

# HDFC BANK FINANCIALS

Q2 / HY 2022-23 RESULTS

WITH TEN YEAR FINANCIAL INFORMATION



# Q2 FY 2022-23 RESULTS

↑ 18.9%

## Net Interest Income

₹ 21,021.2 Cr      ₹ 17,684.4 Cr  
Q2 22-23                      Q2 21-22

## Fees & Commission

₹ 5,802.9 Cr      ₹ 4,945.9 Cr  
Q2 22-23                      Q2 21-22

17.3% ↑

↑ 20.1%

## Net Profit

₹ 10,605.8 Cr      ₹ 8,834.3 Cr  
Q2 22-23                      Q2 21-22

## Total Deposits

₹ 1,673,408 Cr      ₹ 1,406,343 Cr  
Q2 22-23                      Q2 21-22

19.0% ↑

↑ 23.4%

## Total Advances

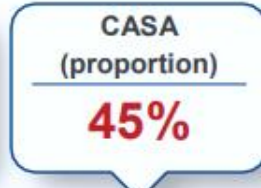
₹ 1,479,873 Cr      ₹ 1,198,837 Cr  
Q2 22-23                      Q2 21-22

## Balance Sheet Size

₹ 2,227,893 Cr      ₹ 1,844,845 Cr  
Q2 22-23                      Q2 21-22

20.8% ↑

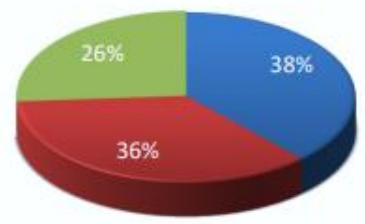
\* As compared to corresponding period of FY 2021-22



<sup>1</sup>on Interest Earning Assets

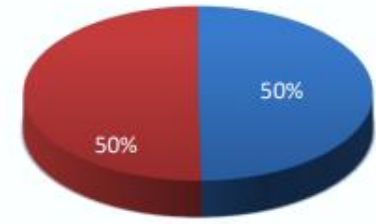
<sup>2</sup>incl. profits

**Loan Mix**



■ Retail ■ CRB ■ Corporate

**Branch Mix**



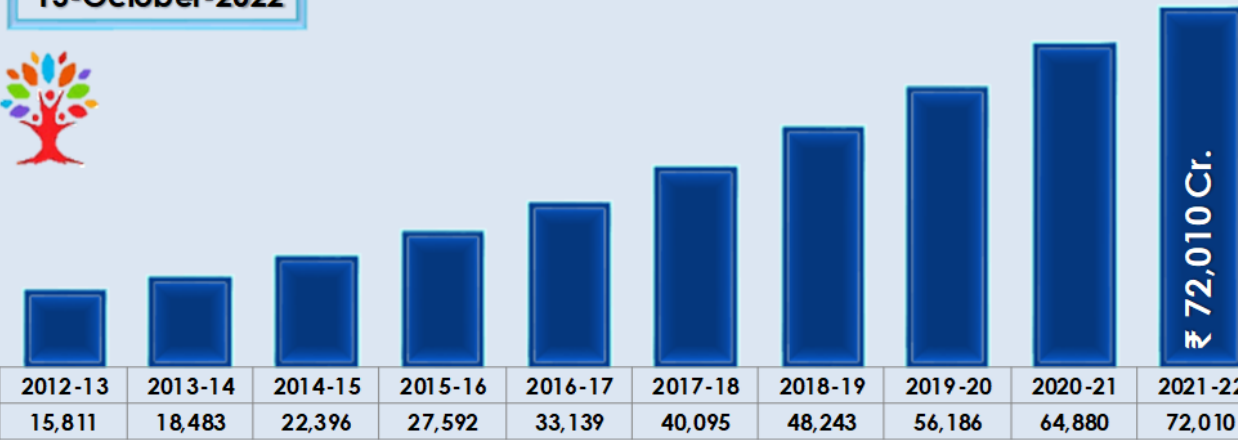
■ Metro & Urban ■ Semi-urban & Rural

<sup>#</sup>In addition, there are 15,691 banking correspondents as on date.

## Net Interest Income

15-October-2022

10 Year CAGR: 19.93%



### Net Interest Income

#### Q2 & HY RESULTS

For Q2 30-09-22

[For Q2 30-09-21]

**Rs.21,021 Cr.**

[Rs.17,684 Cr.]

**Y on Y Growth**

**18.9%**

For HY 30-09-22

[For HY 30-09-21]

**Rs.40,503 Cr.**

[Rs.34,693 Cr.]

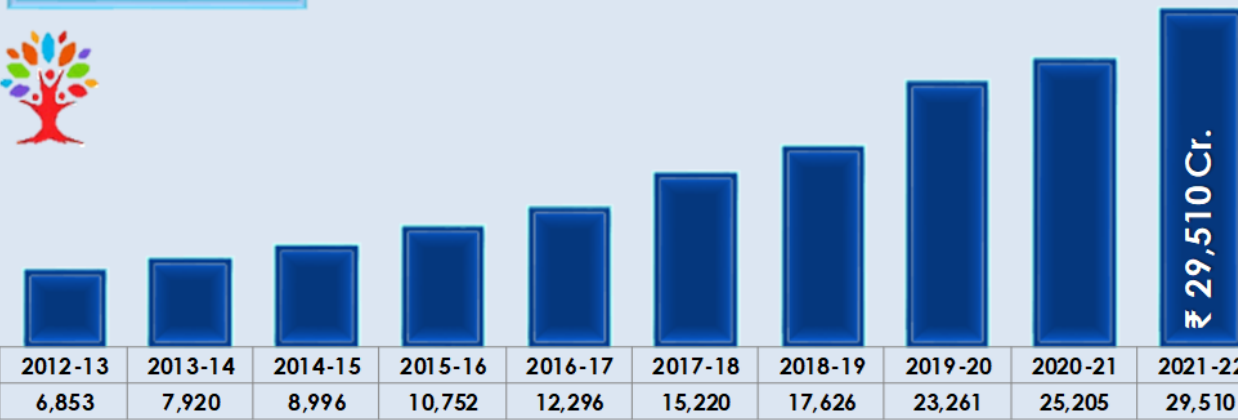
**Year on Year Growth**

**16.7%**

## Other Income

15-October-2022

10 Year CAGR: 19.25%



### Other Income

#### Q2 & HY RESULTS

For Q2 30-09-22

[For Q2 30-09-21]

**Rs.7,596 Cr.**

[Rs.7,401 Cr.]

**Y on Y Growth**

**2.6%**

For HY 30-09-22

[For HY 30-09-21]

**Rs.13,984 Cr.**

[Rs.13,689 Cr.]

**Year on Year Growth**

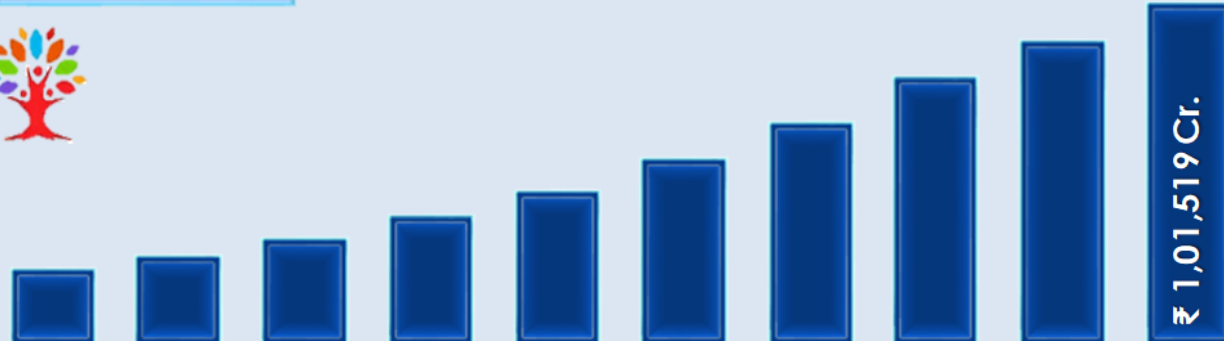
**2.2%**



## Net Revenue

15-October-2022

10 Year CAGR: 19.73%



Year	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Revenue (Cr.)	22,664	26,402	31,392	38,343	45,436	55,315	65,869	79,447	90,084	1,01,519

### Net Revenue

#### Q2 & HY RESULTS

For Q2 30-09-22

[For Q2 30-09-21]

Rs.28,617 Cr.

[Rs.25,085 Cr.]

Y on Y Growth

14.1%

For HY 30-09-22

[For HY 30-09-21]

Rs.54,486 Cr.

[Rs.48,383 Cr.]

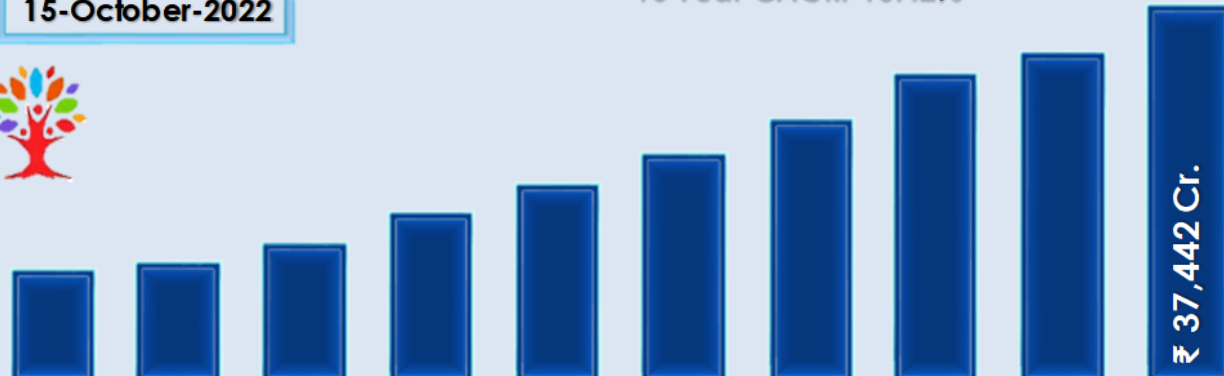
Year on Year Growth

12.6%

## Operating Costs

15-October-2022

10 Year CAGR: 16.42%



Year	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Operating Costs (Cr.)	11,236	12,042	13,988	16,980	19,703	22,690	26,119	30,698	32,723	37,442

### Operating Costs

#### Q2 & HY RESULTS

For Q2 30-09-22

[For Q2 30-09-21]

Rs.11,225 Cr.

[Rs.9,278 Cr.]

Y on Y Growth

21.0%

For HY 30-09-22

[For HY 30-09-21]

Rs.21,726 Cr.

[Rs.17,438 Cr.]

Year on Year Growth

24.6%

## Employee Cost

15-October-2022

10 Year CAGR: 13.84%



### Employee Cost

#### Q2 & HY RESULTS

For Q2 30-09-22

[For Q2 30-09-21]

Rs.3,524 Cr.

[Rs.2,967 Cr.]

**Y on Y Growth**

18.8%

For HY 30-09-22

[For HY 30-09-21]

Rs.7,024 Cr.

[Rs.5,733 Cr.]

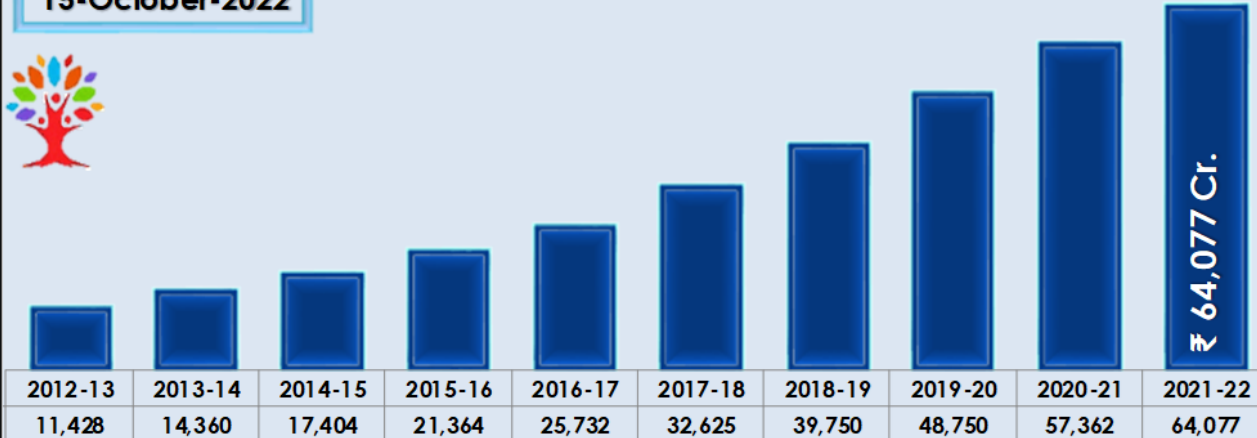
**Year on Year Growth**

22.5%

## Operating Profit

15-October-2022

10 Year CAGR: 22.20%



### Operating Profit

#### Q2 & HY RESULTS

For Q2 30-09-22

[For Q2 30-09-21]

Rs.17,392 Cr.

[Rs.15,807 Cr.]

**Y on Y Growth**

10.0%

For HY 30-09-22

[For HY 30-09-21]

Rs.32,760 Cr.

[Rs.30,944 Cr.]

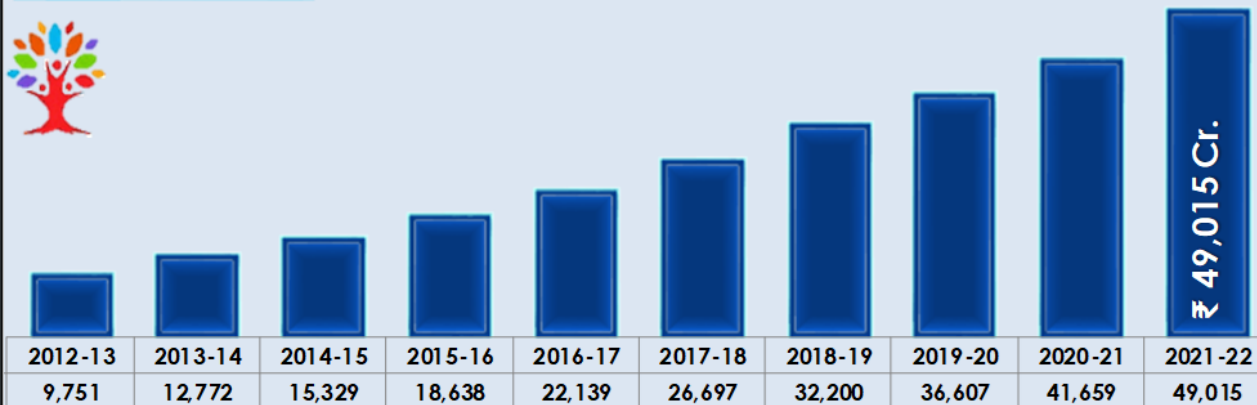
**Year on Year Growth**

5.9%

## Profit before Tax

15-October-2022

10 Year CAGR: 21.76%



### Profit before Tax

#### Q2 & HY RESULTS

For Q2 30-09-22

[For Q2 30-09-21]

Rs.14,152 Cr.

[Rs.11,883 Cr.]

#### Y on Y Growth

19.1%

For HY 30-09-22

[For HY 30-09-21]

Rs.26,332 Cr.

[Rs.22,189 Cr.]

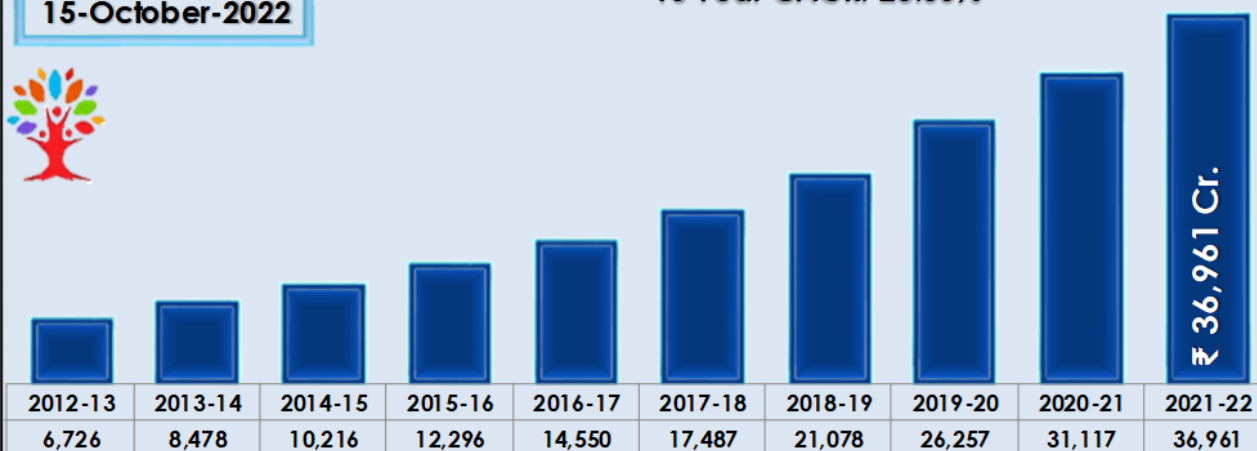
#### Year on Year Growth

18.7%

## Net Profit

15-October-2022

10 Year CAGR: 23.00%



### Net Profit

#### Q2 & HY RESULTS

For Q2 30-09-22

[For Q2 30-09-21]

Rs.10,606 Cr.

[Rs.8,834 Cr.]

#### Y on Y Growth

20.1%

For HY 30-09-22

[For HY 30-09-21]

Rs.19,802 Cr.

[Rs.16,564 Cr.]

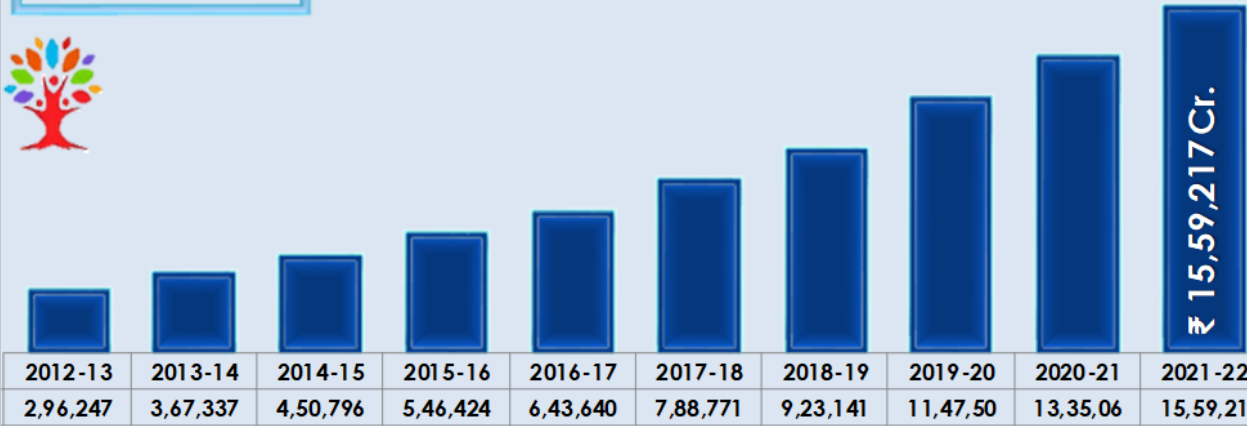
#### Year on Year Growth

19.5%

## Deposits

15-October-2022

10 Year CAGR: 20.40%

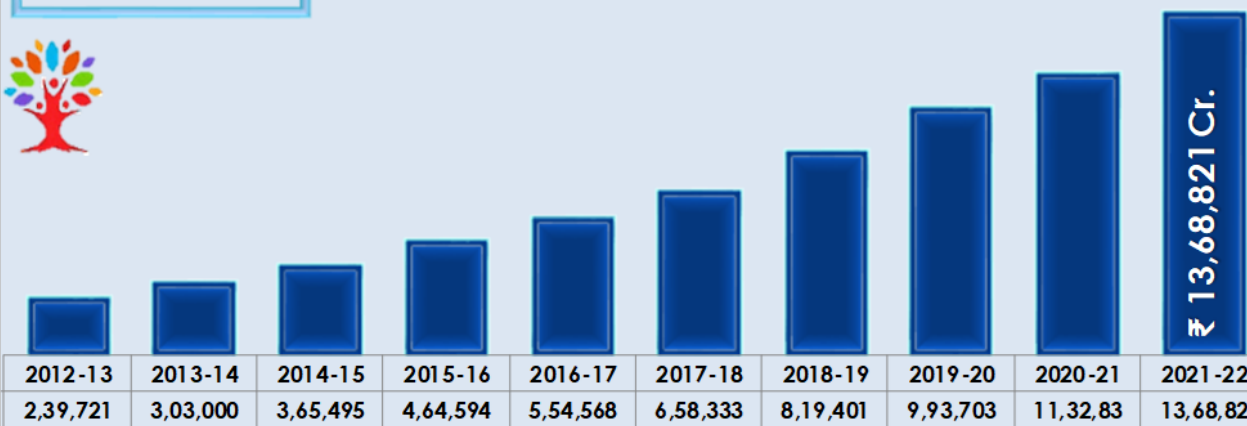


Deposits	
<b>Q2 &amp; HY RESULTS</b>	
As on 30-09-22	
[As on 30-09-21]	
Rs.16,73,408 Cr.	
[Rs.14,06,343 Cr.]	
<b>Y on Y Growth</b>	
19.0%	

## Net Advances

15-October-2022

10 Year CAGR: 21.62%



Net Advances	
<b>Q2 &amp; HY RESULTS</b>	
As on 30-09-22	
[As on 30-09-21]	
Rs.14,79,873 Cr.	
[Rs.11,98,837 Cr.]	
<b>Y on Y Growth</b>	
23.4%	

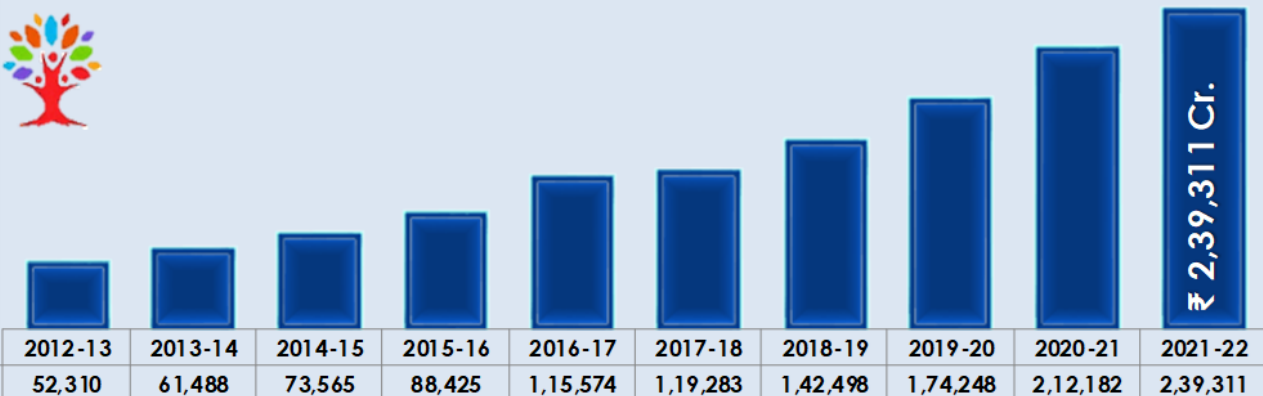




## Current Accounts

15-October-2022

10 Year CAGR: 16.40%



### Current Accounts

#### Q2 & HY RESULTS

As on 30-09-22

[As on 30-09-21]

Rs.2,29,951 Cr.

[Rs.2,05,851 Cr.]

Y on Y Growth

11.7%

## Savings Accounts

15-October-2022

10 Year CAGR: 20.32%



### Savings Accounts

#### Q2 & HY RESULTS

As on 30-09-22

[As on 30-09-21]

Rs.5,29,745 Cr.

[Rs.4,52,381 Cr.]

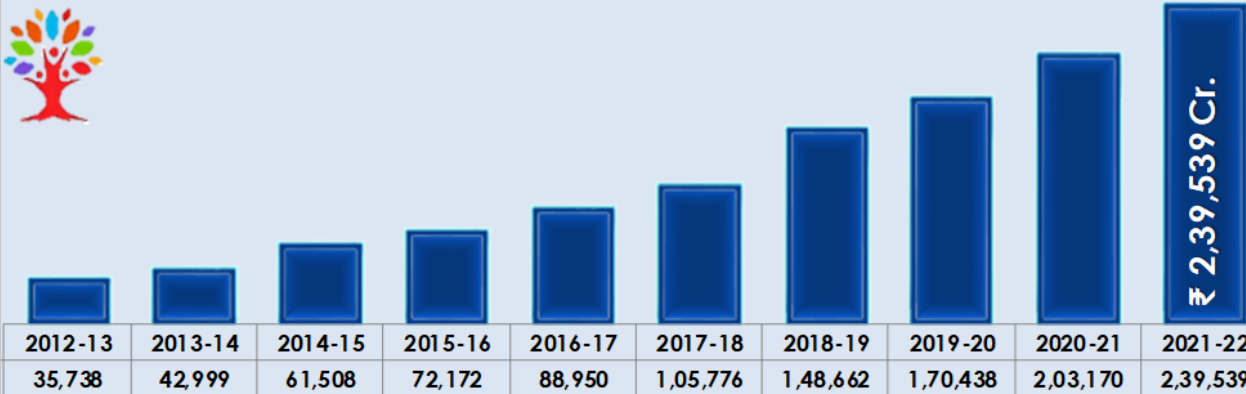
Y on Y Growth

17.1%

## Reserves and Surplus

15-October-2022

10 Year CAGR: 23.35%



### Reserves and Surplus

#### Q2 & HY RESULTS

As on 30-09-22

[As on 30-09-21]

Rs.2,53,554 Cr.

[Rs.2,18,156 Cr.]

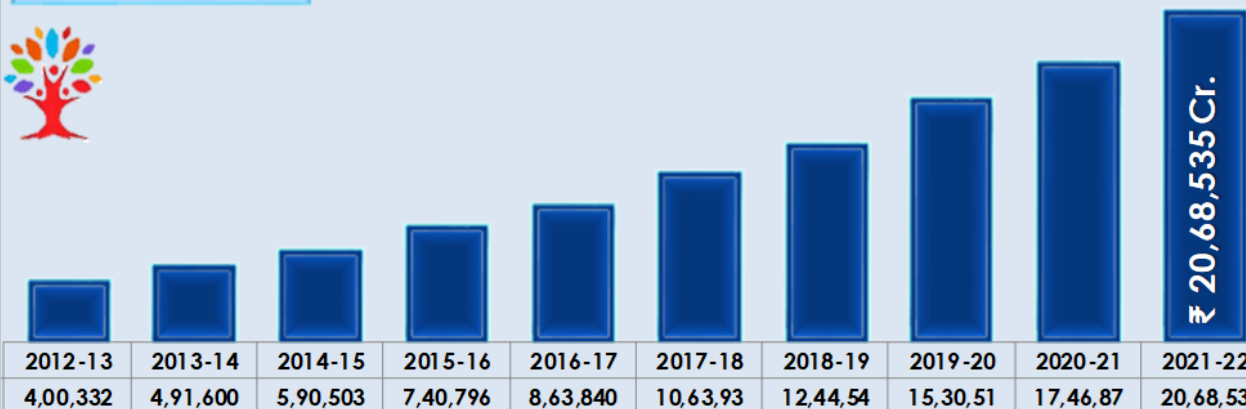
#### Y on Y Growth

16.2%

## Balance Sheet Size

15-October-2022

10 Year CAGR: 20.21%



### Balance Sheet Size

#### Q2 & HY RESULTS

As on 30-09-22

[As on 30-09-21]

Rs.22,27,893 Cr.

[Rs.18,44,845 Cr.]

#### Y on Y Growth

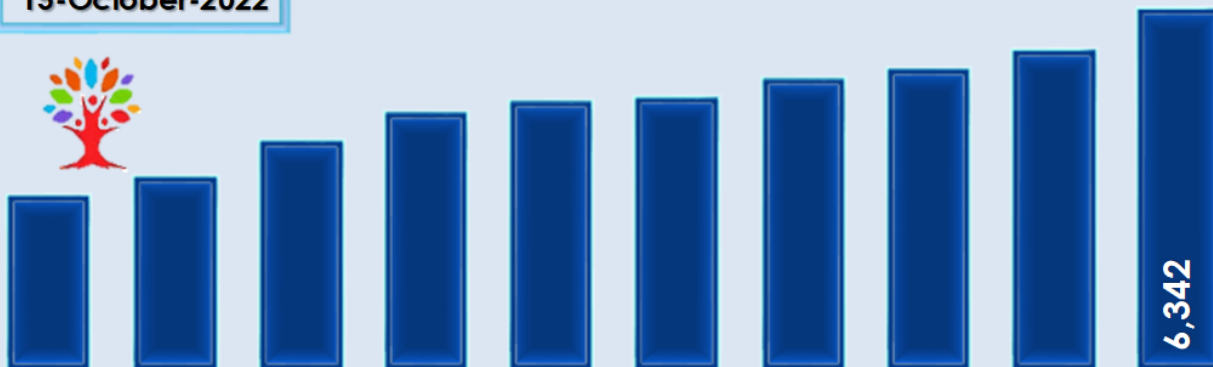
20.8%



## No. of Branches

15-October-2022

10 Year CAGR: 10.94%



Year	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
No. of Branches	3,062	3,403	4,014	4,520	4,715	4,787	5,103	5,254	5,608	6,342

### No. of Branches

#### Q2 & HY RESULTS

As on 30-09-22

[As on 30-09-21]

6,499

[5,686]

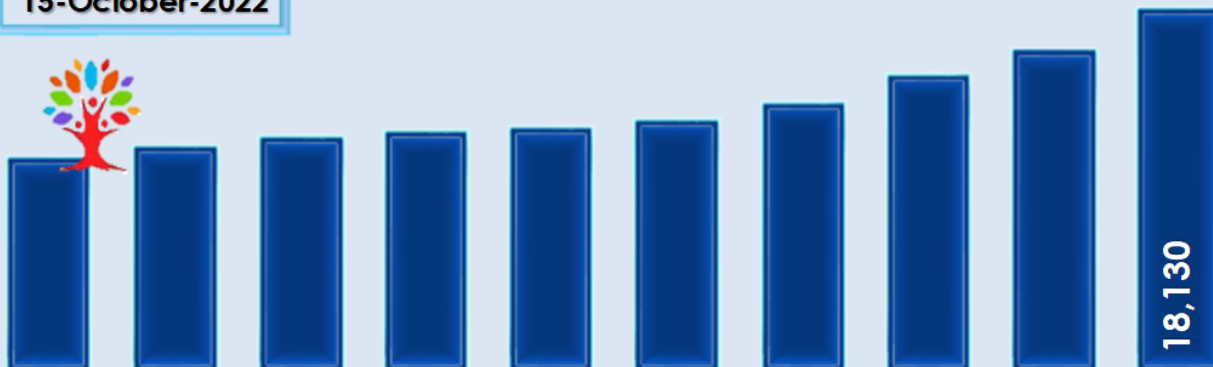
Y on Y Growth

14.3%

## No. of ATMs

15-October-2022

10 Year CAGR: 11.39%



Year	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
No. of ATMs	10,743	11,256	11,766	12,000	12,260	12,635	13,489	14,901	16,087	18,130

### No. of ATMs

#### Q2 & HY RESULTS

As on 30-09-22

[As on 30-09-21]

18,868

[16,642]

Y on Y Growth

13.4%

## No. of Cities

15-October-2022

10 Year CAGR: 11.29%



### No. of Cities

#### Q2 & HY RESULTS

As on 30-09-22

[As on 30-09-21]

3,226

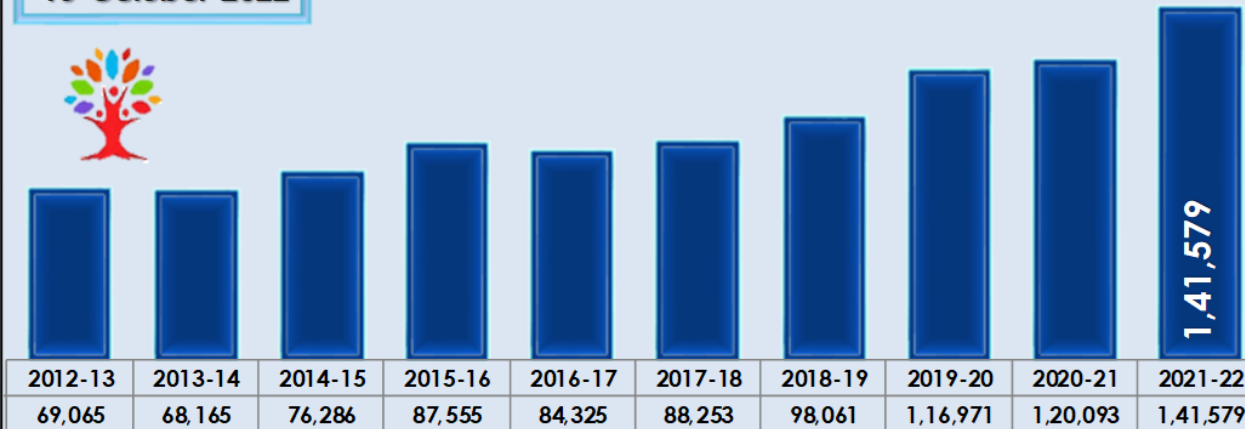
[2,929]

Y on Y Growth

10.1%

## No. of Employees

15-October-2022



### No. of Employees

#### Q2 & HY RESULTS

As on 30-09-22

[As on 30-09-21]

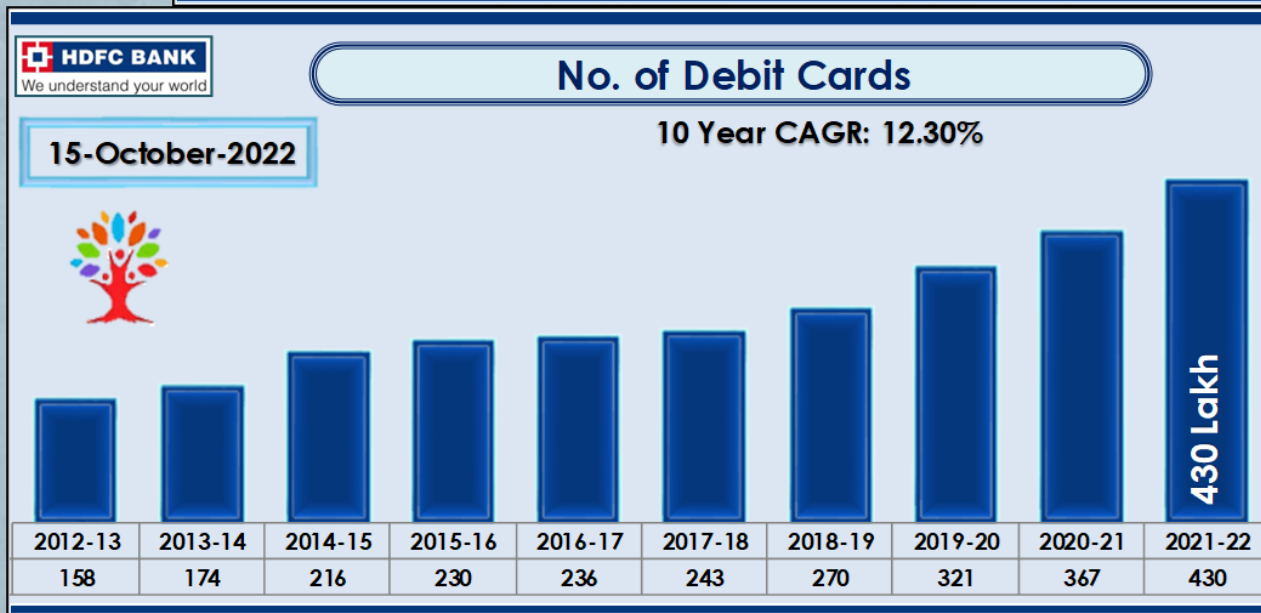
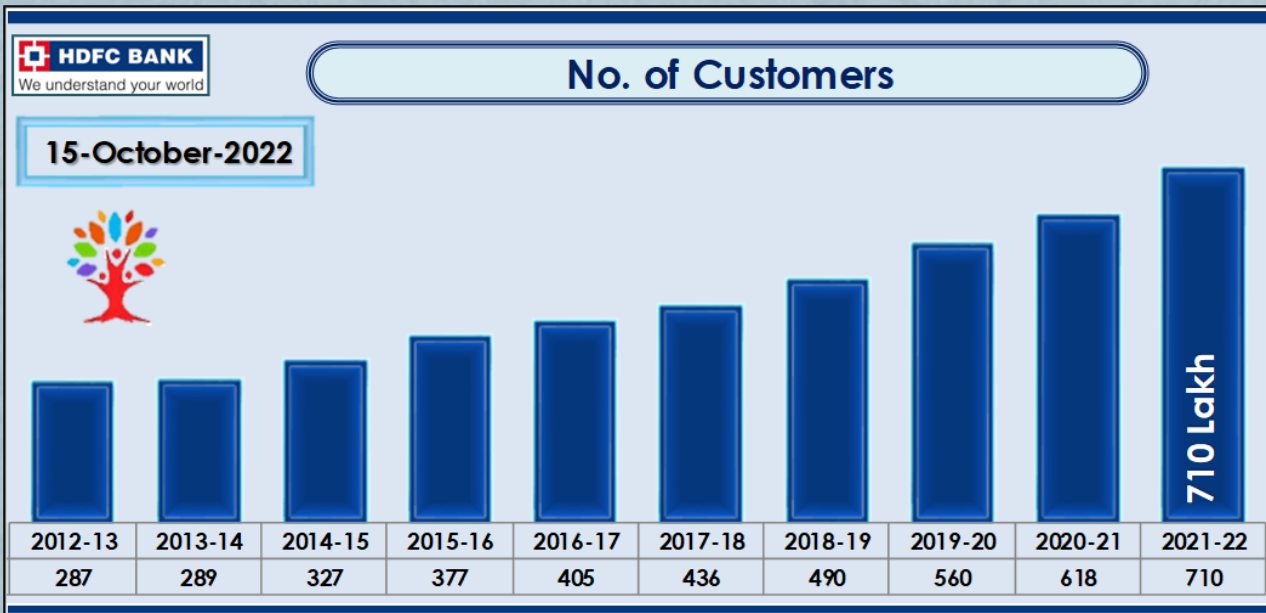
1,61,027

[1,29,341]

Y on Y Growth

24.5%





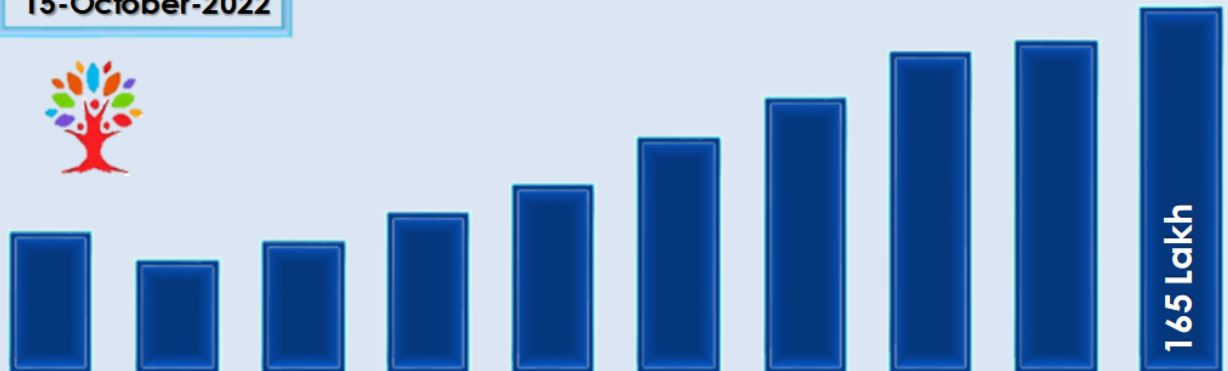
No. of Debit Cards	
<b>Q2 &amp; HY RESULTS</b>	
As on 30-09-22	
[As on 30-09-21]	474 Lakh
	[394 Lakh]
<b>Y on Y Growth</b>	
	20.5%



## No. of Credit Cards

15-October-2022

10 Year CAGR: 11.38%



Year	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
No. of Credit Cards	64	51	60	73	85	107	125	145	150	165

## No. of Credit Cards

### Q2 & HY RESULTS

As on 30-09-22

[As on 30-09-21]

163 Lakh

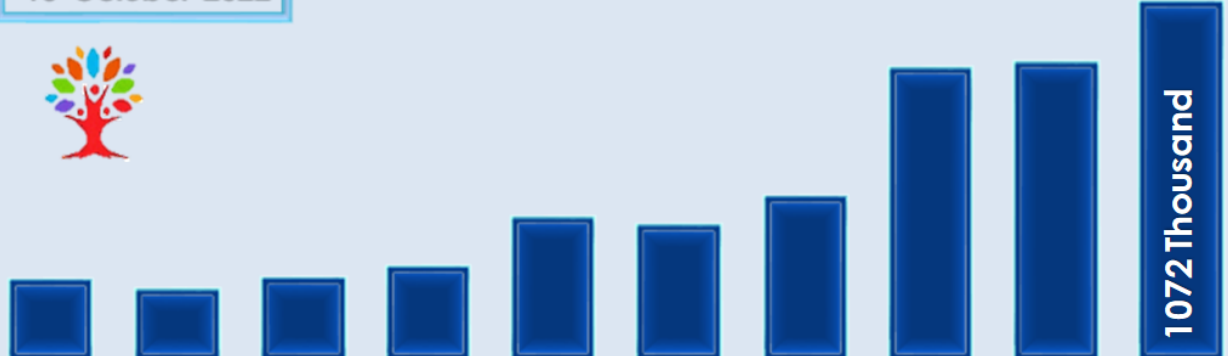
[150 Lakh]

Y on Y Growth

9.0%

## No. of POS Terminals

15-October-2022



Year	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
No. of POS Terminals	243	216	245	283	430	404	490	873	893	1,072

## No. of POS Terminals

### Q2 & HY RESULTS

As on 30-09-22

[As on 30-09-21]

1,423 Thousand

[934 Thousand]

Y on Y Growth

52.4%

## Capital Adequacy Ratio

### Capital Adequacy Ratio

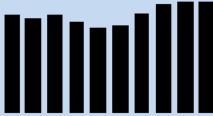
As on 30-09-22

[As on 30-09-21]

18.0%

[20.0%]

#### TEN YEAR GRAPH



2012-13

16.80%

2013-14

16.07%

2014-15

16.80%

2015-16

15.50%

2016-17

14.60%

2017-18

14.80%

2018-19

17.10%

2019-20

18.50%

2020-21

18.80%

2021-22

18.90%

## Tier I Capital Ratio

### Tier I Capital Ratio

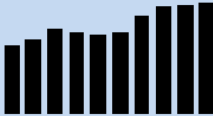
As on 30-09-22

[As on 30-09-21]

17.1%

[18.7%]

#### TEN YEAR GRAPH



2012-13

11.10%

2013-14

11.80%

2014-15

13.70%

2015-16

13.20%

2016-17

12.80%

2017-18

13.20%

2018-19

15.80%

2019-20

17.20%

2020-21

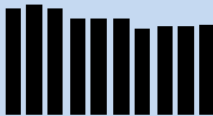
17.60%

2021-22

17.90%

## Return on Avg Network

#### TEN YEAR GRAPH



2012-13

20.07%

2013-14

20.88%

2014-15

20.36%

2015-16

17.97%

2016-17

18.04%

2017-18

18.22%

2018-19

16.30%

2019-20

16.76%

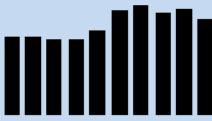
2020-21

16.60%

2021-22

16.90%

### Gross NPA Ratio

TEN YEAR GRAPH	2012-13	2013-14	2014-15	2015-16	2016-17
	0.97%	0.98%	0.93%	0.94%	1.05%
	2017-18	2018-19	2019-20	2020-21	2021-22
	1.30%	1.36%	1.26%	1.32%	1.17%

### Gross NPA Ratio

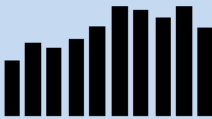
As on 30-09-22

[As on 30-09-21]

1.23%

[1.35%]

### Net NPA Ratio

TEN YEAR GRAPH	2012-13	2013-14	2014-15	2015-16	2016-17
	0.20%	0.27%	0.25%	0.28%	0.33%
	2017-18	2018-19	2019-20	2020-21	2021-22
	0.40%	0.39%	0.36%	0.40%	0.32%

### Net NPA Ratio


As on 30-09-22

[As on 30-09-21]

0.33%

[0.40%]

### Cost to Income Ratio

TEN YEAR GRAPH	2012-13	2013-14	2014-15	2015-16	2016-17
	49.58%	45.61%	44.60%	44.28%	43.37%
	2017-18	2018-19	2019-20	2020-21	2021-22
	41.02%	39.65%	38.64%	36.32%	36.88%

### Cost to Income Ratio

For Q2 30-09-22

[For Q2 30-09-21]

39.2%

[37.0%]

[For HY 30-09-22]

[For HY 30-09-21]

39.87%

[36.04%]



## CASA %

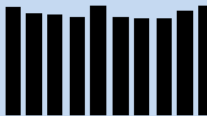
### CASA %

As on 30-09-22

[As on 30-09-21]

**45.4%**

[46.8%]

TEN YEAR GRAPH	2012-13	2013-14	2014-15	2015-16	2016-17
	47.43%	44.81%	44.00%	43.00%	48.03%
	2017-18	2018-19	2019-20	2020-21	2021-22
	43.50%	42.38%	42.23%	46.12%	48.17%

## Net Interest Margin


### Net Interest Margin

For Q2 30-09-22

[For Q2 30-09-21]

**4.30%**

[4.10%] *Annualized*

TEN YEAR GRAPH	2012-13	2013-14	2014-15	2015-16	2016-17
	4.50%	4.40%	4.40%	4.30%	4.30%
	2017-18	2018-19	2019-20	2020-21	2021-22
	4.30%	4.30%	4.30%	4.20%	4.10%

[For HY 30-09-22]

[For HY 30-09-21]

**NA**

[NA]

## Return on Avg Assets

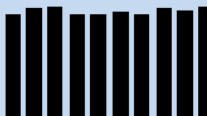
### Return on Avg Assets

For Q2 30-09-22

[For Q2 30-09-21]

**0.51%**

[0.50%] *Not Annualized*

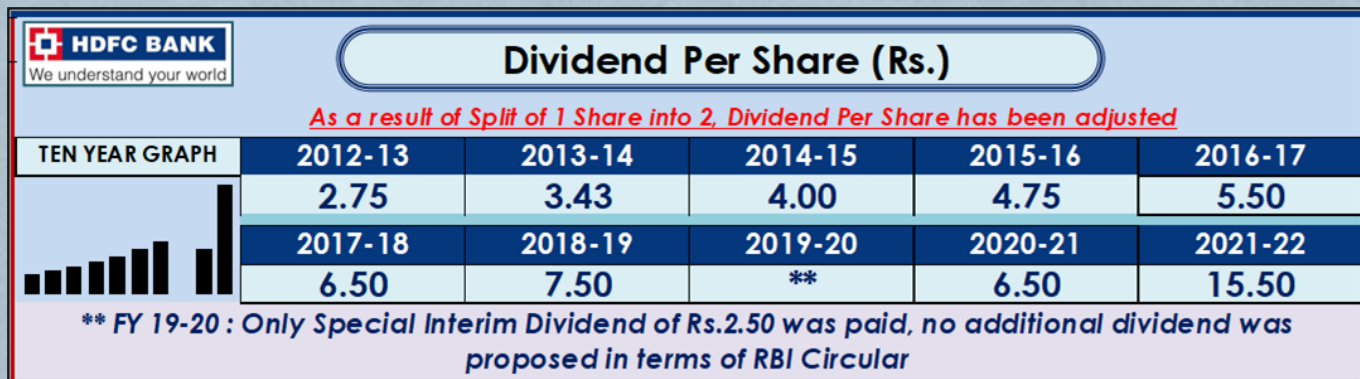
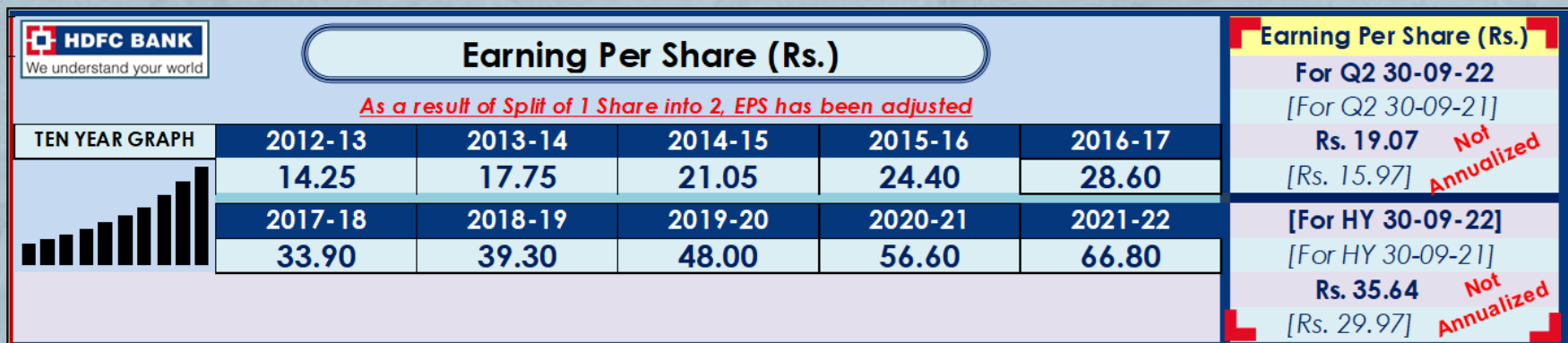
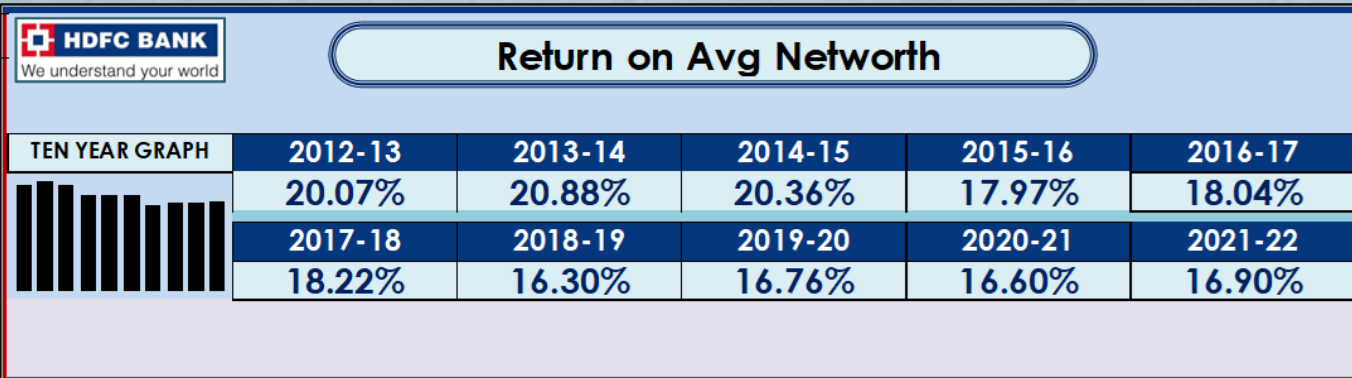
TEN YEAR GRAPH	2012-13	2013-14	2014-15	2015-16	2016-17
	1.90%	2.00%	2.02%	1.89%	1.88%
	2017-18	2018-19	2019-20	2020-21	2021-22
	1.93%	1.90%	2.01%	1.97%	2.03%

[For HY 30-09-22]

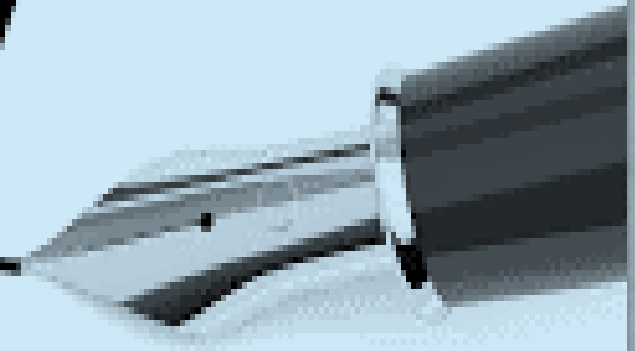
[For HY 30-09-21]

**0.97%**

[0.95%] *Not Annualized*



Thank  
you



Gurvinder Singh Kharbanda  
Consultant – Trainer, HDFC Bank Ltd.  
eMail: [gurvin28@gmail.com](mailto:gurvin28@gmail.com); Phone: 9313119262

