

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	1065215	1196571	62914	74982	106467	124478
a) Interest/Discount earned on advances/bills	810777	905371	50779	59877	81770	95558
b) Income on investments	239491	272006	11655	14567	22632	25873
c) Interest on balances with RBI and other inter-bank funds	3505	5451	189	221	1341	1934
d) Others	11441	13742	290	316	723	1113
II. Other Income	143514	160348	5990	7263	10243	9756
a) Commission, exchange and brokerage	120909	114837	5512	5579	7434	6674
b) Net profit (loss) on sale of investments	-9197	11019	286	756	1665	1895
c) Net profit (loss) on revaluation of investments	-	-38	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-441	-327	-	-	-20	-79
e) Net profit (loss) on exchange transactions	14322	16916	36	552	790	850
f) Miscellaneous income	17922	17941	156	376	375	416
Total (I+II)	1208729	1356919	68903	82245	116710	134234
Expenditure & Provisions						
III. Interest Expended	632304	753258	40700	49324	72822	85299
a) Interest on deposits	556444	674645	38387	46437	68201	81211
b) Interest on RBI/ Inter - bank borrowings	38856	41241	799	938	497	286
c) Others	37004	37371	1513	1949	4123	3802
IV. Operating Expenses	260690	292844	13308	15792	17358	21051
a) Payments to and provisions for employees	169740	183809	8198	9875	11513	14155
b) Rent, taxes and lighting	20654	24388	1089	1208	1704	1740
c) Printing and stationery	2765	2970	192	199	188	202
d) Advertisement and publicity	2066	3844	91	127	216	235
e) Depreciation on bank's property	10072	11396	538	572	731	989
f) Directors' fees, allowances and expenses	5	7	4	6	2	3
g) Auditors' fees and expenses	1285	1246	129	111	157	112
h) Law charges	1173	1339	31	28	30	31
i) Postage, telegrams, telephones, etc	4333	5156	214	245	106	148
j) Repairs and maintenance	3733	3935	138	171	127	149
k) Insurance	9635	12007	479	573	871	1203
l) Other expenditure	35230	42745	2204	2677	1713	2085
V. Net Interest Income (I-III)	432911	443313	22214	25658	33645	39179
VI. Provisions and Contingencies	198662	169767	8376	9826	13547	15382
VII. Operating Profit (I+II-III-IV)	315735	310817	14896	17129	26530	27884
VIII. Profit (Loss) during the year	117073	141050	6520	7302	12983	12502

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ Million)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	50784	59655	81211	95643	68961	86348
a) Interest/Discount earned on advances/bills	40633	47878	64304	76419	53986	67461
b) Income on investments	10002	11576	14934	17358	14463	18164
c) Interest on balances with RBI and other inter-bank funds	146	175	1790	1863	184	412
d) Others	3	26	183	2	328	311
II. Other Income	5164	5956	7510	7588	5809	6530
a) Commission, exchange and brokerage	3996	3914	5854	5783	3999	4358
b) Net profit (loss) on sale of investments	386	665	711	903	668	1312
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-10	-	-	-9	-3
e) Net profit (loss) on exchange transactions	326	585	528	591	425	253
f) Miscellaneous income	456	802	418	311	726	610
Total (I+II)	55948	65611	88721	103231	74770	92879
Expenditure & Provisions						
III. Interest Expended	34941	41253	57859	71134	49984	65066
a) Interest on deposits	32209	37799	52876	63925	43674	58640
b) Interest on RBI/ Inter - bank borrowings	1461	2146	512	1207	670	646
c) Others	1271	1308	4471	6002	5639	5780
IV. Operating Expenses	10411	11048	13234	15903	12299	14302
a) Payments to and provisions for employees	6206	6402	8347	9595	7878	8848
b) Rent, taxes and lighting	927	982	1186	1433	962	1201
c) Printing and stationery	132	143	94	108	99	122
d) Advertisement and publicity	61	64	121	180	72	99
e) Depreciation on bank's property	500	470	482	523	502	588
f) Directors' fees, allowances and expenses	2	2	5	5	4	5
g) Auditors' fees and expenses	106	92	113	140	130	122
h) Law charges	77	73	43	42	72	70
i) Postage, telegrams, telephones, etc	82	62	128	104	59	79
j) Repairs and maintenance	55	46	209	266	145	163
k) Insurance	397	469	620	907	619	683
l) Other expenditure	1866	2241	1886	2601	1754	2323
V. Net Interest Income (I-III)	15843	18402	23352	24508	18977	21282
VI. Provisions and Contingencies	6905	9149	9665	9526	7383	7360
VII. Operating Profit (I+II-III-IV)	10596	13310	17629	16193	12488	13510
VIII. Profit (Loss) during the year	3691	4161	7964	6668	5105	6150

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	155233	174357	113387	129097	296737	351967
a) Interest/Discount earned on advances/bills	116641	127450	92782	103271	223694	258671
b) Income on investments	37164	44733	19735	24758	61847	74834
c) Interest on balances with RBI and other inter-bank funds	1229	1594	751	892	8374	14430
d) Others	199	579	118	176	2822	4032
II. Other Income	12987	14769	8599	10474	34223	36306
a) Commission, exchange and brokerage	8380	7913	2640	2729	12261	12574
b) Net profit (loss) on sale of investments	1229	3267	1209	1889	6067	6173
c) Net profit (loss) on revaluation of investments	-97	739	-	-100	-	-
d) Net profit (loss) on sale of land and other assets	-	1	10	5	8	-8
e) Net profit (loss) on exchange transactions	1147	1266	613	1027	6861	8025
f) Miscellaneous income	2327	3062	4127	4925	9027	9543
Total (I+II)	168220	189126	121987	139571	330961	388273
Expenditure & Provisions						
III. Interest Expended	103606	125693	75794	91527	193567	238814
a) Interest on deposits	97429	120481	69460	85498	177707	224457
b) Interest on RBI/ Inter - bank borrowings	1596	1693	3541	3236	6311	4611
c) Others	4582	3519	2792	2792	9548	9746
IV. Operating Expenses	26914	29581	18042	20372	51587	59467
a) Payments to and provisions for employees	18345	19859	11499	12870	29856	34496
b) Rent, taxes and lighting	2314	2751	1225	1456	4157	5238
c) Printing and stationery	235	285	170	198	388	561
d) Advertisement and publicity	274	285	75	157	582	611
e) Depreciation on bank's property	735	728	939	836	2766	3006
f) Directors' fees, allowances and expenses	10	14	7	8	12	12
g) Auditors' fees and expenses	176	152	148	150	396	338
h) Law charges	201	166	145	114	221	305
i) Postage, telegrams, telephones, etc	322	379	287	312	993	1185
j) Repairs and maintenance	419	575	712	851	1689	1837
k) Insurance	1254	1343	851	978	2772	2967
l) Other expenditure	2629	3044	1984	2442	7755	8911
V. Net Interest Income (I-III)	51626	48664	37593	37570	103170	113153
VI. Provisions and Contingencies	19032	22000	14703	14781	35737	45184
VII. Operating Profit (I+II-III-IV)	37699	33852	28150	27672	85806	89992
VIII. Profit (Loss) during the year	18668	11852	13447	12891	50070	44807

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	284807	319089	72140	96134	308506	340779
a) Interest/Discount earned on advances/bills	202406	231392	54906	72985	234434	243799
b) Income on investments	71418	72613	17086	22313	70447	91124
c) Interest on balances with RBI and other inter-bank funds	8340	12570	15	817	3622	5852
d) Others	2643	2515	132	20	3	4
II. Other Income	33212	37660	6407	9120	29276	31530
a) Commission, exchange and brokerage	12715	12632	4551	4913	7969	7981
b) Net profit (loss) on sale of investments	4088	4471	121	1440	3237	6757
c) Net profit (loss) on revaluation of investments	-	-	-	-	-222	-151
d) Net profit (loss) on sale of land and other assets	8	-	1	-1	10	9
e) Net profit (loss) on exchange transactions	5894	6440	437	604	4350	4644
f) Miscellaneous income	10508	14118	1296	2164	13932	12288
Total (I+II)	318018	356750	78546	105254	337782	372309
Expenditure & Provisions						
III. Interest Expended	201672	228849	46969	65801	231613	261989
a) Interest on deposits	179570	202383	42938	58793	219622	252503
b) Interest on RBI/ Inter - bank borrowings	11453	14886	1201	3123	4300	1633
c) Others	10649	11580	2830	3886	7691	7854
IV. Operating Expenses	49407	53315	16425	17966	46737	51420
a) Payments to and provisions for employees	30693	31305	11130	11878	29731	32536
b) Rent, taxes and lighting	3435	4298	1159	1327	3973	4661
c) Printing and stationery	545	612	142	187	304	306
d) Advertisement and publicity	640	628	179	162	267	337
e) Depreciation on bank's property	1668	1839	657	739	1569	1897
f) Directors' fees, allowances and expenses	1	1	7	8	12	10
g) Auditors' fees and expenses	376	372	119	132	343	327
h) Law charges	185	188	87	99	274	240
i) Postage, telegrams, telephones, etc	435	453	225	297	371	380
j) Repairs and maintenance	459	599	337	399	1498	1523
k) Insurance	2383	2282	692	775	2856	2766
l) Other expenditure	8586	10739	1691	1964	5540	6437
V. Net Interest Income (I-III)	83134	90240	25171	30333	76893	78790
VI. Provisions and Contingencies	40164	47091	10844	13892	26605	30179
VII. Operating Profit (I+II-III-IV)	66939	74585	15152	21487	59432	58900
VIII. Profit (Loss) during the year	26775	27493	4308	7595	32827	28721

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	191495	218607	130178	153341	67941	88994
a) Interest/Discount earned on advances/bills	144205	169225	95632	114489	51612	68190
b) Income on investments	43473	47787	30703	34317	15444	20195
c) Interest on balances with RBI and other inter-bank funds	3393	787	355	416	380	310
d) Others	423	808	3487	4118	505	300
II. Other Income	13953	16673	14926	16079	5822	6555
a) Commission, exchange and brokerage	6635	8157	3949	4380	1592	1846
b) Net profit (loss) on sale of investments	3201	3829	3650	2803	347	1571
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-4	-7	-14	-10	-3	-8
e) Net profit (loss) on exchange transactions	1868	609	1495	1147	822	888
f) Miscellaneous income	2253	4086	5847	7759	3064	2256
Total (I+II)	205448	235280	145104	169420	73763	95549
Expenditure & Provisions						
III. Interest Expended	139809	161231	98709	119082	46931	65163
a) Interest on deposits	129961	149399	90193	110971	45282	62344
b) Interest on RBI/ Inter - bank borrowings	1491	1746	2362	2423	178	586
c) Others	8357	10086	6154	5688	1472	2233
IV. Operating Expenses	37490	42323	17836	19968	11547	12997
a) Payments to and provisions for employees	25062	28915	9132	9903	7147	7918
b) Rent, taxes and lighting	2568	2665	1606	1885	978	1196
c) Printing and stationery	265	304	156	182	125	131
d) Advertisement and publicity	352	287	213	206	83	83
e) Depreciation on bank's property	1435	1844	798	966	356	413
f) Directors' fees, allowances and expenses	9	9	8	9	17	25
g) Auditors' fees and expenses	205	108	160	150	102	84
h) Law charges	116	147	20	30	57	42
i) Postage, telegrams, telephones, etc	394	367	371	399	322	256
j) Repairs and maintenance	833	574	365	439	183	236
k) Insurance	1646	1712	973	1225	674	770
l) Other expenditure	4604	5390	4033	4574	1505	1842
V. Net Interest Income (I-III)	51686	57376	31469	34258	21010	23831
VI. Provisions and Contingencies	22819	21576	13499	16023	7253	9285
VII. Operating Profit (I+II-III-IV)	28149	31726	28560	30370	15284	17389
VIII. Profit (Loss) during the year	5330	10150	15060	14347	8031	8104

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	233699	250643	122313	138926	178891	206767
a) Interest/Discount earned on advances/bills	179715	195493	94239	106066	135819	159094
b) Income on investments	52907	53351	27903	32382	39414	43723
c) Interest on balances with RBI and other inter-bank funds	462	1561	171	479	3225	2869
d) Others	615	237	-	-	433	1081
II. Other Income	21122	32195	12322	12879	16810	19729
a) Commission, exchange and brokerage	15308	22373	2858	2570	8999	8953
b) Net profit (loss) on sale of investments	1880	3912	1073	2131	1714	3114
c) Net profit (loss) on revaluation of investments	-392	388	-	-	-350	-683
d) Net profit (loss) on sale of land and other assets	-15	-4	-3	-81	25	16
e) Net profit (loss) on exchange transactions	1724	1934	1738	885	2246	2882
f) Miscellaneous income	2618	3592	6656	7375	4177	5447
Total (I+II)	254821	282838	134635	151806	195702	226496
Expenditure & Provisions						
III. Interest Expended	188251	196912	78133	93684	128729	154248
a) Interest on deposits	140277	152840	74606	90226	112343	138730
b) Interest on RBI/ Inter - bank borrowings	13688	12760	3329	3344	16385	15517
c) Others	34286	31312	198	114	1	1
IV. Operating Expenses	26075	31344	21870	27509	31631	34078
a) Payments to and provisions for employees	11604	15385	14840	19739	20830	22483
b) Rent, taxes and lighting	2244	2815	1568	1745	3010	3078
c) Printing and stationery	418	394	217	224	194	236
d) Advertisement and publicity	262	126	96	83	389	298
e) Depreciation on bank's property	1161	1241	892	909	1111	1266
f) Directors' fees, allowances and expenses	3	2	6	9	14	15
g) Auditors' fees and expenses	23	27	172	192	250	232
h) Law charges	88	135	94	61	35	58
i) Postage, telegrams, telephones, etc	743	664	140	135	378	453
j) Repairs and maintenance	1383	1607	524	593	104	113
k) Insurance	1643	1473	1001	1110	1633	1904
l) Other expenditure	6501	7475	2320	2708	3682	3941
V. Net Interest Income (I-III)	45448	53731	44180	45243	50162	52519
VI. Provisions and Contingencies	20180	35762	17162	14802	24840	32498
VII. Operating Profit (I+II-III-IV)	40496	54583	34632	30613	35341	38170
VIII. Profit (Loss) during the year	20316	18821	17470	15811	10501	5672

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank	
	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	158149	177048	64745	73401	364761	418933
a) Interest/Discount earned on advances/bills	120746	137581	49524	57095	284354	318545
b) Income on investments	36709	38538	14697	15792	77392	95300
c) Interest on balances with RBI and other inter-bank funds	342	315	306	300	2250	3249
d) Others	351	614	218	214	765	1840
II. Other Income	12402	16547	4175	4172	42026	42159
a) Commission, exchange and brokerage	7258	7658	747	798	23748	23373
b) Net profit (loss) on sale of investments	1703	1685	548	630	3469	4866
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	28	213	-	1	42	26
e) Net profit (loss) on exchange transactions	1775	1230	421	333	5779	5811
f) Miscellaneous income	1639	5761	2459	2409	8988	8083
Total (I+II)	170551	193595	68920	77573	406787	461093
Expenditure & Provisions						
III. Interest Expended	115991	130036	49734	56991	230617	270368
a) Interest on deposits	112130	125527	46753	54247	213965	255006
b) Interest on RBI/ Inter - bank borrowings	377	1108	1227	944	4300	4160
c) Others	3484	3402	1754	1800	12353	11202
IV. Operating Expenses	23155	26652	11585	11193	70028	81651
a) Payments to and provisions for employees	13568	15761	8324	7735	47235	56747
b) Rent, taxes and lighting	2343	2640	539	678	3631	4275
c) Printing and stationery	275	298	83	72	595	682
d) Advertisement and publicity	158	229	69	81	372	311
e) Depreciation on bank's property	1042	1231	438	497	2923	3185
f) Directors' fees, allowances and expenses	7	9	2	3	12	13
g) Auditors' fees and expenses	193	175	67	71	523	335
h) Law charges	221	250	85	81	217	256
i) Postage, telegrams, telephones, etc	307	353	84	82	1056	1145
j) Repairs and maintenance	300	362	113	127	1008	1305
k) Insurance	1482	1629	561	621	3159	3564
l) Other expenditure	3258	3716	1220	1145	9296	9831
V. Net Interest Income (I-III)	42158	47012	15011	16410	134144	148565
VI. Provisions and Contingencies	19990	23627	3087	5996	57301	61597
VII. Operating Profit (I+II-III-IV)	31406	36907	7600	9388	106143	109074
VIII. Profit (Loss) during the year	11416	13279	4513	3392	48842	47477

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2012	2013	2012	2013	2012	2013
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	152684	171207	146324	167517	210285	251247
a) Interest/Discount earned on advances/bills	123713	135245	113830	128576	160266	191405
b) Income on investments	27360	32312	31563	36345	45701	56710
c) Interest on balances with RBI and other inter-bank funds	1507	2870	547	1204	3309	1986
d) Others	104	780	383	1391	1008	1146
II. Other Income	10759	11744	9656	9522	24482	25520
a) Commission, exchange and brokerage	5514	5464	2379	2535	3651	3640
b) Net profit (loss) on sale of investments	888	1252	1958	1421	4408	4773
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-2	-	9	5	-7	-17
e) Net profit (loss) on exchange transactions	1166	814	1153	1082	4888	5599
f) Miscellaneous income	3193	4213	4156	4478	11542	11525
Total (I+II)	163442	182950	155979	177039	234767	276767
Expenditure & Provisions						
III. Interest Expended	101833	116666	107303	121702	142354	175819
a) Interest on deposits	93263	107533	99482	115064	134058	165512
b) Interest on RBI/ Inter - bank borrowings	802	761	2755	1706	1409	2742
c) Others	7769	8372	5066	4931	6887	7564
IV. Operating Expenses	28141	31788	20562	21766	39875	45122
a) Payments to and provisions for employees	18915	21792	13831	13933	24793	27550
b) Rent, taxes and lighting	1675	1901	1228	1509	2641	3229
c) Printing and stationery	156	223	267	278	374	440
d) Advertisement and publicity	146	195	240	324	674	716
e) Depreciation on bank's property	660	1007	781	871	1465	1509
f) Directors' fees, allowances and expenses	9	10	8	17	19	18
g) Auditors' fees and expenses	236	201	247	255	231	212
h) Law charges	67	69	132	130	146	149
i) Postage, telegrams, telephones, etc	287	329	372	426	497	608
j) Repairs and maintenance	946	748	66	94	701	795
k) Insurance	1251	1382	1151	1127	1943	2175
l) Other expenditure	3793	3931	2239	2803	6391	7720
V. Net Interest Income (I-III)	50850	54541	39021	45815	67931	75428
VI. Provisions and Contingencies	20334	14452	17027	27389	34666	34248
VII. Operating Profit (I+II-III-IV)	33468	34496	28114	33571	52538	55827
VIII. Profit (Loss) during the year	13134	20044	11087	6182	17871	21579

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	United Bank of India		Vijaya Bank	
	2012	2013	2012	2013
	(37)	(38)	(39)	(40)
Income				
I. Interest Earned	79611	92515	79881	90519
a) Interest/Discount earned on advances/bills	60337	68993	60501	68093
b) Income on investments	18784	22593	18720	21584
c) Interest on balances with RBI and other inter-bank funds	155	635	3	28
d) Others	335	294	657	814
II. Other Income	7329	10666	5279	6070
a) Commission, exchange and brokerage	1830	1951	891	956
b) Net profit (loss) on sale of investments	2175	4671	981	1131
c) Net profit (loss) on revaluation of investments	-	-	-	-
d) Net profit (loss) on sale of land and other assets	1	9	3	-1
e) Net profit (loss) on exchange transactions	569	1080	588	610
f) Miscellaneous income	2755	2955	2816	3373
Total (I+II)	86940	103181	85160	96589
Expenditure & Provisions				
III. Interest Expended	54819	67642	60846	71739
a) Interest on deposits	51006	62311	58048	68489
b) Interest on RBI/ Inter - bank borrowings	839	1497	118	56
c) Others	2973	3835	2680	3194
IV. Operating Expenses	13833	15039	12014	13630
a) Payments to and provisions for employees	8912	9325	7399	8486
b) Rent, taxes and lighting	938	1092	1003	1097
c) Printing and stationery	256	234	88	103
d) Advertisement and publicity	71	144	74	102
e) Depreciation on bank's property	697	608	400	415
f) Directors' fees, allowances and expenses	10	16	7	8
g) Auditors' fees and expenses	107	132	124	108
h) Law charges	27	50	6	8
i) Postage, telegrams, telephones, etc	175	183	142	174
j) Repairs and maintenance	108	156	19	33
k) Insurance	725	822	732	657
l) Other expenditure	1808	2276	2019	2438
V. Net Interest Income (I-III)	24792	24873	19035	18780
VI. Provisions and Contingencies	11963	16580	6491	5364
VII. Operating Profit (I+II-III-IV)	18288	20499	12301	11220
VIII. Profit (Loss) during the year	6325	3919	5810	5856

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	10756	13209	16968	21888	13937	13080
a) Interest/Discount earned on advances/bills	8615	10743	13886	18122	10754	9715
b) Income on investments	2009	2263	3036	3723	3136	3251
c) Interest on balances with RBI and other inter-bank funds	74	201	46	42	44	77
d) Others	58	1	-	-	3	37
II. Other Income	852	946	2071	2736	1436	1143
a) Commission, exchange and brokerage	173	163	345	414	85	88
b) Net profit (loss) on sale of investments	53	229	78	171	89	248
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	13	5	2	3	10	4
e) Net profit (loss) on exchange transactions	114	131	152	184	119	80
f) Miscellaneous income	500	419	1495	1966	1133	723
Total (I+II)	11609	14154	19039	24624	15373	14223
Expenditure & Provisions						
III. Interest Expended	7686	9816	11970	15647	11461	10316
a) Interest on deposits	7380	9502	11665	15045	10156	9161
b) Interest on RBI/ Inter - bank borrowings	66	73	177	249	851	420
c) Others	240	241	129	353	454	734
IV. Operating Expenses	2988	3318	2798	3742	4891	3393
a) Payments to and provisions for employees	2123	2339	1223	1509	2740	1868
b) Rent, taxes and lighting	255	323	394	564	402	451
c) Printing and stationery	29	33	74	94	63	23
d) Advertisement and publicity	24	18	196	185	108	5
e) Depreciation on bank's property	86	75	136	247	295	310
f) Directors' fees, allowances and expenses	7	10	4	4	2	2
g) Auditors' fees and expenses	11	17	11	18	5	10
h) Law charges	7	7	2	5	6	8
i) Postage, telegrams, telephones, etc	49	55	60	108	157	104
j) Repairs and maintenance	59	60	149	229	33	32
k) Insurance	93	100	146	178	146	114
l) Other expenditure	244	281	405	601	927	467
V. Net Interest Income (I-III)	3070	3392	4998	6240	2475	2764
VI. Provisions and Contingencies	676	693	1468	2014	177	488
VII. Operating Profit (I+II-III-IV)	935	1020	4271	5234	-979	514
VIII. Profit (Loss) during the year	259	327	2803	3220	-1156	26

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	55584	61676	38568	48616	48356	61368
a) Interest/Discount earned on advances/bills	41898	46357	28678	35498	33937	43176
b) Income on investments	13157	14646	9819	13066	14033	17226
c) Interest on balances with RBI and other inter-bank funds	349	564	6	18	387	966
d) Others	180	109	65	34	-	-
II. Other Income	5323	6644	6698	7269	3341	4837
a) Commission, exchange and brokerage	2516	3047	4690	4794	1587	1775
b) Net profit (loss) on sale of investments	821	2058	123	308	359	1379
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	114
d) Net profit (loss) on sale of land and other assets	3	2	8	-1	-	-
e) Net profit (loss) on exchange transactions	842	794	1471	1680	220	295
f) Miscellaneous income	1142	744	406	488	1175	1275
Total (I+II)	60907	68320	45266	55885	51697	66205
Expenditure & Provisions						
III. Interest Expended	36050	41929	26485	33230	29972	38208
a) Interest on deposits	33313	38375	21530	25791	29018	37410
b) Interest on RBI/ Inter - bank borrowings	485	779	2467	3927	415	257
c) Others	2252	2774	2487	3512	540	540
IV. Operating Expenses	9793	11795	11102	12728	8022	9890
a) Payments to and provisions for employees	5439	6265	6510	7507	5214	6523
b) Rent, taxes and lighting	948	1327	978	1100	412	503
c) Printing and stationery	104	126	130	134	66	86
d) Advertisement and publicity	161	127	44	58	70	103
e) Depreciation on bank's property	567	787	498	510	440	497
f) Directors' fees, allowances and expenses	7	8	5	5	5	7
g) Auditors' fees and expenses	45	53	6	7	85	94
h) Law charges	50	58	31	29	9	20
i) Postage, telegrams, telephones, etc	276	323	214	235	59	67
j) Repairs and maintenance	373	439	313	327	93	117
k) Insurance	435	473	305	317	349	409
l) Other expenditure	1389	1810	2067	2499	1219	1466
V. Net Interest Income (I-III)	19534	19747	12084	15386	18384	23160
VI. Provisions and Contingencies	7297	6214	3116	3797	5671	7557
VII. Operating Profit (I+II-III-IV)	15065	14596	7679	9927	13703	18108
VIII. Profit (Loss) during the year	7768	8382	4563	6130	8033	10551

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	31010	37643	32704	42424	15193	17605
a) Interest/Discount earned on advances/bills	23619	28177	25382	32744	11866	13935
b) Income on investments	7363	9384	7162	9504	3242	3408
c) Interest on balances with RBI and other inter-bank funds	10	37	90	162	38	8
d) Others	18	45	69	15	47	255
II. Other Income	3463	3976	3501	4526	1579	1971
a) Commission, exchange and brokerage	1741	1872	2274	2785	669	798
b) Net profit (loss) on sale of investments	502	531	262	883	44	252
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	29	-17	3	7	-1	-
e) Net profit (loss) on exchange transactions	383	333	368	210	123	107
f) Miscellaneous income	807	1258	595	640	744	815
Total (I+II)	34473	41619	36205	46950	16772	19576
Expenditure & Provisions						
III. Interest Expended	23689	28606	23532	30840	11480	13685
a) Interest on deposits	22688	27263	22032	28197	10606	12991
b) Interest on RBI/ Inter - bank borrowings	208	526	641	1040	874	694
c) Others	793	817	860	1602	-	-
IV. Operating Expenses	5682	6660	5416	7622	2937	3379
a) Payments to and provisions for employees	3250	3751	2644	3436	1412	1576
b) Rent, taxes and lighting	530	606	479	733	318	383
c) Printing and stationery	49	51	65	139	29	33
d) Advertisement and publicity	55	55	230	284	56	43
e) Depreciation on bank's property	219	240	385	564	236	254
f) Directors' fees, allowances and expenses	7	7	7	7	6	6
g) Auditors' fees and expenses	16	17	14	12	8	8
h) Law charges	18	17	12	9	14	10
i) Postage, telegrams, telephones, etc	81	94	160	166	58	74
j) Repairs and maintenance	146	164	121	209	18	22
k) Insurance	303	338	253	322	117	148
l) Other expenditure	1009	1320	1046	1741	664	821
V. Net Interest Income (I-III)	7321	9037	9171	11585	3712	3920
VI. Provisions and Contingencies	2641	2873	2240	2985	1284	1596
VII. Operating Profit (I+II-III-IV)	5102	6353	7257	8488	2354	2511
VIII. Profit (Loss) during the year	2461	3481	5017	5503	1070	916

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Nainital Bank		Ratnakar Bank		South Indian Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	3419	3927	4651	8793	35834	44343
a) Interest/Discount earned on advances/bills	2215	2565	3474	6165	28681	35759
b) Income on investments	745	833	1094	2558	6211	7464
c) Interest on balances with RBI and other inter-bank funds	449	518	77	67	942	1120
d) Others	10	11	5	3	-	-
II. Other Income	224	303	671	1264	2471	3349
a) Commission, exchange and brokerage	29	34	78	171	384	422
b) Net profit (loss) on sale of investments	83	166	43	274	408	577
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	21	16	8	5
e) Net profit (loss) on exchange transactions	-	-	2	87	256	274
f) Miscellaneous income	112	103	527	716	1414	2071
Total (I+II)	3642	4230	5322	10058	38305	47692
Expenditure & Provisions						
III. Interest Expended	2011	2461	2783	6218	25617	31535
a) Interest on deposits	2008	2455	2458	4840	25188	30789
b) Interest on RBI/ Inter - bank borrowings	2	6	258	1240	177	384
c) Others	1	-	67	138	251	361
IV. Operating Expenses	723	801	1391	2273	6173	7672
a) Payments to and provisions for employees	493	538	841	1251	3741	4725
b) Rent, taxes and lighting	53	64	173	324	501	679
c) Printing and stationery	6	8	13	17	168	121
d) Advertisement and publicity	3	2	3	3	129	156
e) Depreciation on bank's property	26	23	78	132	312	399
f) Directors' fees, allowances and expenses	1	1	2	3	2	4
g) Auditors' fees and expenses	2	2	2	4	24	30
h) Law charges	3	4	2	6	20	15
i) Postage, telegrams, telephones, etc	7	7	13	26	106	146
j) Repairs and maintenance	7	8	18	24	114	138
k) Insurance	26	31	33	51	314	368
l) Other expenditure	96	112	212	432	742	890
V. Net Interest Income (I-III)	1408	1466	1868	2575	10217	12808
VI. Provisions and Contingencies	297	457	491	642	2499	3463
VII. Operating Profit (I+II-III-IV)	909	968	1148	1567	6515	8486
VIII. Profit (Loss) during the year	612	511	657	925	4017	5023

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Tamilnad Mercantile Bank	
	2012	2013
	(25)	(26)
Income		
I. Interest Earned	18824	24704
a) Interest/Discount earned on advances/bills	15358	20699
b) Income on investments	3419	3972
c) Interest on balances with RBI and other inter-bank funds	21	14
d) Others	26	19
II. Other Income	2317	2487
a) Commission, exchange and brokerage	660	779
b) Net profit (loss) on sale of investments	76	66
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	1	-
e) Net profit (loss) on exchange transactions	281	273
f) Miscellaneous income	1298	1369
Total (I+II)	21140	27191
Expenditure & Provisions		
III. Interest Expended	12320	16108
a) Interest on deposits	12058	15431
b) Interest on RBI/ Inter - bank borrowings	50	181
c) Others	212	496
IV. Operating Expenses	3490	4185
a) Payments to and provisions for employees	2129	2423
b) Rent, taxes and lighting	268	361
c) Printing and stationery	56	66
d) Advertisement and publicity	55	128
e) Depreciation on bank's property	107	170
f) Directors' fees, allowances and expenses	6	7
g) Auditors' fees and expenses	5	7
h) Law charges	3	5
i) Postage, telegrams, telephones, etc	70	99
j) Repairs and maintenance	122	121
k) Insurance	142	172
l) Other expenditure	527	627
V. Net Interest Income (I-III)	6504	8595
VI. Provisions and Contingencies	2195	2494
VII. Operating Profit (I+II-III-IV)	5330	6897
VIII. Profit (Loss) during the year	3135	4403

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	219946	271826	7170	9161	278742	350649
a) Interest/Discount earned on advances/bills	153794	191662	5362	7118	211244	268224
b) Income on investments	63943	77470	1725	1963	65046	78203
c) Interest on balances with RBI and other inter-bank funds	984	1113	72	68	1371	2816
d) Others	1226	1581	10	12	1080	1406
II. Other Income	54202	65511	1004	1170	57836	68526
a) Commission, exchange and brokerage	43417	50251	787	893	43121	51669
b) Net profit (loss) on sale of investments	728	5863	118	139	-1062	1264
c) Net profit (loss) on revaluation of investments	-	-	-	-	-897	349
d) Net profit (loss) on sale of land and other assets	203	-45	-28	-17	15	-11
e) Net profit (loss) on exchange transactions	6740	6641	69	72	12654	12318
f) Miscellaneous income	3114	2800	59	83	4005	2937
Total (I+II)	274149	337337	8173	10331	336578	419175
Expenditure & Provisions						
III. Interest Expended	139769	175163	4893	6317	149896	192538
a) Interest on deposits	121836	150155	4081	5346	126897	163206
b) Interest on RBI/ Inter - bank borrowings	2320	4596	712	798	22529	28890
c) Others	15613	20411	100	172	470	442
IV. Operating Expenses	60071	69142	2443	2753	92776	112361
a) Payments to and provisions for employees	20802	23770	1246	1379	33999	39654
b) Rent, taxes and lighting	6564	7506	327	363	7161	8407
c) Printing and stationery	935	1004	28	29	2339	3108
d) Advertisement and publicity	881	1196	13	10	1525	1841
e) Depreciation on bank's property	3422	3517	120	136	5425	6517
f) Directors' fees, allowances and expenses	8	15	6	5	4	7
g) Auditors' fees and expenses	9	11	6	6	12	15
h) Law charges	183	179	11	7	317	510
i) Postage, telegrams, telephones, etc	2587	2791	64	63	3530	4024
j) Repairs and maintenance	5295	5859	67	68	6184	7665
k) Insurance	2313	2622	60	63	2418	2878
l) Other expenditure	17071	20671	495	624	29861	37737
V. Net Interest Income (I-III)	80177	96663	2277	2844	128846	158111
VI. Provisions and Contingencies	31887	41237	287	241	42235	47013
VII. Operating Profit (I+II-III-IV)	74309	93031	838	1261	93906	114276
VIII. Profit (Loss) during the year	42422	51794	551	1021	51671	67263

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	335427	400756	53592	69832	61802	80425
a) Interest/Discount earned on advances/bills	221299	273411	42166	56103	48674	61461
b) Income on investments	96840	110093	10782	12825	13064	18698
c) Interest on balances with RBI and other inter-bank funds	4911	5430	239	855	41	243
d) Others	12376	11822	405	49	24	22
II. Other Income	75028	83457	10118	13630	9773	11607
a) Commission, exchange and brokerage	54351	54617	7029	9470	5781	7372
b) Net profit (loss) on sale of investments	3314	5651	577	644	816	1546
c) Net profit (loss) on revaluation of investments	-4053	-1287	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-17	353	6	54	6	11
e) Net profit (loss) on exchange transactions	12590	13331	2378	3280	1194	963
f) Miscellaneous income	8843	10793	128	180	1977	1715
Total (I+II)	410454	484213	63710	83462	71576	92032
Expenditure & Provisions						
III. Interest Expended	228085	262092	36549	47504	36677	48368
a) Interest on deposits	143041	168889	30763	40268	25041	33461
b) Interest on RBI/ Inter - bank borrowings	14692	20866	1949	2574	7749	10553
c) Others	70352	72337	3838	4662	3888	4354
IV. Operating Expenses	78504	90129	13430	17564	18348	22097
a) Payments to and provisions for employees	35153	38933	4855	6615	9024	10751
b) Rent, taxes and lighting	6756	7368	1096	1664	1740	2215
c) Printing and stationery	1001	1175	245	258	273	332
d) Advertisement and publicity	1325	1892	162	133	564	708
e) Depreciation on bank's property	5245	4902	750	734	1168	1325
f) Directors' fees, allowances and expenses	4	4	7	7	2	3
g) Auditors' fees and expenses	25	29	9	12	14	15
h) Law charges	375	406	271	276	116	116
i) Postage, telegrams, telephones, etc	1903	2189	457	692	427	515
j) Repairs and maintenance	5630	6662	748	965	958	1217
k) Insurance	2235	2244	390	575	286	371
l) Other expenditure	18853	24327	4441	5633	3777	4529
V. Net Interest Income (I-III)	107342	138664	17042	22329	25125	32057
VI. Provisions and Contingencies	39212	48738	5704	7783	5700	7959
VII. Operating Profit (I+II-III-IV)	103865	131992	13730	18395	16550	21566
VIII. Profit (Loss) during the year	64653	83255	8026	10612	10851	13607

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Yes Bank	
	2012	2013
	(13)	(14)
Income		
I. Interest Earned	63074	82940
a) Interest/Discount earned on advances/bills	44268	53971
b) Income on investments	18470	28595
c) Interest on balances with RBI and other inter-bank funds	233	165
d) Others	103	210
II. Other Income	8571	12574
a) Commission, exchange and brokerage	7677	10762
b) Net profit (loss) on sale of investments	379	1557
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	-14	-5
e) Net profit (loss) on exchange transactions	268	667
f) Miscellaneous income	262	-406
Total (I+II)	71645	95514
Expenditure & Provisions		
III. Interest Expended	46917	60752
a) Interest on deposits	38434	45636
b) Interest on RBI/ Inter - bank borrowings	8224	14935
c) Others	259	180
IV. Operating Expenses	9325	13345
a) Payments to and provisions for employees	4751	6555
b) Rent, taxes and lighting	1255	1812
c) Printing and stationery	81	113
d) Advertisement and publicity	103	322
e) Depreciation on bank's property	408	517
f) Directors' fees, allowances and expenses	5	6
g) Auditors' fees and expenses	6	7
h) Law charges	11	19
i) Postage, telegrams, telephones, etc	124	159
j) Repairs and maintenance	76	91
k) Insurance	382	449
l) Other expenditure	2123	3295
V. Net Interest Income (I-III)	16156	22188
VI. Provisions and Contingencies	5632	8410
VII. Operating Profit (I+II-III-IV)	15402	21417
VIII. Profit (Loss) during the year	9770	13007

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	51	69	760	1176	783	886
a) Interest/Discount earned on advances/bills	31	38	234	365	565	599
b) Income on investments	10	17	166	192	218	287
c) Interest on balances with RBI and other inte	9	14	355	618	1	-
d) Others	-	-	5	-	-	-
II. Other Income	187	183	47	67	5046	5576
a) Commission, exchange and brokerage	177	175	21	25	4528	5122
b) Net profit (loss) on sale of investments	-	-	-	-	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-	-	4	4
e) Net profit (loss) on exchange transactions	4	3	26	38	-	-
f) Miscellaneous income	6	5	-	3	515	449
Total (I+II)	238	252	807	1242	5829	6462
Expenditure & Provisions						
III. Interest Expended	6	13	403	694	807	1173
a) Interest on deposits	4	12	310	505	462	519
b) Interest on RBI/ Inter - bank borrowings	1	1	93	189	345	654
c) Others	-	-	-	-	-	-
IV. Operating Expenses	94	101	176	245	4825	5602
a) Payments to and provisions for employees	12	13	96	139	1075	1081
b) Rent, taxes and lighting	10	11	23	18	170	159
c) Printing and stationery	1	1	1	1	41	44
d) Advertisement and publicity	2	1	-	1	1151	1405
e) Depreciation on bank's property	9	7	8	22	168	161
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	3	3
h) Law charges	-	-	1	4	1	7
i) Postage, telegrams, telephones, etc	5	5	4	5	137	132
j) Repairs and maintenance	1	1	12	17	94	112
k) Insurance	-	-	5	6	8	8
l) Other expenditure	53	62	25	31	1976	2490
V. Net Interest Income (I-III)	45	56	358	482	-24	-287
VI. Provisions and Contingencies	56	58	65	121	158	414
VII. Operating Profit (I+II-III-IV)	138	137	228	303	198	-314
VIII. Profit (Loss) during the year	82	80	163	182	40	-727

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Antwerp Diamond Bank		Australia and New Zealand Banking Group		Bank Internasional Indonesia	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	437	572	944	2813	27	33
a) Interest/Discount earned on advances/bills	255	445	231	1192	-	-
b) Income on investments	176	117	254	811	-	-
c) Interest on balances with RBI and other inte	1	-	459	808	27	33
d) Others	4	10	-	2	-	-
II. Other Income	179	241	705	496	-	1
a) Commission, exchange and brokerage	139	189	279	209	-	-
b) Net profit (loss) on sale of investments	-	-	-27	8	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-	-3	-	-
e) Net profit (loss) on exchange transactions	21	32	130	-263	-	-
f) Miscellaneous income	18	20	322	545	-	1
Total (I+II)	615	814	1649	3309	27	33
Expenditure & Provisions						
III. Interest Expended	198	214	405	1627	-	-
a) Interest on deposits	9	18	369	1485	-	-
b) Interest on RBI/ Inter - bank borrowings	76	68	36	63	-	-
c) Others	113	128	1	79	-	-
IV. Operating Expenses	141	175	1106	1235	22	54
a) Payments to and provisions for employees	79	87	506	637	-	23
b) Rent, taxes and lighting	8	13	238	257	16	18
c) Printing and stationery	1	1	5	3	-	-
d) Advertisement and publicity	1	1	29	5	-	-
e) Depreciation on bank's property	3	2	84	84	-	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	-	1
h) Law charges	13	18	46	52	-	-
i) Postage, telegrams, telephones, etc	5	6	6	7	-	-
j) Repairs and maintenance	3	4	2	3	-	-
k) Insurance	-	1	6	22	-	-
l) Other expenditure	28	42	183	162	6	8
V. Net Interest Income (I-III)	239	358	539	1186	27	33
VI. Provisions and Contingencies	139	281	128	404	1	-1
VII. Operating Profit (I+II-III-IV)	277	424	137	447	5	-21
VIII. Profit (Loss) during the year	137	143	9	43	4	-20

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	11131	13352	760	947	183	242
a) Interest/Discount earned on advances/bills	6736	5916	544	668	79	95
b) Income on investments	4325	7128	210	268	49	83
c) Interest on balances with RBI and other inte	21	185	3	4	-	-
d) Others	50	122	3	7	55	65
II. Other Income	5079	4735	107	105	44	50
a) Commission, exchange and brokerage	467	390	59	46	27	25
b) Net profit (loss) on sale of investments	292	1278	1	2	-1	3
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-1	411	-	-	-	-
e) Net profit (loss) on exchange transactions	3624	1836	15	22	9	15
f) Miscellaneous income	697	821	31	35	8	8
Total (I+II)	16210	18087	866	1051	227	292
Expenditure & Provisions						
III. Interest Expended	4239	5731	289	421	44	56
a) Interest on deposits	3000	2576	200	382	44	55
b) Interest on RBI/ Inter - bank borrowings	406	440	48	39	-	-
c) Others	832	2716	40	-	-	-
IV. Operating Expenses	4055	4307	186	191	40	54
a) Payments to and provisions for employees	2119	2434	88	87	14	16
b) Rent, taxes and lighting	186	278	40	46	6	9
c) Printing and stationery	45	47	2	2	1	1
d) Advertisement and publicity	-	55	1	1	1	-
e) Depreciation on bank's property	112	165	15	14	4	9
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	1	1	-	-
h) Law charges	3	13	1	1	-	-
i) Postage, telegrams, telephones, etc	206	197	4	3	7	8
j) Repairs and maintenance	58	92	8	9	3	4
k) Insurance	67	63	7	8	-	-
l) Other expenditure	1255	958	19	21	5	6
V. Net Interest Income (I-III)	6892	7620	471	525	139	186
VI. Provisions and Contingencies	2662	3355	185	265	66	46
VII. Operating Profit (I+II-III-IV)	7916	8049	392	439	143	183
VIII. Profit (Loss) during the year	5255	4693	207	175	77	136

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	6626	8002	6019	8217	12913	15086
a) Interest/Discount earned on advances/bills	4124	4597	3927	4663	8326	5998
b) Income on investments	2307	3338	1848	3463	8456	10268
c) Interest on balances with RBI and other inte	8	16	100	80	27	31
d) Others	186	51	144	11	-3896	-1211
II. Other Income	2289	2405	1613	1733	-874	2554
a) Commission, exchange and brokerage	394	442	878	793	1600	768
b) Net profit (loss) on sale of investments	-41	4	-	-	-117	934
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-2	-	1	-68
e) Net profit (loss) on exchange transactions	1223	1069	721	671	-2009	887
f) Miscellaneous income	713	890	17	270	-348	34
Total (I+II)	8915	10407	7632	9950	12038	17640
Expenditure & Provisions						
III. Interest Expended	3757	4554	1676	2922	6190	9808
a) Interest on deposits	2989	2981	1435	1848	3624	2639
b) Interest on RBI/ Inter - bank borrowings	759	1572	78	143	4712	6385
c) Others	8	2	164	931	-2146	784
IV. Operating Expenses	780	841	1308	1685	5330	5193
a) Payments to and provisions for employees	267	311	562	752	3235	2720
b) Rent, taxes and lighting	113	121	117	130	663	583
c) Printing and stationery	6	6	14	13	29	12
d) Advertisement and publicity	1	2	2	2	42	1
e) Depreciation on bank's property	29	26	104	127	307	199
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	4	1	1	4	4
h) Law charges	1	2	7	18	6	20
i) Postage, telegrams, telephones, etc	26	27	16	20	166	140
j) Repairs and maintenance	47	75	38	57	181	200
k) Insurance	31	46	27	39	69	53
l) Other expenditure	257	220	420	527	626	1260
V. Net Interest Income (I-III)	2869	3448	4342	5295	6723	5278
VI. Provisions and Contingencies	1908	2147	2523	2662	2348	3202
VII. Operating Profit (I+II-III-IV)	4377	5013	4648	5344	518	2638
VIII. Profit (Loss) during the year	2469	2866	2124	2681	-1830	-564

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank	
	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	8424	8646	363	382	77676	89161
a) Interest/Discount earned on advances/bills	4935	5229	324	326	42444	48465
b) Income on investments	3450	3324	38	46	30595	36005
c) Interest on balances with RBI and other inte	31	11	1	9	4305	4371
d) Others	8	82	-	1	332	320
II. Other Income	730	2820	59	53	13933	19972
a) Commission, exchange and brokerage	1186	1175	35	30	9534	9919
b) Net profit (loss) on sale of investments	-123	-19	-	-	-4644	-2054
c) Net profit (loss) on revaluation of investment	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-42	-2	-	-	-6	425
e) Net profit (loss) on exchange transactions	-622	1242	19	19	8572	11588
f) Miscellaneous income	330	424	5	3	477	95
Total (I+II)	9154	11466	422	435	91609	109134
Expenditure & Provisions						
III. Interest Expended	4038	4008	149	124	28875	37382
a) Interest on deposits	3458	3309	56	92	19457	25250
b) Interest on RBI/ Inter - bank borrowings	580	699	94	32	6231	7136
c) Others	-	-	-	-	3187	4997
IV. Operating Expenses	3580	3956	147	201	28014	28948
a) Payments to and provisions for employees	1283	1362	64	84	10609	10624
b) Rent, taxes and lighting	570	581	10	13	1419	1569
c) Printing and stationery	15	15	1	1	458	471
d) Advertisement and publicity	34	91	-	-	1194	1155
e) Depreciation on bank's property	115	121	8	9	988	937
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	1	1	10	14
h) Law charges	3	12	3	4	219	134
i) Postage, telegrams, telephones, etc	38	51	2	3	3280	3722
j) Repairs and maintenance	82	106	11	13	820	875
k) Insurance	54	57	1	2	589	679
l) Other expenditure	1382	1556	47	71	8429	8767
V. Net Interest Income (I-III)	4386	4639	214	258	48802	51780
VI. Provisions and Contingencies	722	1628	127	242	15500	15621
VII. Operating Profit (I+II-III-IV)	1536	3503	126	110	34720	42804
VIII. Profit (Loss) during the year	814	1874	-1	-131	19220	27183

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Commonwealth Bank of Australia		Credit Agricole		Credit Suisse AG	
	2012	2013	2012	2013	2012	2013
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	147	174	4525	4312	1006	2172
a) Interest/Discount earned on advances/bills	45	83	1536	1371	2	286
b) Income on investments	13	20	2966	2759	574	1866
c) Interest on balances with RBI and other inte	89	72	17	11	294	4
d) Others	-	-	7	171	136	16
II. Other Income	69	51	2633	922	1238	902
a) Commission, exchange and brokerage	50	32	540	423	-	-
b) Net profit (loss) on sale of investments	-	-	-81	-51	-137	134
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-22
d) Net profit (loss) on sale of land and other as	-	-	-	-	-	-
e) Net profit (loss) on exchange transactions	19	19	2154	522	1277	748
f) Miscellaneous income	-	-	19	28	99	42
Total (I+II)	216	225	7158	5234	2244	3074
Expenditure & Provisions						
III. Interest Expended	5	23	2581	2229	89	961
a) Interest on deposits	2	19	583	344	59	317
b) Interest on RBI/ Inter - bank borrowings	2	4	1801	1643	-	62
c) Others	-	-	198	242	30	582
IV. Operating Expenses	268	261	1030	939	547	519
a) Payments to and provisions for employees	113	114	524	464	391	346
b) Rent, taxes and lighting	31	28	77	73	37	43
c) Printing and stationery	1	1	2	2	1	1
d) Advertisement and publicity	-	-	8	3	-	-
e) Depreciation on bank's property	4	7	45	43	11	16
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	2	1	1
h) Law charges	3	5	25	8	-	-
i) Postage, telegrams, telephones, etc	1	2	15	10	20	32
j) Repairs and maintenance	-	1	27	31	9	12
k) Insurance	4	5	10	9	4	-
l) Other expenditure	112	97	296	292	73	68
V. Net Interest Income (I-III)	142	151	1944	2084	917	1211
VI. Provisions and Contingencies	2	3	841	520	717	689
VII. Operating Profit (I+II-III-IV)	-57	-59	3547	2066	1609	1594
VIII. Profit (Loss) during the year	-59	-62	2706	1546	891	904

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	DBS Bank		Deutsche Bank		FirstRand Bank	
	2012	2013	2012	2013	2012	2013
	(37)	(38)	(39)	(40)	(41)	(42)
Income						
I. Interest Earned	17971	25592	23982	27031	629	767
a) Interest/Discount earned on advances/bills	7589	11066	17599	20091	133	186
b) Income on investments	10333	14385	6314	6908	496	578
c) Interest on balances with RBI and other inte	49	140	23	31	-	1
d) Others	-	-	47	-	-	1
II. Other Income	3110	1288	7530	9364	223	292
a) Commission, exchange and brokerage	4487	3479	5867	5275	30	79
b) Net profit (loss) on sale of investments	-555	126	-879	1004	-4	4
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-1	-25	-	-
e) Net profit (loss) on exchange transactions	-860	-2364	1659	2650	42	-25
f) Miscellaneous income	37	46	884	460	154	234
Total (I+II)	21081	26879	31512	36395	852	1059
Expenditure & Provisions						
III. Interest Expended	10450	15359	5898	7069	265	286
a) Interest on deposits	6347	9062	3727	4591	7	50
b) Interest on RBI/ Inter - bank borrowings	4103	6297	2169	2444	200	201
c) Others	-	-	1	34	59	34
IV. Operating Expenses	4121	4881	10552	11108	616	1103
a) Payments to and provisions for employees	1943	2120	4949	5121	414	550
b) Rent, taxes and lighting	473	699	380	574	30	161
c) Printing and stationery	13	15	77	91	-	7
d) Advertisement and publicity	37	70	79	39	1	14
e) Depreciation on bank's property	196	198	280	261	32	54
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	4	7	-	2
h) Law charges	85	33	13	116	1	2
i) Postage, telegrams, telephones, etc	36	40	245	254	1	3
j) Repairs and maintenance	81	61	355	449	13	42
k) Insurance	104	177	288	284	7	12
l) Other expenditure	1150	1463	3881	3913	116	258
V. Net Interest Income (I-III)	7522	10233	18084	19962	363	481
VI. Provisions and Contingencies	3156	3754	6829	7887	-27	264
VII. Operating Profit (I+II-III-IV)	6511	6639	15062	18218	-29	-331
VIII. Profit (Loss) during the year	3355	2885	8233	10330	-2	-595

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Hongkong & Shanghai Banking Corporation		HSBC Bank Oman S.A.O.G.		Industrial and Commercial Bank of China	
	2012	2013	2012	2013	2012	2013
	(43)	(44)	(45)	(46)	(47)	(48)
Income						
I. Interest Earned	62626	70332	175	173	247	578
a) Interest/Discount earned on advances/bills	27497	35402	4	5	12	280
b) Income on investments	32128	33266	54	38	-	51
c) Interest on balances with RBI and other inte	2981	987	117	130	235	247
d) Others	320	677	-	-	-	-
II. Other Income	22008	17242	230	315	30	36
a) Commission, exchange and brokerage	10341	8237	4	3	30	15
b) Net profit (loss) on sale of investments	-1819	548	-22	-30	-	2
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	234	6	-	-	-	-
e) Net profit (loss) on exchange transactions	12746	8088	11	7	-	19
f) Miscellaneous income	507	365	237	335	-	-
Total (I+II)	84633	87574	405	488	277	614
Expenditure & Provisions						
III. Interest Expended	25168	30006	95	94	-	74
a) Interest on deposits	23279	27232	90	91	-	33
b) Interest on RBI/ Inter - bank borrowings	1828	2752	5	3	-	23
c) Others	61	22	-	-	-	18
IV. Operating Expenses	24183	24646	79	96	101	234
a) Payments to and provisions for employees	9551	10903	27	37	35	151
b) Rent, taxes and lighting	1346	1425	5	6	24	40
c) Printing and stationery	125	118	1	1	1	1
d) Advertisement and publicity	651	518	1	-	2	4
e) Depreciation on bank's property	503	366	14	18	7	12
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	4	4	1	1	1	1
h) Law charges	529	163	11	6	-	-
i) Postage, telegrams, telephones, etc	464	403	2	3	4	8
j) Repairs and maintenance	567	495	4	3	-	1
k) Insurance	792	823	2	2	-	1
l) Other expenditure	9651	9429	14	20	28	16
V. Net Interest Income (I-III)	37458	40325	80	79	247	504
VI. Provisions and Contingencies	15406	13564	63	50	77	141
VII. Operating Profit (I+II-III-IV)	35282	32921	232	299	176	305
VIII. Profit (Loss) during the year	19877	19357	168	249	99	164

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	JPMorgan Chase Bank		JSC VTB Bank		Krung Thai Bank	
	2012	2013	2012	2013	2012	2013
	(49)	(50)	(51)	(52)	(53)	(54)
Income						
I. Interest Earned	11928	15451	120	134	129	166
a) Interest/Discount earned on advances/bills	2815	3244	91	115	11	11
b) Income on investments	8956	11975	1	2	23	30
c) Interest on balances with RBI and other inte	157	211	27	18	95	124
d) Others	-	20	-	-	-	-
II. Other Income	3468	5620	9	24	20	15
a) Commission, exchange and brokerage	1242	1331	5	15	5	4
b) Net profit (loss) on sale of investments	-31	1043	-	-	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-1	-	-	-
e) Net profit (loss) on exchange transactions	2231	3212	5	6	14	12
f) Miscellaneous income	25	34	-	2	-	-
Total (I+II)	15396	21072	128	158	148	181
Expenditure & Provisions						
III. Interest Expended	4440	7423	2	3	48	78
a) Interest on deposits	3129	5762	2	3	47	78
b) Interest on RBI/ Inter - bank borrowings	1021	1433	-	-	-	-
c) Others	290	228	-	-	-	-
IV. Operating Expenses	2093	2137	98	102	34	37
a) Payments to and provisions for employees	1286	1269	43	47	8	10
b) Rent, taxes and lighting	132	157	30	33	15	15
c) Printing and stationery	6	6	1	1	-	-
d) Advertisement and publicity	1	-	-	-	-	-
e) Depreciation on bank's property	27	20	3	1	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	1	1	-	-
h) Law charges	11	6	2	3	-	-
i) Postage, telegrams, telephones, etc	66	66	1	1	1	1
j) Repairs and maintenance	78	79	2	1	3	4
k) Insurance	67	94	-	-	-	-
l) Other expenditure	417	439	16	14	4	4
V. Net Interest Income (I-III)	7488	8029	118	131	81	88
VI. Provisions and Contingencies	3901	4785	19	27	30	29
VII. Operating Profit (I+II-III-IV)	8863	11512	28	53	67	67
VIII. Profit (Loss) during the year	4962	6727	9	26	36	38

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Mashreqbank		Mizuho Corporate Bank		National Australia Bank	
	2012	2013	2012	2013	2012	2013
	(55)	(56)	(57)	(58)	(59)	(60)
Income						
I. Interest Earned	52	98	2876	4248	31	124
a) Interest/Discount earned on advances/bills	11	23	2101	3103	-	-
b) Income on investments	27	30	613	1005	-	5
c) Interest on balances with RBI and other inte	11	43	162	139	31	118
d) Others	2	2	1	1	-	-
II. Other Income	222	206	1075	959	-	14
a) Commission, exchange and brokerage	174	182	478	581	-	14
b) Net profit (loss) on sale of investments	-	-	-	-	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-	-	-	-
e) Net profit (loss) on exchange transactions	41	21	596	377	-	-
f) Miscellaneous income	7	2	-	-	-	-
Total (I+II)	274	304	3951	5207	31	137
Expenditure & Provisions						
III. Interest Expended	1	1	163	603	-	-
a) Interest on deposits	1	-	144	507	-	-
b) Interest on RBI/ Inter - bank borrowings	-	1	18	96	-	-
c) Others	-	-	-	-	-	-
IV. Operating Expenses	115	110	663	776	54	218
a) Payments to and provisions for employees	35	28	308	377	40	136
b) Rent, taxes and lighting	11	12	138	139	5	26
c) Printing and stationery	-	-	3	3	-	1
d) Advertisement and publicity	-	-	-	-	-	3
e) Depreciation on bank's property	5	6	71	71	2	8
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	1	1	1
h) Law charges	2	1	10	16	-	3
i) Postage, telegrams, telephones, etc	5	5	5	7	-	13
j) Repairs and maintenance	2	2	17	19	2	4
k) Insurance	-	-	8	11	-	-
l) Other expenditure	53	54	103	131	5	22
V. Net Interest Income (I-III)	51	97	2714	3644	31	123
VI. Provisions and Contingencies	62	77	1355	2100	-	8
VII. Operating Profit (I+II-III-IV)	158	193	3126	3828	-24	-81
VIII. Profit (Loss) during the year	96	116	1771	1728	-24	-88

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Rabobank International		Royal Bank of Scotland		Sberbank	
	2012	2013	2012	2013	2012	2013
	(61)	(62)	(63)	(64)	(65)	(66)
Income						
I. Interest Earned	253	720	17907	18904	103	117
a) Interest/Discount earned on advances/bills	63	491	9778	10430	-	1
b) Income on investments	156	192	7427	7656	-	-
c) Interest on balances with RBI and other inte	8	-	702	779	103	116
d) Others	25	37	-	38	-	-
II. Other Income	225	209	8180	5470	-	3
a) Commission, exchange and brokerage	143	95	4586	2821	-	3
b) Net profit (loss) on sale of investments	-	1	-414	45	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	354	2	-	-
e) Net profit (loss) on exchange transactions	81	113	2861	2073	-	-
f) Miscellaneous income	-	-	793	530	-	-
Total (I+II)	478	929	26087	24374	103	120
Expenditure & Provisions						
III. Interest Expended	1	95	8658	9325	-	1
a) Interest on deposits	1	62	6545	6848	-	-
b) Interest on RBI/ Inter - bank borrowings	-	8	2114	2477	-	1
c) Others	-	25	-	-	-	-
IV. Operating Expenses	352	578	9033	10274	117	133
a) Payments to and provisions for employees	160	304	3291	3464	58	71
b) Rent, taxes and lighting	11	14	1073	1372	26	27
c) Printing and stationery	1	1	92	93	-	-
d) Advertisement and publicity	12	7	64	60	-	-
e) Depreciation on bank's property	6	16	295	369	5	12
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	8	12	2	2
h) Law charges	-	-	8	13	-	-
i) Postage, telegrams, telephones, etc	1	3	412	362	2	4
j) Repairs and maintenance	-	-	937	1209	1	4
k) Insurance	-	5	151	135	-	-
l) Other expenditure	159	226	2704	3186	23	13
V. Net Interest Income (I-III)	252	625	9249	9579	103	116
VI. Provisions and Contingencies	109	133	3598	2550	-	1
VII. Operating Profit (I+II-III-IV)	125	255	8395	4775	-13	-14
VIII. Profit (Loss) during the year	16	122	4798	2226	-13	-16

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2012	2013	2012	2013	2012	2013
	(67)	(68)	(69)	(70)	(71)	(72)
Income						
I. Interest Earned	1451	2050	2216	2436	23	33
a) Interest/Discount earned on advances/bills	777	1056	833	1224	17	25
b) Income on investments	228	317	1349	1208	5	6
c) Interest on balances with RBI and other inte	446	672	1	-	1	2
d) Others	-	6	33	4	-	-
II. Other Income	173	194	86	103	59	74
a) Commission, exchange and brokerage	106	120	218	158	46	62
b) Net profit (loss) on sale of investments	-	-	-144	58	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-	-	-	-
e) Net profit (loss) on exchange transactions	65	73	-13	-112	13	12
f) Miscellaneous income	2	1	25	-1	1	-
Total (I+II)	1624	2244	2302	2538	83	107
Expenditure & Provisions						
III. Interest Expended	625	1048	1261	1191	8	11
a) Interest on deposits	595	1000	975	867	6	8
b) Interest on RBI/ Inter - bank borrowings	30	48	139	195	-	-
c) Others	-	-	147	130	3	3
IV. Operating Expenses	234	314	512	754	50	54
a) Payments to and provisions for employees	89	120	247	332	32	33
b) Rent, taxes and lighting	61	95	45	71	7	9
c) Printing and stationery	2	3	3	2	1	1
d) Advertisement and publicity	1	2	1	1	-	-
e) Depreciation on bank's property	22	25	49	69	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	2	2	-	-
h) Law charges	-	-	-	3	-	-
i) Postage, telegrams, telephones, etc	9	11	21	19	3	3
j) Repairs and maintenance	5	5	8	8	1	3
k) Insurance	12	14	13	15	-	1
l) Other expenditure	32	39	123	231	5	3
V. Net Interest Income (I-III)	827	1002	954	1244	15	22
VI. Provisions and Contingencies	327	442	209	224	14	23
VII. Operating Profit (I+II-III-IV)	766	881	529	593	25	41
VIII. Profit (Loss) during the year	439	440	319	369	10	19

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		Sumitomo Mitsui Banking Corporation	
	2012	2013	2012	2013	2012	2013
	(73)	(74)	(75)	(76)	(77)	(78)
Income						
I. Interest Earned	79432	90835	1241	1460	-	102
a) Interest/Discount earned on advances/bills	59158	66877	727	754	-	-
b) Income on investments	19884	23417	381	362	-	6
c) Interest on balances with RBI and other inte	337	258	10	4	-	96
d) Others	53	283	123	340	-	-
II. Other Income	29882	28072	125	202	-	-
a) Commission, exchange and brokerage	20752	19937	10	13	-	-
b) Net profit (loss) on sale of investments	-2578	1218	4	48	-	-
c) Net profit (loss) on revaluation of investmen	1532	610	-	-	-	-
d) Net profit (loss) on sale of land and other as	643	133	-	-	-	-
e) Net profit (loss) on exchange transactions	5237	4981	58	55	-	-
f) Miscellaneous income	4296	1194	52	86	-	-
Total (I+II)	109315	118907	1366	1662	-	102
Expenditure & Provisions						
III. Interest Expended	36904	40692	850	787	-	-
a) Interest on deposits	30165	32235	615	417	-	-
b) Interest on RBI/ Inter - bank borrowings	1934	2214	123	130	-	-
c) Others	4805	6244	112	240	-	-
IV. Operating Expenses	27408	29041	168	164	-	257
a) Payments to and provisions for employees	13387	12899	83	80	-	95
b) Rent, taxes and lighting	1204	1135	9	12	-	29
c) Printing and stationery	347	324	1	1	-	-
d) Advertisement and publicity	3099	4116	-	-	-	-
e) Depreciation on bank's property	939	1045	10	10	-	17
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	7	8	1	-	-	2
h) Law charges	380	529	13	7	-	37
i) Postage, telegrams, telephones, etc	794	774	5	5	-	5
j) Repairs and maintenance	940	910	5	4	-	44
k) Insurance	657	629	9	6	-	3
l) Other expenditure	5654	6671	32	39	-	24
V. Net Interest Income (I-III)	42529	50143	391	673	-	102
VI. Provisions and Contingencies	27645	19572	236	380	-	9
VII. Operating Profit (I+II-III-IV)	45003	49174	348	711	-	-155
VIII. Profit (Loss) during the year	17358	29602	112	331	-	-163

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	UBS AG		United Overseas Bank		Westpac Banking Corporation	
	2012	2013	2012	2013	2012	2013
	(79)	(80)	(81)	(82)	(83)	(84)
Income						
I. Interest Earned	3656	4275	103	139	-	275
a) Interest/Discount earned on advances/bills	737	957	-	7	-	-
b) Income on investments	2853	2633	-	4	-	151
c) Interest on balances with RBI and other inte	66	684	103	127	-	124
d) Others	-	-	-	-	-	-
II. Other Income	-779	-505	3	7	-	51
a) Commission, exchange and brokerage	109	62	3	8	-	-
b) Net profit (loss) on sale of investments	-46	486	-	-	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-	-	-	-
e) Net profit (loss) on exchange transactions	-842	-1052	-	-1	-	25
f) Miscellaneous income	-	-	-	1	-	26
Total (I+II)	2877	3770	106	146	-	325
Expenditure & Provisions						
III. Interest Expended	1239	1262	-	1	-	-
a) Interest on deposits	523	614	-	-	-	-
b) Interest on RBI/ Inter - bank borrowings	716	648	-	-	-	-
c) Others	-	-	-	-	-	-
IV. Operating Expenses	1025	970	85	118	-	154
a) Payments to and provisions for employees	594	548	31	58	-	83
b) Rent, taxes and lighting	185	190	31	30	-	31
c) Printing and stationery	2	1	-	-	-	-
d) Advertisement and publicity	-	-	-	-	-	2
e) Depreciation on bank's property	48	32	3	3	-	7
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	-	-	-	1
h) Law charges	-	-	-	-	-	2
i) Postage, telegrams, telephones, etc	20	29	-	-	-	1
j) Repairs and maintenance	21	28	1	5	-	4
k) Insurance	7	10	-	-	-	2
l) Other expenditure	147	129	18	21	-	21
V. Net Interest Income (I-III)	2417	3013	103	138	-	275
VI. Provisions and Contingencies	300	670	5	7	-	87
VII. Operating Profit (I+II-III-IV)	613	1538	21	27	-	172
VIII. Profit (Loss) during the year	312	868	16	20	-	84

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Concl.d.)**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Woori Bank	
	2012	2013
	(85)	(86)
Income		
I. Interest Earned	42	206
a) Interest/Discount earned on advances/bills	-	29
b) Income on investments	-	25
c) Interest on balances with RBI and other inte	42	153
d) Others	-	-
II. Other Income	-	10
a) Commission, exchange and brokerage	-	3
b) Net profit (loss) on sale of investments	-	2
c) Net profit (loss) on revaluation of investmen	-	-
d) Net profit (loss) on sale of land and other as	-	-
e) Net profit (loss) on exchange transactions	-	5
f) Miscellaneous income	-	-
Total (I+II)	42	216
Expenditure & Provisions		
III. Interest Expended	-	56
a) Interest on deposits	-	56
b) Interest on RBI/ Inter - bank borrowings	-	-
c) Others	-	-
IV. Operating Expenses	26	118
a) Payments to and provisions for employees	7	39
b) Rent, taxes and lighting	8	23
c) Printing and stationery	-	1
d) Advertisement and publicity	1	2
e) Depreciation on bank's property	1	12
f) Directors' fees, allowances and expenses	-	-
g) Auditors' fees and expenses	1	-
h) Law charges	1	2
i) Postage, telegrams, telephones, etc	1	6
j) Repairs and maintenance	-	-
k) Insurance	-	-
l) Other expenditure	7	33
V. Net Interest Income (I-III)	42	149
VI. Provisions and Contingencies	7	19
VII. Operating Profit (I+II-III-IV)	15	41
VIII. Profit (Loss) during the year	9	22

Source : Annual accounts of banks.