

YBL/CS/2025-26/148

November 29, 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.: Submission of Investor Presentation

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

Please find attached the copy of Investor Presentation.

We request to take above on your record and disseminate to all concerned.

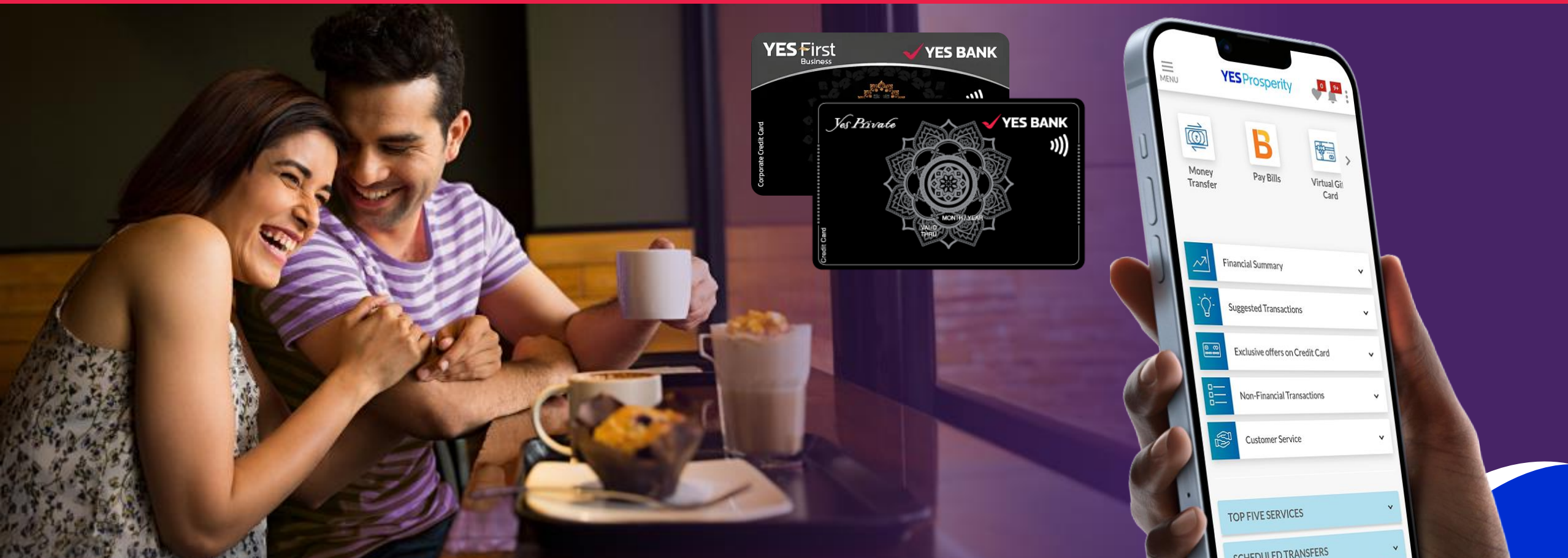
Thanking you,

Yours faithfully

For **YES BANK LIMITED**

Sanjay Abhyankar
Company Secretary

Encl: Copy of Investor Presentation



INVESTOR PRESENTATION

December 2025

Disclaimer



No representation or warranty, express or implied is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of information or opinions contained herein. The information contained in this presentation is only current as of its date. Certain statements made in this presentation may not be based on historical information or facts and may be “forward looking statements”, including those relating to YES Bank’s general business plans and strategy, its future financial condition and growth prospects, and future developments in its industry and its competitive and regulatory environment. There is no assurance that such forward looking statements will prove to be accurate, as actual results may differ materially from these forward-looking statements due to a number of factors, including but not limited to future changes or developments in the Bank’s business, its competitive environment and political, economic, legal and social conditions in India and other parts of the world. The forward-looking statements in this presentation are based on numerous assumptions and these statements are not guarantees of future performance and undue reliance should not be placed on them. The Bank expressly disclaims any obligation to disseminate any update or revision of any information whatsoever contained herein to reflect any change in such information or any events, conditions or circumstances on which any such information is based. This communication is for general information purpose only, without regard to specific objectives, financial situations and needs of any particular person. This presentation does not contain all the information that is or may be material to investors or potential investors and does not constitute an offer or invitation or recommendation to purchase or subscribe for any shares/ securities in the Company and neither any part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such revision or changes. The communication of this presentation may be restricted by law; it is not intended for distribution to, or use by any person in, any jurisdiction where such distribution or use would be contrary to local law, or regulation, or which would require any registration or licensing within such jurisdiction. If this presentation has been received in error, it must be returned immediately to the Bank.

Contents



India : Fastest Growing Major Economy

YES Bank – India's New Age Private Sector Bank

Unique Turnaround

Profitability Trajectory

Financial Results – Q2FY26

YES BANK Franchise

Rapid Digitalization



India expected to be the fastest growing major economy in FY26



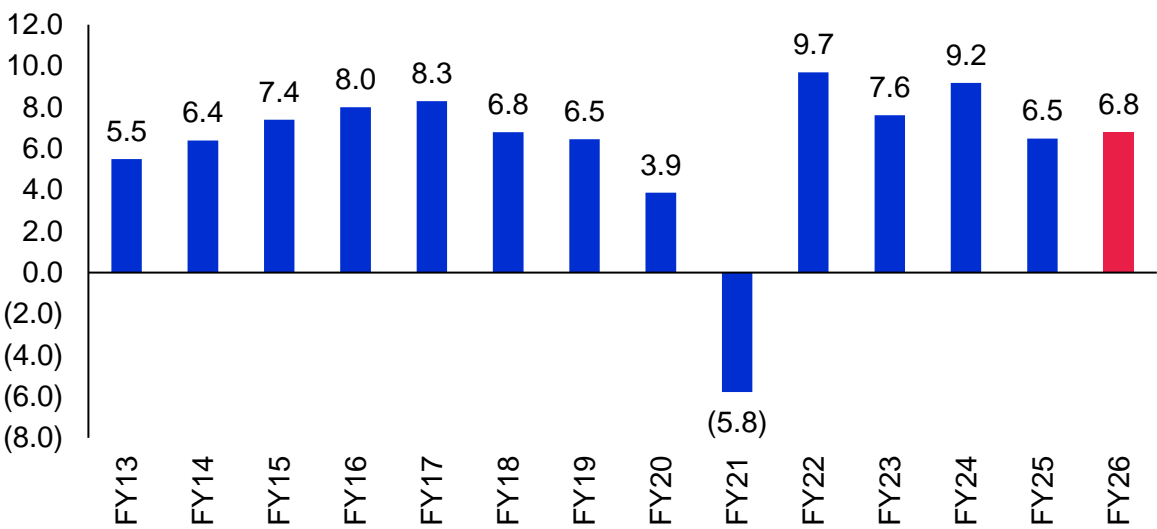
IMF growth forecasts for 2025 & 2026

Real GDP (% YoY)			
	2024	2025P	2026P
Advanced Economies	1.8	1.6	1.6
Emerging Market Economies	4.3	4.2	4.0
India	6.5	6.6	6.2

Despite global headwinds such as US tariffs, India to remain the fastest-growing economy, buoyed by resilient fundamentals and strong domestic drivers

Growth to stay strong, backed by consumption, investment, and policy support

RBI expects FY26 GDP growth at 6.8%



✓ **Growth resilience powered by:**

- Strong consumption, rural upswing, and service export boom fueled expansion
- Agriculture and services continue to stay strong, and push in industrials and manufacturing through government schemes such as Production-Linked Incentive Scheme (PLI), etc.
- Union Budget 2025 unveils measures to boost MSMEs through better credit access, support for first-time entrepreneurs, and promotion of labor-intensive industries
- The GST 2.0 reforms strengthen India's growth narrative through consumption-led expansion - benefiting sectors like retail, agriculture, MSMEs, insurance, FMCG, textiles, auto, and construction

Inflation has remained within RBI's target band

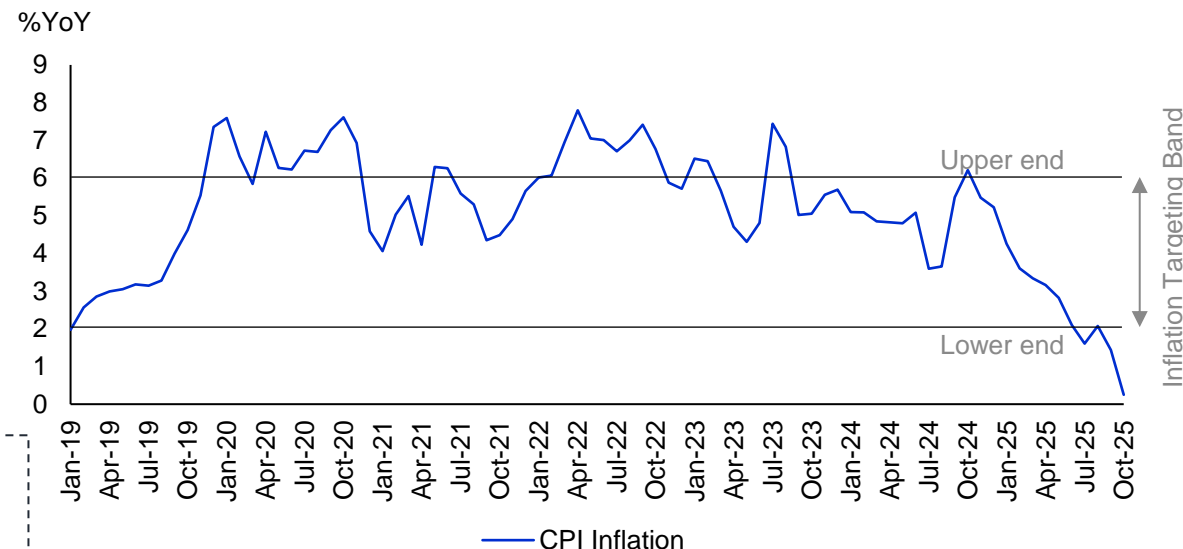


IMF inflation forecasts for 2025 & 2026

	Inflation (% YoY)		
	2024	2025P	2026P
Advanced Economies	2.6	2.5	2.2
Emerging Market Economies	7.9	5.3	4.7
India	4.6	2.8	4.0

RBI has lowered its CPI inflation forecast for FY26 to 2.6%, down from 3.1%

India's retail inflation averaged 4.6% in FY25



✓ **CPI inflation hit a multi-year low of 0.25% in October, on the back of Goods and Services Tax (GST) cuts and contained food inflation despite unseasonal rainfall**

✓ **Latest banking sector insights:**

- Phased reduction of Cash Reserve Ratio (CRR) by 100bps from 4% to 3% expected to release primary liquidity of ~INR 2.5 lakh crores into the banking system
- Three consecutive reductions in repo rate by RBI resulting in a 3-year low of 5.5%, with further room for cuts indicated to help boost growth
- Pace of credit expansion expected to continue to remain healthy in FY2026 - Credit grew 11%+ in FY2025, and 9%+ YoY in Q1 FY2026, and is expected to further pick up pace in H2 FY2026 driven by recent GST rate cuts, high domestic demand and further rate cuts
- Asset quality to remain comfortable despite uptick in slippages - Compared to 1.5% in FY2024, the fresh NPA generation rate declined to 1.3% in FY2025

Banking system in India remains resilient (1/2)



Improving credit penetration in India, yet further headroom for expansion exists

Domestic bank credit (% of GDP)

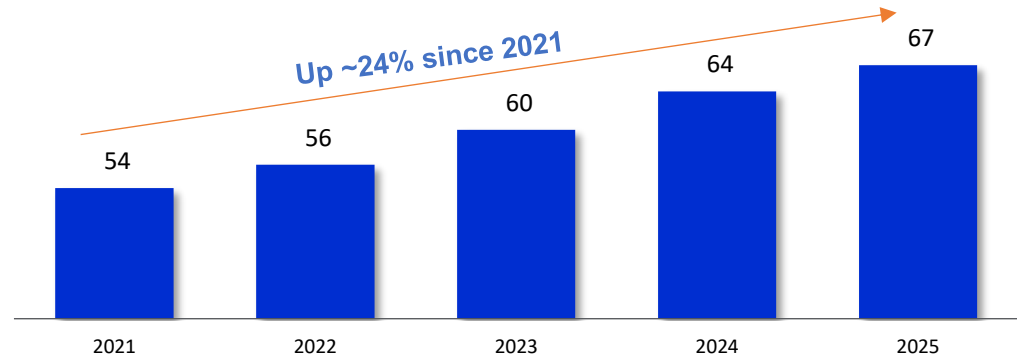
	2021	2024	2027P
Advanced Economies	95.7	88.7	87.8
Emerging Market Economies	126.8	140.3	153.0
India	50.7	55.2	59.4

- India's credit-to-GDP ratio, though increasing has consistently **remained below global benchmarks**, trailing behind other advanced and emerging economies
- This presents **substantial headroom for further growth and credit expansion** in the coming years

India's financial inclusion displaying robust momentum backed by strong policy support

Strong growth in financial inclusion between 2021-25

RBI Financial Inclusion Index¹



✓ Growing financial inclusion driven by:

- Dedicated government efforts** to include every citizen in the financial infrastructure of the country, including schemes like the Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Growing **digital public infrastructure** and financial technology, enabling financial access for all

~56cr beneficiaries since PMJDY launch

55% women account-holders under PMJDY

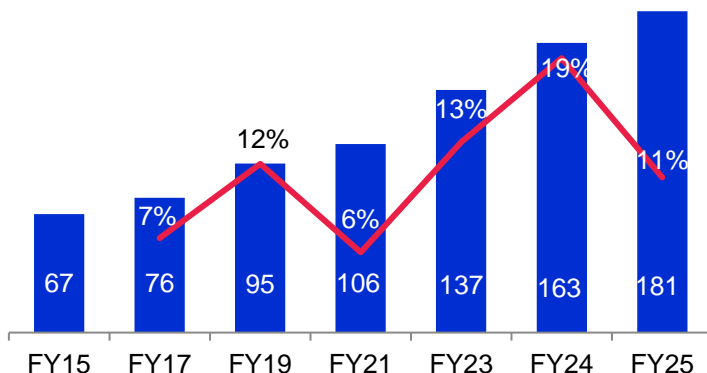
~80% population now have bank accounts

Sources: IMF, RBI, World Bank, Ministry of Finance, Ministry of MSMEs, industry reports
Notes: 1. Computed by RBI on scale of 0 to 100 where 0 indicates no financial inclusion and 100 indicates complete financial inclusion (based on 97 indicators & measures progress in financial inclusion, availability of financial services, ease of access)

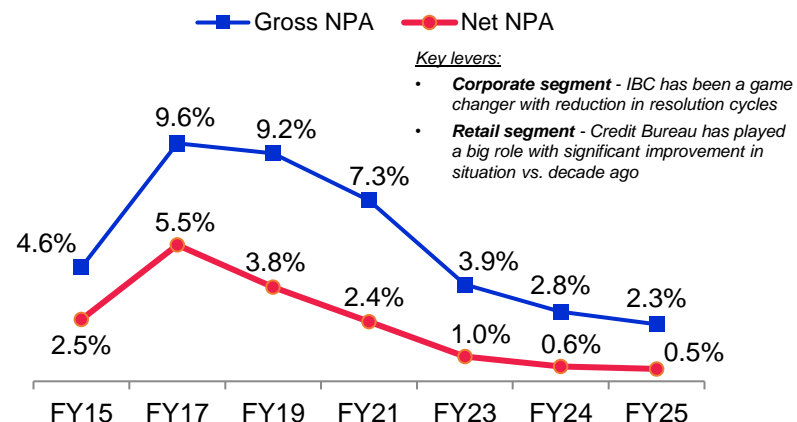
Banking system in India remains resilient (2/2)



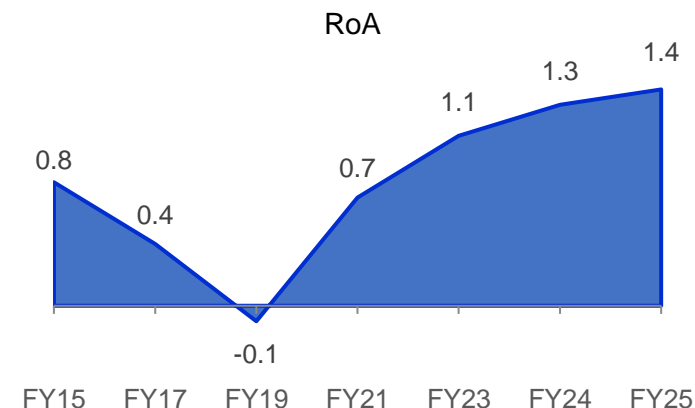
Gross advances continue to increase (INR lakh Crs)



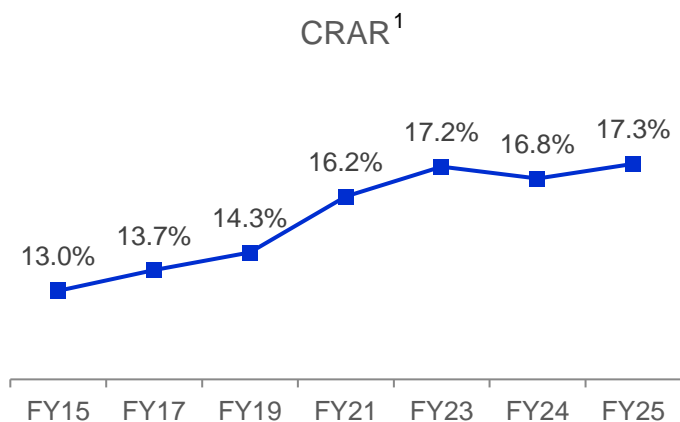
Decadal best Asset Quality ...



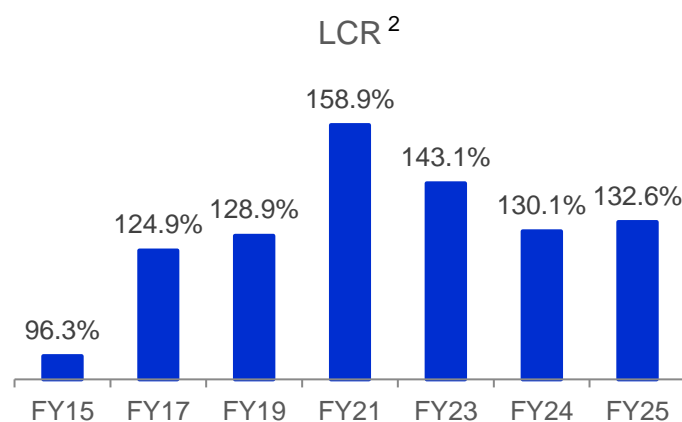
... Profitability...



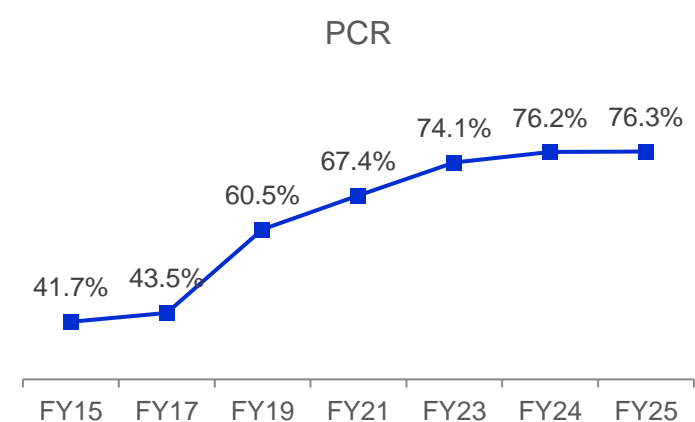
... and Capital Adequacy



Comfortable Liquidity levels



Robust Provision Coverage



Resilience of the banking system has been pivotal to the strength of India's financial system

Contents



India : Fastest Growing Major Economy

YES Bank – India's New Age Private Sector Bank

Unique Turnaround

Profitability Trajectory

Financial Results – Q2FY26

YES BANK Franchise

Rapid Digitalization



India's New-Age Private Sector Bank



INR 2.50 Lac Crs | 73%

Loan Book | Share of Retail & Commercial Bank²

**Diversified
Balance Sheet**

INR 2.96 Lac Crs | 58%

Total Deposits | Share of Retail and Branch Banking led Deposits

Digital Leadership

Processes every 1 in 3 Digital Transactions in India; Preferred Banker to Unicorns/ Soonicorns; Strong stack of 1,500+ APIs

Universal Bank

Comprehensive Product Suite for Retail, Commercial, Corporates & Institutional Segment

6th Largest

Private Bank in India¹; Founded/Licensed in 2003; Commenced operations in 2004

Stable Asset Quality

1.6% | 0.3%

GNPA | NNPA

Well Capitalized

15.6% | 13.9%

Capital Adequacy | CET-1 Ratio³

Pan India Distribution

1,295 | 1,316

Branches | ATMs



**Granular, Retail
Franchise**

**Professional,
Seasoned Management**

**Marquee Shareholders
SMBC, SBI & Advent**

29k+
Employees | Senior
Management vintage of
9 Years with the Bank

**Highest rankings among
Indian Banks** from prominent
global **ESG Rating** institutions
including S&P, CDP etc.

Notes: All Metrics as of Q2FY26 i.e. Quarter ended 30th September 2025

¹ 6th Largest Private Bank in India by Total Assets as on 31st March 2025; ² Commercial Segment: Includes Small and Medium Enterprises and Emerging Large Corporates; ³ CET 1 - Common Equity Tier-I Ratio

Strong Institutional Sponsorship- catalyst for next phase of Growth



Overview

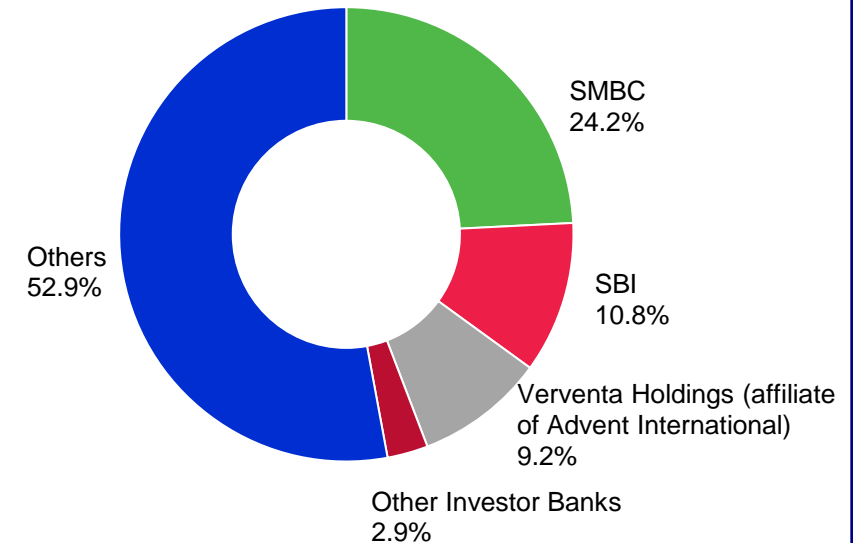
On May 9, 2025, **Sumitomo Mitsui Banking Corporation (“SMBC”)** was announced to become **YES Bank’s largest shareholder** through the acquisition of 24.2% stake from SBI, other Investor Banks¹ and Carlyle (CA Basque Investments)

Induction of **two SMBC nominee directors** further strengthened the **Governance Structure**

- **Mr. Rajeev Veeravalli Kannan - Managing Executive Officer** and **Head of India Division** in **SMBC** as well as in **SMFG**
- **Mr. Shinchiro Nishino** - Head of **Global Credit** in the **Risk Management Unit** of **SMBC**

SBI to continue to remain as one of the largest shareholders in YES Bank with 1 representative Nominee Director on the Board of Directors

SMBC is the largest shareholder with ~24% stake²



SMBC Overview

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 with AUM of USD 6.2bn and 3mn customers, 1,007 branches across 670+ towns³

- 2nd Largest banking group in Japan, 14th Largest Globally⁴ with Total Assets of ~USD 2tn

Next phase of growth, profitability and value creation leveraging SMBC’s global expertise



Benefit to **Credit Ratings and Brand Reputation, and further enhance Global Governance Standards** from SMBC



Leverage **Strong Parentage** For **Higher Trust**

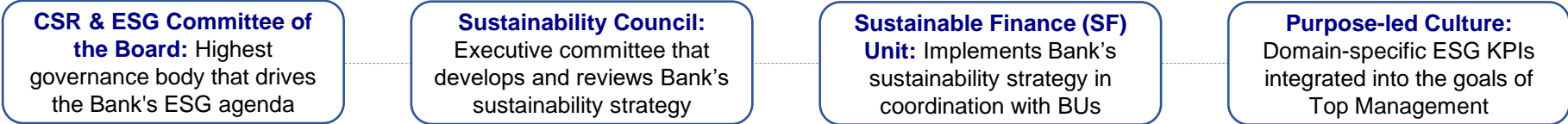


Cross-border Expertise; Access **New Business Opportunities** – Japanese And Global Corporates

Responsible franchise with sustainability at its core



Robust ESG & Climate Governance



Performance on ESG Ratings



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. ~26% reduction in Scope 1 & 2 emission intensity per rupee of turnover in FY 2024-25 (YoY)

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

Green finance: INR 7,357 crore in sanctioned debt facilities for supporting RE projects (solar, wind, hybrid & pumped-storage) of ~2,210 MW, in FY 2024-25. One of only 5 Accredited Entities to the Green Climate Fund

Reducing financed emissions: First Indian Bank to report financed emissions (electricity generation). Achieved 39% reduction in financed emission intensity (from base year FY 2021-22)

Aligning with global frameworks: Founding Signatory to UNEP FI Principles for Responsible Banking and first Indian Bank to publish enhanced disclosures in line with TCFD recommendations

Social

Gender diversity: 23.17% proportion of women in the Bank's workforce in FY 2024-25

Financial inclusion: 6.49 lakh active women customers in rural India under YES Microfinance programme in FY 2024-25

Community development: 68,000 youth, farmers, women and artisans impacted through YES Foundation's employability and entrepreneurship programmes, (as at March 31, 2025)

Agroforestry: 400,000 trees planted through YES Foundation's agroforestry initiative, enhancing green cover and supporting sustainable livelihoods of farmers (as at March 31, 2025)

Governance

Board independence: 50% of the Directors on the Bank's Board are Independent Directors

Board diversity: 15% of Directors on the Bank's Board are women

* 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.

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



Prashant Kumar
Managing Director & CEO



Rajan Pental
Executive Director



Manish Jain
Executive Director



Sanjay Kumar Khemani
Independent Director



Sadashiv Srinivas Rao
Independent Director



Rajeev Veeravalli Kannan¹
Additional Director, Non-Executive
and Non-Independent Director
(Nominee of SMBC)



Shinichiro Nishino¹
Additional Director, Non-Executive
and Non-Independent Director
(Nominee of SMBC)



Thekepat Keshav Kumar
Nominee Director appointed by SBI
(Non-Executive and Non-
Independent Director)



D. Shivakumar
Non- Executive and Non-
Independent Director, Nominee of
Verventa Holdings Limited

¹ Appointed as Additional Directors, Non-Executive and Non-Independent Directors (Nominees of SMBC) on the Board of the Bank, with effect from September 18, 2025

Contents



India : Fastest Growing Major Economy

YES Bank – India's New Age Private Sector Bank

Unique Turnaround

Profitability Trajectory

Financial Results – Q2FY26

YES BANK Franchise

Rapid Digitalization



Unique Turnaround Story: An Analysis (1)

FY15-19: Strong Corporate Led Loan Growth, Impact Further Aggravated by Externalities

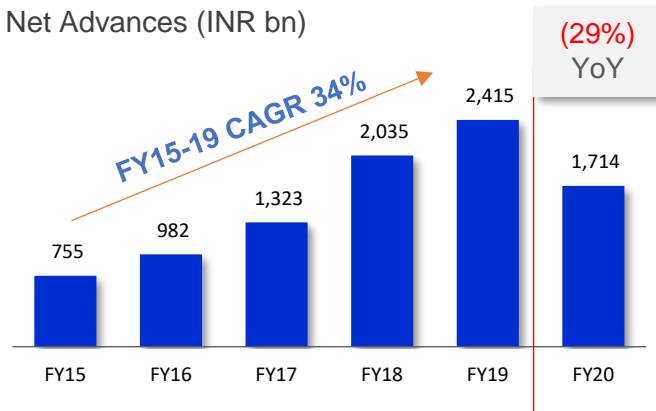
Strong Balance Sheet Growth..

One of the **Fastest Balance Sheet Growth** v/s. peers upto FY18

Market share in loans and deposits tripled in less than a decade to 2.5% and 1.8% respectively in FY19

Strong Growth in Lending between 2015-19

Net Advances (INR bn)



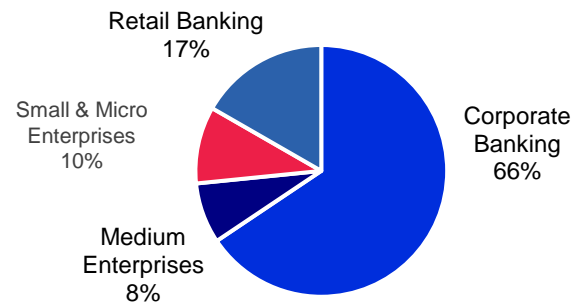
.. Led By Concentrated Corporate Exposures..

Slippages of large-ticket stressed corporate exposures from sectors including, real estate, infrastructure and conglomerates led to sharp spike in GNPA

The **NBFC crisis and tightening liquidity further worsened the stress** given Bank's elevated exposure to stressed NBFCs

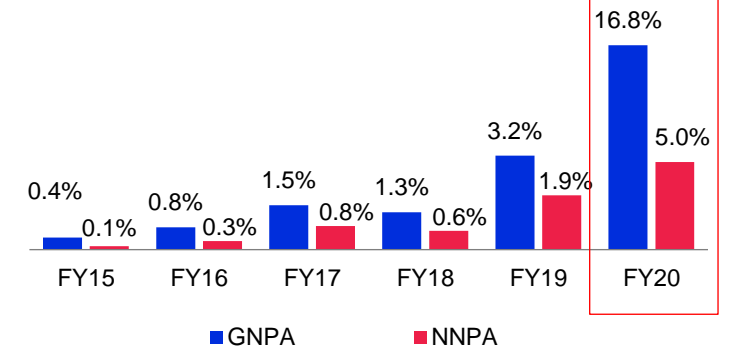
High Share of Corporate Exposure

Total Advances Mix (FY19)

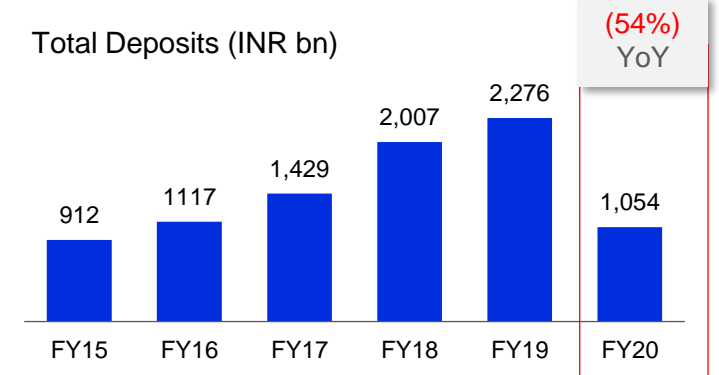


..Led To Asset Quality Challenges and Deposits Outflow

Asset Quality



Total Deposits (INR bn)



Unique Turnaround Story: An Analysis (2)



All figures in INR Cr

Strong Growth Phase till FY18 (Data below for FY18)		Extreme Stress Conditions – Moratorium imposed in Mar'20 (Data below for FY20)	
Market Cap	70,206	Market Cap	28,176
Credit Rating	AA+	Credit Rating	D
Advances	203,534	Advances	171,443
Deposits	200,738	Deposits	105,364
CASA	73,176	CASA	28,063
CD Ratio	101.4%	CD Ratio	162.7%
CASA Ratio	36.5%	CASA Ratio	26.6%
LCR	113.2%	LCR	37.0%
Borrowings Share ¹	24.0%	Borrowings Share ¹	44.1%
Retail & Comm. Adv. Sh. ²	32.2%	Retail & Comm. Adv. Sh. ²	44.2%
CET I %	9.7%	CET I %	6.3%
GNPA %	1.3%	GNPA %	16.8%
NNPA %	0.6%	NNPA %	5.0%
RoA	1.6%	RoA	-7.1%

Amidst Challenging Backdrop		
Mar' 20 Covid-19 Wave I	Apr' 21 Covid-19 Wave II	Jan' 22 Onwards Tight Liquidity Conditions, Fight for Deposits
Key Measures Undertaken		
1. Solved for Capital Cumulatively raised ~ INR 24,000 Crs through FPO ³ & Private Placement; SBI large stake overhang resolved		2. Won Back The Deposits >2.8x growth in Bank Deposits - <i>reflection of our strong brand</i>
3. Invested in Granularizing Loans and Deposits >2x rise in Retail & SME Loans – <i>while protecting PPop⁴ / Assets</i>		4. Solved for Legacy NPLs ~ INR 30,000 Crs of Recoveries Resolutions; ~ INR 43,000 Crs of NPLs sold to ARC
5. Agile Org. with strong Risk & Compliance culture		6. Refreshed Brand Identity

Bank now on the path of delivering Profitable Growth (Data below as of Sep 30, 2025)	
Market Cap	71,686
Credit Rating	AA-
Advances	250,212
Deposits	296,276
CASA	99,708
CD Ratio	84.5%
CASA Ratio	33.7%
LCR	125.1%
Borrowings Share ¹	14.4%
Retail & Comm. Adv. Share ²	73.2%
CET I %	13.9% ⁵
GNPA %	1.6%
NNPA %	0.3%
RoA	0.7%

¹ Borrowings proportion in Total Liabilities

² Retail & Comm. Segment proportion in Total Advances

³ Follow-on Public Offering

⁴ Pre-Provisioning Operating Profit

⁵ Includes Profits

Market Cap above based on closing price on NSE as on Mar 31, 2018; Mar 31, 2020; and Nov 07, 2025, respectively

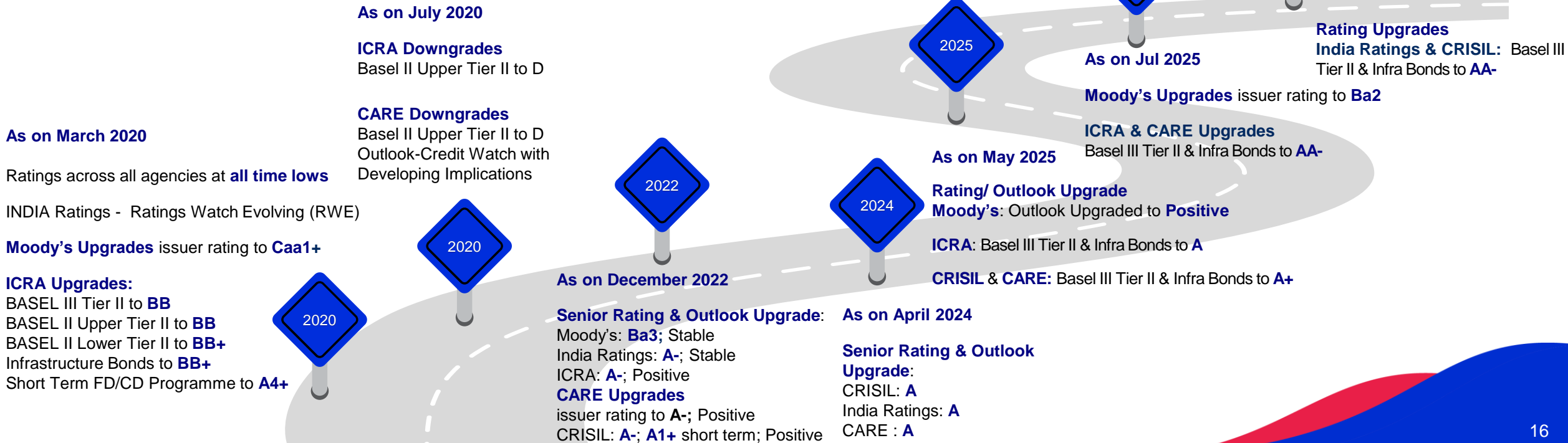
Unique Turnaround Story: An Analysis – Credit Rating (3)



International Rating	Long-term	Outlook	Short-term
Moody's Investors Service	Ba2	Stable	Not Prime
Domestic Rating	Basel III Tier II & Infra Bonds (Long-term)	Outlook	Short-term
CRISIL	AA-	Stable	A1+
ICRA	AA-	Stable	
India Ratings	AA-	Stable	
CARE	AA-	Stable	A1+

Key Elements Driving Rating Changes

- Strategic Investment & Governance
- Improved Liability Profile
- Sequential Expansion of Profit
- Robust capitalization
- Enhanced Asset Quality
- Granular Business Mix

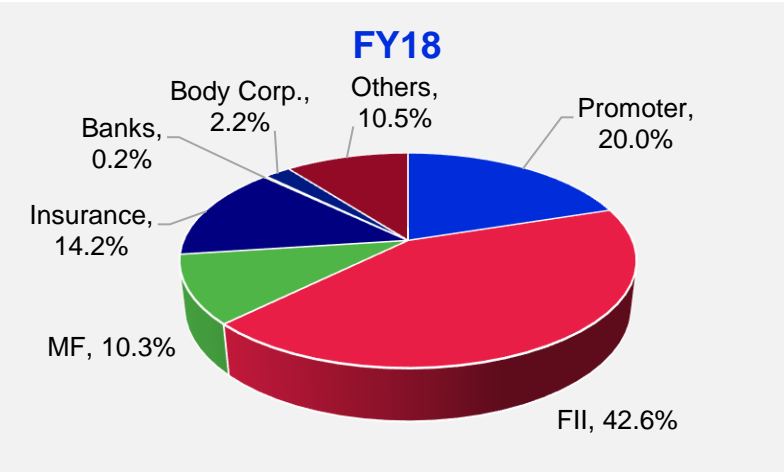


Unique Turnaround Story: An Analysis (4)

Shareholding Pattern Evolution



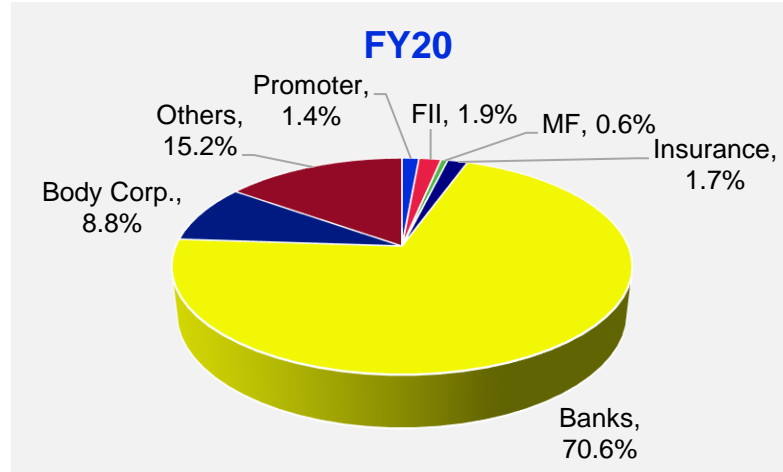
Part of BSE Sensex 30, Nifty 50, Bank Nifty, MSCI India, MSCI EM, MSCI ESG EM, FTSE4Good



Key Shareholders

- Blackrock
- T Rowe Price
- Vanguard
- Franklin Templeton
- Coronation
- Vontobel
- Birla Sun Life
- LIC
- ICICI Prudential

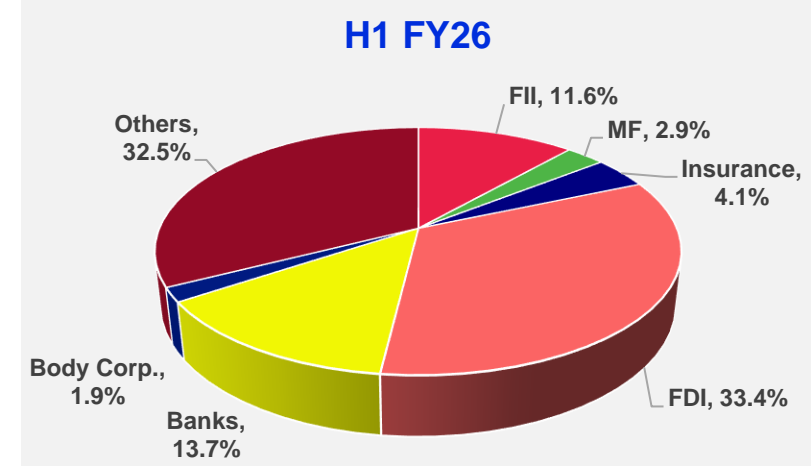
Excluded from all major indices



Key Shareholders

- State Bank of India
- ICICI Bank
- HDFC Ltd.
- Axis Bank
- Kotak Mahindra Bank
- Bandhan Bank
- Federal Bank
- IDFC First Bank
- LIC

Part of MSCI India, MSCI EM, MSCI ESG EM, FTSE4Good, BSE Next 50, BSE 100, Nifty Midcap 50



Key Shareholders

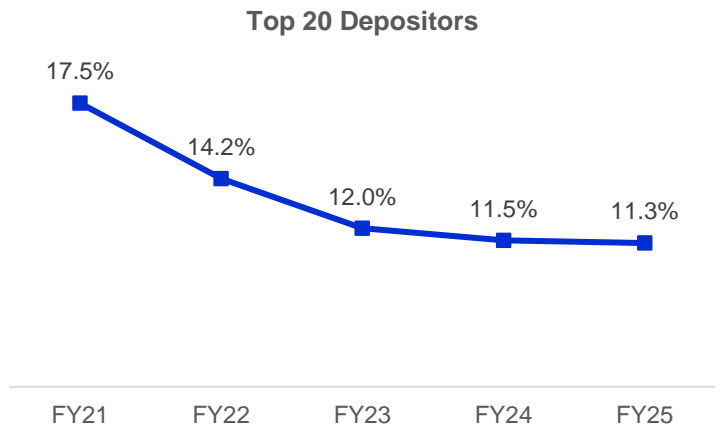
- Sumitomo Mitsui Banking Corporation
- State Bank of India
- Verventa Holdings (affiliate of Advent International)
- LIC
- Blackrock
- Vanguard
- HDFC Bank
- ICICI Bank
- Norges Bank
- Kotak Mutual Fund

Unique Turnaround Story: Deposits and Liquidity (5)

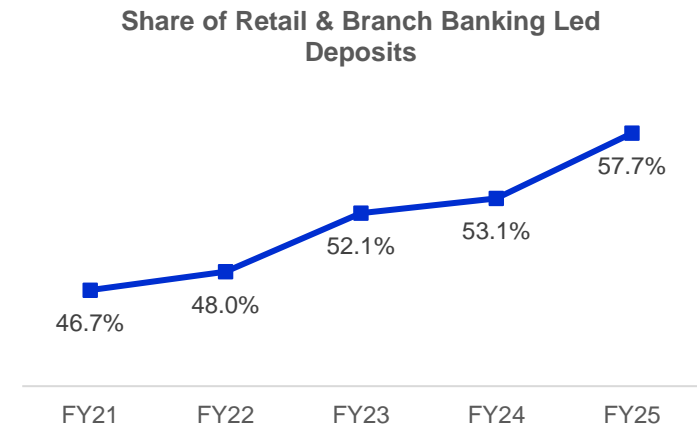


All figures in INR Crs

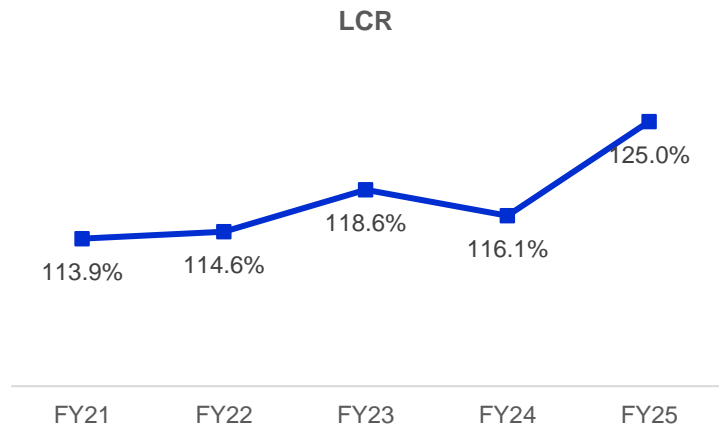
Improvement in granularity– declining share of Top 20 Depositors



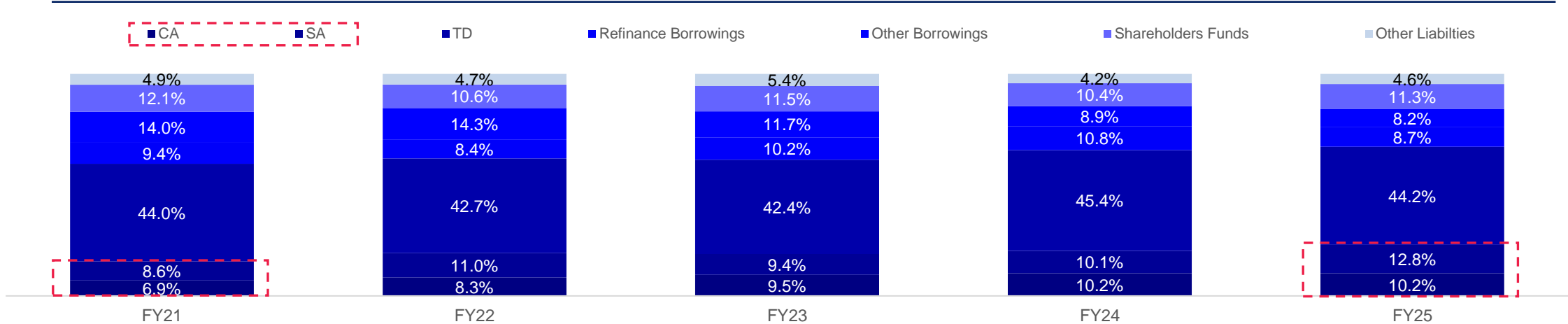
Share of Retail and Branch led Banking Deposits (in total deposits) rising



LCR Levels remain healthy



Increasing proportion of Current Account (CA) and Saving Account (SA) deposits in liability mix

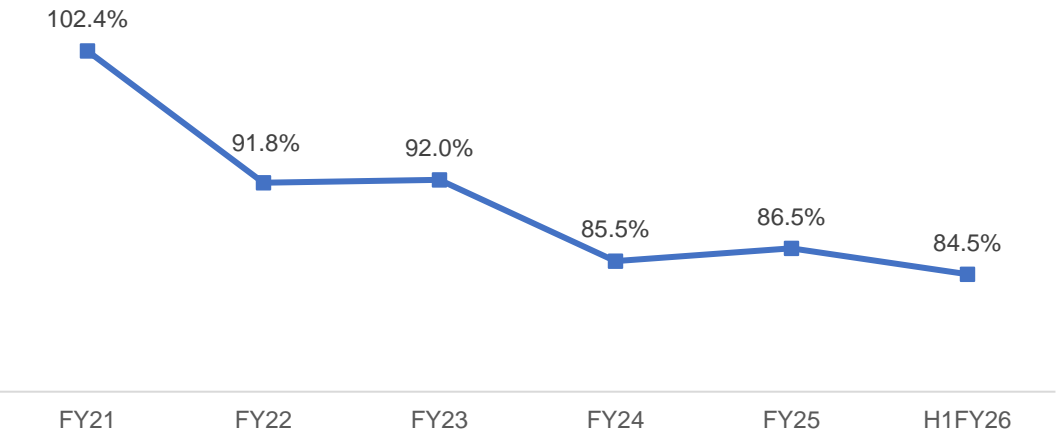


Unique Turnaround Story: Advances & Borrowings (6)

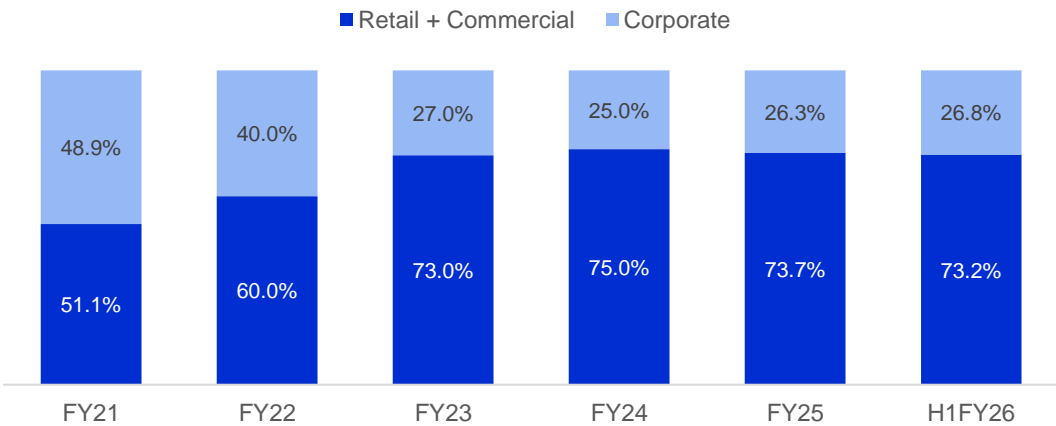


All figures in INR Crs

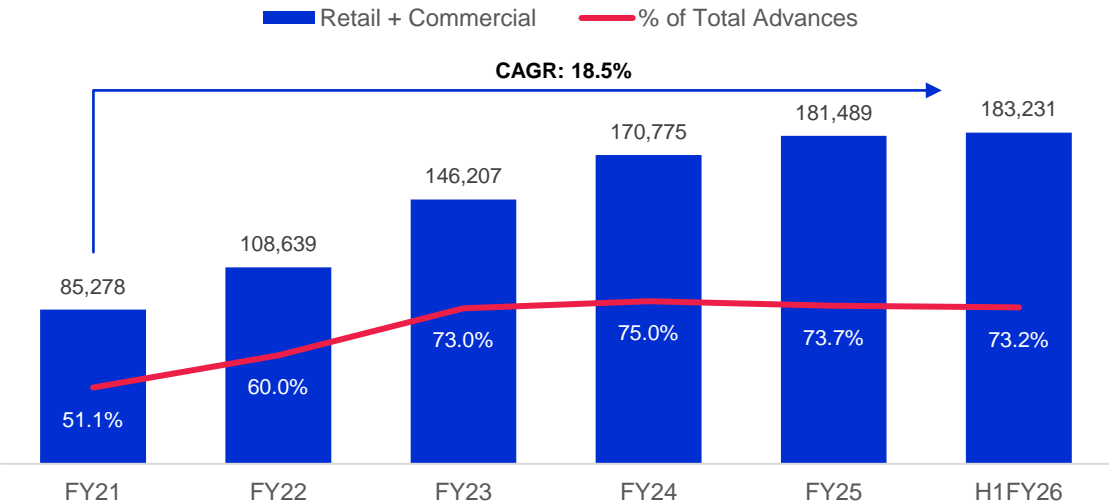
Consistent improvement in CD Ratio: sustaining at healthy levels of ~85% over last 3 years



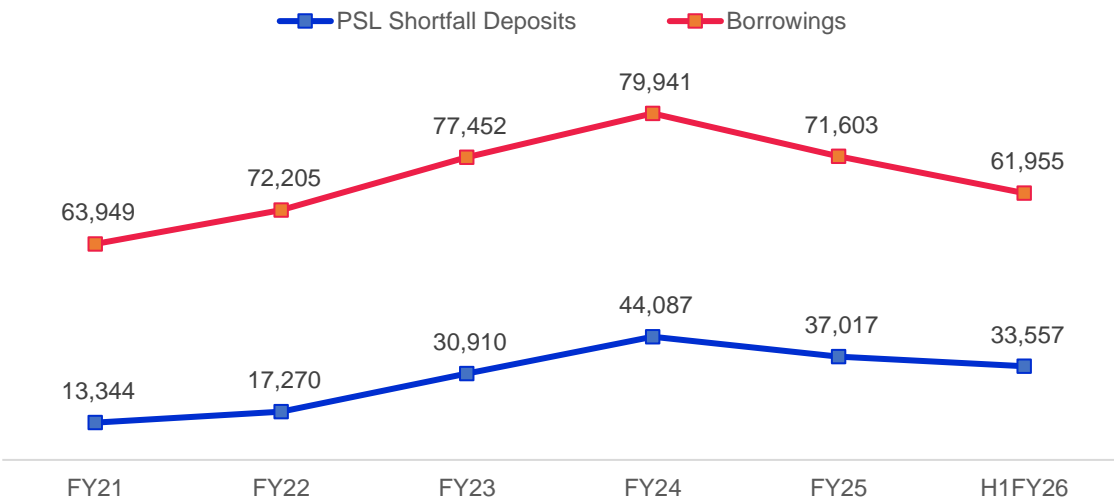
Granularization in Advances led by...



...Sustained momentum in Retail + Commercial Segment Growth



PSL compliance driving run down in Shortfalls & Borrowings

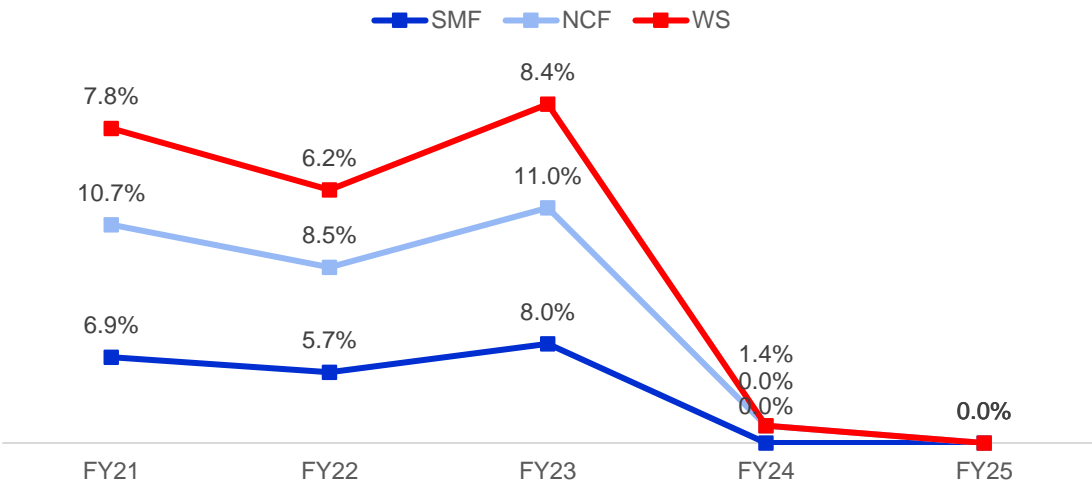


Unique Turnaround Story: PSL Shortfall Deposits (7)

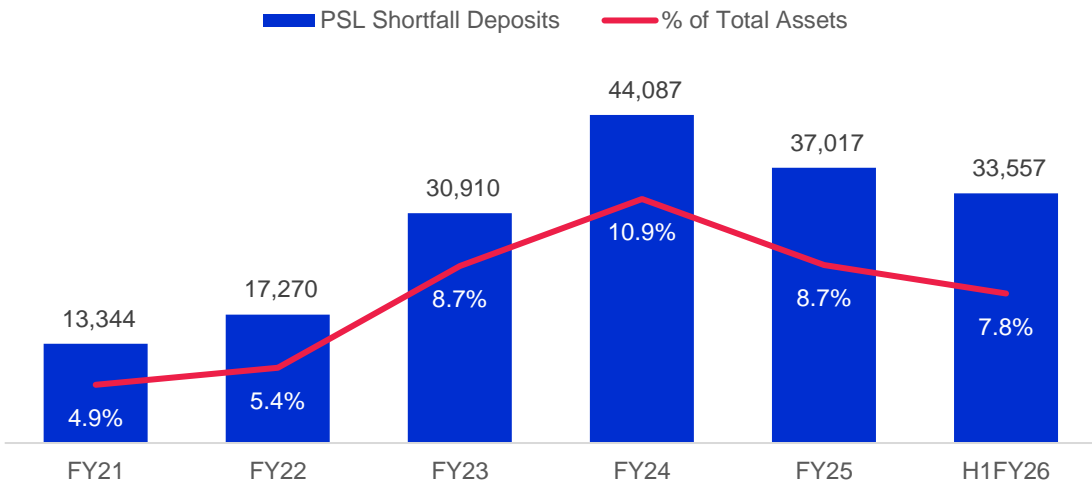


All figures in INR Crs

PSL Shortfall – Nil across sub categories

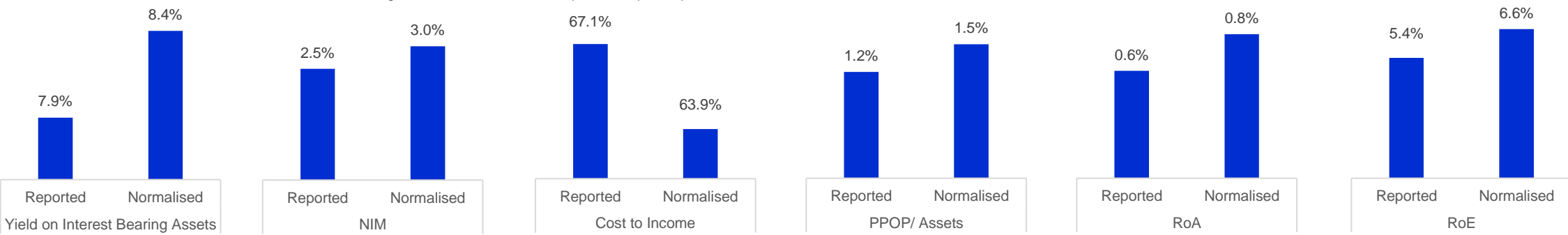


PSL Shortfall Deposit balance peaked, substantial increase basis past shortfall



Mandated deposits in lieu of PSL Shortfalls: At 7.8% of Assets a drag on income & profitability- however lower Q-o-Q, and expected to further reduce to <5% over next 2 years

All figures below for Q2FY26; 'Normalized' indicates Pro-forma figures, normalized for the impact of deposits placed in lieu of PSL Shortfalls



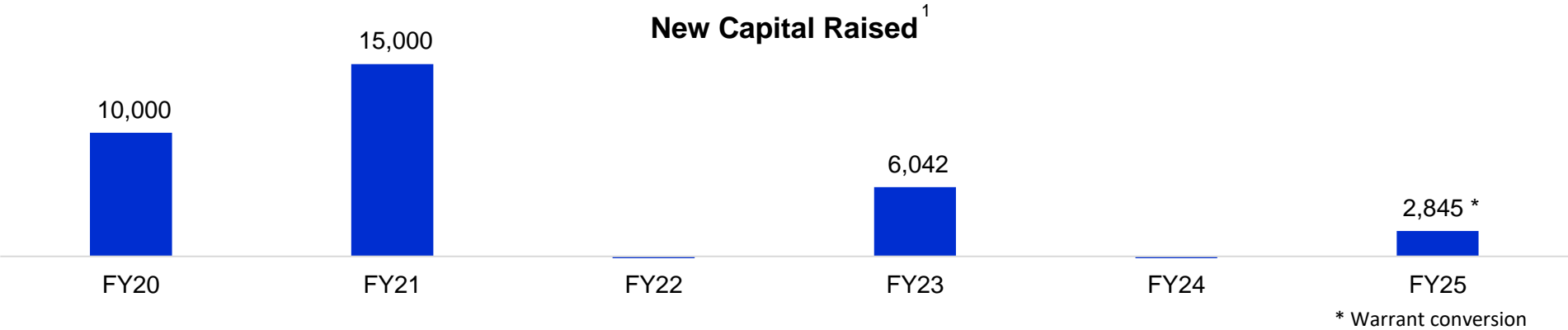
Improving PSL Compliance to reduce balances of mandated deposits placed in lieu of PSL Shortfalls: thereby reducing P&L drag

Unique Turnaround Story: Capital (8)



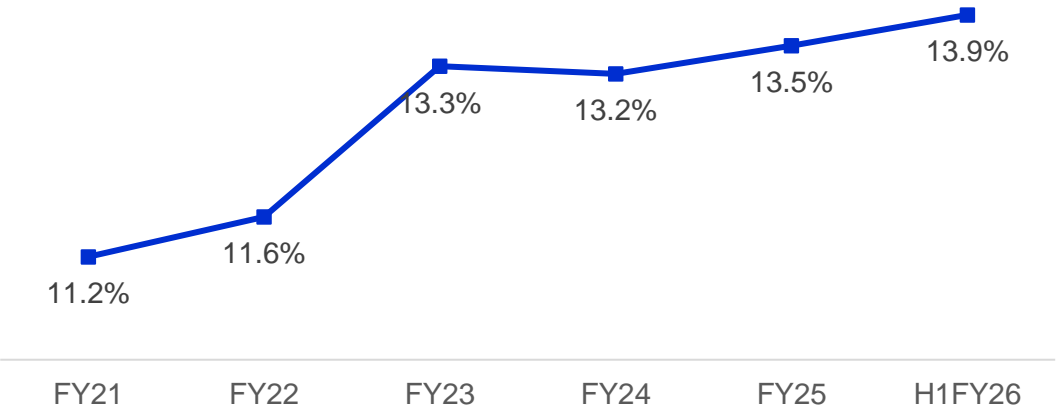
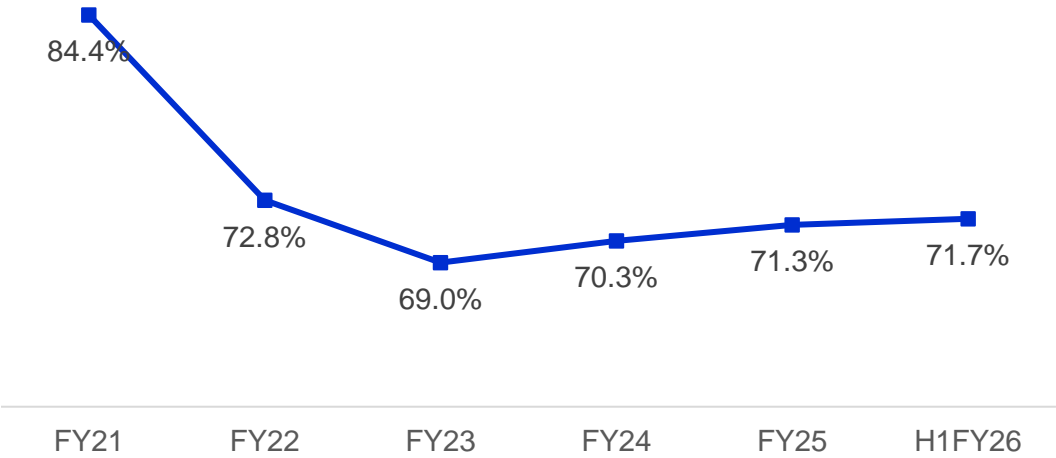
All figures in INR Crs

Demonstrated ability to raise capital despite headwinds; RoE to fund growth ahead



Reduction in RWA / Total Assets

CET I accretion aided by Capital Raise and Organic accretion



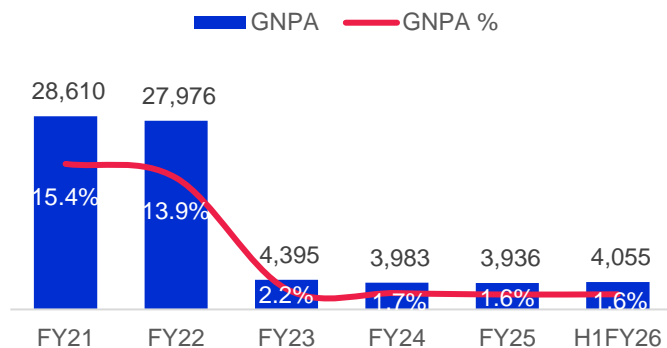
¹ Excludes ESOP exercise

Unique Turnaround Story: Asset Quality (9)

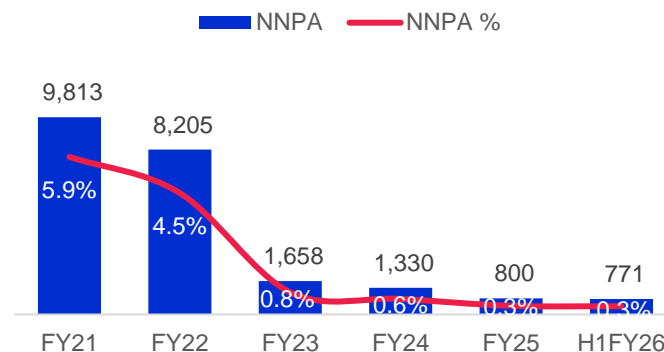


All figures in INR Crs

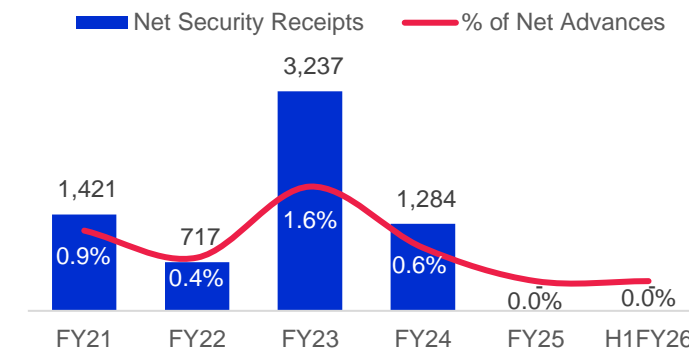
Significant improvement in GNPA



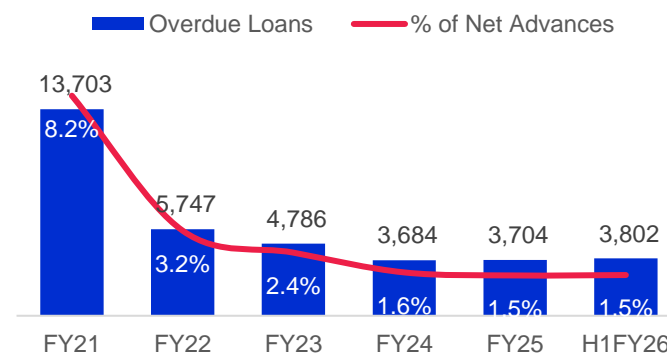
NNPAs now amongst the lowest vis-à-vis peers



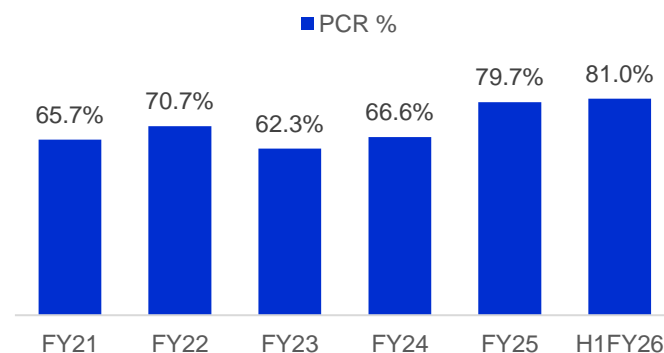
SRs fully provided for (O/S FV of JCF SRs: 1,962 Crs)¹



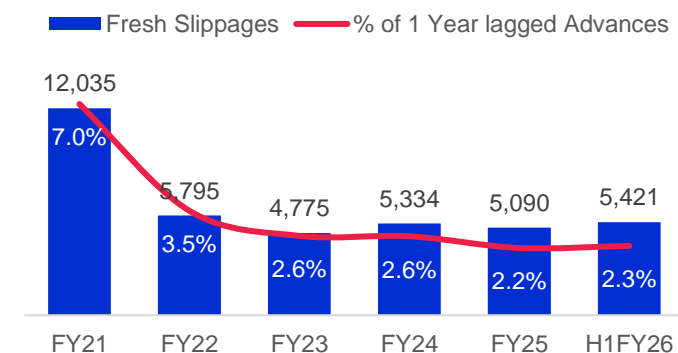
Substantial reduction in Overdue loans



PCR levels >80%, amongst the best vis-à-vis peers



Improvement in Fresh Slippages



¹ Outstanding Face Value of Security Receipts issued by JCF ARC at INR 1,962 Crs as of 30th September 2025

Contents



India : Fastest Growing Major Economy

YES Bank – India's New Age Private Sector Bank

Unique Turnaround

Profitability Trajectory

Financial Results – Q2FY26

YES BANK Franchise

Rapid Digitalization



Balance Sheet Structure: Implications for P&L



Inherent issues in the Balance Sheet structure. However, consistent improvement over last few years

As % of Assets	YES BANK			As % of Assets	Mid Sized Private Banks			As % of Assets	Large Private Banks			
	FY23	FY24	FY25		FY23	FY24	FY25		FY23	FY24	FY25	
Lower Share of Advances / Assets	Advances	57.3%	56.2%	58.1%	Advances	60.4%	62.9%	62.2%	Advances	64.6%	66.2%	65.1%
	Investments	21.7%	22.3%	20.1%	Investments	22.9%	23.8%	22.7%	Investments	22.0%	21.8%	23.0%
	Govt. Securities	18.4%	19.9%	17.8%	Govt. Securities	20.4%	21.3%	20.0%	Govt. Securities	18.0%	18.1%	19.0%
	Other Investments	3.3%	2.4%	2.3%	Other Investments	2.5%	2.6%	2.7%	Other Investments	4.1%	3.7%	3.9%
	Balances with Banks	1.8%	0.2%	3.0%	Balances with Banks	1.8%	2.6%	2.5%	Balances with Banks	1.3%	1.8%	2.5%
Higher Deposits in lieu of PSL Shortfalls + DTA	Cash & RBI Balances	3.6%	4.5%	3.6%	Cash & RBI Balances	7.2%	4.1%	6.5%	Cash & RBI Balances	6.4%	5.2%	4.5%
	Other Assets	14.9%	16.2%	14.4%	Other Assets	6.6%	5.6%	5.0%	Other Assets	5.2%	4.6%	4.5%
	Fixed Assets	0.7%	0.7%	0.7%	Fixed Assets	1.1%	1.0%	1.1%	Fixed Assets	0.4%	0.4%	0.4%
	Deposits	61.3%	65.7%	67.2%	Deposits	73.7%	75.2%	75.7%	Deposits	74.7%	70.2%	71.9%
	CA	9.5%	10.2%	10.2%	CA	10.3%	11.9%	9.0%	CA	11.2%	9.7%	9.5%
Comparatively lower SA share	SA	9.4%	10.1%	12.8%	SA	21.3%	18.4%	19.8%	SA	23.2%	18.9%	18.1%
	TD	42.4%	45.4%	44.2%	TD	42.0%	44.9%	46.8%	TD	40.3%	41.5%	44.2%
Higher dependence on Borrowings	Net worth	11.2%	10.2%	11.3%	Net worth	11.4%	11.6%	11.7%	Net worth	11.8%	12.2%	13.1%
	Borrowings	21.8%	19.7%	16.9%	Borrowings	10.8%	9.1%	8.3%	Borrowings	9.1%	13.4%	10.8%
	Other Liabilities	5.6%	4.4%	4.6%	Other Liabilities	4.1%	4.1%	4.3%	Other Liabilities	4.4%	4.2%	4.2%

P&L Structure: Comparison to peers



	As % of Assets	YES BANK				As % of Assets	Mid Sized Private Banks				As % of Assets	Large Private Banks		
		FY23	FY24	FY25			FY23	FY24	FY25			FY23	FY24	FY25
Lower Advances / Assets impacting Interest Income	Interest Income	6.7%	7.3%	7.5%		Interest Income	8.0%	9.1%	9.0%		Interest Income	7.1%	8.3%	8.0%
Higher Yield Corp. book run down + Impact of mix change yet to fully reflect	Yield on Advances ¹	9.3%	9.8%	9.8%		Yield on Advances	10.7%	11.7%	11.3%		Yield on Advances	8.7%	10.0%	9.6%
Lower CASA + Higher Borrowing mix impact	Interest Cost	4.4%	5.1%	5.3%		Interest Cost	4.0%	4.7%	5.0%		Interest Cost	3.2%	4.4%	4.4%
	Deposit Cost ¹	4.9%	5.6%	5.8%		Deposit Cost	4.4%	5.4%	5.7%		Deposit Cost	3.5%	4.6%	4.8%
Moderate Yields (balanced risk profile) + Higher CoF	Net Interest Income	2.4%	2.1%	2.2%		Net Interest Income	4.1%	4.3%	4.0%		Net Interest Income	3.9%	3.9%	3.6%
Scope for improvement in Fee Income	Non-Interest Income	1.2%	1.3%	1.4%		Non-Interest Income	1.7%	1.7%	1.6%		Non-Interest Income	1.4%	1.6%	1.4%
	Total Income	3.5%	3.5%	3.6%		Total Income	5.7%	6.0%	5.6%		Total Income	5.3%	5.4%	5.0%
	Staff Cost	1.0%	1.0%	1.0%		Staff Cost	1.1%	1.1%	1.1%		Staff Cost	0.8%	0.8%	0.8%
	Other Expenses	1.6%	1.6%	1.6%		Other Expenses	2.0%	2.2%	2.2%		Other Expenses	1.7%	1.5%	1.3%
Opex fair given size & scale: Operating Leverage to unlock further efficiencies	Operating Expenses	2.6%	2.6%	2.5%		Operating Expenses	3.1%	3.4%	3.3%		Operating Expenses	2.4%	2.3%	2.1%
	Operating Profit	0.9%	0.9%	1.0%		Operating Profit	2.7%	2.6%	2.3%		Operating Profit	2.8%	3.1%	2.9%
Provision costs partly benefiting from recoveries , including from ARC	Provisions	0.7%	0.5%	0.3%		Provisions	0.9%	0.6%	1.0%		Provisions	0.4%	0.5%	0.3%
	PBT	0.3%	0.4%	0.8%		PBT	1.8%	2.0%	1.3%		PBT	2.4%	2.6%	2.6%
	Tax	0.1%	0.1%	0.2%		Tax	0.7%	0.5%	0.3%		Tax	0.6%	0.5%	0.6%
	PAT	0.2%	0.3%	0.6%		PAT	1.0%	1.5%	1.0%		PAT	1.8%	2.1%	2.0%

Data Source: "Statistical Tables relating to Banks in India: 2023-24", released in Dec 2024; FY25 figures from respective company disclosures

¹ Computed on 2- point avg. basis from publicly disclosed data to maintain comparability with other Banks.

Recent Progress on RoA has been encouraging



Strategic intervention over last 6-8 quarters have started reflecting in outcomes

Dupont Ratios	FY23	FY24	FY25	H1FY26
NII/ Avg. Assets	2.4%	2.1%	2.2%	2.2%
Non Interest Income/ Avg. Assets	1.1%	1.3%	1.4%	1.6%
Total income/ Avg. Assets	3.4%	3.5%	3.6%	3.8%
Operating Expense/ Avg. Assets	2.5%	2.6%	2.5%	2.5%
<i>Salary Cost/ Avg. Assets</i>	<i>1.0%</i>	<i>1.0%</i>	<i>1.0%</i>	<i>1.0%</i>
<i>Other Opex/ Avg. Assets</i>	<i>1.5%</i>	<i>1.6%</i>	<i>1.6%</i>	<i>1.6%</i>
Operating Profit/ Avg. Assets	0.9%	0.9%	1.0%	1.2%
Provisions/ Avg. Assets	0.7%	0.5%	0.3%	0.3%
Profit before tax/ Avg. Assets	0.3%	0.4%	0.8%	0.9%
Tax Expense/ Avg. Assets	0.1%	0.1%	0.2%	0.2%
Net Profit/ Avg. Assets	0.2%	0.3%	0.6%	0.7%

Further improvement in Operating Profitability remains a continued focus area

Contents



India : Fastest Growing Major Economy

YES Bank – India's New Age Private Sector Bank

Unique Turnaround

Profitability Trajectory

Financial Results – Q2FY26

YES BANK Franchise

Rapid Digitalization



Results At a Glance – Q2FY26



All amounts in INR Crs

Arrows indicative of Y-o-Y trends

Total Assets 429,035 ↑ 4.6% : Q-o-Q 2.6%: Y-o-Y	Advances 250,212 ↑ 3.8% : Q-o-Q 6.4%: Y-o-Y	Deposits 296,276 ↑ 7.4% : Q-o-Q 6.9%: Y-o-Y	CD Ratio 84.5% v/s. ↓ 87.4% Q1FY26 84.8% Q2FY25	Advances Mix¹ Retail : Commercial: Corp. & Insti. Banking (CIB) 48%:25%:27% 49% : 25% : 26% in Q1FY26 50% : 23% : 27% in Q2FY25	Disbursement² 24,507 ↑ 18,812: Q1FY26; 23,998: Q2FY25
Net Interest Income 2,301 ↑ (3.0%): Q-o-Q; 4.6%: Y-o-Y	Non-Interest Income 1,644 ↑ (6.2%): Q-o-Q 16.9%: Y-o-Y	Operating Profit 1,296 ↑ (4.5%): Q-o-Q 32.9% : Y-o-Y	Profit After Tax 654 ↑ (18.3%): Q-o-Q 18.3%: Y-o-Y	NIM% 2.5% v/s. ↑ 2.5% Q1FY26 2.4% Q2FY25	C/I Ratio 67.1% v/s. ↓ 67.1% Q1FY26 73.0% Q2FY25
CASA Ratio 33.7% v/s. ↑ 32.8% Q1FY26 32.0% Q2FY25	CET 1 Ratio³ 13.9% v/s. ↑ 14.0% Q1FY26 13.2% Q2FY25	GNPA 1.6% v/s. → 1.6% Q1FY26 1.6% Q2FY25	NNPA 0.3% v/s. ↓ 0.3% Q1FY26 0.5% Q2FY25	Net Carrying Value of SRs as % of Advances NIL v/s. ↓ 0.0%:Q1FY26 0.4% Q2FY25	RoA 0.6% v/s. ↑ 0.8% Q1FY26 0.5% Q2FY25

¹ Advances breakup restated basis revision in internal business segmentation ; Retail Banking Segment includes Retail Assets and Micro Enterprise Banking erstwhile part of SME Book , Commercial Banking Segment includes Mid Corporates , Medium and Small Enterprises Business and Erstwhile ELC segment and Corporate Segment including Large Corporate and Institutional Banking ² Includes Limit Setup for Micro Enterprise Banking ³ Includes Profits

Highlights for Q2FY26 (1)



Balance Sheet Highlights

- **Sustained momentum in Deposits; CASA growth continues to outperform Industry**
 - **Total Deposits** at **INR 2,96,276 Crs** grew **6.9% Y-o-Y** and **7.4% Q-o-Q**
 - **CASA Deposits** at **INR 99,708 Crs** grew **12.5% Y-o-Y** and **10.4% Q-o-Q**; on **AQB¹** basis, **CASA** Deposits grew **13.6% Y-o-Y**
 - **CASA Ratio** at **33.7%** up **170 bps Y-o-Y** and **90 bps Q-o-Q**
 - **CA deposits** grew **7.3% Y-o-Y** and **21.1% Q-o-Q**
 - **SA deposits** grew **17.1% Y-o-Y** and **3.2% Q-o-Q**
 - **Retail & Branch Led Deposits** at **INR 1,71,978 Crs** grew **13.7% Y-o-Y**; on **AQB¹** basis growth was even higher at **17.8% Y-o-Y**
 - **Retail & Branch Led CASA Ratio** at **39.6%** up **210 bps Y-o-Y** and **140 bps Q-o-Q**
- **Advances** crossed the **milestone** of **INR 2.5 lacs Crs**; at **INR 2,50,212 Crs** up by **6.4% Y-o-Y** and **3.8% Q-o-Q**; Strong **disbursements** growth across segments;
- **Retail Banking** advances up **2.4% Y-o-Y²**; **Resumption** of growth momentum in **Retail assets: Disbursements** for Q2FY26 up **~20% Q-o-Q**
 - **Commercial Banking** advances up **16.5% Y-o-Y²**, **Corporate & Institutional Banking** Advances up **5.4% Y-o-Y²**
- **CET I Ratio** at **13.9%** v/s. 13.2% in Q2FY25 and 14.0% in Q1FY26
- **Deposits** made in lieu of prior period **PSL shortfalls lower** by **22.6% Y-o-Y** and **8.8% Q-o-Q**, further reduced to **INR 33,557 crs (7.8% of Total Assets)**; In conjunction **Total Borrowings** also lower by **20.9% Y-o-Y** and **6.9% Q-o-Q**
- The Bank remains on track to continue ensuring **NIL Shortfall** in **PSL** requirement (overall & subcategories) for the year
- **Improvement in Asset Quality: Slippages lower Q-o-Q & Provision Coverage Ratio further improves to 81.0%**
 - **GNPA ratio** at **1.6%** flat Y-o-Y and Q-o-Q; **Net NPA ratio** improved to **0.3%** v/s. 0.5% in Q2FY25 and 0.3% in Q1FY26
 - **NPA Provision Coverage Ratio (PCR)** further increased to **81.0%** v/s. 80.2% in Q1FY26 and 70.0% in Q2FY25
 - **Gross Slippages** for Q2FY26 at **INR 1,248 Crs (2.0% of Advances)³** v/s. **INR 1,458 Crs (2.4% of Advances)³** in Q1FY26 and **INR 1,314 Crs (2.2% of Advances)³** in Q2FY25
 - **Restructured advances** at **INR 271 Crs (~0.11% of Advances v/s. ~0.93% in Q2FY25)**
 - **Total Recoveries & Upgrades** for Q2FY26 at **INR 854 Crs**, including recoveries from Security Receipts of **INR 220 Crs**

¹ Avg. Quarterly Balance; ² Growth rates normalized for Inter- segment movement of Products and Customers during the quarter; ³ Annualized & expressed as % of period end balance

Highlights for Q2FY26 (2)



P&L Highlights

- **Net Profit of INR 654 Crs** for Q2FY26; up **18.3% Y-o-Y**; normalized for Income tax refunds in Q2FY25, Profit growth at **~30% Y-o-Y**
 - **Q2FY26 RoA** at **0.6%** v/s. 0.5% in Q2FY25
 - **Q2FY26 Operating Profit** at INR 1,296 Crs up by **32.9% Y-o-Y**; Normalized for Treasury gains, Operating Profit growth at **26.6% Y-o-Y** and **31.8% Q-o-Q**
- **Q2FY26 NIM** up 10bps Y-o-Y and flat Q-o-Q at **2.5%**; **asset repricing** impact largely **offset** by reduction in **RIDF**, and **SA / TD** rate **cuts / repricing**
 - **Cost of Funds** lower by **30 bps Q-o-Q** aided by lower **Cost of Deposits** (lower by 20 bps Q-o-Q) and lower **Borrowing** mix
- **Q2FY26 Non-Interest Income** at INR 1,642 Crs up **16.8% Y-o-Y**; normalized for treasury gains, core Non-Interest Income up **11.9% Y-o-Y** and **18.2% Q-o-Q**
- **Cost to Income Ratio** at **67.1%** for Q2FY26 v/s 73.0% in Q2FY25 and 67.1% in previous quarter
- **Q2FY26 Operating Costs** at INR 2,649 Crs up by **0.6% Y-o-Y** and **lower** by **4.2% Q-o-Q**
- Q2FY26 Non-Tax **Provision** Costs at **INR 419 Crs (0.4% of Assets ¹)**
 - Gross P&L Gain from **Security receipts** at **INR 220 Crs** for Q2FY26

Key Achievements/ Initiatives

- **SMBC** becomes **YES BANK's largest shareholder** with a **24.2% stake**; this marks the **largest cross-border** investment in an Indian **private sector bank** by a foreign bank; **SBI** continues as a **major shareholder** with over **10%** shareholding
- Appointment of **Mr. Rajeev Veeravalli Kannan** and **Mr. Shinichiro Nishino** as **Non-Executive & Non-Independent Directors**, nominees of SMBC
- **Credit Rating** : Upgraded to **AA-** by **CRISIL**, and **India Ratings**. The Bank is now rated **AA-** by all the Domestic Credit Rating agencies, the **highest** level since **March 2020**: reflecting a strengthened **capital** position, robust **governance**, and improved business **performance**
- YTD **new branch** additions of **43** out of the full year target of **80 branches**
- Partnered with **Govt. of Tamil Nadu** to serve as the **Critical Payment and Banking Partner** for the newly launched **Chennai One App**

¹ Annualized

Profit and Loss Statement



All amounts in INR Crs

- **Net Profit** for Q2FY26 at **INR 654 Crs** up **18.3% Y-o-Y**; **normalized** for **Income tax refunds** in Q2FY25, Profit growth at **~30% Y-o-Y**
- **Operating Profit** for Q2FY26 at **INR 1,296 Crs** up **32.9% Y-o-Y**
- **Core Operating Profit** for Q2FY26 at **INR 1,152 Crs** up **26.6% Y-o-Y**
- Q2FY26 **NII** at **INR 2,301 Crs** up **4.6% Y-o-Y** aided by reduction in cost of funds
- **NIM** up 10bps Y-o-Y and flat Q-o-Q at **2.5%**; **asset repricing** impact largely **offset** by reduction in **RIDF**, and **deposits** rate **cuts/ repricing**
- **Non-Interest Income** at **INR 1,644 Crs**, up **16.9% Y-o-Y**
- **Operating Costs (Opex)** at INR 2,649 Crs marginally up **0.6% Y-o-Y**
- **Provision Costs (non-tax)** at INR 419 Crs for Q2FY26
 - Gross P&L Gain from **Security receipts** at **INR 220 Crs** for Q2FY26

Profit and Loss Statement	Quarter Ended			Growth	
	Q2FY26	Q1FY26	Q2FY25	Q-o-Q	Y-o-Y
Net Interest Income	2,301	2,371	2,200	-3.0%	4.6%
Non Interest Income	1,644	1,752	1,407	-6.2%	16.9%
Core Non Interest Income¹	1,499	1,268	1,341	18.2%	11.8%
Total Income	3,945	4,124	3,607	-4.3%	9.4%
Operating Expenses	2,649	2,766	2,632	-4.2%	0.6%
Staff Cost	1,007	1,020	1,008	-1.3%	-0.1%
Other Operating Expenses	1,642	1,745	1,624	-5.9%	1.1%
Operating Profit/(Loss)	1,296	1,358	975	-4.5%	32.9%
Core Operating Profit/ (Loss)¹	1,152	874	910	31.8%	26.6%
Provisions	419	284	297	47.5%	41.0%
Profit Before Tax	878	1,074	678	-18.3%	29.4%
Tax Expense	223	273	125	-18.3%	78.3%
Net Profit / (Loss)	654	801	553	-18.3%	18.3%
Yield on Advances	9.5%	9.9%	10.2%		
Cost of Funds	6.0%	6.3%	6.4%		
Cost of Deposits	5.7%	5.9%	6.1%		
NIM	2.5%	2.5%	2.4%		
Cost to income	67.1%	67.1%	73.0%		

¹ Normalised for Realised & Unrealised Gain on Investments / Treasury Income

Break Up of Non-Interest Income

All amounts in INR Crs

- **Non-Interest Income** for Q2FY26 at **INR 1,644 Crs**, up **16.9% Y-o-Y**
- **Core Fees** for Q2FY26 at **INR 1,499 Crs**, up **11.8% Y-o-Y**
- **Share of Retail in Core Fees** for Q2FY26 at **55.5%**
- **Card Product fees grew 26.1% Y-o-Y** aided by increase in Credit Card spends
- Sustained traction in **Third party product** income primarily

Break up of Non Interest Income	Quarter Ended			Growth	
	Q2FY26	Q1FY26	Q2FY25	Q-o-Q	Y-o-Y
Non Interest Income	1,644	1,752	1,407	-6.2%	16.9%
Of which realised/ unrealised gain on Investments	145	484	65	-70.1%	121.3%
Core Fees	1,499	1,268	1,341	18.2%	11.8%
FX Income	234	210	213	11.7%	9.9%
Trade & CMS	287	292	305	-1.8%	-5.7%
Third party Product (INS/INV)	246	149	222	65.2%	10.9%
Loan Processing Fee & Prepayment Charges	261	183	232	42.5%	12.7%
Card Product fees	257	243	204	5.8%	26.1%
General Banking & Others	213	190	165	12.0%	28.6%
Proportion of Retail in Core Fees	55.5%	56.4%	60.2%		

Break up of Operating Expenses

All amounts in INR Crs

- **Operating Costs for Q2FY26 at INR 2,649 Crs** up marginally **0.6% Y-o-Y** and down **4.2% Q-o-Q**
- **C/I** for Q2FY26 at **67.1%** (v/s.73.0% in Q2FY25) and 67.1% in Q1FY26
- Strong **expansion** in **jaws** with **Total Income growth** at **9.4% YoY** and **Operating Expenses** growth at **0.6%**
- Despite **robust Q-o-Q traction** in Business volumes, **tighter cost control** enabled **5% Q-o-Q reduction** in Business volume linked Costs

Break up of Operating Expenses	Quarter Ended			Growth	
	Q2FY26	Q1FY26	Q2FY25	Q-o-Q	Y-o-Y
Manpower Cost	1,152	1,160	1,156	-0.6%	-0.3%
<i>Of which On roll staff cost</i>	<i>1,007</i>	<i>1,020</i>	<i>1,008</i>	<i>-1.3%</i>	<i>-0.1%</i>
Business Volume Linked ¹	720	758	713	-5.0%	1.0%
IT	306	332	300	-7.9%	1.9%
Premises	255	257	259	-0.6%	-1.5%
Professional Fees	60	48	70	26.9%	-13.6%
Others	27	84	55	-67.8%	-51.3%
PSLC Cost	128	128	78	0.0%	65.1%
Total Opex	2,649	2,766	2,632	-4.2%	0.6%

¹ Certain cost head such as Collection Related Charges, Bureau Related Cost, etc. earlier reported under Professional Fees; have been reclassified and are included in Business Volume Linked head for all periods reported above

Provisions and P&L

All amounts in INR Crs

- **Total Provisions** for Q2FY26 up **52.1% Y-o-Y** & up 15.3% Q-o-Q
- **Provision Costs (non-tax)** at INR 419 Crs for Q2FY26 up **41.0% Y-o-Y**
- Provisions for **Investments** includes:
 - Gross **P&L gain** from SRs at **INR 220 Crs** in Q2FY26
- Total Recoveries & Upgrades for Q2FY26 at **INR 854 Crs**
- Annualised **Credit Costs** at **0.4%** of Avg. assets
- **Q2FY26 RoA** at 0.6% (Annualized) vs.0.5% in Q2FY25 and 0.8% in Q1FY26

Break up of Provisions	Quarter Ended			Growth	
	Q2FY26	Q1FY26	Q2FY25	Q-o-Q	Y-o-Y
Operating Profit/(Loss)	1,296	1,358	975	-4.5%	32.9%
Provision for Taxation (A)	223	273	125	-18.3%	78.3%
Non Tax Provisions (B)	419	284	297	47.5%	41.0%
<i>Provision for Investments</i>	-233	-345	-256	-32.6%	-9.1%
<i>Provision for Standard Advances</i>	-37	-56	-131	-34.3%	-71.9%
<i>Provision for Non Performing Advances</i>	689	686	684	0.4%	0.6%
Total Provisions (A+B)	642	557	422	15.3%	52.1%
Net Profit / (Loss)	654	801	553	-18.3%	18.3%
Return on Assets (annualized)	0.6%	0.8%	0.5%		
Return on Equity (annualized)	5.4%	6.6%	4.9%		
EPS-basic (non-annualized)	0.21	0.26	0.18		

Balance Sheet

All amounts in INR Crs



- **Balance Sheet** expanded by **4.6% Q-o-Q driven by** growth in Advances and Deposits and offset by **8.8% Q-o-Q** reduction in balances of Deposits placed in lieu of PSL shortfalls and **6.9%** reduction in Borrowings
- **C/D ratio at 84.5%** v/s. 87.4% in Q1FY26 and 84.8% in Q2FY25
- **Advances growth** at **6.4% Y-o-Y** with sustained/strong traction in commercial banking with resumption in Retail growth
- **Deposits** grew **6.9% Y-o-Y**; with continued **outperformance** in **CASA Deposits**
- **Borrowings** reduced by **20.9% Y-o-Y** driven by run down in balances of **Deposits** placed in lieu of **PSL shortfalls**
- Disbursements of **INR 24,507 Crs** in Q2FY26 v/s. ~**INR 18,812 Crs** in Q1FY25

- **Retail** Disbursements up **19.8% Q-o-Q**

Disbursements	Q1FY26	Q2FY26
Retail ¹	11,755	14,077
Commercial Banking	2,012	1,835
Corporate & Institutional Banking	5,045	8,595
Total	18,812	24,507

Balance Sheet	30-Sep-25	30-Jun-25	30-Sep-24	Q-o-Q %	Y-o-Y %
Assets	429,035	410,248	418,092	4.6%	2.6%
Advances	250,212	241,024	235,117	3.8%	6.4%
Investments	83,204	81,180	85,599	2.5%	-2.8%
Liabilities	429,035	410,248	418,092	4.6%	2.6%
Shareholders Funds	49,197	48,644	46,407	1.1%	6.0%
<i>Total Capital Funds</i>	<i>47,941</i>	<i>48,248</i>	<i>47,667</i>	<i>-0.6%</i>	<i>0.6%</i>
Deposits	296,276	275,843	277,214	7.4%	6.9%
Borrowings	61,955	66,560	78,310	-6.9%	-20.9%

Break up of Deposits	30-Sep-25	30-Jun-25	30-Sep-24	Q-o-Q %	Y-o-Y %
CASA	99,708	90,351	88,601	10.4%	12.5%
<i>Current Account</i>	<i>43,912</i>	<i>36,260</i>	<i>40,938</i>	<i>21.1%</i>	<i>7.3%</i>
<i>Savings Account</i>	<i>55,796</i>	<i>54,090</i>	<i>47,663</i>	<i>3.2%</i>	<i>17.1%</i>
CASA Ratio	33.7%	32.8%	32.0%		
Term Deposits	196,568	185,492	188,613	6.0%	4.2%
<i>Certificate of Deposits</i>	<i>987</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Total Deposits	296,276	275,843	277,214	7.4%	6.9%

¹ Includes sanctions/ limit set-ups

Break up of Advances & Deposits

All amounts in INR Crs

Advances

- **Retail Banking** Advances up **2.4% Y-o-Y**
- **Commercial Banking** Advances up **16.5%**
- **Corporate & Institutional Banking** Advances up **5.4% Y-o-Y**
- **Retail Banking** mix at 48% v/s. 50% in Q2FY25

Deposits

- CASA + Retail TDs¹ at **65.0% vs. 58.5%** in Q2FY25 and **65.5%** in Q1FY26.
- **Avg. daily Retail CA** for Q2FY26 grew **16.9% Y-o-Y**
- **Avg. daily Retail SA** for Q2FY26 up **28.9% Y-o-Y**
- **Retail CASA** Accounts opened: **2.54 Lakh** in Q2FY26

Segmental Break up of Advances ²	30-Sep-25	30-Jun-25	30-Sep-24	Q-o-Q %	Y-o-Y %
Retail Banking ³	120,802	118,981	117,934	1.5%	2.4%
Commercial Banking	62,430	59,652	53,610	4.7%	16.5%
Corporate & Institutional Banking	66,980	62,390	63,573	7.4%	5.4%
Total Net Advances	250,212	241,024	235,117	3.8%	6.4%

Of which MSME advances contributing 29.7%

Segmental Break up of Deposits ⁴	30-Sep-25	30-Jun-25	30-Sep-24	Q-o-Q %	Y-o-Y %
Retail & Branch Banking led Deposits	171,978	168,563	151,322	2.0%	13.7%
<i>Retail & Branch Banking CASA Ratio</i>	39.6%	38.2%	37.5%		
Other Deposits	123,311	107,280	125,892	14.9%	-2.1%
<i>Other CASA Ratio</i>	25.4%	24.3%	25.3%		
Total Deposits	295,289	275,843	277,214	7.0%	6.5%

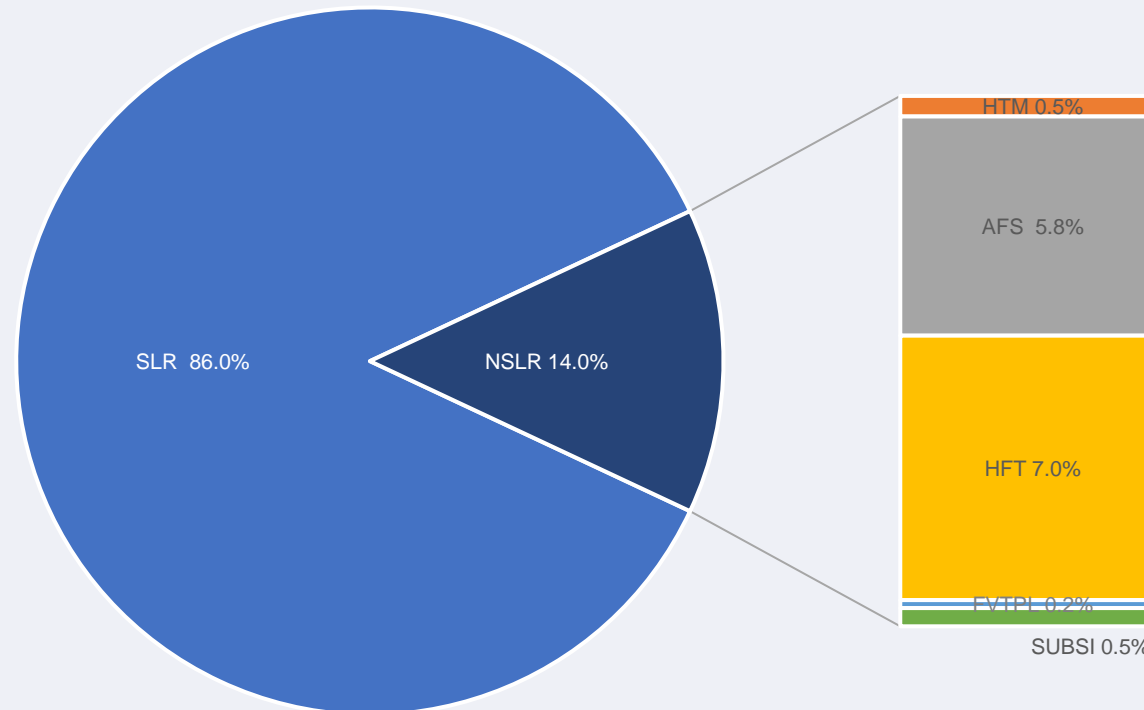
¹ Based on Balances <= INR 3 Crs on an Account Level; ² Advances breakup restated basis revision in internal business segmentation; ³ Retail Banking includes Micro Enterprise Banking (MIB) erstwhile part of SME Book; ⁴ Excluding Certificate of Deposits; basis internal business segmentation

Break up of Investments

All amounts in INR Crs

- Total Net Investments at **INR 83,204 Crs**
- **SLR – INR 71,596 Crs**
- **Non SLR – INR 11,608 Crs**
 - Standard Rated - **INR 9,397 Crs:**
99.9% Rated AA and above
 - Security Receipts- **NIL**
 - Others Standard ¹- **INR 2,211 Crs**

Investments Breakup



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

NPA Highlights

All amounts in INR Crs



- **GNPA** Ratio at **1.6%** in Q2FY26 **flat both on Q-o-Q and Y-o-Y basis**
- **NNPA** Ratio at **0.3%** in Q2FY26 flat **Q-o-Q** and down **20 bps Y-o-Y**
- **PCR** improved to **81.0%** in Q2FY26 v/s 80.2% in Q1FY26 and 70% in Q2FY25
- Gross **Slippages** for Q2FY26 at **INR 1,248 Crs (2.0% of Advances)** v/s. INR 1,458 Crs (2.4% of Advances) in Q1FY26.
 - Slippages in Retail Banking Segment at **INR 1,221 Crs (4.0% of Advances)** v/s. INR 1280 Crs (4.3% of Advances) in Q1FY26

Asset Quality Parameters	30-Sep-25	30-Jun-25	30-Sep-24
Gross NPA (%)	1.6%	1.6%	1.6%
Net NPA (%)	0.3%	0.3%	0.5%
Provision Coverage Ratio excl. Technical W/O (%)	81.0%	80.2%	70.0%
Provision Coverage Ratio incl. Technical W/O (%)	88.5%	88.0%	81.5%

Segmental GNPA	30-Sep-25		30-Jun-25		30-Sep-24	
	GNPA	(%)	GNPA	(%)	GNPA	(%)
Retail Banking	2,857	2.4%	2,786	2.3%	2,396	2.0%
Commercial Banking	711	1.1%	747	1.3%	709	1.3%
Corporate & Institutional Banking	487	0.7%	489	0.8%	784	1.2%
Total	4,055	1.6%	4,022	1.6%	3,889	1.6%

Movement of GNPA ¹	30-Jun-25	Movement				30-Sep-25
	Opening	Additions	Upgrades	Recoveries	Write Offs	Closing
Retail Banking ²	2,787	1,221	220	200	731	2,857
Commercial Banking	746	20	5	7	43	711
Corporate & Institutional Banking	489	7	0	9	0	487
Total	4,022	1,248	225	217	774	4,055

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

² Retail Banking includes Micro Enterprise Banking erstwhile part of SME Book prior to Q1FY26

Summary of Labelled & Overdue Exposures



All amounts in INR Crs

- Sustained reduction in Standard Restructured Advances
- Recovery and Repayments during Q2FY26 from Standard Restructured accounts amounted to **INR 98 crs**
- Slippages of **INR 14 Crs** in Q1FY26 from Standard Restructured Advances pool of Q1FY26
- **Recoveries** from **Security Receipts** during the quarter aggregated to **INR 220 Crs**
- Overdue book of 31-90 days at **INR 3,802 Crs** from INR 3,978 Crs in Q1FY26

Particulars	30-Sep-25		30-Jun-25		30-Sep-24	
	Gross	Provisions	Gross	Provisions	Gross	Provisions
NPA	4,055	3,284	4,022	3,225	3,889	2,721
Other Non Performing Exposures	4,789	4,137	4,887	4,222	6,270	4,710
<i>NFB of NPA accounts</i>	833	180	846	180	898	181
<i>NPI</i>	37	37	49	49	85	85
<i>Security Receipts</i>	3,920	3,920	3,992	3,992	5,287	4,444
Total Non Performing Exposures	8,845	7,422	8,910	7,447	10,159	7,432
Technical Write-Off ¹	2,648	2,648	2,603	2,603	2,432	2,432
Provision Coverage incl. Technical W/O		87.6%		87.3%		78.3%
Std. Restructured Advances ²	271	42	378	52	2,125	141
<i>Erstwhile</i>	6	3	6	3	11	4
<i>DCCO related</i>	0	0	80	4	1,769	88
<i>MSME</i>	53	6	63	7	66	8
<i>Covid ³</i>	211	34	229	38	278	41
Other Std. exposures	117	41	117	41	129	45
61-90 days overdue loans	1,809		1,919		1,866	
<i>Of which Retail</i>	1,283		1,322		1,121	
31-60 days overdue loans	1,993		2,059		1,896	
<i>Of which Retail</i>	1,528		1,596		1,661	

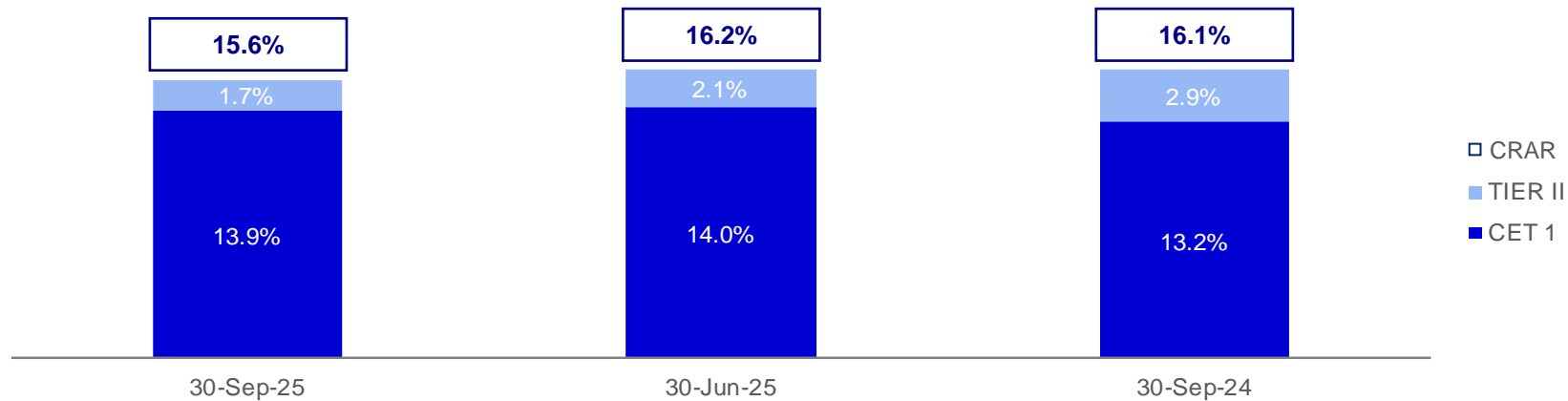
¹ Comprises only Corporate Accounts

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

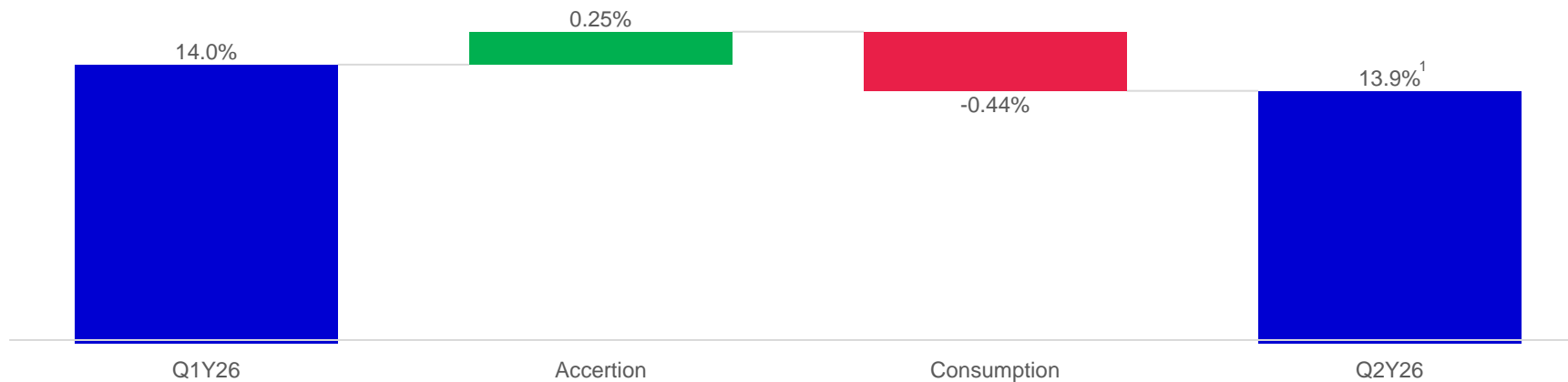
³ Where provisioning has been made as per requirement of RBI circular on Prudential Framework for Resolution of Stressed Assets dated June 7, 2019

CET 1 Ratio at 13.9%¹

1 Bank's Capital Adequacy Ratio ¹



2 CET I Q-o-Q Movement in Q2FY26



¹ Includes Profits

RWA to Total Assets at **71.7%** vs. 72.7% in Q1FY26 and 70.7% in Q2FY25

DTA deduction from Capital

- Y-o-Y INR 935 Crs.
- Q-o-Q INR 205 Crs.



Contents



India : Fastest Growing Major Economy

YES Bank – India's New Age Private Sector Bank

Unique Turnaround

Profitability Trajectory

Financial Results – Q2FY26

YES BANK Franchise

Rapid Digitalization



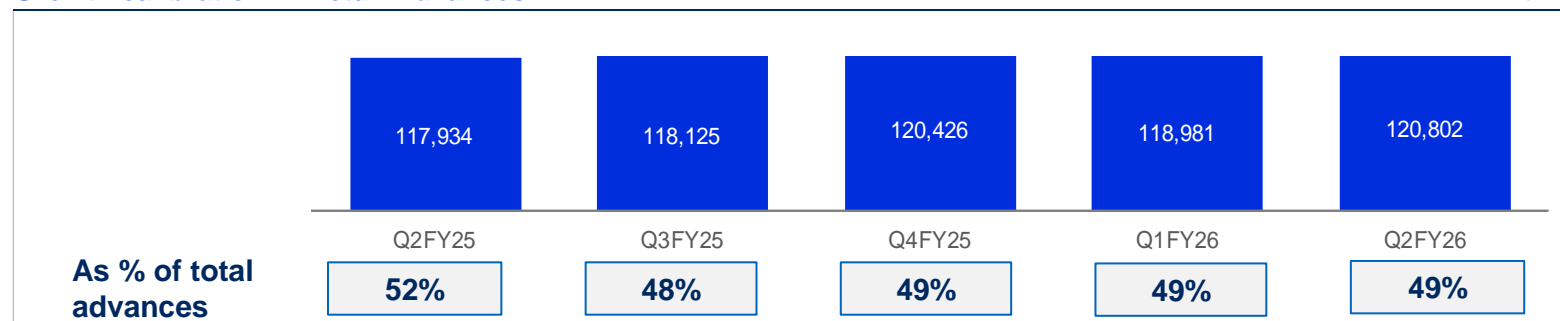
Retail Bank:

Full spectrum retail bank growing with strong momentum

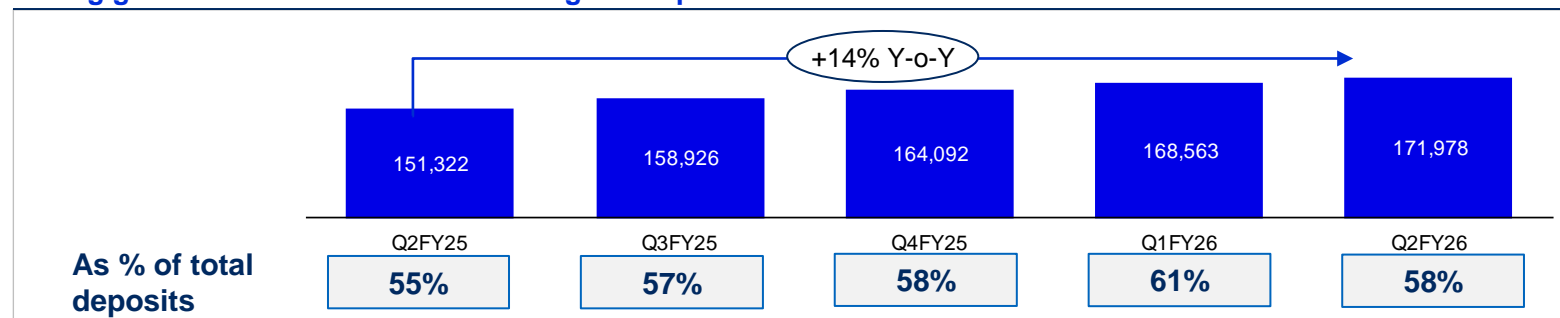


All amounts in INR Crs

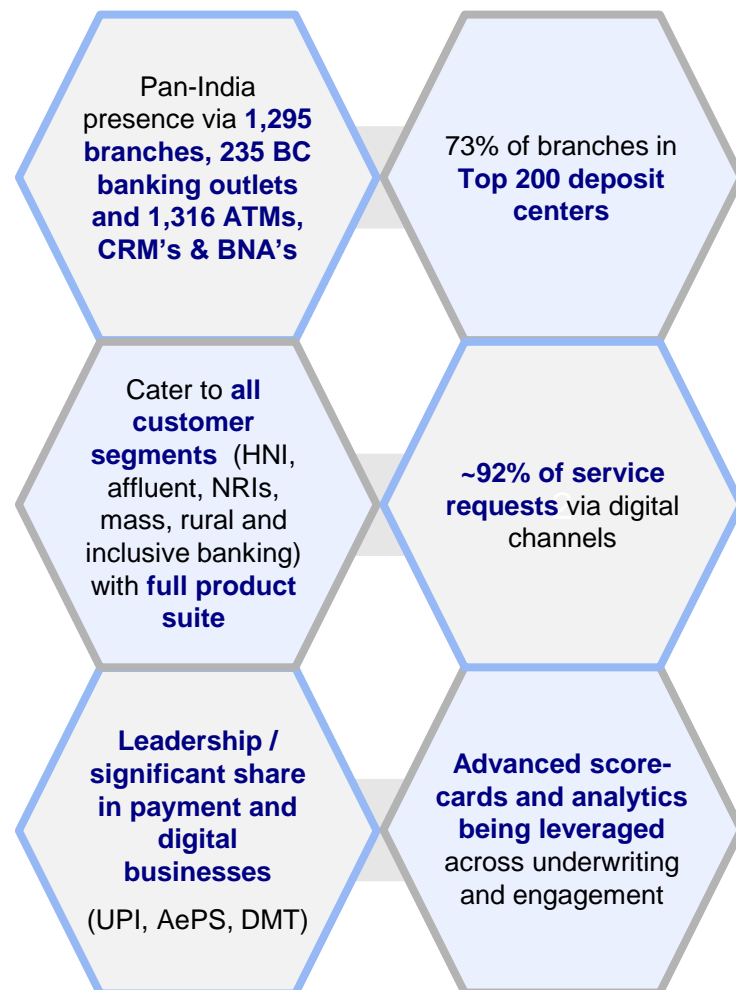
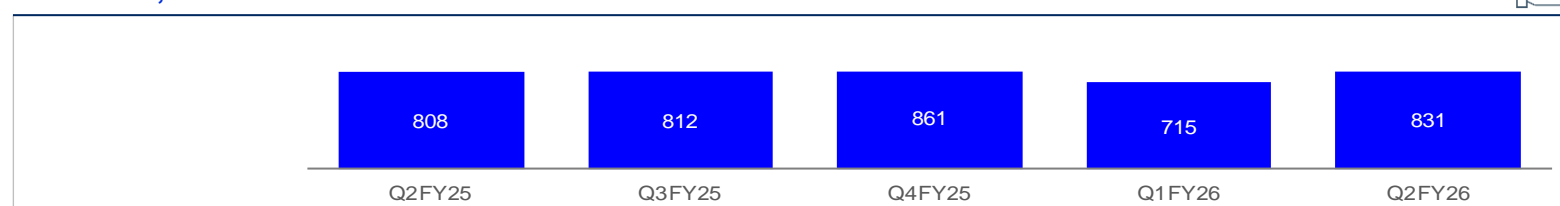
Growth calibration in Retail Advances ¹



Strong growth in Retail & Branch Banking led Deposits



In addition, continued momentum within Retail Fee Income¹



¹ Restated basis revision in Internal Business Segmentation

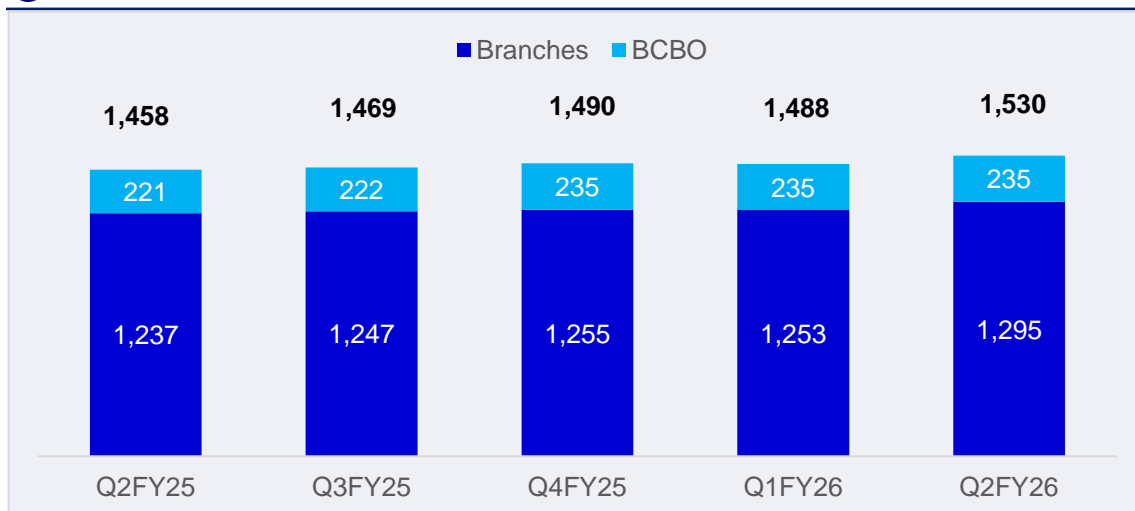
Branch Banking:

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



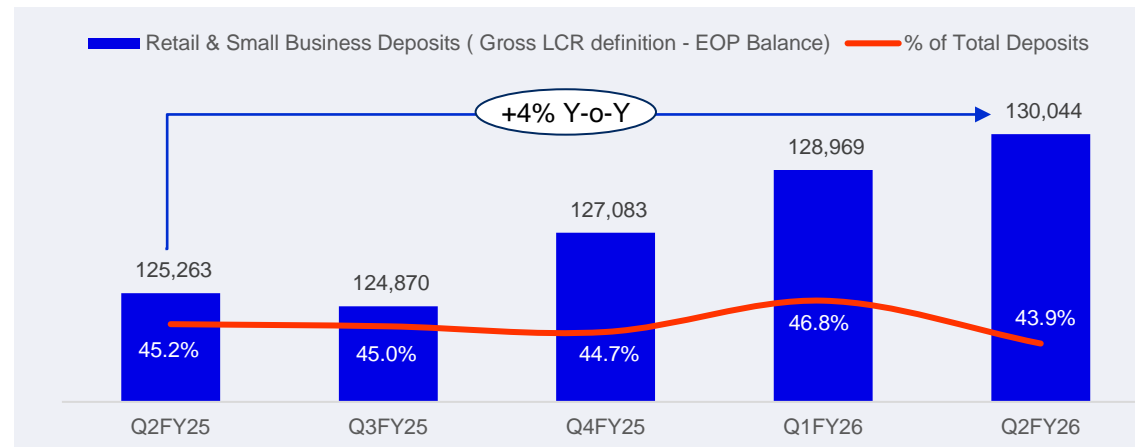
All amounts in INR Crs

1 Branch Network



43 New Branches added in H1FY26 including 1 in Oct'25

3 Sustained growth in Granular Deposits



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

Current & Savings Account Onboarding

Assisted Digital Onboarding

- ~97% eligible SA accounts opened digitally with ~80% Savings accounts instantly activated
- ~91% eligible CA accounts opened digitally with ~60% accounts activated within 4 hours
- Enhanced controls in the digital onboarding app for better due diligence
- Data backed Product Recommender – Basis profile information, right product recommendation in real time for New-to-Bank CASA customers

Digital Co-origination enabled across CA & SA onboarding

- Co-sourcing of Life & Health Insurance, Loans, Demat & Trading with SA in a single journey
- Co-origination of SA, Sweep In, & co-sourcing of Loans & Trade products along with CA for eligible constitutions in a single journey

DIY (Do It Yourself) Digital Onboarding across CA & SA onboarding

- Our DIY journey delivers a frictionless onboarding experience for customers

Servicing & Cross Sell

Servicing

- Over 276 unique service journeys available on digital channels
 - 197 on "IRIS by YES BANK" – Bank's newest Digital app
 - 222 on YES Online – Internet Banking Platform
 - 100 on YES Robot
 - 72 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

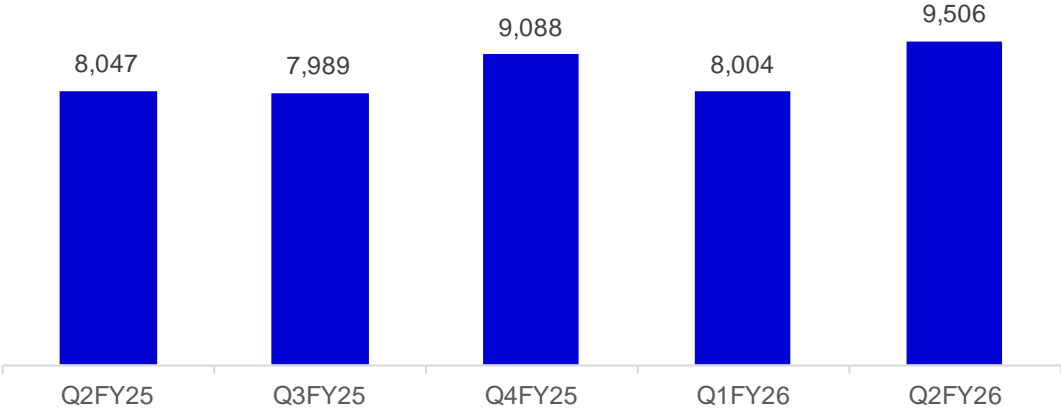
Retail Assets:

Focus on Profitability enhancement

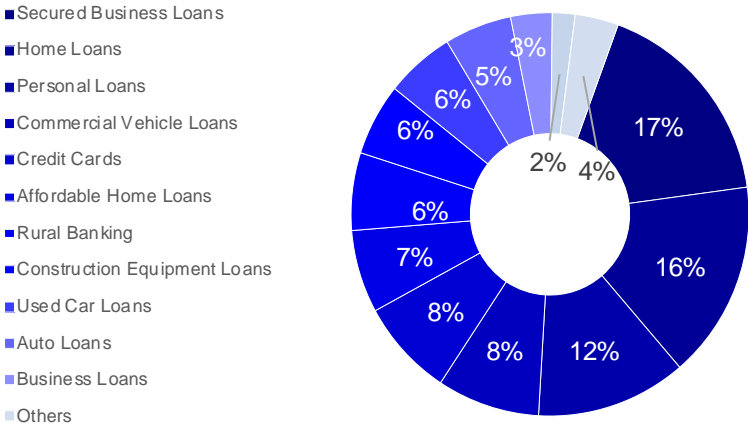


All amounts in INR Crs

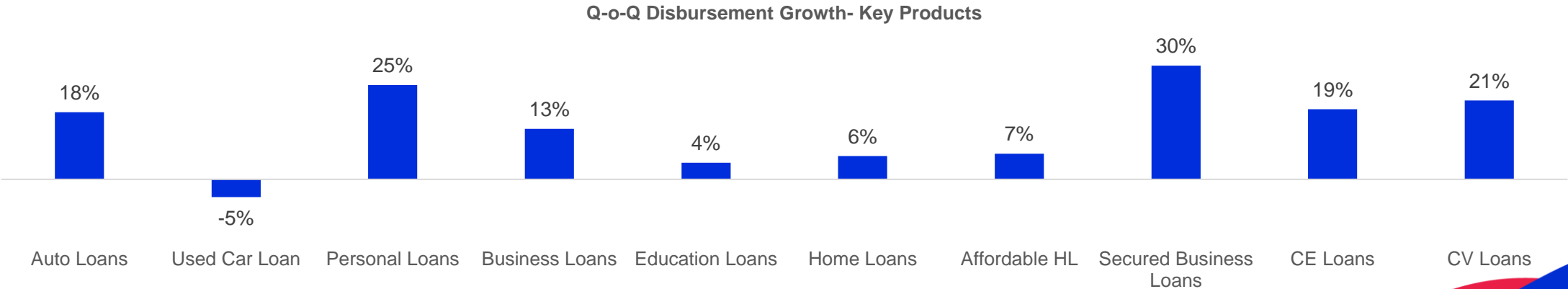
1 Retail Banking asset disbursements¹: Calibration in Product & Sourcing mix



2 Diversified retail book²



3 Differential growth across products- targeted at profitability improvement



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

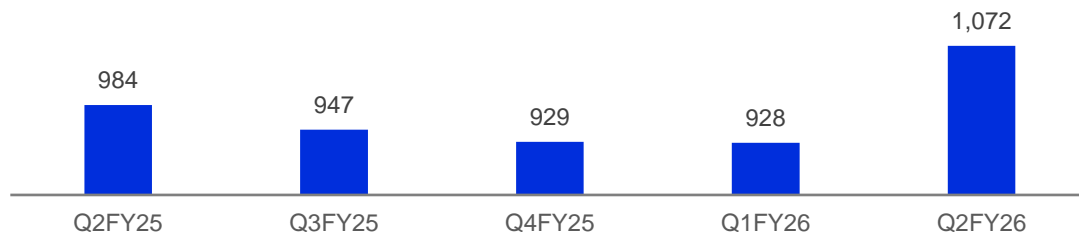
Rural Assets

Deepening the penetration in emerging rural markets & generating Agri PSL



All amounts in INR Crs

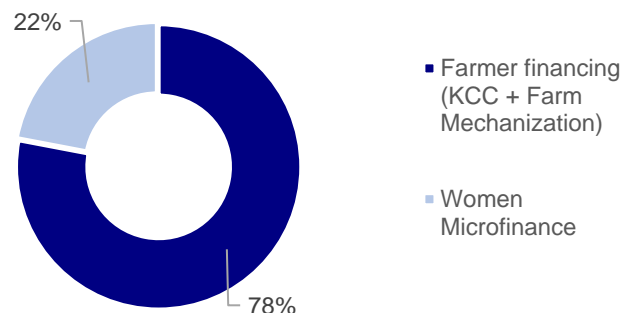
1 Business originations¹



- 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

3 Capturing Rural value chain with geographic diversification

Book Split (value) by segments



Book size : INR 8,247 Cr

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

2 Robust Farmer financing and Women Microfinance book

- **High quality farmer financing** book with NPA of ~2.9%
- Calibrated book growth & delinquency management in women microfinance borrower book despite industry-wide challenges and increased state government oversight pertaining to collections. All new businesses, since 1st Jan 2025, is covered under CGFMU- a Government guarantee scheme.
- **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

4 Profitability Drivers supported by in-depth analytics

- New LOS and LMS and features such as Mobile number authentication, e-KYC, PAN & Voter ID validation, Aadhar name match, integrated BRE with instant result, e-SIGN workflow, disbursement and collection Journey and ability to integrate other LOS with BC-LOS API 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

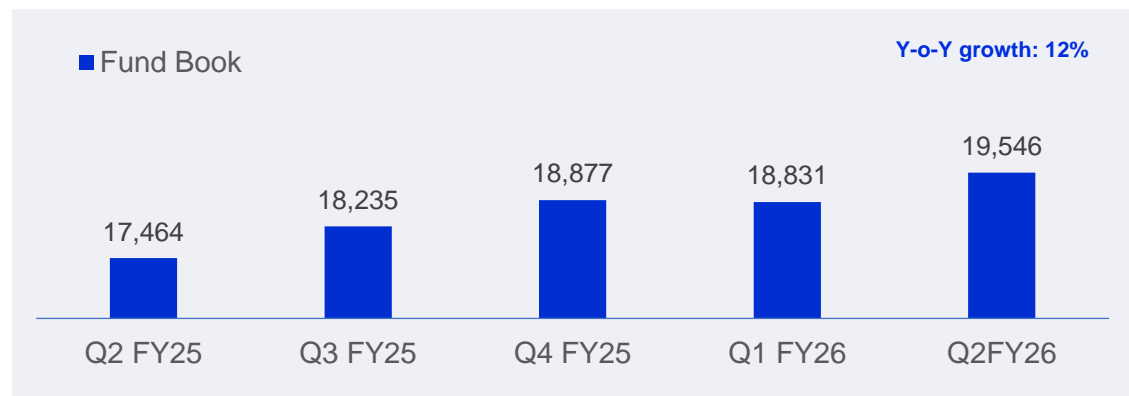
¹ Excluding lending to MFI

Micro Enterprise Banking

Catering MSME Market Segment

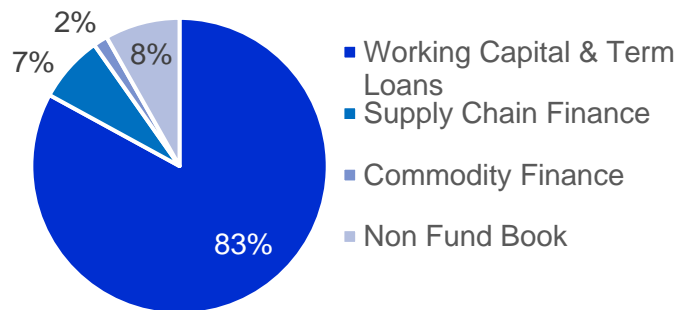


1 Steady Growth in Funded Book



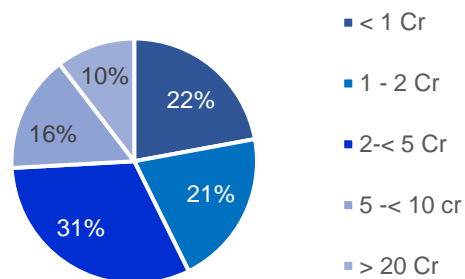
• **PSL Book** : 88% of MSME Funded Book PSL Compliant

2 Sustainable Product Mix



~98% of Fund book consists of secured products

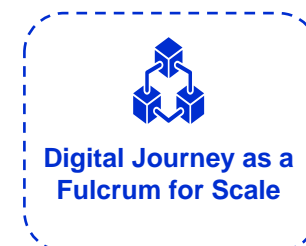
3 Granular and Stable Customer Mix



4 Growth Avenues, Digitization & Product Innovation



Statistical Model-Based Scoring implemented across lending programs, enhancing agility in credit assessments and enabling faster, data-driven decision-making.



Enhancement in **YES Business Loan HUB**—a digitally assisted solution integrated with the Loan Origination System—has streamlined MSME loan proposal logins. 89% of eligible New-to-Bank cases are now logged through loan HUB reflecting a strong shift toward digital adoption.



SME Direct Service Desk has been enhanced to support YES Business (Net Banking) onboarding for all constitution (*erstwhile only Sole Proprietorship*). The desk has increased its handling to 60+ request type & has successfully onboarded 1000+ customers in Q2 FY26—reinforcing its role as a key service channel in improving customer experience.

Credit Cards:

Steady business growth

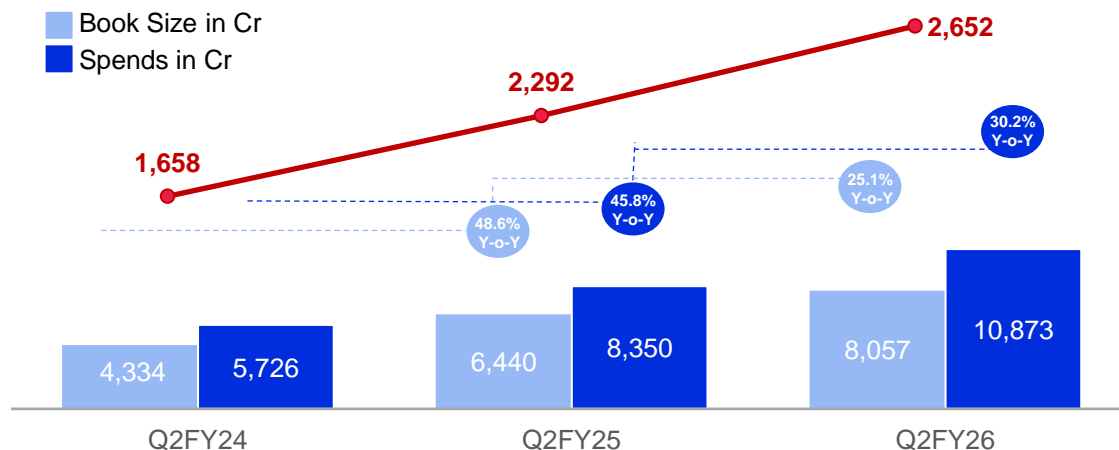


1 Sustained Strong Growth in Cards, Book Size & Card Spends

No of Cards In ('000s)

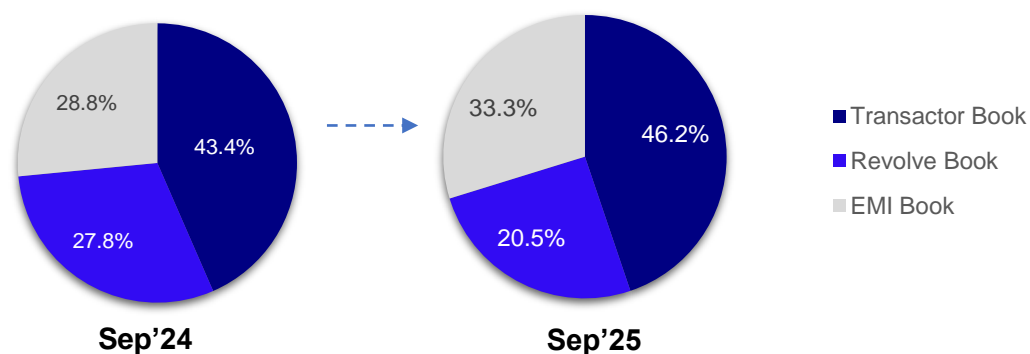
Book Size in Cr

Spends in Cr



3 Optimized Book mix

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



2 Key Initiatives Q2 FY 26

New Tech Capabilities

EMI Option on CC UPI Payments:

- EMI functionality has been enabled for offline merchant transactions conducted over UPI rails at the time of transaction thereby offering affordability for large value transactions.

Mobile App Improvements:

- To further improve customer experience on mobile app – IRIS by YES BANK - a seamless view of the monthly statements for credit cards has been enabled.

Card Activation over IVR:

- Additional to the existing digital channels available, customers can now activate their credit cards over IVR channel in a secure and convenient way.

Enhanced Customer Touchpoints

EMI Enablement:

- EMI conversion option launched for cobrand customers allowing them to convert their purchases directly from the cobrand partner apps through the bank's SDK.

Lounge Access Upgrade:

- Smooth transition to a new lounge service provider to improve accessibility and service quality for cardholders. The upgrade is expected to enhance customer satisfaction and strengthen our premium travel benefits offering.

Portfolio Update

New UPI Spends Milestone:

- Monthly UPI spends crossed the ₹1,000 crore mark, reflecting strong customer adoption and growing preference for credit on UPI rails.

Credit Line Increase (CLI):

- Pre-festive interventions done on specific cohorts to identify and offer credit limit increase to drive higher seasonal spends.

Wholesale Banking

Covering diverse Client Segments with deep Product Expertise



CLIENT SEGMENTS	CORPORATE & INSTITUTIONAL BANKING				COMMERCIAL BANKING
	Large Corporates	Financial Institutions	Multinational & New Economy Corporates	Government Banking	
	Indian Corporates with turnover of more than INR 1,500 crs	Indian Scheduled Commercial & Cooperative Banks, International Banks, DFIs, NBFCs, MFIs, Insurance, Mutual Funds, Stockbrokers, Payment Operators & Cross border Money Transfer Operators	Multinational Corporates operating in India, Startups, Ecommerce companies.	Central & State Government Entities	

PRODUCTS	Transaction Banking	Project Finance	Loan Syndication	Business Economics Banking
	Trade Finance, Cash Management, Custody, Bullion, Remittance & Supply Chain Finance	Long Term Project Financing with ring-fenced cash flows	Underwriting & Syndication / sell down	Macro economic research
	Financial Markets	Real Estate	International Banking Unit	CGA/ FASAR
	FX & Derivative Sales, DCM, Balance Sheet Management, Trading	Construction Finance & Lease Rental discounting for Residential & Commercial real estate	Offshore product offerings through IBU at GIFT City, Gandhinagar	Corporate & Government Advisory/ Food & Agri Strategic Advisory & Research - Knowledge banking to uptier positioning

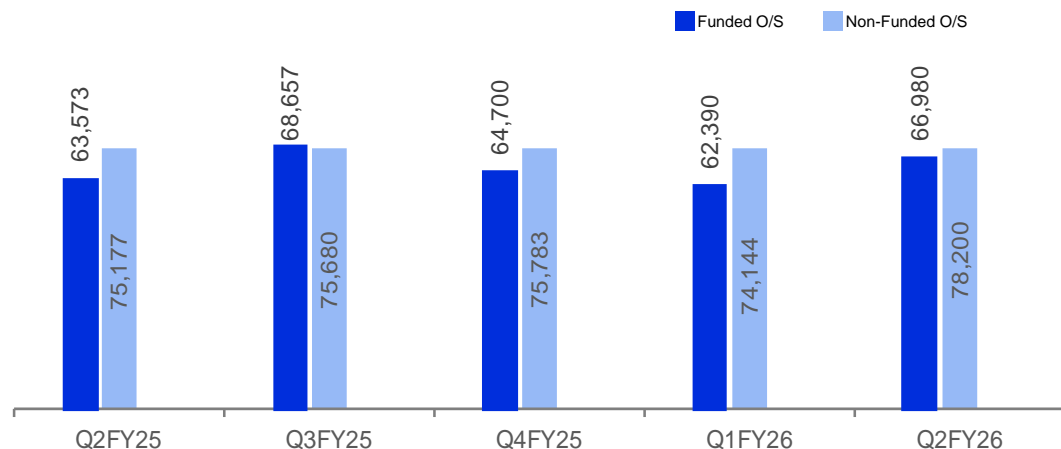
Growing Client Base and Improving Positioning with High Focus on Risk and Returns

Wholesale Banking Business (1)

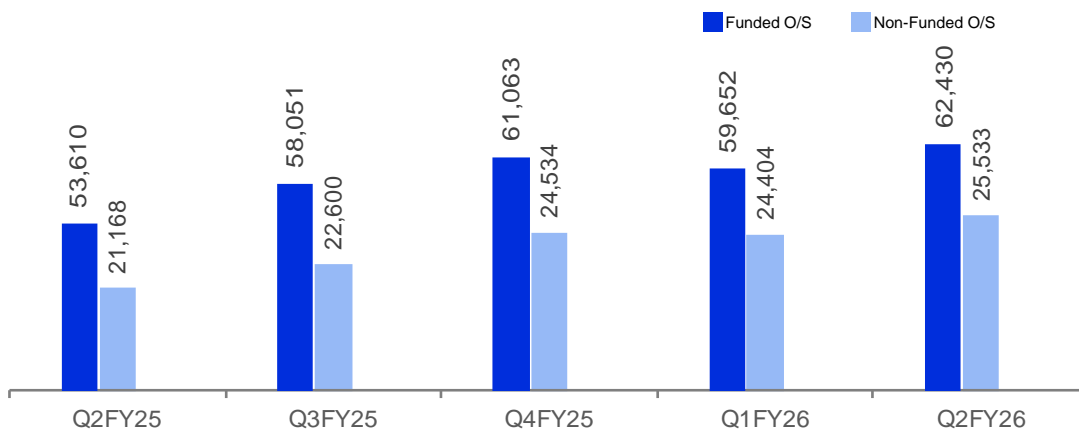


All amounts in INR Crs

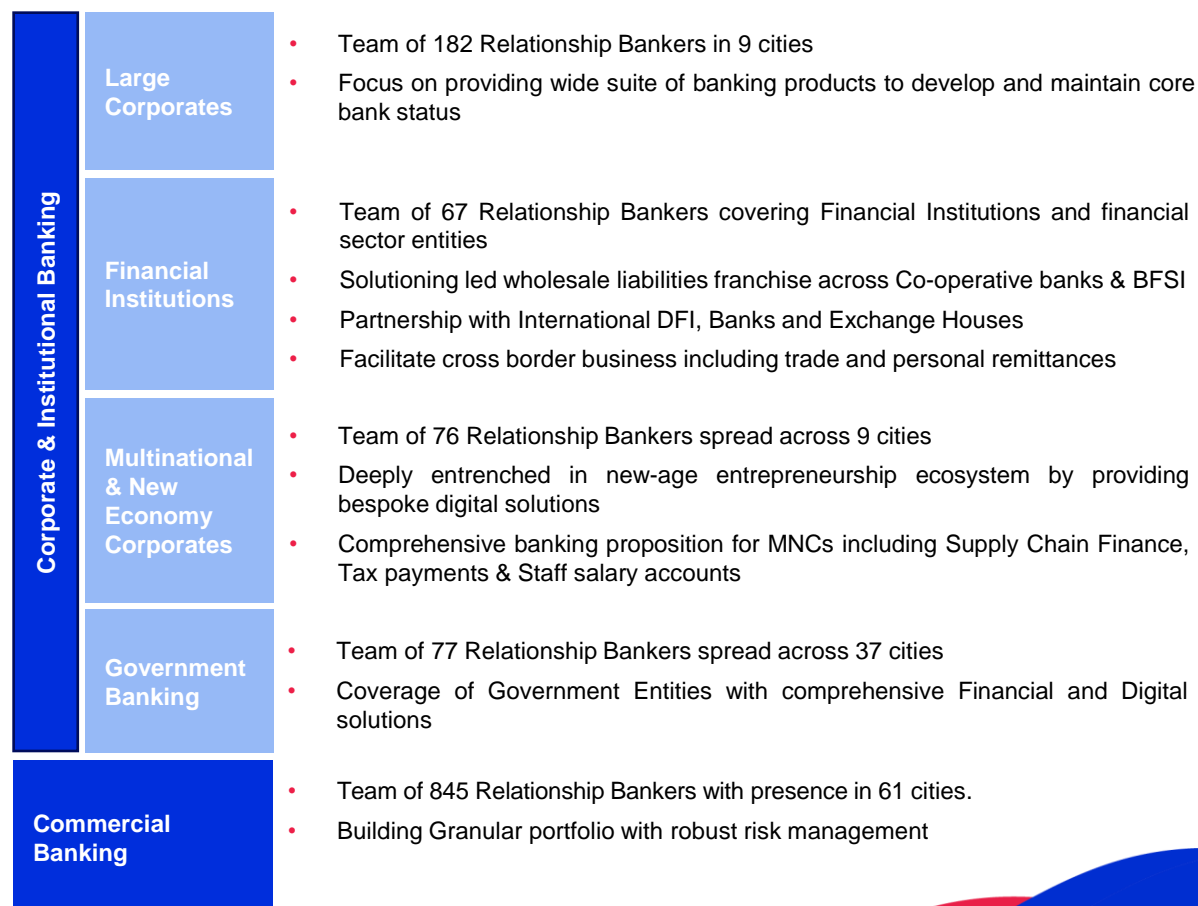
1 Corporate & Institutional Banking



2 Commercial Banking

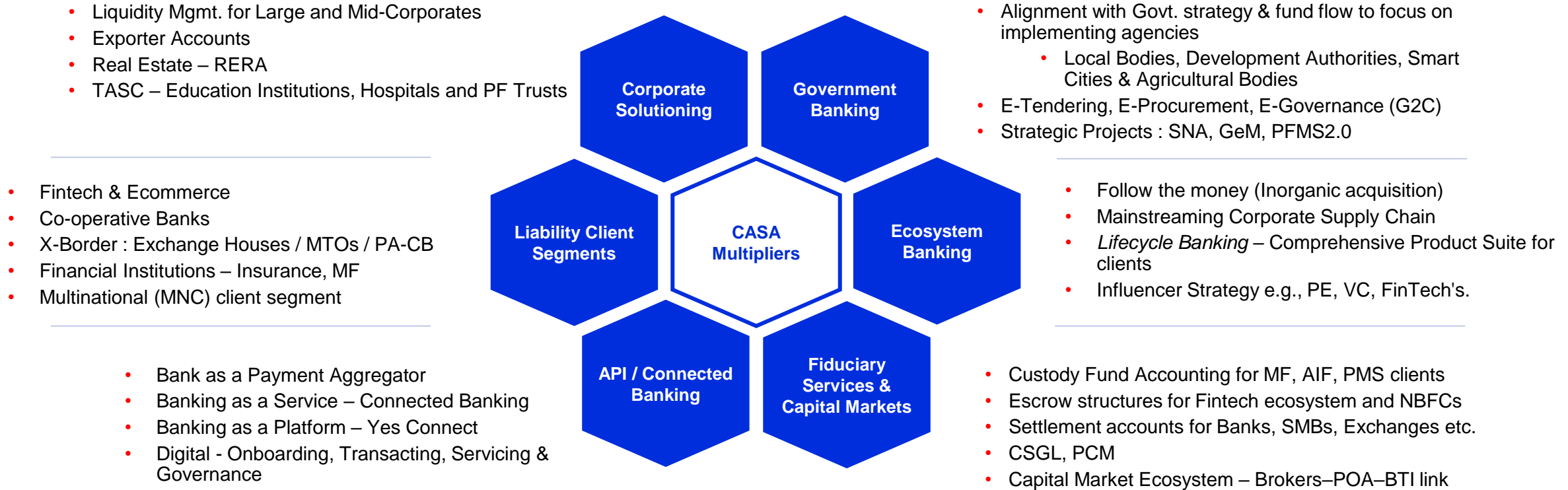


3 Providing tailored solutions to clients across business segments



Wholesale Banking Business (2)

Building sustainable Liability Book



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.



- Direct Integration for YES BANK Net Banking Channels. (Retail, Corporate and Iris Biz)
- 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

4 central empanelment received

Live for GST, CBDT, CUSTOMS & EPFO

State Mandates

8 State empanelment received

Live for Assam & Meghalaya

GOODS AND SERVICES TAX (GST)

Launched on 13th March'25

17K Plus Active Customers

15% growth MoM in September'25

To know more Scan QR



DIRECT TAX (TIN 2.0)

Launched on 27th June 2025

20K Plus Active Customers

370% growth MoM in September'25

To know more Scan QR



CUSTOMS & EXCISE

Launched on 3rd June 2025

700 Plus Active Customers

13.8% growth MoM in September'25

To know more Scan QR



Employees' Provident Fund Organization – (EPFO)

Launched on 9th June 2024

5K Plus New Clients

36K

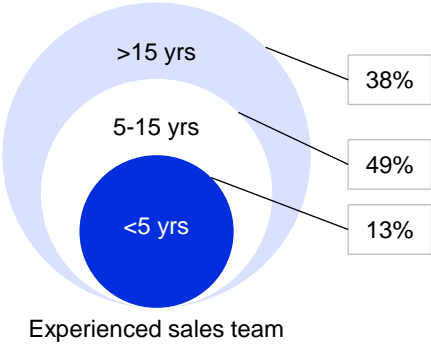
>36K active customer within 6 months of launch

Financial Markets

Customised solutions for clients



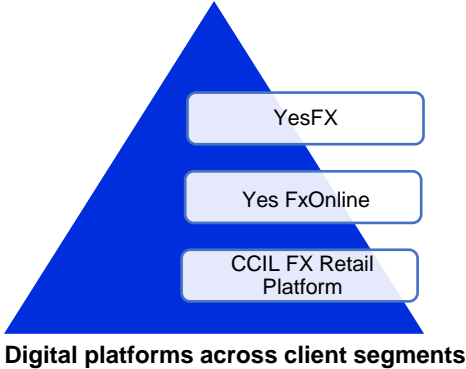
FX Sales



Dedicated experienced product sales managers providing structured hedging solutions

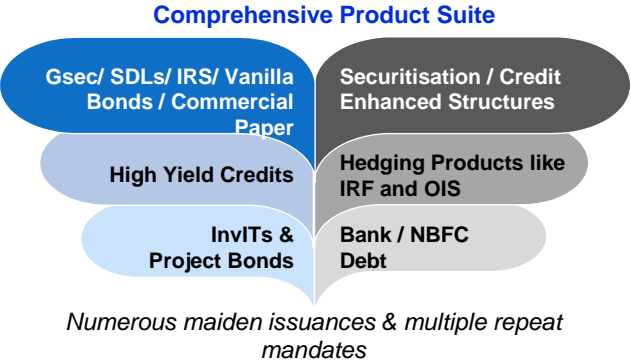
Pan India Presence through sales centres

Active FX desk for providing best in class pricing for customer transactions



Debt Capital Markets & PD

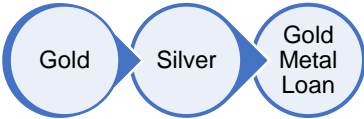
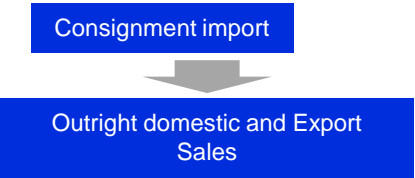
- Connect with a wide range of Large/Mid-Size Issuers
- Corporates
 - NBFCs & FIs
 - Banks
 - InvITs



- 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

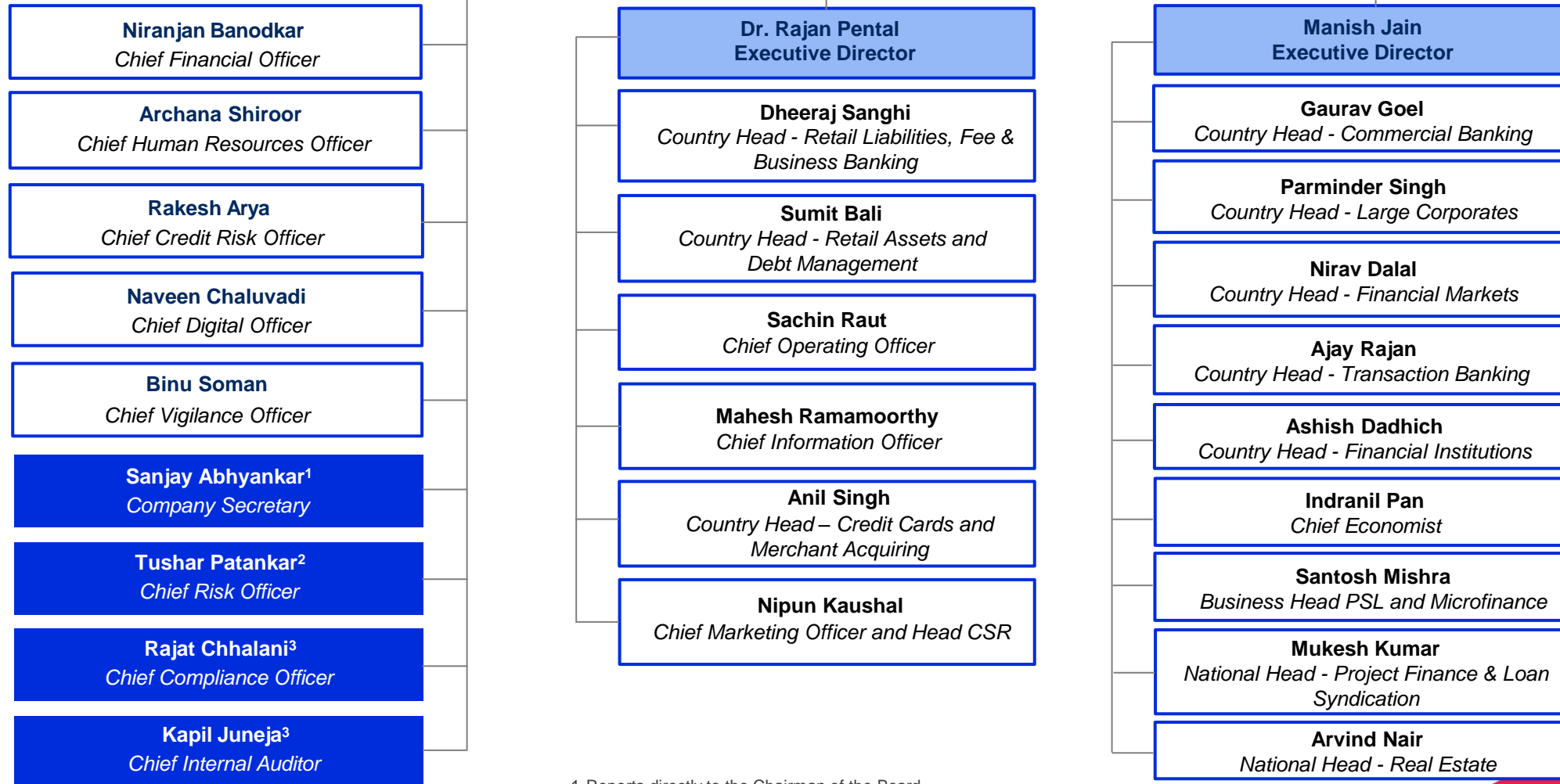
Innovative Bank of the Year 2024-2025 by India Gold Conference

Extended specialised desk coverage

Professional and Seasoned Management team



Prashant Kumar
Managing Director & CEO, YES Bank



¹ Reports directly to the Chairman of the Board

² Reports directly to the Risk Management Committee of the Board

³ Reports directly to the Audit Committee of the Board

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



Leadership Development

- **Art of Giving Feedback:** A learning initiative across businesses / functions promoting a culture of constructive, growth-oriented feedback and continuous improvement.
- **Step Ahead workshop:** Customized workshop for cohort of women colleagues returning from a career break building confidence, adaptability, and career ownership while enabling reintegration.

Knowledge Management

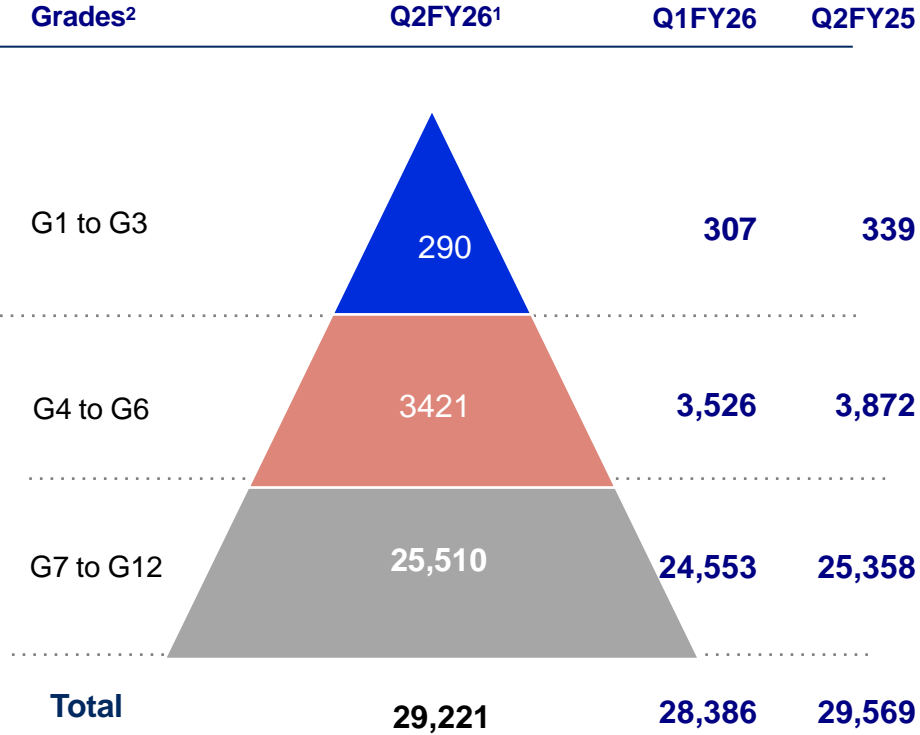
- **Risk and Compliance Culture:** Mandatory e-learning modules reinforcing key compliance principles, regulatory expectations, and best practices to strengthen the organization’s risk culture.
- **Basics of Banking Workshop:** A curated intervention for MCC and CSR teams to deepen core banking knowledge and strengthen collaboration with internal stakeholders ensuring stronger collaboration and impactful outcomes.

DEI Initiatives

- **Safeguarding Workplaces:** Specially curated for Internal Committee (IC) members to strengthen role as IC member by revisiting key aspects of the POSH Act and enhancing procedural rigor in handling complaints.
- **Stepping into Pride (Game Zone):** Meaningful and fun games designed to prompt insights, and reflections about inclusion, privilege, and the real challenges faced by the LGBTQIA+ community.

Employee Engagement

- **Physical & Mental Well-being:** The Bank reinforced its commitment to employee well-being through various initiatives, including webinars on spine health, lung care, forgiveness, and work-life balance. Special sessions like Burnout to Balance on International Self-Care Day promoted holistic health and mindfulness.
- **YES Premier League | Chess Edition:** To foster holistic well-being and collaboration, the Bank organized the YES Premier League – Chess Edition. The multi-stage tournament encouraged participation across zones, promoting engagement, teamwork, and healthy competition.



Total headcount of **29,224** with a net addition of **534** staff over the headcount of March 31, 2025

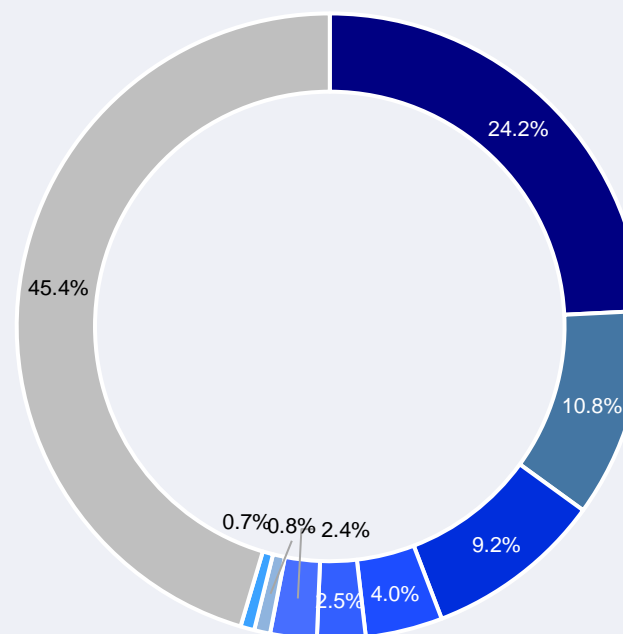
¹ Data as September 30, 2025.
² The data excludes MD & CEO and Executive Directors

Strong Investor base

Well diversified Investor base:

Category	%
FDI	33.4%
Banks	13.7%
Resident Individuals	29.8%
FPI's	11.6%
Insurance Companies	4.1%
Mutual Funds	2.9%
Body Corporates	1.8%
Others	2.7%
TOTAL	100.0%

Shareholding Pattern as on September 30, 2025



- SUMITOMO MITSUI BANKING CORPORATION
- STATE BANK OF INDIA
- VERVERTA HOLDINGS LIMITED
- LIFE INSURANCE CORPORATION OF INDIA ¹
- VANGUARD ²
- BLACKROCK ²
- HDFC BANK LIMITED
- ICICI BANK LIMITED
- Others

¹ LIC along with its various schemes ² along with its various fund managed by them

Contents



India : Fastest Growing Major Economy

YES Bank – India's New Age Private Sector Bank

Unique Turnaround

Profitability Trajectory

Financial Results – Q2FY26

YES BANK Franchise

Digital & Transaction Banking



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 (54.0% market share)
#2 Payer PSP (29.68% market share)

“#1 Acquiring AePS Bank: Powering ~27.1% of all AePS Txns via ~702 K+ partner outlets²

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

98% Credit Cards Sourced Digitally ⁴

1,500+ API Stack Developed

50+ partners integrated real time leads mobilization

‘IRIS’ – Retail Super APP with 150+ features

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

92% Individual SA & 93% 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.

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

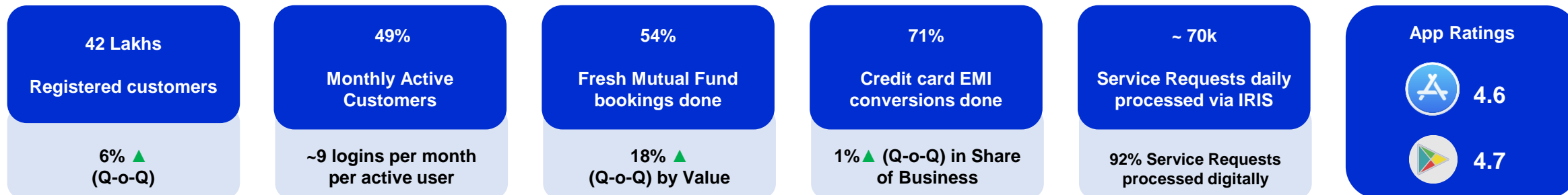
¹ Industry Source: RBI Payment System Indicators & NPCI for Sep ‘25

² As of Sep 30, 2025

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

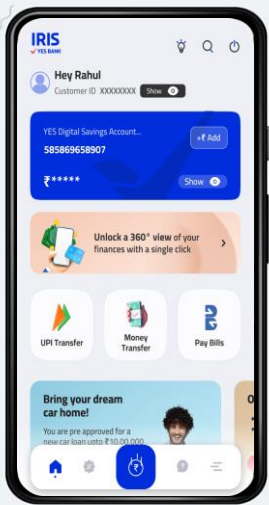
⁴ Including Assisted Journeys

150+ Features live on IRIS

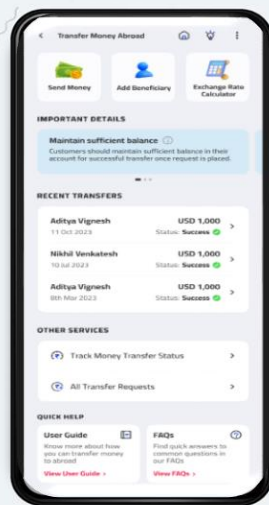


Payments | Deposits | Loans | Credit Cards | LRS | Travel Cards | Investments & more..

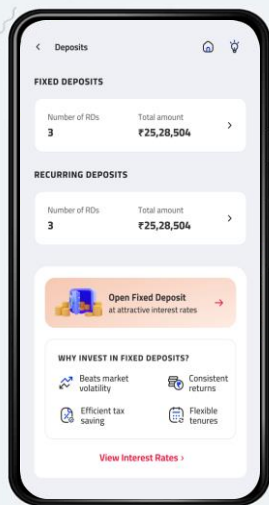
Add funds directly from homepage



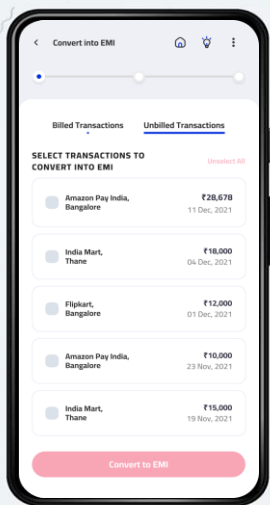
Transfer funds abroad through LRS



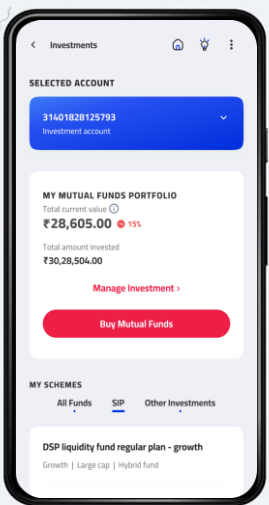
Invest in FD with zero hassle




Primary channel for CC EMI sourcing



Invest in your future





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

3.50 Lakhs +

Registered
customers

92,500+

Active Customers

1.12 Cr +

Transactions

43,500 +

Tax Bill Payments

4300 +

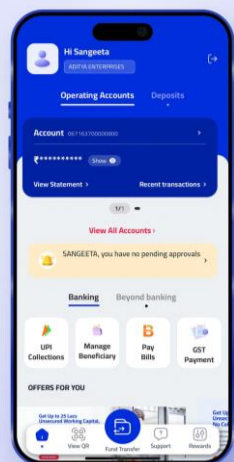
FDs opened

Scan
to
watch
Video

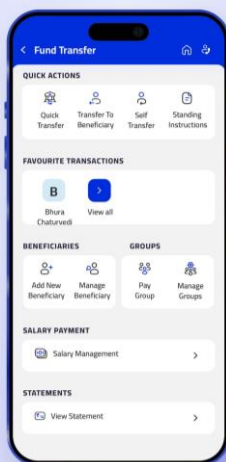


Individual CA | Soleprop | Partnership | LLP | Pvt. Ltd. | Public Ltd. | TASC

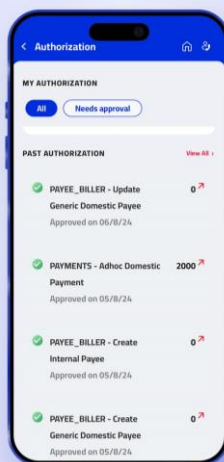
Manage your business
with ease



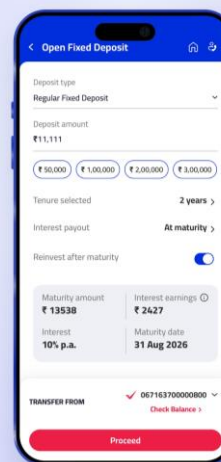
Quick and secure
money transfers



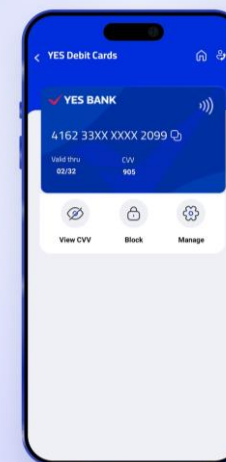
Authorization records
simplified



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...

46 Lakhs +

Registered customers

16%

Quarterly Growth in User Base

App store ratings



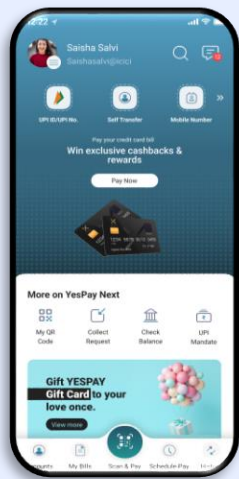
4.6



4.8

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

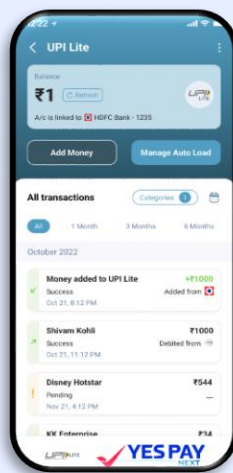
Simplified Dashboard



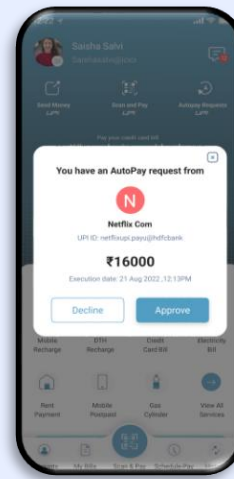
Quick & Secure Merchant Payments



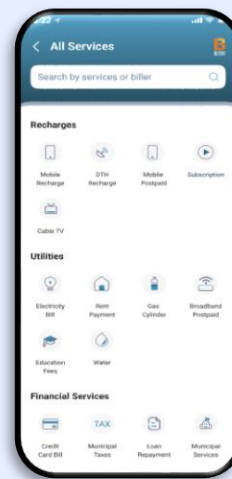
UPI Lite –Auto top-up



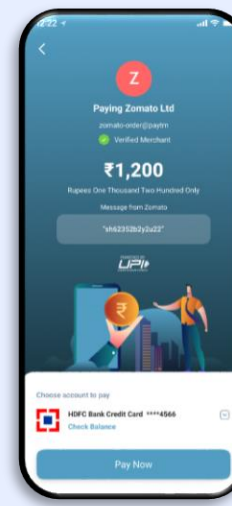
Setup Recurring Payments



Zero Platform fee on Bill Payments



Pay Using Credit Card



YES Pay Biz

One Stop Solution for Merchants



Collect | Manage | Grow

190,000+

Registered Merchants

1.2 X

QoQ Throughput Growth

900 Cr+

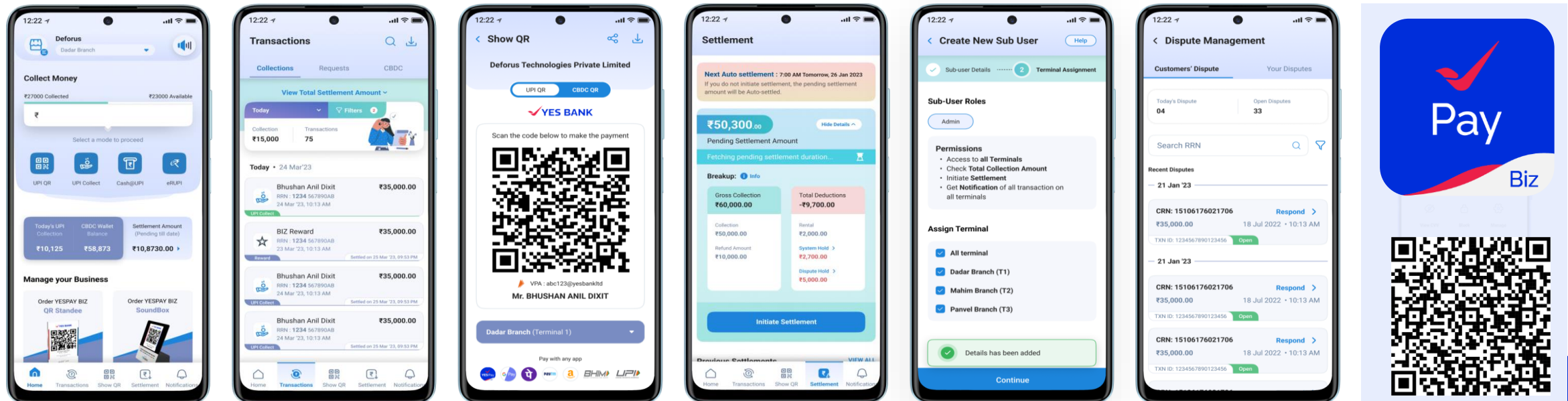
Monthly transactions value

App Store Ratings-



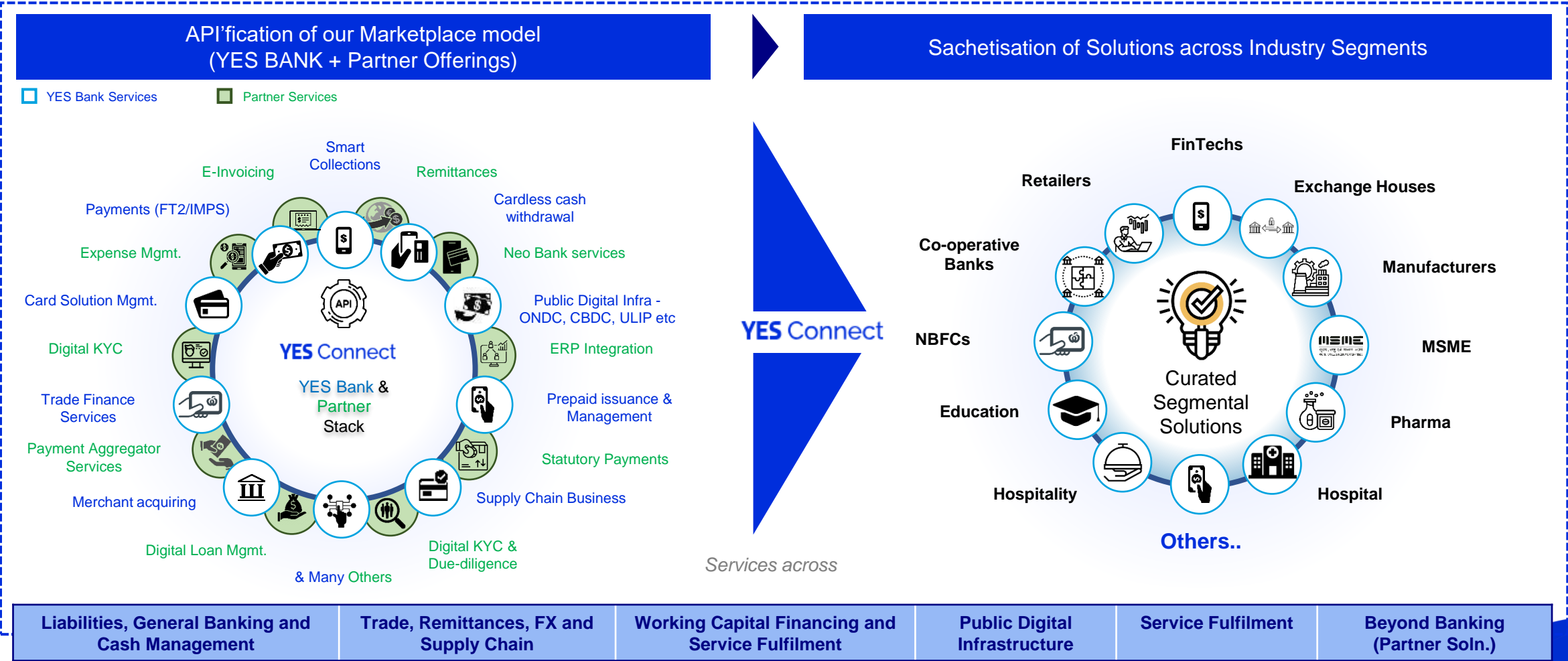
4.3

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



YES Connect : Enriched Customer Experience

B2B Marketplace



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

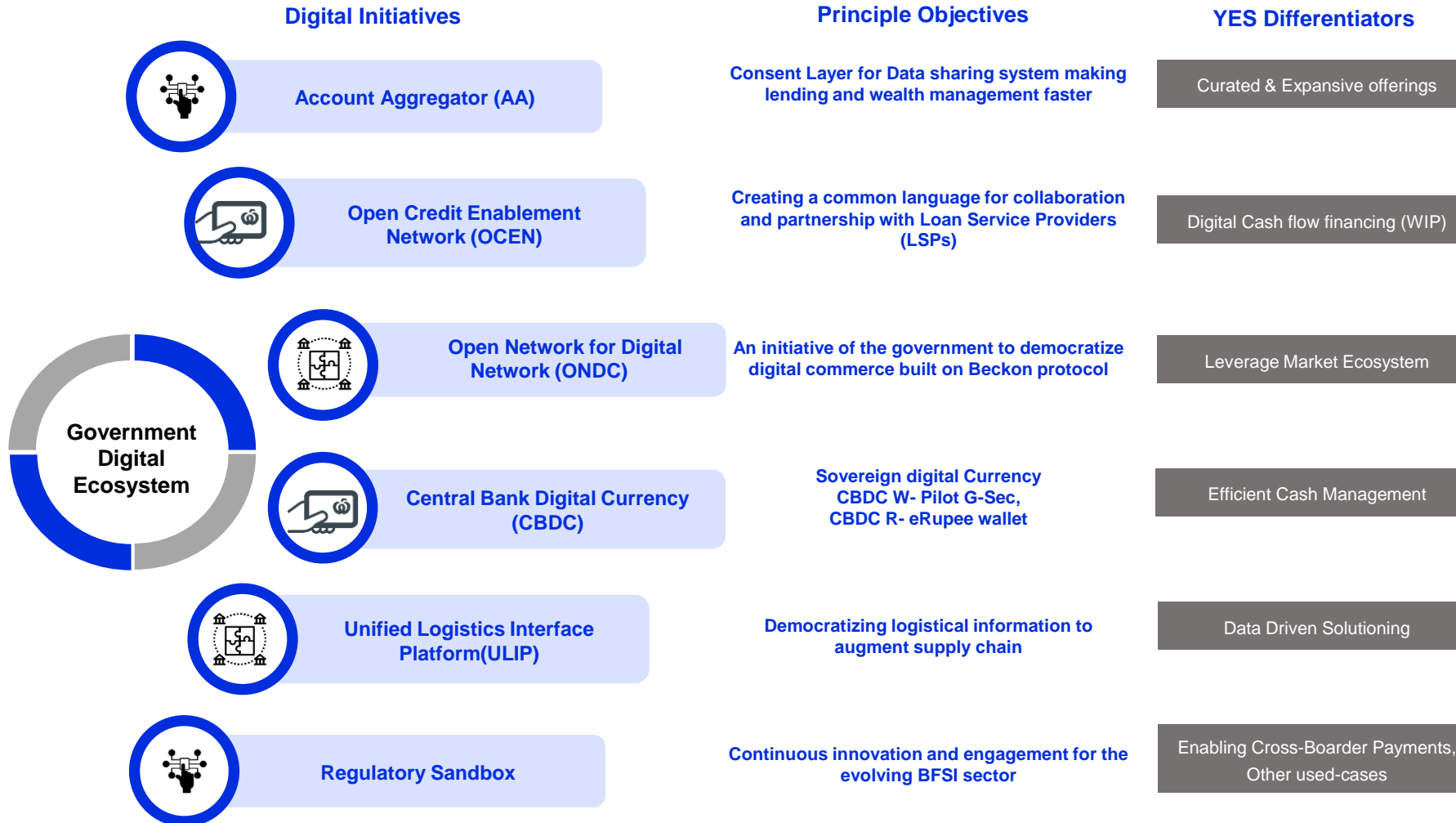
Quantum Force Multiplier for Inorganic Client Acquisition across...

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

... & many more

Strategically leverage Public Digital Infrastructure

Contributing to building new-age India through collaboration on Key Digital Initiatives



YES BANK launches 1st CBDC Pilot Transaction at Reliance Retail Outlet, Mumbai



YES BANK Joins ONDC Pilot Transaction at VARAHI Limited, with Seller APP



Patna Municipal Corporation CBDC launch with Yes Bank



RBI Governor Shaktikanta Das at Yes Bank's G20 booth showcasing CBDC Application

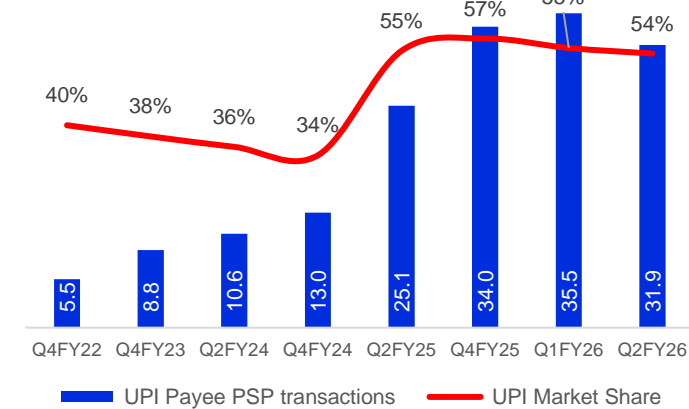


Shri Piyush Goyal visiting Yes Bank stall on ULIP
Yes Bank is one of the first Banks to partner with GOI on ULIP

Powering Digital India with our Distinctive Capabilities

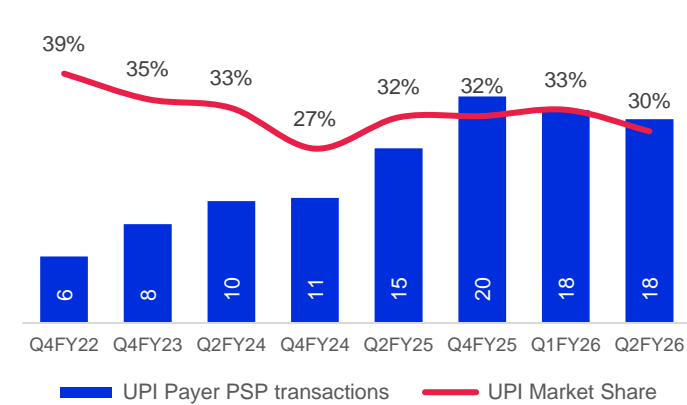
#1 UPI Payee PSP Bank Powering ~ 351mn txn daily

CAGR 66% (Q4FY22-Q2FY26)



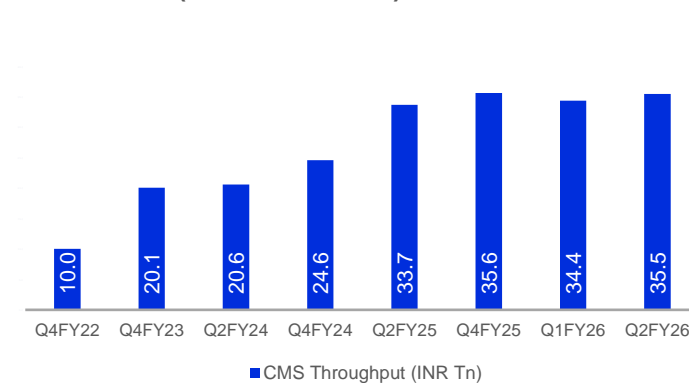
#2 UPI Payer PSP Bank Powering ~193 mn txn daily

CAGR 38% (Q4FY22-Q2FY26)



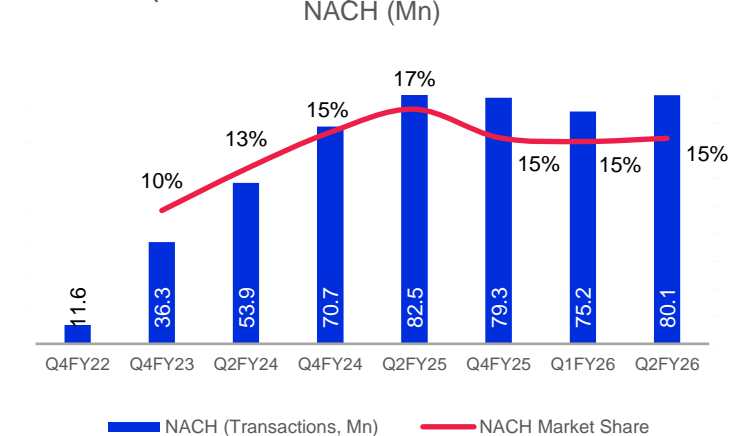
~More than 3X growth in CMS Throughput Since Mar'22

CAGR 47.5% (Q4FY22-Q2FY26)



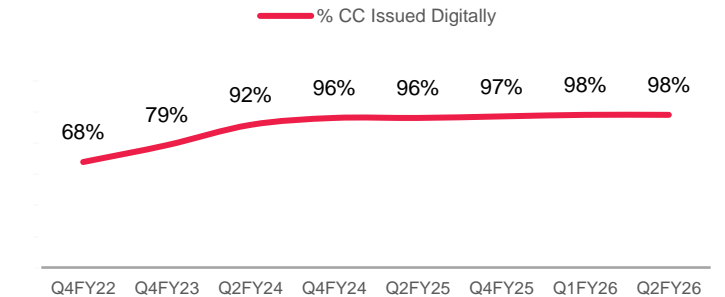
Steadily Market Share Gains; #2 in NACH

CAGR 74% (Q4FY22-Q2FY26)



% Credit Cards Issued Digitally¹

CAGR 11.1% (Q4FY22-Q1FY26)



¹ Includes offline assisted journeys

Transaction Banking

Leveraging the strength of solutioning, leading to granular CASA, LC, Guarantees, FX



Sachetisation of Transaction Banking: Curated Solutioning by Client Segments

Large Corporates
B2C



FinTech &
Exchange Houses



Large Corporates
B2B



Insurance / MFs
/ Broking



Co-operative /
Small Finance Banks



Government
Schemes



NBFC



STRENGTHENING FRANCHISE

95%¹ of CA is embedded with
Digital & Transaction Banking Product & Solutions

~80%¹ of CA has 2+ PPI*

~98%¹ of all Lending Clients have 1+ TBG
Product Embedment

Market Leadership – YBL
processes 1 in 3 Digital Payment
transaction in India
UPI – 54% Rank #1 in Payee PSP /
NEFT – 24% Rank #2 | IMPS –
7.5% | NACH – 15% Rank #3 |
AePS – 27% Rank#1

306% growth in
BBPS YoY , ~**5.8% Market Share** in
LRS², ~11% share in RDA³

68% growth in total Tax payments
47% growth in direct taxes
98% growth in GST payments
37% growth in EPFO

* PPI @ Product Penetration Index, TB @ Transaction Banking,
NPCI, ¹ Nos for YTD Aug'25; ² Nos for YTD July'25; ³ Nos for YTD June'25

Thank You

