

Appendix Table III.17(B): Financial Performance of Public Sector Banks

(Amount in Rs. crore)

Item	2005-06	2006-07	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	1,59,779.73 (100.00)	1,88,979.31 (100.00)	29,199.58	18.27
i) Interest Income	1,37,874.45 (86.29)	1,68,107.66 (88.96)	30,233.21	21.93
<i>of which:</i> Interest on Advances	78,519.01	1,10,543.30	32,024.30	40.79
Income on Investments	51,757.04	49,820.61	- 1,936.43	-3.74
ii) Other Income	21,905.28 (13.71)	20,871.65 (11.04)	- 1,033.63	-4.72
<i>of which:</i> Commission & Brokerage	10,128.04	12,521.25	2,393.21	23.63
B. Expenditure (i+ii+iii)	1,43,241.08 (100.00)	1,68,827.13 (100.00)	25,586.05	17.86
i) Interest Expended	80,504.22 (56.20)	1,03,456.63 (61.28)	22,952.41	28.51
<i>of which:</i> Interest on Deposits	70,011.89	89,182.79	19,170.90	27.38
ii) Provisions and Contingencies	21,428.55 (14.96)	22,115.98 (13.10)	687.43	3.21
<i>of which:</i> Provision for NPAs	40.46	50.57	10.11	24.99
iii) Operating Expenses	41,308.30 (28.84)	43,254.52 (25.62)	1,946.21	4.71
<i>of which:</i> Wage Bill	27,378.16	27,802.86	424.70	1.55
C. Profit				
i) Operating Profit	37,967.21	42,268.16	4,300.95	11.33
ii) Net Profit	16,538.66	20,152.18	3,613.53	21.85
D. Net Interest Income/Margin	57,370.23	64,651.03	7,280.80	12.69
E. Total Assets	20,14,874.09	24,39,985.92	4,25,111.83	21.10

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

Source : Balance sheets of respective banks.