

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

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/ NINE MONTHS ENDED 31ST DECEMBER 2012**

Particulars	State Bank of India (₹ in crores)					State Bank of India (Consolidated)						
	Quarter ended		9 Months ended		Year ended	Quarter ended		9 Months ended		Year ended		
	31.12.2012 (Unaudited)	30.09.2012 (Unaudited)	31.12.2011 (Unaudited)	31.12.2011 (Unaudited)	31.03.2012 (Audited)	31.12.2012 (Unaudited)	30.09.2012 (Unaudited)	31.12.2011 (Unaudited)	31.12.2011 (Unaudited)	31.03.2012 (Audited)		
1 Interest Earned (a) + (b) + (c) + (d)	30343.42	29606.84	27714.35	8872.91	77938.47	106521.45	42422.41	14168.34	38212.43	124703.76	107390.90	147197.39
(a) Interest/discount on advances / bills	28800.19	22538.08	20991.37	67472.89	59936.60	81077.70	31908.57	31437.29	28858.92	94240.55	80824.24	111341.46
(b) Income on investments	7071.97	6714.66	6466.03	20165.60	17856.94	23949.14	9926.43	9990.22	8924.66	28681.17	25022.85	33705.21
(c) Interest on balances with Reserve Bank of India and other inter bank funds	109.74	116.01	107.19	379.00	248.87	350.47	227.08	328.05	217.97	917.14	554.86	776.26
(d) Other	341.72	236.07	249.74	855.42	896.34	1144.14	340.53	292.76	310.88	846.90	988.95	1374.64
2 Other Income	3648.49	3346.43	2073.02	10488.16	8774.49	14351.45	8519.33	8249.13	4894.06	22938.55	16028.14	29691.58
3 TOTAL INCOME (1+2)	33992.11	32953.47	29787.37	99361.07	86713.36	120872.90	50942.74	49917.47	43106.49	147640.31	123419.04	176888.97
4 Interest Expended	19189.16	18433.02	16195.54	65609.03	46238.63	63230.37	27035.06	22495.29	22942.64	78411.77	65121.85	89119.55
5 Operating Expenses (i) + (ii)	7012.19	6964.80	6331.81	20419.96	18697.99	20648.99	13410.46	13616.75	10244.20	37711.74	29689.62	44854.03
(i) Employee cost	4351.23	4280.19	4163.28	12766.34	12235.04	16974.04	5813.36	5728.38	5388.41	17025.07	15878.62	22004.03
(ii) Other Operating Expenses	2660.96	2684.61	2168.53	7653.62	6462.95	9074.95	7997.10	7888.37	4855.79	20686.67	13811.00	22850.00
6 TOTAL EXPENDITURE (4) + (5)	26201.35	25397.82	22527.37	76039.99	64936.61	89299.36	40445.72	40110.04	33186.64	116552.91	94813.47	136175.58
7 (Excluding Provisions and Contingencies)	7790.74	7355.65	7260.00	2321.08	21976.75	31573.54	10496.42	9807.43	9919.85	31089.40	28605.57	40713.39
8 OPERATING PROFIT (1-7) (before Provisions and Contingencies)	2667.91	1825.60	2407.42	6949.84	9949.82	13090.23	3534.96	2805.90	3407.29	9667.02	12397.71	16244.44
9 Provisions (other than for) and Contingencies (net of write-backs) --- of which provisions for Non-performing assets	2766.18	1837.19	3006.12	7393.64	8709.01	11545.85	3508.49	2854.13	3749.35	9993.50	10465.72	14209.98
10 Exceptional Items	-	-	-	-	-	-	-	-	-	-	-	-
11 Profit from Ordinary Activities before tax (7-8-9)	5122.85	5288.05	4852.58	16371.24	12026.93	18483.31	6941.46	7001.53	6512.56	21402.38	16207.86	24448.95
12 Tax expenses	1726.79	1869.91	1589.24	5568.48	4269.91	6776.02	2200.77	2325.88	2134.72	8971.83	5580.98	8639.30
13 Net Profit from Ordinary Activities after tax (10-11)	3396.06	3658.14	3263.04	10805.76	7657.02	11707.29	4740.69	4675.65	4377.84	14465.51	10626.88	15809.65
14 Extraordinary Items (net of tax expense)	-	-	-	-	-	-	-	-	-	-	-	-
15 Net Profit for the period (12+13)	3396.06	3658.14	3263.04	10805.76	7657.02	11707.29	4740.69	4675.65	4377.84	14465.51	10626.88	15809.65
16 Share of Minority	-	-	-	-	-	-	-	-	-	-	-	-
17 Net Profit after Minority Interest (14-15-16)	3396.06	3658.14	3263.04	10805.76	7657.02	11707.29	4740.69	4675.65	4377.84	14465.51	10626.88	15809.65
18 Paid-up equity share capital (Face Value of Rs. 10 per share)	671.05	671.04	635.00	671.05	635.00	671.05	671.05	671.04	635.00	671.05	635.00	671.04
19 Reserves excluding Retention Reserves (As per balance sheet of previous accounting year)	-	-	-	-	-	8320.16	-	-	-	-	-	10558.97
20 Analytical Ratios	61.58%	61.58%	59.40%	61.58%	59.40%	61.58%	61.58%	61.58%	59.40%	61.58%	59.40%	61.58%
(a) Capital Adequacy Ratio Base I	10.70%	11.17%	10.19%	10.70%	10.19%	12.02%	-	-	-	-	-	-
Base II	12.21%	12.43%	11.60%	12.43%	11.60%	13.83%	-	-	-	-	-	-
(b) Earnings Per Share (EPS) (in Rs.) (a) Basic and diluted EPS before Extraordinary Items (net of tax expense) (Quarter/ Month numbers not annualised)	50.61	54.51	51.39	161.03	120.58	184.31	69.27	68.18	68.00	210.10	162.22	241.55
(b) Basic and diluted EPS after Extraordinary Items (Quarter/ Month numbers not annualised)	50.61	54.51	51.39	161.03	120.58	184.31	69.27	68.18	68.00	210.10	162.22	241.55
(c) NPA Ratios (a) Amount of gross non-performing assets	53457.79	49202.46	40098.43	53457.79	40098.43	39676.46	19676.46	18581.85	13355.99	48449.46	40587.58	55017.08
(b) Amount of net non-performing assets	25270.31	22144.59	18683.17	25270.31	18683.17	17008.63	8579.58	7135.99	5840.46	21195.10	17916.10	24858.40
(c) % of gross NPAs	5.30%	5.15%	4.61%	5.30%	4.61%	4.44%	4.44%	4.44%	4.44%	4.44%	4.44%	4.44%
(d) % of net NPAs	2.39%	2.44%	2.22%	2.39%	2.22%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%
(e) Return on Assets (Annualised)	0.87%	0.96%	0.97%	0.87%	0.97%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%
21 Public Shareholding --- No. of shares	257792831	257792395	257792395	257792831	257792395	257792395	257792395	257792395	257792395	257792395	257792395	257792395
--- Percentage of Shareholding	38.42%	38.42%	40.60%	38.42%	40.60%	38.42%	38.42%	38.42%	38.42%	38.42%	38.42%	38.42%
22 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)	NIL											
(b) Non-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)	413252443	413252443	377207200	413252443	377207200	413252443	413252443	413252443	377207200	413252443	377207200	413252443
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	61.58%	61.58%	59.40%	61.58%	59.40%	61.58%	61.58%	61.58%	59.40%	61.58%	59.40%	61.58%

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

Particulars	State Bank of India (₹ in crores)					State Bank of India (Consolidated)						
	Quarter ended		9 Months ended		Year ended	Quarter ended		9 Months ended		Year ended		
	31.12.2012 (Unaudited)	30.09.2012 (Unaudited)	31.12.2011 (Unaudited)	31.12.2011 (Unaudited)	31.03.2012 (Audited)	31.12.2012 (Unaudited)	30.09.2012 (Unaudited)	31.12.2011 (Unaudited)	31.12.2011 (Unaudited)	31.03.2012 (Audited)		
1 Segment Revenue (Income)	7715.10	7088.57	5457.77	21739.53	17645.02	23874.88	8651.75	8675.42	9182.54	24064.24	23920.74	31923.89
a Treasury Operations	17405.03	11224.29	10942.15	34031.50	31311.10	42772.40	17008.63	15790.58	13355.99	48449.46	40587.58	55017.08
b Corporate / Wholesale Banking Operations	14594.47	14640.61	13387.45	43504.89	37984.31	54091.69	19879.37	20153.37	17714.35	59744.17	51317.45	72593.56
c Retail Banking Operations	5515.60	5623.67	5168.17	17603.86	15169.12	20612.71	8742.75	8742.75	8742.75	28141.52	24148.74	31473.25
d Insurance Business	4381.16	4695.33	2349.12	11417.21	5911.76	13932.27	652.61	533.95	211.95	1793.56	2564.09	3564.09
e Other Banking Operations	77.31	-	-	85.15	132.93	132.93	-	-	-	-	-	-
2 Segment Results (Profit before tax)	3392.11	32953.47	29787.37	99361.07	86713.36	120872.90	50942.74	49917.31	43155.95	147608.03	123531.09	173032.82
a Treasury Operations	1406.18	1241.54	692.50	4712.59	-196.99	217.24	1350.72	1177.60	534.01	4717.19	-613.20	-478.88
b Corporate / Wholesale Banking Operations	2434.49	2495.91	1681.10	6595.76	4402.64	6106.12	3163.46	3600.44	2717.49	9316.49	7281.95	9336.06
c Retail Banking Operations	2114.27	2791.36	3388.08	7787.39	10384.72	15619.23	3163.61	3189.17	4042.39	9852.72	11915.10	18595.40
d Insurance Business	5955.04	6528.81	5758.68	19095.74	14590.37	21942.59	8062.39	8070.27	7670.64	24952.74	19490.61	28843.81
e Other Banking Operations	77.31	-	-	85.15	132.93	132.93	-	-	-	-	-	-
3 Capital Employed (Segment Assets - Segment Liabilities)	16746.71	15677.02	139523.68	16746.71	139523.68	138794.44	221662.83	179479.88	200004.71	221562.83	200004.71	198588.12
a Treasury Operations	9203.31	69328.29	49405.31	9203.31	49405.31	80103.23	15040.49	12500.51	94145.15	15040.49	94145.15	138609.83
b Corporate / Wholesale Banking Operations	-12685.43	-101034.07	-76529.43	-12685.43	-76529.43	-100180.07	-215774.46	-150887.31	-153565.73	-215774.46	-153565.73	-195730.94
c Retail Banking Operations	148374.35	124157.85	127005.57	178541.48	143730.60	157991.36	30187.1	2926.74	2423.64	30187.1	2423.64	2655.26
d Insurance Business	67384.71	100984.55	80915.09	136475.42	157452.36	147319.73	3113.34	3392.89	3424.04	3113.34	3424.04	2900.26
e Other Banking Operations	-3738.83	-33054.00	-37099.53	-37358.83	-37099.53	-34764.79	-47856.44	-43486.35	-47903.04	-47856.44	-47903.04	-41052.52
4 Unallocated	96286.78	92018.24	75300.53	96286.78	75300.53	83951.21	122172.94	116426.35	96729.67	122172.94	96729.67	106230.01

**Summarised Statement of Assets & Liabilities**

Particulars	₹ in crores				
	State Bank of India		Consolidated		Year ended
	31.12.2012 (Unaudited)	31.12.2011 (Audited)	31.12.2012 (Unaudited)	31.12.2011 (Audited)	31.03.2012 (Audited)
1 Capital and Liabilities	671.05	635.00	671.04	671.05	635.00
a Capital	9545.72	74665.53	83280.16	121441.89	96094.67
b Reserves & Surplus	0.00	0.00	0.00	0.00	0.00
c Minority Interest	1156491.15	1000944.52	1043647.37	1562077.63	1352332.98
d Deposits	-	-	-	-	-
e Borrowings (includes preference shares and subordinate debts)	148374.35	124157.85	127005.57	178541.48	143730.60
f Other Liabilities and Provisions	67384.71	100984.55	80915.09	136475.42	157452.36
2 Assets	148374.35	1301407.45	1335519.23	2001614.95	1744951.24
a Cash and balances with RBI	51709.52	71878.56	54075.94	72849.97	93259.79
b Balances with banks and money of call and short notice	39315.90	21234.12	43087.22	31865.39	28715.46
c Investments	359959.46	308476.11	312197.61	521959.19	451104.51
d Advances	978115.31				