

YBL/CS/2025-26/70

July 19, 2025

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
BSE Scrip Code: 532648

Dear Sir / Madam,

Sub.: Press Release and Investor Presentation on the Financial Results for the Quarter (Q1) ended on June 30, 2025

Ref.: Reg. 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

This is further to the Outcome of Board Meeting held on July 19, 2025, wherein the Bank had disclosed the Un-Audited Standalone and Consolidated Financial Results of the Bank for the Quarter (Q1) ended on June 30, 2025, along with the Limited Review Report of the Joint Statutory Auditors of YES Bank Limited ("**the Bank**").

A Press Release and Investor Presentation on the Financial Results for the Quarter (Q1) ended on June 30, 2025, is also enclosed herewith for appropriate dissemination.

The weblink of BSE Limited and National Stock Exchange of India Limited providing the above information is being hosted on the Bank's website www.yesbank.in pursuant to Listing Regulations, as amended.

You are requested to take the same on record and acknowledge the receipt.

Thanking you,

Yours faithfully,

For **YES BANK LIMITED**

Sanjay Abhyankar
Company Secretary

Encl: Press Release and Investor Presentation



July 19, 2025

YES BANK ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025

Key Highlights

- **Q1FY26 PAT at INR 801 Crs up 59.4% Y-o-Y & 8.5% Q-o-Q** - marked the 7th straight consecutive quarter of PAT improvement. For Q1FY26,
 - **RoA at 0.8% v/s. 0.5% in Q1FY25 & 0.7% in Q4FY25**
 - **NIM flat Q-o-Q at 2.5% and up 10bps Y-o-Y**
 - **Cost of Deposits** lower 20bps both Y-o-Y and Q-o-Q to 5.9%
 - **Non-Interest Income at INR 1,752 Crs up 46.1% Y-o-Y**
 - **Cost to Income Ratio at 67.1% v/s 74.3% in Q1FY25 and 67.3% in Q4FY25**
 - **Operating Costs at INR 2,766 Crs up 8.1% Y-o-Y and up 2.4% Q-o-Q**
 - **Operating Costs (excl PSLC related costs) up 5.7% Y-o-Y**
- **Operating Profit at INR 1,358 Crs up by 53.4% Y-o-Y and 3.3% Q-o-Q** – marked the 4th straight consecutive quarter of Operating Profit improvement
- **Balance Sheet focus continues on the granularization**
 - **EOP Total Deposit accretion (up 4.1% Y-o-Y)**
 - Improvement in **CASA Ratio** (up 200 bps Y-o-Y) to **32.8%** with stronger Y-o-Y growth in **CASA Deposits at 10.8%**
 - **Retail & Branch Banking** led Deposits growth at **20% Y-o-Y**; **Retail CASA at 38.2%**
 - **Net Advances at INR 2,41,024 Crs up by 5.0% Y-o-Y** aided by Strong growth in **Commercial Banking (19.0% Y-o-Y)** and **Micro Banking (11.2% Y-o-Y)**
- **Stable Asset Quality** metrics with GNPA at **1.6%**, NNPA at **0.3%**; **Provision Coverage Ratio** improved to **80.2%**
- **Resolution momentum continues to be strong** with Total recoveries and upgrades at INR 1,170 Crs in Q1FY26
- **Restructured Advances at INR 378 Crs (~0.2% of Advances v/s ~1.6% in Q1FY25)**
- **Credit Rating Upgrades: Moody's upgraded long term rating to Ba2** with revision of outlook to 'Stable'. Also, **CARE & ICRA upgraded Long Term rating to AA-** from A+ and A respectively (in Jul'25) with revision of outlook to 'Stable'

¹ Including recoveries from Security Receipts of INR 338 Crs.

Commenting on the results and financial performance, **Mr. Prashant Kumar, Managing Director & CEO, YES BANK** said, "The Bank entered the new financial year on a strong footing and delivered a robust performance with net profit rising to INR 801 crs, marking a 59.4% YoY growth. Key metrics such as RoA (0.8%), PPoP (INR1,358 crs), and NIM (2.5%) showed notable improvement. Asset quality remained stable, CASA witnessed healthy growth, and CET1 strengthened to 14.0%

Other key highlights of the quarter were i) **Credit rating upgrades from Moody's, ICRA, and CARE** underscore the Bank's solid fundamentals and accelerating growth momentum ii) **Sumitomo Mitsui Corporation Bank (SMBC)** entered into definitive agreement to acquire ~20% equity stake in YESBANK from SBI & Other Banks



Financial Highlights

Profit and Loss

- Q1FY26 NII at INR 2,371 Crs up 5.7% Y-o-Y and 4.2% Q-o-Q aided by reduction in Cost of Funds
- NIM for Q1FY26 at 2.5% trending upward Y-o-Y, supported by reduction in deposits made in lieu of PSL shortfall and SA rate cut reduction, partially offset by repricing impact
- Non-Interest Income at INR 1,752 Crs, up 46.1% Y-o-Y (aided by Treasury Income) and 0.7% Q-o-Q
- Operating Costs at INR 2,766 Crs up 8.1% Y-o-Y and 2.4% Q-o-Q. Excl. PSLC cost, Opex up 5.7% Y-o-Y and 1.3 % Q-o-Q
- Provision Costs (Non-Tax) at INR 284 Crs for Q1FY26 up ~34% Y-o-Y but lower 10.7% Q-o-Q
- Operating Profit for Q1FY26 at INR 1,358 Crs up 53.4% Y-o-Y & 3.3% Q-o-Q.
- Net Profit for Q1FY26 at INR 801 Crs up 59.4% Y-o-Y & 8.5% Q-o-Q.
- Q1FY26 RoA at 0.8% v/s. 0.5% in Q1FY25 & 0.7% in Q4FY25

Balance Sheet

- Net Advances at INR 2,41,024 Cr, registered growth of 5.0% Y-o-Y
 - Granular/ Diversified loan book – Cumulative Share of Retail Banking Segment & Commercial Banking Segment at ~74%
 - Micro Enterprise Banking segment which is now part of Retail Banking Segment up 11.2% Y-o-Y
 - Commercial Banking Advances up 19.0%
- C/D ratio at 87.4% v/s. 86.5% in Q4FY25 and 86.6% in Q1FY25
- Total Deposits at INR 275,843 Cr grew 4.1% Y-o-Y, with continued focus on granular, low-cost deposits with healthy CASA Ratio
 - CASA Ratio at 32.8% v/s. 30.8% in Q1FY25 up 200bps
 - Retail CASA Accounts opened: ~251K in Q1FY26
 - Retail and Small Business Deposits (Gross LCR Definition) grew 9% Y-o-Y
 - CASA + Retail TDs at 65.5% v/s. 64.4% in Q4FY25 v/s 57.6% in Q1FY25 .
- Average Quarterly LCR during the quarter remains healthy at 135.8%; LCR as on June 30, 2025 at 129.7%
- CET I Ratio further improved to ~14.0% v/s. 13.3% in Q1FY25 and 13.5% in Q4FY25
 - RWA to Total Assets at 72.7% v/s 71.3 % in Q4FY25 and 70.3% in Q1FY25
- Deposits made in lieu of prior period PSL shortfalls at INR 36,799 Crs - lower ~16% Y-o-Y; correspondingly Borrowings down 16.9% Y-o-Y



Asset Quality

- **GNPA Ratio at 1.6% in Q1FY26 flat Q-o-Q and down 10 bps Y-o-Y**
- **NNPA Ratio at 0.3% in Q1FY26 flat Q-o-Q and down 20 bps Y-o-Y**
- **PCR at 80.2% in Q1FY26 v/s 79.7% in Q4FY25 and 67.6% in Q1FY25**
- **Gross Slippages for Q1FY26 at INR 1,458 Crs (2.4% of Advances) v/s. INR 1,223 Crs (2.0% of Advances) in Q4FY25.**
 - **Slippages Net of Recoveries and Upgrades in Q1FY26 at INR 805 Crs v/s. INR 696 Crs last quarter**
 - **Gross Slippages (excl Slipped and Recovered in the same quarter) for Q1FY26 at INR 1,309 Crs (2.2% of Advances) v/s. INR 1,161 Crs (1.9% of Advances) in Q4FY25**
- **Resolution momentum continues to be strong with Total Recoveries & Upgrades for Q1FY26 at INR 1,170 Crs**

Other Highlights/ Achievements

- **Sumitomo Mitsui Corporation Bank (SMBC) entered into definitive agreement to acquire ~20% equity stake from SBI & Other Banks³. SBI continues to be a Major Shareholder**
- **Appointed Mr. D. Shivakumar as Non-Executive Director - nominee of Verventa Holdings Limited (affiliates of Advent International)**
- **Went live with Direct Tax and Custom Duty Payment Facility**
- **Recognized among India's Best Workplaces™ in Banks 2025 (Jul'25) and India's TOP 50 Best Workplaces™ in BFSI 2025 (Apr'25)**
- **Receives a Special Mention Award in Fraud Prevention and Grievance Management category at the Digital Payments Award 2025 by Hon'ble Finance Minister**

³ Other bank shareholders include Axis Bank, Bandhan Bank, Federal Bank, HDFC Bank, ICICI Bank, IDFC First Bank and Kotak Mahindra Bank

YES BANK's Analyst conference call, scheduled on July 19, 2025 at 3:00 PM IST, can be heard at following link:
<https://www.yesbank.in/about-us/investor-relations/financial-information/financial-results>

ABOUT YES BANK

YES BANK, a full-service commercial bank headquartered in Mumbai, offers a wide array of products, services, and digital solutions, catering to Retail, MSME, and Corporate clients. The Bank operates its Brokerage business through YES SECURITIES, a subsidiary of the Bank. The Bank has a pan-India presence including an International Banking Unit (IBU) at GIFT City, and a Representative Office in Abu Dhabi.

For more information, please visit the Bank's website at <https://www.yesbank.in/>

For further information, please contact:

YES BANK

Neha Chandwani

Lead Corporate Communication

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Financial Highlights from Q1FY26 Results

Profit & Loss Statement Highlights					
(INR Crs)	Q1FY26	Q4FY25	Growth %	Q1FY25	Growth %
Net Interest Income	2,371	2,276	4.2%	2,244	5.7%
Non Interest Income	1,752	1,739	0.7%	1,199	46.1%
Total Net Income	4,124	4,016	2.7%	3,443	19.8%
Operating Profit/(Loss)	1,358	1,314	3.3%	885	53.4%
Provisions	284	318	-10.7%	212	34.1%
Net Profit / (Loss)	801	738	8.5%	502	59.4%
Basic EPS (INR)	0.26	0.24	8.5%	0.16	55.4%
Key P & L Ratios					
	Q1FY26	Q4FY25		Q1FY25	
Return on Assets (annualized)	0.8%	0.7%		0.5%	
Return on Equity (annualized)	6.6%	6.2%		4.5%	
NIM	2.5%	2.5%		2.4%	
Cost to Income	67.1%	67.3%		74.3%	
Non interest inc to income	42.5%	43.3%		34.8%	

Balance Sheet Highlights					
(INR Cr)	30-Jun-25	31-Mar-25	Growth	30-Jun-24	Growth
Advances	241,024	246,188	-2.1%	229,565	5.0%
Deposits	275,843	284,525	-3.1%	265,072	4.1%
Shareholder's Funds	48,644	47,780	1.8%	45,649	6.6%
Total Capital Funds	48,248	47,223	2.2%	47,389	1.8%
Total Assets	410,248	423,422	-3.1%	407,697	0.6%
Key Balance Sheet Ratios					
CRAR ²	16.2%	15.6%		16.5%	
CET I ²	14.0%	13.5%		13.3%	
Book Value per share (INR)	15.5	15.2		14.6	
Gross NPA (%)	1.6%	1.6%		1.7%	
Net NPA (%)	0.3%	0.3%		0.5%	
NPA PCR ³	88.0%	87.6%		80.1%	
Std. Restructured Advances (Gross) ⁴	378	424		3,643	
Security Receipts (Net)	NIL	NIL		857	
CASA Ratio	32.8%	34.3%		30.8%	
Average LCR	135.8%	125.0%		137.8%	

¹ Annualized

² Includes Profits

³ Incl. Technical W/Os

⁴ Already implemented as of respective date (across various categories including Covid related)



INVESTOR PRESENTATION

Q1FY26 Financial Results

July 19, 2025

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Financial Results- Q1FY26

YES BANK Franchise



Results At a Glance – Q1FY26



All figures in INR Crs

Arrows indicative of Y-o-Y trends

Total Assets 410,248 ↑ (3.1%): Q-o-Q 0.6%: Y-o-Y	Advances 241,024 ↑ (2.1%): Q-o-Q 5.0%: Y-o-Y	Deposits 275,843 ↑ (3.1%): Q-o-Q 4.1%: Y-o-Y	CD Ratio 87.4% v/s. ↑ 86.5% Q4FY25 86.6% Q1FY25	Advances Mix¹ Retail : Commercial: Corp. & Insti. Banking (CIB) 49%:25%:26% 49% : 25% : 26% in Q4FY25 52% : 22% : 26% in Q1FY25	Disbursement² 18,812 ↓ (32.2%): Q-o-Q; (10.4%): Y-o-Y
Net Interest Income 2,371 ↑ 4.2%: Q-o-Q; 5.7%: Y-o-Y	Non-Interest Income 1,752 ↑ 0.7%: Q-o-Q 46.1%: Y-o-Y	Operating Profit 1,358 ↑ 3.3%: Q-o-Q 53.4%: Y-o-Y	Profit After Tax 801 ↑ 8.5%: Q-o-Q 59.4%: Y-o-Y	NIM% 2.5% v/s. ↑ 2.5% Q4FY25 2.4% Q1FY25	C/I Ratio 67.1% v/s. ↓ 67.3% Q4FY25 74.3% Q1FY25
CASA Ratio 32.8% v/s. ↑ 34.3% Q4FY25 30.8% Q1FY25	CET 1 Ratio³ 14.0% v/s. ↑ 13.5% Q4FY25 13.3% Q1FY25	GNPA 1.6% v/s. ↓ 1.6% Q4FY25 1.7% Q1FY25	NNPA 0.3% v/s. ↓ 0.3% Q4FY25 0.5% Q1FY25	Net Carrying Value of SRs as % of Advances NIL v/s. ↓ 0.0%:Q4FY25 0.4% Q1FY25	RoA 0.8% v/s. ↑ 0.7% Q4FY25 0.5% Q1FY25

¹ Advances breakup restated basis revision in internal business segmentation ; Retail Banking Segment includes Retail Assets and Micro Enterprise Banking erstwhile part of SME Book , Commercial Banking Segment includes Mid Corporates , Medium and Small Enterprises Business and Erstwhile ELC segment and Corporate Segment including Large Corporate and Institutional Banking ² Includes Limit Setup for Micro Enterprise Banking ³ Includes Profits

Highlights for Q1FY26 (1)



Balance Sheet Highlights

- **Sustained traction in retail and branch led granular deposits; Retail & Branch Led Deposits momentum remains strong**
 - EOP Total Deposits at INR 2,75,843 Crs grew 4.1% Y-o-Y; AQB¹ Total Deposits grew 3.7% Y-o-Y
 - EOP CASA Deposits at INR 90,351 Crs grew 10.8% Y-o-Y; AQB¹ CASA Deposits grew 17% Y-o-Y
 - CASA Ratio at 32.8% up 200 bps Y-o-Y
 - EOP Retail & Branch Led Granular Deposits at INR 1,68,563 Crs grew 20% Y-o-Y; AQB¹ Balances grew 19% Y-o-Y
 - Retail & Branch Led CASA Ratio at 38.2% up 200 bps Y-o-Y
- **Advances at INR 2,41,024 Crs up by 5.0% Y-o-Y; Cumulative Share of Retail Banking Segment & Commercial Banking Segment at ~74%**
 - **Retail Banking** Segment advances up 0.3% Y-o-Y²; Calibrated growth within focus sub-segments
 - Within that, the **Micro Enterprise Segment (MIB)** advances grew higher at 11.2% Y-o-Y
 - **Commercial Banking** Segment Advances were up 19% Y-o-Y²
 - **Corporate & Institutional Banking** Segment Advances up 2.7% Y-o-Y²
- **CET I Ratio further improved to ~14.0%** v/s. 13.3% in Q1FY25 and 13.5% in Q4FY25
- **Deposits made in lieu of prior period PSL shortfalls at INR 36,799 Crs; lower ~16% Y-o-Y**; correspondingly **Total Borrowings** also brought down by ~17% Y-o-Y
- **NIL Shortfall in PSL Compliance**
- **Stable Asset Quality, Improved Provision Coverage Ratio**
 - **GNPA ratio at 1.6%** lower on Y-o-Y (at 1.7%) and flattish on Q-o-Q basis; **Net NPA ratio at 0.3%** v/s. 0.5% in Q1FY25 and 0.3% in Q4FY25
 - **Restructured advances at INR 378 Crs (~0.2% of Advances** v/s. ~1.6% in Q1FY25)
 - **NPA Provision Coverage Ratio (PCR) further increased to 80.2%** v/s. 79.7% in Q4FY25 and 67.6% in Q1FY25
 - **Resolution** momentum continues to be strong with Total Recoveries & Upgrades for Q1FY26 at **INR 1,170 Crs³**
 - Gross **Slippages** for Q1FY26 at **INR 1,458 Crs (2.4% of Advances)⁴** v/s. INR 1,223 Crs (2.0% of Advances)⁴ in Q4FY25

¹ Average Quarterly Balance; ² Growth rates normalised for Inter- segment movement of Products and Customers during the quarter; ³ Including recoveries from Security Receipts of INR 338 Crs;

⁴ Annualized and expressed as % of period end balance

Highlights for Q1FY26 (2)



P&L Highlights

- **Highest Quarterly Net Profit** since Reconstruction of **INR 801 Crs** for Q1FY26; up **59.4% Y-o-Y & 8.5% Q-o-Q**
 - Q1FY26 **RoA** at **0.8%** v/s. 0.5% in Q1FY25 & 0.7% in Q4FY25
 - **Q1FY26 Operating Profit** at INR 1,358 Crs up by 53.4% Y-o-Y and 3.3% Q-o-Q
- **Q1FY26 NIM** up 10bps Y-o-Y and flat Q-o-Q at 2.5%; supported by reduction in deposits made in lieu of PSL shortfall, SA/TD rate cut reduction partially off set by repricing impact
 - **Cost of Deposits** lower 20bps both Y-o-Y and Q-o-Q ,to 5.9%
- **Q1FY26 Non-Interest Income** at INR 1,752 Crs up **46.1% Y-o-Y**; largely owing to treasury income
- **Cost to Income Ratio** at 67.1% for Q1FY26 v/s 74.3% in Q1FY25 and 67.3% in previous quarter
 - **Q1FY26 Operating Costs** at INR 2,766 Crs up **8.1% Y-o-Y and up 2.4% Q-o-Q**; **Operating Cost (excl PSLC related costs)** up **~5.7% Y-o-Y**
- Q1FY26 Non-Tax Provision Costs at **INR 284 Crs** (**0.3%** of Assets ¹) up **34.1% Y-o-Y**, down **10.7% Q-o-Q**



Key Achievements/ Initiatives

- **Sumitomo Mitsui Corporation Bank (SMBC)** entered into definitive agreement to acquire ~20% equity stake in YESBANK from **SBI & Other Banks²**. SBI continues to be a Major Shareholder
- **Credit Rating Upgrades** : **Moody's** upgraded long term issuer rating from **Ba3 to Ba2** with revision of outlook to 'Stable' , Both **CARE & ICRA** upgraded **Bank's Long Term rating to AA- from A+ and A respectively** (in Jul'2025) with revision of outlook to 'Stable'
- **Appointed Mr. D. Shivakumar as Non-Executive Director** - nominee of Verventa Holdings Limited (*affiliates of Advent International*)
- Recognized among **India's Best Workplaces™ in Banks 2025** (Jul'25) and **India's TOP 50 Best Workplaces™ in BFSI 2025** (Apr'25)
- Receives a **Special Mention Award in Fraud Prevention and Grievance Management** category **at the Digital Payments Award 2025** by Hon'ble Finance Minister
- **Senior Management Appointment** - **Ms. Harmeet Chadha** joins as **Chief Experience Officer**

¹ Annualized ² Includes Axis Bank, Bandhan Bank, Federal Bank, HDFC Bank, ICICI Bank, IDFC First Bank and Kotak Mahindra Bank

Profit and Loss Statement



All figures in INR Crs

- **Net Profit** for Q1FY26 at **INR 801 Crs** up **59.4% Y-o-Y & 8.5% Q-o-Q**.
- **Operating Profit** for Q1FY26 at **INR 1,358 Crs** up **53.4% Y-o-Y & 3.3% Q-o-Q**.
- Q1FY26 **NII** at **INR 2,371 Crs** up **5.7% Y-o-Y** and **4.2% Q-o-Q** aided by reduction in cost of funds.
- **NIM** for Q1FY26 at **2.5% trending upward Y-o-Y**, supported by reduction in deposits made in lieu of PSL shortfall, SA/TD rate cut reduction, partially off set by repricing impact
- **Non-Interest Income** at **INR 1,752 Crs**, up **46.1% Y-o-Y** and **up 0.7% Q-o-Q**. Y-o-Y growth aided by Treasury Income
- **Operating Costs (Opex)** at **INR 2,766 Crs** up **8.1% Y-o-Y** and **2.4% Q-o-Q**. Excl. PSLC cost, Opex up **5.7% Y-o-Y** and **1.3 % Q-o-Q**
- Provision Costs (non-tax) at **INR 284 Crs** for Q1FY26 up **~34% Y-o-Y** but **lower 10.7% Q-o-Q**

Profit and Loss Statement	Quarter Ended			Growth	
	Q1FY26	Q4FY25	Q1FY25	Q-o-Q	Y-o-Y
Net Interest Income	2,371	2,276	2,244	4.2%	5.7%
Non Interest Income	1,752	1,739	1,199	0.7%	46.1%
Total Income	4,124	4,016	3,443	2.7%	19.8%
Operating Expenses	2,766	2,701	2,558	2.4%	8.1%
Staff Cost	1,020	1,017	980	0.4%	4.1%
Other Operating Expenses	1,745	1,684	1,578	3.6%	10.6%
Operating Profit/(Loss)	1,358	1,314	885	3.3%	53.4%
Provisions	284	318	212	-10.7%	34.1%
Profit Before Tax	1,074	996	674	7.8%	59.5%
Tax Expense	273	258	171	5.7%	59.5%
Net Profit / (Loss)	801	738	502	8.5%	59.4%
Yield on Advances	9.9%	10.1%	10.2%		
Cost of Funds	6.3%	6.4%	6.5%		
Cost of Deposits	5.9%	6.1%	6.1%		
NIM	2.5%	2.5%	2.4%		
Cost to income	67.1%	67.3%	74.3%		

Break Up of Non-Interest Income

All figures in INR Crs

- **Non-Interest Income** for Q1FY26 at **INR 1,752 Crs**, up **46.1% Y-o-Y** driven primarily by treasury gains
- **Core Fees** for Q1FY26 at **INR 1,268 Crs**, up **3.0% Y-o-Y**
- **Share of Retail in Core Fees** for Q1FY26 at **56.4%**
- **Trade & CMS** up **9.8%** Y-o-Y driven by growth in Commercial Banking business
- General Banking Income in Q4FY25 includes PSLC Income of INR 79 Crs
- Digital Banking Products Fees: Y-o-Y decline includes impact of one-time fee adjustment for the UPI business

Break up of Non Interest Income	Quarter Ended			Growth	
	Q1FY26	Q4FY25	Q1FY25	Q-o-Q	Y-o-Y
Non Interest Income	1,752	1,739	1,199	0.7%	46.1%
Of which realised/ unrealised gain on Investments	484	131	-32	268.4%	NM
Core Fees	1,268	1,608	1,231	-21.1%	3.0%
FX Income	210	227	200	-7.5%	4.9%
Trade & CMS	292	314	266	-6.9%	9.8%
Third party Product (INS/INV)	149	280	140	-46.7%	6.1%
Digital Banking Products	27	61	65	-55.7%	-58.4%
Loan Processing Fee & Prepayment Charges	183	247	215	-25.8%	-14.7%
Card Product fees	243	247	199	-1.6%	22.4%
General Banking & Others	163	231	145	-29.5%	12.4%
Proportion of Retail in Core Fees	56.4%	53.5%	55.0%		

Break up of Operating Expenses

All figures in INR Crs

- **Operating Costs for Q1FY26 at INR 2,766 Crs** up 8.1% Y-o-Y and up 2.4% Q-o-Q.
- Ex- PSLC Opex grew 5.7% Y-o-Y and 1.3% Q-o-Q
- **C/I** for Q1FY26 at **67.1%** (v/s. 74.3% in Q1FY25)
- **Business Volume Linked fees** up 8.8% Y-o-Y and down 4.7% Q-o-Q¹

Break up of Operating Expenses	Quarter Ended			Growth	
	Q1FY26	Q4FY25	Q1FY25	Q-o-Q	Y-o-Y
Manpower Cost	1,160	1,157	1,113	0.2%	4.2%
<i>Of which On roll staff cost</i>	<i>1,020</i>	<i>1,017</i>	<i>980</i>	<i>0.4%</i>	<i>4.1%</i>
Business Volume Linked	758	793	697	-4.4%	8.7%
IT	332	307	303	8.1%	9.7%
Premises	257	242	271	6.1%	-5.4%
Professional Fees	48	35	68	35.7%	-29.8%
Others	84	70	42	20.4%	98.6%
PSLC Cost	128	97	63	31.5%	102.3%
Total Opex	2,766	2,701	2,558	2.4%	8.1%

¹Certain cost head such as Collection Related Charges, Bureau Related Cost, etc. earlier reported under Professional Fees; have been reclassified and are included in Business Volume Linked head for all periods reported above..

Provisions and P&L

All figures in INR Crs

- **Provisions** for Q1FY26 up **45.5% Y-o-Y** & down 3.3% Q-o-Q.
 - Provision Costs (non-tax) at INR 284 Crs for Q1FY26 up **34.1% Y-o-Y** but **lower 10.7% Q-o-Q**
- Provisions for **Investments** include:
 - Gross **recoveries** from SRs at **INR 338 Crs** in Q1FY26
- **Resolution** momentum continues to be strong with Total Recoveries & Upgrades for Q1FY26 at **INR 1,170 Crs**
- **Q1FY26 RoA** at 0.8% (Annualized) vs.0.5% in Q1FY25 and 0.7% in Q4FY25

Break up of Provisions	Quarter Ended			Growth	
	Q1FY26	Q4FY25	Q1FY25	Q-o-Q	Y-o-Y
Operating Profit/(Loss)	1,358	1,314	885	3.3%	53.4%
Provision for Taxation (A)	273	258	171	5.7%	59.5%
Non Tax Provisions (B)	284	318	212	-10.7%	34.1%
<i>Provision for Investments</i>	-345	-573	-318	-39.8%	8.8%
<i>Provision for Standard Advances</i>	-64	-86	-64	-25.0%	0.8%
<i>Provision for Non Performing Advances</i>	686	913	513	-24.9%	33.7%
<i>Other Provisions</i>	8	65	80	-87.2%	-89.7%
Total Provisions (A+B)	557	576	383	-3.3%	45.5%
Net Profit / (Loss)	801	738	502	8.5%	59.4%
Return on Assets (annualized)	0.8%	0.7%	0.5%		
Return on Equity (annualized)	6.6%	6.2%	4.5%		
EPS-basic (non-annualized)	0.26	0.24	0.16		

Balance Sheet

All figures in INR Crs



- **Balance Sheet** contracted by **3.1% Q-o-Q** driven by **~7%** decline in high-cost borrowings and **~4.6%** reduction in investments
- **C/D ratio** at **87.4%** v/s. 86.5% in Q4FY25 and 86.6% in Q1FY25
- **Advances growth** at **~5.0% Y-o-Y** impacted partly due to seasonality and external macro
- **Deposits** grew **4.1%** Y-o-Y; continued focus on granular, low-cost deposits with healthy CASA Ratio.
- Disbursements of **INR 18,812 Crs** in Q1FY26 v/s. **~INR 20,987 Crs** in Q1FY25

Disbursements	Q1FY26
Retail	11,755
Commercial Banking	2,012
Corporate & Institutional Banking	5,045
Total	18,812

Balance Sheet	30-Jun-25	31-Mar-25	30-Jun-24	Q-o-Q %	Y-o-Y %
Assets	410,248	423,422	407,697	-3.1%	0.6%
Advances	241,024	246,188	229,565	-2.1%	5.0%
Investments	81,180	85,104	88,514	-4.6%	-8.3%
Liabilities	410,248	423,422	407,697	-3.1%	0.6%
Shareholders Funds	48,644	47,780	45,649	1.8%	6.6%
<i>Total Capital Funds</i>	<i>48,248</i>	<i>47,223</i>	<i>47,389</i>	<i>2.2%</i>	<i>1.8%</i>
Deposits	275,843	284,525	265,072	-3.1%	4.1%
Borrowings	66,560	71,603	80,128	-7.0%	-16.9%

Break up of Deposits	30-Jun-25	31-Mar-25	30-Jun-24	Q-o-Q %	Y-o-Y %
CASA	90,351	97,480	81,567	-7.3%	10.8%
<i>Current Account</i>	<i>36,260</i>	<i>43,304</i>	<i>36,834</i>	<i>-16.3%</i>	<i>-1.6%</i>
<i>Savings Account</i>	<i>54,090</i>	<i>54,176</i>	<i>44,733</i>	<i>-0.2%</i>	<i>20.9%</i>
CASA Ratio	32.8%	34.3%	30.8%		
Term Deposits	185,492	187,045	183,505	-0.8%	1.1%
<i>Certificate of Deposits</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Total Deposits	275,843	284,525	265,072	-3.1%	4.1%

¹ Includes sanctions/ limit set-ups
NM = Not Measurable

Segment Reclassification – Old v/s New



Advances Business Segments – Up to Q4FY25	Change in Q1FY26	Advances Business Segments Q1FY26 & Onwards
1. RETAIL BANKING - Retail Assets + Rural Banking Group, Credit Card + ISB	No Change	1. RETAIL BANKING - Retail Assets + Rural Banking Group, Credit Card + ISB - Micro Enterprise Banking
2. SME BANKING - Micro Enterprise Banking	Micro Enterprise Banking Segment grouped with Retail Banking	
2. SME BANKING - Small and Medium Enterprise Banking Segment	Small and Medium Enterprise Banking Segment moves to newly formed Commercial Banking Segment	2. COMMERCIAL BANKING - Small and Medium Enterprise Banking Segment - ELC Banking Segment
3. ELC Banking Segment	ELC Banking Segment moves to newly formed Commercial Banking Segment	
4. LARGE CORPORATE SEGMENT	No Change	3. CORPORATE & INSTITUTIONAL BANKING

Break up of Advances & Deposits

All figures in INR Crs

Advances

- **Retail Banking** segment up **0.3% Y-o-Y** of which **Micro Enterprise Banking** segment up **11.2% Y-o-Y**
- **Commercial Banking** Advances up **19.0%**
- **Corporate & Institutional Banking** Advances up **2.7% Y-o-Y**
- Retail Banking mix at 49% v/s.52% in Q1FY25

Deposits

- CASA + Retail TDs¹ at **65.5% vs. 57.6%** in Q1FY25 and **64.4%** in Q4FY25.
- **Avg. daily Retail CA for Q1FY26 grew 13% Y-o-Y**
- **Avg. daily Retail SA for Q1FY26 up 35.3% Y-o-Y**
- **Retail CASA** Accounts opened: **~251K** in Q1FY26

Segmental Break up of Advances ²	30-Jun-25	31-Mar-25	30-Jun-24	Q-o-Q %	Y-o-Y %
Retail Banking [^]	118,981	120,426	118,672	-1.2%	0.3%
Commercial Banking	59,652	61,063	50,123	-2.3%	19.0%
Corporate & Institutional Banking	62,390	64,700	60,770	-3.6%	2.7%
Total Net Advances	241,024	246,188	229,565	-2.1%	5.0%

Of which MSME advances contributing ~29.3%

Segmental Break up of Deposits ³	30-Jun-25	31-Mar-25	30-Jun-24	Q-o-Q %	Y-o-Y %
Retail & Branch led Deposits	168,563	164,092	140,486	2.7%	20.0%
<i>Retail & Branch CASA Ratio</i>	<i>38.2%</i>	<i>40.3%</i>	<i>36.2%</i>		
Other than Retail Deposits	107,280	120,433	124,586	-10.9%	-13.9%
<i>Other CASA Ratio</i>	<i>24.3%</i>	<i>26.0%</i>	<i>24.7%</i>		
Total Deposits	275,843	284,525	265,072	-3.1%	4.1%

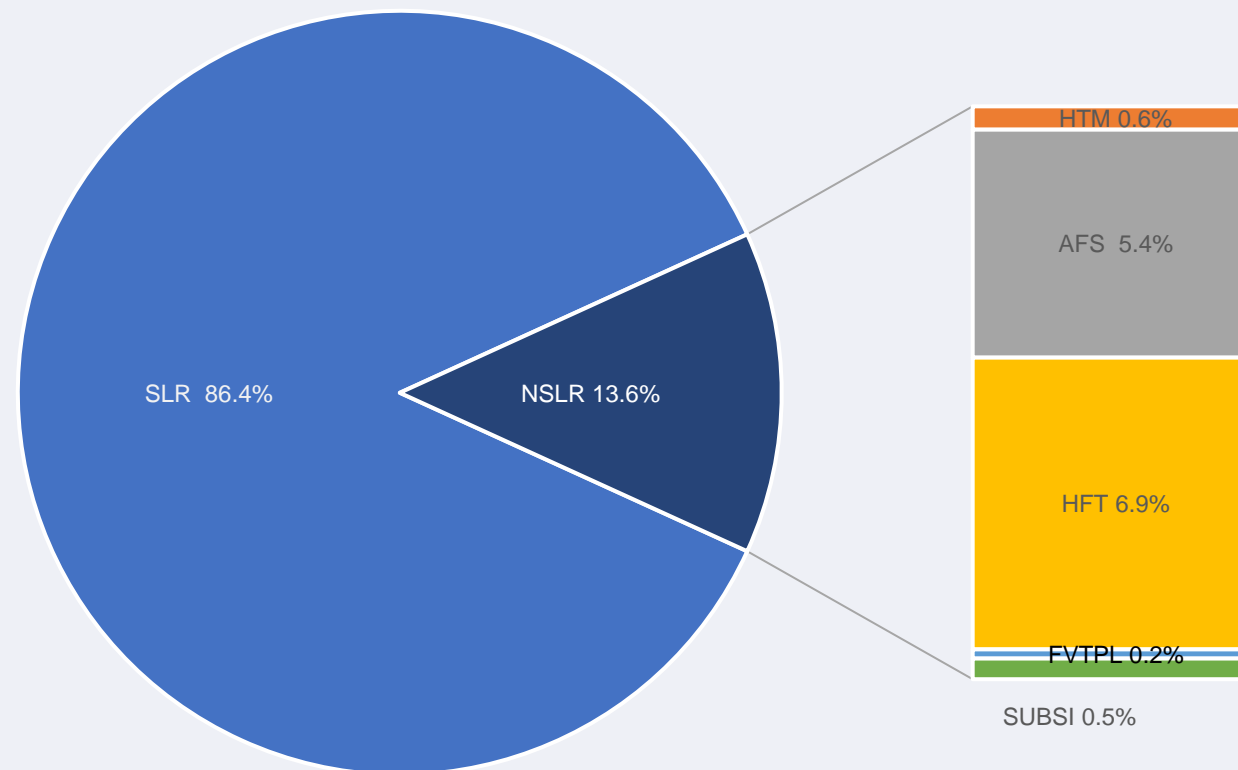
¹ Based on Balances <= INR 3 Crs on an Account Level, ² Advances breakup restated basis revision in internal business segmentation [^] Retail Banking includes Micro Enterprise Banking (MIB) erstwhile part of SME Book ³ Excluding Certificate of Deposits; basis internal business segmentation

Break up of Investments

All figures in INR Crs

- Total Net Investments at **INR 81,180 Crs**
- **SLR – INR 70,118 Crs**
- **Non SLR – INR 11,061 Crs**
 - Standard Rated - **INR 8,894 Crs:**
99.9% Rated AA and above
 - Security Receipts- **NIL**
 - Others Standard ¹- **INR 2,167 Crs**

Investments Breakup



¹ Includes Equity, Preference, CDR, US Treasury Bills, NPI & Others

NPA Highlights

All figures in INR Crs



- **GNPA** Ratio at **1.6%** in Q1FY26 flat **Q-o-Q** and down **10 bps Y-o-Y**
- **NNPA** Ratio at **0.3%** in Q1FY26 flat **Q-o-Q** and down **20 bps Y-o-Y**
- **PCR** at **80.2%** in Q1FY26 v/s 79.7% in Q4FY25 and 67.6% in Q1FY25
- Gross **Slippages** for Q1FY26 at **INR 1,458 Crs (2.4% of Advances)** v/s. INR 1,223 Crs (2.0% of Advances) in Q4FY25.
 - Slippages Net of Recoveries and Upgrades in Q1FY26 at **INR 809 Crs** v/s. INR 696 Crs last quarter
- Gross **Slippages** *excluding (Slipped and Recovered in the same Qtr)* for Q1FY26 at **INR 1,309 Crs** (2.2% of Advances) v/s. INR 1,161 Crs (1.9% of Advances) in Q4FY25

Asset Quality Parameters	30-Jun-25	31-Mar-25	30-Jun-24
Gross NPA (%)	1.6%	1.6%	1.7%
Net NPA (%)	0.3%	0.3%	0.5%
Provision Coverage Ratio excl. Technical W/O (%)	80.2%	79.7%	67.6%
Provision Coverage Ratio incl. Technical W/O (%)	88.0%	87.6%	80.1%

Segmental GNPA	30-Jun-25		31-Mar-25		30-Jun-24	
	GNPA	(%)	GNPA	(%)	GNPA	(%)
Retail Banking ^	2,786	2.3%	2,628	2.2%	2,141	1.8%
Commercial Banking	747	1.3%	622	1.0%	747	1.5%
Corporate & Institutional Banking	489	0.8%	686	1.1%	957	1.6%
Total	4,022	1.6%	3,936	1.6%	3,845	1.7%

Movement of GNPA ¹	31-Mar-25	Movement				30-Jun-25
	Opening	Additions	Upgrades	Recoveries	Write Offs	Closing
Retail Banking ^	2,628	1,280	280	158	684	2,786
Commercial Banking	622	178	15	3	34	747
Corporate & Institutional Banking	686	0	0	197	0	489
Total	3,936	1,458	295	358	718	4,022

¹ Opening Balance includes the impact of for Inter- segment movement of Products and Customers during the quarter ^ Retail Banking includes Micro Enterprise Banking erstwhile part of SME Book

Summary of Labelled & Overdue Exposures

All figures in INR Crs

- Recovery and Repayments during Q1FY26 from Standard Restructured accounts amounted to **INR 56 crs**
- Slippages of **INR 13 Crs** in Q1FY26 from Standard Restructured Advances pool of Q4FY25 offset
- Recoveries** from **Security Receipts** during the quarter aggregated to **INR 338 Crs**
- Overdue book of 31-90 days at **INR 3,978 Crs** from INR 3,704 Crs in Q4FY25

Particulars	30-Jun-25		31-Mar-25		30-Jun-24	
	Gross	Provisions	Gross	Provisions	Gross	Provisions
NPA	4,022	3,225	3,936	3,135	3,845	2,599
Other Non Performing Exposures	4,887	4,222	5,153	4,461	6,500	4,861
<i>NFB of NPA accounts</i>	846	180	874	182	978	195
<i>NPI</i>	49	49	62	62	97	97
<i>Security Reciepts</i>	3,992	3,992	4,217	4,217	5,426	4,569
Total Non Performing Exposures	8,910	7,447	9,089	7,597	10,345	7,459
Technical Write-Off ¹	2,603	2,603	2,535	2,535	2,430	2,430
Provision Coverage incl. Technical W/O		87.3%		87.2%		77.4%
Std. Restructured Advances ²	378	52	424	60	3,643	292
<i>Erstwhile</i>	6	3	9	2	10	6
<i>DCCO related</i>	80	4	107	5	1,852	93
<i>MSME</i>	63	7	67	8	72	10
<i>Covid</i>	229	38	241	45	1,710	183
Other Std. exposures ³	117	41	114	40	321	112
61-90 days overdue loans	1,919		1,511		1,809	
<i>Of which Retail</i>	1,322		1,209		1,165	
31-60 days overdue loans	2,059		2,194		1,815	
<i>Of which Retail</i>	1,596		1,571		1,550	

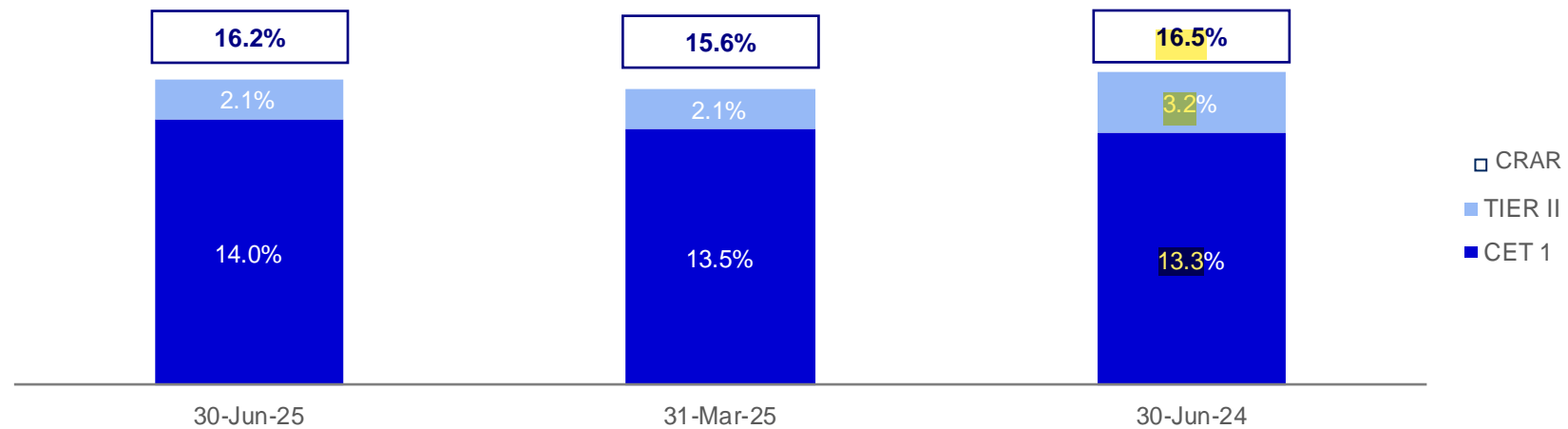
¹ Comprises only Corporate Accounts

² Already Implemented as of respective date; Erstwhile category represents Standard Restructured accounts and does not include withdrawn categories such as SDR, S4A etc.

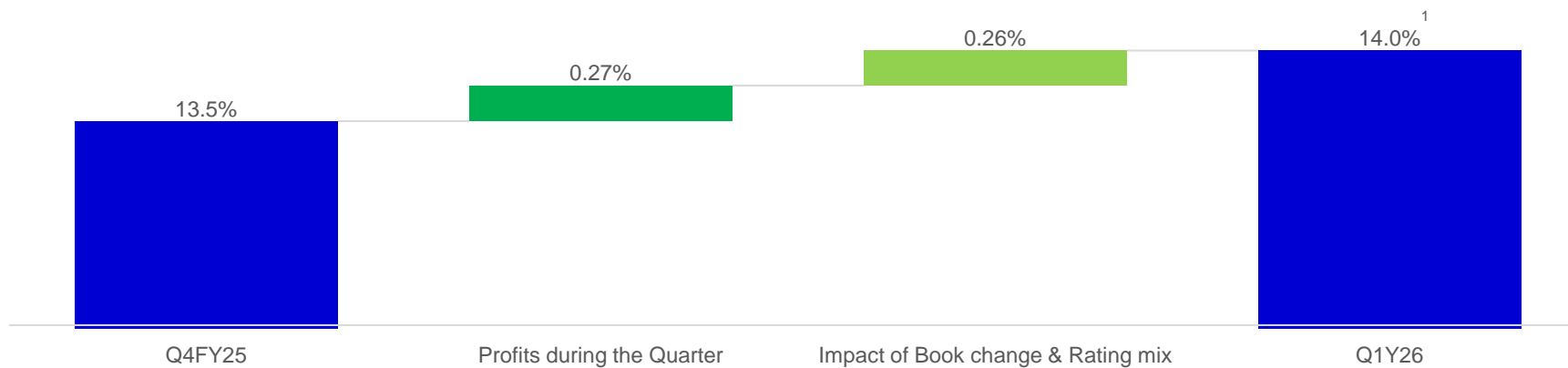
³ Where provisioning has been made as per requirement of RBI circular on Prudential Framework for Resolution of Stressed Assets dated June 7, 2019

CET 1 Ratio at 14.0%¹

1 Bank's Capital Adequacy Ratio ¹



2 CET I Q-o-Q Movement in Q1FY26



¹ Includes Profits

RWA to Total Assets at 72.7% vs.
71.3% in Q4FY25 and 70.3% in Q1FY25

DTA deduction from Capital

- Y-o-Y INR 871 Crs.
- Q-o-Q INR 218 Crs.



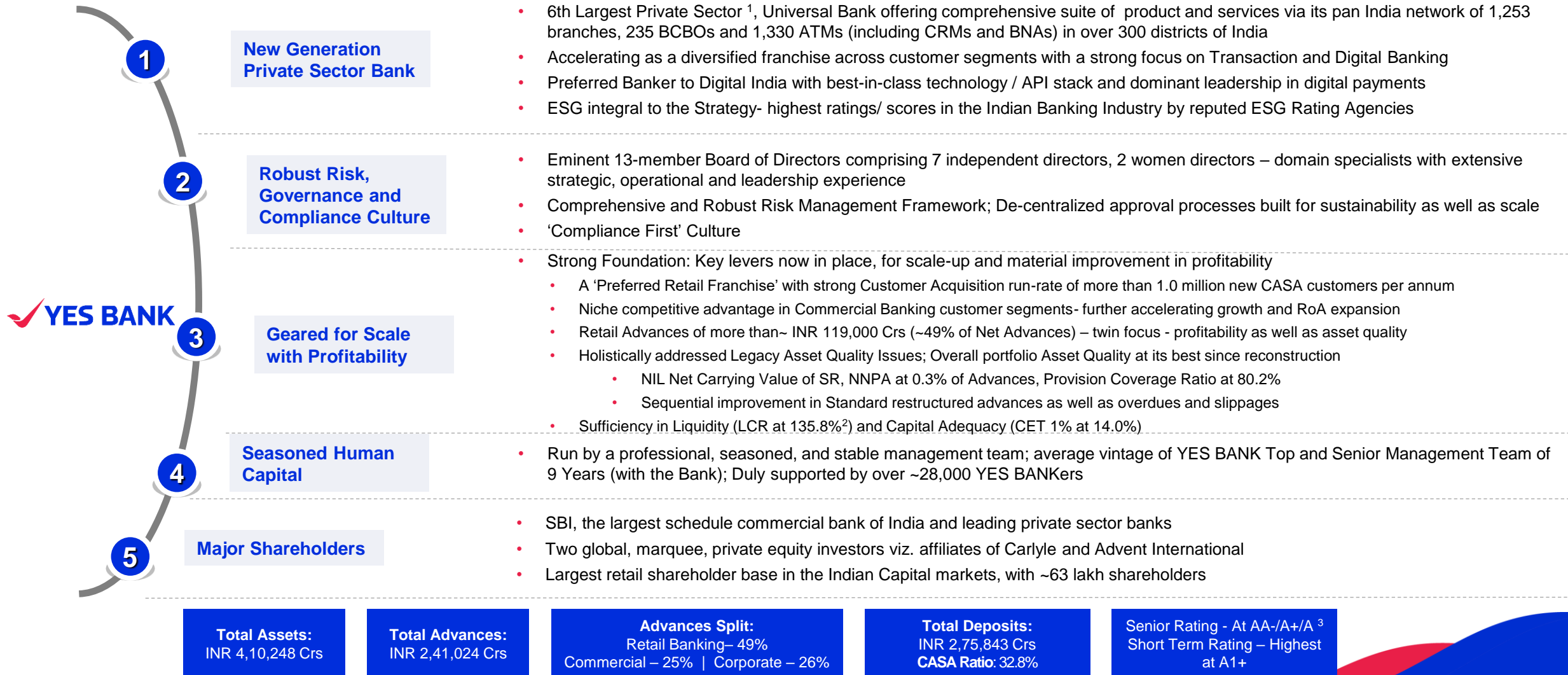
Contents

Financial Results- Q1FY26

YES BANK Franchise



New Generation, Professionally Run Private Sector Bank with a Scalable Platform



¹ By Total Assets as on March 31, 2025; ² Average for the quarter- Q1FY26; ³ AA- by ICRA & CARE, A+ by CRISIL; and A by India Ratings Short Term Ratings by CRISIL & CARE

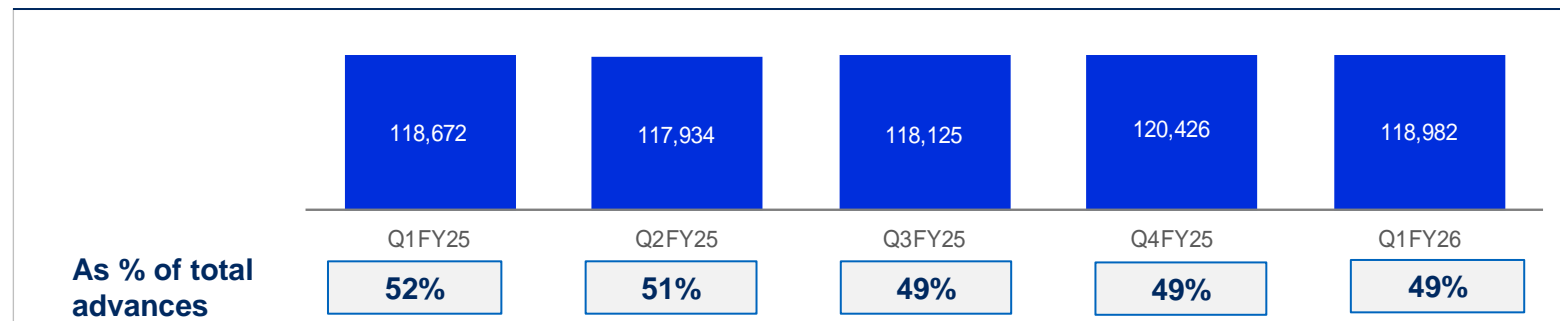
Retail Bank:

Full spectrum retail bank growing with strong momentum

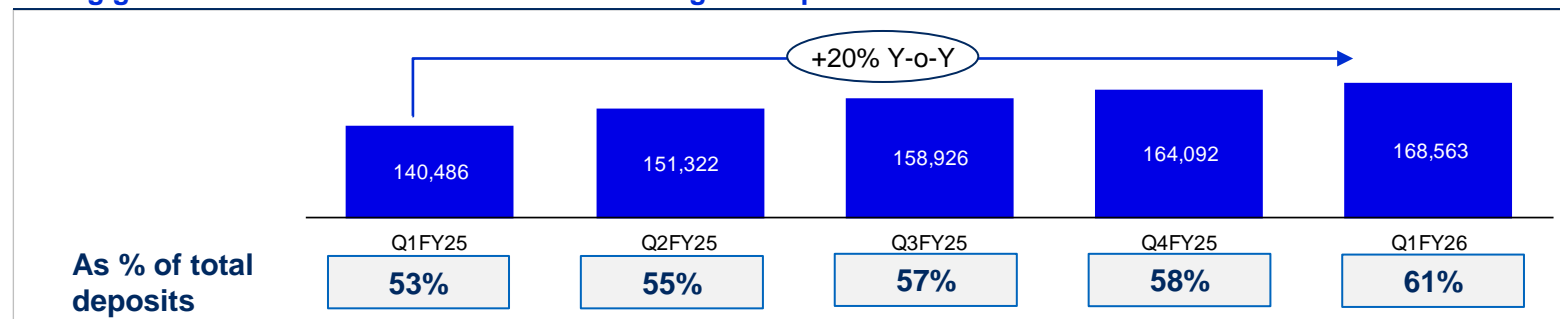


All figures in INR Crs

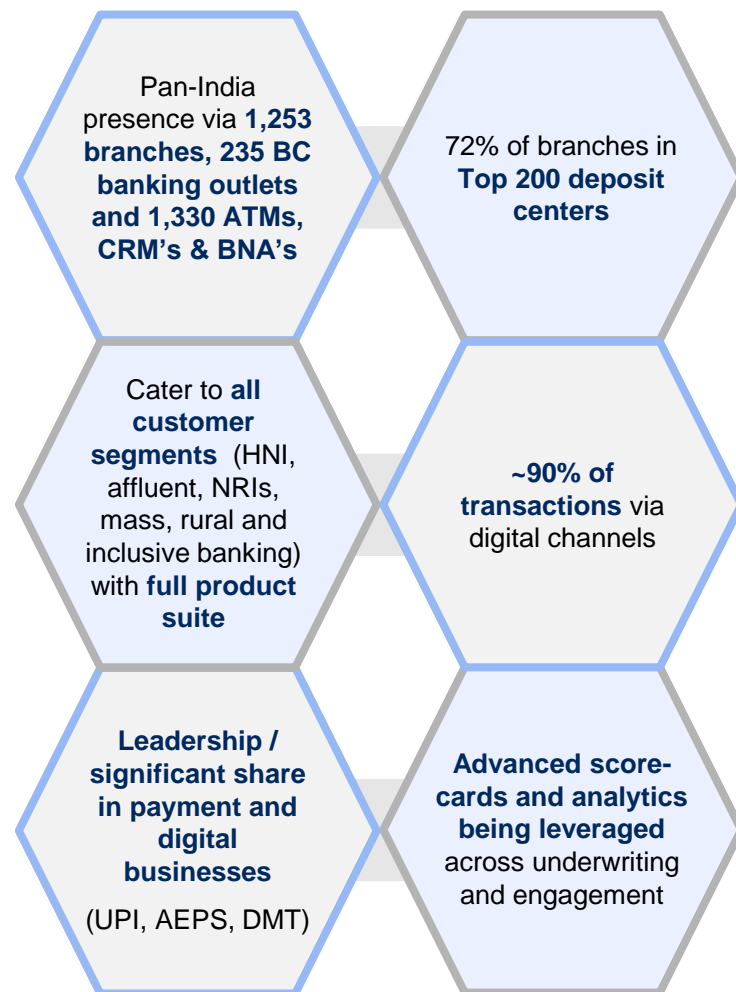
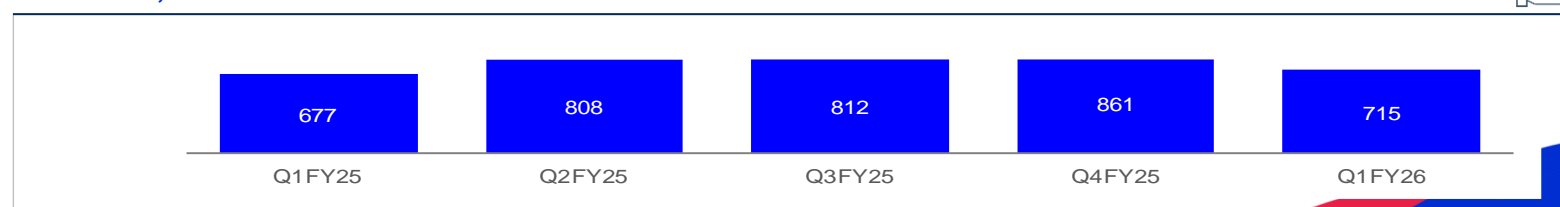
Growth calibration in Retail Advances ¹



Strong growth sustains in Retail & Branch Banking led Deposits



In addition, continued momentum within Retail Fee Income¹



¹ Restated basis revision in Internal Business Segmentation;

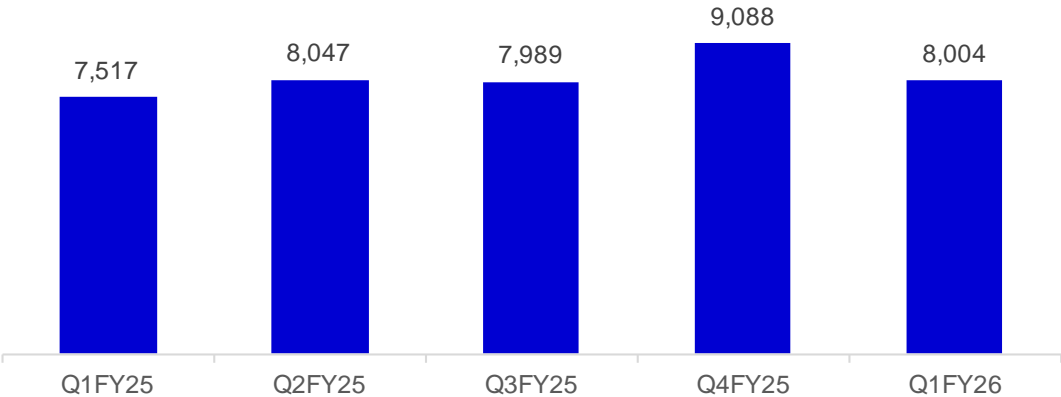
Retail Assets:

Focus on Profitability enhancement



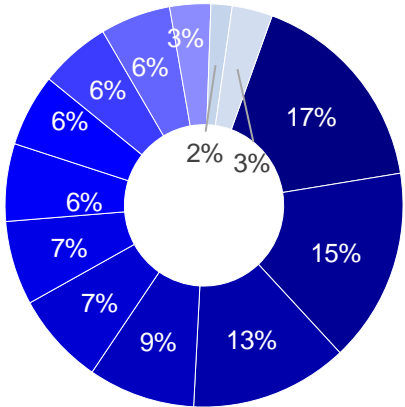
All figures in INR Crs

1 Retail Banking asset disbursements¹: Calibration in Product & Sourcing mix

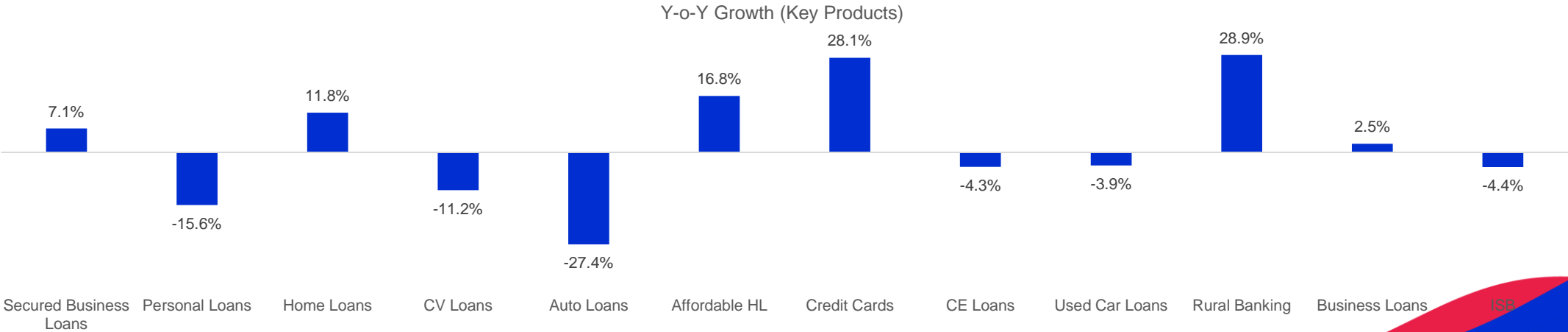


2 Diversified retail book²

- Secured Business Loans
- Home Loans
- Personal Loans
- Commercial Vehicle Loans
- Credit Cards
- Affordable Home Loans
- Auto Loans
- Construction Equipment Loans
- Rural Banking
- Used Car Loans



3 Differential growth across products- targeted at profitability improvement (EOP Book growth)



¹ Excludes Rural Banking Assets, Credit Cards and Inclusive & Social Banking, ² Split basis gross retail advances

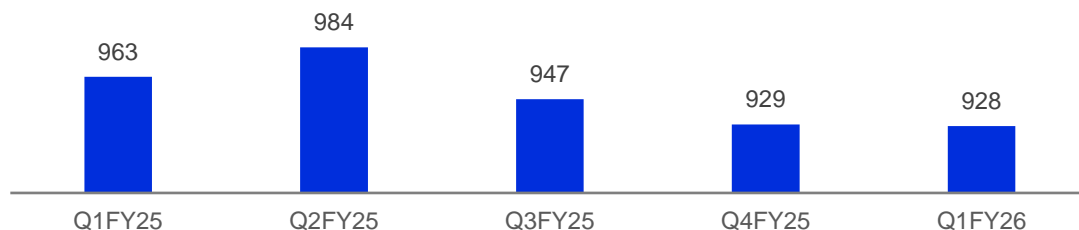
Rural Assets

Deepening the penetration in emerging rural markets & generating Agri PSL



All figures in INR Crs

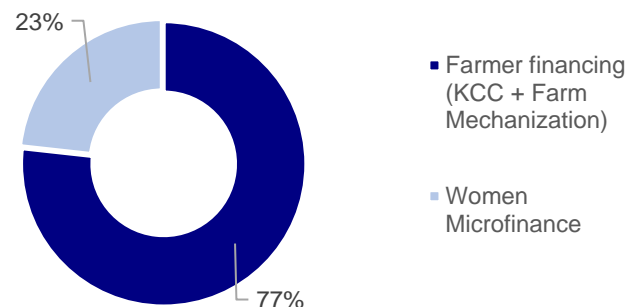
1 Business originations¹



- 100% book qualifies under **granular PSL lending**
- **Product suite to cater to all segments** of semi urban/ rural ecosystem
- **Parameterized lending** in the granular book for faster disbursements

3 Capturing Rural value chain with geographic diversification

Book Split (value) by segments



Book size : INR 7,584 Cr

- **Diversified portfolio** across ~230 districts in 18 states
- **Long standing relationship with credible BC partners**

2 Robust Farmer financing and Women Microfinance book

- **High quality farmer financing** book with NPA of ~2%
- Calibrated book growth & delinquency management in women microfinance borrower book despite industry-wide challenges and increased state government oversight pertaining to collections. All new businesses, since 1st Jan 2025, is covered under CGFMU- a Government guarantee scheme.
- **Well diversified farmer financing book** with small, medium and large ticket size loans
- **On ground portfolio monitoring/** trigger-based monitoring by an independent risk monitoring team

4 Profitability Drivers supported by in-depth analytics

- New LOS and LMS and features such as Mobile number authentication, e-KYC, PAN & Voter ID validation, Aadhar name match, integrated BRE with instant result, e-SIGN workflow, disbursement and collection Journey and ability to integrate other LOS with BC-LOS API will help in improving the efficiency and productivity resulting in overall 20% increase in conversion rate (sourcing to disbursement).
- Analysis on the industry wide data for analyzing business trends, portfolio quality and competitive bench-marking through credit bureau data at pin code level
- **Periodic analysis** of SRO (MFIN) reports

¹ Excluding lending to MFI

Credit Cards:

Strong business growth and enhanced customer experience

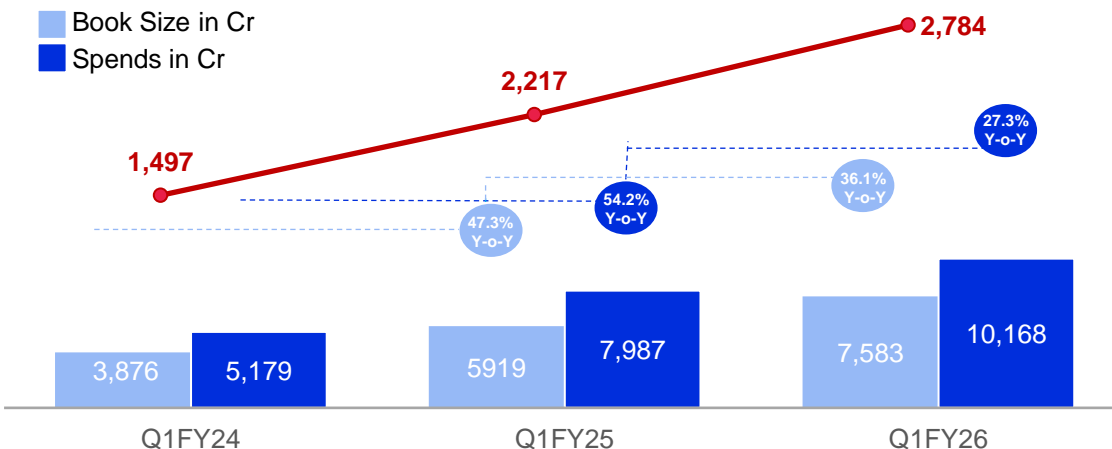


1 Sustained Strong Growth in Cards, Book Size & Card Spends

No of Cards In ('000s)

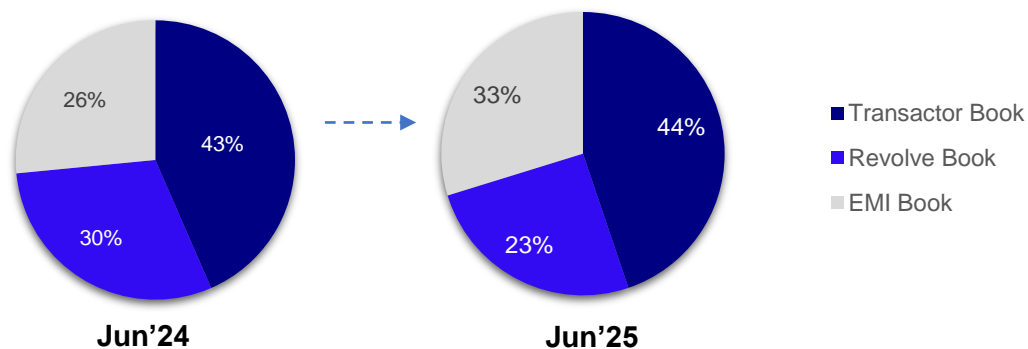
Book Size in Cr

Spends in Cr



3 Optimized Book mix

Comparison of Book mix as on Jun'24 vs Jun'25



2 Key Initiatives FY 25

New Tech Capabilities

Experience Layer:

- A new technology layer focused on customer experience has been launched, enabling highly personalized interactions and segmented reward campaigns. This targeted approach is expected to drive higher EMI conversions through more relevant offers.

New 2FA Platform for E-commerce transactions:

- Migration to an enhanced ACS platform was completed successfully leading to better efficiency, segment-based risk monitoring, easier scaling, and lower operating costs

IRIS journeys

Seamless customer onboarding journey:

- Existing customers with pre-approved credit card offers can now experience a seamless onboarding journey for availing credit card. The initiative simplifies the application process, reducing turnaround time and improving efficiency.

Portfolio Interventions

Portfolio Health:

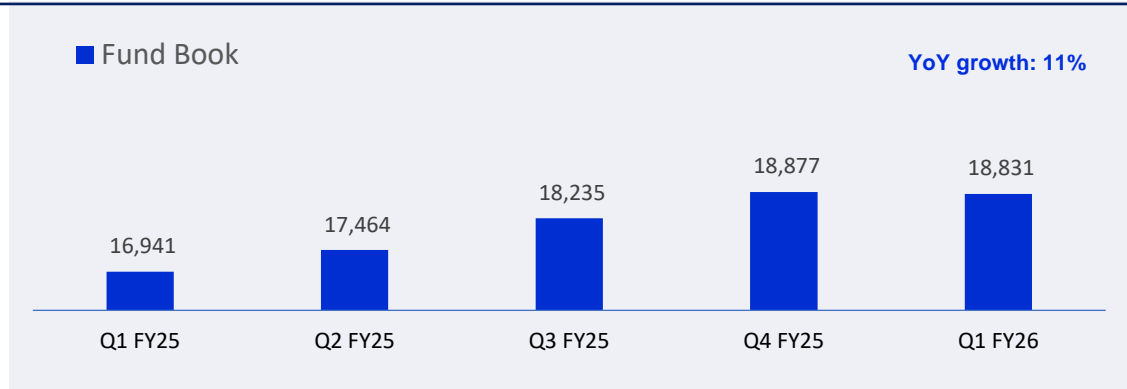
- We've implemented continuous portfolio monitoring, allowing us to quickly respond to both positive and negative trends. This proactive approach has led to healthier portfolio performance and a noticeable drop in delinquencies compared to the previous quarter.

Micro Enterprise Banking

Catering MSME Market Segment

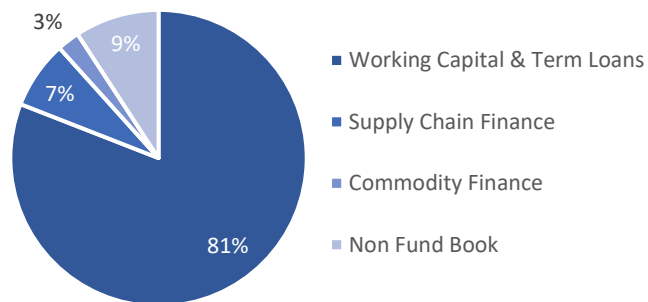


1 Steady Growth in Funded Book



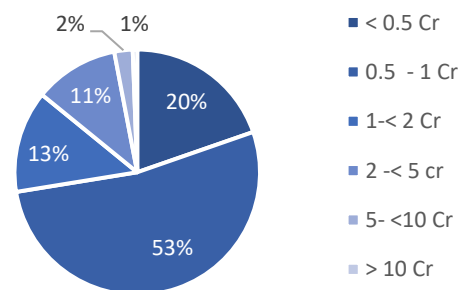
- PSL Book : 90% of MSME Funded Book PSL Compliant

2 Sustainable Product Mix



98.2% of Fund book composed of secured products

3 Granular and Stable Customer Mix



4 Growth Avenues, Digitization & Product Innovation



Digital Journey as a Fulcrum for Scale

Driving Adoption of Digital Lending Platform (DLP), a digital assisted platform integrated to Loan Origination System. DLP has significantly transformed the loan proposal login process for MSME Customers, 84 % of the eligible New-To-Bank cases are logged in through DLP.



Scorecard Upgrades

Integration of FICO Business Rule Engine (BRE) based scorecard, bringing significantly agility in scorecard gating criteria and upgrades for Smart OD (Banking based) product offering.



Offering Unparalleled Customer Experience and Services

SME Direct Service Desk, which currently handles over 55 types of customer requests—including both financial and non-financial transactions—has now been upgraded to support YES Business (Net banking) onboarding for Sole Proprietor customers.

This enhancement is part of a broader initiative to elevate customer experience by delivering seamless and responsive support across a wide range of services.

The desk successfully onboarded 400+ sole proprietor customers to YES Business (Net banking), reinforcing its role as a high-impact service channel in Q1 FY26.

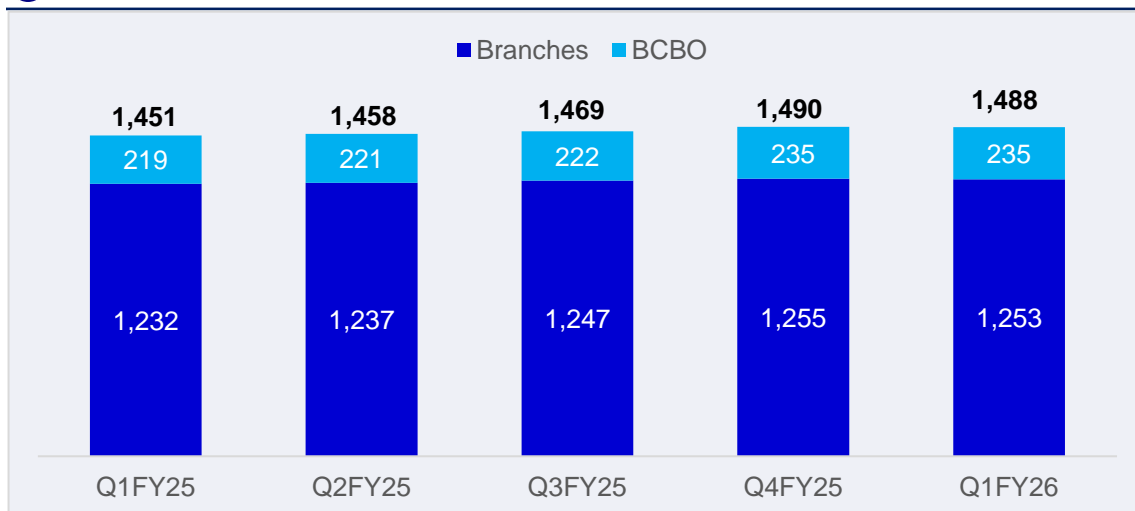
Branch Banking:

Expanding Footprint, Enhanced Digital Cross Sell & Growth in Granular Deposits

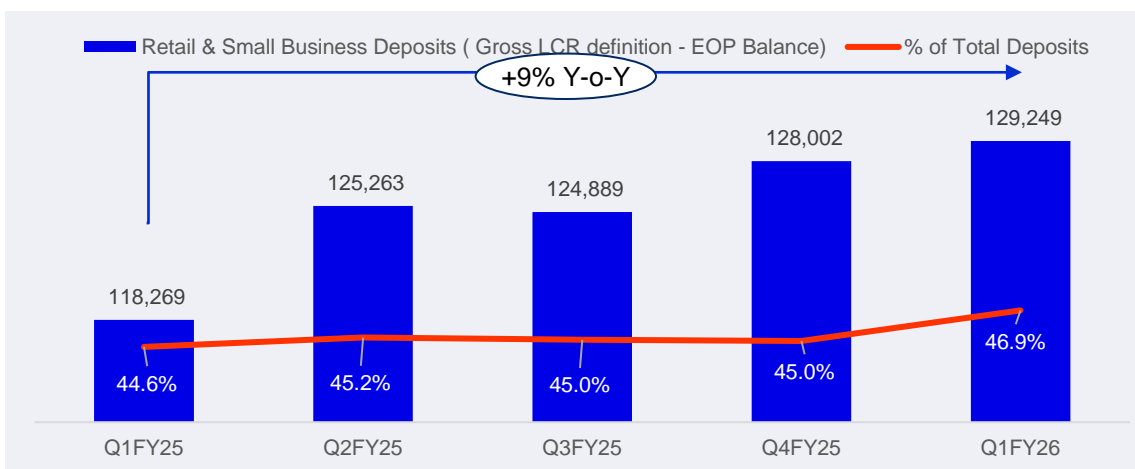


All figures in INR Crs

1 Branch Network



3 Strong momentum in Granular Deposits



2 Digital Journeys for seamless Customer Acquisition, Servicing & Cross sell

Current & Savings Account Onboarding

Assisted Digital Onboarding

- ~96% Individual SA accounts opened digitally with ~72% Savings accounts instantly activated
- ~92% eligible CA accounts opened digitally with ~62% accounts activated within 4 hours
- Enhanced controls in the digital onboarding app for better due diligence
- Data backed Product Recommender – Basis profile information, right product recommendation in real time for New to Bank CASA customers

Digital Co-origination enabled across CA & SA onboarding

- Co-sourcing of Life & Health Insurance, Loans, Demat & Trading with SA in a single journey
- Co-origination of SA, Sweep In, POS & co-sourcing of Loans & Trade products along with CA for eligible constitutions in a single journey

DIY (Do It Yourself) Digital Onboarding across CA & SA onboarding

- Our DIY journey delivers a frictionless onboarding experience for customers

Servicing & Cross Sell

Servicing

- Over 250+ unique service journeys available on digital channels
 - 188 on “IRIS by YES Bank” – Bank’s newest Digital app
 - 217 on YES Online – Internet Banking Platform
 - 99 on YES Robot
 - 72 on WhatsApp Banking

Cross Sell

- End-to-end digital journeys for FD, RD, Credit card, MF, SGB, RE-KYC, insurance, IPOs, Card upgrades & quick loans, tax payments, Digital saving accounts, virtual gift cards, Government schemes, card transactions to EMI and Personal Loans
- Journeys available across DIY / Assisted

Maximizing Branch Distribution as Fulcrum of Business

Leveraging existing (*and growing*) network to offer full spectrum of products



All figures in INR Crs

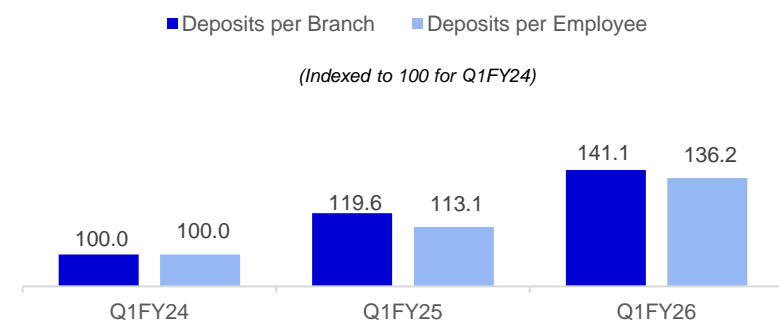
Branch Banking led Deposits: **20.8% CAGR** (Q1FY24-Q1FY26)
v/s. **12.5% CAGR** in Industry and **16.9% CAGR** amongst Pvt. Banks¹

Deposits Outperformance in Branch Banking – even higher in the recent past (*as per latest available data*)

Branch led **sourcing of Assets** and **distribution of Fee Products** gaining significant traction

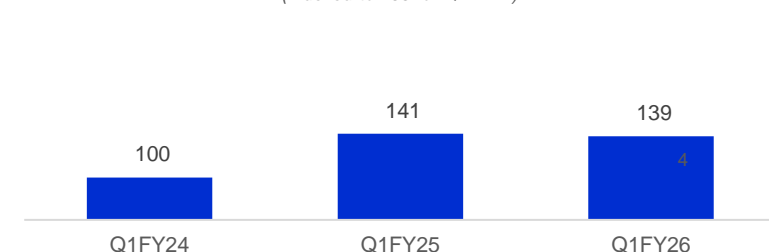
Outperformance in **Liability** growth largely led by

1 Productivity Gains within existing & expanding franchise



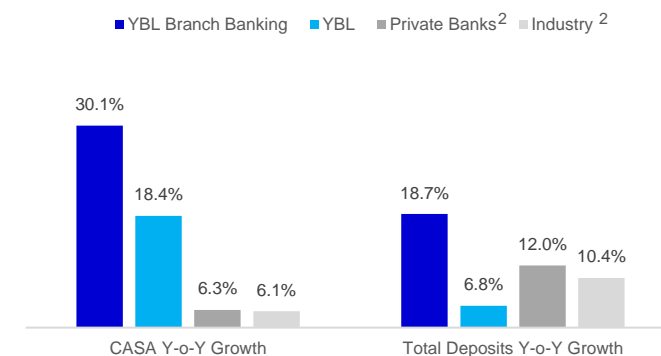
2 New Acquisition Value (NAV) Trend

CASA EOP NAV- Monthly Avg.
(Indexed to 100 for Q1FY24)



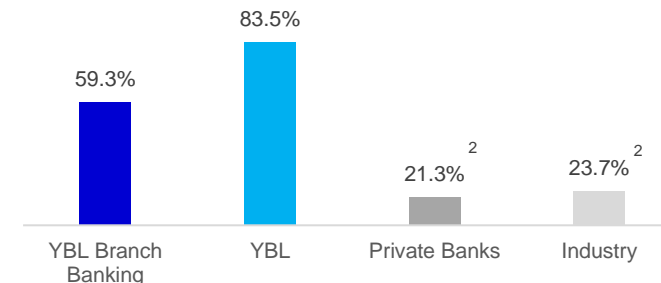
Branch Banking- driving Bank's **outperformance** v/s. Industry

Y-o-Y Growth of CASA and Total Deposits (Q4FY24- Q4FY25)



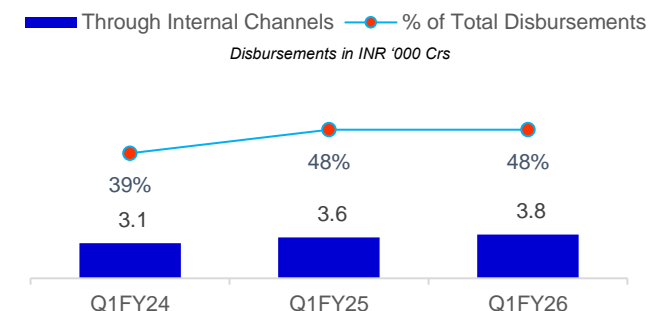
Q1FY26 Deposits growth for YBL at 4.1% Y-o-Y & YBL Branch Banking at 20.0%
Q1FY26 CASA growth for YBL at 10.8% Y-o-Y & YBL Branch Banking at 26.5%

Incremental CASA Ratio: Q4FY24- Q4FY25

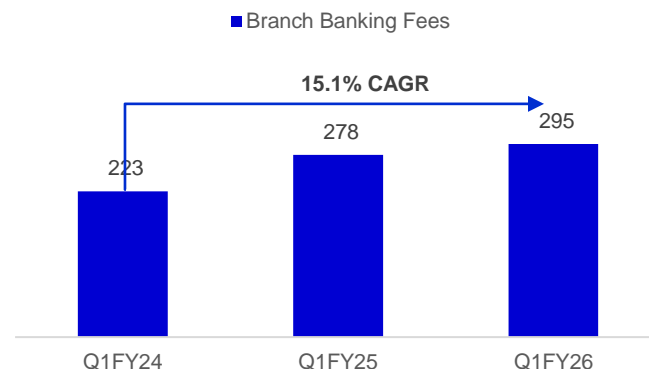


Sustained Branch led **Sourcing of Retail Banking Assets**

Retail Assets - Disbursements Mix



Strong traction in Branch Banking **Fee Income**³



¹ Based on Total Bank Deposits, CAGR computed between Q1FY24-FY25 for the Industry & Pvt. Banks; ² Data Source: RBI (BSR)-2 – Deposits with SCBs; ³ Includes Rural Retail Liabilities

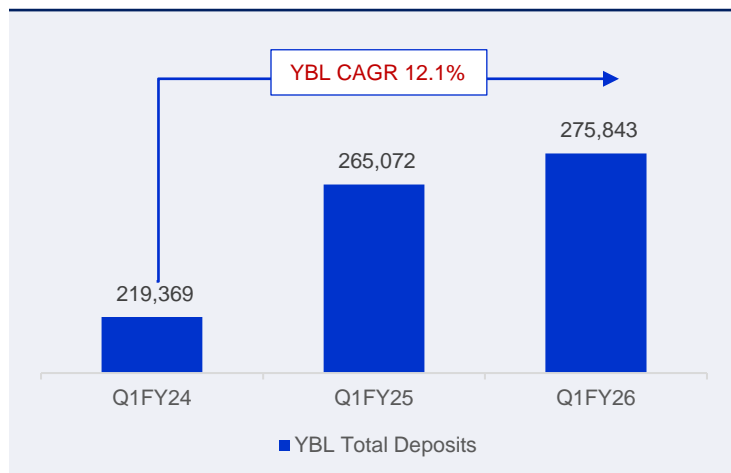
⁴ Normalised for comparability

Deposits Metrics consistently outperforming Industry



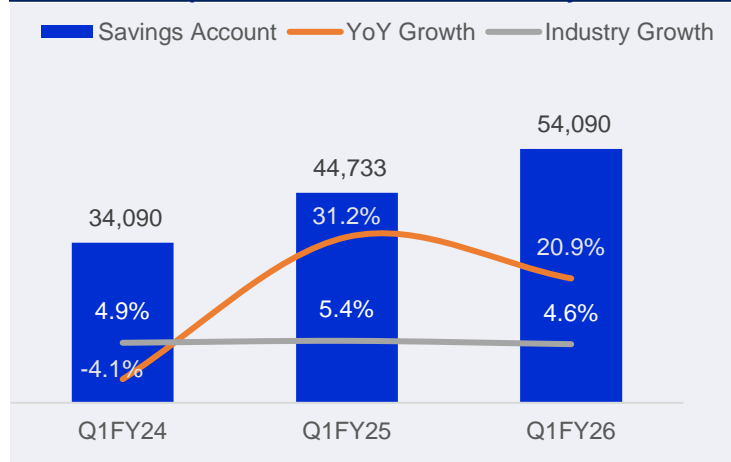
All figures in INR Crs

Deposits traction : consistent outperformance to Industry



**YBL CAGR at 16.0% vs Industry CAGR 12.5%

Sustained outperformance in SA v/s Industry



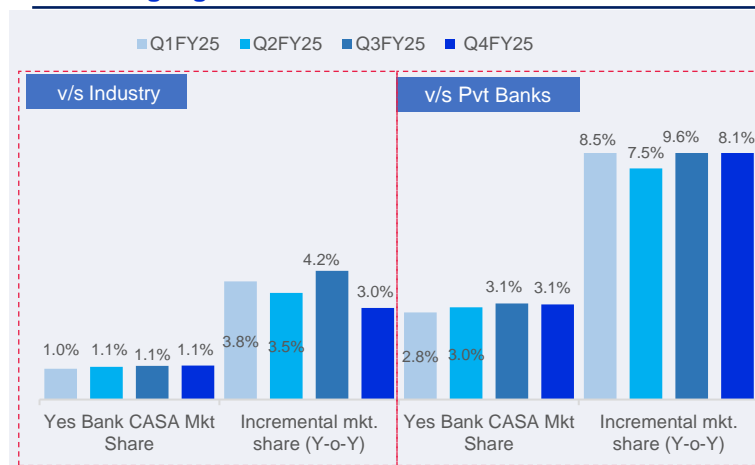
*Industry data based on RBI's 'Basic Statistical Return (BSR)-2 - Deposits with SCBs excluding RRBs' as of Q4FY25. **CAGR compounded between Q1FY24 – Q4FY25

Outperformance even more significant in CASA Deposits

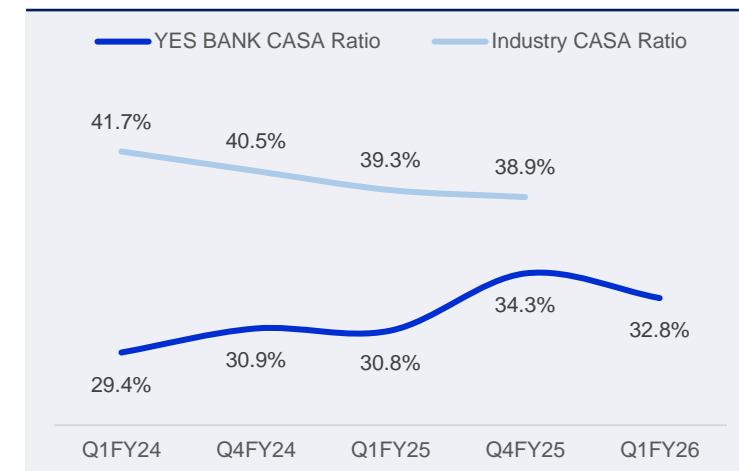


**YBL CAGR at 26.5% vs Industry CAGR 8.1%

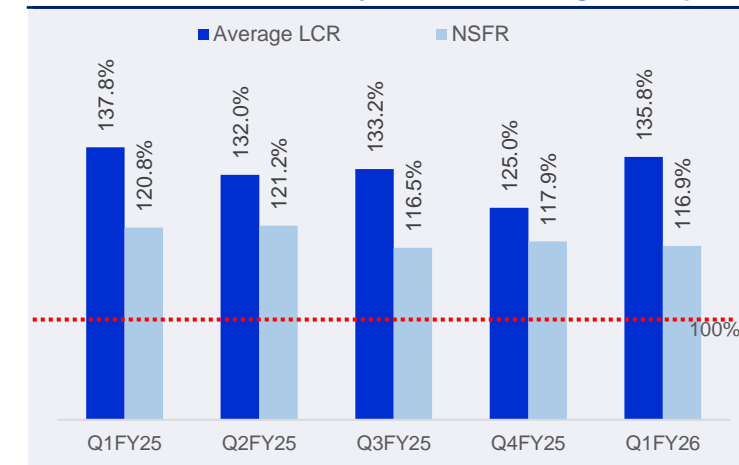
Garnering significant Incremental Market Share in CASA



Uptick in CASA ratio amidst strong headwinds in Industry



Continue to maintain healthy short term & long-term liquidity



Wholesale Banking

Covering diverse Client Segments with deep Product Expertise



CLIENT SEGMENTS	CORPORATE & INSTITUTIONAL BANKING				COMMERCIAL BANKING
	Large Corporates	Financial Institutions	Multinational & New Economy Companies	Government Banking	
	Indian Corporates with turnover of more than INR 1,500 crs	Indian Scheduled Commercial & Cooperative Banks, International Banks, DFIs, NBFCs, MFIs, Insurance, Mutual Funds, Stockbrokers, Payment Operators & Cross border Money Transfer Operators	Multinational Corporates operating in India, Startups, Ecommerce companies.	Central & State Government Entities	Mid Size Corporates with turnover up to INR 1,500 crs

PRODUCTS	Transaction Banking	Project Finance	Loan Syndication	Knowledge Banking	
	Trade Finance, Cash Management, Custody, Bullion, Remittance & Supply Chain Finance	Long Term Project Financing with ring-fenced cash flows	Underwrite & syndicate/ sell down		
	Financial Markets	Real Estate	IFSC Banking Unit		
	FX & Derivative Sales, DCM, Balance Sheet Management, Trading	Construction Finance & Lease Rental discounting for Residential & Commercial real estate	Offshore product offerings through IBU at GIFT City, Gandhinagar		

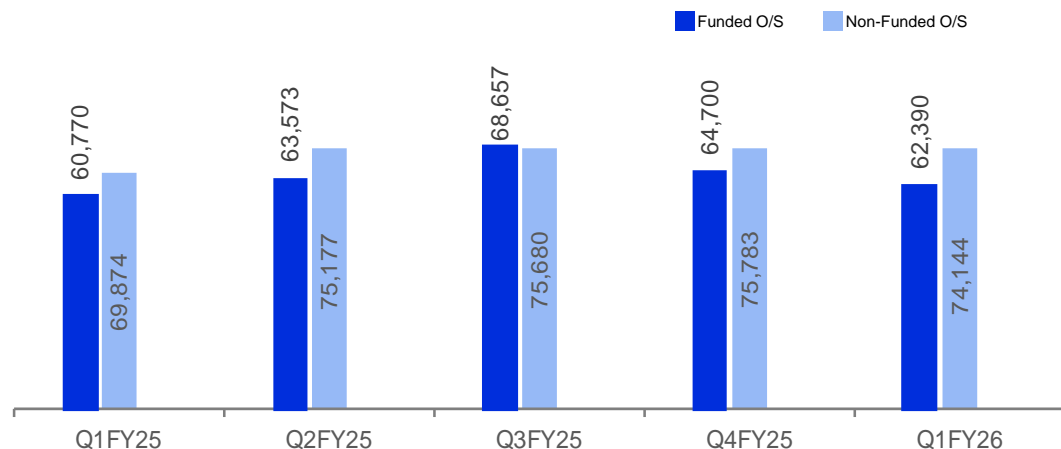
Growing Client Base and Improving Positioning with High Focus on Risk and Returns

Wholesale Banking Business (1)

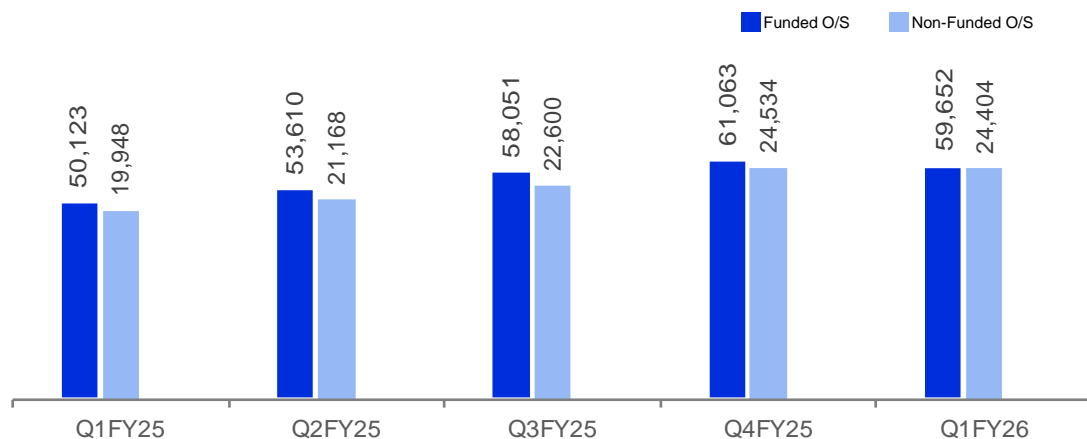


All figures in INR Crs

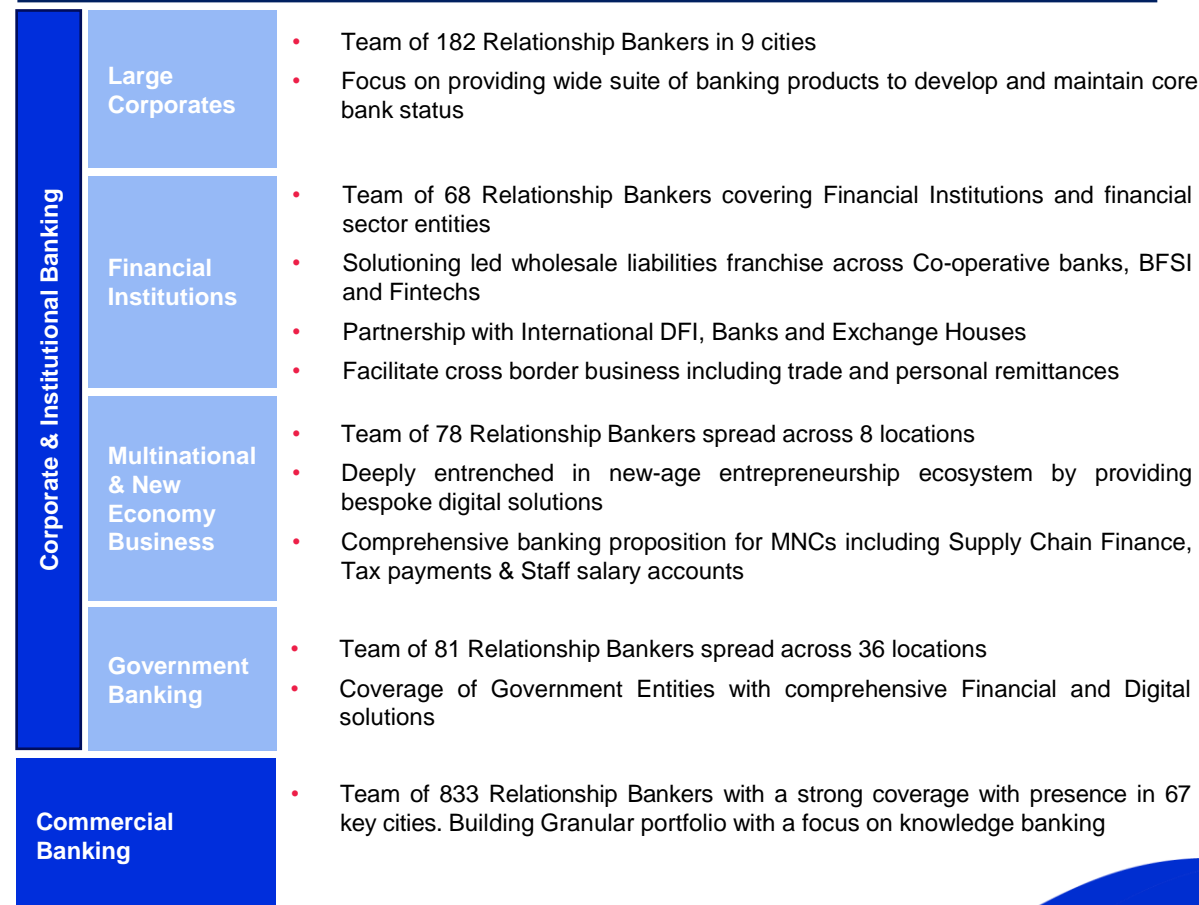
1 Corporate & Institutional Banking



2 Commercial Banking

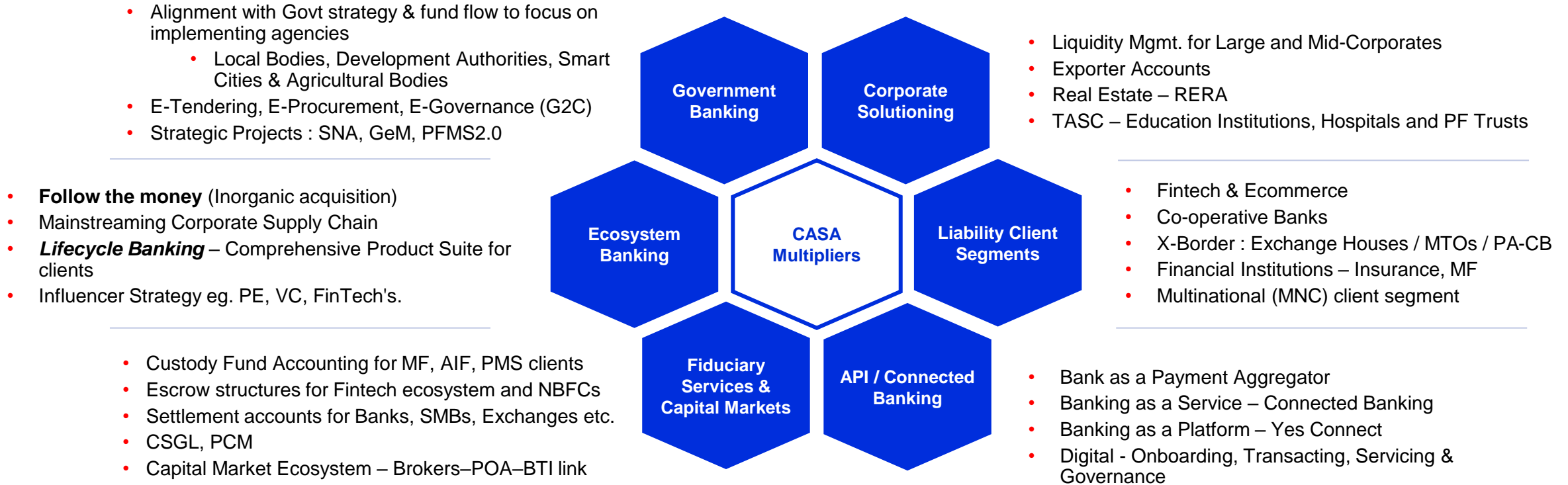


3 Providing tailored solutions to clients across business segments



Wholesale Banking Business (2)

Building sustainable Liability Book



Large Corporates

Focus Sectors

- Chemicals
- Infra - Road & Port
- Electronics & Electricals
- FMCG
- Food & Agri
- Auto & Auto Ancillaries
- Metals & Mining
- Logistics & Warehousing
- Transportation
- Healthcare & Pharma
- Renewable Energy
- EV

Portfolio Quality and Risk

- Higher proportion of well rated corporates in Advances
- Continued reduction in stressed book & improvement in portfolio rating
- Growth in Working Capital & Trade business
- Focus on granularizing the portfolio.

Pan India Presence

- Presence in 9 major locations

- Delhi
- Kolkata
- Mumbai
- Pune
- Ahmedabad



- Bengaluru
- Chennai
- Hyderabad
- Coimbatore



Analytics

- Proactive EWS mechanism
- Detailed screening of new names prior to on-boarding

Products

- Working capital Finance, Project Finance, Supply Chain Finance, FX and Derivatives
- Growing non-fund book - Letters of Credit, Bank Guarantees
- Digital, Collection & Payments, Liquidity Management Solutions
- Major contributor to Bank's Liabilities business
- Onboarding new clients via Debt Capital Markets solutions
- Cross-sell Retail Banking - Corporate salary accounts & Credit Cards
- Focus on high quality sponsors and granular book for Project Finance

Financial Institutions



Non Banking Financial Company

- Sustainable asset book building in well rated / retail focused NBFC's
- Strategic PSL funding through NBFC financing
- Facilitating Co-lending / DA partnerships to build Retail Book



Domestic Banks & DFIs

- Relationship coverage with Domestic Banks & FIs
- Resource raising in the form of Borrowings & Refinance



International Banking

- Relationship building with International Banks, DFI & Fintechs
- Cross-border trade facilitation / fulfillment
- Nostro / Vostro account services



Co-operative Banks & RRBs

- Relationship driven Liability rich product offerings
- Dominant position in Digital offerings for Co-operative Banks



Capital Markets & Custody

- Tech enabled/ Tailored solutions for PCM & Custodial business.
- Banking facilities to Stockbrokers, Clearing members & Exchanges



Mutual Funds & Insurance

- Digitally advanced CMS offerings
- Banking facilities to Insurance Co's / Reinsurance brokers

Capitalizing on the Digital strength of the bank for increasing wallet share of collections and payments across the FI segment

PSL fulfillment through focused approach while building a well-rated and granular asset book

Enabling Resource raising through Trade Borrowings, Bilateral / Syndication loans and Refinance facilities

Fee Generation by offering customized Transactional banking solutions for Financial Institutions

Facilitating business across bank units for treasury, trade and cross-border requirements.

Multinationals and New Economy Business



Marquee MNCs

- Digital and Transaction Banking Solutions
- Supply Chain financing
- Salary Account, Credit Cards & Retail Assets
- Fx Flows and FDI
- Assets and Liabilities
- Lifecycle Banking



Growth MNCs



New Entrants



Financial Sponsors

- Funnel for Episodic & annuity leads
- FEMA Advisory
- Fx Flows
- Custody services & Capital Markets



Unicorns/ Soonicorn

- Preferred bank for Unicorns, Soonicorn
- Superior digital and Transaction Banking offerings



Fintechs

- 24x7 Transaction processing at Scale with high success rate
- Superior Digital & Transaction Banking offering



Regulated Entities

- Customized & Exhaustive Product Suite for
- Payment Aggregators
- Non Bank PPIs
- Digital lenders and LSPs



E commerce Marketplaces

- Industry specific & fully compliant Escrow offering for handing fiduciary money for E-Commerce Marketplaces.

Location covered in Tier I & Tier II

- | | |
|--------------|-------------|
| • Delhi NCR | • Kochi |
| • Pune | • Kolkata |
| • Bangalore | • Jaipur |
| • Chennai | • Lucknow |
| • Hyderabad | • Indore |
| • Vadodara | • Ahmedabad |
| • Chandigarh | |

Technology Banking

- Digitization and Digitalization
- Superior Digital & Transaction Banking offerings
- Beyond Banking – Partner Solutions
- Sachetized and Customized Solutions

Ecosystem Banking

- India Business facilitation advisory
- Retail Banking Services
- Treasury, FX & Risk Management
- Payments, Trade & Supply Chain Finance

Knowledge Banking

- FEMA Advisory
- Fiduciary Services
- Dedicated advisory unit with focus on Food & Agri, Electric Vehicles, Electronics, Urban Infrastructure

Government Banking

Partnering Government for settlement & disbursement



Government

- Central Ministries
- State Governments - Government Fund Flow Management
- Local Governments – Urban Local Bodies, Districts & Panchayat
- Government Agency Business – Central & State Government(s)



Administered
Institutions

- Central and State PSUs
- State Development Authorities - Land & Housing, Industrial & Infra, Public Works, Irrigation, Product/Produce Promotion & Development, and Conservation Sectors
- SERW (Sports, Education & Research, Religious & Welfare Trusts)
- Alternate Investment Funds (AIFs) & Infrastructure Investment Trusts (InvIT)
- Special Projects – Projects funded by Multilaterals



Competitive
Advantage

First mover in Key Growth Sectors - Smart Cities, Defense OFB, Ports



Performance &
Delivery

Quick Turnaround in Solution Identification, Customization & Implementation



Pan-India
Coverage

Banker to majority CPSUs pan India for Asset & Liabilities. Re-empaneled with majority of Maharatna, Navratna & Miniratna PSUs



In-house
Expertise

Industry First - Knowledge & Banking proposition in Education, Agriculture, Electric Mobility, Solid Waste Management and Start – up Incubation through CGA and FASAR

People

Presence of GB Team in **36 locations** and amplified by **Branch led sourcing** of Govt accounts at all YBL Branches Pan-India

Partnership

Relationship Mgmt. With **Central & State Government**, Local & Quasi government, CPSUs & State Development Authorities

Product

Innovative Solutions Digitization at the Core

Knowledge

Knowledge Engagement in Urban Infrastructure including e-mobility & start-up incubation **through CGA¹** and Agriculture & Allied Sectors **through FASAR²**

Disburse

Settlement Banker to Central & State Government initiatives

E -Governance

One-Stop solution for wide range of Government Sector Services

¹ CGA: Corporate & Government Advisory

² FASAR: Food & Agribusiness Strategic Advisory & Research

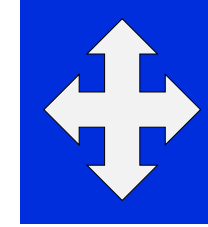
Commercial Banking



Growth led by NTB and X-sell
- higher wallet share and productivity



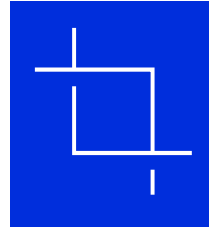
Knowledge Sectors – Pharma, Chemicals, Auto ancillary, Logistics, Metals



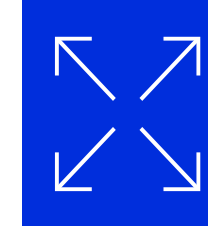
Leverage anchor-led ecosystems
(dealer / distributor financing)



Strong coverage – presence in 67 key locations



Laser Sharp focus on portfolio quality



Digital interface specifically curated for Supply Chain business & common internet banking framework for all client segment



Sustainable growth in fund-based book - Increase Term Loan share



Increase Fee contribution through Augmenting credit & non-credit Trade/ CMS income. Focus on digital channels like Trade On Net, Digital Banking, API integration. Using FASAR & Treasury capabilities



Customers provide a multiplier effect for Branch Banking offerings - Employee Salary Accounts, Wealth Management, Credit Cards

IFSC Banking Unit - GIFT City



GIFT, Gandhinagar, Gujarat is the only **International Financial Services Centre** in India. One of the key strategic focus areas for the Government and recognized as the gateway for financial and investment activities helping onshoring the offshore funds

YES Bank was the **First Bank** to commence operations in IFSC

- Offers comprehensive FCY products helping the bank complete its Wholesale & Retail product bouquet, increasing Bank's wallet share and deepening of the relationships
- Helps raising FCY resources from Overseas Banks / Institutions.
- Regulated by the International Financial Services Centers Authority "IFSCA" as Host & RBI as Home country regulator. Business & Operations governed and supervised by the Board appointed Governing Body (GB)

- Target growth in the overseas lending book
- FCY liability garnering through NRIs/ Corporates/ MNCs/ Units in IFSC diversifying resource base

- Enhanced treasury product suite with multiple currency & derivative offerings
- Clearing & Settlement bank for INDIA INX
- Collateral Banking Services to exchange participants

Project Finance & Loan Syndication

Sectoral expertise built over the years across sectors viz. Energy, Ports & Logistics, Transport, Real Estate and demonstrated Distribution capabilities across Banks, NBFCs, FIs

Sectoral Knowledge

Sector-focused Business Development & Risk Identification

Bespoke Solutions

Transaction structuring to suit the specific client and project requirements

Engagement with Regulatory Bodies & other Stakeholders

Pulse of sectoral headwinds & tailwinds across industry and value chain

Market Intelligence & Relationship with Co-Bankers

Facilitate structuring and exposure strategy

Yield Improvement & Risk
Diversification with Underwriting and
Sell-down

Increased Cross-Sell
(Cash flow routing, Lead / Escrow
Fees, NFB, etc.)

Meeting Bank's ESG commitment
through lending to sustainability
sectors

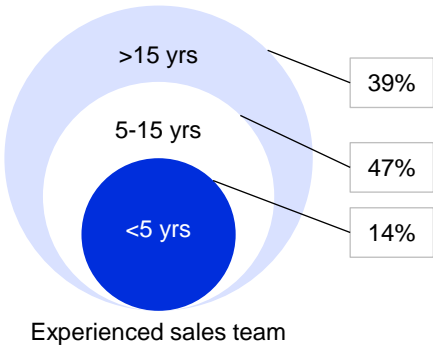
Knowledge Banking & Thought
Leadership

Financial Markets

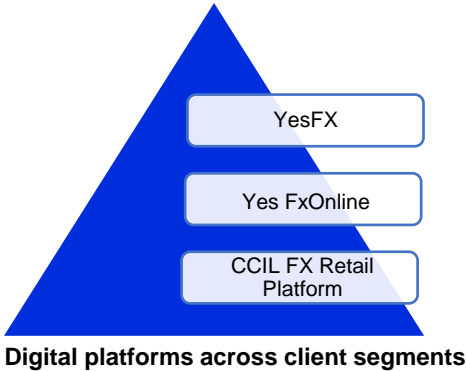
Customised solutions for clients



FX Sales

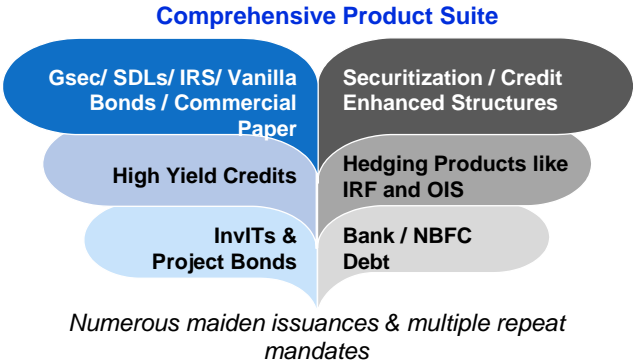


- Dedicated experienced product sales managers providing structured hedging solutions
- Pan India Presence through sales centres
- Active FX desk for providing best in class pricing for customer transactions



Debt Capital Markets & PD

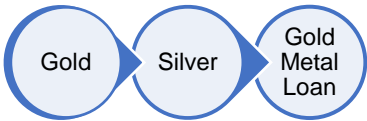
- Connect with a wide range of Large/Mid-Size Issuers
- Corporates
 - NBFCs & FIs
 - Banks
 - InvITs



- Diversified Investor Connect
- Mutual Funds
 - Banks
 - Insurance Companies
 - NBFCs
 - Private Wealth Management
 - Retiral Funds
 - Corporate Treasuries
 - Alternate investment Funds
 - FPIs
 - UCBs & RRBs

- Our Experience
- 100+ Years of collective Team experience
 - 1000+ Transactions originated since inception
 - 50+ First-time issuers introduced to Debt Capital Markets

Bullion Desk



- Customer Types
- Bullion Traders
 - Jewellery Mftg
 - Jewellery Exporters

Amongst top 3 banks in India for Bullion

Extended specialized desk coverage

Knowledge Banking

Leveraging knowledge as a competitive differentiator to grow Banking Business



Business Economics Banking (BEB), Food & Agri Strategic Advisory & Research (FASAR), Corporate & Government Advisory (CGA)

- A team of specialists with deep sectoral knowledge and expertise in Economy, Food & Agri, E-mobility & Urban Infra
- Knowledge events and Government / Private sector CXO level knowledge sharing engagements enable relationship deepening

Knowledge backed client outreach

- **Private Sector**
 - Strategic and project advisory
 - Government Schemes (PLI, SAMPADA, AHIDF, SPECS, State Schemes)
 - Sharing views on economy, currency & interest rates
- **Government**
 - Visioning, Policy & programs
 - Policy Development, Investment Promotion, Strategic Roadmaps, Financial Impact Evaluation
 - Scheme support to Govt. entities (PM eBus Seva, CIITIIS 2.0 etc.)

New client acquisition & relationship deepening

Thought Leadership Events / Franchise Building

- Knowledge partnerships with Government Bodies & Industry Associations
- APEDA, SPICE BOARD, FICCI, CII, AMCHAM, ACMA, SOPA and CropLife
- Media presence including authored articles for leading publications

Branding & mindshare capture through thought leadership events / media presence

Internal Knowledge Initiatives

- Share market information with Business / Risk / Credit teams
- Sharing macro perspectives with Business Units to enable decision making

Industry connect through knowledge reports on key macro and sectoral themes

Digital @ Banking

A blend of distinctive capabilities, integrated strategy and multi pronged delivery channels aimed at enhancing skill with better efficiency and profitability



Distinctive Capabilities

Market Leadership – YBL processes ~1 in 3 Digital Payment transaction in India

UPI Payments
#1 Payee PSP (55.3% market share)
#2 Payer PSP (33.3% market share)

“#1 Acquiring AePS Bank: Powering ~29.7%¹ of all AePS Txns via ~792 K+ partner outlets²

#2 in NEFT with ~99.0% Success Rate & 24%¹ market share

98% Credit Cards Sourced Digitally ⁴

1,500+ API Stack Developed

50+ partners integrated real time leads mobilization

‘IRIS’ – Retail Super APP with 150+ features

‘IRIS BIZ’ – Super APP for Businesses with 100+ features

92% Individual SA & 93% eligible CA accounts Sourced Digitally

Future ready for both BaaS & BaaP Models ³

Business Integrated Strategy

‘Deliver the Bank’ to the Customer

- Curated Offerings across platforms

‘Leapfrogging’ from being Product Centric to Customer Centric

- DIY / Assisted / Next Gen AI / Cloud Native

Foundational, Agile and Embedded Banking

- UPI / Payments, IRIS, YES Smart Pay, Yes Genie, Yes Robot.

Leveraging Public Digital Infrastructure

- CBDC (Efficient Cash Management, Small Payments)
OCEN (Digital Cash Flow Financing), ONDC (Leverage Market Ecosystem), Account Aggregator (Data Sharing Consent Layer), ULI (Unified Lending Interface)

Drive Cost Reduction & Productivity Improvement

- Through ‘Digitization’ of internal processes

Multi Pronged Delivery

YES Bank ‘Digital & Transaction Banking Stack’

- Customer Journey’s, Assets and Apps
- Internal Employee Facing Tools
- API Banking

Ecosystem Partnership

- Payment Aggregators, Co-branded cards, Third Party Apps, Corporate BCs, Co-Lending, Marketplaces etc.

Powered by Strong Core, Data and Talent

Better Mind Share & Wallet Share

Lower Acquisition, Txn and Servicing Cost

Scale and Profitability

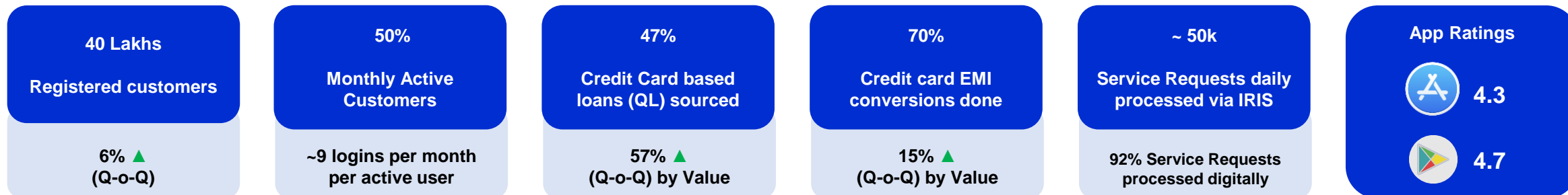
¹ Industry Source: RBI Payment System Indicators & NPCI for June ‘25

² As of June 30, 2025

³ BaaS: Banking as Service, BaaP: Banking as Product

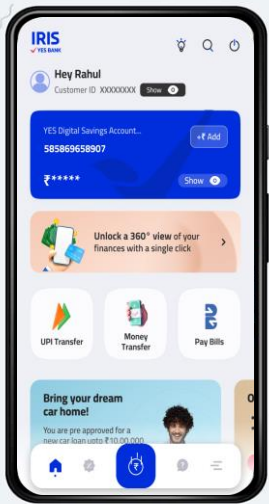
⁴ Including Assisted Journeys

150+ Features live on IRIS

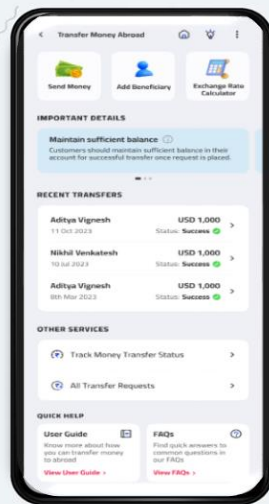


Payments | Deposits | Loans | Credit Cards | LRS | Travel Cards | Investments & more..

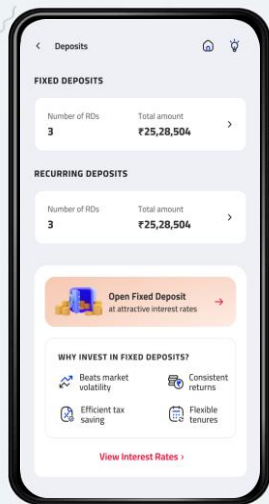
Add funds directly from homepage



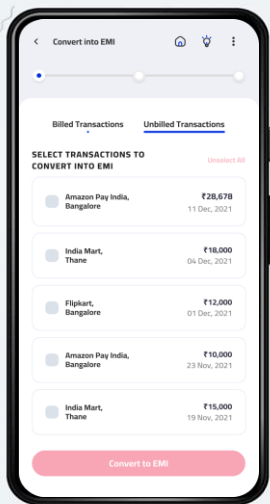
Transfer funds abroad through LRS



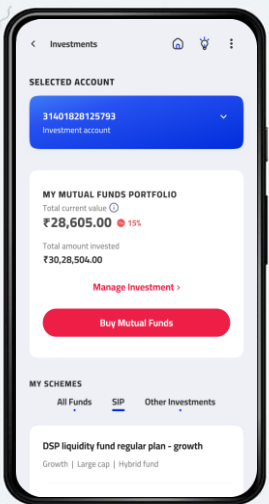
Invest in FD with zero hassle




Primary channel for CC EMI sourcing



Invest in your future





100+ Banking Features across Web & Mobile
Payments | Collections | Trade Finance | Supply Chain | Business Loans | Liquidity Mgmt | more..

3 Lakhs +
Registered
customers

76,800+
Active Customers

74 Lakhs +
Transactions

25,500 +
Tax Bill Payments

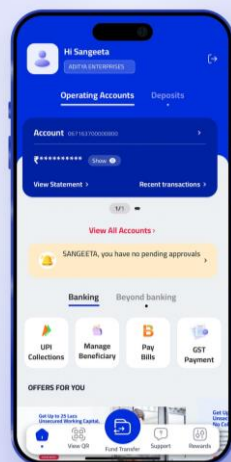
2600 +
FDs opened

Scan
to
watch
Video

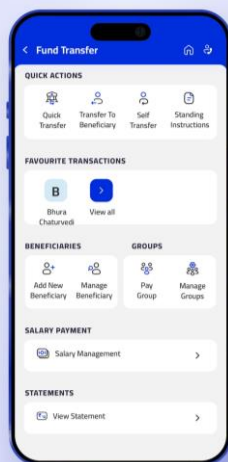


Individual CA | Soleprop | Partnership | LLP | Pvt. Ltd. | Public Ltd. | TASC

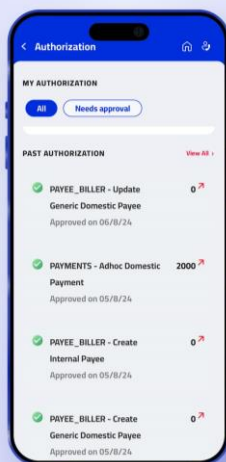
Manage your business
with ease



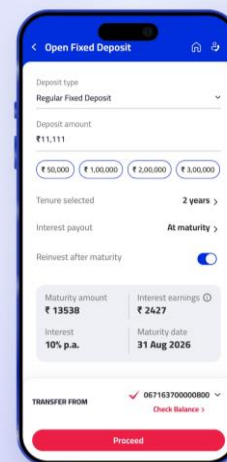
Quick and secure
money transfers



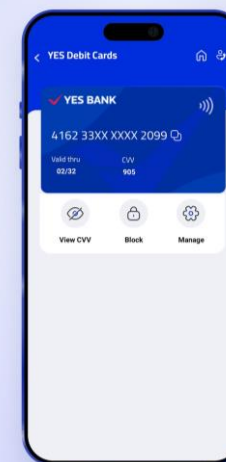
Authorization records
simplified



Start your FD in just
a few steps



Your cards, your
control



YES Business



YES PAY NEXT

A Next Gen 'UPI' Payment App



UPI Payments | Bill Payment & Recharge | UPI Lite | Autopay
Available in 2 languages | Gift cards, Vouchers & more...

40 Lakhs +

Registered customers

38%

Quarterly Growth in User Base

35%

Quarterly Growth in transacting users

App store ratings



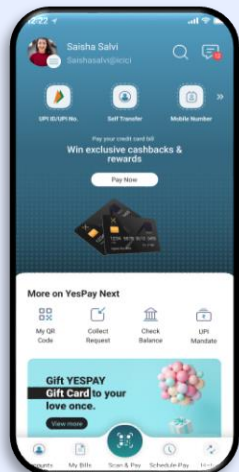
4.6



4.8

Top plugin partners - Swiggy | Zerodha Coin | Annapurna Finance | Apollo Pharmacy

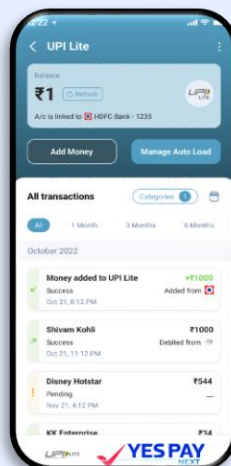
Simplified Dashboard



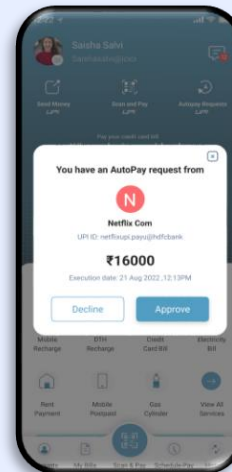
Quick & Secure Merchant Payments



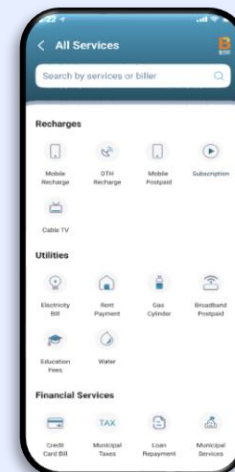
UPI Lite –Auto top-up



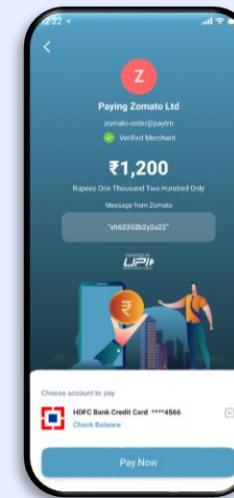
Setup Recurring Payments



Zero Platform fee on Bill Payments



Pay Using Credit Card



YES Pay Biz

One Stop Solution for Merchants



Collect | Manage | Grow

150,000+

Registered Merchants

1.5 X

QoQ Throughput Growth

1.28 Lakhs

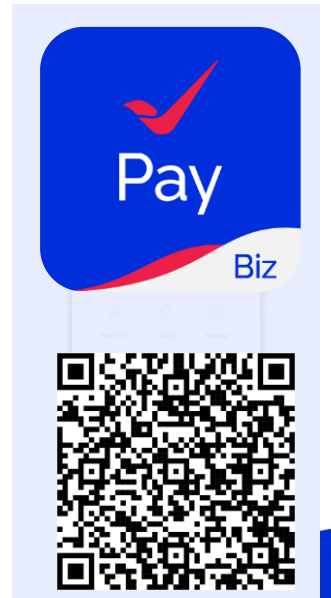
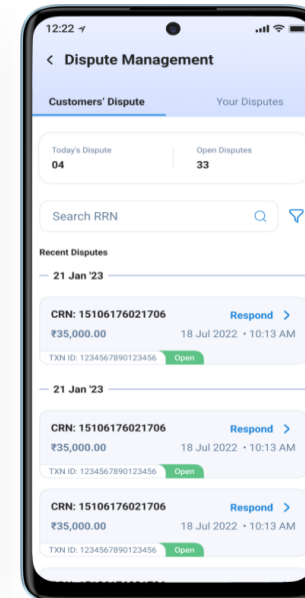
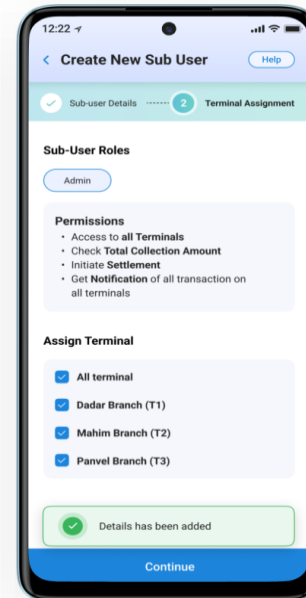
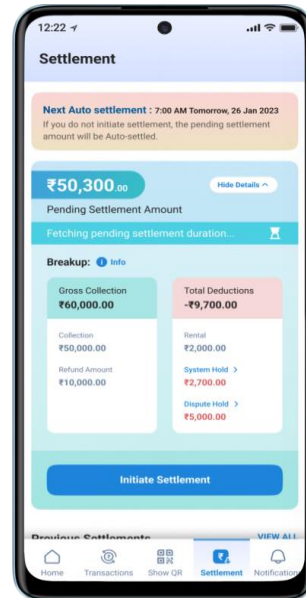
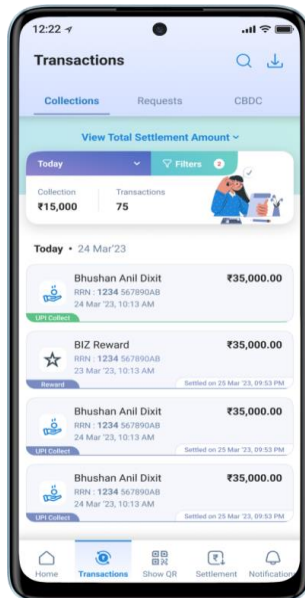
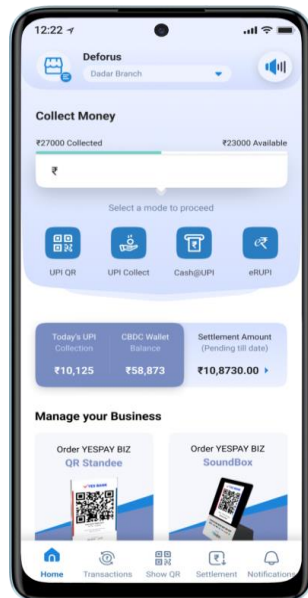
Monthly transactions valuing INR
793 Crores

App Store Ratings-



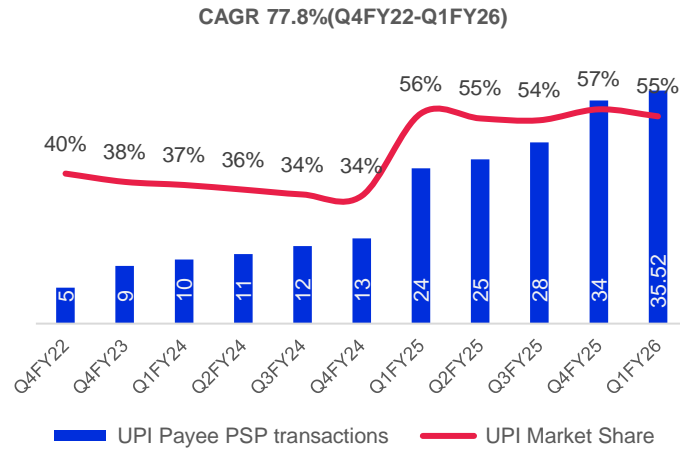
4.6

On demand Instant Settlements | Multiple Collection Modes| Sub-User Management |Available in 6 languages

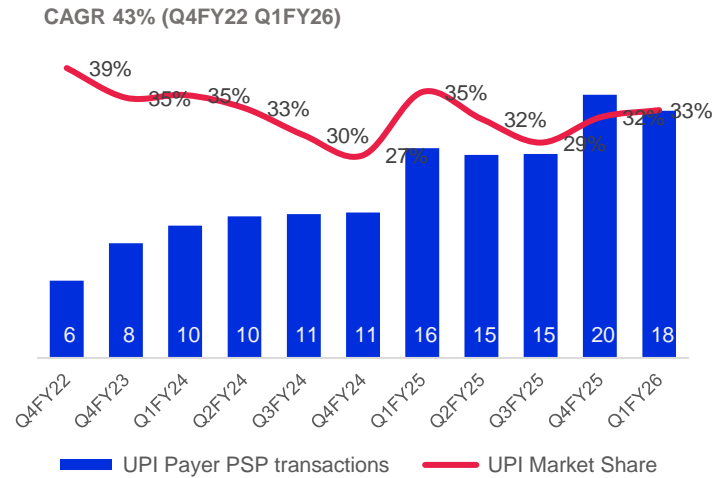


Powering Digital India with our Distinctive Capabilities

#1 UPI Payee PSP Bank Powering ~ 390mn txn daily

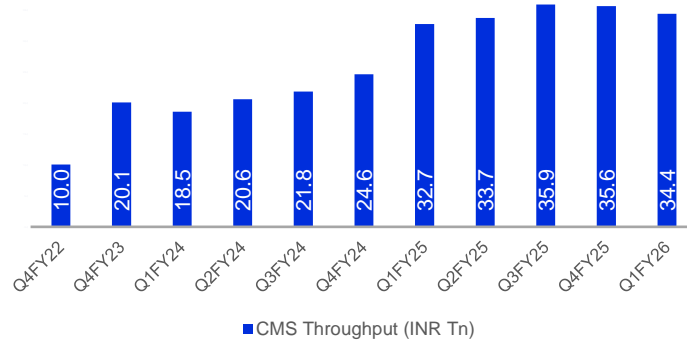


#2 UPI Payer PSP Bank Powering ~201 mn txn daily



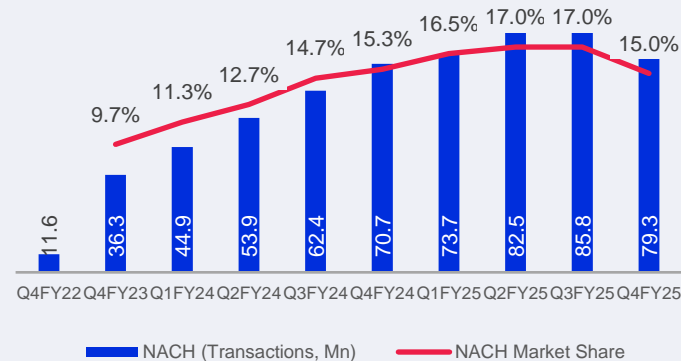
~More than 3X growth in CMS Throughput Since Mar'22

CAGR 46.1% (Q4FY22-Q1FY26)



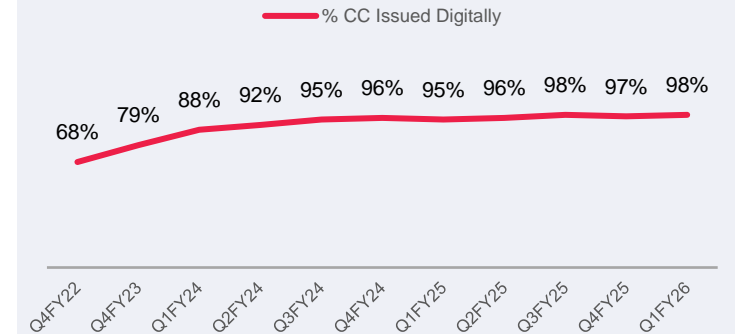
Steadily Market Share Gains; #2 in NACH

CAGR 90% (Q4FY22-Q4FY25)



% Credit Cards Issued Digitally¹

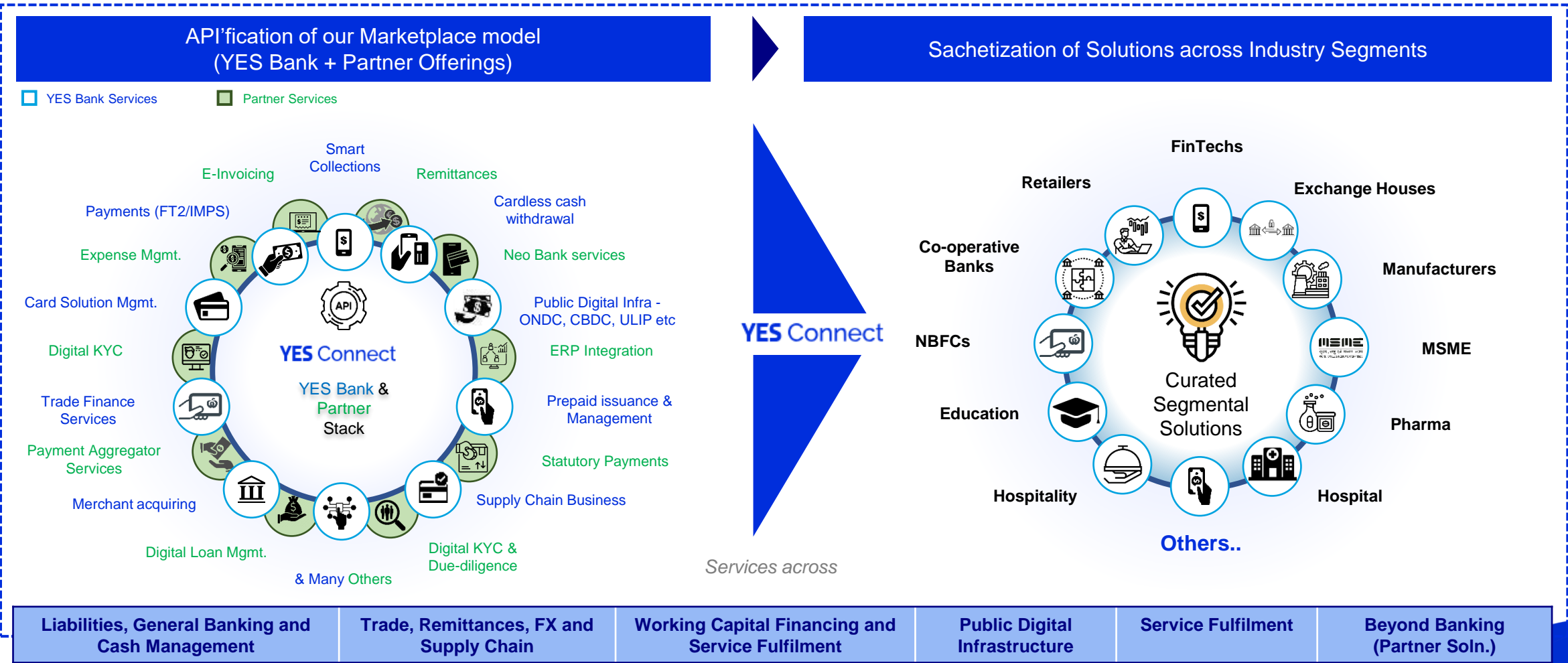
CAGR 13.1% (Q4FY22-Q1FY26)



¹ Includes offline assisted journeys

YES Connect : Enriched Customer Experience

B2B Marketplace



Ecosystem Partners

Digitizing client journeys & creating inorganic client acquisition funnel through Fintech partnerships



Partnership roadmap of Digital & Transaction Banking

Source Digital	Onboard Digital	Transact Digital	Service Phygital	Monitor Digital
<ul style="list-style-type: none"> Digital Acquisition at Scale thru Partnerships – CA-SA accounts, Supply Chain, Cards, Retail Assets, etc 	<ul style="list-style-type: none"> Digital Client Onboarding & Product Setups Digital a/c Opening with Instant a/c Operations 	<ul style="list-style-type: none"> API'fication of all Bank Products Create STP journeys for Liability & Asset products FinTech Partnership & integration 	<ul style="list-style-type: none"> Digital tools for FTR query resolution at low-cost model AI led Service resolution 	<ul style="list-style-type: none"> Digitalized reporting & MIS End-to-end digital Sales force ML led Digitalized Compliance, FRM, AML

Quantum Force Multiplier for Inorganic Client Acquisition across...

Third Party Apps								
Corporate BCs								
Market Place								
Payment Aggregators								
Co-Branded Cards								
Large Merchants								

... & many more

Transaction Banking

Leveraging the strength of solutioning, leading to granular CASA, LC, Guarantees, FX



Sachetization of Transaction Banking: Curated Solutioning by Client Segments

Large Corporates
B2C



FinTech &
Exchange Houses



Large Corporates
B2B



Insurance / MFs
/ Broking



Pharma



Co-operative /
Small Finance Banks



Media &
Entertainment



Government
Schemes



NBFC



Education,
Hospitals & Hospitality



STRENGTHENING FRANCHISE

98%¹ of **CASA** is embedded with
Digital & Transaction Banking Product & Solutions

84%¹ of **CA** has 2+ **PPI***

93%¹ of all Lending Clients have 1+ **TB Product
Embedment**

**Market Leadership – YBL
processes 1 in 3 Digital Payment
transaction in India**
UPI – 55.3% Rank #1 in Payee
PSP | NEFT – 20% Rank #2 | IMPS
– 7.5% | NACH – 15% Rank #2 |
AePS – 26.8% Rank#1

**3% in NACH & 46% growth in
BBPS YoY , ~5.4% Market Share in
LRS¹, ~12% share in RDA¹**

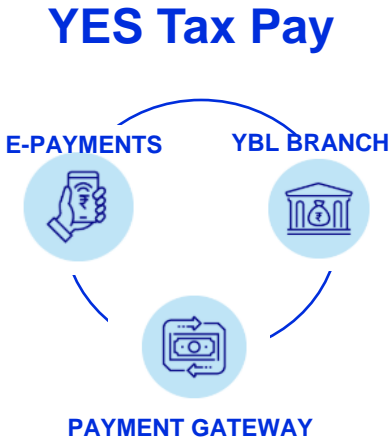
31% growth in total Tax payments
40% growth in direct taxes
29% growth in GST payments
47% growth in EPFO

* PPI @ Product Penetration Index, TB @ Transaction Banking,
NPCI, ¹ Nos for FY25

Agency Business



YES BANK is authorized as an Agency Bank to collect Central & State Tax Payments
YES Tax Pay – An integrated collection suite enabling seamless tax payments across government tax portals.



- Direct Integration for YES Bank Net Banking Channels.(Retail and Corporate)
- Integrated flow for OTC (Over the Counter) collections at YES BANK Branches.
- Integrated with YES SMARTPAY (Collection Suite) for Multiple payment modes via Payment Gateway.
- Integrated with eKuber 2.0 for automated regulatory reporting

Central Mandates

4 central empanelment received

Live for
GST, CBDT,
CUSTOMS & EPFO

State Mandates

8 State empanelment received

Live for
Assam &
Meghalaya

GOODS AND SERVICES TAX (GST)

Launched on
13th March 2025

10,079 Active Customers

To know more
Scan QR



DIRECT TAX (TIN 2.0)

Launched on
27th June 2025

323 Active Customers

To know more
Scan QR



CUSTOMS & EXCISE

Launched on
3rd June 2025

172 Active Customers

To know more
Scan QR



Employees' Provident Fund Organization – (EPFO)

Launched on 9th June 2024

4,583 New Clients

13K

>13k active customer within 3 months of launch

Responsible franchise with sustainability at its core



Aligning with global frameworks

First Indian Bank to be a Founding Signatory to **UNEP FI Principles for Responsible Banking**, striving to align its business strategy with the Paris Agreement and UN SDGs

First Indian Bank to support and publish enhanced disclosures in line with **TCFD recommendations**

Taking the lead in climate and sustainable finance

First Indian Bank to measure and **report financed emissions** of its electricity generation loan exposure and set decarbonization targets

Launched India's first Green Bond and Green Fixed Deposit product

One of only 5 Accredited Entities to the **Global Climate Fund**

Robust ESG & Climate Governance

CSR & ESG Committee of the Board: Highest governance body that drives the Bank's ESG agenda

Sustainable Finance (SF) Unit: Implements the Bank's sustainability strategy in coordination with sustainability SPOCs from BUs across the organization to

Sustainability Council: Executive committee chaired by the MD & CEO, develops and reviews the Bank's sustainability strategy

ESG KPIs: Domain-specific ESG KPIs integrated into the goals of Top Management

* S&P Global Corporate Sustainability Assessment (CSA) 2024 - (YES BANK achieved a CSA Score of 72 (out of 100) and ESG Score of 73 (out of 100) as of December 16, 2024. Only Indian bank included in the S&P Global Sustainability Yearbook 2025

Integrating ESG considerations across the Bank's business and operations



Environment

Environmental Management: First Bank globally with 1,186, ISO 14001:2015 certified facilities under its Environmental Management System

Net zero by 2030: Committed to reduce GHG emissions from operations to net zero by 2030. Switched key facilities including YES BANK House to 100% renewables

Responsible lending: Instituted an Environment and Social Risk Management System (ESMS) to integrate E&S risks into overall credit risk assessment framework

Climate action: First Indian Bank to report financed emissions (electricity generation). Continued focus on financing renewable energy, electric vehicles, and rooftop solar adoption amongst MSMEs

Agroforestry: 2,00,000 trees planted on farmer's land for enhancing green cover and providing an additional source of income to farmers, with a target to plant 1 million trees by 2028

Social

23.17%* proportion of women in the Bank's workforce in FY 2024-25

6.49 lakh* active women customers under the Bank's flagship group-lending programme, YES LEAP in FY 2024-25

22,000+ youth, farmers, women and artisans* from rural India impacted through employment and entrepreneurship interventions by YES Foundation in FY 2024-25, with a target to impact over 1,00,000 individuals by 2026

Governance

54% of the Directors on the Bank's Board are Independent Directors

15% of Directors on the Bank's Board are women

Robust Governance Structure – Board Members



Eminent and Experienced Board



Rama Subramaniam Gandhi
Non-Executive, Part time Chairman,
Independent Director



Atul Malik
Independent Director



Sharad Sharma
Independent Director



Rekha Murthy
Independent Director



Nandita Gurjar
Independent Director



Sanjay Kumar Khemani
Independent Director



Sadashiv Srinivas Rao
Independent Director



Sandeep Tewari
Nominee Director appointed by SBI



Thekepat Keshav Kumar
Nominee Director appointed by SBI



D. Shivakumar¹
Additional, Non- Executive Director



Prashant Kumar
Managing Director & CEO



Rajan Pental
Executive Director



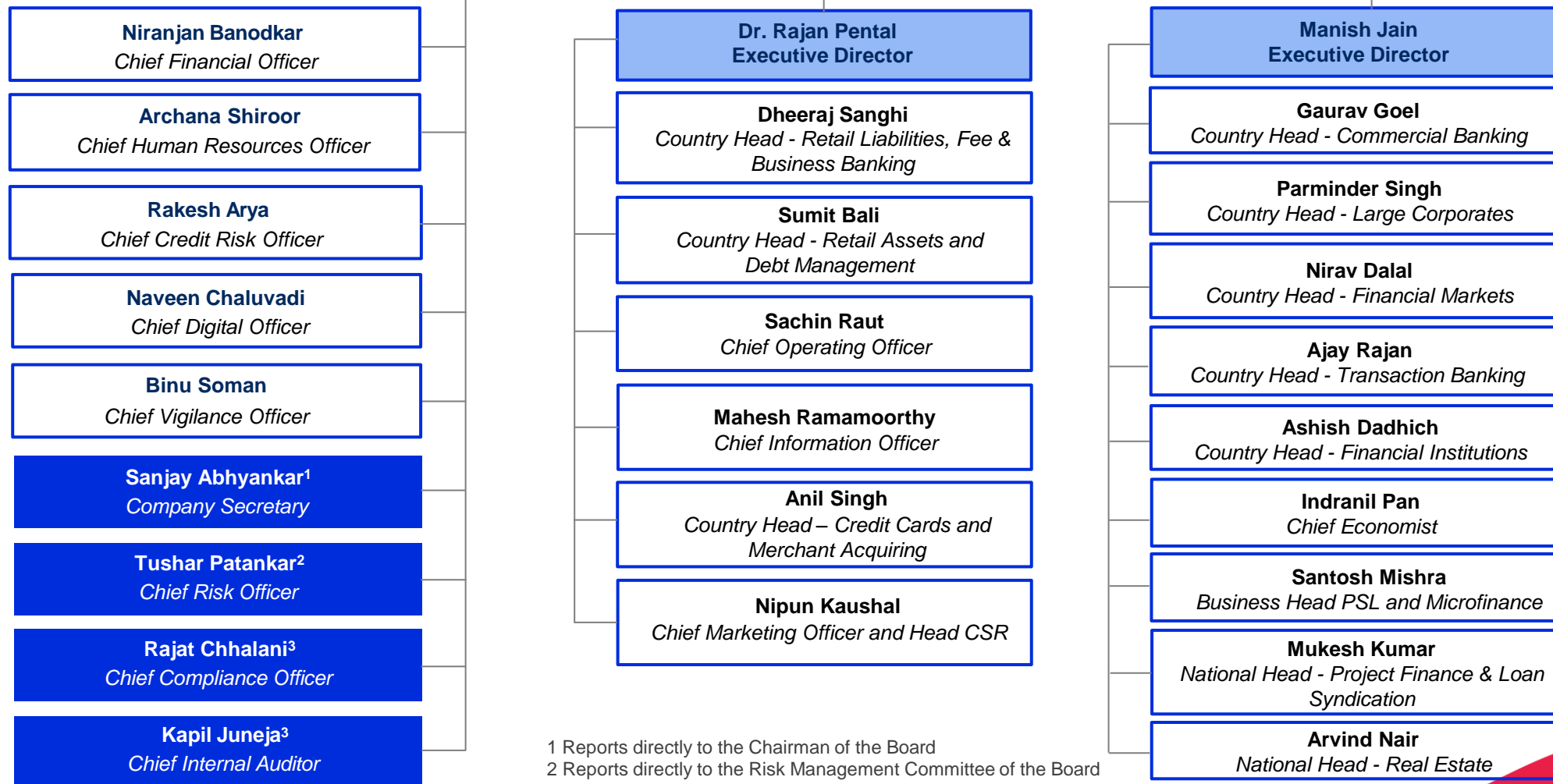
Manish Jain
Executive Director

¹ Appointed as Additional Director (Non-Executive Director; Nominee of Verventa Holdings Limited) w.e.f. June 27, 2025, in place of Ms. Shweta Jalan who ceased to be Non- Executive Director (Nominee of Verventa Holdings Limited)

Professional and Seasoned Management team



Prashant Kumar
Managing Director & CEO, YES Bank



1 Reports directly to the Chairman of the Board

2 Reports directly to the Risk Management Committee of the Board

3 Reports directly to the Audit Committee of the Board

Strong people focus: Stable leadership with focus on up-skilling talent, objective performance management & enabling employee flexibility



Leadership Development

- **Senior Management employees** have an average vintage of over 9 years in the Bank combined with onboarding top talent from the industry.
- **Leading through Change:** Customized workshop for Leaders to build agility, leverage strengths, and drive impactful change.
- **Design Thinking:** Learning on applying human centric approach, creatively define problem statements to solve real world business challenges and rethink customer journeys to drive meaningful change.

Knowledge Management

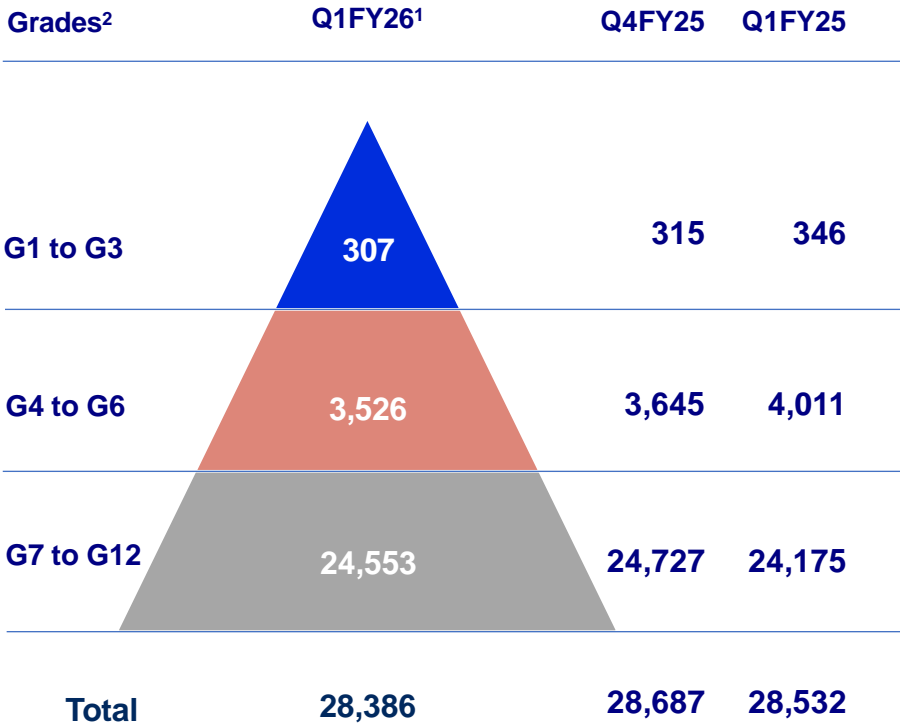
- Tailored training for on fraud, money mules and customer service.
- **HNI Engagement Excellence Program** for Relationship Managers on behavioral nuances and psychological barriers and equip them with softer and more qualitative aspects of wealth management program.
- **RBI's Framework for Treatment of Willful & Large Defaulters:** Risk team trained on RBI guidelines for identifying and classifying willful defaulters and case studies on identification and classification of such accounts.
- **YES Emerging Professional Entrepreneurship Program (Y-EPEP):** The Bank conducted 2 months Summer Internship Program with 21 interns (selected from 11 top-tier institutes across India) across 12 key business units involving structured learning feedback and final evaluation.

DEI Initiatives

- On **World Health Day** a session was hosted on '**Neurodiversity & Well-being**' which focused on embracing diverse strengths for inclusive workplace.
- On **International Pink Day** our session '**YES to ALL**' encouraged allyship and empathy to combat bullying and foster inclusion in the workspace.
- During **Pride Month**, we hosted sessions including 'Diverse Voices, United Purpose', 'From Silence to Strength', and 'Understanding Pride', focusing on LGBTQIA+ inclusion, authentic storytelling, and creating inclusive, ally-driven workplaces.

Employee Engagement

- The **Annual Performance Review (APR)** exercise of the Bank for FY25 was closed for 21,000+ employees in May 2025, including career Action for 2,400+ Junior Management employees in the form of promotions w.e.f. April 01, 2025.
- **Physical & Mental Well-Being:** Regular yoga sessions, wellness webinars, and health-focused initiatives like Blood Donor Day and Brain Health were conducted to support employees' well-being.
- **Soil to Soul Workshop:** Held on World Environment Day, employees engaged in indoor plant care and a carbon footprint webinar to promote sustainable living.
- **Experiential Workshop:** 30 creative sessions across 23 locations offered 1,070 employees a refreshing break from routine work.
- **Sports Initiatives:** Inter-corporate cricket and football events, along with a Mental Health Sudoku Championship across 5 locations, promoted fitness, teamwork, and mental well-being



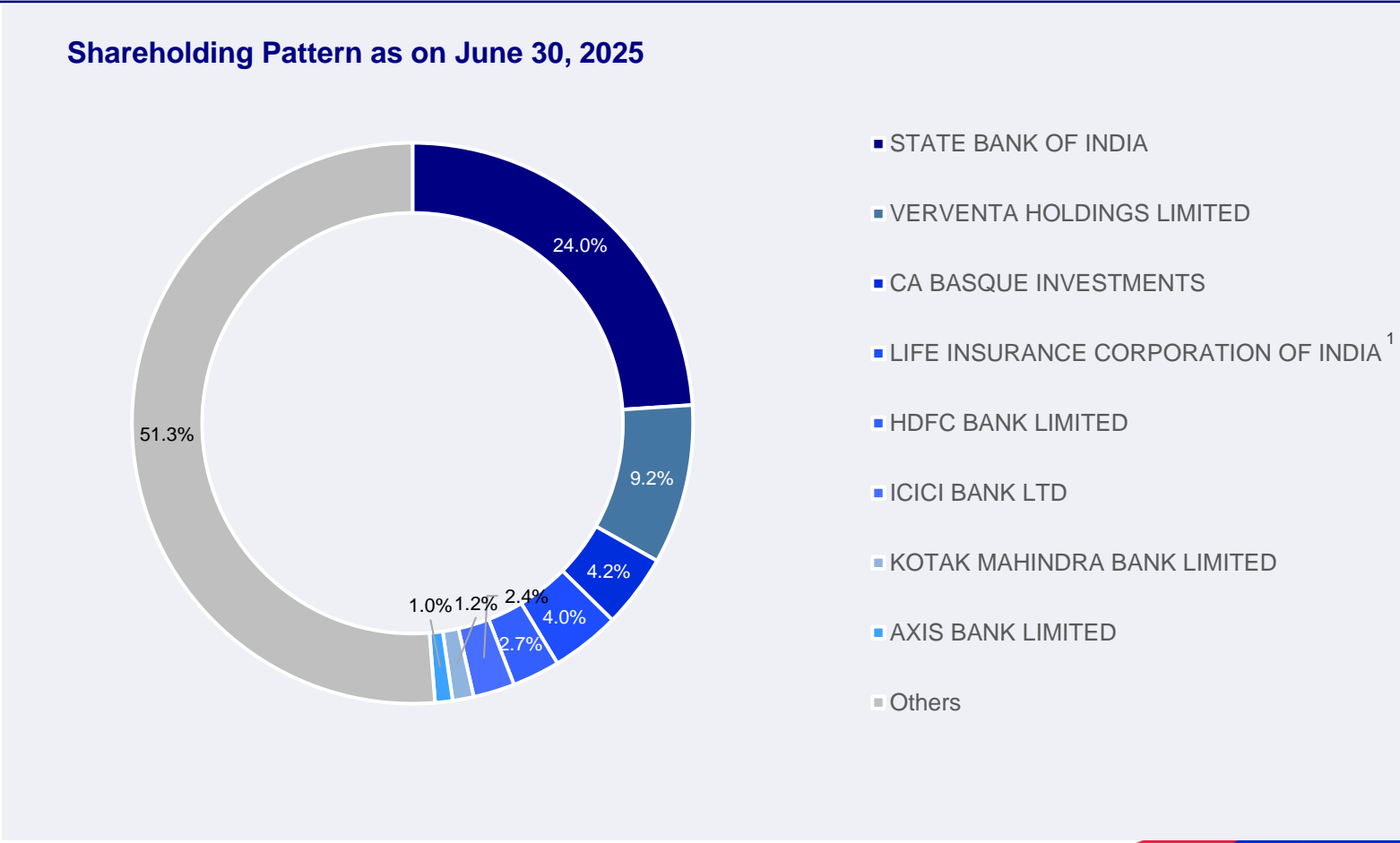
Total headcount of **28,389** with a net reduction of **301** staff over the headcount of March 31, 2025

¹ Data as June 30, 2025.
² The data excludes MD & CEO and Executive Director

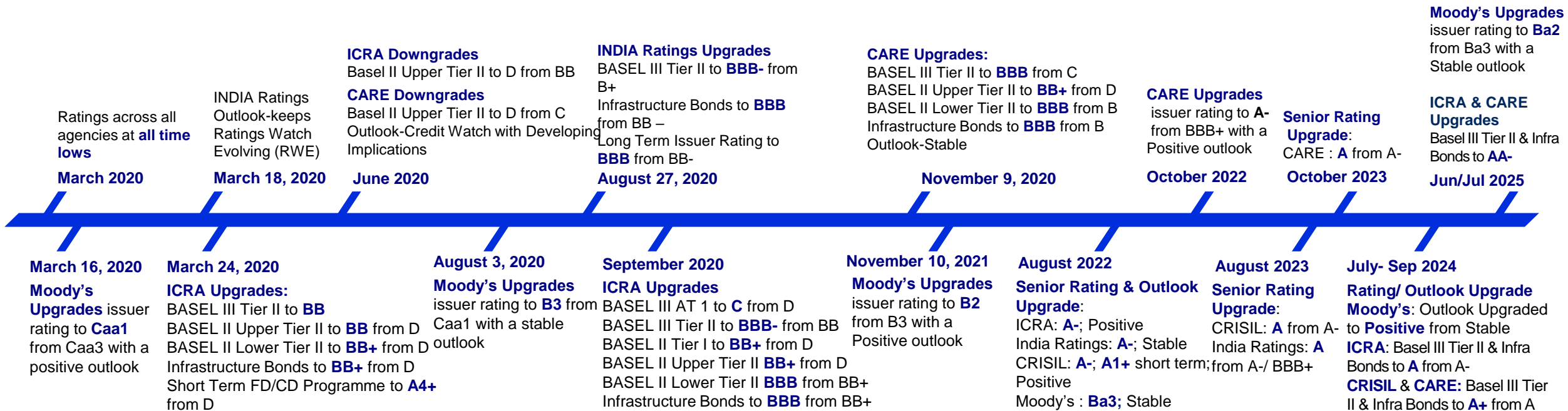
Strong Investor base



Well diversified Investor base:	
Category	%
Banks	33.7%
FDI	13.4%
Resident Individuals	30.2%
FPI's	11.2%
Body Corporates	1.9%
Insurance Companies	4.1%
Others	5.1%
TOTAL	100.0%



Credit Rating



International Rating	Long-term		Outlook	Short-term
Moody's Investors Service	Ba2		Stable	Not Prime
Domestic Rating	Long-term		Outlook	Short-term
	Basel III Tier II	Infra Bonds		
CRISIL	A+	A+	Stable	A1+
ICRA	AA-	AA-	Stable	
India Ratings	A	A	Positive	
CARE	AA-	AA-	Stable	A1+

SMBC Transaction Details

SMBC to become the Largest Shareholder; SBI to remain a Major Shareholder



SBI and Other Investor Banks¹ had invested as part of the YES Bank Reconstruction Scheme in March 2020

SBI had ~24% and Other Investor Banks¹ cumulatively had 9.7% equity stake in the Bank²

SMBC to acquire 20% stake from SBI and other Investor Banks; SMBC to become Bank's largest shareholder

Strong partnership with SBI has been pivotal in our journey and SBI will remain a major shareholder

SMBC is among the leading foreign banks in India and Sumitomo Mitsui Financial Group's ("SMFG") wholly owned subsidiary, SMFG India Credit Company, is among the largest diversified NBFCs in India

The transaction is a significant milestone to drive YES Bank's next phase of growth, profitability and value creation, leveraging SMBC's global expertise in this phase

Note: (1) Includes Axis Bank Limited, Bandhan Bank Limited, Federal Bank Limited, HDFC Bank Limited, ICICI Bank Limited, IDFC First Bank Limited and Kotak Mahindra Bank Limited. (2) Shareholding Benpos as of May 2, 2025.

Thank You

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