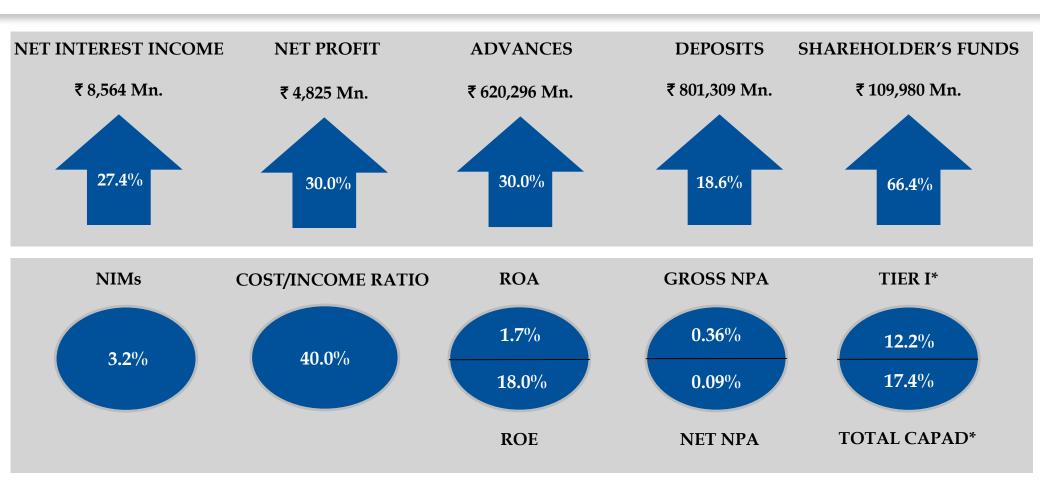
INVESTOR PRESENTATION

Q2FY15 Update



Financial Highlights for Q2 FY15



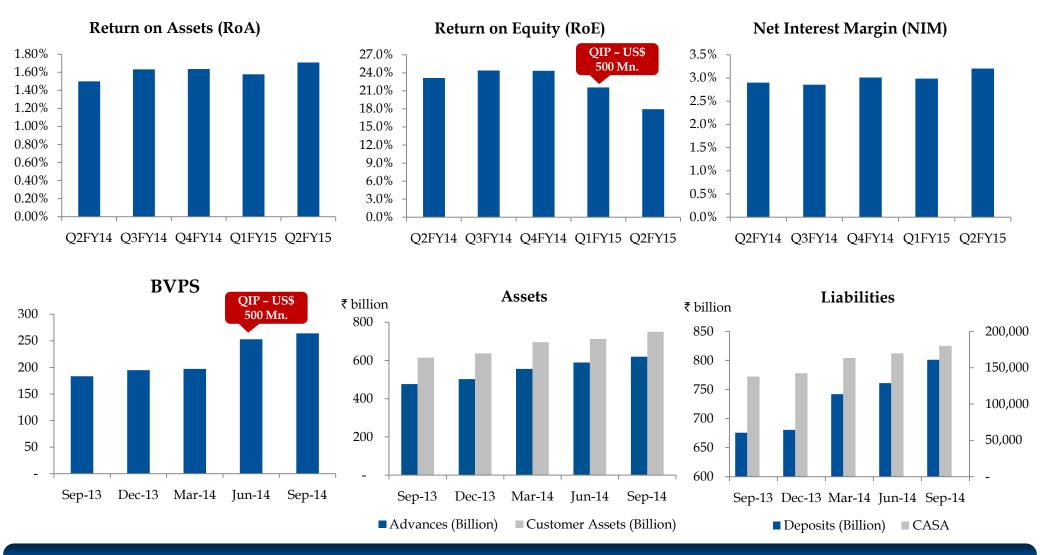


Basic EPS of ₹ 11.6 and Diluted EPS of ₹ 11.4 **Book Value of** ₹ 264.3

^{*} including H1FY15 Net profit and adjusted for prorated dividends

Key Metrics





YES Bank - Rating Upgrade



International Rating	Long-term	Outlook	Short-term
Moody's Investors Service	Baa3	Stable	Prime-3

Domestic R	ating	Long-term		Outlook	Short-term
		Lower Tier II	Upper Tier II		
ICRA		[ICRA]AA+	[ICRA]AA	Stable	A1+ (Rs. 10,000 Crs CD program) / A1+ (Short Term Fixed Deposit Program)
CARE		CARE AA+	CARE AA	Stable	
Brickwor	ks	BWR AA+	BWR AA+	Stable	

✓ ICRA & CARE upgraded bank's various long term instruments by one notch, during Sep 2014, citing Bank's continued robust operating performance with its ability to maintain strong asset quality indicators through cycles, improving CASA base with increasing granularity in the liability franchise.

Income Statement Highlights - Q2FY15



Q2FY15 - Revenue and Profit growth

₹ Million	Q2FY15	Q2FY14	Growth	H1FY15	H1FY14	Growth
Net Interest Income	8,564	6,721	27.4%	16,017	13,312	20.3%
Non Interest Income	5,056	4,461	13.3%	9,192	8,882	3.5%
Total Net Income	13,620	11,182	21.8%	25,210	22,194	13.6%
Operating Expense	5,449	4,053	34.4%	10,716	8,266	29.6%
Operating Profit	8,171	7,129	14.6%	14,494	13,928	4.1%
Provisions & Contingencies	1,195	1,791	-33.3%	1,433	2,761	-48.1%
Provision for Tax	2,151	1,626	32.3%	3,920	3,448	13.7%
Profit After Tax	4,825	3,711	30.0%	9,141	7,720	18.4%

Non Interest Income Breakdown

₹ Million	Q2FY15	Q2FY14	Growth	H1FY15	H1FY14	Growth
Transaction Banking	1,320	907	45.6%	2,603	1,789	45.5%
Financial Markets	1,039	1,798	-42.2%	1,393	3,539	-60.6%
Financial Advisory	2,114	1,240	70.5%	4,088	2,676	52.8%
Retail Banking fees & Others	583	516	13.0%	1,109	878	26.3%
Total	5,056	4,461	13.4%	9,193	8,882	3.5%

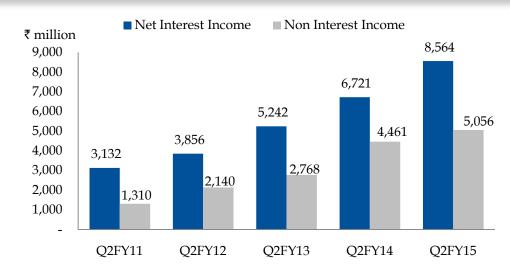
Robust NII growth of 27.4% supported by healthy advances growth of 30.0% resulting in healthy PAT growth

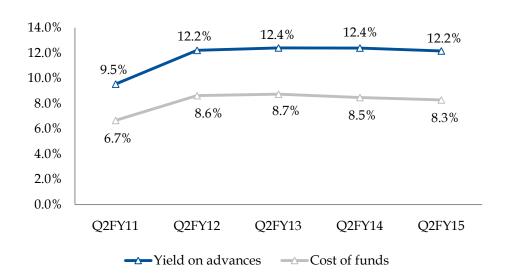
Profit & Loss Highlights

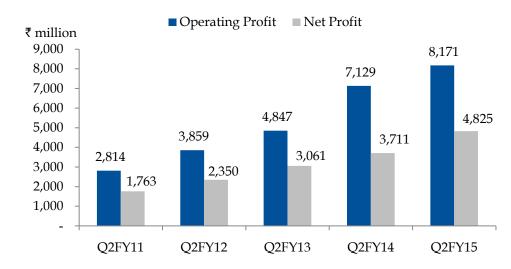


✓ Steady growth in Net Interest Income (NII)

• NII for Q2FY15 increased by 27.4% y-o-y. This was on account of healthy growth in advances coupled with expansion of NIMs to 3.2%.







Non Interest Income



Financial Markets

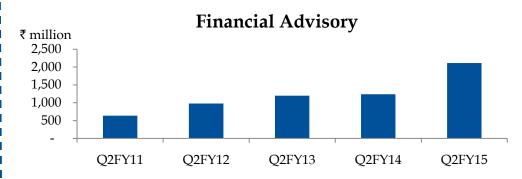
/ Income from Financial Markets stood at ₹ 1,039 million



Note: Financial Markets included gain on interest rate Swaps of $\ref{1,116}$ million in Q2FY14 quarter.

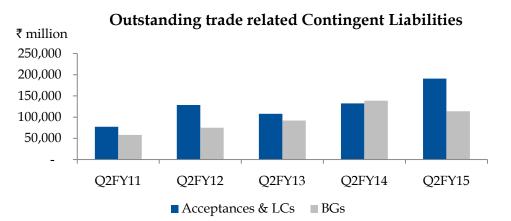
Financial Advisory

✓ Investment Banking, Corporate Finance advisory, Syndication and other advisory income stood at ₹ 2,114 million in Q2FY15

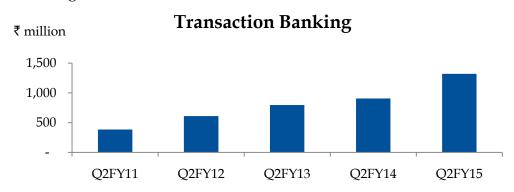


Transaction Banking

- Revenues grew by 45.6% y-o-y to ₹ 1,320 million in Q2 FY15
- Proportion of transaction banking income in non-interest income was at 26.1% in Q2 FY15



Bank continues to deepen relationships through cross-sell and establish new ones across business segments thus establishing itself as a significant player in the product domain of cash management and trade finance services.



Key Financial Highlights - Q2FY15



Q2FY15 - Balance Sheet Growth

₹ Million	Sep 30 2014	Sep 30 2013	y-o-y growth	June 30 2014	Q-o-q Growth
Assets	1,162,308	1,021,535	13.8%	1,097,434	5.9%
Advances	620,296	477,172	30.0%	589,886	5.2%
Investments	441,480	406,142	8.7%	406,270	8.7%
Customer Assets	750,748	614,800	22.1%	713,087	5.3%
Liabilities	1,162,308	1,021,535	13.8%	1,097,434	5.9%
Shareholders' Funds	109,980	66,104	66.4%	104,899	4.8%
Total Capital Funds (including profits)	156,978	111,367	41.0%	152,255	3.1%
Deposits	801,309	675,751	18.6%	761,028	5.3%
CASA	180,145	137,760	30.8%	169,746	6.1%

Key Financial Performance Indicators

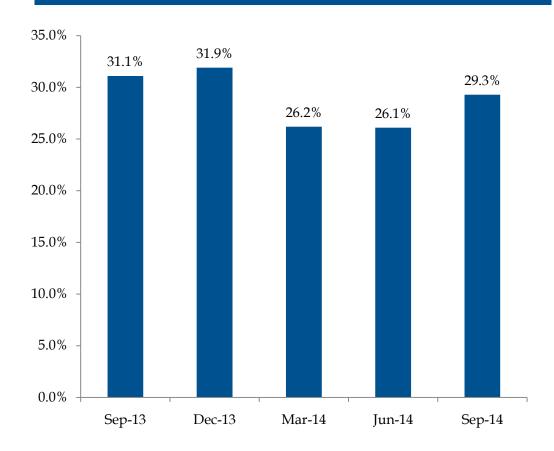
	<i>3</i>	- j				
	Q2FY15	Q2FY14	Q1FY15			
RoA	1.7%	1.5%	1.6%			
RoE	18.0%	23.1%	21.6%			
Cost to Income	40.0%	36.2%	45.4%			
NIM	3.2%	2.9%	3.0%			
Net NPA	0.09%	0.04%	0.07%			
EPS (not annualized)	11.6	10.3	11.5			
Book Value	264.3	183.4	252.9			

Well-diversified Liability Franchise



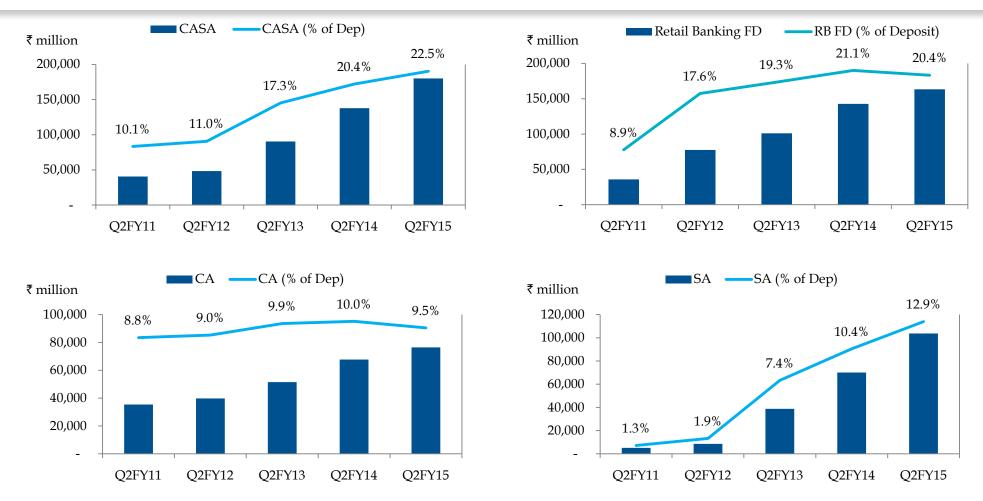
- ✓ Diversified, granular and sticky deposits mix from multiple sources
- ✓ Continuing growth in number of liability accounts (from both retail and corporate segments); total deposits grew by 18.6% y-o-y to ₹801.3 billion as at Sept 30, 2014.
- ✓ CASA deposits grew 30.8% y-o-y to ₹ 180.1 billion as at Sept 30, 2014. CASA ratio increased to 22.5% as of Sept 30, 2014.
- ✓ Robust growth of 47.9% in SA deposits to ₹ 103.7 billion while CA deposits grew 13.0% to ₹ 76.5 billion as of Sept 30, 2014.
- ✓ Retail Banking and granular FDs increased 14.4% y-o-y to ₹ 163.3 billion.
- ✓ Wholesale Term Deposits (deposits above ₹ 250 million) accounts for 29.3% of total deposits as at Sept 30, 2014 as compared to 31.1% as at Sept 30, 2013.

Wholesale Term Deposits as percentage of Total Deposits



Robust Growth in Retail Liabilities Profile





- ✓ Leverage on branch network & increased customer acquisition to build liability base
- ✓ Higher Mean & Median of CA and SA Balances reflecting high quality customer acquisition, enabling a higher cross sell opportunity
- ✓ Increased contribution from Retail Banking to the Bank's liability base

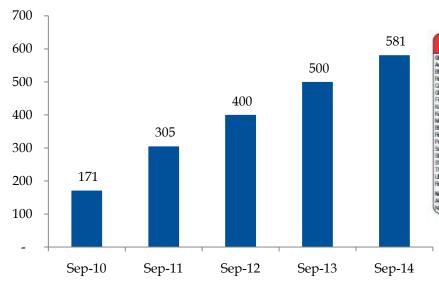
Branch Expansion

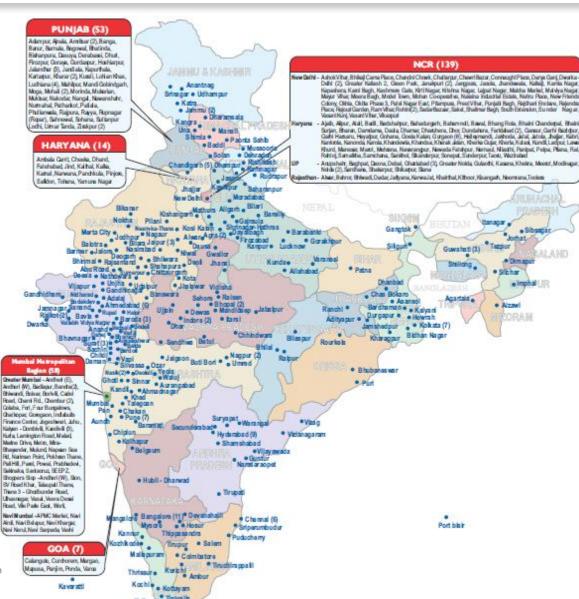


Expansion of Distribution network

- 581 Branches across key liability corridors as of Sept 30, 2014 up from 500 as of Sep 30, 2013
- ATM Network of 1,149
- Hub and Spoke model for faster maturity and greater efficiency of branches
- Service oriented strategy; expansion in Tier II VI cities
- Initial focus on North & West Regions (Liability rich corridors)
- Covering all 53 Metros, 29 States and 7 Union Territories
- ✓ 13 Regions 75 Clusters Hubs 180 Hubs

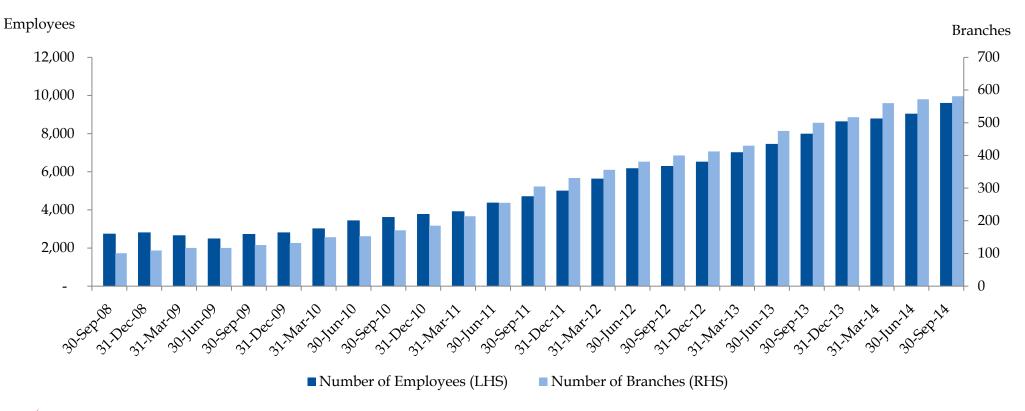
Number of Branches





Growing Retail Banking Platform





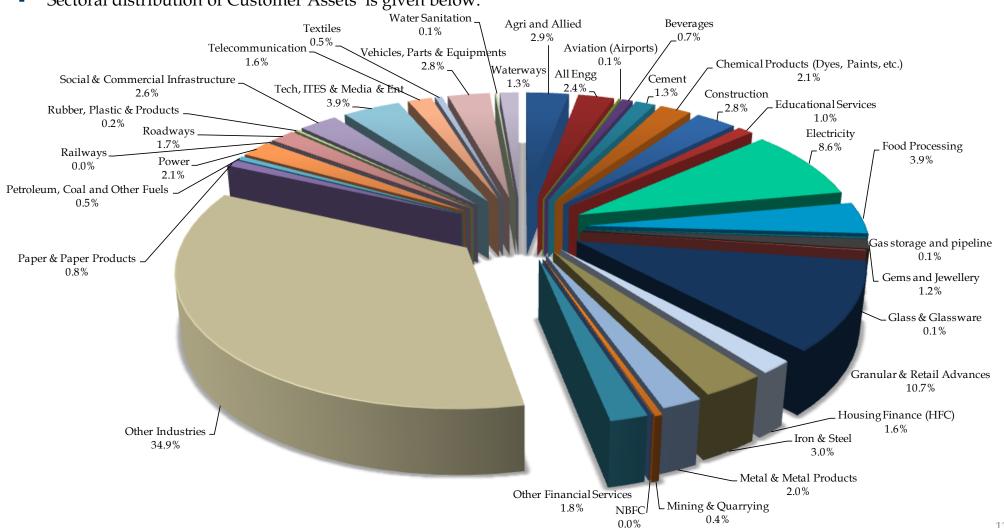
- ✓ Branch growth from 101 in Sep 2008 to 581 in Sep 2014
- ✓ Human Capital count increased from 2,751 as of Sep 2008 to 9,612 as of Sep 2014
- ✓ CASA Ratio up from 9.0% as of 30 Sep, 2008 to 22.5% as of 30 Sep, 2014 evidencing strong retail growth

Diversified credit book



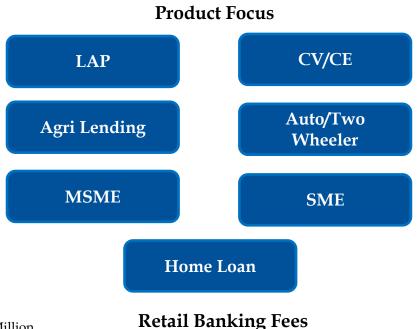
✓ Increasing diversification of Advances Book

- Break-up of the total loan portfolio as at Sep 30, 2014 was as follows: Corporate Banking 71.4% & Retail Banking (including MSME)/Business Banking 28.6%
- Sectoral distribution of Customer Assets is given below:



Branch Banking Assets offering







Strategy:

- ✓ Strong Infrastructure in place with :
 - Focus on sourcing from 259 branches Spread over 26 locations
 - ~1200 branch banking asset workforce including Sales (RMs), Risk & Operations
 - Continuous investments in technology, Infra and other processes for quick decisions enabling business scalability.
- Exclusive focus on asset backed loans (Secured) and restricted distribution of unsecured loans to existing customers.
- Strengthen sales and distribution by penetrating to new location by installing multi channels.

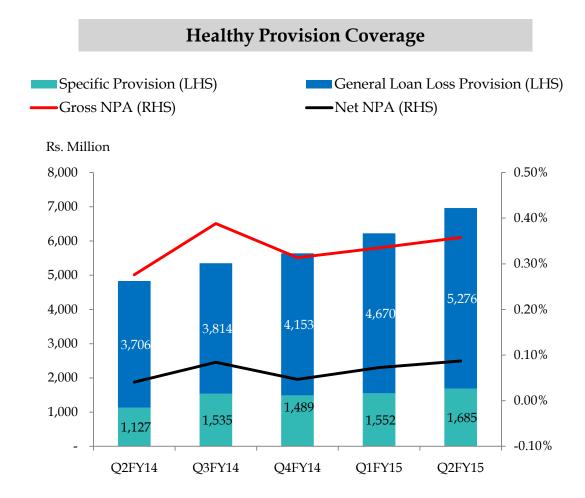
Benefits:

- ✓ Garner large customer franchise.
- Build granular portfolio which supports business cycle
- Acquire diversified retail portfolio to negate market volatility.
- PSL compliant sourcing resulting a good yielding low risk PSL portfolio
- Huge Cross sell potential to the retail base given high quality customer profile

Update on NPA and Restructured Advances

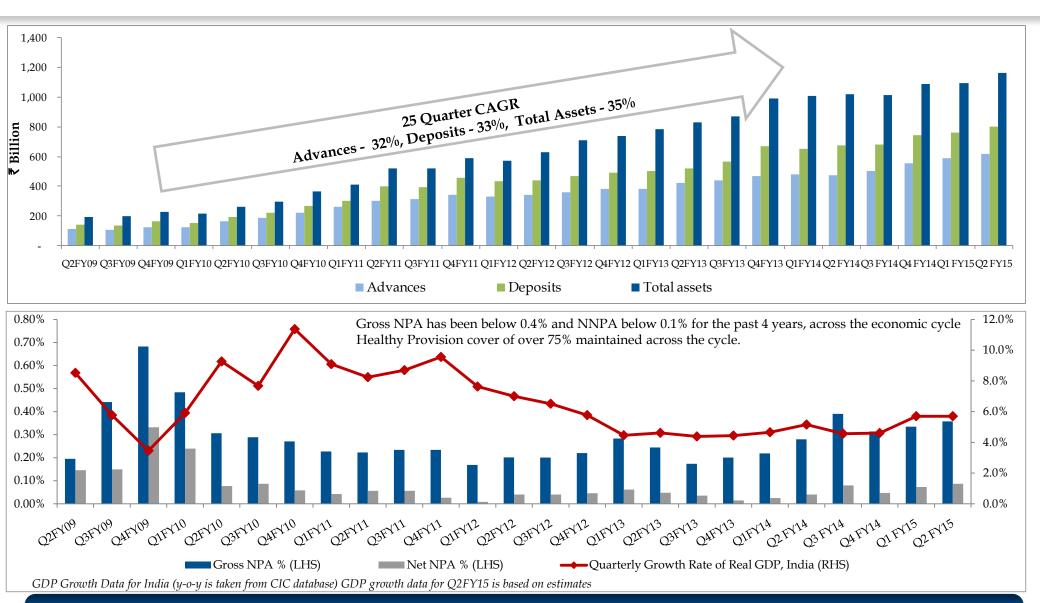


- ✓ Gross NPA at 0.36% (₹ 2,224 mn) (vs. 0.28% as at Sep 30, 2013)
- ✓ Specific provision coverage at 75.8%
- ✓ Net NPA at 0.09% (₹ 539 mn) (vs. 0.04% as at Sep 30, 2013)
- ✓ Total Restructured Advances (excluding NPA) stand at ₹ 1,163 million as at Sept 30, 2014 (₹ 1,255 million as at Sept 30, 2013). This represents 0.19% of Gross Advances down from 0.26% as at Sept 30, 2013.



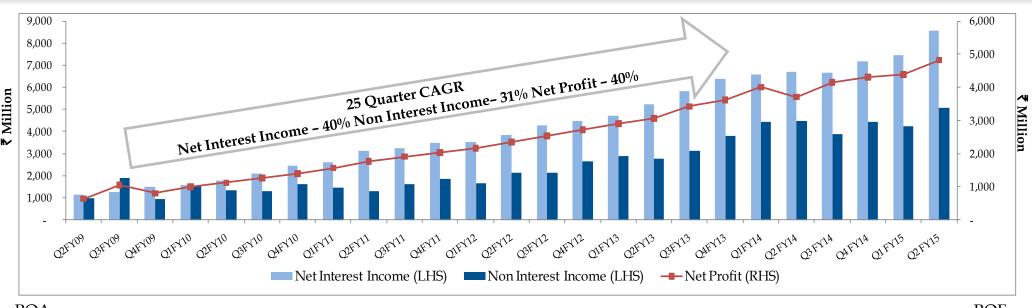
Sustained Balance Sheet growth with preservation of Asset Quality: Sep 2008 – Sep 2014 (25 sequential quarters)

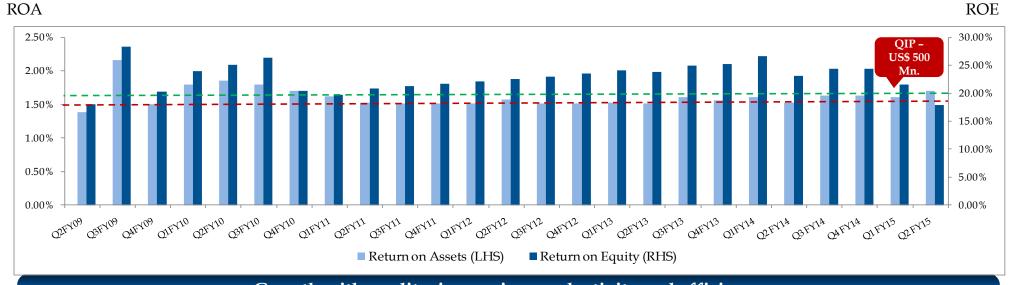




Income Growth with consistent ROA & ROE ratios Sep 2008 - Sep 2014 (25 sequential quarters)

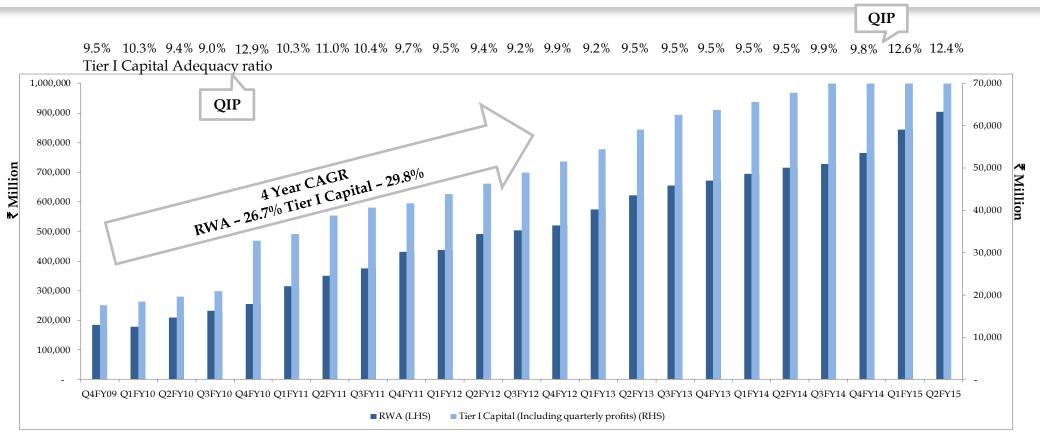






Capital Growth through internal accretion





- ✓ Well capitalized with Total CRAR at 17.4% and Tier I ratio at 12.2%. Total Capital Funds stand at Rs. 156,978 million as on Sep 30, 2014.
- ✓ ROE @ 20-26% along with profit retention of 80-84% allowing sustained balance-sheet growth
- ✓ Capital raising to enhance core equity for future growth

The YES BANK Brand- Building a Trustmark



- Young, vibrant and highly visible brand
- ✓ Driven through Knowledge, Innovation & Technology
- ✓ Brand with a heart and soul: Strongly instilled values of **Trust, Transparency & Responsible Banking**

Brand Pillars







Financial Trust



Transparency



Technology



Responsible Banking



Retail Brand built around YES Community program

- Community engagement program run across all YES BANK branches every month..
- ✓ Integrates the Community with Social & Environment challenges
- Over 1000 YES COMMUNITY events conducted every month across 580+ branches in all 29 states & 7 Union Territories across India
- ✓ Over 50,000 people touched each month



Building the Brand through Social & Digital Media



1.1 million+ fans on Facebook

Fastest Growing Indian BFSI Brand on Facebook & Twitter

2nd Fastest Growing BFSI Brand on Facebook IN THE WORLD

> Social Bakers May 2014

240,000 + followers On Twitter

India's
MOST
FOLLOWED
BANK
on Twitter

FIRST in Share Of Voice on Social Media

> Undisputed leader on Twitter

> > Simplify360 May 2014

Competitive growth - Banking Category

Fastest Growing Bank on Facebook

Bank	Facebook Fans
ICICI Bank	31.7 lakhs
HDFC Bank	22.7 lakhs
Axis Bank	28.3 lakhs
YES BANK	11.8 lakh
Kotak	2.27 lakh

Twitter Followers

Bank	Twitter Followers
ICICI Bank	20,794
HDFC Bank	34,254
Axis Bank	59,511
YES BANK	243,132
Kotak	101,193

Competitive growth Across Categories

Twitter Followers

Twitter Handles	Followers
YESBANK	243,132
Vodafone India	209,069
Pepsi India	121,841
Samsung Ind	42,730
HUL	48,273

Sustainable & Responsible Banking Leadership





First Indian banking sector signatory



First Indian Banking sector signatory



First Indian Banking sector signatory



First Indian signatory

Responsible Banking Vision

"YES BANK - Be the Benchmark Financial Institution for Sustainability"

Responsible Banking Mission

- Link Sustainable Development with stakeholder value creation through innovative business solutions and services
- Weave sustainability principles into YES BANK's core business strategy and processes



Outstanding Business Sustainability Achievement

Karlsruhe Sustainable Finance Awards

Germany, 2013



- Global Business
 Excellence Award, Dubai,
 2013
- Sustainability Award, London, 2012

Golden Peacock Global Convention



The OKOVISION
Sustainability
Leadership Award

2012



- Sustainable Bank of the Year
 Asia/Pacific, 2012 & 2011
- No.1 Emerging Markets Sustainable Bank of the Year - Asia, 2008

FT / IFC Washington London

Distinguished Board



Name	Designation	Occupation	Areas of Overview
Ms. Radha Singh	Non executive Part-time Chairperson	Former Union Agriculture Secretary, GOI	Agriculture, Strategic Planning, Systems
Mr. Ajay Vohra	Independent Director	Managing Partner of the Corporate, Tax and Business Advisory Law firm, Vaish Associates	Accountancy, Legal and Technology
Lt Gen (Retd.) Mukesh Sabharwal	Independent Director	Former Lt General in Indian Army	Human Resource, Strategic Planning, Systems
Mr. Diwan Arun Nanda	Independent Director	Chairman & Managing Directors - Rediffusion Dentsu Young and Rubicam Private Limited	Marketing and Advertisement
Mr. Brahm Dutt	Independent Director	Former Secretary, Ministry of Road Transport and Highways, GOI	SSI, NBFC, Risk Management
Mr. Saurabh Srivastava	Independent Director	Former Member of Advisory Board-Imperial Business School, London. Chairman & Co-founder NASSCOM	IT Strategy implementation, Systems
Mr. Vasant Gujrathi	Independent Director	Former Partner - Price Waterhouse	Audit, Risk Management, Regulatory Compliance, Ethics Assessment, Advisory
Mr. M. R. Srinivasan	Non Independent Director	Former Chief General Manager in-Charge, Dept of Banking Operations & Development - RBI	Banking, Risk Management, Systems, Strategic Planning
Mr. Ravish Chopra	Non Independent Director	Former Managing Director of HSBC Private Bank (UK) Limited	Banking, Risk Management, Strategic Planning, Treasury Operations
Mr. Rana Kapoor	MD & CEO	Promoter/Professional Entrepreneur	Banking, Strategic Planning, Risk Management,, Treasury, Systems

✓ Audit Committee

- ✓ Risk Monitoring Committee
- ✓ Board Remuneration & Human Capital Management Committee

Board level sub-committees

- ✓ Stakeholders Relationship Committee
- ✓ Service Excellence Committee
- ✓ Fraud Monitoring Committee

- ✓ Nominations & Governance Committee
- ✓ Capital Raising Committee
- ✓ IT Strategy Committee
- ✓ Corporate Social Responsibility Committee

The "Professionals' Bank" of India



Human Capital Strategy

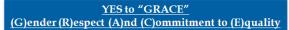
- ✓ Ethos of Owner Partner Manager
- ✓ **Flagship Programs** at YES BANK to Hire, Train and Retain Talent:



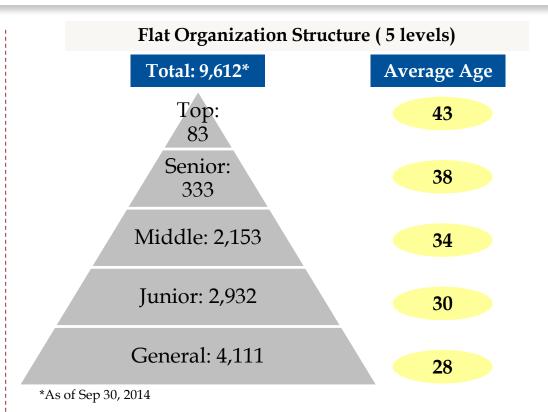








- ✓ YES USRM: YES University & School Relations
 Management Program across 250 Campuses
- ✓ Y-PEP: YES BANK is the Preferred Employer of Choice at Top B-Schools
 - 38 students from Top B-Schools in FY 2014
 - Close to 900 management professionals over the past 8 years
- ✓ LEAD WITH PASSION
- ✓ Say YES to G.R.A.C.E.
- ✓ YES CONNECT, YES WE CARE
- **✓** Y- FACTOR Talent Recognition Program



- ✓ Average Age 30 years; Headcount increase of 561 in Q2FY15
- ✓ Average vintage of **6 years** for **Top Management** and **5 years** for **Senior Management** in YES BANK
- ✓ Wealth creation through ESOPs
- ✓ Talent acquisition from Peer Private Sector & MNC Banks

Progress widely recognized by leading agencies



Institutional Excellence



Adjudged World Class Organisation only Indian bank to win this prestigious global award Chicago, Illinois, USA August 2014

- Best Private Sector Bank (Asset Class) 2014
- Best Private Sector Bank (Priority Sector Lending) 2012
- Best Private Sector Bank 2011 Dun & Bradstreet - Polaris Software Banking Awards

(business)today

- Best Bank (Mid-Sized), 2013, 2012
- Fastest Growing & Strongest Large Bank (balance sheet > 50,000 cr), 2011
- India's Best, Fastest & Strongest Mid-Sized Bank - 2010
- India's Best Mid-Sized Bank -2009 & 2008

Business Today - KPMG Best **Banks Annual Survey**

- The Strongest Bank Balance Sheet in India, Dubai, 2013
- Best Managed Bank in India for the 3-Year Period (2011-2013), Jakarta, 2013
- Strongest Bank in India, Singapore, 2012

The Asian Banker Leadership Achievement Awards

Corporate **Business** Excellence



- Outstanding Sustainable Project Financing, 2014
- Outstanding Business Sustainability Achievement, 2013

Karlsruhe Sustainable Finance Awards, Germany



- **Environment Management** Award, 2014
- Corporate Social Responsibility, Bangalore, 2013
- Global Business Excellence Award, Dubai, 2013
- Sustainability Award, London, 2012

Golden Peacock Global Convention



IMC RAMKRISHNA BAJAJ NATIONAL QUALITY AWARDS

Winner of RBNO **Business Excellence** Award - Service Category 2013



The Institute of Chartered Accountants of India

Silver Shield for Excellence in Financial Reporting - Private Banks (including Cooperative Banks)

2012

Governance and

Human

Capital,

Innovation &

Service

The Banker



Transaction Banking Awards Payments Winner Sept 2014



MasterCard

- Best Co-Branded Program
- Best Commercial Card Program
- Best Prepaid Card Program The MasterCard Innovation Awards

ABP BEST BANK (Private Sector) in the Banking Financial Services & Insurance Awards Category

World HRD Congress

MYFM Stars Of The Industry Award for Excellence in Banking (Private Sector) in the Stars of The Industry Awards Category.

e gov



'Certificate of Excellence'

Payment Solutions for Domestic Remittance

Financial Inclusion & Payment Systems 2013

2014

2014

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