ఆంధ్రాబ్యాంక్
(భారత ప్రభుత్వ సంస్థ)
आन्ध्रा बैंक
(भारत सरकार का उपक्रम)
Andhra Bank
(A Govt. of India Undertaking)

आन्ध्रा बैंक
प्रधान कार्यालय
"डॉ. पट्टाभि भवन"
5-9-11, सैफाबाद
हैदराबाद - 500 004

Andhra Bank
Head Office
"Dr. Pattabhi Bhavan"
5-9-11, Saifabad,
Hyderabad - 500 004.

विभाग DEPT: Board Secretariat
Merchant Banking Division
Telefax 040-23230883;Tel.No.040-23252371/2388
E-mail: mbd@andhrabank.co.in

Lr. No. 666/25/P.30/648

Dt: 18.02.2016

The National Stock Exchange
Of India Limited
Exchange Plaza
Bandra Kurla Complex
Bandra (East)
Mumbai – 400 051.
Fax: 022-26598237/38

SYMBOL: ANDHRABANK

Dear Sirs,

Dear Sirs,

Sub: Submission of Presentation on Financial Results for December 2015
Reg: SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In terms SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Presentation on Financial Results for December 2015.

Yours Faithfully,

(Y. Amarnath)
Company Secretary

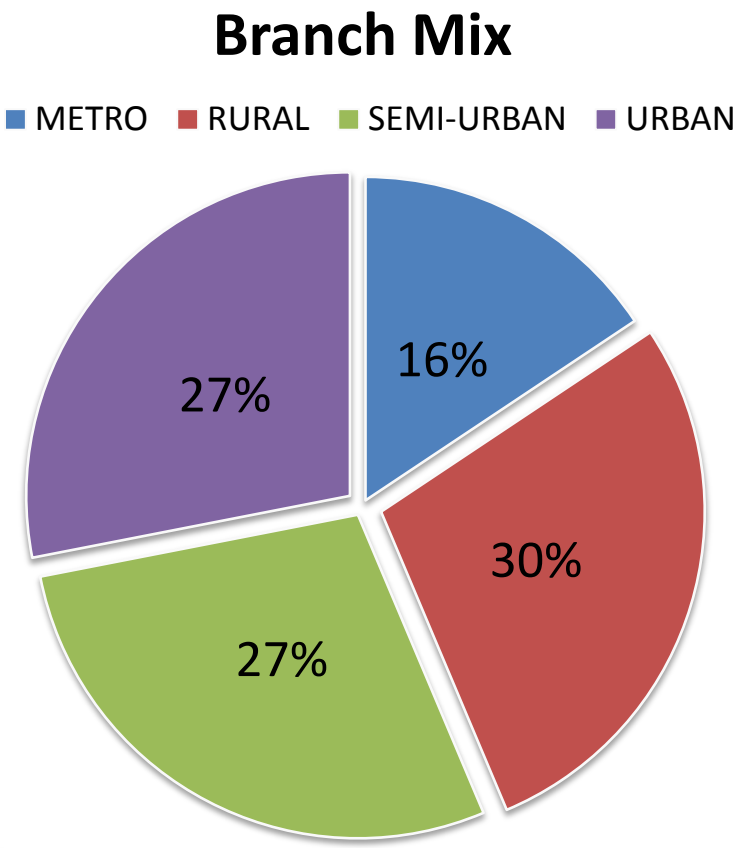
Encl: as above

Andhra Bank M. B. Division Head O. Hyd.

Performance & Financial Highlights

December 2015

BRANCH NETWORK AND BUSINESS DELIVERY CHANNELS



Bank has Representative Offices in Dubai & New Jersey

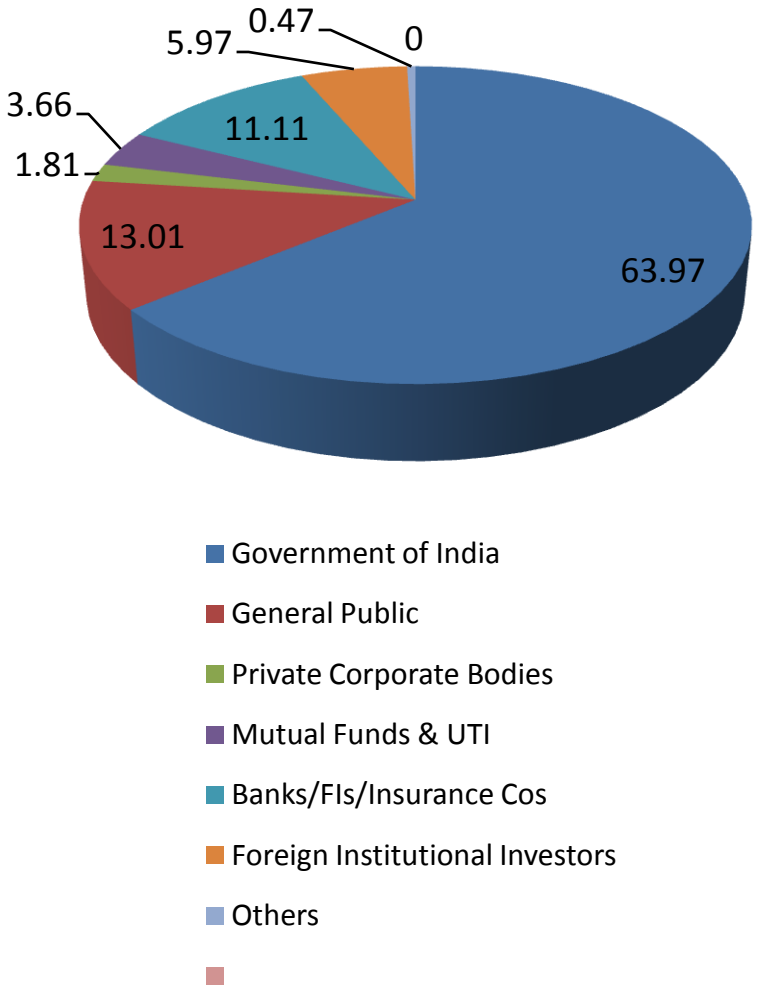
Business Delivery Channels	31.12.2014	31.03.2015	31.12.2015
Branches	2287	2507	2748
Extension Counters	9	8	4
ATMs	2156	2232	2323
Satellite Offices	35	35	34
TOTAL	4487	4782	5109

Branch Mix	31.12.2014	31.03.2015	31.12.2015
1.Rural	663	722	807
2.Semi-Urban	635	690	746
3.Urban	629	691	747
4.Metro	360	404	448
TOTAL	2287	2507	2748

ANDHRA BANK

SHARE HOLDING PATTERN – December 2015

Amount in ₹ crores



Share Capital	**652.31 Crore**
No. of Shares	**65.23 Crore**

	31.12.2014	31.12.2015
Government of India	**354.61 (60.14%)**	**417.31 (63.97%)**
General Public	**77.71 (13.18%)**	**84.88 (13.01%)**
Private Corporate Bodies	**13.71 (2.32%)**	**11.82 (1.81%)**
Mutual Funds & UTI	**25.76 (4.37%)**	**23.87 (3.66%)**
Banks/FIs/Insurance Cos	**70.02 (11.88%)**	**72.44 (11.11%)**
Foreign Institutional Investors	**44.76 (7.59%)**	**38.92 (5.97%)**
Others	**3.04 (0.52%)**	**3.07 (0.47%)**
Total	**589.61 (100.00%)**	**652.31 (100.00%)**

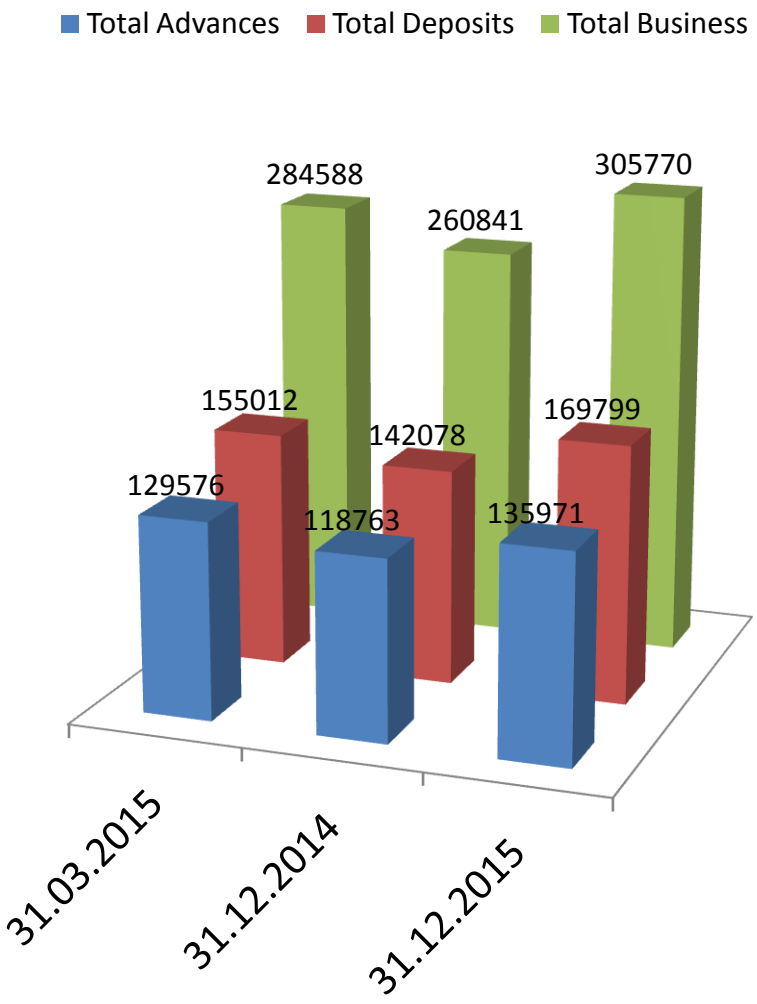
GOI infusion of Rs 378 crore during September 2015

STAFF DISPOSITION

CADRE	31.12.2014	31.12.2015
Executive	19	20
Officer	10472	10458
Clerk	4984	5404
Sub staff	3095	2977
Others	1271	1335
Grand total	**19841**	**20194**

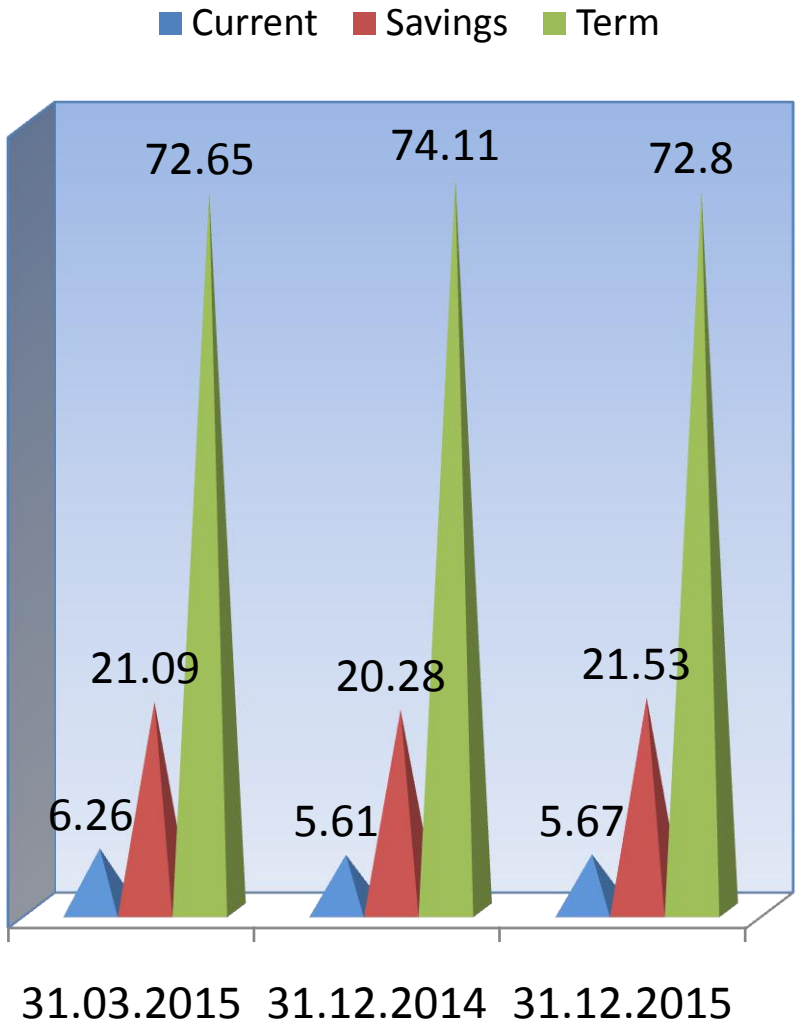
BUSINESS PERFORMANCE HIGHLIGHTS

Amount in ₹ crores



Details	(Year Ended) 31.03.15	(Quarter Ended) 31.12.14	(Quarter Ended) 31.12.15	(Y-o-Y) Growth %
Total Deposits	155012	142078	169799	20%
Total Advances	129576	118763	135971	14%
Total Business	284588	260841	305770	17%
Investments - Net	46499	41868	50216	20%
Net Profit	638	202	34	-83%
CD Ratio	83.59	83.62	80.08	-

DEPOSITS - COMPOSITION

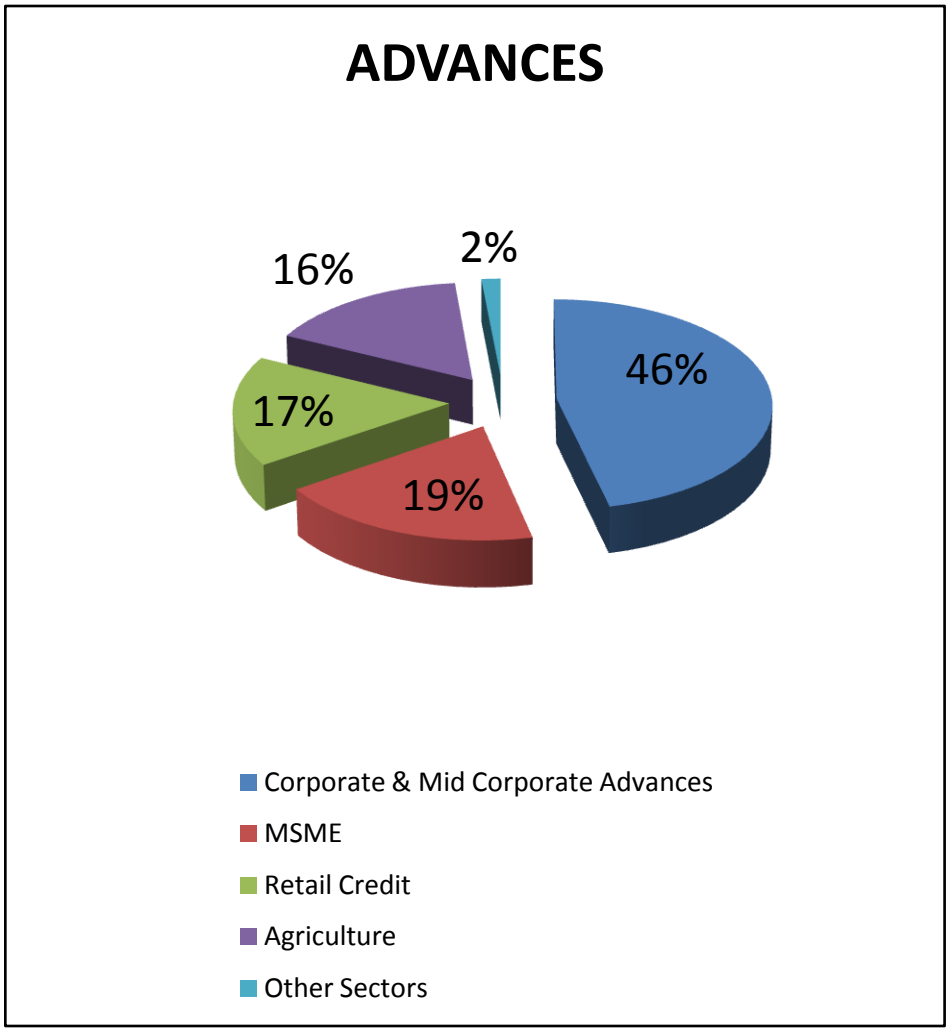


Amount in ₹ crores

Type of Deposit	31.03.15	31.12.14	31.12.15	Variance (Y-o-Y)%
Current Deposits	9706	7969	9635	21%
% Share	6.26	5.61	5.67	-
Savings Deposits	32696	28809	36561	27%
% Share	21.09	20.28	21.53	-
Term Deposits	112610	105300	123603	17%
% Share	72.65	74.11	72.80	-
TOTAL	155012	142078	169799	20%

ADVANCES - COMPOSITION

Amount in ₹ crores



SECTOR	31.03.15	31.12.14	31.12.15	Growth (Y-o-Y)%
Corporate & Mid Corporate Advances	65350	58840	63193	7%
MSME	22200	19487	25757	32%
Retail Credit	19846	18567	22957	24%
Agriculture	20433	19756	21992	11%
Other - Sectors	1747	2113	2072	-2%
NET Bank Credit	129576	118763	135971	14%

NET PROFIT

Amount in ₹ crores

Sr. No.	Particulars	Year ended	Quarter Ended			
		Mar 15	Sep 15	Dec 14	Dec 15	Variance (Y-o-Y)%
1	Interest Income	16369	4346	4150	4422	7%
2	Interest Expenses	11831	3044	2891	3060	6%
3	NII (Spread) (1-2)	4538	1302	1259	1362	8%
4	Other Income	1500	398	390	379	-3%
5	Operating Expenses	2739	769	726	712	-2%
6	Operating Profit	3299	931	923	1029	11%
7	Provisions	2081	525	541	905	67%
8	Taxes	580	155	180	90	-50%
9	Net Profit	638	251	202	34	-83%

INTEREST INCOME

Amount in ₹ crores

Interest on	Year Ended	Quarter Ended			
	Mar 2015	Sep 15	Dec 14	Dec 15	Variance (Y-o-Y)%
Advances	12742	3388	3282	3443	5%
Investment	3509	908	855	959	12%
Others (Interest on Bal with RBI/Inter Bank Funds)	118	50	13	20	54%
T O T A L	16369	4346	4150	4422	7%

INTEREST EXPENSES

Amount in ₹ crores

Particulars	Year Ended	Quarter Ended			
	Mar 2015	Sep 15	Dec 14	Dec 15	Variance (Y-o-Y)%
Deposits	10911	2834	2711	2814	4%
Sub-ordinate Debt / Other Innovative capital instruments	308	95	80	147	84%
Borrowings	612	115	100	100	0%
T O T A L	11831	3044	2891	3061	6%

PROFIT & LOSS ACCOUNT – SPREAD MANAGEMENT

(Amount in ₹ crore)

Particulars	Year Ended	Quarter Ended			
	Mar 2015	Sep 15	Dec 14	Dec 15	Variance (Y-o-Y)%
Interest Income	16369	4346	4150	4422	7%
Interest Expenses	11831	3044	2891	3060	6%
Interest Spread (NII)	4538	1302	1259	1362	8%
NIM(On Earning Assets)	3.00	3.20	3.43	3.24	-

PROFIT & LOSS ACCOUNT – NON-INTEREST INCOME

(Amount in ₹ crore)

Particulars	Year Ended	Quarter Ended		
	Mar 2015	Sep 15	Dec 14	Dec 15
A) Non-interest Income from Core Operations				
1) Processing Fee	253.57	64.76	49.68	82.71
2) Other Income (Service Tax collected, Card Administrative charges, Appraising charges, etc)	229.21	72.34	57.32	53.58
3) Rent on Lockers	44.22	3.41	35.45	48.03
4) Recovery in Written off Accounts	76.54	28.80	12.80	26.87
5) Commission & Exchange	340.08	106.08	81.35	105.37
Sub Total – (A)	943.62	275.39	236.60	316.56
B) Non Interest Income from Treasury				
1) Profit on Sale of Investments	366.50	48.68	113.91	34.87
2) Dividend Income	6.56	3.99	0.51	4.93
3) Forex Profit	183.16	70.25	39.25	22.78
Sub Total – (B)	556.22	122.92	153.67	62.58
C) Total Non Interest Income (A+B)	1499.84	398.31	390.27	379.14

PROFIT & LOSS ACCOUNT - NON-INTEREST EXPENDITURE

(Amount in ₹ crore)

Particulars	Year Ended	Quarter Ended			
	Mar 2015	Sep 15	Dec 14	Dec 15	Variance (Y-o-Y)%
Establishment Expenses	1698	483	463	420	-9%
Other Operating Expenses	1041	286	263	292	11%
T O T A L:	2739	769	726	712	-2%

PROVISIONS & CONTINGENCIES and TAXES

(Amount in ₹ crore)

Particulars	Year Ended	Quarter Ended		
	Mar 2015	Dec 2014	Dec 2015	Variance %
Taxes	580	180	90	-50%
Dep./Loss on revaluation of Investments	-59	-26	87	-
Provision for NPAs	1733	480	815	70%
Provision against Standard Assets	290	50	0	-
Provision on Restructured Assets	-93	0	0	-
Depreciation on Transfer to HTM	31	0	0	-
Others	179	37	3	-92%
Total	2661	721	995	38%

KEY RATIOS – COSTS & YIELD

Ratios	Year Ended	Quarter Ended	
	Mar 2015	Dec 2014	Dec 2015
Cost of Deposits %	7.73	7.66	7.06
Cost of Funds %	6.97	6.97	6.36
Yield on Advances %	11.38	11.66	10.72
Yield on Investments %	8.19	8.15	8.05
Yield on Funds %	9.64	10.00	9.19

PROFITABILITY RATIOS

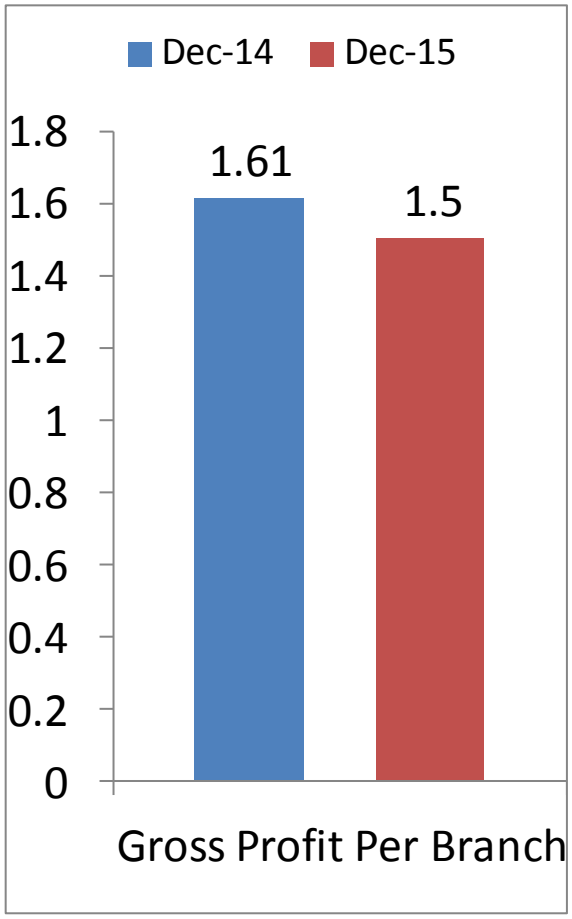
Ratios	Year Ended	Quarter Ended	
	Mar 2015	Dec 2014	Dec 2015
Return on Assets(ROA)%	0.38	0.49	0.07
Return on Avg. Net worth %	6.94	9.05	1.39
Earning per Share (Amt in ₹)	10.82	13.68	2.11
Book value per share (Amt in ₹)	166.46	154.78	155.76
Net Worth to GBC %	7.74	7.68	7.47

OPERATING RATIOS

Ratios	Year Ended	Quarter Ended	
	Mar 2015	Dec 2014	Dec 2015
Cost to Income Ratio (%)	45.37	44.03	40.82
Staff Cost as % of Average Working Funds	1.00	1.12	0.87
Other Operating Expenses as % of Average Working Funds	0.61	0.63	0.60
Operating Profit to AWF (%)	1.94	2.22	2.14
Staff Cost to Total Expenditure (%)	11.65	12.79	11.14

PRODUCTIVITY RATIOS

(Amount in ₹ crore)



Ratios	Quarter Ended	
	Dec 2014	Dec 2015
Business Per Employee	14.10	15.14
Net Profit Per Employee	0.04	0.01
Business Per Branch	114.05	111.27
Gross Profit Per Branch	1.61	1.50

CAPITAL STRUCTURE- BASEL III

(Amount in ₹ crore)

Quarter Ended	31.12.2014	31.03.2015	30.09.2015	31.12.2015
Common Equity Tier I	8688.98 (7.45%)	9309.18 (7.49%)	10028.80 (7.71%)	10023.08 (7.38%)
Additional Tier I Capital	640.31 (0.55%)	625.62 (0.50%)	613.35 (0.47%)	617.47 (0.46%)
Tier-II CAPITAL	2930.42 (2.51%)	3283.20 (2.64%)	3697.61 (2.84%)	4183.05 (3.08%)
TOTAL CAPITAL	12259.72	13218.00	14339.76	14823.60
TOTAL RWAs	116694.46	124316.91	130067.50	135772.36
CRAR	10.51%	10.63	11.02%	10.92%

INVESTMENTS

(Amount in ₹ crore)

Particulars	31.12.2014	31.03.2015	31.12.2015
Net Investments	41868.21	46499.43	50215.56
HTM	35644.49	34855.40	35658.51
AFS	6033.98	10907.47	13580.52
HFT	189.74	736.56	976.53
Duration (AFS)	6.20	4.82	4.43
Modified Duration (AFS)	5.93	4.63	4.25
Duration Total Portfolio	5.41	5.07	4.94
Modified Duration Total Portfolio	5.20	4.88	4.75
Yield on Investments	8.15	8.19	8.05

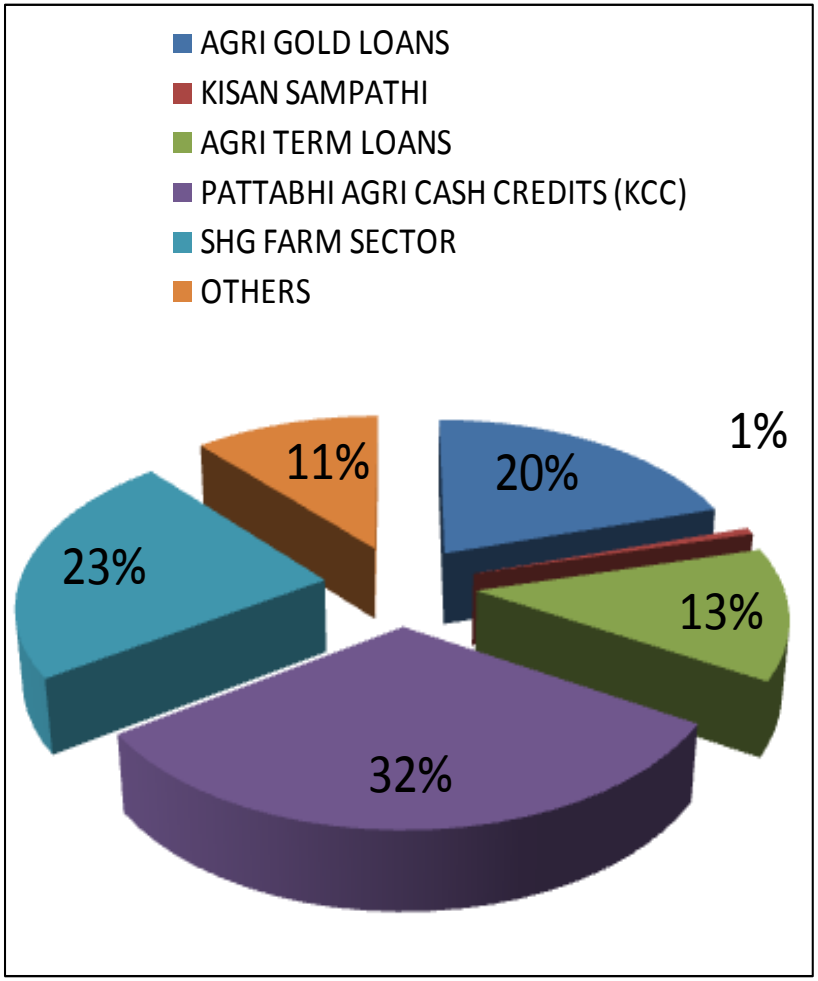
INVESTMENTS - CLASSIFICATION

(Amount in ₹ crore)

Types of Net Investments	March 2015	% of Total	Dec 2014	% of Total	Dec 2015	% of Total
SLR	41421.95	89.08%	37477.01	89.51%	46567.01	92.73%
Non SLR	5077.48	10.92%	4391.20	10.49%	3648.55	7.27%
Total	46499.43	100.00%	41868.21	100.00%	50215.56	100.00%

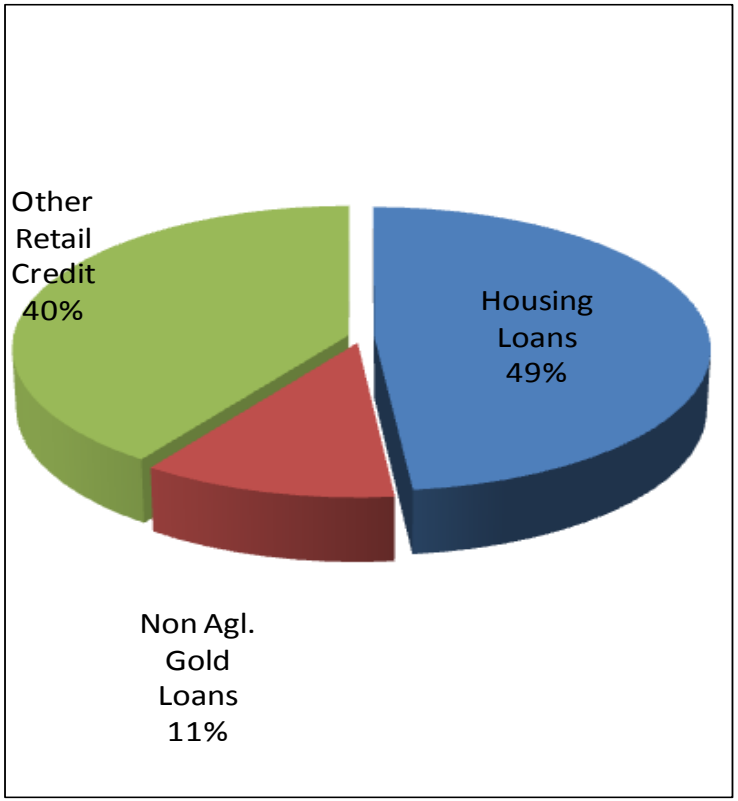
AGRICULTURE CREDIT- BREAK UP

(Amount in ₹ crore)



Category	March 2015	Dec 2014	Dec 2015	Variance %
AGRI GOLD LOANS	4044	4856	4496	-7%
KISAN SAMPATHI	181	184	149	-19%
AGRI TERM LOANS	3204	3070	2880	-6%
PATTABHI AGRI CASH CREDITS (KCC)	6453	6334	7090	12%
SHG FARM SECTOR	4260	3827	5189	36%
OTHERS	1656	2038	2188	7%
TOTAL	19798	20309	21992	8%

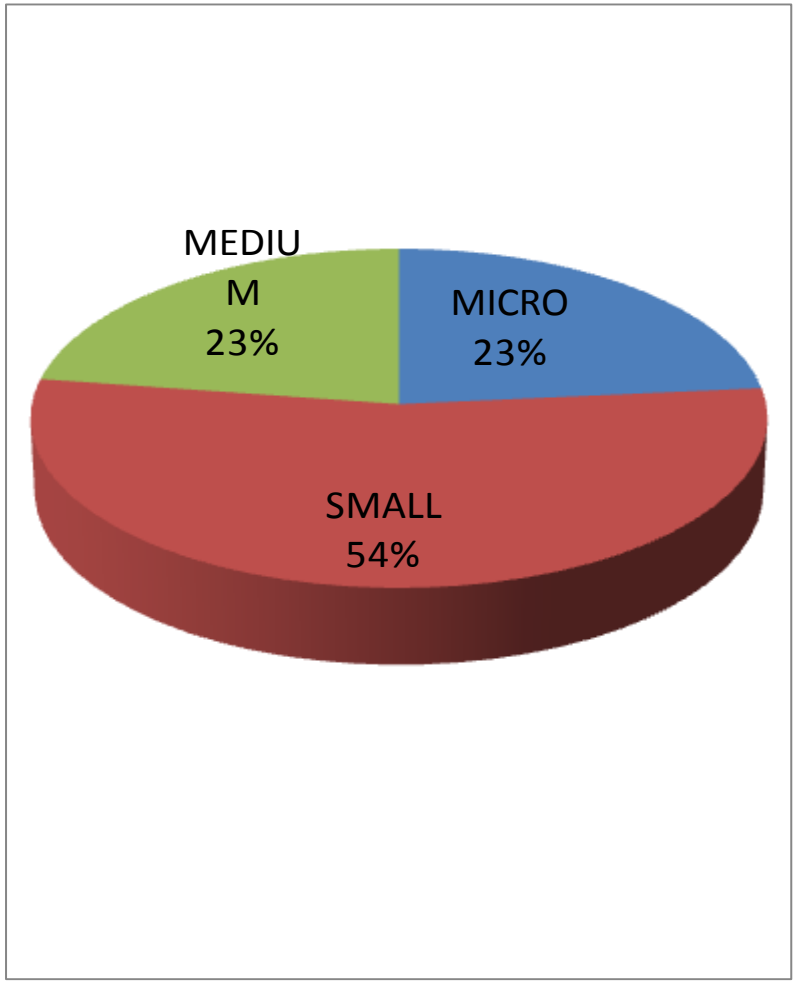
RETAIL CREDIT- BREAK UP



(Amount in ₹ crore)

Category	March 2015	Dec 2014	Dec 2015	Variance %
Housing Loans	9688	8505	11104	31%
Non Agricultural Gold Loans	3130	3504	2601	-26%
Other Retail Credit (Educational Loans, Mortgage Loans)	7028	6558	9252	41%
Total	19846	18567	22957	24%

MSME CREDIT- BREAK UP



(Amount in ₹ crore)

Category	March 2015	Dec 2014	Dec 2015	Variance %
MICRO	5461	4370	6047	38%
SMALL	12333	10634	13891	31%
MEDIUM	4406	4483	5819	30%
TOTAL	22200	19487	25757	32%

INDUSTRY WISE EXPOSURE AS ON 31.12.2015

(Amount in ₹ crores)

Sr. No	Industry	Actual Fund Based Exposure	Exposure as % of Total Advances of Previous Quarter	Actual Fund Based Outstanding	Outstanding as % of Total Advances of Previous Quarter
1	Power	15878.56	12.13%	13901.10	10.62%
2	Construction & Contractors	3838.92	2.93%	3758.57	2.87%
3	Housing Loans	13683.47	10.45%	12774.27	9.76%
4	Iron & Steel	6795.01	5.19%	6351.06	4.85%
5	NBFC	10586.49	8.09%	9691.67	7.40%
6	Textiles	5903.68	4.51%	5034.58	3.85%
7	Commercial Real Estate	3635.47	2.78%	2732.33	2.09%
8	Engineering (Heavy & Light)	2371.01	1.81%	2281.11	1.74%
9	Rice Mills	3409.92	2.60%	2966.97	2.27%
10	Petroleum Products	878.98	0.67%	684.14	0.52%

INDUSTRY WISE EXPOSURE AS ON 31.12.2015 (Contd.)

(Amount in ₹ crores)

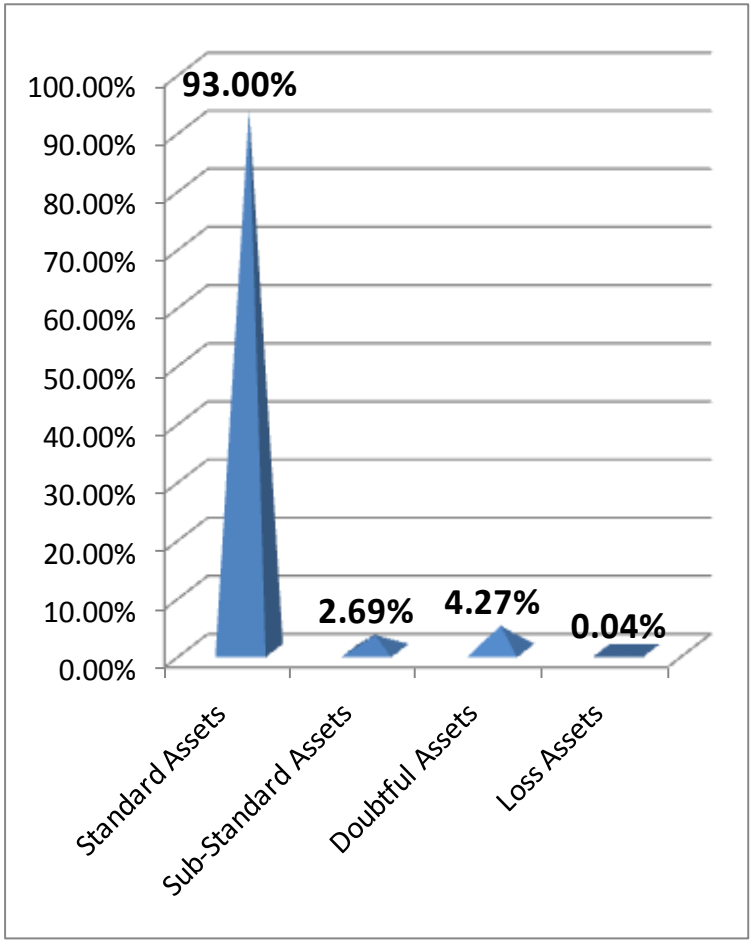
Sr. No	Industry	Actual Fund Based Exposure	Exposure as % of Total Advances of Previous Quarter	Actual Fund Based Outstanding	Outstanding as % of Total Advances of Previous Quarter
11	Drugs & Pharmaceuticals	1905.06	1.46%	1597.27	1.22%
12	Sugar	1491.69	1.14%	1292.38	0.99%
13	Hotels	1029.95	0.79%	925.80	0.71%
14	Diamonds, Gems & Jewelers	1978.46	1.51%	1955.51	1.49%
15	Educational Institutions	657.59	0.50%	555.12	0.42%
16	Tobacco	766.17	0.59%	633.96	0.48%
17	Cement & Cement Products	907.94	0.69%	811.18	0.62%
18	Hospitals	768.35	0.59%	610.44	0.47%
19	Distilleries	256.08	0.20%	219.65	0.17%
20	Software	309.06	0.24%	294.01	0.22%

EXPOSURE TO INFRASTRUCTURE AS ON 31.12.2015

(Amount in ₹ crores)

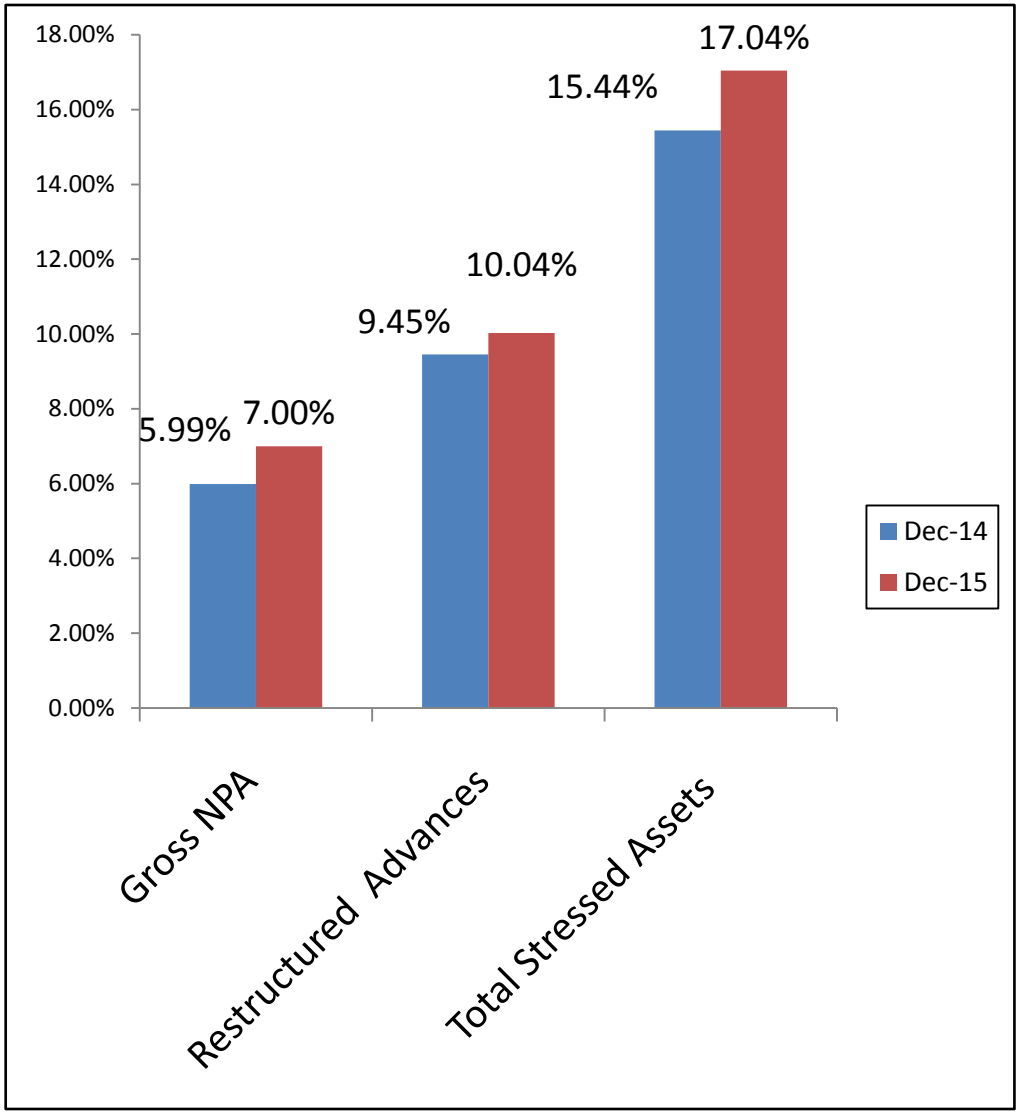
Sr. No	Industry	Actual Fund Based Exposure	Exposure as % of Total Advances of Previous Quarter	Actual Fund Based Outstanding	Outstanding as % of Total Advances of Previous Quarter
1	Energy	15878.56	12.13%	13901.10	10.62%
	a) Power	15878.56	12.13%	13901.10	10.62%
	b) Gas Transportation	0.00	0.00%	0.00	0.00%
2	Transportation	5549.36	4.24%	4699.38	3.59%
	a) Roads, Bridges & Rail	5082.51	3.88%	4251.96	3.25%
	b) Ports & Airports	466.85	0.36%	447.41	0.34%
3	Water & Sanitation	191.41	0.15%	105.46	0.08%
4	Communications	1122.19	0.86%	1110.66	0.85%
5	Social & Commercial (of which)	1514.04	1.16%	1381.19	1.06%
	a) Hospitals	344.63	0.26%	302.26	0.23%
	b) Educational Institutes	301.62	0.23%	274.74	0.21%
	C) SEZ	145.14	0.11%	132.80	0.10%
	d) Cold Storage/Rural Godowns	364.56	0.28%	314.39	0.24%
	e) Fertilizers	358.09	0.27%	357.00	0.27%
	TOTAL	24255.56	18.53%	21197.79	16.19%

ASSET QUALITY



Asset Quality	31.03.15	31.12.14	31.12.15	Variance %
Sub-Standard Assets	2004.34 (1.55%)	2144.85 (1.80%)	3658.64 (2.69%)	70.58%
Doubtful Assets	4829.16 (3.73%)	4927.66 (4.15%)	5811.70 (4.27%)	17.94%
Loss Assets	43.04 (0.03%)	45.62 (0.04%)	50.58 (0.04%)	10.87%
Total NPAs	6876.54 (5.30%)	7118.13 (5.99%)	9520.92 (7.00%)	33.76%
Standard Assets	122699.90 (94.70%)	111644.83 (94.01%)	126450.48 (93.00%)	13.26%
T O T A L	100.00%	100.00%	100.00%	

ASSET QUALITY - STRESSED ASSETS



Asset Quality	31.03.15	31.12.14	31.12.15
Gross NPA	6876.54 (5.31%)	7118.13 (5.99%)	9520.92 (7.00%)
Restructured Advances	14365.41 (11.08%)	11222.07 (9.45%)	13643.51 (10.04%)
Total Stressed Assets	21241.95 (16.39%)	18340.20 (15.44%)	23164.43 (17.04%)

SECTOR WISE NPA%

(Amount in ₹ crore)

SECTORS	Quarter ended 31.12.2014			Quarter ended 31.12.2015		
	Advances	NPA	NPA % to Advances	Advances	NPA	NPA % to Advances
AGRICULTURE	20309	1304.84	6.42%	21992	1098	4.99%
MSME	19487	965.75	4.96%	25757	1615	6.27%
RETAIL CREDIT	18567	375.60	2.02%	22957	382	1.66%
LARGE & MID CORPORATE	60400	4471.94	7.40%	65265	6426	9.85%
TOTAL	118763	7118.13	5.99%	135971	9521	7.00%

ANDHRA BANK

NPA MOVEMENT

(Amount in ₹ crore)

PARAMETER	Year Ended	Quarter Ended	
	Mar 2015	Dec 2014	Dec 2015
Gross NPAs at the beginning of the period	5858	6884	7470
Add: Net Additions during the period	4814	905	2522
NPAs after addition	10672	7789	9992
Less: Reduction during the period	3795	671	471
of which -Up gradation/Recovery	2671	477	386
- Technical Write off / Write off	1124	194	85
Gross NPAs at the end of the period	6877	7118	9521
Gross NPA %	5.31%	5.99%	7.00%
Net NPAs at the end of the period	3689	4264	5103
Net NPA %	2.93%	3.70%	3.89%
Provision Coverage Ratio	58.93%	53.13%	57.88%

CONSOLIDATED POSITION OF RESTRUCTURED ACCOUNTS AS ON 31.12.15

(Amount in ₹ crore)

Particulars	Quarter Ended
Restructured up to 30.09.2015	14096.09
Fresh Restructured during the quarter	99.03
Disbursements in Restructured Accounts	447.41
Sub Total	14642.53
Less - Accounts Upgraded by special provision/ accounts closed & recoveries	308.42
-Accounts slipped to NPAs during the Period	690.60
Restructured Closing Balance	13643.51

TOTAL RESTRUCTURED ACCOUNTS – SECTORWISE – 31.12.2015

(Amount in ₹ crore)

Sl. No	Sector	As on 30.09.2015		As on 31.12.2015	
		No. of Accts	Amount in Crs	No. of Accts	Amount in Crs
1	Total Restructured Accounts and Amount	219	14096	190	13643
2	Out of which				
	i) Micro, Small and Medium Enterprises	72	674	61	1097
	ii) Housing Loans Restructured	10	2	8	1
	iii) Agricultural Loans	18	61	24	177
	iv) Other Retail Credit(Educational Loans, Mortgage Loans etc)	8	1	7	0.37
	v) Major Industries Restructured	111	13358	90	12368

BREAK UP OF MAJOR INDUSTRIES RESTRUCTURED – As on 31.12.15

(₹ crore)

Sector	Quarter ended Sep 2015	Quarter ended Dec 2015
1. MSME & Major Industries (Of which)		
a. Textiles	538	518
b. Engineering	272	219
c. Sugar	281	251
d. Iron & Steel	1552	1632
e. Contractors	1363	1401
f. Aviation	535	539
g. Shipyards	0	0
Sub Total	4541	4560
h. Infrastructure	8023	7820
Of which i) Power	6703	6569
ii) Educational Institutions	70	43
iii) Roadways	932	1057
iv) Telecom	279	121
v) others infra	39	30
2. Others	1532	1263
TOTAL	14096	13643

RESTRUCTURED ACCOUNTS AS ON 31.12.2015

(Amount in ₹ crore)

Sr. No.	Particulars	Number Of Accts	Amount
1	Below ₹ 1 Crore	53	19.51
2	₹ 1 Crore to less than ₹ 25 Crores	48	378.07
3	₹ 25 Crores and above	89	13245.93
4	Total	190	13643.51