

SD/ F24/66 /2022-23

July 03, 2022

The Manager Listing Department The National Stock Exchange of India Limited Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051.	The Manager Department of Corporate Services BSE Limited Phiroze Jeejeebhoy Towers, Floor 25, Dalal Street, MUMBAI – 400 001
--	---

Re.: Scrip Symbol: FEDERALBNK/Scrip Code: 500469

Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following:

- The Bank's CASA deposits aggregated to ₹ 67,540 Crore, a growth of 14.6% over ₹ 58,959 Crore as of June 30, 2021. CASA ratio reached 36.84% (Q1 FY23) from 34.81% (Q1 FY22).
- The Bank's Retail deposits as per internal classification aggregated to ₹ 1,72,506 Crore, a growth of 9.8% over ₹ 1,57,054 Crore as of June 30, 2021. Retail deposits share improved to 94% from 93% as of June 30, 2021. Total deposits aggregated to ₹ 1,83,355 Crore, a growth of 8.2% over ₹ 1,69,393 Crore as of June 30, 2021.
- The Bank's gross advances grew by 16.3% to ₹ 1,54,405 Crore from ₹ 1,32,787 Crore as of June 30, 2021. As per internal classification, Retail credit book grew by 16.7% and wholesale credit book grew by 15.8%. Retail to wholesale ratio improved to 55:45 (Q1 FY23) from 54:46 (Q1 FY22).

Amount in ₹ Crore

	30.06.2021	31.03.2022	30.06.2022 (Provisional)	YoY%
CASA	58959	67121	67540	14.6%
Customer Deposits	164603	178101	179586	9.1%
Certificates of Deposit	2428	2437	2724	12.2%
Interbank deposits	2362	1163	1045	-55.8%
Total Deposits	169393	181701	183355	8.2%
Gross Advances	132787	147639	154405	16.3%
CASA Ratio	34.81%	36.94%	36.84%	

The above information is subject to limited review by the statutory auditors of the Bank. We request you to bring the above to the notice of all concerned.

Thanking you,

Yours faithfully,

For The Federal Bank Limited
Samir P Rajdev
Company Secretary