

YBL/CS/2023-24/002

April 5, 2023

National Stock Exchange of India Limited

Exchange Plaza,
Plot no. C/1, G Block,
Bandra - Kurla Complex
Bandra (E), Mumbai - 400 051
NSE Symbol: YESBANK

BSE Limited

Corporate Relations Department
P.J. Towers, Dalal Street
Mumbai - 400 001
Tel.: 2272 8013/15/58/8307
BSE Scrip Code: 532648

Dear Sir/Madam,

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, the Bank would like to intimate the following:

Particulars (Figures in Rs. Crores)	31-Mar-2023 ¹	31-Dec-2022	QoQ Growth	31-Mar-2022	YoY Growth
A. Loans & Advances	201,523 ²	191,542 ²	5.2%	181,052	11.3%
<i>Advances growth normalised for ARC transaction</i>			5.1%		13.9%
<i>Gross Retail Disbursements (during the quarter) ³</i>	12,847	12,667		10,201	
B. Deposits	218,018	213,608	2.1%	197,192	10.6%
<i>Deposits growth excluding CDs</i>			3.5%		12.9%
<i>Certificate of Deposits (CDs)</i>	291	3,236		4,264	
CASA	67,419	63,927	5.5%	61,360	9.9%
<i>CASA / Total Deposits (ex. CDs)</i>	31.0%	30.4%		31.8%	
C. Credit to Deposit Ratio (A/B)	92.4%	89.7%		91.8%	
D. Liquidity Coverage Ratio (LCR) ⁴	126.3%	123.3%		125.7%	
<i>Average Quarterly LCR</i>	117.8%	113.3%		114.6%	

¹Please note that the above information is provisional and being released ahead of the official announcement of the financial results for the quarter ended March 31, 2023, which is subject to approval by the Audit Committee of the Board, Board of Directors and audit by the Statutory Auditors of the Bank. Specific provision as on December 31, 2022 considered for the purposes of arriving at Net Advances as on March 31, 2023.

²The above figures exclude INR 3,069 Crores as on March 31, 2023 and INR 3,031 Crores as of December 31, 2022 of Reverse Repo of original tenor of more than 14 days classified as advance in compliance with RBI Master Circular No DOR.ACC.REC.NO.37 / 21.04.018/ 2022-23.

³For Retail Banking Assets basis internal business segmentation

⁴On Consolidated basis

Thanking you

Yours truly,

For YES BANK LIMITED

Shivanand R. Shettigar
Company Secretary