



State Bank of India

Comparison of Performance (Abridged Profit and Loss A/c) - Q1FY 13-14

	2011-12	2012-13							2013-14	Growth Q1FY14 Over Q1FY13		Growth Q1FY14 Over Q4FY13	
	FY 12	Q1	Q2	H1	Q3	9M	Q4	FY13	Q1	Amount	%	Amount	%
Interest on Advances	81077.70	22134.62	22538.08	44672.70	22800.19	67472.89	23064.21	90537.10	23846.49	1711.87	7.73	782.28	3.39
Int on Resources Operations	24299.61	6530.20	6832.69	13362.89	7181.71	20544.60	7201.17	27745.77	7473.89	943.70	14.45	272.73	3.79
Others Sundry Interest	1144.14	257.62	236.07	493.70	361.72	855.42	518.81	1374.23	397.95	140.33	54.47	-120.86	-23.30
Total Interest Income	106521.45	28922.44	29606.85	58529.29	30343.62	88872.91	30784.19	119657.10	31718.34	2795.90	9.67	934.15	3.03
Interest on Deposits	55644.37	15957.32	16916.47	32873.79	17173.33	50047.12	17417.42	67464.55	18085.46	2128.14	13.34	668.04	3.84
Interest on Borrowings	3885.64	923.80	711.40	1635.19	1116.37	2751.56	1372.54	4124.11	1215.50	291.70	31.58	-157.04	-11.44
Others Sundry Interest	3700.35	916.74	1005.15	1921.89	899.46	2821.35	915.80	3737.14	905.49	-11.24	-1.23	-10.30	-1.12
Total Interest Expenses	63230.37	17797.85	18633.02	36430.87	19189.16	55620.04	19705.76	75325.80	20206.45	2408.60	13.53	500.69	2.54
Net Interest Income	43291.08	11124.59	10973.83	22098.41	11154.46	33252.88	11078.43	44331.30	11511.88	387.29	3.48	433.46	3.91
Commission, Exc. Brokerage	12090.90	2602.71	2449.18	5051.89	2558.67	7610.57	3873.15	11483.72	2558.30	-44.42	-1.71	-1314.85	-33.95
Profit on Sale / Rev of Investments	-919.74	220.99	230.15	451.14	417.83	868.97	229.17	1098.13	1201.24	980.24	443.56	972.07	424.18
Forex Income	1432.19	456.62	319.77	776.39	440.10	1216.49	475.13	1691.62	382.81	-73.81	-16.16	-92.32	-19.43
Dividend	767.35	12.25	66.62	78.87	0.00	78.87	636.65	715.51	33.37	21.12		-603.28	-94.76
Income From Leasing	0.10	0.07	0.00	0.07	0.05	0.12	0.43	0.55	0.01	-0.06	-79.94	-0.42	
Others Other Income	980.64	200.41	280.90	481.31	231.84	713.14	332.16	1045.31	298.56	98.15	48.98	-33.60	-10.12
Total Non-Interest Income	14351.45	3493.05	3346.62	6839.67	3648.49	10488.16	5546.68	16034.84	4474.29	981.23	28.09	-1072.40	-19.33
Total Operating Income	57642.53	14617.64	14320.45	28938.09	14802.95	43741.03	16625.11	60366.15	15986.17	1368.53	9.36	-638.94	-3.84
Payment to Employees	13503.25	3456.12	3579.01	7035.13	3608.10	10643.23	4707.48	15350.71	4316.13	860.01	24.88	-391.35	-8.31
Contribution for Employees	3470.79	681.00	701.18	1382.18	743.13	2125.31	904.88	3030.19	1223.32	542.32	79.64	318.44	35.19
Total Staff Expenses	16974.04	4137.12	4280.19	8417.31	4351.23	12768.54	5612.36	18380.90	5539.45	1402.33	33.90	-72.91	-1.30
Rent, Taxes, Lighting	2065.41	518.98	623.87	1142.85	612.60	1755.44	683.40	2438.84	644.69	125.71	24.22	-38.71	-5.66
Depreciation on Property	1007.17	201.51	279.62	481.13	312.67	793.80	345.81	1139.61	264.98	63.47	31.50	-80.82	-23.37
Others	6022.37	1583.36	1783.12	3366.48	1735.69	5102.18	2222.90	7325.07	1985.78	402.42	25.42	-237.12	-10.67
Total Overhead Expenses	9094.95	2303.85	2686.61	4990.46	2660.96	7651.42	3252.10	10903.52	2895.45	591.60	25.68	-356.65	-10.97
Total Operating Expenses	26068.99	6440.97	6966.80	13407.77	7012.19	20419.96	8864.46	29284.42	8434.90	1993.93	30.96	-429.57	-4.85
Operating Profit	31573.54	8176.67	7353.65	15530.32	7790.76	23321.08	7760.65	31081.72	7551.27	-625.40	-7.65	-209.38	-2.70
Income Tax Provisions	6776.02	1968.78	1869.91	3838.69	1726.79	5565.48	280.43	5845.91	1444.31	-524.47	-26.64	1163.88	415.03
Loan Loss Provisions	11545.85	2790.27	1837.18	4627.45	2766.19	7393.64	3974.15	11367.78	2265.83	-524.44	-18.80	-1708.32	-42.99
Investment Depreciation	663.70	-520.65	-260.06	-780.71	-129.02	-909.73	-51.56	-961.29	531.47	1052.12	202.08	583.03	
Standard Assets Provision	978.81	169.27	250.19	419.46	63.23	482.69	266.92	749.60	87.96	-81.31	-48.04	-178.96	
Other Provisions	-98.14	17.44	-1.71	15.73	-32.49	-16.76	-8.52	-25.28	-19.39	-36.83	-211.17	-10.87	-127.68
Total Provisions	19866.25	4425.11	3695.51	8120.62	4394.70	12515.32	4461.42	16976.74	4310.18	-114.93	-2.60	-151.24	-3.39
Net Profit	11707.29	3751.56	3658.14	7409.70	3396.06	10805.76	3299.22	14104.98	3241.08	-510.48	-13.61	-58.14	-1.76

Financial Ratios (In Percentages) / Rs. In Crore

Return on Average Assets	0.88	1.09		1.00		0.95		0.97	0.81
Return on Equity	16.05	18.41		16.66		15.61		15.94	13.59
Capital Adequacy Ratio (Basel II)	13.86	13.17		12.63		12.21		12.92	12.12
Tier I Capital Adequacy Ratio	9.79	9.38		8.97		8.66		9.49	9.01
Earning per Share (Annualised in Rs.)	184.31	223.62		220.84		214.71		210.06	189.53
Cost of Deposits	5.95	6.24		6.30		6.31		6.29	6.25
Yield on Advances	11.05	10.86		10.87		10.75		10.54	10.05
Yield on Res.Dep	7.51	7.52		7.52		7.53		7.54	7.64
Net Interest Margin	3.85	3.57		3.45		3.40		3.34	3.16
Cost to Income Ratio	45.23	44.06		46.33		46.68		48.51	52.76
Non-Interest Income / Op. Inc.	24.90	23.90		23.64		23.98		26.56	27.99
Gross NPA Ratio	4.44	4.99		5.15		5.30		4.75	5.56
Net NPA Ratio	1.82	2.22		2.44		2.59		2.10	2.83
Gross NPAs	39676	47156		49202		53458		51189	60891
Net NPAs	15819	20324		22615		25370		21956	29990
Provision Cover (Excl. AUCA)	60.13%	56.90%		54.04%		52.54%		57.11%	50.75%
Provision Cover (Incl. AUCA)	68.10%	64.29%		62.78%		61.49%		66.58%	60.60%
Deposits	1043647	1102926		1133644		1156691		1202740	1257389
Gross Advances	893613	945819		956000		1009110		1078557	1095145
Net Advances	867579	916841		926919		978115		1045617	1060689