

INVESTOR PRESENTATION

Q1FY19 Update





QUARTERLY HIGHLIGHTS

Key Highlights for Q1FY19



Sustained Earnings Delivery with improving efficiency and Superior shareholder returns



1.6% RoA & 19.4% RoE
Delivering Consistent Shareholder returns.



37.3% C/I Ratio
Down from 42.1% in Q1FY18



30.5% Y-o-Y
Growth in **PAT**

Robust Growth in Advances with increasing Granularity



53.4% Y-o-Y
Growth in Advances



US\$ 3 Bn+
IBU Assets, Y-o-Y growth of 219%



14.0% Retail Advance
Up from 10.5% last year

Healthy Asset Quality delivery: Steady decline in Total Stressed Assets Book



1.52% Total Stressed Book*
Down from 1.73% sequentially



55.3% PCR
Up from 50.0% sequentially



Demonstrated resolution capability by posting significant recoveries in NPA and Security Receipts book

**NNPA + Security Receipts + Std Restructured*

Ratings Upgraded to AAA
by CARE from AA+
for Infrastructure Bonds and Tier II Bonds (Basel III)

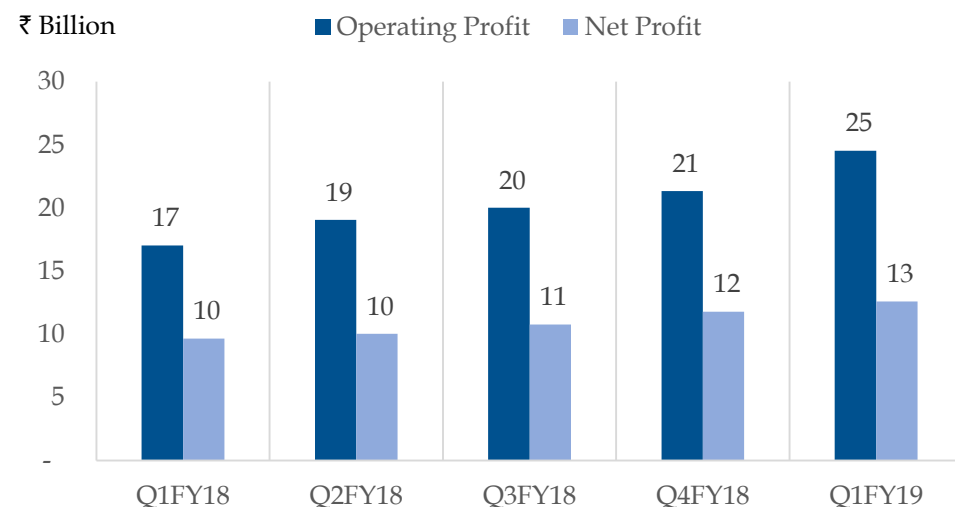
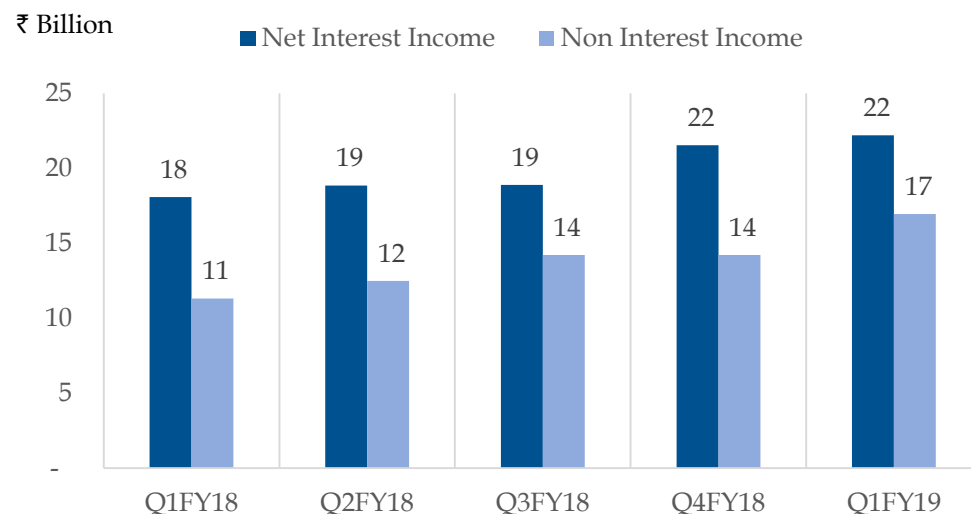
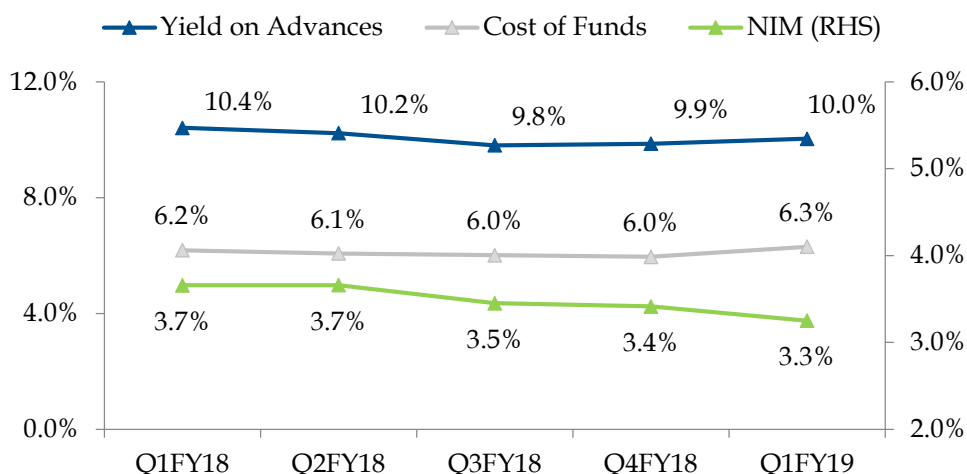
Regulatory approval from SEBI to commence '**Mutual Fund Business**' & '**Custodian of Securities**'

Ranked #1,013 in the Forbes Global 2000 - World's Largest Public Companies list for 2018

Income Growth Trends

Robust Earnings Delivery

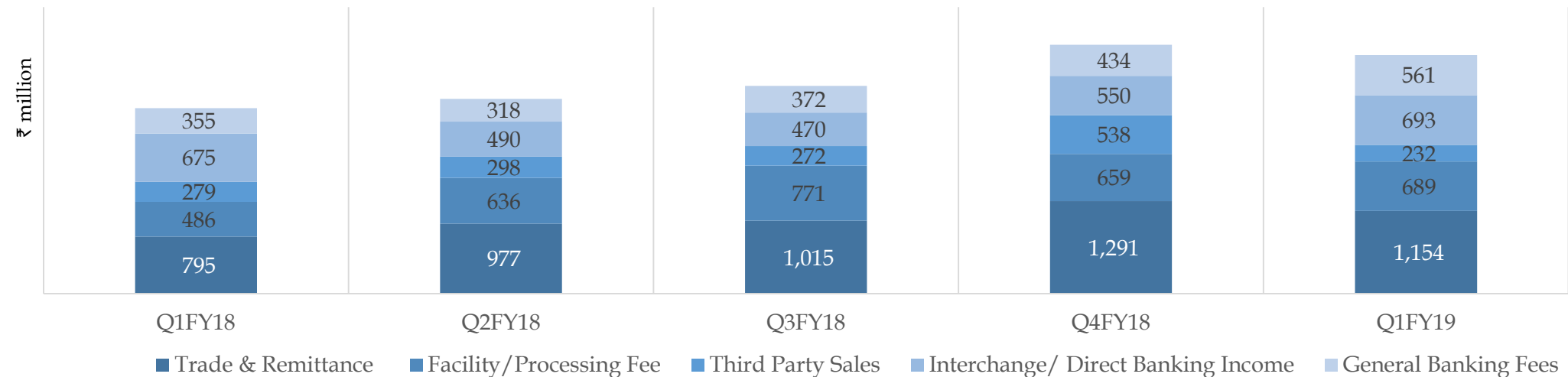
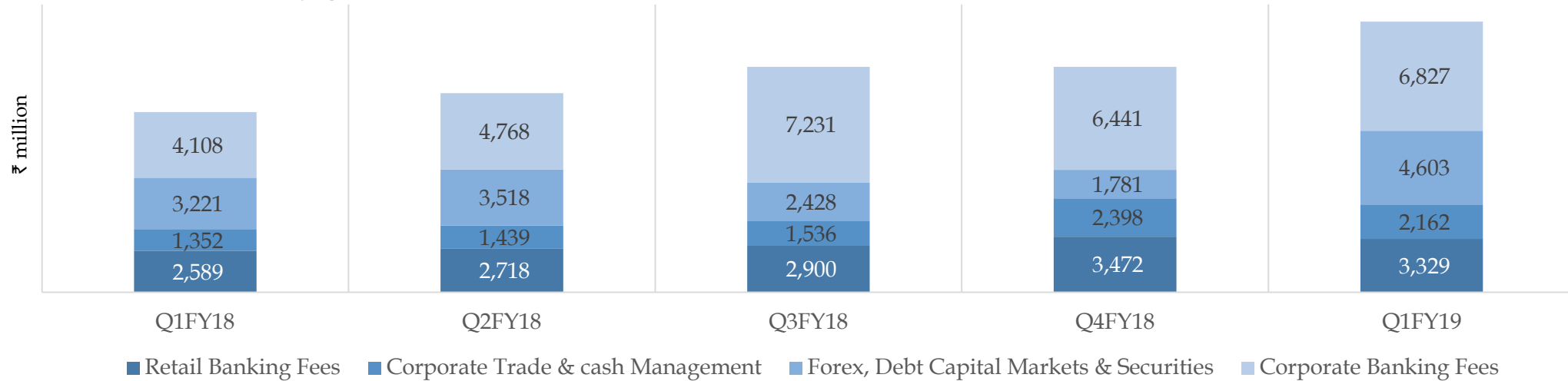
- ✓ Strong growth in NII of 22.7% for Q1FY19, driven by growth in Advances of 53.4% y-o-y
- ✓ NIMs continue to be healthy at 3.3% in Q1FY19
- ✓ Non-Interest income growth of 49.6% for Q1FY19 on the back of healthy growth in Corporate Banking & Transaction Banking of 66.2% & 59.9% respectively.
- ✓ Improving Cost Efficiencies resulting into increasing Profits, y-o-y growth of 30.5% in Q1FY19.



Consistent growth in Operating profit coupled with increasing Margins and Spreads

Non Interest Income Trends

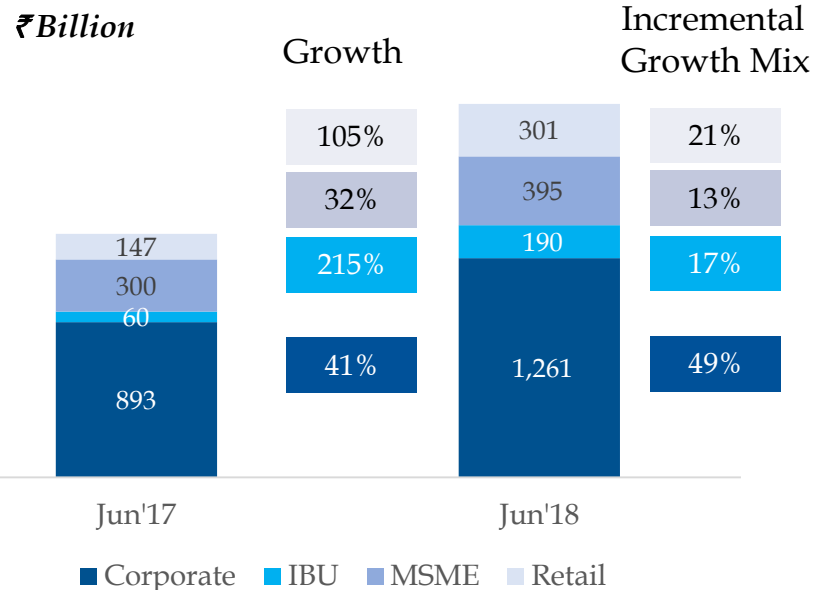
Healthy growth across Transactional Corporate, Trade, CMS and Granular Retail Fees



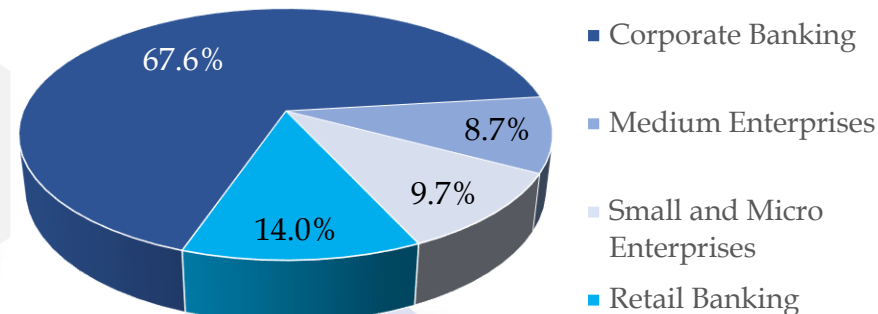
Robust growth in Retail fees on the back of rapidly expanding retail franchise

Key Balance Sheet Growth Trends

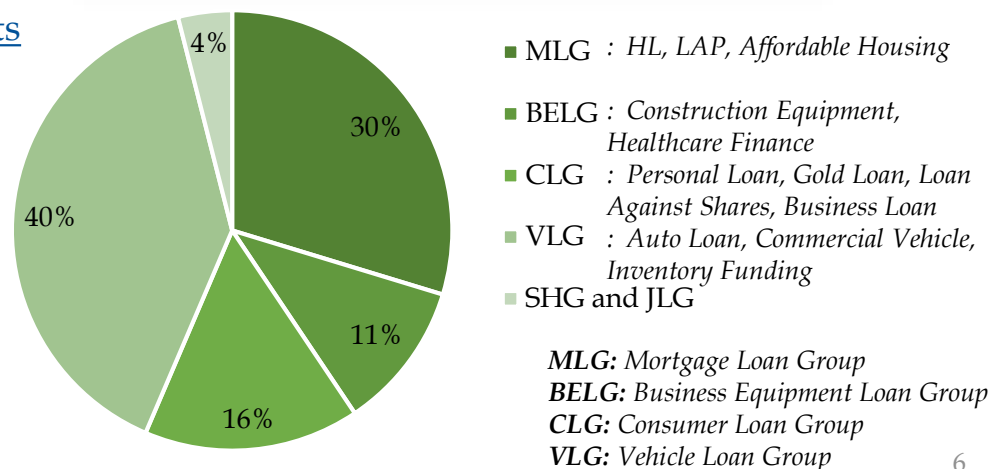
Well Segmented Growth



As % of Total Advances
As on 30th June, 2018



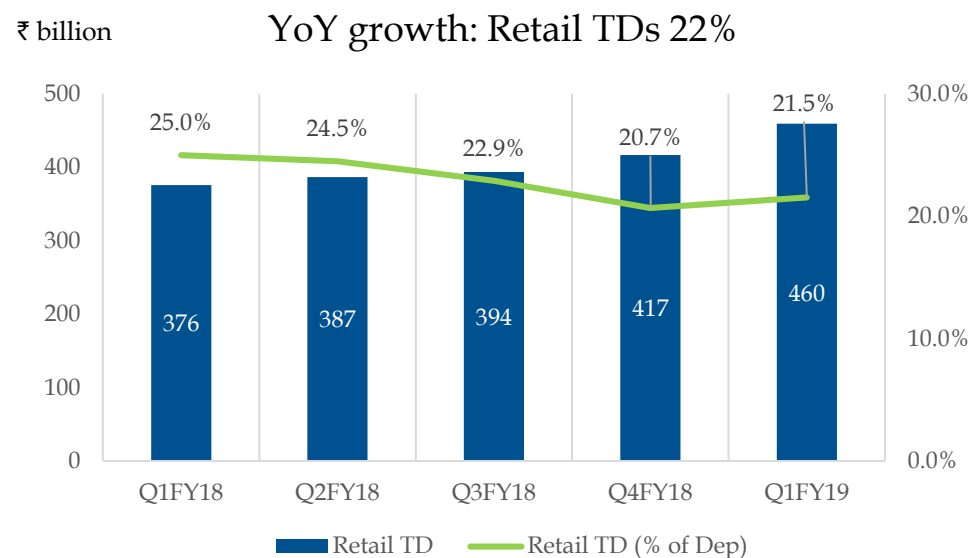
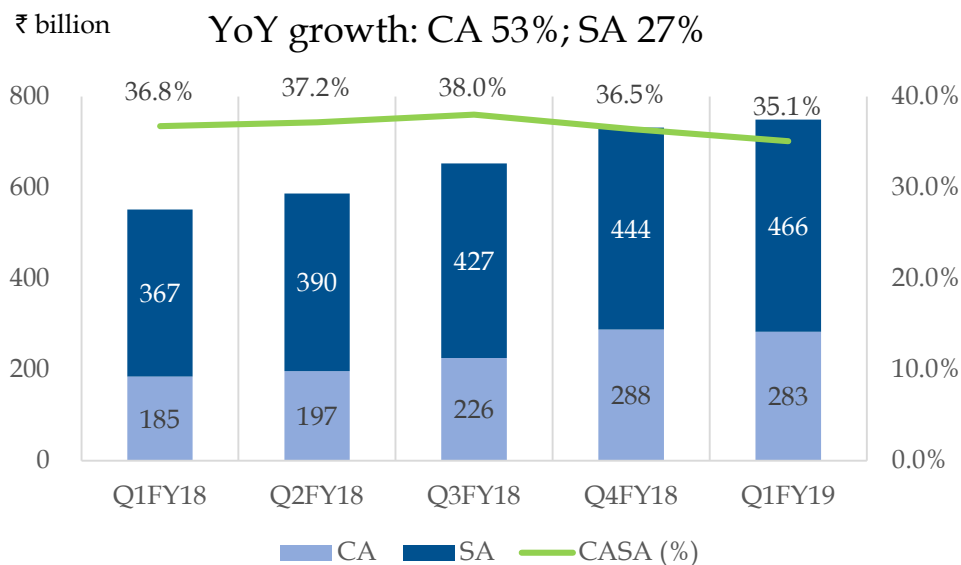
Retail Asset Breakup



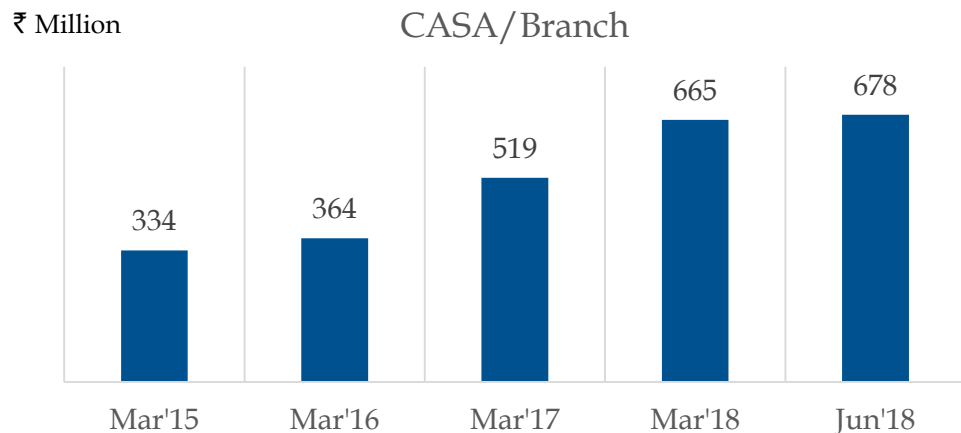
Robust growth attributed to Strong Performance across Segments

- ✓ Corporate growth well segmented across 8 Relationship groups and lending to Higher Rated corporates.
 - IBU Advances grew 215% y-o-y to USD 2.8 Bn as on Jun'18
- ✓ Healthy growth in MSME driven by focused segmentation and Knowledge Banking approach
- ✓ Retail Disbursements increased by over 80% to ₹ 69.1 Bn in Q1FY19 v/s Q1FY18

Well-diversified Liability Franchise



Improving Operating Leverage further contributing to robust growth in granular deposits

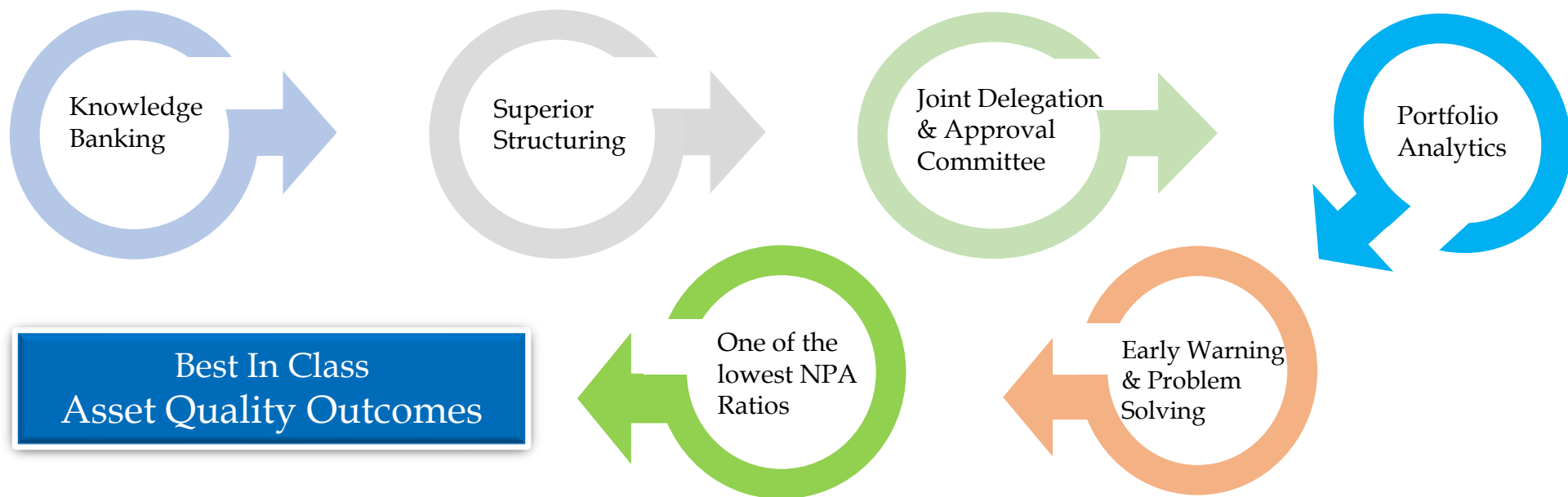


- ✓ Increase in CASA driven by
- Increase in Operating leverage
 - Expansive physical & Digital Reach
 - Strong Corporate Relationships
 - Competent Management

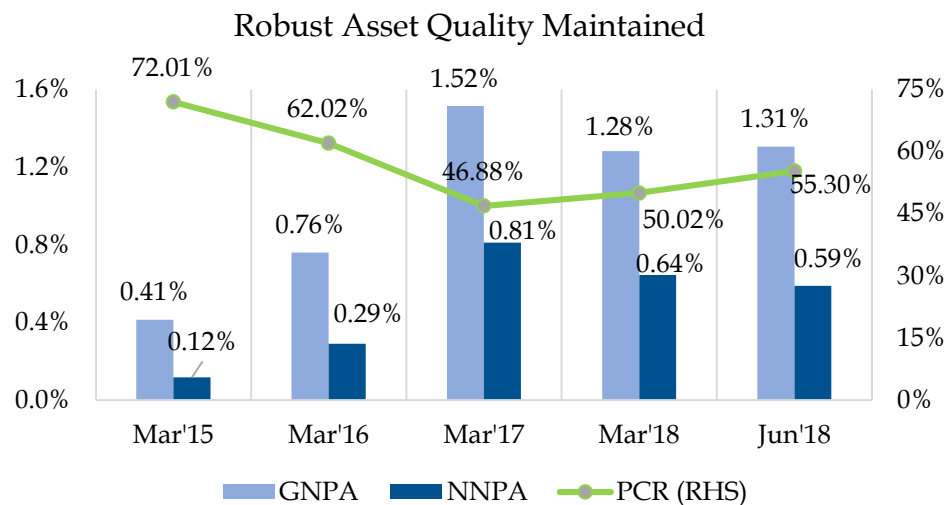
Bank to overachieve CASA target of 40%, by 2020

Strong Risk Management Framework

ASSET QUALITY AND SECTORAL MIX

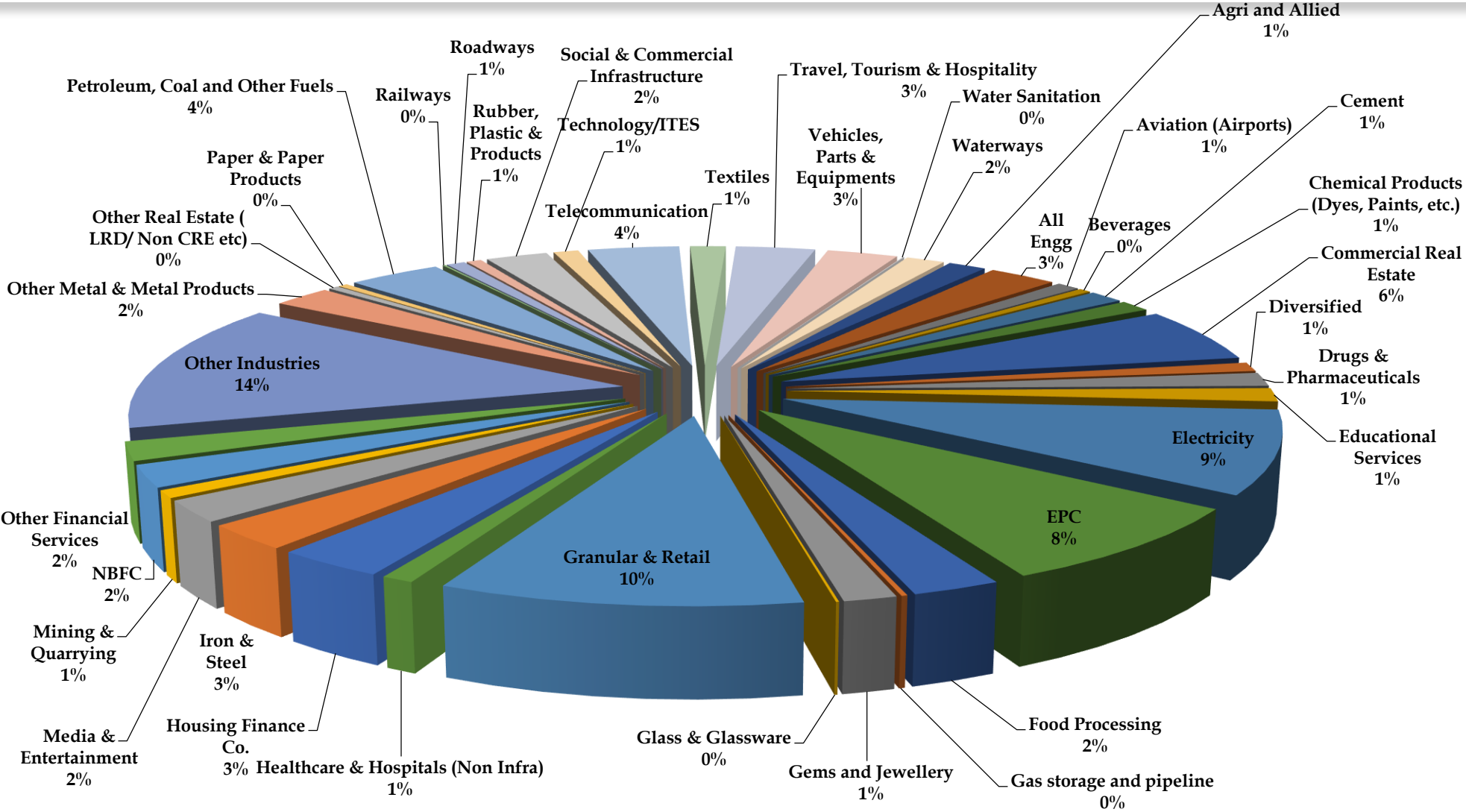


Asset Quality Trends



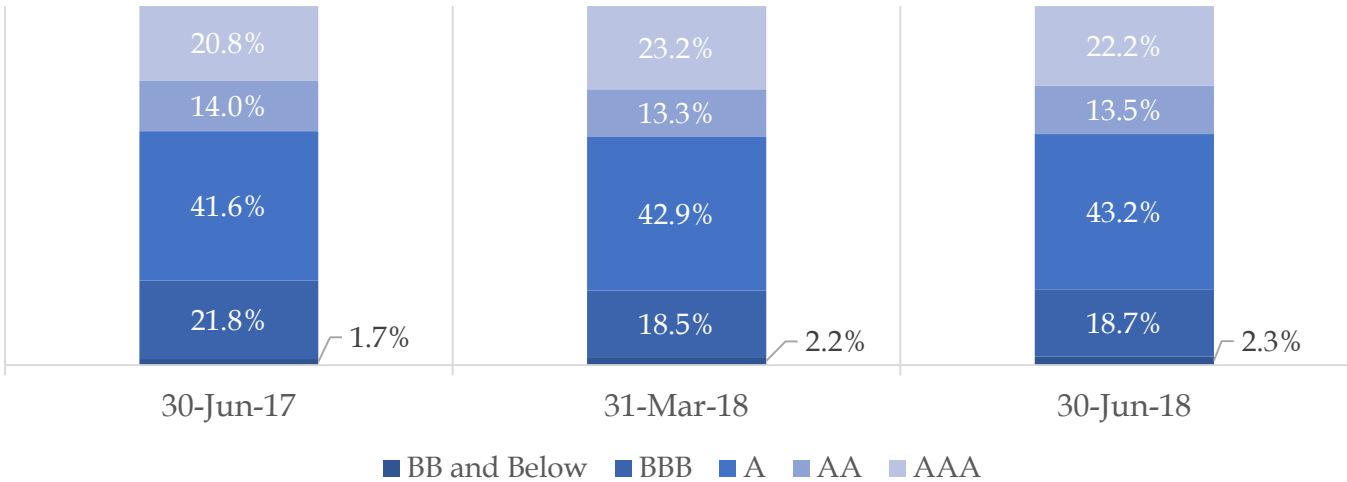
- ✓ **Prudent Risk Management practices:** Strong Selection process, Superior Structuring and regular portfolio monitoring resulting in healthy Asset Quality
- ✓ Well distributed portfolio with significant deployment in focused knowledge sectors by leveraging on sectoral expertise

Sectoral Exposure Mix



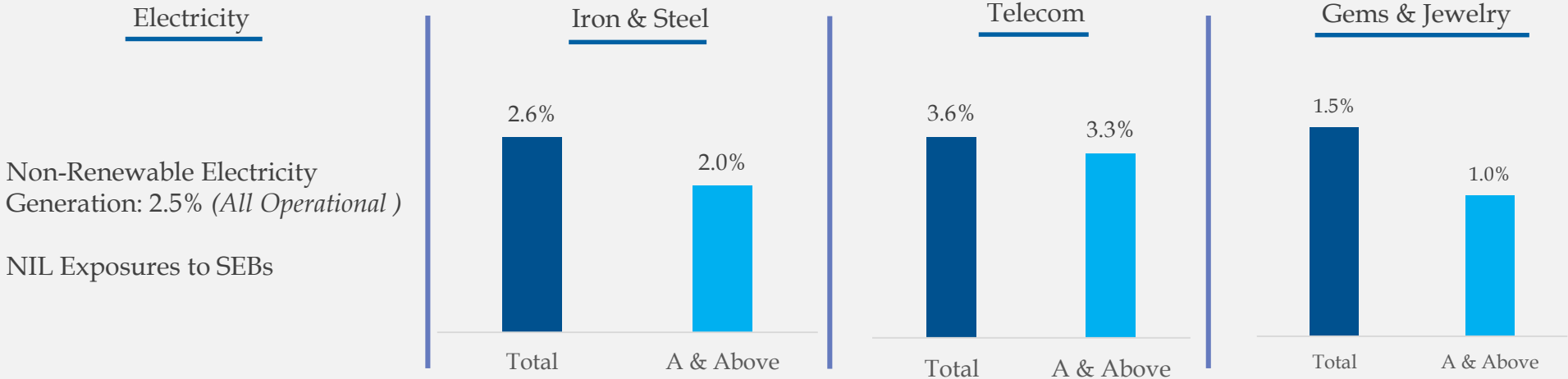
As on 30th Jun, 2018

Rating Profile



Overall Corporate portfolio continues to be well rated with almost 80% portfolio rated 'A' or better (Based on Internal Corporate rating models mapped to external ratings) and well distributed across growth sectors.

Sensitive Sector Disclosure



S. No	Particulars (%)	Q1FY19	Q4FY18	Q1FY18	Remarks
1	Credit Cost (bps)	15	13	18	Credit Cost guidance for FY19 at 50-70 bps
2.1	GNPA	1.31% (₹ 28.25 Bn)	1.28%	0.97%	Gross Slippage of ₹ 5.6 Bn of which ₹ 3.2 Bn is expected to be recovered/upgraded in Q2FY19
2.2	NNPA	0.59% (₹ 12.6 Bn)	0.64%	0.39%	
2.3	PCR	55.3%	50.0%	60.0%	PCR increased to 55.3% in Q1FY19 in line with Bank's guidance to increase PCR to >60% by Sep'18
3	Net Security Receipts	0.82% (₹ 17.7 Bn)	0.92%	0.69%	No Sale to ARC in Q1FY19 During the quarter one Security Receipt Investment with carrying value of ₹ 1.03 Bn was fully redeemed in line with Bank's expectation of redemptions/ recoveries of ~30% during FY19
4	Std. Restructured Exposure	0.12% (₹ 2.5 Bn)	0.16%	0.55%	Breakup of 0.12% (₹ 2.5 Bn) - Erstwhile fully implemented S4A (₹ 1.4 Bn - 3 accounts); 5-25 (₹ 1.1 Bn - 2 accounts); SDR (Nil) and Other Restructure book (₹ 51 Mn - 2 accounts)
TOTAL (2.2+3+4)		1.52% (₹ 32.8 Bn)	1.73% (₹ 35.4 Bn)	1.64% (₹ 22.9 Bn)	

Adequate provisioning on exposures to select accounts referenced in List 1 & 2 RBI IBC NCLT notification

- ✓ **Details of exposure to List 1 accounts (0.01% of Gross Advances)**
 - ✓ During the quarter, Bank recovered ₹ 1.84 Bn from one account (classified under NCLT List 1)
 - ✓ Exposure to only one account (₹ 0.23 Bn of Funded exposure only), classified as NPA with a PCR 50%
- ✓ **Details of exposure to List 2 accounts (0.31% of Gross Advances)**
 - ✓ Total exposure of ₹ 6.5 Bn across 7 accounts.
 - ✓ Entire Funded exposure from the above, aggregating to ₹ 5.7 Bn (across 3 accounts) is classified as NPA and has PCR of 43%
 - ✓ Adequate provisioning on these exposures with 50-60% collectability

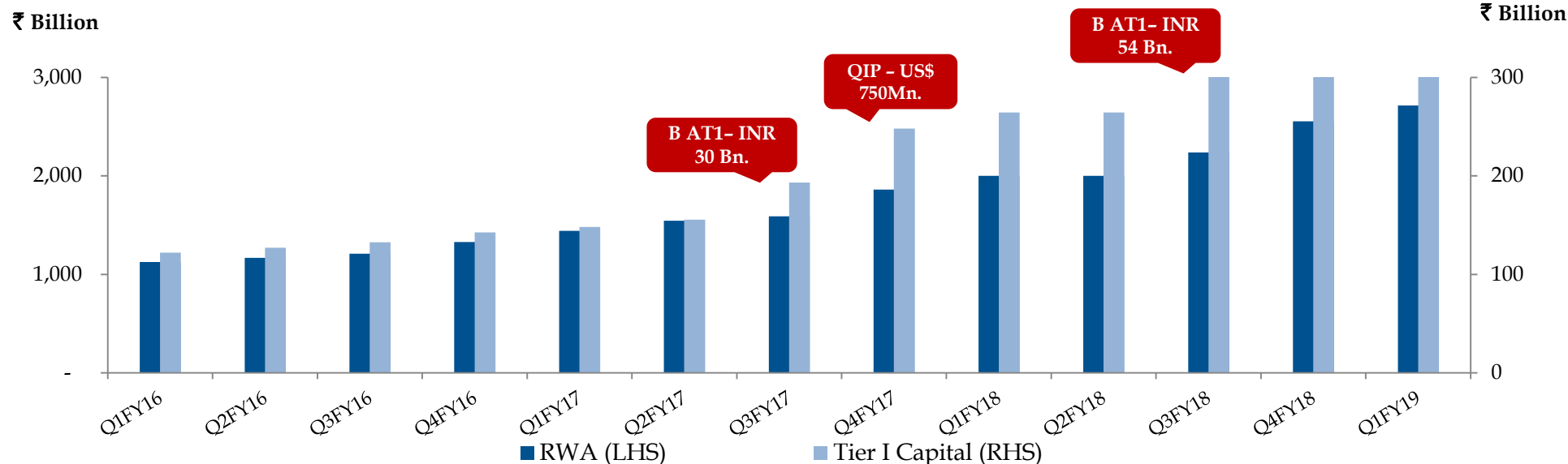
Minimal impact due to RBI Circular dated Feb 12, 2018 on "Resolution of Stressed Assets Revised framework"

Healthy Capital Position

supported by growth through Internal Accretion



Tier I Ratio 10.9% 10.9% 10.9% 10.7% 10.3% 10.1% 12.2% 13.3% 13.8% 13.2% 14.7% 13.2% 12.8%



✓ Total Capital Funds at ₹ 469.8 Bn, up 44% Y-o-Y.

- Total CRAR at 17.3%*
- Tier I ratio of 12.8%*
- CET I ratio at 9.5%*

✓ Best in Class Return Ratios with RoA > 1.5% and RoE > 17% consistently over the last 10 years

* Including profits, adjusted for prorated dividend & IFR

✓ Demonstrated ability to raise capital across cycles; reflecting excellent market appetite for YES Bank capital qualifying bonds

- Raised ₹ 7,000 Cr in last one year through private placement of Basel III Tier II Bonds in two tranches
- Raised ₹ 5,415 Cr in last one year through issue of Basel III compliant AT I.
- Raised USD 600 Mn for 5 Year Tenor under its maiden USD 1 Bn MTN Program (*largest debut International bond issuance by an Indian Bank*)

Well capitalized position to enable capturing Market Share

Branch Network Expansion – Evolving Landscapes



150

March 2010

1105

June 2018

1250

March 2020

- ✓ Coverage across all 53 Metros, 29 States and 7 Union Territories.
- ✓ 13 Metro/Urban and 3 dedicated RIBB regions
- ✓ Hub and Spoke model for faster maturity and greater efficiency of branch network
- ✓ Substantial focus on North & West Regions (DMIC/Make in India/GIB corridor) with evolving network in South & East

Physical Vs. Digital

- ✓ Digital Channels to Complement NOT Cannibalize Branches
- ✓ Branch Target reduced to 1,250 Branches by 2020
 - HUB Spoke Model
 - Automation of Backend
 - Data Backed Mid Office and
 - Digitalization of Front End will bring in efficiencies
- ✓ YES BANK will however Resize and Redefine Branches
 - Smaller Formats, Lesser Manpower

A Clearly Articulated 2 Pronged Strategy: Metro + Urban & Semi-Urban + Rural to achieve 1250 Branches by FY20

Metro & Urban Strategy

- ✓ Emerged as the most significantly present Bank in Top 30 Deposit Centers
- ✓ Maximize Branches in Top 200 Deposit Centers
- ✓ SME, Digital & Specialized branches designed for catching catchments
- ✓ NCR and MMR to continue as Key Growth Centers
- ✓ MSME, B2B2C, Focus Segments, Liabilities driven Fee Income & Cross Sell

Semi- Urban + Rural Strategy

- ✓ Key Agri Mandis/Food Parks/GOIs RURBAN Clusters
- ✓ Make in India/MSME clusters and Ports/SEZs/EPZs
- ✓ DMIC Influence/SMART Cities/Key NRI belts/YES Vijay
- ✓ Assets led RURBAN Strategy to focus on Farmer households, Rural SMEs and Women Groups

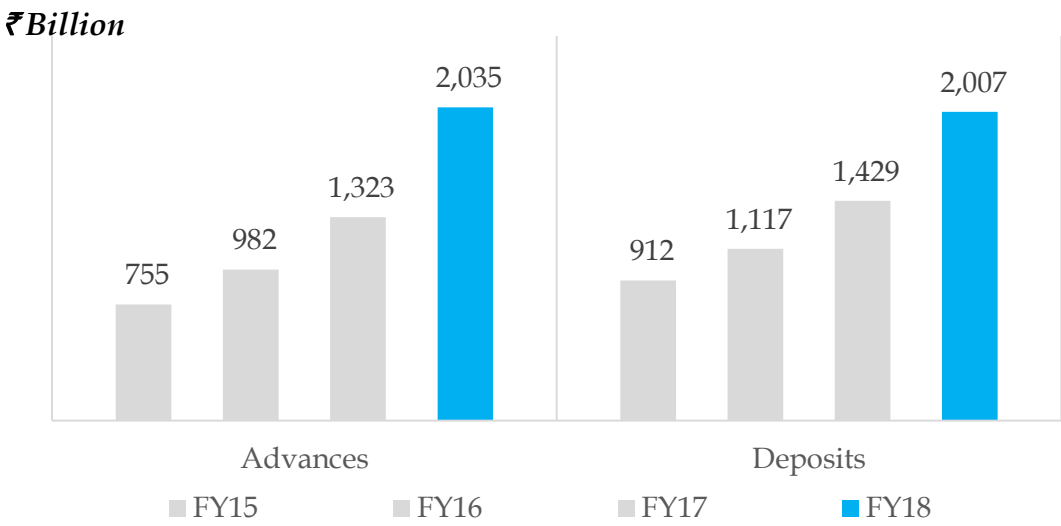


YES BANK PROFILE

Large Bank Growth Phase (FY15-20): Strong Growth with increasing Granularity

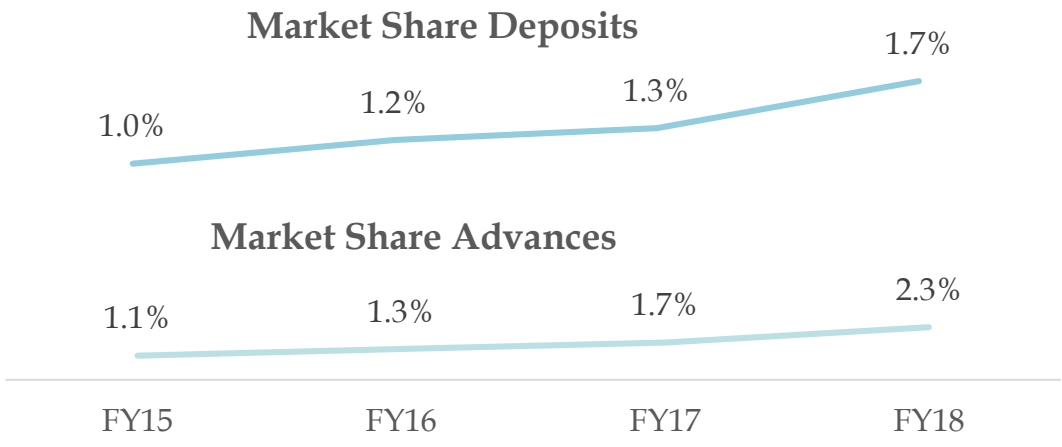


- ✓ **4th Largest[#] Private Sector Bank with Total Assets in excess of ₹ 3 Trillion**
- ✓ **One of the Fastest Growing Large Bank in India;**
 - **CAGR (FY15-18): Advances: 39%; Deposits: 30%**
- ✓ **Core Retail Advances grew by 122% CAGR (FY15-18); constitutes 14.0% of Total Advances (as on June'18)**
- ✓ **CASA growing at 51% CAGR (FY15-18); constitutes 35.1% of Total Deposits (as on Jun'18).**



YES Bank Advances CAGR (FY15-18) of 39% V/s Industry CAGR of 8% resulting in Increasing Market Share

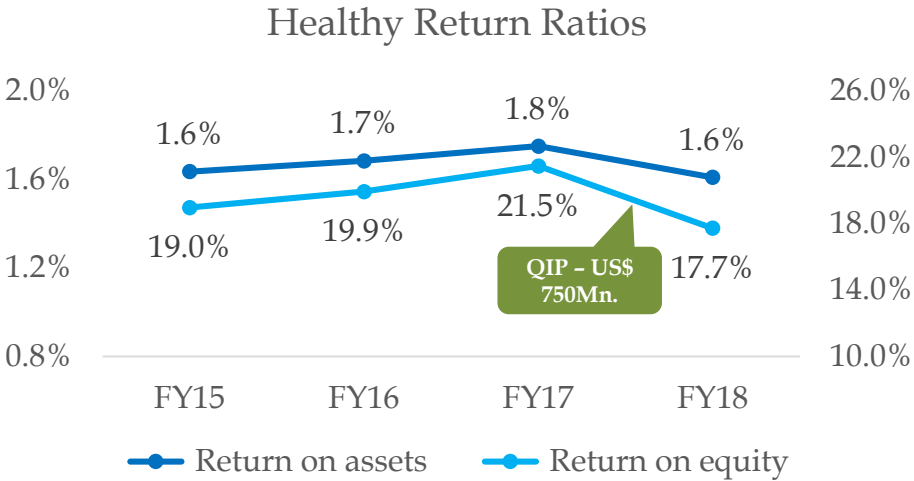
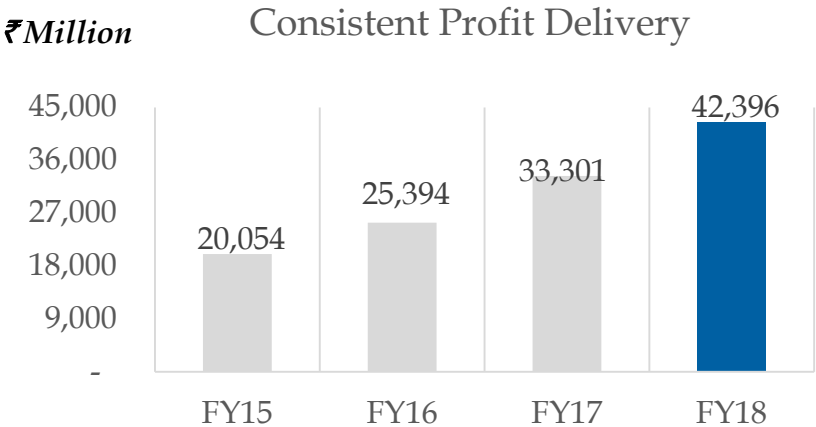
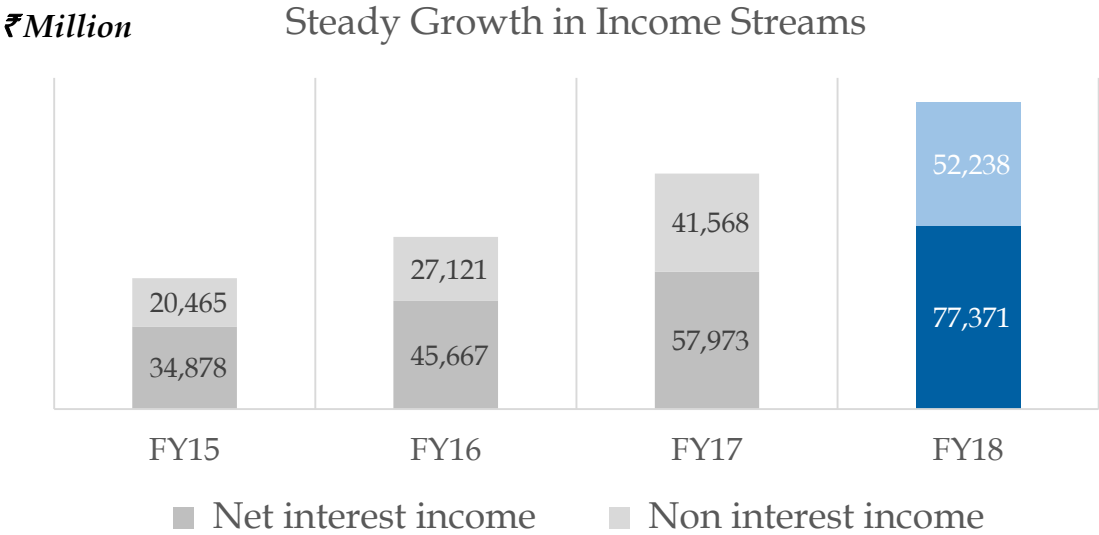
- ✓ **Well segmented growth including lending to Higher Rated Customers resulting in consistently Improving Rating Profile.**
- ✓ **Deposits Market Share increased by 70% in 3 years to 1.7%;**
 - **Capturing Incremental Market Share at 6.9% (FY18)**
- ✓ **Advances Market Share more than doubled in 3 years to 2.3%**
 - **Capturing Incremental Market Share at 9.2% (FY18)**



Large Bank Growth Phase (FY15-20): Sustained Profit Delivery with Best in Class Return Ratios



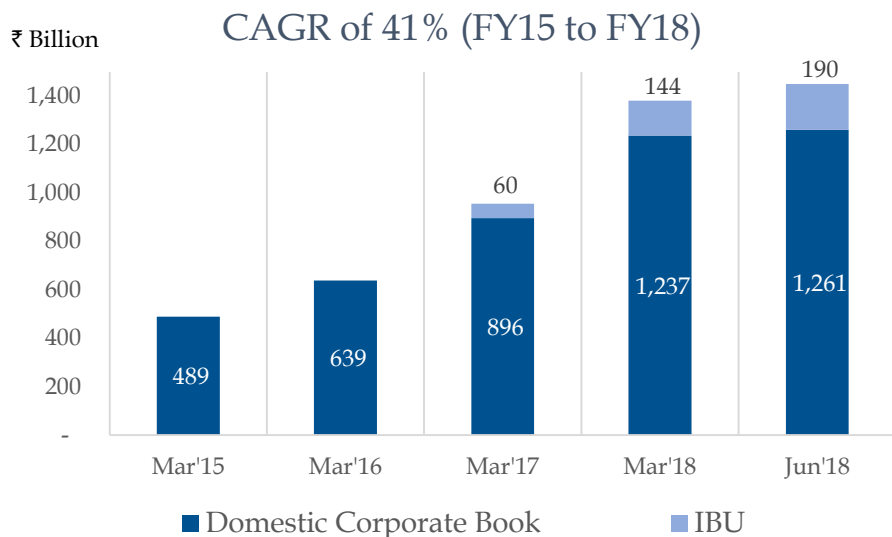
- ✓ **Amongst the most Profitable Banks**
- ✓ **One of the lowest C/I ratios in the Industry; 37.3% as on June'18**
- ✓ **Healthy Return Ratios** with RoA > 1.5% and RoE > 17% consistently over the last 10 years
- ✓ **CAGR (FY15-18):**
 - ✓ Net Interest Income: 30%
 - ✓ Non Interest Income: 37%
 - ✓ Net Profit: 28%



Seasoned Corporate Banker:



Capturing market share with lending to Better Rated Corporates



Healthy Growth Delivery continued:

- ✓ Strong growth across all Corporate Segments including IBU book
- ✓ **Lending to better Rated Corporates** resulting in improving Risk profile: A & Above rated exposure increased to 78.9% as on Jun '18, up from 76.5% a year ago
- ✓ RWA/Total Assets improved to 81.6% from 83.4% y-o-y indicating incremental lending at lower Risk Weights

Opportunities

- ✓ Financing Seasoned Assets: Eg. NCLT
- ✓ Refinancing Opportunities
- ✓ New Economy Capex (*Part of Knowledge Banking Sectors*)

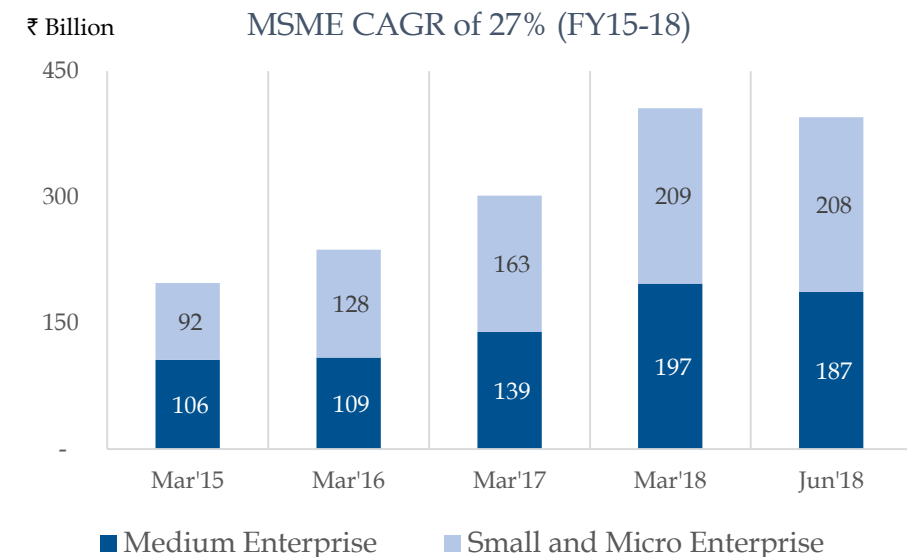
Inherent Enablers for Quality Corporate Growth

- **8 Focused Corporate Relationship Groups including IBU**– Expertise across Product & Relationships & Risk – Further supported by Complete Product Suite
- **Knowledge Banking** Driven Solutions through Sectoral Expertise
- **Size, Scale and Expertise:** Ability to underwrite large commitments basis increasing SBL/GBL limits coupled with Strong Syndication Capabilities
- **Technology & Services Leadership:** Superior Customer Experience driven by cutting Edge Technology such as API Bank/Blockchain driving
- **Favorable Competitive Dynamics**
- **Prudent Risk Management Practice:** CRM Based Origination reducing Adverse Selection Bias coupled with Superior Structuring Capabilities

MSME Financing:



Banking MSME since Inception



Healthy Growth in MSME Advances with best in class Portfolio:

✓ 3 focused Relationship Groups:

- MEB (₹ 1,000- 5,000 Mn): CRM based acquisition through 250+ Sector Specialists Relationship Managers. *Avg. Ticket Size - ₹116 Mn*
- SEB (₹ 150-1,000 Mn): Sourcing through penetrating Supply chain of Anchor Corporate Relationships. *Avg. Ticket Size - ₹27 Mn*
- MIB (₹ 0-150 Mn): Small Ticket granular lending leveraging on branch distribution network. *Avg. Ticket Size - ₹6 Mn*

✓ Healthy Portfolio Quality:

- Mix of Manufactures, Traders and Vendors/Dealers of Marquee Anchor Corporates
- **Cash Flow based lending** with focus on obtaining preferential property of Promoter as collateral
- **Stringent Valuation Methodology** for Collaterals, including Valuation Report by dual Independent Agencies and an Internal Audit team to maintain range bound LTV

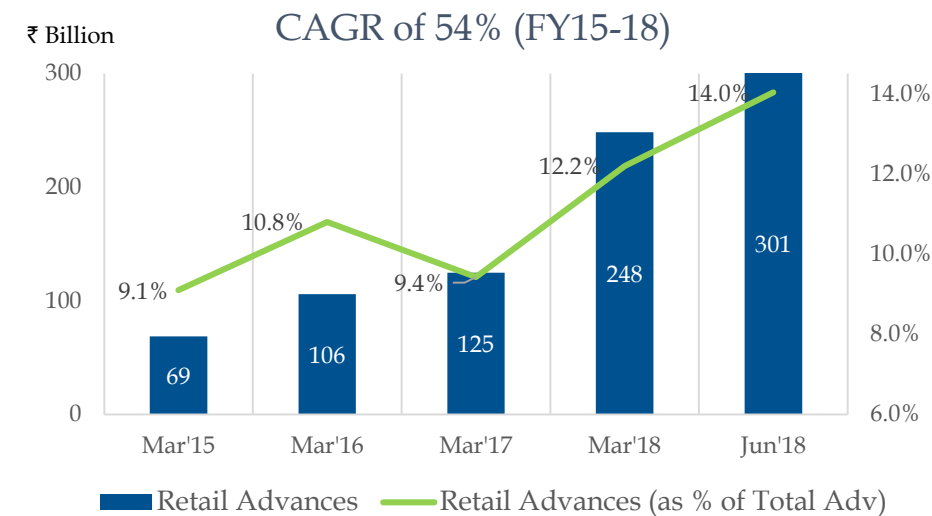
Road going Forward

Opportunity:

- ✓ Acceleration in 'New To Credit' Customers into Formal Credit Sector due GST and Demonetization
- ✓ Policy Support for MSMEs such as Tax Incentive

- Continued focus on **Sole Banking Relationships** (SEB & MIB) and Primary Banking Relationships (MEB)
- **Deepening entrenchment in MSME Ecosystem:** Focus on Cross Sell of Trade/CMS/Forex & Investment Banking products to create hooks
- **Technology & Services Differentiators:** Initiatives such as GST Invoice Financing (First Bank to Launch), API Banking etc to drive acquisition. Industry First SME App for customer self-servicing
- Using Analytics basis GST filling/ Cash Flows for automated continuous Portfolio Monitoring

Rolling Momentum to drive growth



Strong Growth Momentum in Retail Assets:

- Retail Assets doubled to 14.0% of Total Advances
- Contributed 47% qoq incremental growth in Q1FY19
- Diversified book across all 13 Products
- Focus on building quality Customer Franchise through offering of entire gamut of product & services
- Lowest delinquencies

Opportunities

- ✓ Limited Players offering entire gamut of Products across Assets, Liabilities & Wealth Ecosystem
- ✓ Evolving consumer landscape through quality service on the back of Digitization, & Technology

Key Enablers for Strong Momentum in Retail Assets

- Established credible Long term alternate for full scale Banking Offerings in Retail Assets in Indian Banking Industry
- **Experienced Leadership:** Having witnessed multiple Retail cycles
- **Relationship Based Sourcing:** Strong Industry Associations and Tie up with Manufacturers and Dealers as preferred Financiers
- Leveraging **Expansive Reach** through **1,100+ branches** further augmented by Digital channels
- **Harnessing Technology to improve efficiency & enhance experience:** 1st Bank to launch Bots for faster acquisition and 24X7 superior experience
- Quality Sourcing through Stringent Risk Controls. Further, Continuous monitoring through analytics

Building Relationships & Credibility as



- Long Term Consistent Player

	Acquisition Strategy	Underwriting	Portfolio Mix
Commercial Retail	<ul style="list-style-type: none">✓ B2B2C Strategy – Alliances with Key Manufacturers to drive sales across the entire Value Chain✓ Consistent seamless execution capabilities: establishing YES Bank as Key Player in Commercial Assets Business	<ul style="list-style-type: none">✓ Cash Flow based Credit Underwriting✓ Business analytics for Early Warning Signals and bounce trends	<ul style="list-style-type: none">✓ Healthy Traction in CV & CE book given visible improvement in Infrastructure Sector:✓ Focus primarily on large fleet operators
Consumer Retail	<ul style="list-style-type: none">✓ Tie Ups with Manufacturers (Auto) & Builders (Affordable Housing) & Associations Eg: Partnering with FADA to train 15K Auto Retailers✓ Focus on Internal Customers & Corporate Salaried	<ul style="list-style-type: none">✓ Lending with strong risk mitigation controls✓ Scorecard Based underwriting	<ul style="list-style-type: none">✓ ~33% of the RBA book is secured loans (Auto & Affordable Housing Loans)✓ PL contributes 12% of the RBA book, where focus is on internal customers only

Leveraging Alliances, Relationships & Technology for Enhanced Customer Acquisition

Robust Platform for Market Leadership

Product Mix – Achieving Milestones within 2 years of Operations

- ✓ Fastest launch of Widest Range of **13 Variants** across Retail/SME/Commercial within 2 years
- ✓ 1st Issuer in India on MasterCard most prestigious 'World Elite platform' through **YES Private**
- ✓ Fastest to achieve **3 Lac Cards-in-force** & **INR 500 Cr.** of outstanding book

Superior Acquisition Strategy

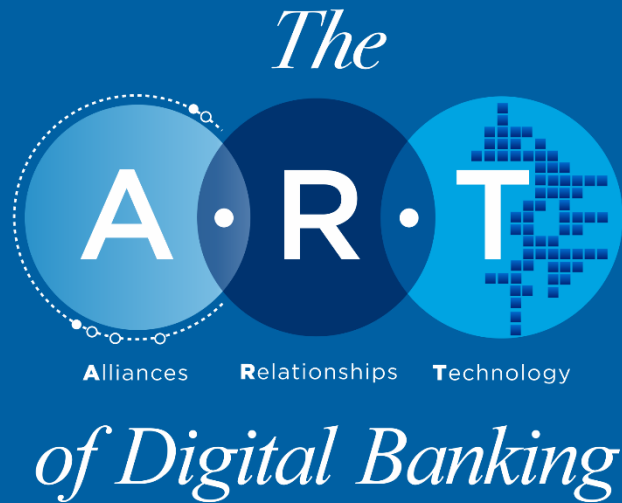
- ✓ Trusted – Honest – Transparent communication to build credibility among Customers
- ✓ End-to-end **paperless sourcing** through YES Fast Track
- ✓ Bundling programmes in conjunction with Liabilities & Retail Assets

Building Quality Portfolio

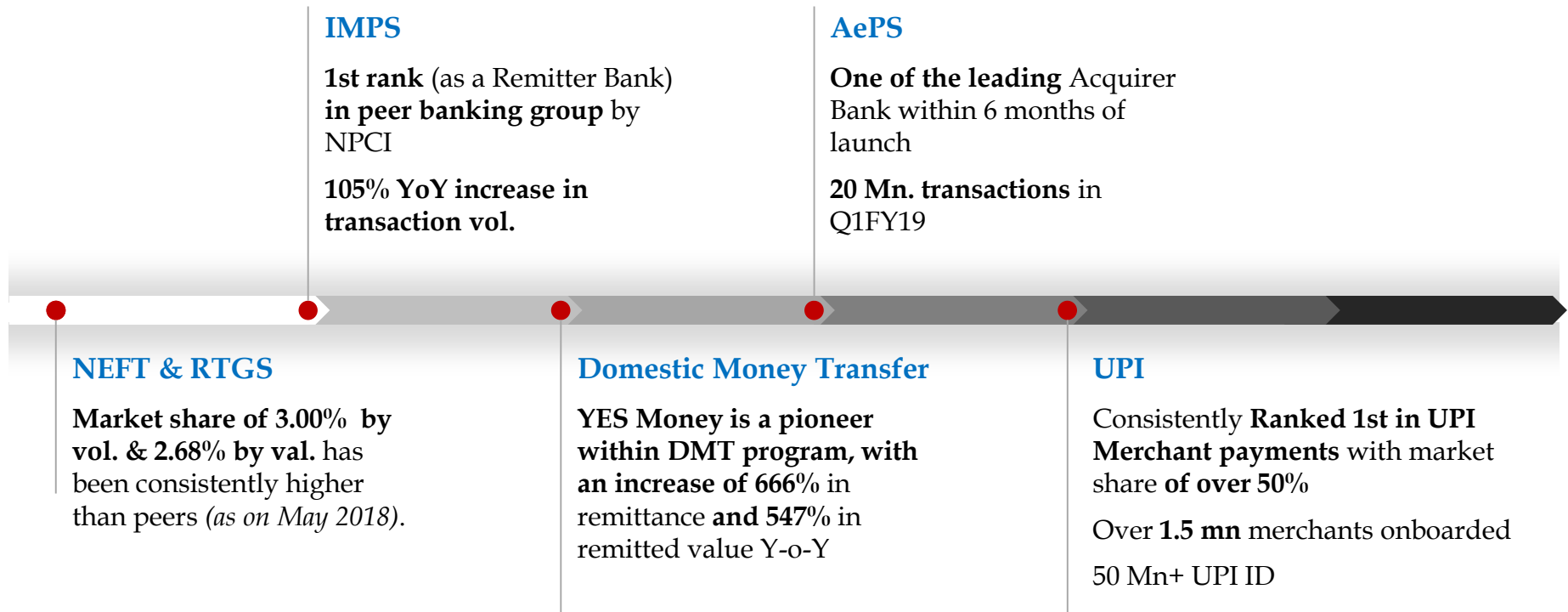
- ✓ Healthy mix of Internal & New-to-bank customers
- ✓ Focus to build spends
- ✓ World Class Technology and Risk Management Systems to provided round the clock service – **Vision Plus & Falcon (First Data)**

Continuous Customer Engagement

- ✓ **Superior Product** - Never expiring Reward Points, Best Interest rates & Lowest Forex mark up
- ✓ Focus on Digital Acquisition – Digital Engagement – Digital Self Service
- ✓ Regular interventions through Card Upgrade programs, Limit Enhancement & Spend based offers



- Customer Service
- Increase Operational Efficiency
- Be omnipresent
- Deepen Existing Relationships
- Identify new customers
- Explore new business lines
- Innovate with Frugal Technology
- Experiment with Future Technology



YES BANK was winner of the Instant Payment products (UPI, IMPS , USSD & BHIM) in National Payments Excellence Awards 2017 organized by NPCI



API Banking

- **1st Indian bank** to offer API Banking suite for CMS and Trade service
- **Over 560 corporates** on the API Banking platform
- API Banking platform was a **winner across 4 award categories** including 'Best Blockchain Initiative Application or Platform' at the Asian Banker Transaction Banking Awards 2018



YES MSME Mobile

- **India's first app** offering 360* view of customer's relationships- Accounts, Deposits, Payments and Borrowings in one place
- **Industry-first features** like Group Payment, Dedicated Salary Management module and Loan related documents submission
- **3000+** Registered users
- **Over 12,000 app** downloads



YES GST

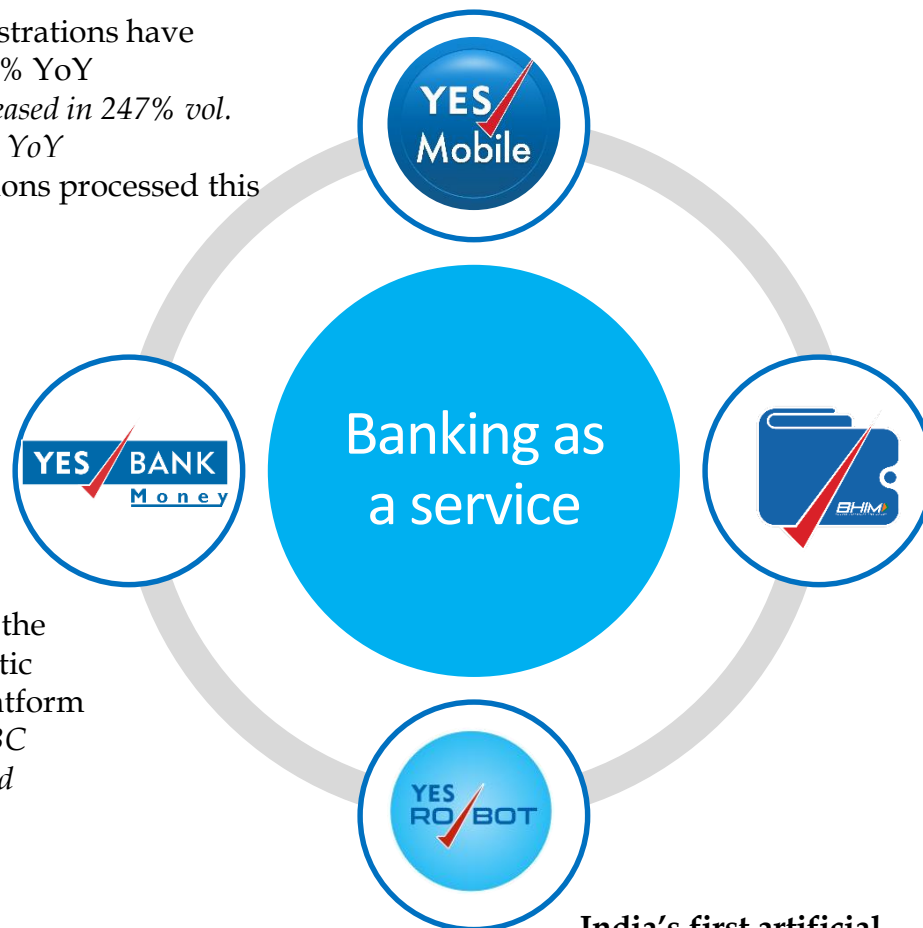
- **Industry first initiative** launched basis customer feedback from **9500+ MSMEs**
- MSMEs can now **avail OD (over draft) up to Rs. 1 crore** based on GST returns
- MSME needs to submit GST returns and residential or commercial property papers
- **100+ MSMEs** benefitted with a disbursement value of **~Rs.35 crs.**



Smart Trade

- **1st Bank to offer direct payments** for imports online
- **600+ Corporates** on the trade on net platform.
- Transaction volume on platform has **increased by ~2x YoY**
- Adjudged '**Best Trade Finance Bank in India**' at the Asian Banker Transaction Banking Awards 2018

Mobile app registrations have increased by 113% YoY
Transactions increased in 247% vol. and 186% by val. YoY
+4.5Mn transactions processed this quarter

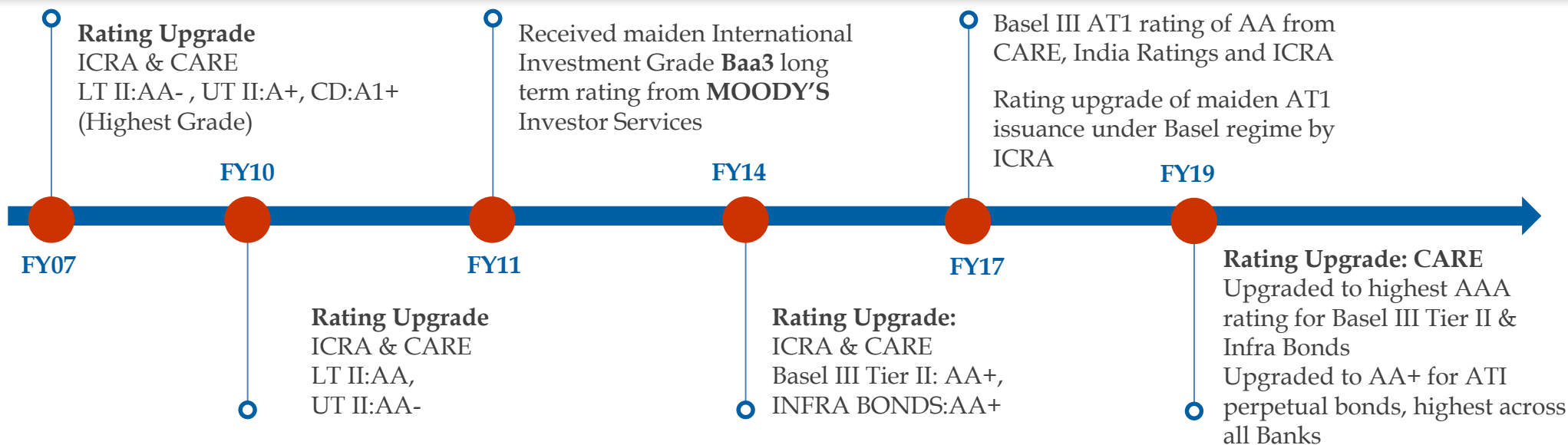


First & one of the largest domestic remittance platform
Over 2.5 lakh BC agents employed

First chatbot enabled wallet
BHIM YES PAY app is powered with India Stack API's and NPCI products, enabling services like BBPS, Bharat QR, RuPay card, IMPS, UPI and Aadhaar KYC
Rated 4.2 on Play Store

India's first artificial intelligence enabled banking bot
Over 10 lakh interactions processed since launch

YES Bank's Debt Ratings Journey



International Rating	Long-term			Outlook	Short-term
Moody's Investors Service	Baa3			Stable	Prime-3
Domestic Rating	Long-term			Outlook	Short-term
	Basel III AT1	Tier II	Infra Bonds		
CARE	AA+	AAA	AAA	Stable	
ICRA	AA	AA+	AA+	Positive	A1+
India Ratings	AA		AA+	Stable	

Ratings reflect a sustainable growth oriented financial model with robust Risk Management Policies

Commitment from Leading Global Financial Institutions

YES BANK

Commitment from Leading Global Financial Institutions



USD 415 Mn for 12 yrs

To increase lending to SME and Women owned business



USD 325 Mn for 9 yrs (avg)

Upper Tier II, Long Term Senior Loan, Green Bond issue & to lend to women-owned business



USD 200 Mn for 15 yrs

First EIB transaction for Renewable Energy with a commercial bank in Asia



USD 84 Mn (granted in 2009, 2014 & 2017)

Long term Senior Loan by KfW Bankengruppe Development Financial Institution



USD 50 Mn for 7 yrs

FMO's 1st investment in a Green Bond by a bank in India



USD 200 Mn for 7 yrs

Unsecured Loan for lending to Women SHGs & Technical Assistance Grant for Capacity Building



USD 30 Mn for 8 yrs

Long term Senior Loan by Development Bank of Australia



EUR 13.25 Mn for 10 yrs

Upper Tier II loan by An AfD Group Development Financial Institution

Successful Long Term Loan Syndications

5 year loan from Taiwan : USD 250 Mio

Participation from 17 banks in Taiwan, Nov '17



5 year loan from Taiwan : USD 130 Mio

Participation from 10 Taiwanese banks, Sept '16

Maiden Samurai loan of JPY 16.5 Bln

Syndication led by MUFG

Participation from 8 banks, Sept 2017

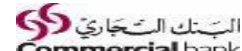
3 year syndicated loan of USD 300 Mio led by



Participation from 8 banks

Dual Currency Syndicated Loan: USD 422 Mio

Participation from 21 banks from 14 countries, 2014



Creating Mindshare For YES BRAND



ADVERTISING & SPONSORSHIP

- ✓ Partnering with large format events
- ✓ Strategic brand advertisement of the Bank & its 'products across multiple mediums

CUSTOMER & COMMUNITY ENGAGEMENT

- ✓ 12000+ YES Community Events each year in catchment areas
- ✓ Product marketing
- ✓ Partnership & Alliances

DIGITAL & SOCIAL MEDIA MARKETING

- ✓ Robust Customer acquisition through Digital Channels
- ✓ Active online reputation management

KNOWLEDGE BANKING

- ✓ Knowledge events
- ✓ CFO Forum
- ✓ Publications & Newsletters
- ✓ Advisory to Trade Associations

Broadening Customer **MINDSHARE**



Building **MARKETSHARE**

Responsible Banking – Journey So Far

YES BANK



1st Indian Signatory



1st Indian Signatory



1st Indian Bank to be certified

ADB Credit Line of \$200 Mn for SHGs

FMO

Entrepreneurial Development Bank

Issued 3rd Green Bond with FMO



1st Bank Globally to migrate to ISO 14001:2015

IFC credit line of \$ 50 Mn for women entrepreneurs



Commitment to mobilize \$1Bn by 2023 and \$5Bn by 2030 for solar energy

Launched India's 1st TCFD aligned Sustainability Report

Green Future: Deposit

India's 1st Green Retail Liability Product

Corporate Responsibility Prime
rated by **oekom research**
vigeoiris
BEST EM PERFORMERS
1st Indian Bank

2005

2006

2007

2009

2013

2014

2015

2016

2017

2018

YES RESPONSIBLE BANKING

Responsible Banking instituted as one of 6 brand pillars



1st Indian Signatory



1st Indian Signatory

Instituted Natural Capital Awards to celebrate India's Natural Capital

Launched 1st Sustainability Report

MEMBER OF **Dow Jones Sustainability Indices**

In Collaboration with RobecoSAM

1st and Only Indian Bank (Consecutively for 3 years, 2015-17)



COP 21 commitment to finance 5 GW renewable energy by 2020

Issued India's 1st Green Bond in Feb 2015



Issued Green Masala Bond with IFC in Aug 2015

OPIC & Wells Fargo Credit Line of \$265 Mn for MSME loans



FTSE4Good



2017 Constituent MSCI ESG Leaders Indexes



2017 Constituent MSCI SRI Indexes

1st and Only Indian Bank

OPIC & Wells Fargo credit line of \$150 Mn for Women MSMEs loans

EIB credit line of \$400 Mn for Solar & Wind Energy

OeEB credit line of \$30 Mn for Solar & Wind Energy



1st Indian Bank to support TCFD recommendations

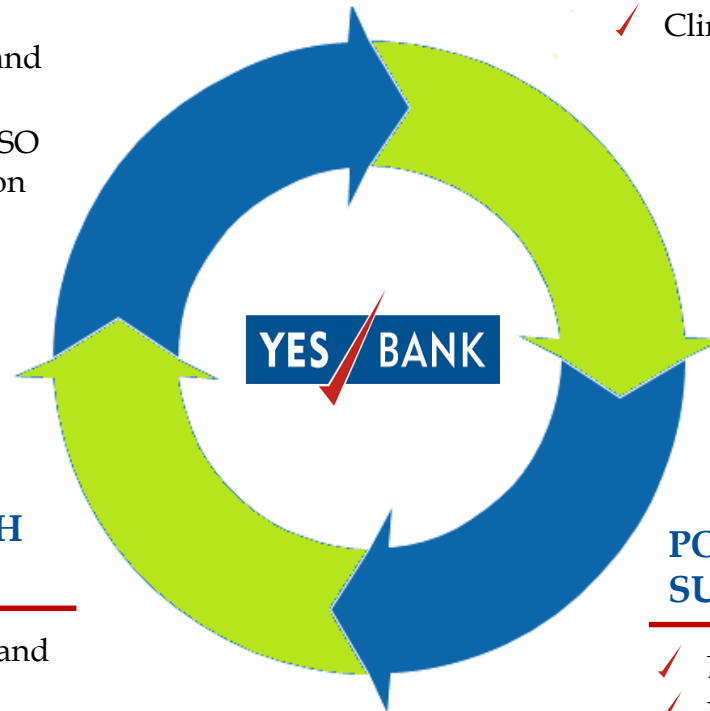
Underwrote & Invested in India's 1st Social Bond of INR 1,000 Crore for affordable housing

TRANSPARENCY & ACCOUNTABILITY

- ✓ Triple Bottom Line accounting and reporting
- ✓ Enhanced climate disclosures
- ✓ Environmental, Social and Governance (ESG) disclosures
- ✓ Green House Gas (GHG) accounting and Portfolio mapping
- ✓ Environment Management Systems (ISO 14001) implementation and certification

POLICY ADVOCACY THROUGH THOUGHT LEADERSHIP

- ✓ Knowledge Reports - Climate change and sustainable development
- ✓ Thought leadership in partnership with academia, multilaterals, think tanks, regulators and governments
- ✓ Policy advocacy as a catalyst within financial sector



FACILITATING SUSTAINABLE FINANCE

- ✓ Mainstreaming green products and practices
- ✓ Innovative financing and modelling
- ✓ Environment and social risks management
- ✓ Climate finance literacy

POSITIVE IMPACT CSR & SUSTAINABLE DEVELOPMENT

- ✓ Livelihood and Water Security
- ✓ Employability and Entrepreneurship
- ✓ Environment sustainability
- ✓ Media for social change
- ✓ Social Value Creation

Widely Recognized By Leading Agencies



Institutional Excellence

FORBES GLOBAL 2000

Ranked #1,013 Global 2000
Ranked #155 Growth
Champions
Forbes Global 2000 World's
Largest Public Companies
June 2018



Bank of the Year
India, 2017, 2015
The Banker
London



Best Bank in India
for SMEs
Asiamoney
Country Awards
Hong Kong, 2018



Fastest Growing
Mid-sized Bank
BT- KPMG India's
Best Banks
Mumbai, 2018



Strongest Bank in
India
The Asian Banker
Awards
Geneva - 2016

Technology, Innovation & Service



Best Trade Finance Bank in India - 2018, 2017, 2016, 2015
Best Financial Supply Chain, 2018, 2017
Best Corporate Payments Project in India, 2018, 2016
Best Corporate Trade Finance Deal in India, 2018, 2015
Best API Initiative, Application or Platform (Bank), 2018
Best Blockchain Initiative, Application or Programme, 2018
Best Productivity, Efficiency & Automation Initiative,
Application or Programme, 2018
Asian Banker Transaction Banking Awards 2018



APAC Leader in
Digital Transformation
IDC Financial Insights
Innovation Awards
(FIIA)
Hong Kong
2018



Best Implementation
of Digital Payments
award
BW Businessworld
Digital India Summit
& Awards 2018



Instant Payment
Products
(UPI+IMPS+BHIM+
USSD)
National Payments
Excellence Awards
(NPCI) 2017



Transaction Bank
of the Year - APAC
Supply Chain Finance
- Global Winner
The Banker-
Transaction Banking
Awards 2017
Sibos, Toronto

MSCI ESG

Included in
MSCI ACWI ESG Leaders
Index and MSCI ACWI SRI
Index, 2017



Best Innovation &
Sustainable
Financial Products
& Services
Karlsruhe Sustainable
Finance Awards,
Germany, 2017



Asia's Best Bank
For Corporate
Social
Responsibility
Euromoney
Excellence Awards
Hong Kong -2016



Continues to be the
First and Only
Indian Bank
included in
DJSI Emerging
Markets Index
New York - 2016, 2015



India's Best Bank
For Corporate
Social
Responsibility
Asiamoney Excellence
Awards Hong Kong -
2017

Sustainability & CSR Excellence

Human Capital Management



Making YES BANK a Great Place to Work



- ✓ First and only Bank to partner with “Kaizala Full Digital ONLY – Customer & Colleagues self-service channel”, powered by Microsoft.
- Leadership Training Initiatives by YES School of Banking

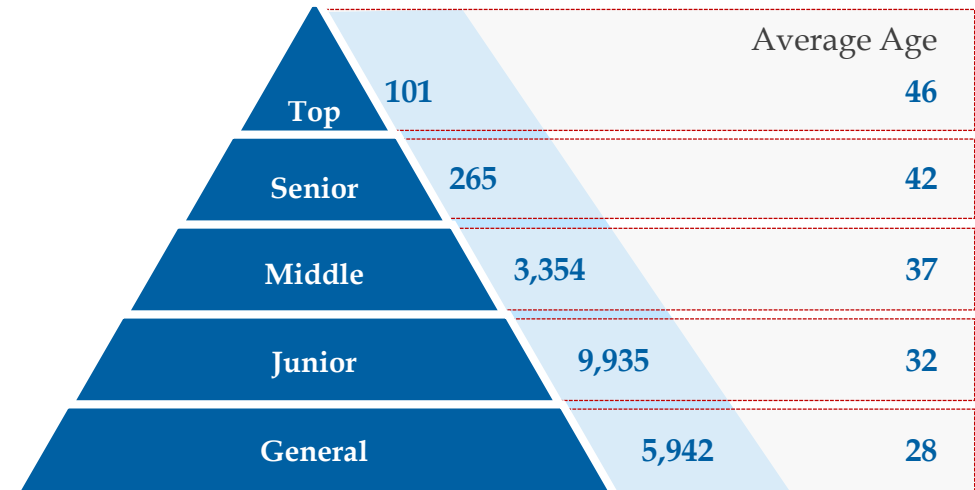


University & Schools Relationship Management 'Preferred Employer of Choice'



- ✓ YES League of Excellence – an online Recognition, Appreciation & Engagement platform
- ✓ Structured engagement with over 2000 B-Schools
- HCM Strategy
- ✓ **Competitive C&B** to attract, motivate and retain talent
- ✓ **'Professional Entrepreneurship'** Culture based on values to sustain competence, collaboration and compliance.
- ✓ **Robust & Diversified Talent Acquisition**
- ✓ World class **HCM Service Delivery & Process**
- ✓ Initiatives to continuously enhance organizational and individual **productivity**/effectiveness/cost management.

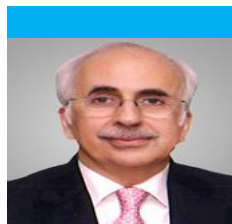
Flat Organization Structure (5 levels)



*As of Jun 30, 2018 and as per revised segmentation

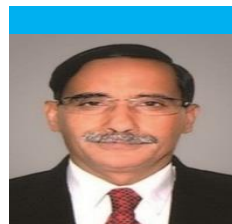
- ✓ Total Headcount of **19,597**
- ✓ Average Age – **32 years**
- ✓ Average vintage in YES BANK: **8.2 yrs for Top Management & 6.5 years for Sr. Management**
- ✓ **Wealth creation** through ESOPs
- ✓ Talent acquisition from Peer Private Sector & MNC Banks
- ✓ Building a 'Leadership Supply Chain'
- ✓ Ranked no 2. in Dream Companies to Work For by Times Ascent

Distinguished Board



Mr. Ashok Chawla
*Non-Executive
Independent Chairman*

Former Chairman of Competition Commission of India and former Finance Secretary, GoI



Mr. Brahm Dutt
Independent Director

Former Secretary, Ministry of Road Transport and Highways, GOI



Lt Gen (Dr.) Mukesh Sabharwal (Retd.)
Independent Director

Former Lt General in Indian Army



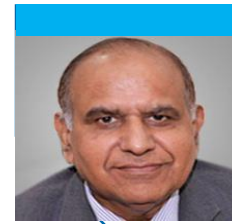
Mr. Vasant Gujrathi
Independent Director

Former Partner – PwC



Mr. Ajai Kumar
Non - Executive Non-Independent Director

Ex-CMD of Corporation Bank and a veteran Banker



Mr. Subhash Kalia
Non – Executive Non-Independent Director

Former Executive Director of Union Bank of India and Vijaya Bank



Mr. Rentala Chandrashekhar
Independent Director

Past President of NASSCOM



Dr. Pratima Sheorey
Independent Director

Director of Symbiosis Centre for Management and Human Resource Development (SCMHRD)



Mr. Rana Kapoor
MD & CEO

Promoter/ Professional Entrepreneur/ Banker (37+ Years)

- ✓ 9 eminent professionals as Directors with varied backgrounds, pioneers in respective fields
- ✓ Well structured performance evaluation process for its Directors including MD & CEO
- ✓ 12 Board level Committees with specialized functions including Risk Monitoring Committee and Corporate Social Responsibility Committee
- ✓ Best Corporate Governance and Transparency
- ✓ Majority of Board constituted by Independent Directors

Pedigree Board ensuring transparency and highest standards of Corporate Governance



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Thank you

ANNEXURES

Key Financial Parameters

Profit & Loss

₹ Million	Q1FY19	Q1FY18	Growth % (y-o-y)	Q4FY18	Growth % (q-o-q)
Net Interest Income	22,191	18,089	22.7%	21,542	3.0%
Non Interest Income	16,941	11,322	49.6%	14,210	19.2%
Total Net Income	39,133	29,411	33.1%	35,752	9.5%
Operating Expense	14,586	12,369	17.9%	14,398	1.3%
Operating Profit	24,547	17,042	44.0%	21,354	15.0%
Provisions & Contingencies	6,257	2,858	118.9%	3,996	56.6%
Profit After Tax	12,604	9,655	30.5%	11,794	6.9%

Balance Sheet

₹ Million	June 30, 2018	June 30, 2017	Growth Y-o-Y	Mar 31, 2018	Growth Q-o-Q
Assets	3,325,493	2,221,452	49.7%	3,124,456	6.4%
Advances	2,147,201	1,399,718	53.4%	2,035,339	5.5%
Investments	829,532	521,362	59.1%	683,989	21.3%
Liabilities	3,325,493	2,221,452	49.7%	3,124,456	6.4%
Shareholders' Funds	263,139	223,874	17.5%	257,583	2.2%
Total Capital Funds	469,837	325,413	44.4%	469,757	0.0%
Borrowings	787,902	383,021	105.7%	748,936	5.2%
Deposits	2,133,945	1,502,409	42.0%	2,007,381	6.3%
CASA	749,300	552,151	35.7%	731,762	2.4%

* Including profit & excluding prorated Dividend