HDFC BANK LIMITED
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2016

(₹ in lacs)

	Particulars	Quarter ended 30.06.2016	Quarter ended 31.03.2016	Quarter ended 30.06.2015	Year ended 31.03.2016
		Unaudited	Audited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	1651602	1599675	1404106	6022145
	a) Interest / discount on advances / bills	1247081	1194889	1044714	4482786
	b) Income on Investments	380924	378960	328134	1412003
	c) Interest on balances with Reserve Bank of India and other inter bank funds	4021	4892	7831	36161
	d) Others	19576	20934	23427	91195
2	Other Income	280661	286586	246191	1075172
3	**TOTAL INCOME (1)+(2)**	**1932263**	**1886261**	**1650297**	**7097317**
4	Interest Expended	873458	854341	765229	3262993
5	Operating Expenses (i)+(ii)	476886	458429	400079	1697969
	i) Employees cost	158517	149795	135901	570220
	ii) Other operating expenses	318369	308634	264178	1127749
6	**TOTAL EXPENDITURE (4)+(5) (excluding Provisions & Contingencies)**	**1350344**	**1312770**	**1165308**	**4960962**
7	**Operating Profit before Provisions and Contingencies (3)-(6)**	**581919**	**573491**	**484989**	**2136355**
8	Provisions (other than tax) and Contingencies	86673	66245	72799	272561
9	Exceptional Items	-	-	-	-
10	**Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)**	**495246**	**507246**	**412190**	**1863794**
11	Tax Expense	171355	169824	142618	634171
12	**Net Profit / (Loss) from Ordinary Activities after tax (10)-(11)**	**323891**	**337422**	**269572**	**1229623**
13	Extraordinary items (net of tax expense)	-	-	-	-
14	**Net Profit / (Loss) for the period (12)-(13)**	**323891**	**337422**	**269572**	**1229623**
15	Paid up equity share capital (Face Value of ₹ 2/- each)	50701	50564	50229	50564
16	Reserves excluding revaluation reserves				7217213
17	**Analytical Ratios**				
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
	(ii) Capital Adequacy Ratio	15.5%	15.5%	15.7%	15.5%
	(iii) Earnings per share (₹)				
	(a) Basic EPS before & after extraordinary items (net of tax expense) - not annualized	12.8	13.3	10.7	48.8
	(b) Diluted EPS before & after extraordinary items (net of tax expense) - not annualized	12.6	13.2	10.6	48.3
	(iv) NPA Ratios				
	(a) Gross NPAs	492089	439283	365223	439283
	(b) Net NPAs	149339	132037	102770	132037
	(c) % of Gross NPAs to Gross Advances	1.04%	0.94%	0.95%	0.94%
	(d) % of Net NPAs to Net Advances	0.32%	0.28%	0.27%	0.28%
	(v) Return on assets (average) - not annualized	0.5%	0.5%	0.5%	1.9%

Segment information in accordance with the Accounting Standard on Segment Reporting (AS 17) of the operating segments of the Bank is as under:

(₹ in lacs)

	Particulars	Quarter ended 30.06.2016	Quarter ended 31.03.2016	Quarter ended 30.06.2015	Year ended 31.03.2016
		Unaudited	**Audited**	**Unaudited**	**Audited**
1	**Segment Revenue**				
a)	Treasury	502324	497945	420609	1826488
b)	Retail Banking	1585264	1544098	1396069	5925234
c)	Wholesale Banking	761527	702553	658162	2716239
d)	Other Banking Operations	194967	218427	157648	755442
e)	Unallocated	-	-	-	-
	Total	**3044082**	**2963023**	**2632488**	**11223403**
	Less: Inter Segment Revenue	1111819	1076762	982191	4126086
	Income from Operations	**1932263**	**1886261**	**1650297**	**7097317**
2	**Segment Results**				
a)	Treasury	49173	37341	33164	148921
b)	Retail Banking	173221	226398	158049	752230
c)	Wholesale Banking	248964	203814	206501	821993
d)	Other Banking Operations	58521	75290	52228	283227
e)	Unallocated	(34633)	(35597)	(37752)	(142577)
	Total Profit Before Tax	**495246**	**507246**	**412190**	**1863794**
3	**Segment Assets**				
a)	Treasury	24266067	20338147	21153443	20338147
b)	Retail Banking	26255629	25269065	21440738	25269065
c)	Wholesale Banking	22318870	22624265	18136000	22624265
d)	Other Banking Operations	2204164	2163306	1762411	2163306
e)	Unallocated	465278	489774	439634	489774
	Total	**75510008**	**70884557**	**62932226**	**70884557**
4	**Segment Liabilities**				
a)	Treasury	6048990	4538987	3707535	4538987
b)	Retail Banking	46701569	44831340	39280635	44831340
c)	Wholesale Banking	12807800	12042552	11183631	12042552
d)	Other Banking Operations	264259	247631	175744	247631
e)	Unallocated	2050833	1956270	2088004	1956270
	Total	**67873451**	**63616780**	**56435549**	**63616780**
5	**Capital Employed**				
	(Segment Assets-Segment Liabilities)				
a)	Treasury	18217077	15799160	17445908	15799160
b)	Retail Banking	(20445940)	(19562275)	(17839897)	(19562275)
c)	Wholesale Banking	9511070	10581713	6952369	10581713
d)	Other Banking Operations	1939905	1915675	1586667	1915675
e)	Unallocated	(1585555)	(1466496)	(1648370)	(1466496)
	Total	**7636557**	**7267777**	**6496677**	**7267777**

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and the guidelines prescribed by RBI.

Notes :

1 Statement of Assets and Liabilities as on June 30, 2016 is given below.

(₹ in lacs)

Particulars	**As at 30.06.2016**	**As at 31.03.2016**	**As at 30.06.2015**
CAPITAL AND LIABILITIES	**Unaudited**	**Audited**	**Unaudited**
Capital	50701	50564	50229
Reserves and Surplus	7585856	7217213	6446448
Deposits	57375453	54642419	48417438
Borrowings	6890005	5301848	4694296
Other Liabilities and Provisions	3607993	3672513	3323815
Total	**75510008**	**70884557**	**62932226**
ASSETS			
Cash and Balances with Reserve Bank of India	2840531	3005831	2437280
Balances with Banks and Money at Call and Short notice	1188191	886053	1429882
Investments	20633909	16388578	17239370
Advances	47062247	46459396	38201041
Fixed Assets	347688	334315	317336
Other Assets	3437442	3810384	3307317
Total	**75510008**	**70884557**	**62932226**

2 The above results have been approved by the Board of Directors at its meeting held on July 21, 2016. The results for the quarter ended June 30, 2016 have been subjected to a "Limited Review" by the Statutory Auditors of the Bank. An unqualified report has been issued by them thereon.

3 The Bank has followed the same significant accounting policies in the preparation of these financial results as those followed in the annual financial statements for the year ended March 31, 2016.

4 The figures for the quarter ended March 31, 2016 are the balancing figures between audited figures in respect of the financial year 2015-16 and the published year to date figures upto December 31, 2015.

5 During the quarter ended June 30, 2016, the Bank allotted 6865500 shares pursuant to the exercise of options under the approved employee stock option schemes.

6 RBI circular DBOD.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on 'Basel III Capital Regulations' read together with the RBI circular DBR.No.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards - Amendments' requires banks to make applicable Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under the Basel III Framework. These disclosures are available on the Bank's website at the following link: http://www.hdfcbank.com/aboutus/basel_disclosures/default.htm. The disclosures have not been subjected to audit or limited review.

7 Other income relates to income from non-fund based banking activities including commission, fees, earnings from foreign exchange and derivative transactions, profit and loss (including revaluation) from investments and recoveries from accounts written off.

8 As at June 30, 2016, the total number of branches (including extension counters) and ATM network stood at 4541 branches and 12013 ATMs respectively.

9 Figures of the previous period have been regrouped / reclassified wherever necessary to conform to current period's classification.

10 ₹ 10 lac = ₹ 1 million
₹ 10 million = ₹ 1 crore

Place : Mumbai
Date : July 21, 2016

Aditya Puri
Managing Director