

SD/ F24/03/2022-23

April 04, 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
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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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following: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 ₹ 67,132 Crore, a growth of 15.0% over ₹ 58,370 Crore as of March 31, 2021. CASA ratio reached 36.94% (FY22) from 33.81% (FY21).
- The Bank's Retail deposits as per internal classification aggregated to ₹ 1,71,569 Crore, a growth of 10.0% over ₹ 1,55,977 Crore as of March 31, 2021. Retail deposits share improved to 94% from 90% as of March 31, 2021. Total deposits aggregated to ₹ 1,81,712 Crore, a growth of 5.3% over ₹ 1,72,644 Crore as of March 31, 2021.
- The Bank's gross advances grew by 9.5% to ₹ 1,47,644 Crore from ₹ 1,34,877 Crore as of March 31, 2021. As per internal classification, Retail credit book grew by 10.4% and wholesale credit book grew by 8.3%. Retail to wholesale ratio improved to 55:45 (FY22) from 54:46 (FY21).

Amount in ₹ Crore

	31.03.2021	31.12.2021	31.03.2022 (Provisional)	YoY%
CASA	58370	64343	67132	15.0%
Customer Deposits	163609	170654	178113	8.9%
Certificates of Deposit	5985	3180	2437	-59.3%
Interbank deposits	3050	1598	1162	-61.9%
Total Deposits	172644	175432	181712	5.3%
Gross Advances	134877	143638	147644	9.5%
CASA Ratio	33.81%	36.68%	36.94%	

The above information is subject to audit 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