

**STATE BANK OF INDIA**  
Corporate Centre, Mumbai - 400 021  
AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH 2012

Particulars	Standalone						Consolidated	
	Quarter ended			Year ended			Year Ended	
	31.03.2012	31.12.2011	31.03.2011	31.03.2012	31.03.2011	31.03.2012	31.03.2011	
	Audited	Unaudited	Audited	Audited	Audited	Audited	Audited	
<b>1 Interest Earned</b> (a)-(b)+(c)+(d)	28695.30	27714.35	21721.35	106521.45	81394.38	147197.39	113636.44	
(a) Interest discount on advances/bills	22141.10	20891.37	16256.56	81077.76	59976.00	111341.44	83797.22	
(b) Income on Investments	6204.92	6466.03	5236.11	23949.14	19826.37	33705.21	27854.48	
(c) Interest on balances with Reserve Bank of India and other interbank funds	101.60	107.19	68.74	350.47	235.64	776.26	523.94	
(d) Others	247.88	249.76	159.94	1144.14	1356.33	1374.46	1460.80	
<b>2 Other Income</b>	5264.04	2073.02	4815.49	14351.45	15824.60	29835.43	34207.48	
<b>3 TOTAL INCOME (1+2)</b>	33959.54	29787.37	26536.84	120872.90	97218.96	177032.82	147843.92	
<b>4 Interest Expended</b>	16991.75	16195.56	13663.30	63230.37	48867.96	89319.55	68086.40	
<b>5 Operating Expenses</b> (i) + (ii)	7371.00	6331.81	6793.83	26068.99	23015.43	46856.03	46047.21	
(i) Employee cost	5431.00	4163.28	4461.14	16974.04	15211.62	22084.03	20240.23	
(ii) Other Operating Expenses	1940.00	2168.53	2332.69	9094.95	7803.81	24772.00	25806.98	
<b>6 TOTAL EXPENDITURE (4) + (5)</b> (excluding Provisions and Contingencies)	24362.75	22527.37	20457.13	89299.36	71883.39	136175.58	114133.61	
<b>7 OPERATING PROFIT (3-6)</b> (before Provisions and Contingencies)	9596.79	7260.00	6079.71	31573.54	25335.57	40857.24	33710.31	
<b>8 Provisions (other than tax) and Contingencies</b> --- of which provisions for Non-Performing Assets	3140.41	2407.42	4156.98	13090.23	10381.34	16244.44	13319.74	
	2836.84	3006.12	3263.91	11545.85	8792.09	14209.98	11256.20	
<b>9 Exceptional Items</b>	-	-	-	-	-	0.00	470.80	
<b>10 PROFIT FROM ORDINARY ACTIVITIES BEFORE TAX (7-8-9)</b>	6456.38	4852.58	1922.73	18483.31	14954.23	24612.80	19919.75	
<b>11 Tax expense</b>	2406.11	1589.54	1901.85	6776.02	6689.71	8639.50	8739.81	
<b>12 NET PROFIT FROM ORDINARY ACTIVITIES AFTER TAX (10-11)</b>	4050.27	3263.04	20.88	11707.29	8264.52	15973.30	11179.94	
<b>13 Extraordinary items (net of tax expense)</b>	-	-	-	-	-	-	-	
<b>14 NET PROFIT FOR THE PERIOD (12-13)</b>	4050.27	3263.04	20.88	11707.29	8264.52	15973.30	11179.94	
Share of Minority	-	-	-	-	-	630.20	494.99	
<b>15 NET PROFIT AFTER MINORITY INTEREST</b>	4050.27	3263.04	20.88	11707.29	8264.52	15343.10	10684.95	
<b>16 Paid-up equity Share Capital</b> (Face Value of Rs. 10 per share)	671.04	635.00	635.00	671.04	635.00	671.04	635.00	
<b>17 Reserves excluding Revaluation Reserves</b>	-	-	-	83280.16	64351.04	105558.97	82836.25	
<b>18 Analytical Ratios</b>								
(i) Percentage of shares held by Government of India	61.58%	59.40%	59.40%	61.58%	59.40%	61.58%	59.40%	
(ii) Capital Adequacy Ratio								
Basel I	12.05%	10.19%	10.69%	12.05%	10.69%			
Basel II	13.86%	11.60%	11.98%	13.86%	11.98%			
(iii) Earnings Per Share (EPS) (in Rs.)								
(a) Basic and diluted EPS before Extraordinary items (net of tax expenses)	63.76	51.39	0.33	184.31	130.16	241.55	168.28	
(b) Basic and diluted EPS after Extraordinary items	63.76	51.39	0.33	184.31	130.16	241.55	168.28	
(iv) NPA Ratios								
(a) Amount of gross non-performing assets	39676.46	40098.43	25326.29	39676.46	25326.29			
(b) Amount of net non-performing assets	15818.85	18803.17	12346.89	15818.85	12346.89			
(c) % of gross NPAs	4.44%	4.61%	3.26%	4.44%	3.26%			
(d) % of net NPAs	1.82%	2.22%	1.63%	1.82%	1.63%			
(v) Return on Assets (Annualised)	0.88%	0.97%	0.002%	0.88%	0.71%			
<b>19 Public Shareholding</b>								
--- No. of shares	257792395	257792395	257791791	257792395	257791791			
--- Percentage of Shareholding	38.42%	40.40%	40.60%	38.42%	40.60%			
<b>20 Promoters and Promoter Group Shareholding</b>								
(a) Pledged/Encumbered								
Number of Shares								
Percentage of Shares (as a percentage of the total shareholding of promoter and promoter group)								
Percentage of Shares (as a percentage of the total share capital of the company)								
(b) Non-encumbered								
Number of Shares	413252443	377207200	377207200	413252443	377207200			
Percentage of Shares (as a percentage of the total shareholding of promoter and promoter group)	100.00%	100.00%	100.00%	100.00%	100.00%			
Percentage of Shares (as a percentage of the total share capital of the company)	61.58%	59.40%	59.40%	61.58%	59.40%			

**Summarised Balance Sheet**

Particulars	Standalone				Consolidated	
	31st March 2012		31st March 2011		31st March 2011	
	(Audited)	(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Unaudited)
<b>Capital and Liabilities</b>						
Capital	671.04	635.00	671.04	635.00		
Reserves & Surplus	83280.16	64351.04	105558.97	82836.25		
Minority Interest	-	-	-	3726.67		
Deposits	1043647.37	933932.81	1414689.40	1255562.48		
Borrowings	127005.57	119568.96	157991.36	142470.77		
Other liabilities and provisions	80915.09	105248.38	147319.73	163416.58		
<b>Total Capital and Liabilities</b>	1335519.23	1223736.20	1829956.17	1647898.23		
<b>Assets</b>						
Cash and Balances with RBI	54075.94	94395.50	79199.21	119349.84		
Balances with Banks and money at call and short investments	43087.22	28478.64	48391.62	35977.62		
Advances	312197.61	295600.57	460949.14	419066.45		
Fixed Assets	867578.89	756719.45	1163670.21	1006401.55		
Other Assets	5466.55	4764.19	7407.96	6486.83		
<b>Total Assets</b>	53113.02	43777.85	70338.03	60615.96		
<b>Total Assets</b>	1335519.23	1223736.20	1829956.17	1647898.23		

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**Audited Segment-wise Revenue, Results and Capital Employed**

**Part - A - Primary Segment**

Particulars	Standalone						Consolidated	
	Quarter ended			Year ended			Year Ended	
	31.03.2012	31.12.2011	31.03.2011	31.03.2012	31.03.2011	31.03.2012	31.03.2011	
	Audited	Unaudited	Audited	Audited	Audited	Audited	Audited	
<b>1 Segment Revenue (Income)</b>								
a Treasury Operations	6209.86	5457.77	5314.80	23874.88	21665.06	31923.89	25019.96	
b Corporate / Wholesale Banking Operations	11642.30	10942.15	9666.08	42773.40	32935.11	56017.05	45337.75	
c Retail Banking Operations	16107.38	13387.45	11555.96	54091.69	42062.69	72593.56	58612.55	
d Insurance Business	-	-	-	-	-	13932.27	16016.57	
e Other Banking Operations	-	-	-	-	-	2566.05	2857.09	
f Add / (Less) : Unallocated	-	-	-	132.93	556.10	-	-	
<b>Total</b>	33959.54	29787.37	26536.84	120872.90	97218.96	177032.82	147843.92	
<b>2 Segment Results (Profit before tax)</b>								
a Treasury Operations	414.23	692.50	-475.33	217.24	-945.27	-478.88	-1404.68	
b Corporate / Wholesale Banking Operations	1703.48	1681.10	1902.71	6106.12	5496.53	9336.06	8240.18	
c Retail Banking Operations	5234.51	3385.08	1259.68	15619.23	12679.45	18598.40	15547.80	
d Insurance Business	-	-	-	-	-	528.14	330.39	
e Other Banking Operations	-	-	-	-	-	879.09	791.53	
f Total	7352.22	5758.68	2687.06	21942.59	17230.71	28862.81	23505.22	
g Add / (Less) : Unallocated	-	-	-	-	-	-4250.01	-3585.47	
<b>Operating Profit</b>	6456.38	4852.58	1922.73	18483.31	14954.23	24612.80	19919.75	
Less : Income Tax	2406.11	1589.54	1901.85	6776.02	6689.71	8639.50	8739.81	
Less : Extraordinary Profit / Loss	-	-	-	-	-	-	-	
<b>Net Profit</b>	4050.27	3263.04	20.88	11707.29	8264.52	15973.30	11179.94	
<b>3 Capital Employed (Segment Assets - Segment Liabilities)</b>								
a Treasury Operations	138794.44	139523.68	148375.23	138794.44	148375.23	198588.12	213818.87	
b Corporate / Wholesale Banking Operations	132197.90	8025.10	13825.08	132197.90	13825.08	71965.90	39859.04	
c Retail Banking Operations	-33296.14	-35148.72	-62315.54	-33296.14	-62315.54	-128847.01	-129277.83	
d Insurance Business	-	-	-	-	-	2655.26	2205.27	
e Other Banking Operations	-	-	-	-	-	2900.26	2876.85	
f Unallocated	-34766.79	-37099.53	-34898.73	-34766.79	-34898.73	-41052.52	-46010.95	
<b>Total</b>	83951.21	75300.53	64986.04	83951.21	64986.04	106230.01	83471.25	

The above results have been approved by the Central Board of the Bank of the meeting held on 18th May 2012

**Part B : Secondary Segments**

Particulars	Domestic Operation				Foreign Operation		Total	
	Year ended (Audited)		Year ended (Audited)		Year ended (Audited)		Year ended (Audited)	
	31.03.2012	31.03.2011	31.03.2012	31.03.2011	31.03.2012	31.03.2011	31.03.2012	31.03.2011
Revenue	11480.91	91084.38	6459.06	5576.48	120739.97	94642.86		
Net Profit	19064.85	15250.86	2877.74	1979.84	21942.59	17230.71		
Assets	1155176.43	1082387.23	180342.80	141348.97	1335519.23	1223736.20		
Liabilities	1071225.22	1017401.19	180342.80	141348.97	1251568.02	1158750.16		