



INVESTOR PRESENTATION

Q1FY27 Financial Results

July 18, 2026

Contents

Financial Results – Q1FY27

YES BANK Franchise



Results At a Glance – Q1FY27



All amounts in INR Crs

Arrows indicative of Y-o-Y trends

Total Assets 462,064 ↑ (1.5%) : Q-o-Q 12.6% : Y-o-Y	Advances 285,118 ↑ 4.3% : Q-o-Q 18.3% : Y-o-Y	Deposits 315,373 ↑ (1.1%) : Q-o-Q 14.3% : Y-o-Y	CD Ratio 90.4% v/s. ↑ 85.7% Q4FY26 87.4% Q1FY26	Advances Mix Retail: Commercial: Corp. & Inst. Banking (CIB) 45%:24%:31% 46% : 26% : 28% in Q4FY26 49% : 25% : 26% in Q1FY26	Disbursement¹ 33,945 ↑ 33,224: Q4FY26; 18,829: Q1FY26
Net Interest Income 2,786 ↑ 5.6%: Q-o-Q 17.5% : Y-o-Y	Non-Interest Income 1,798 ↑ 3.9%: Q-o-Q 2.6%: Y-o-Y	Operating Profit 1,704 ↑ 5.3%: Q-o-Q 25.5% : Y-o-Y	Profit After Tax 1,071 ↑ 0.2%: Q-o-Q 33.7% : Y-o-Y	NIM% 2.7% v/s. ↑ 2.7% Q4FY26 2.5% Q1FY26	C/I Ratio 62.8% v/s. ↓ 63.0% Q4FY26 67.1% Q1FY26
CASA Ratio 32.7% v/s. ↓ 35.1% Q4FY26 32.8% Q1FY26	CET 1 Ratio² 14.0% v/s. ↑ 13.8% Q4FY26 14.0% Q1FY26	GNPA 1.3% v/s. ↓ 1.3% Q4FY26 1.6% Q1FY26	NNPA 0.2% v/s. ↓ 0.2% Q4FY26 0.3% Q1FY26	Slippage Ratio 1.4% v/s. ↓ 1.6%:Q4FY26 2.4% Q1FY26	RoA 0.9% v/s. ↑ 1.0% Q4FY26 0.8% Q1FY26

¹ Includes Limit Setup for Micro Enterprise Banking ² Includes Profits for the period

Balance Sheet Highlights for Q1FY27 (1)

Advances & Deposits



- **Sustained pickup in growth despite Q1 seasonality: Advances at INR 2,85,118 Crs, up 4.3% Q-o-Q and 18.3% Y-o-Y**
 - **Q1FY27 disbursements** were **INR 33,945 Crs**, grew **3.0 % Q-o-Q**
 - **Commercial Banking** Advances sustained momentum with **16.9% Y-o-Y** growth; flattish Q-o-Q
 - **Corporate & Institutional Banking** advances also posted robust **13.9%** Q-o-Q growth and **41.4%** YoY
 - **Retail Banking** advances growth **improved** to **6.9% Y-o-Y**, reflecting improving traction and renewed momentum in line with the guidance over past few quarters; Retail disbursements showed strong acceleration delivering **27.5% YoY** growth for the quarter
- **Deposits at INR 3,15,373 Crs, up 14.3% YoY** maintained healthy momentum, **despite rate actions. CASA Ratio** at **32.7%** in Q1FY27
 - **Retail & Branch-led** Deposits stood at **INR 1,86,691 Crs**, grew **10.8% YoY**, and comprised **59.2%** of Total Deposits
 - **Retail & Branch-led CASA Ratio** at **39.7%**, up **150 bps YoY**
 - **CASA Deposits** at INR **1,03,233 Crs** grew **14.3% Y-o-Y**; on an **AQB¹** basis, CASA growth was stronger at **15.0% Y-o-Y**
 - **CA deposits** registered **23.2% YoY** growth (**AQB¹** growth at **23.0% Y-o-Y** and **7.7% Q-o-Q**)
 - **SA deposits** grew **8.2% YoY** (**AQB¹** growth at **10.1% Y-o-Y** and **1.6% Q-o-Q**) despite sharp rate actions during FY26 as well as Q1FY27

¹ Avg. Quarterly Balance

Balance Sheet Highlights for Q1FY27 (2)

Asset Quality, RIDF & Capital Position



- **Asset quality continued to strengthen** during the quarter with the **Slippage Ratio** at **multi-quarter lows**
 - Gross **Slippages**¹ for Q1FY27 were INR 964 Crs (**1.4%** of Advances), **12.5% lower Q-o-Q** v/s. INR 1,102 Crs (1.6%) in Q4FY26, and **33.9% lower Y-o-Y** v/s. INR 1,458 Crs (2.4%) in Q1FY26.
 - **Net Credit Costs** at **0.3%** of Avg. assets for the quarter v/s. 0.3% in Q1FY26, **despite** significantly **lower P&L Gains** from **Security Receipts** portfolio
 - **Provision for NPA** at **0.4%** of the Avg. assets for the quarter vs 0.7% in Q1FY26
 - **GNPA ratio improved to 1.3%** compared to 1.6% in Q1FY26 and 1.3% in Q4FY26; **Net NPA ratio** at **0.2%** v/s. 0.3% in Q1FY26 and 0.2% in Q4FY26
 - **NPA Provision Coverage Ratio (PCR)** at **81.7%** v/s. 81.9% in Q4FY26 and 80.2% in Q1FY26 reflecting healthy provision levels
 - **Retail Slippages**¹ at **2.7%** of **Retail** Advances **lowest** in **10 quarters**; with improvement visible across most of the products
 - **Recoveries & Upgrades** for Q1FY27 at **INR 564 Crs**, incl. P&L gain from Security Receipts of **INR 86 Crs** for **Q1FY27**
- **PSL shortfall** led **Deposits** (incl. RIDF) **reduced** further by **25.4% Y-o-Y**, to **INR 27,449 Crs** (at **5.9%** of **Total Assets**). The Bank continues to maintain **NIL Shortfall** in **PSL** requirement (overall & subcategories)
- **Capital position** remains **healthy** and **supportive** of future **growth**, with **CET-I** Ratio comfortable at **14.0%** v/s. 14.0% in Q1FY26 and 13.8% in Q4FY26

¹ Annualized & expressed as % of period end balance

P&L Highlights- Q1FY27



- **Net Profit** for Q1FY27 at **INR 1,071 Crs** up **33.7% Y-o-Y** and **0.2% Q-o-Q**; **despite** significantly **lower P&L Gains** from **SR** portfolio & **lower Treasury Income**
 - **RoA¹** at **0.9%** for **Q1FY27** v/s. 0.8% in Q1FY26 and 1.0% in Q4FY26
 - **Q1FY27 Operating Profit** at **INR 1,704 Crs** up by **25.5% Y-o-Y** and **5.3% QoQ**
 - **NIM** up **20 bps Y-o-Y** and stable **Q-o-Q** at **2.7%** in **Q1FY27**
 - **Cost of Funds** at **5.7%** lower by **60 bps Y-o-Y** and **10 bps Q-o-Q**, primarily aided by lower **Cost of Deposits** (down **50 bps Y-o-Y** and **10 bps Q-o-Q**)
- **Q1FY27 Non-Interest Income** at **INR 1,798 Crs** up **2.6% Y-o-Y** and **3.9% Q-o-Q**; **Core Fees** growth at **18.7% Y-o-Y**- normalised for INR 292 Crs of (Treasury Income and Interest on Income Tax Refunds) during Q1FY27 v/s. INR 484 Crs in Q1FY26
 - **Q1FY27 Interest on Income Tax refund** at INR 119 crs v/s. 28 crs in Q4FY26 and NIL in Q1FY26
- Operational **efficiency (jaws)** improved with **Total Income** up **11.2% Y-o-Y** and **Operating Expenses** up only **4.1% Y-o-Y** for **Q1FY27** , reflecting **positive operating leverage**
- **Cost to Income Ratio** improved to **62.8%** for Q1FY27 v/s 67.1% in Q1FY26 and 63.0% in Q4FY26
- Q1FY27 Non-Tax **Provision** Costs at **INR 394 Crs**, at **0.3%** of Avg. Assets for the **quarter**
- P&L gain from Security Receipts of **INR 86 Crs** in **Q1FY27** v/s. INR 338 Crs in Q1FY26 and INR 446 Crs in Q4FY26

¹ Annualized

Key Achievements/ Initiatives- Q1FY27



■ External Credit Ratings Upgrades

- **Moody's** upgraded to '**Ba1**' / **Stable** from Ba2; **S&P** assigned inaugural '**BB+**' / **Stable** establishing a two-agency international profile;
- **CareEdge** upgraded long-term ratings to '**CARE AA+ (Stable)**' from 'CARE AA- (Stable)',
- **ICRA** upgraded Infrastructure & Basel III Tier II Bonds to '**AA (Stable)**' from 'AA- (Stable)'

■ ESG Ratings and Indices:

- Included in the **FTSE4Good Index** Series for the **Fourth consecutive year** (2023, 2024, 2025, 2026)
- Won the '**Most Sustainable Bank**' award at the Business Today - India's Most Sustainable Companies 2026
- Recognised among **Top 25** India's Best Workplaces™ in **BFSI 2026 by Great Place to Work®** India
- Won the **Aspire For Her Impact Award** in recognition of its efforts to advance financial inclusion, livelihoods, and **Women's** economic empowerment
- Honoured with the "**Leading Nominated Bank for Silver for the Year 2025**" award at the **India Silver Conference (ISC) Excellence Awards 2026**
- Recognised at the **Express Computer BFSI Technology Awards** in the '**Enterprise Security**' category
- Recognised at the **afaqs! DIGIES 2025** for YES NRI's '**Zero Means More**' Homecoming Campaign in the **Best Use of AI** in a Campaign (Digital) & Best Use of AI (Content Marketing) categories
- YES BANK **NRI Homecoming Campaign 2025** has won 2 Bronze awards at **ET Brand Equity's Brand Disruption Awards 2026** for Segmentation Driven Marketing and Most Disruptive Use of AI

Profit and Loss Statement



All amounts in INR Crs

- **Net Profit** for Q1FY27 at INR 1,071 Crs up 33.7% Y-o-Y & 0.2% Q-o-Q
- **Operating Profit** for Q1FY27 at INR 1,704 Crs up 25.5% Y-o-Y & 5.3% Q-o-Q
- Q1FY27 **NII** at INR 2,786 Crs up 17.5% Y-o-Y & 5.6% Q-o-Q
- **NIM** at 2.7% up 20 bps Y-o-Y
- **Non-Interest Income** at INR 1,798 Crs up 2.6% Y-o-Y & 3.9% Q-o-Q
- **Operating Costs (Opex)** at INR 2,880 Crs up 4.1% Y-o-Y & 4.8% Q-o-Q.
- **Cost to Income Ratio** improved to 62.8% for Q1FY27 v/s 67.1% in Q1FY26 and 63.0% in Q4FY26
- **Provision Costs (non-tax)** at INR 394 Crs for Q1FY27- at only 0.3% of Assets, despite significantly lower P&L Gains from Security Receipts

Profit and Loss Statement	Quarter Ended			Growth	
	Q1FY27	Q4FY26	Q1FY26	Q-o-Q	Y-o-Y
Net Interest Income	2,786	2,638	2,371	5.6%	17.5%
Non Interest Income	1,798	1,730	1,752	3.9%	2.6%
Total Income	4,584	4,368	4,124	5.0%	11.2%
Operating Expenses	2,880	2,750	2,766	4.8%	4.1%
Human Resource Cost	1,141	1,040	1,020	9.6%	11.8%
Other Operating Expenses	1,740	1,709	1,745	1.8%	-0.3%
Operating Profit/(Loss)	1,704	1,618	1,358	5.3%	25.5%
Provisions	394	188	284	110.3%	38.9%
Profit Before Tax	1,309	1,431	1,074	-8.5%	21.9%
Tax Expense	238	362	273	-34.2%	-12.6%
Net Profit / (Loss)	1,071	1,068	801	0.2%	33.7%
Yield on Advances	9.1%	9.2%	9.9%		
Cost of Funds	5.7%	5.8%	6.3%		
Cost of Deposits	5.4%	5.5%	5.9%		
NIM	2.7%	2.7%	2.5%		
Cost to Income	62.8%	63.0%	67.1%		

Break Up of Non-Interest Income

All amounts in INR Crs

- **Non-Interest Income** at INR 1,798 Crs up 3.9% Q-o-Q and 2.6% Y-o-Y.
- **Interest on Income Tax refunds** for Q1FY27 at INR 119 Crs accounted in Non-Interest Income
- **Core Fees** for Q1FY27 at INR 1,506 Crs, up 18.7% Y-o-Y
- **Share of Retail in Core Fees** for Q1FY27 at 53.7%.
- **Card Product fees** grew 19.7% Y-o-Y & 5.1% Q-o-Q aided by increase in Credit Card spends.
- **Third party product** fees grew 19.6% Y-o-Y

Break up of Non Interest Income	Quarter Ended			Growth	
	Q1FY27	Q4FY26	Q1FY26	Q-o-Q	Y-o-Y
Non Interest Income	1,798	1,730	1,752	3.9%	2.6%
Of which Treasury gains / Interest on Tax Refunds	292	83	484	250.8%	-39.6%
Core Fees	1,506	1,647	1,268	-8.6%	18.7%
FX Income	249	212	210	17.1%	18.4%
Trade & CMS	297	289	292	2.8%	1.5%
Third party Product (INS/INV)	178	296	149	-39.8%	19.6%
Loan Processing Fee & Prepayment Charges	235	242	183	-3.2%	27.8%
Card Product fees	291	277	243	5.1%	19.7%
General Banking & Others	257	331	190	-22.4%	35.0%
<i>Proportion of Retail in Core Fees</i>	<i>53.7%</i>	<i>57.5%</i>	<i>56.4%</i>		

Break up of Operating Expenses

All amounts in INR Crs

- Improved Operational **efficiency** (jaws) with **Total Income** growth at **11.2% Y-o-Y** and **Operating Expenses** growth at **4.1% Y-o-Y**, for Q1FY27
- Sustained **control** on **Operating costs** during Q1FY27, enabled continued **improvement** in **C/I ratio**
- Operating Costs (Opex)** at INR 2,880 Crs up only **4.1% Y-o-Y** & **4.8% Q-o-Q**.
- C/I** for Q1FY27 trending lower at **62.8%** (v/s.67.1% in Q1FY26) and 63.0% in Q4FY26.

Break up of Operating Expenses ¹	Quarter Ended			Growth	
	Q1FY27	Q4FY26	Q1FY26	Q-o-Q	Y-o-Y
Manpower Cost	1,298	1,184	1,160	9.6%	11.9%
<i>Of which On Roll Staff Cost</i>	<i>1,141</i>	<i>1,039</i>	<i>1,019</i>	<i>9.8%</i>	<i>11.9%</i>
Business Volume Linked	739	731	776	1.1%	-4.8%
IT	370	360	314	2.7%	17.9%
Premises	261	264	257	-0.9%	1.9%
Professional Fees	37	33	48	13.1%	-22.4%
Others	25	49	84	-48.7%	-69.9%
PSLC	150	128	128	17.2%	17.2%
Total Opex	2,880	2,750	2,766	4.8%	4.1%

1- Comparative figures have been restated for consistency

Provisions and P&L

All amounts in INR Crs

- Provision Costs (non-tax) at INR 394 Crs for Q1FY27
 - Provisions for **Investments** include:
 - P&L gain from Security Receipts of **INR 86 Crs** in **Q1FY27** v/s. INR 338 Crs in Q1FY26 and INR 446 Crs in Q4FY26
- Annualized **Credit Costs** for Q1FY27 at ~0.3% of Avg. assets, despite significantly lower P&L Gains from SR portfolio
- Total Recoveries & Upgrades for Q1FY27 at **INR 564 Crs**
- RoA at 0.9% for Q1FY27**.vs.0.8% in Q1FY26 and 1.0% in Q4FY26

Break up of Provisions	Quarter Ended			Growth	
	Q1FY27	Q4FY26	Q1FY26	Q-o-Q	Y-o-Y
Operating Profit/(Loss)	1,704	1,618	1,358	5.3%	25.5%
Provision for Taxation (A)	238	362	273	-34.2%	-12.6%
Non Tax Provisions (B)	394	188	284	110.3%	38.9%
<i>Provision for Investments</i>	-86	-446	-345	-80.7%	-75.0%
<i>Provision for Standard Advances / Others</i>	-26	548	-56	NM	-53.5%
<i>Provision for Non Performing Advances</i>	507	85	686	492.9%	-26.1%
Total Provisions (A+B)	633	550	557	15.1%	13.6%
Net profit / loss after Exceptional Items	1,071	1,068	801	0.2%	33.7%
Return on Assets (annualized)	0.9%	1.0%	0.8%		
Return on Equity (annualized)	8.3%	8.4%	6.6%		
EPS-basic (non-annualized)	0.34	0.34	0.26		

Balance Sheet

All amounts in INR Crs



- **Balance Sheet** expanded by **12.6%** Y-o-Y driven by growth in Advances, Non SLR Investments and Deposits, and offset by **25.4%** reduction in balances of Deposits placed in lieu of PSL shortfalls
- **C/D ratio at 90.4%** v/s. 85.7% in Q4FY26 and 87.4% in Q1FY26
- **Advances grew 18.3% Y-o-Y** ; driven by strong growth in Corp & Inst. Banking and Commercial Banking
- **Deposits grew 14.3% Y-o-Y**; with continued **outperformance in CASA Deposits**
- **Borrowings** increased by only **2.1%** Y-o-Y driven by run down in balances of **Deposits** placed in lieu of **PSL shortfalls**
- Disbursements of **INR 33,945 Crs** in Q1FY27 with share of Retail dis. at ~44%

Disbursements	Q1FY27	Q4FY26
Retail ¹	15,005	18,033
Commercial Banking	1,485	2,879
Corp. & Inst. Banking	17,454	11,969
Total	33,945	32,881

Balance Sheet	30-Jun-26	31-Mar-26	30-Jun-25	Q-o-Q %	Y-o-Y %
Assets	462,064	469,105	410,248	-1.5%	12.6%
Advances	285,118	273,445	241,024	4.3%	18.3%
Investments	92,738	88,140	81,180	5.2%	14.2%
Liabilities	462,064	469,105	410,248	-1.5%	12.6%
Shareholders Funds	52,338	51,062	48,644	2.5%	7.6%
<i>Total Capital Funds</i>	<i>51,228</i>	<i>49,906</i>	<i>48,248</i>	<i>2.6%</i>	<i>6.2%</i>
Deposits	315,373	318,969	275,843	-1.1%	14.3%
Borrowings	67,940	64,864	66,560	4.7%	2.1%

Break up of Deposits	30-Jun-26	31-Mar-26	30-Jun-25	Q-o-Q %	Y-o-Y %
CASA	103,233	111,959	90,351	-7.8%	14.3%
<i>Current Account</i>	<i>44,682</i>	<i>52,322</i>	<i>36,260</i>	<i>-14.6%</i>	<i>23.2%</i>
<i>Savings Account</i>	<i>58,551</i>	<i>59,637</i>	<i>54,090</i>	<i>-1.8%</i>	<i>8.2%</i>
CASA Ratio	32.7%	35.1%	32.8%		
Term Deposits	212,140	207,010	185,492	2.5%	14.4%
<i>Certificate of Deposits</i>	<i>6,604</i>	<i>6,831</i>	<i>-</i>	<i>-</i>	<i>-</i>
Total Deposits	315,373	318,969	275,843	-1.1%	14.3%

¹ Includes sanctions/ limit set-ups

Break up of Advances & Deposits

All amounts in INR Crs

Advances

- **Q1FY27 Advances** up **18.3% Y-o-Y** & **4.3% Q-o-Q**
- **Retail Banking** Advances up **6.9% Y-o-Y** driven by strong pickup in disbursements
- **Commercial Banking** Advances up **16.9% Y-o-Y**
- **Corporate & Institutional Banking** Advances up **41.4% Y-o-Y**
- **Retail Banking** mix at **45% v/s. 49%** in Q1FY26

Deposits

- CASA + Retail TDs¹ at **65.2% vs. 65.6%** in Q1FY26 and **64.2%** in Q4FY26.
- **Retail & Branch led Deposits** CASA ratio robust stood at **39.7%**
- **Avg. daily Retail CA** for Q1FY27 grew **22.0% Y-o-Y**
- **Avg. daily Retail SA** for Q1FY27 up **13.4% Y-o-Y**
- **Retail CASA** Accounts opened: **2.20 Lakh** in Q1FY27

Segmental Break up of Advances	30-Jun-26	31-Mar-26	30-Jun-25	Q-o-Q %	Y-o-Y %
Retail Banking ²	127,147	126,056	118,981	0.9%	6.9%
Commercial Banking	69,743	69,947	59,652	-0.3%	16.9%
Corporate & Institutional Banking	88,228	77,442	62,390	13.9%	41.4%
Total Net Advances	285,118	273,445	241,024	4.3%	18.3%

of which MSME advances contributing 29.4%

Segmental Break up of Deposits ³	30-Jun-26	31-Mar-26	30-Jun-25	Q-o-Q %	Y-o-Y %
Retail & Branch Banking led Deposits	186,691	186,186	168,563	0.3%	10.8%
<i>Retail & Branch Banking CASA Ratio</i>	39.7%	40.7%	38.2%		
Other Deposits	122,077	125,952	107,280	-3.1%	13.8%
<i>Other CASA Ratio</i>	22.7%	27.3%	24.3%		
Total Deposits	308,769	312,139	275,843	-1.1%	11.9%

¹ Based on Balances ≤ INR 3 Crs on an Account Level; ² Retail Banking includes Micro Enterprise Banking (MIB) erstwhile part of SME Book; ³ Excluding Certificate of Deposits; basis internal business segmentation

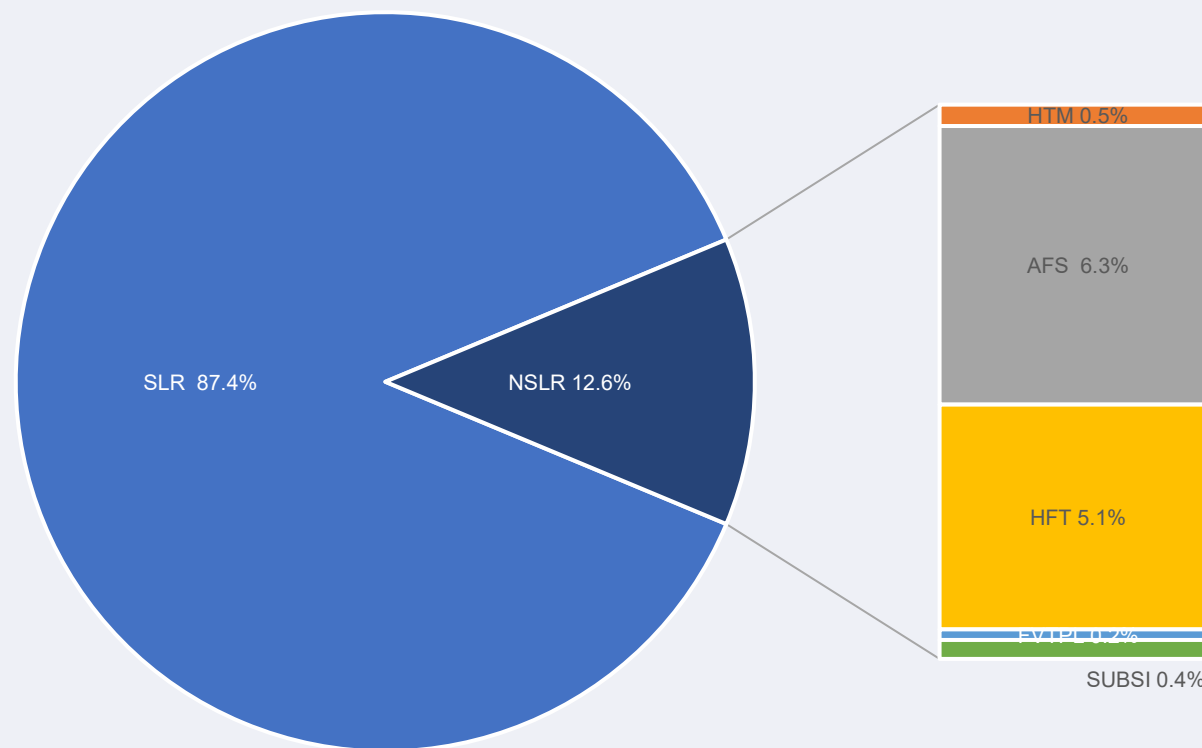
Break up of Investments

All amounts in INR Crs

- Total Net Investments at INR 92,738 Crs

- SLR – INR 81,070 Crs
- Non SLR – INR 11,668 Crs
 - Standard Rated - INR 9,040 Crs:
99.95% Rated AA and above
 - Security Receipts- **NIL**
 - Others Standard ¹- INR 2,627 Crs

Investments Breakup



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

NPA Highlights

All amounts in INR Crs



- **GNPA** Ratio at **1.3%** in Q1FY27 down **30 bps on Y-o-Y basis**; flat Q-o-Q
- **NNPA** Ratio at **0.2%** in Q1FY27 down **10 bps Y-o-Y**; flat Q-o-Q
- **PCR** at **81.7%** in Q1FY27 v/s 81.9% in Q4FY26 and 80.2% in Q1FY26
- Gross **Slippages** for Q1FY27 were INR 964 Crs (**1.4%** of Advances), **12.5% lower Q-o-Q** v/s. INR 1,102 Crs (1.6%) in Q4FY26, and **33.9% lower Y-o-Y** v/s. INR 1,458 Crs (2.4%) in Q1FY26
- **Retail Banking Slippages** continue to trend lower which stands at their **lowest** in past **10 quarters at INR 843 Crs (2.7%** of Advances) v/s. INR 888 Crs (2.8% of Advances) in Q4FY26

Asset Quality Parameters	30-Jun-26	31-Mar-26	30-Jun-25
Gross NPA (%)	1.3%	1.3%	1.6%
Net NPA (%)	0.2%	0.2%	0.3%
Provision Coverage Ratio excl. Technical W/O (%)	81.7%	81.9%	80.2%
Provision Coverage Ratio incl. Technical W/O (%) ³	93.3%	93.4%	92.2%

Segmental GNPA	30-Jun-26		31-Mar-26		30-Jun-25	
	GNPA	(%)	GNPA	(%)	GNPA	(%)
Retail Banking	2,751	2.2%	2,738	2.2%	2,786	2.3%
Commercial Banking	492	0.7%	392	0.6%	747	1.3%
Corporate & Institutional Banking	462	0.5%	475	0.6%	489	0.8%
Total	3,705	1.3%	3,605	1.3%	4,022	1.6%

Movement of GNPA ¹	31-Mar-26	Movement				30-Jun-26
	Opening	Additions	Upgrades	Recoveries	Write Offs	Closing
Retail Banking ²	2,738	843	167	138	525	2,751
Commercial Banking	392	121	1	8	11	492
Corporate & Institutional Banking	475	0	11	2	0	462
Total	3,605	964	179	149	536	3,705

¹ Opening Balance includes the impact of for Inter- segment movement of Products and Customers during the quarter

² Retail Banking includes Micro Enterprise Banking erstwhile part of SME Book prior to Q1FY26

³ Note – 'The Provision Coverage Ratio incl. Technical W/O' for Q4FY26 and Q1FY26 have been restated. The number presented above are also inclusive of Retail Segment.

Summary of Labelled & Overdue Exposures

All amounts in INR Crs

- Sustained reduction in Standard Restructured Advances
- Recovery and Repayments during Q1FY27 from Standard Restructured accounts amounted to **INR 16 crs**
- **Recoveries** from **Security Receipts** during the quarter aggregated to **INR 86 Crs**
- Overdue book of 31-90 days at **INR 2,445 Crs** down from INR 2,483 Crs in Q4FY26 and INR 3,362 Crs in Q1FY26
- Retail Overdue at **INR 1,877 crs** v/s. INR 1,806 crs in Q4FY26 and INR 2,329 crs in Q1FY26.

Particulars	30-Jun-26		31-Mar-26		30-Jun-25	
	Gross	Provisions	Gross	Provisions	Gross	Provisions
NPA	3,705	3,028	3,605	2,952	4,022	3,225
Other Non Performing Exposures	4,296	3,654	4,373	3,687	4,887	4,222
<i>NFB of NPA accounts</i>	816	174	882	196	846	180
<i>NPI</i>	26	26	26	26	49	49
<i>Security Reciepts</i>	3,454	3,454	3,465	3,465	3,992	3,992
Total Non Performing Exposures	8,001	6,682	7,978	6,639	8,910	7,447
Technical Write-Off ¹	6,412	6,412	6,297	6,297	6,229	6,229
Provision Coverage incl. Technical W/O		90.8%		90.6%		90.3%
Std. Restructured Advances ²	229	37	241	37	378	52
<i>Erstwhile</i>	5	3	5	2	6	3
<i>DCCO related</i>	-	-	-	-	80	4
<i>MSME</i>	51	6	55	6	63	7
<i>Covid</i>	172	29	180	29	229	38
Other Std. exposures ³	66	23	66	23	117	41
61-90 days overdue loans ⁴	862		781		1,447	
<i>Of which Retail</i>	687		662		842	
31-60 days overdue loans ⁴	1,583		1,702		1,915	
<i>Of which Retail</i>	1,190		1,144		1,487	

¹ Prior period figures restated to include Corporate and Retail Book

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

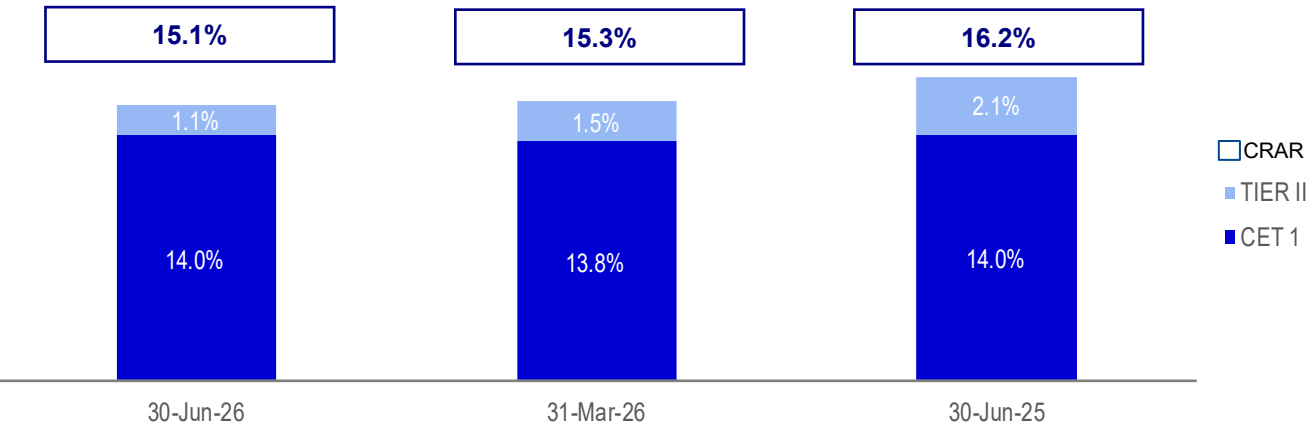
³ Where provisioning has been made as per requirement of RBI circular on Prudential Framework for Resolution of Stressed Assets dated June 7, 2019

⁴ Overdue loans for prior period has been restated to align with regulatory definition

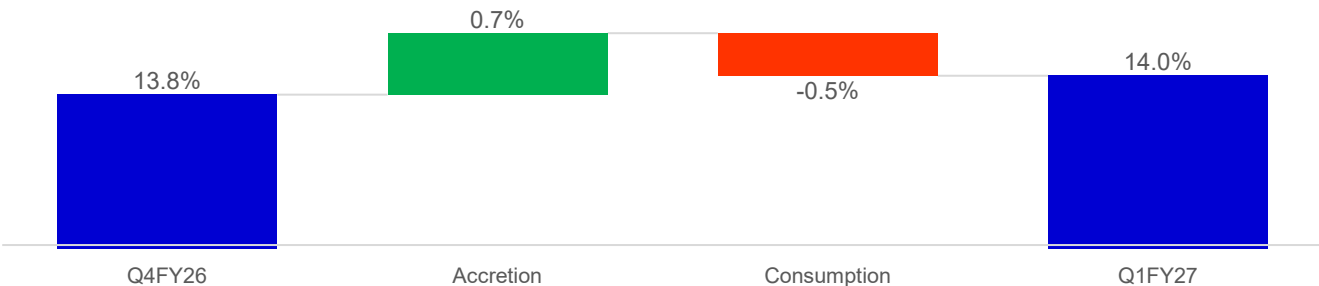
CET 1 Ratio at 14.0%¹ - Strong Buffer, Improving Efficiency



1 Bank's Capital Adequacy Ratio ¹



2 CET I Q-o-Q Movement in Q1FY27 ¹



Key Parameters

73.2%
RWA/Assets
+60 bps YoY

+11 bps
DTA Q-o-Q Accretion

+119 bps
CET 1 upside from DTA unwind over time

External Rating				
Agency	Current Rating	Outlook	Previous Rating	Action
Domestic				
CARE	AA+ ↑	Stable	AA-	Jun'26
ICRA	AA ↑	Stable	AA-	Jul'26
CRISIL	AA-	Stable	A+	Aug'25
India Ratings	AA-	Stable	A	Aug'25
International				
Moody's	Ba1 ↑	Stable	Ba2	May'26
S&P Global	BB+ ♦	Stable	Not Rated	Jul'26

↑ Upgrade ♦ Inaugural

Key Takeaway: CET 1 at 14.0%, profit-driven accretion, internal accruals & rating upgrades validate capital strength.

¹ Includes Profits

Contents

Financial Results – Q1FY27

YES BANK Franchise



India's New-Age Private Sector Bank



INR 2.85 Lakh Crs | 69%

Loan Book | Share of Retail & Commercial Bank²

**Diversified
Balance Sheet**

INR 3.15 Lakh Crs | 59%

Total Deposits | Share of Retail and Branch Banking led Deposits

Digital Leadership

Processes every 1 in 3 Digital Transactions in India; Preferred Banker to Unicorns/ Soonicorns; Strong stack of 1,500+ APIs

Universal Bank

Comprehensive Product Suite for Retail, Commercial, Corporates & Institutional Segment

6th Largest

Private Bank in India¹; Founded/Licensed in 2003; Commenced operations in 2004

Stable Asset Quality

1.3% | 0.2%
GNPA | NNPA

Well Capitalized

15.1% | 14.0%
Capital Adequacy | CET-1 Ratio³

Pan India Distribution

1,335 | 1,372
Branches | ATMs



**Granular, Retail
Franchise**

**Professional,
Seasoned Management**

Marquee Shareholders
SMBC, SBI & Advent

29k+
Employees | Senior
Management vintage of **~10
Years** with the Bank

**Highest rankings among
Indian Banks** from prominent
global **ESG Rating** institutions
including S&P, CDP etc.

Domestic Ratings: LT Rating - **AA+ / AA / AA-** ⁴; ST Rating - **A1+**
International Ratings: Moody's **Ba1** | S&P **BB+**

Notes: All Metrics as of Q1FY27 i.e. Quarter ended 30th June 2026

¹ 6th Largest Private Bank in India by Total Assets as on 31st March 2026; ² Commercial Segment: Includes Small and Medium Enterprises and Emerging Large Corporates; ³ CET 1 - Common Equity Tier-I Ratio

⁴ Long term rating: AA+ by CARE, AA by ICRA & AA- by CRISIL & India Ratings ; Short Term Ratings by CRISIL & CARE

Strong Institutional Sponsorship- catalyst for next phase of Growth



Overview

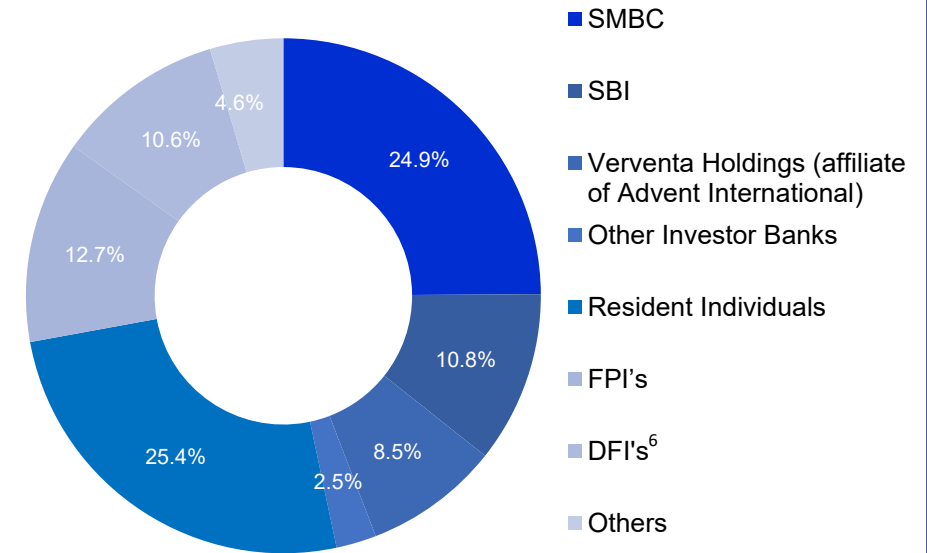
Sumitomo Mitsui Banking Corporation ("SMBC") became **YES Bank's largest shareholder** through the acquisition of 24.9% stake from SBI, other Investor Banks¹ and separately from Carlyle (CA Basque Investments) and others

Induction of **two SMBC nominee directors** further strengthened the **Governance Structure**

- **Mr. Rajeev Veeravalli Kannan - Managing Executive Officer** and **Head of India Division** in **SMBC** as well as in **SMFG**
- **Mr. Shinichiro Nishino** - Head of **Global Credit** in the **Risk Management Unit** of **SMBC**

SBI continues to remain **as one of the largest shareholders** in YES Bank with One Nominee Director on the Board of Directors

Strong & Diversified Investor Base²



SMBC Overview

SMBC, a wholly owned subsidiary of **Sumitomo Mitsui Financial Group (SMFG)**, is among the **leading foreign banks** operating in India. It is the **2nd largest banking group in Japan**, 14th largest globally³; designated as a **GSIB**⁴, with **Total Assets of ~USD 2 trillion**

SMFG's wholly owned subsidiary, **SMFG India Credit Company**, is one of the largest **diversified NBFCs in India**, with an AUM of USD 7.0 billion, a customer base of 3 million, and a branch network of 1,015 locations across more than 670 towns⁵.

Next phase of growth, profitability and value creation leveraging SMBC's global expertise



Benefit to **Credit Ratings and Brand Reputation**, and further enhance **Global Governance Standards** from SMBC



Leverage **Strong Parentage** For **Higher Trust**

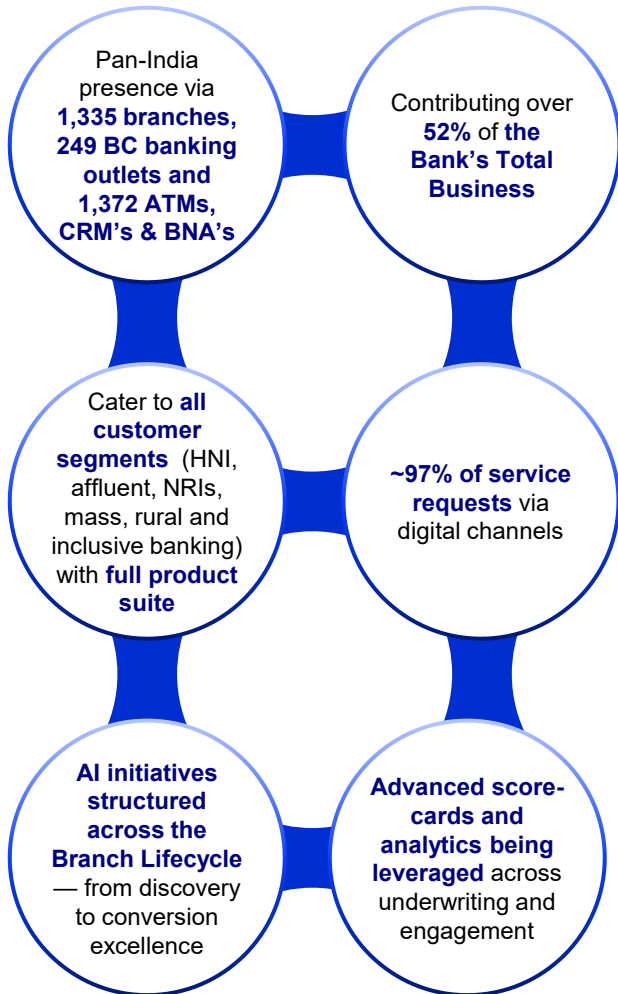


Cross-border Expertise; Access **New Business Opportunities** – Japanese And Global Corporates

Note: (1) Includes Axis Bank Limited, Bandhan Bank Limited, Federal Bank Limited, HDFC Bank Limited, ICICI Bank Limited and IDFC First Bank Limited. (2) Shareholding Pattern as of 30th June 2026. (3) S&P CapIQ, Banking Asset Ranking, 2025; (4) 2025 List of Global Systemically Important Banks (GSIBs) by the Financial Stability Board (FSB); (5) As of Mar-26; (6) Mutual Funds and Insurance Companies

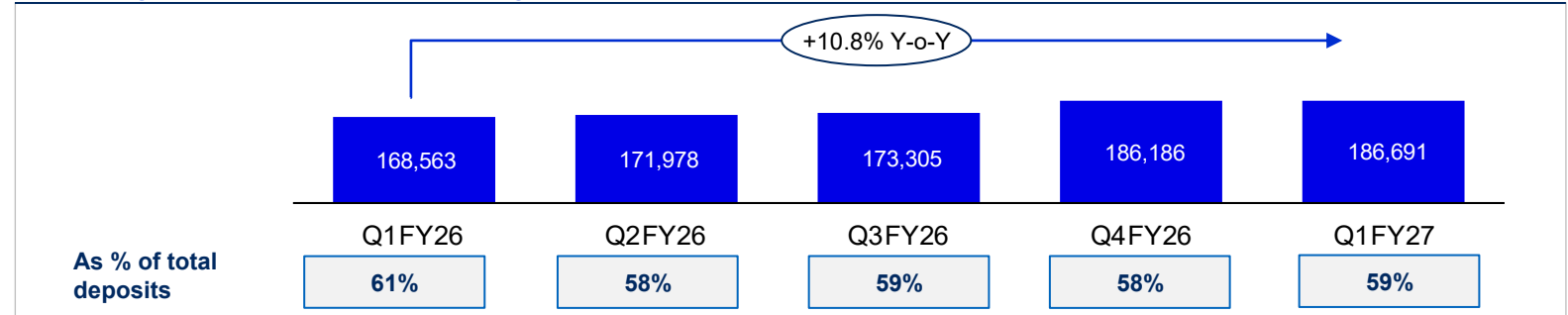
Retail Bank

Full spectrum Retail Bank Delivering Sustained Growth Momentum

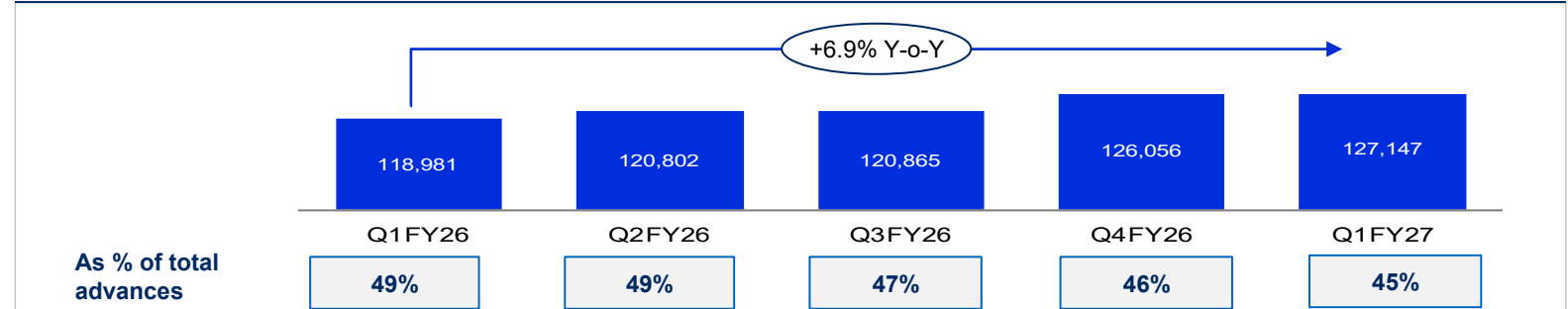


All amounts in INR Crs

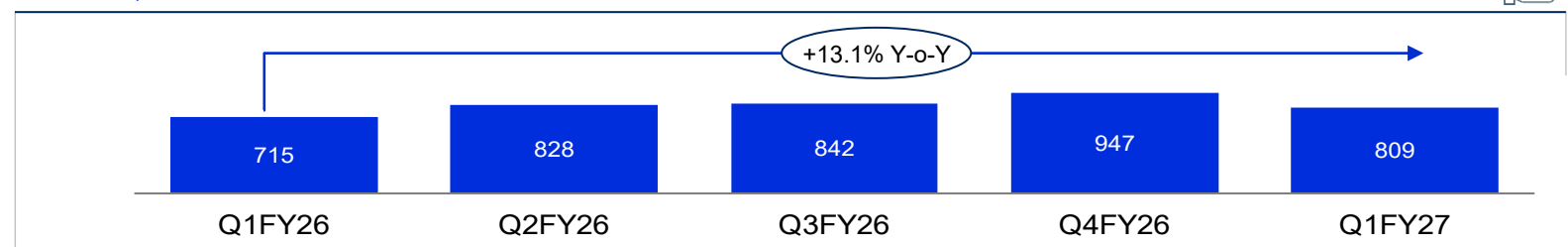
Sustained growth in Retail & Branch Banking led Deposits¹



Growth calibration in Retail Advances¹



In addition, continued momentum within Retail Fee Income¹



¹ Basis Internal Business Segmentation

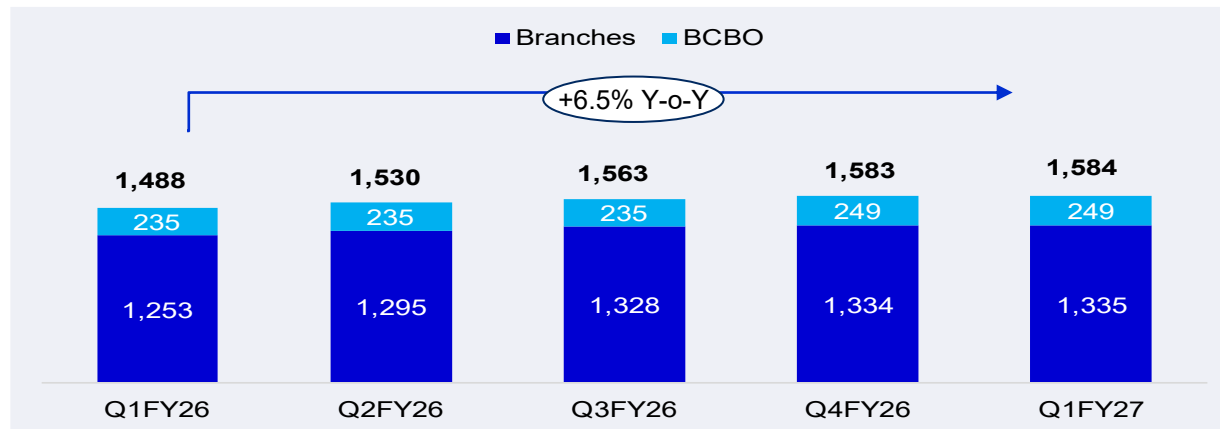
Branch Banking

Strengthening the Liability Franchise through Distribution & Digital Transformation



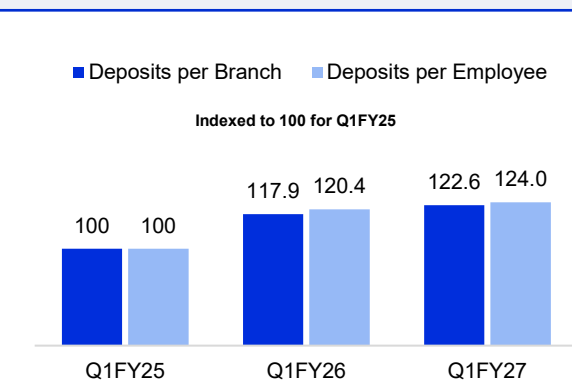
All amounts in INR Crs

1 Network Footprint stands at 1,335 branches and 249 BCBO outlets

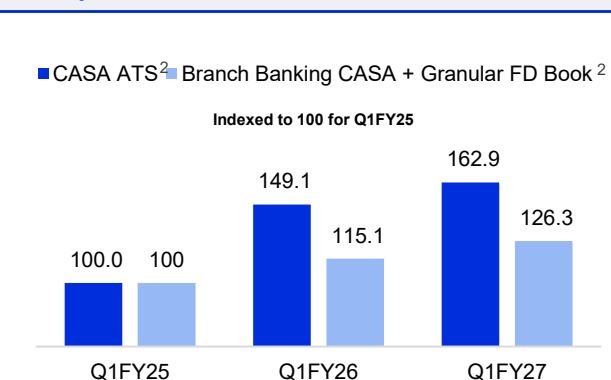


3 Branch Banking led Deposits: 15.3% CAGR (Q1FY25-Q1FY27) v/s. 12.0% CAGR in Industry and 14.0% CAGR amongst Pvt. Banks¹

Productivity Gains within existing & expanding franchise



Improving Low Cost & Granular Deposits with Focus on Quality



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

Current & Savings Account Onboarding

Assisted Digital Onboarding

- ~96% eligible SA accounts opened digitally with ~77% Savings accounts instantly activated
- ~88% eligible CA accounts opened digitally with ~36% 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

DIY (Do It Yourself) Digital Onboarding for SA onboarding

- Our DIY journey delivers a frictionless onboarding experience for customers

Servicing & Cross Sell

Servicing

- Over 350 unique service journeys available on digital channels
 - 203 on 'IRIS by YES BANK' – Bank's newest Digital app
 - 224 on YES Online – Internet Banking Platform
 - 101 on YES Robot
 - 73 on WhatsApp Banking

Cross Sell

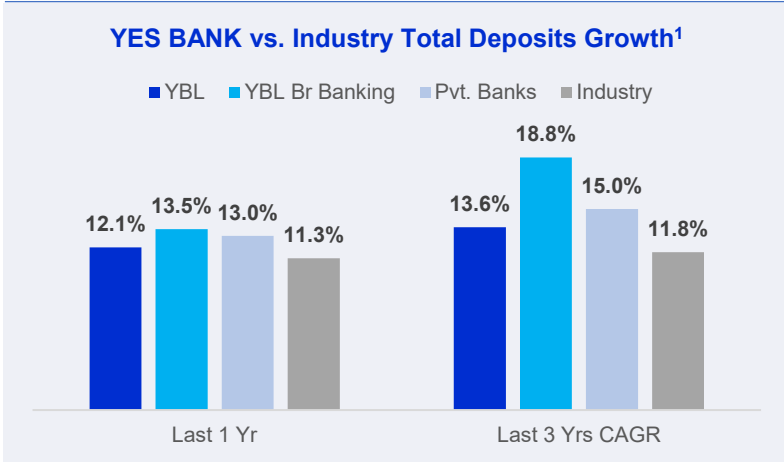
- End-to-end digital journeys for FD, RD, Credit card, MF, SGB, RE-KYC, insurance, IPOs, Card upgrades & quick loans, tax payments, Digital saving accounts, virtual gift cards, Government schemes, card transactions to EMI and Personal Loans
- Journeys available across DIY / Assisted

¹ Based on Total Bank Deposits, CAGR computed between Q1FY25-Q4FY26 for the Industry & Pvt. Banks; ² Normalised for comparability; ATS: Average Ticket size per account

Strengthening Deposit Franchise with Improving Funding Costs and Outperformance in Branch Banking

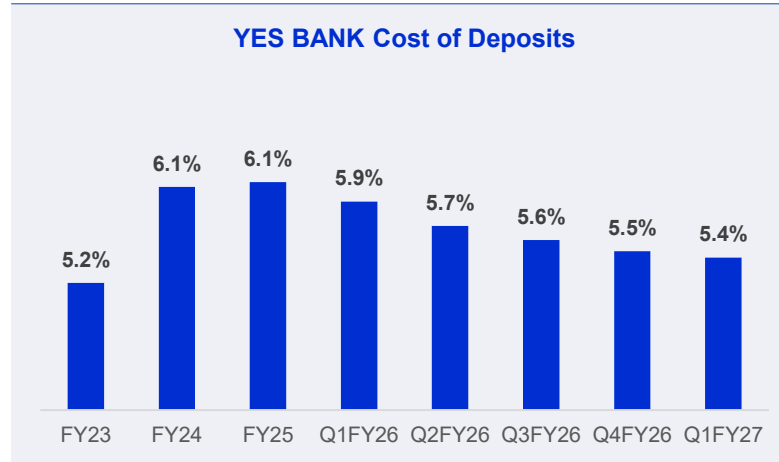


Sustained momentum in deposit accretion

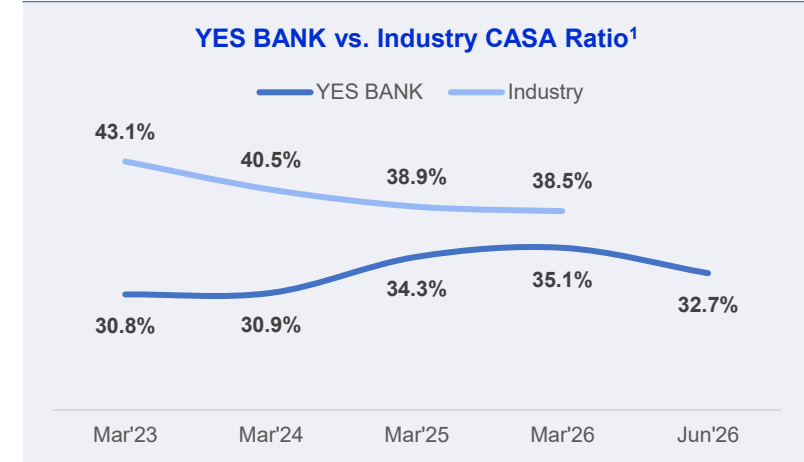


Q1FY27 Deposits Y-o-Y growth for YBL at 14.3% & YBL Branch Banking at 10.8%

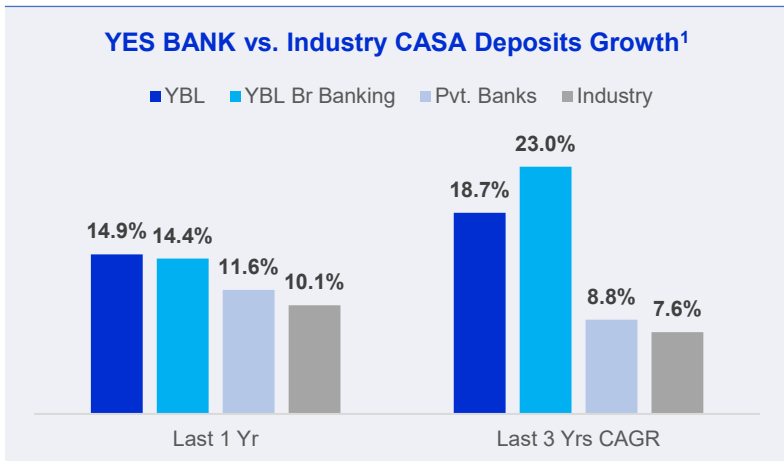
Controlled movement in Cost of Deposits



CASA Ratio Continues to Improve, Narrowing Gap with Industry

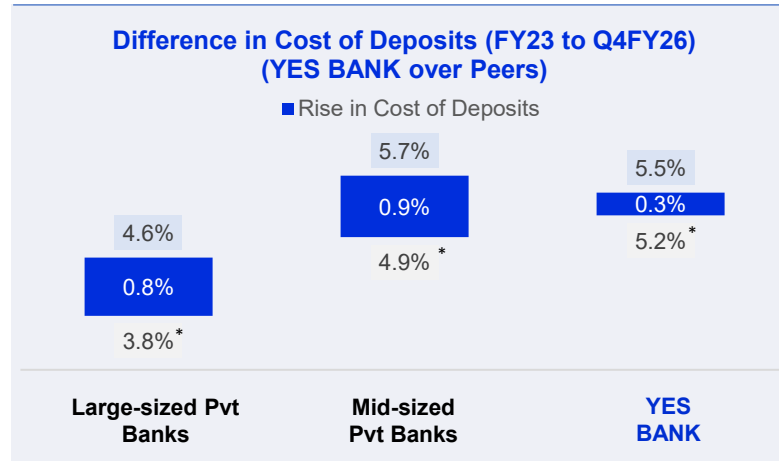


CASA Franchise Strengthening, growing faster than the industry



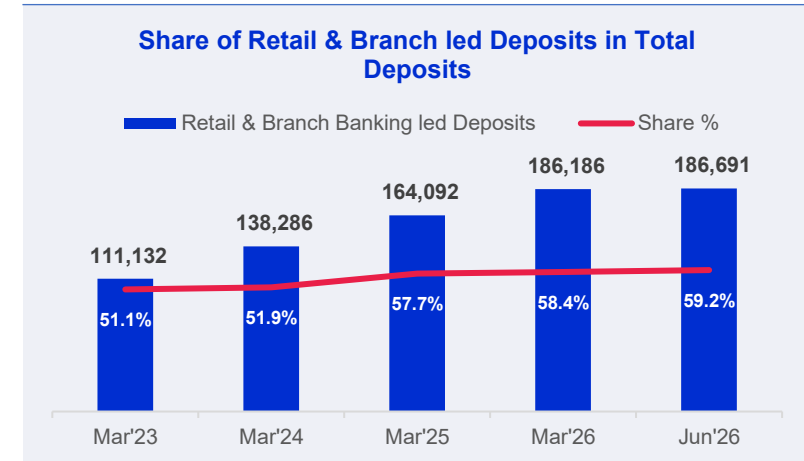
Q1FY27 CASA Y-o-Y growth for YBL at 14.3% & YBL Branch Banking at 15.1%

Lowest rise in Cost of Deposits across peers over last 3 years



* Pertains to FY 23

Higher Granularity with Retail Deposits Near 60% of Total Deposits



¹Basis RBI data availability as of Mar'26; Peer Bank data taken from respective Quarterly/ Annual disclosures

Retail Liabilities: New Product & Program Launches Q1FY27

Purpose-built Propositions across every Customer and Business Segment



SA Program Segmental Offerings



Women

YES Essence

YES Premia
YES Grandeur
YES First



Senior Citizens

YES Respect

YES Premia
YES Grandeur
YES First



Special Purpose A/c



Capital Gains A/C

Special A/c which allows taxpayers to deposit unutilized long-term capital gains to claim tax exemptions



CA Segmental Offerings



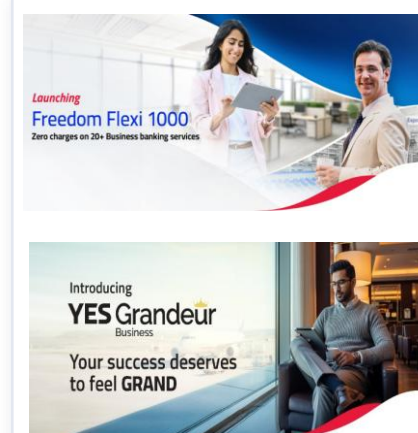
Foreign Entities

- **SNRR- Current Account for Foreign entities**
 - Having business interest in India including service sector
 - Doing business with GOI
- **IBU Foreign Currency Savings Account for Resident Individuals**



Business

- **Freedom Flexi 1000** (6-tier Dynamic) - Proposition catering to established businesses with high value benefits
- **YES Grandeur Business** - Industry-best premium banking program for Emerging Affluent clients

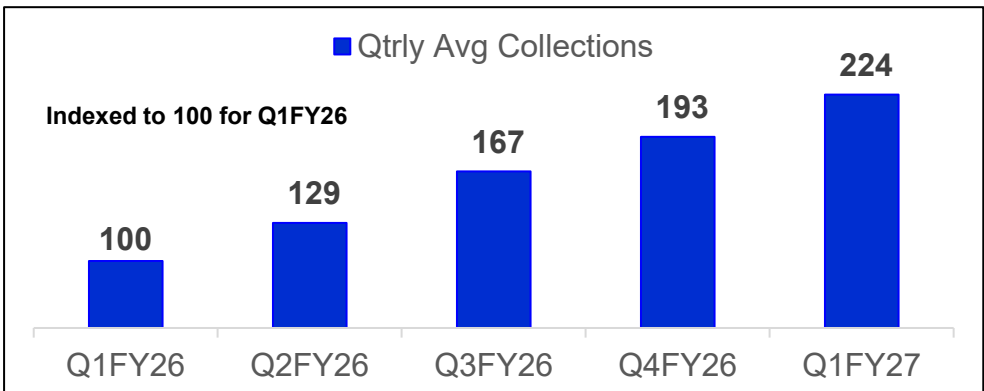


Retail Liabilities: QR/Soundbox Solutions for Merchants

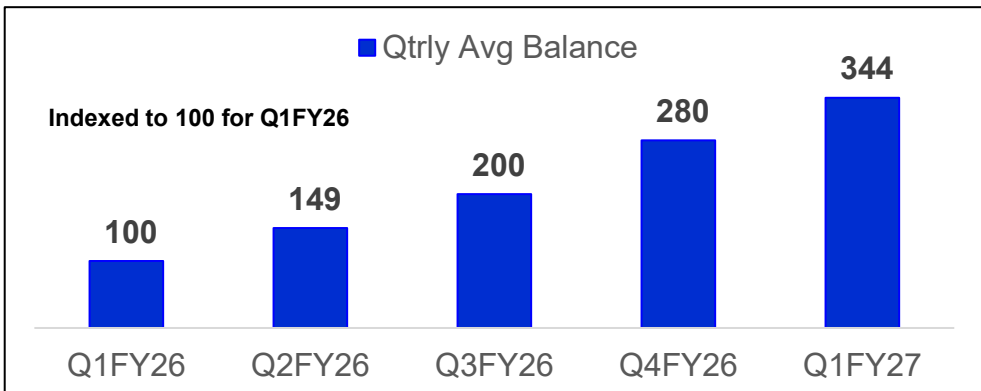
Building Granular Current Account Franchise through Customer Centric Approach



QR/Soundbox Customer Collections



QR/Soundbox Customer Balances



Merchant Account Offerings

YES BANK

Merchant Elite Current Account

with offers worth ₹10 Lakhs+

- Complimentary Shop Insurance
- Free Soundbox & POS Rental Cashback
- Same Day On-Demand Settlement

For details, visit our nearest branch www.yes.bank.in

YES Business

YES BANK

Power your business with **YES BANK Current Account**

- Comprehensive solutions for Vyapar
- Up to 20X* Cash Deposits
- Benefits worth up to ₹12 Lakhs*

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YES BANK

With **YES Pay Biz**

Collect payments easily

YES Business

YES BANK

Light up your business this festive season with **Merchant Elite Current Account**

THE GREAT INDIAN VYAPARI FESTIVAL

New Launch

YES BANK

Onward, upward, always.

Grow more with **Merchant Prime Current Account**

Your business didn't grow by chance. You earned every step, late nights, bold calls, all in. Now you're ready for more. And that kind of growth deserves the right support. YES BANK Merchant Prime Account is built to offer you the tools and freedom your business needs as it steps into what's next.

Smart features, zero hassle:

- Complimentary Venture Business Debit Card
- 2,000 Rewards Points
- Free Soundbox + 1 Android POS machine Free*
- 20X Higher Cash Deposit Limit Up to ₹5 Crore

*Not for funding of ₹10,000 and activation on YES Biz by YES Bank with min. amount of ₹1,000. ** Free subject to volume of ₹50,000 per month and is valid cashback for 1 POS Machine subject to ₹1 lakh throughout. POS should be tagged in within 15 days of account opening.

Retail Assets

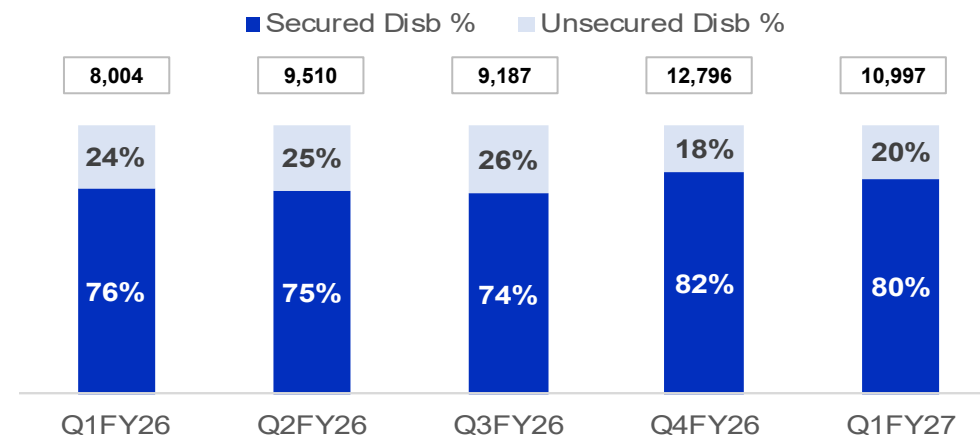
Focus on Profitability enhancement



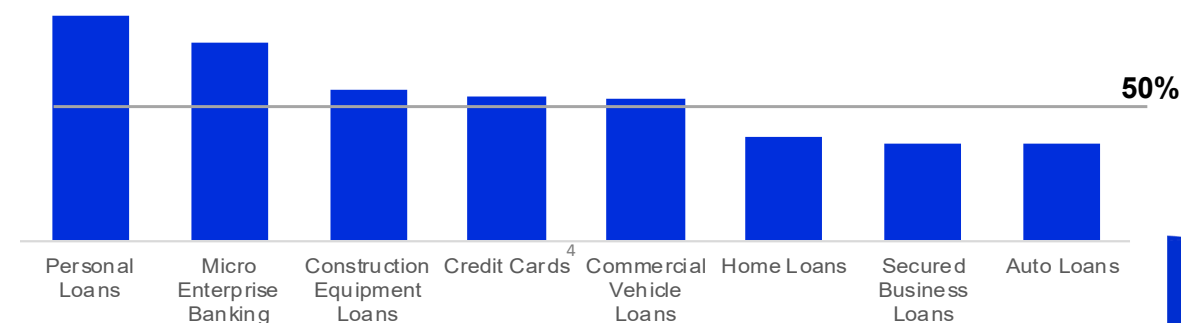
1 Diversified Retail Advances book¹

In INR Crs	% Share	Q-o-Q	Y-o-Y
Retail Banking Assets	69.7%	1.1%	4.2%
Secured	57.1%	1.7%	6.3%
Secured Business Loans	18.7%	4.3%	21.2%
Home Loans	8.8%	2.3%	0.1%
Commercial Vehicle Loans	6.4%	-2.5%	-6.0%
Affordable Home Loans	6.5%	2.8%	8.8%
Construction Equipment Loans	4.8%	0.6%	4.1%
Auto Loans	4.0%	-6.0%	-23.0%
Used Car Loans	3.5%	-6.6%	-19.3%
Gold Loan	2.2%	19.3%	379.6%
Others	2.3%	4.6%	4.9%
Unsecured	12.6%	-1.6%	-4.2%
Micro Enterprise Banking	16.3%	-1.3%	10.4%
Credit Cards	7.2%	5.6%	23.4%
Rural Banking	5.0%	-3.8%	10.2%
Inclusive & Social Banking	1.8%	2.1%	31.3%
Total Gross Retail Advances	100%	0.8%	7.1%
Provisions			
Total Net Retail Advances		0.7%	7.2%

2 Retail Banking Assets disbursements³: Calibration in Product & Sourcing mix



3 ETB Share in Retail Disbursals during Q1FY27



¹ Split basis gross advances including Co-lending; ²Other includes IF, LAS etc ;³ Excludes MEB, Rural Assets, Cards and ISB ⁴ Basis cards in force

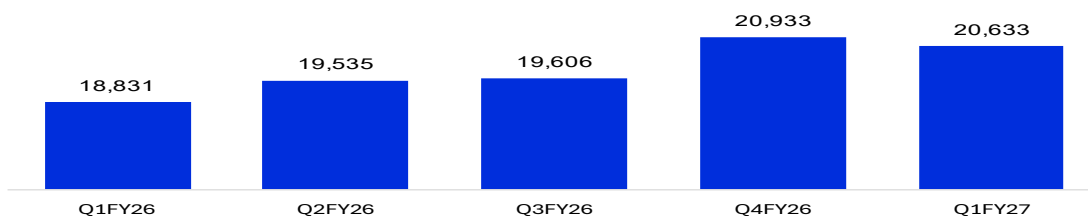
Micro Enterprise Banking

Catering MSME Market Segment



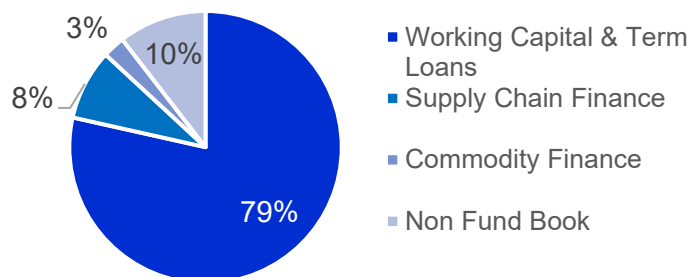
1 Steady Growth in Funded Book

Y-o-Y growth: 9.6%



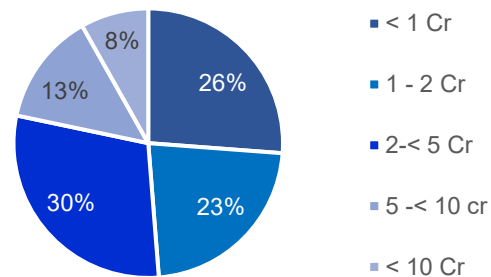
- PSL Book : ~90% of MSME Funded Book PSL Compliant

2 Sustainable Product Mix



~88.5% of Fund book consists of secured products

3 Granular and Stable Customer Mix



4 Growth Avenues, Digitization & Product Innovation



Launched a new cashflow-based lending product “**GST FinFast**” leveraging GST and Banking data, with defined TATs to enhance agility in credit assessment and enable faster, data-driven decision-making.

Pre-approved Enhancement for Eligible Customers.



Enhancement in **YES Business Loan HUB**, a digitally assisted solution integrated with the Loan Origination System, has streamlined MSME loan proposal logins. 90% of eligible New-to-Bank cases are now logged through loan HUB reflecting a strong shift toward digital adoption. The platform also identifies data-driven trade finance opportunities, further strengthening customer engagement and cross-sell potential.



SME Direct Service Desk has been enhanced to support YES Business (Net Banking) onboarding for all constitution (erstwhile only Sole Proprietorship). The desk has increased its handling to 60+ request type & has successfully processed ~18,000 service requests in Q1 FY27—reinforcing its role as a key service channel in improving customer experience.

Rural Assets & Inclusive and Social Banking

Driving Financial Inclusion Through Rural Lending & Women Microfinance

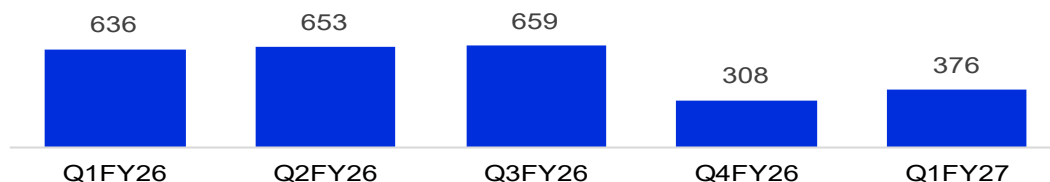


All amounts in INR Crs

RURAL ASSETS

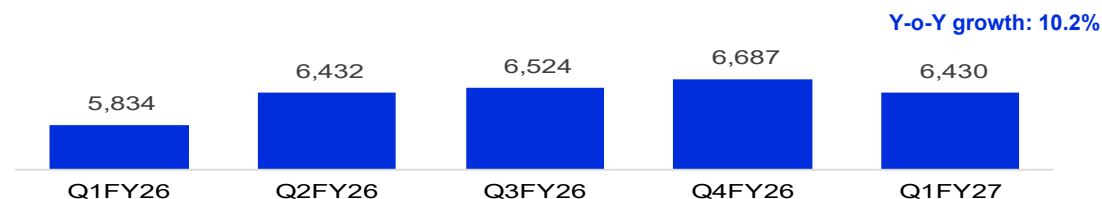
Deepening the penetration in emerging rural markets & generating Agri PSL

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

2 Building a Diversified, Scalable & Digitally Enabled Rural Book



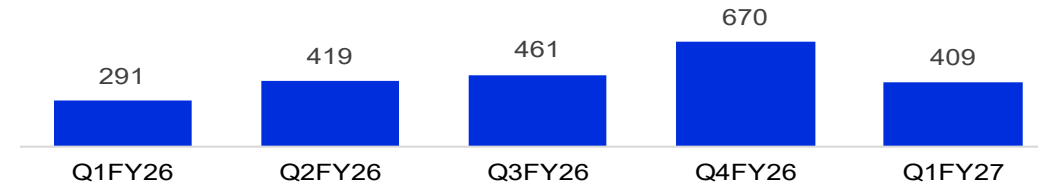
- Well diversified rural financing book** with a balanced mix of FMA and KCC
- Expanding into unpenetrated rural markets** to improve financial inclusion & ensuring credit availability to larger farmer base
- Strong rural value chain** presence supported by a diversified portfolio across ~13 States

¹ Excluding lending to MFI; Q4FY26 Business origination restated and not comparable with previous reportings

INCLUSIVE & SOCIAL BANKING

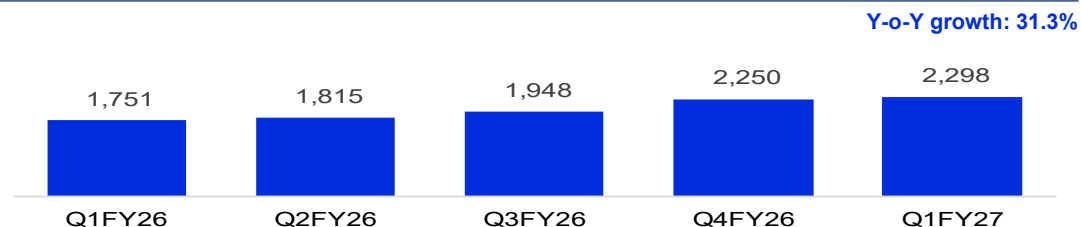
Catalyzing Inclusive Growth Through Women Microfinance

3 Business originations



- 100% book qualifies under **granular PSL lending**
- All new business sourced from 1st January 2025 onward is covered under CGFMU, the Government's credit guarantee scheme. While the overall book has 11.8% NPA (legacy stress accumulated during industry wide credit cycle) the CGFMU book, now 85% of total portfolio, has 1.7% NPA.

4 Optimized book growth with geographic diversification



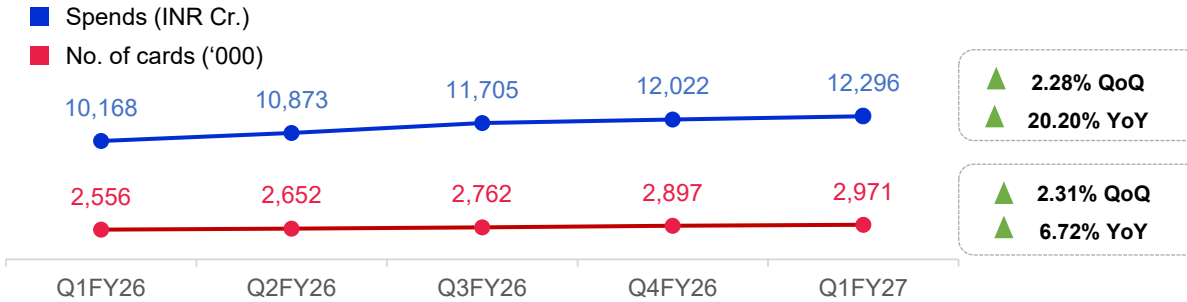
- 31% YoY Book Growth**
- Diversified portfolio** across 282 districts in 18 states
- Long standing relationship** with 10 credible BC partners

Credit Cards

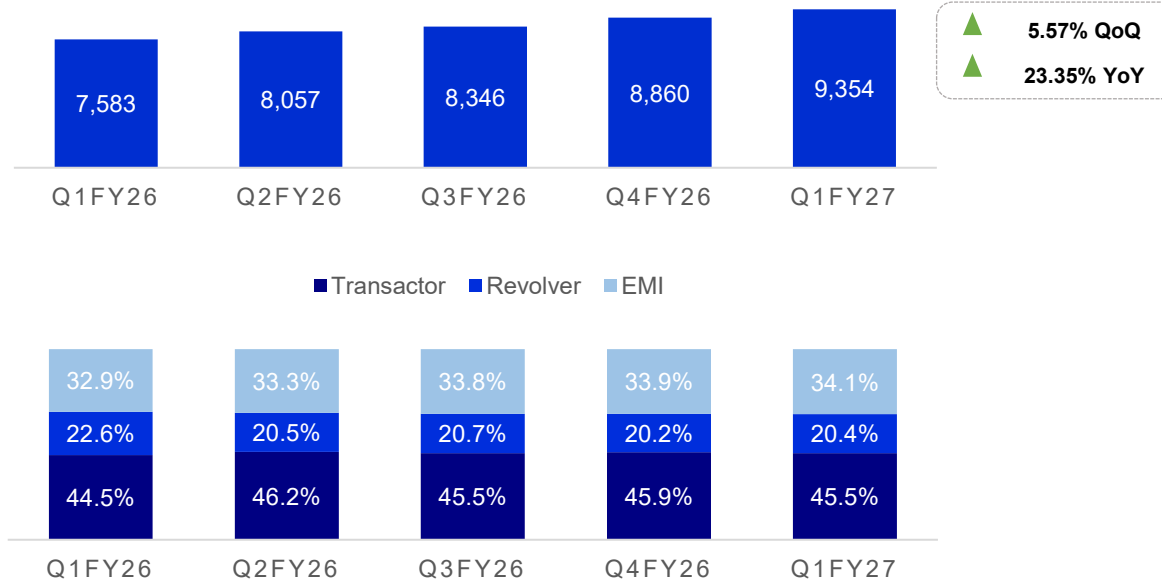
Steady business growth



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



2 Book Growth and Book Mix %



3 Key Initiatives Q1FY27

Portfolio Optimization

Fee Lines Restructure:

- Benchmarked and revised fee structure across credit card variants

Product Feature Revamp:

- Revamped product features across proprietary and co-branded card portfolios to deliver enhanced value propositions for mass customer segment

Transaction Compliance:

- Strengthened transaction monitoring through enhanced controls to discourage suspicions payment behavior and improve portfolio risk management

Customer Centric Innovation

Reward Point Discovery:

- Introduced discovery of reward points expiry across IRIS and Credit Card statements, enhancing customer transparency and experience

IRIS Onboarding:

- Revamped IRIS app credit card onboarding journey, driving improved digital acquisition through a two-click journey where card is generated within 2 hours

Portfolio Update

Sourcing Update:

- Quarterly sourcing of ~2.48 lakh cards (Internal cards: ~1.49 L, Co-brand cards: ~0.99L)

EMI Booking and Spends:

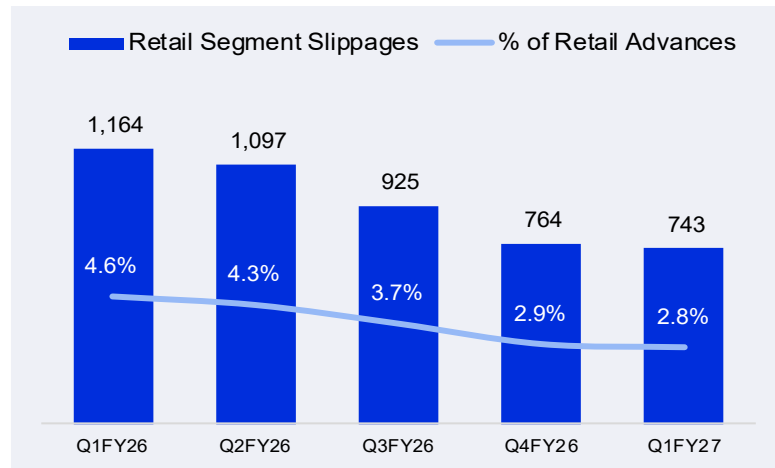
- Highest-ever EMI booking of 1.28K Cr. and over INR 12K Cr. in total spends including highest ever INR 4.6K Cr. plus CC UPI spends

Retail Slippages¹ – Significant Improvement

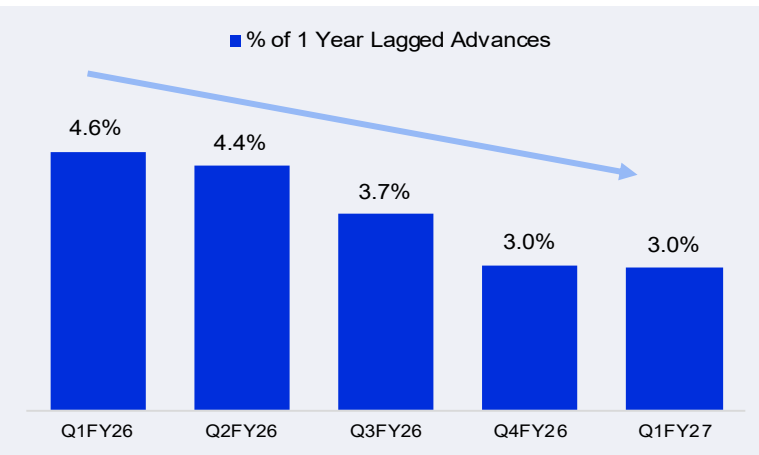


All amounts in INR Crs

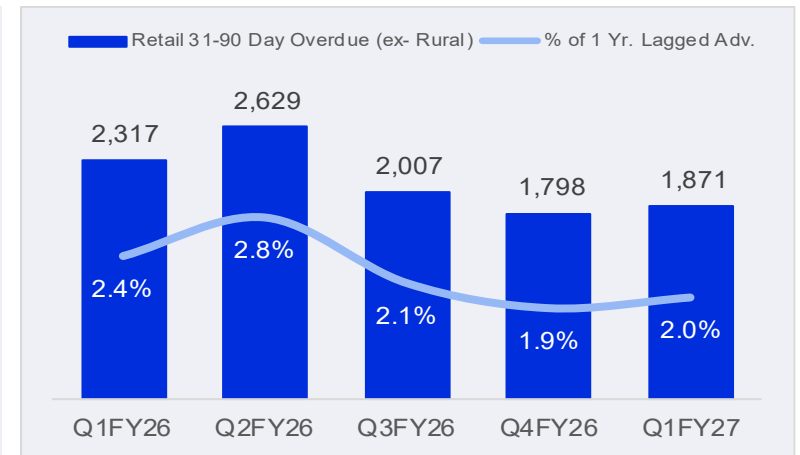
Improvement continues in Retail Slippages ; lowest since 10 qtrs



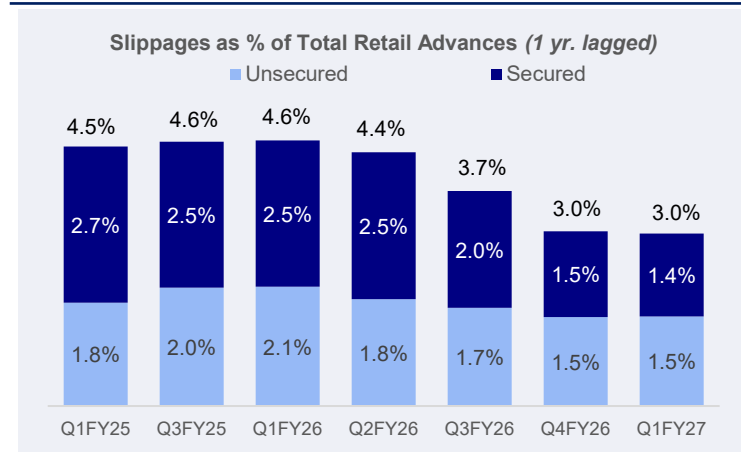
Improvement seen even on 1 Year lagged basis



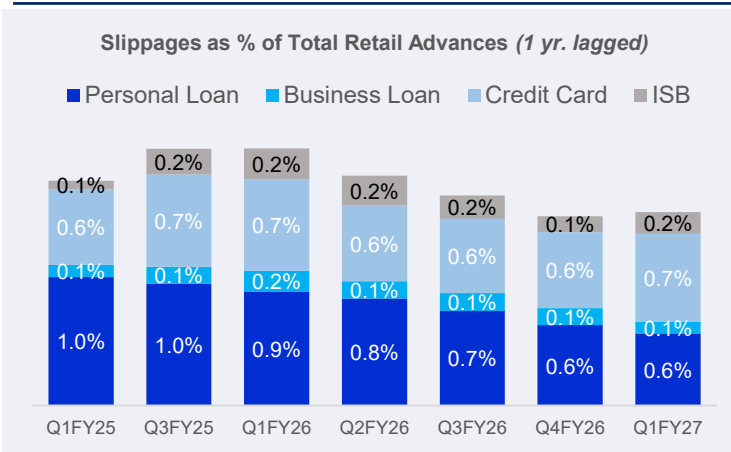
Early delinquencies i.e. 30+ also showing improvement Y-o-Y



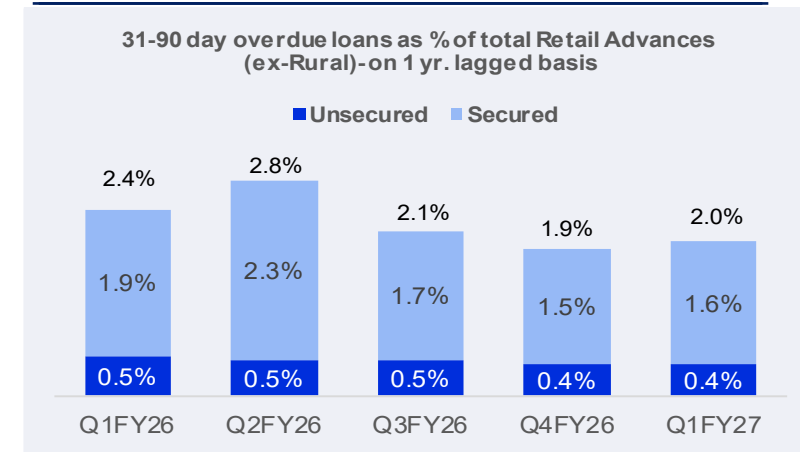
Secured & Unsecured Portfolio slippages down Q-o-Q



Within Unsecured, improvement in PL, BL and Credit Card



30+ stable across unsecured, further improving in secured



¹Slippage ratios expressed on Annualized basis, Excludes Micro Enterprise Banking

Significant progress on ensuring PSL compliance

Sustained momentum in Organic balances; NIL Shortfalls in Overall ; RIDF Deposits at 5.9% of Assets

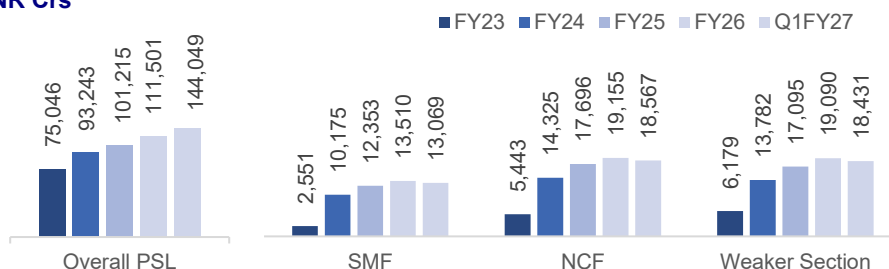


Comprehensive **strategy adopted & currently under execution** to substantially reduce the quantum of RIDF balances over a 2- year timeframe

- On track Ensuring NIL **shortfalls** in **sub-categories by year end**
- Focused Acceleration on **Organic Sourcing** in PSL sub-categories: **SMF** (Small & Marginal Farmers), **NCF** (Non-Corporate Farmers) and **WS** (Weaker Sections) Assets via expanding distribution, manpower, and productivity
- Expansion of **BC** (Business Correspondent) **Partnership** Models
- Inorganic Interventions: Purchase of **PSLCs** (PSL Certificates) / **IBPC** (Inter Bank Participation Certificate) / **PTCs** (Pass Through Certificates) / **DA**s (Direct Assignment)

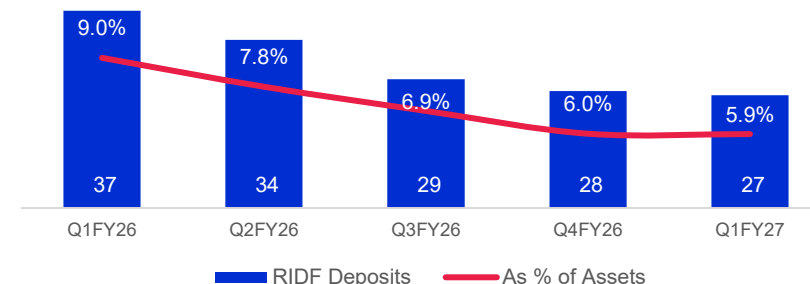
Rising On Balance Sheet Amounts *(excludes inorganic interventions and deposits)*

All amounts in INR Crs



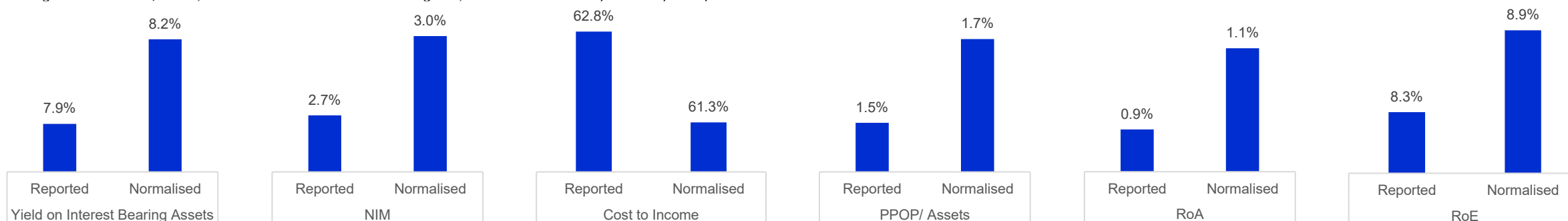
PSL Mandated Deposits as a % of Total Assets

All amounts in INR '000 Crs



Mandated deposits in lieu of PSL Shortfalls: 5.9% of Assets ; expected to further reduce to <5% by end of FY27

All figures below for Q1FY27; 'Normalized' indicates Pro-forma figures, normalized for the impact of deposits placed in lieu of PSL Shortfalls



Wholesale Banking

Covering Diverse Client Segments with Deep Product Expertise



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

PRODUCTS	Transaction Banking	Project Finance	Loan Syndication	Business Economics Banking
	Trade Finance, Cash Management, Custody, Bullion, Remittance & Supply Chain Finance	Long Term Project Financing with ring-fenced cash flows	Underwriting & syndication/ sell down	Macro economic research
	Financial Markets	Real Estate	IFSC Banking Unit	CGA/ FASAR
	Fx & Derivative Sales, DCM, Trading, Balance Sheet Management	Construction Finance & Lease Rental discounting for Residential & Commercial real estate	Offshore product offerings through IBU at GIFT City	Corporate & Government Advisory/ Food & Agri Strategic Advisory & Research

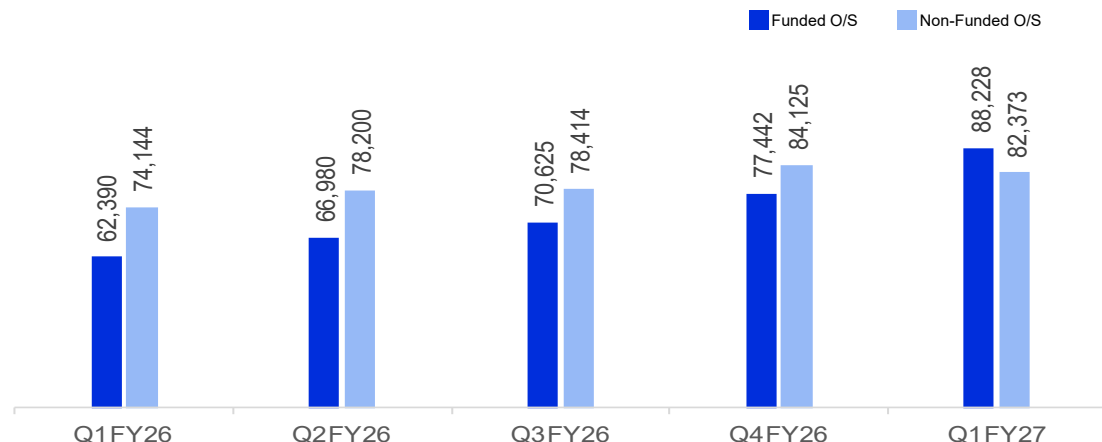
Growing Client Base and Improving Positioning with High Focus on Risk and Returns

Wholesale Banking Business (1)

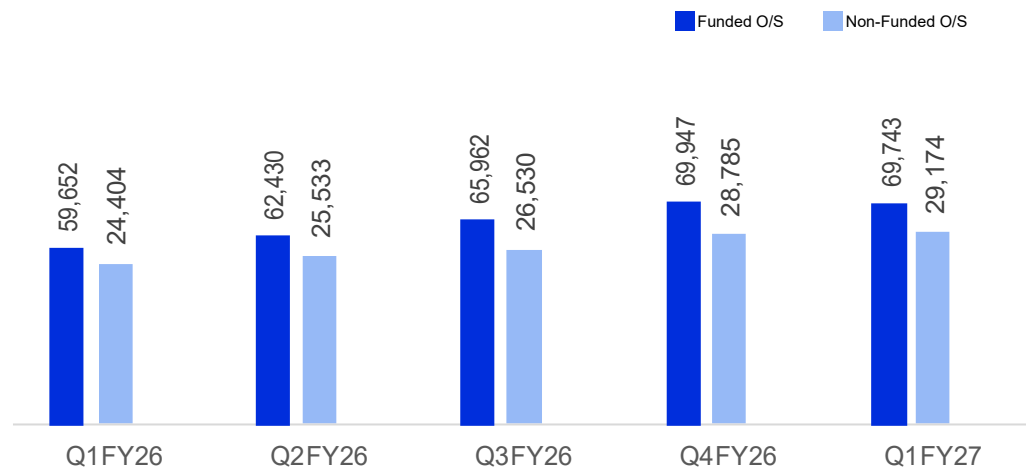


All amounts in INR Crs

1 Corporate & Institutional Banking



2 Commercial Banking



3 Providing tailored solutions to clients across business segments



Wholesale Banking Business (2)

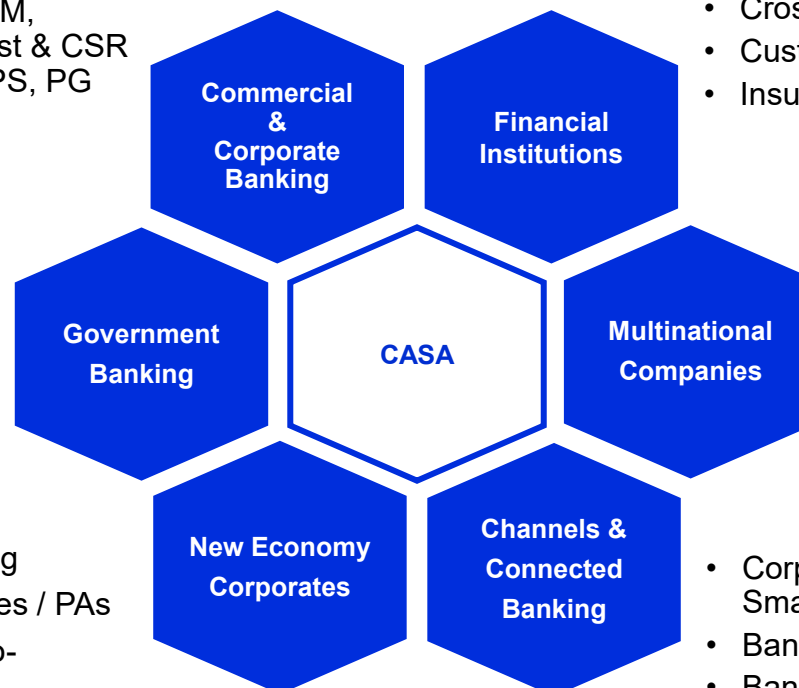
Building sustainable Liability Book



- Comprehensive product suite for Corporates & Conglomerates
- API Banking, Phy-Gital cash mgt, Trade EX-IM, Supply Chain Finance, EEFC, GIFT City, Trust & CSR accounts, Liquidity Solutions, POS, UPI, BBPS, PG

- Agency Banking (Tax Payments)
- Alignment with Govt strategy & fund flow to focus on implementing agencies
- Local Bodies, Development Authorities, Smart Cities & Agricultural Bodies
- E-Tendering, E-Procurement, E-Governance (G2C)

- Digital & Transaction Banking solutioning
- Fiduciary solutioning for regulated entities / PAs
- Partnership with Digital Platforms for Co-origination of select Bank Products
- Preferred Bank for Unicorns / Soonicorns



- NBFCs – Escrows, SmartPay, BBPS, Payments
- Co-operative Banks – CTS, CPS
- Cross-Border - Exchange Houses / PA-CB
- Custody Fund Accounting for MF, AIF, PMS clients; PCM
- Insurance, MF – collections, payments

- Supply Chain, Term Deposits, FX, Retail Solutions
- Digital & Transaction Banking solutioning

- Corp Net Banking, H2H, API Banking, IRIS Biz, Smart Pay
- Banking as a Service
- Banking as a Platform

Large Corporates



Strategic Pillars

- Growth through new client acquisitions as well as deepening in existing clients
- High focus on improving relationship returns through uptiering positioning and multiproduct offering
- Robust risk management and granular growth focus

Key Differentiators & Strengths

- **Strong relationship capital:** 360 degree coverage of Corporate relationships
- **Project Finance:** Deep sectoral knowledge based underwriting
- **Customised solutions** addressing specific client needs
- **Originate to Distribute:** underwriting of funding transactions with focus on distribution
- **Comprehensive product suite**

Focus Sectors

- Renewable Energy
- Electric Mobility
- EPC & Infra
- Logistics & Warehousing
- Data Centre
- Real Estate
- Auto & Auto Ancillaries
- Electronics & Electricals
- Food & Agri
- Power Transmission
- Metals & Mining

Portfolio Quality & Risk Management

- Disciplined underwriting with emphasis on high-quality sponsors and strong credit structures
- Well diversified large corporate portfolio
- Proactive post-sanction monitoring through portfolio reviews and early risk identification
- Strict standards to maintain portfolio hygiene

Product Capabilities

Full-Suite Product Coverage

Lending

Working Capital

Term Loan

Project Finance

Real Estate

Loan Syndication

FCY/ Overseas
Financing

Transaction Banking

Trade Finance

Cash
Management

Escrow / TRA

Supply Chain
Finance

Custodial
Services

Financial Markets

FX & Derivatives

DCM / Bonds

Employee Salary Accounts

Financial Institutions



Non Banking Financial Company

- Sustainable asset book building in well rated/ retail focused NBFC's
- Priority Sector Lending
- Facilitating Co-lending/ DA partnerships to build Retail Book



Domestic Banks & FIs

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



International Banking

- Relationship building with International Banks and 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 Cos/ 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 Transaction banking solutions for Financial Institutions

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

Multinational and New Economy Corporates



Marquee MNCs



Growth MNCs



New Entrants



Financial Sponsors

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

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



Unicorns/
Soonicorns



Fintechs



Regulated Entities



E commerce
Marketplaces

- Preferred bank for Unicorns, Soonicorns
- Superior digital and Transaction Banking offerings
- 24x7 Transaction processing at Scale with high success rate
- Superior Digital & Transaction Banking offering
- Customized & Exhaustive Product Suite for
 - Payment Aggregators
 - Non Bank PPIs
 - Digital lenders and LSPs
- Industry specific & fully compliant Escrow offering for handling fiduciary money for E-Commerce Marketplaces

Technology Banking

- Cutting edge Digital & Transaction Banking offerings
- Beyond Banking – Partner Solutions
- Customised Solutions

Ecosystem Banking

- Retail Banking Services
- Treasury, FX & Risk Management
- Supply Chain Finance

Knowledge Banking

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

Government Banking



Enabling 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



Performance & Delivery

Quick Turnaround in Solution Identification, Customisation & Implementation



Pan-India Coverage

Banker to majority CPSUs pan India for Asset & Liabilities. 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 CGA¹ and FASAR²

People

Presence of GB Team in 39 cities and amplified by Branch led sourcing of Govt. accounts at all Yes Bank Branches Pan-India

Relationships

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

Product

Solutioning for wide range of government sector services

Settlement Banker to Central & State Government initiatives

Knowledge

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

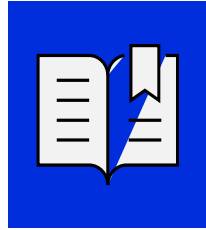
¹ CGA: Corporate & Government Advisory

² FASAR: Food & Agribusiness Strategic Advisory & Research

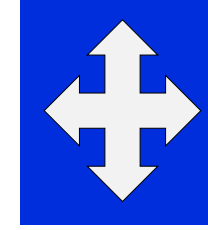
Commercial Banking



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



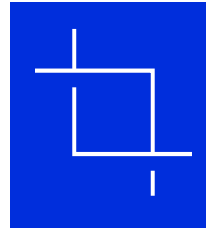
Knowledge Sectors – Pharma, Chemicals, Auto ancillary, Logistics, Metals



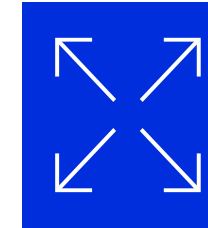
Leverage anchor-led ecosystems (dealer/ supplier financing)



Strong coverage – presence in 62 key locations



Laser Sharp focus on portfolio quality



Digital interface specifically curated for Supply Chain business



Sustainable growth in book



Fee through credit & non-credit Trade, CMS, FX. Focus on digital channels like Trade On Net, Digital Banking, API integration. Knowledge banking using FASAR capabilities



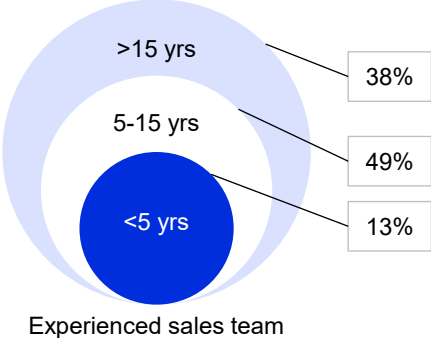
Branch Banking offerings - Employee Salary Accounts, Wealth Management, Credit Cards

Financial Markets

Customised solutions for clients



FX Sales

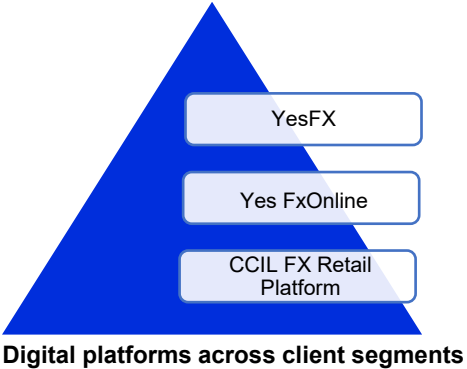


Dedicated experienced product sales managers providing structured hedging solutions

Pan India Presence through sales centres

Active FX desk for providing best in class pricing for customer transactions

Top 5 FX & Derivatives client franchise in India among private sector banks

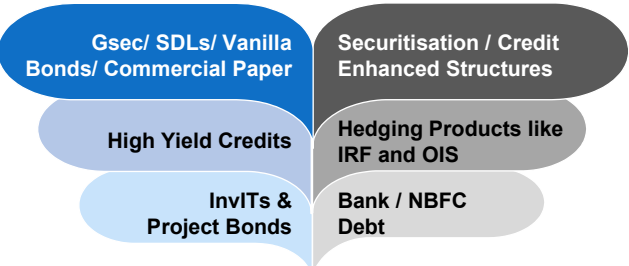


Debt Capital Markets & Primary Dealership

Connect with a wide range of Large/Mid-Size Issuers

- Corporates
- NBFCs & FIs
- Banks
- InvITs

Comprehensive Product Suite



Numerous maiden issuances & multiple repeat mandates

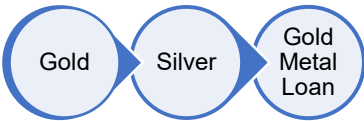
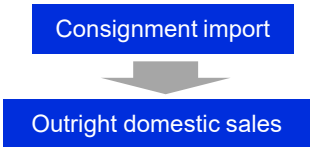
Diversified Investor Connect

- 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
- Top 10 In league tables in onshore INR Corporate Bonds

Bullion Desk



Specialised desk coverage

Innovative Bank of the Year 2024-2025 by India Gold Conference

Project Finance, Real Estate & Loan Syndication

Sector expertise, structuring depth and distribution capabilities



Project Finance (PF)

- **Sectoral Knowledge** - Dedicated sector teams with domain knowledge – *Renewable Energy, Roads, Ports, E-Mobility, Manufacturing (Metals & Mining, Cement, Chemicals, etc.)*
- **Bespoke Solution** - Ability to tailor financing structures aligned with sector-specific risk profiles
- **Established Track Record** - Deep expertise in project cash-flow based lending. Accumulated experience of handling exposures > \$10b in last one decade leading to creation of infra capacities - *Renewable Energy (>10 GW); Roads (>12,000 Lane Km); and Ports (>250 MT)*
- **Strong relationship** with Clients & Sponsors, along with other stakeholders viz. regulatory bodies, consultants, rating agencies, etc.
- **Recognition** - *Awarded PFI Indian Deal of the Year in 2023 for 200 MW Hybrid RE project (Serentica Renewables platform); AAA Asia Award in 2019 for Transport (Macquarie TOT project), Renewables (Mahindra Renewables) and Utility (Adani Electricity) Deal of the Year*

Real Estate (RE)

- **Comprehensive product coverage across asset classes** - *commercial, residential, warehousing, hospitality and data centers*
- **Strong on-ground network of sectoral relationships** - RE developers, financial sponsors and international property consultants enabling deal origination and risk assessment

Loan Syndication (LS)

- **Originate to Distribute (O2D)** strategy to complement PF and RE expertise with large scale underwriting
- Ability to crowd-in lenders for underwritten deals by virtue of established relationship with various lenders

Transaction Banking

Comprehensive product proposition with market leadership in Digital products



Full Spectrum Banking across Industry Segments

Cash Management					Trade Finance				
Channel	Products		Fiduciary Services	Government	Non-Fund	Fund	Flow	Digital	Specialized
API Banking	Remittance	E-Payments	Capital Markets	PFMS – Fund Flow	Guarantee	Export Credit (Pre/Post)	EXIM flows	Digital Trade	Current/ Capital account Flows
Corp Net Banking/ H2H	E-Collect	Cash Pickup	Escrow services	E-tendering	Letter of Credit	LCBD (Dom/Exp)	EEFC/ ACU/ VOSTROs	Digital Supply Chain	Currency Imports
IRIS Biz (Super APP)	NACH (Collection)	Co-operative Bank (CTS/ CPS)	Custody/ Settlement banking	Agency Banking	SBLC	Off Balance Sheet Solution	Remittances	EX-IM Solutions	IFSC IBU
Statutory/ Tax Payment	Cheque Clearing	Bank as a Payment Aggregator	CSGL	GeM	Trade Credit	Invoice Financing	Project Exports	TReDS	FEMA Advisory
Smart Pay (Collection)	Aadhar Based Payment System	Banking as a Service	Issuer & Paying Agent	Scheme Mgmt/ SNA	Risk Participation	Supply Chain Finance	Project office & Branch office Flows	Outward LRS	Bullion

Digital and Transaction Banking

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

#1

UPI Payee PSP¹
58.7% market share

#2

UPI Payer PSP¹
36.0% market share

#1

Acquiring AePS Bank¹
26.7% share | 792K+ outlets

#2

NEFT¹
20.2% share | ~99% success

#2

NACH¹
15.8% market share

~4X

CMS Throughput
growth since Mar'22 (38% CAGR)

Cross-Border & Bullion Franchise (Mar'26)

Market share: RDA – 11%, LRS – 4%, Bullion – 16%

Best-in-class Super Apps – Distinctive Customer Experience

IRIS
Retail Super App
★★★★★ 4.7
★★★★★ 4.7
250+ features

47 L+
Registered users

43%
Monthly Active Customers

IRIS Biz
Business Super App
★★★★★ 3.8
★★★★★ 4.7
100+ features

5 L+
Registered

2.8 Cr+
Transactions

YES Pay Next
UPI Payments App
★★★★★ 4.8
★★★★★ 4.5
Retail merchants

63 L+
Registered users

8.6%
QoQ Growth in User Base

YES Pay Biz
Merchant App
★★★★★ 4.8
★★★★★ 3.9
Collections + Grow

5 L+
Registered Merchants

₹2,500Cr+
Monthly Transaction Value



Inorganic Client Acquisition via Fintech Partnerships

Digitizing client journeys & creating a quantum force multiplier across...

Third Party Apps

Payment Aggregators

Corporate BCs

Co-Branded Cards

Marketplaces

Large Merchants

and many others.

Digital Sourcing & Deep Embedment across the Bank

99%
Credit Cards
Sourced Digitally

96% / 88%
Individual SA / eligible CA
Sourced Digitally

1,500+
API Stack For Enriched Customer Experience
50+ Partners integrated real time leads mobilization

97%
of CA Base
embedded with Digital & Transaction Banking Product & Solutions

~99%
Lending Clients
with CA have 1+ Transaction Banking embedment

~39%
YoY Growth
In Bharat Bill Payment System

YES Tax Pay (Agency Business)

Authorized to collect Central & State Tax Payments
4 Central (GST, CBDT, Customs, EPFO) + 10 State empanelments

GST
35K+ Active Customers
(Launched in March'25)

Customs & Excise
2K+ Active Customers
(Launched in June'25)

DIRECT TAX
43K+ Active Customers
(Launched in June'25)

EPFO
7K+ Active Customers
(Launched in June'24)

Better Mind Share & Wallet Share

Lower Acquisition, Txn & Servicing Cost

Scale & Profitability

Source: ¹RBI Payment System Indicators & NPCI (June'26); CMS CAGR: Q4FY22–Q1FY27.

Responsible franchise with sustainability at its core



ESG Excellence

Business Today

Awarded as 'Most Sustainable Bank' at BT India's Most Sustainable Companies Summit 2026

S&P Global

4th consecutive year: Highest score amongst Indian Banks in S&P Global CSA 2025**

MSCI

Index Constituent of MSCI ACWI's Low Carbon Leaders Index, ACWI Climate Change Index, among others

FTSE4Good

4th consecutive year: Included in FTSE4Good Index Series for the fourth consecutive year (2026)

CRH

4th consecutive year: Highest ranking Indian Bank in Climate Risk Horizon's assessment of Climate Preparedness 2026



CSR & ESG Committee of the Board

Highest governance body that drives the Bank's ESG agenda



Sustainability Council

Executive committee that develops and reviews Bank's sustainability strategy



Sustainable Finance (SF) Unit

Implements Bank's sustainability strategy in coordination with BUs



Purpose-led Culture

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



ENVIRONMENT

Net Zero 2030

Scope 1 & 2 commitment; 21.57% RE power mix; ~7,493 tCO₂e avoided

INR 7,690 Cr

Green finance sanctioned for ~1,182 MW RE projects

1 of 5

Indian Accredited Entities to Green Climate Fund

1st Indian Bank

To measure, develop and disclose a target to reduce financed emissions intensity



SOCIAL

24.5%

Women in workforce (FY 2025-26)

6.92 lakh

Active women customers in rural India under YES Microfinance programme in FY 2025-26

>1,00,000

Youth, farmers, women and artisans impacted through YES Foundation employability & entrepreneurship programmes (cumulative since FY 2021-22)

>6,00,000 trees

Planted through YES Foundation's agroforestry initiative (cumulative since FY 2023-24)



GOVERNANCE

50%

Independent Directors on the Bank's Board

14%

Women Directors on the Bank's Board



Green Deposits

INR 6.59 Cr deployed out of INR 7.45 crore raised, towards clean transportation in FY 2025-26



ISO 14001 – Environmental Management System

13 years of ISO 14001 certified EMS, 103 new facilities certified in FY 2025-26 – total 1,289 facilities certified – highest in BFSI sector globally



1st Indian Bank

to disclose financed emissions reduction target



Founding Signatory

to UNEP FI Principles for Responsible Banking; Vice-chair of PCAF* India Chapter



Only Indian Bank

included in S&P Global Sustainability Yearbook 2026



Highest in BFSI globally

for ISO 14001 – Environmental Management System (1,289 facilities certified)

Robust Governance Structure – Board Members



Eminent and Experienced Board



Rama Subramaniam Gandhi

Non-Executive, Part time Chairman,
Independent Director



Atul Malik

Independent Director



Rekha Murthy

Independent Director



Sharad Sharma

Independent Director



Nandita Gurjar

Independent Director



Sanjay Kumar Khemani

Independent Director



Sadashiv Srinivas Rao

Independent Director



Thekepat Keshav Kumar

Nominee Director of State Bank
of India, (Non-Executive and
Non-Independent Director)



D. Shivakumar

Non-Executive and Non-
Independent Director (Nominee of
Verventa Holdings Limited)



Rajeev Veeravalli Kannan

Non-Executive and Non-
Independent Director (Nominee of
Sumitomo Mitsui Banking
Corporation)



Shinichiro Nishino

Non-Executive and Non-
Independent Director (Nominee of
Sumitomo Mitsui Banking
Corporation)



Vinay M. Tonse

Managing Director & CEO



Rajan Pental

Executive Director



Manish Jain

Executive Director

Our People: Building a Future-Ready, Inclusive Workforce



Culture & Initiatives

Governance & Ethics	DE&I in Action
Whistle-Blower & Vigil Mechanism Board-approved policy; anonymous channel; direct escalation to Audit Committee	Women Leadership Program (Jombay) 45+ High-Potential women leaders nurtured through the career accelerator programme
POSH — Zero-Tolerance Framework Internal Committees across zones; Mandatory annual training	YES FOR HER — Women ERG Employee resource group; mentoring, learning & dialogue platforms
Code of Conduct & Ethics Annual re-affirmation is taken, supporting the Bank's objectives and carrying out all responsibilities with professionalism, honesty, integrity, and ethical behavior	Pride Month & LGBTQIA+ Inclusion Awareness campaigns, and employee engagement platforms to increase visibility of diversity, inclusion, belonging, and wellbeing topics, reinforcing an inclusive workplace culture.
Yes to Caring — Manager Philosophy Communicate • Appreciate • Respect • Invest • Nurture • Grow trust	Wellness Workshops Curated awareness session on women's health and wellbeing

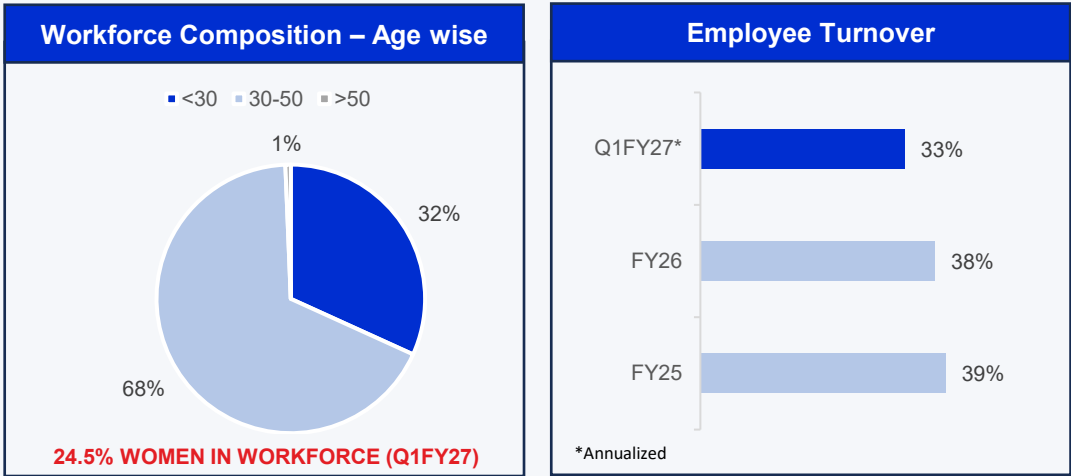


Recognised among Top 25 India's Best Workplaces™ in BFSI 2026 by Great Place to Work® India

Learning & Capability Building

Leadership & Branch Excellence YES BM Gurukul – Structured capability build for newly joined Branch Managers; enhancing role clarity, product & digital knowledge, and CRM proficiency to drive branch productivity Caring2Glow Workshop – Embedding CARING philosophy & GLOW customer behaviors among Branch Managers to elevate service culture and One Bank mindset	Functional & Product Expertise The Hire Smart Workshop – Strengthening Talent Acquisition through competency-based interviewing & funnel management — improving hiring quality and reducing attrition risk RTFX Orientation – Sharpening Retail Banking team's product expertise & consultative selling skills to deepen customer engagement and drive conversions
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Composition and Attrition



Grade Distribution

Grades	Q1FY27	Q4FY26	Q1FY26
G1–G3	273	273	307
G4–G6	3,713	3,519	3,526
G7–G12	25,616	25,781	24,553
Total	29,602*	29,573	28,386

Senior Management average vintage of ~10 years - deep institutional continuity

Total headcount 29,605 with net addition of 28 staff over 31-Mar-26 | *Excl. MD & CEO and Executive Directors

Awards & Accolades



A reflection of YES BANK's commitment to excellence



YES BANK has been recognised among **Top 25 India's Best Workplaces™ in BFSI 2026** by **Great Place to Work® India**



YES BANK shines at the **ET BrandEquity's Brand Disruption Awards 2026** with its **NRI Homecoming Campaign 2025** winning 2 Bronze awards in the **Segmentation Driven Marketing** and **Most Disruptive Use of AI** categories



YES BANK wins **the Most Sustainable Bank** award at the **Business Today - India's Most Sustainable Companies 2026**



YES BANK has been honoured with the prestigious **Leading Nominated Bank for Silver for the Year 2025 Award** at the **India Silver Conference Excellence Awards 2026**



YES BANK has been conferred with **Aspire For Her Impact Award 2026**

Thank You

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