

Appendix Table III.12(D): Financial Performance of State Bank Group

(Amount in Rs.crore)

Item	2001-02	2002-03	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	44,762.80 (100.00)	48,866.64 (100.00)	4,103.84	9.17
i) Interest Income	38,746.03 (86.56)	40,868.53 (83.63)	2,122.50	5.48
<i>of which</i> : Interest on Advances	15,309.12	15,997.73	688.61	4.50
Income on Investments	18,467.62	19,917.97	1,450.35	7.85
ii) Other Income	6,016.77 (13.44)	7,998.11 (16.37)	1,981.34	32.93
<i>of which</i> : Commission & Brokerage	3,715.22	3,957.48	242.26	6.52
B. Expenditure (i+ii+iii)	41,313.31 (100.00)	44,355.12 (100.00)	3,041.81	7.36
i) Interest Expended	26,555.91 (64.28)	27,206.64 (61.34)	650.73	2.45
<i>of which</i> : Interest on Deposits	25,114.24	26,064.26	950.02	3.78
ii) Provisions and Contingencies	5,270.19 (12.76)	6,717.59 (15.15)	1,447.40	27.46
<i>of which</i> : Provisions for NPAs	3,036.45	3,586.45	550.00	18.11
iii) Operating Expenses	9,487.21 (22.96)	10,430.89 (23.52)	943.68	9.95
<i>of which</i> : Wage Bill	6,728.83	7,384.78	655.95	9.75
C. Profit				
i) Operating Profit	8,719.68	11,229.11	2,509.43	28.78
ii) Net Profit	3,449.49	4,511.52	1,062.03	30.79
D. Spread (Net Interest Income) <i>(Interest Income - Interest Expended)</i>	12,190.12	13,661.89	1,471.77	12.07
E. Total Assets	4,49,288.66	4,93,954.27	44,665.61	9.94

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