

**STATE BANK OF INDIA**  
Corporate Centre, Mumbai - 400 021

UNAUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 30TH JUNE 2012

(Rs.in crores)

Particulars	State Bank of India				State Bank of India (Consolidated)			
	Quarter ended		Year ended		Quarter ended		Year ended	
	30.06.2012 (Unaudited)	31.03.2012 (Audited)	30.06.2011 (Unaudited)	31.03.2012 (Audited)	30.06.2012 (Unaudited)	31.03.2012 (Audited)	30.06.2011 (Unaudited)	31.03.2012 (Audited)
1 Interest Earned (a) + (b) + (c) + (d)	28916.69	28582.78	24197.44	106521.45	40627.06	39806.49	33416.91	147197.39
(a) Interest/discount on advances / bills	22134.62	22141.10	18256.35	81077.70	30894.69	30517.22	25102.50	111341.46
(b) Income on Investments	6373.19	6092.20	5477.77	23949.14	9158.77	8682.36	7745.66	33705.21
(c) Interest on balances with Reserve Bank of India and other inter bank funds	151.25	101.60	102.28	350.47	362.01	221.40	188.74	776.26
(d) Others	257.63	247.88	361.04	1144.14	211.59	385.51	380.01	1374.46
2 Other Income	3498.80	5376.76	3534.23	14351.45	6212.42	13695.24	5709.15	29835.43
3 TOTAL INCOME (1+2)	32415.49	33959.54	27731.67	120872.90	46839.48	53501.73	39126.06	177032.82
4 Interest Expended	17797.85	16991.75	14497.91	63230.37	25312.82	24195.70	20292.89	89319.55
5 Operating Expenses (i) + (ii)	6440.97	7371.00	5991.32	26068.99	10684.33	17166.41	9586.68	46856.03
(i) Employee cost	4137.12	4749.00	3917.10	16974.04	5510.27	6205.41	5130.35	22084.03
(ii) Other Operating Expenses	2303.85	2622.00	2074.22	9094.95	5174.06	10961.00	4456.33	24772.00
6 TOTAL EXPENDITURE (4) + (5)	24238.82	24362.75	20489.23	89299.36	35997.15	41362.11	29879.57	136175.58
(excluding Provisions and Contingencies)								
7 OPERATING PROFIT (3 - 6)	8176.67	9596.79	7242.44	31573.54	10842.33	12139.62	9246.49	40857.24
(before Provisions and Contingencies)								
8 Provisions (other than tax) and Contingencies (net of write-back)	2456.33	3140.41	4156.90	13090.23	3346.16	3846.73	4615.53	16244.44
--- of which provisions for Non-performing assets	2790.27	2836.84	2781.66	11545.85	3630.88	3744.26	3056.68	14209.98
9 Exceptional Items	-	-	-	-	-	-	-	-
10 Profit from Ordinary Activities before tax (7-8-9)	5720.34	6456.38	3085.54	18483.31	7496.17	8292.89	4630.96	24612.80
11 Tax expenses	1968.78	2406.11	1501.99	6776.02	2471.18	3058.52	1860.69	8639.50
12 Net Profit from Ordinary Activities after tax (10-11)	3751.56	4050.27	1583.55	11707.29	5024.99	5234.37	2770.27	15973.30
13 Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-
14 Net Profit for the period (12-13)	3751.56	4050.27	1583.55	11707.29	5024.99	5234.37	2770.27	15973.30
Share of Minority	-	-	-	-	150.29	192.25	257.80	630.20
15 Net Profit after Minority Interest	3751.56	4050.27	1583.55	11707.29	4874.70	5042.12	2512.47	15343.10
16 Paid-up equity share capital (Face Value of Rs. 10 per share)	671.04	671.04	635.00	671.04	671.04	671.04	635.00	671.04
17 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting years)	-	-	-	83280.16	-	-	-	105558.97
18 Analytical Ratios								
(i) Percentage of shares held by Government of India	61.58%	61.58%	59.40%	61.58%	61.58%	61.58%	59.40%	61.58%
(ii) Capital Adequacy Ratio								
Basel I	11.53%	12.05%	10.56%	12.05%				
Basel II	13.17%	13.86%	11.60%	13.86%				
(iii) Earnings Per Share (EPS) (in Rs.)								
(a) Basic and diluted EPS before Extraordinary items (net of tax expense) (Quarter numbers not annualised)	55.91	63.76	24.94	184.31	72.64	79.38	39.57	241.55
(b) Basic and diluted EPS after Extraordinary items (Quarter numbers not annualised)	55.91	63.76	24.94	184.31	72.64	79.38	39.57	241.55
(iv) NPA Ratios								
(a) Amount of gross non-performing assets	47156.38	39676.46	27768.28	39676.46				
(b) Amount of net non-performing assets	20324.01	15818.85	12435.20	15818.85				
(c) % of gross NPAs	4.99%	4.44%	3.52%	4.44%				
(d) % of net NPAs	2.22%	1.82%	1.61%	1.82%				
(v) Return on Assets (Annualised)	1.03%	1.15%	0.50%	0.88%				
19 Public Shareholding								
--- No. of shares	257792395	257792395	257791791	257792395				
--- Percentage of Shareholding	38.42%	38.42%	40.60%	38.42%				
20 Promoters and Promoter Group Shareholding								
(a) Pledged/Encumbered								
Number of Shares								
Percentage of Shares (as a percentage of the total shareholding of promoter and promoter group)								
Percentage of Shares (as a percentage of the total share capital of the company)								
(b) Non-encumbered								
Number of Shares	413252443	413252443	377207200	413252443				
Percentage of Shares (as a percentage of the total shareholding of promoter and promoter group)	100.00%	100.00%	100.00%	100.00%				
Percentage of Shares (as a percentage of the total share capital of the company)	61.58%	61.58%	59.40%	61.58%				

**Unaudited Segment-wise Revenue, Results and Capital Employed**

Particulars	State Bank of India				State Bank of India (Consolidated)			
	Quarter ended		Year ended		Quarter ended		Year ended	
	30.06.2012 (Unaudited)	31.03.2012 (Audited)	30.06.2011 (Unaudited)	31.03.2012 (Audited)	30.06.2012 (Unaudited)	31.03.2012 (Audited)	30.06.2011 (Unaudited)	31.03.2012 (Audited)
1 Segment Revenue (income)								
a Treasury Operations	6935.86	6209.86	6018.74	23874.88	8538.07	8003.15	6874.51	31923.89
b Corporate / Wholesale Banking Operations	11202.18	11642.30	9811.60	42773.40	15647.25	15429.47	13356.68	56017.05
c Retail Banking Operations	14269.61	16107.38	11768.40	54091.69	19731.43	21276.11	16262.18	72593.56
d Insurance Business	-	-	-	-	2340.72	8020.51	1908.47	13932.27
e Other Banking Operations	-	-	-	-	582.01	772.49	724.22	2566.05
f Add / (Less) : Unallocated	7.84	-	132.93	132.93	-	-	-	-
Total	32415.49	33959.54	27731.67	120872.90	46839.48	53501.73	39126.06	177032.82
2 Segment Results (Profit before tax)								
a Treasury Operations	2064.87	414.23	-839.67	217.24	2188.87	134.32	-1082.35	-478.88
b Corporate / Wholesale Banking Operations	1665.36	1703.48	1160.40	6106.12	2552.59	2054.11	2153.38	9336.06
c Retail Banking Operations	2881.66	5234.51	3521.68	15619.23	3500.04	6683.30	3932.49	18598.40
d Insurance Business	-	-	-	-	175.07	286.66	136.48	528.14
e Other Banking Operations	-	-	-	-	183.61	213.81	449.68	879.09
Total	6611.89	7352.22	3842.41	21942.59	8600.18	9372.20	5589.68	28862.81
Add / (Less) : Unallocated	-891.55	-895.84	-756.87	-3459.28	-1104.01	-1079.31	-958.72	-4250.01
Operating Profit	5720.34	6456.38	3085.54	18483.31	7496.17	8292.89	4630.96	24612.80
Less : Income Tax	1968.78	2406.11	1501.99	6776.02	2471.18	3058.52	1860.69	8639.50
Less : Extraordinary Profit / Loss	-	-	-	-	-	-	-	-
Net Profit	3751.56	4050.27	1583.55	11707.29	5024.99	5234.37	2770.27	15973.30
3 Capital Employed (Segment Assets - Segment Liabilities)								
a Treasury Operations	159987.22	138794.44	136482.44	138794.44	221440.71	198588.12	197314.97	198588.12
b Corporate / Wholesale Banking Operations	75535.08	80103.63	36925.55	80103.63	131202.35	138869.83	74863.49	138869.83
c Retail Banking Operations	-109793.39	-100180.07	-72508.13	-100180.07	-200998.81	-195730.94	-144775.45	-195730.94
d Insurance Business	-	-	-	-	2789.30	2655.26	2332.91	2655.26
e Other Banking Operations	-	-	-	-	3354.70	2900.26	3494.44	2900.26
f Unallocated	-36390.80	-34766.79	-34386.78	-34766.79	-44884.06	-41052.52	-47305.34	-41052.52
Total	89338.11	83951.21	66513.08	83951.21	112904.19	106230.01	85925.02	106230.01

The above results have been approved by the Central Board of the Bank of the meeting held on 10th August 2012 and were subjected to "limited Review" by the Bank's Statutory Central Auditors.

Place : Mumbai  
Date : 10.08.2012

A Krishna Kumar  
MD & GE (NB)

Diwakar Gupta  
MD & CFO

H G Contractor  
MD & GE (IB)

Pratip Chaudhuri  
Chairman