

INVESTOR PRESENTATION

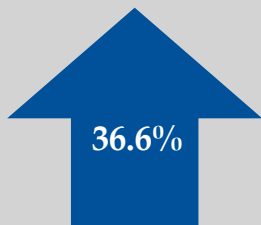
Q3FY15 Update



Financial Highlights for Q3 FY15

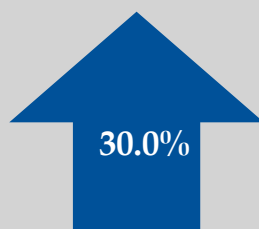
NET INTEREST INCOME

₹ 9,090 Mn.



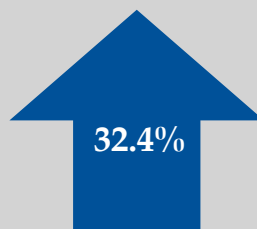
NET PROFIT

₹ 5,403 Mn.



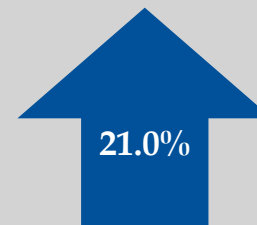
ADVANCES

₹ 666,069 Mn.



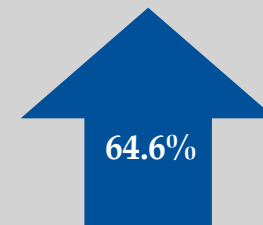
DEPOSITS

₹ 823,700 Mn.

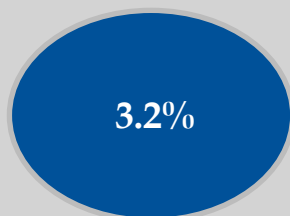


SHAREHOLDER'S FUNDS

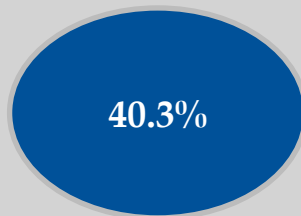
₹ 115,669 Mn.



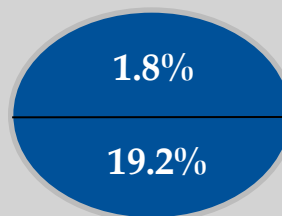
NIMs



COST/INCOME RATIO

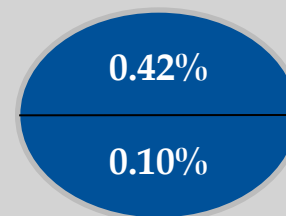


ROA



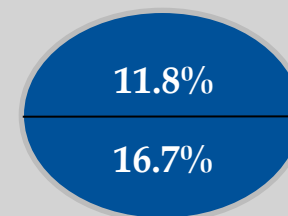
ROE

GROSS NPA



NET NPA

TIER I*



TOTAL CAPAD*

✓ Basic EPS of ₹ 12.96 and Diluted EPS of ₹ 12.68

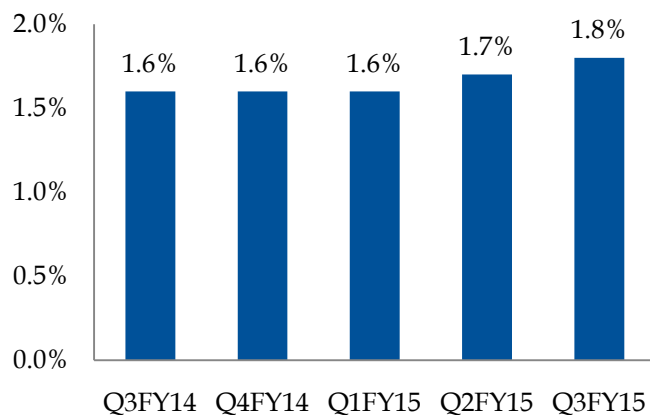
✓ Book Value of ₹ 277.2

* including 9MFY15 Net profit, adjusted for prorated dividends

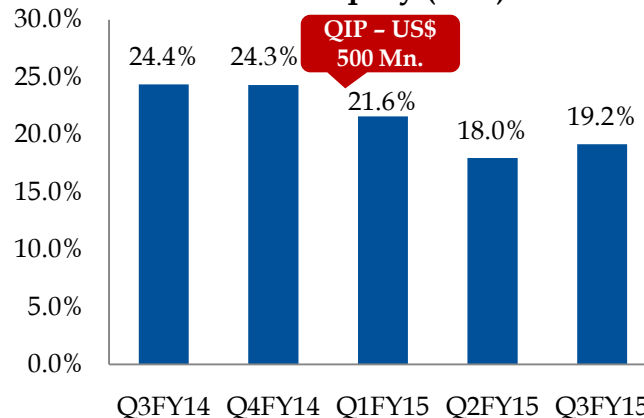
Retail banking Liabilities (CASA + Retail TDs) grew by 30.3% y-o-y to Rs. 374 Bn, 45.4% of Deposits

Key Metrics

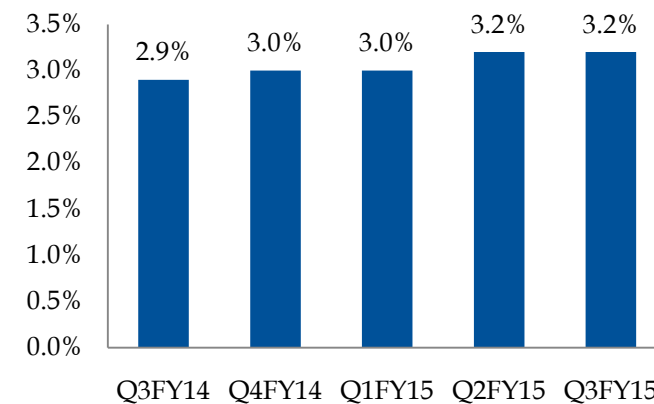
Return on Assets (RoA)



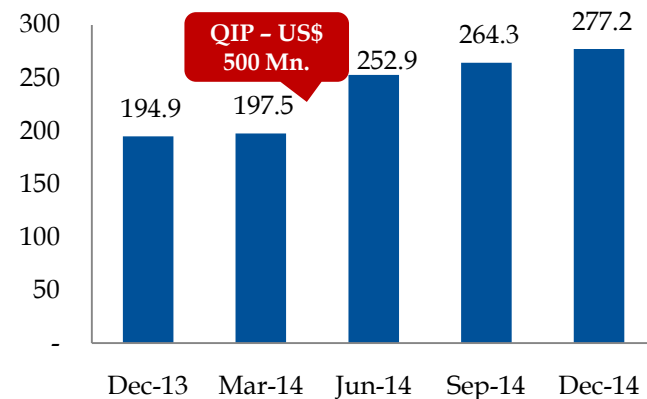
Return on Equity (RoE)



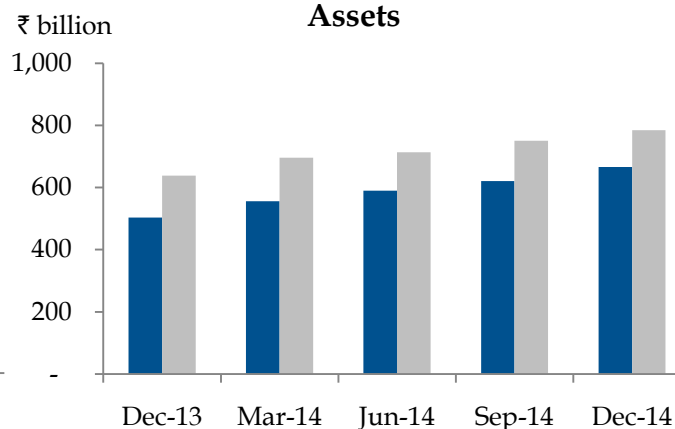
Net Interest Margin (NIM)



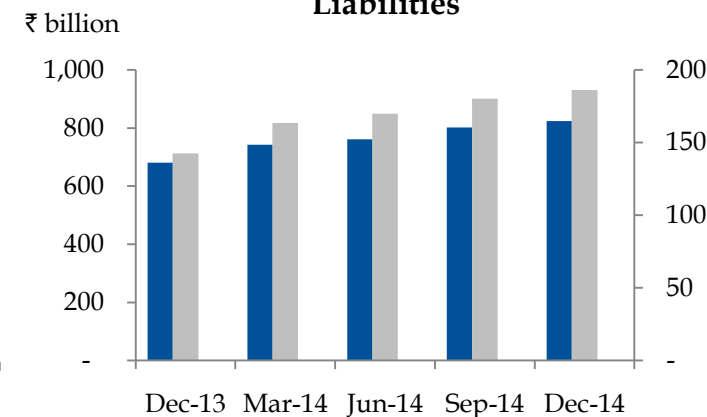
BVPS



Assets



Liabilities



■ Advances (Billion) ■ Customer Assets (Billion)

■ Deposits (Billion) ■ CASA (Billion) RHS

Return on Asset expanded to 1.8% owing to healthy growth in advances and supported by strong PAT growth

Income Statement Highlights – Q3FY15 & 9MFY15

Q3FY15 & 9MFY15 - Revenue and Profit growth

₹ Million	Q3FY15	Q3FY14	Growth	9MFY15	9MFY14	Growth
Net Interest Income	9,090	6,654	36.6%	25,108	19,967	25.7%
Non Interest Income	5,368	3,879	38.4%	14,560	12,761	14.1%
Total Net Income	14,458	10,533	37.3%	39,668	32,727	21.2%
Operating Expense	5,831	4,387	32.9%	16,547	12,652	30.8%
Operating Profit	8,627	6,147	40.4%	23,121	20,075	15.2%
Provisions & Contingencies	699	133	425.7%	2,131	2,894	-26.4%
Provision for Tax	2,526	1,858	36.0%	6,446	5,306	21.5%
Profit After Tax	5,403	4,156	30.0%	14,544	11,876	22.5%

Non Interest Income Breakdown

₹ Million	Q3FY15	Q3FY14	Growth	9MFY15	9MFY14	Growth
Transaction Banking	1,315	1,102	19.4%	3,918	2,891	35.5%
Financial Markets	995	705	41.3%	2,388	4,244	-43.7%
Financial Advisory	2,328	1,630	42.8%	6,416	4,306	49.0%
Retail Banking fees & Others	729	442	65.1%	1,838	1,320	39.3%
Total	5,368	3,879	38.4%	14,560	12,760	15.1%

Robust NII growth of 36.6% supported by healthy advances growth of 32.4% resulting in healthy PAT growth

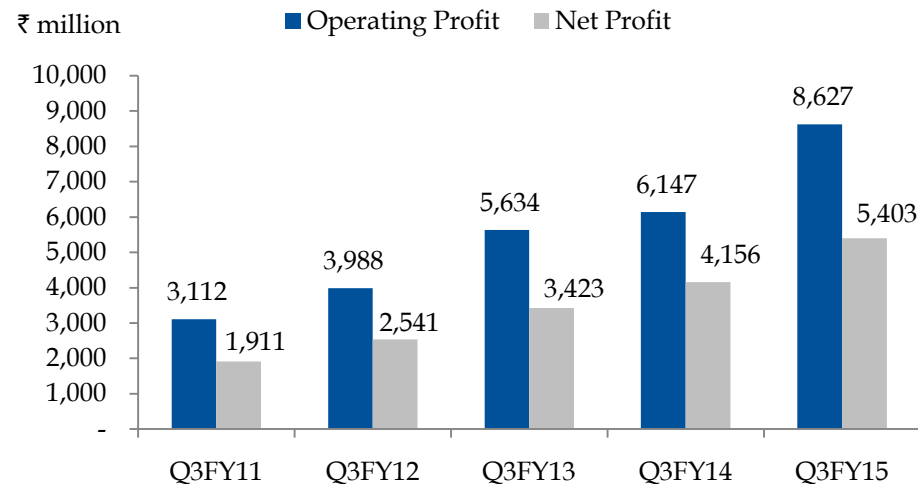
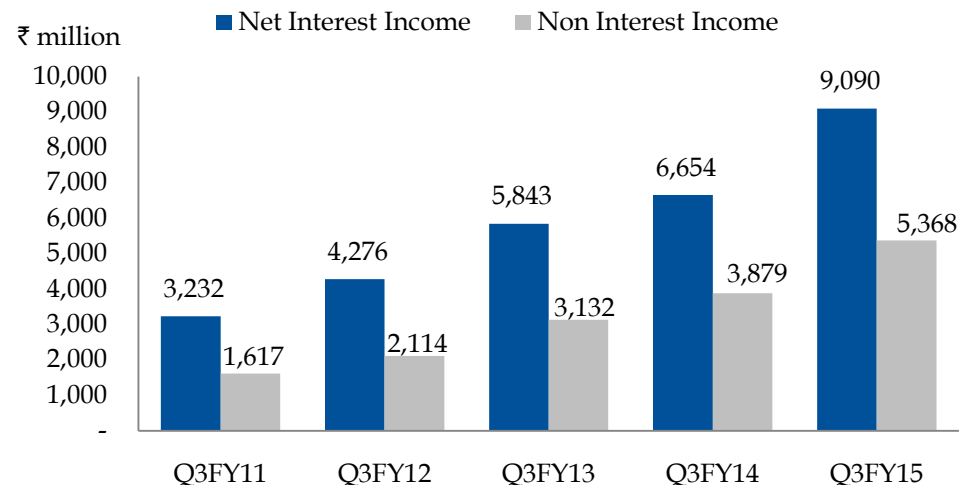
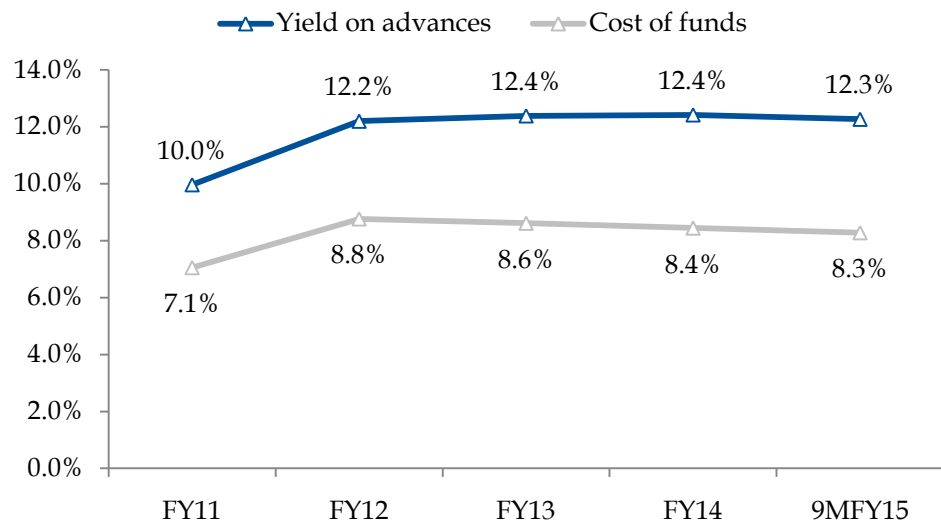
Profit & Loss Highlights

✓ Steady growth in Net Interest Income (NII)

- NII for Q3FY15 increased by 36.6% y-o-y. This was on account of healthy growth in advances coupled with steady NIMs (q-o-q) of 3.2%.

✓ Healthy growth in Non Interest Income

- Non Interest Income grew by 38.4% 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.

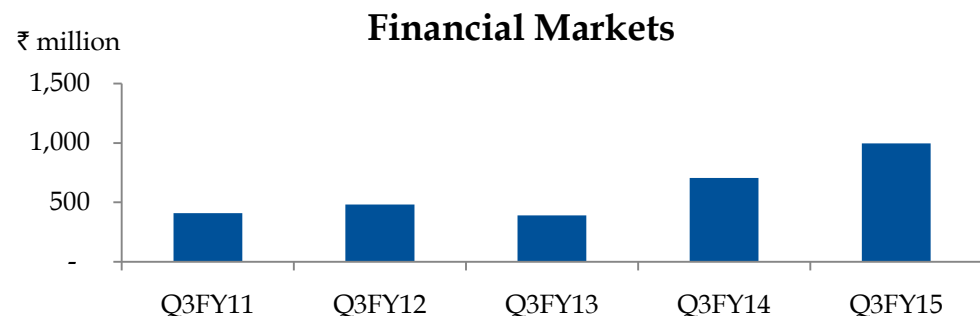


Consistent growth in Operating profit coupled with Stable Margin and Spreads

Non Interest Income

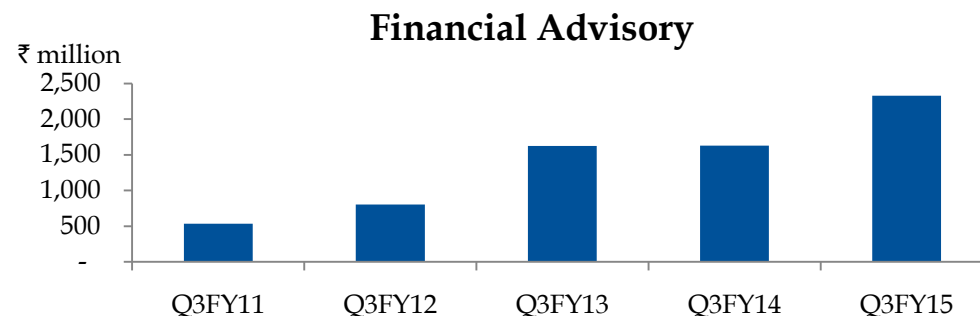
Financial Markets

- ✓ Income from Financial Markets stood at ₹ 995 million



Financial Advisory

- ✓ Investment Banking, Corporate Finance advisory, Syndication and other advisory income stood at ₹ 2,328 million in Q3FY15

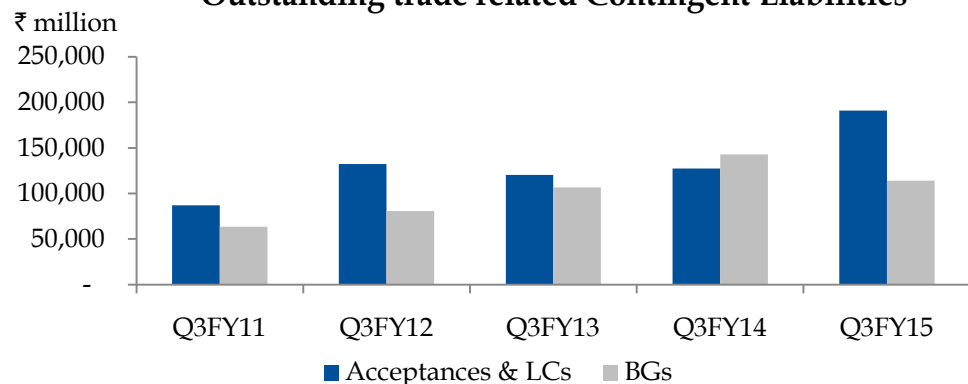


Transaction Banking

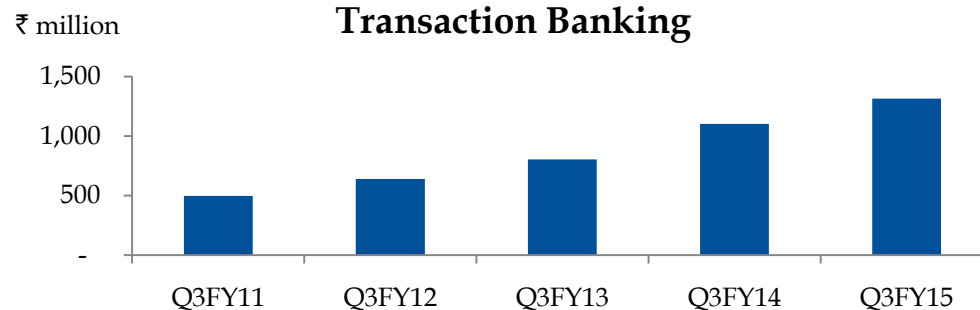
- ✓ Revenues grew by 19.4% y-o-y to ₹ 1,315 million in Q3 FY15
- ✓ Proportion of transaction banking income in non-interest income was at 24.5% in Q3 FY15

- ✓ 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.

Outstanding trade related Contingent Liabilities



Transaction Banking



Key Financial Highlights – Q3FY15

Q3FY15 - Balance Sheet Growth

₹ Million	Dec 31 2014	Dec 31 2013	y-o-y growth	Sep 30 2014	q-o-q Growth
Assets	1,232,975	1,013,879	21.6%	1,162,308	6.1%
Advances	666,069	502,929	32.4%	620,296	7.4%
Investments	458,763	398,701	15.1%	441,480	3.9%
Customer Assets	784,656	637,842	23.0%	750,748	4.5%
Liabilities	1,232,975	1,013,879	21.6%	1,162,308	6.1%
Shareholders' Funds	115,669	70,279	64.6%	109,980	5.2%
Total Capital Funds (including profits)	161,952	116,763	38.7%	156,978	3.2%
Deposits	823,700	680,599	21.0%	801,309	2.8%
CASA	186,226	142,461	30.7%	180,145	3.4%

Key Financial Performance Indicators

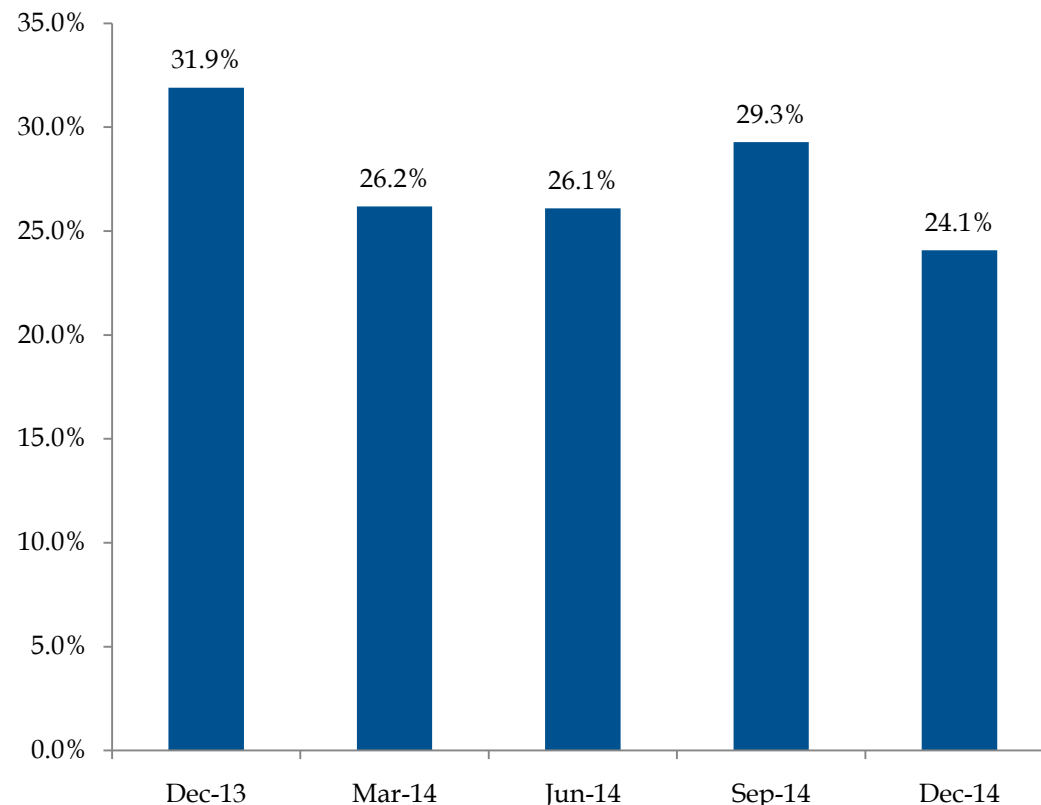
	Q3FY15	Q3FY14	Q2FY15
RoA	1.8%	1.6%	1.7%
RoE	19.2%	24.4%	18.0%
Cost to Income	40.3%	41.6%	40.0%
NIM	3.2%	2.9%	3.2%
Net NPA	0.10%	0.08%	0.09%
EPS (not annualized)	12.96	11.53	11.61
Book Value	277.2	194.9	264.3

PAT growth of 30.0% driven by healthy NII & Non Interest Income growth

Well-diversified Liability Franchise

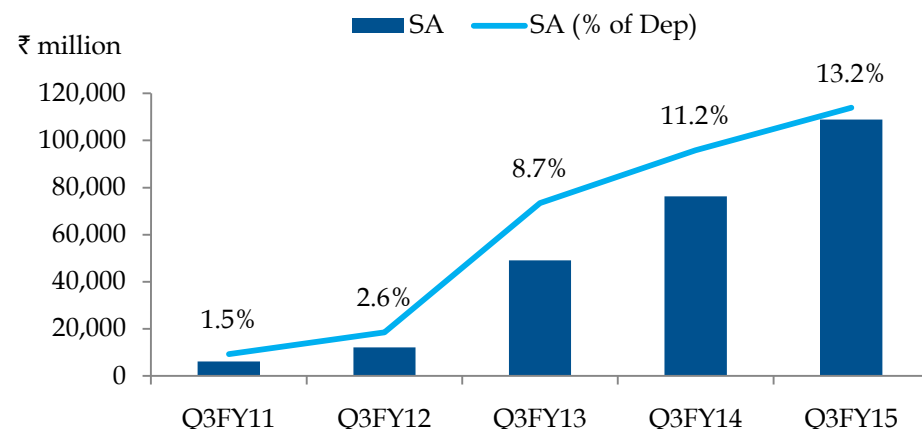
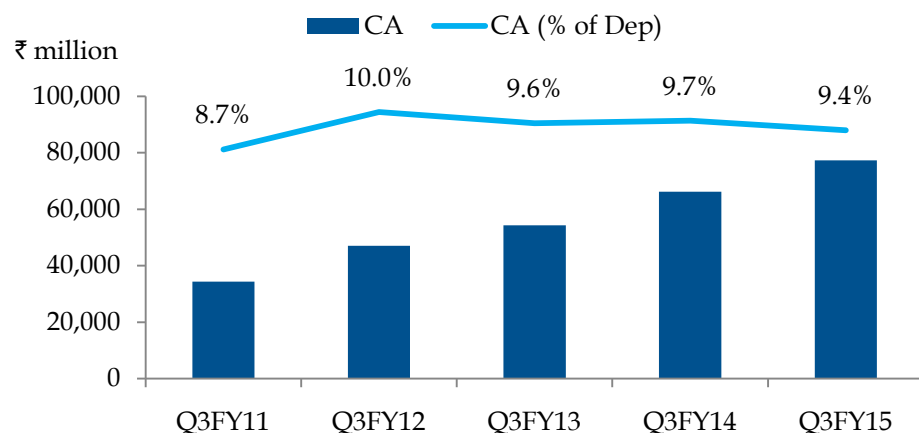
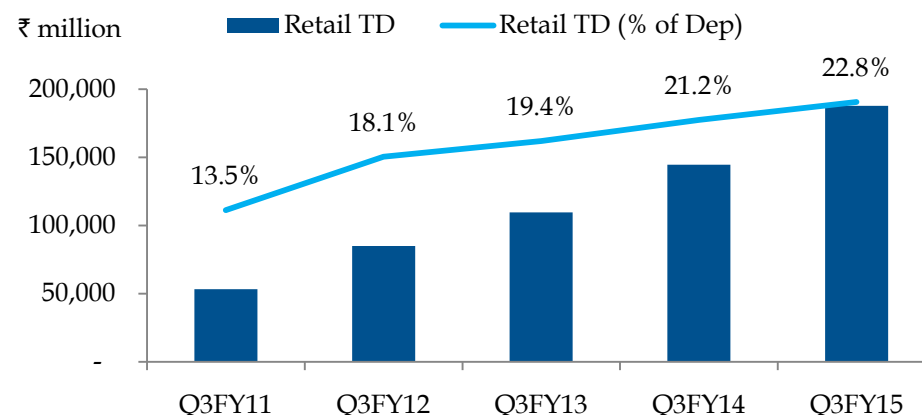
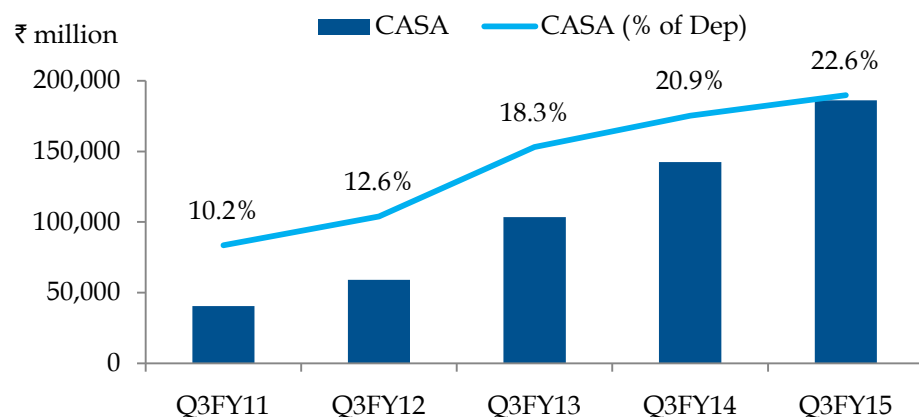
- ✓ Diversified, granular and sticky deposits mix from multiple sources
- ✓ Continuing growth in number of liability accounts (from both retail and corporate segments); total deposits grew by 21.0% y-o-y to ₹ 823.7 billion as at December 31, 2014.
- ✓ CASA deposits grew 30.7% y-o-y to ₹ 186.2 billion as at December 31, 2014. CASA ratio increased to 22.6%.
- ✓ Robust growth of 42.8% y-o-y in SA deposits to ₹ 108.9 billion while CA deposits grew 16.8% y-o-y to ₹ 77.3 billion as of December 31, 2014.
- ✓ Retail Banking FDs increased 29.8% y-o-y to ₹ 187.7 billion resulting into reduction in proportion of wholesale deposits from 31.9% as at December 31, 2013 to 24.1% as at December 31, 2014.

Wholesale Term Deposits as percentage of Total Deposits



Bank is steadily improving share of granular deposits with investment in people and branches.

Robust Growth in Retail Liabilities Profile



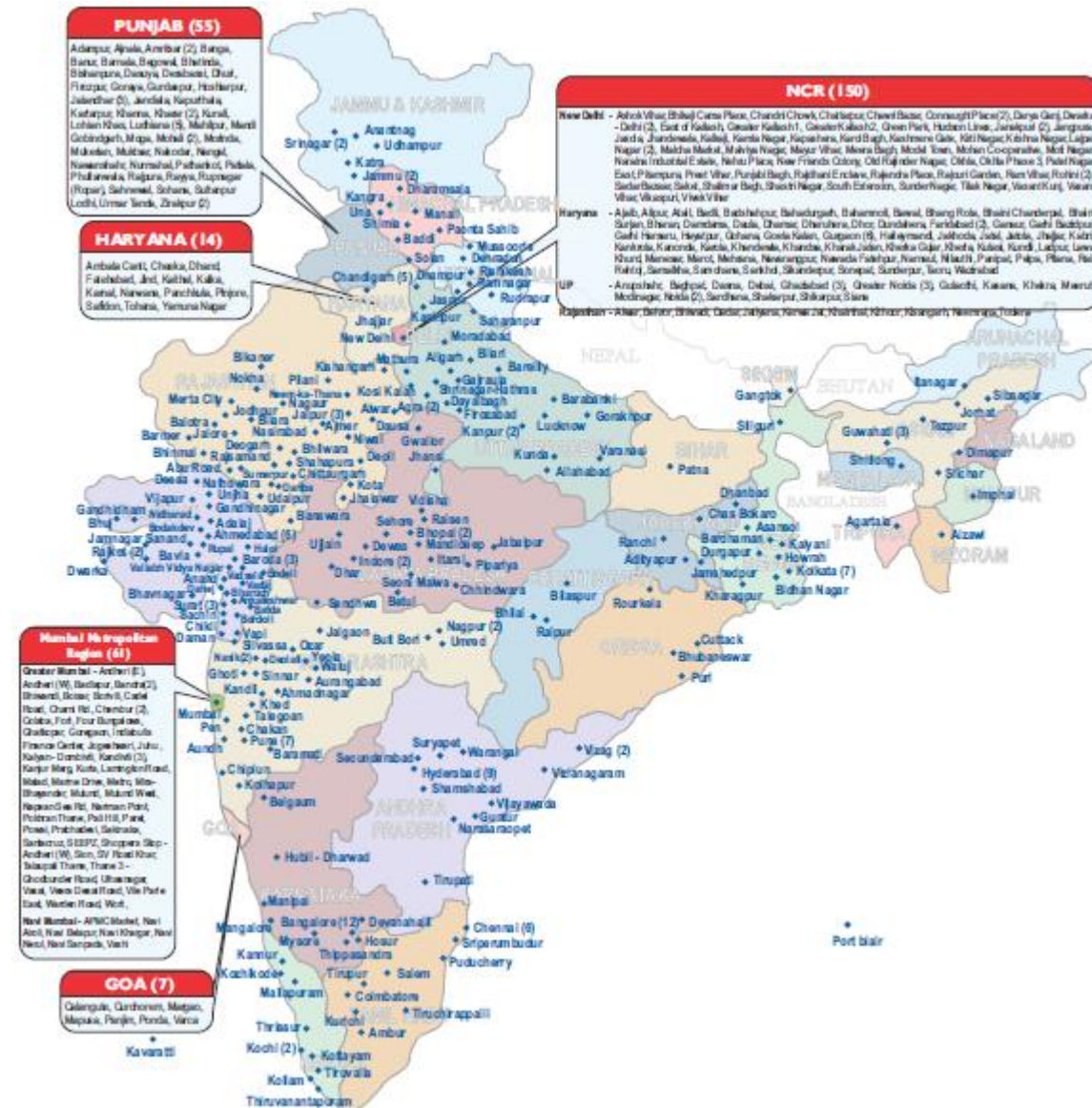
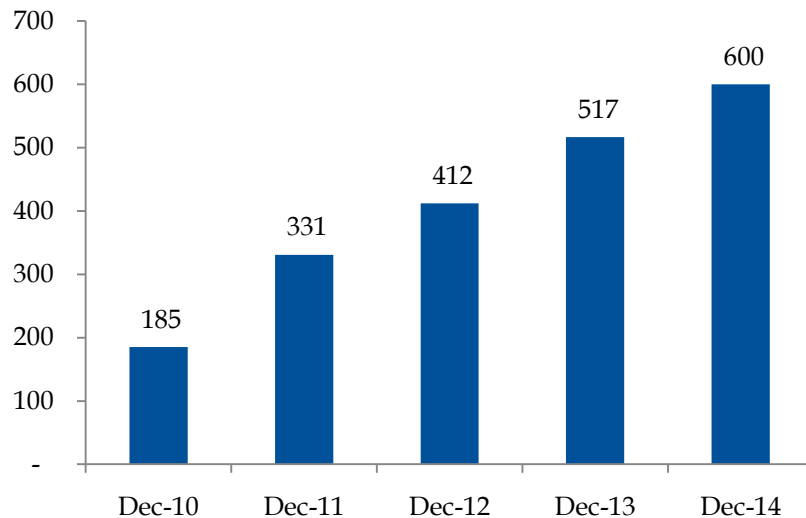
- ✓ Leverage on branch network & increased customer acquisition to build liability base
- ✓ Higher Mean & Median of CA and SA Balances reflecting high quality customer acquisition, enabling a higher cross sell opportunity
- ✓ Increased contribution from Retail Banking to the Bank's liability base

Retail Deposits constitute 45.4% of Total Deposits up from 42.1% a year ago

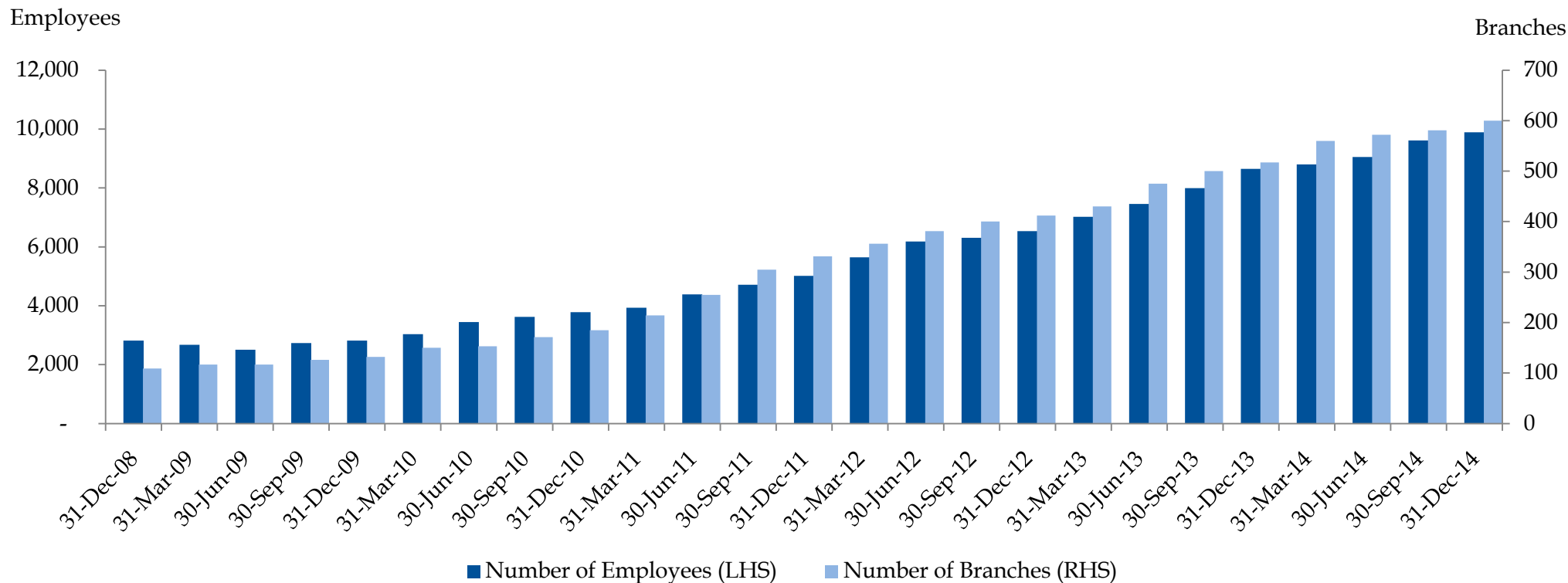
✓ **Expansion of Distribution network**

- 600 Branches across key liability corridors as of Dec 31, 2014 up from 517 as of Dec 31, 2013
 - ATM Network of 1,156
 - 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)
 - ✓ Covering all 53 Metros, 29 States and 7 Union Territories
 - ✓ 13 Regions – 75 Clusters Hubs – 180 Hubs

Number of Branches



Growing Retail Banking Platform



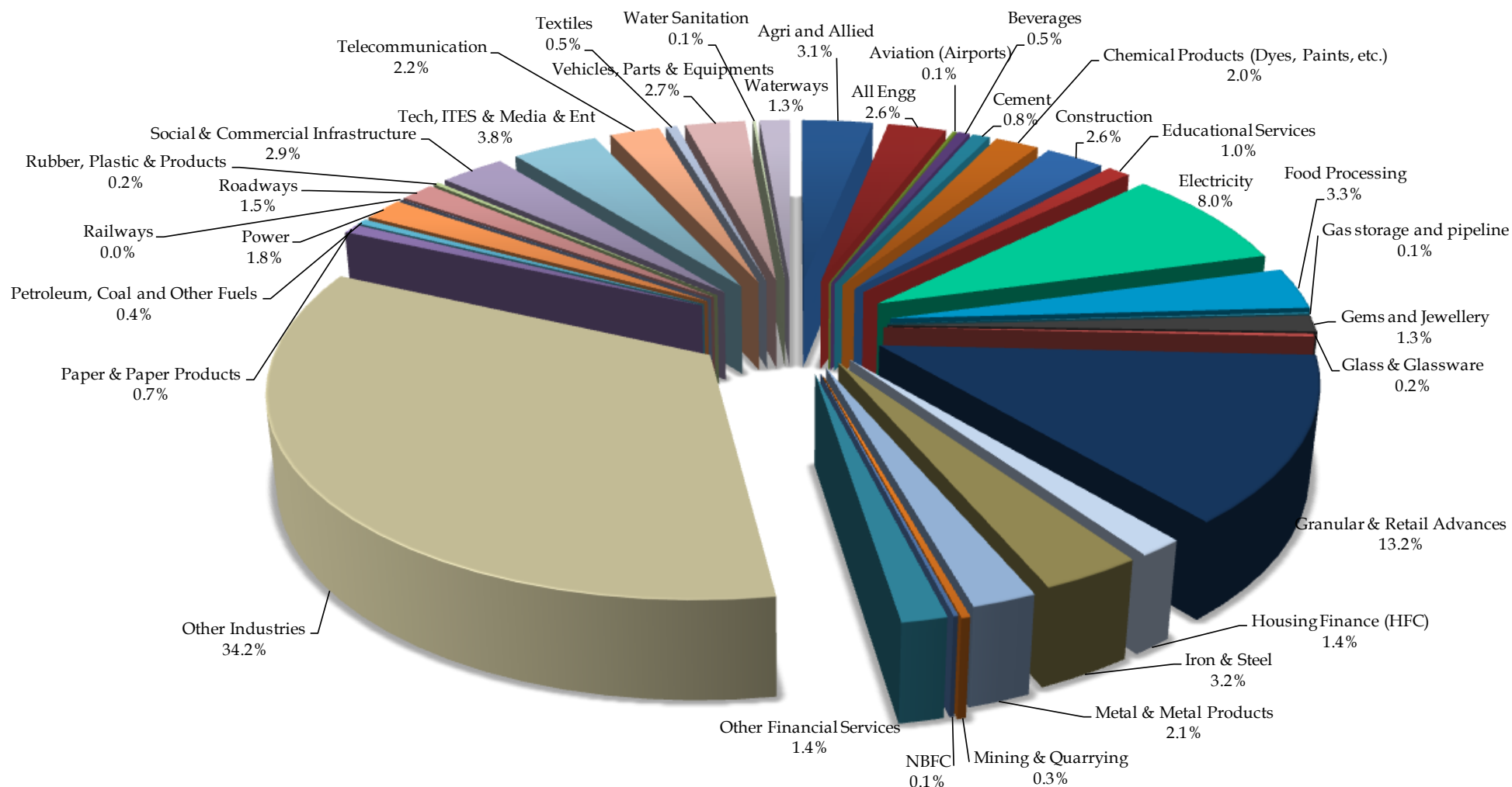
- ✓ Branch growth from 109 in Dec 2008 to 600 in Dec 2014
- ✓ Human Capital count increased from 2,820 as of Dec 2008 to 9,887 as of Dec 2014
- ✓ CASA Ratio up from 9.2% as of 31 Dec, 2008 to 22.6% as of 31 Dec, 2014 evidencing strong retail growth

Increasing retail traction resulting in 5 year CASA CAGR at 52.9% vis-à-vis Deposit CAGR at 30.2%

Diversified credit book

Increasing diversification of Advances Book

- Break-up of the advances portfolio as at Dec 31, 2014 is as follows: Corporate Banking – 68.7% & Retail Banking (including MSME)/Business Banking – 31.3%
- Sectoral distribution of Customer Assets is given below:



Branch Banking Assets offering

Consumer Retail

Home Loans

Auto/Two Wheeler

Personal Loans/Gold Loans

Commercial Retail

CV/CE

LAP

Agri-Lending

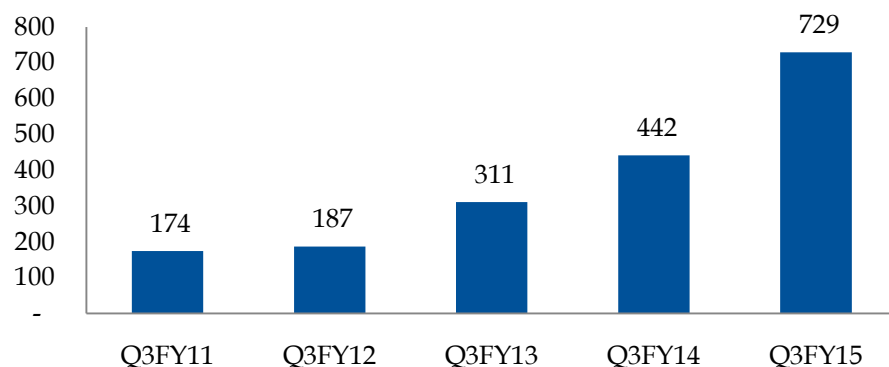
SME/SHG

Strategy:

- ✓ Strong Infrastructure in place with :
 - Focus on sourcing from 259 branches Spread over 26 locations
 - ~1400 branch banking asset workforce including Sales (RMs), Risk & Operations
 - Continuous investments in technology, Infra and other processes for quick decisions enabling business scalability.
- ✓ Exclusive focus on asset backed loans (Secured) and restricted distribution of unsecured loans to existing customers.
- ✓ Strengthen sales and distribution by penetrating to new location by installing multi - channels.

Retail Banking Fees & Others

Rs. Million



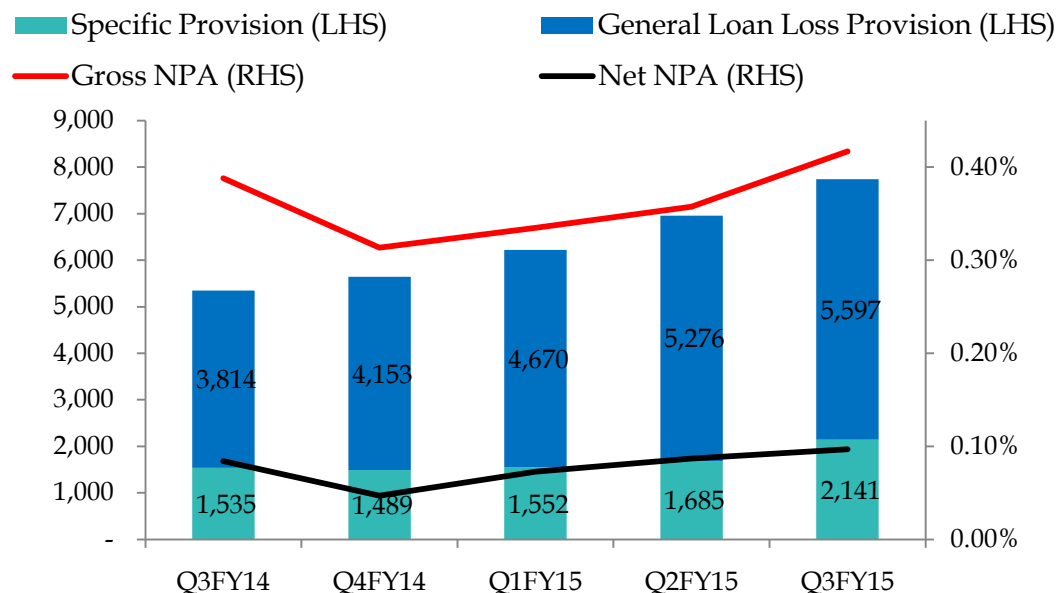
Benefits:

- ✓ Garner large customer franchise.
- ✓ Build granular portfolio which supports business cycle
- ✓ Acquire diversified retail portfolio to negate market volatility.
- ✓ PSL compliant sourcing resulting a good yielding low risk PSL portfolio
- ✓ Huge Cross sell potential to the retail base given high quality customer profile

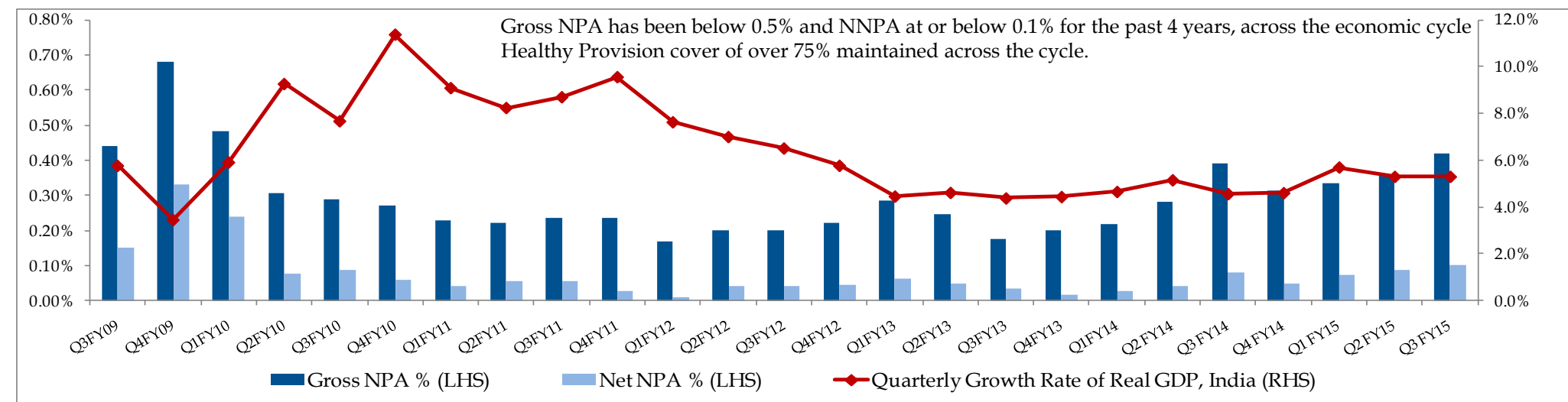
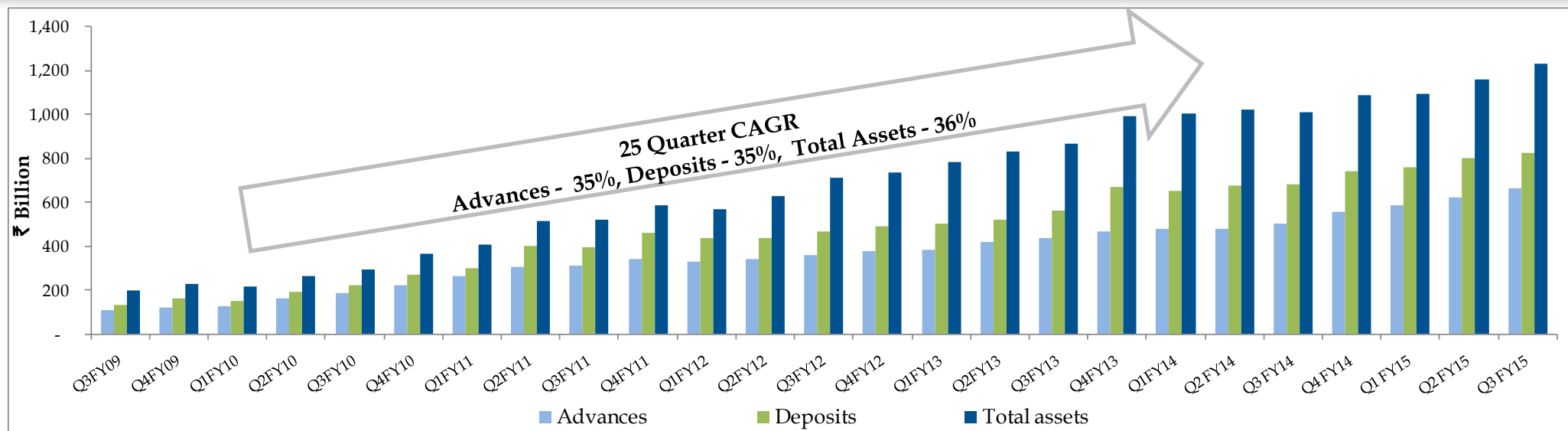
Update on NPA and Restructured Advances

- ✓ Gross NPA at 0.42% (₹ 2,787 mn) (vs. 0.39% as at Dec 31, 2013)
- ✓ Specific provision coverage at 76.8%
- ✓ Net NPA at 0.10% (₹ 645 mn) (vs. 0.08% as at Dec 31, 2013)
- ✓ Total Restructured Advances (excluding NPA) stand at ₹ 1,707 million as at Dec 31, 2014 (₹ 1,072 million as at Dec 31, 2013). This represents 0.26% of Gross Advances.
- ✓ No Sale to ARC in this quarter
- ✓ Bank continued to maintain 0.5% of proactive excess provisioning over and above requisite standard asset provisioning. This provision is not taken into account to calculate the Net NPA figures.

Healthy Provision Coverage



Sustained Balance Sheet growth with preservation of Asset Quality: Dec 2008 – Dec 2014 (25 sequential quarters)

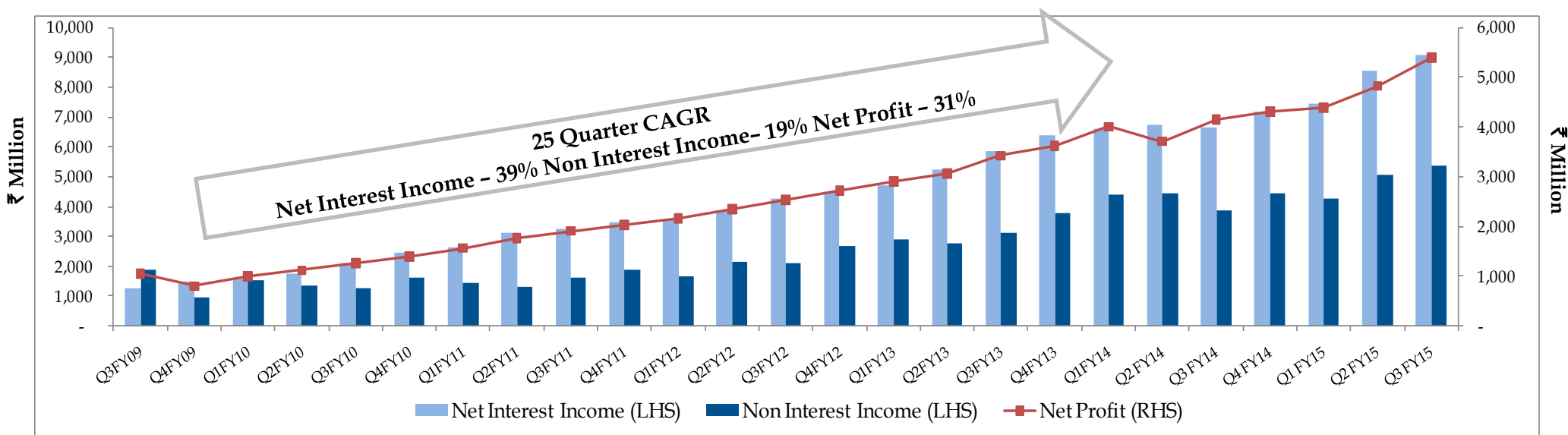


GDP Growth Data for India (y-o-y is taken from CIC database) GDP growth data for Q3FY15 is based on estimates

YES BANK has maintained stable growth of advances & deposits while maintaining best in class asset quality

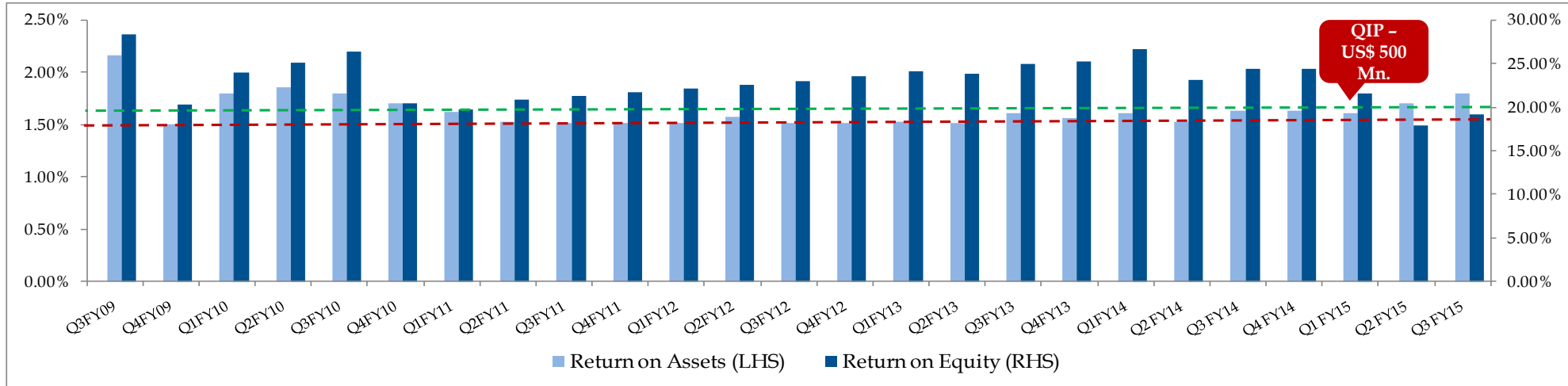
Income Growth with consistent ROA & ROE ratios

Dec 2008 – Dec 2014 (25 sequential quarters)



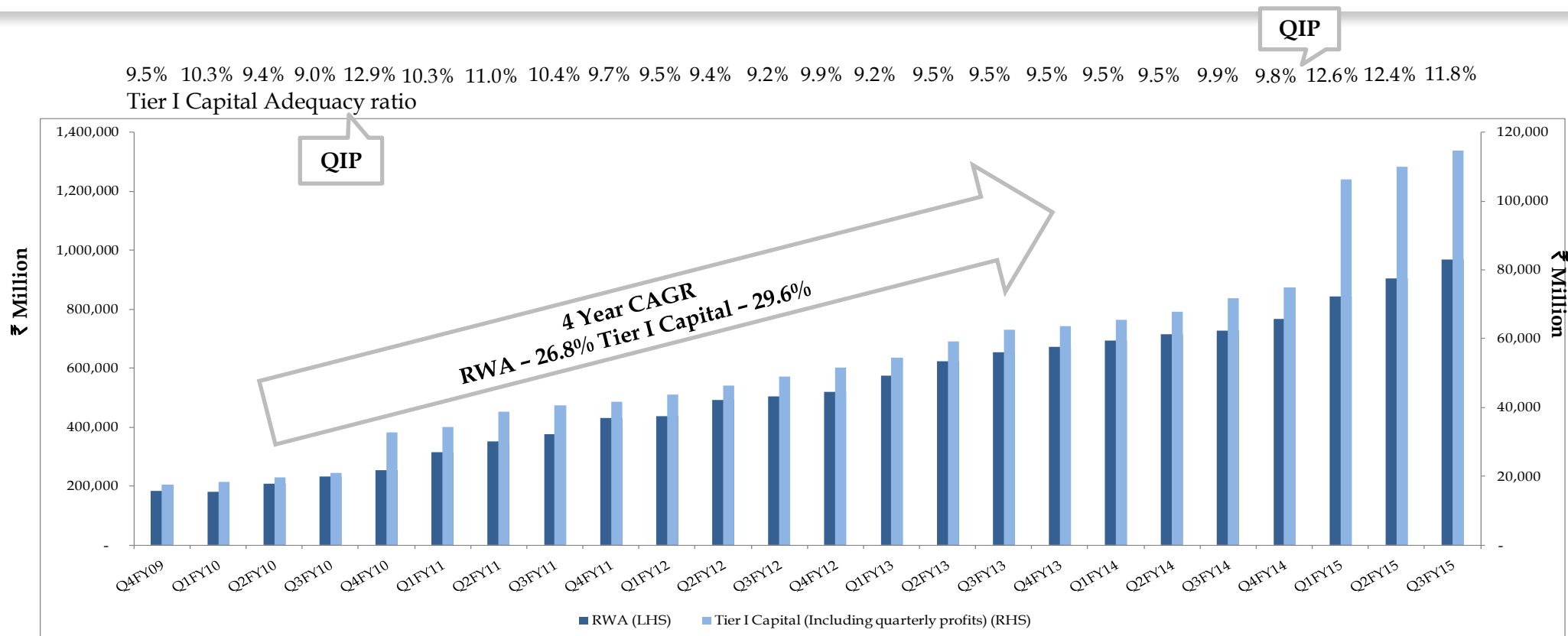
ROA

ROE



Growth with quality, improving productivity and efficiency

Capital Growth through internal accretion



- ✓ Well capitalized with Total CRAR at 16.7% and Tier I ratio at 11.8%. Total Capital Funds stand at Rs. 161,952 million as on December 31, 2014.
- ✓ ROE @ 20-26% along with profit retention of 80-84% allowing sustained balance-sheet growth
- ✓ Capital raising to enhance core equity for future growth

YES BANK high quality asset model and strong ROEs allow healthy internally funded growth

The YES BANK Brand- Building a Trustmark

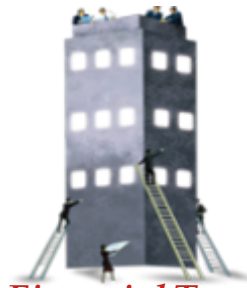
YES BANK

- ✓ Young, vibrant and highly visible brand
- ✓ Driven through Knowledge, Innovation & Technology
- ✓ Brand with a heart and soul: Strongly instilled values of **Trust, Transparency & Responsible Banking**

Brand Pillars



Knowledge



Financial Trust



Transparency



Technology



*Responsible
Banking*



Growth

Retail Brand built around YES Community program

- ✓ Community engagement program run across all YES BANK branches every month..
- ✓ Integrates the **Community with Social & Environment challenges**
- ✓ Over 1000 YES COMMUNITY events conducted every month across 580+ branches in all 29 states & 7 Union Territories across India
- ✓ Over 50,000 people touched each month

Financial inclusion



Financial literacy



YES COMMUNITY



Women empowerment



Environment conservation

Building the Brand through Social & Digital Media

YES BANK

**1.23 million+ fans on
Facebook**



**India's
MOST FOLLOWED BANK
255,000 +**



**Fastest Growing Indian BFSI
Brand on Facebook & Twitter**

**2nd Fastest Growing BFSI
Brand on Facebook
IN THE WORLD**

Social Bankers

**Ranked # 2
GLOBALLY for
Innovative Customer
engagement through
Social Media**

**International Best
Practice
Competition, Abu
Dhabi, 2014**

**FIRST in Share Of Voice on
Social Media**

**Undisputed leader on
Twitter**

Simplify360

Competitive growth - Banking Category

**Competitive growth
Across Categories**

f Fastest Growing Bank on Facebook

Bank	Facebook Fans
ICICI Bank	3.4 Million
HDFC Bank	2.3 Million
Axis Bank	3.0 Million
YES BANK	1.2 Million
Kotak	2.4 Million

t Twitter Followers

Bank	Twitter Followers
ICICI Bank	24,602
HDFC Bank	38,450
Axis Bank	62,658
YES BANK	255,727
Kotak	102,959

t Twitter Followers

Twitter Handles	Followers
YESBANK	255,727
Flipkart	2,35,328
Vodafone India	2,24,035
Pepsi India	1,30,011
Samsung Ind	46,677

Sustainable & Responsible Banking Leadership

YES BANK

Vision: Be the Benchmark Financial Institution for Inclusivity and Sustainability



First Indian Signatory

- Banking Commission member for 160 FIs
- Global Steering Committee member



First Indian Banking Signatory

- Consecutively in top-3 in FIs of the Carbon Development Leaders Index



First Indian Banking Signatory

- Graduated to the highest level of Reporting



First Indian FI Signatory

- Vice-chair of the working group on building Natural Capital Accounting framework



First Indian Bank to release a GRI-checked Sustainability Report

- Achieved assurance for Sustainability report (as per G4 guidelines) in FY 14

First Indian Bank to become ISO 14001:2004 certified

- Post certification for 12 locations, in the process to extend certification to 50



Board CSR Committee

- Independent Directors
- Women director
- Approved CSR Policy
- Programmatic CSR approach



First Indian Bank to target funding to Renewable Sector

- At UN Secretary General's Climate Summit, Committed to target funding 500 MW clean energy



2008 2011 2012



2013 2014



2012 2013 2014



2012

Distinguished Board

Name	Designation	Occupation	Areas of Overview
Ms. Radha Singh	Non executive Part-time Chairperson	Former Union Agriculture Secretary, GOI	Agriculture, Strategic Planning, Systems
Mr. Ajay Vohra	Independent Director	Managing Partner of the Corporate, Tax and Business Advisory Law firm, Vaish Associates	Accountancy, Legal and Technology
Lt Gen (Retd.) Mukesh Sabharwal	Independent Director	Former Lt General in Indian Army	Human Resource, Strategic Planning, Systems
Mr. Diwan Arun Nanda	Independent Director	Chairman & Managing Directors - Rediffusion Dentsu Young and Rubicam Private Limited	Marketing and Advertisement
Mr. Brahm Dutt	Independent Director	Former Secretary, Ministry of Road Transport and Highways, GOI	SSI, NBFC, Risk Management
Mr. Saurabh Srivastava	Independent Director	Former Member of Advisory Board-Imperial Business School, London. Chairman & Co-founder NASSCOM	IT Strategy implementation, Systems
Mr. Vasant Gujrathi	Independent Director	Former Partner – Price Waterhouse	Audit, Risk Management, Regulatory Compliance, Ethics Assessment, Advisory
Mr. M. R. Srinivasan	Non Independent Director	Former Chief General Manager in-Charge, Dept of Banking Operations & Development - RBI	Banking, Risk Management, Systems, Strategic Planning
Mr. Ravish Chopra	Independent Director	Former Managing Director of HSBC Private Bank (UK) Limited	Banking, Risk Management, Strategic Planning, Treasury Operations
Mr. Rana Kapoor	MD & CEO	Promoter/Professional Entrepreneur	Banking, Strategic Planning, Risk Management,, Treasury, Systems

Board level sub-committees

- ✓ Audit Committee
- ✓ Risk Monitoring Committee
- ✓ Nomination & Remuneration Committee
- ✓ Stakeholders Relationship Committee
- ✓ Service Excellence, Branding & Marketing Committee
- ✓ Board Credit Committee
- ✓ Fraud Monitoring Committee
- ✓ IT Strategy Committee
- ✓ Corporate Social Responsibility Committee
- ✓ Committee of Independent Directors
- ✓ Capital Raising Committee

Pedigree Board ensuring transparency and highest standards of Corporate Governance

The “Professionals’ Bank” of India

YES BANK

Human Capital Strategy

- ✓ **Ethos of Owner – Partner – Manager**
- ✓ **Flagship Programs** at YES BANK to Hire, Train and Retain Talent:

YES WE CARE

LEAD with PASSION

Y PEP

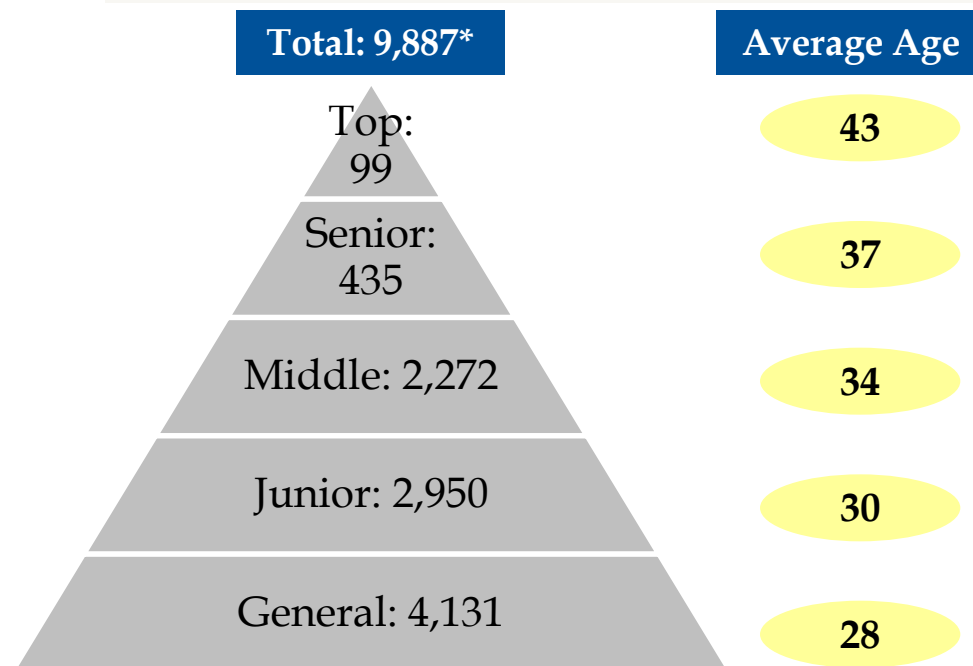
THE Y FACTOR
YES BANK OF TALENT

YES to “GRACE”

(G)ender (R)espect (A)nd (C)ommitment to (E)quality

- ✓ **YES USRM** : YES University & School Relations Management Program across **250** Campuses
- ✓ **Y-PEP** : YES BANK is the **Preferred Employer of Choice** at Top B-Schools
 - **38 students** from Top B-Schools in FY 2014
 - Close to **900 management professionals** over the past 8 years
- ✓ **LEAD WITH PASSION**
- ✓ **Say YES to G.R.A.C.E.**
- ✓ **YES CONNECT, YES WE CARE**
- ✓ **Y- FACTOR – Talent Recognition Program**

Flat Organization Structure (5 levels)



*As of Dec 31, 2014

- ✓ **Average Age – 30 years; Headcount increase of 275 in Q3FY15**
- ✓ **Average vintage of 6 years for Top Management and 5 years for Senior Management** in YES BANK
- ✓ **Wealth creation** through ESOPs
- ✓ **Talent acquisition** from Peer Private Sector & MNC Banks

Progress widely recognized by leading agencies

YES BANK

Institutional Excellence



- Consistent Performer and Best Asset Quality - Large Sized Banks 2014
 - Best Mid-Sized Bank, 2013, 2012, 2010, 2009 & 2008
 - Fastest Growing & Strongest Large Bank, 2011
- Business Today - KPMG Best Banks Annual Survey



Adjuded
World Class
Organisation
only Indian bank to win
this prestigious global
award
Chicago, Illinois, USA
August 2014



- Best Private Sector Bank (Asset Class) 2014
 - Best Private Sector Bank (Priority Sector Lending) 2012
 - Best Private Sector Bank 2011
- Dun & Bradstreet - Polaris Software Banking Awards



- The Strongest Bank Balance Sheet in India, Dubai, 2013
 - Best Managed Bank in India for the 3-Year Period (2011-2013), Jakarta, 2013
 - Strongest Bank in India, Singapore, 2012
- The Asian Banker Leadership Achievement Awards

Corporate Governance and Business Excellence



Ranked 2nd best Globally for Innovative Customer engagement through Social Media.
International Best Practice Competition,
Abu Dhabi
2014



- Outstanding Sustainable Project Financing, 2014
 - Outstanding Business Sustainability Achievement, 2013
- Karlsruhe Sustainable Finance Awards, Germany



- Environment Management Award, 2014
 - Corporate Social Responsibility, Bangalore, 2013
 - Global Business Excellence Award, Dubai, 2013
 - Sustainability Award, London, 2012
- Golden Peacock Global Convention



Winner of RBNQ
Business Excellence
Award - Service
Category
2013

Human Capital, Innovation & Service



- Winner for Best ATM Network in Mid Sized Banks category
- Special Award for Innovation on Mobile Payments (IMPS) by the National Payments Corporation of India
2014

The Banker



Transaction Banking
Awards
Payments Winner
Sept 2014



MasterCard

- Best Co-Branded Program
 - Best Commercial Card Program
 - Best Prepaid Card Program
- The MasterCard Innovation Awards
2014



World HRD Congress

- ABP BEST BANK (Private Sector) in the Banking Financial Services & Insurance Awards Category
- MYFM Stars Of The Industry Award for Excellence in Banking (Private Sector) in the Stars of The Industry Awards Category.
2014

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THANK YOU

