HDFC BANK LIMITED
Sandoz House, Shivsagar Estate,
Dr. Annie Besant Road,
Worli, Mumbai - 400 018.
CIN: L65920MH1994PLC080618

PRODUCT-WISE ADVANCES

(₹ bn)

	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
Retail	**14,727**	**15,164**	**15,215**	**15,554**	**15,747**	**16,149**
Mortgages	8,171	8,357	8,428	8,565	8,707	8,887
Personal Loans	1,944	1,993	2,016	2,063	2,117	2,178
Auto	1,399	1,457	1,483	1,515	1,527	1,575
Payment Business	1,123	1,136	1,135	1,148	1,136	1,138
Agri	1,076	1,184	1,153	1,234	1,238	1,304
Two Wheelers	122	124	120	125	119	119
Gold Loans	167	177	189	201	215	237
Other Retail	725	736	691	703	688	711
Small and mid-market	**5,114**	**5,391**	**5,523**	**5,718**	**5,996**	**6,316**
Business Banking	3,629	3,827	3,944	4,107	4,348	4,594
Commercial Transportation	1,485	1,564	1,578	1,612	1,647	1,722
Corporate and other wholesale	**6,998**	**7,177**	**7,082**	**7,416**	**7,717**	**8,108**
Advances under management	**26,839**	**27,733**	**27,820**	**28,688**	**29,460**	**30,573**
IBPC/BRDS/Securitisation	(1,413)	(1,298)	(1,288)	(997)	(1,015)	(973)
Gross Advances	**25,426**	**26,435**	**26,532**	**27,692**	**28,446**	**29,600**

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

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FINANCIAL METRICS

HDFC BANK	31-Mar-25	31-Dec-25	31-Mar-26
Yield on assets (%)	8.4	7.8	7.8
Cost of funds (incl. shareholders' funds) (%)	4.9	4.5	4.4
Net Interest Margin - assets (%)	3.5	3.4	3.4
Net Interest Margin - interest earning assets (%)	3.7	3.5	3.5
NII as a % of net revenue	73%	71%	71%
Wholesale fees as a % of fee income	6%	6%	6%
Retail fees as a % of fee income	94%	94%	94%
Retail liabilities fees as a % of fee income	*13%*	*17%*	*17%*
Third-party products related fees as a % of fee income	*28%*	*23%*	*25%*
Retail assets fees as a % of fee income	*18%*	*19%*	*20%*
Payments and cards business fees as a % of fee income	*35%*	*35%*	*32%*
Net revenue yield (%)	*4.9*	*4.7*	*4.7*
Count of employees	2,14,521	2,15,739	2,11,178
Credit costs as a % of advances	0.48%	0.55%*	0.35%
Credit costs net of recoveries as a % of advances	0.29%	0.41%*	0.21%
Growth in advances under management (YoY) ^	7.7%	9.8%	10.2%
Retail advances	8.9%	6.9%	6.5%
Small and mid-market advances	17.4%	17.2%	17.2%
Corporate and other wholesale advances	(0.9%)	10.3%	13.0%
Growth in deposits (YoY)	14.1%	11.6%	14.4%
CASA deposits	3.9%	10.1%	12.3%
CA deposits	1.3%	12.1%	12.9%
SA deposits	5.3%	9.3%	11.9%
Term deposits	20.3%	12.3%	15.5%
CASA ratio	34.8%	33.6%	34.1%
Average retail mix of deposits	83%	83%	82%
Total GNPA as a ratio of customer assets	1.32%	1.22%	1.13%
Total GNPA as a ratio of gross advances	1.33%	1.24%	1.15%
Retail advances	*1.19%*	*1.24%*	*1.15%*
Retail advances (ex Agri)	*0.80%*	*0.73%*	*0.69%*
Other advances	*1.37%*	*1.15%*	*1.08%*
Total provisions as a % of advances	2.29%	2.52%	2.42%
Total provisions (ex. specific) as a % of advances	1.39%	1.71%	1.64%
Total provisions as a % of GNPA	172%	204%	210%
Specific PCR	68%	66%	67%

^ Gross of financing through IBPC/BRDS/Securitisation
* excludes release of provision in respect of large borrower group on fulfilment of condition

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

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