

YBL/CS/2026-27/038

June 01, 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.: Submission of Investor Presentation

Ref: Regulation 30 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Please find attached the copy of Investor Presentation.

We request to take above on your record and disseminate to all concerned.

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.

Thanking you,

Yours faithfully,

For **YES BANK LIMITED**

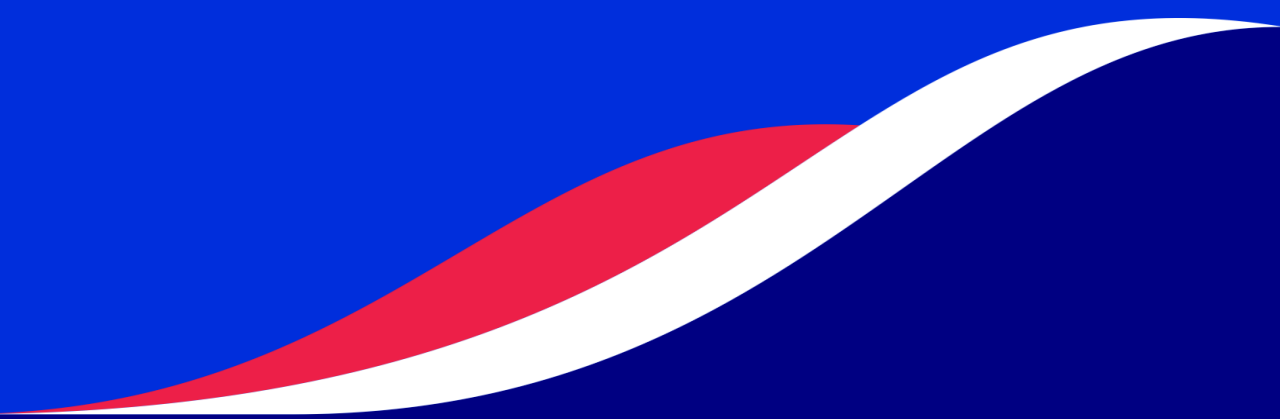
Sanjay Abhyankar
Company Secretary

Encl: Copy of Investor Presentation



INVESTOR PRESENTATION

May 2026



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India growth likely resilient in FY27

IMF growth forecasts for 2026 & 2027

Real GDP (% YoY)			
	2025	2026	2027P
Advanced Economies	1.7	1.8	1.7
Emerging Market Economies	4.4	3.9	4.2
India	7.3	6.5	6.5

Despite US tariff related headwinds in FY26, growth remained buoyant driven by domestic consumption revival and support from easing monetary policy

Growth expected to moderate in FY27 due to headwinds from West Asia crisis

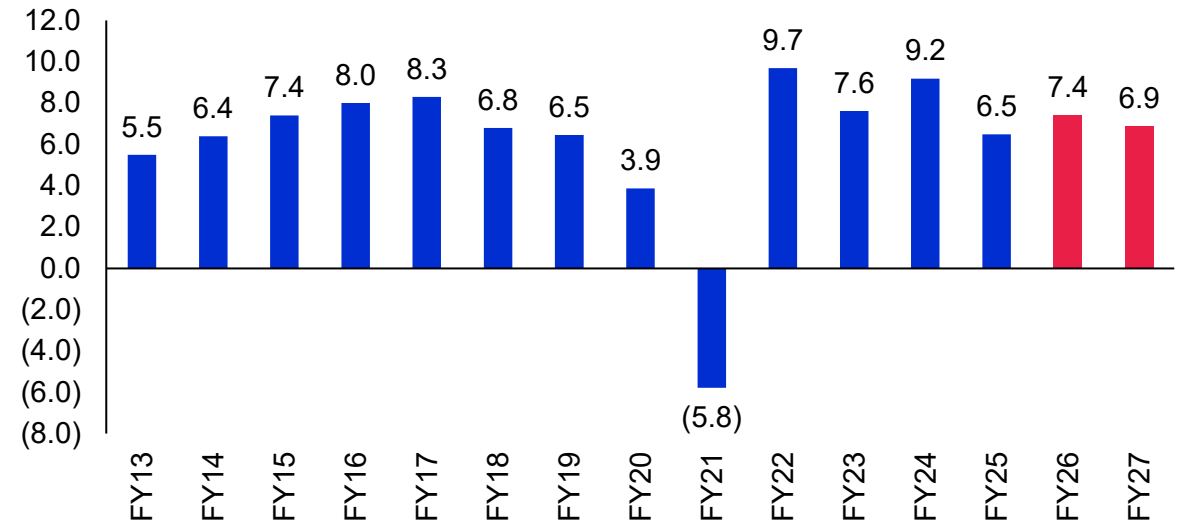
Growth in FY26 was driven by

- Rural consumption with high real rural wages due to lower food inflation; GST rationalization led boost to consumption
- Policy support came from robust Centre's capex and easier monetary policy

Growth in FY27 expected to moderate in line with global growth

- Moderation in private consumption demand expected as GST rationalization impact peters out; likely monetary tightening later in FY27 to depress demand
- Petrol and diesel price pass-through may cool discretionary consumption demand due to a rise retail prices of goods

FAE expects FY26 growth at 7.4%, RBI lowers FY27 growth rate



Inflation to rise due to supply side factors

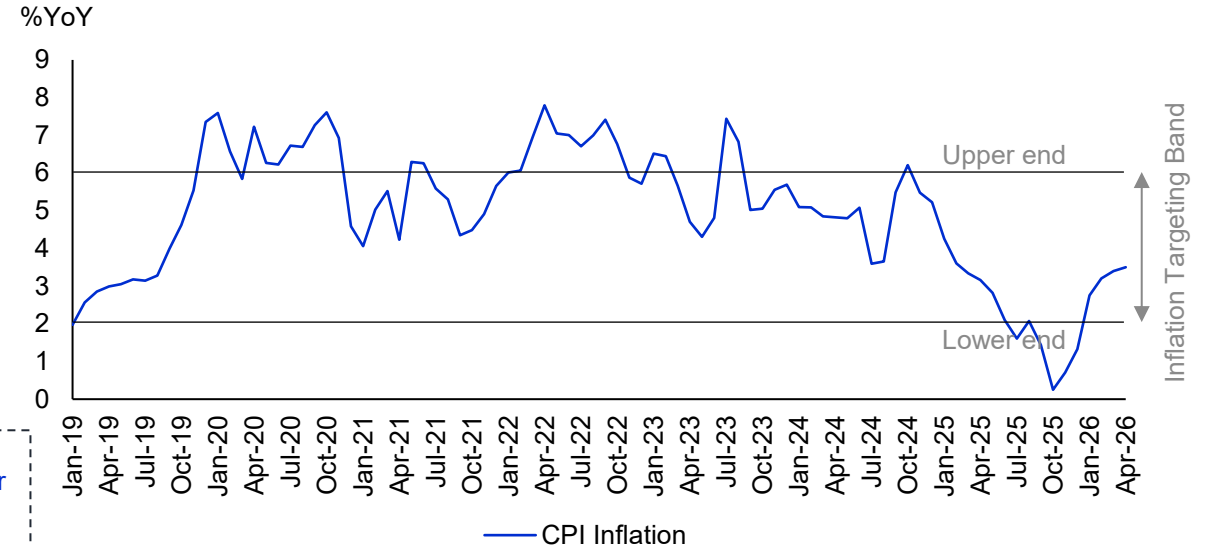


IMF inflation forecasts for 2026 & 2027

Inflation (% YoY)				
	2024	2025	2026P	2027P
Advanced Economies	2.6	2.5	2.7	2.2
Emerging Market Economies	7.9	5.3	3.9	2.3
India	4.6	2.8	4.7	4.0

RBI forecast 4.6% YoY for FY27

India's retail inflation averaged 2.1% in FY26



- ✓ **CPI inflation at 3.5% in April, after hitting a low of 0.25% in October**
- ✓ **Headline retail inflation can creep up**
 - ✓ Wholesale prices hit a high of 8.2% YoY in April, we expect some pass-through to retail inflation
 - ✓ Petrol and diesel price increases have started, and more are likely to come – an upside inflation risk
 - ✓ Factoring in these factors, our model estimates headline CPI to average 4.9-5.0% in FY27, still within RBI's tolerance band

Banking system in India remains resilient (1/2)



Improving credit penetration in India, yet further headroom for expansion exists

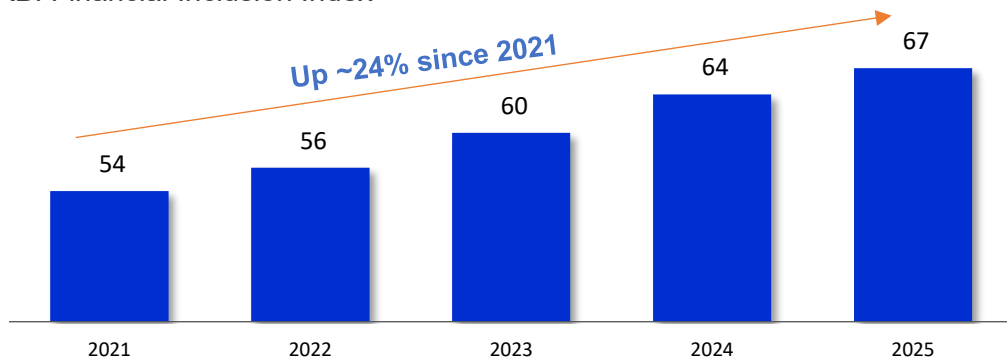
Domestic bank credit (% of GDP)			
	2021	2024	2027P
Advanced Economies	95.7	88.7	87.8
Emerging Market Economies	126.8	140.3	153.0
India	50.7	55.2	59.4

- India's credit-to-GDP ratio, though increasing has consistently **remained below global benchmarks**, trailing behind other advanced and emerging economies
- This presents **substantial headroom for further growth and credit expansion** in the coming years

India's financial inclusion displaying robust momentum backed by strong policy support

Strong growth in financial inclusion between 2021-25

RBI Financial Inclusion Index¹



✓ Growing financial inclusion driven by:

- **Dedicated government efforts** to include every citizen in the financial infrastructure of the country, including schemes like the Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Growing **digital public infrastructure** and financial technology, enabling financial access for all

~56cr beneficiaries
since PMJDY launch

55% women
account-holders under
PMJDY

~80% population
now have bank accounts

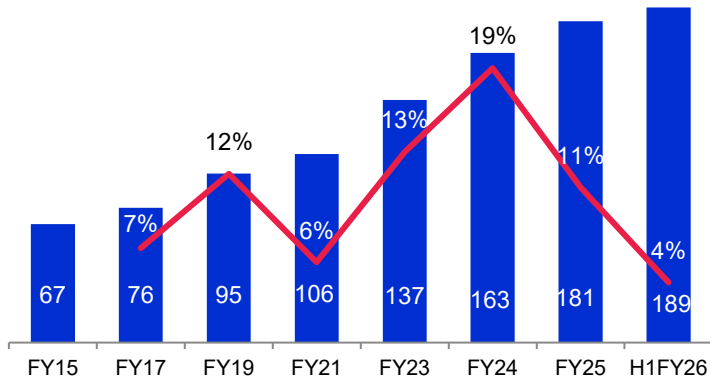
Sources: IMF, RBI, World Bank, Ministry of Finance, Ministry of MSMEs, industry reports

Notes: 1. Computed by RBI on scale of 0 to 100 where 0 indicates no financial inclusion and 100 indicates complete financial inclusion (based on 97 indicators & measures progress in financial inclusion, availability of financial services, ease of access)

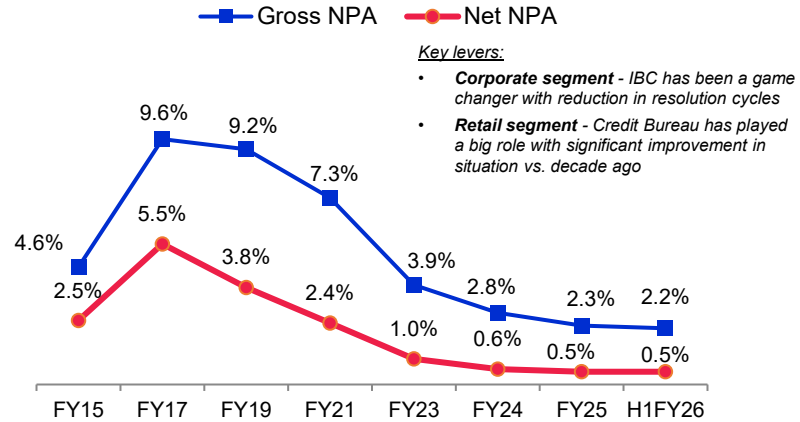
Banking system in India remains resilient (2/2)



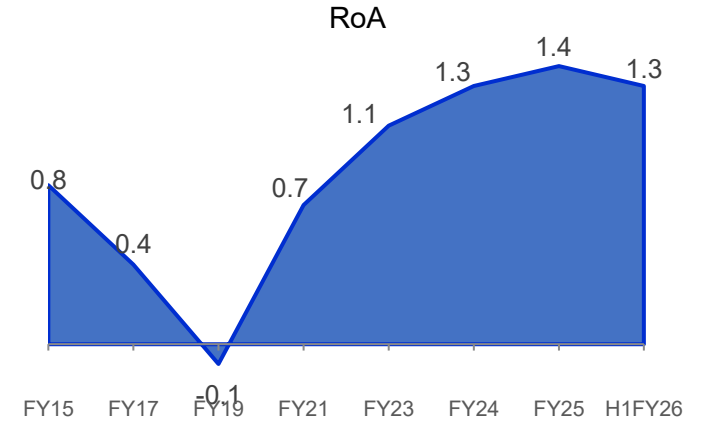
Gross advances continue to increase (INR lakh Crs)



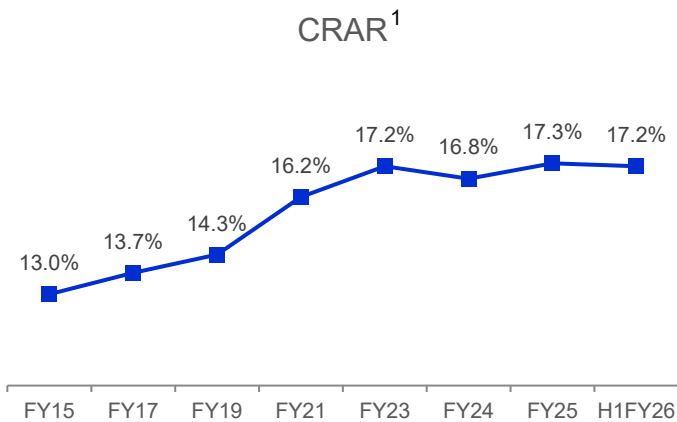
Decadal best Asset Quality ...



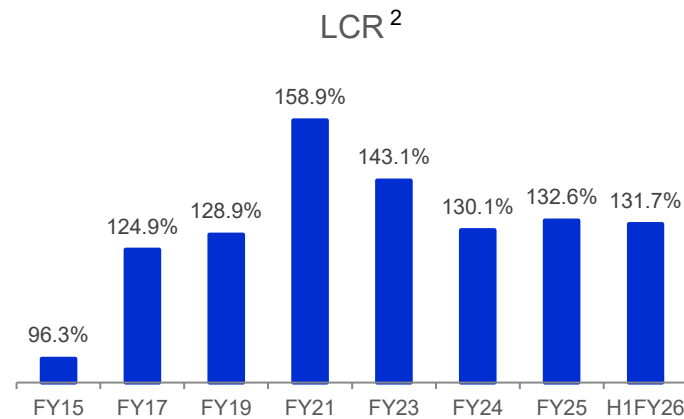
... Profitability...



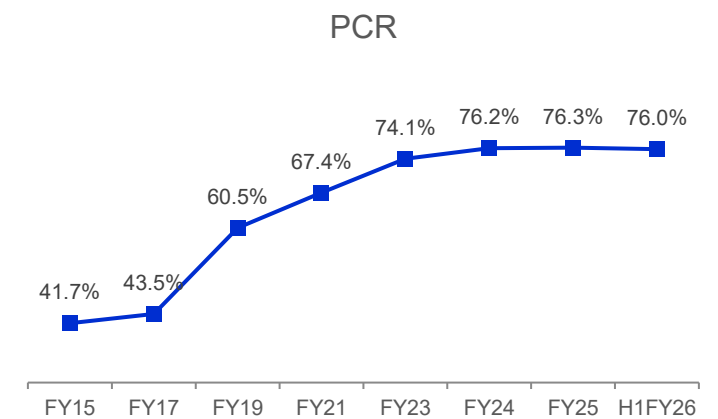
... and Capital Adequacy



Comfortable Liquidity levels



Robust Provision Coverage



Resilience of the banking system has been pivotal to the strength of India's financial system

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India's New-Age Private Sector Bank



INR 2.73 Lakh Crs | 72%
Loan Book | Share of Retail & Commercial Bank²

Diversified Balance Sheet

INR 3.19 Lakh Crs | 58%
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

15.3% | 13.8%
Capital Adequacy | CET-1 Ratio³

6th Largest

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

Pan India Distribution

1,334 | 1,364
Branches | ATMs



Granular, Retail Franchise

Professional, Seasoned Management

Marquee Shareholders
SMBC, SBI & Advent

29k+
Employees | Senior Management vintage of **9.9 Years** with the Bank

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

LT Rating - at **AA-**⁴
ST Rating – Highest at **A1+**

Notes: All Metrics as of Q4FY26 i.e. Quarter ended 31st March 2026

¹ 6th Largest Private Bank in India by Total Assets as on 31st March 2025; ² Commercial Segment: Includes Small and Medium Enterprises and Emerging Large Corporates; ³ CET 1 - Common Equity Tier-I Ratio

⁴ Long term rating by ICRA, CARE, CRISIL & India Ratings ; Short Term Ratings by CRISIL & CARE

Strong Institutional Sponsorship- catalyst for next phase of Growth



Overview

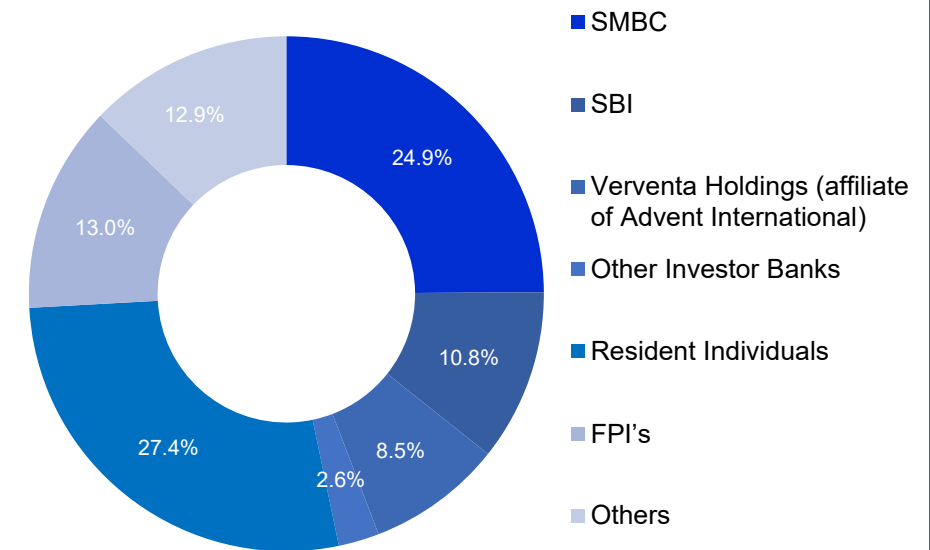
Sumitomo Mitsui Banking Corporation (“SMBC”) became YES Bank’s largest shareholder through the acquisition of 24.9% stake from SBI, other Investor Banks¹ and separately from Carlyle (CA Basque Investments) and others

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

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

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

Strong & Diversified Investor Base



SMBC Overview

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

SMFG’s wholly owned subsidiary, **SMFG India Credit Company**, is one of the largest **diversified NBFCs in India**, with an AUM of USD 6.2 billion, a customer base of 3 million, and a branch network of 1,007 locations across more than 670 towns⁵.

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



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



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



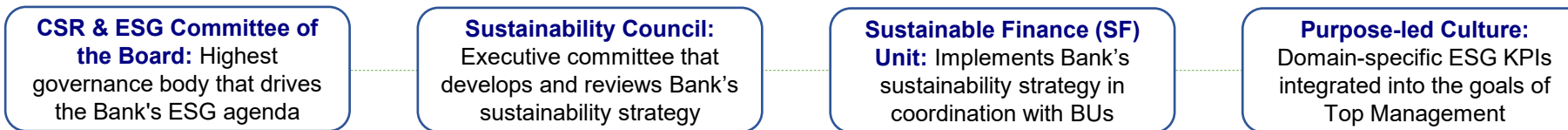
Cross-border Expertise; Access **New Business Opportunities** – Japanese And Global Corporates

Note: (1) Includes Axis Bank Limited, Bandhan Bank Limited, Federal Bank Limited, HDFC Bank Limited, ICICI Bank Limited and IDFC First Bank Limited. (2) Shareholding Pattern as of 31st March 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 Dec-24

Responsible franchise with sustainability at its core



Robust ESG & Climate Governance



Environment

Net zero by 2030: Committed to reduce Scope 1 & 2 emissions to **Net Zero by 2030**, migrated 83 facilities to RE power

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

Green finance: **INR 6,125 Crs** in sanctioned facilities for RE projects (solar, wind, hybrid & pumped-storage) of **~1,182 MW** in FY 2025-26. **One of 5 Indian Accredited Entities** to the Green Climate Fund

Financed emissions: **First Indian Bank** to measure, disclose and develop a target to reduce **financed emissions intensity for electricity generation sector**

Aligning with global frameworks: **Founding Signatory** to UNEP FI Principles for Responsible Banking. **First Indian Bank** to publish enhanced disclosures in line with TCFD recommendations. **Vice-chair** of PCAF India Chapter

Green Deposit: Launched Green Deposits (deployed INR 6.59 Crs out of INR 7.45 Crs raised, towards clean transportation)

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

Social

Gender diversity: **24.4% proportion of women** in the Bank's workforce in FY 2025-26

Financial inclusion: **6.92 lakh active women customers in rural India** under YES Microfinance programme in FY 2025-26

Community development: **>100,000 youth, farmers, women and artisans impacted** through YES Foundation's employability and entrepreneurship programmes (as of March 31, 2026)

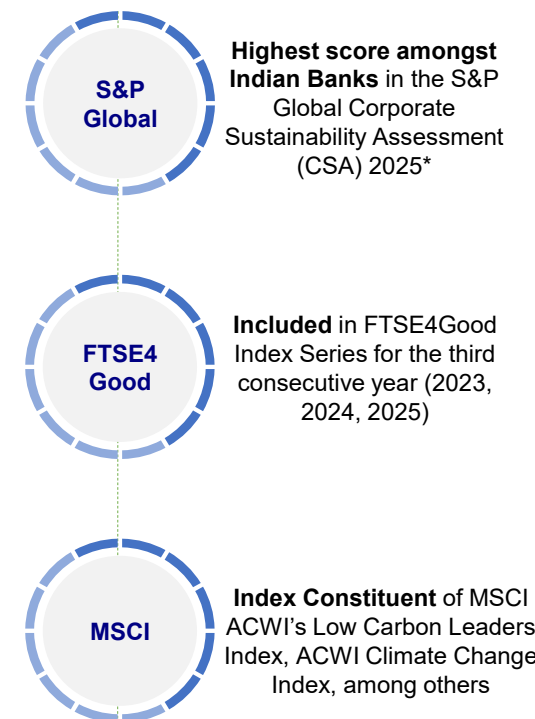
Agroforestry: **>600,000 trees** planted through YES Foundation's agroforestry initiative, enhancing green cover and supporting sustainable livelihoods of farmers (as of March 31, 2026)

Governance

Board independence: **50% of the Directors** on the Bank's Board are Independent Directors

Board diversity: **14% of Directors** on the Bank's Board are women

Performance on ESG Ratings



*S&P Global Corporate Sustainability Assessment (CSA) 2025 - YES BANK achieved a CSA Score of 79 (out of 100) and ESG Score of 79 (out of 100) as of November 07, 2025.

**Figures on this slide are unaudited and subject to change

Robust Governance Structure – Board Members



Eminent and Experienced Board



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



Atul Malik
Independent Director



Sharad Sharma
Independent Director



Rekha Murthy
Independent Director



Nandita Gurjar
Independent Director



Vinay M. Tonse¹
Managing Director & CEO



Rajan Pental
Executive Director



Manish Jain
Executive Director



Sanjay Kumar Khemani
Independent Director



Sadashiv Srinivas Rao
Independent Director



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)



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)

¹ Assumed charge as MD & CEO on April 6, 2026

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Unique Turnaround Story: An Analysis (1)

FY15-19: Strong Corporate Led Loan Growth, Impact Further Aggravated by Externalities

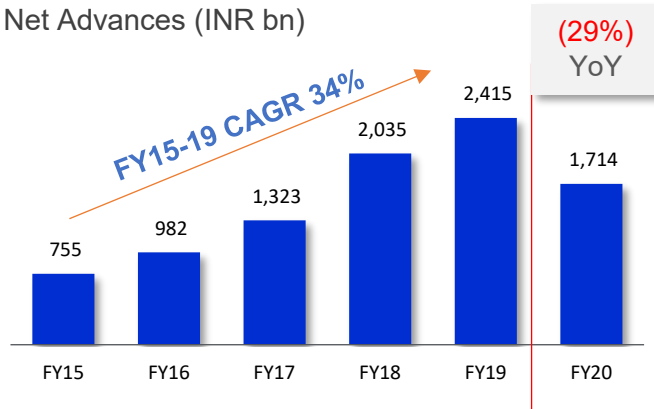
Strong Balance Sheet Growth..

One of the **Fastest Balance Sheet Growth** v/s. peers upto FY18

Market share in loans and deposits tripled in less than a decade to 2.5% and 1.8% respectively in FY19

Strong Growth in Lending between 2015-19

Net Advances (INR bn)



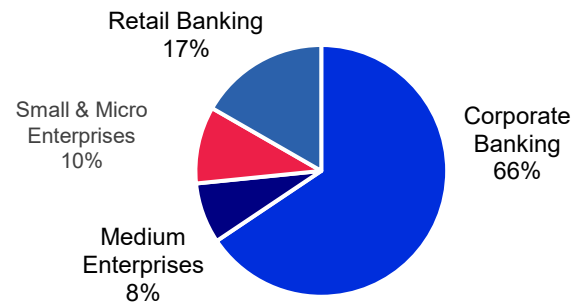
.. Led By Concentrated Corporate Exposures..

Slippages of large-ticket stressed corporate exposures from sectors including, real estate, infrastructure and conglomerates led to sharp spike in GNPA

The **NBFC crisis and tightening liquidity further worsened the stress** given Bank's elevated exposure to stressed NBFCs

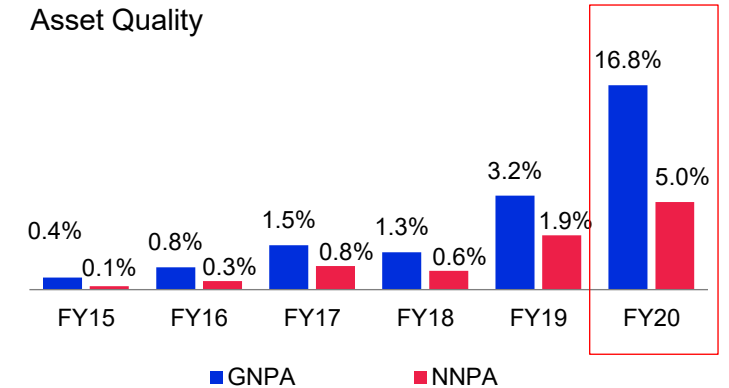
High Share of Corporate Exposure

Total Advances Mix (FY19)

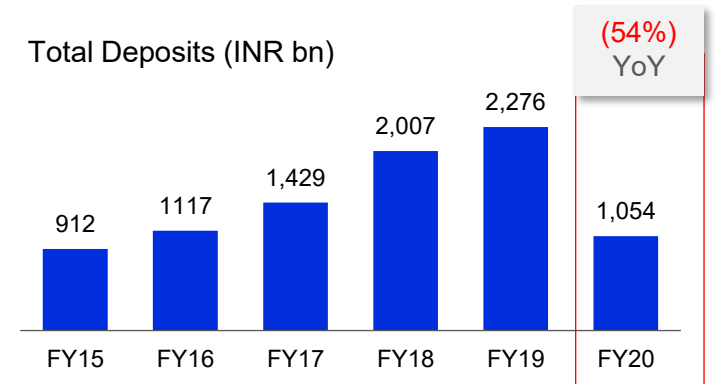


..Led To Asset Quality Challenges and Deposits Outflow

Asset Quality



Total Deposits (INR bn)



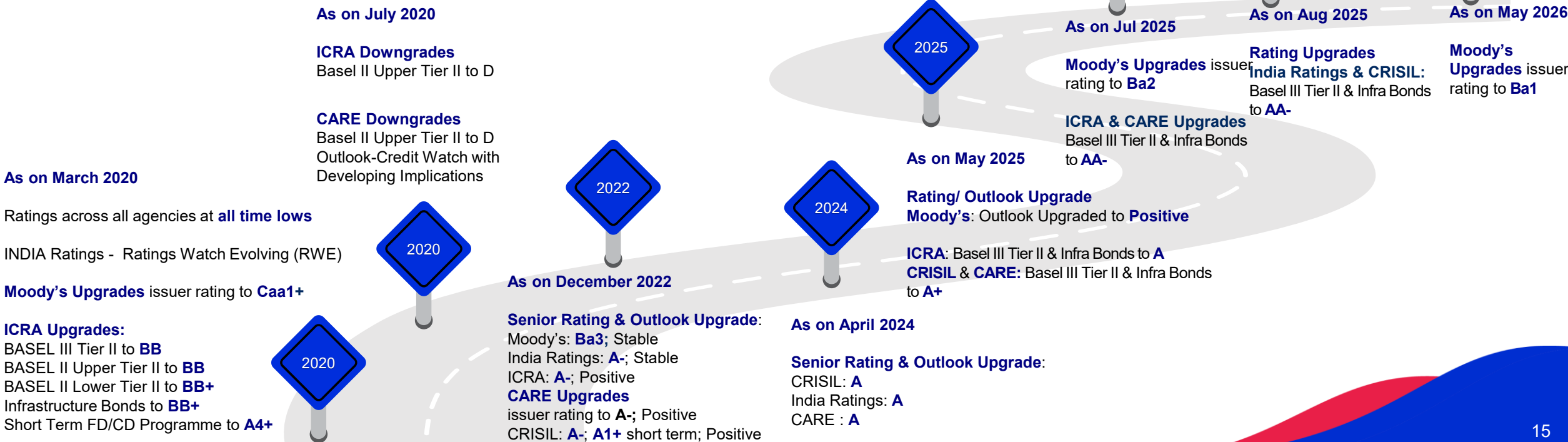
Unique Turnaround Story: An Analysis – Credit Rating (3)



International Rating	Long-term	Outlook	Short-term
Moody's Investors Service	Ba1	Stable	Not Prime
Domestic Rating	Basel III Tier II & Infra Bonds (Long-term)	Outlook	Short-term
CRISIL	AA-	Stable	A1+
ICRA	AA-	Stable	
India Ratings	AA-	Stable	
CARE	AA-	Stable	A1+

Key Elements Driving Rating Changes

- Strategic Investment & Governance
- Improved Liability Profile
- Sequential Expansion of Profit
- Robust capitalization
- Enhanced Asset Quality
- Granular Business Mix

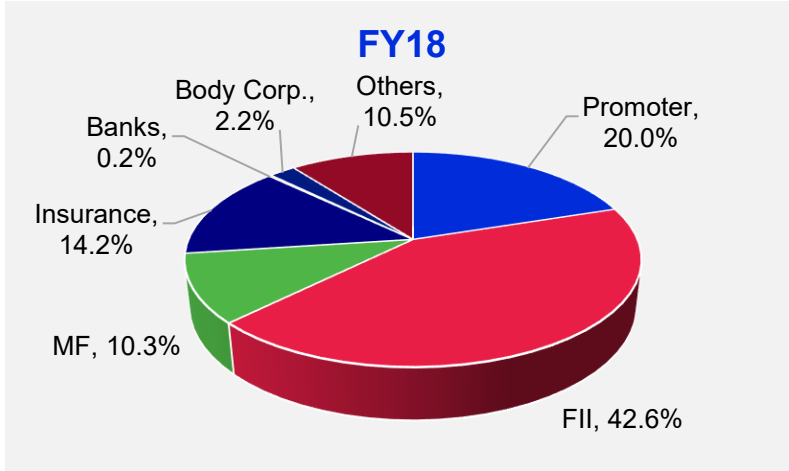


Unique Turnaround Story: An Analysis (4)



Shareholding Pattern Evolution

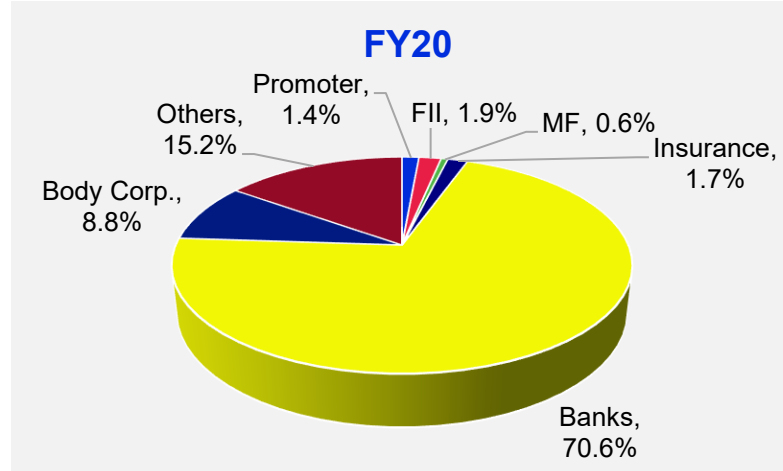
Part of BSE Sensex 30, Nifty 50, Bank Nifty, MSCI India, MSCI EM, MSCI ESG EM, FTSE4Good



Key Shareholders

- Blackrock
- T Rowe Price
- Vanguard
- Franklin Templeton
- Coronation
- Vontobel
- Birla Sun Life
- LIC
- ICICI Prudential

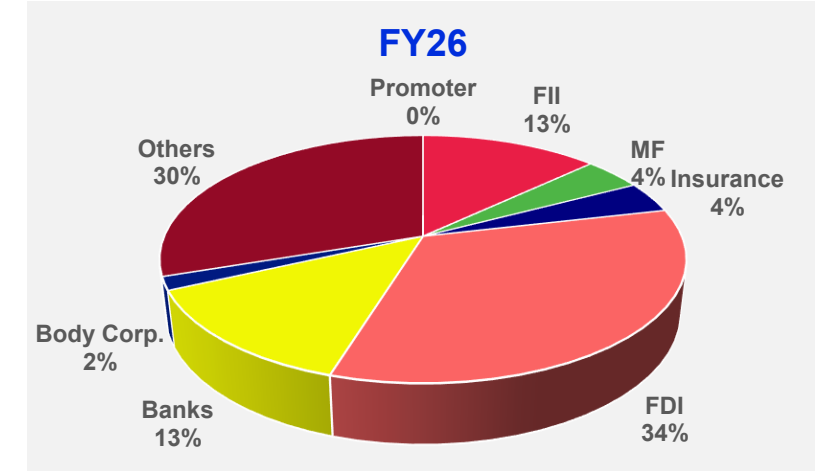
Excluded from all major indices



Key Shareholders

- State Bank of India
- ICICI Bank
- HDFC Ltd.
- Axis Bank
- Kotak Mahindra Bank
- Bandhan Bank
- Federal Bank
- IDFC First Bank
- LIC

Part of Bank Nifty, BSE Next 50, BSE 100, Nifty Midcap 50, MSCI India, MSCI EM, MSCI ESG EM, FTSE4Good



Key Shareholders

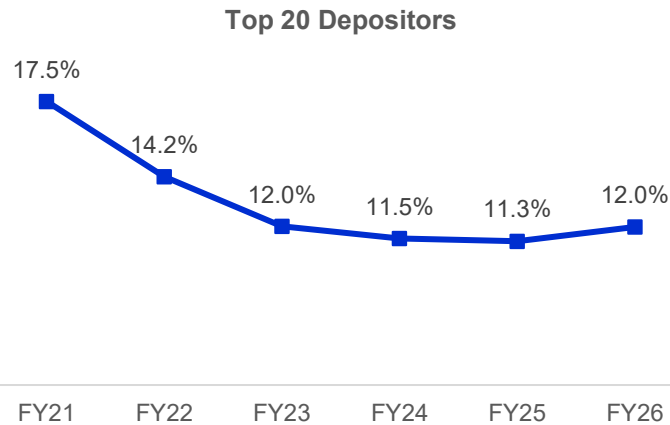
- Sumitomo Mitsui Banking Corporation
- State Bank of India
- Verventa Holdings (affiliate of Advent International)
- LIC
- Blackrock
- Vanguard
- Kotak Mutual Fund
- HDFC Bank
- ICICI Bank

Unique Turnaround Story: Deposits and Liquidity (5)

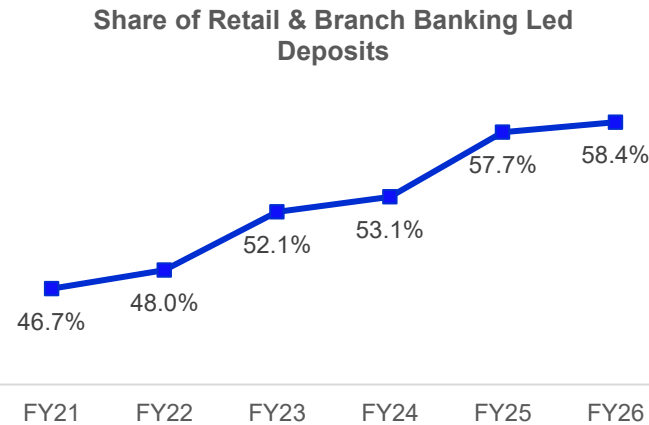


All figures in INR Crs

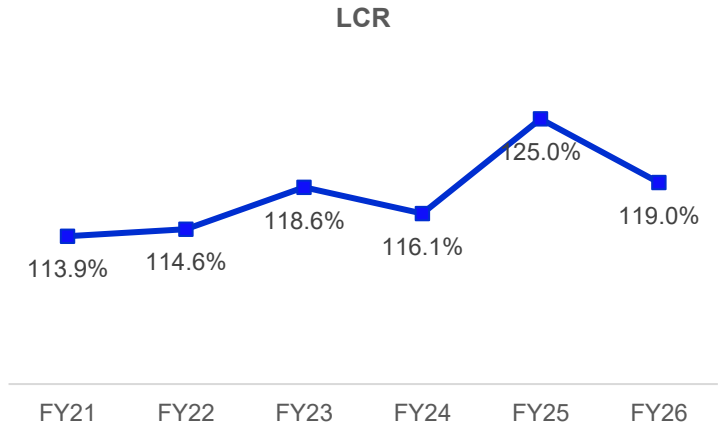
Improvement in granularity– declining share of Top 20 Depositors



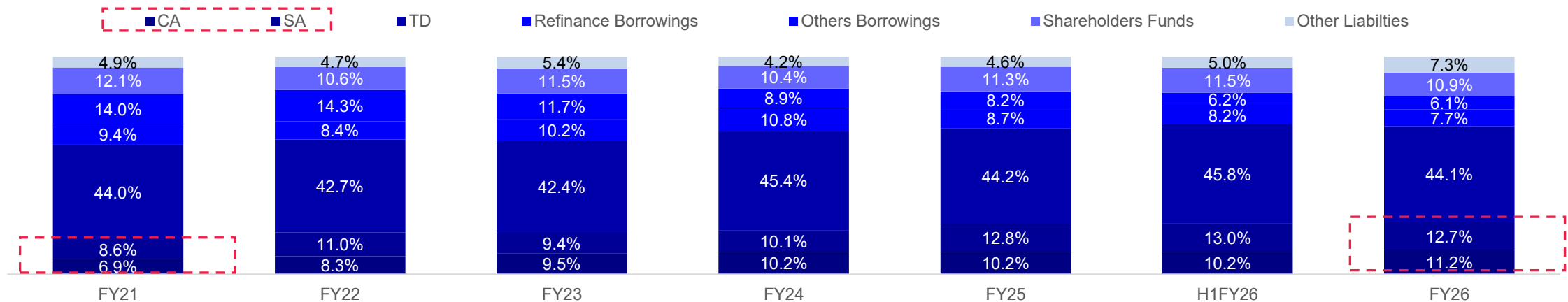
Share of Retail and Branch led Banking Deposits (in total deposits) rising



LCR Levels remain healthy



Increasing proportion of Current Account (CA) and Saving Account (SA) deposits in liability mix

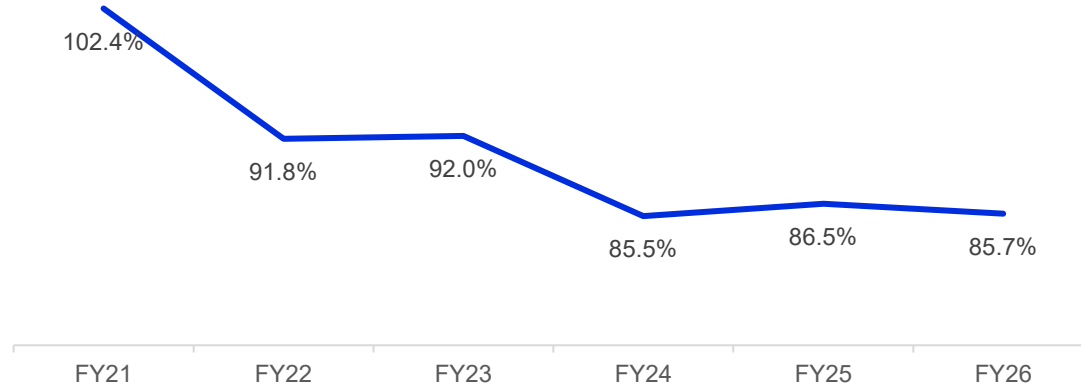


Unique Turnaround Story: Advances & Borrowings (6)

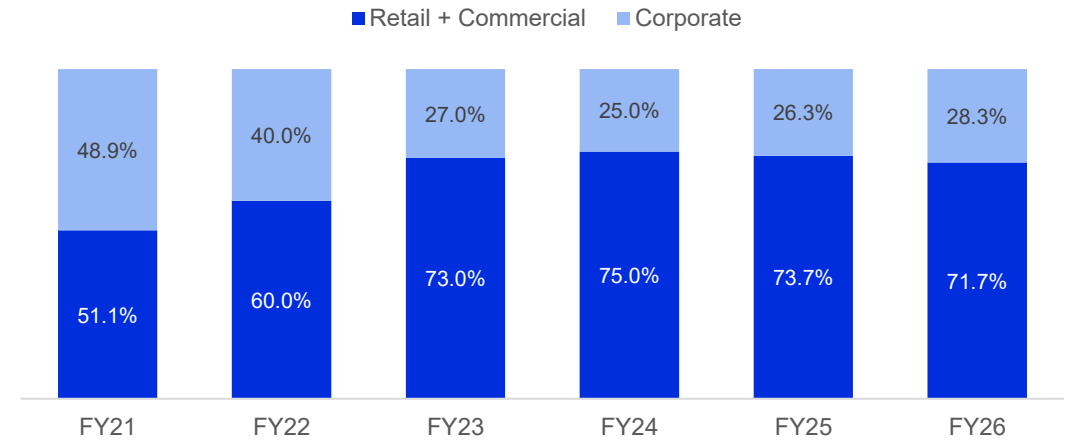


All figures in INR Crs

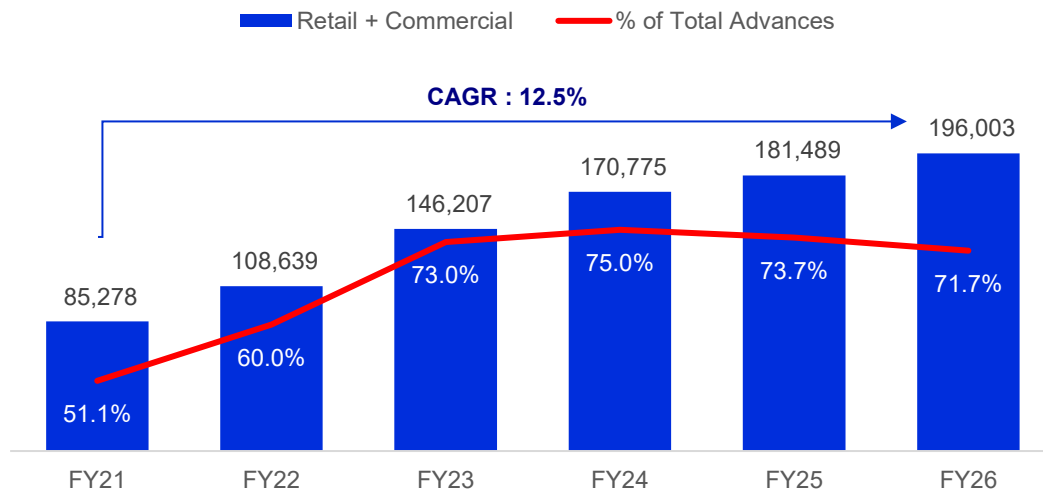
Consistent improvement in CD Ratio: sustaining at healthy levels of ~85% over last 3 years



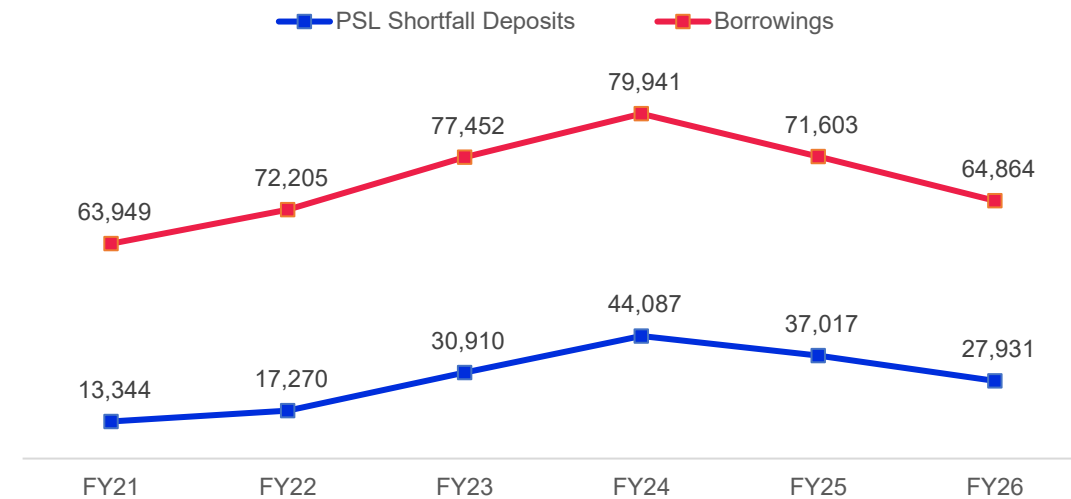
Granularization in Advances led by...



...Sustained momentum in Retail + Commercial Segment Growth



PSL compliance driving run down in Shortfalls & Borrowings

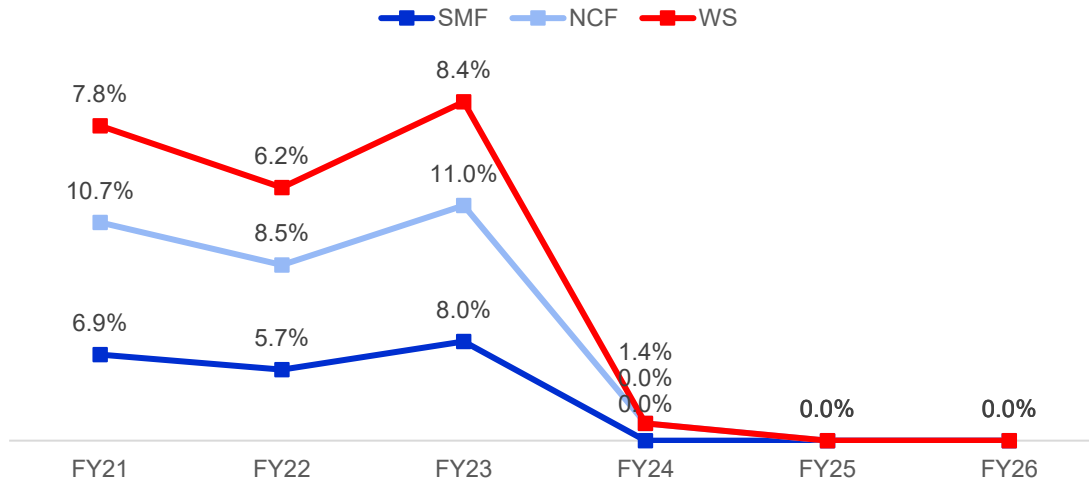


Unique Turnaround Story: PSL Shortfall Deposits (7)

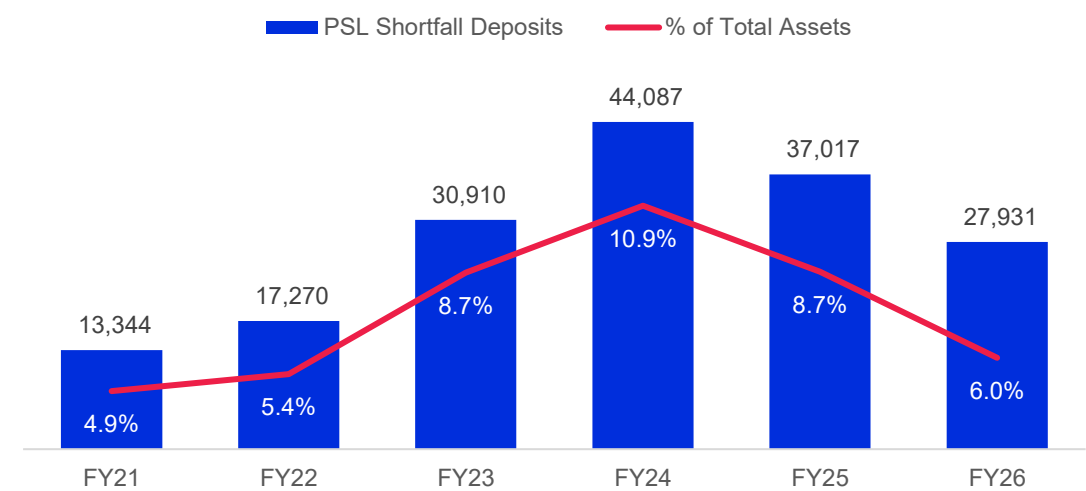


All figures in INR Crs

PSL Shortfall – Nil across sub categories

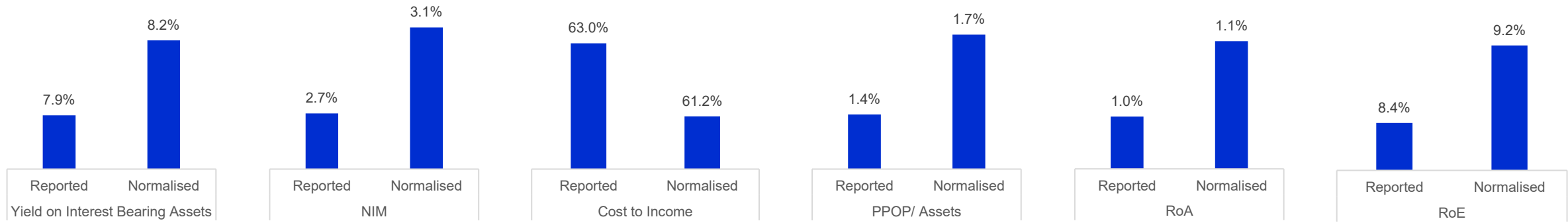


PSL Shortfall Deposit balance peaked, substantial increase basis past shortfall



Mandated deposits in lieu of PSL Shortfalls: 6.0% of Assets ; expected to further reduce to <5% over next 1 year

All figures below for Q4FY26; 'Normalized' indicates Pro-forma figures, normalized for the impact of deposits placed in lieu of PSL Shortfalls



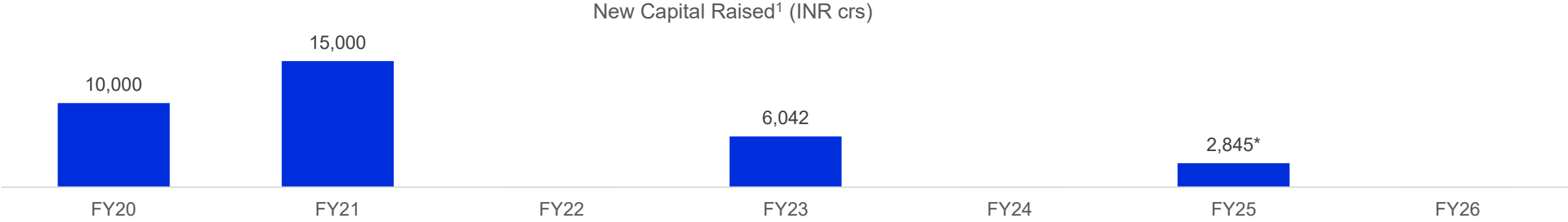
Improving PSL Compliance to reduce balances of mandated deposits placed in lieu of PSL Shortfalls: thereby reducing P&L drag

Unique Turnaround Story: Capital (8)



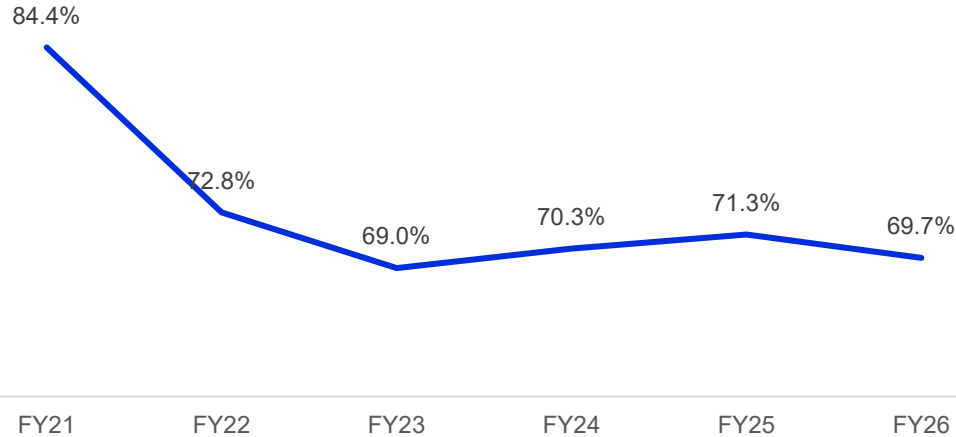
All figures in INR Crs

Demonstrated ability to raise capital despite headwinds; RoE to fund growth ahead

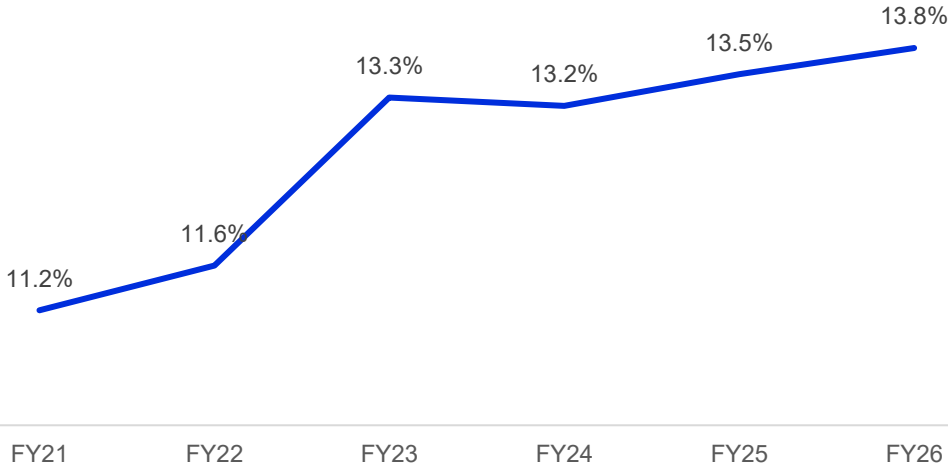


* Warrant conversion

Reduction in RWA / Total Assets



CET I accretion aided by Capital Raise and Organic accretion



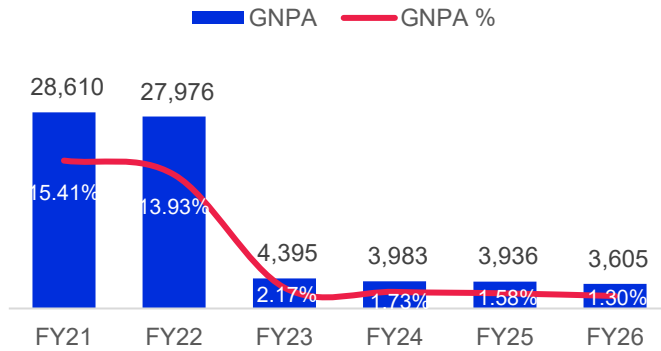
¹ Excludes ESOP exercise

Unique Turnaround Story: Asset Quality (9)

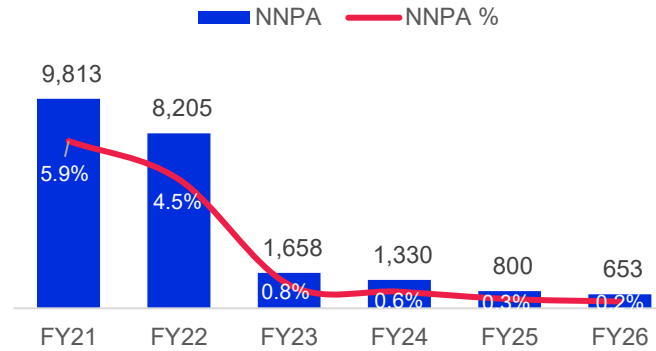


All figures in INR Crs

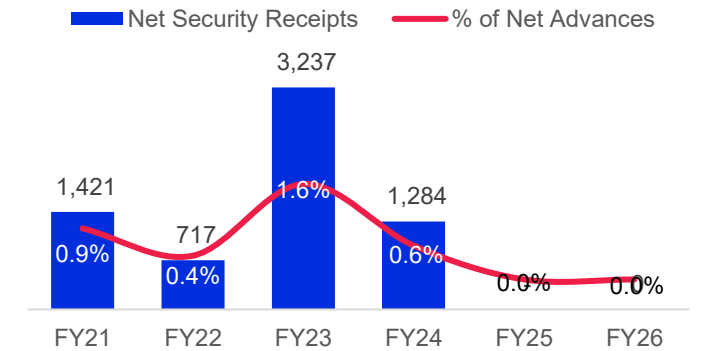
Significant improvement in GNPA



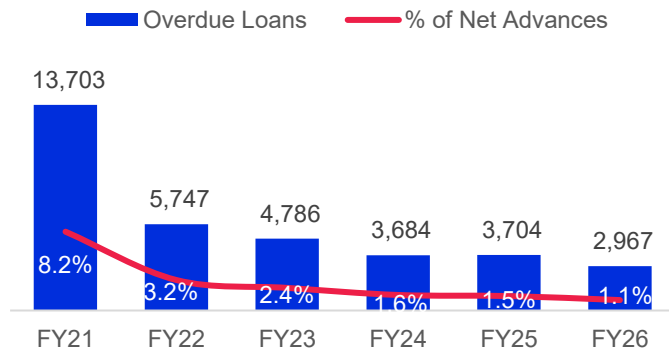
NNPAs now amongst the lowest vis-à-vis peers



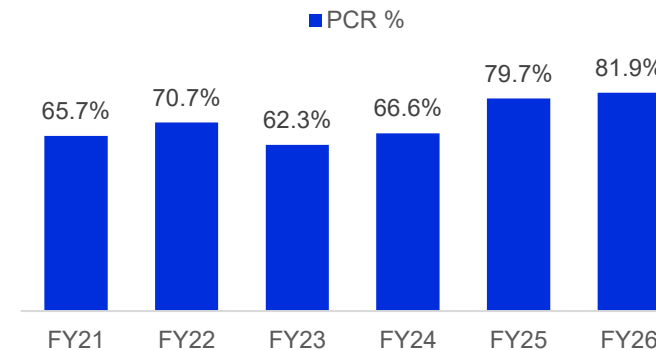
SRs fully provided for (O/S FV of JCF SRs: 1,537 Crs)¹



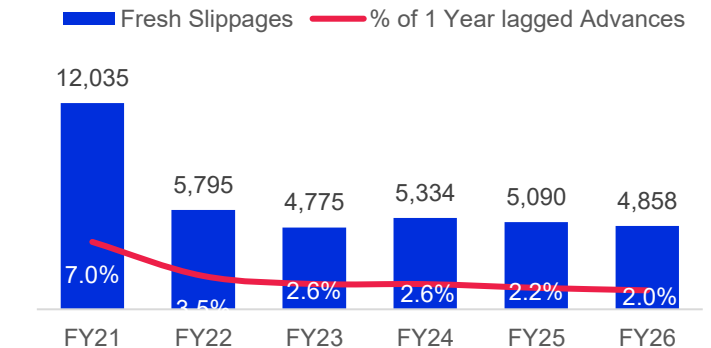
Substantial reduction in Overdue loans



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



Improvement in Fresh Slippages



¹ Outstanding Face Value of Security Receipts issued by JCF ARC at INR 1,537 Crs as of 31st Mar 2026

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Balance Sheet Structure: Implications for P&L



Legacy issues in the Balance Sheet structure. However, consistent improvement over last few years

Growth in Advances share to support RoA accretive growth

Higher Deposits in lieu of PSL Shortfalls + DTA to reduce going forward due to enhanced PSL compliance and profitability

Sustained improvement in CASA share of total liability mix

Reduced reliance on borrowings providing funding stability

As % of Assets	YES BANK			
	FY23	FY24	FY25	FY26
Advances	57.3%	56.2%	58.1%	58.3%
Investments	21.7%	22.3%	20.1%	18.8%
Govt. Securities	18.7%	20.1%	18.1%	17.5%
Other Inv.	3.0%	2.2%	2.0%	1.3%
Bal. with Banks	1.8%	0.2%	3.0%	4.5%
Cash & RBI Bal.	3.6%	4.5%	3.6%	3.6%
Other Assets	14.9%	16.2%	14.4%	14.2%
Fixed Assets	0.7%	0.7%	0.7%	0.7%
Deposits	61.3%	65.7%	67.2%	68.0%
CA	9.5%	10.2%	10.2%	11.2%
SA	9.4%	10.1%	12.8%	12.7%
TD	42.4%	45.4%	44.2%	44.1%
Net worth	11.2%	10.2%	11.3%	10.9%
Borrowings	21.8%	19.7%	16.9%	13.8%
Other Liabilities	5.6%	4.4%	4.6%	7.3%

As % of Assets	Mid Sized Private Banks			
	FY23	FY24	FY25	FY26
Advances	61.3%	63.5%	63.2%	63.6%
Investments	22.6%	23.2%	22.7%	22.3%
Govt. Securities	20.3%	20.7%	19.9%	
Other Inv.	2.4%	2.5%	2.8%	
Bal. with Banks	2.3%	2.3%	2.2%	2.8%
Cash & RBI Bal.	6.4%	4.6%	6.2%	5.2%
Other Assets	6.4%	5.5%	4.7%	5.3%
Fixed Assets	1.0%	0.9%	1.0%	0.8%
Deposits	73.4%	75.4%	76.2%	76.2%
CA	9.4%	8.6%	8.3%	7.2%
SA	21.7%	21.3%	19.8%	21.5%
TD	42.3%	45.6%	48.1%	47.5%
Net worth	11.6%	11.7%	11.7%	11.8%
Borrowings	11.0%	8.9%	8.0%	7.3%
Other Liabilities	4.0%	4.0%	4.1%	4.7%

As % of Assets	Large Private Banks			
	FY23	FY24	FY25	FY26
Advances	64.6%	66.1%	65.0%	66.1%
Investments	22.0%	21.8%	23.0%	21.2%
Govt. Securities	18.2%	18.3%	19.3%	
Other Inv.	3.8%	3.5%	3.7%	
Bal. with Banks	3.1%	1.8%	2.5%	2.8%
Cash & RBI Bal.	4.6%	5.2%	4.5%	4.8%
Other Assets	5.3%	4.7%	4.5%	4.6%
Fixed Assets	0.4%	0.4%	0.4%	0.4%
Deposits	74.6%	70.1%	71.9%	72.4%
CA	11.2%	9.7%	9.5%	9.7%
SA	23.2%	18.9%	18.1%	17.8%
TD	40.2%	41.5%	44.2%	44.9%
Net worth	11.8%	12.2%	13.1%	13.2%
Borrowings	9.1%	13.4%	10.8%	9.4%
Other Liabilities	4.5%	4.3%	4.3%	5.1%

P&L Structure: Comparison to peers



Focus on **higher-yielding assets**, particularly within retail to enhance income

Greater proportion of CASA in liability mix to help manage cost

NIMs to expand driven by income and cost measures

Positive trend in fee income with further strong potential

Opex **fair** given size & scale: **Operating Leverage** to unlock further efficiencies

Improving asset quality to help reduce provisioning requirements in future

As % of Assets	YES BANK			
	FY23	FY24	FY25	FY26
Interest Income	6.7%	7.3%	7.5%	6.8%
<i>Yield on Adv.¹</i>	9.3%	9.8%	9.8%	8.9%
Interest Cost	4.4%	5.1%	5.3%	4.6%
<i>Deposit Cost¹</i>	4.9%	5.6%	5.8%	5.2%
Net Int. Income	2.4%	2.1%	2.2%	2.2%
Non-Int. Income	1.1%	1.3%	1.4%	1.5%
Total Income	3.4%	3.5%	3.6%	3.7%
Staff Cost	1.0%	1.0%	1.0%	0.9%
Other Expenses	1.5%	1.6%	1.6%	1.5%
Operating Exp.	2.5%	2.6%	2.5%	2.5%
Operating Profit	0.9%	0.9%	1.0%	1.2%
Provisions	0.7%	0.5%	0.3%	0.2%
PBT	0.3%	0.4%	0.8%	1.0%
Tax	0.1%	0.1%	0.2%	0.3%
PAT	0.2%	0.3%	0.6%	0.8%

As % of Assets	Mid Sized Private Banks			
	FY23	FY24	FY25	FY26
Interest Income	8.5%	9.3%	9.5%	8.7%
<i>Yield on Adv.¹</i>	11.3%	12.1%	12.0%	11.0%
Interest Cost	4.1%	4.8%	5.1%	4.8%
<i>Deposit Cost¹</i>	4.5%	5.5%	5.9%	
Net Int. Income	4.4%	4.6%	4.3%	4.0%
Non-Int. Income	1.6%	1.6%	1.6%	1.6%
Total Income	6.0%	6.2%	6.0%	5.5%
Staff Cost	1.2%	1.3%	1.3%	1.3%
Other Expenses	2.0%	2.1%	2.1%	2.1%
Operating Exp.	3.2%	3.4%	3.5%	3.4%
Operating Profit	2.9%	2.7%	2.5%	2.1%
Provisions	1.0%	0.8%	1.1%	1.0%
PBT	1.8%	2.0%	1.4%	1.2%
Tax	0.5%	0.5%	0.4%	0.3%
PAT	1.4%	1.5%	1.0%	0.9%

As % of Assets	Large Private Banks			
	FY23	FY24	FY25	FY26
Interest Income	7.1%	8.3%	8.0%	7.4%
<i>Yield on Adv.¹</i>	8.7%	10.0%	9.6%	8.8%
Interest Cost	3.2%	4.4%	4.4%	4.0%
<i>Deposit Cost¹</i>	3.5%	4.6%	4.8%	
Net Int. Income	3.9%	3.9%	3.6%	3.4%
Non-Int. Income	1.4%	1.6%	1.4%	1.5%
Total Income	5.3%	5.4%	5.0%	4.9%
Staff Cost	0.8%	0.8%	0.8%	0.7%
Other Expenses	1.7%	1.5%	1.3%	1.3%
Operating Exp.	2.4%	2.3%	2.1%	2.0%
Operating Profit	2.8%	3.1%	2.9%	2.9%
Provisions	0.4%	0.5%	0.3%	0.5%
PBT	2.4%	2.6%	2.6%	2.4%
Tax	0.6%	0.5%	0.6%	0.5%
PAT	1.8%	2.1%	2.0%	1.8%

Note: 1 Computed on 2- point avg. basis from publicly disclosed data to maintain comparability with other Banks

Recent Progress on RoA has been encouraging



Strategic intervention over last 6-8 quarters have started reflecting in outcomes

Dupont Ratios	FY23	FY24	FY25	FY26	Q4FY26
NII/ Avg. Assets	2.4%	2.1%	2.2%	2.2%	2.4%
Non Interest Income/ Avg. Assets	1.1%	1.3%	1.4%	1.5%	1.5%
Total income/ Avg. Assets	3.4%	3.5%	3.6%	3.7%	3.9%
Operating Expense/ Avg. Assets	2.5%	2.6%	2.5%	2.5%	2.5%
<i>Salary Cost/ Avg. Assets</i>	<i>1.0%</i>	<i>1.0%</i>	<i>1.0%</i>	<i>0.9%</i>	<i>0.9%</i>
<i>Other Opex/ Avg. Assets</i>	<i>1.5%</i>	<i>1.6%</i>	<i>1.6%</i>	<i>1.5%</i>	<i>1.5%</i>
Operating Profit/ Avg. Assets	0.9%	0.9%	1.0%	1.2%	1.4%
Provisions/ Avg. Assets	0.7%	0.5%	0.3%	0.2%	0.2%
Profit before tax/ Avg. Assets	0.3%	0.4%	0.8%	1.0%	1.3%
Tax Expense/ Avg. Assets	0.1%	0.1%	0.2%	0.3%	0.3%
Return on Assets (RoA)	0.2%	0.3%	0.6%	0.8%	1.0%

Further improvement in Operating Profitability remains a continued focus area

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Results At a Glance – Q4FY26 & FY26



All figures in INR Crs

Arrows indicative of Q-o-Q Trends for Q4FY26 & Y-o-Y trends for FY26

Total Assets 469,105 ↑ 10.1%: Q-o-Q 10.8%: Y-o-Y	Advances 273,445 ↑ 6.2%: Q-o-Q 11.1%: Y-o-Y	Deposits 318,969 ↑ 9.0%: Q-o-Q 12.1%: Y-o-Y	CD Ratio 85.7% v/s. ↓ 88.0% Q3FY26 86.5% Q4FY25	Advances Mix Retail: Commercial: Corp. & Inst. Banking (CIB) 46%:26%:28% 47% : 26% : 27% in Q3FY26 49% : 25% : 26% in Q4FY25	Disbursement¹ 33,224 Q4FY26 ↑ 23.1%: Q-o-Q; 19.8%: Y-o-Y <hr/> 103,545 FY26 ↑ 5.8%: Y-o-Y
Net Interest Income 2,638 Q4FY26 ↑ 7.0%: Q-o-Q; 15.9%: Y-o-Y <hr/> 9,776 FY26 ↑ 9.3%: Y-o-Y	Non-Interest Income 1,730 Q4FY26 ↑ 6.0%: Q-o-Q (0.5)%: Y-o-Y <hr/> 6,759 FY26 ↑ 15.4%: Y-o-Y	Operating Profit 1,618 Q4FY26 ↑ 31.2%: Q-o-Q 23.1%: Y-o-Y <hr/> 5,506 FY26 ↑ 29.4%: Y-o-Y	Profit After Tax 1,068 Q4FY26 ↑ 12.3%: Q-o-Q 44.7%: Y-o-Y <hr/> 3,476 FY26 ↑ 44.5%: Y-o-Y	NIM% 2.7% Q4FY26 ↑ 2.6% Q3FY26 2.5% Q4FY25 v/s. ↑ <hr/> 2.6% FY25 ↑ 2.4% FY25	C/I Ratio 63.0% Q4FY26 ↓ 66.1% Q3FY26 67.3% Q4FY25 v/s. ↓ <hr/> 66.7% FY26 ↓ 71.3% FY25
CASA Ratio 35.1% v/s. ↑ 34.0% Q3FY26 34.3% Q4FY25	CET 1 Ratio ² 13.8% v/s. ↓ 13.9% Q3FY26 13.5% Q4FY25	GNPA 1.3% v/s. ↓ 1.5% Q3FY26 1.6% Q4FY25	NNPA 0.2% v/s. ↓ 0.3% Q3FY26 0.3% Q4FY25	Slippage Ratio 1.6% Q4FY26 v/s. ↔ 1.6% Q3FY26 2.0% Q4FY25 <hr/> 1.8% FY26 ↓ 2.1% FY25	RoA 1.0% Q4FY26 v/s. ↑ 0.9% Q3FY26 0.7% Q4FY25 <hr/> 0.8% FY26 ↑ 0.6% FY25

¹ Includes Limit Setups for Micro Enterprise Banking ; ² Includes Profits

Balance Sheet Highlights for Q4FY26 & FY26 (1)

Advances & Deposits



- **Sharp pickup in growth: Advances at INR 2,73,445 Crs, up 6.2% Q-o-Q and 11.1% Y-o-Y**
 - **Q4FY26 disbursements were INR 33,224 Crs, grew 23.1 % Q-o-Q and 19.8% Y-o-Y; FY26 total disbursements at INR 1,03,545 Crs, up 5.8% YoY**
 - **Commercial Banking** Advances sustained momentum with **6.0% Q-o-Q** and **14.5% Y-o-Y** growth
 - **Corporate & Institutional Banking** advances also posted robust **9.7% Q-o-Q** growth and **19.7% YoY**
 - **Retail Banking** advances growth **improved to 4.7% Y-o-Y**, reflecting improving traction and renewed momentum in line with the guidance over past few quarters; Retail Assets disbursements showed strong acceleration delivering **~41% YoY** growth
- **Deposits at INR 3,18,969 Crs, up 12.1% YoY** maintained healthy momentum, broadly **in line** with **Advances** growth, supported by a stronger shift toward **granular** and **retail-led liabilities**. **CASA Deposits** surpassed a **critical milestone** of **INR 1 lakh Crs** during the quarter and **CASA Ratio** crossed **35%** for the **first time** for the Bank post reconstruction
 - **Retail & Branch-led** Deposits stood at **INR 1,86,186 Crs**, grew **13.5% YoY**, and comprised **58.4%** of Total Deposits
 - **Retail & Branch-led CASA Ratio improved to 40.7%**, up **40 bps YoY** and **70 bps QoQ**
 - **CASA Deposits** at **INR 1,11,959 Crs** grew **14.9% Y-o-Y**; even on an **AQB¹** basis, CASA growth was strong at **11.2% Y-o-Y**
 - **Overall CASA Ratio rose to 35.1%**, up **80 bps YoY**, driven by strong **20.8% YoY growth in CA deposits** and **10.1% YoY growth in SA deposits**

¹ Avg. Quarterly Balance

Balance Sheet Highlights for Q4FY26 & FY26 (1)

Asset Quality, RIDF & Capital Position



- **Asset quality strengthened** materially during the quarter with the **Slippage Ratio** [ex one-off's] at **multi-quarter lows**, supported by further **improvement** in **GNPA/ NNPA**:
 - Gross **Slippages**¹ for Q4FY26 were INR 1,102 Crs (**1.6%** of Advances), marginally higher than INR 1,050 Crs (1.6%) in Q3FY26, but **lower** than INR 1,223 Crs (2.0%) in Q4FY25; this includes one intra-quarter account movement, excluding which slippages are even lower at **1.4%** of Advances. Gross Slippages **for FY26** also has improved to **1.8%** of Advances from 2.1% in FY25
 - **Net Credit Costs** for the quarter **stood 0.17%** of Avg. assets for the quarter v/s. 0.30% Q4FY25. **FY26** Credit Costs restricted to **~0.2%** v/s. 0.3% in FY25
 - **GNPA ratio improved to 1.3%** compared to 1.6% in Q4FY25 and 1.5% in Q3FY26; **Net NPA ratio** improved to **0.2%** v/s. 0.3% in Q4FY25 and Q3FY26
 - **NPA Provision Coverage Ratio (PCR)** at **81.9%** v/s.83.3% in Q3FY26 and 79.7% in Q4FY25 reflecting healthy provision levels
 - **Retail Slippages** at **2.8%** of **Retail** Advances **lowest** in **9 quarters**; with improvement visible across both **Secured & Unsecured** products
 - **Recoveries & Upgrades** for Q4FY26 at **INR 1,547 Crs** & **INR 4,795 Crs for FY26**, incl. P&L gain from Security Receipts of **INR 446 Crs** for **Q4FY26** & **INR 1,559 Crs** for **FY26**
- **PSL shortfall** led **Deposits** (incl. RIDF) **reduced** further by **24.5% Y-o-Y**, to **INR 27,931 Crs** (at **6.0%** of **Total Assets**). The Bank has successfully achieved **NIL Shortfall** in **PSL** requirement (overall & subcategories)
- **Capital position** remains **healthy** and **supportive** of future **growth**, with **CET-I** Ratio comfortable at **13.8%** v/s. 13.5% in Q4FY25 and 13.9% in Q3FY26

¹ Annualized & expressed as % of period end balance

P&L Highlights- Q4FY26



- **Net Profit** for Q4FY26 at **INR 1,068 Crs** up **44.7% Y-o-Y** and **12.3% Q-o-Q** ; the highest ever quarterly profitability since reconstruction
 - **RoA¹** at **1.0%** for **Q4FY26** v/s. 0.7% in Q4FY25 and 0.9% in Q3FY26;
 - **Q4FY26 Operating Profit** at **INR 1,618 Crs** up by **23.1% Y-o-Y** and **31.2% QoQ**;
 - **NIM** up **10 bps Q-o-Q** and **20 bps Y-o-Y** to **2.7%** in **Q4FY26**; aided by lower **RIDF** and **improved funding** mix and costs
 - **Cost of Funds** at **5.8%** lower by **60 bps Y-o-Y** and **20 bps Q-o-Q** aided by lower **Cost of Deposits** (down **60 bps Y-o-Y** and **10 bps Q-o-Q**) and lower balances of high-cost **Borrowings**
- **Q4FY26 Non-Interest Income** at **INR 1,730 Crs** down **0.5% Y-o-Y**, but up **6.0 % Q-o-Q**;
- Operational **efficiency (jaws)** improved with **Total Income** up **8.8% Y-o-Y** and **Operating Expenses** up at **1.8% Y-o-Y** for **Q4FY26** , reflecting **positive operating leverage**
- **Cost to Income Ratio** improved to **63.0%** for Q4FY26 v/s 67.3% in Q4FY25 and 66.1%² in Q3FY26;
- Q4FY26 Non-Tax **Provision** Costs at **INR 188 Crs** down **41% Y-o-Y**, at **~0.2%** of Avg. Assets both for the **quarter** and full year **FY26**
- P&L gain from Security Receipts of **INR 446 Crs** in **Q4FY26**, continues to **support** the **bottom-line** performance

¹ Annualized

² Normalized for gratuity impact

P&L Highlights- FY26



- **FY26 Net Profit at INR 3,476 Crs up 44.5% Y-o-Y- the strongest annual profitability since reconstruction**
 - Full year **FY26 RoA at 0.8%** v/s 0.6% in FY25 reflecting **sustained expansion in earnings**
 - **FY26 PPOP at INR 5,506 Crs up 29.4% Y-o-Y**; aided by **stronger** traction in **Income** and tight **control** over **Operating Costs**
- Full year **FY26 NIM at 2.6%** v/s 2.4% in FY25; aided by lower **RIDF** and **improved funding** mix and costs
 - **Cost of Funds** for FY26 at 6.0% lower by **50 bps Y-o-Y** aided by lower **Cost of Deposits** (down **40 bps Y-o-Y**) and lower balances of high-cost **Borrowings**
- **FY26 Non-Interest Income at INR 6,759 Crs grew 15.4% Y-o-Y**
- FY26 Operational **efficiency (jaws)** improved with **Total Income up 11.7% Y-o-Y** and **Operating Expenses up at 4.6% Y-o-Y** , reflecting **positive operating leverage**
- **FY26 Cost to Income Ratio** improved to **66.7%** from 71.3%
- FY26 Non-Tax **Provision** Costs at **INR 912 Crs** down **16.0% YoY**, at **~0.2%** of Avg. Assets both for the **full year**
- P&L gain from Security Receipts of **INR 1,559 Crs** for **FY26**

Key Achievements/ Initiatives- Q4FY26



- **6 new Branches operationalized** during the **quarter**, taking the cumulative count to **82 branches in FY26** inline with the guidance
- **ESG Ratings and Indices:**
 - Improved **S&P Global ESG Score** from 73 to **79** in 2025, making it the **highest score** amongst Indian Banks for the **fourth consecutive year**. Only Indian Bank to be included in the **S&P Global Sustainability Yearbook 2026**
 - Included in the **FTSE4Good Index** Series for the **third consecutive year** (2023, 2024, 2025)
 - YES BANK continues to be rated the **highest in its corporate ESG Rating** amongst Indian Banks by **ISS Stoxx**
- **Recognized as a Great Place to Work® for the fourth consecutive year**, reflecting YES BANK's strong culture of **trust, inclusion, and collaboration**
- **Rolled out YES Grandeur Business**, a premium banking suite delivering enhanced **business** solutions, **digital integrations**, and **operational** benefits for modern **enterprise**
- **Released the FICCI-YES BANK Report** on “**Vehicle Electrification: An Export Perspective for India**” at the National Conference on Electric Vehicles 2026, reinforcing industry thought leadership
- Awarded **Silver Shield for Excellence in Financial Reporting 2024–25** from **ICAI** in the Category II of Private Sector Banks
- Introduced **ACIC Launchpad** - Early **Startup Pitch** Challenge, promoting **tech.** driven **entrepreneurship** across sectors like **AI, FinTech, AgriTech, EdTech, Energy, & Data Analytics**

Profit and Loss Statement



All amounts in INR Crs

- **Net Profit** for Q4Y26 at **INR 1,068 Crs** up **44.7% Y-o-Y** & **12.3% Q-o-Q**. **FY26 Net Profit** at **INR 3,476 Crs** up **44.5% Y-o-Y**
- **Operating Profit** for Q4FY26 at **INR 1,618 Crs** up **23.1% Y-o-Y** & **31.2% Q-o-Q**. **FY26 Operating Profit** at **INR 5,506 Crs** up **29.4% Y-o-Y**
- Q4FY26 **NII** at **INR 2,638 Crs** up **15.9% Y-o-Y** & **7.0% Q-o-Q** aided by pickup in balance sheet **growth** and higher **NIMs**. **FY26 NII** at **INR 9,776 Crs** up **9.3% Y-o-Y**
- **NIM** at **2.7%** up **20bps Y-o-Y** & **10bps Q-o-Q**. **FY26 NIM** at **2.6%** up **20 bps Y-o-Y**
- **Non-Interest Income** at **INR 1,730 Crs** up **6.0% Q-o-Q**. **FY26 Non-Interest Income** at **INR 6,759 Crs** up **15.4% Y-o-Y**
- **Operating Costs (Opex)** at **INR 2,750 Crs** up **1.8% Y-o-Y** & **down 4.0% Q-o-Q**. **FY26 Opex** grew **4.6% Y-o-Y**
- **Provision Costs (non-tax)** at **INR 188 Crs** for Q4FY26 **down 41%Y-o-Y** (at only **~0.2%** of Assets). **FY26 Provision Costs** at **912 Crs** **down 16.0% Y-o-Y** (**0.2%** of Assets)
- P&L Gain from **Security receipts** at **INR 446 Crs** for Q4FY26 and **INR 1,559 Crs** for FY26

Profit and Loss Statement	Quarter Ended			Growth		Year Ended		Growth
	Q4FY26	Q3FY26	Q4FY25	Q-o-Q	Y-o-Y	FY26	FY25	Y-o-Y
Net Interest Income	2,638	2,466	2,276	7.0%	15.9%	9,776	8,944	9.3%
Non Interest Income	1,730	1,633	1,739	6.0%	-0.5%	6,759	5,857	15.4%
Total Income	4,368	4,098	4,016	6.6%	8.8%	16,535	14,801	11.7%
Operating Expenses	2,750	2,865	2,701	-4.0%	1.8%	11,029	10,547	4.6%
<i>Human Resource Cost</i>	1,040	1,169	1,017	-11.0%	2.3%	4,237	4,008	5.7%
<i>Other Operating Expenses</i>	1,709	1,696	1,684	0.8%	1.5%	6,792	6,539	3.9%
Operating Profit/(Loss)	1,618	1,234	1,314	31.2%	23.1%	5,506	4,254	29.4%
Provisions	188	22	318	757.0%	-41.0%	912	1,086	-16.0%
Profit Before Tax	1,431	1,212	996	18.1%	43.6%	4,594	3,168	45.0%
Tax Expense	362	260	258	39.3%	40.3%	1,118	762	46.7%
Net Profit / (Loss)	1,068	952	738	12.3%	44.7%	3,476	2,406	44.5%
Yield on Advances	9.2%	9.3%	10.1%			9.5%	10.1%	
Cost of Funds	5.8%	5.9%	6.4%			6.0%	6.5%	
Cost of Deposits	5.5%	5.6%	6.1%			5.7%	6.1%	
NIM	2.7%	2.6%	2.5%			2.6%	2.4%	
Cost to Income	63.0%	66.1% ¹	67.3%			66.7%	71.3%	

¹ Normalized for gratuity impact

Break Up of Non-Interest Income



All amounts in INR Crs

- **Non-Interest Income** at INR 1,730 Crs up 6.0% Q-o-Q and down 0.5% Y-o-Y. **FY26 Non-Interest Income** at INR 6,759 Crs up 15.4% Y-o-Y
- **Interest on Income Tax refunds** for Q4FY26 at INR 28 Crs and INR 130 Crs for FY26 accounted in Non-Interest Income
- **Core Fees** for Q4FY26 at INR 1,648 Crs, up 7.2% Q-o-Q. FY26 **Core Fees** at INR 5,947 Crs up 6.6% Y-o-Y
- **Share of Retail in Core Fees** for Q4FY26 at 57.8%. FY26 **Share of Retail in Core Fees** at 56.1%
- **Card Product fees** grew 12.0% Y-o-Y & 4.1% Q-o-Q aided by increase in Credit Card spends. FY26 **Card Product fees** at INR 1,042 Crs up 17.1% Y-o-Y
- **Third party product** fees grew 5.9% Y-o-Y & 19.1% Q-o-Q aided by seasonal uptick. FY26 **Third party product fees** at INR 940 Crs registered healthy growth of 16.0% Y-o-Y

Break up of Non Interest Income	Quarter Ended			Growth		Year Ended		Growth
	Q4FY26	Q3FY26	Q4FY25	Q-o-Q	Y-o-Y	FY26	FY25	Y-o-Y
Non Interest Income	1,730	1,633	1,739	6.0%	-0.5%	6,759	5,857	15.4%
Of which Treasury gains / Interest on Tax Refunds	83	95	131	-12.3%	-36.6%	813	276	194.3%
Core Fees	1,648	1,538	1,608	7.2%	2.5%	5,947	5,581	6.6%
FX Income	212	221	227	-4.1%	-6.6%	878	865	1.5%
Trade & CMS	289	297	314	-2.8%	-8.2%	1,159	1,194	-2.9%
Third party Product (INS/INV)	296	249	280	19.1%	5.9%	940	811	16.0%
Loan Processing Fee & Prepayment Charges	242	278	247	-12.9%	-2.0%	965	942	2.5%
Card Product fees	277	266	247	4.1%	12.0%	1,042	890	17.1%
General Banking & Others	332	227	292	46.2%	13.4%	962	879	9.4%
<i>Proportion of Retail in Core Fees</i>	<i>57.8%</i>	<i>54.8%</i>	<i>53.5%</i>			<i>56.1%</i>	<i>56.6%</i>	

Break up of Operating Expenses

All amounts in INR Crs

- Sustained **control** on **Operating costs** during Q4FY26, enabled continued **improvement in C/I ratio**
- **Operating Costs (Opex)** at INR 2,750 Crs up **1.8% Y-o-Y** & **down 4.0% Q-o-Q. FY26** Operating Costs at **INR 11,029 Crs** grew only **4.6% Y-o-Y**
- **C/I** for Q4FY26 at **63.0%** (v/s.67.3% in Q4FY25) and 66.1%² in Q3FY26.
- **FY26 C/I** at **66.7%** v/s **71.3%** in FY25
- Improved Operational **efficiency (jaws)** with **Total Income growth** at **8.8% Y-o-Y** and **Operating Expenses growth** at **1.8% Y-o-Y**, for **Q4FY26**

Break up of Operating Expenses	Quarter Ended			Growth		Year Ended		Growth
	Q4FY26	Q3FY26	Q4FY25	Q-o-Q	Y-o-Y	FY26	FY25	Y-o-Y
Manpower Cost	1,184	1,161	1,157	2.0%	2.4%	4,813	4,568	5.4%
<i>Of which On Roll Staff Cost</i>	<i>1,040</i>	<i>1,014</i>	<i>1,017</i>	<i>2.6%</i>	<i>2.3%</i>	<i>4,237</i>	<i>4,008</i>	<i>5.7%</i>
Statutory Impact of New Labour Code	0	155	0	NM	NM	155	0	NM
Business Volume Linked ¹	720	748	793	-3.7%	-9.2%	2,946	2,994	-1.6%
IT	371	314	307	18.2%	20.9%	1,324	1,227	7.8%
Premises	264	261	242	1.2%	9.0%	1,036	1,030	0.6%
Professional Fees	33	43	35	-24.2%	-6.9%	183	191	-4.1%
Others	49	54	70	-9.0%	-29.3%	214	214	0.2%
PSLC	128	128	97	0.0%	31.5%	512	324	58.0%
Total Opex	2,750	2,865	2,701	-4.0%	1.8%	11,029	10,547	4.6%
Total Opex excl. impact of gratuity	2,750	2,709	2,701	1.5%	1.8%	10,873	10,547	3.1%

¹ Certain cost head such as Collection Related Charges, Bureau Related Cost, etc. earlier reported under Professional Fees; have been reclassified and are included in Business Volume Linked head for all periods reported above; ² Normalized for Gratuity Impact

Provisions and P&L

All amounts in INR Crs

- **Provision Costs (non-tax)** at INR 188 Crs for Q4FY26 **down 41.0% Y-o-Y**. **FY26** Non-tax Provisions at INR 912 Crs **down 16.0% Y-o-Y**
- Provisions for **Investments** include:
 - **P&L gain** from SRs: **INR 446 Crs** in Q4FY26 & **INR 1,559 Crs** in FY26
- Provisions for **NPA** include:
 - Reversal of INR **288 Crs** from **settlement** proceeds of an NPA account in the **Commercial** segment
 - Even normalised for this, Provisions for **NPA** lower by INR **160 Crs Q-o-Q**
- **Prudent step up in Standard Assets** Provisions through one-time provision of INR **341 Crs** during the quarter
- Annualized **Credit Costs** for Q4FY26 at **~0.2%** of Avg. assets. **FY26** Credit Costs at **~0.2%** v/s. FY25 at 0.3% of Avg. assets
- Total Recoveries & Upgrades for Q4FY26 at **INR 1,547 Crs** and **INR 4,795 Crs for FY26**
- **RoA at 1.0% for Q4FY26**.vs.0.7% in Q4FY25 and 0.9% in Q3FY26. **FY26 RoA** at **0.8% v/s 0.6% in FY25**

Break up of Provisions	Quarter Ended			Growth		Year Ended		Growth
	Q4FY26	Q3FY26	Q4FY25	Q-o-Q	Y-o-Y	FY26	FY25	Y-o-Y
Operating Profit/(Loss)	1,618	1,234	1,314	31.2%	23.1%	5,506	4,254	29.4%
Provision for Taxation (A)	362	260	258	39.3%	40.3%	1,118	762	46.7%
Non Tax Provisions (B)	188	22	318	757.0%	-41.0%	912	1,086	-16.0%
<i>Provision for Investments</i>	<i>(446)</i>	<i>(566)</i>	<i>(573)</i>	<i>-21.2%</i>	<i>-22.3%</i>	<i>(1,589)</i>	<i>(1,737)</i>	<i>-8.5%</i>
<i>Provision for Standard Advances / Others</i>	<i>548</i>	<i>54</i>	<i>(21)</i>	<i>911.2%</i>	<i>NM</i>	<i>509</i>	<i>(56)</i>	<i>NM</i>
<i>Provision for Non Performing Advances</i>	<i>85</i>	<i>533</i>	<i>913</i>	<i>-84.0%</i>	<i>-90.6%</i>	<i>1,993</i>	<i>2,879</i>	<i>-30.8%</i>
Total Provisions (A+B)	550	282	576	95.0%	-4.6%	2,031	1,848	9.9%
Net profit / loss after Exceptional Items	1,068	952	738	12.3%	44.7%	3,476	2,406	44.5%
Return on Assets (annualized)	1.0%	0.9%	0.7%			0.8%	0.6%	
Return on Equity (annualized)	8.4%	7.7%	6.2%			7.0%	5.2%	
EPS-basic (non-annualized)	0.34	0.30	0.24			1.11	0.77	

Balance Sheet

All amounts in INR Crs



- **Balance Sheet** expanded by **10.8%** Y-o-Y driven by growth in Advances and Deposits, and offset by **24.5%** reduction in balances of Deposits placed in lieu of PSL shortfalls also aiding a **9.4%** reduction in Borrowings
- **C/D ratio at 85.7%** v/s. 88.0% in Q3FY26 and 86.5% in Q4FY25
- **Advances grew 11.1% Y-o-Y** ; driven by strong growth in Corp & Inst. Banking and Commercial Banking
- **Deposits** grew **12.1%** Y-o-Y; with continued **outperformance** in **CASA Deposits**
- **Borrowings** reduced by **9.4%** Y-o-Y driven by run down in balances of **Deposits** placed in lieu of **PSL shortfalls**
- Disbursements of **INR 33,224 Crs** in Q4FY26 v/s. **~INR 26,982 Crs** in Q3FY26 with share of Retail at ~56%

Disbursements	Q4FY26	Q3FY26	FY26
Retail ¹	18,376	13,540	57,769
Commercial Banking	2,879	2,479	9,205
Corp. & Inst. Banking	11,969	10,963	36,572
Total	33,224	26,982	1,03,545

Balance Sheet	31-Mar-26	31-Dec-25	31-Mar-25	Q-o-Q %	Y-o-Y %
Assets	469,105	426,007	423,422	10.1%	10.8%
Advances	273,445	257,451	246,188	6.2%	11.1%
Investments	88,140	91,157	85,104	-3.3%	3.6%
Liabilities	469,105	426,007	423,422	10.1%	10.8%
Shareholders Funds	51,062	50,140	47,780	1.8%	6.9%
<i>Total Capital Funds</i>	<i>49,900</i>	<i>48,906</i>	<i>47,223</i>	<i>2.0%</i>	<i>5.7%</i>
Deposits	318,969	292,524	284,525	9.0%	12.1%
Borrowings	64,864	63,033	71,603	2.9%	-9.4%

Break up of Deposits	31-Mar-26	31-Dec-25	31-Mar-25	Q-o-Q %	Y-o-Y %
CASA	111,959	99,483	97,480	12.5%	14.9%
<i>Current Account</i>	<i>52,322</i>	<i>40,809</i>	<i>43,304</i>	<i>28.2%</i>	<i>20.8%</i>
<i>Savings Account</i>	<i>59,637</i>	<i>58,674</i>	<i>54,176</i>	<i>1.6%</i>	<i>10.1%</i>
CASA Ratio	35.1%	34.0%	34.3%		
Term Deposits	207,010	193,041	187,045	7.2%	10.7%
<i>Certificate of Deposits</i>	<i>6,831</i>	<i>990</i>	<i>-</i>	<i>-</i>	<i>-</i>
Total Deposits	318,969	292,524	284,525	9.0%	12.1%

¹ Includes sanctions/ limit set-ups

Break up of Advances & Deposits



All amounts in INR Crs

Advances

- **FY26 Advances up 11.1% Y-o-Y** v/s 8.1% in FY25
- **Retail Banking Advances up 4.7% Y-o-Y driven by strong pickup in disbursements**
- **Commercial Banking Advances up 14.5% Y-o-Y**
- **Corporate & Institutional Banking Advances up 19.7% Y-o-Y**
- **Retail Banking mix at 46% v/s. 49% in Q4FY25**

Deposits

- **CASA + Retail TDs¹ at 64.2% vs. 64.4%** in Q4FY25 and **66.2%** in Q3FY26.
- **Retail & Branch led Deposits CASA ratio robust stood at 40.7%**
- **Avg. daily Retail CA for Q4FY26 grew 12.2% Y-o-Y**
- **Avg. daily Retail SA for Q4FY26 up 8.4% Y-o-Y**
- **Retail CASA Accounts opened: 2.26 Lakh** in Q4FY26

Segmental Break up of Advances ²	31-Mar-26	31-Dec-25	31-Mar-25	Q-o-Q %	Y-o-Y %
Retail Banking ³	126,056	120,865	120,426	4.3%	4.7%
Commercial Banking	69,947	65,962	61,063	6.0%	14.5%
Corporate & Institutional Banking	77,442	70,625	64,700	9.7%	19.7%
Total Net Advances	273,445	257,451	246,188	6.2%	11.1%

of which MSME advances contributing 29.4%

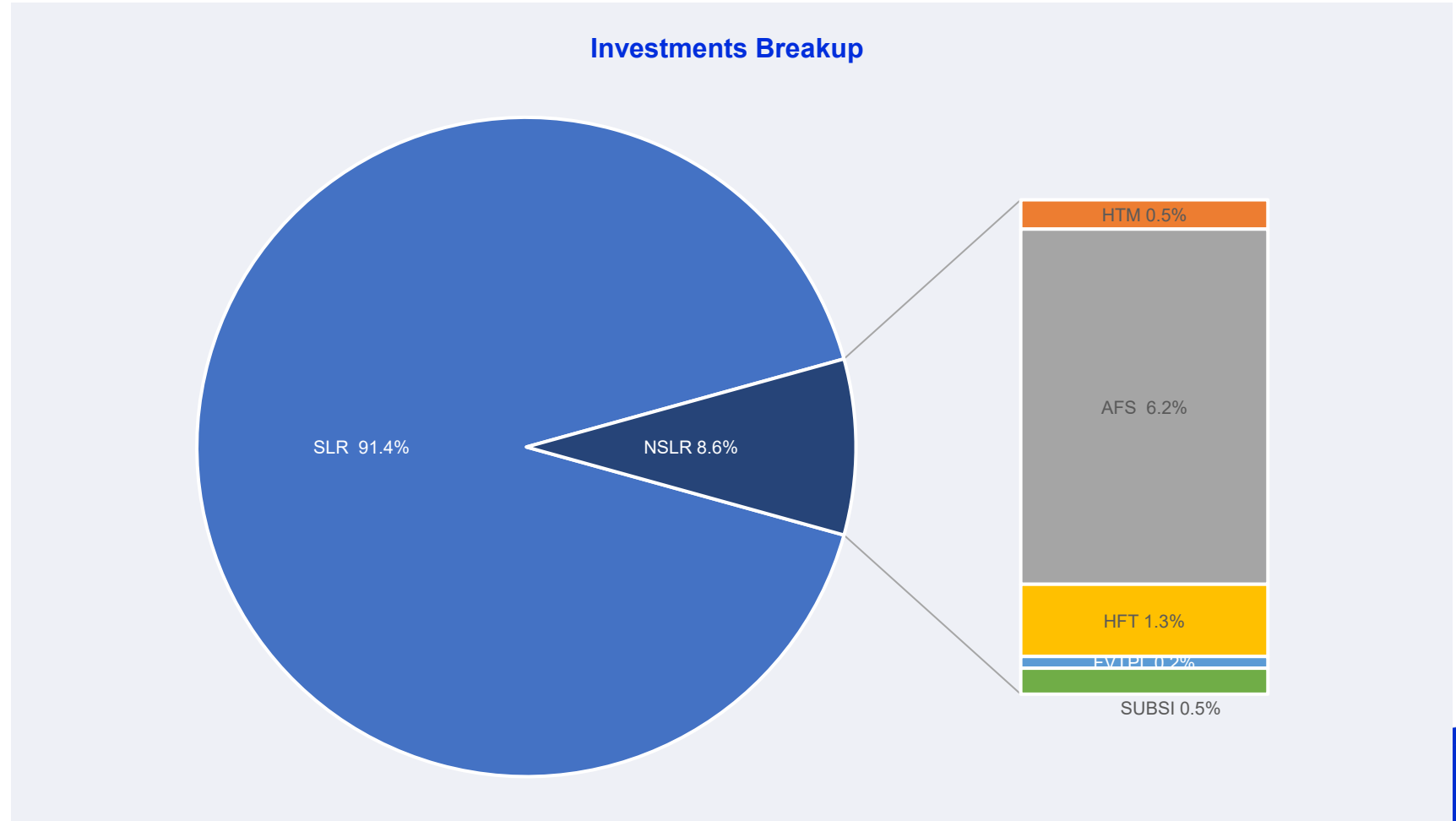
Segmental Break up of Deposits ⁴	31-Mar-26	31-Dec-25	31-Mar-25	Q-o-Q %	Y-o-Y %
Retail & Branch Banking led Deposits	186,186	173,305	164,092	7.4%	13.5%
<i>Retail & Branch Banking CASA Ratio</i>	40.7%	40.0%	40.3%		
Other Deposits	125,952	118,229	120,433	6.5%	4.6%
<i>Other CASA Ratio</i>	27.3%	25.3%	26.0%		
Total Deposits	312,139	291,534	284,525	7.1%	9.7%

¹ Based on Balances ≤ INR 3 Crs on an Account Level; ² Advances breakup restated basis revision in internal business segmentation; ³ Retail Banking includes Micro Enterprise Banking (MIB) erstwhile part of SME Book; ⁴ Excluding Certificate of Deposits; basis internal business segmentation

Break up of Investments

All amounts in INR Crs

- **Total Net Investments at INR 88,140 Crs**
 - **SLR – INR 80,549 Crs**
 - **Non SLR – INR 7,591 Crs**
 - Standard Rated - **INR 5,341 Crs:**
99.9% Rated AA and above
 - Security Receipts- **NIL**
 - Others Standard ¹- **INR 2,250 Crs**



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

NPA Highlights

All amounts in INR Crs

- **GNPA** Ratio at **1.3%** in Q4FY26 **down 20 bps on Q-o-Q and 30 bps on Y-o-Y basis.**
- **NNPA** Ratio at **0.2%** in Q4FY26 **down 10 bps** vs both **Q-o-Q** and **Y-o-Y**
- **PCR** at **81.9%** in Q4FY26 v/s 83.3% in Q3FY26 and 79.7% in Q4FY25
- Gross **Slippages** for Q4FY26 at **INR 1,102 Crs (1.6%** of Advances) v/s. INR 1,050 Crs (1.6% of Advances) in Q3FY26 and INR 1,223 Crs (2.0% of Advances) in Q4FY25.
- Net **Slippages** for Q4FY26 at **INR 211 Crs (0.3%** of Advances) v/s. INR 602 Crs (0.9% of Advances) in Q3FY26 and INR 696 Crs (1.1% of Advances) in Q4FY25.
- **Retail Banking Slippages** at their **lowest** in past **9 quarters** at **INR 888 Crs (2.8%** of Advances) v/s. INR 1,026 Crs (3.4% of Advances) in Q3FY26

Asset Quality Parameters	31-Mar-26	31-Dec-25	31-Mar-25
Gross NPA (%)	1.3%	1.5%	1.6%
Net NPA (%)	0.2%	0.3%	0.3%
Provision Coverage Ratio excl. Technical W/O (%)	81.9%	83.3%	79.7%
Provision Coverage Ratio incl. Technical W/O (%)	89.6%	89.9%	87.6%

Segmental GNPA	31-Mar-26		31-Dec-25		31-Mar-25	
	GNPA	(%)	GNPA	(%)	GNPA	(%)
Retail Banking	2,738	2.2%	2,856	2.4%	2,628	2.2%
Commercial Banking	392	0.6%	671	1.0%	622	1.0%
Corporate & Institutional Banking	475	0.6%	488	0.7%	686	1.1%
Total	3,605	1.3%	4,015	1.5%	3,936	1.6%

Movement of GNPA ¹	31-Dec-25	Movement				31-Mar-26
	Opening	Additions	Upgrades	Recoveries	Write Offs	Closing
Retail Banking ²	2,856	888	213	211	581	2,738
Commercial Banking	671	80	6	314	39	392
Corporate & Institutional Banking	488	134	134	13	0	475
Total	4,015	1,102	353	538	620	3,605

31-Mar-25	Additions	Upgrades	Recoveries	Write Offs	31-Mar-26
3,936	4,858	1,106	1,328	2,755	3,605

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

Summary of Labelled & Overdue Exposures



All amounts in INR Crs

- Sustained reduction in Standard Restructured Advances
- Recovery and Repayments during Q4FY26 from Standard Restructured accounts amounted to **INR 14 crs**
- **Recoveries** from **Security Receipts** during the quarter aggregated to **INR 446 Crs** and **INR 1,559 crs** for FY26
- Overdue book of 31-90 days at **INR 2,967 Crs** down from INR 3,656 Crs in Q3FY26 and INR 3,705 Crs in Q4FY25
- Retail Overdue ex Rural at **INR 2,037 crs** down from INR 2,259 crs in Q3FY26 and INR 2,499 crs from Q4FY25.

Particulars	31-Mar-26		31-Dec-25		31-Mar-25	
	Gross	Provisions	Gross	Provisions	Gross	Provisions
NPA	3,605	2,952	4,015	3,343	3,936	3,135
Other Non Performing Exposures	4,373	3,687	4,656	3,964	5,153	4,461
<i>NFB of NPA accounts</i>	882	196	889	196	874	182
<i>NPI</i>	26	26	26	26	62	62
<i>Security Reciepts</i>	3,465	3,465	3,741	3,741	4,217	4,217
Total Non Performing Exposures	7,978	6,639	8,671	7,307	9,089	7,597
Technical Write-Off¹	2,654	2,654	2,650	2,650	2,535	2,535
Provision Coverage incl. Technical W/O		87.4%		88.0%		87.2%
Std. Restructured Advances²	241	37	259	42	424	60
<i>Erstwhile</i>	5	2	8	5	9	2
<i>DCCO related</i>	-	-	-	-	107	5
<i>MSME</i>	55	6	57	7	67	8
<i>Covid</i>	180	29	194	31	241	45
Other Std. exposures³	66	23	62	22	114	40
61-90 days overdue loans	1,154		1,673		1,511	
<i>Of which Retail</i>	1,034		1,361		1,209	
31-60 days overdue loans	1,813		1,984		2,194	
<i>Of which Retail</i>	1,240		1,431		1,571	

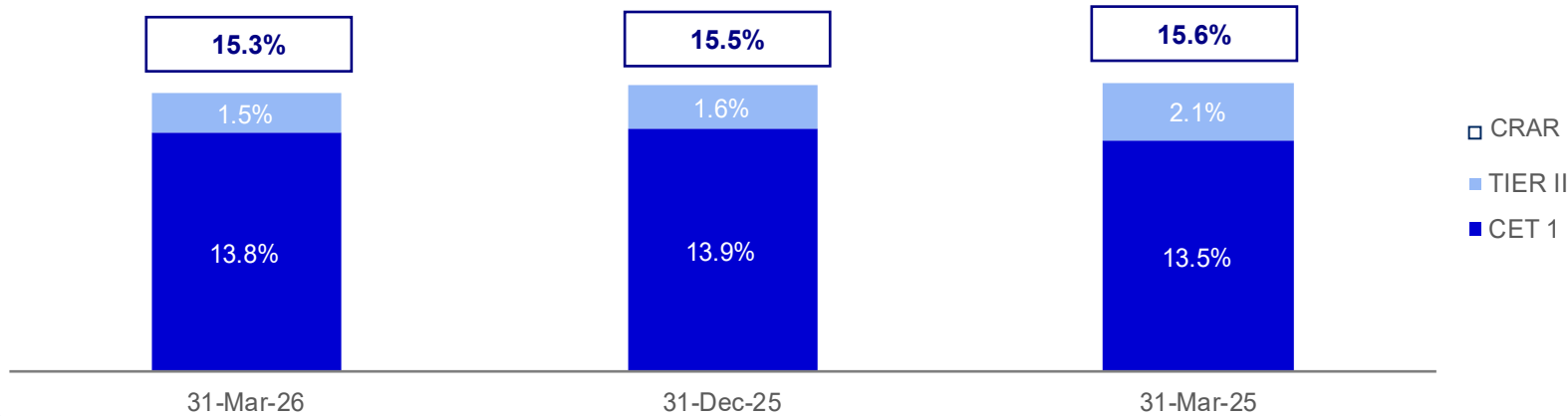
¹ Comprises only Corporate Accounts

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

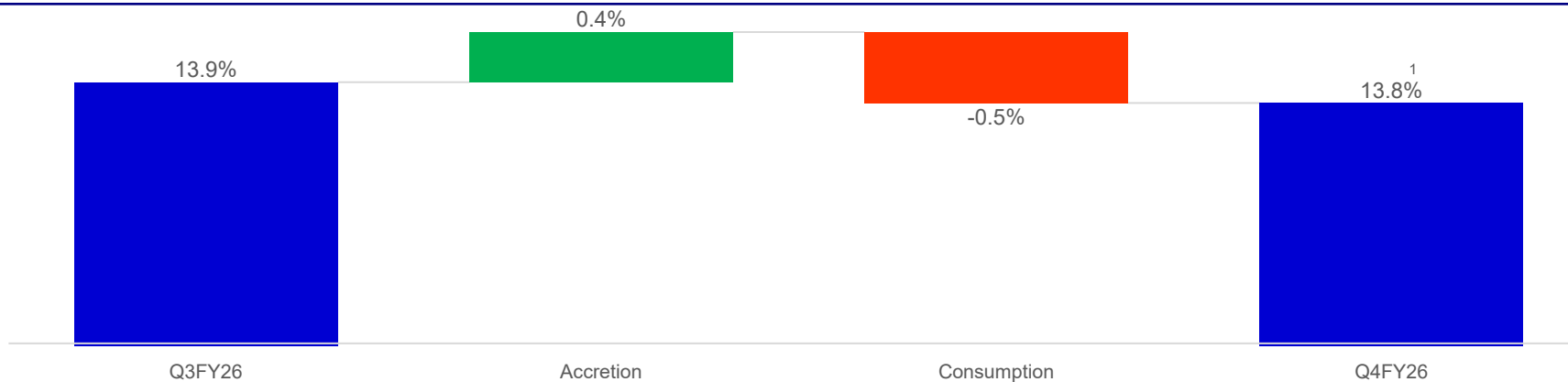
³ Where provisioning has been made as per requirement of RBI circular on Prudential Framework for Resolution of Stressed Assets dated June 7, 2019

CET 1 Ratio at 13.8%¹

1 Bank's Capital Adequacy Ratio ¹



2 CET I Q-o-Q Movement in Q4FY26



RWA to Total Assets at 69.7% vs.
73.9% in Q3FY26 and 71.3% in Q4FY25

CET 1 accretion from DTA

- Q-o-Q INR 292 Crs. (+9 bps)
- Y-o-Y INR 1,033 Crs. (+33 bps)

Stock of DTA as on Mar 31, 2026 upon unwind to add further **139 bps** of CET 1 over time

¹ Includes Profits

Contents



India : Fastest Growing Major Economy

YES Bank – India’s New Age Private Sector Bank

Unique Turnaround

Profitability Trajectory

Financial Results – Q4FY26 & FY26

YES BANK Franchise

Digital & Transaction Banking

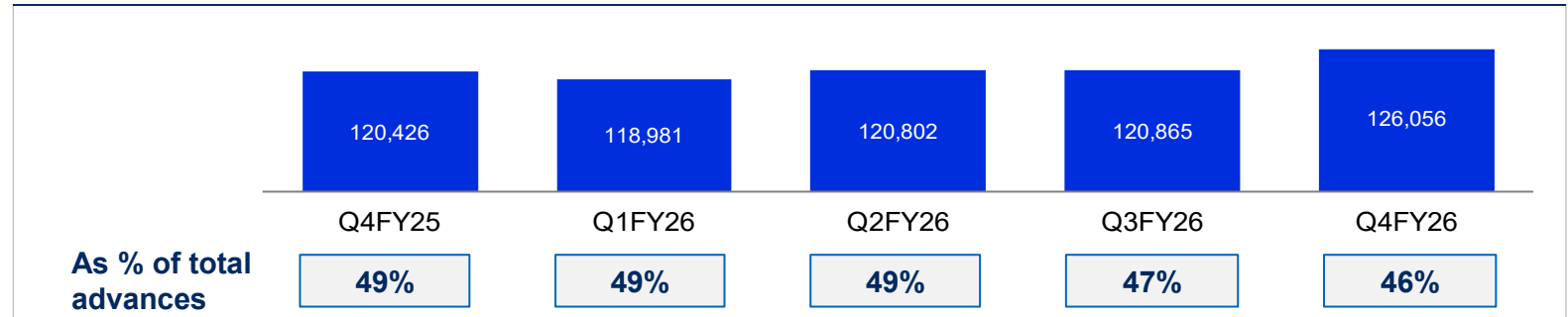
Retail Bank

Full spectrum retail bank growing with strong momentum

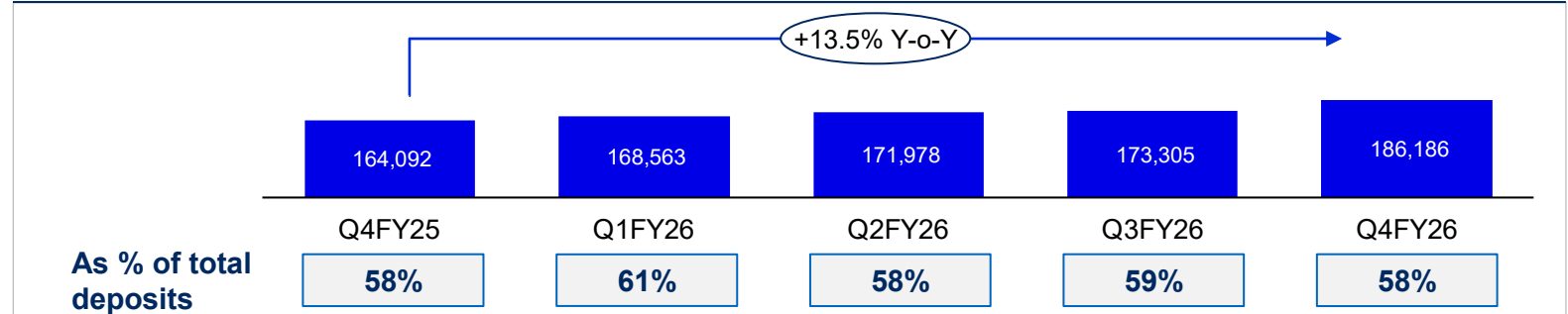


All amounts in INR Crs

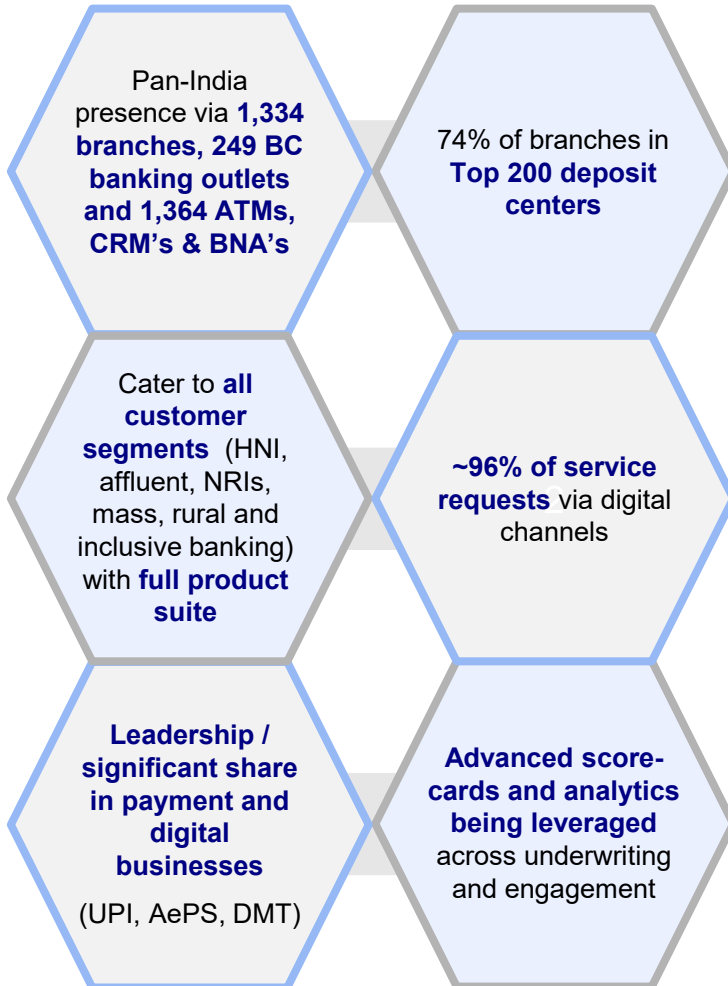
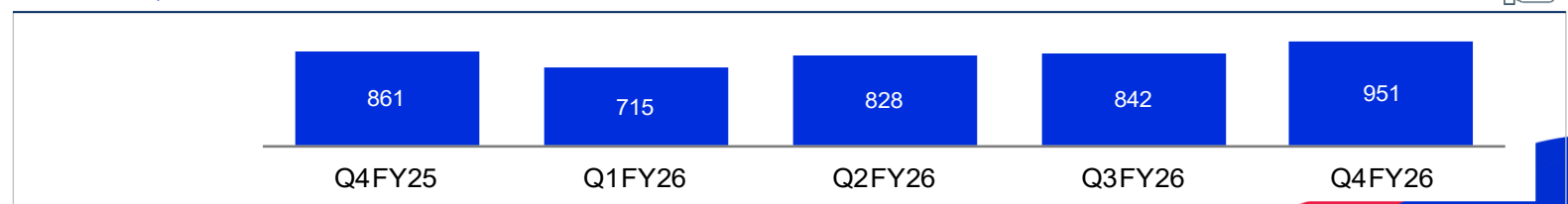
Growth calibration in Retail Advances ¹



Sustained growth in Retail & Branch Banking led Deposits despite significant Interest Rate cuts



In addition, continued momentum within Retail Fee Income



¹ Basis Internal Business Segmentation; excludes SME Advances

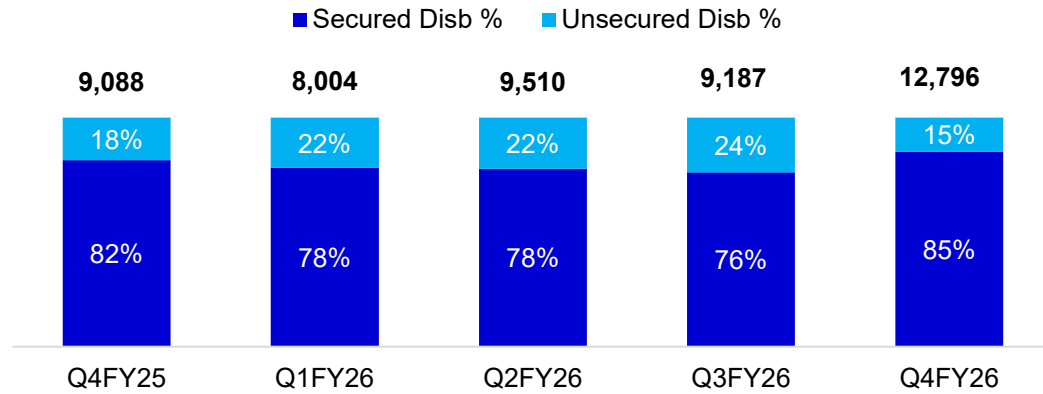
Retail Assets

Focus on Profitability enhancement



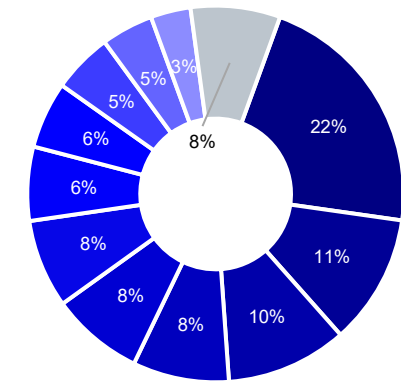
All amounts in INR Crs

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



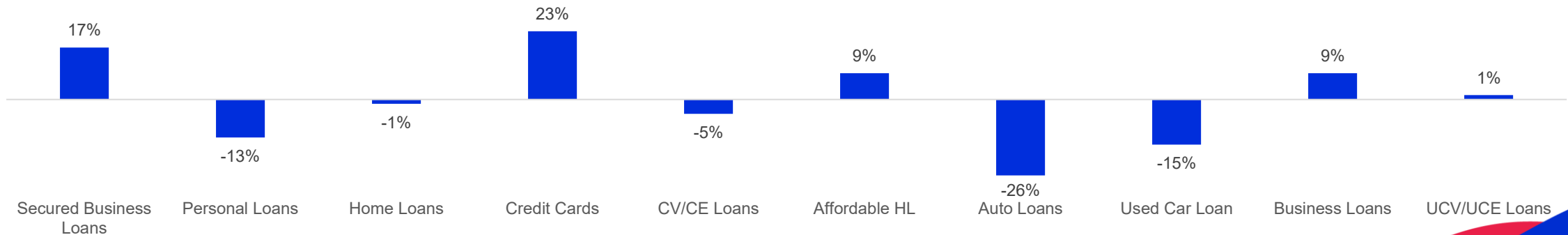
2 Diversified retail book²

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



3 Differential growth across products- targeted at profitability improvement

Y-o-Y Book Growth



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

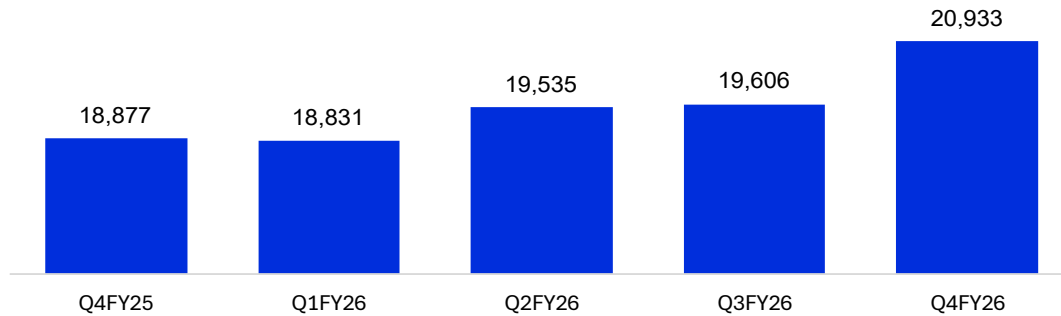
Micro Enterprise Banking

Catering MSME Market Segment



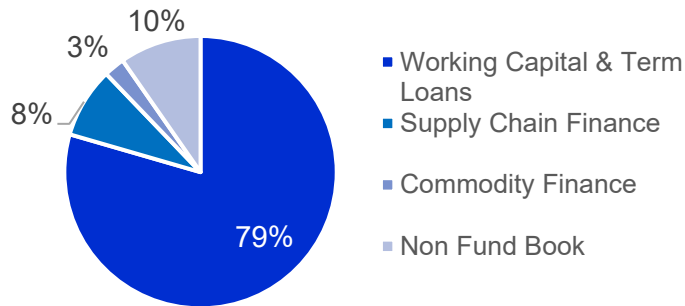
1 Steady Growth in Funded Book

Y-o-Y growth: 11%



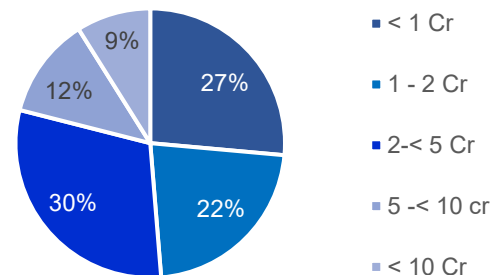
• PSL Book : 90% of MSME Funded Book PSL Compliant

2 Sustainable Product Mix



~95% of Fund book consists of secured products

3 Granular and Stable Customer Mix



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

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 ~18,500 service requests in Q4 FY26—reinforcing its role as a key service channel in improving customer experience.

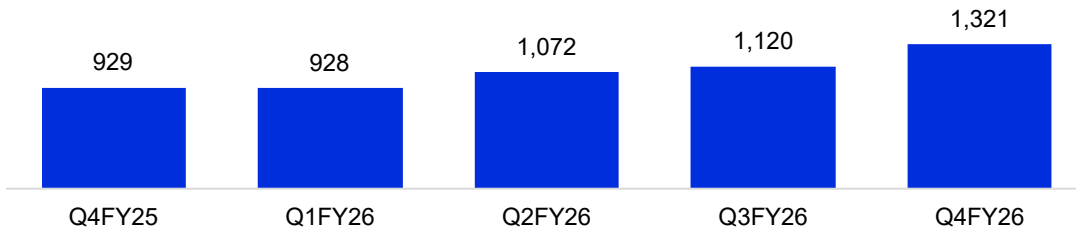
Rural Assets

Deepening the penetration in emerging rural markets & generating Agri PSL



All amounts in INR Crs

1 Business originations¹



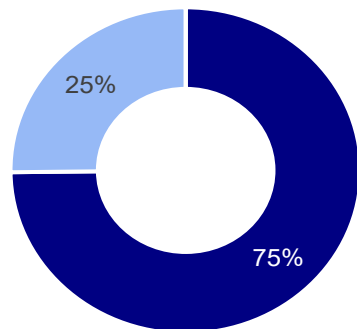
- 100% book qualifies under **granular PSL lending**
- **Product suite to cater to all segments** of semi urban/ rural ecosystem
- **Parameterized lending** in the granular book for faster disbursements

2 Robust Farmer financing and Women Microfinance book

- **High quality farmer financing** book with NPA of ~3%
- The women microfinance borrower portfolio continues to demonstrate calibrated book growth and strong delinquency management, despite industry-wide challenges and increased oversight by state governments pertaining to field collections. Furthermore, all new business sourced from 1st January 2025 onward is covered under CGFMU, the Government's credit guarantee scheme.
- **Well diversified farmer financing book** with small, medium and large ticket size loans
- **On ground portfolio monitoring/** trigger-based monitoring by an independent risk monitoring team

3 Capturing Rural value chain with geographic diversification

Book Split (value) by segments



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

Book size : INR 8,937 Cr

¹ Excluding lending to MFI

4 Profitability Drivers supported by in-depth analytics

- The LOS and LMS platforms—equipped with customer authentication features, an e-SIGN workflow, enhanced disbursement and collection journeys—are expected to significantly improve efficiency and productivity.
- Analysis on the industry wide data for analyzing business trends, portfolio quality and competitive bench-marking through credit bureau data at pin code level
- **Periodic analysis** of SRO (MFIN) reports

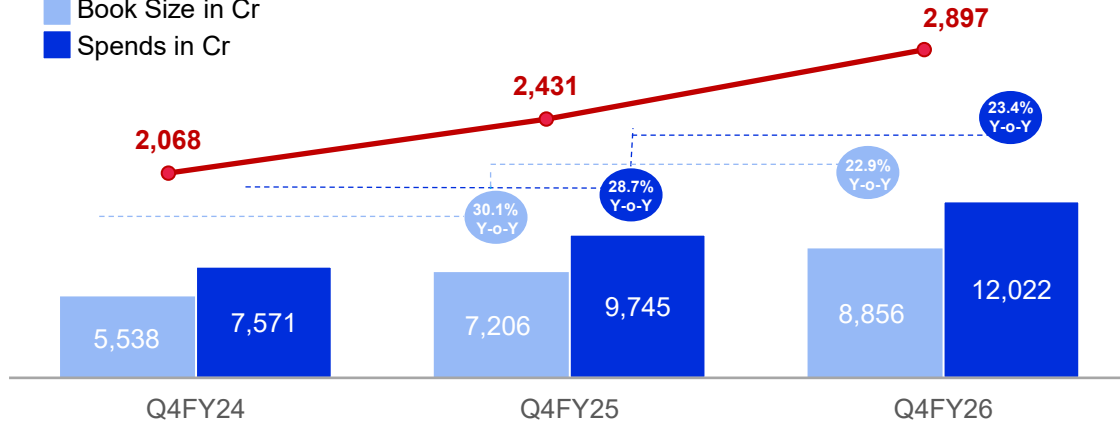
Credit Cards

Steady business growth

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

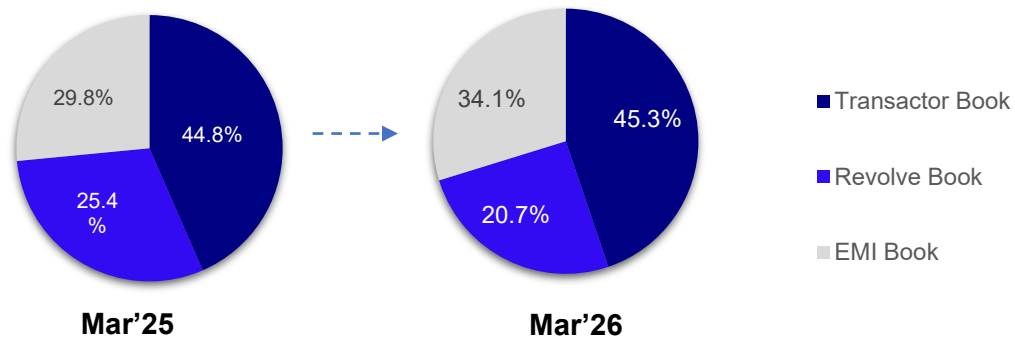
No of Cards In ('000s)

Book Size in Cr
Spends in Cr



3 Optimized Book mix

Comparison of Book mix as on Mar'25 vs Mar'26



2 Key Initiatives Q4 FY 26

New Tech Capabilities

EMI Capability:

- Capability for EMI authorization extended to unsettled transactions implemented on the IRIS channel

Mobile App Improvements:

- In house collections management portal to generate payment reminder links and view real-time payment status

Ease of Payments:

- In house customer portal to make credit card payments via UPI on payment reminder links generated by Bank

EMI Conversion Channel:

- New integrated channel for post transaction EMI conversion on partner app through Bank SDK made live

Customer Centric Innovation

Sourcing and ENR Growth:

- Delivered highest-ever quarterly sourcing of 2.85 lakh cards with the portfolio closing at an ENR of over 8,800 Crs

Term Booking and Spends:

- Highest-ever term booking of 1.19K Crs and over 12K Crs in total spends, including 4K Crs plus CC UPI spends

Portfolio Update

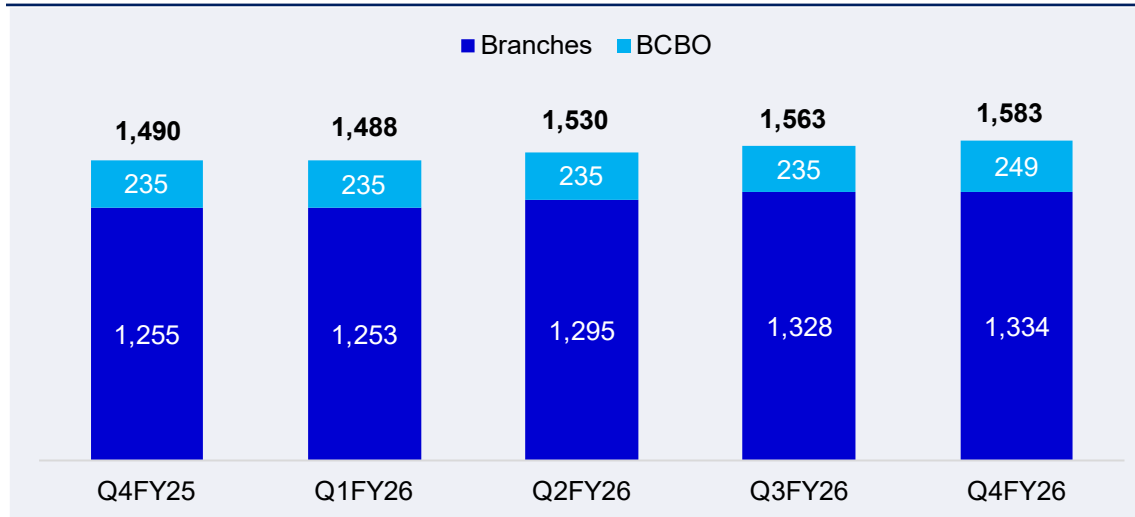
Branch Banking:

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

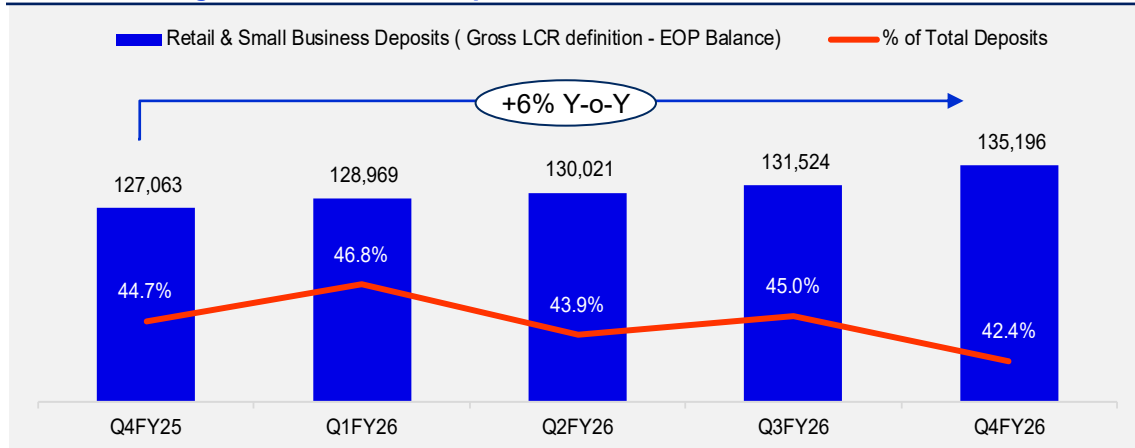


All amounts in INR Crs

1 Branch network expanded by 6 new branches in Q4 FY26 and 82 in FY26 [Net: 79]



3 Sustained growth in Granular Deposits



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

Current & Savings Account Onboarding

Assisted Digital Onboarding

- ~96% eligible SA accounts opened digitally with ~73% Savings accounts instantly activated
- ~89% eligible CA accounts opened digitally with ~46% accounts activated within 4 hours
- Enhanced controls in the digital onboarding app for better due diligence
- Data backed Product Recommender – Basis profile information, right product recommendation in real time for New-to-Bank CASA customers

Digital Co-origination enabled across CA & SA onboarding

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

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

- Our DIY journey delivers a frictionless onboarding experience for customers

Servicing & Cross Sell

Servicing

- Over 351 unique service journeys available on digital channels
 - 202 on 'IRIS by YES BANK' – Bank's newest Digital app
 - 222 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

Maximizing Branch Distribution as Fulcrum of Business

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



All amounts in INR Crs

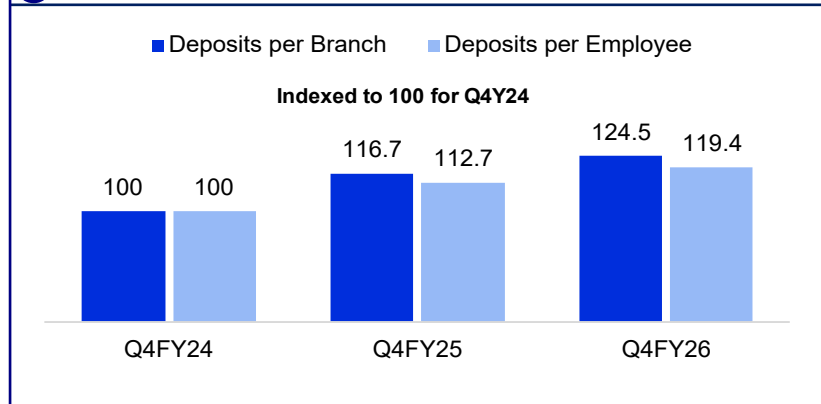
Branch Banking led Deposits: **16.1% CAGR (Q4FY24-Q4FY26)**
v/s. **9.0% CAGR** in Industry and **10.2% CAGR** amongst Pvt. Banks ¹

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

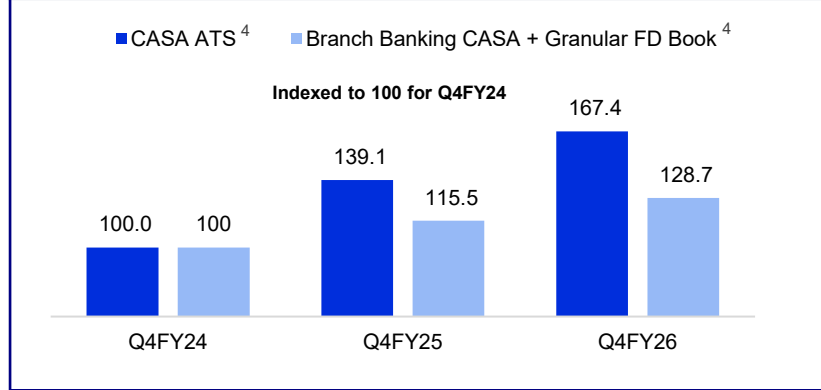
Branch led **sourcing of Assets** and **distribution of Fee Products** gaining significant traction

Outperformance in **Liability** growth largely led by

1 Productivity Gains within existing & expanding franchise

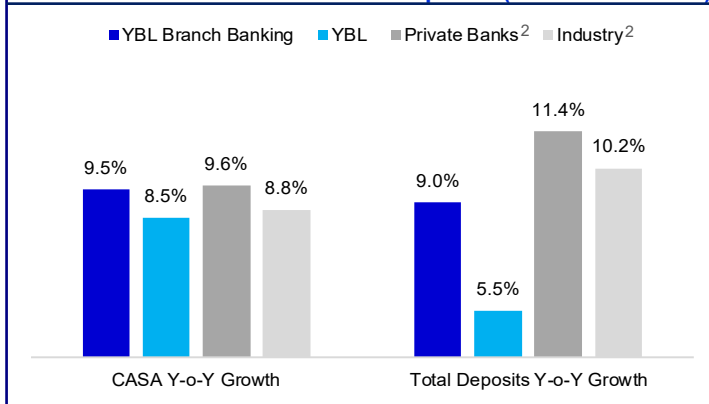


2 Improving Low Cost & Granular Deposits with Focus on Quality



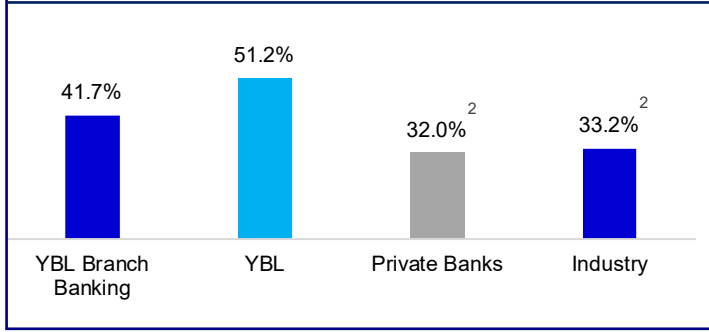
Branch Banking - sustaining Bank's outperformance

Y-o-Y Growth of CASA and Total Deposits (Q3FY25- Q3FY26)



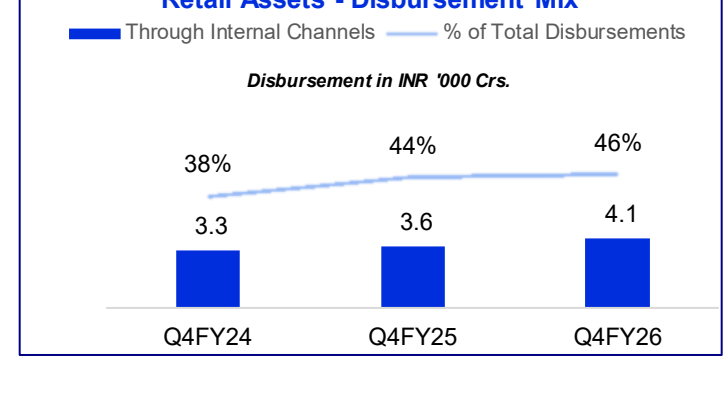
Q4FY26 Deposits growth for YBL at 12.1% Y-o-Y & YBL Branch Banking at 13.5%
Q4FY26 CASA growth for YBL at 14.9% Y-o-Y & YBL Branch Banking at 14.4%

Incremental CASA Ratio: Q3FY25- Q3FY26

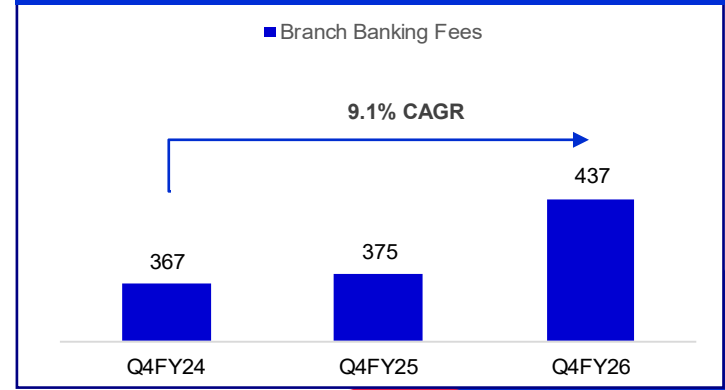


Increasing Branch led **Sourcing of Retail Banking Assets** ⁴

Retail Assets - Disbursement Mix



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



¹ Based on Total Bank Deposits, CAGR computed between Q4FY24-Q3FY26 for the Industry & Pvt. Banks; ² Data Source: RBI (BSR)-2 – Deposits with SCBs; ³ Includes Rural Retail Liabilities
⁴ Normalised for comparability; ATS: Average Ticket size per account

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

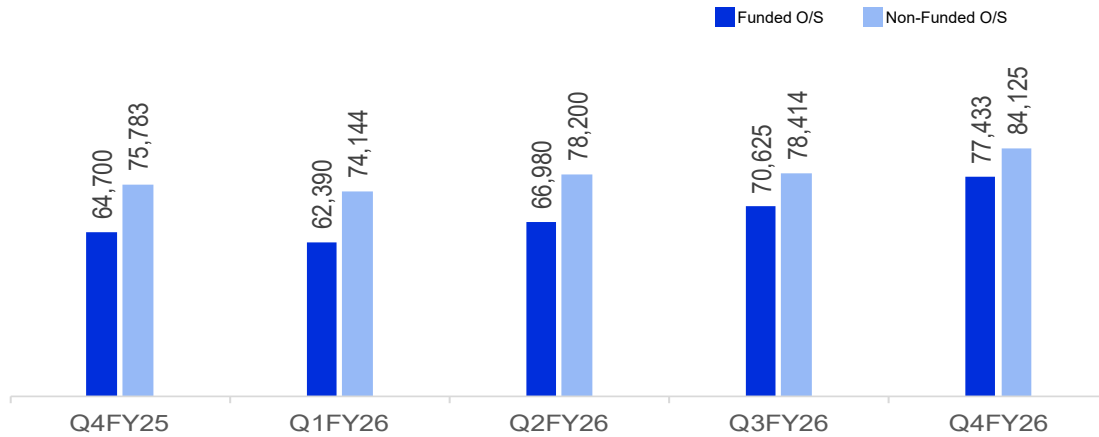
Growing Client Base and Improving Positioning with High Focus on Risk and Returns

Wholesale Banking Business (1)

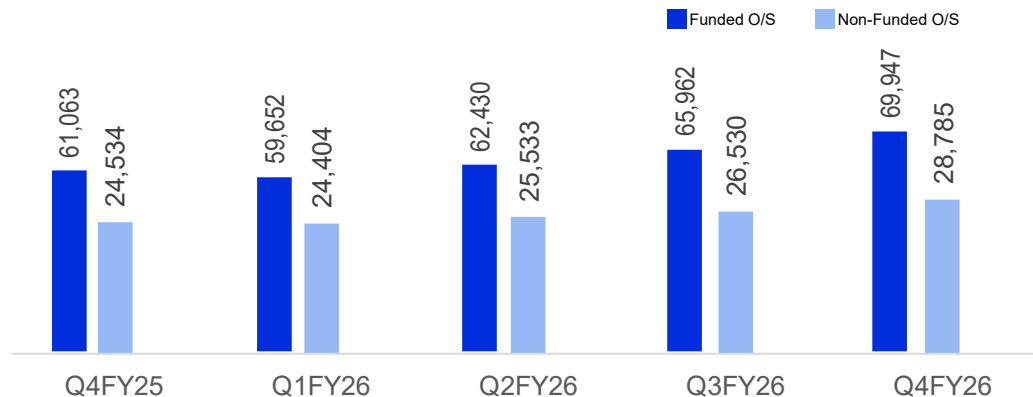


All amounts in INR Crs

1 Corporate & Institutional Banking



2 Commercial Banking



3 Providing tailored solutions to clients across business segments

Corporate & Institutional Banking	Large Corporates	<ul style="list-style-type: none"> Team of 185 Relationship Bankers in 9 cities Focus on providing wide suite of banking products to develop and maintain core bank status
	Financial Institutions	<ul style="list-style-type: none"> Team of 70 Relationship Bankers based across all key locations Pan-India 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	<ul style="list-style-type: none"> Team of 70 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	<ul style="list-style-type: none"> Team of 75 Relationship Bankers spread across 37 cities Coverage of Government Entities with comprehensive Financial and Digital solutions
Commercial Banking		<ul style="list-style-type: none"> Team of 800 Relationship Bankers with presence in 62 cities. Building Granular portfolio with robust risk management

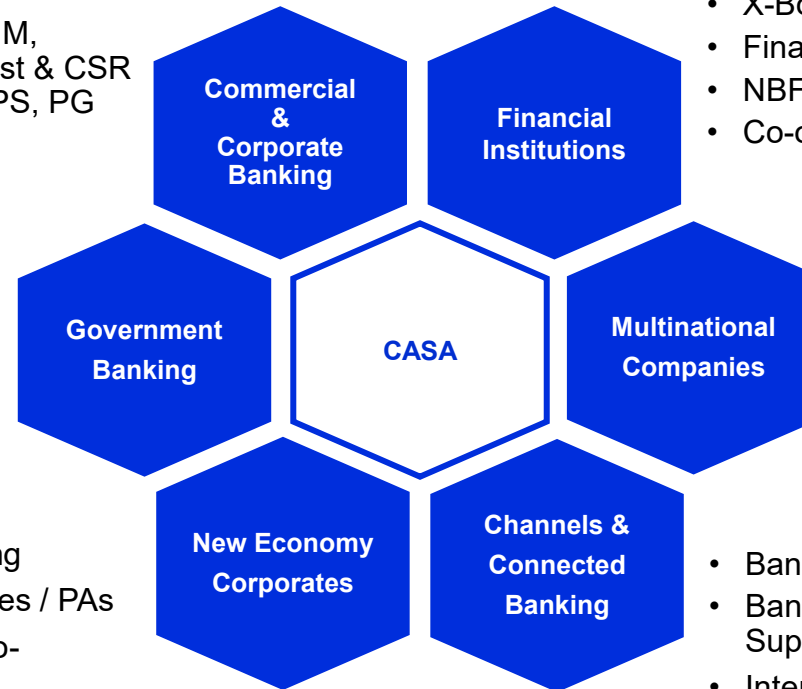
Wholesale Banking Business (2)

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 etc.

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

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



- Custody Fund Accounting for MF, AIF, PMS clients; PCM
- Capital Market Ecosystem – Brokers–POA–BTI link
- X-Border : Exchange Houses / PA-CB
- Financial Institutions – Insurance, MF, NBFCs, Broking
- NBFCs – Escrows, SmartPay, BBPS, Payments,
- Co-operative Banks – CTS, CPS etc

- Across spectrum – Marquee, Growth & New set-ups
- Supply Chain, Term Deposits, FX, Retail Solutions
- Digital & Transaction Banking solutioning

- Banking as a Service (YES Connect/SmartPay)
- Banking as a Platform (IRIS Biz, Trade & Supply Chain)
- Intensified engagement with Financial Sponsors - PE/VC/ Legal Firm CAs/Consulting Firms

Large Corporates



Strategic Pillars

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

Key Differentiators & Strengths

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

Focus Sectors

- Renewable Energy
- Electric Mobility
- EPC & Infra (Roads, Ports)
- Auto & Auto Ancillaries
- Electronics & Electricals
- Food & Agri
- Power Transmission
- Metals & Mining
- Logistics & Warehousing
- Data Centre
- Hospitality
- Healthcare & Pharma
- Real Estate
- Cement

Portfolio Quality & Risk Management

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

Product Capabilities

Full-Suite Product Coverage

Lending

Working Capital

Term Loan

Project Finance

Real Estate

Loan Syndication

FCY/ Overseas Financing

Transaction Banking

Trade Finance

Cash Management

Escrow / TRA

Supply Chain Finance

Custodial Services

Financial Markets

FX & Derivatives

DCM / Bonds

Employee Salary Accounts

Serving corporates with revenues more than Rs 1,500 Cr | Pan India Presence through 9 Major Locations

Financial Institutions



Non Banking Financial Company

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



International Banking

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



Capital Markets & Custody

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



Domestic Banks & FIs

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



Co-operative Banks & RRBs

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



Mutual Funds & Insurance

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

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


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

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


Fee Generation by offering customized Transactional banking solutions for Financial Institutions

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


Multinational and New Economy Corporates


- 

Marquee MNCs

 - Digital and Transaction Banking Solutions
 - Supply Chain financing
 - Salary Account, Credit Cards & Retail Assets
- 


Growth MNCs

 - Fx Flows and FDI
 - Assets and Liabilities
 - Lifecycle Banking
- 


New Entrants
- 

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

Locations covered

• Mumbai MMR	• Ahmedabad
• Delhi NCR	• Kolkata
• Pune	• Jaipur
• Bengaluru	• Lucknow
• Chennai	• Indore
• Hyderabad	• Vadodara
• Kochi	• Chandigarh

Technology Banking

- Digitization and Digitalization
- Superior Digital & Transaction Banking offerings
- Beyond Banking – Partner Solutions
- Sachetised and Customised Solutions

Ecosystem Banking

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

Knowledge Banking

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

Government Banking

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 and FASAR

People	Relationships	Product	Knowledge	E -Governance
Presence of GB Team in 37 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	Innovative bank owned Innovative Solutions Digitization at the Core Settlement Banker to Central & State Government initiatives	Knowledge Engagement in Urban Infrastructure including e-mobility & start-up incubation through CGA1 and Agriculture & Allied Sectors through FASAR2	One-stop solution for a One-Stop solution for wide range of Government Sector Services

¹ CGA: Corporate & Government Advisory

² FASAR: Food & Agribusiness Strategic Advisory & Research

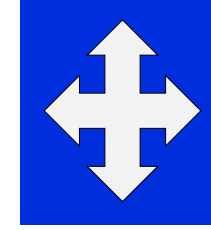
Commercial Banking



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



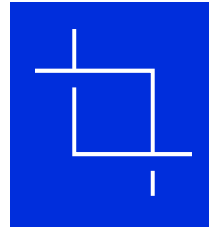
Knowledge Sectors – Pharma, Chemicals, Auto ancillary, Logistics, Metals



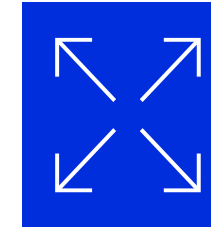
Leverage anchor-led ecosystems (dealer/distributor financing)



Strong coverage – presence in 62 key locations



Laser Sharp focus on portfolio quality



Digital interface specifically curated for Supply Chain business



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



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



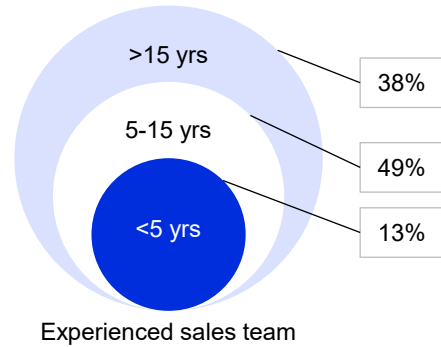
Customers provide a multiplier effect for Branch Banking offerings - Employee Salary Accounts, Wealth Management, Credit Cards

Financial Markets

Customised solutions for clients



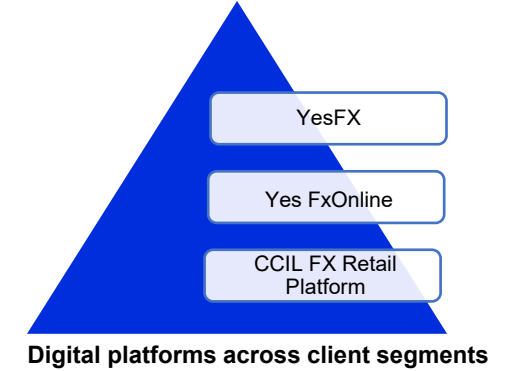
FX Sales



Dedicated experienced product sales managers providing structured hedging solutions

Pan India Presence through sales centres

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



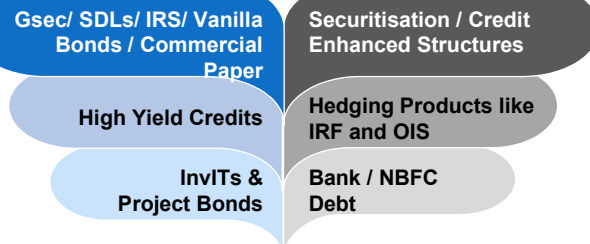
Debt Capital Markets & PD

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

- Corporates
- NBFCs & FIs
- Banks
- InvITs



Comprehensive Product Suite



Numerous maiden issuances & multiple repeat mandates



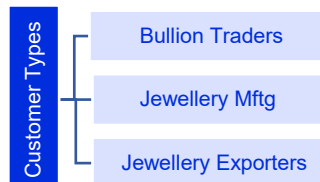
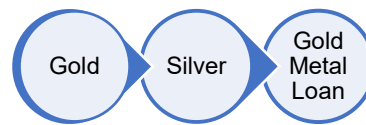
Diversified Investor Connect

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

Our Experience

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

Bullion Desk



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

Extended specialised desk coverage

Project Finance, Real Estate & Loan Syndication



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

Sectoral Knowledge	Sector-focused Business Development & Risk Identification
Bespoke Solutions	Transaction structuring to suit the specific client and project requirements
Engagement with Regulatory Bodies & other Stakeholders	Pulse of sectoral headwinds & tailwinds across industry and value chain
Market Intelligence & Relationship with Co-Bankers	Facilitate structuring and exposure strategy

Yield Improvement & Risk Diversification with Underwriting and Sell-down

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

Meeting Bank's ESG commitment through lending to sustainability sectors

Knowledge Banking & Thought Leadership

IFSC Banking Unit - GIFT City

Global gateway for financial and investment activities



YES BANK was the First Bank to establish IFSC Banking Unit at GIFT City offering a comprehensive range of Wholesale & Retail products in multiple currencies

Key Offerings geared to assist Corporate, Retail, Financial Markets, Startups & Fintech Ecosystem

Corporate Banking

- External Commercial Borrowings
- Buyer's Credit
- Term Loans/ Demand Loans
- Term Deposits
- Non-Fund Facilities – LC, BG, SBLC
- Export Bill Discounting/ Backed Discounting LC
- Digital Banking Services
- Trade & Remittances

Retail Banking

- FCY denominated Savings
- Term Deposits
- Digital Banking Services
- Remittances

Financial Market

- Treasury Products
- SWAPS
- Derivative
- Options

Fintech & Startups

- Escrow Services
- Remittance Settlement Services
- Digital Banking Services
- Virtual Account Management System

Knowledge Banking & Advisory

Leveraging knowledge as a competitive differentiator



Corporate & Government Advisory, Food & Agri Strategic Advisory & Research, Macro Economic Research

- Teams with industry specific knowledge & expertise in E-mobility, Electronics Value Chain, New Energy, Urban Infrastructure, Food & Agri, Economy
- Knowledge events and Government/ Private sector knowledge sharing engagements

Knowledge backed client outreach



- Visioning, Policy & Program Development, Investment Promotion
- Strategic Roadmaps, Financial Impact Evaluation



- Strategic and project advisory
- Advisory to evaluate and apply for Government Incentive Schemes (PLIs, ECMS, SAMPADA, AHIDF, SPECS, PM eBus Seva, CITIIS 2.0, State Investment Schemes)
- Sharing sectoral trends and market information
- Sharing views on economy, currency & interest rates to enable decision making

Thought Leadership Events



- Knowledge partnerships & publications with Government Bodies & Industry Associations
- APEDA, FICCI, AMCHAM, CII, Automotive Component Manufacturer's Association (ACMA), Indian Dairy Association (IDA), Grain Ethanol Manufacturer's Association (GEMA)



- Authored articles for leading publications

New client acquisition & relationship deepening

Branding & mindshare capture through thought leadership events / media presence

Industry connect through knowledge reports on key macro and sectoral themes

Contents



India : Fastest Growing Major Economy

YES Bank – India’s New Age Private Sector Bank

Unique Turnaround

Profitability Trajectory

Financial Results – Q4FY26 & FY26

YES BANK Franchise

Digital & Transaction Banking

Digital and Transaction Banking

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



Distinctive Capabilities

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

UPI Payments
#1 Payee PSP (57.0% market share)
#2 Payer PSP (36.1% market share)¹

“#1 Acquiring AePS Bank:
Powering ~26.9% of all AePS Txns via ~682 K+ partner outlets²

#2 in NEFT with ~99.0% Success Rate & 20% market share¹.
#2 in NACH with 16% market share¹

99% Credit Cards Sourced Digitally⁴

1,500+ API Stack Developed

50+ partners integrated real time leads mobilization

‘IRIS’ – Retail Super APP with 150+ features

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

96% Individual SA & 89% eligible CA accounts Sourced Digitally

Future ready for both BaaS & BaaP Models³

Business Integrated Strategy

‘Deliver the Bank’ to the Customer
- Curated Offerings across platforms

‘Leapfrogging’ from being Product Centric to Customer Centric
- DIY / Assisted / Next Gen AI / Cloud Native

Foundational, Agile and Embedded Banking
- UPI / Payments, IRIS, YES Smart Pay, Yes Genie, Yes Robot.

Leveraging Public Digital Infrastructure
- CBDC (Efficient Cash Management, Small Payments)
Account Aggregator (Data Sharing Consent Layer), ULI (Unified Lending Interface)

Drive Cost Reduction & Productivity Improvement
- Through ‘Digitization’ of internal processes

Multi Pronged Delivery

YES Bank ‘Digital & Transaction Banking Stack’

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

Ecosystem Partnership

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

- **96%⁵ of CA** is embedded with Digital & Transaction Banking Product & Solutions

~83%⁵ of CA has 2+ PPI*

~99%⁵ of all Lending Clients having CA have 1+ TB** Product Embedment

52% growth in BBPS YoY⁶

~4% **Market Share** in LRS⁷, ~11% share in RDA⁷

Better Mind Share & Wallet Share

Lower Acquisition, Txn and Servicing Cost

Scale and Profitability

¹ Industry Source: RBI Payment System Indicators & NPCI for Feb’26

² As of Mar 31, 2026

* PPI - Product Penetration Index;

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

⁴ Including Assisted Journeys

** TB - Transaction Banking

⁵ Nos for YTD Feb’26; ⁶ Q4 25-26 v/s Q4 24-25

⁷ LRS -Nos for YTD Jan ’26; RDA - Nos for YTD Dec ’25

Transaction Banking

Comprehensive product proposition with market leadership in Digital products



Full Spectrum Banking across Industry Segments

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

250+ Features live on IRIS

<p>46 Lakhs</p> <p>Registered customers</p> <p>4% ▲ (Q-o-Q)</p>	<p>44%</p> <p>Monthly Active Customers</p> <p>~9 logins per month per active user</p>	<p>55%</p> <p>Contribution to total MF purchases</p> <p>24% ▲ (Q-o-Q) by Value</p>	<p>72%</p> <p>Contribution to total CC EMI conversions</p> <p>13% ▲ (Q-o-Q) by Count</p>	<p>~ 1.9 Lakh</p> <p>Service Requests processed daily</p> <p>93% Service Requests processed via IRIS</p>	<p>App Ratings</p> <p> 4.7</p> <p> 4.7</p>
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Payments | Deposits | Loans | Credit Cards | LRS | Travel Cards | Investments & more..

<p>Add funds directly from homepage</p>	<p>Transfer funds abroad through LRS</p>	<p>Invest in FD with zero hassle</p>	<p>Primary channel for CC EMI sourcing</p>	<p>Invest in your future via Mutual Funds</p>	<p>IRIS YES BANK</p>
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IRIS Biz

A Next Gen 'all-in-one' Business SUPER APP



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

4.5 Lakhs +

Registered customers

1,37,000 +

Active Customers

2.2 Cr +

Transactions

1,26,000 +

Tax Bill Payments

9,750 +

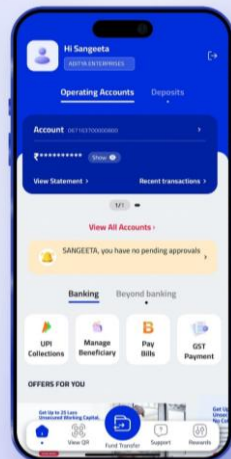
FDs opened

Scan to watch Video

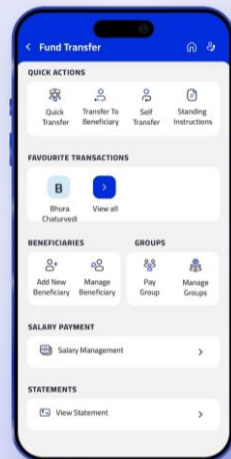


Individual CA | Soleprop | Partnership | LLP | Pvt. Ltd. | Public Ltd. | TASC

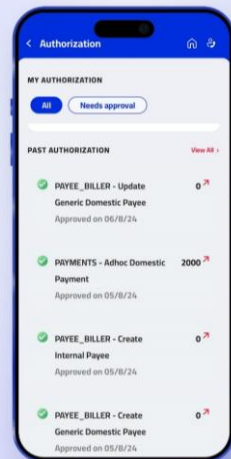
Manage your business with ease



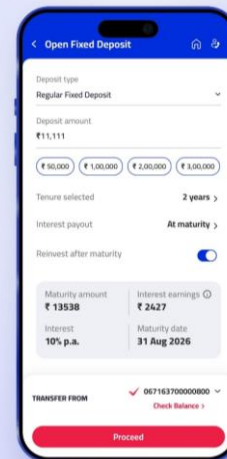
Quick and secure money transfers



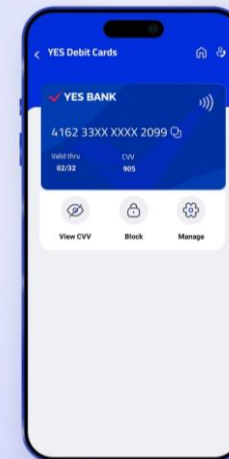
Authorization records simplified



Start your FD in just a few steps



Your cards, your control



YES Business



YES PAY NEXT

A Next Gen 'UPI' Payment App



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

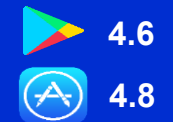
58 Lakhs +

Registered customers

11%

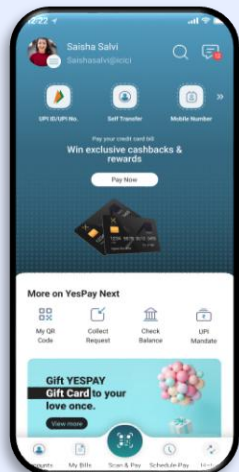
Quarterly Growth in User Base

App store ratings



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

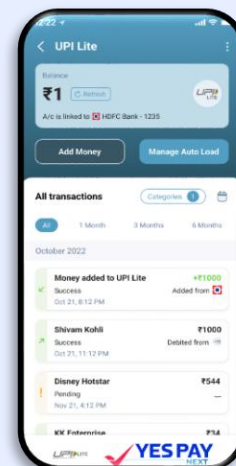
Simplified Dashboard



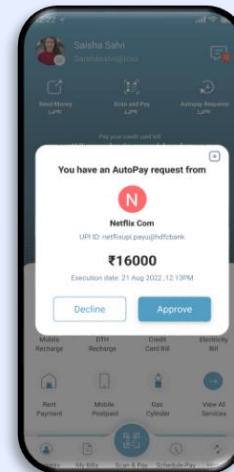
Quick & Secure Merchant Payments



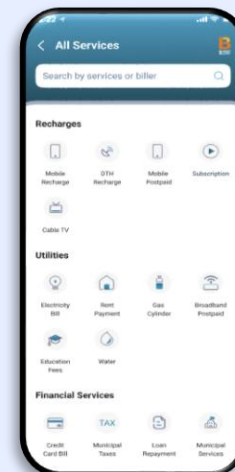
UPI Lite - Auto top-up



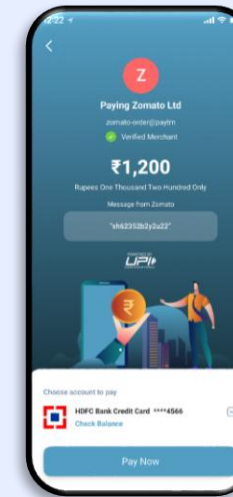
Setup Recurring Payments



Zero Platform fee on Bill Payments



Pay Using Credit Card



YES Pay Biz

One Stop Solution for Merchants



Collect | Manage | Grow

450,000+

Registered Merchants

1.5 X

QoQ Throughput Growth

2200 Cr+

Monthly transactions value

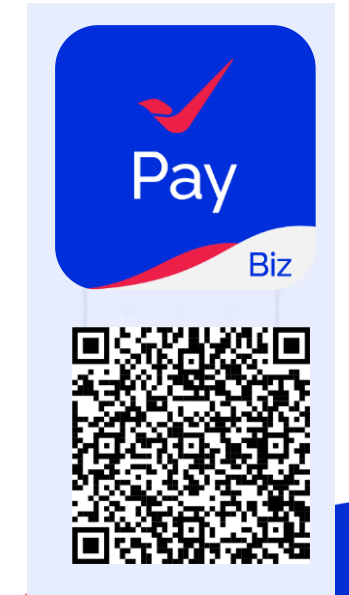
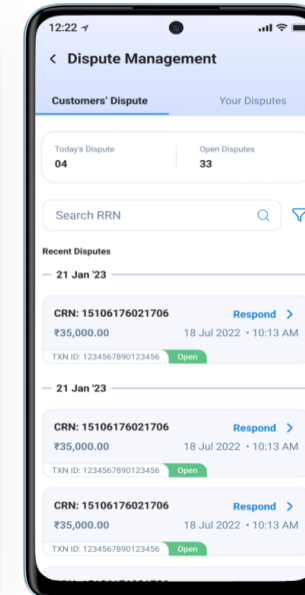
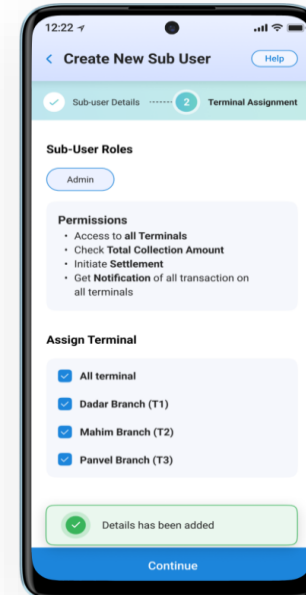
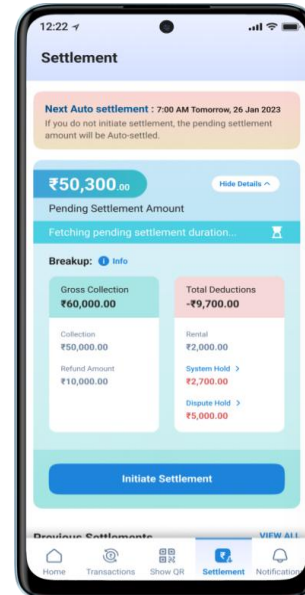
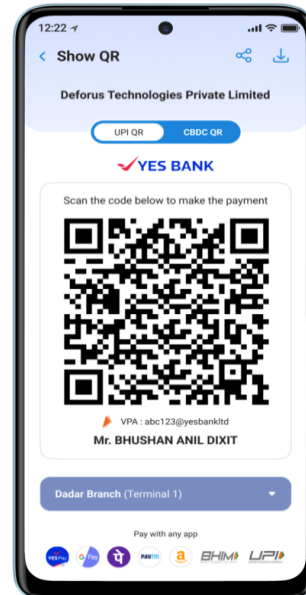
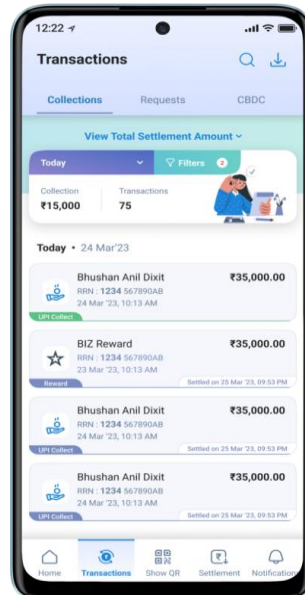
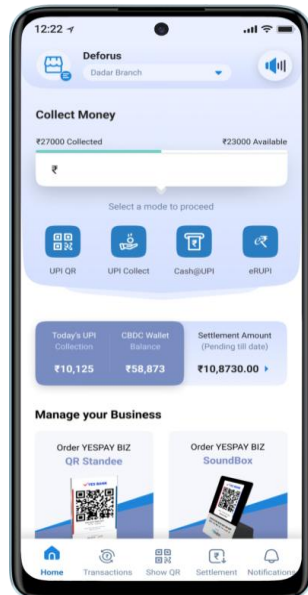
App Store Ratings-



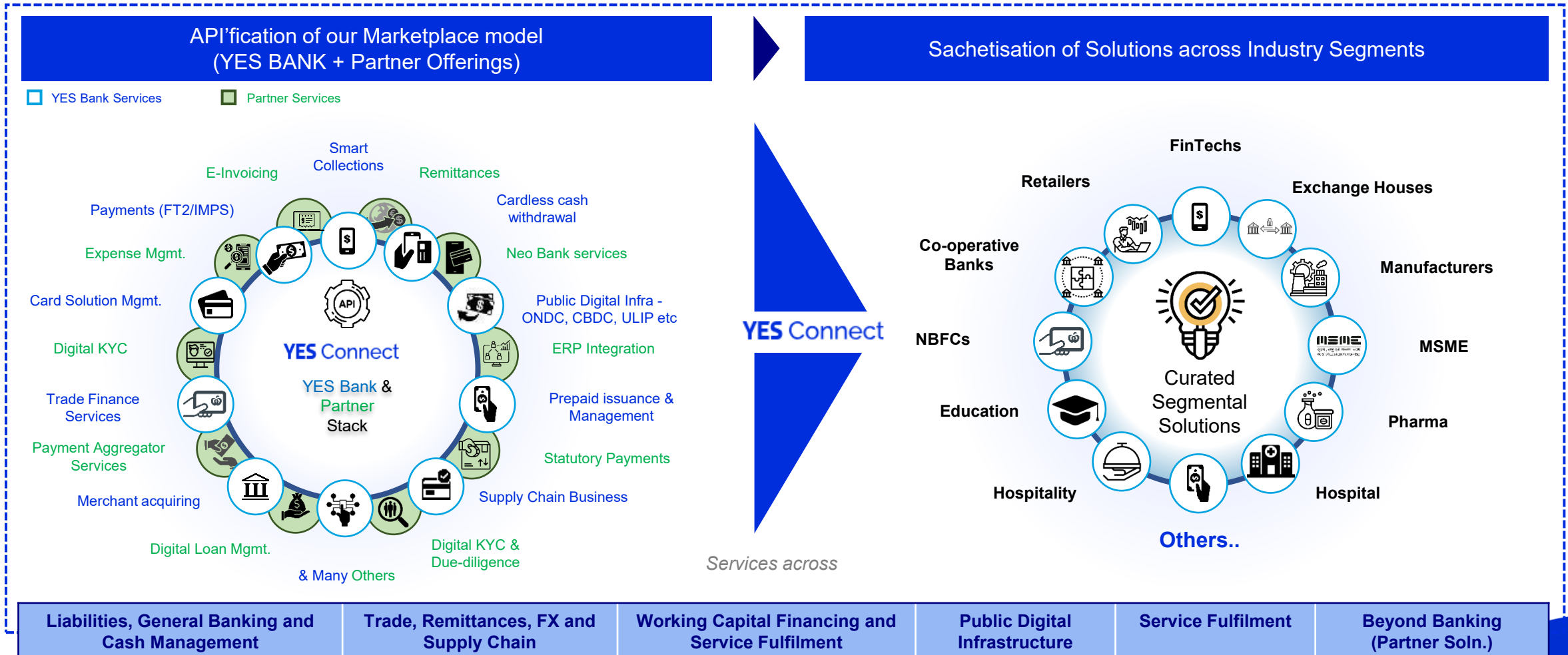
3.8

5.0

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



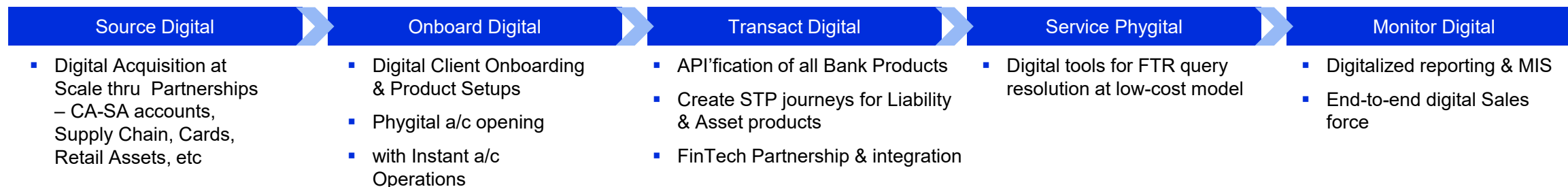
API Banking Strategy : Enriched Customer Experience YES BANK



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



Partnership roadmap of Digital & Transaction Banking



Quantum Force Multiplier for Inorganic Client Acquisition across...

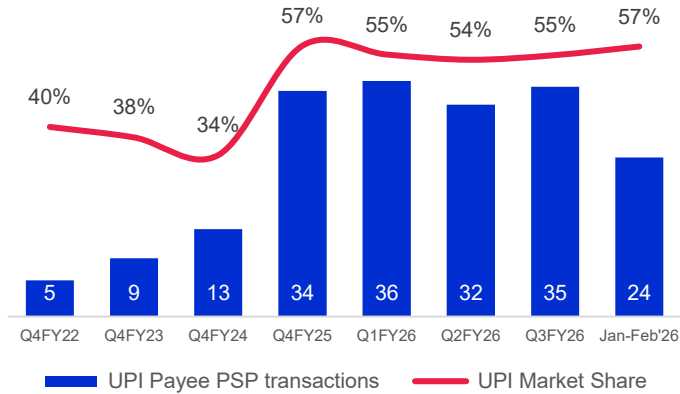


... & many more

Powering Digital India with our Distinctive Capabilities

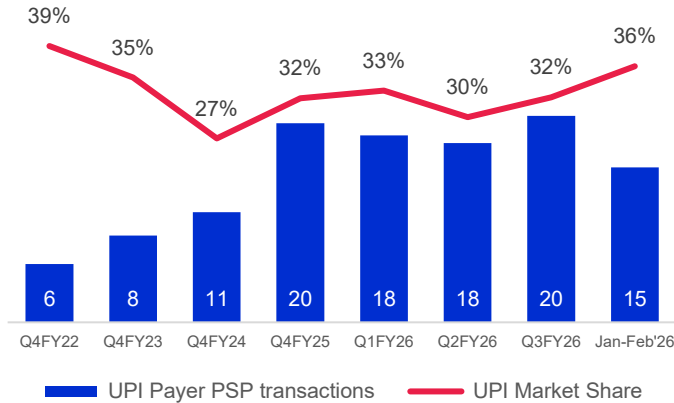
#1 UPI Payee PSP Bank Powering ~ 400 mn txn daily

CAGR 28% (Q4FY22-Q4FY26)



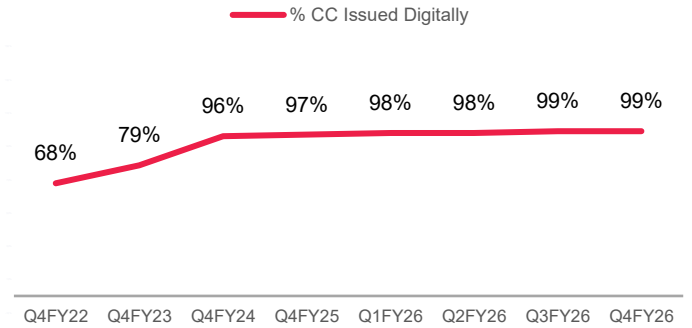
#2 UPI Payer PSP Bank Powering ~250 mn txn daily

CAGR 46% (Q4FY22-Q4FY26)



% Credit Cards Issued Digitally¹

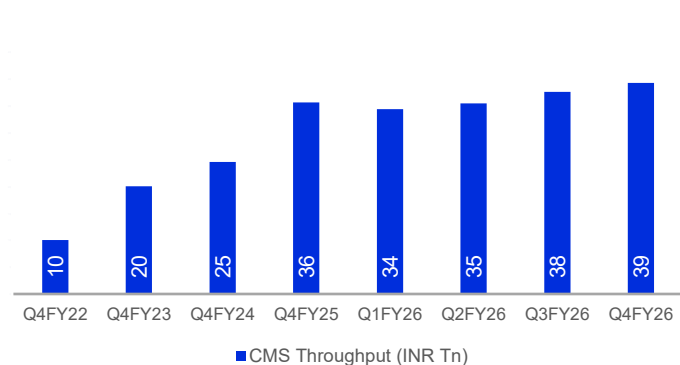
CAGR 10% (Q4FY22-Q4FY26)



¹ Includes offline assisted journeys

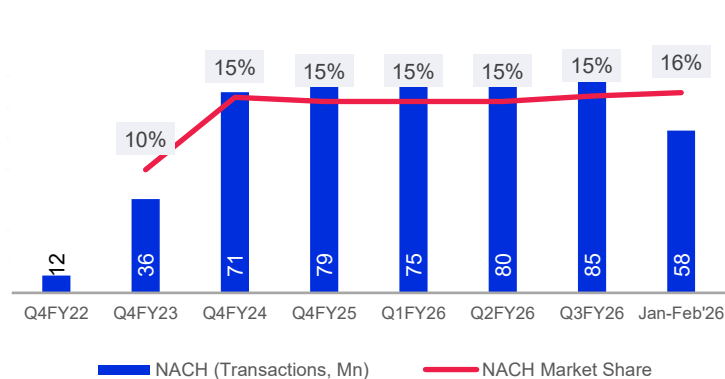
~More than 3X growth in CMS Throughput Since Mar'22

CAGR 41% (Q4FY22-Q4FY26)

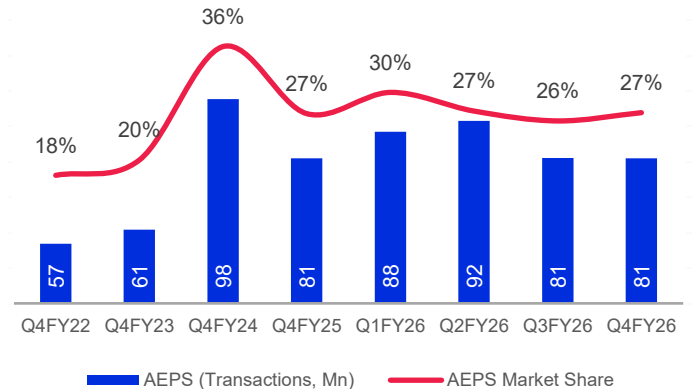


Steady Market Share #2 in NACH

CAGR 51% (Q4FY22-Q4FY26)



Ranked #1 in AePS Transaction Count



Agency Business



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

Key Features

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

Central Mandates

- 4 central empanelment received
- Live for GST, CBDT, CUSTOMS & EPFO

State Mandates

- 10 State empanelment received
- Live -Assam, Telangana & Meghalaya

GOODS AND SERVICES TAX (GST)

Launched on 13th March'25
Live on – Net Banking and OTC

29K Plus Active Customers

22% Vol growth In Q4 vis-à-vis Q3 for FY26

To know more Scan QR

DIRECT TAX (TIN 2.0)

Launched on 27th June'25
Live on – Net Banking and OTC

36K Plus Active Customers

15% Vol growth In Q4 vis-à-vis Q3 for FY26

To know more Scan QR

CUSTOMS & EXCISE

Launched on 3rd June'25
Live on – Net Banking

1300 Plus Active Customers

33% Vol growth In Q4 vis-à-vis Q3 for FY26

To know more Scan QR

Employees' Provident Fund Organization (EPFO)

Launched on 9th June 2024

Live on – YES BANK channels

7K Plus New Clients

> 57K active customers

32%¹ growth in total Tax payments

46%¹ growth in direct taxes

30%¹ growth in GST payments

75%¹ growth in EPFO

¹ FY'26 vs FY25,

Thank You

