2015929	87198	97287	136272	165455	60762	78118
a) Interest on deposits	1718649	1786106	83981	91647	130222	156682	57128	70219
b) Interest on RBI/inter-bank borrowings	40868	102042	2247	3272	3153	3958	1540	3898
c) Others	88820	127781	970	2368	2897	4815	2094	4001
IV. Operating Expenses	1007418	1172509	62237	75978	67078	81614	32838	39718
a) Payments to and provisions for employees	690735	812304	41534	49410	39722	53133	19532	21425
b) Rent, taxes and lighting	72312	79635	4185	4571	4858	6135	2464	2802
c) Printing and stationery	16251	17564	1085	1058	1263	1299	651	720
d) Advertisement and publicity	6708	10944	225	407	391	398	449	403
e) Depreciation on bank's property	75221	72913	5122	6799	4703	6361	2533	3887
f) Directors' fees, allowances and expenses	99	123	16	22	13	23	14	11
g) Auditors' fees and expenses	5425	6356	529	574	564	642	384	401
h) Law charges	4977	4949	222	155	148	178	80	116
i) Postage, telegrams, telephones, etc.	7443	10225	866	1278	581	250	446	426
j) Repairs and maintenance	13395	17027	408	521	428	327	350	477
k) Insurance	23996	34076	1346	2014	2314	3345	839	1172
l) Other expenditure	90856	106393	6699	9169	12093	9523	5096	7878
V. Provisions and contingencies	668584	689256	52399	44734	46232	44104	21892	28094
Total expenses @	2855755	3188438	149435	173265	203350	247069	93600	117836
VI. Profit (loss) during the year	430453	440667	20567	14504	25092	42703	13318	13911
Total (III+IV+V+VI)	3954792	4318361	222401	232503	274674	333876	128810	159841

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2005	2006	2005	2006	2005	2006	2005	2006
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	117387	134675	213322	246153	113222	117676	200832	229862
a) Interest/discount on advances/bills	65626	87318	112297	150711	45463	57773	101203	133200
b) Income on Investments	48322	43996	91947	89466	57896	54716	91665	89915
c) Interest on balances with RBI and other inter-Bnaks Funds	1206	1877	5238	5622	2451	1987	3200	4968
d) Others	2233	1484	3840	354	7412	3200	4764	1779
II. Other Income	37991	34656	35571	34705	13305	13551	40852	35107
a) Commission, exchange and brokerage	16271	19693	22702	22993	10697	9663	15034	22120
b) Net Profit (loss) on sale of investments	15120	9057	7494	5387	1378	2507	18012	6725
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	- 3	- 3	- 73	- 99	- 14	- 15	2	- 3
e) Net profit (loss) on exchange transactions	2160	2158	3840	4084	1241	953	3429	2951
f) Miscellaneous income	4443	3751	1608	2340	3	443	4375	3314
Total (I+II)	155378	169331	248893	280858	126527	131227	241684	264969
Expenditure & Provisions								
III. Interest expended	62303	73509	115696	146487	62422	69761	111216	134349
a) Interest on deposits	58891	67585	113487	138386	60214	65695	104995	125432
b) Interest on RBI/inter-bank borrowings	678	1937	2002	6233	1256	3339	272	218
c) Others	2734	3987	207	1868	952	727	5949	8699
IV. Operating Expenses	47911	52038	47900	61155	25388	30837	50263	63236
a) Payments to and provisions for employees	33067	29596	29409	37208	16500	22946	33754	40486
b) Rent, taxes and lighting	3218	4291	3596	4345	2305	2637	3792	4446
c) Printing and stationery	580	499	749	590	455	412	627	628
d) Advertisement and publicity	112	146	179	378	53	169	136	360
e) Depreciation on bank's property	3187	5428	4364	5093	2915	3487	3741	5258
f) Directors' fees, allowances and expenses	17	15	16	16	13	18	18	23
g) Auditors' fees and expenses	309	366	454	435	238	273	508	596
h) Law charges	211	156	230	373	192	93	292	277
i) Postage, telegrams, telephones, etc.	72	605	790	542	373	202	154	449
j) Repairs and maintenance	304	248	807	1270	269	324	524	616
k) Insurance	111	235	1911	1519	903	1172	1869	2376
l) Other expenditure	6723	10453	5395	9386	1172	-896	4848	7721
V. Provisions and contingencies	24540	22114	56590	42905	34603	24618	55492	41517
Total expenses @	110214	125547	163596	207642	87810	100598	161479	197585
VI. Profit (loss) during the year	20624	21670	28707	30311	4114	6011	24713	25867
Total (III+IV+V+VI)	155378	169331	248893	280858	126527	131227	241684	264969

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	318559	376725	228196	267436	643141	710000	603152	702871
a) Interest/discount on advances/bills	168258	219139	136710	176337	290275	377782	361585	457298
b) Income on Investments	146210	148843	82327	79060	298898	295642	212719	216129
c) Interest on balances with RBI and other inter-Bnaks Funds	4011	7040	7756	11509	23546	33093	23089	18629
d) Others	80	1703	1403	530	30422	3483	5759	10815
II. Other Income	63988	60669	75335	45808	130483	119170	115579	118437
a) Commission, exchange and brokerage	18378	22835	13904	16971	34260	36100	45000	51899
b) Net Profit (loss) on sale of investments	34743	13895	38551	7084	53515	25212	18023	11409
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	3	1033	2	46	2	- 30	24	27
e) Net profit (loss) on exchange transactions	4375	5888	2845	2771	19327	17819	22340	18231
f) Miscellaneous income	6489	17018	20033	18936	23379	40069	30192	36871
Total (I+II)	382547	437394	303531	313244	773624	829170	718731	821308
Expenditure & Provisions								
III. Interest expended	182157	218979	121292	150539	345214	387509	379464	439672
a) Interest on deposits	176744	211554	112942	138862	324796	351721	313678	349824
b) Interest on RBI/inter-bank borrowings	367	629	3404	5645	3038	14213	30368	36194
c) Others	5046	6796	4946	6032	17380	21575	35418	53654
IV. Operating Expenses	107014	115999	82948	85795	198219	238475	193231	211513
a) Payments to and provisions for employees	68054	68110	53953	49289	138105	152379	126321	132813
b) Rent, taxes and lighting	5832	8516	6306	8190	16732	17262	14483	15126
c) Printing and stationery	1315	1473	1128	1119	1841	2079	2853	2960
d) Advertisement and publicity	1020	2276	919	1131	1041	2564	1488	1375
e) Depreciation on bank's property	3241	3847	6001	6480	8188	11113	9884	9673
f) Directors' fees, allowances and expenses	64	121	36	35	40	42	6	5
g) Auditors' fees and expenses	843	967	777	831	1676	2040	1371	1639
h) Law charges	336	700	225	177	1032	952	838	1020
i) Postage, telegrams, telephones, etc.	1285	1453	1196	1540	1732	2199	993	1295
j) Repairs and maintenance	1446	1671	2186	2934	4167	4215	2777	3073
k) Insurance	2863	4463	2258	3405	6346	8363	5281	7061
l) Other expenditure	20715	22402	7963	10664	17319	35267	26936	35473
V. Provisions and contingencies	39199	31802	47283	28361	163597	120489	112031	99979
Total expenses @	289171	334978	204240	236334	543433	625984	572695	651185
VI. Profit (loss) during the year	54177	70614	52008	48549	66594	82697	34005	70144
Total (III+IV+V+VI)	382547	437394	303531	313244	773624	829170	718731	821308

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	236769	234947	757198	871151	520487	538559	224981	262647
a) Interest/discount on advances/bills	97252	118354	427264	548849	224134	258979	125622	164905
b) Income on Investments	126990	110052	305557	285532	267408	256118	87943	85348
c) Interest on balances with RBI and other inter-Bnaks Funds	8525	5009	18868	24995	19456	18544	4617	6252
d) Others	4002	1532	5509	11775	9489	4918	6799	6142
II. Other Income	38522	17723	154384	137752	92013	53081	56456	57147
a) Commission, exchange and brokerage	10749	12761	41089	43081	29525	30282	15507	15685
b) Net Profit (loss) on sale of investments	21501	- 3238	49978	11164	58785	18366	20004	13575
c) Net Profit (loss) on revaluation of investments	—	—	—	—	-1874	- 2043	—	—
d) Net Profit (loss) on sale of land and other Assets	- 15	- 11	42	39	- 32	- 11	59	- 4
e) Net profit (loss) on exchange transactions	2212	2866	18859	15478	2835	2609	4103	3294
f) Miscellaneous income	4075	5345	44416	67990	2774	3878	16783	24597
Total (I+II)	275291	252670	911582	1008903	612500	591640	281437	319794
Expenditure & Provisions								
III. Interest expended	148604	150290	442150	513001	282993	300551	112041	139966
a) Interest on deposits	139591	138074	421485	482463	270304	287991	107547	128935
b) Interest on RBI/inter-bank borrowings	1137	928	1823	5603	271	1311	3061	5848
c) Others	7876	11288	18842	24935	12418	11249	1433	5183
IV. Operating Expenses	72043	65871	210897	234712	168591	171623	66695	74676
a) Payments to and provisions for employees	51361	42453	138015	151530	127756	127574	31291	36353
b) Rent, taxes and lighting	5053	5170	20546	20670	9431	10011	6670	7096
c) Printing and stationery	870	927	2287	2850	1577	1625	976	949
d) Advertisement and publicity	493	1179	1431	2161	704	779	1432	1418
e) Depreciation on bank's property	3560	3784	13295	14503	5317	5090	6899	5627
f) Directors' fees, allowances and expenses	96	53	56	51	54	53	47	63
g) Auditors' fees and expenses	586	996	1512	2057	1311	1388	669	695
h) Law charges	287	242	606	565	1098	952	94	97
i) Postage, telegrams, telephones, etc.	1253	1139	2158	2338	593	588	2031	1735
j) Repairs and maintenance	1423	1670	3426	4551	2362	2516	1439	1650
k) Insurance	2247	2972	6934	9769	4106	5729	2045	2979
l) Other expenditure	4814	5286	20631	23667	14282	15318	13102	16014
V. Provisions and contingencies	36934	31428	147582	126866	125176	93725	62482	60706
Total expenses @	220647	216161	653047	747713	451584	472174	178736	214642
VI. Profit (loss) during the year	17710	5081	110953	134324	35740	25741	40219	44446
Total (III+IV+V+VI)	275291	252670	911582	1008903	612500	591640	281437	319794

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Dena Bank		IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	172518	176013	265572	538072	287065	336451	395104	440628
a) Interest/discount on advances/bills	85637	98485	218565	440707	138188	177776	209231	262911
b) Income on Investments	81099	71409	39545	84537	144132	152649	177198	167326
c) Interest on balances with RBI and other inter-Bnaks Funds	4525	3687	7046	12066	4602	5800	8125	10391
d) Others	1257	2432	416	762	143	226	550	—
II. Other Income	31119	45899	62712	128046	56881	53148	79956	72821
a) Commission, exchange and brokerage	8487	8744	13067	27197	11570	11802	28016	31502
b) Net Profit (loss) on sale of investments	11780	12533	34227	70340	20977	7592	37305	23368
c) Net Profit (loss) on revaluation of investments	—	—	- 661	—	- 363	—	—	—
d) Net Profit (loss) on sale of land and other Assets	- 13	5632	1277	635	- 75	- 128	557	4352
e) Net profit (loss) on exchange transactions	2399	2526	2829	5902	6866	6806	7191	6575
f) Miscellaneous income	8466	16464	11973	23972	17906	27076	6887	7024
Total (I+II)	203637	221912	328284	666118	343946	389599	475060	513449
Expenditure & Provisions								
III. Interest expended	103858	103745	246787	500082	156701	185434	209552	233910
a) Interest on deposits	97950	97338	35429	91281	150766	173032	199094	218565
b) Interest on RBI/inter-bank borrowings	892	1728	4823	18272	3392	7270	2915	5068
c) Others	5016	4679	206535	390529	2543	5132	7543	10277
IV. Operating Expenses	61561	56134	45396	85951	91441	114799	115853	126157
a) Payments to and provisions for employees	42041	35425	15755	31851	63751	77353	84346	89357
b) Rent, taxes and lighting	4212	4556	2591	6103	6481	6887	8808	10501
c) Printing and stationery	732	845	785	1599	1228	1426	1011	1043
d) Advertisement and publicity	1166	1277	1619	1695	1102	549	286	886
e) Depreciation on bank's property	3102	3241	8401	14355	3082	5134	4674	5534
f) Directors' fees, allowances and expenses	51	61	17	29	19	19	30	28
g) Auditors' fees and expenses	451	537	47	97	867	822	975	984
h) Law charges	325	240	275	465	173	406	418	754
i) Postage, telegrams, telephones, etc.	1052	945	1411	2832	96	572	89	125
j) Repairs and maintenance	1530	1730	1033	2690	1950	2591	428	604
k) Insurance	1918	2498	599	1691	2639	3670	3794	4910
l) Other expenditure	4981	4779	12863	22544	10053	15370	10994	11431
V. Provisions and contingencies	32118	54733	5376	23997	54958	38917	84519	75047
Total expenses @	165419	159879	292183	586033	248142	300233	325405	360067
VI. Profit (loss) during the year	6100	7300	30725	56088	40846	50449	65136	78335
Total (III+IV+V+VI)	203637	221912	328284	666118	343946	389599	475060	513449

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	357190	411892	124859	129955	845984	958416	375763	405042
a) Interest/discount on advances/bills	181345	236335	60590	66283	424612	534146	204210	273229
b) Income on Investments	167293	161476	61097	58707	397404	403034	156893	121003
c) Interest on balances with RBI and other inter-Bnaks Funds	6965	11477	2414	4764	16425	17639	14444	9906
d) Others	1587	2604	758	201	7543	3597	216	904
II. Other Income	50519	55277	25614	15100	167568	123116	59041	59158
a) Commission, exchange and brokerage	15648	20432	4415	4406	69129	75263	15431	18045
b) Net Profit (loss) on sale of investments	23710	18851	14434	2662	53162	45800	24580	13345
c) Net Profit (loss) on revaluation of investments	- 450	1671	—	—	- 17886	- 24707	—	—
d) Net Profit (loss) on sale of land and other Assets	5	1	2	—	63	266	129	-32
e) Net profit (loss) on exchange transactions	7760	7486	2128	2104	14176	12210	3444	4341
f) Miscellaneous income	3846	6836	4635	5928	48924	14284	15457	23459
Total (I+II)	407709	467169	150473	145055	1013552	1081532	434804	464200
Expenditure & Provisions								
III. Interest expended	204821	251385	67590	66899	445311	491739	206380	216955
a) Interest on deposits	196588	241161	64603	63597	416326	461179	200133	205459
b) Interest on RBI/inter-bank borrowings	1891	4009	164	216	4158	6441	654	665
c) Others	6342	6215	2823	3086	24827	24119	5593	10831
IV. Operating Expenses	79574	96584	57097	48300	327798	302314	126422	143482
a) Payments to and provisions for employees	39687	50046	45707	36163	242398	211497	96133	103722
b) Rent, taxes and lighting	9249	11098	2814	2848	13396	15432	6486	7500
c) Printing and stationery	1426	1245	537	545	3665	3870	1031	1046
d) Advertisement and publicity	908	910	66	35	1916	2015	573	1309
e) Depreciation on bank's property	9279	7552	1187	1611	18328	18665	3758	4543
f) Directors' fees, allowances and expenses	29	29	20	4	70	73	36	42
g) Auditors' fees and expenses	763	893	472	485	2151	2066	1058	1275
h) Law charges	645	519	409	445	1160	923	346	329
i) Postage, telegrams, telephones, etc.	1910	3119	614	573	4752	5570	1513	1550
j) Repairs and maintenance	1296	1666	636	715	2928	3907	2093	4128
k) Insurance	3665	5377	1190	1459	8408	11666	3328	4418
l) Other expenditure	10717	14130	3445	3417	28626	26630	10067	13620
V. Provisions and contingencies	50708	63481	32893	19025	99434	143547	61714	50114
Total expenses @	284395	347969	124687	115199	773109	794053	332802	360437
VI. Profit (loss) during the year	72606	55719	- 7107	10831	141009	143932	40288	53649
Total (III+IV+V+VI)	407709	467169	150473	145055	1013552	1081532	434804	464200

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	354873	435459	496980	586371	213308	236003	209664	231180
a) Interest/discount on advances/bills	192211	263110	286858	375980	83940	115346	114932	134241
b) Income on Investments	148181	155717	190508	195415	124612	116505	89568	93174
c) Interest on balances with RBI and other inter-Bnaks Funds	13154	12484	7857	9245	2330	2525	2247	2132
d) Others	1327	4148	11757	5731	2426	1627	2917	1633
II. Other Income	51556	46372	76610	62510	47848	45695	35134	36900
a) Commission, exchange and brokerage	15780	16986	17692	21779	9004	9918	5180	6077
b) Net Profit (loss) on sale of investments	19579	8339	26032	9539	26391	19180	14890	14844
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	13	251	- 61	91	12	(1)	(10)	- 5
e) Net profit (loss) on exchange transactions	2723	3168	16659	14977	906	620	2951	2353
f) Miscellaneous income	13461	17628	16288	16124	11535	15978	12123	13631
Total (I+II)	406429	481831	573590	648881	261156	281698	244798	268080
Expenditure & Provisions								
III. Interest expended	214049	278883	290524	348941	121773	133952	110977	133902
a) Interest on deposits	204792	260565	271032	315604	119672	128946	107165	126173
b) Interest on RBI/inter-bank borrowings	1431	4051	2086	11816	10	652	77	71
c) Others	7826	14267	17406	21521	2091	4354	3735	7658
IV. Operating Expenses	108529	117738	125749	140240	70422	83363	53843	62355
a) Payments to and provisions for employees	85941	87994	80642	86679	49775	62836	31882	37884
b) Rent, taxes and lighting	4622	5331	8479	9288	3224	3457	4723	5024
c) Printing and stationery	1269	1589	1994	2009	1044	1403	620	622
d) Advertisement and publicity	600	843	2521	2034	319	502	647	391
e) Depreciation on bank's property	3556	4303	7329	8613	2044	2234	4005	3995
f) Directors' fees, allowances and expenses	18	48	49	49	45	50	30	25
g) Auditors' fees and expenses	1428	1212	1071	1194	466	402	668	688
h) Law charges	383	389	578	538	139	127	47	80
i) Postage, telegrams, telephones, etc.	683	808	1600	1902	658	708	589	864
j) Repairs and maintenance	595	484	2191	2906	528	674	156	156
k) Insurance	3105	4557	5483	7880	1846	2585	2124	2954
l) Other expenditure	6329	10180	13812	17148	10334	8385	8352	9672
V. Provisions and contingencies	49284	65545	85411	92178	38946	43929	41923	59135
Total expenses @	322578	396621	416273	489181	192195	217315	164820	196257
VI. Profit (loss) during the year	34567	19665	71906	67522	30015	20454	38055	12688
Total (III+IV+V+VI)	406429	481831	573590	648881	261156	281698	244798	268080

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	90739	135150	14981	11137	26971	25923	2638	3698
a) Interest/discount on advances/bills	62084	100496	951	749	19300	18511	1545	2364
b) Income on Investments	24712	32745	12236	8251	4336	4426	1030	1071
c) Interest on balances with RBI and other inter-Bnaks Funds	690	1415	1243	2137	1306	2534	63	250
d) Others	3253	494	551	—	2029	452	—	13
II. Other Income	43533	63709	4048	996	25071	30355	436	504
a) Commission, exchange and brokerage	31527	42870	303	291	19432	23735	405	589
b) Net Profit (loss) on sale of investments	- 7191	- 3120	8	—	- 480	- 107	- 165	- 260
c) Net Profit (loss) on revaluation of investments	—	—	—	—	- 119	—	—	—
d) Net Profit (loss) on sale of land and other Assets	2	437	135	- 1	44	72	—	—
e) Net profit (loss) on exchange transactions	14763	23505	131	162	2914	3640	117	86
f) Miscellaneous income	4432	17	3471	544	3280	3015	79	89
Total (I+II)	134272	198859	19029	12133	52042	56278	3074	4202
Expenditure & Provisions								
III. Interest expended	33380	65916	13791	10108	15118	15446	990	2148
a) Interest on deposits	10943	20586	13741	9872	14616	14172	31	35
b) Interest on RBI/inter-bank borrowings	19604	37933	48	236	251	1112	648	1701
c) Others	2833	7397	2	—	251	162	311	412
IV. Operating Expenses	56683	74749	4736	1399	29196	30103	761	726
a) Payments to and provisions for employees	17713	25521	827	324	10703	11885	284	285
b) Rent, taxes and lighting	3263	3908	136	129	1771	2172	41	48
c) Printing and stationery	1412	1814	16	17	700	823	5	6
d) Advertisement and publicity	2123	2892	9	2	1637	1610	2	2
e) Depreciation on bank's property	3515	3965	73	66	1829	2048	128	77
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	30	30	3	4	95	116	6	6
h) Law charges	163	220	20	10	12	49	1	4
i) Postage, telegrams, telephones, etc.	2308	3408	40	40	1982	2524	76	78
j) Repairs and maintenance	1722	2671	71	76	646	715	21	24
k) Insurance	663	1081	69	58	168	146	5	7
l) Other expenditure	23771	29239	3472	673	9653	8015	192	189
V. Provisions and contingencies	24685	34025	5522	169	6068	5435	655	546
Total expenses @	90063	140665	18527	11507	44314	45549	1751	2874
VI. Profit (loss) during the year	19524	24169	-5020	457	1660	5294	668	782
Total (III+IV+V+VI)	134272	198859	19029	12133	52042	56278	3074	4202

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.