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STATE BANK OF TRAVANCORE
(Associate of State Bank of India)
HEAD OFFICE: TRIVANANTHAPURAM

(Rs in Lacs)

UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR NINE MONTHS PERIOD 31/12/2011

PARTICULARS	QUARTER PERIOD			NINE MONTH PERIOD			YEAR END 2011
	31/12/11	30/09/11	31/12/10	31/12/11	31/12/10	31/12/09	
1. Interest Income (net of cost)	173181.89	162849.71	157938.84	493970.44	460551.34	422778.13	1422811
2. Interest on Government Securities	122666.87	127162.88	107278.84	357108.59	356408.82	292778.81	1148982.21
3. Interest on Deposits	34818.43	28748.79	25744.83	89312.11	89312.11	89312.11	311244.84
4. Interest on Advances (incl. and other long term loan)	10111.59	4328.82	44.80	14773.44	14773.44	14773.44	4644.24
5. Other Income	17626.92	14529.93	13941.14	47118.84	47118.84	47118.84	151244.84
6. TOTAL INCOME (1+2+3+4+5)	187703.72	181689.32	177907.64	537522.72	537522.72	491102.13	1857778.84
7. (Interest) Expenses	170023.72	161649.32	154118.84	505791.84	505791.84	491102.13	1791244.84
8. Operating Expenses (incl.)	18001.40	19891.23	19688.84	58430.88	58430.88	57778.84	191244.84
9. Other operating expenses	11144.27	12006.88	10881.07	33852.22	33852.22	33852.22	112444.84
10. TOTAL EXPENSES (7+8+9)	187028.89	183547.43	176606.71	564274.94	564274.94	558733.17	1912444.84
11. Profit (+) / Loss (-) from ordinary activities before tax (10-6)	32475.00	29940.00	29788.80	100000.00	100000.00	100000.00	100000.00
12. Provision for Income Tax (11)	14479.70	12458.84	9923.11	46911.64	46911.64	46911.64	151244.84
13. Profit (+) / Loss (-) from ordinary activities after tax (11-12)	17995.30	17481.16	19865.69	53088.36	53088.36	53088.36	100000.00
14. Dividend Income (net of tax)	10121.32	11888.32	17889.79	39899.43	39899.43	39899.43	144444.84
15. Profit (+) / Loss (-) from extraordinary activities (14-13)	3000.00	8000.00	8000.00	8000.00	8000.00	8000.00	8000.00
16. Profit (+) / Loss (-) after extraordinary activities (15-14)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
17. Reserves including provisions (16-15)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18. Dividend Income (net of tax) (17-16)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19. Profit (+) / Loss (-) after extraordinary activities and dividend income (18-17)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
20. Dividend Income (net of tax) (19-18)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21. Profit (+) / Loss (-) after extraordinary activities and dividend income (20-19)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
22. Dividend Income (net of tax) (21-20)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23. Profit (+) / Loss (-) after extraordinary activities and dividend income (22-21)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
24. Dividend Income (net of tax) (23-22)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25. Profit (+) / Loss (-) after extraordinary activities and dividend income (24-23)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
26. Dividend Income (net of tax) (25-24)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27. Profit (+) / Loss (-) after extraordinary activities and dividend income (26-25)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
28. Dividend Income (net of tax) (27-26)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29. Profit (+) / Loss (-) after extraordinary activities and dividend income (28-27)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
30. Dividend Income (net of tax) (29-28)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31. Profit (+) / Loss (-) after extraordinary activities and dividend income (30-29)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
32. Dividend Income (net of tax) (31-30)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33. Profit (+) / Loss (-) after extraordinary activities and dividend income (32-31)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
34. Dividend Income (net of tax) (33-32)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35. Profit (+) / Loss (-) after extraordinary activities and dividend income (34-33)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
36. Dividend Income (net of tax) (35-34)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37. Profit (+) / Loss (-) after extraordinary activities and dividend income (36-35)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
38. Dividend Income (net of tax) (37-36)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39. Profit (+) / Loss (-) after extraordinary activities and dividend income (38-37)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
40. Dividend Income (net of tax) (39-38)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41. Profit (+) / Loss (-) after extraordinary activities and dividend income (40-39)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
42. Dividend Income (net of tax) (41-40)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43. Profit (+) / Loss (-) after extraordinary activities and dividend income (42-41)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
44. Dividend Income (net of tax) (43-42)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45. Profit (+) / Loss (-) after extraordinary activities and dividend income (44-43)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
46. Dividend Income (net of tax) (45-44)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47. Profit (+) / Loss (-) after extraordinary activities and dividend income (46-45)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
48. Dividend Income (net of tax) (47-46)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49. Profit (+) / Loss (-) after extraordinary activities and dividend income (48-47)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
50. Dividend Income (net of tax) (49-48)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51. Profit (+) / Loss (-) after extraordinary activities and dividend income (50-49)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
52. Dividend Income (net of tax) (51-50)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53. Profit (+) / Loss (-) after extraordinary activities and dividend income (52-51)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
54. Dividend Income (net of tax) (53-52)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55. Profit (+) / Loss (-) after extraordinary activities and dividend income (54-53)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
56. Dividend Income (net of tax) (55-54)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57. Profit (+) / Loss (-) after extraordinary activities and dividend income (56-55)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
58. Dividend Income (net of tax) (57-56)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
59. Profit (+) / Loss (-) after extraordinary activities and dividend income (58-57)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
60. Dividend Income (net of tax) (59-58)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61. Profit (+) / Loss (-) after extraordinary activities and dividend income (60-59)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
62. Dividend Income (net of tax) (61-60)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63. Profit (+) / Loss (-) after extraordinary activities and dividend income (62-61)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
64. Dividend Income (net of tax) (63-62)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
65. Profit (+) / Loss (-) after extraordinary activities and dividend income (64-63)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
66. Dividend Income (net of tax) (65-64)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
67. Profit (+) / Loss (-) after extraordinary activities and dividend income (66-65)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
68. Dividend Income (net of tax) (67-66)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69. Profit (+) / Loss (-) after extraordinary activities and dividend income (68-67)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
70. Dividend Income (net of tax) (69-68)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71. Profit (+) / Loss (-) after extraordinary activities and dividend income (70-69)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
72. Dividend Income (net of tax) (71-70)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73. Profit (+) / Loss (-) after extraordinary activities and dividend income (72-71)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
74. Dividend Income (net of tax) (73-72)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
75. Profit (+) / Loss (-) after extraordinary activities and dividend income (74-73)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
76. Dividend Income (net of tax) (75-74)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77. Profit (+) / Loss (-) after extraordinary activities and dividend income (76-75)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
78. Dividend Income (net of tax) (77-76)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79. Profit (+) / Loss (-) after extraordinary activities and dividend income (78-77)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
80. Dividend Income (net of tax) (79-78)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81. Profit (+) / Loss (-) after extraordinary activities and dividend income (80-79)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
82. Dividend Income (net of tax) (81-80)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83. Profit (+) / Loss (-) after extraordinary activities and dividend income (82-81)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
84. Dividend Income (net of tax) (83-82)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85. Profit (+) / Loss (-) after extraordinary activities and dividend income (84-83)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
86. Dividend Income (net of tax) (85-84)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87. Profit (+) / Loss (-) after extraordinary activities and dividend income (86-85)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
88. Dividend Income (net of tax) (87-86)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89. Profit (+) / Loss (-) after extraordinary activities and dividend income (88-87)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
90. Dividend Income (net of tax) (89-88)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91. Profit (+) / Loss (-) after extraordinary activities and dividend income (90-89)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
92. Dividend Income (net of tax) (91-90)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93. Profit (+) / Loss (-) after extraordinary activities and dividend income (92-91)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
94. Dividend Income (net of tax) (93-92)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95. Profit (+) / Loss (-) after extraordinary activities and dividend income (94-93)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
96. Dividend Income (net of tax) (95-94)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97. Profit (+) / Loss (-) after extraordinary activities and dividend income (96-95)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
98. Dividend Income (net of tax) (97-96)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
99. Profit (+) / Loss (-) after extraordinary activities and dividend income (98-97)	14874.32	16281.16	11876.69	45988.36	45988.36	45988.36	144444.84
100. Dividend Income (net of tax) (99-98)	0.00	0.00	0.00				

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NOTES:

- The above financial results have been arrived at after considering provisions for Non-Performing Assets, Standard Assets, All applicable Taxes, Amortisation of premium relating to investment under 'Held to Maturity' category, Depreciation on Investments and Fixed Assets, Diminution in fair value of Advances in respect of Restructured Accounts and other usual and necessary provisions on estimated and proportionate basis. There is no change in the accounting policies during the period.
- Reconciliation of Inter-branch transactions, Accounts with State Bank of India and Associate Banks, Government Transactions (both State and Central), Balance in Office account, Nostro Accounts, System Suspense Account, Clearing and other Adjusting Accounts is in progress. In the opinion of the management, no material impact of such reconciliation on financial statements is anticipated.
- Tax expense for the nine month ended 31.12.2011 has been made after netting off the provision no longer required of earlier year of Rs.49.83 Cr.
- The provision for Pension and Gratuity for the quarter ended 31-12-2011 includes an amount of Rs.33.80 Crores (corresponding period during previous year-NIS being 14th of Rs.136.38 Crores for the year towards amortization of expense relating to second option for pension for serving employees and enhancement in ceiling of Gratuity as per the guidelines of Reserve Bank of India vide circular No.CSOD.PP.RO.302/104-018/2910-11 dated 09th February 2011).
- Corresponding previous period/year figures have been regrouped / rearranged, whenever necessary.
- The financial results have been subjected to 'Limited Review' by Statutory Central Auditors of the Bank in terms of RBI guidelines and SEBI Listing Agreement and reviewed by the Audit Committee of the Board.
- The above results have been taken on record and approved by the Board of Directors of the Bank at its meeting held at Mumbai on 21st Jan 2012.
- Details of Investor Complaints for the Quarter ended 31st December 2011

Beginning	Received	Disposed off	Lying Unresolved
Nil	08	08	Nil

Place: Mumbai
Date: 21st Jan 2012

[Signature]
S. NANDA KUMARAN
MANAGING DIRECTOR



REVIEW REPORT TO THE BOARD OF DIRECTORS

We have reviewed the accompanying statement of un-audited financial results along with notes appearing thereon of State Bank of Travancore for the three months period and nine months ended 31st December 2011, except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us. This statement is the responsibility of the Bank's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on this financial statement based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we could become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

In the conduct of our Review apart from 20 Branches reviewed by us, we have relied on the review reports in respect of non-performing assets received from concurrent auditors of the Bank in respect of 80 Branches. These review reports cover 55.11 percent of the Advances (non food credit) and 59.13 percent of the Gross Non Performing Assets of the Bank. Apart from these review reports, in the conduct of our review, we have also relied upon the various returns received from the branches of the Bank.

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Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results read with the notes thereon prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed; or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of Income Recognition, Asset Classification, provisioning and other related matters.

For Jagdish Chand & Co
Chartered Accountants

For B.V.Rao & Co
Chartered Accountants

For Brijhar & Co
Chartered Accountants

Praveen Kumar Jain
Praveen Kumar Jain
Partner
Membership No. 085628
FRN:000129N

R.Unni
R.Unni
Partner
Membership No.007225
FRN:003116S

Prinvesan
Prinvesan
Partner
Membership No.200089
FRN:003978S

For Abraham & Jose
Chartered Accountants

For G.K.Rao & Co
Chartered Accountants

For Ayer & Charan
Chartered Accountants

Mukesh K.P
Mukesh K.P
Partner
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Sriyanarayana Reddy.B
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Mumbai

21st January 2012

