



Ref. No.- HO/SD/313

Date- 05.02.2015

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

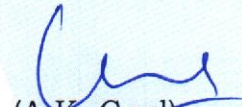
The Secretary,
Bombay Stock Exchange Limited
25, P.J. Towers,
Dalal Street,
Mumbai - 400 001

Dear Sir,

**Sub: Press Release of Financial Results of the Bank
for the quarter and nine months period ended on 31st December, 2014**

In terms of Listing Agreements, we enclose a copy of Press Release regarding performance of the Bank for the quarter and nine months period ended on 31st December, 2014 for your kind perusal and records.

Yours faithfully,


(A.K. Goel)

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

Encl: As stated

Driving Growth by Trust & Togetherness

ALLAHABAD BANK'S BUSINESS

₹ 3,31,196 crore

31.12.2014 (Y-o-Y)

- **CASA share of total deposit** increases from **30.78 %** as on December'13 to **33.09 %** as on December'14.
- **Net Interest Income** increases by **20.15%** to ₹ **1,607.14 crore** for December'14 quarter from ₹ **1,337.65 crore** as on December'13 quarter.
- **Operating Profit** increases to ₹ **1,074.71 crore** for December'14 quarter from ₹ **1,009.81 crore** as on December'13 quarter.
- **Net Interest Margin** for the quarter ending 31.12.2014 **increased to 3.27 %** as against 2.75 % for the corresponding quarter last year.
- **Net NPA reduced to 3.89 %** as on 31.12.2014 from 4.19 % as on 31.12.2013.

Highlights of Performance in Q-3 of FY, 2014 -15

- **Total Business** of the Bank increased to ₹ **3,31,196 crore** as on **31.12.2014** as against ₹ **3,24,778 crore** on 31.12.2013.
- **Gross Credit** increased to ₹ **1,46,652 crore** as on **31.12.2014** as against ₹ **1,37,300 crore** on 31.12.2013 showing a YoY growth of **6.81%**.
- Total Outstanding under **Retail Credit** as on 31.12.2014 **rose to ₹ 21,358.52 crore** as against ₹ **18,786.64 crore** as on 31.12.2013.
- **Priority Sector Credit** grew from ₹ **44,926.55 crore** as on 31.12.2013 to ₹ **54,336.19 crore** as on 31.12.2014 registering an absolute **YoY growth** of ₹ **9,409.64 crore (20.94%)**.
- **Agriculture Credit** increased from ₹ **20,012.91 crore** as on 31.12.2013 to ₹ **25,733.50 crore** as on 31.12.2014 registering an absolute **YoY growth** of ₹ **5,720.59 crore (28.58 %)**.
- **Credit to Micro & Small Enterprises (MSE)** grew from ₹ **18,978.56 crore** as on **31.12.2013** to ₹ **21,824.81 crore** as on **31.12.2014**.
- **Net Interest Income** for nine months ending 31.12.2014 **increased to ₹ 4,721 crore** as against ₹ **3,959 crore** for the corresponding period last year.
- **Operating Profit** for nine months ending 31.12.2014 **increased to ₹ 3,451 crore** as against ₹ **3,185 crore** for the corresponding period last year.
- **Net Interest Margin** for the quarter ending 31.12.2014 **increased to 3.27 %** as against 2.75 % for the corresponding quarter last year.
- **Net Profit stood at ₹ 164.11 crore** during the quarter ending December, 2014.
- **Gross NPA to Gross Advances** reduced to **5.46 %** as on 31.12.2014.
- **Net NPA to Net Advances** reduced to **3.89%** as on 31.12.2014.
- **Provision Coverage Ratio was 52.05 %** as on 31.12.2014.
- **Capital Adequacy Ratio** stood at **10.02%** as on 31.12.2014 as per BASEL III norms.
- **Capital Adequacy Ratio** stood at **10.24 %** as on 31.12.2014 as per BASEL II norms.
- **Book Value per Share** as on 31.12.2014 was ₹ **209.08**.

Kolkata

| Date: 05.02.2015