



## State Bank of India

### Comparison of Performance (Abridged Profit and Loss A/c) - H1FY 13-14

	2012-13					2013-14			Growth H1FY14 Over H1FY13		Growth Q2FY14 Over Q1FY14		Growth Q2FY14 Over Q2FY13	
	Q1	Q2	H1	9M	FY13	Q1	Q2	H1	Amount	%	Amount	%	Amount	%
Interest on Advances	22134.62	22538.08	44672.70	67472.89	90537.10	23846.49	25378.74	49225.24	4552.53	10.19	1532.25	6.43	2840.66	12.60
Int on Resources Operations	6530.20	6832.69	13362.89	20544.60	27745.77	7473.89	8243.11	15717.00	2354.11	17.62	769.21	10.29	1410.42	20.64
Others Sundry Interest	257.62	236.07	493.70	855.42	1374.23	397.95	300.27	698.22	204.52	41.43	-97.68	-24.55	64.20	27.19
<b>Total Interest Income</b>	<b>28922.44</b>	<b>29606.85</b>	<b>58529.29</b>	<b>88872.91</b>	<b>119657.10</b>	<b>31718.34</b>	<b>33922.12</b>	<b>65640.45</b>	<b>7111.17</b>	<b>12.15</b>	<b>2203.78</b>	<b>6.95</b>	<b>4315.27</b>	<b>14.58</b>
Interest on Deposits	15957.32	16916.47	32873.79	50047.12	67464.55	18085.46	19277.39	37362.86	4489.06	13.66	1191.93	6.59	2360.92	13.96
Interest on Borrowings	923.80	711.40	1635.19	2751.56	4124.11	1215.50	1467.59	2683.09	1047.90	64.08	252.10	20.74	756.20	106.30
Others Sundry Interest	916.74	1005.15	1921.89	2821.35	3737.14	905.49	925.71	1831.21	-90.68	-4.72	20.22	2.23	-79.44	-7.90
<b>Total Interest Expenses</b>	<b>17797.85</b>	<b>18633.02</b>	<b>36430.87</b>	<b>55620.04</b>	<b>75325.80</b>	<b>20206.45</b>	<b>21670.70</b>	<b>41877.15</b>	<b>5446.28</b>	<b>14.95</b>	<b>1464.25</b>	<b>7.25</b>	<b>3037.68</b>	<b>16.30</b>
<b>Net Interest Income</b>	<b>11124.59</b>	<b>10973.83</b>	<b>22098.41</b>	<b>33252.88</b>	<b>44331.30</b>	<b>11511.88</b>	<b>12251.42</b>	<b>23763.30</b>	<b>1664.89</b>	<b>7.53</b>	<b>739.54</b>	<b>6.42</b>	<b>1277.59</b>	<b>11.64</b>
Commission, Exc. Brokerage	2602.71	2449.18	5051.89	7610.57	11483.72	2558.30	2614.63	5172.93	121.03	2.40	56.33	2.20	165.45	6.76
Profit on Sale / Rev of Investments	220.99	230.15	451.14	868.97	1098.13	1201.24	236.23	1437.47	986.33	218.63	-965.01	-80.33	6.08	2.64
Forex Income	456.62	319.77	776.39	1216.49	1691.62	382.81	149.57	532.38	-244.01	-31.43	-233.24	-60.93	-170.20	-53.23
Dividend	12.25	66.62	78.87	78.87	715.51	33.37	3.79	37.15	-41.71	-52.89	-29.58	-88.65	-62.83	-94.31
Income From Leasing	0.07	0.00	0.07	0.12	0.55	0.01	0.27	0.28	0.21		0.25		0.27	
Others Other Income	200.41	280.90	481.31	713.14	1045.31	298.56	273.32	571.88	90.57	18.82	-25.25	-8.46	-7.59	-2.70
<b>Total Non-Interest Income</b>	<b>3493.05</b>	<b>3346.62</b>	<b>6839.67</b>	<b>10488.16</b>	<b>16034.84</b>	<b>4474.29</b>	<b>3277.80</b>	<b>7752.09</b>	<b>912.41</b>	<b>13.34</b>	<b>-1196.48</b>	<b>-26.74</b>	<b>-68.82</b>	<b>-2.06</b>
<b>Total Operating Income</b>	<b>14617.64</b>	<b>14320.45</b>	<b>28938.09</b>	<b>43741.03</b>	<b>60366.15</b>	<b>15986.17</b>	<b>15529.22</b>	<b>31515.39</b>	<b>2577.30</b>	<b>8.91</b>	<b>-456.95</b>	<b>-2.86</b>	<b>1208.77</b>	<b>8.44</b>
Payment to Employees	3456.12	3579.01	7035.13	10643.23	15350.71	4316.13	4536.04	8852.17	1817.04	25.83	219.91	5.10	957.03	26.74
Contribution for Employees	681.00	701.18	1382.18	2125.31	3030.19	1223.32	1282.50	2505.82	1123.64	81.29	59.18	4.84	581.32	82.91
<b>Total Staff Expenses</b>	<b>4137.12</b>	<b>4280.19</b>	<b>8417.31</b>	<b>12768.54</b>	<b>18380.90</b>	<b>5539.45</b>	<b>5818.54</b>	<b>11357.99</b>	<b>2940.68</b>	<b>34.94</b>	<b>279.09</b>	<b>5.04</b>	<b>1538.35</b>	<b>35.94</b>
Rent, Taxes, Lighting	518.98	623.87	1142.85	1755.44	2438.84	644.69	775.97	1420.66	277.82	24.31	131.29	20.36	152.10	24.38
Depreciation on Property	201.51	279.62	481.13	793.80	1139.61	264.98	348.05	613.03	131.90	27.41	83.06	31.35	68.43	24.47
Others	1583.36	1783.12	3366.48	5102.18	7325.07	1985.78	2274.98	4260.76	894.28	26.56	289.21	14.56	491.86	27.58
<b>Total Overhead Expenses</b>	<b>2303.85</b>	<b>2686.61</b>	<b>4990.46</b>	<b>7651.42</b>	<b>10903.52</b>	<b>2895.45</b>	<b>3399.00</b>	<b>6294.45</b>	<b>1303.99</b>	<b>26.13</b>	<b>503.56</b>	<b>17.39</b>	<b>712.39</b>	<b>26.52</b>
<b>Total Operating Expenses</b>	<b>6440.97</b>	<b>6966.80</b>	<b>13407.77</b>	<b>20419.96</b>	<b>29284.42</b>	<b>8434.90</b>	<b>9217.54</b>	<b>17652.44</b>	<b>4244.68</b>	<b>31.66</b>	<b>782.64</b>	<b>9.28</b>	<b>2250.75</b>	<b>32.31</b>
<b>Operating Profit</b>	<b>8176.67</b>	<b>7353.65</b>	<b>15530.32</b>	<b>23321.08</b>	<b>31081.72</b>	<b>7551.27</b>	<b>6311.68</b>	<b>13862.95</b>	<b>-1667.37</b>	<b>-10.74</b>	<b>-1239.59</b>	<b>-16.42</b>	<b>-1041.97</b>	<b>-14.17</b>
Income Tax Provisions	1968.78	1869.91	3838.69	5565.48	5845.91	1444.31	907.92	2352.23	-1486.46	-38.72	-536.40	-37.14	-961.99	-51.45
Loan Loss Provisions	2790.27	1837.18	4627.45	7393.64	11367.78	2265.83	2645.40	4911.23	283.78	6.13	379.58	16.75	808.22	43.99
Investment Depreciation	-520.65	-260.06	-780.71	-909.73	-909.73	531.47	8.39	539.86	1320.57		-523.08		268.45	
Standard Assets Provision	169.27	250.19	419.46	482.69	749.60	87.96	448.11	536.07	116.61	27.80	360.15	409.45	197.92	79.11
Other Provisions	17.44	-1.71	15.73	-16.76	-25.28	-19.39	-73.14	-92.53	-108.26		-53.75		-71.43	
<b>Total Provisions</b>	<b>4425.11</b>	<b>3695.51</b>	<b>8120.62</b>	<b>12515.32</b>	<b>16976.74</b>	<b>4310.18</b>	<b>3936.68</b>	<b>8246.86</b>	<b>126.24</b>	<b>1.55</b>	<b>-373.51</b>	<b>-8.67</b>	<b>241.17</b>	<b>6.53</b>
<b>Net Profit</b>	<b>3751.56</b>	<b>3658.14</b>	<b>7409.70</b>	<b>10805.76</b>	<b>14104.98</b>	<b>3241.08</b>	<b>2375.00</b>	<b>5616.09</b>	<b>-1793.61</b>	<b>-24.21</b>	<b>-866.08</b>	<b>-26.72</b>	<b>-1283.14</b>	<b>-35.08</b>

#### Financial Ratios (In Percentages) / Rs. In Crore

Return on Average Assets	1.09	1.07	0.95	0.97	0.81	0.69
Return on Equity	18.41	18.18	15.61	15.94	13.59	11.77
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
Earning per Share (Annualised in Rs.)	223.62	220.84	214.71	210.06	189.53	164.21
Cost of Deposits	6.24	6.30	6.31	6.29	6.25	6.32
Yield on Advances	10.86	10.87	10.75	10.54	10.05	10.18
Yield on Res.Dep	7.52	7.52	7.53	7.54	7.64	7.68
Net Interest Margin	3.57	3.45	3.40	3.34	3.16	3.19
Cost to Income Ratio	44.06	46.33	46.68	48.51	52.76	56.01
Non-Interest Income / Op. Inc.	23.90	23.64	23.98	26.56	27.99	24.60
Gross NPA Ratio	4.99	5.15	5.30	4.75	5.56	5.64
Net NPA Ratio	2.22	2.44	2.59	2.10	2.83	2.91
Gross NPAs	47156	49202	53458	51189	60891	64206
Net NPAs	20324	22615	25370	21956	29990	32151
Provision Cover (Excl AUCA)	56.90	54.04	52.54	57.11	50.75	49.92
Provision Cover (Incl. AUCA)	64.29	62.78	61.49	66.58	60.60	60.16
Deposits	1102926	1133644	1156691	1202740	1257389	1292456
Gross Advances	945819	956000	1009110	1078557	1095145	1139326
Net Advances	916841	926919	978115	1045617	1060689	1103090