

July 5, 2023

BSE Limited

P. J. Towers,
Dalal Street,
Mumbai 400 001

**Kind Attn.: Sr. General Manager
DCS Listing Department**

National Stock Exchange of India Limited

Exchange Plaza, Plot No. C/1, G Block,
Bandra Kurla Complex, Bandra East
Mumbai 400 051

Kind Attn.: Head - Listing

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following: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 ₹ 16,155 billion as of June 30, 2023, a growth of around 15.8% over ₹ 13,951 billion as of June 30, 2022 and a growth of around 0.9% over ₹ 16,006 billion as of March 31, 2023. Gross of transfers through inter-bank participation certificates and bills rediscounted, the Bank's advances grew by around 20.2% over June 30, 2022 and around 1.9% over March 31, 2023.

As per the Bank's internal business classification, domestic retail loans grew by around 20.0% over June 30, 2022 and around 4.0% over March 31, 2023; commercial & rural banking loans grew by around 29.0% over June 30, 2022 and around 2.0% over March 31, 2023; and corporate & other wholesale loans grew by around 11.0% over June 30, 2022 and were lower by around 1.0% over March 31, 2023.

- 2) The Bank's deposits aggregated to approximately ₹ 19,130 billion as of June 30, 2023, a growth of around 19.2% over ₹ 16,048 billion as of June 30, 2022 and a growth of around 1.6% over ₹ 18,834 billion as of March 31, 2023.

Retail deposits increased by around ₹ 380 billion during the quarter, and grew by around 21.5% over June 30, 2022 and around 2.5% over March 31, 2023; wholesale deposits grew by around 9.0% over June 30, 2022 and were lower by around 2.5% over March 31, 2023.

- 3) The Bank's CASA deposits aggregated to approximately ₹ 8,130 billion as of June 30, 2023, a growth of around 10.7% over ₹ 7,346 billion as of June 30, 2022 and were lower by around 2.7% over ₹ 8,360 billion as of March 31, 2023. Retail CASA grew by around 11.0% over June 30, 2022 and was lower by around 2.0% over March 31, 2023. The Bank's CASA ratio stood at around 42.5% as of June 30, 2023, as compared to 45.8% as of June 30, 2022, and 44.4% as of March 31, 2023.
- 4) During the quarter ended June 30, 2023, the Bank purchased loans aggregating ₹ 116.32 billion through the direct assignment route under the home loan arrangement with Housing Development Finance Corporation Limited.

The above information as of June 30, 2023 is subject to a limited review by the statutory auditors of the Bank.

Additional Information:

- 5) HDFC Limited amalgamated with and into HDFC Bank on July 01, 2023. We would like to intimate the following for the merged Balance Sheet of HDFC Bank Limited and HDFC Limited (hereinafter referred to as the 'Merged entity') on a proforma basis. Further, in order to facilitate the merging of the financials of HDFC Limited with those of the Bank, HDFC Limited closed its books of accounts a few days prior to the quarter ended June 30, 2023 and accordingly some of the numbers may not be directly comparable with those of the previous year.
- (i) The Merged entity's gross advances aggregated to approximately ₹ 22,450 billion as of June 30, 2023, a growth of around 13.1% over ₹ 19,859 billion as of June 30, 2022, and a growth of around 0.7% over ₹ 22,302 billion as of March 31, 2023.
 - (ii) The Merged entity's gross advances, excluding wholesale advances of HDFC Ltd, aggregated to approximately ₹ 21,365 billion as of June 30, 2023, a growth of around 15.3% over ₹ 18,522 billion as of June 30, 2022, and a growth of around 1.3% over ₹ 21,097 billion as of March 31, 2023.
 - (iii) The Merged entity's deposits aggregated to approximately ₹ 20,635 billion as of June 30, 2023, a growth of around 16.2% over ₹ 17,760 billion as of June 30, 2022, and a growth of 1.2% over ₹ 20,394 billion as of March 31, 2023.
 - (iv) The Merged entity's average LCR for the quarter ended June 30, 2023, was around 120% on a proforma basis.

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

Thanking you,

For HDFC Bank Limited

Santosh Haldankar
Company Secretary