



State Bank of India

Comparison of Performance (Abridged Profit and Loss A/c) - H1FY15 (Rs. in crores)

	2013-14				2014-15			Growth H1FY15 Over H1FY14		Growth Q2FY15 Over Q1FY15		Growth Q2FY15 Over Q2FY14	
	Q1	Q2	H1	FY14	Q1	Q2	H1	Amount	%	Amount	%	Amount	%
Interest on Advances	23846.49	25378.74	49225.24	102484.10	27559.82	27869.18	55429.00	6203.77	12.60	309.36	1.12	2490.44	9.81
Int on Resources Operations	7473.89	8242.72	15716.61	32351.18	8649.36	9165.64	17815.00	2098.39	13.35	516.29	5.97	922.93	11.20
Others Sundry Interest	397.95	300.27	698.22	1515.52	277.94	227.79	505.73	-192.49	-27.57	-50.15	-18.04	-72.47	-24.14
Total Interest Income	31718.34	33921.73	65640.07	136350.80	36487.12	37262.62	73749.74	8109.67	12.35	775.50	2.13	3340.89	9.85
Interest on Deposits	18085.46	19277.39	37362.86	77885.71	20905.67	21899.90	42805.56	5442.71	14.57	994.23	4.76	2622.50	13.60
Interest on Borrowings	1215.50	1467.59	2683.09	5150.79	1202.45	952.15	2154.59	-528.50	-19.70	-250.30	-20.82	-515.45	-35.12
Others Sundry Interest	905.49	925.71	1831.21	4032.13	1126.77	1135.97	2262.73	431.53	23.57	9.20	0.82	210.25	22.71
Total Interest Expenses	20206.45	21670.70	41877.15	87068.63	23234.88	23988.01	47222.89	5345.74	12.77	753.13	3.24	2317.31	10.69
Net Interest Income	11511.88	12251.03	23762.91	49282.17	13252.24	13274.61	26526.85	2763.93	11.63	22.37	0.17	1023.58	8.36
Commission, Exc. Brokerage	2558.30	2614.63	5172.93	12611.30	2837.15	3110.87	5948.01	775.09	14.98	273.72	9.65	496.24	18.98
Profit on Sale / Rev of Investments	1201.24	236.23	1437.47	2076.72	586.80	452.81	1039.61	-397.85	-27.68	-133.99	-22.83	216.58	91.68
Forex Income	336.20	210.32	546.52	1895.28	432.98	466.35	899.33	352.81	64.56	33.37	7.71	256.03	121.74
Dividend	33.37	3.79	37.15	496.86	19.85	40.72	60.57	23.41	63.01	20.87	105.18	36.93	
Income From Leasing	0.01	0.27	0.28	2.58	0.06	0.00	0.06	-0.22	-79.47	-0.06		-0.27	
Others Other Income	345.17	212.96	558.13	1470.19	375.25	500.00	875.25	317.13	56.82	124.75	33.25	287.05	134.79
Total Non-Interest Income	4474.29	3278.19	7752.48	18552.92	4252.09	4570.75	8822.84	1070.36	13.81	318.66	7.49	1292.56	39.43
Total Operating Income	15986.17	15529.22	31515.39	67835.09	17504.33	17845.36	35349.68	3834.30	12.17	341.03	1.95	2316.14	14.91
Payment to Employees	4316.13	4536.04	8852.17	17287.75	4660.75	4656.34	9317.08	464.91	5.25	-4.41	-0.09	120.30	2.65
Contribution for Employees	1223.32	1282.50	2505.82	5216.53	903.82	907.60	1811.42	-694.40	-27.71	3.78	0.42	-374.90	-29.23
Total Staff Expenses	5539.45	5818.54	11357.99	22504.28	5564.57	5563.94	11128.50	-229.49	-2.02	-0.63	-0.01	-254.60	-4.38
Rent, Taxes, Lighting	644.69	775.97	1420.66	2958.83	757.83	876.00	1633.83	213.17	15.00	118.17	15.59	100.02	12.89
Depreciation on Property	264.98	348.05	613.03	1333.94	302.43	369.66	672.09	59.06	9.63	67.23	22.23	21.61	6.21
Others	1985.78	2274.98	4260.76	8928.81	2091.76	2613.84	4705.60	444.84	10.44	522.08	24.96	338.86	14.89
Total Overhead Expenses	2895.45	3399.00	6294.45	13221.57	3152.02	3859.50	7011.52	717.07	11.39	707.48	22.45	460.50	13.55
Total Operating Expenses	8434.90	9217.54	17652.44	35725.85	8716.58	9423.43	18140.02	487.58	2.76	706.85	8.11	205.89	2.23
Operating Profit	7551.27	6311.68	13862.95	32109.24	8787.74	8421.92	17209.66	3346.72	24.14	-365.82	-4.16	2110.24	33.43
Income Tax Provisions	1444.31	907.92	2352.23	5282.71	1941.93	1046.53	2988.46	636.22	27.05	-895.40	-46.11	138.61	15.27
Loan Loss Provisions	2265.83	2645.41	4911.23	14223.57	3903.41	4028.00	7931.41	3020.18	61.50	124.59	3.19	1382.59	52.26
Investment Depreciation	531.47	8.38	539.85	563.25	-551.90	-1.05	-552.95	-1092.80		550.85		-9.43	-112.48
Standard Assets Provision	87.96	448.11	536.07	1260.69	76.82	159.18	236.00	-300.07	-55.98	82.36	107.21	-288.93	-64.48
Other Provisions	-19.39	-73.14	-92.53	-112.16	68.40	88.85	157.25	249.78		20.45	29.90	161.99	
Total Provisions	4310.18	3936.67	8246.85	21218.06	5438.66	5321.51	10760.17	2513.32	30.48	-117.15	-2.15	1384.84	35.18
Net Profit	3241.08	2375.01	5616.09	10891.17	3349.08	3100.41	6449.49	833.40	14.84	-248.67	-7.43	725.40	30.54

Financial Ratios (In Percentages) / Rs. In Crore

Return on Average Assets	0.81		0.69	0.65	0.74		0.71
Return on Equity	13.59		11.77	10.49	11.94		11.49
Capital Adequacy Ratio (Basel III)	11.85		11.69	12.44	12.33		12.33
Earning per Share (Annualised in Rs.)	189.53		164.21	156.76	179.44		172.78
Cost of Deposits	6.21		6.22	6.27	6.28		6.31
Yield on Advances	10.23		10.32	10.47	10.58		10.57
Yield on Res.Dep	7.64		7.68	7.65	7.88		7.92
Net Interest Margin	3.16		3.19	3.17	3.13		3.11
Cost to Income Ratio	52.76		56.01	52.67	49.80		51.32
Non-Interest Income / Op. Inc.	27.99		24.60	27.35	24.29		24.96
Gross NPA Ratio	5.56		5.64	4.95	4.90		4.89
Net NPA Ratio	2.83		2.91	2.57	2.66		2.73
Gross NPAs	60891		64206	61605	60434		60712
Net NPAs	29990		32151	31096	31884		32997
Provision Cover (Excl AUCA)	50.75		49.92	49.52	47.24		45.65
Provision Cover (Incl. AUCA)	60.60		60.16	62.86	62.68		63.18
Deposits	1257389		1292456	1394409	1418915		1473785
Gross Advances	1095145		1139326	1245122	1232288		1242638
Net Advances	1060689		1103090	1209829	1198903		1209648