



State Bank of India

Comparison of Performance (Abridged Profit and Loss A/c) - FY15 (Rs. in crores)

	2013-14		2014-15							Growth FY15 Over FY14		Growth Q4FY15 Over Q3FY15		Growth Q4FY15 Over Q4FY14	
	Q4	FY14	Q1	Q2	H1	Q3	9M	Q4	FY15	Amount	%	Amount	%	Amount	%
Interest on Advances	26949.23	102484.10	27559.82	27869.18	55429.00	28646.37	84075.37	28268.54	112343.91	9859.81	9.62	-377.83	-1.32	1319.31	4.90
Int on Resources Operations	8326.56	32351.18	8649.36	9165.64	17815.00	9636.24	27451.24	10141.65	37592.89	5241.71	16.20	505.40	5.24	1815.08	21.80
Others Sundry Interest	581.83	1515.52	277.94	227.79	505.73	263.56	769.30	1690.97	2460.27	944.75	62.34	1427.41			
Total Interest Income	35857.62	136350.80	36487.12	37262.62	73749.74	38546.18	112295.91	40101.16	152397.07	16046.27	11.77	1554.99	4.03	4243.54	11.83
Interest on Deposits	20649.02	78123.36	21075.59	22071.68	43147.27	22815.97	65963.24	23185.21	89148.45	11025.09	14.11	369.24	1.62	2536.19	12.28
Interest on Borrowings	1260.62	5150.79	1202.45	952.15	2154.59	981.13	3135.73	836.31	3972.04	-1178.75	-22.88	-144.82	-14.76	-424.31	-33.66
Others Sundry Interest	1045.17	3794.48	956.85	964.18	1921.03	972.43	2893.45	1367.88	4261.33	466.85	12.30	395.45	40.67	322.71	30.88
Total Interest Expenses	22954.81	87068.63	23234.88	23988.01	47222.89	24769.53	71992.42	25389.40	97381.82	10313.19	11.84	619.87	2.50	2434.59	10.61
Net Interest Income	12902.81	49282.17	13252.24	13274.61	26526.85	13776.64	40303.49	14711.76	55015.25	5733.08	11.63	935.12	6.79	1808.95	14.02
Commission, Exc. Brokerage	4467.10	12611.30	2837.15	3110.87	5948.01	3290.57	9238.58	4900.74	14139.32	1528.02	12.12	1610.17	48.93	433.64	9.71
Profit on Sale / Rev of Investments	401.07	2076.72	586.80	452.81	1039.61	919.54	1959.15	1658.90	3618.05	1541.33	74.22	739.36	80.41	1257.83	313.62
Forex Income	647.52	1895.28	432.98	466.35	899.33	501.78	1401.11	534.85	1935.96	40.68	2.15	33.07	6.59	-112.67	-17.40
Dividend	451.38	496.86	19.85	40.72	60.57	0.00	60.57	616.47	677.03	180.17	36.26	616.47		165.09	36.57
Income From Leasing	0.77	2.58	0.06	0.00	0.06	0.00	0.06	0.00	0.06	-2.52	-97.77			-0.77	
Others Other Income	617.82	1470.19	375.25	500.00	875.25	525.92	1401.17	804.30	2205.47	735.29	50.01	278.39	52.93	186.49	30.19
Total Non-Interest Income	6585.65	18552.92	4252.09	4570.75	8822.84	5237.80	14060.64	8515.26	22575.89	4022.98	21.68	3277.46	62.57	1929.61	29.30
Total Operating Income	19488.46	67835.09	17504.33	17845.36	35349.68	19014.44	54364.13	23227.02	77591.14	9756.06	14.38	4212.57	22.15	3738.56	19.18
Payment to Employees	3923.30	17287.75	4660.75	4656.34	9317.08	4910.22	14227.30	5166.03	19393.33	2105.58	12.18	255.81	5.21	1242.73	31.68
Contribution for Employees	1355.85	5216.53	903.82	907.60	1811.42	931.81	2743.23	1400.51	4143.74	-1072.79	-20.57	468.70	50.30	44.66	3.29
Total Staff Expenses	5279.15	22504.28	5564.57	5563.94	11128.50	5842.03	16970.53	6566.54	23537.07	1032.79	4.59	724.51	12.40	1287.39	24.39
Rent, Taxes, Lighting	812.33	2958.83	757.83	876.00	1633.83	862.61	2496.44	910.51	3406.94	448.12	15.15	47.90	5.55	98.18	12.09
Depreciation on Property	343.17	1333.94	302.43	369.66	672.09	402.99	1075.08	41.42	1116.49	-217.44	-16.30	-361.57	-89.72	-301.75	-87.93
Others	2425.99	8928.81	2091.76	2613.84	4705.60	2612.34	7317.94	3299.19	10617.14	1688.32	18.91	686.85	26.29	873.20	35.99
Total Overhead Expenses	3581.48	13221.57	3152.02	3859.50	7011.52	3877.94	10889.46	4251.12	15140.57	1919.00	14.51	373.18	9.62	669.63	18.70
Total Operating Expenses	8860.63	35725.85	8716.58	9423.43	18140.02	9719.97	27859.99	10817.65	38677.64	2951.79	8.26	1097.68	11.29	1957.02	22.09
Operating Profit	10627.82	32109.24	8787.74	8421.92	17209.66	9294.47	26504.14	12409.36	38913.50	6804.26	21.19	3114.89	33.51	1781.54	16.76
Total Provisions	7587.08	21218.06	5438.66	5321.51	10760.17	6384.41	17144.58	8667.35	25811.93	4593.87	21.65	2282.93	35.76	1080.26	14.24
Net Profit	3040.74	10891.17	3349.08	3100.41	6449.49	2910.06	9359.55	3742.02	13101.57	2210.40	20.30	831.95	28.59	701.28	23.06

Financial Ratios (In Percentages) / Rs. In Crore

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