

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

(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)	11,278.83	11,551.33	272.50	2.42
	(100.00)	(100.00)		
i) Interest Income	8,919.79	9,120.37	200.58	2.25
	(79.08)	(78.96)		
<i>of which:</i> Interest on Advances	4,802.66	4,890.85	88.19	1.84
Income on Investments	3,692.65	3,830.53	137.88	3.73
ii) Other Income	2,359.04	2,430.96	71.92	3.05
	(20.92)	(21.04)		
<i>of which:</i> Commission & Brokerage	511.09	518.22	7.13	1.40
B. Expenditure (i+ii+iii)	10,047.09	10,104.85	57.76	0.57
	(100.00)	(100.00)		
i) Interest Expended	6,327.22	5,981.87	-345.35	-5.46
	(62.98)	(59.20)		
<i>of which:</i> Interest on Deposits	6,076.75	5,668.46	-408.29	-6.72
ii) Provisions and Contingencies	1,572.69	1,749.43	176.74	11.24
	(15.65)	(17.31)		
<i>of which:</i> Provision for NPAs	768.55	821.66	53.11	6.91
iii) Operating Expenses	2,147.18	2,373.55	226.37	10.54
	(21.37)	(23.49)		
<i>of which:</i> Wage Bill	1,297.85	1,395.97	98.12	7.56
C. Profit				
i) Operating Profit	2,804.43	3,195.91	391.48	13.96
ii) Net Profit	1,231.74	1,446.48	214.74	17.43
D. Spread (Net Interest Income)	2,592.57	3,138.50	545.93	21.06
<i>(Interest Income - Interest Expended)</i>				
E. Total Assets	1,04,956.26	1,20,700.43	15,744.17	15.00

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