

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	6378843	7099392	381028	397722	570950	633412
a) Interest/Discount on advances/bills	4640471	5063264	298943	311741	420120	469499
b) Income on investments	1557412	1773630	78396	84994	137459	152126
c) Interest on balances with RBI and other inter-bank funds	139962	151192	1587	479	9416	10150
d) Others	40999	111306	2102	508	3955	1637
II. Other Income	1269079	1496815	57705	58268	76932	84133
a) Commission, exchange and brokerage	761724	964086	40299	45088	48008	53892
b) Net profit (loss) on sale of investments	256729	211679	7603	9189	17687	20953
c) Net profit (loss) on revaluation of investments	-56	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-295	-1046	-	-	-74	-100
e) Net profit (loss) on exchange transactions	117925	158714	6974	2288	5258	5627
f) Miscellaneous income	133053	163382	2829	1703	6053	3761
Total (I+II)	7647922	8596207	438733	455990	647882	717545
Expenditure & Provisions						
III. Interest Expended	4291529	4732248	270706	276569	424271	447088
a) Interest on deposits	3793685	4333429	246448	258748	391156	413982
b) Interest on RBI/inter-bank borrowings	255501	122805	9498	3120	7348	3281
c) Others	242344	276014	14760	14701	25767	29825
IV. Operating Expenses	1564870	2031868	78744	89047	93314	98378
a) Payments to and provisions for employees	974731	1275465	46078	50182	55215	60256
b) Rent, taxes and lighting	129514	158957	6869	7720	9583	11120
c) Printing and stationery	23282	24232	1260	1491	1385	1380
d) Advertisement and publicity	25123	22405	494	511	1062	1260
e) Depreciation on bank's property	76314	93266	4096	4942	4096	4931
f) Directors' fees, allowances and expenses	100	61	26	30	21	30
g) Auditors' fees and expenses	10370	11160	900	1020	1216	1354
h) Law charges	7461	9662	222	318	239	266
i) Postage, telegrams, telephones, etc.	27973	32158	1413	1937	538	721
j) Repairs and maintenance	16059	32791	1388	1741	561	608
k) Insurance	52902	68383	3313	3963	5247	4905
l) Other expenditure	221042	303328	12684	15191	14151	11547
V. Net Interest Income (I-III)	2087314	2367144	110322	121153	146679	186324
VI. Provisions and Contingencies	879400	915486	48938	44857	68716	89808
VII. Operating Profit (I+II-III-IV)	1791522	1832091	89284	90373	130296	172079
VIII. Profit (Loss) during the year	912123	916605	40345	45516	61581	82271

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	271308	273610	324728	355892	580406	597527
a) Interest/Discount on advances/bills	210540	212179	252864	272069	450035	460993
b) Income on investments	56409	57477	70555	77390	116994	115645
c) Interest on balances with RBI and other inter-bank funds	2847	2648	442	687	11422	13959
d) Others	1512	1306	866	5746	1955	6930
II. Other Income	35040	37338	48036	42572	63164	67444
a) Commission, exchange and brokerage	21330	23029	28652	32385	42700	47206
b) Net profit (loss) on sale of investments	7447	8494	12122	3241	10815	12101
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-356
d) Net profit (loss) on sale of land and other assets	-51	-	5	25	-	-
e) Net profit (loss) on exchange transactions	3642	2574	4446	3917	4782	4187
f) Miscellaneous income	2673	3241	2811	3003	4867	4307
Total (I+II)	306348	310947	372764	398464	643569	664971
Expenditure & Provisions						
III. Interest Expended	197943	192810	240902	232236	467632	444105
a) Interest on deposits	173866	175884	209886	209822	431415	416163
b) Interest on RBI/inter-bank borrowings	8216	1788	920	10174	6628	947
c) Others	15862	15138	30096	12240	29589	26995
IV. Operating Expenses	46004	50814	66509	72488	79392	90095
a) Payments to and provisions for employees	25454	25888	38455	41826	44392	50057
b) Rent, taxes and lighting	4305	5147	6727	7178	7041	9126
c) Printing and stationery	491	488	372	711	883	662
d) Advertisement and publicity	344	332	452	412	462	637
e) Depreciation on bank's property	2540	3036	4260	4235	3979	4672
f) Directors' fees, allowances and expenses	12	15	20	23	16	20
g) Auditors' fees and expenses	514	541	809	956	789	1058
h) Law charges	77	77	214	276	299	341
i) Postage, telegrams, telephones, etc.	381	423	808	181	1000	1147
j) Repairs and maintenance	955	1438	584	565	1965	1842
k) Insurance	2020	2529	2948	3143	5010	5682
l) Other expenditure	8911	10899	10859	12981	13556	14852
V. Net Interest Income (I-III)	73364	80799	83826	123655	112774	153422
VI. Provisions and Contingencies	34509	36546	31661	49163	43391	75682
VII. Operating Profit (I+II-III-IV)	62401	67323	65353	93740	96545	130771
VIII. Profit (Loss) during the year	27892	30777	33691	44577	53154	55089

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31	
	State Bank of Travancore	
	2009	2010
	(13)	(14)
Income		
I. Interest Earned	412315	437812
a) Interest/Discount on advances/bills	317340	336307
b) Income on investments	85746	95790
c) Interest on balances with RBI and other inter-bank funds	1884	1090
d) Others	7345	4624
II. Other Income	57310	52796
a) Commission, exchange and brokerage	31185	33192
b) Net profit (loss) on sale of investments	14471	7899
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	-21	22
e) Net profit (loss) on exchange transactions	4871	5659
f) Miscellaneous income	6804	6024
Total (I+II)	469625	490608
Expenditure & Provisions		
III. Interest Expended	284060	297794
a) Interest on deposits	249634	274517
b) Interest on RBI/inter-bank borrowings	1944	988
c) Others	32481	22290
IV. Operating Expenses	79937	87227
a) Payments to and provisions for employees	48785	53154
b) Rent, taxes and lighting	6795	7458
c) Printing and stationery	802	768
d) Advertisement and publicity	399	860
e) Depreciation on bank's property	4134	4282
f) Directors' fees, allowances and expenses	32	39
g) Auditors' fees and expenses	1246	878
h) Law charges	494	665
i) Postage, telegrams, telephones, etc.	593	515
j) Repairs and maintenance	1137	1175
k) Insurance	3759	4567
l) Other expenditure	11762	12866
V. Net Interest Income (I-III)	128255	140018
VI. Provisions and Contingencies	44844	37160
VII. Operating Profit (I+II-III-IV)	105627	105587
VIII. Profit (Loss) during the year	60784	68427

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	736473	836920	537462	637287	1509158	1669834
a) Interest/Discount on advances/bills	549439	639847	421506	516128	1119736	1254122
b) Income on investments	184936	194476	109898	118832	331067	365588
c) Interest on balances with RBI and other inter-bank funds	1074	2517	3767	1583	40146	42215
d) Others	1024	80	2290	744	18209	7909
II. Other Income	114192	151590	76538	96462	275766	280636
a) Commission, exchange and brokerage	47939	64894	19511	22541	74550	89729
b) Net profit (loss) on sale of investments	68634	76334	22075	32473	90014	72323
c) Net profit (loss) on revaluation of investments	-11364	-18679	-	-	-	-
d) Net profit (loss) on sale of land and other assets	4	-56	33	55	-4	5
e) Net profit (loss) on exchange transactions	4439	4848	5251	5796	37239	38597
f) Miscellaneous income	4541	24250	29668	35598	73966	79982
Total (I+II)	850665	988510	614000	733749	1784924	1950470
Expenditure & Provisions						
III. Interest Expended	520606	571872	374771	417813	996817	1075886
a) Interest on deposits	488559	534241	348713	380141	918750	988075
b) Interest on RBI/inter-bank borrowings	6428	3973	12102	13405	29234	17493
c) Others	25618	33657	13957	24267	48832	70318
IV. Operating Expenses	139944	161783	110426	134954	357606	381058
a) Payments to and provisions for employees	87394	101138	62406	82408	234813	235088
b) Rent, taxes and lighting	13593	17654	8852	10103	26079	30186
c) Printing and stationery	1905	2076	1494	1549	2666	2802
d) Advertisement and publicity	1423	2164	1050	674	3997	4446
e) Depreciation on bank's property	5632	6270	8176	10200	23050	23086
f) Directors' fees, allowances and expenses	103	98	95	78	104	102
g) Auditors' fees and expenses	1435	1614	1315	1479	3109	3725
h) Law charges	849	690	456	894	1349	1769
i) Postage, telegrams, telephones, etc.	2278	2363	2320	2523	4339	7816
j) Repairs and maintenance	2453	2437	5543	5700	10481	11802
k) Insurance	7531	7891	5458	6495	13983	17960
l) Other expenditure	15349	17388	13261	12851	33635	42274
V. Net Interest Income (I-III)	215867	265048	162690	219474	512341	593949
VI. Provisions and Contingencies	113255	134222	63498	76397	207780	187693
VII. Operating Profit (I+II-III-IV)	190115	254855	128803	180982	430501	493526
VIII. Profit (Loss) during the year	76860	120633	65305	104585	222720	305833

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 -10 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	1634736	1787799	429156	473556	1711905	1875196
a) Interest/Discount on advances/bills	1253925	1310323	326660	336963	1281314	1394643
b) Income on investments	337031	446430	98984	129790	410078	457799
c) Interest on balances with RBI and other inter-bank funds	37376	24940	2267	5823	20475	21042
d) Others	6403	6106	1244	980	38	1712
II. Other Income	305186	261664	50002	59124	231121	285790
a) Commission, exchange and brokerage	109165	109653	24883	26466	60377	72392
b) Net profit (loss) on sale of investments	74606	59360	17626	20428	67463	87243
c) Net profit (loss) on revaluation of investments	-	-	-	-	-11588	-14292
d) Net profit (loss) on sale of land and other assets	-	-	68	17	83	278
e) Net profit (loss) on exchange transactions	62355	37180	1580	3483	17371	21521
f) Miscellaneous income	59060	55471	5845	8730	97415	118649
Total (I+II)	1939922	2049462	479158	532681	1943027	2160986
Expenditure & Provisions						
III. Interest Expended	1084845	1212204	303503	343931	1240125	1307143
a) Interest on deposits	977650	1081219	278322	318306	1145022	1228498
b) Interest on RBI/inter-bank borrowings	53259	55564	4288	68	38770	17314
c) Others	53936	75422	20894	25557	56333	61332
IV. Operating Expenses	309396	366781	96302	107295	306525	347762
a) Payments to and provisions for employees	193741	229607	57962	65550	187715	219370
b) Rent, taxes and lighting	21987	24396	7842	9387	30142	32325
c) Printing and stationery	3914	3862	1282	1325	3331	3589
d) Advertisement and publicit	2244	4747	1771	1403	2383	1986
e) Depreciation on bank's property	6937	10129	7576	7509	17364	15513
f) Directors' fees, allowances and expenses	7	10	93	89	67	75
g) Auditors' fees and expenses	2996	3245	1080	1182	2290	2876
h) Law charges	1155	1037	398	508	1341	1813
i) Postage, telegrams, telephones, etc	1534	3215	3042	1466	3042	3070
j) Repairs and maintenance	3952	4379	1688	2276	8763	12247
k) Insurance	13545	16389	4492	5693	15778	19013
l) Other expenditure	57385	65766	9076	10907	34310	35886
V. Net Interest Income (I-III)	549890	575594	125652	129625	471781	568053
VI. Provisions and Contingencies	244946	296370	41836	37497	189135	203938
VII. Operating Profit (I+II-III-IV)	545680	470477	79352	81455	396377	506081
VIII. Profit (Loss) during the year	300735	174107	37517	43958	207242	302143

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 -10 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	1045519	1206431	606735	729460	344750	401036
a) Interest/Discount on advances/bills	775345	864784	438487	497920	256598	300933
b) Income on investments	256318	330779	150767	209143	82813	95987
c) Interest on balances with RBI and other inter-bank funds	13152	10265	8503	375	1720	2022
d) Others	704	603	8978	22022	3619	2093
II. Other Income	106997	173525	110721	118642	43013	58863
a) Commission, exchange and brokerage	44195	57355	26485	30226	13232	12755
b) Net profit (loss) on sale of investments	40977	77238	44247	30882	5432	15351
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-35	-32	-82	-232	-71	-50
e) Net profit (loss) on exchange transactions	6733	4534	7843	9336	4386	3326
f) Miscellaneous income	15127	34430	32228	48429	20033	27481
Total (I+II)	1152516	1379955	717457	848103	387762	459899
Expenditure & Provisions						
III. Interest Expended	822672	951901	437637	508435	238307	291033
a) Interest on deposits	791332	912102	408283	455530	225590	276120
b) Interest on RBI/inter-bank borrowings	9162	2218	10600	2781	1689	50
c) Others	22178	37581	18754	50124	11028	14863
IV. Operating Expenses	186170	222202	104658	125995	76819	84808
a) Payments to and provisions for employees	127259	154419	51297	63170	46789	51159
b) Rent, taxes and lighting	14213	16269	10107	11533	6886	7300
c) Printing and stationery	1788	1892	1364	1333	994	1053
d) Advertisement and publicity	1533	1722	1648	1825	1121	1080
e) Depreciation on bank's property	8359	7875	5496	6593	2684	2761
f) Directors' fees, allowances and expenses	145	154	71	88	140	133
g) Auditors' fees and expenses	2040	1957	1009	1069	745	824
h) Law charges	1078	1243	165	207	444	517
i) Postage, telegrams, telephones, etc.	972	471	2808	3878	1288	2411
j) Repairs and maintenance	3289	2427	2609	2954	1931	1804
k) Insurance	9141	12120	5431	6888	3847	4806
l) Other expenditure	16353	21652	22652	26458	9952	10961
V. Net Interest Income (I-III)	222847	254529	169098	221026	106442	110002
VI. Provisions and Contingencies	86550	100029	85884	96648	30370	32932
VII. Operating Profit (I+II-III-IV)	143674	205852	175161	213673	72636	84058
VIII. Profit (Loss) during the year	57124	105823	89277	117025	42266	51125

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2009	2010	2009	2010	2009	2010
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	683033	785706	964140	1024577	885647	1025713
a) Interest/Discount on advances/bills	508678	579983	728955	765948	651970	756747
b) Income on investments	168733	199738	215632	238160	214103	246180
c) Interest on balances with RBI and other inter-bank funds	5622	5985	16820	19261	16893	20958
d) Others	-	-	2734	1208	2682	1827
II. Other Income	103544	117372	159583	114325	107132	120004
a) Commission, exchange and brokerage	23224	22351	59378	57770	40149	57212
b) Net profit (loss) on sale of investments	19477	21763	63665	29186	48140	42355
c) Net profit (loss) on revaluation of investments	-	-	-11724	-5333	-	-
d) Net profit (loss) on sale of land and other assets	7	-37	6850	161	-15	34
e) Net profit (loss) on exchange transactions	10517	11484	15734	12704	10722	7593
f) Miscellaneous income	50320	61810	25679	19838	8137	12811
Total (I+II)	786577	903078	1123723	1138903	992779	1145717
Expenditure & Provisions						
III. Interest Expended	422182	455318	677181	707791	685997	734969
a) Interest on deposits	406144	447417	595583	627179	653189	702821
b) Interest on RBI/inter-bank borrowings	10132	4650	50289	41274	5001	716
c) Others	5906	3252	31309	39338	27808	31432
IV. Operating Expenses	158813	173025	194169	246650	139784	168598
a) Payments to and provisions for employees	115276	121239	127184	173475	77116	97129
b) Rent, taxes and lighting	9965	11076	20641	20447	15318	17009
c) Printing and stationery	1855	1898	1558	1546	1745	2044
d) Advertisement and publicity	886	1063	2695	3583	1387	1173
e) Depreciation on bank's property	8456	8789	10094	11176	8030	8619
f) Directors' fees, allowances and expenses	44	33	90	73	41	45
g) Auditors' fees and expenses	1318	1520	1982	1783	1587	2088
h) Law charges	426	362	654	543	1301	1860
i) Postage, telegrams, telephones, etc.	556	1028	1484	1588	3049	3068
j) Repairs and maintenance	3356	3715	786	856	2176	2351
k) Insurance	6290	7218	8933	11394	9124	11886
l) Other expenditure	10386	15083	18069	20185	18910	21326
V. Net Interest Income (I-III)	260851	330388	286959	316786	199650	290744
VI. Provisions and Contingencies	81051	119236	119793	113766	77956	128682
VII. Operating Profit (I+II-III-IV)	205583	274735	252373	184462	166998	242150
VIII. Profit (Loss) during the year	124532	155499	132579	70696	89042	113468

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 -10 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	324717	393418	1912722	2146691	952535	1004718
a) Interest/Discount on advances/bills	248613	275370	1458383	1670130	737577	769722
b) Income on investments	68782	109508	426495	457674	202835	226802
c) Interest on balances with RBI and other inter-bank funds	6836	6613	20232	14921	6951	5095
d) Others	486	1927	7612	3966	5172	3098
II. Other Income	40770	41181	306469	356531	91466	116746
a) Commission, exchange and brokerage	5884	5413	137664	168216	26787	28418
b) Net profit (loss) on sale of investments	11890	10906	66467	80335	19322	38886
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	7	8	178	242	17	-2
e) Net profit (loss) on exchange transactions	3991	3765	29431	31358	8646	6817
f) Miscellaneous income	18997	21089	72729	76380	36694	42628
Total (I+II)	365486	434598	2219190	2503222	1044001	1121464
Expenditure & Provisions						
III. Interest Expended	223531	275023	1229530	1294402	697760	730737
a) Interest on deposits	209099	256769	1156432	1196563	661031	678082
b) Interest on RBI/inter-bank borrowings	6912	5194	11950	5412	695	1094
c) Others	7519	13060	61149	92427	36034	51561
IV. Operating Expenses	69784	71818	420620	476192	179097	203357
a) Payments to and provisions for employees	52524	52964	292438	312114	112016	133776
b) Rent, taxes and lighting	3421	3749	22627	26039	12069	13360
c) Printing and stationery	695	684	4543	4756	1427	1586
d) Advertisement and publicity	38	54	3124	4011	2252	1737
e) Depreciation on bank's property	3478	3068	19106	22283	11302	8817
f) Directors' fees, allowances and expenses	14	22	135	142	93	74
g) Auditors' fees and expenses	549	586	3103	3926	2012	2023
h) Law charges	439	787	1532	1661	787	868
i) Postage, telegrams, telephones, etc.	641	612	7659	10105	1937	1892
j) Repairs and maintenance	856	887	6687	7719	5794	4857
k) Insurance	2722	3695	16965	22091	9121	10512
l) Other expenditure	4407	4710	42701	61346	20286	23854
V. Net Interest Income (I-III)	101186	118394	683191	852289	254775	273981
VI. Provisions and Contingencies	29054	36876	259952	342092	75862	106038
VII. Operating Profit (I+II-III-IV)	72171	87757	569040	732628	167145	187370
VIII. Profit (Loss) during the year	43118	50880	309088	390536	91282	81332

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 -10 (Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	UCO Bank		Union Bank of India		United Bank of India	
	2009	2010	2009	2010	2009	2010
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	812138	952632	1188938	1330268	431187	524894
a) Interest/Discount on advances/bills	619666	710685	889336	969635	300458	368024
b) Income on investments	175517	218898	283086	348230	127911	154568
c) Interest on balances with RBI and other inter-bank funds	14358	19887	6801	5533	857	617
d) Others	2596	3162	9715	6869	1961	1685
II. Other Income	101989	96593	148255	197474	49086	55874
a) Commission, exchange and brokerage	26302	24908	31327	35176	13627	15885
b) Net profit (loss) on sale of investments	31446	24276	32147	57278	21597	18047
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	5	11	924	-64	4	23
e) Net profit (loss) on exchange transactions	8716	6624	33858	32268	1608	2072
f) Miscellaneous income	35520	40773	49999	72816	12250	19847
Total (I+II)	914128	1049225	1337193	1527742	480273	580768
Expenditure & Provisions						
III. Interest Expended	647668	720220	807581	911027	315036	385772
a) Interest on deposits	592454	657748	738952	852777	297645	367228
b) Interest on RBI/inter-bank borrowings	15149	19155	32981	10102	531	11
c) Others	40065	43318	35649	48148	16859	18533
IV. Operating Expenses	146299	158442	221411	250785	97513	107412
a) Payments to and provisions for employees	99754	105762	115188	135450	65757	66249
b) Rent, taxes and lighting	8522	9466	17405	20549	5454	6837
c) Printing and stationery	1970	1978	2743	3214	1716	1689
d) Advertisement and publicity	1930	1887	13263	3898	647	907
e) Depreciation on bank's property	8361	7419	13658	16014	6398	9855
f) Directors' fees, allowances and expenses	68	70	152	140	107	124
g) Auditors' fees and expenses	1654	2045	2150	2745	1065	905
h) Law charges	501	625	1147	1120	290	198
i) Postage, telegrams, telephones, etc.	1891	3001	3939	5823	1336	1582
j) Repairs and maintenance	546	563	3876	5013	662	717
k) Insurance	6983	9277	13023	16126	4792	5773
l) Other expenditure	14118	16349	34867	40693	9290	12576
V. Net Interest Income (I-III)	164471	232413	381357	419241	116151	139122
VI. Provisions and Contingencies	64390	69345	135545	158439	49252	55349
VII. Operating Profit (I+II-III-IV)	120161	170563	308200	365930	67723	87585
VIII. Profit (Loss) during the year	55772	101219	172655	207492	18471	32236

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31	
	Vijaya Bank	
	2009	2010
	(37)	(38)
Income		
I. Interest Earned	523783	520065
a) Interest/Discount on advances/bills	382996	383851
b) Income on investments	131641	128183
c) Interest on balances with RBI and other inter-bank funds	419	23
d) Others	8726	8007
II. Other Income	69881	67945
a) Commission, exchange and brokerage	12880	8519
b) Net profit (loss) on sale of investments	30424	28343
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	23	-26
e) Net profit (loss) on exchange transactions	4091	4218
f) Miscellaneous income	22463	26891
Total (I+II)	593664	588010
Expenditure & Provisions		
III. Interest Expended	411302	375157
a) Interest on deposits	380323	352398
b) Interest on RBI/inter-bank borrowings	1167	95
c) Others	29813	22663
IV. Operating Expenses	92470	107157
a) Payments to and provisions for employees	59747	70562
b) Rent, taxes and lighting	7007	7809
c) Printing and stationery	689	665
d) Advertisement and publicity	888	505
e) Depreciation on bank's property	3698	4893
f) Directors' fees, allowances and expenses	56	61
g) Auditors' fees and expenses	1003	1318
h) Law charges	62	61
i) Postage, telegrams, telephones, etc.	803	1268
j) Repairs and maintenance	238	186
k) Insurance	5084	5335
l) Other expenditure	13196	14494
V. Net Interest Income (I-III)	112480	144908
VI. Provisions and Contingencies	63643	54967
VII. Operating Profit (I+II-III-IV)	89891	105696
VIII. Profit (Loss) during the year	26248	50730

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

OTHER PUBLIC SECTOR BANK

(Amount in ₹ lakh)

Items	As on March 31	
	IDBI Bank Ltd.	
	2009 (1)	2010 (2)
Income		
I. Interest Earned	1154512	1527263
a) Interest/Discount on advances/bills	905707	1077475
b) Income on investments	219709	422414
c) Interest on balances with RBI and other inter-bank funds	8394	1005
d) Others	20702	26369
II. Other Income	147643	229096
a) Commission, exchange and brokerage	72530	122545
b) Net profit (loss) on sale of investments	40973	74770
c) Net profit (loss) on revaluation of investments	-8580	-5100
d) Net profit (loss) on sale of land and other assets	1328	-143
e) Net profit (loss) on exchange transactions	8740	9840
f) Miscellaneous income	32651	27184
Total (I+II)	1302155	1756359
Expenditure & Provisions		
III. Interest Expended	1030572	1300522
a) Interest on deposits	662098	918316
b) Interest on RBI/inter-bank borrowings	40813	46884
c) Others	327661	335322
IV. Operating Expenses	133791	183143
a) Payments to and provisions for employees	56924	75699
b) Rent, taxes and lighting	11400	17816
c) Printing and stationery	2639	2930
d) Advertisement and publicity	4838	4584
e) Depreciation on bank's property	5270	9098
f) Directors' fees, allowances and expenses	32	72
g) Auditors' fees and expenses	110	130
h) Law charges	384	465
i) Postage, telegrams, telephones, etc.	4961	6406
j) Repairs and maintenance	6470	8448
k) Insurance	6947	11422
l) Other expenditure	33815	46072
V. Net Interest Income (I-III)	123941	226742
VI. Provisions and Contingencies	51938	169581
VII. Operating Profit (I+II-III-IV)	137792	272695
VIII. Profit (Loss) during the year	85854	103113

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 - 10 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	137584	135949	55662	57796	80440	95661
a) Interest/Discount on advances/bills	91710	90602	41152	41713	65533	75583
b) Income on investments	36621	43009	12744	14131	14242	19367
c) Interest on balances with RBI and other inter-bank funds	8751	2302	1686	1467	665	711
d) Others	502	36	80	484	-	-
II. Other Income	13139	12999	9958	7396	12368	14350
a) Commission, exchange and brokerage	3787	3169	1757	2003	3326	2593
b) Net profit (loss) on sale of investments	3601	3249	4381	1285	3813	3941
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-11	-20	176	-1	4	52
e) Net profit (loss) on exchange transactions	858	548	1004	640	984	637
f) Miscellaneous income	4903	6054	2641	3469	4242	7127
Total (I+II)	150723	148948	65619	65192	92808	110011
Expenditure & Provisions						
III. Interest Expended	99845	102448	39088	45515	56183	67847
a) Interest on deposits	96908	98656	38103	44604	55622	67310
b) Interest on RBI/inter-bank borrowings	215	19	101	3	182	169
c) Others	2722	3773	885	908	379	368
IV. Operating Expenses	31501	49290	18651	18907	13953	16585
a) Payments to and provisions for employees	20882	38211	11922	11665	6497	8012
b) Rent, taxes and lighting	2449	2363	2040	2145	1546	1920
c) Printing and stationery	356	350	237	212	296	342
d) Advertisement and publicity	392	321	84	77	339	620
e) Depreciation on bank's property	1185	1147	918	1083	1594	1358
f) Directors' fees, allowances and expenses	48	56	57	45	22	26
g) Auditors' fees and expenses	63	246	67	76	49	65
h) Law charges	191	218	80	87	9	8
i) Postage, telegrams, telephones, etc.	610	682	449	484	381	399
j) Repairs and maintenance	711	662	550	508	709	860
k) Insurance	1366	1491	570	667	710	912
l) Other expenditure	3249	3545	1676	1859	1800	2064
V. Net Interest Income (I-III)	37739	33501	16573	12280	24257	27814
VI. Provisions and Contingencies	7606	7423	4162	604	10459	10303
VII. Operating Profit (I+II-III-IV)	19377	-2790	7880	769	22672	25579
VIII. Profit (Loss) during the year	11771	-10213	3719	165	12213	15276

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Dhanlaxmi Bank		Federal Bank		ING Vysya Bank	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	40842	53457	331538	367324	223989	223289
a) Interest/Discount on advances/bills	29209	41939	256425	284973	174763	170940
b) Income on investments	7903	10785	70027	78341	46984	51791
c) Interest on balances with RBI and other inter-bank funds	3729	531	3666	2985	1522	126
d) Others	-	201	1420	1024	720	433
II. Other Income	7936	9099	51578	53091	54767	62022
a) Commission, exchange and brokerage	1013	703	10128	10526	32930	34903
b) Net profit (loss) on sale of investments	737	1779	8299	10771	3897	7970
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	18	71	57	39	460	9
e) Net profit (loss) on exchange transactions	378	233	5102	4462	11108	10329
f) Miscellaneous income	5790	6312	27991	27293	6372	8810
Total (I+II)	48777	62556	383115	420414	278756	285311
Expenditure & Provisions						
III. Interest Expended	28680	39402	199992	226240	159027	140305
a) Interest on deposits	27947	37023	187324	216826	140104	116904
b) Interest on RBI/inter-bank borrowings	64	1082	2517	6	5146	1305
c) Others	668	1298	10151	9409	13777	22097
IV. Operating Expenses	11307	19286	57146	67689	77247	80810
a) Payments to and provisions for employees	6256	10908	31745	36605	39222	42885
b) Rent, taxes and lighting	1391	2160	6320	7114	5971	7657
c) Printing and stationery	153	307	645	894	1057	915
d) Advertisement and publicity	70	59	841	1046	419	438
e) Depreciation on bank's property	755	1030	4284	5019	4082	4096
f) Directors' fees, allowances and expenses	25	31	99	97	28	59
g) Auditors' fees and expenses	53	59	694	688	66	65
h) Law charges	58	15	337	482	424	382
i) Postage, telegrams, telephones, etc.	261	507	909	1500	2243	1866
j) Repairs and maintenance	152	200	1667	1932	2217	2416
k) Insurance	374	518	2630	3204	2381	2579
l) Other expenditure	1758	3491	6974	9108	19137	17452
V. Net Interest Income (I-III)	12162	14055	131545	141083	64962	82984
VI. Provisions and Contingencies	3045	1538	75928	80030	23604	39974
VII. Operating Profit (I+II-III-IV)	8790	3868	125977	126485	42482	64195
VIII. Profit (Loss) during the year	5745	2330	50049	46455	18878	24222

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	297170	305688	194876	204342	144609	175795
a) Interest/Discount on advances/bills	229491	234171	139093	138898	114034	133811
b) Income on investments	64558	70459	54518	63346	27641	39628
c) Interest on balances with RBI and other inter-bank funds	3121	1058	552	58	1439	542
d) Others	-	-	712	2040	1496	1814
II. Other Income	26148	41624	32179	31126	26521	24698
a) Commission, exchange and brokerage	8342	10390	10321	12628	14019	15680
b) Net profit (loss) on sale of investments	7914	17345	15931	11476	9358	5636
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	1	21	26	44
e) Net profit (loss) on exchange transactions	1467	1439	2889	2453	1960	1844
f) Miscellaneous income	8425	12449	3037	4548	1157	1493
Total (I+II)	323317	347311	227055	235468	171130	200492
Expenditure & Provisions						
III. Interest Expended	198786	193754	144383	170779	103568	119305
a) Interest on deposits	191479	184061	140689	166195	101440	117641
b) Interest on RBI/inter-bank borrowings	7307	8314	1032	440	1571	817
c) Others	-	1380	2662	4145	557	846
IV. Operating Expenses	47086	57737	34651	38605	25760	34865
a) Payments to and provisions for employees	27877	36636	19041	20680	12286	16327
b) Rent, taxes and lighting	3076	3462	4369	4945	2316	2932
c) Printing and stationery	454	503	356	399	335	381
d) Advertisement and publicity	736	623	295	318	1042	1342
e) Depreciation on bank's property	3251	3693	1984	2223	2053	2263
f) Directors' fees, allowances and expenses	26	48	44	57	70	47
g) Auditors' fees and expenses	564	629	99	117	75	75
h) Law charges	107	87	131	136	63	77
i) Postage, telegrams, telephones, etc.	499	696	630	779	1157	1323
j) Repairs and maintenance	645	665	1194	1227	721	692
k) Insurance	2215	2370	2098	2407	1336	1596
l) Other expenditure	7636	8324	4411	5316	4305	7810
V. Net Interest Income (I-III)	98384	111934	50493	33563	41041	56490
VI. Provisions and Contingencies	36462	44583	21351	9372	18218	12719
VII. Operating Profit (I+II-III-IV)	77445	95820	48021	26084	41802	46322
VIII. Profit (Loss) during the year	40984	51238	26670	16712	23584	33603

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2009	2010	2009	2010	2009	2010
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	65761	90932	20911	22408	13787	14417
a) Interest/Discount on advances/bills	51792	71860	13428	13253	7744	9579
b) Income on investments	12614	18281	4160	4785	3172	3264
c) Interest on balances with RBI and other inter-bank funds	857	626	3288	4329	2871	1574
d) Others	499	165	35	42	-	-
II. Other Income	10699	10356	1038	1638	1566	1322
a) Commission, exchange and brokerage	4257	5456	373	260	477	493
b) Net profit (loss) on sale of investments	3037	1224	91	622	654	85
c) Net profit (loss) on revaluation of investments	-	-	-31	-117	-	-
d) Net profit (loss) on sale of land and other assets	262	8	-	-	10	-4
e) Net profit (loss) on exchange transactions	881	908	-	-	-	-
f) Miscellaneous income	2262	2759	604	873	426	747
Total (I+II)	76460	101288	21949	24047	15353	15739
Expenditure & Provisions						
III. Interest Expended	50407	66019	11640	13059	7444	8525
a) Interest on deposits	48155	64386	11466	12958	7410	8491
b) Interest on RBI/inter-bank borrowings	1618	1379	3	3	2	1
c) Others	634	255	171	97	32	32
IV. Operating Expenses	15169	18648	3895	4479	3325	3870
a) Payments to and provisions for employees	7845	9247	2594	2765	2050	2289
b) Rent, taxes and lighting	1315	1697	318	397	404	490
c) Printing and stationery	151	176	56	51	45	54
d) Advertisement and publicity	174	178	16	27	35	34
e) Depreciation on bank's property	1272	1730	148	204	346	403
f) Directors' fees, allowances and expenses	57	67	7	8	8	13
g) Auditors' fees and expenses	31	35	15	18	10	12
h) Law charges	44	47	22	24	10	7
i) Postage, telegrams, telephones, etc.	433	637	61	65	43	55
j) Repairs and maintenance	63	96	80	86	71	65
k) Insurance	593	798	169	200	117	134
l) Other expenditure	3191	3939	408	634	188	316
V. Net Interest Income (I-III)	15354	24913	9271	9350	6343	5892
VI. Provisions and Contingencies	5855	13554	2811	2172	1532	1433
VII. Operating Profit (I+II-III-IV)	10884	16621	6414	6509	4584	3343
VIII. Profit (Loss) during the year	5030	3067	3603	4337	3053	1911

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	5406	4021	168692	193572	97715	111841
a) Interest/Discount on advances/bills	3680	2600	127090	151862	74216	85438
b) Income on investments	1382	1362	35881	37807	22760	25407
c) Interest on balances with RBI and other inter-bank funds	186	39	5721	3903	721	881
d) Others	159	20	-	-	17	114
II. Other Income	308	584	16427	20846	13584	17280
a) Commission, exchange and brokerage	137	120	2816	3009	4058	4693
b) Net profit (loss) on sale of investments	52	410	3541	7802	745	809
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	1	-	77	-5	-2	5
e) Net profit (loss) on exchange transactions	-55	-62	2448	2041	1919	1891
f) Miscellaneous income	172	117	7545	7998	6864	9882
Total (I+II)	5714	4605	185119	214418	111299	129120
Expenditure & Provisions						
III. Interest Expended	3606	3274	116404	136743	64343	74385
a) Interest on deposits	3574	3268	113697	133938	63810	74098
b) Interest on RBI/inter-bank borrowings	32	6	1429	302	207	-
c) Others	-	-	1278	2502	326	287
IV. Operating Expenses	957	996	32848	36618	20429	23145
a) Payments to and provisions for employees	415	468	21418	22632	12435	14398
b) Rent, taxes and lighting	171	142	2731	3086	1662	1868
c) Printing and stationery	8	9	392	707	448	377
d) Advertisement and publicity	4	1	549	765	269	246
e) Depreciation on bank's property	82	79	1390	1676	932	900
f) Directors' fees, allowances and expenses	21	23	37	24	17	29
g) Auditors' fees and expenses	4	4	130	133	38	38
h) Law charges	8	24	98	114	71	58
i) Postage, telegrams, telephones, etc.	20	12	760	750	510	425
j) Repairs and maintenance	25	27	905	1024	715	647
k) Insurance	65	65	1557	1915	813	1004
l) Other expenditure	134	141	2880	3791	2517	3155
V. Net Interest Income (I-III)	1801	746	52288	56829	33372	37455
VI. Provisions and Contingencies	45	20	16393	17681	11507	13137
VII. Operating Profit (I+II-III-IV)	1152	334	35868	41057	26527	31590
VIII. Profit (Loss) during the year	1107	314	19475	23376	15021	18453

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Axis Bank		Development Credit Bank		HDFC Bank	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	1083549	1163802	64521	45940	1633226	1617290
a) Interest/Discount on advances/bills	746586	798660	49459	35989	1213675	1209828
b) Income on investments	305150	342831	12593	9509	400796	398129
c) Interest on balances with RBI and other inter-bank funds	21019	12000	2468	443	18426	8096
d) Others	10793	10310	-	-	330	1238
II. Other Income	289688	394578	12006	10709	329060	380761
a) Commission, exchange and brokerage	217326	256520	7675	6637	245730	283059
b) Net profit (loss) on sale of investments	28843	71405	196	1778	41054	34808
c) Net profit (loss) on revaluation of investments	-	-	-	-	-2799	-301
d) Net profit (loss) on sale of land and other assets	-820	-387	473	-25	419	402
e) Net profit (loss) on exchange transactions	35950	46810	2241	635	59861	61021
f) Miscellaneous income	8388	20231	1422	1684	-15204	1772
Total (I+II)	1373236	1558380	76527	56649	1962286	1998051
Expenditure & Provisions						
III. Interest Expended	714927	663353	44795	31742	891110	778630
a) Interest on deposits	620892	571453	40138	28301	801545	699771
b) Interest on RBI/inter-bank borrowings	28528	14936	2931	2182	88476	74552
c) Others	65508	76964	1726	1259	1089	4307
IV. Operating Expenses	285821	370972	24198	20081	553281	576448
a) Payments to and provisions for employees	99766	125582	10442	8805	223820	228918
b) Rent, taxes and lighting	37030	49609	3544	3145	50740	56105
c) Printing and stationery	7523	8310	344	199	16706	16454
d) Advertisement and publicity	4632	4727	203	144	10868	8312
e) Depreciation on bank's property	18867	23432	1505	1538	35991	39439
f) Directors' fees, allowances and expenses	72	51	46	46	42	45
g) Auditors' fees and expenses	83	105	41	43	133	103
h) Law charges	1072	1474	25	34	1931	3231
i) Postage, telegrams, telephones, etc.	15024	17566	622	347	33437	32588
j) Repairs and maintenance	22354	30233	704	567	30293	45380
k) Insurance	11368	14143	620	467	13875	16106
l) Other expenditure	68030	95740	6101	4747	135446	129769
V. Net Interest Income (I-III)	368621	500450	19725	14198	742116	838660
VI. Provisions and Contingencies	190952	272602	16343	12672	293402	348103
VII. Operating Profit (I+II-III-IV)	372488	524056	7534	4827	517895	642973
VIII. Profit (Loss) during the year	181536	251453	-8810	-7845	224494	294870

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	3109255	2570693	230947	270699	306514	325562
a) Interest/Discount on advances/bills	2232383	1737273	179331	211295	249373	252691
b) Income on investments	740306	646635	48324	55915	55840	72686
c) Interest on balances with RBI and other inter-bank funds	51871	62499	1577	1094	1172	106
d) Others	84695	124286	1715	2395	129	80
II. Other Income	760373	747765	45625	55348	27363	62824
a) Commission, exchange and brokerage	562589	483081	13910	19355	22375	30551
b) Net profit (loss) on sale of investments	180047	54642	12155	11103	-8535	5224
c) Net profit (loss) on revaluation of investments	-51403	18522	-	-	-	-
d) Net profit (loss) on sale of land and other assets	1751	13452	-3063	-3400	27	-294
e) Net profit (loss) on exchange transactions	841	110605	7188	8445	1310	5678
f) Miscellaneous income	66547	67463	15435	19844	12186	21666
Total (I+II)	3869628	3318458	276573	326047	333877	388386
Expenditure & Provisions						
III. Interest Expended	2272593	1759257	185044	182058	154660	139748
a) Interest on deposits	1578516	1151347	157597	156006	109669	98008
b) Interest on RBI/inter-bank borrowings	200459	119513	11997	4829	21991	19922
c) Others	493619	488397	15450	21223	23000	21818
IV. Operating Expenses	704511	585983	54703	73600	119642	118939
a) Payments to and provisions for employees	197170	192579	18714	29056	58363	58348
b) Rent, taxes and lighting	62580	59243	4964	6883	12975	15034
c) Printing and stationery	12003	9160	1309	1397	3356	1765
d) Advertisement and publicity	14028	11080	1551	626	1986	1929
e) Depreciation on bank's property	67860	61950	4417	4529	6956	9000
f) Directors' fees, allowances and expenses	36	42	55	61	18	19
g) Auditors' fees and expenses	227	225	100	106	111	112
h) Law charges	9240	9874	1287	1482	1519	1647
i) Postage, telegrams, telephones, etc.	25385	20077	2747	3477	4191	3283
j) Repairs and maintenance	48969	47246	4170	4780	5591	6077
k) Insurance	22829	20056	2022	2987	1563	1748
l) Other expenditure	244182	154451	13366	18216	23012	19978
V. Net Interest Income (I-III)	836661	811436	45903	88642	151855	185815
VI. Provisions and Contingencies	516709	570720	21991	35359	31966	73589
VII. Operating Profit (I+II-III-IV)	892523	973218	36825	70389	59575	129700
VIII. Profit (Loss) during the year	375813	402498	14834	35031	27610	56111

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31	
	Yes Bank	
	2009 (1)	2010 (2)
Income		
I. Interest Earned	200143	236971
a) Interest/Discount on advances/bills	148781	177150
b) Income on investments	49960	58589
c) Interest on balances with RBI and other inter-bank funds	1151	869
d) Others	252	363
II. Other Income	43690	57553
a) Commission, exchange and brokerage	22577	37911
b) Net profit (loss) on sale of investments	14864	9862
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	-16	-59
e) Net profit (loss) on exchange transactions	2811	4412
f) Miscellaneous income	3454	5427
Total (I+II)	243834	294524
Expenditure & Provisions		
III. Interest Expended	149214	158176
a) Interest on deposits	122705	125344
b) Interest on RBI/inter-bank borrowings	25314	30257
c) Others	1194	2574
IV. Operating Expenses	41855	50015
a) Payments to and provisions for employees	21802	25689
b) Rent, taxes and lighting	5634	7305
c) Printing and stationery	431	396
d) Advertisement and publicity	148	1079
e) Depreciation on bank's property	3010	3026
f) Directors' fees, allowances and expenses	38	35
g) Auditors' fees and expenses	38	42
h) Law charges	65	80
i) Postage, telegrams, telephones, etc.	904	721
j) Repairs and maintenance	390	454
k) Insurance	135	160
l) Other expenditure	9258	11029
V. Net Interest Income (I-III)	50930	78795
VI. Provisions and Contingencies	22381	38559
VII. Operating Profit (I+II-III-IV)	52765	86333
VIII. Profit (Loss) during the year	30384	47774

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	455	330	4780	4110	7738	6382
a) Interest/Discount on advances/bills	319	232	1757	1226	5913	5655
b) Income on investments	68	54	1200	1008	1825	713
c) Interest on balances with RBI and other inter-bank funds	68	44	1620	1230	-	14
d) Others	-	-	202	646	-	-
II. Other Income	760	1246	532	328	33479	31460
a) Commission, exchange and brokerage	641	1160	184	185	29736	28906
b) Net profit (loss) on sale of investments	-	-	7	1	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	-	102	41
e) Net profit (loss) on exchange transactions	53	25	270	142	-	-
f) Miscellaneous income	65	61	70	-	3642	2513
Total (I+II)	1214	1576	5312	4438	41218	37842
Expenditure & Provisions						
III. Interest Expended	72	43	2002	2008	8117	3215
a) Interest on deposits	53	37	1955	1998	2860	2575
b) Interest on RBI/inter-bank borrowings	19	6	47	11	5237	630
c) Others	-	-	-	-	20	9
IV. Operating Expenses	415	671	1315	1313	37458	32142
a) Payments to and provisions for employees	99	104	541	693	10199	8626
b) Rent, taxes and lighting	56	60	137	153	1197	1369
c) Printing and stationery	8	7	19	21	540	391
d) Advertisement and publicity	8	8	5	4	9895	5961
e) Depreciation on bank's property	16	80	39	31	3277	3077
f) Directors' fees, allowances and expenses	1	-	-	-	-	-
g) Auditors' fees and expenses	3	2	4	4	22	22
h) Law charges	2	-	19	3	48	47
i) Postage, telegrams, telephones, etc.	31	37	45	47	1875	1275
j) Repairs and maintenance	14	15	86	102	952	960
k) Insurance	3	3	47	50	49	54
l) Other expenditure	174	355	373	205	9404	10359
V. Net Interest Income (I-III)	383	287	2778	2101	-379	3168
VI. Provisions and Contingencies	348	390	359	354	6128	7518
VII. Operating Profit (I+II-III-IV)	728	862	1995	1116	-4358	2486
VIII. Profit (Loss) during the year	380	472	1636	762	-10486	-5032

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Antwerp Diamond Bank		Bank Internasional Indonesia		Bank of America	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	4837	3429	24	93	60691	56862
a) Interest/Discount on advances/bills	3327	2578	-	-	38415	26560
b) Income on investments	1404	850	23	93	19967	28905
c) Interest on balances with RBI and other	50	2	1	-	821	38
d) Others	55	-	-	-	1488	1359
II. Other Income	1337	1527	118	-9	39333	49286
a) Commission, exchange and brokerage	987	1340	-	-	6389	6047
b) Net profit (loss) on sale of investments	-	-	-	-	7273	-2606
c) Net profit (loss) on revaluation of investments	-	-	-	-	-333	-3
d) Net profit (loss) on sale of land and other assets	1	1	1	-	11	27
e) Net profit (loss) on exchange transactions	210	94	101	-10	21472	42667
f) Miscellaneous income	140	92	17	-	4520	3153
Total (I+II)	6174	4956	142	84	100023	106147
Expenditure & Provisions						
III. Interest Expended	2252	802	-	-	15189	18599
a) Interest on deposits	99	146	-	-	9399	14537
b) Interest on RBI/inter-bank borrowings	2065	607	-	-	3520	534
c) Others	87	48	-	-	2270	3528
IV. Operating Expenses	850	1078	58	25	17515	24386
a) Payments to and provisions for employees	364	437	-	-	8044	12679
b) Rent, taxes and lighting	56	55	4	-	1424	1592
c) Printing and stationery	6	4	-	-	175	187
d) Advertisement and publicity	3	2	-	-	-	-
e) Depreciation on bank's property	13	16	-	-	784	797
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	6	6	4	3	28	23
h) Law charges	2	35	21	18	27	86
i) Postage, telegrams, telephones, etc.	53	56	2	-	393	412
j) Repairs and maintenance	31	27	1	-	469	430
k) Insurance	7	3	-	-	421	622
l) Other expenditure	309	437	26	4	5749	7559
V. Net Interest Income (I-III)	2585	2628	24	93	45502	38262
VI. Provisions and Contingencies	1516	3266	9	9	33620	28117
VII. Operating Profit (I+II-III-IV)	3072	3077	84	58	67319	63162
VIII. Profit (Loss) during the year	1557	-189	75	49	33699	35045

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	4856	4053	1380	1146	54525	42381
a) Interest/Discount on advances/bills	3492	3060	612	553	40811	34482
b) Income on investments	1131	946	212	245	13209	7753
c) Interest on balances with RBI and other	215	48	-	-	67	4
d) Others	19	-	556	349	438	142
II. Other Income	1484	1018	1539	610	17141	13337
a) Commission, exchange and brokerage	583	521	239	236	2284	1799
b) Net profit (loss) on sale of investments	185	180	-	-	172	-180
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-4	-2	-	5	-	-1
e) Net profit (loss) on exchange transactions	266	225	76	41	9899	7316
f) Miscellaneous income	454	94	1224	328	4785	4403
Total (I+II)	6341	5071	2919	1756	71666	55718
Expenditure & Provisions						
III. Interest Expended	2497	2651	322	378	37103	18081
a) Interest on deposits	2177	2541	283	376	25252	11370
b) Interest on RBI/inter-bank borrowings	135	19	-	-	11059	3415
c) Others	184	91	40	2	792	3295
IV. Operating Expenses	1681	1682	320	357	5857	4565
a) Payments to and provisions for employees	742	725	105	130	1788	1920
b) Rent, taxes and lighting	452	381	41	46	534	764
c) Printing and stationery	26	27	7	5	64	61
d) Advertisement and publicity	9	4	3	5	6	7
e) Depreciation on bank's property	121	171	19	27	183	194
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	6	10	1	1	33	23
h) Law charges	7	4	21	11	18	19
i) Postage, telegrams, telephones, etc.	56	77	52	63	196	205
j) Repairs and maintenance	46	53	14	11	214	260
k) Insurance	51	54	1	1	217	185
l) Other expenditure	166	177	58	57	2604	927
V. Net Interest Income (I-III)	2360	1402	1058	768	17422	24300
VI. Provisions and Contingencies	422	496	301	465	13419	13193
VII. Operating Profit (I+II-III-IV)	2163	738	2276	1022	28706	33072
VIII. Profit (Loss) during the year	1741	241	1976	557	15287	19879

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 -10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of Tokyo-Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2009	2010	2009	2010	2009	2010
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	31537	25642	203654	165926	63658	58496
a) Interest/Discount on advances/bills	23942	20400	157223	121206	37817	28254
b) Income on investments	6804	3703	43914	41835	25461	25494
c) Interest on balances with RBI and other	545	1538	2375	2540	250	4675
d) Others	246	-	142	346	132	73
II. Other Income	6271	7734	58920	14922	24318	19471
a) Commission, exchange and brokerage	3376	3557	32397	25818	11115	11462
b) Net profit (loss) on sale of investments	-	-	21406	-3410	-4427	-4662
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-10	-5	-5	-	-38	-32
e) Net profit (loss) on exchange transactions	2902	3901	4857	-8569	16819	11801
f) Miscellaneous income	2	280	266	1084	849	902
Total (I+II)	37808	33376	262574	180848	87976	77967
Expenditure & Provisions						
III. Interest Expended	17434	12637	97851	69808	27225	14299
a) Interest on deposits	11464	8936	89574	66120	12967	11383
b) Interest on RBI/inter-bank borrowings	2737	371	6994	1216	14253	2916
c) Others	3232	3330	1284	2472	5	-
IV. Operating Expenses	4080	5078	89246	78014	19344	23815
a) Payments to and provisions for employees	1870	2076	26482	32521	9114	10184
b) Rent, taxes and lighting	400	421	6429	6299	1655	1596
c) Printing and stationery	71	78	860	438	176	160
d) Advertisement and publicity	3	6	3022	1907	127	225
e) Depreciation on bank's property	682	659	3240	5175	631	638
f) Directors' fees, allowances and expenses	1	1	-	-	-	-
g) Auditors' fees and expenses	10	11	42	37	29	29
h) Law charges	104	34	159	571	12	23
i) Postage, telegrams, telephones, etc.	74	83	2577	1665	371	341
j) Repairs and maintenance	179	214	319	512	866	1741
k) Insurance	151	237	654	686	385	435
l) Other expenditure	535	1257	45461	28205	5977	8442
Net Interest Income (I-III)	14103	13004	105803	96118	36433	44197
VI. Provisions and Contingencies	9518	8335	72467	88433	24409	21812
VII. Operating Profit (I+II-III-IV)	16294	15660	75477	33026	41406	39853
VIII. Profit (Loss) during the year	6776	7326	3010	-55407	16997	18041

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Chinatrust Commercial Bank		Citibank		Credit Agricole Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	1859	1693	684024	607047	34660	32976
a) Interest/Discount on advances/bills	1638	1611	493470	401888	18053	12820
b) Income on investments	195	71	162663	179320	16305	20010
c) Interest on balances with RBI and other	26	11	27711	24229	270	122
d) Others	-	-	179	1610	31	24
II. Other Income	304	361	358230	159134	25493	23975
a) Commission, exchange and brokerage	101	116	112532	88562	4197	8857
b) Net profit (loss) on sale of investments	-	-	60423	-23079	1642	-814
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	1	-32	1334	-325	-7	-7
e) Net profit (loss) on exchange transactions	86	121	182556	92345	19452	15844
f) Miscellaneous income	115	155	1384	1629	208	95
Total (I+II)	2163	2054	1042254	766180	60152	56951
Expenditure & Provisions						
III. Interest Expended	644	297	242884	201676	17370	10132
a) Interest on deposits	393	266	191404	167068	3023	3587
b) Interest on RBI/inter-bank borrowings	251	30	36090	15847	13103	5049
c) Others	-	1	15390	18761	1244	1497
IV. Operating Expenses	859	1238	258723	235432	9959	8030
a) Payments to and provisions for employees	303	380	88062	87512	5762	4250
b) Rent, taxes and lighting	155	164	13840	11535	687	705
c) Printing and stationery	5	4	3952	4266	32	23
d) Advertisement and publicity	-	2	15527	10038	95	126
e) Depreciation on bank's property	23	51	9074	8060	350	342
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	6	6	66	65	4	4
h) Law charges	23	29	846	930	120	83
i) Postage, telegrams, telephones, etc.	10	14	12880	14996	125	90
j) Repairs and maintenance	8	65	6753	6112	355	179
k) Insurance	10	7	4635	5222	91	113
l) Other expenditure	315	517	103087	86695	2338	2115
V. Net Interest Income (I-III)	1215	1396	441140	405371	17290	22844
VI. Provisions and Contingencies	95	192	323339	243034	17270	30969
VII. Operating Profit (I+II-III-IV)	660	519	540647	329073	32824	38789
VIII. Profit (Loss) during the year	565	328	217308	86039	15554	7820

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	DBS Bank		Deutsche Bank		FirstRand Bank #	
	2009	2010	2009	2010	2009	2010
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	80864	87981	188144	157887		565
a) Interest/Discount on advances/bills	23891	27625	118214	94513		71
b) Income on investments	40315	58902	66005	62127		248
c) Interest on balances with RBI and other	16658	1454	2261	1245		245
d) Others	-	-	1665	2		-
II. Other Income	30220	15487	101969	81705		1194
a) Commission, exchange and brokerage	19490	17039	43024	45848		66
b) Net profit (loss) on sale of investments	-536	2504	20354	-2736		-9
c) Net profit (loss) on revaluation of investments	-	-	-	-		-
d) Net profit (loss) on sale of land and other assets	3	3	-20	-749		-3
e) Net profit (loss) on exchange transactions	11207	-4084	35731	34134		20
f) Miscellaneous income	55	24	2878	5208		1120
Total (I+II)	111084	103468	290113	239592		1759
Expenditure & Provisions						
III. Interest Expended	49392	31760	58793	30235		98
a) Interest on deposits	22380	20516	23115	15672		-
b) Interest on RBI/inter-bank borrowings	27012	11244	35241	14331		52
c) Others	-	-	438	232		45
IV. Operating Expenses	16482	16755	115508	95638		5386
a) Payments to and provisions for employees	9152	7328	42421	51057		3952
b) Rent, taxes and lighting	2196	3676	5625	3262		321
c) Printing and stationery	42	56	1267	710		7
d) Advertisement and publicity	428	278	1014	1497		-
e) Depreciation on bank's property	866	1290	3291	3327		291
f) Directors' fees, allowances and expenses	-	-	-	-		-
g) Auditors' fees and expenses	4	5	28	50		5
h) Law charges	46	81	405	264		69
i) Postage, telegrams, telephones, etc.	299	467	4277	3883		129
j) Repairs and maintenance	219	339	3558	3566		71
k) Insurance	266	440	2365	-367		60
l) Other expenditure	2965	2795	51257	28388		482
V. Net Interest Income (I-III)	31472	56220	129351	127652		467
VI. Provisions and Contingencies	19306	27949	72806	69083		8
VII. Operating Profit (I+II-III-IV)	45210	54952	115812	113718		-3724
VIII. Profit (Loss) during the year	25904	27003	43006	44635		-3732

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	HSBC		J. P. Morgan Chase Bank		JSC VTB Bank	
	2009	2010	2009	2010	2009	2010
	(37)	(38)	(39)	(40)	(41)	(42)
Income						
I. Interest Earned	632693	516588	51320	43810	683	523
a) Interest/Discount on advances/bills	392105	264483	7363	2862	83	131
b) Income on investments	222705	244772	42252	32910	-	3
c) Interest on balances with RBI and other	15479	6600	1562	7730	600	389
d) Others	2403	733	144	309	-	-
II. Other Income	269942	213548	72094	-10100	14	27
a) Commission, exchange and brokerage	130700	105866	13846	11673	10	12
b) Net profit (loss) on sale of investments	21657	-9284	2691	-3362	-	-
c) Net profit (loss) on revaluation of investments	7747	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	17	-100	-	2	-	-
e) Net profit (loss) on exchange transactions	112831	91033	44595	-19336	4	8
f) Miscellaneous income	-3009	26034	10961	923	-	7
Total (I+II)	902635	730137	123414	33711	697	550
Expenditure & Provisions						
III. Interest Expended	266100	191466	23078	17988	-	-
a) Interest on deposits	228596	170433	11905	13388	-	-
b) Interest on RBI/inter-bank borrowings	34757	19910	5379	2484	-	-
c) Others	2747	1122	5795	2115	-	-
IV. Operating Expenses	219467	195012	13783	16300	697	768
a) Payments to and provisions for employees	87429	82230	7823	9806	233	272
b) Rent, taxes and lighting	14678	14301	750	896	297	335
c) Printing and stationery	2738	1653	50	65	8	7
d) Advertisement and publicity	7776	8957	2	3	-	1
e) Depreciation on bank's property	9308	8783	206	313	9	32
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	29	45	22	20	10	10
h) Law charges	748	655	104	306	10	-
i) Postage, telegrams, telephones, etc.	7468	5949	584	505	7	8
j) Repairs and maintenance	4698	4061	540	933	9	11
k) Insurance	4963	7179	322	454	1	1
l) Other expenditure	79631	61199	3378	3000	113	90
V. Net Interest Income (I-III)	366593	325122	28242	25823	683	523
VI. Provisions and Contingencies	287940	262667	42167	-1681	29	-81
VII. Operating Profit (I+II-III-IV)	417068	343659	86553	-577	-	-218
VIII. Profit (Loss) during the year	129128	80991	44386	1104	-29	-137

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 -10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Krung Thai Bank		Mashreqbank		Mizuho Corporate Bank	
	2009	2010	2009	2010	2009	2010
	(43)	(44)	(45)	(46)	(47)	(48)
Income						
I. Interest Earned	1028	790	533	524	12904	9837
a) Interest/Discount on advances/bills	76	53	135	125	10690	7930
b) Income on investments	199	202	274	346	2051	1704
c) Interest on balances with RBI and other	752	535	124	51	156	174
d) Others	-	-	-	2	7	29
II. Other Income	94	108	1035	1312	3813	3726
a) Commission, exchange and brokerage	50	54	839	1024	1695	1653
b) Net profit (loss) on sale of investments	-	-3	-	22	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	1	-	-138	-14
e) Net profit (loss) on exchange transactions	44	58	149	71	2257	2086
f) Miscellaneous income	-	-	46	195	-	-
Total (I+II)	1122	898	1568	1836	16717	13563
Expenditure & Provisions						
III. Interest Expended	455	366	15	11	5817	5058
a) Interest on deposits	455	366	12	10	3927	4944
b) Interest on RBI/inter-bank borrowings	-	-	4	-	1246	6
c) Others	-	-	-	1	644	108
IV. Operating Expenses	323	391	602	836	3621	4604
a) Payments to and provisions for employees	63	71	254	306	1494	1811
b) Rent, taxes and lighting	155	223	98	146	1089	1134
c) Printing and stationery	2	2	9	7	27	31
d) Advertisement and publicity	1	1	3	8	2	2
e) Depreciation on bank's property	28	20	46	42	149	702
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	2	2	2	15	15
h) Law charges	-	-	13	12	12	7
i) Postage, telegrams, telephones, etc.	5	5	40	34	35	36
j) Repairs and maintenance	16	20	30	35	105	108
k) Insurance	2	1	11	9	61	145
l) Other expenditure	47	45	96	235	632	614
V. Net Interest Income (I-III)	573	424	517	513	7087	4779
VI. Provisions and Contingencies	158	63	405	562	3008	1847
VII. Operating Profit (I+II-III-IV)	344	141	951	989	7279	3901
VIII. Profit (Loss) during the year	186	78	546	427	4271	2054

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Oman International Bank		Royal Bank of Scotland #		Shinhan Bank	
	2009	2010	2009	2010	2009	2010
	(49)	(50)	(51)	(52)	(53)	(54)
Income						
I. Interest Earned	1452	1437	311967	212626	6387	6933
a) Interest/Discount on advances/bills	7	8	230950	155210	4321	4469
b) Income on investments	632	635	69116	56426	954	918
c) Interest on balances with RBI and other	813	794	1416	417	1108	1541
d) Others	-	-	10485	573	4	4
II. Other Income	255	1093	122511	74948	838	1259
a) Commission, exchange and brokerage	33	33	62888	44779	360	481
b) Net profit (loss) on sale of investments	-	-	-2369	435	12	10
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	2	1	4	936	-1	-
e) Net profit (loss) on exchange transactions	71	27	56158	18644	452	750
f) Miscellaneous income	150	1032	5829	10153	15	18
Total (I+II)	1707	2530	434478	287573	7225	8192
Expenditure & Provisions						
III. Interest Expended	921	848	143715	71412	2566	2221
a) Interest on deposits	822	808	80071	51572	2370	2214
b) Interest on RBI/inter-bank borrowings	99	39	38256	16052	188	5
c) Others	-	-	25388	3788	8	1
IV. Operating Expenses	608	657	149735	99628	1278	1327
a) Payments to and provisions for employees	173	189	75145	41677	528	481
b) Rent, taxes and lighting	51	52	9767	8876	406	392
c) Printing and stationery	5	6	1719	1402	13	12
d) Advertisement and publicity	7	2	5068	4232	8	8
e) Depreciation on bank's property	127	119	4367	3953	56	41
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	60	60	2	3
h) Law charges	21	29	429	508	-	3
i) Postage, telegrams, telephones, etc.	23	20	4471	4086	61	62
j) Repairs and maintenance	27	36	3868	5870	28	36
k) Insurance	19	18	1908	1706	51	87
l) Other expenditure	151	182	42934	27260	125	203
V. Net Interest Income (I-III)	531	589	168252	141214	3821	4712
VI. Provisions and Contingencies	-114	144	139089	127018	1451	2218
VII. Operating Profit (I+II-III-IV)	178	1025	141028	116534	3381	4644
VIII. Profit (Loss) during the year	293	881	1940	-10485	1929	2426

Note : # see 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Societe Generale		Sonali Bank		Standard Chartered Bank	
	2009	2010	2009	2010	2009	2010
	(55)	(56)	(57)	(58)	(59)	(60)
Income						
I. Interest Earned	15267	10856	137	114	564941	567489
a) Interest/Discount on advances/bills	4757	2961	68	64	435822	417427
b) Income on investments	10409	7846	49	47	124303	141244
c) Interest on balances with RBI and other	53	35	16	3	2951	4497
d) Others	47	14	4	-	1866	4321
II. Other Income	6878	906	463	496	309705	283762
a) Commission, exchange and brokerage	2813	1167	370	406	176200	247564
b) Net profit (loss) on sale of investments	-863	-414	-	-	-13487	-11111
c) Net profit (loss) on revaluation of investments	-	-	-	-	25183	-34855
d) Net profit (loss) on sale of land and other assets	1	8	-	-	149	155
e) Net profit (loss) on exchange transactions	2266	725	67	69	59195	46607
f) Miscellaneous income	2662	-580	26	21	62466	35401
Total (I+II)	22145	11762	600	611	874646	851251
Expenditure & Provisions						
III. Interest Expended	8017	4419	65	71	248962	178378
a) Interest on deposits	5781	3815	40	49	196241	144160
b) Interest on RBI/inter-bank borrowings	1227	167	-	-	36890	14968
c) Others	1009	436	25	22	15831	19250
IV. Operating Expenses	6552	6235	339	397	249970	241897
a) Payments to and provisions for employees	3207	3339	202	256	105222	102455
b) Rent, taxes and lighting	918	974	64	65	14627	14872
c) Printing and stationery	40	31	5	5	4022	1932
d) Advertisement and publicity	28	-	2	2	28906	26961
e) Depreciation on bank's property	527	495	4	3	5572	5984
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	4	9	3	3	54	61
h) Law charges	19	3	2	-	3410	6720
i) Postage, telegrams, telephones, etc.	219	163	25	29	7799	7879
j) Repairs and maintenance	63	85	2	1	7413	5538
k) Insurance	145	99	3	3	4555	5943
l) Other expenditure	1382	1034	28	29	68393	63552
V. Net Interest Income (I-III)	7250	6437	73	43	315979	389111
VI. Provisions and Contingencies	3617	669	91	73	185037	218271
VII. Operating Profit (I+II-III-IV)	7576	1109	197	142	375714	430975
VIII. Profit (Loss) during the year	3959	439	106	69	190677	212704

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Concl'd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31			
	State Bank of Mauritius		UBS AG	
	2009	2010	2009	2010
	(61)	(62)	(63)	(64)
Income				
I. Interest Earned	4452	4359	756	6072
a) Interest/Discount on advances/bills	2902	3135	-	-
b) Income on investments	809	637	64	5545
c) Interest on balances with RBI and other	740	586	691	527
d) Others	-	1	-	-
II. Other Income	307	457	-	811
a) Commission, exchange and brokerage	83	99	-	-
b) Net profit (loss) on sale of investments	-68	-44	-	217
c) Net profit (loss) on revaluation of investments	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-3	-	-
e) Net profit (loss) on exchange transactions	12	38	-	229
f) Miscellaneous income	280	367	-	364
Total (I+II)	4759	4816	756	6883
Expenditure & Provisions				
III. Interest Expended	3054	3566	-	1266
a) Interest on deposits	2186	3165	-	940
b) Interest on RBI/inter-bank borrowings	868	398	-	326
c) Others	-	3	-	-
IV. Operating Expenses	622	717	2574	5805
a) Payments to and provisions for employees	184	235	1390	2827
b) Rent, taxes and lighting	27	71	775	1540
c) Printing and stationery	5	5	5	17
d) Advertisement and publicity	3	1	-	3
e) Depreciation on bank's property	112	74	57	458
f) Directors' fees, allowances and expenses	-	-	-	-
g) Auditors' fees and expenses	3	5	14	17
h) Law charges	-	15	1	-
i) Postage, telegrams, telephones, etc.	31	30	19	66
j) Repairs and maintenance	35	36	80	400
k) Insurance	27	40	-	1
l) Other expenditure	195	205	232	476
V. Net Interest Income (I-III)	1398	792	756	4807
VI. Provisions and Contingencies	517	933	156	-293
VII. Operating Profit (I+II-III-IV)	1083	532	-1818	-188
VIII. Profit (Loss) during the year	566	-401	-1974	105

Source : Annual accounts of banks.