

**Table 50 : Earnings and Expenses of Scheduled Commercial Banks  
- 1997-98 (Part 5 of 7)**

**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	ABN Amro Bank		Abu-Dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>20633</b>	<b>26919</b>	<b>4824</b>	<b>4727</b>	<b>34999</b>	<b>32660</b>	<b>130</b>	<b>225</b>
a) Interest/discount on advances/bills	16077	19441	3182	3030	18986	14933	46	95
b) Income on Investments	4064	6594	1163	996	10724	13357	19	37
c) Interest on balances with RBI and other inter-bank funds	430	745	412	665	2793	3551	63	93
d) Others	63	139	67	36	2495	820	2	-
<b>II. Other income</b>	<b>6281</b>	<b>10466</b>	<b>389</b>	<b>847</b>	<b>11769</b>	<b>12586</b>	<b>45</b>	<b>101</b>
a) Commission, exchange and brokerage	2755	3121	270	259	5477	6673	8	17
b) Net Profit on sale of investments	414	1797	85	357	932	2001	-	-
c) Net Profit on sale of land, building & other assets	-	-	1	-	-48	-75	-	-
d) Net Profit on exchange transaction	3019	5157	33	138	5296	3639	37	83
e) Miscellaneous income	93	391	-	93	111	348	-	1
<b>Total (I+II)</b>	<b>26914</b>	<b>37385</b>	<b>5213</b>	<b>5574</b>	<b>46769</b>	<b>45246</b>	<b>175</b>	<b>326</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>12459</b>	<b>17912</b>	<b>4320</b>	<b>3643</b>	<b>24137</b>	<b>22063</b>	<b>41</b>	<b>63</b>
a) Interest on deposits	4869	9921	3846	3016	23270	18115	40	62
b) Interest on RBI/inter-bank borrowings	2679	3996	274	498	768	3650	1	1
c) Others	4910	3996	199	130	98	298	-	-
<b>IV. Operating expenses</b>	<b>6025</b>	<b>7960</b>	<b>576</b>	<b>683</b>	<b>9719</b>	<b>11923</b>	<b>115</b>	<b>113</b>
a) Payments to and provisions for employees	1459	2236	206	256	2845	4033	31	32
b) Rent, taxes and lighting	575	761	99	118	946	1094	9	11
c) Printing and stationery	111	161	26	35	279	261	16	17
d) Advertisement and publicity	132	266	21	14	533	766	8	3
e) Depreciation on Bank's property	667	1024	53	68	597	837	5	6
f) Directors' fees, allowances and expenses	1	1	1	-	2	2	-	1
g) Auditors' fees and expenses	4	5	1	4	18	21	-	-
h) Law charges	31	45	1	4	9	54	3	1
i) Postage, telegrams, telephones, etc.	469	610	41	30	1206	1524	6	7
j) Repairs and maintenance	425	327	34	45	388	446	4	5
k) Insurance	65	125	17	22	132	119	1	2
l) Other expenditure	2085	2399	75	86	2764	2767	31	28
<b>V. Provisions and contingencies</b>	<b>4553</b>	<b>5006</b>	<b>173</b>	<b>1043</b>	<b>8835</b>	<b>4446</b>	<b>5</b>	<b>74</b>
<b>Total expenses*</b>	<b>18484</b>	<b>25872</b>	<b>4896</b>	<b>4326</b>	<b>33855</b>	<b>33986</b>	<b>156</b>	<b>176</b>
<b>VI. Profit</b>	<b>3878</b>	<b>6508</b>	<b>145</b>	<b>205</b>	<b>4078</b>	<b>6815</b>	<b>15</b>	<b>76</b>
<b>Total (III+IV+V+VI)</b>	<b>26914</b>	<b>37385</b>	<b>5213</b>	<b>5574</b>	<b>46769</b>	<b>45246</b>	<b>175</b>	<b>326</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of International Indonesia		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	1997	1998	1997	1998	1997	1998	1997	1998
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>3839</b>	<b>4515</b>	<b>57504</b>	<b>72541</b>	<b>4335</b>	<b>4622</b>	<b>411</b>	<b>1023</b>
a) Interest/discount on advances/bills	3242	2908	42907	51776	2964	3046	359	842
b) Income on Investments	531	1194	12132	18419	887	1308	15	113
c) Interest on balances with RBI and other inter-bank funds	66	359	647	560	410	264	37	68

d) Others	-	54	1819	1786	74	4	-	-
<b>II. Other income</b>	<b>407</b>	<b>578</b>	<b>9245</b>	<b>15466</b>	<b>500</b>	<b>324</b>	<b>306</b>	<b>382</b>
a) Commission, exchange and brokerage	152	182	3979	5975	145	200	92	158
b) Net Profit on sale of investments	-1	8	1333	4515	-18	31	-	-
c) Net Profit on sale of land, building & other assets	-	-	28	10	-	-	-	-
d) Net Profit on exchange transaction	243	259	3793	4834	144	-28	154	131
e) Miscellaneous income	14	129	112	132	229	122	60	93
<b>Total (I+II)</b>	<b>4246</b>	<b>5093</b>	<b>66750</b>	<b>88007</b>	<b>4835</b>	<b>4946</b>	<b>716</b>	<b>1404</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>2118</b>	<b>3142</b>	<b>34304</b>	<b>45204</b>	<b>3681</b>	<b>4237</b>	<b>98</b>	<b>458</b>
a) Interest on deposits	350	1427	27561	36276	2331	3215	94	338
b) Interest on RBI/inter-bank borrowings	1628	1248	5071	8895	115	328	4	120
c) Others	139	468	1673	33	1235	694	-	-
<b>IV. Operating expenses</b>	<b>1417</b>	<b>1770</b>	<b>8799</b>	<b>12555</b>	<b>584</b>	<b>641</b>	<b>158</b>	<b>182</b>
a) Payments to and provisions for employees	164	211	2994	3815	140	181	35	41
b) Rent, taxes and lighting	151	151	1123	1255	146	158	21	23
c) Printing and stationery	16	16	343	466	12	10	2	3
d) Advertisement and publicity	21	11	214	314	3	8	3	3
e) Depreciation on Bank's property	57	127	880	982	90	98	16	19
f) Directors' fees, allowances and expenses	1	-	1	1	-	-	-	-
g) Auditors' fees and expenses	4	4	7	8	4	4	1	1
h) Law charges	7	11	171	94	4	12	-	-
i) Postage, telegrams, telephones, etc.	54	60	641	984	22	20	44	44
j) Repairs and maintenance	19	36	544	588	27	30	2	6
k) Insurance	3	14	25	22	19	20	-	-
l) Other expenditure	921	1130	1855	4024	115	100	35	44
<b>V. Provisions and contingencies</b>	<b>329</b>	<b>1087</b>	<b>2001</b>	<b>12548</b>	<b>321</b>	<b>1592</b>	<b>290</b>	<b>458</b>
<b>Total expenses*</b>	<b>3535</b>	<b>4912</b>	<b>43104</b>	<b>57758</b>	<b>4265</b>	<b>4878</b>	<b>256</b>	<b>640</b>
<b>VI. Profit</b>	<b>382</b>	<b>-906</b>	<b>21646</b>	<b>17700</b>	<b>249</b>	<b>-1524</b>	<b>171</b>	<b>307</b>
<b>Total (III+IV+V+VI)</b>	<b>4246</b>	<b>5093</b>	<b>66750</b>	<b>88007</b>	<b>4835</b>	<b>4946</b>	<b>716</b>	<b>1404</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Nova Scotia		Bank of Tokyo		Banque Indosuez		Banque Nationale De Paris	
	1997	1998	1997	1998	1997	1998	1997	1998
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)

**Income**

<b>I. Interest Earned</b>	<b>7833</b>	<b>8175</b>	<b>23208</b>	<b>16041</b>	<b>13572</b>	<b>9069</b>	<b>13500</b>	<b>15057</b>
a) Interest/discount on advances/bills	6423	5851	18788	10069	7632	4067	10336	8088
b) Income on Investments	1236	1830	3555	3981	4424	3383	2546	5634
c) Interest on balances with RBI and other inter-bank funds	108	418	435	677	90	1165	458	900
d) Others	66	75	430	1314	1425	453	161	435
<b>II. Other income</b>	<b>1397</b>	<b>1907</b>	<b>1772</b>	<b>1052</b>	<b>3497</b>	<b>2749</b>	<b>1528</b>	<b>2745</b>
a) Commission, exchange and brokerage	814	947	1737	1303	727	586	864	1216
b) Net Profit on sale of investments	79	132	-	1	565	303	237	477
c) Net Profit on sale of land,	-	-	-1	-5	-1	-1	-	-24
d) Net Profit on exchange transaction	492	707	30	-256	2206	1860	353	909
e) Miscellaneous income	12	120	6	9	-	1	75	167
<b>Total (I+II)</b>	<b>9230</b>	<b>10081</b>	<b>24980</b>	<b>17093</b>	<b>17069</b>	<b>11818</b>	<b>15028</b>	<b>17802</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>4999</b>	<b>5765</b>	<b>12274</b>	<b>10773</b>	<b>12004</b>	<b>9613</b>	<b>6396</b>	<b>9061</b>
a) Interest on deposits	2669	3727	9385	9466	10339	6058	3746	4532
b) Interest on RBI/inter-bank borrowings	2327	2036	1886	1046	1648	3539	1999	4250
c) Others	3	2	1003	261	17	16	652	279
<b>IV. Operating expenses</b>	<b>1077</b>	<b>1230</b>	<b>2256</b>	<b>2880</b>	<b>1981</b>	<b>2063</b>	<b>2408</b>	<b>3637</b>
a) Payments to and provisions for employees	272	330	1040	1408	626	758	966	1448
b) Rent, taxes and lighting	154	227	309	410	161	70	433	649

c) Printing and stationery	22	31	112	93	41	44	56	65
d) Advertisement and publicity	3	6	9	4	18	6	19	67
e) Depreciation on Bank's property	55	83	203	284	108	105	114	175
f) Directors' fees, allowances and expenses	-	-	-	-	-	1	-	-
g) Auditors' fees and expenses	7	5	4	4	1	1	2	2
h) Law charges	14	28	18	20	6	29	8	4
i) Postage, telegrams, telephones, etc.	48	98	179	208	111	123	76	104
j) Repairs and maintenance	61	80	94	94	37	160	192	216
k) Insurance	18	25	40	65	203	148	39	48
l) Other expenditure	421	316	248	289	669	619	503	859
<b>V. Provisions and contingencies</b>	<b>3658</b>	<b>2378</b>	<b>8140</b>	<b>37082</b>	<b>3403</b>	<b>1616</b>	<b>3856</b>	<b>3290</b>
<b>Total expenses*</b>	<b>6076</b>	<b>6996</b>	<b>14530</b>	<b>13653</b>	<b>13986</b>	<b>11676</b>	<b>8804</b>	<b>12699</b>
<b>VI. Profit</b>	<b>-504</b>	<b>707</b>	<b>2310</b>	<b>-33642</b>	<b>-320</b>	<b>-1474</b>	<b>2369</b>	<b>1814</b>
<b>Total (III+IV+V+VI)</b>	<b>9230</b>	<b>10081</b>	<b>24980</b>	<b>17093</b>	<b>17069</b>	<b>11818</b>	<b>15028</b>	<b>17802</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Barclays Bank		British Bank of Middle East		Chase Manhattan Bank		Chinatrust Commercial Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>5222</b>	<b>4806</b>	<b>12432</b>	<b>10841</b>	<b>258</b>	<b>532</b>	<b>504</b>	<b>664</b>
a) Interest/discount on advances/bills	3778	2283	6519	4963	11	-	213	304
b) Income on Investments	1181	1743	4355	4646	225	235	77	353
c) Interest on balances with RBI and other inter-bank funds	262	780	1549	1226	21	295	208	4
d) Others	1	-	8	6	1	2	5	1
<b>II. Other income</b>	<b>1326</b>	<b>2255</b>	<b>929</b>	<b>1877</b>	<b>281</b>	<b>1434</b>	<b>15</b>	<b>74</b>
a) Commission, exchange and brokerage	496	1157	347	304	176	287	5	29
b) Net Profit on sale of investments	76	226	341	1164	20	219	-	46
c) Net Profit on sale of land, building & other assets	-1	2	-	1	-	1	-	-
d) Net Profit on exchange transaction	337	797	241	408	-26	907	10	9
e) Miscellaneous income	419	73	-	-	111	20	-	-10
<b>Total (I+II)</b>	<b>6547</b>	<b>7061</b>	<b>13361</b>	<b>12718</b>	<b>538</b>	<b>1967</b>	<b>518</b>	<b>738</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>4294</b>	<b>3982</b>	<b>10406</b>	<b>9757</b>	<b>18</b>	<b>487</b>	<b>48</b>	<b>221</b>
a) Interest on deposits	2840	2755	9742	9657	2	39	45	56
b) Interest on RBI/inter-bank borrowings	1383	1207	659	100	16	446	3	164
c) Others	71	20	5	-	-	2	-	1
<b>IV. Operating expenses</b>	<b>1544</b>	<b>1931</b>	<b>1072</b>	<b>1169</b>	<b>475</b>	<b>863</b>	<b>426</b>	<b>452</b>
a) Payments to and provisions for employees	660	909	426	463	100	236	147	158
b) Rent, taxes and lighting	167	224	40	43	98	160	117	118
c) Printing and stationery	13	16	23	15	8	11	5	4
d) Advertisement and publicity	7	6	8	26	-	5	2	3
e) Depreciation on Bank's property	126	142	101	108	91	103	55	80
f) Directors' fees, allowances and expenses	2	8	-	-	-	-	-	-
g) Auditors' fees and expenses	3	5	3	3	2	5	1	1
h) Law charges	-	3	1	-	3	2	18	15
i) Postage, telegrams, telephones, etc.	171	242	40	44	87	124	20	15
j) Repairs and maintenance	48	60	25	28	20	33	13	6
k) Insurance	20	20	32	54	3	4	4	5
l) Other expenditure	327	296	374	384	65	181	43	47
<b>V. Provisions and contingencies</b>	<b>636</b>	<b>640</b>	<b>570</b>	<b>1482</b>	<b>18</b>	<b>302</b>	<b>33</b>	<b>64</b>
<b>Total expenses*</b>	<b>5838</b>	<b>5914</b>	<b>11478</b>	<b>10926</b>	<b>493</b>	<b>1350</b>	<b>475</b>	<b>673</b>
<b>VI. Profit</b>	<b>73</b>	<b>507</b>	<b>1313</b>	<b>309</b>	<b>27</b>	<b>314</b>	<b>11</b>	<b>-</b>
<b>Total (III+IV+V+VI)</b>	<b>6547</b>	<b>7061</b>	<b>13361</b>	<b>12718</b>	<b>538</b>	<b>1967</b>	<b>518</b>	<b>738</b>

Note : \*Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

*Source* : Annual accounts of banks.