

YBL/CS/2026-27/14

**April 18, 2026**

**National Stock Exchange of India Limited**

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

**BSE Limited**

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

Dear Sir / Madam,

**Sub.: Press Release and Investor Presentation on the Financial Results for the Quarter (Q4) and year ended on March 31, 2026**

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

This is further to the Outcome of Board Meeting held on April 18, 2026, wherein the Bank had disclosed the Audited Standalone and Consolidated Financial Results of the Bank for the Quarter (Q4) and year ended on March 31, 2026, along with the 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 (Q4) and Year ended on March 31, 2026, is also enclosed herewith for appropriate dissemination.

The weblink of BSE Limited and National Stock Exchange of India Limited providing the above information is being hosted on the Bank's website [www.yes.bank.in](http://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 Abhyankar**  
**Company Secretary**

*Encl: Press Release and Investor Presentation*



April 18, 2026

<b>Q4FY26 &amp; FY26 - Key Highlights</b>	
<b>YES BANK delivers robust Q4 &amp; FY26 performance with consistent rise in profitability, acceleration in growth, outperformance in CASA, improved margins &amp; better asset quality</b>	
<b>Q4FY26 Profit grows ~45% to INR 1,068 Crs</b>	<b>Q4FY26 Return on Assets at ~1.0%</b>
<b>Q4FY26 NIM Improves ~20 bps to 2.7%</b>	<b>FY26 C/I Ratio at 66.7% improves 460 bps</b>
<b>Deposits cross milestone of INR 3 Lakh Crs; CASA Deposits Cross INR 1 Lakh Crs</b>	
<ul style="list-style-type: none"> <li>▪ <b>Q4FY26 Net Profit exceeds INR 1,000 Crs at INR 1,068 Crs, up 44.7% Y-o-Y &amp; 12.3% Q-o-Q. FY26 Net Profit at INR 3,476 Crs up 44.5% Y-o-Y</b> <ul style="list-style-type: none"> <li>• <b>RoA at 1.0%</b> v/s 0.7% Q4FY25 &amp; 0.9% in Q3FY26. <b>FY26 RoA at 0.8%</b> v/s 0.6% in FY25</li> <li>• <b>NIM at 2.7%</b> v/s 2.5% in Q4FY25 &amp; 2.6% in Q3FY26. <b>FY26 NIM at 2.6%</b> v/s 2.4% in FY25                             <ul style="list-style-type: none"> <li>○ <b>Cost of Deposits for Q4FY26 lower 60bps Y-o-Y &amp; 10bps Q-o-Q at 5.5%; FY26 Cost of Deposits down 40bps Y-o-Y at 5.7%</b></li> </ul> </li> <li>• <b>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</b></li> <li>• <b>Operating Profit for Q4FY26 at INR 1,618 Crs up 23.1% Y-o-Y and 31.2% Q-o-Q. FY26 Operating Profit at INR 5,506 Crs up 29.4% Y-o-Y</b></li> <li>• <b>C/I Ratio further improved to 63.0%</b> in Q4FY26 v/s. 67.3% in Q4FY25 &amp; 66.1% in Q3FY26. <b>FY26 C/I at 66.7%</b> v/s. 71.3% in FY25</li> </ul> </li> <li>▪ <b>Acceleration in Balance Sheet growth; CASA outperformance continues</b> <ul style="list-style-type: none"> <li>• <b>Advances at INR 2,73,445 Crs, up 11.1% Y-o-Y and 6.2% Q-o-Q; Deposits exceed critical milestone of INR 3 lakh Crs at INR 3,18,969 Crs up 12.1% Y-o-Y &amp; 9.0% Q-o-Q</b></li> <li>• <b>Disbursements at INR 33,224 Crs, up 19.8% Y-o-Y &amp; 23.1% Q-o-Q, with Retail disbursements accelerating to ~41% Y-o-Y growth; FY26 disbursements exceed INR 1 Lakh Crs</b></li> <li>• <b>CASA Deposits</b> crossed the <b>critical milestone of INR 1 lakh Crs</b> during the quarter</li> <li>• <b>Retail &amp; Branch Led Deposits at INR 1,86,186 Crs</b> grew 13.5% Y-o-Y; and comprised 58.4% of Total Deposits</li> </ul> </li> <li>▪ <b>Significant improvement in Asset Quality</b> <ul style="list-style-type: none"> <li>• <b>GNPA ratio at 1.3%</b> down 20 bps Q-o-Q and <b>NNPA ratio at 0.2%</b>, down 10 bps Q-o-Q</li> <li>• <b>Retail Slippages at their lowest in past 9 quarters at INR 888 Crs (2.8% of Advances)</b> v/s. INR 1,026 Crs (3.4% of Advances) in Q3FY26</li> <li>• <b>Net Credit Costs for the quarter stood 0.17%</b> of Avg. assets v/s. 0.30% in Q4FY25. <b>FY26 Credit Costs restricted to 0.2%</b> v/s. 0.3% in FY25</li> </ul> </li> <li>▪ Awarded <b>Silver Shield for Excellence in Financial Reporting 2024–25</b> from ICAI among Private Sector Banks</li> <li>▪ Improved <b>S&amp;P Global ESG Score from 73 to 79</b> in 2025, making it the <b>highest score</b> amongst Indian Banks for the <b>fourth consecutive year</b></li> </ul>	

Commenting on the results and financial performance, **Mr. Vinay M. Tonse, Managing Director & CEO, YES BANK** said, “YES BANK concluded FY26 on a strong footing, delivering a Q4 RoA of 1.0% in line with our guidance, supported by a 20 bps improvement in NIMs, improvement in Cost to Income ratio and the lowest GNPA and NNPA levels since FY20. Business momentum continued to strengthen, with broad-based growth across advances and deposits, underpinned by a robust CASA-led deposit engine that contributed to lower Cost of Deposits. FY26 also marked an important strategic milestone with SMBC becoming our largest shareholder, reaffirming global institutional confidence in the Bank’s long-term potential. As we move into FY27, our priorities remain firmly anchored in strengthening the franchise, accelerating high-quality growth, and advancing our journey toward building a resilient YES BANK that consistently creates sustainable value for all stakeholders.”



## Q4FY26 & FY26 - Financial Highlights

### Profit and Loss

- Q4FY26 NII at INR 2,638 Crs, up 15.9% Y-o-Y & 7.0% Q-o-Q. FY26 NII at INR 9,776 Crs up 9.3% Y-o-Y
- NIM for Q4FY26 at 2.7% up 20 bps Y-o-Y and up 10 bps Q-o-Q, aided by lower cost of deposits and reduction in balances of PSL shortfall deposits. 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
- Strong cost control by the Bank enabled restricting Operating Costs growth- at INR 2,750 Crs, up only 1.8% Y-o-Y and down 4.0% Q-o-Q. FY26 Operating Costs at INR 11,029 Crs grew only 4.6% Y-o-Y
- Non-tax Provision Costs at INR 188 Crs down 41.0% Q-o-Q. FY26 Non-tax Provisions at INR 912 Crs down 16.0% 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
- Net Profit for Q4FY26 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
- Q4FY26 RoA at 1.0% v/s 0.7% in Q4FY25 & 0.9% in Q3FY26. FY26 RoA at 0.8% v/s 0.6% in FY25
- RoE at 8.4% for Q4FY26, v/s 6.2% in Q4FY25 and 7.7% in Q3FY26. FY26 RoE at 7.0% v/s 5.2% in FY25

### Balance Sheet

- Net Advances at INR 2,73,445 Crs, registered growth of 11.1% Y-o-Y and 6.2% Q-o-Q, driven by acceleration across business segments
  - Retail Assets Disbursement, up ~41% Y-o-Y
  - Corporate & Institutional Banking Advances up 19.7% Y-o-Y; Commercial Banking Advances up 14.5% Y-o-Y; Retail Banking Advances up 4.7% Y-o-Y
- C/D ratio at 85.7% v/s 86.5% in Q4FY25 and 88.0% in Q3FY26
- Total Deposits at INR 3,18,969 Crs grew 12.1% Y-o-Y & 9.0% Q-o-Q with continued outperformance in CASA Deposits
  - CASA Deposits at INR 111,959 Crs grew 14.9% Y-o-Y; CASA AQB (Avg. Quarterly Balance) growth was also strong at 11.2% Y-o-Y
  - CASA Ratio at 35.1% v/s 34.3% in Q4FY25 and 34.0% in Q3FY26
  - CA balances grew 20.8% Y-o-Y and 28.2% Q-o-Q
  - SA balances grew 10.1% Y-o-Y and 1.6% Q-o-Q
- Average Quarterly LCR during the quarter remains healthy at 119.0%
- CET I Ratio stands at 13.8% v/s 13.5% in Q4FY25 and 13.9% in Q3FY26
  - RWA to Total Assets at 69.7% v/s 71.3% in Q4FY25 and 73.9% in Q3FY26
- PSL shortfall Deposits at INR 27,931 Crs - lower 24.5% Y-o-Y and 4.4% Q-o-Q, now account for 6.0% of Total Assets; consequently, Borrowings down 9.4% Y-o-Y



## Asset Quality

- **GNPA Ratio at 1.3%** in Q4FY26 down **30 bps Y-o-Y** and **20 bps Q-o-Q**
- **NNPA Ratio at 0.2%** in Q4FY26 down **10 bps** both **Y-o-Y** and **Q-o-Q**
- **PCR at 81.9%** in Q4FY26 v/s 79.7% in Q4FY25 and 83.3% in Q3FY26
- **Net Credit Costs** for the quarter stood **0.2%** of Avg. assets for the quarter v/s. **0.3% Q4FY25. FY26** Credit Costs restricted to **0.2%** v/s. **0.3%** in **FY25**
- **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
- **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**
- **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

## Other Highlights/ Achievements

- Opened **6** new branches in Q4FY26 and **82 branches** in **FY26**
- ESG Ratings and Indices:
  - 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 Bank 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
- Introduced **ACIC Launchpad** - Early **Startup Pitch** Challenge, promoting **tech. driven entrepreneurship** across sectors like **AI, FinTech, AgriTech, EdTech, Energy, & Data Analytics**

YES BANK's Analyst conference call, scheduled on Apr 18, 2026 at 3:00 PM IST, can be heard at following link:

<https://www.yes.bank.in/about-us/investor-relations/financial-information/financial-results/financial-results-detail-page/quarterly-earnings-call-invite-2025-26-q4>

## ABOUT YES BANK

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

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

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

### **For further information, please contact:**

#### **YES BANK**

Sidharth Patnaik

Lead Corporate Communications

Email: [sidharth.patnaik@yes.bank.in](mailto:sidharth.patnaik@yes.bank.in)



Financial Highlights – Q4FY26 & FY26 Results

Profit & Loss Statement Highlights								
(INR Crs)	Q4FY26	Q3FY26	Growth %	Q4FY25	Growth %	FY26	FY25	Growth %
Net Interest Income	2,638	2,466	7.0%	2,276	15.9%	9,776	8,944	9.3%
Non-Interest Income	1,730	1,633	6.0%	1,739	-0.5%	6,759	5,857	15.4%
Total Net Income	4,368	4,098	6.6%	4,016	8.8%	16,535	14,801	11.7%
Operating Profit/(Loss)	1,618	1,234	31.2%	1,314	23.1%	5,506	4,254	29.4%
Provisions	188	22	757.0%	318	-41.0%	912	1,086	-16.0%
Net Profit / (Loss)	1,068	952	12.3%	738	44.7%	3,476	2,406	44.5%
Basic EPS (INR)	0.34	0.30	12.3%	0.24	44.6%	1.11	0.77	43.5%
Key P & L Ratios								
	Q4FY26	Q3FY26		Q4FY25		FY26	FY25	
Return on Assets <sup>1</sup>	1.0%	0.9%		0.7%		0.8%	0.6%	
Return on Equity <sup>1</sup>	8.4%	7.7%		6.2%		7.0%	5.2%	
NIM	2.7%	2.6%		2.5%		2.6%	2.4%	
Cost to Income	63.0%	66.1%		67.3%		66.7%	71.3%	
Non-interest income to Total income	39.6%	39.8%		43.3%		40.9%	39.6%	

Balance Sheet Highlights					
(INR Crs)	31-Mar-26	31-Dec-25	Growth	31-Mar-25	Growth
Advances	273,445	257,451	6.2%	246,188	11.1%
Deposits	318,969	292,524	9.0%	284,525	12.1%
Shareholder's Funds	51,062	50,140	1.8%	47,780	6.9%
Total Capital Funds	49,900	48,906	2.0%	47,223	5.7%
<b>Total Assets</b>	<b>469,105</b>	<b>426,007</b>	<b>10.1%</b>	<b>423,422</b>	<b>10.8%</b>
Key Balance Sheet Ratios					
CRAR <sup>2</sup>	15.3%	15.5%		15.6%	
CET I <sup>2</sup>	13.8%	13.9%		13.5%	
Book Value per share (INR)	16.3	16.0		15.2	
Gross NPA (%)	1.3%	1.5%		1.6%	
Net NPA (%)	0.2%	0.3%		0.3%	
NPA PCR <sup>3</sup>	89.6%	89.9%		87.6%	
Std. Restructured Advances (Gross) <sup>4</sup>	241	259		424	
Slippage Ratio <sup>1</sup>	1.6%	1.6%		2.0%	
CASA Ratio	35.1%	34.0%		34.3%	
Average LCR	119.0%	123.8%		125.0%	

<sup>1</sup> Annualised

<sup>2</sup> Includes Profits

<sup>3</sup> Incl. Technical W/Os

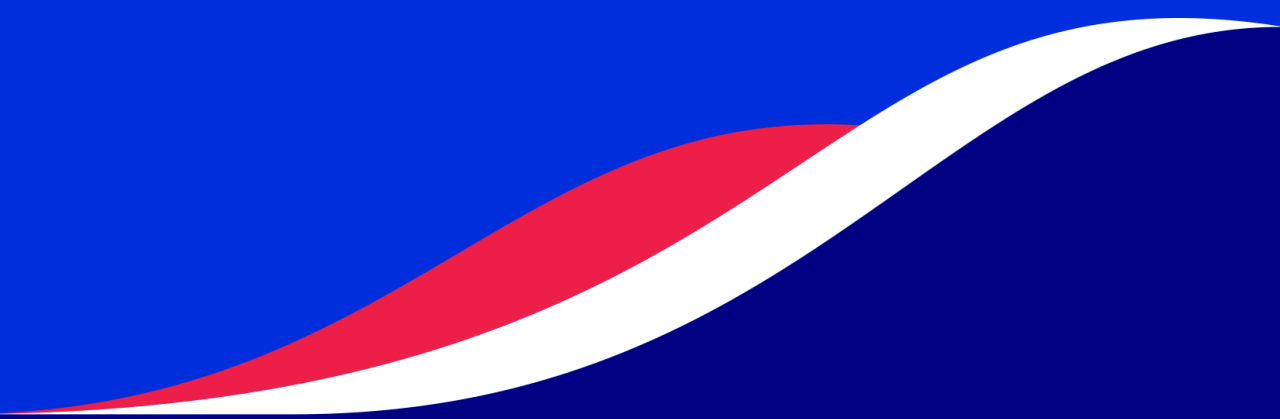
<sup>4</sup> Already implemented as of respective date (across various categories including Covid related)



# INVESTOR PRESENTATION

Q4FY26 & FY26 Financial Results

April 18, 2026



# Contents

## Financial Results – Q4FY26 & FY26

YES BANK Franchise



# 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

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

<sup>1</sup> Includes Limit Setups for Micro Enterprise Banking ; <sup>2</sup> 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 **AQB<sup>1</sup>** 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**

<sup>1</sup> 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**<sup>1</sup> 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

<sup>1</sup> 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
  - **RoA<sup>1</sup>** 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%<sup>2</sup> 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

<sup>1</sup> Annualized

<sup>2</sup> 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%
<b>Total Income</b>	<b>4,368</b>	<b>4,098</b>	<b>4,016</b>	<b>6.6%</b>	<b>8.8%</b>	<b>16,535</b>	<b>14,801</b>	<b>11.7%</b>
<b>Operating Expenses</b>	<b>2,750</b>	<b>2,865</b>	<b>2,701</b>	<b>-4.0%</b>	<b>1.8%</b>	<b>11,029</b>	<b>10,547</b>	<b>4.6%</b>
<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%
<b>Operating Profit/(Loss)</b>	<b>1,618</b>	<b>1,234</b>	<b>1,314</b>	<b>31.2%</b>	<b>23.1%</b>	<b>5,506</b>	<b>4,254</b>	<b>29.4%</b>
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%
<b>Net Profit / (Loss)</b>	<b>1,068</b>	<b>952</b>	<b>738</b>	<b>12.3%</b>	<b>44.7%</b>	<b>3,476</b>	<b>2,406</b>	<b>44.5%</b>
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% <sup>1</sup>	67.3%			66.7%	71.3%	

<sup>1</sup> 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
<b>Non Interest Income</b>	<b>1,730</b>	<b>1,633</b>	<b>1,739</b>	<b>6.0%</b>	<b>-0.5%</b>	<b>6,759</b>	<b>5,857</b>	<b>15.4%</b>
Of which Treasury gains / Interest on Tax Refunds	83	95	131	-12.3%	-36.6%	813	276	194.3%
<b>Core Fees</b>	<b>1,648</b>	<b>1,538</b>	<b>1,608</b>	<b>7.2%</b>	<b>2.5%</b>	<b>5,947</b>	<b>5,581</b>	<b>6.6%</b>
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%<sup>2</sup> 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 <sup>1</sup>	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%
<b>Total Opex</b>	<b>2,750</b>	<b>2,865</b>	<b>2,701</b>	<b>-4.0%</b>	<b>1.8%</b>	<b>11,029</b>	<b>10,547</b>	<b>4.6%</b>
<b>Total Opex excl. impact of gratuity</b>	<b>2,750</b>	<b>2,709</b>	<b>2,701</b>	<b>1.5%</b>	<b>1.8%</b>	<b>10,873</b>	<b>10,547</b>	<b>3.1%</b>

<sup>1</sup> 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; <sup>2</sup> 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
<b>Operating Profit/(Loss)</b>	<b>1,618</b>	<b>1,234</b>	<b>1,314</b>	<b>31.2%</b>	<b>23.1%</b>	<b>5,506</b>	<b>4,254</b>	<b>29.4%</b>
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>	(446)	(566)	(573)	-21.2%	-22.3%	(1,589)	(1,737)	-8.5%
<i>Provision for Standard Advances / Others</i>	548	54	(21)	911.2%	NM	509	(56)	NM
<i>Provision for Non Performing Advances</i>	85	533	913	-84.0%	-90.6%	1,993	2,879	-30.8%
<b>Total Provisions (A+B)</b>	<b>550</b>	<b>282</b>	<b>576</b>	<b>95.0%</b>	<b>-4.6%</b>	<b>2,031</b>	<b>1,848</b>	<b>9.9%</b>
<b>Net profit / loss after Exceptional Items</b>	<b>1,068</b>	<b>952</b>	<b>738</b>	<b>12.3%</b>	<b>44.7%</b>	<b>3,476</b>	<b>2,406</b>	<b>44.5%</b>
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 <sup>1</sup>	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 %
<b>Assets</b>	<b>469,105</b>	<b>426,007</b>	<b>423,422</b>	<b>10.1%</b>	<b>10.8%</b>
Advances	273,445	257,451	246,188	6.2%	11.1%
Investments	88,140	91,157	85,104	-3.3%	3.6%
<b>Liabilities</b>	<b>469,105</b>	<b>426,007</b>	<b>423,422</b>	<b>10.1%</b>	<b>10.8%</b>
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 %
<b>CASA</b>	<b>111,959</b>	<b>99,483</b>	<b>97,480</b>	<b>12.5%</b>	<b>14.9%</b>
<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>
<b>CASA Ratio</b>	<b>35.1%</b>	<b>34.0%</b>	<b>34.3%</b>		
<b>Term Deposits</b>	<b>207,010</b>	<b>193,041</b>	<b>187,045</b>	<b>7.2%</b>	<b>10.7%</b>
<i>Certificate of Deposits</i>	<i>6,831</i>	<i>990</i>	<i>-</i>	<i>-</i>	<i>-</i>
<b>Total Deposits</b>	<b>318,969</b>	<b>292,524</b>	<b>284,525</b>	<b>9.0%</b>	<b>12.1%</b>

<sup>1</sup> 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 TDs<sup>1</sup> 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 <sup>2</sup>	31-Mar-26	31-Dec-25	31-Mar-25	Q-o-Q %	Y-o-Y %
Retail Banking <sup>3</sup>	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%
<b>Total Net Advances</b>	<b>273,445</b>	<b>257,451</b>	<b>246,188</b>	<b>6.2%</b>	<b>11.1%</b>

of which MSME advances contributing 29.4%

Segmental Break up of Deposits <sup>4</sup>	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 &amp; 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%		
<b>Total Deposits</b>	<b>312,139</b>	<b>291,534</b>	<b>284,525</b>	<b>7.1%</b>	<b>9.7%</b>

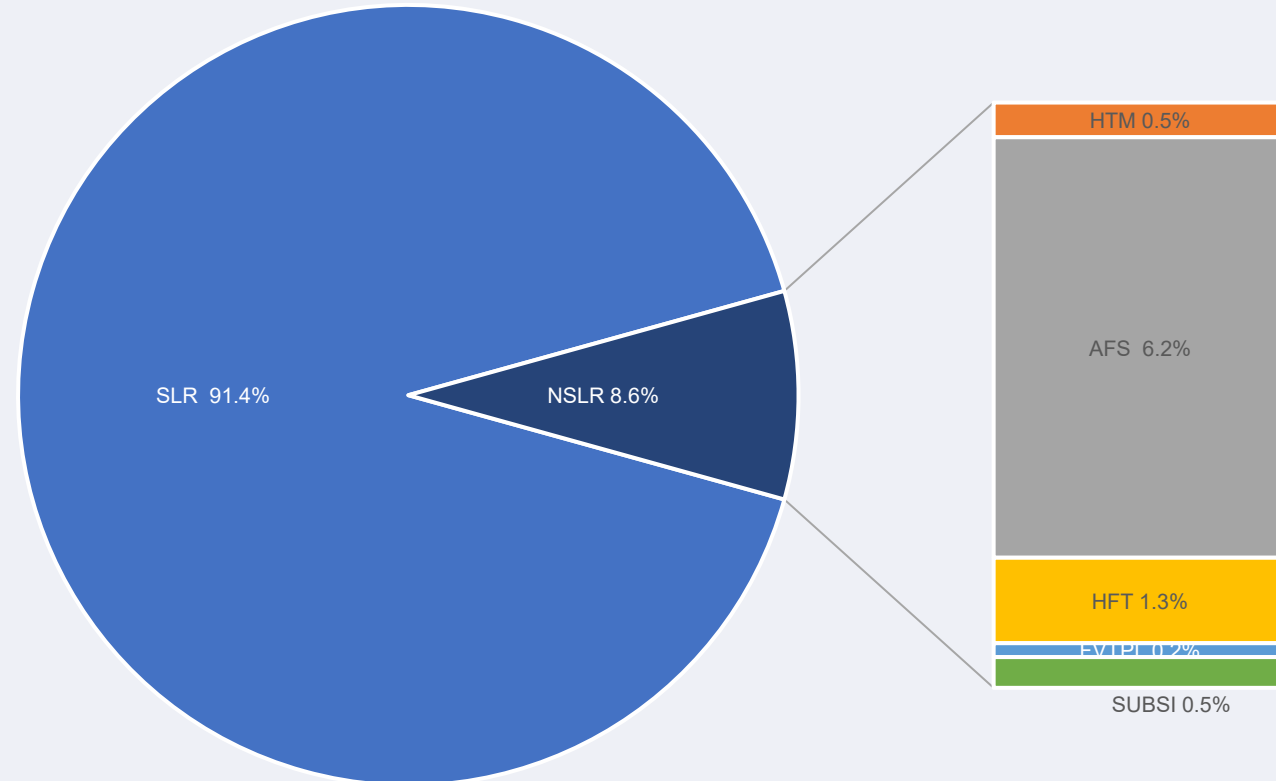
<sup>1</sup> Based on Balances ≤ INR 3 Crs on an Account Level; <sup>2</sup> Advances breakup restated basis revision in internal business segmentation; <sup>3</sup> Retail Banking includes Micro Enterprise Banking (MIB) erstwhile part of SME Book; <sup>4</sup> Excluding Certificate of Deposits; basis 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 <sup>1</sup>- **INR 2,250 Crs**

### Investments Breakup



<sup>1</sup> 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%
<b>Total</b>	<b>3,605</b>	<b>1.3%</b>	<b>4,015</b>	<b>1.5%</b>	<b>3,936</b>	<b>1.6%</b>

Movement of GNPA <sup>1</sup>	31-Dec-25	Movement				31-Mar-26
	Opening	Additions	Upgrades	Recoveries	Write Offs	Closing
Retail Banking <sup>2</sup>	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
<b>Total</b>	<b>4,015</b>	<b>1,102</b>	<b>353</b>	<b>538</b>	<b>620</b>	<b>3,605</b>
	<b>31-Mar-25</b>	<b>Additions</b>	<b>Upgrades</b>	<b>Recoveries</b>	<b>Write Offs</b>	<b>31-Mar-26</b>
	<b>3,936</b>	<b>4,858</b>	<b>1,106</b>	<b>1,328</b>	<b>2,755</b>	<b>3,605</b>

<sup>1</sup> Opening Balance includes the impact of for Inter- segment movement of Products and Customers during the quarter

<sup>2</sup> 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
<b>NPA</b>	<b>3,605</b>	<b>2,952</b>	<b>4,015</b>	<b>3,343</b>	<b>3,936</b>	<b>3,135</b>
<b>Other Non Performing Exposures</b>	<b>4,373</b>	<b>3,687</b>	<b>4,656</b>	<b>3,964</b>	<b>5,153</b>	<b>4,461</b>
<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
<b>Total Non Performing Exposures</b>	<b>7,978</b>	<b>6,639</b>	<b>8,671</b>	<b>7,307</b>	<b>9,089</b>	<b>7,597</b>
<b>Technical Write-Off<sup>1</sup></b>	<b>2,654</b>	<b>2,654</b>	<b>2,650</b>	<b>2,650</b>	<b>2,535</b>	<b>2,535</b>
<b>Provision Coverage incl. Technical W/O</b>		<b>87.4%</b>		<b>88.0%</b>		<b>87.2%</b>
<b>Std. Restructured Advances<sup>2</sup></b>	<b>241</b>	<b>37</b>	<b>259</b>	<b>42</b>	<b>424</b>	<b>60</b>
<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
<b>Other Std. exposures<sup>3</sup></b>	<b>66</b>	<b>23</b>	<b>62</b>	<b>22</b>	<b>114</b>	<b>40</b>
<b>61-90 days overdue loans</b>	<b>1,154</b>		<b>1,673</b>		<b>1,511</b>	
<i>Of which Retail</i>	1,034		1,361		1,209	
<b>31-60 days overdue loans</b>	<b>1,813</b>		<b>1,984</b>		<b>2,194</b>	
<i>Of which Retail</i>	1,240		1,431		1,571	

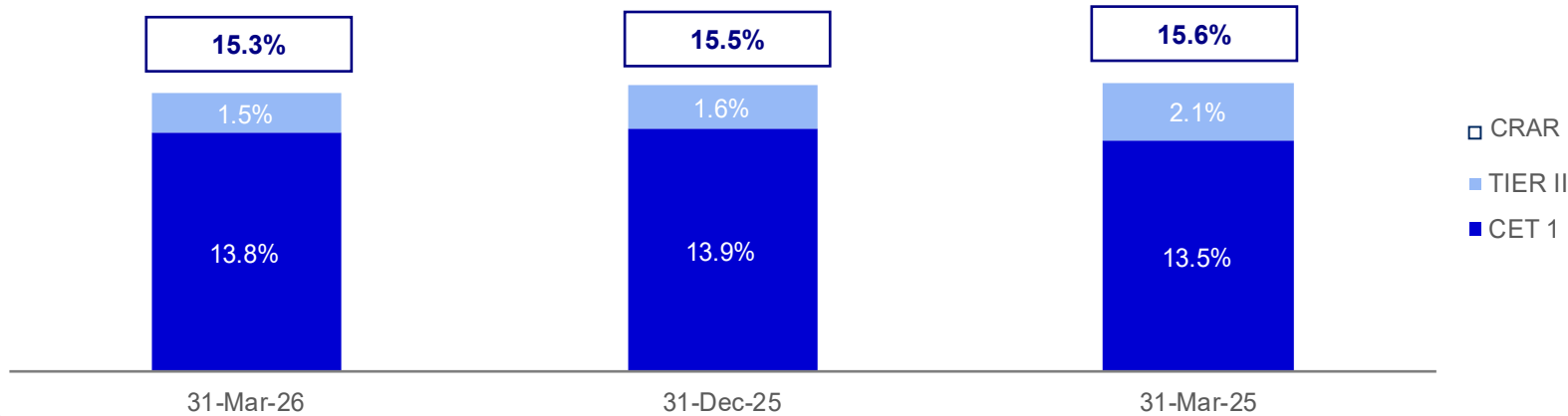
<sup>1</sup> Comprises only Corporate Accounts

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

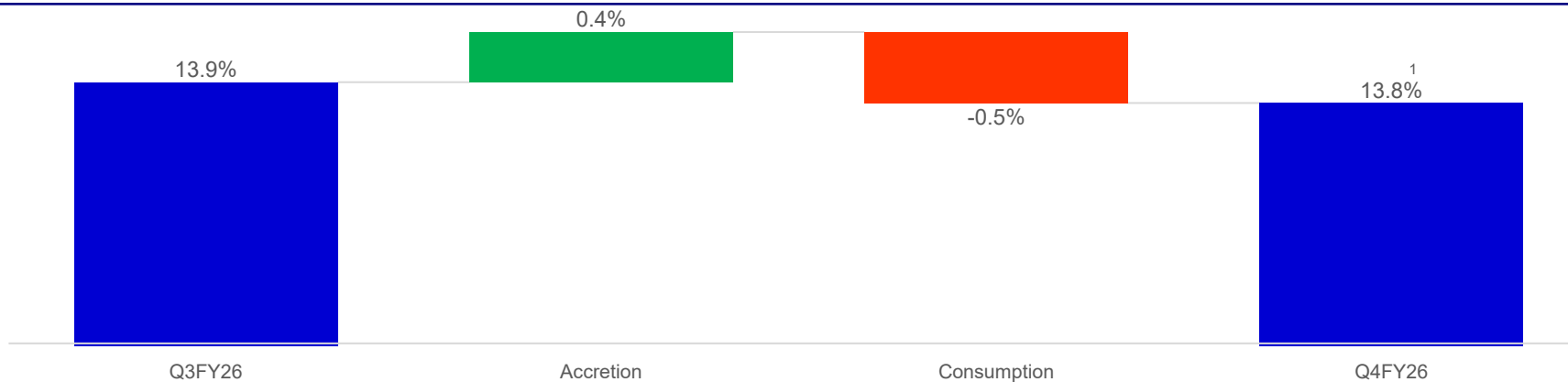
<sup>3</sup> Where provisioning has been made as per requirement of RBI circular on Prudential Framework for Resolution of Stressed Assets dated June 7, 2019

# CET 1 Ratio at 13.8%<sup>1</sup>

## 1 Bank's Capital Adequacy Ratio <sup>1</sup>



## 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**

<sup>1</sup> Includes Profits

# Contents

Financial Results – Q4FY26 & FY26

**YES BANK Franchise**



# India's New-Age Private Sector Bank



**INR 2.73 Lakh Crs | 72%**  
Loan Book | Share of Retail & Commercial Bank<sup>2</sup>

**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

## Universal Bank

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

## 6<sup>th</sup> Largest

Private Bank in India<sup>1</sup>; Founded/Licensed in 2003; Commenced operations in 2004

## Stable Asset Quality

**1.3% | 0.2%**  
GNPA | NNPA

## Well Capitalized

**15.3% | 13.8%**  
Capital Adequacy | CET-1 Ratio<sup>3</sup>

## 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-**<sup>4</sup>  
ST Rating – Highest at **A1+**

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

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

<sup>4</sup> 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

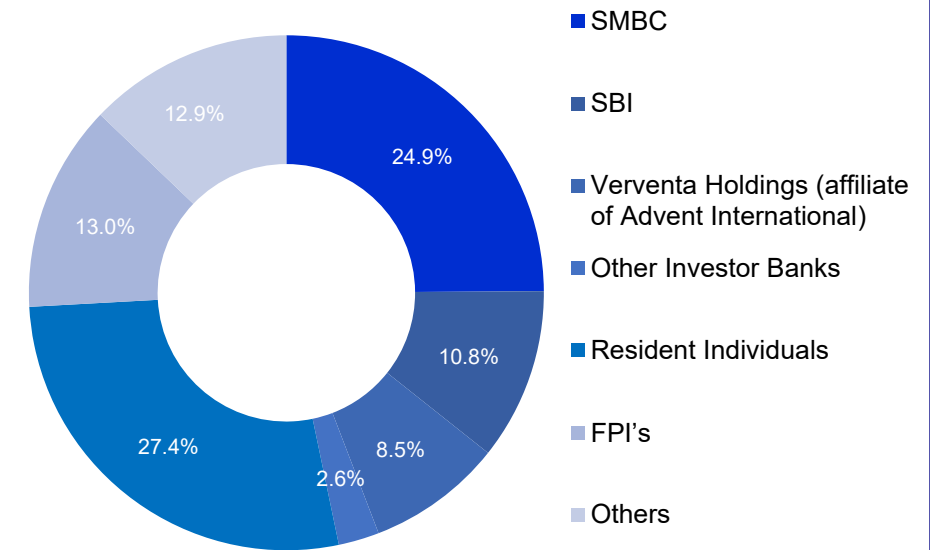
**Sumitomo Mitsui Banking Corporation (“SMBC”)** became **YES Bank’s largest shareholder** through the acquisition of 24.9% stake from SBI, other Investor Banks<sup>1</sup> and separately from Carlyle (CA Basque Investments) and others

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**, 14<sup>th</sup> largest globally<sup>3</sup>; designated as a **GSIB**<sup>4</sup>, 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 towns<sup>5</sup>.

## 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 31<sup>st</sup> 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

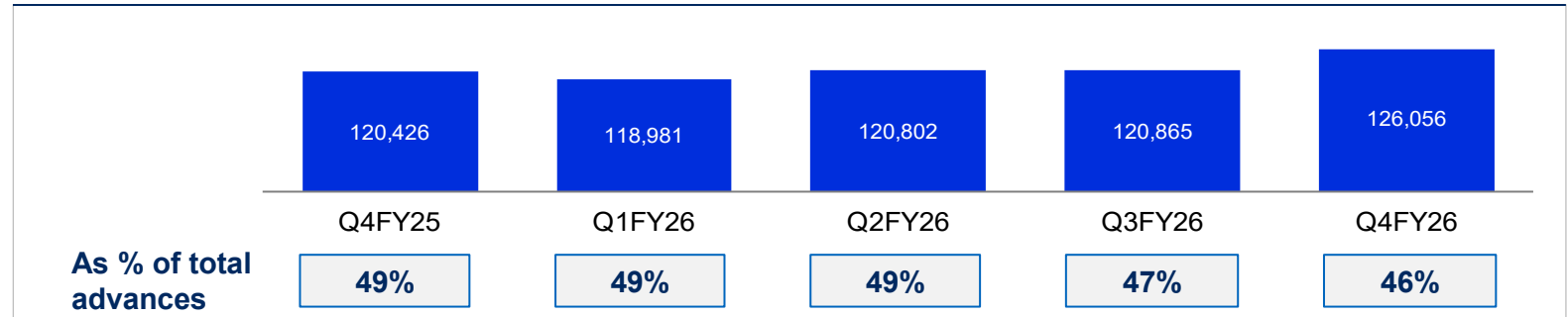
# Retail Bank

Full spectrum retail bank growing with strong momentum

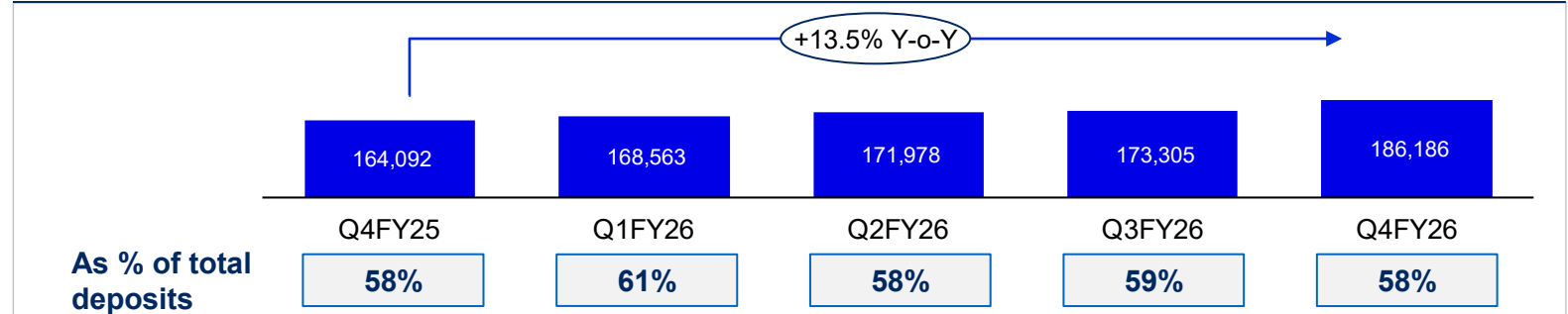


All amounts in INR Crs

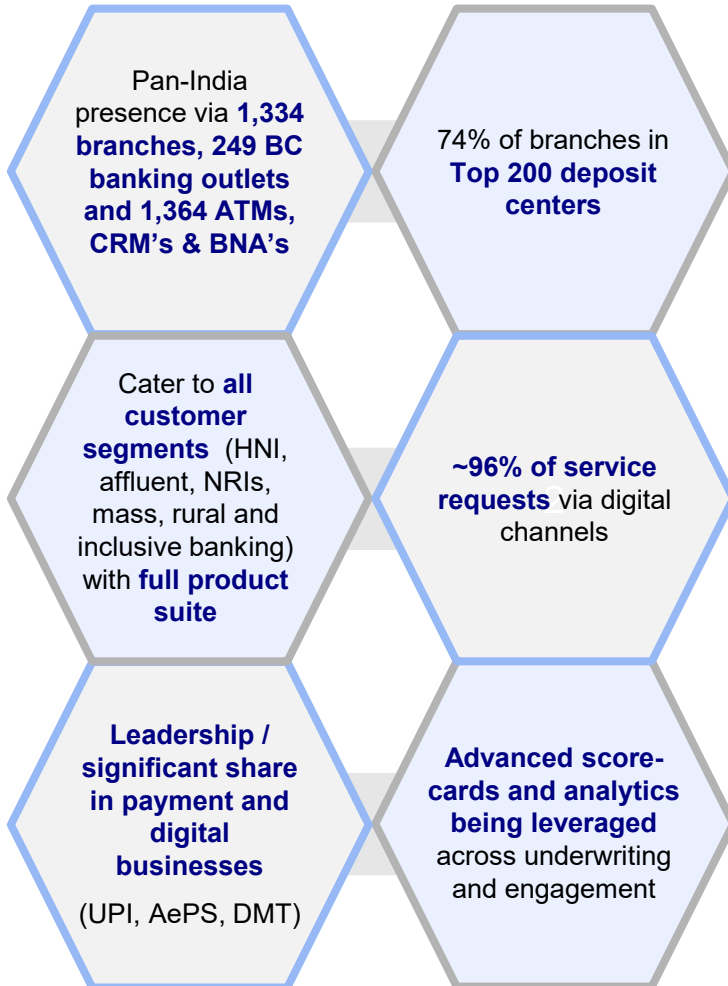
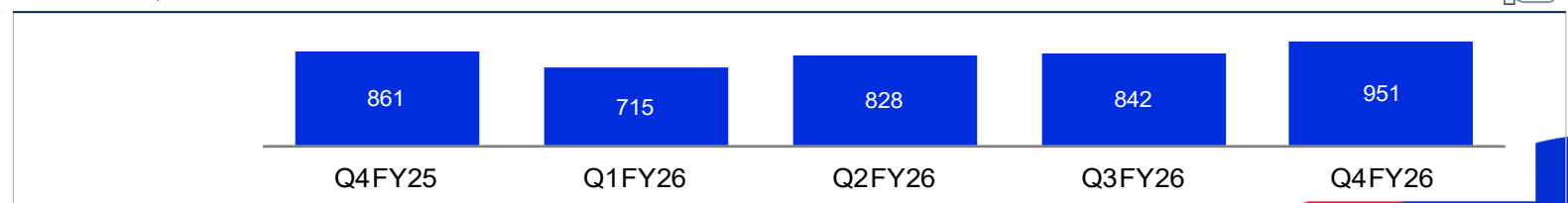
## Growth calibration in Retail Advances <sup>1</sup>



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



## In addition, continued momentum within Retail Fee Income



<sup>1</sup> Basis Internal Business Segmentation; excludes SME Advances

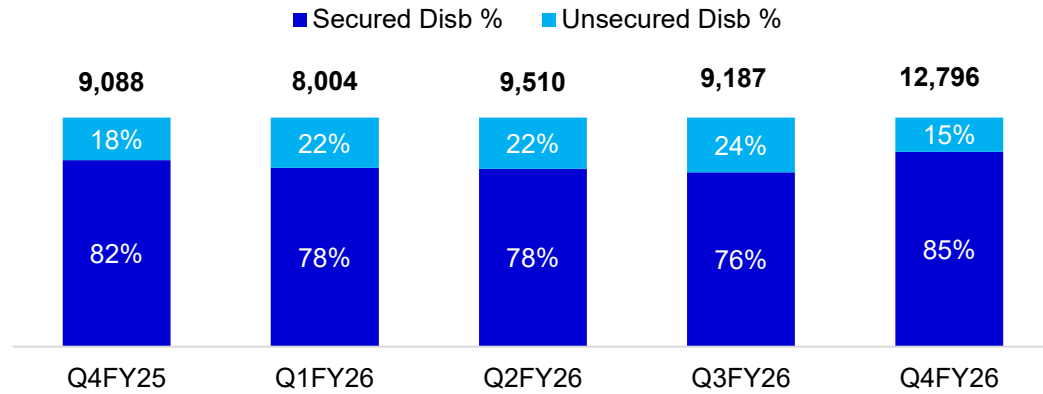
# Retail Assets

## Focus on Profitability enhancement



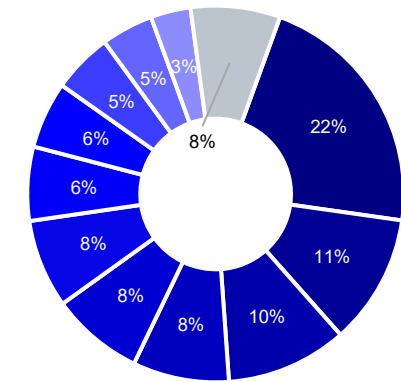
All amounts in INR Crs

### 1 Retail Banking asset disbursements<sup>1</sup>: Calibration in Product & Sourcing mix



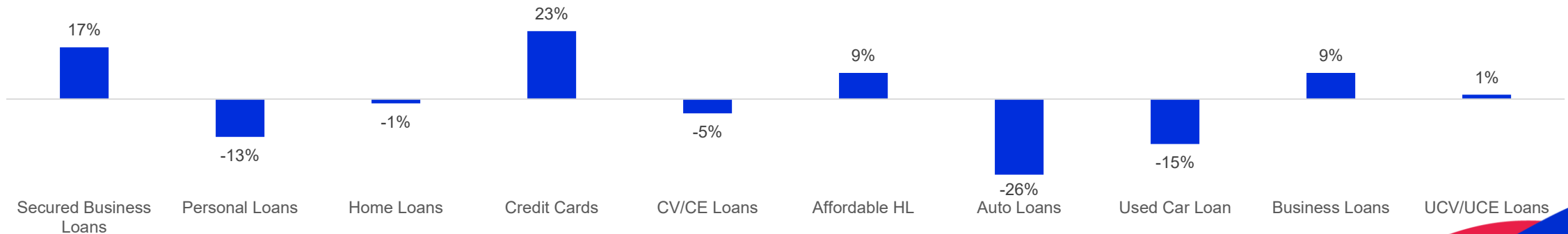
### 2 Diversified retail book<sup>2</sup>

- 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



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

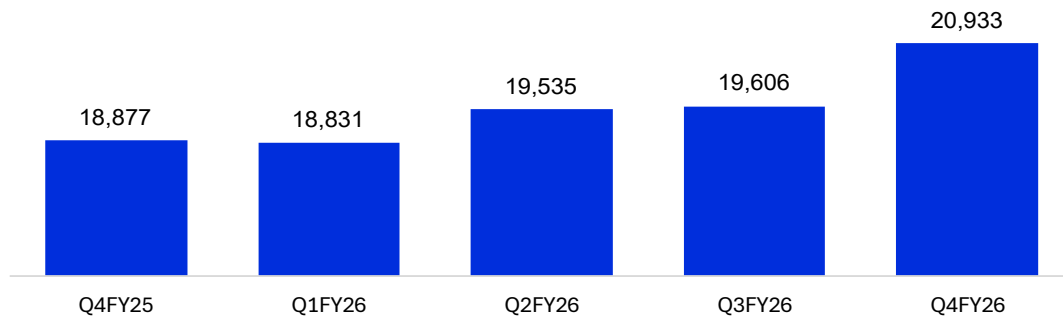
# Micro Enterprise Banking

## Catering MSME Market Segment



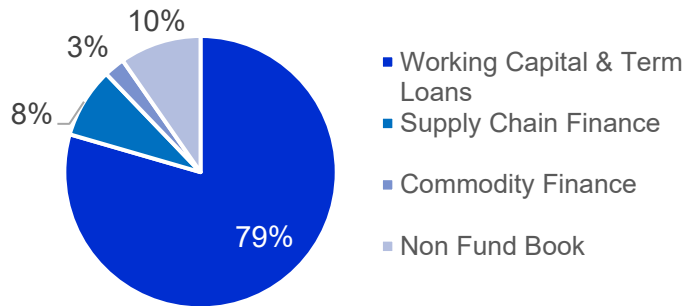
### 1 Steady Growth in Funded Book

Y-o-Y growth: 11%



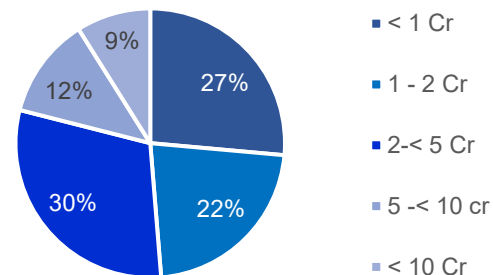
• PSL Book : 90% of MSME Funded Book PSL Compliant

### 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.

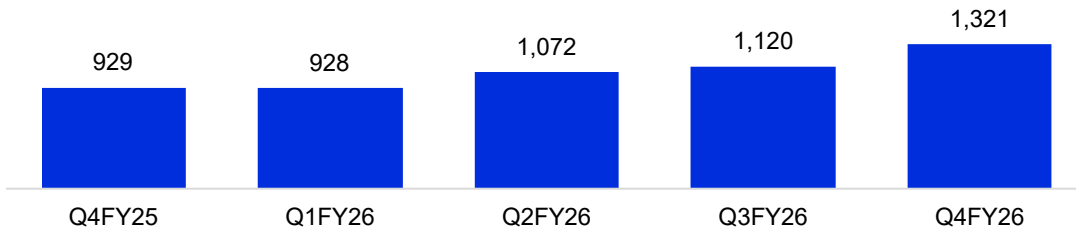
# Rural Assets

Deepening the penetration in emerging rural markets & generating Agri PSL



All amounts in INR Crs

## 1 Business originations<sup>1</sup>



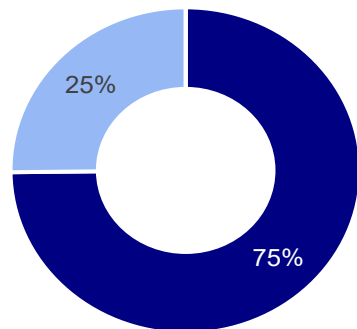
- 100% book qualifies under **granular PSL lending**
- **Product suite to cater to all segments** of semi urban/ rural ecosystem
- **Parameterized lending** in the granular book for faster disbursements

## 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

<sup>1</sup> 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

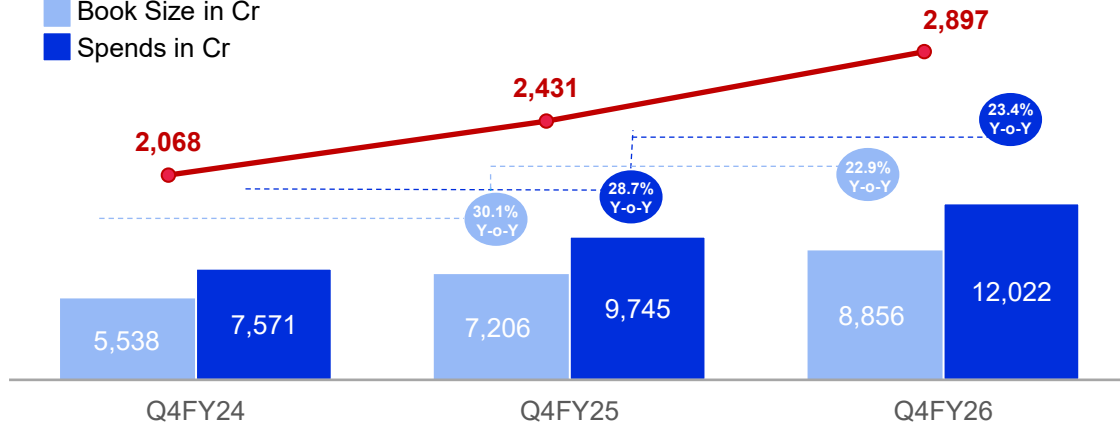
# Credit Cards

## Steady business growth

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

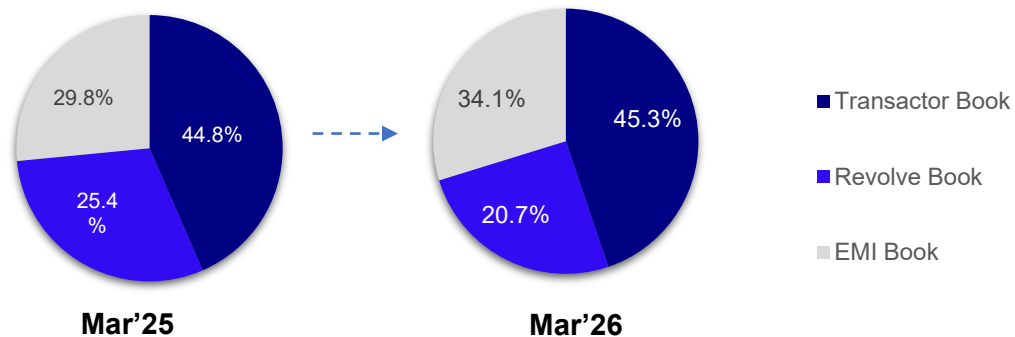
No of Cards In ('000s)

■ 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

Portfolio Update

#### Term Booking and Spends:

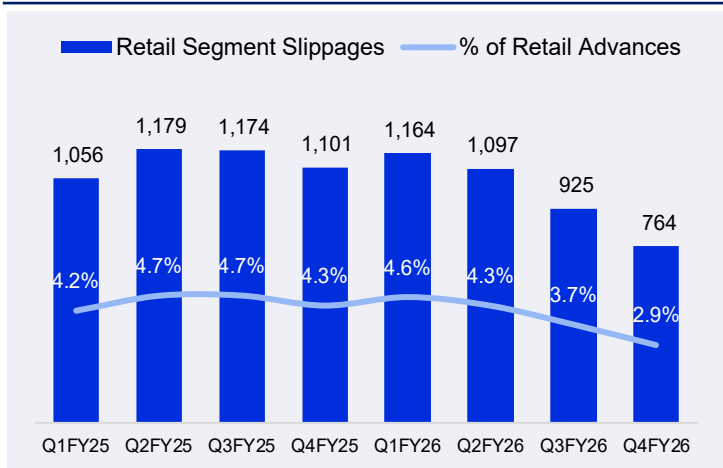
- Highest-ever term booking of 1.19K Crs and over 12K Crs in total spends, including 4K Crs plus CC UPI spends

# Retail Slippages<sup>1</sup> – Significant Improvement

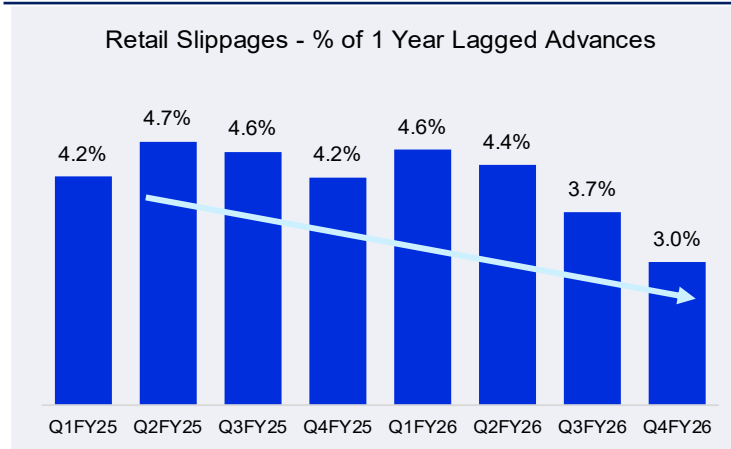


All amounts in INR Crs

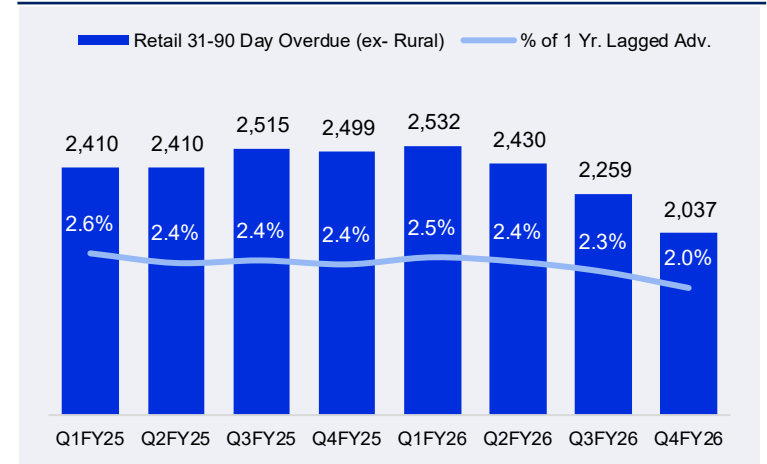
## Sustained improvement in Retail Slippages ; lowest since 9 qtrs



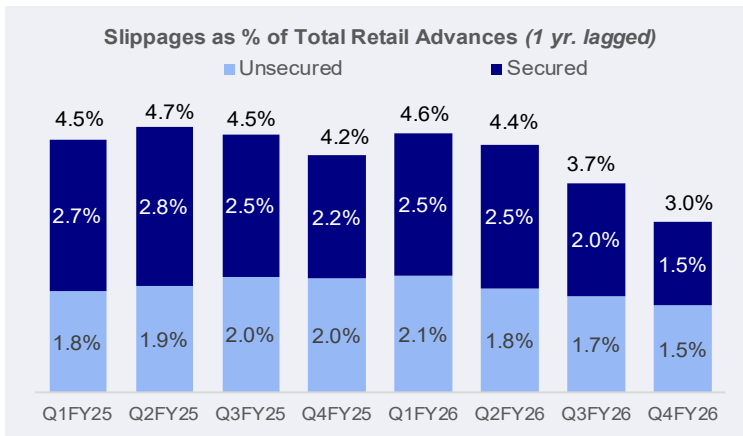
## Improvement seen even on 1 Year lagged basis



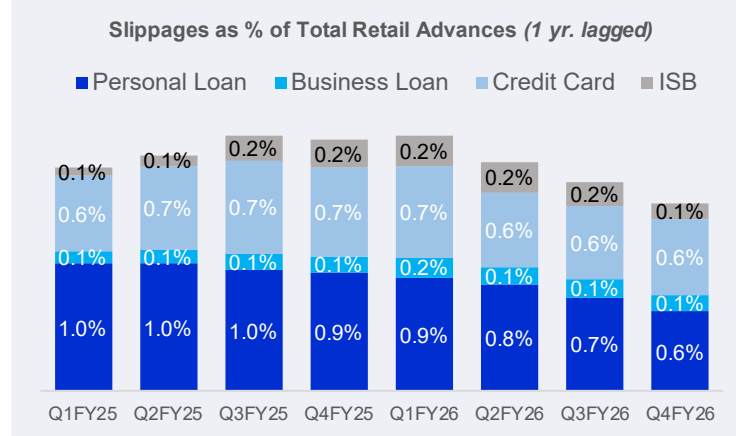
## Early delinquencies i.e. 30+ also showing continues improvement



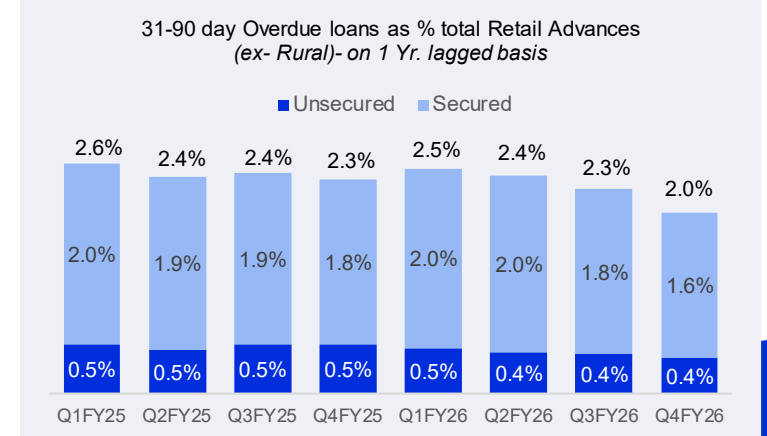
## Secured & Unsecured Portfolio slippages down Q-o-Q



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



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



<sup>1</sup>Slippage ratios expressed on Annualized basis, Excludes Micro Enterprise Banking

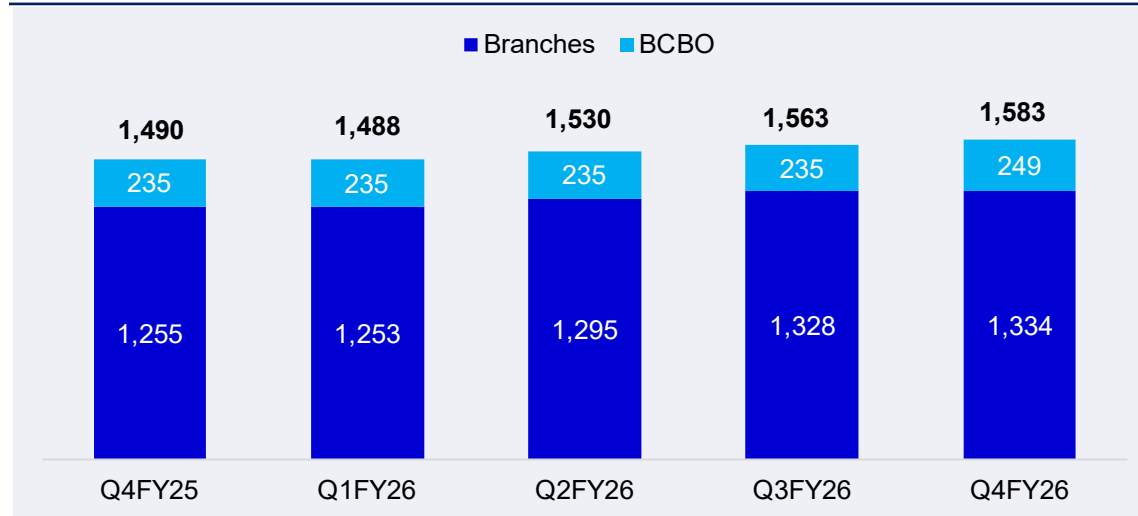
# Branch Banking:

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

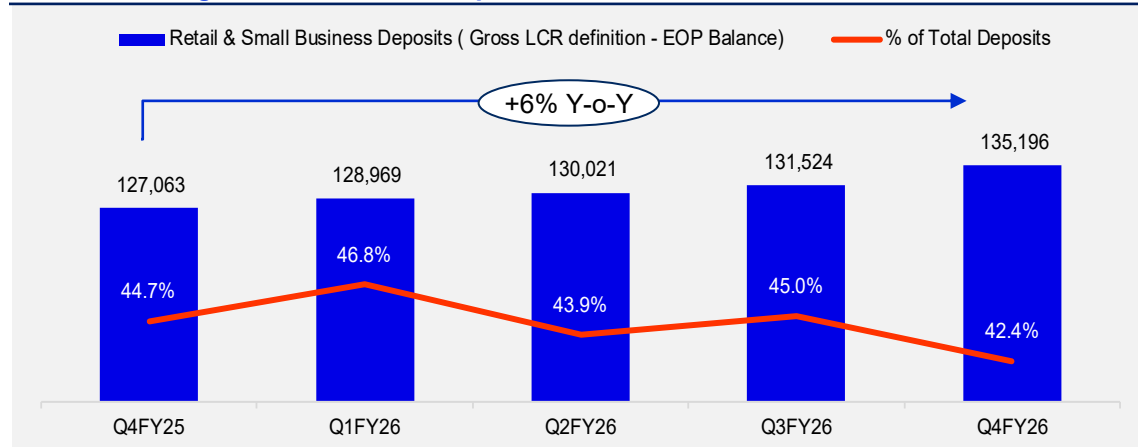


All amounts in INR Crs

### 1 Branch network expanded by 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

- 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

Servicing & Cross Sell

#### 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

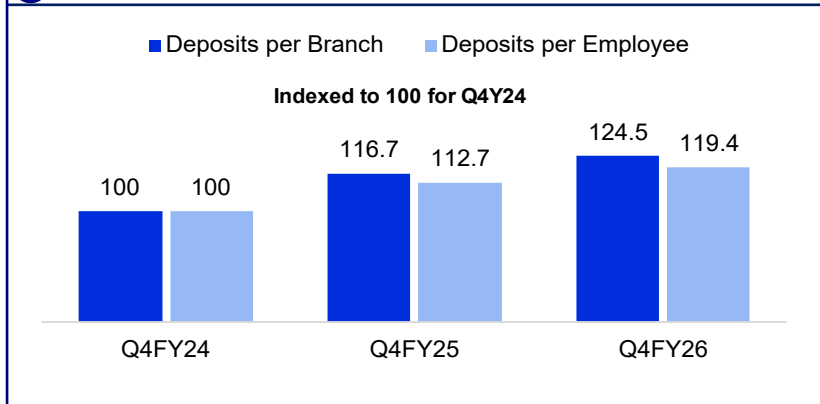
Branch Banking led Deposits: **16.1% CAGR (Q4FY24-Q4FY26)**  
v/s. **9.0% CAGR** in Industry and **10.2% CAGR** amongst Pvt. Banks <sup>1</sup>

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

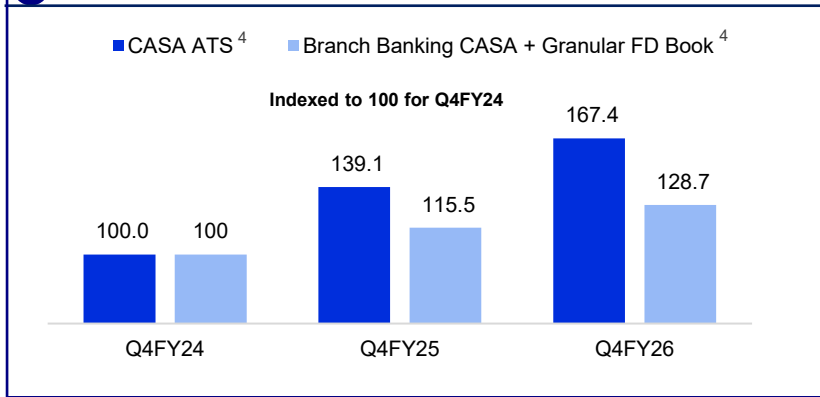
Branch led **sourcing of Assets** and **distribution of Fee Products** gaining significant traction

Outperformance in **Liability** growth largely led by

### 1 Productivity Gains within existing & expanding franchise

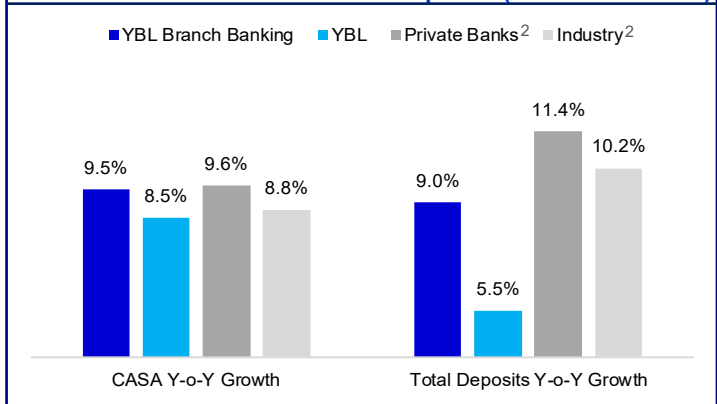


### 2 Improving Low Cost & Granular Deposits with Focus on Quality



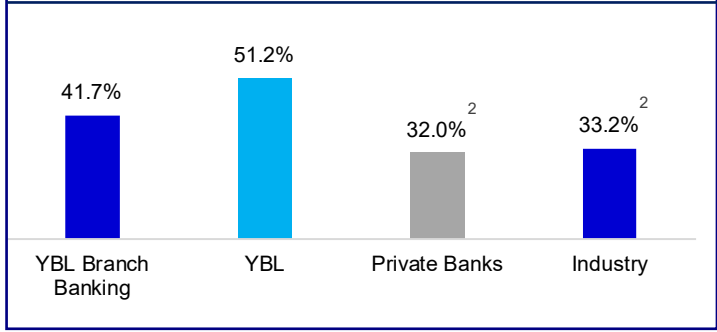
Branch Banking - sustaining Bank's outperformance

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



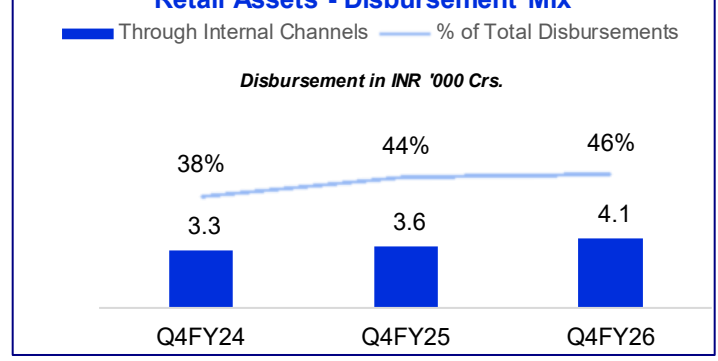
Q4FY26 Deposits growth for YBL at 12.1% Y-o-Y & YBL Branch Banking at 13.5%  
Q4FY26 CASA growth for YBL at 14.9% Y-o-Y & YBL Branch Banking at 14.4%

### Incremental CASA Ratio: Q3FY25- Q3FY26

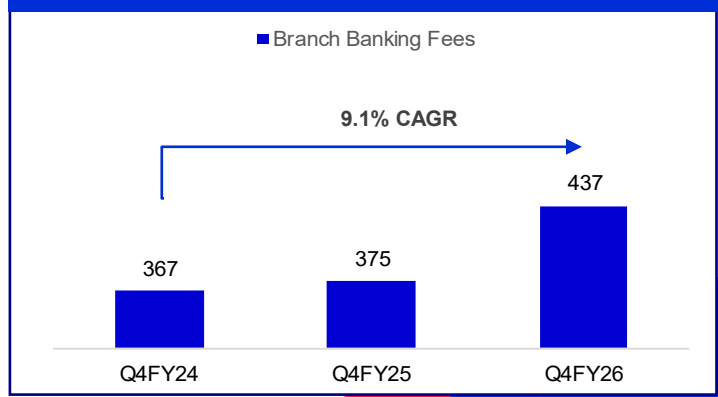


Increasing Branch led **Sourcing of Retail Banking Assets** <sup>4</sup>

### Retail Assets - Disbursement Mix



Sustained traction in Branch Banking **Fee Income** <sup>3</sup>



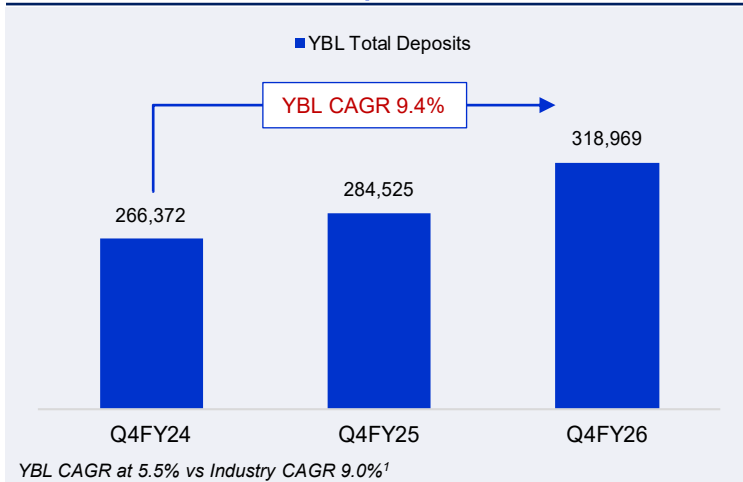
<sup>1</sup> Based on Total Bank Deposits, CAGR computed between Q4FY24-Q3FY26 for the Industry & Pvt. Banks; <sup>2</sup> Data Source: RBI (BSR)-2 – Deposits with SCBs; <sup>3</sup> Includes Rural Retail Liabilities  
<sup>4</sup> Normalised for comparability; ATS: Average Ticket size per account

# Deposits Metrics continue steady gains

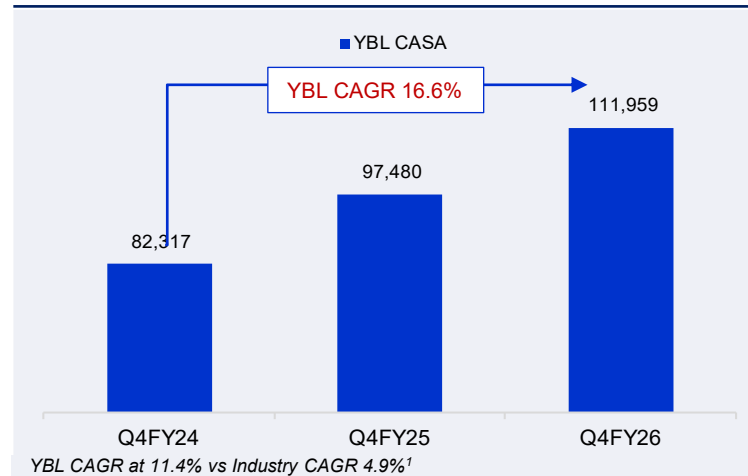


All amounts in INR Crs

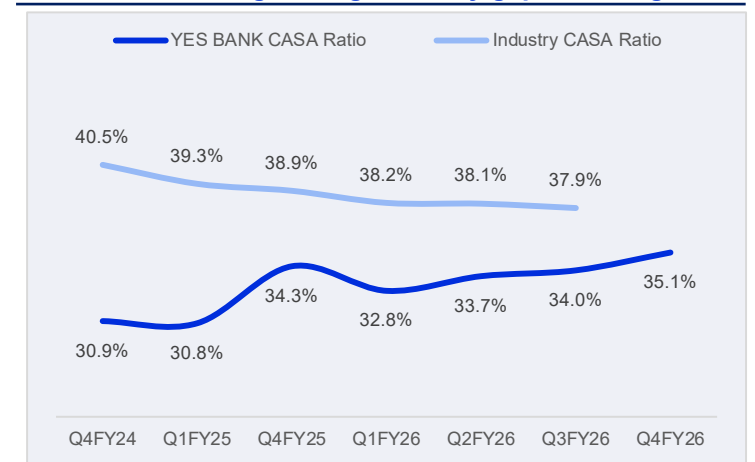
## Sustained momentum in deposit accretion



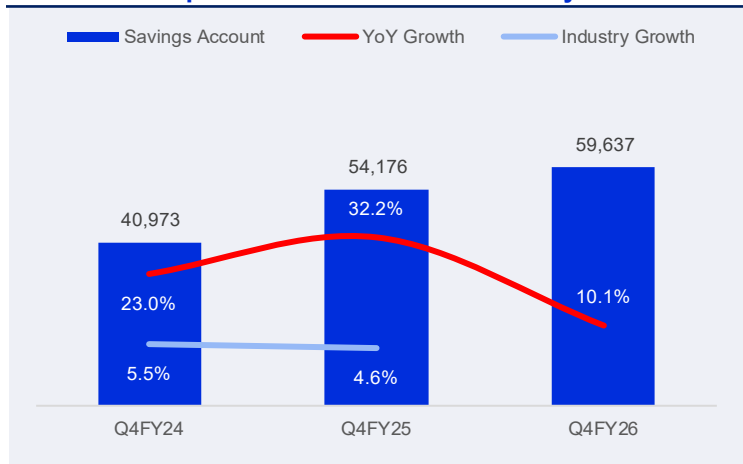
## Outperformance with Industry significant in CASA Deposits



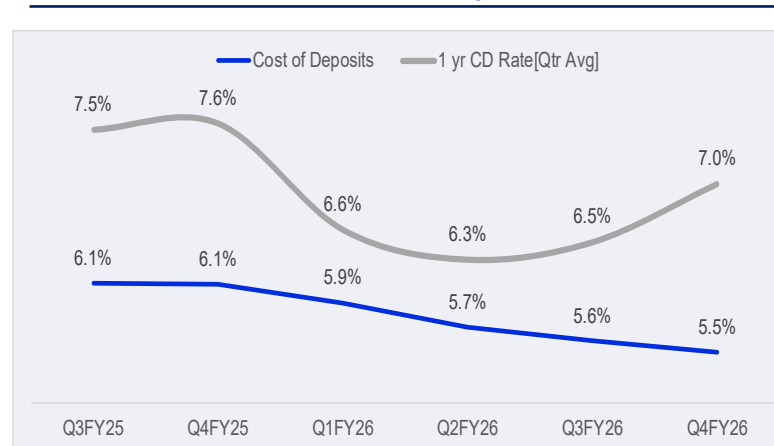
## CASA ratio strengthening, industry gap shrinking



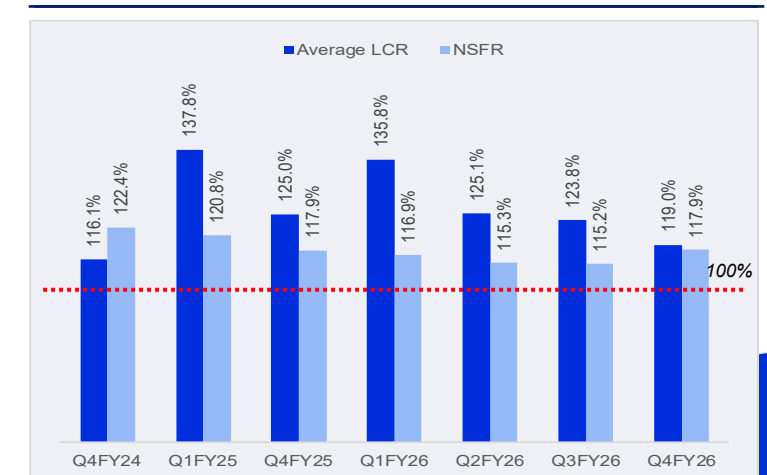
## Sustained outperformance in SA v/s Industry<sup>2</sup>



## Amid favorable mix, Continues Improvement in CoD



## Continue to maintain healthy short term & long-term liquidity



<sup>1</sup>CAGR compounded between Q4FY24 – Q3FY26 <sup>2</sup>Industry data based on RBI's 'Basic Statistical Return (BSR)-2 - Deposits with SCBs excluding RRBs' as of Q3FY26.

# Significant progress on ensuring PSL compliance

Sustained momentum in Organic balances; NIL Shortfalls in Overall ; RIDF Deposits at 6.0% of Assets

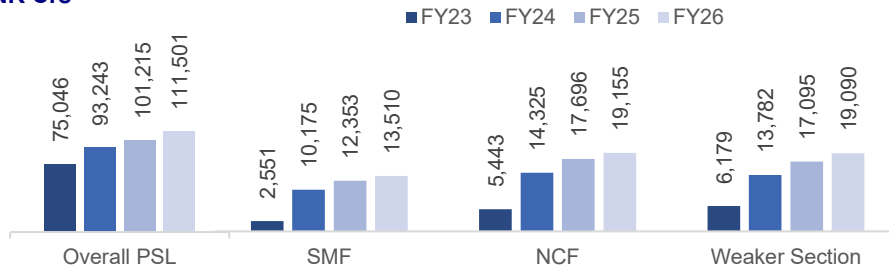


Comprehensive **strategy adopted & currently under execution** to substantially reduce the quantum of RIDF balances over a 2- year timeframe

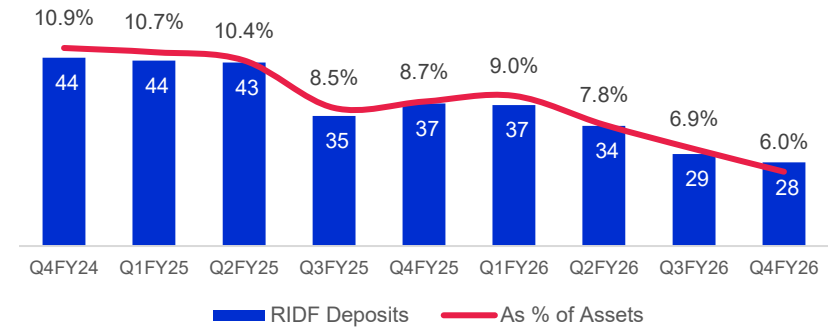
- On track Ensuring NIL **shortfalls** in **sub-categories** by year end
- Focused Acceleration on **Organic Sourcing** in PSL sub-categories: **SMF** (Small & Marginal Farmers), **NCF** (Non-Corporate Farmers) and **WS** (Weaker Sections) Assets via expanding distribution, manpower, and productivity
- 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

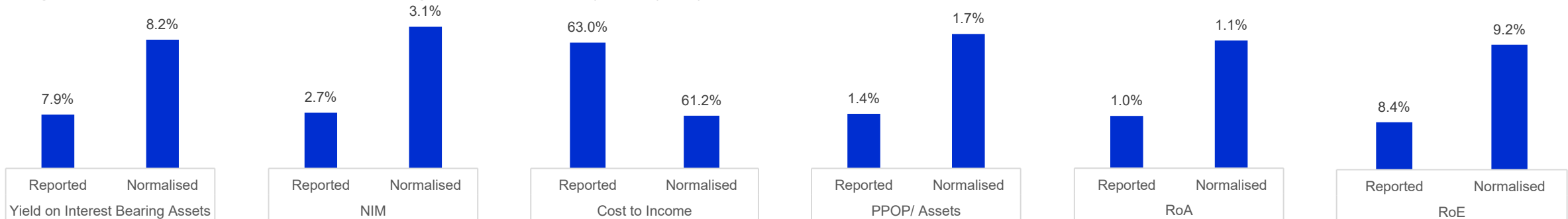


## PSL Mandated Deposits as a % of Total Assets



## 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



# Wholesale Banking

Covering Diverse Client Segments with Deep Product Expertise



<b>CLIENT SEGMENTS</b>	<b>CORPORATE &amp; INSTITUTIONAL BANKING</b>				<b>COMMERCIAL BANKING</b>
	<b>Large Corporates</b>	<b>Financial Institutions</b>	<b>Multinational &amp; New Economy Corporates</b>	<b>Government Banking</b>	
	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

<b>PRODUCTS</b>	<b>Transaction Banking</b>	<b>Project Finance</b>	<b>Loan Syndication</b>	<b>Business Economics Banking</b>
	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
	<b>Financial Markets</b>	<b>Real Estate</b>	<b>IFSC Banking Unit</b>	<b>CGA/ FASAR</b>
	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

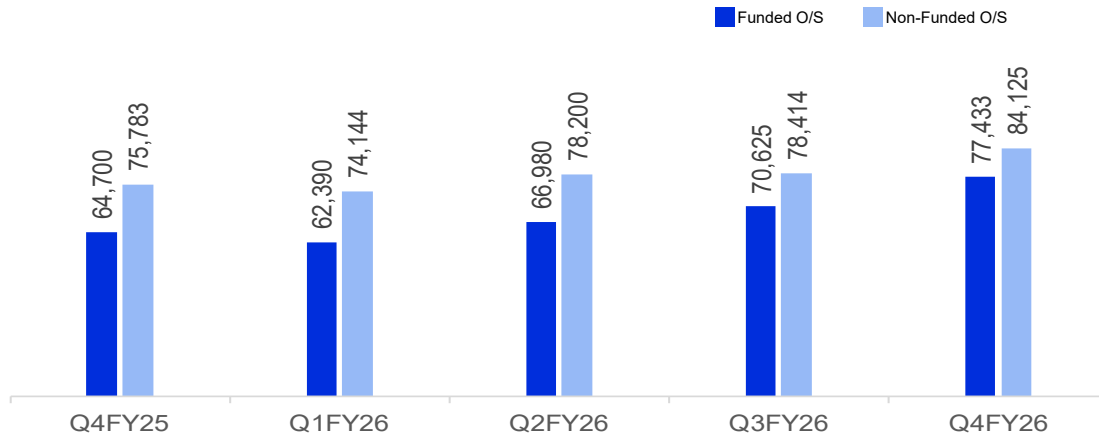
Growing Client Base and Improving Positioning with High Focus on Risk and Returns

# Wholesale Banking Business (1)

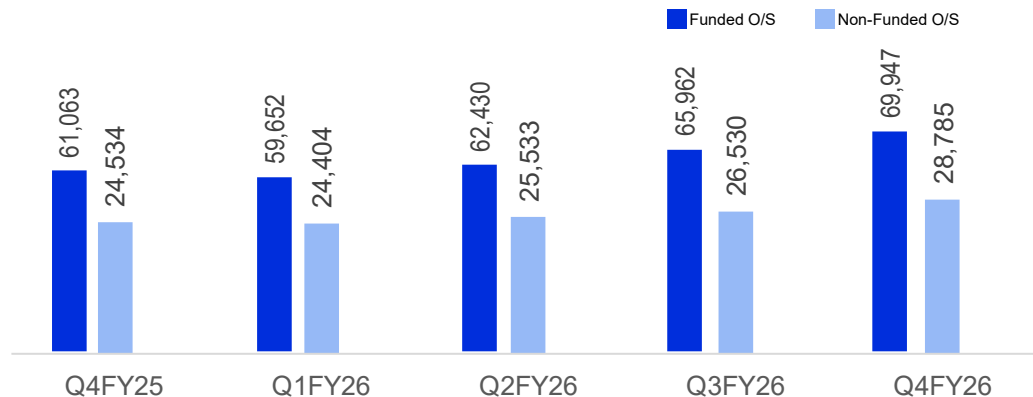


All amounts in INR Crs

## 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"> <li>Team of 185 Relationship Bankers in 9 cities</li> <li>Focus on providing wide suite of banking products to develop and maintain core bank status</li> </ul>
	Financial Institutions	<ul style="list-style-type: none"> <li>Team of 70 Relationship Bankers based across all key locations Pan-India</li> <li>Solutioning led wholesale liabilities franchise across Financial Institutions</li> <li>Financing NBFCs along with co-lending</li> <li>Resource raising from International and Domestic Banks &amp; DFIs</li> <li>Dominant position in Co-operative Banks &amp; Cross Border remittances</li> </ul>
	Multinational & New Economy Corporates	<ul style="list-style-type: none"> <li>Team of 70 Relationship Bankers spread across 9 cities</li> <li>Deeply entrenched in new-age entrepreneurship ecosystem by providing bespoke digital solutions</li> <li>Comprehensive banking proposition for MNCs including Supply Chain Finance, Tax payments &amp; Staff salary accounts</li> </ul>
	Government Banking	<ul style="list-style-type: none"> <li>Team of 75 Relationship Bankers spread across 37 cities</li> <li>Coverage of Government Entities with comprehensive Financial and Digital solutions</li> </ul>
Commercial Banking		<ul style="list-style-type: none"> <li>Team of 800 Relationship Bankers with presence in 62 cities.</li> <li>Building Granular portfolio with robust risk management</li> </ul>

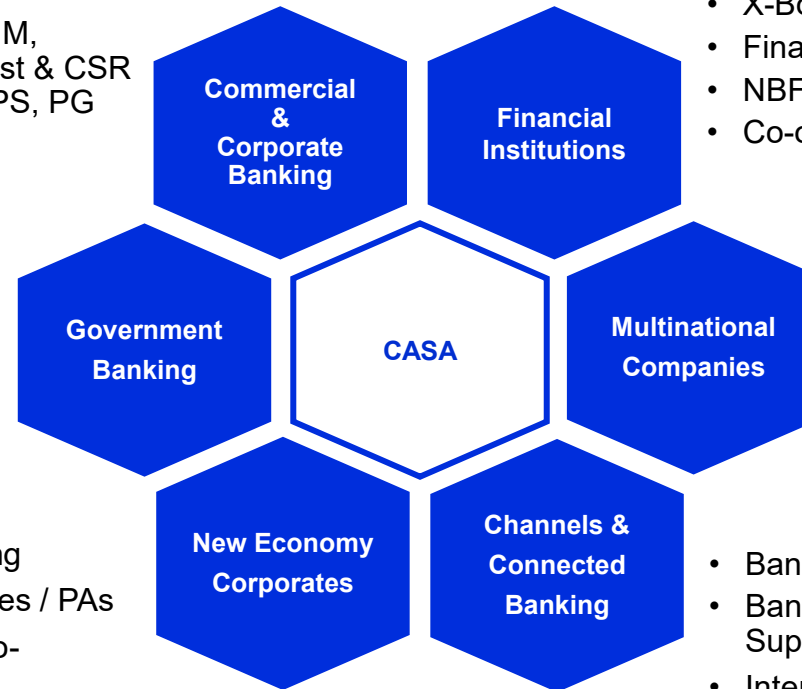
# Wholesale Banking Business (2)

## 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



## 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**
-   
**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	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

<sup>1</sup> CGA: Corporate & Government Advisory

<sup>2</sup> FASAR: Food & Agribusiness Strategic Advisory & Research

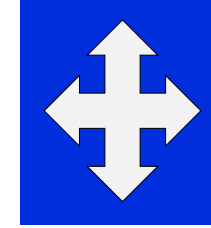
# Commercial Banking



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



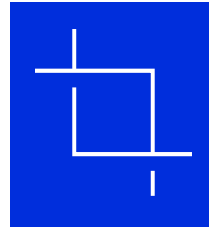
**Knowledge Sectors** – Pharma, Chemicals, Auto ancillary, Logistics, Metals



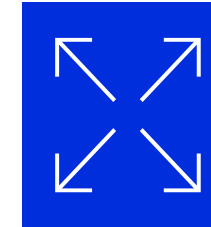
**Leverage anchor-led ecosystems (dealer/distributor financing)**



**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



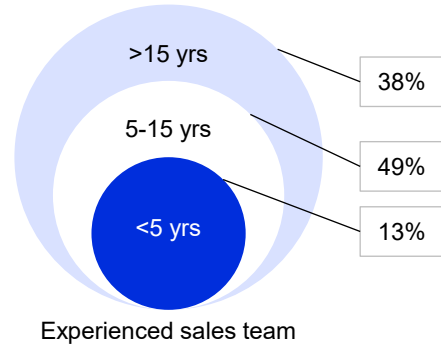
**Customers provide a multiplier effect for Branch Banking offerings** - Employee Salary Accounts, Wealth Management, Credit Cards

# Financial Markets

## Customised solutions for clients



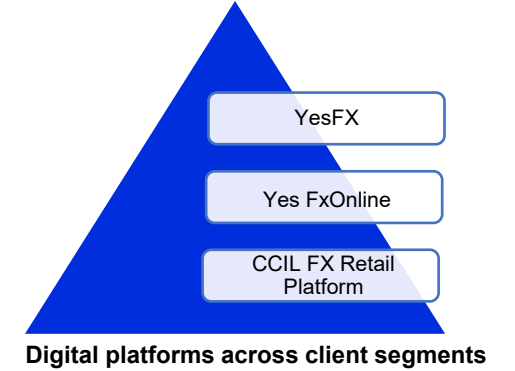
### FX Sales



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



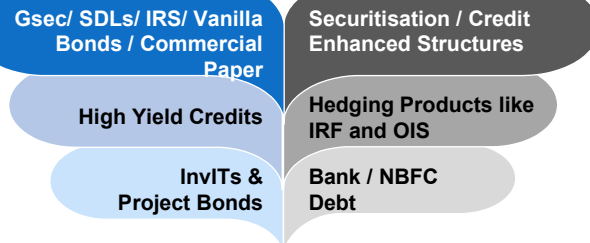
### Debt Capital Markets & PD

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

- Corporates
- NBFCs & FIs
- Banks
- InvITs



Comprehensive Product Suite



Numerous maiden issuances & multiple repeat mandates



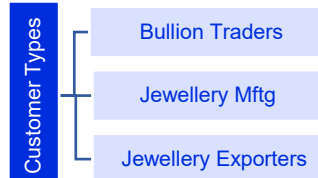
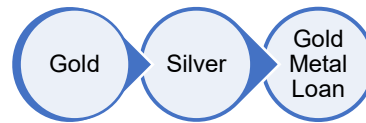
Diversified Investor Connect

- 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

# 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)<sup>1</sup>

**#1 Acquiring AePS Bank:**  
Powering ~26.9% of all AePS Txns via ~682 K+ partner outlets<sup>2</sup>

**#2 in NEFT** with ~99.0% Success Rate & 20% market share<sup>1</sup>.  
**#2 in NACH** with 16% market share<sup>1</sup>

**99% Credit Cards** Sourced Digitally<sup>4</sup>

**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 Models<sup>3</sup>

## 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%<sup>5</sup> of CA** is embedded with Digital & Transaction Banking Product & Solutions

~83%<sup>5</sup> of CA has 2+ PPI\*

~99%<sup>5</sup> of all Lending Clients having CA have 1+ TB\*\* Product Embedment

**52%** growth in BBPS YoY<sup>6</sup>

~4% **Market Share** in LRS<sup>7</sup>, ~11% share in RDA<sup>7</sup>

Better Mind Share & Wallet Share

Lower Acquisition, Txn and Servicing Cost

Scale and Profitability

<sup>1</sup> Industry Source: RBI Payment System Indicators & NPCI for Feb'26

<sup>2</sup> As of Mar 31, 2026

\* PPI - Product Penetration Index;

<sup>3</sup> BaaS: Banking as Service, BaaP: Banking as Product

<sup>4</sup> Including Assisted Journeys

\*\* TB - Transaction Banking

<sup>5</sup> Nos for YTD Feb'26; <sup>6</sup> Q4 25-26 v/s Q4 24-25

<sup>7</sup> 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><b>46 Lakhs</b></p> <p>Registered customers</p> <p>4% ▲ (Q-o-Q)</p>	<p><b>44%</b></p> <p>Monthly Active Customers</p> <p>~9 logins per month per active user</p>	<p><b>55%</b></p> <p>Contribution to total MF purchases</p> <p>24% ▲ (Q-o-Q) by Value</p>	<p><b>72%</b></p> <p>Contribution to total CC EMI conversions</p> <p>13% ▲ (Q-o-Q) by Count</p>	<p><b>~ 1.9 Lakh</b></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><b>Add funds directly from homepage</b></p>	<p><b>Transfer funds abroad through LRS</b></p>	<p><b>Invest in FD with zero hassle</b></p>	<p><b>Primary channel for CC EMI sourcing</b></p>	<p><b>Invest in your future via Mutual Funds</b></p>	<p><b>IRIS YES BANK</b></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 +

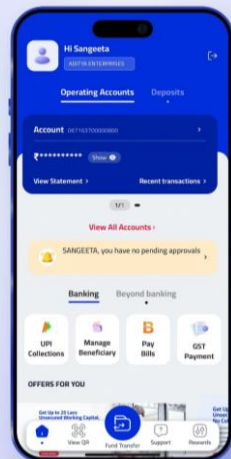
FDs opened

Scan to watch Video

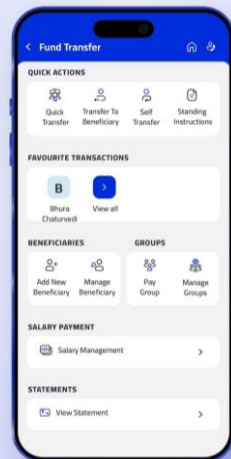


Individual CA | Soleprop | Partnership | LLP | Pvt. Ltd. | Public Ltd. | TASC

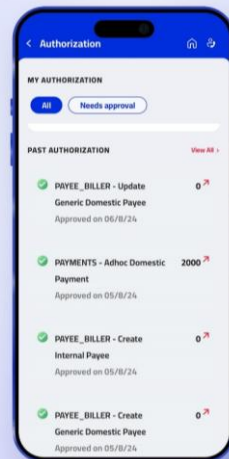
Manage your business with ease



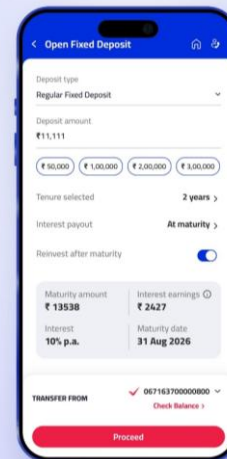
Quick and secure money transfers



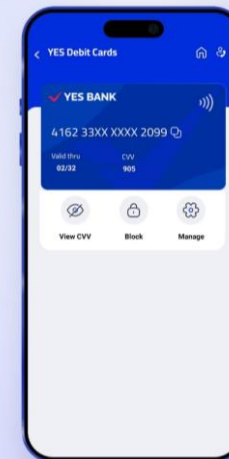
Authorization records simplified



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...

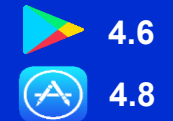
58 Lakhs +

Registered customers

11%

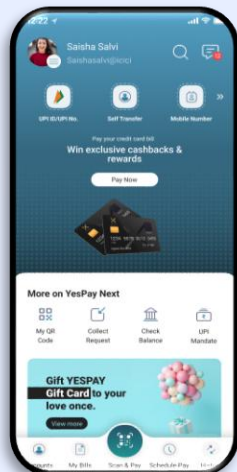
Quarterly Growth in User Base

App store ratings



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

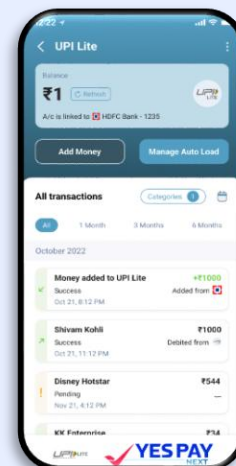
### Simplified Dashboard



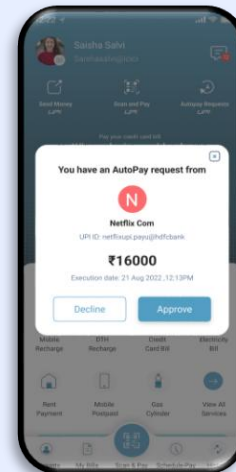
### Quick & Secure Merchant Payments



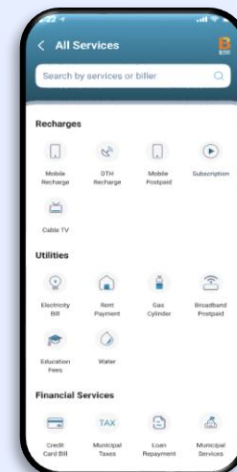
### UPI Lite - Auto top-up



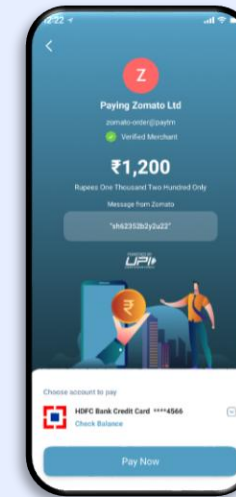
### Setup Recurring Payments



### 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

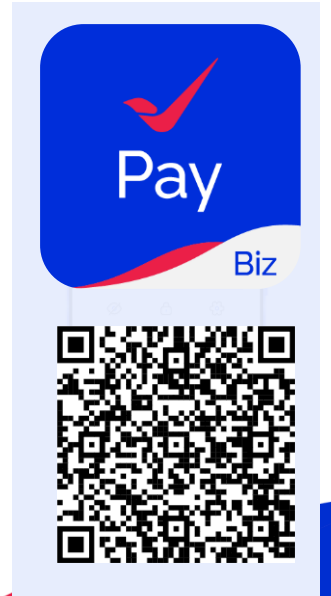
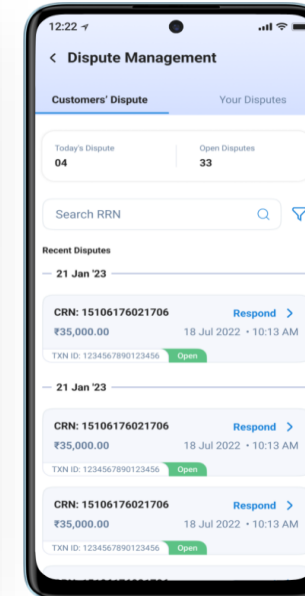
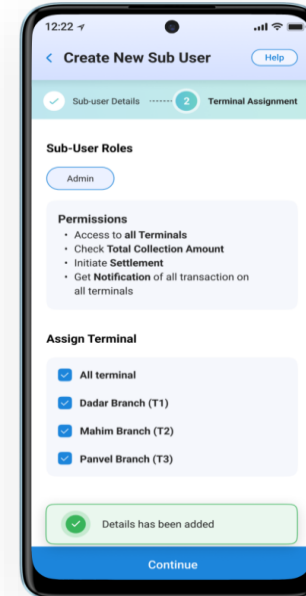
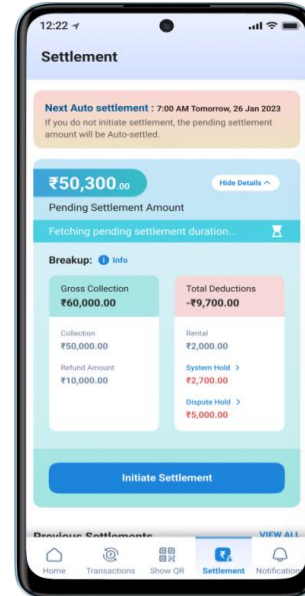
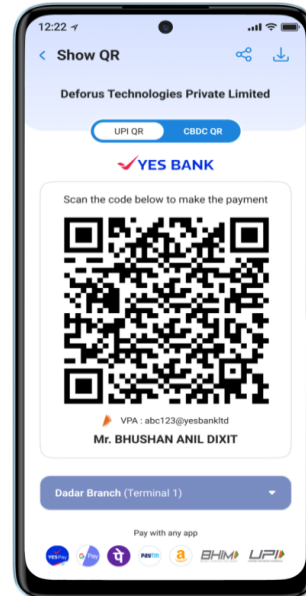
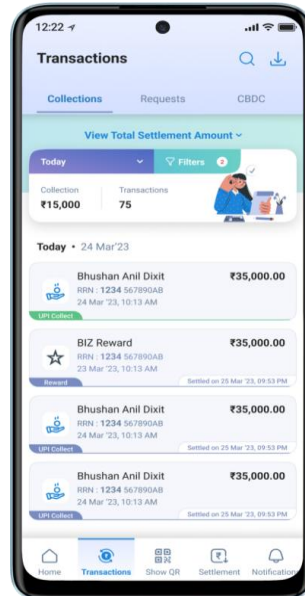
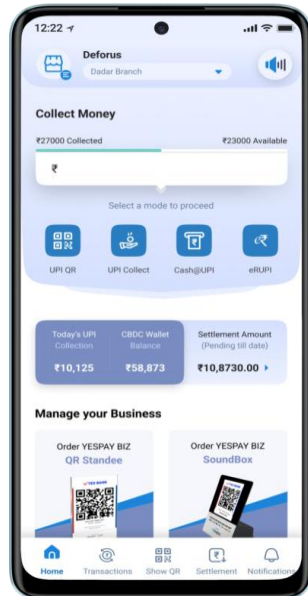
App Store Ratings-



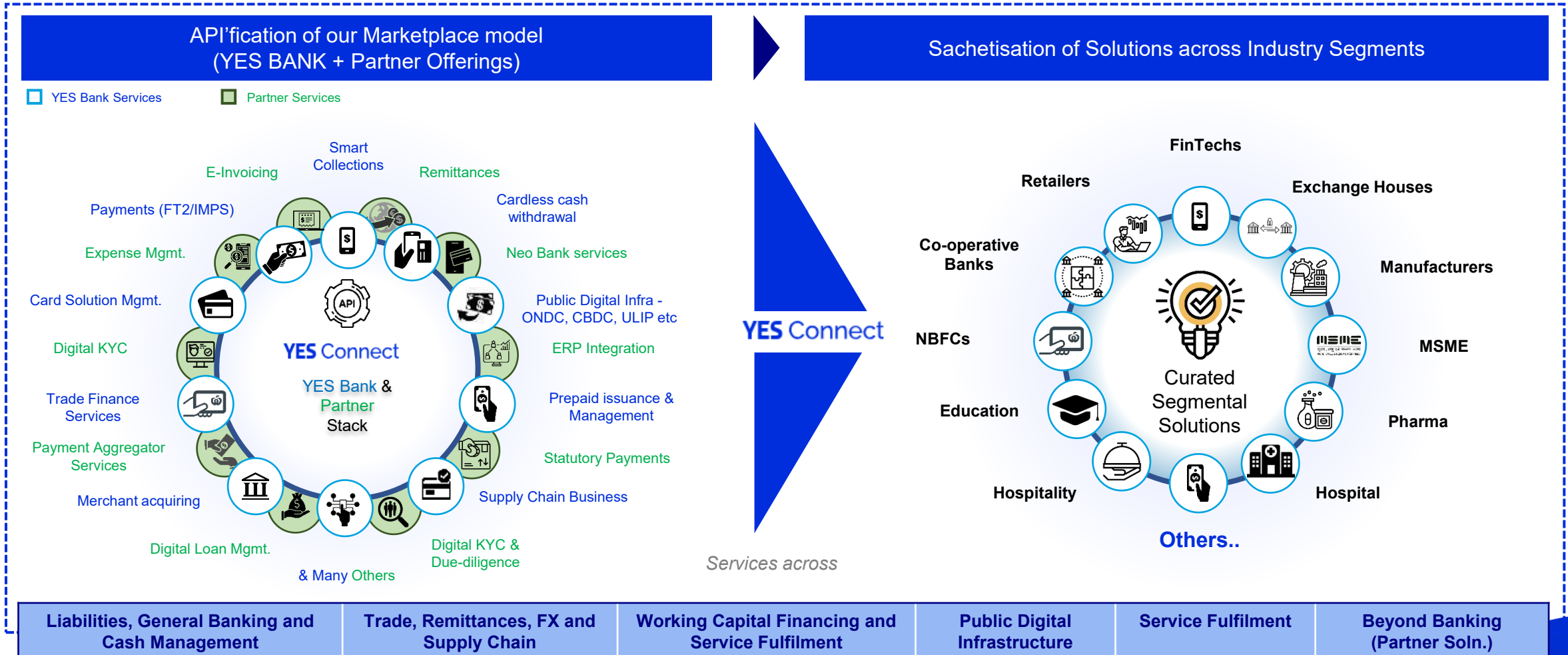
3.8

5.0

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



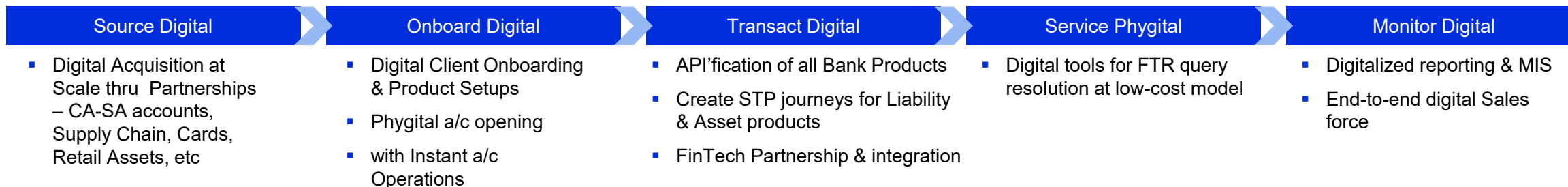
# API Banking Strategy : Enriched Customer Experience



# 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...

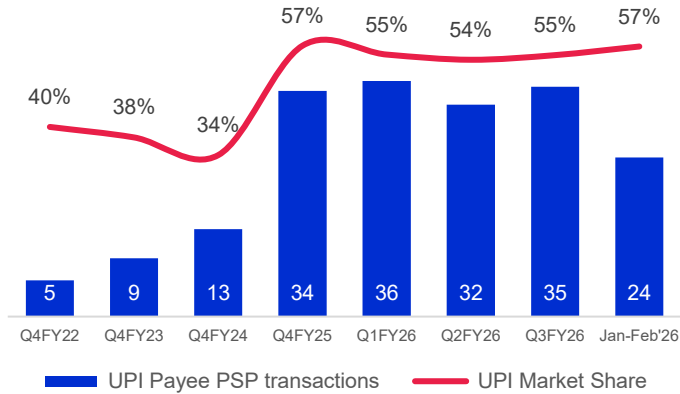


... & many more

# Powering Digital India with our Distinctive Capabilities

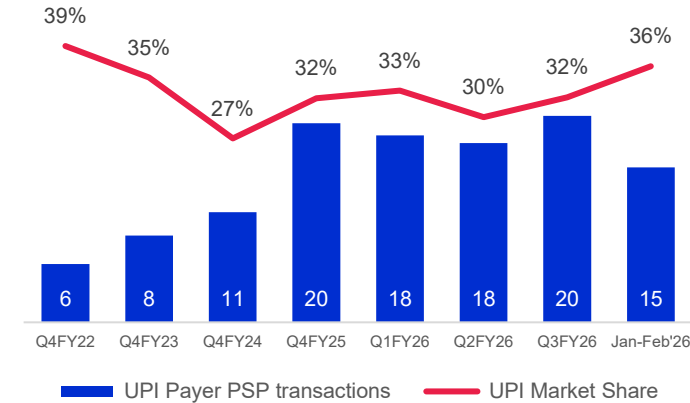
## #1 UPI Payee PSP Bank Powering ~ 400 mn txn daily

CAGR 28% (Q4FY22-Q4FY26)



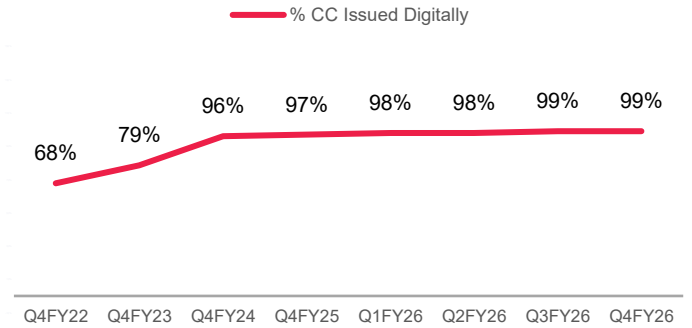
## #2 UPI Payer PSP Bank Powering ~250 mn txn daily

CAGR 46% (Q4FY22-Q4FY26)



## % Credit Cards Issued Digitally<sup>1</sup>

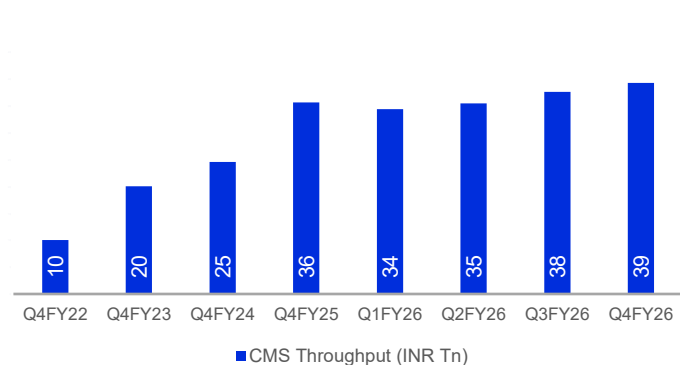
CAGR 10% (Q4FY22-Q4FY26)



<sup>1</sup> Includes offline assisted journeys

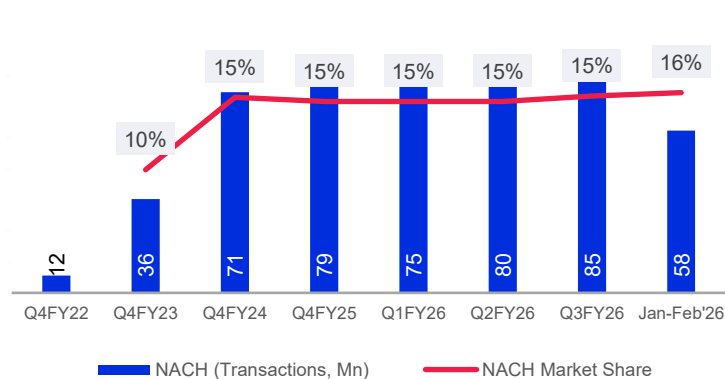
## ~More than 3X growth in CMS Throughput Since Mar'22

CAGR 41% (Q4FY22-Q4FY26)

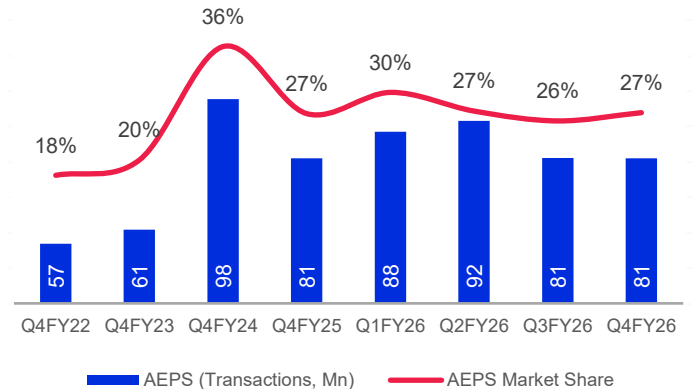


## Steady Market Share #2 in NACH

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 13<sup>th</sup> 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 27<sup>th</sup> 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 3<sup>rd</sup> 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 9<sup>th</sup> June 2024**

**Live on – YES BANK channels**

**7K Plus** New Clients

**> 57K** active customers

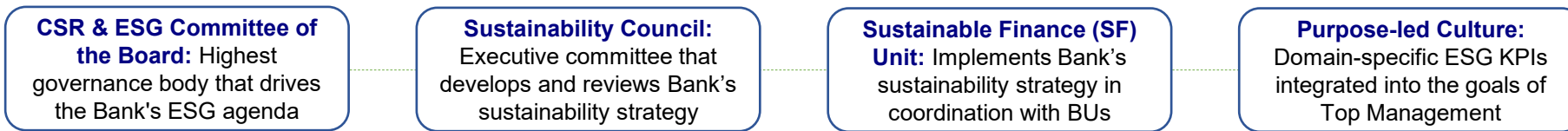
**32%<sup>1</sup> growth** in total Tax payments  
**46%<sup>1</sup> growth** in direct taxes  
**30%<sup>1</sup> growth** in GST payments  
**75%<sup>1</sup> growth** in EPFO

<sup>1</sup> FY'26 vs FY25,

# 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)

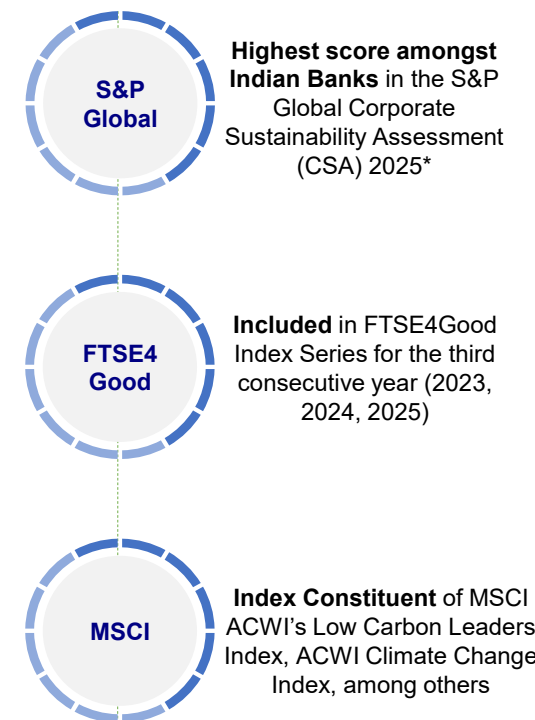
**Agroforestry:** **>600,000 trees** planted through YES Foundation's agroforestry initiative, enhancing green cover and supporting sustainable livelihoods of farmers (as of March 31, 2026)

## 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. Tonse<sup>1</sup>**  
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)



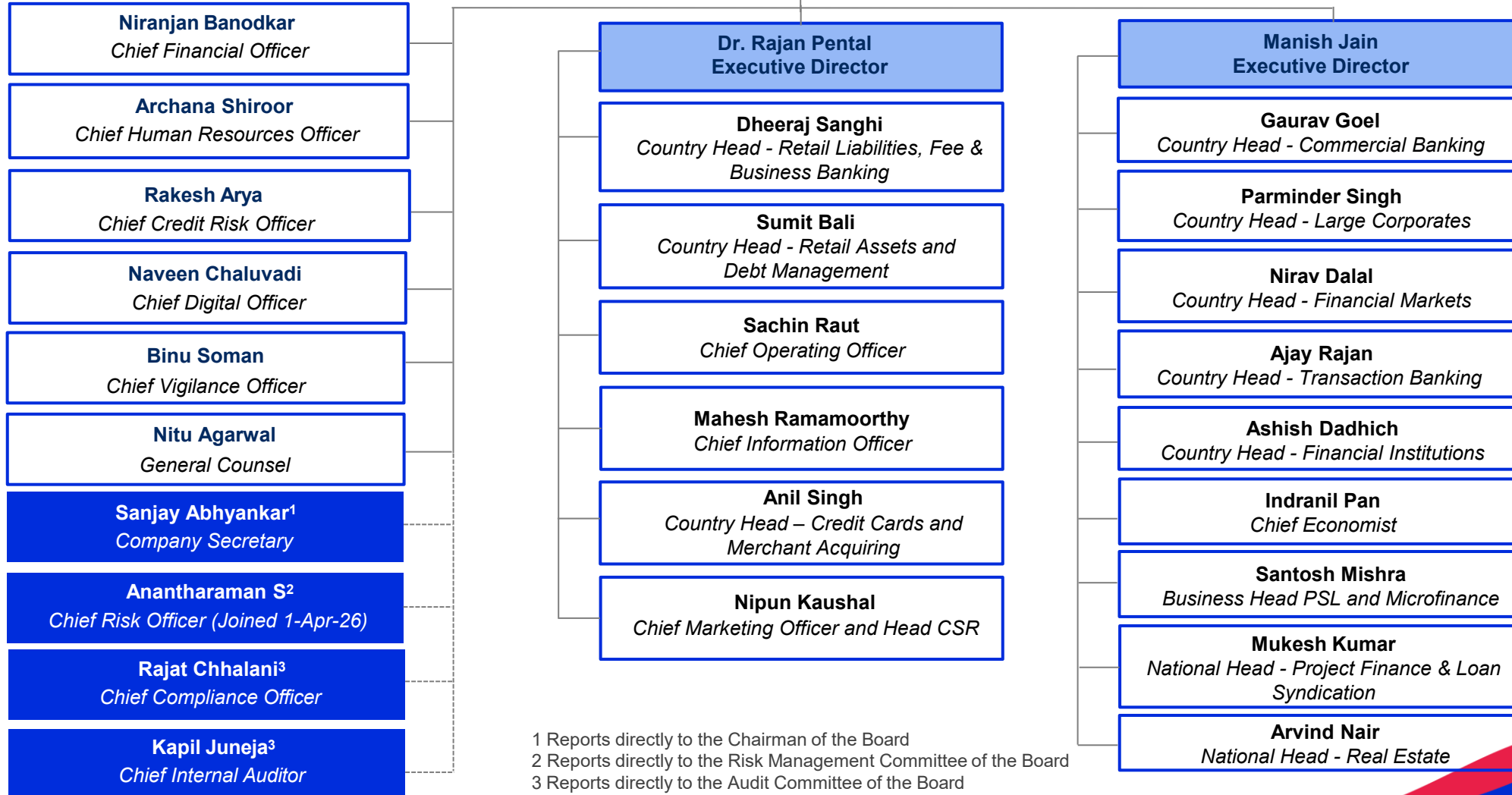
**D. Shivakumar**  
Non-Executive and Non-  
Independent Director (Nominee of  
Verventa Holdings Limited)

<sup>1</sup> Assumed charge as MD & CEO on April 6, 2026

# Professional and Seasoned Management team



**Vinay M. Tonse\*** (Managing Director & CEO)



\* Assumed charge as MD & CEO on April 6, 2026

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



## Leadership Development



### Strengthen leadership and behavioral capabilities for high performance.

- **Leadership Development & Future-Ready Talent:** As part of our continued commitment to investing in our people, the Bank strengthened its leadership development agenda last year, helping build a deep, future-ready leadership bench and reinforcing a culture of continuous learning and professional growth.
- **Management Development Programs:** Senior team members participated in Management Development Programs conducted in partnership with some of the country's most prestigious institutions, including IIM Lucknow, MDI Gurgaon, and SPJIMR

## Knowledge Management



### Promote continuous learning through targeted capability building

- **Pitch Pro:** An AI-powered learning platform offering personalized, interactive practice to help Retail Banking employees improve pitching, product explanation, objection handling, and overall confidence through private, pressure-free simulations
- **Digital Personal Data Protection Act (DPDPA):** Multiple sessions were conducted for Compliance and AML teams to strengthen understanding of DPDPA principles, day-to-day data-handling responsibilities, and ways to prevent data breaches, misuse, and non-compliance risks
- **Branch Banking Excellence Program:** Continued delivery of curated workshops for Retail Banking executives focusing on digital frauds, Money Mule accounts, and Customer Service
- **UN SDG Alignment:** All learning initiatives are now mapped to one of the 17 UN Sustainable Development Goals, reinforcing our commitment to sustainability and responsible learning

## DE&I Initiatives



### Foster a culture of inclusion and belonging through strong governance and empowered communities

- **Women Leadership Program – LeadHership:** A three-month hybrid development journey, launched with Jombay, designed to strengthen leadership skills for select women leaders, which included 45 nominations, through assessments, masterclasses, group connects, mentoring, digital learning etc
- **Unburden – Women's Day Workshop:** A series of initiatives celebrating and empowering women colleagues through webinars and in-person sessions, including Financial Wellness for Women and Unburdened: A Women's Day Reset
- **DEI to DEIB Transition:** Evolved the Diversity, Equity & Inclusion framework to explicitly integrate Belongingness as a core cultural pillar
- **DEI Charter:** Rolled out a structured charter with five strategic pillars, each supported by dedicated working groups for accountability and execution
- **Women's ERG – Yes for Her:** Launched a sustained employee resource group focused on peer networking, development opportunities, and senior leader engagement
- **International Women's Day:** Celebrated enterprise-wide under the theme Give to Gain, featuring senior leader networking, storytelling platforms, and cultural engagements

## Employee Engagement



### Enhance engagement through inclusion and holistic well-being

- **Wellness Webinar:** Continued focus on employee well-being through a cancer-awareness webinar covering early detection, common symptoms, and preventive measures
- **Inter-corporate Sports championships:** Employees actively participated in multiple inter-corporate tournaments—Cricket, Basketball, Throwball, Volleyball, and Football—demonstrating strong teamwork and competitive spirit, and earning several accolades for the Bank

Grades <sup>2</sup>	Q4FY26 <sup>1</sup>	Q3FY26	Q4FY25
G1 to G3	273	283	315
G4 to G6	3,519	3,552	3,645
G7 to G12	25,781	25,336	24,727
<b>Total</b>	<b>29,573</b>	<b>29,171</b>	<b>28,687</b>

Total headcount of **29,577** with a net addition of **887** staff over the headcount of March 31, 2025

<sup>1</sup> Data as March 31, 2026.

<sup>2</sup> The data excludes MD & CEO and Executive Directors

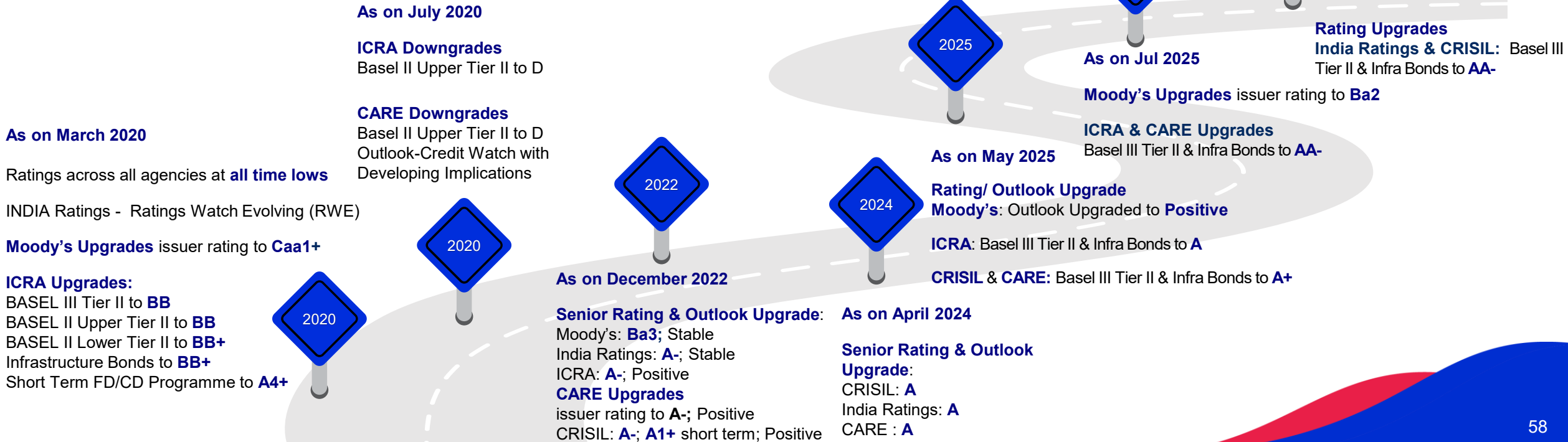
# Credit Rating



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



# Awards & Accolades



A reflection of YES BANK's commitment to excellence



YES BANK has been honoured with the

**ET Now Champions of CSR Award**



YES BANK Shines at

**ET Entrepreneur Awards 2025 for YES Business (IRIS Biz)**



YES BANK Wins

**ICAI Award for Excellence in Financial Reporting**



YES BANK Honoured with the Prestigious

**People Matters Award – SILVER for Learning Impact on Business Transformation**



YES BANK Honoured for

**Excellence in Fraud Awareness & Education**

# Thank You

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