

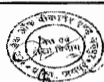
STATE BANK OF BIKANER AND JAIPUR
(ASSOCIATE OF THE STATE BANK OF INDIA)
HEAD OFFICE : TILAK MARG
JAIPUR

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER, 2011

| PARTICULARS | ₹ in crores | | | | |
|--|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------|
| | Quarter Ended | | Half-Year Ended | | Year Ended |
| | 30.09.2011 (Reviewed) | 30.09.2010 (Reviewed) | 30.09.2011 (Reviewed) | 30.09.2010 (Reviewed) | 31.03.2011 (Audited) |
| 1 Interest Earned (a+b+c+d) | 1452.90 | 1152.75 | 2854.90 | 2240.28 | 4796.48 |
| (a) Interest/discount on advances/bills | 1150.79 | 898.26 | 2274.28 | 1746.66 | 3772.35 |
| (b) Income on investments | 296.42 | 247.29 | 566.64 | 481.31 | 950.74 |
| (c) Interest on balances with RBI and other Inter Bank Funds | 5.69 | 7.18 | 13.98 | 12.29 | 18.55 |
| (d) Others | 0.00 | 0.02 | 0.00 | 0.02 | 14.84 |
| 2 Other Income | 134.22 | 130.74 | 228.58 | 275.72 | 639.70 |
| 3 Total Income (1+2) | 1587.12 | 1283.49 | 3083.48 | 2516.00 | 5436.18 |
| 4 Interest Expended | 975.29 | 728.94 | 1884.59 | 1439.69 | 3026.76 |
| 5 Operating Expenses (i) + (ii) | 320.15 | 357.35 | 616.36 | 588.57 | 1269.17 |
| (i) Employees cost | 201.59 | 252.75 | 395.15 | 396.49 | 826.96 |
| (ii) Other Operating Expenses | 118.56 | 104.60 | 221.21 | 192.08 | 442.21 |
| 6 Total Expenditure (4+5) excluding provisions and contingencies | 1295.44 | 1086.29 | 2500.95 | 2028.26 | 4295.93 |
| 7 Operating Profit before provisions and contingencies (3-6) | 291.68 | 197.20 | 582.53 | 487.74 | 1140.25 |
| 8 Provisions (other than tax) and Contingencies | 159.28 | 6.10 | 262.18 | 142.11 | 315.85 |
| 9 Exceptional Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 10 Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9) | 132.40 | 191.10 | 320.35 | 345.63 | 824.40 |
| 11 Tax Expense | 20.23 | 63.58 | 80.14 | 114.97 | 273.52 |
| 12 Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11) | 112.17 | 127.52 | 240.21 | 230.66 | 550.88 |
| 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) | 112.17 | 127.52 | 240.21 | 230.66 | 550.88 |
| 15 Paid-up equity share capital (Face Value of the Share : Rs. 10/- each) | 70.00 | 50.00 | 70.00 | 50.00 | 50.00 |
| 16 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year) | 2800.81 | 2367.40 | 2800.81 | 2367.40 | 2800.81 |
| 17 Analytical Ratios | | | | | |
| i) Percentage of shares held by Government of India | NIL | NIL | NIL | NIL | NIL |
| ii) Capital Adequacy Ratio : Basel - I | 11.48% | 11.59% | 11.48% | 11.59% | 11.32% |
| : Basel - II | 12.75% | 12.29% | 12.75% | 12.29% | 11.68% |
| 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 previous year (not to be annualised) (in Rupees) | 16.02 | 25.50 | 35.75 | 46.13 | 101.53 |
| 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) | 16.02 | 25.50 | 35.75 | 46.13 | 101.53 |
| iv) NPA Ratios | | | | | |
| a) Gross non-performing assets | 1651.98 | 943.26 | 1651.98 | 943.26 | 835.40 |
| Net non-performing assets | 1092.24 | 450.60 | 1092.24 | 450.60 | 341.33 |
| b) % of Gross NPAs | 3.70% | 2.57% | 3.70% | 2.57% | 2.00% |
| % of Net NPAs | 2.48% | 1.25% | 2.48% | 1.25% | 0.83% |
| c) Return on Assets | 0.76% | 0.83% | 0.76% | 0.83% | 0.96% |
| 18 Public Shareholding | | | | | |
| - No. of shares | 17450076 | 12464340 | 17450076 | 12464340 | 12464340 |
| - Percentage of Shareholding | 24.93% | 24.93% | 24.93% | 24.93% | 24.93% |
| 19 Promoters and promoter group Shareholding | | | | | |
| a) Pledged/ Encumbered - Number of shares | | | | | |
| - 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 | 52549924 | 37535660 | 52549924 | 37535660 | 37535660 |
| - 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) | 75.07% | 75.07% | 75.07% | 75.07% | 75.07% |

UNAUDITED SEGMENTAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER, 2011

| S. No. | Description | ₹ in crores | | | | |
|--------|--|--------------------------|------------|----------------------------|------------|-------------------------|
| | | Quarter ended (Reviewed) | | Half-Year ended (Reviewed) | | Year ended |
| | | 30.09.2011 | 30.09.2010 | 30.09.2011 | 30.09.2010 | 31.03.2011 (Audited) |
| 1 | Segmental Revenue (Income) | | | | | |
| a. | Treasury | 309.18 | 265.46 | 591.97 | 521.87 | 1050.42 |
| b. | Corporate / Wholesale Banking | 904.15 | 553.40 | 1575.10 | 1114.02 | 2320.37 |
| c. | Retail Banking | 686.42 | 727.85 | 1521.99 | 1391.47 | 3101.18 |
| | Total | 1899.75 | 1546.71 | 3689.06 | 3027.36 | 6471.97 |
| | Less : Inter Segment Revenue | 312.63 | 263.22 | 605.58 | 511.36 | 1035.79 |
| | Income from Operations | 1587.12 | 1283.49 | 3083.48 | 2516.00 | 5436.18 |
| 2 | Segmental Results after Provisions and before Tax | | | | | |
| a. | Treasury | -35.22 | 6.93 | (59.53) | 14.29 | (24.50) |
| b. | Corporate / Wholesale Banking | 119.66 | 95.79 | 230.55 | 179.99 | 426.21 |
| c. | Retail Banking | 84.69 | 125.11 | 222.79 | 224.81 | 569.61 |
| | Total | 169.13 | 227.83 | 393.81 | 419.09 | 971.32 |
| | Less : Unallocated Expenses | 36.73 | 36.73 | 73.46 | 73.46 | 146.92 |
| 3 | Operating Profit (Profit before tax) | 132.40 | 191.10 | 320.35 | 345.63 | 824.40 |
| | Provision for Taxes | 20.23 | 63.58 | 80.14 | 114.97 | 273.52 |
| | Extraordinary Profit / Loss | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 4 | Net Profit | 112.17 | 127.52 | 240.21 | 230.66 | 550.88 |
| | OTHER INFORMATION | | | | | |
| 5 | Capital Employed (Segment Assets - Segment Liabilities) | | | | | |
| a. | Treasury | 595.57 | 525.47 | 595.57 | 525.47 | 45.53 |
| b. | Corporate / Wholesale Banking | 2678.23 | 1957.27 | 2678.23 | 1957.27 | 2496.43 |
| c. | Retail Banking | 2034.37 | 1739.96 | 2034.37 | 1739.96 | 1882.44 |
| d. | Unallocated Capital | -1511.99 | -1622.59 | (1511.99) | (1622.59) | (1573.59) |
| | Total | 3796.18 | 2600.11 | 3796.18 | 2600.11 | 2850.81 |



स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर
STATE BANK OF BIKANER AND JAIPUR

SUMMARISED BALANCE-SHEET AS ON 30TH SEPTEMBER, 2011

₹ in crores

| | As on 30.09.2011 (Reviewed) | As on 30.09.2010 (Reviewed) | As on 31.03.2011 (Audited) |
|--|--------------------------------|--------------------------------|-------------------------------|
| CAPITAL AND LIABILITIES | | | |
| Capital | 70.00 | 50.00 | 50.00 |
| Reserves and Surplus | 3,726.18 | 2,550.10 | 2,800.81 |
| Deposits | 57,080.17 | 49,939.72 | 53,852.33 |
| Borrowings | 3,469.98 | 3,494.74 | 3,013.91 |
| Other liabilities and provisions | 2,534.97 | 1,905.00 | 3,237.44 |
| Total | 66881.30 | 56,939.56 | 62,954.49 |
| ASSETS | | | |
| Cash and balances with Reserve Bank of India | 4,614.47 | 3,717.37 | 5,376.84 |
| Balances with banks and money at call and short notice | 408.73 | 1,048.10 | 670.02 |
| Investments | 15,682.37 | 14,594.62 | 13,520.71 |
| Advances | 44,093.96 | 36,173.49 | 41,206.65 |
| Fixed Assets | 207.39 | 221.48 | 209.48 |
| Other Assets | 1,874.38 | 1,184.50 | 1,970.79 |
| Total | 66,881.30 | 56,939.56 | 62,954.49 |



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STATE BANK OF BIKANER AND JAIPUR

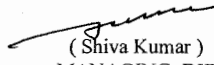
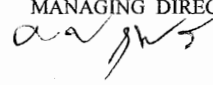
1. The working results for the quarter ended 30th September 2011 have been arrived at after considering provision for Income Tax, Wealth Tax, Bonus, provision for depreciation of fixed assets on estimated basis, provision for employee benefits, provisions for NPAs, Standard Assets and Depreciation on Investment on the basis of prudential norms issued by the Reserve Bank of India.
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. The provision for Pension and Gratuity for the quarter ended includes Rs. 19.22 Crores (corresponding Prev. year- Nil) 1/4th of 76.89 crores for the year towards amortization relating to pension II option for servicing employees and enhancement in ceiling of Gratuity as per the guidelines of Reserve Bank of India vide circular No. DBOD.BP.BC.80/2104.018/2010-11 dated 09th February 2011.
4. Public disclosure of investor complaints for the quarter ended 30.09.2011: -

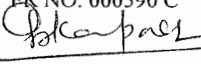
| | | | |
|--|-----|--|-----|
| a) Pending at the beginning of the quarter ended | NIL | b) Received during the quarter ended | 23 |
| c) Disposed of during the quarter ended | 23 | d) Pending at the end of quarter ended | NIL |

5. The figures of previous periods have been regrouped, wherever necessary.
6. 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.
7. The above financial results have been approved by the Board of Directors of the Bank at its meeting held on 22nd October 2011.

By Order of the Board

Jaipur
October 22, 2011


(Shiva Kumar)
MANAGING DIRECTOR


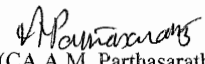
For. Vyas & Vyas
Chartered Accountants
FR NO. 000590 C

(CA C.P. Kapoor)
(M.No. 071275)
Partner



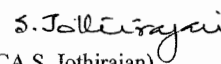
For S.C.J. Associates
Chartered Accountants
FR NO. 003131 C

(CA S.C. Jain)
(M.No. 070138)
Partner

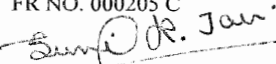


For S.L. Chhajed & Co.
Chartered Accountants
FR NO. 000709 C

(CA A.M. Parthasarathy)
(M.No. 021575)
Partner

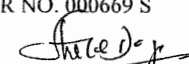


For L.U. Krishnan & Co.
Chartered Accountants
FR NO. 001527 S

(CA S. Jothirajan)
(M.No. 211121)
Partner



For B. Khosla & Co.
Chartered Accountants
FR NO. 000205 C

(CA Sunil K. Jain)
(M.No. 076570)
Partner



For S. Daga & Co.
Chartered Accountants
FR NO. 000669 S

(CA Shanti Lal Daga)
(M.No. F-11617)
Partner



Place: Jaipur
Date: October 22, 2011