

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							
	Arab Bangladesh Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2005	2006	2005	2006	2005	2006	2005	2006
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	299	375	355	399	25718	32641	3432	2895
a) Interest/discount on advances/bills	110	233	84	149	15357	20244	1633	1707
b) Income on Investments	33	37	188	144	8537	10948	1318	869
c) Interest on balances with RBI and other inter-Bnaks Funds	156	105	83	106	977	293	103	331
d) Others	—	—	—	—	847	1156	378	- 12
II. Other Income	368	404	- 35	75	11873	21951	247	494
a) Commission, exchange and brokerage	289	308	4	4	2992	3469	284	234
b) Net Profit (loss) on sale of investments	—	—	- 106	—	- 1654	- 793	- 269	29
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	—	—	—	—	87	155	1	- 4
e) Net profit (loss) on exchange transactions	38	41	- 14	- 34	6952	13669	74	80
f) Miscellaneous income	41	55	81	105	3496	5451	157	155
Total (I+II)	667	779	320	474	37591	54592	3679	3389
Expenditure & Provisions								
III. Interest expended	35	38	69	93	12757	14701	2178	1993
a) Interest on deposits	28	28	40	42	4920	4644	1756	1643
b) Interest on RBI/inter-bank borrowings	7	10	27	51	7837	10057	369	228
c) Others	—	—	2	—	—	—	53	122
IV. Operating Expenses	208	228	282	268	9100	11266	1319	1191
a) Payments to and provisions for employees	60	64	69	69	4338	5535	507	503
b) Rent, taxes and lighting	9	17	14	13	901	1037	251	248
c) Printing and stationery	6	5	12	14	118	131	13	14
d) Advertisement and publicity	7	5	1	2	—	—	2	2
e) Depreciation on bank's property	17	15	68	67	719	738	176	132
f) Directors' fees, allowances and expenses	1	17	—	—	—	—	1	—
g) Auditors' fees and expenses	1	1	3	3	9	13	5	8
h) Law charges	—	1	—	—	38	37	6	19
i) Postage, telegrams, telephones, etc.	20	20	28	24	455	334	46	45
j) Repairs and maintenance	9	8	23	14	248	279	58	59
k) Insurance	3	3	4	4	140	197	32	35
l) Other expenditure	75	72	60	58	2134	2965	222	126
V. Provisions and contingencies	179	226	54	229	7691	14167	2448	875
Total expenses @	243	266	351	361	21857	25967	3497	3184
VI. Profit (loss) during the year	246	287	-85	-116	8043	14458	-2266	-670
Total (III+IV+V+VI)	667	779	320	474	37591	54592	3679	3389

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							
	Bank of Ceylon		Bank of Nova Scotia		Barclays Bank		Bank of Tokyo-Mitsubishi UFJ #	
	2005	2006	2005	2006	2005	2006	2005	2006
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	848	972	15896	17454	3134	6566	5703	7901
a) Interest/discount on advances/bills	550	503	10242	12130	59	67	2923	4699
b) Income on Investments	152	138	4499	4911	2537	5248	1632	1957
c) Interest on balances with RBI and other inter-Bnaks Funds	146	331	800	262	149	1170	611	1045
d) Others	—	—	355	151	389	81	537	200
II. Other Income	582	431	5192	5820	12647	23392	5731	3616
a) Commission, exchange and brokerage	236	247	819	688	1427	1600	547	882
b) Net Profit (loss) on sale of investments	—	—	54	- 73	675	478	—	1
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	—	—	4	3	- 1	- 3	- 46	- 80
e) Net profit (loss) on exchange transactions	221	144	2540	3177	1256	3598	1097	1454
f) Miscellaneous income	125	40	1775	2025	9290	17719	4133	1359
Total (I+II)	1430	1403	21088	23274	15781	29958	11434	11517
Expenditure & Provisions								
III. Interest expended	531	411	10754	12968	857	2816	1584	2979
a) Interest on deposits	530	382	9270	10920	321	1125	1090	2270
b) Interest on RBI/inter-bank borrowings	1	29	1246	2041	415	1124	21	73
c) Others	—	—	238	7	121	567	473	636
IV. Operating Expenses	241	254	3462	3385	3136	5183	3384	4352
a) Payments to and provisions for employees	79	93	1304	1342	1823	3406	1485	2574
b) Rent, taxes and lighting	35	35	461	432	203	237	498	481
c) Printing and stationery	5	6	55	59	13	18	44	50
d) Advertisement and publicity	2	5	3	5	9	12	3	1
e) Depreciation on bank's property	11	7	170	160	357	289	315	260
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	1
g) Auditors' fees and expenses	1	3	11	17	9	12	5	7
h) Law charges	10	4	60	69	4	—	31	65
i) Postage, telegrams, telephones, etc.	36	38	142	140	170	204	73	65
j) Repairs and maintenance	9	9	207	211	46	253	163	145
k) Insurance	1	1	110	124	7	12	63	72
l) Other expenditure	52	53	939	826	495	740	704	631
V. Provisions and contingencies	443	695	8049	3755	5538	9765	5409	4152
Total expenses @	772	665	14216	16353	3993	7999	4968	7331
VI. Profit (loss) during the year	215	43	-1177	3166	6250	12194	1057	34
Total (III+IV+V+VI)	1430	1403	21088	23274	15781	29958	11434	11517

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

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							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Chohung Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	17623	22319	11704	12982	909	871	1265	1679
a) Interest/discount on advances/bills	8101	11539	4998	6238	595	606	439	455
b) Income on Investments	9004	10217	6289	5385	297	212	348	503
c) Interest on balances with RBI and other inter-Bnaks Funds	422	533	417	1359	17	53	452	710
d) Others	96	30	—	—	—	—	26	11
II. Other Income	6760	7290	2246	10713	142	93	494	464
a) Commission, exchange and brokerage	3331	4884	1007	1494	45	65	275	216
b) Net Profit (loss) on sale of investments	- 2808	- 1999	- 1023	- 1147	—	2	- 12	—
c) Net Profit (loss) on revaluation of investments	- 18	- 7	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	1612	- 22	20	—	—	—	—	—
e) Net profit (loss) on exchange transactions	3769	4034	2127	10314	22	- 10	209	229
f) Miscellaneous income	874	400	115	52	75	36	22	19
Total (I+II)	24383	29609	13950	23695	1051	964	1759	2143
Expenditure & Provisions								
III. Interest expended	9062	11314	9792	10460	331	285	288	714
a) Interest on deposits	7053	6002	7727	8302	228	152	123	392
b) Interest on RBI/inter-bank borrowings	1380	4466	1848	1438	98	133	13	41
c) Others	629	846	217	720	5	—	152	281
IV. Operating Expenses	9665	10418	5301	5274	451	374	441	492
a) Payments to and provisions for employees	4634	5001	1983	2801	130	122	120	138
b) Rent, taxes and lighting	620	610	197	237	116	115	101	88
c) Printing and stationery	127	103	27	21	2	3	6	5
d) Advertisement and publicity	115	108	117	113	1	1	1	3
e) Depreciation on bank's property	596	543	307	262	61	27	26	26
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	4	4	3	3	5	5	2	2
h) Law charges	20	5	32	23	19	15	—	—
i) Postage, telegrams, telephones, etc.	292	344	93	85	7	8	12	11
j) Repairs and maintenance	585	534	158	95	9	7	22	28
k) Insurance	144	170	44	50	9	8	10	17
l) Other expenditure	2528	2996	2340	1584	92	63	141	174
V. Provisions and contingencies	4178	5968	438	343	1163	592	451	404
Total expenses @	18727	21732	15093	15734	782	659	729	1206
VI. Profit (loss) during the year	1478	1909	- 1581	7618	-894	-287	579	533
Total (III+IV+V+VI)	24383	29609	13950	23695	1051	964	1759	2143

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							
	Citibank		DBS Bank		Deutsche Bank		Hongkong & Shanghai Banking Corporation	
	2005	2006	2005	2006	2005	2006	2005	2006
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	220270	306439	3454	15445	39016	60373	162683	220194
a) Interest/discount on advances/bills	151187	203607	1098	2819	12446	15548	87408	128369
b) Income on Investments	55242	88379	1744	6385	10998	17941	69476	83177
c) Interest on balances with RBI and other inter-Bnaks Funds	12728	14302	612	6241	15482	26884	3735	8286
d) Others	1113	151	—	—	90	—	2064	362
II. Other Income	94379	104307	356	- 881	40808	56030	66107	92826
a) Commission, exchange and brokerage	60719	57432	289	898	10525	18452	35284	53846
b) Net Profit (loss) on sale of investments	-11052	-13542	-34	- 769	476	- 2189	-8204	-24885
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	78	1074	- 22	—	429	802	-396	3033
e) Net profit (loss) on exchange transactions	39312	54986	123	-1074	27250	31514	25157	33630
f) Miscellaneous income	5322	4357	—	64	2128	7451	14266	27202
Total (I+II)	314649	410746	3810	14564	79824	116403	228790	313020
Expenditure & Provisions								
III. Interest expended	75210	100571	852	6046	30470	36830	64444	82787
a) Interest on deposits	59836	70552	456	4261	4445	5823	43075	60546
b) Interest on RBI/inter-bank borrowings	11091	25725	396	1785	26015	30972	16114	17971
c) Others	4283	4294	—	—	10	35	5255	4270
IV. Operating Expenses	122288	152465	1846	3905	27473	47119	69848	102522
a) Payments to and provisions for employees	24391	34422	1040	2265	7632	14942	25538	42202
b) Rent, taxes and lighting	7711	8443	164	491	1244	3409	4073	4463
c) Printing and stationery	2847	2202	6	19	181	347	1436	1788
d) Advertisement and publicity	16377	17882	9	—	161	1560	3050	9397
e) Depreciation on bank's property	8260	9268	161	302	1171	1825	4995	4843
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	28	45	2	5	20	27	10	15
h) Law charges	151	611	19	13	55	189	355	557
i) Postage, telegrams, telephones, etc.	8339	9806	121	174	2070	2771	4020	4234
j) Repairs and maintenance	7843	8446	11	37	847	1434	2109	2409
k) Insurance	1461	2378	13	27	370	525	1798	2502
l) Other expenditure	44880	58962	300	572	13722	20090	22464	30112
V. Provisions and contingencies	57149	87156	212	3010	14163	19862	60808	76215
Total expenses @	197498	253036	2698	9951	57943	83949	134292	185309
VI. Profit (loss) during the year	60002	70554	900	1603	7718	12592	33690	51496
Total (III+IV+V+VI)	314649	410746	3810	14564	79824	116403	228790	313020

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							
	ING Bank #		J P Morgan Chase Bank		Krung Thai Bank		Mashreq Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	259		3996	12579	372	449	2883	2043
a) Interest/discount on advances/bills	2		7	3	134	90	133	174
b) Income on Investments	—		1799	7916	145	161	2359	1458
c) Interest on balances with RBI and other inter-Bnaks Funds	79		504	3095	93	198	304	309
d) Others	178		1686	1565	—	—	87	102
II. Other Income	132		9270	10082	27	615	367	664
a) Commission, exchange and brokerage	—		12	37	19	23	292	397
b) Net Profit (loss) on sale of investments	—		- 180	- 1933	- 1	—	—	110
c) Net Profit (loss) on revaluation of investments	—		—	- 85	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	—		4	—	—	- 1	- 1	1
e) Net profit (loss) on exchange transactions	—		1835	- 2084	8	10	70	49
f) Miscellaneous income	132		7599	14147	1	583	6	107
Total (I+II)	391		13266	22661	399	1064	3250	2707
Expenditure & Provisions								
III. Interest expended	—		1626	5157	57	67	2459	1849
a) Interest on deposits	—		1506	4016	57	67	2454	1819
b) Interest on RBI/inter-bank borrowings	—		59	385	—	—	5	26
c) Others	—		61	756	—	—	—	4
IV. Operating Expenses	53		2695	4248	242	325	365	375
a) Payments to and provisions for employees	—		1308	1973	60	64	96	120
b) Rent, taxes and lighting	—		152	199	87	84	87	68
c) Printing and stationery	—		12	16	2	2	5	4
d) Advertisement and publicity	—		3	1	1	1	—	1
e) Depreciation on bank's property	—		83	119	25	28	31	20
f) Directors' fees, allowances and expenses	—		—	—	—	—	—	—
g) Auditors' fees and expenses	6		8	12	2	2	2	2
h) Law charges	—		9	9	1	63	7	12
i) Postage, telegrams, telephones, etc.	—		96	126	5	5	3	6
j) Repairs and maintenance	—		57	99	12	16	20	16
k) Insurance	—		43	122	1	2	5	6
l) Other expenditure	47		924	1572	46	58	109	120
V. Provisions and contingencies	809		4259	5963	98	257	54	107
Total expenses @	53		4321	9405	299	392	2824	2224
VI. Profit (loss) during the year	- 471		4686	7293	2	415	372	376
Total (III+IV+V+VI)	391		13266	22661	399	1064	3250	2707

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

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							
	Mizuho Corporate Bank		Oman International Bank		Societe Generale		Sonali Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	1726	2393	1790	1692	3706	9286	143	133
a) Interest/discount on advances/bills	1154	1849	49	39	802	1429	61	52
b) Income on Investments	561	526	1074	976	2705	7318	45	41
c) Interest on balances with RBI and other inter-Bnaks Funds	9	10	644	677	199	539	12	20
d) Others	2	8	23	—	—	—	25	20
II. Other Income	622	785	169	96	1242	2382	486	376
a) Commission, exchange and brokerage	488	542	53	47	597	1677	400	309
b) Net Profit (loss) on sale of investments	—	—	4	- 6	193	- 1269	—	—
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	3	—	—	—	1	—	—	—
e) Net profit (loss) on exchange transactions	131	243	84	39	229	451	83	61
f) Miscellaneous income	—	—	28	16	222	1523	3	6
Total (I+II)	2348	3178	1959	1788	4948	11668	629	509
Expenditure & Provisions								
III. Interest expended	582	1135	1484	1378	2157	5177	81	79
a) Interest on deposits	273	476	1394	1235	1985	3254	67	54
b) Interest on RBI/inter-bank borrowings	223	562	90	143	172	1923	—	—
c) Others	86	97	—	—	—	—	14	25
IV. Operating Expenses	815	909	520	557	1658	3067	300	330
a) Payments to and provisions for employees	375	402	138	149	754	1695	160	182
b) Rent, taxes and lighting	163	162	36	47	120	220	56	61
c) Printing and stationery	2	9	4	5	12	18	5	4
d) Advertisement and publicity	1	1	1	2	1	1	2	2
e) Depreciation on bank's property	59	71	124	120	326	354	4	5
f) Directors' fees, allowances and expenses	—	—	1	2	—	—	—	—
g) Auditors' fees and expenses	3	3	6	6	3	3	3	3
h) Law charges	3	12	48	44	4	2	1	1
i) Postage, telegrams, telephones, etc.	34	33	13	18	108	135	22	28
j) Repairs and maintenance	22	37	23	36	52	58	1	1
k) Insurance	2	7	25	24	46	62	4	2
l) Other expenditure	151	172	101	104	232	519	42	41
V. Provisions and contingencies	- 20	656	1342	233	- 390	1698	107	49
Total expenses @	1397	2044	2004	1935	3815	8244	381	409
VI. Profit (loss) during the year	971	478	- 1387	- 380	1523	1726	141	51
Total (III+IV+V+VI)	2348	3178	1959	1788	4948	11668	629	509

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					
	Standard Chartered Bank		State Bank of Mauritius		UFJ Bank #	
	2005	2006	2005	2006	2005	2006
	(57)	(58)	(59)	(60)	(61)	(62)
Income						
I. Interest Earned	249295	305635	3613	3966	1627	
a) Interest/discount on advances/bills	167479	201482	2057	1836	533	
b) Income on Investments	70199	87096	778	1113	370	
c) Interest on balances with RBI and other inter-Bnaks Funds	3688	5722	778	1017	—	
d) Others	7929	11335	—	—	724	
II. Other Income	52543	82160	208	178	514	
a) Commission, exchange and brokerage	43523	43778	110	65	175	
b) Net Profit (loss) on sale of investments	- 25746	- 9034	- 33	- 72	- 3	
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	
d) Net Profit (loss) on sale of land and other Assets	705	134	2	—	—	
e) Net profit (loss) on exchange transactions	18111	21689	96	128	325	
f) Miscellaneous income	15950	25593	33	57	17	
Total (I+II)	301838	387795	3821	4144	2141	
Expenditure & Provisions						
III. Interest expended	110744	119017	2264	2468	199	
a) Interest on deposits	70037	82270	1001	1177	144	
b) Interest on RBI/inter-bank borrowings	17767	31985	1263	1291	1	
c) Others	22940	4762	—	—	54	
IV. Operating Expenses	84219	96496	460	487	595	
a) Payments to and provisions for employees	28578	39439	136	170	211	
b) Rent, taxes and lighting	4382	5351	26	29	168	
c) Printing and stationery	2848	2810	5	7	12	
d) Advertisement and publicity	3988	3921	3	1	1	
e) Depreciation on bank's property	2684	2925	88	92	56	
f) Directors' fees, allowances and expenses	—	—	—	—	—	
g) Auditors' fees and expenses	41	40	2	2	3	
h) Law charges	2158	1793	8	1	2	
i) Postage, telegrams, telephones, etc.	4810	5127	61	69	7	
j) Repairs and maintenance	7719	6555	27	31	29	
k) Insurance	1611	2393	16	20	1	
l) Other expenditure	25400	26142	88	65	105	
V. Provisions and contingencies	46717	81797	549	886	665	
Total expenses @	194963	215513	2724	2955	794	
VI. Profit (loss) during the year	60158	90485	548	303	682	
Total (III+IV+V+VI)	301838	387795	3821	4144	2141	

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

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

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Punjab #		Bank of Rajasthan		Bharat Overseas Bank		Catholic Syrian Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	32859		52236	53938	21872	25214	36819	36529
a) Interest/discount on advances/bills	20000		22898	24068	11847	15085	20875	24066
b) Income on Investments	10894		24939	19576	8072	8163	14229	10362
c) Interest on balances with RBI and other inter-Bnaks Funds	1865		4203	9431	1220	1810	1503	2056
d) Others	100		196	863	733	156	212	45
II. Other Income	6906		6376	6165	1928	2554	4627	4024
a) Commission, exchange and brokerage	4549		2775	3580	840	973	1579	1729
b) Net Profit (loss) on sale of investments	- 2178		782	- 1541	- 552	142	1781	194
c) Net Profit (loss) on revaluation of investments	-1572		—	—	—	—	- 910	- 843
d) Net Profit (loss) on sale of land and other Assets	- 20		- 13	10	7	5	- 3	2
e) Net profit (loss) on exchange transactions	1130		613	649	510	554	585	577
f) Miscellaneous income	4997		2219	3467	1123	880	1595	2365
Total (I+II)	39765		58612	60103	23800	27768	41446	40553
Expenditure & Provisions								
III. Interest expended	19367		30891	31706	11370	14553	22200	21835
a) Interest on deposits	17714		29983	30454	10678	13267	21610	21066
b) Interest on RBI/inter-bank borrowings	299		169	108	289	639	13	44
c) Others	1354		739	1144	403	647	577	725
IV. Operating Expenses	18452		19474	25507	6998	8672	11388	15021
a) Payments to and provisions for employees	2886		12066	17167	3135	3858	7657	11214
b) Rent, taxes and lighting	2787		1735	1818	1069	1493	1139	1291
c) Printing and stationery	708		269	279	101	109	212	210
d) Advertisement and publicity	642		242	471	111	108	50	57
e) Depreciation on bank's property	3206		1237	1256	792	870	549	178
f) Directors' fees, allowances and expenses	64		19	23	14	23	35	37
g) Auditors' fees and expenses	93		48	44	33	51	32	40
h) Law charges	17		310	330	46	24	89	67
i) Postage, telegrams, telephones, etc.	662		548	435	205	239	177	138
j) Repairs and maintenance	1578		496	580	77	113	223	266
k) Insurance	406		501	722	197	253	347	423
l) Other expenditure	5403		2003	2382	1218	1531	878	1100
V. Provisions and contingencies	8072		4744	1364	3427	3984	6792	3085
Total expenses @	37819		50365	57213	18368	23225	33588	36856
VI. Profit (loss) during the year	- 6126		3503	1526	2005	559	1066	612
Total (III+IV+V+VI)	39765		58612	60103	23800	27768	41446	40553

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.