HDB Financial Services Limited
HDB House, Tukaram Sandam Marg,
A - Subhash Road, Vile Parle (E),
Mumbai - 400057.
Web : www.hdbfs.com
Tel : 022 - 49116300
Fax : 022 – 49116666
CIN : L65993GJ2007PLC051028
Email ID : compliance@hdbfs.com

PRESS RELEASE

HDB Financial Services Limited records highest ever quarterly Profit After Tax of ₹785 Crores, a growth of 38.3% YoY

Disbursements for Q1FY27 at ₹17,629 Crores, up 16.2% YoY

Asset Quality continues to improve, Gross Stage 3 at 2.34%

July 15, 2026, Mumbai: A meeting of the Board of Directors of HDB Financial Services Limited was held in Mumbai on Wednesday, July 15, 2026 to consider and approve the unaudited financial results for the quarter ended 30th June 2026.

Performance Highlights – Q1FY27:

- Net interest income was ₹ 2,509 crore for the quarter ended June 30, 2026 compared to ₹ 2,092 crore for the quarter ended June 30, 2025, an increase of 19.9%
- Net total income was ₹ 3,185 crore for the quarter ended June 30, 2026 compared to ₹ 2,726 crore for the quarter ended June 30, 2025, an increase of 16.8%
- Pre-provisioning operating profit was ₹ 1,752 crore for the quarter ended June 30, 2026 compared to ₹ 1,402 crore for the quarter ended June 30, 2025, an increase of 25.0%
- Loan losses and provisions was ₹ 697 crore for the quarter ended June 30, 2026 compared to ₹ 670 crore for the quarter ended June 30, 2025, an increase of 4.1%
- Profit before tax was ₹ 1,055 crore for the quarter ended June 30, 2026 compared to ₹ 733 crore for the quarter ended June 30, 2025, an increase of 44.0%
- Profit after tax was ₹ 785 crore for the quarter ended June 30, 2026 compared to ₹ 568 crore for the quarter ended June 30, 2025, an increase of 38.3%
- Asset under management (AUM) was ₹ 1,22,048 crore as on June 30, 2026 compared to ₹ 1,09,690 crore as on June 30, 2025, a growth of 11.3%
- Gross Loan Book stood at ₹ 1,21,846 crore as on June 30, 2026 compared to ₹ 1,09,342 crore as on June 30, 2025, a growth of 11.4%
- Gross Stage 3 loans was at 2.34% as against 2.56% as at June 30, 2025
- Net Stage 3 loans was at 1.04% as against 1.11% as at June 30, 2025
- Provision Coverage stood at 55.73% on stage 3 assets as against 56.70% as at June 30, 2025

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Particulars (Quarter ended)	30-Jun-25	31-Mar-26	30-Jun-26
Total Gross Loans (₹ bn)	1,093	1,185	1,218
Enterprise Lending Mix %	39%	38%	38%
Asset Finance Mix %	38%	38%	37%
Consumer Finance Mix %	23%	24%	25%
Secured Gross Loans Mix %	73%	74%	74%
Net Interest Margin %	7.7	8.2	8.4
Credit Cost % of Total Gross Loans	2.5	2.3	2.3
Gross Stage 3 % as a ratio of Total Gross Loans	2.56%	2.44%	2.34%
Return on average assets % (Annualised)	1.9	2.5	2.5
Earnings Per Share (FTQ)	7.1	9.0	9.5
Book Value Per Share (₹)	225	249	257

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 June 30, 2026, the Company's distribution network spans 1,710 branches across 1,165 cities/ towns.

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

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

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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.

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