

YBL/CS/2022-23/126

January 4, 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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, the Bank would like to intimate the following: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)	Dec 31, 2022*	Sept 30, 2022	QoQ Growth	Dec 31, 2021	YoY Growth
A. Loans & Advances	196,826[#]	192,235	2.4%	176,241	11.7%
Gross Retail Disbursements (during the quarter)	12,189	12,563		9,313	
B. Deposits	213,608	200,021	6.8%	184,288	15.9%
Certificate of Deposits (CDs)	3,236	1,911		5,080	
CASA	63,927	62,073	3.0%	55,997	14.2%
CASA / Total Deposits (ex. CDs)	30.4%	31.3%		31.2%	
C. Credit to Deposit Ratio (A/B)	89.7%	96.1%		95.6%	
D. Liquidity Coverage Ratio (LCR)					
Average Quarterly LCR	119.5%	105.0%		130.0%	
	113.3%	116.1%		123.8%	

*Please note that the above information is provisional and being released ahead of the official announcement of the financial results for the quarter ended December 31, 2022, which is subject to approval by the Audit Committee of the Board, the Board of Directors and Limited Review by the Statutory Auditors of the Bank.

[#]Pursuant to the sale of exposures to ARC, Loans & Advances figure as on December 31, 2022 is normalised to make figures comparable with previous periods i.e. an amount of Rs. 5,171 crores has been added representing the net carrying value of the loan portfolio, as on September 30, 2022, sold to JC Flowers Asset Reconstruction Private Limited.

Thanking you

Yours truly,
For YES BANK LIMITED

Shivanand R. Shettigar
Company Secretary