



State Bank of India

Comparison of Performance (Abridged Profit and Loss A/c) - Q1FY15

	2012-13	2013-14							2014-15	Growth Q1FY15 Over Q4FY14		Growth Q1FY15 Over Q1FY14	
	FY13	Q1	Q2	H1	Q3	9M	Q4	FY14	Q1	Amount	%	Amount	%
Interest on Advances	90537.10	23846.49	25378.74	49225.24	26309.64	75534.87	26949.23	102484.10	27559.82	610.59	2.27	3713.33	15.57
Int on Resources Operations	27743.77	7473.89	8242.72	15716.61	8308.01	24024.62	8326.56	32351.18	8649.36	322.79	3.88	1175.46	15.73
Others Sundry Interest	1374.23	397.95	300.27	698.22	235.47	933.69	581.83	1515.52	277.94	-303.89	-52.23	-120.01	-30.16
Total Interest Income	119655.10	31718.34	33921.73	65640.07	34853.12	100493.18	35857.62	136350.80	36487.12	629.50	1.76	4768.78	15.03
Interest on Deposits	67464.55	18085.46	19277.39	37362.86	20111.48	57474.33	20411.37	77885.71	20905.67	494.29	2.42	2820.21	15.59
Interest on Borrowings	4124.11	1215.50	1467.59	2683.09	1207.08	3890.17	1260.62	5150.79	1202.45	-58.17	-4.61	-13.05	-1.07
Others Sundry Interest	3737.14	905.49	925.71	1831.21	918.11	2749.31	1282.82	4032.13	1126.77	-156.05	-12.16	221.27	24.44
Total Interest Expenses	75325.80	20206.45	21670.70	41877.15	22236.67	64113.82	22954.81	87068.63	23234.88	280.07	1.22	3028.43	14.99
Net Interest Income	44329.30	11511.88	12251.03	23762.91	12616.45	36379.36	12902.81	49282.17	13252.24	349.43	2.71	1740.36	15.12
Commission, Exc. Brokerage	11483.72	2558.30	2614.63	5172.93	2971.27	8144.20	4467.10	12611.30	2837.15	-1629.95	-36.49	278.85	10.90
Profit on Sale / Rev of Investments	1098.13	1201.24	236.23	1437.47	238.19	1675.66	401.07	2076.72	586.80	185.74	46.31	-614.43	-51.15
Forex Income	1583.09	336.20	307.74	643.94	603.82	1247.76	647.52	1895.28	432.98	-214.54	-33.13	96.78	28.79
Dividend	715.51	33.37	3.79	37.15	8.33	45.48	451.38	496.86	19.85	-431.53	-95.60	-13.52	-40.52
Income From Leasing	0.55	0.01	0.27	0.28	1.53	1.81	0.77	2.58	0.06	-0.71	-92.49	0.04	
Others Other Income	1155.84	345.17	115.54	460.71	391.66	852.37	617.82	1470.19	375.25	-242.56	-39.26	30.08	8.71
Total Non-Interest Income	16036.84	4474.29	3278.19	7752.48	4214.79	11967.27	6585.65	18552.92	4252.09	-2333.56	-35.43	-222.20	-4.97
Total Operating Income	60366.15	15986.17	15529.22	31515.39	16831.24	48346.63	19488.46	67835.09	17504.33	-1984.13	-10.18	1518.16	9.50
Payment to Employees	15350.71	4316.13	4536.04	8852.17	4512.27	13364.45	3923.30	17287.75	4660.75	737.45	18.80	344.61	7.98
Contribution for Employees	3030.19	1223.32	1282.50	2505.82	1354.86	3860.68	1355.85	5216.53	903.82	-452.03	-33.34	-319.50	-26.12
Total Staff Expenses	18380.90	5539.45	5818.54	11357.99	5867.13	17225.13	5279.15	22504.28	5564.57	285.42	5.41	25.11	0.45
Rent, Taxes, Lighting	2438.84	644.69	775.97	1420.66	725.84	2146.50	812.33	2958.83	757.83	-54.49	-6.71	113.14	17.55
Depreciation on Property	1139.61	264.98	348.05	613.03	377.74	990.77	343.17	1333.94	302.43	-40.74	-11.87	37.45	14.13
Others	7325.07	1985.78	2274.98	4260.76	2242.06	6502.82	2425.99	8928.81	2091.76	-334.23	-13.78	105.98	5.34
Total Overhead Expenses	10903.52	2895.45	3399.00	6294.45	3345.64	9640.09	3581.48	13221.57	3152.02	-429.47	-11.99	256.57	8.86
Total Operating Expenses	29284.42	8434.90	9217.54	17652.44	9212.77	26865.22	8860.63	35725.85	8716.58	-144.05	-1.63	281.69	3.34
Operating Profit	31081.72	7551.27	6311.68	13862.95	7618.47	21481.42	10627.82	32109.24	8787.74	-1840.08	-17.31	1236.47	16.37
Income Tax Provisions	5845.91	1444.31	907.92	2352.23	1234.53	3586.76	1695.96	5282.71	1941.93	245.97	14.50	497.62	34.45
Loan Loss Provisions	11367.78	2265.83	2645.40	4911.23	3428.59	8339.82	5883.75	14223.57	3903.41	-1980.34	-33.66	1637.58	72.27
Investment Depreciation	-961.29	531.47	8.39	539.86	620.65	1160.51	-597.26	563.25	-551.90	45.36	7.59	-1083.37	
Standard Assets Provision	749.60	87.96	448.11	536.07	195.55	731.62	529.07	1260.69	76.82	-452.25	-85.48	-11.14	-12.66
Other Provisions	-25.28	-19.39	-73.14	-92.53	-95.20	-187.73	75.57	-112.16	68.40	-7.17	-9.49	87.79	
Total Provisions	16976.74	4310.18	3936.68	8246.86	5384.12	13630.98	7587.08	21218.06	5438.66	-2148.42	-28.32	1128.48	26.18
Net Profit	14104.98	3241.08	2375.00	5616.09	2234.35	7850.43	3040.74	10891.17	3349.08	308.34	10.14	108.00	3.33

Financial Ratios (In Percentages) / Rs. In Crore

Return on Average Assets	0.97	0.81		0.69		0.63		0.65	0.74
Return on Equity	15.94	13.59		11.77		10.97		10.49	11.94
Capital Adequacy Ratio (Basel II)	12.92	12.12							
Tier I Capital Adequacy Ratio	9.49	9.01							
Capital Adequacy Ratio (Basel III)		11.85		11.69		11.59		12.44	12.33
Earning per Share (Annualised in Rs.)	210.06	189.53		164.21		153.02		156.76	179.44
Cost of Deposits	6.25	6.21		6.22		6.25		6.27	6.28
Yield on Advances	10.80	10.23		10.32		10.40		10.47	10.58
Yield on Res.Dep	7.54	7.64		7.68		7.71		7.65	7.88
Net Interest Margin	3.34	3.16		3.18		3.19		3.17	3.13
Cost to Income Ratio	48.51	52.76		56.01		55.57		52.67	49.80
Non-Interest Income / Op. Inc.	26.57	27.99		24.60		24.75		27.35	24.29
Gross NPA Ratio	4.75	5.56		5.64		5.73		4.95	4.90
Net NPA Ratio	2.10	2.83		2.91		3.24		2.57	2.66
Gross NPAs	51189	60891		64206		67799		61605	60434
Net NPAs	21956	29990		32151		37167		31096	31884
Provision Cover (Excl AUCA)	57.11	50.75		49.92		45.18		49.52	47.24
Provision Cover (Incl. AUCA)	66.58	60.60		60.16		58.32		62.86	62.68
Deposits	1202740	1257389		1292456		1349940		1394409	1418915
Gross Advances	1078557	1095145		1139326		1183723		1245122	1232288
Net Advances	1045617	1060689		1103090		1148901		1209829	1198903