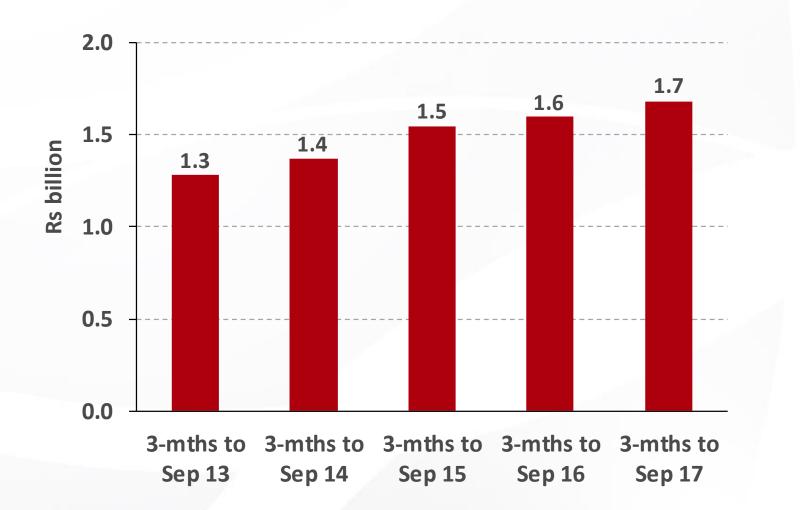


Everyday, we will help make something happen

# First quarter results for FY 2017/18 – Earnings call presentation

21 November 2017

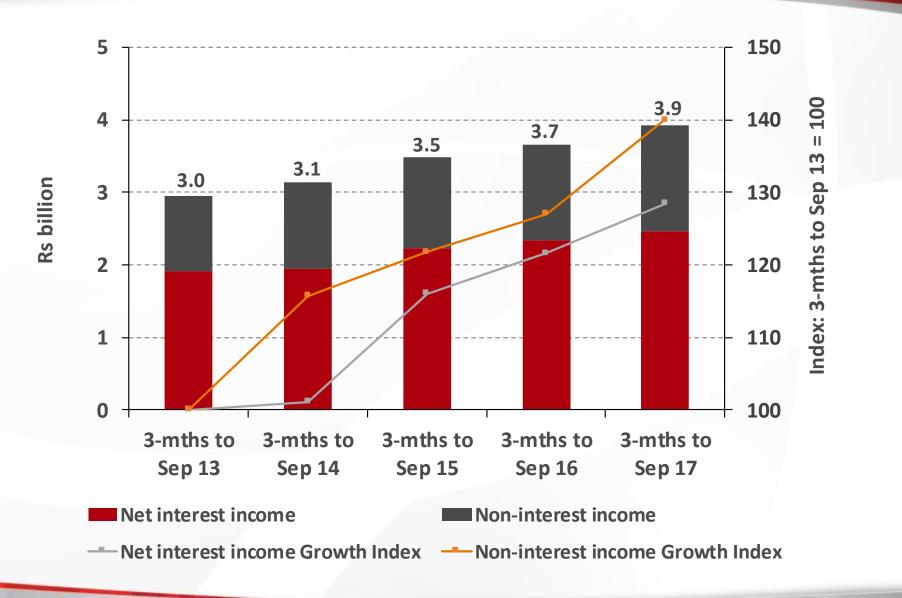




2



#### **Operating income (i)**





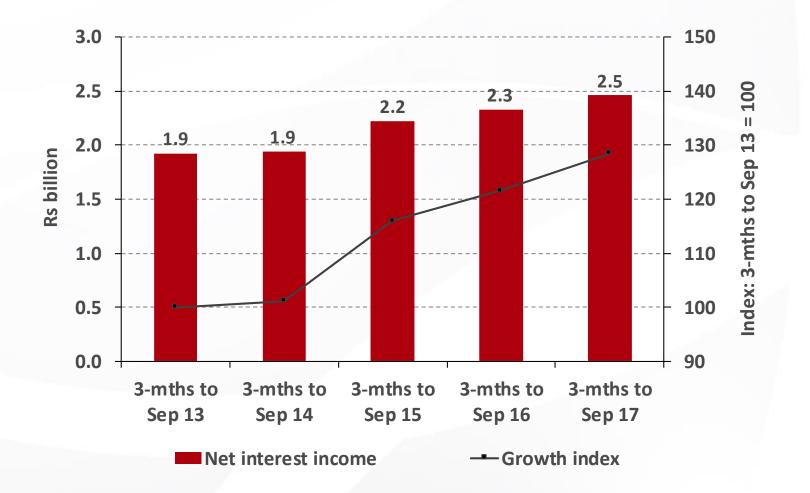
# **Operating income (ii)**



Note: FI refers to Financial Instruments

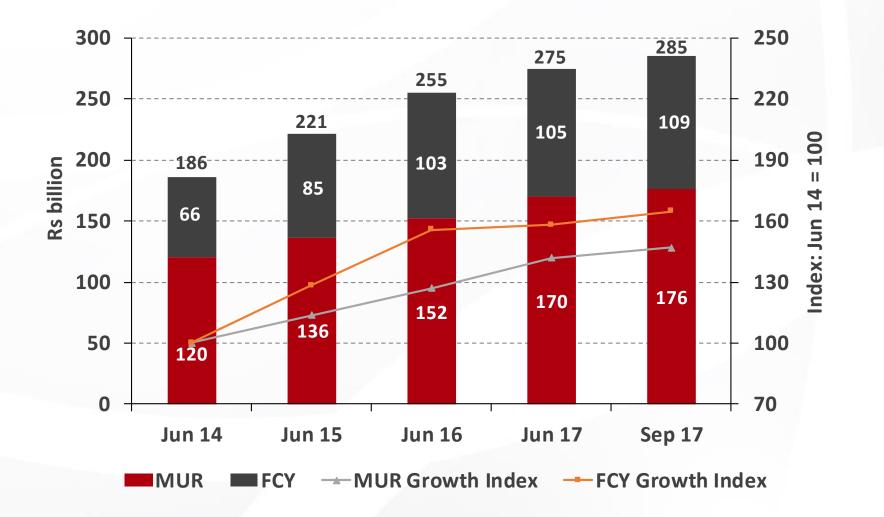


#### Net interest income



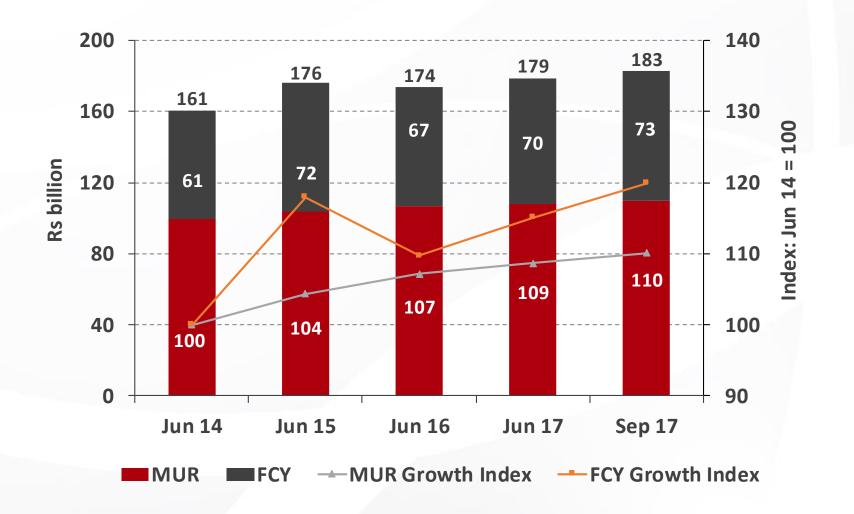


Deposits





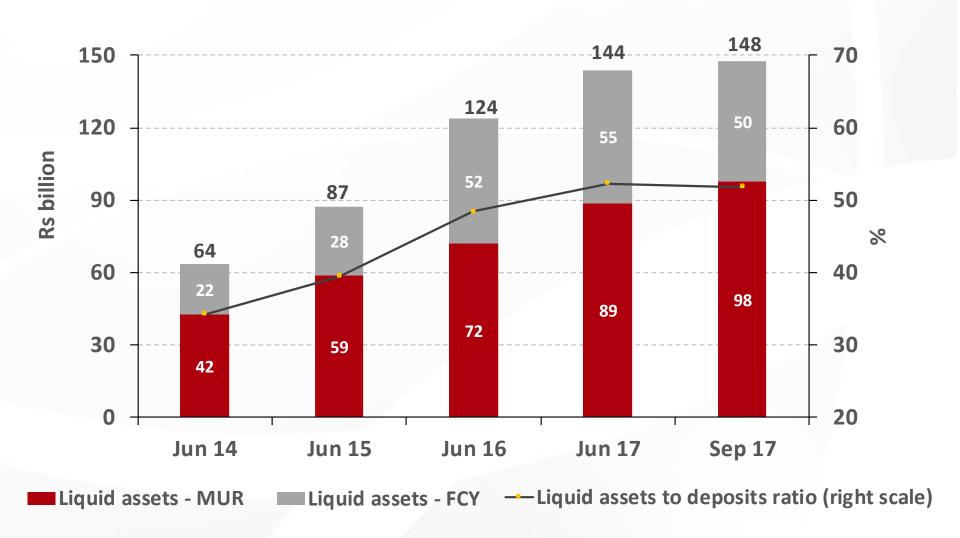
**Gross loans** 



7



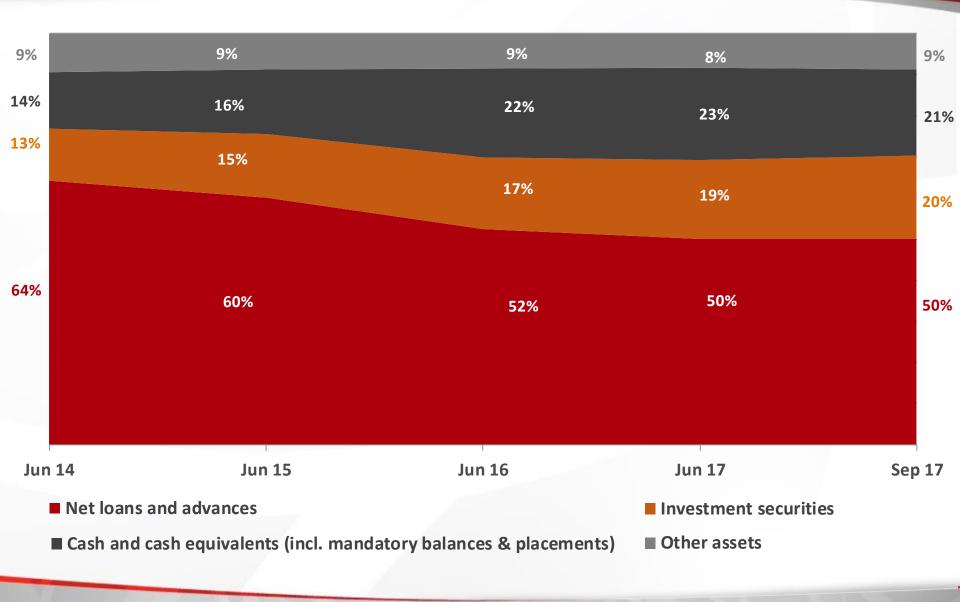
Liquidity position



Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills and Government securities



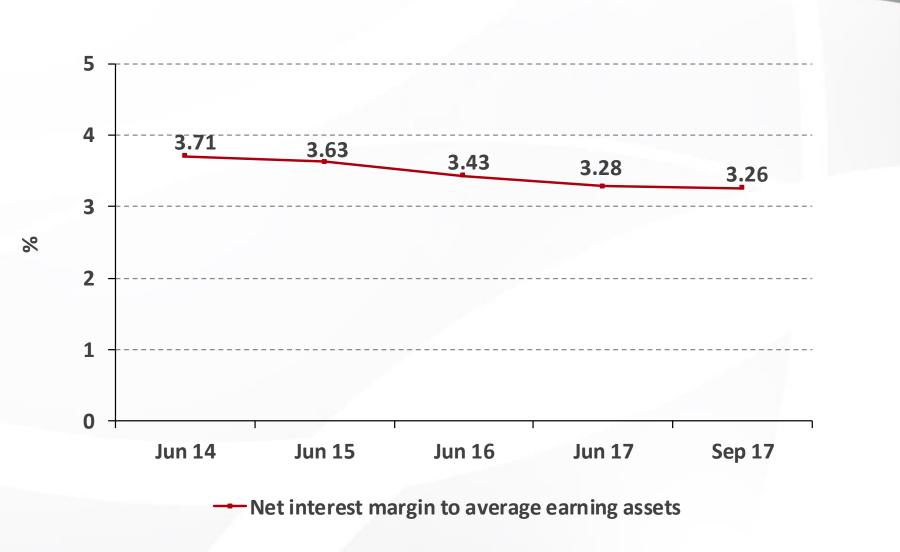
Assets mix



Note: Figures for Net loans and advances for Jun 17 and Sep 17 include Corporate Notes.

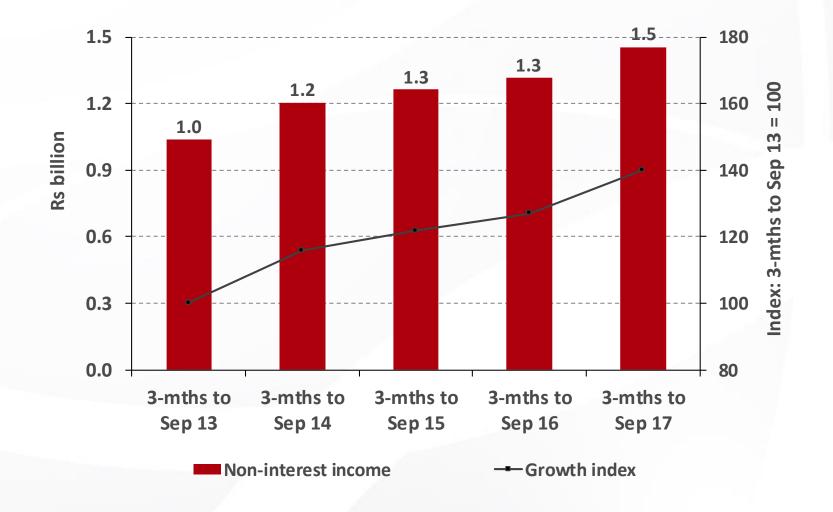


# Margin



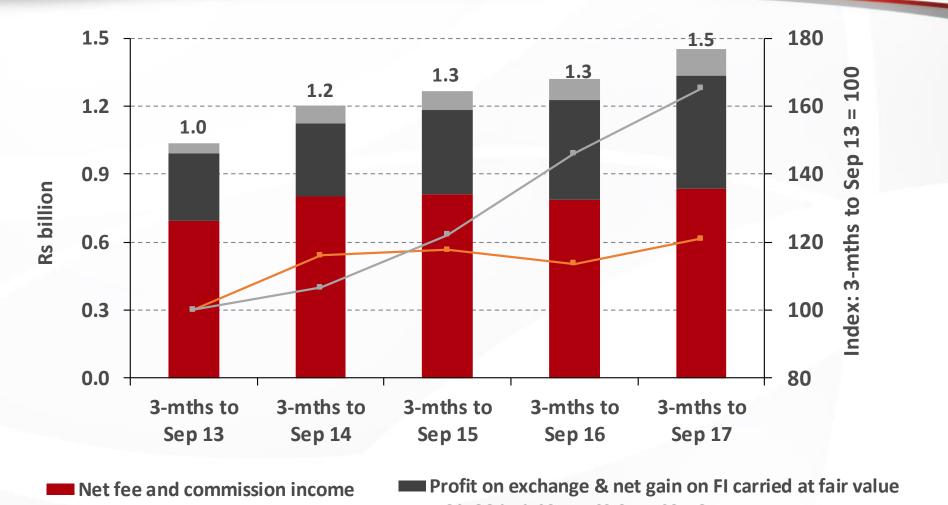


#### Non-interest income (i)





Non-interest income (ii)

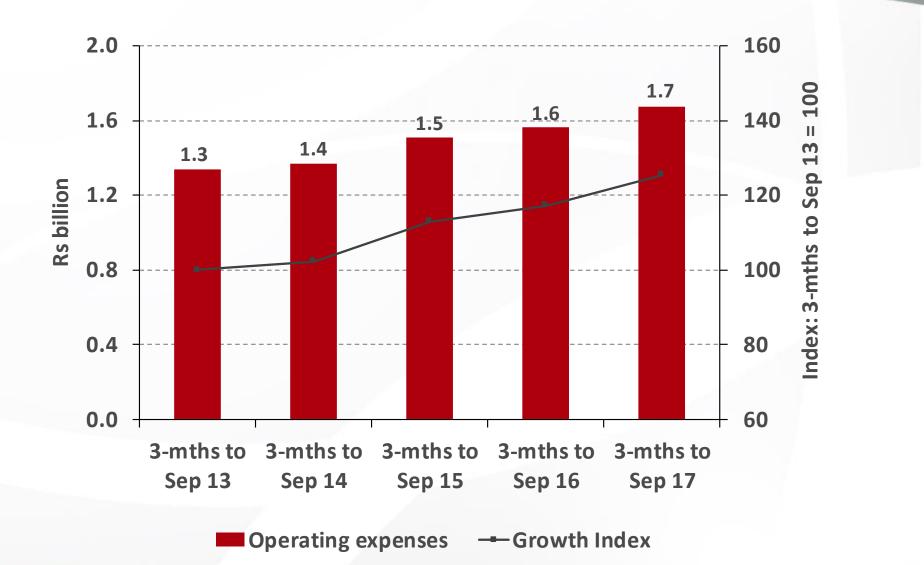


- --- Net fee and commission income Growth index
- ---- Profit on exchange & net gain on FI carried at fair value Growth index

**Other income** 

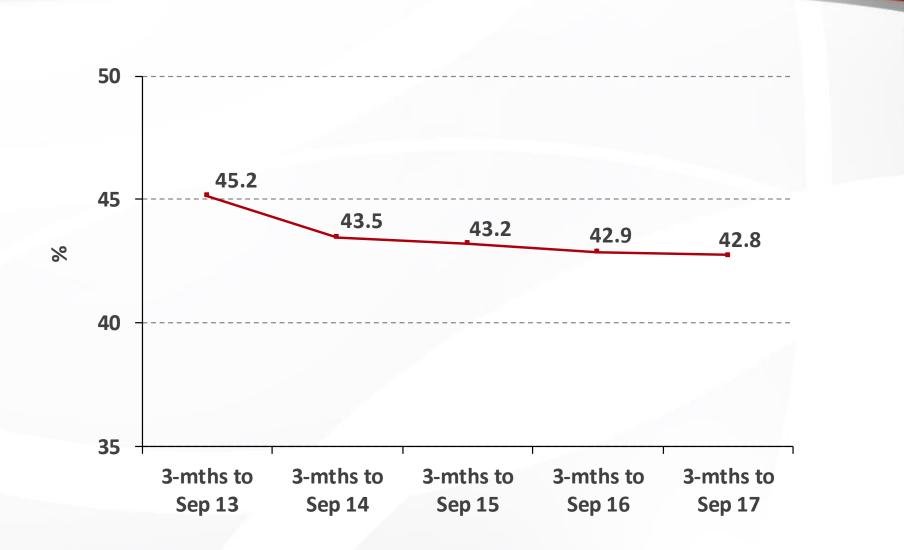


### **Operating expenses**



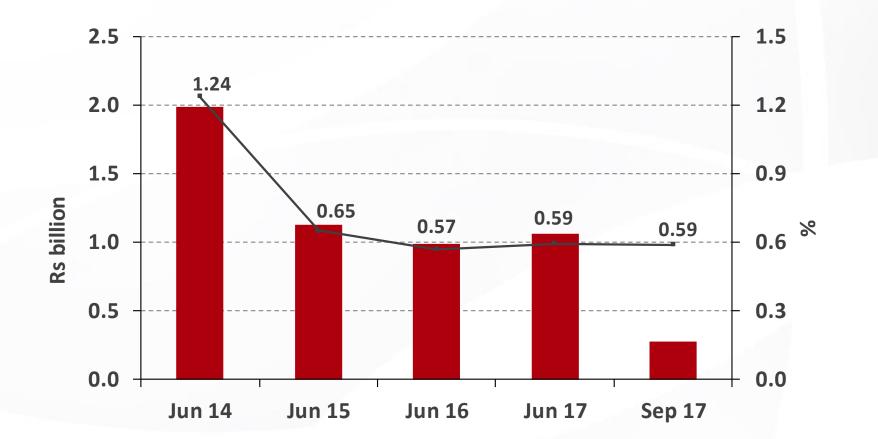


#### Cost to income ratio





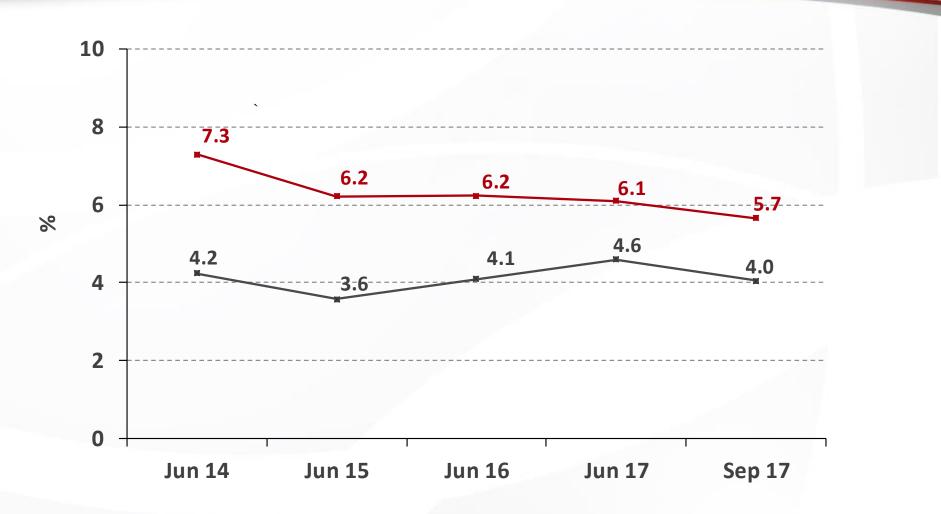
#### **Credit impairment charges**



Net impairment charges — As a % of gross loans and advances (right scale)



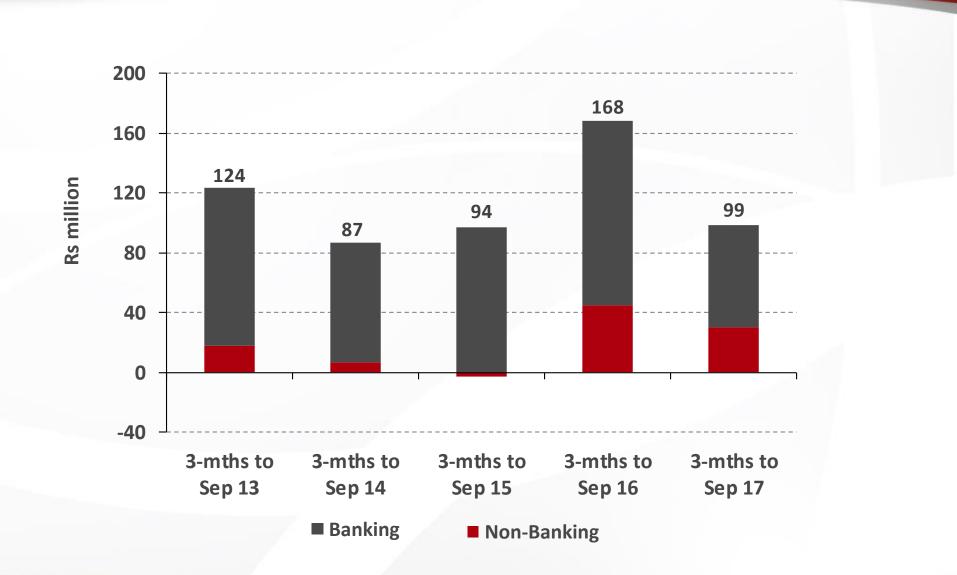
# **Credit quality**



--- Gross NPLs to gross loans and advances --- Net NPLs to net loans and advances

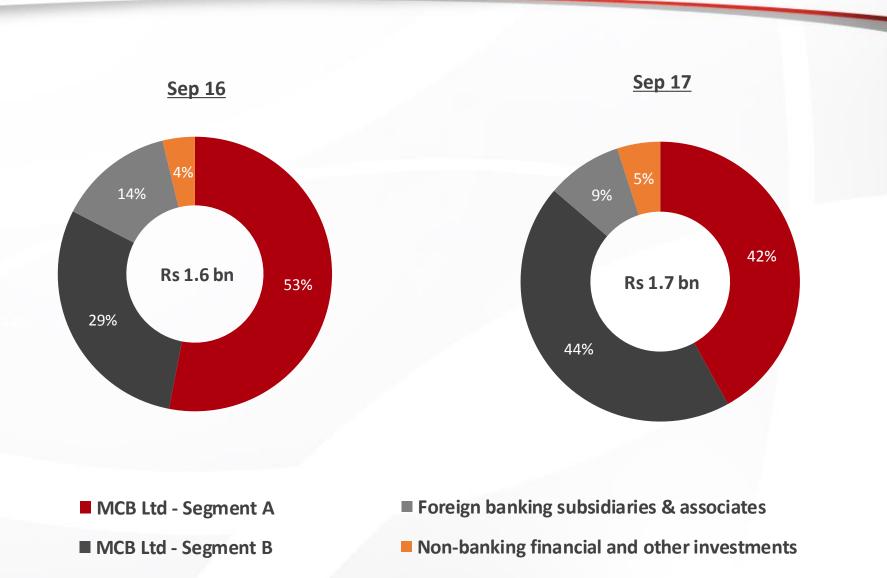


# Share of profit of associates



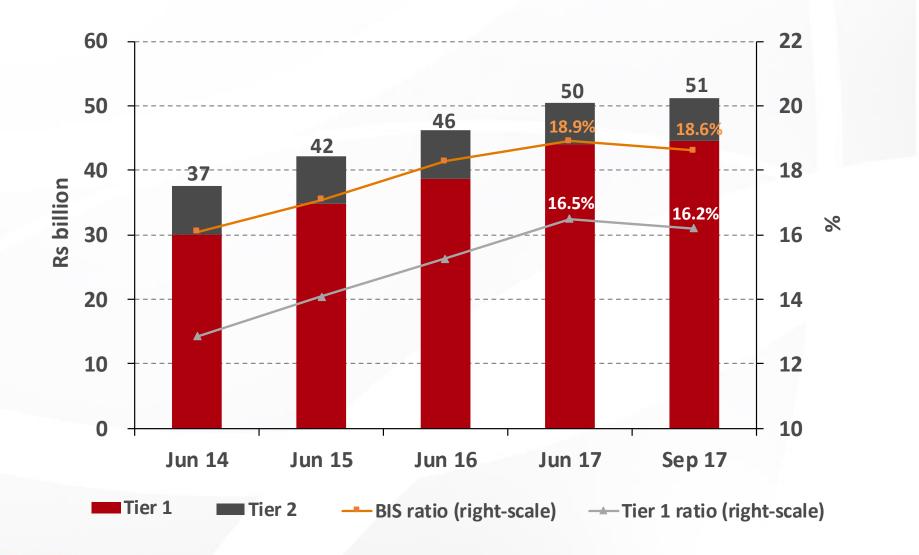


# **Profit distribution**





# **Capital adequacy**





# Thank you

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