Quarterly Results

Q2FY16

Safe Harbor

Certain statements in these slides are forward-looking statements. These statements are based on management's current expectations and are subject to uncertainty and changes in circumstances. Actual results may differ materially from those included in these statements due to a variety of factors.

All financial and other information in these slides, other than financial and other information for specific subsidiaries where specifically mentioned, is on an unconsolidated basis for SBI only, unless specifically stated to be on a consolidated basis for SBI Group. Please also refer to the statement of unconsolidated, consolidated and segmental results required by Indian regulations that has, along with these slides, been filed with the Stock Exchanges in India.

Performance Highlights

Net Profit
SOLO
Rs. 3879 crores
(Rs. 3100 crores)
25.12%
GROUP
Rs. 4992 crores
(Rs. 4024 crores)
24.05%

SOLO		
YOY (%)		**Q2FY16 over Q2FY15**
Net Profit	↑	**25.12**
Operating Profit	↑	**20.60**
Non Interest Income	↑	**35.58**
Cost to Income Ratio	↓	**-37 bps**
Gross NPA Ratio	↓	**-74 bps**
Net NPA Ratio	↓	**-59 bps**

Figures in bracket indicate Q2Y15

NII and Operating Profit

Rs in Crores	Q2FY16	Q2FY15	YOY %	H1FY16	H1FY15	YOY %
Interest Income	40658	37263	9.11	80300	73750	8.88
Other Income	6197	4571	35.58	11285	8823	27.91
Total Income	**46855**	**41833**	**12.00**	**91586**	**82573**	**10.92**
Interest Expenses	26405	23988	10.08	52316	47223	10.78
Net Interest Income	**14253**	**13275**	7.37	**27985**	**26527**	**5.50**
Operating Expenses	**10184**	**9333**	**9.12**	**19802**	**17959**	**10.26**
Operating Profit	**10266**	**8512**	**20.60**	**19468**	**17390**	**11.95**
Cost to Income Ratio				50.43	50.80	

Net Profit – a Snapshot

Rs in Crores	Q2FY16	Q2FY15	YOY %	H1FY16	H1FY15	YOY %
Operating Profit	**10266**	**8512**	**20.60**	**19468**	**17390**	**11.95**
Total Provisions	**6387**	**5412**	**18.01**	**11897**	**10941**	**8.73**
Loan Loss	3842	4118	-6.72	7200	8112	-11.24
Standard Assets	591	159		987	236	
Investment Depreciation	-51	-1		129	-553	
Other Provisions	-22	89	-124.38	43	157	-72.46
Income Tax	2026	1047	93.61	3536	2988	18.33
Net Profit	**3879**	**3100**	**25.12**	**7571**	**6449**	**17.40**

Components of Interest Income/Expenses

Rs in Crores	Q2FY16	Q2FY15	YOY %	H1FY16	H1FY15	YOY %
Interest on Loans	28982	27869	3.99	57563	55429	3.85
Interest on Resources	10745	8788	22.26	20998	17054	23.13
Other Interest income	931	605	53.86	1739	1267	37.30
Total Interest Income	**40658**	**37263**	**9.11**	**80300**	**73750**	**8.88**
Interest on Deposits	24746	22072	12.12	48843	43147	13.20
Interest on Borrowings	753	952	-20.87	1607	2155	-25.41
Other Interest paid	906	964	-6.07	1865	1921	-2.89
Total Interest Expenses	**26405**	**23988**	**10.08**	**52316**	**47223**	**10.78**

Components of Other Income

Rs in Crores	Q2FY16	Q2FY15	YOY %	H1FY16	H1FY15	YOY %
Fee Income	3153	3111	1.37	6355	5948	6.85
Profit/Loss on Sale of Investments	1494	453	229.93	2366	1040	127.62
Forex Income	474	466	1.60	962	899	7.02
Dividend Income	47	41	16.13	80	61	31.64
Misc Income	1029	500	105.76	1521	875	73.79
of which: Recovery in w/o accounts	*627*	*466*	*34.44*	*1057*	*887*	*19.10*
Total Other Income	**6197**	**4571**	**35.58**	**11285**	**8823**	**27.91**

Components of Fee Income

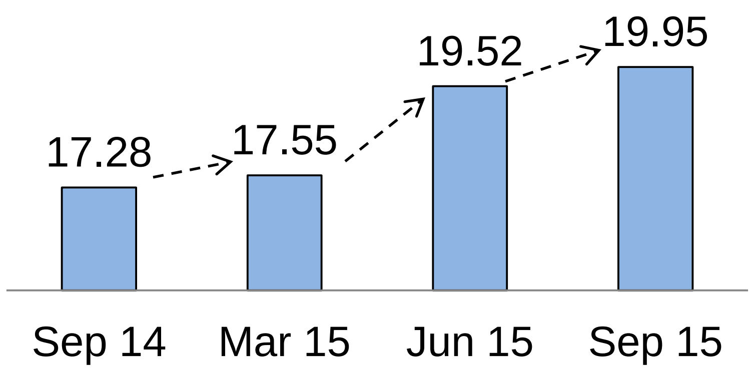
Rs in Crores	Q2FY16	Q2FY15	YOY %	H1FY16	H1FY15	YOY %
Fee Income	**3153**	**3111**	**1.37**	**6355**	**5948**	**6.85**
of which : *Loan Processing Charges*	592	469	26.15	973	824	18.02
Commission on Govt. Business	466	473	-1.57	1037	1001	3.57
Commission on LC/BG	727	744	-2.40	1495	1419	5.35
Transaction Fees	833	793	5.06	1634	1500	8.94
Cross Selling	96	66	45.67	172	139	23.75
Others	440	565	-22.14	1045	1065	-1.86

Components of Operating Expenses

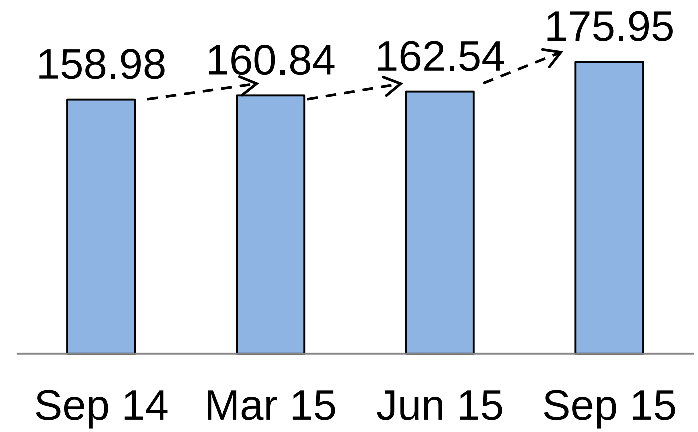
Rs in Crores	Q2FY16	Q2FY15	YOY %	H1FY16	H1FY15	YOY %
Staff Expenses	**6142**	**5564**	**10.39**	**12048**	**11129**	**8.27**
of which : Salary	4614	4656	-0.91	9370	9317	0.57
Contribution for Employees	1528	908	68.35	2679	1811	47.88
Overheads	**4042**	**3769**	**7.24**	**7753**	**6831**	**13.51**
of which: Rent, Taxes and Lighting	946	876	8.03	1801	1634	10.22
Depreciation	457	370	23.57	849	672	26.29
Printing and Stationery	80	75	6.95	157	141	11.31
Postage& Telecommunications	151	181	-16.15	302	288	5.03
Repairs and Maintenance to Bank's Property	149	130	14.47	285	260	9.59
Travelling & Halting	211	212	-0.27	382	383	-0.46
Insurance	426	369	15.63	843	742	13.62
Other Expenditure	1621	1558	4.07	3135	2711	15.65
Operating Expenses	**10184**	**9333**	**9.12**	**19802**	**17959**	**10.26**

Key Performance Indicators: Performance Ratios

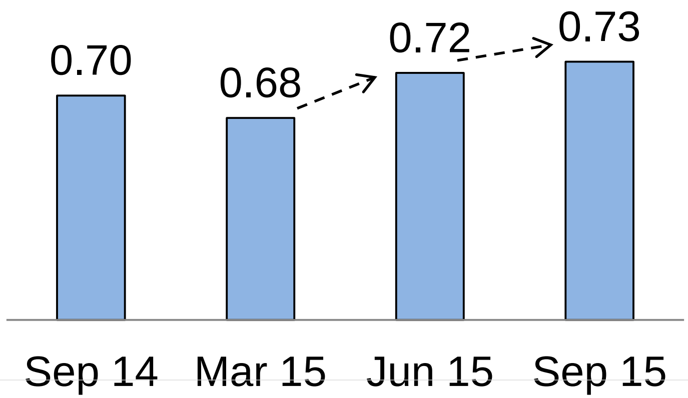
Earning Per Share (Rs)



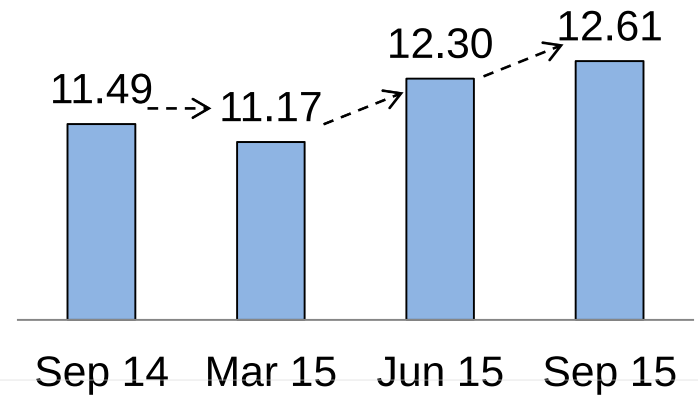
Book Value per Share(Rs)



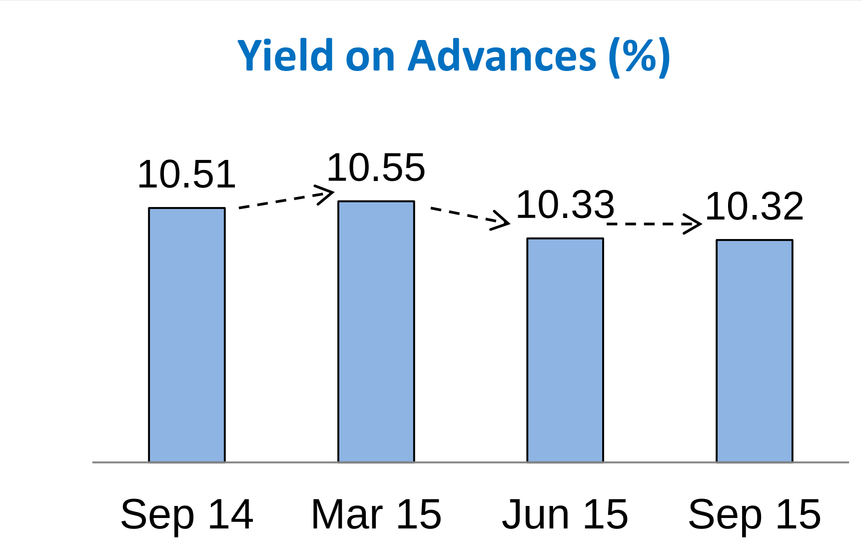
ROA (%)

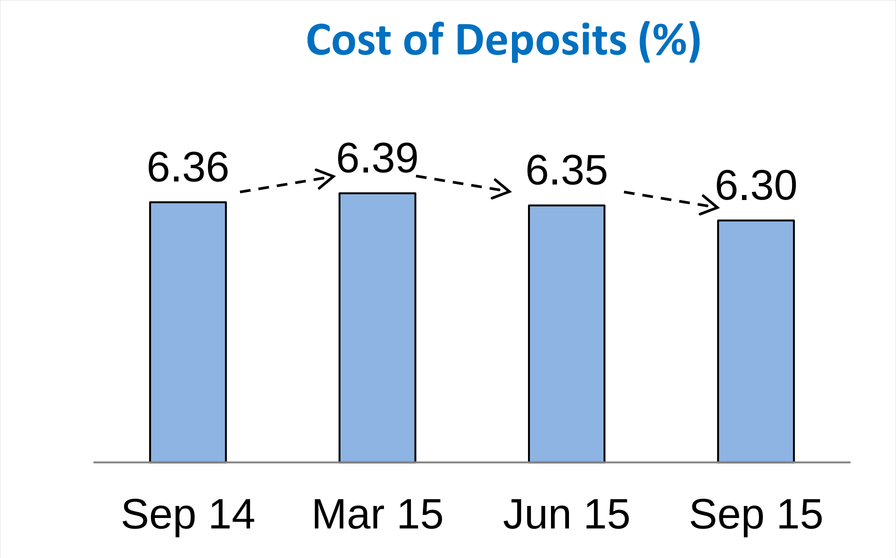


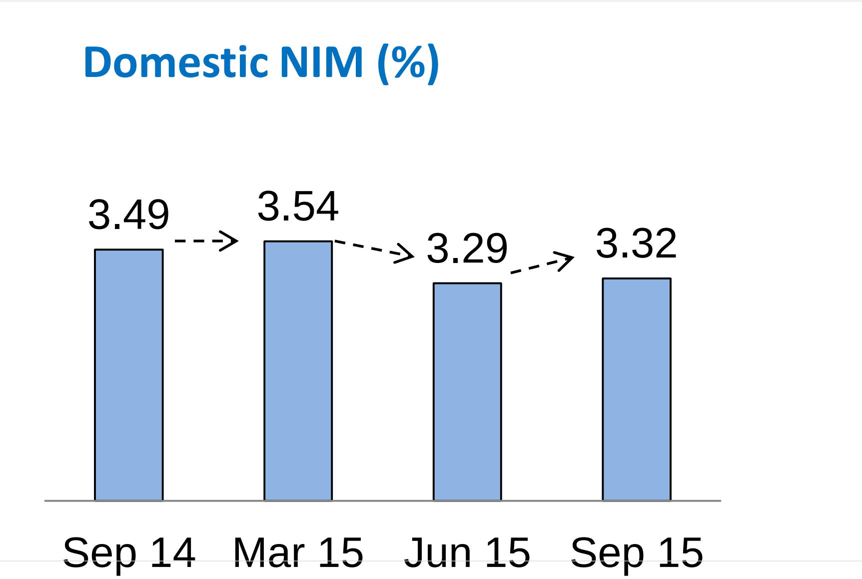
ROE(%)

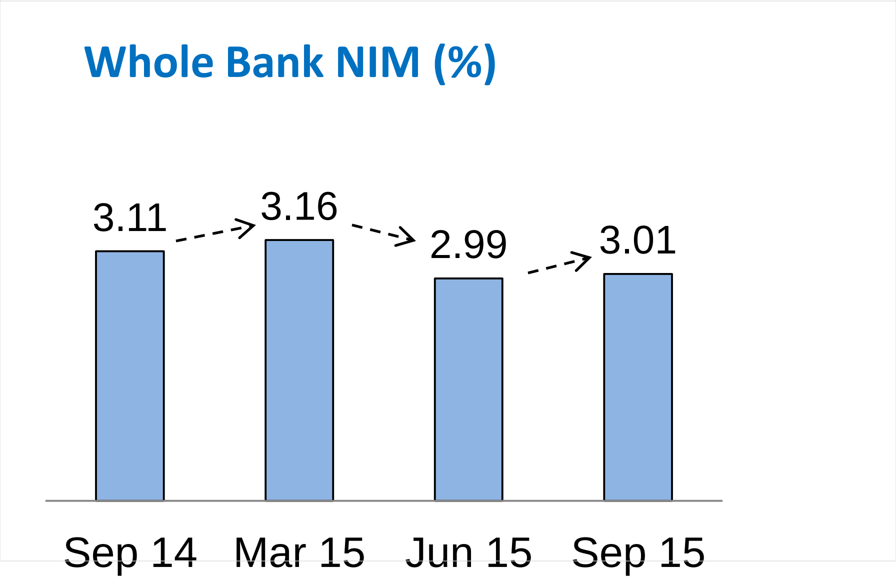


Key Performance Indicators: Performance Ratios



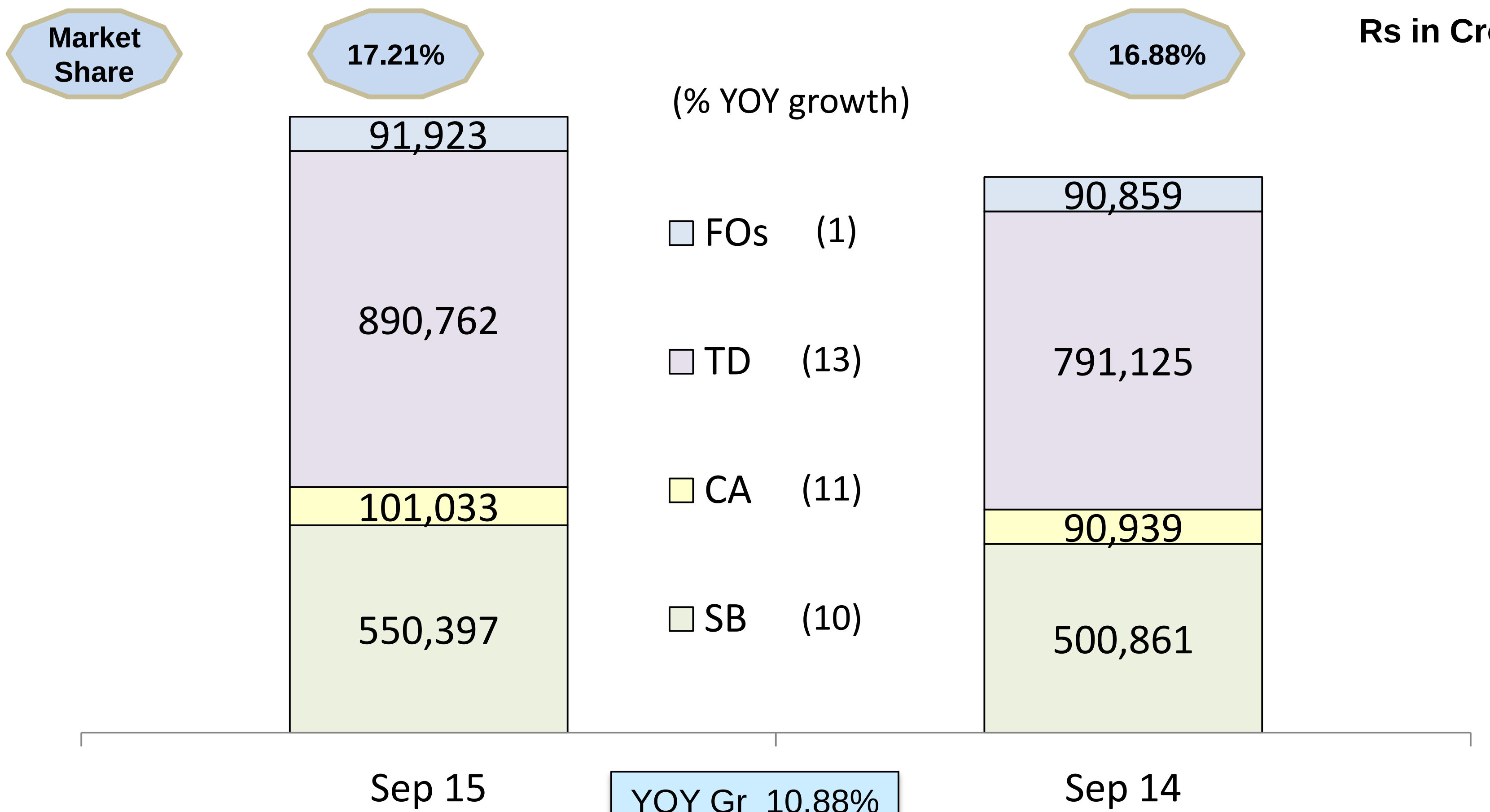






Retail Deposits Drive Growth

Rs in Crores



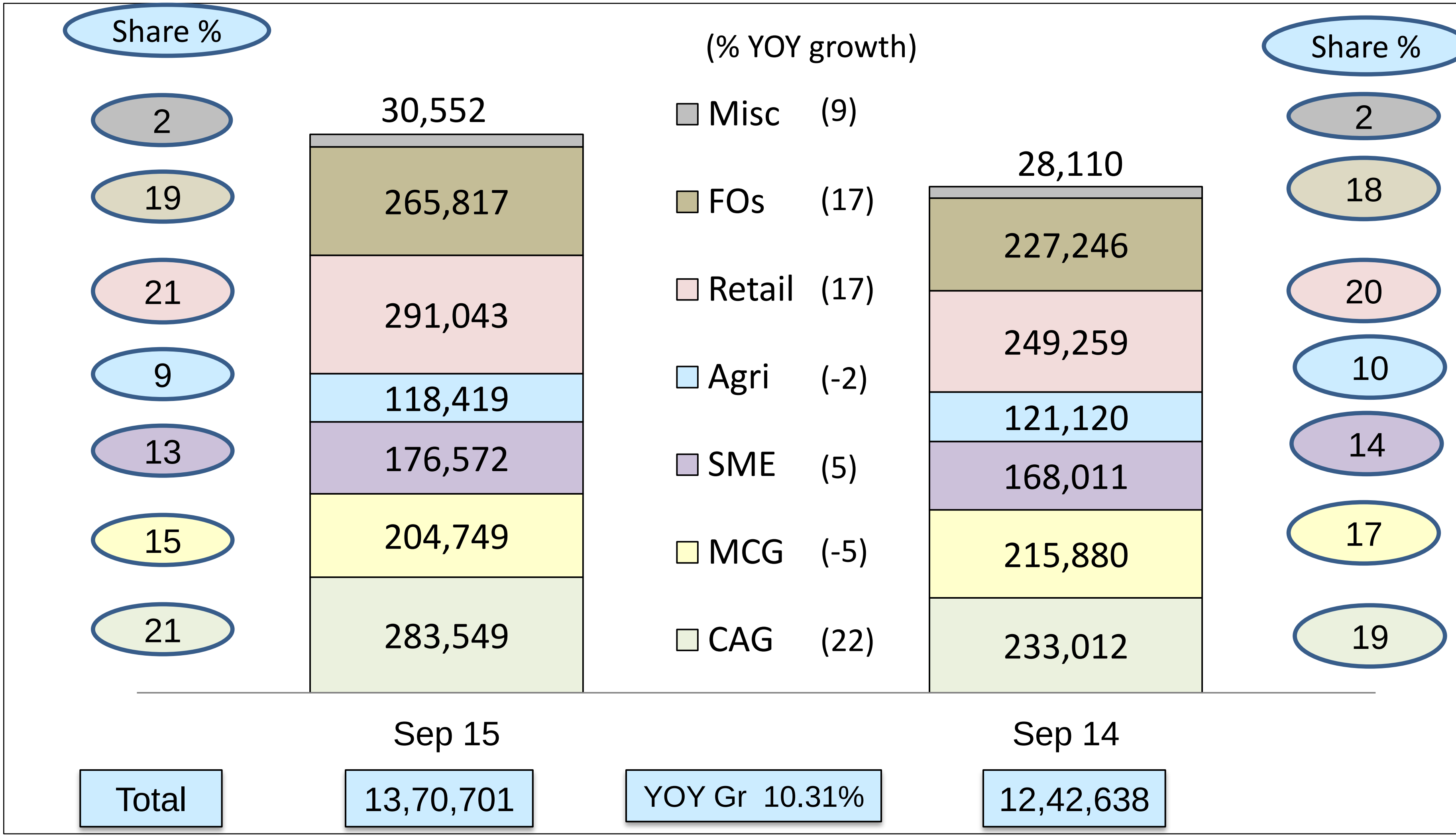
YOY Gr 10.88%

	Sep 15	Sep 14
Total	16,34,115	1473785

Sep 15	Jun 15	Sep 14
CASA 42.24%	**CASA 41.70%**	**CASA 42.79%**

Diversified Exposure Across Sectors

Rs in Crores



Market Share	Sep 15	Jun 15	Sep 14
	16.02%	15.74%	16.24%

Diversified Exposure Across Industry

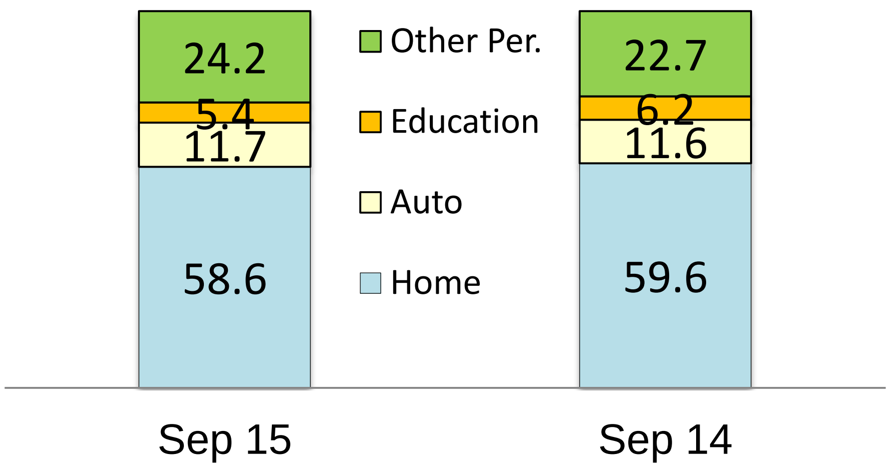
Rs in Crores

Product / Segment	Sep 15		Mar 15		Sep 14		Sep15	
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %	YTD Gr %
Infrastructure	188674	17.08	177253	16.10	163721	16.12	15.24	6.44
Iron & Steel	77817	7.04	80610	7.32	70162	6.91	10.91	-3.46
Textiles	39984	3.62	42533	3.86	41194	4.06	-2.94	-5.99
Petroleum & Petrochemicals	30154	2.73	35440	3.22	30704	3.02	-1.79	-14.92
Engineering	29859	2.70	27696	2.52	27109	2.67	10.15	7.81
Other Industries	164351	14.87	184844	16.79	172411	16.98	-4.67	-11.09
Services	83241	7.53	76305	6.93	66701	6.57	24.80	9.09
Trade	61350	5.55	66460	6.04	58795	5.79	4.35	-7.69
Comm. Real Estate	19991	1.81	17540	1.59	14216	1.40	40.62	13.98
Home Loans	170899	15.47	159237	14.46	148502	14.63	15.08	7.32
Auto Loans	34094	3.09	32149	2.92	28879	2.84	18.06	6.05
Other Retail Loans	86050	7.79	81043	7.36	71878	7.08	19.72	6.18
Agriculture	118419	10.72	119782	10.88	121120	11.93	-2.23	-1.14
Total Domestic Advances	**1104884**	**100.00**	**1100892**	**100.00**	**1015392**	**100.00**	**8.81**	**0.36**

Retail Advances

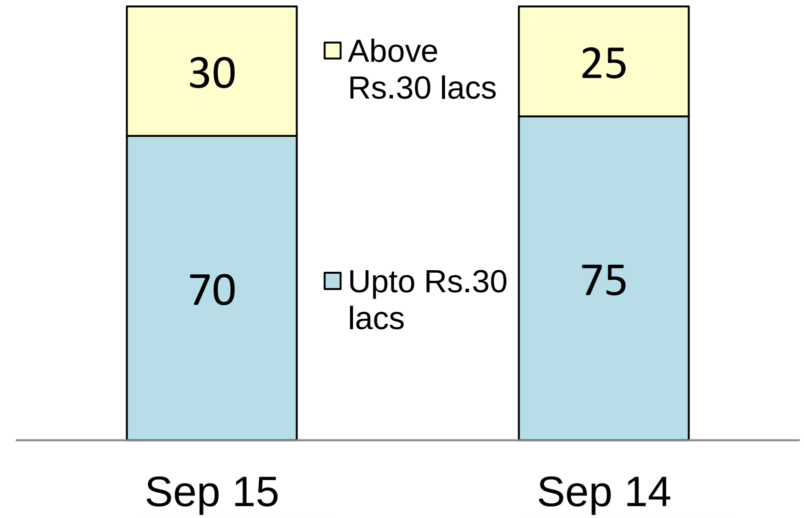
Rs in Crores

Distribution of Retail Loans(%)



Total 291043 | 249259

Distribution of Home Loans(%)

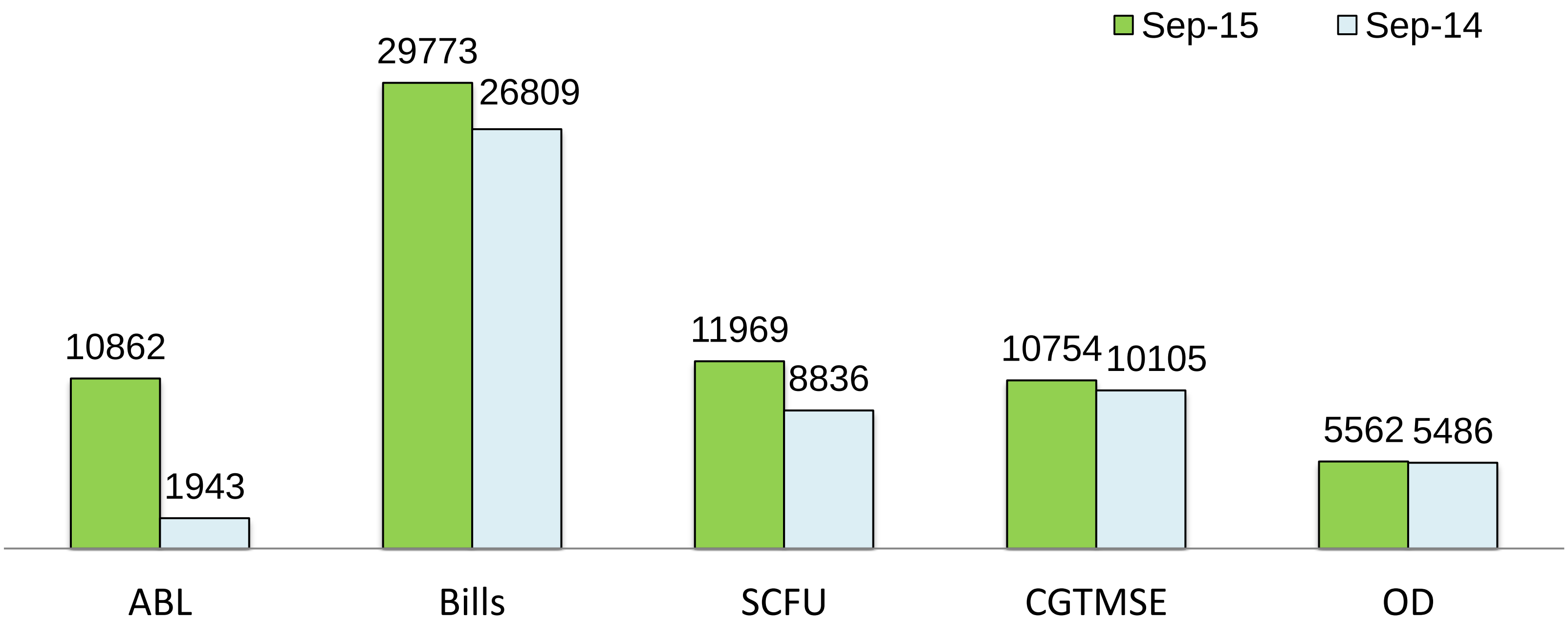


Total 170899 | 148502

Level	Home	Auto	Education	Other Per.	Total
Sep 14	148502	28879	15387	56491	249259
Mar 15	159237	32149	15464	65579	272429
Sep 15	170899	34094	15806	70244	291043
YOY Growth Abs.	22397	5215	419	13753	41784
YOY Growth %	15.08	18.06	2.72	24.35	16.76

SME Advances

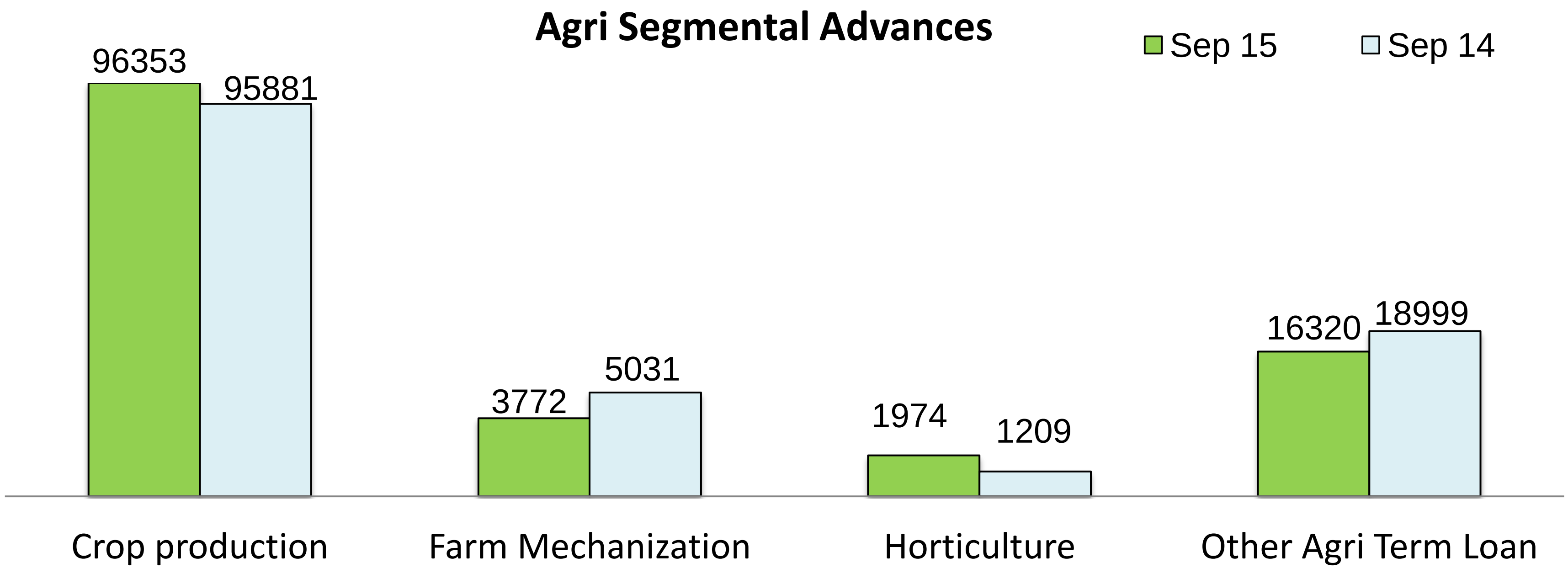
Rs in Crores



Level	ABL	Bills	SCFU	CGTMSE	OD	B/S Fin	Total
Sep14	1,943	26,809	8,836	10,105	5,486	1,14,832	1,68,011
Mar 15	7,408	30,914	10,745	10,482	4,886	1,17,038	1,81,473
Sep 15	10,862	29,773	11,969	10,754	5,562	1,07,652	1,76,572
YOY Growth Abs.	8,919	2,964	3133	649	76	-7,180	8,561
YOY Growth %	459.03	11.06	35.46	6.42	1.39	-6.25	5.10

Agri Advances

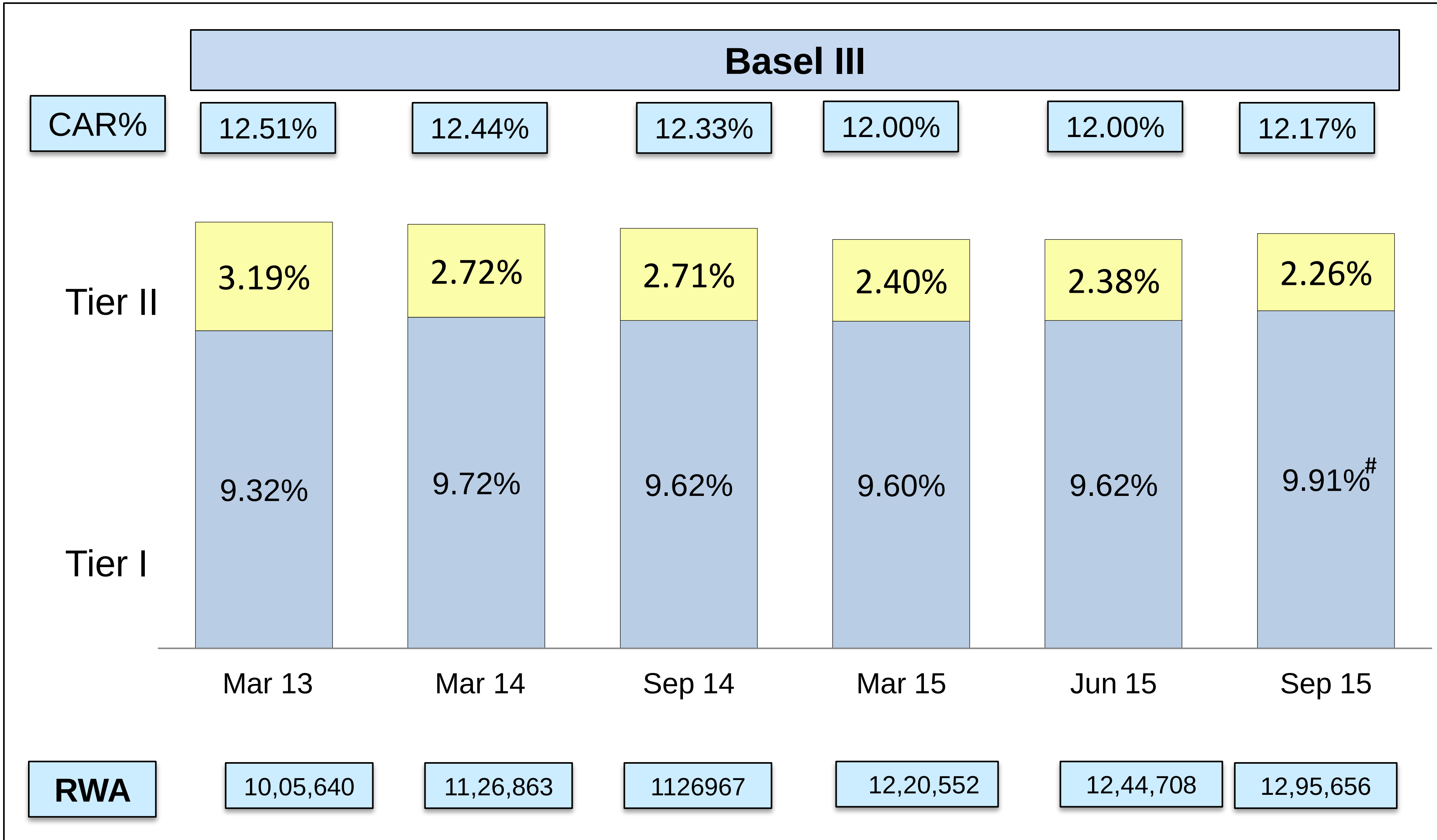
Rs. in Crores



Level	Crop / Production	Investment/ Allied Credit	Collateralized by Gold out of A & B		Agri
	(A)	(B)	Amt.	Share %	Total
Sep-14	95881	25239	42024	34.69	121120
Mar-15	95651	24131	40546	33.85	119782
Sep-15	96353	22066	38376	32.40	118419
YOY Abs.	472	-3173	-3648		-2701
YOY %	0.49	-12.57			-2.23

Capital Adequacy

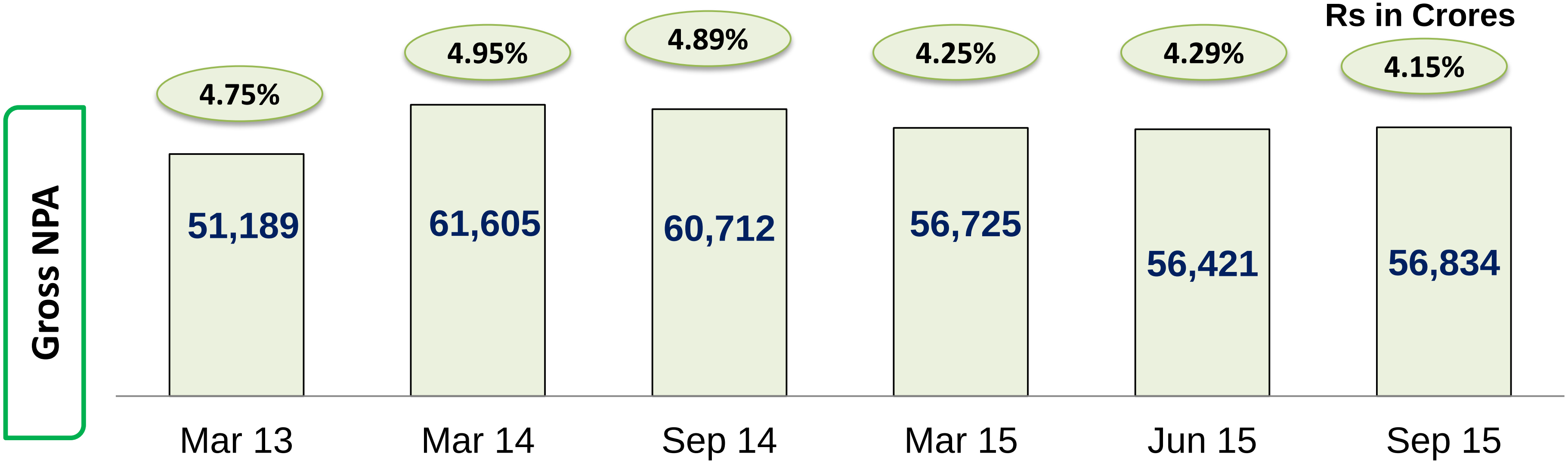
Rs. In crores

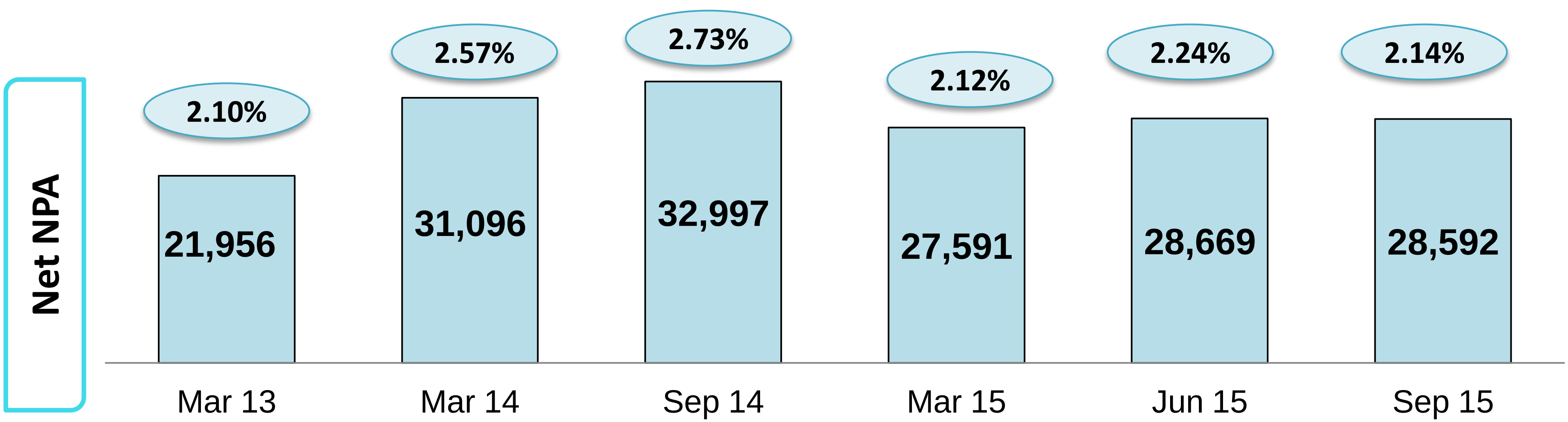


CET1 = 9.87 %

Non Performing Assets

Rs in Crores





* PCR %	66.58	62.86	63.18	69.13	69.49	70.48

* *Provision Coverage Ratio*

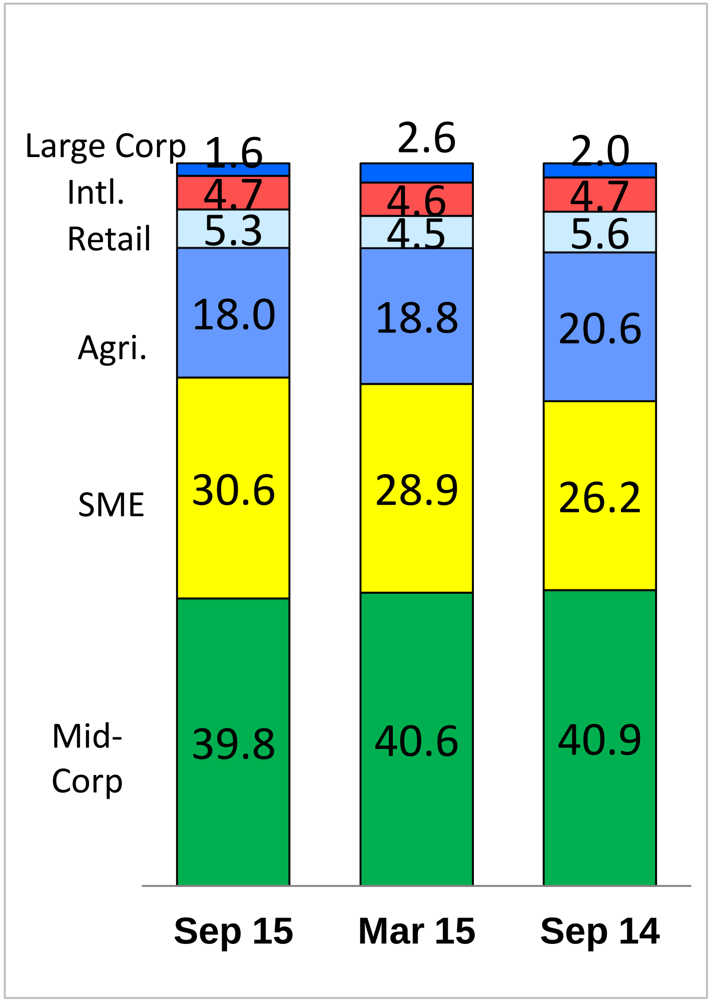
Gross NPAs by Sector

Rs in Crores

Break-up of Gross NPAs

Sector	Sep15		Mar 15		Sep 14	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio%
Large Corporate	982	0.35	1,510	0.54	1,174	0.50
Mid Corporate	22,600	10.62	23,029	9.76	24,854	11.15
SME	17,381	8.72	16,387	7.78	15,883	8.38
Agri	10,219	8.66	10,652	8.90	12,506	10.34
Retail	3,003	1.03	2,528	0.93	3,412	1.37
International	2,649	1.00	2,619	1.17	2,883	1.27
Total	**56,834**	**4.15**	**56,725**	**4.25**	**60,712**	**4.89**

Sector-wise Gross NPAs to Total Gross NPAs %



Movement of NPAs

Rs in Crores

	Q2FY16	Q1FY16	Q2FY15
Opening Level of Gross NPAs	**56421**	**56,725**	**60,434**
Less :Recovery	892	1,209	965
Less: Upgradation	629	1,494	1,670
Less :Write-off	3941	4,919	4,787
Add: Fresh Slippages	5875	7,318	7,700
Net Increase	413	-304	278
Closing Level of Gross NPAs	**56834**	**56,421**	**60,712**

Recovery in W/o Accounts	627	430	466

Details of Restructured Assets

Rs in Crores

		Q2FY16			Q1FY16			H1FY16		
	Particulars	**Std.**	**NPA**	**Total**	**Std.**	**NPA**	**Total**	**Std.**	**NPA**	**Total**
1	Restructured Accounts as on 01.04.2015	**55954**	**15366**	**71320**	**55,843**	**15,386**	**71,229**	**55843**	**15386**	**71229**
2	Fresh Restructuring + Increase in O/S	2500	685	3185	3,936	2,076	6,012	6436	2761	9197
3	Upgradation to Restructured Standard category	173	-173	0	193	-193	0	366	-366	0
4	Restructured Standard Advances upgraded to full Standard advances	-970	0	-970	-1,014	0	-1,014	-1984	0	-1984
5	Downgradations of Restructured accounts	-1710	1710	0	-1,182	1,182	0	-2892	2892	0
6	Write-off + Decrease in O/S + Closures	-2495	-58	-2553	1,822	3,085	4,907	-4317	-3143	-7460
7	**Total Restructured Accounts as on September 30, 2015**	**53452**	**17530**	**70982**	**55,954**	**15,366**	**71,320**	**53452**	**17530**	**70982**

Movement of Impaired Assets

Rs in Crores

	Sep 15	Jun 15	Mar 15	Dec 14	Sep 14
1. Gross Advances	13,70,701	13,13,735	13,35,424	12,65,483	12,42,638
2. Gross NPAs	56,834	56,421	56,725	61,991	60,712
3. Net NPAs	28,592	28,669	27,591	34,469	32,997
4. Restructured Standard	53,452	55,954	55,843	46,542	43,962
5. Total Gross NPAs plus Restructured Std. (2+4)	1,10,286	1,12,375	1,12,568	1,08,533	1,04,674
6. Total Net NPAs plus Restructured Std. (3+4)	82,044	84,623	83,434	80,999	76,959
7. Gross NPA + Restructured Standard to Gross Adv. % (5÷1)	8.04	8.55	8.43	8.58	8.42
8. Net NPA + Restructured Standard to Gross Adv. % (6÷1)	5.98	6.44	6.25	6.40	6.19

We Touch Lives…

Touch Points

Total Touch Points
3.7 lacs

Branches
16,415

Group ATMs
56,930

POS
2.4 lacs

CSPs
58,571

Customer Base

Total Customers
29.5 crores

Debit card holders
21.5 crores

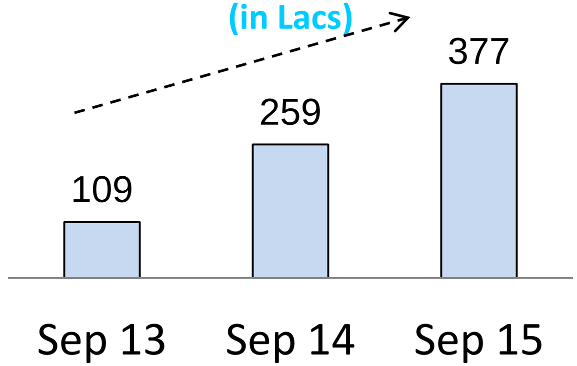
INB
2.4 crores

Mobile
1.9 crores

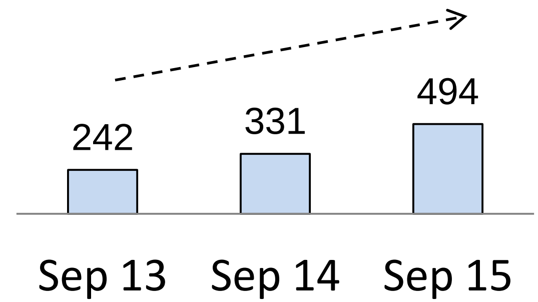
Fin. Inclusion/ Jan Dhan
8.5 crores

Enormous Physical Footprints

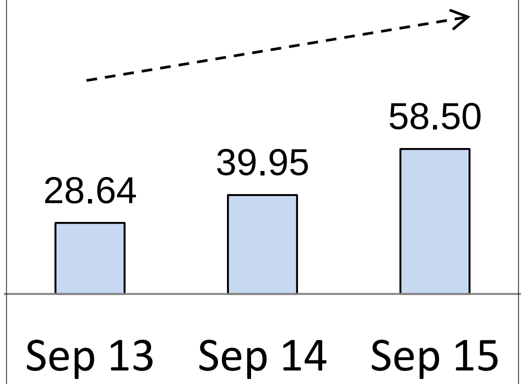
POS Transactions
(in Lacs)



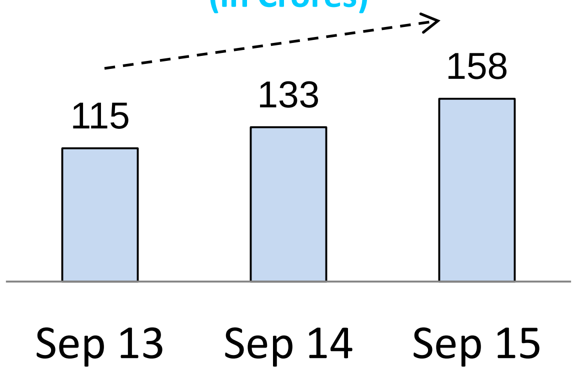
Mobile Banking Transactions (in Lacs)



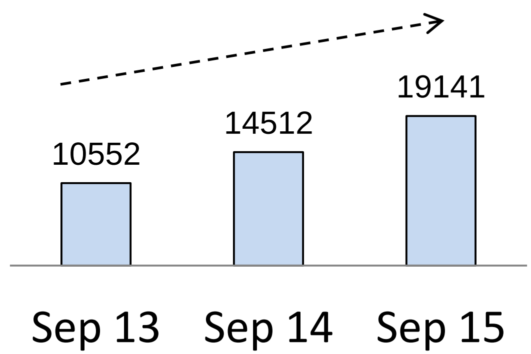
Internet Banking Transactions (in Crores)



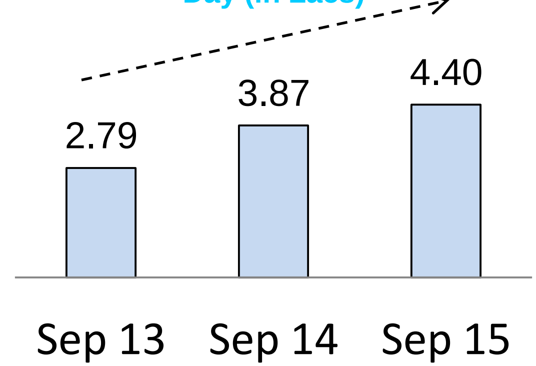
ATM Transactions
(in Crores)



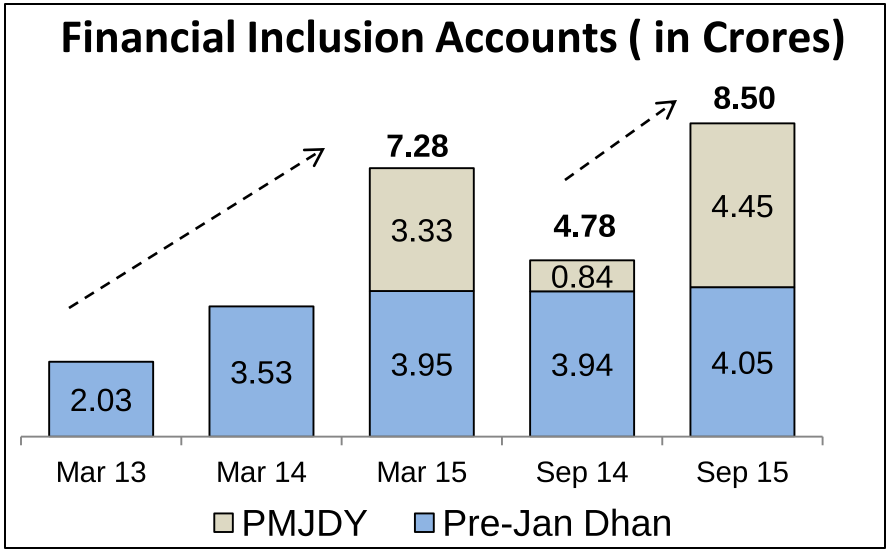
Debit Card spends
(Rs. in Crores)

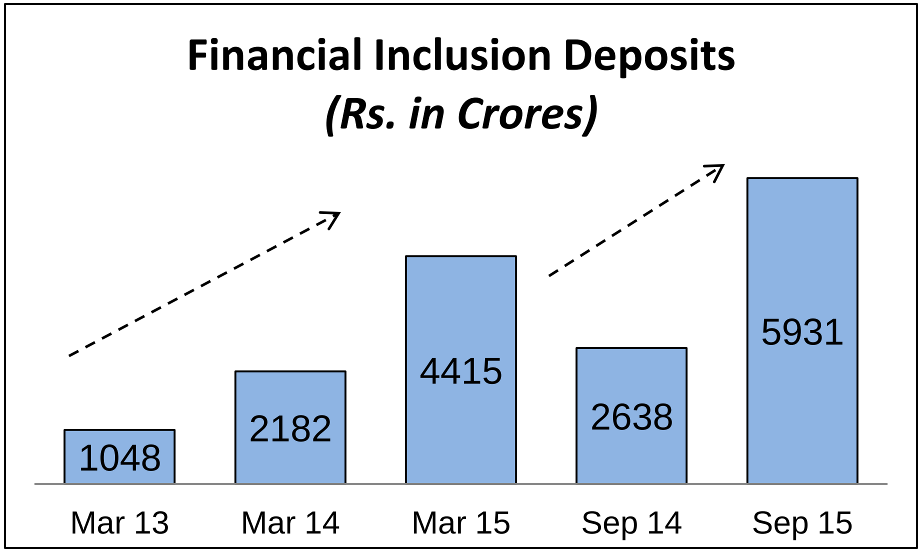


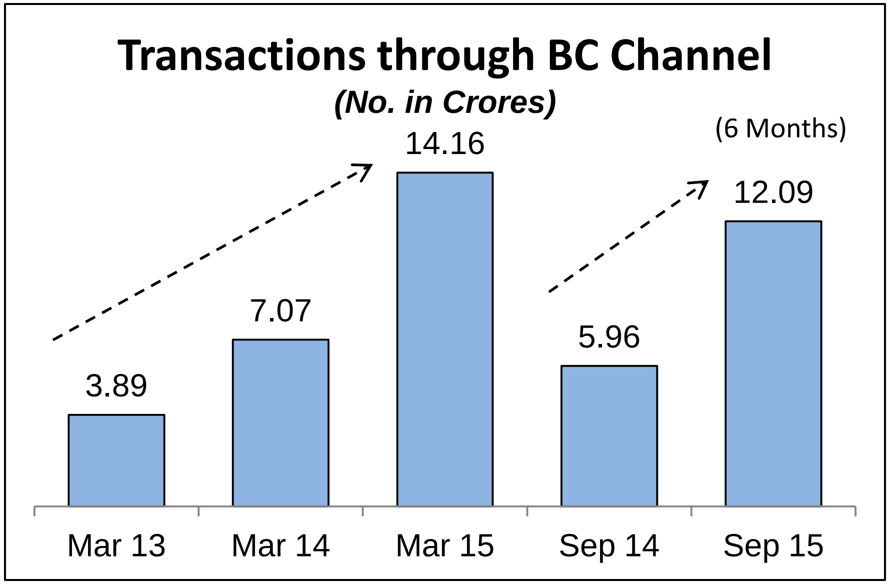
Contact Centres
Avg no of Calls handled per Day (in Lacs)

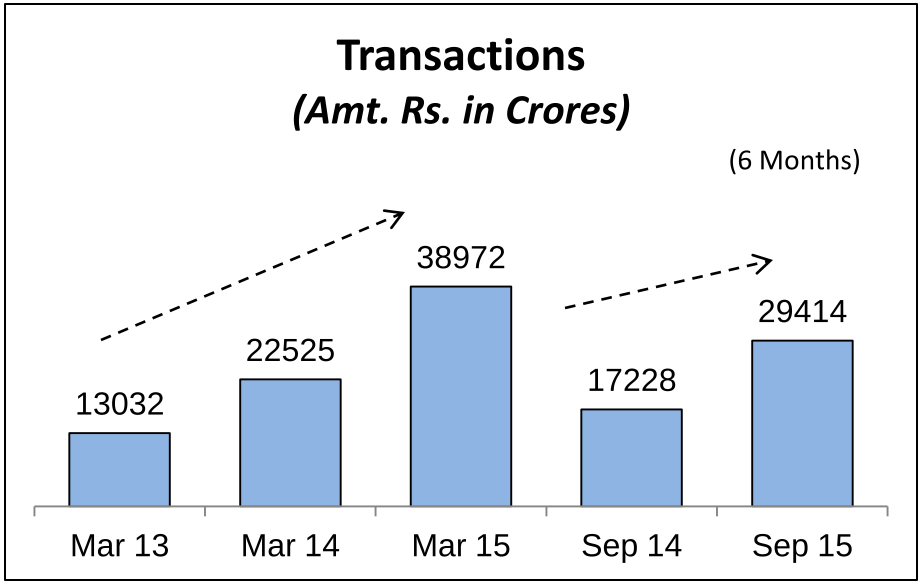


Financial Inclusion

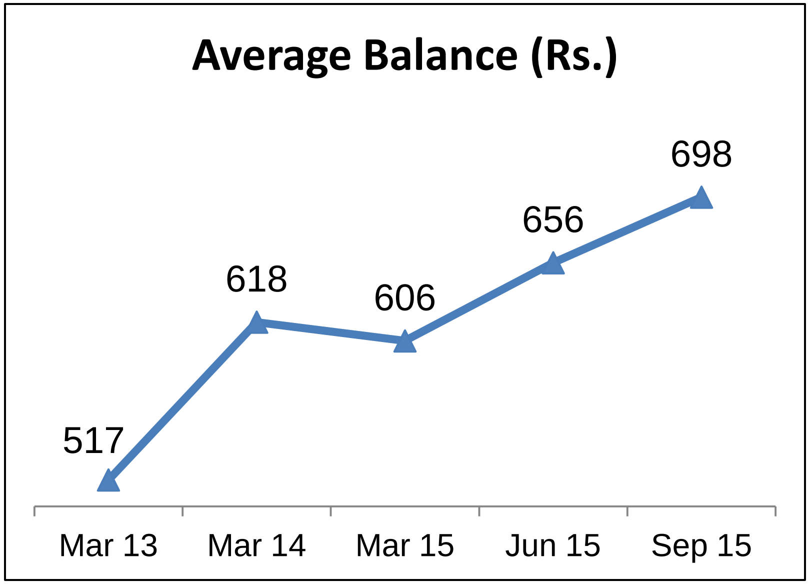


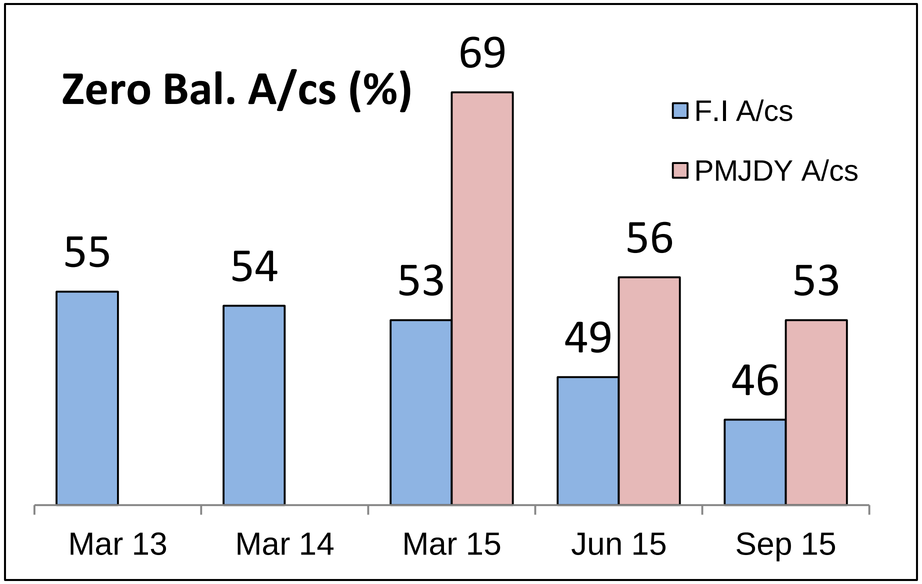






Financial Inclusion in SBI (contd…)





Financial Literacy		
RSETIs (Total Numbers:117)	H1'FY16	Cumulative
No of Training Programme held	1147	11,160
No of Youth trained	30,142	2,95,830
No of Youth Settled	5,488	1,39,805
Financial Literacy Centres (Total numbers:219)		
No of Out door activities	3,818	32,697
No of Youth trained	4,23,505	21,62,818
No of person converted to customers	91,778	3,54,049

Social Security Schemes

(Enrolment up to 30.09.2015)
No in Lacs

Pradhan Mantri Suraksha Bima Yojana:	142.78
Pradhan Mantri Jeevan Jyoti Bima Yojana:	36.33
Atal Pension Yojana:	1.83

State Bank of India is one of the Top Most Active Banks in addressing Customer Queries on Social Media - Report by The Economic Times

YouTube	• Total Videos Uploaded – **197** • Current Number of Subscribers – **11,125** • Highest Subscriber base amongst all Indian Banks • Current Number of views - **37.45 Lakh**
facebook	• Total No of Followers at present - **39.64 Lakh** • Average Rise in Followers – **8200** per day
twitter	• Current Fanbase – **3.24 Lakh**
Pinterest LinkedIn Instagram	We have recently launched our official pages on the following platforms: • Current Number of Followers- **797** • The Highest number of followers amongst all Indian Banks • Current Number of Followers- **53,000** • Current Number Followers- **604**

Performance Highlights of Associate Banks- Net Profit

Rs in Crores

Name	Q2FY16	Q2FY15	YOY %	H1FY16	H1FY15	YOY %
SBBJ	180	119	51.26	451	333	35.44
SBH	375	311	20.58	627	538	16.54
SBM	132	102	29.41	226	177	27.68
SBP	83	81	2.47	223	217	2.76
SBT	103	19	442.11	184	69	166.67
Total ABs	**873**	**632**	**38.13**	**1711**	**1334**	**28.26**

Performance Highlights of Non-Banking Subsidiaries- Net Profit

Rs in Crores

Name	Q2FY16	Q2FY15	YOY %	H1FY16	H1FY15	YOY %
SBI Life Insurance Company Pvt. Ltd	206	218	-5.50	408	459	-11.11
SBI Capital Markets Ltd	57	108	-47.22	101	162	-37.65
SBI Funds Management P Ltd	43	44	-2.27	88	83	6.02
SBI Cards & Payment Services P Ltd	70	80	-12.50	132	194	-31.96
SBI Group	**4992**	**4024**	**24.05**	**9705**	**8472**	**14.56**

Performance Highlights of 'Non-Banking Subsidiaries'

SBI Life INSURANCE
With Us, You're Sure

- ✓ 52% growth in New Business Premium while overall industry up by 14%.
- ✓ 33% growth in Gross Written Premium.
- ✓ Market share (MS) in New Business Premium among Private players increased to 15.3% in H1 16 from 12.9% in H1 15.
- ✓ Total MS including LIC has grown to 4.7% in H1 FY 16 from 3.5% in H1 FY 15.
- ✓ AUM up by 17% to Rs.74,554 cr in H1 16 from Rs.63,872 cr in H1 15.
- ✓ Persistency ratio of renewal premium in 13 months category has improved to 76.9% in H1 16 from 76% in H1 15.

SBI MUTUAL FUND
A PARTNER FOR LIFE

- ✓ AUM up by 21.66% to Rs.88,628 crs in H1 16 from Rs.72,850 crs. in H1 15.
- ✓ Company has crossed Rs.1,00,354 crores AUM (closing) in October 2015.
- ✓ 69% of AUM in Equity Funds and 99% of the AUM in Fixed Income Funds are in top two quartiles on 1 year basis.

SBI Card
Make life simple

- ✓ 3rd Rank in CIF and growing @18% YoY.
- ✓ 4th Rank in spends and growing @36% YoY.
- ✓ Launched SimplyClick product targeting younger generation.
- ✓ Strategic partnerships for e-commerce

Balance Sheet (Solo)

Liabilities				
(Rs in Crores)	**Sep-15**	**Mar-15**	**Sep-14**	**YOY Growth (%)**
Capital	776	747	747	3.98
Reserves and Surplus	144,781	127,692	124,480	16.31
Deposits	1,634,115	1,576,793	1,473,785	10.88
Borrowings	225,470	205,150	186,781	20.71
Other Liabilities & Provisions	105,284	137,698	88,980	18.32
Total Liabilities	**2,110,426**	**2,048,080**	**1,874,772**	**12.57**
Assets				
Cash & balances with RBI	78,288	115,884	70,902	10.42
Balance with Banks & Money at Call and Short Notice	32,329	38,872	38,742	-16.55
Investments	567,404	481,759	473,962	19.71
Net Advances	1,337,153	1,300,026	1,209,648	10.54
Fixed Assets	9,638	9,329	8,468	13.82
Other Assets	85,614	102,210	73,050	17.20
Total Assets	**2,110,426**	**2,048,080**	**1,874,772**	**12.57**

Balance Sheet (Consolidated)

Liabilities				
(Rs in Crores)	**Sep-15**	**Mar-15**	**Sep-14**	**YOY Growth (%)**
Capital	776	747	747	3.98
Reserves and Surplus	179,923	160,641	155,762	15.51
Minority Interest	5,980	5,497	5,263	13.63
Deposits	2,133,521	2,052,961	1,926,216	10.76
Borrowings	255,496	244,663	225,135	13.49
Other Liabilities & Provisions	205,570	235,601	175,346	17.24
Total Liabilities	**2,781,266**	**2,700,110**	**2,488,469**	**11.77**
Assets				
Cash & balances with RBI	100,192	144,288	93,106	7.61
Balance with Banks & Money at Call and Short Notice	42,249	44,194	46,585	-9.31
Investments	784,758	673,507	659,264	19.04
Net Advances	1,721,891	1,692,211	1,577,337	9.16
Fixed Assets	12,830	12,379	11,237	14.18
Other Assets	119,347	133,531	100,941	18.23
Total Assets	**2,781,266**	**2,700,110**	**2,488,469**	**11.77**

Awards & Accolades

Global Finance Annual Survey-Worlds Best Bank -2015- SBI – No. 1
- i) Country Winner- Emerging Markets (Asia-Pacific)
- ii) World's Best Trade Finance Providers (Country Winner)
- iii) World's Best Sub-Custodians- SBI Subsidiary (Country Winner)

Gold Awards : Reader's Digest Trusted Brand 2015 (India).
i)Banks, ii)Credit Cards and iii)Loans (Car, Home and Personal loans)

SBI the Best Public Sector Bank :
i)Rural Reach, ii)Technology Adoption, iii)Retail, iv) Overall
v)Contribution for Financial Inclusion Agenda Season 3

Brandz Top 50 Most Valuable Indian Brands 2015 - WPP & Millward Brown
SBI Rank 3 -Brand Value - USD 9374 Million (37% increase over last year)

PR Week Awards Asia -Hongkong
- i) Silver: Media Relations Campaign of the Year
- ii) Bronze : South Asia PR Campaign of the Year

No. 1 among the Financial Companies in India

Best Bank Award for (i)Electronic Payment Systems
(ii) Managing IT Infrastructure

Thank You