

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (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	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	137611	227419	11137	4664	25923	28914	3698	4149
a) Interest/discount on advances/bills	100496	169132	749	1422	18511	19753	2364	2835
b) Income on Investments	35206	53885	8251	1080	4426	6677	1071	1013
c) Interest on balances with RBI and other inter-Bank Funds	1415	2435	2137	2162	2534	1232	250	233
d) Others	494	1967	—	—	452	1252	13	68
II. Other Income	61248	75308	760	1542	30355	37942	504	718
a) Commission, exchange and brokerage	42870	56733	291	282	23735	25801	589	565
b) Net Profit (loss) on sale of investments	-3120	-5976	-236	-194	-107	-16	-260	—
c) Net Profit (loss) on revaluation of investments	-2461	-8905	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	437	841	-1	-1	72	3839	—	1
e) Net profit (loss) on exchange transactions	23505	31279	162	225	3640	4258	86	71
f) Miscellaneous income	17	1336	544	1230	3015	4060	89	81
Total (I+II)	198859	302727	11897	6206	56278	66856	4202	4867
Expenditure & Provisions								
III. Interest expended	65916	103841	10108	3227	15446	16670	2148	2455
a) Interest on deposits	20586	37808	9872	2203	14172	14560	35	54
b) Interest on RBI/inter-bank borrowings	37933	42589	236	1024	1112	2078	1701	1908
c) Others	7397	23444	—	—	162	32	412	493
IV. Operating Expenses	74749	97021	1399	1890	30103	33939	726	580
a) Payments to and provisions for employees	25521	33445	324	523	11885	13682	285	267
b) Rent, taxes and lighting	3908	4510	129	112	1872	1857	48	48
c) Printing and stationery	1814	1822	17	18	823	752	6	5
d) Advertisement and publicity	2892	4438	2	7	1610	4114	2	2
e) Depreciation on bank's property	3965	4844	66	62	2048	1849	77	58
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	30	30	4	4	116	183	6	6
h) Law charges	220	248	10	4	49	40	4	—
i) Postage, telegrams, telephones, etc.	3408	3858	40	47	2524	2450	78	62
j) Repairs and maintenance	2671	3230	76	67	715	1039	24	23
k) Insurance	1081	1355	58	54	146	186	7	7
l) Other expenditure	29239	39241	673	992	8315	7787	189	102
V. Provisions and contingencies	34025	63330	-67	899	5435	11073	546	775
Total expenses @	140665	200862	11507	5117	45549	50609	2874	3035
VI. Profit (loss) during the year	24169	38535	457	190	5294	5174	782	1057
Total (III+IV+V+VI)	198859	302727	11897	6206	56278	66856	4202	4867

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (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	
		2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
		(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(15)	(16)
Income											
I. Interest Earned	375	452	400	503	34755	43011	2895	3006			
a) Interest/discount on advances/bills	233	309	138	87	20244	21806	1707	1695			
b) Income on Investments	37	45	156	123	13062	18541	869	767			
c) Interest on balances with RBI and other inter-Bank Funds	105	98	106	293	293	255	331	412			
d) Others	—	—	—	—	1156	2409	-12	132			
II. Other Income	404	485	67	392	19838	24431	464	441			
a) Commission, exchange and brokerage	308	359	4	2	3469	4625	234	201			
b) Net Profit (loss) on sale of investments	—	—	—	—	-793	-1220	29	9			
c) Net Profit (loss) on revaluation of investments	—	—	-8	-8	-2113	-1145	-30	-20			
d) Net Profit (loss) on sale of land and other Assets	—	—	—	—	155	813	-4	-1			
e) Net profit (loss) on exchange transactions	41	63	-34	-38	13669	17767	80	112			
f) Miscellaneous income	55	63	105	436	5451	3591	155	140			
Total (I+II)	779	937	467	895	54593	67442	3359	3447			
Expenditure & Provisions											
III. Interest expended	38	53	93	141	14701	18060	1993	1729			
a) Interest on deposits	28	39	42	51	4644	6706	1643	1518			
b) Interest on RBI/inter-bank borrowings	10	14	51	90	10057	11354	228	118			
c) Others	—	—	—	—	—	—	122	93			
IV. Operating Expenses	228	418	268	261	11267	13978	1161	1072			
a) Payments to and provisions for employees	64	80	69	61	5535	7782	503	433			
b) Rent, taxes and lighting	17	43	13	13	1037	1076	248	329			
c) Printing and stationery	5	6	14	10	131	148	14	15			
d) Advertisement and publicity	5	7	2	1	—	—	2	2			
e) Depreciation on bank's property	15	14	67	61	738	817	132	56			
f) Directors' fees, allowances and expenses	17	14	—	—	—	—	—	—			
g) Auditors' fees and expenses	1	3	3	3	10	14	8	6			
h) Law charges	1	5	—	29	37	25	19	5			
i) Postage, telegrams, telephones, etc.	20	26	24	26	334	334	45	36			
j) Repairs and maintenance	8	10	14	18	279	297	59	53			
k) Insurance	3	3	4	4	197	239	35	38			
l) Other expenditure	72	207	58	35	2969	3246	96	99			
V. Provisions and contingencies	226	230	221	-10	14167	15850	875	1459			
Total expenses @	266	471	361	402	25968	32038	3154	2801			
VI. Profit (loss) during the year	287	236	-115	503	14458	19554	-670	-813			
Total (III+IV+V+VI)	779	937	467	895	54593	67442	3359	3447			

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	972	1025	18377	26372	7901	12741	6566	13755
a) Interest/discount on advances/bills	503	374	12130	18346	4699	8994	67	2278
b) Income on Investments	138	203	5834	7014	1957	2913	5248	9167
c) Interest on balances with RBI and other inter-Bank Funds	331	431	262	242	1045	471	1170	2112
d) Others	—	17	151	770	200	363	81	198
II. Other Income	431	344	4897	7527	3616	4917	23392	21719
a) Commission, exchange and brokerage	247	243	688	831	882	960	1600	6555
b) Net Profit (loss) on sale of investments	—	—	-73	—	1	5	502	-1156
c) Net Profit (loss) on revaluation of investments	—	-59	-923	-649	—	—	-24	-24
d) Net Profit (loss) on sale of land and other Assets	—	—	3	-26	-80	-17	-3	—
e) Net profit (loss) on exchange transactions	144	104	3177	5284	1454	2196	3598	-1479
f) Miscellaneous income	40	56	2025	2087	1359	1773	17719	17823
Total (I+II)	1403	1369	23274	33899	11517	17658	29958	35474
Expenditure & Provisions								
III. Interest expended	411	400	12968	17916	2979	4766	2816	7095
a) Interest on deposits	382	389	10920	12842	2270	2612	1125	2912
b) Interest on RBI/inter-bank borrowings	29	4	2041	4951	73	680	1124	2124
c) Others	—	7	7	123	636	1474	567	2059
IV. Operating Expenses	254	269	3385	3990	4219	4173	5183	12814
a) Payments to and provisions for employees	93	92	1342	1547	2574	2199	3406	8313
b) Rent, taxes and lighting	35	36	432	474	348	350	237	1389
c) Printing and stationery	6	5	59	62	50	48	18	40
d) Advertisement and publicity	5	2	5	66	1	—	12	509
e) Depreciation on bank's property	7	5	160	195	260	213	289	443
f) Directors' fees, allowances and expenses	—	—	—	—	1	2	—	—
g) Auditors' fees and expenses	3	1	17	20	7	7	12	20
h) Law charges	4	17	69	42	65	67	—	17
i) Postage, telegrams, telephones, etc.	38	50	140	147	65	71	204	334
j) Repairs and maintenance	9	6	211	181	145	148	253	262
k) Insurance	1	1	124	144	72	100	12	37
l) Other expenditure	53	54	826	1112	631	968	740	1450
V. Provisions and contingencies	695	496	3755	4409	4285	3654	9765	6457
Total expenses @	665	669	16353	21906	7198	8939	7999	19909
VI. Profit (loss) during the year	43	204	3166	7584	34	5065	12194	9108
Total (III+IV+V+VI)	1403	1369	23274	33899	11517	17658	29958	35474

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Citibank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	22319	30304	12982	16810	871	1176	306439	438364
a) Interest/discount on advances/bills	11539	16707	6238	9941	606	926	203607	291278
b) Income on Investments	10217	12022	5385	5163	212	208	88379	103159
c) Interest on balances with RBI and other inter-Bank Funds	533	1553	1359	1706	53	42	14302	42939
d) Others	30	22	—	—	—	—	151	988
II. Other Income	7290	13699	10713	15169	93	130	104307	134583
a) Commission, exchange and brokerage	4884	5852	1494	1489	65	58	57432	61400
b) Net Profit (loss) on sale of investments	-1999	-3537	-1147	1521	2	—	-13542	-13215
c) Net Profit (loss) on revaluation of investments	-7	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	-22	2	—	1	—	—	1074	476
e) Net profit (loss) on exchange transactions	4034	10962	10314	12023	-10	24	54986	85068
f) Miscellaneous income	400	420	52	135	36	48	4357	854
Total (I+II)	29609	44003	23695	31979	964	1306	410746	572947
Expenditure & Provisions								
III. Interest expended	11314	17246	10460	9533	285	696	100571	169637
a) Interest on deposits	6002	8840	8302	1735	152	302	70552	130971
b) Interest on RBI/inter-bank borrowings	4466	6465	1438	6454	133	391	25725	36562
c) Others	846	1941	720	1344	—	3	4294	2104
IV. Operating Expenses	10418	12932	5274	7908	374	415	152465	185265
a) Payments to and provisions for employees	5001	6591	2801	4725	122	144	34422	56178
b) Rent, taxes and lighting	610	708	237	332	115	113	8443	8640
c) Printing and stationery	103	156	21	20	3	3	2202	3265
d) Advertisement and publicity	108	173	113	184	1	1	17882	25194
e) Depreciation on bank's property	543	578	262	269	27	14	9268	11233
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	4	10	3	4	5	5	45	53
h) Law charges	5	0	23	94	15	16	611	1021
i) Postage, telegrams, telephones, etc.	344	330	85	104	8	7	9806	11079
j) Repairs and maintenance	534	734	95	163	7	4	8446	7431
k) Insurance	170	182	50	57	8	9	2378	3129
l) Other expenditure	2996	3470	1584	1956	63	99	58962	58042
V. Provisions and contingencies	5968	7464	343	5560	592	129	87156	128045
Total expenses @	21732	30178	15734	17441	659	1111	253036	354902
VI. Profit (loss) during the year	1909	6361	7618	8978	-287	66	70554	90000
Total (III+IV+V+VI)	29609	44003	23695	31979	964	1306	410746	572947

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	DBS Bank		Deutsche Bank		Hongkong & Shanghai Banking Corporation		J P Morgan Chase Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	15445	38261	60373	97172	220194	350792	12579	27928
a) Interest/discount on advances/bills	2819	9434	15548	35594	128369	211664	3	2545
b) Income on Investments	6385	11594	17941	28161	83177	120543	7916	21169
c) Interest on balances with RBI and other inter-Bank Funds	6241	17233	26884	33402	8286	16726	3095	2904
d) Others	—	—	—	15	362	1859	1565	1310
II. Other Income	-881	8473	55524	65366	92826	121234	10082	17189
a) Commission, exchange and brokerage	898	3443	17946	26163	53846	75900	5064	12801
b) Net Profit (loss) on sale of investments	-769	-894	-2189	-213	-24885	-27378	-1933	-3228
c) Net Profit (loss) on revaluation of investments	—	-135	—	—	—	—	-85	-782
d) Net Profit (loss) on sale of land and other Assets	—	3	802	324	3033	2794	—	9
e) Net profit (loss) on exchange transactions	-1074	5880	31514	31193	33630	43750	6919 *	8301 *
f) Miscellaneous income	64	176	7451	7899	27202	26168	117	88
Total (I+II)	14564	46734	115897	162538	313020	472026	22661	45117
Expenditure & Provisions								
III. Interest expended	6046	24247	36830	46707	82787	121339	5157	12736
a) Interest on deposits	4261	10148	5823	10655	60546	105406	4016	4996
b) Interest on RBI/inter-bank borrowings	1785	14099	30972	35986	17971	11211	385	2082
c) Others	—	—	35	66	4270	4722	756	5658
IV. Operating Expenses	3905	7413	46613	74440	102522	158449	4248	7057
a) Payments to and provisions for employees	2265	4596	16272	38102	42202	61693	1973	3949
b) Rent, taxes and lighting	491	650	2079	2793	4463	6388	199	351
c) Printing and stationery	19	21	347	980	1788	2491	16	20
d) Advertisement and publicity	—	—	1560	2603	9397	11842	1	10
e) Depreciation on bank's property	302	489	1825	2914	4843	6513	119	144
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	3	4	27	22	20	22	12	19
h) Law charges	13	5	189	263	557	438	42	138
i) Postage, telegrams, telephones, etc.	174	267	2771	3292	4234	7000	126	225
j) Repairs and maintenance	37	57	1434	2430	2409	4162	99	178
k) Insurance	27	79	525	1159	2502	3070	122	188
l) Other expenditure	574	1245	19584	19882	30107	54830	1539	1835
V. Provisions and contingencies	3010	7663	19862	19569	76215	107678	5963	14646
Total expenses @	9951	31660	83443	121147	185309	279788	9405	19793
VI. Profit (loss) during the year	1603	7411	12592	21822	51496	84560	7293	10678
Total (III+IV+V+VI)	14564	46734	115897	162538	313020	472026	22661	45117

Notes : @ Excluding 'Provisions and Contingencies'.

* Includes derivatives transactions of Rs.9005 lakh and Rs.9447 lakh as on March 31, 2006 & 2007 respectively.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	449	594	2043	766	2393	4445	1692	1773
a) Interest/discount on advances/bills	90	97	174	230	1849	3744	39	164
b) Income on Investments	161	141	1458	209	526	639	976	846
c) Interest on balances with RBI and other inter-Bank Funds	198	356	309	223	10	16	677	762
d) Others	—	—	102	104	8	46	—	1
II. Other Income	615	40	691	790	785	1347	-72	-43
a) Commission, exchange and brokerage	23	29	424	570	542	735	47	33
b) Net Profit (loss) on sale of investments	—	-5	110	—	—	—	-6	-24
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	-168	-139
d) Net Profit (loss) on sale of land and other Assets	-1	—	1	2	—	-18	—	—
e) Net profit (loss) on exchange transactions	10	15	49	116	243	630	39	48
f) Miscellaneous income	583	1	107	102	—	—	16	39
Total (I+II)	1064	634	2734	1556	3178	5792	1620	1730
Expenditure & Provisions								
III. Interest expended	67	107	1849	68	1135	1517	1378	1279
a) Interest on deposits	67	107	1819	31	476	579	1235	1101
b) Interest on RBI/inter-bank borrowings	—	—	26	1	562	935	143	178
c) Others	—	—	4	36	97	3	—	—
IV. Operating Expenses	325	265	403	568	909	1715	557	580
a) Payments to and provisions for employees	64	66	120	227	402	685	149	170
b) Rent, taxes and lighting	84	82	68	106	162	372	47	45
c) Printing and stationery	2	2	7	7	9	16	5	7
d) Advertisement and publicity	1	1	1	2	1	1	2	2
e) Depreciation on bank's property	28	33	20	31	71	158	120	125
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	2	2
g) Auditors' fees and expenses	2	2	2	3	3	5	6	2
h) Law charges	63	0	12	9	12	33	44	36
i) Postage, telegrams, telephones, etc.	5	5	33	33	33	31	18	15
j) Repairs and maintenance	16	15	39	29	37	106	36	29
k) Insurance	2	1	6	2	7	20	24	24
l) Other expenditure	58	58	95	119	172	288	104	123
V. Provisions and contingencies	257	119	107	-114	656	1350	66	116
Total expenses @	392	372	2252	636	2044	3232	1935	1859
VI. Profit (loss) during the year	415	143	375	1034	478	1210	-381	-245
Total (III+IV+V+VI)	1064	634	2734	1556	3178	5792	1620	1730

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Shinhan Bank #		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	1679	2523	9286	16906	133	137	305635	404278
a) Interest/discount on advances/bills	455	808	1429	2860	52	36	201482	259201
b) Income on Investments	503	474	7318	11613	41	44	87096	124933
c) Interest on balances with RBI and other inter-Bank Funds	710	1238	539	2433	20	9	5722	10508
d) Others	11	3	—	—	20	48	11335	9636
II. Other Income	464	287	2382	3959	376	354	105774	134733
a) Commission, exchange and brokerage	216	175	1677	1509	309	296	67392	91278
b) Net Profit (loss) on sale of investments	—	—	-1269	-2086	—	—	-9034	-34152
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	—	—	—	—	—	—	134	362
e) Net profit (loss) on exchange transactions	229	92	451	666	61	37	21689	26979
f) Miscellaneous income	19	20	1523	3870	6	21	25593	50266
Total (I+II)	2143	2810	11668	20865	509	491	411409	539011
Expenditure & Provisions								
III. Interest expended	714	614	5177	11690	79	71	119017	165188
a) Interest on deposits	392	354	3254	5229	54	41	82270	112196
b) Interest on RBI/inter-bank borrowings	41	69	1923	6460	—	—	31985	48226
c) Others	281	191	—	1	25	30	4762	4766
IV. Operating Expenses	492	885	3039	4858	330	304	120109	140027
a) Payments to and provisions for employees	138	276	1695	2886	182	178	40936	59034
b) Rent, taxes and lighting	88	202	220	376	61	56	3854	4465
c) Printing and stationery	5	11	18	39	4	4	2810	3522
d) Advertisement and publicity	3	6	1	24	2	2	27535	21570
e) Depreciation on bank's property	26	48	354	471	5	4	2926	2876
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	2	2	3	2	3	3	40	33
h) Law charges	—	1	2	17	1	1	1793	3423
i) Postage, telegrams, telephones, etc.	11	15	135	202	28	27	5127	4817
j) Repairs and maintenance	28	31	58	66	1	1	6555	7752
k) Insurance	17	17	62	88	2	3	2393	3104
l) Other expenditure	174	276	491	687	41	25	26140	29431
V. Provisions and contingencies	404	715	1725	2106	49	55	81797	97363
Total expenses @	1206	1499	8216	16548	409	375	239126	305215
VI. Profit (loss) during the year	533	596	1727	2211	51	61	90486	136433
Total (III+IV+V+VI)	2143	2810	11668	20865	509	491	411409	539011

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 — 2005-06 AND 2006-07 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	State Bank of Mauritius	
	2006	2007
	(57)	(58)
Income		
I. Interest Earned	3966	3647
a) Interest/discount on advances/bills	1836	1885
b) Income on Investments	1113	856
c) Interest on balances with RBI and other inter-Bank Funds	1017	906
d) Others	—	—
II. Other Income	178	635
a) Commission, exchange and brokerage	65	41
b) Net Profit (loss) on sale of investments	-72	55
c) Net Profit (loss) on revaluation of investments	—	—
d) Net Profit (loss) on sale of land and other Assets	—	—
e) Net profit (loss) on exchange transactions	128	172
f) Miscellaneous income	57	367
Total (I+II)	4144	4282
Expenditure & Provisions		
III. Interest expended	2468	2473
a) Interest on deposits	1177	1438
b) Interest on RBI/inter-bank borrowings	1291	1035
c) Others	—	—
IV. Operating Expenses	487	644
a) Payments to and provisions for employees	170	189
b) Rent, taxes and lighting	29	24
c) Printing and stationery	7	6
d) Advertisement and publicity	1	1
e) Depreciation on bank's property	92	135
f) Directors' fees, allowances and expenses	—	—
g) Auditors' fees and expenses	2	3
h) Law charges	1	13
i) Postage, telegrams, telephones, etc.	69	76
j) Repairs and maintenance	31	38
k) Insurance	20	28
l) Other expenditure	65	131
V. Provisions and contingencies	886	379
Total expenses @	2955	3117
VI. Profit (loss) during the year	303	786
Total (III+IV+V+VI)	4144	4282

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.