

इलाहाबाद बैंक

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ALLAHABAD BANK

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Financial Results
Q1FY16

Welcome
Investors & Analysts

29.07.2015



₹ in crore

Sl. No.	Parameters	Jun'14	Mar'15	Jun'15	Variation			
					Q-o-Q Jun'15 over Mar'15		Y-o-Y Jun'15 over Jun'14	
					Amt.	(%)	Amt.	(%)
1	Business	322231	346519	334548	-11971	-3.45	12317	3.82
2	Deposit	183270	193424	183521	-9903	-5.12	251	0.14
3	Advances	138961	153095	151027	-2068	-1.35	12066	8.68
4	CD Ratio %	76.43	79.60	82.76				



Deposits

₹ in crore

Sl. No.	Parameters	Jun'14	Mar'15	Jun'15	Variation			
					Q-o-Q Jun'15 over Mar'15		Y-o-Y Jun'15 over Jun'14	
					Amt.	(%)	Amt.	(%)
1	Total Deposit	183270	193424	183521	-9903	-5.12	251	0.14
2	Aggregate Deposit	181825	192335	182491	-9844	-5.12	666	0.37
3	CD	13911	8985	5143	-3842	-42.76	-8767	-63.03
3a	CD % to total dep.	7.59	4.65	2.80				
4	Core Deposit	169359	184439	178377	-6061	-3.29	9019	5.33
5	Core Dep. in Total Deposit (4/1)	92.41	95.35	97.20				
6	SB Deposit	49553	55956	53633	-2323	-4.15	4080	8.23
7	Current Deposit	8267	8958	9218	260	2.91	951	11.51
8	CASA Deposit	57821	64914	62851	-2062	-3.18	5031	8.70
9	CASA Share in Agg. Deposit (%)	31.80	33.75	34.44				
10	Term Deposit	110094	118436	114496	-3940	-3.33	4403	4.00



Advances Mix

₹ in crore

Sl. No.	Parameters	Jun'14	Mar'15	Jun'15	Variation			
					Q-o-Q Jun'15 over Mar'15		Y-o-Y Jun'15 over Jun'14	
					Amt.	(%)	Amt.	(%)
1	Total Advances	138961	153095	151027	-2068	-1.35	12066	8.68
1a	Food Credit	3211	2540	3056	516	20.31	-155	-4.83
1b	Non-Food Gross Bank Credit	135750	150555	147971	-2584	-1.72	12221	9.00
Of Which								
(i)	Priority Sector Credit	49764	53910	58448	4538	8.42	8684	17.45
(ii)	Agriculture & Allied Activities	23243	24679	25950	1271	5.15	2707	11.65
(iii)	MSME	22856	25129	25424	295	1.17	2568	11.24
(iv)	Retail Credit excl. LRD	17318	19867	19977	111	0.56	2660	15.36
(v)	Retail Credit incl. LRD, of which	19636	22041	22148	107	0.49	2512	12.79
a	Housing	5679	6785	7002	217	3.21	1323	23.30
b	Loan against Mortgage of property	4051	3801	3756	-45	-1.19	-295	-7.29
c	Education Loans	1367	1405	1377	-28	-1.97	10	0.74
d	Trade Loans	4691	5940	6005	65	1.10	1314	28.01
e	Commercial Vehicle	972	1044	1053	9	0.90	81	8.30
f	AllBank Gold Loan	197	281	294	13	4.59	98	49.79
g	Other Retail Loans	2679	2786	2661	-125	-4.48	-18	-0.68



Industry-wise Deployment of Credit

₹ in crore

Sl. No.	Deployment of credit in major industries	Jun'14		Jun'15	
		Amt.	% of total advances	Amt.	% of total advances
1	Mining & Quarrying	79	0.06	100	0.07
2	Food Processing	2875	2.07	2886	1.91
3	Textiles	4861	3.50	5109	3.38
4	Chemical & Chemical Products	3687	2.65	4362	2.89
5	Cement & Cement Products	997	0.72	1149	0.76
6	Basic Metal & Metal products	8388	6.04	9520	6.30
6a	Iron & Steel	7613	5.48	8858	5.87
7	All Engineering Products	4851	3.49	3768	2.49
8	Infrastructure	23634	17.01	25401	16.82
8a	Power	14016	10.09	14261	9.44
8b	Tele-communication	816	0.59	1690	1.12
8c	Road & Ports	3903	2.81	4481	2.97
8d	Other Infra	4899	3.53	4969	3.29
9	Other Industries	10306	7.42	11901	7.88
	Advances to Industries as % of Total Advances	59678	42.95	64196	42.51



Investment

₹ in crore

Sl. No.	Parameters	Jun'14	Mar'15	Jun'15	Variation			
					Q-o-Q Jun'15 over Mar'15		Y-o-Y Jun'15 over Jun'14	
					Amt.	(%)	Amt.	(%)
1	Gross Investment	57442	55283	50987	-4296	-7.77	-6454	-11.24
2	Held To Maturity (HTM)	40622	39272	28948	-10324	-26.29	-11674	-28.74
3	Available For Sale (AFS)	16820	16011	22000	5989	37.41	5180	30.80
4	Held For Trading (HFT)	0	0	40	40		40	
7	Duration (AFS+HFT)	4.22	3.98	5.32	1	33.67	1	26.07
8	Modified Duration (AFS+HFT)	4.03	3.81	5.11	1	34.12	1	26.80
5	Total Duration	4.58	4.05	4.58				
6	Total Modified Duration	4.39	3.89	4.39				
9	Net Demand & Time Liabilities	177607	187825	185995	-1830	-0.97	8388	4.72
10	SLR (%)	26.98	24.36	23.65				
11	HTM to SLR (%)	84.76	85.84	65.81				
12	HTM to Gross Investment (%)	70.72	71.04	56.77				



₹ in crore

Sl.	Parameters	Jun'14 Qtr	Mar'15 Qtr	Jun'15 Qtr	Variation			
					Q-o-Q Jun'15 over Mar'15		Y-o-Y Jun'15 over Jun'14	
					Amt.	(%)	Amt.	(%)
1	Interest Income	5049	4825	4918	93	1.93	-131	-2.60
2	Interest Expenses	3439	3368	3331	-37	-1.10	-109	-3.16
3	NII (Spread) (1-2)	1610	1457	1587	130	8.94	-23	-1.40
4	Non-Interest Income	469	566	478	-87	-15.45	10	2.03
5	Operating Expenses	859	1014	824	-190	-18.72	-35	-4.08
6	Contribution (4-5)	-390	-448	-346				
7	Operating Profit (3+6)	1220	1009	1242	233	23.07	22	1.80
8	Provisions	1107	806	1095	288	35.78	-12	-1.10
9	Net Profit	112.72	202.63	146.86	-56	-27.52	34	30.29



Break-up : Income

₹ in crore

Sl.	Parameters	Jun'14 Qtr	Mar'15 Qtr	Jun'15 Qtr	Variation			
					Q-o-Q Jun'15 over Mar'15		Y-o-Y Jun'15 over Jun'14	
					Amt.	(%)	Amt.	(%)
1	Interest on Advances	3808	3691	3819	128	3.46	11	0.30
2	Interest on Investments	1158	1006	1005	-1	-0.07	-152	-13.17
3	Other Interest Income	84	128	94	-34	-26.62	10	12.02
4	Interest Income (1+2+3)	5049	4825	4918	93	1.93	-131	-2.60
5	Fee Based Income	284	341	289	-52	-15.19	5	1.58
6	Trading Profit	153	153	149	-4	-2.56	-4	-2.47
7	Other Income	32	72	41	-32	-43.94	9	27.65
8	Non-Interest Income (5+6+7)	469	566	478	-87	-15.45	9	2.03
9	Total Income (4+8)	5518	5391	5396	6	0.11	-122	-2.20

₹ in crore

Sl. No.	Particulars	Jun'14 Qtr	Mar'15 Qtr	Jun'15 Qtr	Variation			
					Q-o-Q Jun'15 over Mar'15		Y-o-Y Jun'15 over Jun'14	
					Amt.	(%)	Amt.	(%)
1	Bills/LC/BG	89	80	97	17	20.96	7	8.15
2	Locker Rent	33	2	35	32	1331.56	2	6.69
3	Processing Fees	59	94	39	-55	-58.02	-20	-33.51
4	Exchange	39	54	45	-9	-17.08	6	14.41
5	Others	63	110	73	-37	-33.83	9	14.62
6	Total	284	341	289	-52	-15.19	5	1.59



Break - up : Expenditure

₹ in crore

Sl. No.	Parameters	Jun'14 Qtr	Mar'15 Qtr	Jun'15 Qtr	Variation			
					Q-o-Q		Y-o-Y	
					Jun'15 over Mar'15		Jun'15 over Jun'14	
					Amt.	(%)	Amt.	(%)
1	Interest Paid on Deposits	3255	3199	3160	-39	-1.22	-95	-2.91
2	Interest Paid on Borrowings	184	169	170	2	1.10	-14	-7.46
3	Total Interest Paid (1+2)	3439	3368	3331	-37	-1.10	-109	-3.16
4	Establishment Expenses	543	604	472	-132	-21.82	-71	-13.09
5	Other Operating Expenses	316	410	351	-59	-14.31	35	11.23
6	Operating Expenses (4+5)	859	1014	823	-190	-18.79	-36	-4.15
7	Total Expenses (3+6)	4298	4382	4154	-228	-5.19	-144	-3.35



Quarterly NPA Movement

₹ in crore

Sl.	Parameters	Jun'14 Qtr	Sep'14 Qtr	Dec'14 Qtr	Mar'15 Qtr	Jun'15 Qtr
1	NPA as at the beginning of the Qtr./Year	8068	7619	7674	8012	8358
2	Cash Recovery Incl. Compromise	408	261	202	338	141
3	Upgradation	861	392	249	281	179
4	Prudential Write Off done in the Qtr./Year	422	596	289	432	206
5	Sale of Assets to ARC	0	0	0	0	569
6	Total Reduction	1691	1249	740	1051	1095
7	Fresh Addition for the Qtr./Year	1242	1304	1078	1397	724
8	NPA as at the end of the Qtr./Year	7619	7674	8012	8359	7987
9	Provisions for Bad Debts	2347	2463	2435	2379	2566
10	Net NPAs	5272	4948	5578	5980	5421
11	Recovery in written-off debt A/Cs Intt. Received/derecognised Intt.	111	241	100	165	103
12	Total NPA Reduction/ Recovery in NPA including written-off debt A/Cs	1381	894	551	784	423



NPA Ratios

Sl.	Parameters		Jun'14	Sep'14	Dec'14	Mar'15	Jun'15
1	Total Advances		138961	143125	146652	153095	151027
2	GNPA	Amount (₹ crore)	7619	7674	8012	8358	7987
		Ratio	5.48	5.36	5.46	5.46	5.29
3	NNPA	Amount (₹ crore)	5272	4948	5578	5979	5421
		Ratio	3.88	3.54	3.89	3.99	3.67
4	Provision Coverage Ratio (%)		50.00	55.20	52.05	51.50	54.32



Provisions

₹ in crore

Sl. No.	Parameters	Jun'14 Qtr	Mar'15 Qtr	Jun'15 Qtr	Variation			
					Q-o-Q Jun'15 over Mar'15		Y-o-Y Jun'15 over Jun'14	
					Amt.	(%)	Amt.	(%)
1	NPA	391	328	561	233	71.14	170	43.47
2	Standard Advance	477	117	58	-58	-49.95	-418	-87.74
3	Depre. on Investment	-171	21	181	160	750.12	352	-206.35
4	Income Tax	255	175	240	65	37.02	-15	-5.89
5	Fraud & Forgery	0.04	0.14	0.16	0	14.29	0	300.00
6	Provision for IRS	-0.25	-1.95	-0.85	1	-56.41	-1	240.00
7	Provision for diminution in fair value	110	80	-18	-98	-121.88	-128	-115.91
8	Provision for FITL	37	88	67	-22	-24.46	29	78.04
9	Intangible/ Other Assets	8	-1	5	7	-463.64	-2	-31.22
10	MAT Credit Entitlement	0	0	0	0		0	
11	Total Provision	1107	806	1095	288	35.78	-12	-1.12

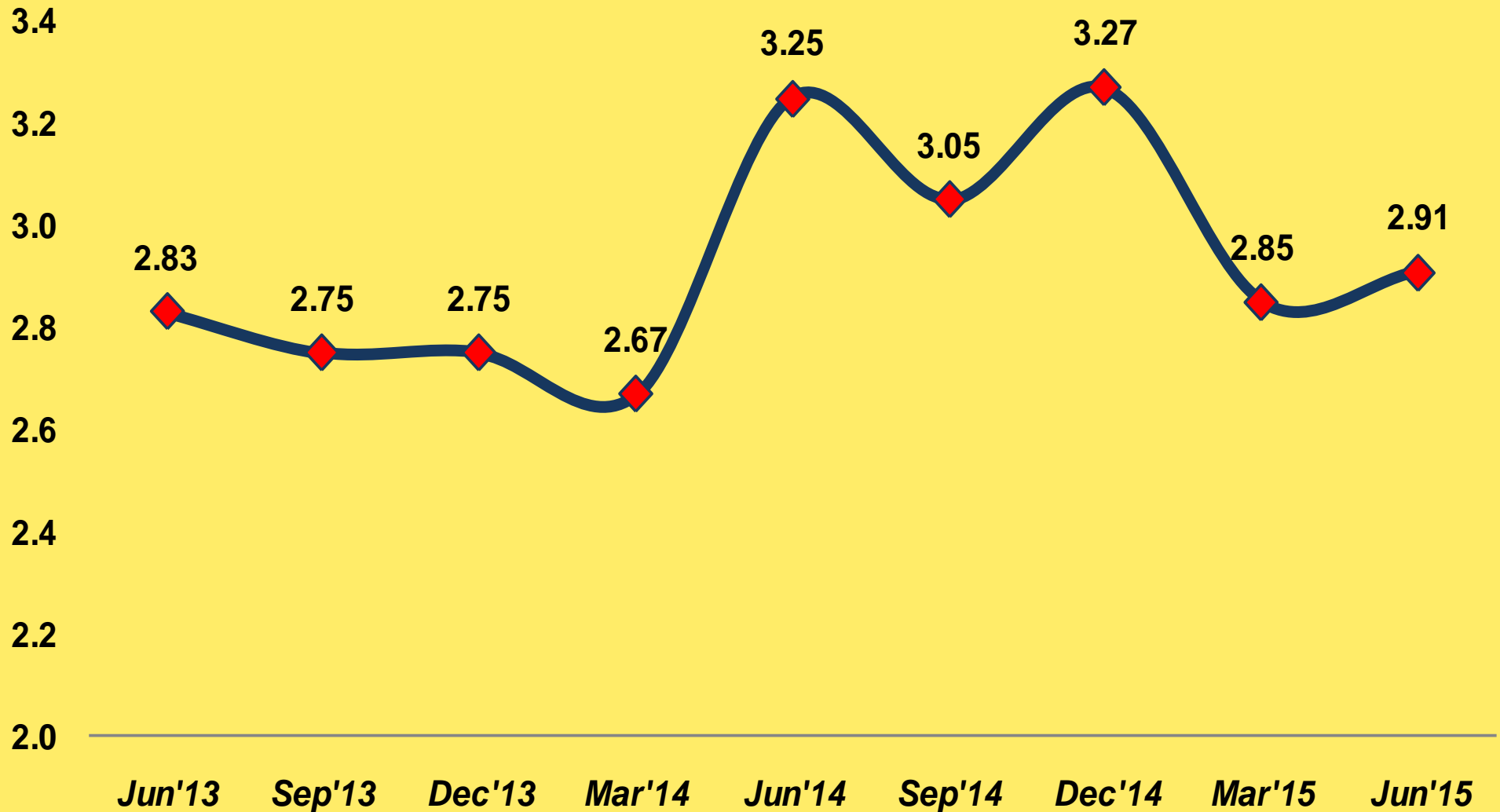


Cost & Yield Ratios

Sl.	Parameters	Jun'14 Qtr	Mar'15 Qtr	Jun'15 Qtr
1	Cost of Deposit (%)	7.21	6.93	6.91
2	Cost of Borrowings (%)	5.72	4.13	4.12
3	Cost of Funds (%)	7.11	6.70	6.68
4	Yield on Advances (%)	11.50	10.28	10.70
5	Yield on Investment (%)	7.77	7.37	7.55
6	Yield on Funds (%)	10.21	9.43	9.72
7	Net Interest Margin (%)	3.25	2.85	2.91



Quarterly Trend of Net Interest Margin





Profitability Ratios

Sl.	Parameters	Jun'14 Qtr	Mar'15 Qtr	Jun'15 Qtr
1	Return on Assets (%) (Annualised)	0.21	0.37	0.27
2	Return on Networth (%)	4.10	7.13	5.11
3	Operating Profit to AWF (%)	2.32	1.84	2.28
4	Cost to Income Ratio (%)	41.33	50.13	39.90
5	Estab. Exp. to Total Exp. (%)	12.64	13.79	11.37
6	Operating Exp. to AWF (%)	1.63	1.85	1.51
7	Book Value Per Share (Rs)	203.14	206.41	209.10
8	Earnings per share (Rs) (Non-annualised)	2.07	3.71	2.57
9	PE Ratio	9.51	9.37	7.98



Ratios : Productivity & Market Share

Sl.	Parameters	Jun'14	Mar'15	Jun'15
1	Deposit Market Share (%) *	2.24	2.21	2.03
2	Credit Market Share (%) *	2.20	2.26	2.17
3	Business Per Branch (Rs. Cr.)	112.04	111.53	106.75
4	Business Per Employee (Rs. Cr.)	13.12	14.30	13.61
5	Profit per Employee (Rs. Lac) (Annualised)	1.84	2.56	2.39

** Bank's share to SCBs Agg. Deposits & Credit as on 26.06.2015*



Restructured Accounts

₹ in crore

Sl.	Particulars	No./ Amt.	Under CDR	SME Debt	Others	Total
1	Standard Advances	No.	41	2003	4341	6385
		Amt.	7253	1144	8317	16714
% to Gross Credit			4.80	0.76	5.52	11.07



Restructured Accounts

₹ in crore

Sl.	Particulars	Under CDR		Other than CDR		Total Restructuring	
		No.	Amt	No.	Amt	No.	Amt
1	Below Rs. 1 Crore	0	0	6139	266	6139	266
2	1 Crore & above	41	7253	205	9195	246	16448
3	Total	41	7253	6344	9461	6385	16714
4	Out of which upto FY 13	7	1646	3111	2401	3118	4047
5	Out of which in FY14	12	1770	1819	2357	1831	4127
6	Out of which in FY15	22	3837	1199	4594	1221	8431
7	Q1FY16	0	0	215	109	215	109



Major Sectors in Restructured Accounts (Std.)

₹ in crore

Sl. No.	Sector	Amount
1	Infrastructure,	5963
	of which	
a.	Power	4428
b.	Aviation	374
c.	Port	0
d.	Road	329
e.	Infra- Others	832
2	Iron & Steel	3171
3	Textiles	1565
4	Engineering	522
5	Sugar	914



Capital Adequacy Ratio- Basel III

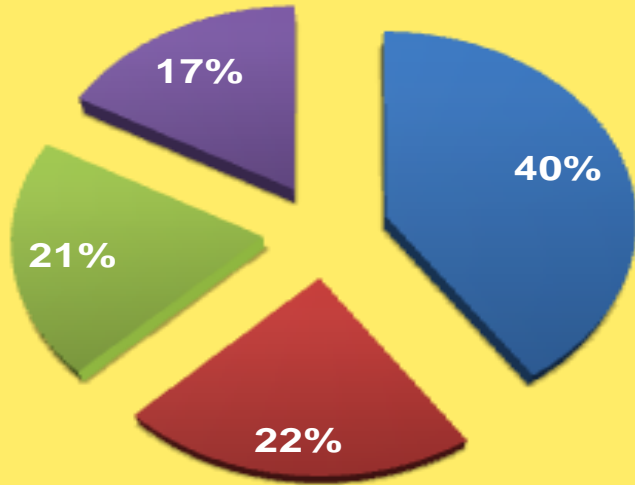
₹ in crore

Sl.	CRAR (under Basel-III): Regulatory Capital	Jun'15
1	Common Equity Tier 1 Capital	11563
2	Additional Tier 1 Capital	210
3	Total Tier 1 Capital (1+2)	11773
4	Tier 2 Capital	4254
5	Total Capital (3+4)	16027
6	Common Equity Tier 1 Ratio (%)	7.38
7	Total Tier 1 Capital Ratio (%)	7.51
8	Tier 2 Capital (%)	2.71
9	Total Capital Ratio (%)	10.22

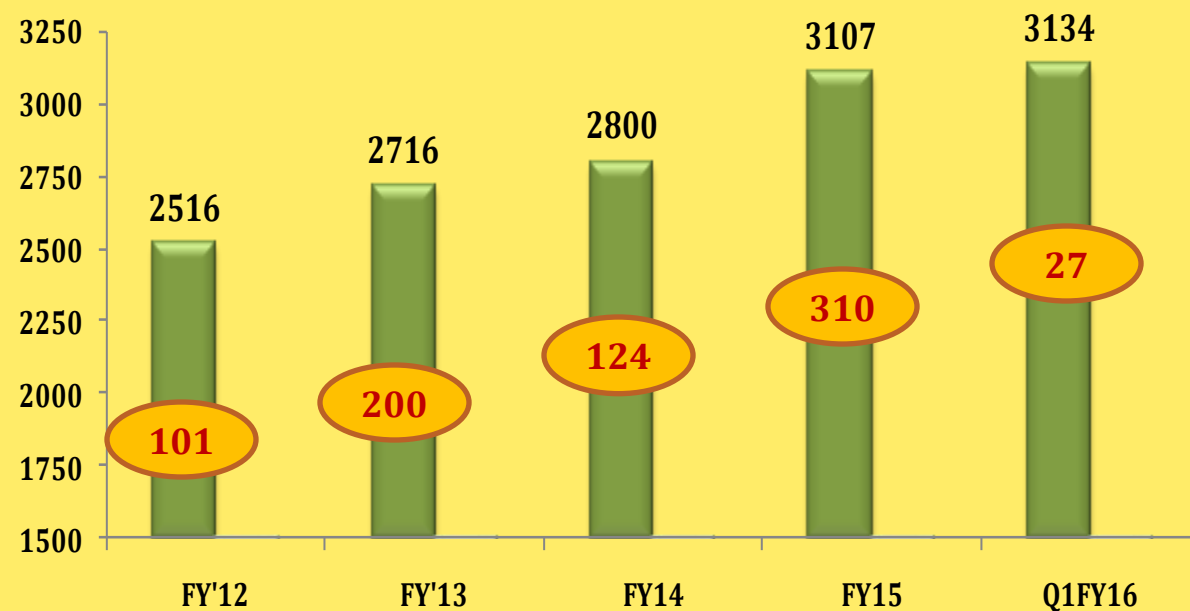


Domestic Branch Network

■ RURAL ■ SEMI-URBAN ■ URBAN ■ METRO



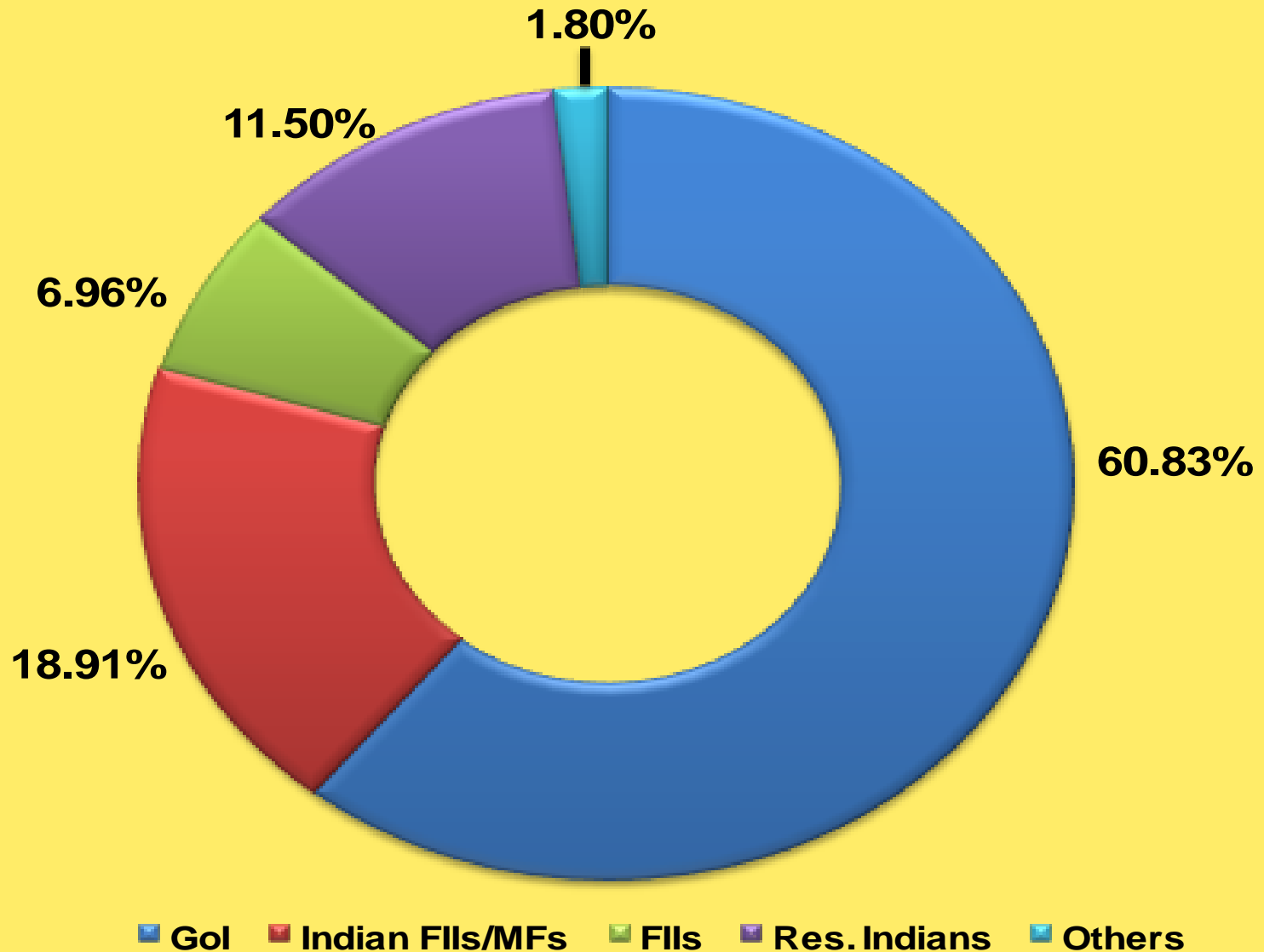
Branches
3134
 Rural: 1265
 Semi-urban: 700
 Urban: 641
 Metro: 528



Branches Opened (Q1FY16)
 Rural: 8
 Semi-urban: 11
 Urban: 5
 Metro: 3
Total: 27



Shareholding Pattern (As on 30.06.2015)





Business Target for March 2016

<i>Business</i>	<i>₹ 3,85,000 crore</i>
<i>Deposit</i>	<i>₹ 2,13,000 crore</i>
<i>Advances</i>	<i>₹ 1,72,000 crore</i>

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