



ALLAHABAD BANK
Head Office: 2, N.S.Road Kolkata, 700001
UNAUDITED FINANCIAL RESULTS
for the Quarter & Half Year ended 30th September, 2012.

(Rs. In lakhs)

Sl No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2012	30.06.2012	30.09.2011	30.09.2012	30.09.2011	31.03.2012
			Reviewed	Reviewed		Reviewed	Audited
1.	Interest Earned (a) + (b) + (c) + (d)	428050	445816	389334	873867	744317	1552328
(a)	Interest/Discount on Advances/bills	308789	329724	296141	638513	566077	1166413
(b)	Income on Investments	114420	107015	90723	221435	174142	371638
(c)	Interest on Balances with Reserve Bank of India and other inter bank funds	3971	7233	2012	11205	3623	12289
(d)	Others	870	1844	458	2714	475	1988
2.	Other Income	30214	30955	30920	61169	59513	129868
3.	TOTAL INCOME (1)+(2)	458264	476771	420254	935036	803830	1682196
4.	Interest Expended	310621	315229	257510	625850	494939	1036063
5.	Operating Expenses (i) + (ii)	67414	65981	67814	133396	125000	269139
(i)	Employees Cost	44183	43563	46747	87746	84966	183449
(ii)	Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	23231	22418	21067	45650	40034	85690
6.	Total Expenditure (4+5) excluding Provisions and Contingencies	378035	381210	325324	759246	619939	1305202
7.	Operating Profit before Provisions and contingencies (3-6)	80229	95561	94930	175790	183891	376994
8.	Provisions (other than tax) and Contingencies	46447	31315	41166	77762	73133	160696
9.	Exceptional Items	0	0	0	0	0	0
10.	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	33782	64246	53764	98028	110758	216298
11.	Tax Expenses	10362	12843	4962	23205	20144	29619
12.	Net Profit (+)/Loss(-)from Ordinary Activities after tax (10-11)	23420	51403	48802	74823	90614	186679
13.	Extraordinary Items (net of tax expenses)	0	0	0	0	0	0
14.	Net Profit(+)/Loss(-) for the period (12-13)	23420	51403	48802	74823	90614	186679
15.	Paid-up equity share capital (Face Value @ Rs. 10 per Share)	50003	50003	47622	50003	47622	50003
16.	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	914659	914659	716693	914659	716693	914659
17.	Analytical Ratios						
(i)	Percentage of shares held by Government of India	55.24	55.24	58.00	55.24	58.00	55.24
(ii)	Capital Adequacy Ratio (%) Basel-II	12.16	12.94	12.99	12.16	12.99	12.83
(iii)	Earning per share (EPS) (Rs.) Face value Rs 10 each.						
	a. Basic and diluted EPS before Extraordinary items(Net of Tax expense) for the period, for the year to date and for the previous year(Not Annualised)	4.68	10.28	10.25	14.96	19.03	39.18
	b. Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (Not Annualised)	4.68	10.28	10.25	14.96	19.03	39.18
(iv)	NPA Ratios						
	a). (i) Gross NPA	331135	216222	171517	331135	171517	205898
	(ii) Net NPA	233061	119103	66412	233061	66412	109170
	(b) (i) % of Gross NPA	2.95	1.96	1.77	2.95	1.77	1.83
	(ii) % Net NPA	2.10	1.09	0.69	2.10	0.69	0.98
	(c) Return on Assets (Annualised)	0.51	1.14	1.24	0.83	1.19	1.02
18.	Public Shareholding						
	-- Number of shares	223810771	223810771	200000000	223810771	200000000	223810771
	--Percentage of share holding	44.76	44.76	42.00	44.76	42.00	44.76

