

**VENTURA**

Kyon ki bhaiya, sabse bada rupaiya.

Result Update

Financials of HDFC Bank

(Rs in crore)

	Quarterly Financials		% change	Sequential Quarterly Financial			9Month Ended		
	Q3FY10	Q3FY09		Q3FY10	Q3FY09	% Change	Dec.09	Dec.08	% change
Interest Income	4034.8	4468.5	-9.7	4034.8	3991.9	1.1	12119.8	12081.4	0.3
Other Income	853.0	939.4	-9.2	853.0	1007.4	-15.3	2904.1	2175.9	33.5
Total Income	4887.8	5407.9	-9.6	4887.8	4999.3	-2.2	15023.9	14257.4	5.4
Interest Expended	1810.9	2489.3	-27.3	1810.9	2036.1	-11.1	6084.6	6512.3	-6.6
Other Expenses	1453.2	1460.6	-0.5	1453.2	1370.1	6.1	4204.0	4136.7	1.6
Total Expenses	3264.1	3949.8	-17.4	3264.1	3406.2	-4.2	10288.5	10648.9	-3.4
OPERATING PROFIT BEFORE PROV. & CONT.	1623.7	1458.1	11.4	1623.7	1593.1	1.9	4735.4	3608.4	31.2
Provision And Contingencies	447.7	531.8	-15.8	447.7	594.1	-24.6	1700.7	1222.3	39.1
PBT	1176.0	926.3	27.0	1176.0	998.9	17.7	3034.7	2386.2	27.2
Tax	818.5	621.7	31.6	818.5	311.4	162.8	922.6	772.1	19.5
PAT	357.5	304.6	17.4	357.5	687.5	-48.0	2112.1	1614.1	30.9
Paid up equity share capital	455.2	425.1	7.1	455.2	427.4	6.5	455.2	425.1	7.1
EPS	18.0	14.6	23.0	18.0	16.1	11.7	46.4	38.0	22.2
Capital Adequacy Ratio	18.3	13.7	460bps	18.3	15.7	260bps	18.3	13.7	460bps
NIM	4.3	4.3	0bps	4.3	4.2	10bps	NA	NA	0bps
Gross NPA	1974.1	1911.4	3.28	1974.1	2026.9	-2.60	1974.1	1911.4	3.28
% of Gross NPA	1.6	1.9	(30bps)	1.6	1.8	(20bps)	1.8	1.9	(30bps)
Net NPA	544.0	614.3	-11.45	544.0	602.4	-9.70	544.0	614.3	-11.45
% of Net NPA	0.5	0.6	(10bps)	0.5	0.5	0bps	0.5	0.6	(10bps)
ROA(%)	0.4	0.3	10bps	0.4	0.4	0.00	0.4	0.3	10bps

Ventura Securities Limited

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