



Share Department & Investors' Grievance Cell
Head Office

Ref. No.- HO/SD/191

Date- 30.10.2014

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 30th September 2014**

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 30th September 2014 for your kind perusal and records.

Yours faithfully,

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

Encl: As stated

Strengthening the Bond of Togetherness

ALLAHABAD BANK'S BUSINESS
₹ 3,28,422 crore

30.09.2014 (Q-o-Q)

- **Net Profit increased by 25.48% to ₹ 141.44 crore from ₹ 112.72 crore as on June'14.**
- **Total Business of the Bank increased to ₹ 3,28,422 crore as on 30.09.2014 from ₹ 3,22,231 crore on 30.06.2014**
- **CASA share of total deposit increases from 31.80 % as on June'14 to 33.13%.**
- **Gross NPA reduced to 5.36 % from 5.48 % as on June'14.**
- **Net NPA reduced to 3.54 % from 3.88 % as on June'14**
- **Provision coverage Ratio improved to 55.20 % from 50.00% as on June'14**

Highlights of Performance in Q-2 of FY, 2014-15

- **Total Business** of the Bank increased to ₹ 3,28,422 crore as on 30.09.2014 as against ₹ 3,14,262 crore on 30.09.2013 showing a YoY growth of 4.51%.
- **Deposits** of the Bank increased to ₹ 1,85,297 crore as on 30.09.2014 as against ₹ 1,80,396 crore on 30.09.2013 showing a YoY growth of 2.72 %.
- **Gross Credit** increased to ₹ 1,43,125 crore as on 30.09.2014 as against ₹ 1,33,866 crore on 30.09.2013 showing a YoY growth of 6.92 %.
- Total Outstanding under **Retail Credit** as on 30.09.2014 rose to ₹ 20,497.84 crore as against ₹ 18,413.39 crore as on 30.09.2013.
- **Priority Sector Credit** grew from ₹ 42,292.10 crore as on 30.09.2013 to ₹ 52,019.96 crore as on 30.09.2014 registering an absolute YoY growth of ₹ 9,727.86 crore (23.00%).
- **Agriculture Credit** increased from ₹18,968.81 crore as on 30.09.2013 to ₹ 24,622.21 crore as on 30.09.2014 registering an absolute YoY growth of ₹ 5,653.40 crore (29.80%).
- **Credit to Micro & Small Enterprises (MSE)** grew from ₹17,857.03 crore as on 30.09.2013 to ₹ 20,816.73 crore as on 30.09.2014.
- **Net Interest Income** during the quarter ending 30.09.2014 increased to ₹ 1504.23 crore as against ₹ 1309.07 crore during the corresponding period last year.
- **Operating Profit** stood at ₹ 1156.68 crore for the quarter ending September, 2014.
- **Net Interest Margin** during the half ending 30.09.2014 increased to 3.15% as against 2.79% during the corresponding period last year.
- **Net Profit** stood at ₹ 141.44 crore during the quarter ending September, 2014.
- **Gross NPA to Gross Advances** was 5.36 % as on 30.09.2014.
- **Net NPA to Net Advances** was 3.54% as on 30.09.2014.
- **Provision Coverage Ratio** was 55.20 % as on 30.09.2014.
- **Capital Adequacy Ratio** stood at 9.99 % as on 30.09.2014 as per BASEL III norms.
- **Capital Adequacy Ratio** stood at 10.23 % as on 30.09.2014 as per BASEL II norms.
- **Book Value per Share** as on 30.09.2014 was ₹ 205.91 .

Kolkata

Date: 30.10.2014