Appendix Table II.4 (B): Financial Performance of Public Sector Banks for the years 1998-99 and 1999-2000

(Amount in Rs. crore)

Item	1998-99	1999-2000	Variation of Column (3) over (2)	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	**78,850.36**	**90,900.44**	**12,050.08**	**15.28**
	(100.00)	**(100.00)**		
i) Interest Income	69,417.42	79,459.71	10,042.29	14.47
	(88.04)	(87.41)		
ii) Other Income	9,432.94	11,440.73	2,007.79	21.28
	(11.96)	(12.59)		
B. Expenditure (i+ii+iii)	**75,596.51**	**85,786.57**	**10,190.06**	**13.48**
	(100.00)	**(100.00)**		
i) Interest Expended	47,839.75	55,375.28	7,535.53	15.75
	(63.28)	(64.55)		
ii) Provisions and Contingencies	7,306.94	7,950.16	643.22	8.80
	(9.67)	(9.27)		
iii) Operating Expenses	20,449.82	22,461.13	2,011.31	9.84
	(27.05)	(26.18)		
of which : Wage Bill	14,839.66	16,361.57	1,521.91	10.26
	(19.63)	(19.07)		
C. Profit				
i) Operating Profit	**10,560.79**	**13,064.03**	**2,503.24**	**23.70**
ii) Net Profit	**3,253.85**	**5,113.87**	**1,860.02**	**57.16**
D. Total Assets	**7,70,144.92**	**8,90,951.73**	**1,20,806.81**	**15.69**
E. Financial Ratios (per cent) $				
i) Operating Profit	1.37	1.47	0.10	—
ii) Net Profit	0.42	0.57	0.15	—
iii) Income	10.24	10.20	-0.04	—
iv) Interest Income	9.01	8.92	-0.09	—
v) Other Income	1.22	1.28	0.06	—
vi) Expenditure	9.82	9.63	-0.19	—
vii) Interest Expended	6.21	6.22	0.01	—
viii) Operating Expenses	2.66	2.52	-0.14	—
ix) Wage Bill	1.93	1.84	-0.09	—
x) Provisions and Contingencies	0.95	0.89	-0.06	—
xi) Spread (Net Interest Income)	2.80	2.70	-0.10	—

Notes: 1. $ Ratios to Total Assets.
2. Figures in brackets are percentage shares to the respective total.