

Appendix Table II.4 (D): Financial Performance of State Bank of India and 7 Associates for the years 1998-99 and 1999-2000

Item	1998-99	1999-2000	(Amount in Rs. crore)	
			Variation of	
			Column (3) over (2)	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	29,349.41 (100.00)	34,014.58 (100.00)	4,665.17	15.90
i) Interest Income	25,126.15 (85.61)	29,186.67 (85.81)	4,060.52	16.16
ii) Other Income	4,223.26 (14.39)	4,827.91 (14.19)	604.65	14.32
B. Expenditure (i+ii+iii)	27,883.75 (100.00)	31,337.71 (100.00)	3,453.96	12.39
i) Interest Expended	16,982.84 (60.91)	19,897.06 (63.49)	2,914.22	17.16
ii) Provisions and Contingencies	3,182.40 (11.41)	3,162.28 (10.09)	-20.12	-0.63
iii) Operating Expenses	7,718.51 (27.68)	8,278.37 (26.42)	559.86	7.25
<i>of which</i> : Wage Bill	5,492.87 (19.70)	5,926.39 (18.91)	433.52	7.89
C. Profit				
i) Operating Profit	4,648.06	5,839.15	1,191.09	25.63
ii) Net Profit	1,465.66	2,676.87	1,211.21	82.64
D. Total Assets	2,85,834.72	3,36,326.55	50,491.83	17.66
E. Financial Ratios (per cent) \$				
i) Operating Profit	1.63	1.74	0.11	—
ii) Net Profit	0.51	0.80	0.29	—
iii) Income	10.27	10.11	-0.16	—
iv) Interest Income	8.79	8.68	-0.11	—
v) Other Income	1.48	1.44	-0.04	—
vi) Expenditure	9.76	9.32	-0.44	—
vii) Interest Expended	5.94	5.92	-0.02	—
viii) Operating Expenses	2.70	2.46	-0.24	—
ix) Wage Bill	1.92	1.76	-0.16	—
x) Provisions and Contingencies	1.11	0.94	-0.17	—
xi) Spread (Net Interest Income)	2.85	2.76	-0.09	—

Notes: 1. \$ Ratios to Total Assets.

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