

YES BANK announces Financial Results for the Quarter and Year ended March 31, 2017

1. KEY MILESTONES ACHIEVED – 13th year of operations:

- Total Assets crossed **₹ 2,15,000 Crores**; IBU Gift City Total Assets of over **USD 1 Bn**
- **Branches at 1,000** and employee count in excess of **20,000**. Significant traction in Retail businesses with **CASA ratio crossing 35% to 36.3%**; CASA + Retail TDs crossing 60%; Core Retail Advances growth in excess of **100%** with increasing share of fees from Retail businesses.
- Raised **₹ 4,906.65 Crores** (USD 750 Mn) through QIP, Largest Private Sector QIP in INR term. Further raised **₹ 3,000 Crores** (~USD 450 Mn) through Basel III AT1 bonds, rated AA by CARE, ICRA and India Ratings.

During FY17 aggregate capital raise of USD 1.2 Bn (~USD 1.6 Bn including retained earnings)

- Established Market Leadership in UPI applications for enabling Merchant payments with a market share of 30%

2. PROFIT & LOSS (P&L): Key Highlights

- **Net Profit of ₹ 914.1 Crores in Q4FY17**; y-o-y growth of **30.2%**. For FY17, Net profit grew by 31.1% to **₹ 3,330.1 Crores**
- **Total Net Income of ₹ 2,897.1 Crores in Q4FY17** y-o-y growth of **41.7%**. Total Net Income grew by **36.8%** in FY17 to **₹ 9,954.1 Crores**
- **Net Interest Income of ₹ 1,639.7 Crores for Q4FY17**; y-o-y growth of **32.1%**. For FY17, NII increased by **26.9%** to **₹ 5,797.3 Crores** on back of growth in Advances & CASA and expansion in NIM
- **NIM expanded to 3.6%** for Q4FY17 from 3.5% in Q3FY17. NIM stands at **3.4%** for FY17
- Healthy return ratios with **RoA at 1.8%** and **RoE at 21.8%** in Q4FY17. For FY17, RoA expanded to **1.8%** from 1.7% for FY16 and RoE increased to **21.5%** from 19.9% for FY16.
- **Book Value** stands at **₹ 468.7** per share (*adjusted for ₹ 12 (120%) dividend recommended by Board*) as on March 31, 2017

3. BALANCE SHEET: Key Highlights

- **CASA ratio at 36.3%, 8.2% increase** in FY17 on the back of **65.5%** growth y-o-y. SA and CA deposits posted strong growth of **60.6%** and **74.7%** respectively
- **CASA+Retail FDs** as % of Total Deposits stands at a healthy **61.5%** as at Mar 31, 2017 (54.5% as on Mar 31, 2016), **7.0%** increase in one year
- **Advances grew by 34.7% to ₹ 1,32,262.7 Crores** as at Mar 31, 2017 of which Core Retail grew by 140% on the back of robust growth in both Corporate and Retail engines

- **Total Capital Adequacy** as per Basel III is robust at **17.0%** with Tier I ratio at **13.3%** and **CET I Ratio** at **11.4%**. Shareholders Fund at **₹ 22,054.1 Crores** and Total Capital Funds at **₹ 31,731.2 Crores** as of Mar 31, 2017.

4. ASSET QUALITY: Key Highlights

- **Credit Costs at 19 bps** for Q4FY17. For FY17 Credit Cost at 53 bps
- Gross Non Performing Advances (GNPA) at 1.52% (₹ 2,018.6 Crores) and Net Non Performing Advances (NNPA) at 0.81% (₹ 1,072.3 Crores) as at Mar 31, 2017.

The increase in NPA and consequent provision is in conformity with the divergences observed by the RBI as per its compliance process referred to in the RBI circular dated April 18, 2017 on 'Disclosure in the Notes to Accounts to the Financial Statements – Divergence in Asset Classification and Provisioning'.

This includes one borrower with gross exposure of 0.69% of Gross Advances (₹ 911.5 Crores) and net exposure of 0.52% (₹ 683.6 Crores) of Net Advances which is expected to be recovered in near term. Specific provision held in this account is ₹ 227.9 Crores.

After duly taking into account provision impact of the divergences, the Bank's Credit Cost is at 53 bps for FY17 and 19 bps for Q4FY17

- Standard Restructured Advances as a proportion of Gross Advances at **0.36%** (₹ 481.6 Crores) as at Mar 31, 2017.
- Security Receipts (SRs) stand at **0.73%** (₹ 977.1 Crores) of Gross Advances as at Mar 31, 2017.
- Standard SDR Advances outstanding at **0.22%** (₹ 299.6 Crores) of Gross Advances as at Mar 31, 2017. Investment exposure of SDR accounts at **0.02%** (₹ 21.5 Crores) of Gross Advances.
- 5:25 refinancing exposure of **0.09%** (₹ 125.5 Crores) of Gross Advances as at Mar 31, 2017
- S4A Advances outstanding at **0.01%** (₹ 18.9 Crores) of Gross Advances as at Mar 31, 2017

Dividend of ₹ 12 per share (120%) recommended by Management & Board (subject to shareholders' approval)

Financial Highlights from Q4FY17 and Financial Year 2016-17 Results:

Profit & Loss Statement Highlights						
(₹ in Crore)	Q4FY17	Q4FY16	Growth %	FY17	FY16	Growth %
Net Interest Income	1,639.7	1,241.4	32.1%	5,797.3	4,566.7	26.9%
Non Interest Income	1,257.4	802.8	56.6%	4,156.8	2,712.1	53.3%
Total Net Income	2,897.1	2,044.2	41.7%	9,954.1	7,278.9	36.8%
Operating Profit	1,691.0	1,225.5	38.0%	5,837.5	4,302.5	35.7%
Provision	309.7	186.5	66.1%	793.4	536.3	47.9%
Profit after Tax	914.1	702.1	30.2%	3,330.1	2,539.4	31.1%
Basic EPS (₹)	21.6	16.7	29.1%	78.9	60.6	30.1%
Key P & L Ratios						
	Q4FY17	Q4FY16		FY17	FY16	
Return on Assets	1.8%	1.8%		1.8%	1.7%	
Return on Equity	21.8%	20.5%		21.5%	19.9%	
NIM	3.6%	3.4%		3.4%	3.4%	
Cost to Income Ratio	41.6%	40.1%		41.4%	40.9%	
Non Interest Income to Total Income	43.4%	39.3%		41.8%	37.3%	

Balance Sheet Highlights					
(₹ in Crore)	31-Mar-17	31-Mar-16	Growth	31-Dec-16	Growth
Advances	132,262.7	98,209.9	34.7%	117,087.0	13.0%
Deposits	142,873.9	111,719.5	27.9%	132,375.8	7.9%
CASA	51,869.7	31,342.8	65.5%	44,126.4	17.5%
Shareholders' funds	22,054.1	13,786.6	60.0%	16,247.1	35.7%
Total Capital Funds	31,731.2	21,874.4	45.1%	26,864.8	18.1%
Total Balance Sheet	215,059.9	165,263.4	30.1%	194,828.0	10.4%
Key Balance Sheet Ratios					
Capital Adequacy (Basel III)	17.0%	16.5%		16.9%	
CET I Ratio (Basel III)	11.4%	10.3%		9.9%	
Tier I Ratio (Basel III)	13.3%	10.7%		12.2%	
Book Value (₹)#	468.7	327.8		384.1	
Gross NPA	1.52% (₹ 2,018.6 Crs) *	0.76%		0.85%	
Net NPA	0.81% (₹ 1,072.3 Crs) *	0.29%		0.29%	
Provision Coverage Ratio	46.9%	62.0%		66.0%	
Restructured Advances %	0.36% (₹ 481.6 Crs)	0.53%		0.42%	
Security Receipts (Net) %	0.73% (₹ 977.1 Crs)	0.20%		0.22%	
Credit Costs (in bps)	19	16		8	
Standard SDR's	0.24% (₹ 321.1 Crs)	NA		0.17%	
5-25 Refinancing	0.09% (₹ 125.5 Crs)	NA		0.09%	
S4A	0.01% (₹ 18.9 Crs)	NA		0.01%	

*It includes one borrower with gross exposure of 0.69% of Gross Advances (₹911.5 Crores) and net exposure of 0.52% (₹683.6 Crores) of Net Advances which is expected to be recovered in near term. Specific provision held in this account is ₹ 227.9 Crores

adjusted for ₹12 (120%) dividend recommended by Board

Mumbai, April 19, 2017: The Board of Directors of YES BANK Ltd. took on record the Q4FY17 and Financial Year 2016-17 results at its meeting held in Mumbai today.

Commenting on the results and financial performance, Mr. Rana Kapoor, Managing Director & CEO, YES BANK said, “YES BANK’s completion of 12.5 years (50 quarters) of operations is marked by achieving significant milestones of 1,000 branches, 20,000+ employees, CASA ratio crossing 36%, IBU Total Assets (*at Gift City*) crossing USD 1 Billion, successful completion of India’s Largest Private Sector INR QIP of ₹ 4,906.65 Crores (*USD 750 Million*) and ₹ 3,000 Crores of Basel III compliant AT1 bond issue, rated AA by CARE, ICRA and India Ratings. Further, the Bank continued delivering sustained financial performance through robust growth in earnings and expanding NIMs despite challenging operating environment.

Additionally, continued investments in Human Capital, Technology and Digitization has resulted in significant momentum across Retail Assets, Liabilities and Retail Fees. The bank’s growth and earning models continue to remain robust with increasing granularity and diversity across Asset, Liabilities and Earnings.”

Q4FY17 and Financial Year 2016-17 Performance highlights

Profit & Loss Account

- **Net Interest Income (NII):** NII for Q4FY17 increased by 32.1% y-o-y to ₹ 1,639.7 Crores on account of strong growth in advances and CASA deposits. Net interest Margin (NIM) expanded to 3.6% in Q4FY17 from 3.5% in Q3FY17. For FY17, NII increased by 26.9% y-o-y to ₹ 5,797.3 Crores.
- **Non Interest Income:** Non Interest Income increased by 56.6% y-o-y to ₹ 1,257.4 Crores in Q4FY17. For full year FY17, Non Interest Income increased by 53.3% to ₹ 4,156.8 Crores.
- **Total Net Income:** Total Net Income increased by 41.7% y-o-y to ₹ 2,897.1 Crores in Q4FY17. For full year FY17, Total Net Income increased by 36.8% to ₹ 9,954.1 Crores.
- **Operating and Net profit:** Operating profit for Q4FY17 increased by 38.0% y-o-y to ₹ 1,691.0 Crores. Net Profit in Q4FY17 was up 30.2% y-o-y to ₹ 914.1 Crores. For FY17 Operating profit increased by 35.7% to ₹ 5,837.5 Crores, with Net Profit increasing by 31.1% to ₹ 3,330.1 Crores.
- **Shareholders’ Returns:** In Q4FY17, RoA stands at 1.8% and RoE stands at 21.8% . For FY17, RoA expanded to 1.8% and RoE expanded to 21.5% during the same period.

Balance Sheet

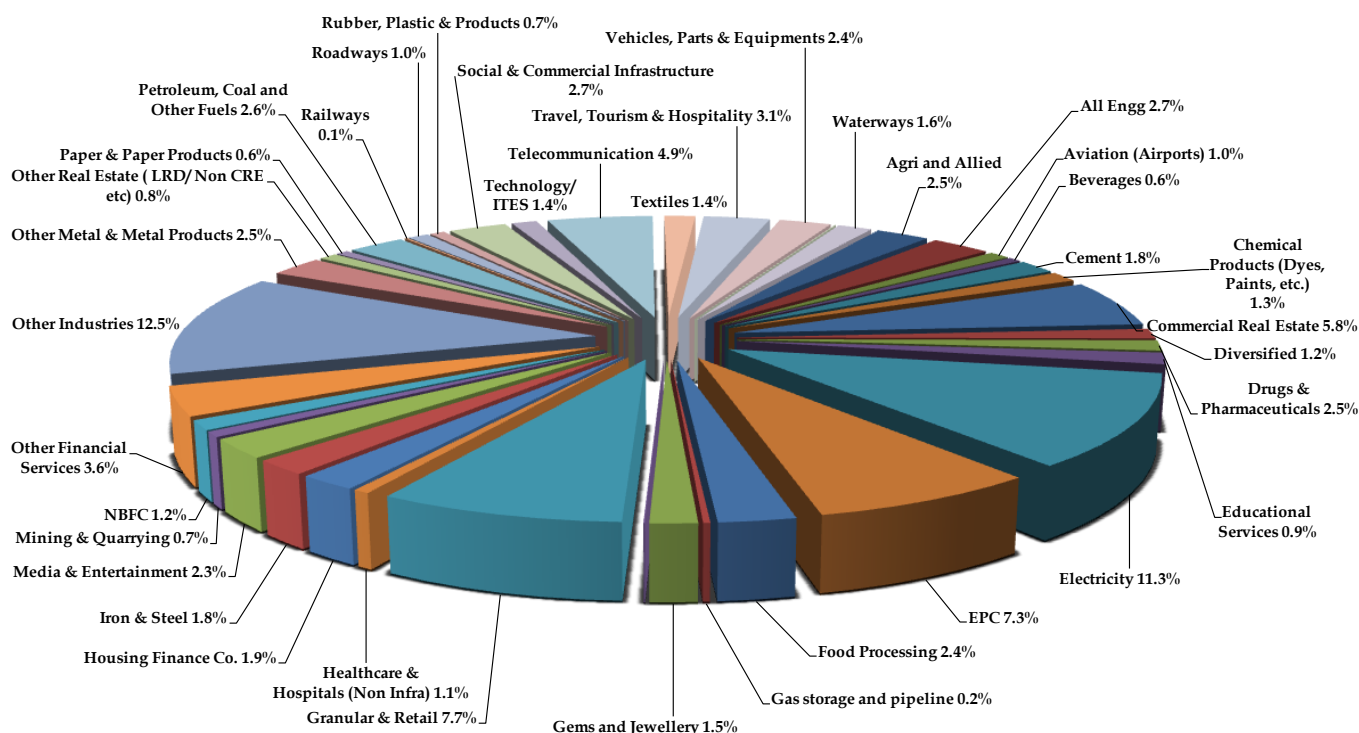
- **Deposits:** Total Deposits grew by 27.9% y-o-y to ₹ 142,873.9 Crores as at Mar 31, 2017. The Bank’s Total Assets grew by 30.1% y-o-y to ₹ 215,059.9 Crores as at Mar 31, 2017. The Bank’s CD ratio stood at 92.6% as at Mar 31, 2017.

Current and Savings Account (CASA) deposits grew by 65.5% y-o-y to ₹ 51,869.7 Crores increasing the **CASA ratio** to 36.3% as at Mar 31, 2017 up from 28.1% as at Mar 31, 2016. Further, **SA deposits** grew by 60.6% y-o-y to ₹ 32,781.8 Crores and CA deposits grew by 74.7% to ₹ 19,087.8 Crores as on Mar 31, 2017.

- **Advances:** Total Advances grew by 34.7% y-o-y to ₹ 132,262.7 Crores as at Mar 31, 2017. Corporate Banking accounted for 67.7% of the Advances portfolio, while Retail & Business Banking (incl. MSME) constituted 32.3%.

- **Sectoral Distribution:**

Overall portfolio is well distributed with significant deployment in YES BANK focused knowledge sectors where the Bank has developed considerable sectoral expertise with specialized Relationship Managers, Product Managers and Risk Managers.



▪ Sensitive sector disclosures:

Sector/ Rating*	% of Total Exposure
(A) Electricity	11.3 %
AAA/AA rated investments	0.8 %
T&D	1.6 %
Renewable Exposures(Green-Financing)	4.8% of which 2.6% is operational
Non-Renewable	4.0% (All operational)
Exposure to SEBs	Nil
(B) Iron & Steel	1.8 %
A or above rated	1.3 %
(C) EPC	7.3 %
A or above rated	4.4 %
(D) Telecom #	4.9%
A and above rated	4.2%

Bank has included 'Telecom Sector' in the above 'Sensitive Sector Disclosure' in context of RBI's notification dated April 18, 2017 on 'Additional Provisions for Standard Advances at Higher than the Prescribed Rates'.

*Based on Internal Corporate ratings models mapped to external ratings

▪ Asset Quality

1. NPA – Credit Costs at 19 bps for Q4FY17 and 53 bps for FY17

In ₹ Crores

Particulars	31-Dec-16	Net Additions during Q4FY17 (excluding one extraordinary item)	Sub-Total as on 31-Mar-17	One extraordinary item	31-Mar-17
Gross NPA	1,005.9	101.2	1,107.1	911.5	2,018.6
% to Gross Advances	0.85%		0.83%	0.69%	1.52%
Net NPA	342.4	46.2	388.7	683.6	1,072.3
% to Net Advances	0.29%		0.29%	0.52%	0.81%
Provision	663.4	55.0	718.4	227.9	946.3
sProvision Coverage	66.0%		64.9%	25.0%	46.9%
	(A)	(B)	(C= A+B)	(D)	(E= C+D)

The increase in NPA and consequent provision is in conformity with the divergences observed by the RBI as per its compliance process referred to in the RBI circular dated April 18, 2017 on 'Disclosure in the Notes to Accounts to the Financial Statements – Divergence in Asset Classification and Provisioning'.

This includes one borrower with gross exposure of 0.69% of Gross Advances (₹ 911.5 Crores) and net exposure of 0.52% (₹ 683.6 Crores) of Net Advances which is expected to be recovered in near term. Specific provision held in this account is ₹ 227.9 Crores. For the remaining accounts, the Bank continues to maintain a healthy Provision Coverage ratio of 64.9%.

After duly taking into account provision impact of the divergences, the Bank's Credit Cost is at 53 bps for FY17 and 19 bps for Q4FY17

2. **Standard Restructured Advances at 0.36%**

The total Standard Restructured Advances as a proportion of Gross Advances was at **0.36%** (₹ 481.6 Crores) as at Mar 31, 2017, down from 0.42% (₹ 500.2 Crores) as at Dec 31, 2016. **No additional restructuring during the quarter.** The restructured loans have been performing in line with expectations and the Bank does not anticipate any material slippages in this book.

3. **Security Receipts at 0.73%**

Net Security Receipts (SRs) stood at **0.73%** of Gross Advances (₹ 977.1 Crores, comprising 15 borrowers) as on Mar 31, 2017. During the quarter the bank sold ₹ 886.9 Crores of assets. Against these assets, the collateral / security cover is adequate and expected to be realisable.

4. **Standard SDR Exposure at 0.24%**

Strategic Debt Restructuring outstanding advances of **0.22%** (₹ 299.6 Crores) to Gross Advances as on Mar 31, 2017 from five accounts of which three accounts (equivalent to 0.08% of Gross Advances as on March 31, 2017) were implemented during Q4FY17. Total outstanding Investments in SDR stand at **0.02%** (₹ 21.5 Crores) of Gross Advances as on Mar 31, 2017.

5. **5:25 Refinanced Advances at 0.09%**

5:25 refinanced Advances at 0.09% (Rs 125.5 Crores) of Gross advances as on Mar 31, 2017 from two accounts of which one account was classified under 5-25 refinance scheme during Q4FY17.

6. **S4A Advances at 0.01%**

S4A Advances outstanding at 0.01% (Rs 18.9 Crores) of Gross advances as on Mar 31, 2017.

7. **Rating Profile** - Bank's Corporate Exposures continue to remain well rated with over **76% portfolio rated 'A' or better.** *(Based on Internal Corporate rating models mapped to external ratings).*

- **Capital Funds:** As per Basel III, Tier I Capital of **₹ 24,814.3 Crores** stood at **13.3%**, total CRAR stands at **17.0%** and CET I stands at **11.4%** as at Mar 31, 2017. Total Capital funds are at **₹ 31,731.2 Crores** as at Mar 31, 2017.

During the quarter Bank successfully raised equity Capital of **₹ 4,906.65 Crores (US\$ 750 Mn)** through Qualified Institutional Placement.

Risk Weighted Assets stood at **₹ 186,334.0 Crores** as at Mar 31, 2017. RWA to Total Assets at **86.6%** as on Mar 31, 2017

- **Liquidity Coverage Ratio:** During Q4FY17, the Bank continued with the LCR maintenance at well above 80% regulatory requirement with daily average Liquidity Coverage ratio of **88.1%**, reflecting a healthy liquidity position.

YES BANK Rating Profile

Bank continues to maintain strong credit ratings across International and Domestic Rating agencies

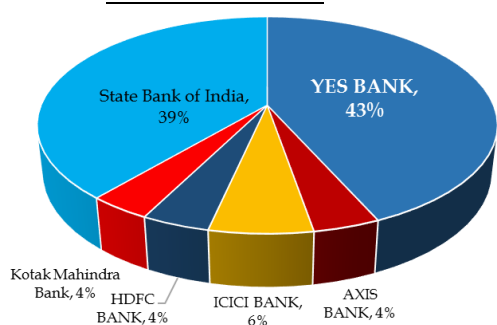
- Moody's Long-term international rating of Baa3 which is in line with the Sovereign Rating of India.
- During the quarter, Domestic Rating agency ICRA assigned AA rating for Bank's Basel III compliant Additional Tier I instrument including upgrading the maiden AT1 issuance under earlier Basel III regime.
- Domestic Rating agencies, ICRA, CARE and India Ratings (*as applicable*), have Long-Term ratings of AA+ for the Bank's Basel III compliant Tier II instruments as well as for Infrastructure Bonds.




Social Media

According to the recent ranking by The Financial Brand publication:

- YES BANK is ranked amongst the Top 5 Most Social Banks in the World as ranked by The Financial Brand.
- YES BANK is the **Highest Followed Global Bank Brand on Twitter** with over **2.0 million followers**
- YES BANK is also the **second Highest Liked Global Bank Brand on Facebook** with more than **5.8 million Page Likes**

Twitter Followers



	 Followers	 Fans	 Followers
YES BANK	2,013k [1]	5,834k [2]	334k [1]
AXIS Bank	184k [5]	3,360k [4]	67k [3]
ICICI Bank	285k [3]	5,142k [3]	N.A.
HDFC Bank	188k [4]	2,405k [5]	30k [4]
Kotak Mahindra Bank	173k [6]	696k [6]	N.A.
State Bank of India	1,802k [2]	10,374k [1]	254k [2]

Note: Data as on Apr 10, 2017

Digital Banking

YES BANK continued investing significantly in new-age mediums and digital technologies to achieve a heightened customer engagement and experience. Some of the Bank's key digital initiatives revolutionizing payments ecosphere are as follows:

- YES BANK is the first Bank to create UPI compliant mobile apps for large E-Commerce players using YES Bank's UPI SDK solution. **Over 20 million YES Bank's UPI partnered Apps** have been downloaded till date accounting for **30%** of the total volumes in UPI ecosystem
- YES PAY App has been integrated with UPI and now allows users, not only send and receive money but also recharge, pay for their bills / insurance premia and also make payment at any physical store that accepts UPI. Further YES PAY has been the **first wallet to launch its services on BOT**. With **YES PAY BOT** new users can be on-boarded and serviced for many functionalities like view wallet transactions, balances, load, send/request money , recharge and pay bills.
- YES BANK has launched **Nashik & Udaipur City Prepaid Card Program** for facilitation of Government to Citizen (G2C) services of respective Municipal Corporation through existing and newly created Citizen Facilitation Centers.
- YES BANK has become the Digital Banking partner for **Puducherry Tourism Development Corporation (PTDC)**, for issuance of Co-Branded Prepaid Cards for cashless transactions.
- YES BANK has enabled setup of banking transactions at **Fair Price Shops for Food and civil supplies ministry – Govt Of Maharashtra**.
- YES BANK has launched **Personalized Card Linked Offer Program** where merchants offers services to bank's select customers on the back of a robust analytics engine based on customer's past buying behavior.
- YES BANK's **SIMsePAY** solution has won 3 premier awards **Finnoviti | Money Tech | Golden Peacock** for it frugal innovation in providing mobile payments facilities on feature phone to over 6 lac customer through tie-up with 31 cooperative banks.
- YES BANK has received certification from NPCI for **Bharat Bill Payment Service (BBPS)** and is expected to be rolled out shortly.

Expansion & Knowledge Initiatives

- YES BANK raised ₹ 4,906.65 Crores (USD 750 Mn) via Qualified Institutional Placement. This represents the largest private sector QIP in India in INR terms. Combined with the INR 3,000 Crores of Basel III Compliant AT-1 Bonds, this represents a cumulative of USD 1.2 Bn of Tier-I Capital raised in FY17.
- YES BANK IFSC Banking Unit in GIFT City, Gandhinagar achieved USD 1 Billion by balance sheet in March 2017.
- Total **headcount** stands at **20,125** as at March 31, 2017, an increase of **725 employees** in the quarter and 5,125 incremental employees in FY17
- YES BANK's Branch Network stands at **1,000 branches** as on March 31, 2017 an addition of 36 branches in the quarter. Total ATM network stands at 1,785 as on March 31, 2017 of which 506 are Bunch Note Acceptors (BNA)/ Cash Recyclers.

- YES BANK launched the 1st Cohort of the YES FINTECH , a business accelerator program for fintech startups by enrolling 12 companies. YES FINTECH received over 750 applications from 18 countries including 50 applications from International companies.
- YES BANK awarded 30 Students from Top 15 B-Schools across India under its YES ASPIRE scholarship program aimed at grooming India's future leaders and has been conceived with the belief that India's future as a global socio-economic powerhouse lies in realizing the untapped potential of our youth.
- YES BANK is the first bank globally to migrate to the **ISO 14001:2015 certification** for its **environmental management system (EMS)**.
- YES BANK was presenting partner to the **Economic Times Global Business Summit 2017**, a flagship initiative of the Times Group that envisions to bring together visionaries, thought leaders, heads of state, policy makers, academicians and corporate heads cohesively driving a singular agenda for *Scripting Economic Change*, by connecting the building blocks of Economics for India and the Globe.
- YES BANK was '**Digital Banking Partner**' for **NASSCOM India Leadership Forum** held on February 15-17, 2017 in Mumbai. YES BANK co-hosted a Panel Discussion on 'Fintech & Banks: Co-creating Financial Innovation' and released a study 'Fintech Reimagined: Accelerating the Next Wave of Innovation'.

Awards & Recognitions

- YES BANK has been recognized as the '**Best Mid-Sized Bank**' in the 21st edition of the Business Today - KPMG India's Best Banks study. This is the **8th year in a row**, where YES BANK has been awarded by Business Today in its annual Banking survey for growing robustly, embracing technology, innovating and reaching out to people at the bottom of the pyramid.
- YES BANK has been adjudged the **Best Bank in Asia Pacific for Payments and Collections** by Global Finance, a leading international business magazine headquartered in New York
- YES BANK won the award for The Best Technology Bank of the Year in the medium banks category, at the Indian Banks' Association's (IBA) Banking Technology Awards 2017, in Mumbai.
- YES BANK won the award for 'API Banking' innovation at the FinTec India Conference & Awards, held at the National Stock Exchange (NSE), in Mumbai.
- YES BANK has been recognized as the '**Best Social Bank**' (in the mid-sized Bank category) during the **ASSOCHAM 12th Annual Banking Summit cum Social Banking Excellence Awards**.
- YES BANK's Chief Sustainability Officer Ms. Namita Vikas received the Leading Women Award from the World Business Council For Sustainable Development (WBCSD)
- YES BANK was recognized for '**Best Innovation in Corporate Banking for its unique innovation - SIMsePAY**' at the MoneyTech Awards 2017 held on April 12, 2017 in Delhi
- YES BANK was awarded the "**Sustainability Performance Award**" at the India Corporate Governance & Sustainability Vision Awards 2017, organized by the Indian Chamber of Commerce on February 15, 2017 in New Delhi.

- Mr. Rana Kapoor felicitated for '**Outstanding Contribution towards Promoting India-Canada Bilateral Relations**' by the **Indo-Canadian Business Chamber (ICBC)**. This significant recognition was conferred by **H.E. Mr. Nadir Patel, High Commissioner for Canada to India** during the **ICBC 3rd Annual Dinner 2017** held in New Delhi on March 25, 2017.
- Mr. Rana Kapoor was felicitated for '**Outstanding Contribution towards promoting Luxury, Culture and Creativity**' during the **Luxury League Symposium** on April 7, 2017 in New Delhi.

The Press Conference of YES Bank's results will commence at 3 pm and we have invited leading business news channels, newswires and publications to cover the conference as well as interviews of YES Bank's management team.

YES Bank's analyst conference call, scheduled on April 19, 2017 at 6pm, can be heard at following link, post 10 pm:

<https://www.yesbank.in/about-us/investors-relation/financial-information/financialresults>

ABOUT YES BANK

YES BANK, India's fifth largest private sector Bank, is the outcome of the professional & entrepreneurial commitment of its Founder Rana Kapoor and his top management team, to establish a high quality, customer centric, service driven, private Indian Bank catering to the Future Businesses of India. YES BANK has adopted international best practices, the highest standards of service quality and operational excellence, and offers comprehensive banking and financial solutions to all its valued customers.

YES BANK has a knowledge driven approach to banking, and a superior customer experience for its retail, corporate and commercial banking clients. YES BANK is steadily evolving its HR character as the Professionals' Bank of India, with the unrelenting vision of "Building the Finest Quality Bank of the World in India" by 2020.

For further information, please contact:

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