

January 4, 2023

BSE Limited

Dept of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai 400 001
Scrip Code: 500180

National Stock Exchange of India Limited

The Listing Department
Exchange Plaza
Bandra Kurla Complex,
Mumbai 400 051
Scrip Symbol: HDFCBANK

Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sirs,

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following:

- 1) The Bank's advances aggregated to approximately ₹ 15,070 billion as of December 31, 2022, a growth of around 19.5 % over ₹ 12,609 billion as of December 31, 2021 and a growth of around 1.8 % over ₹ 14,799 billion as of September 30, 2022. Gross of transfers through inter-bank participation certificates and bills rediscounted, the Bank's advances grew by around 23.6% over December 31, 2021 and around 3.3 % over September 30, 2022.

As per the Bank's internal business classification, domestic retail loans grew by around 21.5% over December 31, 2021 and around 5.0% over September 30, 2022; commercial & rural banking loans grew by around 30.0% over December 31, 2021 and around 5.0% over September 30, 2022; and corporate & other wholesale loans grew by around 20.0% over December 31, 2021 and were lower by around 1.0% over September 30, 2022.

- 2) The Bank's deposits aggregated to approximately ₹ 17,335 billion as of December 31, 2022, a growth of around 19.9% over ₹ 14,459 billion as of December 31, 2021 and a growth of around 3.6% over ₹ 16,734 billion as of September 30, 2022.

Retail deposits increased by around ₹ 670 billion during the quarter, and grew by around 21.5% over December 31, 2021 and around 5.0% over September 30, 2022; wholesale deposits grew by around 11.5% over December 31, 2021 and were lower by around 2.5% over September 30, 2022.

- 3) The Bank's CASA deposits aggregated to approximately ₹ 7,630 billion as of December 31, 2022, a growth of around 12.0% over ₹ 6,812 billion as of December 31, 2021 and a growth of around 0.4% over ₹ 7,597 billion as of September 30, 2022. Retail CASA grew by around 14.4% over December 31, 2021 and around 1.4% over September 30, 2022. The Bank's CASA ratio stood at

around 44% as of December 31, 2022, as compared to 47.1% as of December 31, 2021 and 45.4% as of September 30, 2022.

- 4) During the quarter ended December 31, 2022, the Bank purchased loans aggregating ₹ 88.92 billion through the direct assignment route under the home loan arrangement with Housing Development Finance Corporation Limited.

The above information is subject to a limited review by the statutory auditors of the Bank.

We request you to bring the above to the notice of all concerned.

Thanking you,

For HDFC Bank Limited

Santosh Haldankar
Company Secretary