



Q1FY19 Earnings Report

Standalone Report

IDFC Bank Ltd

INE092T01019

NII

Rs. 489.84 Cr **26.24%**

GNPA Ratio

3.24% **21.55 bps**

NPA Ratio

1.63% **4.12 bps**

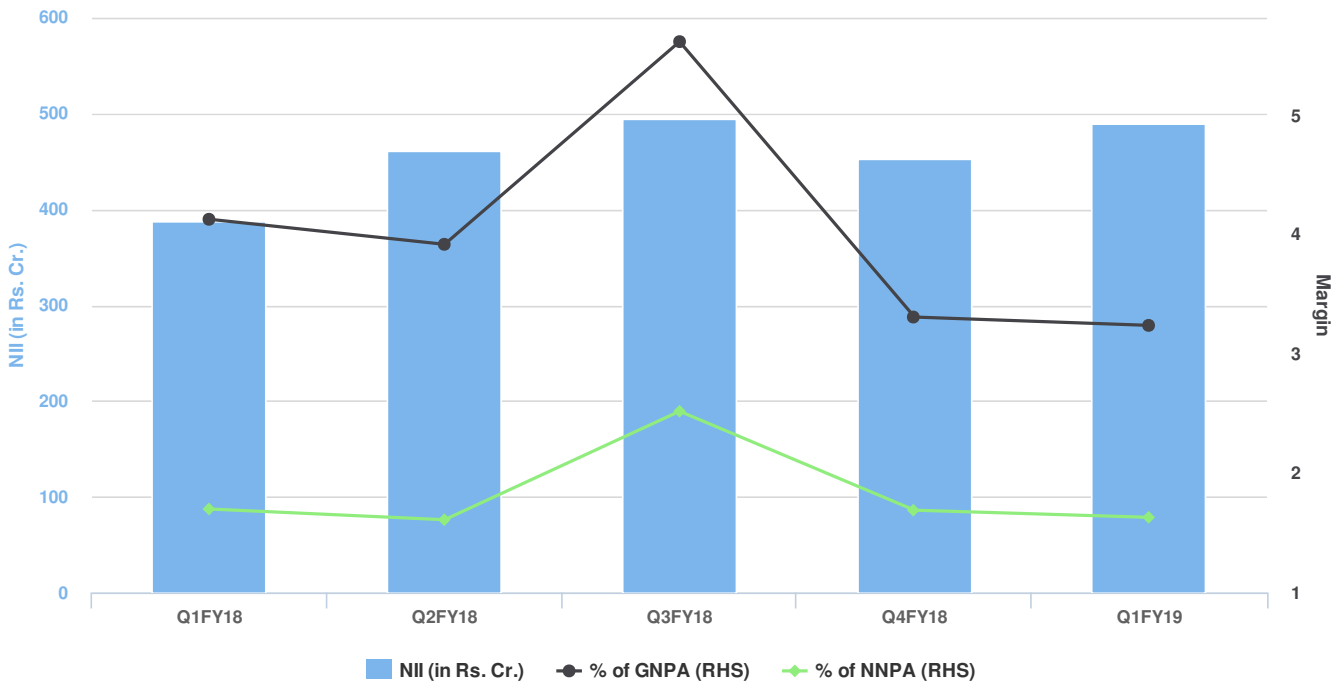
PPOP

Rs. 287.57 Cr **58.12%**

Date : 31st July 2018

Note : Values compared with Q1FY18

Overview

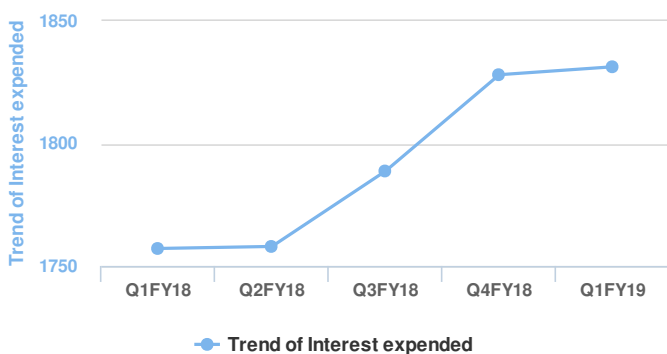


NII grew to Rs. 489.84 Cr in Q1FY19 compared to Rs. 453.23 Cr in Q4FY18. The NII had been increasing from Q2FY18 to Q3FY18. It displayed an erratic but decreasing trend from Q2FY18 to Q1FY19.

GNPA fell to Rs. 1774.47 Cr this quarter, a fall of **Rs. 4.59 Cr (0.26%)** compared to Q4FY18 .Compared to Q1FY18, the GNPA decreased by **Rs. 229.59 Cr (11.46%)** in Q1FY19 . The GNPA had been decreasing in the period Q4FY18 to Q1FY19. It displayed an erratic but decreasing trend from Q1FY18 to Q4FY18. GNPA ratio was at 3.24 this quarter, while it was 3.31 in Q4FY18 .It was 4.13 in Q1FY18. The GNPA ratio had been decreasing in the period Q4FY18 to Q1FY19. It displayed an erratic but decreasing trend from Q1FY18 to Q4FY18.

The NNPA rose by **Rs. 77.36 Cr (9.63%)** as compared to Q1FY18. It decreased to Rs. 881.08 Cr this quarter from Rs. 891.16 Cr in Q4FY18. The NNPA had been increasing from Q2FY18 to Q3FY18, while it was decreasing in the period from Q4FY18 to Q1FY19. It decreased by **6.0 bps** to 1.63 in Q1FY19 .As of Q1FY18, the NNPA Ratio was 1.7 . The NNPA ratio had been decreasing in the period Q4FY18 to Q1FY19. The NNPA ratio decreased in Q2FY18. It showed a spike in Q3FY18.

Trend of Interest expended



Q1FY19 saw a rise of **Rs. 187.66 Cr (187.83%)** QoQ thus placing this quarter's PPOP at Rs. 287.57 Cr.The year on year drop of the PPOP was **Rs. 399.09 Cr**, a drop of nearly **58.12%**.

The Net Profit grew to Rs. 181.55 Cr in Q1FY19 a rise of **332.98%** when compared to the previous quarter. It was Rs. 437.59 Cr in Q1FY18 .

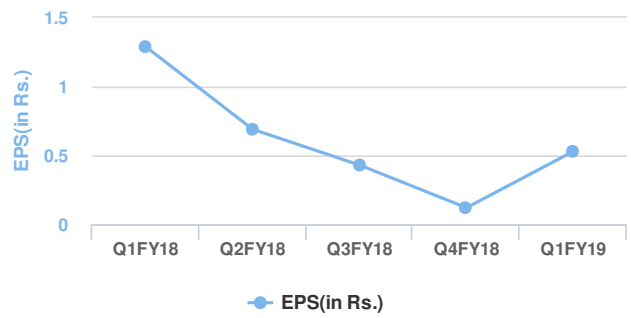




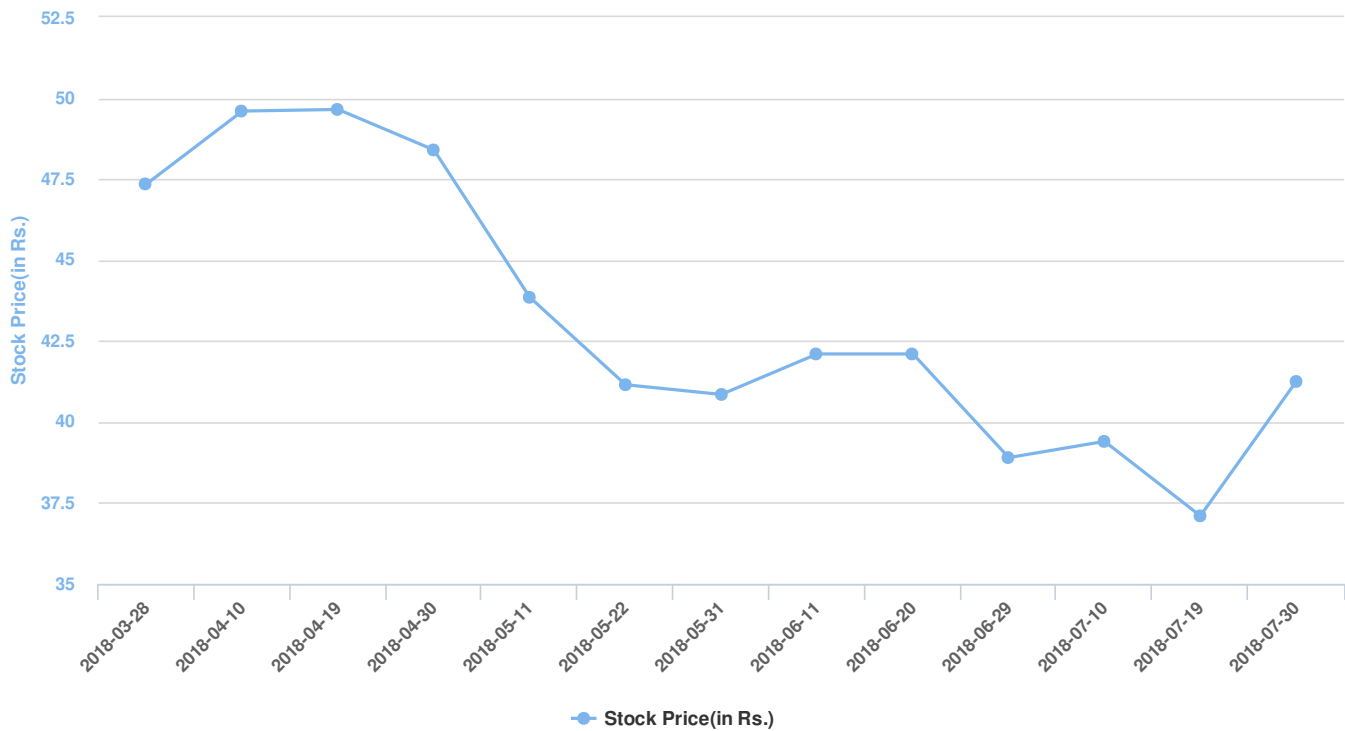
The EPS rose this quarter to Rs. 0.53 from Rs. 0.12 in Q4FY18. In Q1FY18 it was Rs. 1.29.

The stock price of IDFC Bank Ltd decreased from Rs. 47.35 to Rs. 41.25 when compared to the previous quarter.

EPS Trend



Stock Price





	1st Qtr 201806	1st Qtr 201706	VAR [%]	4th Qtr 201803	VAR (%)
QUARTERLY - REPORTED - IDFC Bank Ltd As on 31/07/2018					
Interest Earned	2321.15	2145.15	8.2	2281.3	1.75
Other Income	198.72	648.83	-69.4	93.05	113.56
Total Income	2519.87	2793.98	-9.8	2374.35	6.13
Operating Expenses	2232.3	2107.32	5.9	2274.44	-1.85
Payments to / Provisions for employees	201.56	165.41		181.14	11.27
Other operating expenses	199.43	184.77		265.23	-24.81
Interest	1831.31	1757.13		1828.07	0.18
TOTAL OPERATING EXPENSES	2232.3	2107.32		2274.44	-1.85
Operating Profit Before Prov. & Cont.	287.57	686.66	-58.1	99.91	187.83
Provisions & Contingencies	33.99	-14.6	332.8	242.46	-85.98
Depreciation	45.45	39.18	16	43.52	4.43
PBT	208.13	662.09	-68.6	-186.07	-211.86
Provision for Taxes	26.58	224.5	-88.2	-228	-111.66
Net Profit	181.55	437.59	-58.5	41.93	332.98
Adjusted Profit After Extra-ordinary item	181.55	437.59	-58.5	41.93	332.98
Basic:					
EPS before Exceptional/Extraordinary items-Basic	0.53	1.29	-58.9	0.12	341.67
EPS after Exceptional/Extraordinary items-Basic	0.53	1.29	-58.9	0.12	341.67
Diluted:					
EPS before Exceptional/Extraordinary items-Diluted	0.53	1.28	-58.6	0.12	341.67
EPS after Exceptional/Extraordinary items-Diluted	0.53	1.28	-58.6	0.12	341.67
Equity	3404.11	3401	0.1	3404.07	0.00
Face Value	10	10		10	0.00

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