



Financial Highlights: 10 years at a Glance

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
Liabilities										
Capital (₹ in crore)	631	635	635	635	671	684	747	747	776	797
Reserves & Surplus (₹ in crore)	48,401	57,313	65,314	64,351	83,280	98,200	1,17,536	1,27,692	1,43,498	187,489
Deposits (₹ in crore)	5,37,404	7,42,073	8,04,116	9,33,933	10,43,647	12,02,740	13,94,409	15,76,793	17,30,722	20,44,751
Borrowings (₹ in crore)	51,728	53,713	1,03,012	1,19,569	1,27,006	1,69,183	1,83,131	2,05,150	3,23,345	3,17,694
other's (₹ in crore)	83,362	1,10,698	80,337	1,05,248	80,915	95,404	96,927	1,37,698	1,59,276	1,55,235
Total (₹ in crore)	7,21,526	9,64,432	10,53,414	12,23,736	13,35,519	15,66,211	17,92,748	20,48,080	23,57,617	27,05,966
Assets										
Investments (₹ in crore)	1,89,501	2,75,954	2,85,790	2,95,601	3,12,198	3,50,878	3,98,800	4,81,759	5,75,652	7,65,990
Advances (₹ in crore)	4,16,768	5,42,503	6,31,914	7,56,719	8,67,579	10,45,617	12,09,829	13,00,026	14,63,700	15,71,078
other Assets (₹ in crore)	1,15,257	1,45,975	1,35,710	1,71,416	1,55,742	1,69,716	1,84,119	2,66,295	3,18,265	3,68,898
Total (₹ in crore)	7,21,526	9,64,432	10,53,414	12,23,736	13,35,519	15,66,211	17,92,748	20,48,080	23,57,617	27,05,966
Net Interest Income (₹ in crore)	17,021	20,873	23,671	32,526	43,291	44,329	49,282	55,015	57,195	61,860
Provisions for NPA (₹ in crore)	2,001	2,475	5,148	8,792	11,546	11,368	14,224	17,908	26,984	32,247
operating Result (₹ in crore)	13,108	17,015	18,321	25,336	31,574	31,082	32,109	39,537	43,258	50,848
Net Profit Before Taxes (₹ in crore)	10,439	14,181	13,926	14,954	18,483	19,951	16,174	19,314	13,774	14,855
Net Profit (₹ in crore)	6,729	9,121	9,166	8,265	11,707	14,105	10,891	13,102	9,951	10,484
Return on Average Assets (%)	1.01	1.04	0.88	0.71	0.88	0.97	0.65	0.68	0.46	0.41
Return on equity (%)	17.82	15.07	14.04	12.84	14.36	15.94	10.49	11.17	7.74	7.25
expenses to Income (%) (operating expenses to total Net Income)	49.03	46.62	52.59	47.6	45.23	48.51	52.67	49.04	49.13	47.75
Profit Per employee (₹ in 000)	373	474	446	385	531	645	485	602	470	511
earnings Per Share (₹)*	126.62	143.77	144.37	130.16	184.31	210.06	156.76	17.55	12.98	13.43
Dividend Per Share (₹)*	21.5	29	30	30	35	41.5	30	3.5	2.60	2.60
SBI Share (Price on NSE) (₹)*	1,600.25	1,067.10	2,078.20	2,765.30	2,096.35	2,072.75	1,917.70	267.05	194.25	293.40
Dividend Pay out Ratio % (₹)	20.18	20.19	20.78	23.05	20.06	20.12	20.56	20.21	20.28	20.11
Capital Adequacy Ratio (%)										
Base-II (%)	N.A.	85.393	90.975	98.530	1,16,325	1,29,362	1,45,845	1,54,491	1,81,800	2,06,885
		14.25	13.39	11.98	13.86	12.92	12.96	12.79	13.94	13.56
Tier I (%)	N.A.	56.257	64.177	63.901	82,125	94,947	1,12,333	1,22,025	1,35,757	1,56,506
		9.38	9.45	7.77	9.79	9.49	9.98	10.1	10.41	10.27
Tier II (%)	N.A.	29,136	26,798	34,629	34,200	34,415	33,512	32,466	46,043	50,179
		4.87	3.94	4.21	4.07	3.43	2.98	2.69	3.53	3.29
Base-III (%)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,40,151	1,46,519	1,75,903	2,04,731
							12.44	12	13.12	13.11
Tier I (%)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,09,547	1,17,157	1,33,035	1,61,644
							9.72	9.6	9.92	10.35
Tier II (%)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	30,604	29,362	42,868	43,087
							2.72	2.4	3.20	2.76
Net NPA to Net Advances (%)	1.78	1.79	1.72	1.63	1.82	2.1	2.57	2.12	3.81	3.71
Number of Domestic Branches	10,186	11,448	12,496	13,542	14,097	14,816	15,869	16,333	16,784	17,170
Number of Foreign Branches/offices	84	92	142	156	173	186	190	191	198	195

*The face value of shares of the Bank was split from ₹10 per share to ₹1 per share - w.e.f. 22nd November, 2014. The data is on ₹1 per share from 2014-15 onwards and ₹10 per share for remaining previous year.