

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

(Amount in Rs. crore)

Item	2007-08	2008-09	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	16,798 (100.00)	21,572 (100.00)	4,774	28.4
i) Interest Income	14,614 (87.0)	18,783 (87.1)	4,169	28.5
<i>of which:</i> Interest on Advances	10,706	14,194	3,488	32.6
Income on Investments	3,413	4,138	725	21.3
ii) Other Income	2,184 (13.0)	2,789 (12.9)	605	27.7
<i>of which:</i> Commission & Brokerage	842	965	124	14.7
B. Expenditure (i+ii+iii)	14,821 (100.00)	19,163 (100.00)	4,342	29.3
i) Interest Expended	9,960 (67.2)	12,834 (67.0)	2,874	28.9
<i>of which:</i> Interest on Deposits	9,474	12,277	2,803	29.6
ii) Provisions and Contingencies	1,626 (11.0)	2,390 (12.5)	764	47.0
<i>of which:</i> Provision for NPAs	353	621	268	76.0
iii) Operating Expenses	3,235 (21.8)	3,939 (20.6)	704	21.8
<i>of which:</i> Wage Bill	1,804	2,225	421	23.3
C. Profit				
i) Operating Profit	3,604	4,799	1,195	33.2
ii) Net Profit	1,978	2,409	431	21.8
D Net Interest Income/Margin	4,654	5,949	1,295	27.8
E. Total Assets	1,94,544	2,32,001	37,456	19.3

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