

BEST OFFER

State Bank of India
THE BANKER TO EVERY INDIAN

HOME LOANS @ 9.95%* p.a.

Lowest EMI/Lac
₹ 874

Quick Sanction

No Pre-payment Penalty

Easy Takeover

HAPPY DAYS ARE BACK AGAIN!

Period of Loan (Years)	EMI in ₹/lac/month	
	Upto ₹ 30 lacs @ 9.95% p. a.	Above ₹ 30 lacs @ 10.10% p. a.
30	874	882
25	905	916
20	962	972
15	1,072	1,081

HURRY !!! CONTACT NEAREST BRANCH

*Interest rates linked to bank's Base Rate
For details log on to: www.sbi.co.in or call 1800-425-3800 (Toll Free) conditions apply
1800 11 23 11 (Toll free MTHL/BSNL) / 080 26590090 or e-mail to: customerscare.home@sbi.co.in



THE BANKER TO EVERY INDIAN

Annual Results FY 2012-13

State Bank Group

USE ME ON SBI POS TERMINAL AND YOU COULD GET CASH BACK*!

CASH BACK OFFER

STATE BANK DEBIT CARD
CARD EK, KHUSHIYAN ANEK.
SAFE AND SECURE

*Cash back upto 2% on all SBI POS transactions. Offer valid till 31st Dec 2012. Conditions apply.

Processing Fee Slashed

State Bank of India
THE BANKER TO EVERY INDIAN

SBI Car Loan

It's Unbelievable!

Lowest EMI
₹1683*/Lac

Pre-payment Penalty

85% Financing

Longest Tenure
7yrs

HURRY!!! CONTACT NEAREST BRANCH

State Bank of India
THE BANKER TO EVERY INDIAN

For a range of Instant Services:

- Funds Transfer, RTGS / NEFT
- Foreign Outward Remittance
- Fixed / Recurring Deposit
- Tax Payment
- Utility Bills Payment
- Mobile Top Up
- Railway / Air Tickets
- And many more...

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Performance Highlights – Q4FY13/ FY13



Q4FY12

Q4FY13

YOY %

FY12

FY13

YOY %

Consolidated			
Net Profit (Rs / crs)	5042	3818	-24.28
ROE (%)*	21.67	13.61	-37.20
ROA (%)*	1.17	0.72	-38.46
Standalone			
Net Profit (Rs / crs)	4050	3299	-18.54
ROE (%)*	22.21	14.92	-32.83
ROA (%)*	1.15	0.81	-29.73

15343	17916	16.77
16.49	15.97	-3.16
0.89	0.89	0.00
11707	14105	20.48
16.05	15.94	-0.65
0.88	0.91	3.51

* Quarters Annualised

Net Profit : Top Companies



Rs. In Crores

Top 4 Companies	FY11	FY12	FY13
ONGC	22456	28144	Yet to be declared
Reliance Industries (Consolidated)	20211	19724	20879
State Bank (Consolidated)	10685	15343	17916
TCS (Consolidated)	9068	10413	13917
<hr/>			
Other Companies	FY11	FY12	FY13
NTPC	9353	9813	12591
Cairn India (Consolidated)	6334	7938	12056
Coal India	4696	8065	9794
ICICI Bank (Consolidated)	6093	7643	9604
Infosys (Consolidated)	6823	8316	9421
ITC Limited	5018	6258	7608

 Sorted on FY13



Group Financials- a Snapshot



Rs. In crores

Parameter	Quarter ended			Year Ended		Growth (%)		
	Q4FY13	Q3FY13	Q4FY12	FY13	FY12	Q4FY13 Over Q3FY13	Q4FY13 Over Q4FY12	FY13 Over FY12
Interest Earned	43274	42423	39806	167978	147197	2.01	8.71	14.12
Non-Interest Income	9643	8520	13663	32582	29692	13.19	-29.42	9.73
Total Income	52918	50942	53470	200560	176889	3.88	-1.03	13.38
Interest Expended	27977	27035	24196	106818	89320	3.48	15.63	19.59
Operating Expenses(i+ii)	15108	13411	17166	52820	46856	12.66	-11.99	12.73
<i>(i) Employee Cost</i>	<i>7349</i>	<i>5813</i>	<i>6205</i>	<i>24401</i>	<i>22084</i>	<i>26.42</i>	<i>18.43</i>	<i>10.49</i>
<i>(ii) Other Operating Expenses</i>	<i>7759</i>	<i>7597</i>	<i>10961</i>	<i>28419</i>	<i>24772</i>	<i>2.13</i>	<i>-29.21</i>	<i>14.72</i>
Total Expenditure	43085	40446	41362	159638	136176	6.52	4.16	17.23
Operating Profit	9833	10496	12108	40922	40713	-6.32	-18.79	0.51
Provisions (other than Tax)	5353	3535	3847	15040	16244	51.44	39.16	-7.41
Tax Expenses	561	2201	3059	7559	8639	-74.51	-81.66	-12.51
Net Profit after Minority Interest	3818	4648	5042	17916	15343	-17.87	-24.28	16.77

SBI Financials- a Snapshot (1/2)



Rs. In crores

Parameter	Quarter ended			Year Ended		Growth (%)		
	Q4FY13	Q3FY13	Q4FY12	FY13	FY12	Q4FY13 Over Q3FY13	Q4FY13 Over Q4FY12	FY13 Over FY12
1. Interest Earned (a) + (b) + (c)+(d)	30784	30344	28583	119657	106521	1.45	7.70	12.33
(a) Interest /discount on advance/Bills	23064	22800	22141	90537	81078	1.16	4.17	11.67
(b) Income on investments	7035	7072	6092	27201	23949	-0.52	15.48	13.58
(c) Int. on Balances with RBI	166	110	102	545	350	51.38	63.53	55.54
(d) Others	519	362	248	1374	1144	43.43	109.31	20.11
2. Non-Interest Income	5547	3648	5377	16035	14351	52.03	3.16	11.73
3. Total Income (1+2)	36331	33992	33960	135692	120873	6.88	6.98	12.26
4. Interest Expended	19706	19189	16992	75326	63230	2.69	15.97	19.13
5. Operating Expenses(i+ii)	8864	7012	7371	29284	26069	26.42	20.26	12.33
(i) Employee Cost	5612	4351	4749	18381	16974	28.98	18.18	8.29
(ii) Other Operating Expenses	3252	2661	2622	10904	9095	22.22	24.03	19.89
6. Total Expenditure(4+5)	28570	26201	24363	104610	89299	9.04	17.27	17.15
7. Operating Profit (3-6) (Profit before provisions and contingencies)	7761	7791	9597	31082	31574	-0.39	-19.13	-1.56

SBI Financials- a Snapshot (2/2)



Rs. In crores

Parameter	Quarter ended			Year Ended		Growth (%)		
	Q4FY13	Q3FY13	Q4FY12	FY13	FY12	Q4FY13 Over Q3FY13	Q4FY13 Over Q4FY12	FY13 Over FY12
7. Operating Profit (3-6) (Profit before provisions and contingencies)	7761	7791	9597	31082	31574	-0.39	-19.13	-1.56
8. Provisions (other than Tax) and contingencies(net of write-back)	4181	2668	3140	11131	13090	56.71	33.14	-14.97
--of which provisions for non performing assets	3974	2766	2837	11368	11546	43.67	40.09	-1.54
9. Exceptional Items								
10. Profit from Ordinary Activities before Tax (7-8-9)	3580	5123	6456	19951	18483	-30.12	-44.56	7.94
11. Tax Expenses	280	1727	2406	5846	6776	-83.76	-88.34	-13.73
12. Net Profit for the period(12-13)	3299	3396	4050	14105	11707	-2.85	-18.54	20.48

Tax Rate: FY11 : 44.73% FY12 : 36.66% FY13: 29.30%

NII and Operating Profit (1/2)



Rs. In Crores


	Q4FY12	Q4FY13	YOY %	FY12	FY13	YOY %
Interest Income	28583	30784	7.70	106521	119657	12.33
Other Income	5377	5547	3.16	14351	16035	11.73
Total Income	33960	36331	6.98	120873	135692	12.26
Interest Expenses	16992	19706	15.97	63230	75326	19.13
Net Interest Income	11591	11078	-4.42	43291	44331	2.40
Staff Expenses	4749	5612	18.18	16974	18381	8.29
Overheads	2622	3252	24.03	9095	10904	19.89
Operating Expenses	7371	8864	20.26	26069	29284	12.33
Operating Profit	9597	7761	-19.13	31574	31082	-1.56



Net Profit - a Snapshot (2/2)



Rs. In Crores

	Q4FY12	Q4FY13	YOY %	FY12	FY13	YOY %
Operating Profit	9597	7761	-19.13	31574	31082	-1.56
Total Provisions	5547	4461	-19.56	19866	16977	-14.54
Income Tax	2406	280	-88.34	6776	5846	-13.73
Loan Loss	2837	3974	40.09	11546	11368	-1.54
Investment Depr. 	27	-52		664	-961	
<i>Of which: Dom. Equity</i>	113	114	0.70	142	175	23.25
<i>Dom. Bonds</i>	-14	-237		496	-1259	
<i>Foreign Operations</i>	-72	71		25	123	381.87
Standard Assets	375	267	-28.80	979	750	-23.42
Other Provisions	-99	-9		-98	-25	
Net Profit	4050	3299	-18.54	11707	14105	20.48



Profitability : Domestic & Foreign Offices (1/2)



○
Rs. In Crores

Indian Offices

Foreign Offices

	FY12	FY13	YOY %		FY12	FY13	YOY %
Interest Income	101244	113063	11.67		5278	6594	24.93
Other Income	12970	14420	11.18		1381	1615	16.93
Total Income	114214	127483	11.62		6659	8209	23.27
Interest Expenses	60357	71642	18.70		2874	3684	28.20
Net Interest Income	40887	41422	1.31		2404	2910	21.02
Staff Expenses	16681	18014	7.99		293	367	25.27
Overheads	8615	10331	19.91		480	573	19.38
Operating Expenses	25296	28345	12.05		773	940	21.61
Operating Profit	28561	27497	-3.73		3013	3585	18.99*

*Growth in \$ terms : 11.52%



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



Rs. In Crores

Indian Offices

Foreign Offices

FY12

FY13

YOY %

FY12

FY13

YOY %

	FY12	FY13	YOY %
Operating Profit	28561	27497	-3.73
Total Provisions	18930	15776	-16.66
Income Tax	6172	5195	-15.83
Loan Loss	11268	10941	-2.90
Investment Depr.	638	-1084	
Standard Assets	959	735	-23.40
Other Provisions	-107	-11	
Net Profit	9631	11721	21.71

	FY12	FY13	YOY %
Operating Profit	3013	3585	18.99
Total Provisions	936	1201	28.33
Income Tax	604	651	7.79
Loan Loss	278	427	53.56
Investment Depr.	25	123	381.80
Standard Assets	20	15	-24.30
Other Provisions	9	-15	
Net Profit	2077	2384	14.79*

*Growth in \$ terms : 7.58%



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



Rs. In Crores

	Indian Offices			Foreign Offices			Whole Bank		
	FY12	FY13	Change (%)	FY12	FY13	Change (%)	FY12	FY13	Change (%)
ROA (%)	0.82	0.88	6.58	1.36	1.17	-13.92	0.88	0.91	3.51
RONW(%)	17.32	17.27	-0.33	12.09	11.58	-4.20	16.09	15.94	-0.90
RWA (Rs. In crores)	730166	880015	20.52	108887	120929	11.06	839053	1000944	19.29
NIM (%)	4.17	3.66	-12.31	1.67	1.50	-10.12	3.85	3.34	-13.20



Efficiency Ratios – (2/2)



Mar 12

Mar 13

Cost to Income	45.23	48.51
Operating Profit to NW	48.67	36.33
EPS (in Rs)	184.31	210.06
Book Value Per Share (In Rs.)	1215	1395
Provision Coverage Ratio	68.10	66.58

Mar 12

Mar 13

Gross NPA	4.44	4.75
Net NPA	1.82	2.10
Tier I	9.79	9.49
Tier II	4.07	3.43
CAR	13.86	12.92



Components of Interest Income/Expenses



Rs. In Crores

	Q4FY12	Q4FY13	YOY %
Interest on Loans	22141	23064	4.17
Interest on Resources	6194	7201	16.26
Other Sundry Interest	248	519	109.31
Total Interest Income	28583	30784	7.70

Interest on Deposits	14822	17417	17.51
Interest on Borrowings	1190	1373	15.36
Other Sundry Interest	980	916	-6.58
Total Interest Expenses	16992	19706	15.97

	FY12	FY13	YOY %
Interest on Loans	81078	90537	11.67
Interest on Resources	24300	27746	14.18
Other Sundry Interest	1144	1374	20.11
Total Interest Income	106521	119657	12.33

Interest on Deposits	55644	67465	21.24
Interest on Borrowings	3886	4124	6.14
Other Sundry Interest	3700	3737	0.99
Total Interest Expenses	63230	75326	19.13



Components of Other Income

Rs. In Crores

	Q4FY12	Q4FY13	YOY %
Fee Income	4216	3873	-8.13
Profit/loss on Sale of Investments	-26	229	
<i>of which:</i>			
<i>Domestic-Equity & MF</i>	-42	73	
<i>Domestic-Bonds</i>	29	19	-35.10
<i>Foreign Operations</i>	-14	137	
Forex Income	335	475	41.91
Dividend Income	515	637	23.53
Misc. Income	337	333	-1.24
<i>of which:</i>			
<i>Recovery in W/o accounts</i>	326	386	18.35
Total Other Income	5377	5547	3.16

	FY12	FY13	YOY %
	12091	11484	-5.02
	-920	1098	
	-801	597	
	-146	213	
	27	288	
	1432	1692	18.11
	767	716	-6.76
	981	1046	6.64
	962	1066	10.85
	14351	16035	11.73



Components of Fee Income



Rs. In Crores

	Q4FY12	Q4FY13	YOY %	FY12	FY13	YOY %
Loan Processing Charges	999	919	-8.02	2751	2759	0.32
Commission on Govt. Busi.	549	495	-9.82	2006	1776	-11.45
Commission on LC/BG	766	707	-7.69	2697	2574	-4.58
<i>of which: on BGs Issued</i>	<i>401</i>	<i>437</i>	<i>8.89</i>	<i>1334</i>	<i>1442</i>	<i>8.12</i>
<i>on LCs Issued</i>	<i>365</i>	<i>270</i>	<i>-25.95</i>	<i>1363</i>	<i>1131</i>	<i>-17.01</i>
Transaction Fees	1074	985	-8.31	2778	2438	-12.25
<i>of which: ATM I/c Fees</i>	<i>254</i>	<i>235</i>	<i>-7.26</i>	<i>926</i>	<i>903</i>	<i>-2.57</i>
<i>Core Power</i>	<i>179</i>	<i>96</i>	<i>-46.53</i>	<i>680</i>	<i>520</i>	<i>-23.61</i>
<i>Account Maintenance Charges</i>	<i>190</i>	<i>114</i>	<i>-40.06</i>	<i>412</i>	<i>174</i>	<i>-57.68</i>
Commission on Collection	88	83	-6.06	365	310	-15.17
Misc Fee Income	741	685	-7.49	1494	1627	8.89
Total Fee Income	4216	3873	-8.13	12091	11484	-5.02



Components of Profit/Loss on Sale of Investments



Rs. In Crores

	Q4FY12	Q4FY13	YOY %	FY12	FY13	YOY %
Equities & Others	-42	73		-801	597	
<i>of which :</i> Equities	<i>-147</i>	<i>-80</i>		<i>-1247</i>	<i>-64</i>	
<i>MF Securities</i>	<i>106</i>	<i>153</i>	<i>45.10</i>	<i>446</i>	<i>661</i>	<i>48.22</i>
Bonds	29	19	-35.10	-146	213	
<i>of which :</i> Govt. Securities	<i>32</i>	<i>18</i>	<i>-43.14</i>	<i>-147</i>	<i>200</i>	
<i>Other Auth Securities</i>	<i>-3</i>	<i>1</i>		<i>1</i>	<i>14</i>	
Domestic Operation	-13	92		-947	810	
FO Operation	-14	137		27	288	949.10
Whole Bank	-26	229		-920	1098	



Operating Expenses



Rs. In Crores

	Q4FY12	Q4FY13	YOY %	FY12	FY13	YOY %
Salary	3696	4707	27.38	13503	15351	13.68
Provision for superannuation benefits	1053	905	-14.09	3471	3030	-12.69
of which : Pension	761	735	-3.43	2691	2244	-16.60
Gratuity	292	170	-41.82	780	800	2.59
Total Staff Expenses	4749	5612	18.18	16974	18381	8.29
Staff expenses to Operating expenses(%)	64.43	63.31	-1.73	65.11	62.77	-3.60
Overhead Expenses	2622	3252	24.03	9095	10904	19.89
Overheads to Operating expenses(%)	35.57	36.69	3.13	34.89	37.23	6.72
Total Operating Expenses	7371	8864	20.26	26069	29284	12.33

Unamortized Pension & Gratuity Provisions are 'NIL' & Rs 200 crores respectively



Components of Overheads

Rs. In Crores

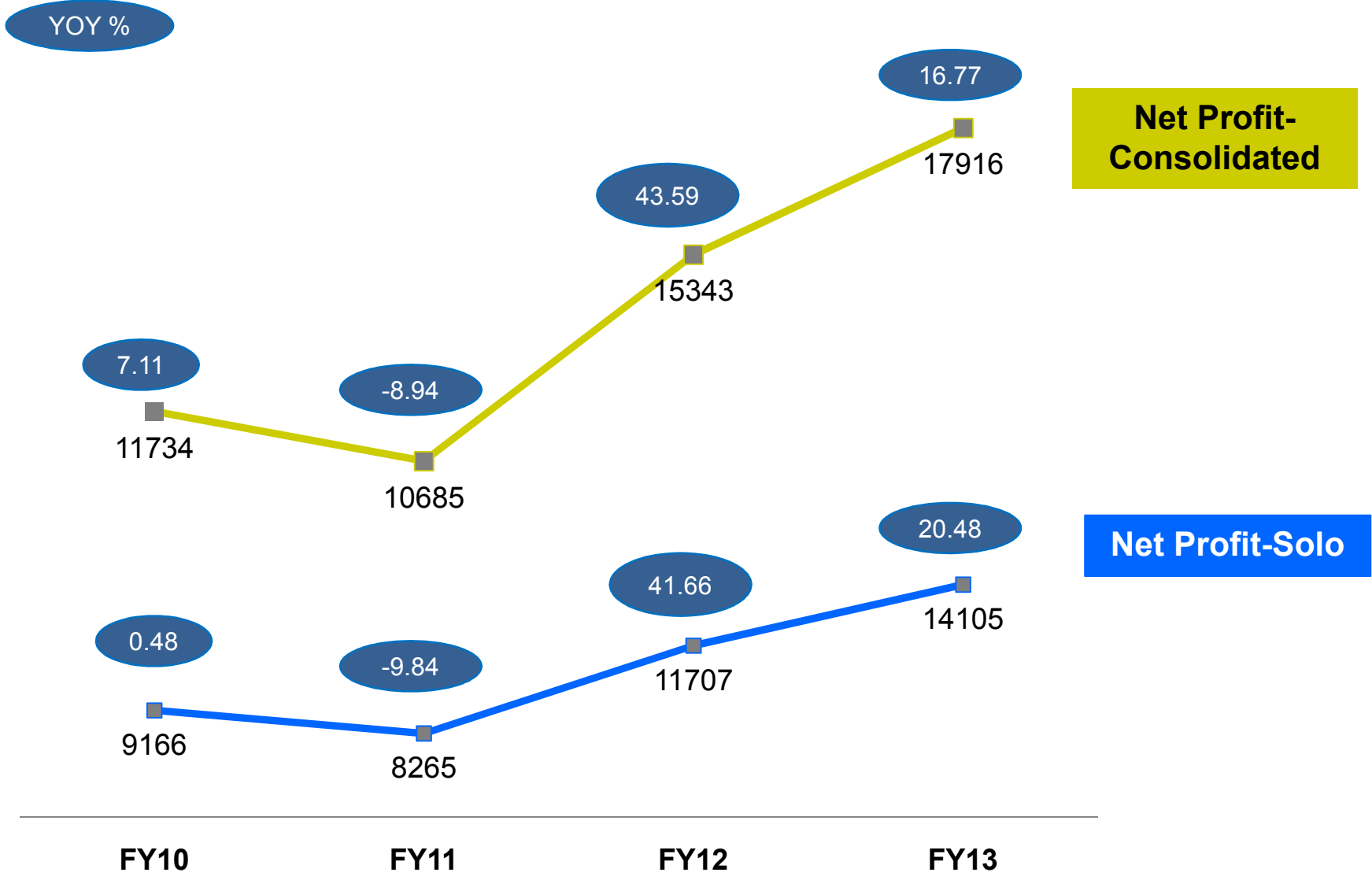
	Q4FY12	Q4FY13	YOY %	FY12	FY13	YOY %
Rent, Taxes and Lighting	575	683	18.79	2065	2439	18.08
Depreciation	300	346	15.11	1007	1140	13.15
Insurance on Business	232	231	-0.16	863	999	15.71
<i>of which: DICGC Insurance</i>	<i>195</i>	<i>196</i>	<i>1.01</i>	<i>814</i>	<i>866</i>	<i>6.34</i>
<i>ECGC Premium</i>	<i>37</i>	<i>35</i>	<i>-6.32</i>	<i>49</i>	<i>133</i>	
ATM I/c Fees	172	216	25.71	772	845	9.52
P & T, Telephone	114	167	46.42	433	516	19.01
Travelling Expenses	92	136	47.34	404	472	16.73
Repairs and Maintenance	92	125	35.40	373	394	5.42
Advt. & Publicity	107	203	89.38	207	384	86.01
Printing and Stationery	130	145	11.35	276	297	7.43
Halting Allowances	53	54	2.27	189	192	1.70
Insurance of Bank's property	20	31	55.75	100	162	62.15
Misc Expenses	735	915	24.61	2405	3065	27.44
OVERHEADS	2622	3252	24.03	9095	10904	19.89



Net Profit



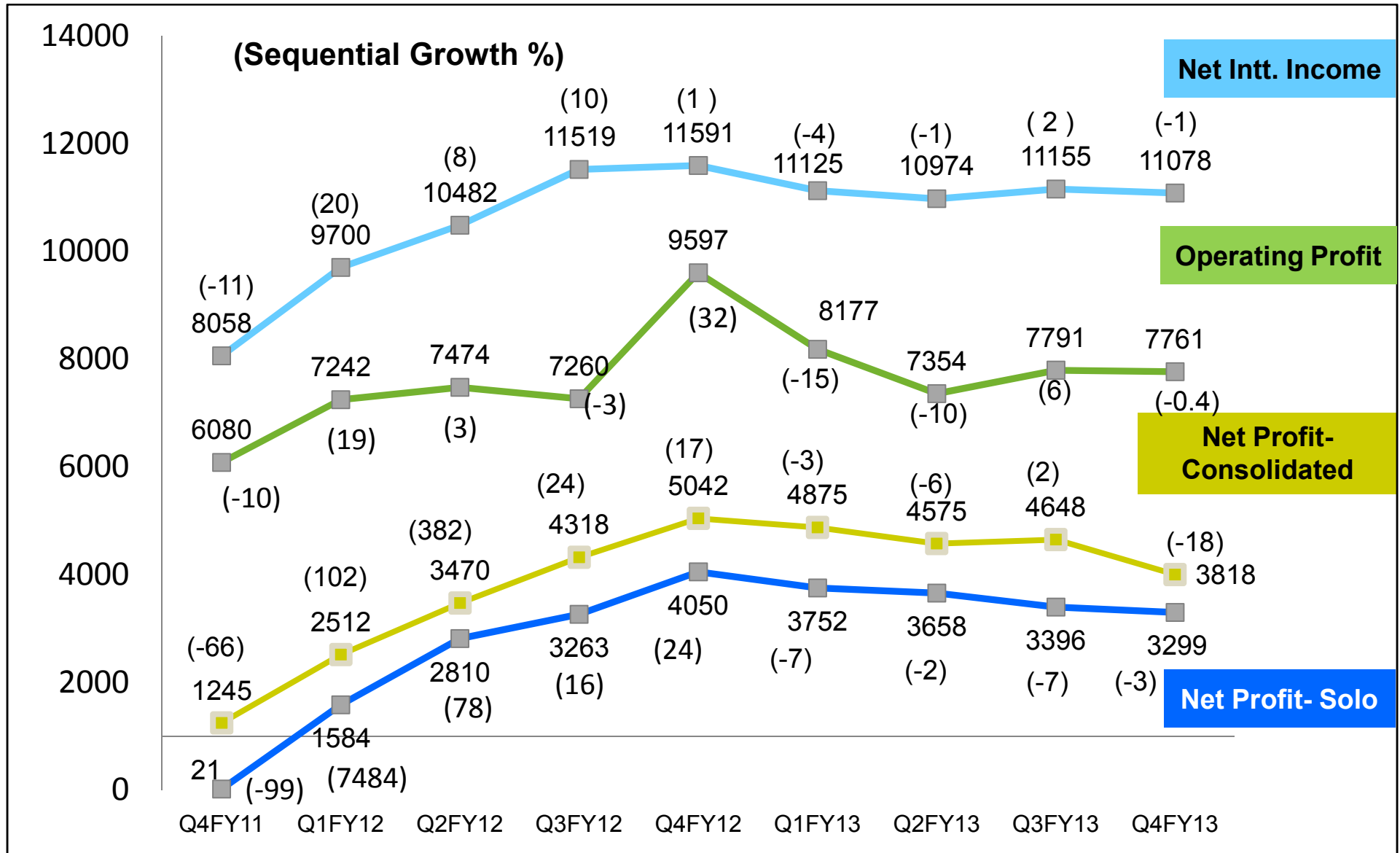
Rs. In crores



Quarterly Movement in Income Parameters



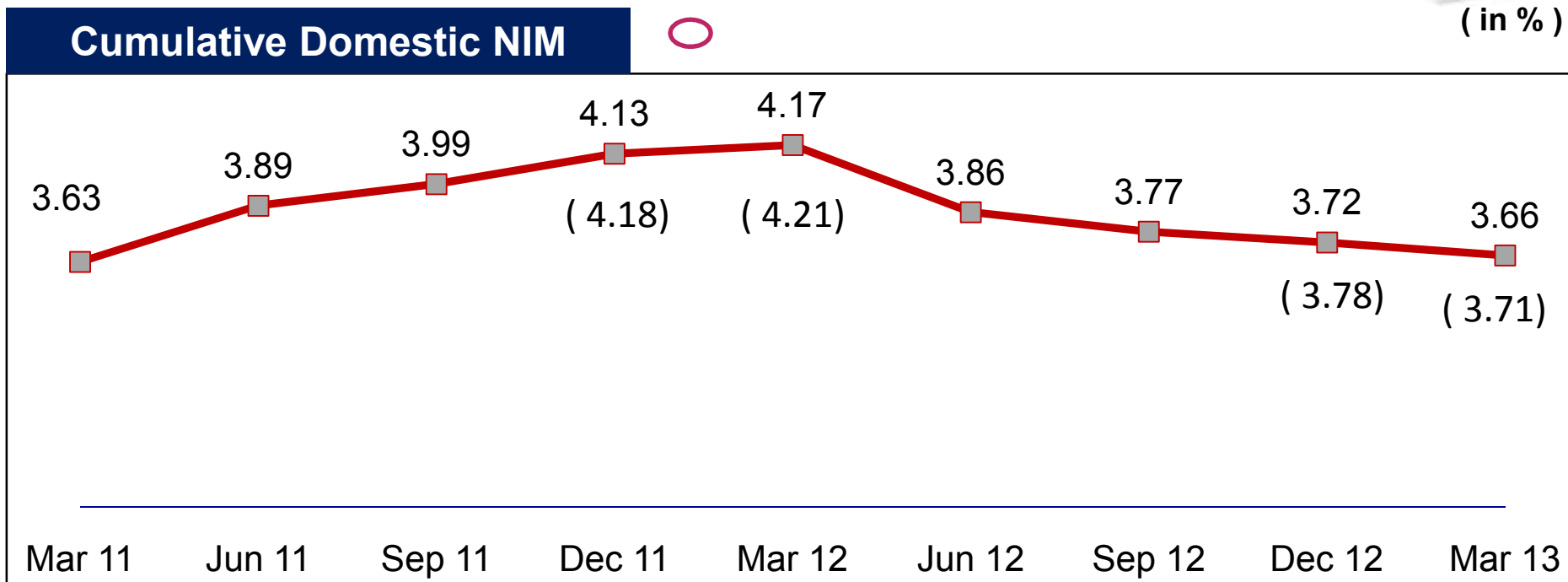
Rs. In crores



Movement in Net Interest Margin



(in %)



() After taking into account Profit on Sale of Liquid MF, treated as Interest income Instead of non Interest Income.

NIM	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12	Mar 13
Domestic	3.63	3.89	3.99	4.13	4.17	3.86	3.77	3.72	3.66
FOs	1.37	1.66	1.70	1.72	1.67	1.77	1.58	1.52	1.50
Whole Bank	3.32	3.62	3.71	3.84	3.85	3.57	3.45	3.40	3.34

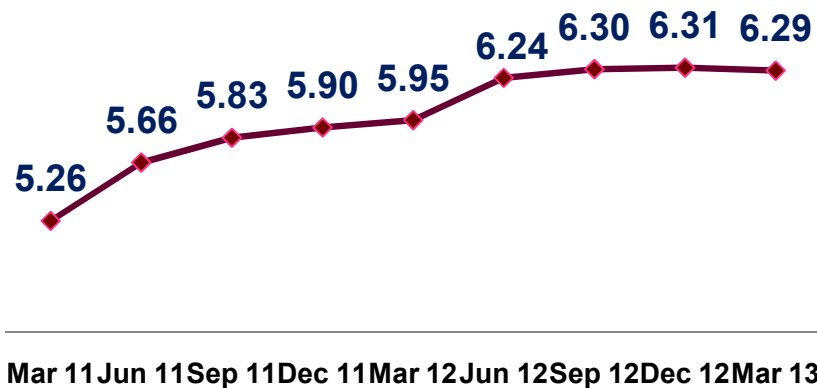


Domestic : Costs & Yields



(in %)

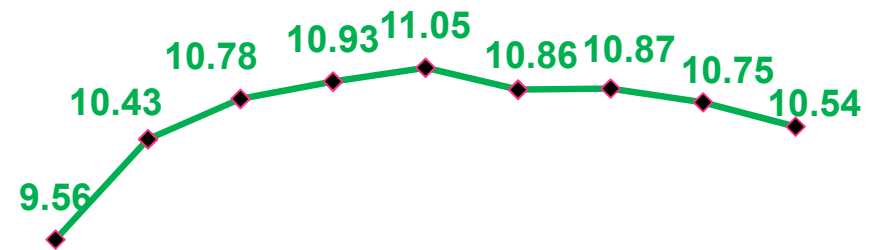
Cost of Deposits



Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12 Dec 12 Mar 13

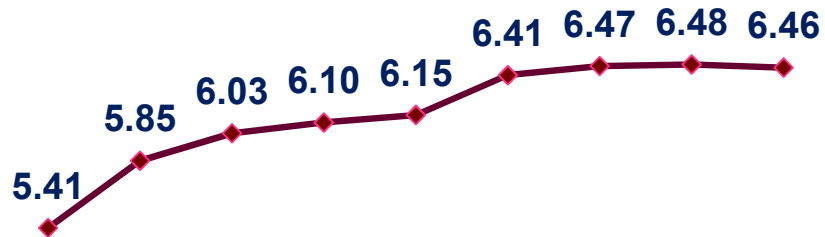
Bulk DIR (Mar 13): 1.08%

Yield on Advances



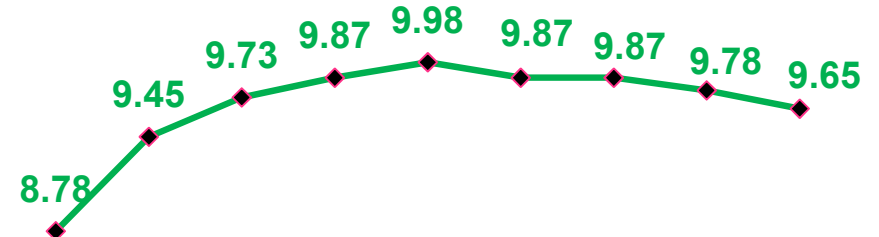
Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12 Dec 12 Mar 13

Cost of Funds



Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12 Dec 12 Mar 13

Yield on Assets



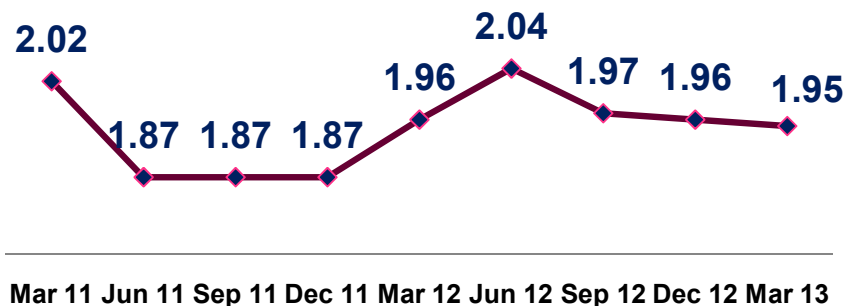
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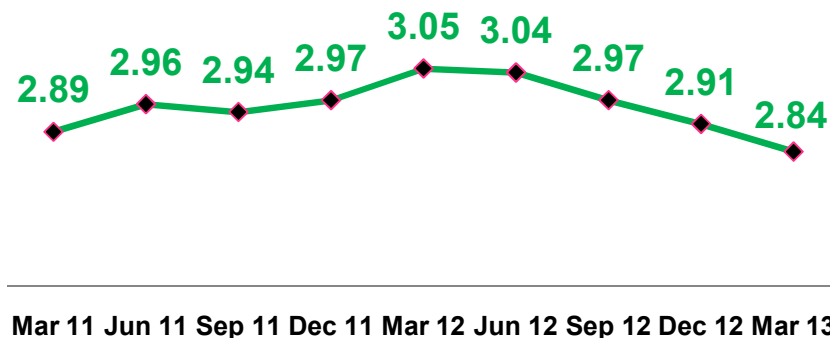
International : Costs & Yields



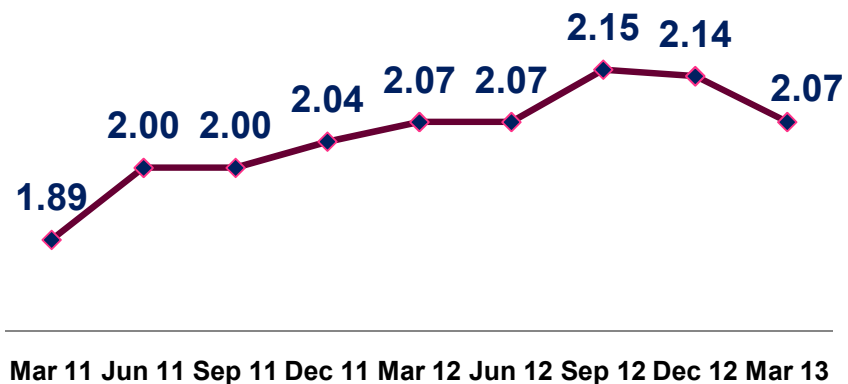
Cost of Deposits



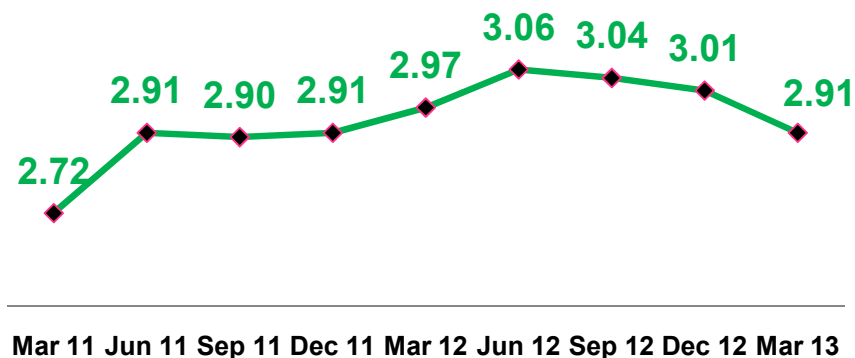
Yield on Advances



Cost of Funds



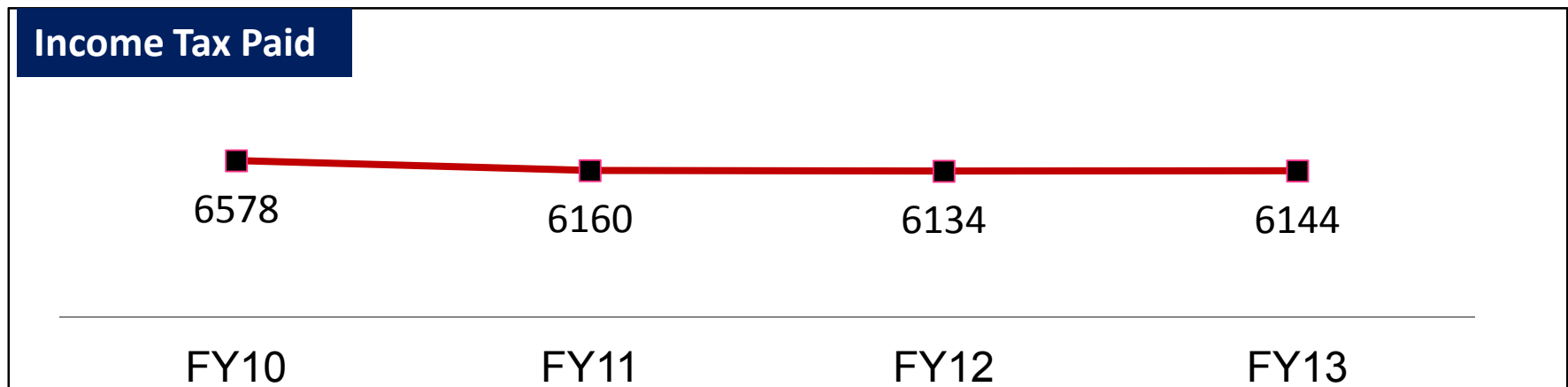
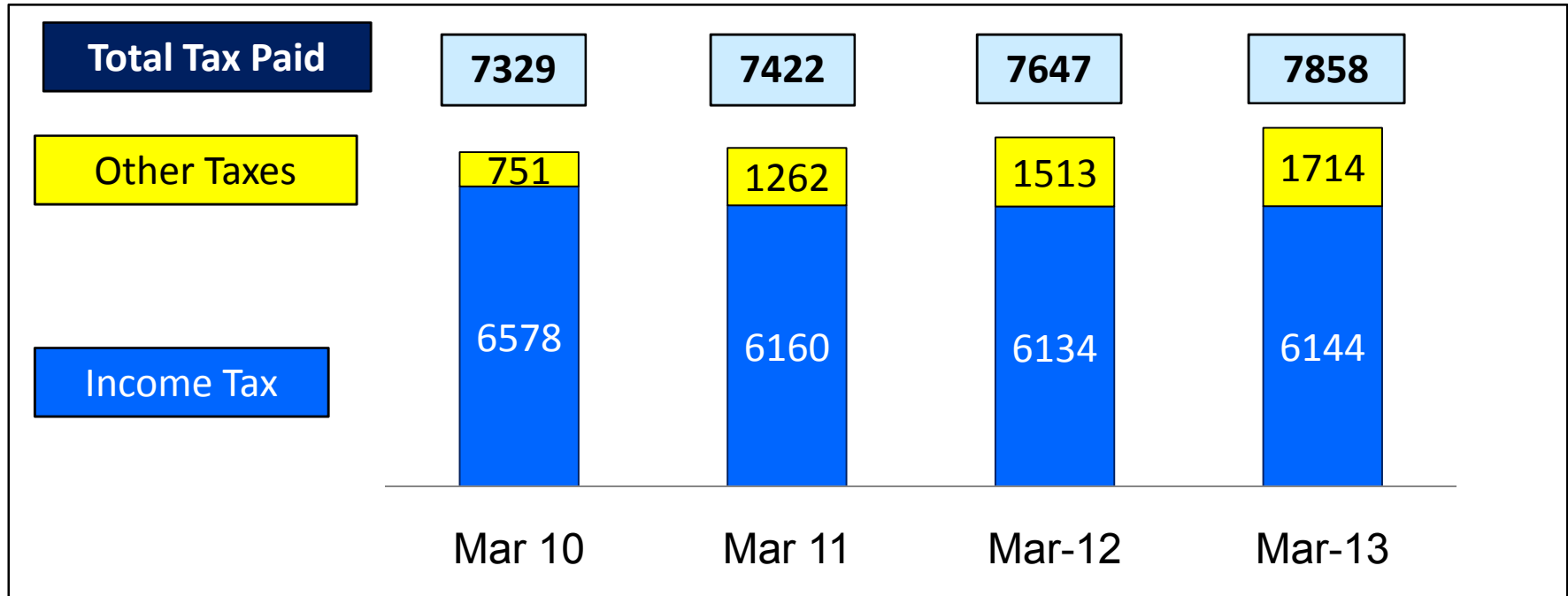
Yield on Assets



Corporate Citizen



Rs. In crores



Retail Deposits drive Growth



Rs. In Crores

	Levels		YOY Growth			
			Mar 12		Mar 13	
	Mar-12	Mar-13	Abs.	%	Abs.	%
Whole Bank Deposits	1043647	1202740	109715	11.75	159092	15.24
Domestic Deposits	982214	1130137	95062	10.72	147923	15.06
Deposits at FOs	61433	72603	14652	31.32	11170	18.18
Term Deposits	524094	604649	67395	14.76	80555	15.37
<i>Of which: Retail TDs</i>	412285	473235	78015	23.34	60950	14.78
(%)	78.67	78.27				
Current Account	98273	110581	-8786	-8.21	12308	12.52
(%)	10.01	9.78				
Savings Bank	359847	414907	36453	11.27	55060	15.30
(%)	36.64	36.71				
CASA	458120	525488	27667	6.43	67368	14.71
CASA Ratio- Domestic	46.64	46.50		-3.87		-0.31

Bulk DIR - Mar 12 : 5.56% ; Mar 13 : 1.06%



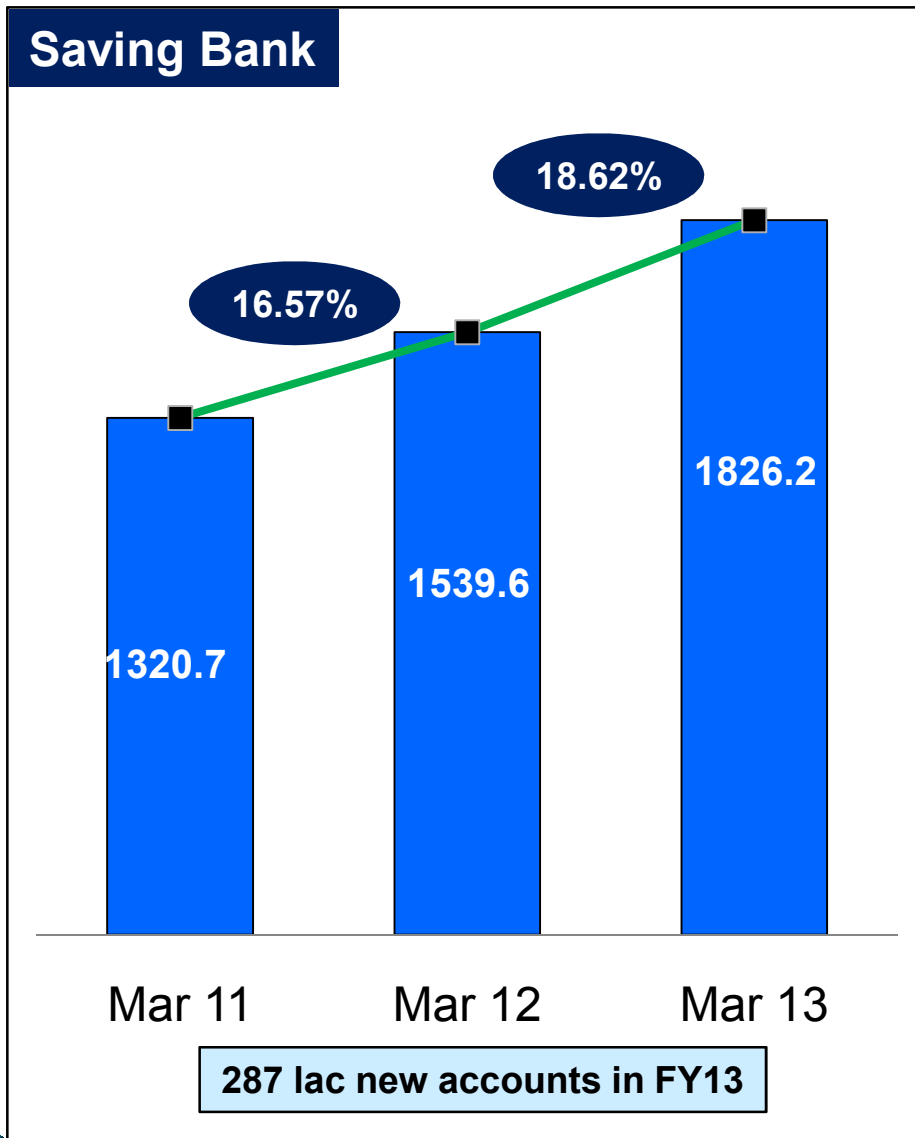
Customer Acquisition Growth Continues



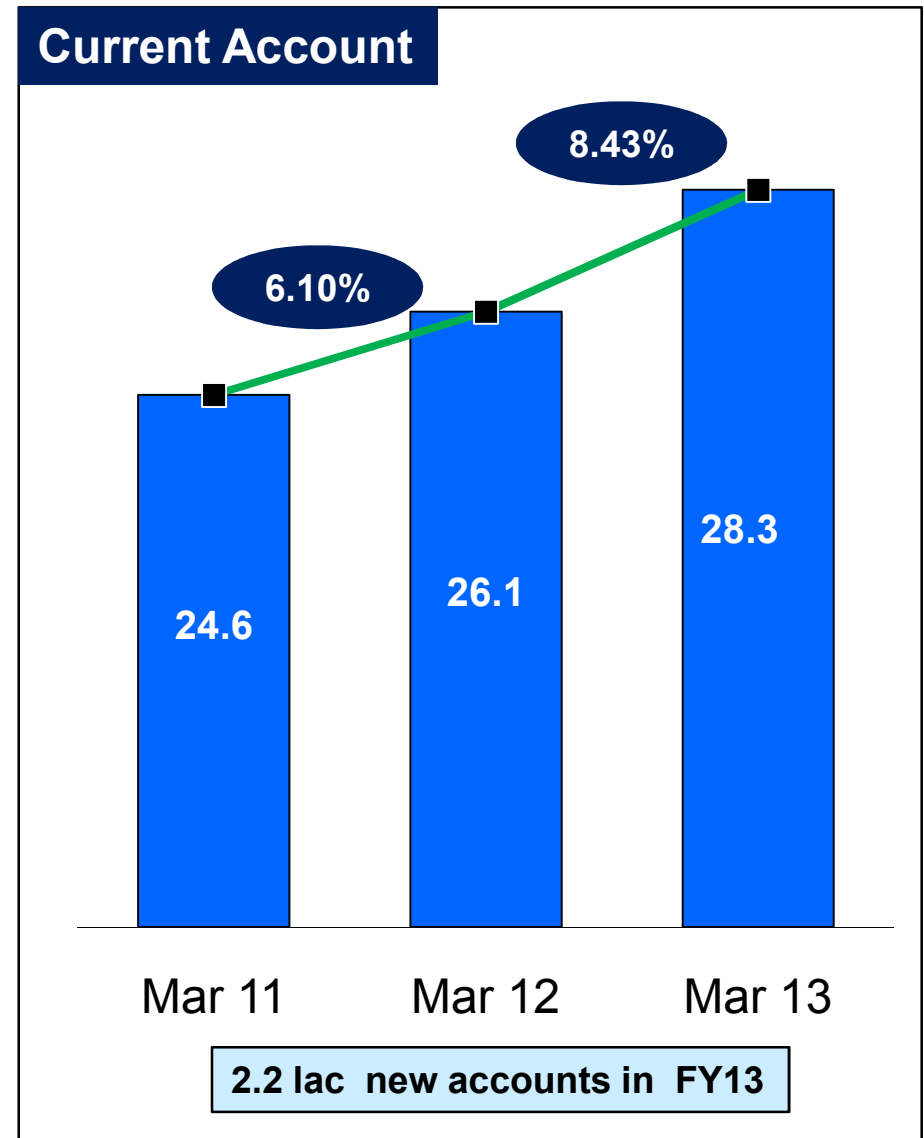
Number of Accounts (in lacs)

YOY Growth %

Saving Bank



Current Account

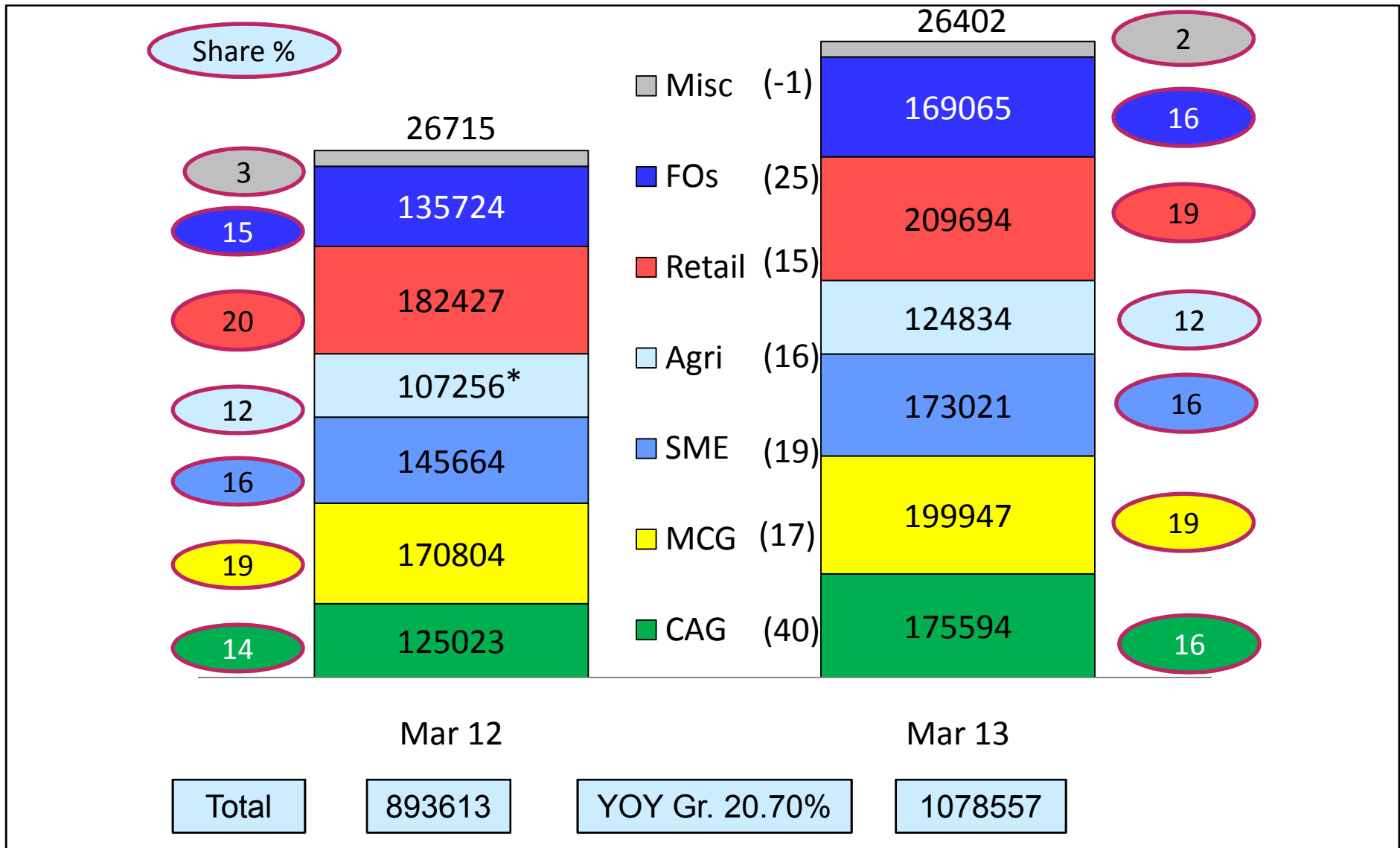


Diversified Exposure across Sectors



Rs. In Crores

(% YOY growth)



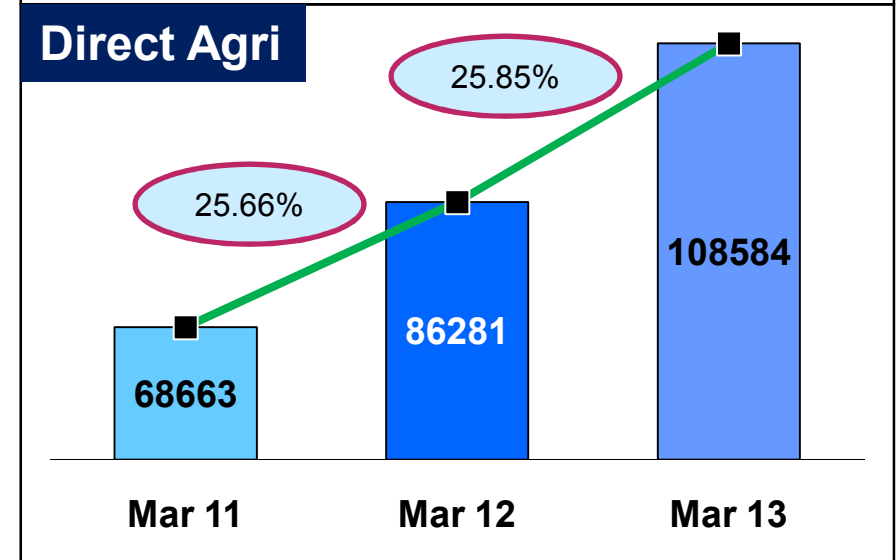
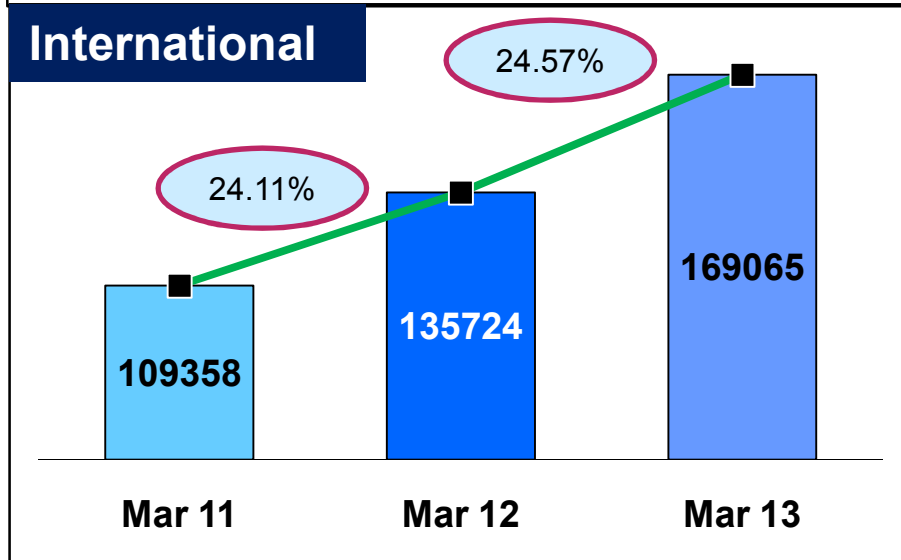
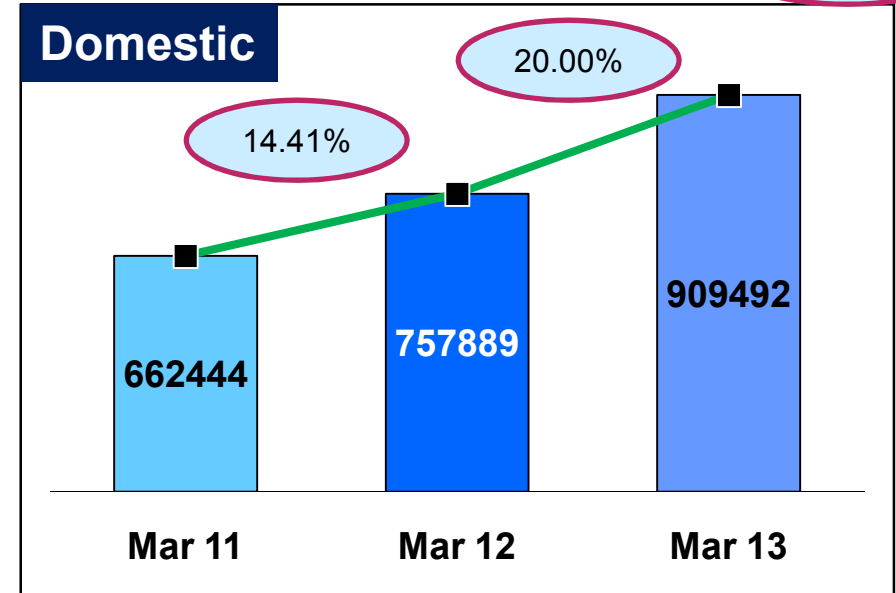
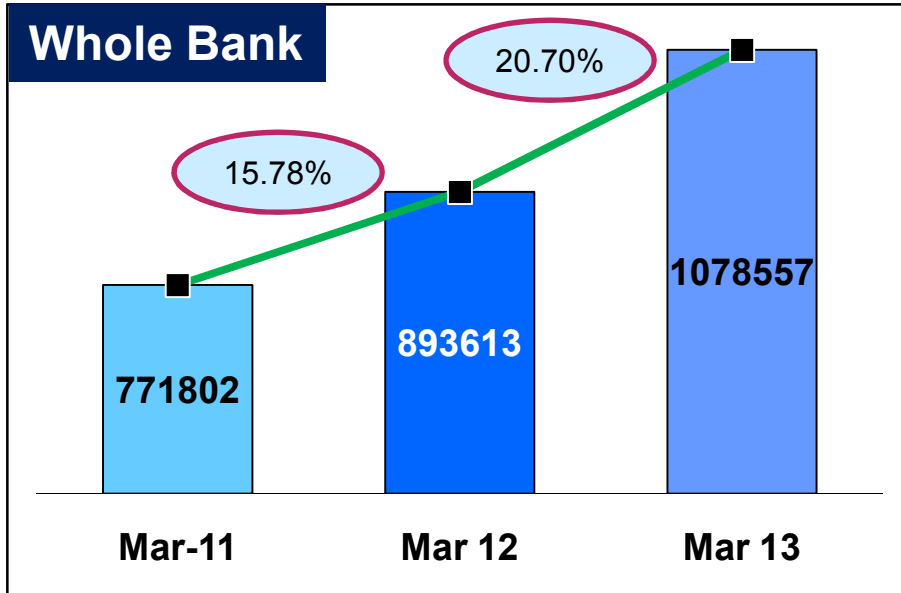
* Revised as per AFI. Includes Indirect Agri (SME & MCG) : Rs.20975 crs (Mar 12); Rs.16250 crs (Mar 13)

Composition of Advances Growth (1/2)



Growth
YOY

Rs. In crores



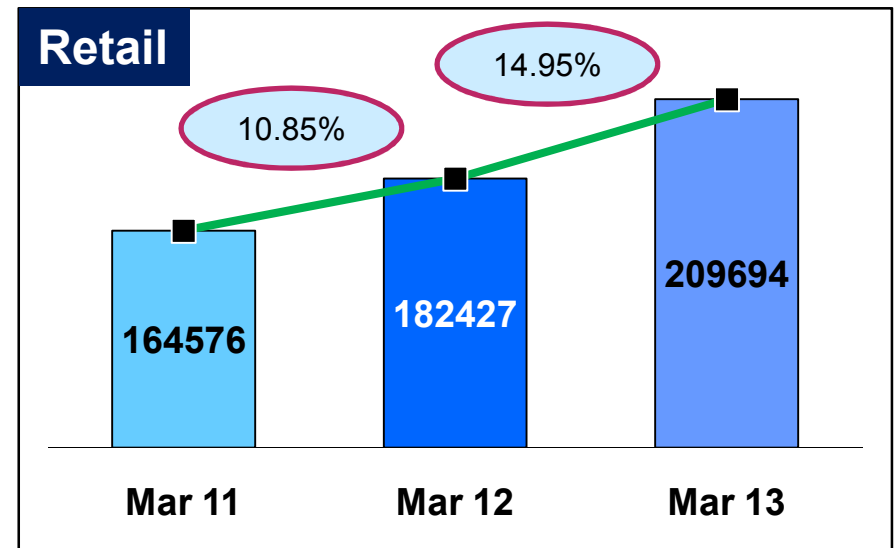
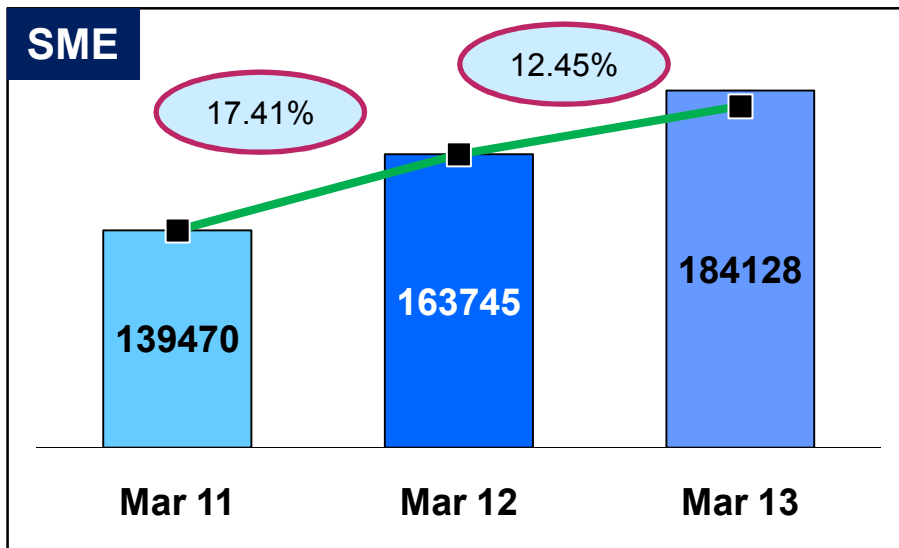
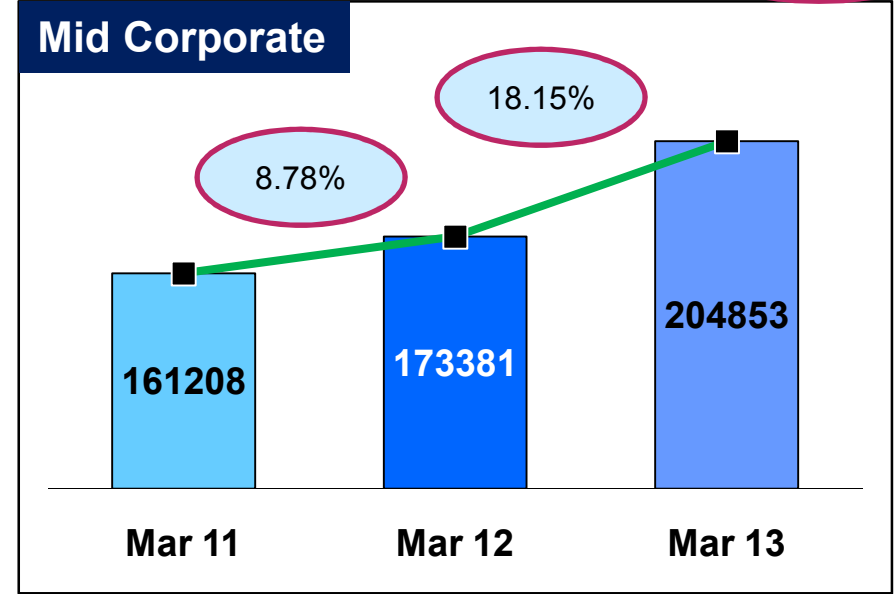
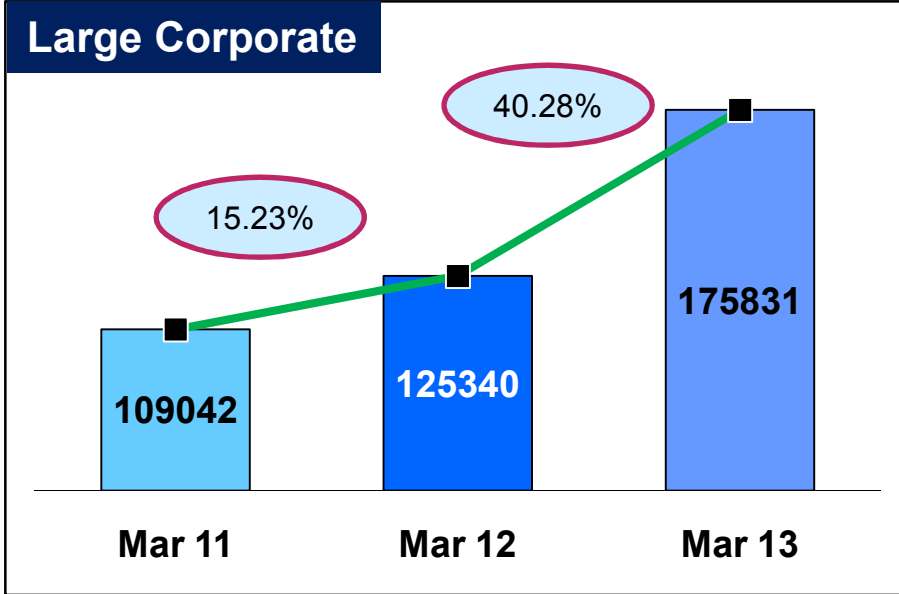
Growth in \$ terms : 16.74% YOY in Mar 13.

Composition of Advances Growth (2/2)



Growth YOY

Rs. In crores



Key Exposures: Domestic



Rs. In crores

Product / Segment	Mar 11		Mar 12		Mar 13		
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	67428	10.17	88369	11.66	114524	12.59	29.60
Iron & Steel	35178	5.31	48082	6.34	64067	7.04	33.25
Textiles	36796	5.07	38365	5.06	45766	5.03	19.29
Petroleum & Petrochemicals	30350	3.23	24883	3.28	35809	3.94	43.91
Engineering	21850	3.30	24738	3.26	26273	2.89	6.21
Other Industries	128952	21.94	148771	19.63	172406	18.96	15.89
Services	60907	9.80	58480	7.72	62724	6.90	7.26
Trade	37272	5.37	46463	6.13	56748	6.24	22.14
Comm. Real Estate	10472	0.61	11030	1.46	12896	1.42	16.91
Home Loans	89914	13.57	102739	13.56	119467	13.14	16.28
Auto Loans	15136	2.28	18306	2.42	24800	2.73	35.47
Other Retail Loans	59526	8.99	61382	8.10	65427	7.19	6.59
Direct Agriculture	68663	10.37	86281	11.38	108584	11.94	25.85
Total Domestic Advances	662444	100.00	757889	100.00	909492	100.00	20.00

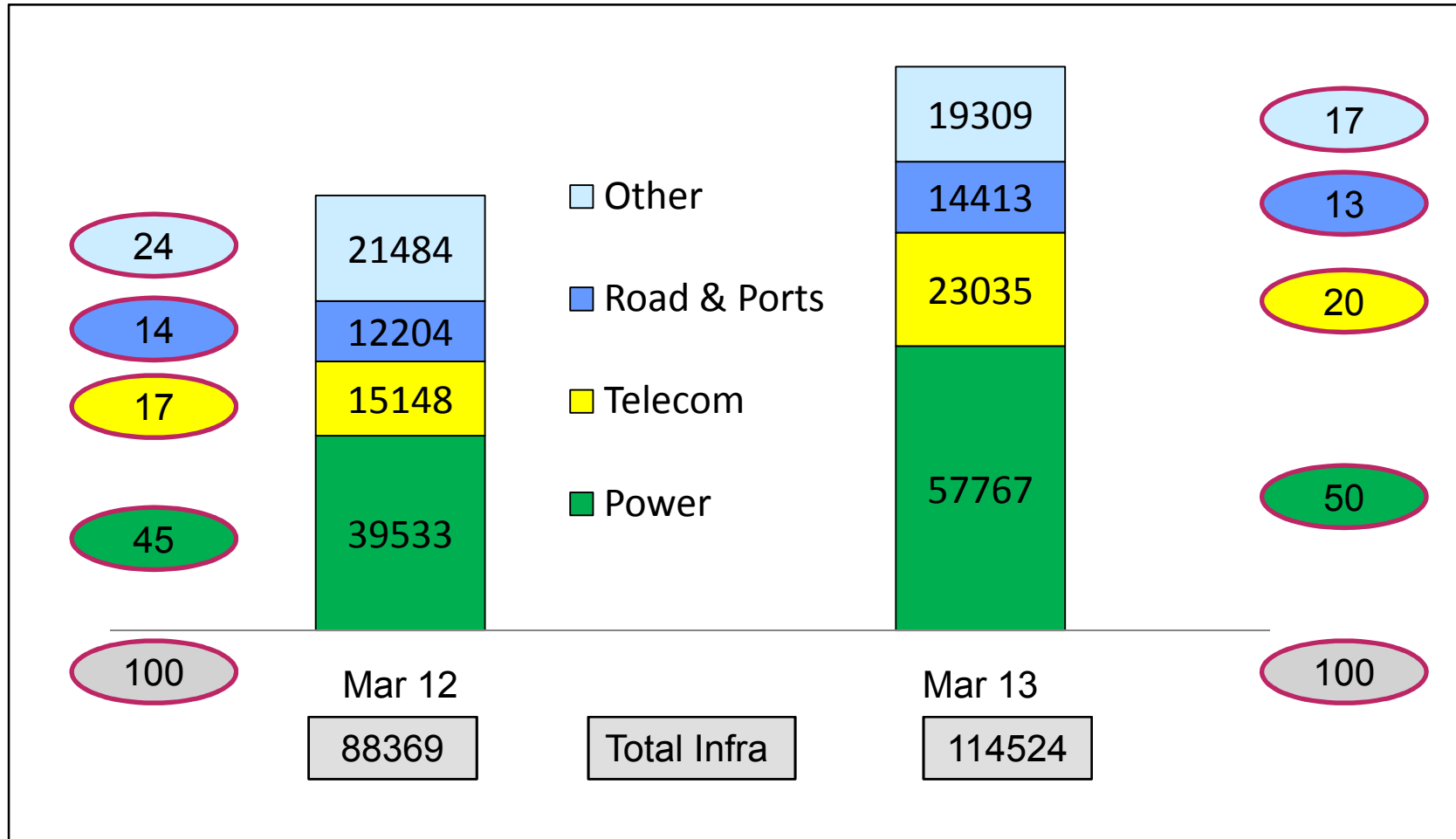


Infrastructure Credit – Fund Based



Share %
in Infra

Rs. In crores



Infrastructure	Power	Telecom	Road & Ports	Other	Total Infra
YOY %	46.12	52.07	18.10	-10.12	29.60



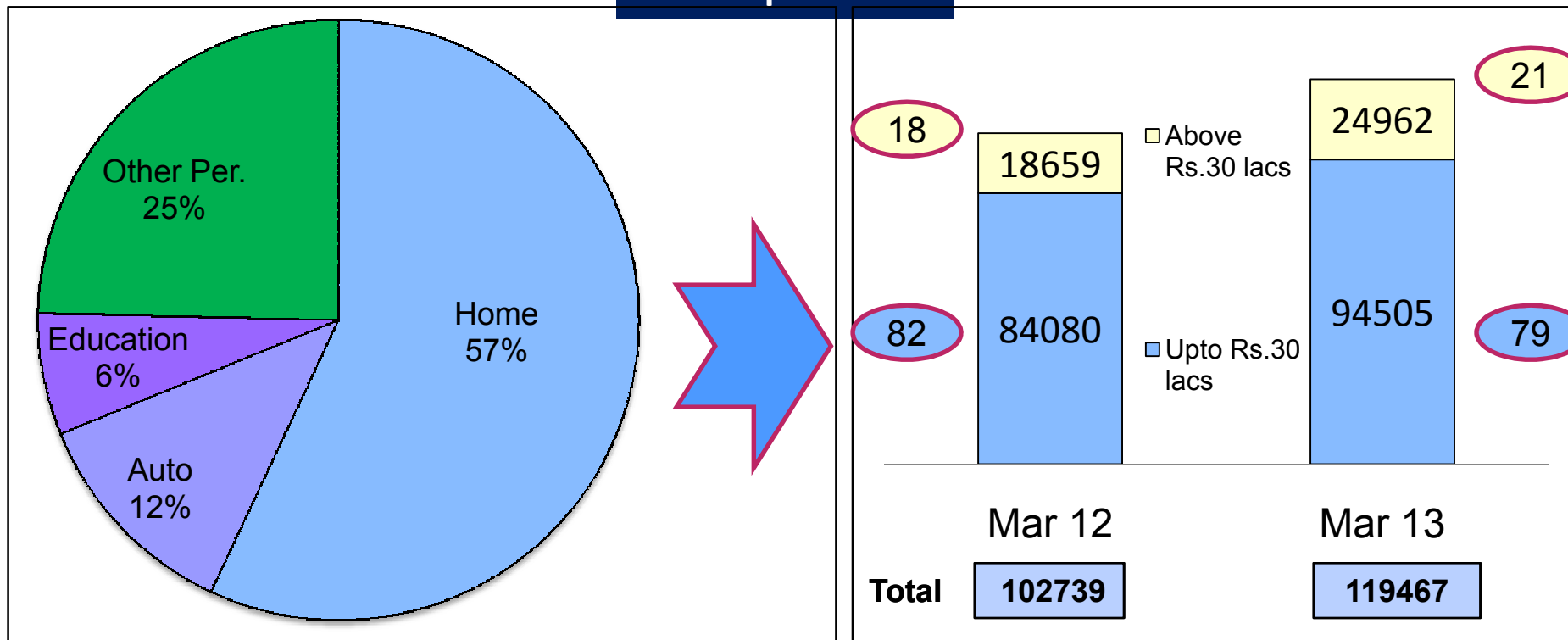
Retail Advances



% to total Home Loans

Rs. In crores

Break-up of Retail



Level	Home	Auto	Edu	Other Per.	Total
Mar 12	102739	18306	12566	48816	182427
Mar 13	119467	24800	13751	51676	209694
YOY Growth Abs.	16728	6494	1185	2860	27267
YOY Growth %	16.28	35.47	9.43	5.86	14.95
Market Share %*	25.85	22.25	24.97		

*Source: ASCB data as per RBI Bulletin

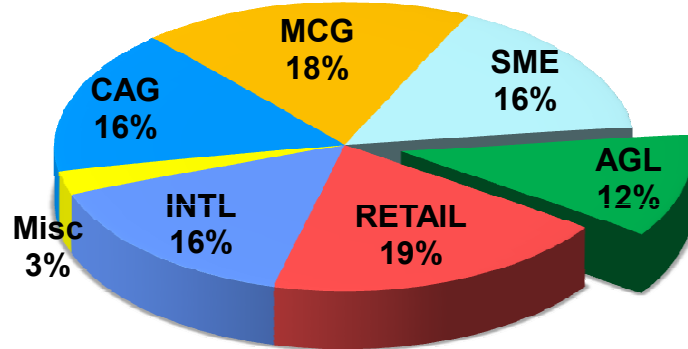


Agri Advances

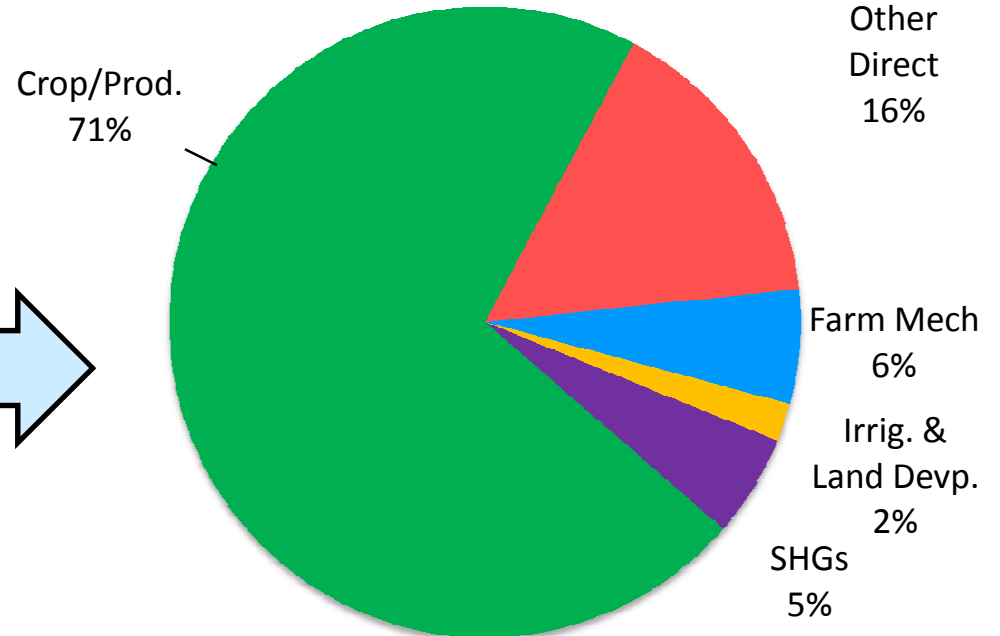


(Rs. In crores)

Across Sectors



Break-up of Direct Agri



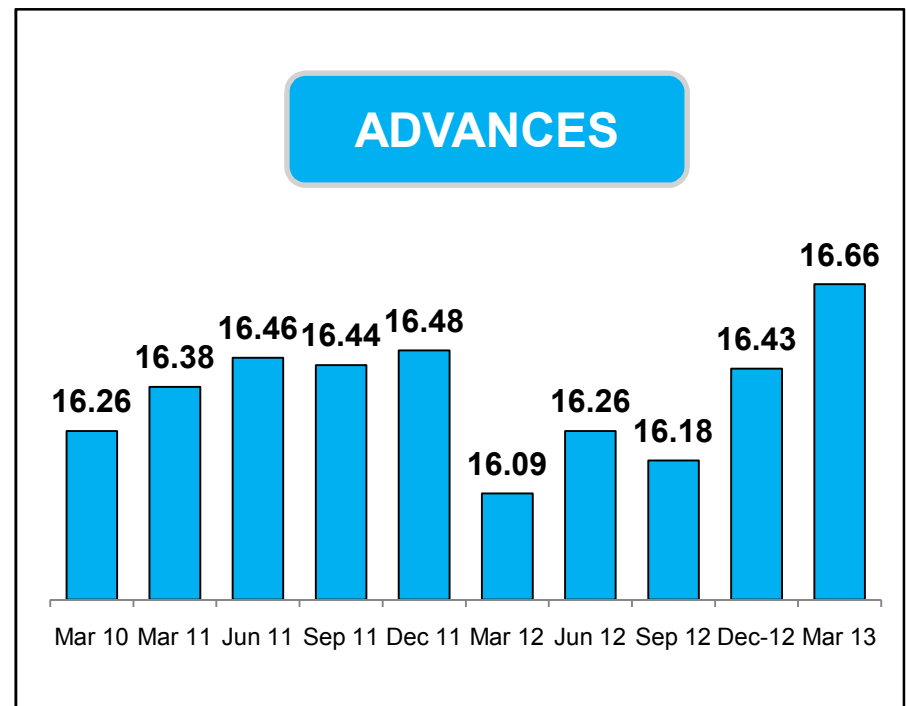
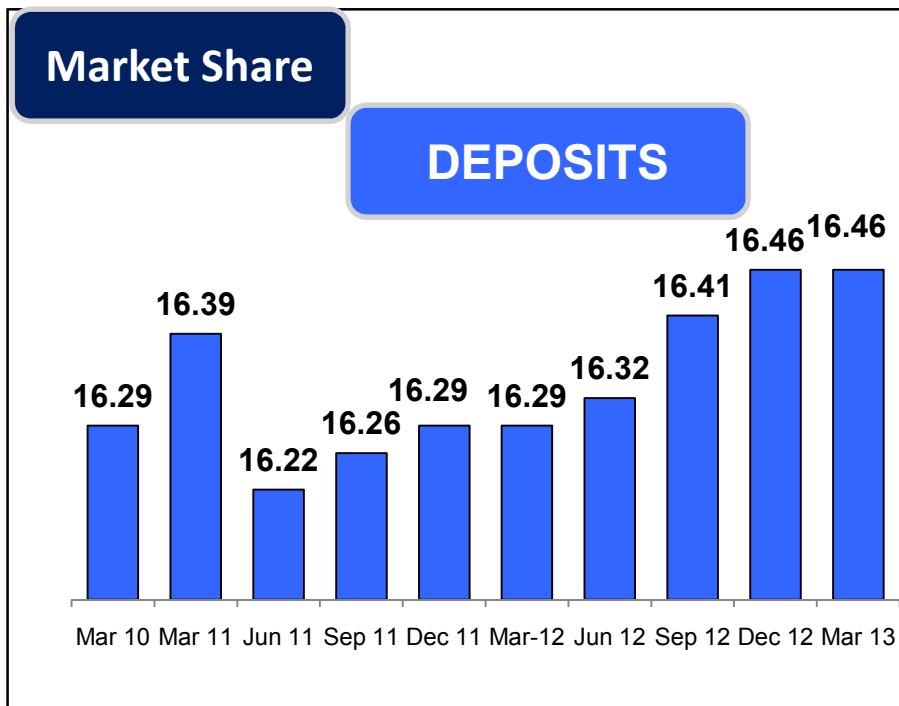
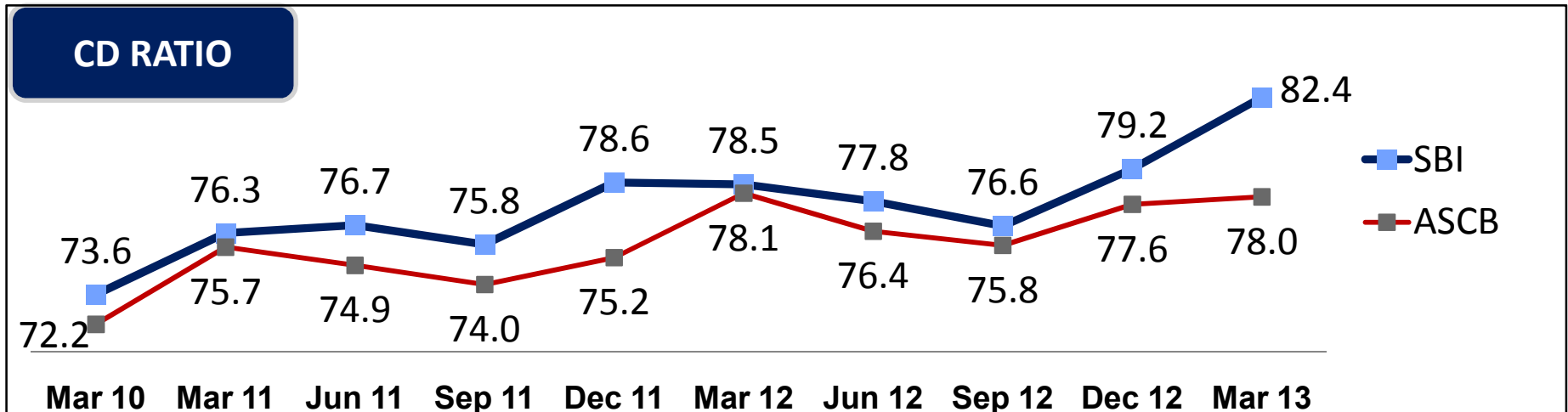
Level	Crop / Production	Investment/ Allied Credit	Total Direct Agri	Out of which: collateralized by Gold		Indirect Agri	Total Agri
				Amt.	Share %		
Mar 12	54015	32266	86281	19064	22.10	20975	107256
Mar 13	77763	30821	108584	33409	30.77	16250	124834
YOY Abs.	23748	-1445	22303	14345		-4725	17578
YOY %	43.97	-4.48	25.85	75.25		-22.53	16.39



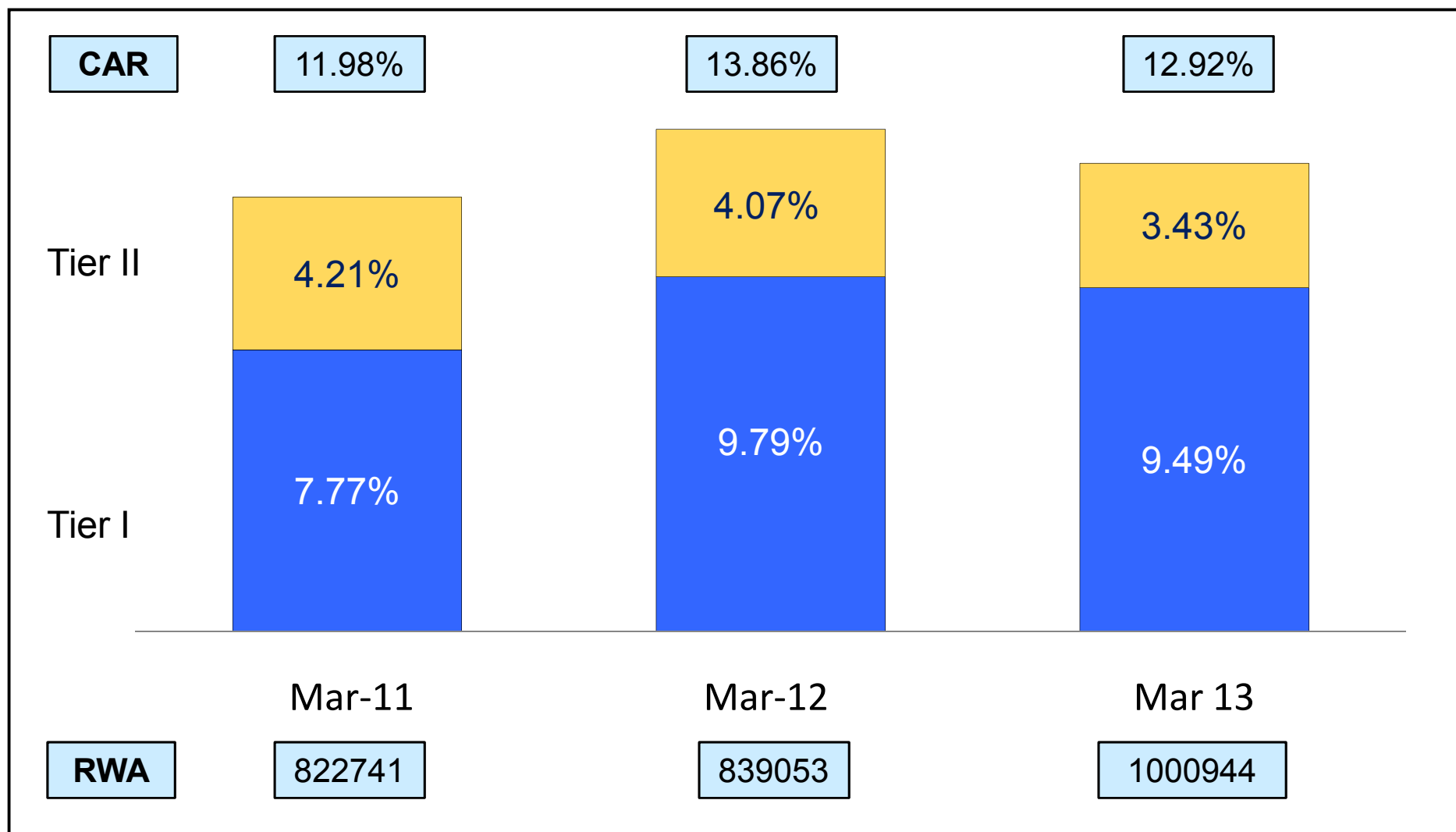
CD Ratio & Market Share



(in %)



Capital Adequacy

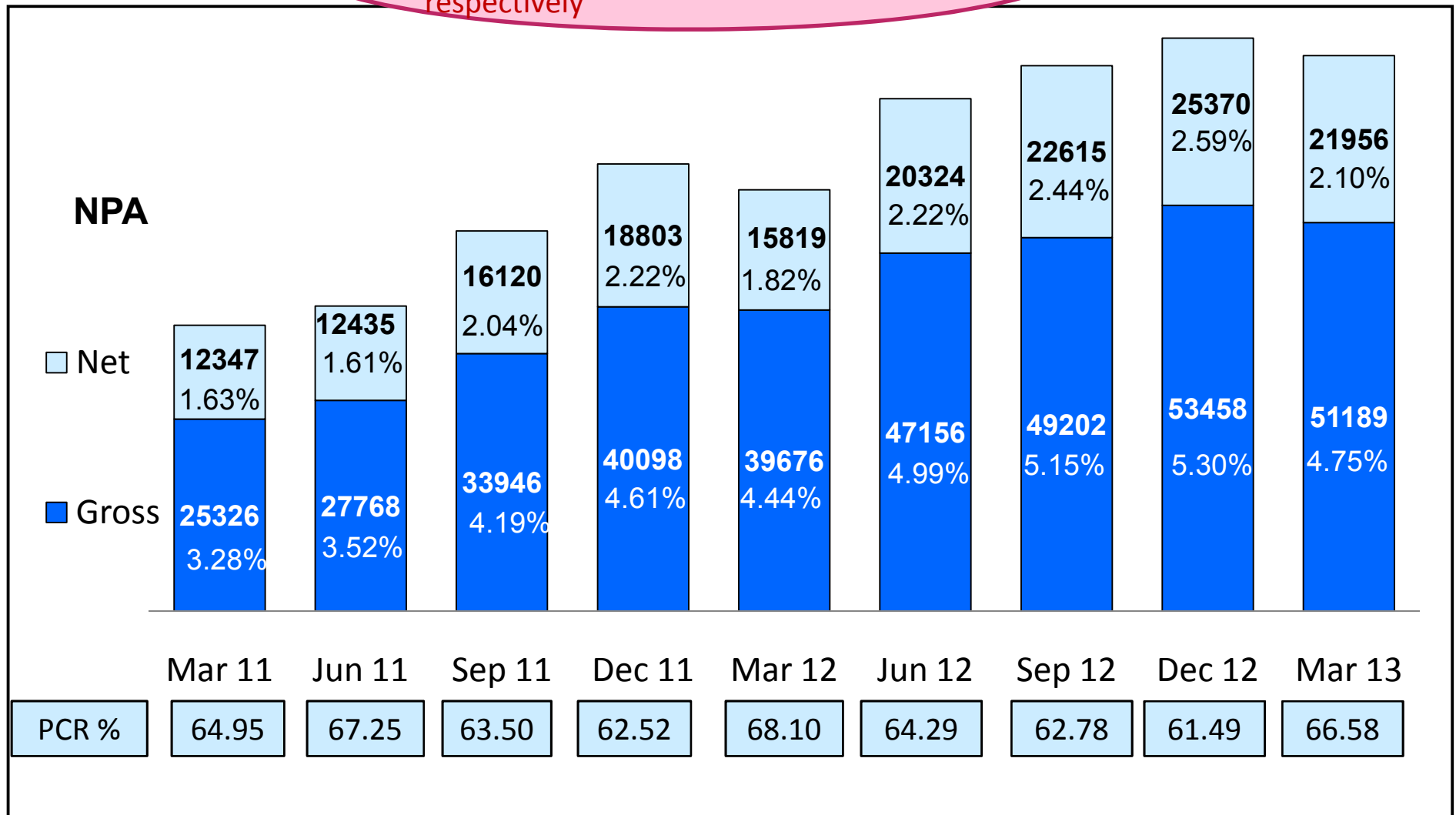


Asset Quality



Rs. In crores / (%)

Sequentially Gross and Net NPA Ratios are down by 55 bps and 49bps respectively



Movement of Stressed Assets



Rs. In Crores

	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec 12	Mar 13
1. Gross Advances	788153	810612	869393	893613	945819	956000	1009110	1078557
2. Gross NPAs	27768	33946	40098	39676	47156	49202	53458	51189
3. Net NPAs	12435	16120	18803	15819	20324	22615	25370	21956
4. Restructured Standard (as per Revised RBI norms)	13893	16200	14116	16340	16378	21944	23845	32228
5. Total Gross NPAs plus Restructured Std. (2+4)	41661	50146	54214	56016	63534	71146	77303	83417
6. Total Net NPAs plus Restructured Std. (3+4)	26328	32320	32919	32159	36702	44559	49215	54184
7. Gross NPA + Rest Std to Gross Adv. % (5 ÷ 1)	5.29	6.19	6.24	6.20	6.72	7.44	7.66	7.73
8. Net NPA + Rest Std to Gross Adv. % (6 ÷ 1)	3.34	3.99	3.79	3.60	3.88	4.66	4.88	5.02



Gross NPAs by Sector

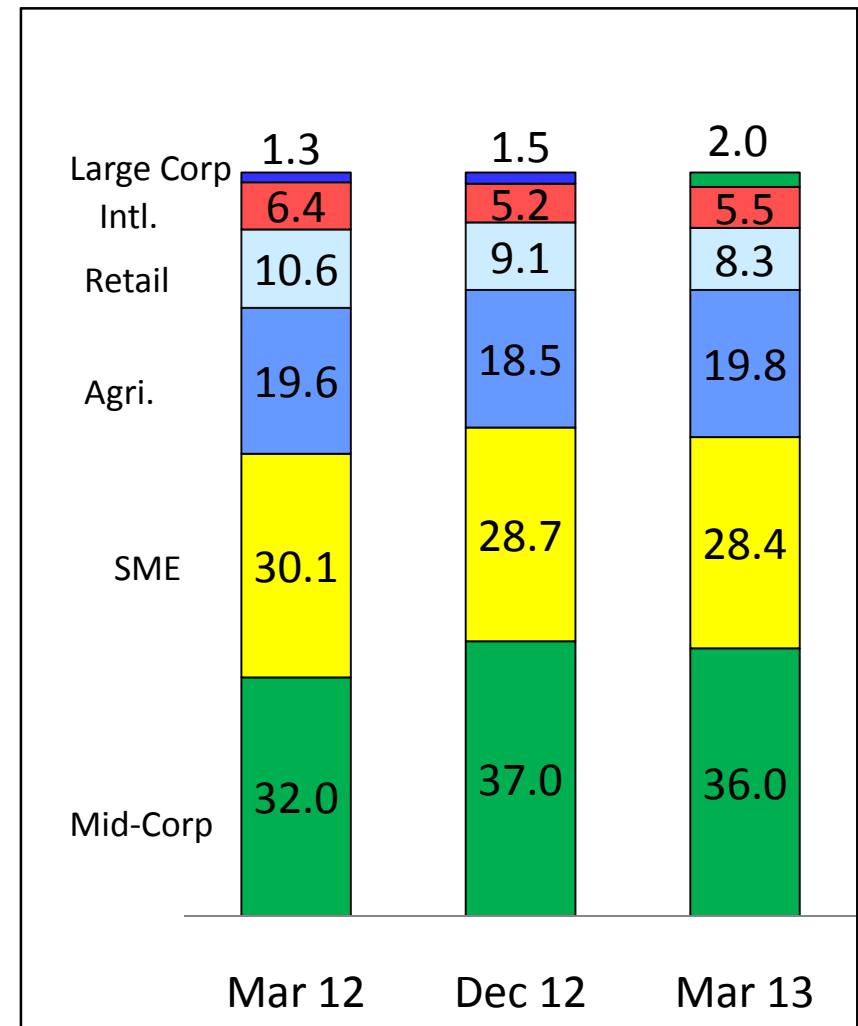


Rs. In Crores

Break-up of Gross NPAs

Sector	Mar 12		Dec 12		Mar 13	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Large Corporate	515	0.41	801	0.51	1000	0.57
Mid Corporate	12747	7.21	19777	10.85	18443	8.67
SME	11929	6.36	15347	7.80	14528	7.16
Agri	7778	9.00	9895	9.72	10138	9.39
Retail	4187	2.31	4863	2.44	4269	2.04
International	2520	1.86	2775	1.61	2811	1.66
Total	39676	4.44	53458	5.30	51189	4.75

Sector-wise Gross NPAs to Total Gross NPAs %



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



Rs. In Crores

	FY12	Q1FY13	Q2FY13	Q3FY13	Q4FY13	FY13
Opening Level of Gross NPAs	25326	39676	47156	49202	53458	39676
Cash Recovery	4564	1249	1428	957	1132	4766
Up gradation	6973	2033	1660	1840	4586	10119
Write off	1049	82	1972	1122	2418	5594
Fresh Slippages	26936	10844	7106	8175	5868	31993
Net Increase	14350	7480	2046	4256	-2269	11513
Closing Level of Gross NPAs	39676	47156	49202	53458	51189	51189
Recovery in W/o Accounts	962	193	258	229	385	1066



Sector-wise Movement of NPAs – Q4FY13 (2/3)



Rs. In crores

Particulars	Large Corp.	Mid. Corp	SME	Agri	Retail	Intl.	Total
Cash Recovery	0	242	442	274	137	37	1132
Up-gradation	44	2018	1333	522	663	6	4586
Write off	11	1638	619	1	97	52	2418
Gross Reduction	55	3900	2393	797	897	95	8137
Fresh Slippages	254	2566	1574	1040	303	131	5868
Net Increase	199	-1334	-819	243	-594	36	-2269



Sector-wise Movement of NPAs – FY13 (3/3)



Rs. In crores

Particulars	Large Corp.	Mid. Corp	SME	Agri	Retail	Intl.	Total
Cash Recovery	78	786	1911	917	822	252	4766
Up-gradation	93	3012	3027	1516	2043	428	10119
Write off	41	3341	1650	13	211	338	5594
Gross Reduction	212	7141	6587	2446	3076	1018	20480
Fresh Slippages	889	12227	9604	4806	3158	1309	31993
Net Increase	677	5086	3017	2360	82	291	11513



NPA Position - Major Industries



Rs. In crores ○

Industry	Fresh Slippages during				Total FY13	NPAs as on 31.03.13	Share %
	Q1FY13	Q2FY13	Q3FY13	Q4FY13			
Trading & Services	--	1142	912	311	2365	4737	8.3
Iron & Steel	290	437	951	598	2276	3714	5.9
Textiles	481	775	371	358	1985	2413	6.3
Infrastructure	787	78	194	629	1688	907	7.3
Engineering	636	560	160	235	1591	2138	8.1
Food Processing	532	354	290	245	1421	1318	5.8
Paper/Plastics	163	117	443	162	885	1088	22.9
Automobiles/Transport	173	321	227	103	824	948	13.0
Other Mfg.	--	197	309	135	506	1295	12.4
Information Tech.	--	--	186	304	490	796	20.3
Hotels	--	397	--	54	451	661	12.4
Metals	67	152	161	52	432	766	6.0
Readymade textiles	0	381	--	150	531	1114	15.8
Cement	--	--	280	95	375	308	4.4
CRE	--	--	183	114	297	664	5.1
Miscellaneous	3550	243	1826	1034	6653	1104	4.7
Grand Total	6679	5154	6493	4444	22770	33971	5.7



Details of Restructured Assets



Amount In Crores

Year of Restructuring	Outstanding as on 31.03.2013		
	Total Restructured	Standard Category	NPA Category
Upto 2010	5868	2754	3114
2010-11	5659	2820	2839
2011-12	9073	6593	2480
Q1FY13	2111	1774	337
Q2FY13	6485	6068	417
Q3FY13	2261	2042	219
Q4FY13	8669	8097	572
IBG - Cumulative	2985	2080	905
Total	43111	32228	10883



Total Restructured stock is Rs.54100 crores

Restructured Assets As On 31.03.2013



Rs. In Crores

	Standard	NPA	Total
CDR Restructuring	14914	2706	17620
SME Debt Restructuring	2566	1068	3634
Other Restructuring	14748	7109	21857
Total	32228	10883	43111



Disclosure of Restructured Accounts



Rs. In crores

Particulars	Standard	NPAs	Total
Restructured Accounts as on April 1, 2012 (Opening position)	21401	6732	28133
Fresh Restructuring during the current FY	21425	3994	25419
Up gradation to Standard category during current FY	360	-360	0
Restructured Standard Advances which cease to attract higher provisioning	-3621	0	-3621
Down gradations during current FY	-2752	2752	0
Closure / Write off / Movement in balances during the Year	-4585	-2235	-6820
TOTAL as on March 31, 2013	32228	10883	43111



Industry-wise details of Restructured Assets*



Rs. In Crores

Sectors/Industries	31 st March 13		
	Standard	NPAs	Total
Iron & Steel	5255	1576	6831
Power	5374	209	5583
Textiles	2791	1511	4302
Agro Based	1806	482	2288
Infrastructure	1638	529	2167
Aviation	655	1356	2011
Others	1592	172	1764
Pharma	1268	384	1652
Hotels	1240	280	1520
Engineering	775	309	1084
Trading	858	139	997
Ship Building /repairing	825	94	919
Electricals & Electronics	349	527	876
Metals	414	318	732
Ceramics	356	360	716
IBG	2080	905	2985
Other Industry	4952	1732	6684
Grand Total	32228	10883	43111

* As per Revised RBI norms



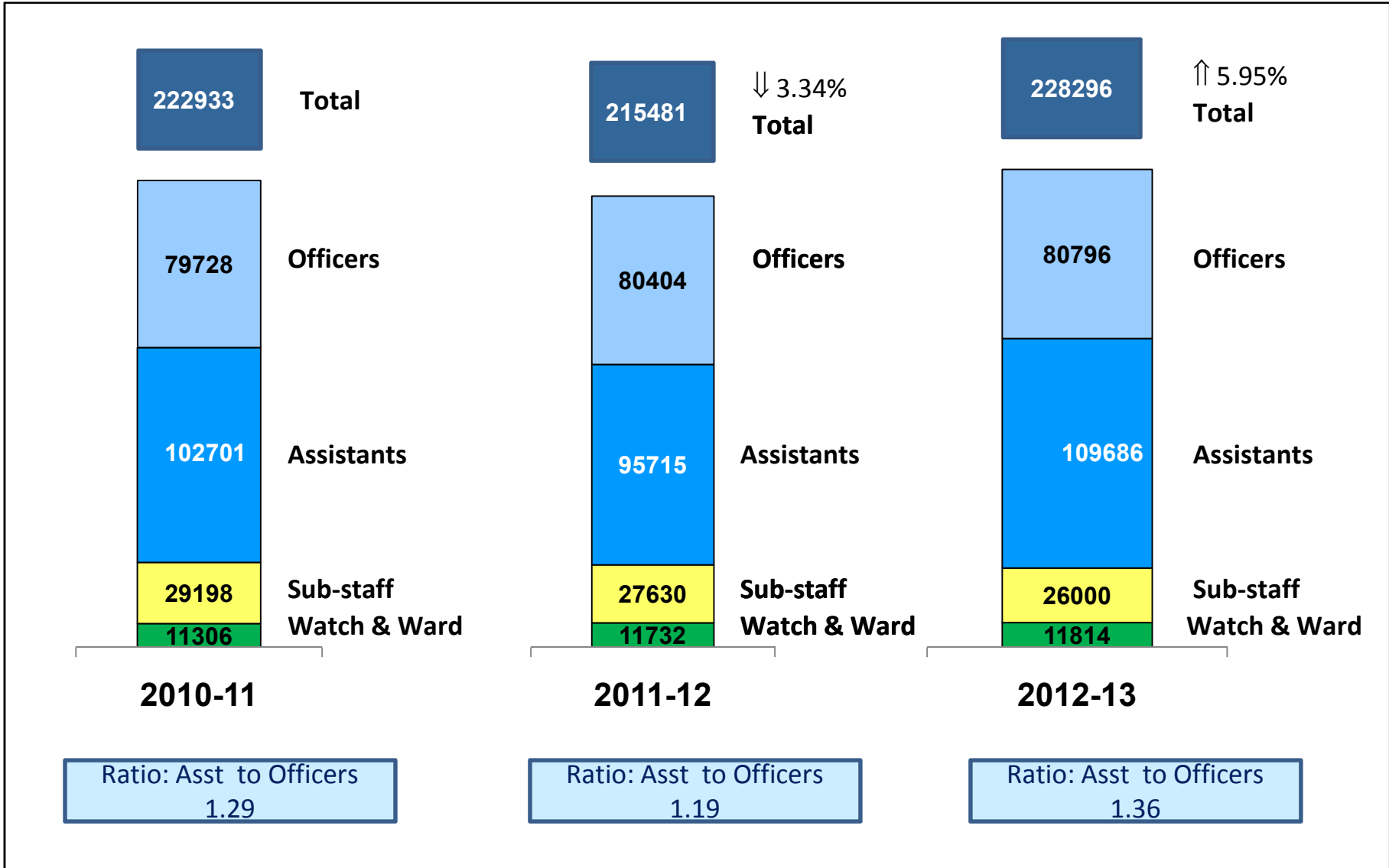
Head Count (1/3)



Staff Strength as on	Mar-11	Mar-12	Jun-12	Sep-12	Dec 12	Mar 13
Officers	79728	80404	80329	79978	81515	80796
Assistants	102701	95715	95018	93447	93053	109686
Subordinate	40504	39362	38491	38091	37878	37814
Total	222933	215481	213838	211516	212446	228296

Number of Staff “Defined Contribution” : 42,506

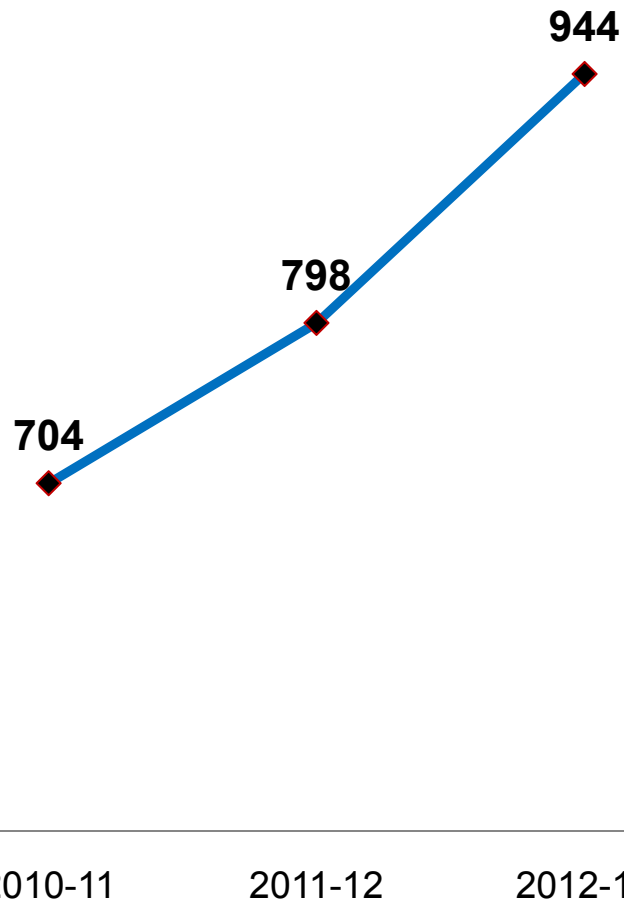
Head Count (2/3)



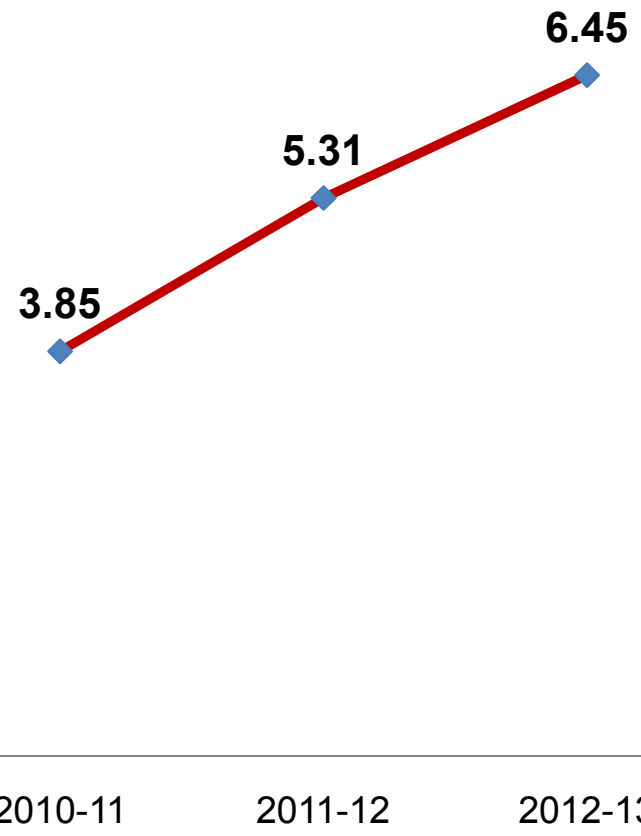
Head Count (3/3)



Business per Employee (Rs. in lacs)



Net Profit per Employee (Rs. in lacs)



Branch Expansion



	March 11	March 12	Mar 13
Metro	2079 (15.4)	2218 (15.7)	2341 (15.8)
Urban	2416 (17.8)	2502 (17.8)	2624 (17.7)
Semi-Urban	3909 (28.9)	3995 (28.3)	4165 (28.1)
Rural	5138 (37.9)	5382 (38.2)	5686 (38.4)
Total	13542 (100)	14097 (100)	14816 (100)

Figures in brackets indicate percentage share in total branches

66% (9851) of SBI branches are in Rural & Semi-urban areas

Expanding Footprint



		Mar 11 (FY11)	Mar 12 (FY 12)	Mar 13 (FY13)
Branches	No. of Group Branches	18266	19193	20325
	No. of SBI Domestic Branches	13542	14097	14816
	No. of Overseas Offices	156	173	186
ATMs	No. of ATMs for the Group	25005	27286	32752
	No. of ATMs for SBI	20084	22141	27175
	Hits per day	285	285	262
Debit Cards	No. of Debit Cards (in lacs)	728	910	1104
Internet Banking	No. of customers (in lacs)	62.6	89.6	100.3
	No. of Financial transactions (in lacs)	1437	2610	4205
Mobile Banking	Registered mobile users (in lacs)	10.1	36.5	66.2
	No. of financial transactions (in lacs)	49.3	190.7	358.9
Merchant Acquiring	No. of POS Terminals	5078	10673	65514
	No. of transactions (in lacs)	2.6	10.2	90.4
Alternate Channels	% of total transactions on alternate channels	27.7	33.3	35.7



Performance Highlights of Associate Banks



(Rs. In crores)

Bank	FY12		FY13	
	PAT	ROE%	PAT	ROE%
SBBJ	652	15.66	730	15.33
SBH	1298	19.98	1250	17.70
SBM	369	9.26	416	11.05
SBP	796	16.66	667	12.48
SBT	511	13.62	615	14.76
Total	3627	15.64	3678	14.33
SBI	11707	14.36	14105	14.78



Performance Highlights of Non-Banking Subsidiaries



(Rs. In crores)

Name	FY 12		FY 13	
	PAT	ROE %	PAT	ROE %
SBI Life Insurance Company P Ltd	556	25.53	622	23.19
SBI Capital Markets Ltd	251	32.54	296	35.20
SBI DFHI Ltd	44	4.97	80	8.82
SBI Funds Management P Ltd	61	19.88	86	25.37
SBI Cards & Payment Services P Ltd	38	11.99	136	30.09
Total (all Subsidiaries/JVs)	804	14.79	1100	17.75
SBI Group	15343	14.84	17916	14.80





Group Financials- Efficiency Ratios



In % / Rs. In crores

	FY12	FY13	YOY Growth bps/ %
ROA %	0.89	0.89	
Earning Per Share (Rs.)	241.55	266.82	10.46
Expenses Ratio	53.51	56.35	5.31
NIM	3.48	3.16	-9.20
Gross NPA Ratio	4.15	4.47	7.71
Net NPA Ratio	1.81	2.07	14.36
Gross NPA	49648	63987	28.88
Net NPA	21095	28782	36.44
Deposits	1414689	1627403	15.04
Advances	1163670	1392608	19.67



Balance Sheet Size (Solo)

LIABILITIES	Mar 11	Mar 12	Mar 13	YOY Growth (%)
Capital	635	671	684	1.94
Reserves and Surpluses	64351	83280	98200	17.92
Deposits	933933	1043647	1202740	15.24
Borrowings	119569	127006	169183	33.21
Other Liabilities & Provisions	105248	80915	95455	17.97
Total Liabilities	1223736	1335519	1566261	17.28

Deposits Contribute 76.79% of Total Resources

ASSETS	Mar 11	Mar 12	Mar 13	YOY Growth (%)
Cash & balances with RBI	94396	54076	65830	21.74
Balance with banks & money at call and short notice	28479	43087	48990	13.70
Investments	295601	312198	350927	12.41
Net Advances	756719	867579	1045617	20.52
Fixed Assets	4764	5467	7005	28.14
Other Assets	43778	53113	47892	-9.83
Total Assets	1223736	1335519	1566261	17.28

Advances Contribute 66.76% of Total Assets



Balance Sheet Size (Consolidated)



Rs. In crores

LIABILITIES	Mar 11	Mar 12	Mar 13	YOY Growth (%)
Capital	635	671	684	1.94
Reserves and Surpluses	82836	105559	124349	17.80
Minority Interest	2977	3726	4254	14.17
Deposits	1255562	1414689	1627403	15.04
Borrowings	142471	157991	203723	28.95
Other Liabilities & Provisions	163417	147320	172746	17.26
Total Liabilities	1647898	1829956	2133158	16.57

Deposits Contribute 76.29% of Total Resources

ASSETS	Mar 11	Mar 12	Mar 13	YOY Growth (%)
Cash & balances with RBI	119350	79199	89574	13.10
Balance with banks & money at call and short notice	35978	48392	55654	15.01
Investments	419066	460949	519393	12.68
Net Advances	1006402	1163670	1392608	19.67
Fixed Assets	6487	7408	9370	26.48
Other Assets	60616	70338	66559	-5.37
Total Assets	1647898	1829956	2133158	16.57

Advances Contribute 65.28% of Total Assets



State Bank Group

USE ME ON SBI POS TERMINAL AND YOU COULD GET CASH BACK*!

CASH BACK OFFER

Debit Card

STATE BANK DEBIT CARD
CARD EK, KHUSHIYAN ANEK.
SAFE AND SECURE

VISA, MasterCard, RuPay

Thank You

