

A BOND OF CENTURIES BUILT ON A TRADITION OF TRUST

ALLAHABAD BANK'S BUSINESS

₹ 3,22,231.19 crore

30.06.2014 (Q-o-Q)

- Operating Profit up by 46.02 % at ₹ 1219.53 crore from ₹ 835.16 as on March'14.
- Gross NPA reduced to 5.48 % from 5.73 % as on March'14.
- Net NPA reduced to 3.88% from 4.15 % as on March'14.
- Provision coverage Ratio increased to 50.00% from 46.03% as on March'14.
- Capital Adequacy Ratio Improved to 9.99% as against 9.96% as on March'14 as per Basel III.
- Capital Adequacy Ratio as per Basel II stands as 10.25%.

Highlights of Performance in Q-1 of FY, 2014-15

- Operating Profit increased to ₹ 1219.53 crore for June, 2014 as against ₹ 1021.92 crore for June, 2013 up by 19.34 %.
- Net Profit stood at ₹ 112.72 crore during the quarter ending June, 2014.
- Net Interest Income during the quarter ending 30.06.2014 increased to ₹ 1609.66 crore as against ₹ 1311.84 crore during the corresponding period last year.
- Total Other Income of the Bank was ₹ 468.94 crore as on 30.06.2014.
- Total Business of the Bank increased to ₹ 3,22,231.19 crore as on 30.06.2014 as against ₹ 3,09,117.89 crore on 30.06.2013 showing a YoY growth of 4.24 %.
- Deposits of the Bank stood at ₹ 1,83,269.80 crore as on 30.06.2014.
- Gross Credit increased to ₹ 1,38,961.39 crore as on 30.06.2014.
- Gross NPA to Gross Advances was 5.48 % as on 30.06.2014.
- Net NPA to Net Advances was 3.88 % as on 30.06.2014.
- Provision Coverage Ratio was 50 % as on 30.06.2014.
- Capital Adequacy Ratio stood at 9.99 % as on 30.06.2014 as per BASEL III norms.
- Capital Adequacy Ratio stood at 10.25 % as on 30.06.2014 as per BASEL II norms.
- Book Value per Share as on 30.06.2014 was ₹ 203.14.
- Total Outstanding under Retail Credit as on 30.06.2014 rose to ₹19,635.72 crore as against ₹ 17,757.87 crore as on 30.06.2013.
- Priority Sector Credit grew from ₹ 39,837 crore as on 30.06.2013 to ₹ 49,764 crore as on 30.06.2014 registering an absolute YoY growth of ₹ 9,927 crore (24.92%).
- Agriculture Credit increased from ₹17,805 crore as on 30.06.2013 to ₹ 23,243 crore as on 30.06.2014 registering an absolute YoY growth of ₹ 5,438 crore (30.54%).
- Credit to Micro & Small Enterprises (MSE) grew from ₹16,598 crore as on 30.06.2013 to ₹ 20,013 crore as on 30.06.2014.

Kolkata

Dated 25.07.2014