

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

(Amount in Rs. crore)

Item	2002-03	2003-04	Variation of Col. (3) over Col. (2)	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	48,866.65 (100.00)	51,889.78 (100.00)	3,023.13	6.19
i) Interest Income	40,864.01 (83.62)	40,956.39 (78.93)	92.38	0.23
<i>of which:</i> Interest on Advances	15,997.73	16,250.05	252.32	1.58
Income on Investments	19,914.40	20,902.97	988.57	4.96
ii) Other Income	8,002.64 (16.38)	10,933.39 (21.07)	2,930.75	36.62
<i>of which:</i> Commission & Brokerage	3,943.05	4,204.80	261.75	6.64
B. Expenditure (i+ii+iii)	44,355.13 (100.00)	46,271.06 (100.00)	1,915.93	4.32
i) Interest Expended	27,206.64 (61.34)	25,395.15 (54.88)	-1,811.49	-6.66
<i>of which:</i> Interest on Deposits	26,064.26	24,027.79	-2,036.47	-7.81
ii) Provisions and Contingencies	6,719.59 (15.15)	8,744.80 (18.90)	2,025.21	30.14
<i>of which:</i> Provision for NPAs	3,586.45	5,199.92	1,613.47	44.99
iii) Operating Expenses	10,428.90 (23.51)	12,131.11 (26.22)	1,702.21	16.32
<i>of which:</i> Wage Bill	7,382.78	8,321.56	938.78	12.72
C. Profit				
i) Operating Profit	11,231.11	14,363.52	3,132.41	27.89
ii) Net Profit	4,511.52	5,618.72	1,107.20	24.54
D. Spread (Net Interest Income) <i>(Interest Income - Interest Expended)</i>	13,657.37	15,561.24	1,903.87	13.94
E. Total Assets	4,94,471.56	5,49,257.10	54,785.54	11.08

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