

Appendix Table III.17(D): Financial Performance of State Bank Group

(Amount in Rs. crore)

Item	2005-06	2006-07	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	58,826.53 (100.00)	64,137.84 (100.00)	5,311.31	9.03
i) Interest Income	49,300.60 (83.81)	56,338.67 (87.84)	7,038.07	14.28
<i>of which:</i> Interest on Advances	25,517.09	36,147.51	10,630.42	41.66
Income on Investments	19,089.26	16,512.38	-2,576.88	-13.50
ii) Other Income	9,525.93 (16.19)	7,799.17 (12.16)	-1,726.76	-18.13
<i>of which:</i> Commission & Brokerage	5,310.38	6,661.30	1,350.92	25.44
B. Expenditure (i+ii+iii)	52,870.05 (100.00)	57,565.80 (100.00)	4,695.75	8.88
i) Interest Expended	28,040.10 (53.04)	33,859.19 (58.82)	5,819.09	20.75
<i>of which:</i> Interest on Deposits	25,288.64	28,638.81	3,350.17	13.25
ii) Provisions and Contingencies	9,069.99 (17.16)	7,719.86 (13.41)	-1,350.13	-14.89
<i>of which:</i> Provision for NPAs	475.28	1,783.88	1,308.60	275.33
iii) Operating Expenses	15,759.95 (29.81)	15,986.75 (27.77)	226.80	1.44
<i>of which:</i> Wage Bill	10,665.09	10,470.17	-194.92	-1.83
C. Profit				
i) Operating Profit	15,026.47	14,291.90	-734.57	-4.89
ii) Net Profit	5,956.48	6,572.04	615.56	10.33
D. Net Interest Income/Margin	21,260.50	22,479.48	1,218.99	5.73
E. Total Assets	6,91,846.91	8,05,795.15	113,948.25	16.47

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

Source : Balance sheets of respective banks.