## STATE BANK OF INDIA
Central Office, Mumbai - 400 001

### UNAUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 31ST DECEMBER 2010

**[IN (Rs.)]**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>State Bank of India</th>
<th>State Bank of India (Consolidated)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Quarter ended</td>
<td>Month ended</td>
</tr>
<tr>
<td></td>
<td>(Reviewed)</td>
<td>(Reviewed)</td>
</tr>
<tr>
<td></td>
<td>31.3.2011</td>
<td>31.3.2011</td>
</tr>
<tr>
<td>1 Interest Earned ([a] + [b] + [c]) + [d]</td>
<td>21422.79</td>
<td>17777.69</td>
</tr>
<tr>
<td>2 Interest on Advances</td>
<td>15716.54</td>
<td>12397.37</td>
</tr>
<tr>
<td>3 Income on Investments</td>
<td>5156.88</td>
<td>4432.50</td>
</tr>
<tr>
<td>4 Interest on balances with Reserve Bank of India and other inter bank funds</td>
<td>103.94</td>
<td>240.71</td>
</tr>
<tr>
<td>5 Other Interests</td>
<td>435.39</td>
<td>464.31</td>
</tr>
<tr>
<td>6 Operating Income</td>
<td>2514.82</td>
<td>1114.37</td>
</tr>
<tr>
<td>7 TOTAL INCOME ([1-6])</td>
<td>24726.73</td>
<td>21164.40</td>
</tr>
<tr>
<td>8 Interest Expended</td>
<td>12463.03</td>
<td>11463.39</td>
</tr>
<tr>
<td>9 Depreciation</td>
<td>359</td>
<td>359</td>
</tr>
<tr>
<td>10 Operating Expenses ([8] + [9])</td>
<td>11492.47</td>
<td>11822.88</td>
</tr>
<tr>
<td>11 Employee costs</td>
<td>3211.66</td>
<td>3471.46</td>
</tr>
<tr>
<td>12 Other Operating Expenses</td>
<td>2087.48</td>
<td>1646.26</td>
</tr>
<tr>
<td>13 TOTAL EXPENDITURE ([5] + [10])</td>
<td>13762.35</td>
<td>15627.76</td>
</tr>
<tr>
<td>14 OPERATING PROFIT ([7] - [13])</td>
<td>7064.38</td>
<td>5536.64</td>
</tr>
<tr>
<td>15 Operating Profit Before Provision and Contingencies</td>
<td>5231.72</td>
<td>4511.37</td>
</tr>
<tr>
<td>16 Provision and Contingencies</td>
<td>5234.15</td>
<td>5855.27</td>
</tr>
</tbody>
</table>

### OPERATING PROFIT (3 - 4)

| Before Provision and Contingencies | 7064.38 | 5536.64 | 19143.98 | 13239.79 | 47837.52 | 19702.65 | 14307.41 | 74628.31 | 70442.93 |

### Analysis

17 Provision for撥备 and Contingencies
18 Profit for the quarter (13-14)
19 Profit for the prior quarter
20 Profit after Minority Interest
21 Profit after Tax
22 Profit after Tax (as % of Profit after Tax)
23 Reserves excluding provision and contingency
24 Analysts' Rating
25 Number of shares held by Government of India
26 Capital adequacy ratio
27 Basic Earnings Per Share (EPS) (In Rs.)
28 (a) basic EPS before extraordinary items (net of tax expenses)
29 (b) basic EPS after extraordinary items (net of tax expenses)
30 (c) diluted EPS before extraordinary items (net of tax expenses)
31 (d) diluted EPS after extraordinary items (net of tax expenses)
32 Number of shares
33 Number of shares held by promoter and promoter group
34 Percentage of total number of shares held by promoter and promoter group
35 Percentage of total number of shares held by the lead share capital company
36 Number of shareholders
37 Total number of shareholders
38 Shareholding pattern
39 Shareholding pattern

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

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Segment Revenue (Income)</th>
<th>Treasury Operations</th>
<th>Corporate / Wholesale Banking Operations</th>
<th>Retail Banking Operations</th>
<th>Other Operations</th>
<th>Total</th>
</tr>
</thead>
</table>

### (In Rs.)

- Segment Revenue (Income)
- Treasury Operations
- Corporate / Wholesale Banking Operations
- Retail Banking Operations
- Other Operations
- Total
- Segment Results (Profit before tax)
- Treasury Operations
- Corporate / Wholesale Banking Operations
- Retail Banking Operations
- Other Operations
- Total
- Net Profit
- Capital Employed (Segment Assets - Segment Liabilities)
- Treasury Operations
- Corporate / Wholesale Banking Operations
- Retail Banking Operations
- Total

### (In Rs.)

- Segment Revenue (Income)
- Treasury Operations
- Corporate / Wholesale Banking Operations
- Retail Banking Operations
- Other Operations
- Total
- Segment Results (Profit before tax)
- Treasury Operations
- Corporate / Wholesale Banking Operations
- Retail Banking Operations
- Other Operations
- Total
- Net Profit
- Capital Employed (Segment Assets - Segment Liabilities)
- Treasury Operations
- Corporate / Wholesale Banking Operations
- Retail Banking Operations
- Total