

HDB/SLC/2026/1537

October 14, 2026

To,
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, Plot No C/1, Block G,
Bandra-Kurla Complex, Bandra (East),
Mumbai - 400051
Scrip Code: HDBFS

To,
Listing Compliance Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400001
Scrip Code: 544429

Dear Sir / Madam,

Sub.: Press Release on Unaudited Financial Results for the quarter and half year ended September 30, 2026

Please find enclosed herewith the Press Release on Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2026, which were approved by the Board of Directors at its meeting held today i.e. Wednesday, October 14, 2026.

This is for your information and appropriate dissemination.

Thanking you,

For HDB Financial Services Limited

DIPTI

KHANDELWAL

Dipti Jayesh Khandelwal
Company Secretary and Compliance Officer
Membership No. F11340

Encl.: As above

Digitally signed by DIPTI KHANDELWAL
DN: cn=DIPTI KHANDELWAL, o=HDB Financial Services Limited, email=dipti.khandelwal@hdbfs.com, c=IN
c=IN, email=dipti.khandelwal@hdbfs.com, o=HDB Financial Services Limited, email=dipti.khandelwal@hdbfs.com, c=IN
Date: 2026.10.14 16:17:13 +05'30'

PRESS RELEASE

HDB Financial Services Limited records Profit After Tax of ₹780 Crores for Q2FY27, a growth of 34.2% YoY

Disbursements for Q2FY27 at ₹18,522 Crores, up 18.7% YoY

Interim Dividend of ₹2 per share

October 14, 2026, Mumbai: A meeting of the Board of Directors of HDB Financial Services Limited was held in Mumbai on Wednesday, October 14, 2026 to consider and approve the unaudited financial results for the quarter ended 30th September 2026.

Performance Highlights – Q2FY27:

- Net interest income was ₹ 2,534 crore for the quarter ended September 30, 2026 compared to ₹ 2,192 crore for the quarter ended September 30, 2025, an increase of 15.6%
- Net total income was ₹ 3,188 crore for the quarter ended September 30, 2026 compared to ₹ 2,851 crore for the quarter ended September 30, 2025, an increase of 11.8%
- Pre-provisioning operating profit was ₹ 1,774 crore for the quarter ended September 30, 2026 compared to ₹ 1,530 crore for the quarter ended September 30, 2025, an increase of 15.9%
- Loan losses and provisions was ₹ 730 crore for the quarter ended September 30, 2026 compared to ₹ 748 crore for the quarter ended September 30, 2025, a decrease of 2.5%
- Profit before tax was ₹ 1,044 crore for the quarter ended September 30, 2026 compared to ₹ 782 crore for the quarter ended September 30, 2025, an increase of 33.4%
- Profit after tax was ₹ 780 crore for the quarter ended September 30, 2026 compared to ₹ 581 crore for the quarter ended September 30, 2025, an increase of 34.2%
- Asset under management (AUM) was ₹ 1,24,638 crore as on September 30, 2026 compared to ₹ 1,11,721 crore as on September 30, 2025, a growth of 11.6%
- Gross Loan Book stood at ₹ 1,24,469 crore as on September 30, 2026 compared to ₹ 1,11,409 crore as on September 30, 2025, a growth of 11.7%
- Gross Stage 3 loans was at 2.43% as against 2.81% as at September 30, 2025
- Net Stage 3 loans was at 1.09% as against 1.27% as at September 30, 2025
- Provision Coverage stood at 55.00% on stage 3 assets as against 54.73% as at September 30, 2025
- The Board of directors have declared an interim dividend of ₹2 per equity share of face value of ₹10 each with a record date of October 23, 2026

Particulars (Quarter ended)	30-Sep-25	30-Jun-26	30-Sep-26
Total Gross Loans (₹ bn)	1,114	1,218	1,245
Enterprise Lending Mix %	38%	38%	38%
Asset Finance Mix %	38%	37%	36%
Consumer Finance Mix %	24%	25%	26%
Secured Gross Loans Mix %	73%	74%	74%
Net Interest Margin %	7.9	8.4	8.2
Credit Cost % of Total Gross Loans	2.7	2.3	2.4
Gross Stage 3 % as a ratio of Total Gross Loans	2.81%	2.34%	2.43%
Return on average assets % (Annualised)	1.9	2.5	2.4
Earnings Per Share (FTQ)	7.0	9.5	9.4
Book Value Per Share (₹)	233	257	267

About HDBFS:

HDB Financial Services Limited (HDBFS) is a non-deposit taking non-banking finance company ('NBFC') offering wide range of loan products to individuals, emerging businesses and micro enterprises. Established in 2007, as a subsidiary of HDFC Bank Limited, HDBFS is categorized as an upper layer NBFC by the RBI. HDBFS offers a large portfolio of lending products that cater to a growing and diverse customer base through a wide omni-channel distribution network. Its lending products are offered through the three business verticals: Enterprise Lending, Asset Finance and Consumer Finance. As of Sept 30, 2026, the Company's distribution network spans 1,701 branches across 1,156 cities/ towns.

For more information please log on to: www.hdbfs.com

For media queries please contact: suhanee.shah@adfactorspr.com

Disclaimer:

This press release has been prepared by Company based on information available to them and the information contained herein has not been independently verified. None of the Company or any of its affiliates, advisors or representatives shall have any liability whatsoever (in negligence or otherwise) for any loss howsoever arising from any use of this document or its contents or otherwise arising in connection with the document. Furthermore, no person is authorized to give any information or make any representation, which is not contained in, or is inconsistent with, this press release. Any such extraneous or inconsistent information or representation, if given or made, should not be relied upon as having been authorized by or on behalf of the Company.

The press release does not constitute or form part of and should not be construed as a prospectus, offering circular or offering memorandum or an offer to sell or issue or the solicitation of an offer to buy or acquire securities of the Company or any of its subsidiaries or affiliates under the Companies Act, 2013 and the rules made thereunder, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, the Securities and Exchange Board of India (Issue and Listing of Non-convertible Securities) Regulations, 2021 or any other applicable law, as amended from time to time, or as an inducement to enter into investment activity, nor shall it or any part of it or the fact of its distribution form the basis of, or be relied on in connection with, any contract or commitment whatsoever. You are advised to independently assess and take your own independent decisions without being influenced by the views and opinions of the authors. Investments in financial products/services/securities/instruments inherently involve risks and you may consult your legal, tax and financial advisors before investing. Past performance is not a guide/ indicative of future returns and may not necessarily provide a basis for comparison with other investments. No representation or warranty, express or implied, is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of the information or opinions contained in this press release. Such information and opinions are in all events not current after the date of this press release.

There is no obligation to update, modify or amend this communication or to otherwise notify the recipient if information, opinion, projection, forecast or estimate set forth herein, changes or subsequently becomes inaccurate. However, the Company may alter, modify or otherwise change in any manner the content of this press release, without obligation to notify any person of such change or changes. The Company expects the media to access this press release and seek the management's commentaries and opinions thereon. The Company does not take any responsibility for any opinions or reports which may be published or expressed by any media agency (digital or print), without the prior authorisation of the Company's authorized personnel.

Certain statements made in this press release may be "forward looking statements" for purposes of laws and regulations of India and other countries, as applicable. These statements may include descriptions regarding the intent, belief or current expectations of the Company or its directors and officers with respect to the results of operations and financial condition, general business plans and strategy, the industry in which the Company operates and the general, business, competitive and regulatory environment of the Company. These statements can be recognized by the use of words such as "expect," "plan," "planning," "planned," "estimates," "projects," "anticipate," "believe," "considering," "depends," "intend," "trend," "aim," "continue," "objective," "goal," "potential," "pursue," "shall," "should," "will," "would," "could," "may," or other words of similar meaning or similar expressions or the negative thereof, concerning, among other things, the Company's results of operations, financial condition, liquidity, prospects, growth, strategies, markets and the industries in which the Company operates. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in such forward-looking statements. All forward-looking statements involve known and unknown risks, uncertainties and other important factors beyond the Company's control and rely on various assumptions of the Company concerning future events and are subject to a number of factors including, without limitation, economic and competitive risks, that could cause actual results, performance or achievements to differ materially from those described in the forward-looking statements. Similarly, statements about market and industry trends are based on interpretations of current market conditions which are also subject to change. Past performance should not be taken as an indication or guarantee of future performance or results, and no representation or warranty, express or implied, is made regarding future performance or that the events expressed or implied in any forward-looking statements in this press release will actually occur. Accordingly, there can be no assurance that such projections and forward-looking statements will be realized. Caution should be taken with respect to such statements, and undue reliance should not be placed on any such forward-looking statements.

The financial figures, information, data and ratios (audited and unaudited) provided in this press release are management representation based on internal financial information system of the Company. These financial figures are based on restatement of certain line items in the consolidated financial statements of the Company and describe the manner in which the management of the Company monitors the financial performance of the Company. There is a possibility that these financial results for the current and previous periods may require adjustments due to changes in financial reporting requirements arising from new standards, modifications to the existing standards, guidelines issued by the Ministry of Corporate Affairs and RBI.

This document is given solely for general information purposes only and may not be retained nor may this document, or any portion thereof, be shared, copied, reproduced or redistributed to any other person in any manner.