

EW/Sec/2018/268

August 8, 2018

**National Stock Exchange of India Limited**

Exchange Plaza,  
Bandra Kurla Complex,  
Bandra (E),  
Mumbai – 400 051.

Dear Sirs,

**Ref.:- Symbol: EDELWEISS**

**Sub: Addendum to Investor Presentation**

Please find enclosed addendum to the Investor Presentation on Earnings Updates in respect of the first quarter ended June 30, 2018, in response to the requests from Investors/Analysts.

Kindly take the same on record.

Thanking you,  
**For Edelweiss Financial Services Limited**



**B. Renganathan**  
**Executive Vice President & Company Secretary**

Encl: a/a

EW/Sec/2018/269

August 8, 2018

**BSE Limited**

P J Towers, Dalal Street,  
Fort, Mumbai - 400 001.

Dear Sirs,

**Ref.:- Scrip Code: 532922**

**Sub: Addendum to Investor Presentation**

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**For Edelweiss Financial Services Limited**



**B. Renganathan**  
**Executive Vice President & Company Secretary**

Encl: a/a



# Addendum to Q1FY19 Investor Presentation

# Credit Business Performance Snapshot



Credit Business Q1FY19 (INR Cr)	Total	Y-o-Y	Retail	Y-o-Y	Corporate	Y-o-Y	Distressed	Y-o-Y
EOP Capital Employed	45,206	51%	18,465	80%	20,201	39%	6,540	27%
EOP Equity	6,142	53%	1,816	91%	2,997	43%	1,329	36%
Net Interest Income	826	46%	220	61%	452	45%	153	32%
PAT	277	70%	58	40%	141	88%	77	68%
Net Interest Margin	7.8%		5.1%		9.4%		9.9%	
Cost to Income	36%		47%		35%		25%	
RoE	19.2%		14.3%		19.4%		25.4%	
RoA	2.6%		1.4%		2.9%		5.0%	

- Growth driven by our diversified credit book
- Scale up Corporate Credit opportunity through co-investment from Asset Management fund
- Focus on increasing Retail Credit book

# Franchise & Advisory Business Performance Snapshot



Franchise & Advisory Business Q1FY19 (INR Cr)	Total	Y-o-Y	Wealth Mgmt	Y-o-Y	Asset Mgmt	Y-o-Y	Capital Mkts	Y-o-Y
Net Revenue	339	8%	183	37%	46	77%	110	(29%)
PAT	81	27%	43	68%	13	130%	25	(25%)
Cost to Income	66%		66%		59%		68%	

Customer Assets	Assets under Advice	Assets under Management	Assets under Custody and Clearing
	96,300 46%	32,500 65%	13,200 137%

**Cost to income ratio reflects the investments made as businesses scale up**

# Impact of Accounting Policy changes to Profits



INR Cr	Q1FY18	Q1FY19	FY18
<b>Post MI PAT per IGAAP</b>	<b>196</b>	<b>260</b>	<b>890</b>
Effective interest rate on financial assets (Net)	8	18	(20)
Effective interest rate on financial liabilities	(2)	(6)	(20)
Expected credit loss provision	-	-	(45)
Fair valuation of assets and liabilities	13	28	100
Consolidation of trusts and associates	4	(14)	71
Dividend on redeemable preference shares	(2)	(3)	(10)
ESOP fair value charge	(4)	(5)	(16)
Others	(2)	(5)	(3)
<b>Net Ind AS Impact – before tax</b>	<b>15</b>	<b>13</b>	<b>57</b>
Tax effect of Ind AS adjustments	(8)	(9)	(36)
<b>Total IndAS impact</b>	<b>7</b>	<b>4</b>	<b>21</b>
<b>Post MI PAT per IndAS</b>	<b>203</b>	<b>264</b>	<b>911</b>

**Impact of only INR 4 Cr to Q1FY19 PAT on account of transition to IndAS**