



ఆంధ్రబ్యాంక్

(భారత ప్రభుత్వ సంస్థ)

आन्ध्रा बैंक

(भारत सरकार का उपक्रम)

**Andhra Bank**

(A Govt. of India Undertaking)

**आन्ध्रा बैंक**

प्रधान कार्यालय

"डॉ. पट्टाभि भवन"

5-9-11, सैफाबाद

हैदराबाद - 500 004

**Andhra Bank**

Head Office

"Dr. Pattabhi Bhavan"

5-9-11, Saifabad,

Hyderabad - 500 004.

DEPT: Merchant Banking Division  
Telefax 040-23230883; Tel.No.040-23252371  
E-mail: mbd@andhrabank.co.in

Lr. No. 666/25/P.176/123

Dt:08.08.2019

Bombay Stock Exchange Limited 25th Floor, Phiroze Jeejeebhoy Towers Dalal Street, Mumbai - 400001 Fax No. 022-22723121	The National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex Bandra (East) Mumbai - 400 051 Fax: 022-26598237/38
<b>Scrip Code: 532418</b>	<b>SYMBOL: ANDHRABANK</b>

Dear Sirs,

Sub: Submission of Presentation to Analysts/ Institutional Investors on the Unaudited Financial Results of the Bank for the Quarter ended June 30, 2019

In terms of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose a copy of the Presentation to Analysts/ Institutional Investors on the Unaudited Financial Results of the Bank for the Quarter ended June 30, 2019. The said presentation is hosted on the website of the Bank [www.andhrabank.in](http://www.andhrabank.in).

Yours Faithfully,

(Raghuram Mallala)  
Company Secretary

Encl: as above





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Presentation to Analysts – June 2019

## SAFE HARBOUR

*Certain statements in these slides/ presentation may be forward looking statements. These statements are based on Management's current expectations and are subject to uncertainty and changes in circumstances.*

*Actual outcomes may differ materially from those included in these statements due to variety of factors.*

## Key Business Performance Highlights

- Bank is Back in BLACK – Made a Net Profit of Rs.52 cr for June 19 as against a Net Loss of Rs 540 Cr in June 18 and a loss of Rs.1234 cr in Mar 2019 quarter
- Total Business increased by 9.22% YoY as against 8.8% during corresponding period of previous year.
- Total Advances increased by 12.31% YoY as against 10.09% during corresponding period of previous year.
- Retail Portfolio ( RAM Credit ) grew by 7.93% YoY
- Total Deposits increased by 6.78% YoY
- CASA Deposits increased by 5.61 % YoY & CASA Ratio stood at 31.44%
- NNPA Ratio Reduced from 7.96% in Jun-18 to 5.73% in Mar 19 and 5.67% in Jun-19.
- PCR improved from 64.27% (Jun-18), 73.84% (Mar-19) to 74.45% (Jun-19).
- Risk Weighted Assets decreased from Rs. 1,41,426 Cr (88.11% of Advances) in Jun-18 to Rs.1,37,434 cr (76.91%) in Mar 19 and to Rs.1,35,580 Cr (75.21% of Advances) in Jun-19 of Advances.

# Financials – Net Profit

Rs. in Crore

Sl.	Particulars	Year Ended	Quarter ended				Variance of June 2019 Over (%)	
		Mar 19	Jun 18	Mar 19	Jun 19	June 2018	March 2019	
1	Interest Income	18,932	4,527	4,853	4,962	9.61	2.25	
2	Interest Expenses	12,224	3,067	3,031	3,311	7.96	9.24	
3	Net Interest Inc.	6,708	1,460	1,822	1,651	13.08	-9.39	
4	Other Income	2,045	565	460	475	-15.93	3.26	
5	Operating Exp.	3,730	817	994	950	16.28	-4.43	
6	Operating Profit	5,023	1,208	1,288	1,176	-2.65	-8.70	
7	Provisions (Ex. Tax)	7,434	1,708	2,512	1,041	-39.05	-58.56	
8	Taxes	375	40	10	83	-	-	
9	Net Profit/ Loss	(2,786)	(540)	(1,234)	52	-	-	

## Financials – Total Income (1/2)

Rs. in Crore

Sl.	Particulars	Year Ended	Quarter ended				Variance of June 2019 Over (%)	
		Mar 19	Jun 18	Mar 19	Jun 19	June 2018	March 2019	
1	INTEREST INCOME	18,932	4,527	4,853	4,962	9.61	2.25	
	Advances	14,172	3,295	3,661	3,805	15.48	3.93	
	Investment	4,558	1,175	1,113	1,117	-4.94	0.36	
	Others	202	57	79	40	-29.82	-49.37	
2	OTHER INCOME	2,045	565	461	475	-15.93	3.04	
	Non-Int. Inc. (slide7)	1,961	529	439	470	-11.15	7.06	
	Profit on Sale of Inv.	84	36	22	5	-86.11	-77.27	
	TOTAL INCOME (1+2)	20,977	5,092	5,314	5,437	6.78	2.31	



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## Financials – Total Income (2/2)

Rs. in Crore

Sl.	Particulars	Year Ended	Quarter ended			Variance of June 2019 Over (%)	
	Break up of Non-Int. Income	Mar 19	Jun 18	Mar 19	Jun 19	June 2018	March 2019
	Non-Int. Inc.	1,961	529	439	470	-11.15	7.06
1	Comm./ Exc.	612	140	154	127	-9.29	-17.53
2	Processing Fees	262	72	78	44	-38.89	-43.59
3	Rec. in TWO	138	79	14	6	-92.41	-57.14
4	PSLC Fee	121	38	10	106	178.95	960.00
5	Debit Card Fees	91	19	18	17	-10.53	-5.56
6	Appraising Fees	77	20	17	20	0.00	17.65
7	Others	660	161	148	150	-6.83	1.35

## Financials – Total Expenses (1/2)

Rs. in Crore

Sl	Particulars	Year Ended	Quarter ended				Variance of June 2019 Over (%)	
		Mar 19	Jun 18	Mar 19	Jun 19	June 2018	March 2019	
1	Interest Expense	12,224	3,067	3,031	3,311	7.99	9.27	
	Deposits	11,476	2,824	2,900	3,119	10.45	7.55	
	Borrowings	270	36	45	24	-33.33	-46.67	
	Others	478	207	86	168	-18.84	95.35	
2	Operating Exp.	3,730	817	994	950	16.28	-4.43	
	Staff Exp.(Salaries, Rent paid Quarters, Others)	1,493	351	399	382	8.83	-4.26	
	Staff Prov.(Gratuity, Leave encashment, Pension)	748	89	214	147	65.17	-31.31	
	Discount on ESPS	0	0	0	64	-	-	
	Other Exp. (slide 9)	1,489	377	381	357	-5.31	-6.30	
	<b>TOTAL EXPENSES (1+2)</b>	<b>15,954</b>	<b>3,884</b>	<b>4,025</b>	<b>4,261</b>	<b>9.70</b>	<b>5.86</b>	



## Financials – Total Expenses (2/2)

Rs. in Crore

Sl.	Particulars	Year Ended	Quarter ended			Variance of June 2019 Over (%)	
	Break up of Other Expenses	Mar 19	Jun 18	Mar 19	Jun19	June 2018	March 2019
	Other Expenses	1,489	377	381	357	-5.31	-6.30
1	Rent, Taxes & Lighting	308	73	78	75	2.74	-3.85
2	Insurance	218	55	54	54	-1.82	0.00
3	ATM Tran. Fee	144	40	16	37	-7.50	131.25
4	Repairs & Maintenance	127	34	29	31	-8.82	6.90
5	Depreciation	131	50	34	34	-32.00	0.00
6	Postage/ Phone	53	16	13	14	-12.50	7.69
7	Security Exp	61	16	18	18	12.50	0.00
8	Others	447	93	139	94	1.08	-32.37

# Financials – Provisions & Net Results

Rs. in Crore

Sl	Particulars	Year Ended	Quarter ended				Variance of June 2019 Over (%)	
		Mar 19	Jun 18	Mar 19	Jun 19	June 2018	March 2019	
1	Operating Profit	5,023	1,208	1,288	1,176	-2.65	-8.70	
2	Total Provisions	7,809	1,748	2,522	1,124	-35.70	-55.43	
	NPA	6,674	1,388	2,341	923	-33.50	-60.57	
	Std/ Restr. Adv.	(33)	(35)	25	1	-102.86	-96.00	
	Investments	488	337	89	93	-72.40	4.49	
	Others	305	18	56	24	33.33	-57.14	
	Tax	375	40	10	83	-	-	
3	Net Profit	(2,786)	(540)	(1,234)	52	-	-	

## Financials – Key Ratios

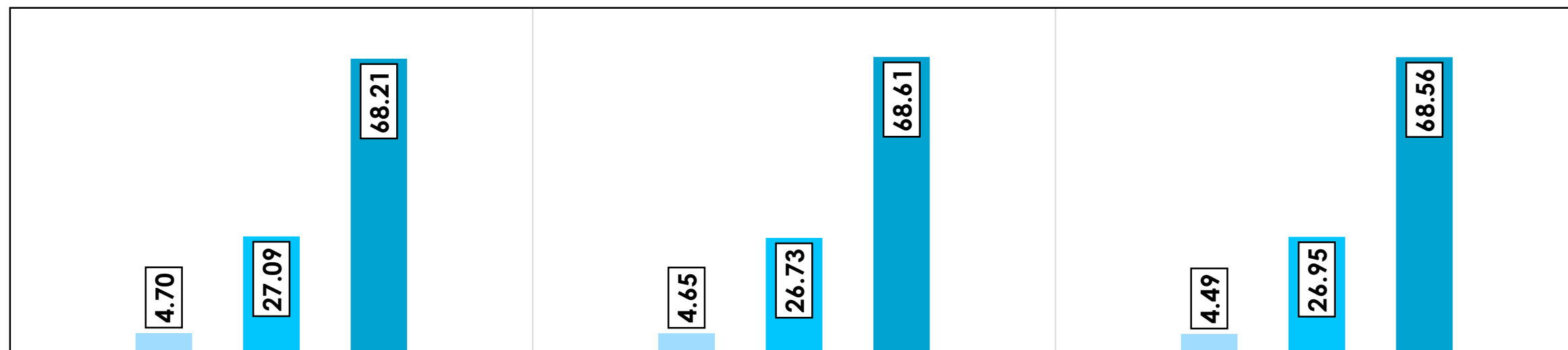
Sl	Particulars	Year Ended	Quarter ended			
		Mar19	Jun 18	Mar19	Jun19	
1	Cost of Deposits %	5.53	5.48	5.54	5.76	
2	Cost of Funds %	4.80	4.91	4.72	4.92	
3	Yield on Advances %	8.54	8.30	8.59	8.57	
4	Yield on Investments %	7.47	7.48	7.51	7.56	
5	Yield on Funds %	7.44	7.24	7.56	7.38	
6	Net Int. Margin %	3.31	2.94	3.49	3.13	
7	Return on Assets %	-1.09	-0.86	-1.92	0.08	
8	Return on Equity %	-36.97	-30.98	-56.36	2.05	
9	Cost to Inc. Ratio %	42.61	40.35	43.55	44.68	
10	EPS in Rs.	-19.01	-18.01	-27.57	0.70	
11	Book value in Rs.	34.29	56.04	34.29	34.25	



# Composition of Deposits

Rs. in Crore

Type of Deposit	30.06.18	31.03.19	30.06.19	Variance (Y-o-Y) %
Current Deposits	9,538	10,230	9,744	2.16
Savings Deposits	54,985	58,768	58,397	6.21
CASA	64,523	68,998	68,141	5.61
Term Deposits	1,38,445	1,50,823	1,48,579	7.32
T O T A L	2,02,968	2,19,821	2,16,721	6.78



30.06.18

31.03.19

30.06.19

■ CURRENT ■ SAVINGS ■ TERM



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# Composition of Advances

Rs. in Crore

SECTOR	30.06.18	31.03.19	30.06.19	Variance (Y-o-Y) %
Total Advances	1,60,506	1,78,690	1,80,258	12.31
Retail Portfolio	1,01,221	1,10,822	1,09,247	7.93
Personal Loans	37,954	40,985	41,261	8.71
Agriculture	32,422	36,961	37,135	14.54
MSME	30,845	32,876	30,851	0.02
Corporate	59,285	67,868	71,011	19.78

## Retail Portfolio - Personal Loan Segment

Rs. in Crore

Category	30.06.18	31.03. 19	30.06.19	Variance (YoY)%
Housing Loans	18,453	20,105	20,373	10.40
Non Agri. Gold Loan	3,103	3,062	3,175	2.32
Property Term Loan	5,176	5,612	5,622	8.62
Vehicle Loans	1,739	1,726	1,689	-2.88
Educational Loans	2,472	2,410	2,380	-3.72
Clean/ Consumer Loan	1,036	970	927	-10.52
Loan Against Dep.	1,026	1,022	924	-9.94
Credit Card O/s	330	380	444	34.55
Other Personal Loans	4,619	5,698	5,727	23.99
Total	37,954	40,985	41,261	8.71



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# Retail Portfolio – Agriculture

Rs. in Crore

Category	30.06.18	31.03.19	30.06.19	Variance (YoY) %
AGRI GOLD LOANS	6,460	8,231	8,227	27.35
AGRI TERM LOANS	3,384	3,198	3,098	-8.45
PATTABHI AGRI CASH CREDITS (KCC)	9,449	11,038	10,846	14.78
SHG FARM SECTOR	5,957	6,963	6,537	9.74
OTHERS *	7,172	7,531	8,427	17.50
TOTAL	32,422	36,961	37,135	14.54

\* Including RIDF and Agri Non Priority Sector

# Retail Portfolio – MSME

Rs. in Crore

Category	30.06.18	31.03.19	30.06.19	Variance (YoY) %
MICRO	10,241	11,959	10,787	5.33
SMALL	11,879	12,670	12,278	3.36
MEDIUM	8,725	8,247	7,786	-10.76
TOTAL	30,845	32,876	30,851	0.02



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# Industry Wise Credit Outstanding

Rs. in Crore

Sl.	Industry	30.06.18	As % Adv.	31.03.19	As % Adv.	30.06.19	As % Adv.
1	Power	13,931	8.68	15,093	8.45	14,403	7.99
2	Housing Loans(Dir. + Indirect)	20,132	12.54	25,821	14.45	26,525	14.71
3	NBFC ( Excl.HFC)	12,655	7.88	11,300	6.32	11,413	6.33
4	Iron & Steel	6,774	4.22	6,118	3.42	6,116	3.39
5	Textiles	6,643	4.14	5,540	3.10	5,571	3.09
6	Constructions	7,133	4.44	8,211	4.60	8,316	4.61
7	CRE	3,459	2.16	3,147	1.76	3,124	1.73
8	Rice Mills	4,453	2.77	4,755	2.66	4,753	2.64
9	Engineering	2,754	1.72	2,709	1.52	2,708	1.51
10	Diamonds & Gems	1,999	1.25	1,860	1.04	1,841	1.02
11	Agriculture	32,422	20.20	36,961	20.68	37,135	20.61
12	Other Personal Loans	37,954	23.65	40,985	22.94	41,261	22.89
13	Other Sectors	10,197	6.35	16,190	9.06	17,092	9.48
	Total Advances	1,60,506	100.00	1,78,690	100.00	1,80,258	100.00

## NBFC Sector-wise - Outstanding

Rs. in Crore

	<b>NBFC</b>	<b>Jun-18</b>	<b>Mar-19</b>	<b>Jun-19</b>
<b>A</b>	<b>i) Housing</b>	<b>1,924</b>	<b>5,327</b>	<b>5,707</b>
	<b>ii) Non- Housing</b>	<b>10,954</b>	<b>10,639</b>	<b>10,677</b>
	<b>Total</b>	<b>12,878</b>	<b>15,966</b>	<b>16,384</b>
<b>B</b>	<b>i) Private Sector</b>	<b>10,104</b>	<b>10,563</b>	<b>12,548</b>
	<b>ii) Public Sector</b>	<b>2,774</b>	<b>5,403</b>	<b>3,836</b>
	<b>Total</b>	<b>12,878</b>	<b>15,966</b>	<b>16,384</b>



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# Capital Adequacy Ratios

Rs. in Crore

Particulars	Jun-18		Mar-19		Jun-19	
Total Risk Weighted Assets	1,41,426		1,37,434		1,35,580	
% of RWA over Gross Advances	88.11		76.91		75.21	
Common Equity Tier I Ratio	7,865	5.56%	11,576	8.42%	11,881	8.76%
Additional Tier I Ratio	2,780	1.97%	2,700	1.96%	2,700	1.99%
Tier II Ratio	4,795	3.39%	4,530	3.30%	4,021	2.97%
Total Capital Ratio (CRAR)	15,440	10.92%	18,806	13.68%	18,602	13.72%



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# Investment Portfolio

Rs. in Crore

Particulars	30.06.18	31.03.19 #	30.06.19
Net Investments	64,949	62,953	60,843
HTM	42,108	48,394	50,216
AFS	22,841	14,559	10,627
HFT	0	0	0
Modified Duration (AFS)	3.18	4.24	2.94
Modified Duration Total Portfolio	* 5.03	* 5.39	* 5.56
Yield on Investments	7.48	7.47	7.56

# For the full year

\*Excluding Recapitalization Bonds

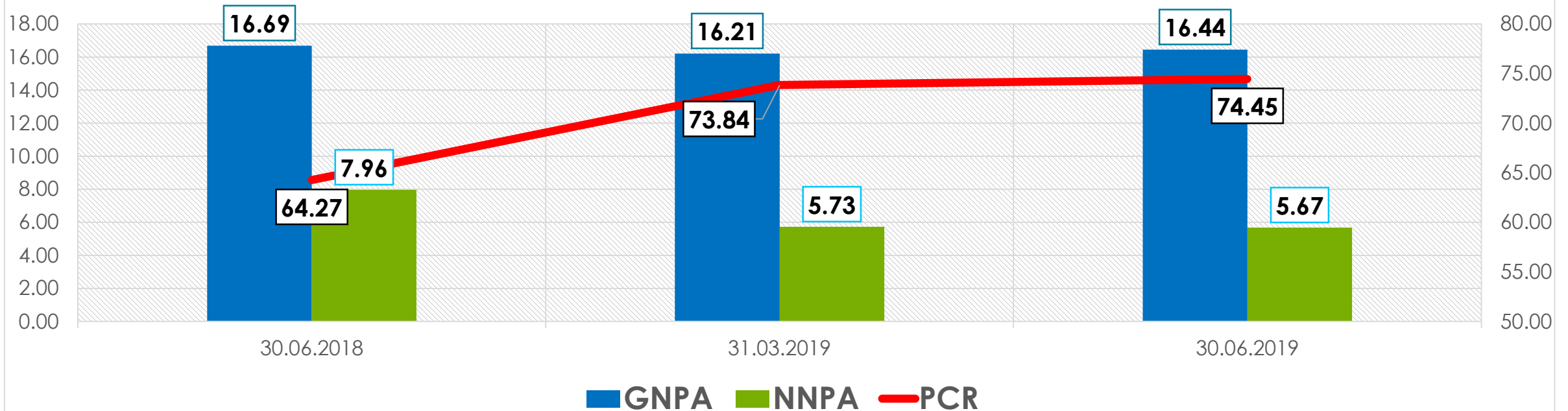
Net Investments Composition	Jun 2018	% of Total	Mar 2019	% of Total	Jun 2019	% of Total
SLR	56,406	86.85	49,382	78.44	48,193	79.21
Non SLR	8,543	13.15	13,571	21.56	12,650	20.79
Total	64,949	100.00	62,953	100.00	60,843	100.00



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# Asset Quality – GNPA/ NNPA and PCR Movement

## NPA & PCR Movement



Parameter	Jun-18	Mar-19	Jun-19
GNPA	16.69%	16.21%	16.44%
NNPA	7.96%	5.73%	5.67%
PCR	64.27%	73.84%	74.45%

# Asset Quality – Segment-wise NPA movement

Rs. in Crore

SEGMENT	As on 30.06.2018			As on 31.03.2019			As on 30.06.2019		
	Adv.	NPA	NPA % to Sector Adv.	Adv.	NPA	NPA % to Sector Adv.	Adv.	NPA	NPA % to Sector Adv.
AGRICULTURE	32,422	1,421	4.38%	36,961	1,719	4.65%	37,135	1,892	5.10%
MSME	30,845	4,572	14.82%	32,876	4,891	14.88%	30,851	4,821	15.63%
RETAIL CREDIT	37,954	897	2.36%	40,985	904	2.2%	41,261	930	2.25%
LARGE & MID CORPORATE	59,285	19,895	33.55%	67,868	21,461	31.62%	71,011	21,992	30.97%
TOTAL	1,60,506	26,785	16.69%	1,78,690	28,975	16.21%	1,80,258	29,635	16.44%

# Asset Quality –NPA movement & Status of NCLT

Rs. in Crore

PARAMETER	FY	Quarter ended		
	Mar 19	Jun 18	Mar 19	Jun 19
NPAs Opening Balance	28,124	28,124	28,703	28,974
Less: Reduction during the period	4,425	2,939	970	746
-Up gradation/Recovery	2,145	1,278	584	518
-Tech. Write off/ Write off in OTS	2,280	1,661	386	228
Add: Additions during the period	5,275	1,600	1,241	1,408
- Fresh Slippages	5,154	1,486	1,166	1,368
- Addition in Existing NPAs	121	114	75	40
NPAs Closing Balance	28,974	26,785	28,974	29,636
NCLT	Accounts	Outstanding Dues	Provisions Held	PCR on NCLT
1 <sup>st</sup> List	6	3,171	2,668	84.14
2 <sup>nd</sup> List	13	2,757	2,349	85.18
Others	117	12,527	10,771	85.98
Total	136	18,455	15,788	85.55



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## Asset Quality - Restructured Assets ( Industry Wise)

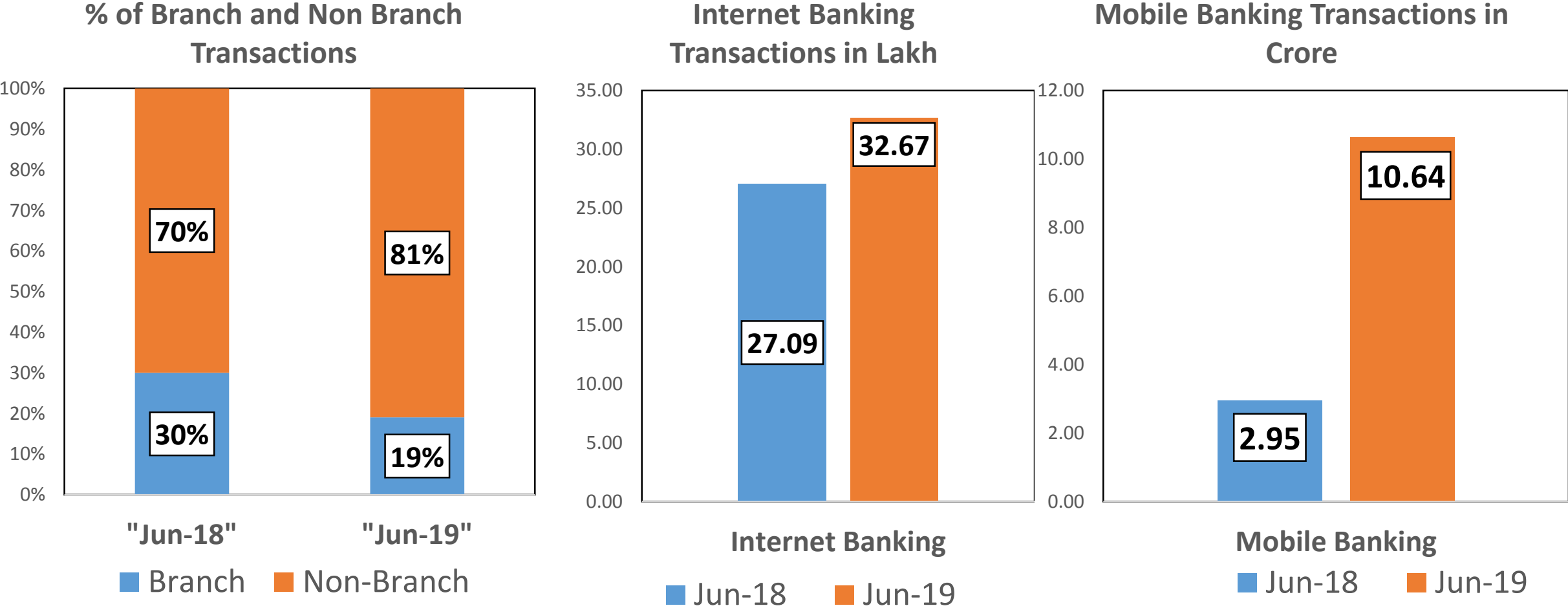
Rs. in Crore

Sector	30.06.2018	31.03.2019	30.06.2019
A) Infrastructure	1037	625	387
Power	613	295	67
Roadways	284	229	228
Others	140	101	92
B) Sugar	225	0	0
C) Others	238	*610	*717
Total	1500	1235	1,104

\* Including MSME Rs 504 Cr in Mar-19 & Rs.642 Cr in Jun 19

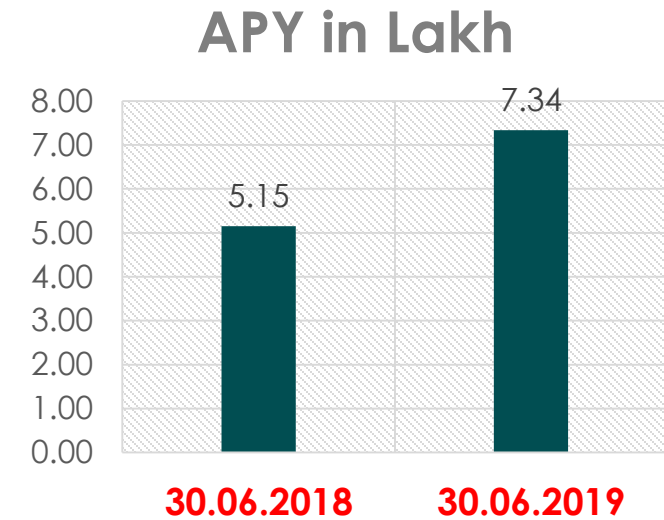
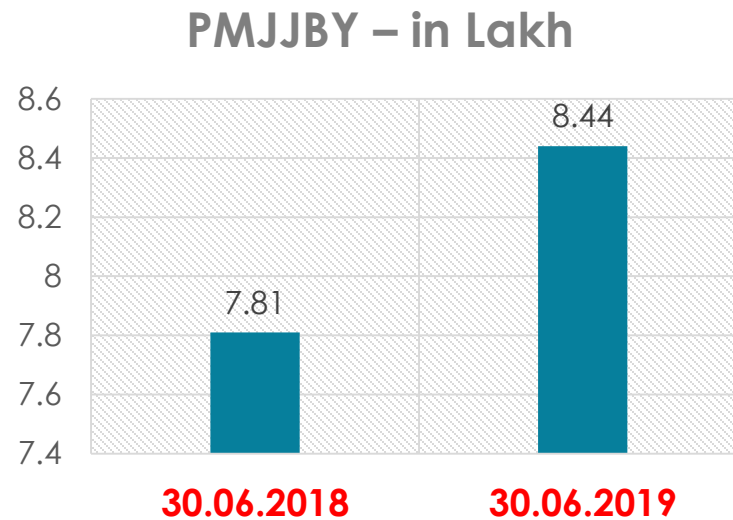
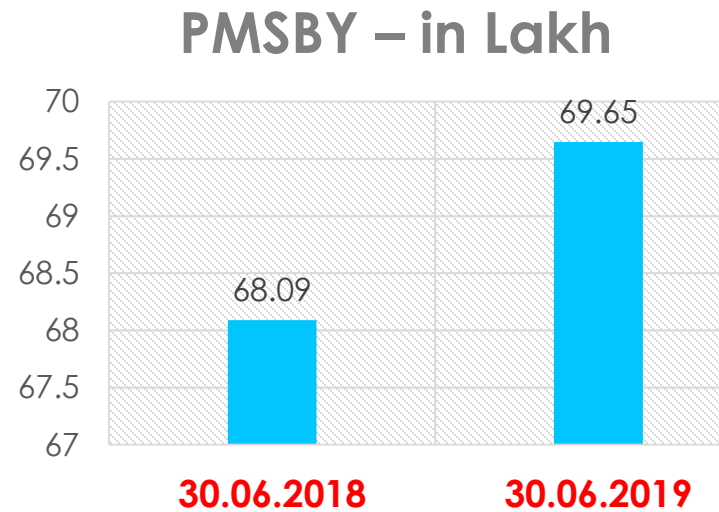
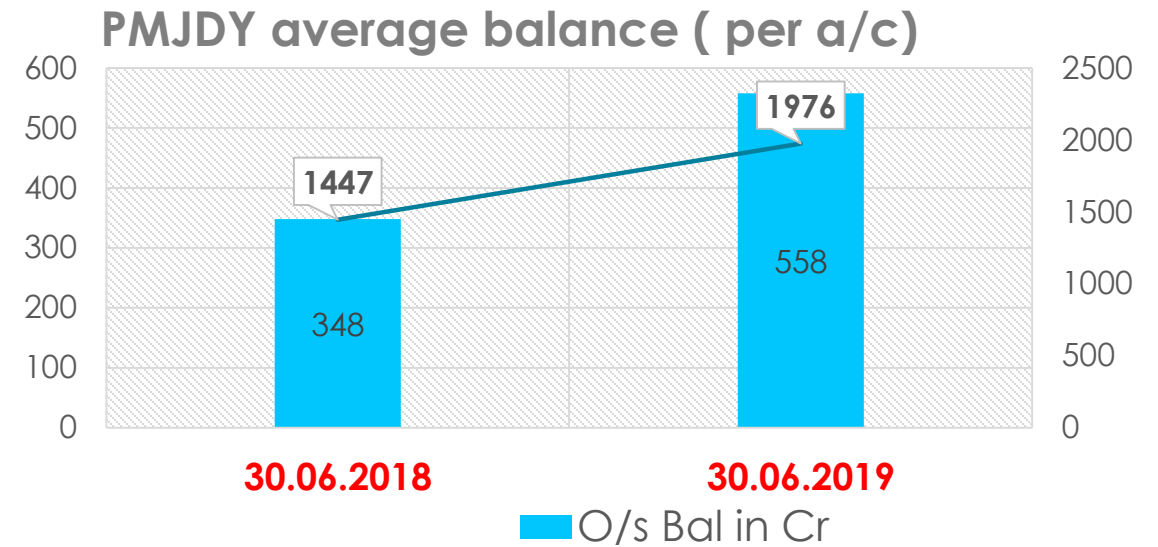
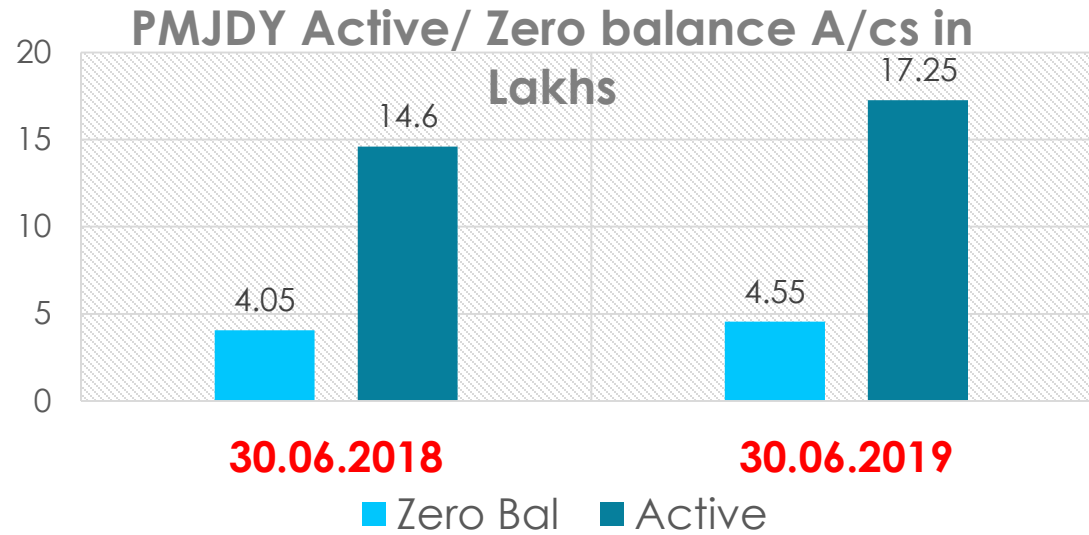


# Digital Banking – Non-Branch Transaction Profile



Share of Non-Branch transactions have increased from 70% to 81%

# Financial Inclusion Initiatives



# Balance Sheet Position as on 30.06.2019

Rs. in Crore

<b>CAPITAL &amp; LIABILITIES</b>	<b>30.06.18</b>	<b>31.03.19</b>	<b>30.06.19</b>	<b>ASSETS</b>	<b>30.06.18</b>	<b>31.03.19</b>	<b>30.06.19</b>
Capital	1,199	2,884	2,984	Cash & Balances with others	9,819	10,127	10,335
Reserves & Surplus	9,080	10,281	10,490	Balances with Banks & Call Money	1,892	4,907	291
				Investments (net)	64,949	62,953	60,843
Deposits	2,02,968	2,19,821	2,16,721	Advances (net)	1,45,301	1,58,823	1,59,709
Borrowings	16,365	10,278	9,053	Fixed Assets	1,446	1,558	1,537
Other Liabilities & Provisions	4,483	6,047	5,363	Other Assets	10,688	10,943	11,896
<b>TOTAL</b>	<b>2,34,095</b>	<b>2,49,311</b>	<b>2,44,611</b>	<b>TOTAL</b>	<b>2,34,095</b>	<b>2,49,311</b>	<b>2,44,611</b>



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భారతీయుల బ్యాంక్ देशवासियों का बैंक Where India Banks

THANK YOU