

STATEMENT-2

Statement on Earnings

Name of the bank

For the quarter ended:

(Rs in lakhs)

	31.03.
1. Interest/discount received (2+3+4+5)	
2. Interest/discount received on loans and advances (other than from banks)	
i) Actually received	
ii) Accrued interest on Standard advances	
3. Interest on market lending (to banks, if any)	
4. Interest on investments	
i) Interest received /accrued on Standard Investments	
5. Interest on additional balance with RBI, inter-bank deposits, placements and credits	
6. Other Operating income	
i) Commission, exchange and brokerage	
ii) Profit / (Loss) on forex operations	
iii) Profit / (Loss) on trading in securities	
iv) Dividend Income	
v) Miscellaneous Income	
7. Total Operating Income	
8. Non operating Income (Capital gains / (losses) (+)/ (-)	
i) Profit / (Loss) on sale of fixed assets (+)/ (-)	
ii) Profit / (loss) on sale of other assets (+)/ (-)	
iii) Other Non-operating income / (expenses) (+)/ (-)	
9. Total income	
10. Interest paid	
i) On Customer deposits	
ii) On Inter-bank deposits	
iii) On Inter-bank borrowings (including from RBI/FIs)	
iv) Others	

11. Other Operating Expenses	
i). Staff expenses	
ii). Directors fees	
iii) Auditors' fees	
12. Other expenses	
i. Rent, taxes, insurance and lighting	
ii. Law charges	
iii. Postage, telegrams and stamps	
iv. Stationery, printing and advertising	
v. Depreciation on and repairs to bank's property	
13 Total operating expenses	
14. Operating Profit/ Loss	
15. Value adjustment of Securities (HFT)	
16. Write off	
i). Bad Debts written off	
ii). Other assets written off	
iii). Capitalised expenditure written off	
17. Provision against risks/ contingencies	
i). Provision for loan losses (BDDR, Spl. BDDR, etc.)	
ii). Provision for depreciation in investments including AFS	
iii). Other risk provisions towards losses on account of frauds, misappropriations, robberies, claims against the bank, etc.	
iv). Other provisions (specify)	
18. Net Operating Profit (+)/Loss (-)	
19. Profit (+) on sale of assets (other than investments)	
20 Loss (-) on sale of assets (other than investments)	
21 Net Profit (+)/ Loss (-) before taxes - (EBPT)	
22. Provisions for taxes (if any)	
23. Net Profit (+)/ Loss (-) after taxes	
24 Balance of previous year's profit (+)/ Accumulated losses (-)	
25 Net distributable profit (+)/ Accumulated Losses (-)	
26 Appropriation of profits	
i) Appropriation towards Statutory Reserves	

ii) Appropriation towards Building Fund	
iii) Appropriation towards Dividend Equalisation Fund	
iv) Appropriation towards Other Reserves/ Provisions	
v) Dividend	
27. Net interest income	
28. Non-interest income	
29. Non-interest expenditure	
30. Earning Assets	
31. Average Earning Assets	
32. Working Fund	
33. Number of Employees	
(a) Net Margin	
(b) Interest expenses/total income	
(c) Interest paid on deposits/total income	
(d) Interest paid on borrowings/ total income	
(e) Staff costs/total income	
(f) Other overheads/total income	
(g) Interest received on loans and advances and discount/ total income	
(h) Interest/ dividend received on investments to total income	
(i) Risk provisions /total income	
(j) Total income/ Working capital	
(k) Return on Average Assets (Net Profit)	
(l) Bad debts written off/ Total NPAs x 100	
(m) Interest income/ Average Earning Assets x 100	
(n) Total income/ Total Assets x 100	
(o) Employee productivity (Average business/ Number of employees)	
(i) Deposits per employee	
(ii) Advances per employee	
(iii) Coverage ratio	
(iv) Borrowings per employee	
(v) Profit per employee	

NOTE

(i) Working Capital (working funds)	Total of Liabilities (Total Assets) (-) contra items (-) Overdue Interest Receivable on NPAs (-) Revaluation Reserves (-) Accumulated Losses- Intangible assets
(ii) Average	Monthly average to be taken wherever “average” is indicated in Productivity Analysis
(iii) No. of employees	Total number of employees including Officers.
(iv) Earning Assets	Includes loans and advances, investments of all types, interest earning deposits with banks/ others and market lending to banks
(v) Return on Assets	Net Profit/ Net Assets* as per balance sheet *Net Assets = Total Assets (-) Contra items (-) Revaluation Reserve (-) Overdue interest receivable on NPAs (-) Accumulated losses
(vi) Other provisions (item no.32)	Include provisions which are to be made by the bank as per any law irrespective of the position whether the bank is showing profit in its working results or not, provision made to meet any item of deferred payments which is to be charged to P&L account, etc.

	APRIL TO DATE
EBPT from April to Date	
Total Write offs	
Provision for loan losses (BDDR, Spl. BDDR etc.)	
Provision for depreciation in investments	
Provision for non-performing loans and advances	
Provision for standard advances	
For contingent credit exposures	
Other Risk Provisions	
Net Operating Profit / (loss) during the year	
Profit on sale of assets (other than investments)	
Loss on sale of assets (other than investments)	
Provision for taxes	
Net Profit Loss After Tax during the year	

*(Memorandum Item)		
Interest receivable on NPAs not recognized as income	Current Quarter	From April till date
i. Interest receivable not recognized during the quarter / year		
ii. Balance at the beginning of the quarter /year		
iii. Interest received and reversed to income from (i) in the quarter /year on NPAs upgraded to Performing / accrual basis		
Balance at the end of the quarter (i)+(ii)-(iii)		