



## State Bank of India

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

	2012-13			2013-14						Growth FY 14 Over FY13		Growth Q4FY14 Over Q3FY14		Growth Q4FY14 Over Q4FY13			
	9M	Q4	FY13	Q1	Q2	H1	Q3	9M	Q4	FY14	Amount	%	Amount	%	Amount	%	
Interest on Advances	67472.89	23064.21	90537.10	23846.49	25378.74	49225.24	26309.64	75534.87	26949.23	102484.10	11947.00	13.20	639.59	2.43	3885.02	16.84	
Int on Resources Operations	20542.62	7201.15	27743.77	7473.89	8242.72	15716.61	8308.01	24024.62	8326.56	32351.18	4607.41	16.61	18.56	0.22	1125.41	15.63	
Others Sundry Interest	855.42	518.81	1374.23	397.95	300.27	698.22	235.47	933.69	581.83	1515.52	141.29	10.28	346.36	147.09	63.01	12.15	
<b>Total Interest Income</b>	<b>88870.93</b>	<b>30784.17</b>	<b>119655.10</b>	<b>31718.34</b>	<b>33921.73</b>	<b>65640.07</b>	<b>34853.12</b>	<b>100493.18</b>	<b>35857.62</b>	<b>136350.80</b>	16695.70	13.95	1004.51	2.88	5073.45	16.48	
Interest on Deposits	50047.12	17417.42	67464.55	18085.46	19277.39	37362.86	20111.48	57474.33	20411.37	77885.71	10421.16	15.45	299.90	1.49	2993.95	17.19	
Interest on Borrowings	2751.56	1372.54	4124.11	1215.50	1467.59	2683.09	1207.08	3890.17	1260.62	5150.79	1026.69	24.89	53.54	4.44	-111.92	-8.15	
Others Sundry Interest	2821.35	915.80	3737.14	905.49	925.71	1831.21	918.11	2749.31	1282.82	4032.13	294.99	7.89	364.71	39.72	367.02	40.08	
<b>Total Interest Expenses</b>	<b>55620.04</b>	<b>19705.76</b>	<b>75325.80</b>	<b>20206.45</b>	<b>21670.70</b>	<b>41877.15</b>	<b>22236.67</b>	<b>64113.82</b>	<b>22954.81</b>	<b>87068.63</b>	11742.84	15.59	718.14	3.23	3249.05	16.49	
<b>Net Interest Income</b>	<b>33250.89</b>	<b>11078.41</b>	<b>44329.30</b>	<b>11511.88</b>	<b>12251.03</b>	<b>23762.91</b>	<b>12616.45</b>	<b>36379.36</b>	<b>12902.81</b>	<b>49282.17</b>	4952.87	11.17	286.36	2.27	1824.40	16.47	
Commission, Exc. Brokerage	7610.57	3873.15	11483.72	2558.30	2614.63	5172.93	2971.27	8144.20	4467.10	12611.30	1127.58	9.82	1495.83	50.34	593.95	15.34	
Profit on Sale / Rev of Investments	868.97	229.17	1098.13	1201.24	236.23	1437.47	238.19	1675.66	401.07	2076.72	978.59	89.11	162.88	68.38	171.90	75.01	
Forex Income	1131.67	451.41	1583.09	373.35	270.59	643.94	603.82	1247.76	647.52	1895.28	312.19	19.72	43.70	7.24	196.11	43.44	
Dividend	78.87	636.65	715.51	33.37	3.79	37.15	8.33	45.48	451.38	496.86	-218.65	-30.56	443.05	5320.53	-185.27	-29.10	
Income From Leasing	0.12	0.43	0.55	0.01	0.27	0.28	1.53	1.81	0.77	2.58	2.02	365.41	-0.76	-49.94	0.34	78.33	
Others Other Income	799.94	355.90	1155.84	308.02	152.68	460.71	391.66	852.37	617.82	1470.19	314.35	27.20	226.15	57.74	261.92	73.59	
<b>Total Non-Interest Income</b>	<b>10490.14</b>	<b>5546.70</b>	<b>16036.84</b>	<b>4474.29</b>	<b>3278.19</b>	<b>7752.48</b>	<b>4214.79</b>	<b>11967.27</b>	<b>6585.65</b>	<b>18552.92</b>	2516.07	15.69	2370.85	56.25	1038.94	18.73	
<b>Total Operating Income</b>	<b>43741.03</b>	<b>16625.11</b>	<b>60366.15</b>	<b>15986.17</b>	<b>15529.22</b>	<b>31515.39</b>	<b>16831.24</b>	<b>48346.63</b>	<b>19488.46</b>	<b>67835.09</b>	7468.94	12.37	2657.21	15.79	2863.34	17.22	
Payment to Employees	10643.23	4707.48	15350.71	4316.13	4536.04	8852.17	4512.27	13364.45	3923.30	17287.75	1937.04	12.62	-588.97	-13.05	-784.18	-16.66	
Contribution for Employees	2125.31	904.88	3030.19	1223.32	1282.50	2505.82	1354.86	3860.68	1355.85	5216.53	2186.34	72.15	0.99	0.07	450.97	49.84	
<b>Total Staff Expenses</b>	<b>12768.54</b>	<b>5612.36</b>	<b>18380.90</b>	<b>5539.45</b>	<b>5818.54</b>	<b>11357.99</b>	<b>5867.13</b>	<b>17225.13</b>	<b>5279.15</b>	<b>22504.28</b>	4123.38	22.43	-587.98	-10.02	-333.21	-5.94	
Rent, Taxes, Lighting	1755.44	683.40	2438.84	644.69	775.97	1420.66	725.84	2146.50	812.33	2958.83	519.99	21.32	86.49	11.92	128.93	18.87	
Depreciation on Property	793.80	345.81	1139.61	264.98	348.05	613.03	377.74	990.77	343.17	1333.94	194.33	17.05	-34.57	-9.15	-2.64	-0.76	
Others	5102.18	2222.90	7325.07	1985.78	2274.98	4260.76	2242.06	6502.82	2425.99	8928.81	1603.74	21.89	183.93	8.20	203.09	9.14	
<b>Total Overhead Expenses</b>	<b>7651.42</b>	<b>3252.10</b>	<b>10903.52</b>	<b>2895.45</b>	<b>3399.00</b>	<b>6294.45</b>	<b>3345.64</b>	<b>9640.09</b>	<b>3581.48</b>	<b>13221.57</b>	2318.05	21.26	235.84	7.05	329.38	10.13	
<b>Total Operating Expenses</b>	<b>20419.96</b>	<b>8864.46</b>	<b>29284.42</b>	<b>8434.90</b>	<b>9217.54</b>	<b>17652.44</b>	<b>9212.77</b>	<b>26865.22</b>	<b>8860.63</b>	<b>35725.85</b>	6441.43	22.00	-352.14	-3.82	-3.83	-0.04	
<b>Operating Profit</b>	<b>23321.08</b>	<b>7760.65</b>	<b>31081.72</b>	<b>7551.27</b>	<b>6311.68</b>	<b>13862.95</b>	<b>7618.47</b>	<b>21481.42</b>	<b>10627.82</b>	<b>32109.24</b>	1027.51	3.31	3009.35	39.50	2867.17	36.95	
Income Tax Provisions	5565.48	280.43	5845.91	1444.31	907.92	2352.23	1234.53	3586.76	1695.96	5282.71	-563.20	-9.63	461.43	37.38	1415.52	504.76	
Loan Loss Provisions	7393.64	3974.15	11367.78	2265.83	2645.40	4911.23	3428.59	8339.82	5883.75	14223.57	2855.78	25.12	2455.16	71.61	1909.61	48.05	
Investment Depreciation	-909.73	-51.56	-961.29	531.47	8.39	539.86	620.65	1160.51	-597.26	563.25	1524.54	-158.59	-1217.91	-196.23	-545.70	1058.41	
Standard Assets Provision	482.69	266.92	749.60	87.96	448.11	536.07	195.55	731.62	529.07	1260.69	511.08	68.18	333.51	170.55	262.15	98.21	
Other Provisions	-16.76	-8.52	-25.28	-19.39	-73.14	-92.53	-95.20	-187.73	75.57	-112.16	-86.88	343.76	170.77	-179.38	84.08	-987.45	
<b>Total Provisions</b>	<b>12515.32</b>	<b>4461.42</b>	<b>16976.74</b>	<b>4310.18</b>	<b>3936.68</b>	<b>8246.86</b>	<b>5384.12</b>	<b>13630.98</b>	<b>7587.08</b>	<b>21218.06</b>	4241.33	24.98	2202.96	40.92	3125.66	70.06	
<b>Net Profit</b>	<b>10805.76</b>	<b>3299.22</b>	<b>14104.98</b>	<b>3241.08</b>	<b>2375.00</b>	<b>5616.09</b>	<b>2234.35</b>	<b>7850.43</b>	<b>3040.74</b>	<b>10891.17</b>	-3213.81	-22.78	806.39	36.09	-258.49	-7.83	
<b>Financial Ratios (In Percentages) / Rs. In Crore</b>																	
Return on Average Assets	1.03		0.97	0.81		0.69		0.63		0.65							
Return on Equity	17.67		15.94	13.59		11.77		10.97		10.49							
Capital Adequacy Ratio (Basel II)	12.21		12.92	12.12													
Tier I Capital Adequacy Ratio	8.66		9.49	9.01													
Capital Adequacy Ratio (Basel III)				11.85		11.69		11.59		12.44							
Earning per Share (Annualised in Rs.)	214.71		210.06	189.53		164.21		153.02		156.76							
Cost of Deposits	6.23		6.25	6.21		6.22		6.25		6.27							
Yield on Advances	10.89		10.80	10.23		10.32		10.40		10.47							
Yield on Res.Dep	7.53		7.54	7.64		7.68		7.71		7.65							
Net Interest Margin	3.41		3.34	3.17		3.18		3.19		3.17							
Cost to Income Ratio	46.68		48.51	52.76		56.01		55.57		52.67							
Non-Interest Income / Op. Inc.	23.98		26.57	27.99		24.60		24.75		27.35							
Gross NPA Ratio	5.30		4.75	5.56		5.64		5.73		4.95							
Net NPA Ratio	2.59		2.10	2.83		2.91		3.24		2.57							
Gross NPAs	53458		51189	60891		64206		67799		61605							
Net NPAs	25370		21956	29990		32151		37167		31096							
Provision Cover (Excl AUCA)	52.54		57.11	50.75		49.92		45.18		49.52							
Provision Cover (Incl. AUCA)	61.49		66.58	60.60		60.16		58.32		62.86							
Deposits	1156691		1202740	1257389		1292456		1349940		1394409							
Gross Advances	1009110		1078557	1095145		1139326		1183723		1245122							
Net Advances	978115		1045617	1060689		1103090		1148901		1209829							