

STATE BANK OF MYSORE						
HEAD OFFICE, BANGALORE						
AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH, 2012						
(' in lacs)						
	Particulars	QUARTER ENDED			YEAR ENDED	Previous accounting year ended
		31.03.2012 (Audited)	31.12.2011 (Reviewed)	31.03.2011 (Audited)	31.03.2012 (Audited)	31.03.2011 (AUDITED)
1	Interest earned (a+b+c+d)	134002	132073	106086	507843	407908
a	Interest / discount on advances / bills	108341	106567	84078	406327	320068
b	Income on Investments	25593	25426	21783	100023	86457
c	Interest on balances with RBI & other Inter bank funds	39	80	225	1463	865
d	Others	30	0	0	31	518
2	Other Income	18514	10688	15747	51639	45518
3	Total income 1 + 2	152516	142761	121833	559482	453426
4	Interest expended	94831	90731	65518	349414	244308
5	Operating expenses [i + ii +iii]	31415	24174	25893	104107	91743
i	Employee Cost	18336	14529	15115	62058	54836
ii	Depreciation on Fixed Assets	1187	1283	1092	5004	4952
iii	Other operating expenses	11892	8362	9686	37045	31955
6	Total expenditure[4+5] (excluding provisions and contingencies)	126245	114906	91411	453521	336051
7	Operating profit before provisions and contingencies (3-6)	26271	27855	30422	105961	117375
8	Provisions (Other than tax) and contingencies of which provision for Non performing Assets	10718	10786	7923	60144	43162
9	Exceptional items	0	0	0	0	0
10	Profit/Loss from ordinary activities before tax(7-8-9)	15553	17069	22499	45817	74213
11	Tax Expenses	3938	5975	6116	8902	24151
12	Net profit/Loss from ordinary activities after tax 10-11	11615	11094	16383	36915	50062
13	Profit/Loss from other activities	0	0	0	0	0
14	Profit/Loss from other activities	0	0	0	0	0
15	Profit/Loss from other activities	0	0	0	0	0
16	Profit/Loss from other activities	0	0	0	0	0
17	Analytical Ratios					
i	Percentage of shares held by GOI	NIL	NIL	NIL	NIL	NIL
ii	Capital Adequacy Ratio a) Basel I	11.22%	11.43%	12.78%	11.22%	12.78%
	b) Basel II	12.55%	12.81%	13.76%	12.55%	13.76%
iii	Earning per share (Rs.) (not annualised)					
a	Basic & Diluted EPS before Extra ordinary items	24.82	23.70	35.01	78.88	121.66
b	Basic & Diluted EPS after Extra ordinary items	24.82	23.70	35.01	78.88	121.66
iv	a) Gross NPA	150262	139670	86374	150262	86374
	b) Net NPA	76842	64279	46788	76842	46788
	c) % of gross NPA to Gross Advances	3.70%	3.67%	2.51%	3.70%	2.51%
	d) % of net NPA to Net Advances	1.93%	1.73%	1.38%	1.93%	1.38%
	e)Return on assets (annualised)	0.81%	0.80%	1.30%	0.67%	1.03%
18	Public Shareholding					
	No. of shares	35,87,712	35,87,712	35,87,712	35,87,712	35,87,712
	Percentage of shareholding	7.67%	7.67%	7.67%	7.67%	7.67%
19	Promoters and promoter group shareholding					
a	Pledged/Encumbered					
	Number of shares	NIL	NIL	NIL	NIL	NIL
	Percentage of shares (as a % of the total shareholding of Promoter and Promoter Group)	NIL	NIL	NIL	NIL	NIL
	Percentage of shares (as a % of the total share capital of the company)	NIL	NIL	NIL	NIL	NIL
b	Non-encumbered					
	Number of shares	4,32,12,078	4,32,12,078	4,32,12,078	4,32,12,078	4,32,12,078
	Percentage of shares (as a % of the total shareholding of Promoter and Promoter Group)	100.00%	100.00%	100.00%	100.00%	100.00%
	Percentage of shares (as a % of the total share capital of the company)	92.33%	92.33%	92.33%	92.33%	92.33%

* ₹ 70.60 crores being write back of other provisions for March 2011

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MANAGING DIRECTOR

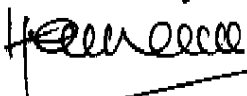


- 1 The profit has been arrived after considering (i) provisions for NPAs, Standard Assets, Bonus, (ii) Income Tax on actual basis and (iii) Pension, Gratuity, Leave Encashment on Actuarial basis.
- 2 The Board of Directors have declared an interim dividend of 100% i.e. ₹10 per share (Face value of ₹10 per share) during the Financial Year 2011-12. Interim dividend has been treated as final dividend. (The interim dividend of ₹133.18 crores) has been amortised and charged to the Profit & Loss Account for the year and the balance unamortised carried forward is ₹79.90 crores.
- 5 The Bank, during the financial year, written back provision of Deferred Tax Liability to the extent of ₹ 60.04 crores as the Bank has decided not to withdraw any amount created & maintained as Special Reserve under the provisions of Sec.36(1) (viii) of Income Tax Act. This has resulted in increase in profits of the Bank for the year to that extent.
- 6 The reconciliation of various inter-branches, inter-bank accounts, including National and Local Clearing account, NOSTRO account, Branch System Suspense account, FOREX Clearing General account, Currency Transaction account and ATM transactions is an ongoing process and is under progress. The impact of the above, if any, on the financial results for the year ended 31st March 2012 is not material.
- 7 Number of Investors Complaints received and disposed off during the year

Beginning	Received	Disposed off	Lying unresolved
Nil	85	85	Nil

Place: Mumbai
Date: 23.04.2012




Hamsini Menon
Managing Director

STATE BANK OF MYSORE HEAD OFFICE BANGALORE

SEGMENTAL REPORTING - (A S 17)

₹. in Crore

BUSINESS SEGMENTS	TREASURY		CORPORATE WHOLESALE BANKING		RETAIL BANKING		TOTAL	
PARTICULARS	31.03.12	31.03.11	31.03.12	31.03.11	31.03.12	31.03.11	31.03.12	31.03.11
REVENUE	1053	887	2779	2154	1763	1493	5595	4534
RESULT	-136	48	679	618	630	621	1173	1287
UNALLOCATED EXPENSES							113	113
OPERATING PROFIT							1060	1174
INCOME TAXES & PROVISIONS							691	673
EXTRAORDINARY PROFIT/LOSS	-	-	-	-	-	-	-	-
NET PROFIT							369	501
OTHER INFORMATION								
SEGMENT ASSETS	16871	14327	29163	24637	14370	13069	60404	52032
UNALLOCATED ASSETS							-	-
TOTAL ASSETS							60404	52032
SEGMENT LIABILITIES	16501	13962	28523	24010	14055	12736	59079	50707
UNALLOCATED LIABILITIES							1325	1325
TOTAL LIABILITIES							60404	52032



BALANCE SHEET OF STATE BANK OF MYSORE
BALANCE SHEET AS AT 31ST MARCH 2012

(₹ 000's Omitted)

	SCHEDULE	AS ON 31-03-2012	AS ON 31-03-2011
CAPITAL & LIABILITIES			
Capital	1	46 79 98	46 79 98
Reserves & Surplus	2	3941 72 85	3636 51 50
Deposits	3	50186 30 02	43225 46 71
Borrowings	4	4425 58 62	3307 95 47
Other Liabilities and Provisions	5	1803 15 30	1815 72 35
TOTAL		60403 56 77	52032 46 01
ASSETS			
Cash and Balances with Reserve Bank of India	6	3025 84 50	2705 68 37
Balances with Banks and Money at call and short notice	7	336 86 18	234 60 33
Investments	8	16777 70 75	18031 11 31



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MANAGING DIRECTOR