

PRODUCT-WISE ADVANCES

(₹ bn)

	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
Retail	14,072	14,478	14,727	15,164	15,215	15,554
Mortgages	7,880	8,028	8,171	8,357	8,428	8,565
Personal Loans	1,859	1,896	1,944	1,993	2,016	2,063
Auto	1,330	1,375	1,399	1,457	1,483	1,515
Payment Business	1,034	1,097	1,123	1,136	1,135	1,148
Agri	1,001	1,081	1,076	1,184	1,153	1,234
Two Wheelers	120	125	122	124	120	125
Gold Loans	149	159	167	177	189	201
Other Retail	698	717	725	736	691	703
Small and mid-market	4,715	4,888	5,114	5,391	5,523	5,718
Business Banking	3,299	3,439	3,629	3,827	3,944	4,107
Commercial Transportation	1,416	1,449	1,485	1,564	1,578	1,612
Corporate and other wholesale	6,963	6,968	6,998	7,177	7,082	7,416
Advances under management	25,750	26,334	26,839	27,733	27,820	28,688
IBPC/BRDS/Securitisation	(881)	(1,144)	(1,413)	(1,298)	(1,288)	(997)
Gross Advances	24,869	25,190	25,426	26,435	26,532	27,692

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

FINANCIAL METRICS

HDFC BANK	30-Sep-24	30-Jun-25	30-Sep-25
Yield on assets (%)	8.3	8.1	7.8
Cost of funds (incl. shareholders' funds) (%)	4.9	4.8	4.6
Net Interest Margin - assets (%)	3.5	3.4	3.3
Net Interest Margin - interest earning assets (%)	3.7	3.5	3.4
NII as a % of net revenue	72%	71%*	69%
Wholesale fees as a % of fee income	6%	6%	7%
Retail fees as a % of fee income	94%	94%	93%
<i>Retail liabilities fees as a % of fee income</i>	18%	17%	16%
<i>Third-party products related fees as a % of fee income</i>	24%	22%	24%
<i>Retail assets fees as a % of fee income</i>	18%	19%	19%
<i>Payments and cards business fees as a % of fee income</i>	34%	36%	34%
Net revenue yield (%)	4.8	4.7*	4.8
Count of employees	2,06,758	2,18,822	2,20,339
Credit costs as a % of advances	0.43%	0.56%	0.51%
Credit costs net of recoveries as a % of advances	0.29%	0.41%	0.37%
Growth in advances under management (YoY) ^	8.0%	8.0%	8.9%
<i>Retail advances</i>	12.1%	8.1%	7.4%
<i>Small and mid-market advances</i>	19.6%	17.1%	17.0%
<i>Corporate and other wholesale advances</i>	-5.4%	1.7%	6.4%
Growth in deposits (YoY)	15.1%	16.2%	12.1%
<i>CASA deposits</i>	8.1%	8.5%	7.4%
<i>CA deposits</i>	11.2%	11.5%	7.6%
<i>SA deposits</i>	6.7%	7.1%	7.3%
<i>Term deposits</i>	19.3%	20.6%	14.6%
CASA ratio	35.3%	33.9%	33.9%
Average retail mix of deposits	84%	82%	83%
Total GNPA as a ratio of customer assets	1.35%	1.38%	1.22%
Total GNPA as a ratio of gross advances	1.36%	1.40%	1.24%
<i>Retail advances</i>	1.16%	1.29%	1.23%
<i>Retail advances (ex Agri)</i>	0.83%	0.82%	0.77%
<i>Other advances</i>	1.47%	1.38%	1.16%
Total provisions as a % of advances	2.41%	2.71%	2.61%
Total provisions (ex. specific) as a % of advances	1.45%	1.78%	1.78%
Total provisions as a % of GNPA	177%	194%	211%
Specific PCR	70%	67%	67%

^ Gross of financing through IBPC/BRDS/Securitisation

* Net revenue excludes transactions gain of ₹ 91.3 bn

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