



State Bank of India

Comparison of Performance (Abridged Profit and Loss A/c) - 9MFY15 (Rs. in crores)

	2013-14			2014-15					Growth 9MFY15 Over 9MFY14		Growth Q3FY15 Over Q2FY15		Growth Q3FY15 Over Q3FY14	
	Q3	9M	FY14	Q1	Q2	H1	Q3	9M	Amount	%	Amount	%	Amount	%
Interest on Advances	26309.64	75534.87	102484.10	27559.82	27869.18	55429.00	28646.37	84075.37	8540.50	11.31	777.19	2.79	2336.73	8.88
Int on Resources Operations	8308.01	24024.62	32351.18	8649.36	9165.64	17815.00	9636.24	27451.24	3426.63	14.26	470.60	5.13	1328.24	15.99
Others Sundry Interest	235.47	933.69	1515.52	277.94	227.79	505.73	263.56	769.30	-164.39	-17.61	35.77	15.70	28.09	11.93
Total Interest Income	34853.12	100493.18	136350.80	36487.12	37262.62	73749.74	38546.18	112295.91	11802.73	11.74	1283.56	3.44	3693.06	10.60
Interest on Deposits	20111.48	57474.33	78123.36	21075.59	22071.68	43147.27	22815.97	65963.24	8488.91	14.77	744.29	3.37	2704.49	13.45
Interest on Borrowings	1207.08	3890.17	5150.79	1202.45	952.15	2154.59	981.13	3135.73	-754.44	-19.39	28.99	3.04	-225.95	-18.72
Others Sundry Interest	918.11	2749.31	3794.48	956.85	964.18	1921.03	972.43	2893.45	144.14	5.24	8.24	0.86	54.32	5.92
Total Interest Expenses	22236.67	64113.82	87068.63	23234.88	23988.01	47222.89	24769.53	71992.42	7878.60	12.29	781.52	3.26	2532.86	11.39
Net Interest Income	12616.45	36379.36	49282.17	13252.24	13274.61	26526.85	13776.64	40303.49	3924.13	10.79	502.04	3.78	1160.19	9.20
Commission, Exc. Brokerage	2971.27	8144.20	12611.30	2837.15	3110.87	5948.01	3290.57	9238.58	1094.39	13.44	179.70	5.78	319.30	10.75
Profit on Sale / Rev of Investments	238.19	1675.66	2076.72	586.80	452.81	1039.61	919.54	1959.15	283.49	16.92	466.73	103.07	681.35	286.06
Forex Income	603.82	1247.76	1895.28	432.98	466.35	899.33	501.78	1401.11	153.35	12.29	35.43	7.60	-102.04	-16.90
Dividend	8.33	45.48	496.86	19.85	40.72	60.57	0.00	60.57	15.08	33.17	-40.72		-8.33	
Income From Leasing	1.53	1.81	2.58	0.06	0.00	0.06	0.00	0.06	-1.75	-96.82			-1.53	
Others Other Income	391.66	852.37	1470.19	375.25	500.00	875.25	525.92	1401.17	548.80	64.39	25.91	5.18	134.25	34.28
Total Non-Interest Income	4214.79	11967.27	18552.92	4252.09	4570.75	8822.84	5237.80	14060.64	2093.37	17.49	667.05	14.59	1023.00	24.27
Total Operating Income	16831.24	48346.63	67835.09	17504.33	17845.36	35349.68	19014.44	54364.13	6017.50	12.45	1169.09	6.55	2183.20	12.97
Payment to Employees	4512.27	13364.45	17287.75	4660.75	4656.34	9317.08	4910.22	14227.30	862.85	6.46	253.88	5.45	397.94	8.82
Contribution for Employees	1354.86	3860.68	5216.53	903.82	907.60	1811.42	931.81	2743.23	-1117.45	-28.94	24.21	2.67	-423.05	-31.22
Total Staff Expenses	5867.13	17225.13	22504.28	5564.57	5563.94	11128.50	5842.03	16970.53	-254.60	-1.48	278.09	5.00	-25.11	-0.43
Rent, Taxes, Lighting	725.84	2146.50	2958.83	757.83	876.00	1633.83	862.61	2496.44	349.94	16.30	-13.39	-1.53	136.77	18.84
Depreciation on Property	377.74	990.77	1333.94	302.43	369.66	672.09	402.99	1075.08	84.31	8.51	33.33	9.02	25.25	6.68
Others	2242.06	6502.82	8928.81	2091.76	2613.84	4705.60	2612.34	7317.94	815.12	12.53	-1.50	-0.06	370.28	16.52
Total Overhead Expenses	3345.64	9640.09	13221.57	3152.02	3859.50	7011.52	3877.94	10889.46	1249.37	12.96	18.44	0.48	532.30	15.91
Total Operating Expenses	9212.77	26865.22	35725.85	8716.58	9423.43	18140.02	9719.97	27859.99	994.77	3.70	296.53	3.15	507.19	5.51
Operating Profit	7618.47	21481.42	32109	8787.74	8421.92	17209.66	9294.47	26504.14	5022.72	23.38	872.55	10.36	1676.00	22.00
Income Tax Provisions	1234.53	3586.76	5283	1941.93	1046.53	2988.46	1149.50	4137.96	551.20	15.37	102.98	9.84	-85.02	-6.89
Loan Loss Provisions	3428.59	8339.82	14224	3903.41	4028.00	7931.41	4717.44	12648.85	4309.03	51.67	689.44	17.12	1288.85	37.59
Investment Depreciation	620.66	1160.51	563	-551.90	-1.05	-552.95	46.55	-506.40	-1666.91	-143.64	47.59		-574.11	-92.50
Standard Assets Provision	195.56	731.62	1261	76.82	159.18	236.00	369.99	605.99	-125.63	-17.17	210.81	132.43	174.44	89.20
Other Provisions	-95.20	-187.73	-112	68.40	88.85	157.25	100.93	258.18	445.91	237.53	12.09	13.60	196.13	206.03
Total Provisions	5384.13	13630.98	21218	5438.66	5321.51	10760.17	6384.41	17144.58	3513.60	25.78	1062.90	19.97	1000.28	18.58
Net Profit	2234.34	7850.43	10891	3349.08	3100.41	6449.49	2910.06	9359.55	1509.12	19.22	-190.35	-6.14	675.72	30.24

Financial Ratios (In Percentages) / Rs. In Crore

Return on Average Assets	0.63	0.65	0.74	0.71	0.68
Return on Equity	10.97	10.49	11.94	11.49	11.12
Capital Adequacy Ratio (Basel III)	11.59	12.44	12.33	12.33	12.03
Earning per Share (Annualised in Rs.)	15.30	15.68	17.94	17.28	16.72
Cost of Deposits	6.25	6.27	6.28	6.31	6.32
Yield on Advances	10.40	10.47	10.58	10.57	10.57
Yield on Res.Dep	7.71	7.65	7.88	7.92	7.95
Net Interest Margin	3.19	3.17	3.13	3.11	3.12
Cost to Income Ratio	55.57	52.67	49.80	51.32	51.25
Non-Interest Income / Op. Inc.	24.75	27.35	24.29	24.96	25.86
Gross NPA Ratio	5.73	4.95	4.90	4.89	4.90
Net NPA Ratio	3.24	2.57	2.66	2.73	2.80
Gross NPAs	67799	61605	60434	60712	61991
Net NPAs	37167	31096	31884	32997	34469
Provision Cover (Excl AUCA)	45.18	49.52	47.24	45.65	44.40
Provision Cover (Incl. AUCA)	58.32	62.86	62.68	63.18	63.56
Deposits	1349940	1394409	1418915	1473785	1510077
Gross Advances	1183723	1245122	1232288	1242638	1265483
Net Advances	1148901	1209829	1198903	1209648	1232545