

Ref. No.- HO/SD/396

Date- 09.11.2015

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 half year ended on 30<sup>th</sup> September, 2015**

In terms of Listing Agreements, we enclose a copy of Press Release regarding performance of the Bank for the quarter and half year ended on 30<sup>th</sup> September, 2015 for your kind perusal and records.

Yours faithfully,



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

**Encl:** As stated

**Your trust is our inspiration....  
to strive for excellence.**

**ALLAHABAD BANK'S BUSINESS**  
**₹ 3,40,101 Crores**

**30.09.2015 (Q-o-Q)**

- Gross NPA reduced to 5.26 % from 5.29 % as on June'15.
- Net NPA reduced to 3.61% from 3.67 % as on June'15
- Provision coverage Ratio improved to 55.49% from 54.32% as on June'15
- NIM improved to 2.95% from 2.91% as on June'2015
- Net Interest Income increased to ₹ 1621.48 crore from ₹ 1587.11 crore as on June'2015
- Gross advances increased to ₹ 1,51,950 crore from ₹ 1,51,027 crore as on June'2015
- Total business stood at ₹ 3,40,101 crore as on 30.09.2015 as against ₹ 3,34,548 crore as on 30.06.2015

**Highlights of Performance in Q-2 of FY, 2015-16**

- **Net Profit increased to ₹ 177 crore** during the quarter ending **30.09.2015** showing a Y-o-Y growth of 25.21%.
- **Net Interest Income increased to ₹ 1621.46 crore** as against ₹ 1504.23 crore registering a growth of 7.79% during the corresponding period of previous year.
- **Deposits of the Bank stood at ₹ 1,88,151 crore as on 30.09.2015.**
- **Gross Credit stood at ₹ 1,51,950.00 crore as on 30.09.2015.**
- **Capital Adequacy Ratio stood at 10.35%** as on **30.09.2015** as against **9.99%** during the corresponding period of previous year as per **BASEL III** norms.

**Shareholders' Value**

- **Earning per Share for the half year ended September'2015** was ₹ 5.67
- **Book Value per Share** as on 30.09.2015 was ₹ 206.81

Kolkata  
Date: 09.11.2015