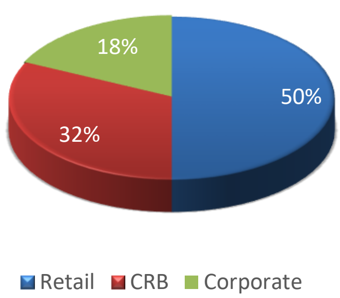
HDFC Bank Ltd.
HDFC Bank House, Senapati Bapat Marg,
Lower Parel,Mumbai - 400 013.
CIN: L65920MH1994PLC080618

Q4 FY 2024-25 RESULTS

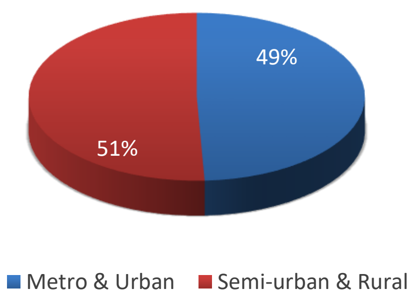
Metric	Q4 24-25	Q4 23-24	Growth
Net Interest Income	₹ 320.7 bn	₹ 290.8 bn	↑ 10.3%
Fees & Commission	₹ 85.3 bn	₹ 79.9 bn	6.6% ↑
Net Profit	₹ 176.2 bn	₹ 165.1 bn	↑ 6.7%
Total Deposits	₹ 27,147 bn	₹ 23,798 bn	14.1% ↑
Total Advances	₹ 26,196 bn	₹ 24,849 bn	↑ 5.4%
Balance Sheet Size	₹ 39,102 bn	₹ 36,176 bn	8.1% ↑

Net Int Margin[1]	Capital Adequacy	Gross NPA	CASA (proportion)	Total Branches#
3.7%	19.6%	1.33%	35%	9,455

Loan Mix



Branch Mix



#In addition, there are 15,399 banking correspondents.

[1]on Interest Earning Assets

PRODUCT-WISE ADVANCES

(₹ bn)

	Mar-24	Dec-24	Mar-25
Retail Mortgages	**7,744**	**8,171**	**8,357**
Personal Loans	1,846	1,944	1,993
Auto	1,311	1,399	1,457
Payment Business	1,002	1,123	1,136
Two Wheelers	118	122	124
Gold Loans	138	167	177
Other Retail	469	499	513
Retail Non-Mortgages	**4,883**	**5,254**	**5,401**
Total Retail Advances	**12,627**	**13,425**	**13,758**
Emerging Corporates	2,134	2,192	2,252
Business Banking	3,217	3,629	3,827
Commercial Transportation	1,374	1,485	1,564
Other CRB	244	226	222
CRB ex-Agri	**6,969**	**7,532**	**7,865**
Agri	1,053	1,076	1,184
CRB	**8,022**	**8,608**	**9,050**
Corporate and other wholesale	**5,109**	**4,806**	**4,926**
Advances under management	**25,758**	**26,839**	**27,733**
IBPC/BRDS/Securitisation	(680)	(1,413)	(1,298)
Gross Advances	**25,078**	**25,426**	**26,435**

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-24	31-Dec-24	31-Mar-25
Yield on assets (%)	8.4	8.3	8.4
Cost of funds (incl. shareholders' funds) (%)	4.9	4.9	4.9
Net Interest Margin - assets (%)	3.4	3.4	3.5
Net Interest Margin - interest earning assets (%)	3.6	3.6	3.7
NII as a % of net revenue	73%*	73%	73%
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	*15%*	*17%*	*13%*
Third-party products related fees as a % of fee income	*26%*	*24%*	*28%*
Retail assets fees as a % of fee income	*19%*	*17%*	*18%*
Payments and cards business fees as a % of fee income	*34%*	*36%*	*35%*
Net revenue yield (%)	*4.7**	*4.7*	*4.9*
Count of employees	2,13,527	2,10,219	2,14,521
Credit costs as a % of advances	0.42%	0.50%	0.48%
Credit costs net of recoveries as a % of advances	0.27%	0.36%	0.29%
Growth in advances under management (YoY) ^	53.9%	6.1%	7.7%
Retail advances	104.6%	10.0%	9.0%
CRB advances	24.1%	11.6%	12.8%
Corporate and other wholesale advances	24.7%	(10.4%)	(3.6%)
Growth in deposits (YoY)	26.4%	15.8%	14.1%
CASA deposits	8.7%	4.4%	3.9%
CA deposits	13.4%	4.4%	1.3%
SA deposits	6.4%	4.4%	5.3%
Term deposits	40.4%	22.7%	20.3%
CASA ratio	38.2%	34.0%	34.8%
Retail mix of deposits	84%	84%	83%
Total GNPA as a ratio of customer assets	1.23%	1.41%	1.32%
Total GNPA as a ratio of gross advances	1.24%	1.42%	1.33%
Retail advances	*0.79%*	*0.83%*	*0.80%*
CRB advances	*1.59%*	*1.97%*	*1.89%*
CRB advances (ex Agri)	*1.17%*	*1.27%*	*1.27%*
Total Corporate and other wholesale	*1.72%*	*1.71%*	*1.49%*
Total provisions as a % of advances	2.43%	2.39%	2.29%
Total provisions (ex. specific) as a % of advances	1.51%	1.43%	1.39%
Total provisions as a % of GNPA	195%	169%	172%
Specific PCR	74%	68%	68%

^ Gross of financing through IBPC/BRDS/Securitisation
* Net revenue excludes transactions gain of ₹ 73.4 bn

Note:
- For Q4 FY24, Credit cost excludes floating provision of ₹ 109 bn
- Certain figures reported above will not add-up due to rounding

HDFC Limited merged with HDFC Bank effective July 1, 2023. Prior period numbers are not comparable.

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FINANCIAL METRICS

HDB Financial Services	31-Mar-24	31-Dec-24	31-Mar-25
Total advances (₹ bn)	902	1,021	1,069
Enterprise Lending advances Mix %	41%	39%	39%
Asset Finance advances Mix %	38%	38%	38%
Consumer Finance advances Mix %	21%	23%	23%
Secured advances Mix %	71%	72%	73%
Net Interest Margin - assets (%)	7.7	7.5	7.6
Credit Cost % of advances	1.1	2.5	2.4
Gross Stage3 % as a ratio of gross advances	1.90%	2.25%	2.26%
Return on average assets % (annualised)	3.0	1.8	2.0
Earnings Per Share (FTQ)	8.3	5.9	6.7
Book Value Per Share (₹)	173	193	199