

FORM L-22 : Analytical Ratios

Insurer : SBI LIFE INSURANCE COMPANY LIMITED

Analytical Ratios

S. No.	Particulars	For the quarter December 31, 2012	Upto the quarter December 31, 2012	For the quarter December 31, 2011	Upto the quarter December 31, 2011
1	New business premium income growth				
	-segment-wise				
	Participating Life	0.62	0.06	0.32	1.34
	Participating Pension	-	-	(1.08)	(1.00)
	Group Pension	-	-	-	-
	Non Participating	0.18	0.13	0.44	0.18
	Linked Life	(0.05)	(0.46)	(0.49)	(0.34)
	Linked Group	(0.94)	(0.54)	(0.24)	(0.92)
	Linked Pension	(0.90)	(0.97)	(0.85)	(0.97)
2	Net retention ratio	0.993	0.994	0.996	0.996
3	Expense of Management to Gross Direct Premium Ratio	0.17	0.17	0.14	0.13
4	Commission Ratio (Gross commission paid to Gross Premium)	0.05	0.05	0.04	0.04
5	Ratio of Policyholders' liabilities to shareholders' funds	18.91	18.91	20.76	20.76
6	Growth rate of Shareholders' funds	0.204	0.204	0.160	0.160
7	Ratio of surplus / (deficit) to Policyholders' liability	0.001	0.006	0.001	0.005
8	Change in net worth (₹ in lacs)	43,871	43,871	26,043	26,043
9	Profit after tax / Total income	0.02	0.04	0.03	0.05
10	(Total Real Estate+ Loans) / Cash and invested assets	0.005	0.005	0.005	0.005
11	Total Investments / (Capital + Surplus)	20.27	20.27	21.84	21.84
12	Total Affiliated Investments / (Capital + Surplus)	0.36	0.36	0.69	0.69
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.03%	8.51%	8.39%	8.21%
	Non Par	9.48%	9.00%	8.54%	8.42%
	Sub -Total : Non-Linked	9.41%	8.92%	8.52%	8.39%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	10.15%	5.86%	-0.68%	1.52%
	Sub - Total : Linked	10.15%	5.86%	-0.68%	1.52%
	Grand Total	9.89%	7.20%	2.92%	4.22%
	Shareholders' Funds	8.71%	8.66%	8.04%	8.10%
	B. With Unrealized Gains				
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	14.99%	14.37%	11.70%	5.50%
	Non Par	12.64%	12.88%	13.36%	7.21%
	Sub - Total : Non-Linked	13.01%	13.12%	13.11%	6.94%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	17.57%	15.68%	-12.66%	-15.93%
	Sub - Total : Linked	17.57%	15.68%	-12.66%	-15.93%
	Grand Total	15.62%	14.59%	-3.13%	-7.46%
	Shareholders' Funds	13.36%	11.85%	11.94%	5.60%
14	Conservation Ratio	83.65%	80.20%	72.09%	76.24%
15	Persistency Ratio				
	For 13th month	62.66%	64.10%	66.84%	68.00%
	For 25th month	55.65%	54.30%	56.39%	57.86%
	For 37th month	28.59%	29.32%	19.59%	19.48%
	For 49th Month	20.54%	20.08%	15.07%	16.83%
	for 61st month	17.71%	14.91%	17.45%	21.11%
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the quarter December 31, 2012	Upto the quarter December 31, 2012	For the quarter December 31, 2011	Upto the quarter December 31, 2011
1	No. of shares	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
2	Percentage of shareholding (Indian / Foreign)	74/26	74/26	74/26	74/26
3	%of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.00	4.22	0.64	2.65
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.00	4.22	0.64	2.65
6	Book value per share (₹)	25.94	25.94	18.90	18.90