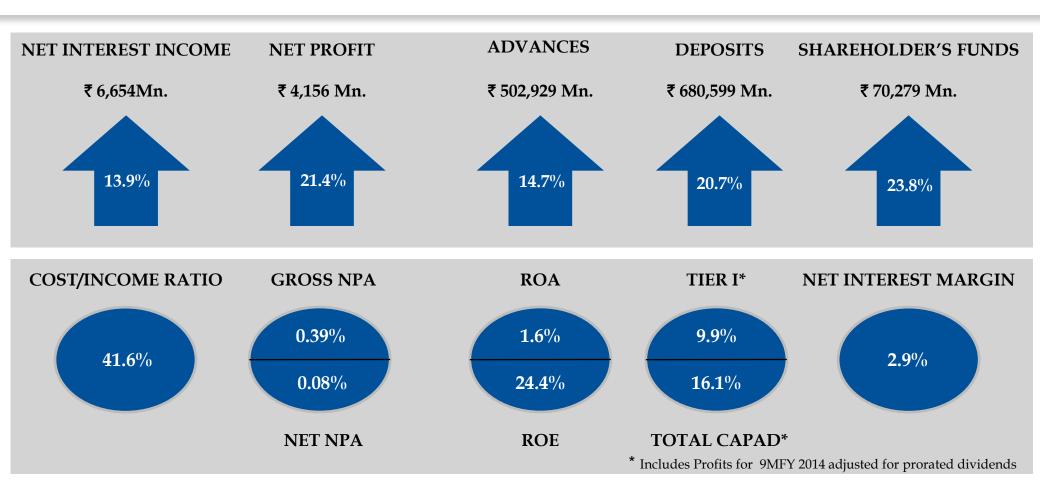
INVESTOR PRESENTATION

Q3FY14 & 9MFY14 Update



Financial Highlights for Q3 FY14



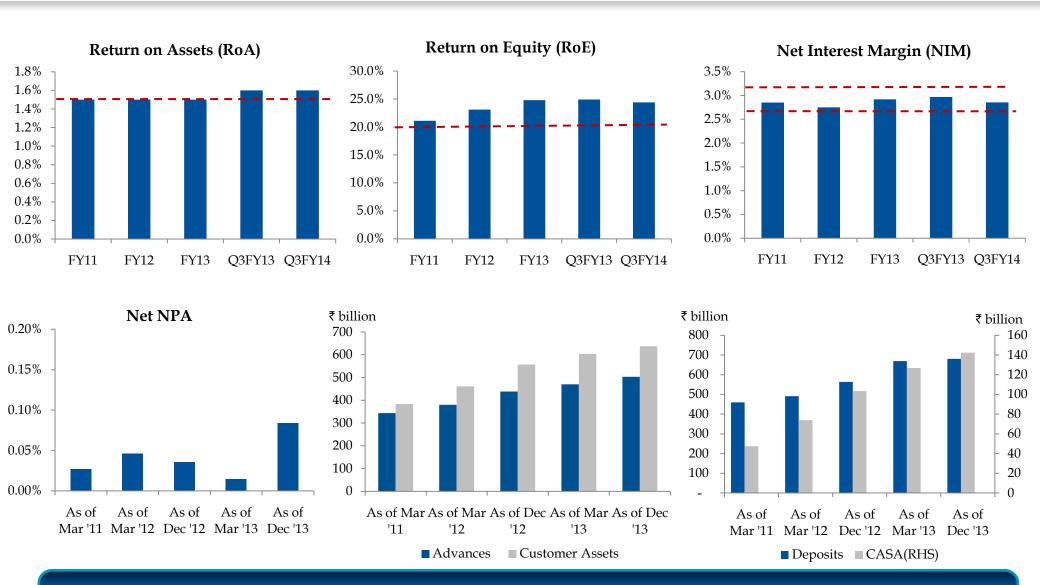


V Basic EPS of ₹ 11.53 and Diluted EPS of ₹ 11.38

✓ Book Value of ₹ 194.9

Key Metrics





Business performance over challenging Macro environment demonstrates resilience of Bank in delivering consistent performance

Income Statement Highlights - Q3FY14 & 9MFY14



Q3FY14 & 9MFY14 - Revenue and Profit growth

₹ Million	Q3FY14	Q3FY13	Growth	9MFY14	9MFY13	Growth
Net Interest Income	6,654	5,843	13.9%	19,967	15,807	26.3%
Non Interest Income	3,879	3,132	23.9%	12,761	8,781	45.3%
Total Net Income	10,533	8,975	17.4%	32,727	24,587	33.1%
Operating Expense	4,387	3,341	31.3%	12,652	9,509	33.1%
Operating Profit	6,147	5,634	9.1%	20,075	15,078	33.1%
Provisions & Contingencies	133	567	-76.6%	2,894	1,184	144.4%
Provision for Tax	1,858	1,645	13.0%	5,306	4,508	17.7%
Profit After Tax	4,156	3,423	21.4%	11,876	9,385	26.5%

Non Interest Income Breakdown

₹ Million	Q3FY14	Q3FY13	Growth	9MFY14	9MFY13	Growth
Transaction Banking	1,101	805	36.8%	2,891	2,295	25.9%
Financial Markets	705	392	80.0%	4,244	1,807	134.8%
Financial Advisory	1,630	1,624	0.4%	4,306	3,846	12.0%
Retail Banking fees & Others	442	311	42.1%	1,320	834	58.3%

Profit & Loss Highlights

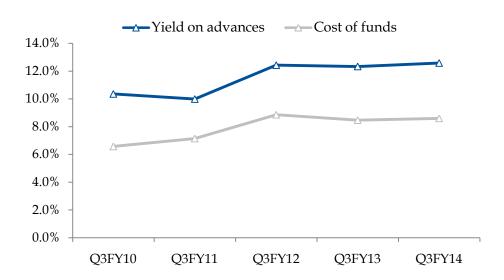


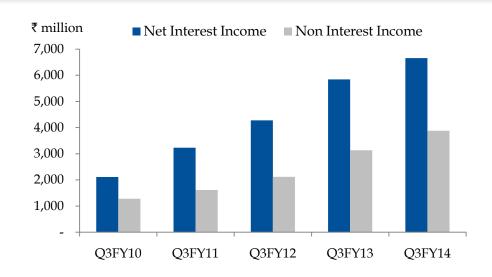
✓ Steady growth in Net Interest Income (NII)

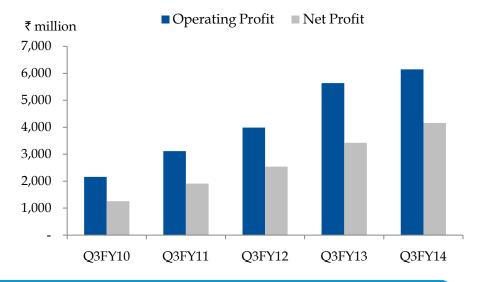
• NII for Q3FY14 increased by 13.9% y-o-y. This was on account of a cautious and steady growth in advances coupled with NIMs of 2.9%.

✓ Healthy growth in Non Interest Income

 Non Interest Income grew by 23.9% y-o-y on the back of continued growth across all the fee income streams – Financial Advisory, Financial Markets, Transaction Banking, and Retail Banking Fees & Others, that showed firm traction y-o-y.







Key Financial Highlights - Q3FY14



Q3FY14 - Balance Sheet Growth

₹ Million	Dec 31 2013	Dec 31 2012	y-o-y growth	Sep 30 2013	Q-o-q Growth
Assets	1,013,879	870,173	16.5%	1,021,535	(0.7%)
Advances	502,929	438,568	14.7%	477,172	5.4%
Investments	398,701	354,138	12.6%	406,142	(1.8%)
Customer Assets(includes Loans & Credit substitutes)	637,842	557,542	14.4%	614,800	3.7%
Liabilities	1,013,879	870,173	16.5%	1,021,535	(0.7%)
Shareholders' Funds	70,279	56,787	23.8%	66,104	6.3%
Total Capital Funds (including Net Profit)	1,16,763**	1,18,079*	NA	1,11,367	4.8%
Deposits	680,599	564,005	20.7%	675,751	0.7%
CASA	142,461	103,408	37.8%	137,760	3.4%

^{**} Including 9MFY14 Net profit & adjusted for prorated dividends

Key Financial Performance Indicators

	Q3FY14	Q3FY13	Q2FY14
RoA	1.6%	1.6%	1.5%
RoE	24.4%	24.9%	23.1%
Cost to Income	41.6%	37.2%	36.2%
NIM	2.9%	3.0%	2.9%
Net NPA	0.08%	0.04%	0.04%
EPS (not annualized)	11.5	9.6	10.3
Book Value	194.9	158.8	183.4

^{*}As per Basel II and hence not comparable

Robust Capital Base & Healthy Asset Quality

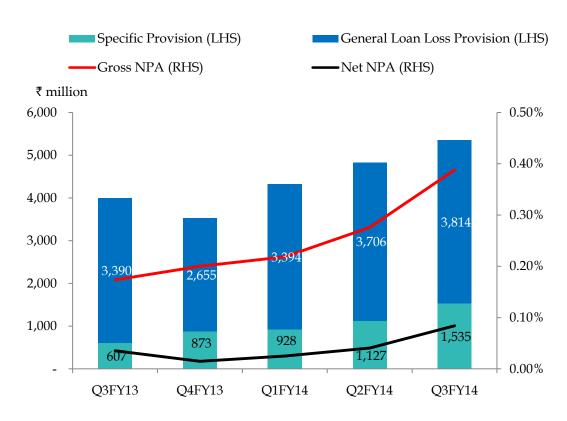


✓ Capital Funds

- As per Basel III, Tier I Capital stood at 9.9% and total CRAR stood at 16.1% (including 9MFY14 profits, adjusted for prorated dividend) with CET I ratio at 9.3% as at December 31, 2013.
- Total Capital Funds stand at ₹ 116.8 billion as at December 31, 2013 as per Basel III

✓ Healthy Asset Book with Minimal Net NPAs

- Gross NPA at ₹ 1,958 million (0.39% of Gross Advances) and Net NPA at ₹ 423 million (0.08% of Net Advances) as at Dec 31, 2013 (0.17% and 0.04% respectively as at Dec 31, 2012)
- Provision coverage ratio at 78.4% as at Dec 31, 2013 (excluding counter cyclical provision)
- Total Restructured Advances (excluding NPAs) stand at ₹ 1,072 million as at December 31, 2013. This represents 0.21% of the Gross Advances down from 0.43% (₹ 1,891 million) as at December 31, 2012. There were no fresh restructurings during the quarter.
- Total counter cyclical provision stood at 0.4% of Advances.



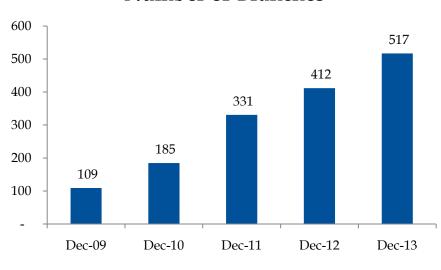
Branch Expansion - Q3 FY14

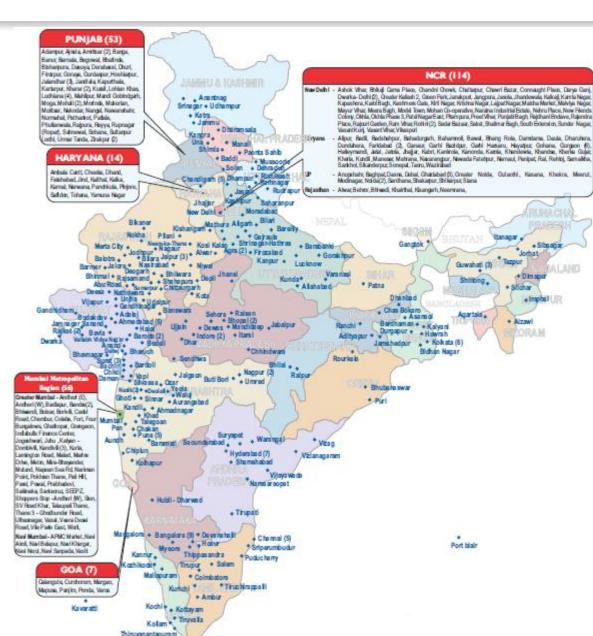


Expansion of Distribution network

- 517 Branches across key liability corridors as of Dec 31, 2013 up from 412 as of Dec 31, 2012
- ATM Network of 1,158 with 36 ATMs added in Q3 FY 14
- Hub and Spoke model for faster maturity and greater efficiency of branches
- Service oriented strategy; expansion in Tier II VI cities
- ✓ Initial focus on North & West Regions (Liability rich corridors)
- ✓ 13 Regions 75 Clusters 180 Hubs

Number of Branches



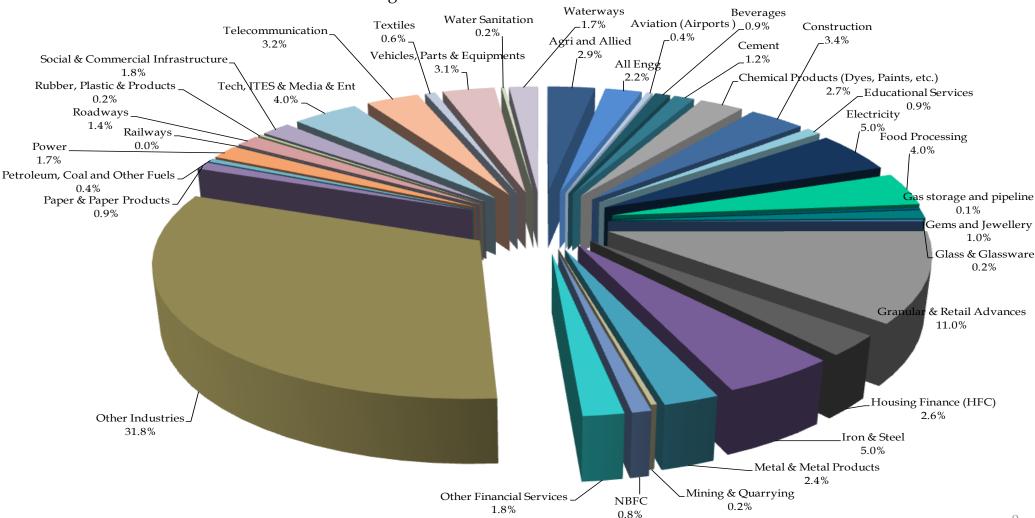


Diversified credit book



Increasing diversification of Advances Book

- Break-up of the total loan portfolio as at Dec 31, 2013 was as follows Corporate & Institutional Banking (Large Corporates) -68.0%, Commercial Banking (Mid-sized Corporates) - 14.7% & Retail Banking (including MSME) - 17.3%
- Sectoral distribution of Customer Assets is given below:

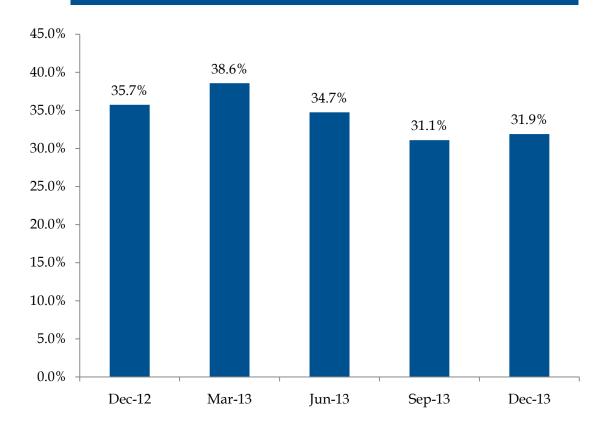


Well-diversified Liability Franchise



- ✓ Diversified, granular and sticky deposits mix from multiple sources
- ✓ Continuing growth of liability accounts (from both retail and corporate segments); Total Deposits grew by 20.7% y o-y to ₹ 680.6 billion as at Dec 31, 2013.
- ✓ CASA deposits grew 37.8% y-o-y to ₹ 142.5 billion as at Dec 31, 2013. CASA ratio increased to 20.9%.
- ✓ Robust growth of 55.4% in SA Deposits to ₹ 76,241 million while CA Deposits grew at 21.8% to ₹ 66,220 million as of Dec 31, 2013.
- ✓ Wholesale Deposits (deposits above ₹ 250 million) accounts for 31.9% of total deposits as at December 31, 2013 as compared to 35.7% as at December 31, 2012

Wholesale deposits as percentage of Total deposits

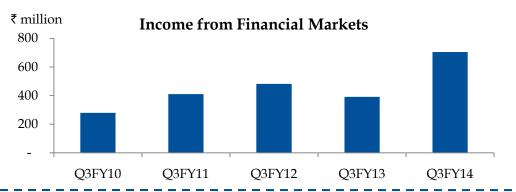


Non Interest Income



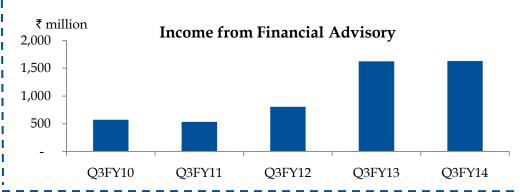
Financial Markets

✓ FX sales, Debt Capital Markets and trading income grew by 80.2% to ₹ 705 million in Q3FY14



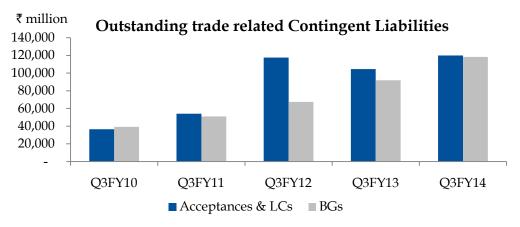
Financial Advisory

Investment Banking, Corporate Finance advisory and other advisory income stood at ₹ 1,630 million in Q3FY14

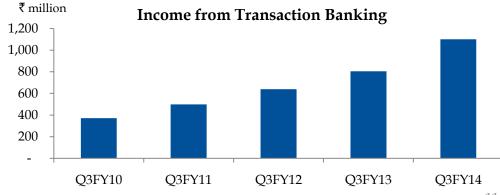


Transaction Banking

- ✓ Revenues grew by 36.8% y-o-y to ₹ 1,101 million in Q3 FY14
- ✓ Proportion of transaction banking income in non-interest income was at 28.4% in Q3 FY14



Bank continues to deepen relationships through cross-sell and establish new ones across business segments thus establishing itself as a significant player in the product domain of cash management and trade finance services.



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	Group President & Sr. Managing Director - Investment Banking	Executive Director, Head of Mergers & Acquisitions - Rabo India		
Amit Kumar	Group President and Country Head - Corporate Banking	ANZ Capital Pvt. Ltd.		
Arun Agrawal	Group President - International Banking, MNC & Transaction Trade Banking	General Manager - ICRA		
Asit Oberoi	Senior President & COO	Fidelity International		
Ashish Agarwal	Group President and Chief Risk Officer	Executive Director - Lehmann Brothers		
Aspy Engineer	President - ATM Management & Currency Chest	Senior Vice President & Head, Special Relationships - Axis Bank		
Chitra Pandeya	Sr. President & Country Head - SA Liabilities Mgmt., Cards & Direct Banking	Head of Liabilities & Payments Products & Retail Banking - HDFC Bank		
Deodutta Kurane	Group President - Human Capital Management	Head of HR - Bajaj Allianz Life Insurance		
Devamalya Dey	Group President - Audit & Compliance	Vice President, Audit & Risk Review - Citigroup		
Jaideep Iyer	Group President - Financial Markets	Associate Director - Rabo India Finance		
Kapil Juneja	Senior President-Operations & Service Delivery	HDFC Bank		
Malcolm Athaide	President & Chief Risk Officer - EBB/CBB/RB/Agri & ISB	Head - Credit Risk Underwriting, Standard Chartered Bank		
Manavjeet Singh	Sr. President - Retail Banking Assets	President, Infratech Finance - SREI BNP Paribas		
Namita Vikas	Sr. President & Country Head - Responsible Banking	Principal Consultant, Marico Innovation Foundation		
Nikhil Sahni	Sr. President - Government Relationship Management & Strategic Government Advisory	Manager, Strategy Development - Rabo India		
Nipun Jain	President - Consumer Banking Assets	Product Head - Government Banking for Retail Branches, FDs & TASC - ICICI Bank		
Nirav Dalal	Sr. President & Managing Director - Financial Markets	Structured Finance Group - IDBI Bank		
Punit Malik	Group President & MD, Wholesale Banking - Relationship Management	GE Capital		
Pralay Mondal	Senior Group President - Branch, Retail & Business Banking	Head- Retail Assets, Credit cards, Outbound Contact, Merchant Establishment, HDFC Bank		
Rajat Monga	Sr. Group President - Financial Markets & Chief Financial Officer	Head of Treasury - Rabo India		
Sanjay Agarwal	Senior President - Business Banking	Head of Risk, SME - Standard Chartered		
Sanjay Palve	Sr. Group President and Sr. Managing Director - Wholesale Banking	Chief Manager, Project Financing Group - ICICI Bank		
Shubhada Rao	Senior President and Chief Economist	Kotak Institutional Equities - Chief Economist		
Sumit Gupta	Group President & Country Head - Food & Agribusiness, Research Management	Associate Director & Head (North) - Rabo India		
Surendra Jalan	Group President - Indian Financial Institutions & MFIG	AGM, Corporate Banking - ICICI Bank		
Surendra Shetty	Sr. President & Chief Information Officer	CTO & Head Implementation - Flexcel International		
Sanjay Nambiar	Group President & General Counsel - Legal Risk Management	DGM, Legal - ICICI Bank 12		

Business Highlights & Awards in Q3 FY14



✓ Key Events:

- YES BANK successfully raised **USD 150 million Multi Tenor Foreign Currency loan from IFC** under its A/B and Managed Co-lending Portfolio Programme (MCPP) loan structures. The funds under this facility were swapped with RBI under its concessional swap facility. YES BANK is the **first institution globally** to avail funds from IFC through the MCPP Facility and the **first Bank in India to raise loan under IFC's A/B structure**
- YES BANK has received an approval from the UAE Central Bank for setting up a Representative Office in Abu Dhabi, UAE
- YES BANK was ranked fourth by Thomson Reuters and Bloomberg in Domestic Bond league tables for CY13
- YES BANK has been recognized as the 'India Bond House' by IFR Asia Review of the Year 2013
- YES BANK received the Commendation Certificate for Significant Achievement at CII- ITC Sustainability Awards, 2013

Awards & Accolades



- Best Bank (Mid-Sized), 2013, 2012
- Fastest Growing & Strongest Large Bank (balance sheet > 50,000 cr), 2011
- India's Best, Fastest & Strongest Mid-Sized Bank - 2010
- India's Best Mid-Sized Bank -2009 & 2008

Business Today - KPMG Best Banks Annual Survey



Finance, Banking & Insurance

MINT & Institute for Competitiveness Strategy Awards

2013



Outstanding Business Sustainability Achievement

Karlsruhe Sustainable Finance Awards

Germany, 2013

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