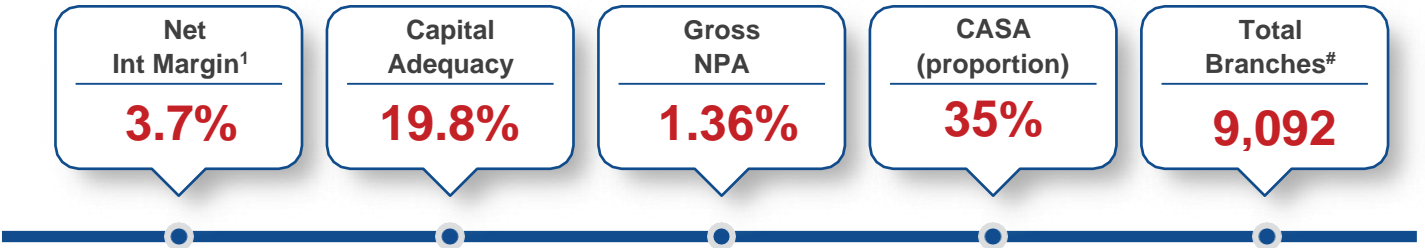
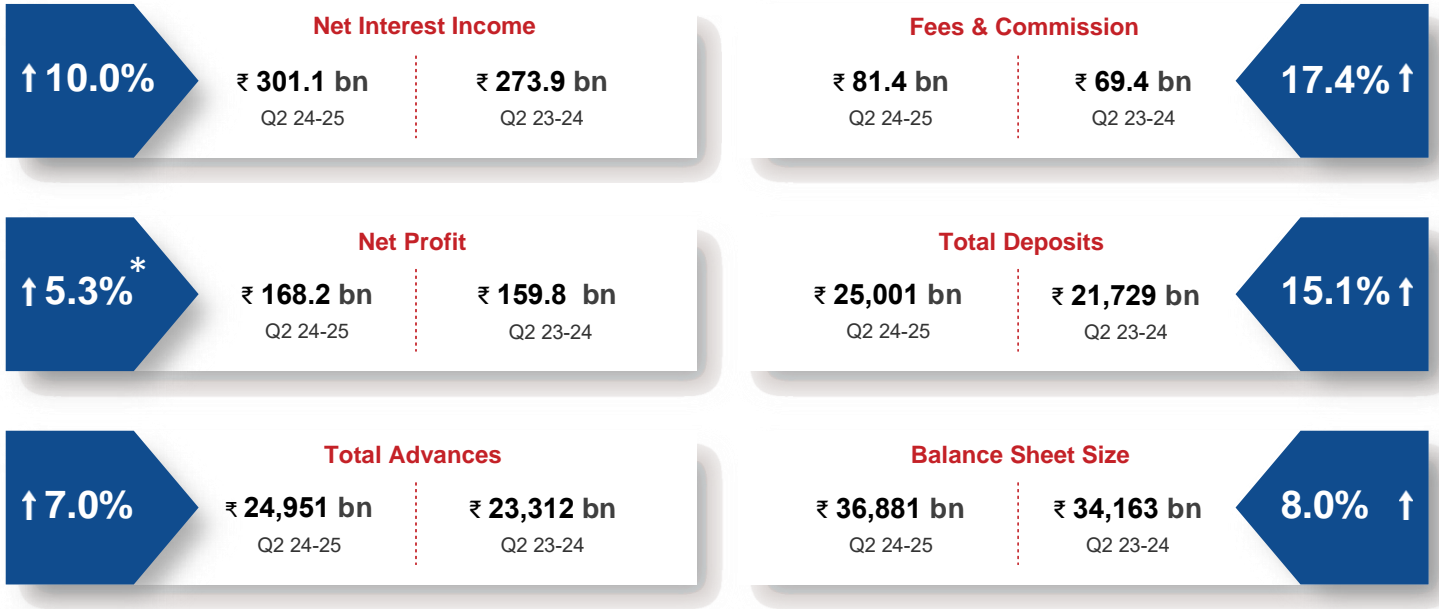
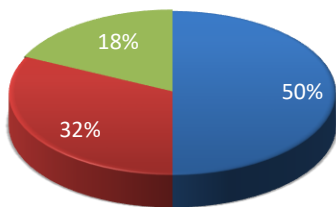


Q2 FY 2024-25 RESULTS

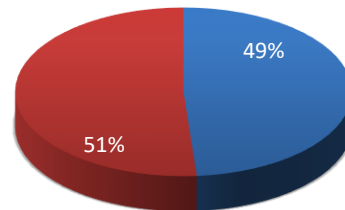


Loan Mix



■ Retail ■ CRB ■ Corporate

Branch Mix



■ Metro & Urban ■ Semi-urban & Rural

[#]In addition, there are 15,217 banking correspondents.

¹on Interest Earning Assets

* ↑17.0% adjusted for treasury items – trading gains/losses and tax credits in prior year

PRODUCT-WISE ADVANCES

(₹ bn)

	Sep-23	Jun-24	Sep-24
Retail Mortgages	7,189	7,880	8,028
Personal Loans	1,787	1,859	1,896
Auto	1,255	1,330	1,375
Payment Business	909	1,034	1,097
Two Wheelers	110	120	125
Gold Loans	126	149	159
Other Retail	445	445	475
Retail Non-Mortgages	4,632	4,937	5,127
Total Retail Advances	11,821	12,817	13,156
Emerging Corporates	2,060	2,159	2,298
Business Banking	2,850	3,299	3,439
Commercial Transportation	1,237	1,416	1,449
Other CRB	192	254	241
CRB ex-Agri	6,339	7,127	7,427
Agri	905	1,001	1,081
CRB	7,244	8,128	8,508
Corporate and other wholesale	5,309	4,805	4,671
Advances under management	24,374	25,750	26,334
IBPC/BRDS/Securitisation	(828)	(881)	(1,144)
Gross Advances	23,546	24,869	25,190

FINANCIAL METRICS

HDFC BANK	30-Sep-23	30-Jun-24	30-Sep-24
Yield on assets (%)	8.2	8.4	8.3
Cost of funds (incl. shareholders' funds) (%)	4.8	4.9	4.9
Net Interest Margin - assets (%)	3.4	3.5	3.5
Net Interest Margin - interest earning assets (%)	3.6	3.7	3.7
NII as a % of net revenue	72%	74%	72%
Wholesale fees as a % of fee income	8%	7%	6%
Retail fees as a % of fee income	92%	93%	94%
<i>Retail liabilities fees as a % of fee income</i>	18%	18%	18%
<i>Third-party products related fees as a % of fee income</i>	21%	23%	24%
<i>Retail assets fees as a % of fee income</i>	21%	19%	18%
<i>Payments and cards business fees as a % of fee income</i>	33%	33%	34%
Net revenue yield (%)	4.7	4.7	4.8
Count of employees	1,97,899	2,13,069	2,06,758
Credit costs as a % of advances	0.49%	0.42%	0.43%
Credit costs net of recoveries as a % of advances	0.34%	0.29%	0.29%
Growth in advances under management (YoY) ^	60.1%	51.0%	8.0%
<i>Retail advances</i>	108.6%	100.4%	11.3%
<i>CRB advances</i>	29.7%	23.0%	17.4%
<i>Corporate and other wholesale advances</i>	33.8%	18.7%	-12.0%
Growth in deposits (YoY)	29.8%	24.4%	15.1%
<i>CASA deposits</i>	7.6%	6.2%	8.1%
<i>CA deposits</i>	7.7%	5.9%	11.2%
<i>SA deposits</i>	7.6%	6.4%	6.7%
<i>Term deposits</i>	48.3%	37.8%	19.3%
CASA ratio	37.6%	36.3%	35.3%
Retail mix of deposits	83%	84%	84%
Total GNPA as a ratio of customer assets	1.33%	1.32%	1.35%
Total GNPA as a ratio of gross advances	1.34%	1.33%	1.36%
<i>Retail advances</i>	0.87%	0.82%	0.84%
<i>CRB advances</i>	1.61%	1.76%	1.78%
<i>CRB advances (ex Agri)</i>	1.13%	1.23%	1.24%
<i>Total Corporate and other wholesale</i>	1.86%	1.76%	1.79%
Total provisions as a % of advances	2.09%	2.44%	2.41%
Total provisions (ex. specific) as a % of advances	1.09%	1.50%	1.45%
Total provisions as a % of GNPA	156%	184%	177%
Specific PCR	74%	71%	70%

^ Gross of financing through IBPC/BRDS/Securitisation

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

FINANCIAL METRICS

HDB Financial Services	30-Sep-23	30-Jun-24	30-Sep-24
Total advances (₹ bn)	779	956	986
Enterprise Lending advances Mix %	43%	40%	40%
Asset Finance advances Mix %	38%	38%	37%
Consumer Finance advances Mix %	19%	22%	23%
Secured advances Mix %	72%	71%	71%
Net Interest Margin - assets (%)	7.8	7.4	7.4
Credit Cost % of advances	1.5	1.8	1.8
Gross Stage3 % as a ratio of gross advances	2.38%	1.93%	2.10%
Return on average assets % (annualised)	3.2	2.5	2.4
Earnings Per Share (FTQ)	7.6	7.3	7.4
Book Value Per Share (₹)	158	180	187