

INVESTOR PRESENTATION

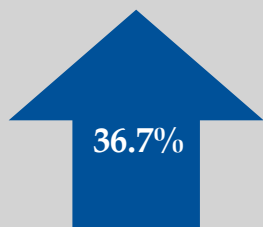
Q3FY13 & 9MFY13 Update



Financial Highlights for Q3 FY13

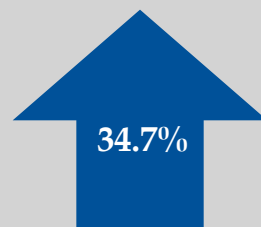
NET INTEREST INCOME

₹ 5,843 Mn.



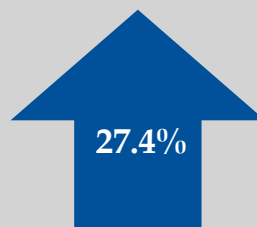
NET PROFIT

₹ 3,423 Mn.



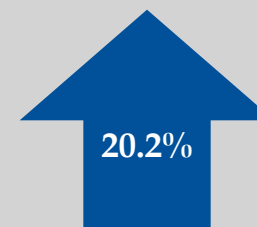
CUSTOMER ASSETS

₹ 557,542 Mn.



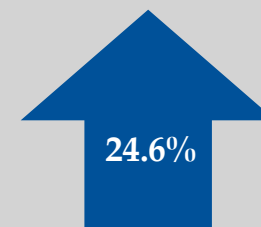
DEPOSITS

₹ 564,005 Mn.

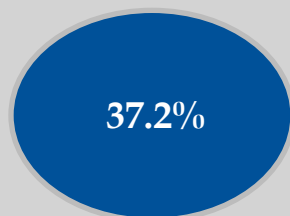


SHAREHOLDER'S FUNDS

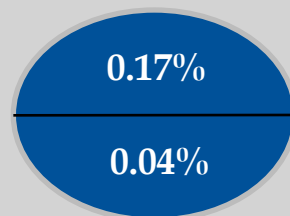
₹ 56,787 Mn.



COST/INCOME RATIO

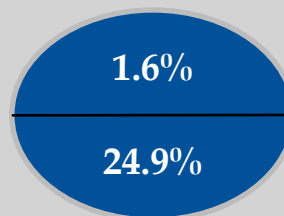


GROSS NPA



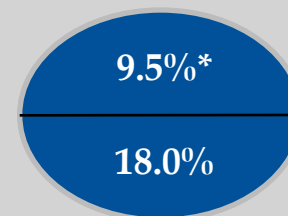
NET NPA

ROA



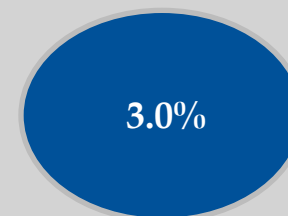
ROE

TIER I



TOTAL CAPAD

NET INTEREST MARGIN



*- Tier I ratio includes Q3 FY13 PAT

✓ Basic EPS of ₹ 9.6 and Diluted EPS of ₹ 9.4

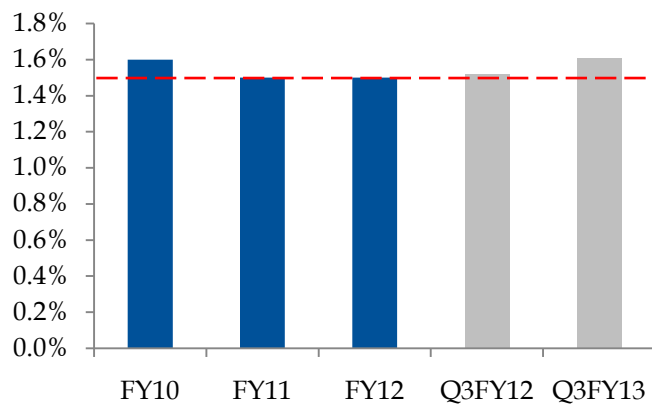
✓ Book Value of ₹ 158.8

✓ CASA grew at 74.9% y-o-y to ₹ 103.4 billion as at Dec 31, 2012 and CASA ratio has increased to 18.3%

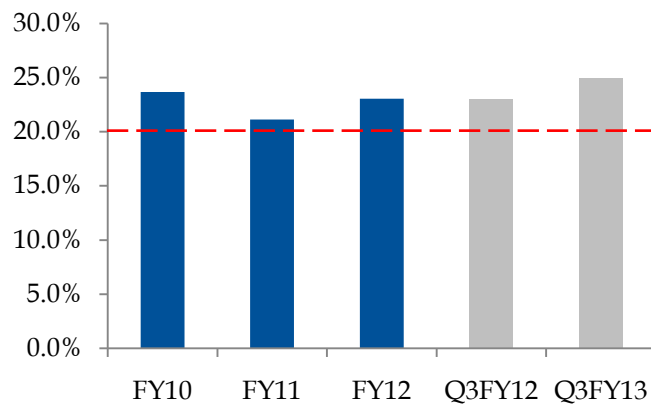
CASA growth of 74.9% y-o-y backed by SA increase of 307.8% y-o-y

Key Metrics

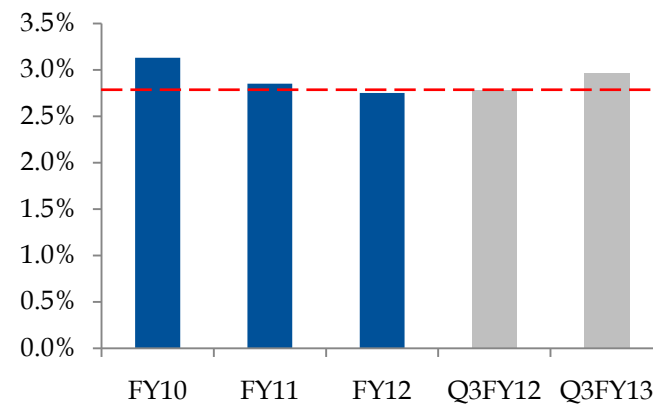
Return on Assets (RoA)



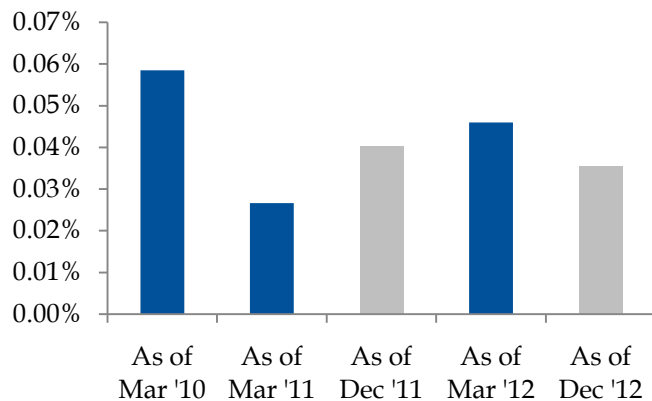
Return on Equity (RoE)



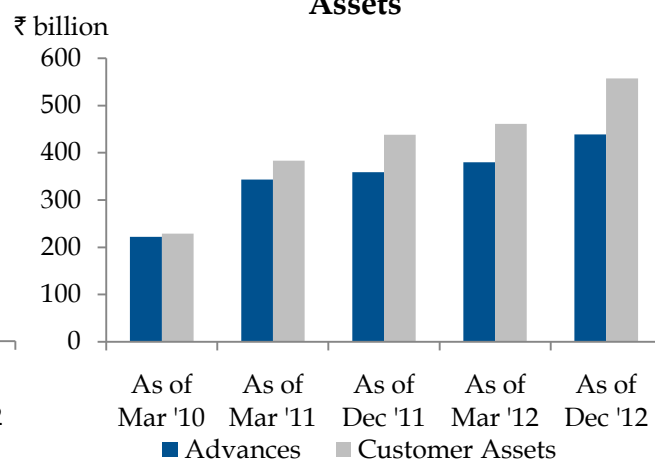
Net Interest Margin (NIM)



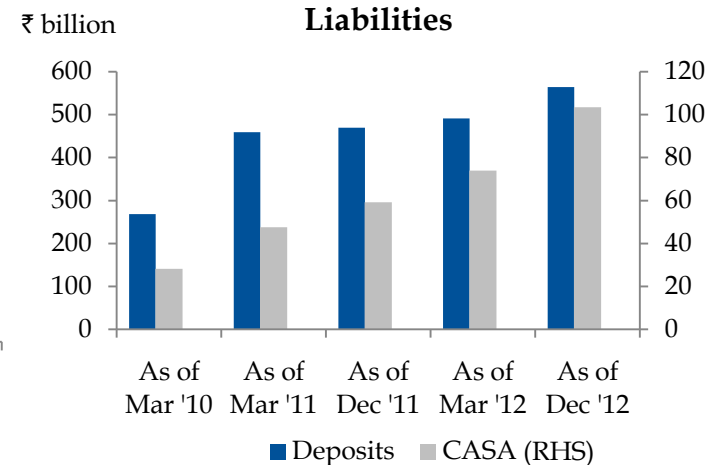
Net NPA



Assets



Liabilities



Bank continues to deliver consistent performance across key financial parameters

Income Statement Highlights – Q3 & 9M FY13

Q3 & 9M FY13 - Revenue and Profit growth

₹ Million	Q3FY13	Q3FY12	Growth	Q2FY13	Growth	9MFY13	9MFY12	Growth
Net Interest Income	5,843	4,276	36.7%	5,242	11.5%	15,807	11,674	35.4%
Non Interest Income	3,132	2,114	48.1%	2,768	13.2%	8,781	5,908	48.6%
Total Net Income	8,975	6,390	40.5%	8,009	12.1%	24,587	17,582	39.8%
Operating Expense	3,341	2,402	39.1%	3,162	5.7%	9,509	6,483	46.7%
Operating Profit	5,634	3,988	41.3%	4,847	16.2%	15,078	11,099	35.9%
Provisions & Contingencies	567	224	153.6%	317	78.7%	1,184	617	91.8%
Provision for Tax	1,645	1,224	34.4%	1,469	11.9%	4,508	3,429	31.5%
Profit After Tax	3,423	2,541	34.7%	3,061	11.8%	9,385	7,052	33.1%

Non Interest Income Breakdown

₹ Million	Q3FY13	Q3FY12	Growth	9MFY13	9MFY12	Growth
Transaction Banking	805	639	26.0%	2,295	1,669	37.5%
Financial Markets	392	483	-18.9%	1,807	1,140	58.6%
Financial Advisory	1,624	806	101.6%	3,846	2,613	47.2%
Retail Banking fees & Others	311	187	66.4%	834	486	71.5%
Total	3,132	2,114	48.1%	8,782	5,908	48.7%

Robust growth in NII of 36.7% & Non-interest Income of 48.1% resulting in healthy PAT growth

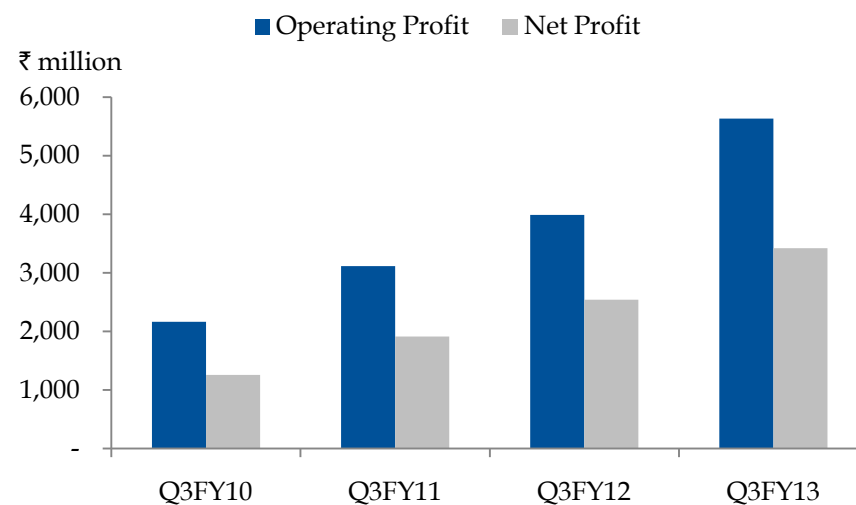
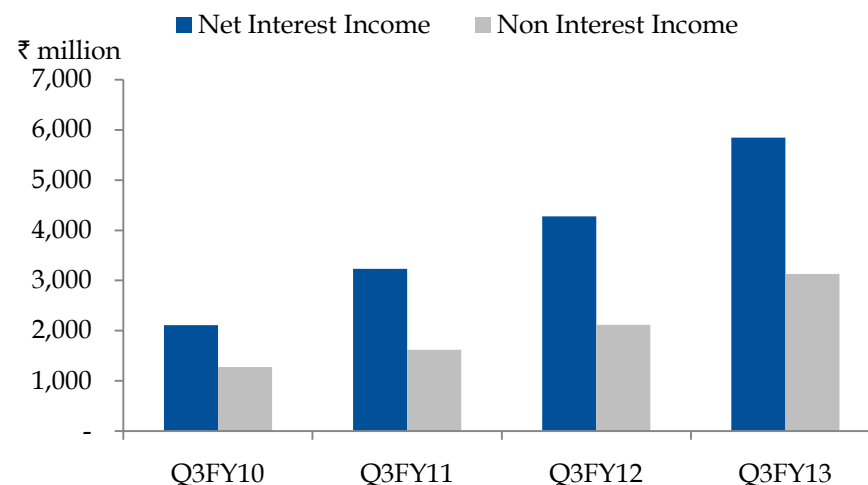
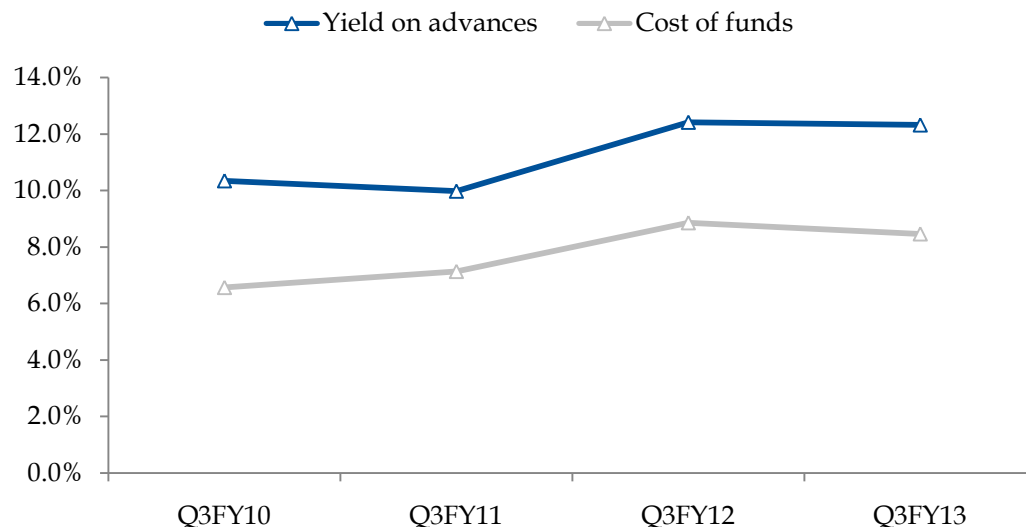
Profit & Loss Highlights

✓ Steady growth in Net Interest Income (NII)

- Steady growth in NII on account of growth in Customer Assets & expanding NIMs
- NIM expanded sequentially to 3.0% for Q3FY13

✓ Strong growth in Non Interest Income

- Non interest income grew at 48.1% to ₹ 3,132 million y-o-y on the back of strong growth in Transaction Banking, Retail Banking Fees & Financial Advisory that displayed firm traction y-o-y



Consistently generating superior shareholder returns – RoA \geq 1.5% & RoE \geq 20% over the past 17 quarters

Key Financial Highlights – Q3FY13

Q3FY13 - Balance Sheet Growth

₹ Million	December 31, 2012	December 31, 2011	y-o-y growth
Assets	870,173	711,091	22.4%
Advances	438,568	358,678	22.3%
Investments	354,138	261,006	35.7%
Customer Assets	557,542	437,546	27.4%
Liabilities	870,173	711,091	22.4%
Shareholders' Funds	56,787	45,562	24.6%
Total Capital Funds	118,079	81,186	45.4%
Deposits	564,005	469,291	20.2%
CASA	103,408	59,135	74.9%

Q3FY13 – Key Financial Indicators

	Q3 FY13	Q3 FY12		Q2 FY13
RoA	1.6%	1.5%		1.5%
RoE	24.9%	23.0 %		23.8%
Cost to Income	37.2%	37.6%		39.5%
NIM	3.0%	2.8%		2.9%
Net NPA	0.04%	0.04%		0.05%
EPS (₹ not annualized)	9.6	7.2		8.6
Book Value (₹)	158.8	129.5		149.2

PAT growth of 34.7% against Customer Assets growth of 27.4% reflecting increasing efficiency

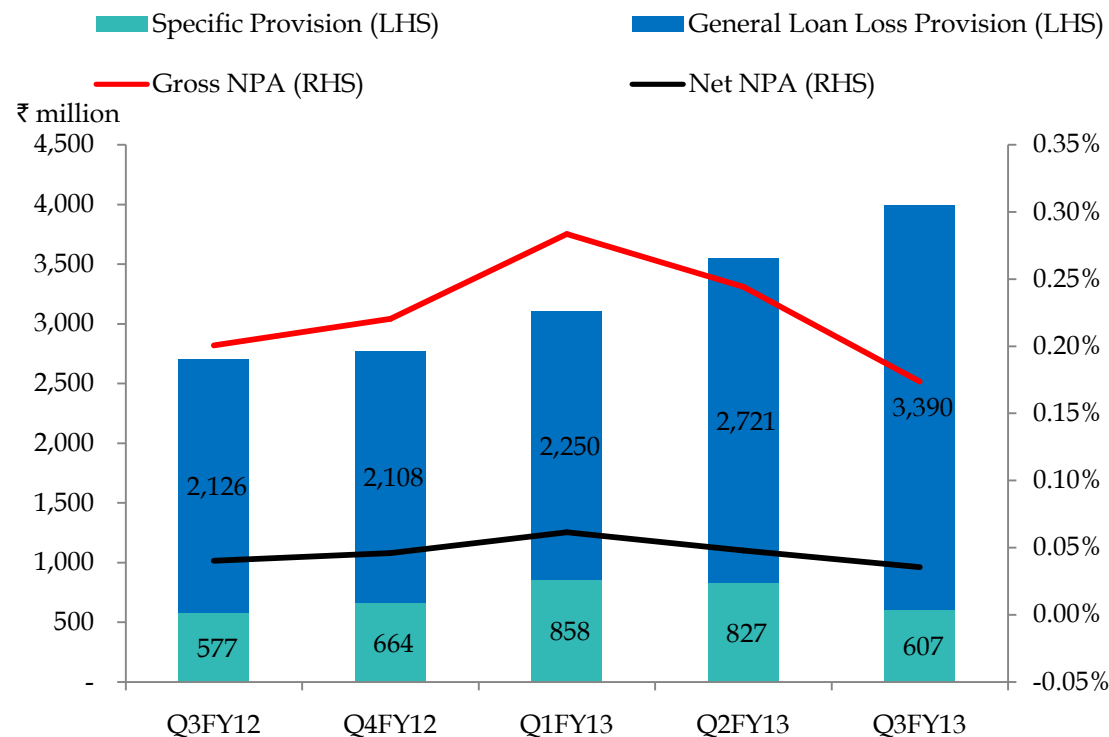
Robust Capital Base & Healthy Asset Quality

✓ Capital Funds

- Healthy Capital Adequacy of 18.2% with Tier I of 9.0% (9.5% including Q3FY13 PAT) as at December 31, 2012
- Total Capital Funds stand at ₹ 118.1 billion as at December 31, 2012 (₹ 81.2 billion as at December 31, 2011)
- The Tier I ratio has remained stable around 9.5% on the back of strong internal accruals

✓ Healthy Asset Book with Minimal Net NPAs

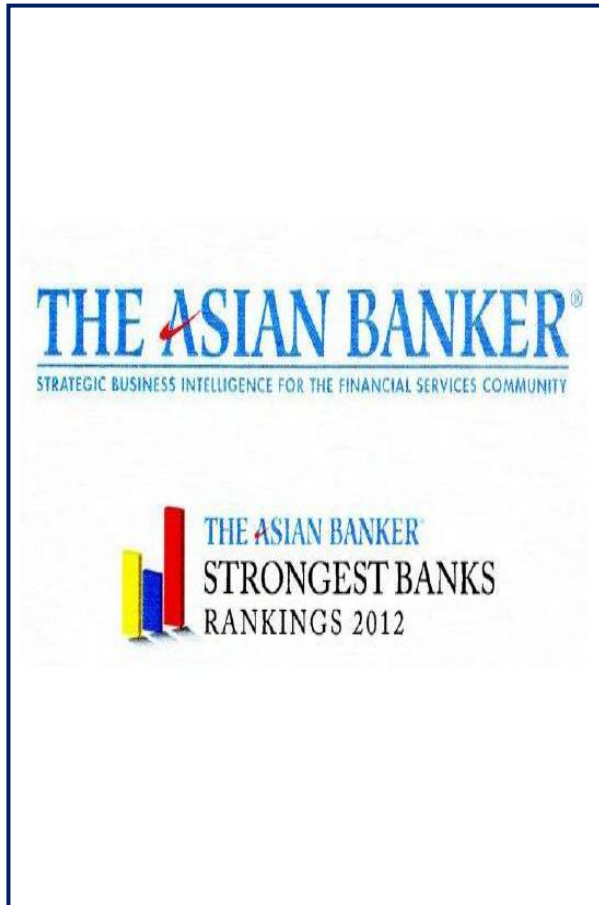
- Gross NPA at ₹ 762 million (0.17% of Gross Advances) and Net NPA at ₹ 156 million (0.04% of Net Advances) as at December 31, 2012 (0.20% and 0.04% respectively as at December 31, 2011)
- Specific provision at 79.6% of Gross NPA as at December 31, 2012
- Total restructured advances for the Bank is ₹ 1,891 million (0.43% of Gross Advances) as at December 31, 2012



Asset quality continues to remain healthy, a manifestation of strong risk management processes

Winner of Prestigious Awards

Strongest Bank in India - 2012



Best Mid Size Bank in India - 2012



Best Bank: Mid Size, 2012



Business Highlights in Q3 FY13

✓ Capital Raising Initiatives in Q3 FY13

- YES BANK successfully raised ₹ 4.4 billion of Upper Tier II Capital, rated ICRA AA- by ICRA and CARE AA- by CARE. In addition, the Bank also raised ₹ 4.6 billion of Lower Tier II Capital, rated ICRA AA by ICRA and CARE AA by CARE.

✓ Retail Products launched

- YES BANK launched **Insta Online Savings Account**, through which a Savings Account can be opened from the comfort of home or office. Additionally, one can even pick an **Account Number** of choice.
- Through its NetBanking platform, YES BANK offered a plethora of new services. Customers can give **Standing Instructions**, know the Average Quarterly Balance of their accounts, download Mobile Banking application, Register for eFD Advice / eStatement as well as book **Online TAX Saver Fixed Deposit** of up to INR. 1 Lakh to avail tax saving under section 80 C of Income Tax Act, 1961.
- YES BANK in collaboration with American Express offered **American Express Cards** to its valued customers, with multiple benefits including the industry leading Membership Rewards program, best in class service and access to a worldwide network of millions of merchants across 200 countries. These cards are currently being offered from YES BANK's branches in seven cities.



The OKOVISION
Sustainability Leadership
Award
2012



Golden Peacock
Global Award for
Sustainability
London Global
Convention
2012



IPE Corporate
Excellence Award -
Banking and Finance
2012



Ranked amongst the Top 50
Mid/ Small (< USD10 Bn
Market Cap) Corporates in
CLSA - ACGA
CG Watch 2012 -
Corporate Governance Asia



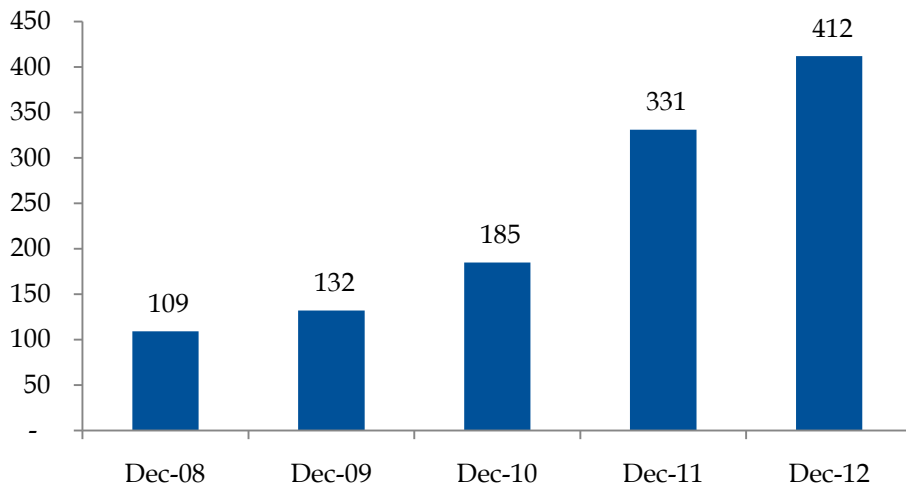
Silver Shield for
Excellence in Financial
Reporting - Private Banks
(including Cooperative
Banks)
2012

Branch Expansion - Q3 FY13

Expansion of Distribution network

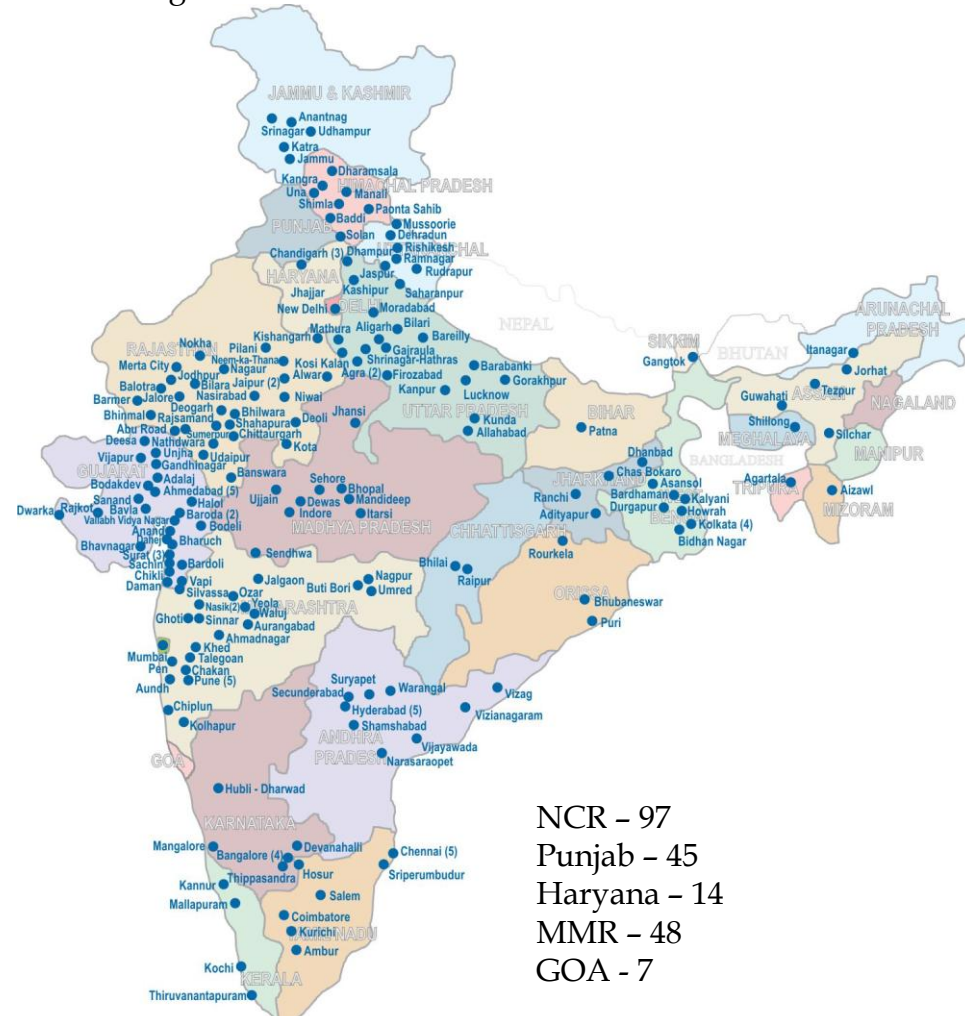
- 412 Branches across key liability corridors up from 331 as of December 31, 2011
- Hub and Spoke model for faster maturity and greater efficiency of branches

Number of Branches



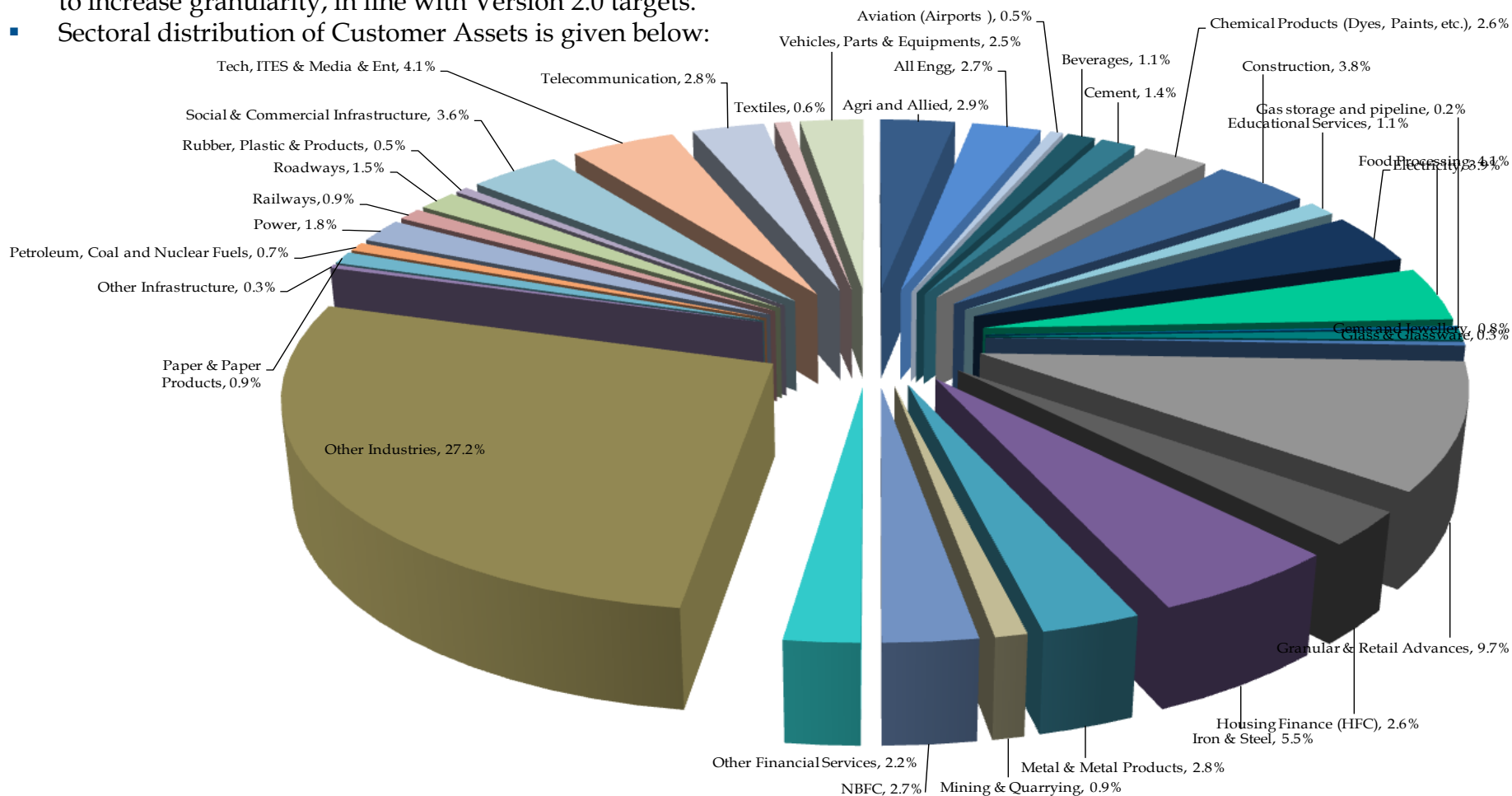
Branch Expansion Plan

- Initial focus on North & West Regions (Liability rich corridors)
- 12 Regions - 60 Clusters - 180 Hubs



✓ Increasing diversification of Advances Book

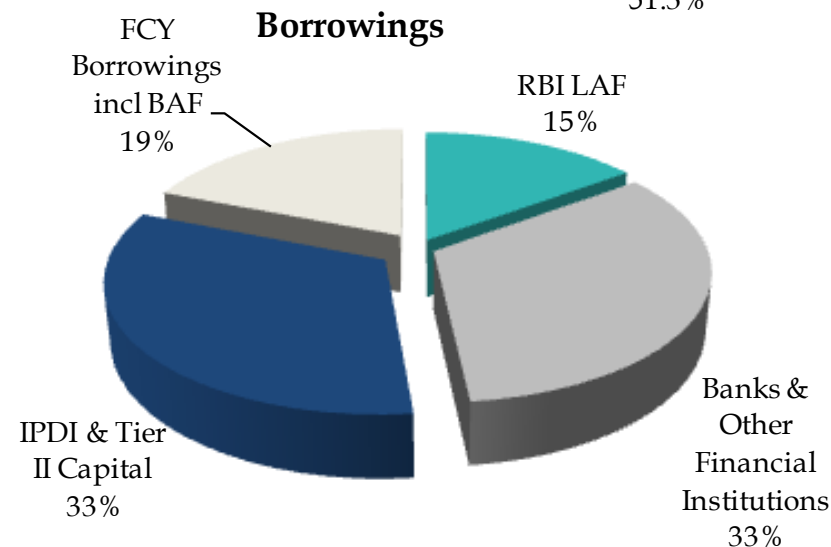
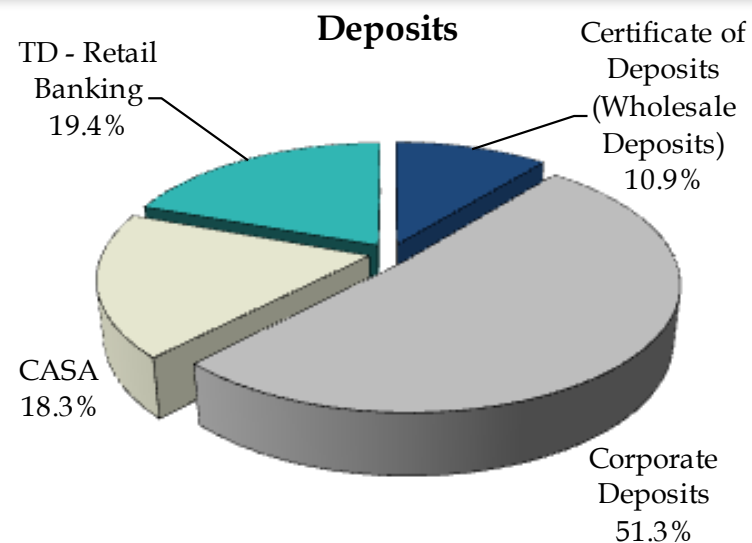
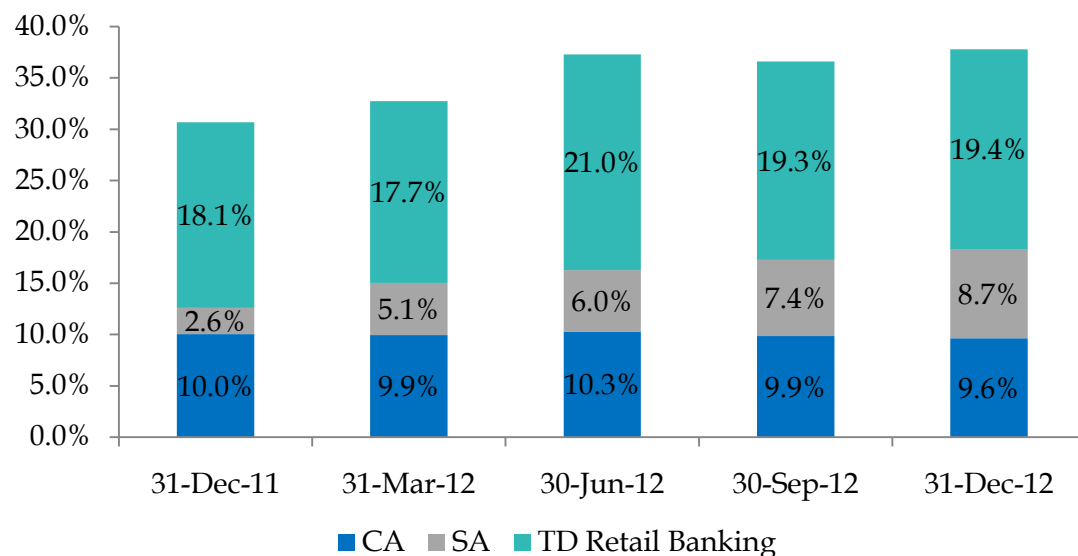
- Break-up of the total Loans as at December 31, 2012 was as follows – Corporate & Institutional Banking (Large Corporates) – 65.9%, Commercial Banking (Mid-sized Corporates) – 20.6% and Branch Banking (SME & Retail) – 13.5%. The Bank has continued to increase granularity, in line with Version 2.0 targets.
- Sectoral distribution of Customer Assets is given below:



Increased diversification in loan book for balanced portfolio

Well-diversified Liability Franchise

- ✓ Continuing growth in number of liability accounts (from both retail and corporate segments); total deposits grew by 20.2% y-o-y to ₹ 564.0 billion as at Dec 31, 2012.
- ✓ CASA deposits grew 74.9% y-o-y to ₹ 103.4 billion as at Dec 31, 2012. CASA ratio increased to 18.3% as of Dec 31, 2012.
- ✓ Robust growth of 307.8% in SA deposits to ₹ 49,048 million while CA deposits grew 15.4% to ₹ 54,360 million as of Dec 31, 2012.
- ✓ Retail Banking Liabilities (CASA + Branch Banking FDs) up from 30.7% of Total Deposits as of Dec 31, 2011 to 37.8% as of Dec 31, 2012.
- ✓ Retail Banking FDs increased 29.1% y-o-y to ₹ 109.7 billion.
- ✓ Total Borrowings of ₹ 207.8 billion as of December 31, 2012



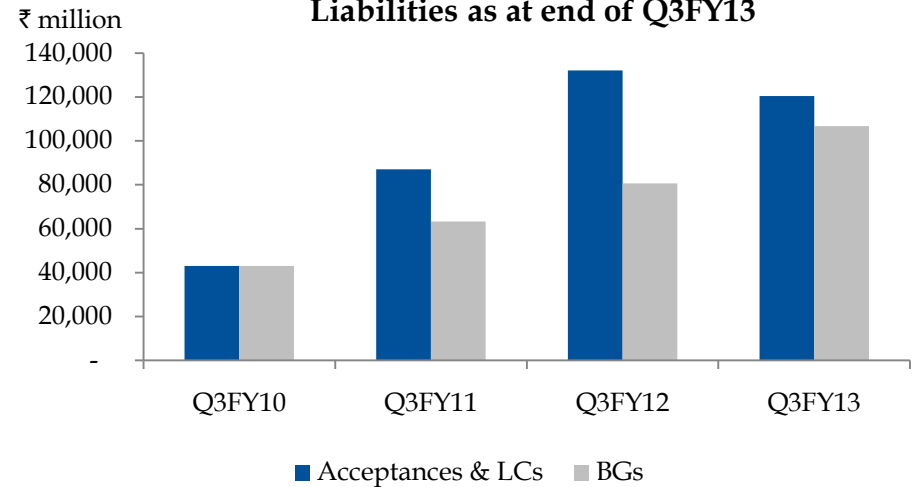
Granular and Relationship driven deposits continue to be the bedrock of our Liability Strategy

Transaction Banking

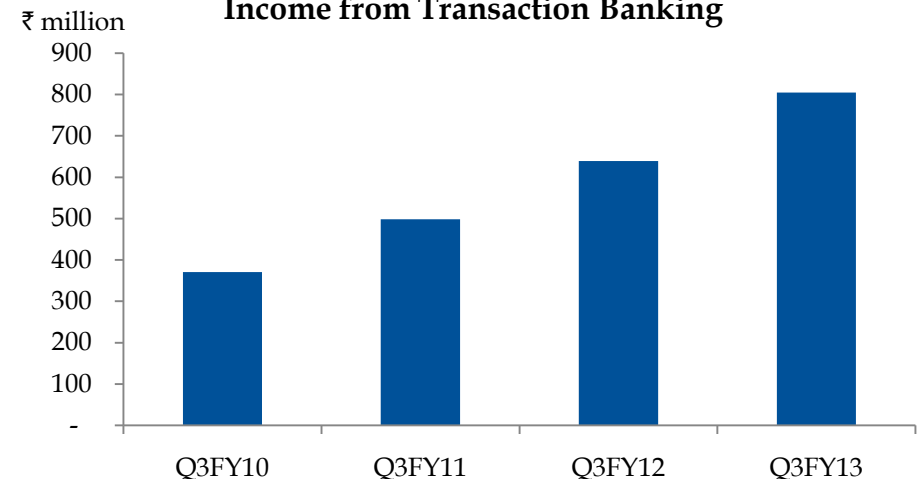
Payments Bank of India

- ✓ Bank continues to deepen relationships through cross-sell and establish new ones across business segments and is establishing itself as a significant player in the product domain of cash management and trade finance services.
- ✓ Holistic product offering with proven ability to customize solutions across supply chain and working capital needs.
- ✓ Collections/payments mandates from leading Corporates
- ✓ Revenues grew by 26.0% y-o-y to ₹ 805 million in Q3FY13
- ✓ Revenues grew by 37.5% y-o-y to ₹ 2,295 million in 9MFY13
- ✓ Proportion of transaction banking income in non-interest income was at 25.7% in Q3FY13
- ✓ Intensified approach for Trade/ Forex/ Cash Management revenue in knowledge sectors of the bank viz., Trade (Export-Import), Tour & travel, ITES etc.

Outstanding trade related Contingent Liabilities as at end of Q3FY13



Income from Transaction Banking



Transaction Banking business breaking into new relationships across business segments

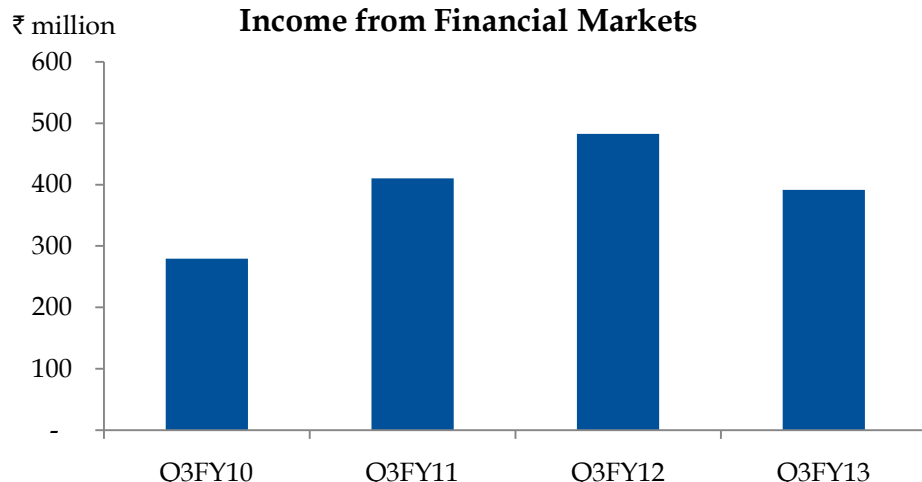
Financial Markets

- ✓ FM business and product unit includes foreign exchange & derivative sales & trading, fixed income sales & trading, debt capital markets, underwriting and arranger business
- ✓ Revenues for Q3FY13 at ₹ 392 million; 9MFY13 at ₹ 1,807 million

Select DCM Deals for the Quarter

Sterlite Industries (India) Ltd. Sole Arranger ₹ 10 Bn. Bond Issues 2012	TATA Sky Ltd. Sole Arranger ₹ 1.6 Bn. Bond Issue 2012
--	---

Income from Financial Markets



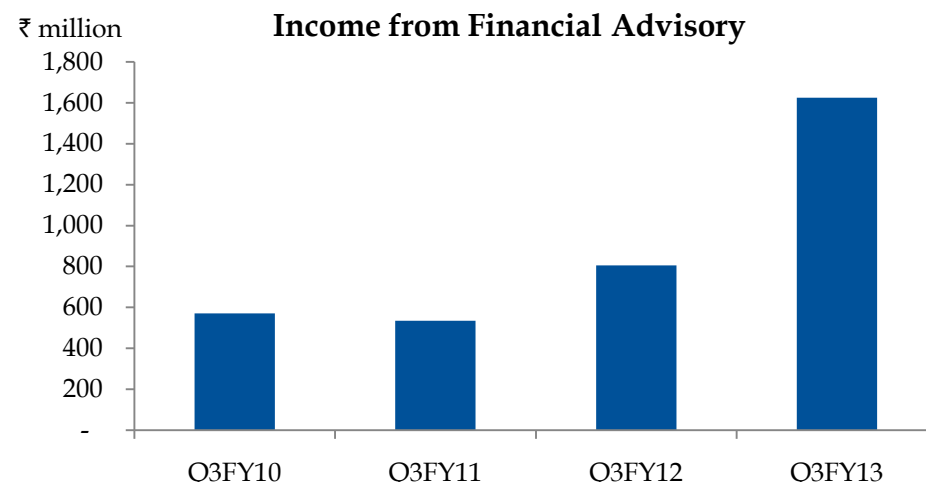
Financial Advisory

- ✓ FA business and product unit includes Investment Banking, Corporate Finance advisory and other advisory income
- ✓ Revenues grew at 101.6% y-o-y to ₹ 1,624 million in Q3 FY13

Select Transactions for the quarter

- Exclusive advisor to JSM Corporation Ltd, a leading food service company operating F&B outlets under brand names like Hard Rock Café, Shiro's, California Pizza Kitchen, Trader Vic's, and Mai Tai, for raising PE funds from PremjiInvest
- Co- Underwriter and Mandated Lead Arrangers of Senior Debt of ₹ 10,900 million for Essel Gwalior Shivpuri Toll Roads Private Limited for four laning of Gwalior- Shivpuri section of NH-3.

Income from Financial Advisory



Ranked in the Top 5 for the first time by Bloomberg in a calendar year for Loan Syndications

Execution focused Human Capital

Name	Designation	Previous Assignment
Rana Kapoor	Founder/ Managing Director & CEO	Managing Partner / CEO & Managing Director - Rabo India, Bank of America (16 years)
Aditya Sanghi	President & Sr. Managing Director – Investment Banking	Executive Director, Head of Mergers & Acquisitions - Rabo India
Amit Kumar	Senior President and Country Head - Corporate & Institutional Banking	ANZ Capital Pvt. Ltd.
Anindya Datta	President & Chief Marketing Officer	Manager, Markets – KPMG
Arun Agrawal	Sr. President & Global Head – International Banking & MNC	General Manager – ICRA
Asit Oberoi	Senior President & COO– Corporate OSD & Head INM	Fidelity International
Ashish Agarwal	Senior President and Chief Risk Officer – Wholesale Banking	Executive Director – Lehmann Brothers
Amit Sethi	Senior President & Chief Information Officer	GM- IT, ICICI Bank
Aspy Engineer	President – ATM Management & Currency Chest	Senior Vice President & Head, Special Relationships - Axis Bank
Chitra Pandeya	President & Country Head – Liabilities Mgmt., Cards & Direct Banking	Head of Liabilities & Payments Products & Retail Banking – HDFC Bank
Deodutta Kurane	Sr. President – Human Capital	Head of HR - Bajaj Allianz Life Insurance
Devamalya Dey	Group President – Audit & Compliance	Vice President , Audit & Risk Review – Citigroup
Jaideep Iyer	Senior President – Financial Management	Associate Director - Rabo India Finance
Malcolm Athaide	President & Country Head- Retail, Business & ISB: Credit Risk Management	Head - Credit Risk Underwriting, Standard Chartered Bank
Manavjeet Singh	Sr. President – Retail Banking	President, Infratech Finance - SREI BNP Paribas
Namita Vikas	President & Country Head- Responsible Banking	Principal Consultant, Marico Innovation Foundation
Nikhil Sahni	President – Branch Banking & Government Relationship Management	Manager, Strategy Development - Rabo India
Nirav Dalal	President & Managing Director – Financial Markets	Structured Finance Group – IDBI Bank
Pralay Mondal	Senior Group President - Retail & Business Banking	Head- Retail Assets, Credit cards, Outbound Contact Centre and Merchant Establishment
Rajat Monga	Group President – Financial Markets & Chief Financial Officer	Head of Treasury - Rabo India
Sanjay Agarwal	Senior President – Business Banking	Head of Risk, SME - Standard Chartered
Sandeep Baid	Sr. President and Country Head-Business Management Innovation & Strategy	Director, Citi Venture Capital
Saurabh Bhat	Senior President and Managing Director - Development Banking	Country Head – Structured and Project Finance, Barclays
Sanjay Palve	Group President and Senior Managing Director – Corporate Finance	Chief Manager, Project Financing Group – ICICI Bank
Sumit Gupta	Senior President – Commercial Banking	Associate Director & Head (North) - Rabo India
Surendra Jalan	Senior President – Indian Financial Institutions	AGM, Corporate Banking - ICICI Bank
Vikram Kaushal	President & Country Head – Branch Banking	Head, Wealth Management - ICICI Bank

Key Stakeholders

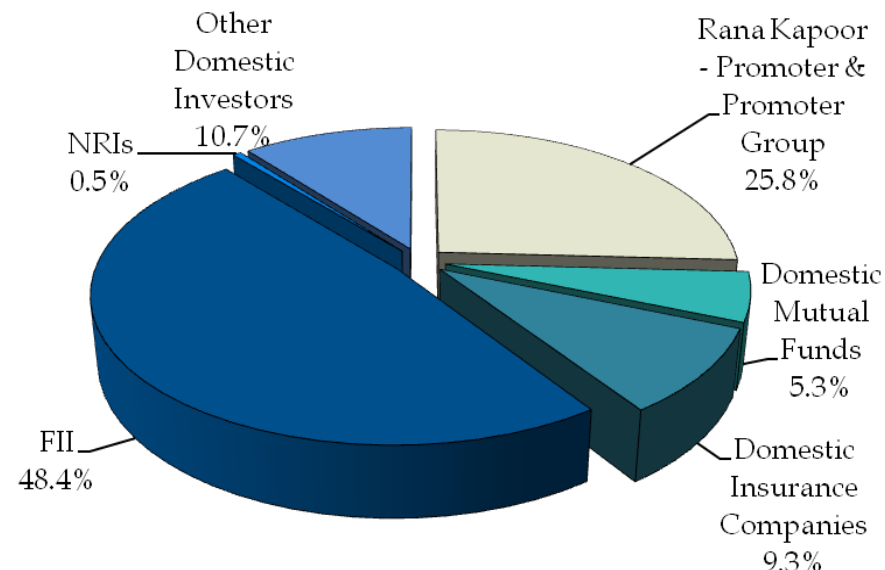
Promoter

- ✓ Dr. Rana Kapoor is the Senior Vice President of ASSOCHAM
- ✓ Dr. Kapoor has been the Honorary Consul for Cyprus in Mumbai since 2002
- ✓ He received the Distinguished Entrepreneur of the Year award at the PHD Chamber Awards for Excellence
- ✓ He was acknowledged as the Best Indian Banker (mid-sized) at The Sunday Standard FINWIZ Awards
- ✓ He was conferred the “Doctorate in Science (Honoris Causa)” by G.B. Pant University of Agriculture & Technology
- ✓ He was the Deputy Chairman of Indian Banks’ Association (IBA) (2011-12)
- ✓ He is a Member of Government of India’s Board of Trade

Shareholding Pattern

- ✓ High quality domestic and international investors validating the owner- manager- partner model
- ✓ Domestic Mutual Funds, Indian Insurance Firms and other Indian Financial Institutions own 14.7% as at Dec 31, 2012.

Shareholding



Key Shareholders

LIC (Consolidated)	4.98%
American Funds Insurance Series Growth Fund	4.61%
Wasatch Fund (Consolidated)	3.12%
JP Morgan Funds (Consolidated)	2.98%
Smallcap World Fund	2.00%
T. Rowe Price New Asia Fund (Consolidated)	1.95%
Bajaj Allianz Life Insurance Company Ltd.	1.14%
Reliance Life Insurance	1.00%

Important Notice



No representation or warranty, express or implied is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of such information or opinions contained herein. The information contained in this presentation is only current as of its date. Certain statements made in this presentation may not be based on historical information or facts and may be “forward looking statements”, including those relating to the Bank’s general business plans and strategy, its future financial condition and growth prospects, and future developments in its industry and its competitive and regulatory environment. Actual results may differ materially from these forward-looking statements due to a number of factors, including future changes or developments in the Bank’s business, its competitive environment and political, economic, legal and social conditions in India and globally. This communication is for general information purpose only, without regard to specific objectives, financial situations and needs of any particular person. This presentation does not constitute or form part of any offer or invitation or inducement to purchase or subscribe or solicitation of any offer to purchase or subscribe for any securities in the Bank and neither any part of it shall form the basis of or be relied upon in connection with any contract or commitment therefore. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such revision or changes. This presentation and its contents should not be distributed, published or reproduced , in whole or in part, or disclosed by recipients directly or indirectly to any other person. This presentation is not intended to be a prospectus (as defined under the Companies Act, 1956) or offer document the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009 as amended.

THANK YOU

