

STATE BANK OF INDIA
Corporate Centre, Mumbai - 400 021
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2016

(Rs. in Crore)

S. No	Particulars	Standalone						Consolidated					
		Quarter ended			Nine Months ended		Year ended	Quarter ended			Nine Months ended		Year ended
		31.12.2016 (Unaudited)	30.09.2016 (Unaudited)	31.12.2015 (Unaudited)	31.12.2016 (Unaudited)	31.12.2015 (Unaudited)	31.03.2016 (Audited)	31.12.2016 (Unaudited)	30.09.2016 (Unaudited)	31.12.2015 (Unaudited)	31.12.2015 (Unaudited)	31.03.2016 (Audited)	
1	Interest Earned (a+b+c+d)	43,925.59	42,481.55	40,644.04	1,28,125.67	1,21,056.52	1,63,998.30	57,738.79	56,450.57	54,812.12	1,69,941.75	1,63,647.64	2,20,632.74
(a)	Interest/discount on advances / bills	29,831.27	29,933.82	28,860.22	89,648.84	86,423.53	1,15,666.01	38,857.13	39,656.09	39,204.21	1,18,502.96	1,17,649.78	1,57,001.75
(b)	Income on Investments	12,608.66	11,385.23	10,712.00	34,698.28	31,296.07	42,303.98	16,772.61	15,308.04	14,253.20	46,706.89	41,786.14	56,462.19
(c)	Interest on balances with Reserve Bank of India and other inter bank funds	488.69	194.45	101.85	865.77	516.05	621.07	701.54	300.40	223.58	1,317.74	929.62	1,112.24
(d)	Others	996.97	968.05	969.97	2,912.78	2,820.87	5,407.24	1,407.51	1,186.04	1,131.13	3,414.16	3,282.10	6,056.56
2	Other Income	9,661.92	8,261.44	6,086.97	25,133.43	17,260.17	27,845.37	17,798.43	16,467.84	12,699.33	47,928.70	33,857.12	52,828.39
3	TOTAL INCOME (1+2)	53,587.51	50,742.99	46,731.01	1,53,259.10	1,38,316.69	1,91,843.67	75,537.22	72,918.41	67,511.45	2,17,870.45	1,97,504.76	2,73,461.13
4	Interest Expended	29,174.05	27,881.39	26,947.03	84,336.65	79,262.90	1,06,803.49	38,079.43	36,806.09	35,974.59	1,11,252.26	1,06,621.53	1,43,047.36
5	Operating Expenses (i+ii)	11,870.20	11,637.28	10,186.06	34,101.01	29,987.88	41,782.37	22,287.23	21,289.92	18,802.57	62,076.00	52,326.87	74,307.17
(i)	Employee cost	7,137.29	6,853.19	6,122.57	20,247.03	18,171.04	25,113.83	9,398.43	8,750.55	8,042.42	26,345.00	23,637.41	32,525.60
(ii)	Other Operating Expenses	4,732.91	4,784.09	4,063.49	13,853.98	11,816.84	16,668.54	12,888.80	12,539.37	10,760.15	35,731.00	28,689.46	41,781.57
6	TOTAL EXPENDITURE (4+5)	41,044.25	39,518.67	37,133.09	1,18,437.66	1,09,250.78	1,48,585.86	60,366.66	58,096.01	54,777.16	1,73,328.26	1,58,948.40	2,17,354.53
	(excluding Provisions and Contingencies)												
7	OPERATING PROFIT (3-6)	12,543.26	11,224.32	9,597.92	34,821.44	29,065.91	43,257.81	15,170.56	14,822.40	12,734.29	44,542.19	38,556.36	56,106.60
	(before Provisions and Contingencies)												
8	Provisions (other than tax) and Contingencies (net of write backs)	8,942.83	7,896.72	7,949.38	24,252.65	16,309.71	29,483.75	12,077.66	15,013.07	10,499.67	40,221.24	21,536.25	37,929.82
	Provisions for Non-performing assets included above	7,244.55	7,669.66	7,644.62	21,253.77	14,844.97	26,984.14	9,769.66	15,326.91	10,212.62	36,450.14	19,852.96	35,111.19
9	Exceptional Items	-	-	-	-	-	-	-	-	-	-	-	-
10	PROFIT/ (LOSS) FROM ORDINARY ACTIVITIES BEFORE TAX (7-8-9)	3,600.43	3,327.60	1,648.54	10,568.79	12,756.20	13,774.06	3,092.90	-190.67	2,234.62	4,320.95	17,020.11	18,176.78
11	Tax expenses	990.43	789.28	533.20	2,899.51	4,069.36	3,823.41	850.76	-74.02	860.60	1,328.14	5637.14	5,433.50
12	NET PROFIT/ (LOSS) FROM ORDINARY ACTIVITIES AFTER TAX (10-11)	2,610.00	2,538.32	1,115.34	7,669.28	8,686.84	9,950.65	2,242.14	-116.65	1,374.02	2,992.81	11,382.97	12,743.28
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-	-	-	-	-
14	NET PROFIT/ (LOSS) FOR THE PERIOD (12-13)	2,610.00	2,538.32	1,115.34	7,669.28	8,686.84	9,950.65	2,242.14	-116.65	1,374.02	2,992.81	11,382.97	12,743.28
15	Share in profit of Associates							63.79	94.73	78.30	227.41	175.72	275.82
16	Share of Minority							153.70	-42.62	192.83	1.29	593.93	794.51
17	NET PROFIT AFTER MINORITY INTEREST (14+15-16)	2,610.00	2,538.32	1,115.34	7,669.28	8,686.84	9,950.65	2,152.23	20.70	1,259.49	3,218.93	10,964.76	12,224.59
18	Paid-up equity share capital (Face Value of Re. 1 per share)	776.28	776.28	776.28	776.28	776.28	776.28	776.28	776.28	776.28	776.28	776.28	776.28
19	Reserves excluding Revaluation Reserves (As per Balance Sheet of previous accounting year)						1,43,498.16						1,78,442.05
20	Analytical Ratios												
(i)	Percentage of shares held by Government of India	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%
(ii)	Capital Adequacy Ratio (Basel III)	13.73%	13.94%	12.45%	13.73%	12.45%	13.12%						
(a)	CET 1 Ratio	9.97%	10.28%	9.60%	9.97%	9.60%	9.81%						
(b)	Additional Tier 1 Ratio	0.68%	0.57%	0.04%	0.68%	0.04%	0.11%						
(iii)	Earnings Per Share (EPS) (in Rs.)												
(a)	Basic and diluted EPS before Extraordinary items (net of tax expense) (Quarter and Nine months numbers not annualised)	3.36	3.27	1.43	9.88	11.33	12.98	2.77	0.03	1.61	4.15	14.30	15.95
(b)	Basic and diluted EPS after Extraordinary items (Quarter and Nine months numbers not annualised)	3.36	3.27	1.43	9.88	11.33	12.98	2.77	0.03	1.61	4.15	14.30	15.95
(iv)	NPA Ratios												
(a)	Amount of gross non-performing assets	1,08,172.32	1,05,782.96	72,791.73	1,08,172.32	72,791.73	98,172.80						
(b)	Amount of net non-performing assets	61,430.45	60,013.45	40,249.12	61,430.45	40,249.12	55,807.02						
(c)	% of gross NPAs	7.23%	7.14%	5.10%	7.23%	5.10%	6.50%						
(d)	% of net NPAs	4.24%	4.19%	2.89%	4.24%	2.89%	3.81%						
(v)	Return on Assets (Net Assets basis-Annualised)	0.42%	0.44%	0.21%	0.41%	0.55%	0.46%						

STATE BANK OF INDIA
Corporate Centre, Mumbai - 400 021
UNAUDITED SEGMENTWISE REVENUE, RESULTS, ASSETS & LIABILITIES

(Rs. in Crore)

S. No.	Particulars	Standalone						Consolidated					
		Quarter ended			Nine Months ended		Year ended	Quarter ended			Nine Months ended		Year ended
		31.12.2016 (Unaudited)	30.09.2016 (Unaudited)	31.12.2015 (Unaudited)	31.12.2016 (Unaudited)	31.12.2015 (Unaudited)	31.03.2016 (Audited)	31.12.2016 (Unaudited)	30.09.2016 (Unaudited)	31.12.2015 (Unaudited)	31.12.2016 (Unaudited)	31.12.2015 (Unaudited)	31.03.2016 (Audited)
1	Segment Revenue (Income)												
	a Treasury Operations	17,893.14	14,717.92	12,554.07	46,822.89	36,667.95	49,572.24	22,022.91	18,617.45	15,822.26	58,581.86	46,222.85	61,912.83
	b Corporate / Wholesale Banking Operations	14,968.17	15,046.58	15,604.76	44,963.89	46,498.48	63,983.80	20,178.72	21,114.73	22,350.41	62,254.96	66,113.10	89,134.11
	c Retail Banking Operations	20,726.20	20,971.66	18,572.18	61,433.70	55,090.39	76,531.65	26,073.18	26,278.01	23,780.23	77,789.15	71,363.91	99,550.50
	d Insurance Business							7,103.21	6,744.69	5,738.86	18,811.65	14,014.28	21,460.12
	e Other Banking Operations							1,579.31	1,522.45	1,195.82	4,383.39	3,418.39	4,869.88
	f Add / (Less) : Unallocated	.00	6.83	.01	38.62	59.87	1,755.98	25.86	19.39	.41	109.23	74.60	1,800.62
	Total	53,587.51	50,742.99	46,731.02	1,53,259.10	1,38,316.69	1,91,843.67	76,983.19	74,296.72	68,887.99	2,21,930.24	2,01,207.13	2,78,728.06
	Less : Inter Segment Revenue							1,445.97	1,378.31	1,376.54	4,059.79	3,702.37	5,266.93
	Net Segment Revenue (Income)	53,587.51	50,742.99	46,731.02	1,53,259.10	1,38,316.69	1,91,843.67	75,537.22	72,918.41	67,511.45	2,17,870.45	1,97,504.76	2,73,461.13
2	Segment Results (Profit/(Loss) before tax)												
	a Treasury Operations	4,776.55	3,552.27	2,083.72	12,416.25	5,872.99	8,246.77	5,291.78	4,325.04	2,346.30	14,445.79	6,616.13	9,071.69
	b Corporate / Wholesale Banking Operations	-4,606.18	-3,277.08	-4,519.19	-12,145.95	-2,910.89	-11,466.70	-5,681.08	-6,319.16	-4,770.00	-18,419.65	-2,223.34	-11,271.53
	c Retail Banking Operations	4,508.66	4,044.81	4,914.21	13,410.73	12,250.29	18,967.10	4,041.89	2,304.44	5,194.30	9,988.14	14,175.05	20,936.37
	d Insurance Business							256.80	264.87	202.21	833.47	672.33	932.55
	e Other Banking Operations							455.99	452.17	325.31	1,207.80	915.94	1,375.21
	Total	4,679.03	4,320.00	2,478.74	13,681.03	15,212.39	15,747.17	4,365.38	1,027.36	3,298.12	8,055.55	20,156.11	21,044.29
	f Add / (Less) : Unallocated	-1,078.60	-992.40	-830.20	-3,112.24	-2,456.19	-1,973.11	-1,272.48	-1,218.03	-1,063.50	-3,734.60	-3,136.00	-2,867.51
	Profit/ (Loss) from Ordinary Activities Before Tax	3,600.43	3,327.60	1,648.54	10,568.79	12,756.20	13,774.06	3,092.90	-190.67	2,234.62	4,320.95	17,020.11	18,176.78
	Less : Tax Expenses	990.43	789.28	533.20	2,899.51	4,069.36	3,823.41	850.76	-74.02	860.60	1,328.14	5,637.14	5,433.50
	Less : Extraordinary Profit / Loss	-	-	-	-	-	-	-	-	-	-	-	-
	Net Profit/ loss before share in profit of Associate and Minority Interest	2,610.00	2,538.32	1,115.34	7,669.28	8,686.84	9,950.65	2,242.14	-116.65	1,374.02	2,992.81	11,382.97	12,743.28
	Add: Share in profit of Associates							63.79	94.73	78.30	227.41	175.72	275.82
	Less: Share of Minority							153.70	-42.62	192.83	1.29	593.93	794.51
	Net Profit *	2,610.00	2,538.32	1,115.34	7,669.28	8,686.84	9,950.65	2,152.23	20.70	1,259.49	3,218.93	10,964.76	12,224.59
3	Segment Assets												
	a Treasury Operations	8,64,692.53	6,74,948.83	6,16,972.90	8,64,692.53	6,16,972.90	6,05,816.23	10,54,661.69	8,19,161.87	7,50,963.21	10,54,661.69	7,50,963.21	7,53,779.59
	b Corporate / Wholesale Banking Operations	8,12,810.98	8,41,474.60	8,14,749.80	8,12,810.98	8,14,749.80	8,74,603.31	10,53,530.84	10,86,778.72	10,78,124.13	10,53,530.84	10,78,124.13	11,31,334.93
	c Retail Banking Operations	8,98,330.38	8,62,097.98	7,67,135.48	8,98,330.38	7,67,135.48	8,57,750.16	11,05,206.74	10,67,796.43	9,42,082.96	11,05,206.74	9,42,082.96	10,54,672.01
	d Insurance Business							98,688.14	94,410.93	83,458.18	98,688.14	83,458.18	87,073.44
	e Other Banking Operations							19,458.74	19,005.44	16,456.97	19,458.74	16,456.97	17,298.70
	f Unallocated	9,869.15	8,198.44	5,573.97	9,869.15	5,573.97	19,447.84	16,778.83	14,819.31	12,888.14	16,778.83	12,888.14	29,324.48
	Total	25,85,703.04	23,86,719.85	22,04,432.15	25,85,703.04	22,04,432.15	23,57,617.54	33,48,324.98	31,01,972.70	28,83,973.59	33,48,324.98	28,83,973.59	30,73,483.15
4	Segment Liabilities												
	a Treasury Operations	5,79,226.43	4,49,235.51	4,00,905.89	5,79,226.43	4,00,905.89	3,91,330.86	6,65,024.88	5,14,004.12	4,65,706.84	6,65,024.88	4,65,706.84	4,61,937.22
	b Corporate / Wholesale Banking Operations	7,44,412.97	7,92,989.93	7,25,375.14	7,44,412.97	7,25,375.14	7,96,500.56	10,15,338.44	10,60,744.06	10,06,101.46	10,15,338.44	10,06,101.46	10,74,172.76
	c Retail Banking Operations	10,16,096.81	9,02,197.52	8,78,002.81	10,16,096.81	8,78,002.81	9,65,368.29	12,61,704.09	11,30,500.61	10,68,501.60	12,61,704.09	10,68,501.60	11,82,374.63
	d Insurance Business							92,346.91	88,270.95	78,056.09	92,346.91	78,056.09	81,602.86
	e Other Banking Operations							13,816.36	13,665.80	11,492.02	13,816.36	11,492.02	12,473.12
	f Unallocated	62,890.95	61,372.23	53,591.04	62,890.95	53,591.04	60,143.40	82,003.17	79,148.17	72,263.84	82,003.17	72,263.84	80,330.19
	g Capital and Reserves & Surplus	1,83,075.88	1,80,924.66	1,46,557.27	1,83,075.88	1,46,557.27	1,44,274.43	2,18,091.13	2,15,638.99	1,81,851.74	2,18,091.13	1,81,851.74	1,80,592.37
	Total	25,85,703.04	23,86,719.85	22,04,432.15	25,85,703.04	22,04,432.15	23,57,617.54	33,48,324.98	31,01,972.70	28,83,973.59	33,48,324.98	28,83,973.59	30,73,483.15

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

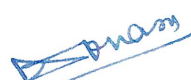
STATE BANK OF INDIA
Corporate Centre, Mumbai - 400 021
SUMMARISED STATEMENT OF ASSETS & LIABILITIES

(Rs. in Crore)

S. No.	Particulars	Standalone				Consolidated			
		31.12.2016 (Unaudited)	30.09.2016 (Unaudited)	31.12.2015 (Unaudited)	31.03.2016 (Audited)	31.12.2016 (Unaudited)	30.09.2016 (Unaudited)	31.12.2015 (Unaudited)	31.03.2016 (Audited)
1	Capital and Liabilities								
a	Capital	776.28	776.28	776.28	776.28	776.28	776.28	776.28	776.28
b	Reserves & Surplus	1,82,299.60	1,80,148.38	1,45,780.99	1,43,498.16	2,17,314.85	2,14,862.71	1,81,075.46	1,79,816.09
c	Minority Interest					6,975.72	6,546.33	6,170.01	6,267.40
d	Deposits	20,40,777.90	18,58,999.40	16,71,416.15	17,30,722.44	26,17,495.46	23,92,965.47	21,72,260.54	22,53,857.56
e	Borrowings	2,61,303.69	2,38,876.12	2,75,824.08	3,23,344.58	2,87,605.76	2,66,289.11	3,12,082.93	3,61,399.39
f	Other liabilities and Provisions	1,00,545.57	1,07,919.67	1,10,634.65	1,59,276.08	2,18,156.91	2,20,532.80	2,11,608.37	2,71,366.43
	Total Capital and Liabilities	25,85,703.04	23,86,719.85	22,04,432.15	23,57,617.54	33,48,324.98	31,01,972.70	28,83,973.59	30,73,483.15
2	Assets								
a	Cash and balances with RBI	1,06,077.84	87,192.22	80,043.82	1,29,629.33	1,34,620.55	1,24,432.34	1,03,244.44	1,60,824.57
b	Balances with Banks and money at call and short notice	37,830.01	64,735.57	25,747.24	37,838.33	55,828.35	62,664.80	29,753.90	43,734.90
c	Investments	8,33,941.54	6,38,907.18	5,99,994.28	5,75,651.78	11,20,834.00	8,82,481.55	8,20,872.97	8,07,374.59
d	Advances	14,47,823.94	14,33,554.28	13,91,257.76	14,63,700.42	18,33,001.70	18,28,557.26	17,89,053.95	18,70,260.89
e	Fixed Assets	42,746.94	42,725.23	9,578.73	10,389.28	50,928.04	50,226.12	12,827.36	15,255.68
f	Other Assets	1,17,282.77	1,19,605.37	97,810.32	1,40,408.40	1,53,112.34	1,53,610.63	1,28,220.97	1,76,032.52
	Total Assets	25,85,703.04	23,86,719.85	22,04,432.15	23,57,617.54	33,48,324.98	31,01,972.70	28,83,973.59	30,73,483.15

The above results have been approved by the Central Board of the Bank at the meeting held on 10th February, 2017 and were subjected to "Limited Review" by the Bank's Statutory Central Auditors.

Place : Mumbai
Date : February 10, 2017


Dinesh Kumar Khara
MD (A&S)


F K Gupta
MD (C&R)


Rajnish Kumar
MD (NBG)


B Sriram
MD (CBG)


Arundhati Bhattacharya
CHAIRMAN