

Appendix Table II.4 (E): Financial Performance of Old Private Sector Banks for the years 1998-99 and 1999-2000

Item	(Amount in Rs. crore)			
	1998-99	1999-2000	Variation of	
			Column (3) over (2)	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	7,362.14 (100.00)	8,749.88 (100.00)	1,387.74	18.85
i) Interest Income	6,493.40 (88.20)	7,441.91 (85.05)	948.51	14.61
ii) Other Income	868.74 (11.80)	1,307.97 (14.95)	439.23	50.56
B. Expenditure (i+ii+iii)	7,050.68 (100.00)	8,094.79 (100.00)	1,044.11	14.81
i) Interest Expended	5,087.73 (72.16)	5,628.95 (69.54)	541.22	10.64
ii) Provisions and Contingencies	480.69 (6.82)	773.77 (9.56)	293.08	60.97
iii) Operating Expenses	1,482.26 (21.02)	1,692.07 (20.90)	209.81	14.15
<i>of which : Wage Bill</i>	919.95 (13.05)	1,080.26 (13.35)	160.31	17.43
C. Profit				
i) Operating Profit	792.15	1,428.86	636.71	80.38
ii) Net Profit	311.46	655.09	343.63	110.33
D. Total Assets	65,474.79	77,709.30	12,234.51	18.69
E. Financial Ratios (per cent) \$				
i) Operating Profit	1.21	1.84	0.63	—
ii) Net Profit	0.48	0.84	0.36	—
iii) Income	11.24	11.26	0.02	—
iv) Interest Income	9.92	9.58	-0.34	—
v) Other Income	1.33	1.68	0.35	—
vi) Expenditure	10.77	10.42	-0.35	—
vii) Interest Expended	7.77	7.24	-0.53	—
viii) Operating Expenses	2.26	2.18	-0.08	—
ix) Wage Bill	1.41	1.39	-0.02	—
x) Provisions and Contingencies	0.73	1.00	0.27	—
xi) Spread (Net Interest Income)	2.15	2.33	0.18	—

Notes: 1. \$ Ratios to Total Assets.

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