YBL/CS/2026-27/80

August 16, 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.: Intimation under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

In furtherance to our intimation(s) dated August 12, 2026 and August 15, 2026, this is to inform you that in relation to the Medium Term Note Programme ("**MTN Programme**") of U.S.$,850,000,000 established by YES Bank Limited ("the Bank"), the Bank will hold meetings with the debt market investors. The Schedule is as under, which is subject to market conditions and due exigencies:

Sr. No.	Event Name	Date(s)	Type	Mode	Location
1	Debt Market Investor Meetings	During August 17, 2026 – August 24, 2026	Group	Virtual	Outside India

In view of scheduling constraints in aligning the availability of Bank's representatives and external participants for the above meetings, the intimation is being made at shorter notice.

The Bank will be referring to publicly available information for discussions during interaction in the meetings. No unpublished price sensitive information shall be shared/discussed by the Bank during these meetings.

Please find enclosed a copy of the investor presentation for your records.

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 MADHAV ABHYANKAR

Digitally signed by SANJAY MADHAV ABHYANKAR
Date: 2026.08.16 23:42:52 +05'30'

Sanjay Abhyankar
Company Secretary

DEBT INVESTOR PRESENTATION

August 2026

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Contents

India's New-Age Private Sector Bank

INR 2,851 Bn | 69%
Loan Book | Share of Retail & Commercial Bank[2]

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/ 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 Segments

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

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+ / AA[4]**; ST Rating - **A1+ / A1+[4]** **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

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

INR4.6tn	INR3.2tn	INR2.9tn	INR1.0tn
Balance Sheet	Deposits	Advances	CASA

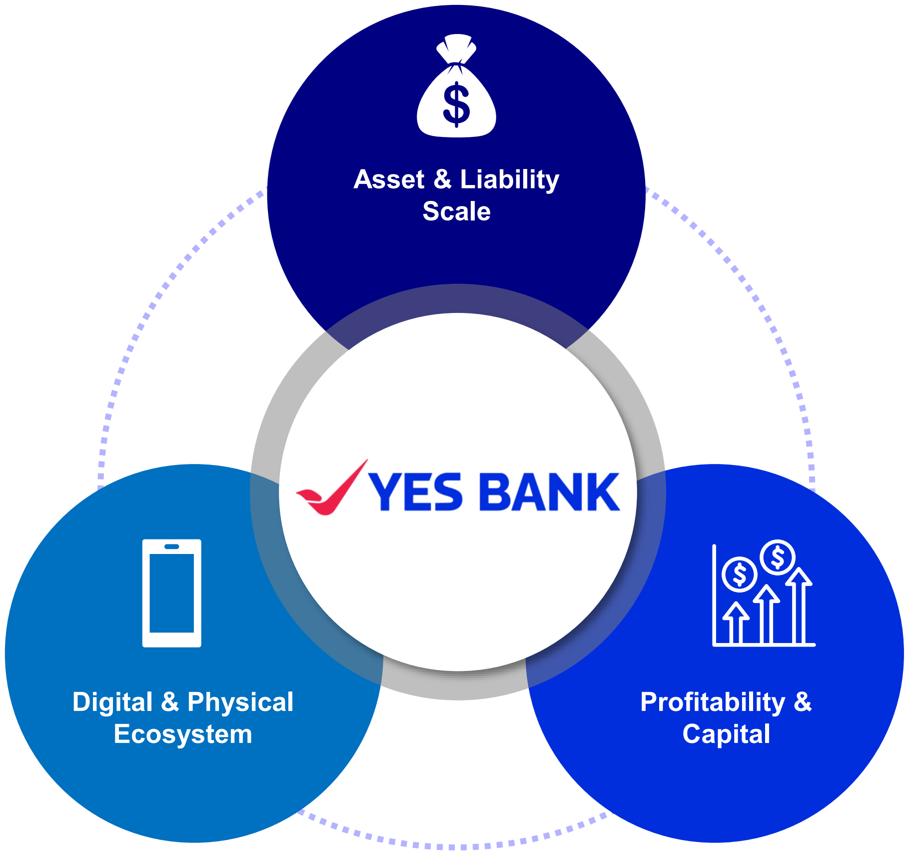
Profitability & Capital

2.7%	0.9%	8.9%	14.0%
NIM	RoA	RoE	CET-I

Digital & Physical Ecosystem

1 of 3	1,500+	1,335	300+
Digital transactions in India	APIs	Branches	Districts

India's 6th Largest Private Sector Bank[1]



Note: All information as of 30 June 2026
1. 6th Largest Private bank in India by Total Assets

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

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 other Institutional Investors

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

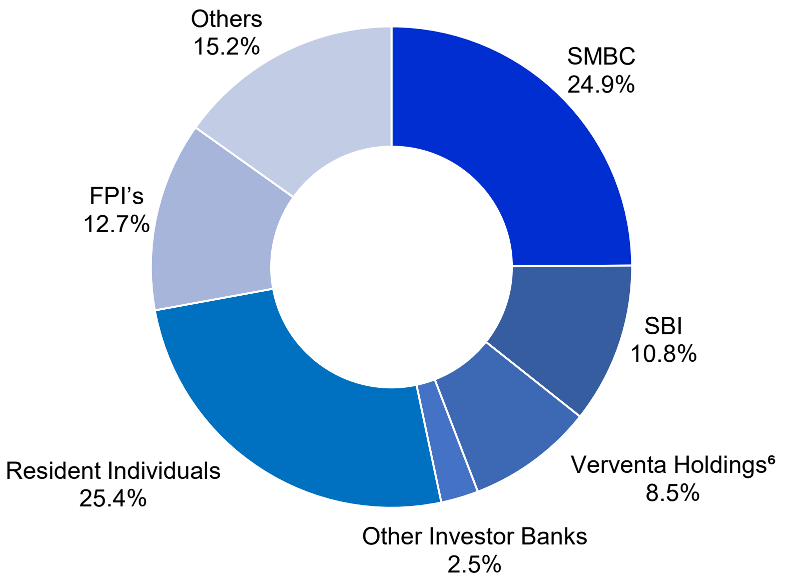
SBI continues to remain **second largest shareholder** in YES Bank with one Nominee Director on the Board

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 globally[3]; 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 Base[2]



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

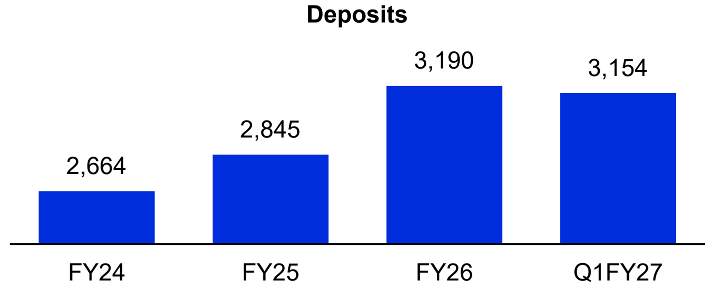
❷ SMBC's strategic shareholding – catalyst for next phase of growth and value creation (2/2)

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

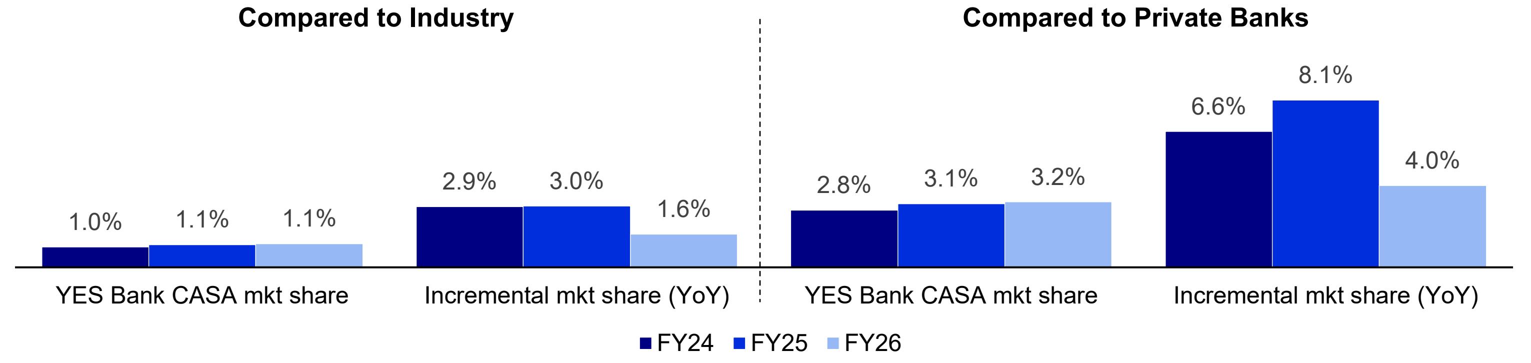
❸ Deposit-led growth engine

All figures in INR Bn

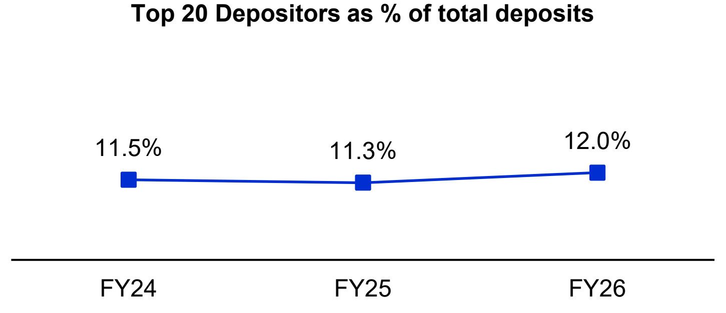
Growth in deposits



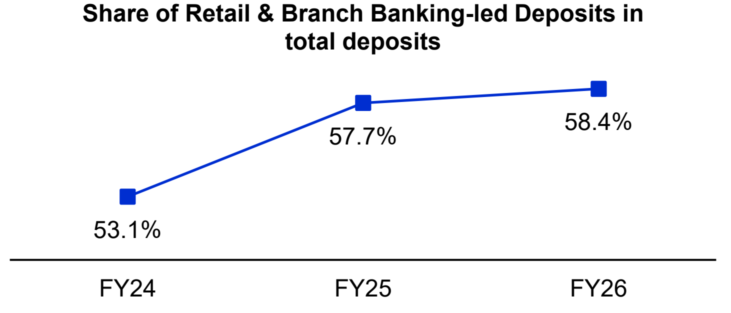
Superior incremental market share gains in Current Account (CA) and Saving Account (SA)[1]



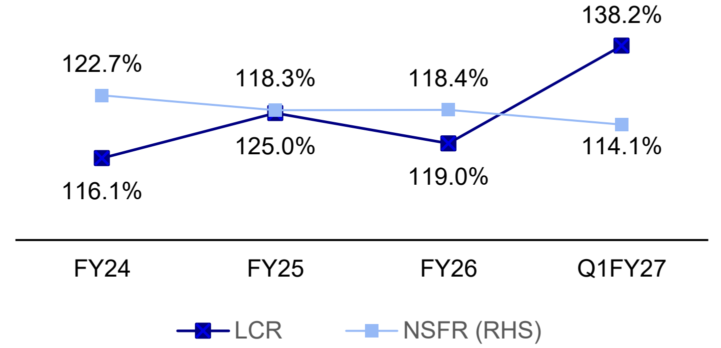
Granularity in top 20 depositor mix



Improving share of Retail and Branch Banking-led deposits



Healthy LCR and NSFR



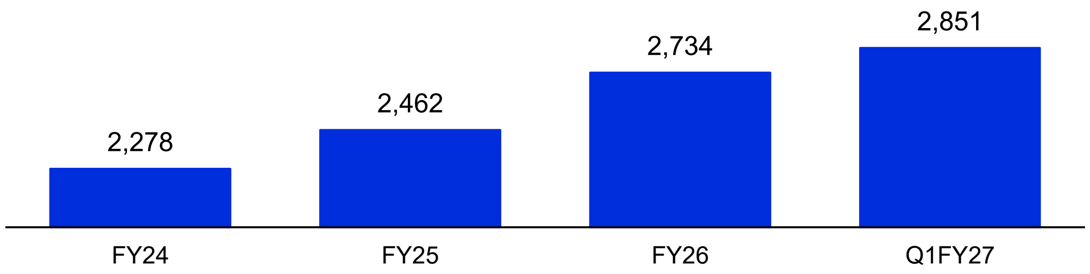
Note:
1. Based on Total Deposits

4 Granular and diversified lending franchise

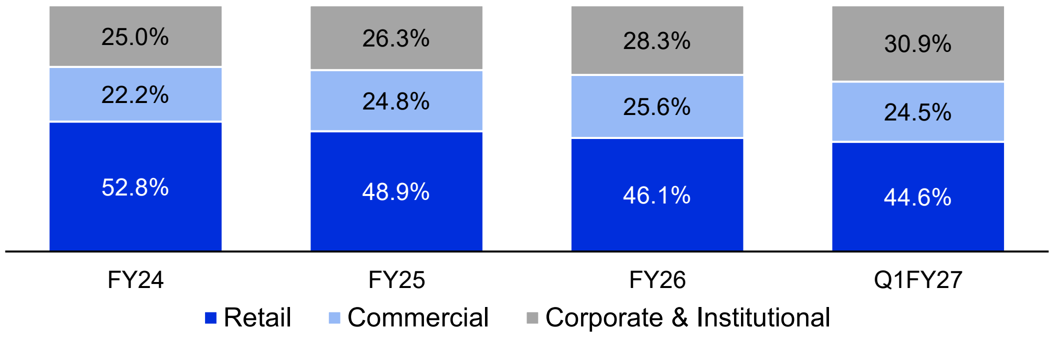
All figures in INR Bn

Consistent credit growth while maintaining strong underwriting discipline

Total net advances



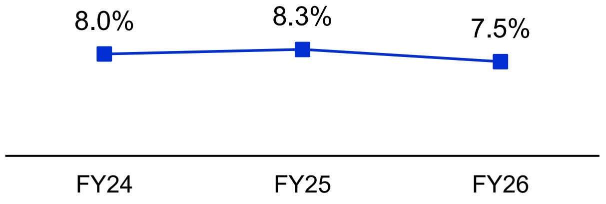
Well-diversified franchise across customer segments



Diversified Retail Advances book[1]

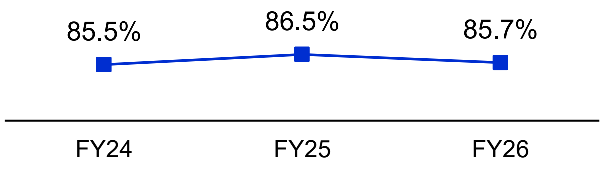
Declining concentration among borrowers

Top 20 Borrowers as % of Total Advances



Stable CD ratio

CD Ratio

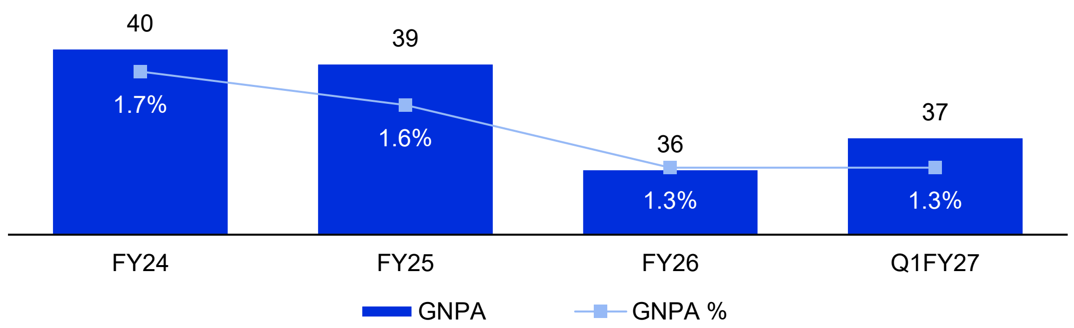


Note:
1. Gross Retail advances split as of Q1FY27

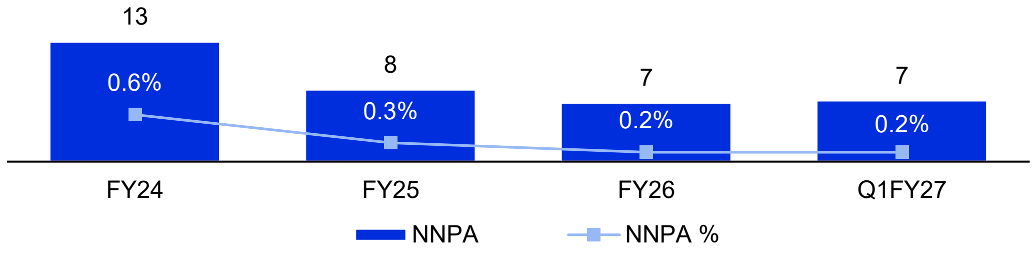
5 Robust asset quality

All figures in INR Bn

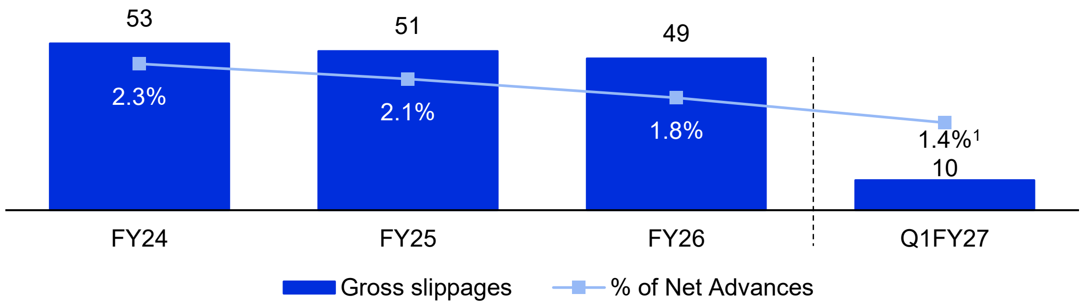
Significant improvement in GNPA



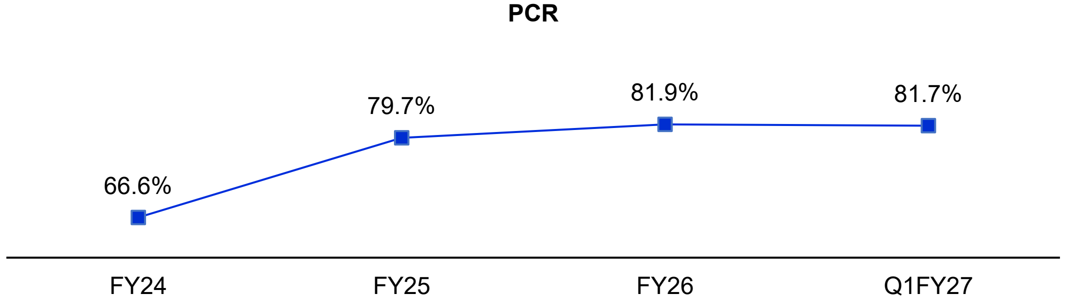
NNPAs now amongst the lowest vis-à-vis peers



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

❻ Improving RoA trajectory (1/2)

YES BANK

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

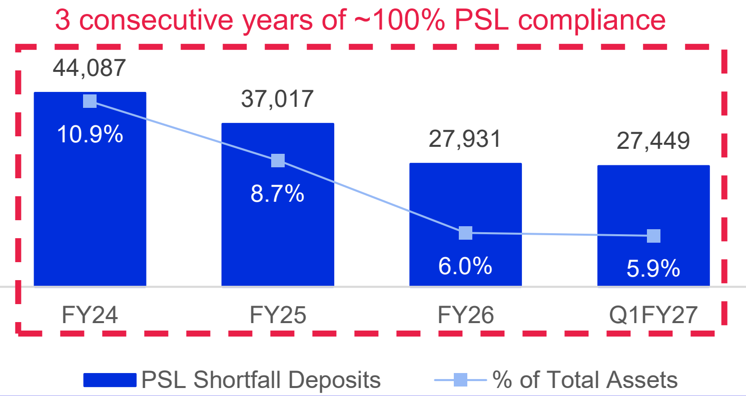
Dupont Ratios	FY24	FY25	FY26	Q1FY27
NII/ Avg. Assets	**2.1%**	**2.2%**	**2.2%**	**2.4%**
Non Interest Income/ Avg. Assets	1.3%	1.4%	1.5%	1.5%
Total income/ Avg. Assets	**3.5%**	**3.6%**	**3.7%**	**3.9%**
Operating Expense/ Avg. Assets	2.6%	2.5%	2.5%	2.5%
Operating Profit/ Avg. Assets	**0.9%**	**1.0%**	**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

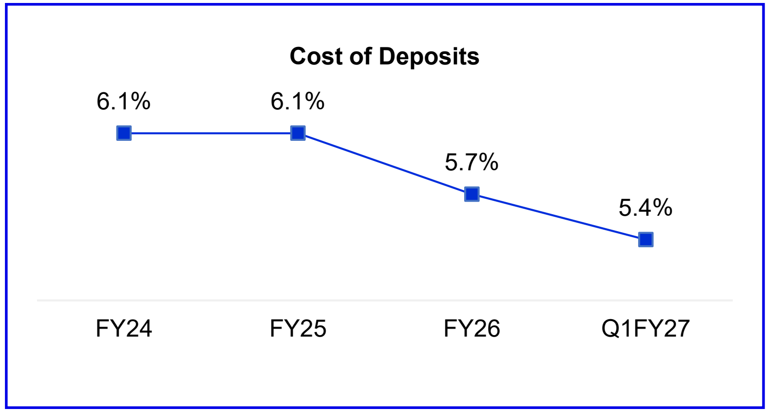
❻ Improving RoA trajectory (2/2)

Key levers supporting sustained profitability improvement

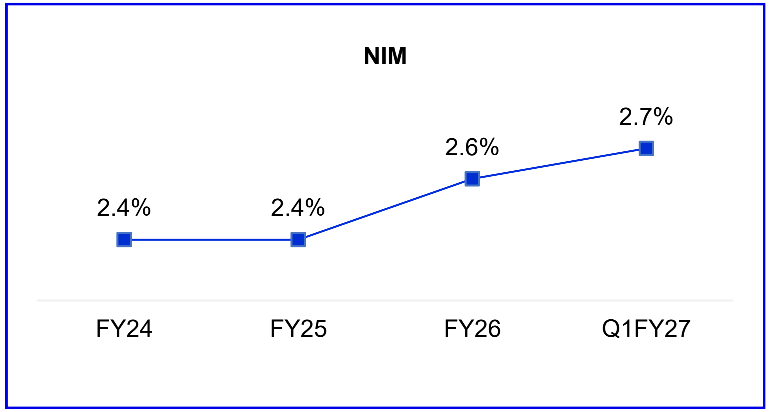
Reduction in low-yield PSL shortfall-led deposits owing to 100% PSL compliance



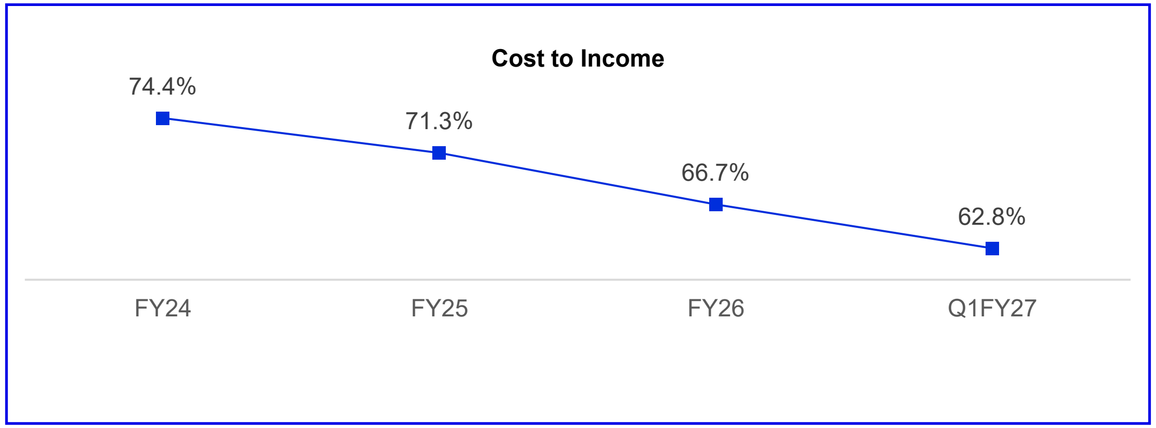
Reduction in Cost of Deposits



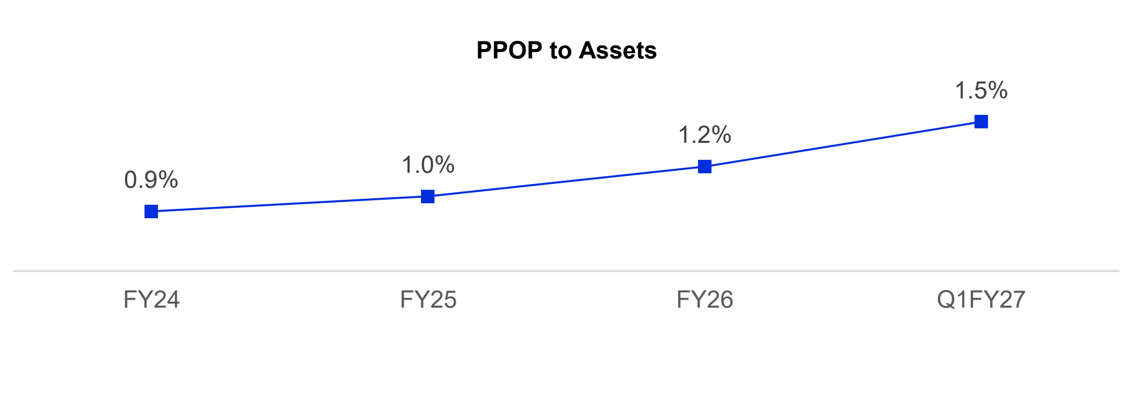
Improving Net Interest Margin



Declining Cost to Income



Rising PPOP to Assets

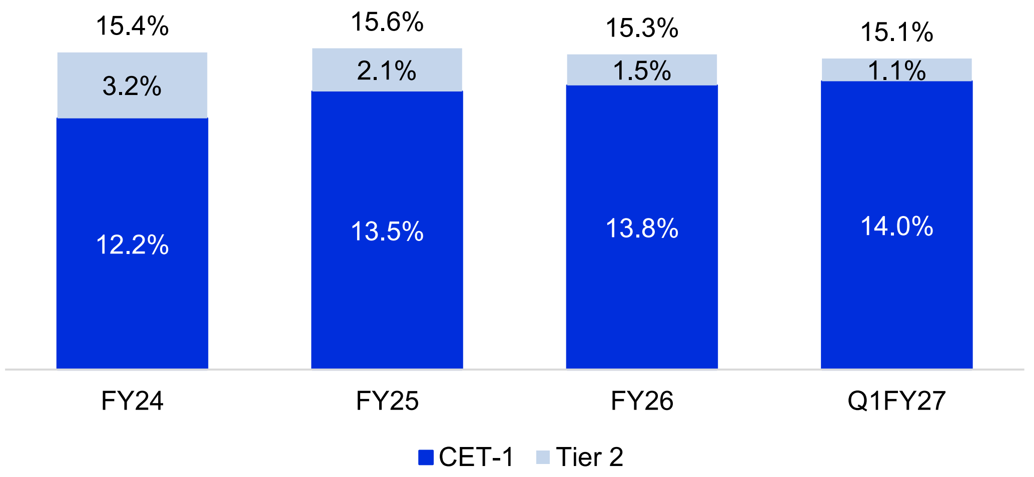


Note:
1. Gross Retail advances split as of Q1FY27

❼ Strong capitalization providing ample headroom

All figures in INR Bn

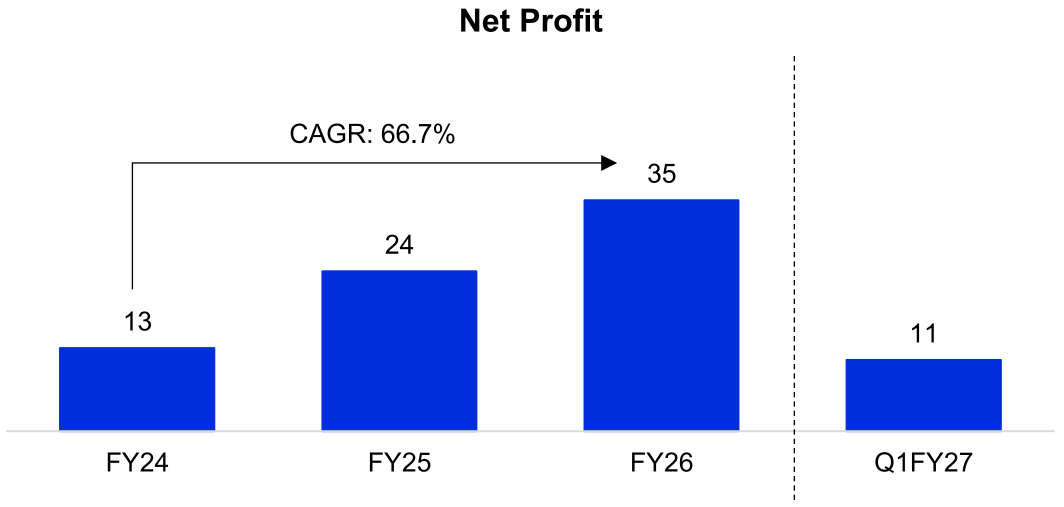
Strong internal accruals aiding capitalisation levels



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 increase its ownership stake**

8 Improving credit ratings

YES BANK

	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

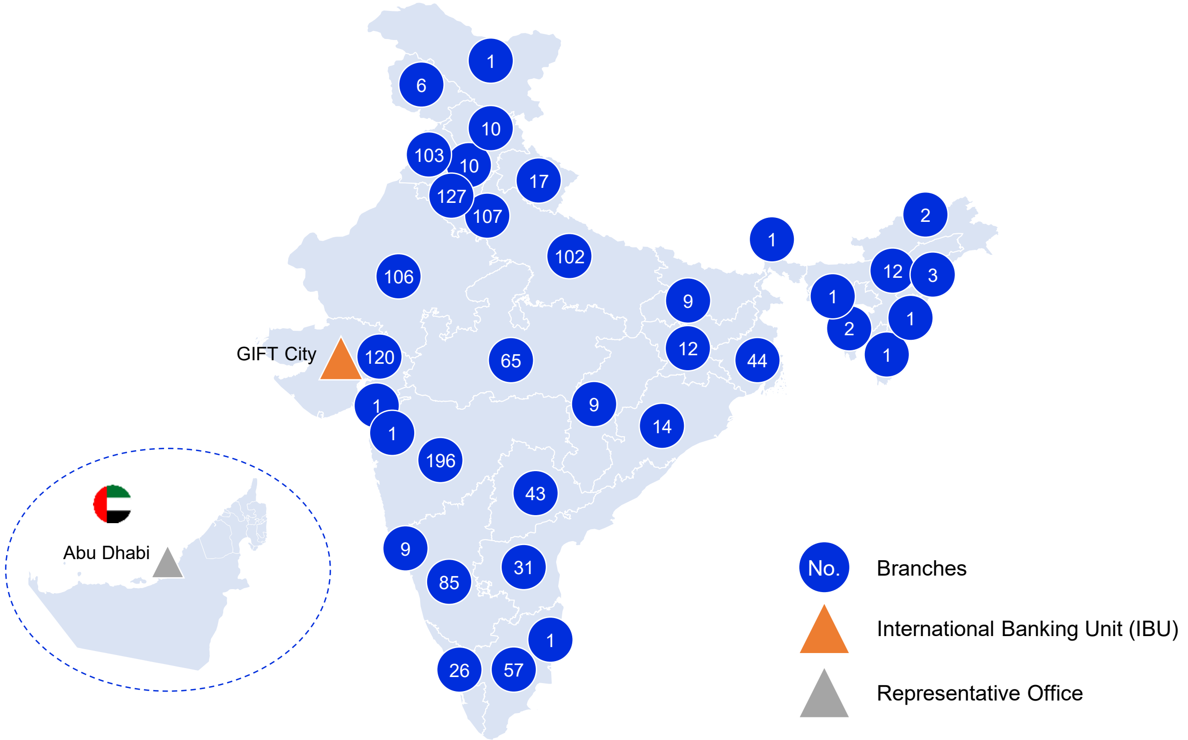
"The stable rating outlook reflects our view that YES Bank will **benefit from ongoing and timely extraordinary support from SMBC**, given its status of moderate strategic importance

S&P Global

9 Phygital banking franchise with unparalleled digital banking leadership

YES BANK

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



1,335	1,372	300+	1,584	249
Branches	ATMs	Districts	Physical Touchpoints	BCBOs*

*Business Correspondent Banking Outlets

Note: As of 30 June 2026

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 *across the Bank*

- **99%** **Credit Cards** *Sourced Digitally*
- **96% / 88%** **Individual SA / eligible CA** *Sourced Digitally*
- **1,500+** **APIs and 50+ partners** *driving real time lead mobilization*
- **97%** **of CA Base** *embedded with Digital & Transaction Banking*
- **~99%** **Lending Clients** *with CA have 1+ Transaction Banking embedment*
- **~39%** **YoY Growth** *In Bharat Bill Payment System*

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

10 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 77 Bn
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

54%
Independent Directors on the Bank's Board

15%
Women Directors on the Bank's Board

1st bank in India to launch Green Deposits
INR 65.9 Mn deployed out of INR 74.5 Mn 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[1] 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[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

⓫ Experienced Board and Management team

YES BANK

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 finservs
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

Strategic Overview

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

Universal Bank

Leverage its position as a leading Universal bank offering the entire spectrum of solutions across the Retail , MSME and Corporate Franchise

Accelerate Profitable Growth

Driving profitable growth across retail and MSME while sustaining momentum in Corporate and Commercial Banking

Lower-cost Liability Franchise

Focus on building a lower-cost liability franchise by targeting a greater share of stable and granular retail and CASA deposits in the overall liability mix

Synergies across Strategic Stakeholders

Leverage partnership with SMBC by adopting global best practices, establishing a stronger foothold in the Indian large corporate space and India-Japan corridor

Contents

A Uniquely Successful Banking Transformation Story

YES BANK

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

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