



State Bank of India

Comparison of Performance (Abridged Profit and Loss A/c) - Q1FY 09-10

	2007-08	2008-09			2009-10	Growth Q1FY 10 Over Q1FY 09		Growth Q1FY10 Over Q4FY09	
	FY	Q1	Q4	FY 09	Q1	Amount	%	Amount	%
Interest on Advances	35228.11	10013.99	12083.61	46404.71	12357.12	2343.13	23.40	273.51	2.26
Int on Resources Operations	13144.24	3715.01	5111.04	17048.49	4987.63	1272.62	34.26	-123.41	-2.41
Others Sundry Interest	577.96	70.20	147.74	335.23	128.02	57.82	82.38	-19.72	-13.35
Total Interest Income	48950.31	13799.19	17342.39	63788.43	17472.77	3673.58	26.62	130.38	0.75
Interest on Deposits	27072.58	7769.40	11387.49	37936.85	11435.78	3666.38	47.19	48.29	0.42
Interest on Borrowings	2938.43	731.11	91.57	2555.01	330.27	-400.84	-54.83	238.70	260.66
Others Sundry Interest	1918.06	481.03	1021.39	2423.44	681.82	200.79	41.74	-339.57	-33.25
Total Interest Expenses	31929.07	8981.54	12500.45	42915.29	12447.87	3466.33	38.59	-52.58	-0.42
Net Interest Income	17021.24	4817.65	4841.94	20873.14	5024.90	207.25	4.30	182.96	3.78
Commission, Exc. Brokerage	5914.25	1285.00	3391.87	7617.24	1862.04	577.04	44.91	-1529.83	-45.10
Profit on Sale / Rev of Investments	946.34	222.83	1508.87	2567.29	708.83	486.00	218.11	-800.04	-53.02
Forex Income	692.70	169.19	382.79	1179.25	470.38	301.19	178.03	87.59	22.88
Dividend	197.41	385.35	7.57	409.60	358.14	-27.21	-7.06	350.57	4633.23
Income From Leasing	31.86	9.17	1.83	26.67	7.34	-1.83	-19.96	5.51	300.31
Others Other Income	912.36	332.35	-574.71	890.74	162.02	-170.33	-51.25	736.73	-128.19
Total Non-Interest Income	8694.92	2403.88	4718.22	12690.79	3568.75	1164.87	48.46	-1149.47	-24.36
Total Operating Income	25716.16	7221.53	9560.16	33563.93	8593.65	1372.12	19.00	-966.51	-10.11
Payment to Employees	7212.25	2035.15	1861.88	8213.31	2964.20	929.05	45.65	1102.32	59.20
Contribution for Employees	573.61	95.80	487.72	1534.00	447.09	351.29	366.69	-40.63	-8.33
Total Staff Expenses	7785.86	2130.95	2349.60	9747.31	3411.29	1280.34	60.08	1061.69	45.19
Rent, Taxes, Lighting	993.42	248.25	391.17	1295.14	371.77	123.52	49.76	-19.40	-4.96
Depreciation on Property	679.98	171.39	234.06	763.14	158.52	-12.87	-7.51	-75.54	-32.27
Others	3149.35	708.60	1308.27	3843.11	978.18	269.58	38.04	-330.09	-25.23
Total Overhead Expenses	4822.75	1128.24	1933.51	5901.39	1508.47	380.23	33.70	-425.04	-21.98
Total Operating Expenses	12608.61	3259.19	4283.11	15648.70	4919.76	1660.57	50.95	636.65	14.86
Operating Profit	13107.55	3962.34	5277.05	17915.23	3673.89	-288.45	-7.28	-1603.16	-30.38
Income Tax Provisions	3709.78	772.08	1157.08	5059.42	1170.77	398.69	51.64	13.69	1.18
Loan Loss Provisions	2000.94	-247.40	1178.72	2474.97	1234.24	1481.64		55.52	4.71
Investment Depreciation	-88.68	1656.61	-127.55	707.17	-1200.53	-2857.14		-1072.98	841.22
Standard Assets Provision	566.97	36.26	16.57	234.82	14.00	-22.26	-61.39	-2.57	-15.51
Other Provisions	189.42	104.00	309.92	317.61	125.03	21.03	20.22	-184.89	-59.66
Total Provisions	6378.43	2321.55	2534.74	8793.99	1343.51	-978.04	-42.13	-1191.23	-47.00
Net Profit	6729.12	1640.79	2742.31	9121.24	2330.37	689.58	42.03	-411.94	-15.02
Financial Ratios (In Percentages) / Rs. In Crore									
Return on Average Assets	1.01	0.85			1.04	0.92			
Return on Equity	17.82	12.86			15.73	15.88			
Capital Adequacy Ratio (Basel I)	13.54	12.99			12.97	13.11			
Tier I Capital Adequacy Ratio	9.14	9.25			8.53	8.99			
Capital Adequacy Ratio (Basel II)		11.69			14.25	14.12			
Tier I Capital Adequacy Ratio		8.29			9.38	9.69			
Earning per Share (Annualised in Rs.)	126.62	103.38			143.77	146.82			
Cost of Deposits	5.59	5.71			6.30	6.16			
Yield on Advances	9.90	9.80			10.15	10.01			
Yield on Res.Dep	6.92	7.44			7.32	6.50			
Net Interest Margin	3.07	3.03 (3.02)*			2.93	2.30(2.74%)*			
Cost to Income Ratio	49.03	45.13			46.62	57.25			
Non-Interest Income / Operating Inc	33.81	33.29			37.81	41.53			
Gross NPA Ratio	3.04	2.42			2.84	2.79			
Net NPA Ratio	1.78	1.42			1.76	1.55			
Gross NPAs	12837	10828			15589	15318			
Net NPAs	7424	6298			9552	8402			
Provision Cover	42.17%	41.83%			38.72%	45.15%			
Deposits	537405	561857			742073	763563			
Gross Advances	422308	447747			548540	549793			
Net Advances	416895	443217			542503	542877			

* Figure in brackets is of NIM on 12 Month Trailing Basis