

INVESTOR PRESENTATION

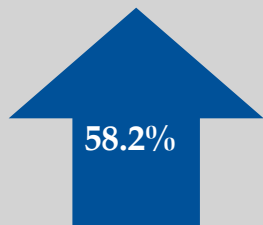
Q4FY11 & FY11 Update



Financial Highlights for Financial Year 2011

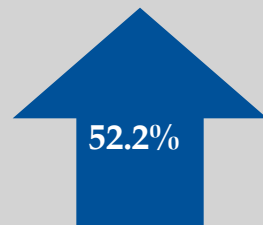
NET INTEREST INCOME

₹ 12,469 Mn.



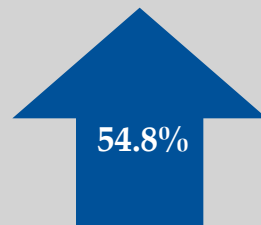
NET PROFIT

₹ 7,271 Mn.



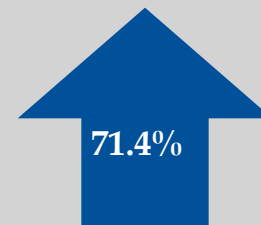
ADVANCES

₹ 343,636 Mn.



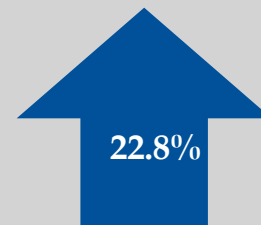
DEPOSITS

₹ 459,389 Mn.

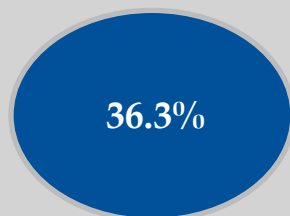


SHAREHOLDER'S FUNDS

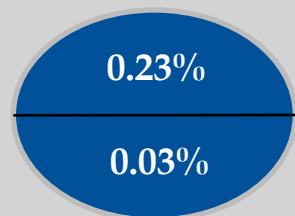
₹ 37,941 Mn.



COST/INCOME RATIO

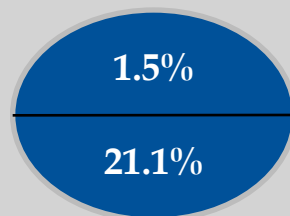


GROSS NPA



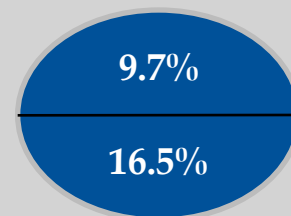
NET NPA

ROA



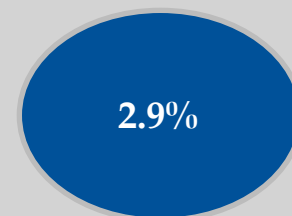
ROE

TIER I



TOTAL CAPAD

NET INTEREST MARGIN



✓ Basic EPS of ₹ 21.1 and Diluted EPS of ₹ 20.2

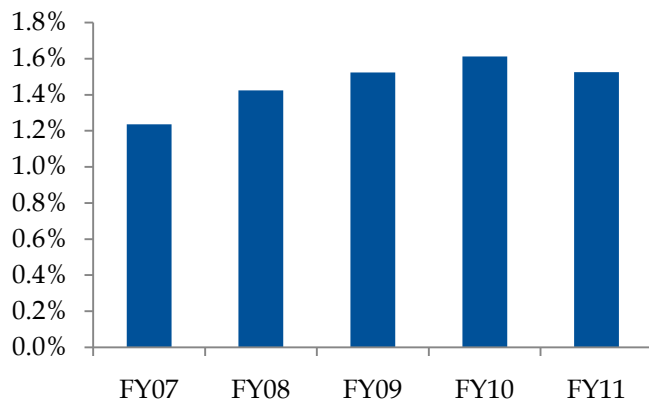
✓ Book Value of ₹ 109.3

✓ CASA up 68.6% y-o-y and CASA Ratio at 10.3%

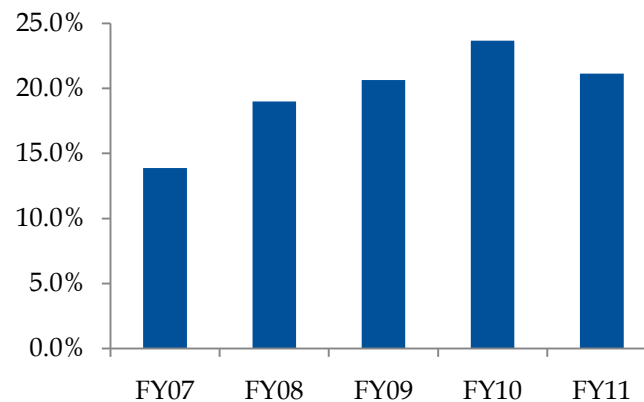
Total Assets have grown by 62.2% to ₹ 590,070 Mn.

Key Metrics

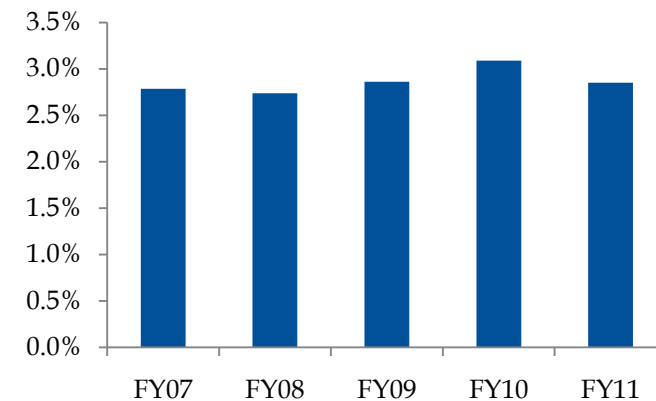
Return on Assets



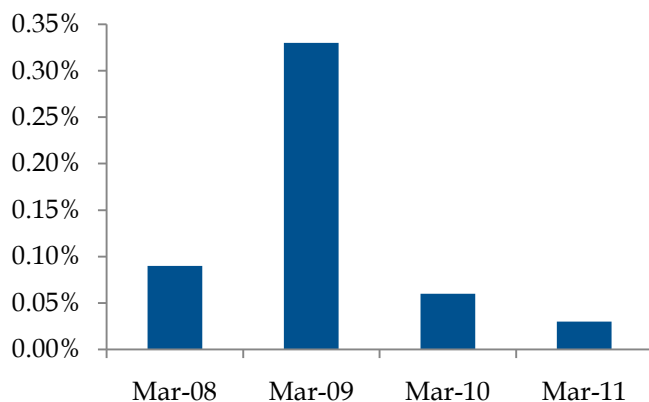
Return on Equity



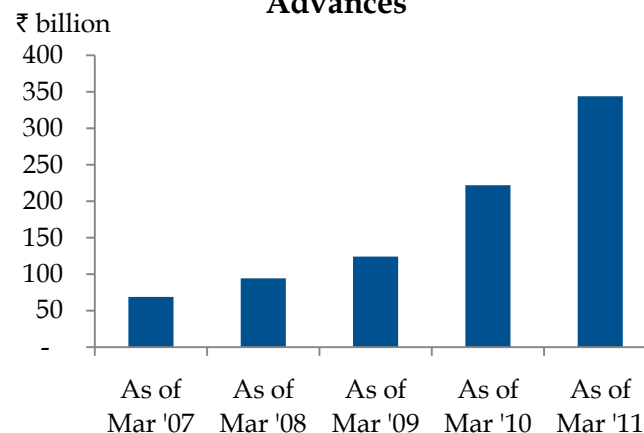
Net Interest Margin



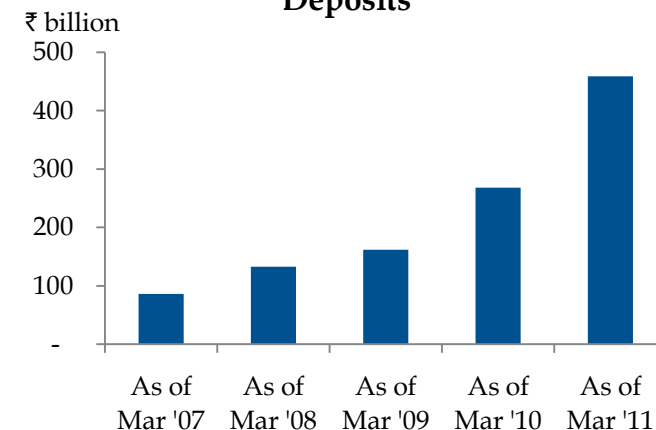
Net NPA



Advances



Deposits



Bank has delivered consistent performance across parameters on an increasing base

Profit & Loss Highlights – Q4 & Full Year FY11

Q4 & FY11 - Revenue and Profit growth

₹ Million	Q4FY11	Q4FY10	Growth	FY11	FY10	Growth
Net Interest Income	3,485	2,442	42.7%	12,469	7,880	58.2%
Non Interest Income	1,868	1,601	16.7%	6,233	5,755	8.3%
Total Net Income	5,353	4,043	32.4%	18,702	13,635	37.2%
Operating Expense	1,865	1,467	27.1%	6,798	5,002	35.9%
Operating Profit	3,488	2,576	35.4%	11,904	8,633	37.9%
Provisions & Contingencies	433	426	1.6%	982	1,369	-28.3%
Provision for Tax	1,021	750	36.2%	3,650	2,487	46.8%
Profit After Tax	2,034	1,400	45.3%	7,271	4,777	52.2%

Non Interest Income Breakdown

	Q4FY11(₹ Million)	Q4FY10(₹ Million)	y-o-y Growth		Q4FY11	Q4FY10
Transaction Banking	654	432	51.4%		35.0%	27.0%
Financial Markets	241	474	(49.2%)		12.9%	29.6%
Financial Advisory	772	578	33.6%		41.3%	36.1%
Branch Banking fees & Others	201	117	71.8%		10.8%	7.3%
Total	1,868	1601	16.7%		100%	100%

Robust growth in NII of 42.7% & Non-interest Income of 16.7% resulting in stellar growth in PAT

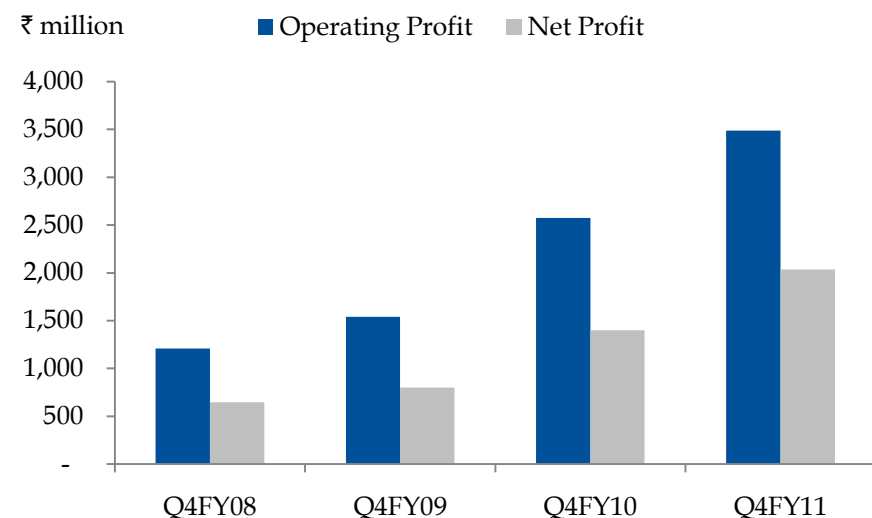
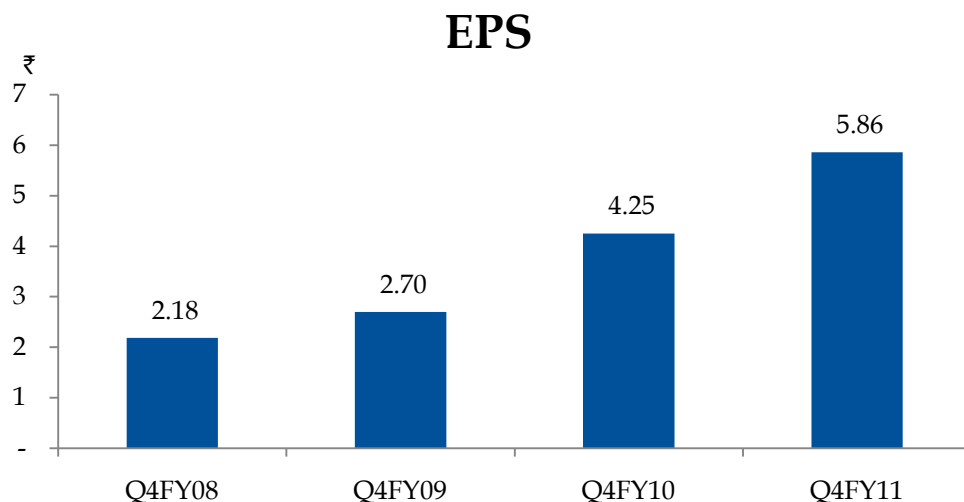
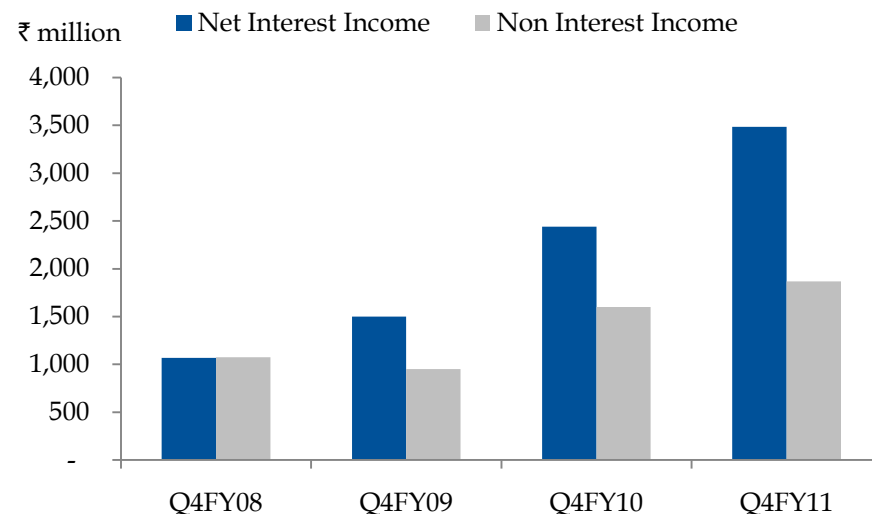
Profit & Loss Highlights

✓ Steady growth in Net Interest Income (NII)

- Steady growth in NII on account of growth in Advances & relatively steady margins
- Advances grew by 54.8% y-o-y
- NIM were steady at 2.8% for Q4FY11

✓ Strong growth in Non Interest Income

- Non interest income grew at 16.7% to ₹ 1,868 million y-o-y on the back of steady growth in Transaction Banking, Financial Advisory and Branch Banking & Others business streams



Consistently generating superior shareholder returns – RoA ≥ 1.5% & RoE ≥ 20% for 3 years

Key Financial Highlights –Q4FY11

Q4FY11 - Balance sheet growth

₹ Million	Mar 31, 2011	Mar 31, 2010	y-o-y growth
Assets	590,070	363,825	62.2%
Advances	343,636	221,931	54.8%
Investments	188,288	102,099	84.4%
Liabilities	590,070	363,825	62.2%
Shareholders' Funds	37,941	30,896	22.8%
Total Capital Funds	71,193	52,570	35.4%
Deposits	459,389	267,986	71.4%
CASA	47,509	28,182	68.6%

Q4FY11 – Key Financial Indicators

	Q4 FY11	Q4 FY10		Q3 FY11
RoA	1.5%	1.7%		1.5%
RoE	21.7%	20.4%		21.3%
Cost to Income	34.8%	36.3%		35.8%
NIM	2.8%	3.2%		2.8%
Net NPA	0.03%	0.06%		0.06%
EPS (not annualized)	5.86	4.25		5.52
Book Value	109.29	90.96		106.51

CASA growth of 68.6% y-o-y along with Strong Deposit growth of 71.4% y-o-y

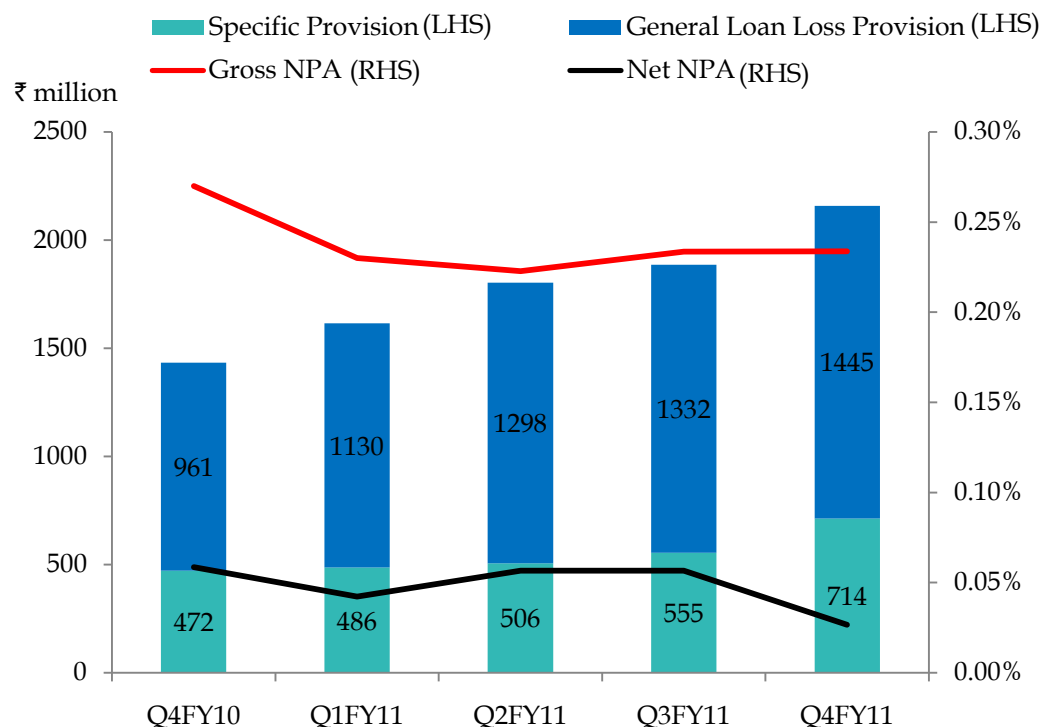
Robust Capital Base & Healthy Asset Quality

✓ Capital Funds

- Healthy Capital Adequacy of 16.5% with Tier I of 9.7% as at Mar 31, 2011
- Total Capital Funds stand at ₹ 71.2 billion as at Mar 31, 2011 (₹ 52.6 billion as at Mar 31, 2010)

✓ Healthy Asset Book with Minimal NPAs

- Gross NPA at ₹ 805 million (0.23% of Gross Advances) and Net NPA at ₹ 92 million (0.03% of Net Advances) as at Mar 31, 2011 (0.27% and 0.06% respectively as at Mar 31, 2010)
- Specific provision at 88.6% and total provision at 300% of Gross NPA as at Mar 31, 2011
- Total restructured advances for the Bank is ₹ 829 million (0.24% of Gross Advances) as at Mar 31, 2011



Best in class asset quality, a manifestation of strong risk management processes

Business Highlights in Q4 FY11

✓ Strategic Alliances

- YES BANK was appointed as the 'Country Manager', India, by Queen Margaret University, Scotland, UK, for the development of a co-operative tourism project in rural India.
- YES BANK partnered The Hindu Business Line, India's leading business paper to organize its first Food & Agribusiness Conclave in New Delhi focusing on the theme of Food Security & Agri Supply Chain.
- YES BANK partnered the North East Business Summit for the fourth consecutive year, in association with the Indian Chamber of Commerce (ICC) and the Department of Development of the North Eastern Region (DoNER). As Knowledge Partners to the event, three YES BANK Knowledge Reports were released at the summit.

✓ Awards and Accolades

- YES BANK has been ranked as India's No. 1 New Private Sector Bank in the Financial Express-E&Y Best Banks Survey 2010, ahead of a number of larger and older entities.
- YES BANK recognized as "India's Fastest Growing Bank of the Year" at the Bloomberg UTV Financial Leadership Awards 2011.



Ranked India's No. 1 New Private Sector Bank - 2010

THIRD amongst New Private Sector Banks and FIRST on CREDIT QUALITY & GROWTH Financial Express - Ernst & Young Survey of India's Best Banks - 2008



Received "India's Fastest Growing Bank of the Year" award - Bloomberg UTV Financial Leadership Awards

2011



- Awarded India's Best, Fastest & Strongest mid-sized Bank - 2010
- Awarded India's Best mid-sized Bank - 2009 & 2008

Business Today - KPMG Best Banks Annual Survey



- Awarded Fastest Growing Bank (balance sheet > 30,000 cr) - 2010
 - Awarded Fastest Growing Bank (balance sheet < 30,000 cr) - 2009
- Businessworld Best Bank Awards



'Commendation Certificate'

- 'Significant Achievement' - 2010
- 'Strong Commitment to Excel' - 2009

CII-ITC Sustainability Awards - Sustainability Asia Summit

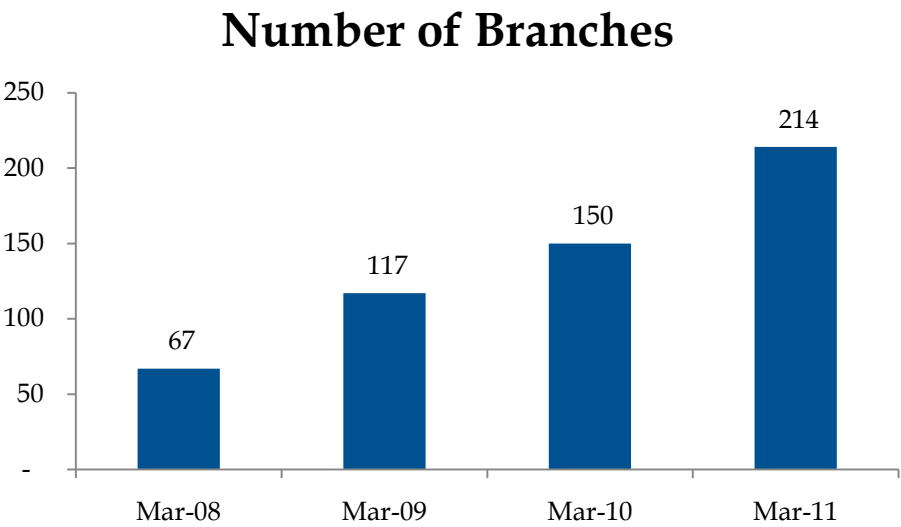


Innovation in the Service Sector
2010

Innovative Practices in Customer Service Channels
2009

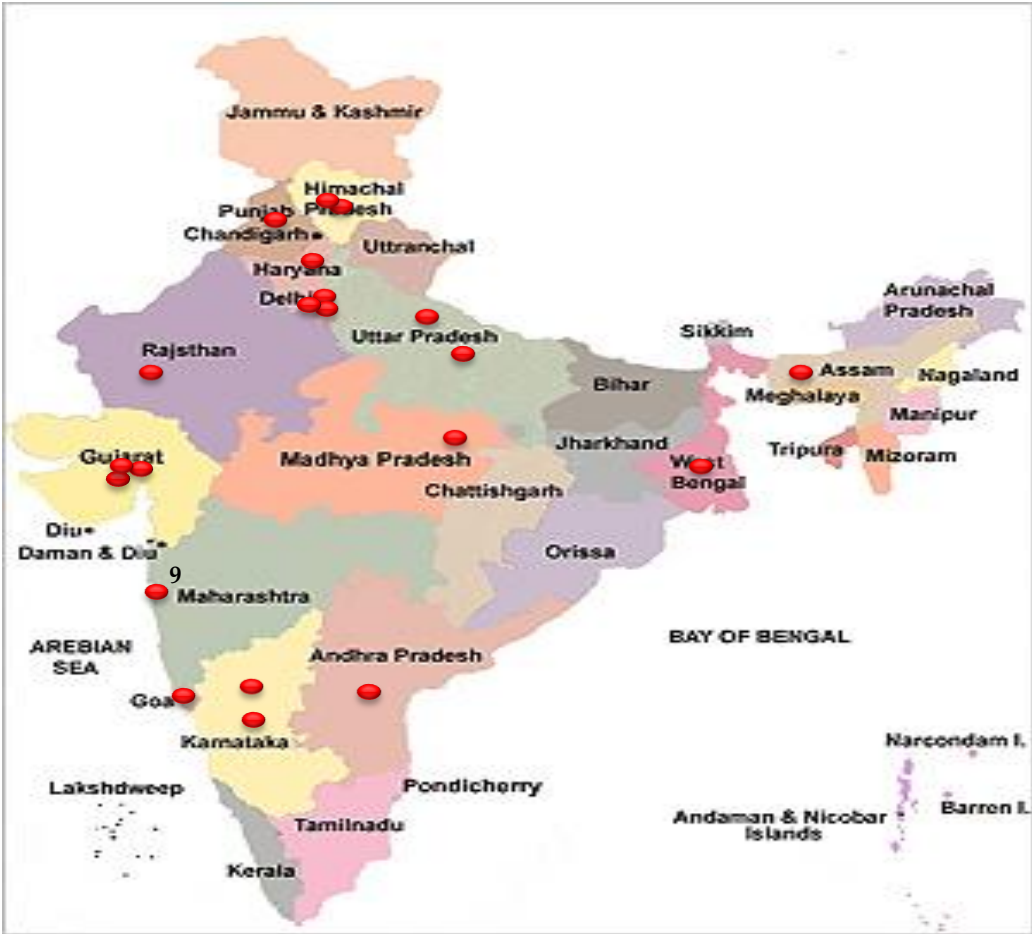
Branch Expansion - Q4 FY11

- ✓ **Expansion of Distribution network**
 - 214 Branches across key liability corridors - Mapped locations for expansion to 750 by March 2015
 - 29 branches added during Q4 FY11
 - Hub and Spoke model for faster maturity and greater efficiency of branches



Branch Expansion Plan

- ✓ Initial focus on North & West Regions (Liability rich corridors)
- ✓ 10 regions - 41 Clusters (Hubs)



Our Focus for FY12

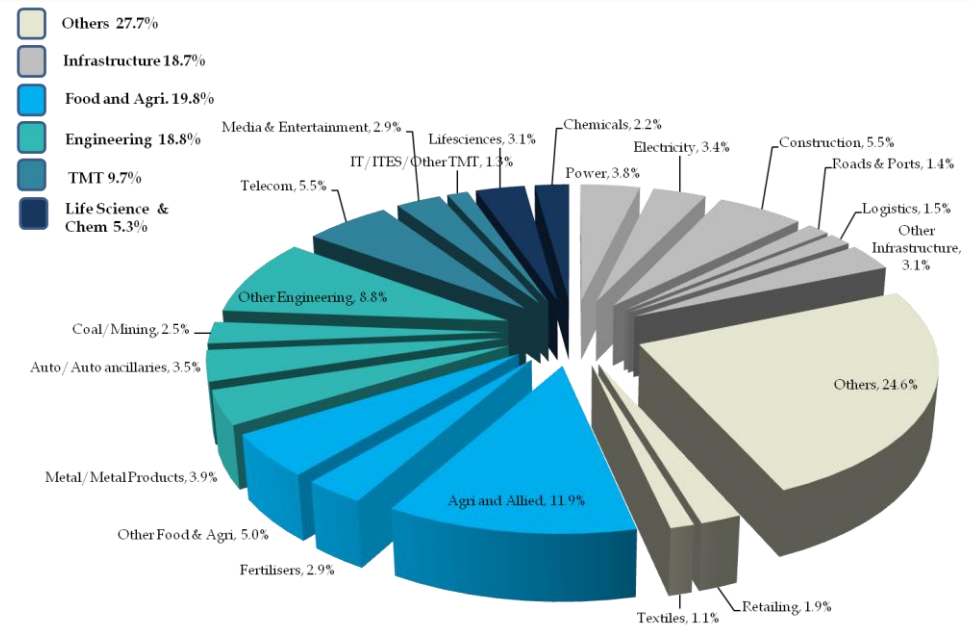


- ✓ **Expansion of the Distribution Network**
 - On track to have 250 branches in place by June 2011
 - Expanding Branch network to 325 by March 2012 with “Low cost-rapid launch” branches mapped out for Tier III-VI cities
- ✓ **Diversification of Liability Base**
 - Increased contribution from Branch Banking to the Bank’s liability base
 - Accelerate B2B2C Strategies like JiyoFit to accentuate liabilities from Branch Banking
- ✓ **Increasing Granularity in Assets**
 - Branch Banking (SME and retail) & Commercial Banking to contribute a significant share in the overall asset base
- ✓ **Focus on branch banking fee**
 - With rapid branch expansion and increasing focus on assets, the branch banking fee to contribute an increasing share in the overall non-income stream
 - Growth of 71.9% y-o-y in Branch Banking Fees & Other and contributing 10.8% to overall Non-interest income
- ✓ **Attracting, recruiting and developing the talent pool**
 - YES BANK has hired 895 employees during FY11 and the target is to grow to about 5000+ people by the end of FY12

Knowledge Driven Banking

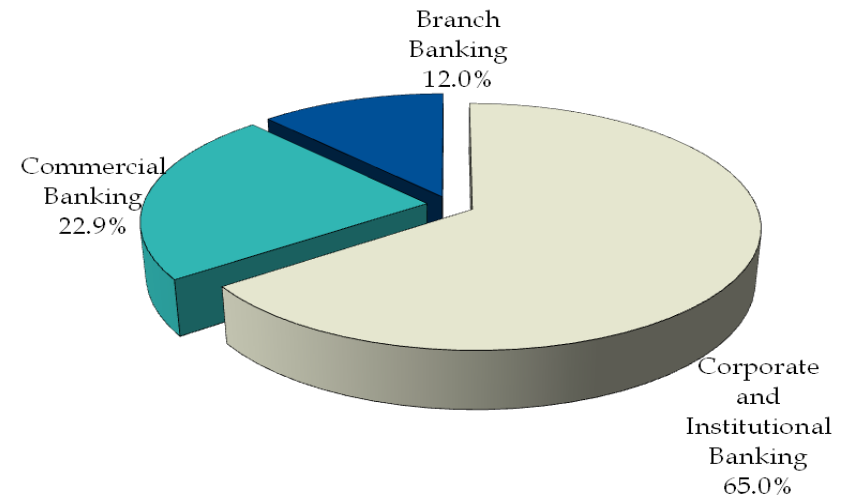
✓ Focus on Knowledge sectors

- Knowledge based approach to lending; Food and Agribusiness, Engineering, Infrastructure & Logistics, TMT and Healthcare constitute approximately 72.3% of total advances as at Mar 31, 2011.



✓ Growth in Advances Book

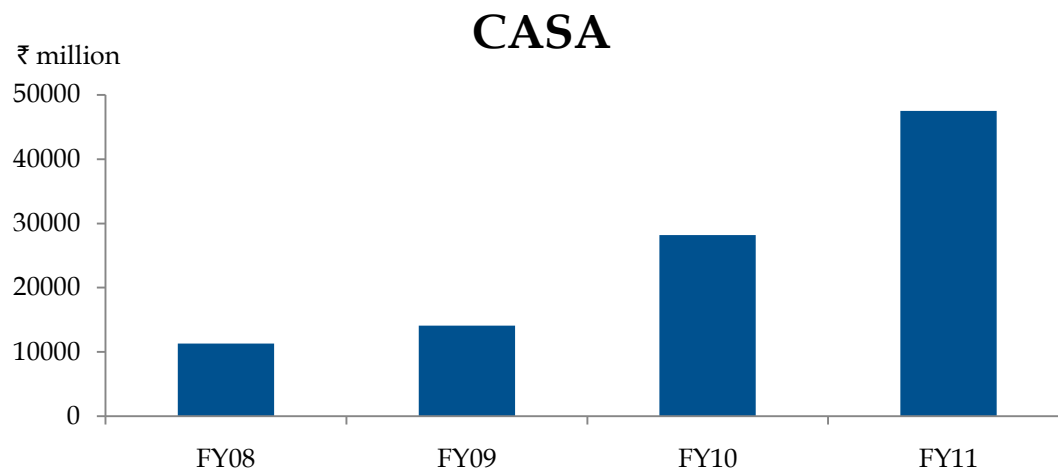
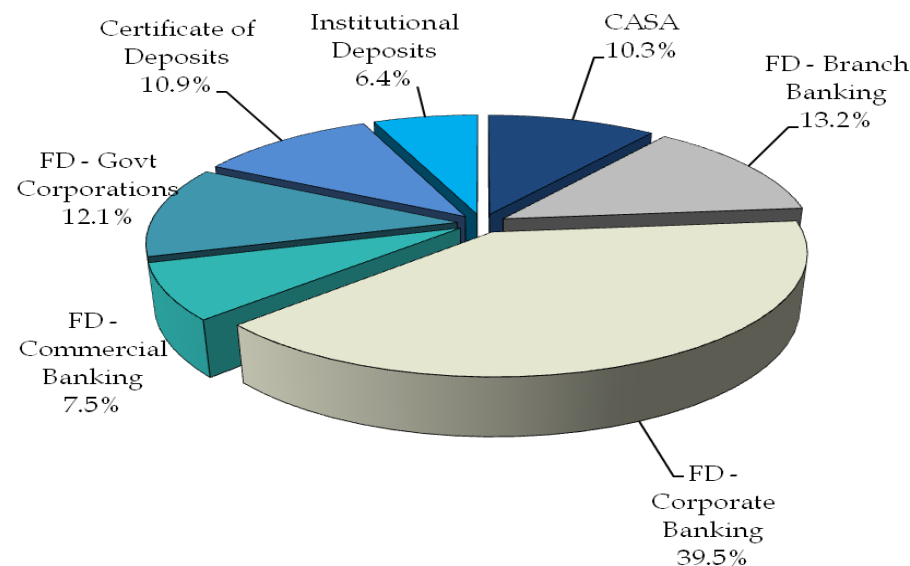
- Break-up of the total Advances book as at Mar 31, 2011 was as follows - Corporate & Institutional Banking - 65.1%, Commercial Banking - 22.9% and Branch Banking - 12.0%.



Knowledge driven banking approach ensures steady growth and a healthy portfolio mix

Well-diversified Liability Franchise

- ✓ Diversified, granular and relationship driven deposits mix from multiple sources
- ✓ CASA deposits grew 68.6% y-o-y to ₹ 47.5 billion as at Mar 31 2011. CASA ratio remained stable at 10.3% as of Mar 31, 2011.
- ✓ Around 255,000 liability accounts as of Mar 31, 2011



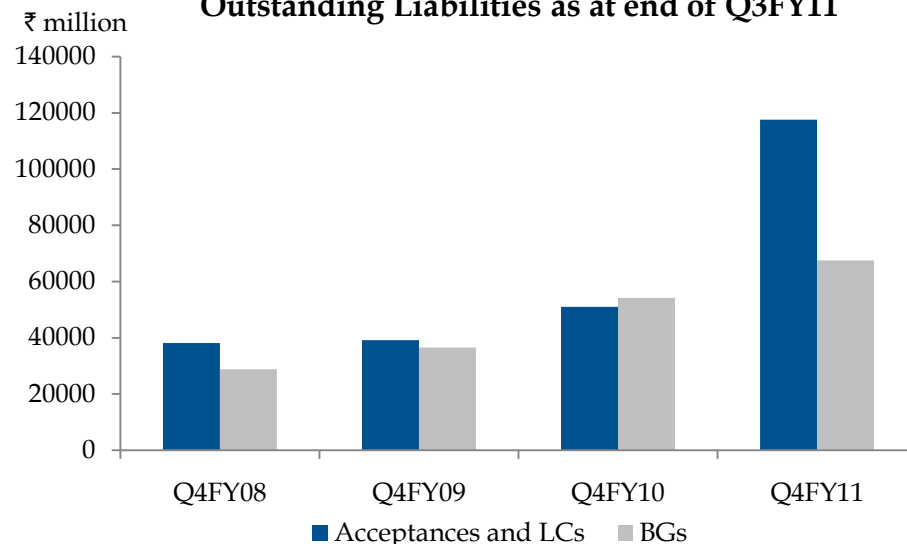
Granular and Relationship driven deposits continue to be the bedrock of our Business Strategy

Transaction Banking

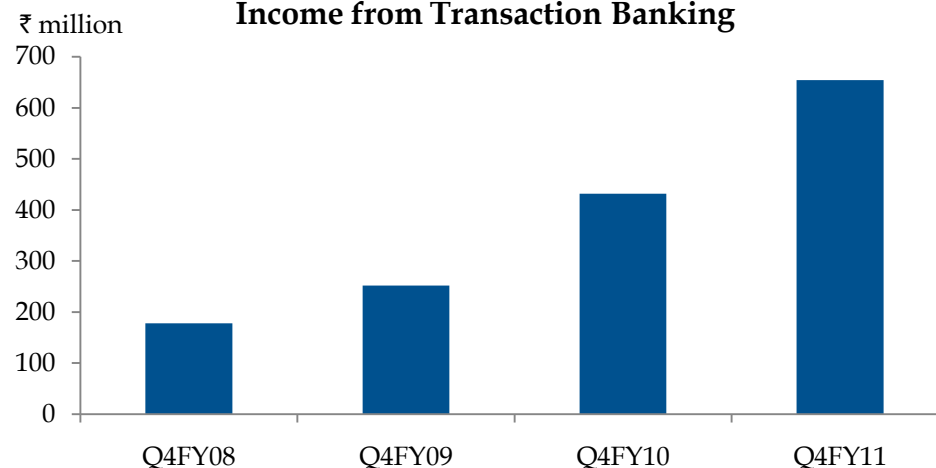
Payments Bank of India

- ✓ 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.
- ✓ Collections/payments mandates from leading Corporates
- ✓ Revenues grew by 51.5% y-o-y for Q4FY11 to ₹ 654 million
- ✓ Proportion of transaction banking income in non-interest income improved from 27.0% in Q4FY10 to 35.0% in Q4FY11

Outstanding Liabilities as at end of Q3FY11



Income from Transaction Banking



Transaction Banking business breaking into new relationships across business segments

Financial Markets & Financial Advisory

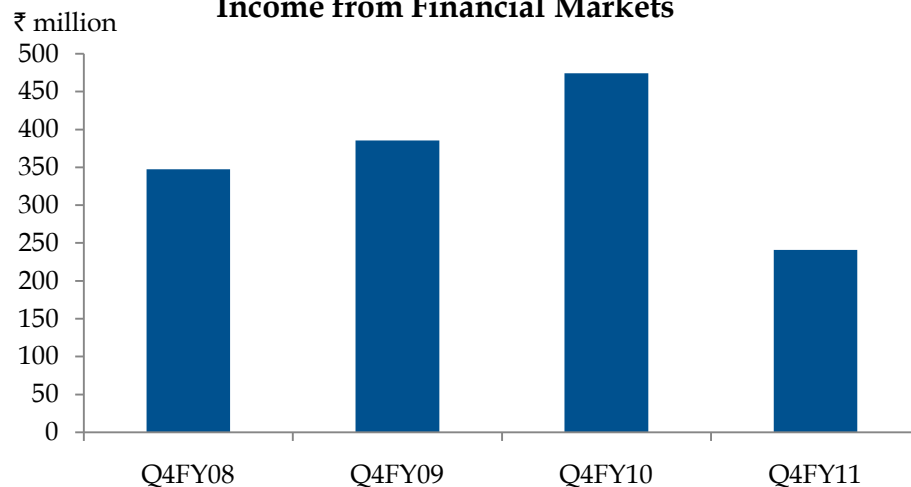
Financial Markets

✓ Revenues for Q4FY11 at ₹ 241 million

Select DCM Deals for the Quarter

Leading Conglomerate	Leading Financing Corp.
Sole Arranger	Joint Arranger
₹ 5 Bn of 5, 7, 10 year Bond Issue 2011	₹ 13.63 Bn. of 7, 10 year Bond Issue 2011

Income from Financial Markets



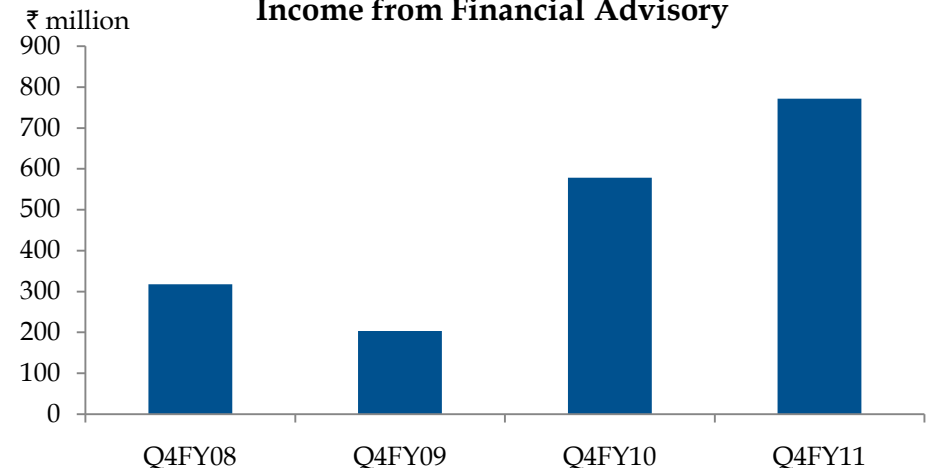
Financial Advisory

✓ Revenues grew at 33.4% y-o-y to ₹ 772 million in Q4 FY11

Select Transactions for the quarter

- YES BANK was the **Exclusive buy side** Advisor to United Phosphorous Limited on its acquisition of controlling stake in Sipcam Isagro, Brazil.
- YES BANK was the **Exclusive buy side** Advisor to Mahindra & Mahindra Limited on its acquisition of EPC Industries Limited.
- YES BANK was the **Exclusive sell side Advisor** to APW President Systems Limited, a leading manufacturer of customized racks and enclosure systems on the sale of its business to Schneider Electric, France.

Income from Financial Advisory



Ranked 9 by Bloomberg in the India Domestic Bond League Tables for the period Jan' 10 to Dec '10

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)
Rajat Monga	Group President – Financial Markets & Chief Financial Officer	Head of Treasury - Rabo India
Varun Tuli	Group President – Govt. & MNC Relationship Mgmt.	Executive Director and Country Head - Avigo Capital Partners/ Bank of America
Sumit Gupta	Senior President – Commercial Banking	Associate Director & Head (North) - Rabo India
Arun Agrawal	President & Global Head – International Banking	General Manager – ICRA
Surendra Jalan	President – Indian Financial Institutions	AGM, Corporate Banking - ICICI Bank
Nikhil Sahni	President – Branch Banking	Manager – Strategy Development, Rabo India
Sanjay Agarwal	President – Business Banking	Standard Chartered
Manavjeet Singh	Sr. President – Retail Banking	President – Infratech Finance, SREI BNP Paribas
Vikram Kaushal	President – Wealth Management	ICICI Bank
Somak Ghosh	Group President– Corporate Finance and Development Banking	Director – Project Advisory & Infrastructure Mgmt - Rabo India
Sanjay Palve	Group President and Senior Managing Director	Chief Manager, Project Financing Group – ICICI Bank
Suresh Sethi	Group President –Transaction Banking Group, International Banking, Liabilities Product Mgt.	Global Transaction Services Head - Caribbean, Central & Latin America, Citibank N.A.
Aditya Sanghi	President & Sr. Managing Director – Investment Banking	Executive Director, Head of Mergers & Acquisitions - Rabo India
Jaideep Iyer	Senior President – Financial Management	Rabo India Finance
Kavita Venugopal	Group President and Chief Risk Officer	Executive Director, Investment Banking, Kotak Mahindra Capital Company
Deodutta Kurane	President – Human Capital	Head of HR - Bajaj Allianz Life Insurance
Devamalya Dey	President – Audit & Compliance	Vice President , Audit & Risk Review – Citigroup
Anindya Datta	President & Chief Marketing Officer	Manager, Markets – KPMG
Umesh Jain	President & Chief Information Officer	Citigroup IT Operations & Solutions (CITOS)
Rajesh Gandhi	GEVP & Country Head – Infrastructure & Network Management	Regional Portfolio Manager- India & South Asia , Standard Chartered Bank

- ✓ Top management team drawn from top private sector and foreign banks in India and abroad
- ✓ Stock purchase / option plans enable senior management and employees to own substantial capital of the Bank at all times

Key Stakeholders

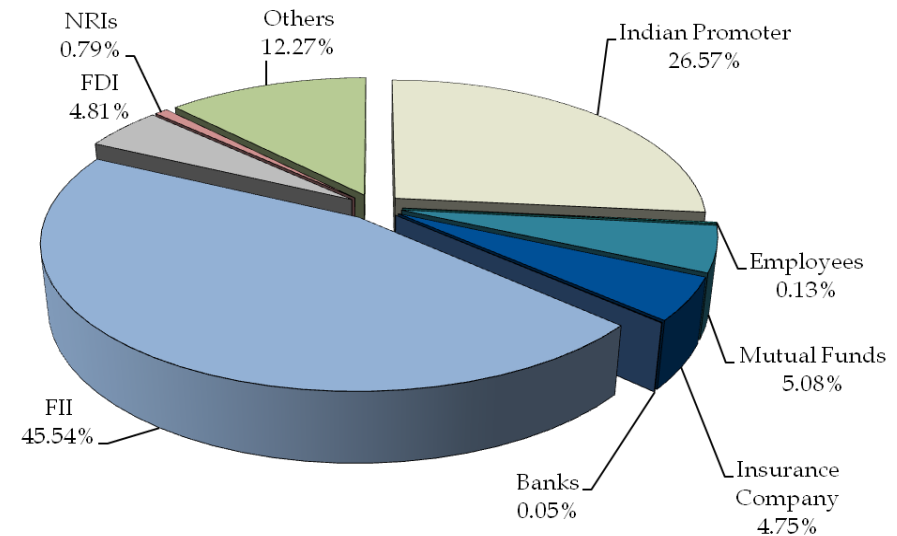
Promoter

- ✓ Successful entrepreneurial track record at Rabo India Finance
- ✓ Held leadership positions at Bank of America (16 years), ANZ Grindlays (2.5 years)
- ✓ He was appointed as a Member of the Board of Governors of the Indian Institute of Corporate Affairs, Ministry of Corporate Affairs
- ✓ He was also appointed as Honorary Secretary Indian Bank's Association (IBA).
- ✓ Recently, became a Member of Government of India's Board of Trade.

Shareholding Pattern

- ✓ Foreign shareholding (FII + FDI) at 50.4% as at Mar 31, 2011
- ✓ Domestic Mutual Funds, Indian Insurance Firms and other Indian Financial Institutions own 9.9% as at Mar 31, 2011
- ✓ Best in class domestic and international investors validating the owner- manager- partner model

Shareholding



Key Shareholders

American Funds Insurance Series Growth Fund	4.92%
HSBC Financial Services	4.84%
Rabobank	4.81%
Khazanah Nasional	4.23%
SmallCap World Fund	3.82%
LIC (Consolidated)	3.04%
Deutsche securities	1.35%
JP Morgan Asset Management	1.61%
Franklin Templeton Investment Funds	1.03%

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