



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. 666/25/694A/ 50

Dt:15.05.2019

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

Sub: Submission of Presentation to Analysts/ Institutional Investors on the Audited Financial Results of the Bank for the Quarter/Year ended March 31, 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 Audited Financial Results of the Bank for the Quarter ended March 31, 2019. The said presentation is hosted on the website of the Bank www.andhrabank.in.

Yours Faithfully,

(Raghuram Mallela)
Company Secretary

Encl: as above





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Andhra Bank

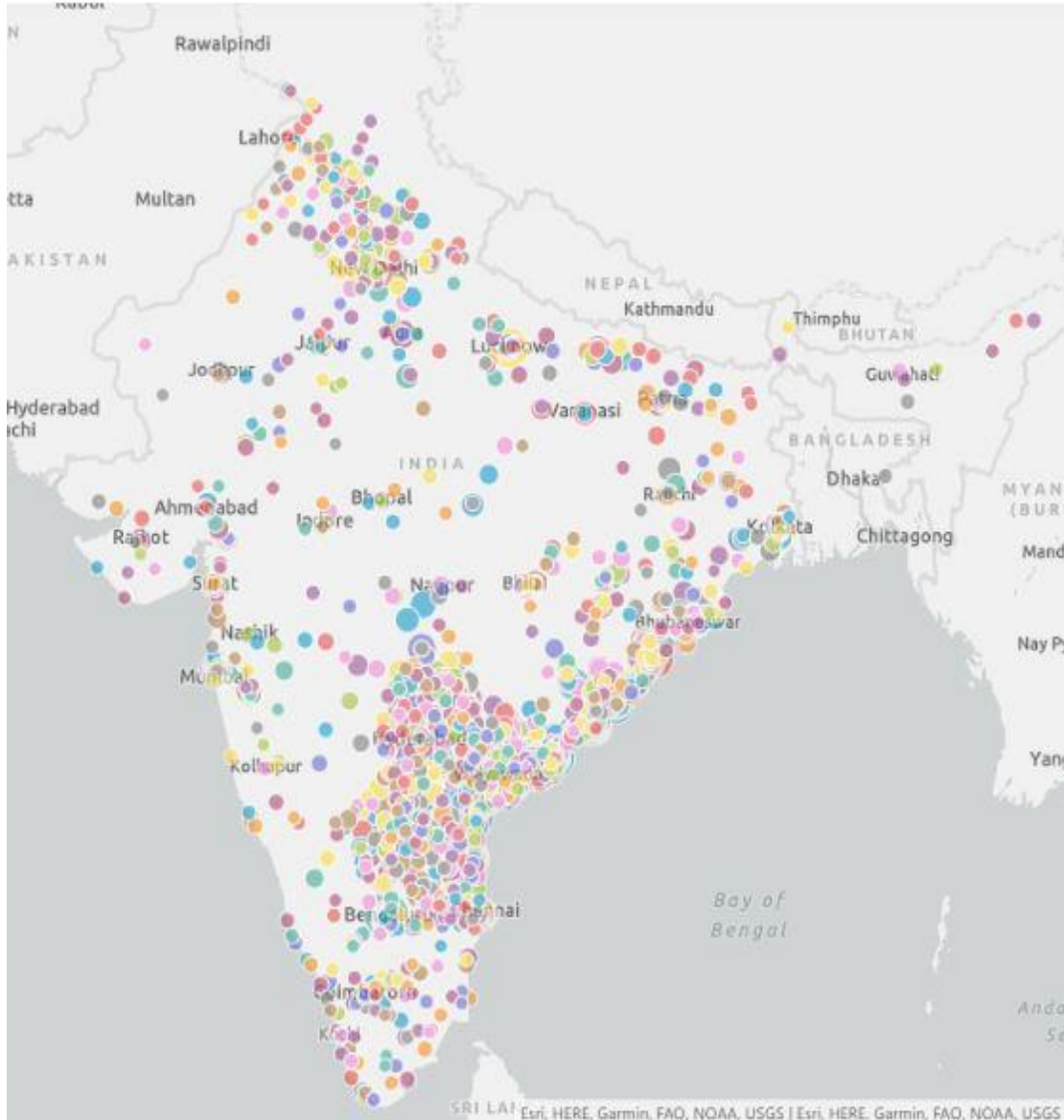
भारतीय ब्यांक देशवासियों का बैंक Where India Banks

Presentation to Analysts – March 2019

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.

Delivery Channels Network



• Total Delivery Channels as on 31st March 2019

• Branches	2885
• Metro	717
• Urban	653
• Semi Urban	764
• Rural	751
• Extn Counters	4
• ATM/CRs	3798
Total	6687

Key Business Performance Highlights FY 2019 - YoY

- Total Business increased by 6.95% YoY
- Advances increased by 8.6% YoY
- Retail Portfolio grew by 9.72% YoY
 - ✓ Agri. Credit increased by 19.83% YoY
 - ✓ Personal Loans increased by 5.15% YoY
 - ✓ MSME advances increased by 5.43% YoY
- CASA Deposits increased by 6.81 % YoY & CASA Ratio stood at 31.39%
- Net Interest Margin is at 3.31% for FY 19 and 3.49% for Q4 FY 19.
- GNPA Ratio Reduced from 17.09% in Mar-18 to 16.21% in Mar-19
- NNPA Ratio Reduced from 8.48% in Mar-18 to 5.73% in Mar-19
- PCR improved from 60.90% (Mar-18) to 73.84% (Mar-19)
- Risk Weighted Assets decreased from Rs. 151863 Cr to Rs.137434 Cr YoY
- Risk Weighted Assets to Advances decreased from 92.30% to 76.91% YoY

Financials – Net Profit

Rs. in Crore

Sl.	Particulars	Quarter ended						Year Ended			Variance Over (%)	
		Jun 18	Sept 18	Dec 18	Mar 18	Mar 19	Q4oQ4 (%)	Mar 17	Mar 18	Mar 19	M 18 over M 17	M 19 over M 18
1	Interest Income	4527	4755	4797	4606	4853	5.36	18027	17975	18932	-0.29	5.32
2	Interest Expenses	3067	3027	3099	2885	3031	5.06	12496	11640	12224	-6.85	5.02
3	Net Interest Inc.	1460	1728	1698	1721	1822	5.87	5531	6335	6708	14.54	5.89
4	Other Income	565	494	525	486	460	-5.35	2308	2372	2045	2.77	-13.79
5	Operating Exp.	817	925	994	841	994	18.19	3452	3346	3730	-3.07	11.48
6	Operating Profit	1208	1297	1229	1366	1288	-5.71	4387	5361	5023	22.20	-6.30
7	Provisions (Ex. Tax)	1708	1561	1653	5429	2512	-53.73	4028	10822	7434	168.67	-31.31
8	Taxes	40	170	155	-1527	10	-	185	-2048	375	-	-
9	Net Profit/ Loss	-540	-434	-579	-2536	-1234	-	174	-3413	-2786	-	-
10	Cost to Inc. Ratio	40.35%	41.62%	44.71%	38.10%	43.55%	-	44.03%	38.43%	42.61%	-	-
11	Net Int. Margin	2.94%	3.44%	3.36%	3.51%	3.49%	-	3.07%	3.33%	3.31%	-	-

Financials – Total Income (1/2)

Rs. in Crore

Sl.	Particulars	Quarter ended						Year Ended			Variance Over(%)	
		Jun 18	Sept 18	Dec 18	Mar 18	Mar 19	Q4oQ4 (%)	Mar 17	Mar 18	Mar 19	M 18 over M 17	M 19 over M 18
1	INTEREST INCOME	4527	4755	4797	4606	4853	5.36	18027	17975	18932	-0.29	5.32
	Advances	3295	3566	3650	3282	3661	11.55	13597	13069	14172	-3.88	8.44
	Investment	1175	1157	1113	1203	1113	-7.48	4230	4489	4558	6.12	1.54
	Others	57	32	34	121	79	-34.71	200	417	202	108.50	-51.56
2	OTHER INCOME	565	494	525	486	461	-5.14	2308	2372	2045	2.77	-13.79
	Non-Int. Inc. (slide7)	529	483	510	461	439	-4.77	1543	1883	1961	22.03	4.14
	Profit on Sale of Inv.	36	11	15	25	22	-12.00	765	489	84	-36.08	-82.82
5	TOTAL INCOME	5092	5249	5322	5092	5314	4.34	20335	20347	20977	0.06	3.10

Financials – Total Income (2/2)

Rs. in Crore

Sl.	Particulars	Quarter ended						Year Ended			Variance Over (%)	
	Break up of Non-Int. Inc.	Jun 18	Sep 18	Dec 18	Mar 18	Mar 19	Q4oQ4 (%)	Mar 17	Mar 18	Mar 19	M 18 over M 17	M 19 over M 18
	Non-Int. Inc.	529	483	510	461	439	-4.77	1543	1883	1961	22.03	4.14
1	Comm./ Exc.	131	146	154	141	148	4.96	521	558	579	7.10	3.76
2	Processing Fees	72	43	69	68	78	14.71	307	287	262	-6.51	-8.71
3	Rec. in TWO	79	29	16	15	14	-6.67	84	128	138	52.38	7.81
4	PSLC Fee	38	63	10	1	10	-	33	94	121	184.85	28.72
5	Debit Card Fees	19	28	26	35	18	-48.57	92	92	91	0.00	-1.09
6	Appraising Fees	20	22	18	15	17	13.33	61	68	77	11.48	13.24
7	Others	170	152	217	186	154	-17.20	445	656	693	47.42	5.64



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Where India Banks

Financials – Total Expenses (1/2)

Rs. in Crore

Sl	Particulars	Quarter ended						Year Ended			Variance Over	
		Jun 18	Sept 18	Dec 18	Mar 18	Mar 19	Q4oQ4 (%)	Mar 17	Mar 18	Mar 19	M 18 over M 17	M 19 over M 18
1	Interest Expense	3067	3027	3099	2885	3031	5.06	12496	11640	12224	-6.85	5.02
	Deposits	2824	2808	2944	2643	2900	9.72	11692	10785	11476	-7.76	6.41
	Borrowings	36	123	66	104	45	-56.73	116	199	270	71.55	35.68
	Others	207	96	89	138	86	-37.68	688	656	478	-4.65	-27.13
2	Operating Exp.	817	925	994	841	994	18.19	3452	3346	3730	-3.07	11.48
	Staff Exp.	351	368	376	344	399	15.99	1355	1472	1493	8.63	1.43
	Staff Prov.	89	192	252	99	214	116.16	742	386	748	-47.98	93.78
	Other Exp. (slide 9)	377	365	366	398	381	-4.27	1355	1488	1489	9.82	0.07
	TOTAL EXPENSES	3884	3952	4093	3726	4025	8.02	15948	14986	15954	-6.03	6.46

Financials – Total Expenses (2/2)

Rs. in Crore

Sl.	Particulars	Quarter ended						Year Ended			Variance Over	
	Break up of Other Expenses	Jun 18	Sept 18	Dec 18	Mar 18	Mar19	Q4oQ4 (%)	Mar 17	Mar 18	Mar 19	M 18 over M 17	M 19 over M 18
1	Other Expenses	377	365	366	398	381	-4.27	1355	1488	1489	9.82	0.07
2	Rent, Taxes & Lighting	73	81	76	65	78	20.00	304	313	308	2.96	-1.60
3	Insurance	55	55	54	38	54	42.11	185	199	218	7.57	9.55
4	ATM Tran. Fee	40	43	45	40	16	-60.00	48	109	144	127.08	32.11
5	Repairs	34	32	32	30	29	-3.33	123	127	127	3.25	0.00
6	Depreciation	50	12	35	86	34	-60.47	152	195	131	28.29	-32.82
7	Postage/ Phone	16	13	11	9	13	44.44	46	44	53	-4.35	20.45
8	Security Exp	16	14	13	16	9	-43.75	38	61	52	60.53	-14.75
9	Others	93	115	100	114	148	29.82	459	440	456	-4.14	3.64

Financials – Provisions & Net Results

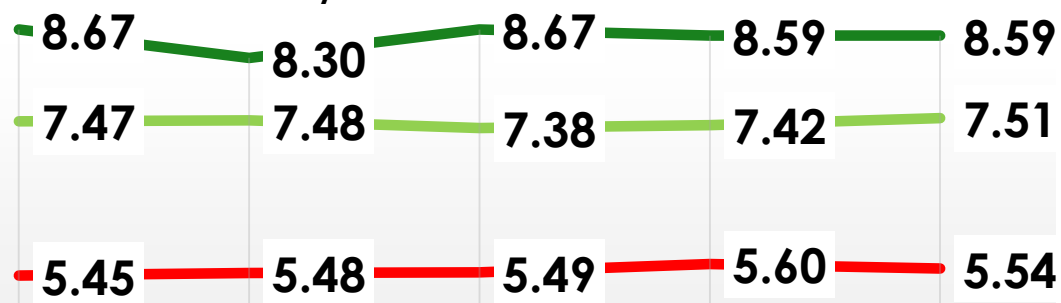
Rs. in Crore

	Particulars	Quarter ended						Year Ended			Variance Over	
		Jun 18	Sept 18	Dec 18	Mar 18	Mar 19	Q4oQ 4 (%)	Mar 17	Mar 18	Mar 19	M 18 over M 17	M 19 over M 18
1	Operating Profit	1208	1297	1229	1366	1288	-5.71	4387	5361	5023	22.20	-6.30
2	Total Provisions	1748	1731	1808	3902	2522	-35.37	4213	8774	7809	108.26	-11.00
	NPA	1388	1155	1790	5563	2341	-57.92	3834	10103	6674	163.51	-33.94
	Std/ Restr. Adv.	-35	2	-25	-450	25	-105.56	73	-559	-33	-865.75	-94.10
	Investments	337	266	-204	213	89	-58.22	190	1044	488	449.47	-53.26
	Others	18	138	92	103	56	-45.63	116	234	305	101.72	30.34
	Tax	40	170	155	-1527	10	-	185	-2048	375	-	-
3	Net Profit	-540	-434	-579	-2536	-1234	-	174	-3413	-2786	-	-
4	Return on Assets %	-0.86	-0.68	-0.90	-4.18	-1.92	-	0.08	-1.46	-1.09	-	-
5	Return on Equity %	-30.98	-26.83	-33.43	-122.53	-56.36	-		-36.13	-36.97	-	-
6	EPS in Rs.	-18.01	-14.48	-13.77	-114.32	-27.57	-	2.56	-38.94	-19.01	-	-
7	Book value in Rs.	56.04	51.95	43.82	60.25	34.29	-	153.84	60.25	34.29	-	-

Financials – Key Ratios

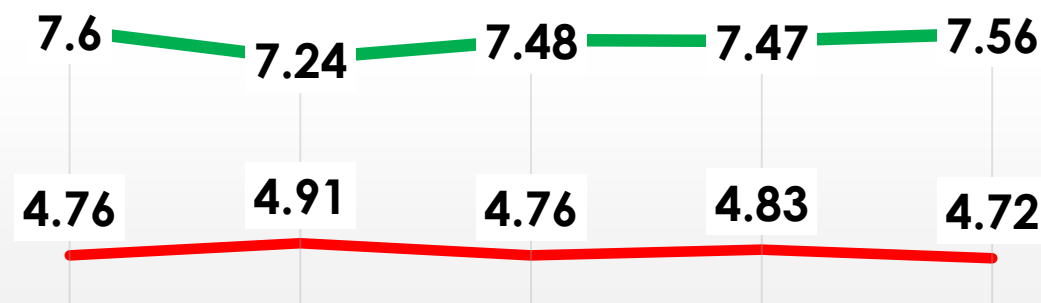
Sl	Particulars	Quarter ended					Year Ended	
		Jun 18	Sept 18	Dec 18	Mar 18	Mar19	Mar 18	Mar19
1	Cost of Deposits	5.48%	5.49%	5.60%	5.45%	5.54%	5.57%	5.53%
2	Cost of Funds	4.91%	4.76%	4.83%	4.76%	4.72%	4.99%	4.80%
3	Yield on Advances	8.30%	8.67%	8.59%	8.67%	8.59%	8.84%	8.54%
4	Yield on Investments	7.48%	7.38%	7.42%	7.47%	7.51%	7.50%	7.47%
5	Yield on Funds	7.24%	7.48%	7.47%	7.60%	7.56%	7.71%	7.44%

Cost of Deposits and Yield on Advances / Investments



"Mar-18" "Jun-18" "Sep-18" "Dec-18" "Mar-19"
 — Cost of Deposits — Yield on Investments

Cost of Funds and Yield of Funds

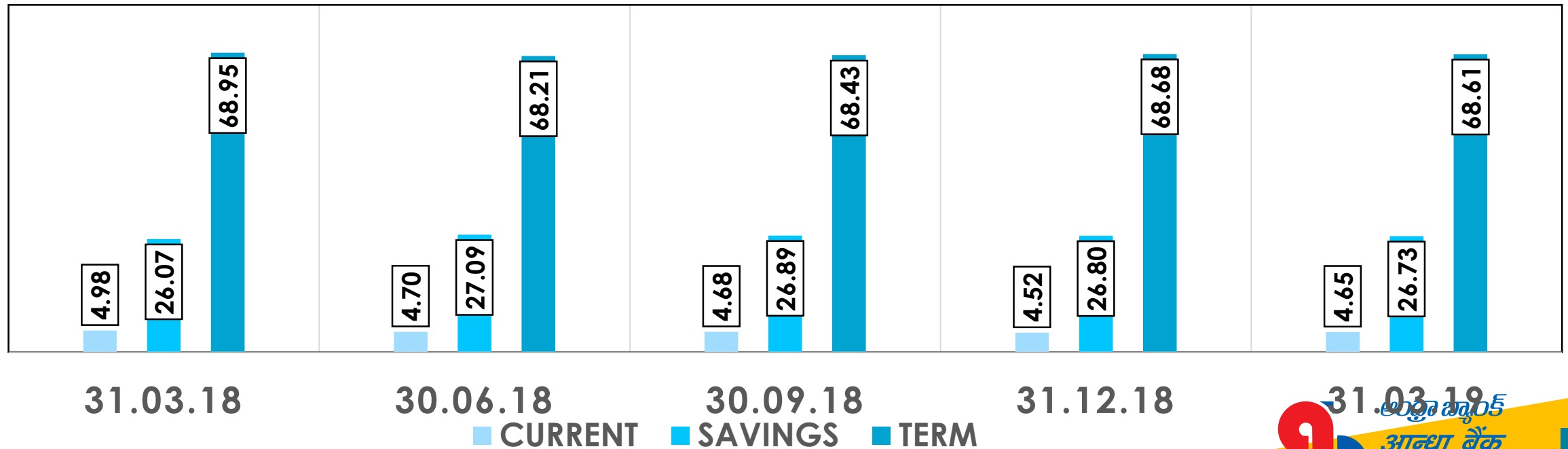


"Mar-18" "Jun-18" "Sep-18" "Dec-18" "Mar-19"
 — Cost of Funds — Yield of Funds

Composition of Deposits

Rs. in Crore

Type of Deposit	30.06.18	30.09.18	31.12.18	31.03.18	31.03.19	Variance (Y-o-Y) %
Current Deposits	9538	9676	9656	10360	10230	-1.25
Savings Deposits	54985	55585	57239	54236	58768	8.36
CASA	64523	65261	66895	64596	68998	6.81
Term Deposits	138445	141436	146658	143474	150823	5.12
T O T A L	202968	206697	213553	208070	219821	5.65



Composition of Advances

Rs. in Crore

SECTOR	30.06.18	30.09.18	31.12.18	31.03.18	31.03.19	Variance (Y-o-Y) %
Total Advances	160506	168838	172063	164535	178690	8.60
Retail Portfolio	101221	103607	107084	101006	110822	9.72
Personal Loans	37954	39558	40979	38979	40985	5.15
Agriculture	32422	33381	34736	30844	36961	19.83
MSME\$	30845	30668	31369	31183	32876	5.43
Corporate	59285	65231	64979	63529	67868	6.83

\$ **(During FY 19, Rs. 2514 Cr of MSME advances transferred to Corporate Advances to comply to RBI guidelines on Priority Sector Classification Norms, excluding which MSME)

Retail Loans - Personal Loan Segment

Rs. in Crore

Category	30.06.18	30.09.18	31.12.18	31.03. 18	31.03.19	Var. (YoY)%
Housing Loans	18543	19059	19589	17941	20105	12.06
Non Agri. Gold Loan	3102	3246	3231	2984	3062	2.61
Property Term Loan	5176	5525	5696	4912	5612	14.25
Vehicle Loans	1739	1739	1764	1730	1726	-0.23
Educational Loans	2472	2491	2447	2504	2410	-3.75
Clean/ Consumer Loan	1036	1024	1004	1049	970	-7.53
Loan Against Dep.	1026	863	1002	3368	1022	-69.66
Credit Card O/s	330	359	402	304	380	25.00
Other Personal Loans	4530	5252	5844	4187	5698	36.09
Total	37954	39558	40979	38979	40985	5.15

Retail Loans – Agriculture

Rs. in Crore

Category	30.06.18	30.09.18	31.12.18	31.03.18	31.03.19	Variance (YoY) %
AGRI GOLD LOANS	6460	7184	7927	6272	8231	31.23
AGRI TERM LOANS	3384	3308	3252	3456	3198	-7.47
PATTABHI AGRI CASH CREDITS (KCC)	9449	10119	10798	9445	11038	16.87
SHG FARM SECTOR	5957	6305	6514	6006	6963	15.93
OTHERS *	7172	6465	6245	5665	7531	32.94
TOTAL	32422	33381	34736	30844	36961	19.83

* Including RIDF and Agri non priority sector

Retail Loans – MSME

Rs. in Crore

Category	30.06.18	30.09.18	31.12.18	31.03.18	31.03.19	Variance (YoY) %
MICRO	10241	10044	10328	11138	11959	7.37
SMALL	11879	11919	12643	11921	12670	6.28
MEDIUM	8725	8705	8398	8124	8247	1.51
TOTAL	30845	30668	31369	31183	32876	5.43



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Industry Wise Credit Outstanding

Rs. in Crore

Sl.	Industry	31.03.18	As % Adv.	31.03.19	As % Adv.
1	Power	14317	8.70	15093	8.45
2	Housing Loans(Direct + Indirect)	19792	12.03	25821	14.45
3	NBFC (Excl.HFC)	11957	7.27	11300	6.32
4	Iron & Steel	7789	4.73	6118	3.42
5	Textiles	6019	3.66	5540	3.10
6	Constructions	6212	3.78	8211	4.60
7	CRE	3500	2.13	3147	1.76
8	Rice Mills	4013	2.44	4755	2.66
9	Engineering	2415	1.47	2709	1.52
10	Diamonds & Gems	2074	1.26	1860	1.04
11	Agriculture	30844	18.75	36961	20.68
12	Other Personal Loans	38979	23.69	40985	22.94
13	Other Sectors	16624	10.10	16190	9.06
	Total Advances	164535	100.00	178690	100.00



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NBFC Sector-wise - Outstanding

Rs. in Crore

	NBFC	Mar-18	Mar-19
A	i) Housing	1909	5327
	ii) Non- Housing	11106	10639
	Total	13015	15965
B	i) Private Sector	9608	10563
	ii) Public Sector	3407	5403
	Total	13015	15965

Capital Adequacy Ratios

Rs. in Crore

Particulars	Mar-18		Mar-19	
Total Risk Weighted Assets	151863		137435	
Common Equity Tier I Ratio	8526	5.61%	11576	8.42%
Additional Tier I Ratio	2780	1.83%	2700	1.96%
Tier II Ratio	5401	3.56%	4529	3.30%
Total Capital Ratio (CRAR)	16707	11.00%	18805	13.68%



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Investment Portfolio

Rs. in Crore

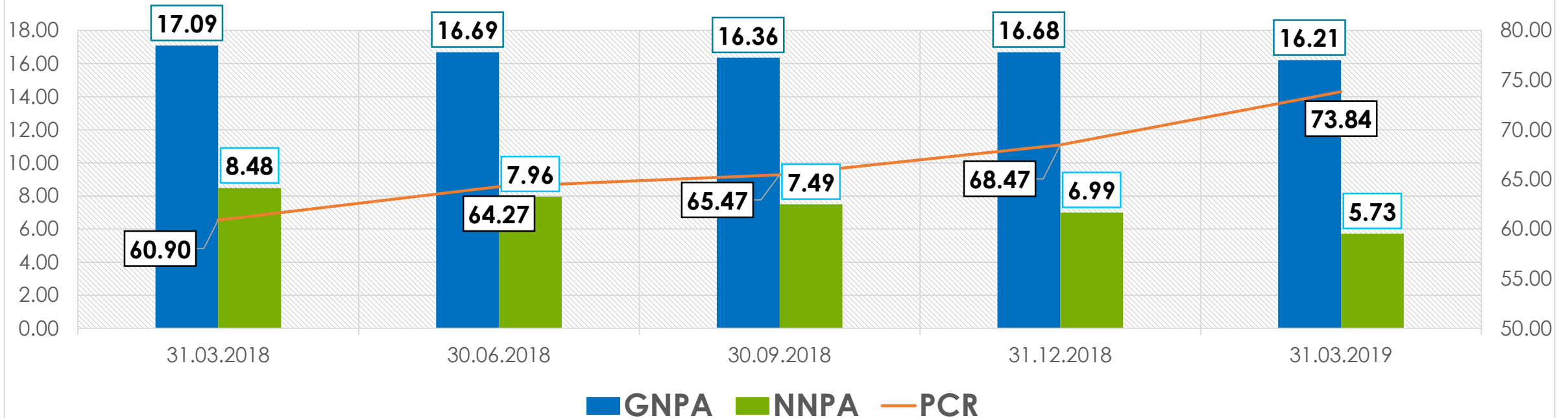
Particulars	30.06.18	30.09.18	31.12.18	31.03.18	31.03.19
Net Investments	64949	64821	61464	64770	62953
HTM	42108	44168	44949	42476	48394
AFS	22841	20653	16515	22294	14559
HFT	0	0	0.00	0	0
Modified Duration (AFS)	3.18	3.38	3.86	5.02	4.24
Modified Duration Total Portfolio	*5.03	*5.00	*5.28	*5.54	*5.39
Yield on Investments	7.48	7.43	7.42	7.50	7.47

**Excluding Recapitalization Bonds issued by GOI*

Net Investments Composition	Jun 2018	% of Total	Sept 2018	% of Total	Dec 2018	% of Total	Mar 2018	% of Total	Mar 2019	% of Total
SLR	56406	86.85%	55119	85.03%	52050	84.68%	56228	86.81%	49382	78.44%
Non SLR	8543	13.15%	9702	14.97%	9414	15.32%	8542	13.19%	13571	21.56%
Total	64949	100%	64821	100%	61464	100%	64770	100%	62953	100%

Asset Quality – GNPA/ NNPA and PCR Movement

NPA & PCR Movement



Parameter	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19
GNPA	17.09%	16.69%	16.36%	16.68%	16.21%
NNPA	8.48%	7.96%	7.49%	6.99%	5.73%
PCR	60.90%	64.27%	65.47%	68.47%	73.84%

Asset Quality – Segment-wise NPA movement

Rs. in Crore

SEGMENT	As on 31.03.2018			As on 31.03.2019		
	Adv.	NPA	NPA % to Sector Adv.	Adv.	NPA	NPA % to Sector Adv.
AGRICULTURE	30650	1269	4.14%	36961	1719	4.65%
MSME	33697	4365	12.95%	32876	4891	14.88%
RETAIL CREDIT	38894	691	1.78%	40986	904	2.2%
LARGE & MID CORPORATE	61294	21800	35.57%	67866	21461	31.62%
TOTAL	164535	28125	17.09%	178690	28974	16.21%

Asset Quality –NPA movement & Status of NCLT

Rs. in Crore

PARAMETER	Quarter ended			FY	FY
	Jun 18	Sep 18	Dec 18	Mar 18	Mar 19
NPAs Opening Balance	28124	26785	27623	17670	28124
Less: Reduction during the period	2939	782	558	3410	4425
-Up gradation/Recovery	1278	605	503	1744	2145
-Tech. Write off/ Write off in OTS	1661	177	55	1666	2280
Add: Additions during the period	1600	1620	1638	13864	5275
- Fresh Slippages	1486	1587	1580	13664	5154
- Addition in Existing NPAs	114	33	58	200	121
NPAs Closing Balance	26785	27623	28703	28124	28974

NCLT	Accounts	Outstanding Dues	Provisions Held	PCR on NCLT
1 st List	6	3171	2668	84.14%
2 nd List	13	2729	2284	83.69%
Others	114	12373	10426	84.26%
Total	133	18273	15378	84.03%

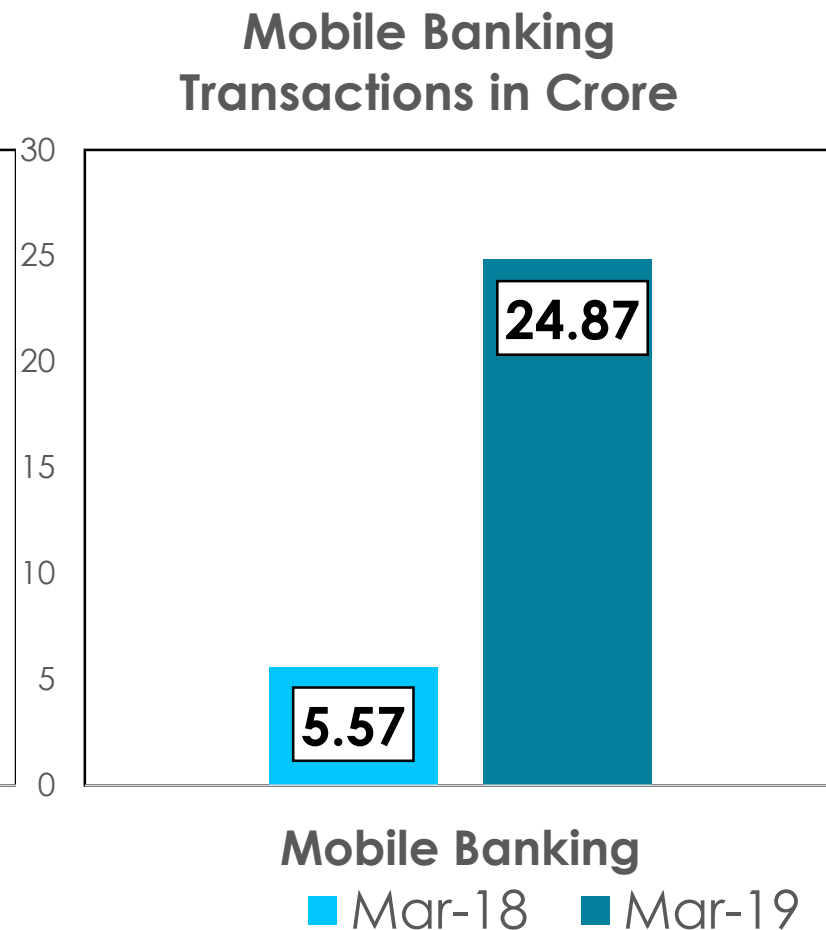
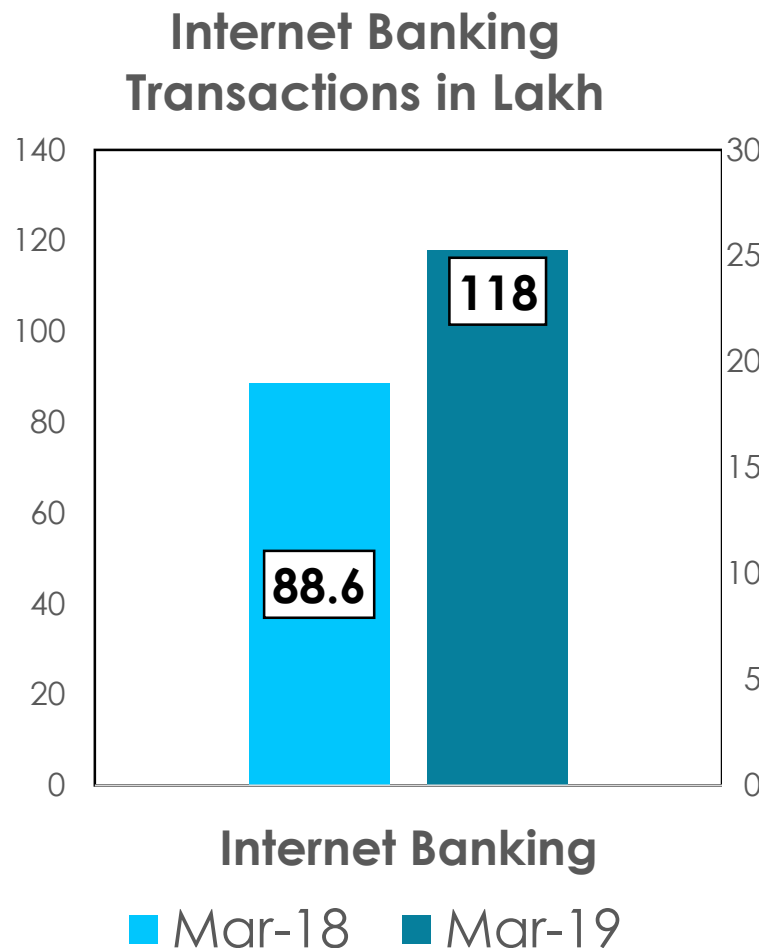
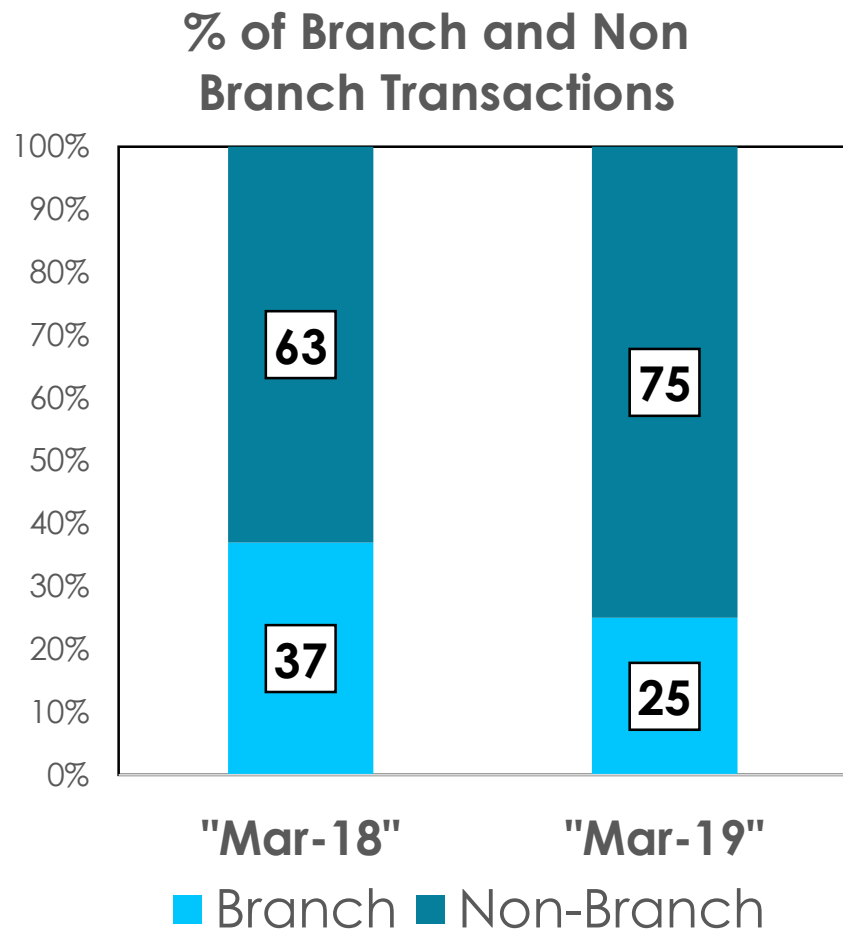
Asset Quality - Restructured Assets (Industry Wise)

Rs. in Crore

Sector	30.06.2018	30.09.2018	31.12.2018	31.03.2018	31.03.2019
A) Infrastructure	1037	1028	1043	1115	625
Power	613	461	471	621	295
Roadways	284	471	473	387	229
Others	140	96	99	107	101
B). Sugar	225	235	109	233	0
C). Others	238	111	107	347	*610
Total	1500	1374	1259	1695	1235

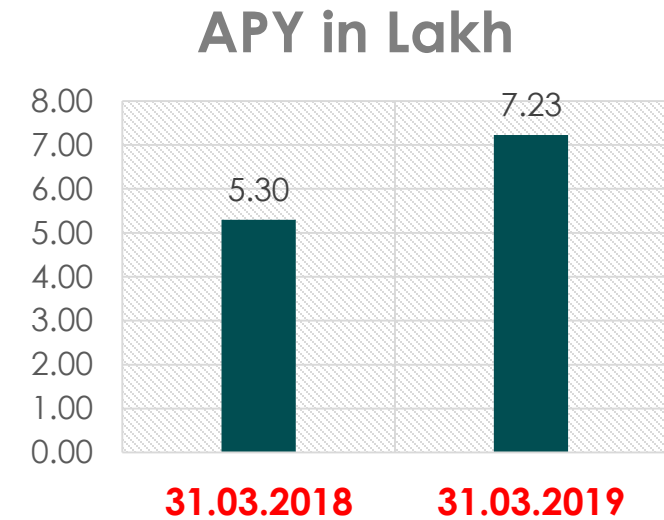
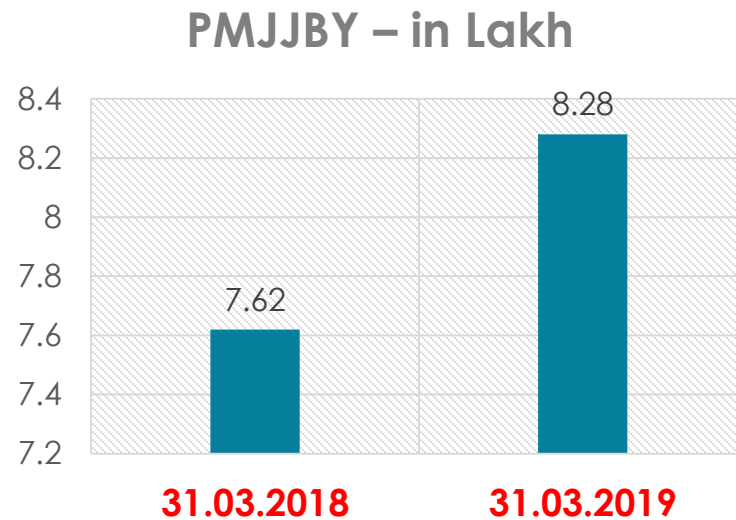
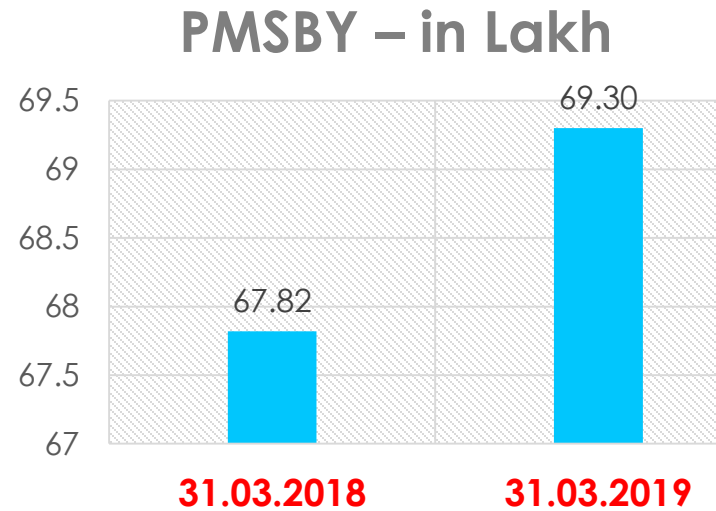
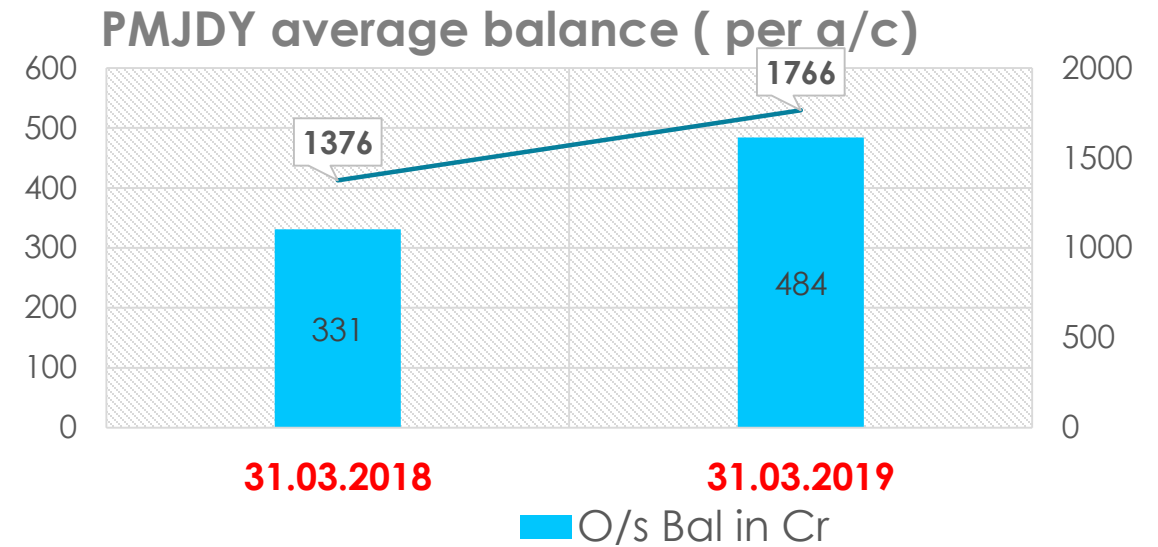
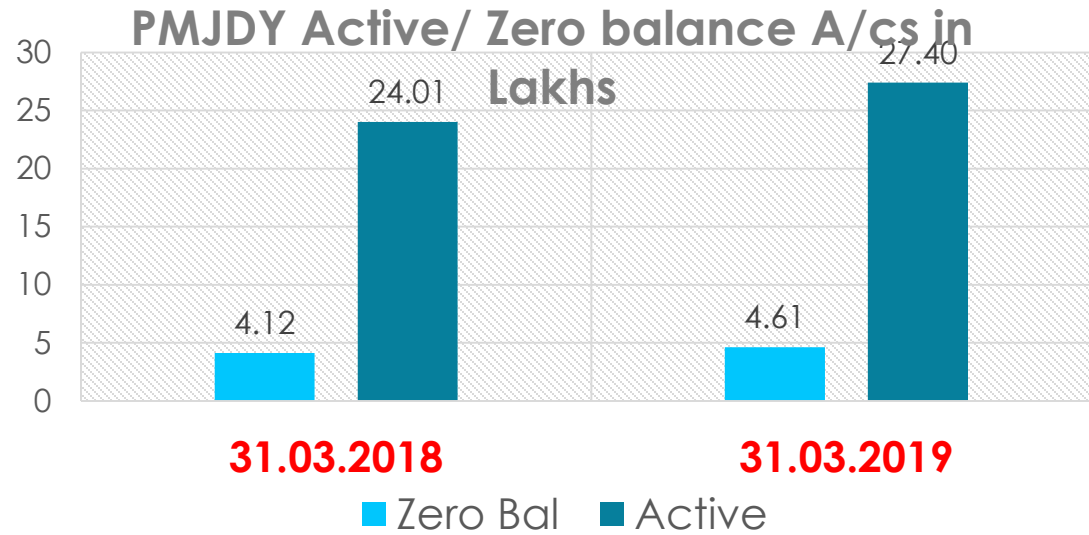
* Including MSME Rs.504 Cr.

Digital Banking – Non-Branch Transaction Profile



Share of Non-Branch transactions have increased from 63% to 75%

Financial Inclusion Initiatives



Balance Sheet Position as on 31.03.2019

Rs. in Crore

CAPITAL & LIABILITIES	31.03.18	31.03.19	ASSETS	31.03.18	31.03.19
Capital	1199	2884	Cash & Balances with others	9911	10127
Reserves & Surplus	9619	10281	Balances with Banks & Call Money	6033	4907
Share Application Money Pending Allotment	-		Investments	64770	62953
Deposits	208070	219821	Advances (net)	149064	158822
Borrowings	18269	10278	Fixed Assets	1473	1558
Other Liabilities & Provisions	5014	6047	Other Assets	10920	10944
TOTAL	242171	249311	TOTAL	242171	249311



ఆంధ్ర బ్యాంక్
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Andhra Bank

भारतीय ब्यांक देशवासियों का बैंक Where India Banks

THANK YOU