

Appendix Table II.5(D): Financial Performance of the State Bank Group

(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	34,014.58	39,372.41	5,357.83	15.75
(i+ii)	(100.00)	(100.00)		
i) Interest Income	29,179.67	34,016.87	4,837.20	16.58
	(85.79)	(86.40)		
ii) Other Income	4,834.91	5,355.54	520.63	10.77
	(14.21)	(13.60)		
B. Expenditure	31,335.40	37,150.56	5,815.16	18.56
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	19,897.06	22,903.11	3,006.05	15.11
	(63.50)	(61.65)		
ii) Provisions and Contingencies	3,159.96	3,517.77	357.81	11.32
	(10.08)	(9.47)		
iii) Operating Expenses	8,278.38	10,729.68	2,451.30	29.61
	(26.42)	(28.88)		
<i>of which : Wage Bill</i>	5,926.39	7,786.39	1,860.00	31.39
	(18.91)	(20.96)		
C. Profit				
i) Operating Profit	5,839.14	5,739.62	-99.52	-1.70
ii) Net Profit	2,679.18	2,221.85	-457.33	-17.07
D. Total Assets	3,36,394.33	4,02,877.47	66,483.14	19.76
E. Financial Ratios (per cent) @				
i) Operating Profit	1.74	1.42	-0.32	—
ii) Net Profit	0.80	0.55	-0.25	—
iii) Income	10.11	9.77	-0.34	—
iv) Interest Income	8.67	8.44	-0.23	—
v) Other Income	1.44	1.33	-0.11	—
vi) Expenditure	9.32	9.22	-0.10	—
vii) Interest Expended	5.91	5.68	-0.23	—
viii) Operating Expenses	2.46	2.66	0.20	—
ix) Wage Bill	1.76	1.93	0.17	—
x) Provisions and Contingencies	0.94	0.87	-0.07	—
xi) Spread (Net Interest Income)	2.76	2.76	0.00	—

@ Ratios to Total Assets.

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