

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

(Amount in Rs. crore)

Item	2000-01	2001-02	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
A. Income	39,372.84	44,762.80	5,389.96	13.69
(i+ii)	(100.00)	(100.00)		
i) Interest Income	34,152.08	38,746.03	4,593.95	13.45
	(86.74)	(86.56)		
<i>of which:</i> Interest on Advances	15,019.04	15,309.12	290.08	1.93
	(38.15)	(34.20)		
ii) Other Income	5,220.76	6,016.77	796.01	15.25
	(13.26)	(13.44)		
<i>of which:</i> Commission & Brokerage	3,511.93	3,715.22	203.29	5.79
	(8.92)	(8.30)		
B. Expenditure	37,150.99	41,313.31	4,162.32	11.20
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	22,903.55	26,555.91	3,652.36	15.95
	(61.65)	(64.28)		
<i>of which:</i> Interest on Deposits	21,535.14	25,114.24	3,579.10	16.62
	(57.97)	(60.79)		
ii) Provisions and Contingencies	3,517.77	5,270.19	1,752.42	49.82
	(9.47)	(12.76)		
<i>of which:</i> Provision for NPAs	2,172.41	3,036.45	864.04	39.77
	(5.85)	(7.35)		
iii) Operating Expenses	10,729.67	9,487.21	-1,242.46	-11.58
	(28.88)	(22.96)		
<i>of which:</i> Wage Bill	7,786.39	6,728.83	-1,057.56	-13.58
	(20.96)	(16.29)		
C. Profit				
i) Operating Profit	5,739.62	8,719.68	2,980.06	51.92
ii) Net Profit	2,221.85	3,449.49	1,227.64	55.25
D. Spread (Net Interest Income)	11,248.53	12,190.12	941.59	8.37
<i>(Interest Income - Interest Expended)</i>				
E. Total Assets	4,02,984.37	4,49,508.76	46,524.39	11.54

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