

Q3FY21 Earnings Report

Consolidated Report

RBL Bank Ltd

INE976G01028

NII

Rs. 990.5 Cr **0.14%**

GNPA Ratio

1.8% **45.45 bps**

NNPA Ratio

0.7% **66.67 bps**

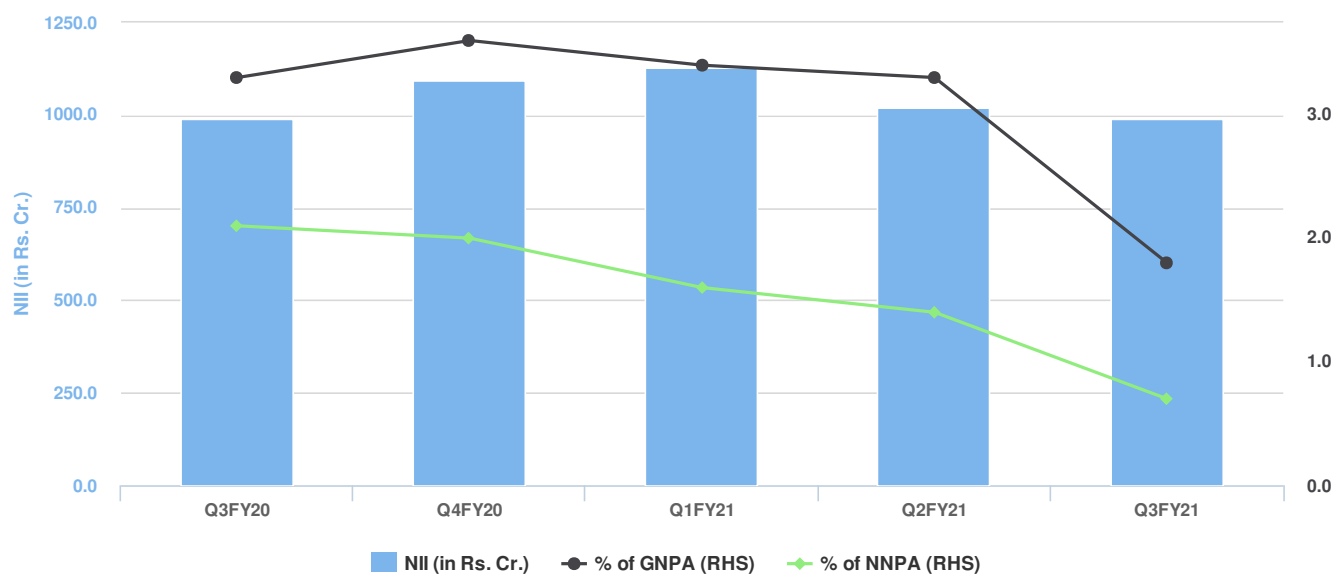
PPOP

Rs. 804.6 Cr **10.42%**

Date : 4th February 2021

Note : Values compared with Q3FY20

Trends in NII, NPA and PPOP



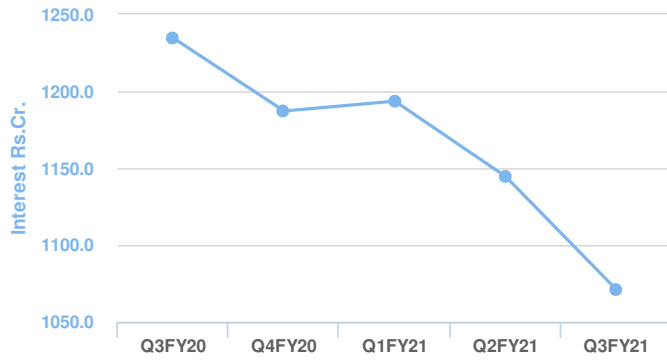
NII decreased to Rs. 990.5 Cr in Q3FY21 compared to Rs. 1019.0 Cr in Q2FY21. NII increased by **0.14%** (**Rs. 1.4 Cr**) when compared with the same period last year. A growth in NII was observed from Q4FY20 to Q1FY21, while it was decreasing in the period from Q2FY21 to Q3FY21.

GNPA decreased to Rs. 1050.2 Cr this quarter, a fall of **Rs. 861.5 Cr (45.06%)** compared to Q2FY21 .Compared to Q3FY20, the GNPA decreased by **Rs. 960.3 Cr (47.76%)** in Q3FY21 . The GNPA had been decreasing in the period Q1FY21 to Q3FY21. GNPA ratio was at 1.8 this quarter, while it was 3.3 in Q2FY21 .It was 3.3 in Q3FY20. The GNPA ratio had been decreasing in the period Q1FY21 to Q3FY21.

The NNPA decreased by **Rs. 833.9 Cr (67.45%)** as compared to Q3FY20. It fell to Rs. 402.5 Cr this quarter from Rs. 775.8 Cr in Q2FY21. The NNPA had been decreasing in the period Q4FY20 to Q3FY21. It fell by **70.0 bps** to 0.7 in Q3FY21 .As of Q3FY20, the NNPA Ratio was 2.1 . The NNPA ratio had been decreasing in the period Q4FY20 to Q3FY21.

Note : NII= Net interest Income, GNPA=Gross Non Performing Assets, NNPA= Net Non Performing Assets, PPOP = Pre Provision Operating Profit.

Trend of Interest expended

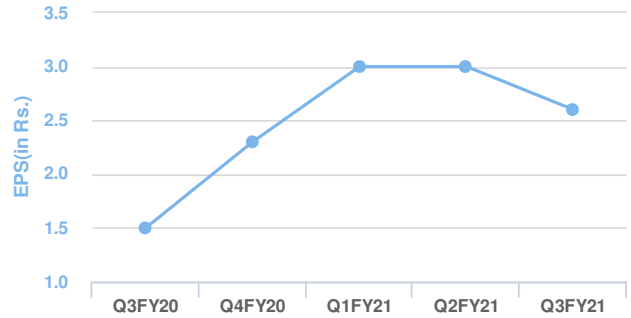
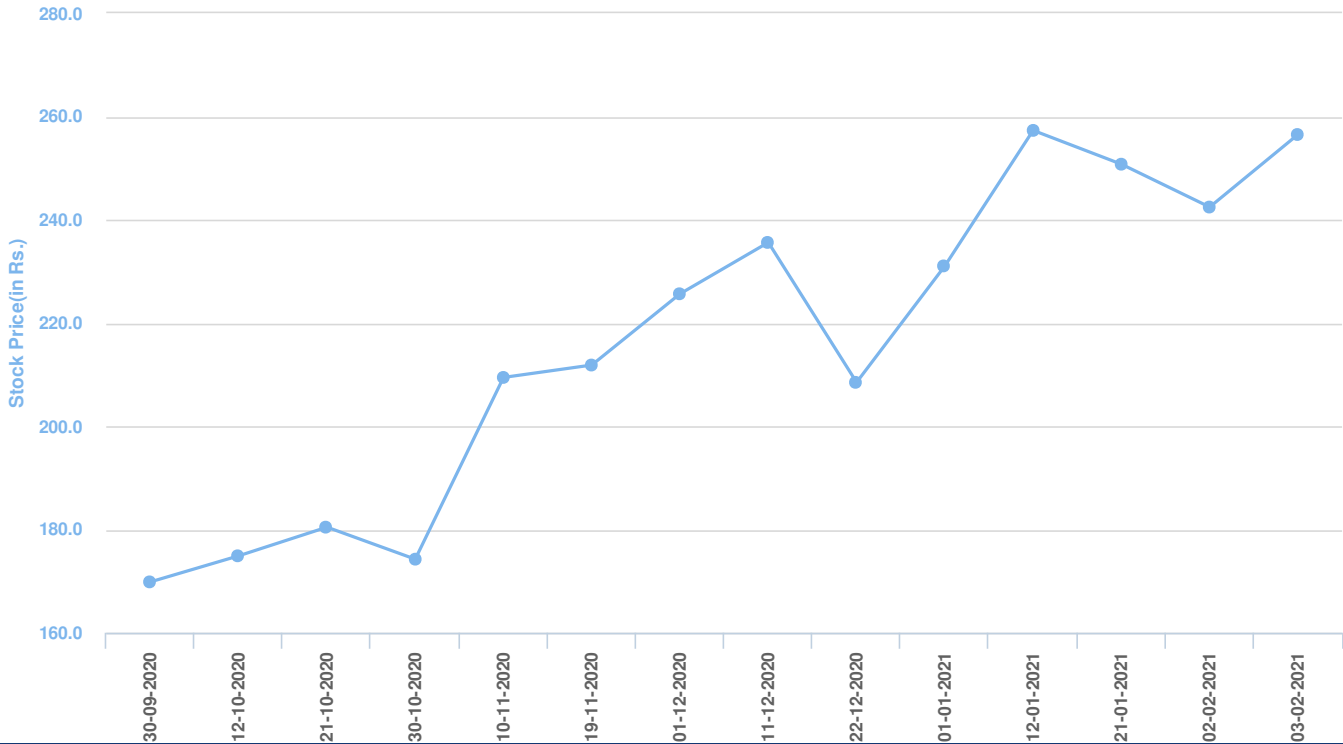


Q3FY21 saw a rise of **Rs. 76.6 Cr (10.52%)** QoQ thus placing this quarter's PPOP at Rs. 804.6 Cr. The year on year rise of the PPOP was **Rs. 75.9 Cr**, a rise of nearly **10.42%**.

The Net Profit decreased to Rs. 146.9 Cr in Q3FY21 a fall of **3.61%** when compared to the previous quarter. It was Rs. 66.5 Cr in Q3FY20 .

The EPS fell this quarter to Rs. 2.6 from Rs. 3.0 in Q2FY21. In Q3FY20 it was Rs. 1.5.

The stock price of RBL Bank Ltd increased from Rs. 169.85 to Rs. 256.5 when compared to the previous quarter.

EPS Trend

Stock Price


	3rdQtr 202012	3rd Qtr 201912	VAR %	2ndQtr 202009	VAR (%)
QUARTERLY - CONSOLIDATED RESULTS - RBL Bank Ltd (Curr. Rs in Cr.) As on 04/02/2021					
Interest Earned	2061.5	2223.8	-7.3	2163.6	-4.7
Other Income	574.7	489.6	17.4	450.3	27.6
Total Income	2636.2	2713.4	-2.8	2613.9	0.9
Operating Expenses	1831.6	1984.7	-7.7	1885.9	-2.9
Payments to / Provisions for employees	281.9	239.8	17.6	279	1.0
Other operating expenses	478.6	510.3	-6.2	462.2	3.5
TOTAL OPERATING EXPENSES	1831.6	1984.7	-7.7	1885.9	-2.9
Operating Profit Before Prov. & Cont.	804.6	728.7	10.4	728	10.5
Provisions & Contingencies	609.8	638.3	-4.5	525.6	16.0
PBT	194.9	90.4	115.6	202.4	-3.7
Provision for Taxes	48	23.9	100.8	50	-4.0
Net Profit	146.9	66.5	120.9	152.4	-3.6
Adjusted Profit After Extra-ordinary item	146.9	66.5	120.9	152.4	-3.6
Basic:					
EPS before Exceptional/Extraordinary items-Basic	2.6	1.5	77.2	3	-13.3
EPS after Exceptional/Extraordinary items-Basic	2.6	1.5	77.2	3	-13.3
Diluted:					
EPS before Exceptional/Extraordinary items-Diluted	2.6	1.5	77	3	-13.3
EPS after Exceptional/Extraordinary items-Diluted	2.6	1.5	77	3	-13.3
Equity	597.8	508.3	17.6	509.2	17.4

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