

PRODUCT-WISE ADVANCES

	(₹ bn)					
	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Retail	13,925	14,072	14,478	14,727	15,164	15,215
Mortgages	7,744	7,880	8,028	8,171	8,357	8,428
Personal Loans	1,846	1,859	1,896	1,944	1,993	2,016
Auto	1,311	1,330	1,375	1,399	1,457	1,483
Payment Business	1,002	1,034	1,097	1,123	1,136	1,135
Agri	1,053	1,001	1,081	1,076	1,184	1,153
Two Wheelers	118	120	125	122	124	120
Gold Loans	138	149	159	167	177	189
Other Retail	713	698	717	725	736	691
Small and mid-market	4,590	4,715	4,888	5,114	5,391	5,523
Business Banking	3,217	3,299	3,439	3,629	3,827	3,944
Commercial Transportation	1,374	1,416	1,449	1,485	1,564	1,578
Corporate and other wholesale	7,243	6,963	6,968	6,998	7,177	7,082
Advances under management	25,758	25,750	26,334	26,839	27,733	27,820
IBPC/BRDS/Securitisation	(680)	(881)	(1,144)	(1,413)	(1,298)	(1,288)
Gross Advances	25,078	24,869	25,190	25,426	26,435	26,532

Note:

The Bank has reclassified the advances grouping into Retail, Small & Mid-Market Enterprises and Corporate & Other Wholesale advances. Emerging Corporates has been regrouped under "Corporate & Other Wholesale", and Agri & Other CRB under "Retail". Figures of the previous periods in the News Release and Earnings Presentation have been accordingly regrouped.

FINANCIAL METRICS

HDFC BANK	30-Jun-24	31-Mar-25	30-Jun-25
Yield on assets (%)	8.4	8.3**	8.1
Cost of funds (incl. shareholders' funds) (%)	4.9	4.9	4.8
Net Interest Margin - assets (%)	3.5	3.5	3.4
Net Interest Margin - interest earning assets (%)	3.7	3.7	3.5
NII as a % of net revenue	74%	73%	71%*
Wholesale fees as a % of fee income	7%	6%	6%
Retail fees as a % of fee income	93%	94%	94%
<i>Retail liabilities fees as a % of fee income</i>	18%	13%	17%
<i>Third-party products related fees as a % of fee income</i>	23%	28%	22%
<i>Retail assets fees as a % of fee income</i>	19%	18%	19%
<i>Payments and cards business fees as a % of fee income</i>	33%	35%	36%
Net revenue yield (%)	4.7	4.9	4.7*
Count of employees	2,13,069	2,14,521	2,18,822
Credit costs as a % of advances	0.42%	0.48%	0.56%
Credit costs net of recoveries as a % of advances	0.29%	0.29%	0.41%
Growth in advances under management (YoY) ^	51.0%	7.7%	8.0%
<i>Retail advances</i>	90.8%	8.9%	8.1%
<i>Small and mid-market advances</i>	25.6%	17.4%	17.1%
<i>Corporate and other wholesale advances</i>	17.5%	(0.9%)	1.7%
Growth in deposits (YoY)	24.4%	14.1%	16.2%
<i>CASA deposits</i>	6.2%	3.9%	8.5%
<i>CA deposits</i>	5.9%	1.3%	11.5%
<i>SA deposits</i>	6.4%	5.3%	7.1%
<i>Term deposits</i>	37.8%	20.3%	20.6%
CASA ratio	36.3%	34.8%	33.9%
Average retail mix of deposits	85%	83%	82%
Total GNPA as a ratio of customer assets	1.32%	1.32%	1.38%
Total GNPA as a ratio of gross advances	1.33%	1.33%	1.40%
<i>Retail advances</i>	1.13%	1.19%	1.29%
<i>Retail advances (ex Agri)</i>	0.82%	0.80%	0.82%
<i>Other advances</i>	1.46%	1.37%	1.38%
Total provisions as a % of advances	2.44%	2.29%	2.71%
Total provisions (ex. specific) as a % of advances	1.50%	1.39%	1.78%
Total provisions as a % of GNPA	184%	172%	194%
Specific PCR	71%	68%	67%

^ Gross of financing through IBPC/BRDS/Securitisation

* Net revenue excludes transactions gain of ₹ 91.3 bn

** excludes interest income of ₹ 7 bn on Income Tax refund

Note:

- For Q1 FY26, Credit cost excludes floating provisions of ₹ 90 bn and contingent provisions of ₹ 17 bn
- Certain figures reported above will not add-up due to rounding