

YBL/CS/2025-26/013

April 19, 2025

National Stock Exchange of India Limited

Exchange Plaza,
Plot no. C/1, G Block,
Bandra - Kurla Complex
Bandra (E), Mumbai - 400 051
NSE Symbol: YESBANK

BSE Limited

Corporate Relations Department
P.J. Towers, Dalal Street
Mumbai - 400 001
BSE Scrip Code: 532648

Dear Sir / Madam,

Sub.: Press Release and Investor Presentation on the Financial Results for the Quarter (Q4) and year ended on March 31, 2025

Ref.: Reg. 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

This is further to the Outcome of Board Meeting held on April 19, 2025, wherein the Bank had disclosed the Audited Standalone and Consolidated Financial Results of the Bank for the Quarter (Q4) and year ended on March 31, 2025, along with the Report of the Joint Statutory Auditors of YES Bank Limited ("**the Bank**").

A Press Release and Investor Presentation on the Financial Results for the Quarter (Q4) and Year ended on March 31, 2025, is also enclosed herewith for appropriate dissemination.

The weblink of BSE Limited and National Stock Exchange of India Limited providing the above information is being hosted on the Bank's website www.yesbank.in pursuant to Listing Regulations, as amended.

You are requested to take the same on record and acknowledge the receipt.

Thanking you,

Yours faithfully,

For **YES BANK LIMITED**

Sanjay Abhyankar
Company Secretary

Encl: Press Release and Investor Presentation



April 19, 2025

YES BANK ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

Key Highlights

- **FY25 Net Profit at INR 2,406 Crs** up 92.3% Y-o-Y. Net Profit for Q4FY25 at INR 738 Crs up 63.3% YoY & 20.6% Q-o-Q.
 - **NIM for Q4FY25 at 2.5% trending upward Q-o-Q. NIM for FY25 stable at 2.4%**
 - **Non-Interest Income for FY25 at INR 5,857 Crs up 14.5% Y-o-Y.**
 - **NIL shortfalls in PSL Compliance in FY25;** Mandated deposits in lieu of PSL Shortfalls reduced to 8.7% as of FY25 from ~11% of Total Assets as at Mar'24,
 - **Q4FY25 Cost-to-income Ratio Sequentially lower for fourth successive quarter at 67.3% v/s. 75.8% (Q4FY24) and 71.1% (Q3FY25)**
 - **Q4FY25 RoA at 0.7% v/s. 0.5% in Q4FY24 & 0.6% in Q3FY25. FY25 RoA at 0.6% v/s. 0.3% in FY24.**
- **Balance Sheet** momentum sustains with effective **execution** in line with **strategic objectives**.
 - Sustained **Deposit accretion** (up **6.8% Y-o-Y** and **2.6% Q-o-Q**) and improvement in **CASA Ratio** (up **120 bps Q-o-Q** and **340 bps Y-o-Y**) to **34.3%**
 - **Net Advances** Growth at **8.1% Y-o-Y & 0.6% Q-o-Q** aided by strong growth momentum in **SME** and **Mid Corporate** Advances (at **23.6% & 21.8%** Y-o-Y respectively)
 - **AYB² Deposits** grew **16.0% Y-o-Y**; Stronger Y-o-Y growth in **CA Deposits at 20.5%** and **SA Deposits at 32.1%**
 - **Retail & Branch Banking** led Deposits growth at **17.9% Y-o-Y** and **3.2% Q-o-Q**
- Significant **improvement** in **Asset Quality** metrics, **Provision Coverage Ratio; Fresh Slippages Improving Sequentially** GNPA at **1.6%**, NNPA at **0.3%**, PCR improved to **79.7%**
- **Resolution momentum continues to be strong** with Total recoveries and upgrades at INR 1,480 Crs¹ in Q4FY25 and INR 5,923 Crs¹ in FY25
- **Restructured advances lowest ever at INR 424 Crs (0.2% of Advances)**
- **Net Carrying Value of Security Receipts – NIL.**
- **YES BANK gets authorized by Government of India** for Direct and Indirect Taxes Collection - Goes live with seamless GST payment facility for customers as well as non-customers.
- **S&P Global and CDP rated YES BANK highest-** amongst Indian Banks for **ESG and climate disclosures - 3rd Year in a row.**

¹ Including redemption of Security Receipts of INR 795 Crs 2 Average Yearly Balance

Commenting on the results and financial performance, Mr. Prashant Kumar, Managing Director & CEO, YES BANK said, "The Q4FY25 marked yet another important quarter for YES BANK as it continued to make steady improvements across several key metrics and progressed well on the strategic objective of improving its profitability. The Bank exited the year with quarterly RoA of 0.7%, b) achieved 100% PSL compliance, c) further improved its Gross NPA and Net NPA ratios to 1.6% and 0.3% respectively – lowest levels since Mar'20, d) Brought down the net carrying value of Security Receipts to 'NIL' and e) Furthered expanded the CASA ratio by 340 bps Y-o-Y to 34.3% in FY25.

YES BANK's core franchise has gained significant momentum and is quite well placed to continue to thrive. The Bank remains disciplined and focused on its execution with its strategy and actions remain fully anchored around further improving its Positioning and Profitability. By going live with seamless collection facility for GST, the Bank added another important solution for its existing as well as prospective customers and augmented its Digital and Tech Capabilities. Highest ratings by S&P and CDP reaffirmed our commitment to responsible banking".



Financial Highlights

Profit and Loss

- **Q4FY25 NII** at INR 2,276 Crs up 5.7% Y-o-Y and 2.4% Q-o-Q. NII for FY25 at INR 8,944 Crs, up 10.5% Y-o-Y
- **NIM for Q4FY25** at 2.5% vs 2.4% in Q4FY24. NIM for FY25 at 2.4%.
- **FY25 Non-Interest Income** at INR 5,857 Crs up 14.5% Y-o-Y. Non-Interest Income for Q4FY25 at INR 1,739 Crs, up 10.9% Y-o-Y and 15.0% Q-o-Q.
- **Operating Costs** at INR 2,701 Crs down 4.2% Y-o-Y. **PSLC costs** incurred during the quarter aggregated to **INR 97 Crs** v/s. **INR 254 crs** in Q4FY24. Excluding **PSLC** cost,
 - Opex for Q4FY25 grew **1.5% Y-o-Y**
 - FY25 Opex grew **8.2% Y-o-Y** v/s. **12.1% Y-o-Y** growth in Total Income
- **FY25 Operating Profit** at INR 4,254 Crs up by 25.6% Y-o-Y. Q4FY25 Operating Profit at INR 1,314 Crs up 45.6% Y-o-Y and 21.8% Q-o-Q
- **FY25 Non-Tax Provision Costs** at INR 1,086 Crs (0.3% of Assets) down 42.4% Y-o-Y. Sequentially, at INR 318 Crs (0.3% of Assets¹) down 32.5% Y-o-Y but up 23.0% Q-o-Q.
- **Net Profit** for Q4FY25 at INR 738 Crs up 63.3% Y-o-Y & 20.6% Q-o-Q. FY25 Net Profit at INR 2,406 Crs up 92.3% Y-o-Y
- Fourth successive quarter of reduction in C/I in line with guidance.
- **FY25 RoA** at 0.6% v/s. 0.3% in FY24. **Q4FY25 RoA** at 0.7% v/s. 0.5% in Q4FY24 & 0.6% in Q3FY25.

Balance Sheet

- **Net Advances** at INR 2,46,188 Crs, registered growth of 8.1% Y-o-Y and 0.6% Q-o-Q
 - Granular/ Diversified loan book – **Retail & SME: Mid Corp.: Corp. mix** at 59:17:24 vs. 62:15:23 last year and 58:16:26 last quarter
 - **Fresh Disbursements** of INR 27,734 Crs in Q4FY25 & INR 97,899 Crs in FY25
 - Retail Asset Disbursements of INR 9,088 Crs in Q4FY25 (INR 32,563 Crs for FY25)
 - Rural Disbursements of INR 929 Crs (INR 3,824 Crs for FY25)
 - SME Disbursements¹ of INR 9,767 Crs (INR 34,022 Crs for FY25)
 - Mid Corporate Disbursements of INR 1,680 Crs (INR 5,691 Crs for FY25)
- **Total Balance Sheet** grew 4.4% Y-o-Y
- **CD Ratio** at 86.5% vs. 88.3% in Q3FY25 and 85.5% in Q4FY24
- **Total Deposits** at INR 2,84,525 Crs, up 6.8% Y-o-Y and 2.6% Q-o-Q
 - CASA ratio at 34.3% vs. 30.9% in Q4FY24 and 33.1% Q-o-Q
 - **Retail CASA** Accounts opened: ~258K in Q4FY25 and ~13.15 lacs in FY25
 - Retail and Small Business Deposits (Gross LCR Definition) grew 8.3% Y-o-Y
- Average Quarterly LCR during the quarter remains healthy at 125.0%; LCR as on March 31, 2025 at 129.8%
- CET 1 ratio at 13.5% : Total CRAR at 15.6%.
 - RWA to Total Assets at 71.3% vs. 70.3% in Q4FY24 and 72.3% in Q3FY25
- **Borrowings** at INR 71,603 Crs down 10.4% Y-o-Y

¹ Includes limit set-ups



Asset Quality

- **(NNPA + net carrying value of SR) as % of Advances at 0.3% in Q4FY25 v/s. 1.1% in Q4FY24 and 0.6% in Q3FY25**
 - **GNPA ratio at 1.6% as of Mar 31, 2025, v/s 1.6% at Q3FY25 and 1.7% at Q4FY24**
 - **NNPA ratio improved to 0.3% v/s. 0.5% last quarter and 0.6% at Q4FY24**
- **Gross Slippages for Q4FY25 at INR 1,223 Crs(2.0% of advances) Crs v/s. INR 1,348 Crs (2.2% of advances) in Q3FY25. Gross Slippages for FY25 at INR 5,090 Crs v/s. INR 5,334 Crs in FY24**
 - **Slippages Net of Recoveries and Upgrades in Q4FY25 at INR 696 Crs v/s. INR 871 Crs Q3FY25, Net slippage for FY25 at INR 2,755 Crs**
- **Overdue Book of 31-90 days down to INR 3,705 Crs vs INR 3,980 Crs Q3FY25 and INR 3,684 Crs in Q4FY24**
 - **31-60 days book at INR 2,194 Crs vs INR 1,864 Crs last quarter**
 - **61-90 days book at INR 1,511 Crs vs INR 2,116 Crs last quarter**
- **Resolution momentum continues to be strong with Total Recoveries & Upgrades for Q4FY25 at INR 1,480 Crs. FY25 cumulative recoveries and resolutions at INR 5,923 Crs**

YES BANK's Analyst conference call, scheduled on April 19, 2025 at 3:00 PM IST, can be heard at following link: <https://www.yesbank.in/about-us/investor-relations/financial-information/financial-results>

ABOUT YES BANK

YES BANK, a full-service commercial Bank headquartered in Mumbai, offers a wide array of products, services, and digital solutions, catering to Retail, MSME, and Corporate clients. The Bank operates its Brokerage business through YES SECURITIES, a subsidiary of the Bank. The Bank has a pan-India presence including an International Banking Unit (IBU) at GIFT City, and a Representative Office in Abu Dhabi.

For more information, please visit the Bank's website at <https://www.yesbank.in/>

For further information, please contact:

YES BANK

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Financial Highlights from Q4FY25 & FY25 Results

Profit & Loss Statement Highlights								
(INR Cr)	Q4FY25	Q3FY25	Growth %	Q4FY24	Growth %	FY25	FY24	Growth %
Net Interest Income	2,276	2,224	2.4%	2,153	5.7%	8,944	8,095	10.5%
Non-Interest Income	1,739	1,512	15.0%	1,569	10.9%	5,857	5,114	14.5%
Total Net Income	4,016	3,736	7.5%	3,722	7.9%	14,801	13,209	12.1%
Operating Profit/(Loss)	1,314	1,079	21.8%	902	45.6%	4,254	3,386	25.6%
Provisions	318	259	23.0%	471	-32.5%	1,086	1,886	-42.4%
Net Profit / (Loss)	738	612	20.6%	452	63.3%	2,406	1,251	92.3%
Basic EPS (INR)	0.24	0.20	18.4%	0.16	47.2%	0.77	0.44	77.7%
Key P & L Ratios								
	Q4FY25	Q3FY25		Q4FY24		FY25	FY24	
Return on Assets ¹	0.7%	0.6%		0.5%		0.6%	0.3%	
Return on Equity ¹	6.2%	5.2%		4.3%		5.2%	3.0%	
NIM	2.5%	2.4%		2.4%		2.4%	2.4%	
Cost to Income	67.3%	71.1%		75.8%		71.3%	74.4%	
Non-interest inc. to Total income	43.3%	40.5%		42.1%		39.6%	38.7%	

Balance Sheet Highlights					
(INR Cr)	31-Mar-25	31-Dec-24	Growth	31-Mar-24	Growth
Advances	246,188	244,834	0.6%	227,799	8.1%
Deposits	284,525	277,224	2.6%	266,372	6.8%
Shareholder's Funds	47,780	46,941	1.8%	42,145	13.4%
Total Capital Funds	47,223	47,577	-0.7%	43,849	7.7%
Total Assets	423,422	413,607	2.4%	405,493	4.4%
Key Balance Sheet Ratios					
CRAR ²	15.6%	15.9%		15.4%	
CET I ²	13.5%	13.3%		12.2%	
Book Value per share (INR)	15.2	15.0		14.7	
Gross NPA (%)	1.6%	1.6%		1.7%	
Net NPA (%)	0.3%	0.5%		0.6%	
NPA PCR ³	87.6%	82.4%		79.3%	
Std. Restructured Advances (Gross) ⁴	424	1,928		3,792	
Security Receipts (Net)	0	233		1,284	
CASA Ratio	34.3%	33.1%		30.9%	
Average LCR	125.0%	133.2%		116.1%	

¹ Annualized

² Includes Profits

³ Incl. Technical W/Os

⁴ Already implemented as of respective date (across various categories including Covid related)

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**Years
since
March'2020**

INVESTOR PRESENTATION

Q4FY25 and FY25 Financial Results

April 19, 2025



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Years
Since March'2020

Granularizing Balance Sheet

Addressed multiple challenges simultaneously despite macro headwinds:

✓ **Regained Customer's Trust and Rebuilding Granular Deposits**

- **Total Deposits** at INR 2.85 Lac Crs, **2.7x since Mar'20**
- **CASA Deposits** at 0.97 Lac Crs, **3.5x since Mar'20**
- **New Branch Addition** since Mar'20 – **270**

✓ **Granularized Advances**

- **Retail Advances** at INR 1.02 Lac Crs, **2.5x since Mar'20**
- **Retail & SME Advances** at **~60%** vs 36% in Mar'20

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Years
Since March'2020

Improving Asset Quality

Addressed multiple challenges simultaneously despite macro headwinds:

✓ **Significantly Improved Book's Asset Quality**

- **Gross NPA at 1.6% vs. 16.8% in (Mar'20)**
- **Net NPA at 0.3% vs. 5.0% in (Mar'20)**
- **Net Carrying Value of Security Receipts – NIL**

✓ **Cumulative Recoveries & Upgrades in excess of INR 30,000 Crs**

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Years
Since March'2020

Strengthening The Franchise

Addressed multiple challenges simultaneously despite macro headwinds:

- ✓ ***Rebuilding Leadership in Digital Payments***
 - ***#1 UPI Payee PSP Bank with ~57% Market Share (Mar'25)¹***
 - ***#2 UPI Payer PSP Bank with ~32%+ Market Share (Mar'25)²***
 - ***Four out of Top Six UPI Apps work on YESBANK PSP Ecosystem³***
- ✓ ***Refreshed the YES BANK Brand Identity***
- ✓ ***Achieved Full Compliance in Priority Sector Lending***
- ✓ ***Rebuilding an Agile YES BANK with Strengthened Risk, Audit & Compliance Controls and Oversight***

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Years
Since March'2020

Gaining Stakeholder Endorsement

Addressed multiple challenges simultaneously despite macro headwinds:

✓ **All Along Gradually Gaining Stakeholder Confidence**

- **Investors : Cumulative Capital Raise of ~INR 24,000 Crs via:**
 - Follow-on Public Offering (Jul' 2020)
 - Private Placement **to Carlyle & Advent International** (Dec' 2022)
- **Credit Rating Agencies:**
 - Long-Term Rating* : **A+** (CRISIL & CARE) | **A** (ICRA & India Ratings)
 - Short-Term Rating : **A1+** (CRISIL & CARE)
- **ESG Rating Agencies: Highest Rated Among Indian Banks**
 - S&P¹ Corporate Sustainability Assessment (CSA) 2024
 - Rated 'A-' (Leadership Band) by CDP² for climate disclosures 2024

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Years
Since March'2020

Profitability Improvement Roadmap

To continue **Further Improving Bank's Profitability** by

- ✓ **Profitability Driven Growth Approach** in both 'Assets & Liabilities'
- ✓ **Continued sharp focus on Cost & Efficiencies** by Leveraging Digital Capabilities, Process & Productivity Improvement and Business Consolidation
- ✓ **Risk Monitoring and Containment**
- ✓ **Being Judicious, Nimble and Agile in our Org Design and Transformations** – while being **Customers Centric**
- ✓ **Leveraging Branch As The Fulcrum of Business**

Contents

Financial Results- Q4FY25 & FY25

Profitability Improvement Roadmap – Key Levers & Progress

YES BANK Franchise



Results At a Glance – Q4FY25 & FY25



All figures in INR Crs

Arrows indicative of Q-o-Q Trends for Q4FY25 & Y-o-Y trends for FY25

Total Assets 423,422 ↑ 2.4%: Q-o-Q 4.4%: Y-o-Y	Advances 246,188 ↑ 0.6%: Q-o-Q 8.1%: Y-o-Y	Deposits 284,525 ↑ 2.6%: Q-o-Q 6.8%: Y-o-Y	CD Ratio 86.5% v/s. ↓ 88.3% Q3FY25 85.5% Q4FY24	Advances Mix Retail & SME: Mid Corp: Corporate 59%:17%:24% 58% : 16% : 26% in Q3FY25 62% : 15% : 23% in Q4FY24	Disbursement¹ 27,734 Q4FY25 ↓ 9.8%: Q-o-Q; (15.3%): Y-o-Y <hr/> 97,899 FY25 ↓ (14.1%): Y-o-Y
Net Interest Income 2,276 Q4FY25 ↑ 2.4%: Q-o-Q; 5.7%: Y-o-Y <hr/> 8,944 FY25 ↑ 10.5%: Y-o-Y	Non-Interest Income 1,739 Q4FY25 ↑ 15.0%: Q-o-Q 10.9%: Y-o-Y <hr/> 5,857 FY25 ↑ 14.5%: Y-o-Y	Operating Profit 1,314 Q4FY25 ↑ 21.8%: Q-o-Q 45.6%: Y-o-Y <hr/> 4,254 FY25 ↑ 25.6%: Y-o-Y	Profit After Tax 738 Q4FY25 ↑ 20.6%: Q-o-Q 63.3%: Y-o-Y <hr/> 2,406 FY25 ↑ 92.3%: Y-o-Y	NIM% 2.5% Q4FY25 ↑ 2.4% Q3FY25 v/s. 2.4% Q4FY24 <hr/> 2.4% FY25 → 2.4% FY24	C/I Ratio 67.3% Q4FY25 ↓ 71.1% Q3FY25 v/s. 75.8% Q4FY24 <hr/> 71.3% FY25 ↓ 74.4% FY24
CASA Ratio 34.3% v/s. ↑ 33.1% Q3FY25 30.9% Q4FY24	CET 1 Ratio ² 13.5% v/s. ↑ 13.3% Q3FY25 12.2% Q4FY24	GNPA 1.6% v/s. ↓ 1.6% Q3FY25 1.7% Q4FY24	NNPA 0.3% v/s. ↓ 0.5% Q3FY25 0.6% Q4FY24	Net Carrying Value of SRs as % of Advances NIL v/s. ↓ 0.1% Q3FY25 0.6%:Q4FY24	RoA 0.7% Q4FY25 ↑ 0.6% Q3FY25 v/s. 0.5% Q4FY24 <hr/> 0.6% FY25 ↑ 0.3% FY24

¹ Includes Limit Setups for SME; ² Includes Profits;

Highlights for Q4FY25 and FY25 (1)



Balance Sheet Highlights

- **Sustained Deposit accretion and CASA Ratio Expansion; Continued focus on branch led granular and profitable segments**
 - Deposits at INR 2,84,525 Crs grew 6.8% Y-o-Y and 2.6% Q-o-Q
 - **AYB¹ Deposits** grew 16.0% Y-o-Y; Stronger Y-o-Y growth in **CA Deposits** at 20.5% and **SA Deposits** at 32.1%
 - **Retail & Branch Banking** led Deposits growth at 17.9% Y-o-Y and 3.2% Q-o-Q
 - **CASA Ratio** at 34.3% up 340 bps Y-o-Y and 120 bps Q-o-Q
- **Advances at INR 2,46,188 Crs up by 8.1% Y-o-Y and 0.6% Q-o-Q; Strong momentum continues in SME and Mid Corporate.**
 - **SME Advances** up 23.6% Y-o-Y and **Mid Corporate Advances** up 21.8% Y-o-Y
 - **SME/ Mid Corporate Advances Mix** at 17.7%/ 17.0% respectively, v/s. 15.5%/ 15.1% in Q4FY24
 - **Corporate Advances** up 11.5% Y-o-Y
 - **Calibrated approach** in **Retail Advances** owing to **focus on Profitability**;
- **CET I Ratio** at 13.5% v/s. 12.2% in Q4FY24 and 13.3% in Q3FY25
- **NIL shortfall in PSL Compliance in FY25 resulting into reduction** in balances⁴ of **mandated deposits** in lieu of **PSL Shortfalls** to 8.7% as of FY25 from ~11% of Total Assets as of FY24
- **Significant Improvement in Asset Quality, Provision Coverage Ratio; Fresh Slippages Improving Sequentially**
 - **(NNPA + net carrying value of SR)** as % of Advances at 0.3% in Q4FY25 v/s. 1.1% in Q4FY24 and 0.6% in Q3FY25; **Net Carrying Value of Security Receipts – NIL**
 - **Restructured advances** at INR 424 Crs (0.2% of Advances)
 - **GNPA ratio lower at 1.6%** lower on Y-o-Y and flattish on Q-o-Q basis; **NNPA ratio** at 0.3% v/s. 0.6% in Q4FY24 and 0.5% in Q3FY25
 - **NPA Provision Coverage Ratio (PCR)** at 79.7% v/s. 66.6% in Q4FY24 and 71.2% in Q3FY25; Including Technical Write-offs, PCR at 87.6% v/s. 79.3% in Q4FY24 and 82.4% in Q3FY25
 - **Resolution momentum** sustains with recoveries and resolutions at INR 1,480 Crs² in Q4FY25; cumulative recoveries and resolutions in FY25 at INR 5,923 Crs vs. 5,978 Crs in FY24
 - Gross **Slippages** for Q4FY25 at INR 1,223 Crs (2.0% of Advances³) v/s. INR 1,356 Crs (2.4%³) in Q4FY24 & INR 1,348 Crs (2.2%³) in Q3FY25. FY25 Slippages of INR 5,090 Crs (2.1%³) vs. INR 5,334 Crs in FY24 (2.3%). **Retail Slippages down 40 basis points to 4.3%** in Q4FY25 v/s 4.7% in Q3FY25

¹ Average Yearly Balance ² Including recoveries from Security Receipts of INR 795 Crs; ³ Annualized and expressed as % of period end Balances ⁴ INR 37,017 Crs. In Mar'25 vs. INR 44,087 Crs in Mar'24)

Highlights for Q4FY25 and FY25 (2)



P&L Highlights

- **Highest Full Year as well as Quarterly Net Profit** since Reconstruction of **INR 2,406 Crs** (up **92.3% Y-o-Y**) and **INR 738 Crs** for Q4FY25; up **63.3% YoY & 20.6% Q-o-Q**
 - FY25 RoA at **0.6%** v/s. 0.3% in FY24. Q4FY25 **RoA** at **0.7%** v/s. 0.5% in Q4FY24 & 0.6% in Q3FY25.
 - **FY25 Operating Profit** at INR 4,254 Crs up by 25.6% Y-o-Y. Q4FY25 Operating Profit at **INR 1,314 Crs** up **45.6% Y-o-Y** and **21.8% Q-o-Q**
- **FY25 NIM** flat Y-o-Y at 2.4%. **Sequential NIM Expansion** at 2.5% vs. 2.4% in Q4FY25 primarily by granular low-cost deposits and efficient balance sheet management
 - **FY25 NII** up **10.5% Y-o-Y**; **Q4FY25 NII** at **INR 2,276 Crs** up **5.7% Y-o-Y** and 2.4% Q-o-Q,
- **FY25 Non-Interest Income** at INR 5,857 Crs up **14.5% Y-o-Y**. **Non-Interest Income** driven by **strong momentum performance across Corporate banking fees , F/X fees , debt capital markets & securities services**.
 - **Non-Interest Income** for Q4FY25 at **INR 1,739 Crs**, up **10.9% Y-o-Y** and **15% Q-o-Q**.
- Fourth **successive** quarter of **reduction** in **C/I in line with guidance**. **Cost to Income Ratio** at **71.3% for FY25 v/s 74.4%** in FY24
- Normalized **Cost-to-Income** Ratio (excluding **PSLC** costs) for FY25 at **70.8%** v/s. 72.4% in FY24.
 - **Q4FY25 Operating Costs** at INR 2,701 Crs down **4.2% Y-o-Y** and up **1.7% Q-o-Q**
- FY25 Non-Tax Provision Costs at **INR 1,086 Crs (0.3% of Assets)** down **42.4% Y-o-Y**. **Sequentially**, at **INR 318 Crs (0.3% of Assets¹)** down **32.5% Y-o-Y** but up **23% Q-o-Q**.
- **Net carrying value of SRs is NIL** at Q4FY25.



Key Achievements/ Initiatives

- **3rd Year in a row:** S&P Global and CDP rate YES BANK highest- amongst Indian Banks for **ESG and climate disclosures**.
- **YES BANK** gets authorized by Government of India for Direct and Indirect Taxes collection - **Goes live with seamless GST payment facility for customers as well as non-customers**.

Profit and Loss Statement

All figures in INR Crs

- **Net Profit** for Q4FY25 at **INR 738 Crs up 63.3% Y-o-Y & 20.6% Q-o-Q**. FY25 Net Profit at **INR 2,406 Crs up 92.3% Y-o-Y**
- **Operating Profit** for Q4FY25 at **INR 1314 Crs up 45.6% Y-o-Y & 21.8% Q-o-Q**. FY25 Operating Profit at **INR 4,254 Crs up 25.6% Y-o-Y**
- Q4FY25 **NII** at **INR 2,276 Crs up 5.7% Y-o-Y** and **2.4% Q-o-Q** aided by moderate growth in advances and reduction of high-cost borrowings. NII for FY25 at **INR 8,944 Crs**, up **10.5% Y-o-Y**
- **NIM** for Q4FY25 at **2.5% trending upward Q-o-Q**. NIM for FY25 at **2.4%**. Sequential improvement driven by retiring of high-cost debt partially off-set by decline in yield on advances
- **Non-Interest Income** at **INR 1,739 Crs**, up **10.9% Y-o-Y** and **15% Q-o-Q**. FY25 Non- Interest Income at up **INR 5,857 Crs 14.5% Y-o-Y**.
- **Operating Costs** at INR 2,701 Crs down 4.2% Y-o-Y. Excl. **PSLC** cost, Opex for Q4FY25 up **1.5% Y-o-Y**. FY25 Opex grew **8.2% Y-o-Y**
- Provision Costs (non-tax) at INR 318 Crs for Q4FY25 **down 32.5% Y-o-Y**; FY25 Provision Costs at INR 1,086 Crs down **42.4% Y-o-Y**

Profit and Loss Statement	Quarter Ended			Growth		Year Ended		Growth
	Q4FY25	Q3FY25	Q4FY24	Q-o-Q	Y-o-Y	FY25	FY24	Y-o-Y
Net Interest Income	2,276	2,224	2,153	2.4%	5.7%	8,944	8,095	10.5%
Non Interest Income	1,739	1,512	1,569	15.0%	10.9%	5,857	5,114	14.5%
Total Income	4,016	3,736	3,722	7.5%	7.9%	14,801	13,209	12.1%
Operating Expenses	2,701	2,657	2,819	1.7%	-4.2%	10,547	9,823	7.4%
Staff Cost	1,017	1,004	1,026	1.3%	-0.9%	4,008	3,774	6.2%
Other Operating Expenses	1,684	1,653	1,793	1.9%	-6.1%	6,539	6,048	8.1%
Operating Profit/(Loss)	1,314	1,079	902	21.8%	45.6%	4,254	3,386	25.6%
Provisions	318	259	471	23.0%	-32.5%	1,086	1,886	-42.4%
Profit Before Tax	996	820	432	21.5%	130.8%	3,168	1,500	111.2%
Tax Expense	258	208	(20)	24.1%	NM	762	249	206.3%
Net Profit / (Loss)	738	612	452	20.6%	63.3%	2,406	1,251	92.3%
Yield on Advances	10.1%	10.1%	10.3%			10.1%	10.2%	
Cost of Funds	6.4%	6.5%	6.4%			6.5%	6.4%	
Cost of Deposits	6.1%	6.1%	6.1%			6.1%	6.1%	
NIM	2.5%	2.4%	2.4%			2.4%	2.4%	
Cost to income	67.3%	71.1%	75.8%			71.3%	74.4%	

Break Up of Non-Interest Income

All figures in INR Crs

- **Non-Interest Income** for Q4FY25 at **INR 1,739 Crs**, up **10.9% Y-o-Y** and **15% Q-o-Q**. Non- Interest Income for FY25 at **INR 5,857 Crs** up **14.5% Y-o-Y**
- Corporate Trade & Cash Mgmt. fees grew **21.0% Y-o-Y** in Q4FY25 & **17.1% Y-o-Y** for FY25
- Retail Banking Fees up **1.9% Y-o-Y** in Q4FY25 and up **13.5% Y-o-Y** for FY25
 - Healthy **product mix** in Insurance Sales
 - **24%** Y-o-Y Growth in Retail **Life Insurance Premium**
 - **Partially impacted by lower MEITY Income**

Break up of Non Interest Income	Quarter Ended			Growth		Year Ended		Growth
	Q4FY25	Q3FY25	Q4FY24	Q-o-Q	Y-o-Y	FY25	FY24	Y-o-Y
Non Interest Income	1,739	1,512	1,569	15.0%	10.9%	5,857	5,114	14.5%
Corporate Trade & Cash Management	293	269	242	8.9%	21.0%	1,051	897	17.1%
Forex, Debt Capital Markets & Securities	212	231	132	-8.1%	61.4%	677	580	16.7%
<i>Investment gains & Treasury Income</i>	131	112	15	17.3%	805.9%	277	159	74.1%
Corporate Banking Fees	87	71	69	21.7%	25.4%	276	243	13.7%
Retail Banking Fees	1,147	940	1,125	22.0%	1.9%	3,851	3,394	13.5%
<i>Trade & Remittance</i>	182	172	164	5.8%	11.0%	691	617	12.0%
<i>Facility/Processing Fee</i>	168	163	165	2.8%	1.7%	709	537	32.0%
<i>Third Party Sales</i>	280	169	253	65.9%	10.8%	812	719	13.0%
<i>Interchange Income</i>	228	193	250	18.4%	-8.7%	732	755	-3.0%
<i>General Banking Fees</i>	288	243	293	18.7%	-1.7%	907	767	18.3%

Break up of Operating Expenses

All figures in INR Crs

- **Operating Costs for Q4FY25 at INR 2,701 Crs** down **4.2% Y-o-Y** and up **1.7% Q-o-Q**.
- FY25 Opex growth at 7.4% Y-o-Y.
- Ex- **PSLC** Opex grew **1.5% Y-o-Y** and **1.3% Q-o-Q**
- **C/I** for Q4FY25 at **67.3%** (v/s. 71.1% in Q3FY25)
 - **C/I** for FY25 at **71.3%** down **310bps Y-o-Y** (v/s. 74.4% in FY24).
- **Professional fees** up **18.9%** Y-o-Y driven primarily by higher collection charges
- Others: Include **PSLC** Cost of **INR 97 Crs** during the quarter v/s. INR 86 Crs in Q3FY25

Break up of Operating Expenses	Quarter Ended			Growth		Year Ended		Growth
	Q4FY25	Q3FY25	Q4FY24	Q-o-Q	Y-o-Y	FY25	FY24	Y-o-Y
Staff	1,017	1,004	1,026	1.3%	-0.9%	4,008	3,774	6.2%
Business Volume Linked	451	458	482	-1.4%	-6.5%	1,811	1,833	-1.2%
IT	307	317	314	-3.1%	-2.1%	1,227	1,108	10.8%
Premises	244	257	250	-5.3%	-2.5%	1,031	943	9.4%
Professional Fees	385	355	324	8.5%	18.9%	1,412	1,112	26.9%
Others	298	266	423	11.9%	-29.7%	1,057	1,053	0.4%
<i>of which PSLC</i>	97	86	254	13.4%	-61.7%	324	377	-14.1%
Total Opex	2,701	2,657	2,819	1.7%	-4.2%	10,547	9,824	7.4%

Professional Fees primarily comprise of Bureau related costs and vendor fees related to Collections, Contact Centre and other consulting and legal costs

Provisions and P&L

All figures in INR Crs

- **Provisions** for Q4FY25 up **27.9% Y-o-Y** & 23.5% Q-o-Q. **FY25 Provisions down 13.4% Y-o-Y**
 - Q4FY25 Non-Tax provisions were down **32.5% Y-o-Y** and were up 23.0% Q-o-Q. FY25 Non- Tax Provisions lower by 42.4%
- Gross **Slippages** for Q4FY25 at **INR 1,223 Crs** (2.0% of Advances) v/s. INR 1,348 Crs (2.2% of Advances) in Q3FY25. Gross Slippages for FY25 at **INR 5,090 Crs v/s.** INR 5,334 Crs in FY24
 - Slippages Net of Recoveries and Upgrades in Q4FY25 at **INR 696 Crs** v/s. INR 871 Crs last quarter
- Provisions for **Investments** include:
 - Gross **recoveries** from SRs at **INR 795 Crs** in Q4FY25 & INR 2,972 in FY25 resulting into
 - **Step-up** in provisions in **SRs** resulting into **Net Carrying Value at NIL** v/s. INR 233 Crs in Q3FY25 & INR 1,285 crs in Q4FY24
- **Resolution** momentum continues to be strong with Total Recoveries & Upgrades for Q4FY25 at **INR 1,480 Crs. FY25** cumulative recoveries and resolutions at **INR 5,923 Crs**
- **NNPA + net carrying value** of **SR** as % of Advances at **0.3%** v/s. 1.10% in Q4FY24.
- **FY 25 ROA** at 0.6% vs. 0.3% (FY24). **Q4FY25 RoA** at 0.7% (Annualized) vs. 0.6% in Q3FY25

Break up of Provisions	Quarter Ended			Growth		Year Ended		Growth
	Q4FY25	Q3FY25	Q4FY24	Q-o-Q	Y-o-Y	FY25	FY24	Y-o-Y
Operating Profit/(Loss)	1,314	1,079	902	21.8%	45.6%	4,254	3,386	25.6%
Provision for Taxation	258	208	(20)	24.1%	NM	762	249	206.3%
Provision for Investments	(573)	(591)	(567)	-2.9%	1.1%	(1,737)	(543)	220.2%
Provision for Standard Advances	(86)	45	44	NM	NM	(179)	(101)	77.0%
Provision for Non Performing Advances	913	769	900	18.7%	1.4%	2,879	2,438	18.1%
Other Provisions	65	35	94	82.6%	-31.4%	123	92	34.4%
Total Provisions	576	467	451	23.5%	27.9%	1,848	2,135	-13.4%
Net Profit / (Loss)	738	612	452	20.6%	63.3%	2,406	1,251	92.3%
Return on Assets (annualized)	0.7%	0.6%	0.5%			0.6%	0.3%	
Return on Equity (annualized)	6.2%	5.2%	4.3%			5.2%	3.0%	
EPS-basic (non-annualized)	0.24	0.20	0.16			0.77	0.44	

Balance Sheet

All figures in INR Crs



- **Balance Sheet** grew **4.4% Y-o-Y**
- **C/D ratio at 86.5%** v/s. 88.3% in Q3FY25 and 85.5% in Q4FY24
- **Calibrated Advances growth at 8.1% Y-o-Y**
- **Growth** momentum sustains in **Deposits** at **6.8%** Y-o-Y; continued focus on granular, low-cost deposits.
- Disbursements of **INR 27,734 Crs** in Q4FY25 and ~ **INR 97,900 Crs** in FY25 v/s. ~INR 114,000 Crs in FY24

Disbursements	Q4FY25	FY25	FY24
Retail Assets	9,088	32,563	41,713
Rural Assets	929	3,824	3,925
SME ¹	9,767	34,022	31,919
Mid Corporate	1,680	5,691	6,492
Corporate	6,270	21,799	29,951

¹ Includes sanctions/ limit set-ups
NM = Not Measurable

Balance Sheet	31-Mar-25	31-Dec-24	31-Mar-24	Q-o-Q %	Y-o-Y %
Assets	423,422	413,607	405,493	2.4%	4.4%
Advances	246,188	244,834	227,799	0.6%	8.1%
Investments	85,104	81,843	90,235	4.0%	-5.7%
Liabilities	423,422	413,607	405,493	2.4%	4.4%
Shareholders Funds	47,780	46,941	42,145	1.8%	13.4%
<i>Total Capital Funds</i>	<i>47,223</i>	<i>47,577</i>	<i>43,849</i>	<i>-0.7%</i>	<i>7.7%</i>
Deposits	284,525	277,224	266,372	2.6%	6.8%
Borrowings	71,603	69,758	79,941	2.6%	-10.4%

Break up of Deposits	31-Mar-25	31-Dec-24	31-Mar-24	Q-o-Q %	Y-o-Y %
CASA	97,480	91,650	82,317	6.4%	18.4%
<i>Current Account</i>	<i>43,304</i>	<i>39,605</i>	<i>41,344</i>	<i>9.3%</i>	<i>4.7%</i>
<i>Savings Account</i>	<i>54,176</i>	<i>52,045</i>	<i>40,973</i>	<i>4.1%</i>	<i>32.2%</i>
CASA Ratio	34.3%	33.1%	30.9%		
Term Deposits	187,045	185,574	184,055	0.8%	1.6%
<i>Certificate of Deposits</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>NM</i>	<i>NM</i>
Total Deposits	284,525	277,224	266,372	2.6%	6.8%

Break up of Advances & Deposits

All figures in INR Crs

- **SME** Advances up **23.6% Y-o-Y**; **Mid-Corporate** Advances up **21.8% Y-o-Y**
- **Corporate** Advances up **11.5% Y-o-Y**
- Retail Advances mix at **41.3%** v/s. 40.8% in Q3FY25 and 46.1% in Q4FY24; Pick up in **Retail** Advances – up 1.8% **Q-o-Q**;
- CASA + Retail TDs¹ at **64.4% vs. 62.6%** in Q3FY25 .
- Avg. daily CA for Q4FY25 **grew 16.0% Y-o-Y**
- Avg. daily SA for Q4FY25 **up 34.8% Y-o-Y**
- **Retail CASA** Accounts opened: **~258K** in Q4FY25 and **~1315K** in FY25

Segmental Break up of Advances	31-Mar-25	31-Dec-24	31-Mar-24	Q-o-Q %	Y-o-Y %
Retail	101,560	99,805	105,103	1.8%	-3.4%
SME	43,651	41,991	35,326	4.0%	23.6%
Mid corporate	41,905	39,602	34,393	5.8%	21.8%
Corporate	59,073	63,435	52,977	-6.9%	11.5%
Total Net Advances	246,188	244,834	227,799	0.6%	8.1%

Segmental Break up of Deposits ²	31-Mar-25	31-Dec-24	31-Mar-24	Q-o-Q %	Y-o-Y %
Retail & Branch Banking led Deposits	166,904	161,789	141,523	3.2%	17.9%
<i>Retail & Branch Banking CASA Ratio</i>	<i>40.2%</i>	<i>39.8%</i>	<i>36.6%</i>		
Other Deposits	117,621	115,435	124,849	1.9%	-5.8%
<i>Other CASA Ratio</i>	<i>25.9%</i>	<i>23.6%</i>	<i>24.4%</i>		
Total Deposits	284,525	277,224	266,372	2.6%	6.8%

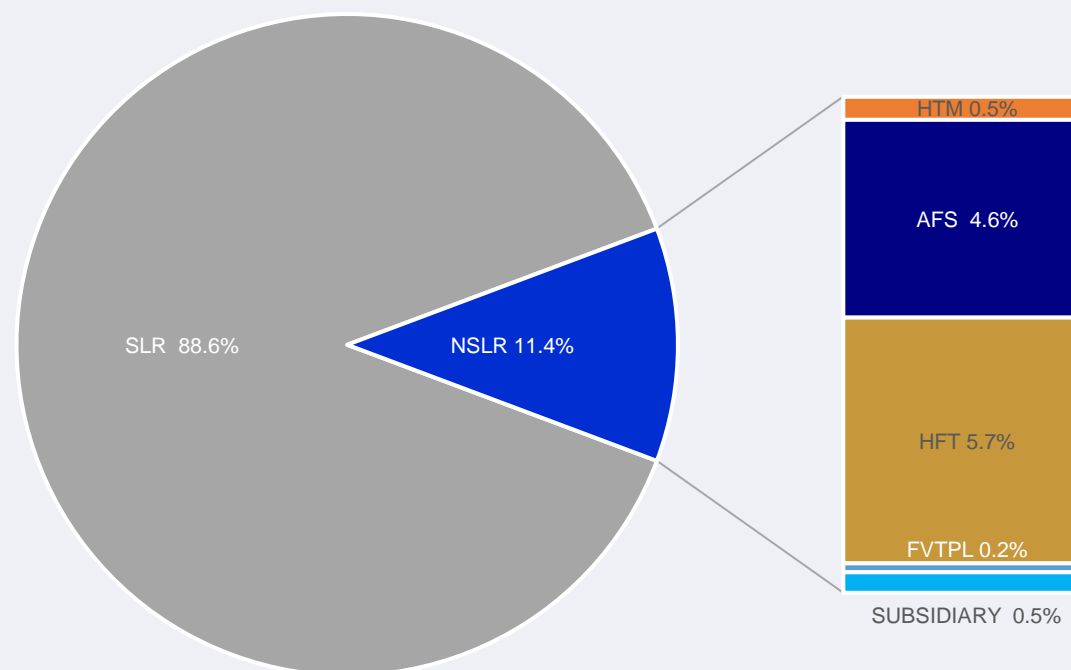
¹ Based on Balances <= INR 3 Crs on an Account Level; ² Excluding Certificate of Deposits; basis internal business segmentation

Break up of Investments

All figures in INR Crs

- Total Net Investments at **INR 85,104 Crs**
- **SLR – INR 75,384 Crs**
- **Non SLR – INR 9,721 Crs**
 - Standard Rated - **INR 7,773 Crs:**
99.9% Rated AA and above
 - Security Receipts- **NIL**
 - Others Standard ¹- **INR 1,948 Crs**

Investments Breakup



¹ Includes Equity, Preference, CDR, US Treasury Bills, NPI & Others

NPA Highlights

All figures in INR Crs



- **GNPA** Ratio at **1.6%** in Q4FY25 **flat Q-o-Q** and down **10 bps Y-o-Y**
- **NNPA** Ratio at **0.3%** in Q4FY25 v/s.0.6% in Q4FY24 and 0.5% in Q3FY25
- **PCR** at **79.7%** in Q4FY25 v/s 71.2% in Q3FY25 and 66.6% in FY24
- Gross Slippages for Q4FY25 at **INR 1,223(2.0%) Crs** v/s. INR 1,348 Crs (2.2%) in Q3FY25. Gross Slippages for FY25 at **INR 5,090 Crs v/s.** INR 5,334 Crs in FY24
- Slippages Net of Recoveries and Upgrades in Q4FY25 at **INR 696 Crs** v/s. INR 871 Crs Q3FY25 , Net slippage for FY25 at **INR 2,755 crs**
- Retail Segment Gross Slippages for Q4FY25 at **INR 1,101 Crs (4.3%)** v/s. INR 1,174 Crs (4.7%) in Q3FY25;

Asset Quality Parameters	31-Mar-25	31-Dec-24	31-Mar-24
Gross NPA (%)	1.6%	1.6%	1.7%
Net NPA (%)	0.3%	0.5%	0.6%
Provision Coverage Ratio excl. Technical W/O (%)	79.7%	71.2%	66.6%
Provision Coverage Ratio incl. Technical W/O (%)	87.6%	82.4%	79.3%

Segmental GNPA	31-Mar-25		31-Dec-24		31-Mar-24	
	GNPA	(%)	GNPA	(%)	GNPA	(%)
Retail	2,248	2.2%	2,226	2.2%	1,708	1.6%
SME	599	1.4%	600	1.4%	433	1.2%
Mid corporate	405	1.0%	402	1.0%	527	1.5%
Corporate Banking	683	1.1%	735	1.1%	1,314	2.4%
Total	3,936	1.6%	3,963	1.6%	3,983	1.7%

Movement of GNPA ¹	31-Dec-24	Movement				31-Mar-25
	Opening	Additions	Upgrades	Recoveries	Write Offs	Closing
Retail	2,225	1,101	194	180	703	2,248
SME	602	99	34	48	21	599
Mid corporate	402	23	0	20	0	405
Corporate	735	0	25	27	0	683
Total	3,963	1,223	253	275	724	3,936

¹ Opening Balance includes the impact of for Inter- segment movement of Products and Customers during the quarter

Summary of Labelled & Overdue Exposures

All figures in INR Crs

- Recovery and Repayments during Q4FY25 from Standard Restructured accounts amounted to **INR 1,507 crs**
- Slippages of **INR 6 Crs** in Q4FY25 from Standard Restructured Advances pool of Q3FY25
- Recoveries** from **Security Receipts** during the quarter aggregated to **INR 795 Crs**
 - Provision Coverage on Security Receipts fully provided at **100%**
- Overdue book of 31-90 days at **INR 3,705 Crs** from INR 3,980 Crs in Q3FY25 and INR 3,684 Crs in Q4FY25

Particulars	31-Mar-25		31-Dec-24		31-Mar-24	
	Gross	Provisions	Gross	Provisions	Gross	Provisions
NPA	3,936	3,135	3,963	2,821	3,983	2,653
Other Non Performing Exposures	5,153	4,461	5,565	4,607	6,901	4,830
<i>NFB of NPA accounts</i>	874	182	908	183	985	198
<i>NPI</i>	62	62	73	73	110	110
<i>Security Reciepts</i>	4,217	4,217	4,584	4,351	5,806	4,521
Total Non Performing Exposures	9,089	7,597	9,528	7,428	10,883	7,483
Technical Write-Off	2,535	2,535	2,517	2,517	2,430	2,430
Provision Coverage incl. Technical W/O		87.2%		82.6%		74.5%
Std. Restructured Advances	424	60	1,928	138	3,792	316
<i>Erstwhile</i>	9	2	11	2	11	4
<i>DCCO related</i>	107	5	1,585	79	1,852	93
<i>MSME</i>	67	8	73	9	101	13
<i>Covid</i>	241	45	259	48	1,829	207
Other Std. exposures	114	40	117	41	330	116
61-90 days overdue loans	1,511		2,116		1,879	
<i>Of which Retail</i>	1,209		1,352		987	
31-60 days overdue loans	2,194		1,864		1,805	
<i>Of which Retail</i>	1,571		1,637		1,294	

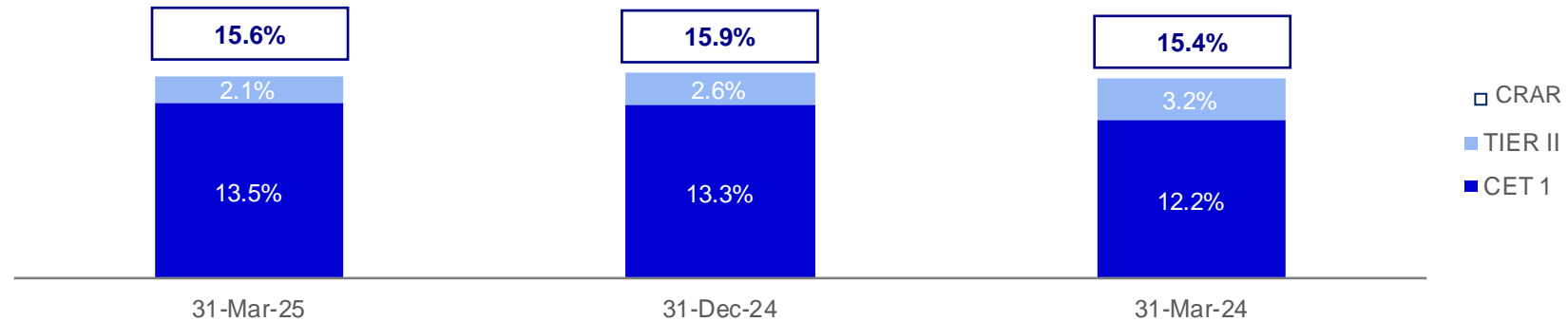
¹ Comprises only Corporate Accounts

² Already Implemented as of respective date; Erstwhile category represents Standard Restructured accounts and does not include withdrawn categories such as SDR, S4A etc.

³ Where provisioning has been made as per requirement of RBI circular on Prudential Framework for Resolution of Stressed Assets dated June 7, 2019

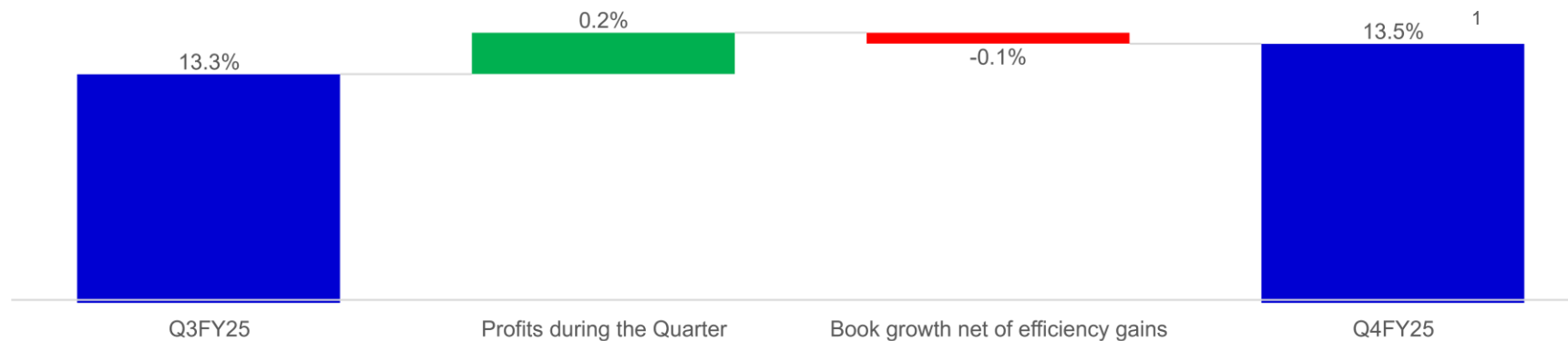
CET 1 Ratio at 13.5%¹

1 Bank's Capital Adequacy Ratio ¹



RWA to Total Assets at 71.3% vs.
70.3% in Q4FY24 and 72.3% in Q3FY25

2 CET I Q-o-Q Movement in Q4FY25



¹ Includes Profits



Contents

Financial Results- Q4FY25 & FY25

Profitability Improvement Roadmap – Key Levers and Progress

YES BANK Franchise



Gradual Improvement in RoA



Key Levers

1 Net Interest Income Expansion

Reducing the drag of **deposits placed in lieu of PSL Non-Compliances** (RIDF Deposits)

Improving Yield on Advances by increasing Share of Higher RoA Accretive Products

Reducing Cost of Deposits by focusing on granular, high quality and low-cost deposits

2 Improvement in Non-Interest Income

By **Expanding cross-sell** of third-party wealth & risk solutions

By accelerating **Digital Payments and Merchant Services** including Trade, FX & CMS

3 Rationalization of Cost Structure

Continued sharp focus on Cost & Efficiencies by Leveraging Digital Capabilities, Process & Productivity Improvement and Business Consolidation

4 Reducing Credit Costs

Improving Sourcing, Early Warning Checks & Health Reviews and Improving Collections

Progress Over Last Few Quarters

RIDF Deposits **Reduced to 8.7% in M'25 vs. ~11% of Total Assets (M'24¹)**

Within Retail Assets – The Share up to **42% in M'25 vs 35% in M'23**

For **last 6 consecutive Qtrs Cost of Deposit Stable** at 6.0%-6.1%

Non-Interest Income to Avg Total Assets **Improved to 1.7% in M'25** vs. 1.1% in M'23

UPI Payee PSP Market Share improved to **~57% in M'25 from ~34% in M'24**
CMS Throughput Improved **3.5x between Q4FY22 to Q4FY25**

Cost-to-Income Ratio improved to 67.3% for Q4FY25 vs 75.8% for Q4FY24

FY25 Staff Cost increased over FY24 at 6.2%; FY25 Total Operating Expenses increased over FY24 at 7.4%

Gross Slippages trending lower with FY25 at 2.0%, vs FY 24 at 2.4%, 30+ Delinquency improved to 1.5% as of M'25 vs 2.4% as of M'23

¹ as % of Total Disbursements; ² M'23 – March'23, M'24 – March'24, M'25 – March'25,

Contents

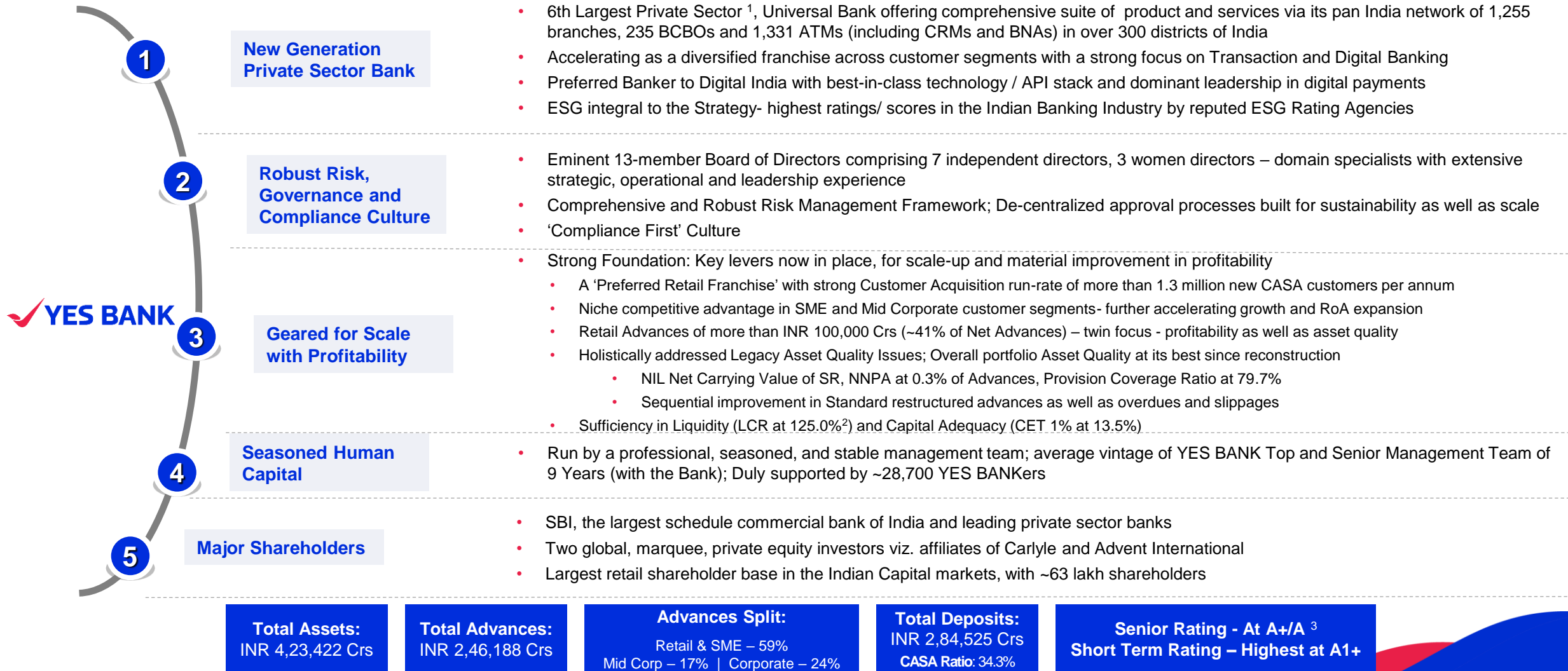
Financial Results- Q4FY25 & FY25

Profitability Improvement Roadmap – Key Levers and Progress

YES BANK Franchise



New Generation, Professionally Run Private Sector Bank with a Scalable Platform



¹ By Total Assets as on December 31, 2024; ² Average for the quarter- Q4FY25; ³ A+ by CRISIL & CARE, A by India Ratings & ICRA; Short Term Ratings by CRISIL & CARE

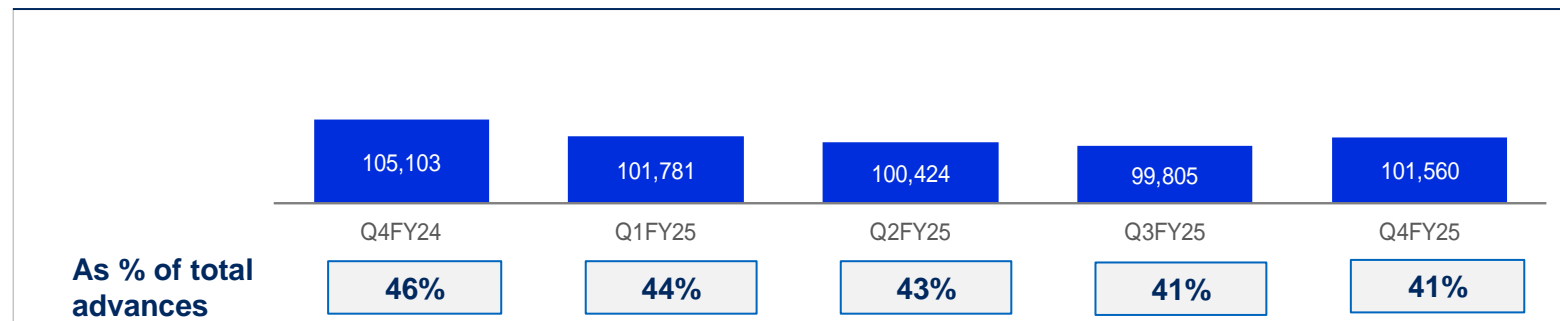
Retail Bank:

Full spectrum retail bank growing with strong momentum

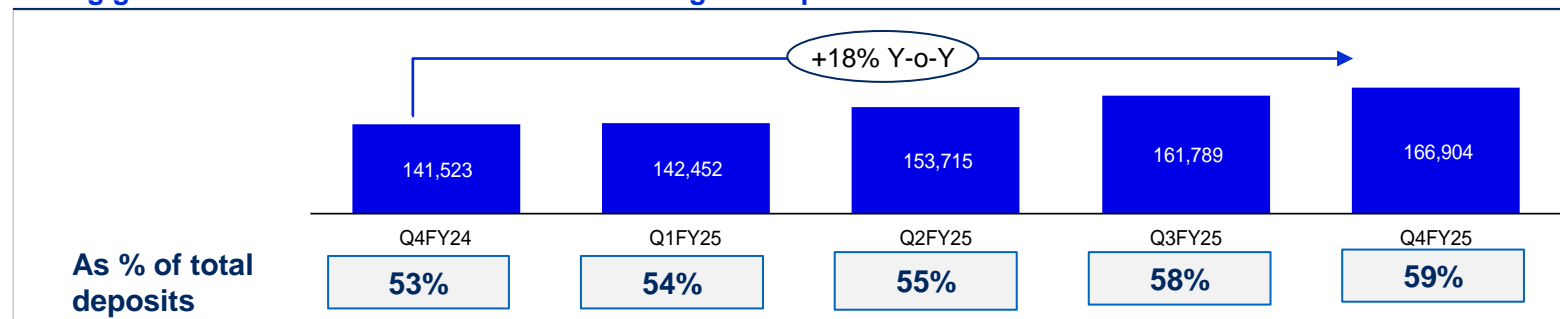


All figures in INR Crs

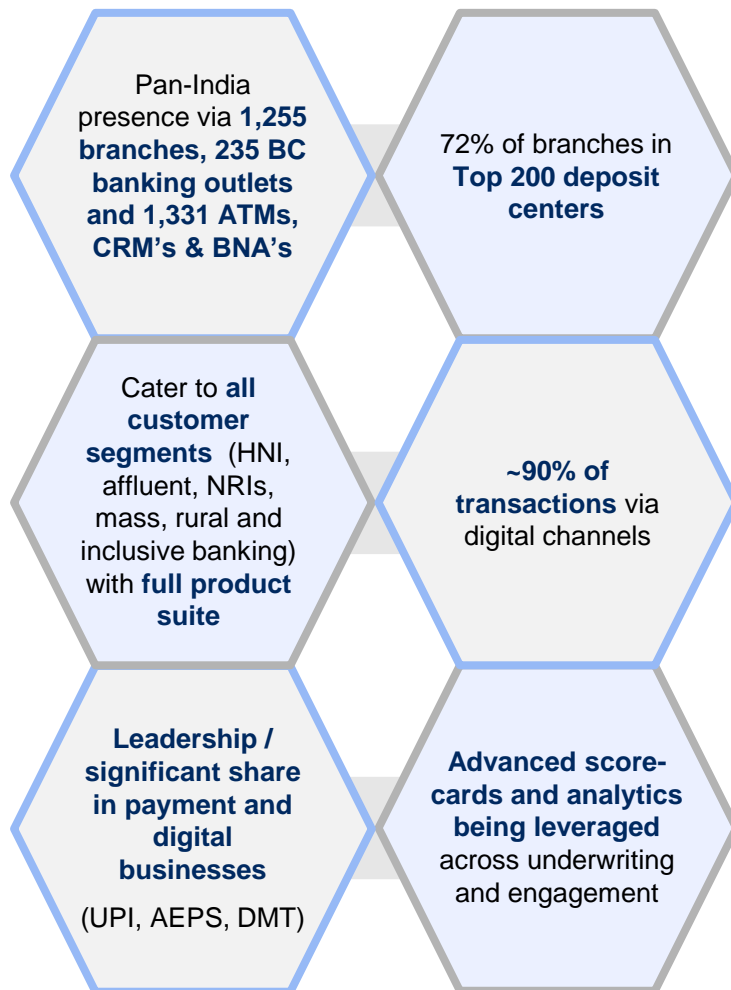
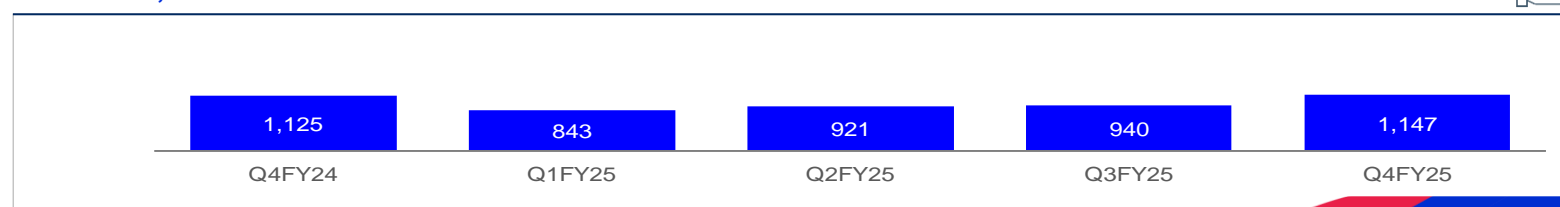
Growth calibration in Retail Advances ¹



Strong growth sustains in Retail & Branch Banking led Deposits



In addition, continued momentum within Retail Fee Income



¹ Basis Internal Business Segmentation; excludes SME Advances

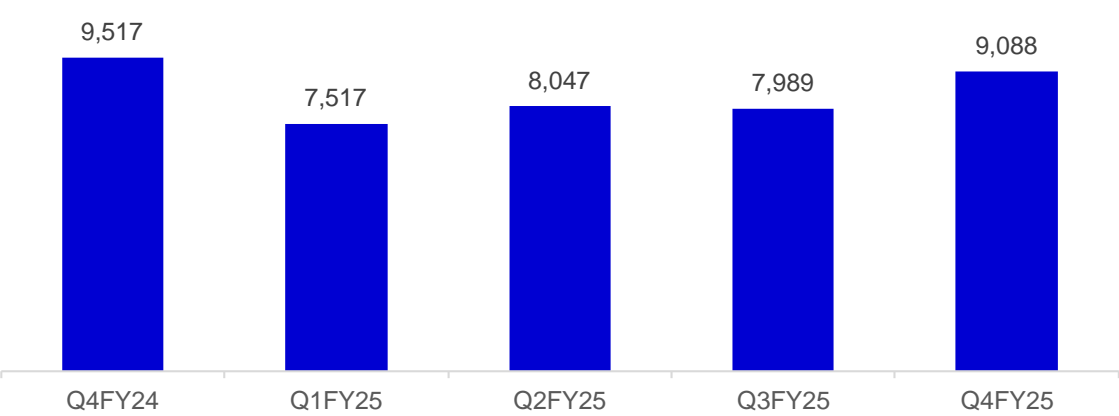
Retail Assets:

Focus on Profitability enhancement

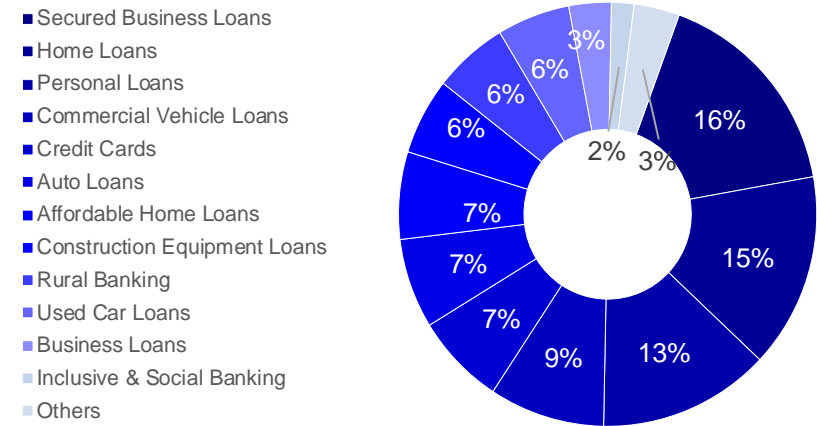


All figures in INR Crs

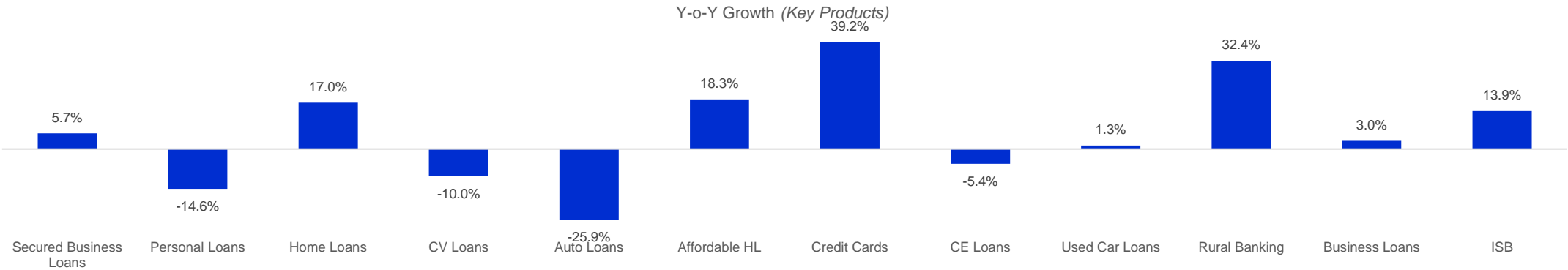
1 Retail Banking asset disbursements¹: Calibration in Product & Sourcing mix



2 Diversified retail book²



3 Differential growth across products- targeted at profitability improvement (Y-o-Y)



¹ Excludes Rural Banking Assets, Credit Cards and Inclusive & Social Banking, ² Split basis gross retail advances

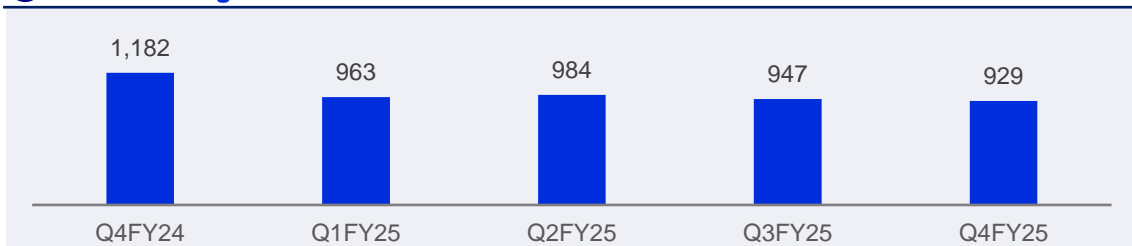
Rural Assets

Deepening the penetration in emerging rural markets & generating Agri PSL



All figures in INR Crs

1 Business originations¹



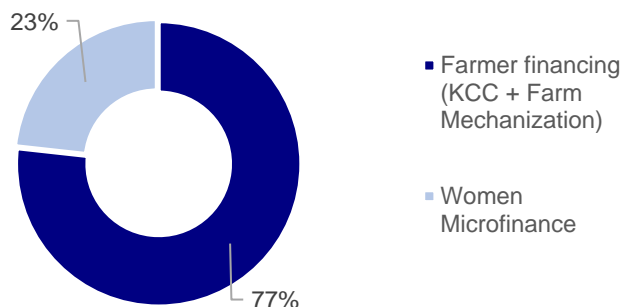
- 100% book qualifies under **granular PSL lending**
- **Product suite to cater to all segments** of semi urban/ rural ecosystem
- **Parameterized lending** in the granular book for faster disbursements

2 Robust Farmer financing and Women Microfinance book

- **High quality farmer financing** book with NPA of ~2%
- The **NPA for Women Microfinance Borrowers portfolio** stands at ~5% driven by increase in delinquencies across the sector
- **Well diversified farmer financing book** with small, medium and large ticket size loans
- **On ground portfolio monitoring/** trigger-based monitoring by an independent risk monitoring team

3 Capturing Rural value chain with geographic diversification

Book Split (value) by segments



- **Diversified portfolio** across ~230 districts in 18 states
- **Long standing relationship with credible BC partners**

Book size : INR 7,758 Cr

4 Profitability Drivers supported by in-depth analytics

- **New LOS and LMS** along with important features such as eKYC, integrated BRE with instant result, eSIGN and direct disbursement will help in improving the efficiency and productivity resulting in overall 20% increase in conversion rate (sourcing to Disbursement)
- Analysis on the industry wide data for analyzing business trends, portfolio quality and competitive bench-marking through credit bureau data at pin code level
- **Periodic analysis** of SRO (MFIN) reports

¹ Excluding a business unit which lends to Microfinance institutions, as it has been internally transferred to Wholesale Banking Segment

Credit Cards:

Strong business growth and enhanced customer experience

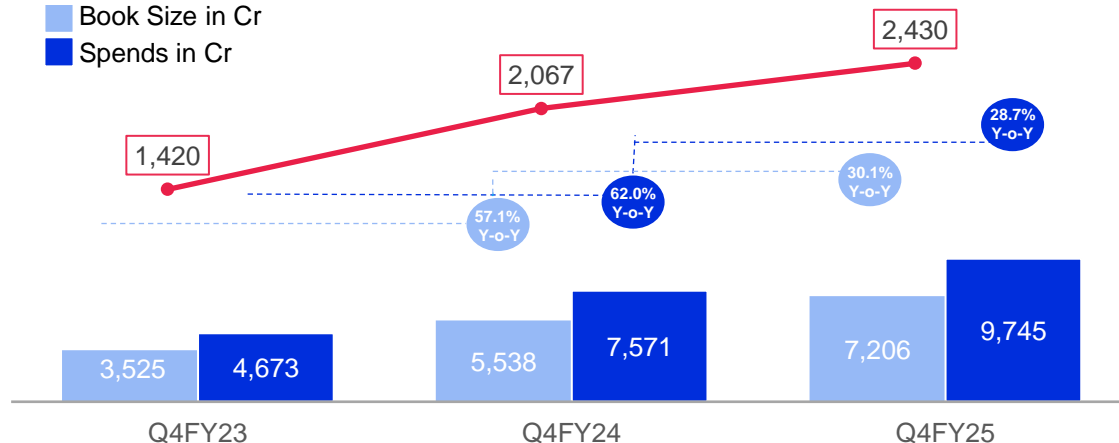


1 Sustained Strong Growth in Cards, Book Size & Card Spends

No of Cards In ('000s)

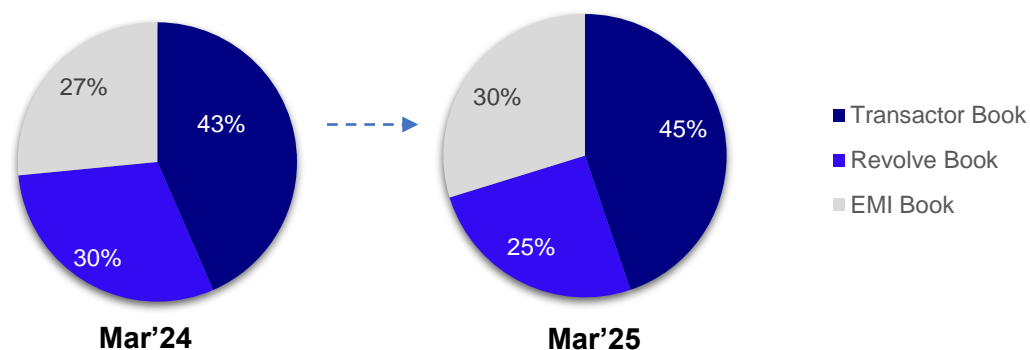
Book Size in Cr

Spends in Cr



3 Optimized Book mix

Comparison of Book mix as on Mar'24 vs Mar'25



2 Key Initiatives FY 25

Optimizing Acquisition

Increased contribution of Internal channels:

- Sustained ~50% of sourcing from internal channels thus reducing dependency on external channels.

Focus on Digital acquisition:

- Digital onboarding at 95% for FY 25

Leveraging co-brand capabilities :

- Utilizing co-brand partners to venture into customer segments less catered through internal channels.

IRIS as one-stop solution

Seamless customer journeys:

- Two-click journeys for positive portfolio interventions like – Instant floater issuance for ETB customers, EMI conversion, card upgrade, credit limit increase, card cancellation, SI mandate

User Experience enhancements :

- New UI/UX of card statement with Merchant category, view of unbilled and unsettled transactions, card tokenization, instant card hotlisting and instant card reissuance.

Portfolio Interventions

Scorecard based decisioning:

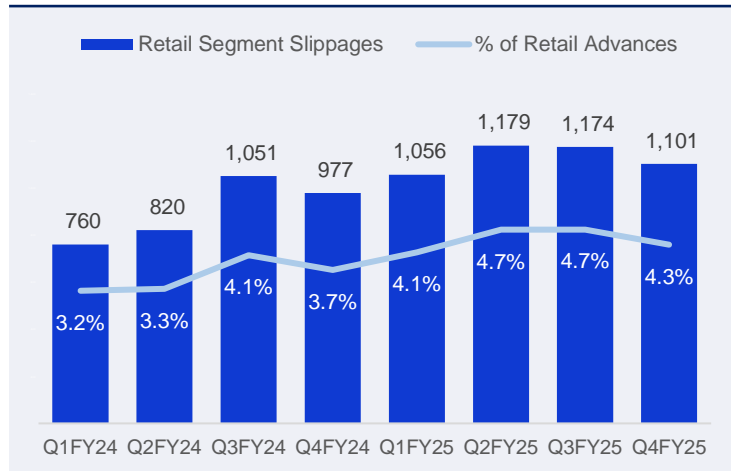
- Use of multi- bureau and on-us customer behaviour scores for positive (credit limit increase, upgrade) and negative interventions (credit limit decrease, fraud monitoring and card blocking).

Retail Slippages - Improvement on Q-o-Q basis

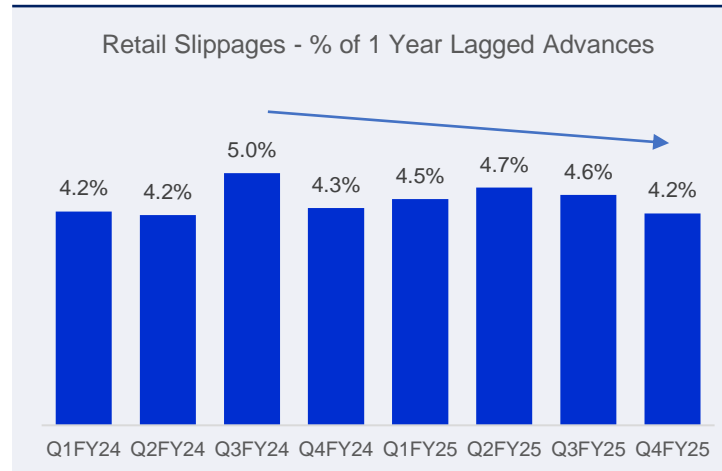


All figures in INR Crs

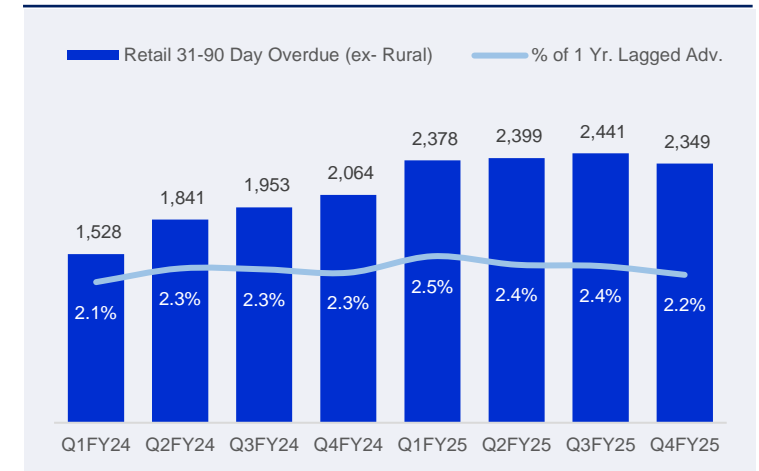
Sequential improvement in Retail Slippages



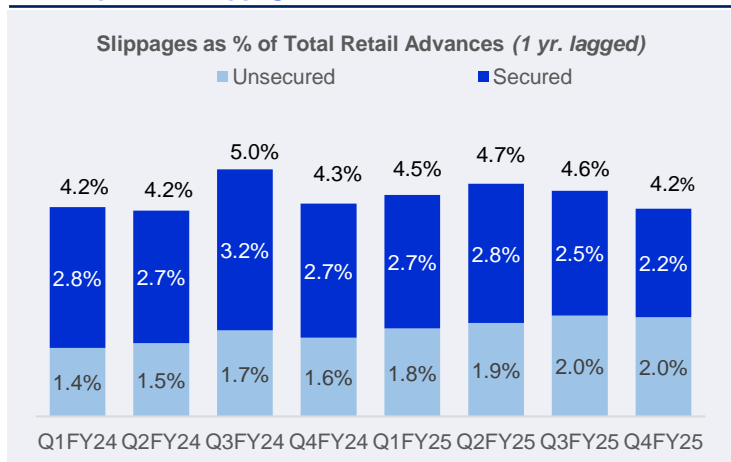
Improvement seen even on 1 Year lagged basis



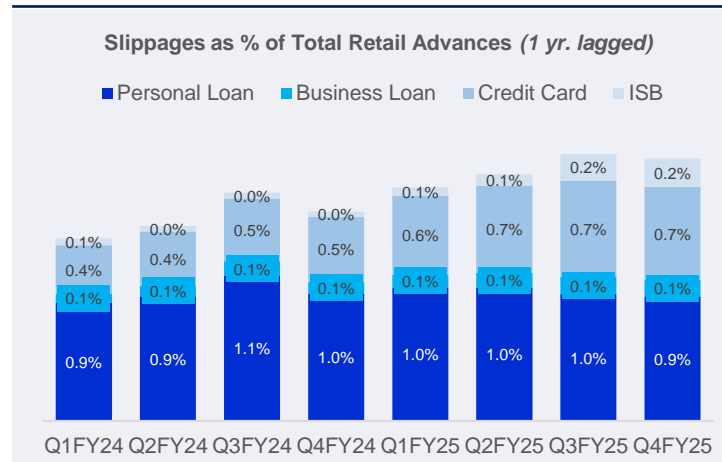
Early delinquencies i.e. 30+ also showing signs of improvement



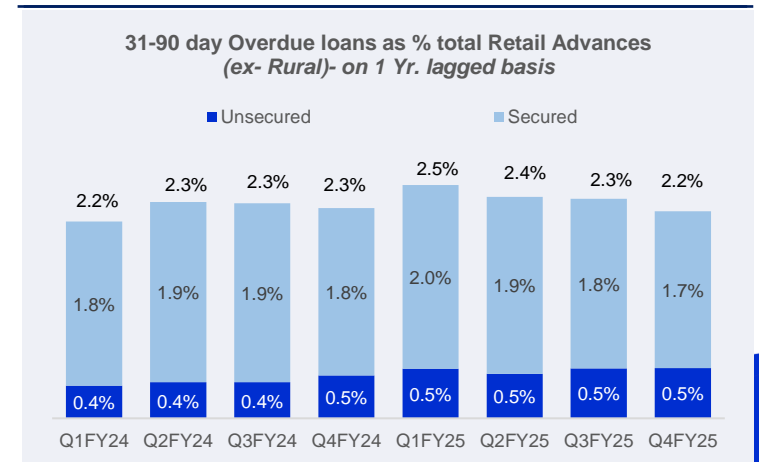
Secured portfolio slippages decline, Unsecured flat Q-o-Q



Within Unsecured, marginal improvement in PL



30+ stable across Unsecured products, improving in secured



Slippage ratios expressed on Annualized basis

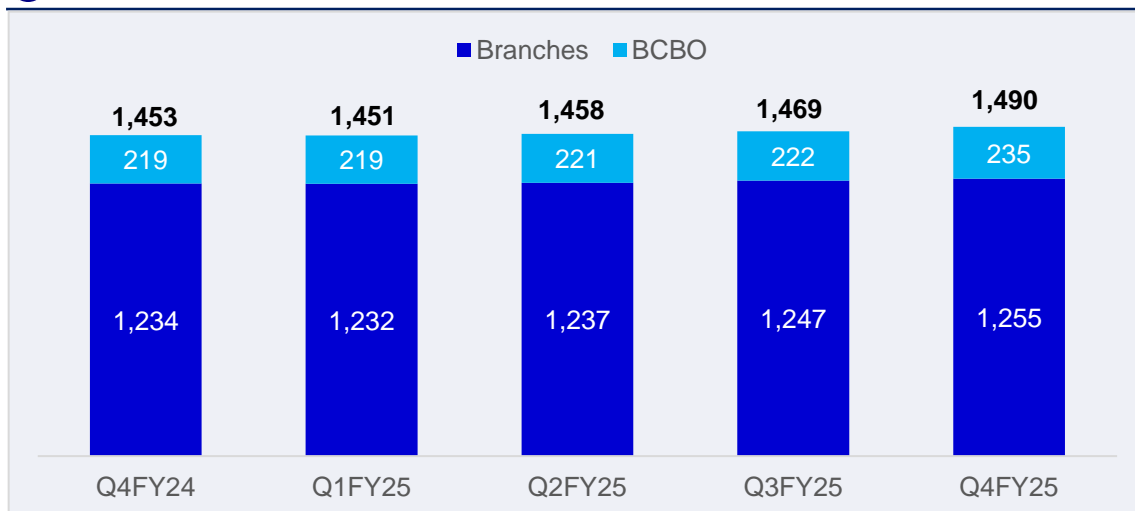
Branch Banking:

Expanding Footprint, Enhanced Digital Cross Sell & Growth in Granular Deposits

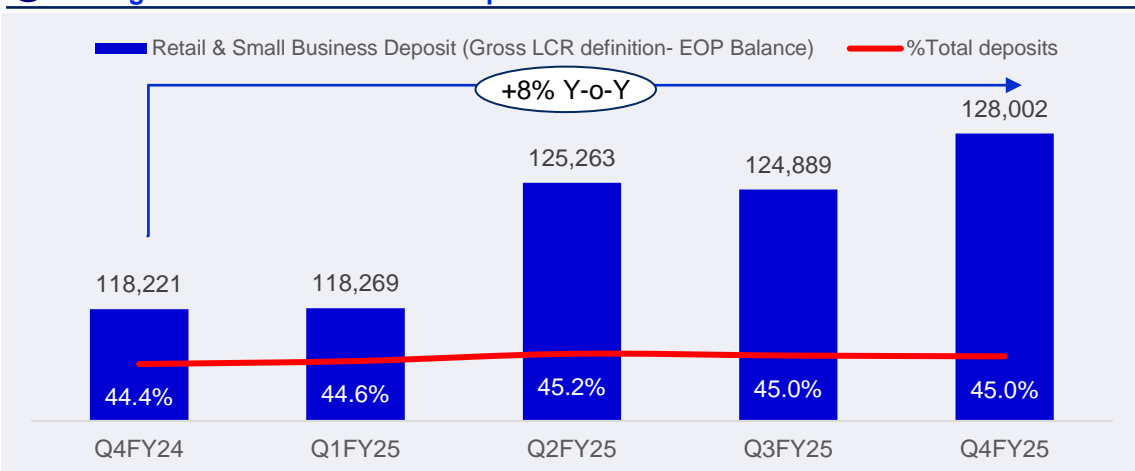


All figures in INR Crs

1 Branch Network



3 Strong momentum in Granular Deposits



2 Digital Journeys for seamless Customer Acquisition, Servicing & Cross sell

Current & Savings Account Onboarding

Assisted Digital Onboarding

- ~96% Individual SA opened digitally with ~72% Savings accounts instantly activated
- ~95% Eligible CA accounts opened digitally with ~62% accounts activated within 4 hours
- Instant A/c Activation extended to Corporate Salary Accounts
- Data backed Product Recommender - Auto fetch profile information from GST for KYC validation. Right product recommendation in real time for New to Bank CA

Digital Co-origination enabled across CA & SA onboarding

- Co-sourcing of Insurance products with SA in a single journey
- Co-origination of POS along with CA for Sole Proprietor in a single journey

DIY (Do It Yourself) Digital Onboarding

- New screens for quick & improved customer experience in DIY SA journey

Servicing & Cross Sell

Servicing

- Over 238 unique service journeys available on digital applications
 - 135 on "IRIS by YES Bank" – Bank's newest Digital app
 - 193 on YES Online – Internet Banking Platform
 - 92 on YES Robot
 - 68 on WhatsApp Banking

Cross Sell

- End-to-end digital journeys for FD, RD, Credit card, MF, SGB, RE-KYC, insurance, IPOs, Card upgrades & quick loans, tax payments, Digital saving accounts, virtual gift cards, Government schemes, card transactions to EMI and Personal Loans
- Journeys available across DIY / Assisted

Maximizing Branch Distribution as Fulcrum of Business

Leveraging existing (*and growing*) network to offer full spectrum of products



All figures in INR Crs

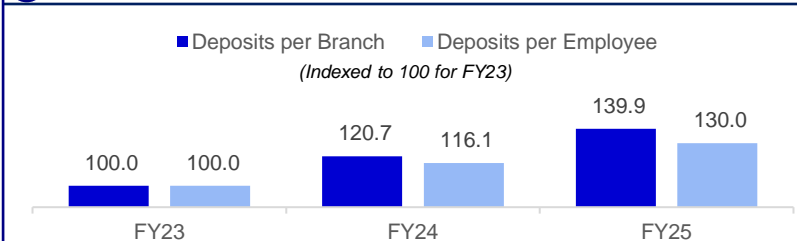
Branch Banking led Deposits: **19.5% CAGR (FY23-FY25)**
v/s. **11.0% CAGR** in Industry and **15.0% CAGR** amongst Pvt. Banks¹

Deposits Outperformance in Branch Banking – even higher in the recent past (*as per latest available data*)

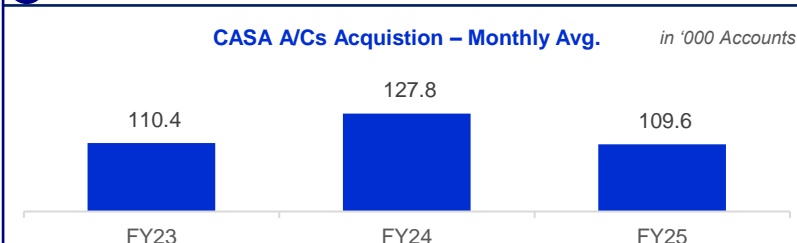
Branch led **sourcing of Assets** and **distribution of Fee Products** gaining significant traction

Outperformance in **Liability** growth largely led by

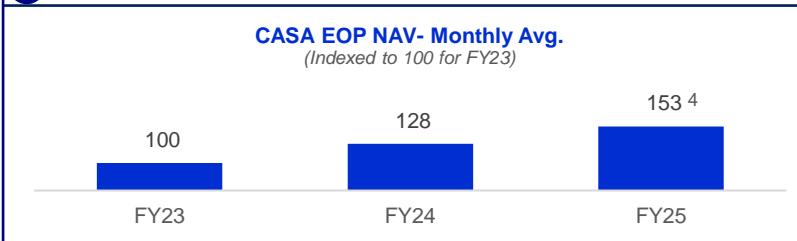
1 Productivity Gains within existing & expanding franchise



2 Acceleration in customer acquisition

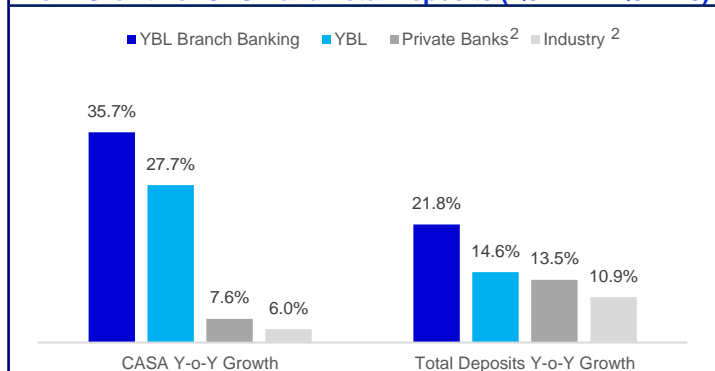


3 Rise in New Acquisition Value (NAV)



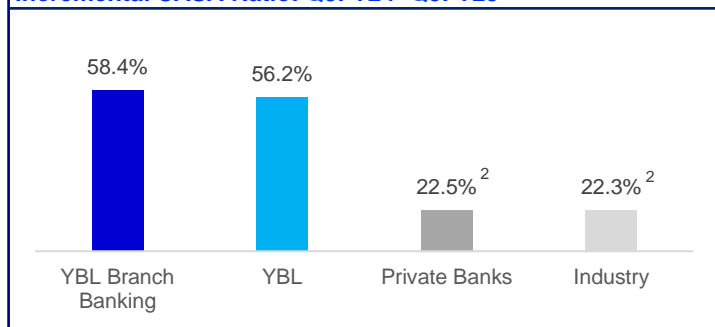
Branch Banking- driving Bank's **outperformance** v/s. Industry

Y-o-Y Growth of CASA and Total Deposits (Q3FY24- Q3FY25)

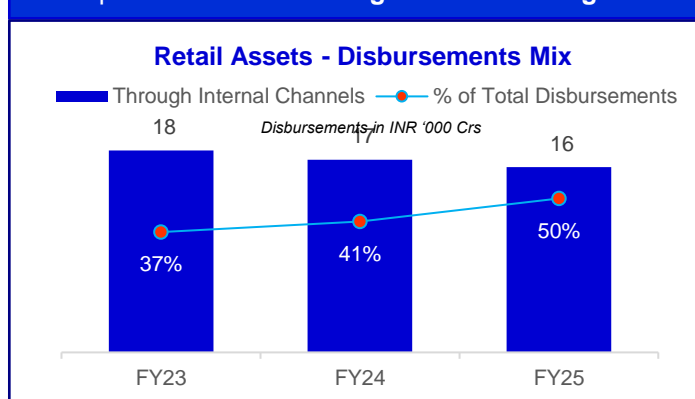


Q4FY25 Deposits growth for YBL at 6.8% Y-o-Y & YBL Branch Banking at 17.9%
Q4FY25 CASA growth for YBL at 18.4% Y-o-Y & YBL Branch Banking at 29.5%

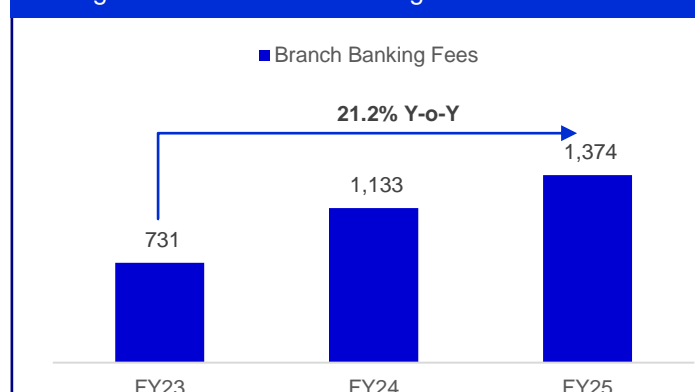
Incremental CASA Ratio: Q3FY24- Q3FY25



Pick-up in Branch led **Sourcing of Retail Banking Assets**



Strong traction in Branch Banking **Fee Income**³



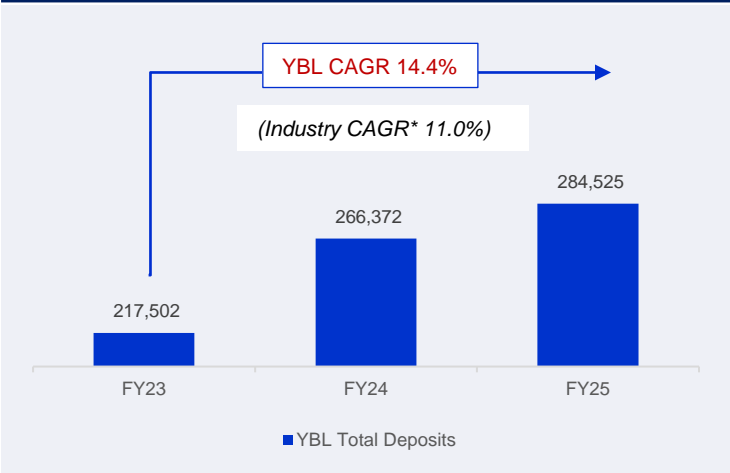
¹ Based on Total Bank Deposits, CAGR computed between FY23-Q3FY25 for the Industry & Pvt. Banks; ² Data Source: RBI (BSR)-2 – Deposits with SCBs; ³ Includes Rural Retail Liabilities

⁴ Normalised for comparability

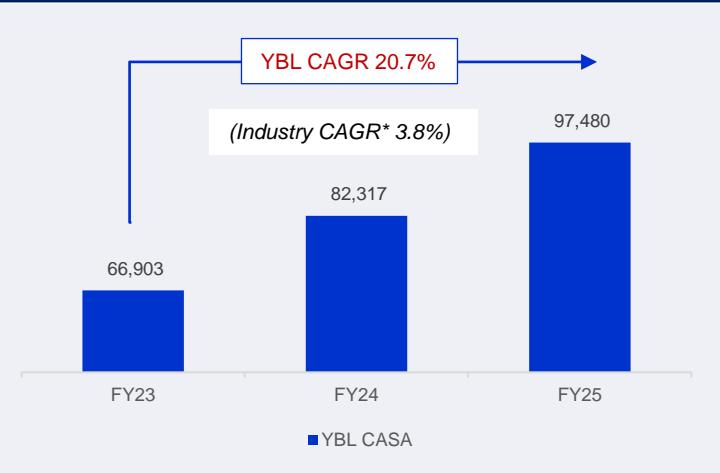
Deposits Metrics consistently outperforming Industry

All figures in INR Crs

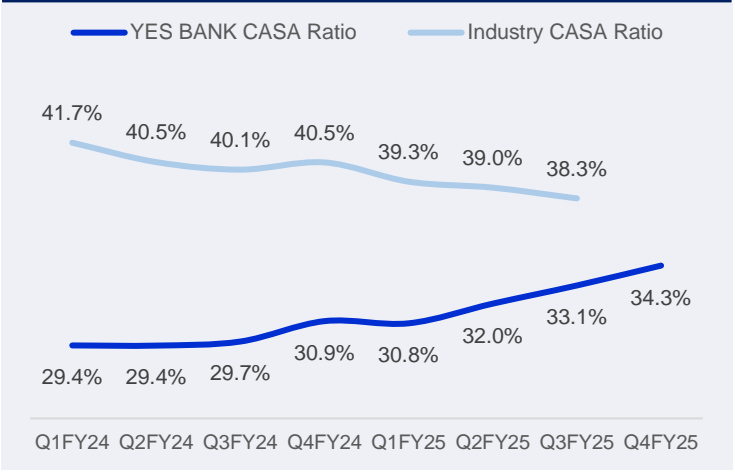
Deposits traction : consistent outperformance to Industry



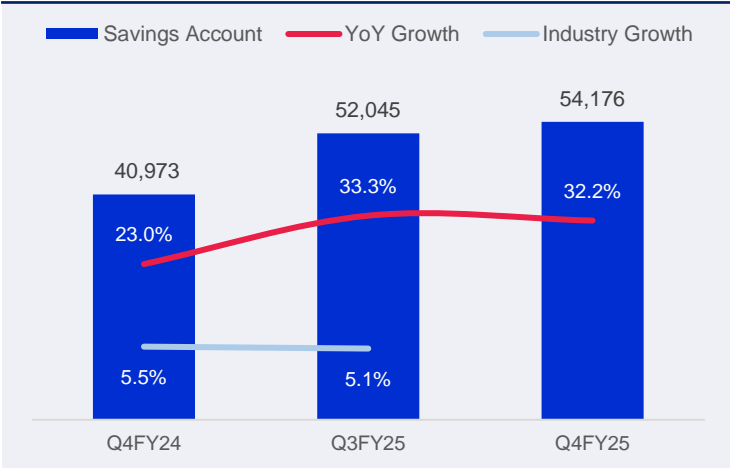
Outperformance even more significant in CASA Deposits



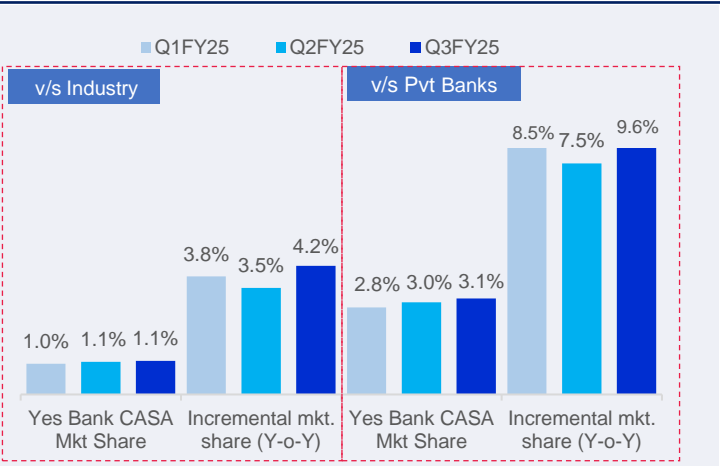
Uptick in CASA ratio amidst strong headwinds in Industry



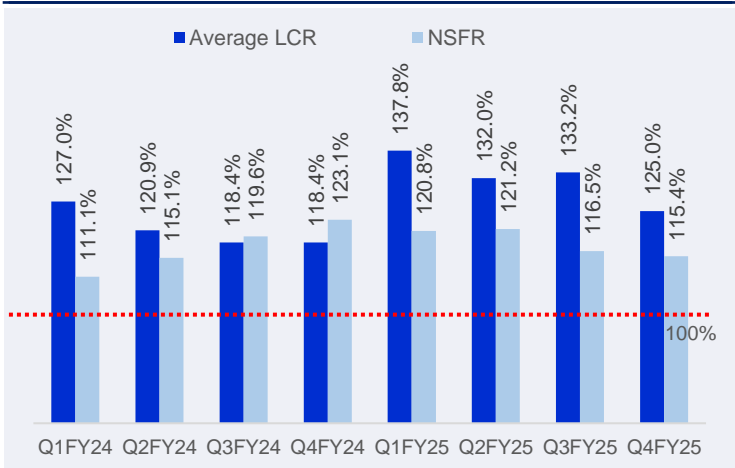
Sustained Pickup in SA



Garnering significant Incremental Market Share in CASA



Continue to maintain healthy short term & long-term liquidity



*Industry data based on RBI's 'Basic Statistical Return (BSR)-2 - Deposits with SCBs excluding RRBs' as of Q3FY25

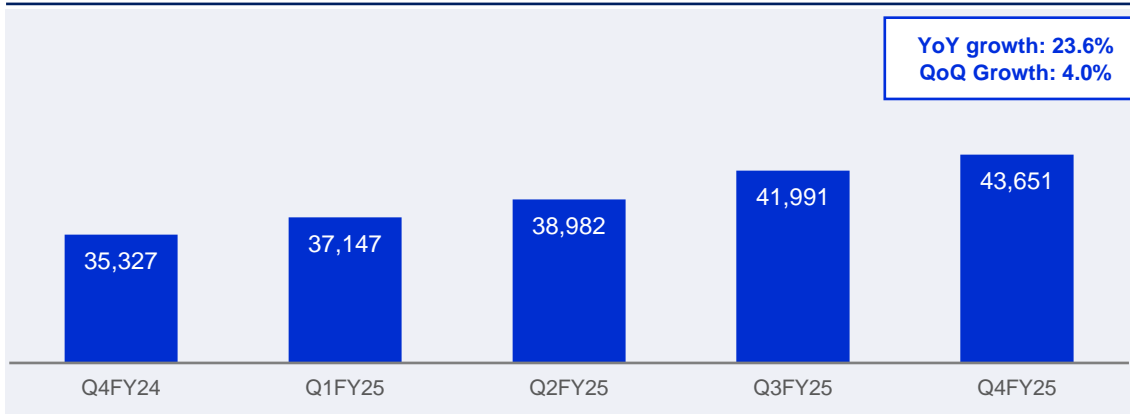
SME Banking:

Strong Book Growth while boosting bottom line



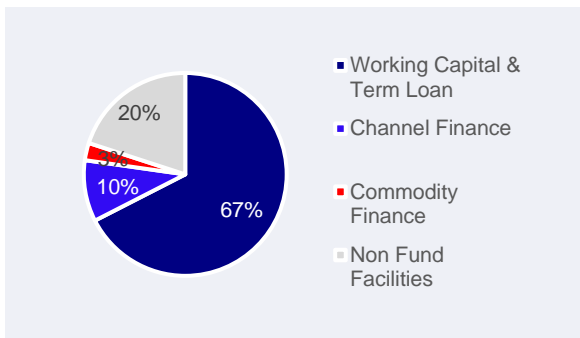
All figures in INR Crs

1 Steady growth in funded book

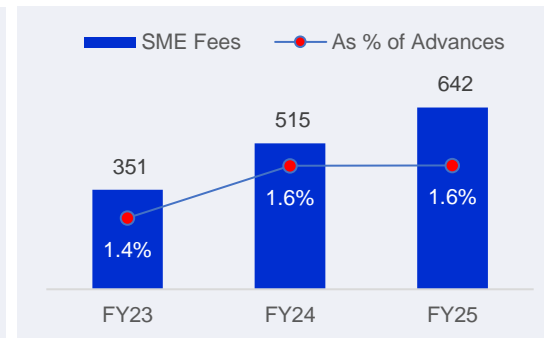


- **Healthy Book** : GNPA 1.4% of Fund Book

3 Sustainable Product Mix along with growing Fee Income

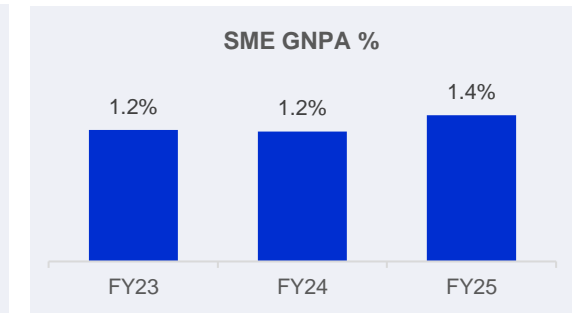
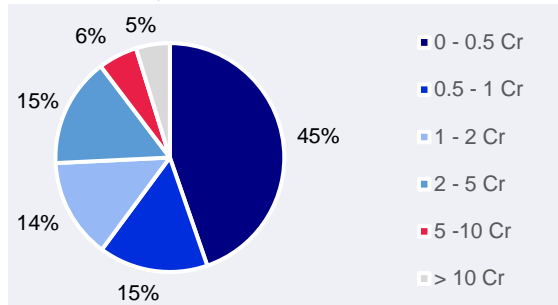


Healthy mix of **Non-Fund** book at ~20%



2 High quality & well diversified granular book with best-in-class Asset Quality

Book Split by Ticket Size (count of customers)



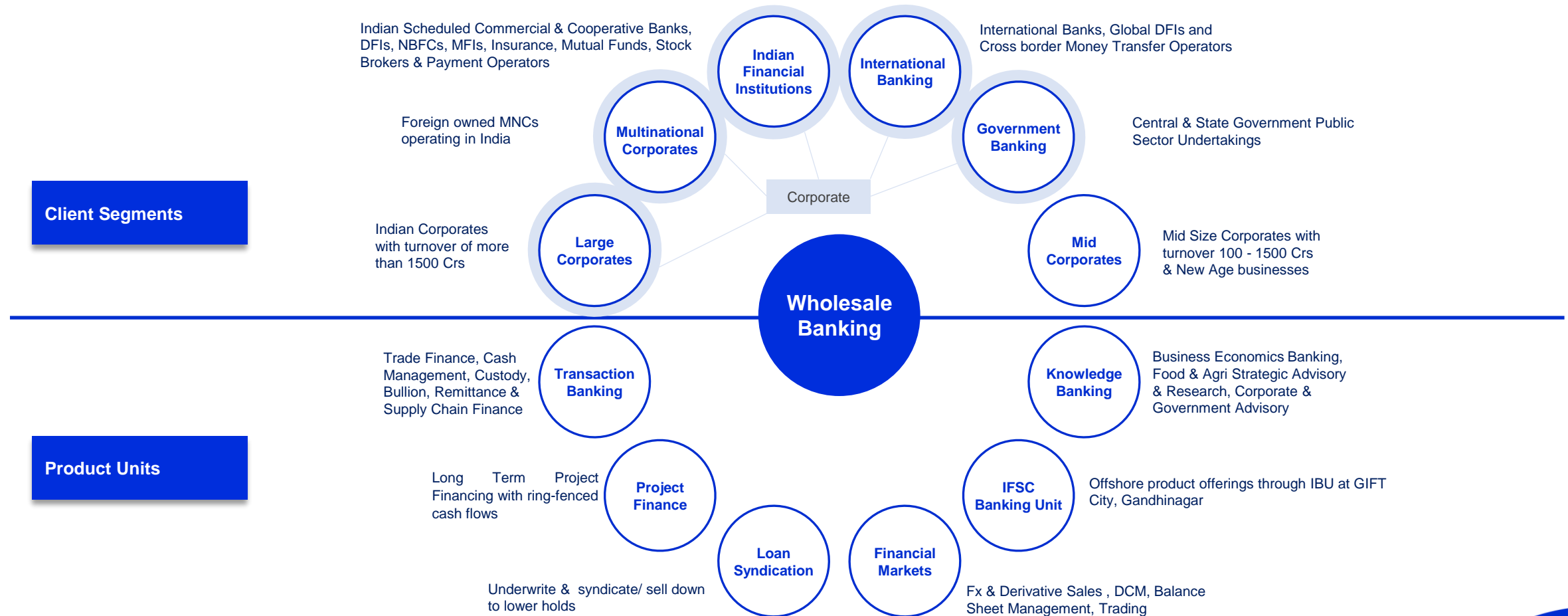
- ~75% of customers have ticket sizes < INR 2 Crs
- **Surrogate program** is driving small ticket exposures and facilitating faster TAT

4 Growth avenues, Digitization & product innovation

- **YES Export** : Launch of new product for MSME exporters who are seeking extension in credit facilities with charge on the underlying of well rated counterparties.
 - Online trade platform
 - Dedicated support from service desk.
- **YES Business & IRIS Biz App** : One app providing seamless experience for integrated financial management of personal and Business Banking accounts, Digital CA opening and Overdraft facility
- **Portfolio Granularization** : Sharper focus on products catering to lower ticket size with Digital enablement –Digi OD (Dedicated digital Journey), Smaller ticket Supply Chain Finance (SMARTFin)
- **Service Desk** : Superior customer experience with enhanced offering of Financial Services (RTGS/NEFT, FD Booking)

Wholesale Banking

Covering diverse Client Segments with deep Product Expertise



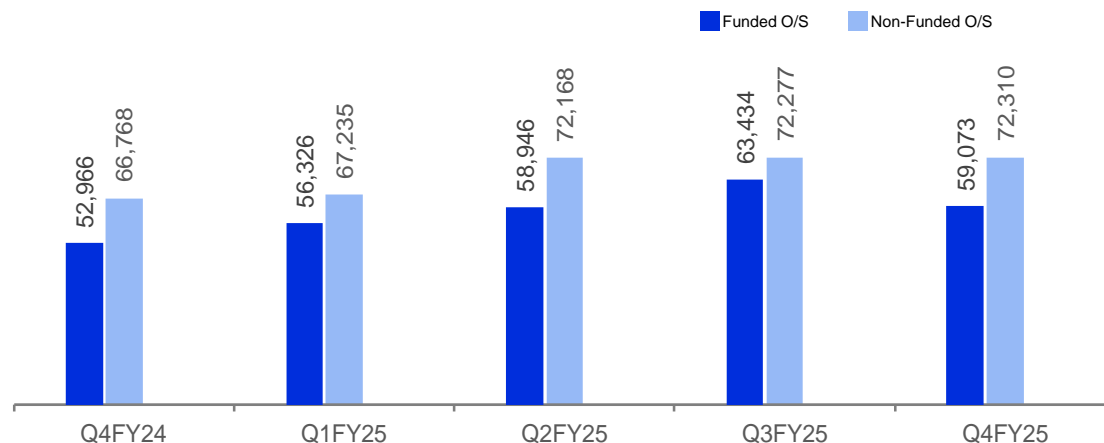
Growing Client Base and improving positioning with high focus on Risk and Returns

Wholesale Banking Business (1)

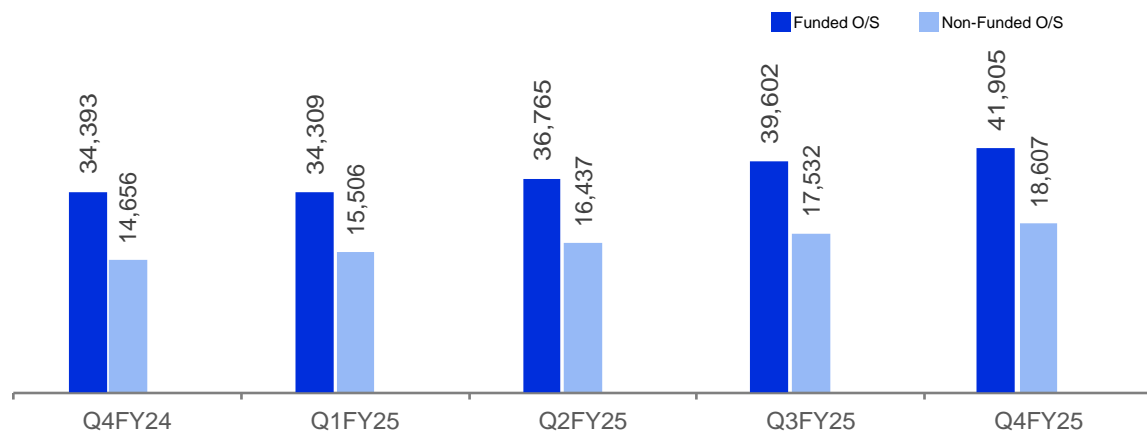
All figures in INR Crs



1 Corporate Book



2 Mid Corporate Book



3 Providing tailored solutions to clients across business segments

Large Corporates

- Team of 182 Relationship Bankers in 9 cities
- Focus on providing wide suite of banking products to develop and maintain core bank status

Indian Financial Institutions

- Team of 61 Relationship Bankers covering Indian Financial Institutions and financial sector entities
- Solutioning led wholesale liabilities franchise across Co-operative banks, BFSI and Fintech's

International Financial Institutions

- Partnership with International DFI, Banks and Exchange Houses
- Facilitate cross border business including trade and personal remittances

Government Entities

- Team of 80 Relationship Bankers spread across 36 locations
- Coverage of Government(s) and Administered Institutions with Comprehensive Financial and Digital solutions expertise

Multinational Corporates

- Team of 39 Relationship Bankers spread across 8 locations
- Granular advances growth with focus on trade/cash/FX solutioning

Mid Corporates

- Team of 325 Relationship Bankers with a strong coverage with presence in 37 key cities. Building Granular portfolio with a focus on knowledge banking
- Deeply entrenched in new-age entrepreneurship ecosystem by providing bespoke digital solutions, incubation and networking platforms

Wholesale Banking Business (2)

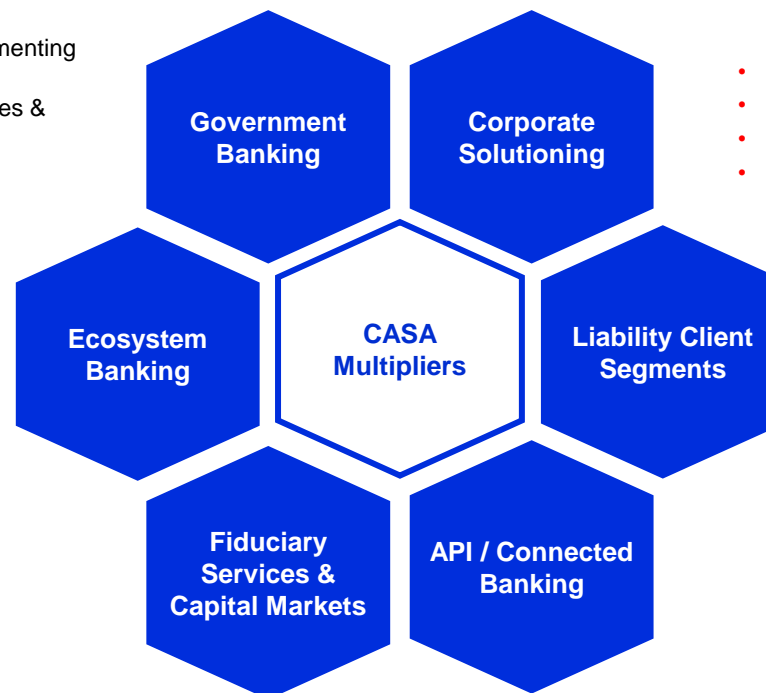
Building sustainable Liability Book



- Alignment with Govt strategy & fund flow to focus on implementing agencies
 - Local Bodies, Development Authorities, Smart Cities & Agricultural Bodies
- E-Tendering, E-Procurement, E-Governance (G2C)
- Strategic Projects : SNA, GeM, PFMS2.0

- **Follow the money** (Inorganic acquisition)
- Mainstreaming Corporate Supply Chain
- **Lifecycle Banking** – Comprehensive Product Suite for clients
- Influencer Strategy eg. PE, VC, FinTech's.

- Custody Fund Accounting for MF, AIF, PMS clients
- Escrow structures for Fintech ecosystem and NBFCs
- Settlement accounts for Banks, SMBs, Exchanges etc.
- CSDL, PCM
- Capital Market Ecosystem – Brokers–POA–BTI link



- Liquidity Mgmt. for Large and Mid-Corporates
- Exporter Accounts
- Real Estate – RERA
- TASC – Education Institutions, Hospitals and PF Trusts

- Fintech & Ecommerce
- Co-operative Banks
- X-Border : Exchange Houses / MTOs / PA-CB
- Financial Institutions – Insurance, MF
- Multinational (MNC) client segment

- Bank as a Payment Aggregator
- Banking as a Service – Connected Banking
- Banking as a Platform – Yes Connect
- Digital - Onboarding, Transacting, Servicing & Governance

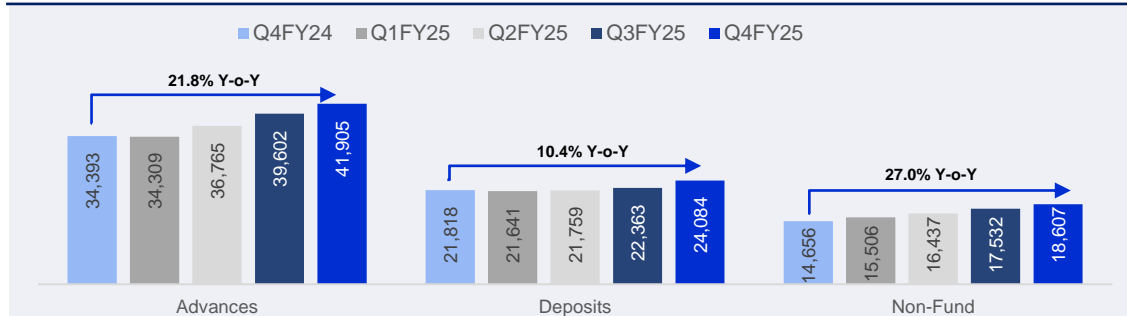
Mid Corporate Segment

Strong Competitive Advantage aided by Relationships, Expertise & Solutioning



All figures in INR Crs

1 Steady growth in Balances in the Mid Corporate segment

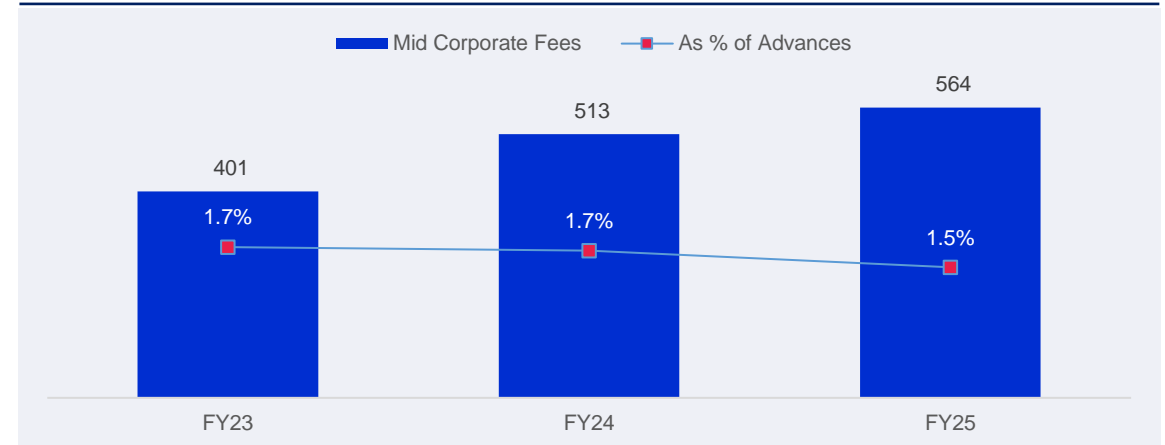


- **Strong Liability Franchise; CA Ratio at ~24%**
- Strong **coverage** – presence across **37 key** geographies
- Granular portfolio with a focus on **Knowledge Banking**
- Well entrenched in new-age **Ecosystem: Be-spoke digital solutions**, incubation/ networking platforms

3 High quality book with significantly low NPA levels across business cycles



2 Strong source of Fee Income



4 Several key enablers driving profitability in the segment

- Growth led by **NTB** and **Cross-sell** - higher **wallet share** and **productivity**
- Increasing **Fee income** through
 - Augmenting **Trade/ CMS** income including that of Non-Credit Clients. **Multi channel offerings** including Trade On Net, API & Digital Banking
 - Synergies with **FASAR¹** & **Treasury**
- Dedicated **New Age Banking Team** with focus on **Unicorns** and **Soonicorn**s
- **Initiatives to maintain Bank's Leadership Position** in startup ecosystem through engagements like API banking, Customized Digital Solutions (UPI/PPI, Digital Escrow) and Advisory Services

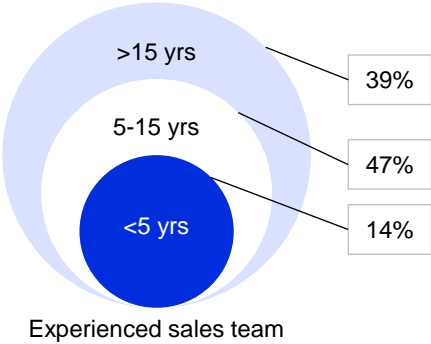
¹ Food and Agribusiness Strategic Advisory and Research Group

Financial Markets

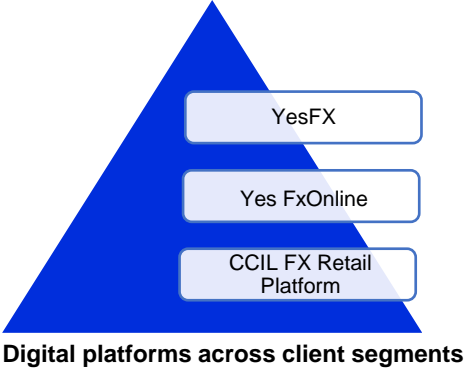
Customised solutions for clients



FX Sales

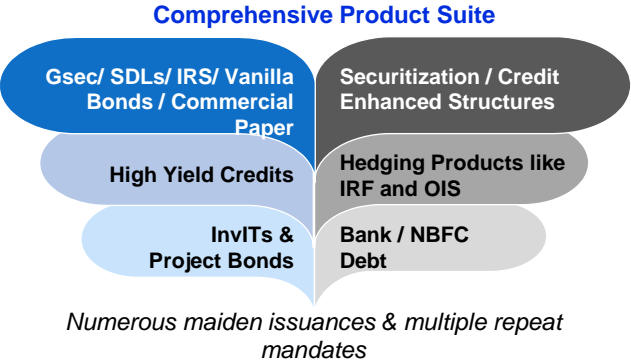


- Dedicated experienced product sales managers providing structured hedging solutions
- Pan India Presence through sales centres
- Active FX desk for providing best in class pricing for customer transactions
- Forex Plus – one-stop solution for all treasury requirements



Debt Capital Markets & PD

- Connect with a wide range of Large/Mid-Size Issuers
- Corporates
 - NBFCs & FIs
 - Banks
 - InvITs



- Diversified Investor Connect
- Mutual Funds
 - Banks
 - Insurance Companies
 - NBFCs
 - Private Wealth Management
 - Retiral Funds
 - Corporate Treasuries
 - Alternate investment Funds
 - FPIs
 - UCBs & RRBs

- Our Experience
- 100+ Years of collective Team experience
 - 1000+ Transactions originated since inception
 - 50+ First-time issuers introduced to Debt Capital Markets

Bullion Desk



- Customer Types
- Bullion Traders
 - Jewellery Mftg
 - Jewellery Exporters

India Silver conference excellence awardee of 2024

Extended specialized desk coverage

Digital @ Banking

A blend of distinctive capabilities, integrated strategy and multi pronged delivery channels aimed at enhancing skill with better efficiency and profitability



Distinctive Capabilities

Market Leadership – YBL processes ~1 in 3 Digital Payment transaction in India

UPI Payments
#1 Payee PSP (57.1% market share)
#2 Payer PSP (32.1% market share)

“#1 Acquiring AePS Bank: Powering ~26.8%¹ of all AePS Txns via ~765 K+ partner outlets²

#2 in NEFT with ~99.0% Success Rate & 24%¹ market share

97% Credit Cards Sourced Digitally ⁴

1,500+ API Stack Developed

50+ partners integrated real time leads mobilization

‘IRIS’ – Retail Super APP with 250+ features

‘IRIS BIZ’– Super APP for Businesses with 100+ features

96% Individual SA & 95% eligible CA accounts Sourced Digitally

Future ready for both BaaS & BaaP Models ³

Business Integrated Strategy

‘Deliver the Bank’ to the Customer

- Curated Offerings across platforms

‘Leapfrogging’ from being Product Centric to Customer Centric

- DIY / Assisted / Next Gen AI / Cloud Native

Foundational, Agile and Embedded Banking

- UPI / Payments, IRIS, YES Smart Pay, Yes Genie, Yes Robot, Yes Connect

Leveraging Public Digital Infrastructure

- CBDC (Efficient Cash Management, Small Payments)
OCEN (Digital Cash Flow Financing), ONDC (Leverage Market Ecosystem), Account Aggregator (Data Sharing Consent Layer), ULI (Unified Lending Interface)

Drive Cost Reduction & Productivity Improvement

- Through ‘Digitization’ of internal processes

Multi Pronged Delivery

YES Bank ‘Digital & Transaction Banking Stack’

- Customer Journey’s, Assets and Apps
- Internal Employee Facing Tools
- API Banking

Ecosystem Partnership

- Payment Aggregators, Co-branded cards, Third Party Apps, Corporate BCs, Co-Lending, Marketplaces etc.

Powered by Strong Core, Data and Talent

Better Mind Share & Wallet Share

Lower Acquisition, Txn and Servicing Cost

Scale and Profitability

¹ Industry Source: RBI Payment System Indicators & NPCI

² As of Mar 31, 2025

³ BaaS: Banking as Service, BaaP: Banking as Product

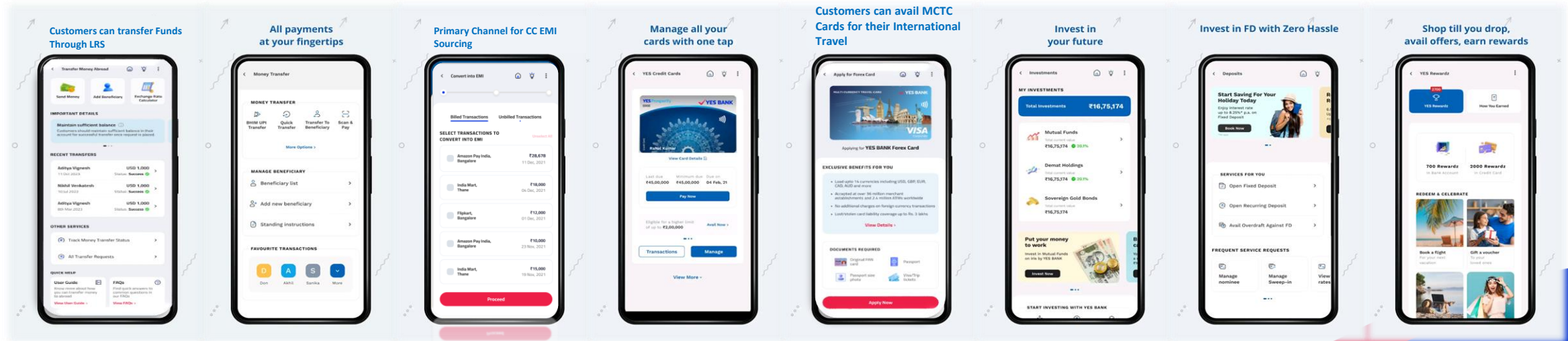
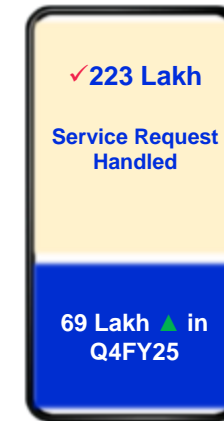
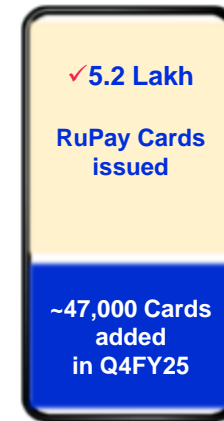
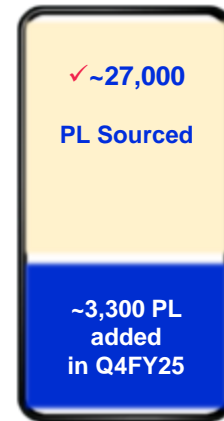
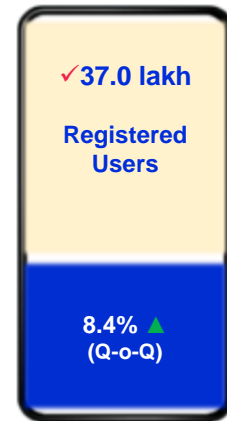
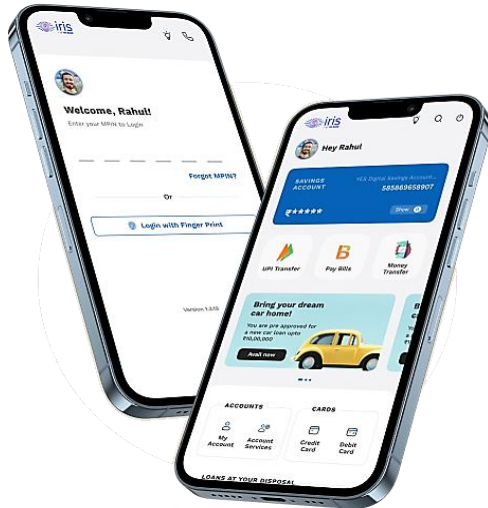
⁴ Including Assisted Journeys

IRIS

A Next Gen 'all-in-one' Retail SUPER APP



Gaining Strong Traction Since Go Live in Aug 2023



100+ Banking Features across Web & Mobile
Payments | Collections | Trade Finance | Supply Chain | Business Loans | Liquidity Mgmt | more..

2.5 Lakhs +

Registered
customers

59,000+

Active Customers

40 Lakhs +

Transactions

14500 +

Tax Bill Payments

1330 +

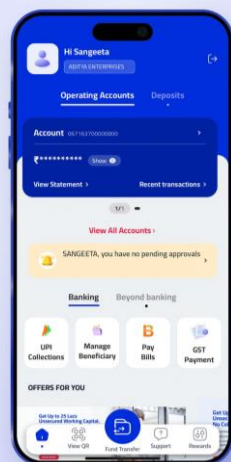
FDs opened

Scan
to
watch
Video

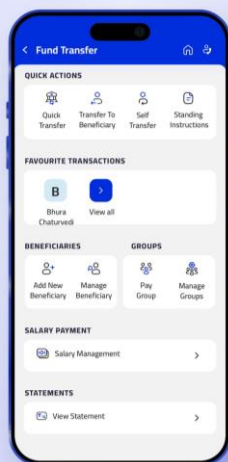


Individual CA | Soleprop | Partnership | LLP | Pvt. Ltd. | Public Ltd. | TASC

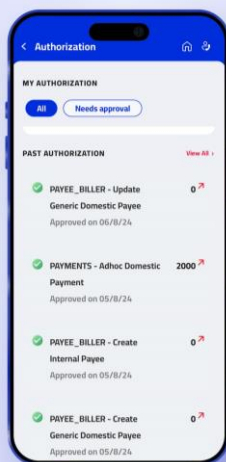
Manage your business
with ease



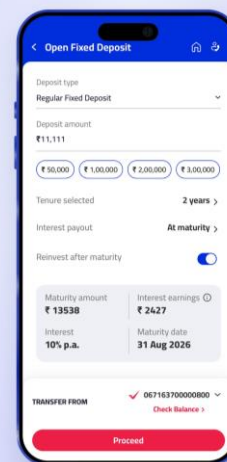
Quick and secure
money transfers



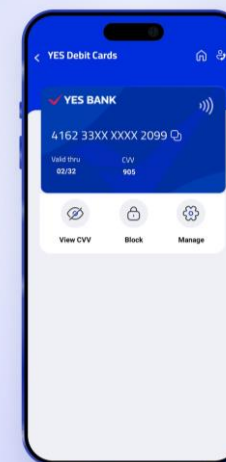
Authorization records
simplified



Start your FD in just
a few steps



Your cards, your
control



YES Business



YES PAY NEXT

A Next Gen 'UPI' Payment App



UPI Payments | Bill Payment & Recharge | UPI Lite | Autopay
Available in 2 languages | Gift cards, Vouchers & more...

29 Lakhs +

Registered customers

21%

MOM Growth in User Base

24%

Monthly transacting users

App store ratings



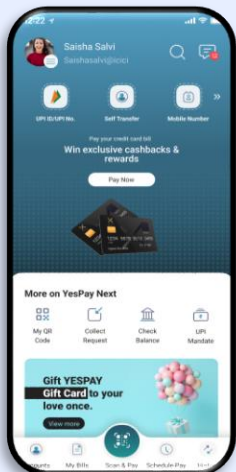
4.6



4.7

Top plugin partners - Swiggy | Zerodha Coin | Annapurna Finance | Apollo Pharmacy

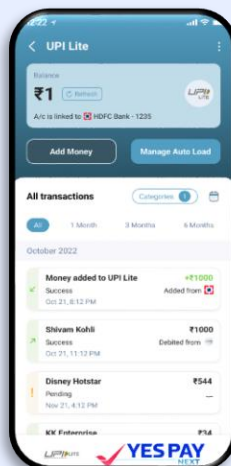
Simplified Dashboard



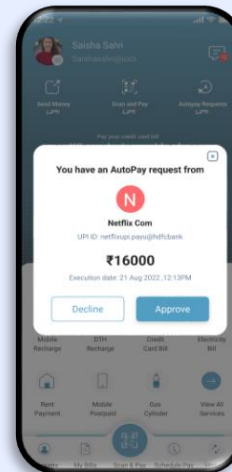
Quick & Secure Merchant Payments



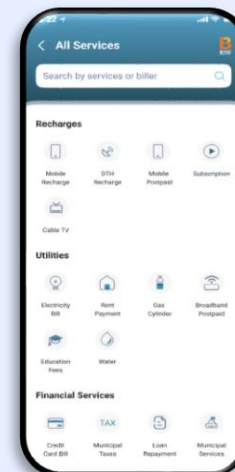
UPI Lite –Auto top-up



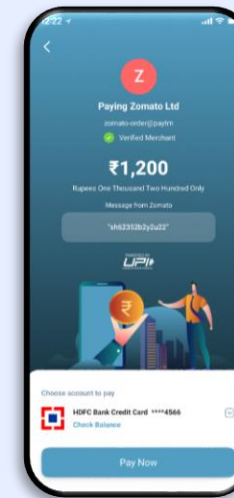
Setup Recurring Payments



Zero Platform fee on Bill Payments



Pay Using Credit Card



YES Pay Biz

One Stop Solution for Merchants



Collect | Manage | Grow

51,000+

Registered Merchants

60%

Monthly transacting merchants

85 Lakhs

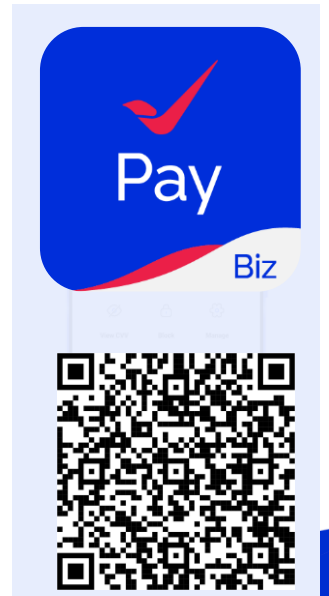
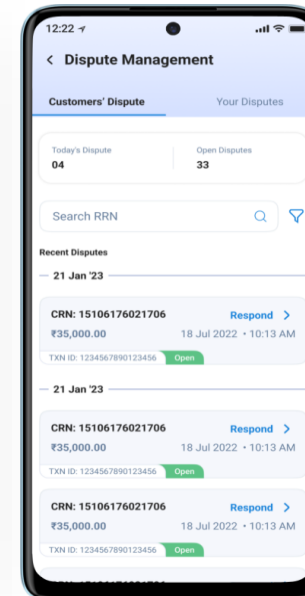
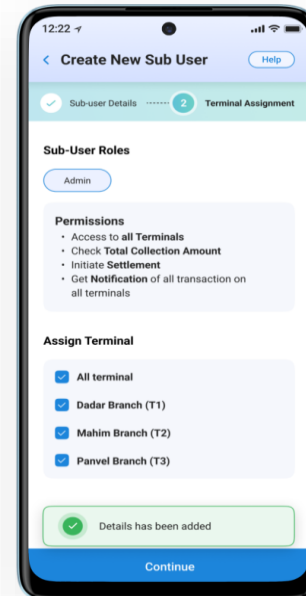
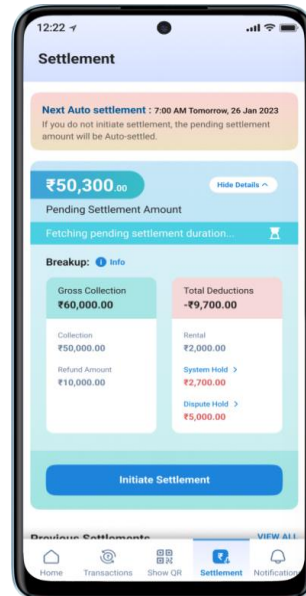
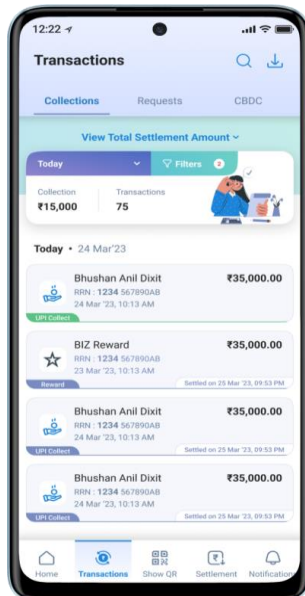
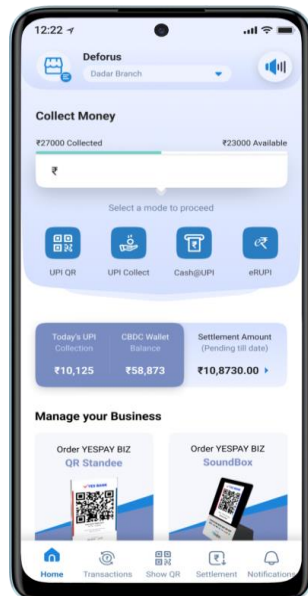
Monthly transactions valuing INR
591 Crores

App Store Ratings-



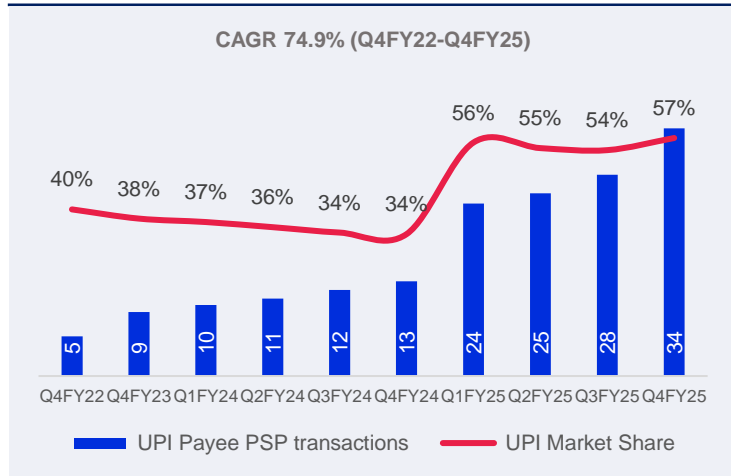
4.4

On demand Instant Settlements | Multiple Collection Modes | Sub-User Management | Available in 6 languages

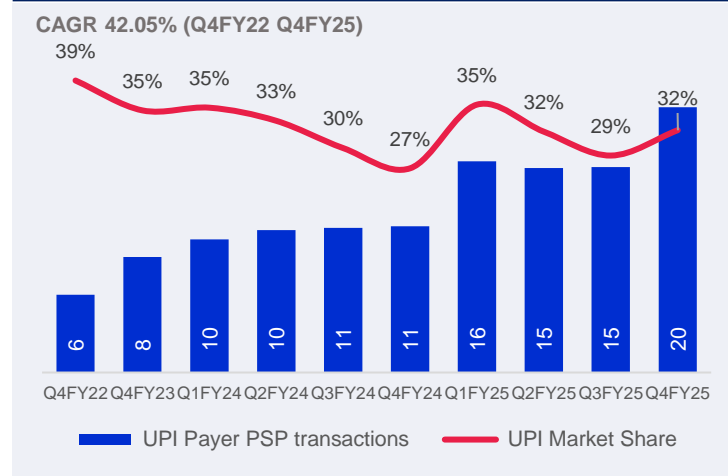


Powering Digital India with our Distinctive Capabilities

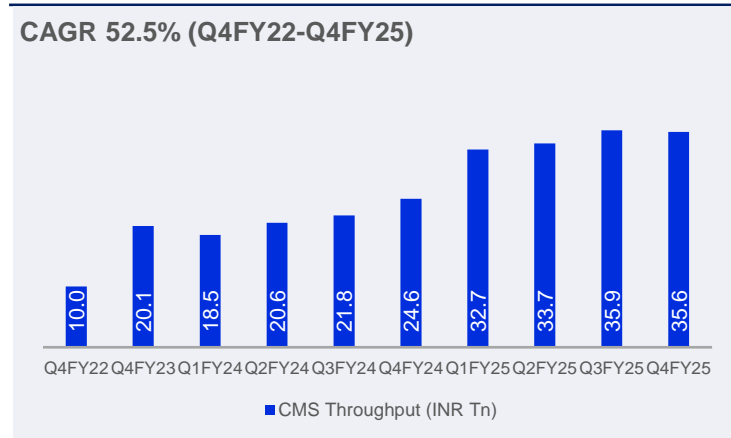
#1 UPI Payee PSP Bank Powering ~318 mn txn daily



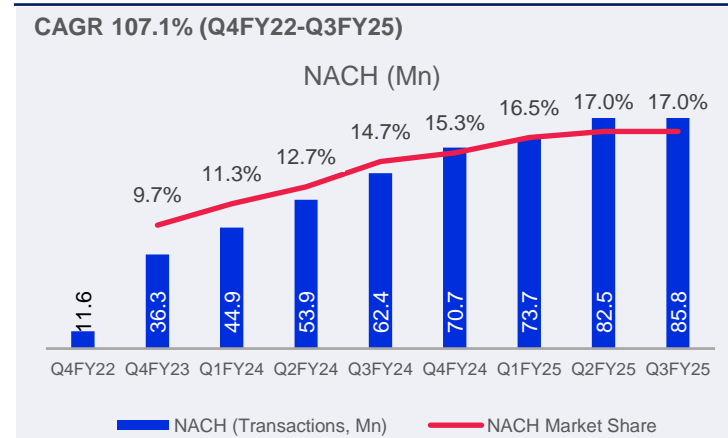
#2 UPI Payer PSP Bank Powering ~182 mn txn daily



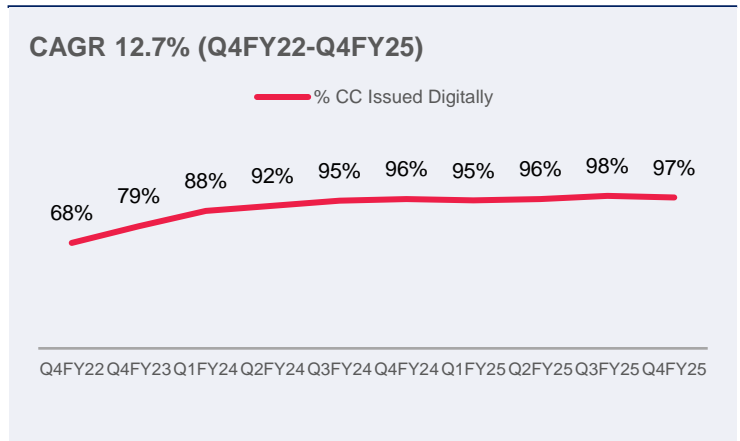
~More than 3X growth in CMS Throughput Since Mar'22



Steadily Market Share Gains; #2 in NACH



% Credit Cards Issued Digitally¹



¹ Includes offline assisted journeys

YES Connect : Enriched Customer Experience

B2B Marketplace

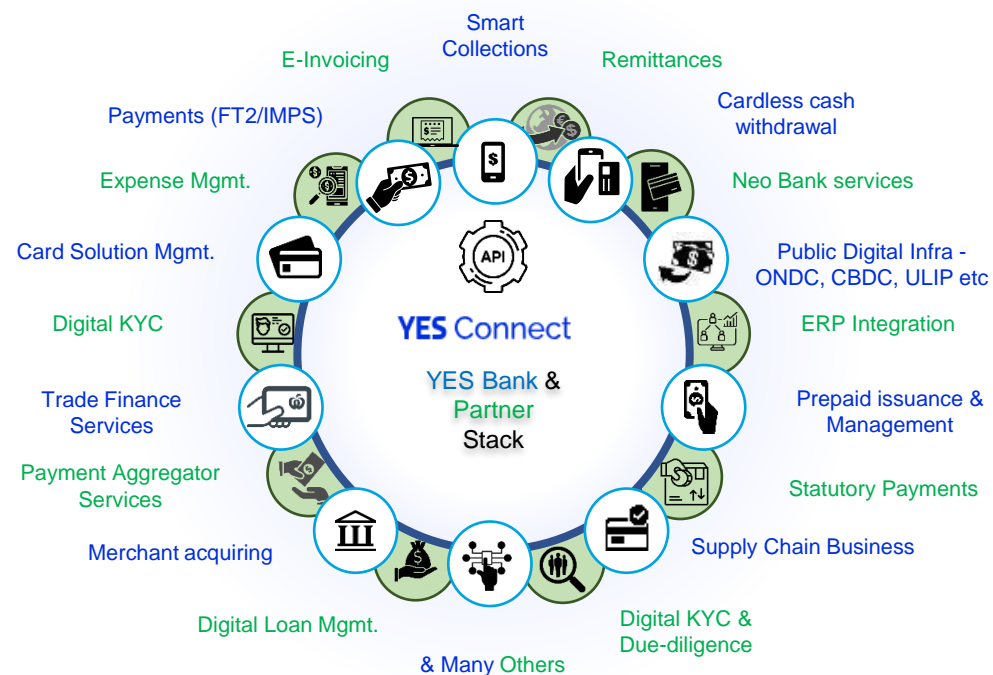


API'fication of our Marketplace model
(YES Bank + Partner Offerings)

Sachetization of Solutions across Industry Segments

YES Bank Services

Partner Services



YES Connect

Services across



Liabilities, General Banking and Cash Management

Trade, Remittances, FX and Supply Chain

Working Capital Financing and Service Fulfilment

Public Digital Infrastructure

Service Fulfilment

Beyond Banking (Partner Soln.)

Ecosystem Partners

Digitizing client journeys & creating inorganic client acquisition funnel through Fintech partnerships



Partnership roadmap of Digital & Transaction Banking

Source Digital	Onboard Digital	Transact Digital	Service Phygital	Monitor Digital
<ul style="list-style-type: none"> Digital Acquisition at Scale thru Partnerships – CA-SA accounts, Supply Chain, Cards, Retail Assets, etc 	<ul style="list-style-type: none"> Digital Client Onboarding & Product Setups Digital a/c Opening with Instant a/c Operations 	<ul style="list-style-type: none"> API'fication of all Bank Products Create STP journeys for Liability & Asset products FinTech Partnership & integration 	<ul style="list-style-type: none"> Digital tools for FTR query resolution at low-cost model AI led Service resolution 	<ul style="list-style-type: none"> Digitalized reporting & MIS End-to-end digital Sales force ML led Digitalized Compliance, FRM, AML

Quantum Force Multiplier for Inorganic Client Acquisition across...

Third Party Apps								
Corporate BCs								
Market Place								
Payment Aggregators								
Co-Branded Cards								
Large Merchants								

... & many more

Transaction Banking

Leveraging the strength of solutioning, leading to granular CASA, NFB, Fee, NII & FX Revenue



Sachetization of Transaction Banking: Curated Solutioning by Client Segments

Large Corporate
B2C



FinTech &
Exchange Houses



Large Corporate
B2B



Insurance / MFs
/ Broking



Pharma



Co-operative /
Small Finance Banks



Media &
Entertainment



Government
Schemes



NBFC



Education,
Hospitals & Hospitality



STRENGTHENING FRANCHISE

98% of our Corporate
CASA is embedded with
Digital & Transaction
Banking Product &
Solutions

21% YTD
Corp. CA
growth YoY

17.11% growth
of NFB* book &
25.78% growth
of FB* Book
YoY

**Market Leadership – YBL
processes 1 in 3 Digital
Payment transaction in India**
*UPI – 57.2% Rank #1 in Payee
PSP| NEFT – 24% Rank #2 |
IMPS – 7.5% | NACH – 15%
Rank #2 | AePS – 26.8%
Rank#1*

2+ PPI* covers 84%
CA, 87% TP, 90% FB,
92% NFB & 96% NCF &
86% TBG Fees

240% growth in
Asset under
Custody

282% YoY
growth in Corp.
IBU CA

13% in NACH & 46% growth in
BBPS YoY, ~5.5% **Market
Share** in LRS, ~15% share in
RDA

93% of all Lending
Clients have 1+ TBG
Product Embedment

58%% YoY
growth in CMS
Thruput

17% YTD
growth in
Mandate
executed YoY

31% **growth** in total Statutory
payments
40% **growth** in direct taxes
29% growth in GST payments
47% growth in EPFO

18% growth in
Trade & CMS
Fees YoY

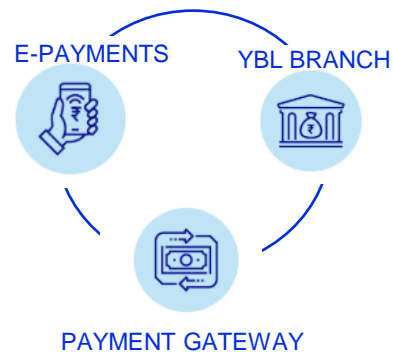
7% of CA Book
and 9% of
Trade NFB
from NTB
clients

NEW Agency Business

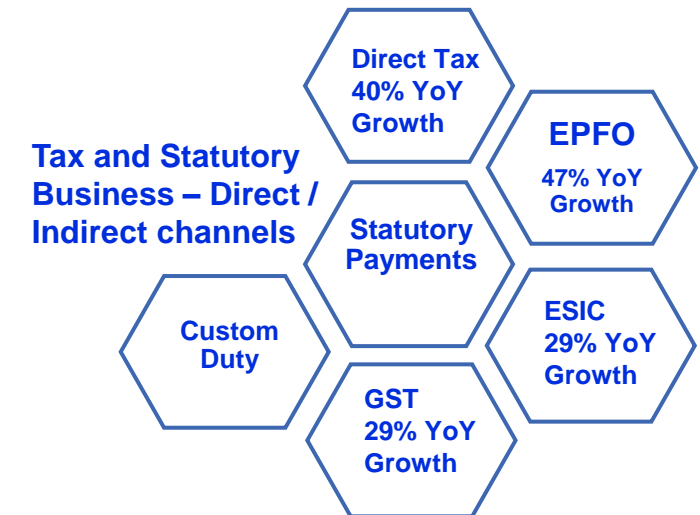


YES BANK is authorized as an Agency Bank to collect Central & State Tax Payments
YES Tax Pay – An integrated collection suite enabling seamless tax payments across government tax portals.

YES Tax Pay



- Direct Integration for YES Bank Net Banking Channels.(Retail and Corporate)
- Integrated flow for OTC (Over the Counter) collections at YES BANK Branches.
- Integrated with YES SMARTPAY (Collection Suite) for Multiple payment modes via Payment Gateway.
- Integrated with eKuber 2.0 for automated regulatory reporting



Central Mandates	State Mandates	Employees' Provident Fund Organization – (EPFO)	Goods and Services Tax (GST)	31%	50K	30K
4 central empanelment received	8 State empanelment received	4,730 New Clients	Launched on 13 th March 2025	YoY Growth in Total Tax Collection	Active Customers Live in FY2025	New clients activated for Tax payments in FY2025
Live for GST & EPFO collections	Live for Assam & Meghalaya		2,766 Active Customers 1,690 New Customers			

To know more
Scan the QR





Supply Chain Finance Business



End-to-End Digital solution designed for Anchor Corporates to support working capital needs of their MSME supply chain partners

Operational Efficiency

- Fully Digital onboarding from lead sharing to limit sanction.
- Detailed BRE functionality, configure policies on the fly

Granular Book

- **4lac+** Invoices Discounted FY-25

Product Coverage

- LMS and LOS covers all SCF products & services.
- Exploring BBPS B2B integration for auto recon

Diversified Relationships

- **130+** Anchors across Industry Segments

API Functionalities

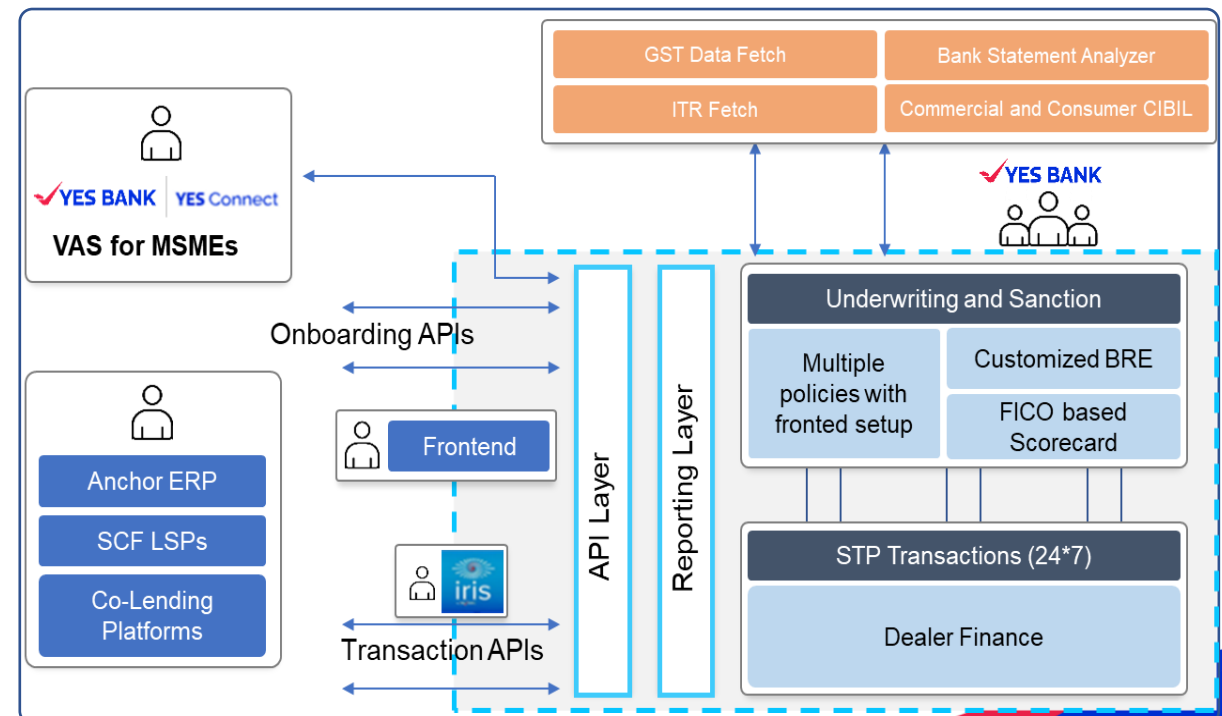
- APIs across LOS + LMS enabling deeper LSP/Fintech integrations.
- Transaction API's, Lead APIs, BRE APIs

Growing Presence

- **1200+** NTB MSMEs onboarded in FY -25(SCF)

-Digital Data Collection

- Direct Linkages with Bureau, GST, Income Tax Portals
- Automated Limit Tracking and 24*7 Transaction capability



Responsible franchise with sustainability at its core



S&P Global ESG Score

Highest Score amongst Indian banks in the 2024 S&P Global CSA*

FTSE4Good

Included in FTSE4Good Index Series for the second consecutive year (2023, 2024)

CDP

Highest rated Indian Bank for climate disclosures 2024 – rated 'A-' (Leadership Band)

MSCI

Index Constituent of MSCI ACWI's Low Carbon Leaders Index, ACWI Climate Change Index, among others

CRH

Ranked highest amongst 35 large scheduled commercial banks on climate preparedness – Climate Risk Horizons study#

Aligning with global frameworks

First Indian Bank to be a Founding Signatory to **UNEP FI Principles for Responsible Banking**, striving to align its business strategy with the Paris Agreement and UN SDGs

First Indian Bank to support and publish enhanced disclosures in line with **TCFD recommendations**

Taking the lead in climate and sustainable finance

First Indian Bank to measure and **report financed emissions** of its electricity generation loan exposure and set decarbonization targets

Launched India's first Green Bond and **Green Fixed Deposit** product

One of only 5 Accredited Entities to the **Global Climate Fund**

Robust ESG & Climate Governance

CSR & ESG Committee of the Board: Highest governance body that drives the Bank's ESG agenda

Sustainability Council: Executive committee chaired by the MD & CEO, develops and reviews the Bank's sustainability strategy

Sustainable Finance (SF) Unit: Implements the Bank's sustainability strategy in coordination with sustainability SPOCs from BUs across the organization to

ESG KPIs: Domain-specific ESG KPIs integrated into the goals of Top Management

* S&P Global Corporate Sustainability Assessment (CSA) 2024 - (YES BANK achieved a CSA Score of 72 (out of 100) and ESG Score of 73 (out of 100) as of December 16, 2024.

Only Indian bank included in the S&P Global Sustainability Yearbook 2025

Climate Risk Horizons 2024 study

Integrating ESG considerations across the Bank's business and operations



Environment

Environmental Management: First Bank globally with 1,186, ISO 14001:2015 certified facilities under its Environmental Management System

Net zero by 2030: Committed to reduce GHG emissions from operations to net zero by 2030. Switched key facilities including YES BANK House to 100% renewables

Responsible lending: Instituted an Environment and Social Risk Management System (ESMS) to integrate E&S risks into overall credit risk assessment framework

Climate action: First Indian Bank to report financed emissions (electricity generation). Continued focus on financing renewable energy, electric vehicles, and rooftop solar adoption amongst MSMEs

Agroforestry: 2,00,000 trees planted on farmer's land for enhancing green cover and providing an additional source of income to farmers, with a target to plant 1 million trees by 2028

Social

23.17%* proportion of women in the Bank's workforce in FY 2024-25

6.49 lakh* active women customers under the Bank's flagship group-lending programme, YES LEAP in FY 2024-25

22,000+ youth, farmers, women and artisans* from rural India impacted through employment and entrepreneurship interventions by YES Foundation in FY 2024-25, with a target to impact over 1,00,000 individuals by 2026

Governance

54% of the Directors on the Bank's Board are Independent Directors

23% of Directors on the Bank's Board are women

Robust Governance Structure – Board Members



Eminent and Experienced Board



Rama Subramaniam Gandhi
Non-Executive, Part time Chairman,
Independent Director



Atul Malik
Independent Director



Sharad Sharma
Independent Director



Rekha Murthy
Independent Director



Nandita Gurjar
Independent Director



Sanjay Kumar Khemani
Independent Director



Sadashiv Srinivas Rao
Independent Director



Sandeep Tewari
Nominee Director appointed by SBI



Thekepat Keshav Kumar
Nominee Director appointed by SBI



Shweta Jalan¹
Non- Executive Director



Prashant Kumar
Managing Director & CEO



Rajan Pental
Executive Director



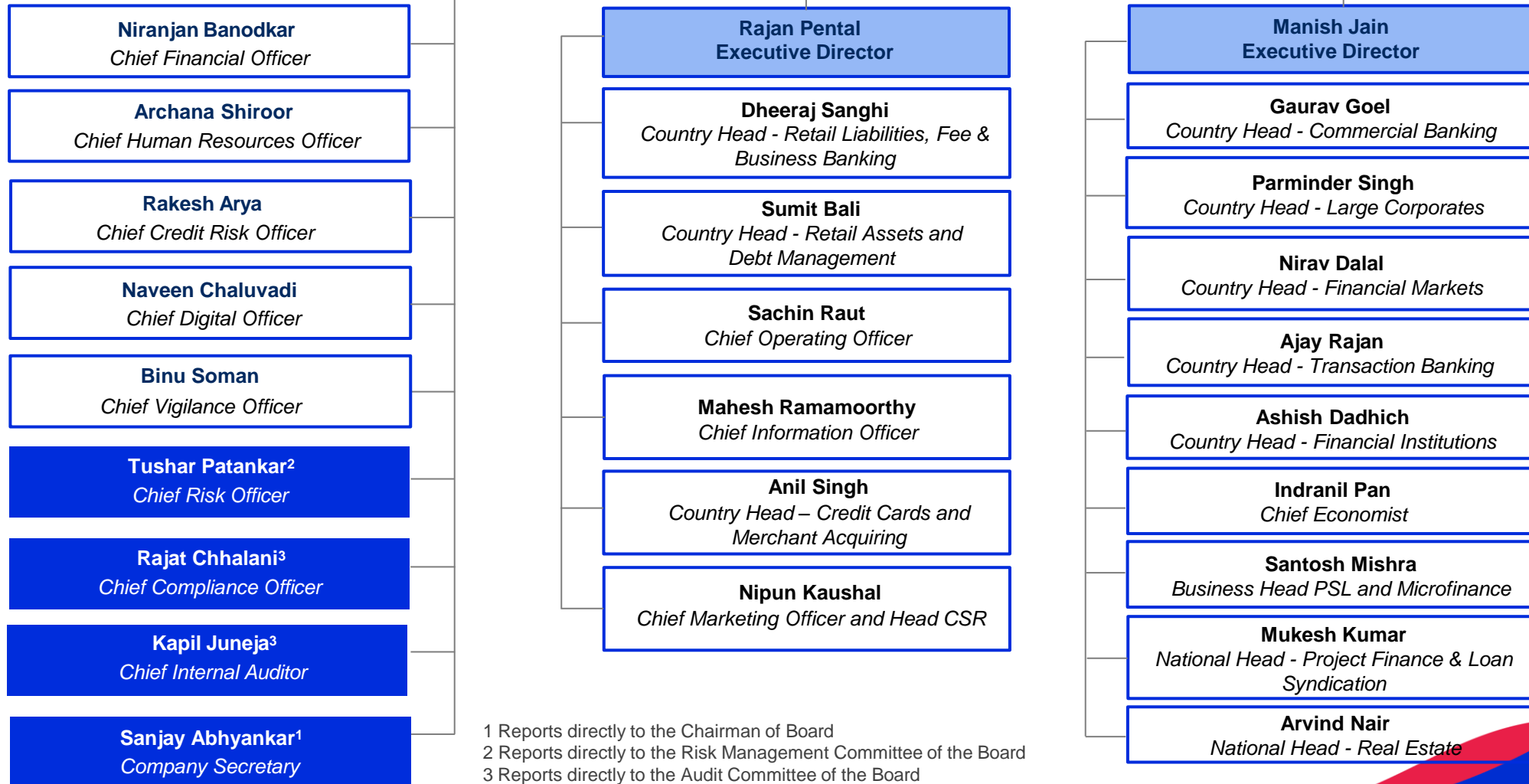
Manish Jain
Executive Director

¹ Non-Executive– Nominee of Verventa Holdings Limited

Professional and Seasoned Management team



Prashant Kumar
Managing Director & CEO, YES Bank



Strong people focus: Stable leadership with focus on up-skilling talent, objective performance management & enabling employee flexibility



Leadership Development

- **Employees in Grades G1 to G3** have an average vintage of over 9 years within the Bank combined with acquisition of top talent from the industry.
- **Adaptive Leadership in Action** is a customized learning intervention which was conducted with an objective of equipping leaders with tools and techniques to drive organizational changes, lead with purpose, have impact and help them align the long-term vision with business goals.
- Employees in Top and Senior management attended the **Compliance Awareness Workshop**, which reiterated the significance of adherence to the regulatory guidelines and with a view to further disseminate the expectations related to regulatory reporting.

Knowledge Management

- **YES Credit Excellence Workshop:** A comprehensive series was conducted for the Credit Risk Managers across product lines to enhance their skills, expertise in credit risk assessment and further reinforce the Bank's risk management practices while fostering business growth.
- **Workshop on Regulatory and Governance:** Customized training workshop was conducted for the Board Members which covered understanding various aspects of KYC & AML, Anti Bribery and Anti Corruption, Risk Management, Climate Risk and Social Media Policy of the Bank.

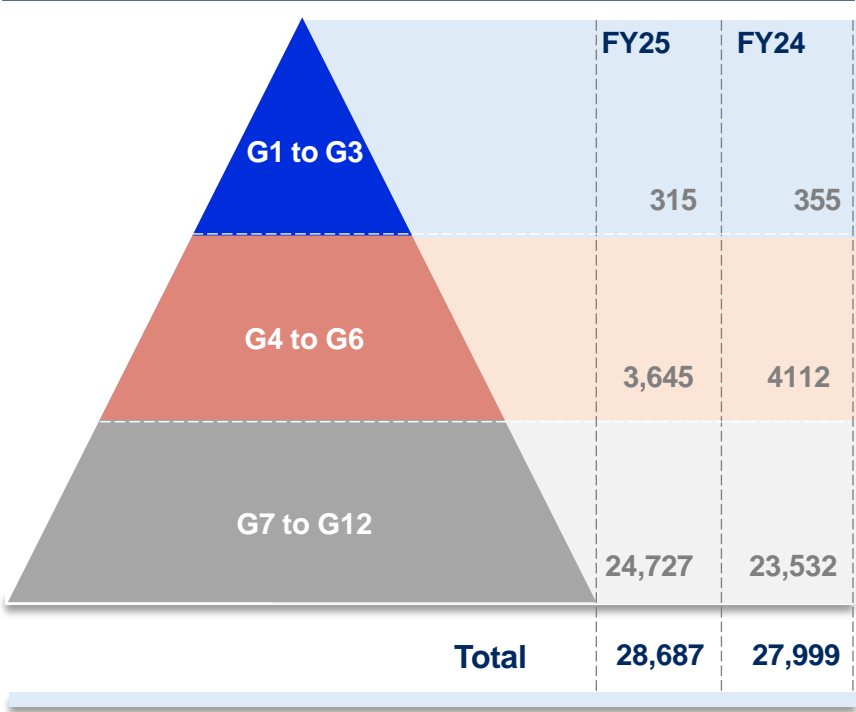
DEI Initiatives

- **Unconscious Bias Workshop:** The Bank has conducted sessions on Unconscious Bias workshops to inculcate awareness, promote equitable & inclusive behaviors at workplace and sensitize participants to recognize, reflect, and reduce the impact of biases on people decisions.
- **International Women's Day 2025:** In celebration of Women's Day, the Bank hosted a webinar series over the week covering topics such as breaking free from limiting beliefs, women health & wellness, and prioritizing emotional resilience.

Employee Engagement

- **Experiential Workshops** were conducted offering employees a creative break and time away from their workstations, which was well-received by the employees.
- The **YES BANK Day** celebrations were held on March 18, 2025. YES Securities' Omni App, and the Bank's Employee Value Proposition ("EVP") were launched on this occasion. Further, all branches of the Bank hosted a Women's Financial Literacy Drive, welcoming customers and emphasizing on the importance of financial empowerment for women.
- The employees participated in the first edition of **YES Premier League**, an inter-city T20 Cricket tournament fostering teamwork and active engagement.

Grades²



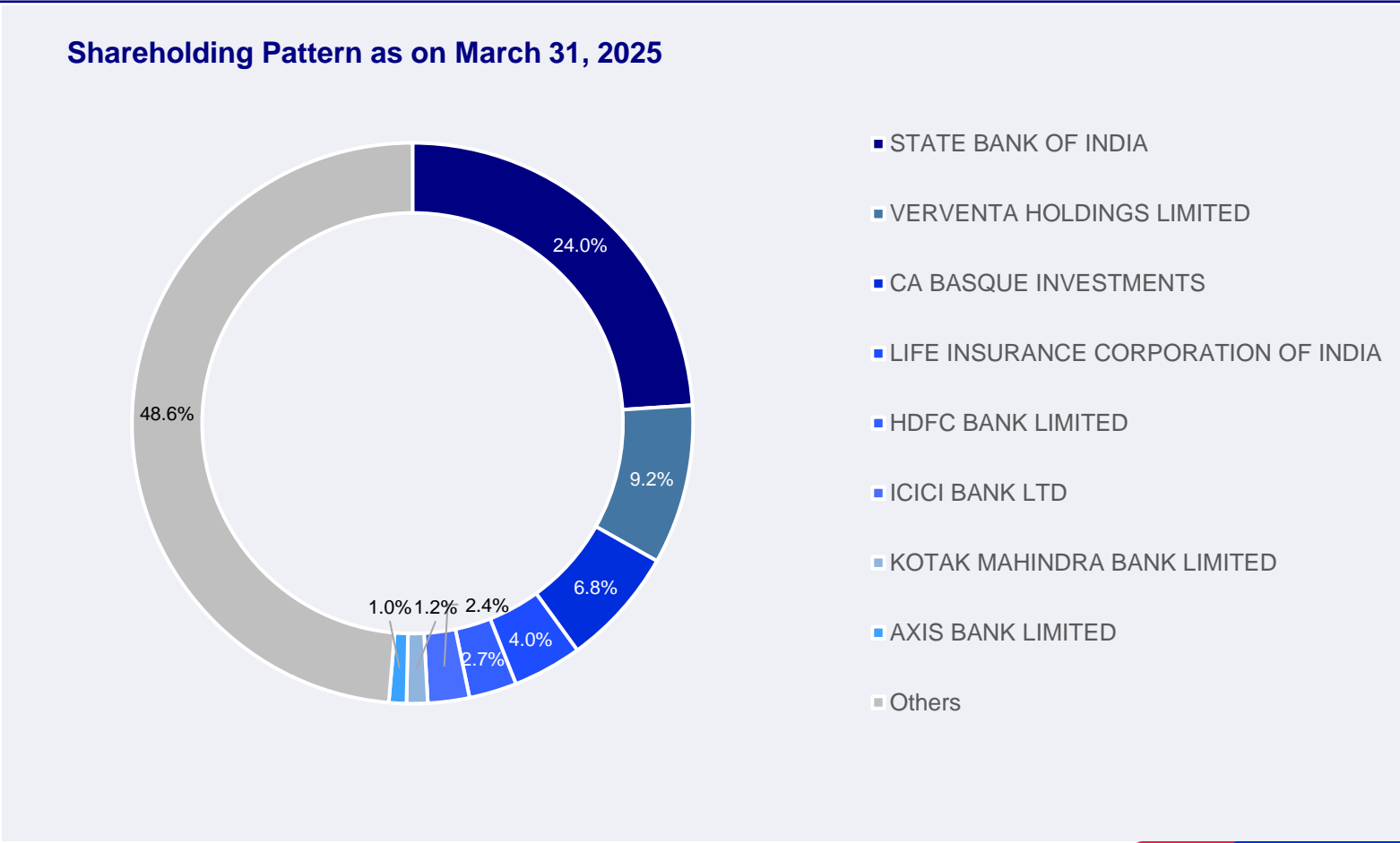
Total headcount of **28,690** with a net addition of **689** staff over the headcount of March 31, 2024

¹ Data as March 31, 2025.
² The data excludes MD & CEO and Executive Director

Strong Investor base

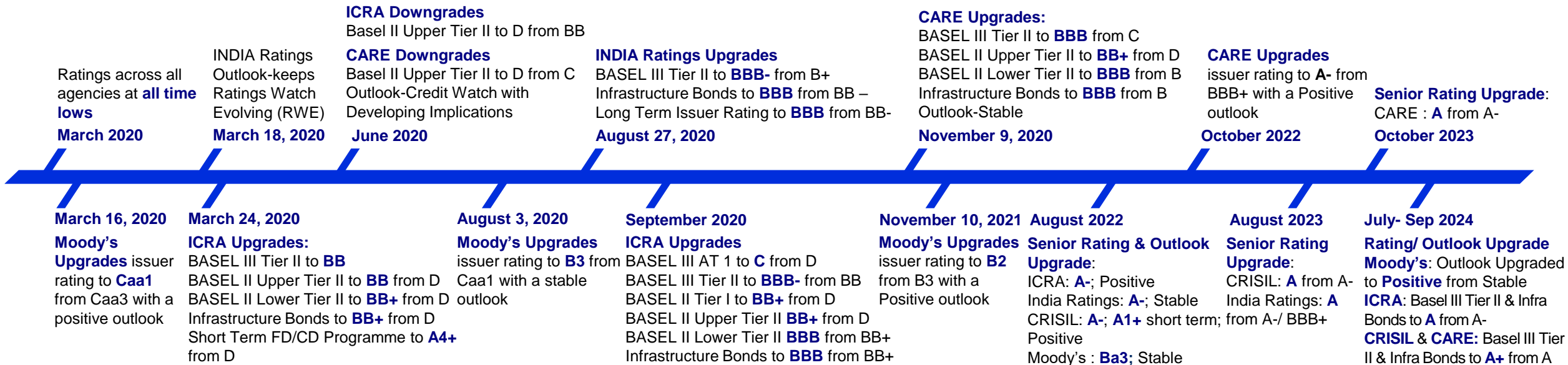


Well diversified Investor base:	
Category	%
Banks	33.7%
FDI	16.0%
Resident Individuals	29.3%
FPI's	10.8%
Body Corporates	1.7%
Insurance Companies	4.1%
Others	4.4%
TOTAL	100.0%



¹ LIC along with its various schemes

Credit Rating



International Rating	Long-term		Outlook	Short-term
Moody's Investors Service	Ba3		Positive	Not Prime
Domestic Rating	Long-term		Outlook	Short-term
	Basel III Tier II	Infra Bonds		
CRISIL	A+	A+	Stable	A1+
ICRA	A	A	Positive	
India Ratings	A	A	Positive	
CARE	A+	A+	Stable	A1+

Thank You

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