

YBL/CS/2020-21/81
October 5, 2020

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Obligations and Disclosure Requirements) Regulation, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, the Bank would like to intimate the following: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) | Sept 30, 2020 * | Jun 30, 2020 | QoQ Growth | Mar 31, 2020 | HY Growth |
|---|------------------|----------------|--------------|----------------|--------------|
| A. Loans & Advances | 166,854 # | 164,510 | 1.4% | 171,443 | -2.7% |
| Gross Retail Disbursements (during the quarter) | 3,795 | 424 | | 3,078 | |
| B. Deposits | 135,815 | 117,360 | 15.7% | 105,364 | 28.9% |
| Certificate of Deposits (CDs) | 7,259 | 9,034 | -19.6% | 6,935 | 4.7% |
| CASA | 33,713 | 30,326 | 11.2% | 28,063 | 20.1% |
| CASA / Total Deposits (ex. CDs) | 26.2% | 28.0% | | 28.5% | |
| C. Credit to Deposit Ratio (A/B) | 122.9% | 140.2% | | 162.7% | |
| D. Liquidity Coverage Ratio (LCR) | | | | | |
| Average Quarterly LCR | 105.4% | 114.1% | | 37.0% | |
| | 99.6% | 42.2% | | 40.0% | |

*Please note that the above information is provisional and being released ahead of the official announcement of the financial results for the quarter ended September 30, 2020, 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.

Specific provision as on June 30, 2020 considered for the purposes of arriving at Net Loans & Advances

Thanking you

Yours truly,
For YES BANK LIMITED



Shivanand R. Shettigar
Group Company Secretary