

**STATE BANK OF INDIA**

Corporate Centre, Mumbai - 400 021  
**AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31st MARCH 2015**

Particulars	Standalone				Consolidated			
	Quarter ended		Year ended		Quarter ended		Year ended	
	31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014	31.03.2015	31.03.2014	
	Audited	Unaudited	Audited	Audited	Audited	Audited	Audited	
<b>1 Interest Earned (4)(H)(H)(d)</b>	40101.14	39544.18	33657.22	152977.07	143520.80	207974.34	189022.43	
(a) Interest/Discount on advances/bills	28268.54	28646.37	26949.22	112343.91	102484.10	153144.59	141382.60	
(b) Income on investments	9982.75	9484.73	8228.20	37087.77	31941.87	51002.02	44855.68	
(c) Interest on balances with Reserve Bank of India and other interbank funds	158.90	151.51	98.37	505.12	409.31	1159.94	1144.71	
(d) Others	1690.97	263.57	581.83	2460.27	1515.52	2667.79	1679.44	
<b>2 Other Income</b>	8518.25	5372.80	6585.65	22575.89	18529.92	49315.17	37862.13	
<b>3 TOTAL INCOME (1+2)</b>	48616.41	43783.98	42443.27	174972.96	154903.72	257289.51	226944.56	
<b>4 Interest Expended</b>	25389.40	24769.54	22954.81	97381.82	87068.63	133178.64	121479.04	
<b>5 Operating Expenses (i + (ii))</b>	10817.45	9719.97	8860.64	38677.64	33725.85	73849.01	63366.74	
(i) Employees cost	6566.54	5842.03	5279.14	23537.07	22504.28	31117.61	29868.36	
(ii) Other Operating Expenses	4251.11	3877.94	3581.48	15140.57	13221.57	42730.40	33500.38	
<b>6 TOTAL EXPENDITURE (4 + 5)</b>	36207.05	34489.51	31815.45	136059.46	122794.48	207026.65	184847.78	
<b>7 OPERATING PROFIT (3 - 6)</b>	12409.36	9294.47	10627.82	38913.50	32109.24	50262.86	42096.78	
--- of which provisions for Non-Performing Assets	6592.91	5234.91	5891.12	19599.54	15935.35	24408.29	20771.24	
<b>8 Provisions (other than tax) and Contingencies</b>	4635.43	4717.44	5883.75	17284.98	14223.57	21574.54	18332.30	
Exceptional items	-	-	-	-	-	-	-	
<b>9 PROFIT FROM ORDINARY ACTIVITIES BEFORE TAX (7-8)</b>	5816.45	4059.56	4736.70	19315.96	16173.89	25854.57	21325.54	
<b>10 Tax Expenses</b>	2074.43	1149.50	1695.92	6212.39	5282.72	8337.20	6856.07	
<b>11 NET PROFIT FROM ORDINARY ACTIVITIES AFTER TAX (10-11)</b>	3742.02	2910.06	3040.74	13101.57	10891.17	17517.37	14469.47	
Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	
<b>12 NET PROFIT FOR THE PERIOD (12-13)</b>	3742.02	2910.06	3040.74	13101.57	10891.17	17517.37	14469.47	
Share in profit of Associates	-	-	-	-	-	314.44	317.73	
Share of Minority	-	-	-	-	-	837.51	633.43	
<b>13 NET PROFIT AFTER MINORITY INTEREST (14-15-16)</b>	3742.02	2910.06	3040.74	13101.57	10891.17	16994.30	14173.77	
<b>14 Paid-up Equity Share Capital</b>	746.57	746.57	746.57	746.57	746.57	746.57	746.57	
(Face Value of Rs. 1 per share)	-	-	-	-	-	-	-	
<b>15 Reserves including Revaluation Reserves</b>	-	-	-	127691.65	117535.68	160640.97	144623.94	
<b>16 Analytical Ratios</b>								
(i) Percentage of shares held by Government of India	58.60%	58.60%	58.60%	58.60%	58.60%	58.60%	58.60%	
(ii) Capital Adequacy Ratio								
Basel II	12.79%	12.54%	12.96%	12.79%	12.96%	12.79%	12.96%	
Basel III	12.00%	12.03%	12.44%	12.00%	12.44%	12.00%	12.44%	
(iii) Earnings Per Share (EPS) (in Rs.)*								
(a) Basic and diluted EPS before Extraordinary items (net of tax expenses) (Quarter numbers are not annualised)	5.01	3.90	4.18	17.55	15.68	22.76	20.40	
(b) Basic and diluted EPS after Extraordinary items (Quarter numbers are not annualised)	5.01	3.90	4.18	17.55	15.68	22.76	20.40	
(iv) NPAs Ratio								
(a) Amount of gross non-performing assets	56725.34	61991.45	61605.35	56725.34	61605.35	61605.35	61605.35	
(b) Amount of net non-performing assets	27590.58	34468.74	31096.07	27590.58	31096.07	31096.07	31096.07	
(c) % of gross NPAs	4.23%	4.90%	4.95%	4.23%	4.95%	4.23%	4.95%	
(d) % of net NPAs	2.12%	2.80%	2.57%	2.12%	2.57%	2.12%	2.57%	
(v) Return on Assets (Annualised)	0.76%	0.62%	0.69%	0.68%	0.65%	0.65%	0.65%	
<b>17 Public Shareholding</b>								
..... No. of shares -	3091132470	3091132470	3091132470	3091132470	3091132470	3091132470	3091132470	
..... Percentage of Shareholding	41.40%	41.40%	41.40%	41.40%	41.40%	41.40%	41.40%	
<b>18 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>(b) Non-encumbered</b>								
Number of Shares*	4374598250	4374598250	4374598250	4374598250	4374598250	4374598250	4374598250	
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%	100.00%	100.00%	
Percentage of Shares (as a percentage of the total share capital of the company)	58.60%	58.60%	58.60%	58.60%	58.60%	58.60%	58.60%	

\* The face value of shares of the Bank was split from Rs. 10 per share to Rs. 1 per share w.e.f. 22.11.2014. All the shares and per share information reflect the effect of the split for each period presented.

**Summarised Balance Sheet**

Particulars	Standalone		Consolidated	
	As at 31.03.2015 (Audited)	As at 31.12.2014 (Unaudited)	As at 31.03.2015 (Audited)	As at 31.12.2014 (Unaudited)
<b>Capital and Liabilities</b>				
Capital	746.57	746.57	746.57	746.57
Reserves & Surplus	127891.65	127894.61	160640.97	159975.76
Minority Interest	-	-	5497.12	5362.74
Deposits	1576793.25	1510076.93	1394408.51	2052960.79
Borrowings	205150.29	181674.78	183130.88	234663.46
Other liabilities and provisions	137698.04	83759.59	96926.65	235601.11
<b>Total Capital and Liabilities</b>	<b>2048079.80</b>	<b>1904062.48</b>	<b>1792748.29</b>	<b>2700110.62</b>
<b>Assets</b>				
Cash and Balances with RBI	115883.84	69825.14	84955.66	144287.55
Balances with Banks and money at call and short notice	58977.46	56397.51	47953.97	64299.02
Investments	495027.40	489734.95	398790.57	656691.75
Advances	1300026.39	1232544.86	1209828.72	1692211.33
Fixed Assets	9329.16	8756.67	8002.16	12379.30
Other Assets	68835.35	48803.35	45965.21	91241.07
<b>Total Assets</b>	<b>2048079.80</b>	<b>1904062.48</b>	<b>1792748.29</b>	<b>2700110.62</b>

**Audited Segment-wise Revenue, Results and Capital Employed Part - A - Primary Segment**

Particulars	Standalone				Consolidated			
	Quarter ended		Year ended		Quarter ended		Year ended	
	31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014	31.03.2015	31.03.2014	
	Audited	Unaudited	Audited	Audited	Audited	Audited	Audited	
<b>1 Segment Revenue (Income)</b>								
a Treasury Operations	11804.91	10439.83	9099.89	41095.95	34763.95	51867.83	42418.29	
b Corporate / Wholesale Banking Operations	16072.75	15591.92	14988.36	61445.90	54180.43	85230.94	73300.30	
c Retail Banking Operations	19668.71	17749.81	18085.88	71248.38	65543.48	90340.03	89329.62	
d Insurance Business	-	-	-	-	-	24476.88	18086.15	
e Other Banking Operations	-	-	-	-	-	4144.11	3388.22	
f Add / (Less) : Unallocated	1070.04	2.42	269.14	1182.73	415.86	1229.72	441.98	
<b>Total</b>	<b>48616.41</b>	<b>43783.98</b>	<b>42443.27</b>	<b>174972.96</b>	<b>154903.72</b>	<b>257289.51</b>	<b>226944.56</b>	
<b>2 Segment Results (Profit before tax)</b>								
a Treasury Operations	2738.73	1861.16	1256.33	7654.38	2800.61	7331.87	2139.86	
b Corporate / Wholesale Banking Operations	-1209.54	436.08	-2072.88	-308.47	884.27	1945.87	3653.51	
c Retail Banking Operations	4207.95	2726.03	6234.45	14758.80	15762.74	17914.50	18007.47	
d Insurance Business	-	-	-	-	-	843.39	718.43	
e Other Banking Operations	-	-	-	-	-	151.91	948.78	
<b>Total</b>	<b>5737.14</b>	<b>5023.27</b>	<b>5417.90</b>	<b>22004.71</b>	<b>19447.62</b>	<b>29397.54</b>	<b>25468.06</b>	
f Add / (Less) : Unallocated	79.31	-963.71	-681.20	-2690.75	-3273.73	-3542.97	-4142.52	
<b>Operating Profit</b>	<b>5816.45</b>	<b>4059.56</b>	<b>4736.70</b>	<b>19315.96</b>	<b>16173.89</b>	<b>25854.57</b>	<b>21325.54</b>	
Less: Income Tax	2074.43	1149.50	1695.92	6212.39	5282.72	8337.20	6856.07	
Less: Extraordinary Profit / Loss	-	-	-	-	-	-	-	
<b>Net Profit before share of profit in Associates/Minority Interest</b>	<b>3742.02</b>	<b>2910.06</b>	<b>3040.74</b>	<b>13101.57</b>	<b>10891.17</b>	<b>17517.37</b>	<b>14469.47</b>	
Add: Share in profit of Associates	-	-	-	-	-	314.44	317.73	
Less: Minority Interest	-	-	-	-	-	837.51	633.43	
<b>Net Profit*</b>	<b>3742.02</b>	<b>2910.06</b>	<b>3040.74</b>	<b>13101.57</b>	<b>10891.17</b>	<b>16994.30</b>	<b>14173.77</b>	
<b>3 Capital Employed (Segment Assets - Segment Liabilities)</b>								
a Treasury Operations	204596.36	212482.07	208469.35	204596.36	208469.35	271106.91	280549.50	
b Corporate / Wholesale Banking Operations	95049.62	97831.98	87054.37	95049.62	87054.37	76998.14	128678.74	
c Retail Banking Operations	-133522.45	-134190.05	-141191.90	-133522.45	-141191.90	-152229.55	-220907.68	
d Insurance Business	-	-	-	-	-	4875.96	3859.39	
e Other Banking Operations	-	-	-	-	-	4358.30	3328.90	
f Unallocated	-37687.30	-47572.82	-36049.57	-37687.30	-36049.57	-49721.82	-48545.32	
<b>Total</b>	<b>128438.23</b>	<b>128551.18</b>	<b>118282.25</b>	<b>128438.23</b>	<b>118282.25</b>	<b>161382.54</b>	<b>147370.53</b>	

\* Figures for Results are arrived after taking the effect of Transfer Pricing

**Part B : Secondary Segments (Standalone)**

Particulars	Domestic Operation		Foreign Operation		Total	
	Year ended (Audited)		Year ended (Audited)		Year ended (Audited)	
	31.03.2015	31.03.2014	31.03.2015	31.03.2014	31.03.2015	31.03.2014
1 Revenue	164304.43	145647.12	9485.80	8840.74	173790.23	154487.86
2 Net Profit	17746.10	16377.14	4258.61	3070.48	22004.71	19447.62
3 Assets	1747311.56	1525258.51	300768.24	267489.78	2048079.80	1792748.29
4 Liabilities	1618873.33	1406976.28	300768.24	267489.78	1919645.57	1674465.06