

Appendix Table III.16: Important Financial Indicators – Bank Group-wise (Continued)

Year	Operating Profit (3+11)	Net Profit (4-7)	Income (5+6)	Interest Income	Other Income	Expenditure (8+9+11)	Interest Expended	Operating Expenses		Provisions and Contingencies	Spread (NII)
								Total	Of which: Wage Bill		
1	2	3	4	5	6	7	8	9	10	11	12
Scheduled Commercial Banks											
2004-05	51,023.22 (2.17)	20,958.18 (0.89)	1,90,235.72 (8.08)	1,55,801.00 (6.61)	34,434.72 (1.46)	1,69,277.53 (7.19)	89,079.15 (3.78)	50,133.34 (2.13)	29,479.16 (1.25)	30,065.04 (1.28)	66,721.84 (2.83)
2005-06	54,393.72 (1.95)	24,581.77 (0.88)	2,20,755.70 (7.92)	1,85,387.90 (6.65)	35,367.80 (1.27)	1,96,173.93 (7.04)	1,07,161.17 (3.85)	59,200.81 (2.13)	33,460.72 (1.20)	29,811.94 (1.07)	78,228.73 (2.81)
2006-07	65,916.56 (1.90)	31,202.61 (0.90)	2,76,200.60 (7.97)	2,37,271.14 (6.85)	38,929.46 (1.12)	2,44,997.99 (7.07)	1,43,965.41 (4.16)	66,318.63 (1.91)	36,160.14 (1.04)	34,713.95 (1.00)	93,305.73 (2.69)
Public Sector Banks											
2004-05	38,761.43 (2.18)	15,442.42 (0.87)	1,44,566.95 (8.15)	1,20,365.09 (6.79)	24,201.87 (1.36)	1,29,124.53 (7.28)	68,764.45 (3.88)	37,041.07 (2.09)	25,171.67 (1.42)	23,319.00 (1.31)	51,600.63 (2.91)
2005-06	37,967.21 (1.88)	16,538.66 (0.82)	1,59,779.73 (7.93)	1,37,874.45 (6.84)	21,905.28 (1.09)	1,43,241.08 (7.11)	80,504.22 (4.00)	41,308.30 (2.05)	27,378.16 (1.36)	21,428.55 (1.06)	57,370.23 (2.85)
2006-07	42,268.16 (1.73)	20,152.18 (0.83)	1,88,979.31 (7.75)	1,68,107.66 (6.89)	20,871.65 (0.86)	1,68,827.13 (6.92)	1,03,456.63 (4.24)	43,254.52 (1.77)	27,802.86 (1.14)	22,115.98 (0.91)	64,651.03 (2.65)
Nationalised Banks											
2004-05	23,121.24 (2.17)	9,459.31 (0.89)	87,752.53 (8.24)	73,657.91 (6.91)	14,094.62 (1.32)	78,293.22 (7.35)	41,454.51 (3.89)	23,176.78 (2.18)	15,971.59 (1.50)	13,661.93 (1.28)	32,203.40 (3.02)
2005-06	22,139.88 (1.79)	10,021.29 (0.81)	94,292.03 (7.64)	83,193.13 (6.74)	11,098.90 (0.90)	84,270.75 (6.83)	47,463.29 (3.84)	24,688.87 (2.00)	16,394.57 (1.33)	12,118.59 (0.98)	35,729.84 (2.89)
2006-07	27,069.61 (1.77)	12,949.84 (0.85)	1,17,468.87 (7.68)	1,05,423.57 (6.89)	12,045.30 (0.79)	1,04,519.03 (6.83)	63,909.95 (4.18)	26,489.30 (1.73)	17,049.80 (1.11)	14,119.78 (0.92)	41,513.62 (2.71)
State Bank Group											
2004-05	15,279.17 (2.44)	5,675.86 (0.91)	53,531.58 (8.54)	44,051.46 (7.02)	9,480.12 (1.51)	47,855.72 (7.63)	24,842.07 (3.96)	13,410.33 (2.14)	9,042.53 (1.44)	9,603.32 (1.53)	19,209.39 (3.06)
2005-06	15,026.47 (2.17)	5,956.48 (0.86)	58,826.53 (8.50)	49,300.60 (7.13)	9,525.93 (1.38)	52,870.05 (7.64)	28,040.10 (4.05)	15,759.95 (2.28)	10,665.09 (1.54)	9,069.99 (1.31)	21,260.50 (3.07)
2006-07	14,291.90 (1.77)	6,572.04 (0.82)	64,137.84 (7.96)	56,338.67 (6.99)	7,799.17 (0.97)	57,565.80 (7.14)	33,859.19 (4.20)	15,986.75 (1.98)	10,470.17 (1.30)	7,719.86 (0.96)	22,479.48 (2.79)

Appendix Table III.16: Important Financial Indicators – Bank Group-wise (Concluded)

Year	Operating Profit (3+11)	Net Profit (4-7)	Income (5+6)	Interest Income	Other Income	Expenditure (8+9+11)	Interest Expended	Operating Expenses		Provisions and Contingencies	Spread (NII)
								Total	Of which: Wage Bill		
1	13	14	15	16	17	18	19	20	21	22	23
Other Public Sector Banks											
2004-05	361.01 (0.44)	307.26 (0.38)	3,282.85 (4.03)	2,655.72 (3.26)	627.12 (0.77)	2,975.59 (3.66)	2,467.87 (3.03)	453.96 (0.56)	157.55 (0.19)	53.76 (0.07)	187.85 (0.23)
2005-06	800.86 (0.90)	560.89 (0.63)	6,661.17 (7.52)	5,380.72 (6.08)	1,280.45 (1.45)	6,100.28 (6.89)	5,000.82 (5.65)	859.48 (0.97)	318.51 (0.36)	239.97 (0.27)	379.89 (0.43)
2006-07	906.65 (0.87)	630.31 (0.61)	7,372.60 (7.10)	6,345.42 (6.11)	1,027.18 (0.99)	6,742.29 (6.49)	5,687.49 (5.48)	778.47 (0.75)	282.90 (0.27)	276.34 (0.27)	657.93 (0.63)
Old Private Sector Banks											
2004-05	2,241.75 (1.68)	435.82 (0.33)	10,525.28 (7.89)	9,275.32 (6.95)	1,249.96 (0.94)	10,089.45 (7.56)	5,672.85 (4.25)	2,610.67 (1.96)	1,458.59 (1.09)	1,805.93 (1.35)	3,602.47 (2.70)
2005-06	2,257.18 (1.51)	865.66 (0.58)	11,592.88 (7.73)	10,372.05 (6.92)	1,220.83 (0.81)	10,727.22 (7.15)	6,246.73 (4.17)	3,088.97 (2.06)	1,766.94 (1.18)	1,391.52 (0.93)	4,125.32 (2.75)
2006-07	3,027.30 (1.89)	1,121.87 (0.70)	13,088.29 (8.15)	11,643.42 (7.25)	1,444.86 (0.90)	11,966.42 (7.45)	7,091.82 (4.42)	2,969.17 (1.85)	1,703.99 (1.06)	1,905.44 (1.19)	4,551.61 (2.83)
New Private Sector Banks											
2004-05	5,442.75 (1.85)	3,097.57 (1.05)	22,107.33 (7.51)	16,990.13 (5.77)	5,117.20 (1.74)	19,009.76 (6.46)	10,600.40 (3.60)	6,064.18 (2.06)	1,484.13 (0.50)	2,345.18 (0.80)	6,389.73 (2.17)
2005-06	7,510.89 (1.78)	4,108.85 (0.97)	31,721.02 (7.52)	24,850.58 (5.89)	6,870.44 (1.63)	27,612.17 (6.55)	15,260.73 (3.62)	8,949.41 (2.12)	2,310.45 (0.55)	3,402.03 (0.81)	9,589.85 (2.27)
2006-07	11,021.28 (1.88)	5,343.40 (0.91)	49,176.94 (8.41)	39,501.13 (6.75)	9,675.80 (1.65)	43,833.54 (7.49)	25,801.93 (4.41)	12,353.72 (2.11)	3,572.18 (0.61)	5,677.88 (0.97)	13,699.20 (2.34)
Foreign Banks											
2004-05	4,577.30 (2.98)	1,982.37 (1.29)	13,036.16 (8.49)	9,170.46 (5.97)	3,865.70 (2.52)	11,053.79 (7.19)	4,041.45 (2.63)	4,417.41 (2.88)	1,364.76 (0.89)	2,594.93 (1.69)	5,129.02 (3.34)
2005-06	6,658.44 (3.34)	3,068.60 (1.54)	17,662.07 (8.86)	12,290.82 (6.17)	5,371.25 (2.69)	14,593.47 (7.32)	5,149.50 (2.58)	5,854.13 (2.94)	2,005.17 (1.01)	3,589.84 (1.80)	7,141.33 (3.58)
2006-07	9,599.81 (3.45)	4,585.16 (1.65)	24,956.06 (8.98)	18,018.92 (6.48)	6,937.14 (2.50)	20,370.90 (7.33)	7,615.02 (2.74)	7,741.22 (2.78)	3,081.11 (1.11)	5,014.65 (1.80)	10,403.89 (3.74)

Note : 1. The number of scheduled commercial banks in 2004-05, 2005-06 and 2006-07 were 88, 85 and 82, respectively.
 2. The number of old private banks in 2004-05, 2005-06 and 2006-07 were 20, 20 and 17, respectively.
 3. The number of new private banks in 2004-05, 2005-06 and 2006-07 were 9, 8 and 8, respectively.
 4. The number of foreign banks in 2004-05, 2005-06 and 2006-07 were 31, 29 and 29, respectively.
 5. Figures in brackets are percentages to total assets.
 6. NII - Net Interest Income.
 7. Scheduled commercial banks data for 2005-06 are as reported in the balance sheets for 2006-07 and hence may not tally with those reported in the Report on Trend and Progress of Banking in India, 2005-06, to the extent the figures of 2005-06 were revised by some banks.

Source : Balance sheets of respective banks.