

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

(Amount in Rs. crore)

Item	2004-05	2005-06	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	53,531.58 (100.00)	58,909.69 (100.00)	5,378.11	10.05
i) Interest Income	44,051.46 (82.29)	49,115.96 (83.38)	5,064.50	11.50
<i>of which:</i> Interest on Advances	18,919.55	25,517.75	6,598.20	34.88
Income on Investments	21,332.58	19,089.26	-2,243.32	-10.52
ii) Other Income	9,480.12 (17.71)	9,793.73 (16.62)	313.61	3.31
<i>of which:</i> Commission and Brokerage	4,793.00	5,310.38	517.38	10.79
B. Expenditure (i+ii+iii)	47,855.72 (100.00)	52,953.21 (100.00)	5,097.49	10.65
i) Interest Expended	24,842.07 (51.91)	27,808.94 (52.52)	2,966.87	11.94
<i>of which:</i> Interest on Deposits	23,275.67	25,017.51	1,741.84	7.48
ii) Provisions and Contingencies	9,603.32 (20.07)	9,373.42 (17.70)	-229.90	-2.39
<i>of which:</i> Provision for NPAs	1,309.49	470.48	-839.01	-64.07
iii) Operating Expenses	13,410.33 (28.02)	15,770.84 (29.78)	2,360.51	17.60
<i>of which :</i> Wage Bill	9,042.53	10,665.09	1,622.55	17.94
C. Profit				
i) Operating Profit	15,279.17	15,329.90	50.73	0.33
ii) Net Profit	5,675.86	5,956.48	280.62	4.94
D. Net Interest Income/Margin	19,209.39	21,307.01	2,097.63	10.92
E. Total Assets	6,27,117.14	6,91,871.17	64,754.03	10.33

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

Source : Balance sheets of respective banks.