

STATE BANK OF INDIA
Corporate Centre, Mumbai - 400 021
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / HALF-YEAR ENDED 30TH SEPTEMBER 2015

Sr. No	Particulars	Standalone												Consolidated												(Rs. in crore)
		Quarter ended				Half-Year ended				Year ended				Quarter ended				Half-Year ended				Year ended				
		30.09.2015	30.06.2015	30.09.2014	30.09.2015	30.09.2014	31.03.2015	30.09.2015	30.09.2014	31.03.2015	30.09.2015	30.06.2015	30.09.2014	30.09.2015	30.06.2015	30.09.2014	30.09.2015	30.06.2015	30.09.2014	31.03.2015						
1	Interest Earned (a)+(b)+(c)+(d)	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited						
(a)	Interest/discount on advances/bills	40657.56	39642.89	37262.61	80300.45	73749.73	152397.07	55371.70	54120.45	51331.73	109492.15	101373.48	207974.34													
(b)	Income on Investments	28981.65	28581.66	27869.18	57563.31	55429.00	112343.91	39405.42	39040.15	38282.96	78445.57	75718.75	153144.59													
(c)	Interest on balances with Reserve Bank of India and other interbank funds	10564.66	10019.41	8683.46	20584.07	16859.52	35353.64	14515.91	13749.20	12102.53	28265.11	23642.40	48872.68													
(d)	Others	179.93	234.27	104.67	414.20	194.71	505.12	374.54	367.99	233.67	742.53	492.39	1033.55													
2	Other Income	931.32	807.55	605.30	1738.87	1266.50	4194.40	1075.83	963.11	712.57	2038.94	1519.94	4923.52													
3	TOTAL INCOME (1+2)	6197.25	5087.98	4570.75	11285.23	8822.84	22675.89	11214.15	8807.01	9766.94	20021.16	20346.12	49315.17													
4	Interest Expended	46854.81	44730.87	41833.36	91585.68	82572.57	174972.96	66585.85	62927.46	61098.67	129513.31	121719.60	257289.51													
5	Operating Expenses (i) + (ii)	26405.01	25910.86	23988.01	52315.87	47222.89	97381.82	35675.04	34971.90	33084.39	70646.94	65104.20	133178.64													
(i)	Employee cost	10183.91	9617.91	9333.04	19801.82	17959.24	38053.86	17421.48	15622.82	16762.34	33044.30	33728.45	73224.23													
(ii)	Other Operating Expenses	6142.09	5906.38	5563.93	12048.47	11128.50	23537.07	7888.44	7706.55	7364.20	15594.99	14801.99	31117.61													
6	TOTAL EXPENDITURE (4) + (5)	4041.82	3711.53	3769.11	7753.35	6830.74	14516.79	9533.04	7916.27	9398.14	17449.31	18926.46	42106.62													
7	OPERATING PROFIT (3 - 6)	36588.92	35528.77	33321.05	72117.69	65182.13	135435.68	53096.52	50594.72	49846.73	103691.24	98832.65	206402.87													
8	PROVISIONS (other than tax) and Contingencies (net of write-backs) --- of which provisions for Non-Performing Assets	10265.89	9202.10	8512.31	19467.99	17390.44	39537.28	13489.33	12332.74	11251.94	25822.07	22886.95	50886.64													
9	Exceptional Items	4360.60	3999.73	4365.37	8360.33	7952.49	20223.32	5742.10	5294.48	5752.29	11036.58	10397.32	25032.07													
10	PROFIT FROM ORDINARY ACTIVITIES BEFORE TAX (7-8-9)	3841.77	3358.58	4118.39	7200.35	8112.19	17908.06	5330.96	4309.38	5366.30	9640.34	10393.86	22198.32													
11	Tax Expenses	5905.29	5202.37	4146.94	11107.66	9437.95	19313.96	7747.23	7038.26	5499.65	14785.49	12489.63	25854.57													
12	NET PROFIT FROM ORDINARY ACTIVITIES AFTER TAX (10-11)	2026.22	1509.94	1046.53	3536.16	2988.46	6212.39	2591.88	2184.66	1375.94	4776.54	3778.21	8337.20													
13	Extraordinary items (net of tax expenses)	3879.07	3692.43	3100.41	7571.50	6449.49	13101.57	5155.35	4853.60	4123.71	10008.95	8711.42	17517.37													
14	NET PROFIT FOR THE PERIOD (12-13)	-	-	-	-	-	-	-	-	-	-	-	-													
15	Share in profit of Associates	3879.07	3692.43	3100.41	7571.50	6449.49	13101.57	5155.35	4853.60	4123.71	10008.95	8711.42	17517.37													
16	Share of Minority	-	-	-	-	-	-	-	-	-	-	-	-													
17	NET PROFIT AFTER MINORITY INTEREST (14+15-16)	3879.07	3692.43	3100.41	7571.50	6449.49	13101.57	4991.70	4713.57	4023.84	9705.27	8471.99	16994.30													
18	Paid-up equity Share Capital (Face Value of Re. 1 per share)	776.28	756.62	746.57	776.28	746.57	746.57	776.28	756.62	746.57	776.28	746.57	746.57													
19	Reserves excluding Revaluation Reserves	-	-	-	-	-	-	-	-	-	-	-	-													
20	(As per the Balance Sheet of previous accounting year)	-	-	-	-	-	-	-	-	-	-	-	-													
21	Analytical Ratios													160640.97												
(i)	Percentage of shares held by Government of India	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(ii)	Capital Adequacy Ratio	12.17%	12.00%	12.33%	12.17%	12.33%	12.00%	12.17%	12.33%	12.33%	12.00%	12.17%	12.00%													
Basel III		13.19%	12.99%	12.87%	13.19%	12.87%	12.79%	13.19%	12.87%	12.87%	12.79%	13.19%	12.79%													
Basel II		5.08	4.88	4.15	9.98	8.64	17.55	6.54	6.23	5.39	12.79	11.35	22.76													
(iii)	Earnings Per Share (EPS) (in Rs.)																									
(a)	Basic and diluted EPS before Extraordinary items (net of tax expenses) (not annualised for quarter/half-year)	5.08	4.88	4.15	9.98	8.64	17.55	6.54	6.23	5.39	12.79	11.35	22.76													
(b)	Basic and diluted EPS after Extraordinary items (net of tax expenses) (not annualised for quarter/half-year)	5.08	4.88	4.15	9.98	8.64	17.55	6.54	6.23	5.39	12.79	11.35	22.76													
(c)	% of gross NPAs	56834.28	56420.77	60712.38	56834.28	60712.38	56725.34	4.15%	4.29%	4.89%	4.25%	4.25%	4.25%													
(d)	% of net NPAs	28591.96	28669.14	32997.16	28591.96	32997.16	27590.58	2.14%	2.24%	2.73%	2.12%	2.12%	2.12%													
(v)	Return on Assets (net assets basis - Annualised)	0.75%	0.72%	0.67%	0.73%	0.70%	0.68%	6.54	6.23	5.39	12.79	11.35	22.76													
22	Public Shareholding	3091142390	3091132670	3091132670	3091142390	3091132670	3091132670	3091142390	3091132670	3091132670	3091132670	3091132670	3091132670													
(a)	Promoters and Promoter Group Shareholding	39.82%	40.85%	41.40%	39.82%	41.40%	41.40%	39.82%	41.40%	41.40%	41.40%	41.40%	41.40%													
(b)	Pledged/Encumbered Number of Shares																									
(c)	Non-encumbered Number of Shares																									
(d)	Percentage of Shares (as a percentage of the total shareholding of promoter and promoter group)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(e)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(f)	Percentage of Shares (as a percentage of the total shareholding of promoter and promoter group)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(g)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(h)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(i)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(j)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(k)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(l)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(m)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(n)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(o)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(p)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(q)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(r)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(s)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(t)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(u)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(v)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(w)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(x)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(y)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(z)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(aa)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(ab)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(ac)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(ad)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(ae)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(af)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(ag)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(ah)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(ai)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(aj)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(ak)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(al)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(am)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(an)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(ao)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(ap)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(aq)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%	60.18%	59.15%	58.60%	60.18%	58.60%	58.60%													
(ar)	Percentage of Shares (as a percentage of the total share capital of the company)	60.18%	59.15%																							

The face value of shares of the Bank was split from Rs 10 per share to Re 1 per share w.e.f. 22.11.2014. All the shares and per share information reflect the effect of the split for each period presented.

Summarised Statement of Assets & Liabilities

Sr. No	Particulars	Standalone			(Rs. in crores)		
		As at 30.09.2015 Unaudited	As at 30.09.2014 Unaudited	As at 31.03.2015 Audited	As at 30.09.2015 Unaudited	As at 30.09.2014 Unaudited	As at 31.03.2015 Audited
1	Capital and Liabilities						
a	Capital	776.28	746.57	746.57	776.28	746.57	746.57
b	Reserves & Surplus	144780.86	124480.09	127691.66	179922.71	155762.37	160640.97
c	Minority Interest				5979.89	5262.76	5497.12
d	Deposits	1634114.51	1473784.65	1576793.24	2133521.17	1926215.55	2052960.79
e	Borrowings (including pref shares & subordinate shares)	225470.19	186781.00	205150.29	255495.55	225135.42	244663.46
f	Other liabilities and provisions	105284.33	88979.71	137698.04	20570.26	175346.13	235601.11
	Total Capital and Liabilities	2110426.17	1874772.02	2048079.80	2781265.86	2488468.80	2700110.02
2	Assets						
a	Cash and Balances with RBI	78288.20	70902.28	115883.84	100191.59	93105.74	144287.55
b	Balances with Banks and money at call and short notice	32329.08	38741.68	38871.94	42249.33	46584.75	44193.50
c	Investments	567404.08	473962.44	481758.75	784757.71	659264.03	673507.48
d	Advances	1337153.16	1209647.65	1300026.39	1721890.56	1577336.88	1692211.33
e	Fixed Assets	9637.81	8467.91	9329.17	12830.04	11236.61	12379.30
f	Other Assets	85613.84	73050.06	102209.71	119346.63	100940.79	133530.86
	Total Assets	2110426.17	1874772.02	2048079.80	2781265.86	2488468.80	2700110.02

Un-audited Segment-wise Revenue, Results and Capital Employed

Sr. No	Particulars	Quarter ended			Half-Year ended			Year Ended			Quarter ended			Consolidated			(Rs. in crores)
		30.09.2015 Unaudited	30.06.2015 Unaudited	30.09.2014 Unaudited	30.09.2015 Unaudited	30.09.2014 Unaudited	30.09.2014 Unaudited	31.03.2015 Audited	30.09.2015 Unaudited	30.06.2015 Unaudited	30.09.2014 Unaudited	30.09.2015 Unaudited	30.09.2014 Unaudited	30.09.2014 Unaudited	30.09.2014 Unaudited	31.03.2015 Audited	
1	Segment Revenue (income)																
a	Treasury Operations	12525.02	11588.86	9702.92	24113.88	18851.21	41095.95	15691.06	14444.66	11579.62	30135.72	22874.79	51346.22				
b	Corporate / Wholesale Banking Operations	15782.69	15111.03	14925.46	30893.72	29781.23	61445.90	21565.34	21115.32	19522.48	42680.66	39256.57	85230.94				
c	Retail Banking Operations	18542.23	17975.98	17198.44	36518.21	33829.86	71248.38	23730.82	22873.93	23973.84	46604.75	46604.60	90861.64				
d	Insurance Business							4440.55	3354.87	4971.84	7795.42	10892.19	24476.88				
e	Other Banking Operations							1152.81	1069.76	1037.16	2222.57	1942.67	4144.11				
f	Add / (Less) : Unallocated	4.86	55.00	6.54	59.86	110.27	1182.73	5.27	68.92	13.73	74.19	148.78	1229.72				
	Total	46854.80	44730.87	41833.36	91585.67	82572.57	174972.96	65585.85	62927.46	61098.67	129513.31	121719.60	257289.51				
2	Segment Results (Profit before tax)																
a	Treasury Operations	1950.64	1838.63	1385.20	3789.27	2954.49	7554.38	2393.92	1875.91	1245.68	4269.83	2849.45	6810.26				
b	Corporate / Wholesale Banking Operations	683.65	924.65	426.98	1608.30	464.99	-308.47	962.00	1584.66	634.26	2546.66	1284.93	1945.87				
c	Retail Banking Operations	4034.47	3301.61	3290.81	7336.08	7824.82	14758.80	4832.35	4148.40	4281.23	8980.75	9437.73	18436.11				
d	Insurance Business							220.71	249.41	232.79	470.12	507.98	843.39				
e	Other Banking Operations							320.74	269.89	345.56	590.63	608.16	1361.91				
f	Total	6668.76	6064.89	5102.99	12733.65	11244.30	22004.71	8729.72	8128.27	6739.52	16857.99	14688.25	29397.54				
	Add / (Less) : Unallocated	-763.47	-862.52	-956.05	-1625.99	-1806.35	-2690.75	-982.49	-1090.01	-1238.87	-2072.50	-2198.62	-3542.97				
	Profit from Ordinary Activities Before Tax	5905.29	5202.37	4146.94	11107.66	9437.95	19313.96	7747.23	7038.26	5499.65	14785.49	12489.63	25854.57				
	Less : Tax Expenses	2026.22	1509.94	1046.53	3536.16	2888.46	6212.39	2591.88	2184.66	1375.94	4776.54	3778.21	8337.20				
	Less : Extraordinary Profit / Loss																
	Net Profit before share of profit in Associates/ Minority Interest	3879.07	3692.43	3100.41	7571.50	6449.49	13101.57	5155.35	4853.60	4123.71	10008.95	8711.42	17517.37				
	Add: Share in profit of Associates							35.47	61.95	29.98	97.42	100.15	314.44				
	Less: Minority Interest							199.12	201.98	129.85	401.10	339.58	837.51				
	Net Profit*	3879.07	3692.43	3100.41	7571.50	6449.49	13101.57	4991.70	4713.57	4023.84	9705.27	8471.99	16994.30				
3	Capital Employed (Segment Assets - Segment Liabilities)																
a	Treasury Operations	207065.67	210063.21	199564.94	207065.67	199564.94	190866.79	284760.51	288452.44	263055.32	284760.51	263055.32	254459.72				
b	Corporate / Wholesale Banking Operations	82408.96	79077.12	88603.71	82408.96	88603.71	95049.62	59326.37	57612.47	131741.54	59326.37	131741.54	76998.14				
c	Retail Banking Operations	-102413.93	-113923.71	-116555.20	-102413.93	-116555.20	-119790.88	-119842.97	-131424.28	-188221.11	-119842.97	-188221.11	-129582.36				
d	Insurance Business							5228.18	5041.37	4730.11	5228.18	4730.11	4875.56				
e	Other Banking Operations							4750.03	4536.95	4275.39	4750.03	4275.39	4358.30				
f	Unallocated	-41503.57	-39251.87	-46386.79	-41503.57	-46386.79	-37687.30	-53523.13	-54209.22	-59012.31	-53523.13	-59012.31	-49721.82				
	Total	145557.13	135964.75	125226.66	145557.13	125226.66	128438.23	180698.99	170009.73	156508.94	180698.99	156508.94	161387.54				

* Segments Net Results are arrived after taking the effects of Transfer Pricing
The above results have been approved by the Central Board of the Bank at the meeting held on 8th November, 2015
and were subjected to "Limited Review" by the Statutory Central Auditors of the Bank.

P K Gupta
MD (C&R)Rajnish Kumar
MD (NBG)V G Kannan
MD (A&S)B Srinam
MD (B&G)Arundhati Bhattacharya
CHAIRMANDate: 06.11.2015
Place: Mumbai