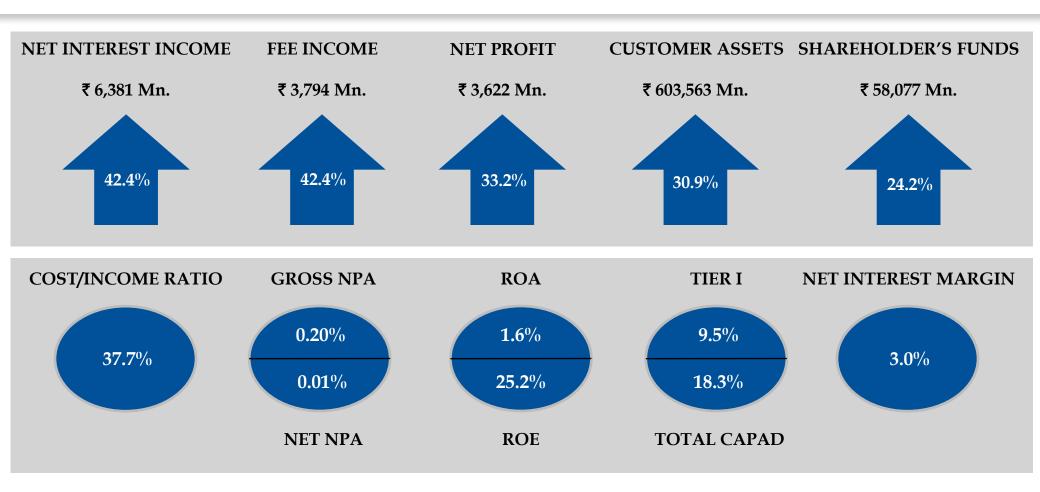
INVESTOR PRESENTATION

Q4FY13 & FY13 Update



Financial Highlights for Q4 FY13



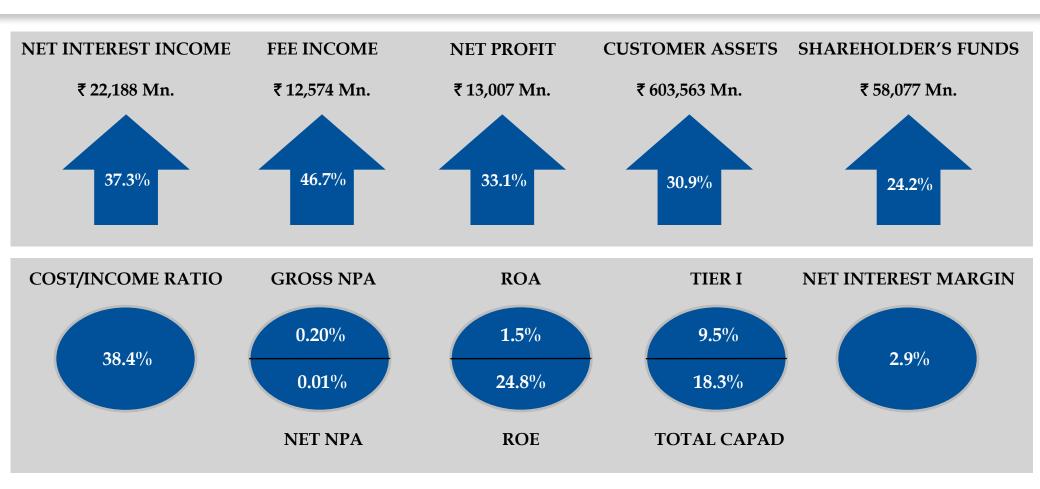


V Basic EPS of ₹ 10.1 and Diluted EPS of ₹ 9.9

✓CASA grew at 71.6% y-o-y to ₹ 126.9 billion as at Mar 31, 2013 and CASA ratio has increased to 18.9%

Financial Highlights for Full Year FY13



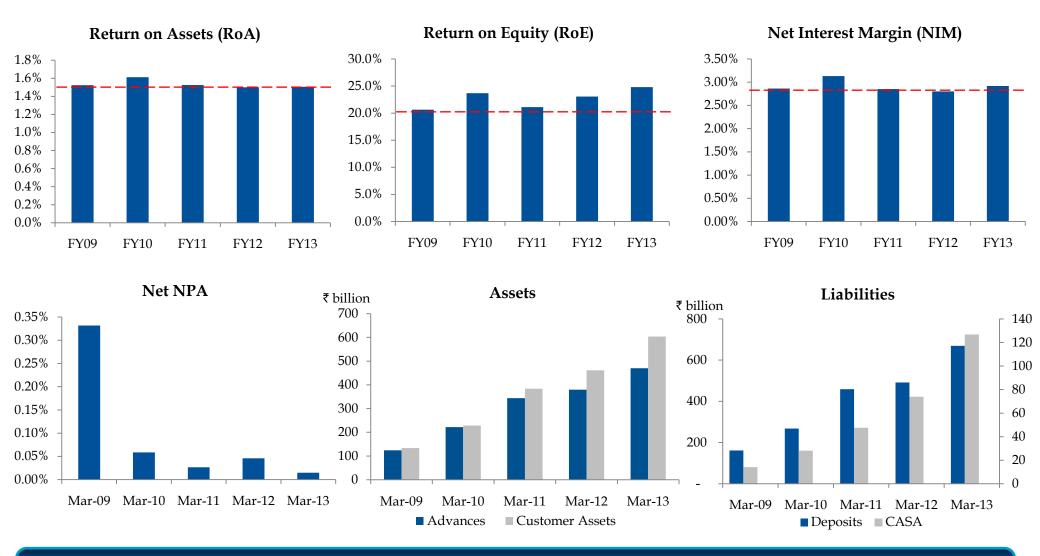


V Basic EPS of ₹ 36.5 and Diluted EPS of ₹ 35.6

VBook Value of ₹ 161.9

Key Metrics





Bank has delivered consistent performance in key financial parameters across a business cycle & on an increasing base

Income Statement Highlights - Q4 & FY13



Q4 & FY13 - Revenue and Profit growth

₹ Million	Q4FY13	Q4FY12	Growth	Q3FY13	Growth	FY13	FY12	Growth
Net Interest Income	6,381	4,482	42.4%	5,843	9.2%	22,188	16,156	37.3%
Non Interest Income	3,794	2,664	42.4%	3,132	21.1%	12,574	8,571	46.7%
Total Net Income	10,175	7,146	42.4%	8,975	13.4%	34,762	24,728	40.6%
Operating Expense	3,836	2,842	35.0%	3,341	14.8%	13,345	9,325	43.1%
Operating Profit	6,339	4,304	47.3%	5,634	12.5%	21,417	15,402	39.1%
Provisions & Contingencies	975	285	242.5%	567	72.0%	2,160	902	139.4%
Provision for Tax	1,742	1,301	33.9%	1,645	5.9%	6,251	4,730	32.1%
Profit After Tax	3,622	2,718	33.2%	3,423	5.8%	13,007	9,770	33.1%

Non Interest Income Breakdown

	Q4FY13	Q4FY12	Growth	FY13	FY12	Growth
Transaction Banking	931	700	33.0%	3,226	2,369	36.2%
Financial Markets	716	688	4.1%	2,523	1,828	38.0%
Financial Advisory	1,656	1,020	62.4%	5,502	3,633	51.4%
Retail Banking Fees & Others	490	256	91.6%	1,324	742	78.4%

Profit & Loss Highlights

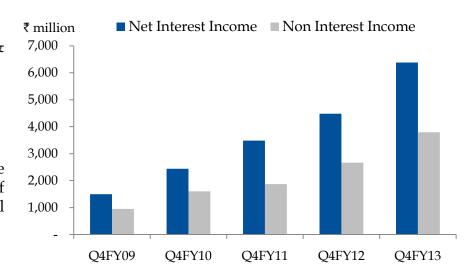


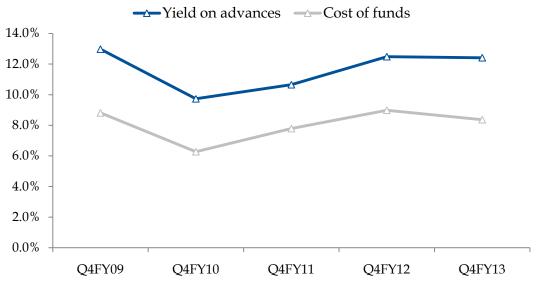
✓ Robust growth in Net Interest Income (NII)

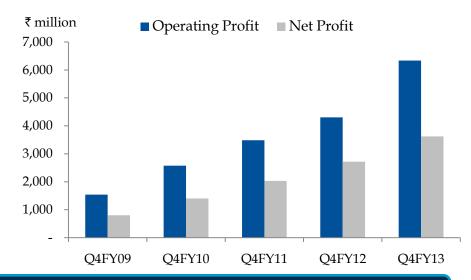
- Steady growth in NII on account of growth in Customer Assets & expansion in margins y-o-y
- NIM improved to 3.0% for Q4 FY13 compared to 2.8% in Q4 FY12

✓ Strong growth across diversified Non Interest Income streams

Non interest income grew at 42.4% to ₹ 3,794 million y-o-y on the back of continued growth in customer flows and cross-selling of products in Transaction Banking, Retail Banking Fees & Financial Advisory







Consistently generating superior shareholder returns – RoA \geq 1.5% & RoE \geq 20% over the past 5 years

Key Financial Highlights - Q4FY13



Q4FY13 - Balance Sheet Growth

₹ Million	March 31, 2013	March 31, 2012	y-o-y growth	
Assets	991,041	736,257	34.6%	
Advances	469,996	379,886	23.7%	
Investments	429,760	277,573	54.8%	
Customer Assets(includes Loans & Credit substitutes)	603,563	461,199	30.9%	
Liabilities	991,041	736,257	34.6%	
Shareholders' Funds	58,077	46,766	24.2%	
Total Capital Funds	122,952	93,261	31.8%	
Deposits	669,556	491,517	36.2%	
CASA	126,875	73,921	71.6%	

Key Financial Performance Indicators

	Q4FY13	Q4FY12	FY13	FY12
Return on Assets	1.6%	1.5%	1.5%	1.5%
Return on Equity	25.2%	23.6%	24.8%	23.1%
NIM	3.0%	2.8%	2.9%	2.8%
Cost to Income Ratio	37.7%	39.8%	38.4%	37.7%
Net NPA	-	-	0.01%	0.05%
Book Value (₹)	-	-	161.9	132.5
EPS (₹ not annualized)	10.1	7.7	36.5	27.9

Robust Capital Base & Healthy Asset Quality

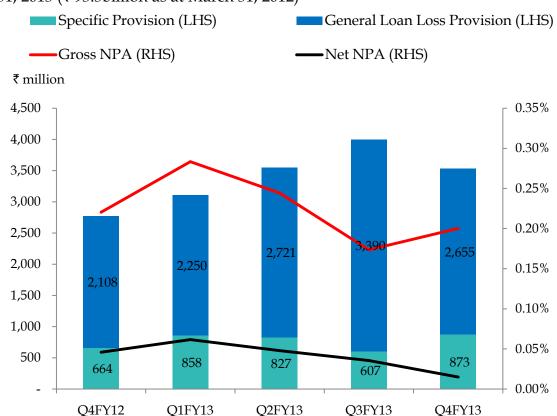


✓ Capital Funds

- Healthy Capital Adequacy of 18.3% with Tier I of 9.5% as at March 31, 2013. The Bank has maintained healthy Capital Adequacy despite a significant growth in Balance Sheet
- Total Capital Funds stand at ₹ 123.0 billion as at March 31, 2013 (₹ 93.3billion as at March 31, 2012)

Healthy Asset Book with Minimal Net NPAs

- Gross NPA at ₹ 943 million (0.20% of Gross Advances) and Net NPA at ₹ 70 million (0.01% of Net Advances) as at March 31, 2013 (0.22% and 0.05% respectively as at March 31, 2012)
- The Bank has increased its specific provisioning cover to 92.6% as at March 31, 2013 and has further added to the counter cyclical provisions during the quarter.
- Total Restructured Advances (excluding NPA) stand at ₹ 1,442 million as at March 31, 2013. This represents 0.31% of Gross Advances down from 0.53% as of March 31, 2012.



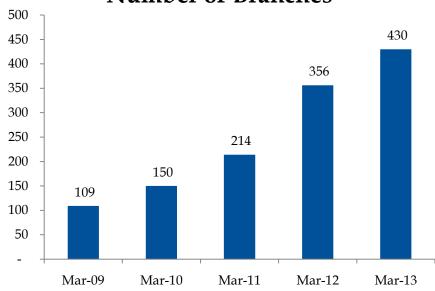
Branch Expansion - Q4 FY13



Expansion of Distribution network

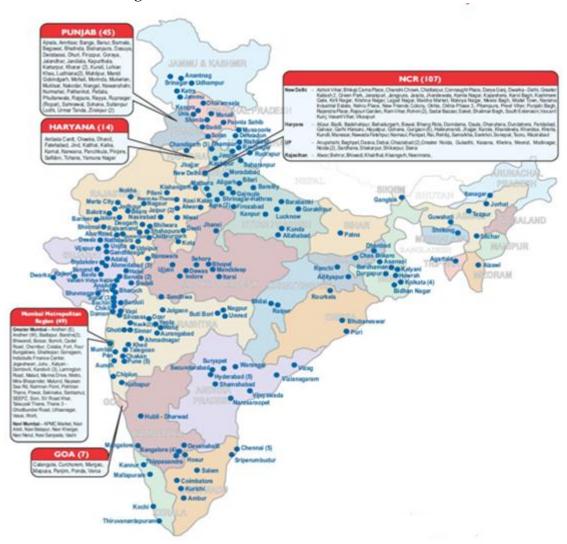
- 430 Branches across key liability corridors up from 356 as of March 31, 2013 - Mapped locations for expansion to 900 by March 2015
- ATM Network of 951 with 345 ATMs added in FY 12
- Hub and Spoke model for faster maturity and greater efficiency of branches
- Service oriented strategy; expansion in Tier II VI cities

Number of Branches



Branch Expansion Plan

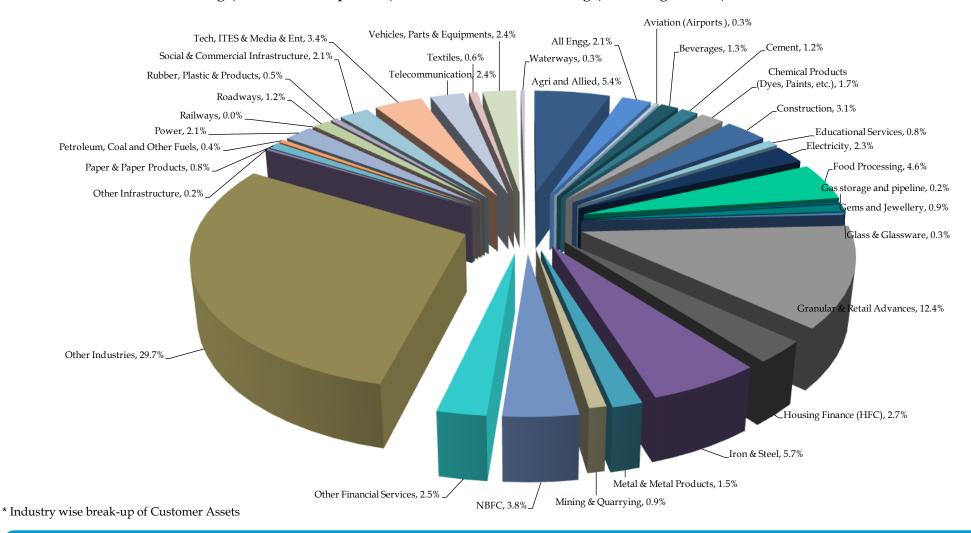
- ✓ Initial focus on North & West Regions (Liability rich corridors)
- ✓ 12 Regions 60 Clusters 180 Hubs



Diversified Credit Book



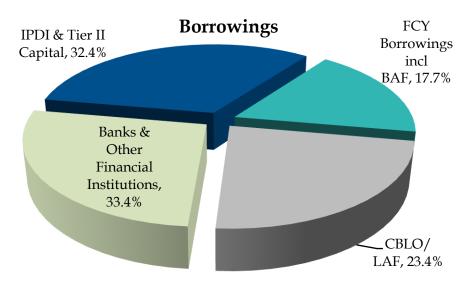
Break-up of the total Customer Assets as at March 31, 2013 was as follows – Corporate & Institutional Banking (Large Corporates) – 64.7%, Commercial Banking (Mid-sized Corporates) – 17.1% and Retail Banking (including MSME) – 18.2%.

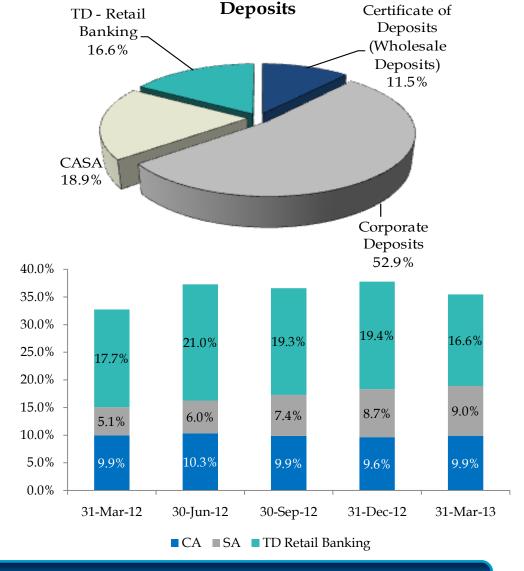


Well-diversified Liability Franchise



- Consistent growth in number of liability accounts (from both retail and corporate segments); total deposits grew by 36.2% y-o-y to ₹ 669.6 billion as at Mar 31, 2013.
- ✓ CASA deposits grew 71.6% y-o-y to ₹ 126.9 billion as at Mar 31, 2013. CASA ratio increased to 18.9% as of Mar 31, 2013.
- Robust growth of 140.5% in SA deposits to ₹ 60,227 million while CA deposits grew 36.3% to ₹ 66,649 million as of Mar 31, 2013.
- Retail Banking Liabilities (CASA + Retail Banking FDs) up from 32.7% of Total Deposits as of Mar 31, 2012 to 35.5% as of Mar 31, 2013.
- ✓ Retail Banking FDs increased 64.3% y-o-y to ₹ 110.9 billion.
- ✓ Total Borrowings of ₹ 209.2 billion as of March 31, 2013



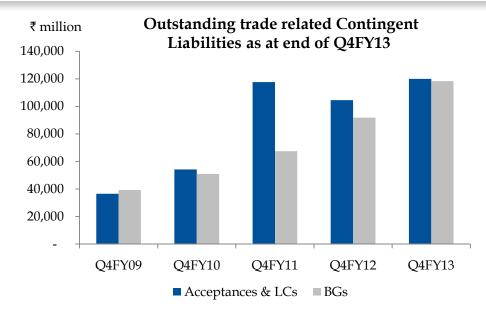


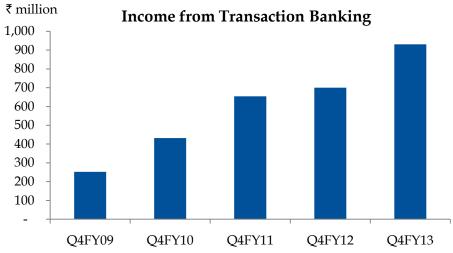
Transaction Banking



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 33.0% y-o-y to ₹ 931 million in Q4 FY13
- ✓ Revenues grew by 36.2% y-o-y to ₹ 3,226 million in FY13
- ✓ Proportion of transaction banking income in non-interest income was at 24.5% in FY13
- Intensified approach for Trade/ Forex/ Cash Management revenue in knowledge sectors of the bank viz., Trade (Export-Import), Tour & travel, ITES etc.





Financial Markets & Financial Advisory



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 Q4 FY13 at ₹ 716 million

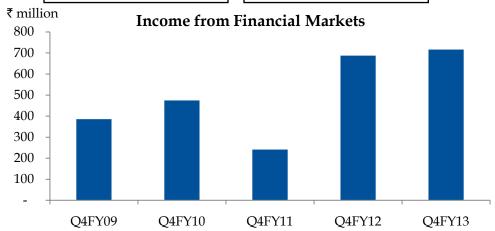
Select DCM Deals for the Quarter

IL & FS
Transportation
Networks Ltd.

Joint Arranger

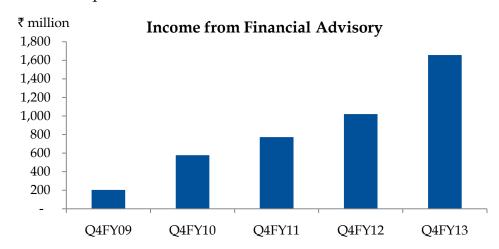
₹ 6 Bn. of NCD

Tata SteelSole Arranger
₹ 10.0 Bn. NCD



Financial Advisory

- FA business and product unit includes Investment Banking, Corporate Finance advisory and other advisory income
- ✓ Revenues grew at 62.4% y-o-y to ₹ 1,656 million in Q4 FY13
- ✓ Ranked in the top five by Bloomberg for Q1CY13 for Loan Syndications.
- ✓ Select Transactions for the quarter:
 - Exclusive Advisor to Ramakrishna Forgings Ltd, a leading listed auto components company, for raising Private Equity funds from Wayzata Investments
 - Exclusive Advisor to Apollo LogiSolutions in forging joint venture with Germany based leading logistics player, Fiege Group



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
Ajay Desai	President & Chief Financial Inclusion Officer	Chief Manager RMAG - ICICI Bank
Amit Kumar	Group President and Country Head - Corporate & Institutional Banking	ANZ Capital Pvt. Ltd.
Anindya Datta	President & Chief Marketing Officer	Manager, Markets - KPMG
Arun Agrawal	Group President - International Banking, MNC & Trade Transaction Banking	General Manager - ICRA
Asit Oberoi	Senior President & COO- Corporate OSD	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 - Liabilities Mgmt., Cards & Direct Banking	Head of Liabilities & Payments Products & Retail Banking - HDFC Bank
Deodutta Kurane	Group President - Human Capital	Head of HR - Bajaj Allianz Life Insurance
Devamalya Dey	Group President - Audit & Compliance	Vice President, Audit & Risk Review - Citigroup
Jaideep Iyer	Group President - Financial Management	Associate Director - Rabo India Finance
Malcolm Athaide	President & Chief Risk Officer – Branch Banking	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, Merchant Establishment, HDFC Ban
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
Sandeep Baid	Sr. President and Country Head-Business Management Innovation & Strategy	Director, Citi Venture Capital
Sanjay Palve	Sr. Group President and Sr. Managing Director - Corporate Finance	Chief Manager, Project Financing Group - ICICI Bank
Shubhada Rao	Senior President and Chief Economist	Kotak Institutional Equities - Chief Economist
Sumit Gupta	Senior President - Commercial Banking	Associate Director & Head (North) - Rabo India
Surendra Jalan	Group President - Indian Financial Institutions	AGM, Corporate Banking - ICICI Bank
Surendra Shetty	Sr. President & Chief Information Officer	CTO & Head Implementation - Flexcel International
Vikram Kaushal	President & Country Head - Branch Banking	Head, Wealth Management - ICICI Bank

Awards & Knowledge Initiatives in Q4 FY13



✓ Knowledge & Sustainability Initiatives

- YES BANK launched the South India Chapter of the National CFO Forum on February 21, 2013 in Bangalore on the theme of "Restoring India's Growth Momentum"
- YES BANK partnered two important initiatives **India Art Fair and India Design Forum** in Delhi and Mumbai respectively, which witnessed the presence of national and international curators, innovators, designers and thought leaders
- YES BANK was a Knowledge Partner to the TERI 10th World CEO Sustainability Summit 2013, and authored a knowledge report titled 'Electric Vehicles in India: Challenges & Opportunities', which was released by the Chief Guest Dr. Farooq Abdullah, Hon'ble Union Minister of New and Renewable Energy, Government of India
- YES BANK was the Knowledge Partner at the **2**nd **India Education Summit** organized by **Network 18.** Guest of Honour **Dr. Montek Singh Ahluwalia** released the YES BANK knowledge report titled '**Improving Access to Quality Education in India**'
- YES BANK was the Knowledge Banking Partner at the ASSOCHAM '2nd International Summit on Infrastructure Finance'

✓ Awards & Recognitions

- YES BANK was recognized as the Best Private Sector Bank at the coveted Money Today FPCIL Awards 2012
- YES BANK was awarded the "Performance Excellence Trophy" in the Service Category, at the IMC Ramkrishna Bajaj National Quality Awards-2012. YES BANK won this recognition for the third consecutive year



Strongest Bank in India
The Asian Banker
Singapore, 2012

Businessworld

- Best Mid-Sized Bank, 2012
- Fastest Growing Bank (balance sheet >30,000 cr) - 2011, 2010
- Fastest Growing Bank (balance sheet <30,000 cr) - 2009



Jamnalal Bajaj Uchit Vyavahar Puraskar (Service Enterprises-Large)

Council for Fair Business Practices (CFBP)

2012



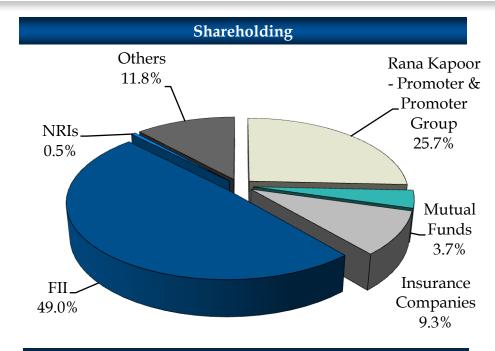
- Best Bank (Mid-Sized), 2012
- Fastest Growing & Strongest Large Bank (balance sheet > 50,000 cr), 2011
- India's Best, Fastest & Strongest Mid-Sized Bank - 2010
- India's Best Mid-Sized Bank 2009 & 2008
 Business Today KPMG Best Banks Annual Survey

Key Stakeholders



Promoter

- Rana Kapoor has a Successful entrepreneurial track record at Rabo India Finance
- Has held leadership positions at Bank of America (16 years), ANZ Grindlays (2.5 years)
- Mr. Rana Kapoor is the President (Elect) of ASSOCHAM
- Mr. 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 received the Godfrey Phillips Bravery 'National Special Social Award'
- He was the Deputy Chairman of Indian Banks' Association (IBA) (2011-12)
- He is a Member of Government of India's Board of Trade



Key Shareholders	
Life Insurance Corporation (Consolidated)	4.74%
American Funds Insurance Series Growth Fund	4.59%
JP Morgan Funds (Consolidated)	3.19%
Wasatch Fund (Consolidated)	2.99%
Smallcap World Fund Inc	2.12%
T. Rowe Price New Asia Fund (Consolidated)	2.00%
Reliance Life Insurance Company Limited	1.24%
Bajaj Allianz Life Insurance Company	1.12%

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