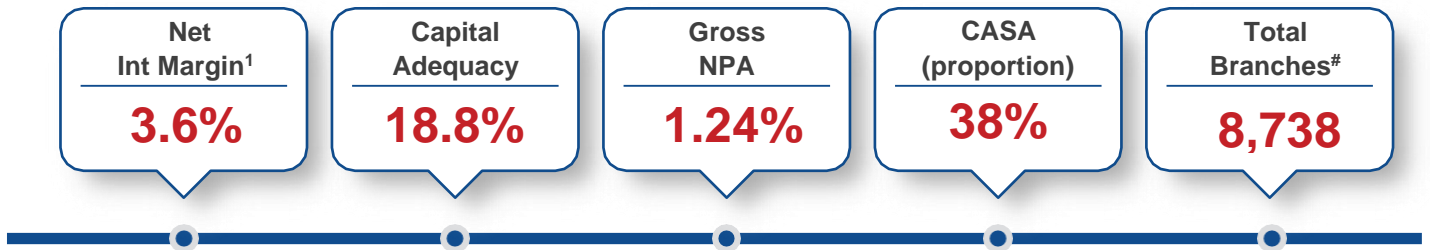
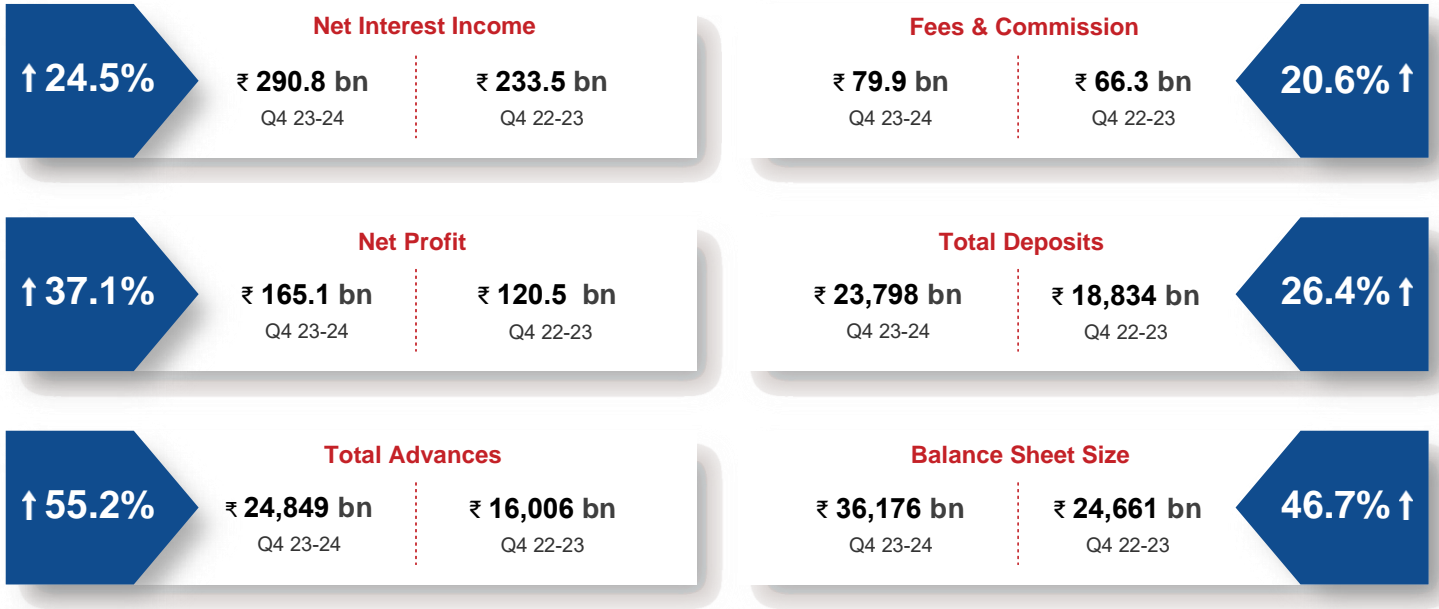
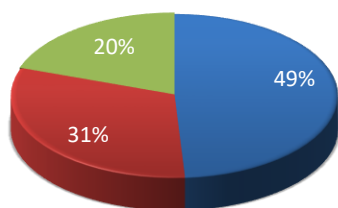


Q4 FY 2023-24 RESULTS

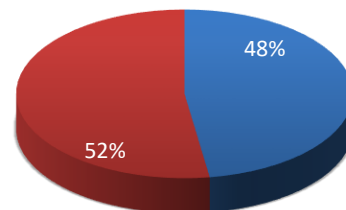


Loan Mix



■ Retail ■ CRB ■ Corporate

Branch Mix



■ Metro & Urban ■ Semi-urban & Rural

[#]In addition, there are 15,182 banking correspondents.

¹on Interest Earning Assets

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

PRODUCT-WISE ADVANCES

(₹ bn)

| | Mar-23 | Dec-23 | Mar-24 |
|--------------------------------------|---------------|---------------|---------------|
| Retail Mortgages | 1,788 | 7,432 | 7,728 |
| Personal Loans | 1,717 | 1,815 | 1,846 |
| Auto | 1,174 | 1,280 | 1,311 |
| Payment Business | 861 | 971 | 1,002 |
| Two Wheelers | 99 | 113 | 118 |
| Gold Loans | 108 | 131 | 138 |
| Other Retail | 424 | 446 | 469 |
| Retail Non-Mortgages | 4,384 | 4,756 | 4,883 |
| Total Retail Advances | 6,172 | 12,189 | 12,611 |
| Emerging Corporates | 1,832 | 2,212 | 2,168 |
| Business Banking | 2,535 | 3,068 | 3,217 |
| Commercial Transportation | 1,108 | 1,313 | 1,374 |
| Other CRB | 174 | 207 | 244 |
| CRB ex-Agri | 5,648 | 6,801 | 7,003 |
| Agri | 817 | 930 | 1,053 |
| CRB | 6,465 | 7,731 | 8,056 |
| Corporate and other wholesale | 4,097 | 4,363 | 4,268 |
| Subtotal | 16,734 | 24,282 | 24,935 |
| eHDFCL Non-Individual | - | 989 | 807 |
| Advances gross of IBPC | 16,734 | 25,270 | 25,742 |
| IBPC/BRDS | (592) | (578) | (664) |
| Gross Advances | 16,142 | 24,693 | 25,078 |

FINANCIAL METRICS

| HDFC BANK | 31-Mar-23 | 31-Dec-23 | 31-Mar-24 |
|---|-----------|-----------|-----------|
| Yield on assets (%) | 7.9 | 8.3 | 8.4 |
| Cost of funds (incl. shareholders' funds) (%) | 3.7 | 4.9 | 4.9 |
| Net Interest Margin - assets (%) | 4.1 | 3.4 | 3.4 |
| Net Interest Margin - interest earning assets (%) | 4.3 | 3.6 | 3.6 |
| NII as a % of net revenue | 73% | 72% | 73%* |
| Wholesale fees as a % of fee income | 6% | 6% | 6% |
| Retail fees as a % of fee income | 94% | 94% | 94% |
| <i>Retail liabilities fees as a % of fee income</i> | 16% | 17% | 15% |
| <i>Third-party products related fees as a % of fee income</i> | 27% | 22% | 26% |
| <i>Retail assets fees as a % of fee income</i> | 19% | 20% | 19% |
| <i>Payments and cards business fees as a % of fee income</i> | 33% | 35% | 34% |
| Net revenue yield (%) | 5.8 | 4.7 | 4.7* |
| Count of employees | 1,73,222 | 2,08,066 | 2,13,527 |
| Credit costs as a % of advances | 0.67% | 0.49% | 0.42% |
| Credit costs net of recoveries as a % of advances | 0.44% | 0.35% | 0.27% |
| Growth in advances (YoY) ^ | 21.2% | 60.7% | 53.8% |
| <i>Retail advances</i> | 18.8% | 106.1% | 104.3% |
| <i>CRB advances</i> | 30.1% | 31.4% | 24.6% |
| <i>Corporate and other wholesale advances</i> | 12.6% | 36.4% | 23.9% |
| Growth in deposits (YoY) | 20.8% | 27.7% | 26.4% |
| <i>CASA deposits</i> | 11.3% | 9.5% | 8.7% |
| <i>CA deposits</i> | 14.3% | 12.3% | 13.4% |
| <i>SA deposits</i> | 9.9% | 8.3% | 6.4% |
| <i>Term deposits</i> | 29.6% | 42.1% | 40.4% |
| CASA ratio | 44.4% | 37.7% | 38.2% |
| Retail mix of deposits | 83% | 84% | 84% |
| Total GNPA as a ratio of customer assets | 1.08% | 1.25% | 1.23% |
| Total GNPA as a ratio of gross advances | 1.12% | 1.26% | 1.24% |
| <i>Retail advances</i> | 0.98% | 0.82% | 0.79% |
| <i>CRB advances</i> | 1.56% | 1.59% | 1.59% |
| <i>CRB advances (ex Agri)</i> | 1.10% | 1.08% | 1.17% |
| <i>Total Corporate and other wholesale</i> | 0.50% | 1.67% | 1.72% |
| Total provisions as a % of advances | 1.97% | 2.03% | 2.43% |
| Total provisions (ex. specific) as a % of advances | 1.12% | 1.08% | 1.51% |
| Total provisions as a % of GNPA | 176% | 161% | 195% |
| Specific PCR | 76% | 75% | 74% |

^ Gross of financing through IBPC/BRDS

* Net revenue excludes transactions gain of ₹ 73.4 bn

Note:

- For Q3 FY24, Credit cost excludes provisions of ₹ 12 bn in respect of investments in AIF
- For Q4 FY24, Credit cost excludes floating provision of ₹ 109 bn
- Certain figures reported above will not add-up due to rounding

FINANCIAL METRICS

| HDB Financial Services | 31-Mar-23 | 31-Dec-23 | 31-Mar-24 |
|---|-----------|-----------|-----------|
| Total advances (₹ bn) | 700 | 840 | 902 |
| Enterprise Lending advances Mix % | 45% | 41% | 41% |
| Asset Finance advances Mix % | 38% | 38% | 38% |
| Consumer Finance advances Mix % | 17% | 21% | 21% |
| Secured advances Mix % | 74% | 70% | 71% |
| Net Interest Margin - assets (%) | 8.5 | 7.7 | 7.6 |
| Credit Cost % of advances | 1.6 | 1.4 | 1.1 |
| Gross Stage3 % as a ratio of gross advances | 2.73% | 2.25% | 1.90% |
| Return on average assets % (annualised) | 3.3 | 3.1 | 3.0 |
| Earnings Per Share (FTQ) | 6.9 | 8.0 | 8.3 |
| Book Value Per Share (₹) | 145 | 165 | 173 |