



State Bank of India

Comparison of Performance (Abridged Profit and Loss A/c) - 9MFY 13-14

	2012-13						2013-14					Growth 9MFY14 Over 9MFY13		Growth Q3FY14 Over Q2FY14		Growth Q3FY14 Over Q3FY13	
	Q1	Q2	H1	Q3	9M	FY13	Q1	Q2	H1	Q3	9M	Amount	%	Amount	%	Amount	%
Interest on Advances	22134.62	22538.08	44672.70	22800.19	67472.89	90537.10	23846.49	25378.74	49225.24	26309.64	75534.87	8061.98	11.95	930.89	3.67	3509.45	15.39
Int on Resources Operations	6530.20	6832.69	13362.89	7181.71	20544.60	27745.77	7473.89	8243.11	15717.00	8319.63	24036.63	3492.03	17.00	76.53	0.93	1137.92	15.84
Others Sundry Interest	249.94	254.84	504.79	383.47	888.26	1411.17	444.56	279.63	724.19	241.19	965.38	77.13	8.68	-38.44	-13.75	-142.28	-37.10
Total Interest Income	28914.76	29625.62	58540.38	30365.37	88905.75	119694.04	31764.95	33901.48	65666.42	34870.46	100536.89	11631.14	13.08	968.99	2.86	4505.09	14.84
Interest on Deposits	15957.32	16916.47	32873.79	17173.33	50047.12	67464.55	18085.46	19277.39	37362.86	20111.48	57474.33	7427.21	14.84	834.08	4.33	2938.15	17.11
Interest on Borrowings	923.80	711.40	1635.19	1116.37	2751.56	4124.11	1215.50	1467.59	2683.09	1207.08	3890.17	1138.61	41.38	-260.51	-17.75	90.71	8.13
Others Sundry Interest	916.74	1005.15	1921.89	899.46	2821.35	3737.14	905.49	965.82	1871.32	911.38	2782.70	-38.65	-1.37	-54.44	-5.64	11.92	1.33
Total Interest Expenses	17797.85	18633.02	36430.87	19189.16	55620.04	75325.80	20206.45	21710.81	41917.26	22229.94	64147.21	8527.17	15.33	519.13	2.39	3040.78	15.85
Net Interest Income	11116.91	10992.60	22109.50	11176.21	33285.72	44368.24	11558.49	12190.67	23749.16	12640.52	36389.68	3103.97	9.33	449.85	3.69	1464.31	13.10
Commission, Exc. Brokerage	2602.71	2449.18	5051.89	2558.67	7610.57	11483.72	2558.30	2614.63	5172.93	2971.27	8144.20	533.63	7.01	356.64	13.64	412.60	16.13
Profit on Sale / Rev of Investments	220.99	230.15	451.14	417.83	868.97	1098.13	1201.24	236.23	1437.47	238.19	1675.66	806.69	92.83	1.96	0.83	-179.64	-42.99
Forex Income	464.30	301.00	765.30	418.35	1183.65	1654.68	336.20	210.32	546.52	643.24	1189.76	6.11	0.52	432.91	205.84	224.89	53.76
Dividend	12.25	66.62	78.87	0.00	78.87	715.51	33.37	3.79	37.15	8.33	45.48	-33.38	-42.33	4.54	119.81	8.33	
Income From Leasing	0.07	0.00	0.07	0.05	0.12	0.55	0.01	0.27	0.28	1.53	1.81	1.69		1.26		1.48	
Others Other Income	200.41	280.90	481.31	231.84	713.14	1045.31	298.56	273.32	571.88	327.75	899.63	186.49	26.15	54.44	19.92	95.92	41.37
Total Non-Interest Income	3500.73	3327.85	6828.58	3626.74	10455.32	15997.90	4427.68	3338.55	7766.23	4190.30	11956.53	1501.21	14.36	851.75	25.51	563.57	15.54
Total Operating Income	14617.64	14320.45	28938.09	14802.95	43741.03	60366.15	15986.17	15529.22	31515.39	16830.82	48346.21	4605.18	10.53	1301.60	8.38	2027.87	13.70
Payment to Employees	3456.12	3579.01	7035.13	3608.10	10643.23	15350.71	4316.13	4536.04	8852.17	4512.27	13364.45	2721.22	25.57	-23.77	-0.52	904.17	25.06
Contribution for Employees	681.00	701.18	1382.18	743.13	2125.31	3030.19	1223.32	1282.50	2505.82	1354.86	3860.68	1735.37	81.65	72.36	5.64	611.73	82.32
Total Staff Expenses	4137.12	4280.19	8417.31	4351.23	12768.54	18380.90	5539.45	5818.54	11357.99	5867.13	17225.13	4456.59	34.90	48.59	0.84	1515.90	34.84
Rent, Taxes, Lighting	518.98	623.87	1142.85	612.60	1755.44	2438.84	644.69	775.97	1420.66	725.84	2146.50	391.06	22.28	-50.13	-6.46	113.24	18.49
Depreciation on Property	201.51	279.62	481.13	312.67	793.80	1139.61	264.98	348.05	613.03	377.74	990.77	196.97	24.81	29.70	8.53	65.07	20.81
Others	1583.36	1783.12	3366.48	1735.69	5102.18	7325.07	1985.78	2274.98	4260.76	2241.64	6502.40	1400.22	27.44	-33.35	-1.47	505.95	29.15
Total Overhead Expenses	2303.85	2686.61	4990.46	2660.96	10903.52	2895.45	3399.00	6294.45	3345.22	9639.67	1988.25	25.99	-53.78	-1.58	684.26	25.71	
Total Operating Expenses	6440.97	6966.80	13407.77	7012.19	20419.96	29284.42	8434.90	9217.54	17652.44	9212.35	26864.79	6444.84	31.56	-5.19	-0.06	2200.16	31.38
Operating Profit	8176.67	7353.65	15530.32	7790.76	23321.08	31081.72	7551.27	6311.68	13862.95	7618.47	21481.42	-1839.66	-7.89	1306.79	20.70	-172.29	-2.21
Income Tax Provisions	1968.78	1869.91	3838.69	1726.79	5565.48	5845.91	1444.31	907.91	2352.23	1234.53	3586.76	-1978.72	-35.55	326.62	35.97	-492.26	-28.51
Loan Loss Provisions	2790.27	1837.18	4627.45	2766.19	7393.64	11367.78	2265.83	2645.40	4911.23	3428.59	8339.82	946.18	12.80	783.19	29.61	662.40	23.95
Investment Depreciation	-520.65	-260.06	-780.71	-129.02	-909.73	-961.29	531.47	8.39	539.86	620.65	1160.51	2070.24		612.26		749.67	
Standard Assets Provision	169.27	250.19	419.46	63.23	482.69	749.60	87.96	448.11	536.07	195.55	731.62	248.93	51.57	-252.55	-56.36	132.33	209.28
Other Provisions	17.44	-1.71	15.73	-32.49	-16.76	-25.28	-19.39	-73.14	-92.53	-95.20	-187.73	-170.97		-22.05		-62.71	
Total Provisions	4425.11	3695.51	8120.62	4394.70	12515.32	16976.74	4310.18	3936.67	8246.85	5384.13	13630.98	1115.67	8.91	1447.46	36.77	989.43	22.51
Net Profit	3751.56	3658.14	7409.70	3396.06	10805.76	14104.98	3241.08	2375.01	5616.09	2234.34	7850.43	-2955.33	-27.35	-140.67	-5.92	-1161.72	-34.21

Financial Ratios (In Percentages) / Rs. In Crore

Return on Average Assets	1.09	1.07	1.03	0.97	0.81	0.69	0.63
Return on Equity	18.41	18.18	17.67	15.94	13.59	11.77	10.97
Capital Adequacy Ratio (Basel II)	13.17	12.63	12.21	12.92	12.12		
Tier I Capital Adequacy Ratio	9.38	8.97	8.66	9.49	9.01		
Capital Adequacy Ratio (Basel III)					11.85	11.69	11.59
Earning per Share (Annualised in Rs.)	223.62	220.84	214.71	210.06	189.53	164.21	153.02
Cost of Deposits	6.22	6.23	6.23	6.25	6.21	6.22	6.25
Yield on Advances	11.16	11.02	10.89	10.80	10.23	10.32	10.40
Yield on Res.Dep	7.52	7.52	7.53	7.54	7.64	7.68	7.71
Net Interest Margin	3.57	3.45	3.41	3.34	3.17	3.18	3.19
Cost to Income Ratio	44.06	46.33	46.68	48.51	52.76	56.01	55.57
Non-Interest Income / Op. Inc.	23.95	23.60	23.90	26.50	27.70	24.64	24.73
Gross NPA Ratio	4.99	5.15	5.30	4.75	5.56	5.64	5.73
Net NPA Ratio	2.22	2.44	2.59	2.10	2.83	2.91	3.24
Gross NPAs	47156	49202	53458	51189	60891	64206	67799
Net NPAs	20324	22615	25370	21956	29990	32151	37167
Provision Cover (Excl AUCA)	56.90	54.04	52.54	57.11	50.75	49.92	45.18
Provision Cover (Incl AUCA)	64.29	62.78	61.49	66.58	60.60	60.16	58.32
Deposits	1102926	1133644	1156691	1202740	1257389	1292456	1349940
Gross Advances	945819	956000	1009110	1078557	1095145	1139326	1183723
Net Advances	916841	926919	978115	1045617	1060689	1103090	1148901

Note: previous figures have been regrouped/ reclassified where necessary to conform current period classification