

# State Bank of India



## SBI - Your Family Banker

Serving millions of families at more than

**1,00,000**

outlets

- 15297 Branches • 45469 Group ATMs, Self Service Kiosks & Cash Deposit Machines • 40344 BCs & CSPs\*

(\*BC - Business Correspondents, CSP - Customer Service Points)



## Quarterly Results

**Q3FY14**

## **Safe Harbor**

*Certain statements in these slides are forward-looking statements. These statements are based on management's current expectations and are subject to uncertainty and changes in circumstances. Actual results may differ materially from those included in these statements due to a variety of factors.*

*All financial and other information in these slides, other than financial and other information for specific subsidiaries where specifically mentioned, is on an unconsolidated basis for SBI only unless specifically stated to be on a consolidated basis for SBI Group. Please also refer to the statement of unconsolidated, consolidated and segmental results required by Indian regulations that has, along with these slides, been filed with the stock exchanges in India*

# Performance Highlights



## Sequential Growth (Q3FY14 over Q2FY14)

**Other Income**  **25.51%**

**Operating Income**  **8.38%**

**Overheads**  **-1.58%**

**Operating Profit**  **20.70%**

**Expense Ratio**  **-44 bps**

**CASA Ratio**  **31 bps**

## Market Share

<b>Deposits</b>	<b>16.58%</b>	<b>(+0.11% YoY)</b>
<b>Advances</b>	<b>16.53%</b>	<b>(+0.10% YoY)</b>
<b>Home Loans</b>	<b>26.05%</b>	<b>(+0.38% YoY)</b>
<b>Auto Loans</b>	<b>21.96%</b>	<b>(+1.32% YoY)</b>

**Capital Adequacy Ratio** Tier I **9.24%** Overall **12.15%**

**Capital Adequacy Ratio**  
(Post Capital Raising) Tier I **10.18%** Overall **13.27%**



# NII and Operating Profit (1/2)



Rs. In Crores

Q3FY14

Q3FY13

YOY %

9M FY14

9M FY13

YOY %

Interest Income	34870	30365	14.84
Other Income	4190	3627	15.54
<b>Total Income</b>	<b>39060</b>	<b>33992</b>	<b>14.91</b>
Interest Expenses	22230	19189	15.85
<b>Net Interest Income</b>	<b>12640</b>	<b>11176</b>	<b>13.10</b>
Staff Expenses	5867	4351	34.84
Overheads	3345	2661	25.71
<b>Operating Expenses</b>	<b>9212</b>	<b>7012</b>	<b>31.38</b>
<b>Operating Profit</b>	<b>7618</b>	<b>7791</b>	<b>-2.21</b>

100537	88906	13.08
11956	10455	14.36
<b>112493</b>	<b>99361</b>	<b>13.22</b>
64147	55620	15.33
<b>36390</b>	<b>33286</b>	<b>9.33</b>
17225	12769	34.90
9640	7651	25.99
<b>26865</b>	<b>20420</b>	<b>31.56</b>
<b>21481</b>	<b>23321</b>	<b>-7.89</b>



# Net Profit - a Snapshot (2/2)



Rs. In Crores

	Q3FY14	Q3FY13	YOY %	9M FY14	9MFY13	YOY %
<b>Operating Profit</b>	<b>7618</b>	<b>7791</b>	<b>-2.21</b>	<b>21481</b>	<b>23321</b>	<b>-7.89</b>
<b>Total Provisions</b>	<b>5384</b>	<b>4395</b>	<b>22.51</b>	<b>13631</b>	<b>12515</b>	<b>8.91</b>
-Income Tax	1235	1727	-28.51	3587	5565	-35.55
-Loan Loss	3429	2766	23.95	8340	7394	12.80
-Investment Depr.	621	-129	-581.05	1160	-910	-227.57
<i>Of which:</i>						
<i>Domestic</i>	185	-173	-206.83	378	-961	-139.28
<i>Foreign</i>	436	45	877.86	783	52	1419.03
-Standard Assets	<b>196</b>	<b>63</b>	<b>209.28</b>	<b>732</b>	<b>483</b>	<b>51.57</b>
-Other Provisions	<b>-95</b>	<b>-32</b>	<b>193.01</b>	<b>-188</b>	<b>-17</b>	<b>1020.09</b>
<b>Net Profit</b>	<b>2234</b>	<b>3396</b>	<b>-34.21</b>	<b>7850</b>	<b>10806</b>	<b>-27.35</b>



# Components of Interest Income/Expenses



Rs. In Crores

	Q3FY14	Q3FY13	YOY %
Interest on Loans	26310	22800	15.39
Interest on Resources	8320	7182	15.84
Other Sundry Interest	241	383	-37.10
<b>Total Interest Income</b>	<b>34870</b>	<b>30365</b>	<b>14.84</b>

Interest on Deposits	20112	17173	17.11
Interest on Borrowings	1207	1116	8.13
Other Sundry Interest	911	900	1.33
<b>Total Interest Expenses</b>	<b>22230</b>	<b>19189</b>	<b>15.85</b>

	9MFY14	9MFY13	YOY %
Interest on Loans	75535	67473	11.95
Interest on Resources	24037	20545	17.00
Other Sundry Interest	965	888	8.68
<b>Total Interest Income</b>	<b>100537</b>	<b>88906</b>	<b>13.08</b>

Interest on Deposits	57474	50047	14.84
Interest on Borrowings	3890	2752	41.38
Other Sundry Interest	2783	2821	-1.37
<b>Total Interest Expenses</b>	<b>64147</b>	<b>55620</b>	<b>15.33</b>



# Components of Other Income

Rs. In Crores

	Q3FY14	Q3FY13	YOY %
Fee Income	2971	2559	16.13
Profit/loss on Sale of Investments	238	418	-42.99
<i>of which:</i>			
<i>Domestic</i>	201	334	-39.82
<i>Foreign</i>	37	84	-56.14
Forex Income	644	418	53.76
Dividend Income	8	0	
Misc. Income	329	232	42.00
<i>of which:</i>			
<i>Recovery in W/o accounts</i>	326	229	42.50
<b>Total Other Income</b>	<b>4190</b>	<b>3627</b>	<b>15.54</b>

	9MFY14	9MFY13	YOY %
	8144	7610	7.01
	1676	869	92.83
	1489	718	107.29
	187	151	23.93
	1190	1184	0.52
	45	79	-42.33
	901	713	26.38
	901	680	32.53
	<b>11956</b>	<b>10455</b>	<b>14.36</b>



# Components of Fee Income



Rs. In Crores	Q3FY14	Q3FY13	YOY %	9MFY14	9MFY13	YOY %
Loan Processing Charges	692	764	-9.42	1641	1841	-10.86
Commission on Govt. Busi.	409	351	16.53	1255	1281	-2.10
Commission on LC/BG	730	608	20.00	2050	1867	9.83
Transaction Fees	598	452	32.35	1690	1453	16.30
Commission on Collection	95	69	38.36	271	227	19.47
Misc Fee Income	448	315	41.97	1237	941	31.42
<b>Total Fee Income</b>	<b>2971</b>	<b>2559</b>	<b>16.13</b>	<b>8144</b>	<b>7610</b>	<b>7.01</b>





# Operating Expenses



Rs. In Crores

	Q3FY14	Q3FY13	YOY %	9MFY14	9MFY13	YOY %
Normal Wage Payment	4059	3608	12.50	11999	10643	12.74
Provision for Wage Revision	453			1365		
<b>Total Payment to Employees</b>	<b>4512</b>	<b>3608</b>	<b>25.06</b>	<b>13364</b>	<b>10643</b>	<b>25.57</b>
Normal Pension/Gratuity Contribution	644	743	-13.36	1726	2125	-18.80
One time Provision for Pension – Change in Mortality Table	600			1800		
Payment for Pension & Gratuity due to Wage Revision	111			335		
<b>Provision for Superannuation Benefits</b>	<b>1355</b>	<b>743</b>	<b>82.32</b>	<b>3861</b>	<b>2125</b>	<b>81.65</b>
Normal Staff Expenses	4703	4351	8.09	13725	12769	7.49
Additional Total Provisions	1164			3500		
<b>Total Staff Expenses</b>	<b>5867</b>	<b>4351</b>	<b>34.84</b>	<b>17225</b>	<b>12769</b>	<b>34.90</b>
Overhead Expenses	3345	2661	25.71	9640	7651	25.99
<b>Total Operating Expenses (Excluding Provisions)</b>	<b>8048</b>	<b>7012</b>	<b>14.78</b>	<b>23365</b>	<b>20420</b>	<b>14.42</b>
<b>Total Operating Expenses</b>	<b>9212</b>	<b>7012</b>	<b>31.38</b>	<b>26865</b>	<b>20420</b>	<b>31.56*</b>

\* Growth in Operating Expenses excluding one time pension cost is 21.55%

# Components of Overheads



Rs. In Crores

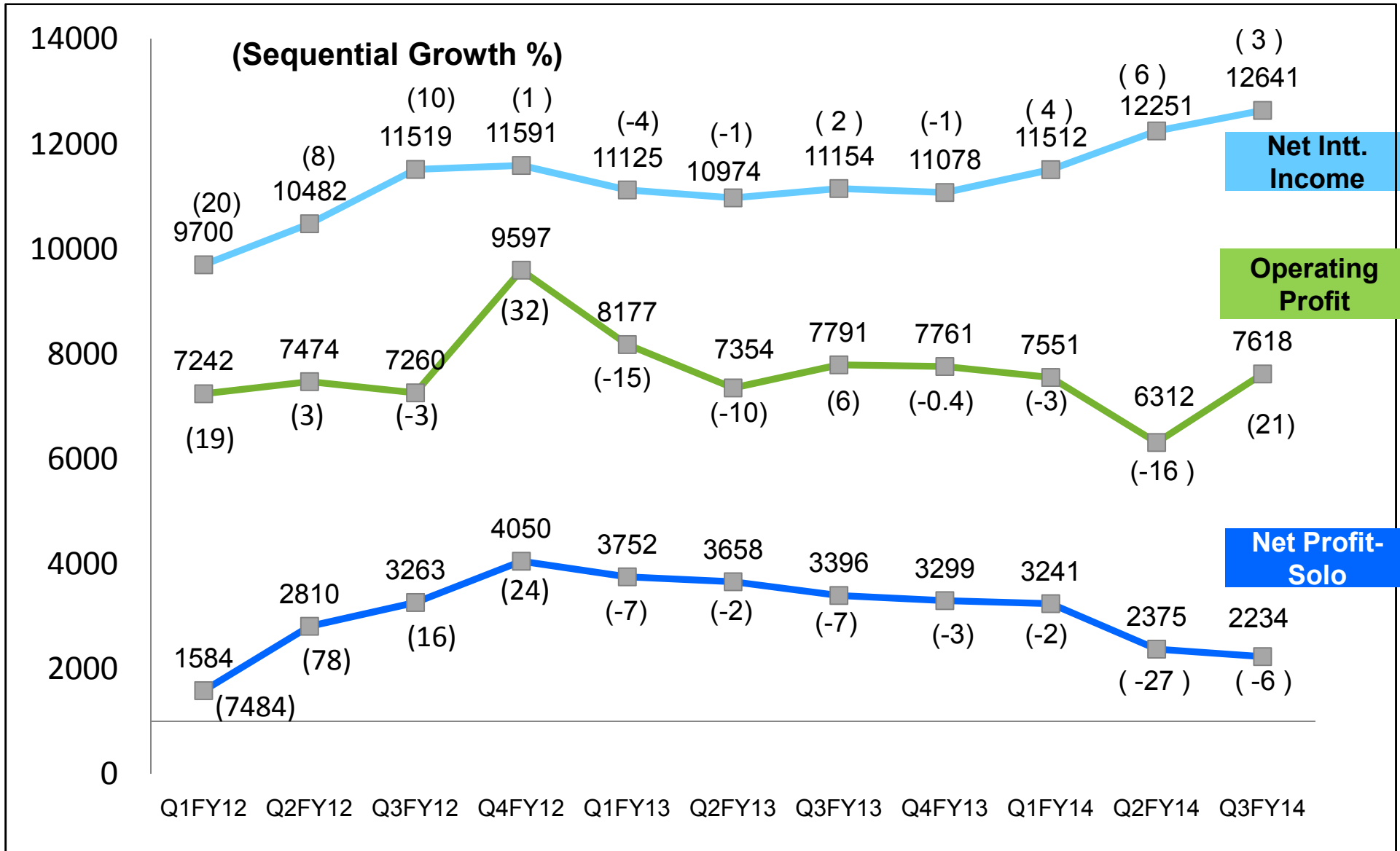
	Q3FY14	Q3FY13	YOY %	9MFY14	9MFY13	YOY %
Rent Taxes	480	406	18.17	1403	1141	22.95
Insurance on Business	319	234	36.25	996	794	25.53
<i>of which:</i>						
DICGC Insurance	288	201	43.16	825	669	23.25
ECGC Premium	19	33	-41.62	96	98	-1.96
CGTMSE Premium	12			76	27	181.48
Depreciation	378	313	20.81	991	794	24.81
Lighting	246	207	19.10	744	615	21.02
ATM Interchange Fees	273	212	28.90	764	629	21.39
Hiring of Services	320	201	59.43	768	496	54.81
P & T Telephone	192	135	41.58	507	348	45.49
Travelling Expenses	157	111	41.80	459	335	37.03
Repairs and Maintenance	110	95	15.19	320	269	18.85
Printing and Stationery	59	53	10.99	197	152	29.29
Advt. & Publicity	47	78	-39.74	169	182	-7.22
Halting Allowances	47	45	4.63	149	138	7.83
Insurance of Bank's property	89	43	106.85	122	104	18.08
Misc Expenses	629	529	18.95	2052	1655	23.97
<b>OVERHEADS</b>	<b>3345</b>	<b>2661</b>	<b>25.71</b>	<b>9640</b>	<b>7651</b>	<b>25.99</b>



# Quarterly Movement in Income Parameters



Rs. In crores

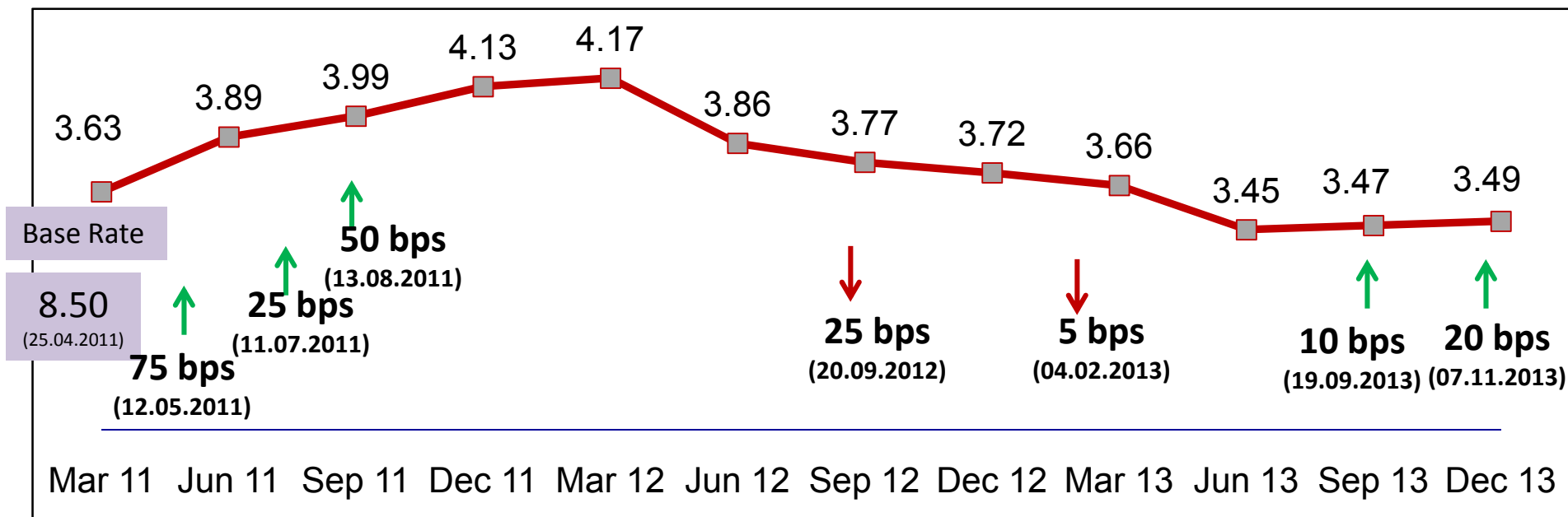


# Movement in Net Interest Margin



( in % )

## Cumulative Domestic NIM



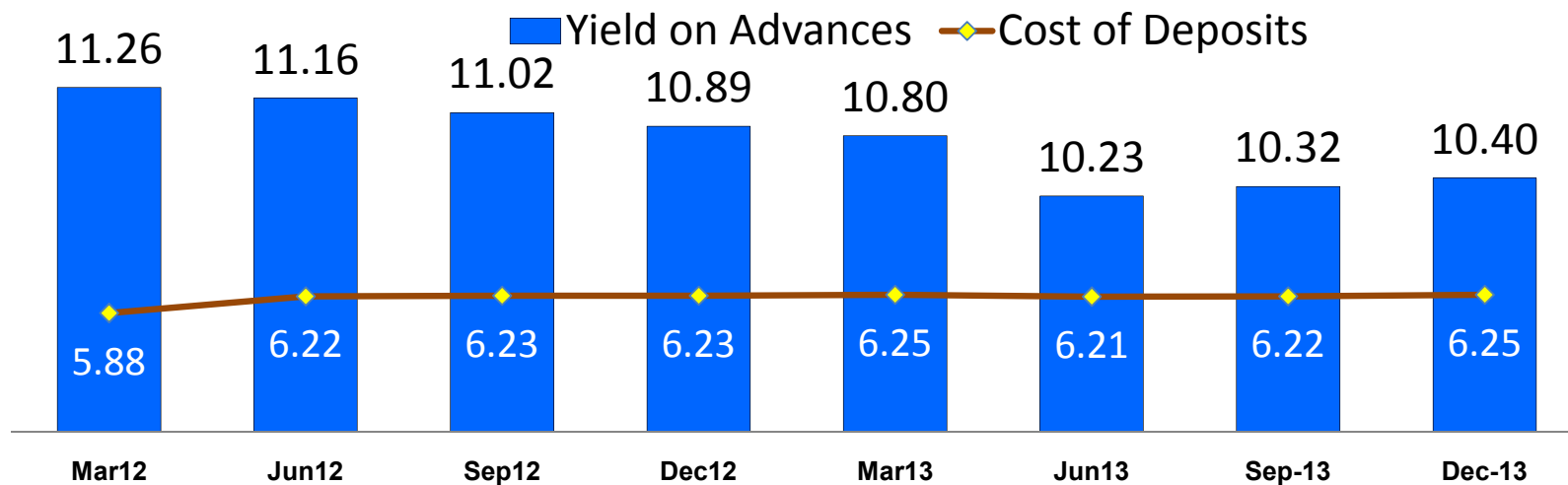
NIM	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12	Mar-13	Jun-13	Sep 13	Dec-13
<b>Domestic</b>	<b>3.63</b>	<b>3.89</b>	<b>3.99</b>	<b>4.13</b>	<b>4.17</b>	<b>3.86</b>	<b>3.77</b>	<b>3.72</b>	<b>3.66</b>	<b>3.45</b>	<b>3.47</b>	<b>3.49</b>
<b>FOs</b>	<b>1.37</b>	<b>1.66</b>	<b>1.70</b>	<b>1.72</b>	<b>1.67</b>	<b>1.77</b>	<b>1.58</b>	<b>1.52</b>	<b>1.50</b>	<b>1.49</b>	<b>1.50</b>	<b>1.49</b>
<b>Whole Bank</b>	<b>3.32</b>	<b>3.62</b>	<b>3.71</b>	<b>3.84</b>	<b>3.85</b>	<b>3.57</b>	<b>3.45</b>	<b>3.41</b>	<b>3.34</b>	<b>3.17</b>	<b>3.18</b>	<b>3.19</b>



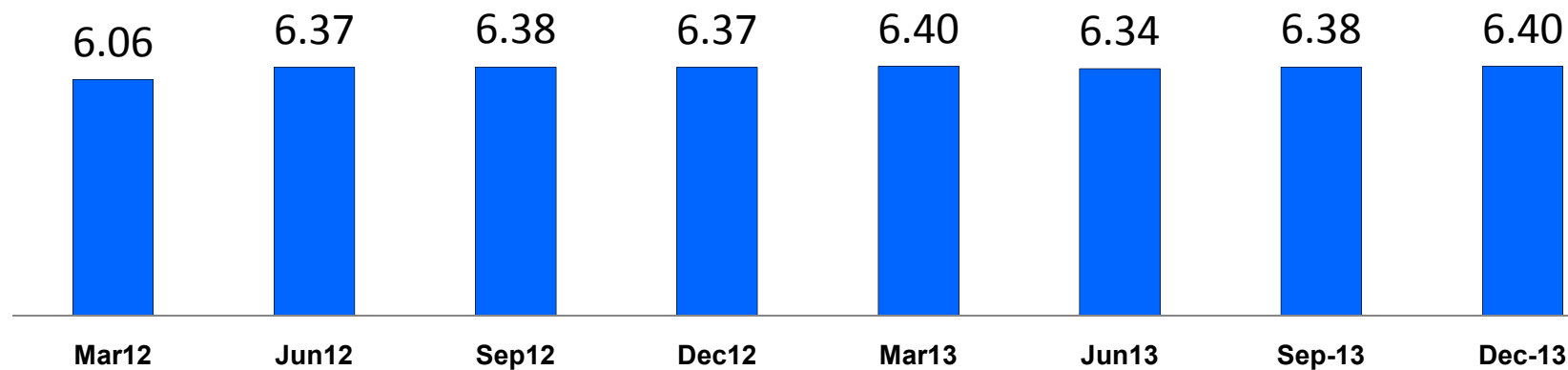
# Domestic : Costs & Yields



( in % )



## Cost of Funds



# Retail Deposits drive Growth



Rs. In Crores

	Level			YTD Growth Dec 13*		YTD Growth Dec 12*		YOY Growth Dec-13
	Dec 13	Dec-12	Dec 11	Amt.	%	Amt.	%	%
<b>Whole Bank Deposits</b>	1349940	1156691	1000965	147200	16.32	113044	14.44	16.71
Domestic Deposits	1258622	1078212	941432	128485	15.16	95998	13.03	16.73
Deposits at FOs	91317	78479	59533	18715	34.37	17046	37.00	16.36
Term Deposits #	706237	587212	494074	101588	22.40	63118	16.06	20.27
<i>Of which:</i>	559847	461585	388144	86612	24.40	49300	15.94	21.29
<i>Retail TDs (%)</i>	(79.27)	(78.61)	(78.56)					
Current Account	86552	80094	79462	-24029	-28.97	-18179	-24.66	8.06
(%)	(6.88)	(7.43)	(8.44)					
Savings Bank	465833	410906	367896	50926	16.37	51059	18.92	13.37
(%)	(37.01)	(38.11)	(39.08)					
CASA	552385	491000	447358	26897	6.82	32880	9.57	12.50
CASA Ratio-Domestic (%)	43.89	45.54	47.52		-8.36		-4.83	-3.05

\*Annualised

Bulk DIR : 1.84 % of Domestic Deposits

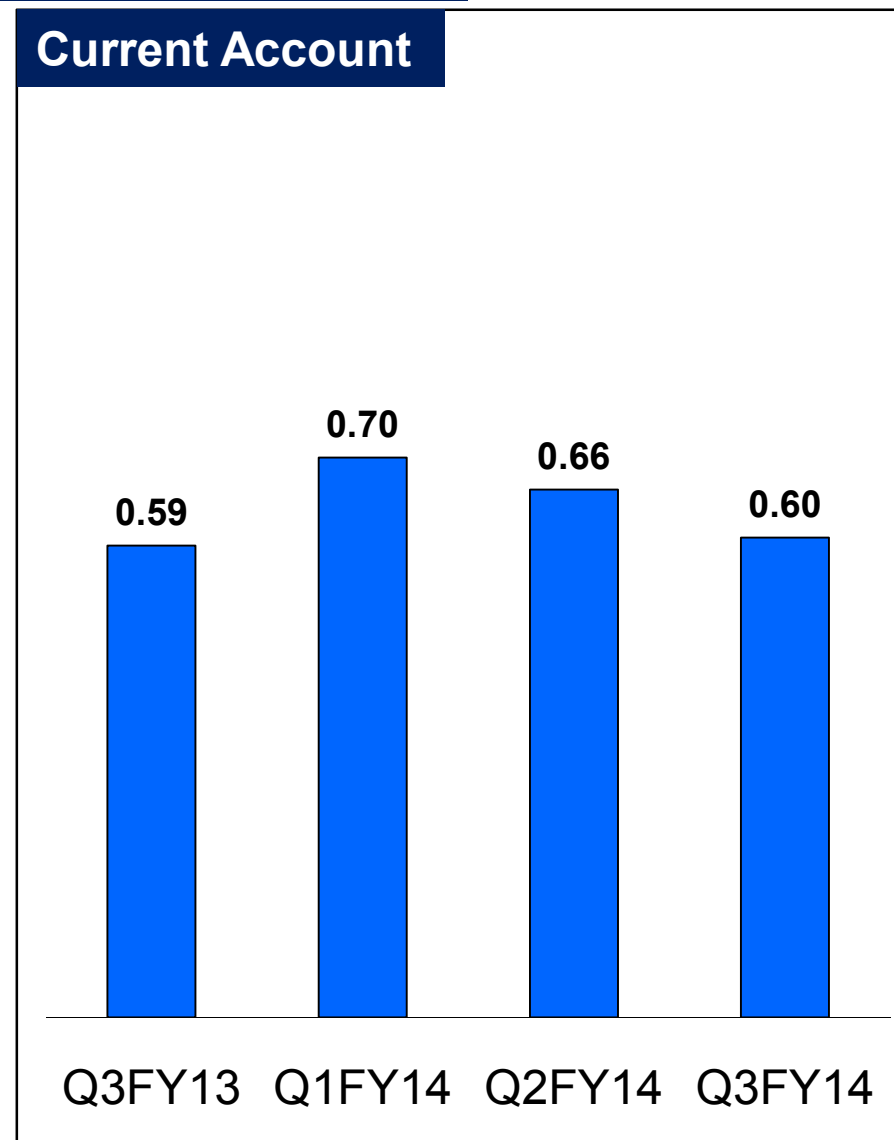
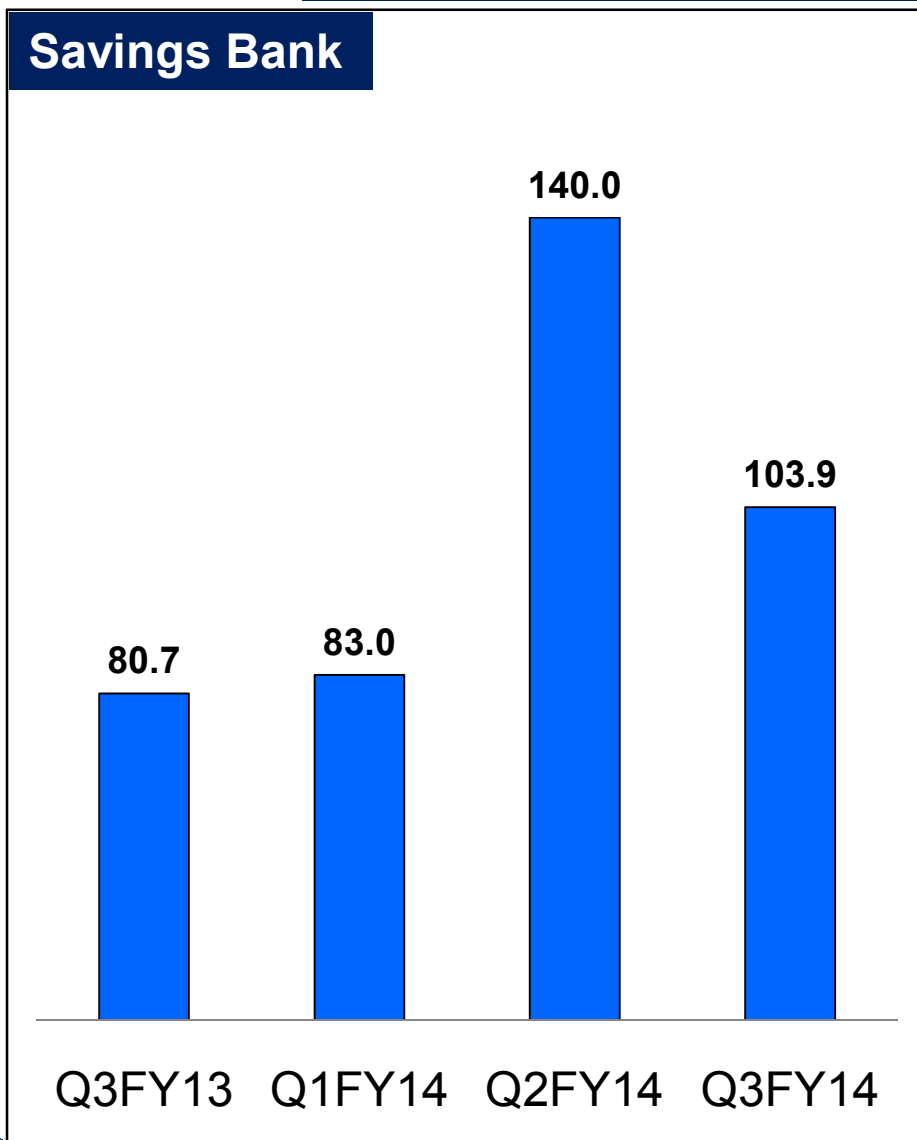
Term Deposits (excluding) FCNR (B) Deposits: of Rs.41565 crores in Dec 13 and Rs.19,080 crores in Dec 12 a growth of 16.98%. FCNR (B) Deposits mobilized through special scheme : Rs..18,999 crores



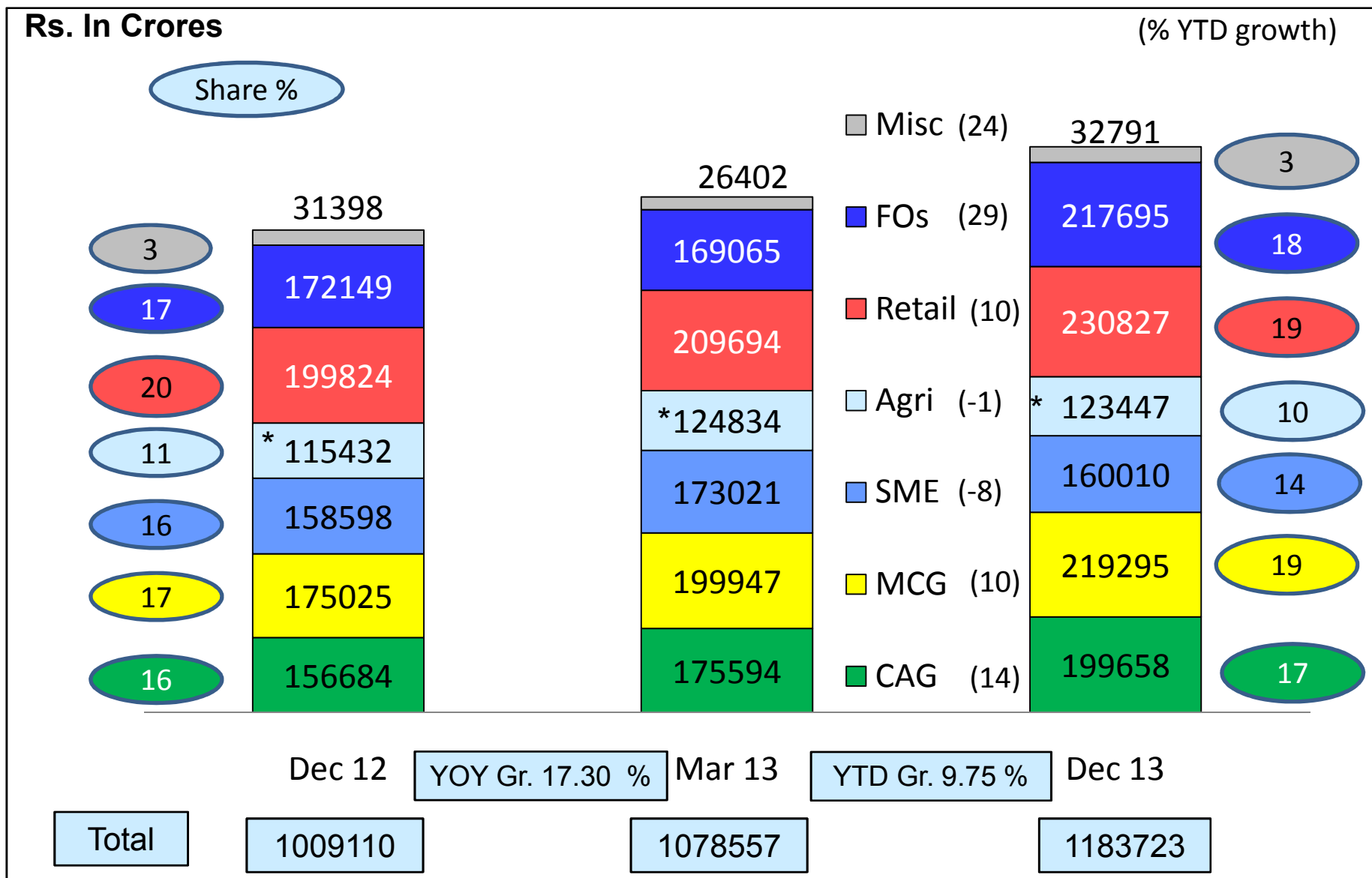
# Robust Growth in Customer Acquisition

Number of New Accounts opened during Quarter

In lacs



# Diversified Exposure across Sectors



\* Includes Indirect Agri (SME & MCG) : Rs. 15202 crs (Dec 12); Rs.16250 crs(Mar 13) ;Rs. 10200 crs (Dec 13)



# Key Exposures: Domestic

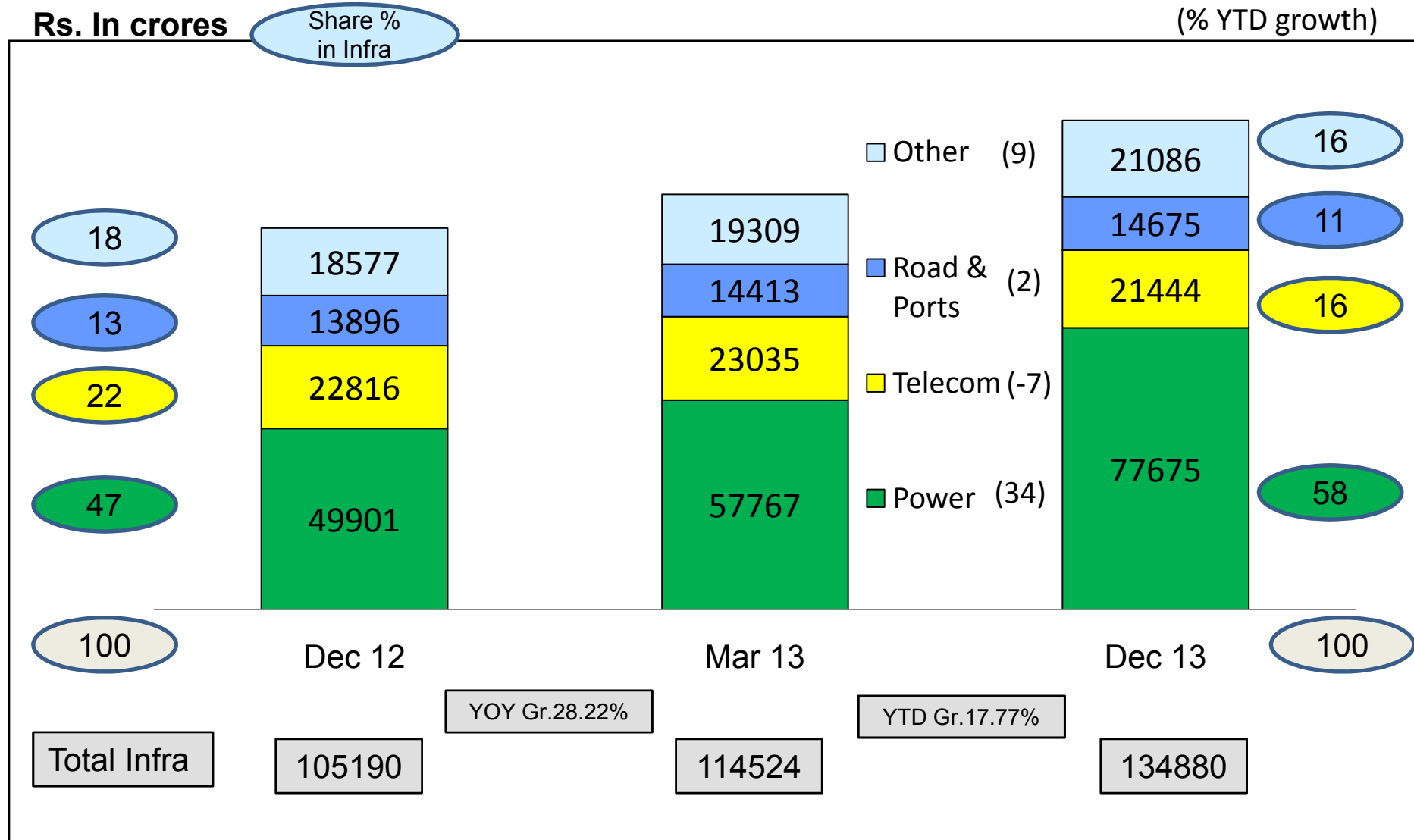


Rs. In crores

Product / Segment	Dec 13		Mar 13		Dec 12		Dec 13
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	134880	13.96	114524	12.59	105190	12.57	28.22
Iron & Steel	63411	6.56	64067	7.04	56531	6.75	12.17
Textiles	44460	4.60	45766	5.03	41975	5.02	5.92
Petroleum & Petrochemicals	38090	3.94	35809	3.94	29502	3.52	29.11
Engineering	26941	2.79	26273	2.89	26182	3.13	2.90
Other Industries	179424	18.57	172406	18.96	161610	19.31	11.02
Services	65681	6.80	62724	6.90	54719	6.54	20.03
Trade	53371	5.52	56748	6.24	50043	5.98	6.65
Comm. Real Estate	15697	1.62	12896	1.42	11154	1.33	40.73
Home Loans	135129	13.99	119467	13.14	113163	13.52	19.41
Auto Loans	27698	2.87	24800	2.73	22846	2.73	21.24
Other Retail Loans	68000	7.04	65427	7.19	63815	7.62	6.56
Direct Agriculture	113247	11.72	108584	11.94	100230	11.98	12.99
<b>Total Domestic Advances</b>	<b>966028</b>	<b>100.00</b>	<b>909492</b>	<b>100.00</b>	<b>836961</b>	<b>100.00</b>	<b>15.42</b>



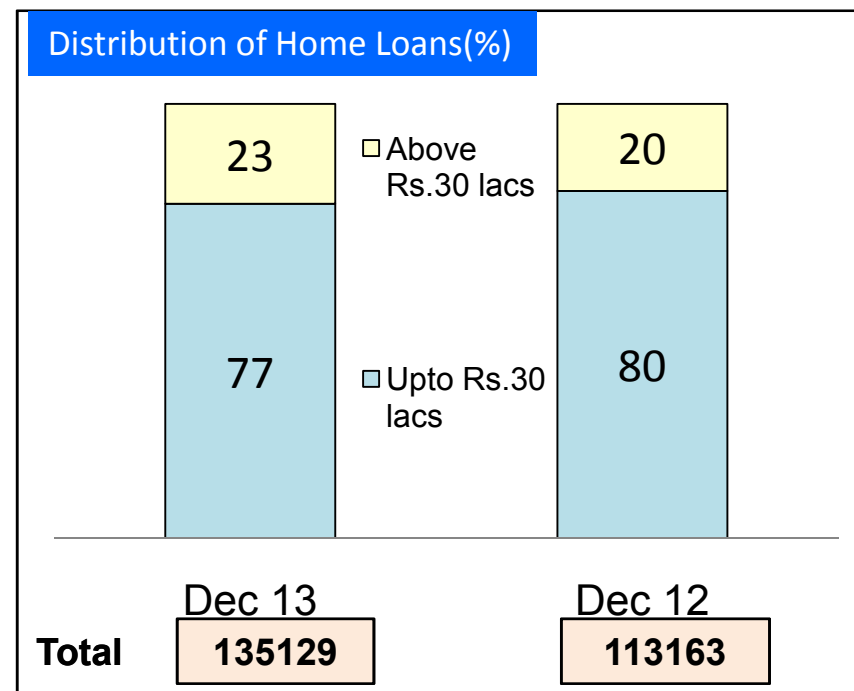
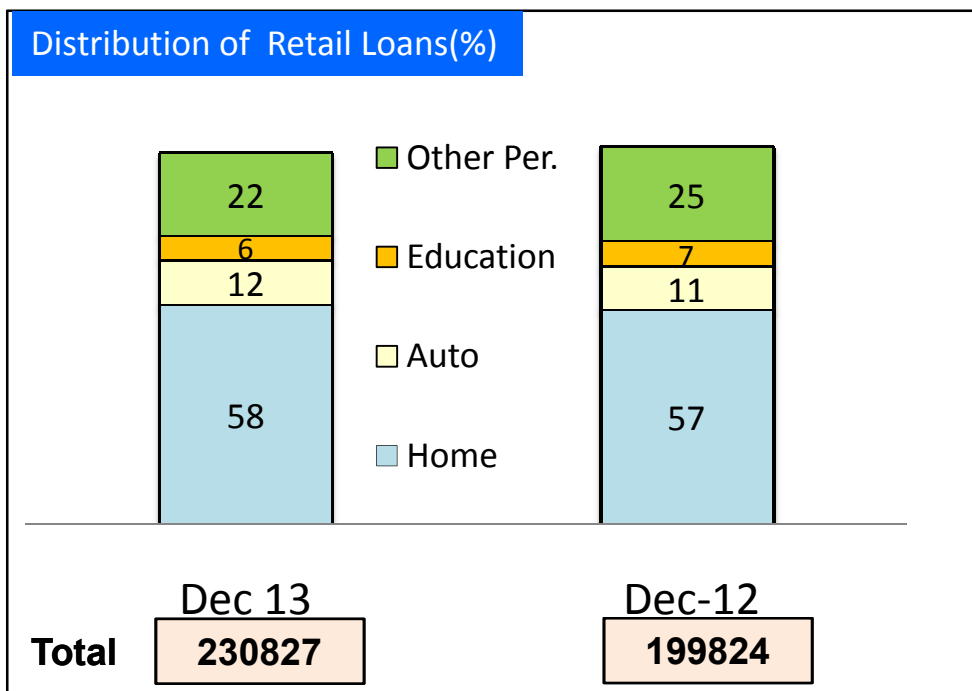
# Infrastructure Credit – Fund Based



# Retail Advances



Rs. In crores



Level	Home	Auto	Edu	Other Per.	Total
Dec 12	113163	22846	13603	50212	199824
Mar 13	119467	24800	13751	51676	209694
Dec 13	135129	27698	14838	53162	230827
YOY Growth Abs.	21966	4852	1235	2950	31003
YOY Growth %	19.41	21.23	9.08	5.88	15.52
5 year CAGR(%)	19.05	20.79	15.10	8.79	16.18
Market Share %*	26.05	21.96	25.04		

\* Source: ASCB data as per RBI Bulletin

Market Share: Home Loans 26.05% in Dec 13 increased from 25.67% in Dec 12,

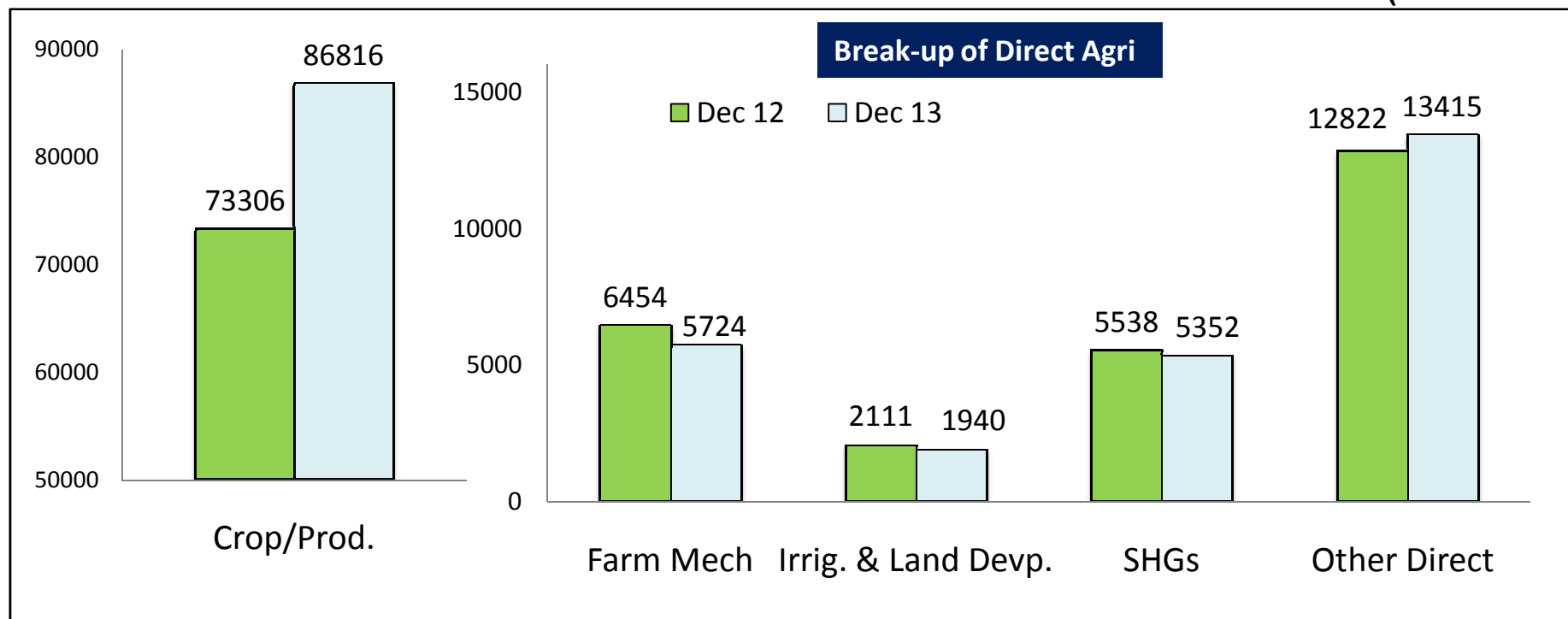
Auto Loans: Dec 13:21.96% increased from 20.64% in Dec 12



# Agri Advances



(Rs. In crores)



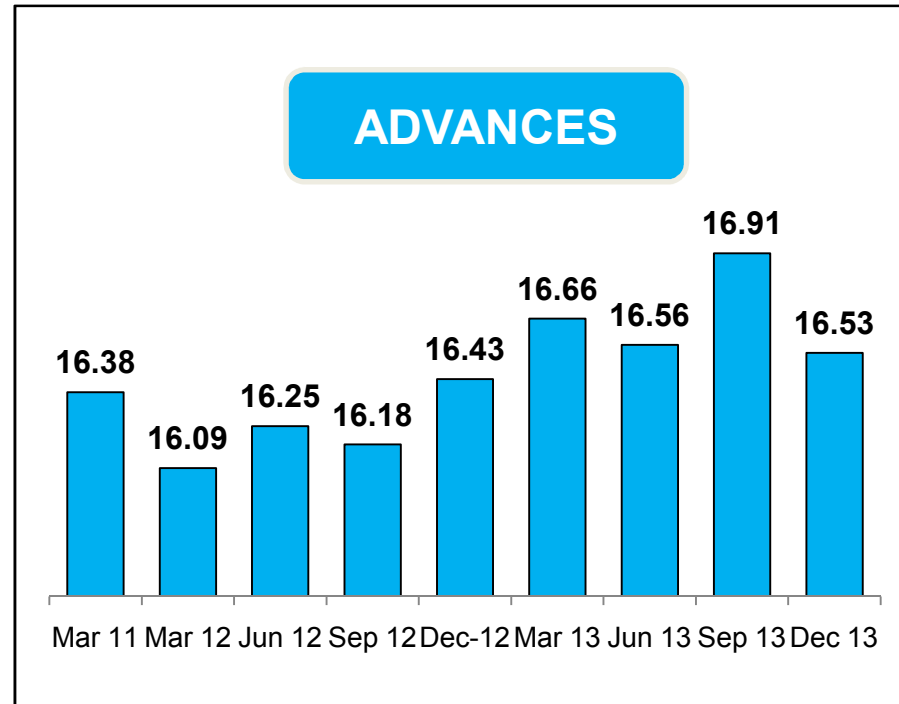
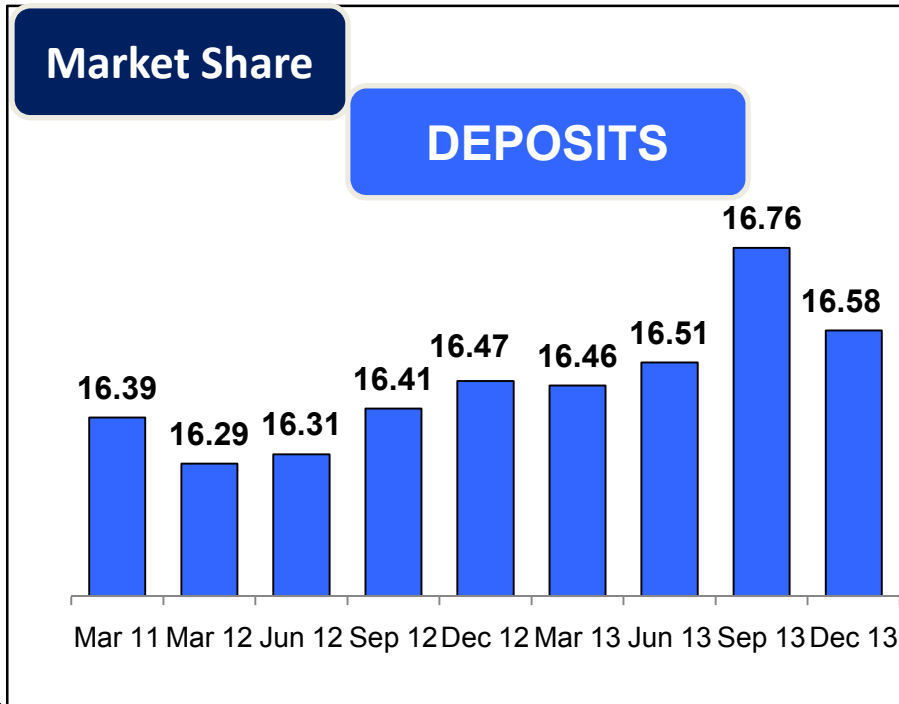
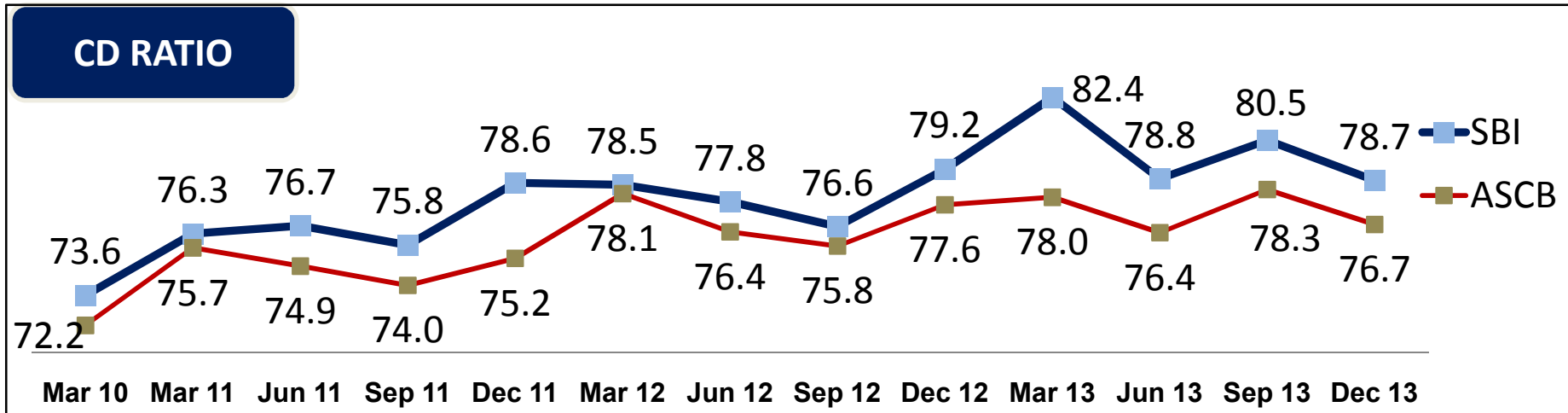
Level	Crop / Production	Investment/ Allied Credit	Total Direct Agri	Out of which: collateralized by Gold		Indirect Agri	Total Agri
				Amt.	Share %		
Dec 12	73306	26924	100230	30337	30.27	15202	115432
Mar 13	77763	30821	108584	33409	30.77	16250	124834
Dec 13	86816	26431	113247	36743	32.45	10200	123447
YOY Abs.	13510	-493	13017	6406		-5002	8015
YOY %	18.43	-1.83	12.99	21.12		-32.90	6.94



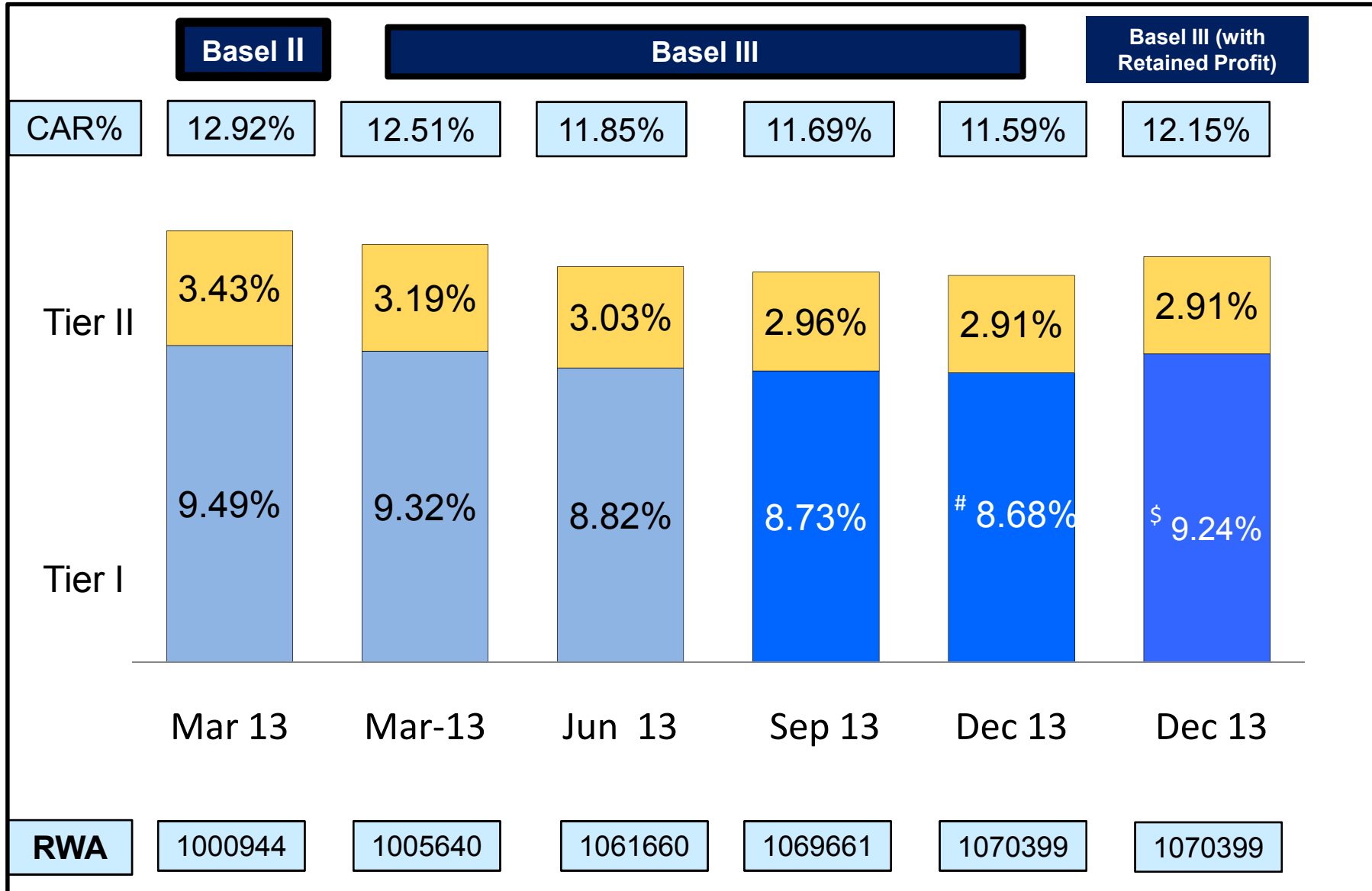
# CD Ratio & Market Share



( in % )



# Capital Adequacy



# CET 1 = 8.55%

\$ CET 1 = 9.11%

# Capital Position: Post CET 1/Tier II Bonds Infusion



Rs in Crores

	DECEMBER 13 Without Plough Back of Profits		Capital Infusion			Capital Ratios after Infusion		Plough Back of 9MFY14 Profits	Capital Ratios With Plough Back of Profits	
			GOI	QIP	Bonds					
<b>RWAs</b>	1070399					1070399			1070399	
<b>CET 1</b>	91536	8.55%	2000	7977		101513	9.48%	6023	107536	10.05%
<b>AT 1</b>	1392	0.13%				1392	0.13%		1392	0.13%
<b>Tier 1</b>	92928	8.68%				102905	9.61%		108928	10.18%
<b>Tier II</b>	31144	2.91%			2000	33144	3.10%		33144	3.10%
<b>Total</b>	<b>124072</b>	<b>11.59%</b>	<b>2000</b>	<b>7977</b>	<b>2000</b>	<b>136049</b>	<b>12.71%</b>		<b>142072</b>	<b>13.27%</b>

# Asset Quality



Rs. In crores / (%)

Sequentially, Gross and Net NPA Ratios are up by 9 bps and 33 bps respectively.





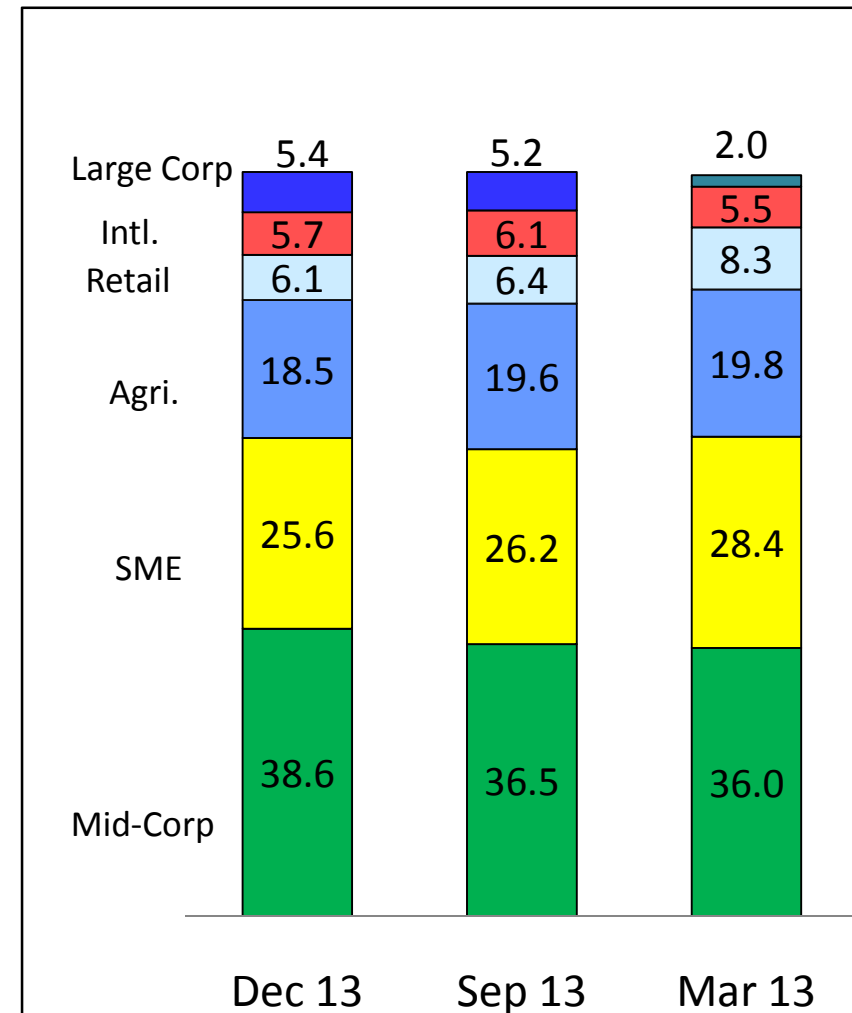
# Gross NPAs by Sector

Rs. In Crores

## Break-up of Gross NPAs

Sector	Dec 13		Sep 13		Mar 13	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Large Corporate	3658	1.83	3308	1.66	1000	0.57
Mid Corporate	26191	11.39	23467	10.21	18443	8.67
SME	17382	9.09	16814	9.13	14528	7.16
Agri	12570	10.95	12588	11.10	10138	9.39
Retail	4103	1.78	4109	1.84	4269	2.04
International	*3895	1.79	3920	2.07	2811	1.66
<b>Total</b>	<b>67799</b>	<b>5.73</b>	<b>64206</b>	<b>5.64</b>	<b>51189</b>	<b>4.75</b>

## Sector-wise Gross NPAs to Total Gross NPAs %



\*Translation effect Rs 429 cr

# Movement of NPAs(Quarter on Quarter) (1/2)



Rs. In Crores

	Q3FY14	Q2FY14	Q1FY14	FY13
<b>Opening Level of Gross NPAs</b>	<b>64206</b>	<b>60891</b>	<b>51189</b>	<b>39676</b>
Cash Recovery	1538	1414	1397	4766
Up gradation	1230	2383	1519	10119
Write off	5077	1253	1148	5594
Fresh Slippages	11438	8365	13766	31993
Net Increase	3593	3315	9702	11513
<b>Closing Level of Gross NPAs</b>	<b>67799</b>	<b>64206</b>	<b>60891</b>	<b>51189</b>
Recovery in W/o Accounts	326	273	302	1066



# Sector-wise Movement of NPAs – Q3FY14 (2/2)



Rs. In crores

Particulars	Q3FY14							Q2FY14						
	Large Corp.	Mid. Corp.	SME	Agri	Retail	Intl.	Total	Large Corp.	Mid. Corp.	SME	Agri	Retail	Intl.	Total
Cash Recovery	4	459	512	155	161	247	<b>1538</b>	31	65	538	496	226	58	<b>1414</b>
Up-gradation	253	159	309	290	219	0	<b>1230</b>	--	1143	461	308	383	88	<b>2383</b>
Write off	431	3610	901	13	122	0	<b>5077</b>	293	451	207	2	270	30	<b>1253</b>
Gross Reduction	688	4228	1722	458	502	247	<b>7845</b>	324	1659	1206	806	879	176	<b>5050</b>
Fresh Slippages	1038	6952	2290	440	496	222	<b>11438</b>	753	4796	1164	675	135	841	<b>8365</b>
<b>Net Increase</b>	<b>350</b>	<b>2724</b>	<b>568</b>	<b>-18</b>	<b>-6</b>	<b>-25</b>	<b>3593</b>	<b>429</b>	<b>3137</b>	<b>-42</b>	<b>-131</b>	<b>-744</b>	<b>665</b>	<b>3315</b>



## Movement of Restructured Assets

Amount In Crores

	Particulars	Standard	NPA	Total
1	Restructured Accounts as on 1 <sup>st</sup> October, 2013 (Opening position)	39160	13278	<b>52438</b>
2	Fresh Restructuring + Increase in O/S during the current quarter	3924	2241	<b>6165</b>
3	Up gradation to restructured standard category during current quarter	57	-57	<b>0</b>
4	Restructured Standard Advances which ceases to attract higher provisioning and/ or additional risk weight at the end of the quarter and hence need not be shown as restructured standard advances at the beginning of the next quarter	-475	0	<b>-475</b>
5	Down gradations of restructured accounts during current quarter	-1681	1681	<b>0</b>
6	Write-offs + Closures + Decrease in O/S	-1580	-457	<b>-2037</b>
7	*Total Restructured Accounts as on December 31,2013 (Closing Position)	<b>39404</b>	<b>16687</b>	<b>56091</b>

\*Total restructured Stock is Rs 65569 crores



# Movement of Impaired Assets

Rs. In Crores

	Mar 12	Jun 12	Sep 12	Dec 12	Mar 13	Jun 13	Sep 13	Dec 13
<b>1. Gross Advances</b>	893613	945819	956000	1009110	1078557	1095145	1139326	1183723
<b>2. Gross NPAs</b>	39676	47156	49202	53458	51189	60891	64206	67799
<b>3. Net NPAs</b>	15819	20324	22615	25370	21956	29990	32151	37167
<b>4. Restructured Standard (as per Revised RBI norms)</b>	16340	16378	21944	23845	32228	32963	39160	39404
<b>5. Total Gross NPAs plus Restructured Std. ( 2+4 )</b>	56016	63534	71146	77303	83417	93854	103366	107203
<b>6. Total Net NPAs plus Restructured Std. ( 3+4 )</b>	32159	36702	44559	49215	54184	62953	71311	76571
<b>7. Gross NPA + Restructured Standard to Gross Adv. % ( 5 ÷ 1 )</b>	<b>6.20</b>	<b>6.72</b>	<b>7.44</b>	<b>7.66</b>	<b>7.73</b>	<b>8.57</b>	<b>9.07</b>	<b>9.06</b>
<b>8. Net NPA + Restructured Standard to Gross Adv. % ( 6 ÷ 1 )</b>	<b>3.60</b>	<b>3.88</b>	<b>4.66</b>	<b>4.88</b>	<b>5.02</b>	<b>5.75</b>	<b>6.26</b>	<b>6.47</b>



# Head Count



Staff Strength as on	Mar 12	Dec 12	Mar 13	Dec 13
Officers	80404	81667	80796	80119
Assistants	95715	95266	109686	103883
Sub-staff (Others )	27630	26135	26000	24866
Watch & ward	11732	11664	11814	14807
<b>Total</b>	<b>215481</b>	<b>214732</b>	<b>228296</b>	<b>223675</b>



# Branch Expansion



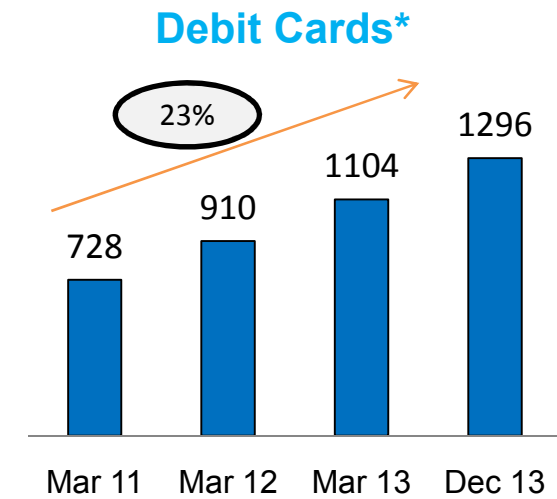
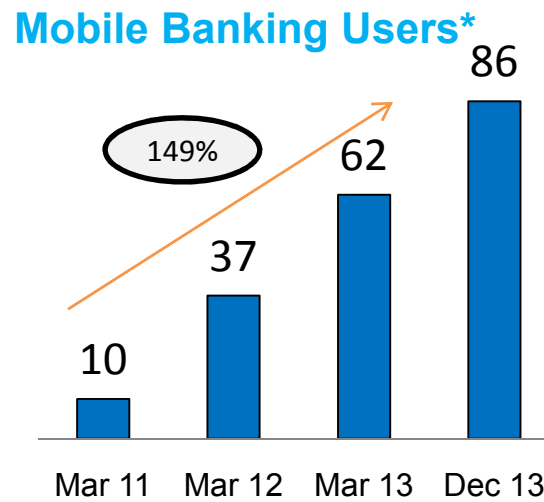
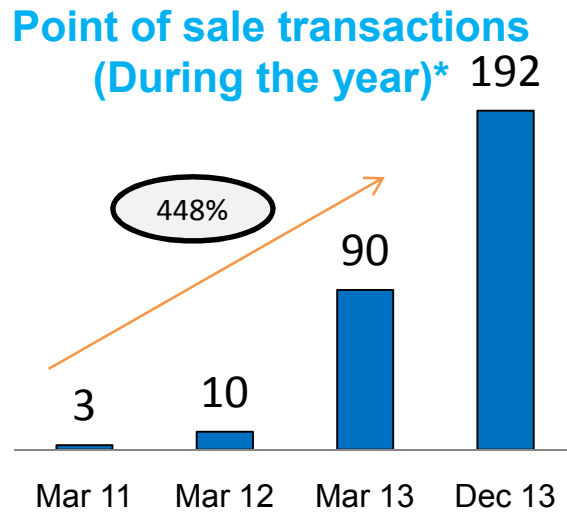
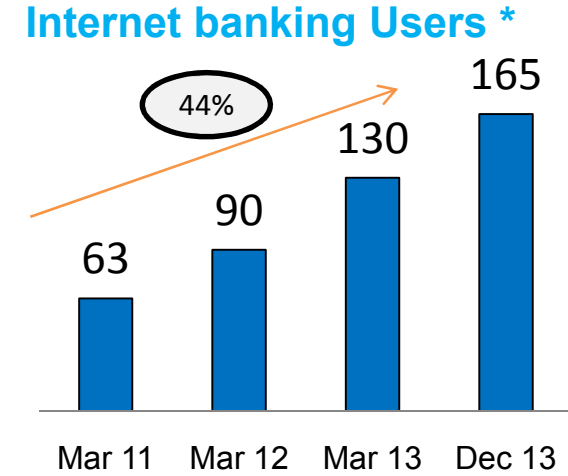
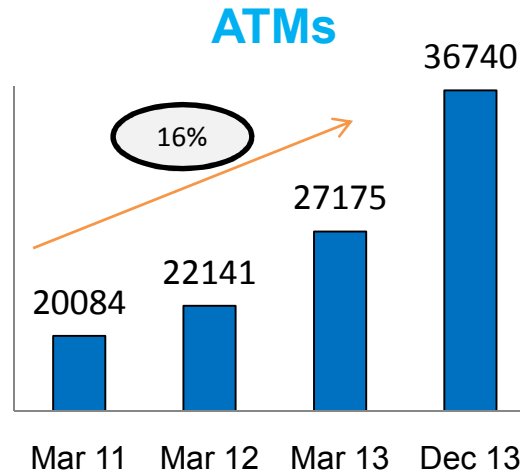
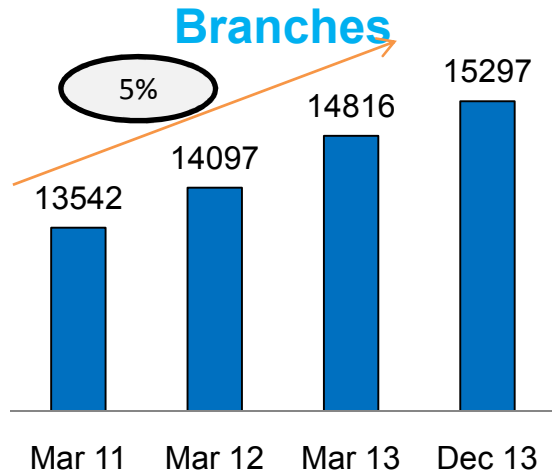
	March 12	Dec 12	March 13	Dec 13
Metro	2218 (15.7)	2252 (15.7)	2341 (15.8)	2448 (16.0)
Urban	2502 (17.8)	2555 (17.8)	2624 (17.7)	2782 (18.2)
Semi-Urban	3995 (28.3)	4062 (28.2)	4165 (28.1)	4270 (27.9)
Rural	5382 (38.2)	5519 (38.3)	5686 (38.4)	5797 (37.9)
Total	14097 (100)	14388 (100)	14816 (100)	15297 (100)

Figures in brackets indicate percentage share in total branches



# Expanding Footprint

CAGR : FY 11-13



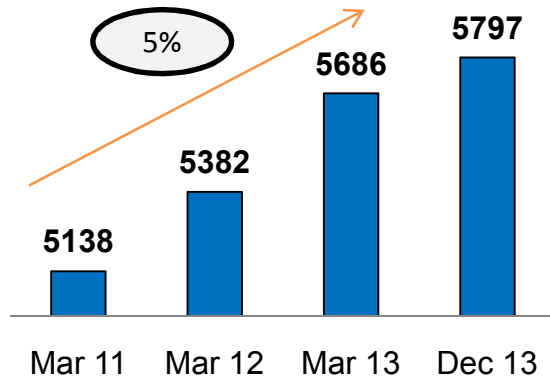
\* In lacs



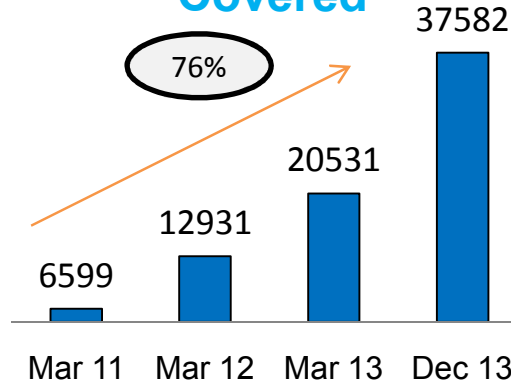
# Financial Inclusion

CAGR : FY 11-13

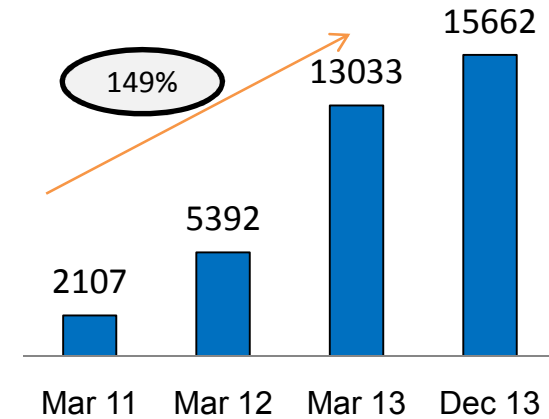
### Rural Branches



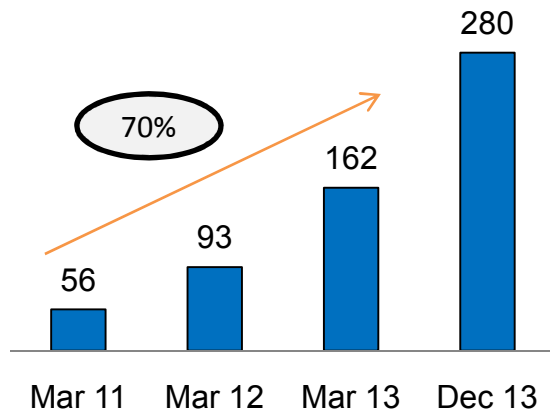
### Unbanked Villages Covered



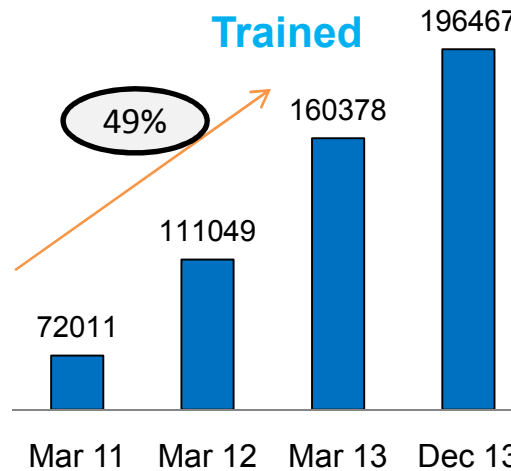
### BC Channel transactions #



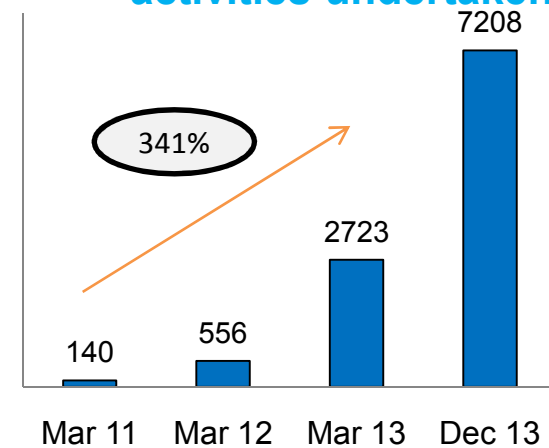
### No. of A/c's through BC Channel\*



### RSETIs – No. of Candidates Trained



### FLCs- No. of outdoor activities undertaken



\* In lacs

# Amount in crores (during the year)



# Performance Highlights of Associate Banks



(Rs. In crores)

Bank	9MFY14		9MFY13	
	PAT	ROE%	PAT	ROE%
SBBJ	494	12.85	552	15.93
SBH	573	9.36	870	16.39
SBM	167	5.57	340	12.08
SBP	206	4.95	543	13.60
SBT	256	8.82	449	16.13
<b>Total</b>	<b>1696</b>	<b>8.47</b>	<b>2754</b>	<b>15.00</b>
<b>SBI</b>	<b>7850</b>	<b>10.97</b>	<b>10806</b>	<b>15.61</b>



# Performance Highlights of Non-Banking Subsidiaries

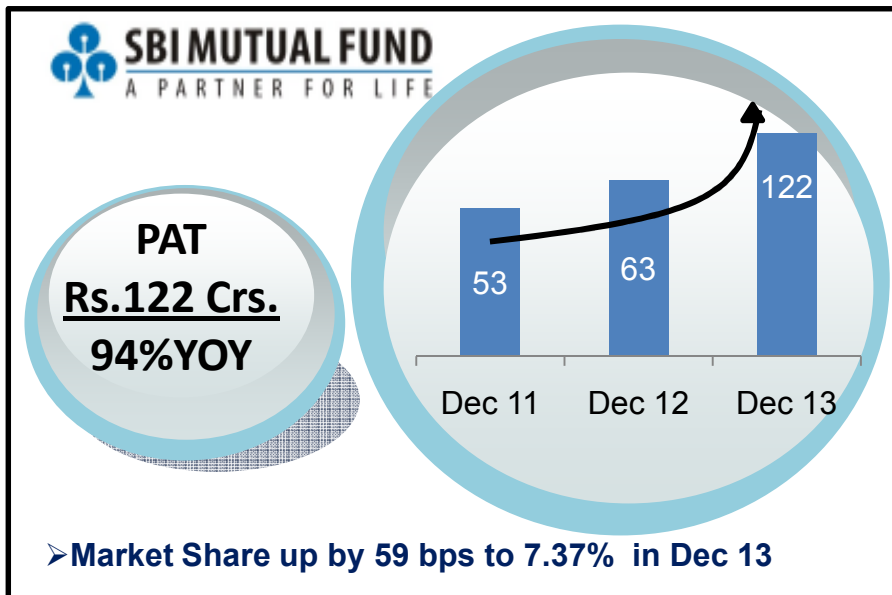
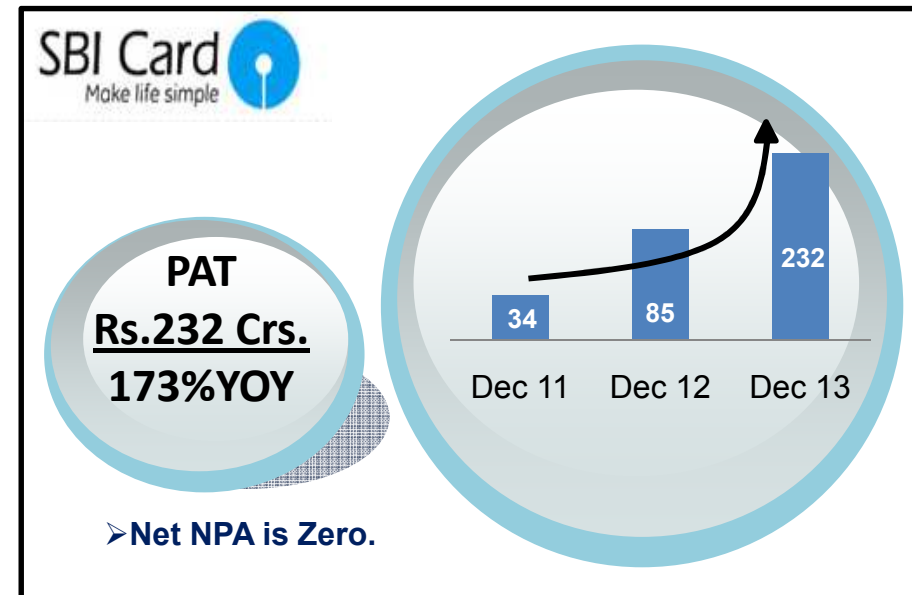
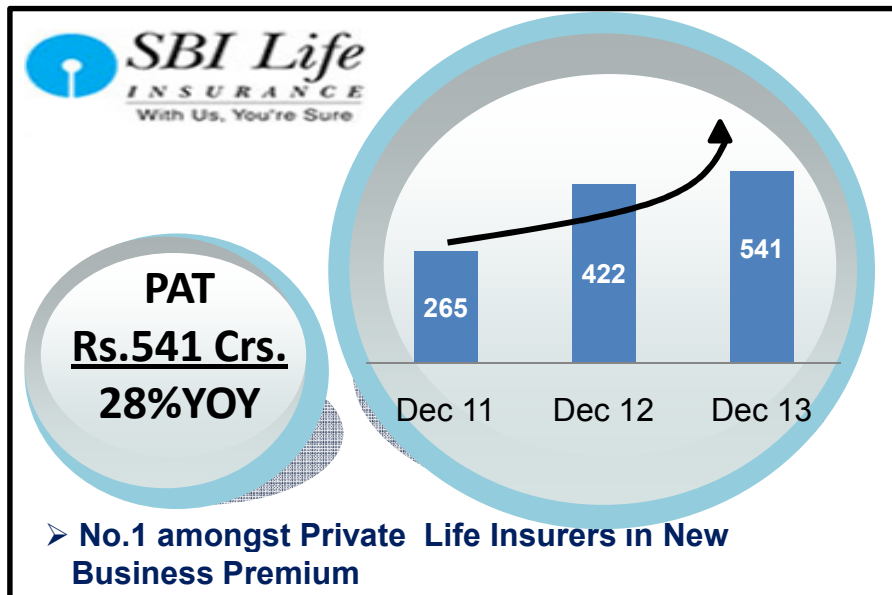


(Rs. In crores)

Name	9MFY14		9MFY13	
	PAT	ROE %	PAT	ROE %
SBI Life Insurance Company P Ltd	541	22.37	422	22.14
SBI Capital Markets Ltd	153	19.46	215	29.24
SBI Funds Management P Ltd	122	35.14	63	23.23
SBI Cards & Payment Services P Ltd	232	45.12	85	28.18
<b>SBI Group</b>	<b>10210</b>	<b>11.25</b>	<b>14098</b>	<b>18.18</b>



# Highlights of Non-Banking Subsidiaries-9MFY14



- 
- SBI Capital Markets Limited**
- **No. 1 Loans Book Runner ( Asia Pacific ex-Japan ) - *Bloomberg*.**
  - **No. 1 Global Mandated Lead Arranger in Project Finance Loans - *Dealogic*.**
  - **No. 1 Global Project Finance Bookrunner - *Thomson- Reuters*.**
  - **No. 1 In IPP in terms of no of issues managed and value - *Prime*.**



# SBI Solo and Group Financials –9MFY14



Rs. In crores

	Solo			Consolidated		
	9MFY14	9M FY13	YOY Growth	9MFY14	9M FY13	YOY Growth
ROA	0.63	1.03	-40 bps	0.61	0.98	-37 bps
ROE	10.97	17.67	-670 bps	11.25	18.18	-693 bps
Earning Per Share (Rs.)	153.02	214.71	-28.73%	199.01	280.13	-28.96%
Expenses Ratio	55.57	46.68	889 bps	61.35	54.81	654 bps



# Balance Sheet Size (Solo)



Rs. In crores

LIABILITIES	Dec 13	Mar 13	Dec 12	YOY Growth (%)
Capital	684	684	671	1.94
Reserves and Surpluses	108232	98200	95616	13.19
Deposits	1349940	1202740	1156691	16.71
Borrowings	189969	169183	148374	28.03
Other Liabilities & Provisions	88886	95455	67385	32.26
<b>Total Liabilities</b>	<b>1737711</b>	<b>1566261</b>	<b>1468737</b>	<b>18.33</b>

ASSETS	Dec 13	Mar 13	Dec 12	YOY Growth (%)
Cash & balances with RBI	64387	65830	51710	24.51
Balance with banks & money at call and short notice	40265	48990	29316	37.35
Investments	426728	350927	359959	18.61
Net Advances	1148901	1045617	978115	17.46
Fixed Assets	7799	7005	6686	16.65
Other Assets	49632	47892	42951	15.55
<b>Total Assets</b>	<b>1737711</b>	<b>1566261</b>	<b>1468737</b>	<b>18.33</b>



## Balance Sheet Size (Consolidated)



Rs. In crores

LIABILITIES	Dec 13	Mar 13	Dec 12	YOY Growth (%)
Capital	684	684	671	1.93
Reserves and Surpluses	136570	124349	121442	12.46
Minority Interest	4876	4253	4207	15.89
Deposits	1793136	1627403	1562078	14.79
Borrowings	231412	203723	178542	29.61
Other Liabilities & Provisions	164160	172746	134675	21.89
<b>Total Liabilities</b>	<b>2330838</b>	<b>2133158</b>	<b>2001615</b>	<b>16.45</b>

ASSETS	Dec 13	Mar 13	Dec 12	YOY Growth (%)
Cash & balances with RBI	86387	89574	72550	19.07
Balance with banks & money at call and short notice	49901	55654	31865	56.60
Investments	611213	519393	521959	17.10
Net Advances	1506210	1392608	1306758	15.26
Fixed Assets	10430	9370	9057	15.16
Other Assets	66697	66559	59426	12.24
<b>Total Assets</b>	<b>2330838</b>	<b>2133158</b>	<b>2001615</b>	<b>16.45</b>

# Recent Recognition & Awards



Won seven out of nine awards in the “ IBA Banking Technology Awards” namely-

- “The Best Technology Bank of the Year”
- “Best Internet Bank”,
- “Best use of Mobile Technology”
- “Best use of Technology in Financial Inclusion”
- “Best Customer Management Initiative”
- “Best use of Technology in Training and E-learning”
- “Best use of Technology in Business Intelligence”



Won Innovation in Customer Data Management award by The Banker



Won “Industry Award for Excellence in Home Loan Banking” by The MY FM Stars of the Industry



Won “Maximum ATMs in Different Locations” by Asian BFSI Awards





Thank You

