

**इलाहाबाद बैंक**

*विश्वास की परम्परा*



**ALLAHABAD BANK**

*A tradition of trust*

[www.allahabadbank.com](http://www.allahabadbank.com)

**Financial Results**  
**Q2 & H1 FY16**

**Welcome**

**Analysts & Investors**

**09.11.2015**



₹ in crore

Sl. No.	Parameters	Sep'14	Mar'15	Jun'15	Sep'15	Variation			
						Q-o-Q Sep'15 over Jun'15		Y-o-Y Sep'15 over Sep'14	
						Amt.	(%)	Amt.	(%)
1	Business	328422	346519	334548	340101	5553	1.66	11679	3.56
2	Deposit	185297	193424	183521	188151	4630	2.52	2854	1.54
3	Advances	143125	153095	151027	151949	923	0.61	8825	6.17
4	CD Ratio	78.26	79.60	82.76	81.42				



# Deposits

₹ in crore

Sl. No.	Parameters	Sep'14	Mar'15	Jun'15	Sep'15	Variation			
						Q-o-Q Sep'15 over Jun'15		Y-o-Y Sep'15 over Sep'14	
						Amt.	(%)	Amt.	(%)
1	Total Deposit	185297	193424	183521	188151	4630	2.52	2854	1.54
2	Aggregate Deposit	182881	192335	182491	186619	4128	2.26	3738	2.04
3	CD	10849	8985	5143	1391	-3753	-72.97	-9459	-87.18
3a	CD % to total dep.	5.86	4.65	2.80	0.74				
4	Core Deposit	174448	184439	178377	186761	8383	4.70	12313	7.06
5	Core Dep. in Total Deposit (4/1)	94.14	95.35	97.20	99.26				
6	SB Deposit	52309	55956	53633	56304	2671	4.98	3995	7.64
7	Current Deposit	8288	8958	9218	9423	204	2.22	1135	13.69
8	CASA Deposit	60597	64914	62851	65727	2876	4.58	5130	8.47
9	CASA Share in Agg. Deposit (%)	33.13	33.75	34.44	35.22				
10	Term Deposit	111435	118436	114496	119502	5006	4.37	8067	7.24



# Advances Mix

₹ in crore

Sl. No.	Parameters	Sep'14	Mar'15	Jun'15	Sep'15	Variation			
						Q-o-Q Sep'15 over Jun'15		Y-o-Y Sep'15 over Sep'14	
						Amt.	(%)	Amt.	(%)
1	Total Advances	143125	153095	151027	151949	923	0.61	8825	6.17
1a	Food Credit	2959	2540	3056	2786	-270	-8.84	-173	-5.85
1b	Non-Food Gross Bank Credit	140166	150555	147971	149163	1193	0.81	8998	6.42
Of Which									
(i)	Priority Sector Credit	54311	56369	58448	61023	2575	4.41	6712	12.36
(ii)	Agriculture & Allied Activities	24045	24680	25950	26953	1003	3.87	2908	12.09
(iii)	MSME	23108	24818	25424	26648	1224	4.81	3540	15.32
(iv)	Retail Credit excl. LRD	17963	19549	19968	21175	1206	6.04	3212	17.88
(v)	Retail Credit incl. LRD, of which	20222	21723	22139	23477	1338	6.05	3255	16.10
a	Housing	5890	6691	7003	7452	449	6.41	1562	26.51
b	Loan against Mortgage of property	3942	3775	3756	3863	107	2.85	-80	-2.02
c	Education Loans	1376	1369	1374	1431	56	4.08	55	3.99
d	Trade Loans	5186	5867	6002	6655	653	10.88	1470	28.34
e	Commercial Vehicle	985	1042	1052	1101	49	4.61	116	11.78
f	AllBank Gold Loan	242	281	294	313	19	6.49	71	29.31
g	Other Retail Loans	2601	2698	2657	2663	6	0.22	61	2.35



# Investment

₹ in crore

Sl. No.	Parameters	Sep'14	Mar'15	Jun'15	Sep'15	Variation			
						Q-o-Q		Y-o-Y	
						Sep'15 over Jun'15		Sep'15 over Sep'14	
		Amt.	(%)	Amt.	(%)				
1	Gross Investment	57779	55283	50987	50912	-75	-0.15	-6867	-11.88
2	Held To Maturity (HTM)	40590	39272	28948	30778	1830	6.32	-9812	-24.17
3	Available For Sale (AFS)	17190	16011	22000	20134	-1866	-8.48	2945	17.13
4	Held For Trading (HFT)	0	0	40	0	-40	-100.00	0	
7	Duration (AFS+HFT)	3.53	3.98	5.32	4.82	-0.50	-9.40	1.29	36.54
8	Modified Duration (AFS+HFT)	3.36	3.81	5.11	4.63	-0.48	-9.39	1.27	37.80
5	Total Duration	4.22	4.05	4.58	4.39				
6	Total Modified Duration	4.04	3.89	4.39	4.22				
9	Net Demand & Time Liabilities	181279	187825	185995	184409	-1586	-0.85	3129	1.73
10	SLR (%)	25.68	24.36	23.65	23.30				
11	HTM to SLR (%)	87.18	85.84	65.81	71.63				
12	HTM to Gross Investment (%)	70.25	71.04	56.77	60.45				

**इलाहाबाद बैंक**

*विश्वास की परम्परा*



**ALLAHABAD BANK**

*A tradition of trust*

[www.allahabadbank.com](http://www.allahabadbank.com)

Quarterly  
Financial Results  
**Q2FY15**



# Profit

₹ in crore

Sl.	Parameters	Sep'14 Qtr	Jun'15 Qtr	Sep'15 Qtr	Variation			
					Q-o-Q Sep'15 over Jun'15		Y-o-Y Sep'15 over Sep'14	
					Amt.	(%)	Amt.	(%)
1	Interest Income	4901	4918	4852	-66	-1.35	-49	-1.01
2	Interest Expenses	3397	3331	3230	-101	-3.02	-167	-4.90
3	NII (Spread) (1-2)	1504	1587	1621	34	2.16	117	7.79
4	Non-Interest Income	516	478	465	-13	-2.75	-50	-9.75
5	Operating Expenses	863	824	928	104	12.61	65	7.52
6	Contribution (4-5)	-348	-346	-463				
7	Operating Profit (3+6)	1157	1242	1159	-83	-6.66	2	0.18
8	Provisions	1015	1095	982	-113	-10.32	-34	-3.31
9	Net Profit	141.44	146.86	177.10	30	20.59	36	25.21



# Break-up : Income

₹ in crore

Sl.	Parameters	Sep'14	Jun'15 Qtr	Sep'15	Variation			
					Q-o-Q Sep'15 over Jun'15		Y-o-Y Sep'15 over Sep'14	
					Amt.	(%)	Amt.	(%)
1	Interest on Advances	3671	3819	3778	-41	-1.07	108	2.93
2	Interest on Investments	1160	1005	988	-17	-1.71	-173	-14.87
3	Other Interest Income	70	94	86	-8	-8.83	16	22.48
4	Interest Income (1+2+3)	4901	4918	4852	-66	-1.35	-49	-1.01
5	Fee Based Income	284	289	319	30	10.32	35	12.31
6	Trading Profit	83	149	81	-68	-45.87	-3	-3.14
7	Other Income	149	41	66	25	62.77	-83	-55.58
8	Non-Interest Income (5+6+7)	516	478	465	-13	-2.75	-50	-9.75
9	Total Income (4+8)	5417	5396	5317	-79	-1.47	-100	-1.84





# Fee Based Income

₹ in crore

Sl. No.	Particulars	Sep'14 Qtr	Jun'15 Qtr	Sep'15 Qtr	Variation			
					Q-o-Q Sep'15 over Jun'15		Y-o-Y Sep'15 over Sep'14	
					Amt.	(%)	Amt.	(%)
1	Bills/LC/BG	87	97	81	-15	-15.88	-5	-6.24
2	Locker Rent	4	35	5	-30	-86.86	0.44	10.60
3	Processing Fees	60	39	73	33	84.63	13	20.87
4	Exchange	58	45	54	9	19.31	-4	-7.42
5	Others	74	73	106	33	45.97	32	42.48
6	Total	284	289	319	30	10.32	35	12.32



# Break - up : Expenditure

₹ in crore

Sl. No.	Parameters	Sep'14 Qtr	Jun'15 Qtr	Sep'15 Qtr	Variation			
					Q-o-Q Sep'15 over Jun'15		Y-o-Y Sep'15 over Sep'14	
					Amt.	(%)	Amt.	(%)
1	Interest Paid on Deposits	3252	3160	3077	-83	-2.63	-174	-5.36
2	Interest Paid on Borrowings	145	170	153	-18	-10.30	8	5.31
3	Total Interest Paid (1+2)	3397	3331	3230	-101	-3.02	-167	-4.90
4	Establishment Expenses	529	472	572	100	21.10	43	8.18
5	Other Operating Expenses	334	352	356	4	1.22	22	6.47
6	Operating Expenses (4+5)	863	824	928	104	12.61	65	7.52
7	Total Expenses (3+6)	4260	4155	4158	3	0.08	-102	-2.39



# Quarterly NPA Movement

₹ in crore

Sl.	Parameters	Sep'14 Qtr	Mar'15 Qtr	Jun'15 Qtr	Sep'15 Qtr
1	NPA as at the beginning of the Qtr./Year	7619	8012	8358	7987
2	Cash Recovery Incl. Compromise	261	338	141	225
3	Upgradation	392	281	179	240
4	Prudential Write Off done in the Qtr./Year	596	432	206	395
5	Sale of Assets to ARC	0	0	569	805
6	Total Reduction	1249	1051	1095	1665
7	Fresh Addition for the Qtr./Year	1304	1397	724	1664
8	NPA as at the end of the Qtr./Year	7674	8359	7987	7986
9	Provisions for Bad Debts	2463	2379	2566	2626
10	Net NPAs	4948	5980	5421	5360
11	Recovery in written-off debt A/Cs Intt. Received/derecognised Intt.	241	165	103	141
12	Total NPA Reduction/ Recovery in NPA including written-off debt A/Cs	894	784	423	606



Sl.	Parameters		Sep'14	Mar'15	Jun'15	Sep'15
1	Total Advances		143125	153095	151027	151949
2	GNPA	Amount (₹ crore)	7674	8358	7987	7986
		Ratio	5.36	5.46	5.29	5.26
3	NNPA	Amount (₹ crore)	4948	5979	5421	5360
		Ratio	3.54	3.99	3.67	3.61
4	Provision Coverage Ratio (%)		55.20	51.50	54.32	55.49



# Provisions

₹ in crore

Sl. No.	Parameters	Sep'14 Qtr	Jun'15 Qtr	Sep'15 Qtr	Variation			
					Q-o-Q Sep'15 over Jun'15		Y-o-Y Sep'15 over Sep'14	
					Amt.	(%)	Amt.	(%)
1	NPA	1016	561	838	277	49.35	-178	-17.51
2	Standard Advance	-356	58	78	19	33.30	434	-121.86
3	Depre. on Investment	49	181	-149	-330	-182.21	-199	-401.46
4	Income Tax	285	240	279	39	16.14	-7	-2.36
5	Fraud & Forgery	0.70	0.16	0.00	0	-100.00	-1	-100.00
6	Provision for IRS	-8	-0.85	0.14	1	-116.47	8	-101.73
7	Provision for diminution in fair value	11	-18	-27	-10	54.29	-38	-345.45
8	Provision for FITL	20	67	-34	-100	-150.36	-54	-267.51
9	Intangible/ Other Assets	-3.28	5	-3.67	-9	-170.58	-0.39	-11.89
10	MAT Credit Entitlement	0	0	0	0		0	
11	<b>Total Provision</b>	<b>1015</b>	<b>1095</b>	<b>982</b>	<b>-113</b>	<b>-10.32</b>	<b>-34</b>	<b>-3.31</b>

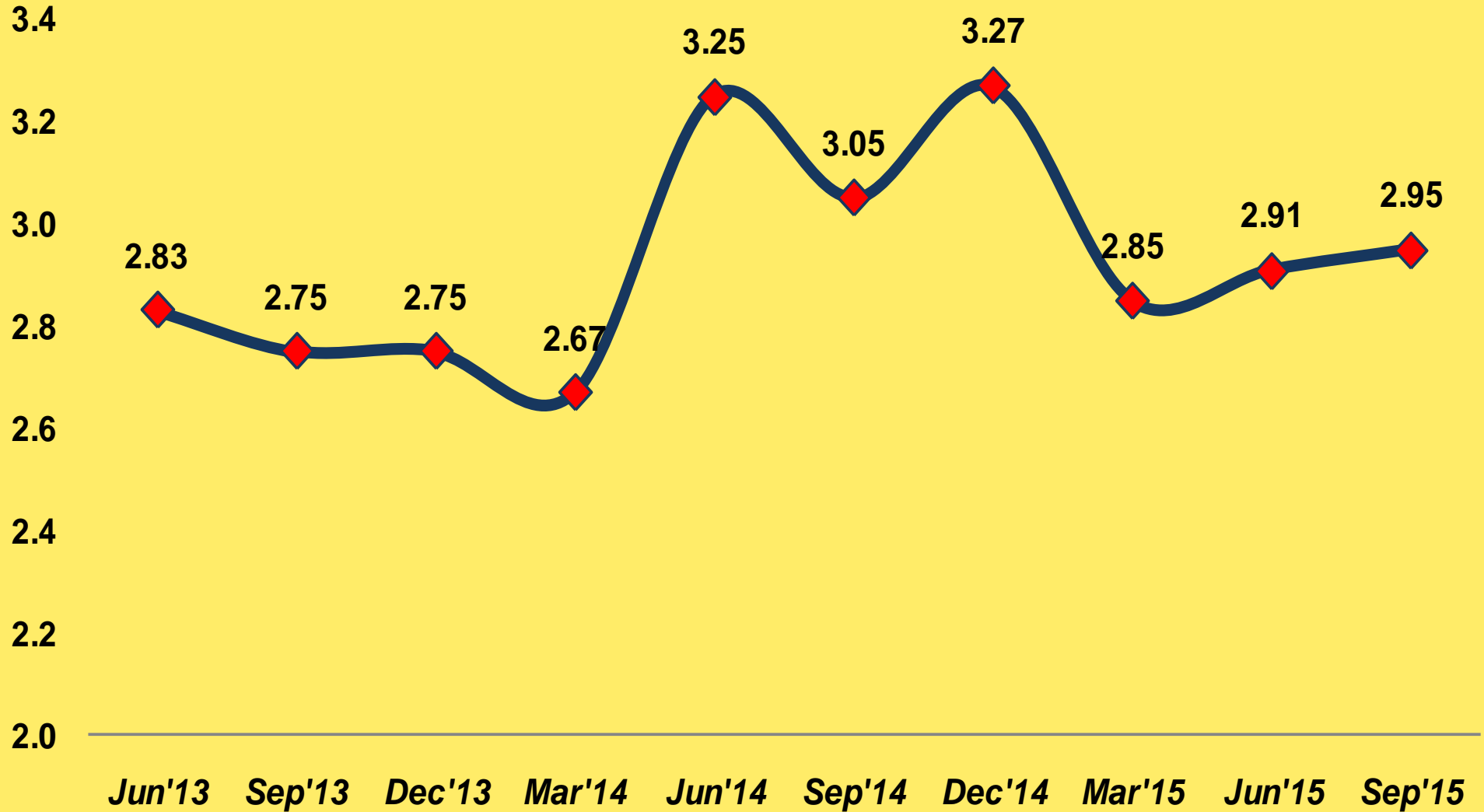


# Cost & Yield Ratios

Sl.	Parameters	Sep'14 Qtr	Mar'15 Qtr	Sep'15 Qtr
1	Cost of Deposit (%)	7.14	6.93	6.72
2	Cost of Borrowings (%)	4.72	4.13	3.41
3	Cost of Funds (%)	6.99	6.70	6.43
4	Yield on Advances (%)	10.93	10.28	10.49
5	Yield on Investment (%)	7.97	7.37	7.51
6	Yield on Funds (%)	9.92	9.43	9.54
7	Net Interest Margin (%)	3.05	2.85	2.95



# Quarterly Trend of Net Interest Margin





# Profitability Ratios

Sl.	Parameters	Sep'14 Qtr	Mar'15 Qtr	Sep'15 Qtr
1	Return on Assets (%) (Annualised)	0.27	0.37	0.32
2	Return on Networth (%)	5.08	7.13	5.81
3	Operating Profit to AWF (%)	2.18	1.84	2.11
4	Cost to Income Ratio (%)	42.73	50.13	44.47
5	Estab. Exp. to Total Exp. (%)	12.41	13.79	13.75
6	Operating Exp. to AWF (%)	1.63	1.85	1.69
7	Book Value Per Share (Rs)	205.91	206.41	206.81
8	Earnings per share (Rs) (Non-annualised)	2.60	3.71	3.10
9	PE Ratio	6.74	9.37	6.70



**इलाहाबाद बैंक**

*विश्वास की परम्परा*



**ALLAHABAD BANK**

*A tradition of trust*

[www.allahabadbank.com](http://www.allahabadbank.com)

## Financial Results

**H1 FY16**



₹ in crore

Sl.	Parameters	HY Sep'14	FY15	HY Sep'15	Variation	
					Y-o-Y Sep'15 over Sep'14	
					Amt.	(%)
1	Interest Income	9950	19716	9770	-180	-1.81
2	Interest Expenses	6836	13538	6561	-275	-4.02
3	NII (Spread) (1-2)	3114	6178	3209	95	3.04
4	Non-Interest Income	984	1996	944	-41	-4.14
5	Operating Expenses	1722	3714	1752	30	1.73
6	Contribution (4-5)	-738	-1718	-808		
7	Operating Profit (3+6)	2376	4460	2400	24	1.01
8	Provisions	2122	3839	2076	-46	-2.16
9	Net Profit	254.16	620.90	323.96	70	27.46



# Break-up : Income

₹ in crore

Sl.	Parameters	HY Sep'14	FY15	HY Sep'15	Variation	
					Y-o-Y Sep'15 over Sep'14	
1	Interest on Advances	7479	14966	7597	119	2
2	Interest on Investments	2318	4392	1993	-325	-14
3	Other Interest Income	154	358	179	26	17
4	Interest Income (1+2+3)	9950	19716	9770	-180	-2
5	Fee Based Income	568	1137	607	39	7
6	Trading Profit	236	570	230	-6	-3
7	Other Income	180	290	107	-74	-41
8	Non-Interest Income (5+6+7)	984	1996	944	-41	-4
9	Total Income (4+8)	10935	21712	10714	-221	-2



# Fee Based Income

₹ in crore

Sl. No.	Particulars	HY Sep'14	FY15	HY Sep'15	Variation	
					Y-o-Y Sep'15 over Sep'14	
					Amt.	(%)
1	Bills/LC/BG	176	333	178	2	1
2	Locker Rent	37	42	40	3	7
3	Processing Fees	120	272	112	-7	-6
4	Exchange	97	188	99	1	1
5	Others	138	301	179	41	30
6	Total	568	1137	607	39	7



# Break - up : Expenditure

₹ in crore

Sl. No.	Parameters	HY Sep'14	FY15	HY Sep'15	Variation	
					Y-o-Y	
					Sep'15 over Sep'14	
					Amt.	(%)
1	Interest Paid on Deposits	6507	12925	6238	-269	-4.13
2	Interest Paid on Borrowings	329	613	323	-6	-1.83
3	Total Interest Paid (1+2)	6836	13538	6561	-275	-4.02
4	Establishment Expenses	1072	2307	1044	-28	-2.60
5	Other Operating Expenses	650	1407	708	58	8.89
6	Operating Expenses (4+5)	1722	3714	1752	30	1.73
7	Total Expenses (3+6)	8558	17252	8313	-245	-2.86



# NPA Movement

₹ in crore

Sl.	Parameters	HY Sep'14	FY15	HY Sep'15
1	NPA as at the beginning of the Qtr./Year	8068	8068	8358
2	Cash Recovery Incl. Compromise	669	1209	366
3	Upgradation	1253	1783	419
4	Write Off done in the Qtr./Year	1018	1739	601
5	Sale of Assets to ARC	0	0	1374
6	Total Reduction	2940	4731	2760
7	Fresh Addition for the Qtr./Year	2546	5021	2388
8	NPA as at the end of the Qtr./Year	7674	8358	7986
9	Provisions for Bad Debts	2463	2379	2626
10	Net NPAs	4948	5979	5360
11	Recovery in written-off debt A/Cs Intt. Received/derecognised Intt.	352	616	244
12	Recovery in NPA including written-off debt A/Cs	2274	3609	1029



# Provisions

₹ in crore

Sl. No.	Parameters	HY Sep'14	FY15	HY Sep'15	Variation	
					Y-o-Y Sep'15 over Sep'14	
					Amt.	(%)
1	NPA	1408	2004	1400	-8	-1
2	Standard Advance	120	395	136	16	13
3	Depre. on Investment	-121	-90	32	153	127
4	Income Tax	540	982	518	-22	-4
5	Fraud & Forgery	0.70	2	0.16	-1	-77
6	Provision for IRS	-8	-16	-1	8	91
7	Provision for diminution in fair value	121	310	-45	-166	-137
8	Provision for FITL	57	244	33	-24	-42
9	Intangible/ Other Assets	4	6	2	-3	-65
10	MAT Credit Entitlement	0	0	0	0	
11	<b>Total Provision</b>	<b>2122</b>	<b>3839</b>	<b>2076</b>	<b>-46</b>	<b>-2</b>



# Cost & Yield Ratios

Sl.	Parameters	HY Sep'14	FY15	HY Sep'15
1	Cost of Deposit (%)	7.17	7.11	6.81
2	Cost of Borrowings (%)	5.23	4.47	3.75
3	Cost of Funds (%)	7.05	6.92	6.55
4	Yield on Advances (%)	11.21	10.91	10.59
5	Yield on Investment (%)	7.87	7.76	7.53
6	Yield on Funds (%)	10.06	9.90	9.63
7	Net Interest Margin (%)	3.15	3.10	2.93





# Profitability Ratios

Sl.	Parameters	HY Sep'14	FY15	HY Sep'15
1	Return on Assets (%) (Annualised)	0.24	0.29	0.30
2	Return on Networth (%)	4.56	5.46	5.35
3	Operating Profit to AWF (%)	2.25	2.09	2.19
4	Cost to Income Ratio (%)	42.02	45.44	42.19
5	Estab. Exp. to Total Exp. (%)	12.53	13.37	12.56
6	Operating Exp. to AWF (%)	1.63	1.74	1.60
7	Book Value Per Share (Rs)	205.91	206.41	206.81
8	Earnings per share (Rs) (Non-annualised)	4.67	11.39	5.67
9	PE Ratio	6.74	9.37	6.70



## Ratios : Productivity & Market Share

Sl.	Parameters	Sep'14	Mar'15	Sep'15
1	Deposit Market Share (%) *	2.21	2.21	2.00
2	Credit Market Share (%) *	2.28	2.26	2.13
3	Business Per Branch (Rs. Cr.)	111.48	111.53	107.83
4	Business Per Employee (Rs. Cr.)	13.33	14.30	13.79
5	Profit per Employee (Rs. Lac) (Annualised)	2.06	2.56	2.63

*\* Bank's share to SCBs Agg. Deposits & Credit as on 18.09.15 (Last reporting Friday of Sep'15)*



# Restructured Accounts

₹ in crore

Sl.	Particulars	No./ Amt.	Under CDR	SME Debt	Others	Total
1	Standard Advances	No.	37	1602	3688	5327
		Amt.	6843	1084	7842	15769
% to Gross Credit			4.51	0.71	5.16	10.38



# 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	5099	223	5099	223
2	1 Crore & above	37	6843	191	8703	228	15546
3	<b>Total</b>	<b>37</b>	<b>6843</b>	<b>5290</b>	<b>8926</b>	<b>5327</b>	<b>15769</b>
4	Out of which upto FY 13	4	1197	2608	2387	2612	3584
5	Out of which in FY14	12	1836	1481	2242	1493	4078
6	Out of which in FY15	21	3810	983	4077	1004	7887
7	Q1FY16	0	0	215	109	215	109
8	Q2FY16	0	0	3	111	3	111



# Major Sectors in Restructured Accounts (Std.)

₹ in crore

Sl. No.	Sector	Amount
<b>1</b>	<b>Infrastructure,</b>	<b>5809.01</b>
	<b>of which</b>	
<b>a.</b>	<b>Power</b>	<b>3933.14</b>
<b>b.</b>	<b>Aviation</b>	<b>372.25</b>
<b>c.</b>	<b>Port</b>	<b>0</b>
<b>d.</b>	<b>Road</b>	<b>439.51</b>
<b>e.</b>	<b>Infra- Others</b>	<b>1064.11</b>
<b>2</b>	<b>Iron &amp; Steel</b>	<b>3218.32</b>
<b>3</b>	<b>Textiles</b>	<b>1784.67</b>
<b>4</b>	<b>Engineering</b>	<b>400.56</b>
<b>5</b>	<b>Sugar</b>	<b>932.43</b>



# Capital Adequacy Ratio- Basel III

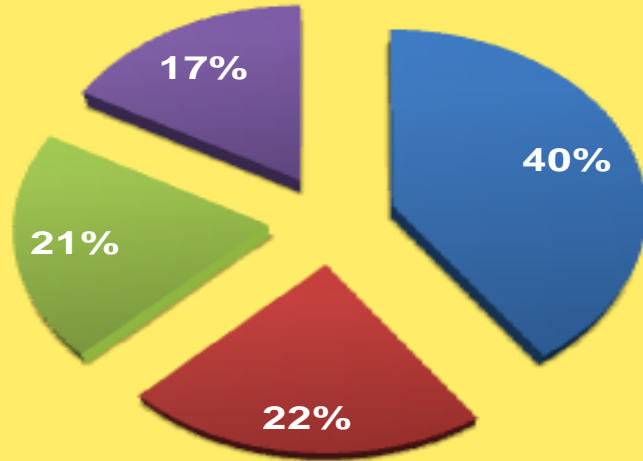
₹ in crore

Sl.	CRAR (under Basel-III): Regulatory Capital	Sep'15
1	Common Equity Tier 1 Capital	11846
2	Additional Tier 1 Capital	210
3	Total Tier 1 Capital (1+2)	12056
4	Tier 2 Capital	4025
5	Total Capital (3+4)	16082
6	Common Equity Tier 1 Ratio (%)	7.62
7	Total Tier 1 Capital Ratio (%)	7.76
8	Tier 2 Capital (%)	2.59
9	Total Capital Ratio (%)	10.35

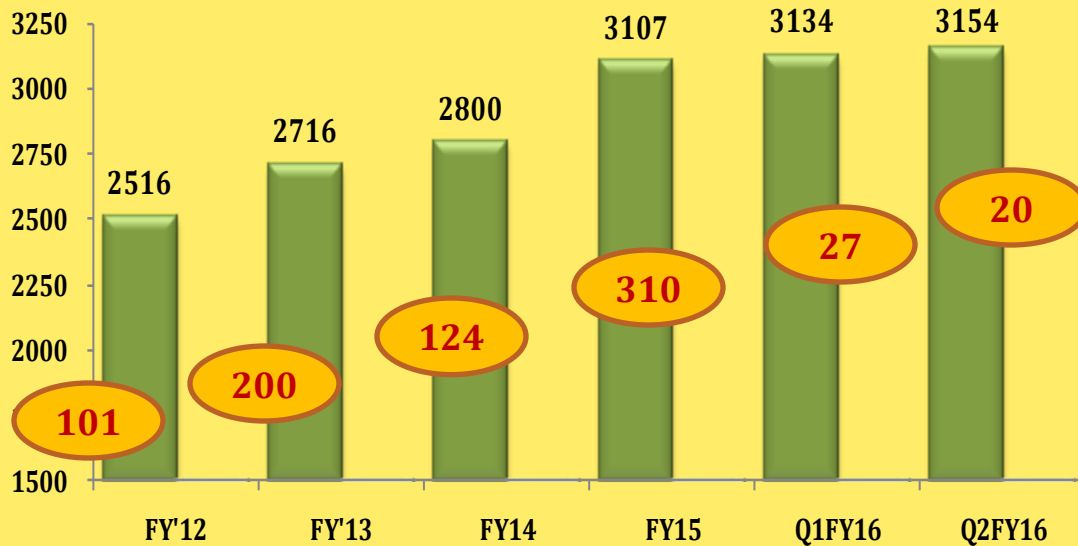


# Domestic Branch Network

■ RURAL ■ SEMI-URBAN ■ URBAN ■ METRO



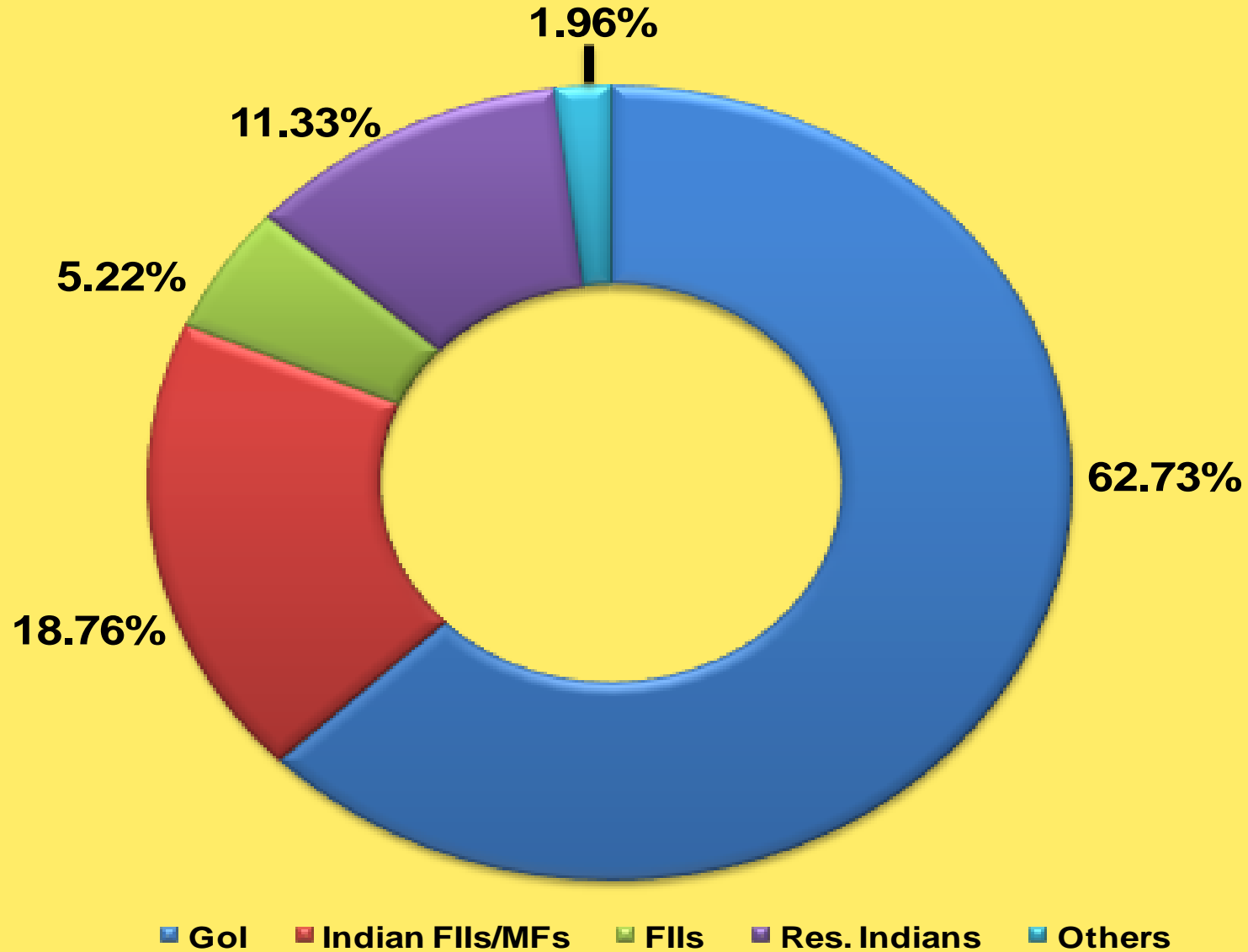
**Branches**  
**3154**  
 Rural: 1268  
 Semi-urban: 708  
 Urban: 650  
 Metro: 528



**Branches Opened (Q2FY16)**  
 Rural: 3  
 Semi-urban: 8  
 Urban: 9  
 Metro: 0  
**Total: 20**



# Shareholding Pattern (As on 30.09.2015)







## ***Business Target for March 2016***

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

इलाहाबाद बैंक

विश्वास की परम्परा



ALLAHABAD BANK

A tradition of trust

[www.allahabadbank.com](http://www.allahabadbank.com)

**Thank You**

*Har Kadam  
aap ke Saath*