HDFC BANK LIMITED HONG KONG BRANCH
DISCLOSURE STATEMENT

SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

I. Profit and Loss Account
For the year ended 31st March 2026

	31.03.2026 (HK $'000)	31.03.2025 (HK $'000)
INCOME		
Interest income	2,18,158	2,10,084
Interest expenses	1,56,840	1,60,443
Net interest income	**61,318**	**49,641**
Other Operating Income		
Gross fees and commission income(Expenses-Nil)	8,053	11,442
Gains less losses from trading in foreign currencies	2,895	8,757
Gains less losses from trading in securities		
Others	156	337
Total Operating Income	**72,422**	**70,177**
EXPENSES		
Operating Expenses		
Staff expenses	19,610	18,806
Rent, taxes and lighting	1,409	1,486
Other expenses	6,484	5,325
Operating Profit before Impairment Losses	**44,919**	**44,560**
Impairment losses and provisions for impaired loans and receivables		
- Collective Provision	3,473	(1,672)
- Specific Provision		
Profit before Taxation	41,446	46,232
Taxation Expense	7,641	9,150
Profit after Taxation	**33,805**	**37,082**

HDFC Bank Limited 1707 GATEWAY 1, HARBOUR CITY, KOWLOON (Incorporated in India)

HDFC BANK LIMITED HONG KONG BRANCH

DISCLOSURE STATEMENT

SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

II. Balance Sheet

As at 31st March 2026

	31.03.2026	30.09.2025
	(HK$'000)	(HK$'000)
ASSETS		
1 Cash and balances with banks	6,82,133	2,21,713
2 Placement with banks maturing between one and twelve months	6,65,949	5,83,522
3 Amount due from overseas offices	10,843	3,99,809
4 Trade Bills	21,11,145	18,60,307
5 Loans and Receivables		
Advances to customers	10,93,864	18,82,915
Advances to banks		
Accrued interest and other accounts	3,18,257	1,57,178
Provision for impaired loans and receivables		
- Collective	(32,050)	(37,432)
- Specific		
6 Investment Securities	1,55,539	1,54,321
7 Property, plant and equipment	642	844
Total Assets	**50,06,322**	**52,23,177**
LIABILITIES		
8 Deposits and balances of banks	4,33,136	7,419
9 Deposits from customers		
Demand deposits and current accounts	5,27,824	6,08,793
Savings deposits		
Time, call and notice deposits	26,33,250	25,90,755
10 Amount due to overseas offices	9,39,181	18,45,383
11 Negotiable Debt Instruments	1,56,694	
12 Other liabilities	3,16,237	1,70,827
13 Other Provisions	-	-
Total Liabilities	**50,06,322**	**52,23,177**

HDFC Bank Limited 1707 GATEWAY 1, HARBOUR CITY, KOWLOON (Incorporated in India)

HDFC BANK LIMITED HONG KONG BRANCH
DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information

1. Impaired Loans and Advances

There were no impaired loans and advances to banks and other financial institutions as at 31st March 2026 and 30th September 2025 .

There were no impaired loans and advances to other customers as at 31st March 2026 and 30th September 2025 .

2. Derivatives

		31.03.2026 (HK$ '000)	30.09.2025 (HK$ '000)
a) Notional Amount			
i) Exchange rate contracts		99,44,853	1,31,72,591
ii) Interest rate contracts		78,347	77,803
	TOTAL	**1,00,23,200**	**1,32,50,394**
b) Fair Value of Derivative contracts (Gross)			
i) Exchange rate contracts		(2,390)	4,289
ii) Interest rate contracts		23	(618)
	TOTAL	**(2,367)**	**3,671**

There are no bilateral netting arrangements and hence there is no effect on the fair value of the derivatives.

3. Off Balance Sheet Exposure other than derivative transactions

		31.03.2026 HK$ '000	30.09.2025 HK$ '000
Notional Amount			
i) Direct credit substitutes		1,44,634	1,59,722
ii)Trade related contingent items		14,55,464	14,43,396
iii) Other commitments		4,37,062	4,67,468
	TOTAL	**20,37,160**	**20,70,586**

HDFC Bank Limited
1707
GATEWAY 1,
HARBOUR CITY,
KOWLOON
(Incorporated in India)

HDFC BANK LIMITED HONG KONG BRANCH

DISCLOSURE STATEMENT

SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

4. International Claims

	As at 31st March 2026					
			Non Bank Private Sector			
	Banks	Official Sector	Non bank Financial Institutions	Non-Financial private sector	Others	Total
			(HK$ in Million)			
Developed countries	**1,025**	156		39		1,220
of which United Kingdom	50			38		88
of which USA	478	156				634
of which Japan	108					108
of which Australia	287					287
Offshore centres	**1,713**			72		1,785
of which Bahrain	5					5
of which Singapore	1,204					1,204
Developing Latin America and Carribean						-
Developing Europe						-
Developing Africa & Middle East	**689**			**1**		**690**
of which UAE	401			1		402
of which Moracco	272					272
Developing Asia and Pacific	**361**			978		1,339
of which India	192			969		1,161
	3,788	**156**	**-**	**1,090**	**-**	**5,034**

	As at 30th September 2025					
			Non Bank Private Sector			
	Banks	Official Sector	Non bank Financial Institutions	Non-Financial private sector	Others	Total
			(HK$ in Million)			
Developed countries	**693**	155		39		887
of which United Kingdom	30			38		68
of which USA	417	155				572
of which Switzerland	88					88
of which Australia	81					81
Offshore centres	**1,416**			127		1,543
of which Bahrain	390			5		395
of which Singapore	892					892
Developing Latin America and Carribean						-
Developing Europe						-
Developing Africa & Middle East	339			7		346
of which UAE	217			1		218
of which Moracco	122					122
Developing Asia and Pacific	**758**			1,723		2,481
of which India	509			1,722		2,231
	3,206	**155**	**-**	**1,896**	**-**	**5,257**

International claims are derived according to the location of counter parties on which the ultimate risk lies after taking into account any transfer of risk.

III. Additional Information - continued

5. Advances to customers

	31.03.2026 (HK$ '000)	30.09.2025 (HK$ '000)
i) By Sectors		
Loans for use in Hong Kong		
a) Industrial, commercial & financial wholesale and retail trade	-	-
b) Maufacturing		
c) Individual & Professionals		
For other* business purposes		
For other* private purposes	71,918	1,21,496
d) Others		
Trade Financing		
Loans for use outside Hong Kong	10,21,946	17,61,419
TOTAL	**10,93,864**	**18,82,915**

* Other than for purchase of residential properties or credit card advances

**The total loans are covered by collateral or other security to the extent of $1,093,863 (HK$'000) as at 31st March 2026 and $1,882,911 (HK$'000) as at 30th September 2025.

ii) By Geographical Areas		
Hong Kong	71,918	1,21,496
India	9,60,167	17,07,730
Others	61,779	53,689
TOTAL	**10,93,864**	**18,82,915**

Geographical locations are based on the physical location of the borrower. Risk transfer is only made if the claim is guaranteed by a party in a country which is different from the counterparty.

GEOGRAPHICAL SEGMENT

The Branch's operations are predominantly in Hong Kong

HDFC Bank Limited
1707 GATEWAY 1, HARBOUR CITY, KOWLOON
(Incorporated in India)

III. Additional Information - continued

6 Overdue and Rescheduled Assets

There were no loans and advances to customers overdue for more than 3 months as at 31st March 2026 and 30th September 2025 .

There were no overdue of loans and advance to banks as at 31st March 2026 and 30th September 2025 .

There were no rescheduled loans and advance to customers and banks as at 31st March 2026 and 30th September 2025 .

There were no repossessed assets held as at 31st March 2026 and 30th September 2025 .

There were no other overdue assets as at 31st March 2026 and 30th September 2025 .

HDFC Bank Limited 1707 GATEWAY 1, HARBOUR CITY, KOWLOON (Incorporated in India)

HDFC BANK LIMITED HONG KONG BRANCH
DISCLOSURE STATEMENT

SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

7. Mainland Activities Exposures

		31.03.2026 (HK$ million)			30.09.2025 (HK$ million)		
		On Balance Sheet Exposure	Off Balance Sheet Exposure	Total	On Balance Sheet Exposure	Off Balance Sheet Exposure	Total
1	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-	-	-	-
2	Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-	-	-	-
3	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	-	-	-	-	-
4	Other entities of central government not reported in item 1 above	-	-	-	-	-	-
5	Other entities of local governments not reported in item 2 above	-	-	-	-	-	-
6	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-	-	-	-
7	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China	-	-	-	-	-	-
	Total	-	-	-	-	-	-
	Total assets after provision	5,006			5,223		
	On-balance sheet exposures as percentage of total assets	0%			0%		

HDFC Bank Limited 1707 GATEWAY 1, HARBOUR CITY, KOWLOON (Incorporated in India)

HDFC BANK LIMITED HONG KONG BRANCH
DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

8. Foreign Currency Exposure

The position in a particular currency will be reported if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies.

31.03.2026

	US$	GBP	JPY	EURO	AUD	CHF	Total
			(HK$ million)				
Spot assets	4,512	16	23	82	274	60	4,967
Spot liabilities	(4,700)	(26)	(3)	(184)	(4)		(4,917)
Forward purchases	5,279	10	-	244	1		5,534
Forward sales	(5,096)		(20)	(142)	(270)	(59)	(5,587)
Net options	-	-	-	-	-	-	-
Net long (short) position	(5)	-	-	-	1	1	(3)

30.09.2025

	US$	GBP	JPY	EURO	AUD	CHF	Total
			(HK$ million)				
Spot assets	4,872	97	23	74	88	47	5,201
Spot liabilities	(5,011)	(7)	(1)	(137)	(3)	-	(5,159)
Forward purchases	6,751	356	311	319	-	-	7,737
Forward sales	(6,610)	(446)	(333)	(256)	(85)	(46)	(7,776)
Net options	-	-	-	-	-	-	-
	2	-	-	-	-	1	3

HDFC Bank Limited
1707
GATEWAY 1,
HARBOUR CITY,
KOWLOON
(Incorporated in India)

III. Additional Information - continued

9. Liquidity

	Twelve Months ended 31.03.2026	Twelve Months ended 31.03.2025
Average Liquidity Maintenance Ratio	112.75%	126.55%

Average Liquidity Maintenance Ratio is calculated as the simple average of each month's average liquidity ratio for the twelve months of the financial year computed in accordance with Banking Liquidity Rules.

	Three Months ended 31.03.2026	Three Months ended 31.12.2025	Three Months ended 30.09.2025	Three Months ended 30.06.2025	Three Months ended 31.03.2025
Average Liquidity Maintenance Ratio	104.30%	99.19%	107.06%	140.44%	140.99%

Average Liquidity Maintenance Ratio is calculated as the simple average of each month's average liquidity ratio for the three months of the quarter computed in accordance with Banking Liquidity Rules.

LIQUIDITY RISK MANAGEMENT FRAMEWORK

The liquidity risk management process is centralized at the Head Office and guided by the Board approved ALM policies for the Hong Kong Branch as well as entire Bank. The risk management process operates in the following hierarchical manner:

Board of Directors

The Board has the overall responsibility for management of liquidity and interest rate risks. The Board decides the strategy, policies and procedures of the Bank to manage liquidity and interest rate risk in accordance with the risk tolerance/ limits.

Risk Policy & Monitoring Committee ('RPMC') of the Board

The Risk Policy and Monitoring Committee (RPMC) a Board level committee, which supports the Board by supervising the implementation of the risk strategy. It guides the development of policies, procedures and systems for managing risk.

Asset Liability Committee ('ALCO')

ALCO is a decision-making unit responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity and interest rate risk management strategy of the Bank in line with the Bank's risk management objectives and risk tolerance. ALCO at Head Office oversees functioning of liquidity and interest rate risk management at the Branch.

ALM Support Group

ALM support group is responsible for analyzing, monitoring and reporting the relevant risk profiles to senior management and relevant committees.

Funding Strategy

The Hong Kong treasury department follows a funding strategy that ensures the risk limits are not breached and applicable regulations are complied with. The Hong Kong treasury department ensures diversified and stable funding sources on an ongoing basis across money market borrowing, retail/wholesale deposits, trade borrowings and loans. Hong Kong branch is also enabled under the Medium Term Notes Programme of the Bank to issue bonds as and when required. Further, it optimizes the funding through intra-group borrowings.

Risk Measurement Systems and reporting:

Liquidity Risk is measured using flow approach and stock approach. Flow approach involves comprehensive tracking of cash flow mismatches. Stock approach involves monitoring of critical ratios in respect of liquidity risk. The Bank monitors the Liquidity Maintenance Ratio (LMR) as per regulatory guidelines. Analysis of liquidity risk also involves examining how funding requirements are likely to be affected under crisis scenarios. The Bank has a Board approved liquidity stress framework guided by the regulatory instructions.

HDFC Bank Limited 1707 GATEWAY 1, HARBOUR CITY, KOWLOON (Incorporated in India)

III. Additional Information - continued

Liquidity Risk Mitigation

The Liquidity risk management includes analysis of sources and uses of funds, an understanding of the funding markets in which the bank operates.

Liquidity Risk is measured using flow approach and stock approach. Flow approach involves comprehensive tracking of cash flow mismatches. For measuring and managing net funding requirements, the use of a maturity ladder and calculation of cumulative surplus or deficit of funds at selected maturity dates is adopted as a standard tool.

Stock approach involves measurement of certain critical ratios in respect of liquidity risk. Bank has also adopted the Basel III framework on liquidity standards at consolidated level. It has also put in place requisite systems and processes to compute and maintains LMR for the Hong Kong Branch. In addition to the regulatory limit, Branch also maintains Target LMR which is higher than the regulatory minimum requirement which acts as liquidity cushion above the regulatory requirements.

Liquidity Risk Stress Testing

The liquidity stress testing framework is guided by relevant guidelines issued by RBI and HKMA. The liquidity stress testing framework covers a range of scenarios viz. "institution specific stress," "general market stress" and "combined" stress scenario and is done on a quarterly basis. The stress testing exercise is conducted at Hong Kong Branch level as well as consolidated Bank level.

ALCO is responsible for the implementation of the stress testing framework. It shall periodically review the results of the stress testing assessed for the various risk exposures and guide the bank on adopting mitigating measures. Stress testing results are also tabled at the ICAAP Review Committee on a quarterly basis, to RPMC on half yearly basis and to Board on an annual basis.

Contingency Funding Plan

The Bank has put in place an ALCO/Board approved "Contingency Funding Plan" (CFP) as per the guidelines issued by Reserve Bank of India. The objective of the CFP is to provide a process for managing liquidity under adverse conditions. In case of any contingency at the Hong Kong branch, HO shall provide requisite funding when such contingency is conveyed by the branch. There are no legal and regulatory restrictions in India in term of HO lending funds to a branch overseas.

In case of any contingency at HO, the Bank has set up a comprehensive plan covering early warning indicators, formation of crisis management team, reporting and communication plan and mitigation measures. However, no support will be assumed from overseas branches in case of contingency for the HO.

In addition to the Bank level contingency plan and the stress testing framework applicable to the Hong Kong branch, the Hong Kong branch has also defined early warning indicators specific to the branch to identify potential liquidity stress, if any.

HDFC Bank Limited 1707 GATEWAY 1, HARBOUR CITY, KOWLOON (Incorporated in India)

HDFC BANK LIMITED HONG KONG BRANCH
DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

LIQUIDITY GAP

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting period

As at 31st March 2026	Next Day	2 to 7 days	8days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year	Total
					(HK$ '000)			
ASSETS								
Cash and balances with Central banks	13							13
Amount receivable arising from derivative contracts	2,36,689				43	66	26	2,36,711
Due from other banks		6,92,962	42		2,00,805	4,76,467		13,70,276
Acceptances and Bills	3,152	1,08,952	5,89,639	7,16,589	5,31,471	1,62,457		21,12,260
Loans and Receivables	25,651	1,72,675	3,38,580	4,25,767	1,11,959	44,265		11,18,897
Investment Securities	1,56,449							1,56,449
Other Assets	36,358						2,37,332	2,73,690
Total of on-balancesheet items	4,58,312	9,74,589	9,28,261	11,42,356	8,44,278	6,83,255	2,37,358	52,68,296
Off-Balance Sheet items	2,45,425	-	-		-			2,45,425
LIABILITIES								
Deposits from customers	5,29,028	3,41,291	2,06,459	7,37,424	6,35,081	7,33,879	16,256	31,99,418
Amount payable arising from Derivative Contracts	2,39,078						118	2,39,078
Due to banks	38,549	78,347	6,68,543	1,17,731	39,200			9,42,370
Debt Securities					1,57,449			1,57,449
Other liabilities	27,156						2,71,128	2,98,284
Total of on-balancesheet items	8,33,811	4,19,638	8,75,002	8,55,155	8,31,730	7,33,879	2,87,502	48,36,599
Off-Balance Sheet items		-	2,45,425	-				2,45,425
Contractual Maturity Mismatch	(1,30,074)	5,54,951	(1,92,166)	2,87,201	12,548	(50,624)	(50,144)	
Contractual Cumulative Maturity Mismatch	(1,30,074)	4,24,877	2,32,711	5,19,912	5,32,460	4,81,836	4,31,692	

Positive indicates a position of surplus. Negative indicates a liquidity shortfall that has to be funded

HDFC Bank Limited
1707
GATEWAY 1,
HARBOUR CITY,
KOWLOON
(Incorporated in India)

HDFC BANK LIMITED HONG KONG BRANCH
DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

LIQUIDITY GAP

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting period

As at 31st March 2025	Next Day	2 to 7 days	8days to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year	Total
				(HK$ '000)				
ASSETS								
Cash and balances with Central banks	13							13
Amount receivable arising from derivative contracts	27,568							27,568
Due from other banks		4,29,422		7,32,717		3,89,165		15,51,304
Acceptances and Bills	1,32,630	1,23,494	99,265	8,44,445	1,57,733	436		13,58,003
Loans and Receivables	15,452	1,96,325	2,03,540	10,11,136	9,665	59,760		14,95,878
Investment Securities	1,54,714							1,54,714
Other Assets	2,482						28,630	31,112
Total of on-balancesheet items	3,32,859	7,49,241	3,02,805	25,88,298	1,67,398	4,49,361	28,630	46,18,592
Off-Balance Sheet items	2,58,272	-	-	1,09,982	-			3,68,254
LIABILITIES								-
Deposits from customers	6,22,292	58,477	2,02,079	1,48,925	4,04,819	8,22,349	1,05,560	23,64,501
Amount payable arising from Derivative Contracts	29,290							29,290
Due to banks	33,811	2,47,228	2,27,754	12,58,401				17,67,194
Other liabilities	4,803						57,663	62,466
Total of on-balancesheet items	6,90,196	3,05,705	4,29,833	14,07,326	4,04,819	8,22,349	1,63,223	42,23,451
Off-Balance Sheet items	1,09,982	-	2,58,272	-				3,68,254
Contractual Maturity Mismatch	(2,09,047)	4,43,536	(3,85,300)	12,90,954	(2,37,421)	(3,72,988)	(1,34,593)	
Contractual Cumulative Maturity Mismatch	(2,09,047)	2,34,489	(1,50,811)	11,40,143	9,02,722	5,29,734	3,95,141	

Positive indicates a position of surplus. Negative indicates a liquidity shortfall that has to be funded

HDFC Bank Limited
1707
GATEWAY 1,
HARBOUR CITY,
KOWLOON
(Incorporated in India)

HDFC BANK LIMITED HONG KONG BRANCH
DISCLOSURE STATEMENT
SECTION A - BRANCH INFORMATION (HONG KONG ONLY)

III. Additional Information - continued

10. Remuneration Policy

a) The design and implementation of the remuneration system.

The Remuneration policy of the Bank is decided by the Board of Directors and is detailed in the Bank's Global Financial Statements available in the Bank's Website.

b) Aggregate quantitative information on remuneration for senior management and key personnel (see Note) for the year ended 31st March 2026 are as follows

	HK$	Number of Beneficiaries
Fixed Remuneration	49,56,721	2
Variable Remuneration	15,28,196	2
Deferred Remuneration	0	0
Total	**64,84,917**	**2**

No senior management or key personnel has been awarded with new sign-on or severance payment during the for the twelve months ended 31st March 2026.

Note: As advised in the CG 5- Guidelines on a sound remuneration system issued by HKMA, senior management personnel are those who are responsible for oversight of either the Bank's company-wise strategy or activities or those of the Bank's main business lines. Key personnel are individual employees whose duties or activities in the course of their employment involve the assumption of material risk or the taking on material exposure on behalf of the Bank.

HDFC Bank Limited 1707 GATEWAY 1, HARBOUR CITY, KOWLOON (Incorporated in India)

HDFC BANK LIMITED HONG KONG BRANCH
DISCLOSURE STATEMENT
SECTION B - BANK INFORMATION CONSOLIDATED BASIS

AVAILABLE FROM THE BANK'S WEBSITE

1. Capital and Capital Adequacy

	31.03.2026		31.03.2025	
	(HK$ '000)		(HK$ '000)	
i) Shareholders' Funds	48,41,46,609	*	47,48,93,643	**
ii) Capital Adequacy Ratio*** ***Capital Adequacy Ratio is calculated in accordance with the requirements of Reserve Bank of India.	19.37%		19.34%	

2. Other financial information

	31.03.2026		31.03.2025	
Total Assets	4,05,45,56,663	*	3,99,76,49,529	**
Total Liabilities	3,57,04,10,054	*	3,52,27,55,886	**
Total Advances	2,52,02,67,022	*	2,48,00,34,730	**
Total Customer Deposits	2,53,04,84,692	*	2,43,38,10,321	**

	Year ended 31.03.2026		Year ended 31.03.2025	
Pre-tax Profit	8,17,41,396	*	8,51,82,371	**

*Indian Rupee converted to HK$ @12.105 (31st March 2026)

**Indian Rupee converted to HK$ @10.9875 (31st March 2025)

Declaration of Chief Executive

We have prepared the financial disclosure statement of HDFC Bank , Hong Kong Branch for the year ended 31st March 2026. The information disclosed complies fully with the Banking (Disclosure) Rules made by the Hong Kong Monetary Authority. To the best of my knowledge, the Disclosure Statement is not false or misleading.

DNYANESH KHAIRNAR
Chief Executive
Hong Kong

HDFC Bank Limited
1707 GATEWAY 1, HARBOUR CITY, KOWLOON
(Incorporated in India)