

Appendix Table II.5(B): Financial Performance of Public Sector Banks

(Amount in Rs.crore)

Item	1999-2000	2000-01	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
A. Income	90,911.01	1,03,498.93	12,587.92	13.85
(i+ii)	(100.00)	(100.00)		
i) Interest Income	79,413.68	90,983.98	11,570.30	14.57
	(87.35)	(87.91)		
ii) Other Income	11,497.33	12,514.95	1,017.62	8.85
	(12.65)	(12.09)		
B. Expenditure	85,794.83	99,181.99	13,387.16	15.60
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	55,374.47	61,692.75	6,318.28	11.41
	(64.54)	(62.20)		
ii) Provisions and Contingencies	7,926.11	9,476.01	1,549.90	19.55
	(9.24)	(9.55)		
iii) Operating Expenses	22,494.25	28,013.23	5,518.98	24.54
	(26.22)	(28.24)		
<i>of which</i> : Wage Bill	16,394.67	20,929.17	4,534.50	27.66
	(19.11)	(21.10)		
C. Profit				
i) Operating Profit	13,042.29	13,792.95	750.66	5.76
ii) Net Profit	5,116.18	4,316.94	-799.24	-15.62
D. Total Assets	8,90,600.05	10,29,769.59	1,39,169.54	15.63
E. Financial Ratios (per cent) @				
i) Operating Profit	1.46	1.34	-0.12	—
ii) Net Profit	0.57	0.42	-0.15	—
iii) Income	10.21	10.05	-0.16	—
iv) Interest Income	8.92	8.84	-0.08	—
v) Other Income	1.29	1.22	-0.07	—
vi) Expenditure	9.63	9.63	0.00	—
vii) Interest Expended	6.22	5.99	-0.23	—
viii) Operating Expenses	2.53	2.72	0.19	—
ix) Wage Bill	1.84	2.03	0.19	—
x) Provisions and Contingencies	0.89	0.92	0.03	—
xi) Spread (Net Interest Income)	2.70	2.84	0.14	—

@ Ratios to Total Assets.

Note : Figures in brackets are percentage to the respective total.