

इलाहाबाद बैंक

विश्वास की परम्परा



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Financial Results
Q3 & 9M FY17

Welcome
Investors & Analysts

13.02.2017



Business Mix

Rs. in crore

Sl. No.	Parameters	Dec'15	Mar'16	Sep'16	Dec'16	Variation			
						Q-o-Q Dec'16 over Sep'16		Y-o-Y Dec'16 over Dec'15	
						Amt.	(%)	Amt.	(%)
1	Business	344709	358352	355738	361922	6184	1.74	17213	4.99
2	Deposit	191528	200644	200194	209339	9144	4.57	17811	9.30
3	Advances	153181	157707	155544	152583	-2961	-1.90	-598	-0.39
4	CD Ratio	80.68	79.43	78.37	73.54				



Deposits

Rs. in crore

Sl. No.	Parameters	Dec'15	Mar'16	Sep'16	Dec'16	Variation			
						Q-o-Q Dec'16 over Sep'16		Y-o-Y Dec'16 over Dec'15	
						Amt.	(%)	Amt.	(%)
1	Total Deposit	191528	200644	200194	209339	9144	4.57	17811	9.30
2	Aggregate Deposit	189858	198544	198481	207470	8988	4.53	17612	9.28
3	Bulk Deposit	37251	38875	28453	22519	-5934	-20.86	-14731	-39.55
4	CD	3160	3084	2477	0	-2477	-100.00	-3160	-100.00
4a	CD % to total dep.	1.65	1.54	1.24	0.00				
5	SB Deposit	58428	62514	67048	79322	12274	18.31	20894	35.76
6	Current Deposit	9362	9527	9359	12111	2752	29.41	2749	29.36
7	CASA Deposit	67791	72041	76407	91433	15026	19.67	23643	34.88
7a	CASA Share in Agg. Deposit (%)	35.71	36.28	38.50	44.07				
8	Term Deposit	118908	123419	119597	116036	-3561	-2.98	-2871	-2.41



Advances Mix

Rs. in crore

Sl. No.	Parameters	Dec'15	Mar'16	Sep'16	Dec'16	Variation			
						Q-o-Q Dec'16 over Sep'16		Y-o-Y Dec'16 over Dec'15	
						Amt.	(%)	Amt.	(%)
1	Total Advances	153181	157707	155544	152583	-2961	-1.90	-598	-0.39
1a	Food Credit	3015	2359	2431	2645	214	8.80	-370	-12.27
1b	Non-Food Gross Bank Credit	150166	155348	153113	149938	-3175	-2.07	-228	-0.15
Of Which									
(i)	Priority Sector Credit	63406	62695	64859	64105	-754	-1.16	699	1.10
(ii)	Agriculture & Allied Activities	27822	26827	26997	26785	-212	-0.79	-1037	-3.73
(iii)	Total MSME	28006	27936	29646	28879	-766	-2.59	873	3.12
(iv)	Retail Credit excl. LRD	22019	23487	24925	25039	115	0.46	3020	13.72
(v)	Retail Credit incl. LRD, of which	24363	25894	27426	27420	-6	-0.02	3057	12.55
a	Housing	7922	8524	9264	9543	279	3.01	1621	20.47
b	Loan against Mortgage of property	3775	3779	3652	3441	-211	-5.78	-333	-8.83
c	Education Loans	1456	1463	1524	1543	19	1.22	87	5.99
d	Trade Loans	7015	7784	8636	8566	-69	-0.80	1551	22.11
e	Commercial Vehicle	1141	1204	1279	1285	6	0.48	145	12.67
f	AllBank Gold Loan	320	323	336	321	-15	-4.41	1	0.21
g	Other Retail Loans	2734	2817	2735	2720	-15	-0.54	-14	-0.51



Industry-wise Deployment of Credit

Rs. in crore

Sl. No.	Deployment of credit in major industries	Dec'15		Dec'16	
		Amt.	% of total advances	Amt.	% of total advances
1	Mining & Quarrying	311	0.20	662	0.43
2	Food Processing	2856	1.86	2725	1.79
3	Textiles	4812	3.14	4905	3.21
4	Chemical & Chemical Products	3584	2.34	3459	2.27
5	Cement & Cement Products	1142	0.75	1163	0.76
6	Basic Metal & Metal products	9148	5.97	9577	6.28
6a	Iron & Steel	7956	5.19	8313	5.45
7	All Engineering Products	3970	2.59	3769	2.47
8	Gems & Jewellery	1074	0.70	1021	0.67
9	Construction	3241	2.12	3796	2.49
10	Infrastructure	22956	14.99	18293	11.99
10a	Power	13370	8.73	9656	6.33
10b	Tele-communication	1615	1.05	1285	0.84
10c	Road & Ports	4219	2.75	4546	2.98



Investment

Rs. in crore

Sl. No.	Parameters	Dec'15	Mar'16	Sep'16	Dec'16	Variation			
						Q-o-Q Dec'16 over Sep'16		Y-o-Y Dec'16 over Dec'15	
						Amt.	(%)	Amt.	(%)
1	Gross Investment	53824	56034	55725	64605	8880	15.94	10781	20.03
2	Held To Maturity (HTM)	30164	38482	39202	35289	-3913	-9.98	5126	16.99
3	Available For Sale (AFS)	23641	17552	16523	29315	12793	77.43	5675	24.00
4	Held For Trading (HFT)	20	0	0	0				
5	Duration (AFS+HFT)	5.60	5.05	4.27	3.66	-0.61	-14.29	-2	-34.64
6	Modified Duration (AFS+HFT)	5.39	4.86	4.13	3.54	-0.59	-14.29	-2	-34.32
7	Total Duration	4.88	5.07	5.00	4.68				
8	Total Modified Duration	4.70	4.88	4.84	4.52				
9	Net Demand & Time Liabilities	186922	194231	193851	207196	13345	6.88	20274	10.85
10	SLR (%)	25.03	23.19	24.10	26.58				
11	HTM to SLR (%)	64.48	85.44	83.90	64.07				
12	HTM to Gross Investment (%)	56.04	68.68	70.35	54.62				

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Quarterly
Financial Results
Q3FY17



Profit

Rs. in crore

Sl.	Parameters	Dec'15 Qtr	Sep'16 Qtr	Dec'16 Qtr	Variation			
					Q-o-Q Dec'16 over Sep'16		Y-o-Y Dec'16 over Dec'15	
					Amt.	(%)	Amt.	(%)
1	Interest Income	4619	4422	4295	-127	-2.88	-323	-7.00
2	Interest Expenses	3202	3073	3112	39	1.27	-90	-2.82
3	NII (Spread) (1-2)	1416	1349	1183	-166	-12.31	-233	-16.45
4	Non-Interest Income	412	629	730	101	16.01	318	77.30
5	Operating Expenses	968	1008	1050	42	4.12	82	8.51
6	Contribution (4-5)	-556	-379	-320				
7	Operating Profit (3+6)	860	970	863	-107	-11.03	3	0.34
8	Provisions	1347	905	788	-117	-12.95	-558	-41.47
9	Net Profit	-486	65.03	75.26	10	15.73	561	115.48



Break-up : Income

Rs. in crore

Sl.	Parameters	Dec'15 Qtr	Sep'16 Qtr	Dec'16 Qtr	Variation			
					Q-o-Q Dec'16 over Sep'16		Y-o-Y Dec'16 over Dec'15	
					Amt.	(%)	Amt.	(%)
1	Interest on Advances	3529	3303	3060	-243	-7.35	-469	-13.28
2	Interest on Investments	981	974	1025	51	5.20	44	4.46
3	Other Interest Income	109	145	210	65	44.68	102	93.38
4	Interest Income (1+2+3)	4619	4422	4295	-127	-2.88	-323	-7.00
5	Fee Based Income	263	306	317	12	3.82	55	20.81
6	Trading Profit	88	233	311	78	33.55	223	252.20
7	Other Income	61	91	102	11	12.05	41	67.21
8	Non-Interest Income (5+6+7)	412	629	730	101	16.01	318	77.30
9	Total Income (4+8)	5030	5052	5025	-26	-0.52	-5	-0.10



Fee Based Income

Rs. in crore

Sl. No.	Particulars	Dec'15 Qtr	Sep'16 Qtr	Dec'16 Qtr	Variation			
					Q-o-Q Dec'16 over Sep'16		Y-o-Y Dec'16 over Dec'15	
					Amt.	(%)	Amt.	(%)
1	Bills/LC/BG	83	73	71	-2	-2.98	-12	-14.85
2	Locker Rent	3	4	2	-2	-42.21	0	-16.32
3	Processing Fees	54	54	38	-16	-29.57	-15	-28.60
4	Exchange	63	76	117	41	53.33	54	84.87
5	Others	60	98	89	-9	-8.99	29	48.80
6	Total	263	306	317	12	3.82	55	20.81



Break - up : Expenditure

Rs. in crore

Sl. No.	Parameters	Dec'15 Qtr	Sep'16 Qtr	Dec'16 Qtr	Variation			
					Q-o-Q Dec'16 over Sep'16		Y-o-Y Dec'16 over Dec'15	
					Amt.	(%)	Amt.	(%)
1	Interest Paid on Deposits	3026	2919	2961	41	1.42	-65	-2.16
2	Interest Paid on Borrowings	176	154	151	-3	-1.63	-25	-14.16
3	Total Interest Paid (1+2)	3202	3073	3112	39	1.27	-90	-2.82
4	Establishment Expenses	572	581	597	16	2.72	25	4.29
5	Other Operating Expenses	395	427	453	26	6.04	58	14.62
6	Operating Expenses (4+5)	968	1008	1050	42	4.12	82	8.51
7	Total Expenses (3+6)	4170	4081	4162	81	1.97	-8	-0.19



Quarterly NPA Movement

Rs. in crore

Sl.	Parameters	Dec'15 Qtr	Mar'16 Qtr	Jun'16 Qtr	Sep'16 Qtr	Dec'16 Qtr
1	NPA as at the beginning of the Qtr	7986	9802	15385	19209	19095
2	Cash Recovery Incl. Compromise	241	329	284	371	551
3	Upgradation	226	662	542	575	471
4	Prudential Write Off done in the Qtr	401	609	437	632	632
5	Sale of Assets to ARC	444	227	0	0	0
6	Total Reduction	1312	1826	1263	1578	1654
7A	Fresh Addition for the Qtr	3095	7381	4971	1365	1541
7B	Addition in existing NPA	33	28	116	99	110
8	NPA as at the end of the Qtr	9802	15385	19209	19095	19092
9	Provisions for Bad Debts	3449	5025	6165	6224	6393
10	Counter Cyclical Provisions/DICGC/ECGC Claim received & Part payment received and held in suspense A/c etc.	45	67	67	71	78
11	Net NPAs	6308	10293	12977	12800	12621
12	Recovery in written-off debt A/Cs Intt. Received/derecognised Intt.	162	310	161	253	179
13	Total NPA Reduction/ Recovery in NPA including written-off debt A/Cs	629	1300	987	1201	1201



NPA Ratios

Sl.	Parameters		Dec'15	Mar'16	Jun'16	Sep'16	Dec'16
1	Total Advances		153181	157707	155783	155544	152583
2	GNPA	Amount (Rs. crore)	9802	15385	19209	19095	19092
		Ratio	6.40	9.76	12.33	12.28	12.51
3	NNPA	Amount (Rs. crore)	6308	10293	12976	12800	12621
		Ratio	4.23	6.76	8.69	8.59	8.65
4	Provision Coverage Ratio (%)		55.40	48.22	46.03	47.60	49.38



Provisions

Rs. in crore

Sl. No.	Parameters	Dec'15 Qtr	Sep'16 Qtr	Dec'16 Qtr	Variation			
					Q-o-Q Dec'16 over Sep'16		Y-o-Y Dec'16 over Dec'15	
					Amt.	(%)	Amt.	(%)
1	NPA	1594	692	796	104	14.99	-798	-50.06
2	Standard Advance	-222	85	137	52	61.45	360	-161.77
3	Depre. on Investment	117	28	17	-11	-39.09	-100	-85.54
4	Income Tax	138	91	-108	-199	-218.87	-246	-178.08
5	Fraud & Forgery	2.65	-4	-12	-8	193.35	-15	-549.43
6	Provision for IRS	-0.24	0	0	0	#DIV/0!	0	100.00
7	Provision for diminution in fair value	-152	-4	-6	-2	57.50	146	95.86
8	Provision for FITL	-133	19	-43	-62	-330.65	89	67.39
9	Intangible/ Other Assets	1.68	-1.26	7.53	9	-697.62	6	348.21
10	Total Provision	1347	905	788	-117	-12.95	-558	-41.47

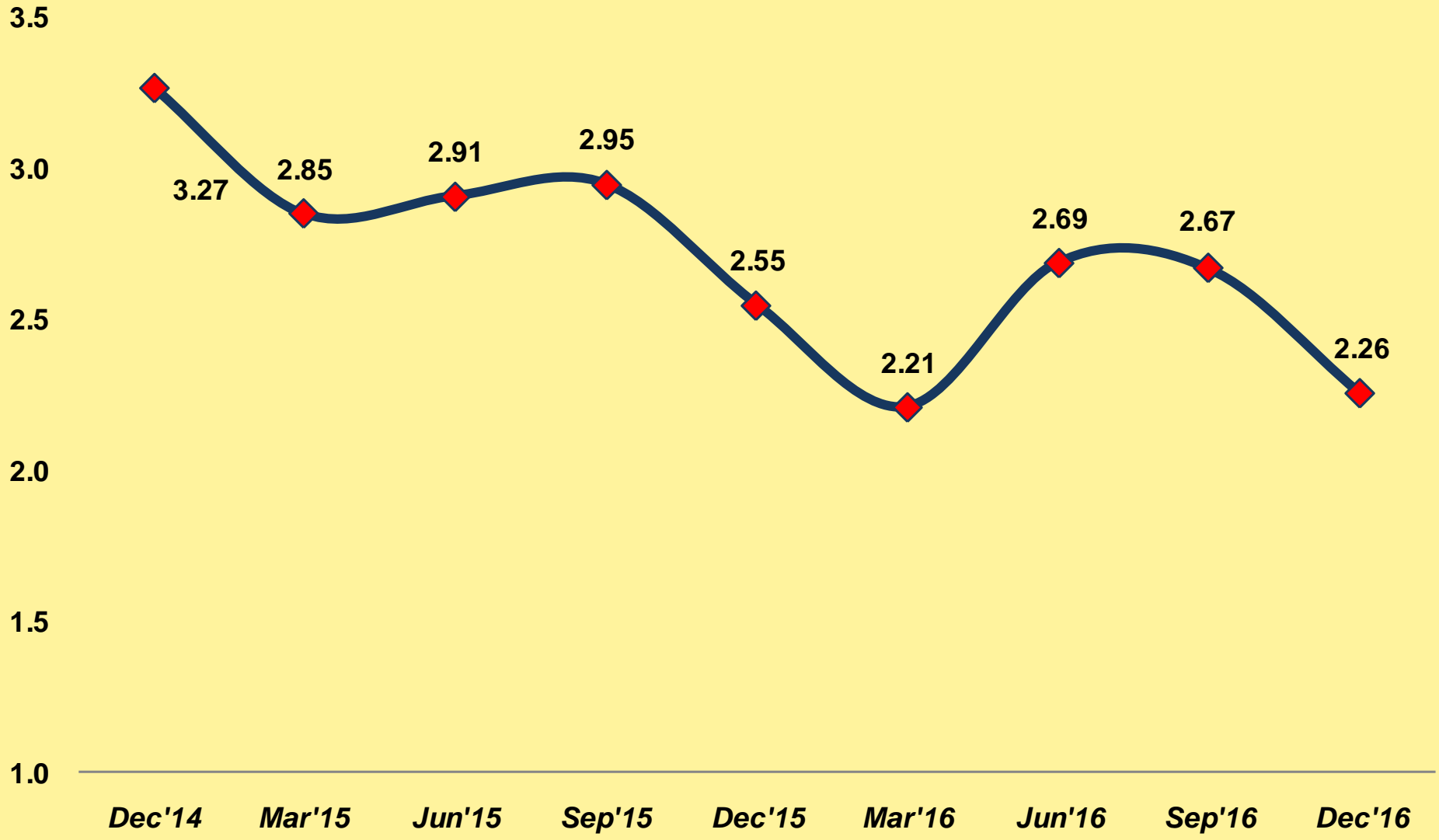


Cost & Yield Ratios

Sl.	Parameters	Dec'15 Qtr	Sep'16 Qtr	Dec'16 Qtr
1	Cost of Deposit (%)	6.55	6.02	5.85
2	Cost of Borrowings (%)	3.79	3.59	3.65
3	Cost of Funds (%)	6.30	5.83	5.68
4	Yield on Advances (%)	9.78	9.24	8.60
5	Yield on Investment (%)	7.38	7.29	6.85
6	Yield on Funds (%)	9.08	8.74	8.22
7	Net Interest Margin (%)	2.55	2.67	2.26



Quarterly Trend of Net Interest Margin





Profitability Ratios

Sl.	Parameters	Dec'15 Qtr	Sep'16 Qtr	Dec'16 Qtr
1	Return on Assets (%) (Annualised)	-0.88	0.11	0.13
2	Return on Networth (%)	-15.96	2.25	2.57
3	Operating Profit to AWF (%)	1.55	1.70	1.46
4	Cost to Income Ratio (%)	52.93	50.96	54.87
5	Estab. Exp. to Total Exp. (%)	13.72	14.23	14.34
6	Operating Exp. to AWF (%)	1.74	1.77	1.77
7	Book Value Per Share (Rs)	198.79	160.56	159.40
8	Earnings per share (Rs) (Non-annualised)	-8.09	0.90	1.02

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Nine Months
Financial Results
9MFY17



Profit

Rs. in crore

Sl.	Parameters	Dec'15 9M	FY16	Dec'16 9M	Variation	
					Y-o-Y	
					Dec'16 over Dec'15	
					Amt.	(%)
1	Interest Income	14388	18885	13288	-1100	-7.65
2	Interest Expenses	9764	12986	9362	-401	-4.11
3	NII (Spread) (1-2)	4625	5898	3926	-699	-15.11
4	Non-Interest Income	1355	1910	1911	556	41.02
5	Operating Expenses	2720	3675	3036	317	11.65
6	Contribution (4-5)	-1364	-1765	-1125		
7	Operating Profit (3+6)	3261	4134	2801	-460	-14.09
8	Provisions	3423	4877	3226	-197	-5.76
9	Net Profit	-162.18	-743.31	-425	-262	-161.84



Break-up : Income

Rs. in crore

Sl.	Parameters	Dec'15 9M	FY16	Dec'16 9M	Variation	
					Y-o-Y Dec'16 over Dec'15	
					Amt.	(%)
1	Interest on Advances	11126	14486	9743	-1384	-12.43
2	Interest on Investments	2974	3990	3063	89	2.99
3	Other Interest Income	288	409	483	195	67.52
4	Interest Income (1+2+3)	14388	18885	13288	-1100	-7.65
5	Fee Based Income	870	1220	935	64	7.41
6	Trading Profit	318	414	739	421	132.43
7	Other Income	167	277	238	70	42.02
8	Non-Interest Income (5+6+7)	1355	1910	1911	556	41.02
9	Total Income (4+8)	15744	20795	15200	-544	-3.46



Fee Based Income

Rs. in crore

Sl. No.	Particulars	Dec'15 9M	FY16	Dec'16 9M	Variation	
					Y-o-Y Dec'16 over Dec'15	
					Amt.	(%)
1	Bills/LC/BG	261	335	233	-29	-10.92
2	Locker Rent	42	45	44	1	2.71
3	Processing Fees	166	235	130	-36	-21.74
4	Exchange	162	227	258	96	59.43
5	Others	239	377	271	32	13.35
6	Total	870	1220	935	64	7.41



Break - up : Expenditure

Rs. in crore

Sl. No.	Parameters	Dec'15 9M	FY16	Dec'16 9M	Variation	
					Y-o-Y Dec'16 over Dec'15	
					Amt.	(%)
1	Interest Paid on Deposits	9264	12297	8899	-366	-3.95
2	Interest Paid on Borrowings	499	690	464	-36	-7.12
3	Total Interest Paid (1+2)	9764	12986	9362	-401	-4.11
4	Establishment Expenses	1616	2131	1748	132	8.17
5	Other Operating Expenses	1103	1544	1288	185	16.74
6	Operating Expenses (4+5)	2720	3675	3036	317	11.65
7	Total Expenses (3+6)	12483	16661	12399	-85	-0.68



Nine Months: NPA Movement

Rs. in crore

Sl.	Parameters	Dec'15 9M	FY16	HY Sep'16	Dec'16 9M
1	NPA as at the beginning of the half year/ 9M/ year	8358	8357.97	15385	15385
2	Cash Recovery Incl. Compromise	606	936	655	1206
3	Upgradation	646	1307	1117	1588
4	Write Off done in the half year/ 9M/ year	1002	1611	1069	1701
5	Sale of Assets to ARC	1818	2045	0	0
6	Total Reduction	4072	5898	2841	4495
7A	Fresh Addition for the half year/ 9M/ year		12802	6336	7877
7B	Addition in existing NPA		123	215	325
8	NPA as at the end of the half year/ 9M/ year	9802	15385	19095	19092
9	Provisions for Bad Debts	3494	5025	6224	6393
10	Counter Cyclical Provisions/DICGC/ECGC Claim received & Part payment received and held in suspense A/c etc.		67	71	78
11	Net NPAs	6308	10293	12800	12621
12	Recovery in written-off debt A/Cs Intt. Received/derecognised Intt.	406	715	415	594
13	Recovery in NPA including written-off debt A/Cs	1658	2958	2187	3388



Provisions

Rs. in crore

Sl. No.	Parameters	Dec'15 9M	FY16	Dec'16 9M	Variation	
					Y-o-Y Dec'16 over Dec'15	
					Amt.	(%)
1	NPA	2993	5973	3062	69	2.31
2	Standard Advance	-86	51	216	302	-351.77
3	Depre. on Investment	150	86	12	-137	-91.76
4	Income Tax	657	-376	184	-472	-71.91
5	Fraud & Forgery	3	6	1	-2	-77.22
6	Provision for IRS	-1	-2	0	1	100.00
7	Provision for diminution in fair value	-197	-603	-70	126	64.22
8	Provision for FITL	-100	-275	-187	-87	-87.77
9	Intangible/ Other Assets	3	16	7	4	131.37
10	Total Provision	3423	4877	3226	-197	-5.74



Cost & Yield Ratios

Sl.	Parameters	Dec'15 9M	FY16	Dec'16 9M
1	Cost of Deposit (%)	6.73	6.61	6.04
2	Cost of Borrowings (%)	3.76	3.85	3.62
3	Cost of Funds (%)	6.47	6.37	5.84
4	Yield on Advances (%)	10.32	10.01	9.07
5	Yield on Investment (%)	7.48	7.45	7.22
6	Yield on Funds (%)	9.45	9.24	8.60
7	Net Interest Margin (%)	2.80	2.65	2.54



Profitability Ratios

Sl.	Parameters	Dec'15 9M	FY16	Dec'16 9M
1	Return on Assets (%) (Annualised)	-0.1	-0.33	-0.24
2	Return on Networth (%)	-1.82	-6.41	-4.87
3	Operating Profit to AWF (%)	1.98	1.86	1.61
4	Cost to Income Ratio (%)	45.48	47.06	52.01
5	Estab. Exp. to Total Exp. (%)	12.95	12.79	14.10
6	Operating Exp. to AWF (%)	1.65	1.65	1.75
7	Book Value Per Share (Rs)	198.79	185.99	159.40
8	Earnings per share (Rs) (Non-annualised)	-2.79	-12.68	-5.98



Ratios : Productivity & Market Share

Sl.	Parameters	Dec'15	Mar'16	Jun'16	Sep'16	Dec'16
1	Deposit Market Share (%) *	1.99	2.00	1.97	1.96	1.92
2	Credit Market Share (%) *	2.06	2.06	1.98	2.07	1.95
3	Business Per Branch (Rs. Cr.)	108.30	111.67	108.82	109.66	111.50
4	Business Per Employee (Rs. Cr.)	14.04	14.85	14.67	14.55	14.85
5	Profit/Loss per Employee (Rs. Lac) (Annualised)	-0.88	-3.08	-9.45	-4.09	-2.32

** Bank's share to SCBs Agg. Deposits & Credit as on 23.12.16 (Last reporting Friday of Dec'16)*



Restructured Accounts

Rs. in crore

Sl.	Particulars	No./ Amt.	Under CDR	SME Debt	Others	Total
1	Standard Advances	No.	19	712	3009	3740
		Amt.	2209	427	3055	5691
% to Gross Credit			1.45	0.28	2.00	3.73



Restructured Accounts

Rs. in crore

0	Particulars	Under CDR		Other than CDR		Total Restructuring	
		No.	Amt	No.	Amt	No.	Amt
1	Below Rs. 1 Crore	0	0	3643	136	3643	136
2	1 Crore & above	19	2209	78	3346	97	5555
3	Total	19	2209	3721	3482	3740	5691
4	Out of which in FY14	9	928	2606	685	2615	1613
5	Out of which in FY15	10	1281	1112	2475	1122	3756
6	Out of which in FY16	0	0	3	322	3	322
7	Q1FY17	0	0	0	0	0	0
8	Q2FY17	0	0	0	0	0	0
9	Q3FY17	0	0	0	0	0	0

Major Sectors in Restructured Accounts (Std.)

Rs. in crore

Sl. No.	Sector	Amount
1	Infrastructure, of which,	1866
a.	Power	986
b.	Telecom	123
c.	Road	479
d.	Infra- Others	278
2	Sugar	801
3	Iron & Steel	624
4	Construction	426
5	Engineering	377



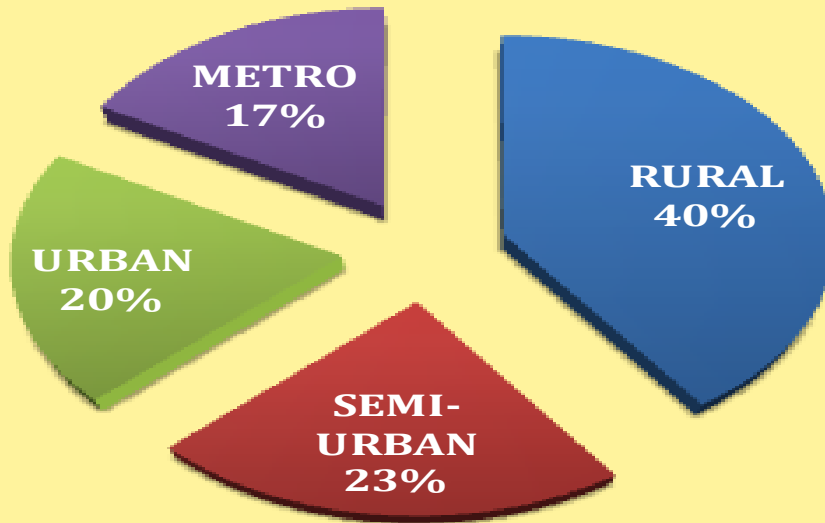
Capital Adequacy Ratio- Basel III

Rs. in crore

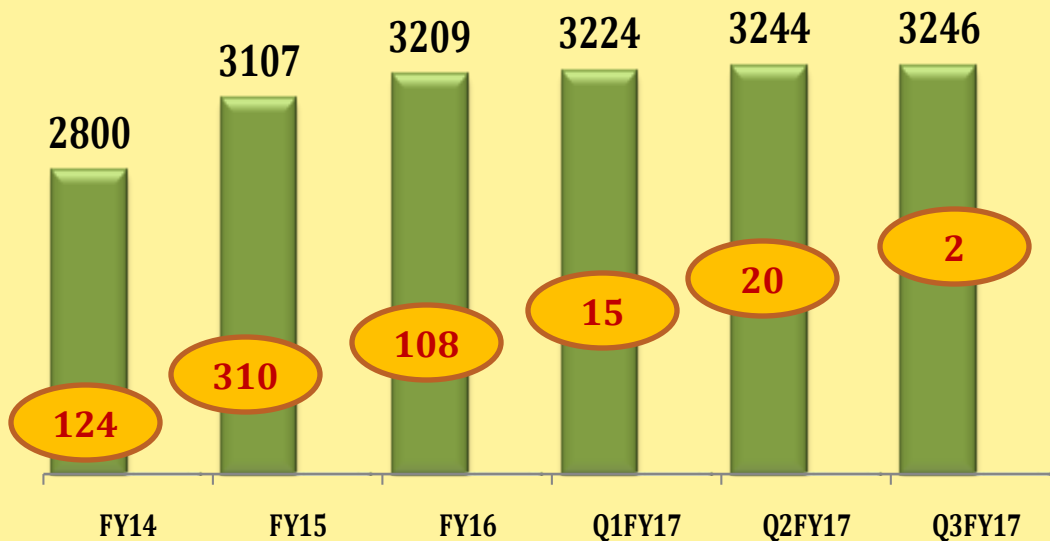
Sl.	CRAR (under Basel-III): Regulatory Capital	Dec'16
1	Common Equity Tier 1 Capital	12804
2	Additional Tier 1 Capital	170
3	Total Tier 1 Capital (1+2)	12973
4	Tier 2 Capital	3731
5	Total Capital (3+4)	16704
6	Common Equity Tier 1 Ratio (%)	8.12
7	Total Tier 1 Capital Ratio (%)	8.23
8	Tier 2 Capital (%)	2.37
9	Total Capital Ratio (%)	10.60



Domestic Branch Network as on 31.12.2016



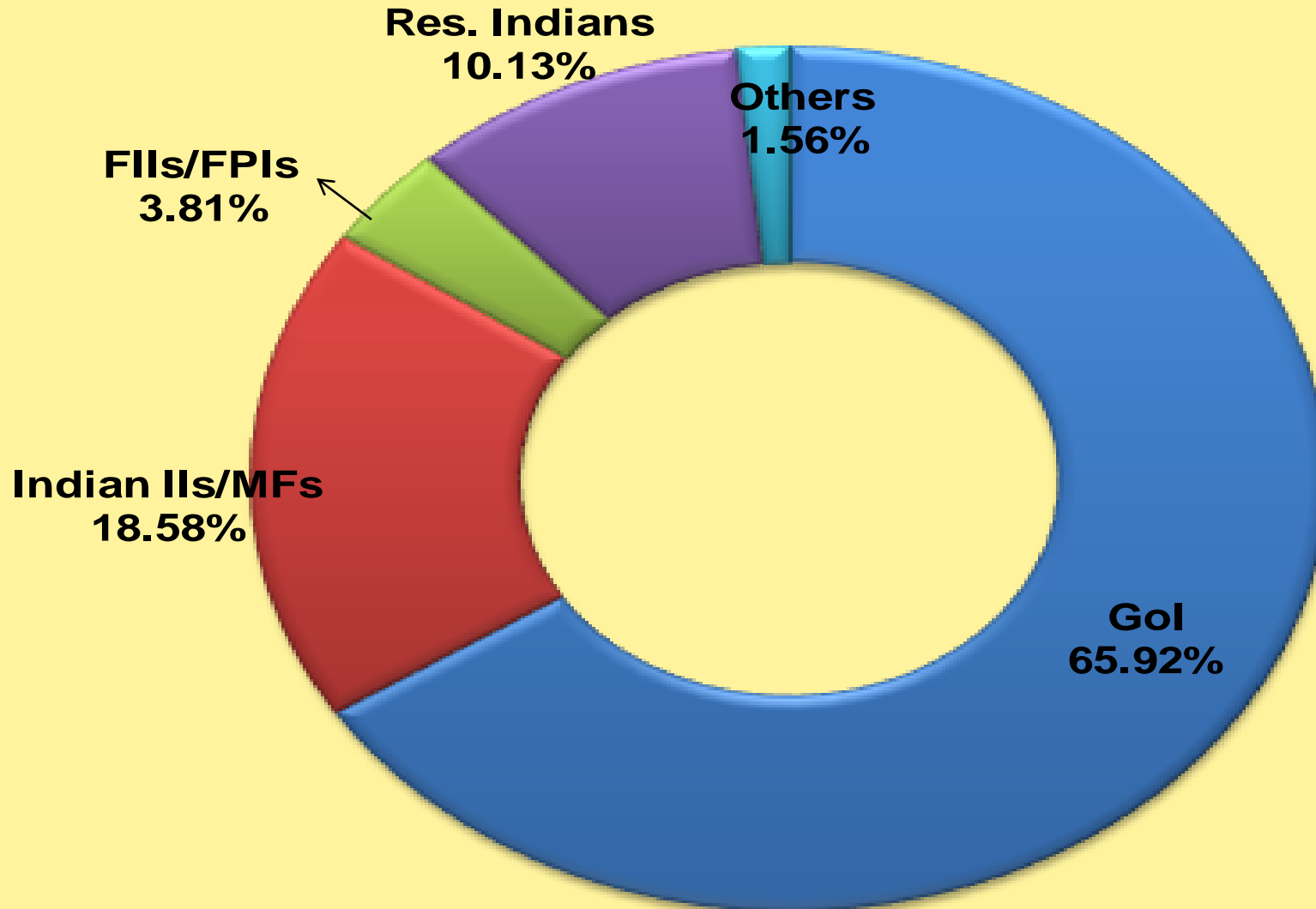
Branches
3246
Rural: 1302
Semi-urban: 742
Urban: 658
Metro: 544



Branches Opened (Q3FY17)
Rural: 1
Semi-urban: 1
Urban: 0
Metro: 0
Total: 2



Shareholding Pattern (As on 31.12.2016)





Business Target for March 2017

<i>Business</i>	<i>Rs. 4,00,00 0 crore</i>
<i>Deposit</i>	<i>Rs. 2,22,500 crore</i>
<i>Advances</i>	<i>Rs. 1,77,500 crore</i>

इलाहाबाद बैंक

विश्वास की परम्परा



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