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

आन्ध्रा बैंक Andhra Bank
प्रधान कार्यालय Head Office
"डॉ. पट्टाभि भवन" "Dr. Pattabhi Bhavan"
5-9-11, सैफाबाद 5-9-11, Saifabad,
हैदराबाद - 500 004 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.30/124

Dt: 03.06.2016

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,

Sub: Presentation on Annual Financial Results of the Bank for FY 2015-16 provided to the Institutional Investors at their meeting held on June 02, 2016
Ref: Our letter no. 666/25/P.30/116 dated 01/06/2016

In terms of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose a copy of Presentation on Annual Financial Results of the Bank for Financial Year 2015 -16 provided to the Institutional Investors at their meeting held on June 02, 2016, for your information. The said presentation is hosted on the website of the Bank www.andhrabank.in

Yours Faithfully,

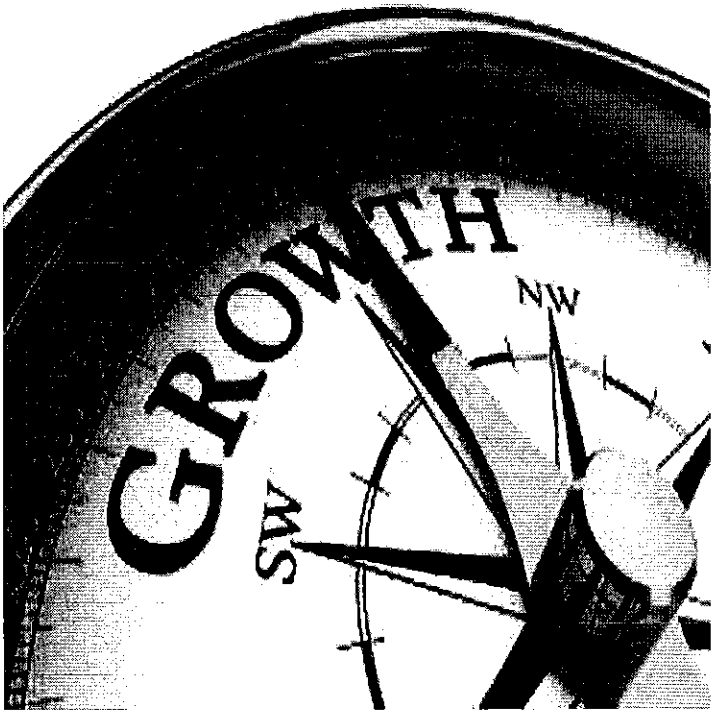
(Y. Amarnath)
Company Secretary

Encl: as above

ANDHRA BANK M.B. Division

Andhra Bank
Where India Banks

PERFORMANCE HIGHLIGHTS FOR MARCH 2016



ANDHRA BANK
M.B. Division
A.B. H.O. Hyd.

Andhra Bank
Where India Banks

COMPARATIVE BALANCE SHEET

(Rs. in Crore)

CAPITAL & LIABILITIES	March 2015	March 2016	ASSETS	March 2015	March 2016
Capital	603	681	Cash & RBI Balances	7517	8791
Reserves & Surplus	9461	10313	Balances with Bank & Money at Call & Short Notice	146	181
Deposits	155012	174302	Investments	45808	53864
Borrowings	15307	9716	Advances (Net)	125955	130788
Other Liabilities & Provisions	4787	4950	Fixed Assets	1264	1369
			Other Assets	4480	4960
TOTAL	185170	199962	TOTAL	185170	199962

ANDHRA BANK M.B. Division H.O. Hyd

Andhra Bank
Where India Banks

PROGRESS AT A GLANCE

(Rs. in Crore)

Parameter	March 2015	March 2016	Absolute Growth	Growth %
Current Deposits	9668	7481	- 2187	- 22.6
Savings Bank Deposits	32696	37924	5228	16.0
CASA Deposits	42364	45405	3041	7.2
Term Deposits	112610	128828	16218	14.4
Aggregate Deposits	154974	174233	19259	12.4
Total Deposits (Including Bank Deposits)	155012	174302	19290	12.4
Gross Advances	129576	136371	6795	5.2
Total Business	284588	310673	26085	9.2
CASA % (incl. Inter Bank)	27.4%	26.1%		
CD Ratio	83.6%	78.2%		

आंध्रा बैंक/ANDHRA BANK
M.B. Division
प्र.का.कार्या./H.O. Hyd.

Andhra Bank
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CREDIT PORTFOLIO

(Rs. in Crore)

Parameter	March 2015	March 2016	Absolute Growth	Growth %
Gross Bank Credit	129576	136371	6795	5.2%
Priority Sector	44960	54545	10103	21.3%
Agriculture (Excl. RIDF) incl non priority	19798	24373	4054	23.1%
MSME	20258	23276	1076	14.9%
Retail Credit (incl.DL+CCD)	19846	24428	4582	23.1%
Mid & Large Corporate / Others	69675	64291	-5384	-7.7%

ANDHRA BANK M.B. Division H.O.

Andhra Bank
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INVESTMENT PORTFOLIO
(GROSS)

(Amt. in Crore)

Particulars	March 2015	March 2016
Held to Maturity (Duration)	34860 (5.10)	39132 (5.33)
Available for Sale (Duration)	11122 (4.82)	15020 (3.77)
Held for Trading	737 (7.13)	0 (0.00)
Total Investments (Duration)	46719 (5.07)	54152 (4.91)

ANDHRA BANK M.B. Division H.O. Hyd.

Andhra Bank
Where India Banks

PROFITABILITY

(Rs. In Crore)

Parameter	Quarter Ended			Year Ended		
	March 2015	March 2016	Var. (%)	March 2015	March 2016	Var. (%)
Interest Income	4262	4652	9.2	16369	17635	7.7
Non-Interest Income	438	473	8.0	1500	1564	4.3
Total Income	4700	5125	9.0	17869	19199	7.4
Interest Expenses	2891	3152	9.0	11831	12314	4.1
Operating Expenses	806	799	-0.9	2740	2925	6.8
Total Expenses	3697	3951	6.9	14571	15239	4.6
Operating Profit	1003	1174	17.0	3298	3960	20.1
Provisions & Contingencies	818	1122	37.2	2660	3420	28.6
Net Profit	185	52	-71.9	638	540	-15.4
Net Interest Income	1371	1500	9.4	4538	5321	17.3

ANDHRA BANK M.B. Division H.O., Hyd.

Andhra Bank
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PROVISIONS AND CONTINGENCIES				
				(Rs. in Crore)
Parameter	Quarter Ended		Year Ended	
	March 2015	March 2016	March 2015	March 2016
Taxes	185	99	580	464
Depreciation on Investments	-2	- 35	-59	68
Depreciation on Transfer to / from HTM	0	-	31	4
Provision for NPA	494	1143	1733	3100
Provision against Standard Assets and Restructured Accounts	60	- 88	213	-252
Others	81	3	162	36
Total	818	1122	2660	3420

ANDHRA BANK M.B. Division H.O., Hyd.

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NON – INTEREST INCOME

(Rs. in Crore)

Parameter	Quarter Ended		Year Ended	
	March 2015	March 2016	March 2015	March 2016
NON-INTEREST INCOME ::				
I. Commission Exchange & Brokerage	98.72	125.61	340.08	429.29
II. Profit on Sale of Investments	121.70	73.13	366.50	230.97
III. Profit on Redemption of Investment	-0.89	0	7.57	-0.42
IV. Profit on Sale of Land, Buildings & Other Assets	0.04	0.29	0.28	0.43
V. Profit on Exchange Transactions	14.39	31.56	183.16	127.34
VI. Income by way of Dividend etc., From Subsidiaries / Companies / Joint Ventures India	0.91	0.67	6.56	6.39
VII. Recoveries in Written off Acc.	29.06	25.44	76.54	116.51
VIII. Miscellaneous Income	173.47	216.15	519.15	653.97
Total	437.40	472.85	1499.84	1564.48

ANDHRA BANK M.B. Division H.O.-Hyd.

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OPERATING EXPENDITURE

(Rs. in Crore)

Parameter	Quarter Ended			Year Ended		
	March 2015	March 2016	Var %	March 2015	March 2016	Var %
I. Payments to & Provision for Employees	522.44	455.48	-12.8	1697.96	1734.72	2.2
II. Rent, Taxes & Lighting	59.65	74.50	24.9	217.74	269.27	23.7
III. Printing & Stationary	8.29	16.15	94.8	28.91	36.23	25.3
IV. Advertisement & Publicity	8.50	7.86	-7.5	15.41	15.60	1.2
V. Depreciation on Bank's Property	33.23	34.99	5.3	119.97	143.71	19.8
VI. Director's Fees, Allowances & Expenditure	0.18	0.17	-5.6	0.74	0.62	-16.2
VII. Auditors' Fees & Expenses	2.70	4.58	69.6	20.30	22.81	12.4
VIII. Law Charges	-6.38	2.11	-133.1	6.27	6.84	9.1
IX. Postage, Telegrams, Telephones etc.,	9.97	12.97	30.1	39.53	40.84	3.3
X. Repairs & Maintenance	26.30	29.85	13.5	99.58	110.81	11.3
XI. Insurance	33.60	43.23	28.7	145.19	163.74	12.8
XII. Other Expenditure	107.17	117.66	9.8	347.84	380.23	9.3
Total Operating Expenditure	805.65	799.55	-0.8	2739.44	2925.42	6.8

ANDHRA BANK M.B. Division H.O., HYD.

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RECOVERY MANAGEMENT

(Rs. in Crore)

Parameter	March 2015	March 2016
NPAs Opening Balance (as on April)	5857.60	6876.54
Additions	3424.25	* 8232.44
Reductions	2405.31	3665.35
Gross NPA Closing Balance	6876.54	11443.63
Provisions	3187.91	5407.98
Net NPA Closing Balance	3688.63	6035.65
Recovery in Written Off A/cs	76.54	116.51
Gross NPAs to Gross Adv. %	5.31%	8.39
Net NPAs to Net Adv. %	2.93%	4.61
Provision Coverage %	58.93%	56.89
Slippage Ratio %	3.27%	5.16
* Gross Fresh slippages upto 31-03-2016 : Less : Recoveries under Fresh slippages :	8232.44 1900.40 --- 6332.04 ===	

ANDHRA BANK M.B. Division

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CONSOLIDATED POSITION OF RESTRUCTURED ACCOUNTS AS ON 31.03.2016

PARTICULARS	No. of A/cs	Amount in crore
Restructured Accounts Outstanding as on 31.03.2015	269	14365.44
Accounts restructured during the period from 01.04.2015 to 30.06.2015	0	0.00
Accounts restructured during the period from 01.07.2015 to 30.09.2015	2	109.46
Accounts restructured during the period from 01.10.2015 to 31.12.2015	1	101.17
Accounts restructured during the period from 01.01.2016 to 31.03.2016	4	1161.34
Fresh disbursements in existing restructured accounts during the period		1087.88
SubTotal	276	16825.29
Less: Accounts slipped to NPA during the period from 01.04.2015 to 31.03.2016	44	2165.46
Less : Accounts upgraded (exited from the category due to satisfactory performance) during the period	59	1510.24
Less: Recoveries in existing account during the period		1752.32
Less: Accounts Closed during the period from 01.04.2015 to 31.03.2016	4	4.17
Restructured accounts outstanding as on 31.03.2016	167	11393.10
Restructured Standard accounts outstanding as on 31.03.2016	164	11169.55
Percentage of restructured standard accounts to Total Standard Advances		8.88%

ANDHRA BANK M.B. Division H.O. HYD.

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C R A R – BASEL III

(Rs. in Crore)

Particulars	Mar'15	Mar'16
Common Equity Tier I Capital	9309	10553
Additional Tier I Capital (BASEL III)	626	1412
Tier II Capital	3283	3767
Total	13218	15732
Risk weighted Assets	124317	135884
C R A R %	10.63%	11.58%
Common Equity Tier I %	7.49%	7.77%
Additional Tier I % (BASEL III)	0.50%	1.04%
Tier II %	2.64%	2.77%
Total %	10.63%	11.58%

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KEY PARAMETERS / RATIOS

(In %)

Parameter	Quarter ended		Year ended	
	March 2015	March 2016	March 2015	March 2016
Cost of Deposits	7.61%	6.97%	7.73%	7.18%
Cost of Funds	6.59%	6.25%	6.97%	6.46%
Yield on Advances	11.66%	10.37%	11.38%	10.71%
Yield on Investments	8.18%	8.00%	8.19%	8.05%
Yield on Funds	9.72%	9.22%	9.64%	9.25%
Net Interest Margin (NIM)	3.48%	3.41%	3.00%	3.18%
Return on Assets (ROA)	0.42%	0.10%	0.38%	0.28%
Cost to Income Ratio	44.55%	40.53%	45.37%	42.49%
EPS (in Rs.)	12.54	3.16	10.82	8.60
Book Value (in Rs.)	153.83	150.68	153.83	150.68

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