

# Financial Highlights: 10 years at a Glance

	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-2019
<b>Liabilities</b>										
Capital (₹ in crore)	635	635	671	684	747	747	776	797	892	892
Reserves & Surplus (₹ in crore)	65,314	64,351	83,280	98,200	1,17,536	1,27,692	1,43,498	1,87,489	2,18,236	2,20,021
Deposits (₹ in crore)	8,04,116	9,33,933	10,43,647	12,02,740	13,94,409	15,76,793	17,30,722	20,44,751	27,06,344	29,11,386
Borrowings (₹ in crore)	1,03,012	1,19,569	1,27,006	1,69,183	1,83,131	2,05,150	3,23,345	3,17,694	3,62,142	4,03,017
Other's (₹ in crore)	80,337	1,05,248	80,915	95,404	96,927	1,37,698	1,59,276	1,55,235	1,67,138	1,45,597
<b>Total (₹ in crore)</b>	10,53,414	12,23,736	13,35,519	15,66,211	17,92,748	20,48,080	23,57,617	27,05,966	34,54,752	36,80,914
<b>Assets</b>										
Investments (₹ in crore)	2,85,790	2,95,601	3,12,198	3,50,878	3,98,800	4,81,759	5,75,652	7,65,990	10,60,987	9,67,022
Advances (₹ in crore)	6,31,914	7,56,719	8,67,579	10,45,617	12,09,829	13,00,026	14,63,700	15,71,078	19,34,880	21,85,877
Other Assets (₹ in crore)	1,35,710	1,71,416	1,55,742	1,69,716	1,84,119	2,66,295	3,18,265	3,68,898	4,58,885	5,28,015
<b>Total (₹ in crore)</b>	10,53,414	12,23,736	13,35,519	15,66,211	17,92,748	20,48,080	23,57,617	27,05,966	34,54,752	36,80,914
Net Interest Income (₹ in crore)	23,671	32,526	43,291	44,329	49,282	55,015	57,195	61,860	74,854	88,349
Provisions for NPA (₹ in crore)	5,148	8,792	11,546	11,368	14,224	17,908	26,984	32,247	70,680	54,529
Operating Result (₹ in crore)	18,321	25,336	31,574	31,082	32,109	39,537	43,258	50,848	59,511	55,436
Net Profit Before Taxes (₹ in crore)	13,926	14,954	18,483	19,951	16,174	19,314	13,774	14,855	-15,528	1,607
Net Profit (₹ in crore)	9,166	8,265	11,707	14,105	10,891	13,102	9,951	10,484	-6,547	862
Return on Average Assets (%)	0.88	0.71	0.88	0.97	0.65	0.68	0.46	0.41	-0.19	0.02
Return on equity (%)	14.04	12.84	14.36	15.94	10.49	11.17	7.74	7.25	-3.78	0.48
Expenses to Income (%) (operating Expenses to total Net Income)	52.59	47.6	45.23	48.51	52.67	49.04	49.13	47.75	50.18	55.70
Profit Per employee (₹ in 000)	446	385	531	645	485	602	470	511	-243	33
Earnings Per Share (₹*)	144.37	130.16	184.31	210.06	156.76	17.55	12.98	13.43	-7.67	0.97
Dividend Per Share (₹*)	30	30	35	41.5	30	3.5	2.60	2.60	Nil	Nil
SBI Share (Price on NSE) (₹*)	2,078.20	2,765.30	2,096.35	2,072.75	1,917.70	267.05	194.25	293.40	249.90	320.75
Dividend Pay out Ratio % (₹)	20.78	23.05	20.06	20.12	20.56	20.21	20.28	20.11	NA	NA
<b>Capital Adequacy Ratio (%)</b>										
Basel-I	90,975	98,530	1,16,325	1,29,362	1,45,845	1,54,491	1,81,800	2,06,685	2,34,056	2,41,073
Basel-II	13.39	11.98	13.86	12.92	12.96	12.79	13.94	13.56	12.74	12.85
Basel-III	64,177	63,901	82,125	94,947	1,12,333	1,22,025	1,35,757	1,56,506	1,84,146	1,94,655
Tier I (%)	9.45	7.77	9.79	9.49	9.98	10.1	10.41	10.27	10.02	10.38
Tier II (%)	26,798	34,629	34,200	34,415	33,512	32,466	46,043	50,179	49,910	46,418
Basel-III	3.94	4.21	4.07	3.43	2.98	2.69	3.53	3.29	2.72	2.47
Tier I (%)	N.A	N.A	N.A	N.A	1,40,151	1,46,519	1,75,903	2,04,731	2,38,154	2,45,225
Tier II (%)	N.A	N.A	N.A	N.A	12.44	12	13.12	13.11	12.60	12.72
Basel-III	N.A	N.A	N.A	N.A	1,09,547	1,17,157	1,33,035	1,61,644	1,95,820	2,05,238
Tier I (%)	N.A	N.A	N.A	N.A	9.72	9.6	9.92	10.35	10.36	10.65
Tier II (%)	N.A	N.A	N.A	N.A	2.72	2.4	3.20	2.76	2.24	2.07
Basel-III	N.A	N.A	N.A	N.A	30,604	29,362	42,868	43,087	42,334	39,987
Tier I (%)	1.72	1.63	1.82	2.1	2.57	2.12	3.81	3.71	5.73	3.01
Net NPA to Net Advances (%)	12,496	13,542	14,097	14,816	15,869	16,333	16,784	17,170	22,414	22,010
Number of Domestic Branches	142	156	173	186	190	191	198	195	206	208
Number of Foreign Branches /offices										

\*The face value of shares of the Bank was split from ₹10 per share to ₹1 per share - wef. 22<sup>nd</sup> November, 2014. The data is on ₹1 per share from 2014-15 onwards and ₹10 per share for remaining previous year.