

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

(Amount in Rs. crore)

Item	2007-08	2008-09	Variation	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ ii)</b>	<b>82,245 (100.00)</b>	<b>1,05,268 (100.00)</b>	<b>23,023</b>	<b>28.0</b>
i) Interest Income	70,428 (85.6)	89,196 (84.7)	18,768	26.7
<i>of which:</i> Interest on Advances	51,354	65,903	14,549	28.3
Income on Investments	16,916	21,030	4,114	24.3
ii) Other Income	11,818 (14.4)	16,073 (15.3)	4,255	36.0
<i>of which:</i> Commission & Brokerage	7,926	9,739	1,813	22.9
<b>B. Expenditure (i+ ii+ iii)</b>	<b>73,240 (100.00)</b>	<b>93,373 (100.00)</b>	<b>20,133</b>	<b>27.5</b>
i) Interest Expended	47,809 (65.3)	61,770 (66.2)	13,962	29.2
<i>of which:</i> Interest on Deposits	41,588	54,961	13,373	32.2
ii) Provisions and Contingencies	8,438 (11.5)	11,515 (12.3)	3,076	36.5
<i>of which:</i> Provision for NPAs	2,362	2,927	565	23.9
iii) Operating Expenses	16,993 (23.2)	20,088 (21.5)	3,095	18.2
<i>of which:</i> Wage Bill	10,294	12,331	2,037	19.8
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>17,444</b>	<b>23,410</b>	<b>5,966</b>	<b>34.2</b>
<b>ii) Net Profit</b>	<b>9,006</b>	<b>11,896</b>	<b>2,890</b>	<b>32.1</b>
<b>D. Net Interest Income/Margin</b>	<b>22,619</b>	<b>27,425</b>	<b>4,806</b>	<b>21.3</b>
<b>E. Total Assets</b>	<b>10,10,959</b>	<b>12,80,212</b>	<b>2,69,253</b>	<b>26.6</b>

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

**Source** : Balance sheets of respective banks.