



State Bank of India

Comparison of Performance (Abridged Profit and Loss A/c) - Q1FY16 (Rs. in crores)

	2014-15							2015-16	Growth Q1FY16 Over Q4FY15		Growth Q1FY16 Over Q1FY15	
	Q1	Q2	H1	Q3	9M	Q4	FY15	Q1	Amount	%	Amount	%
Interest on Advances	27559.82	27869.18	55429.00	28646.37	84075.37	28268.54	112343.91	28581.66	313.12	1.11	1021.84	3.71
Int on Resources Operations	8266.10	8788.13	17054.23	9169.74	26223.97	9634.79	35858.77	10253.67	618.88	6.42	1987.57	24.04
Others Sundry Interest	661.19	605.31	1266.50	730.07	1996.56	2197.83	4194.40	807.55	-1390.27	-63.26	146.36	22.14
Total Interest Income	36487.12	37262.62	73749.74	38546.18	112295.91	40101.16	152397.07	39642.89	-458.28	-1.14	3155.77	8.65
Interest on Deposits	21075.59	22071.68	43147.27	22815.97	65963.24	23185.21	89148.45	24097.30	912.09	3.93	3021.71	14.34
Interest on Borrowings	1202.45	952.15	2154.59	981.13	3135.73	836.31	3972.04	853.71	17.40	2.08	-348.73	-29.00
Others Sundry Interest	956.85	964.18	1921.03	972.43	2893.45	1367.88	4261.33	959.85	-408.03	-29.83	3.00	0.31
Total Interest Expenses	23234.88	23988.01	47222.89	24769.53	71992.42	25389.40	97381.82	25910.86	521.46	2.05	2675.98	11.52
Net Interest Income	13252.24	13274.61	26526.85	13776.64	40303.49	14711.76	55015.25	13732.02	-979.74	-6.66	479.79	3.62
Commission, Exc. Brokerage	2837.15	3110.87	5948.01	3290.57	9238.58	4900.74	14139.32	3202.07	-1698.67	-34.66	364.92	12.86
Profit on Sale / Rev of Investments	586.80	452.81	1039.61	919.54	1959.15	1658.90	3618.05	872.39	-786.50	-47.41	285.59	48.67
Forex Income	432.98	466.35	899.33	501.78	1401.11	534.85	1935.96	488.66	-46.18	-8.63	55.68	12.86
Dividend	19.85	40.72	60.57	0.00	60.57	616.47	677.03	32.44	-584.03	-94.74	12.59	63.46
Income From Leasing	0.06	0.00	0.06	0.00	0.06	0.00	0.06	0.00	0.00		-0.06	
Others Other Income	375.25	500.00	875.25	525.92	1401.17	804.30	2205.47	492.42	-311.89	-38.78	117.17	31.22
Total Non-Interest Income	4252.09	4570.75	8822.84	5237.80	14060.64	8515.26	22575.89	5087.98	-3427.27	-40.25	835.89	19.66
Total Operating Income	17504.33	17845.36	35349.68	19014.44	54364.13	23227.02	77591.14	18820.01	-4407.01	-18.97	1315.68	7.52
Payment to Employees	4660.75	4656.34	9317.08	4910.22	14227.30	5166.03	19393.33	4755.61	-410.42	-7.94	94.86	2.04
Contribution for Employees	903.82	907.60	1811.42	931.81	2743.23	1400.51	4143.74	1150.77	-249.74	-17.83	246.95	27.32
Total Staff Expenses	5564.57	5563.94	11128.50	5842.03	16970.53	6566.54	23537.07	5906.38	-660.16	-10.05	341.81	6.14
Rent, Taxes, Lighting	757.83	876.00	1633.83	862.61	2496.44	910.51	3406.94	854.48	-56.03	-6.15	96.65	12.75
Depreciation on Property	302.43	369.66	672.09	402.99	1075.08	41.42	1116.49	391.98	350.57		89.56	29.61
Others	2091.76	2613.84	4705.60	2612.34	7317.94	3299.19	10617.14	2465.07	-834.12	-25.28	373.31	17.85
Total Overhead Expenses	3152.02	3859.50	7011.52	3877.94	10889.46	4251.12	15140.57	3711.53	-539.58	-12.69	559.52	17.75
Total Operating Expenses	8716.58	9423.43	18140.02	9719.97	27859.99	10817.65	38677.64	9617.91	-1199.74	-11.09	901.33	10.34
Operating Profit	8787.74	8421.92	17209.66	9294.47	26504.14	12409.36	38913.50	9202.10	-3207.27	-25.85	414.36	4.72
Income Tax Provisions	1941.93	1046.53	2988.46	1149.50	4137.96	2074.43	6212.39	1509.94	-564.49	-27.21	-431.99	-22.25
Loan Loss Provisions	3903.41	4028.00	7931.41	4717.44	12648.85	4635.44	17284.29	3358.58	-1276.86	-27.55	-544.83	-13.96
Investment Depreciation	-551.90	-1.05	-552.95	46.55	-506.40	-83.67	-590.07	180.02	263.69		731.92	132.62
Standard Assets Provision	76.82	159.18	236.00	369.99	605.99	1829.38	2435.37	396.16	-1433.22	-78.34	319.34	
Other Provisions	68.40	88.85	157.25	100.93	258.18	211.77	469.95	64.97	-146.80	-69.32	-3.43	-5.02
Total Provisions	5438.66	5321.41	10760.17	6384.41	17144.58	8667.35	25811.93	5509.66	-3157.68	-36.43	71.00	1.31
Net Profit	3349.08	3100.41	6449.49	2910.06	9359.55	3742.02	13101.57	3692.43	-49.58	-1.33	343.35	10.25

Financial Ratios (In Percentages) / Rs. In Crore

Return on Average Assets	0.74		0.71		0.68		0.68	0.72
Return on Equity	11.94		11.49		11.12		11.17	12.30
Capital Adequacy Ratio (Basel III)	12.33		12.33		12.03		12.00	12.00
Earning per Share (Annualised in Rs.)	17.94		17.28		16.72		17.55	19.52
Cost of Deposits	6.34		6.36		6.37		6.39	6.35
Yield on Advances	10.50		10.51		10.56		10.55	10.33
Yield on Res.Dep	7.88		7.92		7.95		7.98	7.94
Net Interest Margin	3.13		3.11		3.12		3.16	2.99
Cost to Income Ratio	49.80		51.32		51.25		49.85	51.10
Non-Interest Income / Op. Inc.	24.29		24.96		25.86		29.10	27.03
Gross NPA Ratio	4.90		4.89		4.90		4.25	4.29
Net NPA Ratio	2.66		2.73		2.80		2.12	2.24
Gross NPAs	60434		60712		61991		56725	56421
Net NPAs	31884		32997		34469		27591	28669
Provision Cover (Excl AUCA)	47.24		45.65		44.40		51.36	49.19
Provision Cover (Incl. AUCA)	62.68		63.18		63.56		69.13	69.49
Deposits	1418915		1473785		1510077		1576793	1613545
Gross Advances	1232288		1242638		1265483		1335424	1313735
Net Advances	1198903		1209648		1232545		1300026	1280127