

SEC/LODR/363/2023-24

January 2, 2024

National Stock Exchange of India Limited Listing Department Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051	BSE Limited Department of Corporate Services- Listing Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001
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Re: Scrip Symbol: FEDERALBNK/ Scrip Code: 500469

Dear Madam/ Sir,

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following:

- Total deposits reached ₹ 2,39,591 Crore, with a growth of 19% over ₹ 2,01,408 Crore as of December 31, 2022.
- The Bank's Customer deposits (Total deposits excl Interbank deposits and certificates of deposit) aggregated to ₹ 2,27,464 Crore, a growth of 18% over ₹ 1,92,434 Crore as of December 31, 2022.
- The Bank's gross advances grew by 18% to ₹ 2,02,475 Crore from ₹ 1,71,043 Crore as of December 31, 2022. As per internal classification, Retail credit book grew by 20% and wholesale credit book grew by 17%. Retail to Wholesale ratio is at 55:45 respectively.

Amount in ₹ Crore

	31.12.2022	31.03.2023	30.09.2023	31.12.2023 (Provisional)	YoY%
CASA	68,967	69,741	72,589	73,388	6%
Customer Deposits	1,92,434	2,02,133	2,18,935	2,27,464	18%
Certificates of Deposit	6,691	9,461	9,940	9,503	42%
Interbank deposits	2,283	1,792	3,993	2,624	15%
Total Deposits	2,01,408	2,13,386	2,32,868	2,39,591	19%
Gross Advances	1,71,043	1,77,377	1,95,968	2,02,475	18%
CASA Ratio	34.24%	32.68%	31.17%	30.63%	

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