

PRODUCT-WISE ADVANCES

(₹ bn)

	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
Retail	14,478	14,727	15,164	15,215	15,554	15,747
Mortgages	8,028	8,171	8,357	8,428	8,565	8,707
Personal Loans	1,896	1,944	1,993	2,016	2,063	2,117
Auto	1,375	1,399	1,457	1,483	1,515	1,527
Payment Business	1,097	1,123	1,136	1,135	1,148	1,136
Agri	1,081	1,076	1,184	1,153	1,234	1,238
Two Wheelers	125	122	124	120	125	119
Gold Loans	159	167	177	189	201	215
Other Retail	717	725	736	691	703	688
Small and mid-market	4,888	5,114	5,391	5,523	5,718	5,996
Business Banking	3,439	3,629	3,827	3,944	4,107	4,348
Commercial Transportation	1,449	1,485	1,564	1,578	1,612	1,647
Corporate and other wholesale	6,968	6,998	7,177	7,082	7,416	7,717
Advances under management	26,334	26,839	27,733	27,820	28,688	29,460
IBPC/BRDS/Securitisation	(1,144)	(1,413)	(1,298)	(1,288)	(997)	(1,015)
Gross Advances	25,190	25,426	26,435	26,532	27,692	28,446

FINANCIAL METRICS

HDFC BANK	31-Dec-24	30-Sep-25	31-Dec-25
Yield on assets (%)	8.3	7.8	7.8
Cost of funds (incl. shareholders' funds) (%)	4.9	4.6	4.5
Net Interest Margin - assets (%)	3.4	3.3	3.4
Net Interest Margin - interest earning assets (%)	3.6	3.4	3.5
NII as a % of net revenue	73%	69%	71%
Wholesale fees as a % of fee income	6%	7%	6%
Retail fees as a % of fee income	94%	93%	94%
<i>Retail liabilities fees as a % of fee income</i>	17%	16%	17%
<i>Third-party products related fees as a % of fee income</i>	24%	24%	23%
<i>Retail assets fees as a % of fee income</i>	17%	19%	19%
<i>Payments and cards business fees as a % of fee income</i>	36%	34%	35%
Net revenue yield (%)	4.7	4.8	4.7
Count of employees	2,10,219	2,20,339	2,15,739
Credit costs as a % of advances	0.50%	0.51%	0.55%*
Credit costs net of recoveries as a % of advances	0.36%	0.37%	0.41%*
Growth in advances under management (YoY) ^	6.1%	8.9%	9.8%
<i>Retail advances</i>	10.4%	7.4%	6.9%
<i>Small and mid-market advances</i>	16.7%	17.0%	17.2%
<i>Corporate and other wholesale advances</i>	-7.5%	6.4%	10.3%
Growth in deposits (YoY)	15.8%	12.1%	11.6%
<i>CASA deposits</i>	4.4%	7.4%	10.1%
<i>CA deposits</i>	4.4%	7.6%	12.1%
<i>SA deposits</i>	4.4%	7.3%	9.3%
<i>Term deposits</i>	22.7%	14.6%	12.3%
CASA ratio	34.0%	33.9%	33.6%
Average retail mix of deposits	83%	83%	83%
Total GNPA as a ratio of customer assets	1.41%	1.22%	1.22%
Total GNPA as a ratio of gross advances	1.42%	1.24%	1.24%
<i>Retail advances</i>	1.25%	1.23%	1.24%
<i>Retail advances (ex Agri)</i>	0.83%	0.77%	0.73%
<i>Other advances</i>	1.46%	1.16%	1.15%
Total provisions as a % of advances	2.39%	2.61%	2.52%
Total provisions (ex. specific) as a % of advances	1.43%	1.78%	1.71%
Total provisions as a % of GNPA	169%	211%	204%
Specific PCR	68%	67%	66%

^ 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