

January 04, 2023

Singapore Exchange Securities Trading Limited

2 Shenton Way
02-00 SGX Centre 1
Singapore 068804

Dear Sir,

Sub: Intimation

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.

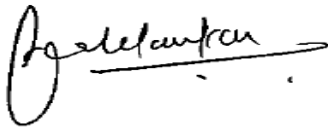
- 3) The Bank's CASA deposits aggregated to approximately ₹ 7,630 billion as of December 31, 2022, a growth of around 12.0% over ₹ 6,812 billion as of December 31, 2021 and a growth of around 0.4% over ₹ 7,597 billion as of September 30, 2022. Retail CASA grew by around 14.4% over December 31, 2021 and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

Yours faithfully,
For HDFC Bank Limited



Santosh Haldankar
Sr. Vice President (Legal) & Company Secretary