



Ref. No.- HO/SD/523

Date- 09.02.2016

The Vice President
National Stock Exchange of India Ltd.
Exchange Plaza, Bandra Kurla Complex
Bandra East
Mumbai - 400 051

The Secretary,
Bombay Stock Exchange Limited
25, P.J. Towers,
Dalal Street,
Mumbai - 400 001

Dear Sir,

**Sub: Press Release of Financial Results of the Bank
for the quarter and nine month period ended on December 31st, 2015**

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Press Release regarding performance of the Bank for the quarter and nine months period ended on December 31st, 2015 for your kind perusal and records.

Yours faithfully,

(A.K. Goel)
General Manager (F & A),
CFO and Compliance Officer

Encl: As stated

With Generations.... For Generations

ALLAHABAD BANK'S BUSINESS
₹ 3,44,708.95 Crores

Performance in Q-3 of FY, 2015-16

- **Total Business of the Bank increased to ₹ 3,44,708.95 crore as on 31.12.2015 as against ₹ 3,31,196.23 crore on 31.12.2014.**
- **Deposits of the Bank stood at ₹ 1,91,527.59 crore as on 31.12.2015.**
- **Gross Credit stood at ₹ 1,53,181.36 crore as on 31.12.2015.**
- **Provision Coverage Ratio was 55.40 % as on 31.12.2015.**
- **Capital Adequacy Ratio stood at 10.38 % as on 31.12.2015 as per BASEL III norms.**
- Bank has incurred a loss of ₹ 486.14 crore during the quarter ended December,2015 against profit of ₹164.11 crore in the quarter ended December,2014 due to higher provision made on NPA during the quarter.

New Initiatives

- The Bank has launched a new product for opening of Savings Bank account with an Android based smartphone named **Allbank Selfie**.

Social Banking

- **Priority Sector Credit** grew from ₹ 54336 crore as on 31.12.2014 to **63,406 crore** as on 31.12.2015 registering an absolute **YoY growth of ₹ 9,070 crore (16.69%) which constitutes 43.18% of ANBC as on March, 2015.**
- **Agriculture Credit** increased from ₹24,713 crore as on 31.12.2014 to **₹ 27,822 crore** as on 31.12.2015 registering an absolute **YoY growth of ₹ 3,109 crore (12.58%) which constitutes 18.95% of ANBC as on March, 2015.**
- Credit to **Micro & Small Enterprises (MSME)** grew from ₹24,264 crore as on 31.12.2014 to **₹ 27,859 crore as on 31.12.2015, registering an absolute YoY growth of 14.82%.**

Retail Credit

- **Total outstanding under Retail Credit** as on **31.12.2015** rose to **₹ 24,362.76 crore** as against ₹ 21,042.03 crore as on 31.12.2014 registering Y-Y growth of 15.78%.
- **Total outstanding of Bank's Housing Loan as on 31st December,2015 increased to ₹ 7921.95 crore** as against ₹ 6255.86 crore last year, registering a **Y-o-Y growth of 26.63 %.**

Kolkata

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