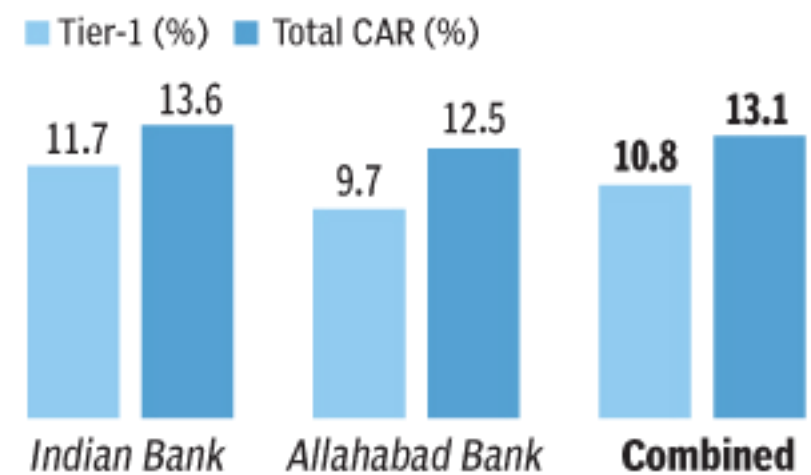


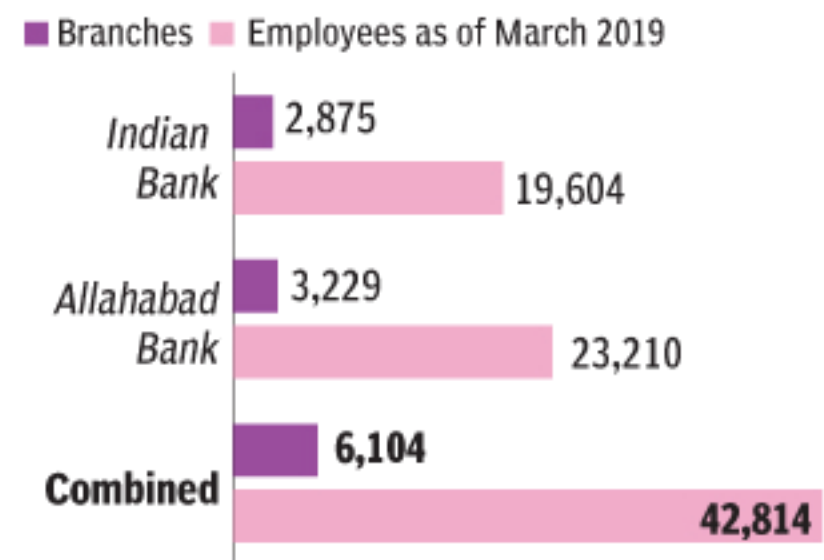
# INDIAN BANK + ALLAHABAD BANK

	Indian Bank	Allahabad Bank	Combined expected growth % <sup>#</sup>
Loans CAGR (FY14-FY19)%	8.6	3	Low single digit
Deposit CAGR (FY14-FY19) %	8.3	2.3	
<b>1QFY20 financial metrics</b>			
<b>Loans (₹ cr)</b>	1,84,336	1,64,702	<b>3,49,038</b>
Loans growth % YoY	12.1	4.96	
<b>Deposits (₹ cr)</b>	2,41,457	2,13,076	<b>4,54,533</b>
Deposits growth % YoY	14.9	2.3	
Net profit (₹ cr)	365	128	
<b>CASA deposits (₹ cr)</b>	80,076	1,01,946	<b>1,82,022</b>
CASA% of deposits	33.4	47.8	<b>40.0</b>
Return on assets % (annualised)	0.52	0.22	
Return on equity % (annualised)	9	7.6	
<b>Gross NPA (₹ cr)</b>	13,511	28,703	<b>42,214</b>
Gross NPA%	7.3	17.4	<b>12.1</b>

## Capital adequacy ratios (%)



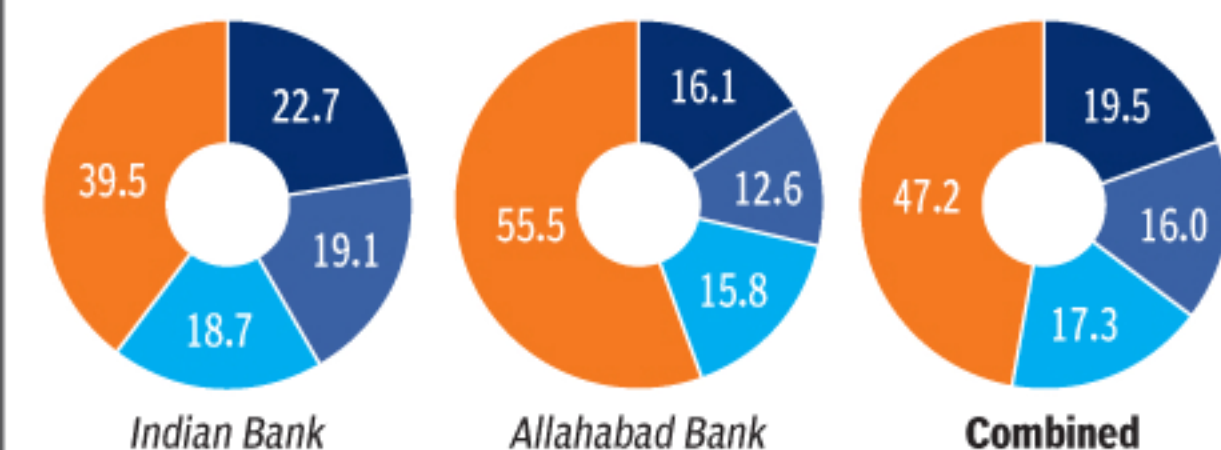
## Business metrics (in numbers)



#in the year following the merger

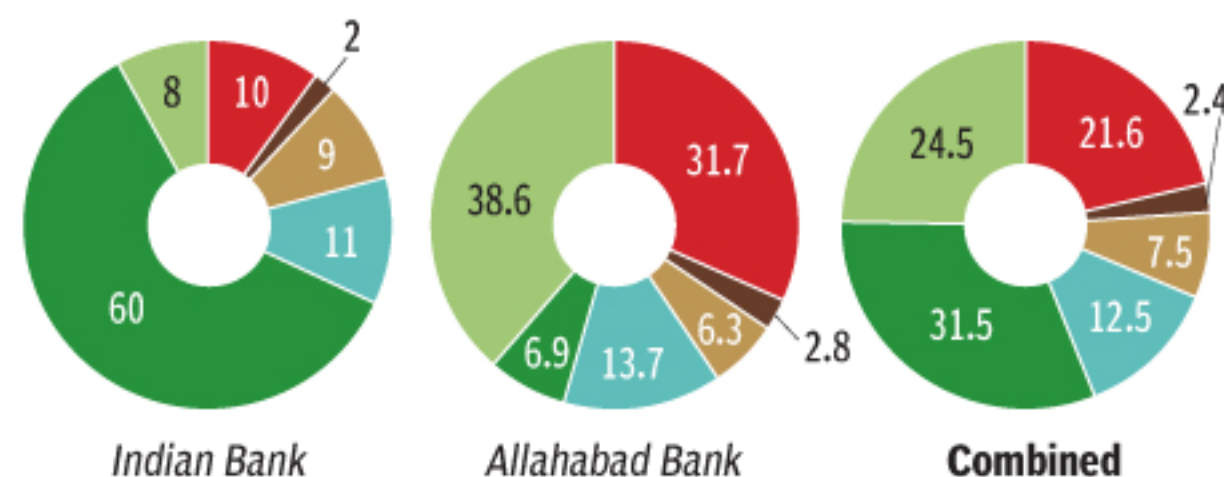
## Advances mix (%)

● Agri ● Retail ● MSME ● Corporate loans ● Others



## Branches mix (%)

● East ● North East ● West ● North ● South ● Central



Source: Annual reports, company presentation, RBI

Branches mix: where not available, numbers are compiled from RBI data on region-wise functional offices. Numbers for combined entity have been arrived by adding each line item. Overlaps have not been considered