



# Investor Presentation

## 2<sup>nd</sup> Quarter/Half Year FY 18

October 25, 2017



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**ALL FIGURES IN THIS DOCUMENT ARE IN INR CRORE UNLESS MENTIONED OTHERWISE ; 1 CRORE = 10 MILLION**

# Glossary and Key Notes

Agri	Agribusiness Banking	Mn	Million
ARC	Asset Reconstruction Company	MSME	Micro, Small and Medium Enterprises
ATM	Automated Teller Machine	NABARD	National Bank for Agriculture and Rural Development
BBB	Branch & Business Banking	NFB	Non Fund Based
BC	Business Correspondent	NIM	Net Interest Margin
BIL	Business Installment	NNPA	Net Non Performing Assets
Bps	Basis Points	NPA	Non Performing Assets
C&IB	Corporate & Institutional Banking	NPCI	National Payments Corporation of India
CAGR	Compounded Annual Growth Rate	NRI	Non Resident Indian
CASA	Current Account and Savings Account	PCR	Provision Coverage Ratio
CB	Commercial Banking	PIL	Personal Installment Loan
CBDT	Central Board for Direct Taxes	Q1	3 month period ended June 30 (April 1- June 30)
CC	Credit Card	Q2	3 month period ended September 30( July 1 - September 30)
CEO	Chief Executive Officer	QoQ	Quarter on Quarter
CRAR	Capital to Risk Weighted Assets Ratio	RBI	Reserve Bank of India
CSP	Customer Service Point	RoA	Return on Assets
CSR	Corporate Social Responsibility	RoE	Return on Equity
DB & FI	Development Banking & Financial Inclusion	RWA	Risk Weighted Assets
FICC	Fixed Income, Currency and Commodity	S4A	Scheme for Sustainable Structuring of Stressed Assets
FPI	Foreign Portfolio Investor	SDR	Strategic Debt Restructuring
FY	12 month period ended March 31	SLR	Statutory Liquidity Ratio
GNPA	Gross Non Performing Assets	UPI	Unified Payments Interface
G-Sec	Government Securities	US	United States
GST	Goods and Services Tax	VCF	Venture Capital Funds
HUF	Hindu Undivided Family	YoY	Year on Year
IFI	Institutional Financial Inclusion	H1	6 month period ended on September 30 (April 1 to September 30)
INR	Indian Rupee	IPO	Initial Public Offering
LAP	Loan Against Property	LIC	Life Insurance Corporation
MF	Mutual Funds	CET1	Core Equity Tier 1
MFI	Microfinance Institution	Cr	Crore

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# Key Performance Highlights



# Consistent Performance on All Parameters

## Q2 FY 18 Financial Highlights

- ▶ **Another quarter of strong results supported by YoY Net Interest Income growth of 39%, QoQ growth of 11%**
- ▶ **Core fee growth of 38% YoY, Other Income to Net Total Income at 36%**
- ▶ **Operating Profit growth of 38% YoY, Net profit growth of 68% YoY**
- ▶ **NIM at 3.7% compared to 3.4% in Q2 FY 17 and 3.5% in Q1 FY 18**
- ▶ **Advances growth of 35% YoY**
- ▶ **Deposit growth of 31% and CASA growth of 56% YoY**
- ▶ **Both Gross and Net NPA lower than Q1FY18; Credit Costs at 23 bps (decreased from 31 bps in previous quarter), 1 bp increase from Q2 FY 17**



# RBL Vision 2020

# Performance Tracking to Vision 2020 Goals

	RBL Vision 2020 (Post IPO/Sept 2016)	Actual Q2 18
Advances	30-35% CAGR	35%
CASA Ratio	0.75 - 1% increase every year	FY 16: 18.6% ; FY17: 22.0% Q2 18: 23.7%
Other Income %	~ 1/3 <sup>rd</sup> of Net Total Income	36.5%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	FY 16: 58.6% ; FY17: 53.5% Q2 18: 54.2%
Return Ratios	~ 1.50% RoA by 2020	FY 16 : 0.98% ; FY17: 1.08% Q2 18: 1.19%



# Key Initiatives of Vision 2020



## Technology

Leveraging technology to acquire, engage and service clients



## Distribution

Enhancing distribution through a combination of owned branches, BCs, Customer Service Points ('CSPs')



## Platforms

Creation of Transaction and Payment platforms that leverage changes in ecosystem driven by Aadhaar, UPI, IndiaStack, GST etc.



## Cross-sell

Enhancing cross-sell across all businesses



## Mass Banking

Increase presence in 'Mass Banking' - internal efforts, partnerships and acquisitions

# Our Fundamentals Have Resulted in Consistent Strong Performance



*1. One of India's Fastest Growing Private Sector Banks*

*2. Robust Corporate Governance Framework as well as Experienced Management Team*

*3. Focus on Effective Risk Management and Asset Quality*

*4. Focus on Operational Quality and Scalability*

*5. Leveraging Partnerships and Technology for Creating Customer Centric / Multi-channel Solutions*



# Financial Performance



# Strong Profitability Momentum Continues

Parameter	Q2 18	Q2 17	YoY	Q1 18	QoQ	H1 18	H1 17	FY 17
Net Interest Income	420	303	39%	378	11%	799	548	1,221
Other Income	241	169	43%	257	-6%	498	337	755
Net Total Income	661	472	40%	635	4%	1,297	884	1,977
Operating Profit	303	219	38%	311	-3%	615	404	920
Net Profit	151	90	68%	141	7%	292	187	446

Parameter	Q2 18	Q2 17	Q1 18	H1 18	H1 17	FY 17
Other Income/Total Income	36.5%	35.8%	40.4%	38.4%	38.1%	38.2%
Cost/Income	54.2%	53.6%	51.0%	52.6%	54.4%	53.5%
CRAR*	16.6%	15.1%	13.4%	16.5%	15.1%	13.7%
Net Interest Margin	3.74%	3.41%	3.54%	3.64%	3.10%	3.29%
Credit Cost/Advances (bps)	23**	22**	31**	53**	41**	87

\* including interim profits; \*\* Not Annualized

# Strong Growth in Advances; Stable Asset Quality

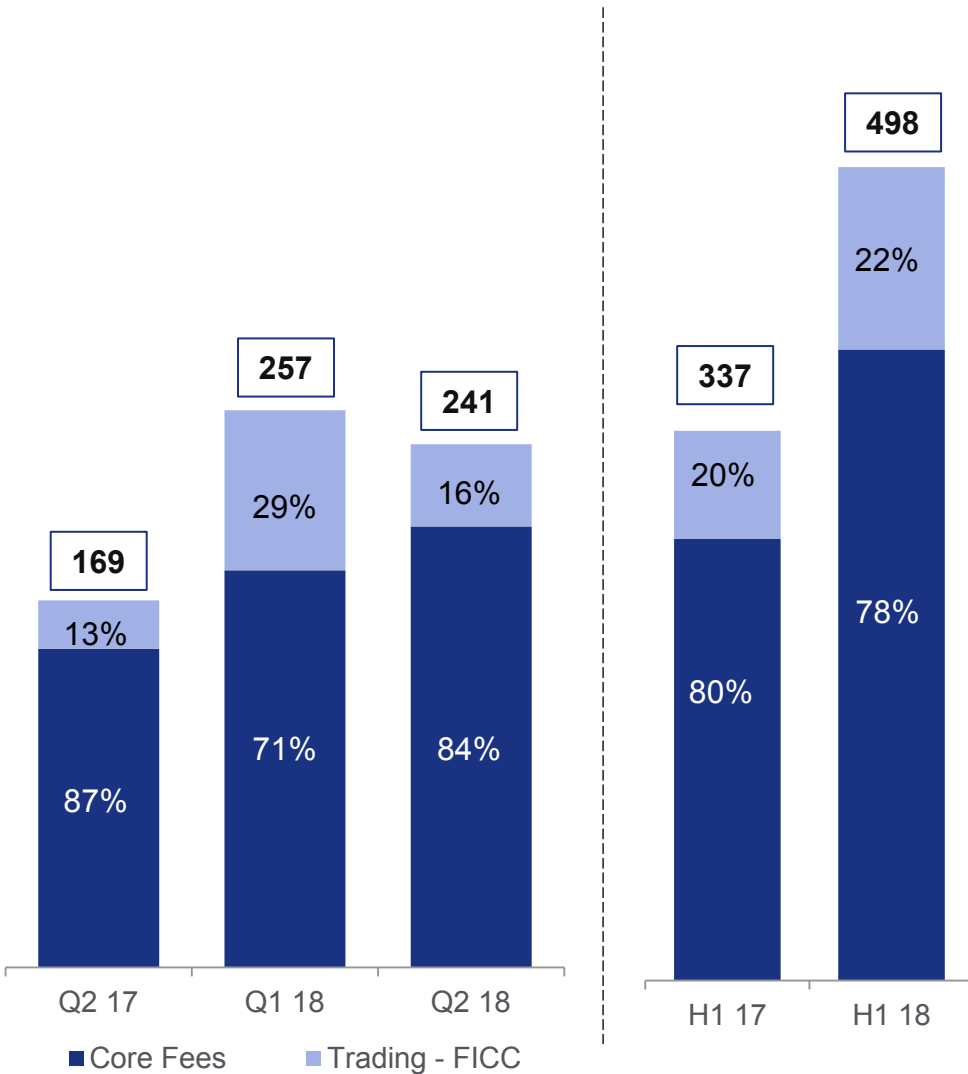
Parameter	H1 18	H1 17	YoY	Q1 18	QoQ	FY 17
Advances	33,576	24,875	35%	31,108	8%	29,449
Deposits	36,569	27,960	31%	35,428	3%	34,588
Investment	13,296	12,262	8%	13,360	0%	13,482

Parameter	H1 18	H1 17	Q1 18	FY 17
CASA	23.67%	19.89%	22.09%	21.98%
GNPA	1.44%	1.10%	1.46%	1.20%
NNPA	0.78%	0.55%	0.81%	0.64%
PCR	58.27%	60.34%	57.99%	59.58%
RoA	1.19%	0.96%	1.19%	1.08%
RoE	11.45%*	10.92%	12.68%	11.67%

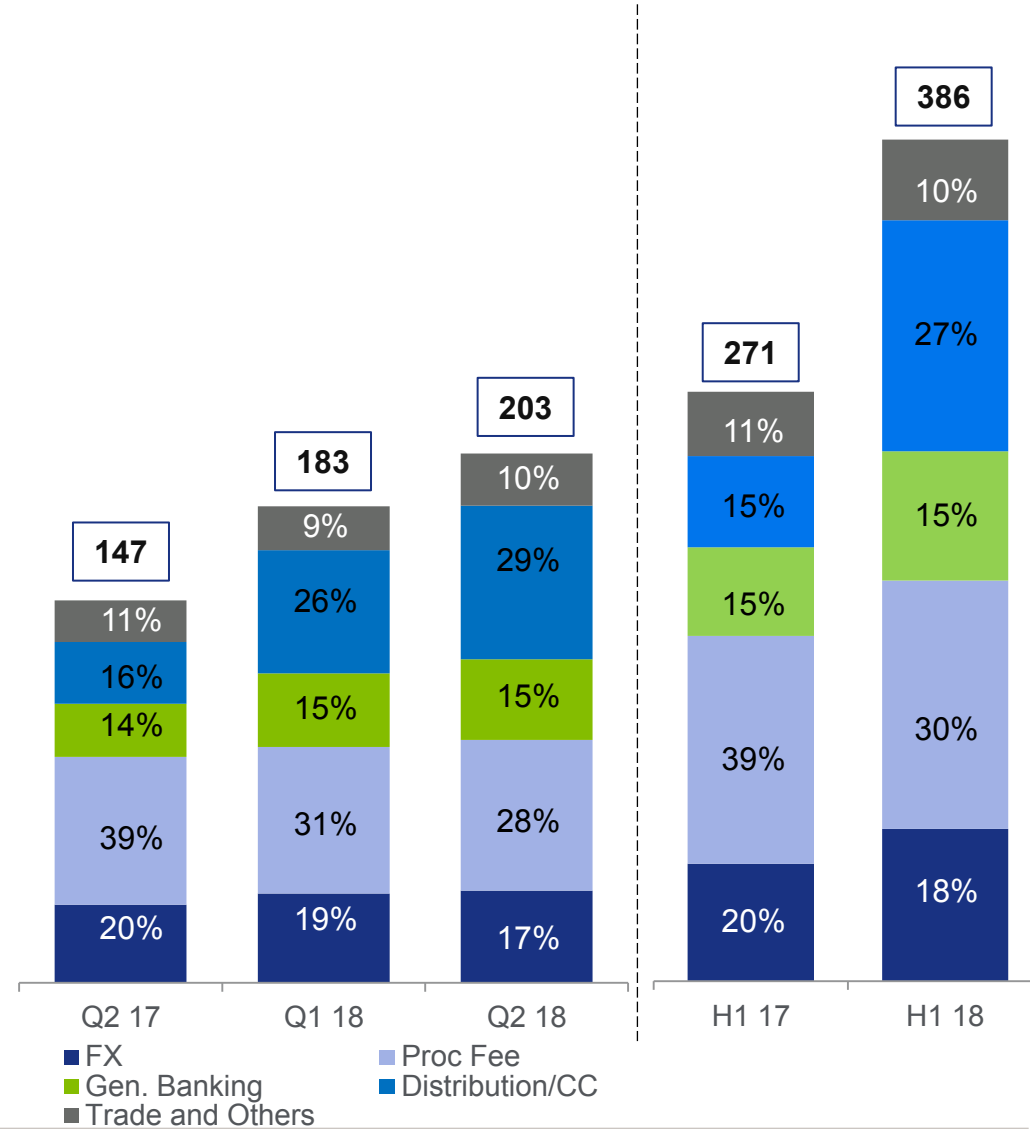
\* Impact of equity raise of Rs.1,680 crore in mid August 2017.

# Well Diversified Other Income Profile; Rising Core Fee Income

## Other Income

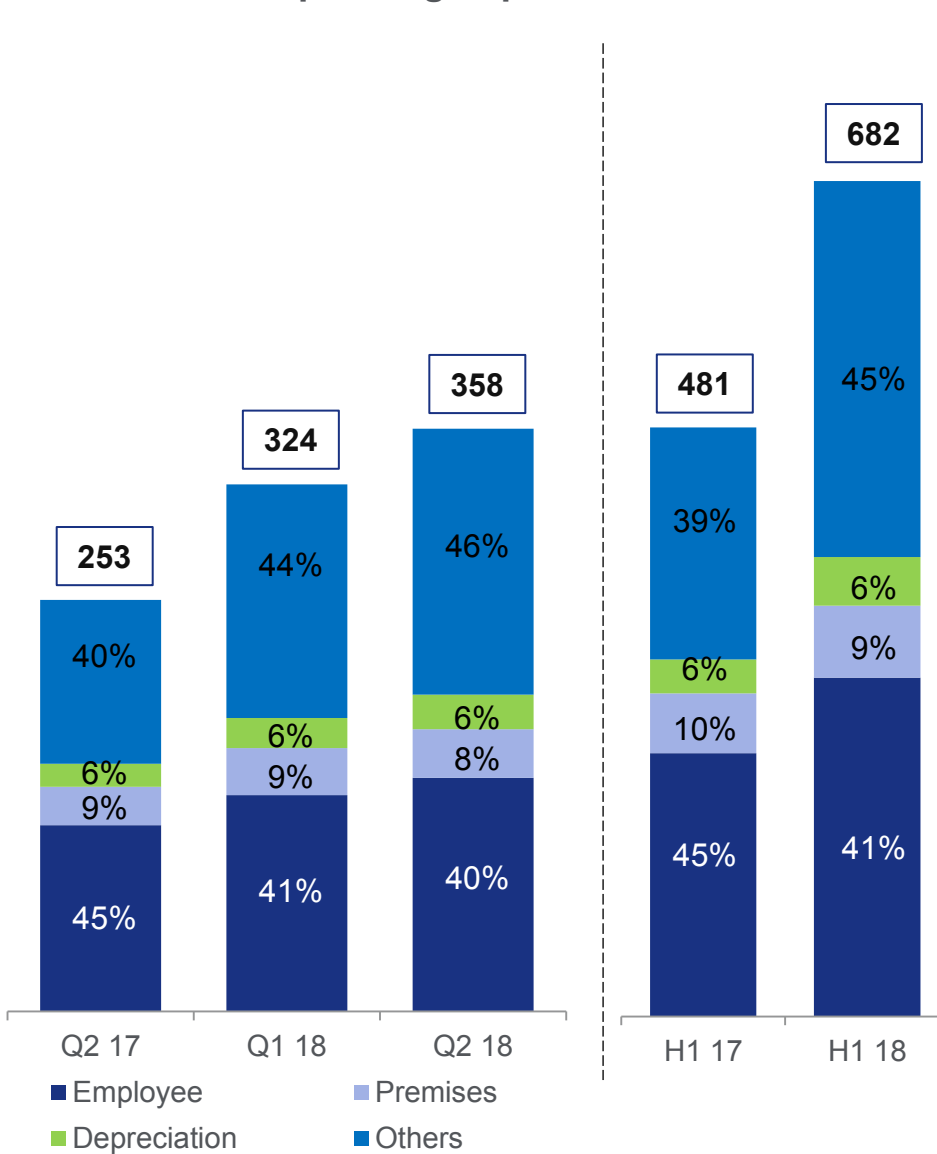


## Core Fee Income Breakup

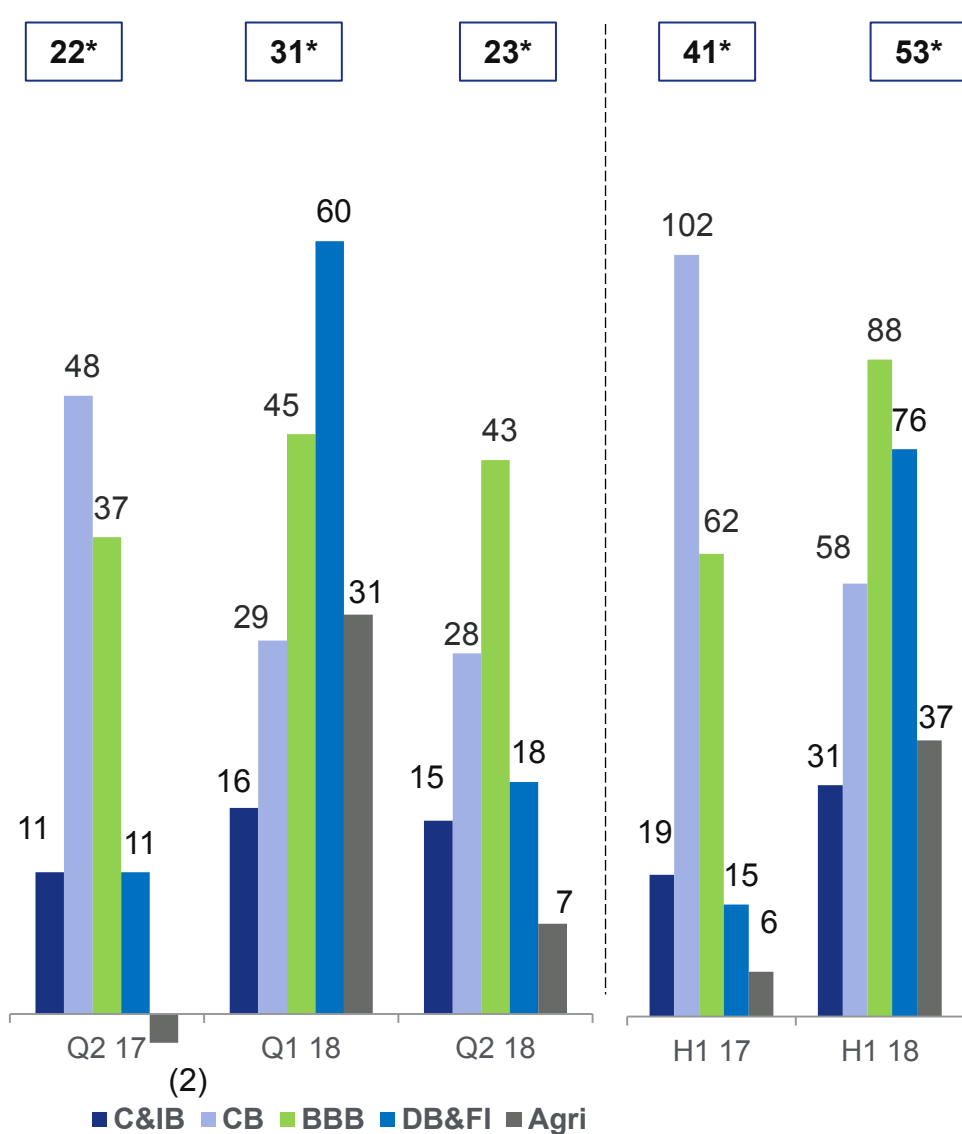


# Cost Increase as Planned; Range-bound Credit Costs

## Operating Expenses



## Credit Cost by Business (bps)



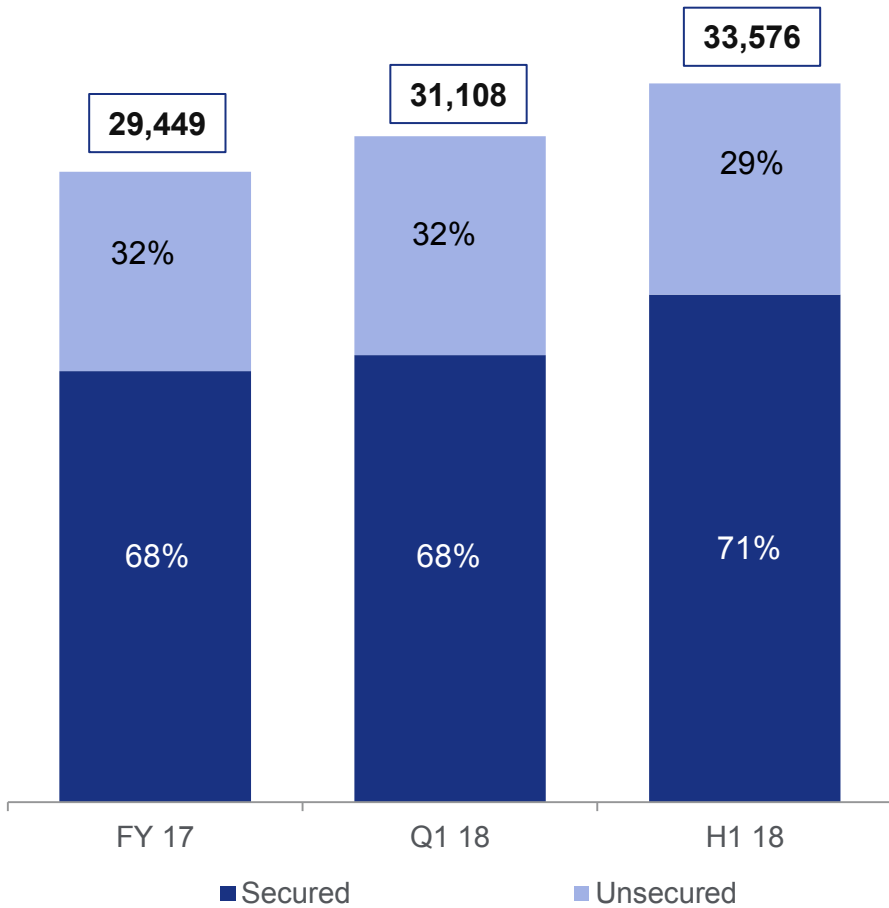
# Increasing Non-Wholesale Advances Helping NIMs

	H1 18	H1 17	YoY	Q1 18	QoQ	FY 17	Yield H1 18	Proportion
<b>C&amp;IB</b>	13,895	10,592	31%	13,079	6%	12,339	<b>9.1% (10.1%)</b>	<b>60%</b>
<b>CB</b>	6,103	4,624	32%	5,499	11%	5,510		
<b>Wholesale</b>	<b>19,998</b>	<b>15,216</b>	<b>31%</b>	<b>18,578</b>	<b>8%</b>	<b>17,849</b>		
<b>BBB</b>	6,907	4,342	59%	6,068	14%	5,370	<b>12.9% (13.3%)</b>	<b>40%</b>
<b>DB &amp; FI</b>	4,614	3,640	27%	4,196	10%	4,122		
<b>Micro-banking</b>	2,533	1,816	40%	2,234	13%	2,161		
<b>IFI</b>	1,616	1,606	1%	1,577	2%	1,631		
<b>MSME</b>	465	218	113%	385	21%	330		
<b>Agri</b>	2,057	1,676	23%	2,266	-9%	2,109		
<b>Non-Wholesale</b>	<b>13,578</b>	<b>9,659</b>	<b>41%</b>	<b>12,530</b>	<b>8%</b>	<b>11,600</b>		
<b>Total</b>	<b>33,576</b>	<b>24,875</b>	<b>35%</b>	<b>31,108</b>	<b>8%</b>	<b>29,449</b>	H1 17 yields in brackets	

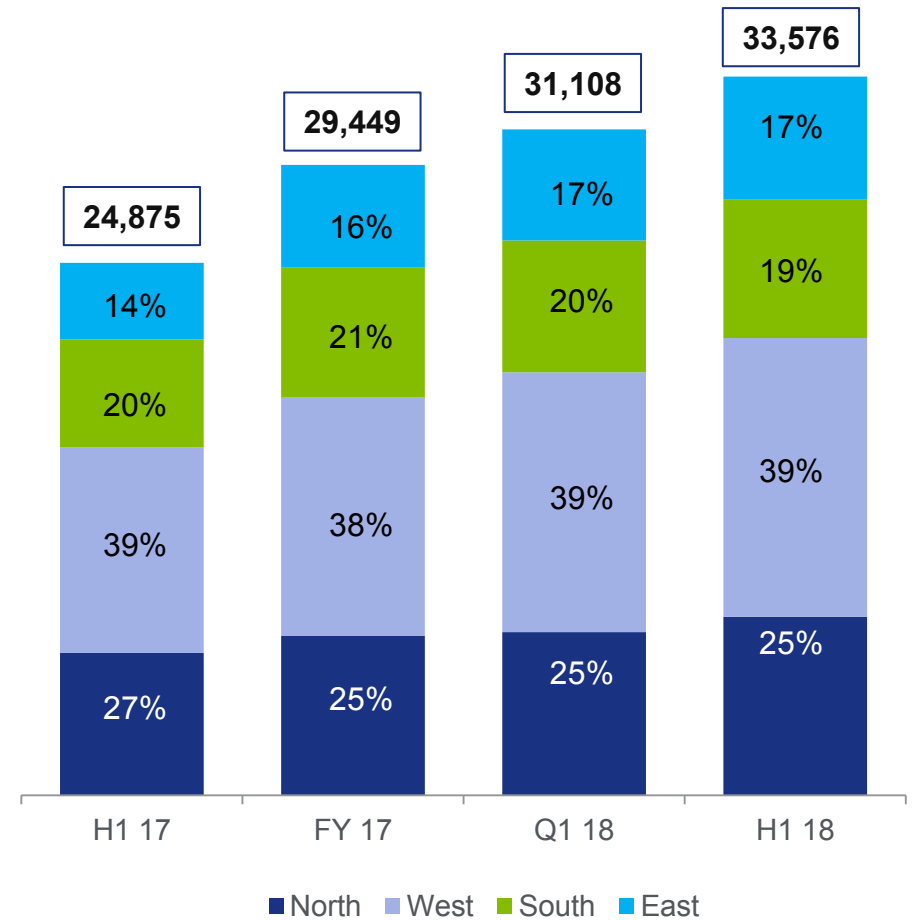


# Greater Asset Diversification

Break up of advances - Secured/Unsecured

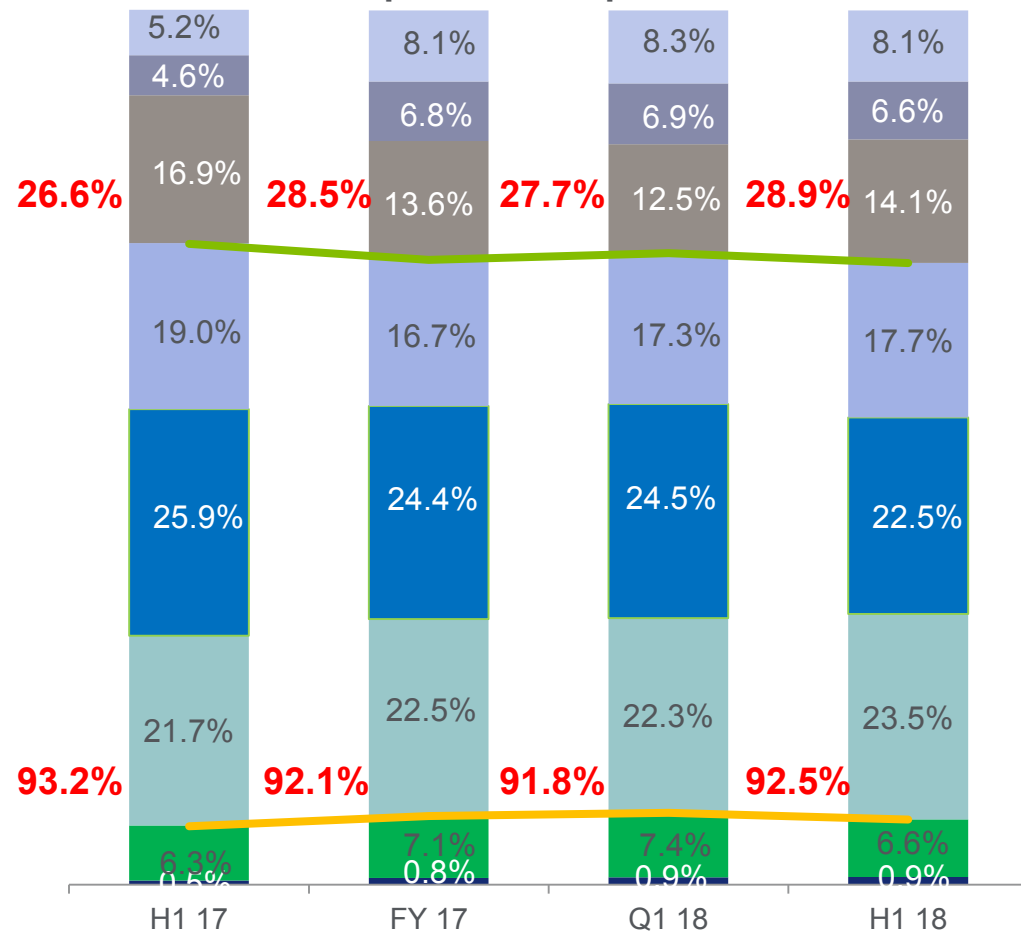


By Geography

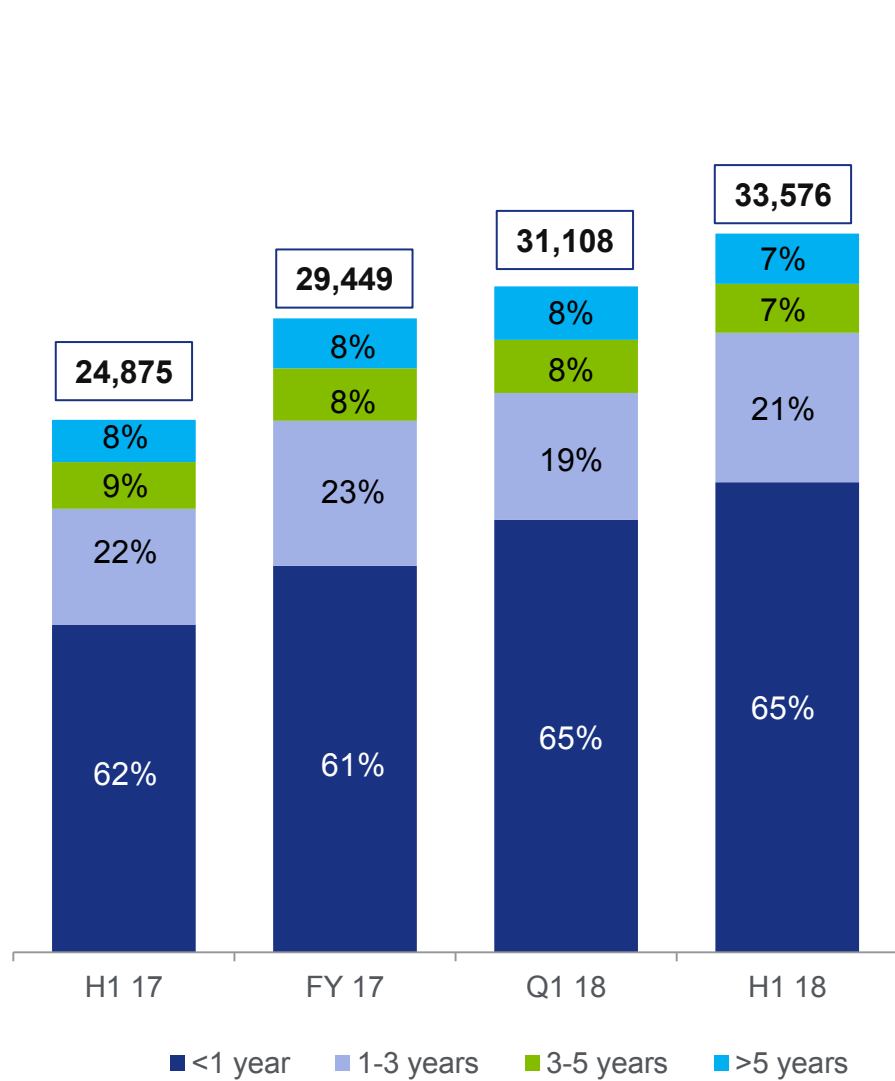


# Stable Borrowers' Rating Profile and Tenor of Advances

Breakup of rated exposures\*



Tenor of Advances



\* Borrower ratings, not facility ratings; Based on internal ratings

# Well Diversified Industry Exposure & Growing NFB Exposure

## Top 10 industry exposures\*

Industry	Exposure	FB-NFB Split	% of Exposure
Construction / EPC	3,369	45:55	5.8%
Trade/Distributors	3,150	79:21	5.4%
Power	3,136	49:51	5.4%
Pharma	2,601	79:21	4.5%
Engineering	2,192	60:40	3.8%
Professional Services	2,174	78:22	3.8%
Real Estate	2,118	90:10	3.7%
Oil & Gas	1,260	16:84	2.2%
Logistics	1,150	47:53	2.0%
Financial Services	1,092	85:15	1.9%

\* As of September 30, 2017 excluding cash-backed exposures

## Non Fund Based Book

Particulars	H1 18	H1 17	Q1 18	FY 17
Guarantees	8,849	6,436	7,725	7,548
Letter of Credit	1,161	656	1,093	910
Acceptances, Endorsements and other Obligations	825	826	877	840

# Strong Asset Quality in Turbulent Times

	H1 18	H1 17	Q1 18	FY 17
Movement of Gross NPAs				
Opening Balance	357	208	357	208
(+) Additions during the period	244	106	152	533
(-) Upgrade	12	13	12	13
(-) Recoveries	42	15	5	303
(-) Write Offs	60	12	35	69
Closing Balance	487	275	458	357
Gross NPA (%)	1.44%	1.10%	1.46%	1.20%
Net NPA	261	138	250	190
Net NPA (%)	0.78%	0.55%	0.81%	0.64%
Provisioning Coverage Ratio (PCR) (%)	58.27%	60.3%	57.99%	59.58%
Slippage Ratio	0.83%	0.50%	0.52%	2.51%
Restructured %	0.41%	0.08%	0.25%	0.25%
Total Stressed Assets%	1.85%	1.18%	1.71%	1.45%

- **Net Security Receipts as a percentage of total assets at 0.02% No ARC sale ; 1 instance of SDR during the quarter**
- **No 5:25 Refinancing or S4A case done by the bank**

## — Gross NPA by business segment —

Business segment	H1 18	H1 17	Q1 18	FY 17
C&IB	102.8	37.8	103.0	103.8
%	0.74%	0.36%	0.78%	0.84%
CB	123.6	159.2	143.8	138.9
%	2.00%	3.44%	2.60%	2.53%
BBB	103.7	55.0	86.5	76.3
%	1.49%	1.26%	1.41%	1.42%
LAP	20.0	8.5	15.3	19.9
BIL	24.6	7.8	19.7	15.9
PIL	7.7	1.9	5.7	4.3
Cards	15.8	8.1	14.4	9.8
Others	35.6	28.5	31.5	26.4
Agri	26.4	10.7	23.4	18.1
%	1.28%	0.64%	1.03%	0.86%
DB&FI	130.7	11.9	101.2	19.7
%	2.81%	0.33%	2.39%	0.48%
<b>Total</b>	<b>487.2</b>	<b>274.6</b>	<b>457.8</b>	<b>356.8</b>
<b>Total (%)</b>	<b>1.44%</b>	<b>1.10%</b>	<b>1.46%</b>	<b>1.20%</b>

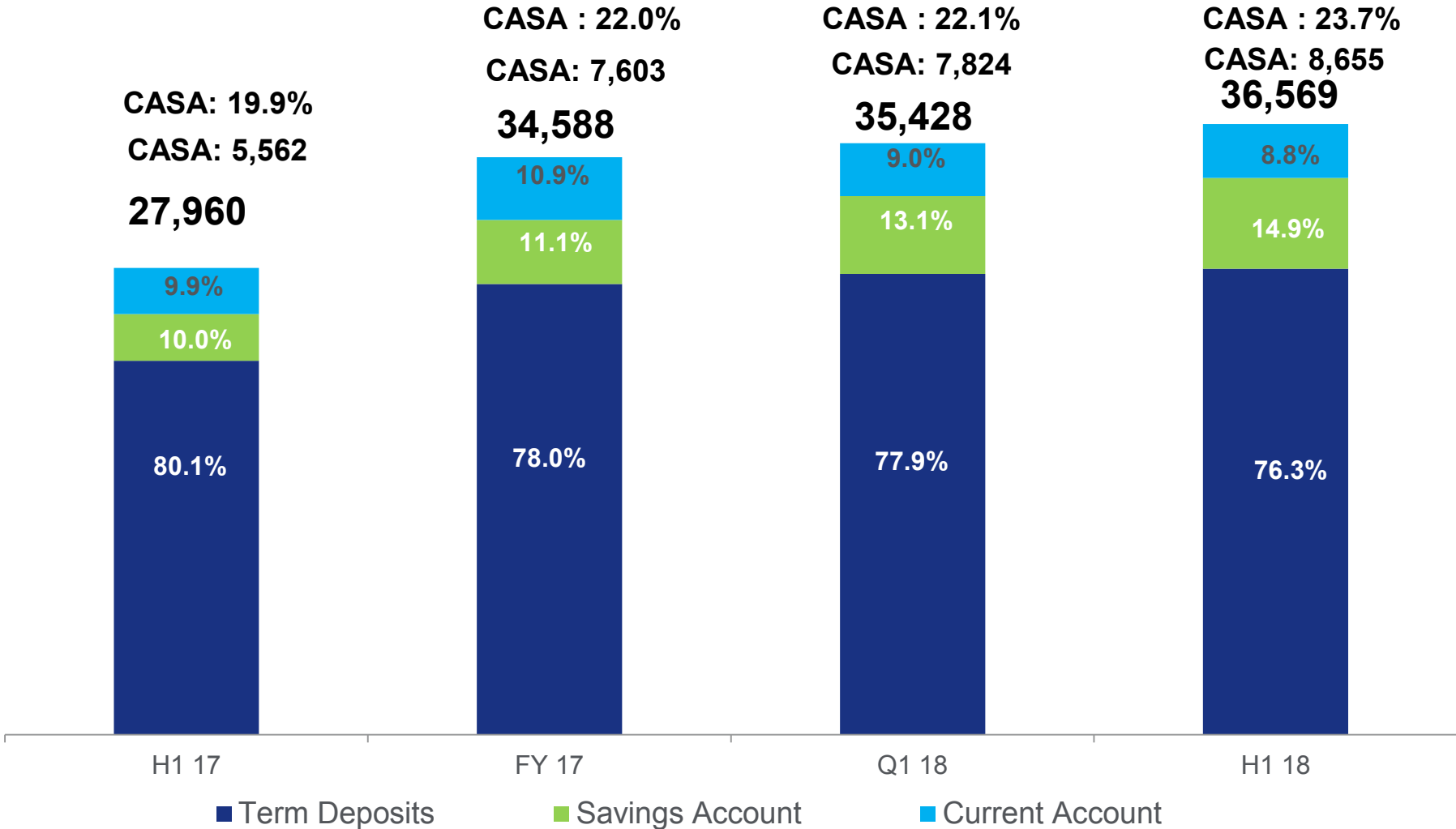
# Capital Adequacy - Well Capitalized to Support Growth

Particulars	H1 18	H1 17	Q1 18	FY 17
Tier 1 Capital Funds*	6,242	3,991	4,375	4,231
Tier 2 Capital Funds	900	837	879	867
<b>Total Capital Funds</b>	<b>7,142</b>	<b>4,828</b>	<b>5,253</b>	<b>5,097</b>
<b>Total RWA</b>	<b>43,137</b>	<b>32,040</b>	<b>39,261</b>	<b>37,155</b>
Tier 1 CRAR*	14.5%	12.5%	11.1%	11.4%
<b>Total CRAR*</b>	<b>16.6%</b>	<b>15.1%</b>	<b>13.4%</b>	<b>13.7%</b>
RWA/Total Assets	82.8%	78.0%	80.2%	76.3%

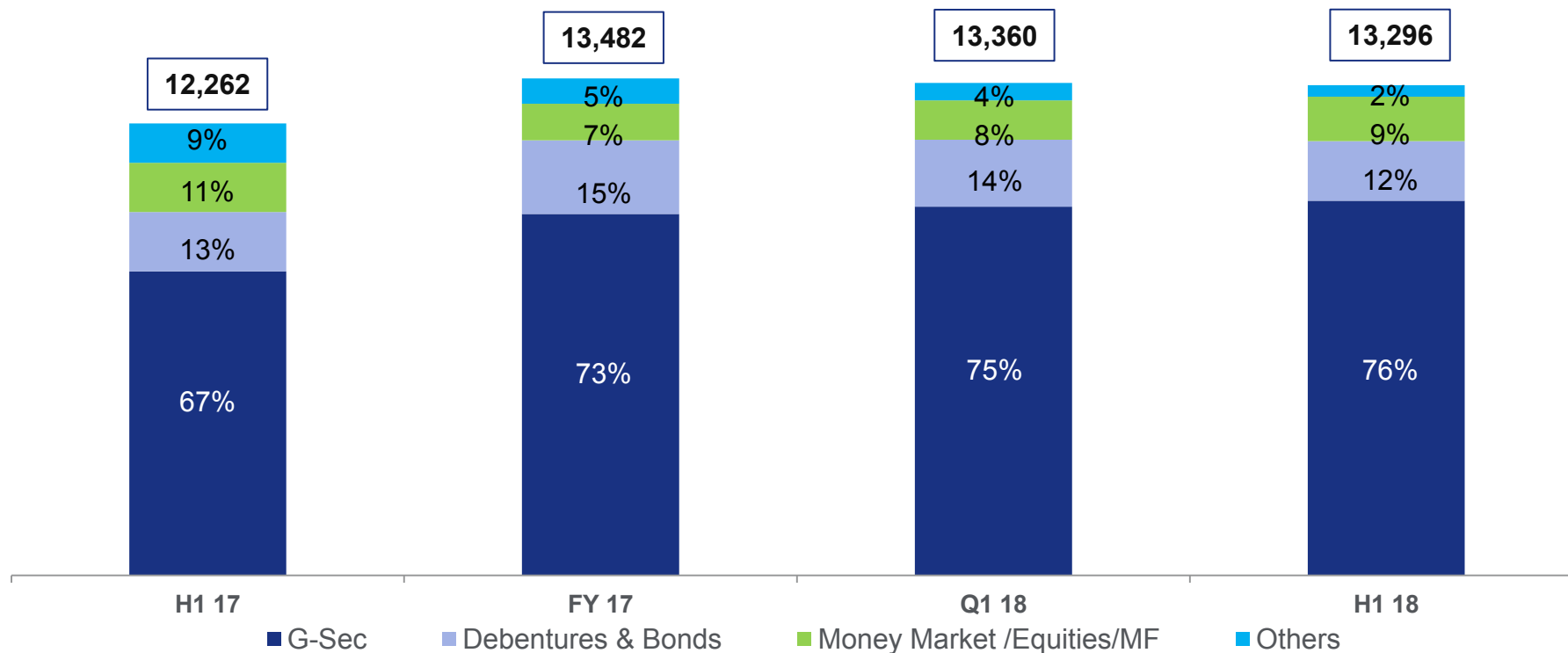
\* CRAR and Tier 1 Capital Funds for interim financial periods has been computed after adding interim profit for better comparison

# Sustained Growth in Deposits, Led by CASA

56% yoy growth in CASA, while total deposits grew by 31%



## Investment Breakup

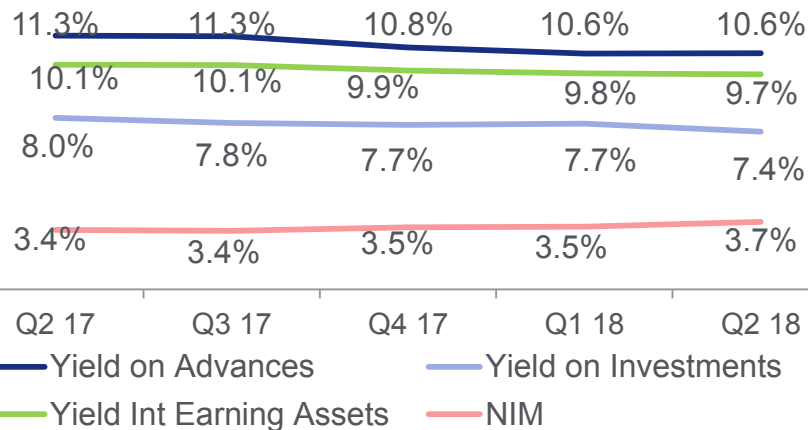


## Yield

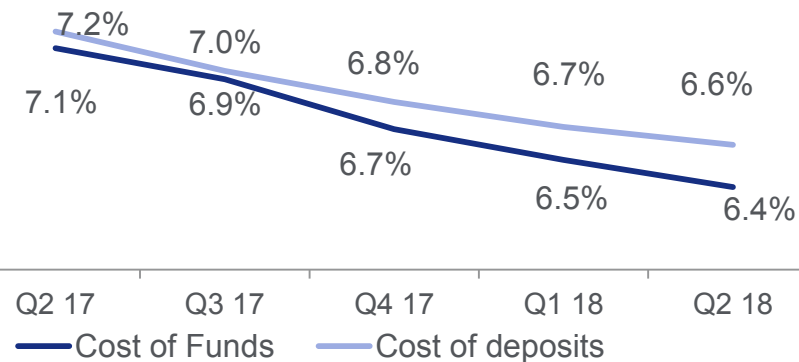
Yield	Q2 18	Q2 17	Q1 18	H1 18	H1 17	FY 17
Total Investments	7.4%	8.0%	7.7%	7.6%	7.8%	7.8%
SLR	7.4%	7.5%	7.6%	7.5%	7.5%	7.5%
Non SLR	7.4%	8.9%	8.0%	7.7%	8.7%	8.5%

# Improving NIM, Increased Investments for Enhancing Operations

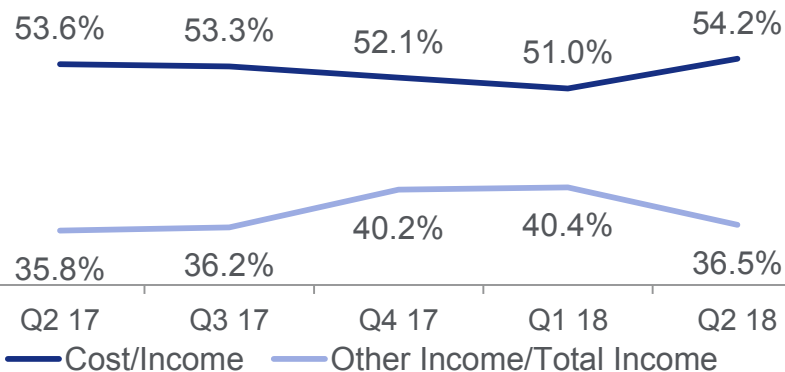
## Quarterly Yields



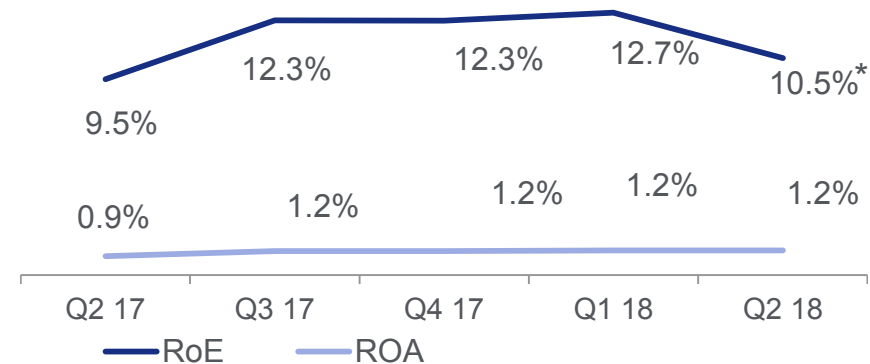
## Cost of Funds, Deposits



## Cost/Income & Other Income/Total Income



## Return Ratios



\* Impact of recent capital raise (ref. pg.13)





# Awards & Recognition





- Raised Rs 1,680 crores of CET1 capital through a preferential issue of equity shares at Rs. 515 per share

## Capital Raise

### Insta-redemption solution for LIC mutual fund



- RBL Bank developed an insta redemption solution for LIC Mutual Fund. RBL Bank will assist 10,000+ customers of LIC MF Liquid Scheme receive money instantly

### 'High Growth - Private Sector Bank' award



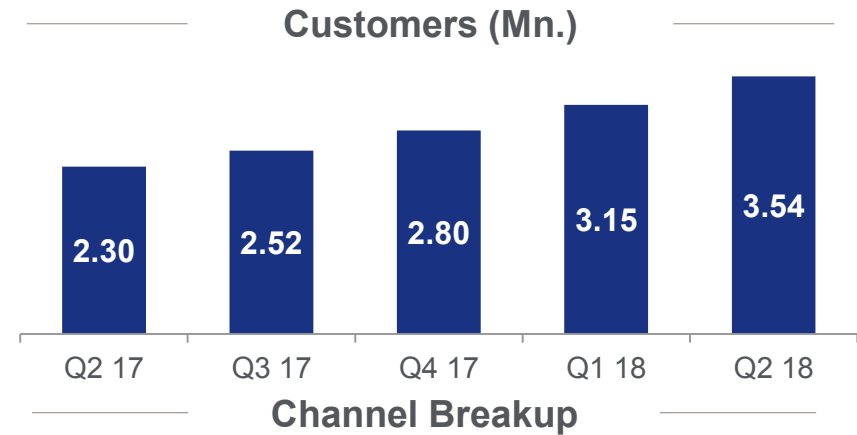
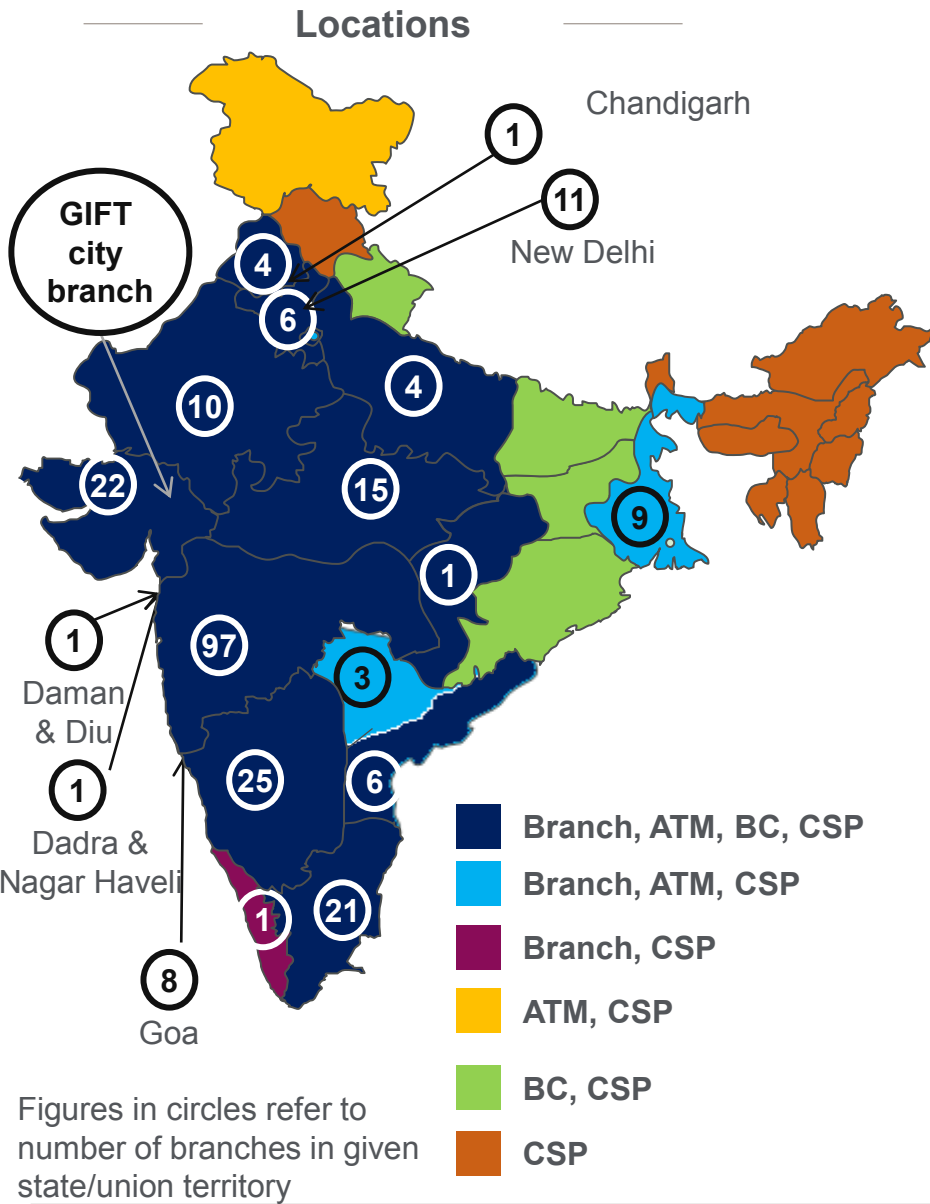
- RBL Bank received the 'High Growth - Private Sector Bank' award at the Dun & Bradstreet Banking Awards 2017!



# Distribution Network



# Our Growing & Multi-Layered Distribution Network



Channels	Number of transaction points			
	H1 18	H1 17	Q1 18	FY 17
Branch	246	201	244	239
Metro	83	67	82	78
Urban	41	32	41	40
Semi-urban	67	58	67	68
Rural	55	44	54	53
BC Branches	677 <sup>#</sup>	447	626	568
Microbanking	553	413	510	497
MSME	124	34	106	71
CSPs	80,071	40,899	67,696	57,614
ATMs	388	373	387	375

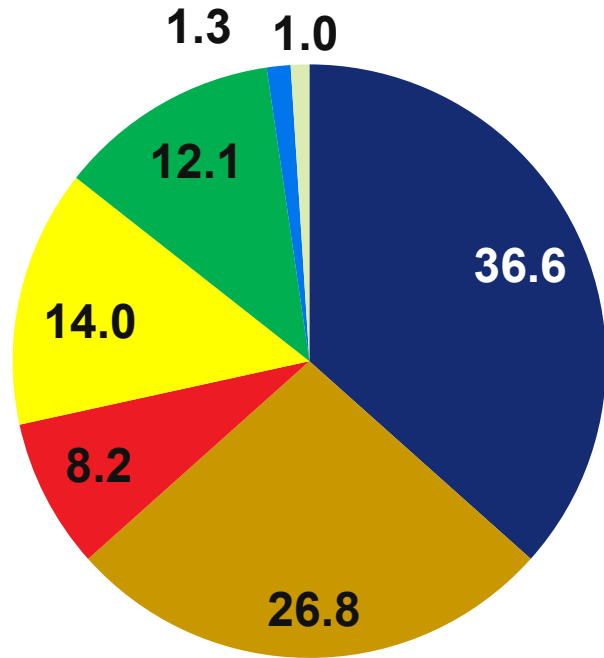
<sup>#</sup> Of these, 171 branches have been classified as 'Banking outlets'



# Shareholding Pattern & Ratings

# Diversified Shareholding & Strong/Improving Rating Profile

— Shareholding by category (%) —



- Individual/HUFs
  - VCF/MF/Insurance
  - Body Corporates
  - Others
  - Foreign Corporates
  - FPI
  - NRIs
- Total Foreign holding – 42.1%.  
Approved limit – 74%

## Ratings

Instrument	Rating	Limits (Rs. Cr.)	Implication
Basel III compliant Tier II bonds	ICRA AA-hyb (Stable) <b>(upgraded by one notch)</b>	800	Instruments rated in this category are considered to have the highest degree of safety regarding timely servicing of financial obligations
Certificate of Deposits	CARE AA-(Stable) ICRA A1+	4,000 <b>(increased from Rs. 3,000 cr)</b>	The lowest short term credit Risk
Medium term fixed deposit programme	ICRA MAA (Stable) <b>(upgraded by one notch)</b>		Low Credit Risk
Short term fixed deposit programme	ICRA A1+		Lowest Credit Risk



# Annexures



# Professional and Experienced Leadership Team

## Board of Directors



**Mr. Vishwavir Ahuja**

*Managing Director and CEO*

*Previously, Managing Director & Country Executive Officer of Bank of America for Indian Sub-continent*



**Mr. Palepu Sudhir Rao**

*Independent Director*

*Currently, Associated with a Number of Corporates including Aditya Birla Money Ltd and Radhakrishna Foodland Pvt Ltd*



**Mr. Narayan Ramachandran**

*Chairman*

*Previously, CEO and Country Head of Morgan Stanley, India*



**Ms. Rama Bijapurkar**

*Independent Director*

*Wide Experience in Market Research, Market Strategy and Management Consulting*



**Mr. Girish Godbole**

*Independent Director*

*Involved in Micro Finance and rural sectors*



**Mr. Sivanandhan Dhanushkodi**

*Independent Director*

*Currently, Part-Time Security Advisor to RBI  
Previously, Director General of Police, Maharashtra*



**Mr. Jairaj Purandare**

*Independent Director*

*Previously, Regional Managing Partner of PWC*



**Mr. Vimal Bhandari**

*Independent Director*

*Director, Indostar Capital Finance Limited*



**Mr. Prakash Chandra**

*Independent Director*

*Previously, Chairman of Central Board of Direct Taxes (CBDT)*



**Mr. Ishan Raina**

*Independent Director*

*Previously, Founder of Out of Home (OOH) India, Associated with J. Walter Thompson (JWT) and Lintas Advertising*



**Mr. Rajeev Ahuja**

*Executive Director*

*Previously, associated with Citibank India, Bank of America, India and Bankers Trust Company*



# Professional and Experienced Leadership Team (Contd.)

## Experienced and Professional Management Team



**Mr. Vishwavir Ahuja**

*Managing Director and CEO*

*Managing Director & Country Executive Officer of Bank of America for Indian Sub-continent from 2007-2009*

(35)



**Mr. Rajeev Ahuja**

*Executive Director*

*Previously, associated with Citibank India, Bank of America, India and Bankers Trust Company*

(31)



**Mr. R. Gurumurthy**

*Head - Governance, Risk & Control*

*Previously, associated with Standard Chartered Bank, Bank of America, Credit Lyonnais and State Bank of India with leadership roles in India and Asia-Pacific region*

(32)



**Mr. Andrew Gracias**

*Head - Financial Markets*

*Previously, associated with Bank of America and UBS*

(22)



**Mr. Brijesh Mehra**

*Head – Corporate, Institutional & Transaction Banking*

*Previously, Country Manager, Royal Bank of Scotland N.V. and prior to that associated with Grindlays Bank Public Limited Company*

(31)



**Mr. Naresh Karia**

*Chief Financial Officer*

*Previously, associated with Citibank N.A., India and International Bestfoods*

(20)



**Mr. Harjeet Toor**

*Business Head – Microbanking, Credit Cards, Retail & MSME Lending*

*Previously, associated with Bank of America, ABN AMRO Bank and Fullerton India Credit Company*

(23)



**Mr. Vincent Valladares**

*Head - Commercial Banking*

*Previously, Middle East Head – Commercial Banking, Citibank*

(20)



**Mr. Surinder Chawla**

*Head – Geography, Branch and Business Banking*

*Previously, associated with Standard Chartered Bank, ABN Amro Bank and HDFC Bank*

(25)



**Mr. Manoj Rawat**

*Head - Agri Business*

*Previously, associated with NABARD and Fullerton India*

(21)

Figures in brackets are years of work experience in financial services

# Professional and Experienced Leadership Team (Contd.)

## Experienced and Professional Management Team (Cont'd)



**Ms. Shanta Vallury**  
*Head - HR, CSR & Internal Branding*  
*Previously, Vice President of Acquisitions and Partnerships Division in American Express Bank Ltd (Gurgaon)* (25)



**Mr. Shrinath Bolloju**  
*Chief Operations Officer*  
*Previously, Global Head Securities Transformation – Deutsche Bank Singapore* (25)



**Mr. Sanjay Sharma**  
*Head – Technology, Innovation and Customer Fulfilment*  
*Previously, associated with IDBI Intech* (26)



**Mr. Bhavtaran Singh (Sunny) Uberai**  
*Chief of Staff and Head - Change Management and Service Delivery*  
*Previously, associated with ABN Amro Bank and Arete Financial Partners, Singapore* (32)



**Mr. Bhaskar Niyogi**  
*Chief Risk Officer*  
*Previously, Chief General Manager at State Bank of India* (40)



**Ms. Neeta Mukherji**  
*Chief Credit Officer*  
*Previously, associated with ICICI Bank, Asset Reconstruction Company (India) and GE Capital* (28)

Figures in brackets are years of work experience in financial services

# Profit & Loss Statement

Particulars	Q2 18	Q2 17	Q1 18	H1 18	H1 17	FY 17
<b>Income</b>						
Interest Earned	1,091	902	1,043	2,134	1,766	3,713
Interest Expended	671	599	664	1,336	1,218	2,492
Net Interest Income	420	303	378	799	548	1,221
Other Income	241	169	257	498	337	755
<b>Total Income</b>	<b>661</b>	<b>472</b>	<b>635</b>	<b>1,297</b>	<b>884</b>	<b>1,977</b>
<b>Expenditure</b>						
Operating Expenses	358	253	324	682	481	1,056
Employee Cost	144	115	133	277	215	446
Premises Cost	30	23	29	59	47	99
Depreciation	21	14	19	40	28	62
Other Operating Expenses	163	101	143	307	191	449
<b>Operating Profit</b>	<b>303</b>	<b>219</b>	<b>311</b>	<b>615</b>	<b>404</b>	<b>920</b>
Provisions	75	78	94	169	121	239
On advances	66	41	90	157	80	197
On others	9	37	4	12	41	41
<b>Profit Before Tax</b>	<b>228</b>	<b>141</b>	<b>217</b>	<b>445</b>	<b>283</b>	<b>681</b>
Tax	78	51	76	153	96	235
<b>Profit After Tax</b>	<b>151</b>	<b>90</b>	<b>141</b>	<b>292</b>	<b>187</b>	<b>446</b>

# Balance Sheet Statement

Particulars	H1 18	H1 17	Q1 18	FY 17
<b><u>Liabilities</u></b>				
Capital	416	370	377	375
Reserves and Surplus	5,877	3,660	4,113	3,960
Deposits	36,569	27,960	35,428	34,588
Borrowings	7,392	7,775	7,202	7,980
Other Liabilities	1,872	1,290	1,832	1,771
<b>Total</b>	<b>52,125</b>	<b>41,056</b>	<b>48,952</b>	<b>48,675</b>
<b><u>Assets</u></b>				
Cash & Balances with RBI	1,696	1,116	1,870	2,948
Balances with other banks	1,870	1,680	997	1,246
Investments (Net)	13,296	12,262	13,361	13,482
Advances (Net)	33,576	24,875	31,108	29,449
Fixed and Other Assets	1,686	1,122	1,617	1,550
<b>Total</b>	<b>52,125</b>	<b>41,056</b>	<b>48,952</b>	<b>48,675</b>

# Our Recent History

Particulars	FY 10	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	H1 18
Net Worth	349	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,292
Deposits	1,585	2,042	4,739	8,341	11,599	17,099	24,349	34,588	36,569
Advances (Net)	1,170	1,905	4,132	6,376	9,835	14,450	21,229	29,449	33,576
Investments (Net)	507	892	2,334	5,571	6,518	9,792	14,436	13,482	13,296
Net Profit	19	12	66	92	93	207	292	446	292
CRAR (%)	34.1	56.4	23.2	17.1	14.6	13.1	12.9	13.7	16.6
Gross NPA (%)	2.33	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.44
Net NPA (%)	0.97	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.78
Business per employee	3.9	4.4	6.7	7.9	7.7	9.1	11.8	13.1	13.0
No. of employees	704	907	1,328	1,859	2,798	3,465	3,872	4,902	5,397
Return on Assets (%)	1.05	0.53	1.33	1.05	0.66	1.02	0.98	1.08	1.19
Return on Equity (%)	5.4	1.7	5.9	6.73	5.44	9.58	11.32	11.67	11.45@

# Thank you

Contact us at:

[ir@rblbank.com](mailto:ir@rblbank.com)

+91-22-4302 0600

Please email us your contact details at the above id to get added to our investor relations mailing list