

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

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



Addendum to Q1FY19 Investor Presentation



Edelweiss
Ideas create, values protect

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
Post MI PAT per IGAAP	196	260	890
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)
Net Ind AS Impact – before tax	15	13	57
Tax effect of Ind AS adjustments	(8)	(9)	(36)
Total IndAS impact	7	4	21
Post MI PAT per IndAS	203	264	911

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