

Appendix Table III.15(E): Financial Performance of Old Private Sector Banks

(Amount in Rs. crore)

Item	2004-05	2005-06	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	10,525.28	11,728.70	1,203.42	11.43
	(100.00)	(100.00)		
i) Interest Income	9,275.32	10,359.04	1,083.72	11.68
	(88.12)	(88.32)		
<i>of which:</i> Interest on Advances	5,435.79	6,582.84	1,147.05	21.10
Income on Investments	3,464.17	3,249.73	-214.44	-6.19
ii) Other Income	1,249.96	1,369.66	119.70	9.58
	(11.88)	(11.68)		
<i>of which:</i> Commission and Brokerage	555.93	625.98	70.04	12.60
B. Expenditure (i+ii+iii)	10,089.45	10,852.33	762.88	7.56
	(100.00)	(100.00)		
i) Interest Expended	5,672.85	6,236.43	563.58	9.93
	(56.23)	(57.47)		
<i>of which:</i> Interest on Deposits	5,382.51	5,921.05	538.54	10.01
ii) Provisions and Contingencies	1,805.93	1,492.61	-313.32	-17.35
	(17.90)	(13.75)		
<i>of which:</i> Provision for NPAs	382.99	424.62	41.63	10.87
iii) Operating Expenses	2,610.67	3,123.30	512.62	19.64
	(25.88)	(28.78)		
<i>of which :</i> Wage Bill	1,458.59	1,763.06	304.47	20.87
C. Profit				
i) Operating Profit	2,241.75	2,368.97	127.22	5.67
ii) Net Profit	435.82	876.36	440.54	101.08
D. Net Interest Income/Margin	3,602.47	4,122.61	520.14	14.44
E. Total Assets	1,33,470.25	1,49,749.03	16,278.78	12.20

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

Source : Balance sheets of respective banks.