

Strengthening the Bond of Togetherness

ALLAHABAD BANK'S BUSINESS
₹ 3,28,422 crore

30.09.2014 (Q-o-Q)

- **Net Profit** increased by **25.48%** to ₹ **141.44 crore** from ₹ **112.72 crore** as on June'14.
- **Total Business** of the Bank increased to ₹ **3,28,422 crore** as on **30.09.2014** from ₹ **3,22,231 crore** on **30.06.2014**
- **CASA share** of total deposit increases from **31.80 %** as on **June'14** to **33.13%**.
- **Gross NPA** reduced to **5.36 %** from **5.48 %** as on **June'14**.
- **Net NPA** reduced to **3.54 %** from **3.88 %** as on **June'14**
- **Provision coverage Ratio** improved to **55.20 %** from **50.00%** as on **June'14**

Highlights of Performance in Q-2 of FY, 2014-15

- **Total Business** of the Bank increased to ₹ **3,28,422 crore** as on **30.09.2014** as against ₹ **3,14,262 crore** on **30.09.2013** showing a **YoY growth** of **4.51%**.
- **Deposits** of the Bank increased to ₹ **1,85,297 crore** as on **30.09.2014** as against ₹ **1,80,396 crore** on **30.09.2013** showing a **YoY growth** of **2.72 %**.
- **Gross Credit** increased to ₹ **1,43,125 crore** as on **30.09.2014** as against ₹ **1,33,866 crore** on **30.09.2013** showing a **YoY growth** of **6.92 %**.
- Total Outstanding under **Retail Credit** as on **30.09.2014** **rose to** ₹ **20,497.84 crore** as against ₹ **18,413.39 crore** as on **30.09.2013**.
- **Priority Sector Credit** grew from ₹ **42,292.10 crore** as on **30.09.2013** to ₹ **52,019.96 crore** as on **30.09.2014** registering an absolute **YoY growth** of ₹ **9,727.86 crore (23.00%)**.
- **Agriculture Credit** increased from ₹ **18,968.81 crore** as on **30.09.2013** to ₹ **24,622.21 crore** as on **30.09.2014** registering an absolute **YoY growth** of ₹ **5,653.40 crore (29.80%)**.
- **Credit to Micro & Small Enterprises (MSE)** grew from ₹ **17,857.03 crore** as on **30.09.2013** to ₹ **20,816.73 crore** as on **30.09.2014**.
- **Net Interest Income** during the quarter ending **30.09.2014** **increased to** ₹ **1504.23 crore** as against ₹ **1309.07 crore** during the corresponding period last year.
- **Operating Profit** stood at ₹ **1156.68 crore** for the quarter ending **September, 2014**.
- **Net Interest Margin** during the half ending **30.09.2014** **increased to** **3.15%** as against **2.79%** during the corresponding period last year.
- **Net Profit** stood at ₹ **141.44 crore** during the quarter ending **September, 2014**.
- **Gross NPA to Gross Advances** was **5.36 %** as on **30.09.2014**.
- **Net NPA to Net Advances** was **3.54%** as on **30.09.2014**.
- **Provision Coverage Ratio** was **55.20 %** as on **30.09.2014**.
- **Capital Adequacy Ratio** stood at **9.99 %** as on **30.09.2014** as per **BASEL III norms**.
- **Capital Adequacy Ratio** stood at **10.23 %** as on **30.09.2014** as per **BASEL II norms**.
- **Book Value per Share** as on **30.09.2014** was ₹ **205.91** .

Kolkata

Date: 30.10.2014