

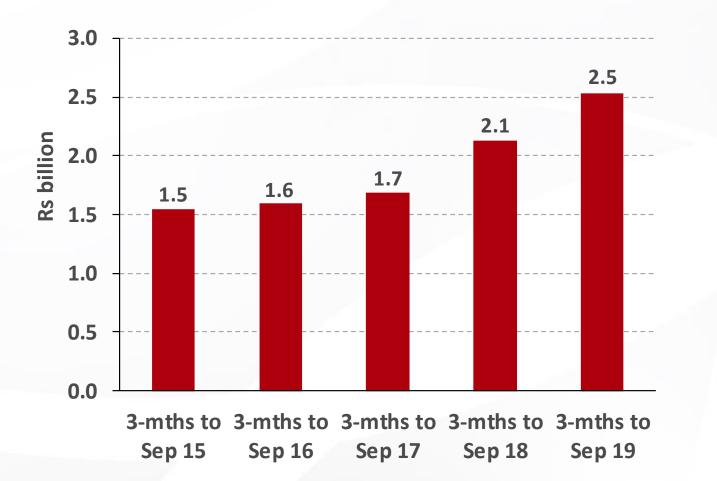
Everyday, we will help make something happen

# First quarter results for FY 2019/20 Earnings call presentation

26 November 2019

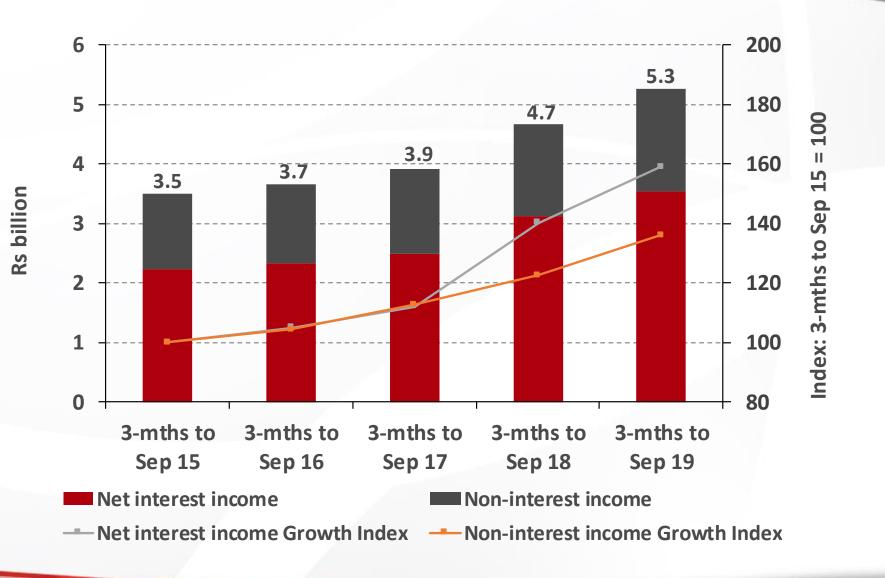


# Profitability





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



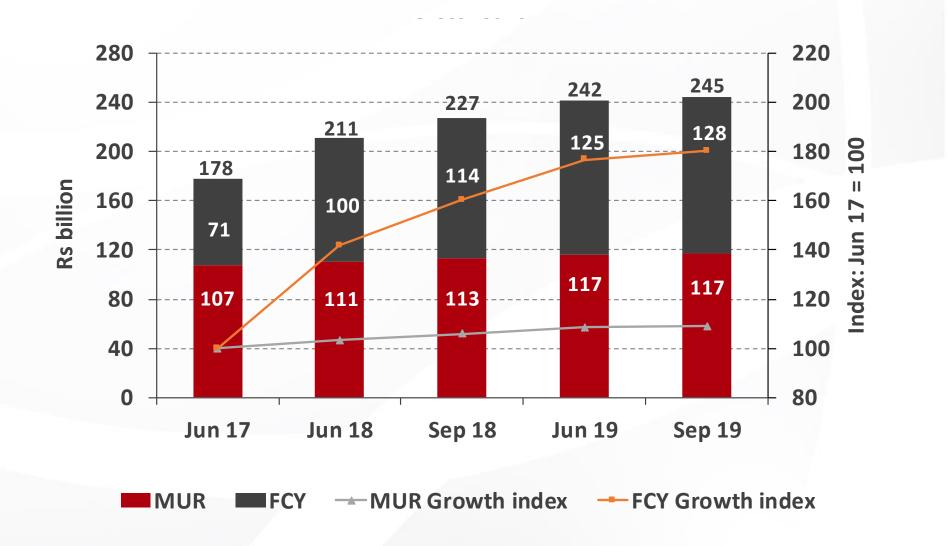


# **Operating income (ii)**





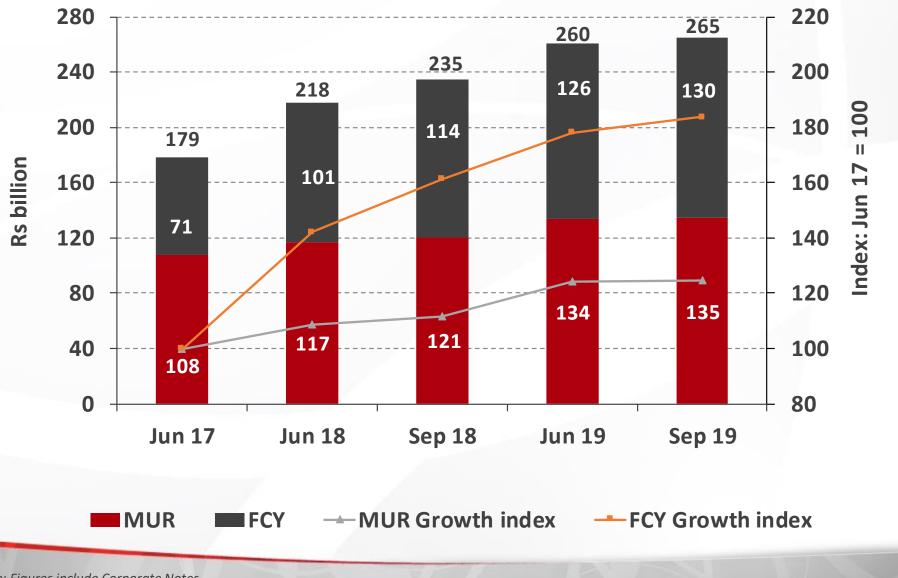
**Gross loans** 





**Gross loans (incl. Notes)** 

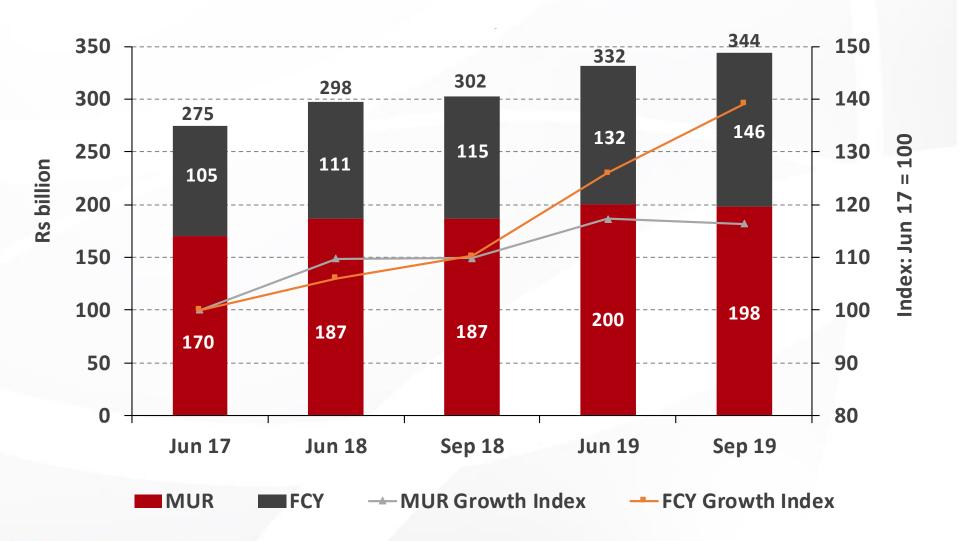
6



Note: Figures include Corporate Notes.

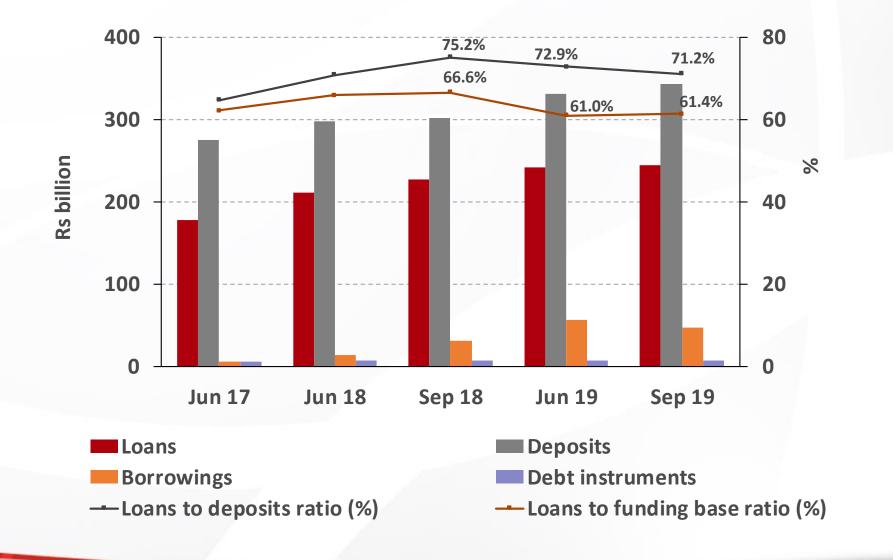


**Deposits** 





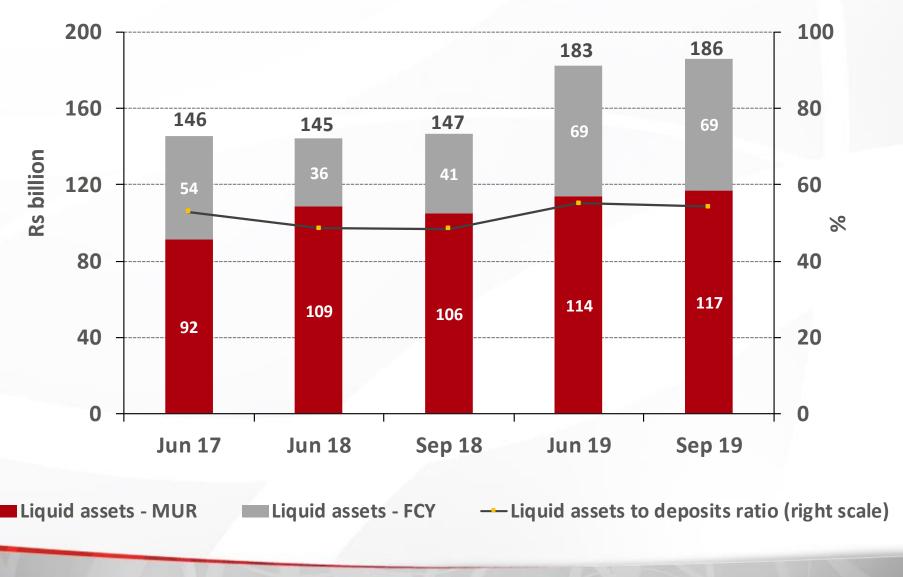
#### Loans and funding base



Note: Figures for Gross loans exclude Corporate Notes.



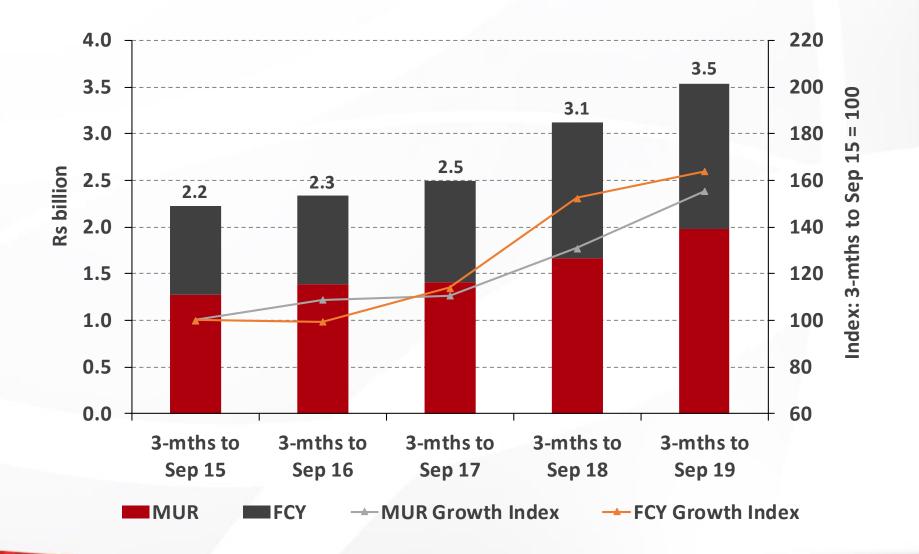
Liquidity position



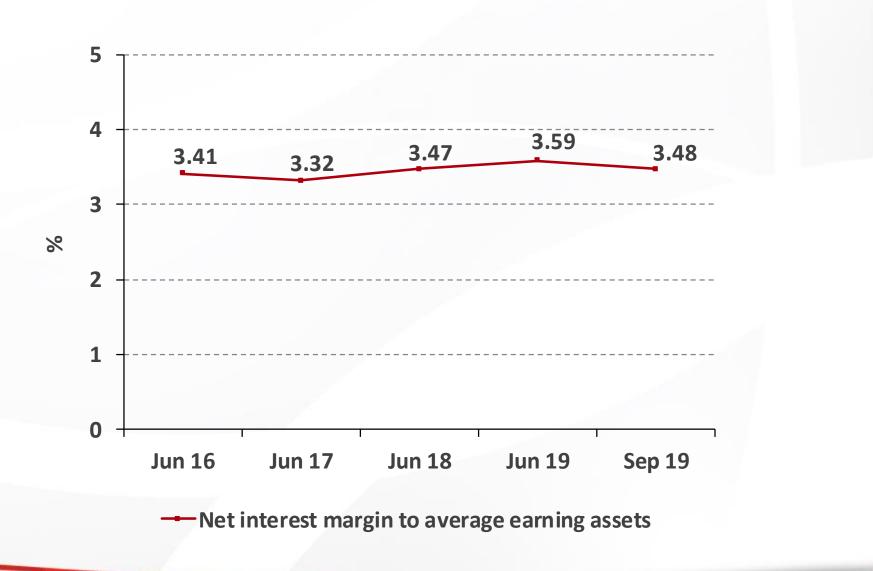
Note: Liquid assets comprise cash, balances with BoM, placements, T-Bills, Government securities and bonds.



#### Net interest income

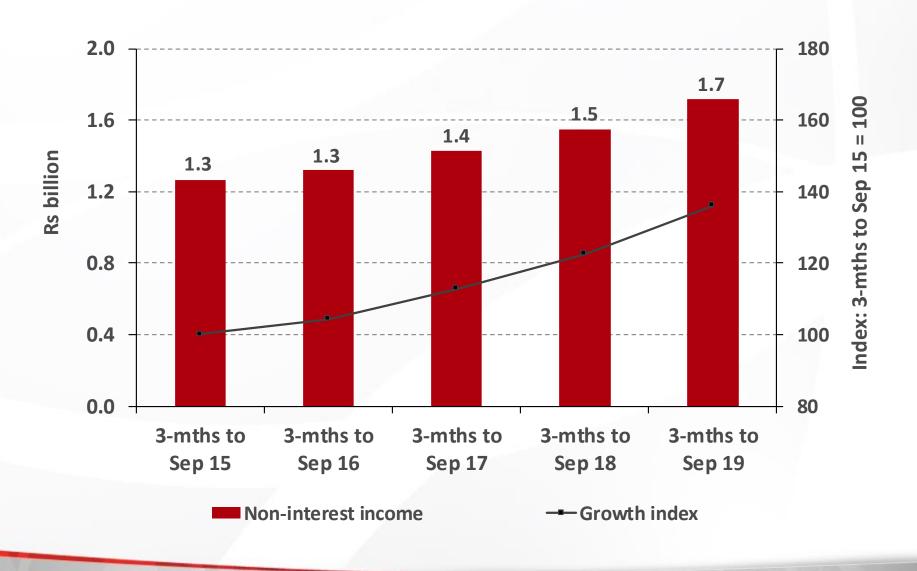






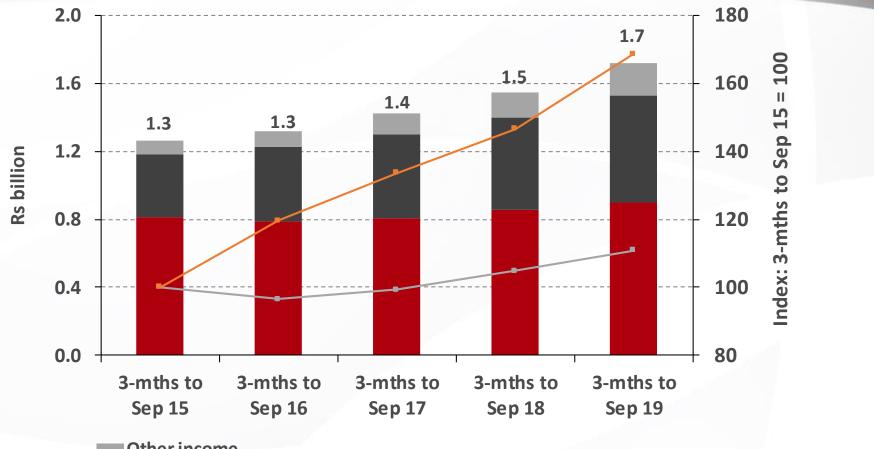


#### Non-interest income (i)





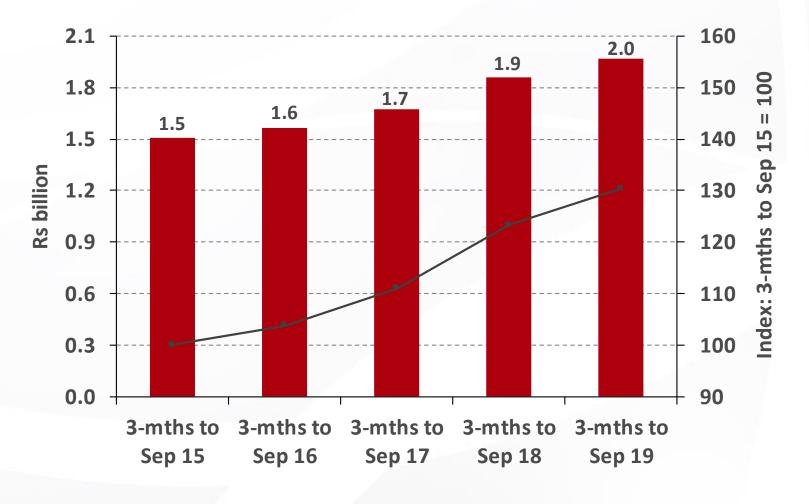
#### Non-interest income (ii)



- Other income
- Profit from forex dealings/Net gain on financial instruments
- Net fee and commission income
- Net fee and commission income Growth index
- --- Profit from forex dealings/Net gain on financial instruments Growth index



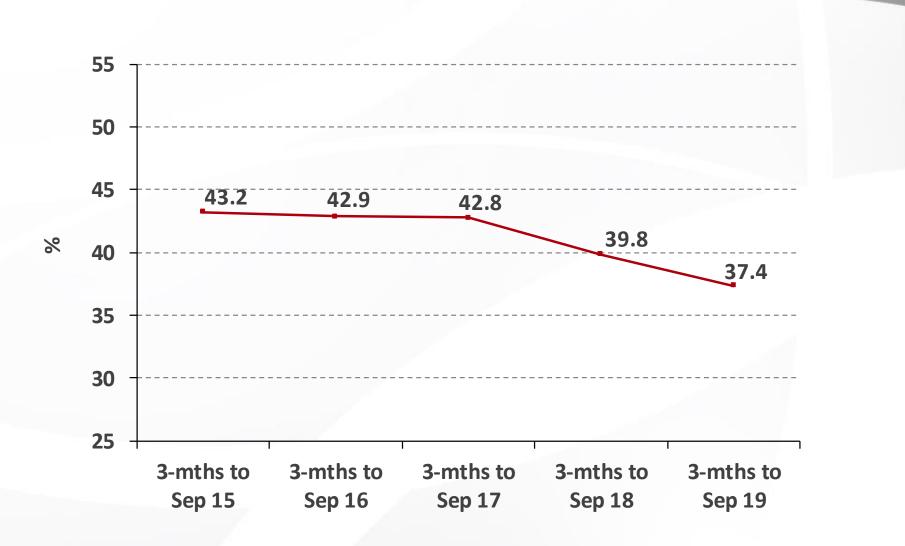
# **Operating expenses**



Operating expenses — Growth Index

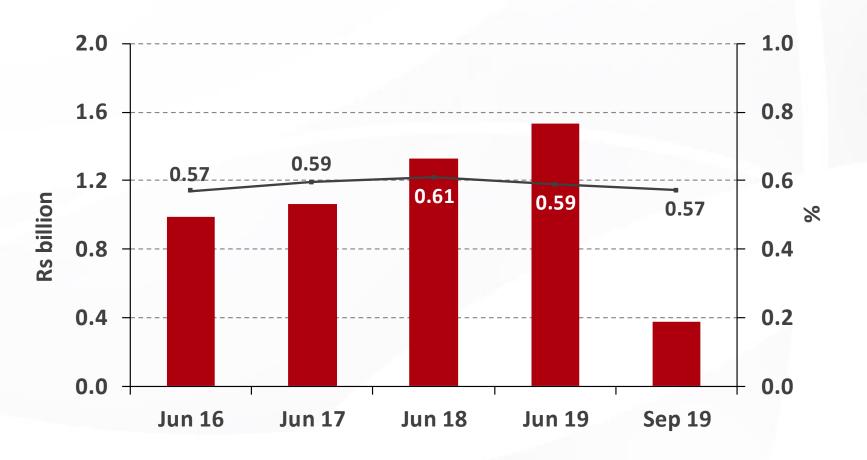


#### **Cost to income ratio**





**Credit impairment charges** 

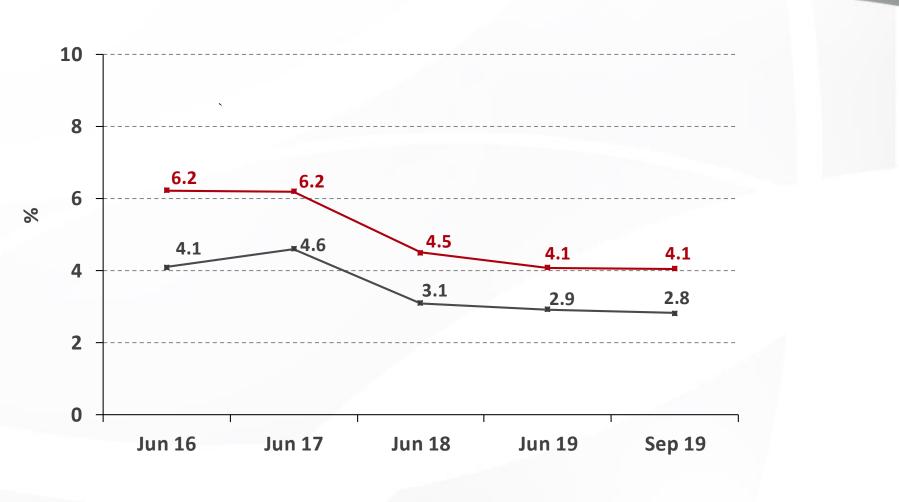


Credit impairment charges

--- As a % of gross loans and advances (right scale)



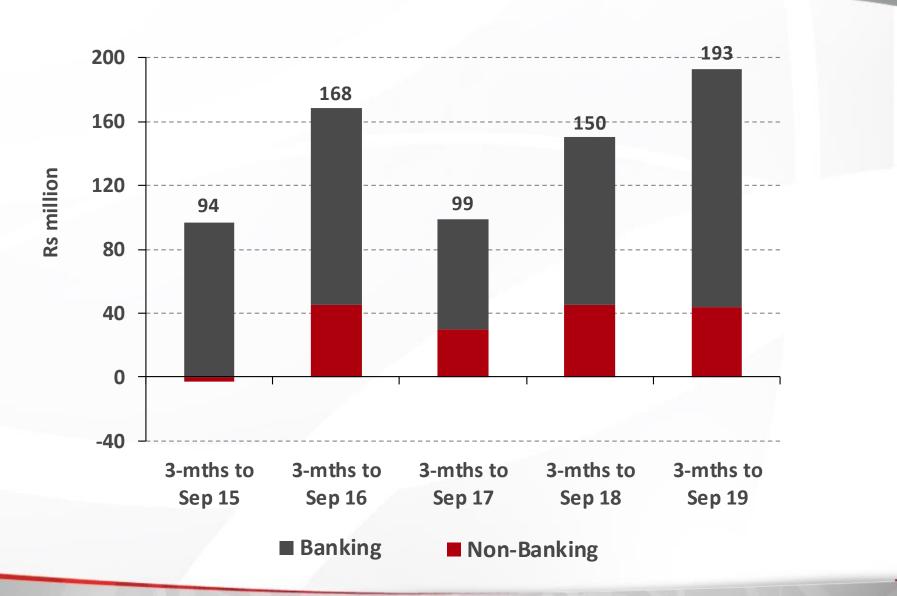
# **Credit quality**



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

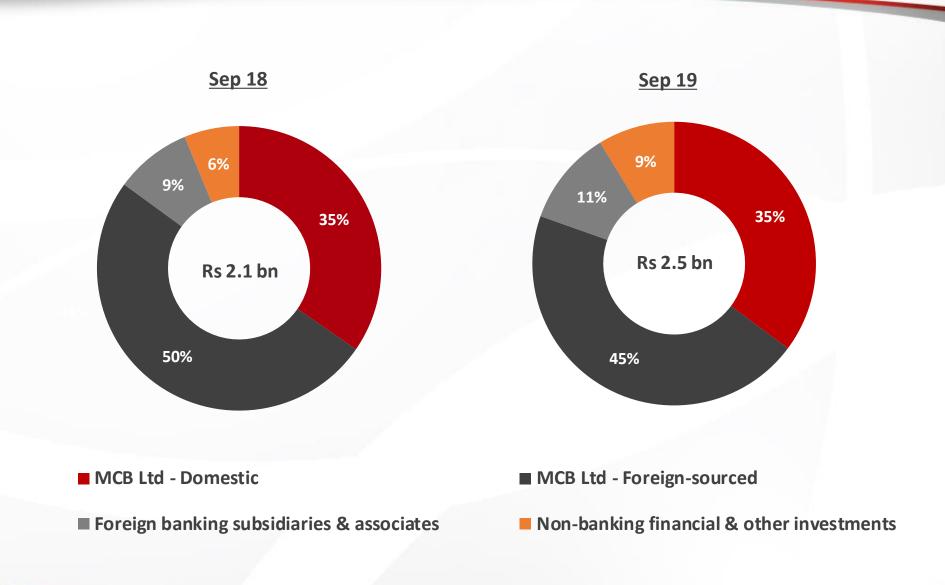


# Share of profit of associates



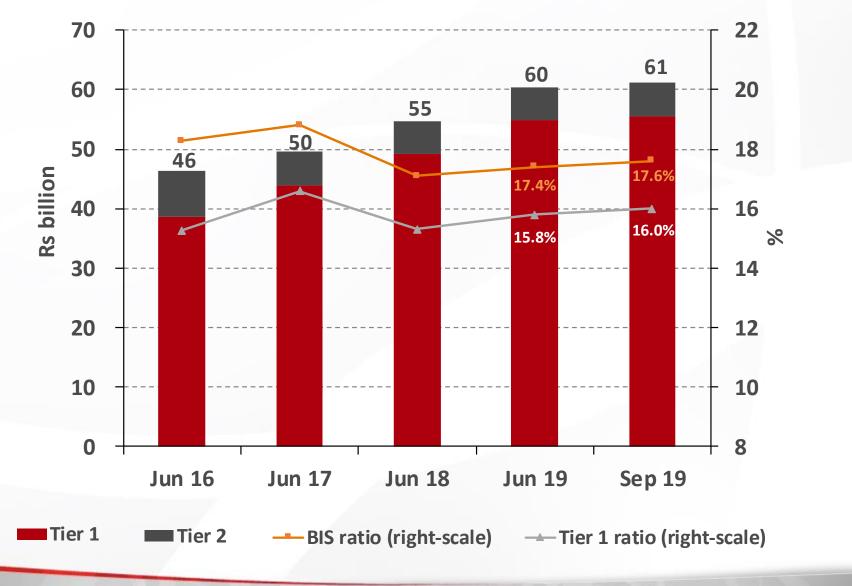


# **Profit distribution**



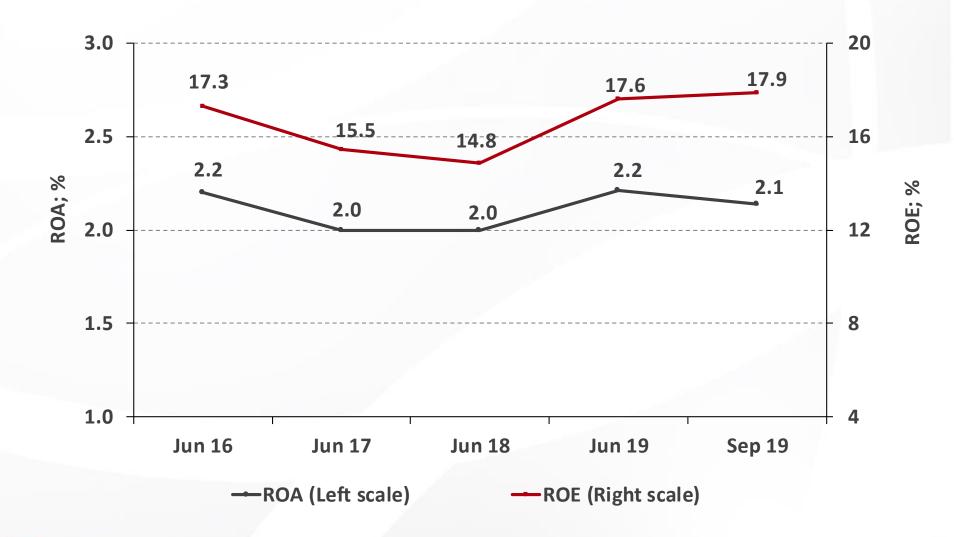


# **Capital adequacy**



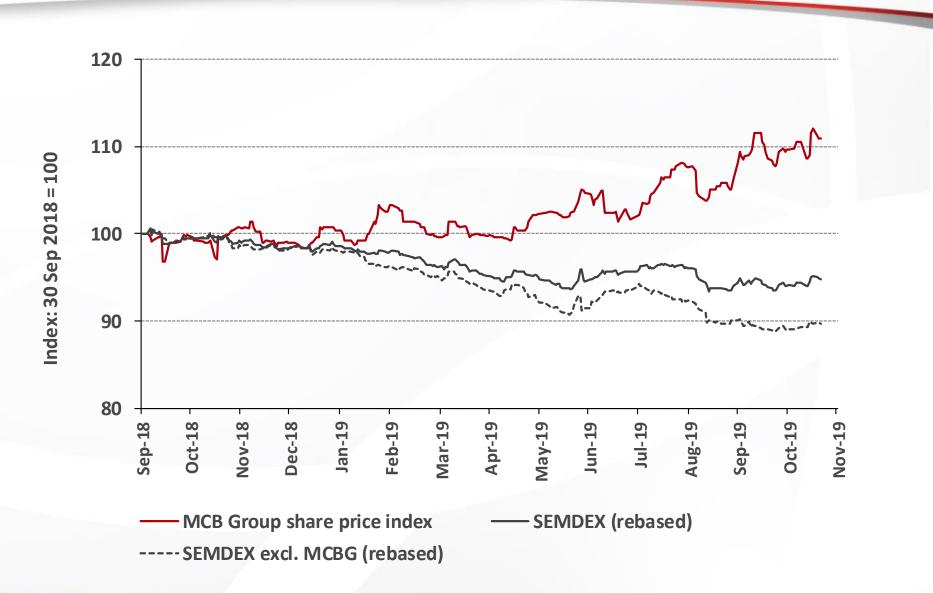


**ROE & ROA** 





#### Share price performance





# Thank you

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