

YBL/CS/2026-27/81

August 17, 2026

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.: Revised intimation under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

We refer to our intimation dated August 16, 2026 regarding the schedule of Debt Market Investor Meetings. We have observed that inadvertently there was a typographical error in one of the pages in the Investor Presentation which was submitted along with the above intimation dated August 16, 2026.

Accordingly, please find enclosed a revised copy of the investor presentation for your records. Kindly ignore the investor presentation submitted with earlier intimation of August 16, 2026.

We also confirm that all other contents of the intimation dated August 16, 2026 remain unchanged.

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.yes.bank.in pursuant to Listing Regulations, as amended.

You are requested to take the same on record.

Thanking you,

Yours faithfully,

For **YES BANK LIMITED**

Sanjay Abhyankar
Company Secretary



DEBT INVESTOR PRESENTATION

August 2026

Disclaimer (1/2)



NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY, IN OR INTO THE UNITED STATES OR IN ANY OTHER JURISDICTION IN WHICH SUCH RELEASE, PUBLICATION OR DISTRIBUTION WOULD BE PROHIBITED BY APPLICABLE LAW.

This presentation and the accompanying slides (the "**presentation**") is being furnished solely for your information and may not be reproduced or redistributed to any other person or used for any other purpose without the express consent of YES Bank Limited (the "**Bank**" or the "**Issuer**") and its subsidiary ("**the Group**"). It does not purport to present a comprehensive overview of the Group or contain all the information necessary to evaluate an investment in the Bank. This presentation is for information purposes only and is not a prospectus, disclosure document or other offering document under any law, nor does it form part of, and should not be construed as, any present or future invitation, recommendation or offer to purchase or sell securities of the Bank or an inducement to enter into investment activity in any jurisdiction.

No part of this presentation nor the fact of its distribution should form the basis of, or be relied on in connection with, any contract or commitment or investment decision whatsoever. If there is any subsequent offering of any security of the Bank, it will be made pursuant to a separate and distinct offering documentation. Any decision to purchase securities in the context of an offering of securities (if any) should be made solely on the basis of information contained in the offering documentation published in relation to such offering.

This presentation is being communicated to selected persons who have professional experience in matters relating to investments for information purposes only and does not constitute a recommendation regarding any securities of the Group.

The contents of this presentation are strictly confidential. By viewing or accessing the presentation, you acknowledge and agree that (i) the information contained herein is strictly confidential and (ii) the information is intended for the recipient only and, except with the prior written consent of the Bank and Standard Chartered Bank, UBS, Citi, J.P. Morgan and SMBC Nikko (collectively, the "**Joint Global Coordinators and Joint Bookrunners**"), (a) the information shall not be disclosed, reproduced or distributed in any way to anyone else and (b) no part of these materials may be retained and taken away following this presentation and the participants must return this presentation and all other materials provided in connection herewith to the Bank at the completion of the presentation. The distribution of this presentation in certain jurisdictions may be restricted by law and recipients should inform themselves about and observe any such restrictions.

Other persons should not rely or act upon this presentation or any of its contents. Certain statements contained in this presentation may be of future expectations and other forward-looking statements that are based on third party sources and involve known and unknown risks and uncertainties. In replicating such data in this document, the Bank and its Representatives do not make any representation, whether express or implied, as to the accuracy of such data. The replication of any third party views in this document should not necessarily be treated as an indication that the Bank and its Representatives agree with or concurs with such views. Forward-looking statements, if any, contained in this presentation regarding past trends or activities should not be taken as a representation that such trends or activities will continue in the future. There is no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. You should not place undue reliance on forward-looking statements, which speak only as of the date of this presentation. There is no obligation to update, modify or amend such information or statements or to otherwise notify any recipient if any information or statement set forth herein, changes or subsequently becomes inaccurate or outdated. The information and any opinions contained in this document is provided as at the date of this document and is subject to change without notice.

The Bank or any of its subsidiaries, respective affiliates, shareholders, directors, employees, agents or representatives ("**its Representatives**") have prepared this presentation based on information and date which they consider reliable, but neither they nor any of the Joint Global Coordinators and Joint Bookrunners do not make any representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this presentation (including statements of opinion and expectation, whether communicated in written, oral, visual or electronic form) which have not been independently verified. The Bank, each member of the Group, the Joint Global Coordinators and Joint Bookrunners and their respective affiliates, directors, employees, advisers and representatives do not accept any liability for any facts made in or omitted from this presentation. To the maximum extent permitted by law, the Bank, each member of the Group, Joint Global Coordinators and Joint Bookrunners and their respective affiliates, directors, employees, advisers and representatives disclaim all liability and responsibility (including without limitation any liability arising from negligence or otherwise) for any direct or indirect loss or damage, howsoever arising, which may be suffered by any recipient through use of or reliance on anything contained in or omitted from or otherwise arising in connection with this presentation. The information contained in, and the statements made in, this presentation should be considered in the context of the circumstances prevailing at the time. In this presentation, certain figures and percentages have been rounded off to nearest decimal place or whole number. Therefore, the recipient of this presentation should not place undue reliance on the figures and percentages in this presentation.

Hong Kong Securities and Futures Commission Code of Conduct (Paragraph 21 – Bookbuilding and Placing Activities) – In the context of any offering of securities, certain of the Joint Global Coordinators and Joint Bookrunners and other intermediaries are "capital market intermediaries" (together, the "**CMIs**") subject to Paragraph 21 of the Code of Conduct for Persons Licensed by or Registered with the Securities and Futures Commission (the "**SFC Code**").

Associated Orders and Proprietary Orders: Prospective investors who are the directors, employees or major shareholders of YES Bank Limited, acting through its International Financial Services Centre Banking Unit International Financial Service Centre at GIFT City, a CMI or any of its group companies will be considered, under the SFC Code, as having an association ("**Association**") with the Bank, the relevant CMI or the relevant group company. Prospective investors associated with the Bank or a CMI (including any of its group companies) should specifically disclose whether they have any such Association to a CMI and the Joint Global Coordinators and Joint Bookrunners (and such CMI and the Joint Global Coordinators and Joint Bookrunners may be required to pass such information to the Bank and certain other CMIs) when placing an order for such securities and should disclose, at the same time, if such orders may negatively impact the price discovery process in relation to the offering. Prospective investors who do not disclose their Associations are deemed not to be so associated. Where prospective investors disclose such Associations but do not disclose that such order may negatively impact the price discovery process in relation to the offering, such order is hereby deemed not to negatively impact the price discovery process in relation to the offering. If a prospective investor is an asset management arm affiliated with a CMI, such prospective investor should indicate when placing an order if it is for a fund or portfolio where such CMI or its group company has more than 50% interest, in which case it will be classified as a "proprietary order" and subject to appropriate handling by CMIs in accordance with the SFC Code and should disclose, at the same time, if such "proprietary order" may negatively impact the price discovery process in relation to the offering. Prospective investors who do not indicate this information when placing an order are hereby deemed to confirm that their order is not a "proprietary order". If a prospective investor is otherwise affiliated with a CMI, such that its order may be considered to be a "proprietary order" (pursuant to the SFC Code), such prospective investor should indicate to a CMI and the Joint Global Coordinators and Joint Bookrunners when placing such order. Prospective investors who do not indicate this information when placing an order are hereby deemed to confirm that their order is not a "proprietary order". Where prospective investors disclose such information but do not disclose that such "proprietary order" may negatively impact the price discovery process in relation to the offering, such "proprietary order" is hereby deemed not to negatively impact the price discovery process in relation to the offering.

Disclaimer (2/2)



Order Book Transparency: Prospective investors should ensure, and by placing an order, prospective investors are deemed to confirm, that orders placed with a CMI are bona fide, are not inflated and do not constitute duplicated orders (i.e. two or more corresponding or identical orders placed via two or more CMIs). In addition, any other CMIs (including private banks) submitting orders with the Joint Global Coordinators and Joint Bookrunners should disclose the identities of all investors when submitting orders with the Joint Global Coordinators and Joint Bookrunners. When placing an order, private banks should disclose, at the same time, if such order is placed other than on a “principal” basis (whereby it is deploying its own balance sheet for onward selling to investors). Private banks who do not provide such disclosure are hereby deemed to be placing their order on such a “principal” basis. Otherwise, such order may be considered to be an omnibus order (see further below) pursuant to the SFC Code. Private banks should be aware that placing an order on a “principal” basis may require the relevant affiliated Joint Global Coordinators and Joint Bookrunner(s) (if any) to categorise it as a proprietary order and apply the “proprietary orders” requirements of the SFC Code to such order. In the case of omnibus orders placed with the Joint Global Coordinators and Joint Bookrunners, CMIs (including private banks) that are subject to the SFC Code should disclose underlying investor information (name, unique identification number, whether an underlying investor has any “Associations” (as used in the SFC Code), whether any underlying investor order is a “proprietary order” and/or a duplicate order) in the format and to the relevant recipients indicated to such CMIs (including private banks) by the Joint Global Coordinators and Joint Bookrunners at the relevant time. Failure to provide such information may result in that order being rejected. In sharing such underlying investor information, which may be personal and/or confidential in nature, CMIs (including private banks) (i) should take appropriate steps to safeguard the transmission of such information; (ii) are deemed to have obtained the necessary consents to disclose such information; and (iii) are deemed to have authorised the collection, disclosure, use and transfer of such information by the Joint Global Coordinators and Joint Bookrunners, other CMIs and/or any other third parties as may be required by the SFC Code. In addition, prospective investors should be aware that certain information may be disclosed by the Joint Global Coordinators and Joint Bookrunners and other CMIs which is personal and/or confidential in nature to the prospective investor. By placing an order with the Joint Global Coordinators and Joint Bookrunners, prospective investors are deemed to have authorised the collection, disclosure, use and transfer of such information by the Joint Global Coordinators and Joint Bookrunners to the Issuer, certain other CMIs, relevant regulators and/or any other third parties as may be required by the SFC Code, it being understood and agreed that such information shall only be used in connection with the offering.

No EEA PRIIPs or UK PRIIPs KID – No EEA PRIIPs or UK PRIIPs key information document (KID) has been prepared as not available to retail in EEA or UK.

Singapore Securities and Futures Act Product Classification – In connection with Section 309B of the Securities and Futures Act 2001 of Singapore (the “SFA”) and the Securities and Futures (Capital Markets Products) Regulations 2018 (the “CMP Regulations 2018”), the Issuer has determined, and hereby notifies all relevant persons (as defined in Section 309A(1) of the SFA), the classification of the Notes as prescribed capital markets products (as defined in the CMP Regulations 2018) and Excluded Investment Products (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

This presentation does not constitute or form part of any offer to purchase, a solicitation of an offer to purchase, an offer to sell or an invitation or solicitation of an offer to sell, issue or subscribe for, securities in or into the United States or in any other jurisdiction. No securities mentioned herein have been, or will be, registered under the United States Securities Act of 1933, as amended (the “**U.S. Securities Act**”), or any state securities laws or other jurisdiction of the United States and no such securities may be offered or sold in or into the United States absent registration or an applicable exemption from, or in a transaction not subject to, the registration requirements under the U.S. Securities Act and any applicable state or local securities laws of the United States.

This presentation has not been and will not be filed, registered, produced or published as an offer document (whether a prospectus in respect of a public offer, a statement in lieu of prospectus or information memorandum, private placement offer cum application letter or placement memorandum, general information document or key information document or any other offering material in respect of any private placement with the Registrar of Companies in India in accordance with the Companies Act, 2013 as amended and/or any regulations formulated by Securities and Exchange Board of India or any other applicable Indian laws) with any Registrar of Companies, the Securities and Exchange Board of India, the Reserve Bank of India or any Indian stock exchange or the any other statutory or regulatory body of like nature in India, save and except for any information which is mandatorily required to be disclosed or filed in India under any applicable Indian laws (including, not limited to, the International Financial Services Centers Authority (Listing) Regulations, 2024, as amended or the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations 2015, as amended, under the terms of the listing agreement with any Indian stock exchange, and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended) or pursuant to the sanction of any regulatory and adjudicatory body in India. This presentation has not been and will not be reviewed or approved by any statutory, adjudicatory or regulatory authority in India (including but not limited to the Reserve Bank of India, Securities and Exchange Board of India and any Registrar of Companies) or by any Indian stock exchange or the International Financial Services Centres Authority. The securities mentioned herein will not be offered sold, resold, pledged, delivered, distributed or transferred, directly or indirectly, in India and have not been offered or sold, to any person resident in India by means of any document or otherwise, whether as a principal or agent. In accordance with applicable provisions of Indian regulations, only investors that are: (i) a person resident outside India; or (ii) a branch outside India of an entity whose lending business is regulated by Reserve Bank of India; or (iii) a financial institution (as defined under the Foreign Exchange Management (International Financial Services Centre) Regulations, 2015) or a branch of a financial institution (as defined under the Foreign Exchange Management (International Financial Services Centre) Regulations, 2015) set up in the International Financial Services Centre, is permitted to acquire, own or sell the securities, in each case, subject to prudential guidelines issued by Reserve Bank of India.

This presentation, and any other document or material relating to this presentation are not and should not be construed as an advertisement, invitation, offer, invitation to subscribe or sale of any securities or sale or solicitation of an offer to subscribe for or purchase any securities whether by way of private placement or to the public in India or any person resident in India, within the meaning of the Companies Act, 2013 or any other applicable Indian laws for the time being in force.

Any prospective investor that intends to deal in any existing or prospective securities of the Group is required to make its own independent investigation and appraisal of the business and financial condition of the Group and the nature of the securities at the time of such dealing to the extent they deem it necessary and make their own investment, hedging and trading decisions based upon their own judgement and advice from such advisers as they deem necessary and not upon any view expressed in this presentation. Any securities or financial instruments mentioned herein may not be suitable for all prospective investors. No one has been authorised to give any information or to make any representations other than those contained in this presentation, and if given or made, such information or representations must not be relied upon as having been authorised by the Company, the Joint Global Coordinators and Joint Bookrunners or their respective affiliates. The information in this presentation does not constitute financial advice (nor investment, tax, accounting or legal advice) and does not take into account a prospective investor's individual investment objectives, including the merits and risks involved in an investment in the Bank or its securities, or a prospective investor's financial situation, tax position or particular needs.

By viewing this presentation or by accepting any copy of the slides presented, you agree to be bound by the foregoing limitations.

The distribution of this presentation in certain jurisdictions may be restricted by law and recipients should inform themselves about and observe any such restrictions. In particular, this presentation may not be transmitted or distributed, directly or indirectly, in the United States.

A rating is not a recommendation to buy, sell or hold securities and may be subject to revision, suspension, reduction or withdrawal at any time by the relevant rating agencies. The significance of each rating should be analysed independently from any other rating.

Contents



1. Introduction to YES Bank

2. Credit Investment Highlights

3. Strategic Overview

4. Story of Resilience

5. Key Financials Summary



India's New-Age Private Sector Bank



INR 2,851 Bn | 69%

Loan Book | Share of Retail & Commercial Bank²

**Diversified
Balance Sheet**

INR 3,154 Bn | 59%

Total Deposits | Share of Retail and Branch Banking-led Deposits

Digital Leadership

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

Universal Bank

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

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 Global
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+ / AA⁴**;
ST Rating - **A1+ / A1⁴**
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 30th June 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, CRISIL and India Ratings, and AA by ICRA; Short Term Ratings by CARE and CRISIL

Contents



1. Introduction to YES Bank

2. Credit Investment Highlights

3. Strategic Overview

4. Story of Resilience

5. Key Financials Summary



Credit Investment Highlights (1/2)



Banking franchise of significant scale



SMBC's strategic shareholding – catalyst for next phase of growth and value creation



Deposit-led growth engine



Granular and diversified lending franchise



Robust asset quality



Improving RoA trajectory

Credit Investment Highlights (2/2)



Strong capitalization providing ample headroom



Improving credit ratings



Phygital banking franchise with unparalleled digital banking leadership



Responsible franchise with sustainability at its core



Experienced Board and Management team

1 Banking franchise of significant scale

Asset & Liability Scale



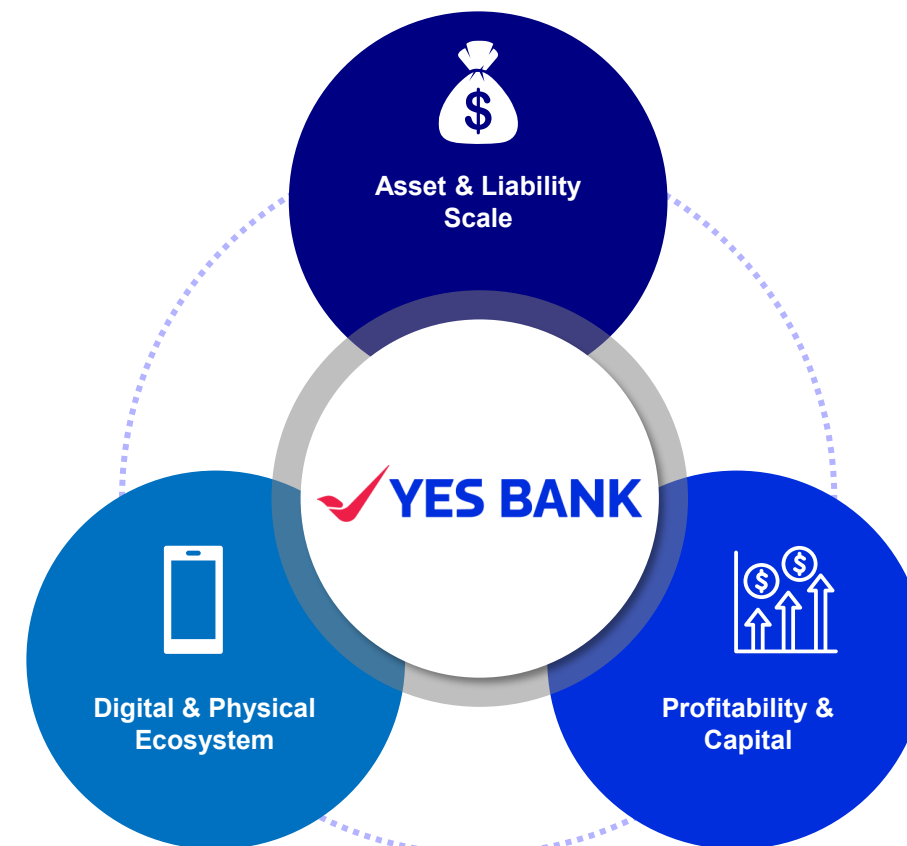
Profitability & Capital



Digital & Physical Ecosystem



India's **6th Largest** Private Sector Bank¹



② SMBC's strategic shareholding – catalyst for next phase of growth and value creation (1/2)



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 other Institutional Investors

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

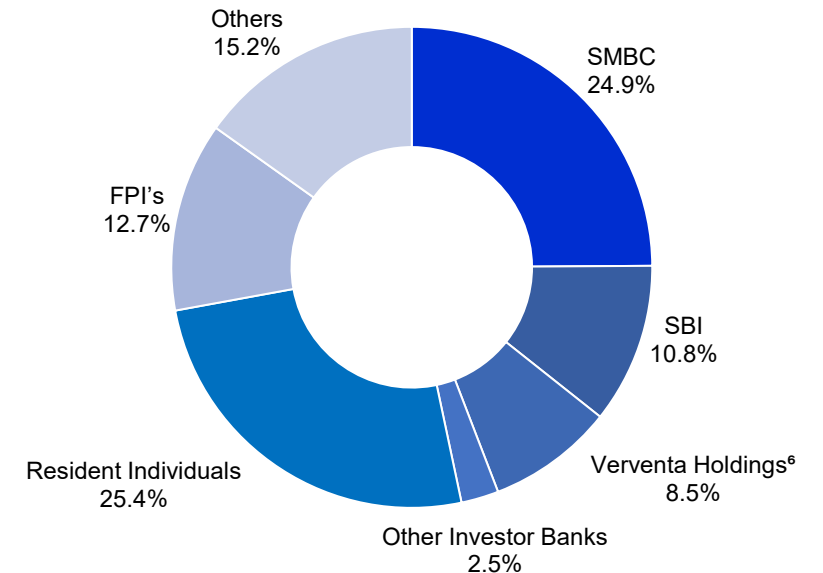
SBI continues to remain **second largest shareholder** in YES Bank with one Nominee Director on the Board

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**, 17th largest globally³; designated as a **GSIB**⁴, with **Total Assets of ~USD 2 trillion**.

*“Commercial banking business in India is the **last piece** of SMBC's multi-franchise strategy. Going forward, SMBC's focus would be on maximizing returns from **existing investments without expanding** into additional countries or new businesses”⁵*

Strong & Diversified Investor Base²



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



Leveraging SMBC's **cross-border** expertise and corporate network. Positioned to serve as the **Primary Banking platform to the Indo-Japan Corridor**



Enhanced **credit credibility** and **brand strength** while embedding **global best practices** across risk, financial control, compliance, and audit functions



Strong strategic shareholder backing enhances **stakeholder confidence** and reinforces **access to growth capital**

Notes:

1. Includes Axis Bank Ltd, Bandhan Bank Ltd, Federal Bank Ltd, HDFC Bank Ltd, ICICI Bank Ltd, IDFC First Bank Ltd and others
2. Shareholding Pattern as of 30th June 2026 as on NSE
3. S&P CapIQ, Banking Asset Ranking, 2026

4. 2025 List of Global Systemically Important Banks (GSIBs) by the Financial Stability Board (FSB)
5. As per SMBC's public statement upon acquisition of YES Bank Stake
6. Affiliate of Advent International

② SMBC's strategic shareholding – catalyst for next phase of growth and value creation (2/2)



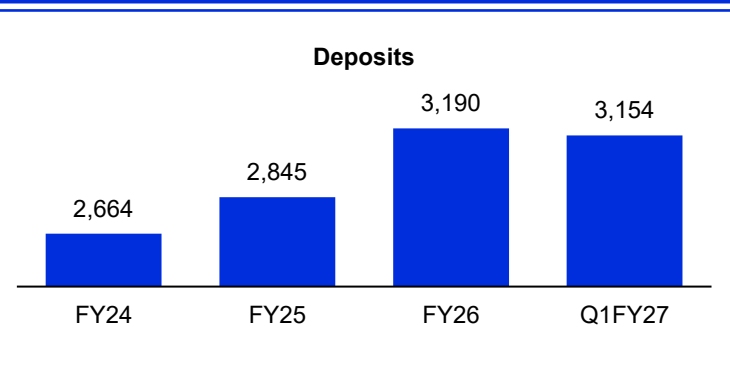
	Wholesale			Retail		
India Coverage Layout	Large	Mid-Size / SME	Micro	High Net Worth	Middle	Mass
YES BANK						
SMBC						
SMFG IndiaCredit						

Differentiated businesses with minimal overlap, collectively forming a comprehensive financial services platform

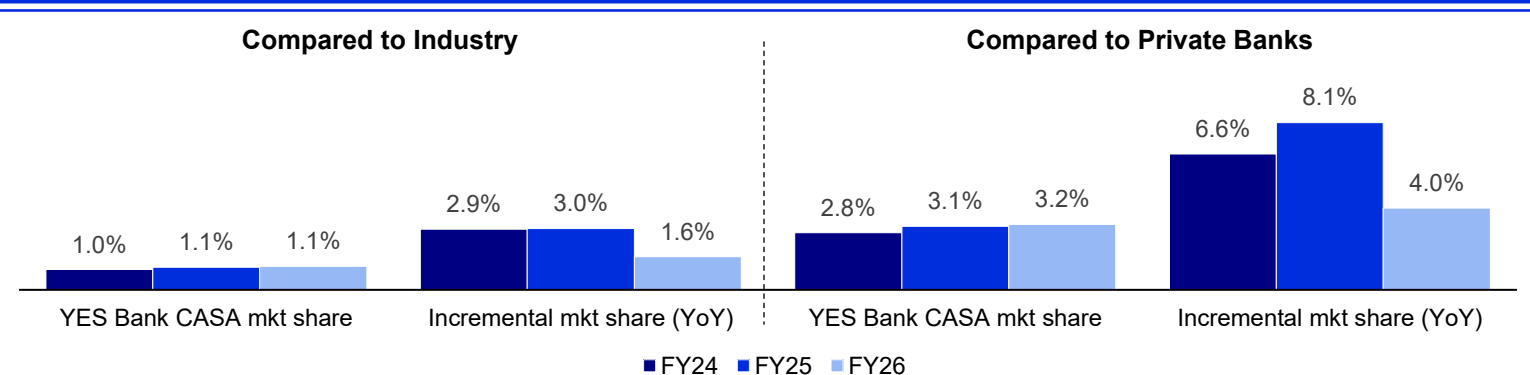
③ Deposit-led growth engine

All figures in INR Bn

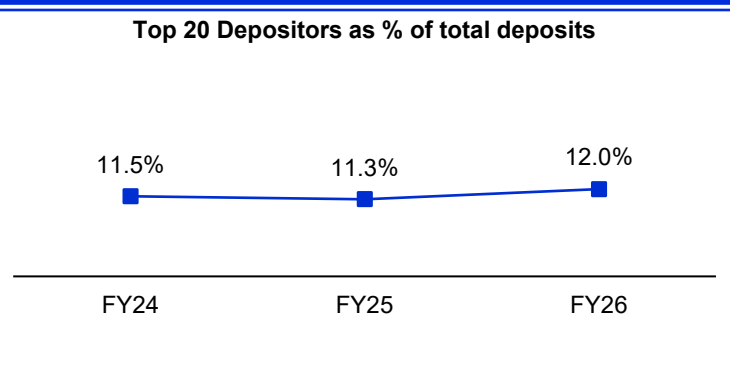
Growth in deposits



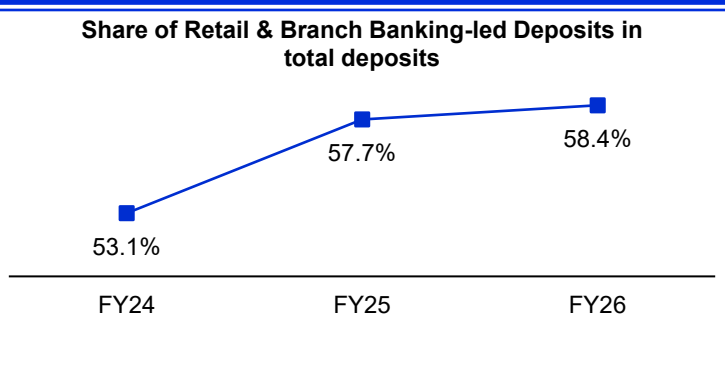
Superior incremental market share gains in Current Account (CA) and Saving Account (SA)¹



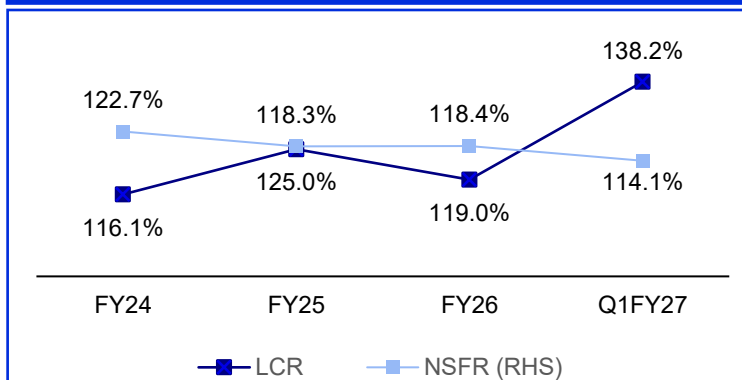
Granularity in top 20 depositor mix



Improving share of Retail and Branch Banking-led deposits



Healthy LCR and NSFR

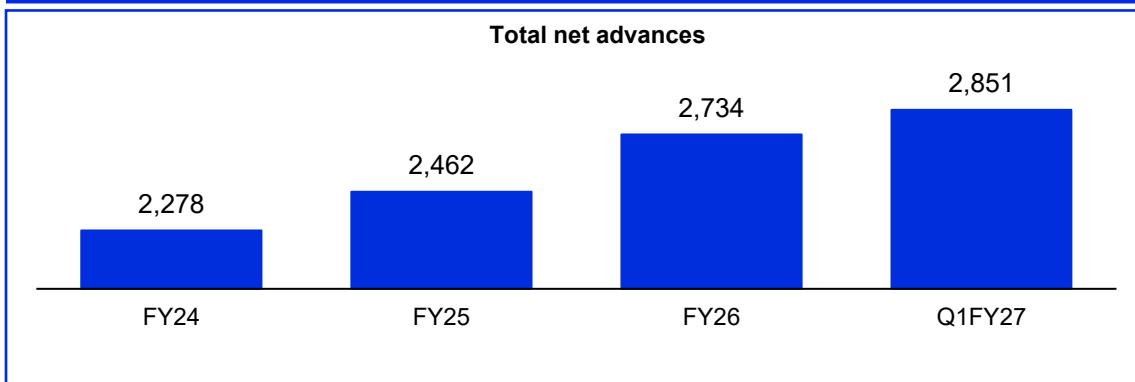


Note:
1. Based on Total Deposits

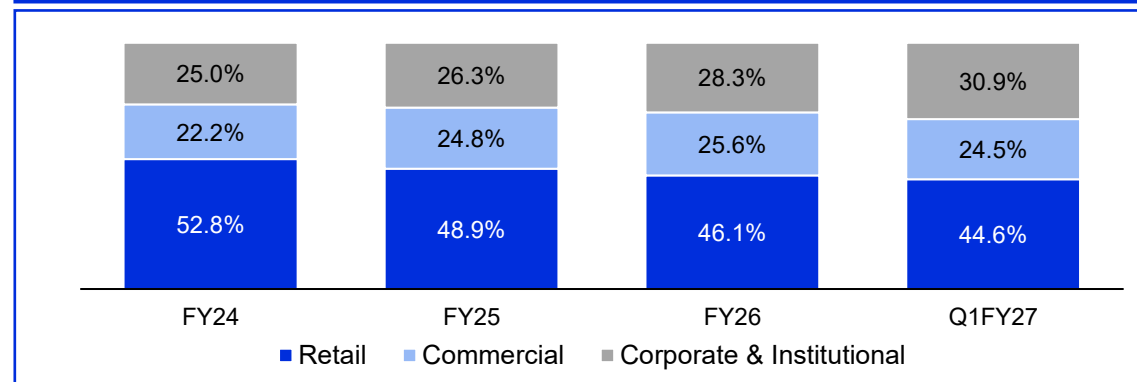
4 Granular and diversified lending franchise

All figures in INR Bn

Consistent credit growth while maintaining strong underwriting discipline



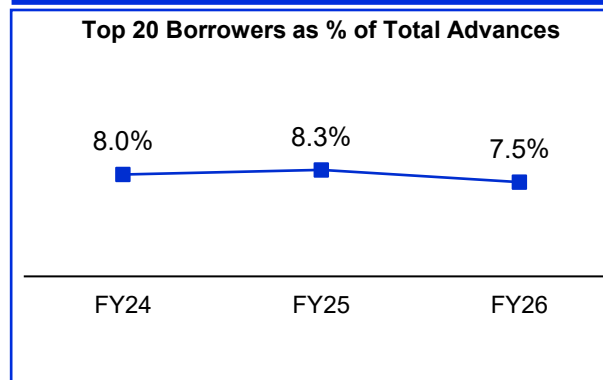
Well-diversified franchise across customer segments



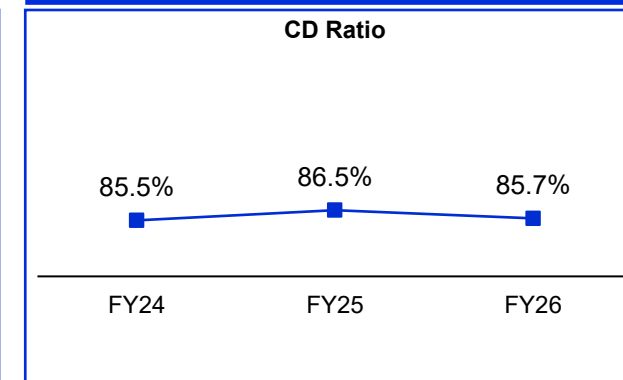
Diversified Retail Advances book¹



Declining concentration among borrowers



Stable CD ratio

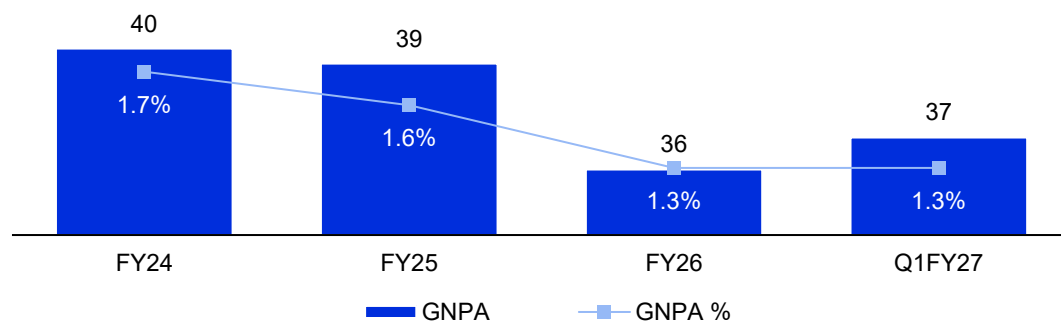


Note:
1. Gross Retail advances split as of Q1FY27

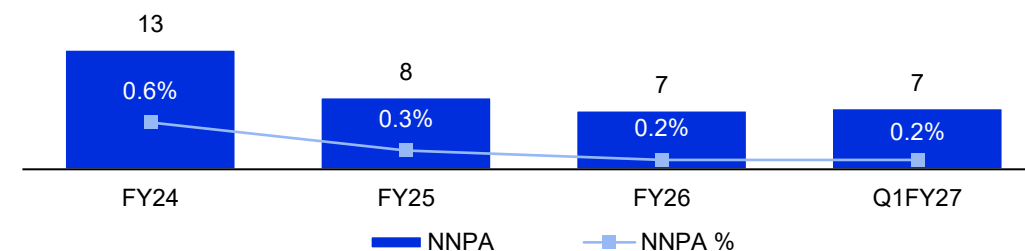
5 Robust asset quality

All figures in INR Bn

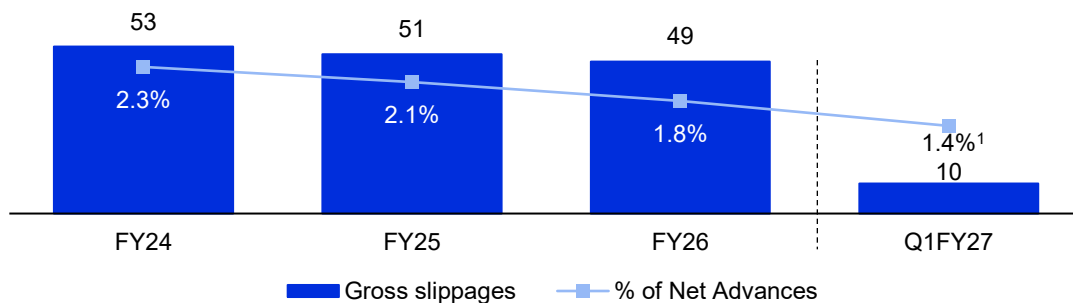
Significant improvement in GNPA



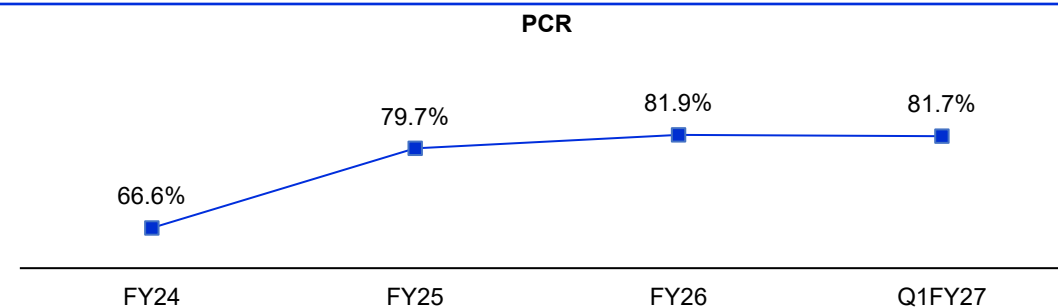
NNPAs now amongst the lowest vis-à-vis peers



Improvement in slippages



PCR levels >80%, amongst the best vis-à-vis peers



Note:
1. Represented on an annualized basis as % of period end balance

6 Improving RoA trajectory (1/2)

Strategic intervention over last 6-8 quarters have resulted in encouraging progress on RoA

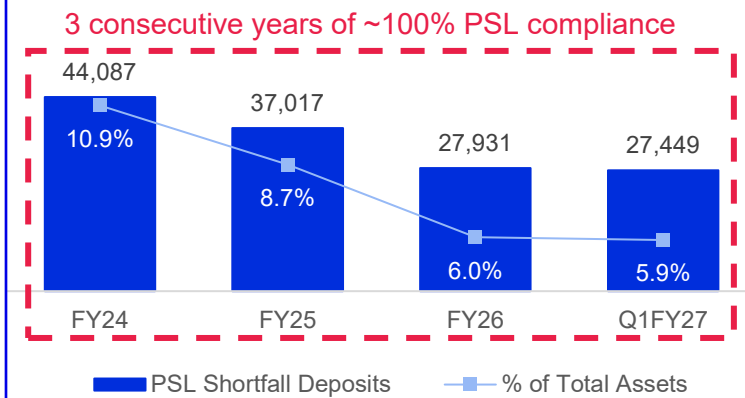
Dupont Ratios	FY24	FY25	FY26	Q1FY27
NII/ Avg. Assets	2.1%	2.2%	2.2%	2.4%
Non Interest Income/ Avg. Assets	1.3%	1.4%	1.5%	1.5%
Total income/ Avg. Assets	3.5%	3.6%	3.7%	3.9%
Operating Expense/ Avg. Assets	2.6%	2.5%	2.5%	2.5%
Operating Profit/ Avg. Assets	0.9%	1.0%	1.2%	1.5%
Provisions/ Avg. Assets	0.5%	0.3%	0.2%	0.3%
Profit before tax/ Avg. Assets	0.4%	0.8%	1.0%	1.1%
Tax Expense/ Avg. Assets	0.1%	0.2%	0.3%	0.2%
Return on Assets (RoA)	0.3%	0.6%	0.8%	0.9%

Enhanced accruals underscore the franchise's strengthening earnings power

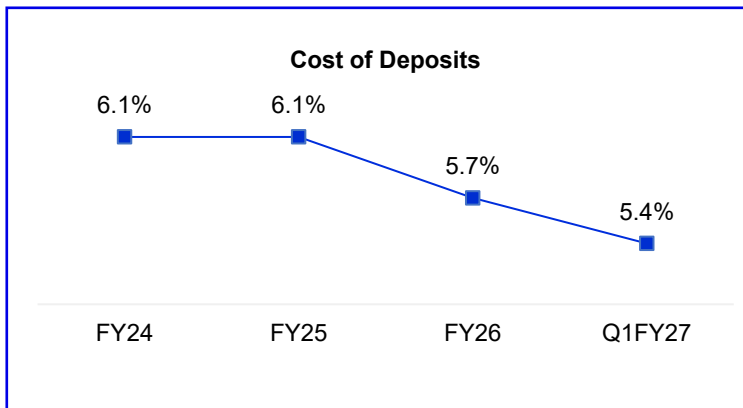
6 Improving RoA trajectory (2/2)

Key levers supporting sustained profitability improvement

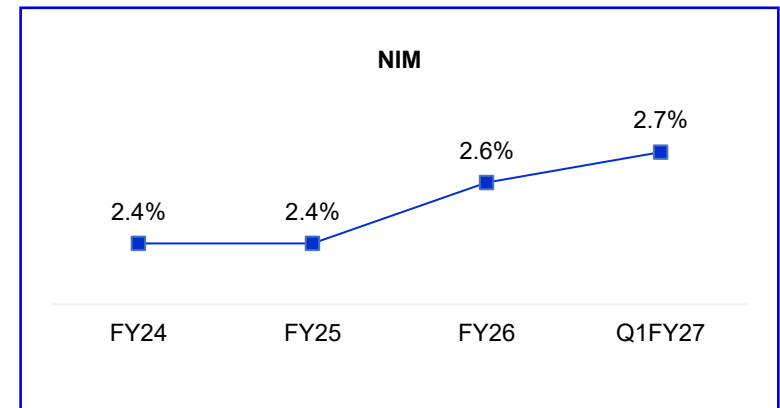
Reduction in low-yield PSL shortfall-led deposits owing to 100% PSL compliance



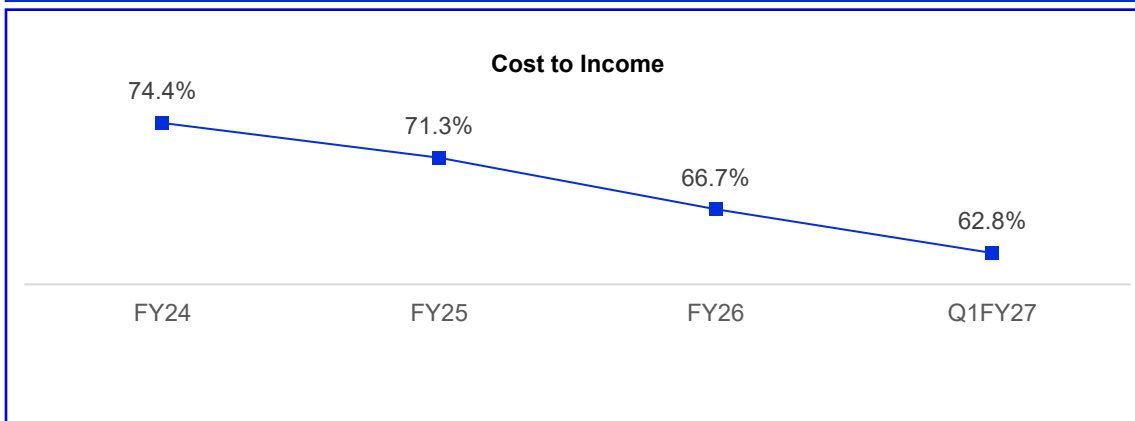
Reduction in Cost of Deposits



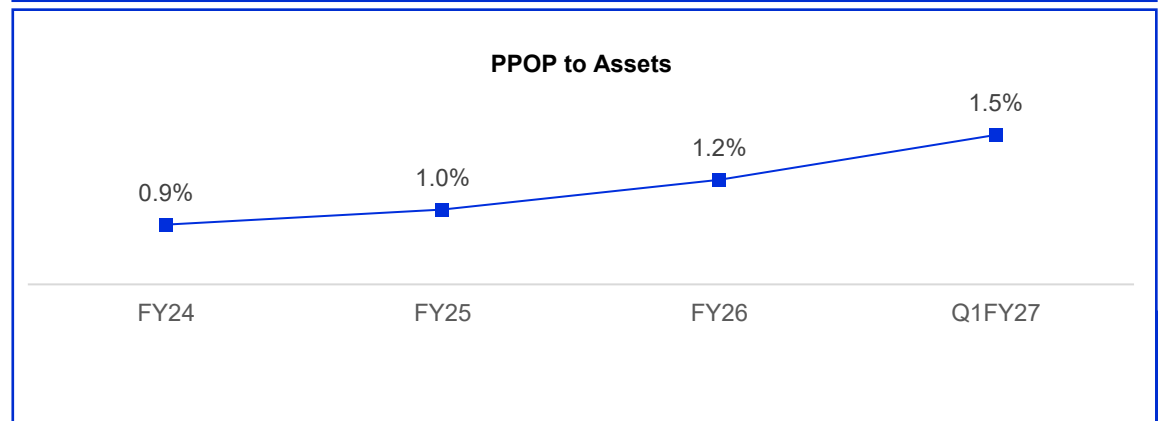
Improving Net Interest Margin



Declining Cost to Income



Rising PPOP to Assets



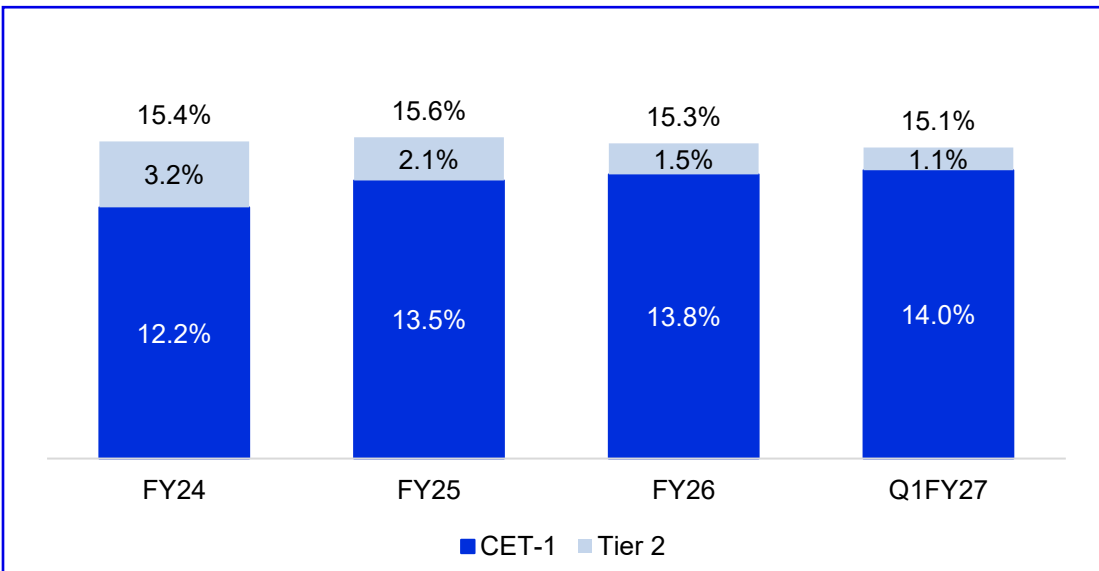
Note:
1. Gross Retail advances split as of Q1FY27

7 Strong capitalization providing ample headroom



All figures in INR Bn

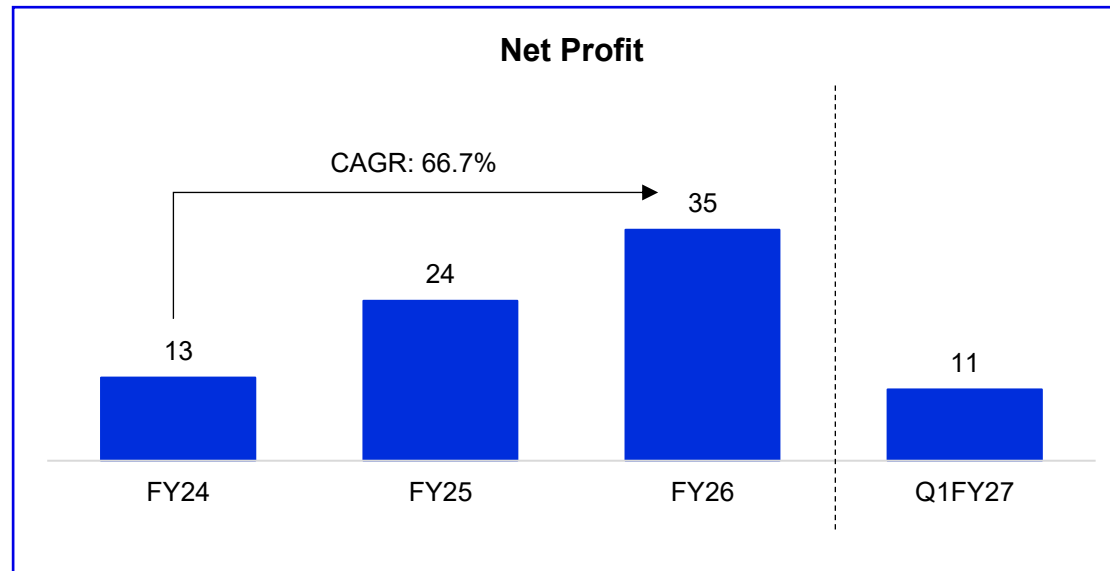
Strong internal accruals aiding capitalisation levels



Pools of stored capital in the Balance Sheet:

- Stock of DTA upon unwind
- Security Receipts
- Run-off of low-yield PSL shortfall-linked deposits

Traction in profitability



- Established track record of successful capital raises
- SMBC retains pre-emptive right to maintain its ownership stake

8 Improving credit ratings

	Current Rating	Outlook	Previous Rating	Action
Moody's	Ba1 ↑	Stable	Ba2	May'26
S&P Global	BB+ ♦	Stable	Inaugural	Jul'26
CRISIL	AA+ ↑	Stable	AA-	Aug'26
CareEdge	AA+ ↑	Stable	AA-	Jun'26
India Ratings	AA+ ↑	Stable	AA-	Aug'26
ICRA	AA ↑	Stable	AA-	Jul'26

↑ Upgrade ♦ Inaugural



YES Bank's Ba1 deposit ratings are one notch above its Ba2 BCA, reflecting our expectation of a moderate likelihood of **government support from the Government of India (Baa3 stable) in times of need**
Moody's

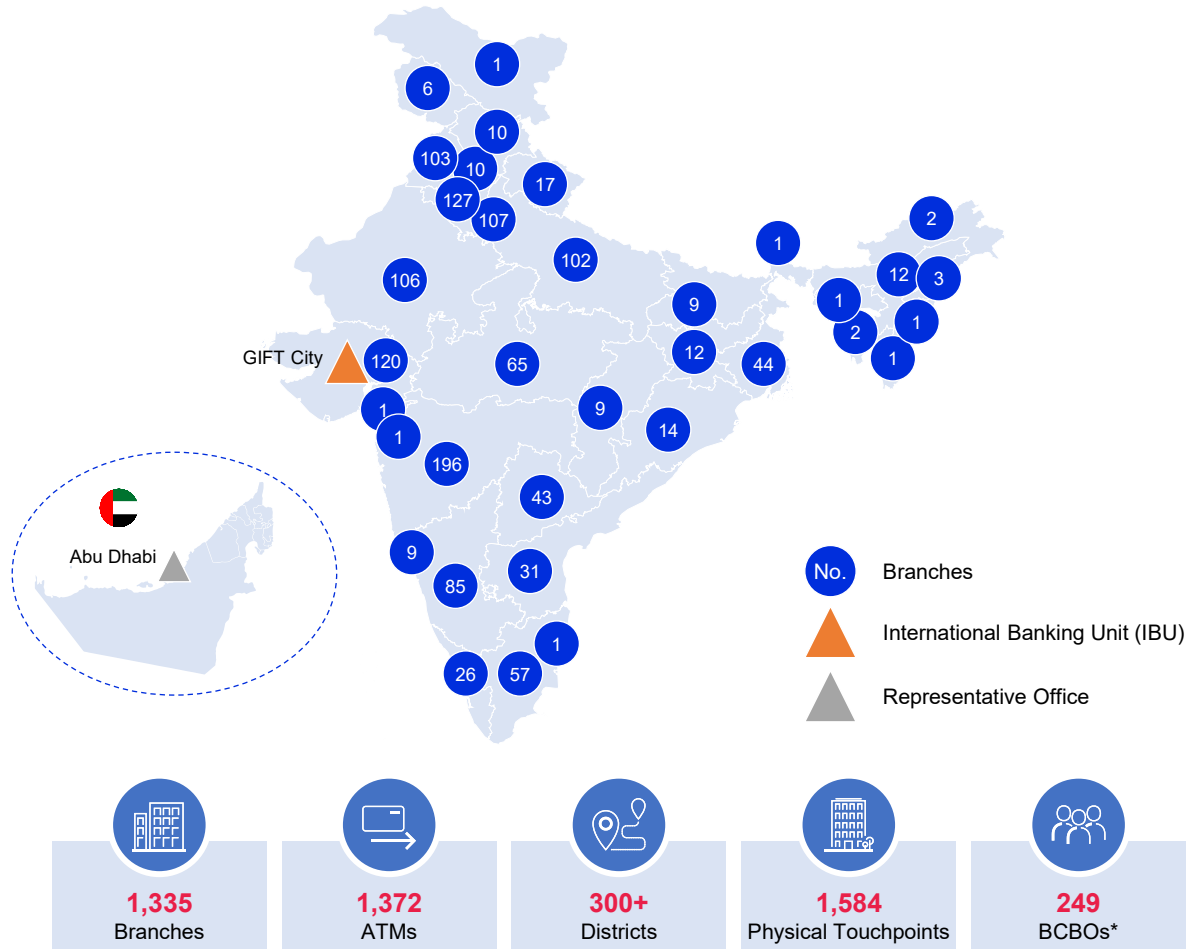


The stable rating outlook reflects our view that YES Bank will **benefit from ongoing and timely extraordinary support from SMBC**, given its status of moderate strategic importance
S&P Global

9 Phygital banking franchise with unparalleled digital banking leadership



Extensive pan-India physical presence complemented by a scaled deep digital ecosystem for high-touch customer acquisition and engagement

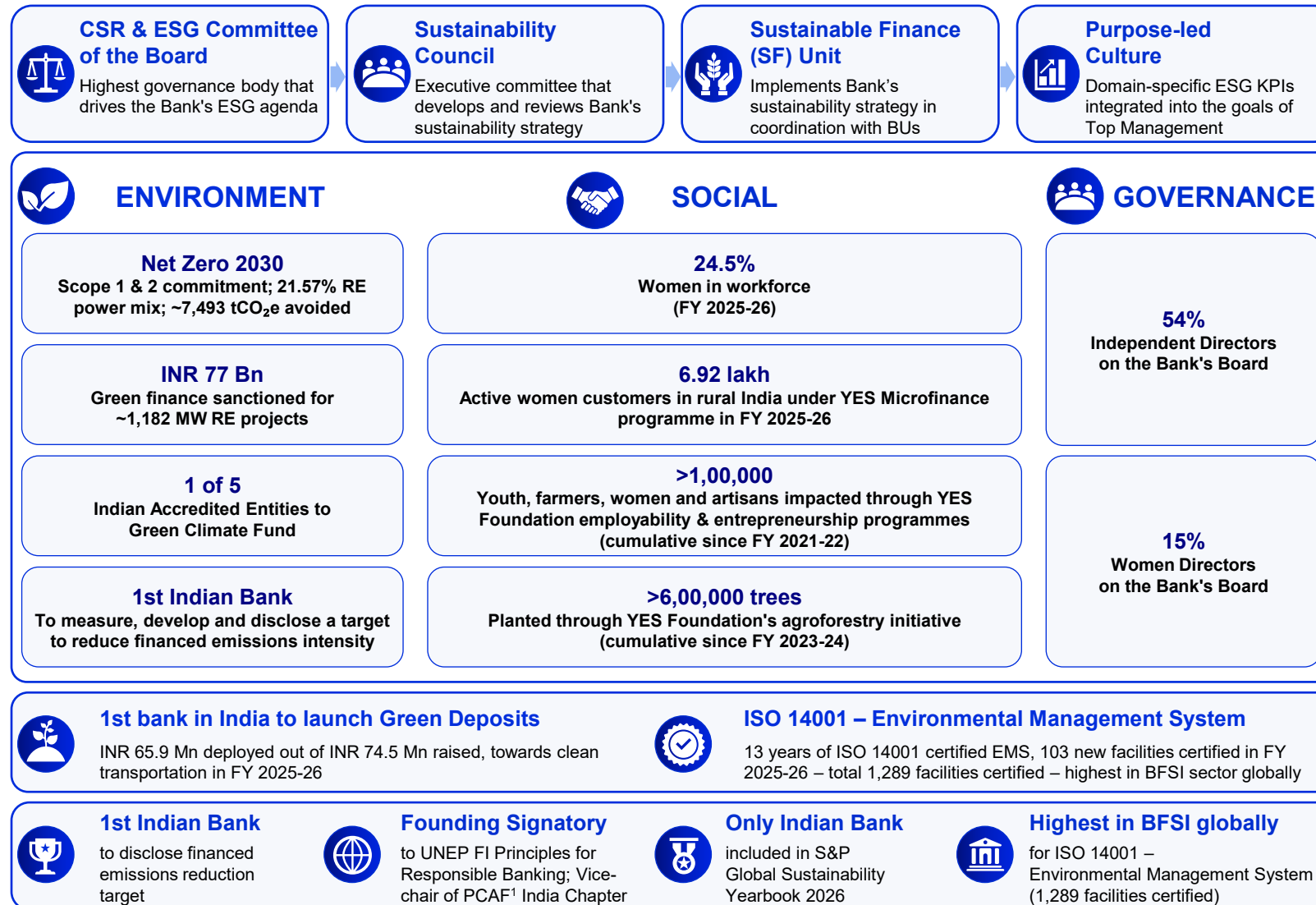


*Business Correspondent Banking Outlets

Market Leadership – ~1 in 3 Digital transactions processed					
#1 / 58.7%	UPI Payee PSP ¹		#1 / 26.7%	Acquiring AePS Bank ¹	
#2 / 36.0%	UPI Payer PSP ¹	#2 / 20.2%	NEFT ¹	#2 / 15.8%	NACH ¹
Digital Sourcing & Deep Embedment <i>across the Bank</i>					
99% Credit Cards <i>Sourced Digitally</i>	96% / 88% Individual SA / eligible CA <i>Sourced Digitally</i>	1,500+ APIs and 50+ partners <i>driving real time lead mobilization</i>	97% of CA Base <i>embedded with Digital & Transaction Banking</i>	~99% Lending Clients <i>with CA have 1+ Transaction Banking embedment</i>	~39% YoY Growth <i>In Bharat Bill Payment System</i>
Better Mind Share & Wallet Share			Lower Acquisition, Txn & Servicing Cost		
YES Tax Pay (Agency Business)					
4 Central (GST, CBDT, Customs, EPFO) + 10 State Tax empanelments					
GST	Direct Tax		Customs & Excise		EPFO
35K+ Active Customers	43K+ Active Customers		2K+ Active Customers		7K+ Active Customers
Scale & Profitability					

Note: As of 30 June 2026

10 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 ²
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

Notes:

1. PCAF: Partnership for Carbon Accounting Financials
2. S&P Global Corporate Sustainability Assessment (CSA) 2025 - YES BANK achieved a CSA Score of 79 /100 & ESG Score of 79 /100 as of November 07, 2025

11 Experienced Board and Management team



Eminent and Experienced Board providing a robust governance structure



Rama Subramaniam Gandhi

Non-Executive, Part time Chairman, Independent Director

3+ decades of experience in central banking and financial sector policy
Previously Deputy Governor of the RBI (2014-17)
Financial sector policy expert and adviser



Atul Malik

Independent Director

3+ decades of experience in banking and financial services
Currently Senior Advisor to TPG
Previously CEO of Maritime Bank, Managing Director & Regional Head Asia at Deutsche Bank, and CEO of Citibank Hong Kong



Nandita Gurjar

Independent Director

Extensive experience in the information technology and human resources domains
Previously Global Head of HR at Infosys
Member of the World Economic Forum



Rekha Murthy

Independent Director

3+ decades of global experience in the technology sector
Previously held leadership roles at IBM, Wyse Technology, SAP, PeopleSoft, Digital Equipment, and Korn Ferry



Sanjay Kumar Khemani

Independent Director

3+ decades of experience in audit, corporate law, and tax law
Senior Partner at M. M. Nissim & Co.
Independent Director on the Board of LIC Housing Finance



Sadashiv Srinivas Rao

Independent Director

~4 decades of experience in project finance, investment banking, and advisory
Previously founding CEO of NIIF Infrastructure Finance and Chief Risk Officer at IDFC



Sharad Sharma

Independent Director

4+ decades of experience in banking
Previously held multiple senior leadership roles at SBI, including Managing Director of State Bank of Mysore (2012-16)



Thekepat Keshav Kumar

Nominee Director of State Bank of India

3+ decades of experience across retail banking, commercial credit, project finance, and risk management
Previously Deputy Managing Director of SBI



D. Shivakumar

Non-Executive Director, Nominee of Verventa Holdings Limited

Extensive experience across Indian and multinational companies
Currently Operating Partner at Advent
Previously Group Executive President, Corporate Strategy, at Aditya Birla Group



Rajeev Veeravalli Kannan

Non-Executive and Non-Independent Director (Nominee of SMBC)

3+ decades of experience in banking and finserve
Currently Managing Executive Officer and Head of India Division at SMBC & SMFG
Previously held global, regional, and product leadership responsibilities



Shinichiro Nishino

Non-Executive and Non-Independent Director (Nominee of SMBC)

3+ decades of experience in corporate & investment banking and structured finance
Currently Executive Officer and Head of Global Credit in the SMBC Risk Management Unit



Vinay M. Tonse

Managing Director & CEO

3+ decades of experience across treasury, retail banking, corporate banking, international operations, and asset management
Previously Managing Director at SBI, where he led the bank's retail business



Manish Jain

Executive Director

3+ decades of experience in banking and financial services
Previously Managing Director & Co-Head, CCIB Client Coverage, India & Corporates, South Asia, at Standard Chartered Bank

Supported by a seasoned leadership team with an average tenure of ~10 years with the Bank

Contents



- 1. Introduction to YES Bank
- 2. Credit Investment Highlights

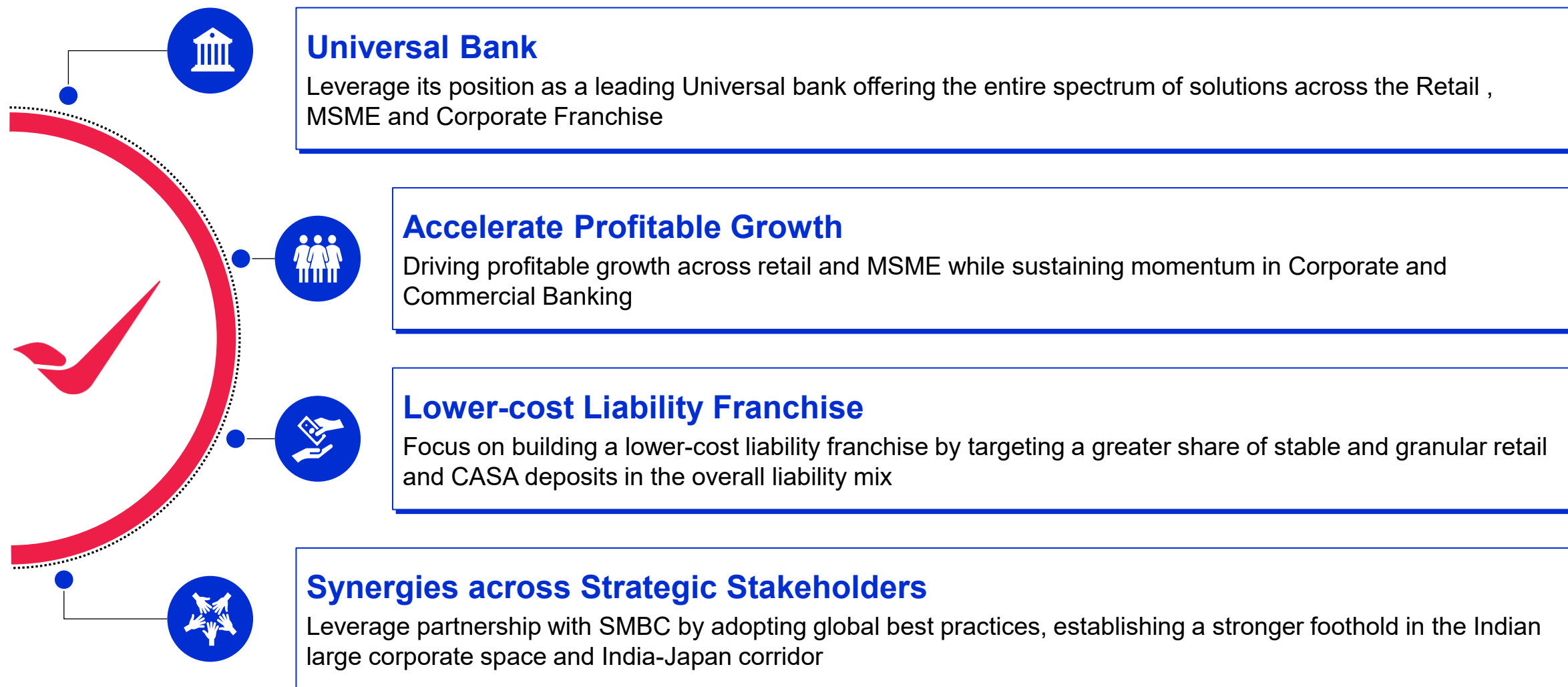
3. Strategic Overview

- 4. Story of Resilience
- 5. Key Financials Summary



Strategic Overview

One YES Bank Philosophy – Unified franchise delivering full spectrum of products and solutions



Contents



1. Introduction to YES Bank
2. Credit Investment Highlights
3. Strategic Overview
- 4. Story of Resilience**
5. Key Financials Summary



A Uniquely Successful Banking Transformation Story



All figures in INR Bn

Strong Growth Phase till FY18 (Data below for FY18)	
Balance sheet & granularity	
Advances	2,035
Deposits	2,007
CD Ratio	101.4%
CASA	732
CASA Ratio	36.5%
Retail & Comm. Adv. Sh ¹	32.2%
Borrowings Share ²	24.0%
Liquidity	
LCR (%)	113.2%
Capital	
CET I %	9.7%
CRAR (%)	18.4%
Solvency / Asset quality	
GNPA %	1.3%
NNPA %	0.6%
Profitability	
RoA (%)	1.6%
Market Cap	702

Extreme Stress Conditions – Moratorium imposed in Mar'20 (Data below for FY20)	
Balance sheet & granularity	
Advances	1,714
Deposits	1,054
CD Ratio	162.7%
CASA	281
CASA Ratio	26.6%
Retail & Comm. Adv. Sh ¹	44.2%
Borrowings Share ²	44.1%
Liquidity	
LCR (%)	37.0%
Capital	
CET I %	6.3%
CRAR (%)	8.5%
Solvency / Asset quality	
GNPA %	16.8%
NNPA %	5.0%
Profitability	
RoA (%)	-7.1%
Market Cap	282

Amidst Challenging Backdrop		
Mar' 20	Apr' 21	Jan' 22 Onwards
Covid-19 Wave I	Covid-19 Wave II	Tight Liquidity Conditions, Fight for Deposits
Key Measures Undertaken		
1	Solved for Capital Cumulatively raised ~INR 240 Bn through FPO ³ & Private Placement	
2	Won Back The Deposits c.3.0x growth in Bank Deposits - reflection of our strong brand	
3	Invested in Granularizing Loans and Deposits >3.0x rise in Retail & SME Loans – while protecting PPoP ⁴ / Assets	
4	Solved for Legacy NPLs ~INR 360 Bn of Recoveries Resolutions; ~INR 430 Bn of NPLs sold to ARC	
5	Agile Org. with strong Risk & Compliance culture	
6	Refreshed Brand Identity	

Bank now on the path of delivering Profitable Growth (Data below as of Jun 30, 2026)	
Balance sheet & granularity	
Advances	2,851
Deposits	3,154
CD Ratio	90.4%
CASA	1,032
CASA Ratio	32.7%
Retail & Comm. Adv. Sh ¹	69.1%
Borrowings Share ²	14.7%
Liquidity	
LCR (%)	138.2%
Capital	
CET I %	14.0% ⁵
CRAR (%)	15.1% ⁵
Solvency / Asset quality	
GNPA %	1.3%
NNPA %	0.2%
Profitability	
RoA (%)	0.9%
Market Cap	759

Notes: Market Cap above based on closing price on NSE as on Mar 31, 2018; Mar 31, 2020; and Jun 30, 2026, respectively

1. Retail & Comm. Segment proportion in Total Advances
2. Borrowings proportion in Total Liabilities
3. Follow-on Public Offering

4. Pre-Provisioning Operating Profit
5. Includes Profits

Contents

1. Introduction to YES Bank
2. Credit Investment Highlights
3. Strategic Overview
4. Story of Resilience

5. Key Financials Summary



Profit & Loss Account – Key highlights

Particulars (INR Bn)	FY24	FY25	FY26	Q1FY27
Net Interest Income	81	89	98	28
Non-Interest Income	51	59	68	18
Total Income	132	148	165	46
Operating Expenses	98	105	110	29
Operating Profit/(Loss)	34	43	55	17
Provisions	19	11	9	4
Profit Before Loss	15	32	46	13
Tax Expenses	2	8	11	2
Net Profit / (Loss)	13	24	35	11

Balance Sheet – Key highlights



Particulars (INR Bn)	FY24	FY25	FY26	Q1FY27
Assets	4,055	4,234	4,691	4,621
Advances	2,278	2,462	2,734	2,851
Investments	902	851	881	927
Liabilities	4,055	4,234	4,691	4,621
Shareholders Funds	421	478	511	523
Deposits	2,664	2,845	3,190	3,154
Borrowings	799	716	649	679

Key Ratios

Particulars	FY24	FY25	FY26	Q1FY27
Balance Sheet Ratios				
CD Ratio	85.5%	86.5%	85.7%	90.4%
CASA	30.9%	34.3%	35.1%	32.7%
CET-1	12.2%	13.5%	13.8%	14.0% ¹
GNPA	1.7%	1.6%	1.3%	1.3%
NNPA	0.6%	0.3%	0.2%	0.2%
PCR	66.6%	79.7%	81.9%	81.7%
LCR	116.1%	125.0%	119.0%	138.2% ²
P&L Ratios				
NIM	2.4%	2.4%	2.6%	2.7%
Cost to Income	74.4%	71.3%	66.7%	62.8%
PPOP to Assets	0.9%	1.0%	1.2%	1.5% ³
RoA	0.3%	0.6%	0.8%	0.9% ³

Notes:

1. Includes Profits
2. Quarterly Average for Q1'FY27
3. Calculated on an Annualized basis

Thank You

