

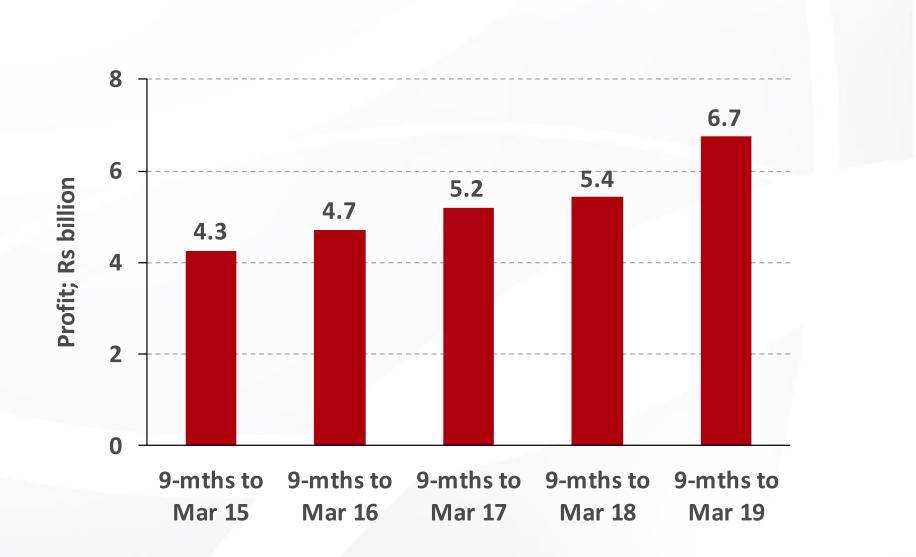
Everyday, we will help make something happen

Nine months results for FY 2018/19 Earnings call presentation

22 May 2019



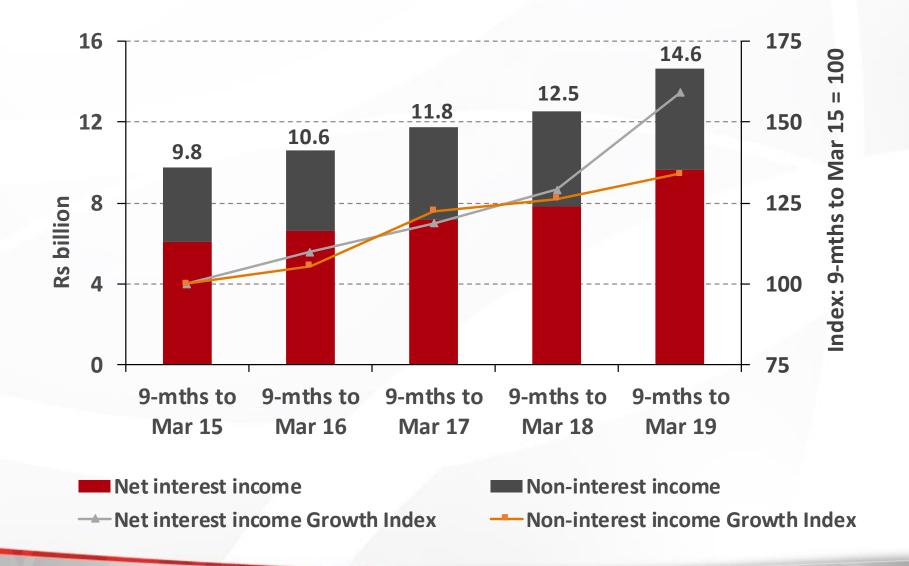
Profitability



2

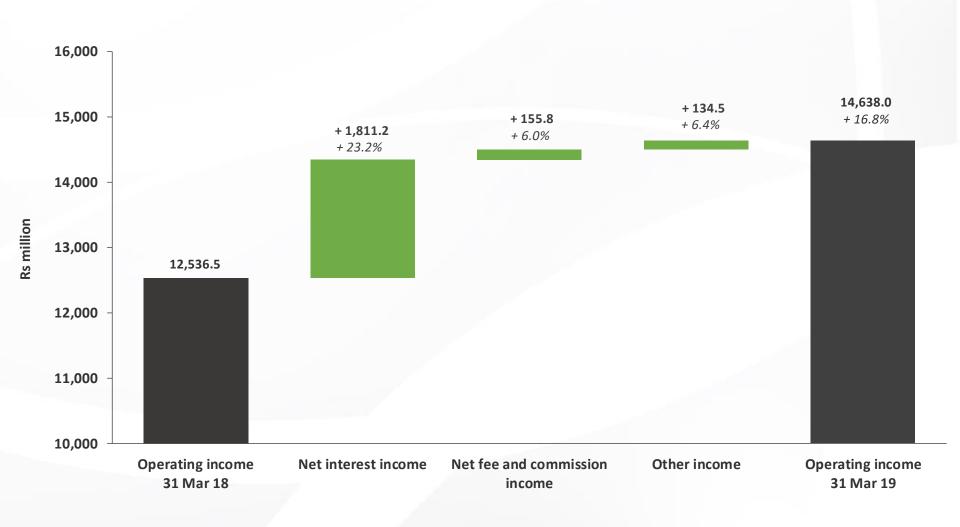


Operating income (i)



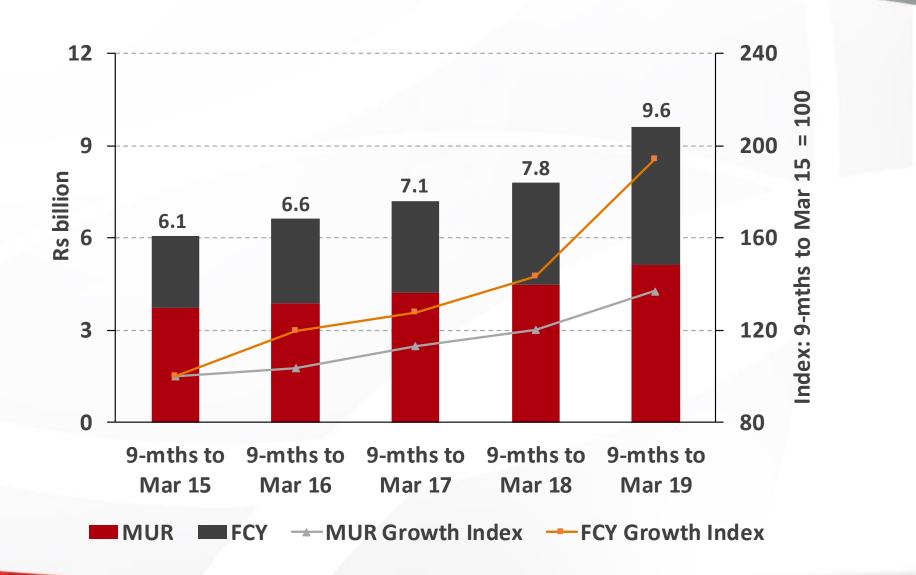


Operating income (ii)



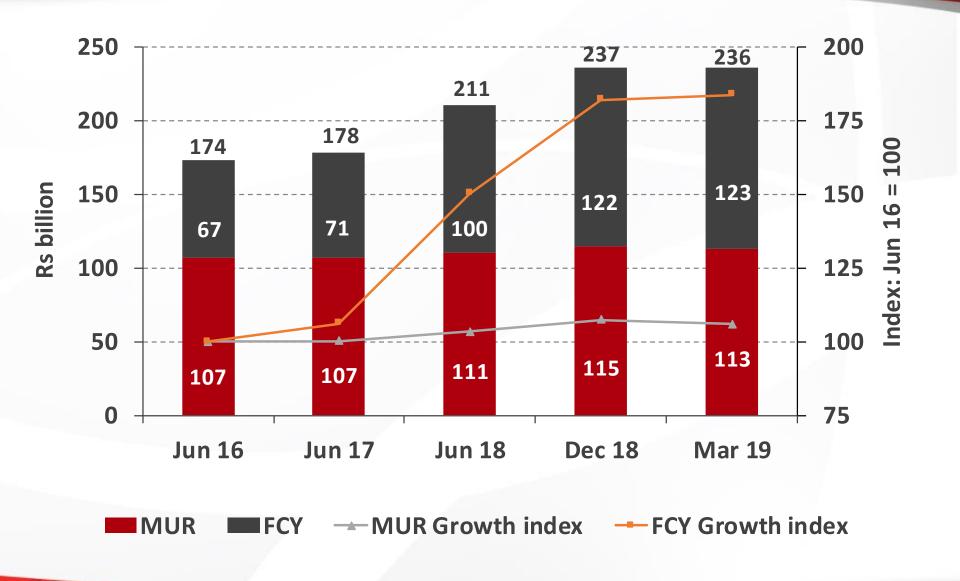


Net interest income



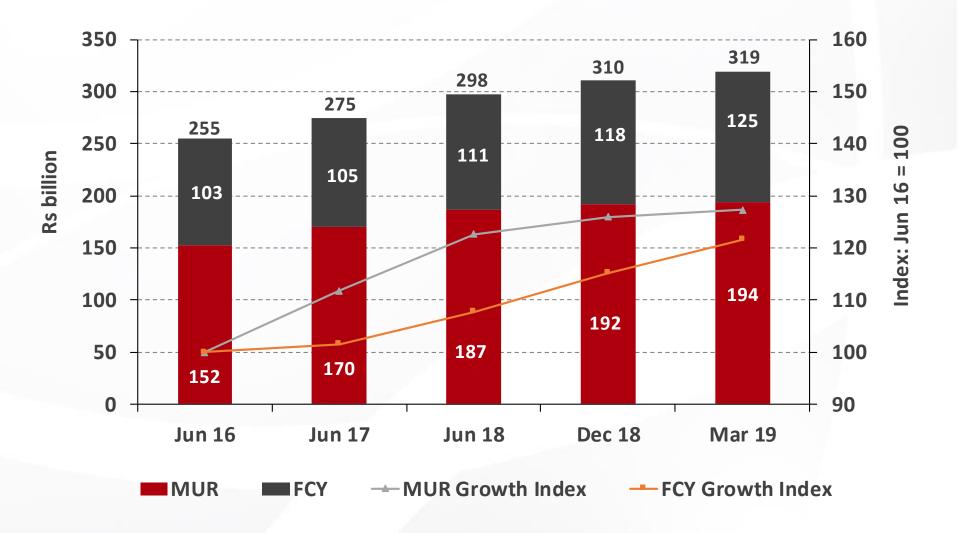


Gross loans





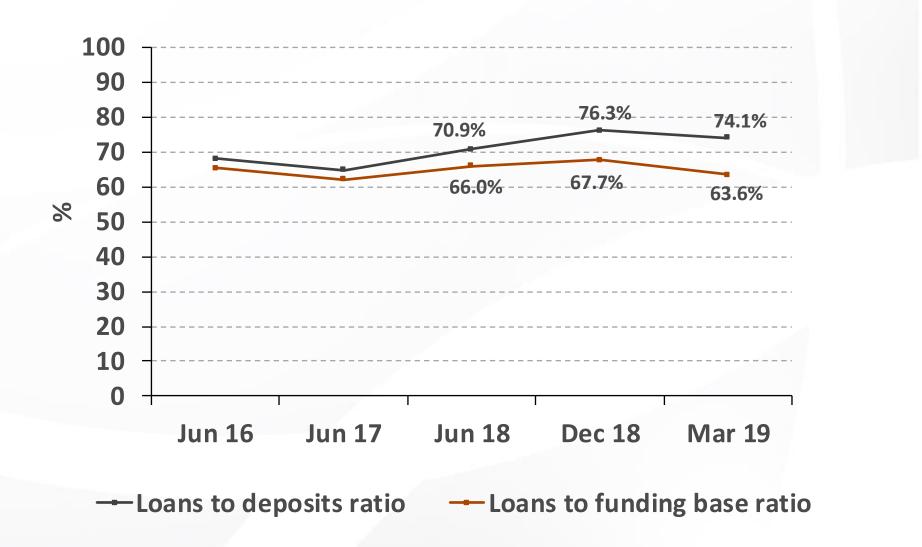
Deposits



7

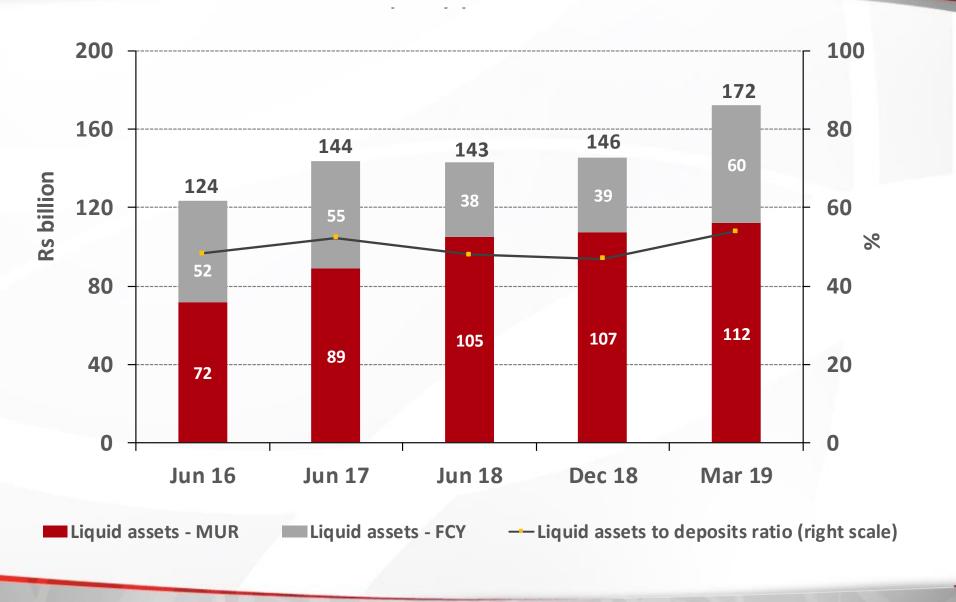


Liquidity position (i)



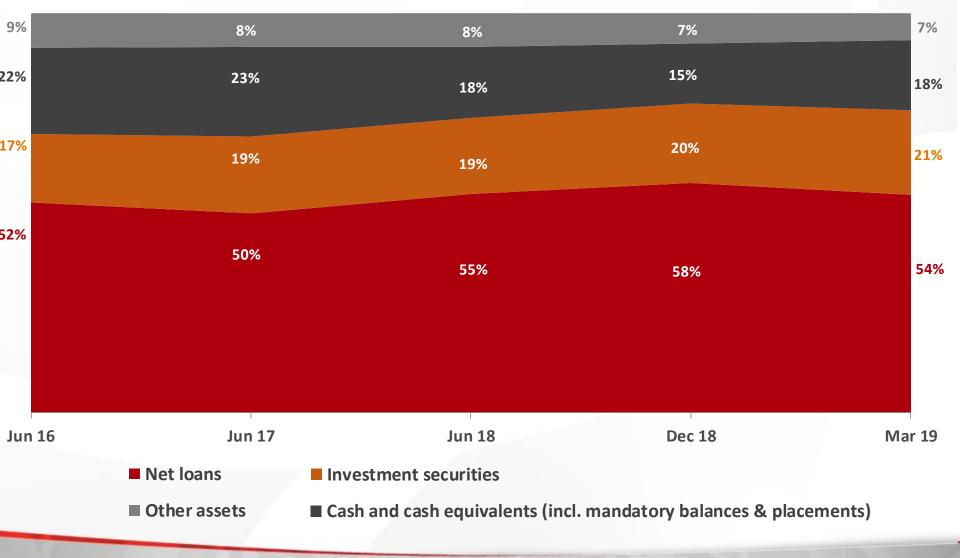


Liquidity position (ii)



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

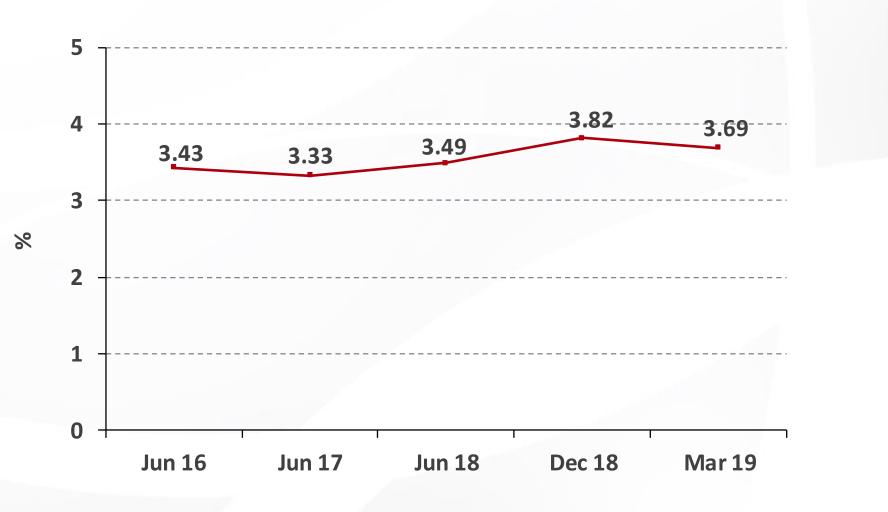




Note: Figures for Net loans include Corporate Notes.



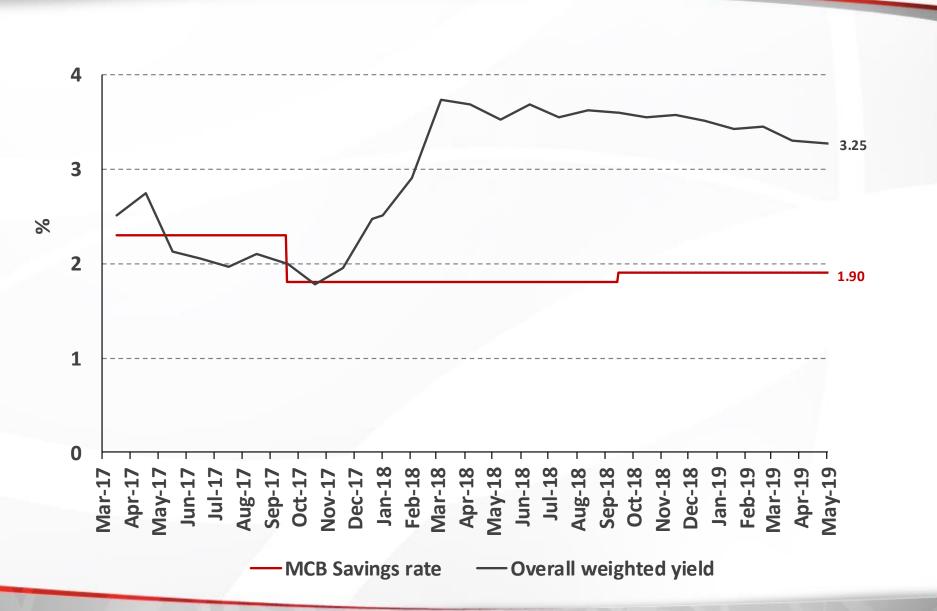
Margin



---- Net interest margin to average earning assets

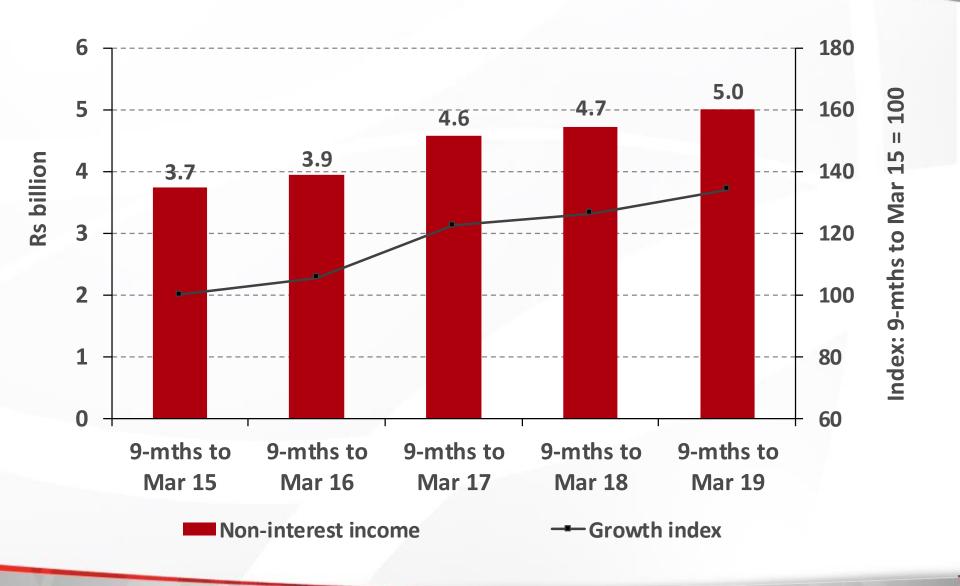


Evolution of T-Bills rate v/s savings rate



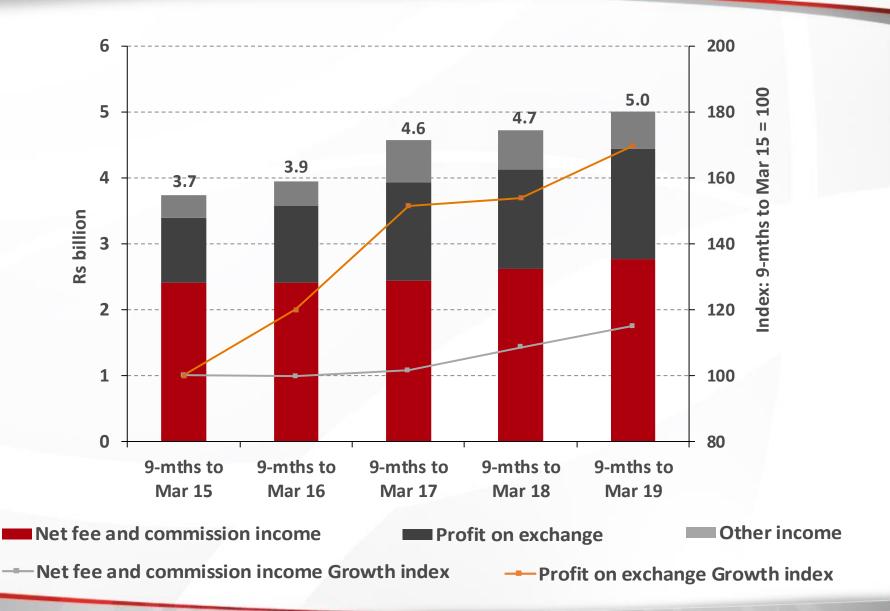


Non-interest income (i)



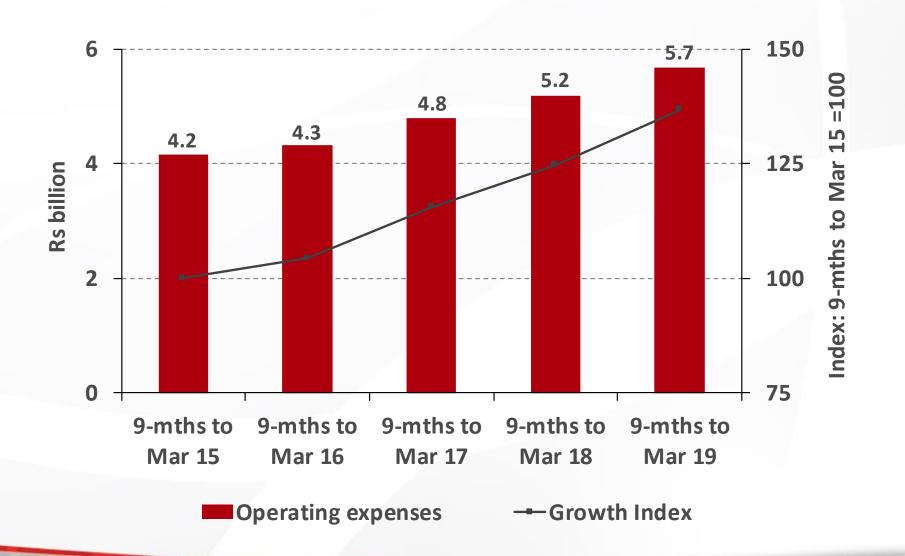


Non-interest income (ii)



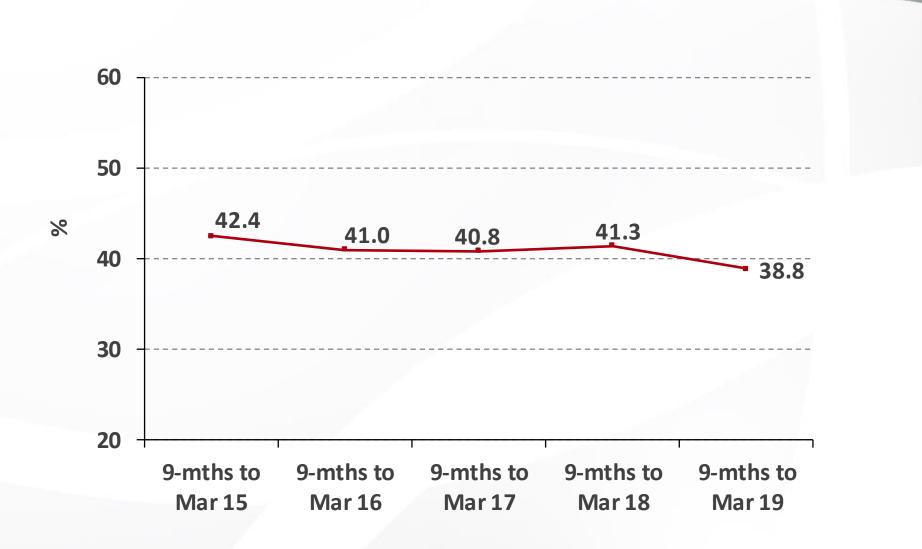


Operating expenses



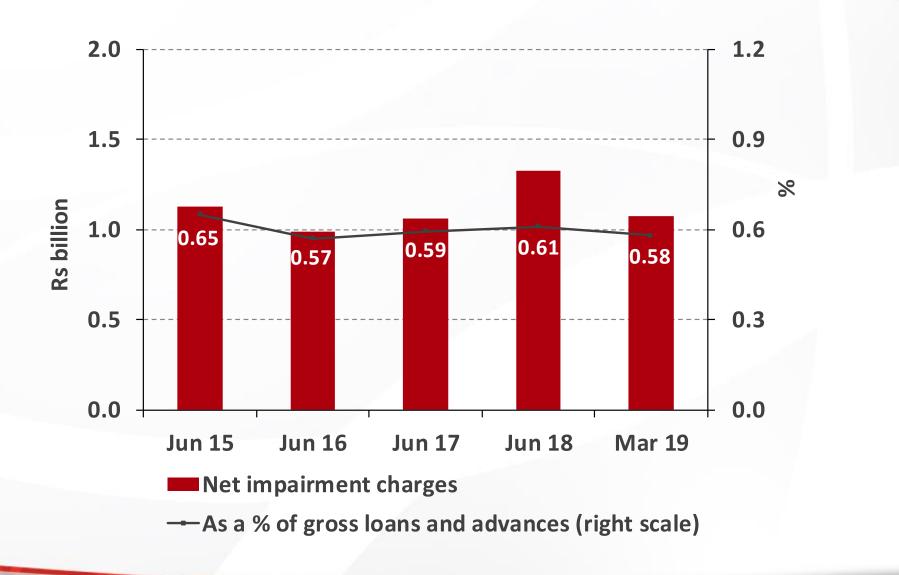


Cost to income ratio





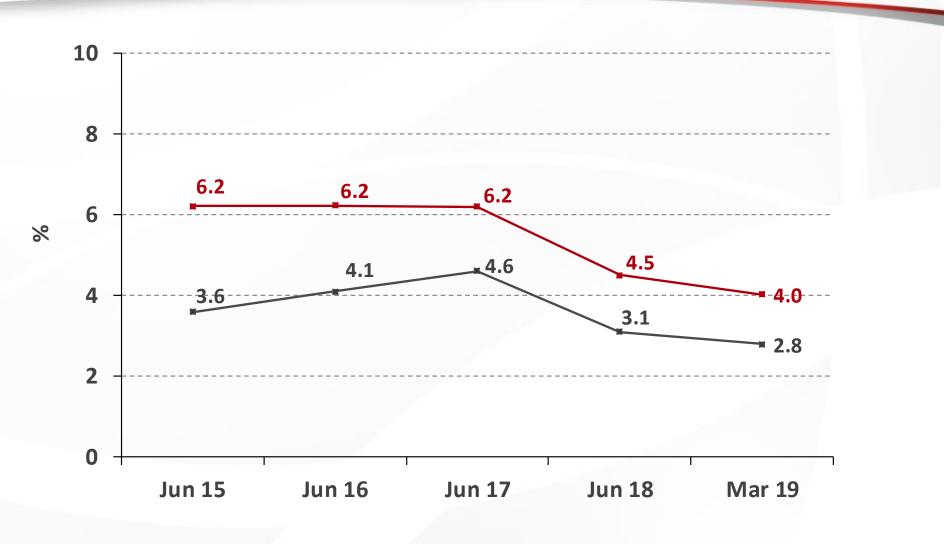
Net impairment charges



Note: Impairment charges for Mar 19 relate to nine months while the ratio has been annualised.



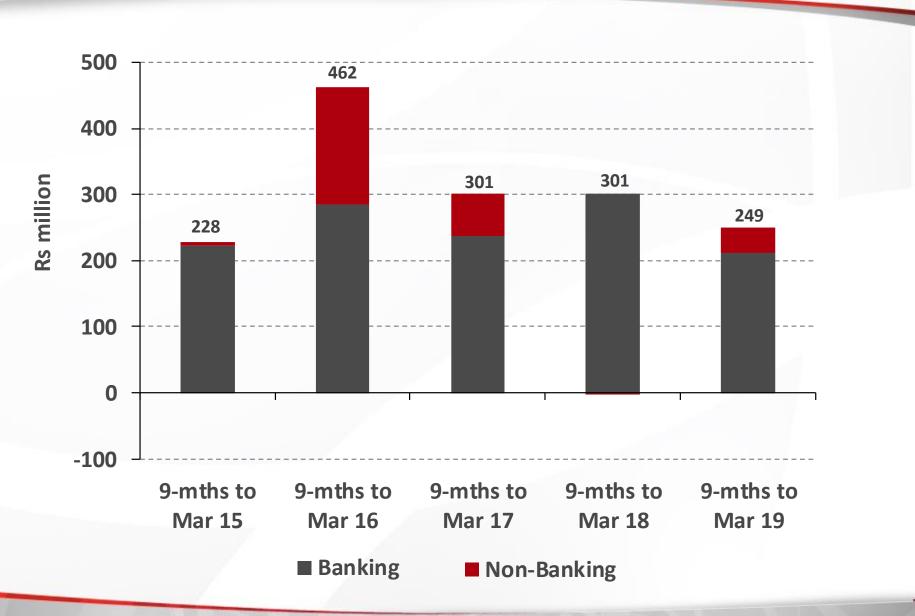
Credit quality



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

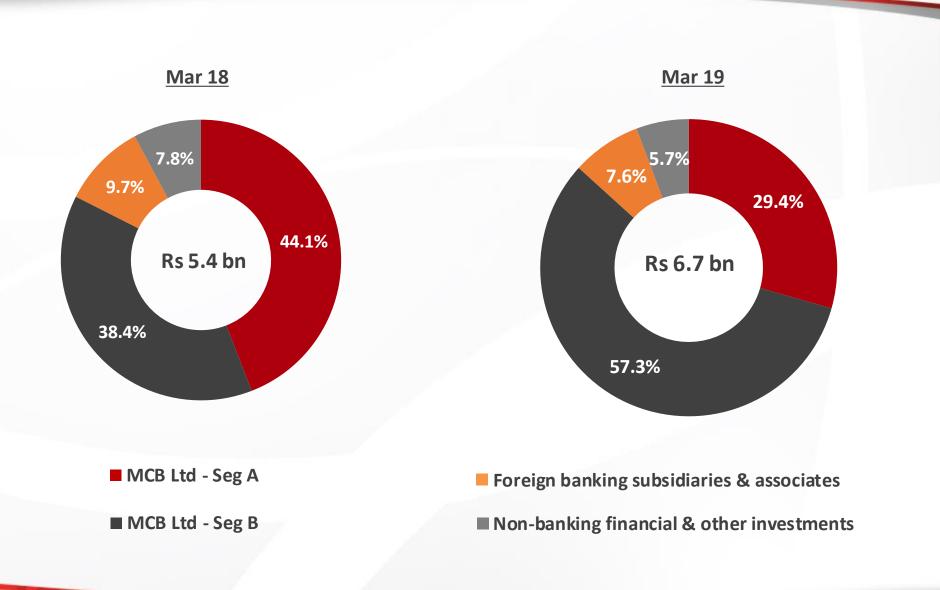


Share of profit of associates



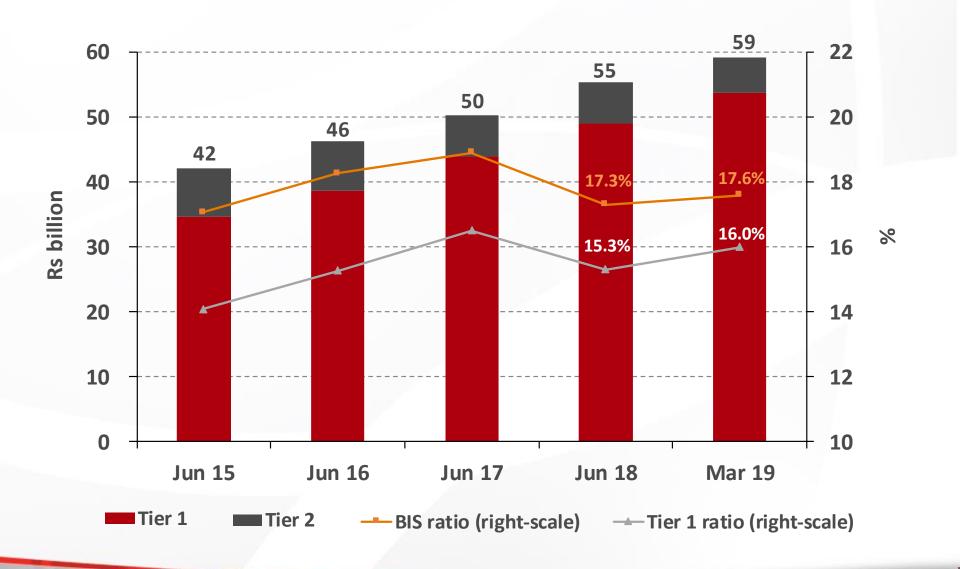


Profit distribution



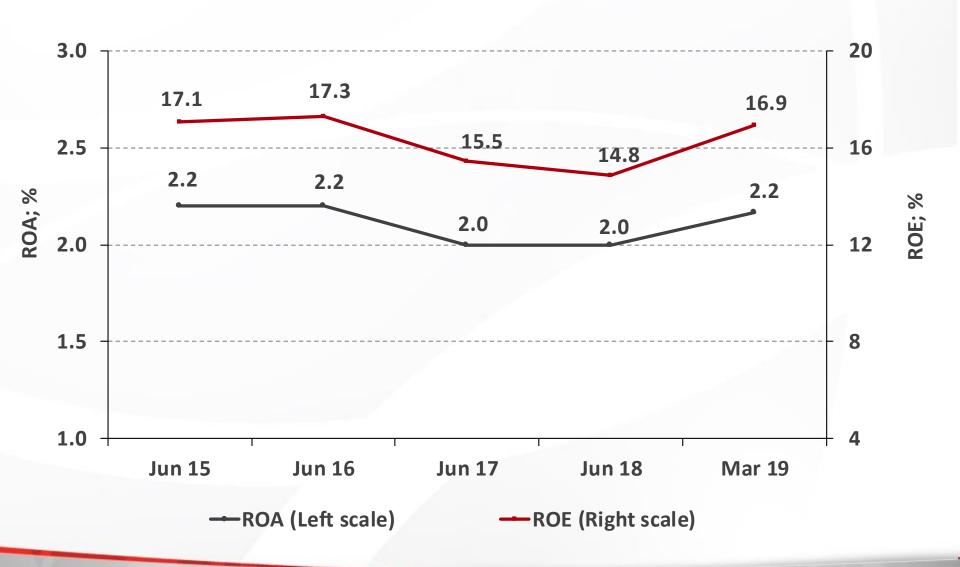


Capital adequacy



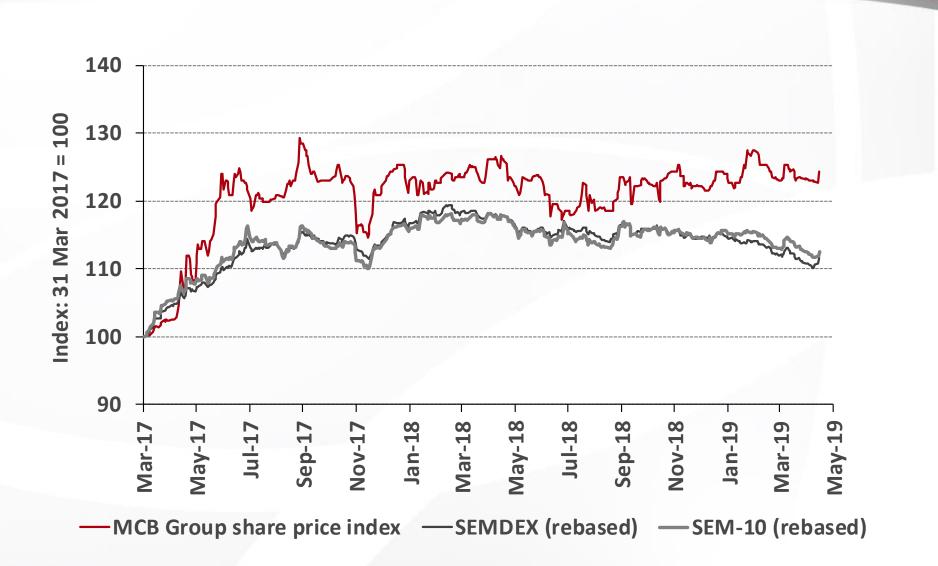


ROE & ROA





Share price performance





Thank you

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