

Appendix Table III.15(F): Financial Performance of State Bank Group

(Amount in Rs. crore)

Item	2003-04	2004-05	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	51,875.27 (100.00)	53,512.54 (100.00)	1,637.27	3.16
i) Interest Income	40,956.39 (78.95)	44,045.35 (82.31)	3,088.96	7.54
<i>of which:</i> Interest on Advances	16,250.05	18,919.56	2,669.51	16.43
Income on Investments	20,864.16	21,326.48	462.32	2.22
ii) Other Income	10,918.88 (21.05)	9,467.19 (17.69)	-1,451.69	-13.30
<i>of which:</i> Commission and Brokerage	4,217.36	4,792.99	575.63	13.65
B. Expenditure (i+ii+iii)	46,256.55 (100.00)	47,836.68 (100.00)	1,580.13	3.42
i) Interest Expended	25,395.15 (54.90)	24,842.08 (51.93)	-553.07	-2.18
<i>of which:</i> Interest on Deposits	24,027.79	23,275.67	-752.12	-3.13
ii) Provisions and Contingencies	8,744.80 (18.90)	9,584.29 (20.04)	839.49	9.60
<i>of which:</i> Provision for NPAs	5,199.92	1,406.83	-3,793.09	-72.95
iii) Operating Expenses	12,116.60 (26.19)	13,410.31 (28.03)	1,293.71	10.68
<i>of which:</i> Wage Bill	8,318.98	9,009.43	690.45	8.30
C. Profit				
i) Operating Profit	14,363.52	15,260.15	896.63	6.24
ii) Net Profit	5,618.72	5,675.86	57.14	1.02
D. Net Interest Income/Margin	15,561.24	19,203.27	3,642.03	23.40
E. Total Assets	5,49,123.72	6,27,074.70	77,950.98	14.20

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