

**Appendix Table II.5(C): Financial Performance of Nationalised Banks**

(Amount in Rs.crore)

Item	1999-2000	2000-01	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income</b>	<b>56,896.43</b>	<b>64,126.52</b>	<b>7,230.09</b>	<b>12.71</b>
(i+ii)	(100.00)	(100.00)		
i) Interest Income	50,234.01	56,967.11	6,733.10	13.40
	(88.29)	(88.84)		
ii) Other Income	6,662.42	7,159.41	496.99	7.46
	(11.71)	(11.16)		
<b>B. Expenditure</b>	<b>54,459.43</b>	<b>62,031.43</b>	<b>7,572.00</b>	<b>13.90</b>
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	35,477.41	38,789.64	3,312.23	9.34
	(65.14)	(62.53)		
ia) Interest on Recapitalisation Bonds	1,797.88	1,795.48		
ii) Provisions and Contingencies	4,766.15	5,958.24	1,192.09	25.01
	(8.75)	(9.61)		
iii) Operating Expenses	14,215.87	17,283.55	3,067.68	21.58
	(26.10)	(27.86)		
<i>of which : Wage Bill</i>	10,468.28	13,142.78	2,674.50	25.55
	(19.22)	(21.19)		
<b>C. Profit</b>				
i) <b>Operating Profit</b>	<b>7,203.15</b>	<b>8,053.33</b>	<b>850.18</b>	<b>11.80</b>
ia) <i>Operating Profit exclusive of income from recapitalisation bonds</i>	5,405.27	6,257.85	852.58	15.77
ii) <b>Net Profit</b>	<b>2,437.00</b>	<b>2,095.09</b>	<b>-341.91</b>	<b>-14.03</b>
iiia) <i>Net Profit exclusive of income from recapitalisation bonds</i>	639.12	299.61	-339.51	-53.12
<b>D. Total Assets</b>	<b>5,54,205.72</b>	<b>6,26,892.12</b>	<b>72,686.40</b>	<b>13.12</b>
<b>E. Financial Ratios (per cent) @</b>				
i) Operating Profit	1.30	1.28	-0.02	—
ia) Operating Profit exclusive of income from recapitalisation bonds	0.98	1.00	0.02	—
ii) Net Profit	0.44	0.33	-0.11	—
iiia) Net Profit exclusive of income from recapitalisation bonds	0.12	0.05	-0.07	—
iii) Income	10.27	10.23	-0.04	—
iv) Interest Income	9.06	9.09	0.03	—
v) Other Income	1.20	1.14	-0.06	—
vi) Expenditure	9.83	9.90	0.07	—
vii) Interest Expended	6.40	6.19	-0.21	—
viii) Operating Expenses	2.57	2.76	0.19	—
ix) Wage Bill	1.89	2.10	0.21	—
x) Provisions and Contingencies	0.86	0.95	0.09	—
xi) Spread (Net Interest Income)	2.66	2.90	0.24	—
xia) Spread exclusive of recapitalisation Bonds	2.34	2.61	0.27	—

@ Ratios to Total Assets.

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