HDFC Bank Ltd.
HDFC Bank House, Senapati Bapat Marg,
Lower Parel,Mumbai - 400 013.
CIN: L65920MH1994PLC080618

Q2 FY 2023-24 RESULTS

Net Interest Income

↑ 30.3%

₹ 27,385.2 Cr	₹ 21,021.2 Cr
Q2 23-24	Q2 22-23

Fees & Commission

₹ 6,936.0 Cr	₹ 5,802.9 Cr
Q2 23-24	Q2 22-23

19.5% ↑

Net Profit

↑ 50.6%

₹ 15,976.1 Cr	₹ 10,605.8 Cr
Q2 23-24	Q2 22-23

Total Deposits

₹ 21,72,858 Cr	₹ 16,73,408 Cr
Q2 23-24	Q2 22-23

29.8% ↑

Total Advances

↑ 57.5%

₹ 23,31,233 Cr	₹ 14,79,873 Cr
Q2 23-24	Q2 22-23

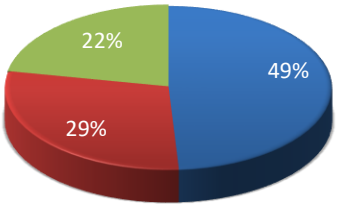
Balance Sheet Size

₹ 34,16,310 Cr	₹ 22,27,893 Cr
Q2 23-24	Q2 22-23

53.3% ↑

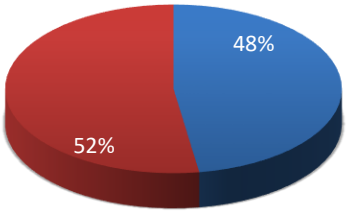
Net Int Margin[1]	Capital Adequacy	Gross NPA	CASA (proportion)	Total Branches[#]
3.6%	19.5%	1.34%	38%	7,945

Loan Mix



Retail CRB Corporate

Branch Mix



Metro & Urban Semi-urban & Rural

[#]In addition, there are 15,352 banking correspondents.

[1]on Interest Earning Assets; Core 3.85%

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PRODUCT-WISE ADVANCES

(₹ Cr)

	Sep-22	Jun-23 (P)*	Sep-23
Retail Mortgages	**1,62,362**	**6,92,767**	**7,17,070**
Personal Loans	1,54,820	1,76,734	1,78,691
Auto	1,08,788	1,21,732	1,25,516
Payment Business	81,966	90,436	90,907
Two Wheelers	9,597	10,367	10,957
Gold Loans	9,434	11,691	12,604
Other Retail	53,580	59,498	63,760
Retail ex Mortgages	**4,18,184**	**4,70,458**	**4,82,435**
Total Retail Advances	**5,80,546**	**11,63,225**	**11,99,505**
Emerging Corporates	1,64,558	1,87,783	2,05,963
Business Banking	2,18,014	2,59,013	2,85,015
Commercial Transportation	91,890	1,16,395	1,23,750
CRB ex-Agri	**4,74,462**	**5,63,191**	**6,14,728**
Agri	70,278	79,637	90,487
CRB	**5,44,740**	**6,42,828**	**7,05,214**
Corporate and other-Wholesale	**3,96,779**	**4,04,637**	**4,28,109**
Subtotal	**15,22,065**	**22,10,690**	**23,32,828**
eHDFCL Non-Individual	-	1,09,271	1,02,755
Advances gross of IBPC	**15,22,065**	**23,19,962**	**24,35,582**
IBPC/BRDS	(28,815)	(75,312)	(80,950)
Gross Advances	**14,93,250**	**22,44,650**	**23,54,633**

***Jun-23(P) denotes Jun-23 position after additions due to merger**

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FINANCIAL METRICS

HDFC BANK	30-Sep-22	30-Jun-23	30-Sep-23
Yield on assets (%)	7.4	8.1	8.2
Cost of funds (incl. shareholders' funds) (%)	3.3	4.0	4.8
Net Interest Margin - assets (%)	4.1	4.1	3.4*
Net Interest Margin - interest earning assets (%)	4.3	4.3	3.6*
NII as a % of net revenue	73%	72%	72%
Wholesale fees as a % of fee income	7%	7%	8%
Retail fees as a % of fee income	93%	93%	92%
Retail liabilities fees as a % of fee income	*19%*	*20%*	*18%*
Third-party products related fees as a % of fee income	*22%*	*19%*	*21%*
Retail assets fees as a % of fee income	*20%*	*20%*	*21%*
Payments and cards business fees as a % of fee income	*32%*	*34%*	*33%*
Net revenue yield (%)	*5.5*	*5.6*	*4.7*
Count of employees	1,61,027	1,81,725	1,97,899
Credit costs as a % of PPOP	19%	15%	13%
Credit costs as a % of advances	0.87%	0.70%	0.49%
Credit costs net of recoveries as a % of advances	0.64%	0.51%	0.34%
Growth in advances (YoY) ^	25.8%	20.1%	60.0%
Retail advances	20.2%	17.9%	106.6%
CRB advances	31.3%	29.1%	29.5%
Corporates and other wholesale advances	27.0%	11.2%	33.8%
Growth in deposits (YoY)	19.0%	19.2%	29.8%
CASA deposits	15.4%	10.7%	7.6%
CA deposits	11.7%	14.4%	7.7%
SA deposits	17.1%	9.1%	7.6%
Term deposits	22.1%	26.4%	48.3%
CASA ratio	45.4%	42.5%	37.6%
Retail mix of deposits	83%	83%	83%
Total GNPA as a ratio of customer assets	1.18%	1.13%	1.33%
Total GNPA as a ratio of gross advances	1.23%	1.17%	1.34%**
Retail advances	*1.13%*	*0.95%*	*0.87%*
CRB advances	*1.76%*	*1.75%*	*1.61%*
CRB advances (ex Agri)	*1.23%*	*1.18%*	*1.13%*
Total Corporates and other wholesale	*0.57%*	*0.42%*	*1.86%***
Total provisions as a % of advances	2.09%	2.00%	2.09%
Total provisions (ex. specific) as a % of advances	1.19%	1.12%	1.09%
Total provisions as a % of GNPA	171%	171%	156%
Specific PCR	73%	75%	74%

^ Gross of financing through IBPC/BRDS

* Core net interest margin for the quarter was 3.65% on total assets and 3.85% on interest earning assets. After absorbing debt funded cost for additional liquidity and merger management, the reported NIM for the quarter is 3.4% on total assets and 3.6% on interest earning assets.

** The non-individual loan book of eHDFC has been reckoned under wholesale loans. Certain non-individual accounts of eHDFC which have been restructured and are current have been classified as NPA as per extant regulations. These account for 0.2% in the total GNPA ratio and 1.0% in the wholesale GNPA ratio as of 30th Sep'23.

Certain figures reported above will not add-up due to rounding

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FINANCIAL METRICS

HDB Financial Services	30-Sep-22	30-Jun-23	30-Sep-23
Total advances (₹ crore)	63,112	73,568	77,857
Enterprise Lending advances Mix %	47%	44%	43%
Asset Finance advances Mix %	37%	37%	38%
Consumer Finance advances Mix %	16%	19%	19%
Secured advances Mix %	72%	72%	72%
Net Interest Margin - assets (%)	8.3	8.3	7.8
Credit Cost % of advances	2.2	1.5	1.5
Gross Stage3 % as a ratio of gross advances	4.88%	2.48%	2.38%
Return on average assets % (annualised)	3.0	3.2	3.2
Earnings Per Share (FTQ)	6.0	7.2	7.6
Book Value Per Share (₹)	131	151	158