

Presentation on Performance 2009-10



**WELCOME TO
ANALYSTS & INVESTORS**



A Brief History

- **1865 :** Founded by a group of Europeans at Allahabad,
- **1920 :** Passed into the fold of P & O Banking Corporation (POBC),
- **1923 :** Head Office shifted to Kolkata,
- **1927 :** Chartered Bank took over (POBC) – Allahabad Bank became a subsidiary of Chartered Bank,
- **1965 :** Centenary Celebration – 100th Branch at Ranchi,
- **1969 :** Nationalization - Business – Rs.196 crore
Dep. – Rs.114 crore, Adv. – Rs.82 crore,
- **2002 :** Initial Public Offer – Rs.100 crore,
- **2005 :** Follow on Public Offer – Rs.100 crore,

THE OLDEST JOINT STOCK BANK IN THE COUNTRY



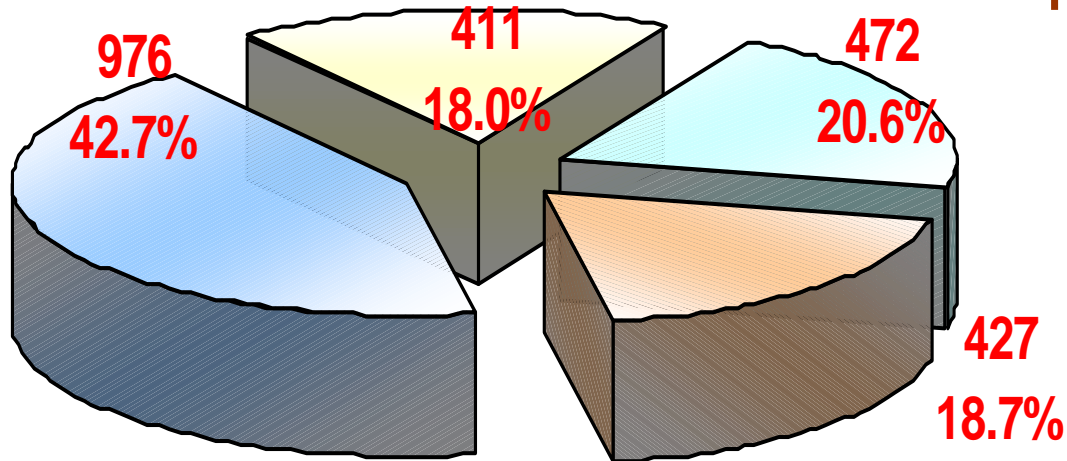
A Profile

Total Business	:	Rs.1,78,493 crore,
Total Deposits	:	Rs. 1,06,056 crore,
Credit	:	Rs. 72,437 crore,
Investment	:	Rs. 38,680 crore,
Operating Profit	:	Rs. 2,549 crore
Net Profit	:	Rs. 1,206 crore
Number of Branches	:	2,286,
International Operations	:	Representative Office at Shenzhen, China (2006) Branch at Hong Kong (2007)
Subsidiary	:	AllBank Finance Ltd. (1991)
Joint Venture	:	Universal Sompo General Insurance Company (2006)
Regional Rural Banks	:	2 (1in UP & 1 in MP)



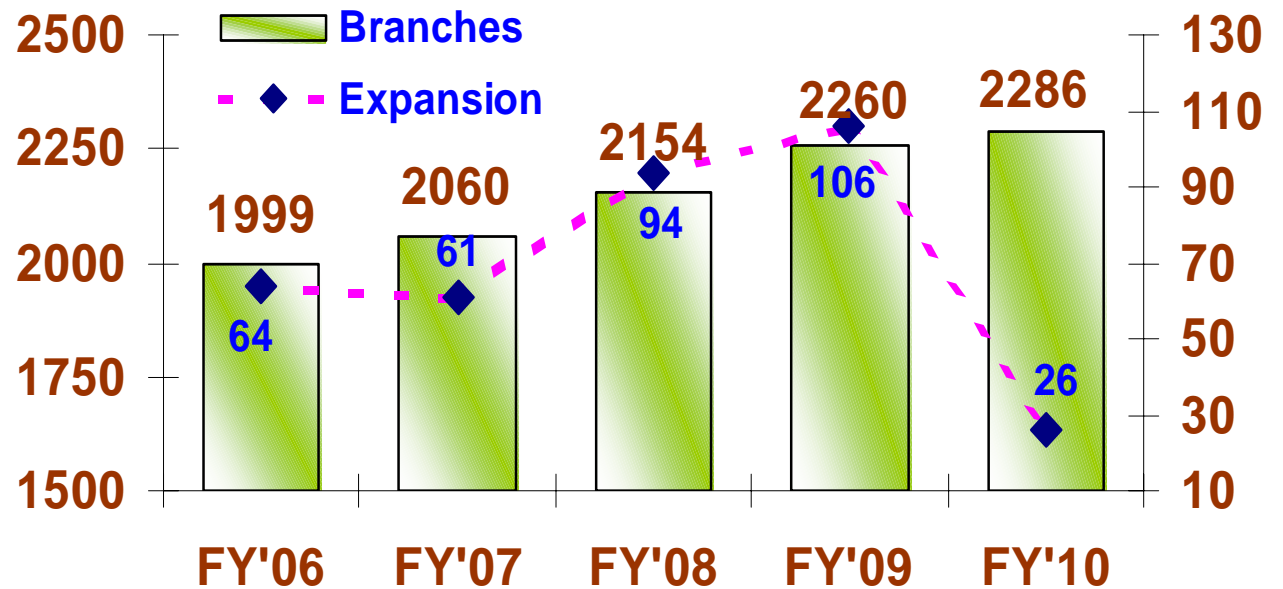
Branch Network

■ Rural ■ Semi-Urban ■ Urban ■ Metropolitan



Branches 2,286
as on 31.3.2010

Branch Expansion





Profit

Rs. in crores

Sl.	Parameters	Mar'09	Mar'10	Q4' FY2009	Q4' FY2010	Variation		Variation	
						Q4'10 over Q4'09		Y-O-Y	
						Amt.	(%)	Amt.	(%)
1	Interest Income	7365	8369	1915	2207	291	15.22	1004	13.64
2	Interest Expenses	5206	5719	1323	1464	141	10.69	513	9.85
3	NII (Spread) (1-2)	2159	2650	593	743	150	25.33	492	22.78
4	Other Income	1142	1516	458	402	-56	-12.27	374	32.75
5	Operating Expenses	1399	1618	437	487	50	11.46	218	15.61
6	Contribution (4-5)	-258	-102	22	-85	-106	-491.2	156	-60.42
7	Operating Profit (3+6)	1901	2549	614	658	44	7.13	647	34.05
8	Provisions	1133	1342	350	433	83	23.82	210	18.51
9	Net Profit	769	1206	264	225	-40	-14.99	438	56.95



Profit Excl. Trading Profit

Rs. in crores

Sl.	Parameters	Mar'09	Mar'10	Q4' FY2009	Q4' FY2010	Variation		Variation	
						Q4'10 over Q4'09		Y-O-Y	
						Amt.	(%)	Amt.	(%)
1	Operating Profit	1901	2549	614	658	44	7.13	647	34.05
2	Investment Trading Profit	573	577	245	61	-184	-75.08	4	0.67
3	Operating Profit from Core Activities	1328	1972	370	597	227	61.54	644	48.44

Sl.	Parameters	Mar'09	Mar'10	Q4' FY2009	Q4' FY2010	Variation		Variation	
						Q4'10 over Q4'09		Y-O-Y	
						Amt.	(%)	Amt.	(%)
1	Net Profit	769	1206	264	225	-40	-14.99	438	56.95
2	Investment Trading Profit	573	577	245	61	-184	-75.08	4	0.67
3	Net Profit from Core Activities	196	630	20	164	144	738.29	434	221.48



Provisions

Rs. in crores

Sl.	Particulars	Mar'09	Mar'10	Q4' FY2009	Q4' FY2010	Var. Mar'10 over Mar'09	Var. Q4'10 over Q4'09
1	Bad & Doubtful Debts	313.23	830.21	188.23	298.55	516.98	110.32
2	Standard Advance	20.01	2.85	0.09	0.51	-17.16	0.42
3	Depreciation on Inv.	357.49	-102.44	23.03	31.71	-459.93	8.68
4	Income Tax	307.17	565.30	96.41	136.29	258.13	39.88
5	Others	134.65	46.30	42.30	-33.62	-88.35	-75.92
6	Total Provision	1132.55	1342.22	350.06	433.44	209.67	83.38



Profit : Quarter to Quarter

Rs. in crores

Sl.	Parameters	Q4' FY2010	Q3' FY2010	Q2' FY2010	Q1' FY2010	Var.(%) Q2' over Q1'	Var.(%) Q3' over Q2'	Var.(%) Q4' over Q3'
1	Interest Income	2207	2108	2047	2008	1.92	2.98	4.69
2	Interest Expenses	1464	1432	1443	1379	4.66	-0.78	2.22
3	NII (Spread) (1-2)	743	676	603	629	-4.10	11.99	9.92
4	Other Income	402	340	405	370	9.56	-16.13	18.41
4a	NF/NI	213	156	182	147	24.19	-14.54	37.27
4b	Trading Profit	61	133	168	214	-21.38	-20.80	-54.26
4c	Others	128	51	55	9	509.38	-7.03	151.40
5	Operating Expenses	487	365	358	408	-12.18	1.88	33.35
6	Contribution (4-5)	-85	-25	47	-38	-221.23	-154.6	232.74
7	Operating Profit (3+6)	658	650	650	591	10.02	0.04	1.20
8	Provisions	433	305	316	288	9.90	-3.63	42.22
9	Net Profit	225	345	334	303	10.15	3.53	-34.99



Break-up : Income

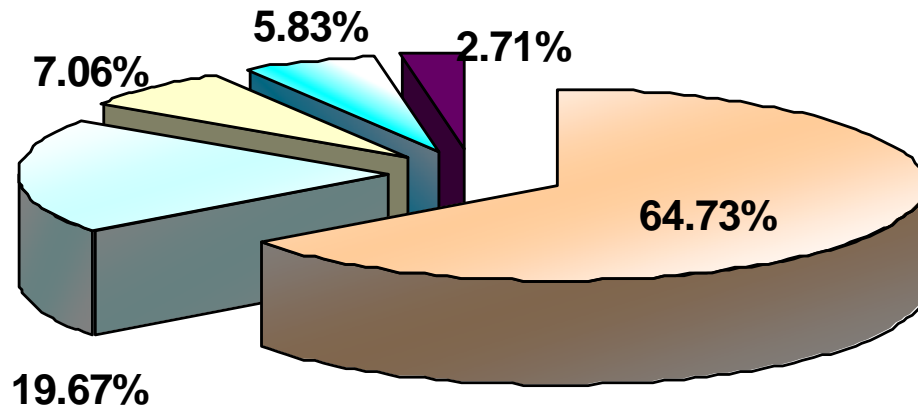
Rs. in crores

Sl.	Parameters	Mar'09	Mar'10	Q4' FY2009	Q4' FY2010	Variation		Variation	
						Q4'10 over Q4'09		Y-O-Y	
						Amt.	(%)	Amt.	(%)
1	Interest on Advances	5494	6398	1445	1664	218	15.12	904	16.45
2	Interest on Investments	1849	1945	466	539	72	15.50	95	5.16
3	Other Interest Income	21	26	4	4	1	20.23	5	23.78
4	Interest Income (1+2+3)	7365	8369	1915	2207	291	15.22	1004	13.64
5	Non-Fund Non-Interest Inc.	524	697	208	213	6	2.87	174	33.15
6	Trading Profit	573	577	245	61	-184	-75.08	4	0.67
6a	Income from liquid mutual fund	127	316	90	65	-25	-27.89	189	148.71
6b	Normal Trading Profit	445	260	154	-4	-158	-102.7	-185	-41.61
7	Other Income	45	242	6	128	121	1961.6	196	432.42
8	Non-Interest Income (5+6+7)	1142	1516	458	402	-56	-12.27	374	32.75
9	Total Income (4+8)	8507	9885	2373	2609	235	9.91	1378	16.20

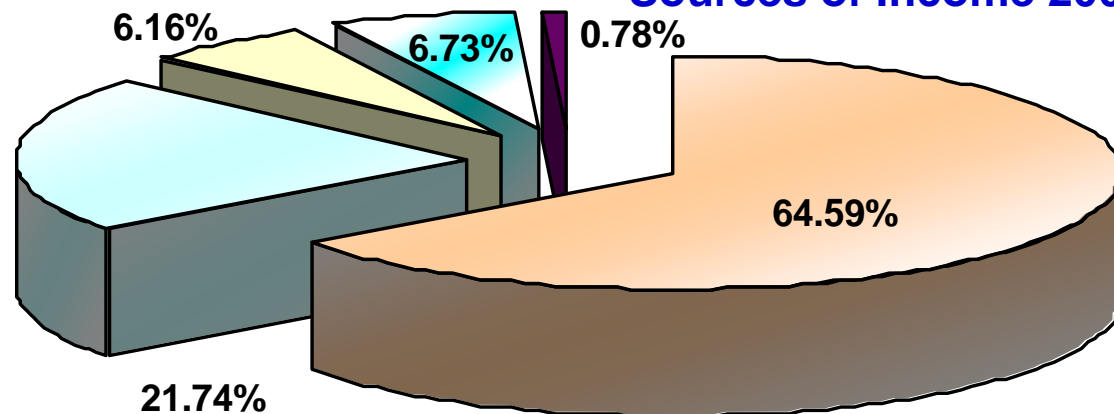


Sources of Income

Sources of Income 2009-10



Sources of Income 2008-09



- Adv. Intt.
- Inv. Intt.
- NFNI
- Trading Prof.
- Others



Break-up : Fee-based Income

Rs. in crores

Sl. No.	Particulars	Mar'09	Mar'10	Q4' FY2009	Q4' FY2010	Variation		Variation	
						Q4'10 over Q4'09		Y-O-Y	
						Amt.	(%)	Amt.	(%)
1	Bills	48	48	17	14	-3	-14.93	0	-0.48
2	LC/BG	102	151	31	37	6	19.06	49	47.98
3	Locker Rent	15	24	2	3	1	64.50	9	58.67
4	Processing Fees	128	229	75	83	7	9.72	101	79.18
5	Others	152	171	58	55	-3	-5.51	18	11.96
6	Exchange	78	75	24	22	-2	-9.02	-3	-3.93
7	Total	523	697	207	214	7	3.20	174	33.25



Break-up : Expenditure

Rs. in crores

Sl.	Parameters	Mar'09	Mar'10	Q4' FY2009	Q4' FY2010	Variation		Variation	
						Q4'10 over Q4'09		Y-O-Y	
						Amt.	(%)	Amt.	(%)
1	Interest Paid on Deposits	4886	5342	1256	1359	103	8.19	457	9.35
2	Intt. Paid on Borrowings	320	376	66	105	38	57.98	56	17.42
3	Total Interest Paid (1+2)	5206	5719	1323	1464	141	10.69	513	9.85
4	Establishment Expenses	874	1011	272	306	34	12.33	137	15.73
4a	Provision for wage revision	122	153	77	33	-44	-57.14	31	25.41
4b	Establishment Expenses excluding provision	752	858	195	273	78	39.73	106	14.16
5	Other Operating Expenses	526	606	164	181	17	10.03	81	15.40
6	Operating Expenses (4+5)	1399	1618	437	487	50	11.46	218	15.61
7	Total Expenses (3+6)	6606	7337	1759	1951	191	10.88	731	11.07



Cost & Yield Ratios

In per cent

Sl.	Parameters	Mar'09	Mar'10	Q4' FY2009	Q4' FY2010
1	Cost of Deposit (%)	6.62	5.97	6.36	5.58
2	Cost of Borrowings (%)	7.51	6.27	6.89	5.96
3	Cost of Fund (%)	6.67	5.99	6.38	5.61
4	Yield on Advances (%)	10.88	10.57	10.59	10.11
5	Yield on Investment (%)	7.57	6.83	7.40	6.76
6	Yield on Fund (%)	9.62	8.68	9.10	8.43
7	Net Interest Margin (%)	2.88	2.94	2.97	3.00



Profit Ratios

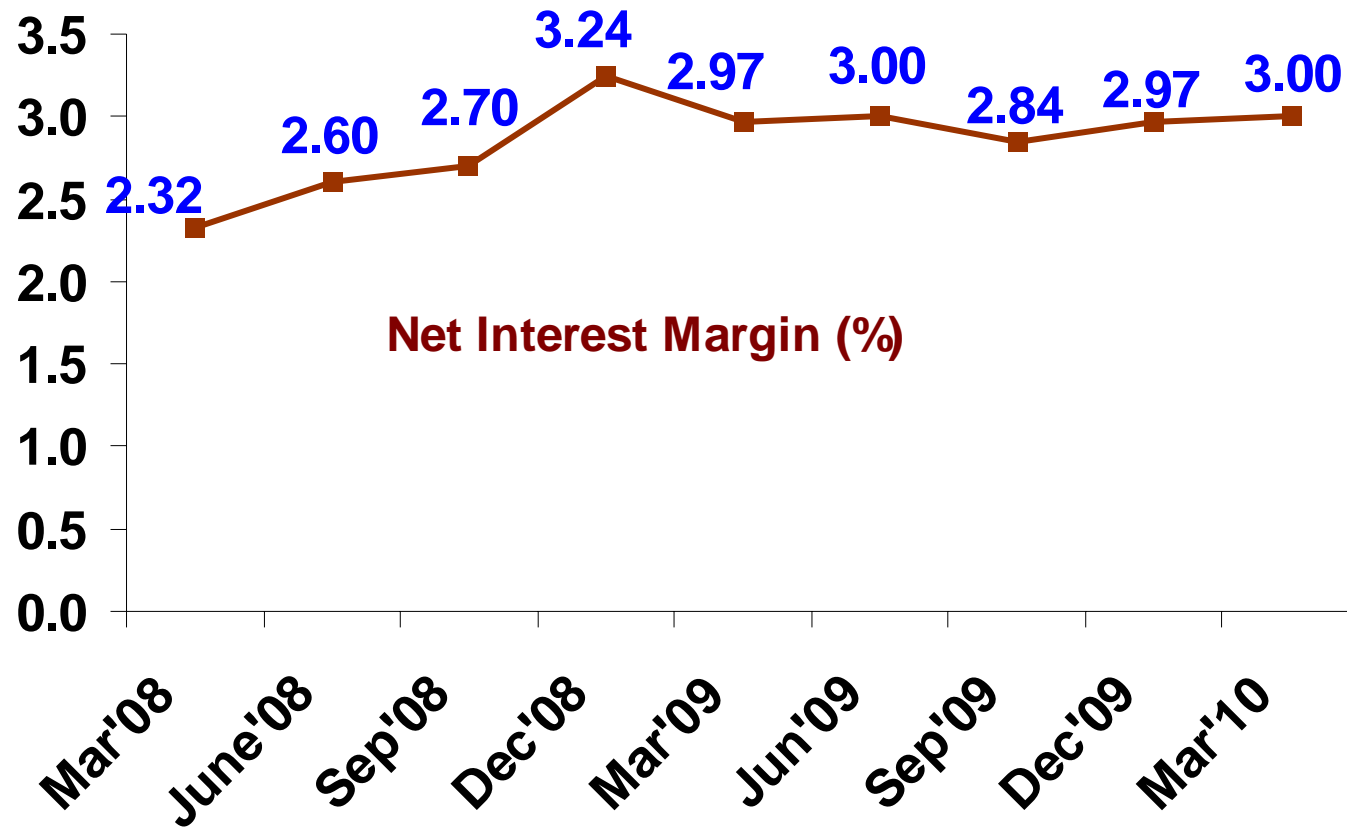
In per cent

Sl.	Parameters	Mar'09	Mar'10	Q4' FY2009	Q4' FY2010
1	Return on Assets (%)	0.90	1.16	1.16	0.79
2	Return on Networth (%)	16.49	22.21	21.51	15.17
3	Operating Profit to AWF (%)	2.24	2.44	2.69	2.32
4	Cost to Income Ratio (%)	42.40	38.83	41.55	42.52
5	Estab. Exp. to Total Exp. (%)	13.23	13.79	15.47	15.67
6	Operating Exp. to AWF (%)	1.65	1.55	1.92	1.72
7	Book Value Per Share (Rs)	131.00	151.17	131.00	151.17
8	Earnings per share (Rs)	17.21	27.01	5.91	5.03



Quarterly Net Interest Margin

in per cent



NIM FOR FY 2009 : 2.88

NIM FOR FY 2010 : 2.94



Business

Rs. in crores

Sl.	Parameters	Mar'08	Mar'09	Mar'10	Variation		Variation	
					2009-10		2008-09	
					Amt.	(%)	Amt.	(%)
1	Total Business	121929	144415	178493	34078	23.60	22487	18.44
2	Total Deposit	71616	84972	106056	21084	24.81	13355	18.65
3	Total Advances	50312	59443	72437	12994	21.86	9131	18.15
4	CD Ratio	70.98	70.93	69.27				



Deposit

Rs. in crores

Sl.	Parameters	Mar'08	Mar'09	Mar'10	Variation		Variation	
					2009-10		2008-09	
					Amt.	(%)	Amt.	(%)
1	Total Deposit	71616	84972	106056	21084	24.81	13355	18.65
2	Aggregate Deposit	70886	83807	104572	20764	24.78	12921	18.23
3	DRI/CD	19976	16635	15198	-1437	-8.64	-3341	-16.72
3a	DRI	13943	3592	589	-3003	-83.61	-10351	-74.24
3b	CD	6033	13043	14609	1566	12.01	7010	116.20
4	Core Deposit	51640	68337	90858	22521	32.96	16696	32.33
5	Core Dep. to Total Dep. (%)	72.11	80.42	85.67				
6	SB Deposit	20028	22774	28271	5497	24.14	2746	13.71
7	Current Deposit	5780	6623	8316	1692	25.55	843	14.58
8	CASA Deposit	25809	29398	36587	7189	24.45	3589	13.91
9	CASA Share in Agg. Deposit (%)	36.41	35.08	34.99				



Rs. in crores

Sl.	Parameters	Mar'08	Mar'09	Mar'10	Variation		Variation	
					2009-10		2008-09	
					Amt.	(%)	Amt.	(%)
1	Total Advances	50312	59443	72437	12994	21.86	9131	18.15
1a	Food Credit	1352	1389	1457	68	4.87	37	2.75
1b	Non-Food Gross Bank Credit	48960	58054	70980	12926	22.27	9094	18.57
	of which							
(1)	Priority Sector Credit	18044	20435	24279	3844	18.81	2391	13.25
(2)	Agriculture Credit	8417	9568	11567	1999	20.90	1151	13.67
(3)	MSE	3530	4593	8188	3595	78.28	1062	30.10
(4)	MSME	4610	5508	9771	4263	77.39	898	19.49
(5)	Retail Credit, of which	7394	8401	10082	1682	20.02	1006	13.61
	Housing/Mortgage Loans	4225	4728	6016	1288	27.25	503	11.91
	Personal Loans	1724	1893	1786	-107	-5.65	169	9.82
	Education Loans	463	641	826	185	28.87	178	38.35
	Trade Loans	505	564	638	74	13.14	59	11.62
	Other Retail Loans	477	575	816	241	41.93	98	20.46



Industry-wise Deployment

Rs. in crores

Sl. No.	Major Industry wise Deployment	Mar'08		Mar'09		Mar'10		% of Advance
		Amt.	Share (%)	Amt.	Share (%)	Amt.	Share (%)	
1	Minning & Quarrying	43	0.24	57	0.23	67	0.20	0.09
2	Food Processing	606	3.38	721	2.89	1132	3.36	1.56
3	Textiles	1428	7.97	1768	7.09	1853	5.50	2.56
4	Chemical & Chemical Products	1365	7.62	1484	5.95	2172	6.45	3.00
4a	Cement & Cement Products	174	0.97	288	1.15	341	1.01	0.47
5	Basic Metal & Metal products	2744	15.32	3215	12.89	4638	13.76	6.40
5a	Iron & Steel	2349	13.12	2676	10.73	4077	12.10	5.63
6	Engineering Products	1285	7.18	2124	8.51	3166	9.40	4.37
7	Infrastructure	7303	40.78	10052	40.29	12714	37.73	17.55
7a	Power	3382	18.89	5129	20.56	7433	22.06	10.26
7b	Tele-communication	967	5.40	1849	7.41	1651	4.90	2.28
	Industry (Small, Medium & large)	17907		24948		33695		46.52



Investment

Rs. in crores

Sl.	Parameters	Mar'08	Mar'09	Mar'10	Variation		Variation	
					2009-10		2008-09	
					Amt.	(%)	Amt.	(%)
1	Gross Investment	23722	30081	38680	8599	28.59	6359	26.81
2	Held To Maturity (HTM)	12604	16545	23863	7319	44.24	3941	31.27
3	Available For Sale (AFS)	11118	13537	14810	1274	9.41	2419	21.75
4	Held For Trading (HFT)	0.35	0.14	6.95	7	4864.3	0	-60.00
5	Total Duration	4.21	4.11	4.82				
6	Total Modified Duration	4.03	3.99	4.64				
7	Duration (AFS+HFT)	2.99	3.50	2.52				
8	Modified Duration (AFS+HFT)	2.84	3.36	2.42				
9	Net Demand & Time Liabilities	71577	82537	101378	18841	22.83	10960	15.31
10	SLR (%)	25.02	26.41	30.75				
11	HTM to SLR (%)	70.39	75.89	76.56				
12	HTM to Gross Investment(%)	53.13	55.00	61.69				



Non-Performing Assets

Rs. in crores

Sl.	Parameters	Mar'08	Mar'09	Mar'10
1	NPA as at the beginning of Yr./Qr.	1093.59	1010.51	1078.25
2	Recovery in NPA	306.10	208.82	241.44
3	Agriculture Debt Waiver	-	58.96	0.00
4	Upgradation	109.68	179.22	210.51
5	Write Off	286.52	331.32	642.65
6	Total Reduction	702.30	778.32	1094.60
7	Fresh Addition	619.22	846.06	1238.15
8	NPA as at the end of Yr./Qr.	1010.51	1078.25	1221.80
9	Provisions	610.70	656.14	751.65
10	Net NPAs	399.81	422.11	470.15
11	Recovery in written-off debt A/Cs	128.02	124.37	229.40



NPA Ratios

In per cent

Sl.	Parameters	Mar'08	Mar'09	Mar'10
1	Net NPA (%)	0.80	0.72	0.66
2	Gross NPA (%)	2.00	1.81	1.69
3	Provision Coverage Ratio (%)	75.62	76.45	78.95
4	Recovery Ratio (%)	38.02	38.40	41.88
5	Slippage Ratio (%)	1.52	1.72	1.98



Capital Adequacy Ratio (%)

Rs. in crores

Sl.	Particulars	Mar'08	Mar'09	Mar'10
1	Capital Fund			
2	Tier I	4319	5107	6176
3	Tier II	2394	3252	4190
4	Total (Tier I+II)	6713	8359	10365
5	Risk-weighted Assets	55982	63768	76077
6	Capital Adequacy Ratio (%)	11.99	13.11	13.62
7	Tier I (%)	7.71	8.01	8.12
8	Tier II (%)	4.28	5.10	5.51
9	RWA/ Working Fund (%)	67.47	65.30	62.51

Particulars	Head Room
Innovative Perpetual Debt	626
Upper Tier II	1190
of which Subordinated Debt	796
Total	2612



Ratios : Productivity & Market Share

In per cent

Sl.	Parameters	Mar'08	Mar'09	Mar'10
1	Deposit Market Share (%)	2.22	2.11	2.24
2	Credit Market Share (%)	2.14	2.00	2.15
3	Business Per Branch (Rs. Cr.)	56.61	63.90	77.43
4	Busines Per Employee (Rs. Cr.)	6.04	7.06	8.45
5	Profit per Employee (Rs. Lac)	4.85	3.76	5.76



Restructured Accounts

Rs. in Crore

Sl.	Particulars	Application Received		Sanctioned		Pending		Outstanding as on 31.3.10	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Below Rs. 1 Crore	43200	793	43200	793	0	0	32602	631
2	Rs. 1 Crore & above	157	3231	157	3231	0	0	154	2789
3	Total	43357	4024	43357	4024	0	0	32756	3420
4	Out of which up to 31.03.2009	39756	2564	39756	2564	0	0	30684	1975
5	Out of which 1.4.09 to 31.03.10	3601	1459	3601	1459	0	0	2072	1445
	Of which								
6	Standard	42636	3880	42636	3880	0	0	28008	3217
7	NPA	721	144	721	144	0	0	4748	204



Sectorwise Restructured Accounts

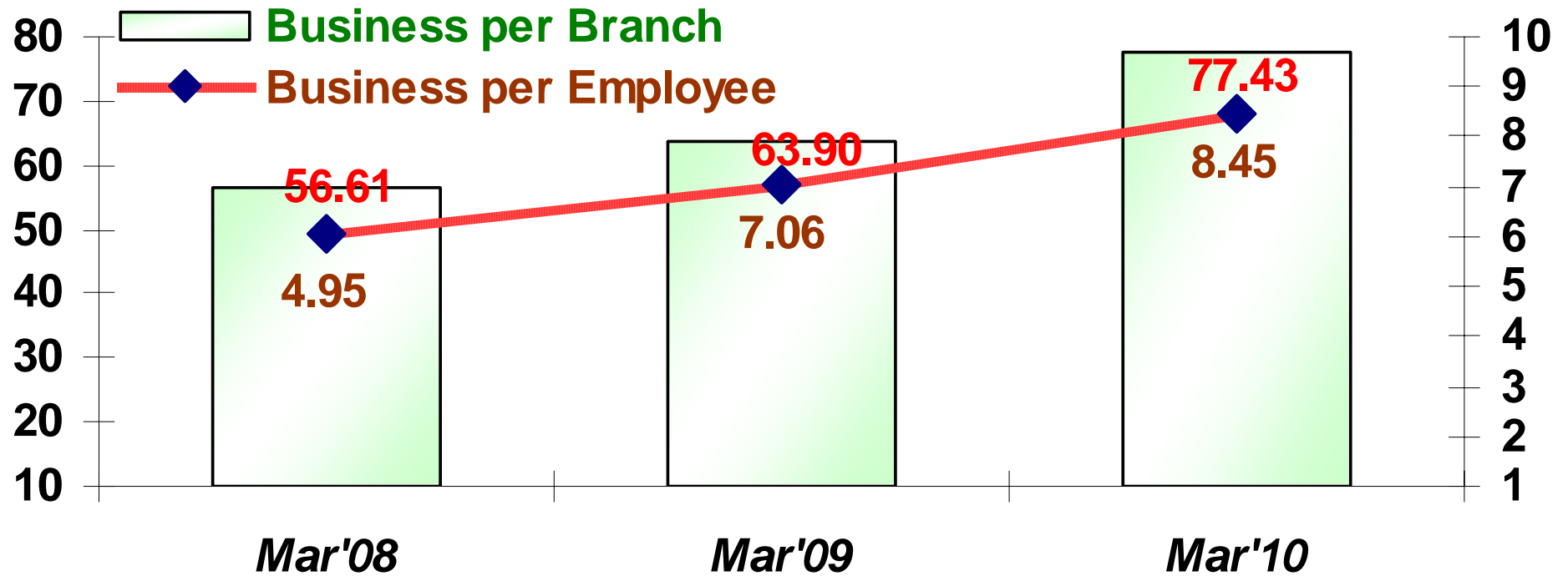
Rs. in Crore

Sl.	Particulars	No./ Amt.	Rs. in Crore			Total	Sl.	Particulars	Mar'09	Mar'10	Slippag e to NPA
			Under CDR	SME Debt	Others						
1	Standard Advances	No.	11	2966	26960	29937	1	Agriculture	253	277	31
		Amt.	417	219	2581	3217	2	Housing	208	202	17
2	Sub-Standard Advances	No.	0	562	1733	2295	3	Real Estate	590	678	41
		Amt.	0	54	124	178	4	Hotel		131	
3	Doubtful Advances	No.	0	86	438	524	5	Industry, of which	1513	2133	115
		Amt.	0	20	6	25		Auto	88	0	
4	Total	No.	11	3614	29131	32756		Aviation	49	49	
		Amt.	417	293	2710	3420		Cement	10	27	
							Chemical	91	60	12	
							Distillery		33		
							Engineering	24	231	5	
							Food Processing		42		
							Infrastructure	226	415	2	
							Iron & Steel	178	338	17	
							Paper	14	47		
							Pharmaceutical	326	25	20	
							Rubber	97	91		
							Sugar	28	188		
							Tea	28	44		
							Textiles	9	191	10	
							Trading		89	44	
							Others	347	263	5	
							Total	2564	3420	204	



Productivity

Rs. in crores

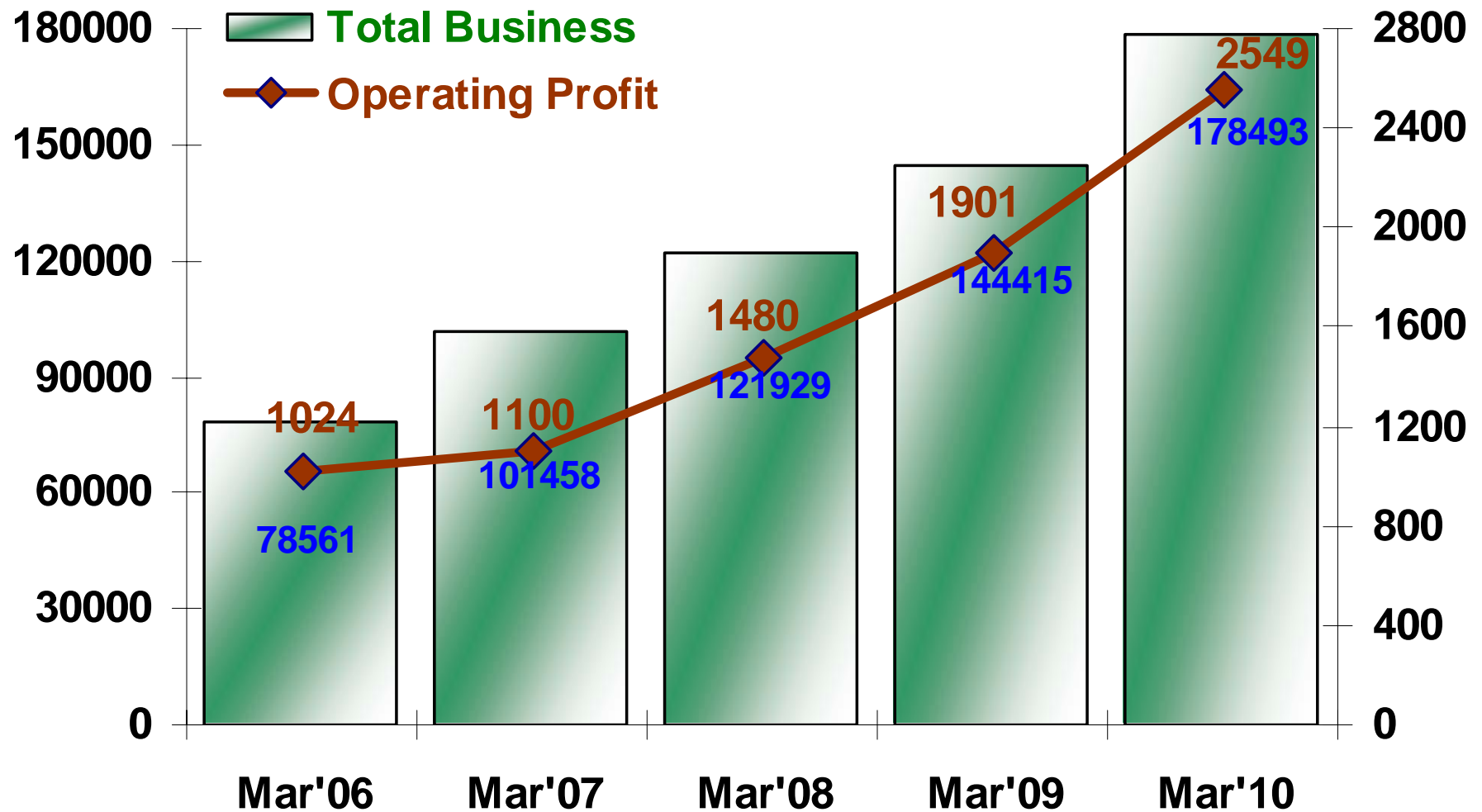


**Sustained business growth
enhanced productivity**



Sustained Growth

Rs. crore

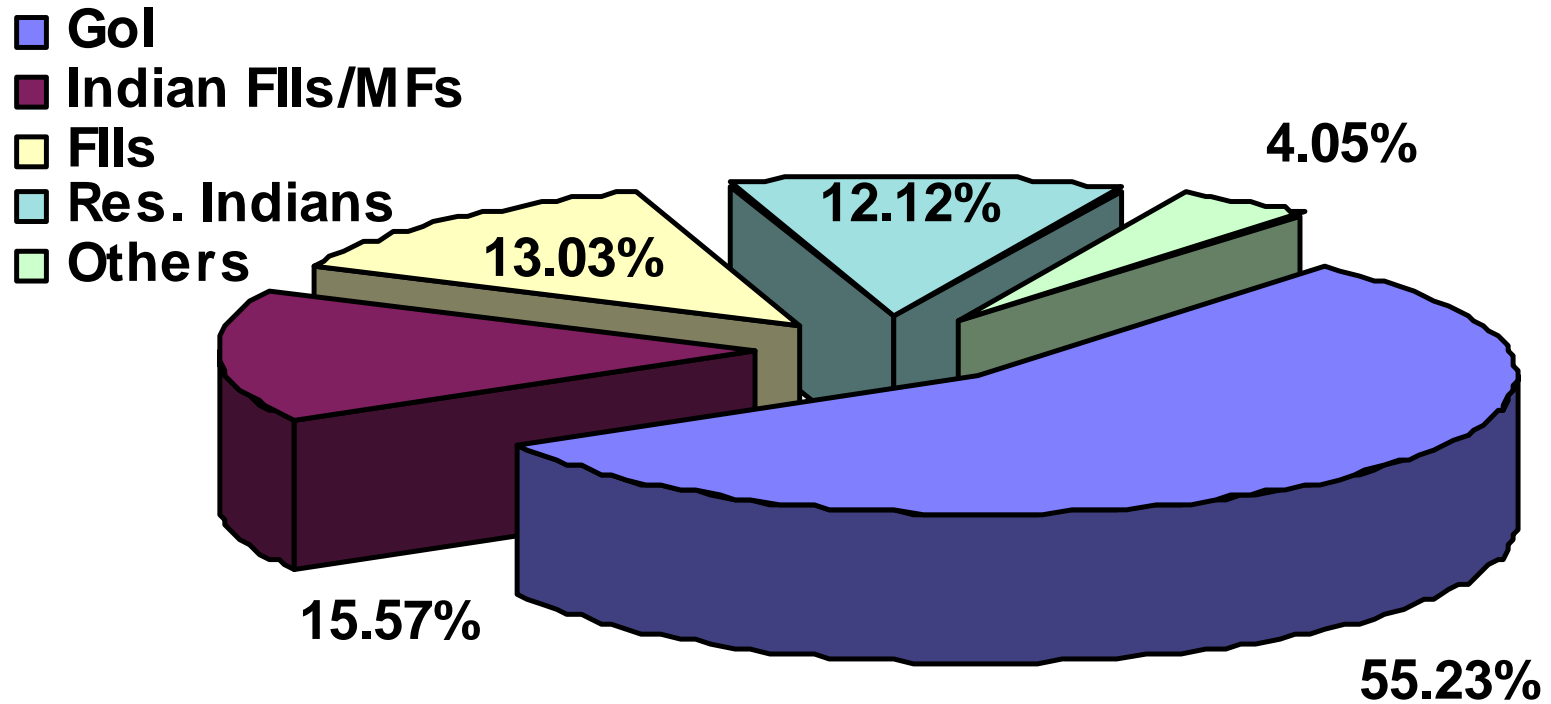




Shareholding Pattern

As on 31.3.2010

In per cent





New Initiatives

Technology

- ❖ *Instant Internet Banking Facility,*
- ❖ *NEFT/RTGS implemented in all CBS branches,*
- ❖ *OLTAS implemented in all CBS branches,*
- ❖ *Payment of Taxes through Net Banking,*
- ❖ *ASBA launched for IPO*
- ❖ *Tie-up with M/S UAE Exchange & Financial Services Ltd. for Inward Money Transfer System through Xpress Money & MoneyGram Channels,*

Corporate Social Responsibility

- ❖ *Two more RSETIs opened at Dumka (Jharkhand) & Banda (UP),*
- ❖ *Launching of “Financial Literacy and Credit Counselling Centre (FLCC)”*



New Initiatives

Structural

- ❖ ***27 Centralised Retail Banking Boutiques was set up to boost Retail Credit,***

Business Lines

- ❖ ***Structured Products for Rice Shelling Units, Construction Contractors, Housing Scheme for NRIs/POIs, ASBA AllBank Liquid Scheme for Artiyas etc.,***
- ❖ ***Tie-Up Arrangements with M/S Maruti Suzuki for Car financing & Suzuki Motorcycles for two-wheeler financing and M/S Rasandik Engineering Industrial India Ltd. for financing three-wheelers***
- ❖ ***Thrust on Gold Coin Business, Bancassuarance, CMS & Loan Syndication***



❖ *Business Projection for March 2011 -*

Business *Rs.2,30,000 crore*

Deposit *Rs.1,33,000 crore*

Advances *Rs. 97,000 crore*

❖ *December 2010* *Rs.2,00,000 crore*

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