YBL/CS/2026-27/062

**July 18, 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.:** **Press Release and Investor Presentation on the Financial Results for the Quarter (Q1) ended on June 30, 2026**
**Ref.:** **Reg. 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")**

This is further to the Outcome of Board Meeting held on July 18, 2026, wherein the Bank had disclosed the Un-Audited Standalone and Consolidated Financial Results of the Bank for the Quarter (Q1) ended on June 30, 2026, along with the Limited Review Report of the Joint Statutory Auditors of YES Bank Limited ("**the Bank**").

A Press Release and Investor Presentation on the Financial Results for the Quarter (Q1) ended on June 30, 2026, is also enclosed herewith for appropriate dissemination.

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

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

Thanking you,

Yours faithfully,

*For* **YES BANK LIMITED**

SANJAY MADHAV ABHYANKAR
Digitally signed by SANJAY MADHAV ABHYANKAR
Date: 2026.07.18 13:47:14 +05'30'

**Sanjay Abhyankar**
**Company Secretary**

***Encl: Press Release and Investor Presentation***

# PRESS RELEASE

YES BANK

July 18, 2026

## Q1FY27 Key Highlights

## YES BANK starts FY27 With Strong Growth Momentum, Higher Profitability, Improved Asset Quality and Rating Upgrades

| | |
|---|---|
| **PAT** grows **~34% Y-o-Y** to INR **1,071 Crs** | **Return on Assets** at **0.9%** |
| **NIM** at **2.7%** (up **20 bps** Y-o-Y) | **C/I** ratio at **62.8%** (improves **420 bps** Y-o-Y) |

- **Q1FY27 Net Profit** at **INR 1,071 Crs,** up **33.7% Y-o-Y** & **0.2% Q-o-Q**
  - **RoA** at **0.9%** v/s 0.8% Q1FY26 & 1.0% in Q4FY26
  - **NIM** at **2.7%** v/s 2.5% in Q1FY26 & 2.7% in Q4FY26
    - **Cost of Deposits** for **Q1FY27** lower **50bps Y-o-Y** & **10bps Q-o-Q** at **5.4%**
  - **Non-Interest Income** at **INR 1,798 Crs; Core Fee growth** at **18.7% Y-o-Y**
  - **Operating Profit** for **Q1FY27** at INR **1,704 Crs** up **25.5% Y-o-Y** and **5.3% Q-o-Q**
  - **C/I Ratio** further **improved to 62.8%** in **Q1FY27** v/s. 67.1% in Q1FY26 & 63.0% in Q4FY26
- **Acceleration in Balance Sheet growth**
  - **Advances Growth** at **18.3% Y-o-Y** and **4.3% Q-o-Q; Deposits** growth at **14.3% Y-o-Y;** On AQB basis, Advances and Deposits growth at **15.1% Y-o-Y** and **14.8% Y-o-Y,** respectively
  - Continued momentum in **Retail Assets Disbursement, up 27.5% Y-o-Y**
  - **CASA** Deposits **14.3% Y-o-Y**; on an **AQB**[1] basis, CASA growth was stronger at **15.0%** Y-o-Y
  - **Retail & Branch Led Deposits** grew **10.8% Y-o-Y**; and comprised **59.2%** of Total Deposits
- **Significant improvement in Asset Quality**
  - **GNPA** ratio at **1.3%** down **30 bps** Y-o-Y and **NNPA** ratio at **0.2%,** down **10 bps** Y-o-Y
  - **Retail Slippages** 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
  - **Net Credit Costs** for the quarter stood **0.3%** of Avg. assets v/s. 0.3% in Q1FY26
- Received **Credit Rating Upgrades** from **Moody's**: **Ba1** from Ba2, from **CARE**: **AA+** from AA- and from **ICRA**: **AA** from AA-. In addition, received Inaugural Rating of **BB+** from **S&P Global**
- Reinforced leadership in **ESG**: included in **FTSE4Good Index** for the **fourth consecutive year**; won **'Most Sustainable Bank'** award at the Business Today - India's Most Sustainable Companies 2026

Commenting on the results and financial performance, **Mr. Vinay M. Tonse, Managing Director & CEO, YES BANK** said, *"YES BANK has begun FY27 on a strong footing, with Q1 Net Profit growing ~34% Y-o-Y to INR 1,071 Crs. We delivered higher core earnings even as gains from Security Receipts and treasury fell sharply - clear evidence that the underlying franchise is strengthening. Margins held steady at 2.7%, cost-to-income improved further, and asset quality strengthened as slippage eased. We also earned meaningful external validation this quarter — rating upgrades from Moody's, CARE and ICRA, and our inaugural international rating from S&P Global. Growth was broad-based, including sustained momentum in Retail disbursements. Looking ahead, our focus is clear: deepen the core, sustain profitability, and create a resilient franchise that delivers lasting value for every stakeholder."*

## Q1FY27 - Financial Highlights

### Profit and Loss

- Q1FY27 **NII at INR 2,786 Crs, up 17.5% Y-o-Y & 5.6% Q-o-Q**
- **NIM** for Q1FY27 **at 2.7%** up **20 bps Y-o-Y**, aided by lower cost of deposits and reduction in balances of PSL shortfall deposits
- **Non-Interest Income** at **INR 1,798 Crs,** up **3.9% Q-o-Q**. **Core Fee** Growth at **18.7% Y-o-Y**
- **Strong cost control** by the Bank enabled **restricting Operating Costs growth** at INR 2,880 Crs, up **only 4.1% Y-o-Y** and **4.8% Q-o-Q**
- **Non-tax Provision Costs** at **INR 394 Crs; Credit Costs** at **0.3%** of **Avg. Assets**
- **Operating Profit** for Q1FY27 **at INR 1,704 Crs, up 25.5% Y-o-Y** & **5.3% Q-o-Q**
- **Net Profit** for Q1FY27 **at INR 1,071 Crs,** up **33.7% Y-o-Y** & **0.2% Q-o-Q**
- Q1FY27 **RoA** at **0.9%** v/s 0.8% in Q1FY26 & 1.0% in Q4FY26
- **RoE** at **8.3%** for Q1FY27, v/s 6.6% in Q1FY26 and 8.4% in Q4FY26

### Balance Sheet

- **Net Advances** at INR **2,85,118 Crs**, registered growth of **18.3% Y-o-Y** and **4.3% Q-o-Q,** driven by acceleration across business segments
  - Sustained momentum in **Retail Assets** with Q1FY27 disbursement growing **27.5% Y-o-Y**
- **C/D ratio** at **90.4%** v/s 87.4% in Q1FY26 and 85.7% in Q4FY26
- **Total Deposits** at **INR 3,15,373 Crs** grew **14.3% Y-o-Y**
  - **CASA** Deposits at INR **103,233 Crs** grew **14.3% Y-o-Y**; CASA AQB (Avg. Quarterly Balance) growth was stronger at **15.0% Y-o-Y**
  - **CASA Ratio** at **32.7%** v/s 32.8% in Q1FY26 and 35.1% in Q4FY26
  - **CA** balances grew **23.2% Y-o-Y**; **AQB** growth at **23.0% Y-o-Y** and **7.7% Q-o-Q**
  - **SA** balances grew **8.2% Y-o-Y**; **AQB** growth at **10.1% Y-o-Y** and **1.6% Q-o-Q** despite sharp rate actions during FY26 as well as Q1FY27
- **Average Quarterly LCR** during the quarter remains healthy at **138.2%**
- **CET I Ratio stands at 14.0%** v/s 14.0% in Q1FY26 and 13.8% in Q4FY26
  - **RWA to Total Assets at 73.2%** v/s 72.7% in Q1FY26 and 69.7% in Q4FY26
- **PSL shortfall Deposits** at **INR 27,449 Crs - lower 25.4% Y-o-Y** and **1.7% Q-o-Q,** now account for **5.9% of Total Assets**
- **Borrowings** at INR 67,940 Crs up **2.1% Y-o-Y** and **4.7% Q-o-Q**
- **Investments** at INR 92,738 Crs up **14.2% Y-o-Y** and **5.2% Q-o-Q**

### Asset Quality

- **GNPA** Ratio at **1.3%** in Q1FY27 down **30 bps Y-o-Y;** 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 80.2% in Q1FY26 and 81.9% in Q4FY26
- **Net Credit Costs** for the quarter stood **0.3%** of Avg. assets for the quarter v/s. **0.3% Q1FY26**
- **Gross Slippages** for Q1FY27 at **INR 964 Crs** (**1.4%** of Advances) v/s INR 1,102 Crs (1.6% of Advances) in Q4FY26 and INR 1,458 Crs (2.4%) in Q1FY26
- **Retail Banking Slippages** 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 and INR 1,280 Crs (4.3% of Advances) in Q1FY26
- **Recoveries & Upgrades** for Q1FY27 at **INR 564 Crs,** incl. P&L gain from Security Receipts of **INR 86 Crs** for Q1FY27

### Other Highlights/ Achievements

- **Credit Ratings Upgrades:**
  - **Moody's** upgraded to **'Ba1' / Stable** from Ba2 (May'26); **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 f**ourth 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
- YES BANK's **NRI Homecoming Campaign 2025** has won 2 Bronze awards at **ET Brand Equity's Brand Disruption Awards 2026**

*YES BANK's Analyst conference call, scheduled on July 18, 2026 at 3:00 PM IST, can be heard at following link:* *https://www.yes.bank.in/pdf?name=quarterly_earnings_call_invite_q1_fy_27.pdf*

## ABOUT YES BANK

YES BANK is one of the leading new generation private sector banks in India, headquartered in Mumbai. The Bank offers a wide range of banking services such as Corporate & Institutional Banking, Retail Banking, MSME, Transaction Banking and Treasury. The Bank has over 1300 branches, 200+ Business Correspondent Banking Outlets (BCBOs) and more than 1350 ATMs (including CRMs and BNAs) spanning across 300 districts of India. YES BANK operates an International Banking Unit (IBU) at GIFT City and also has a Representative Office in Abu Dhabi, strengthening its cross-border capabilities.

**YES Securities,** a subsidiary of the BANK provides a wide range of broking and investment products to Retail, HNI, and Institutional clients. **YES Foundation,** the CSR arm of YES BANK drives social impact agenda across areas such as livelihoods, education, skilling, sustainability and community development, reinforcing its commitment to responsible and inclusive banking.

For more information, please visit the Bank's website at https://www.yes.bank.in/

**For further information, please contact:**
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Sidharth Patnaik
Head - Corporate Communications
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## Financial Highlights – Q1FY27 Results

| Profit & Loss Statement Highlights | | | | | |
|---|---|---|---|---|---|
| (INR Crs) | Q1FY27 | Q4FY26 | Growth % | Q1FY26 | Growth % |
| Net Interest Income | 2,786 | 2,638 | 5.6% | 2,371 | 17.5% |
| Non-Interest Income | 1,798 | 1,730 | 3.9% | 1,752 | 2.6% |
| Total Net Income | 4,584 | 4,368 | 5.0% | 4,124 | 11.2% |
| Operating Profit/(Loss) | 1,704 | 1,618 | 5.3% | 1,358 | 25.5% |
| Provisions | 394 | 188 | 110.3% | 284 | 38.9% |
| Net Profit / (Loss) | 1,071 | 1,068 | 0.2% | 801 | 33.7% |
| Basic EPS (INR) | 0.34 | 0.34 | 0.0% | 0.26 | 33.3% |
| **Key P & L Ratios** | | | | | |
| | Q1FY27 | Q4FY26 | | Q1FY26 | |
| Return on Assets (annualized) | 0.9% | 1.0% | | 0.8% | |
| Return on Equity (annualized) | 8.3% | 8.4% | | 6.6% | |
| NIM | 2.7% | 2.7% | | 2.5% | |
| Cost to Income | 62.8% | 63.0% | | 67.1% | |
| Non-Interest Income to Income | 39.2% | 39.6% | | 42.5% | |

| Balance Sheet Highlights | | | | | |
|---|---|---|---|---|---|
| (INR Crs) | 30-Jun-26 | 31-Mar-26 | Growth | 30-Jun-25 | Growth |
| Advances | 285,118 | 273,445 | 4.3% | 241,024 | 18.3% |
| Deposits | 315,373 | 318,969 | -1.1% | 275,843 | 14.3% |
| Shareholder's Funds | 52,338 | 51,062 | 2.5% | 48,644 | 7.6% |
| Total Capital Funds | 51,228 | 49,906 | 2.6% | 48,248 | 6.2% |
| **Total Assets** | **462,064** | **469,105** | **-1.5%** | **410,248** | **12.6%** |
| **Key Balance Sheet Ratios** | | | | | |
| CRAR [2] | 15.1% | 15.3% | | 16.2% | |
| CET I [2] | 14.0% | 13.8% | | 14.0% | |
| Book Value per share (INR) | 16.7 | 16.3 | | 15.5 | |
| Gross NPA (%) | 1.3% | 1.3% | | 1.6% | |
| Net NPA (%) | 0.2% | 0.2% | | 0.3% | |
| NPA PCR [3] | 93.3% | 93.4% | | 92.2% | |
| Std. Restructured Advances (*Gross*) [4] | 229 | 241 | | 378 | |
| Slippage Ratio[1] | 1.4% | 1.6% | | 2.4% | |
| CASA Ratio | 32.7% | 35.1% | | 32.8% | |
| Average LCR | 138.2% | 119.0% | | 135.8% | |

[1] *Annualised* [2] *Includes Profits*

[3] *Incl. Technical W/Os* [4] *Already implemented as of respective date (across various categories including Covid related)*

YES BANK

# INVESTOR PRESENTATION

Q1FY27 Financial Results

July 18, 2026

# Contents

# 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<br>12.6% : Y-o-Y |
| Advances | 285,118 | 4.3% : Q-o-Q<br>18.3% : Y-o-Y |
| Deposits | 315,373 | (1.1%) : Q-o-Q<br>14.3% : Y-o-Y |
| CD Ratio | 90.4% v/s. | 85.7% Q4FY26<br>87.4% Q1FY26 |
| Advances Mix (Retail: Commercial: Corp. & Inst. Banking (CIB)) | 45%:24%:31% | **46% : 26% : 28%** in Q4FY26<br>**49% : 25% : 26%** in Q1FY26 |
| Disbursement[1] | 33,945 | 33,224: Q4FY26;<br>18,829: Q1FY26 |
| Net Interest Income | 2,786 | 5.6%: Q-o-Q<br>17.5% : Y-o-Y |
| Non-Interest Income | 1,798 | 3.9%: Q-o-Q<br>2.6%: Y-o-Y |
| Operating Profit | 1,704 | 5.3%: Q-o-Q<br>25.5% : Y-o-Y |
| Profit After Tax | 1,071 | 0.2%: Q-o-Q<br>33.7% : Y-o-Y |
| NIM% | 2.7% v/s. | 2.7% Q4FY26<br>2.5% Q1FY26 |
| C/I Ratio | 62.8% v/s. | 63.0% Q4FY26<br>67.1% Q1FY26 |
| CASA Ratio | 32.7% v/s. | 35.1% Q4FY26<br>32.8% Q1FY26 |
| CET 1 Ratio[2] | 14.0% v/s. | 13.8% Q4FY26<br>14.0% Q1FY26 |
| GNPA | 1.3% v/s. | 1.3% Q4FY26<br>1.6% Q1FY26 |
| NNPA | 0.2% v/s. | 0.2% Q4FY26<br>0.3% Q1FY26 |
| Slippage Ratio | 1.4% v/s. | 1.6%:Q4FY26<br>2.4% Q1FY26 |
| RoA | 0.9% v/s. | 1.0% Q4FY26<br>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 **AQB**[1] basis, CASA growth was stronger at **15.0% Y-o-Y**
    - **CA deposits** registered **23.2% YoY** growth (**AQB**[1] growth at **23.0% Y-o-Y** and **7.7% Q-o-Q**)
    - **SA deposits** grew **8.2% YoY** (**AQB**[1] 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**
  - **RoA[1] 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

YES BANK

- **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% |
| *Proportion of Retail in Core Fees* | *53.7%* | *57.5%* | *56.4%* | | |

# 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% |
| *Of which On Roll Staff Cost* | *1,141* | *1,039* | *1,019* | *9.8%* | *11.9%* |
| 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% |
| *Provision for Investments* | *-86* | *-446* | *-345* | *-80.7%* | *-75.0%* |
| *Provision for Standard Advances / Others* | *-26* | *548* | *-56* | NM | -53.5% |
| *Provision for Non Performing Advances* | *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% |
| *Total Capital Funds* | *51,228* | *49,906* | *48,248* | *2.6%* | *6.2%* |
| 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%** |
| *Current Account* | 44,682 | 52,322 | 36,260 | *-14.6%* | *23.2%* |
| *Savings Account* | 58,551 | 59,637 | 54,090 | *-1.8%* | *8.2%* |
| ***CASA Ratio*** | **32.7%** | **35.1%** | **32.8%** | | |
| **Term Deposits** | **212,140** | **207,010** | **185,492** | **2.5%** | **14.4%** |
| *Certificate of Deposits* | 6,604 | 6,831 | - | - | - |
| **Total Deposits** | **315,373** | **318,969** | **275,843** | **-1.1%** | **14.3%** |

[1] Includes sanctions/ limit set-ups

# Break up of Advances & Deposits

YES BANK

**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 TDs[1] 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% |
| *Retail & Branch Banking CASA Ratio* | 39.7% | 40.7% | 38.2% | | |
| Other Deposits | 122,077 | 125,952 | 107,280 | -3.1% | 13.8% |
| *Other CASA Ratio* | 22.7% | 27.3% | 24.3% | | |
| **Total Deposits** | **308,769** | **312,139** | **275,843** | **-1.1%** | **11.9%** |

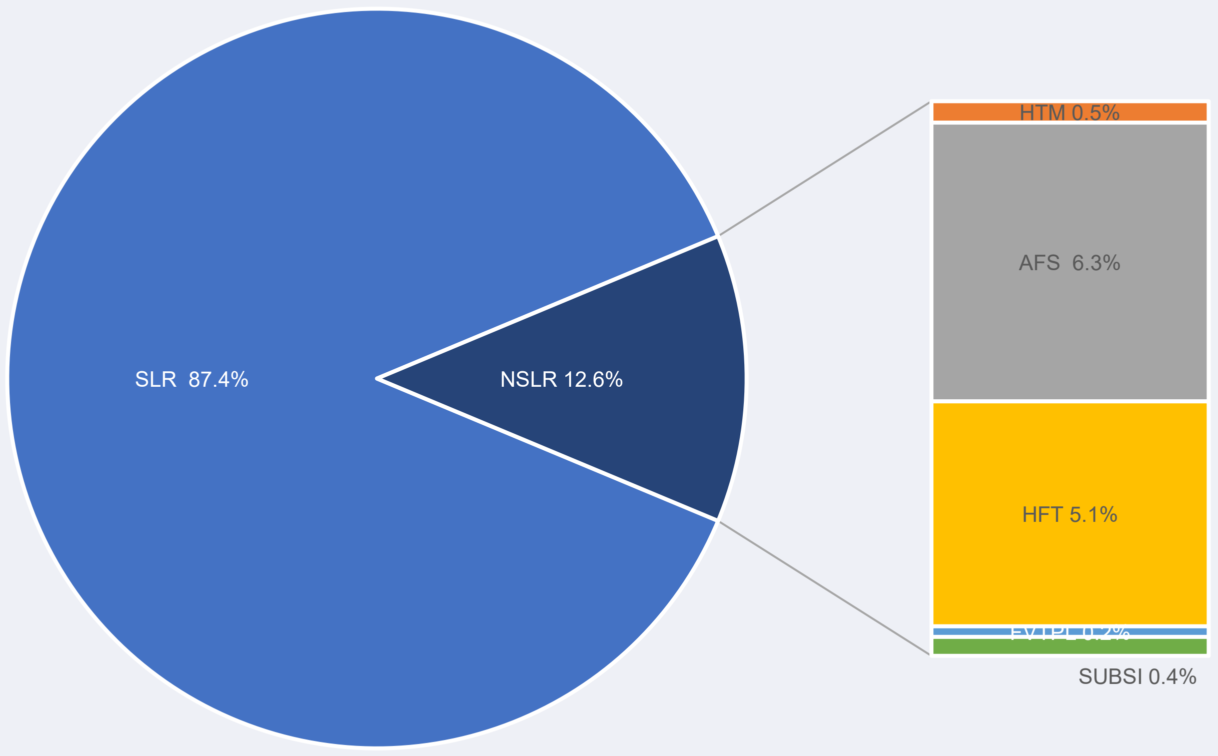
[1] Based on Balances ≤ INR 3 Crs on an Account Level; [2] Retail Banking includes Micro Enterprise Banking (MIB) erstwhile part of SME Book; [3] Excluding Certificate of Deposits; basis internal business segmentation

# 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.

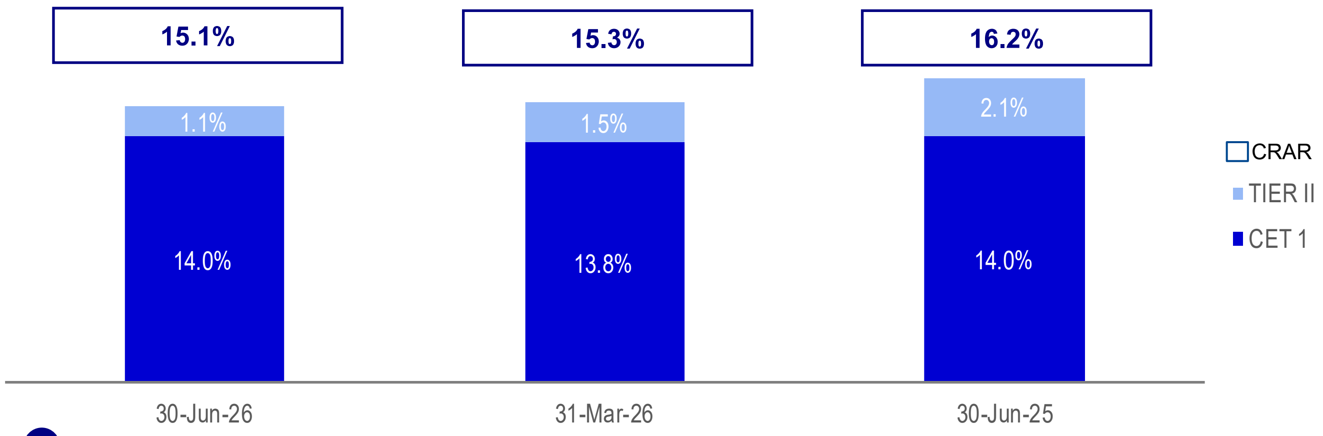
| Particulars | 30-Jun-26 | | 31-Mar-26 | | 30-Jun-25 | |
|---|---|---|---|---|---|---|
| | Gross | Provisions | Gross | Provisions | Gross | Provisions |
| **NPA** | **3,705** | **3,028** | **3,605** | **2,952** | **4,022** | **3,225** |
| **Other Non Performing Exposures** | **4,296** | **3,654** | **4,373** | **3,687** | **4,887** | **4,222** |
| *NFB of NPA accounts* | *816* | *174* | *882* | *196* | *846* | *180* |
| *NPI* | *26* | *26* | *26* | *26* | *49* | *49* |
| *Security Reciepts* | *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** |
| *Erstwhile* | *5* | *3* | *5* | *2* | *6* | *3* |
| *DCCO related* | - | - | - | - | *80* | *4* |
| *MSME* | *51* | *6* | *55* | *6* | *63* | *7* |
| *Covid* | *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** | |
| *Of which Retail* | *687* | | *662* | | *842* | |
| **31-60 days overdue loans** [4] | **1,583** | | **1,702** | | **1,915** | |
| *Of which Retail* | *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

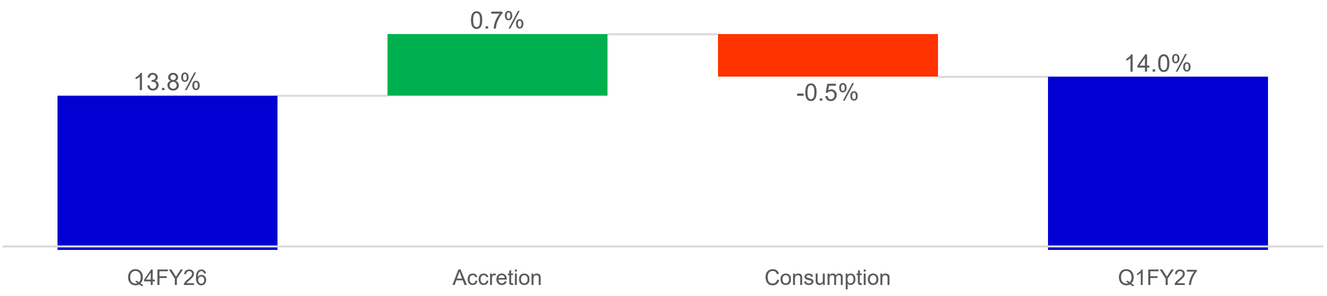
# CET 1 Ratio at 14.0%[1] - Strong Buffer, Improving Efficiency

YES BANK

## 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

# India's New-Age Private Sector Bank

YES BANK

## Diversified Balance Sheet

**INR 2.85 Lakh Crs| 69%**
Loan Book | Share of Retail & Commercial Bank[2]

**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

**Stable Asset Quality**
**1.3% | 0.2%**
GNPA | NNPA

**Universal Bank**
Comprehensive Product Suite for Retail, Commercial, Corporates & Institutional Segment

**Well Capitalized**
**15.1% | 14.0%**
Capital Adequacy | CET-1 Ratio[3]

**6th Largest**
Private Bank in India[1]; Founded/Licensed in 2003; Commenced operations in 2004

**Pan India Distribution**
**1,335 | 1,372**
Branches | ATMs

YES BANK

| | | | | | |
|---|---|---|---|---|---|
| **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

YES BANK

## Overview

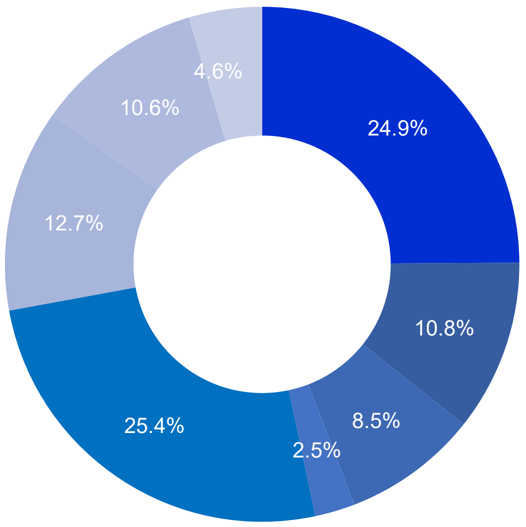
**Sumitomo Mitsui Banking Corporation ("SMBC")** became **YES Bank's largest shareholder** through the acquisition of 24.9% stake from SBI, other Investor Banks[1] and separately from Carlyle (CA Basque Investments) and others

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 Base[2]




## 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 globally[3]; 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 towns[5].

## 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

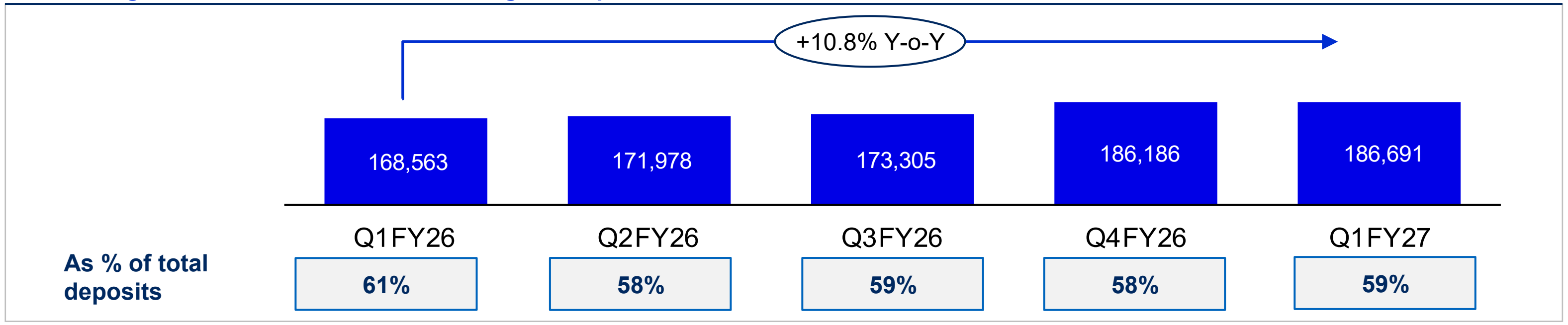
Note: (1) Includes Axis Bank Limited, Bandhan Bank Limited, Federal Bank Limited, HDFC Bank Limited, ICICI Bank Limited and IDFC First Bank Limited. (2) Shareholding Pattern as of 30th June 2026. (3) S&P CapIQ, Banking Asset Ranking, 2025; (4) 2025 List of Global Systemically Important Banks (GSIBs) 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*

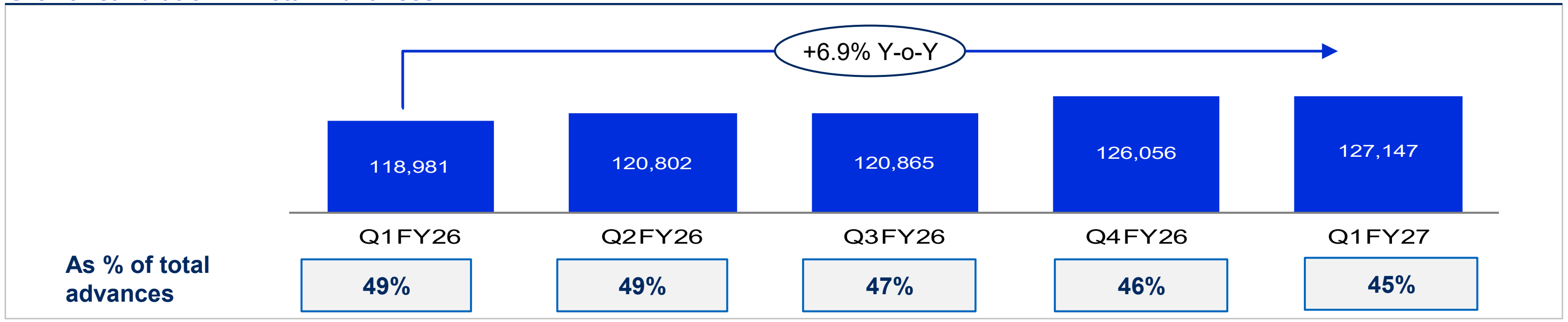
- Pan-India presence via **1,335 branches, 249 BC banking outlets and 1,372 ATMs, CRM's & BNA's**
- Contributing over **52%** of **the Bank's Total Business**
- Cater to **all customer segments** (HNI, affluent, NRIs, mass, rural and inclusive banking) with **full product suite**
- **~97% of service requests** via digital channels
- **AI initiatives structured across the Branch Lifecycle** — from discovery to conversion excellence
- **Advanced score-cards and analytics being leveraged** across underwriting and engagement

**All amounts in INR Crs**

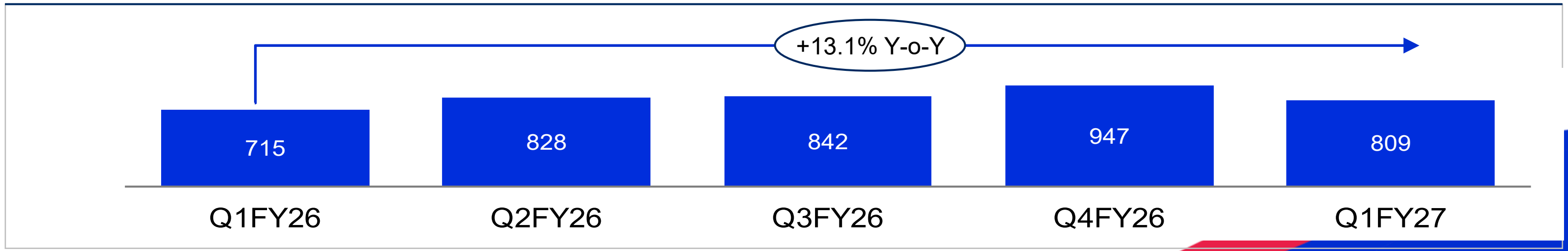
**Sustained growth in Retail & Branch Banking led Deposits[1]**




**Growth calibration in Retail Advances[1]**




**In addition, continued momentum within Retail Fee Income[1]**



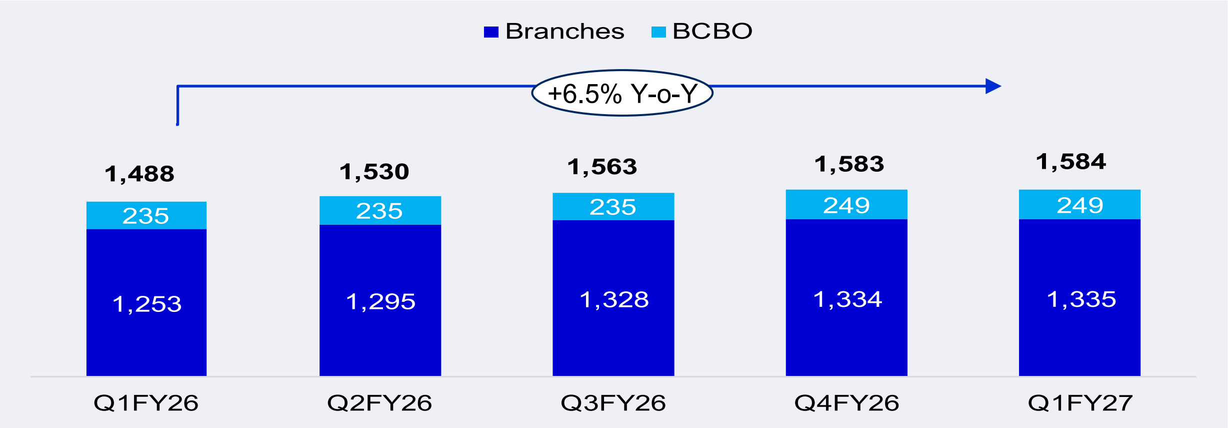

[1] Basis Internal Business Segmentation

# Branch Banking

## *Strengthening the Liability Franchise through Distribution & Digital Transformation*

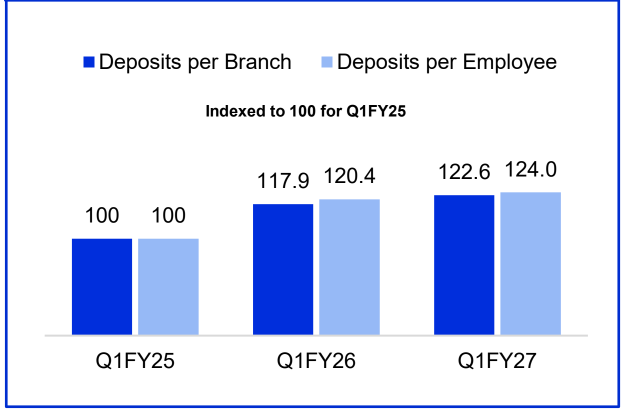
**All amounts in INR Crs**

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

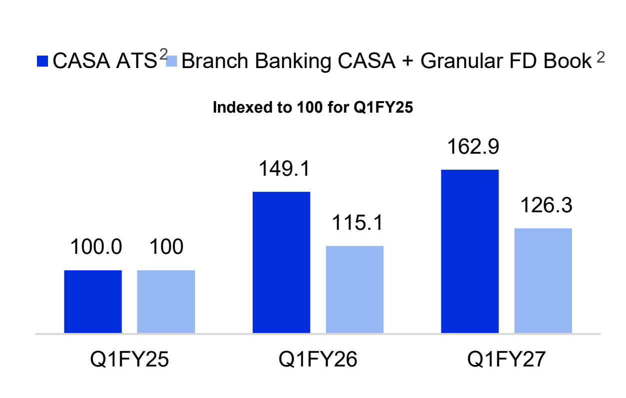



### 3 Branch Banking led Deposits: 15.3%CAGR (Q1FY25-Q1FY27) v/s. 12.0% CAGR in Industry and 14.0% CAGR amongst Pvt. Banks[1]

**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**

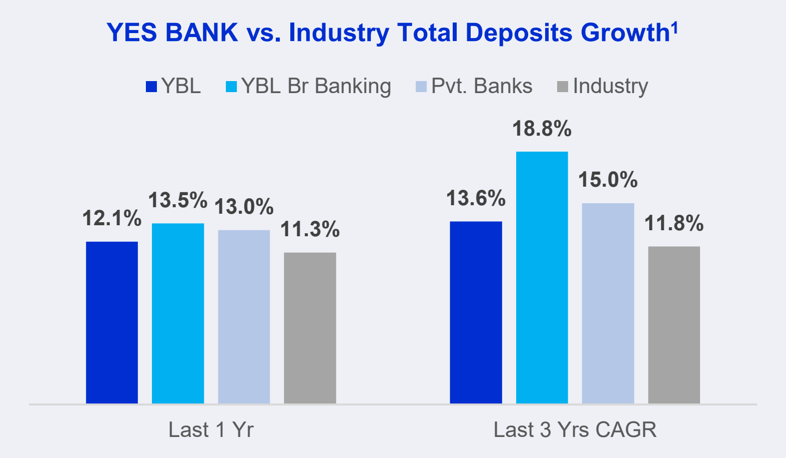
- End-to-end digital journeys for FD, RD, Credit card, MF, SGB, RE-KYC, insurance, IPOs, Card upgrades & quick loans, tax payments, Digital saving accounts, virtual gift cards, Government schemes, card transactions to EMI and Personal Loans
- Journeys available across DIY / Assisted

[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

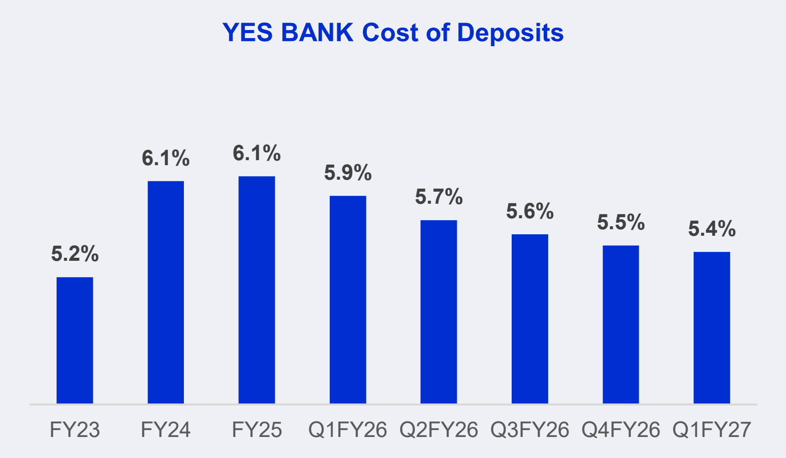
YES BANK

**Sustained momentum in deposit accretion**

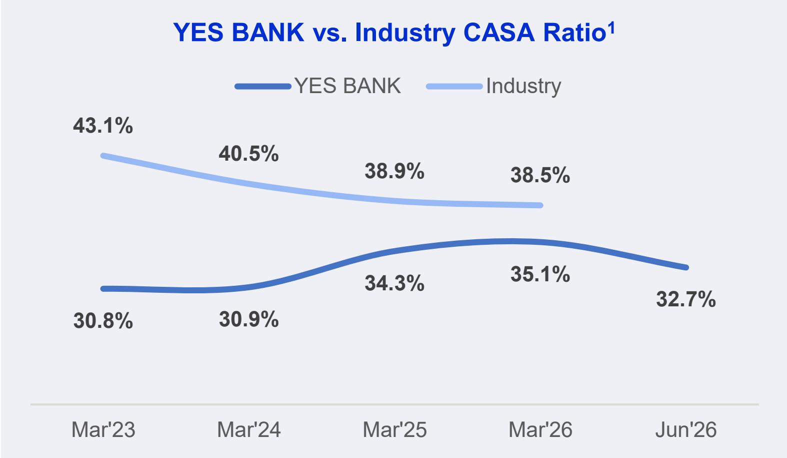



**Q1FY27 Deposits Y-o-Y growth** for YBL at 14.3% & YBL Branch Banking at 10.8%

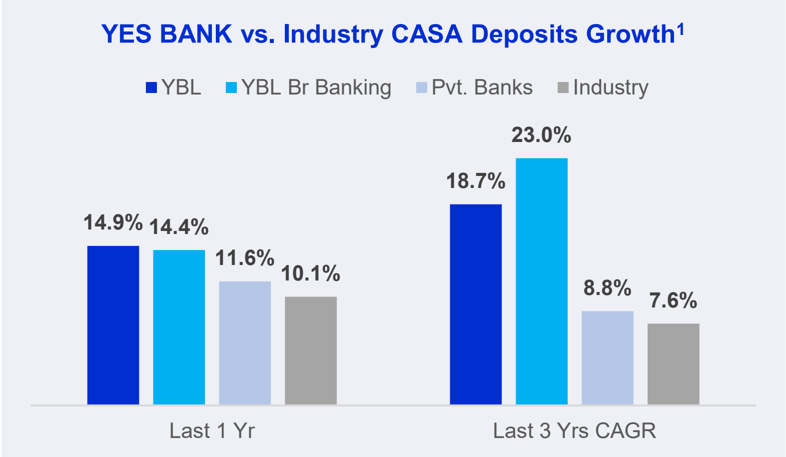
**Controlled movement in Cost of Deposits**




**CASA Ratio Continues to Improve, Narrowing Gap with Industry**

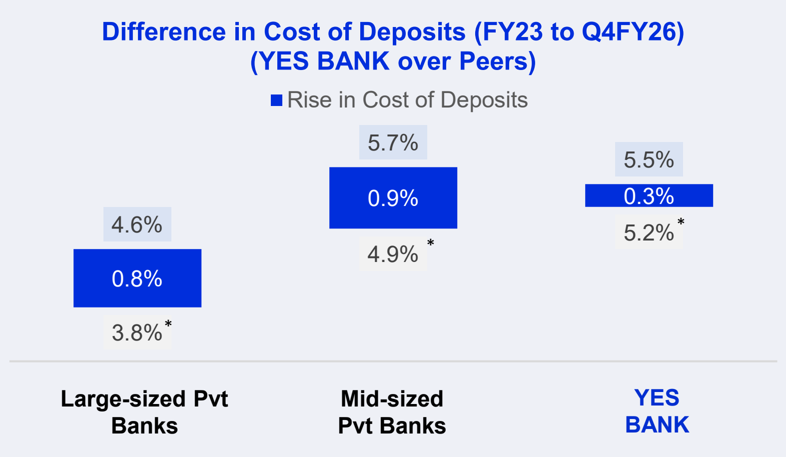



**CASA Franchise Strengthening, growing faster than the industry**



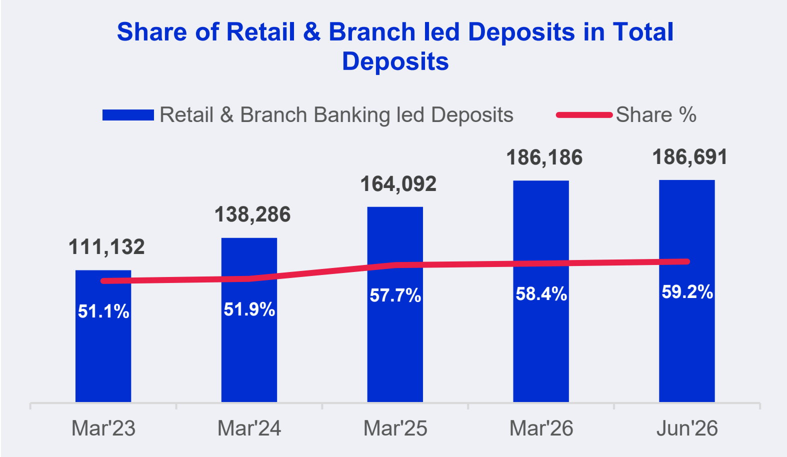

**Q1FY27 CASA Y-o-Y growth for YBL at 14.3% & YBL Branch Banking at 15.1%**

**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**




[1]Basis 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

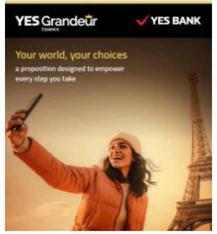
## CA Segmental Offerings

### 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







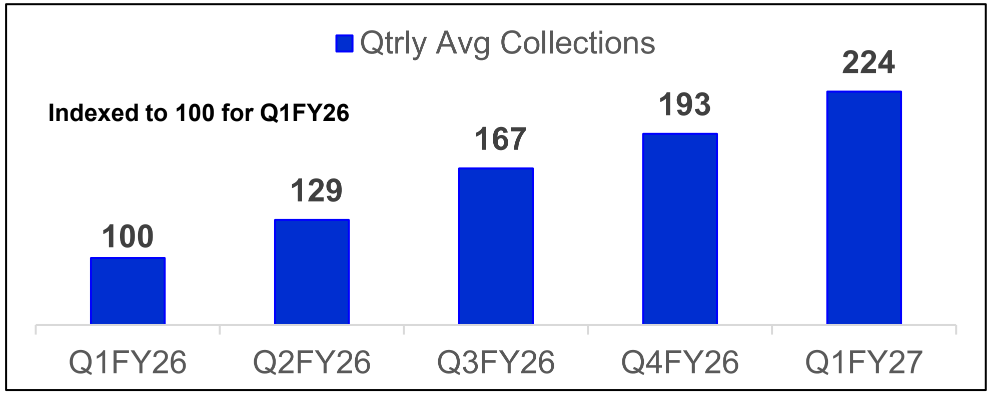



# Retail Liabilities: QR/Soundbox Solutions for Merchants

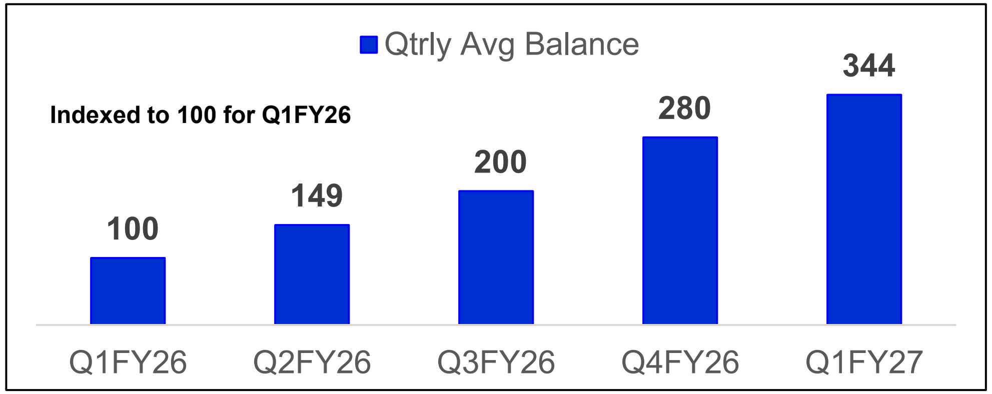
*Building Granular Current Account Franchise through Customer Centric Approach*

YES BANK

## QR/Soundbox Customer Collections



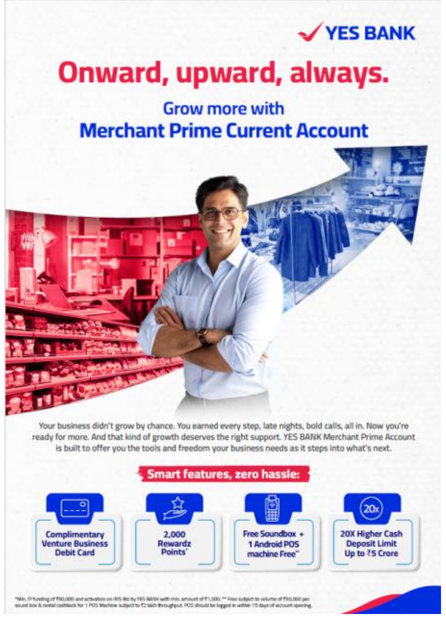

## QR/Soundbox Customer Balances




## Merchant Account Offerings







# Retail Assets

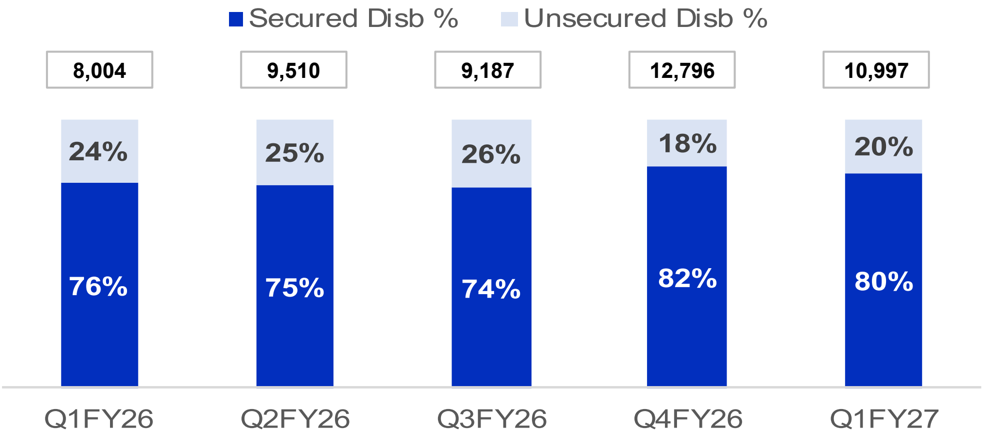
## *Focus on Profitability enhancement*

YES BANK

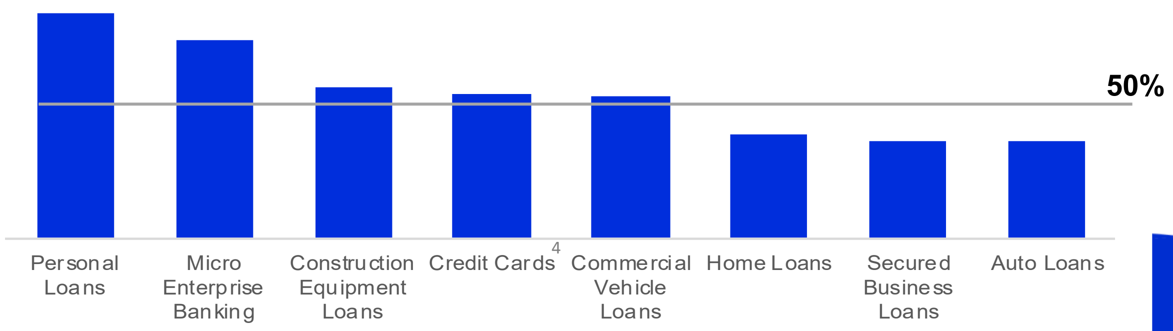
1 Diversified Retail Advances book[1]

| 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] | 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 disbursements[3]: Calibration in Product & Sourcing mix




3 ETB Share in Retail Disbursals during Q1FY27




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

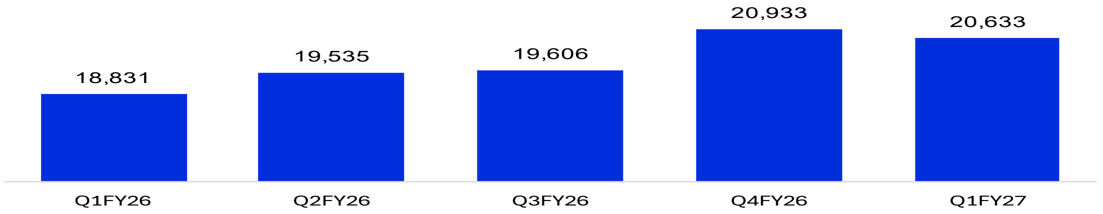
# Micro Enterprise Banking

## *Catering MSME Market Segment*

YES BANK

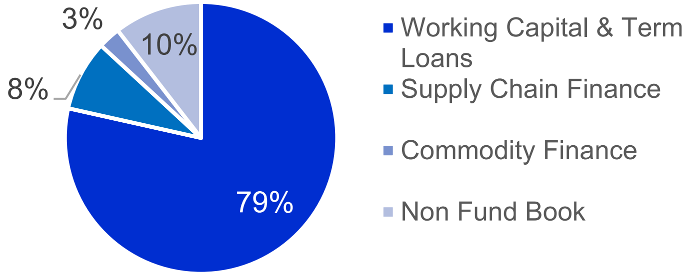
### 1 Steady Growth in Funded Book

Y-o-Y growth: 9.6%

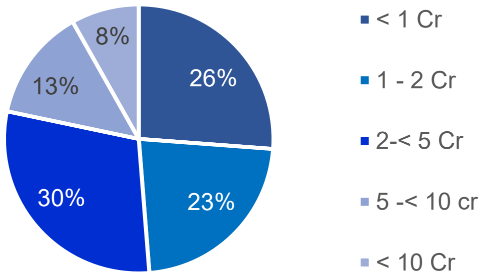



- **PSL Book : ~90%** of MSME Funded Book PSL Compliant

### 2 Sustainable Product Mix




### 3 Granular and Stable Customer Mix




**~88.5% of Fund book consists of secured products**

### 4 Growth Avenues, Digitization & Product Innovation

**New Product Launch**

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.

**Digital Journey as a Fulcrum for Scale**

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.

**Delivering Unmatched Customer Experience and Service Excellence**

**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

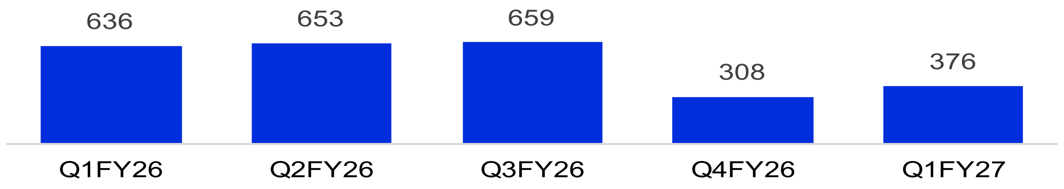
## *Driving Financial Inclusion Through Rural Lending & Women Microfinance*

All amounts in INR Crs

## RURAL ASSETS

*Deepening the penetration in emerging rural markets & generating Agri PSL*

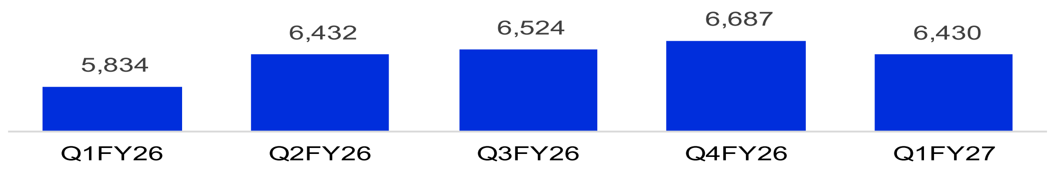
### 1 Business originations[1]




- 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

**Y-o-Y growth: 10.2%**

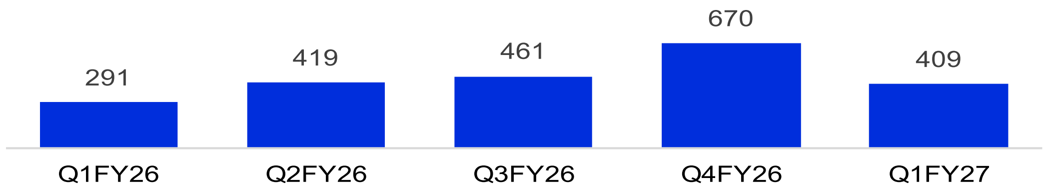



- **Well diversified rural financing book** with a balanced mix of FMA and KCC
- **Expanding into unpenetrated rural markets** to improve financial inclusion & ensuring credit availability to larger farmer base
- **Strong rural value chain** presence supported by a diversified portfolio across ~13 States

## INCLUSIVE & SOCIAL BANKING

*Catalyzing Inclusive Growth Through Women Microfinance*

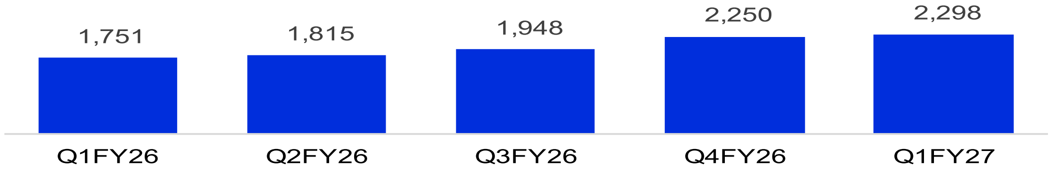
### 3 Business originations




- 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

**Y-o-Y growth: 31.3%**



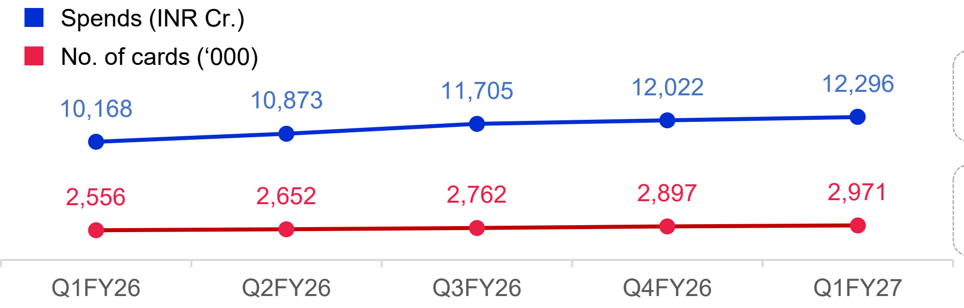

- **31%** YoY **Book Growth**
- **Diversified portfolio** across 282 districts in 18 states
- **Long standing relationship** with 10 credible BC partners

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

# Credit Cards

***Steady business growth***

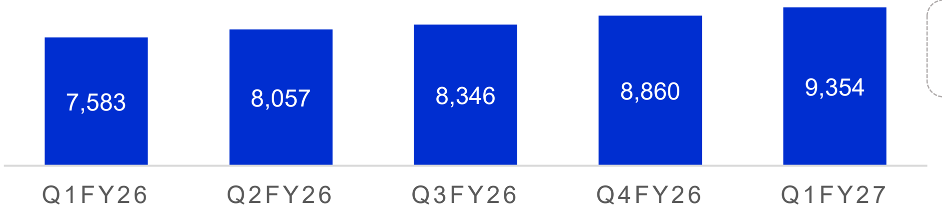
## 1 Sustained Strong Growth in Cards, Book Size & Card Spends



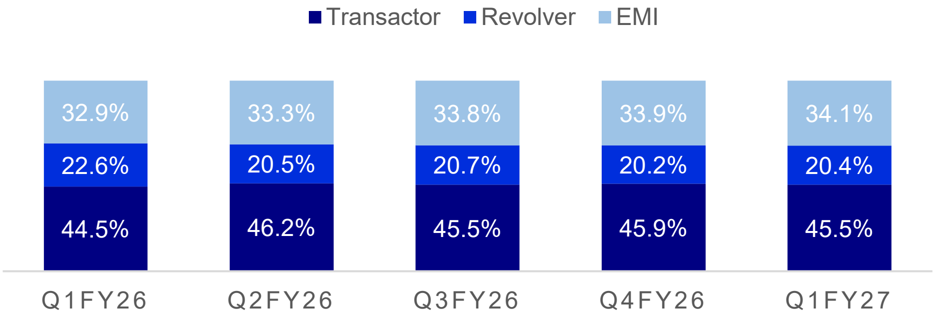

**2.28% QoQ**
**20.20% YoY**

**2.31% QoQ**
**6.72% YoY**

## 2 Book Growth and Book Mix %




**5.57% QoQ**
**23.35% YoY**




## 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)

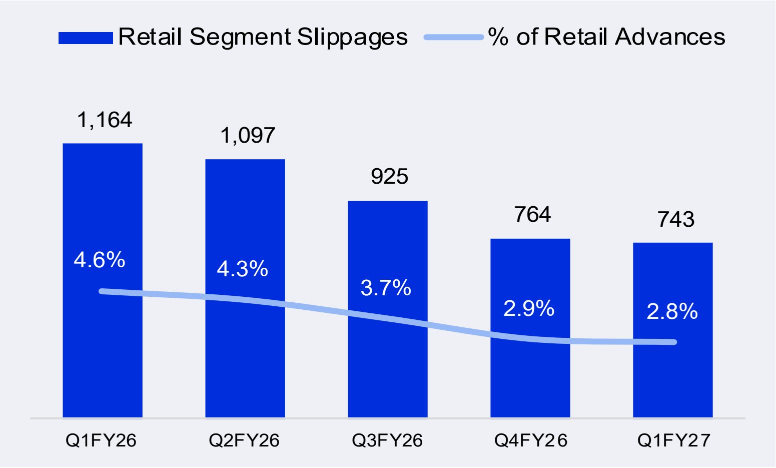
**EMI Booking and Spends:**
- Highest-ever EMI booking of 1.28K Cr. and over INR 12K Cr. in total spends including highest ever INR 4.6K Cr. plus CC UPI spends

# Retail Slippages[1] – Significant Improvement

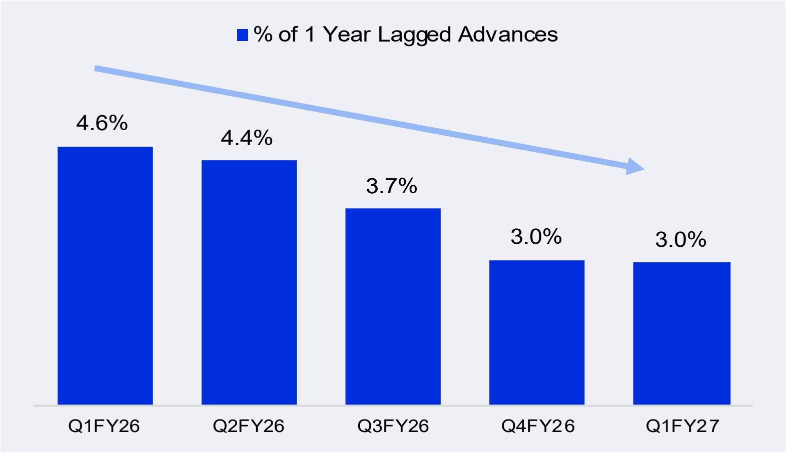
YES BANK

**All amounts in INR Crs**

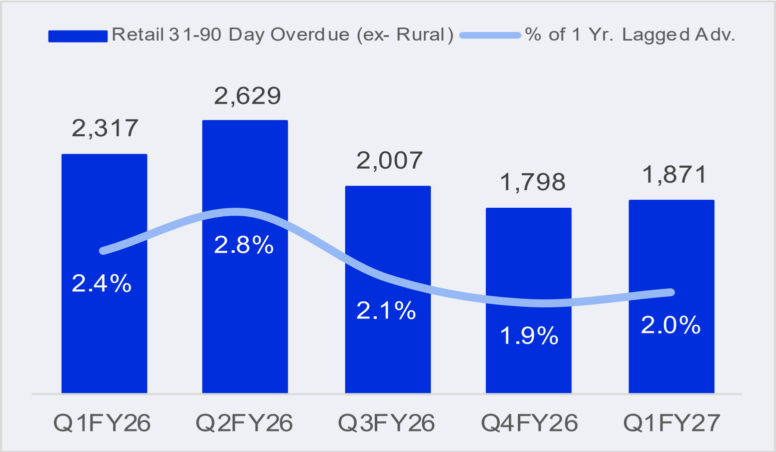
### Improvement continues in Retail Slippages ; lowest since 10 qtrs



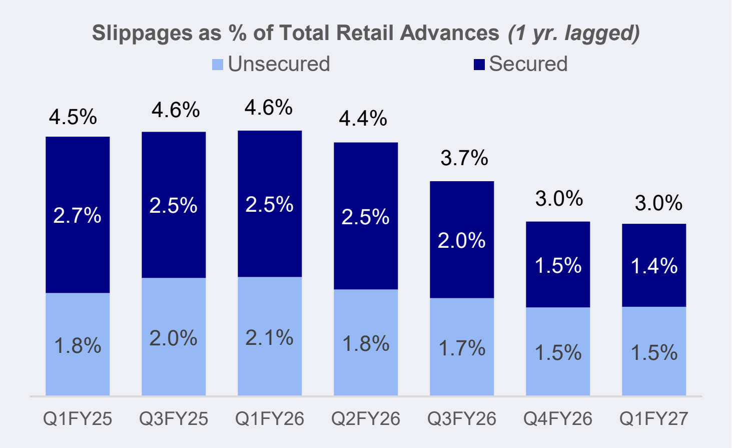

### Improvement seen even on 1 Year lagged basis



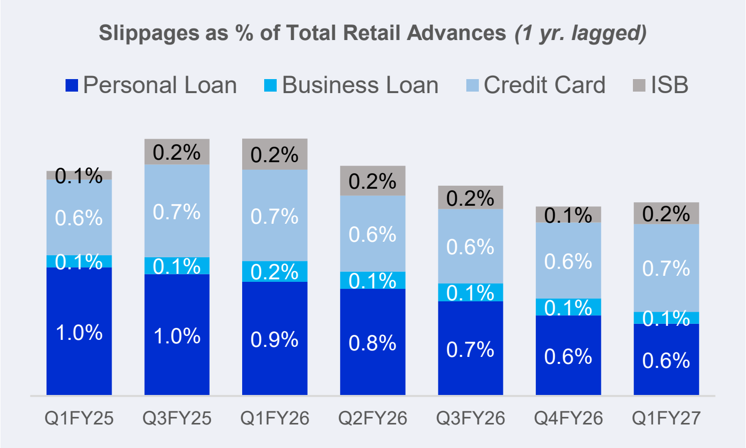

### Early delinquencies i.e. 30+ also showing improvement Y-o-Y



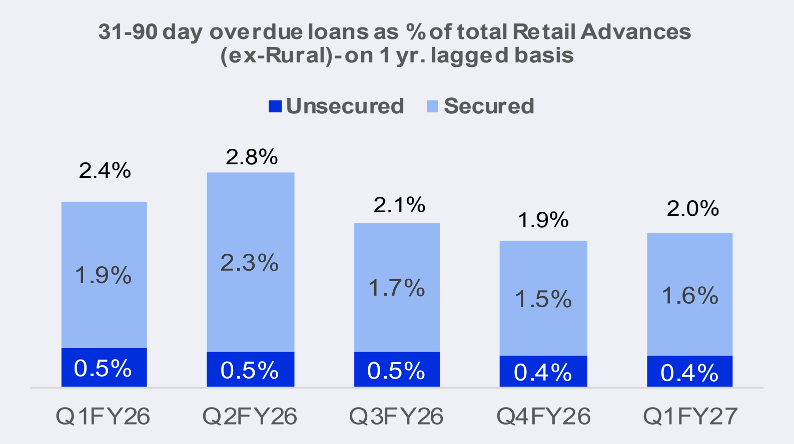

### Secured & Unsecured Portfolio slippages down Q-o-Q




### Within Unsecured, improvement in PL , BL and Credit Card




### 30+ stable across unsecured, further improving in secured




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

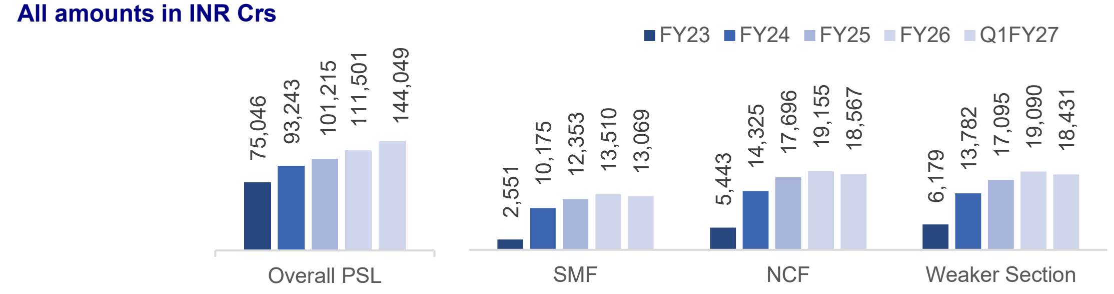
# Significant progress on ensuring PSL compliance

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

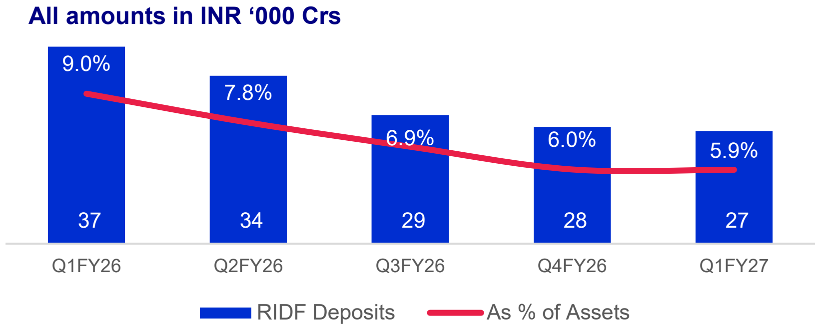
Comprehensive **strategy adopted** & **currently under execution** to substantially reduce the quantum of RIDF balances over a 2- year timeframe

- 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) / **DAs** (Direct Assignment)

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

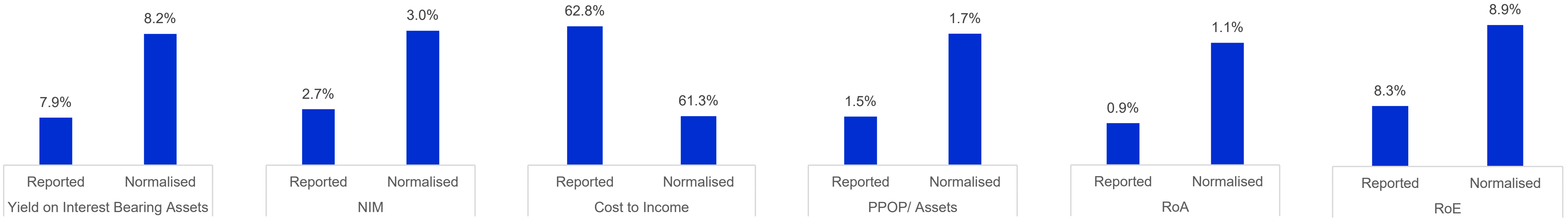



**PSL Mandated Deposits as a % of Total Assets**




**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**

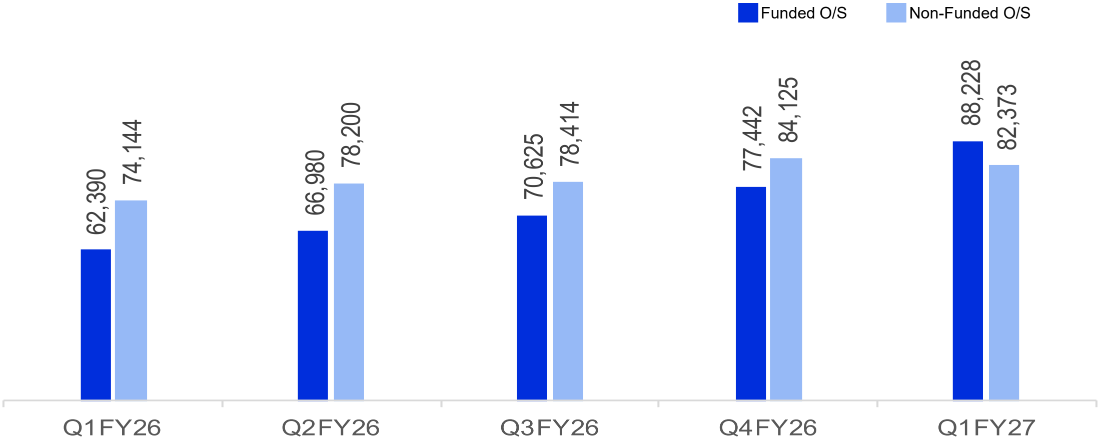
| Transaction Banking | Project Finance | Loan Syndication | Business Economics Banking |
|---|---|---|---|
| Trade Finance, Cash Management, Custody, Bullion, Remittance & Supply Chain Finance | Long Term Project Financing with ring-fenced cash flows | Underwriting & syndication/ sell down | Macro economic 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**

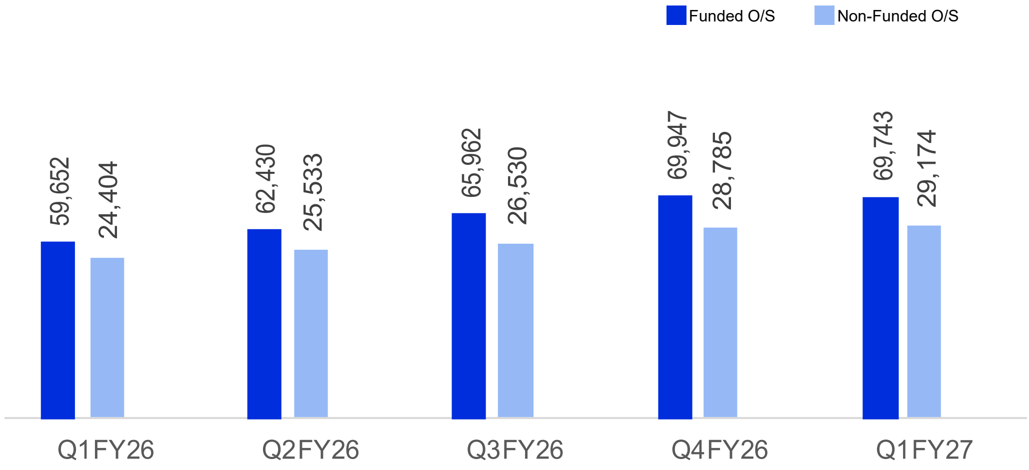
# Wholesale Banking Business (1)

**All amounts in INR Crs**

## 1 Corporate & Institutional Banking




## 2 Commercial Banking




## 3 Providing tailored solutions to clients across business segments

**Corporate & Institutional Banking**

**Large Corporates**

- Team of 189 Relationship Bankers in 9 cities
- Focus on providing wide suite of banking products to develop and maintain core bank status

**Financial Institutions**

- Team of 71 Relationship Bankers based across 24 cities
- Solutioning led wholesale liabilities franchise across Financial Institutions
- Financing NBFCs along with co-lending
- Resource raising from International and Domestic Banks & DFIs
- Dominant position in Co-operative Banks & Cross Border remittances

**Multinational & New Economy Corporates**

- Team of 67 Relationship Bankers spread across 9 cities
- Deeply entrenched in new-age entrepreneurship ecosystem by providing bespoke digital solutions
- Comprehensive banking proposition for MNCs including Supply Chain Finance, Tax payments & Staff salary accounts

**Government Banking**

- Team of 80 Relationship Bankers spread across 39 cities
- Coverage of Government Entities with comprehensive Financial and Digital solutions

**Commercial Banking**

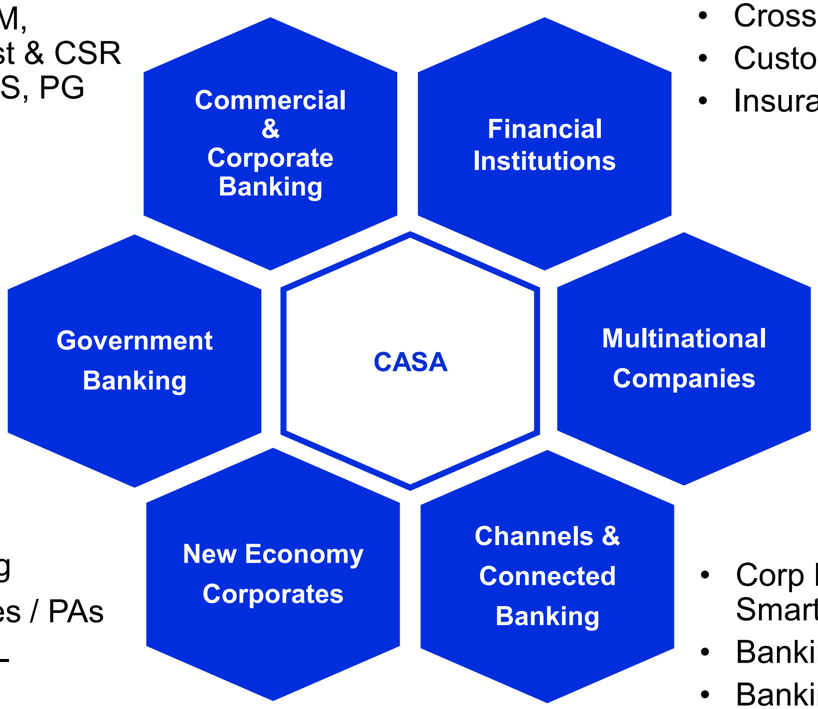
- Team of 827 Relationship Bankers with presence in 62 cities
- Building Granular portfolio with robust risk management

# 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

- 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




- 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)

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

- 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

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

# Large Corporates

YES BANK

## 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

## 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

## 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**

## 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**

## 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

# Financial Institutions

YES BANK

### 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**

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

**Financial Sponsors**

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

**Unicorns/ Soonicorns**

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

**Fintechs**

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

**Regulated Entities**

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

**E commerce Marketplaces**

- Industry specific & fully compliant Escrow offering for 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

YES BANK

## 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 CGA[1] and FASAR[2] |

| People | Relationships | Product | Knowledge |
|---|---|---|---|
| Presence of GB Team in 39 cities and amplified by Branch led sourcing of Govt. accounts at all Yes Bank Branches Pan-India | Relationship Mgmt. with Central & State Government, Local & Quasi government, CPSUs & State Development Authorities | Solutioning for wide range of government sector services<br><br>Settlement Banker to Central & State Government initiatives | Knowledge Engagement in Urban Infrastructure including e-mobility & start-up incubation through CGA[1] and Agriculture & Allied Sectors through FASAR[2] |

[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

Experienced sales team
- >15 yrs: 38%
- 5-15 yrs: 49%
- <5 yrs: 13%

Full Product Suite: Remittances, Currency Notes Imports, Forwards, FX Options, FX and Interest Rates Swaps, Exotics

- 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

Digital platforms across client segments:
- YesFX
- Yes FxOnline
- CCIL FX Retail Platform

### Debt Capital Markets & Primary Dealership

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

**Comprehensive Product Suite**
- Gsec/ SDLs/ Vanilla Bonds/ Commercial Paper
- Securitisation / Credit Enhanced Structures
- High Yield Credits
- Hedging Products like IRF and OIS
- InvITs & Project Bonds
- Bank / NBFC Debt

*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

Consignment import → Outright domestic sales

Gold → Silver → Gold Metal Loan

Customer Types:
- Bullion Traders
- Jewellery Manufacturers
- Jewellery Exporters

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.)*<br>• **Bespoke Solution** - Ability to tailor financing structures aligned with sector-specific risk profiles<br>• **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)*<br>• **Strong relationship** with Clients & Sponsors, along with other stakeholders viz. regulatory bodies, consultants, rating agencies, etc.<br>• **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*<br>• **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<br>• 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

YES BANK

**Full Spectrum Banking across Industry Segments**

| Cash Management | | | | | |
|---|---|---|---|---|---|
| **Channel** | **Products** | | **Fiduciary Services** | **Government** |
| API Banking | Remittance | E-Payments | Capital Markets | PFMS – Fund Flow |
| Corp Net Banking/ H2H | E-Collect | Cash Pickup | Escrow services | E-tendering |
| IRIS Biz (Super APP) | NACH (Collection) | Co-operative Bank (CTS/ CPS) | Custody/ Settlement banking | Agency Banking |
| Statutory/ Tax Payment | Cheque Clearing | Bank as a Payment Aggregator | CSGL | GeM |
| Smart Pay (Collection) | Aadhar Based Payment System | Banking as a Service | Issuer & Paying Agent | Scheme Mgmt/ SNA |

| Trade Finance | | | | |
|---|---|---|---|---|
| **Non-Fund** | **Fund** | **Flow** | **Digital** | **Specialized** |
| Guarantee | Export Credit (Pre/Post) | EXIM flows | Digital Trade | Current/ Capital account Flows |
| Letter of Credit | LCBD (Dom/Exp) | EEFC/ ACU/ VOSTROs | Digital Supply Chain | Currency Imports |
| SBLC | Off Balance Sheet Solution | Remittances | EX-IM Solutions | IFSC IBU |
| Trade Credit | Invoice Financing | Project Exports | TReDS | FEMA Advisory |
| 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 PSP[1]** 58.7% market share
- **#2** — **UPI Payer PSP[1]** 36.0% market share
- **#1** — **Acquiring AePS Bank[1]** 26.7% share | 792K+ outlets
- **#2** — **NEFT[1]** 20.2% share | ~99% success
- **#2** — **NACH[1]** 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*
App Store 4.7 | Play Store 4.7
250+ features
- **47 L+** Registered users
- **43%** Monthly Active Customers

**IRIS Biz**
*Business Super App*
App Store 3.8 | Play Store 4.7
100+ features
- **5 L+** Registered
- **2.8 Cr+** Transactions

**YES Pay Next**
*UPI Payments App*
App Store 4.8 | Play Store 4.5
Retail merchants
- **63 L+** Registered users
- **8.6%** QoQ Growth in User Base

**YES Pay Biz**
*Merchant App*
App Store 4.8 | Play Store 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)*
- **DIRECT TAX** — 43K+ *Active Customers* *(Launched in June'25)*
- **Customs & Excise** — 2K+ *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: [1]RBI Payment System Indicators & NPCI (June'26); CMS CAGR: Q4FY22–Q1FY27.*

# Responsible franchise with sustainability at its core

YES BANK

### 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 $tCO_2e$ 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)

## 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 |

*PCAF: Partnership for Carbon Accounting Financials **S&P Global Corporate Sustainability Assessment (CSA) 2025 - YES BANK achieved a CSA Score of 79 /100 & ESG Score of 79 /100 as of 7/11/2025

# Robust Governance Structure – Board Members

## Eminent and Experienced Board

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

**Atul Malik**
Independent Director

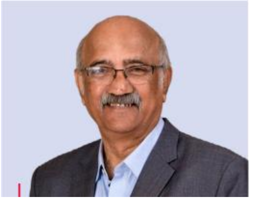
**Rekha Murthy**
Independent Director

**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

YES BANK

## Culture & Initiatives

### Governance & Ethics

**Whistle-Blower & Vigil Mechanism**

Board-approved policy; anonymous channel; direct escalation to Audit Committee

**POSH — Zero-Tolerance Framework**

Internal Committees across zones; Mandatory annual training

**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

**Yes to Caring — Manager Philosophy**

Communicate • Appreciate • Respect • Invest • Nurture • Grow trust

### DE&I in Action

**Women Leadership Program (Jombay)**

45+ High-Potential women leaders nurtured through the career accelerator programme

**YES FOR HER — Women ERG**

Employee resource group; mentoring, learning & dialogue platforms

**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.

**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

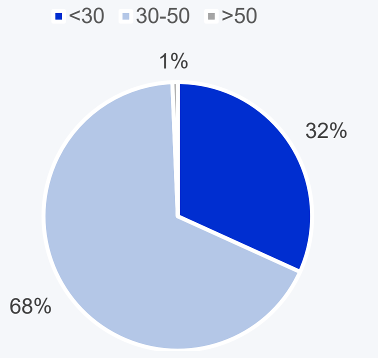
### Functional & Product Expertise

**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

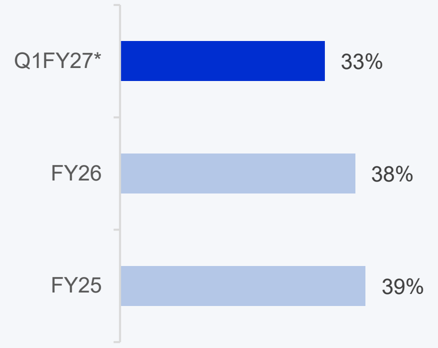
## Composition and Attrition

### Workforce Composition – Age wise




**24.5% WOMEN IN WORKFORCE (Q1FY27)**

### Employee Turnover




*Annualized

## Grade Distribution

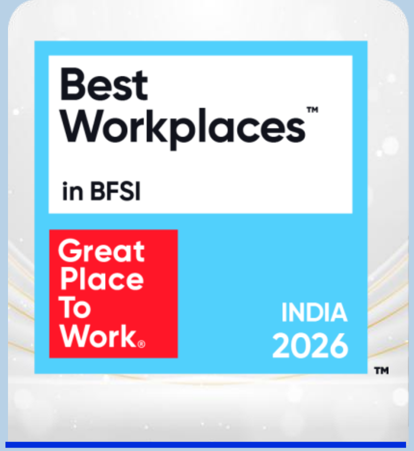
| Grades | Q1FY27 | Q4FY26 | Q1FY26 |
|---|---|---|---|
| G1–G3 | 273 | 273 | 307 |
| G4–G6 | 3,713 | 3,519 | 3,526 |
| G7–G12 | 25,616 | 25,781 | 24,553 |
| **Total** | **29,602*** | **29,573** | **28,386** |

**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 2025Aaward at the India Silver Conference Excellence Awards 2026**


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

# Thank You

**Disclaimer**: