

**Appendix Table II.4 (C): Financial Performance of Nationalised Banks for the years 1998-99 and 1999-2000**

Item	1998-99	1999-2000	(Amount in Rs. crore)	
			Variation of	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>49,500.95</b>	<b>56,885.86</b>	<b>7,384.91</b>	<b>14.92</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	44,291.27	50,273.04	5,981.77	13.51
	(89.48)	(88.38)		
ii) Other Income	5,209.68	6,612.82	1,403.14	26.93
	(10.52)	(11.62)		
<b>B. Expenditure (i+ii+iii)</b>	<b>47,712.76</b>	<b>54,448.86</b>	<b>6,736.10</b>	<b>14.12</b>
	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	30,856.91	35,478.22	4,621.31	14.98
	(64.67)	(65.16)		
ia) Interest on Recapitalisation Bonds	1,757.87	1,797.87		
ii) Provisions and Contingencies	4,124.54	4,787.88	663.34	16.08
	(8.64)	(8.79)		
iii) Operating Expenses	12,731.31	14,182.76	1,451.45	11.40
	(26.68)	(26.05)		
<i>of which</i> : Wage Bill	9,346.79	10,435.18	1,088.39	11.64
	(19.59)	(19.17)		
<b>C. Profit</b>				
i) <b>Operating Profit</b>	<b>5,912.73</b>	<b>7,224.88</b>	<b>1,312.15</b>	<b>22.19</b>
ia) <b>Operating Profit exclusive of income from recapitalisation bonds</b>	<b>4,154.86</b>	<b>5,427.01</b>	<b>1,272.15</b>	<b>30.62</b>
ii) <b>Net Profit</b>	<b>1,788.19</b>	<b>2,437.00</b>	<b>648.81</b>	<b>36.28</b>
iii) <b>Net Profit exclusive of income from recapitalisation bonds</b>	<b>30.32</b>	<b>639.13</b>	<b>608.81</b>	<b>2,007.95</b>
<b>D. Total Assets</b>	<b>4,84,310.20</b>	<b>5,54,625.18</b>	<b>70,314.98</b>	<b>14.52</b>
<b>E. Financial Ratios (per cent) \$</b>				
i) Operating Profit	1.22	1.30	0.08	—
ia) Operating Profit exclusive of income from recapitalisation bonds	0.86	0.98	0.12	—
ii) Net Profit	0.37	0.44	0.07	—
iii) Net Profit exclusive of income from recapitalisation bonds	0.01	0.12	0.11	—
iiii) Income	10.22	10.26	0.04	—
iv) Interest Income	9.15	9.06	-0.09	—
v) Other Income	1.08	1.19	0.11	—
vi) Expenditure	9.85	9.82	-0.03	—
vii) Interest Expended	6.37	6.40	0.03	—
viii) Operating Expenses	2.63	2.56	-0.07	—
ix) Wage Bill	1.93	1.88	-0.05	—
x) Provisions and Contingencies	0.85	0.86	0.01	—
xi) Spread (Net Interest Income)	2.77	2.67	-0.10	—
xia) Spread exclusive of recapitalisation Bonds	2.41	2.34	-0.07	—

Notes: 1. \$ Ratios to Total Assets.

2. Figures in brackets are percentage shares to the respective total.

3. Figures for interest on Recapitalisation Bonds and Net Profit exclusive of income from recapitalisation bonds in 1998-99 do not tally with those published in the Report on Trend and Progress of Banking in India 1998-99 due to a change in coverage.