

## Appendix Table III.15(B): Financial Performance of Public Sector Banks

(Amount in Rs. crore)

Item	2004-05	2005-06	Variation	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>1,77,199.56</b> <b>(100.00)</b>	<b>2,04,773.44</b> <b>(100.00)</b>	<b>27,573.89</b>	<b>15.56</b>
i) Interest Income	1,46,630.53 (82.75)	1,72,274.60 (84.13)	25,644.07	17.49
<i>of which:</i> Interest on Advances	75,873.09	1,01,301.75	25,428.65	33.51
Income on Investments	62,921.35	62,294.86	-626.49	-1.00
ii) Other Income	30,569.02 (17.25)	32,498.84 (15.87)	1,929.82	6.31
<i>of which:</i> Commission and Brokerage	12,639.74	15,768.10	3,128.35	24.75
<b>B. Expenditure (i+ii+iii)</b>	<b>1,58,223.75</b> <b>(100.00)</b>	<b>1,83,249.57</b> <b>(100.00)</b>	<b>25,025.83</b>	<b>15.82</b>
i) Interest Expended	85,037.71 (53.75)	1,01,769.62 (55.54)	16,731.91	19.68
<i>of which:</i> Interest on Deposits	74,663.27	86,299.44	11,636.17	15.58
ii) Provisions and Contingencies	27,470.11 (17.36)	28,375.48 (15.48)	905.37	3.30
<i>of which:</i> Provision for NPAs	57.21	39.67	-17.54	-30.66
iii) Operating Expenses	45,715.93 (28.89)	53,104.47 (28.98)	7,388.54	16.16
<i>of which :</i> Wage Bill	28,114.40	31,447.81	3,333.41	11.86
<b>C. Profit</b>				
i) <b>Operating Profit</b>	<b>46,445.92</b>	<b>49,899.35</b>	<b>3,453.43</b>	<b>7.44</b>
ii) <b>Net Profit</b>	<b>18,975.81</b>	<b>21,523.87</b>	<b>2,548.06</b>	<b>13.43</b>
<b>D. Net Interest Income/Margin</b>	<b>61,592.83</b>	<b>70,504.99</b>	<b>8,912.16</b>	<b>14.47</b>
<b>E. Total Assets</b>	<b>22,01,872.94</b>	<b>25,86,305.94</b>	<b>3,84,432.99</b>	<b>17.46</b>

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

**Source :** Balance sheets of respective banks.