

Appendix Table III.12(E): Financial Performance of Old Private Sector Banks

(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	10,945.65	11,278.83	333.18	3.04
(i+ii)	(100.00)	(100.00)		
i) Interest Income	8,725.23 (79.71)	8,917.82 (79.07)	192.59	2.21
<i>of which:</i> Interest on Advances	4,620.73	4,800.69	179.96	3.89
Income on Investments	3,582.73	3,692.65	109.92	3.07
ii) Other Income	2,220.42 (20.29)	2,361.01 (20.93)	140.59	6.33
<i>of which:</i> Commission & Brokerage	485.61	511.08	25.47	5.24
B. Expenditure	9,941.17	10,047.24	106.07	1.07
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	6,496.57 (65.35)	6,327.22 (62.97)	-169.35	-2.61
<i>of which:</i> Interest on Deposits	6,189.57	6,076.74	-112.83	-1.82
ii) Provisions and Contingencies	1,511.30 (15.20)	1,572.84 (15.65)	61.54	4.07
<i>of which:</i> Provisions for NPAs	745.61	769.73	24.12	3.23
iii) Operating Expenses	1,933.30 (19.45)	2,147.18 (21.37)	213.88	11.06
<i>of which :</i> Wage Bill	1,179.28	1,297.45	118.17	10.02
C. Profit				
i) Operating Profit	2,515.78	2,804.43	288.65	11.47
ii) Net Profit	1,004.48	1,231.59	227.11	22.61
D. Spread (Net Interest Income) <i>(Interest Income - Interest Expended)</i>	2,228.66	2,590.60	361.94	16.24
E. Total Assets	93,229.29	1,05,109.50	11,880.21	12.74

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