

Ref. No. HO/SD/56

Date- 08.05.2015

The Vice President

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

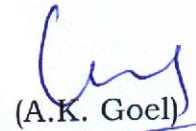
The Secretary,
Bombay Stock Exchange Limited
25, P.J. Towers,
Dalal Street,
Mumbai - 400 001

Dear Sir,

**Sub: Press Release of Audited Financial Results of the Bank
for the 4th quarter and financial year ended 31st March, 2015**

In terms of Listing Agreements, we are enclosing a copy of Press Release regarding performance of the Bank for the 4th quarter and financial year ended 31st March, 2015 for your kind perusal and records.

Yours faithfully,



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

Encl: As stated

A path inspired by you. A journey dedicated to you

ALLAHABAD BANK'S BUSINESS
₹3,46,519 crore as on 31.03.2015

FY 2014 - 15

- **Operating Profit** increases to ₹ 1008.79 crore for the March'15 quarter from ₹ 835.16 crore as on March'14 quarter.
- **Net Profit** increases to ₹ 202.63 crore for the March'15 quarter from ₹ 157.75 crore as on March'14 quarter.
- **Net Interest Margin (NIM)** increases to 3.10 % for FY 2014-15.
- **CASA Deposit** stands at 33.75 % of total deposit as on 31.03.2015.
- **Provision Coverage Ratio** stands at 51.50 % on 31.03.2015.
- **Capital Adequacy Ratio** stood at 10.45% as on 31.03.2015 as per BASEL III norms.

Highlights of Performance in FY 2014 -15

- **Total Business** of the Bank increased to ₹3,46,519 crore as on 31.03.2015 as against ₹ 3,31,748 crore on 31.03.2014 .
- **Deposits** of the Bank went up to ₹1,93,424 crore as on 31.03.2015 as against ₹1,90,843 crore on 31.03.2014 .
- **Gross Credit** increased to ₹1,53,095 crore as on 31.03.2015 as against ₹1,40,905 crore on 31.03.2014 showing a YoY growth of 8.65%.
- **Priority Sector Credit** grew to ₹53,909.66 crore as on 31.03.2015 from ₹ 47,741.19 crore as on 31.03.2014 registering an absolute **YoY growth** of ₹ 6,168.47 crore (12.92%).
- **Agriculture Credit** increased from ₹ 21,923.87 crore as on 31.03.2014 to ₹ 24,679.42 crore as on 31.03.2015 registering an absolute **YoY growth** of ₹2,755.55 crore (12.57%).
- Total Outstanding under **Retail Credit** as on 31.03.2015 increased to ₹ 22,040.50 crore as against ₹ 19,308.45 crore on 31.03.2014.
- **Net Interest Income** during the Financial Year ending 31st March, 2015 surged to ₹6,177.88 crore.
- **Gross NPA to Gross Advances** stands at 5.46 % as on 31.03.2015.
- **Net NPA to Net Advances** decreased to 3.99 % as on 31.03.2015.
- **Earnings per share** stood at ₹ 11.39 during the Financial Year ended 31st March, 2015.
- **Book Value per Share** as on 31.03.2015 was ₹ 206.41 .

Kolkata
Date: 08.05.2015