



We understand your world

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HDFC Bank Limited,
Zenith House,
Opp. Race Course Gate no. 5 & 6,
Keshavrao Khadye Marg,
Mahalaxmi, Mumbai- 400034
Tel.: 022 - 3976 0000 / 0012

January 14, 2023

BSE Limited

Dept of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai 400 001

National Stock Exchange of India Limited

The Listing Department
Exchange Plaza
Bandra Kurla Complex,
Mumbai 400 051

Dear Sirs,

Sub: Unaudited Financial Results of HDFC Bank Limited ("the Bank") for the third quarter and nine months ended December 31, 2022

In continuation to the intimation dated January 14, 2023 w.r.t. the submission of unaudited standalone and consolidated financial results of the Bank for the third quarter and nine months ended December 31, 2022, please find enclosed herewith Consolidated Segment Reporting.

This is for your information and appropriate dissemination.

Thanking you,

Yours truly,

For HDFC Bank Limited

Santosh Haldankar
Company Secretary

Encl: a/a



Consolidated Segment information in accordance with the Accounting Standard 17 - Segment Reporting of the operating segments of the Bank is as under:

(₹ in lac)

Particulars	Quarter ended			Nine months ended		Year ended
	31.12.2022	30.09.2022	31.12.2021	31.12.2022	31.12.2021	31.03.2022
	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited
1 Segment Revenue						
a) Treasury	955078	790995	919160	2484037	2648635	3438512
b) Retail Banking	3530186	3512514	2925294	10211263	8444166	11518991
c) Wholesale Banking	2537451	2126598	1872577	6528256	4879539	6648293
d) Other Banking Operations	948259	944965	838588	2755898	2351798	3192860
e) Unallocated	104476	40347	-	145696	-	(1218)
Total	8075450	7415419	6555619	22125150	18324138	24797438
Less: Inter Segment Revenue	2663166	2497209	2219123	7374424	5950643	8027898
Income from Operations	5412284	4918210	4336496	14750726	12373495	16769540
2 Segment Results						
a) Treasury	77494	1226	253105	105337	755575	893951
b) Retail Banking	440906	307750	195926	1018706	512680	922324
c) Wholesale Banking	849435	922187	772611	2508286	1889604	2505301
d) Other Banking Operations	327001	274158	248551	890230	691078	924442
e) Unallocated	(1236)	(9681)	(48380)	(50989)	(130583)	(158679)
Total Profit Before Tax and Minority Interest	1693600	1495640	1421813	4471570	3718354	5087339
3 Segment Assets						
a) Treasury	65748833	56105272	53754643	65748833	53754643	55176734
b) Retail Banking	67126656	70443866	58577297	67126656	58577297	61946820
c) Wholesale Banking	87494145	86839715	72959133	87494145	72959133	80813661
d) Other Banking Operations	13792050	13731960	12555118	13792050	12555118	13099032
e) Unallocated	1346941	1236926	1180845	1346941	1180845	1257183
Total	235508625	228357739	199027036	235508625	199027036	212293430
4 Segment Liabilities						
a) Treasury	9774903	10952286	13237969	9774903	13237969	7727363
b) Retail Banking	148370986	141573723	122096409	148370986	122096409	129233974
c) Wholesale Banking	39712407	41751119	31759407	39712407	31759407	41382531
d) Other Banking Operations	5692211	5348044	5080298	5692211	5080298	5244034
e) Unallocated	4253626	2422345	3139624	4253626	3139624	3900870
Total	207804133	202047517	175313707	207804133	175313707	187488772
5 Capital Employed (Segment Assets - Segment Liabilities)						
a) Treasury	55973930	45152986	40516674	55973930	40516674	47449371
b) Retail Banking	(81244330)	(71129857)	(63519112)	(81244330)	(63519112)	(67287154)
c) Wholesale Banking	47781738	45088596	41199726	47781738	41199726	39431130
d) Other Banking Operations	8099839	8383916	7474820	8099839	7474820	7854998
e) Unallocated	(2906685)	(1185419)	(1958779)	(2906685)	(1958779)	(2643687)
Total	27704492	26310222	23713329	27704492	23713329	24804658

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 the RBI. Vide its circular dated April 7, 2022 on establishment of Digital Banking Units (DBUs), the RBI has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. During the quarter ended December 31, 2022, the Bank has commenced four DBUs. Reporting of Digital Banking segment as a sub-segment of Retail Banking Segment will be implemented by the Bank based on the guidance from the Indian Banks' Association (IBA) on the clarifications sought by the Bank in this regard.

