

**Appendix Table II.4 (F): Financial Performance of New Private
Sector 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
A. Income (i+ii)	4,130.49 (100.00)	5,407.47 (100.00)	1,276.98	30.92
i) Interest Income	3,540.88 (85.73)	4,429.21 (81.91)	888.33	25.09
ii) Other Income	589.61 (14.27)	978.26 (18.09)	388.65	65.92
B. Expenditure (i+ii+iii)	3,733.44 (100.00)	4,838.06 (100.00)	1,104.62	29.59
i) Interest Expended	2,776.94 (74.38)	3,326.61 (68.76)	549.67	19.79
ii) Provisions and Contingencies	287.23 (7.69)	674.43 (13.94)	387.20	134.80
iii) Operating Expenses	669.27 (17.93)	837.02 (17.30)	167.75	25.06
<i>of which : Wage Bill</i>	119.97 (3.21)	163.18 (3.37)	43.21	36.02
C. Profit				
i) Operating Profit	684.28	1,243.84	559.56	81.77
ii) Net Profit	397.05	569.41	172.36	43.41
D. Total Assets	38,530.87	58,857.18	20,326.31	52.75
E. Financial Ratios (per cent) \$				
i) Operating Profit	1.78	2.11	0.33	—
ii) Net Profit	1.03	0.97	-0.06	—
iii) Income	10.72	9.19	-1.53	—
iv) Interest Income	9.19	7.53	-1.66	—
v) Other Income	1.53	1.66	0.13	—
vi) Expenditure	9.69	8.22	-1.47	—
vii) Interest Expended	7.21	5.65	-1.56	—
viii) Operating Expenses	1.74	1.42	-0.32	—
ix) Wage Bill	0.31	0.28	-0.03	—
x) Provisions and Contingencies	0.75	1.15	0.40	—
xi) Spread (Net Interest Income)	1.98	1.87	-0.11	—

Notes: 1. \$ Ratios to Total Assets.

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