

STATE BANK OF BIKANER AND JAIPUR (ASSOCIATE OF THE STATE BANK OF INDIA) HEAD OFFICE : TILAK MARG, JAIPUR UNAUDITED FINANCIAL RESULTS FOR THE NINE MONTHS ENDED 31ST DECEMBER, 2009 (Rupees in crores)						
PARTICULARS	3 months	Corresponding	Year to date	Year to date figures	Previous	
	ended	3 months	figures for current	for the previous	accounting	
	31.12.2009	31.12.2008	31.12.2009	31.12.2008	31.03.2009	
	Reviewed	Reviewed	Reviewed	Reviewed	(Audited)	
1 Interest Earned (a+b+c+d)	978.36	1029.80	2944.04	2869.39	3810.28	
(a) Interest/discount on advances/bills	777.22	819.50	2311.73	2257.78	2989.43	
(b) Income on investments	209.37	201.39	627.82	584.92	783.96	
(c) Interest on balances with RBI and other Inter Bank Funds	0.67	8.68	4.37	14.00	15.87	
(d) Others	-8.90	0.23	0.12	12.69	21.02	
2 Other Income	127.29	133.29	373.53	367.17	577.05	
3 Total Income (1+2)	1105.65	1163.09	3317.57	3236.56	4387.33	
4 Interest Expended	703.53	711.34	2086.22	2010.34	2707.06	
5 Operating Expenses (i) + (ii)	218.91	211.37	629.84	606.95	787.43	
(i) Employees cost	125.26	118.19	365.72	344.43	460.78	
(ii) Other Operating Expenses	93.65	93.18	264.12	262.52	326.65	
All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)						
6 Total Expenditure (4+5) excluding provisions and	922.44	922.71	2716.06	2617.29	3494.49	
7 Operating Profit before provisions and contingencies (3-6)	183.21	240.38	601.51	619.27	892.84	
8 Provisions (other than tax) and Contingencies	105.42	70.79	171.45	176.73	240.27	
9 Exceptional Items	0.00	0.00	0.00	0.00	0.00	
10 Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)	77.79	169.59	430.06	442.54	652.57	
11 Tax Expense	26.54	93.80	141.38	187.38	249.12	
12 Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)	51.25	75.79	288.68	255.16	403.45	
13 Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	
14 Net Profit(+)/Loss(-) for the period (12-13)	51.25	75.79	288.68	255.16	403.45	
15 Paid-up equity share capital (Face Value of the Share: Rs.10/- each)	50.00	50.00	50.00	50.00	50.00	
16 Reserves excluding Revaluation Reserves	1996.47	1663.21	1996.47	1663.21	1996.47	
(as per balance sheet of previous accounting year)						
17 Analytical Ratios						
i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL	NIL	
ii) Capital Adequacy Ratio : Basel - I	12.88%	14.01%	12.88%	14.01%	13.18%	
: Basel - II	13.93%	15.34%	13.93%	15.34%	14.52%	
iii) Earning Per share (in Rupees) (EPS)						
a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the year (not to be annualised) (in Rupees)	10.25	15.16	57.74	51.03	80.69	
b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not to be annualised) (in Rupees)	10.25	15.16	57.74	51.03	80.69	
iv) NPA Ratios						
a) Gross non-performing assets	644.81	437.34	644.81	437.34	490.33	
Net non-performing assets	309.33	228.45	309.33	228.45	252.94	
b) % of Gross NPAs	2.01%	1.56%	2.01%	1.56%	1.63%	
% of Net NPAs	0.97%	0.82%	0.97%	0.82%	0.85%	
c) Return on Assets	0.42%	0.68%	0.80%	0.78%	0.92%	
18 Public Shareholding						
- No. of shares	12499790	12499790	12499790	12499790	12499790	
- Percentage of Shareholding	25.00%	25.00%	25.00%	25.00%	25.00%	
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	37500210	37500210	37500210	37500210	37500210	
- 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)	75.00%	75.00%	75.00%	75.00%	75.00%	
UNAUDITED SEGMENTAL RESULTS FOR THE NINE MONTHS ENDED 31ST DECEMBER, 2009						
(Rupees in crores)						
S. No.	Description	Quarter ended (Reviewed)		Nine Months ended (Reviewed)		Year ended 31.03.2009 (Audited)
		31.12.2009	31.12.2008	31.12.2009	31.12.2008	
1	Segmental Revenue (Income)					
a.	Treasury	234.06	246.17	713.33	645.12	873.26
b.	Corporate / Wholesale Banking	208.40	388.90	1211.83	1342.40	1820.43
c.	Retail Banking	916.65	744.31	2162.16	1887.46	2647.33
	Total	1359.11	1379.38	4087.32	3874.98	5341.02
	Less : Inter Segment Revenue	253.46	216.29	769.75	638.42	953.69
	Income from Operations	1105.65	1163.09	3317.57	3236.56	4387.33
2	Segmental Results after Provisions and before Tax					
a.	Treasury	-15.17	-20.77	(44.82)	(144.97)	(261.05)
b.	Corporate / Wholesale Banking	6.95	75.97	210.14	289.98	432.13
c.	Retail Banking	122.75	151.13	374.94	407.72	628.41
	Total	114.52	206.33	540.25	552.73	799.49
	Less : Unallocated Expenses	36.73	36.73	110.19	110.19	146.92
3	Operating Profit (Profit before tax)	77.79	169.60	430.06	442.54	652.57
	Provision for Taxes	26.54	93.81	141.38	187.38	249.12
	Extraordinary Profit / Loss	0.00	0.00	0.00	0.00	0.00
4	Net Profit	51.25	75.79	288.68	255.16	403.45
OTHER INFORMATION						
5	Capital Employed (Segment Assets - Segment Liabilities)					
a.	Treasury	723.99	514.05	723.99	514.05	(89.29)
b.	Corporate / Wholesale Banking	1596.99	1683.79	1596.99	1683.79	2141.32
c.	Retail Banking	1530.84	1330.31	1530.84	1330.31	1636.42
d.	Unallocated Capital	-1579.84	(1603.65)	(1579.84)	(1603.65)	(1641.98)
	Total	2271.98	1924.50	2271.98	1924.50	2046.47

1. The working results for the nine months ended 31st December 2009 have been arrived at after considering provision for Income Tax, Wealth Tax, Bonus, provision for depreciation of fixed assets, provision for Wage Arrears for staff w.e.f. November, 2007 on estimated basis and also provisions for NPAs, Standard Assets and Depreciation on Investment on the basis of prudential norms issued by the Reserve Bank of India. Accounting Standards wherever applicable have been complied with.
2. The Bank's operations are classified into three segments viz Treasury Operations, Corporate/Wholesale Banking Operations and Retail Banking Operations. The Bank operates only in domestic geographic segment. The entire Indian Operations are being treated as a single reportable segment and hence secondary / geographic segment is not considered necessary.
3. Public disclosure of investor complaints for the quarter ended 31.12.2009: -

a) Pending at the beginning of the quarter	NIL	b) Received during the quarter	03
c) Disposed of during the quarter	03	d) Pending at the end of quarter	NIL
4. The above results have been subjected to "Limited Review" by Statutory Auditors as per RBI guidelines and reviewed by the Audit Committee of the Board.
5. The figures of previous periods have been regrouped, wherever necessary.
6. The above financial results have been approved by the Board of Directors of the Bank at its meeting held on 15th January 2010.

By Order of the Board

Jaipur
January 15, 2010

(ARUN SHANDILYA)
MANAGING DIRECTOR