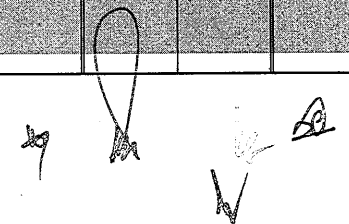


STATE BANK OF INDIA
Corporate Centre, Mumbai - 400 021
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/ HALF-YEAR ENDED 30TH SEPTEMBER 2016

(Rs. in Crore)

S. No	Particulars	State Bank of India (Standalone)						State Bank of India (Consolidated)					
		Quarter ended			Half-Year ended		Year ended	Quarter ended			Half-Year ended		Year ended
		30.09.2016 (Unaudited)	30.06.2016 (Unaudited)	30.09.2015 (Unaudited)	30.09.2016 (Unaudited)	30.09.2015 (Unaudited)	31.03.2016 (Audited)	30.09.2016 (Unaudited)	30.06.2016 (Unaudited)	30.09.2015 (Unaudited)	30.09.2016 (Unaudited)	30.09.2015 (Unaudited)	31.03.2016 (Audited)
1	Interest Earned (a) + (b) + (c) + (d)	42318.85	41593.52	40657.56	83912.37	80300.45	163685.31	56287.87	55915.09	54977.28	112202.96	108723.49	220319.75
	(a) Interest/discount on advances / bills	29933.82	29883.76	28981.65	59817.58	57563.31	115666.01	39656.09	39989.74	39405.42	79645.83	78445.57	157001.75
	(b) Income on Investments	11385.23	10704.39	10564.66	22089.62	20584.07	42303.98	15308.04	14626.24	14140.09	29934.28	27532.94	56462.19
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	194.44	182.64	179.93	377.08	414.20	621.07	300.40	315.80	355.94	616.20	706.04	1112.24
	(d) Others	805.36	822.73	931.32	1628.09	1738.87	5094.25	1023.34	983.31	1075.83	2006.65	2038.94	5743.57
2	Other Income	8424.14	7335.08	6197.25	15759.22	11285.23	28158.36	16630.54	13499.73	11851.53	30130.27	21269.82	53141.38
3	TOTAL INCOME (1+2)	50742.99	48928.60	46854.81	99671.59	91585.68	191843.67	72918.41	69414.82	66828.81	142333.23	129993.31	273461.13
4	Interest Expended	27881.39	27281.21	26405.01	55162.60	52315.87	106803.49	36806.09	36366.74	35675.04	73172.83	70646.94	143047.36
5	Operating Expenses (i) + (ii)	11637.28	10593.53	10183.91	22230.81	19801.82	41782.37	21289.92	18498.85	17664.44	39788.77	33524.30	74307.17
	(i) Employee cost	6853.19	6256.55	6142.09	13109.74	12048.47	25113.83	8750.55	8196.02	7888.44	16946.57	15594.99	32525.60
	(ii) Other Operating Expenses	4784.09	4336.98	4041.82	9121.07	7753.35	16668.54	12539.37	10302.83	9776.00	22842.20	17929.31	41781.57
6	TOTAL EXPENDITURE (4) + (5)	39518.67	37874.74	36588.92	77393.41	72117.69	148585.86	58096.01	54865.59	53339.48	112961.60	104171.24	217354.53
7	OPERATING PROFIT (3 - 6) (before Provisions and Contingencies)	11224.32	11053.86	10265.89	22278.18	19467.99	43257.81	14822.40	14549.23	13489.33	29371.63	25822.07	56106.60
8	Provisions (other than tax) and Contingencies (net-of-write-backs) --- of which provisions for Non-performing assets	7896.72	7413.10	4360.60	15309.82	8360.33	29483.75	15013.07	13130.51	5742.10	28143.58	11036.58	37929.82
	Exceptional Items	7669.66	6339.56	3841.77	14009.22	7200.35	26984.14	15326.91	11353.57	5330.96	26680.48	9640.34	35111.19
9	Profit from Ordinary Activities before tax (7-8-9)	3327.60	3640.76	5905.29	6968.36	11107.66	13774.06	-190.67	1418.72	7747.23	1228.05	14785.49	18176.78
10	Tax expenses	789.28	1119.80	2026.22	1909.08	3536.16	3823.41	-74.02	551.40	2591.88	477.38	4776.54	5433.50
11	Net Profit from Ordinary Activities after tax (10-11)	2538.32	2520.96	3879.07	5059.28	7571.50	9950.65	-116.65	867.32	5155.35	750.67	10008.95	12743.28
12	Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-	-	-	-	-
13	Net Profit for the period (12-13)	2538.32	2520.96	3879.07	5059.28	7571.50	9950.65	-116.65	867.32	5155.35	750.67	10008.95	12743.28
14	Share in profit of Associates	-	-	-	-	-	-	94.73	68.89	35.47	163.62	97.42	275.82
15	Share of Minority	-	-	-	-	-	-	-42.62	-109.79	199.12	-152.41	401.10	794.51
16	Net Profit after Minority Interest (14+15-16)	2538.32	2520.96	3879.07	5059.28	7571.50	9950.65	20.70	1046.00	4991.70	1066.70	9705.27	12224.59
17	Paid-up equity share capital (Face Value of Re. 1 per share)	776.28	776.28	776.28	776.28	776.28	776.28	776.28	776.28	776.28	776.28	776.28	776.28
18	Reserves excluding Revaluation Reserves (As per Balance Sheet of previous accounting year)	-	-	-	-	-	143498.16	-	-	-	-	-	178442.05
19	Analytical Ratios												
20	(i) Percentage of shares held by Government of India	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%	60.18%
	(ii) Capital Adequacy Ratio (Basel III)	13.94%	14.01%	12.17%	13.94%	12.17%	13.12%						
	(a) CET 1 Ratio	10.28%	10.71%	9.87%	10.28%	9.87%	9.81%						
	(b) Additional Tier 1 Ratio	0.57%	0.11%	0.04%	0.57%	0.04%	0.11%						
	(iii) Earnings Per Share (EPS) (in Rs.)												
	(a) Basic and diluted EPS before Extraordinary items (net of tax expense) (Quarter numbers not annualised)	3.27	3.25	5.08	6.52	9.98	12.98	0.03	1.35	6.54	1.37	12.79	15.95
	(b) Basic and diluted EPS after Extraordinary items (Quarter numbers not annualised)	3.27	3.25	5.08	6.52	9.98	12.98	0.03	1.35	6.54	1.37	12.79	15.95
	(iv) NPA Ratios												
	(a) Amount of gross non-performing assets	105782.96	101541.18	56834.28	105782.96	56834.28	98172.80						
	(b) Amount of net non-performing assets	60013.45	57420.98	28591.96	60013.45	28591.96	55807.02						
	(c) % of gross NPAs	7.14%	6.94%	4.15%	7.14%	4.15%	6.50%						
	(d) % of net NPAs	4.19%	4.05%	2.14%	4.19%	2.14%	3.81%						
	(v) Return on Assets (Net Assets basis-Annualised)	0.44%	0.44%	0.75%	0.44%	0.73%	0.46%						



Unaudited Segment-wise Revenue, Results, Assets & Liabilities

(Rs. in Crore)

S. No.	Particulars	State Bank of India (Standalone)						State Bank of India (Consolidated)					
		Quarter ended			Half-Year ended		Year ended	Quarter ended			Half-Year ended		Year ended
		30.09.2016 (Unaudited)	30.06.2016 (Unaudited)	30.09.2015 (Unaudited)	30.09.2016 (Unaudited)	30.09.2015 (Unaudited)	31.03.2016 (Audited)	30.09.2016 (Unaudited)	30.06.2016 (Unaudited)	30.09.2015 (Unaudited)	30.09.2016 (Unaudited)	30.09.2015 (Unaudited)	31.03.2016 (Audited)
1	Segment Revenue (income)												
a	Treasury Operations	14717.92	14211.83	12525.02	28929.75	24113.88	49572.24	18617.45	17941.50	15822.47	36558.95	30400.59	61912.83
b	Corporate / Wholesale Banking Operations	15046.58	14949.14	15782.69	29995.72	30893.72	63983.80	21114.73	20961.51	22049.64	42076.24	43762.69	89134.11
c	Retail Banking Operations	20971.66	19735.84	18542.23	40707.50	36518.21	76531.65	26278.01	25437.96	24181.48	51715.97	47583.68	99550.50
d	Insurance Business							6744.69	4963.75	4683.51	11708.44	8275.42	21460.12
e	Other Banking Operations							1522.45	1281.63	1152.81	2804.08	2222.57	4869.88
f	Add / (Less) : Unallocated	6.83	31.79	4.87	38.62	59.87	1755.98	19.39	63.98	5.27	83.37	74.19	1800.62
	Total	50742.99	48928.60	46854.81	99671.59	91585.68	191843.67	74296.72	70650.33	67895.18	144947.05	132319.14	278728.06
	Less : Inter Segment Revenue							1378.31	1235.51	1066.37	2613.82	2325.83	5266.93
	Net Segment Revenue (Income)	50742.99	48928.60	46854.81	99671.59	91585.68	191843.67	72918.41	69414.82	66828.81	142333.23	129993.31	273461.13
2	Segment Results (Profit before tax)												
a	Treasury Operations	3552.27	4087.43	1950.64	7639.70	3789.27	8246.77	4325.04	4828.97	2393.92	9154.01	4269.83	9071.69
b	Corporate / Wholesale Banking Operations	-3277.08	-4262.69	683.65	-7539.77	1608.30	-11466.70	-6319.16	-6419.41	962.00	-12738.57	2546.66	-11271.53
c	Retail Banking Operations	4044.81	4857.26	4034.47	8902.07	7336.08	18967.10	2304.44	3641.81	4832.35	5946.25	8980.75	20936.57
d	Insurance Business							264.87	311.80	220.71	576.67	470.12	932.55
e	Other Banking Operations							452.17	299.64	320.74	751.81	590.63	1375.21
	Total	4320.00	4682.00	6668.76	9002.00	12733.65	15747.17	1027.36	2662.81	8729.72	3690.17	16857.99	21044.29
f	Add / (Less) : Unallocated	-992.40	-1041.24	-763.47	-2033.64	-1625.99	-1973.11	-1218.03	-1244.09	-982.49	-2026.12	-2072.50	-2867.51
	Profit from Ordinary Activities Before Tax	3327.60	3640.76	5905.29	6968.36	11107.66	13774.06	-190.67	1418.72	7747.23	1228.05	14785.49	18176.78
	Less : Tax Expenses	789.28	1119.80	2026.22	1909.08	3536.16	3823.41	-74.02	551.40	2591.88	477.38	4776.54	5433.50
	Less : Extraordinary Profit / Loss												
	Net Profit before share in profit of Associate and Minority Interest	2538.32	2520.96	3879.07	5059.28	7571.50	9950.65	-116.65	867.32	5155.35	750.67	10008.95	12743.28
	Add: Share in profit of Associates							94.73	68.89	35.47	163.62	97.42	275.82
	Less: Share of Minority							-42.62	-109.79	199.12	-152.41	401.10	794.51
	Net Profit *	2538.32	2520.96	3879.07	5059.28	7571.50	9950.65	20.70	1046.00	4991.70	1066.70	9705.27	12224.59
3	Segment Assets												
a	Treasury Operations	673743.41	619612.77	581603.42	673743.41	581603.42	507261.72	817052.45	759056.57	723212.65	817052.45	723212.65	651194.08
b	Corporate / Wholesale Banking Operations	841474.60	875360.02	835652.24	841474.60	835652.24	874603.31	1086778.72	1130854.74	1081868.53	1086778.72	1081868.53	1131334.93
c	Retail Banking Operations	862097.98	772063.05	688837.90	862097.98	688837.90	857750.16	1067796.43	971857.46	870523.13	1067796.43	870523.13	1054672.01
d	Insurance Business							94410.93	89287.89	79811.14	94410.93	79811.14	87073.44
e	Other Banking Operations							19005.44	18304.11	15679.01	19005.44	15679.01	17298.70
f	Unallocated	8198.44	7362.21	4332.61	8198.44	4332.61	19447.84	14819.31	12760.35	10171.40	14819.31	10171.40	29324.48
	Total	2385514.43	2274398.05	2110426.17	2385514.43	2110426.17	2259063.03	3099863.28	2982121.12	2781265.86	3099863.28	2781265.86	2970897.64
4	Segment Liabilities												
a	Treasury Operations	448030.09	394252.03	374536.36	448030.09	374536.36	292776.35	511894.70	455745.26	438450.75	511894.70	438450.75	359351.71
b	Corporate / Wholesale Banking Operations	792989.93	822984.79	753207.71	792989.93	753207.71	796500.56	1060744.06	1096555.98	1022506.59	1060744.06	1022506.59	1074172.76
c	Retail Banking Operations	902197.52	825247.70	789919.61	902197.52	789919.61	965368.29	1130500.61	1047205.92	989033.88	1130500.61	989033.88	1182374.63
d	Insurance Business							88270.95	83586.88	74582.96	88270.95	74582.96	81602.86
e	Other Banking Operations							13665.80	13278.99	10928.98	13665.80	10928.98	12473.12
f	Unallocated	61372.23	52803.80	47205.35	61372.23	47205.35	60143.39	79148.17	71695.24	65063.71	79148.17	65063.71	80330.19
	Capital and Reserves & Surplus	180924.66	179109.73	145557.14	180924.66	145557.14	144274.44	215638.99	214052.85	180698.99	215638.99	180698.99	180592.37
	Total	2385514.43	2274398.05	2110426.17	2385514.43	2110426.17	2259063.03	3099863.28	2982121.12	2781265.86	3099863.28	2781265.86	2970897.64

*Segments Net Results are arrived after taking the effects of Transfer Pricing.


Summarised Statement of Assets & Liabilities

(Rs. in Crore)

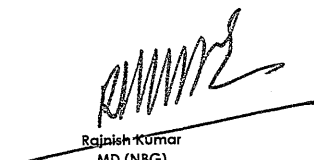
S. No.	Particulars	Standalone				Consolidated			
		30.09.2016 (Unaudited)	30.06.2016 (Unaudited)	30.09.2015 (Unaudited)	31.03.2016 (audited)	30.09.2016 (Unaudited)	30.06.2016 (Unaudited)	30.09.2015 (Unaudited)	31.03.2016 (audited)
1	Capital and Liabilities								
a	Capital	776.28	776.28	776.28	776.28	776.28	776.28	776.28	776.28
b	Reserves & Surplus	180148.38	178333.45	144780.86	143498.16	214862.71	213276.57	179922.71	179816.09
c	Minority Interest					6546.33	6176.19	5979.89	6267.40
d	Deposits	1858999.40	1782370.64	1634114.51	1730722.44	2392965.47	2311338.26	2133521.17	2253857.56
e	Borrowings	236876.12	217470.64	225470.19	224190.59	263385.11	247745.99	255495.55	258214.39
f	Other liabilities and Provisions	108714.25	95447.04	105284.33	159875.56	221327.38	202807.83	205570.26	271965.92
	Total Capital and Liabilities	2385514.43	2274398.05	2110426.17	2259063.03	3099863.28	2982121.12	2781265.86	2970897.64
2	Assets								
a	Cash and balances with RBI	87192.22	80733.00	78288.20	129629.33	112492.34	105421.47	100191.59	160424.57
b	Balances with Banks and money at call and short notice	54235.57	41173.49	32329.08	37838.33	62664.80	46870.13	42249.33	43734.90
c	Investments	648201.76	590268.30	567404.08	477097.27	892312.13	830112.07	784757.71	705189.08
d	Advances	1433554.28	1416485.31	1337153.16	1463700.42	1828557.26	1820307.81	1721890.56	1870260.89
e	Fixed Assets	42725.23	42507.44	9637.81	10389.28	50226.12	47392.80	12830.04	15255.68
f	Other Assets	119605.37	103230.51	85613.84	140408.40	153610.63	132016.84	119346.63	176032.52
	Total Assets	2385514.43	2274398.05	2110426.17	2259063.03	3099863.28	2982121.12	2781265.86	2970897.64

The above results have been approved by the Central Board of the Bank at the meeting held on 11th November 2016 and were subjected to "limited Review" by the Bank's Statutory Central Auditors.

Place: Mumbai
Date: 11.11.2016


Dinesh Kumar Khara
MD (A&S)


P. K. Gupta
MD (C&R)


Rajnish Kumar
MD (NBG)


B. Sriram
MD (CBG)


Arundhati Bhattacharya
CHAIRMAN