



Quarterly Results

Q2FY14

NII and Operating Profit (1/2)



Rs. In Crores

Q2FY14

Q2FY13

YOY %

H1 FY14

H1 FY13

YOY %

Interest Income	33922	29607	14.58	65640	58529	12.15
Other Income	3278	3347	-2.06	7752	6840	13.34
Total Income	37200	32954	12.89	73392	65369	12.27
Interest Expenses	21671	18633	16.30	41877	36431	14.95
Net Interest Income	12251	10974	11.64	23763	22098	7.53
Staff Expenses	5818	4280	35.94	11358	8417	34.94
Overheads	3399	2687	26.52	6294	4991	26.13
Operating Expenses	9217	6967	32.31	17652	13408	31.66
Operating Profit	6312	7354	-14.17	13863	15530	-10.74



Net Profit - a Snapshot (2/2)



Rs. In Crores

	Q2FY14	Q2FY13	YOY %	H1 FY14	H1FY13	YOY %
Operating Profit	6312	7354	-14.17	13863	15530	-10.74
Total Provisions	3937	3696	6.53	8247	8120	1.55
-Income Tax	908	1870	-51.45	2353	3839	-38.72
-Loan Loss	2646	1837	43.99	4911	4627	6.13
-Investment Depr.	8	-260		540	-781	
<i>Of which: Domestic</i>	<i>237</i>	<i>-257</i>		<i>193</i>	<i>-788</i>	
<i>Foreign</i>	<i>-229</i>	<i>-3</i>		<i>347</i>	<i>7</i>	
-Standard Assets	448	250	79.11	536	419	27.80
-Other Provisions	-73	-2		-93	16	
Net Profit	2375	3658	-35.08	5616	7410	-24.21



Profitability : Domestic & Foreign Offices (1/2)



Indian Offices

Foreign Offices

Rs. In Crores

Q2FY14

Q2FY13

YOY %

Q2FY14

Q2FY13

YOY %

	Q2FY14	Q2FY13	YOY %
Interest Income	32106	28002	14.65
Other Income	2865	2991	-4.20
Total Income	34971	30993	12.84
Interest Expenses	20713	17723	16.87
Net Interest Income	11393	10279	10.84
Staff Expenses	5716	4195	36.29
Overheads	3232	2529	27.80
Operating Expenses	8948	6724	33.09
Operating Profit	5310	6546	-18.89

	Q2FY14	Q2FY13	YOY %
	1816	1605	13.18
	413	356	15.99
Total Income	2229	1961	13.69
	958	910	5.29
Net Interest Income	858	695	23.52
	102	86	19.07
	167	157	5.95
Operating Expenses	269	243	10.58
Operating Profit	1002	808	24.10



Profitability : Domestic & Foreign Offices (2/2)



Indian Offices

Foreign Offices

Rs. In Crores

Q2FY14

Q2FY13

YOY %

Q2FY14

Q2FY13

YOY %

	Q2FY14	Q2FY13	YOY %
Operating Profit	5310	6546	-18.89
Total Provisions	3774	3518	7.28
-Income Tax	648	1714	-62.17
-Loan Loss	2537	1812	39.93
-Investment Depr.	237	-257	
-Standard Assets	427	252	69.90
-Other Provisions	-75	-3	
Net Profit	1536	3028	-49.27

	Q2FY14	Q2FY13	YOY %
	1002	808	24.10
	163	178	-8.43
	260	156	66.66
	109	25	335.29
	-229	-3	
	21	-1	
	2	1	
	839	630	33.17



Profitability : Domestic & Foreign Offices (1/2)



Rs. In Crores

Indian Offices

Foreign Offices

H1FY14

H1FY13

YOY %

H1FY14

H1FY13

YOY %

	H1FY14	H1FY13	YOY %
Interest Income	62135	55307	12.34
Other Income	7086	6200	14.29
Total Income	69221	61507	12.54
Interest Expenses	40013	34671	15.41
Net Interest Income	22122	20636	7.20
Staff Expenses	11163	8243	35.42
Overheads	5973	4715	26.69
Operating Expenses	17136	12958	32.24
Operating Profit	12072	13878	-13.02

	H1FY14	H1FY13	YOY %
	3505	3222	8.80
	666	640	4.11
Total Income	4171	3862	8.02
Interest Expenses	1864	1760	5.92
Net Interest Income	1641	1462	12.27
Staff Expenses	195	174	11.98
Overheads	321	276	16.59
Operating Expenses	516	450	14.81
Operating Profit	1791	1652	8.42



Profitability : Domestic & Foreign Offices (2/2)



Indian Offices

Foreign Offices

Rs. In Crores

H1FY14

H1FY13

YOY %

H1FY14

H1FY13

YOY %

	H1FY14	H1FY13	YOY %
Operating Profit	12072	13878	-13.02
Total Provisions	7304	7663	-4.68
-Income Tax	2007	3511	-42.84
-Loan Loss	4686	4512	3.87
-Investment Depr.	192	-788	
-Standard Assets	514	415	23.83
-Other Provisions	-95	13	
Net Profit	4768	6215	-23.29

	H1FY14	H1FY13	YOY %
	1791	1652	8.42
	943	458	105.94
	346	328	5.38
	225	116	94.22
	348	7	
	22	5	377.28
	2	2	
	848	1194	-28.96



Components of Interest Income/Expenses



Rs. In Crores

	Q2FY14	Q2FY13	YOY %
Interest on Loans	25379	22538	12.60
Interest on Resources	8243	6833	20.64
Other Sundry Interest	300	236	27.19
Total Interest Income	33922	29607	14.58

Interest on Deposits	19277	16916	13.96
Interest on Borrowings	1468	711	106.30
Other Sundry Interest	926	1005	-7.90
Total Interest Expenses	21671	18633	16.30

	H1FY14	H1FY13	YOY %
Interest on Loans	49225	44673	10.19
Interest on Resources	15717	13363	17.62
Other Sundry Interest	698	494	41.43
Total Interest Income	65640	58529	12.15

Interest on Deposits	37363	32874	13.66
Interest on Borrowings	2683	1635	64.08
Other Sundry Interest	1831	1922	-4.72
Total Interest Expenses	41877	36431	14.95



Components of Other Income

Rs. In Crores

	Q2FY14	Q2FY13	YOY %
Fee Income	2615	2449	6.76
Profit/loss on Sale of Investments	236	230	2.64
<i>of which:</i>			
<i>Domestic</i>	149	178	-15.94
<i>Foreign</i>	87	52	66.99
Forex Income	150	320	-53.23
Dividend Income	4	67	-94.31
Misc. Income	274	281	-2.61
<i>of which:</i> <i>Recovery in W/o accounts</i>	273	258	5.91
Total Other Income	3278	3347	-2.06

	H1FY14	H1FY13	YOY %
	5173	5052	2.40
	1437	451	218.63
	1287	384	235.69
	150	67	123.97
	532	776	-31.43
	37	79	-52.89
	572	481	18.86
	575	451	27.48
	7752	6840	13.34



Components of Fee Income



Rs. In Crores

	Q2FY14	Q2FY13	YOY %	H1FY14	H1FY13	YOY %
Loan Processing Charges	541	602	-10.15	949	1053	-9.82
Commission on Govt. Busi.	418	436	-4.09	845	930	-9.13
Commission on LC/BG	686	605	13.36	1320	1259	4.91
Transaction Fees	537	473	13.48	1092	1001	9.06
Commission on Collection	98	75	30.47	176	158	11.27
Misc Fee Income	335	258	29.75	790	651	21.35
Total Fee Income	2615	2449	6.76	5173	5052	2.40



Operating Expenses



Rs. In Crores

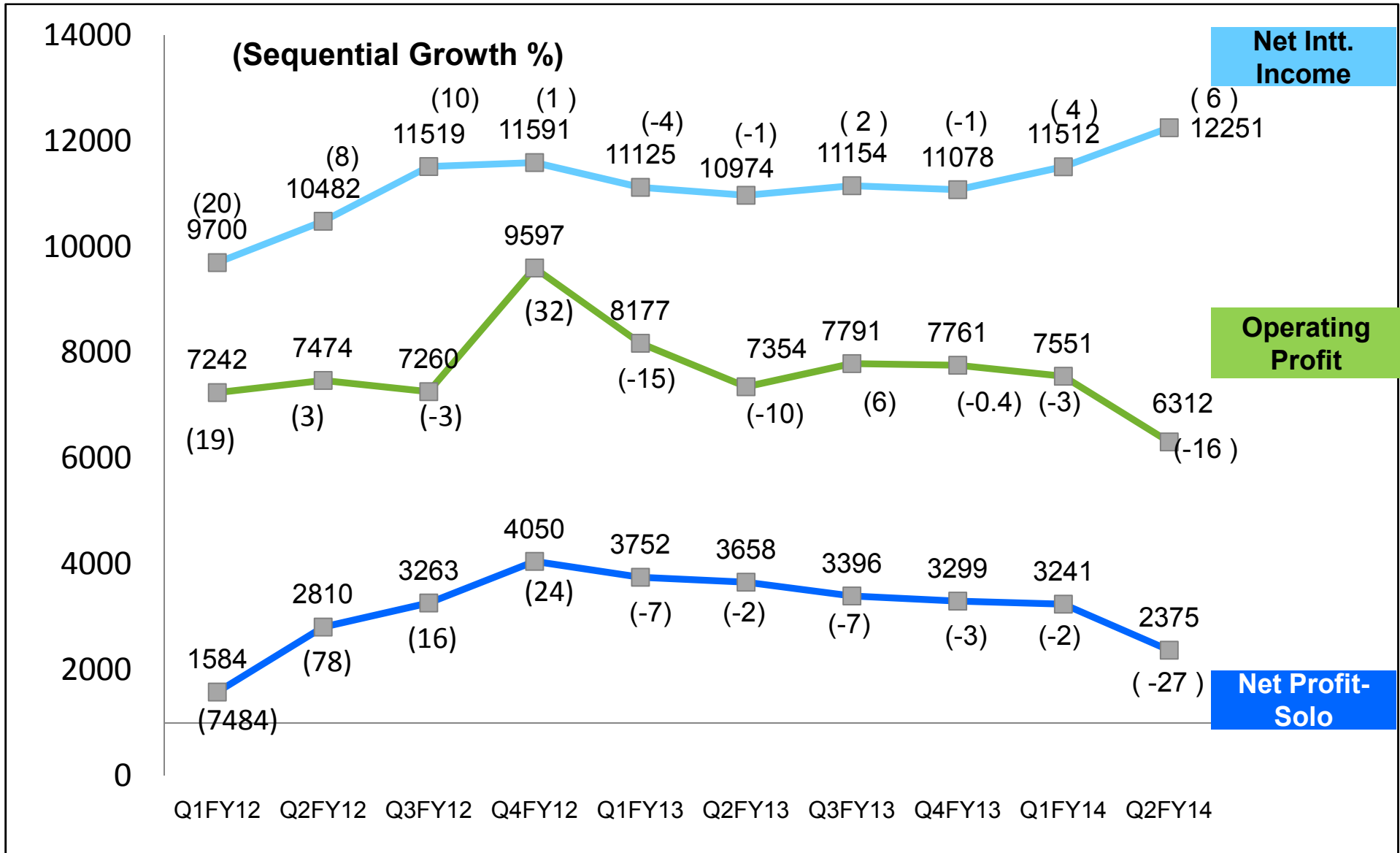
	Q2FY14	Q2FY13	YOY %	H1FY14	H1FY13	YOY %
Salary	4536	3579	26.74	8852	7035	25.83
Provision for superannuation benefits	1283	701	82.91	2506	1382	81.29
of which : Pension	1054	505	108.62	2057	986	108.54
Gratuity	229	210	8.86	449	410	9.56
Total Staff Expenses	5819	4280	35.94	11358	8417	34.94
Staff expenses to Operating expenses(%)	63.12	61.44	168 bps	64.34	62.78	156 bps
Overhead Expenses	3399	2687	26.52	6294	4990	26.13
Overheads to Operating expenses(%)	36.88	38.56	-168 bps	35.66	37.22	-156 bps
Total Operating Expenses	9218	6967	32.31	17652	13408	31.66



Quarterly Movement in Income Parameters



Rs. In crores

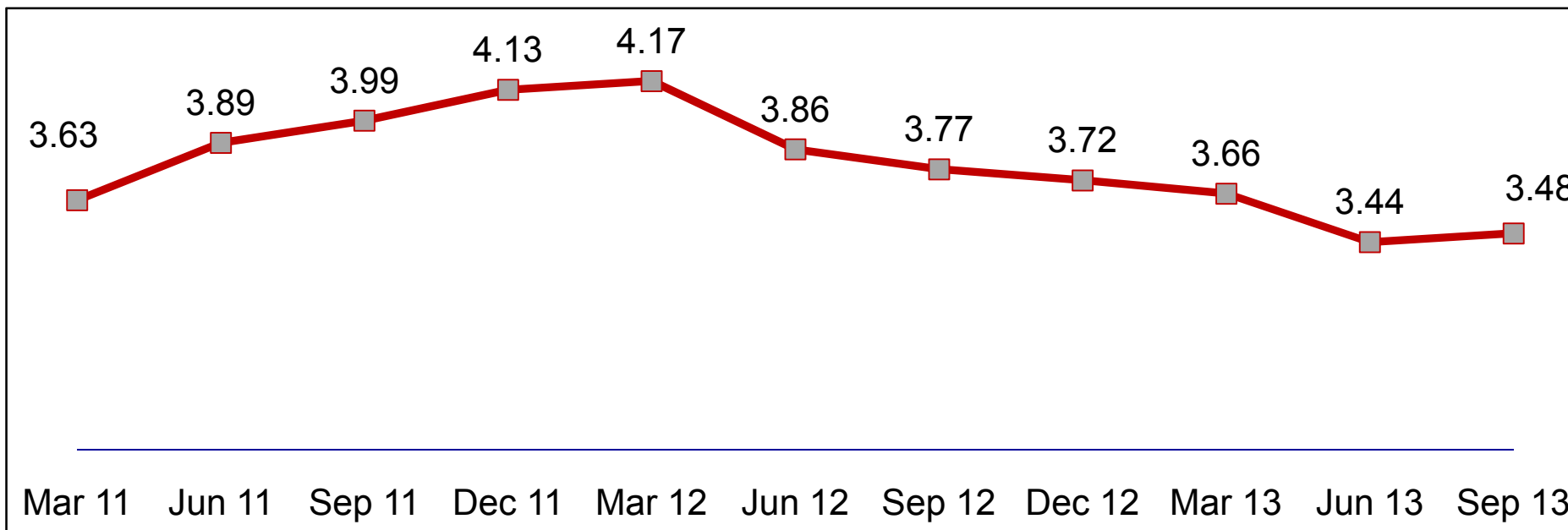


Movement in Net Interest Margin



(in %)

Cumulative Domestic NIM



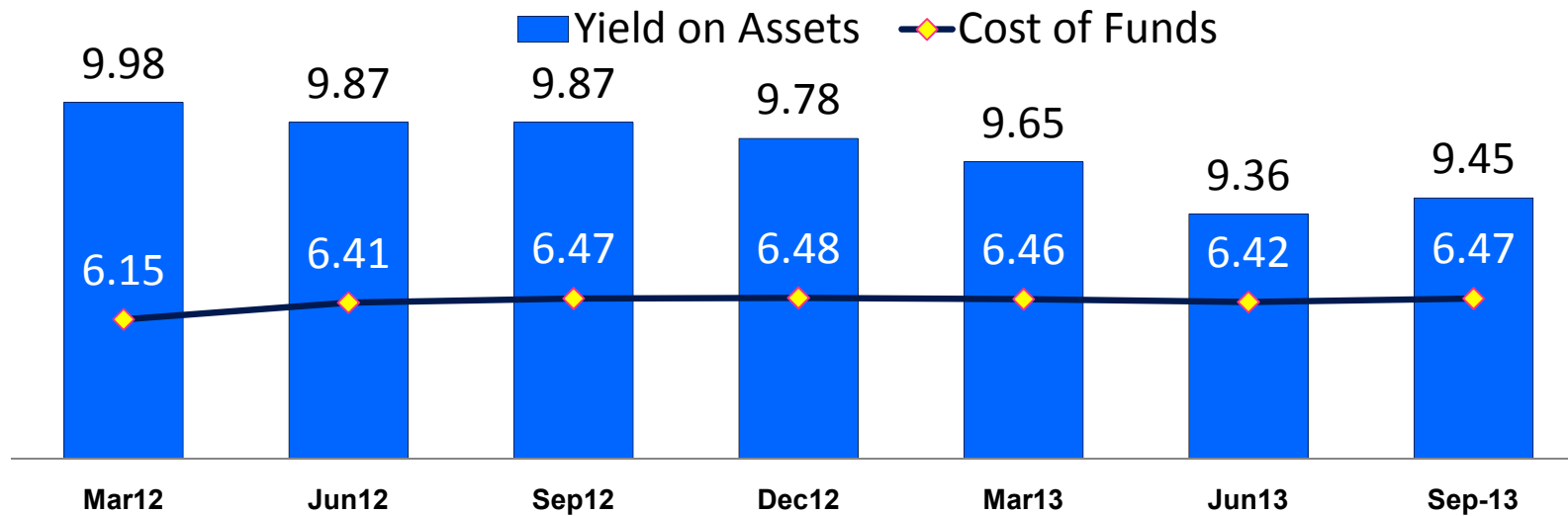
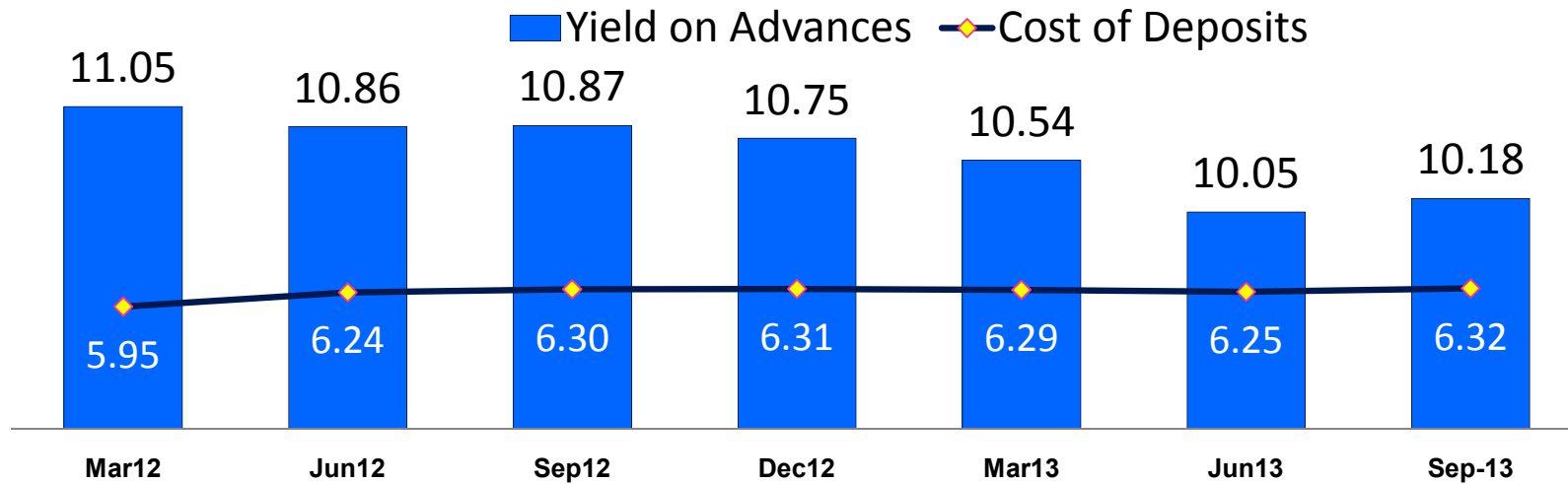
NIM	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12	Mar 13	Jun 13	Sep 13
Domestic	3.63	3.89	3.99	4.13	4.17	3.86	3.77	3.72	3.66	3.44	3.48
FOs	1.37	1.66	1.70	1.72	1.67	1.77	1.58	1.52	1.50	1.49	1.50
Whole Bank	3.32	3.62	3.71	3.84	3.85	3.57	3.45	3.40	3.34	3.16	3.19



Domestic : Costs & Yields



(in %)



Retail Deposits drive Growth



Rs. In Crores

	Level			YTD Growth Sep 13*		YTD Growth Sep 12*		YOY Growth Sep-13
	Sep 13	Sep-12	Sep-11	Amt.	%	Amt.	%	%
Whole Bank Deposits	1292456	1133644	973171	89716	14.92	89997	17.25	14.01
Domestic Deposits	1207635	1059390	917289	77498	13.71	77176	15.71	13.99
Deposits at FOs	84821	74254	55882	12218	33.66	12821	41.74	14.23
Term Deposits	681340	583176	482249	76691	25.37	59082	22.55	16.83
<i>Of which:</i>	520020	453840	364145	46785	19.77	41555	20.16	14.58
<i>Retail TDs (%)</i>	(76.32)	(77.82)	(75.51)					
Current Account	80852	79671	82632	-29729	-53.77	-18602	-37.86	1.48
<i>(%)</i>	(6.70)	(7.52)	(9.01)					
Savings Bank	445443	396543	352408	30536	14.72	36696	20.40	12.33
<i>(%)</i>	(36.89)	(37.43)	(38.42)					
CASA	526295	476214	435040	807	0.31	18094	7.90	10.52
CASA Ratio-Domestic (%)	43.58	44.95	47.43		-292 bps		-169 bps	-137 bps



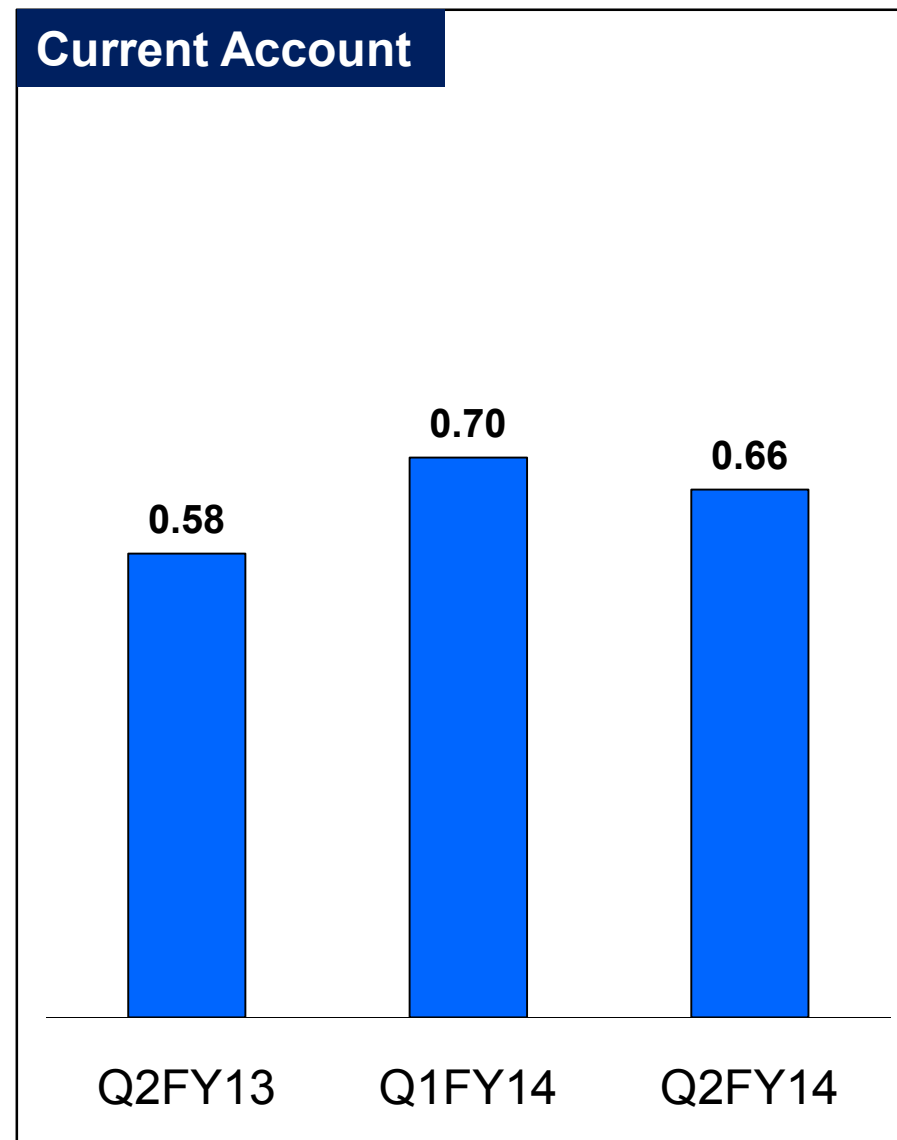
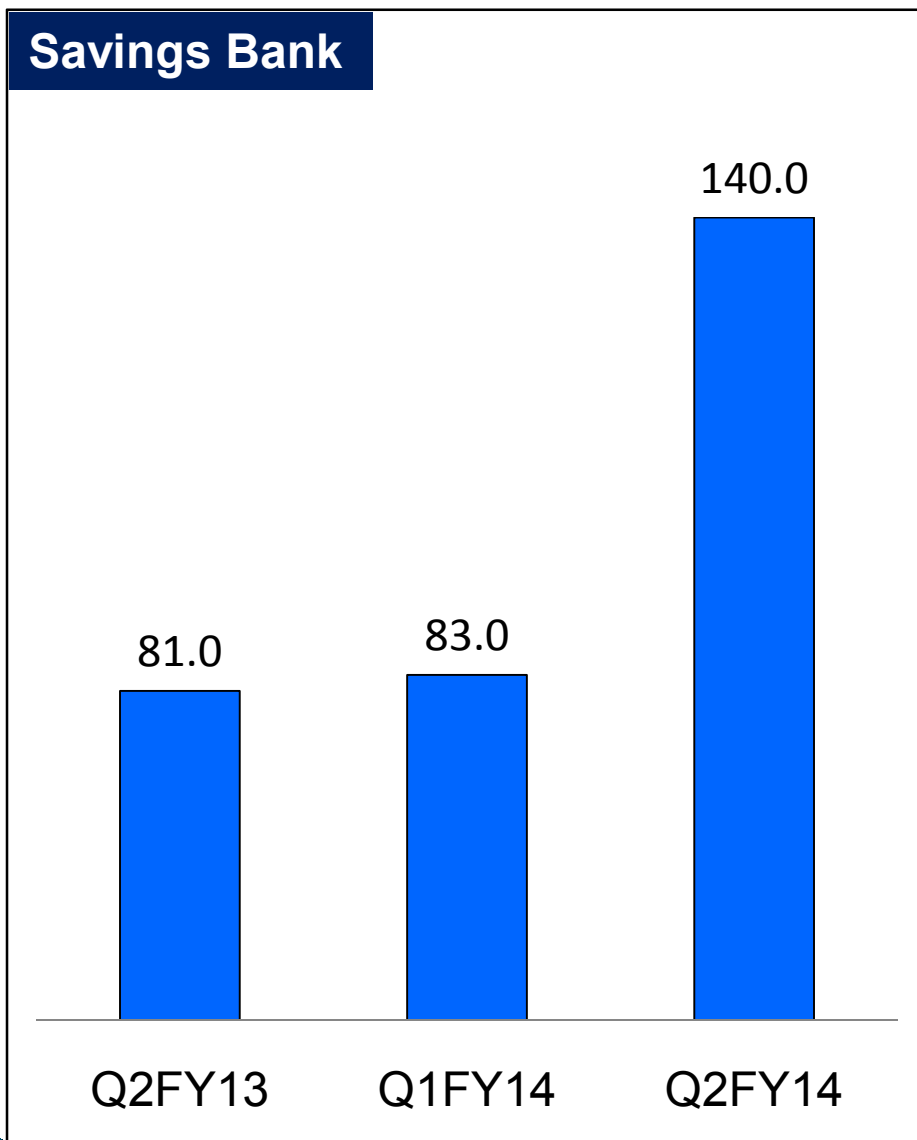
*Annualised

Bulk DIR : 1.88 % of Domestic Deposits

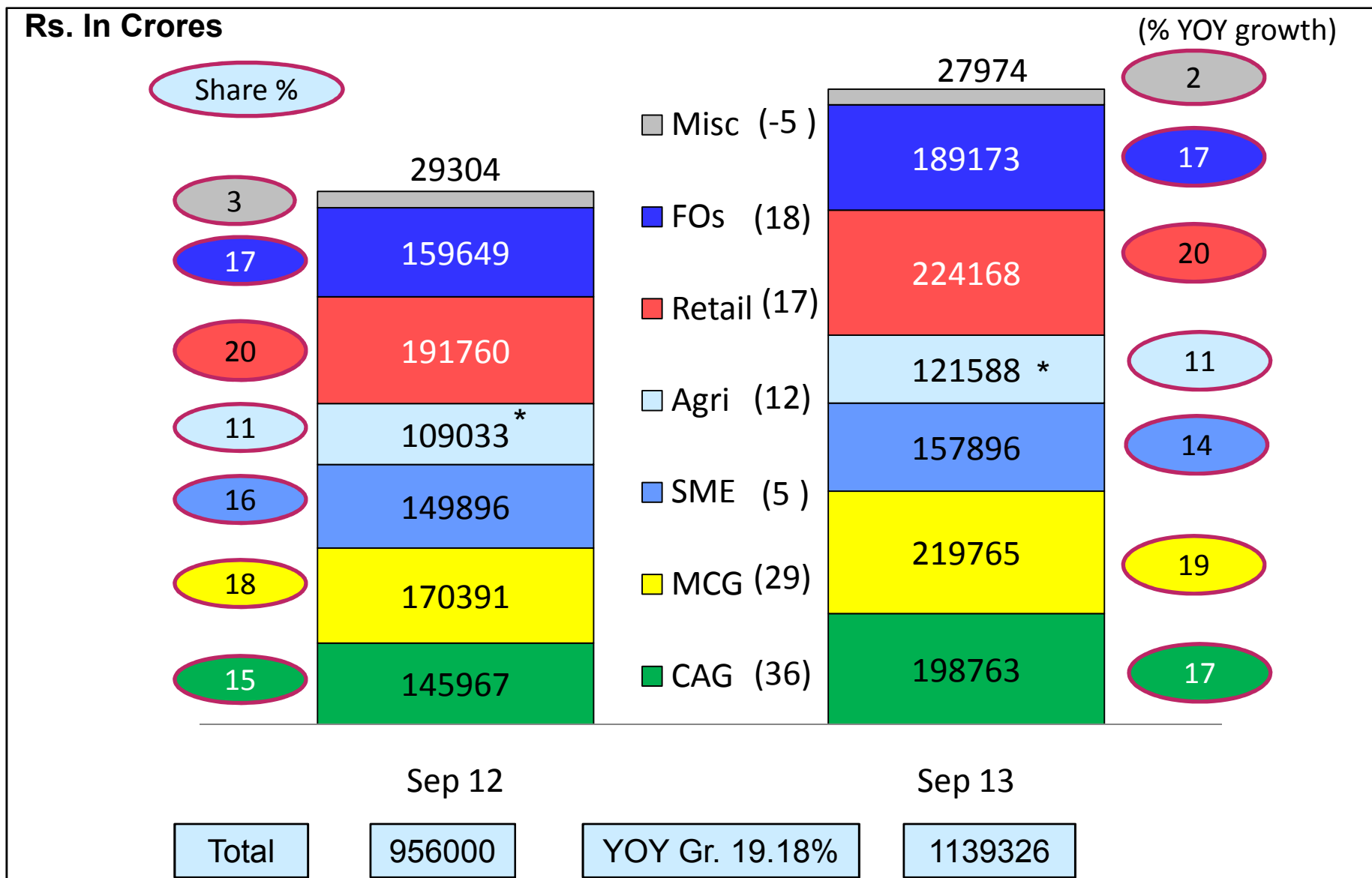
Robust Growth in Customer Acquisition

Number of New Accounts opened during Quarter

In lacs



Diversified Exposure across Sectors



* Includes Indirect Agri (SME & MCG) : Rs. 14242 crs (Sep 12); Rs 10085 crs (Sep 13)

Key Exposures: Domestic



Rs. In crores

Product / Segment	Sep 13		Mar 13		Sep 12		Sep 13
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	124681	13.12	114524	12.59	98534	12.37	26.54
Iron & Steel	64112	6.75	64067	7.04	49750	6.25	28.87
Textiles	43634	4.59	45766	5.03	38545	4.84	13.20
Petroleum & Petrochemicals	44713	4.71	35809	3.94	31096	3.90	43.79
Engineering	26065	2.74	26273	2.89	25705	3.23	1.40
Other Industries	177868	18.72	172406	18.96	153111	19.23	16.17
Services	63445	6.68	62724	6.90	54218	6.81	17.02
Trade	54632	5.75	56748	6.24	48154	6.05	13.45
Comm. Real Estate	15335	1.61	12896	1.42	10687	1.34	43.49
Home Loans	130034	13.69	119467	13.14	108381	13.61	19.98
Auto Loans	27396	2.88	24800	2.73	20241	2.54	35.35
Other Retail Loans	66738	7.02	65427	7.19	63138	7.93	5.70
Direct Agriculture	111503	11.74	108584	11.94	94791	11.90	17.63
Total Domestic Advances	950154	100.00	909492	100.00	796351	100.00	19.31



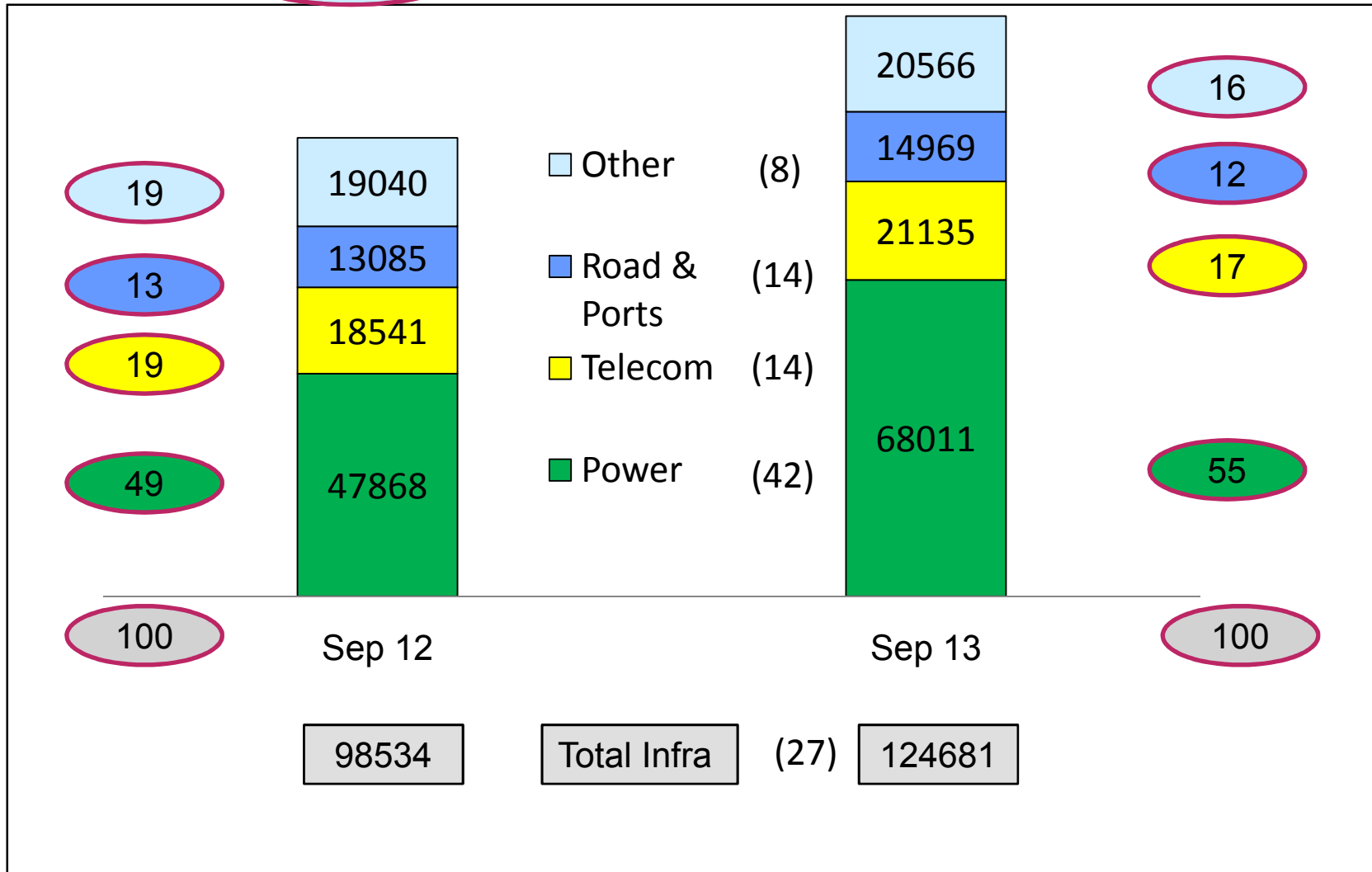
Infrastructure Credit – Fund Based



Rs. In crores

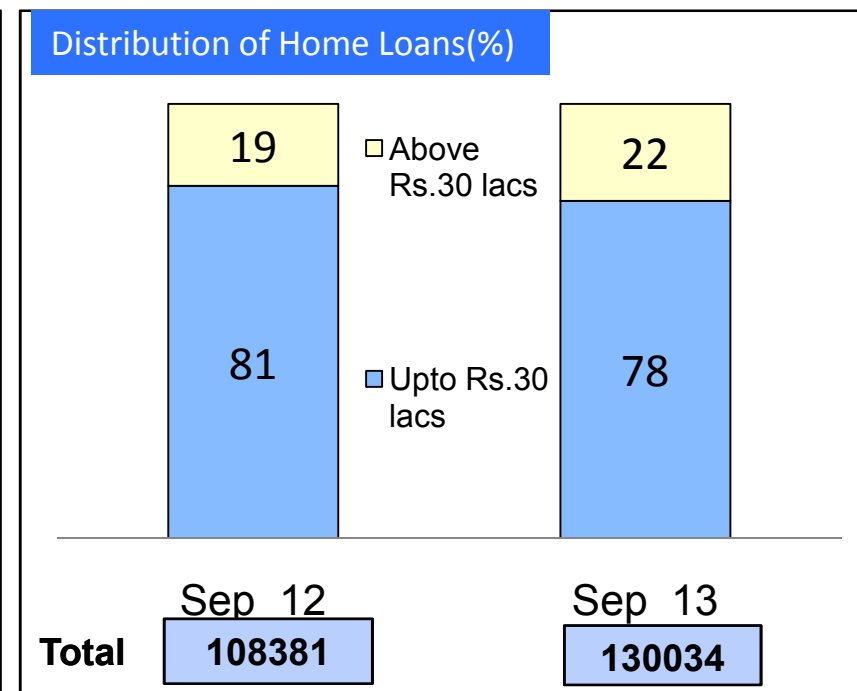
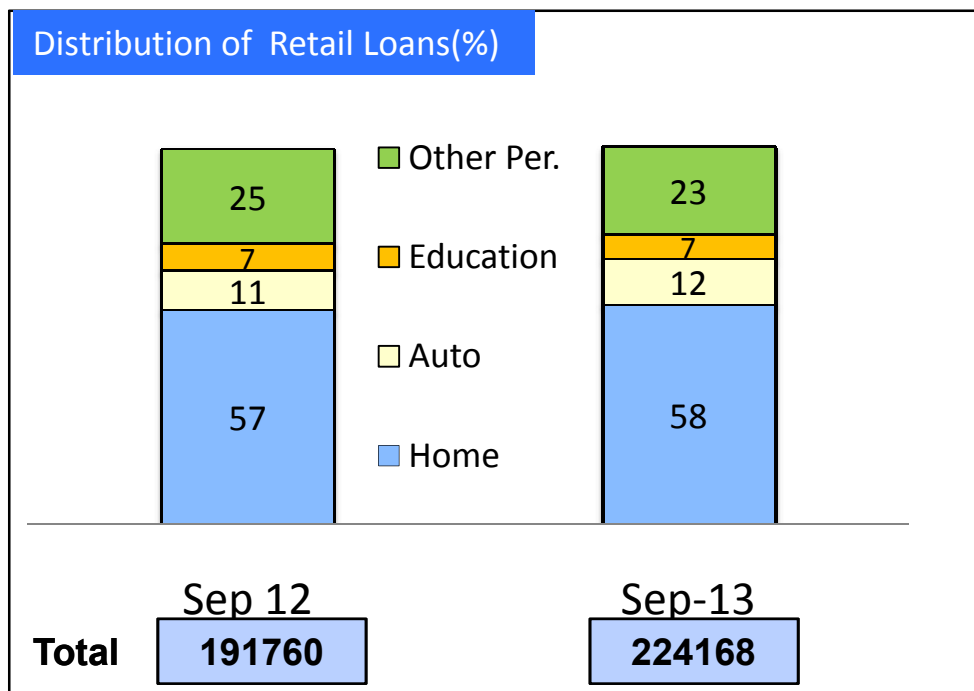
Share %
in Infra

(% YOY growth)



Retail Advances

Rs. In crores



Level	Home	Auto	Edu	Other Per.	Total
Sep 12	108381	20241	13491	49647	191760
Mar 13	119467	24800	13751	51676	209694
Sep 13	130034	27396	14671	52067	224168
YOY Growth Abs.	21653	7155	1180	2420	32408
YOY Growth %	19.98	35.35	8.75	4.87	16.90
5 year CAGR(%)	20.18	23.98	16.34	8.94	17.18
Market Share %*	25.72	23.10	25.21		

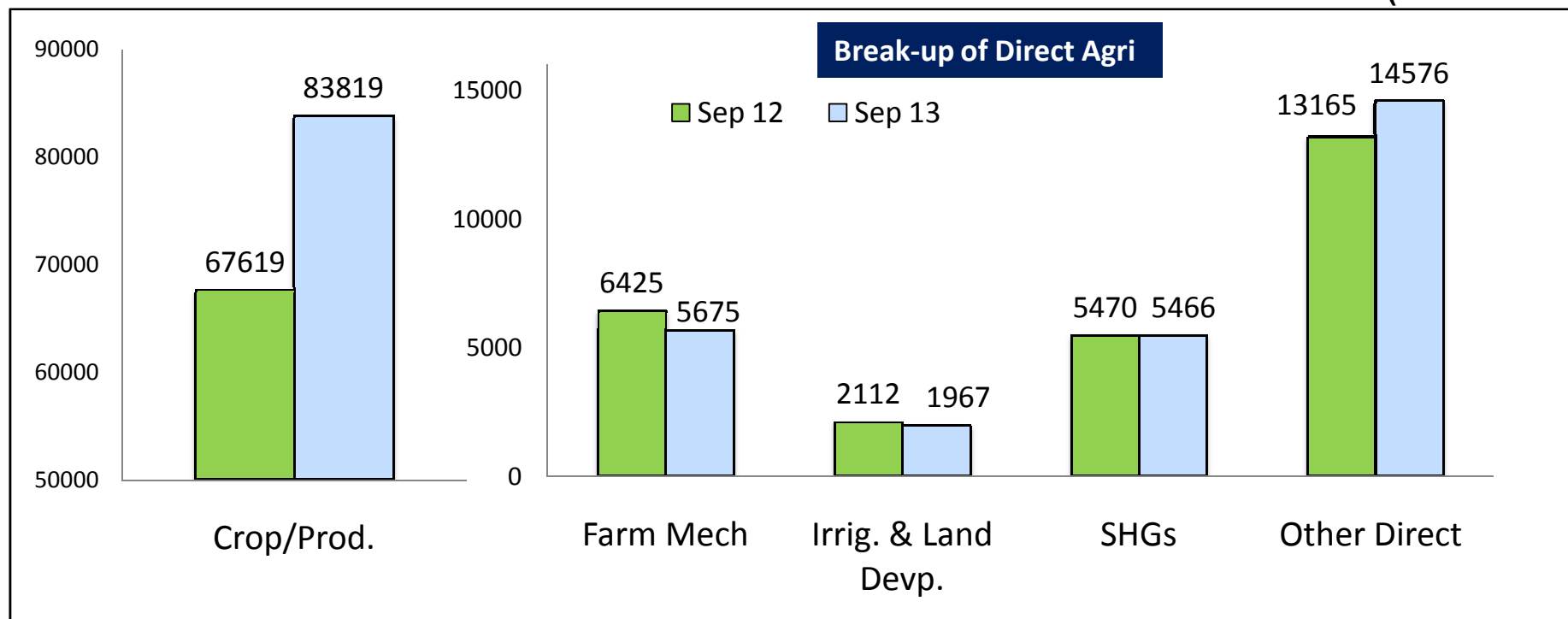


*Source: ASCB data as per RBI Bulletin

Agri Advances



(Rs. In crores)



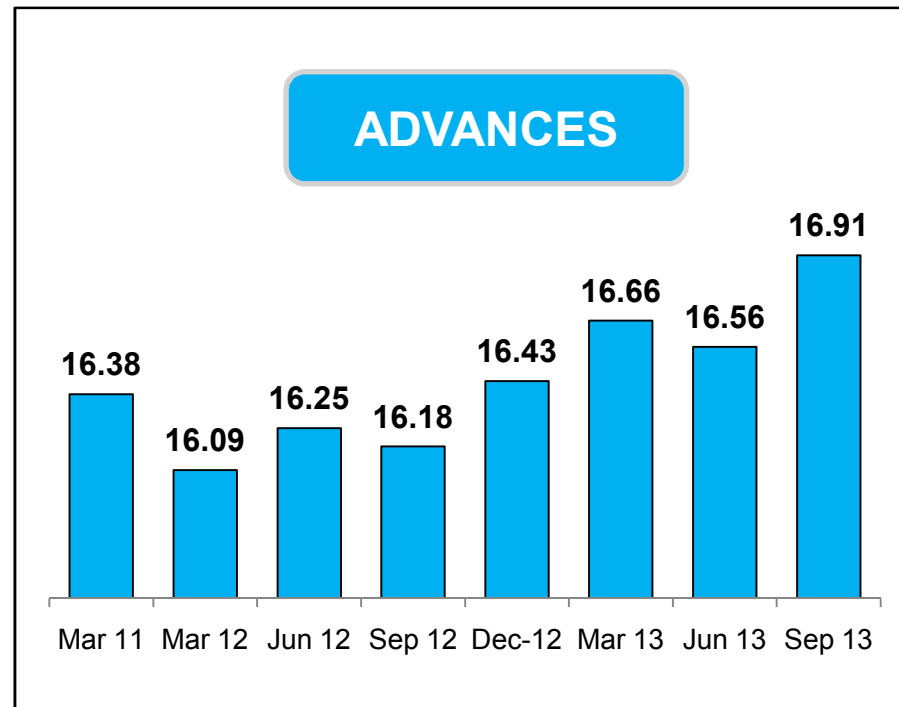
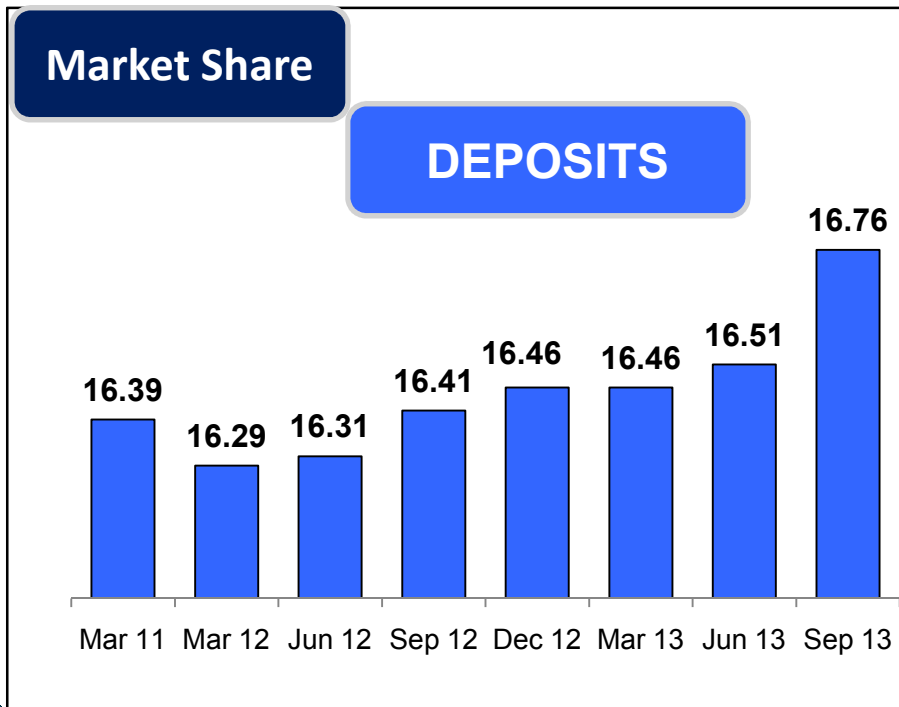
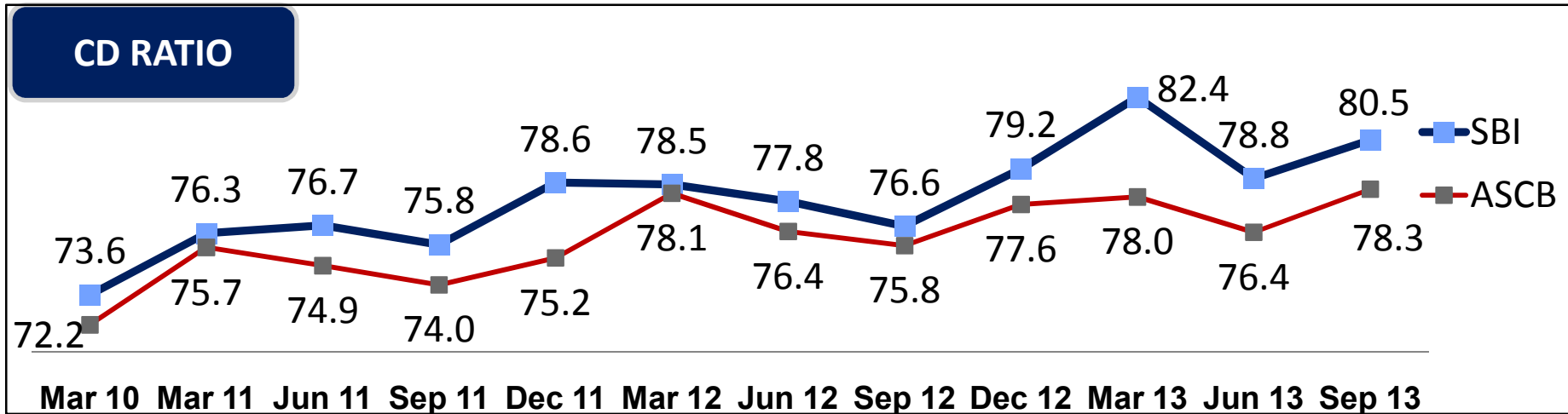
Level	Crop / Production	Investment/ Allied Credit	Total Direct Agri	Out of which: collateralized by Gold		Indirect Agri	Total Agri
				Amt.	Share %		
Sep 12	67619	27172	94791	27016	28.50	14242	109033
Mar 13	77763	30821	108584	33409	30.77	16250	124834
Sep 13	83819	27684	111503	35920	32.21	10085	121588
YOY Abs.	16200	512	16712	8904		-4157	12555
YOY %	23.96	1.88	17.63	32.96		-29.19	11.51



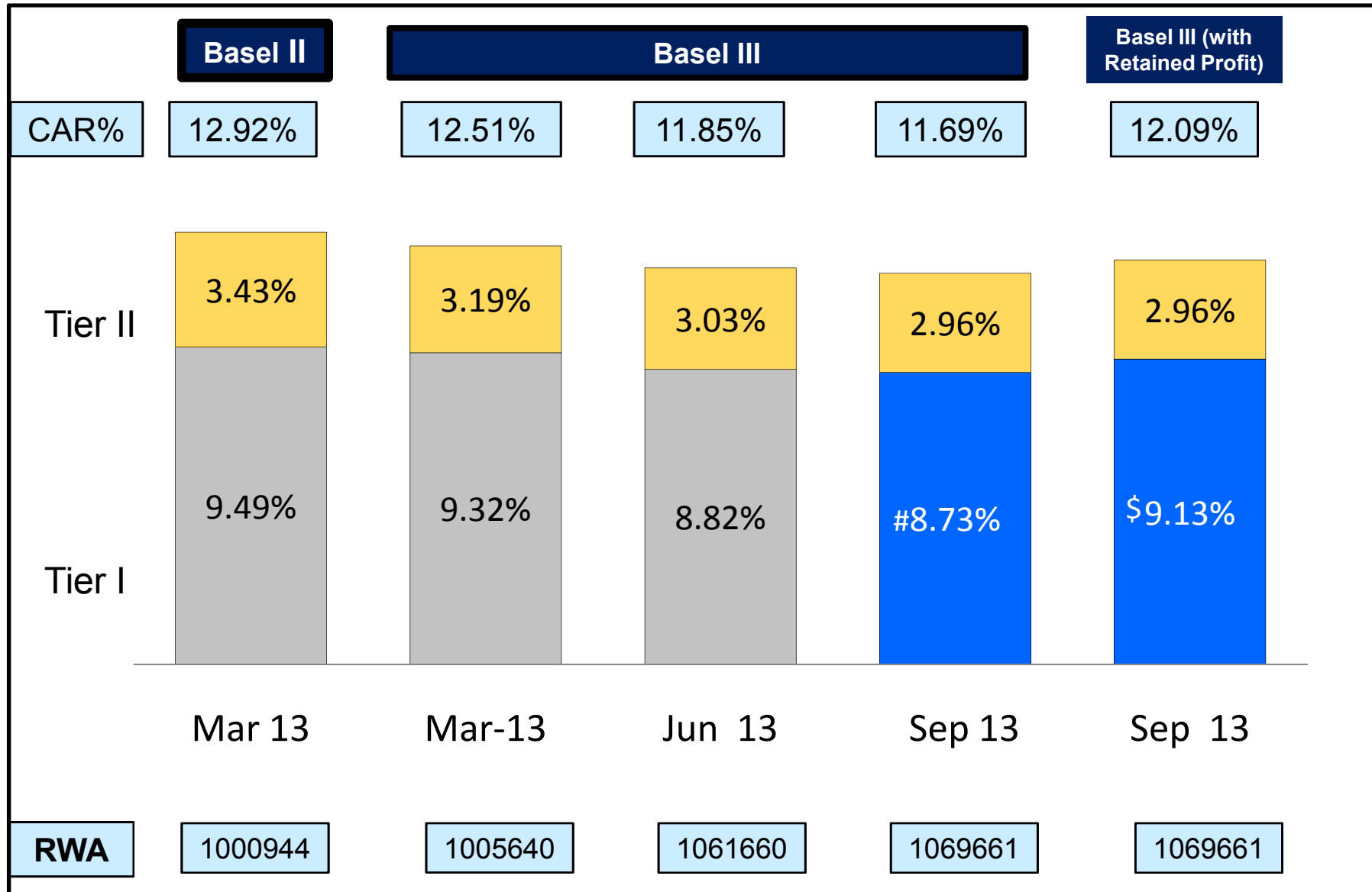
CD Ratio & Market Share



(in %)



Capital Adequacy



CET 1 = 8.58%

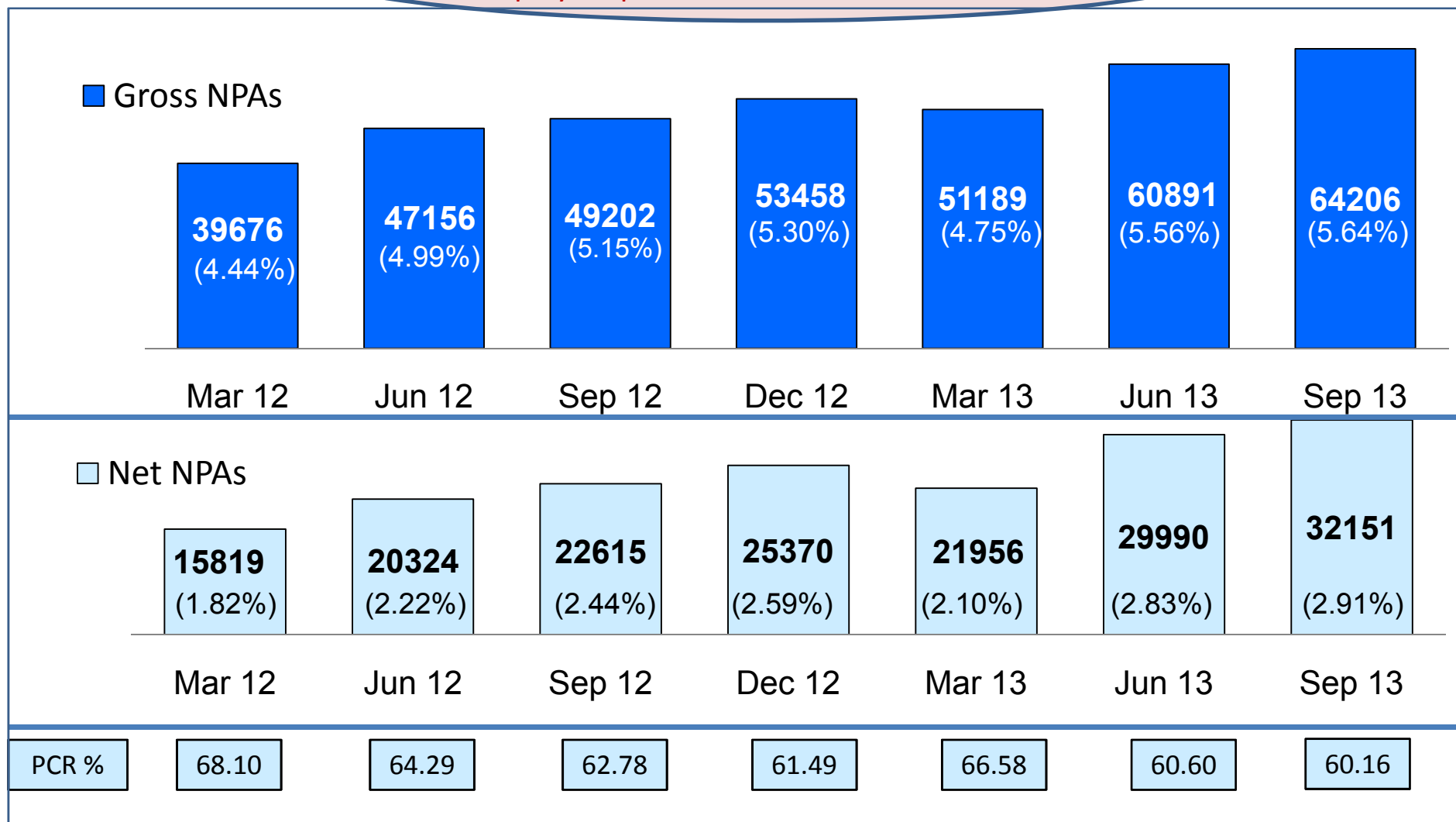
\$ CET 1 = 8.98%

Asset Quality



Rs. In crores / (%)

Sequentially, Gross and Net NPA Ratios both are up by 8 bps.



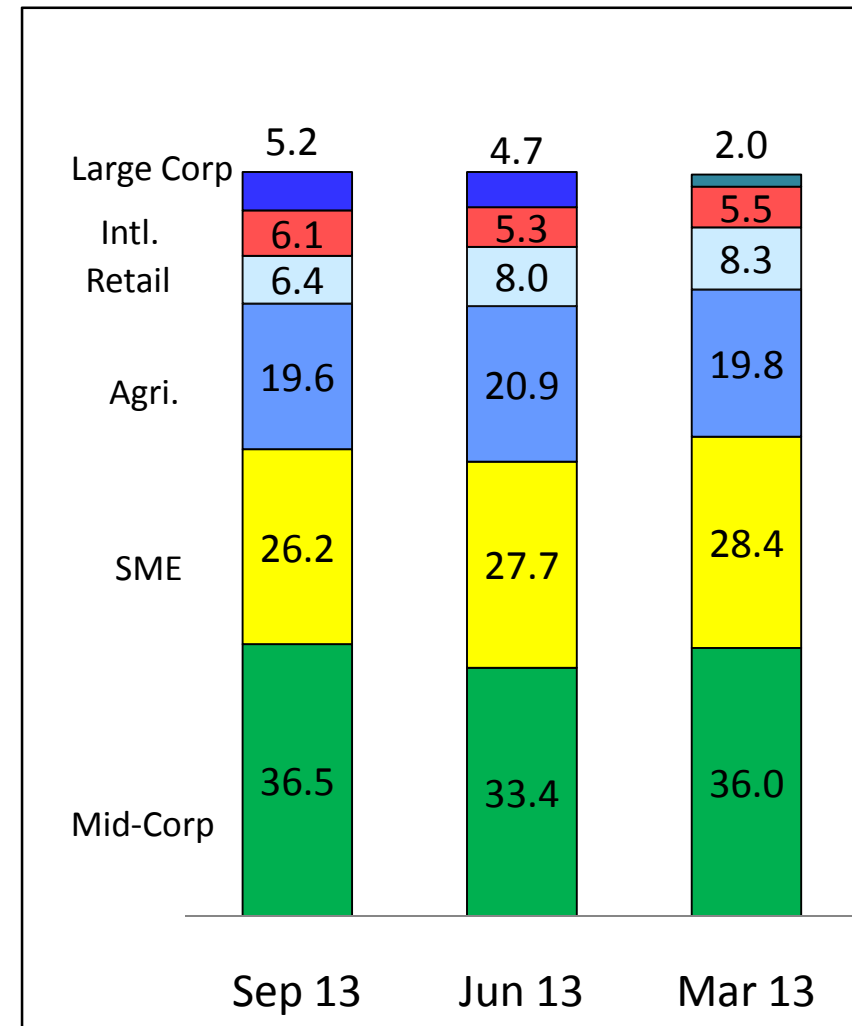
Gross NPAs by Sector

Rs. In Crores

Break-up of Gross NPAs

Sector	Sep 13		Jun 13		Mar 13	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Large Corporate	3308	1.66	2879	1.70	1000	0.57
Mid Corporate	23467	10.21	20330	9.47	18443	8.67
SME	16814	9.13	16856	8.45	14528	7.16
Agri	12588	11.10	12720	11.64	10138	9.39
Retail	4109	1.84	4851	2.24	4269	2.04
International	*3920	2.07	3255	1.75	2811	1.66
Total	64206	5.64	60891	5.56	51189	4.75

Sector-wise Gross NPAs to Total Gross NPAs %



* Translation effect Rs 441 cr



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



Rs. In Crores

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



Sector-wise Movement of NPAs – Q2FY14 (2/2)



Rs. In crores

Particulars	Q2FY14						
	Large Corp.	Mid. Corp.	SME	Agri	Retail	Intl.	Total
Cash Recovery	31	65	538	496	226	58	1414
Up-gradation	--	1143	461	308	383	88	2383
Write off	293	451	207	2	270	30	1253
Gross Reduction	324	1659	1206	806	879	176	5050
Fresh Slippages	753	4796	1164	675	135	841	8365
Net Increase	429	3137	-42	-131	-744	665	3315

Particulars	Q1FY14						
	Large Corp.	Mid. Corp.	SME	Agri	Retail	Intl.	Total
Cash Recovery	6	226	564	312	217	72	1397
Up-gradation	21	39	639	350	454	16	1519
Write off	--	674	394	1	79	--	1148
Gross Reduction	27	939	1597	663	750	88	4064
Fresh Slippages	1906	2826	3925	3245	1332	532	13766
Net Increase	1879	1887	2328	2582	582	444	9702



Movement of Restructured Assets



Amount In Crores

	Particulars	Standard	NPA	Total
1	Restructured Accounts as on 1 st July, 2013 (Opening position)	32963	11848	44811
2	Fresh Restructuring + Increase in O/S during the current quarter	8585	721	9306
3	Up gradation to restructured standard category during current quarter	92	-92	0
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	-270	0	-270
5	Down gradations of restructured accounts during current quarter	-1896	1896	0
6	Write-offs + Closures + Decrease in O/S	-315	-1094	-1410
7	*Total Restructured Accounts as on September 30, 2013 (Closing Position)	39160	13278	52437

*Total restructured Stock is Rs. 64360 crores



Movement of Impaired Assets



Rs. In Crores

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



Head Count



Staff Strength as on	Mar 12	Sep 12	Mar 13	Sep 13
Officers	80404	79978	80796	79359
Assistants	95715	93447	109686	105945
Sub-staff	27788	26831	26388	25322
Watch & ward	11574	11260	11426	11480
Total	215481	211516	228296	222106



Branch Expansion



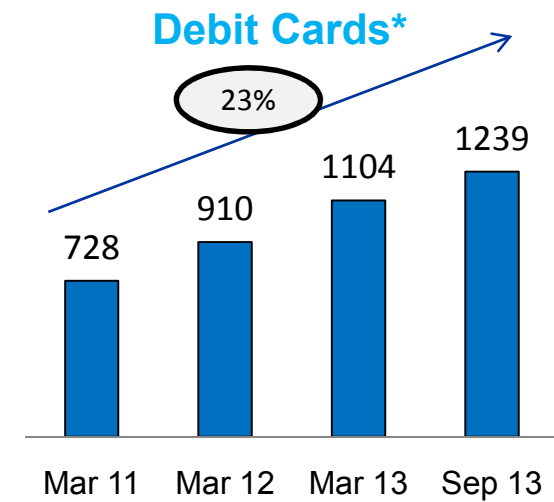
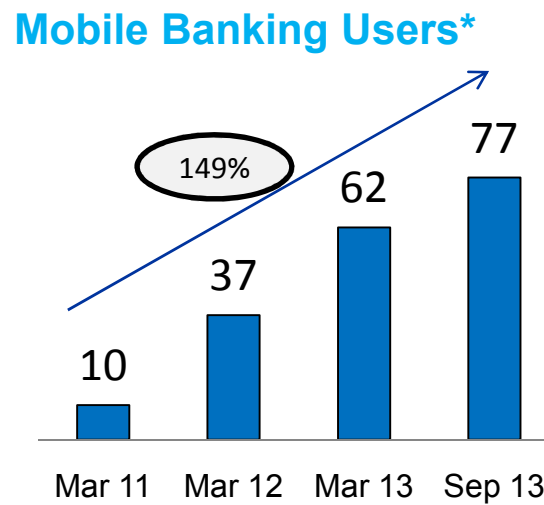
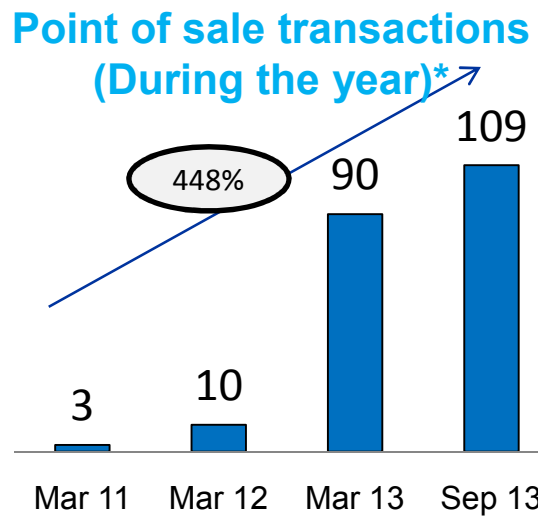
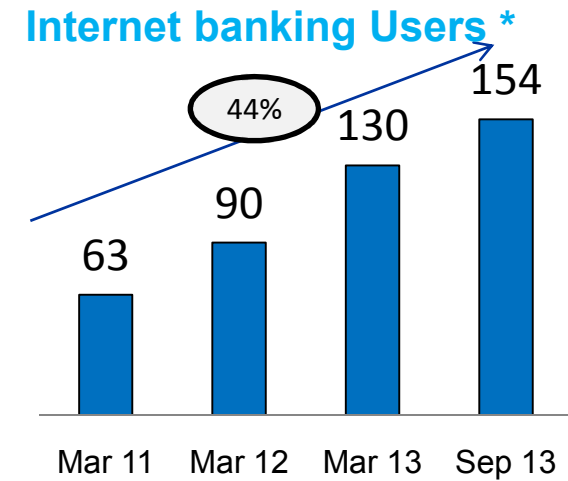
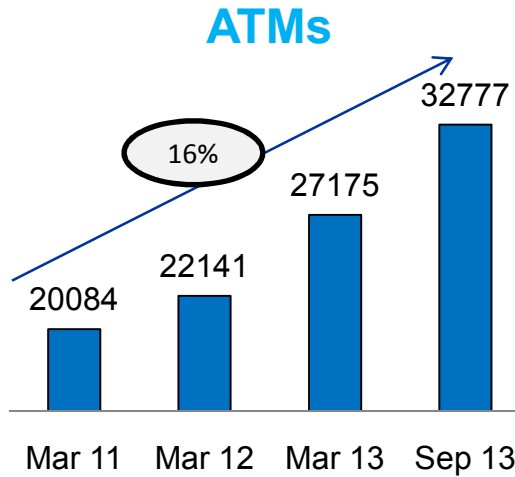
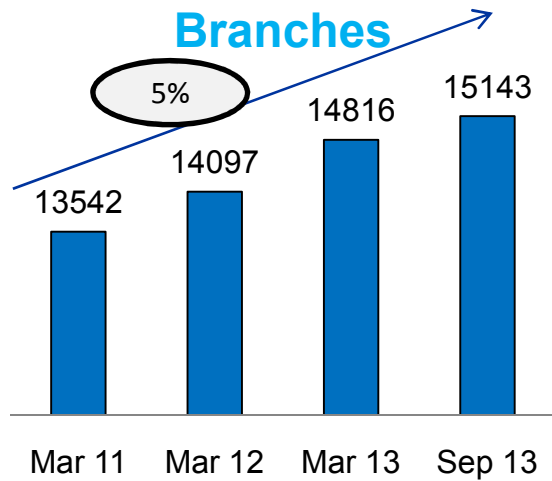
	March 12	Sep 12	March 13	Sep 13
Metro	2218 (15.7)	2232 (15.7)	2341 (15.8)	2417 (16.0)
Urban	2502 (17.8)	2523 (17.7)	2624 (17.7)	2745 (18.1)
Semi-Urban	3995 (28.3)	4027 (28.3)	4165 (28.1)	4222 (27.9)
Rural	5382 (38.2)	5448 (38.3)	5686 (38.4)	5759 (38.0)
Total	14097 (100)	14127 (100)	14816 (100)	15143 (100)

Figures in brackets indicate percentage share in total branches



Expanding Footprint

CAGR : FY 11-13

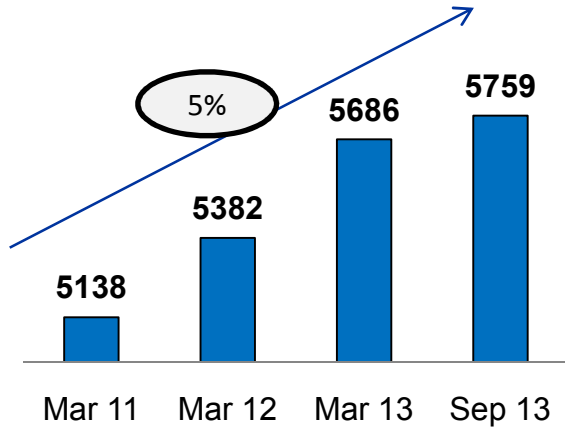


* In lacs

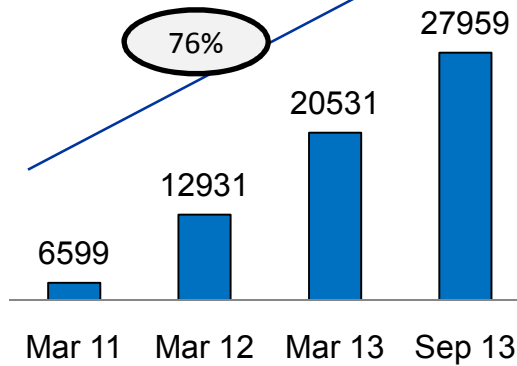
Financial Inclusion

CAGR : FY 11-13

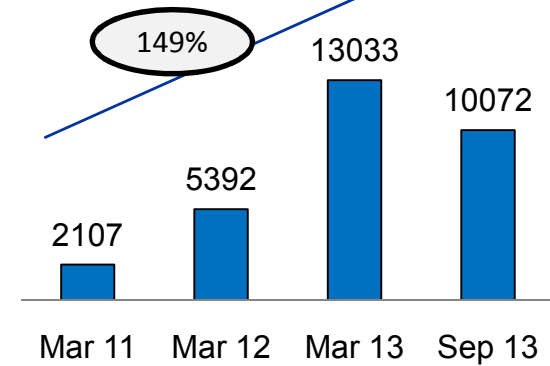
Rural Branches



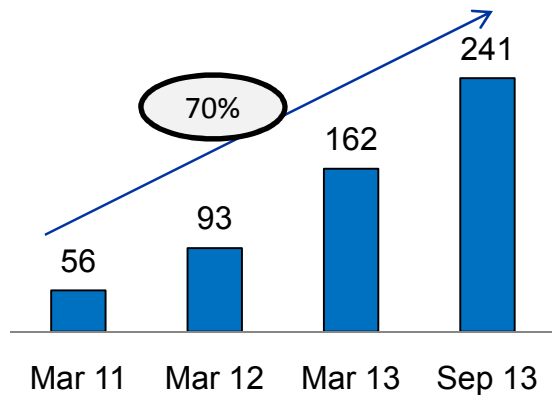
Unbanked Villages Covered



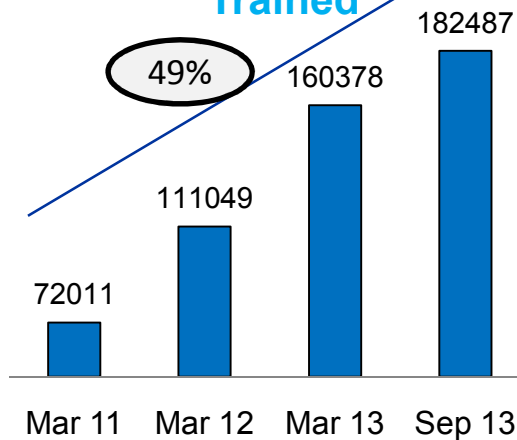
BC Channel transactions



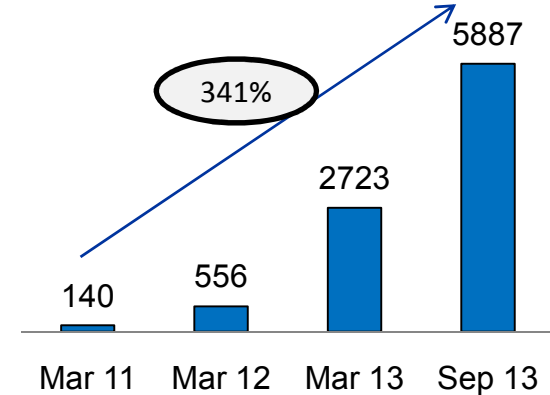
No. of A/c's through BC Channel*



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	Q2FY14		Q2FY13	
	PAT	ROE%	PAT	ROE%
SBBJ	155	12.30	169	15.24
SBH	163	8.54	214	13.17
SBM	30	3.07	145	14.54
SBP	14	1.02	138	10.73
SBT	55	5.36	136	14.60
Total	417	6.38	802	13.48
SBI	2375	9.96	3658	17.95



Performance Highlights of Non-Banking Subsidiaries

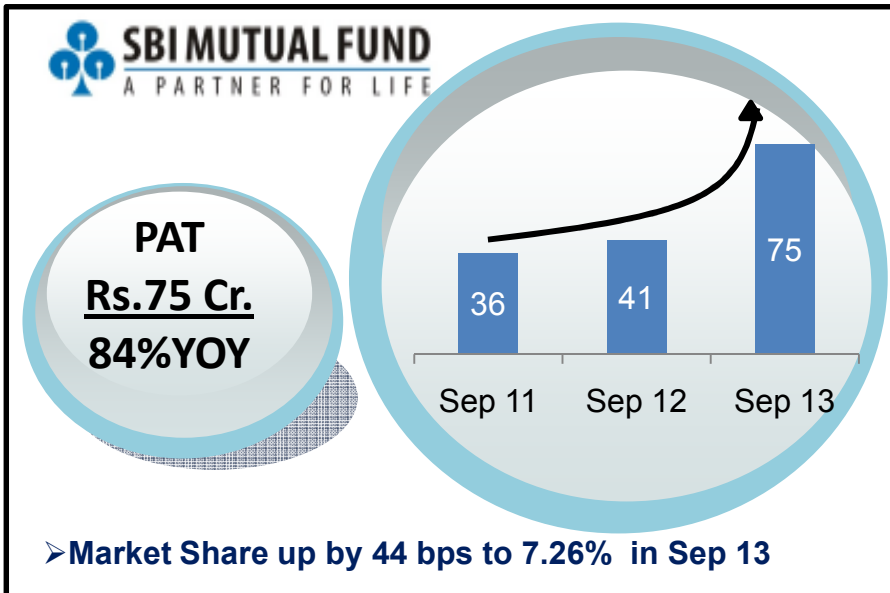
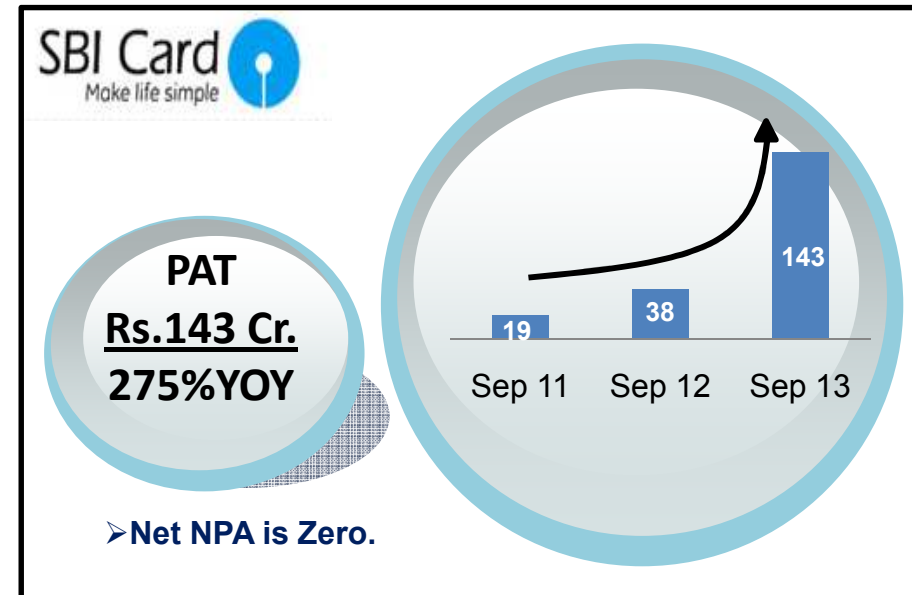
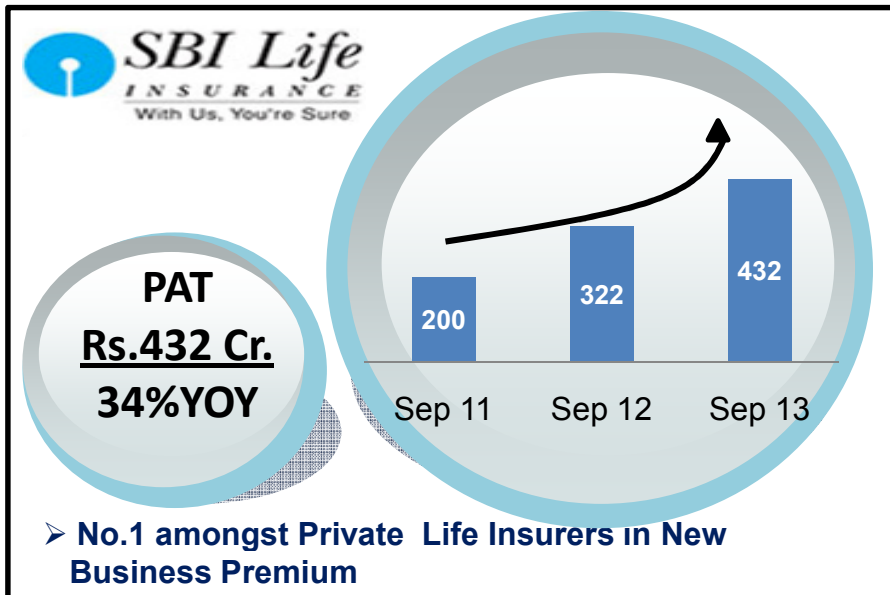


(Rs. In crores)

Name	Q2FY14		Q2FY13	
	PAT	ROE %	PAT	ROE %
SBI Life Insurance Company P Ltd	219	28	158	26
SBI Capital Markets Ltd	58	22	96	40
SBI Funds Management P Ltd	42	40	15	18
SBI Cards & Payment Services P Ltd	76	51	28	32
Total (all Subsidiaries/JVs)	352	20	289	20
SBI Group	3073	10.16	4575	17.70



Highlights of Non-Banking Subsidiaries



-
- No. 1 Mandated Lead Arranger (MLA) in Asia ex-Japan Loans - *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 –H1FY14



Rs. In crores

	Solo			Consolidated		
	H1FY14	H1 FY13	YOY Growth	H1FY14	H1 FY13	YOY Growth
ROA	0.69%	1.07%	-38 bps	0.67%	1.00%	-33 bps
ROE	11.77%	18.18%	-641 bps	12.18%	18.28%	-610 bps
Earning Per Share (Rs.)	164.21	220.84	-25.64%	215.52	281.66	-23.48%
Expenses Ratio	56.01%	46.33%	968 bps	59.78%	54.13%	565 bps



Balance Sheet Size (Solo)



Rs. In crores

LIABILITIES	Sep 13	Mar 13	Sep 12	YOY Growth (%)
Capital	684	684	671	1.94%
Reserves and Surpluses	107453	98200	91347	17.63%
Deposits	1292456	1202740	1133644	14.01%
Borrowings	188937	169183	142818	32.29%
Other Liabilities & Provisions	86299	95455	71581	20.56%
Total Liabilities	1675830	1566261	1440061	16.37%

ASSETS	Sep 13	Mar 13	Sep 12	YOY Growth (%)
Cash & balances with RBI	62492	65830	66099	-5.46%
Balance with banks & money at call and short notice	51526	48990	27163	89.69%
Investments	398536	350927	371528	7.27%
Net Advances	1103090	1045617	926919	19.01%
Fixed Assets	7550	7005	6403	17.92%
Other Assets	52635	47892	41949	25.48%
Total Assets	1675830	1566261	1440061	16.37%



Balance Sheet Size (Consolidated)



Rs. In crores

LIABILITIES	Sep 13	Mar 13	Sep 12	YOY Growth (%)
Capital	684	684	671	1.94
Reserves and Surpluses	135750	124349	115755	17.27
Minority Interest	4794	4254	4032	18.89
Deposits	1731410	1627403	1522607	13.71
Borrowings	227215	203723	174195	30.44
Other Liabilities & Provisions	159837	172746	137779	16.01
Total Liabilities	2259690	2133158	1955039	15.58

ASSETS	Sep 13	Mar 13	Sep 12	YOY Growth (%)
Cash & balances with RBI	81751	89574	87545	-6.62
Balance with banks & money at call and short notice	62652	55654	36178	73.18
Investments	576180	519393	534488	7.80
Net Advances	1454800	1392608	1231129	18.17
Fixed Assets	10064	9370	8660	16.22
Other Assets	74242	66559	57039	30.16
Total Assets	2259690	2133158	1955039	15.58

Recent Recognition & Awards - 2013



Best Bank in “ **Electronic Payments Systems**”, “ **Use of Technology for Financial Inclusion**” and “**Customer Management & Business Intelligence**”.



Winner in the “**Ethical Company Banking**” sector at India’s Most Ethical Companies Awards.



Winner of “**Best Green Service Innovation**” award.



Bagged “**ASIA'S BEST CSR PRACTICES AWARDS**”.



Awarded “**Golden Peacock Award For HR Excellence**”.



HRMS Project wins “ **Silver Edge Award** ”.



Thank You

