

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

(Amount in Rs. crore)

Item	2006-07	2007-08	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	13,042.31 (100.00)	16,798.57 (100.00)	3,756.26	28.80
i) Interest Income	11,474.07 (87.98)	14,694.15 (87.47)	3,220.08	28.06
<i>of which:</i> Interest on Advances	7,948.24	10,705.88	2,757.64	34.69
Income on Investments	3,036.14	3,484.02	447.88	14.75
ii) Other Income	1,568.23 (12.02)	2,104.42 (12.53)	536.18	34.19
<i>of which:</i> Commission & Brokerage	697.57	824.02	126.45	18.13
B. Expenditure (i+ii+iii)	11,920.44 (100.00)	14,820.93 (100.00)	2,900.49	24.33
i) Interest Expended	7,054.55 (59.18)	9,959.87 (67.20)	2,905.32	41.18
<i>of which:</i> Interest on Deposits	6,725.59	9,474.09	2,748.50	40.87
ii) Provisions and Contingencies	1,898.78 (15.93)	1,627.14 (10.98)	-271.64	-14.31
<i>of which:</i> Provision for NPAs	433.68	334.25	-99.43	-22.93
iii) Operating Expenses	2,967.12 (24.89)	3,233.93 (21.82)	266.81	8.99
<i>of which :</i> Wage Bill	1,692.75	1,803.04	110.29	6.52
C. Profit				
i) Operating Profit	3,020.64	3,604.78	584.14	19.34
ii) Net Profit	1,121.87	1,977.64	855.77	76.28
D. Net Interest Income/Margin	4,419.53	4,734.29	314.76	7.12
E. Total Assets	1,60,561.92	1,94,555.46	33,993.55	21.17

Note : Figures in parentheses are percentage shares to the respective total.**Source** : Balance sheets of respective banks.