

US \$ version



Edelweiss Financial Services Limited

Addendum – Q4FY20





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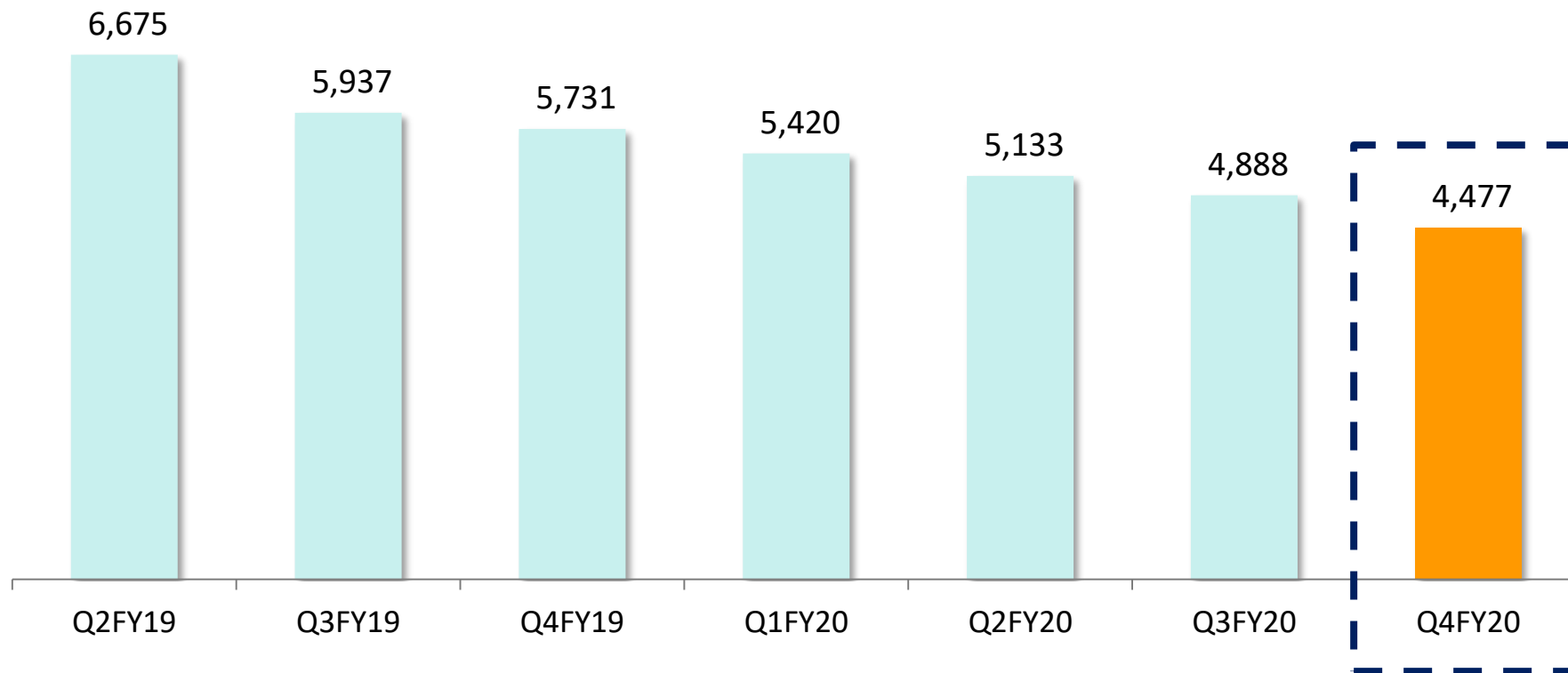


Borrowings

Borrowings Declined By Over \$ 2,122 Mn in 18 Months



Borrowings (\$ Mn)



De-risking of balance sheet with reduction of borrowings and asset sell-down



Business Wise Reporting

Credit Book. Asset Quality. P&L

Credit Book Mix



FY20 (\$ Mn)	Credit	EGIA	BMU & Corporate	Total book	%
Retail Credit	1,347	42	68	1,457	52%
Retail Mortgage	867	-	-	867	31%
SME & Business Loans	289	3	17	310	11%
ESOP and Margin Financing	173	38	51	262	9%
Agri and Rural Finance	18	-	-	18	1%
Corporate Credit	1,187	-	146	1,333	48%
Structured Collateralised Credit	394	-	102	495	18%
Wholesale Mortgage	794	-	44	838	30%
Total Credit Book	2,534	42	214	2,790	100%

Asset Quality at a Glance



\$ Mn	Q4FY20
Credit Book	2,775
<i>Of which Stage 3</i>	148
ECL Provision	143
<i>Of which Stage 3</i>	34
Specific Provision Cover	23%
Total Provision Cover	97%

PAT Across Businesses



\$ Mn	FY20
Credit	(188)
EGIA	25
ARC	41
Insurance	(49)
BMU & Corporate	(99)
Total Consolidated Pre MI PAT	(271)

Life Insurance Performance Snapshot



\$ Mn	FY19	FY20	Y-o-Y Growth
Net Premium Income	113	131	15%
Investment Income & Other Income	27	20	(26%)
Total Business	140	150	7%
Profit After Tax	(36)	(36)	-
Minority	(18)	(18)	-
Edelweiss' Share in PAT	(18)	(18)	-
Net Worth	123	99	



Key Updates

Q4FY20 Impairment Details



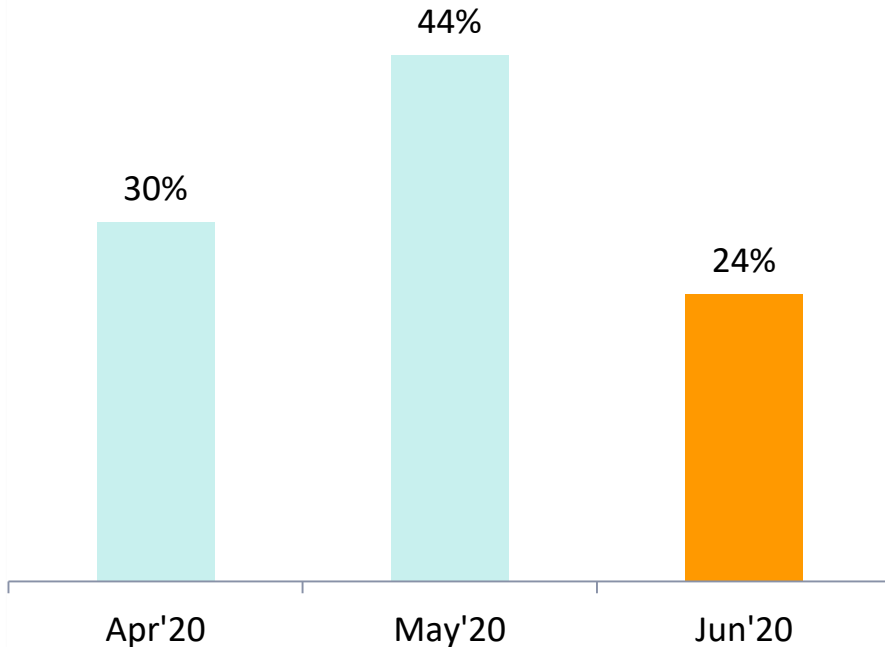
	\$ Mn
Markdown on assets sold	101
Markdown on assets contracted to be sold	53
Provisions and write-offs	102
Fair valuation of SRs and other investments	89
Total	345

Impairments taken on both credit assets and other assets on the balance sheet

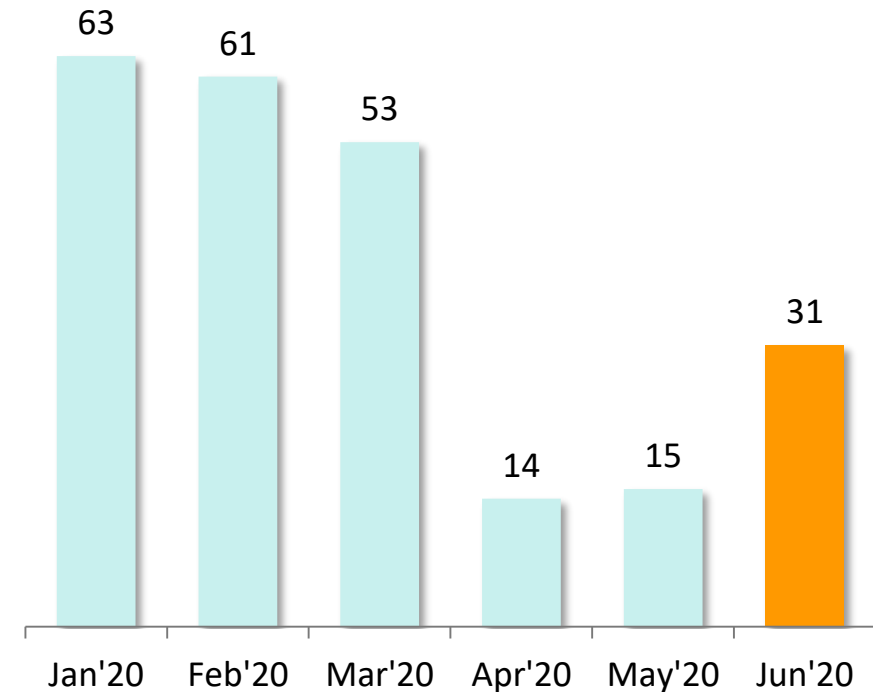
Retail Credit Repayments Improve; Share of Book Under Moratorium Declines



Retail Portfolio Under Moratorium



Retail Credit Collections (\$ Mn)



Increased customer engagement has helped greatly with collections
Every customer contacted at least once a month, 90+ branches reopened



Group Balance Sheet



Edelweiss
Ideas create, values protect

Snapshot Of Group Balance Sheet



FY20 (\$ Mn)	Credit Book	SR Investments	Treasury & Other Investments	Other Assets	Total Assets
Credit	2,534	605	633	85	3,858
EGIA	42	-	128	133	303
ARC	-	717	97	36	850
Insurance	-	-	-	116	116
BMU & Corporate	214	37	363	78	691
Total Assets	2,790	1,360	1,221	448	5,819



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NOTES:

Slide 4 : Borrowings are excluding ASB, CCD and CCPS

Slide 6 : Credit numbers are aggregation of ECL Finance Ltd, Edelweiss Retail Finance Ltd and Edelweiss Housing Finance Ltd

Slide 7 : Credit Book excludes assets identified for sale in near future which have been carried at Fair Value through P&L

Slide 11 : Numbers are based on Management estimates

Currency conversion: Conversion rate of 1 USD equal to 75.39 INR has been used for all the financial numbers. Due to rounding off, numbers presented in this presentation may not add up to the totals provided and/or correlate with the growth and contribution percentages provided. Data provided in the INR version of the Investor Presentation shall prevail in case of disparity