State Bank of India

Comparison of Performance (Abridged Profit and Loss A/c) - FY 10-11

	2008-09	2009-10						2010-11						Growth Q4FY 11 Over Q4FY10		Growth FY 11 Over FY10		Growth Q4FY11 Over Q3FY11	
	FY 09	Q1	Q2	H1	9M	Q4	FY	Q1	Q2	H1	9M	Q4	FY	Amount	%	Amount	%	Amount	%
Interest on Advances	46404.71	12357.12	12668.83	25025.95	37665.32	12967.32	50632.64	13422.09	14580.78	28002.87	43719.44	16256.57	59976.01	3289.24	25.37	9343.37	18.45	540.00	3.44
Int on Resources Operations	16973.73	4987.62	4916.60	9904.22	14578.23	4669.99	19248.22	4610.09	4886.25	9496.34	14757.18	5304.86	20062.03	634.87	13.59	813.81	4.23	44.02	0.84
Others Sundry Interest	409.99	128.02	190.45	318.47	784.78	328.28	1113.06	419.95	341.06	761.00	1196.39	159.93	1356.33	-168.35	-51.28	243.27	21.86	-275.46	-63.27
Total Interest Income	**63788.43**	**17472.76**	**17775.88**	**35248.64**	**53028.33**	**17965.59**	**70993.92**	**18452.13**	**19808.09**	**38260.22**	**59673.01**	**21721.36**	**81394.36**	**3755.77**	**20.91**	**10400.45**	**14.65**	**308.57**	**1.44**
Interest on Deposits	37936.85	11435.78	11156.04	22591.82	33037.23	10297.05	43334.29	10080.29	10429.57	20509.87	31291.86	11942.89	43234.75	1645.84	15.98	-99.53	-0.23	1160.90	10.77
Interest on Borrowings	2555.01	330.27	310.30	640.57	939.91	288.14	1228.05	357.23	508.82	866.04	1655.23	906.51	2561.74	618.37	214.61	1333.69	108.60	117.33	14.87
Others Sundry Interest	2423.44	681.82	700.73	1382.55	2101.19	658.95	2760.14	710.88	754.83	1465.71	2257.57	813.90	3071.46	154.94	23.51	311.32	11.28	22.04	2.78
Total Interest Expenses	**42915.29**	**12447.88**	**12167.06**	**24614.94**	**36078.33**	**11244.14**	**47322.48**	**11148.40**	**11693.22**	**22841.62**	**35204.66**	**13663.30**	**48867.96**	**2419.16**	**21.51**	**1545.48**	**3.27**	**1300.27**	**10.52**
Net Interest Income	**20873.14**	**5024.89**	**5608.82**	**10633.70**	**16949.99**	**6721.45**	**23671.44**	**7303.73**	**8114.87**	**15418.59**	**24468.35**	**8058.06**	**32526.41**	**1336.61**	**19.89**	**8854.97**	**37.41**	**-991.70**	**-10.96**
Commission, Exc. Brokerage	7617.24	1862.04	2103.03	3965.07	6155.06	3485.80	9640.86	2409.61	2945.03	5354.64	7832.05	3731.22	11563.27	245.42	7.04	1922.42	19.94	1253.81	50.61
Profit on Sale / Rev of Investments	2567.29	708.83	545.36	1254.19	1691.20	425.59	2116.79	173.40	192.66	366.06	586.29	334.73	921.02	-90.86	-21.35	-1195.77	-56.49	114.50	51.99
Forex Income	1179.25	470.38	523.70	994.09	1397.66	189.48	1587.14	502.50	308.67	811.17	1219.50	244.55	1464.05	55.07	29.06	-123.09	-7.76	-163.78	-40.11
Dividend	409.60	358.14	168.24	526.37	526.37	47.11	573.48	377.21	287.74	664.95	664.95	162.78	827.73	115.67	245.52	254.25	44.33	162.78	
Income From Leasing	26.67	7.34	6.44	13.78	14.02	-4.83	9.19	0.89	0.00	0.89	0.97	0.91	1.89	5.75	118.92	-7.30	-79.46	0.83	1023.46
Others Other Income	890.75	162.02	178.39	340.41	675.32	365.38	1040.70	226.34	271.12	497.46	705.35	341.28	1046.63	-24.09	-6.59	5.93	0.57	133.39	64.17
Total Non-Interest Income	**12690.79**	**3568.75**	**3525.16**	**7093.91**	**10459.62**	**4508.53**	**14968.15**	**3689.96**	**4005.21**	**7695.17**	**11009.11**	**4815.48**	**15824.59**	**306.95**	**6.81**	**856.44**	**5.72**	**1501.54**	**45.31**
Total Operating Income	**33563.93**	**8593.63**	**9133.98**	**17727.61**	**27409.61**	**11229.98**	**38639.59**	**10993.68**	**12120.08**	**23113.77**	**35477.46**	**12873.54**	**48351.00**	**1643.56**	**14.64**	**9711.41**	**25.13**	**509.84**	**4.12**
Payment to Employees	8213.31	2964.20	2360.21	5324.41	7861.99	2826.61	10688.60	1450.68	2854.52	4305.20	7131.86	3318.31	10450.17	491.70	17.40	-238.43	-2.23	491.66	17.39
Contribution for Employees	1534.00	447.09	273.91	721.00	1300.90	765.15	2066.05	1623.25	821.25	2444.50	3129.50	900.50	4030.00	135.35	17.69	1963.95	95.06	215.50	31.46
Total Staff Expenses	**9747.31**	**3411.29**	**2634.12**	**6045.41**	**9162.89**	**3591.76**	**12754.65**	**3073.93**	**3675.77**	**6749.70**	**10261.36**	**4218.81**	**14480.17**	**627.05**	**17.46**	**1725.52**	**13.53**	**707.16**	**20.14**
Rent, Taxes, Lighting	1295.14	371.77	390.63	762.40	1155.61	433.96	1589.57	387.76	467.18	854.94	1291.20	503.29	1794.49	69.33	15.98	204.91	12.89	67.04	15.37
Depreciation on Property	763.14	158.52	207.77	366.28	585.35	347.31	932.66	197.21	217.67	414.88	659.09	331.41	990.50	-15.91	-4.58	57.83	6.20	87.19	35.70
Others	3843.11	978.18	1066.44	2044.61	3378.74	1663.06	5041.80	1200.42	1402.45	2602.87	4009.96	1740.32	5750.28	77.26	4.65	708.49	14.05	333.23	23.68
Total Overhead Expenses	**5901.39**	**1508.47**	**1664.83**	**3173.30**	**5119.70**	**2444.33**	**7564.03**	**1785.39**	**2087.30**	**3872.69**	**5960.25**	**2575.02**	**8535.26**	**130.68**	**5.35**	**971.23**	**12.84**	**487.46**	**23.35**
Total Operating Expenses	**15648.70**	**4919.76**	**4298.96**	**9218.72**	**14282.59**	**6036.09**	**20318.68**	**4859.32**	**5763.07**	**10622.39**	**16221.60**	**6793.83**	**23015.43**	**757.74**	**12.55**	**2696.75**	**13.27**	**1194.62**	**21.34**
Operating Profit	**17915.23**	**3673.87**	**4835.02**	**8508.89**	**13127.03**	**5193.88**	**18320.91**	**6134.36**	**6357.02**	**12491.38**	**19255.86**	**6079.71**	**25335.57**	**885.82**	**17.06**	**7014.66**	**38.29**	**-684.77**	**-10.12**
Income Tax Provisions	5059.42	1170.77	1328.91	2499.68	3782.16	977.88	4760.04	1668.79	1234.17	2902.96	4787.86	1901.85	6689.71	923.97	94.49	1929.67	40.54	16.95	0.90
Loan Loss Provisions	2474.97	1344.16	1102.29	2446.45	2961.08	2186.76	5147.84	1733.38	2162.48	3895.86	5528.18	3263.91	8792.09	1077.15	49.26	3644.25	70.79	1631.59	99.96
Investment Depreciation	707.17	-1200.54	-49.37	-1249.91	-1004.16	35.56	-968.60	-298.31	431.80	133.49	342.26	304.49	646.75	268.93	756.17	1615.35	166.77	95.72	45.85
Standard Assets Provision	234.82	14.00	-8.66	5.34	7.60	72.46	80.06	105.93	14.56	120.50	345.49	631.11	976.60	558.65	771.01	896.54	1119.87	406.12	180.50
Other Provisions	317.61	15.11	-28.17	-13.06	80.90	54.62	135.52	10.37	12.63	23.00	8.43	-42.53	-34.10	-97.15	-177.87	-169.62	-125.16	-27.96	191.92
Total Provisions	**8793.99**	**1343.51**	**2344.99**	**3688.50**	**5827.58**	**3327.29**	**9154.87**	**3220.16**	**3855.65**	**7075.80**	**11012.22**	**6058.83**	**17071.05**	**2731.54**	**82.10**	**7916.18**	**86.47**	**2122.41**	**53.92**
Net Profit	**9121.24**	**2330.37**	**2490.03**	**4820.39**	**7299.45**	**1866.60**	**9166.05**	**2914.20**	**2501.37**	**5415.57**	**8243.64**	**20.88**	**8264.52**	**-1845.72**	**-98.88**	**-901.53**	**-9.84**	**-2807.19**	**-99.26**

Financial Ratios (In Percentages) / Rs. In Crore

Return on Average Assets	1.04	0.92		0.95	0.94		0.88	1.07		0.97	0.96		0.71
Return on Equity	15.07	15.88		15.75	15.29		14.04	17.09		15.32	14.94		12.84
Capital Adequacy Ratio (Basel I)	12.97	13.11		12.47	12.32		12.00	12.17		12.05	11.95		10.69
Tier I Capital Adequacy Ratio	8.53	8.99		8.69	8.67		8.46	8.79		8.77	8.69		6.93
Capital Adequacy Ratio (Basel II)	14.25	14.12		14.11	13.77		13.39	13.54		13.20	13.16		11.98
Tier I Capital Adequacy Ratio	9.38	9.69		9.84	9.70		9.45	9.79		9.62	9.57		7.77
Earning per Share *(Annualised in Rs.)*	143.77	146.82		151.85	153.30		144.37	183.61		170.57	173.10		130.16
Cost of Deposits	6.30	6.16		6.06	5.92		5.80	5.27		5.25	5.20		5.26
Yield on Advances	10.15	10.01		9.95	9.80		9.66	9.30		9.50	9.58		9.56
Yield on Res.Dep	7.10	6.50		6.54	6.50		6.52	6.79		6.89	6.95		7.02
Net Interest Margin	2.93	2.30		2.43	2.56		2.66	3.18		3.30	3.40		3.32
Cost to Income Ratio	46.62	57.25		52.00	52.11		52.59	44.20		45.96	45.72		47.60
Non-Interest Income / Op. Inc.	37.81	41.53		40.02	38.16		38.74	33.56		33.29	31.03		32.73
Gross NPA Ratio	2.86	2.79		2.99	3.11		3.05	3.14		3.35	3.17		3.28
Net NPA Ratio	1.79	1.55		1.73	1.88		1.72	1.70		1.70	1.61		1.63
Gross NPAs	15714	15318		17376	18861		19535	20825		23205	23438		25326
Net NPAs	9677	8402		9927	11271		10870	11074		11601	11695		12347
Provision Cover *(Excl AUCA)*	38.42%	45.15%		42.87%	40.24%		44.36%	46.82%		50.00%	50.10%		51.25%
Provision Cover *(Incl. AUCA)*	56.98%	62.16%		59.14%	56.19%		59.23%	60.70%		62.78%	64.07%		64.95%
Deposits	742073	763563		772904	770985		804116	815297		855345	878979		933933
Gross Advances	548540	549793		580237	607154		641480	663828		693224	739971		771802
Net Advances	542503	542408		572214	598918		631914	653220		680749	726649		756719