

Appendix Table II.5(E) : Financial Performance of Old Private 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	8,282.11	9,091.21	809.10	9.77
(i+ii)	(100.00)	(100.00)		
i) Interest Income	7,065.08 (85.31)	8,052.11 (88.57)	987.03	13.97
ii) Other Income	1,217.03 (14.69)	1,039.10 (11.43)	-177.93	-14.62
B. Expenditure	7,690.43	8,568.37	877.94	11.42
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	5,362.85 (69.73)	5,931.92 (69.23)	569.07	10.61
ii) Provisions and Contingencies	741.74 (9.64)	957.13 (11.17)	215.39	29.04
iii) Operating Expenses	1,585.84 (20.62)	1,679.32 (19.60)	93.48	5.89
<i>of which : Wage Bill</i>	1,017.48 (13.23)	1,037.49 (12.11)	20.01	1.97
C. Profit				
i) Operating Profit	1,333.42	1,479.97	146.55	10.99
ii) Net Profit	591.68	522.84	-68.84	-11.63
D. Total Assets	73,122.94	84,604.62	11,481.68	15.70
E. Financial Ratios (per cent) @				
i) Operating Profit	1.82	1.75	-0.07	—
ii) Net Profit	0.81	0.62	-0.19	—
iii) Income	11.33	10.75	-0.58	—
iv) Interest Income	9.66	9.52	-0.14	—
v) Other Income	1.66	1.23	-0.43	—
vi) Expenditure	10.52	10.13	-0.39	—
vii) Interest Expended	7.33	7.01	-0.32	—
viii) Operating Expenses	2.17	1.98	-0.19	—

ix) Wage Bill	1.39	1.23	-0.16	—
x) Provisions and Contingencies	1.01	1.13	0.12	—
xi) Spread (Net Interest Income)	2.33	2.51	0.18	—

@ Ratios to Total Assets.

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