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THE BANKER TO EVERY INDIAN

Quarterly Results Q3FY13

Meet your new business partner.

Presenting State Bank Business Debit Card



FAST CASH

HOME LOANS @ 9.95% p.a.

Processing Fee Slashed

₹ 074

Drunk Excessively

High Payment Penalty

Zero Taxation

HAPPY DAYS ARE BACK AGAIN!

Revised Interest Rate (Annual)	Maximum EMI Rate @ 9.95% p.a.	Maximum EMI Rate @ 10.10% p.a.
10%	10%	10%
11%	11%	11%
12%	12%	12%
13%	13%	13%
14%	14%	14%
15%	15%	15%

HAPPY TO SERVE NEAREST BRANCH

HURRY!!! CONTACT NEAREST BRANCH

SBI Car Loan

It's Unbelievable!

Lowest EMI ₹1683/Lac

Pre-payment Penalty

85% Financing

Longest Tenure 7yrs

HURRY!!! CONTACT NEAREST BRANCH

Performance Highlights – Q3FY13/9M FY13



Q3 FY12

Q3 FY13

YOY %

9M FY12

9M FY13

YOY %

<i>Consolidated</i>			
Net Profit (Rs / crs)	4318	4648	7.65
ROE (%)*	18.57	15.82	-14.85
ROA (%)*	1.02	0.95	-6.76
<i>Standalone</i>			
Net Profit (Rs / crs)	3263	3396	4.08
ROE (%)*	18.12	14.71	-18.78
ROA (%)*	0.97	0.87	-10.75

10301	14098	36.87
14.77	15.99	8.26
0.81	0.96	18.55
7657	10806	41.12
14.17	15.61	6.43
0.79	0.95	21.06

*Annualised



Group Financials- a Snapshot



Rs. In crores

Parameter	Quarter ended			9 Month Ended		Growth (%)		
	Q3FY13	Q2FY13	Q3FY12	9MFY13	9MFY12	Q3FY13 Over Q2FY13	Q3FY13 Over Q3FY12	9MFY13 Over 9MFY12
Interest Earned	42423	41648	38212	124704	107391	1.86	11.02	16.12
Non-Interest Income	8520	8269	4894	22939	16028	3.03	74.08	43.11
Total Income	50942	49917	43106	147642	123419	2.05	18.18	19.63
Interest Expended	27035	26493	22942	78841	65124	2.04	17.84	21.06
Operating Expenses(i+ii)	13411	13617	10244	37712	29690	-1.51	30.91	27.02
<i>(i) Employee Cost</i>	5813	5728	5388	17052	15879	1.48	7.89	7.39
<i>(ii) Other Operating Expenses</i>	7597	7888	4856	20660	13811	-3.69	56.46	49.59
Total Expenditure	40446	40110	33187	116553	94813	0.84	21.87	22.93
Operating Profit	10496	9807	9920	31089	28606	7.03	5.81	8.68
Provisions (other than Tax)	3535	2806	3407	9687	12398	25.98	3.75	-21.86
<i>Tax Expenses</i>	2201	2326	2134	6998	5581	-5.38	3.12	25.39
Net Profit after Minority Interest	4648	4575	4318	14098	10301	1.60	7.65	36.87

SBI Financials- a Snapshot (1/2)



Rs. In crores

Parameter	Quarter ended			9 Month Ended		Growth (%)		
	Q3FY13	Q2FY13	Q3FY12	9MFY13	9MFY12	Q3FY13 Over Q2FY13	Q3FY13 Over Q3FY12	9MFY13 Over 9MFY12
1. Interest Earned (a) + (b) + (c)+(d)	30344	29607	27714	88873	77939	2.49	9.49	14.03
(a) Interest /discount on advance/Bills	22800	22538	20891	67473	58937	1.16	9.14	14.48
(b) Income on investments	7072	6715	6466	20166	17857	5.32	9.37	12.93
(c) Int. on Balances with RBI	110	118	107	379	249	-7.01	2.37	52.28
(d) Others	362	236	250	855	896	53.23	44.83	-4.56
2. Non-Interest Income	3648	3347	2073	10488	8975	9.02	76.00	16.86
3. Total Income (1+2)	33992	32953	29787	99361	86913	3.15	14.12	14.32
4. Interest Expended	19189	18633	16196	55620	46239	2.98	18.48	20.29
5. Operating Expenses(i+ii)	7012	6967	6332	20420	18698	0.65	10.75	9.21
(i) Employee Cost	4351	4280	4163	12769	12225	1.66	4.51	4.45
(ii) Other Operating Expenses	2661	2687	2169	7651	6473	-0.95	22.71	18.21
6. Total Expenditure(4+5)	26201	25600	22527	76040	64937	2.35	16.31	17.10
7. Operating Profit (3-6) (Profit before provisions and contingencies)	7791	7354	7260	23321	21977	5.94	7.31	6.12

SBI Financials- a Snapshot (2/2)



Rs. In crores

Parameter	Quarter ended			9 Month Ended		Growth (%)		
	Q3FY13	Q2FY13	Q3FY12	9MFY13	9MFY12	Q3FY13 Over Q1FY13	Q3FY13 Over Q3FY12	9MFY13 Over 9MFY12
7. Operating Profit (3-6) (Profit before provisions and contingencies)	7791	7354	7260	23321	21977	5.94	7.31	6.12
8. Provisions (other than Tax) and contingencies (net of write-back)	2668	1826	2407	6950	9950	46.14	10.82	-30.15
--of which provisions for non performing assets	<i>2766</i>	<i>1837</i>	<i>3006</i>	<i>7394</i>	<i>8709</i>	<i>50.57</i>	<i>-7.98</i>	<i>-15.10</i>
9. Exceptional Items								
10. Profit from Ordinary Activities before Tax (7-8-9)	5123	5528	4853	16371	12027	-7.33	5.57	36.12
11. Tax Expenses	1727	1870	1590	5565	4370	-7.65	8.63	27.36
12. Net Profit for the period (12-13)	3396	3658	3263	10806	7657	-7.16	4.08	41.12

Tax Rate: Q3FY13: 33.71% Q2FY13: 33.82%

NII and Operating Profit (1/2)



Rs. In Crores

Q3 FY12

Q3 FY13

YOY %

9M FY12

9M FY13

YOY %


Interest Income	27714	30344	9.49
Other Income	2073	3648	76.00
Total Income	29787	33992	14.12
Interest Expenses	16195	19189	18.48
Net Interest Income	11519	11155	-3.16
Staff Expenses	4163	4351	4.51
Overheads	2169	2661	22.71
Operating Expenses	6332	7012	10.75
Operating Profit	7260	7791	7.31

77939	88873	14.03
8975	10488	16.86
86913	99361	14.32
46239	55620	20.29
31700	33253	4.90
12225	12769	4.45
6473	7651	18.21
18698	20420	9.21
21977	23321	6.12



Net Profit - a Snapshot (2/2)

Rs. In Crores

	Q3 FY12	Q3 FY13	YOY %	9M FY12	9M FY13	YOY %
Operating Profit	7260	7791	7.31	21977	23321	6.12
Total Provisions	3997	4395	9.95	14320	12515	-12.60
Income Tax	1590	1727	8.63	4370	5565	27.36
Loan Loss	3006	2766	-7.98	8709	7394	-15.10
Investment Depr. 	-870	-129		636	-910	
<i>Of which: Dom. Equity</i>	<i>-817</i>	<i>27</i>		<i>29</i>	<i>61</i>	<i>111.90</i>
<i>Dom. Bonds</i>	<i>-14</i>	<i>-200</i>		<i>510</i>	<i>-1023</i>	
<i>Foreign Operations</i>	<i>-39</i>	<i>45</i>		<i>97</i>	<i>52</i>	<i>-46.87</i>
Standard Assets	195	63	-67.53	604	483	-20.08
Other Provisions	76	-32		1	-17	
Net Profit	3263	3396	4.08	7657	10806	41.12



Net Profit : Top Companies



Rs. In Crores

Top 4 Companies	FY12	Q1FY13	Q2FY13	Q3FY13
ONGC	25123	6078	5897	5563
Reliance Industries (Consolidated)	20040	4473	5376	5502
State Bank (Consolidated)	15343	4875	4575	4648
Coal India (Consolidated)	8065	4576	1200	4395

Other Companies	FY12	Q1FY13	Q2FY13	Q3FY13
TCS (Consolidated)	10976	2798	3723	3552
Cairn India (Consolidated)	7938	3826	2322	3161
ICICI Bank (Consolidated)	7643	2077	2390	2645
NTPC	9224	2499	3142	2597
Infosys (Consolidated)	8470	2204	2342	2369
ITC Limited	6162	1602	1836	2052



Profitability : Domestic & Foreign Offices (1/2)



Rs. In Crores

Indian Offices

Foreign Offices

Q3 FY12

Q3 FY13

YOY %

Q3 FY12

Q3 FY13

YOY %

Interest Income	26303	28705	9.13
Other Income	1852	3113	68.04
Total Income	28155	31818	13.01
Interest Expenses	15432	18239	18.19
Net Interest Income	10871	10467	-3.72
Staff Expenses	4075	4252	4.35
Overheads	2048	2521	23.12
Operating Expenses	6122	6773	10.63
Operating Profit	6601	6806	3.11

1411	1638	16.09
221	536	142.79
1632	2174	33.22
764	951	24.49
648	688	6.18
89	99	11.92
121	140	15.65
209	239	14.07
659	985	49.42*

*Growth in \$ terms : 44.29%



Operating Profit : Domestic & Foreign Offices (2/2)



Rs. In Crores

Indian Offices

Foreign Offices

Q3 FY12

Q3 FY13

YOY %

Q3 FY12

Q3 FY13

YOY %

	Q3 FY12	Q3 FY13	YOY %
Operating Profit	6601	6806	3.11
Total Provisions	3752	4019	7.14
Income Tax	1420	1486	4.68
Loan Loss	2900	2681	-7.55
Investment Depr.	-831	-174	
Standard Assets	188	58	-69.01
Other Provisions	74	-33	
Net Profit	2850	2787	-2.20

	Q3 FY12	Q3 FY13	YOY %
Operating Profit	659	985	49.42
Total Provisions	245	375	52.89
Income Tax	170	241	41.67
Loan Loss	106	85	-19.67
Investment Depr.	-39	45	
Standard Assets	7	5	-24.85
Other Provisions	2	0	-99.10
Net Profit	414	609	47.36

*Growth in \$ terms : 42.30%

Efficiency Ratios: Domestic & Foreign Offices (1/2)



Rs. In Crores ○

	Indian Offices			Foreign Offices			Whole Bank		
	Q3 FY12	Q3 FY13	Change (%)	Q3 FY12	Q3 FY13	Change (%)	Q3 FY12	Q3 FY13	Change (%)
ROA* (%)	0.96	0.82	-14.36	1.10	1.19	8.11	0.97	0.87	-10.75
RONW* (%)	21.89	17.37	-20.62	14.86	14.19	-4.50	20.65	16.70	-19.12
RWA (Rs. In crores)	733366	819889	11.80	110818	124645	12.48	844184	944534	11.89
NIM (%)	4.41	3.63	-17.68	1.77	1.42	-19.77	4.07	3.31	-18.67

*Annualised



Efficiency Ratios – (2/2)



	Dec 11	Dec 12		Dec 11	Dec 12
Cost to Income	45.97	46.68	Gross NPA	40098	53458
Operating Profit to NW	46.36	38.23	Net NPA	18803	25370
EPS (in Rs)*	160.78	214.71	Tier I	7.59 (8.25)	8.66 (9.50)
Book Value Per Share (In Rs.)**	1014	1215	Tier II	4.01	3.55
Provision Coverage Ratio	62.52	61.49	CAR	11.60 (12.26)	12.21 (13.05)

*Annualised ** As on Mar-11 & Mar-12

Figures in bracket are ratios after adding net profit (net of notional dividend and tax)

Components of Interest Income/Expenses



Rs. In Crores

	Q3 FY12	Q3 FY13	YOY %
Interest on Loans	20891	22800	9.14
Interest on Resources	6573	7182	9.26
Other Sundry Interest	250	362	44.83
Total Interest Income	27714	30344	9.49

	9M FY12	9M FY13	YOY %
	58937	67473	14.48
	18106	20545	13.47
	896	855	-4.56
Total Interest Income	77939	88873	14.03

Interest on Deposits	14250	17173	20.52
Interest on Borrowings	1030	1116	8.34
Other Sundry Interest	915	899	-1.75
Total Interest Expenses	16196	19189	18.48

	40823	50047	22.60
	2696	2752	2.07
	2720	2821	3.73
Total Interest Expenses	46239	55620	20.29



Components of Other Income

Rs. In Crores

	Q3 FY12	Q3 FY13	YOY %	9M FY12	9M FY13	YOY %
Fee Income	2642	2559	-3.14	7875	7611	-3.36
Profit/loss on Sale of Investments	-1090	418		-893	869	
<i>Of which;</i>						
<i>Domestic-Equity & MF</i>	-1063	214		-755	526	
<i>Domestic-Bonds</i>	-11	120		-179	193	
<i>Foreign Operations</i>	-16	84		41	151	266.02
Forex Income	286	440	54.14	1097	1216	10.85
Dividend Income	0	0		252	79	-68.70
Misc. Income *	236	232	-1.63	644	713	10.86
Total Other Income	2073	3648	76.00	8975	10488	16.86

* Includes Recovery in w/o accounts - Q3 FY12/Q3FY13 : Rs. 238 crs/ Rs.229 crs;
9MFY12/9MFY13: Rs.636 crs/Rs.680 crs



Components of Fee Income



Rs. In Crores

	Q3 FY12	Q3 FY13	YOY %	9M FY12	9M FY13	YOY %
Loan Processing Charges	598	764	27.70	1752	1841	5.07
Commission on Govt. Busi.	494	351	-28.98	1457	1281	-12.07
Commission on LC/BG	705	608	-13.76	1931	1867	-3.35
<i>of which: on BGs Issued</i>	343	319	-6.77	933	1005	7.79
<i>on LCs Issued</i>	363	289	-20.35	999	861	-13.75
Transaction Fees	512	452	-11.73	1704	1453	-14.72
<i>of which: ATM I/c Fees</i>	158	216	36.94	673	667	-0.80
<i>Core Power</i>	171	132	-22.98	501	424	-15.44
<i>Account Maintenance Charges</i>	76	20	-73.97	222	61	-72.73
Commission on Collection	105	69	-34.77	277	227	-18.05
Misc Fee Income	227	315	39.03	753	941	24.93
Total Fee Income	2642	2559	-3.14	7875	7611	-3.36



Components of Profit/Loss on Sale of Investments

Rs. In Crores

Q3 FY12

Q3 FY13

YOY %

9M FY12

9M FY13

YOY %

	Q3 FY12	Q3 FY13	YOY %
Govt. Securities	-12	118	
Other Auth Securities	1	2	78.20
Bonds	-11	120	
Equities	-1149	47	
MF Securities	85	167	95.36
Equities & Others	-1064	214	
Domestic Operation	-1075	334	
FO Operation	-15	84	
Whole Bank	-1090	418	

	9M FY12	9M FY13	YOY %
	-179	182	
	1	11	
	-178	193	
	-1097	16	
	341	509	49.20
	-756	525	
	-934	718	
	41	151	266.00
	-893	869	



Operating Expenses



Rs. In Crores

	Q3 FY12	Q3 FY13	YOY %	9M FY12	9M FY13	YOY %
Salary	3359	3608	7.43	9808	10643	8.52
Provision for superannuation benefits	805	743	-7.66	2417	2125*	-12.09
<i>Of which : Pension</i>	642	523	-18.54	1930	1509	-21.80
<i>Gratuity</i>	163	220	34.97	487	630	29.36
Total Staff Expenses	4163	4351	4.51	12225	12769	4.45
Staff expenses to Operating expenses(%)	65.75	62.05	-5.63	65.38	62.53	-4.36
Overhead Expenses	2169	2661	22.71	6473	7651	18.21
Overheads to Operating expenses(%)	34.25	37.95	10.80	34.62	37.47	8.24
Total Operating Expenses	6332	7012	10.75	18698	20420	9.21

* Includes writeback of provision for Bonus: Rs 14 crs

Unamortized Pension & Gratuity Provisions are 'NIL' & Rs.225 crores respectively



Components of Overheads



Rs. In Crores

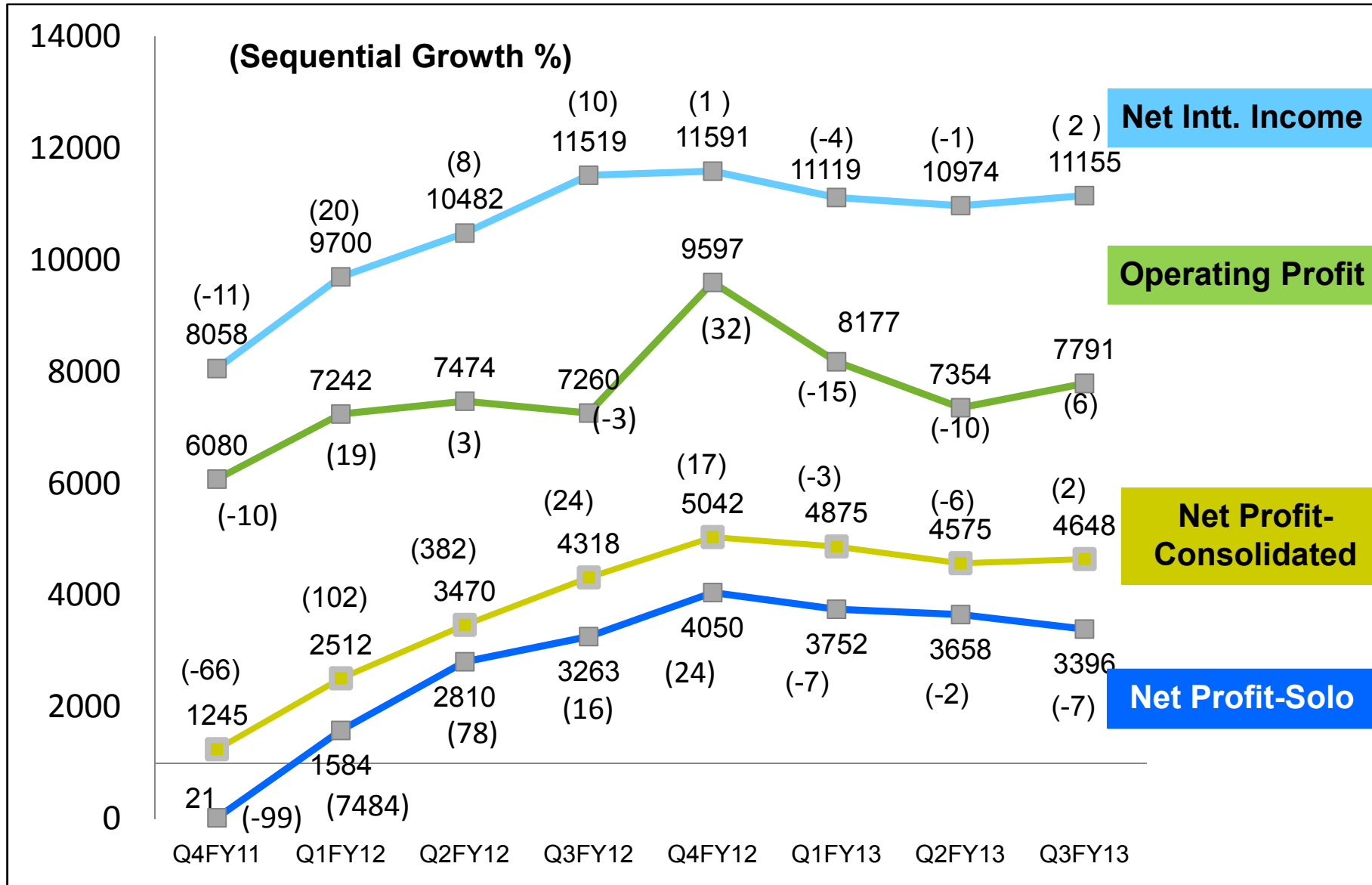
	Q3 FY12	Q3 FY13	YOY %	9M FY12	9M FY13	YOY %
Rent, Taxes and Lighting	508	613	20.49	1490	1755	17.81
Depreciation	266	313	17.33	707	794	12.32
Insurance on Business	227	235	3.80	632	767	21.47
<i>of which: DICGC Insurance</i>	<i>215</i>	<i>201</i>	<i>-6.24</i>	<i>620</i>	<i>669</i>	<i>8.01</i>
<i>ECGC Premium</i>	<i>12</i>	<i>34</i>	<i>183.33</i>	<i>12</i>	<i>98</i>	<i>716.67</i>
ATM I/c Fees	131	212	61.72	600	629	4.81
P & T, Telephone	107	135	26.64	319	348	9.20
Travelling Expenses	105	111	5.71	312	335	7.37
Repairs and Maintenance	103	95	-7.51	281	269	-4.38
Advt. & Publicity	38	78	103.32	100	182	82.39
Printing and Stationery	49	53	8.48	146	152	3.94
Halting Allowances	45	45	0.00	136	138	1.47
Insurance of Bank's property	19	25	28.39	80	131	64.60
Misc Expenses	570	746	30.88	1669	2152	28.94
OVERHEADS	2169	2661	22.71	6473	7651	18.21



Quarterly Movement in Income Parameters



Rs. In crores

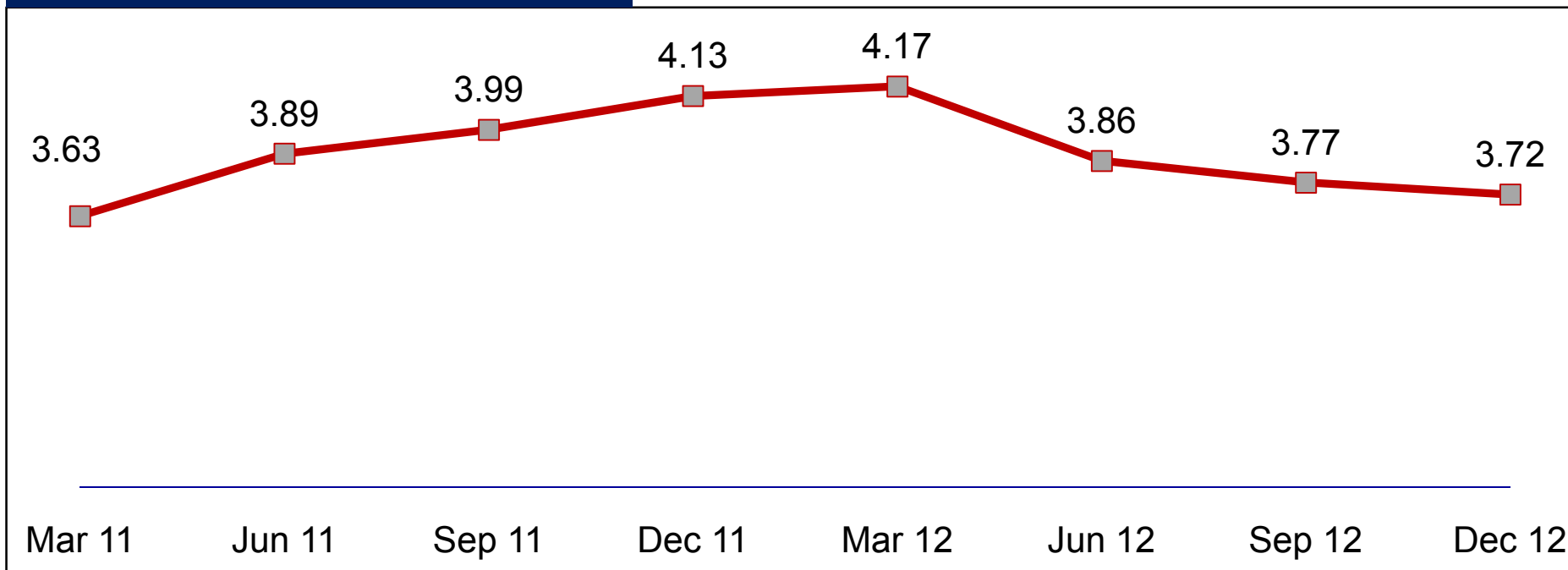


Movement in Net Interest Margin



(III / 0)

Cumulative Domestic NIM



NIM	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12
Domestic	3.63	3.89	3.99	4.13	4.17	3.86	3.77	3.72
FOs	1.37	1.66	1.70	1.72	1.67	1.77	1.58	1.52
Whole Bank	3.32	3.62	3.71	3.84	3.85	3.57	3.45	3.40



Domestic : Costs & Yields



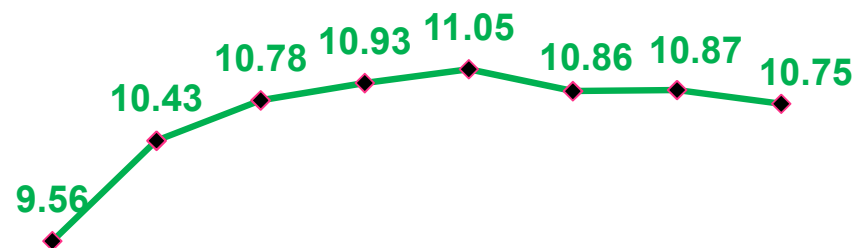
Cost of Deposits



Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12 Dec 12

Bulk DIR (Dec 12): 1.09%

Yield on Advances



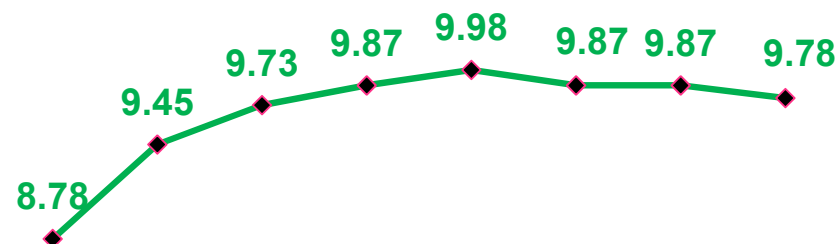
Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12 Dec 12

Cost of Funds



Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12 Dec 12

Yield on Assets



Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12 Dec 12



International : Costs & Yields

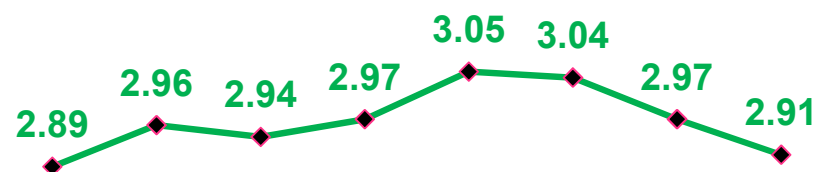


Cost of Deposits



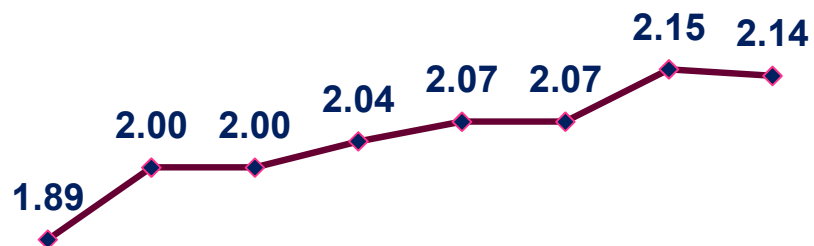
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Yield on Advances



Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12 Dec 12

Cost of Funds



Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12 Dec 12

Yield on Assets



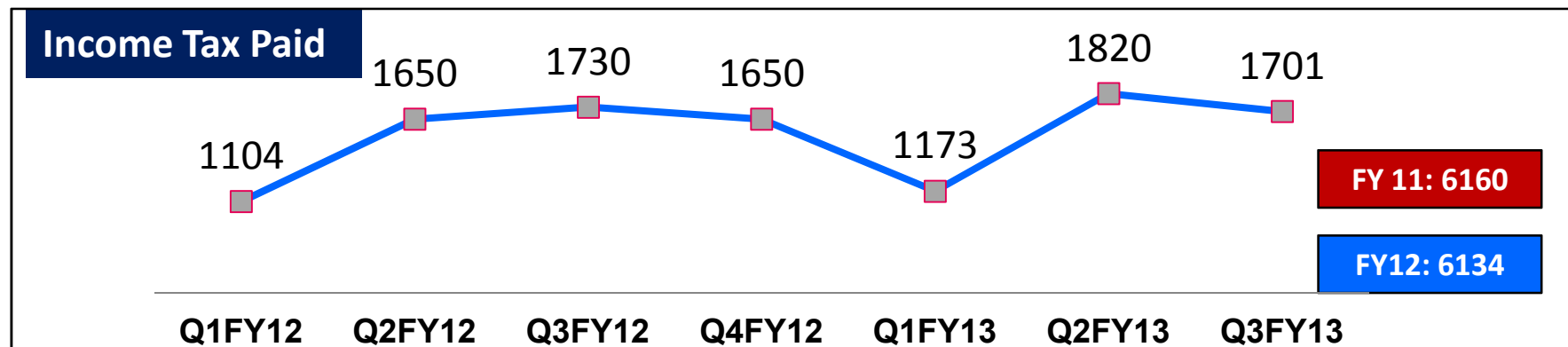
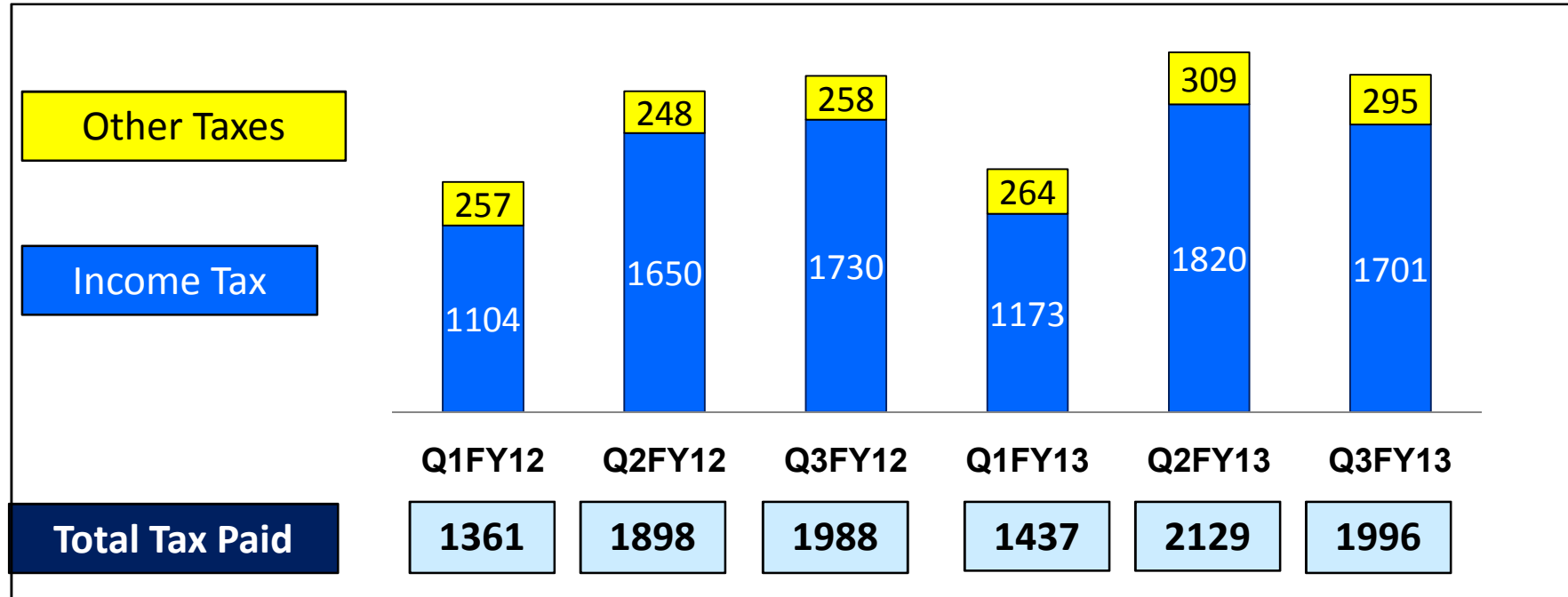
Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12 Dec 12



Corporate Citizen



Rs. In crores



Retail Deposits drive Growth



Rs. In Crores

	Levels			Dec-11		Dec-12		
	Dec-10	Dec-11	Dec-12	YTD Growth		YTD Growth		YOY Growth
				Abs.	% *	Abs.	% *	%
Whole Bank Deposits	878979	1000965	1156691	67032	9.57	113044	14.44	15.56
Domestic Deposits	833361	941432	1078212	54280	8.16	97426	13.03	14.53
Deposits at FOs	45618	59533	78479	12751	36.34	17046	37.00	31.83
Term Deposits	433954	494074	587212	37375	10.91	63118	16.06	18.85
<i>Of which: Retail TDs</i>	326550	388144	461585	53874	21.49	49300	15.94	18.92
<i>(%)</i>	<i>(75.24)</i>	<i>(78.56)</i>	<i>(78.61)</i>					
Current Account	80401	79462	80094	-27597	-34.37	-18179	-24.66	0.80
<i>(%)</i>	<i>(9.65)</i>	<i>(8.44)</i>	<i>(7.43)</i>					
Savings Bank	319006	367896	410906	44502	18.35	51059	18.92	11.69
<i>(%)</i>	<i>(38.28)</i>	<i>(39.08)</i>	<i>(38.11)</i>					
CASA	399407	447358	491000	16905	5.24	32880	9.57	9.76
CASA Ratio-Domestic	47.93	47.52	45.54		-2.75		-3.15	-4.17

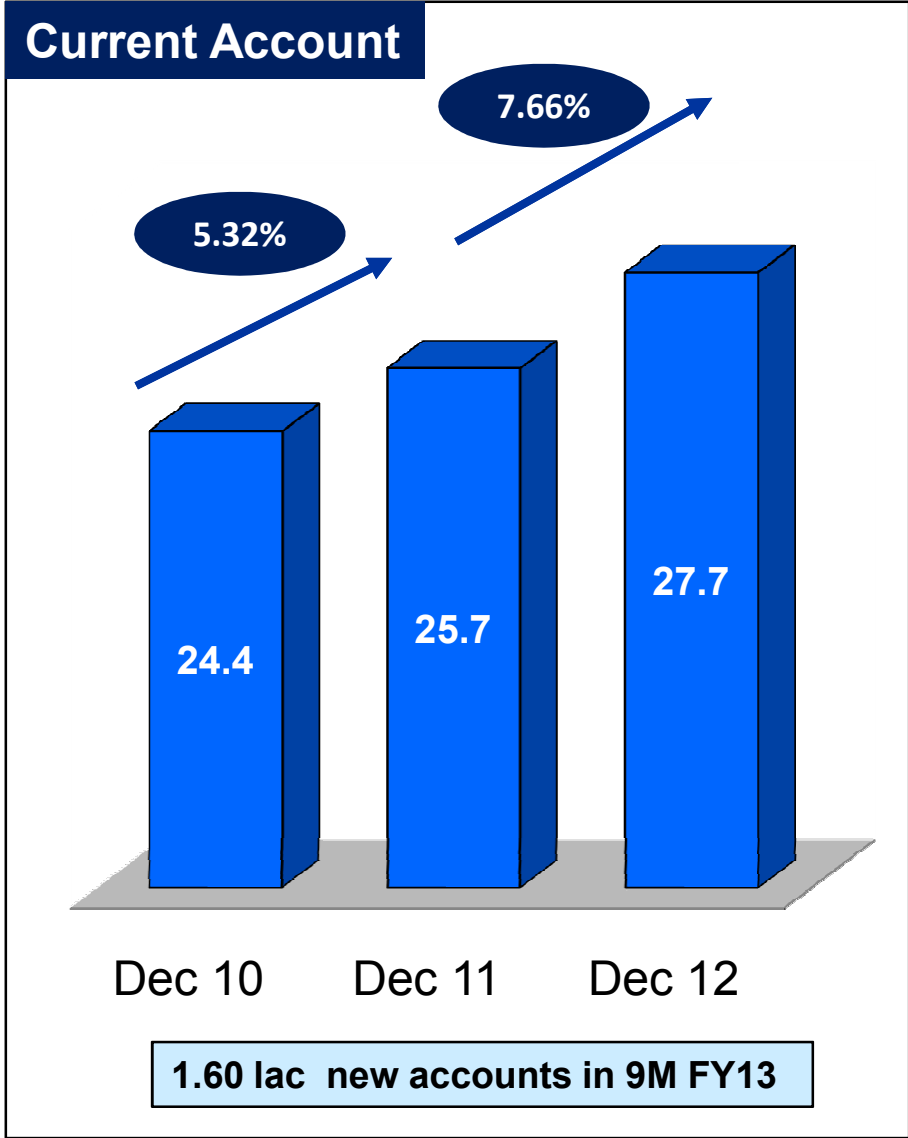
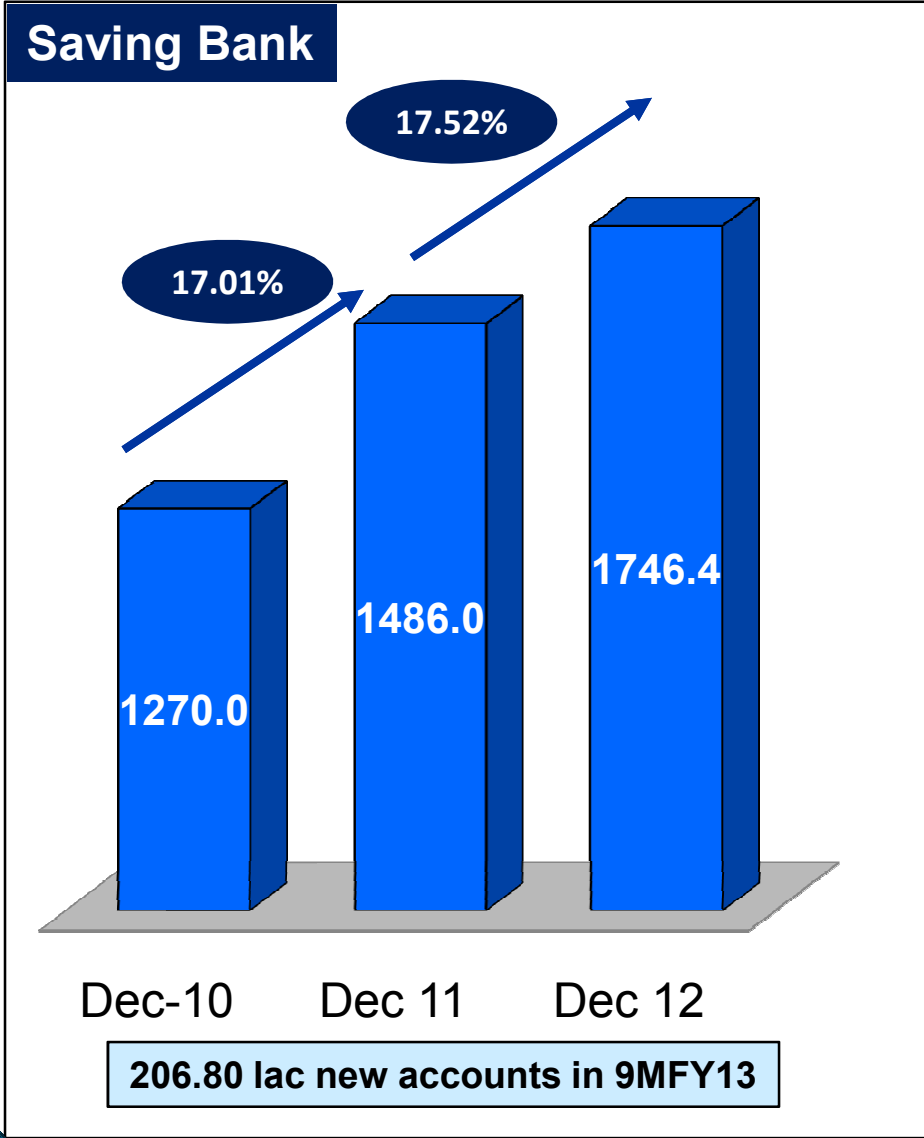
* Annualised

Bulk DIR (Dec 12) : 1.09%

Customer Acquisition Growth Continues

Number of Accounts (in lacs)

YOY Growth %

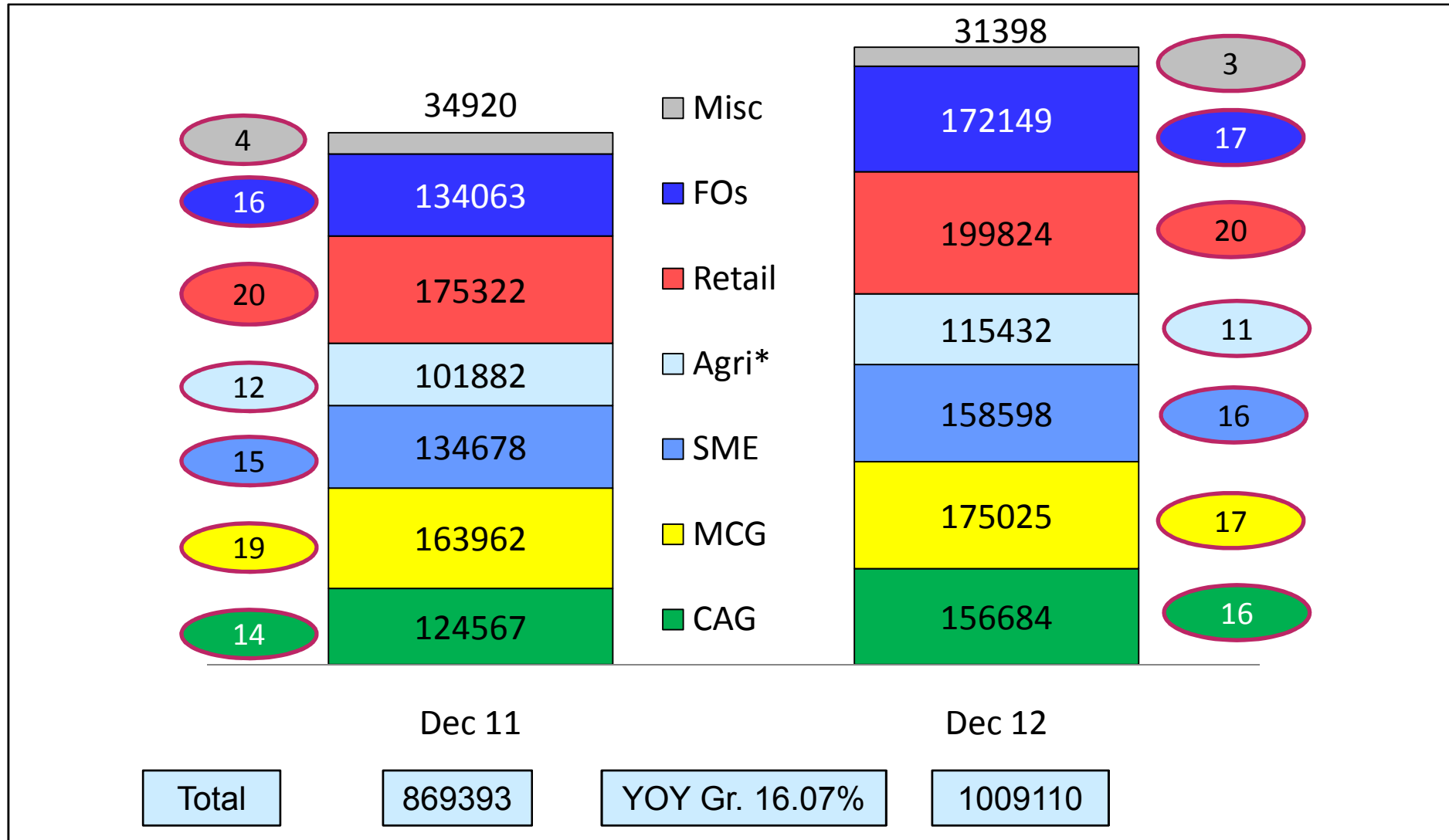


Diversified Exposure across Sectors



Rs. In Crores

Share %



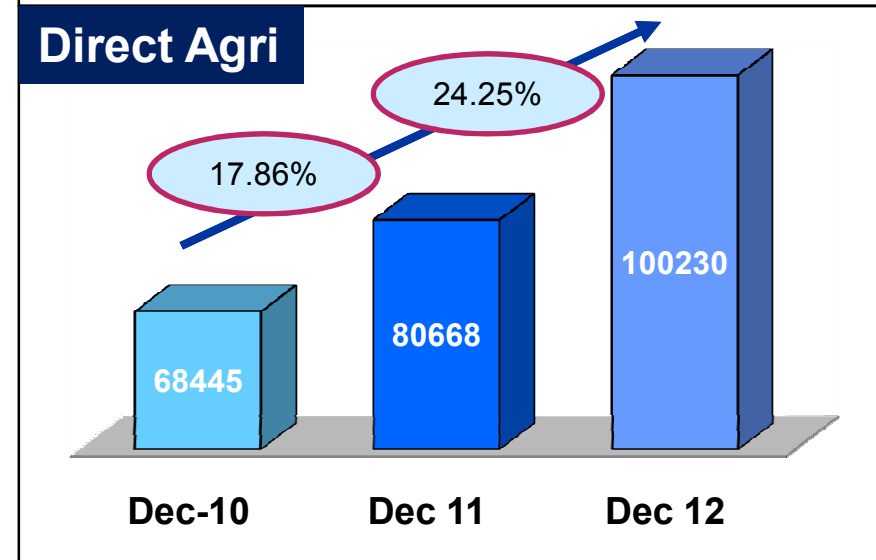
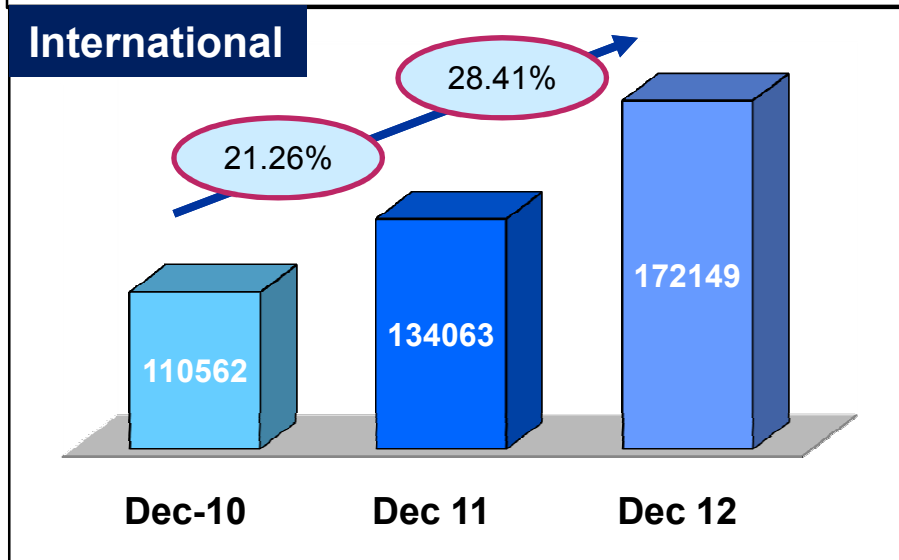
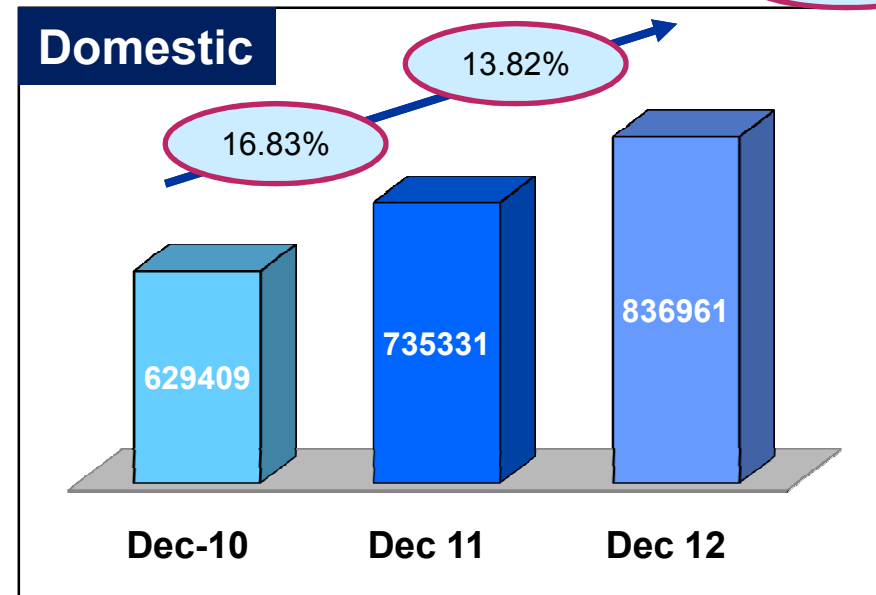
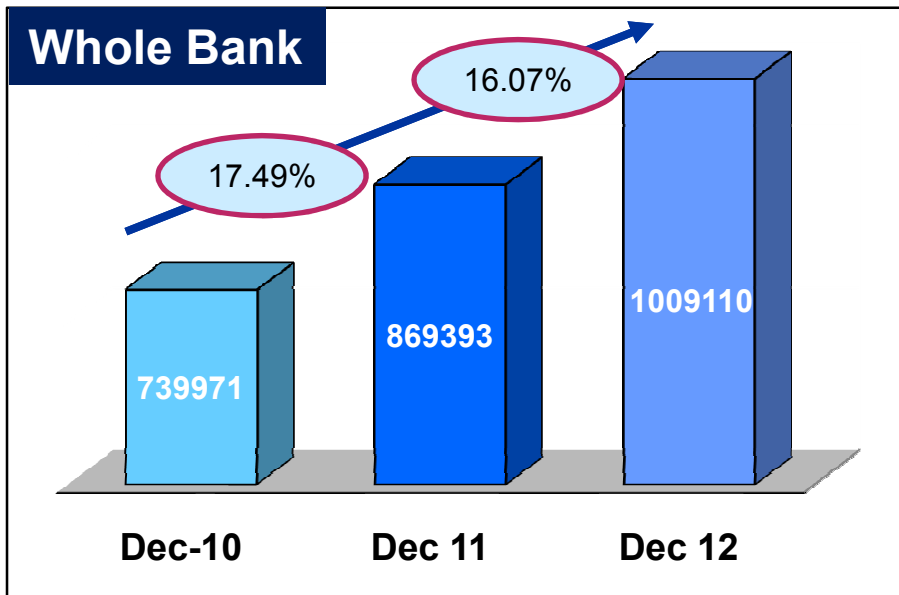
* Includes Indirect Agri (SME & MCG) : Rs. 21,214 crs (Dec 11); Rs.15,202 crs (Dec 12)

Composition of Advances Growth (1/2)



Growth YOY

Rs. In crores



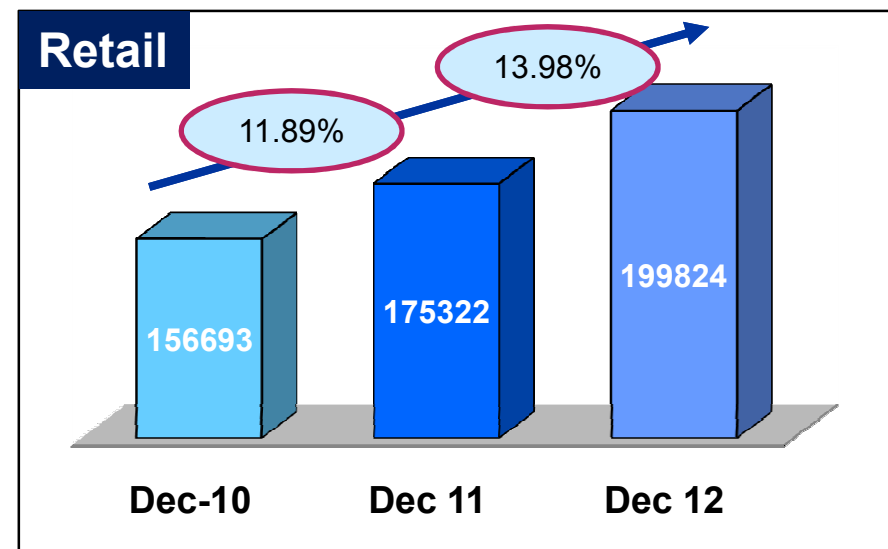
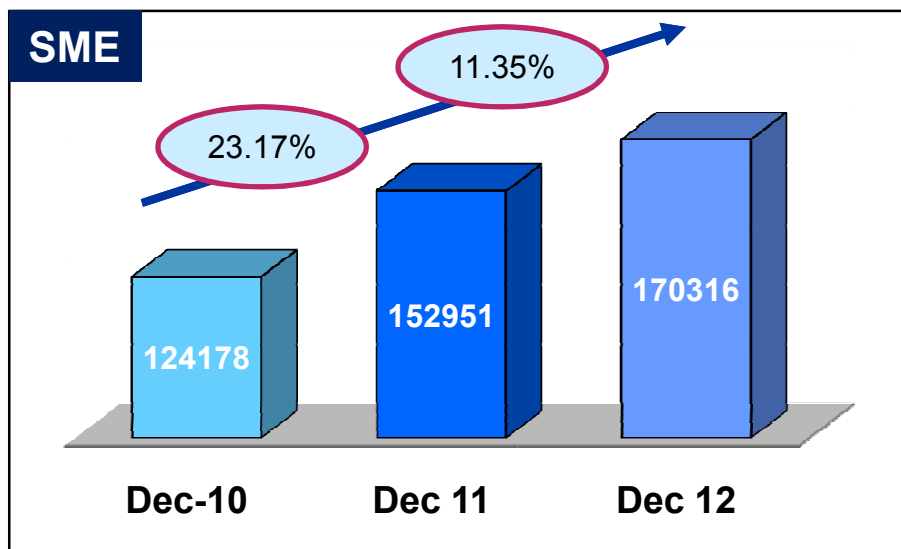
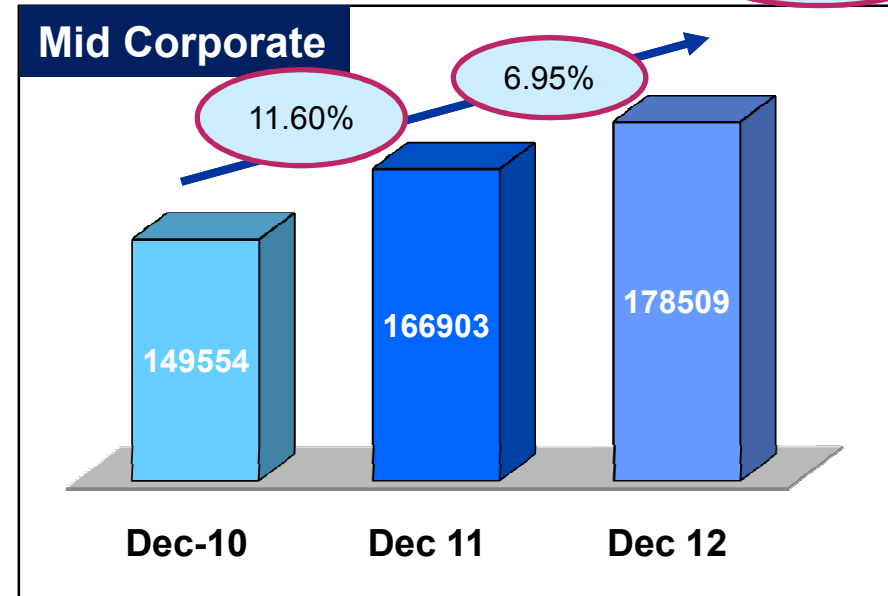
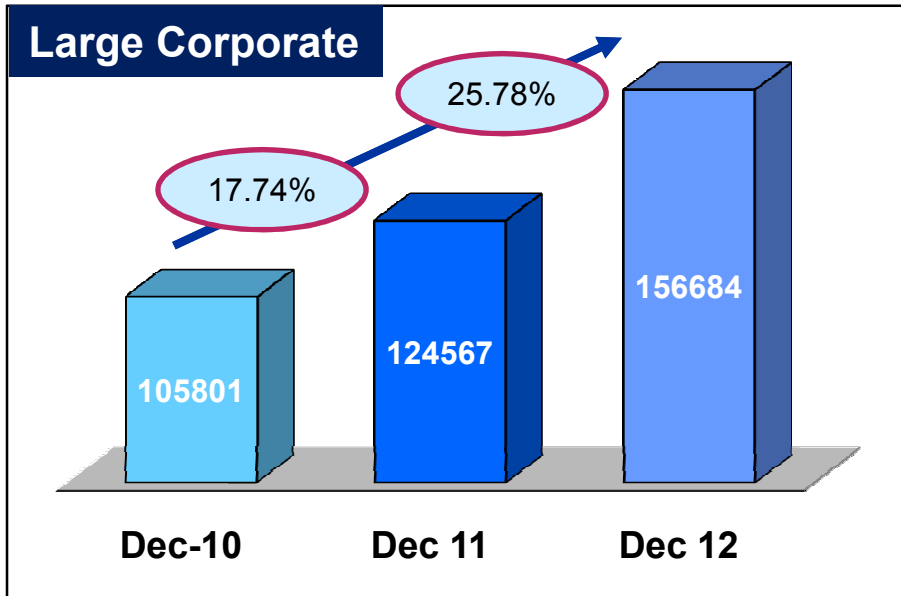
Growth in \$ terms : 24.35% YOY in Dec 12.

Composition of Advances Growth (2/2)



Growth YOY

Rs. In crores



Key Exposures: Domestic



Rs. In crores

Product / Segment	Dec 11		Mar 12		Dec 12		
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	80636	10.97	88369	11.66	105190	12.57	30.45
Iron & Steel	45309	6.16	48082	6.34	56531	6.75	24.77
Textiles	36053	4.90	38365	5.06	41975	5.02	16.43
Petroleum & Petrochemicals	28349	3.86	24882	3.28	29502	3.52	4.07
Engineering	24242	3.30	24738	3.26	26182	3.13	8.00
Other Industries	151251	20.57	148914	19.65	159842	19.10	5.68
Services	60053	8.17	58480	7.72	54719	6.54	-8.88
Trade	42844	5.83	46463	6.13	50043	5.98	16.80
Comm. Real Estate	10604	1.44	11030	1.46	11154	1.33	5.19
Home Loans	99019	13.47	102739	13.56	113163	13.52	14.28
Auto Loans	17407	2.37	18305	2.42	22846	2.73	31.25
Other Retail Loans	58896	8.01	60511	7.98	63814	7.62	8.35
Direct Agriculture	80668	10.97	87011	11.48	101999	12.19	26.44
Total Domestic Advances	735331	100.00	757889	100.00	836961	100.00	13.82

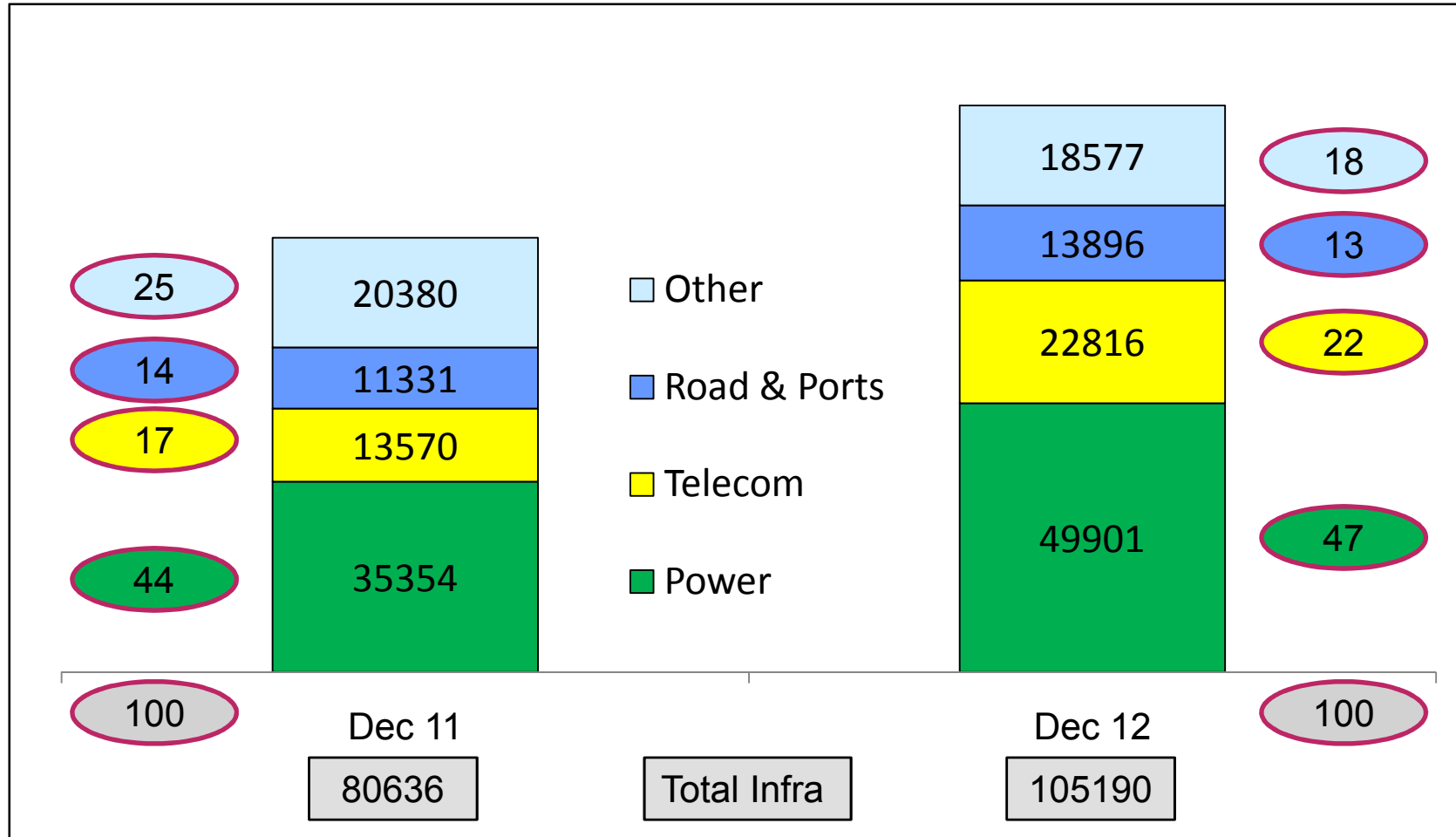


Infrastructure Credit – Fund Based



Share %
in Infra

Rs. In crores



Infrastructure	Power	Telecom	Road & Ports	Other	Total Infra
YOY %	41.15	68.14	22.64	-8.85	30.45

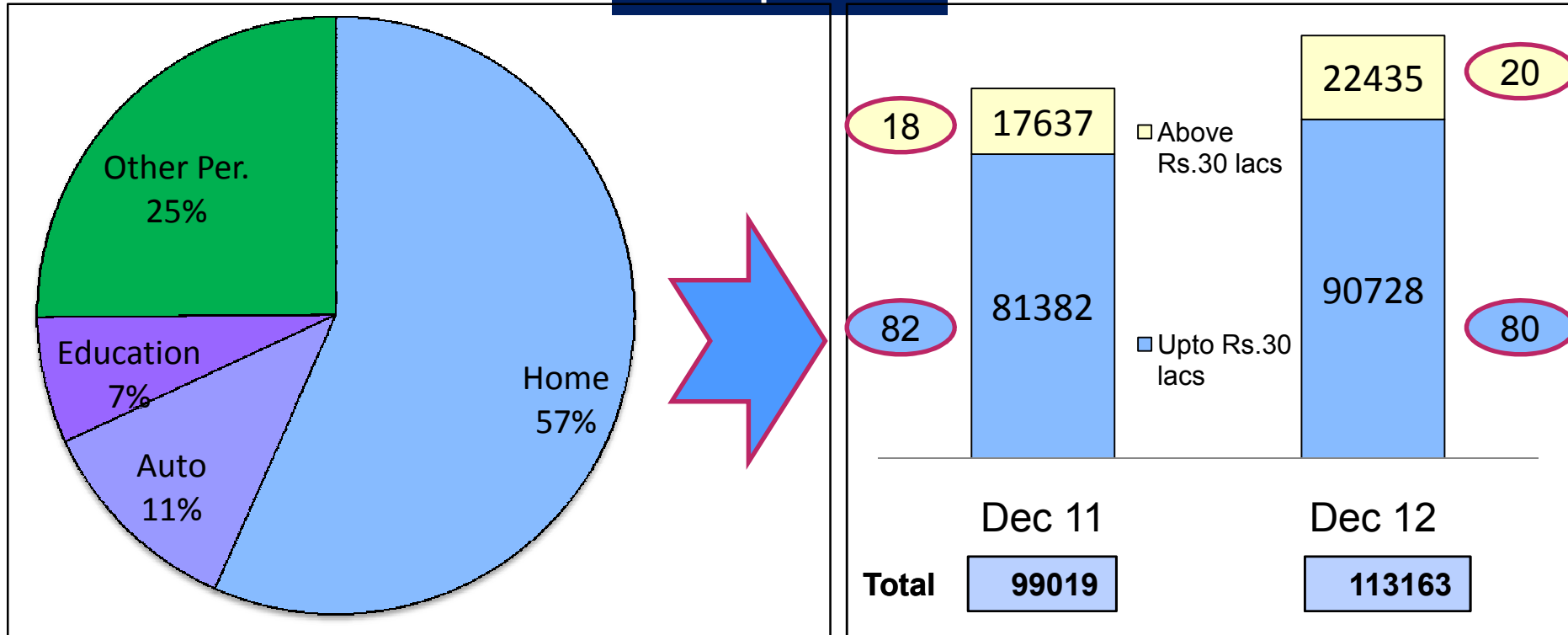


Retail Advances

% to total Home Loans

Rs. In crores

Break-up of Retail



Level	Home	Auto	Edu	Other Per.	Total
Dec 11	99019	17407	12402	46494	175322
Dec 12	113163	22846	13603	50212	199824
YOY Growth Abs.	14144	5439	1201	3718	24502
YOY Growth %	14.28	31.25	9.68	8.00	13.98
Market Share %*	25.67	20.64	25.12		

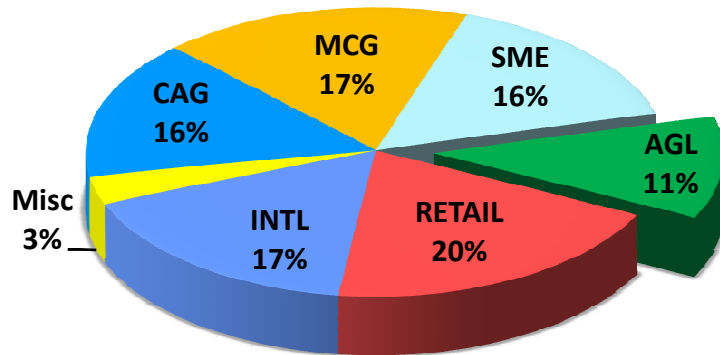
*Source: ASCB data as per RBI Bulletin

Agri Advances

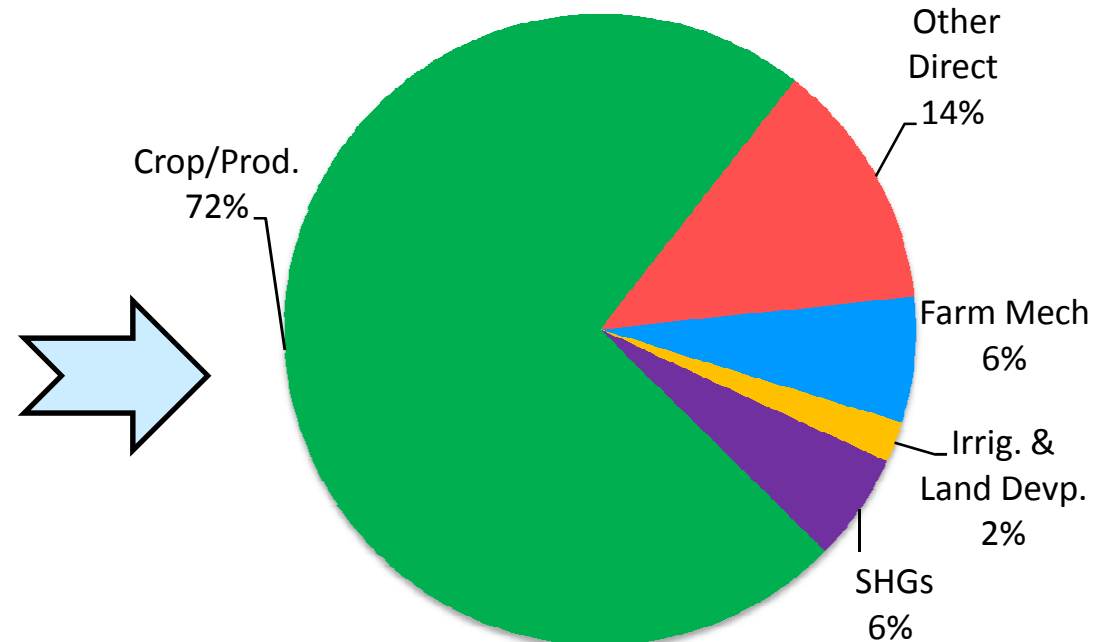


Rs. in crores
Share %

Across Sectors



Break-up of Direct Agri



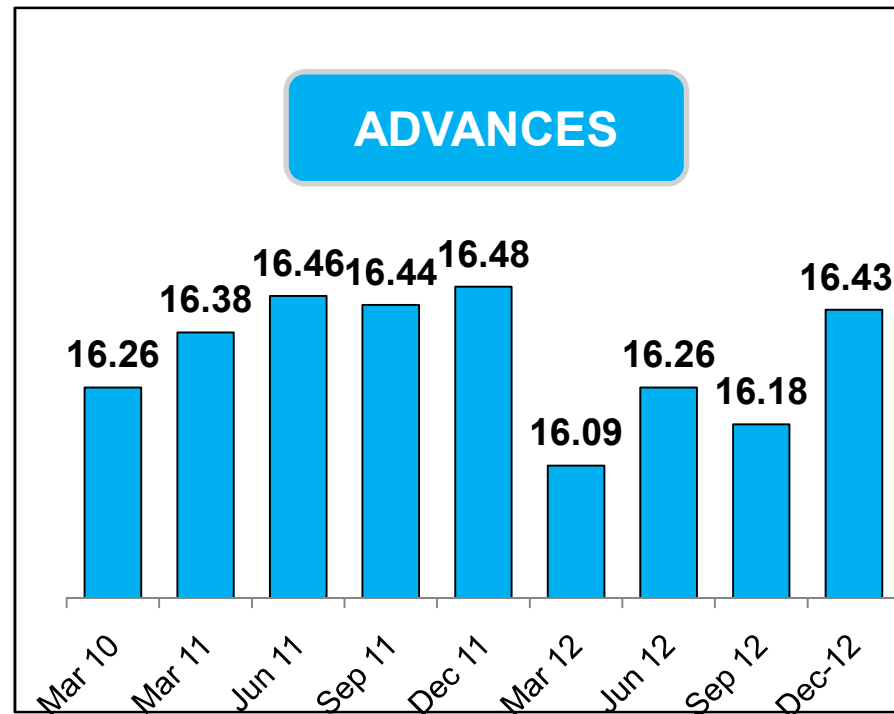
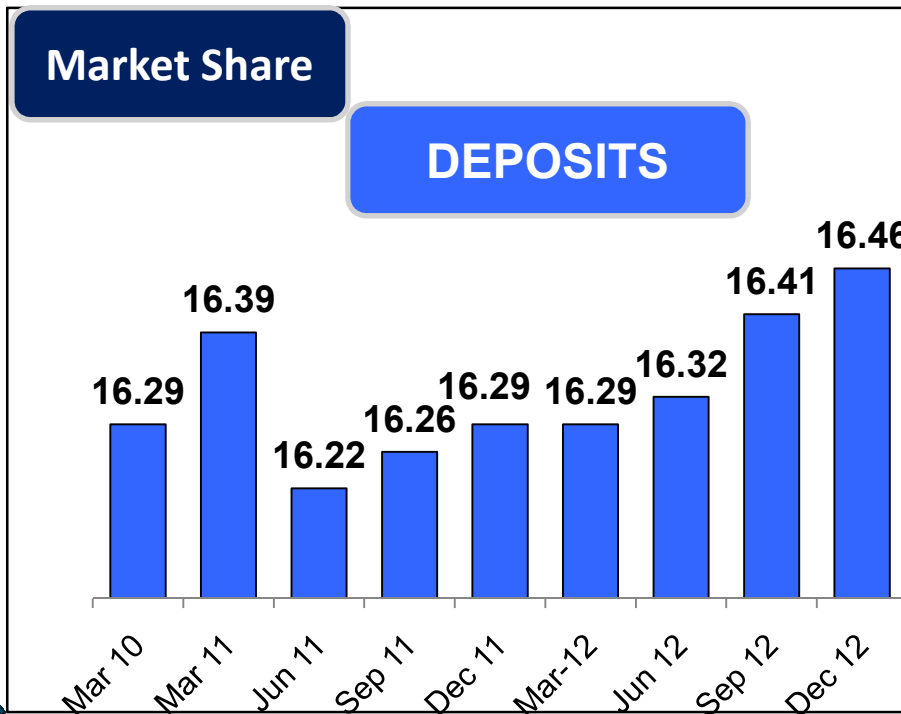
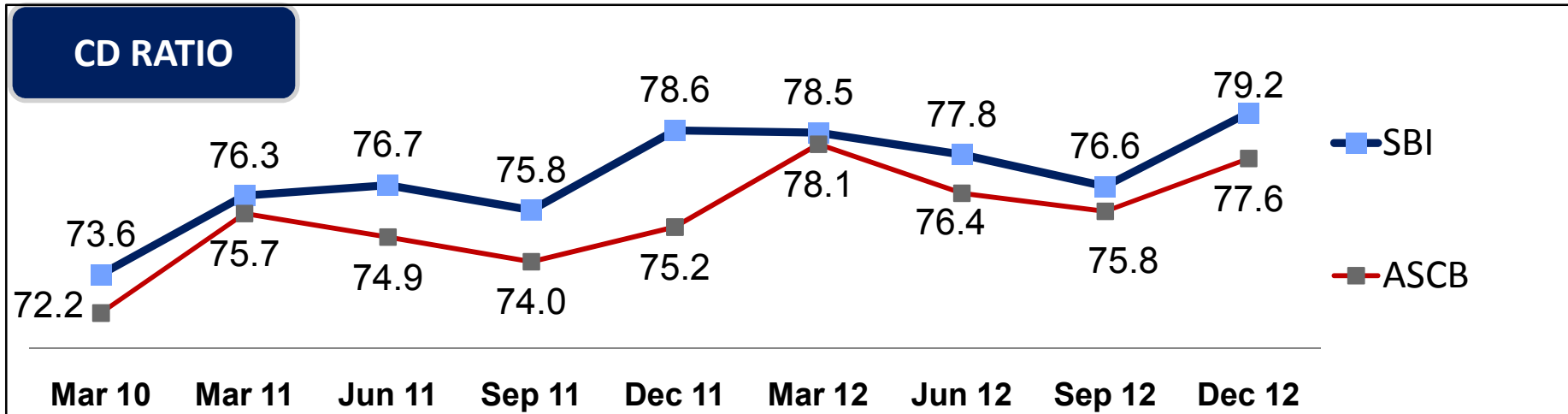
Level	Crop / Production	Investment/ Allied Credit	Total Direct Agri	Out of which: collateralized by Gold		Indirect Agri	Total Agri
				Amt.	Share %		
Dec-11	52283	28385	80668	15666	19.42	21214	101882
Dec-12	73306	26924	100230	30337	30.27	15202	115432
YOY Abs.	21023	308	19562	14671	75.00	-6012	13550
YOY %	40.21	1.09	24.25	93.64		-28.34	13.30



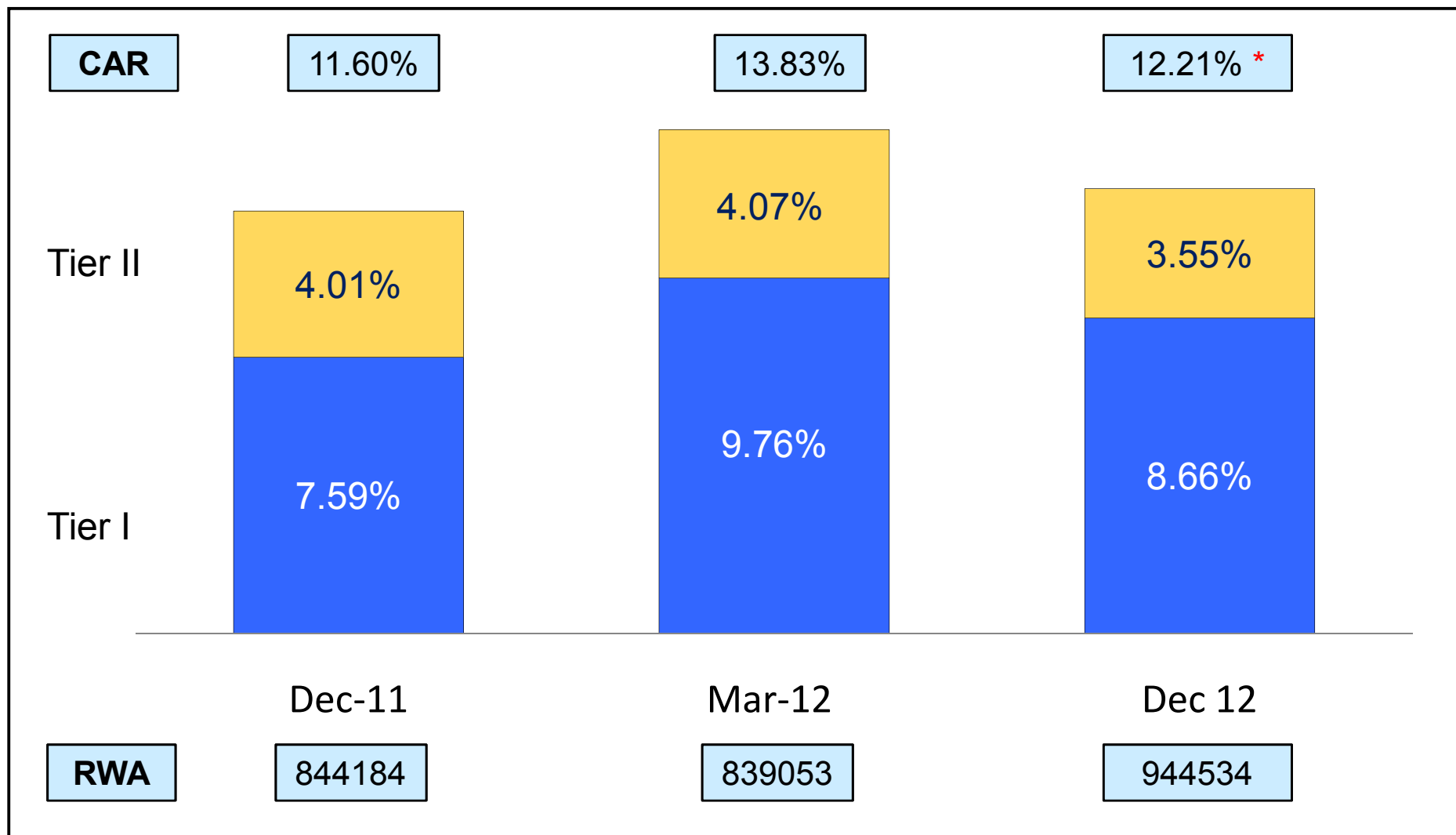
CD Ratio & Market Share



(in %)



Capital Adequacy



* After adding Net Profit (Net of notional Dividend and Tax) of 9MFY13, CAR is 13.05% & Tier I is 9.50%

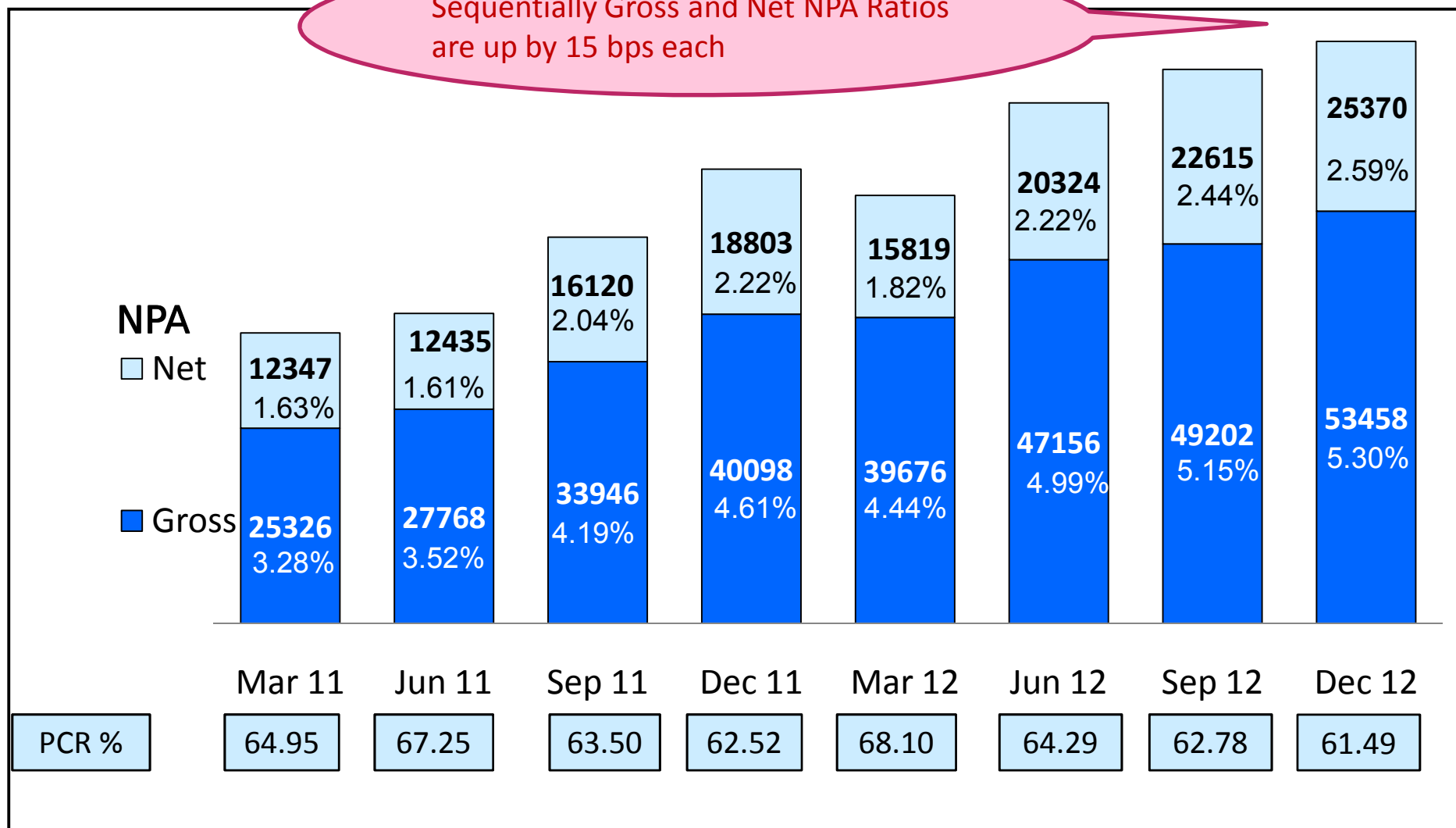


Asset Quality



Rs. In crores / (%)

Sequentially Gross and Net NPA Ratios are up by 15 bps each



Movement of Stressed Assets



Rs. In Crores

	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec 12
1. Gross Advances	788153	810612	869393	893613	945819	956000	1009110
2. Gross NPAs	27768	33946	40098	39676	47156	49202	53458
3. Net NPAs	12435	16120	18803	15819	20324	22615	25370
4. Restructured Standard (as per Revised RBI norms)	13893	16200	14116	16340	16378	21944	23845
5. Total Gross NPAs plus Restructured Std. (2+4)	41661	50146	54214	56016	63534	71146	77303
6. Total Net NPAs plus Restructured Std. (3+4)	26328	32320	32919	32159	36702	44559	49215
7. Gross NPA + Rest Std to Gross Adv. % (5 ÷ 1)	5.29	6.19	6.24	6.20	6.72	7.44	7.66
8. Net NPA + Rest Std to Gross Adv. % (6 ÷ 1)	3.34	3.99	3.79	3.60	3.88	4.66	4.88



Gross NPAs by Sector

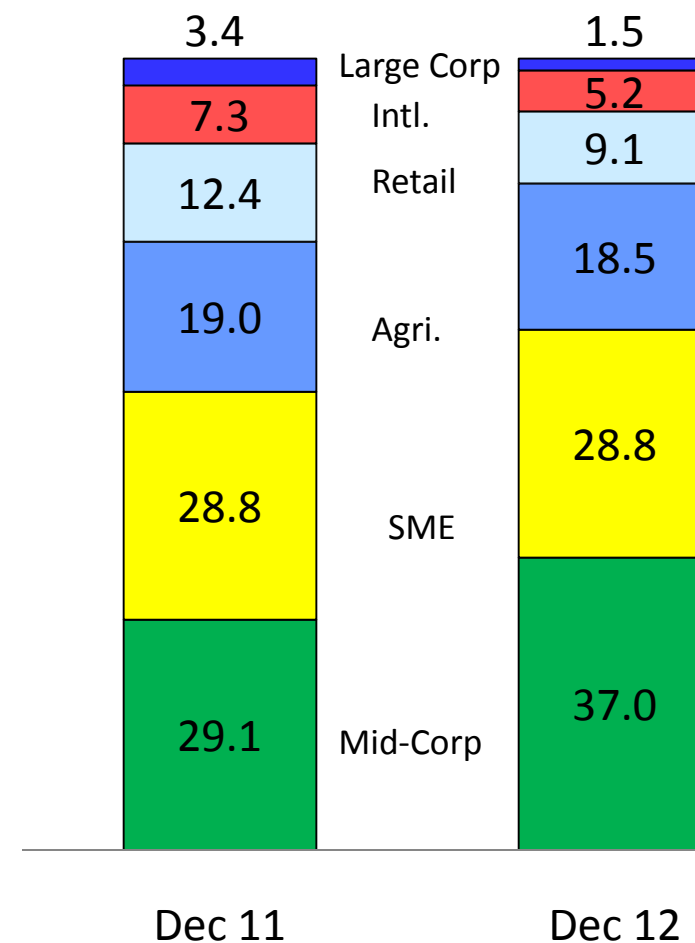


Rs. In crores/

Break-up of Gross NPAs

Sector	Dec 11		Dec 12	
	NPA	Ratio %	NPA	Ratio %
Large Corporate	1360	1.10	801	0.51
Mid Corporate	11685	6.49	19777	10.85
SME	11517	6.53	15347	7.80
Agri	7610	9.45	9895	9.72
Retail	4980	2.84	4863	2.44
International	2946	2.20	2775	1.61
Total	40098	4.61	53458	5.30

Sector-wise Gross NPAs to Total Gross NPAs %



Movement of NPAs (Quarter on Quarter) (1/3)



Rs. In Crores

	Q2FY12	Q3FY12	Q4FY12	Q1FY13	Q2FY13	Q3FY13
Opening Level of Gross NPAs	27768	33946	40098	39676	47156	49202
Cash Recovery	736	1026	1603	1249	1428	957
Up gradation	1036	942	3118	2033	1660	1840
Write off	320	41	84	82	1972	1122
Fresh Slippages	8270	8161	4383	10844	7106	8175
Net Increase	6178	6152	-422	7480	2046	4256
Closing Level of Gross NPAs	33946	40098	39676	47156	49202	53458
Recovery in W/o Accounts	225	238	326	193	258	229



Sector-wise Movement of NPAs – Q3FY13 (2/3)



Rs. In crores

Particulars	Large Corp.	Mid. Corp	SME	Agri	Retail	Intl.	Total
Cash Recovery	4	236	323	159	219	16	957
Up-gradation	0	366	528	133	508	305	1840
Write off	0	560	304	0	51	207	1122
Gross Reduction	4	1162	1155	292	778	528	3919
Fresh Slippages	539	3842	2112	867	593	222	8175
Net Increase	535	2680	957	575	-185	-306	4256



Movement of NPAs as at end of the period (3/3)



Rs. In Crores

	9M FY 11	9M FY 12	9M FY 13
Opening Level of Gross NPAs	19535	25326	39676
Cash Recovery	3018	2961	3634
Up gradation	2663	3855	5533
Write off	2916	965	3176
Fresh Slippages	12500	22553	26125
Net Increase	3903	14772	13782
Closing Level of Gross NPAs	23438	40098	53458
Recovery in W/o Accounts	651	636	680



NPA Position - Major Industries



Rs. In crores

Industry	Fresh Slippages Q3 FY13	NPAs as on 31.12.12	Share %
Trade & Services	912	5194	14.46
Iron and Steel	822	3566	9.93
Paper/ Plastics	443	1503	4.18
Textiles	371	2413	6.72
Other Manufacturing	309	1463	4.07
Food Processing	290	1536	4.28
Cement	280	613	1.71
Ceramics	271	426	1.19
Transport Operators	227	1072	2.98
Infrastructure	194	845	2.35
IT	186	581	1.62
CRE	183	668	1.86
Metal	161	902	2.51
Engineering -others	160	2181	6.07
Steel Forging	129	159	0.44
Miscellaneous	1555	12803	35.63
TOTAL	6493	35925	100.00



Details of Restructured Assets



Amount In Crores

Year of Restructuring	Outstanding as on 31.12.2012		
	Total Restructured	Standard Category	NPA Category
Upto 2010	20524	16897	3627
2010-11	6038	3146	2892
2011-12	9352	6894	2458
Q1FY13	1529	1244	285
Q2FY13	7328	6849	479
Q3FY13 *	-12259	-12509	250
IBG - Cumulative	2271	1324	947
Total	34783	23845	10938

- Migrated to Std. category vide revised RBI norms: Rs.15097 crs
- No additional provision post re-statement



Industry-wise details of Restructured Assets (1/2)*

Rs. In Crores

Sectors/Industries	31 st December 11			31 st December 12		
	Standard	NPAs	Total	Standard	NPAs	Total
Iron & Steel	1417	559	1976	4036	1231	5267
Textile/Readymade	2270	524	2794	2342	1360	3702
Engineering – others	533	761	1294	1492	970	2462
Aviation	0	1218	1218	885	1356	2241
Power	1939	23	1962	1363	137	1500
Hotels	771	168	939	914	480	1394
Pharma	525	75	600	1131	223	1354
Food Processing	217	24	241	638	299	937
Infra – others	358	129	487	672	186	858
Trade & Services	135	15	150	450	182	632
Mining	147	71	218	513	105	618
Telecom	439	0	439	530	69	599
Miscellaneous	5365	2019	7384	8879	4340	13219
Grand Total	14116	5586	19702	23845	10938	34783



* As per Revised RBI norms

Break-up of Other Industries Restructured (2/2)*

Rs. In Crores

Sectors/Industries	31 st December 11		
	Standard	NPAs	Total
Paper	187	285	472
Cement	159	0	159
Ceramic	309	2	311
Non-Ferrous Metals	350	100	450
Shipping & Transport	118	0	118
IT	265	97	362
Automobiles & Ancill	410	45	455
Chemicals	80	105	185
Education inst	116	19	135
CRE	97	1	98
Miscellaneous	2089	1052	3141
Foreign Offices	1185	313	1498
Total (Others)	5365	2019	7384

31 st December 12		
Standard	NPAs	Total
168	312	480
245	216	461
98	355	453
129	297	426
316	66	382
207	148	355
282	39	321
170	140	310
155	15	170
74	22	96
5711	1783	7494
1324	947	2271
8879	4340	13219



* As per Revised RBI norms

Manpower Planning



Staff Strength as on	Mar-11	Mar-12	Jun-12	Sep-12	Dec 12
Officers	79728	80404	80329	79978	81515
Clerical	102701	95715	95018	93447	93053
Subordinate	40504	39362	38491	38091	37878
Total	222933	215481	213838	211516	212446

Number of Staff "Defined Contribution ": 25,873

Branch Expansion



	March 11	Dec 11	March 12	Dec 12
Metro	2079 (15.4)	2166 (15.7)	2218 (15.7)	2252 (15.7)
Urban	2416 (17.8)	2413 (17.5)	2502 (17.8)	2555 (17.8)
Semi-Urban	3909 (28.9)	3957 (28.8)	3995 (28.3)	4062 (28.2)
Rural	5138 (37.9)	5236 (38.0)	5382 (38.2)	5519 (38.3)
Total	13542 (100)	13772 (100)	14097 (100)	14388 (100)

Figures in brackets indicate percentage share in total branches

67% (9581) of SBI branches are in Rural & Semi-urban areas

Expanding Footprint



		Dec 11 (9MFY12)	Mar 12 (FY 12)	Dec 12 (9MFY13)
Branches	No. of Group Branches	18674	19193	19698
	No. of SBI Domestic Branches	13772	14097	14388
	No. of Overseas Offices	172	173	178
ATMs	No. of ATMs for the Group	26814	27286	28198
	No. of ATMs for SBI	21774	22141	22983
	Hits per day	279	285	268
Debit Cards	No. of Debit Cards (in lacs)	865	910	1051
Internet Banking	No. of customers (in lacs)	82.96	89.63	113.67
	No. of Financial transactions (in lacs)	1813.52	2610.32	2771.32
Mobile Banking	Registered mobile users (in lacs)	27.66	36.45	54.88
	No. of financial transactions (in lacs)	124.12	190.65	248.59
Merchant Acquiring	No. of POS Terminals	6640	10673	33759
	No. of transactions (in lacs)	5.82	10.19	53.40
Alternate Channels	% of total transactions on alternate channels	31.60	36.32	34.24



Performance Highlights of Associate Banks



(Rs. In crores)

Bank	9MFY12		9MFY13	
	PAT	ROE%	PAT	ROE%
SBBJ	404	13.74	552	15.93
SBH	817	19.69	870	16.39
SBM	253	9.16	340	12.08
SBP	520	15.02	543	13.60
SBT	358	14.86	449	16.13
Overall	2352	15.29	2754	15.00



Performance Highlights of Non-Banking Subsidiaries



(Rs. In crores)

Name	9MFY 12		9MFY 13	
	PAT	ROE %	PAT	ROE %
SBI Life Insurance Company P Ltd	265	18.70	422	22.14
SBI Capital Markets Ltd	166	26.93	212	27.02
SBI DFHI Ltd	31	4.62	60	8.60
SBI Funds Management P Ltd	53	22.13	63	23.23
SBI Cards & Payment Services P Ltd	34	15.86	85	30.80
Total (all Subsidiaries/JVs)	554		880	





Group Financials- Efficiency Ratios



In % / Rs. In crores

	9MFY13	FY12	9MFY12	YOY Growth bps/ %
ROA %*	0.96	0.89	0.81	-15 bps
Earning Per Share (Rs.)*	280.13	242	216.29	-122 bps
Expenses Ratio	54.81	53.40	50.93	29.52%
NIM	3.23	3.48%	3.44	-388 bps
Gross NPA Ratio	4.90	4.15	4.38	21 bps
Net NPA Ratio	2.45	1.81	2.18	-52 bps
Gross NPA	65915	49648	50363	-27 bps
Net NPA	31973	21095	24469	30.88%
Deposits	1562078	1414689	1353233	30.67%
Advances	1306757	1163670	1122127	15.43%

*Annualised



Balance Sheet Size (Solo)



Rs. In crores

LIABILITIES	Dec 11	Mar 12	Dec 12	YOY Growth (%) - Dec 12 Over Dec 11
Capital	635	671	671	5.68
Reserves and Surpluses	74666	83280	95616	28.06
Deposits	1000965	1043647	1156691	15.56
Borrowings	124158	127006	148374	19.50
Other Liabilities & Provisions	100985	80915	67385	-33.27
Total Liabilities	1301407	1335519	1468737	12.86

Deposits Contributes 79% of Total Resources

ASSETS	Dec 11	Mar 12	Dec 12	YOY Growth (%) - Dec 12 Over Dec 11
Cash & balances with RBI	71876	54076	51710	-28.06
Balance with banks & money at call and short notice	21236	43087	29316	38.05
Investments	308476	312198	359959	16.69
Net Advances	846266	867579	978115	15.58
Fixed Assets	5224	5467	6686	27.98
Other Assets	48330	53113	42951	-11.13
Total Assets	1301407	1335519	1468737	12.86

Advances Contributes 67% of Total Assets



Balance Sheet Size (Consolidated)



Rs. In crores

LIABILITIES	Dec 11	Mar 12	Dec 12	YOY Growth (%) - Dec 12 Over Dec 11
Capital	635	671	671	5.68
Reserves and Surpluses	96095	105559	121442	26.38
Minority Interest	3606	3726	4207	16.69
Deposits	1353233	1414689	1562078	15.43
Borrowings	153731	157991	178541	16.14
Other Liabilities & Provisions	157652	147320	134675	-14.57
Total Liabilities	1764951	1829956	2001615	13.41

Deposits Contributes 78% of Total Resources

ASSETS	Dec 11	Mar 12	Dec 12	YOY Growth (%) - Dec 12 Over Dec 11
Cash & balances with RBI	93260	79199	72550	-22.21
Balance with banks & money at call and short notice	28715	48392	31865	10.97
Investments	451105	460949	521959	15.71
Net Advances	1122127	1163670	1306757	16.45
Fixed Assets	7154	7408	9057	26.60
Other Assets	62590	70338	59426	-5.06
Total Assets	1764951	1829956	2001615	13.41

Advances Contributes 65% of Total Assets



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