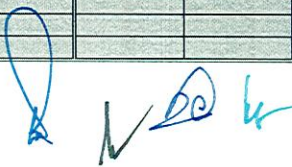


STATE BANK OF INDIA
CORPORATE CENTRE, MUMBAI - 400 021
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/ HALF YEAR ENDED SEPTEMBER 30, 2017

(₹ in crore)

S. No	Particulars	Standalone						Consolidated					
		Quarter ended		Half year ended		Year ended	Quarter ended		Half year ended		Year ended		
		30.09.2017 (Unaudited)	30.06.2017 (Unaudited)	30.09.2016 (Unaudited)	30.09.2017 (Unaudited)	30.09.2016 (Unaudited)	31.03.2017 (Audited)	30.09.2017 (Unaudited)	30.06.2017 (Unaudited)	30.09.2016 (Unaudited)	30.09.2017 (Unaudited)	30.09.2016 (Unaudited)	31.03.2017 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	54,849.72	54,905.42	42,481.55	109,755.14	84,200.07	1,75,518.24	56,927.89	56,818.52	56,425.92	113,746.41	112,466.01	2,30,447.49
	(a) Interest/ discount on advances/ bills	35,801.23	36,141.69	29,933.82	71,942.92	59,817.58	1,19,510.00	36,707.51	36,949.98	39,656.09	73,657.49	79,645.83	1,56,790.48
	(b) Income on investments	17,314.71	16,597.71	11,385.23	33,912.42	22,089.62	48,205.31	18,446.47	17,663.81	15,283.39	36,110.28	29,909.63	64,201.37
	(c) Interest on balances with Reserve Bank of India and other inter-bank funds	773.20	945.79	194.44	1,718.99	377.08	1,753.47	811.52	983.32	300.40	1,794.84	616.20	2,591.57
	(d) Others	960.58	1,220.23	968.06	2,180.81	1,915.79	6,049.46	962.39	1,221.41	1,186.04	2,183.80	2,294.35	6,864.07
2	Other income	10,579.91	8,005.66	8,261.44	18,585.57	15,471.52	35,460.93	18,020.63	13,958.04	16,492.49	31,978.67	29,867.22	68,192.96
3	TOTAL INCOME (1)+(2)	65,429.63	62,911.08	50,742.99	128,340.71	99,671.59	2,10,979.17	74,948.52	70,776.56	72,918.41	145,725.08	142,333.23	2,98,640.45
4	Interest expended	36,263.82	37,299.41	27,881.39	73,563.23	55,162.60	1,13,658.50	36,476.23	37,495.41	36,806.09	73,971.64	73,172.83	1,49,114.67
5	Operating expenses (e)+(f)	14,602.84	13,737.61	11,637.28	28,340.45	22,230.81	46,472.77	22,758.71	19,863.98	21,289.92	42,622.69	39,788.77	87,290.07
	(e) Employee cost	7,703.24	7,724.48	6,853.19	15,427.72	13,109.74	26,489.28	8,226.22	8,217.18	8,750.55	16,443.40	16,946.57	35,691.21
	(f) Other operating expenses	6,899.60	6,013.13	4,784.09	12,912.73	9,121.07	19,983.49	14,532.49	11,646.80	12,539.37	26,179.29	22,842.20	51,598.86
6	TOTAL EXPENDITURE (excluding provisions and contingencies) (4)+(5)	50,866.66	51,037.02	39,518.67	101,903.68	77,393.41	1,60,131.27	59,234.94	57,359.39	58,096.01	116,594.33	112,961.60	2,36,404.74
7	OPERATING PROFIT (before provisions and contingencies) (3)-(6)	14,562.97	11,874.06	11,224.32	26,437.03	22,278.18	50,847.90	15,713.58	13,417.17	14,822.40	29,130.75	29,371.63	62,235.71
8	Provisions (other than tax) and contingencies (net of write backs)	19,137.43	8,929.48	7,896.72	28,066.91	15,309.82	35,992.74	19,332.24	9,051.23	15,013.07	28,383.47	28,143.58	61,290.88
	Provisions for non-performing assets included above	16,715.20	12,125.26	7,669.66	28,840.46	14,009.22	32,246.69	16,842.18	12,227.60	15,326.91	29,069.78	26,680.48	55,916.75
9	Exceptional items (refer note no. 10)	5,436.17	-	-	5,436.17	-	-	5,036.21	-	-	5,036.21	-	-
10	PROFIT/ (LOSS) FROM ORDINARY ACTIVITIES BEFORE TAX (7)-(8)+(9)	861.71	2,944.58	3,327.60	3,806.29	6,968.36	14,855.16	1,417.55	4,365.94	- 190.67	5,783.49	1,228.05	944.83
11	Tax expense	-719.84	939.05	789.28	219.21	1,909.08	4,371.06	-534.75	1,260.59	-74.02	725.84	477.38	1,335.50
12	NET PROFIT/ (LOSS) FROM ORDINARY ACTIVITIES AFTER TAX (10)-(11)	1,581.55	2,005.53	2,538.32	3,587.08	5,059.28	10,484.10	1,952.30	3,105.35	- 116.65	5,057.65	750.67	-390.67
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-	-	-	-	-
14	NET PROFIT/ (LOSS) FOR THE PERIOD (12)-(13)	1,581.55	2,005.53	2,538.32	3,587.08	5,059.28	10,484.10	1,952.30	3,105.35	- 116.65	5,057.65	750.67	-390.67
15	Share in profit of associates							105.78	86.70	94.73	192.48	163.62	293.28
16	Share of minority							217.65	160.17	-42.62	377.82	-152.41	-338.62
17	NET PROFIT AFTER MINORITY INTEREST (14)+(15)-(16)	1,581.55	2,005.53	2,538.32	3,587.08	5,059.28	10,484.10	1,840.43	3,031.88	20.70	4,872.31	1,066.70	241.23
18	Paid-up equity share capital (face value of ₹1/- each)	863.21	863.21	776.28	863.21	776.28	797.35	863.21	863.21	776.28	863.21	776.28	797.35
19	Reserves excluding revaluation reserves						1,55,903.06						1,80,800.92
20	Analytical ratios												
	(i) Percentage of shares held by Government of India	57.07%	57.07%	60.18%	57.07%	60.18%	61.23%						
	(ii) Capital adequacy ratio (Basel III)	13.56%	13.31%	13.94%	13.56%	13.94%	13.11%						
	(a) CET 1 ratio	10.24%	10.06%	10.28%	10.24%	10.28%	9.82%						
	(b) Additional tier 1 ratio	0.72%	0.61%	0.57%	0.72%	0.57%	0.53%						
	(iii) Earnings per share (EPS) (₹)												
	(a) Basic and diluted EPS before Extraordinary items (net of tax expense) (Quarter/ half year numbers not annualised)	1.83	2.44	3.27	4.26	6.52	13.43	2.11	3.70	0.03	5.77	1.37	0.31
	(b) Basic and diluted EPS after Extraordinary items (net of tax expense) (Quarter/ half year numbers not annualised)	1.83	2.44	3.27	4.26	6.52	13.43	2.11	3.70	0.03	5.77	1.37	0.31
	(iv) NPA ratios												
	(a) Amount of gross non-performing assets	1,86,114.60	1,88,068.49	1,05,782.96	1,86,114.60	1,05,782.96	1,12,342.99						
	(b) Amount of net non-performing assets	97,896.29	1,07,759.66	60,013.45	97,896.29	60,013.45	58,277.38						
	(c) % of gross NPAs	9.83%	9.97%	7.14%	9.83%	7.14%	6.90%						
	(d) % of net NPAs	5.43%	5.97%	4.19%	5.43%	4.19%	3.71%						
	(v) Return on assets (Net Assets basis-Annualised)	0.20%	0.25%	0.44%	0.22%	0.44%	0.41%						



STATE BANK OF INDIA
CORPORATE CENTRE, MUMBAI - 400 021
UNAUDITED SEGMENTWISE REVENUE, RESULTS, ASSETS & LIABILITIES

(₹ in crore)

S. No.	Particulars	Standalone						Consolidated						
		Quarter ended			Half year ended		Year ended	Quarter ended			Half year ended		Year ended	
		30.09.2017 (Unaudited)	30.06.2017 (Unaudited)	30.09.2016 (Unaudited)	30.09.2017 (Unaudited)	30.09.2016 (Unaudited)	31.03.2017 (Audited)	30.09.2017 (Unaudited)	30.06.2017 (Unaudited)	30.09.2016 (Unaudited)	30.09.2017 (Unaudited)	30.09.2016 (Unaudited)	31.03.2017 (Audited)	
1	Segment Revenue													
	a Treasury operations (before exceptional items)	22,000.16	19,973.92	14,717.92	41,974.08	28,929.75	63,551.80	21,971.95	20,458.43	18,617.45	42,430.38	36,558.95	78,525.43	
	b Corporate/ Wholesale Banking operations	17,010.25	14,573.44	15,046.58	31,583.69	29,995.72	60,676.63	17,301.84	14,838.15	21,114.73	32,139.99	42,076.24	83,694.12	
	c Retail Banking operations	26,418.62	28,040.17	20,971.66	54,458.79	40,707.50	84,411.17	26,424.59	28,067.47	26,278.01	54,492.06	51,715.97	106,413.35	
	d Insurance Business							7,728.99	5,820.27	6,744.69	13,549.26	11,708.44	28,047.72	
	e Other Banking operations							2,011.18	1,694.38	1,522.45	3,705.56	2,804.08	6,174.73	
	f Add/ (Less): Unallocated	.60	323.55	6.83	324.15	38.62	2,339.57	9.32	327.88	19.39	337.20	83.37	2,419.27	
	Total Segment Revenue	65,429.63	62,911.08	50,742.99	128,340.71	99,671.59	2,10,979.17	75,447.87	71,206.58	74,296.72	146,654.45	144,947.05	3,05,274.62	
	Less: Inter Segment Revenue							499.35	.430.02	1,378.31	929.37	2,613.82	6,634.17	
	Net Segment Revenue	65,429.63	62,911.08	50,742.99	128,340.71	99,671.59	2,10,979.17	74,948.52	70,776.56	72,918.41	145,725.08	142,333.23	2,98,640.45	
2	Segment Results													
	a.i Treasury operations (before exceptional items)	3,772.01	2,882.22	3,552.27	6,654.23	7,639.70	14,043.57	3,680.91	3,343.44	4,325.04	7,024.35	9,154.01	14,559.33	
	a.ii Add: Exceptional items (refer note no. 10)	5,436.17	-	-	5,436.17	-	-	5,036.21	-	-	5,036.21	-	-	
	a.iii Treasury operations (after exceptional items)	9,208.18	2,882.22	3,552.27	12,090.40	7,639.70	14,043.57	8,717.12	3,343.44	4,325.04	12,060.56	9,154.01	14,559.33	
	b Corporate/ Wholesale Banking operations	-12,947.94	-1,278.59	-1,994.74	-14,226.53	-5,334.25	-13,862.09	-12,874.38	-1,210.10	-5,036.83	-14,084.48	-10,533.05	-24,803.47	
	c Retail Banking operations	5,750.87	2,286.11	2,762.48	8,036.98	6,696.55	16,534.26	5,744.91	2,292.37	1,022.11	8,037.28	3,740.73	10,826.76	
	d Insurance Business							502.76	494.29	264.87	997.05	576.67	1,308.71	
	e Other Banking operations							476.31	390.81	452.17	867.12	751.81	1,717.58	
	f Add/ (Less): Unallocated	-1,149.40	-945.16	-992.40	-2,094.56	-2,033.64	-1,860.58	-1,149.17	-944.87	-1,218.03	-2,094.04	-2,462.12	-2,664.08	
	Profit/ (Loss) from Ordinary Activities before Tax	861.71	2,944.58	3,327.60	3,806.29	6,968.36	14,855.16	1,417.55	4,365.94	-190.67	5,783.49	1,228.05	944.83	
	Less: Tax Expense	-719.84	939.05	789.28	219.21	1,909.08	4,371.06	-534.75	1,260.59	-74.02	725.84	477.38	1,335.50	
	Less: Extraordinary Profit/ Loss	-	-	-	-	-	-	-	-	-	-	-	-	
	Net Profit/ (Loss) before share in profit of associate and minority interest	1,581.55	2,005.53	2,538.32	3,587.08	5,059.28	10,484.10	1,952.30	3,105.35	-116.65	5,057.65	750.67	-390.67	
	Add: Share in profit of associates							105.78	86.70	94.73	192.48	163.62	293.28	
	Less: Share of minority							217.65	160.17	-42.62	377.82	-152.41	-338.62	
	Net Profit¹	1,581.55	2,005.53	2,538.32	3,587.08	5,059.28	10,484.10	1,840.43	3,031.88	20.70	4,872.31	1,066.70	241.23	
3	Segment assets													
	a Treasury operations	10,52,755.99	10,28,204.31	6,74,948.83	10,52,755.99	6,74,948.83	8,04,449.56	10,47,161.96	10,18,896.87	8,19,161.87	10,47,161.96	8,19,161.87	10,07,725.87	
	b Corporate/ Wholesale Banking operations	9,25,034.17	9,40,344.40	8,41,474.60	9,25,034.17	8,41,474.60	9,31,293.68	9,44,031.89	9,58,724.92	10,86,778.72	9,44,031.89	10,86,778.72	11,51,526.43	
	c Retail Banking operations	12,23,343.58	11,93,305.39	8,62,097.98	12,23,343.58	8,62,097.98	9,54,597.65	12,24,288.52	11,94,151.41	10,67,796.43	12,24,288.52	10,67,796.43	11,33,220.08	
	d Insurance Business							1,14,361.88	1,09,188.10	94,410.93	1,14,361.88	94,410.93	1,06,318.18	
	e Other Banking operations							19,792.35	21,948.94	19,005.44	19,792.35	19,005.44	18,110.16	
	f Unallocated	34,378.75	31,702.15	8,198.44	34,378.75	8,198.44	15,625.41	34,378.75	31,802.58	14,819.31	34,378.75	14,819.31	28,220.84	
	Total	32,35,512.49	31,93,556.25	23,86,719.85	32,35,512.49	23,86,719.85	27,05,966.30	33,84,015.35	33,34,712.82	31,01,972.70	33,84,015.35	31,01,972.70	34,45,121.56	
4	Segment liabilities													
	a Treasury operations	8,03,239.08	7,78,503.33	4,49,235.51	8,03,239.08	4,49,235.51	6,08,747.16	7,99,304.83	7,71,052.36	5,14,004.12	7,99,304.83	5,14,004.12	7,09,453.02	
	b Corporate/ Wholesale Banking Operations	9,64,199.61	9,75,062.75	7,92,989.93	9,64,199.61	7,92,989.93	8,44,527.74	9,80,266.41	9,88,738.17	10,60,744.06	9,80,266.41	10,60,744.06	11,03,341.85	
	c Retail Banking operations	11,73,418.68	11,49,210.72	9,02,197.52	11,73,418.68	9,02,197.52	9,97,848.30	11,73,786.64	11,51,245.45	11,30,500.61	11,73,786.64	11,30,500.61	12,14,492.46	
	d Insurance Business							1,06,775.76	1,02,140.36	88,270.95	1,06,775.76	88,270.95	99,646.13	
	e Other Banking operations							13,840.43	16,147.56	13,665.80	13,840.43	13,665.80	12,525.34	
	f Unallocated	63,363.65	61,754.67	61,372.23	63,363.65	61,372.23	66,557.04	68,071.56	65,986.45	79,148.17	68,071.56	79,148.17	88,470.61	
	g Capital and Reserves & surplus	2,31,291.47	2,29,024.78	1,80,924.66	2,31,291.47	1,80,924.66	1,88,286.06	2,41,969.72	2,39,402.47	2,15,638.99	2,41,969.72	2,15,638.99	2,17,192.15	
	Total	32,35,512.49	31,93,556.25	23,86,719.85	32,35,512.49	23,86,719.85	27,05,966.30	33,84,015.35	33,34,712.82	31,01,972.70	33,84,015.35	31,01,972.70	34,45,121.56	

¹ Segment Net Results are arrived after taking the effects of Transfer Pricing.

Handwritten initials and signature: *W*, *ke*, *SD*

STATE BANK OF INDIA
CORPORATE CENTRE, MUMBAI - 400 021
SUMMARISED STATEMENT OF ASSETS & LIABILITIES

(₹ in crore)

S. No.	Particulars	Standalone				Consolidated			
		30.09.2017 (Unaudited)	30.06.2017 (Unaudited)	30.09.2016 (Unaudited)	31.03.2017 (Audited)	30.09.2017 (Unaudited)	30.06.2017 (Unaudited)	30.09.2016 (Unaudited)	31.03.2017 (Audited)
1	Capital and Liabilities								
	a Capital	863.21	863.21	776.28	797.35	863.21	863.21	776.28	797.35
	b Reserves & surplus	2,30,428.26	2,28,161.57	1,80,148.38	1,87,488.71	2,41,106.51	2,38,539.26	2,14,862.71	2,16,394.80
	c Minority interest					4,526.03	3,767.15	6,546.33	6,480.65
	d Deposits	26,23,179.55	26,02,534.16	18,58,999.40	20,44,751.39	26,40,032.49	26,18,463.58	23,92,965.47	25,99,810.66
	e Borrowings	2,47,766.07	2,36,100.72	2,38,876.12	3,17,693.66	2,54,905.86	2,42,687.85	2,66,289.11	3,36,365.66
	f Other liabilities and provisions	1,33,275.40	1,25,896.59	1,07,919.67	1,55,235.19	2,42,581.25	2,30,391.77	2,20,532.80	2,85,272.44
	Total Capital and Liabilities	32,35,512.49	31,93,556.25	23,86,719.85	27,05,966.30	33,84,015.35	33,34,712.82	31,01,972.70	34,45,121.56
2	Assets								
	a Cash and balances with Reserve Bank of India	1,29,409.65	1,37,383.88	87,192.22	1,27,997.62	1,29,639.00	1,37,598.16	1,12,492.34	1,61,018.61
	b Balances with banks and money at call and short notice	48,502.35	87,872.04	64,735.57	43,974.03	50,715.61	90,176.21	74,604.80	1,12,178.54
	c Investments	10,22,909.07	9,52,128.43	6,38,907.18	7,65,989.63	11,28,438.95	10,52,897.38	8,82,481.55	10,27,280.87
	d Advances	18,02,608.94	18,04,218.93	14,33,554.28	15,71,078.38	18,34,761.44	18,34,700.11	18,28,557.26	18,96,886.82
	e Fixed assets	50,432.06	50,107.36	42,725.23	42,918.92	51,506.78	51,182.56	50,226.12	50,940.74
	f Other assets	1,81,650.42	1,61,845.61	1,19,605.37	1,54,007.72	1,88,953.57	1,68,158.40	1,53,610.63	1,96,815.98
	Total Assets	32,35,512.49	31,93,556.25	23,86,719.85	27,05,966.30	33,84,015.35	33,34,712.82	31,01,972.70	34,45,121.56

The above results have been approved by the Central Board of the Bank at the meeting held on November 16, 2017 and were subjected to "Limited Review" by the Bank's Statutory Central Auditors.


(Dinesh Kumar Khara)
MD (Risk, IT & Subsidiaries)


(P K Gupta)
MD (Retail & Digital Banking)


(B Sriram)
MD (Corporate & Global Banking)


(Rajnish Kumar)
CHAIRMAN

Place: Mumbai
Date: November 10, 2017