

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	AB Bank #		ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank #	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	452	445	218514	303829	4664	6472	28914	
a) Interest/Discount on advances/bills	309	255	169132	218300	1422	1490	19753	
b) Income on investments	45	62	44980	70789	1080	1423	6677	
c) Interest on balances with RBI and other inter-bank funds	98	128	2435	2402	2162	1982	1232	
d) Others	-	-	1967	12338	-	1577	1252	
II. Other Income	485	444	86178	64382	1542	2925	37942	
a) Commission, exchange and brokerage	359	371	56733	65174	282	277	25801	
b) Net profit (loss) on sale of investments	-	-	-5976	2297	-194	-	-16	
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	
d) Net profit (loss) on sale of land and other assets	-	-	841	6	-1	-1	3839	
e) Net profit (loss) on exchange transactions	63	34	31279	-7175	225	305	4258	
f) Miscellaneous income	63	39	3301	4080	1230	2344	4060	
Total (I+II)	937	889	304692	368211	6206	9397	66856	
Expenditure & Provisions								
III. Interest Expended	53	43	103841	145980	3227	2667	16670	
a) Interest on deposits	39	28	37808	67013	2203	2158	14560	
b) Interest on RBI/inter-bank borrowings	14	15	42589	39128	1024	509	2078	
c) Others	-	-	23444	39839	-	-	32	
IV. Operating Expenses	418	298	97021	130712	1890	2670	33939	
a) Payments to and provisions for employees	80	73	33445	55108	529	582	13682	
b) Rent, taxes and lighting	43	63	4510	8480	112	123	1857	
c) Printing and stationery	6	6	1822	2365	18	17	752	
d) Advertisement and publicity	7	6	4438	2748	7	4	4114	
e) Depreciation on bank's property	14	10	4844	5546	62	37	1849	
f) Directors' fees, allowances and expenses	14	2	-	-	-	-	-	
g) Auditors' fees and expenses	3	1	30	30	4	4	183	
h) Law charges	5	2	248	419	4	5	40	
i) Postage, telegrams, telephones, etc.	26	23	3858	2023	47	40	2450	
j) Repairs and maintenance	10	12	3230	4660	67	82	1039	
k) Insurance	3	2	1355	692	54	54	186	
l) Other expenditure	207	98	39241	48641	986	1722	7787	
V. Provisions and Contingencies	230	260	65295	63452	899	1166	11073	
Total expenses@	471	341	200862	276692	5117	5337	50609	
VI. Profit (Loss) during the year	236	288	38535	28067	190	2894	5174	
Total (III+IV+V+VI)	937	889	304692	368211	6206	9397	66856	

Note @ : Excluding 'Provisions and Contingencies'.

: See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Antwerp Diamond Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	4149	4059	503	217	43011	51369	2987	3504
a) Interest/Discount on advances/bills	2835	2632	87	7	21806	24792	1695	2158
b) Income on investments	1013	1287	123	69	18541	21096	748	866
c) Interest on balances with RBI and other inter-bank funds	233	87	293	141	255	1715	412	433
d) Others	68	53	-	-	2409	3766	132	47
II. Other Income	718	768	392	1141	23277	34798	461	868
a) Commission, exchange and brokerage	565	556	2	-	4625	5950	201	229
b) Net profit (loss) on sale of investments	-	-	-	-1	-1220	995	9	59
c) Net profit (loss) on revaluation of investments	-	-	-8	-2	-1145	-753	-	-
d) Net profit (loss) on sale of land and other assets	1	-	-	1161	813	10	-1	302
e) Net profit (loss) on exchange transactions	71	131	-38	-25	16613	23788	112	148
f) Miscellaneous income	81	81	436	8	3591	4808	140	130
Total (I+II)	4867	4827	895	1358	66288	86167	3448	4372
Expenditure & Provisions								
III. Interest Expended	2455	2293	141	16	16906	16315	1729	1878
a) Interest on deposits	54	62	51	6	5552	9059	1518	1709
b) Interest on RBI/inter-bank borrowings	1908	1788	90	10	11354	7256	118	51
c) Others	493	443	-	-	-	-	93	118
IV. Operating Expenses	580	624	261	455	13978	16744	1072	1218
a) Payments to and provisions for employees	267	292	61	98	7782	9029	433	496
b) Rent, taxes and lighting	48	49	13	43	1076	1331	329	378
c) Printing and stationery	5	6	10	2	148	154	15	17
d) Advertisement and publicity	2	2	1	4	-	-	2	2
e) Depreciation on bank's property	58	36	61	46	817	740	56	42
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	6	7	3	3	14	19	6	13
h) Law charges	-	1	29	64	25	48	5	8
i) Postage, telegrams, telephones, etc.	62	49	26	28	334	381	36	44
j) Repairs and maintenance	23	28	18	16	297	345	53	52
k) Insurance	7	5	4	3	239	321	38	42
l) Other expenditure	102	149	35	148	3246	4376	99	124
V. Provisions and Contingencies	775	838	(10)	188	15850	22587	1459	(647)
Total expenses@	3035	2917	402	471	30884	33059	2801	3096
VI. Profit (Loss) during the year	1057	1072	503	699	19554	30521	(812)	1923
Total (III+IV+V+VI)	4867	4827	895	1358	66288	86167	3448	4372

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (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	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	1025	1122	25723	35441	12741	21354	13756	62384
a) Interest/Discount on advances/bills	374	526	18346	25904	8994	16775	2278	43221
b) Income on investments	203	214	6365	9306	2913	3754	9167	17108
c) Interest on balances with RBI and other inter-bank funds	431	373	242	163	471	376	2183	2043
d) Others	17	9	770	68	363	449	128	12
II. Other Income	344	357	8176	11365	4917	4265	21719	56752
a) Commission, exchange and brokerage	243	219	831	1045	960	1414	6555	20114
b) Net profit (loss) on sale of investments	-	-	-	309	5	-	-1156	3251
c) Net profit (loss) on revaluation of investments	-59	-	-	-	-	-	-24	-
d) Net profit (loss) on sale of land and other assets	-	-	-26	-1	-17	-	-	140
e) Net profit (loss) on exchange transactions	104	76	5284	6082	2196	2588	-1479	18357
f) Miscellaneous income	56	62	2087	3930	1773	263	17823	14890
Total (I+II)	1369	1479	33899	46806	17658	25619	35475	119136
Expenditure & Provisions								
III. Interest Expended	400	312	17916	25789	4766	7704	7095	32342
a) Interest on deposits	389	292	12842	18927	2612	3977	2912	19852
b) Interest on RBI/inter-bank borrowings	4	20	4951	6449	680	1640	2538	8122
c) Others	7	-	123	413	1474	2087	1645	4368
IV. Operating Expenses	269	269	3990	4026	4173	3032	12814	69201
a) Payments to and provisions for employees	92	85	1547	1690	2199	1576	8313	25185
b) Rent, taxes and lighting	36	37	474	491	350	365	1389	6303
c) Printing and stationery	5	3	62	65	48	51	40	943
d) Advertisement and publicity	2	4	66	9	-	2	509	3417
e) Depreciation on bank's property	5	14	195	192	213	258	443	1779
f) Directors' fees, allowances and expenses	-	-	-	-	2	2	-	-
g) Auditors' fees and expenses	1	2	20	22	7	7	20	29
h) Law charges	17	19	42	52	67	147	17	51
i) Postage, telegrams, telephones, etc.	50	45	147	175	71	70	334	1515
j) Repairs and maintenance	6	6	181	207	148	153	262	271
k) Insurance	1	1	144	142	100	102	37	165
l) Other expenditure	54	53	1112	981	968	299	1450	29543
V. Provisions and Contingencies	496	521	4409	6863	3654	6473	6457	16976
Total expenses@	669	581	21906	29815	8939	10736	19909	101543
VI. Profit (Loss) during the year	204	377	7584	10128	5065	8410	9109	617
Total (III+IV+V+VI)	1369	1479	33899	46806	17658	25619	35475	119136

Note @ : Excluding 'Provisions and Contingencies'.**Source :** Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Citibank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	30304	45948	16810	27610	1176	1420	438364	596399
a) Interest/Discount on advances/bills	16707	25208	9941	13278	926	1131	291278	412092
b) Income on investments	12022	20003	5163	13515	208	255	103159	139247
c) Interest on balances with RBI and other inter-bank funds	1553	692	1706	815	42	34	42939	45033
d) Others	22	45	-	2	-	-	988	27
II. Other Income	13699	25333	15169	23002	130	161	134583	244612
a) Commission, exchange and brokerage	6073	8315	1489	1684	58	90	61400	96157
b) Net profit (loss) on sale of investments	-3537	-185	1521	1858	-	-	-13215	6656
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	2	-1	1	5	-	-1	476	6652
e) Net profit (loss) on exchange transactions	10962	17119	12023	19376	24	28	85068	132513
f) Miscellaneous income	199	85	135	79	48	44	854	2634
Total (I+II)	44003	71281	31979	50612	1306	1581	572947	841011
Expenditure & Provisions								
III. Interest Expended	17246	25376	9533	14269	696	831	169637	231142
a) Interest on deposits	8840	12106	1735	3539	302	434	130971	191476
b) Interest on RBI/inter-bank borrowings	6465	10624	6454	9533	391	397	36562	38223
c) Others	1941	2646	1344	1197	3	-	2104	1443
IV. Operating Expenses	12933	17556	7908	10782	415	487	185265	217938
a) Payments to and provisions for employees	6591	9519	4725	6862	144	145	56178	65167
b) Rent, taxes and lighting	708	1329	332	609	113	140	8640	12016
c) Printing and stationery	141	175	20	35	3	4	3265	4337
d) Advertisement and publicity	173	154	184	256	1	1	25194	25840
e) Depreciation on bank's property	578	699	269	303	14	17	11233	10354
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	10	26	4	4	5	5	53	64
h) Law charges	7	7	94	59	16	29	1021	810
i) Postage, telegrams, telephones, etc.	330	380	104	124	7	10	11079	11923
j) Repairs and maintenance	750	817	163	241	4	13	7431	6614
k) Insurance	182	370	57	96	9	10	3129	4286
l) Other expenditure	3463	4080	1956	2193	99	113	58042	76527
V. Provisions and Contingencies	7464	15278	5560	12894	129	(70)	128045	211505
Total expenses@	30179	42932	17441	25051	1111	1318	354902	449080
VI. Profit (Loss) during the year	6360	13071	8978	12667	66	333	90000	180426
Total (III+IV+V+VI)	44003	71281	31979	50612	1306	1581	572947	841011

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	DBS Bank		Deutsche Bank		Hong Kong & Shanghai banking Corpn.		JP Morgan Chase Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	38125	63410	97172	144538	350792	497922	27928	45135
a) Interest/Discount on advances/bills	9434	16505	35594	71562	211664	325376	2545	10371
b) Income on investments	11458	25895	28161	55874	120543	148364	21169	32663
c) Interest on balances with RBI and other inter-bank funds	17233	21010	33402	16181	16726	23062	2904	1836
d) Others	-	-	15	921	1859	1120	1310	265
II. Other Income	8608	-3345	65366	101633	121234	211668	17189	37884
a) Commission, exchange and brokerage	3443	3643	26163	38802	75900	99689	12801	21670
b) Net profit (loss) on sale of investments	-894	-1744	-213	12552	-27378	-5548	-3228	4455
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-782	-547
d) Net profit (loss) on sale of land and other assets	3	1	324	-28	2794	-193	9	-
e) Net profit (loss) on exchange transactions	5880	-5569	31193	39496	43750	82108	8301	11975
f) Miscellaneous income	176	324	7899	10811	26168	35612	88	331
Total (I+II)	46733	60065	162538	246171	472026	709590	45117	83019
Expenditure & Provisions								
III. Interest Expended	24247	39341	46707	53650	121339	201587	12736	20352
a) Interest on deposits	10148	12189	10655	22452	105406	173935	4996	10118
b) Interest on RBI/inter-bank borrowings	14099	27152	35986	30414	12817	24810	2082	3404
c) Others	-	-	66	784	3116	2842	5658	6830
IV. Operating Expenses	7413	8817	74440	105920	158448	214517	7057	12802
a) Payments to and provisions for employees	4596	5545	38102	49873	61693	89079	3949	7793
b) Rent, taxes and lighting	650	715	2793	4909	6727	10412	351	570
c) Printing and stationery	21	31	980	1300	2491	2556	20	43
d) Advertisement and publicity	17	99	2603	1347	11842	10489	10	10
e) Depreciation on bank's property	489	575	2914	2908	6513	6389	144	186
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	4	4	22	46	22	22	19	23
h) Law charges	5	31	263	531	438	415	138	94
i) Postage, telegrams, telephones, etc.	267	88	3292	5172	6660	8654	225	337
j) Repairs and maintenance	57	172	2430	3043	4162	3832	178	393
k) Insurance	79	184	1159	1623	3070	4660	188	209
l) Other expenditure	1228	1373	19882	35168	54830	78009	1835	3144
V. Provisions and Contingencies	7663	5405	19569	47991	107678	174256	14646	24956
Total expenses@	31660	48158	121147	159570	279787	416104	19793	33154
VI. Profit (Loss) during the year	7410	6502	21822	38610	84561	119230	10678	24909
Total (III+IV+V+VI)	46733	60065	162538	246171	472026	709590	45117	83019

Note @ : Excluding 'Provisions and Contingencies'.**Source :** Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	594	776	766	793	4445	7477	1634	1462
a) Interest/Discount on advances/bills	97	88	230	142	3744	6050	164	18
b) Income on investments	141	155	209	204	639	1358	707	644
c) Interest on balances with RBI and other inter-bank funds	356	533	223	277	16	36	762	800
d) Others	0	0	104	170	46	33	1	-
II. Other Income	40	85	790	967	1347	1960	96	67
a) Commission, exchange and brokerage	29	37	570	823	735	1166	33	22
b) Net profit (loss) on sale of investments	-5	-	-	-	-	-	-24	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	2	-	-18	1	-	-
e) Net profit (loss) on exchange transactions	15	48	116	110	630	793	48	40
f) Miscellaneous income	1	-	102	34	-	-	39	5
Total (I+II)	634	861	1556	1760	5792	9437	1730	1529
Expenditure & Provisions								
III. Interest Expended	107	240	68	25	1517	3377	1279	1209
a) Interest on deposits	107	240	31	21	579	962	1101	1100
b) Interest on RBI/inter-bank borrowings	-	-	1	1	935	2168	178	109
c) Others	-	-	36	3	3	247	-	-
IV. Operating Expenses	265	257	568	571	1715	2560	580	588
a) Payments to and provisions for employees	66	55	227	251	685	971	170	167
b) Rent, taxes and lighting	82	94	106	98	372	724	45	50
c) Printing and stationery	2	2	7	8	16	16	7	5
d) Advertisement and publicity	1	1	2	6	1	1	2	7
e) Depreciation on bank's property	33	36	31	38	158	171	125	126
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	2	-
g) Auditors' fees and expenses	2	2	3	3	5	13	2	3
h) Law charges	-	-	9	8	33	24	36	39
i) Postage, telegrams, telephones, etc.	5	5	33	34	31	34	15	19
j) Repairs and maintenance	15	13	29	33	106	184	29	33
k) Insurance	1	1	2	5	20	25	24	21
l) Other expenditure	58	48	119	87	288	397	123	118
V. Provisions and Contingencies	119	165	(114)	254	1350	1448	116	(1046)
Total expenses@	372	497	636	596	3232	5937	1859	1797
VI. Profit (Loss) during the year	143	199	1034	910	1210	2052	(245)	778
Total (III+IV+V+VI)	634	861	1556	1760	5792	9437	1730	1529

Note @ : Excluding 'Provisions and Contingencies'.**Source :** Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Shinhan Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	2523	4837	16906	22100	137	137	404618	487805
a) Interest/Discount on advances/bills	808	1653	2860	3921	36	53	259541	345699
b) Income on investments	474	739	11613	12338	44	53	124933	123571
c) Interest on balances with RBI and other inter-bank funds	1238	2440	2433	5841	24	4	10508	8700
d) Others	3	5	-	-	33	27	9636	9835
II. Other Income	287	557	3959	4237	354	372	134733	225172
a) Commission, exchange and brokerage	175	159	1509	4098	296	288	107057	163637
b) Net profit (loss) on sale of investments	-	-	-2086	-314	-	-	-34152	-10199
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	17	-	1	362	184
e) Net profit (loss) on exchange transactions	92	339	666	1340	37	55	25347	36315
f) Miscellaneous income	20	59	3870	(904)	21	28	36119	35235
Total (I+II)	2810	5394	20865	26337	491	509	539351	712977
Expenditure & Provisions								
III. Interest Expended	614	1475	11690	16544	71	61	165188	212995
a) Interest on deposits	354	1394	5229	8302	41	36	112196	164666
b) Interest on RBI/inter-bank borrowings	69	70	6460	8241	-	-	48226	43181
c) Others	191	11	1	1	30	25	4766	5148
IV. Operating Expenses	885	1330	4858	6080	304	330	140367	205060
a) Payments to and provisions for employees	276	356	2886	3324	178	189	59034	79360
b) Rent, taxes and lighting	202	456	376	559	56	76	4465	8035
c) Printing and stationery	11	11	39	39	4	4	3522	4203
d) Advertisement and publicity	6	5	24	1	2	2	21570	26338
e) Depreciation on bank's property	48	72	471	527	4	4	2876	3517
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	2	4	3	3	33	40
h) Law charges	1	1	17	21	1	1	3763	4526
i) Postage, telegrams, telephones, etc.	15	61	202	217	27	19	4817	6407
j) Repairs and maintenance	31	33	66	58	1	1	7752	9733
k) Insurance	17	41	88	124	3	2	3104	3950
l) Other expenditure	276	292	687	1206	25	29	29431	58951
V. Provisions and Contingencies	715	1272	2106	(315)	55	58	97363	124302
Total expenses@	1499	2805	16548	22624	375	391	305555	418055
VI. Profit (Loss) during the year	596	1317	2211	4028	61	60	136433	170620
Total (III+IV+V+VI)	2810	5394	20865	26337	491	509	539351	712977

Note @ : Excluding 'Provisions and Contingencies'.**Source :** Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	State Bank of Mauritius	
	2007	2008
	(57)	(58)
Income		
I. Interest Earned	3647	3705
a) Interest/Discount on advances/bills	1885	1943
b) Income on investments	856	851
c) Interest on balances with RBI and other inter-bank funds	906	911
d) Others	-	-
II. Other Income	635	571
a) Commission, exchange and brokerage	41	50
b) Net profit (loss) on sale of investments	55	264
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	172	79
f) Miscellaneous income	367	178
Total (I+II)	4282	4276
Expenditure & Provisions		
III. Interest Expended	2473	2574
a) Interest on deposits	1438	1834
b) Interest on RBI/inter-bank borrowings	1035	740
c) Others	-	-
IV. Operating Expenses	644	650
a) Payments to and provisions for employees	189	194
b) Rent, taxes and lighting	24	28
c) Printing and stationery	6	7
d) Advertisement and publicity	1	1
e) Depreciation on bank's property	135	122
f) Directors' fees, allowances and expenses	-	-
g) Auditors' fees and expenses	3	3
h) Law charges	13	5
i) Postage, telegrams, telephones, etc.	76	31
j) Repairs and maintenance	38	33
k) Insurance	28	30
l) Other expenditure	131	196
V. Provisions and Contingencies	379	541
Total expenses@	3117	3224
VI. Profit (Loss) during the year	786	511
Total (III+IV+V+VI)	4282	4276

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .