

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

(Amount in Rs. crore)

Item	2006-07	2007-08	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	62,885.16 (100.00)	82,245.45 (100.00)	19,360.29	30.79
i) Interest Income	53,464.84 (85.02)	70,427.71 (85.63)	16,962.87	31.73
<i>of which:</i> Interest on Advances	36,147.51	51,354.29	15,206.79	42.07
Income on Investments	14,858.38	16,916.18	2,057.81	13.85
ii) Other Income	9,420.32 (14.98)	11,817.74 (14.37)	2,397.43	25.45
<i>of which:</i> Commission & Brokerage	6,661.30	7,925.77	1,264.47	18.98
B. Expenditure (i+ii+iii)	56,313.12 (100.00)	73,239.65 (100.00)	16,926.53	30.06
i) Interest Expended	32,606.50 (57.90)	47,808.82 (65.28)	15,202.32	46.62
<i>of which:</i> Interest on Deposits	28,259.94	41,588.00	13,328.05	47.16
ii) Provisions and Contingencies	7,719.86 (13.71)	8,438.12 (11.52)	718.25	9.30
<i>of which:</i> Provision for NPAs	1,783.88	2,369.44	585.56	32.83
iii) Operating Expenses	15,986.75 (28.39)	16,992.71 (23.20)	1,005.96	6.29
<i>of which :</i> Wage Bill	10,470.18	10,294.23	-175.95	-1.68
C. Profit				
i) Operating Profit	14,291.90	17,443.92	3,152.02	22.05
ii) Net Profit	6,572.04	9,005.80	2,433.77	37.03
D. Net Interest Income/Margin	20,858.34	22,618.88	1,760.55	8.44
E. Total Assets	8,05,795.15	10,11,168.75	2,05,373.60	25.49

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

Source : Balance sheets of respective banks.