

Financial Highlights: 10 years at a Glance

	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Liabilities										
Capital (₹ in crores)	526	526	631	635	635	635	671	684	747	747
Reserves & Surplus (₹ in crores)	27,118	30,772	48,401	57,313	65,314	64,351	83,280	98,200	1,17,536	1,27,692
Deposits (₹ in crores)	3,80,046	4,35,521	5,37,404	7,42,073	8,04,116	9,33,933	10,43,647	12,02,740	13,94,409	15,76,793
Borrowings (₹ in crores)	30,642	39,704	51,728	53,713	1,03,012	1,19,569	1,27,006	1,69,183	1,83,131	2,05,150
other's (₹ in crores)	55,538	60,042	83,362	1,10,698	80,337	1,05,248	80,915	95,404	96,927	1,37,698
Total (₹ in crores)	493,870	5,66,565	7,21,526	9,64,432	10,53,414	12,23,736	13,35,519	15,66,211	17,92,748	20,48,080
Assets										
Investments (₹ in crores)	1,62,534	1,49,149	1,89,501	2,75,954	2,85,790	2,95,601	3,12,198	3,50,878	3,98,800	4,95,027
Advances (₹ in crores)	2,61,642	3,37,337	4,16,768	5,42,503	6,31,914	7,56,719	8,67,579	10,45,617	12,09,829	13,00,026
other Assets (₹ in crores)	69,694	80,079	1,15,257	1,45,975	1,35,710	1,71,416	1,55,742	1,69,716	1,84,119	2,53,027
Total (₹ in crores)	4,93,870	5,66,565	7,21,526	9,64,432	10,53,414	12,23,736	13,35,519	15,66,211	17,92,748	20,48,080
Net Interest Income (₹ in crores)	15,589	15,058	17,021	20,873	23,671	32,526	43,291	44,329	49,282	55,015
Provisions for NPA (₹ in crores)	148	1,429	2,001	2,475	5,148	8,792	11,546	11,368	14,224	17,284
operating Result (₹ in crores)	11,299	10,000	13,108	17,915	18,321	25,336	31,574	31,082	32,109	38,914
Net Profit Before Taxes (₹ in crores)	6,906	7,625	10,439	14,181	13,926	14,954	18,483	19,951	16,174	19,314
Net Profit (₹ in crores)	4,407	4,541	6,729	9,121	9,166	8,265	11,707	14,105	10,891	13,102
Return on Average Assets (%)	0.89	0.84	1.01	1.04	0.88	0.71	0.88	0.97	0.65	0.68
Return on equity (%)	15.47	14.24	17.82	15.07	14.04	12.84	14.36	15.94	10.49	11.17
expenses to Income (%) (operating expenses to total Net Income)	58.7	54.18	49.03	46.62	52.59	47.6	45.23	48.51	52.67	49.85
Profit Per employee (₹ in 000)	217	237	373	474	446	385	531	645	485	602
Earnings Per Share (₹)*	83.73	86.1	126.62	143.77	144.37	130.16	184.31	210.06	156.76	17.55
Dividend Per Share (₹)*	14	14	21.5	29	30	30	35	41.5	30	3.5
SBI Share (Price on NSE) (₹)*	968.5	994.45	1,600.25	1,067.10	2,078.20	2,765.30	2,096.35	2,072.75	1,917.70	267.05
Dividend Pay out Ratio (%)	16.72	16.22	20.18	20.19	20.78	23.05	20.06	20.12	20.56	20.21
Capital Adequacy Ratio (%)										
Basel-II										
(₹ in crores)	N.A.	N.A.	N.A.	85,393	90,975	98,530	1,16,325	1,29,362	1,45,845	1,54,491
(%)				14.25	13.39	11.98	13.86	12.92	12.96	12.79
Tier I				56,257	64,177	63,901	82,125	94,947	1,12,333	1,22,025
(%)				9.38	9.45	7.77	9.79	9.49	9.98	10.1
Tier II				29,136	26,798	34,629	34,200	34,415	33,512	32,466
(%)				4.87	3.94	4.21	4.07	3.43	2.98	2.69
Basel-III										
(₹ in crores)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,40,151	1,46,519
(%)									12.44	12
Tier I				N.A.	N.A.	N.A.	N.A.	N.A.	1,09,547	1,17,157
(%)									9.72	9.6
Tier II				N.A.	N.A.	N.A.	N.A.	N.A.	30,604	29,362
(%)									2.72	2.4
Net NPA to Net Advances (%)	1.88	1.56	1.78	1.79	1.72	1.63	1.82	2.1	2.57	2.12
Number of Domestic Branches	9,177	9,231	10,186	11,448	12,496	13,542	14,097	14,816	15,869	16,333
Number of Foreign Branches /offices	70	83	84	92	142	156	173	186	190	191

*The face value of shares of the Bank was split from ₹ 10 per share to ₹ 1 per share - wef. 22nd November, 2014 Record date 21.11.2014. The data is on ₹ 1 per share for 2014-15 and ₹10 per share for remaining year.

