

इलाहाबाद बैंक

विश्वास की परम्परा



ALLAHABAD BANK

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Welcome
Investors & Analysts

Financial Results
Q1FY17

12.08.2016



Rs. in crore

Sl. No.	Parameters	Jun'15	Mar'16	Jun'16	Variation			
					Q-o-Q Jun'16 over Mar'16		Y-o-Y Jun'16 over Jun'15	
					Amt.	(%)	Amt.	(%)
1	Business	334548	358352	350848	-7504	-2.09	16300	4.87
2	Deposit	183521	200644	195065	-5580	-2.78	11544	6.29
3	Advances	151027	157707	155783	-1924	-1.22	4756	3.15
4	CD Ratio	82.76	79.43	80.60				



Deposits

Rs. in crore

Sl. No.	Parameters	Jun'15	Mar'16	Jun'16	Variation			
					Q-o-Q Jun'16 over Mar'16		Y-o-Y Jun'16 over Jun'15	
					Amt.	(%)	Amt.	(%)
1	Total Deposit	183521	200644	195065	-5580	-2.78	11544	6.29
2	Aggregate Deposit	182491	198544	193281	-5264	-2.65	10790	5.91
3	Bulk Deposit	38904	38875	33083	-5791	-14.90	-5821	-14.96
4	CD	5183	3084	0	-3084	-100.00	-5183	-100.00
4a	CD % to total dep.	2.82	1.54					
5	SB Deposit	53633	62514	63712	1198	1.92	10079	18.79
6	Current Deposit	9218	9527	8574	-953	-10.01	-645	-6.99
7	CASA Deposit	62851	72041	72286	245	0.34	9434	15.01
7a	CASA Share in Agg. Deposit (%)	34.44	36.28	37.40				
8	Term Deposit	114456	123419	120995	-2424	-1.96	6539	5.71



Advances Mix

Rs. in crore

Sl. No.	Parameters	Jun'15	Mar'16	Jun'16	Variation			
					Q-o-Q Jun'16 over Mar'16		Y-o-Y Jun'16 over Jun'15	
					Amt.	(%)	Amt.	(%)
1	Total Advances	151027	157707	155783	-1924	-1.22	4756	3.15
1a	Food Credit	3056	2359	2452	93	3.93	-604	-19.76
1b	Non-Food Gross Bank Credit	147971	155348	153331	-2017	-1.30	5360	3.62
Of Which								
(i)	Priority Sector Credit	58448	62695	62572	-123	-0.20	4124	7.06
(ii)	Agriculture & Allied Activities	25950	26827	26394	-433	-1.61	444	1.71
(iii)	Total MSME	25646	27936	27850	-86	-0.31	2204	8.59
(iv)	Retail Credit excl. LRD	19968	23487	23750	263	1.12	3782	18.94
(v)	Retail Credit incl. LRD, of which	22139	25894	26108	214	0.83	3970	17.93
a	Housing	7003	8524	8842	318	3.73	1839	26.26
b	Loan against Mortgage of property	3756	3779	3622	-157	-4.15	-133	-3.55
c	Education Loans	1374	1463	1480	17	1.16	106	7.71
d	Trade Loans	6002	7784	7860	77	0.99	1858	30.96
e	Commercial Vehicle	1052	1204	1223	19	1.61	171	16.25
f	AllBank Gold Loan	294	323	322	-2	-0.51	27	9.32
g	Other Retail Loans	2657	2817	2758	-59	-2.08	101	3.81



Industry-wise Deployment of Credit

Rs. in crore

Sl. No.	Deployment of credit in major industries	Jun'15		Jun'16	
		Amt.	% of total advances	Amt.	% of total advances
1	Mining & Quarrying	736	0.49	763	0.49
2	Food Processing	2903	1.92	2993	1.92
3	Textiles	5121	3.39	5154	3.31
4	Chemical & Chemical Products	4383	2.90	4424	2.84
5	Cement & Cement Products	1219	0.81	1301	0.84
6	Basic Metal & Metal products	10264	6.80	9954	6.39
6a	Iron & Steel	8858	5.87	8463	5.43
7	All Engineering Products	4076	2.70	4186	2.69
8	Gems & Jewellery	1142	0.76	1043	0.67
9	Construction	3443	2.28	3368	2.16
10	Infrastructure	24226	16.04	19729	12.66
10a	Power	14573	9.65	11217	7.20
10b	Tele-communication	1690	1.12	1241	0.80
10c	Road & Ports	4522	2.99	4499	2.89



Investment

Rs. in crore

Sl. No.	Parameters	Jun'15	Mar'16	Jun'16	Variation			
					Q-o-Q Jun'16 over Mar'16		Y-o-Y Jun'16 over Jun'15	
					Amt.	(%)	Amt.	(%)
1	Gross Investment	50987	56034	53881	-2153	-3.84	2894	5.68
2	Held To Maturity (HTM)	28948	38482	34426	-4056	-10.54	5478	18.93
3	Available For Sale (AFS)	22000	17552	19353	1801	10.26	-2647	-12.03
4	Held For Trading (HFT)	40	0	102				
5	Duration (AFS+HFT)	5.32	5.05	4.75	-0.30	-5.94	-0.57	-10.71
6	Modified Duration (AFS+HFT)	5.11	4.86	4.58	-0.28	-5.76	-0.53	-10.37
7	Total Duration	4.58	5.07	5.14				
8	Total Modified Duration	4.39	4.88	4.95				
9	Net Demand & Time Liabilities	185995	194231	193366	-864	-0.45	7371	3.96
10	SLR (%)	23.65	23.19	23.14				
11	HTM to SLR (%)	65.81	85.44	76.94				
12	HTM to Gross Investment (%)	56.77	68.68	63.89				

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Quarterly
Financial Results
Q1FY17



Profit

Rs. in crore

Sl.	Parameters	Jun'15 Qtr	Mar'16 Qtr	Jun'16 Qtr	Variation			
					Q-o-Q Jun'16 over Mar'16		Y-o-Y Jun'16 over Jun'15	
					Amt.	(%)	Amt.	(%)
1	Interest Income	4918	4497	4570	74	1.64	-348	-7.07
2	Interest Expenses	3331	3223	3177	-46	-1.42	-154	-4.61
3	NII (Spread) (1-2)	1587	1274	1393	120	9.38	-194	-12.22
4	Non-Interest Income	478	555	552	-2	-0.42	74	15.46
5	Operating Expenses	824	955	978	23	2.41	154	18.70
6	Contribution (4-5)	-346	-400	-426				
7	Operating Profit (3+6)	1242	873	967	94	10.79	-274	-22.07
8	Provisions	1095	1454	1532	78	5.36	438	39.99
9	Net Profit	146.86	-581.13	-564.96	16	-2.78	-712	-484.69



Break-up : Income

Rs. in crore

Sl.	Parameters	Jun'15 Qtr	Mar'16 Qtr	Jun'16 Qtr	Variation			
					Q-o-Q Jun'16 over Mar'16		Y-o-Y Jun'16 over Jun'15	
					Amt.	(%)	Amt.	(%)
1	Interest on Advances	3819	3360	3379	19	0.57	-440	-11.51
2	Interest on Investments	1005	1016	1064	48	4.74	59	5.87
3	Other Interest Income	94	121	127	6	5.30	33	35.43
4	Interest Income (1+2+3)	4918	4497	4570	74	1.64	-347	-7.07
5	Fee Based Income	289	350	312	-38	-10.85	23	7.92
6	Trading Profit	149	95	195	100	104.66	46	31.02
7	Other Income	41	110	45	-64	-58.60	5	11.99
8	Non-Interest Income (5+6+7)	478	555	552	-2	-0.42	74	15.46
9	Total Income (4+8)	5396	5051	5123	72	1.42	-274	-5.07



Fee Based Income

Rs. in crore

Sl. No.	Particulars	Jun'15 Qtr	Mar'16 Qtr	Jun'16 Qtr	Variation			
					Q-o-Q Jun'16 over Mar'16		Y-o-Y Jun'16 over Jun'15	
					Amt.	(%)	Amt.	(%)
1	Bills/LC/BG	97	74	89	15	20.52	-8	-7.82
2	Locker Rent	35	3	37	34	1269.26	2	5.84
3	Processing Fees	39	68	37	-31	-45.67	-2	-5.87
4	Exchange	45	66	65	-1	-1.11	20	44.89
5	Others	73	139	83	-55	-39.98	11	14.50
6	Total	289	350	312	-38	-10.85	23	7.92



Break - up : Expenditure

Rs. in crore

Sl. No.	Parameters	Jun'15 Qtr	Mar'16 Qtr	Jun'16 Qtr	Variation			
					Q-o-Q Jun'16 over Mar'16		Y-o-Y Jun'16 over Jun'15	
					Amt.	(%)	Amt.	(%)
1	Interest Paid on Deposits	3160	3033	3018	-14	-0.47	-142	-4.50
2	Interest Paid on Borrowings	170	190	159	-31	-16.45	-11	-6.71
3	Total Interest Paid (1+2)	3331	3223	3177	-46	-1.42	-154	-4.61
4	Establishment Expenses	472	515	571	56	10.94	99	20.87
5	Other Operating Expenses	352	441	407	-33	-7.56	56	15.79
6	Operating Expenses (4+5)	824	955	978	23	2.41	154	18.70
7	Total Expenses (3+6)	4155	4178	4155	-23	-0.54	1	0.01



Quarterly NPA Movement

Rs. in crore

Sl.	Parameters	Jun'15 Qtr	Sep'15 Qtr	Dec'15 Qtr	Mar'16 Qtr	Jun'16 Qtr
1	NPA as at the beginning of the Qtr./Year	8358	7987	7986	9802	15385
2	Cash Recovery Incl. Compromise	141	225	241	329	284
3	Upgradation	179	240	226	662	542
4	Prudential Write Off done in the Qtr./Year	206	395	401	609	437
5	Sale of Assets to ARC	569	805	444	227	0
6	Total Reduction	1095	1665	1312	1826	1263
7	Fresh Addition for the Qtr./Year	724	1664	3128	7409	5087
8	NPA as at the end of the Qtr./Year	7987	7986	9802	15385	19209
9	Provisions for Bad Debts	2501	2558	3449	5025	6165
10	Counter Cyclical Provisions/DICGC/ECGC Claim received & Part payment received and held in suspense A/c etc.	65	68	45	67	67
11	Net NPAs	5421	5360	6308	10293	12977
12	Recovery in written-off debt A/Cs Intt. Received/derecognised Intt.	103	141	162	310	161
13	Total NPA Reduction/ Recovery in NPA including written-off debt A/Cs	423	606	629	1300	987



NPA Ratios

Sl.	Parameters		Jun'15	Sep'15	Dec'15	Mar'16	Jun'16
1	Total Advances		151027	151949	153181	157707	155783
2	GNPA	Amount (Rs. crore)	7987	7986	9802	15385	19209
		Ratio	5.29	5.26	6.40	9.76	12.33
3	NNPA	Amount (Rs. crore)	5421	5360	6308	10293	12976
		Ratio	3.67	3.61	4.23	6.76	8.69
4	Provision Coverage Ratio (%)		54.32	55.49	55.40	48.22	46.03



Provisions

Rs. in crore

Sl. No.	Parameters	Jun'15 Qtr	Mar'16 Qtr	Jun'16 Qtr	Variation			
					Q-o-Q Jun'16 over Mar'16		Y-o-Y Jun'16 over Jun'15	
					Amt.	(%)	Amt.	(%)
1	NPA	561	2980	1575	-1405	-47.16	1013	180.50
2	Standard Advance	58	137	-6	-143	-104.39	-64	-110.32
3	Depre. on Investment	181	-63	-33	31	-48.63	-214	-117.92
4	Income Tax	240	-1033	202	1234	-119.52	-38	-15.94
5	Fraud & Forgery	0.16	3	17	13	403.03	16	10275.00
6	Provision for IRS	-0.85	-1.52	0	2	-100.00	1	-100.00
7	Provision for diminution in fair value	-18	-406	-60	346	-85.22	-43	242.86
8	Provision for FITL	67	-175	-162	13	-7.22	-229	-343.73
9	Intangible/ Other Assets	5	13	0.59	-12.04	-95.33	-5	-88.65
10	Total Provision	1095	1454	1532	78	5.36	438	39.99

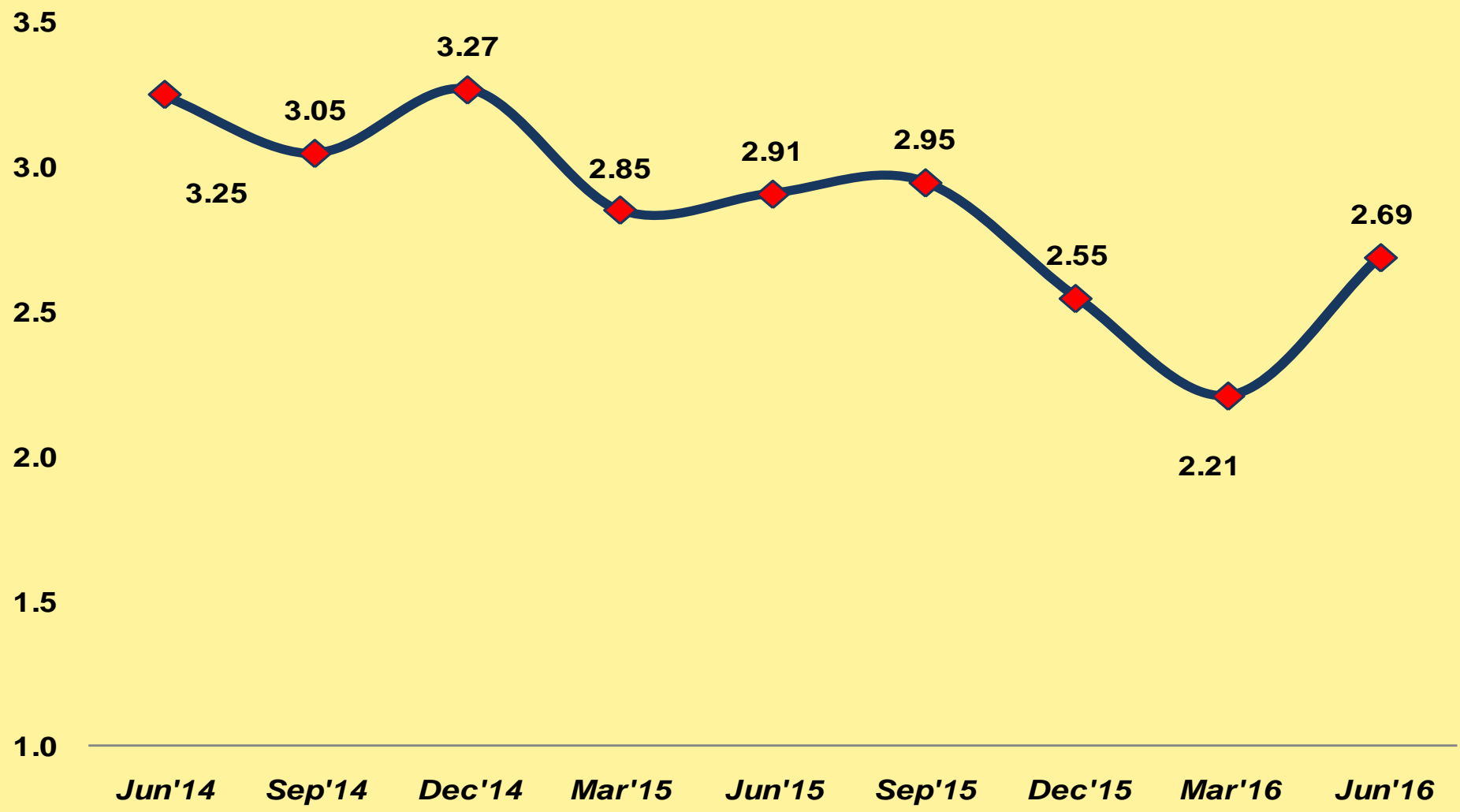


Cost & Yield Ratios

Sl.	Parameters	Jun'15 Qtr	Mar'16 Qtr	Jun'16 Qtr
1	Cost of Deposit (%)	6.91	6.28	6.25
2	Cost of Borrowings (%)	4.12	4.10	3.62
3	Cost of Funds (%)	6.68	6.09	6.03
4	Yield on Advances (%)	10.70	9.11	9.36
5	Yield on Investment (%)	7.55	7.38	7.56
6	Yield on Funds (%)	9.72	8.61	8.84
7	Net Interest Margin (%)	2.91	2.21	2.69



Quarterly Trend of Net Interest Margin





Profitability Ratios

Sl.	Parameters	Jun'15 Qtr	Mar'16 Qtr	Jun'16 Qtr
1	Return on Assets (%) (Annualised)	0.27	-1.01	-0.99
2	Return on Networth (%)	5.11	-19.91	-19.68
3	Operating Profit to AWF (%)	2.28	1.52	1.69
4	Cost to Income Ratio (%)	39.90	52.24	50.28
5	Estab. Exp. to Total Exp. (%)	11.37	12.32	13.74
6	Operating Exp. to AWF (%)	1.51	1.66	1.71
7	Book Value Per Share (Rs)	209.10	185.99	159.75
8	Earnings per share (Rs) (Non-annualised)	2.57	-9.67	-8.44



Ratios : Productivity & Market Share

Sl.	Parameters	Jun'15	Mar'16	Jun'16
1	Deposit Market Share (%) *	2.03	2.00	1.97
2	Credit Market Share (%) *	2.17	2.06	1.98
3	Business Per Branch (Rs. Cr.)	106.75	111.15	108.82
4	Business Per Employee (Rs. Cr.)	13.61	14.85	14.67
5	Profit/Loss per Employee (Rs. Lac) (Annualised)	2.39	-3.08	-9.45

** Bank's share to SCBs Agg. Deposits & Credit as on 24.06.16 (Last reporting Friday of Jun'16)*



Restructured Accounts

Rs. in crore

Sl.	Particulars	No./ Amt.	Under CDR	SME Debt	Others	Total
1	Standard Advances	No.	22	798	3374	4194
		Amt.	2719	518	3446	6683
% to Gross Credit			1.75	0.33	2.21	4.29



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	4068	146	4068	146
2	1 Crore & above	22	2719	104	3818	126	6537
3	Total	22	2719	4172	3964	4194	6683
4	Out of which in FY14	10	1297	2877	1144	2887	2441
5	Out of which in FY15	12	1422	1287	2684	1299	4106
6	Out of which in FY16	0	0	8	136	8	136
7	Q1FY17	0	0	0	0	0	0



Major Sectors in Restructured Accounts (Std.)

Rs. in crore

Sl. No.	Sector	Amount
1	Infrastructure, of which,	1894
a.	Power	658
b.	Telecom	164
c.	Road	469
d.	Infra- Others	603
2	Sugar	905
3	Iron & Steel	758
4	Construction	631
5	Engineering	529



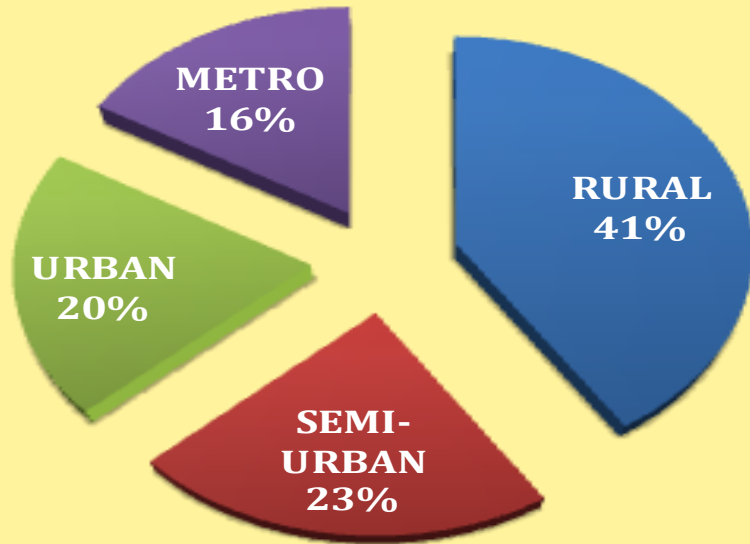
Capital Adequacy Ratio- Basel III

Rs. in crore

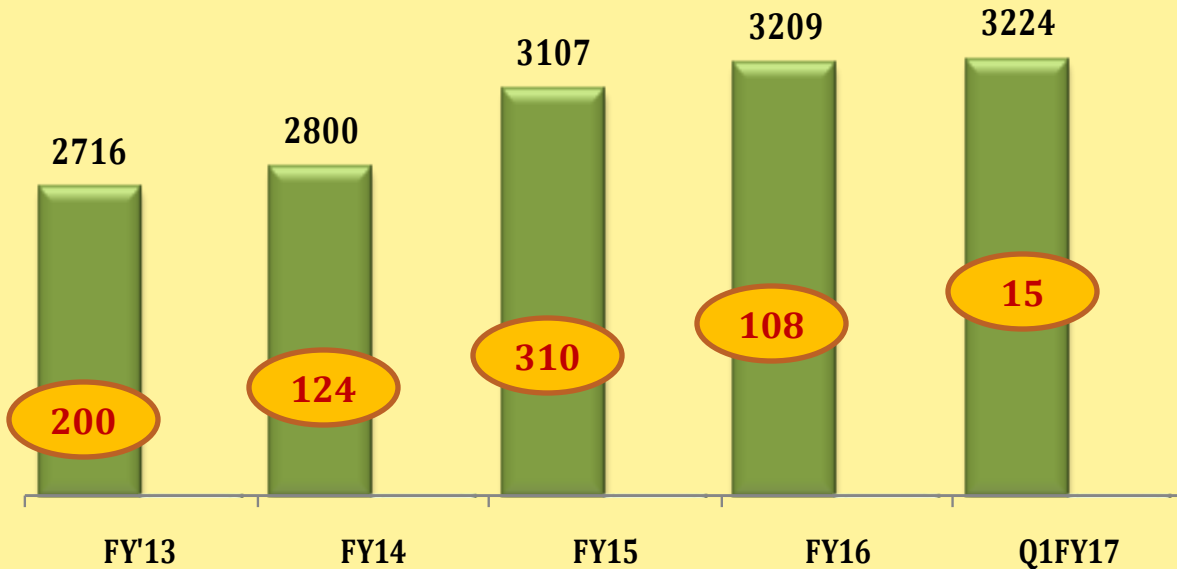
Sl.	CRAR (under Basel-III): Regulatory Capital	Jun'16
1	Common Equity Tier 1 Capital	12498
2	Additional Tier 1 Capital	168
3	Total Tier 1 Capital (1+2)	12666
4	Tier 2 Capital	3980
5	Total Capital (3+4)	16646
6	Common Equity Tier 1 Ratio (%)	7.94
7	Total Tier 1 Capital Ratio (%)	8.05
8	Tier 2 Capital (%)	2.53
9	Total Capital Ratio (%)	10.58



Domestic Branch Network



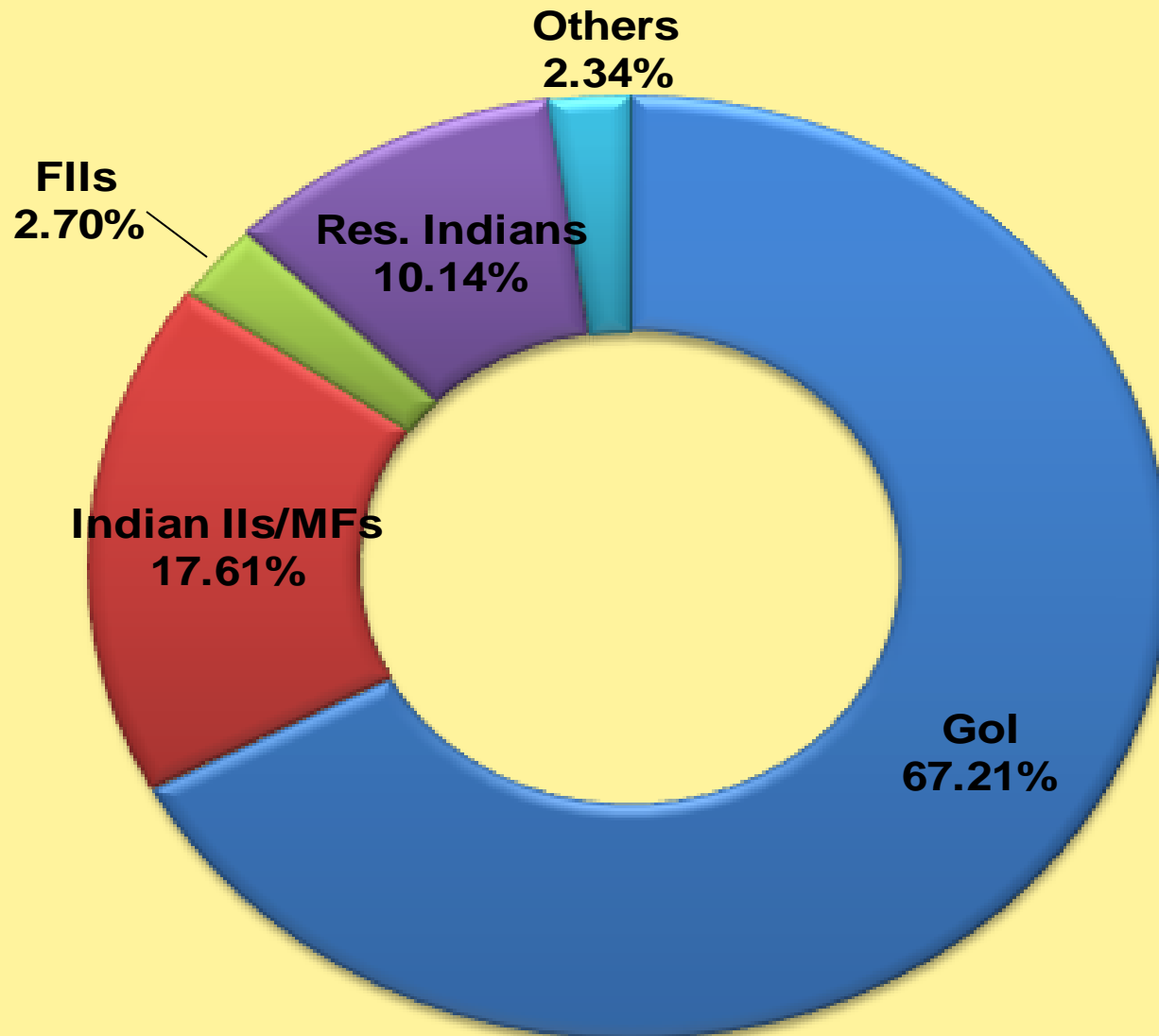
Branches
3224
 Rural: 1313
 Semi-urban: 726
 Urban: 656
 Metro: 529



Branches Opened (Q1FY17)
 Rural: 6
 Semi-urban: 6
 Urban: 0
 Metro: 3
Total: 15



Shareholding Pattern (As on 30.06.2016)





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>

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