

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

(Amount in Rs. crore)

Item	2006-07	2007-08	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	1,17,611.58 (100.00)	1,54,038.75 (100.00)	36427.16	30.97
i) Interest Income	1,04,374.66 (88.75)	1,35,576.21 (88.01)	31,201.55	29.89
<i>of which:</i> Interest on Advances	69,153.88	96,217.67	27,063.78	39.14
Income on Investments	31,260.87	35,802.30	4,541.43	14.53
Interest on Recapitalisation Bonds	1,885.36	472.65	-1,412.71	-74.93
ii) Other Income	13,236.92 (11.25)	18,462.53 (11.99)	5,225.61	39.48
<i>of which:</i> Commission & Brokerage	5,607.33	6,724.73	1,117.41	19.93
B. Expenditure (i+ii+iii)	1,04,661.75 (100.00)	1,37,182.28 (100.00)	32,520.53	31.07
i) Interest Expended	63,665.91 (60.83)	93,728.91 (68.32)	30,063.00	47.22
<i>of which:</i> Interest on Deposits	58,542.94	87,328.64	28,785.70	49.17
ii) Provisions and Contingencies	14,506.54 (13.86)	14,807.01 (10.79)	300.48	2.07
<i>of which:</i> Provision for NPAs	4,369.87	5,390.33	1,020.46	23.35
iii) Operating Expenses	26,489.30 (25.31)	28,646.36 (20.88)	2,157.06	8.14
<i>of which :</i> Wage Bill	17,049.80	17,883.47	833.67	4.89
C. Profit				
i) Operating Profit	27,456.37	31,663.48	4,207.11	15.32
ii) Net Profit	12,949.84	16,856.47	3,906.63	30.17
D. Net Interest Income/Margin	40,708.75	41,847.30	1,138.55	2.80
E. Total Assets	15,30,531.44	18,80,374.07	3,49,842.62	22.86

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

Source : Balance sheets of respective banks.