

YBL/CS/2025-26/28

May 14, 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.: Presentation to investors with details on "Sumitomo Mitsui Banking Corporation ("SMBC") proposing to acquire 20% stake in YES Bank Limited ("YES Bank" or "the Bank") to become the Bank's largest shareholder".

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

In continuation to our disclosure dated May 09, 2025, attached herewith is the presentation containing brief details about the announcement on "Sumitomo Mitsui Banking Corporation ("SMBC") proposing to acquire 20% stake in YES Bank Limited ("YES Bank" or "the Bank") to become the Bank's largest shareholder".

The said Presentation may also be accessed on the website of the Bank at the link: <https://www.yesbank.in/about-us/investors-relation/financial-information/investor-presentation>.

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: Investor Presentation



Investor Presentation

Transaction Update



On May 9, 2025, YES Bank had made an announcement that

“Sumitomo Mitsui Banking Corporation (“SMBC”) to acquire 20% stake in YES Bank Limited (“YES Bank” or “the Bank”) to become the Bank’s largest shareholder”

State Bank of India (“SBI”) to remain a Major Shareholder holding >10%

The details are being provided through this Presentation



Transaction Details

SMBC to become the Largest Shareholder; SBI to remain a Major Shareholder

SBI and Other Investor Banks¹ had invested as part of the YES Bank Reconstruction Scheme in March 2020

SBI had ~24% and Other Investor Banks¹ cumulatively had 9.7% equity stake in the Bank²

SMBC to acquire 20% stake from SBI and other Investor Banks; SMBC to become Bank's largest shareholder

Strong partnership with SBI has been pivotal in our journey and SBI will remain a major shareholder

SMBC is among the leading foreign banks in India and Sumitomo Mitsui Financial Group's ("SMFG") wholly owned subsidiary, SMFG India Credit Company, is among the largest diversified NBFCs in India

The transaction is a significant milestone to drive YES Bank's next phase of growth, profitability and value creation, leveraging SMBC's global expertise in this phase

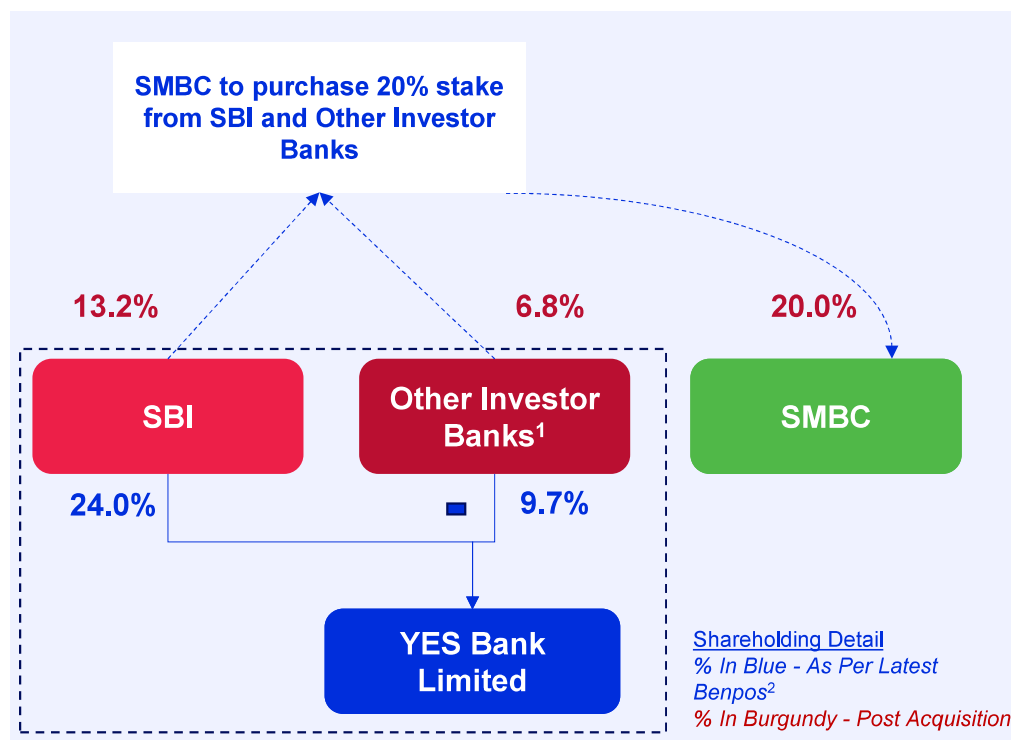
Note: (1) Includes Axis Bank Limited, Bandhan Bank Limited, Federal Bank Limited, HDFC Bank Limited, ICICI Bank Limited, IDFC First Bank Limited and Kotak Mahindra Bank Limited. (2) Shareholding Benpos as of May 2, 2025.

Transaction Summary

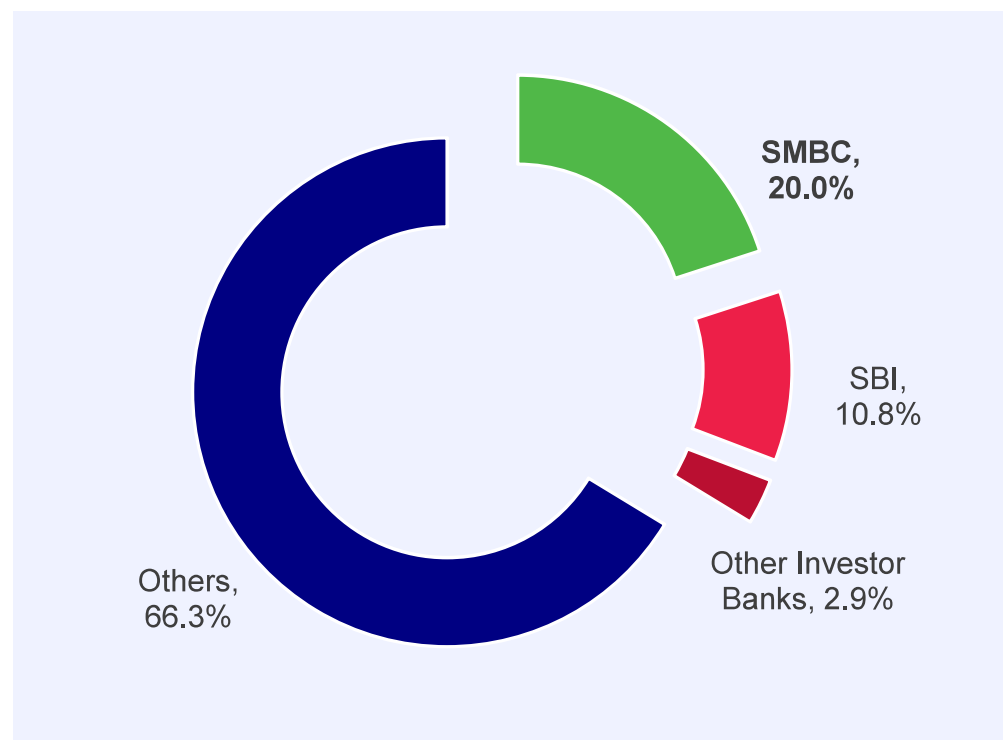
SMBC to acquire 20% stake in YES Bank from SBI and Other Investor Banks¹



Transaction Structure



Post-Transaction Shareholding



Note: (1) Includes Axis Bank Limited, Bandhan Bank Limited, Federal Bank Limited, HDFC Bank Limited, ICICI Bank Limited, IDFC First Bank Limited and Kotak Mahindra Bank Limited. (2) May 02,2025

Other Key Details



We have covered below the key transaction highlights and closing conditions

Transaction in its entirety is a **secondary stake purchase** by SMBC from SBI and Other Investor Banks¹

SMBC will have the right to nominate **2 Board Members** on the Board of YES Bank

SBI will retain the right to nominate **1 Board Member**; Other SBI director to resign immediately on the closing date

Appointment of Board of Directors subject to shareholder and RBI approval and meeting Fit and Proper criteria

SMBC to have pre-emptive rights to maintain its pro-rata stake in any future capital raise

Transaction is **subject to** approvals from **CCI and RBI** ²

Upon receipt of all regulatory approvals and completion of the transaction, SMBC will, and SBI will continue to be, on the cap table of the Bank as public shareholders

Note: (1) Includes Axis Bank Limited, Bandhan Bank Limited, Federal Bank Limited, HDFC Bank Limited, ICICI Bank Limited, IDFC First Bank Limited and Kotak Mahindra Bank Limited (2) CCI: Competition Commission of India, RBI: Reserve Bank of India

SMBC Overview

SMBC is among the leading foreign banks in India and SMFG's wholly owned subsidiary, SMFG India Credit Company, is among the largest diversified NBFCs in India.



SMBC Overview

- SMBC was **established in 2001 as a merger of two leading Japanese banks** and is part of **the second largest banking group in Japan**
- SMBC is a wholly owned subsidiary of SMFG, a **global financial group** with presence in banking, leasing, securities, credit cards, and consumer finance
- SMFG is the **2nd Largest banking group in Japan, 14th Largest Globally¹ with Total Assets of ~US\$2tn**
- Operates with a network of **1,726 domestic and 47 overseas locations**
- **Credit Rating** (May25): **A1 / A / A** (Moody's / S&P / Fitch)
- **Employees**: ~28k
- **Strategic India Presence of SMBC Group: SMFG India Credit Co.** (wholly owned subsidiary of SMFG) an NBFC with AUM of US\$6.2bn and 3mn customers, 1,007 branches across 670+ towns (As of Dec-24); **SMBC's India Branches** (New Delhi, Mumbai, Chennai and includes a branch in Gift City)
- Listed on the Tokyo Stock Exchange, Premier Market of the Nagoya Stock Exchange

SMBC Key Metrics³

Total Assets	Net Profit
US\$1,650bn	US\$5.0bn
CAR	SMFG Market Cap ²
14.27%	US\$87.0bn

Note: (1) [S&P Capital IQ, Banking Asset Ranking](#) (2) Market data from Factsheet as of April 21, 2025 (3) As of March 31, 2024

Way Forward

The Transaction will help the Bank drive the next phase of growth, profitability and value creation with continued parentage of SBI, the largest Bank in India



Benefit From Credit Ratings, Brand Reputation And Global Governance Standards Of SMBC



Leverage Strong Parentage For Higher Trust



Cross-border Expertise; Unlock New Business Opportunities - Enhanced Access To Japanese And Global Corporates

Thank You

