

YBL/CS/2025-26/176

January 17, 2026

National Stock Exchange of India Limited

Exchange Plaza,
Plot no. C/1, G Block,
Bandra - Kurla Complex
Bandra (E), Mumbai - 400 051
NSE Symbol: YESBANK

BSE Limited

Corporate Relations Department
P.J. Towers, Dalal Street
Mumbai - 400 001
BSE Scrip Code: 532648

Dear Sir / Madam,

Sub.: Press Release and Investor Presentation on the Financial Results for the Quarter (Q3) and nine months ended on December 31, 2025

Ref.: Reg. 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

This is further to the Outcome of Board Meeting held on January 17, 2026, wherein the Bank had disclosed the Un-Audited Standalone and Consolidated Financial Results of the Bank for the Quarter (Q3) and nine months ended on December 31, 2025, along with the Limited Review Report of the Joint Statutory Auditors of YES Bank Limited ("**the Bank**").

A Press Release and Investor Presentation on the Financial Results for the Quarter (Q3) and nine months ended on December 31, 2025, is also enclosed herewith for appropriate dissemination.

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

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

Thanking you,

Yours faithfully,

For **YES BANK LIMITED**

SANJAY MADHAV ABHYANKAR
Digitally signed by SANJAY
MADHAV ABHYANKAR
Date: 2026.01.17 13:02:39
+05'30'

Sanjay Abhyankar
Company Secretary

Encl: Press Release and Investor Presentation



Jan 17, 2026

YES BANK delivers a robust Q3 performance with a sharp rise in profitability, sustained business momentum, strong granular CASA, improved margins, and better asset quality

Q3FY26 - Key Highlights

- **Q3FY26 PAT at INR 952 Crs, up 55.4% Y-o-Y & 45.4% Q-o-Q. Adjusted for Gratuity impact PAT at INR 1,068 Crs, up 74.4% Y-o-Y**
 - **RoA at 0.9% v/s 0.6% in Q3FY25 & Q2FY26; Excluding gratuity impact RoA at 1.0%**
 - **NIM at 2.6% for Q3FY26 v/s 2.4% in Q3FY25 and 2.5% in Q2FY26**
 - **Cost of Deposits lower by 50bps Y-o-Y and 10bps Q-o-Q at 5.6%**
 - **Non-Interest Income at INR 1,633 Crs, up 8.0% Y-o-Y**
 - **Operating Profit (Adjusted for Gratuity impact) for Q3FY26 at INR 1,389 Crs up 28.7% Y-o-Y and 7.1% Q-o-Q**
 - **CAI (Adj. for Gratuity impact) Ratio improved to 66.1% v/s 71.1% in Q3FY25 & 67.1% in Q2FY26**
- **Steady Sequential expansion in Balance Sheet; CASA momentum continues**
 - **Retail & Branch Led Deposits at INR 1,73,305 Crs grew 9.0% Y-o-Y; on AQB¹ basis growth was even higher at 12.0% Y-o-Y**
 - **CASA Deposits at INR 99,483 Crs grew 8.5% Y-o-Y; AQB¹ growth was at 13.6% Y-o-Y**
 - **Net Advances at INR 2,57,451 Crs, up 5.2% Y-o-Y and 2.9% Q-o-Q**
 - **Total Disbursements at INR 26,982 Crs, up 7% Y-o-Y, led by sustenance of growth momentum across segments; Retail assets- Disbursements up ~15% Y-o-Y**
- **Significant improvement in Asset Quality**
 - **Slippages lower at 1.6% of Advances (v/s 2.0% in Q2FY26 and 2.2% in Q3FY25)**
 - **GNPA ratio at 1.5% down 10 bps Q-o-Q and NNPA ratio at 0.3%, stable Q-o-Q**
 - **PCR further improves to 83.3% (v/s 71.2% in Q3FY25 & 81.0% in Q2FY26)**
 - **Net Credit Costs negligible for the quarter; Provision for NPAs at 0.5% of Avg. assets v/s 0.7% in Q2FY26 and Q3FY25**
- **YES BANK included in the NIFTY BANK Index effective 31-Dec-2025**
- **S&P Global ESG Score improved from 73 to 79 in 2025 — the Bank's highest ever, reflecting significant progress in Environmental, Social, and Governance performance**

¹Average Quarterly Balance

*Commenting on the results and financial performance, **Mr. Prashant Kumar, Managing Director & CEO, YES BANK** said, "Q3FY26 marks a breakthrough quarter for the Bank powered by a confluence of factors such as acceleration in profitability, sharp improvement in Asset Quality, gathering momentum in business volumes (disbursements) and continued industry-leading performance in CASA.*

The Bank's Quarterly RoA (excluding the gratuity impact) has touched the critical milestone of 1.0% for the first time since reconstruction. At the operating level, this has been driven by expansion in NIMs, buoyancy in Fee income and a tight control over operating costs. In addition to this, the net credit costs for the quarter were negligible, supported by an eight-quarter low slippage at 1.6% of advances and continued redemptions from the Security Receipts portfolio.

Strengthening CASA ratio despite a challenging industry backdrop is aiding sharper improvement in Cost of Deposits vis-à-vis peers. Moreover, with disbursement momentum gathering pace, particularly in Retail, we expect to see acceleration in growth over the coming quarters. Aided by these tailwinds, we remain firmly on course to deliver on our strategic objectives and build a resilient, high-quality franchise that creates long-term value for the stakeholders."



Q3FY26 - Financial Highlights

Profit and Loss

- Q3FY26 NII at INR 2,466 Crs, up 10.9% Y-o-Y & 7.2% Q-o-Q
- NIM for Q3FY26 at 2.6% up 20 bps Y-o-Y and up 10 bps Q-o-Q, as reduction in balances of deposits made in lieu of PSL shortfalls and deposit rate cuts/ repricing impact, more than offset the Asset repricing impact
- Non-Interest Income at INR 1,633 Crs, up 8.0% Y-o-Y
- Strong cost control by the Bank enabled restricting Operating Costs (adj. for gratuity impact) growth- at INR 2,709 Crs, up only 2.0% Y-o-Y and 2.3% Q-o-Q
- Net Provision Costs (Non-Tax) at INR 22 Crs leading to negligible Credit Costs for the quarter
- Operating Profit for Q3FY26 at INR 1,234 Crs, up 14.3% Y-o-Y. Operating Profit (Adjusted for Gratuity impact) for Q3FY26 at INR 1,389 Crs up 28.7% Y-o-Y
- Net Profit for Q3FY26 at INR 952 Crs, up 55.4% Y-o-Y & 45.4% Q-o-Q. Net Profit (adj. for Gratuity impact) at INR 1,068 Crs, up 74.4% Y-o-Y and 63.2% Q-o-Q
- Q3FY26 RoA at 0.9% v/s 0.6% in Q3FY25 & 0.6% in Q2FY26; RoA (adj. for gratuity impact) at 1.0% for Q3FY26
- RoE at 7.7% for Q3FY26, v/s 5.2% in Q3FY25 and 5.4% in Q2FY26

Balance Sheet

- Net Advances at INR 2,57,451 Crs, registered growth of 5.2% Y-o-Y and 2.9% Q-o-Q, driven by momentum in Commercial Banking, Large Corporates and Credit Cards
 - Retail Assets Disbursement, up 15% Y-o-Y
- C/D ratio at 88.0% v/s 88.3% in Q3FY25 and 84.5% in Q2FY26
- Total Deposits at INR 2,92,524 Crs grew 5.5% Y-o-Y with continued outperformance in CASA Deposits
 - CASA Ratio at 34.0% v/s 33.1% in Q3FY25 and 33.7% in Q2FY26
 - CA balances grew 3.0% Y-o-Y
 - SA balances grew 12.7% Y-o-Y and 5.2% Q-o-Q
- Average Quarterly LCR during the quarter remains healthy at 123.8%; LCR as on December 31, 2025, at 124.3%
- CET I Ratio stands at 13.9% v/s 13.3% in Q3FY25 and 13.9% in Q2FY26
 - RWA to Total Assets at 73.9% v/s 72.3 % in Q3FY25 and 71.7% in Q2FY26
- Deposits made in lieu of prior period PSL shortfalls at INR 29,225 Crs - lower 16.8% Y-o-Y and 12.9% Q-o-Q, now account for 6.9% of Total Assets; consequently, Borrowings down 9.6% Y-o-Y



Asset Quality

- **GNPA Ratio at 1.5%** in Q3FY26 down **10 bps both Y-o-Y and Q-o-Q**
- **NNPA Ratio at 0.3%** in Q3FY26 down **20 bps Y-o-Y** and flat **Q-o-Q**
- **PCR at 83.3%** in Q3FY26 v/s 71.2% in Q3FY25 and 81.0% in Q2FY26
- **Net Credit Costs** negligible for the quarter; **Provision for NPAs at 0.5%** of Avg. assets v/s 0.7% in Q2FY26 and Q3FY25
- **Gross Slippages** for Q3FY26 at **INR 1,050 Crs (1.6% of Advances)** v/s INR 1,248 Crs (2.0% of Advances) in Q2FY26
- **Retail Slippages at 3.7%** of Retail Advances, **lowest in last 7 quarters**; improvements across both Secured & Unsecured portfolios
- **Total Recoveries & Upgrades** for Q3FY26 at **INR 1,224 Crs** including gross P&L gain from Security Receipts of **INR 555 Crs**

Other Highlights/ Achievements

- Opened **33 new branches** in Q3FY26 and **76 branches in 9MFY26** so far — **achieving 95% of the full-year target of 80 branches**
- **Winner: Best Bank for Creating Awareness** and **Runner-Up: Best MSME Bank** by the chamber of Indian Micro, Small and Medium Enterprises (CIMSME) at MSME Banking Excellence Awards 2025
- **Secured** one of the **largest government mandates** in custodial services by being appointed as **Custody Services Provider** for *The Trustees Food Corporation of India Contributory Provident Fund (TFCICPF)*
- **Recognized by BSE** as a **Top Performer in Custodian Clearing**, reinforcing leadership in capital market operations
- Partnered with **BharatPe** to launch Credit on UPI – ‘**Pay Later with BharatPe**’

YES BANK's Analyst conference call, scheduled on Jan 17, 2026 at 2:45 PM IST, can be heard at following link:
<https://www.yes.bank.in/about-us/investor-relations/financial-information/financial-results>

ABOUT YES BANK

YES BANK, a full-service commercial bank headquartered in Mumbai, offers a wide array of products, services, and digital solutions, catering to Retail, MSME, and Corporate clients. The Bank operates its Brokerage business through YES SECURITIES, a subsidiary of the Bank. The Bank has a pan-India presence including an International Banking Unit (IBU) at GIFT City, and a Representative Office in Abu Dhabi.

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

For further information, please contact:

YES BANK

Sidharth Patnaik

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Financial Highlights - Q3FY26 Results

Profit & Loss Statement Highlights					
(INR Crs)	Q3FY26	Q2FY26	Growth %	Q3FY25	Growth %
Net Interest Income	2,466	2,301	7.2%	2,224	10.9%
Non-Interest Income	1,633	1,644	-0.7%	1,512	8.0%
Total Net Income	4,098	3,945	3.9%	3,736	9.7%
Operating Profit/(Loss)	1,234	1,296	-4.9%	1,079	14.3%
Provisions	22	419	-94.8%	259	-91.5%
Net Profit / (Loss)	952	654	45.4%	612	55.4%
Net Profit (adj. for gratuity)	1,068	654	63.2%	612	74.4%
Basic EPS (INR)	0.30	0.21	45.4%	0.20	55.3%
Key P & L Ratios					
	Q3FY26	Q2FY26		Q3FY25	
Return on Assets ¹	0.9%	0.6%		0.6%	
Return on Equity (annualized)	7.7%	5.4%		5.2%	
NIM	2.6%	2.5%		2.4%	
Cost to Income (adj. for gratuity)	66.1%	67.1%		71.1%	
Non-interest income to Total Income	39.8%	41.7%		40.5%	

Balance Sheet Highlights					
(INR Cr)	31-Dec-25	30-Sep-25	Growth	31-Dec-24	Growth
Advances	257,451	250,212	2.9%	244,834	5.2%
Deposits	292,524	296,276	-1.3%	277,224	5.5%
Shareholder's Funds	50,140	49,197	1.9%	46,941	6.8%
Total Capital Funds	48,906	47,941	2.0%	47,577	2.8%
Total Assets	426,007	429,035	-0.7%	413,607	3.0%
Key Balance Sheet Ratios					
CRAR ²	15.5%	15.6%		15.9%	
CET I ²	13.9%	13.9%		13.3%	
Book Value per share (INR)	16.0	15.7		15.0	
Gross NPA (%)	1.5%	1.6%		1.6%	
Net NPA (%)	0.3%	0.3%		0.5%	
NPA PCR ³	89.9%	88.5%		82.4%	
Std. Restructured Advances (Gross) ⁴	259	271		1,928	
Slippage Ratio ¹	1.6%	2.0%		2.2%	
CASA Ratio	34.0%	33.7%		33.1%	
Average LCR	123.8%	125.1%		133.2%	

¹ Annualised

² Includes Profits

³ Incl. Technical W/Os

⁴ Already implemented as of respective date (across various categories including Covid related)



INVESTOR PRESENTATION

Q3FY26 Financial Results

January 17, 2026

Contents

Financial Results – Q3FY26

YES BANK Franchise



Results At a Glance – Q3FY26



All amounts in INR Crs

Arrows indicative of Y-o-Y trends

Total Assets 426,007 ↑ (0.7%) : Q-o-Q 3.0%: Y-o-Y	Advances 257,451 ↑ 2.9% : Q-o-Q 5.2%: Y-o-Y	Deposits 292,524 ↑ (1.3%) : Q-o-Q 5.5%: Y-o-Y	CD Ratio 88.0% v/s. ↓ 84.5% Q2FY26 88.3% Q3FY25	Advances Mix¹ Retail : Commercial: Corp. & Insti. Banking (CIB) 47%:26%:27% 48% : 25% : 27% in Q2FY26 48% : 24% : 28% in Q3FY25	Disbursement² 26,982 ↑ 24,507: Q2FY26; 25,256: Q3FY25
Net Interest Income 2,466 ↑ 7.2%: Q-o-Q 10.9% : Y-o-Y	Non-Interest Income 1,633 ↑ (0.8%): Q-o-Q 8.0%: Y-o-Y	Operating Profit 1,234 ↑ (4.9%): Q-o-Q 14.3% : Y-o-Y	Profit After Tax 952 ↑ 45.4%: Q-o-Q 55.4%: Y-o-Y	NIM% 2.6% v/s. ↑ 2.5% Q2FY26 2.4% Q3FY25	C/I Ratio 66.1% v/s. ↓ 67.1% Q2FY26 71.1% Q3FY25
CASA Ratio 34.0% v/s. ↑ 33.7% Q2FY26 33.1% Q3FY25	CET 1 Ratio³ 13.9% v/s. ↑ 13.9% Q2FY26 13.3% Q3FY25	GNPA 1.5% v/s. ↓ 1.6% Q2FY26 1.6% Q3FY25	NNPA 0.3% v/s. ↓ 0.3% Q2FY26 0.5% Q3FY25	Slippage Ratio 1.6% v/s. ↓ 2.0%:Q2FY26 2.2% Q3FY25	RoA 0.9% v/s. ↑ 0.6% Q2FY26 0.6% Q3FY25

¹ Advances breakup restated basis revision in internal business segmentation ; Retail Banking Segment includes Retail Assets and Micro Enterprise Banking erstwhile part of SME Book , Commercial Banking Segment includes Mid Corporates , Medium and Small Enterprises Business and Erstwhile ELC segment and Corporate Segment including Large Corporate and Institutional Banking ² Includes Limit Setup for Micro Enterprise Banking ³ Includes Profits

Highlights for Q3FY26 (1)



Balance Sheet Highlights

- **Advances at INR 2,57,451 Crs;** maintained **sequential growth** momentum at **2.9% QoQ** and **5.2% Y-o-Y**
 - **Total Disbursements at INR 26,982 Crs up 7% YoY**, led by sustenance of **growth** momentum in **Retail assets- Disbursements up ~15% Y-o-Y**
 - Strong growth momentum continues in **Commercial Banking up 5.7% QoQ** and **13.6% Y-o-Y**
 - **Corporate & Institutional Banking** Advances also registered **strong 5.4% QoQ** growth (2.9% Y-o-Y)
 - **Retail Banking** advances up **2.3% Y-o-Y³**; driven growth in Credit Cards and Rural Banking up by 20% Y-o-Y
- **Deposits growth mirroring Advances growth with improvement in granular deposits; CASA growth continues to outperform Deposit growth**
 - **Retail & Branch Led Deposits at INR 1,73,305 Crs grew 9.0% Y-o-Y**; on **AQB²** basis growth was even higher at **12.0% Y-o-Y**
 - **Retail & Branch Led CASA Ratio at 40.0% up 10 bps Y-o-Y and 40 bps Q-o-Q**
 - **CASA Deposits at INR 99,483 Crs grew 8.5% Y-o-Y**; on **AQB²** basis, **CASA Deposits grew 13.6% Y-o-Y**
 - **CASA Ratio at 34.0% up 90 bps Y-o-Y and ; SA deposits grew 12.7% Y-o-Y**
 - **Total Deposits at INR 2,92,524 Crs grew 5.5% Y-o-Y ; Granular Deposits¹ share in Q3FY26 at 66.2% v/s 62.6% in Q3FY25**
- **CET I Ratio at 13.9% v/s. 13.3% in Q3FY25 and 13.9% in Q2FY26**
- **Deposits** made in lieu of prior period **PSL shortfalls lower by 16.8% Y-o-Y**, further reduced to **INR 29,225 Crs (6.9% of Total Assets)**; The Bank remains on track to continue ensuring **NIL Shortfall** in **PSL** requirement (overall & subcategories) for the year
- **Significant improvement in Asset Quality: Lowest Slippage ratio in past 8 Quarters; improvement in GNPA ratio and PCR**
 - Gross **Slippages** for Q3FY26 at **INR 1,050 Crs (1.6% of Advances)⁴** v/s. INR 1,248 Crs (2.0% of Advances)⁴ in Q2FY26 and INR 1,348 Crs (2.2% of Advances)⁴ in Q3FY25
 - **Net Credit Costs negligible** for the quarter; **Provision for NPAs at 0.5% of Avg. assets v/s. 0.7% in Q2FY26 and Q3FY25**
 - **GNPA ratio improved to 1.5% v/s 1.6% Y-o-Y and Q-o-Q; Net NPA ratio improved to 0.3% v/s. 0.5% in Q3FY25 and 0.3% in Q2FY26**
 - **NPA Provision Coverage Ratio (PCR) further improved to 83.3% v/s. 81.0% in Q2FY26 and 71.2% in Q3FY25**
 - **Retail Slippages at 3.7% of Retail Advances lowest in 7 quarters**; improvement across both **Secured & Unsecured** portfolios
 - **Total Recoveries & Upgrades for Q3FY26 at INR 1,224 Crs**, including P&L gain from Security Receipts of **INR 555 Crs**

¹ Granular Deposits – CASA + Retail TD's ² Avg. Quarterly Balance; ³ Growth rates normalized for Inter- segment movement of Products and Customers during the quarter; ⁴ Annualized & expressed as % of period end balance

Highlights for Q3FY26 (2)



P&L Highlights

- **Net Profit** for Q3FY26 at **INR 952 Crs** up **~55.4% Y-o-Y**
 - **RoA¹** at **0.9% for Q3FY26** v/s. 0.6% in Q3FY25 and Q2FY26
 - **Q3FY26 Operating Profit** at INR 1,234 Crs up by **14.3% Y-o-Y**; Operating Profit (adjusted for gratuity impact) growth at **28.7% Y-o-Y**
- **NIM** improved to **2.6% in Q3FY26**, v/s. 2.5% in Q2FY26 and 2.4% in Q3FY25
 - **Cost of Funds** lower by **60 bps Y-o-Y** aided by lower **Cost of Deposits** (lower by 50 bps Y-o-Y) and lower **Borrowings**
- **Q3FY26 Non-Interest Income** at INR 1,633 Crs up **8.0% Y-o-Y**
- Operational **efficiency (jaws)** continue to improve with **Total Income growth** at **9.7% Y-o-Y** and **Operating Expenses** (adjusted for gratuity impact) growth at **2% Y-o-Y**
- **Cost to Income Ratio** excluding one time impact of Gratuity improved to **66.1%** for Q3FY26 v/s 71.1% in Q3FY25 and 67.1% in Q2FY26
- Q3FY26 Non-Tax **Provision** Costs at **INR 22 Crs** (**negligible** as % of Assets ¹)
- P&L Gain from **Security receipts** at **INR 555 Crs** for Q3FY26
- **Provision for Tax** includes INR 45 Crs towards Tax Refund for prior periods

Key Achievements/ Initiatives

- **YES BANK** included in the **NIFTY BANK** Index effective 31-Dec-2025
- **33 new branches** added during **Q3FY26** and **76 in 9MFY26** out of the full year target of **80 branches**
- **Best Bank for Creating Awareness (Winner)** and **Best MSME Bank (Runner-Up)** by the Chamber of Indian Micro, Small and Medium Enterprises (CIMSME) at the MSME Banking Excellence Awards 2025.
- **Appointed as Custody Services Provider** for The Trustees Food Corporation of India Contributory Provident Fund securing one of the largest government mandates in custodial services.
- **Entered into a Strategic Bancassurance Partnership** with LIC to offer life insurance solutions across YES BANK's network and digital platforms.
- **Honored by BSE** as a Top Performer in Custodian Clearing, reinforcing leadership in capital market operations
- **S&P Global ESG Score** improved from 73 to 79 in 2025 — the Bank's highest ever, showcasing stronger Environmental, Social, and Governance performance
- **YES BANK** launched '**Score Kya Hua**', a nationwide CSR initiative aimed at building a financially confident India
- **Partnered with BharatPe** to launch Credit on UPI – '**Pay Later with BharatPe**'

¹ Annualized

Profit and Loss Statement



All amounts in INR Crs

- **Net Profit** for Q3FY26 at **INR 952 Crs** up **55.4% Y-o-Y**
- **Operating Profit** for Q3FY26 at **INR 1,234 Crs** up **14.3% Y-o-Y**
- **Operating Profit** (Adjusted for Gratuity impact) for Q3FY26 at **INR 1,389 Crs** up **28.7% Y-o-Y**
- Q3FY26 **NII** at **INR 2,466 Crs** up **10.9% Y-o-Y** aided by reduction in cost of funds
- **NIM** at **2.6%** up **20bps Y-o-Y** & **10bps Q-o-Q**
- **Non-Interest Income** at **INR 1,633 Crs**, up **8.0% Y-o-Y**
- **Operating Costs (Opex)** at **INR 2,865 Crs** up **7.8% Y-o-Y**
 - **Opex** includes INR 155 Crs towards incremental Gratuity provision due to change in wage definitions under the new Labour codes
 - Adjusted for above impact Opex up only **2% Y-o-Y** and **2.3% Q-o-Q**
- **Provision Costs (non-tax)** at **INR 22 Crs** for Q3FY26 (**negligible** as % of Assets)
- P&L Gain from **Security receipts** at **INR 555 Crs** for Q3FY26

Profit and Loss Statement	Quarter Ended			Growth	
	Q3FY26	Q2FY26	Q3FY25	Q-o-Q	Y-o-Y
Net Interest Income	2,466	2,301	2,224	7.2%	10.9%
Non Interest Income	1,633	1,644	1,512	-0.7%	8.0%
Total Income	4,098	3,945	3,736	3.9%	9.7%
Operating Expenses	2,865	2,649	2,657	8.2%	7.8%
Human Resource Cost	1,014	1,007	1,004	0.7%	1.0%
Statutory Impact of New Labour Code	155	0	0	NM	NM
Other Operating Expenses	1,696	1,642	1,653	3.3%	2.6%
Operating Profit/(Loss)	1,234	1,296	1,079	-4.9%	14.3%
Operating Profit/ (Loss) - Adj for Gratuity Impact	1,389	1,296	1,079	7.1%	28.7%
Provisions	22	419	259	-94.8%	-91.5%
Profit Before Tax	1,212	878	820	38.1%	47.7%
Tax Expense	260	223	208	16.6%	25.0%
Net Profit / (Loss)	952	654	612	45.4%	55.4%
Yield on Advances	9.3%	9.5%	10.1%		
Cost of Funds	5.9%	6.0%	6.5%		
Cost of Deposits	5.6%	5.7%	6.1%		
NIM	2.6%	2.5%	2.4%		
Cost to income	66.1%	67.1%	71.1%		

Break Up of Non-Interest Income

All amounts in INR Crs

- **Non-Interest Income** for Q3FY26 at INR 1,633 Crs, up 8.0% Y-o-Y
- Interest on Income Tax refunds of INR 88 Crs accounted in Non-Interest Income
- **Core Fees** for Q3FY26 at INR 1,536 Crs, up 9.6% Y-o-Y
- **Share of Retail in Core Fees** for Q3FY26 at 54.8%
- **Card Product fees grew 10.4% Y-o-Y** aided by increase in Credit Card spends
- Sustained traction in **Third party product** income primarily Life and General Insurance

Break up of Non Interest Income	Quarter Ended			Growth	
	Q3FY26	Q2FY26	Q3FY25	Q-o-Q	Y-o-Y
Non Interest Income	1,633	1,644	1,512	-0.7%	8.0%
Of which Treasury gains / Interest on Tax Refunds	95	151	111	-36.9%	-14.5%
Core Fees	1,538	1,494	1,401	2.9%	9.8%
FX Income	221	234	225	-5.6%	-1.5%
Trade & CMS	297	282	309	5.4%	-3.9%
Third party Product (INS/INV)	249	246	168	1.0%	47.6%
Loan Processing Fee & Prepayment Charges	278	261	248	6.4%	12.3%
Card Product fees	266	257	241	3.4%	10.4%
General Banking & Others	227	213	211	6.6%	7.7%
Proportion of Retail in Core Fees	54.8%	55.5%	58.0%		

Break up of Operating Expenses

All amounts in INR Crs

- Strong **control** on **Operating costs** continued during the quarter, enabling **improvement** in **C/I** ratio
- **Operating Costs for Q3FY26** at **INR 2,865 Crs** up **7.8% Y-o-Y** and **8.2% Q-o-Q**.
- **Operating Costs** excluding impact for gratuity **for Q3FY26** at **INR 2,709 Crs** up marginally **2% Y-o-Y** and **2.3% Q-o-Q**.
- **C/I** for Q3FY26 (adjusted for Gratuity impact) at **66.1%** (v/s.71.1% in Q3FY25) and 67.1% in Q2FY26
- Improved Operational **efficiency (jaws)** with **Total Income growth** at **9.7% YoY** and **Operating Expenses growth** at **2%**

Break up of Operating Expenses	Quarter Ended			Growth	
	Q3FY26	Q2FY26	Q3FY25	Q-o-Q	Y-o-Y
Manpower Cost	1,161	1,152	1,141	0.8%	1.7%
<i>Of which On Roll Staff Cost</i>	<i>1,014</i>	<i>1,007</i>	<i>1,004</i>	<i>0.7%</i>	<i>1.0%</i>
Statutory Impact of New Labour Code ¹	155	0	0	NM	NM
Business Volume Linked	748	720	789	3.8%	-5.3%
IT	314	306	317	2.7%	-0.9%
Premises	261	255	257	2.2%	1.2%
Professional Fees	43	60	19	-28.7%	130.4%
Others	54	27	47	100.6%	16.1%
PSLC	128	128	86	0.0%	49.1%
Total Opex	2,865	2,649	2,657	8.2%	7.8%
Total Opex excl. impact of gratuity	2,709	2,649	2,657	2.3%	2.0%

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

Provisions and P&L

All amounts in INR Crs

- **Total Provisions** for Q3FY26 down **39.6% Y-o-Y** & down 56% Q-o-Q
- **Provision for taxation** at INR 260 crs includes INR 45 crs reversal for prior years tax refund
- **Provision Costs (non-tax)** at INR 22 Crs for Q3FY26 down substantially both **Y-o-Y** and **Q-o-Q**
- Provisions for **Investments** includes:
 - Gross **P&L gain** from SRs at **INR 555 Crs** in Q3FY26
- Total Recoveries & Upgrades for Q3FY26 at **INR 1,224 Crs**
- Annualised **Credit Costs** for Q3FY26 at **0.04%** of Avg. assets
- **RoA at 0.9% for Q3FY26**.vs.0.6% in Q3FY25 and in Q2FY26

Break up of Provisions	Quarter Ended			Growth	
	Q3FY26	Q2FY26	Q3FY25	Q-o-Q	Y-o-Y
Operating Profit/(Loss)	1,234	1,296	1,079	-4.9%	14.3%
Provision for Taxation (A)	260	223	208	16.6%	25.0%
Non Tax Provisions (B)	22	419	259	-94.8%	-91.5%
<i>Provision for Investments</i>	-566	-233	-591	143.1%	-4.2%
<i>Provision for Standard Advances</i>	54	-37	80	NM	-32.5%
<i>Provision for Non Performing Advances</i>	533	689	769	-22.5%	-30.6%
Total Provisions (A+B)	282	642	467	-56.1%	-39.6%
Net Profit / (Loss)	952	654	612	45.4%	55.4%
Return on Assets (annualized)	0.9%	0.6%	0.6%		
Return on Equity (annualized)	7.7%	5.4%	5.2%		
EPS-basic (non-annualized)	0.30	0.21	0.20		

Balance Sheet

All amounts in INR Crs



- **Balance Sheet** expanded by **3.0%** Y-o-Y driven by growth in Advances and Deposits and offset by **16.8%** reduction in balances of Deposits placed in lieu of PSL shortfalls aiding a **9.6%** reduction in Borrowings
- **C/D ratio at 88.0%** v/s. 84.5% in Q2FY26 and 88.3% in Q3FY25
- **Advances grew 5.2% Y-o-Y** ; driven by strong growth in Commercial Banking, Cards, Rural
- **Deposits** grew **5.5%** Y-o-Y; with continued outperformance in **CASA Deposits**
- **Borrowings** reduced by **9.6%** Y-o-Y driven by run down in balances of **Deposits** placed in lieu of **PSL shortfalls**
- Disbursements of **INR 26,982 Crs** in Q3FY26 v/s. **~INR 24,507 Crs** in Q2FY26
- Y-o-Y Retail Assets disbursements were up **15%** ,

Disbursements	Q2FY26	Q3FY26
Retail ¹	14,077	13,540
Commercial Banking	1,835	2,479
Corporate & Institutional Banking	8,595	10,963
Total	24,507	26,982

Balance Sheet	31-Dec-25	30-Sep-25	31-Dec-24	Q-o-Q %	Y-o-Y %
Assets	426,007	429,035	413,607	-0.7%	3.0%
Advances	257,451	250,212	244,834	2.9%	5.2%
Investments	91,157	83,204	81,843	9.6%	11.4%
Placement in lieu of PSL Shortfall	29,225	33,557	35,118	-12.9%	-16.8%
Liabilities	426,007	429,035	413,607	-0.7%	3.0%
Shareholders Funds	50,140	49,197	46,941	1.9%	6.8%
Total Capital Funds	48,906	47,941	47,577	2.0%	2.8%
Deposits	292,524	296,276	277,224	-1.3%	5.5%
Borrowings	63,033	61,955	69,758	1.7%	-9.6%

Break up of Deposits	31-Dec-25	30-Sep-25	31-Dec-24	Q-o-Q %	Y-o-Y %
CASA	99,483	99,708	91,650	-0.2%	8.5%
Current Account	40,809	43,912	39,605	-7.1%	3.0%
Savings Account	58,674	55,796	52,045	5.2%	12.7%
CASA Ratio	34.0%	33.7%	33.1%		
Term Deposits	193,041	196,568	185,574	-1.8%	4.0%
Certificate of Deposits	990	987	-	0.3%	-
Total Deposits	292,524	296,276	277,224	-1.3%	5.5%

¹ Includes sanctions/ limit set-ups

Break up of Advances & Deposits

All amounts in INR Crs

Advances

- **Retail Banking** Advances up **2.3% Y-o-Y**
 - Of which **Cards and Rural Banking** up **20% Y-o-Y**
- **Commercial Banking** Advances up **13.6% Y-o-Y**
- **Corporate & Institutional Banking** Advances up **2.9% Y-o-Y**
- **Retail Banking** mix at 47% v/s. 48% in Q3FY25

Deposits

- CASA + Retail TDs¹ at **66.2% vs. 62.6%** in Q3FY25 and **65.0%** in Q2FY26.
- **Retail & Branch led Deposits** CASA ratio robust stood at 40%
- **Avg. daily Retail CA** for Q3FY26 grew **19.4% Y-o-Y**
- **Avg. daily Retail SA** for Q3FY26 up **16.3% Y-o-Y**
- **Retail CASA** Accounts opened: **2.38 Lakh** in Q3FY26

Segmental Break up of Advances ²	31-Dec-25	30-Sep-25	31-Dec-24	Q-o-Q %	Y-o-Y %
Retail Banking ³	120,865	120,802	118,125	0.1%	2.3%
Commercial Banking	65,962	62,430	58,051	5.7%	13.6%
Corporate & Institutional Banking	70,625	66,980	68,657	5.4%	2.9%
Total Net Advances	257,451	250,212	244,833	2.9%	5.2%

Of which MSME advances contributing 29.3%

Segmental Break up of Deposits ⁴	31-Dec-25	30-Sep-25	31-Dec-24	Q-o-Q %	Y-o-Y %
Retail & Branch Banking led Deposits	173,305	171,978	158,926	0.8%	9.0%
<i>Retail & Branch Banking CASA Ratio</i>	40.0%	39.6%	39.9%		
Other Deposits	118,229	123,311	118,298	-4.1%	-0.1%
<i>Other CASA Ratio</i>	25.3%	25.4%	23.9%		
Total Deposits	291,534	295,289	277,224	-1.3%	5.2%

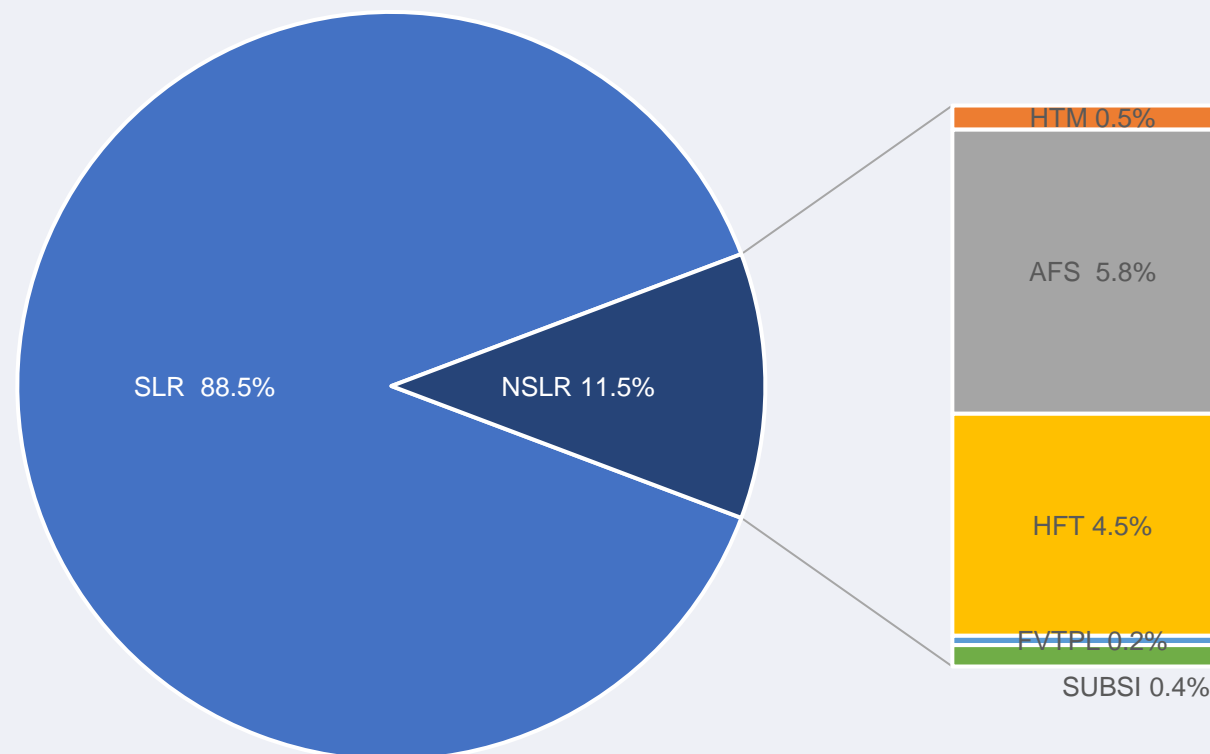
¹ Based on Balances <= INR 3 Crs on an Account Level; ² Advances breakup restated basis revision in internal business segmentation; ³ Retail Banking includes Micro Enterprise Banking (MIB) erstwhile part of SME Book; ⁴ Excluding Certificate of Deposits; basis internal business segmentation

Break up of Investments

All amounts in INR Crs

- Total Net Investments at **INR 91,157 Crs**
- **SLR – INR 80,698 Crs**
- **Non SLR – INR 10,459 Crs**
 - Standard Rated - **INR 8,074 Crs**:
99.9% Rated **AA** and **above**
 - Security Receipts- **NIL**
 - Others Standard ¹- **INR 2,384 Crs**

Investments Breakup



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

NPA Highlights

All amounts in INR Crs



- **GNPA** Ratio at **1.5%** in Q3FY26 down **10bps both on Q-o-Q and Y-o-Y basis**
- **NNPA** Ratio at **0.3%** in Q3FY26 flat **Q-o-Q** and down **20 bps Y-o-Y**
- **PCR** at **83.3%** in Q3FY26 v/s 81.0% in Q2FY26 and 71.2% in Q3FY25
- Gross **Slippages** for Q3FY26 at **INR 1,050 Crs (1.6% of Advances)** v/s. INR 1,248 Crs (2.0% of Advances) in Q2FY26
- Retail Banking Slippages at their lowest in past 7 quarters at **INR 1,026 Crs (3.4% of Advances)** v/s. INR 1,221 Crs (4.0% of Advances) in Q2FY26

Asset Quality Parameters	31-Dec-25	30-Sep-25	31-Dec-24
Gross NPA (%)	1.5%	1.6%	1.6%
Net NPA (%)	0.3%	0.3%	0.5%
Provision Coverage Ratio excl. Technical W/O (%)	83.3%	81.0%	71.2%
Provision Coverage Ratio incl. Technical W/O (%)	89.9%	88.5%	82.4%

Segmental GNPA	31-Dec-25		30-Sep-25		31-Dec-24	
	GNPA	(%)	GNPA	(%)	GNPA	(%)
Retail Banking	2,856	2.4%	2,857	2.4%	2,600	2.2%
Commercial Banking	671	1.0%	711	1.1%	625	1.1%
Corporate & Institutional Banking	488	0.7%	487	0.7%	738	1.1%
Total	4,015	1.5%	4,055	1.6%	3,963	1.6%

Movement of GNPA ¹	30-Sep-25	Movement				31-Dec-25
	Opening	Additions	Upgrades	Recoveries	Write Offs	Closing
Retail Banking ²	2,857	1,026	200	185	641	2,856
Commercial Banking	711	14	32	20	2	671
Corporate & Institutional Banking	487	9	0	9	0	488
Total	4,055	1,050	233	215	643	4,015

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 Q3FY26 from Standard Restructured accounts amounted to **INR 20 crs**
- **Recoveries** from **Security Receipts** during the quarter aggregated to **INR 555 Crs**
- Overdue book of 31-90 days at **INR 3,656 Crs** down from INR 3,802 Crs in Q2FY26 and INR 3,980 Crs Y-o-Y
- Retail Overdue ex Rural at **INR 2,259 crs** down from INR 2,430 crs in Q2FY26 and INR 2,525 crs

Particulars	31-Dec-25		30-Sep-25		31-Dec-24	
	Gross	Provisions	Gross	Provisions	Gross	Provisions
NPA	4,015	3,343	4,055	3,284	3,963	2,821
Other Non Performing Exposures	4,656	3,964	4,789	4,137	5,565	4,607
<i>NFB of NPA accounts</i>	889	196	833	180	908	183
<i>NPI</i>	26	26	37	37	73	73
<i>Security Reciepts</i>	3,741	3,741	3,920	3,920	4,584	4,351
Total Non Performing Exposures	8,671	7,307	8,845	7,422	9,528	7,428
Technical Write-Off ¹	2,650	2,650	2,648	2,648	2,517	2,517
Provision Coverage incl. Technical W/O		88.0%		87.6%		82.6%
Std. Restructured Advances ²	259	42	271	42	1,928	138
<i>Erstwhile</i>	8	5	6	3	11	2
<i>DCCO related</i>	0	0	0	0	1,585	79
<i>MSME</i>	57	7	53	6	73	9
<i>Covid</i>	194	31	211	34	259	48
Other Std. exposures ³	62	22	117	41	117	41
61-90 days overdue loans	1,673		1,809		2,116	
<i>Of which Retail</i>	1,361		1,283		1,352	
31-60 days overdue loans	1,984		1,993		1,864	
<i>Of which Retail</i>	1,431		1,528		1,637	

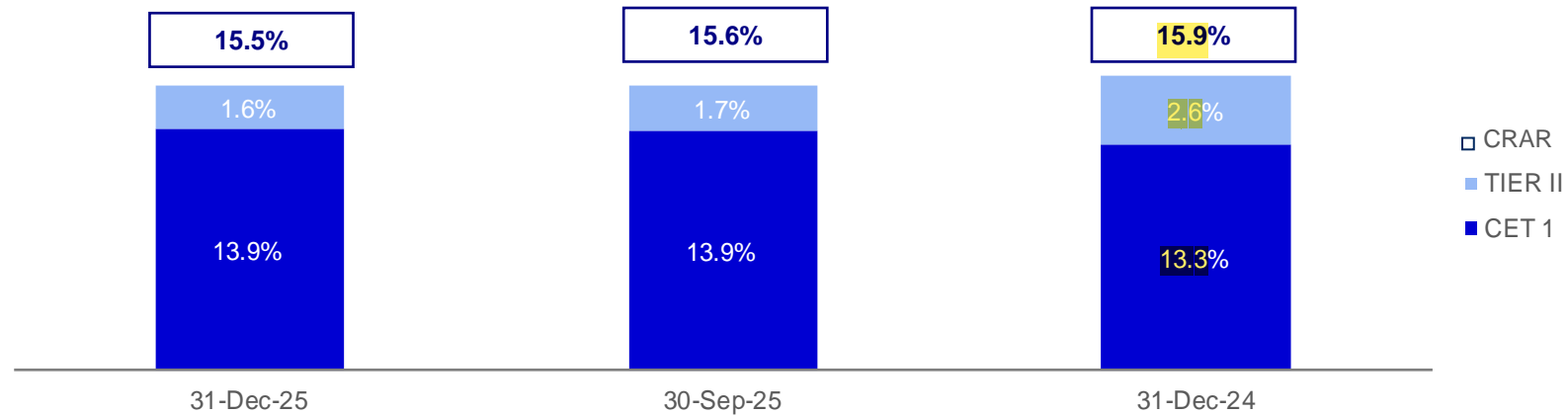
¹ Comprises only Corporate Accounts

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

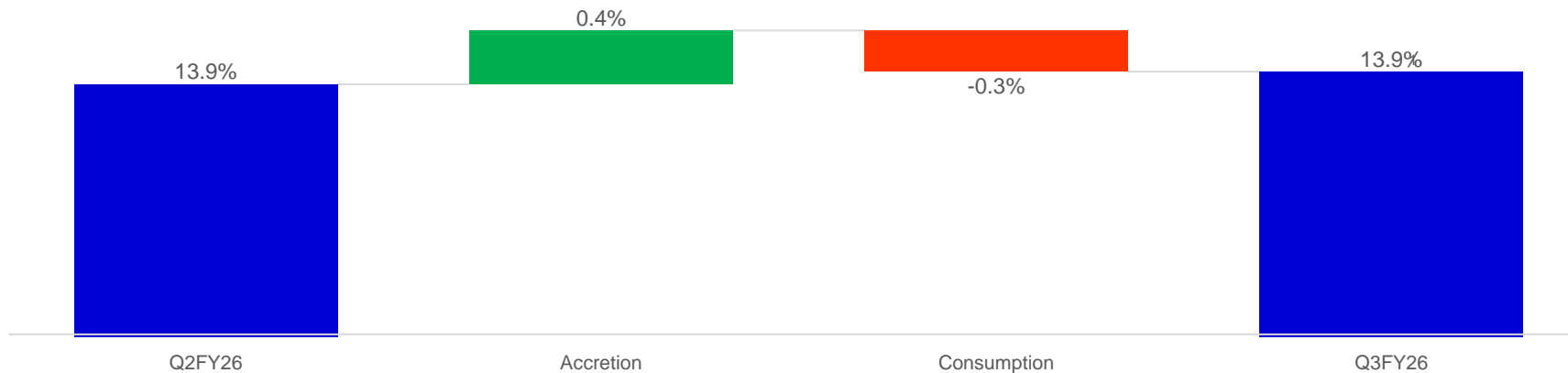
³ Where provisioning has been made as per requirement of RBI circular on Prudential Framework for Resolution of Stressed Assets dated June 7, 2019

CET 1 Ratio at 13.9%¹

1 Bank's Capital Adequacy Ratio ¹



2 CET I Q-o-Q Movement in Q3FY26



RWA to Total Assets at **73.9%** vs. 71.7% in Q2FY26 and 72.3% in Q3FY25

CET 1 accretion from DTA

- Q-o-Q INR 318 Crs. (+10 bps)
- Y-o-Y INR 1,029 Crs. (+33 bps)

Stock of DTA as on Dec 31, 2025 upon unwind to add further **148 bps** of CET 1 over time

¹ Includes Profits

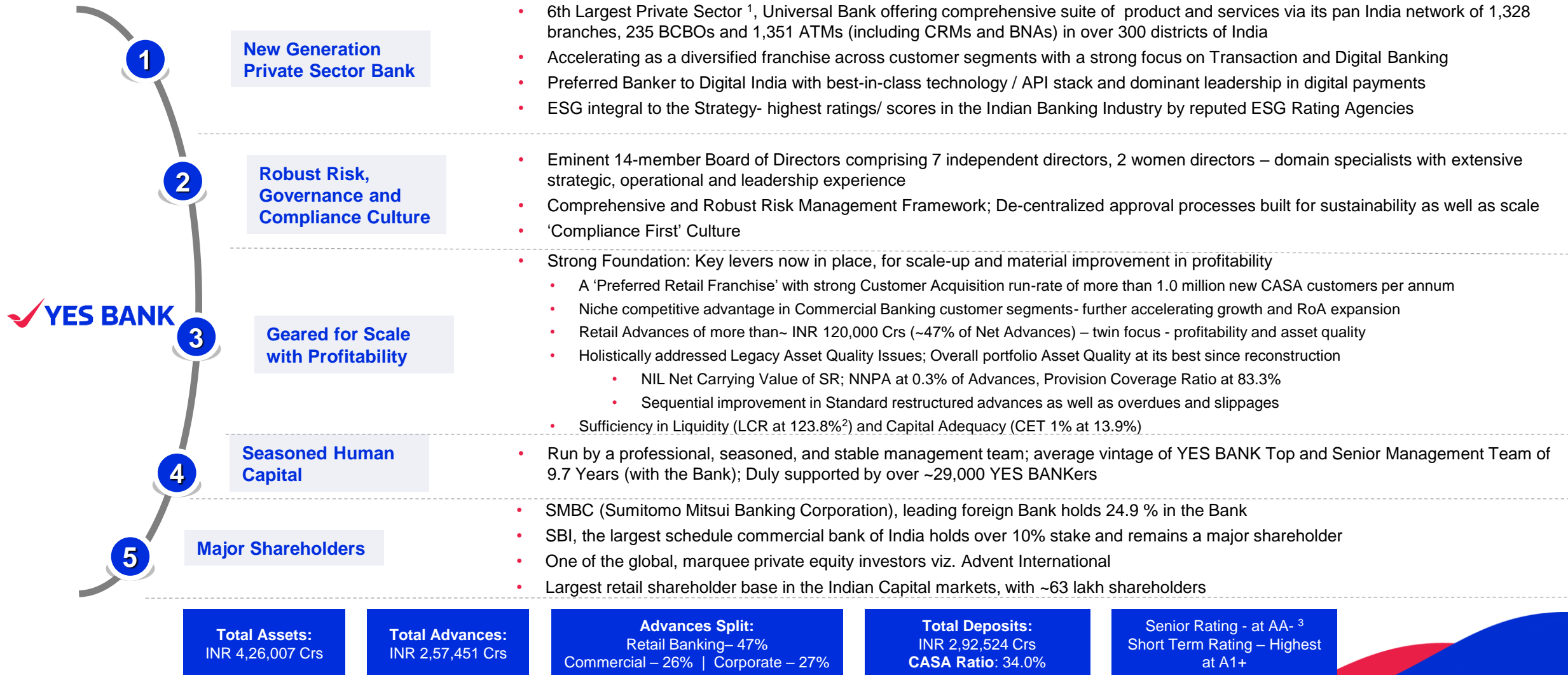
Contents

Financial Results – Q3FY26

YES BANK Franchise



New Generation, Professionally Run Private Sector Bank with a Scalable Platform



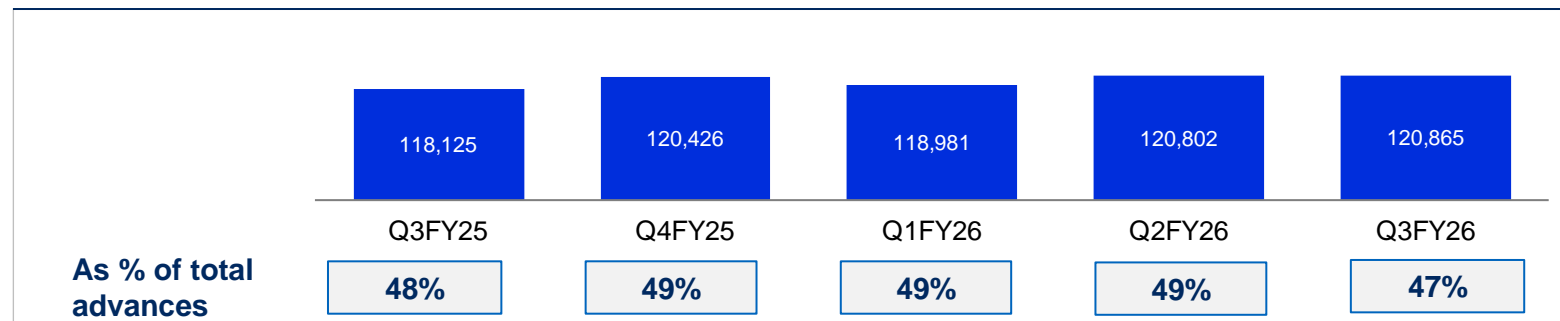
Retail Bank:

Full spectrum retail bank growing with strong momentum

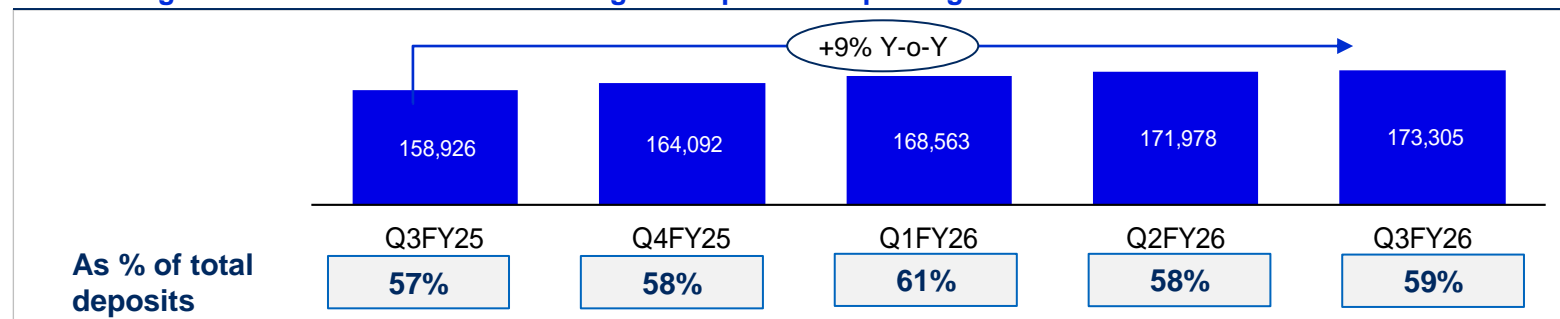


All amounts in INR Crs

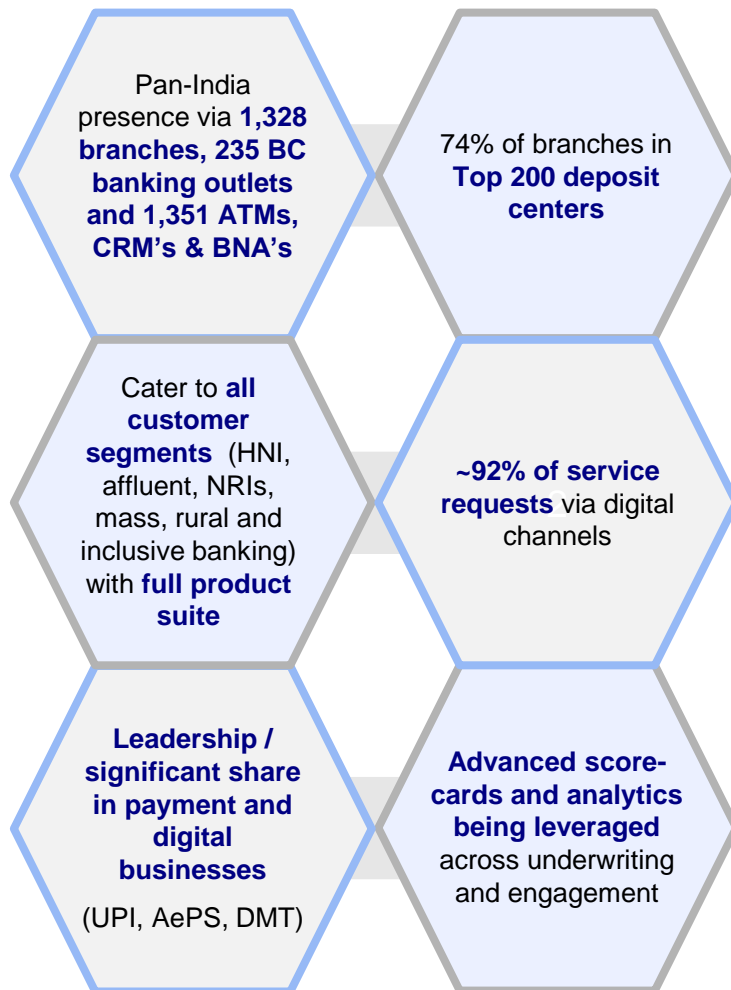
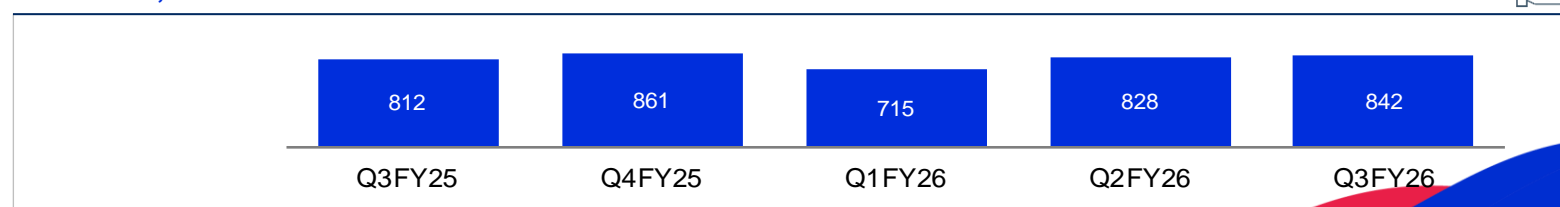
Growth calibration in Retail Advances ¹



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



In addition, continued momentum within Retail Fee Income¹



¹ Restated basis revision in Internal Business Segmentation

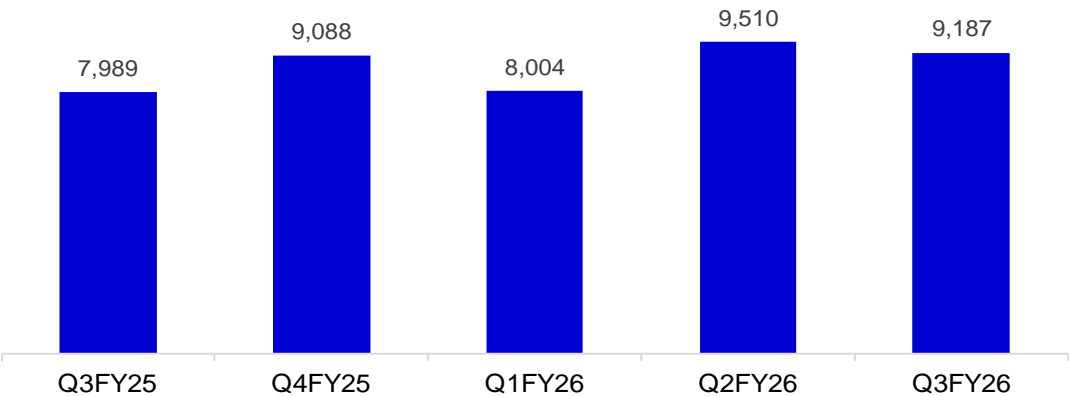
Retail Assets:

Focus on Profitability enhancement



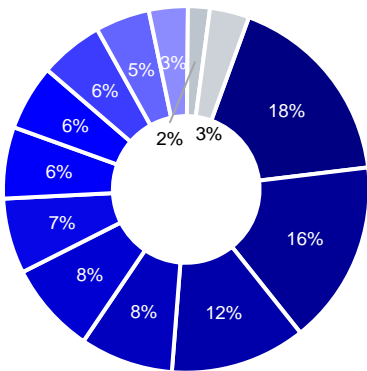
All amounts in INR Crs

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

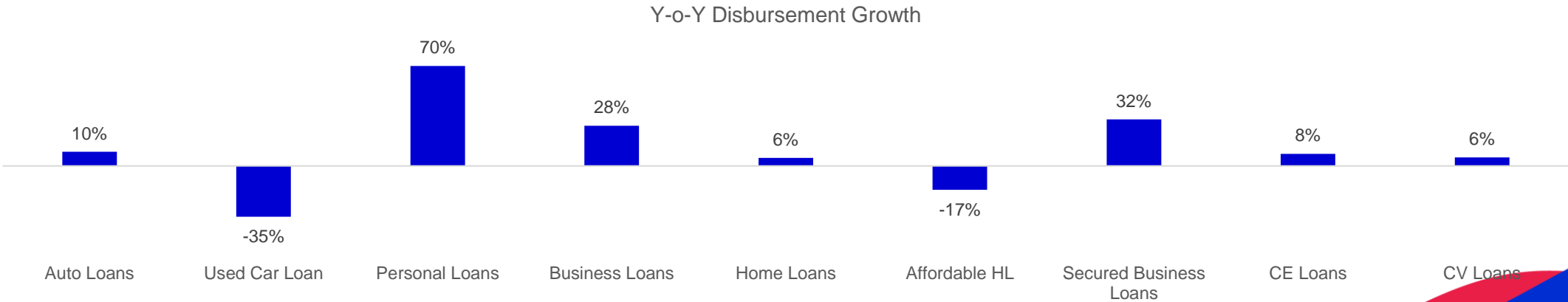


2 Diversified retail book²

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



3 Differential growth across products- targeted at profitability improvement



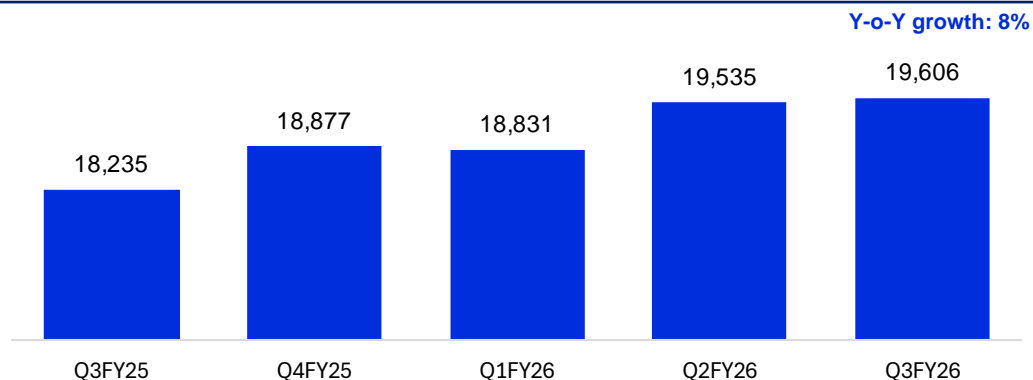
¹ Excludes Micro Enterprise Banking , Rural Banking Assets, Credit Cards and Inclusive & Social Banking, ² Split basis gross retail advances

Micro Enterprise Banking

Catering MSME Market Segment

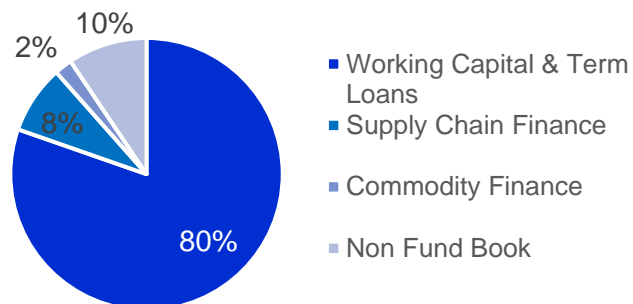


1 Steady Growth in Funded Book



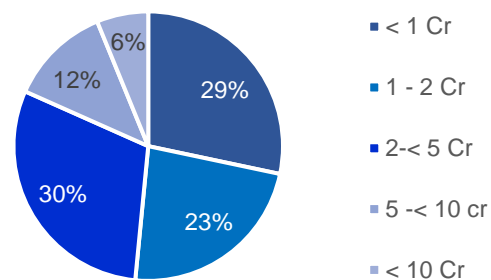
• **PSL Book : 88%** of MSME Funded Book PSL Compliant

2 Sustainable Product Mix



~95% of Fund book consists of secured products

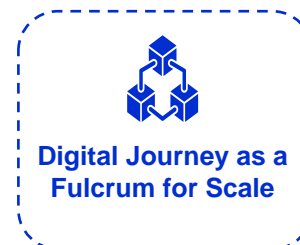
3 Granular and Stable Customer Mix



4 Growth Avenues, Digitization & Product Innovation



Statistical Model-Based Scoring implemented across lending programs, enhancing agility in credit assessments and enabling faster, data-driven decision-making.



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.



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 18000+ service requests in Q3 FY26—reinforcing its role as a key service channel in improving customer experience.

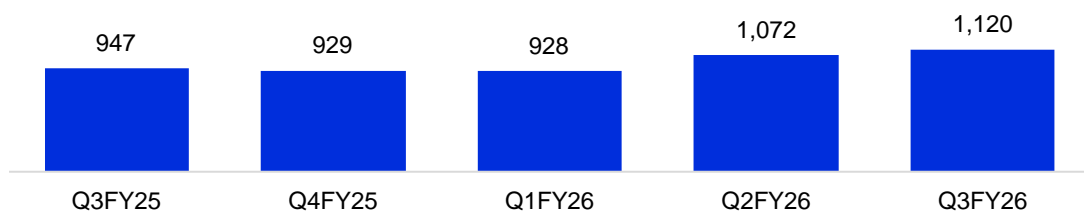
Rural Assets

Deepening the penetration in emerging rural markets & generating Agri PSL



All amounts in INR Crs

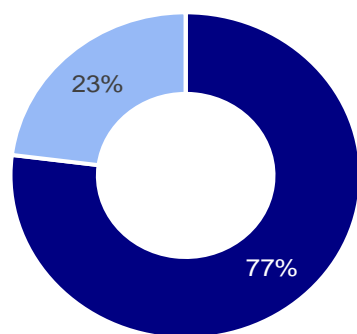
1 Business originations¹



- 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

3 Capturing Rural value chain with geographic diversification

Book Split (value) by segments



- Farmer financing (KCC + Farm Mechanization)
- Women MicroFinance
- **Diversified portfolio** across ~230 districts in 18 states
- **Long standing relationship with credible BC partners**

Book size : INR 8,471 Cr

¹ Excluding lending to MFI

2 Robust Farmer financing and Women Microfinance book

- **High quality farmer financing** book with NPA of ~3.1%
- Calibrated book growth & delinquency management in women microfinance borrower book despite industry-wide challenges and increased state government oversight pertaining to collections. All new businesses, since 1st Jan 2025, is covered under CGFMU- a Government 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

4 Profitability Drivers supported by in-depth analytics

- New LOS and LMS and features such as Mobile number authentication, e-KYC, PAN & Voter ID validation, Aadhaar name match, integrated BRE with instant result, e-SIGN workflow, disbursement and collection Journey and ability to integrate other LOS with BC-LOS API will help in improving the efficiency and productivity resulting in overall 20% increase in conversion rate (sourcing to disbursement).
- 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

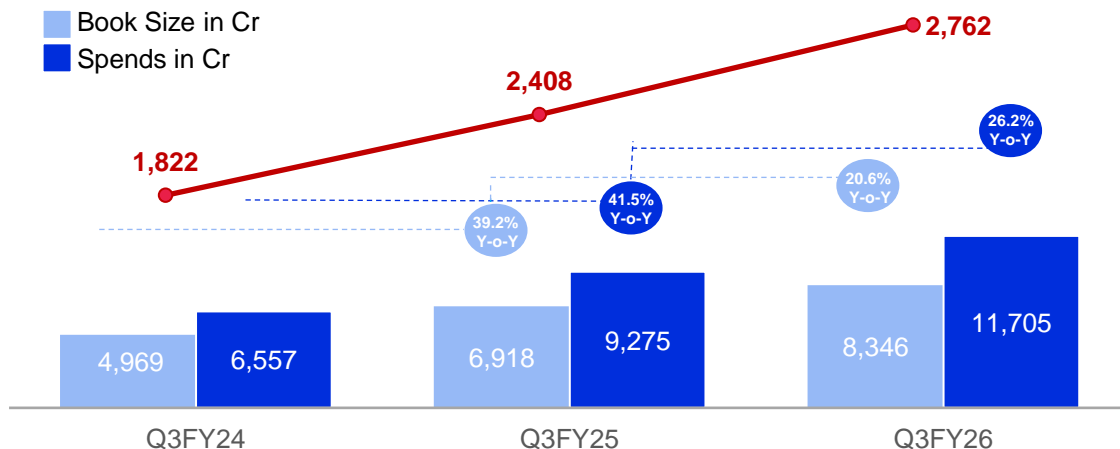


1 Sustained Strong Growth in Cards, Book Size & Card Spends

No of Cards In ('000s)

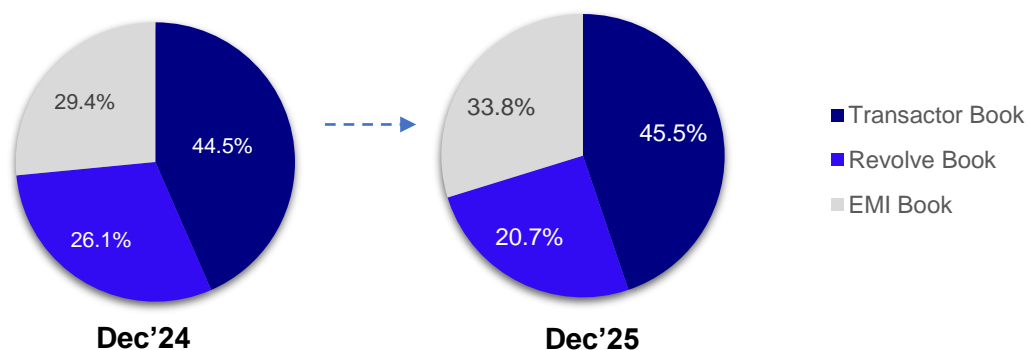
Book Size in Cr

Spends in Cr



3 Optimized Book mix

Comparison of Book mix as on Dec'24 vs Dec'25



2 Key Initiatives Q3 FY 26

New Tech Capabilities

EMI Enablement:

Enabled real-time EMI conversion at the point of sale, giving customers flexibility to convert transactions into EMIs instantly during payment.

Mobile App Improvements:

- Launched a digital journey for credit card customers to update their address seamlessly through the IRIS mobile app.
- Enabled password-free credit card statement viewing within secure, logged-in digital environment for improved convenience.

Customer Centric Innovation & Operational Excellence

Fraud Prevention & Customer Awareness

- Implemented a robust fraud prevention program with customer education on APK frauds, risk-based transaction monitoring, multi-channel awareness campaigns, and enhanced onboarding kits.

Product Revamp for Emerging Demographics:

- Initiated a revamp of entry-level credit cards (ACE and Select) targeting Gen Z customers with tailored benefits and features.

Better Funnel Efficiency through Partner Program:

- Drove very high approval rate for all KYC complete applications.

Portfolio Update

New UPI Spends Milestone:

- Quarterly UPI spends crossed ~₹3600 crore mark, reflecting strong customer adoption and growing preference for credit on UPI rails.

Sourcing:

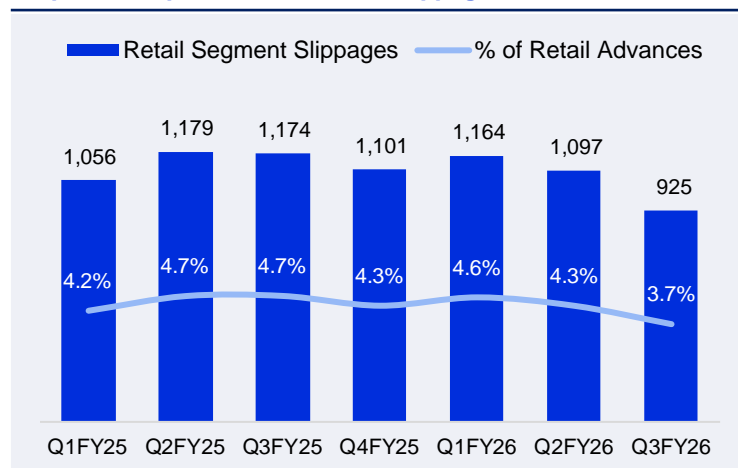
- Achieved best-ever performance with over 2 lakh new cards sourced in Q3FY26.

Retail Slippages¹ - Improvement on Q-o-Q basis

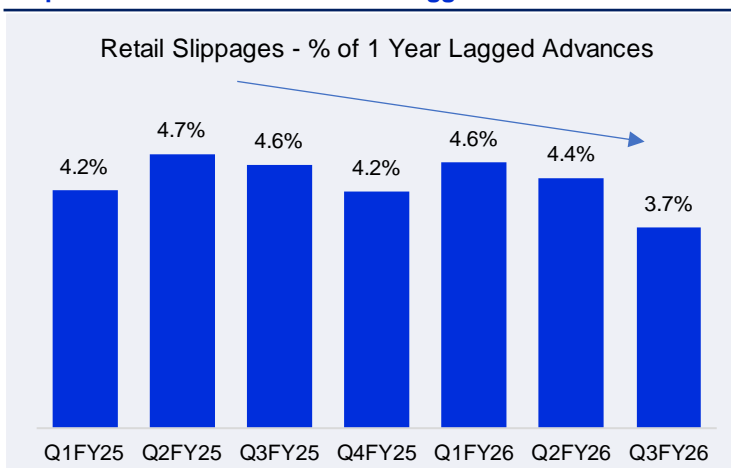


All amounts in INR Crs

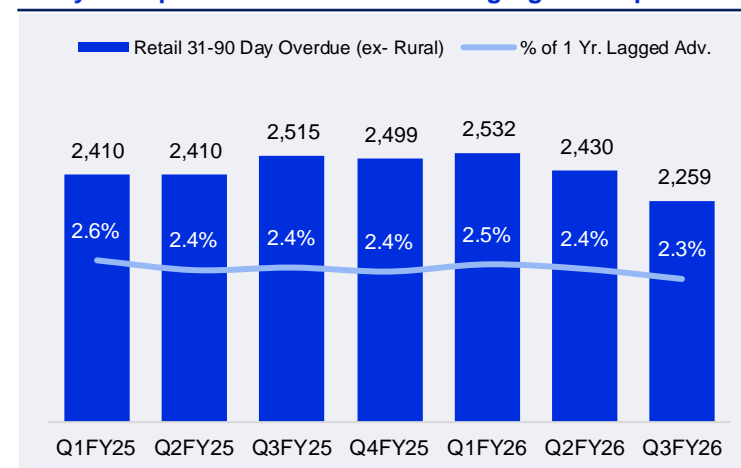
Sequential improvement in Retail Slippages



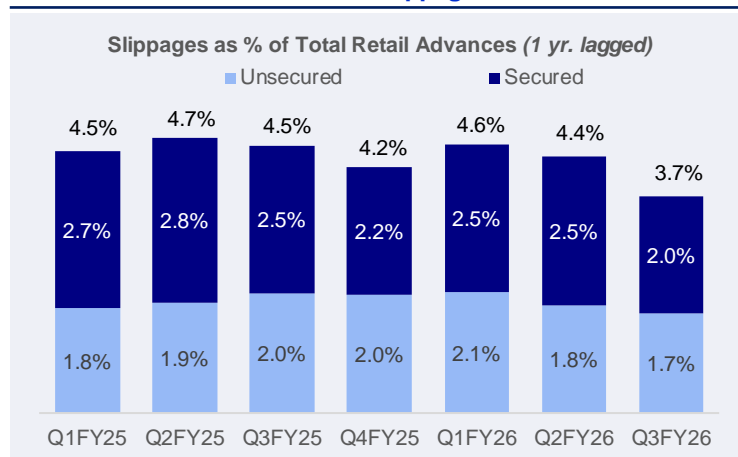
Improvement seen even on 1 Year lagged basis



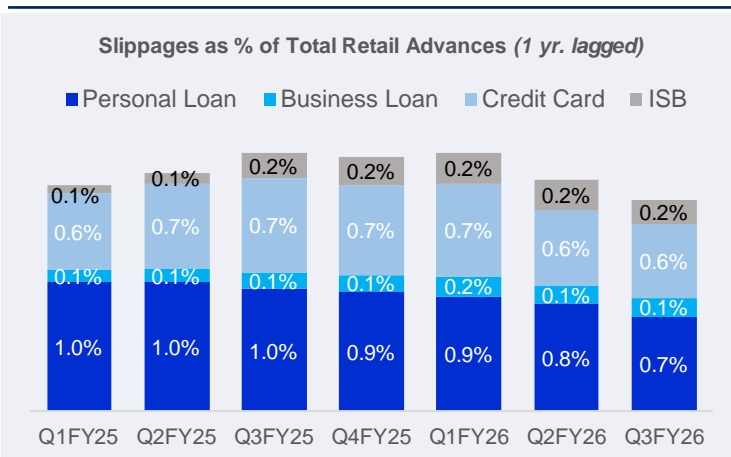
Early delinquencies i.e. 30+ also showing signs of improvement



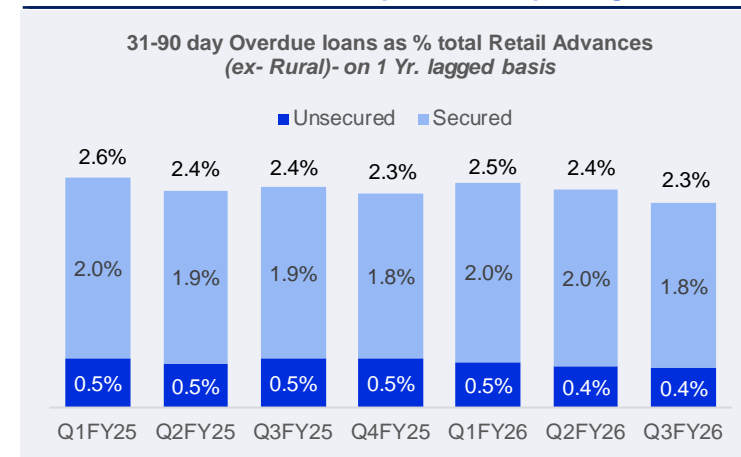
Secured & Unsecured Portfolio slippages down Q-o-Q



Within Unsecured, improvement in PL, BL and Credit Card



30+ stable across unsecured products, improving in secured



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

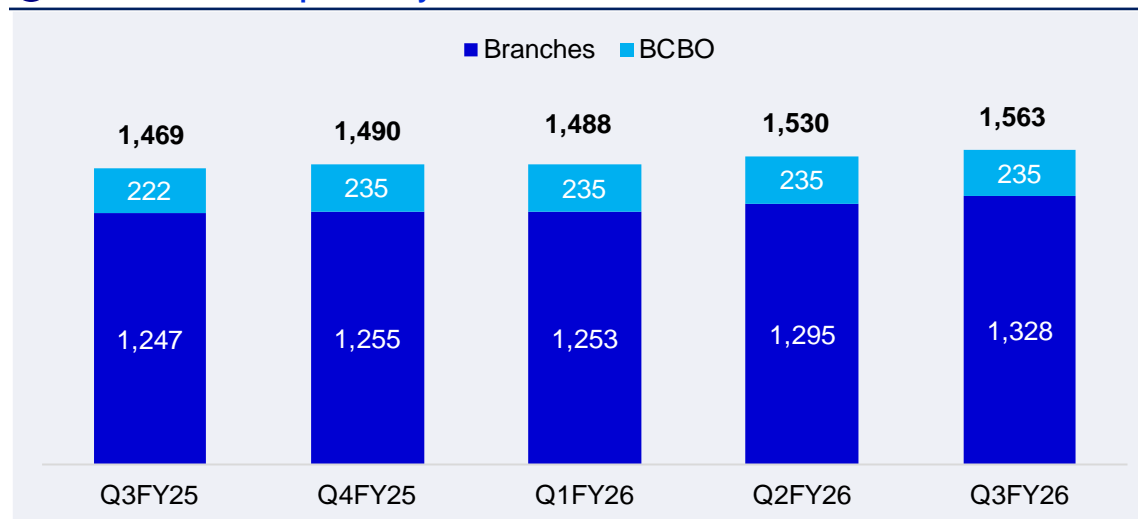
Branch Banking:

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

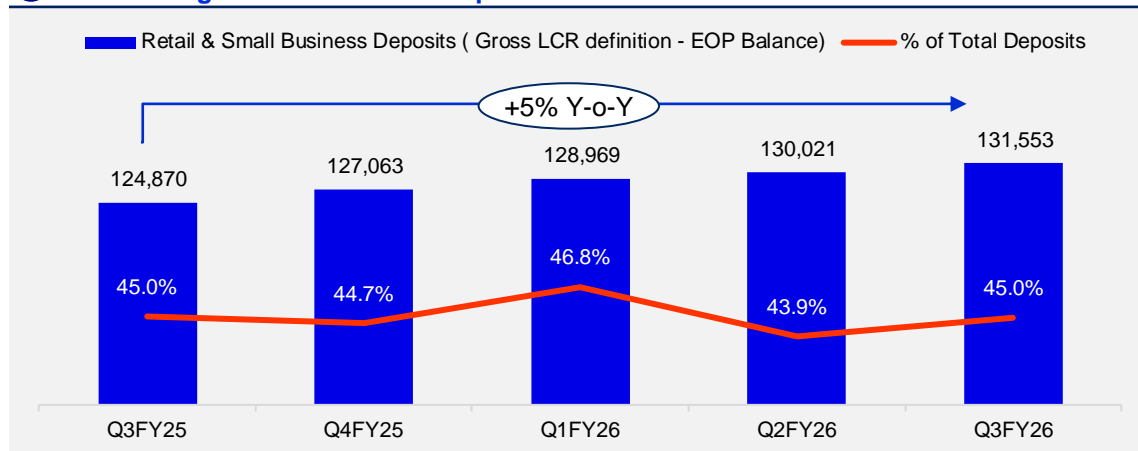


All amounts in INR Crs

1 Branch network expanded by 33 branches in Q3 FY26



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 ~75% Savings accounts instantly activated
- ~91% eligible CA accounts opened digitally with ~55% 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 349 unique service journeys available on digital channels
 - 200 on 'IRIS by YES BANK' – Bank's newest Digital app
 - 223 on YES Online – Internet Banking Platform
 - 100 on YES Robot
 - 72 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

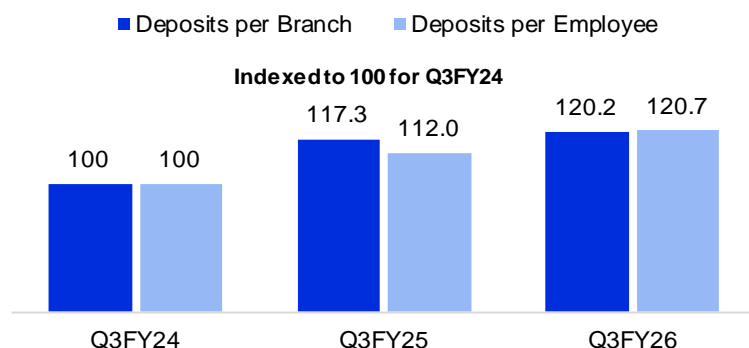
Branch Banking led Deposits: **15.4% CAGR** (Q3FY24-Q3FY26)
v/s. **11.0% CAGR** in Industry and **12.6% CAGR** amongst Pvt. Banks¹

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

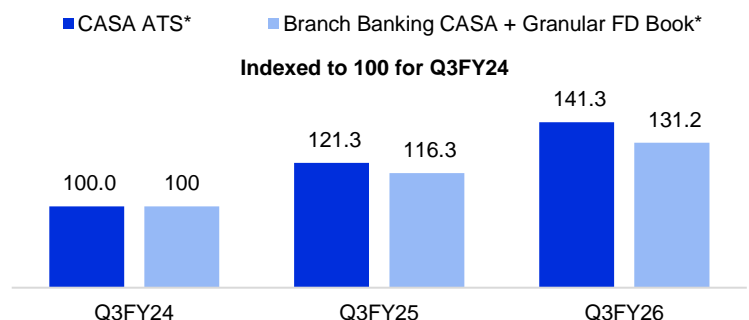
Branch led **sourcing of Assets** and **distribution of Fee Products** gaining significant traction

Outperformance in **Liability** growth largely led by

1 Productivity Gains within existing & expanding franchise

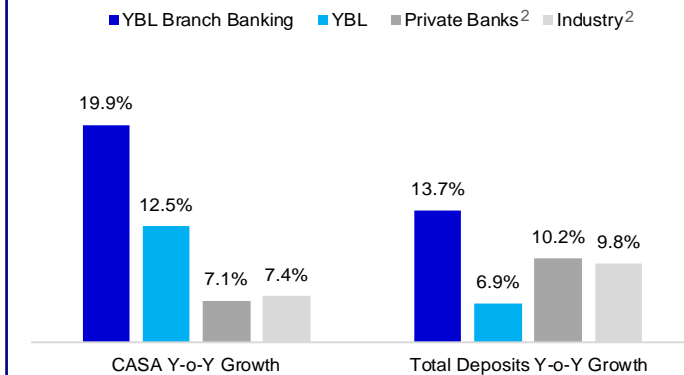


2 Improving Low Cost & Granular Deposits with Focus on Quality



Branch Banking- driving Bank's **outperformance** v/s. Industry

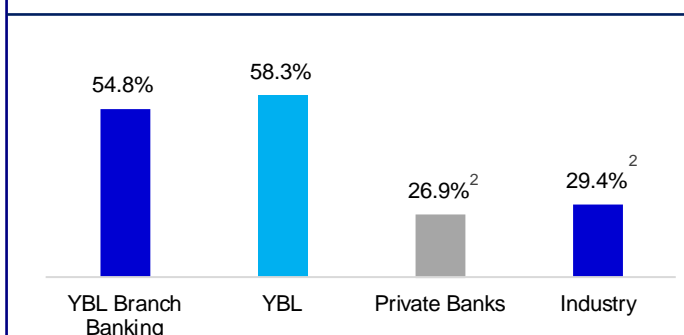
Y-o-Y Growth of CASA and Total Deposits (Q2FY25- Q2FY26)



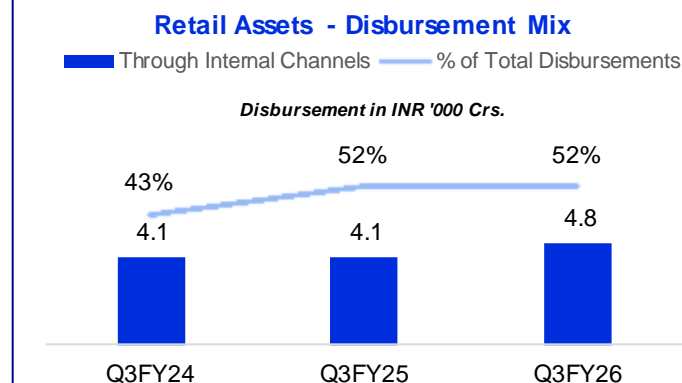
Q3FY26 Deposits growth for YBL at 5.5% Y-o-Y & YBL Branch Banking at 9.1%

Q3FY26 CASA growth for YBL at 8.5% Y-o-Y & YBL Branch Banking at 9.5%

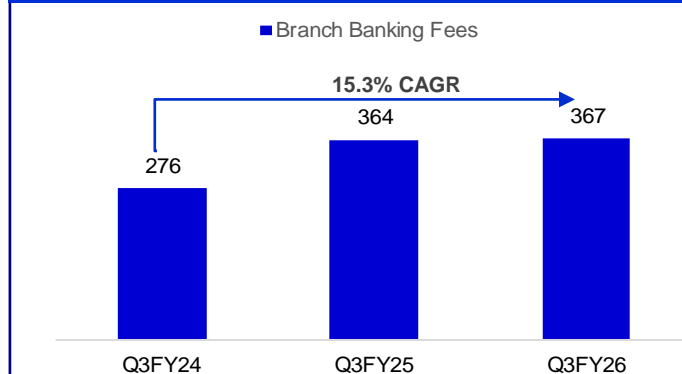
Incremental CASA Ratio: Q2FY25- Q2FY26



Increasing Branch led Sourcing of Retail Banking Assets



Sustained traction in Branch Banking Fee Income³



¹ Based on Total Bank Deposits, CAGR computed between Q3FY24-Q2FY26 for the Industry & Pvt. Banks; ² Data Source: RBI (BSR)-2 – Deposits with SCBs; ³ Includes Rural Retail Liabilities

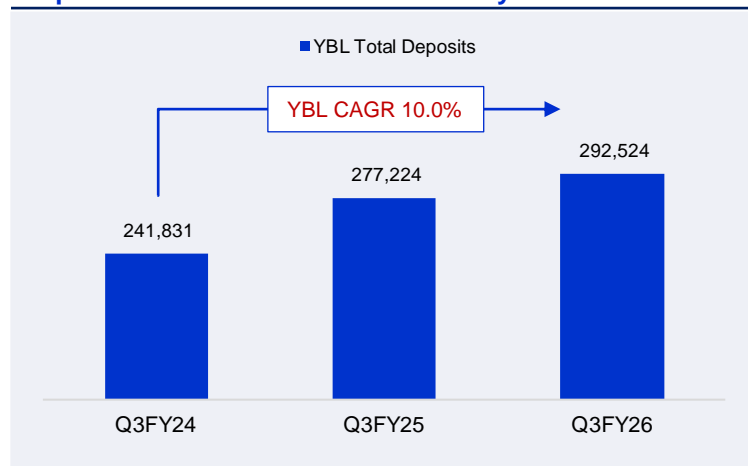
⁴ Normalised for comparability; * ATS: Average Ticket size per account

Deposits Metrics consistently outperforming Industry



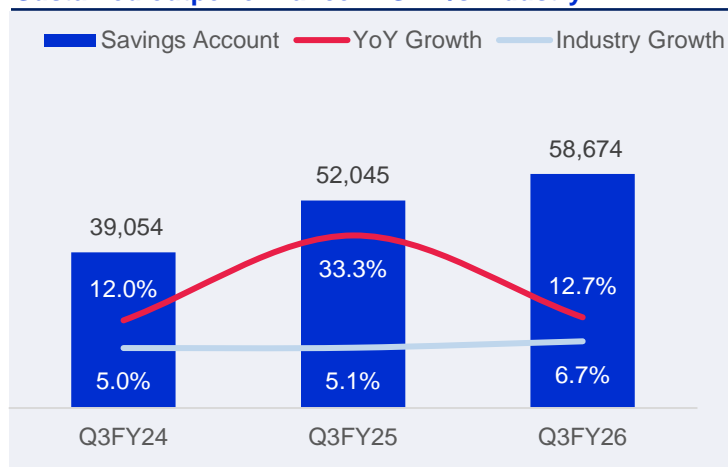
All amounts in INR Crs

Deposits traction : in line with Industry



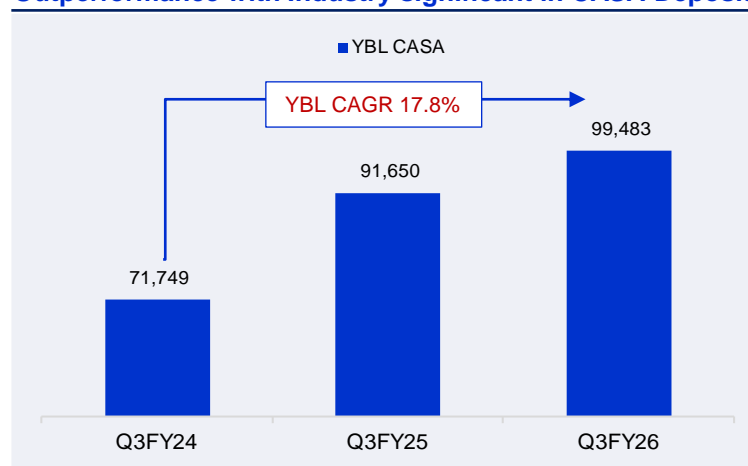
**YBL CAGR at 12.3% vs Industry CAGR 11.0%

Sustained outperformance in SA v/s Industry



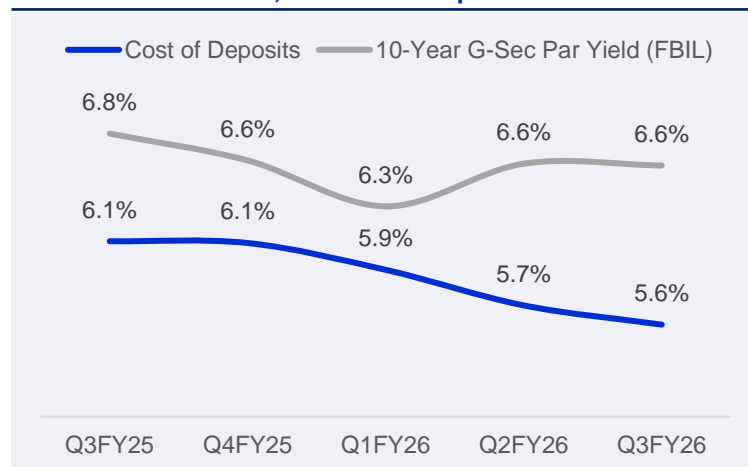
*Industry data based on RBI's 'Basic Statistical Return (BSR)-2 - Deposits with SCBs excluding RRBs' as of Q2FY26. **CAGR compounded between Q3FY24 – Q2FY26 * Industry data till Q2FY26

Outperformance with Industry significant in CASA Deposits

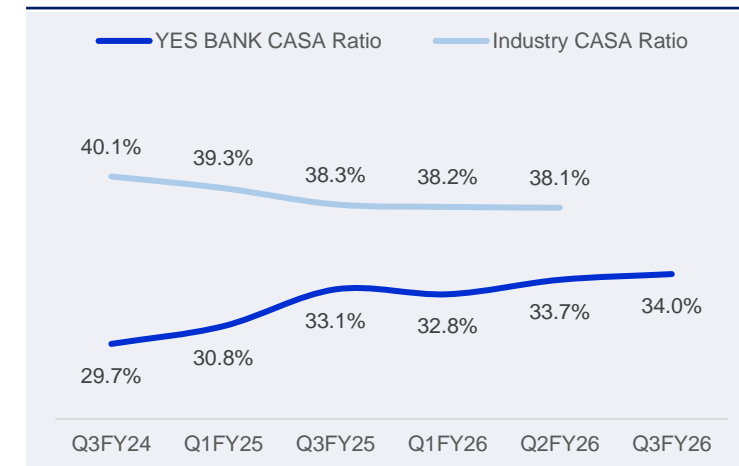


**YBL CAGR at 20.7% vs Industry CAGR 7.9%

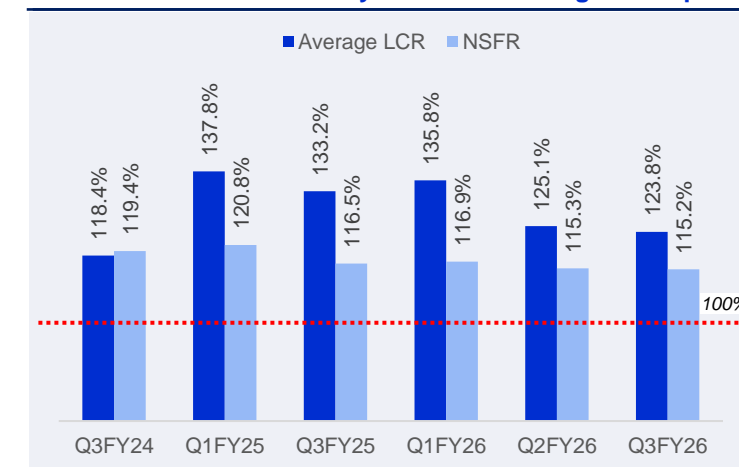
Amid favorable mix , Continues Improvement in CoD



Uptick in CASA ratio amidst strong headwinds in Industry



Continue to maintain healthy short term & long-term liquidity



Significant progress on ensuring PSL compliance

Sustained momentum in Organic balances; NIL Shortfalls in Overall ; RIDF Deposits at 6.9% of Assets

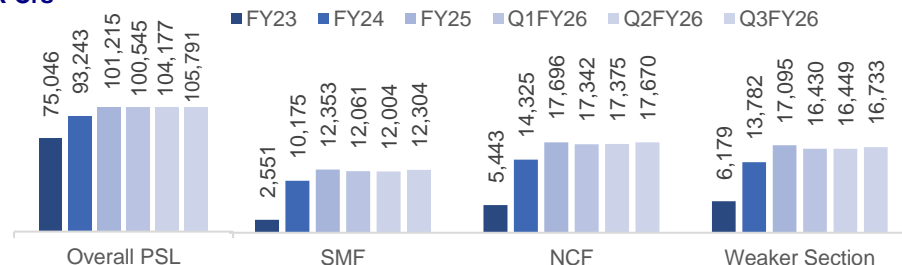


Comprehensive **strategy adopted & currently under execution** to substantially reduce the quantum of RIDF balances over a 2- year timeframe

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

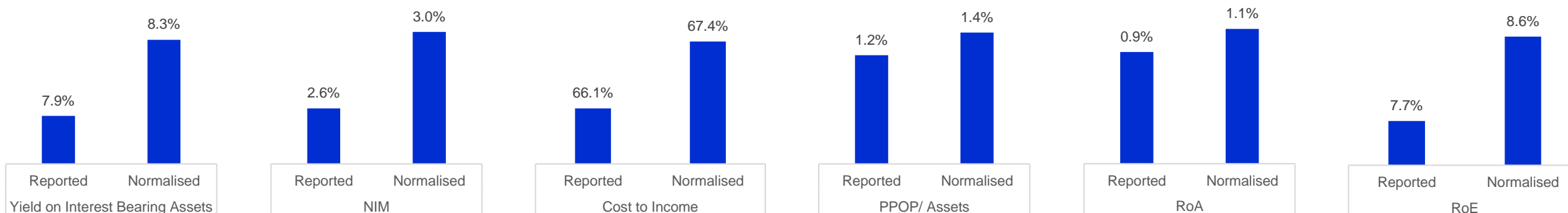
Rising On Balance Sheet Amounts *(excludes inorganic interventions and deposits)*

All amounts in INR Crs



Mandated deposits in lieu of PSL Shortfalls: 6.9% of Assets ; expected to further reduce to <5% over next 2 years

All figures below for Q3FY26; 'Normalized' indicates Pro-forma figures, normalized for the impact of deposits placed in lieu of PSL Shortfalls



Wholesale Banking

Covering Diverse Client Segments with Deep Product Expertise



CLIENT SEGMENTS	CORPORATE & INSTITUTIONAL BANKING				COMMERCIAL BANKING
	Large Corporates	Financial Institutions	Multinational & New Economy Corporates	Government Banking	
	Indian Corporates with turnover of more than INR 1,500 Crs	Indian Commercial & Cooperative Banks, International Banks, NBFCs, MFIs, Insurance, Mutual Funds, Stockbrokers, Payment Operators & Cross border Money Transfer Operators	Multinational Corporates operating in India, Startups, Ecommerce companies.	Central & State Government Entities	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, Balance Sheet Management, Trading	Construction Finance & Lease Rental discounting for Residential & Commercial real estate	Offshore product offerings through IBU at GIFT City	Corporate & Government Advisory/ Food & Agri Strategic Advisory & Research

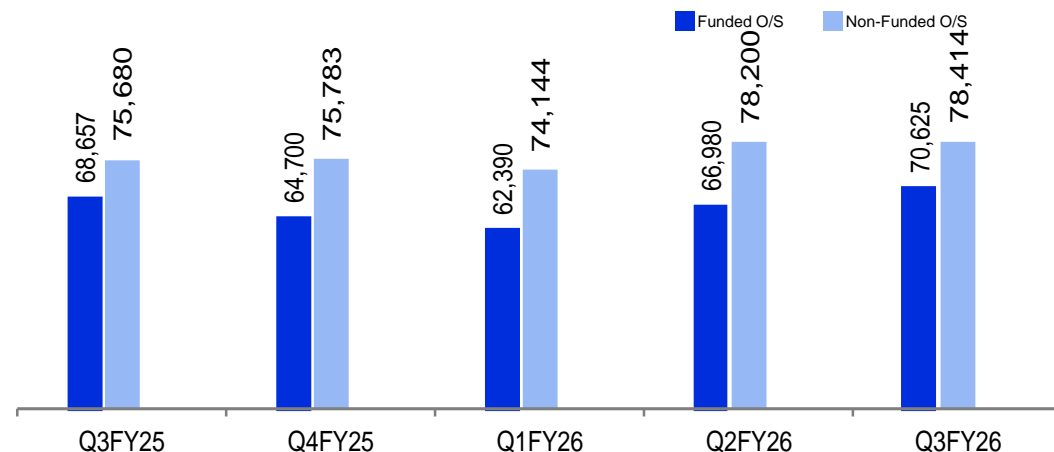
Growing Client Base and Improving Positioning with High Focus on Risk and Returns

Wholesale Banking Business (1)

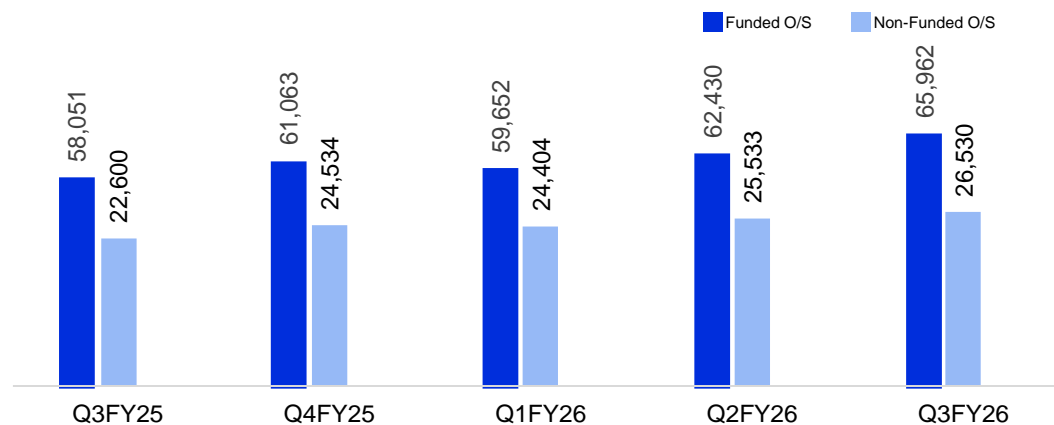


All amounts in INR Crs

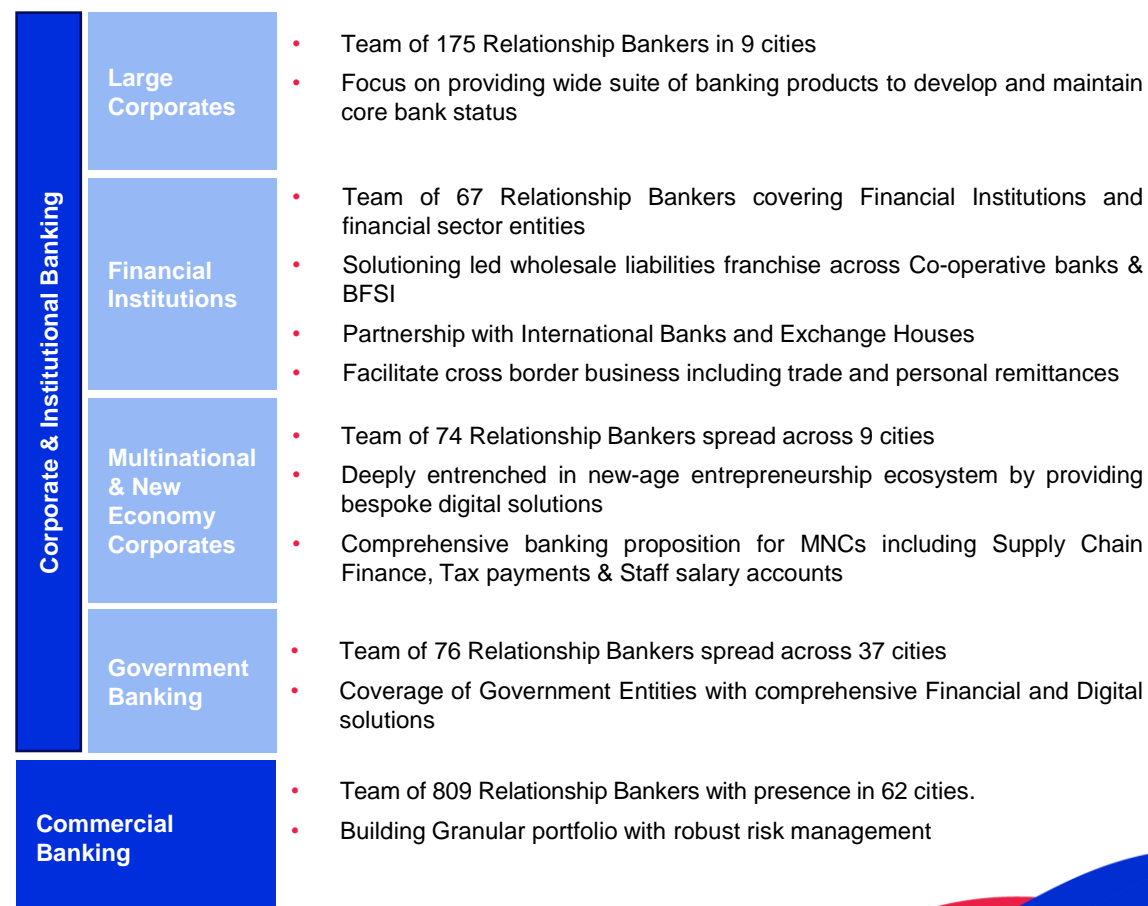
1 Corporate & Institutional Banking



2 Commercial Banking

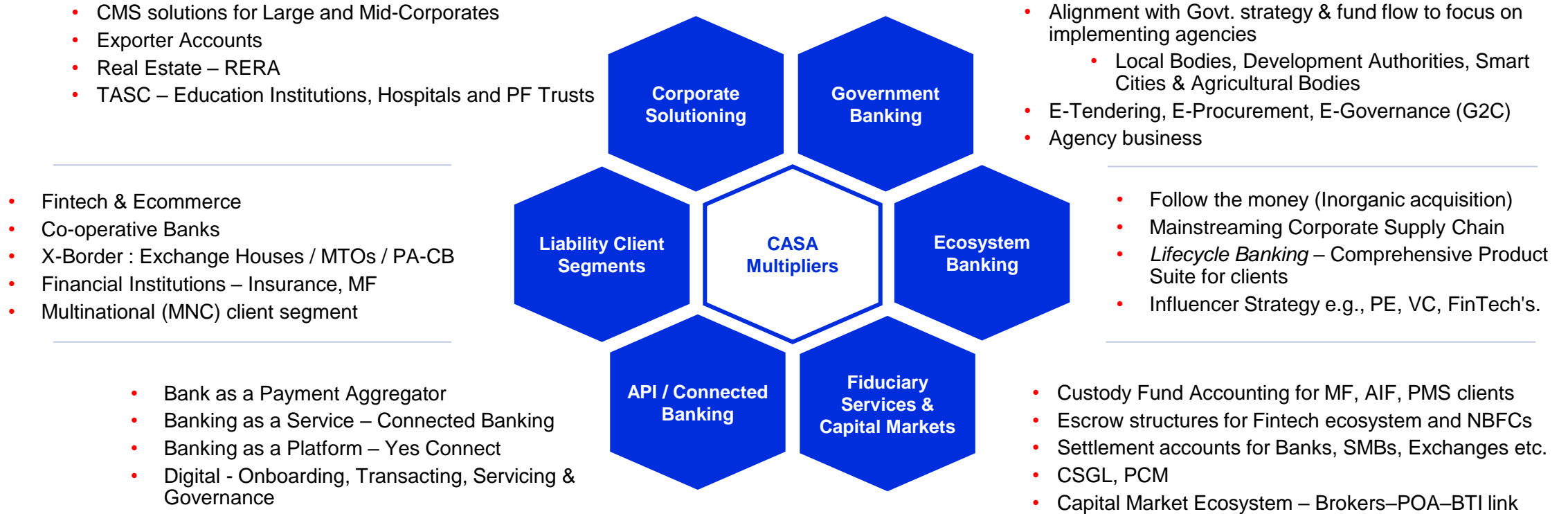


3 Providing tailored solutions to clients across business segments



Wholesale Banking Business (2)

Building sustainable Liability Book



Large Corporates

Focus Sectors

- Chemicals
- Infra - Road & Port
- Electronics & Electricals
- FMCG
- Food & Agri
- Auto & Auto Ancillaries
- Metals & Mining
- Logistics & Warehousing
- Transportation
- Healthcare & Pharma
- Renewable Energy
- EV

Portfolio Quality and Risk

- Higher proportion of well rated corporates in Advances
- Continued reduction in lower rated book & improvement in portfolio rating
- Growth in Working Capital & Trade business
- Focus on granularizing the portfolio

Pan India Presence

- Presence in 9 major locations

- Delhi
- Kolkata
- Mumbai
- Pune
- Ahmedabad



- Bengaluru
- Chennai
- Hyderabad
- Coimbatore



Analytics

- Proactive EWS mechanism
- Detailed screening of new names prior to on-boarding

Products

- Working capital Finance, Supply Chain Finance, Capex Finance
- Focus on high quality sponsors and sectors where we have expertise for Project Finance
- Growing non-fund book - Letters of Credit, Bank Guarantees
- Digital Collection & Payments, Liquidity Management Solutions
- Major contributor to Bank's Liabilities business
- Uptiering client positioning through Debt Capital Markets solutions, FX and Derivatives
- Cross-sell Retail Banking - Corporate salary accounts & Credit Cards

Financial Institutions



Non Banking Financial Company

- Sustainable asset book building in well rated/ retail focused NBFC's
- Strategic PSL funding through NBFC financing
- 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



Growth MNCs



New Entrants



Financial Sponsors

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

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



Unicorns/Soonicorns



Fintechs



Regulated Entities



E-commerce Marketplaces

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

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	Partnership	Product	Knowledge	Disburse	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 Solutions Digitization at the Core	Knowledge Engagement in Urban Infrastructure including e-mobility & start-up incubation through CGA¹ and Agriculture & Allied Sectors through FASAR²	Settlement Banker to Central & State Government initiatives	One-Stop solution for wide range of Government Sector Services

¹ CGA: Corporate & Government Advisory

² FASAR: Food & Agribusiness Strategic Advisory & Research

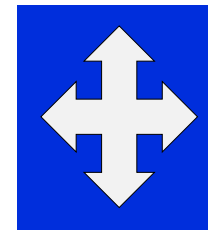
Commercial Banking



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



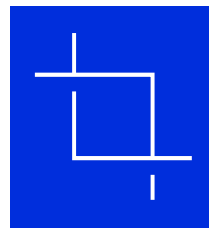
Knowledge Sectors – Pharma, Chemicals, Auto ancillary, Logistics, Metals



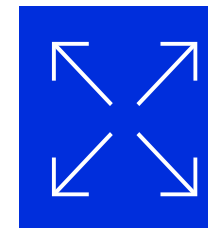
Leverage anchor-led ecosystems
(dealer/ distributor financing)



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

Transaction Banking

Leveraging the strength of solutioning, leading to granular CASA, LC, Guarantees, FX



Sachetisation of Transaction Banking: Curated Solutioning by Client Segments

Large Corporates
B2C



FinTech &
Exchange Houses



Large Corporates
B2B



Insurance / MFs
/ Broking



Co-operative /
Small Finance Banks



Government
Schemes



NBFC



Strengthening Franchise

95%¹ of CA is embedded with
Digital & Transaction Banking Product & Solutions

~80%¹ of CA has 2+ PPI*

~98%¹ of all Lending Clients having CA have 1+
TB** Product Embedment

**Market Leadership – YBL
processes 1 in 3 Digital Payment
transaction in India**
UPI – 54% Rank #1 in Payee PSP /
NEFT – 21%² Rank #2² / IMPS –
7.5% / NACH – 16%² Rank #2² /
AePS – 27% Rank#1

99% growth in
BBPS YoY⁵ ~4.6% Market Share
in LRS³, ~11.6% share in RDA³

82%⁴ growth in total Tax payments
71%⁴ growth in direct taxes
99%⁴ growth in GST payments
29%⁴ growth in EPFO

* PPI - Product Penetration Index; ** TB - Transaction Banking;

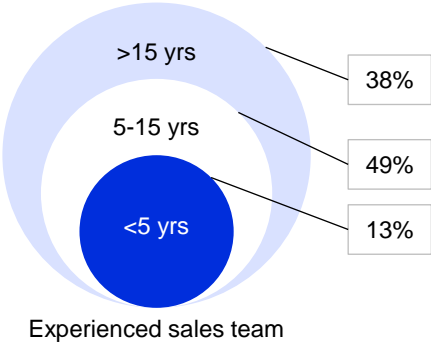
Source - NPCI; ¹ Nos for YTD Dec'25; ² Nos for Nov'25; ³ Nos for YTD Sep'25; ⁴ YTD Dec'25 vs YTD Dec'24; ⁵ Q3 25-26 v/s Q3 24-25

Financial Markets

Customised solutions for clients



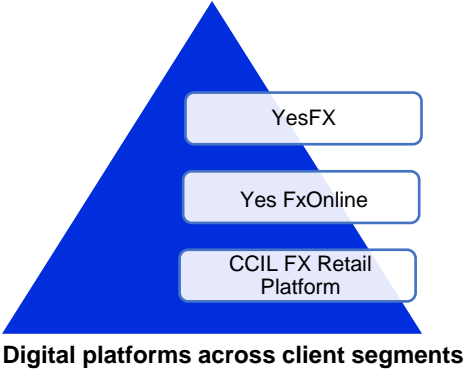
FX Sales



Dedicated experienced product sales managers providing structured hedging solutions

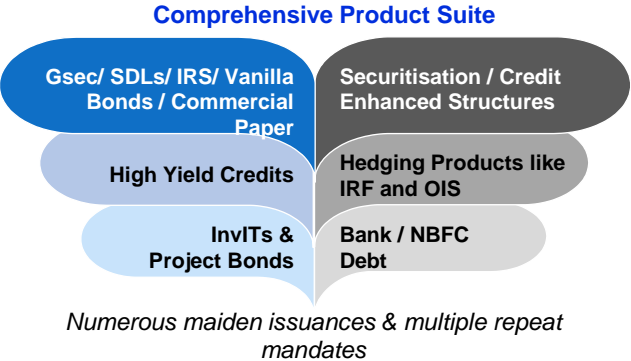
Pan India Presence through sales centres

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



- 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



- Customer Types
- Bullion Traders
 - Jewellery Mftg
 - Jewellery Exporters

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

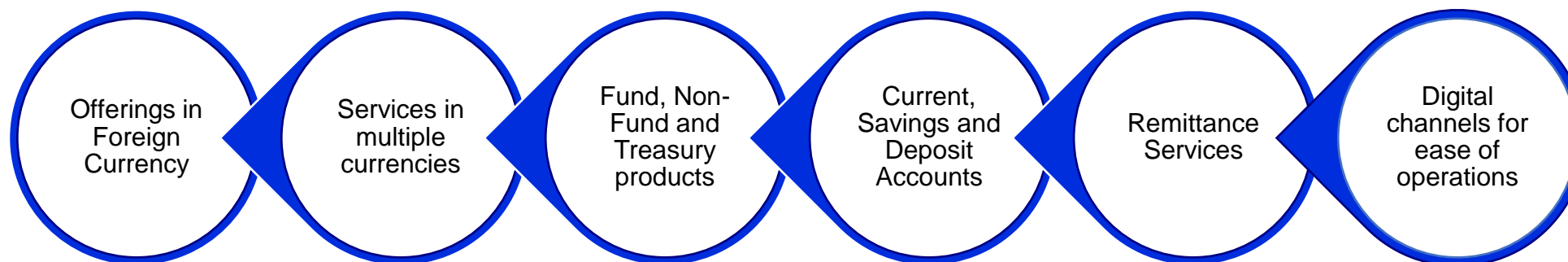
Knowledge Banking & Thought
Leadership

IFSC Banking Unit - GIFT City



YES BANK was the first bank to commence its IFSC Banking Unit in GIFT, Gandhinagar, Gujarat - the only International Financial Services Centre in India helping onshoring the offshore funds and investments

- Offers comprehensive foreign currency product basket to deepen the wholesale and retail client relationships across the globe
- Regulated by the International Financial Services Centers Authority "IFSCA" as Host & RBI as Home country regulator. Business & Operations are governed and supervised by the Bank's Board appointed Governing Body (GB)



Asset	Liability	Trade	Financial Markets
<ul style="list-style-type: none">• ECB and offshore lending	<ul style="list-style-type: none">• FCY liability through NRIs/ Corporates/ MNCs/ Units housed in GIFT City• Delivering innovative, tech-driven liability solutions by partnering with FinTech and PSP ecosystems• Positioning the bank as the preferred banking partner for FinTechs and Tech firms through tailored solutions, faster onboarding, and innovative digital capabilities	<ul style="list-style-type: none">• Innovative bank owned Funded and non-funded trade finance products• Cross-border remittances• Innovative trade finance solutions to enhance client experience and improve operational efficiency	<ul style="list-style-type: none">• Comprehensive treasury product suite with multiple currency & derivate offerings

Knowledge Banking

Leveraging knowledge as a competitive differentiator to grow Banking Business



Business Economics Banking, Food & Agri Strategic Advisory & Research (FASAR), Corporate & Government Advisory (CGA)

- A team with industry specific knowledge & expertise in Economy, Food & Agri, E-mobility, Electronics Value Chain, New Energy, & Urban Infrastructure
- Knowledge events and Government / Private sector CXO level knowledge sharing engagements enable relationship deepening

Knowledge backed client outreach

Private Sector



Private Sector

- Strategic and project advisory
- Advisory to evaluate and apply for Govt. Incentive Schemes (PLIs, ECMS, SAMPADA, AHIDF, SPECS, State Investment Schemes)
- Sharing views on economy, currency & interest rates



Government

Government

- Visioning, Policy & Program Development, Investment Promotion
- Strategic Roadmaps, Financial Impact Evaluation
- Advisory to evaluate and apply for Govt. Incentive Schemes (PM eBus Seva, CITIIS 2.0)

New client acquisition & relationship deepening

Thought Leadership Events / Franchise Building



Co-create & knowledge partnership

- Knowledge partnerships & publications with Government Bodies & Industry Associations



Publish sector focused reports

- APEDA, FICCI, AMCHAM, CII, Automotive Component Manufacturer's Association (ACMA), Indian Dairy Association (IDA), Grain Ethanol Manufacturer's Association (GEMA)

- Media presence including authored articles for leading publications

Branding & mindshare capture through thought leadership events / media presence

Internal Knowledge Initiatives



Industry insights

- Sharing sectoral trends and market information with Business / Risk / Credit teams



Customized niche solutioning (urban sector)

- Sharing macro perspectives with Business Units to enable decision making
- Approach to plug-in niche solutions as per challenges for urban local bodies/ development authorities e.g. revenue augmentation, land asset management

Industry connect through knowledge reports on key macro and sectoral themes

Digital @ 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 (55.2% market share)
#2 Payer PSP (32.2% market share)

“#1 Acquiring AePS Bank: Powering ~25.7% of all AePS Txns via ~715 K+ partner outlets²

#2 in NEFT with ~99.0% Success Rate & 21% market share¹

99% Credit Cards Sourced Digitally ⁴

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

92% Individual SA & 93% eligible CA accounts Sourced Digitally

Future ready for both BaaS & BaaP Models ³

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)
OCEN (Digital Cash Flow Financing), ONDC (Leverage Market Ecosystem), 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.

Powered by Strong Core, Data and Talent

Better Mind Share & Wallet Share

Lower Acquisition, Txn and Servicing Cost

Scale and Profitability

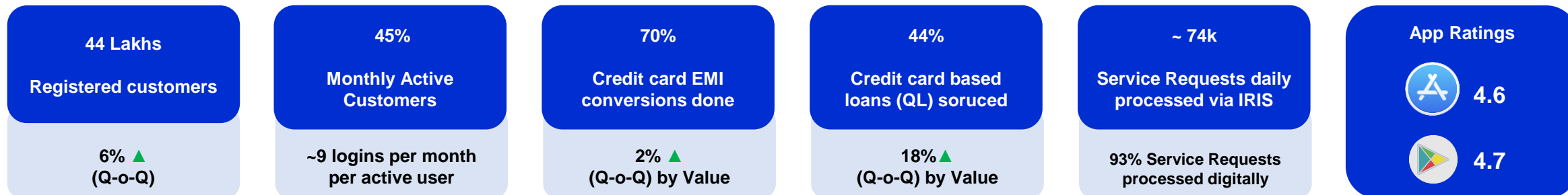
¹ Industry Source: RBI Payment System Indicators & NPCI for Nov ‘25

² As of Dec 31, 2025

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

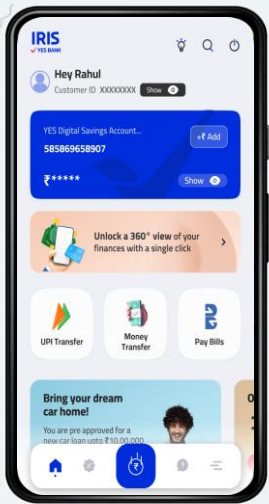
⁴ Including Assisted Journeys

250+ Features live on IRIS

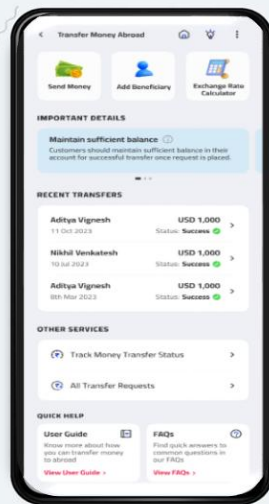


Payments | Deposits | Loans | Credit Cards | LRS | Travel Cards | Investments & more..

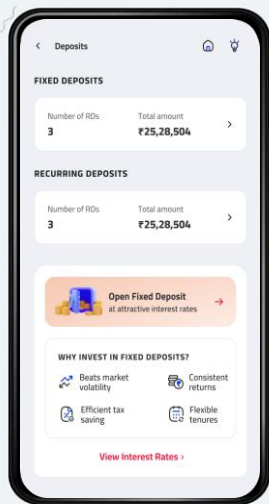
Add funds directly from homepage



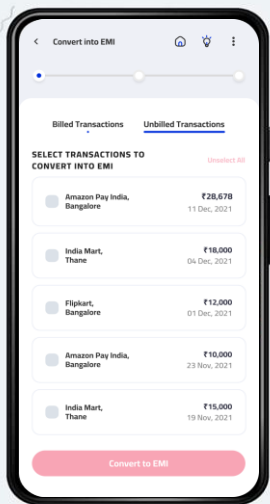
Transfer funds abroad through LRS



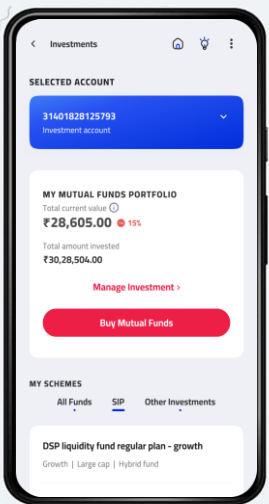
Invest in FD with zero hassle




Primary channel for CC EMI sourcing



Invest in your future





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

4 Lakhs +

Registered
customers

1,14,000 +

Active Customers

1.6 Cr +

Transactions

75,500 +

Tax Bill Payments

6550 +

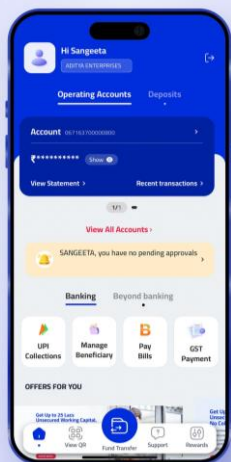
FDs opened

Scan
to
watch
Video

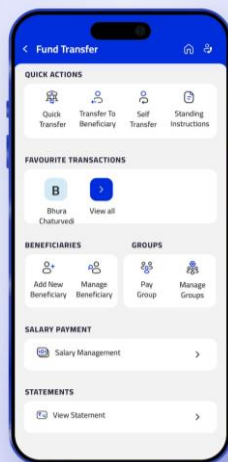


Individual CA | Soleprop | Partnership | LLP | Pvt. Ltd. | Public Ltd. | TASC

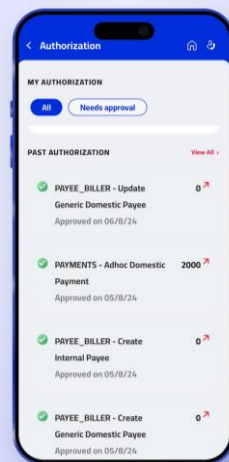
Manage your business
with ease



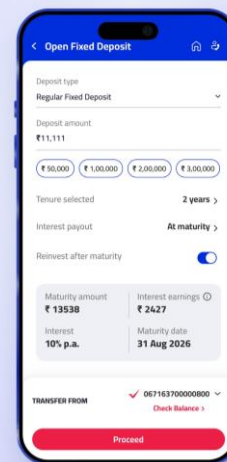
Quick and secure
money transfers



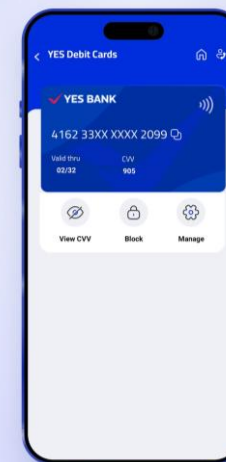
Authorization records
simplified



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...

52 Lakhs +

Registered customers

14%

Quarterly Growth in User Base

App store ratings



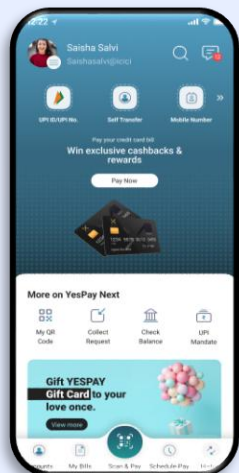
4.5



4.8

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

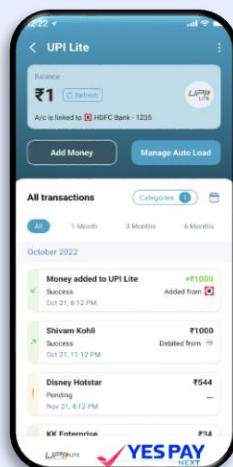
Simplified Dashboard



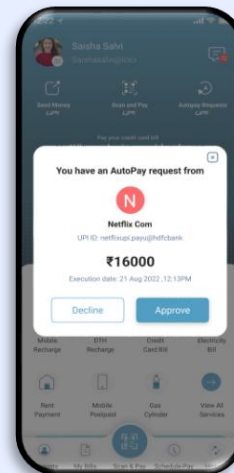
Quick & Secure Merchant Payments



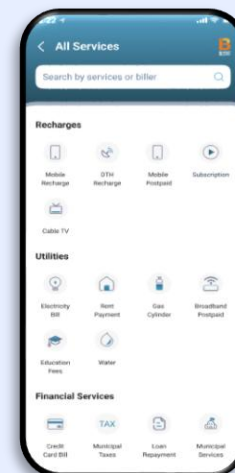
UPI Lite –Auto top-up



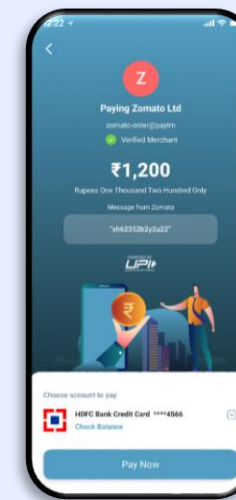
Setup Recurring Payments



Zero Platform fee on Bill Payments



Pay Using Credit Card



YES Pay Biz

One Stop Solution for Merchants



Collect | Manage | Grow

390,000+

Registered Merchants

2 X

QoQ Throughput Growth

1800 Cr+

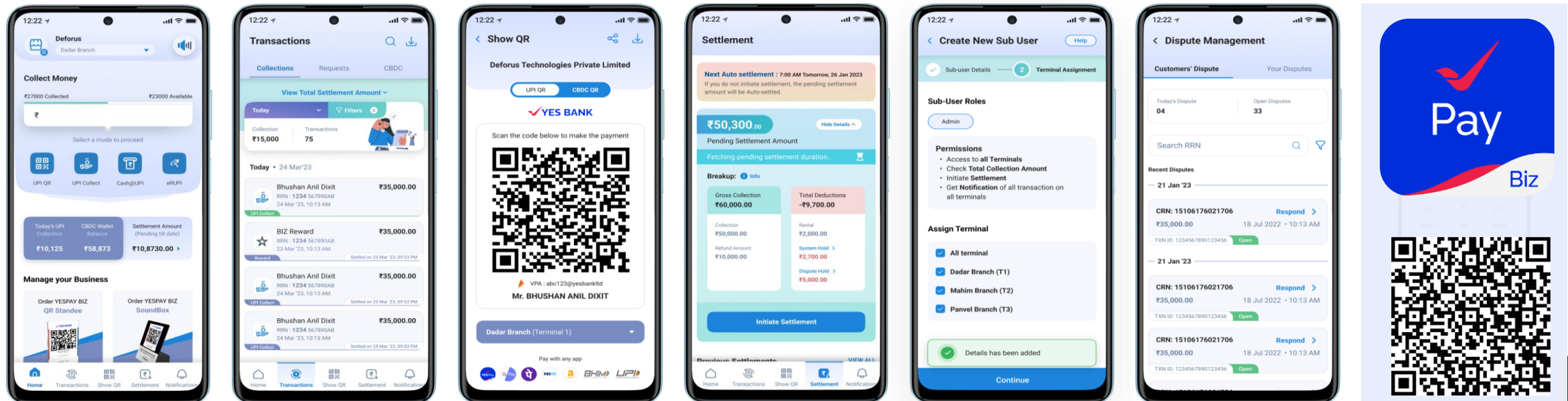
Monthly transactions value

App Store Ratings-



4.3

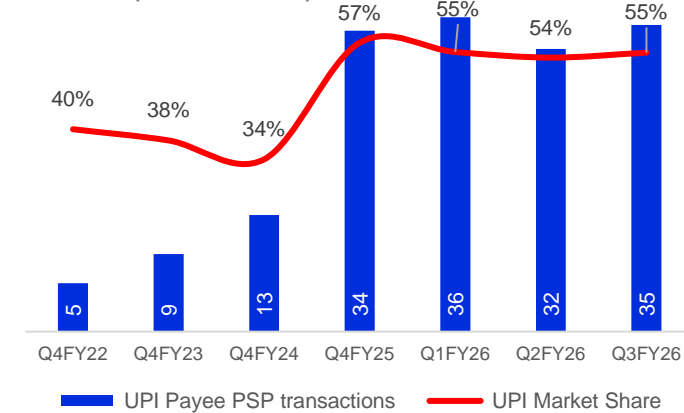
On demand Instant Settlements | Multiple Collection Modes| Sub-User Management |Available in 6 languages



Powering Digital India with our Distinctive Capabilities

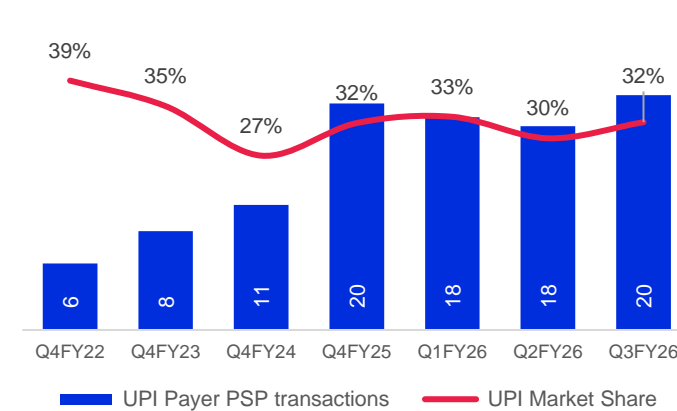
#1 UPI Payee PSP Bank Powering ~ 351mn txn daily

CAGR 64% (Q4FY22-Q3FY26)



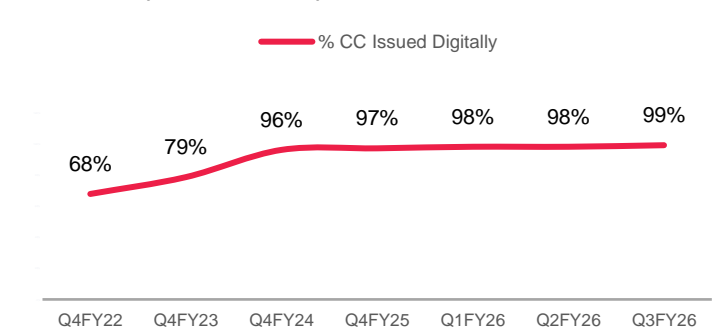
#2 UPI Payer PSP Bank Powering ~193 mn txn daily

CAGR 40% (Q4FY22-Q3FY26)



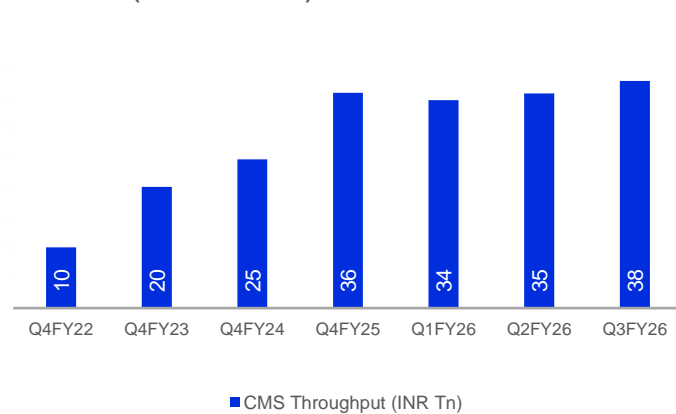
% Credit Cards Issued Digitally¹

CAGR 11% (Q4FY22-Q3FY26)



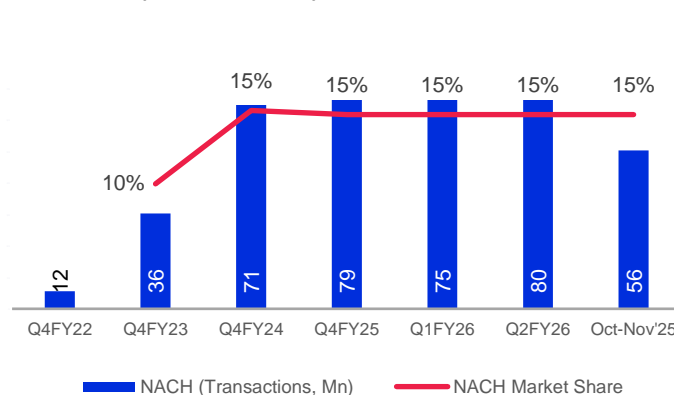
~More than 3X growth in CMS Throughput Since Mar'22

CAGR 42% (Q4FY22-Q3FY26)



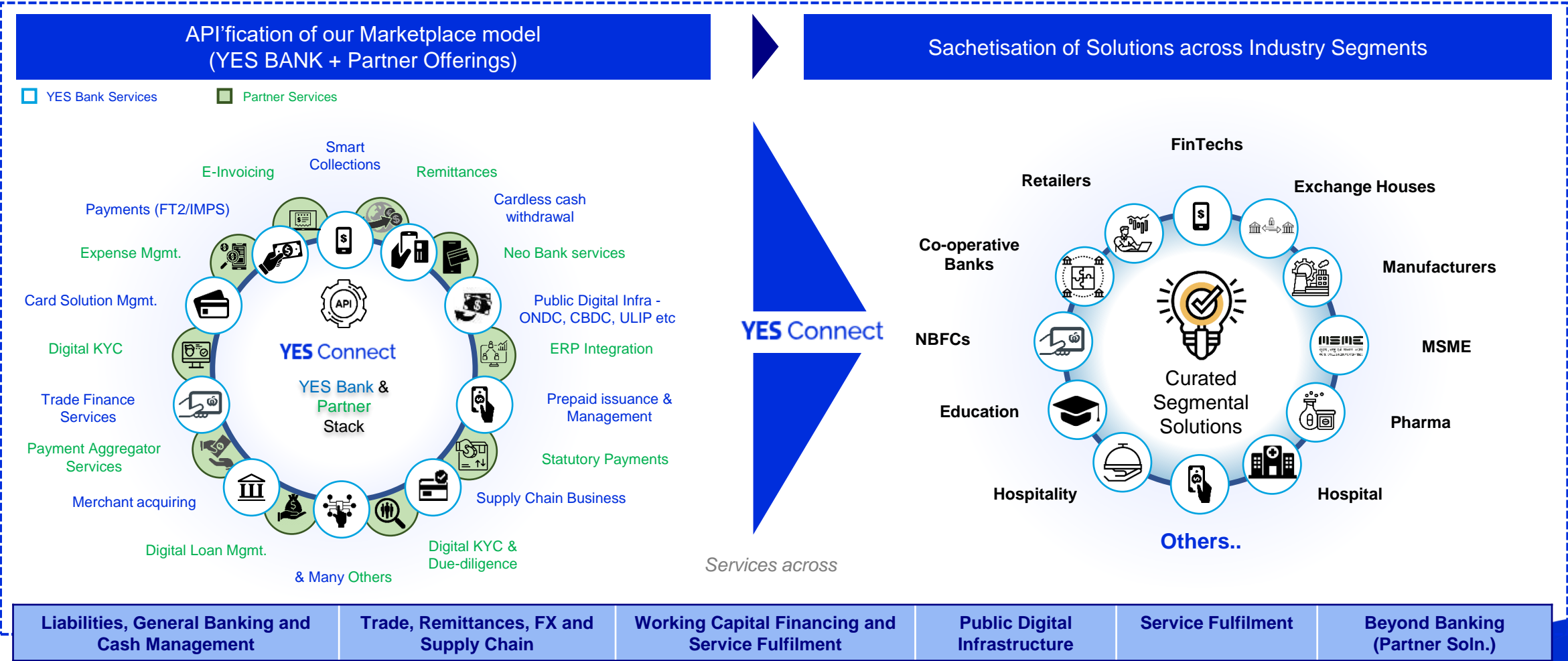
Steadily Market Share Gains; #2 in NACH

CAGR 54% (Q4FY22-Q3FY26)



¹ Includes offline assisted journeys

API Banking Strategy : Enriched Customer Experience



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



Partnership roadmap of Digital & Transaction Banking

Source Digital	Onboard Digital	Transact Digital	Service Phygital	Monitor Digital
<ul style="list-style-type: none"> Digital Acquisition at Scale thru Partnerships – CA-SA accounts, Supply Chain, Cards, Retail Assets, etc 	<ul style="list-style-type: none"> Digital Client Onboarding & Product Setups Phygital a/c opening with Instant a/c Operations 	<ul style="list-style-type: none"> API'fication of all Bank Products Create STP journeys for Liability & Asset products FinTech Partnership & integration 	<ul style="list-style-type: none"> Digital tools for FTR query resolution at low-cost model 	<ul style="list-style-type: none"> Digitalized reporting & MIS End-to-end digital Sales force

Quantum Force Multiplier for Inorganic Client Acquisition across...

Third Party Apps								
Corporate BCs								
Market Place								
Payment Aggregators								
Co-Branded Cards								
Large Merchants								

... & many more

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

23K Plus Active Customers

25% growth
In Q3 vis-à-vis
Q2 for FY26

To know
more
Scan QR



DIRECT TAX (TIN 2.0)

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

29K Plus Active Customers

35% growth
In Q3 vis-à-vis
Q2 for FY26

To know
more
Scan QR



CUSTOMS & EXCISE

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

1000 Plus Active Customers

64% growth
In Q3 vis-à-vis
Q2 for FY26

To know
more
Scan QR



Employees' Provident
Fund Organization (EPFO)

Launched on 9th
June 2024

Live on – YES BANK
channels

6K Plus New Clients

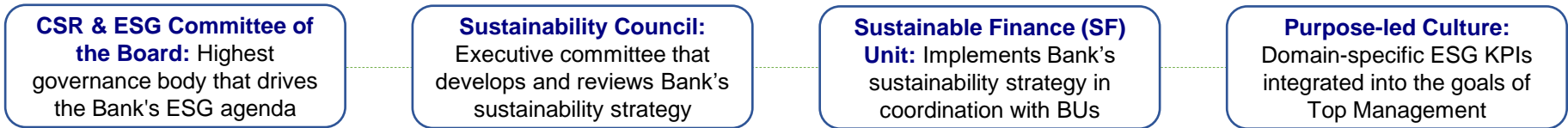
47K

>47K active
customer within
6 months of
launch

Responsible franchise with sustainability at its core



Robust ESG & Climate Governance



Environment

Environmental management: First Bank globally with 1,289 ISO 14001:2015 facilities under its Environmental Management System

Net zero by 2030: Committed to reduce GHG emissions from operations to net zero by 2030. ~26% reduction in Scope 1 & 2 emission intensity per rupee of turnover in FY 2024-25 (YoY)

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

Green finance: INR 7,357 crore in sanctioned debt facilities for supporting RE projects (solar, wind, hybrid & pumped-storage) of ~2,210 MW, in FY 2024-25. One of only 5 Accredited Entities to the Green Climate Fund

Reducing financed emissions: First Indian Bank to report financed emissions (electricity generation). Achieved 39% reduction in financed emission intensity (from base year FY 2021-22)

Aligning with global frameworks: Founding Signatory to UNEP FI Principles for Responsible Banking and first Indian Bank to publish enhanced disclosures in line with TCFD recommendations

Social

Gender diversity: 23.17% proportion of women in the Bank's workforce in FY 2024-25

Financial inclusion: 6.49 lakh active women customers in rural India under YES Microfinance programme in FY 2024-25

Community development: 68,000 youth, farmers, women and artisans impacted through YES Foundation's employability and entrepreneurship programmes (as of March 31, 2025)

Agroforestry: 400,000 trees planted through YES Foundation's agroforestry initiative, enhancing green cover and supporting sustainable livelihoods of farmers (as of March 31, 2025)

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.

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



Prashant Kumar
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

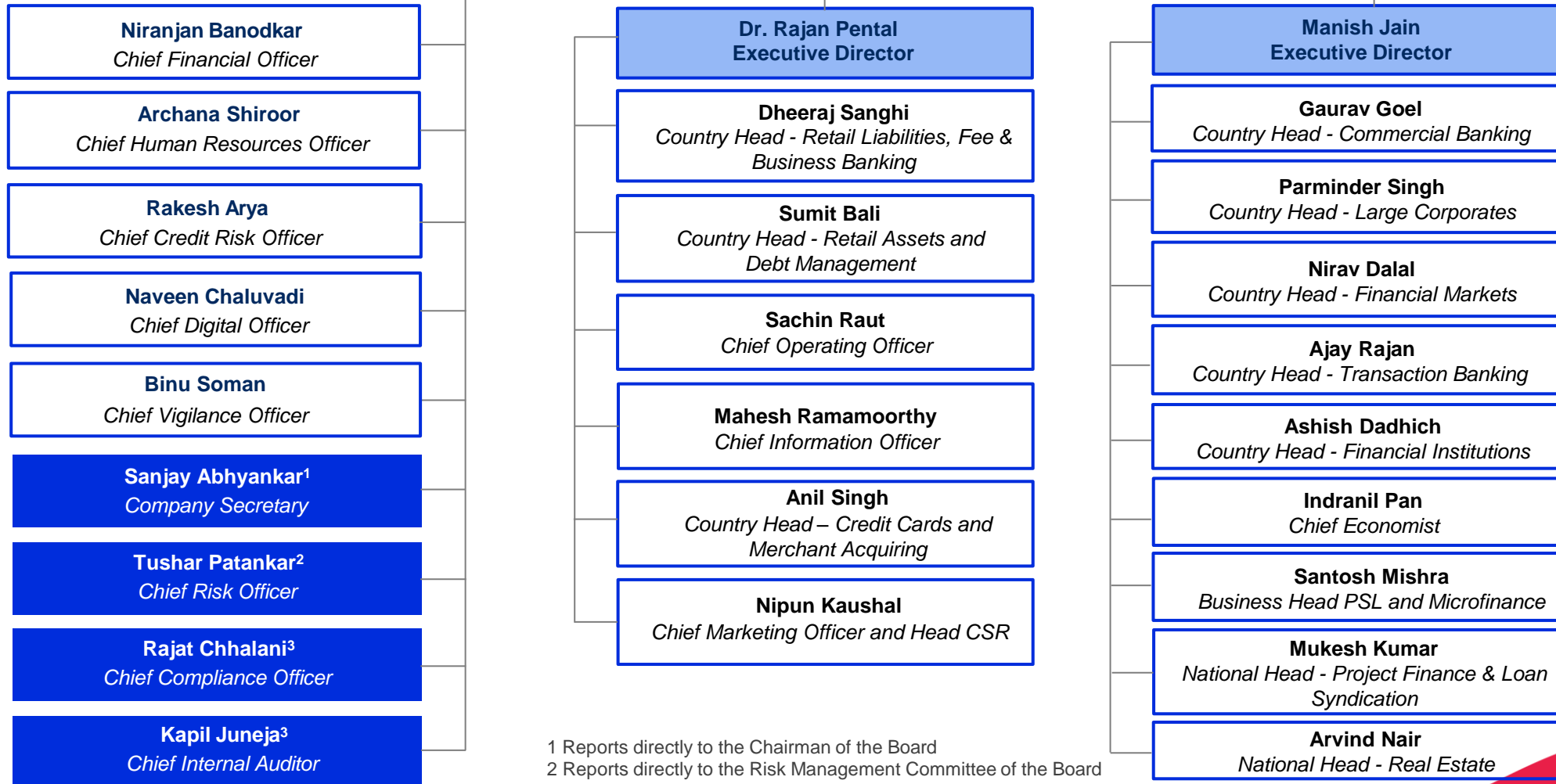


D. Shivakumar
Non-Executive Director, Nominee
of Verventa Holdings Limited

Professional and Seasoned Management team



Prashant Kumar
Managing Director & CEO, YES Bank



¹ Reports directly to the Chairman of the Board

² Reports directly to the Risk Management Committee of the Board

³ Reports directly to the Audit Committee of the Board

Strong people focus: Stable leadership with focus on up-skilling talent, objective performance management & enabling employee flexibility



Leadership Development

- Executive Leadership Development Program:** As part of our Executive Leadership Development framework, we launched a flagship learning initiative in partnership with IIM Lucknow for senior management and SPJIMR for select middle management, focusing on CX excellence, personal effectiveness, and impactful partnerships. Exceptional participation and feedback underscored its success.
- Lead Forward:** Customized workshop designed to help emerging leaders to strengthen managerial skills and lead with confidence. The program also focused on discovering tools to handle challenges, inspire teams, build stronger and more inclusive teams.
- Influencing Without Authority:** Customized program aimed at empowering participants to drive impact and gain buy-in from teams, manage diverse stakeholders regardless of formal authority. Workshops conducted across multiple business units.

Knowledge Management

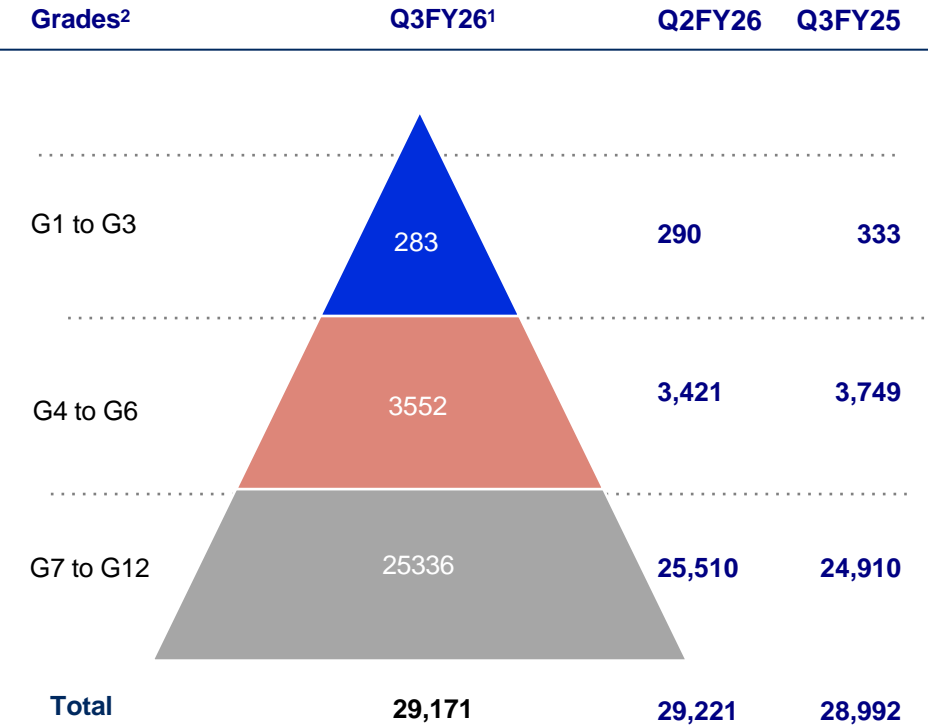
- Digital Personal Data Protection Act (“DPDPA”):** In line with the DPDPA and our commitment to safeguarding customer and stakeholder information, an e-learning module on Data Privacy was launched for employees focusing key principles of DPDPA, roles and responsibilities in day-to-day data handling and ways to prevent data breaches, misuse, and non-compliance risks.
- Credit Writing Workshops :** With the Bank’s ongoing focus on strengthening credit quality and ensuring consistency in credit proposals originating from business teams, multiple batches were conducted for relationship managers in commercial banking.
- Identifying Early Warning Signals Workshop:** Specially curated for Credit, Risk and Business teams, in partnership with CRISIL focusing on identifying key financial and non-financial indicators signaling potential credit risk, apply proven ratios and scoring models, analyze portfolio and evaluate real-world case studies to strengthen monitoring strategies.

DE&I Initiatives

- Trans Awareness Week:** A unique coaster making workshop was organized which was facilitated by artisans from the trans community. Each coaster symbolized empathy, inclusion, and the integration of diverse identities that enrich our workplace culture.
- International Day of Person with Disability:** Employees engaged in an inspiring online conversation with a PWD achiever and participated in a unique Sculpt in the Dark workshop—crafting clay art blindfolded to experience a world without sight and reflect on accessibility.
- Step Up 2 YES:** The Bank conducted multiple pan-India drives to welcome women back to work, attracting over 700+ participants. As a result, 40 new hires joined the program in Q3.

Employee Engagement

- World Mental Health Day:** The Bank reinforced its commitment to employee well-being through exclusive webinars—Mind Matters and Losing Mental Weight. These sessions focused on stress management, self-care practices, and simplifying life through meaningful discussions.
- Table Tennis Championship 2025:** Organized for Mumbai employees which received enthusiastic participation. Winners and Runner up trophies were presented to the champions of the tournament.



Total headcount of 29,174 with a net addition of 484 staff over the headcount of March 31, 2025

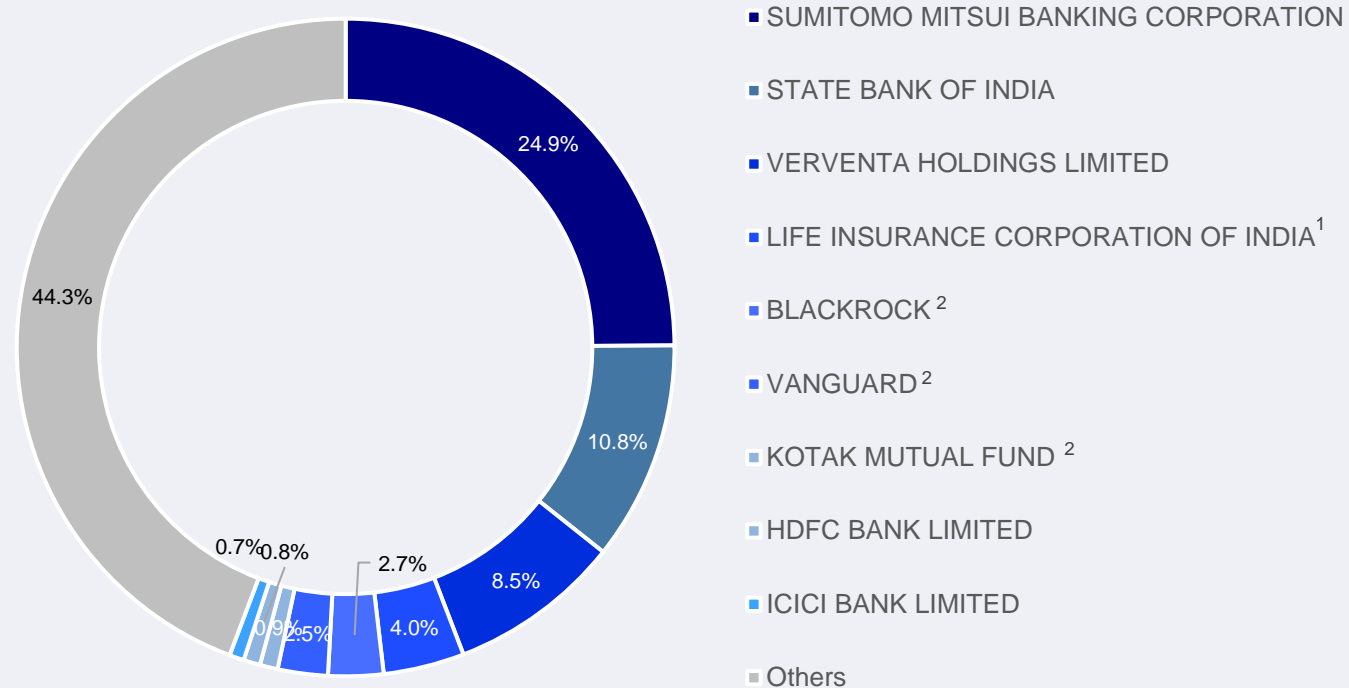
¹ Data as December 31, 2025.
² The data excludes MD & CEO and Executive Directors

Strong Investor base

Well diversified Investor base:

Category	%
FDI	33.4%
Banks	13.3%
Resident Individuals	28.6%
FPI's	12.3%
Insurance Companies	4.0%
Mutual Funds	3.6%
Body Corporates	1.8%
Others	2.9%
TOTAL	100.0%

Shareholding Pattern as on December 31, 2025



¹ LIC along with its various schemes ² along with its various fund managed by them

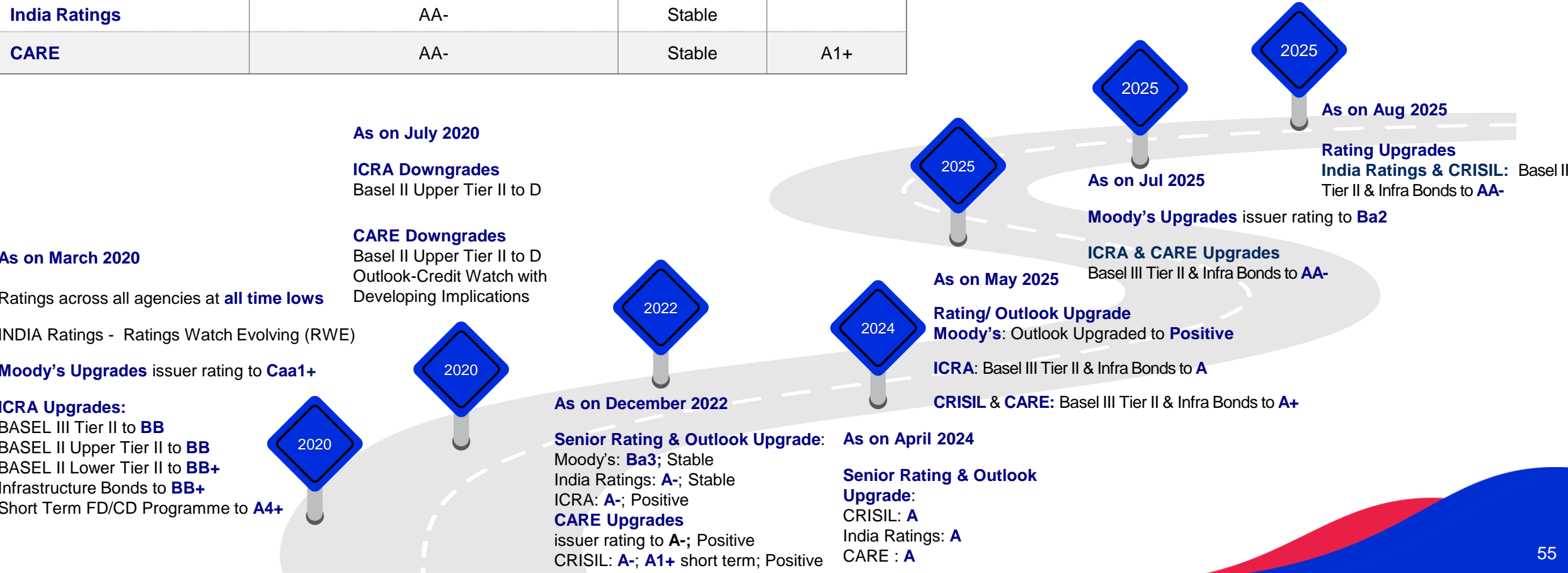
Credit Rating



International Rating	Long-term	Outlook	Short-term
Moody's Investors Service	Ba2	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



Thank You

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