

## Appendix Table III.15(C): Financial Performance of Nationalised 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>87,752.53</b> <b>(100.00)</b>	<b>95,375.25</b> <b>(100.00)</b>	<b>7,622.72</b>	<b>8.69</b>
i) Interest Income	73,657.91 (83.94)	83,117.43 (87.15)	9,459.52	12.84
<i>of which:</i> Interest on Advances	38,128.53	48,594.85	10,466.32	27.45
Income on Investments	32,660.37	31,731.39	-928.98	-2.84
Interest on Recapitalisation Bonds	1,823.73	1,886.73	63.00	3.45
ii) Other Income	14,094.62 (16.06)	12,257.82 (12.85)	-1,836.81	-13.03
<i>of which:</i> Commission and Brokerage	4,087.63	4,545.69	458.06	11.21
<b>B. Expenditure (i+ii+iii)</b>	<b>78,293.22</b> <b>(100.00)</b>	<b>85,353.96</b> <b>(100.00)</b>	<b>7,060.74</b>	<b>9.02</b>
i) Interest Expended	41,454.51 (52.95)	47,462.53 (55.61)	6,008.02	14.49
<i>of which:</i> Interest on Deposits	38,952.09	43,810.43	4,858.34	12.47
ii) Provisions and Contingencies	13,661.93 (17.45)	12,990.08 (15.22)	-671.85	-4.92
<i>of which:</i> Provision for NPAs	3,605.84	2,782.24	-823.60	-22.84
iii) Operating Expenses	23,176.78 (29.60)	24,901.34 (29.17)	1,724.56	7.44
<i>of which :</i> Wage Bill	15,971.59	16,394.57	422.97	2.65
<b>C. Profit</b>				
i) <b>Operating Profit</b>	<b>23,121.24</b>	<b>23,011.37</b>	<b>-109.87</b>	<b>-0.48</b>
ii) <b>Net Profit</b>	<b>9,459.31</b>	<b>10,021.29</b>	<b>561.98</b>	<b>5.94</b>
<b>D. Net Interest Income/Margin</b>	<b>32,203.40</b>	<b>35,654.90</b>	<b>3,451.50</b>	<b>10.72</b>
<b>E. Total Assets</b>	<b>10,65,503.86</b>	<b>12,34,462.40</b>	<b>1,68,958.54</b>	<b>15.86</b>

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

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