

Appendix Table II.5(E): Financial Performance of Old Private Sector Banks

(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	9,091.20	10,946.04	1,854.84	20.40
(i+ii)	(100.00)	(100.00)		
i) Interest Income	8,054.57	8,725.33	670.76	8.33
<i>of which:</i> Interest on Advances	(88.60)	(79.71)		
	4,198.64	4,620.90	422.26	10.06
	(46.18)	(42.22)		
ii) Other Income	1,036.63	2,220.71	1,184.08	114.22
<i>of which:</i> Commission & Brokerage	(11.40)	(20.29)		
	485.95	485.60	-0.35	-0.07
	(5.35)	(4.44)		
B. Expenditure	8,589.05	9,941.55	1,352.50	15.75
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	5,931.92	6,494.96	563.04	9.49
<i>of which:</i> Interest on Deposits	(69.06)	(65.33)		
	5,615.60	6,187.96	572.36	10.19
	(65.38)	(62.24)		
ii) Provisions and Contingencies	973.60	1,511.70	538.10	55.27
<i>of which</i> Provision for NPAs	(11.34)	(15.21)		
	542.33	745.61	203.28	37.48
	(6.31)	(7.50)		
iii) Operating Expenses	1,683.53	1,934.89	251.36	14.93
<i>of which:</i> Wage Bill	(19.60)	(19.46)		
	1,049.57	1,178.28	128.71	12.26
	(12.22)	(11.85)		
C. Profit				
i) Operating Profit	1,475.75	2,516.19	1,040.44	70.50
ii) Net Profit	502.15	1,004.49	502.34	100.04
D. Spread (Net Interest Income)	2,122.65	2,230.37	107.72	5.07
<i>(Interest Income - Interest Expended)</i>				
E. Total Assets	84,528.91	93,225.79	8,696.88	10.29

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