

Appendix Table III.17(E): Financial Performance of Old Private Sector Banks

(Amount in Rs. crore)

Item	2005-06	2006-07	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	11,592.88 (100.00)	13,088.29 (100.00)	1,495.40	12.90
i) Interest Income	10,372.05 (89.47)	11,643.42 (88.96)	1,271.38	12.26
<i>of which:</i> Interest on Advances	6,590.05	7,948.15	1,358.10	20.61
Income on Investments	3,253.94	3,127.96	-125.98	-3.87
ii) Other Income	1,220.83 (10.53)	1,444.86 (11.04)	224.03	18.35
<i>of which:</i> Commission & Brokerage	626.40	708.98	82.58	13.18
B. Expenditure (i+ii+iii)	10,727.22 (100.00)	11,966.42 (100.00)	1,239.20	11.55
i) Interest Expended	6,246.73 (58.23)	7,091.82 (59.26)	845.09	13.53
<i>of which:</i> Interest on Deposits	5,931.35	6,725.59	794.24	13.39
ii) Provisions and Contingencies	1,391.52 (12.97)	1,905.44 (15.92)	513.92	36.93
<i>of which:</i> Provision for NPAs	502.00	433.68	-68.32	-13.61
iii) Operating Expenses	3,088.97 (28.80)	2,969.17 (24.81)	-119.80	-3.88
<i>of which:</i> Wage Bill	1,766.94	1,703.99	-62.95	-3.56
C. Profit				
i) Operating Profit	2,257.18	3,027.30	770.12	34.12
ii) Net Profit	865.66	1,121.87	256.20	29.60
D Net Interest Income/Margin	4,125.32	4,551.61	426.29	10.33
E. Total Assets	1,49,972.18	1,60,561.92	10,589.74	7.06

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

Source : Balance sheets of respective banks.