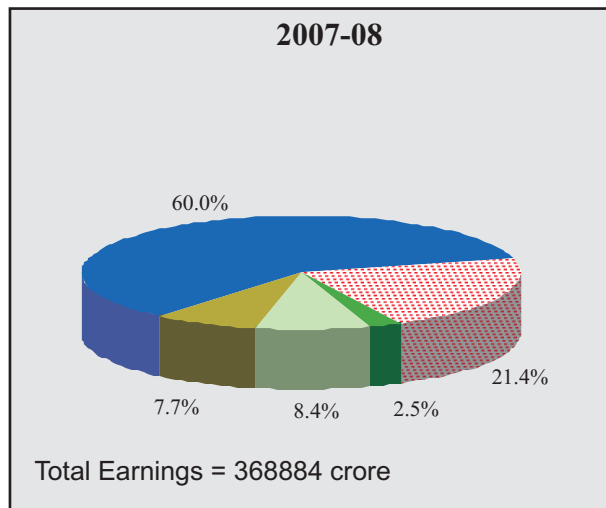
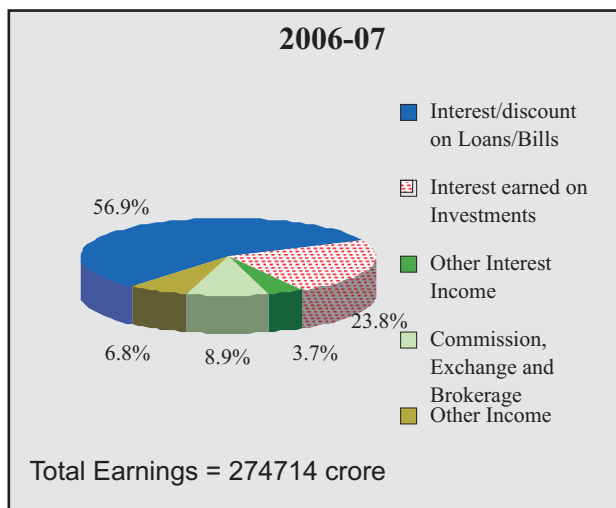


**GRAPH - 8**  
**COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS AND EXPENSES OF**  
**SCHEDULED COMMERCIAL BANKS - 2006 - 07 AND 2007 - 08**  
(For the year ended March 31)



**COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES\* OF SCHEDULED**  
**COMMERCIAL BANKS - 2006 - 07 AND 2007 - 08**  
(For the year ended March 31)

