

Edelweiss Financial Services Limited

Addendum – Q4FY20



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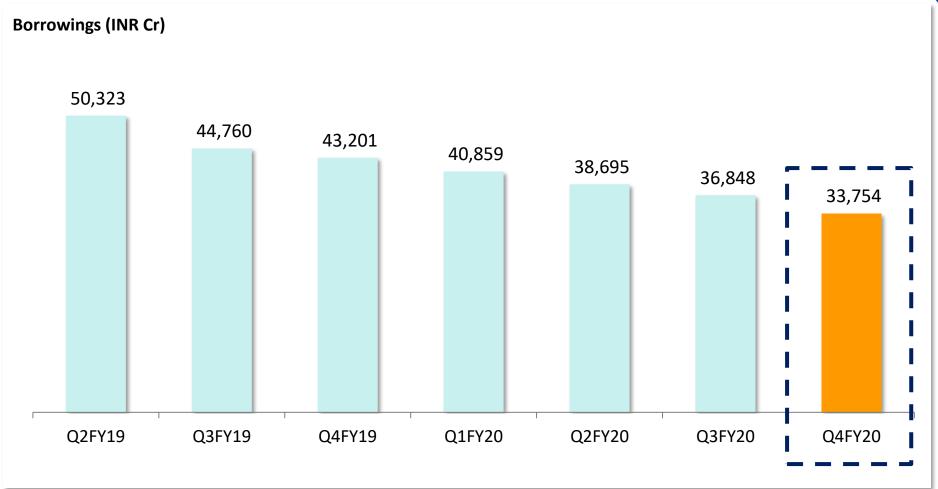


Borrowings



Borrowings Declined By Over INR 16,000 Cr in 18 Months





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





Credit Book. Asset Quality. P&L



Credit Book Mix



FY20 (INR Cr)	Credit	EGIA	BMU & Corporate	Total book	%
Retail Credit	10,153	314	514	10,982	52%
Retail Mortgage	6,539	-	-	6,539	31%
SME & Business Loans	2,180	26	131	2,337	11%
ESOP and Margin Financing	1,303	288	384	1,974	9%
Agri and Rural Finance	132	-	-	132	1%
Corporate Credit	8,951	-	1,099	10,050	48%
Structured Collateralised Credit	2,967	-	767	3,734	18%
Wholesale Mortgage	5,984	-	332	6,316	30%
Total Credit Book	19,104	314	1,613	21,032	100%

Asset Quality at a Glance



INR Cr	Q4FY20
Credit Book	20,922
Of which Stage 3	1,114
ECL Provision	1,081
Of which Stage 3	254
Specific Provision Cover	23%
Total Provision Cover	97%

PAT Across Businesses



INR Cr	FY20
Credit	(1,420)
EGIA	185
ARC	306
Insurance	(367)
BMU & Corporate	(748)
Total Consolidated Pre MI PAT	(2,044)

Life Insurance Performance Snapshot



INR Cr	FY19	FY20	Y-o-Y Growth
Net Premium Income	855	985	15%
Investment Income & Other Income	202	149	(26%)
Total Business	1,057	1,134	7%
Profit After Tax	(270)	(273)	-
Minority	(132)	(134)	-
Edelweiss' Share in PAT	(138)	(139)	-
Net Worth	929	749	









Q4FY20 Impairment Details

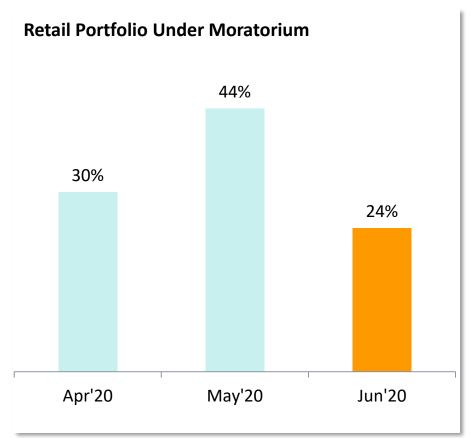


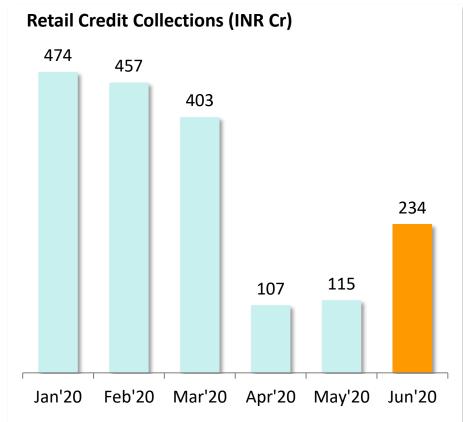
	INR Cr
Markdown on assets sold	760
Markdown on assets contracted to be sold	400
Provisions and write-offs	770
Fair valuation of SRs and other investments	670
Total	2,600

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

Retail Credit Repayments Improve; Share of Book Under Moratorium Declines













Snapshot Of Group Balance Sheet

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FY20 (INR Cr)	Credit Book	SR Investments	Treasury & Other Investments	Other Assets	Total Assets
Credit	19,104	4,564	4,774	642	29,084
EGIA	314	-	967	1,002	2,284
ARC	-	5,407	729	274	6,410
Insurance	-	-	-	874	874
BMU & Corporate	1,613	280	2,733	586	5,212
Total Assets	21,032	10,252	9,202	3,378	43,864

Safe Harbour



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All information in this document has been prepared solely by Edelweiss and has not been independently verified by anyone else.

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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