

Appendix Table III.17(C): Financial Performance of Nationalised Banks

(Amount in Rs. crore)

Item	2005-06	2006-07	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	94,292.03 (100.00)	1,17,468.87 (100.00)	23,176.83	24.58
i) Interest Income	83,193.13 (88.23)	1,05,423.57 (89.75)	22,230.44	26.72
<i>of which:</i> Interest on Advances	48,594.85	69,153.88	20,559.03	42.31
Income on Investments	31,822.41	32,309.78	487.37	1.53
Interest on Recapitalisation Bonds	1,886.73	1,885.36	-1.37	-0.07
ii) Other Income	11,098.90 (11.77)	12,045.30 (10.25)	946.40	8.53
<i>of which:</i> Commission & Brokerage	4,545.69	5,594.11	1,048.42	23.06
B. Expenditure (i+ii+iii)	84,270.75 (100.00)	1,04,519.03 (100.00)	20,248.29	24.03
i) Interest Expended	47,463.29 (56.32)	63,909.95 (61.15)	16,446.66	34.65
<i>of which:</i> Interest on Deposits	43,810.43	58,550.64	14,740.20	33.65
ii) Provisions and Contingencies	12,118.59 (14.38)	14,119.78 (13.51)	2,001.19	16.51
<i>of which:</i> Provision for NPAs	3438.66	3,133.67	-304.99	-8.87
iii) Operating Expenses	24,688.87 (29.30)	26,489.30 (25.34)	1,800.43	7.29
<i>of which:</i> Wage Bill	16,394.56	17,049.80	655.23	4.00
C. Profit				
i) Operating Profit	22,139.88	27,069.61	4,929.74	22.27
ii) Net Profit	10,021.29	12,949.84	2,928.55	29.22
D. Net Interest Income/Margin	35,729.84	41,513.62	5,783.78	16.19
E. Total Assets	12,34,462.40	15,30,351.44	295,889.05	23.97

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

Source : Balance sheets of respective banks.