

इलाहाबाद बैंक

विश्वास की परम्परा



ALLAHABAD BANK

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Financial Results
Q3 & 9M FY16

Welcome
Investors & Analysts

09.02.2016



Rs. in crore

Sl. No.	Parameters	Dec'14	Mar'15	Sep'15	Dec'15	Variation			
						Q-o-Q Dec'15 over Sep'15		Y-o-Y Dec'15 over Dec'14	
						Amt.	(%)	Amt.	(%)
1	Business	331196	346519	340101	344709	4608	1.35	13513	4.08
2	Deposit	184544	193424	188151	191528	3376	1.79	6984	3.78
3	Advances	146652	153095	151949	153181	1232	0.81	6529	4.45
4	CD Ratio	80.62	79.60	81.42	80.68				



Deposits

Rs. in crore

Sl. No.	Parameters	Dec'14	Mar'15	Sep'15	Dec'15	Variation			
						Q-o-Q Dec'15 over Sep'15		Y-o-Y Dec'15 over Dec'14	
						Amt.	(%)	Amt.	(%)
1	Total Deposit	184544	193424	188151	191528	3376	1.79	6984	3.78
2	Aggregate Deposit	181903	192335	186619	189858	3239	1.74	7955	4.37
3	CD	8149	8985	1391	3160	1769	127.23	-4989	-61.22
3a	CD % to total dep.	4.42	4.65	0.74	1.65				
4	Core Deposit	176395	184439	186761	188368	1607	0.86	11972	6.79
5	Core Dep. in Total Deposit (4/1)	95.58	95.35	99.26	98.35				
6	SB Deposit	52179	55956	56304	58428	2124	3.77	6250	11.98
7	Current Deposit	8010	8958	9423	9362	-60	-0.64	1352	16.88
8	CASA Deposit	60189	64914	65727	67791	2064	3.14	7602	12.63
9	CASA Share in Agg. Deposit (%)	33.09	33.75	35.22	35.71				
10	Term Deposit	113565	118436	119502	118908	-594	-0.50	5343	4.70



Advances Mix

Rs. in crore

Sl. No.	Parameters	Dec'14	Mar'15	Sep'15	Dec'15	Variation			
						Q-o-Q Dec'15 over Sep'15		Y-o-Y Dec'15 over Dec'14	
						Amt.	(%)	Amt.	(%)
1	Total Advances	146652	153095	151949	153181	1232	0.81	6529	4.45
1a	Food Credit	3050	2540	2786	3015	229	8.22	-35	-1.15
1b	Non-Food Gross Bank Credit	143602	150555	149163	150166	1003	0.67	6564	4.57
Of Which									
(i)	Priority Sector Credit	54336	56369	61023	63406	2383	3.91	9070	16.69
(ii)	Agriculture & Allied Activities	24713	24680	26953	27822	869	3.22	3109	12.58
(iii)	MSME	24264	24818	26648	27859	1211	4.54	3595	14.82
(iv)	Retail Credit excl. LRD	19120	19549	21175	22019	844	3.99	2899	15.16
(v)	Retail Credit incl. LRD, of which	21359	21723	23477	24363	886	3.77	3004	14.07
a	Housing	6351	6691	7452	7922	470	6.31	1570	24.73
b	Loan against Mortgage of property	3912	3775	3863	3775	-88	-2.28	-138	-3.52
c	Education Loans	1396	1369	1431	1456	25	1.74	60	4.29
d	Trade Loans	5669	5867	6655	7015	360	5.41	1347	23.76
e	Commercial Vehicle	1002	1042	1101	1141	40	3.63	139	13.87
f	AllBank Gold Loan	266	281	313	320	7	2.24	55	20.60
g	Other Retail Loans	2763	2698	2663	2734	72	2.69	-29	-1.04



Industry-wise Deployment of Credit

Rs. in crore

Sl. No.	Deployment of credit in major industries	Dec'14		Dec'15	
		Amt.	% of total advances	Amt.	% of total advances
1	Mining & Quarrying	95	0.06	101	0.07
2	Food Processing	3015	2.06	2856	1.86
3	Textiles	5119	3.49	4812	3.14
4	Chemical & Chemical Products	3527	2.41	3794	2.48
5	Cement & Cement Products	1004	0.68	1142	0.75
6	Basic Metal & Metal products	8421	5.74	8748	5.71
6a	Iron & Steel	7685	5.24	7956	5.19
7	All Engineering Products	4764	3.25	3970	2.59
8	Gems & Jewellery	1122	0.77	1074	0.70
9	Construction	3087	2.10	2957	1.93
10	Infrastructure	24458	16.68	23837	15.56
10a	Power	14073	9.60	13692	8.94
10b	Tele-communication	1260	0.86	1615	1.05
10c	Road & Ports	4336	2.96	4219	2.75
10d	Other Infra	4789	3.27	4311	2.81



Investment

Rs. in crore

Sl. No.	Parameters	Dec'14	Mar'15	Sep'15	Dec'15	Variation			
						Q-o-Q Dec'15 over Sep'15		Y-o-Y Dec'15 over Dec'14	
						Amt.	(%)	Amt.	(%)
1	Gross Investment	54319	55283	50912	53824	2912	5.72	-495	-0.91
2	Held To Maturity (HTM)	39826	39272	30778	30164	-614	-2.00	-9662	-24.26
3	Available For Sale (AFS)	14453	16011	20134	23641	3506	17.41	9188	63.57
4	Held For Trading (HFT)	40	0	0	20	20		-20	-49.95
5	Duration (AFS+HFT)	3.97	3.98	4.82	5.60	1	16.18	2	41.06
6	Modified Duration (AFS+HFT)	3.80	3.81	4.63	5.39	1	16.41	2	41.84
7	Total Duration	4.14	4.05	4.39	4.88				
8	Total Modified Duration	3.98	3.89	4.22	4.70				
9	Net Demand & Time Liabilities	181282	187825	184409	186922	2514	1.36	5641	3.11
10	SLR (%)	24.86	24.36	23.30	25.03				
11	HTM to SLR (%)	88.36	85.84	71.63	64.48				
12	HTM to Gross Investment (%)	73.32	71.04	60.45	56.04				

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Quarterly
Financial Results
Q3FY16



Profit

Rs. in crore

Sl.	Parameters	Dec'14 Qtr	Sep'15 Qtr	Dec'15 Qtr	Variation			
					Q-o-Q Dec'15 over Sep'15		Y-o-Y Dec'15 over Dec'14	
					Amt.	(%)	Amt.	(%)
1	Interest Income	4941	4852	4619	-233	-4.81	-323	-6.53
2	Interest Expenses	3334	3230	3202	-28	-0.87	-132	-3.95
3	NII (Spread) (1-2)	1607	1621	1416	-205	-12.66	-191	-11.88
4	Non-Interest Income	446	465	412	-54	-11.53	-34	-7.63
5	Operating Expenses	978	928	968	40	4.26	-11	-1.08
6	Contribution (4-5)	-532	-463	-556				
7	Operating Profit (3+6)	1075	1159	860	-298	-25.75	-214	-19.94
8	Provisions	911	982	1347	365	37.17	436	47.87
9	Net Profit	164.11	177.10	-486.14	-663	-374.50	-650	-396.23



Break-up : Income

Rs. in crore

Sl.	Parameters	Dec'14 Qtr	Sep'15 Qtr	Dec'15 Qtr	Variation			
					Q-o-Q Dec'15 over Sep'15		Y-o-Y Dec'15 over Dec'14	
					Amt.	(%)	Amt.	(%)
1	Interest on Advances	3796	3778	3528	-250	-6.61	-268	-7.05
2	Interest on Investments	1068	988	981	-7	-0.70	-87	-8.18
3	Other Interest Income	77	86	109	23	27.09	32	41.80
4	Interest Income (1+2+3)	4941	4852	4618	-234	-4.82	-323	-6.54
5	Fee Based Income	228	319	263	-56	-17.58	34	15.11
6	Trading Profit	180	81	88	8	9.47	-92	-51.06
7	Other Income	37	66	61	-5	-7.96	24	63.93
8	Non-Interest Income (5+6+7)	446	465	412	-54	-11.53	-34	-7.63
9	Total Income (4+8)	5387	5317	5030	-287	-5.40	-357	-6.63



Fee Based Income

Rs. in crore

Sl. No.	Particulars	Dec'14 Qtr	Sep'15 Qtr	Dec'15 Qtr	Variation			
					Q-o-Q Dec'15 over Sep'15		Y-o-Y Dec'15 over Dec'14	
					Amt.	(%)	Amt.	(%)
1	Bills/LC/BG	77	81	83	1	1.84	6	8.29
2	Locker Rent	3	5	3	-2	-37.25	0	-3.68
3	Processing Fees	59	73	54	-19	-26.29	-5	-8.20
4	Exchange	37	54	63	9	17.56	26	70.45
5	Others	53	106	60	-46	-43.43	7	13.10
6	Total	228	319	263	-56	-17.58	34	15.11



Break - up : Expenditure

Rs. in crore

Sl. No.	Parameters	Dec'14 Qtr	Sep'15 Qtr	Dec'15 Qtr	Variation			
					Q-o-Q Dec'15 over Sep'15		Y-o-Y Dec'15 over Dec'14	
					Amt.	(%)	Amt.	(%)
1	Interest Paid on Deposits	3219	3077	3026	-51	-1.66	-192	-5.98
2	Interest Paid on Borrowings	115	153	176	23	15.18	61	52.73
3	Total Interest Paid (1+2)	3334	3230	3202	-28	-0.87	-132	-3.95
4	Establishment Expenses	631	572	572	0	0.03	-59	-9.33
5	Other Operating Expenses	347	356	395	39	11.05	48	13.91
6	Operating Expenses (4+5)	978	928	968	40	4.26	-11	-1.08
7	Total Expenses (3+6)	4312	4158	4170	12	0.28	-142	-3.30



Quarterly NPA Movement

Rs. in crore

Sl.	Parameters	Dec'14 Qtr	Jun'15 Qtr	Sep'15 Qtr	Dec'15 Qtr
1	NPA as at the beginning of the Qtr./Year	7674	8358	7987	7986
2	Cash Recovery Incl. Compromise	202	141	225	241
3	Upgradation	249	179	240	226
4	Prudential Write Off done in the Qtr./Year	289	206	395	401
5	Sale of Assets to ARC	0	569	805	444
6	Total Reduction	740	1095	1665	1312
7	Fresh Addition for the Qtr./Year	1078	724	1664	3128
8	NPA as at the end of the Qtr./Year	8012	7987	7986	9802
9	Provisions for Bad Debts	2435	2566	2626	3494
10	Net NPAs	5578	5421	5360	6308
11	Recovery in written-off debt A/Cs Intt. Received/derecognised Intt.	100	103	141	162
12	Total NPA Reduction/ Recovery in NPA including written-off debt A/Cs	551	423	606	629



Sl.	Parameters		Dec'14	Mar'15	Sep'15	Dec'15
1	Total Advances		146652	153095	151949	153181
2	GNPA	Amount (Rs. crore)	8012	8358	7986	9802
		Ratio	5.46	5.46	5.26	6.40
3	NNPA	Amount (Rs. crore)	5578	5979	5360	6308
		Ratio	3.89	3.99	3.61	4.23
4	Provision Coverage Ratio (%)		52.05	51.50	55.49	55.40



Provisions

Rs. in crore

Sl. No.	Parameters	Dec'14 Qtr	Sep'15 Qtr	Dec'15 Qtr	Variation			
					Q-o-Q Dec'15 over Sep'15		Y-o-Y Dec'15 over Dec'14	
					Amt.	(%)	Amt.	(%)
1	NPA	269	838	1594	755	90.08	1325	493.24
2	Standard Advance	158	78	-222	-300	-385.31	-381	-240.39
3	Depre. on Investment	10	-149	117	266	-178.75	107	1054.28
4	Income Tax	267	279	138	-140	-50.33	-129	-48.16
5	Fraud & Forgery	2	0.00	2.65	3		1	61.59
6	Provision for IRS	-6	0.14	-0.24	0	-271.43	5	-95.68
7	Provision for diminution in fair value	109	-27	-152	-125	462.96	-261	-239.32
8	Provision for FITL	99	-34	-133	-99	295.20	-231	-234.47
9	Intangible/ Other Assets	3	-3.67	1.68	5	-145.78	-1	-38.46
10	Total Provision	911	982	1347	365	37.17	436	47.87

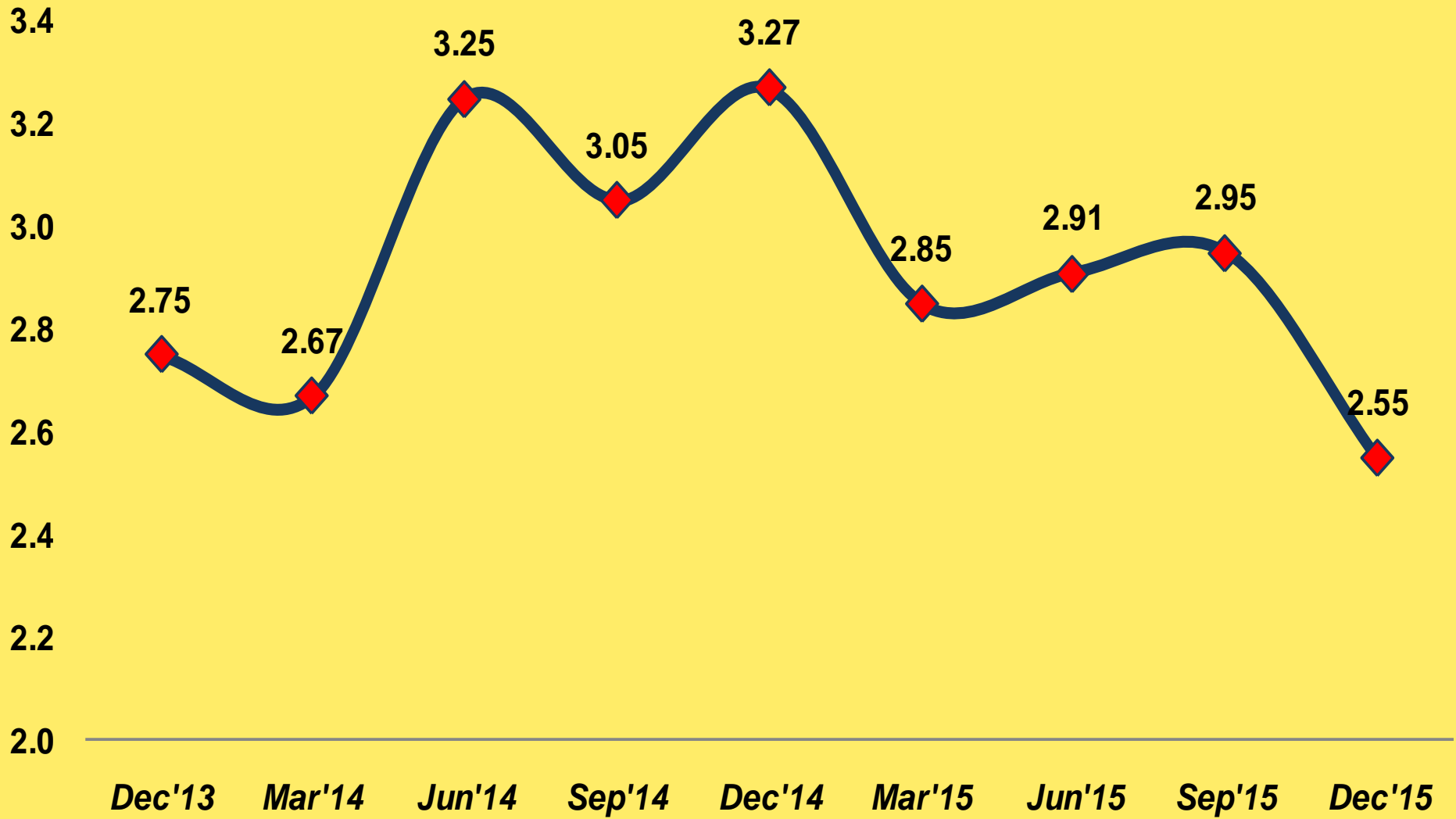


Cost & Yield Ratios

Sl.	Parameters	Dec'14 Qtr	Sep'15 Qtr	Dec'15 Qtr
1	Cost of Deposit (%)	7.16	6.72	6.55
2	Cost of Borrowings (%)	3.45	3.41	3.79
3	Cost of Funds (%)	6.90	6.43	6.30
4	Yield on Advances (%)	10.98	10.49	9.78
5	Yield on Investment (%)	7.93	7.51	7.38
6	Yield on Funds (%)	10.04	9.54	9.08
7	Net Interest Margin (%)	3.27	2.95	2.55



Quarterly Trend of Net Interest Margin





Profitability Ratios

Sl.	Parameters	Dec'14 Qtr	Sep'15 Qtr	Dec'15 Qtr
1	Return on Assets (%) (Annualised)	0.31	0.32	-0.88
2	Return on Networth (%)	5.63	5.81	-15.96
3	Operating Profit to AWF (%)	2.04	2.11	1.55
4	Cost to Income Ratio (%)	47.65	44.47	52.93
5	Estab. Exp. to Total Exp. (%)	14.63	13.75	13.72
6	Operating Exp. to AWF (%)	1.86	1.69	1.74
7	Book Value Per Share (Rs)	209.08	206.81	198.79
8	Earnings per share (Rs) (Non-annualised)	3.01	3.10	-8.09

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Financial Results

9M FY16



Rs. in crore

Sl.	Parameters	Dec'14 9M	FY15	Dec'15 9M	Variation	
					Y-o-Y Dec'15 over Dec'14	
					Amt.	(%)
1	Interest Income	14891	19716	14388	-503	-3.38
2	Interest Expenses	10170	13538	9764	-407	-4.00
3	NII (Spread) (1-2)	4721	6178	4625	-96	-2.04
4	Non-Interest Income	1430	1996	1355	-75	-5.23
5	Operating Expenses	2700	3714	2720	19	0.71
6	Contribution (4-5)	-1270	-1718	-1364		
7	Operating Profit (3+6)	3451	4460	3261	-190	-5.51
8	Provisions	3033	3839	3423	390	12.87
9	Net Profit	418.27	620.90	-162.18	-580	-138.77



Break-up : Income

Rs. in crore

Sl.	Parameters	Dec'14 9M	FY15	Dec'15 9M	Variation	
					Y-o-Y Dec'15 over Dec'14	
1	Interest on Advances	11275	14966	11126	-148	-1.32
2	Interest on Investments	3386	4392	2974	-413	-12.18
3	Other Interest Income	230	358	288	58	25.11
4	Interest Income (1+2+3)	14891	19716	14388	-503	-3.38
5	Fee Based Income	796	1137	870	74	9.28
6	Trading Profit	417	570	318	-99	-23.65
7	Other Income	217	290	167	-50	-23.05
8	Non-Interest Income (5+6+7)	1430	1996	1355	-75	-5.23
9	Total Income (4+8)	16321	21712	15744	-578	-3.54



Fee Based Income

Rs. in crore

Sl. No.	Particulars	Dec'14 9M	FY15	Dec'15 9M	Variation	
					Y-o-Y Dec'15 over Dec'14	
					Amt.	(%)
1	Bills/LC/BG	253	333	261	8	3.25
2	Locker Rent	40	42	42	3	6.29
3	Processing Fees	178	272	166	-12	-6.79
4	Exchange	134	188	162	27	20.43
5	Others	191	301	239	48	25.06
6	Total	796	1137	870	74	9.28



Break - up : Expenditure

Rs. in crore

Sl. No.	Parameters	Dec'14 9M	FY15	Dec'15 9M	Variation	
					Y-o-Y Dec'15 over Dec'14	
					Amt.	(%)
1	Interest Paid on Deposits	9726	12925	9264	-462	-4.75
2	Interest Paid on Borrowings	445	613	499	55	12.32
3	Total Interest Paid (1+2)	10170	13538	9764	-407	-4.00
4	Establishment Expenses	1703	2307	1616	-87	-5.09
5	Other Operating Expenses	997	1407	1103	106	10.63
6	Operating Expenses (4+5)	2700	3714	2720	19	0.71
7	Total Expenses (3+6)	12870	17252	12483	-387	-3.01



NPA Movement

Rs. in crore

Sl.	Parameters	Dec'14 9M	FY15	Dec'15 9M
1	NPA as at the beginning of the Qtr./Year	8068	8068	8358
2	Cash Recovery Incl. Compromise	871	1209	606
3	Upgradation	1502	1783	646
4	Write Off done in the Qtr./Year	1307	1739	1002
5	Sale of Assets to ARC	0	0	1818
6	Total Reduction	3680	4731	4072
7	Fresh Addition for the Qtr./Year	3624	5021	5516
8	NPA as at the end of the Qtr./Year	8012	8358	9802
9	Provisions for Bad Debts	2435	2379	3494
10	Net NPAs	5578	5979	6308
11	Recovery in written-off debt A/Cs Intt. Received/derecognised Intt.	452	616	406
12	Recovery in NPA including written-off debt A/Cs	2825	3609	1658



Provisions

Rs. in crore

Sl. No.	Parameters	Dec'14 9M	FY15	Dec'15 9M	Variation	
					Y-o-Y Dec'15 over Dec'14	
					Amt.	(%)
1	NPA	1676	2004	2993	1317	78.57
2	Standard Advance	279	395	-86	-365	-130.82
3	Depre. on Investment	-111	-90	150	261	-234.94
4	Income Tax	807	982	657	-150	-18.62
5	Fraud & Forgery	2	2	2.81	0	20.09
6	Provision for IRS	-14	-16	-1	13	-93.23
7	Provision for diminution in fair value	230	310	-197	-427	-185.40
8	Provision for FITL	156	244	-100	-255	-163.87
9	Intangible/ Other Assets	7	6	3	-4	-54.26
10	Total Provision	3033	3839	3423	390	12.87



Cost & Yield Ratios

Sl.	Parameters	Dec'14 9M	FY15	Dec'15 9M
1	Cost of Deposit (%)	7.17	7.11	6.73
2	Cost of Borrowings (%)	4.61	4.47	3.76
3	Cost of Funds (%)	7.00	6.92	6.47
4	Yield on Advances (%)	11.13	10.91	10.32
5	Yield on Investment (%)	7.89	7.76	7.48
6	Yield on Funds (%)	10.06	9.90	9.45
7	Net Interest Margin (%)	3.19	3.10	2.80



Profitability Ratios

Sl.	Parameters	Dec'14 9M	FY15	Dec'15 9M
1	Return on Assets (%) (Annualised)	0.26	0.29	-0.10
2	Return on Networth (%)	4.78	5.46	-1.82
3	Operating Profit to AWF (%)	2.18	2.09	1.98
4	Cost to Income Ratio (%)	43.9	45.44	45.48
5	Estab. Exp. to Total Exp. (%)	13.23	13.37	12.95
6	Operating Exp. to AWF (%)	1.71	1.74	1.65
7	Book Value Per Share (Rs)	209.08	206.41	198.79
8	Earnings per share (Rs) (Non-annualised)	7.68	11.39	-2.79



Ratios : Productivity & Market Share

Sl.	Parameters	Dec'14	Sep'15	Dec'15
1	Deposit Market Share (%) *	2.12	2.00	1.99
2	Credit Market Share (%) *	2.21	2.13	2.06
3	Business Per Branch (Rs. Cr.)	108.55	106.85	108.30
4	Business Per Employee (Rs. Cr.)	13.54	13.79	14.04
5	Profit/Loss per Employee (Rs. Lac) (Annualised)	2.28	2.63	-0.88

** Bank's share to SCBs Agg. Deposits & Credit as on 25.12.15 (Last reporting Friday of Dec'15)*



Restructured Accounts

Rs. in crore

Sl.	Particulars	No./ Amt.	Under CDR	SME Debt	Others	Total
1	Standard Advances	No.	34	985	3622	4641
		Amt.	5414	805	7790	14009
% to Gross Credit			3.53	0.53	5.08	9.14



Restructured Accounts

Rs. in crore

Sl.	Particulars	Under CDR		Other than CDR		Total Restructuring	
		No.	Amt	No.	Amt	No.	Amt
1	Below Rs. 1 Crore	0	0	4440	178	4440	178
2	1 Crore & above	34	5414	167	8417	201	13831
3	Total	34	5414	4607	8595	4641	14009
4	Out of which upto FY 13	3	709	2208	2352	2211	3061
5	Out of which in FY14	10	1314	1275	2169	1285	3483
6	Out of which in FY15	21	3391	910	3852	931	7243
7	Q1FY16	0	0	211	106	211	106
8	Q2FY16	0	0	3	116	3	116
9	Q3FY16	0	0	0	0	0	0



Major Sectors in Restructured Accounts (Std.)

Rs. in crore

Sl. No.	Sector	Amount
1	Infrastructure,	5851
	of which	
a.	Power	3880
b.	Aviation	374
c.	Road	456
d.	Infra- Others	1140
2	Iron & Steel	2477
3	Textiles	1450
4	Engineering	436
5	Sugar	893



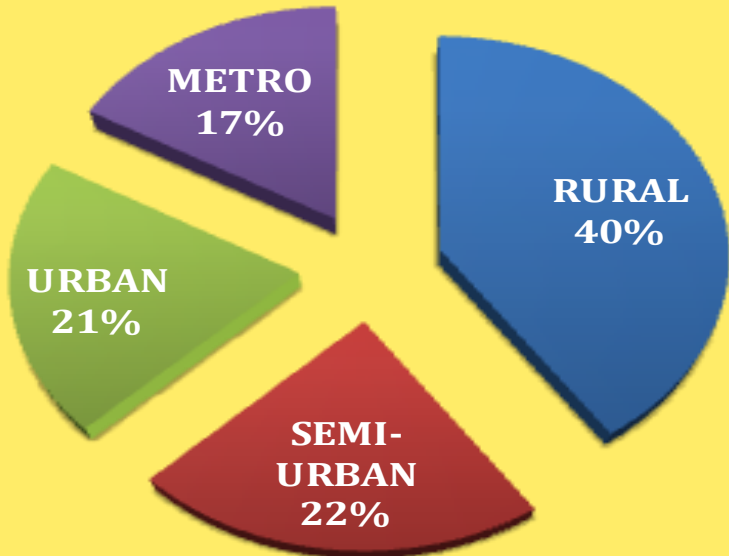
Capital Adequacy Ratio- Basel III

Rs. in crore

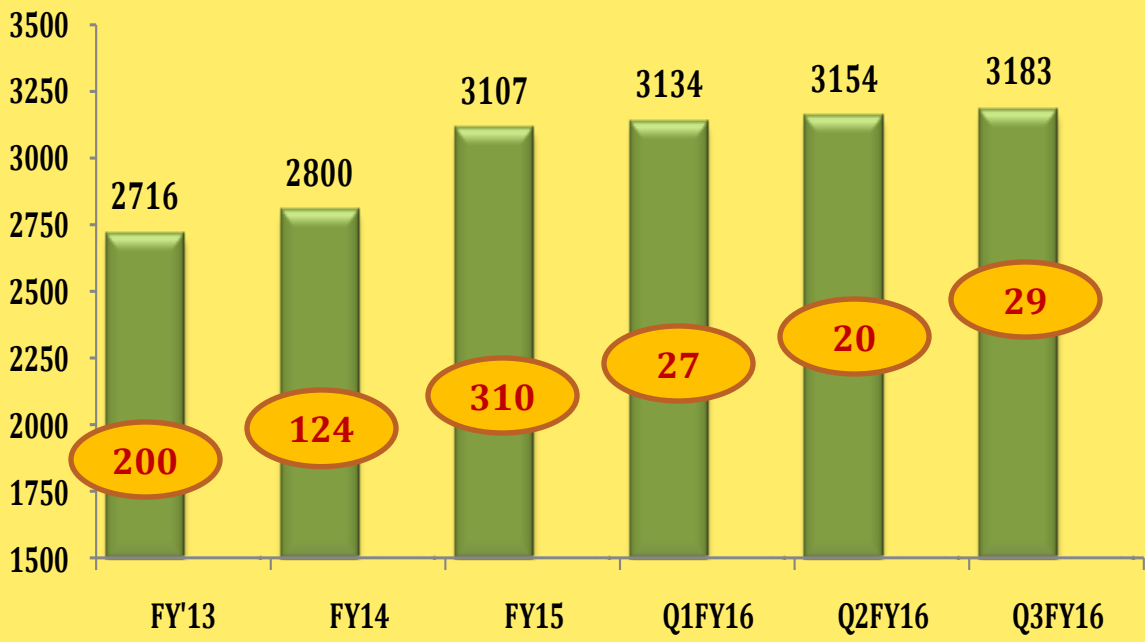
Sl.	CRAR (under Basel-III): Regulatory Capital	Dec'15
1	Common Equity Tier 1 Capital	11684.21
2	Additional Tier 1 Capital	209.7
3	Total Tier 1 Capital (1+2)	11893.91
4	Tier 2 Capital	4788.02
5	Total Capital (3+4)	16681.93
6	Common Equity Tier 1 Ratio (%)	7.27
7	Total Tier 1 Capital Ratio (%)	7.40
8	Tier 2 Capital (%)	2.98
9	Total Capital Ratio (%)	10.38



Domestic Branch Network



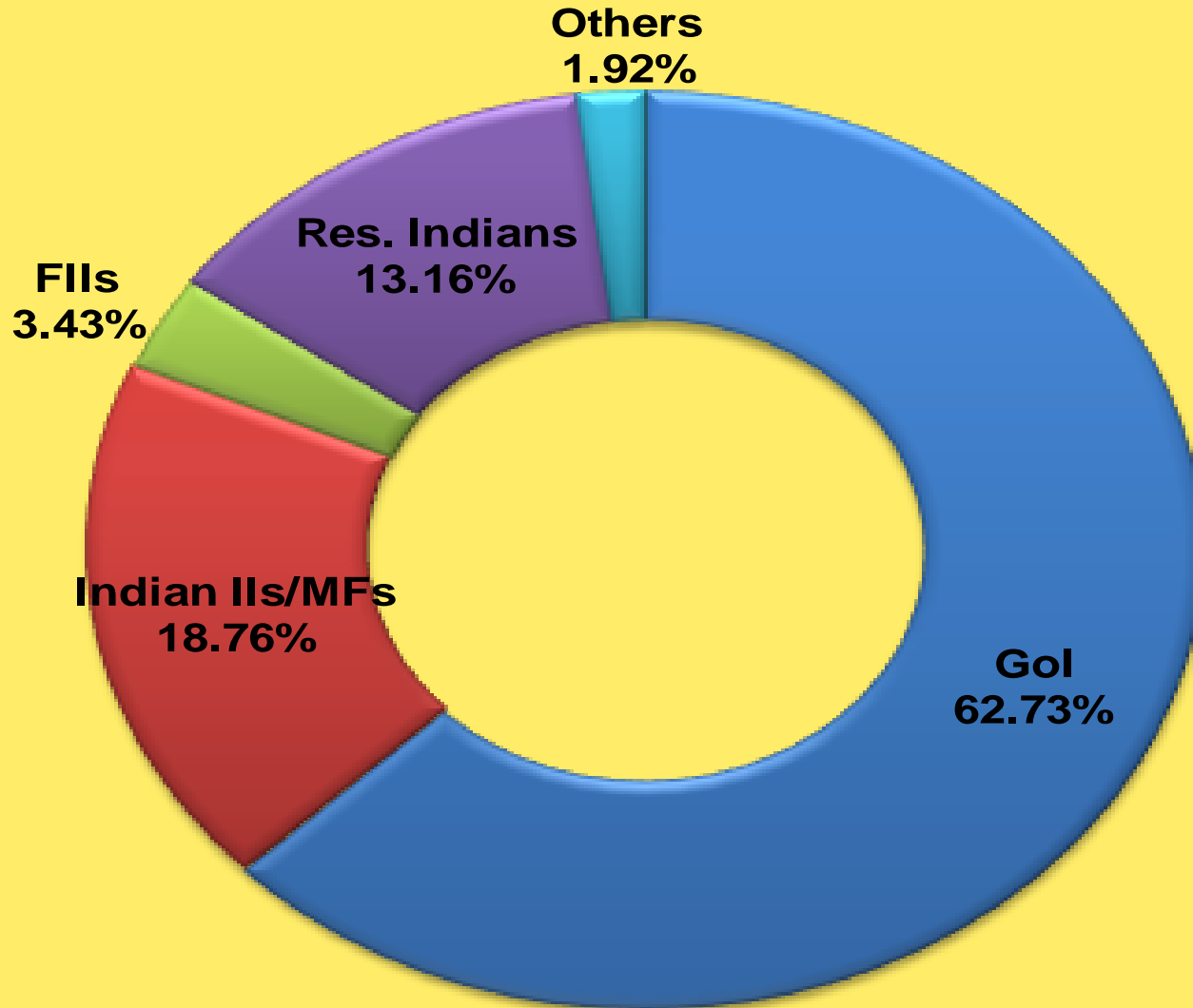
Branches
3183
 Rural: 1283
 Semi-urban: 716
 Urban: 654
 Metro: 530



Branches Opened (Q3FY16)
 Rural: 15
 Semi-urban: 8
 Urban: 4
 Metro: 2
Total: 29



Shareholding Pattern (As on 31.12.2015)





Business Target for March 2016

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

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