



YBL/CS/2022-23/034

July 5, 2022

**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) Regulation, 2015**

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, the Bank would like to intimate the following: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)	June 30, 2022*	Mar 31, 2022	QoQ Growth	June 30, 2021	YoY Growth
<b>A. Loans &amp; Advances</b>	<b>186,598#</b>	<b>181,052</b>	<b>3.1%</b>	<b>163,654</b>	<b>14.0%</b>
<i>Gross Retail Disbursements (during the quarter)</i>	<i>11,431</i>	<i>10,201</i>		<i>5,006</i>	
<b>B. Deposits</b>	<b>193,241</b>	<b>197,192</b>	<b>-2.0%</b>	<b>163,295</b>	<b>18.3%</b>
<i>Certificate of Deposits (CDs)</i>	<i>4,682</i>	<i>4,264</i>		<i>3,827</i>	
CASA	59,544	61,360	-3.0%	44,790	32.9%
<i>CASA / Total Deposits (ex. CDs)</i>	<i>31.6%</i>	<i>31.8%</i>		<i>28.1%</i>	
<b>C. Credit to Deposit Ratio (A/B)</b>	<b>96.6%</b>	<b>91.8%</b>		<b>100.2%</b>	
<b>D. Liquidity Coverage Ratio (LCR)</b>	<b>112.8%</b>	<b>128.4%</b>		<b>118.4%</b>	
<i>Average Quarterly LCR</i>	<i>118.8%</i>	<i>114.6%</i>		<i>131.8%</i>	

With respect to Deposits, **daily average deposit balances** in Q1FY23 have sequentially grown by 4.4% on the back of sequential growth of 9.2% in daily average CASA balances

*\*Please note that the above information is provisional and being released ahead of the official announcement of the financial results for the quarter ended June 30, 2022, which is subject to approval by the Audit Committee of the Board, Board of Directors and limited review by the Statutory Auditors of the Bank.*

*# Corresponding specific provision as on March 31, 2022 considered for the purposes of arriving at Net Advances as on June 30, 2022.*

Thanking you

Yours truly,

**For YES BANK LIMITED**

**Shivanand R. Shettigar**

**Company Secretary**

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