



Q1FY19 Earnings Report

Consolidated Report

Magma Fincorp Ltd

INE511C01022

Operating Income

Rs. 586.18 Cr **0.09%**

PPOP

Rs. 193.38 Cr **1821.0 bps**

PAT Margin

11.62% **498.0 bps**

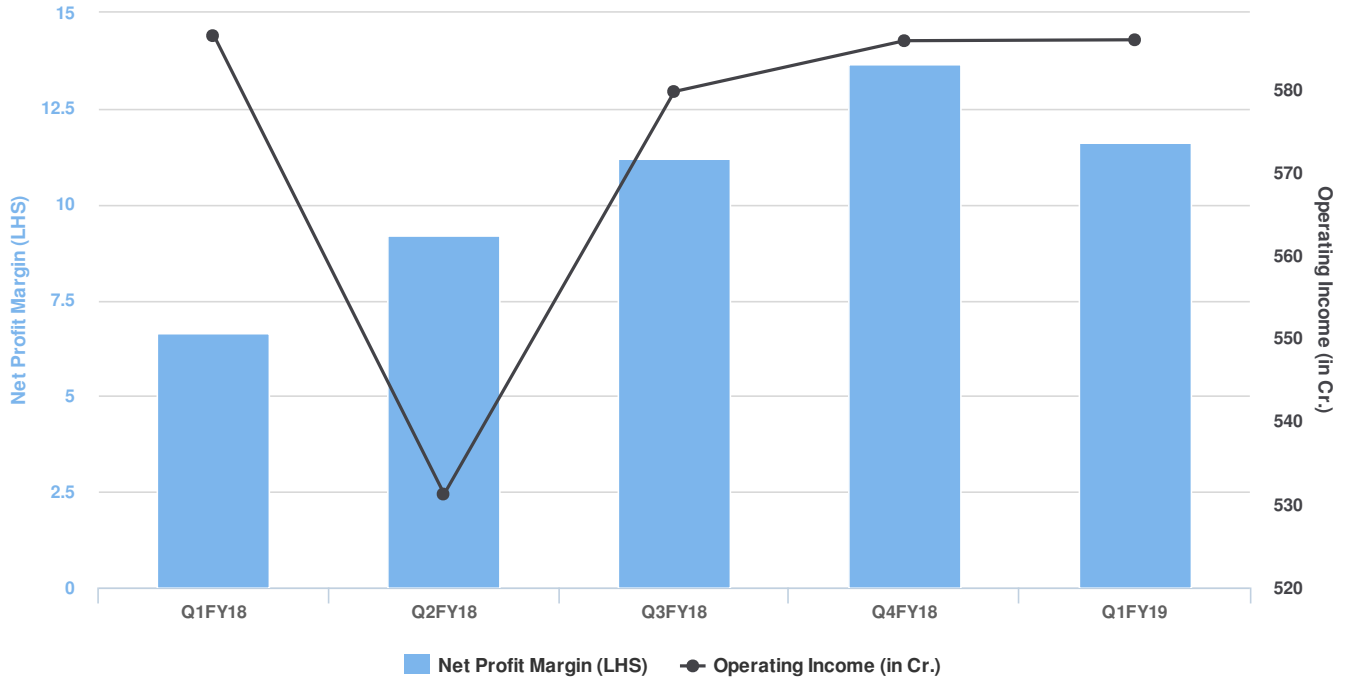
Net Profit

Rs. 68.12 Cr **74.98%**

Date : 24th August 2018

Note : Values compared with Q1FY18

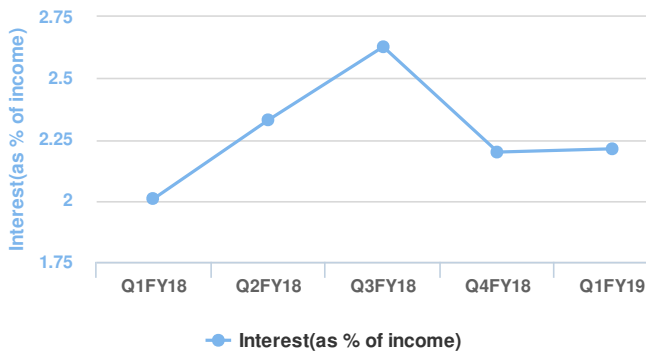
Overview



Operating Income increased by **0.02%** to Rs. 586.18 Cr in Q1FY19 when compared to the previous quarter. On the other hand, it fell by **0.09%** when compared with Q1FY18. The Operating Income had been increasing from Q3FY18 to Q1FY19. The Operating Income decreased in Q2FY18.

PAT for Q1FY19 was Rs. 68.12 Cr, a fall of **14.88%** when compared to Q4FY18. The PAT had been increasing from Q2FY18 to Q4FY18. The PAT decreased in Q1FY19.

Trend of Interest/Operating Income



Q1FY19 saw a rise of **Rs. 22.85 Cr (13.4%)** QoQ thus placing this quarter's PPOP at Rs. 193.38 Cr. The year on year rise of the PPOP was **Rs. 18.21 Cr**, a rise of nearly **10.4%**.

PAT Margin decreased from 13.66% in Q4FY18 to 11.62% this quarter.

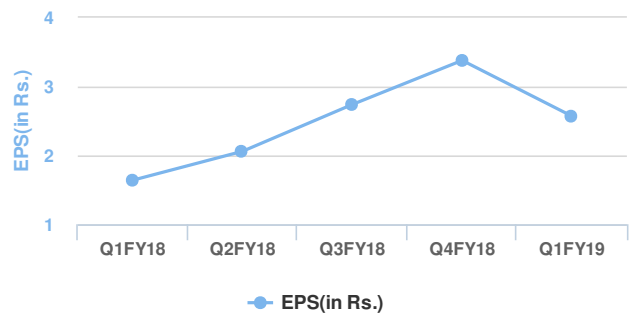




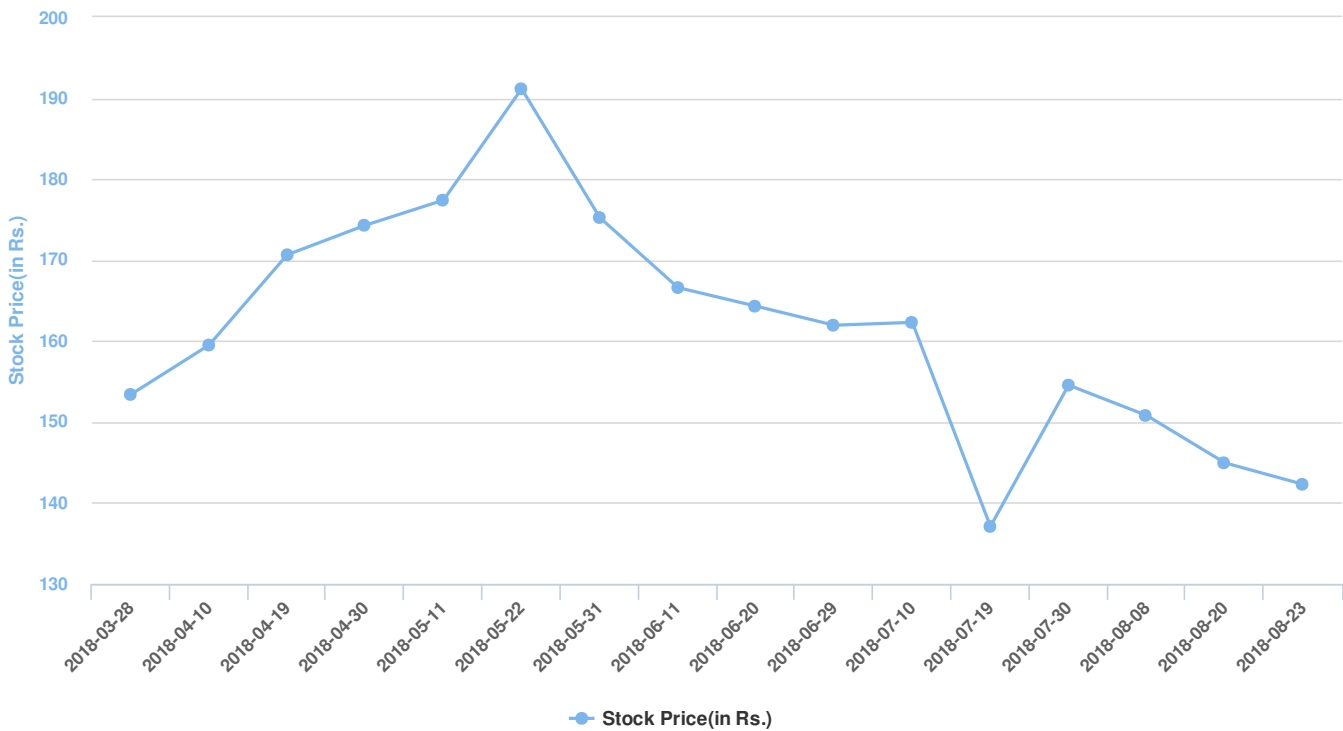
The EPS decreased this quarter to Rs. 2.57 from Rs. 3.38 in Q4FY18. In Q1FY18 it was Rs. 1.64.

The stock price of Magma Fincorp Ltd decreased from Rs. 153.4 to Rs. 142.3 when compared to the previous quarter.

EPS Trend



Stock Price





	1st Qtr 201806	1st Qtr 201706	VAR %	4thQtr 201803	VAR (%)
QUARTERLY - CONSOLIDATED RESULTS - Magma Fincorp Ltd (Curr. Rs in Cr.) As on 24/08/2018					
Operating Income	586.18	586.68	-0.1	586.07	0.02
Other Income	27.52	13.27	107.4	5.1	439.61
Other Misc. Income	27.52	13.27	107.4	5.1	439.61
Total Income	613.7	599.95	2.3	591.16	3.81
Operating Expenditure					
Interest	265.07	292.09	-9.3	266.62	-0.58
Employee Expenses	109.77	88.21	24.4	96.94	13.23
Other Expenses	45.48	44.48	2.2	57.07	-20.31
TOTAL OPERATING EXPENDITURE	420.32	424.78	-1	420.63	-0.07
Operating Profit Before Prov. & Cont.	193.38	175.17	10.4	170.53	13.40
Provisions & Write Offs	84.57	149.99	-43.6	33.24	154.42
Depreciation	12.14	12.85	-5.5	12.82	-5.30
TOTAL EXPENDITURE	517.03	587.62	-12	466.69	10.79
PBT	96.67	12.33	684	124.48	-22.34
Tax	37.88	23.48	61.3	31.61	19.84
Deferred Tax	-9.34	-50.08	81.3	12.83	-172.80
Reported Profit After Tax	68.12	38.93	75	80.03	-14.88
Adjusted Profit After Extra-ordinary item	68.12	38.93	75	80.03	-14.88
Basic:					
EPS (Unit Curr.)	2.57	1.64	56.7	3.38	-23.96
EPS (Adj) (Unit Curr.)	2.57	1.64	56.7	3.38	-23.96
Calculated EPS (Unit Curr.)	2.53	1.64	54.3	3.38	-25.15
Calculated EPS (Adj) (Unit Curr.)	2.53	1.64	54.3	3.38	-25.15
Calculated EPS (Ann.) (Unit Curr.)	10.12	6.57	54	13.5	-25.04
Calculated EPS (Adj) (Ann.) (Unit Curr.)	10.12	6.57	54	13.5	-25.04



	1st Qtr 201806	1st Qtr 201706	VAR %	4thQtr 201803	VAR (%)
QUARTERLY - CONSOLIDATED RESULTS - Magma Fincorp Ltd (Curr. Rs in Cr.) As on 24/08/2018					
Diluted:					
Diluted EPS (Unit Curr.)	2.56	1.64	56.1	3.37	-24.04
Diluted EPS (Adj) (Unit Curr.)	2.56	1.64	56.1	3.37	-24.04
Equity	53.86	47.39	13.7	47.41	13.60
Face Value	2	2	0	2	0.00
PBIDTM(%)	63.78	54.08	17.9	68.92	-7.46
PBDTM(%)	18.56	4.29	332.6	23.43	-20.79
PATM(%)	11.62	6.64	75	13.66	-14.93
Assets Under Management	0	0	0	15555	-100.00
Return on Equity(%)	0	0	0	12.5	-100.00
Net Interest Margin(%)	0	8.3	0	9.7	-100.00
Provision Coverage Ratio(%)	0	20.3	0	0	
Capital Adequacy Ratio	0	21.2	0	20.7	-100.00
Tier I Capital	0	16.2	0	0	
Tier II Capital	0	5	0	0	
Gross Non Performing Assets	0	1087	0	0	
Net Non Performing Assets	0	866	0	0	
(%) Gross Non Performing Assets	0	7	0	0	
(%) Net Non Performing Assets	0	5.7	0	5.2	-100.00
Return on Assets(Annualised)	0	0	0	1.9	-100.00
Return on Assets	0	1.34	0	0	
Loans Disbursed(Amt Rs cr)	0	1473	0	2233	-100.00
Loan Book(Amt Rs cr)	0	15483	0	0	

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