

**Table 50 : Earnings and Expenses of Scheduled Commercial Banks  
- 1997-98 (Part 6 of 7)**

**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Cho Hung Bank		Citibank		Commercial Bank of Korea		Commerzbank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>559</b>	<b>1141</b>	<b>108764</b>	<b>118739</b>	<b>40</b>	<b>426</b>	<b>2217</b>	<b>4583</b>
a) Interest/discount on advances/bills	239	688	69652	78647	-	63	1990	3147
b) Income on Investments	229	284	28116	29863	-	38	220	1361
c) Interest on balances with RBI and other inter-bank funds	90	159	9653	10014	-	8	7	75
d) Others	-	10	1343	216	40	317	-	-
<b>II. Other income</b>	<b>89</b>	<b>216</b>	<b>35275</b>	<b>42005</b>	<b>-</b>	<b>35</b>	<b>755</b>	<b>990</b>
a) Commission, exchange and brokerage	26	98	27606	29858	-	19	530	606
b) Net Profit on sale of investments	-	-	2983	6757	-	-	6	2
c) Net Profit on sale of land, building & other assets	-	-	-	-	-	-	-	-
d) Net Profit on exchange transaction	36	89	4421	4808	-	16	218	366
e) Miscellaneous income	27	29	266	582	-	-	1	11
<b>Total (I+II)</b>	<b>649</b>	<b>1357</b>	<b>144039</b>	<b>160743</b>	<b>40</b>	<b>462</b>	<b>2972</b>	<b>5573</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>29</b>	<b>208</b>	<b>66086</b>	<b>71304</b>	<b>-</b>	<b>40</b>	<b>1067</b>	<b>2740</b>
a) Interest on deposits	5	11	53412	55234	-	38	433	1624
b) Interest on RBI/inter-bank borrowings	13	125	3704	8900	-	2	569	1049
c) Others	10	72	8970	7169	-	-	66	66
<b>IV. Operating expenses</b>	<b>379</b>	<b>389</b>	<b>36899</b>	<b>41373</b>	<b>21</b>	<b>286</b>	<b>1804</b>	<b>1792</b>
a) Payments to and provisions for employees	98	84	7291	7822	1	71	584	619
b) Rent, taxes and lighting	123	133	3010	3784	7	80	507	505
c) Printing and stationery	6	3	1400	1331	-	2	20	17
d) Advertisement and publicity	2	-	4934	4710	-	-	6	5
e) Depreciation on Bank's property	89	61	2148	3238	8	55	150	137
f) Directors' fees, allowances and expenses	-	-	10	11	-	-	2	2
g) Auditors' fees and expenses	2	2	30	30	2	2	2	2
h) Law charges	3	2	459	236	-	-	13	10
i) Postage, telegrams, telephones, etc.	12	13	2176	2496	-	13	74	69
j) Repairs and maintenance	5	21	1460	2560	1	13	39	58
k) Insurance	2	5	1132	907	-	1	10	20
l) Other expenditure	36	64	12849	14249	2	48	400	350
<b>V. Provisions and contingencies</b>	<b>122</b>	<b>348</b>	<b>35581</b>	<b>36145</b>	<b>3</b>	<b>68</b>	<b>51</b>	<b>1126</b>
<b>Total expenses*</b>	<b>408</b>	<b>597</b>	<b>102985</b>	<b>112677</b>	<b>21</b>	<b>325</b>	<b>2871</b>	<b>4532</b>
<b>VI. Profit</b>	<b>119</b>	<b>412</b>	<b>5472</b>	<b>11922</b>	<b>16</b>	<b>69</b>	<b>49</b>	<b>-84</b>
<b>Total (III+IV+V+VI)</b>	<b>649</b>	<b>1357</b>	<b>144039</b>	<b>160743</b>	<b>40</b>	<b>462</b>	<b>2972</b>	<b>5573</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>11809</b>	<b>11579</b>	<b>31119</b>	<b>40437</b>	<b>1349</b>	<b>1368</b>	<b>3904</b>	<b>4469</b>
a) Interest/discount on advances/bills	8953	8191	23690	25984	1161	694	1473	1587
b) Income on Investments	2259	2586	6318	12048	127	356	769	1922
c) Interest on balances with RBI and other inter-bank funds	558	650	890	1824	62	317	1662	960

d) Others	39	152	221	581	-	-	-	-
<b>II. Other income</b>	<b>4058</b>	<b>2339</b>	<b>10684</b>	<b>15879</b>	<b>255</b>	<b>577</b>	<b>548</b>	<b>1361</b>
a) Commission, exchange and brokerage	883	954	5794	7663	256	563	131	182
b) Net Profit on sale of investments	178	215	846	2620	-	11	-	-
c) Net Profit on sale of land, building & other assets	-	-9	6	17	-3	-	1	1
d) Net Profit on exchange transaction	2918	1101	4020	5577	-	-	410	1178
e) Miscellaneous income	79	77	17	3	1	3	6	-
<b>Total (I+II)</b>	<b>15867</b>	<b>13918</b>	<b>41803</b>	<b>56317</b>	<b>1604</b>	<b>1945</b>	<b>4451</b>	<b>5830</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>11169</b>	<b>7957</b>	<b>13992</b>	<b>18511</b>	<b>728</b>	<b>1068</b>	<b>3216</b>	<b>3308</b>
a) Interest on deposits	9479	5753	11199	13812	313	618	1079	1983
b) Interest on RBI/inter-bank borrowings	1296	1625	2400	4604	414	450	2138	1325
c) Others	394	579	393	94	-	-	-	-
<b>IV. Operating expenses</b>	<b>1529</b>	<b>2158</b>	<b>8966</b>	<b>11076</b>	<b>410</b>	<b>428</b>	<b>1379</b>	<b>1501</b>
a) Payments to and provisions for employees	431	913	2566	3797	148	149	331	419
b) Rent, taxes and lighting	133	132	484	566	55	49	299	303
c) Printing and stationery	27	21	195	221	4	3	10	12
d) Advertisement and publicity	44	24	166	91	10	2	1	4
e) Depreciation on Bank's property	90	112	1143	1110	51	42	175	178
f) Directors' fees, allowances and expenses	1	1	4	6	-	-	2	3
g) Auditors' fees and expenses	1	1	5	7	-	2	2	2
h) Law charges	2	4	5	1	1	1	-	-
i) Postage, telegrams, telephones, etc.	95	106	366	496	18	20	77	87
j) Repairs and maintenance	28	34	549	697	4	5	4	18
k) Insurance	43	43	124	175	4	6	-	11
l) Other expenditure	634	766	3360	3909	117	148	478	465
<b>V. Provisions and contingencies</b>	<b>1676</b>	<b>4353</b>	<b>12743</b>	<b>14999</b>	<b>231</b>	<b>301</b>	<b>12</b>	<b>577</b>
<b>Total expenses*</b>	<b>12698</b>	<b>10115</b>	<b>22958</b>	<b>29587</b>	<b>1138</b>	<b>1496</b>	<b>4596</b>	<b>4810</b>
<b>VI. Profit</b>	<b>1493</b>	<b>-551</b>	<b>6101</b>	<b>11731</b>	<b>235</b>	<b>149</b>	<b>-156</b>	<b>444</b>
<b>Total (III+IV+V+VI)</b>	<b>15867</b>	<b>13918</b>	<b>41803</b>	<b>56317</b>	<b>1604</b>	<b>1945</b>	<b>4451</b>	<b>5830</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Grindlays Bank		Hanil Bank		Hongkong & Shanghai Bank		International Netherlandene Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)

**Income**

<b>I. Interest Earned</b>	<b>93541</b>	<b>105065</b>	<b>640</b>	<b>59699</b>	<b>63031</b>	<b>4212</b>	<b>4501</b>
a) Interest/discount on advances/bills	61817	61768	48	37214	34236	2765	2371
b) Income on Investments	26401	34167	530	19757	22408	1019	1686
c) Interest on balances with RBI and other inter-bank funds	4184	7854	60	2624	6253	416	438
d) Others	1139	1276	2	105	135	13	6
<b>II. Other income</b>	<b>17917</b>	<b>26864</b>	<b>169</b>	<b>14065</b>	<b>20224</b>	<b>1446</b>	<b>2336</b>
a) Commission, exchange and brokerage	11594	14005	10	8539	9683	1111	1057
b) Net Profit on sale of investments	89	5137	136	96	2010	170	823
c) Net Profit on sale of land, building & other assets	-14	-25	-	-50	15	-1	-3
d) Net Profit on exchange transaction	6060	7669	25	5093	8290	165	458
e) Miscellaneous income	187	79	-2	388	226	-	-
<b>Total (I+II)</b>	<b>111457</b>	<b>131929</b>	<b>809</b>	<b>73764</b>	<b>83256</b>	<b>5658</b>	<b>6837</b>
<b>Expenditure &amp; Provisions</b>							
<b>III. Interest expended</b>	<b>61818</b>	<b>58991</b>	<b>142</b>	<b>38494</b>	<b>37947</b>	<b>2241</b>	<b>3549</b>
a) Interest on deposits	48982	52445	84	37793	36605	698	1213
b) Interest on RBI/inter-bank borrowings	11688	4197	56	646	1297	1450	2111
c) Others	1147	2349	1	55	45	93	225
<b>IV. Operating expenses</b>	<b>29827</b>	<b>27493</b>	<b>484</b>	<b>16302</b>	<b>20084</b>	<b>1354</b>	<b>1648</b>
a) Payments to and provisions for employees	17739	13467	101	5628	7228	508	570

b) Rent, taxes and lighting	1884	2412	221	949	2086	66	103
c) Printing and stationery	655	665	3	461	483	19	19
d) Advertisement and publicity	1513	1886	1	785	919	15	26
e) Depreciation on Bank's property	1570	1707	98	2242	2412	141	179
f) Directors' fees, allowances and expenses	51	43	-	11	9	2	3
g) Auditors' fees and expenses	24	18	2	12	10	4	4
h) Law charges	234	246	-	21	42	-	-
i) Postage, telegrams, telephones, etc.	991	1288	18	959	1077	88	137
j) Repairs and maintenance	1244	1226	2	708	952	43	39
k) Insurance	159	160	2	211	426	7	5
l) Other expenditure	3763	4374	37	4315	4441	461	564
<b>V. Provisions and contingencies</b>	<b>10375</b>	<b>22437</b>	<b>70</b>	<b>10119</b>	<b>17951</b>	<b>635</b>	<b>564</b>
<b>Total expenses*</b>	<b>91645</b>	<b>86484</b>	<b>626</b>	<b>54797</b>	<b>58031</b>	<b>3594</b>	<b>5198</b>
<b>VI. Profit</b>	<b>9437</b>	<b>23007</b>	<b>113</b>	<b>8848</b>	<b>7274</b>	<b>-846</b>	<b>1075</b>
<b>Total (III+IV+V+VI)</b>	<b>111457</b>	<b>131929</b>	<b>809</b>	<b>73764</b>	<b>83256</b>	<b>5658</b>	<b>6837</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Krung Thai Bank		Mashreq Bank		Oman International Bank		Overseas Chinese Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>56</b>	<b>497</b>	<b>5800</b>	<b>4165</b>	<b>5034</b>	<b>4252</b>	<b>46</b>	<b>293</b>
a) Interest/discount on advances/bills	6	330	4487	2906	3567	2576	-	90
b) Income on Investments	50	-22	1053	942	1044	1133	27	59
c) Interest on balances with RBI and other inter-bank funds	-	25	230	195	374	485	18	145
d) Others	-	165	29	121	49	57	-	-
<b>II. Other income</b>	<b>24</b>	<b>298</b>	<b>-364</b>	<b>-203</b>	<b>656</b>	<b>869</b>	<b>2</b>	<b>94</b>
a) Commission, exchange and brokerage	-	7	308	221	298	320	2	15
b) Net Profit on sale of investments	24	277	20	-	-	-54	-	-
c) Net Profit on sale of land, building & other assets	-	-	-	-2	4	2	-	-
d) Net Profit on exchange transaction	-	14	-750	-472	439	538	-	79
e) Miscellaneous income	-	-	58	50	-84	63	-	-
<b>Total (I+II)</b>	<b>81</b>	<b>795</b>	<b>5435</b>	<b>3961</b>	<b>5690</b>	<b>5120</b>	<b>48</b>	<b>388</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>-</b>	<b>216</b>	<b>3294</b>	<b>2521</b>	<b>3237</b>	<b>3761</b>	<b>-</b>	<b>29</b>
a) Interest on deposits	-	13	2554	2118	3079	3341	-	11
b) Interest on RBI/inter-bank borrowings	-	192	740	403	104	409	-	18
c) Others	-	11	-	-	55	11	-	-
<b>IV. Operating expenses</b>	<b>79</b>	<b>237</b>	<b>1097</b>	<b>1363</b>	<b>747</b>	<b>699</b>	<b>261</b>	<b>314</b>
a) Payments to and provisions for employees	7	40	285	271	159	183	87	107
b) Rent, taxes and lighting	18	113	236	358	194	32	113	129
c) Printing and stationery	2	1	23	16	15	25	1	3
d) Advertisement and publicity	-	-	210	12	30	13	4	1
e) Depreciation on Bank's property	2	10	47	94	73	178	2	12
f) Directors' fees, allowances and expenses	-	-	1	-	4	4	-	-
g) Auditors' fees and expenses	1	2	2	3	2	2	1	2
h) Law charges	-	-	6	13	6	10	2	-
i) Postage, telegrams, telephones, etc.	1	7	20	34	41	33	7	24
j) Repairs and maintenance	-	2	13	19	18	20	-	25
k) Insurance	-	-	21	21	17	17	-	-
l) Other expenditure	47	61	232	522	187	182	43	11
<b>V. Provisions and contingencies</b>	<b>1</b>	<b>113</b>	<b>842</b>	<b>980</b>	<b>900</b>	<b>986</b>	<b>-</b>	<b>7</b>
<b>Total expenses*</b>	<b>79</b>	<b>453</b>	<b>4392</b>	<b>3884</b>	<b>3984</b>	<b>4459</b>	<b>261</b>	<b>343</b>
<b>VI. Profit</b>	<b>1</b>	<b>230</b>	<b>202</b>	<b>-902</b>	<b>806</b>	<b>-325</b>	<b>-213</b>	<b>38</b>
<b>Total (III+IV+V+VI)</b>	<b>81</b>	<b>795</b>	<b>5435</b>	<b>3961</b>	<b>5690</b>	<b>5120</b>	<b>48</b>	<b>388</b>

Note : \*Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

*Source* : Annual accounts of banks.