

INVESTOR PRESENTATION

Q2FY19 Update



Key Highlights for Q2FY19



Stable Operating metrics: *PAT declined due to one time MTM provisioning*



NII: 28.2% y-o-y & 8.9% q-o-q

NIMs stable at 3.3%



Operating Profit

24.1% y-o-y



36.2% y-o-y

Growth in Adjusted PAT*

-3.8% y-o-y decline in PAT

**Adjusted PAT excludes investment related MTM provisions and Profit on Sale of Investments*

Robust Growth of 61.2% in Advances with increasing Granularity



63.0% y-o-y

Growth in Corporate Advances
Incremental growth to well rated corporates



32.9% y-o-y

Growth in MSME Advances
Strong Momentum continues



103.0% y-o-y

Growth in Retail Advances
14.3% of Total Advances vs. 11.4% in Q2FY18

Resilient Asset Quality Delivery

Credit Costs 18bps for

Q2FY19 & **34 bps** for H1FY19

1.77% Total Stressed Book*

1.60% GNPA

**NNPA + Security Receipts + Std Restructured*

SMA 2 accounts at only

0.15% of Gross Advances

Well Diversified Liability Franchise



Deposits growth 41% y-o-y



CASA growth 28.2% y-o-y

CASA ratio of 33.8%



Retail Term Deposits

growth 34.6% y-o-y & 13.3% q-o-q

✓ Execution Strategy

Growth

- Bank's inherent franchise and strong execution framework can deliver growth 2-3x of Industry
- Continue to acquire new better rated Corporate customers
- Continue to invest in the Retail and MSME franchises

Capital

- Calibrate net growth in advances / exposures to ensure adequate CET1 levels
- Improving RWA density with RWA / Total Assets at 81.3%
- Increase momentum of sell-downs / syndication to ensure better capital efficiency
- Top Mandated Lead Arranger as per Bloomberg

Asset Quality

- Remain focused on prudent risk management on businesses with proactive mitigation
- Bank to maintain PCR greater than 60% by March 2019

✓ Enablers

- Experienced Top Management team: The Bank is fully institutionalized as the **Professionals Bank of India** over the past 14+ years driven by **seasoned leadership of over 100+ Top Management professionals** with over 2 decades of experience and average vintage of over **8 years with Yes Bank**
- **Proven track record of enduring endogenous and exogenous stresses over the last 10 years**
- Superior execution platform in place across various businesses / segments with embedded sectoral / segmental knowledge skills.

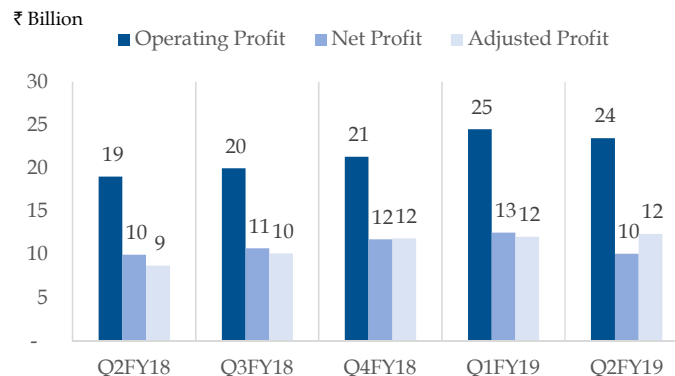
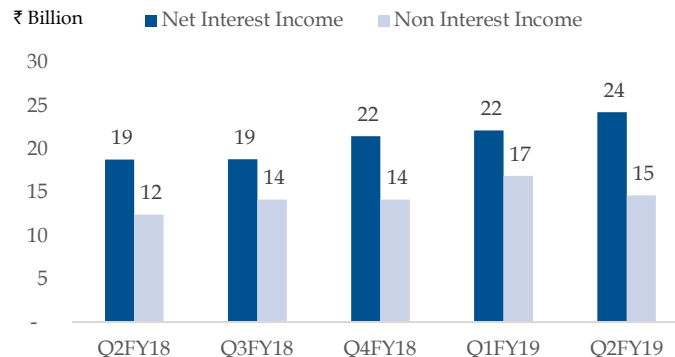
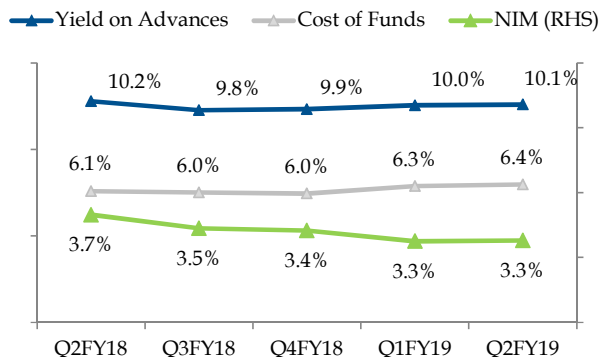
- The Bank and its MD&CEO continue to be fully guided by its Board of Directors, the Reserve Bank of India & other relevant stakeholders and remain committed to protect the interest of all its stakeholders
- **‘Search & Selection Committee’** formed on September 25, 2018 comprises of three Nomination Remuneration Committee (NRC) members & two external experts
 - ✓ **Two external experts: (Selected on October 5, 2018)**
 - Mr. T S Vijayan, Ex - Chairman of IRDA and LIC
 - Mr. O P Bhatt, Ex - CMD, State Bank of India
 - ✓ **Three Internal Members:**
 - Mr. Brahm Dutt, Chairman- Nomination & Remuneration Committee (NRC)
 - Lt. General Dr. Mukesh Sabharwal (Retd.), Member NRC
 - Mr. Subhash Chander Kalia, Member NRC
- This Committee has mandated **Korn Ferry**, a global leadership advisory firm on October 11, 2018 to assist the committee in evaluating candidates (*both internal & external*) as a suitable successor to Mr. Rana Kapoor
- Further, to ensure a long term succession plan, the Board has appointed **Mr. Rajat Monga & Mr. Pralay Mondal as Executive Directors** (*Application has been submitted to RBI, awaiting RBI response*)
- **Seasoned top management team** possessing vast industry experience & vintage with YES Bank is well poised to successfully fulfil the Bank’s strategy and vision



QUARTERLY HIGHLIGHTS

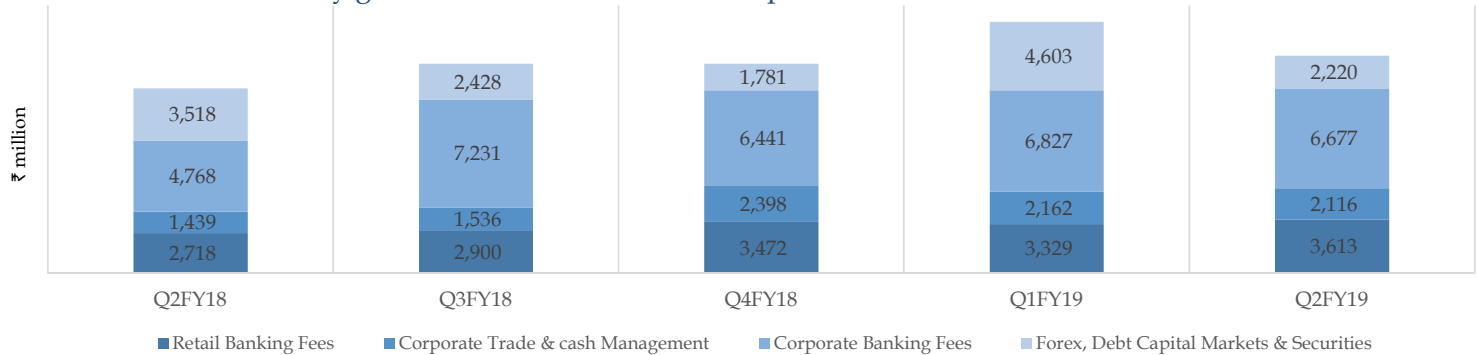
Robust Earnings Delivery

- ✓ Strong growth in NII of 28.2% for Q2FY19, driven by growth in Advances of 61.2% y-o-y
- ✓ NIMs continue to be stable at 3.3%
- ✓ Non-Interest income growth of 18.0% for Q2FY19
- ✓ PAT declined by 3.8% y-o-y on account of one time MTM provisioning
- ✓ Excluding one time MTM provisioning & profit on sale of investments, the Adjusted PAT grew by 36.2% y-o-y

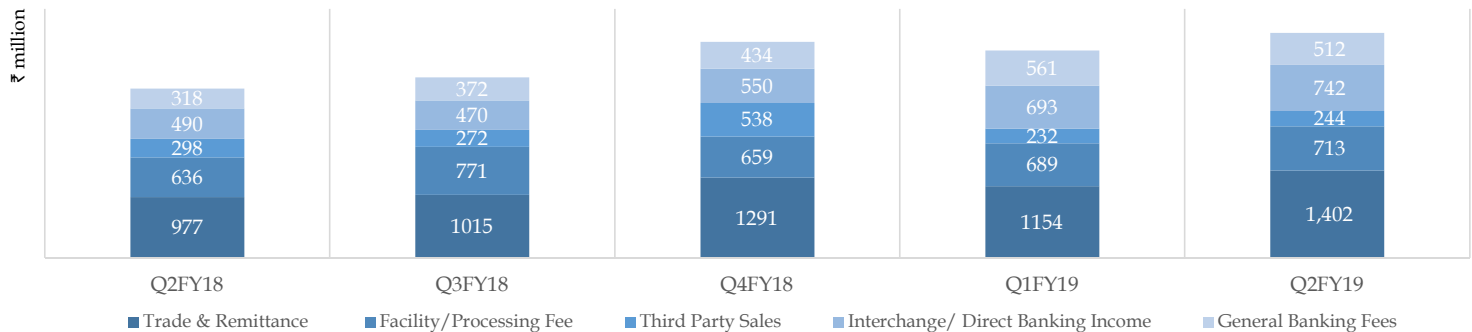


Consistent & Healthy growth in Operating as well as Adjusted profits

Steady growth across Transactional Corporate, Trade, CMS and Retail Fees



Retail Banking Fees - Granular Growth



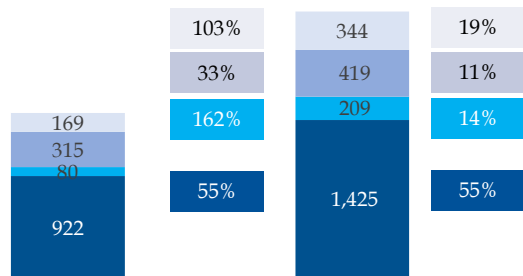
Steady growth in Retail fees on the back of rapidly expanding retail franchise

Well Segmented Growth

₹ Billion

Growth

Incremental
Growth Mix

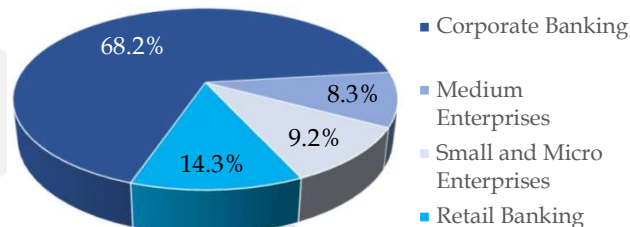


Sep'17

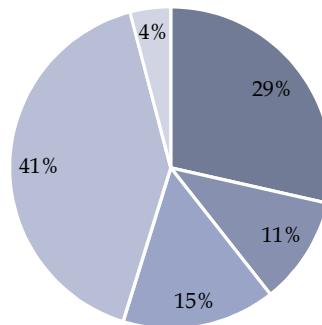
Sep'18

■ Corporate ■ IBU ■ MSME ■ Retail

As % of Total Advances
As on 30th Sept, 2018



Retail Asset Breakup



Mortgage Loan Group: HL, LAP, Affordable Housing

Business Equipment Loan Group: Construction Equipment, Healthcare Finance

Consumer Loan Group: Personal Loan, Gold Loan, Loan Against Shares, Business Loan

Vehicle Loan Group: Auto Loan, Commercial Vehicle, Inventory Funding

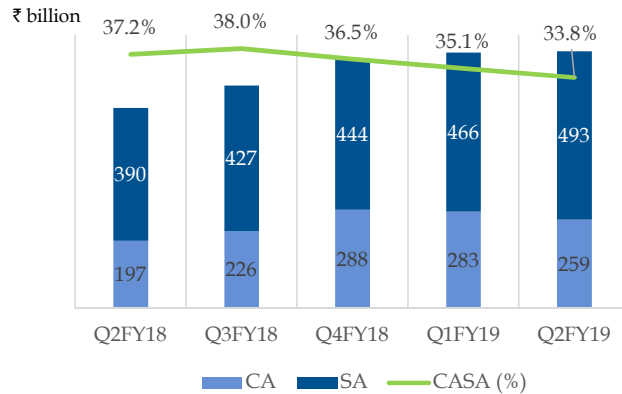
Self Help Groups & Joint Lender Group

■ MLG ■ BELG ■ CLG ■ VLG ■ SHG and JLG

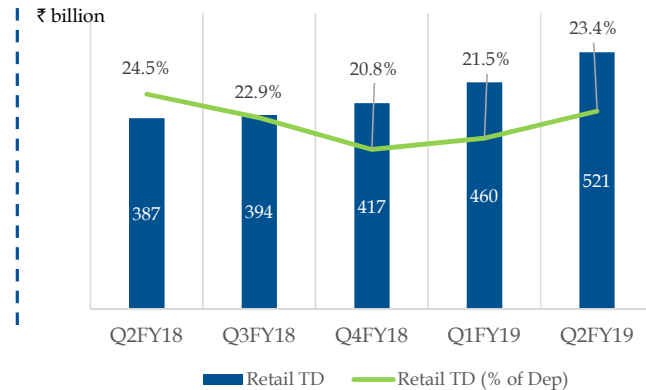
Robust growth attributed to Strong Performance across Segments

- ✓ Corporate growth well segmented across 8 Relationship groups and lending to Higher Rated corporates.
 - IBU Advances grew 162% y-o-y to USD 2.9 Bn as on Sep'18
- ✓ Healthy growth in MSME driven by focused segmentation and Knowledge Banking approach
- ✓ Retail Disbursements increased by over 66% to ₹ 65.0 Bn in Q2FY19 v/s Q2FY18

YoY Growth: CA: 31.6% and SA: 26.5%



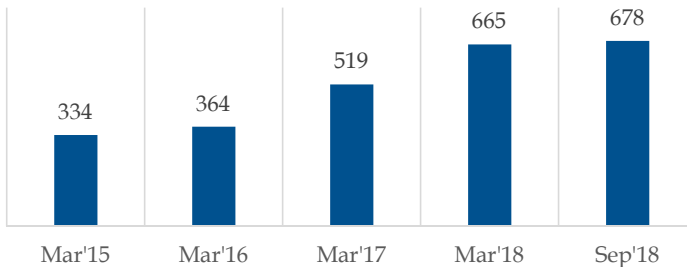
YoY Growth of Retail TD: 34.6%



Improving Operating Leverage further contributing to robust growth in granular deposits

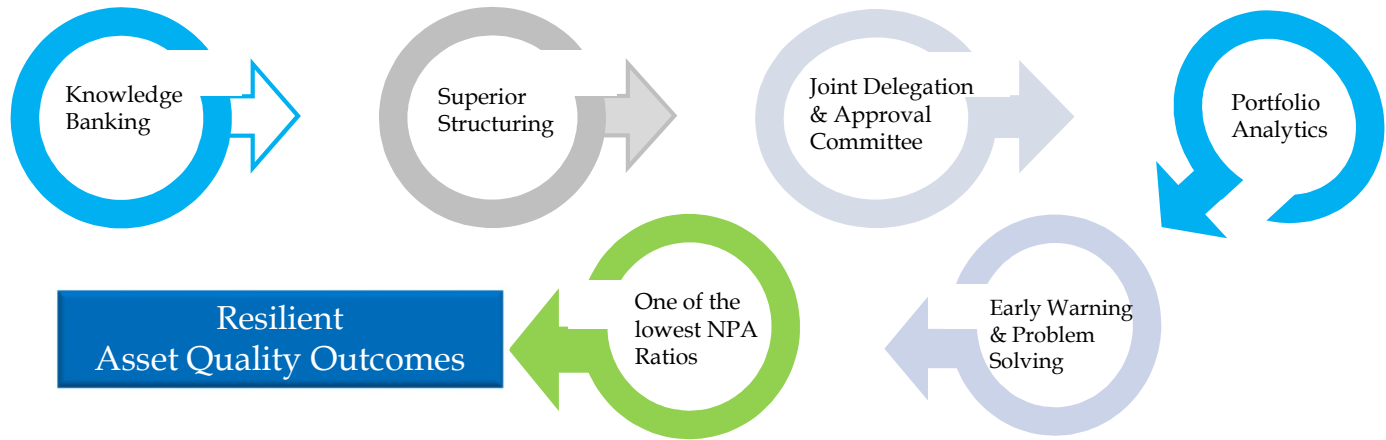
₹ Million

CASA/Branch

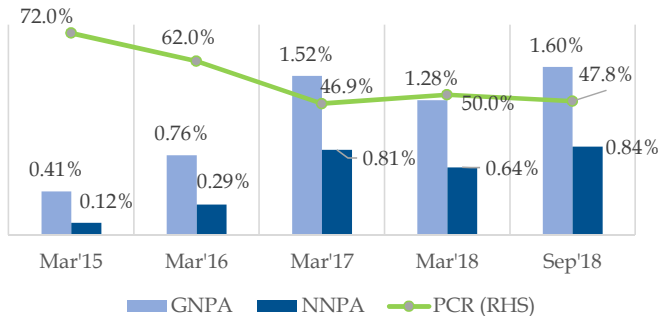


- ✓ Increase in CASA driven by
- Expansive physical & Digital Reach
 - Strong Corporate Relationships
 - Better Customer Service

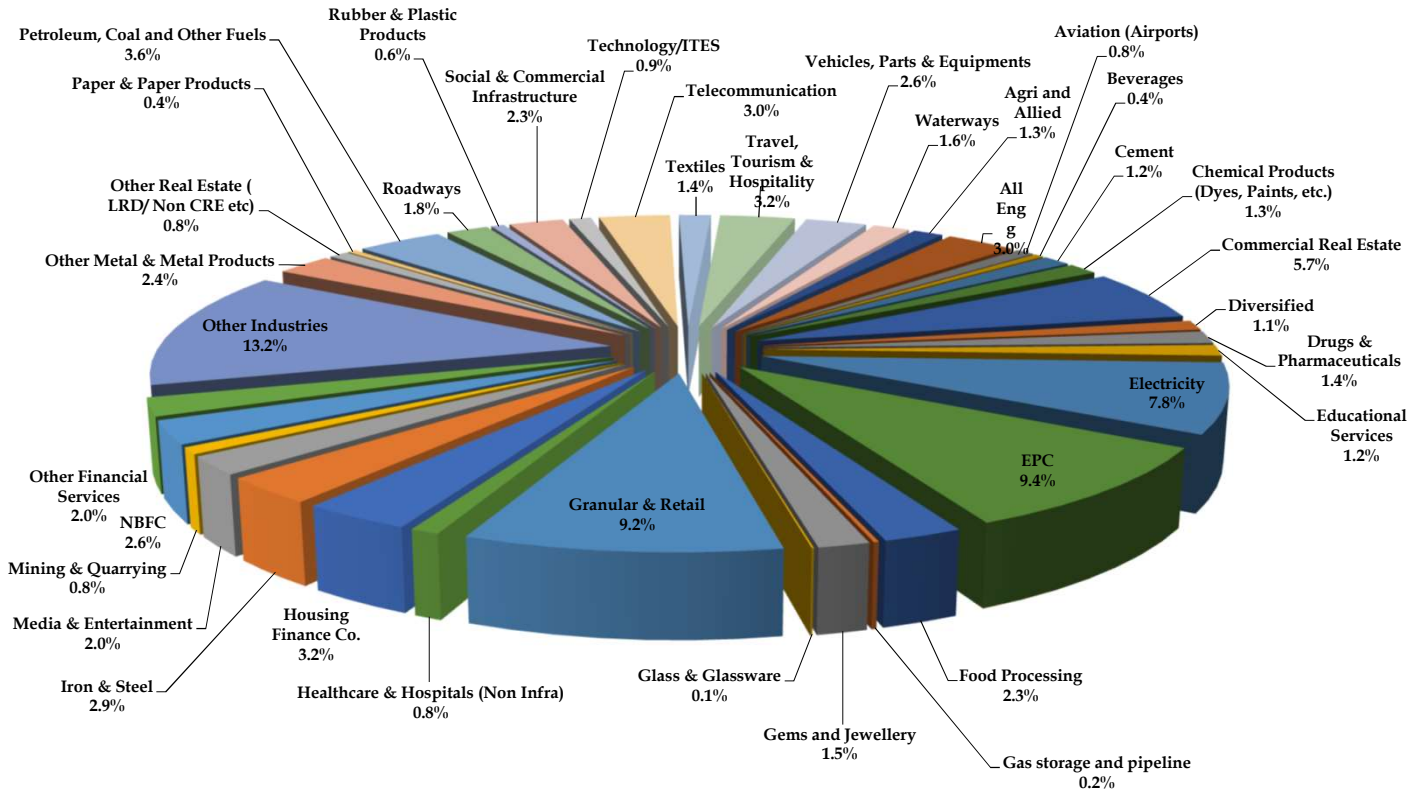
Continued Momentum in Granular Deposits



Robust Asset Quality Maintained



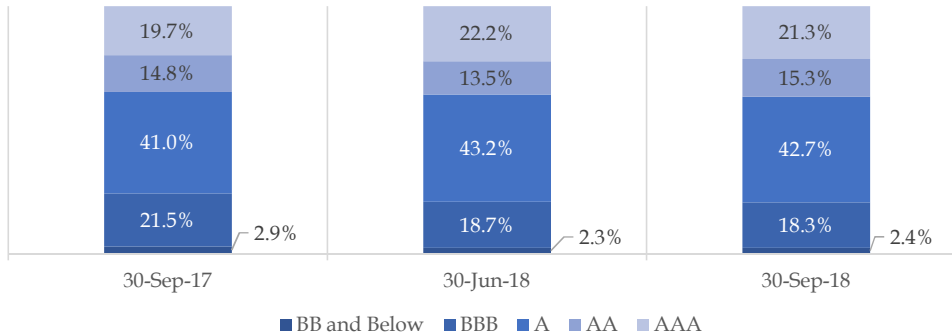
- ✓ **Prudent Risk Management practices:** Strong Selection process, Superior Structuring and regular portfolio monitoring resulting in healthy Asset Quality
- ✓ Well distributed portfolio with significant deployment in focused knowledge sectors by leveraging on sectoral expertise



As on 30th Sep, 2018

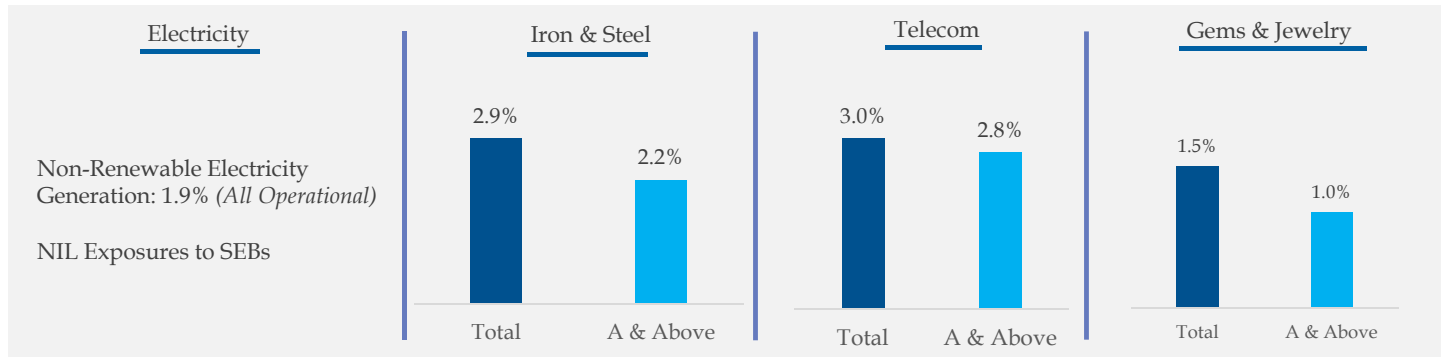
Well diversified portfolio with significant deployment in YES Bank focused knowledge sectors

Rating Profile



Overall Corporate portfolio continues to be well rated with almost 80% portfolio rated 'A' or better (Based on Internal Corporate rating models mapped to external ratings) and well distributed across growth sectors.

Sensitive Sector Disclosure



S. No	Particulars (%)	Q2FY19	Q1FY19	Q2FY18	Remarks
1	Credit Cost (bps)	18	15	29	
2.1	GNPA	1.60% (₹ 38.7 Bn)	1.31%	1.82%	Gross Slippage of ₹16.3 Bn which includes: 1. An account with exposure of ₹6.3 Bn classified as NPA based on post period end review process. Bank expects prepayments and consequent upgrade in this account in Q3FY19. 2. An account with exposure of ₹4.5 Bn was sold to an ARC during Q2FY19
2.2	NNPA	0.84% (₹ 20.2 Bn)	0.59%	1.04%	
2.3	PCR	47.8%	55.3%	43.3%	Bank to maintain PCR greater than 60% by March 2019
3	Net Security Receipts	0.85% (₹ 20.5 Bn)	0.82%	0.94%	1 account which was sold to ARC during the quarter, the bank had a gross exposure of ₹4.5 Bn and Net SR exposure of ₹2.9 Bn
4	Std. Restructured Exposure	0.08% (₹ 2.0 Bn)	0.12%	0.56%	Breakup of 0.08% (₹ 2.0 Bn) - Erstwhile fully implemented; S4A (₹ 1.1 Bn - 2 accounts); 5-25 (₹ 0.9 Bn - 2 accounts); SDR (Nil) and Other Restructure book (₹ 0.05 Bn - 2 accounts)
TOTAL (2.2+3+4)		1.77% (₹ 42.7 Bn)	1.52% (₹ 32.8 Bn)	2.53% (₹ 38.0 Bn)	

✓ **Minimal impact to NCLT List 1 accounts** (0.01% of Gross Advances), **NCLT List 2 accounts** (0.27% of Gross Advances) **and RBI circular dated Feb 12, 2018**

✓ **SMA 2 outstanding exposures** (accounts > ₹50 Mn and as per RBI CRILC reporting) **at 0.15% of Gross advances**

✓ **HFCs at 3.2%** of which ~96% externally rated AA or better

✓ **NBFC at 2.6%** of which ~90% externally rated A or better

✓ **Commercial Real Estate exposure at 5.7% of which Nil in SMA 2**

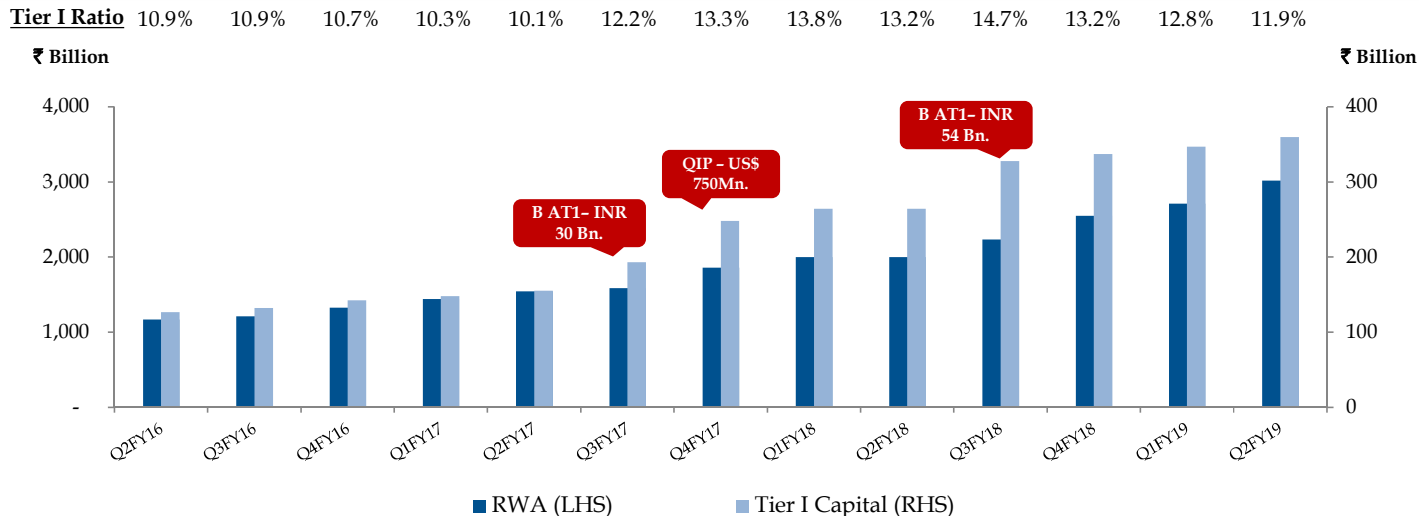
✓ **Disclosure on Infrastructure and Financial Services Conglomerate exposure**

- Gross O/s exposure of ₹ 26.2 Bn; entirely 'Standard' as per RBI's IRAC norms
- Nil exposure to the parent/ NBFC/ Financial Services entity
- Exposures are to asset rich subsidiaries/ SPVs with enterprise value commensurate with debt levels

✓ **More than 90%** of the Top 20 individual borrower exposures are **Externally rated A or better**

✓ The Bank is yet to receive the FY18 Risk Based Supervision report from the RBI

Stable Capital Position supported by growth through Internal Accretion



✓ Total Capital Funds at ₹ 512.9 Bn, up 44% Y-o-Y

- Total CRAR at 17.0%*
- Tier I ratio of 11.9%*
- CET I ratio at 9.0%*

✓ Demonstrated ability to raise capital across cycles; reflecting excellent market appetite for YES Bank capital qualifying bonds

- Raised ₹ 3,042 Cr of Basel III Tier II Bonds
- Raised ₹ 7,000 Cr in last one year through private placement of Basel III Tier II Bonds in two tranches
- Raised ₹ 5,415 Cr in last one year through issue of Basel III complaint AT I.

* Including profits

Stable capital position to enable capturing Market Share

150

March 2010

1110

Sept 2018

1250

March 2020

- ✓ Coverage across all 53 Metros, 29 States and 7 Union Territories.
- ✓ 13 Metro/Urban and 3 dedicated RIBB regions
- ✓ Hub and Spoke model for faster maturity and greater efficiency of branch network
- ✓ Substantial focus on North & West Regions (DMIC/Make in India/GIB corridor) with evolving network in South & East

Physical Vs. Digital

- ✓ Digital Channels to Complement NOT Cannibalize Branches
- ✓ Branch Target reduced to 1,250 Branches by 2020
 - HUB Spoke Model
 - Automation of Backend
 - Data Backed Mid Office and
 - Digitalization of Front End will bring in efficiencies
- ✓ YES BANK will however Resize and Redefine Branches
 - Smaller Formats, Lesser Manpower

A Clearly Articulated 2 Pronged Strategy: Metro + Urban + Semi-Urban + Rural to achieve 1250 Branches by FY20

Metro & Urban Strategy

- ✓ Emerged as the most significantly present Bank in Top 30 Deposit Centers
- ✓ Maximize Branches in Top 200 Deposit Centers
- ✓ SME, Digital & Specialized branches designed for catching catchments
- ✓ NCR and MMR to continue as Key Growth Centers
- ✓ MSME, B2B2C, Focus Segments, Liabilities driven Fee Income & Cross Sell

Semi- Urban + Rural Strategy

- ✓ Key Agri Mandis/Food Parks/GOIs RURBAN Clusters
- ✓ Make in India/MSME clusters and Ports/SEZs/EPZs
- ✓ DMIC Influence/SMART Cities/Key NRI belts/YES Vijay
- ✓ Assets led RURBAN Strategy to focus on Farmer households, Rural SMEs and Women Groups

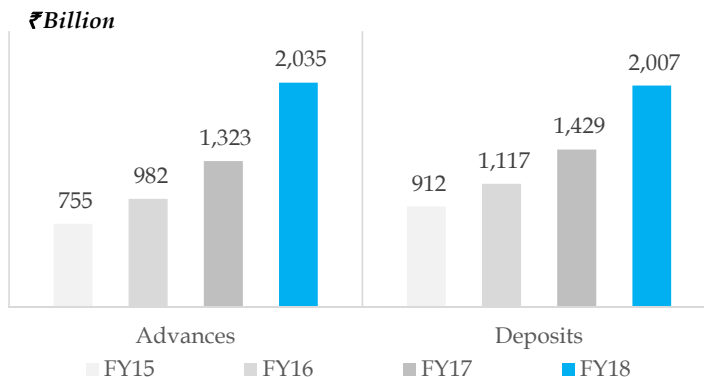


YES BANK PROFILE

Large Bank Growth Phase (FY15-20): Strong Growth with increasing Granularity

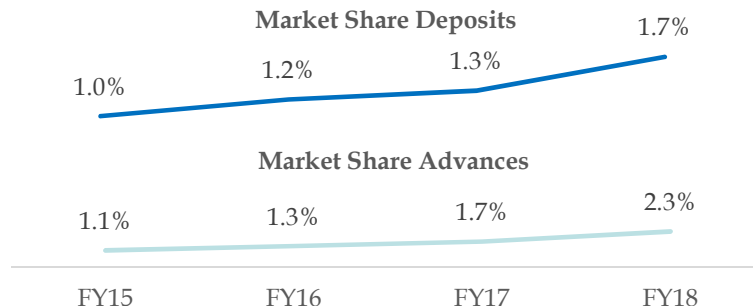


- ✓ **4th Largest[#] Private Sector Bank with Total Assets in excess of ₹ 3.7 Trillion**
- ✓ **One of the Fastest Growing Large Bank in India;**
 - **CAGR (FY15-18): Advances: 39%; Deposits: 30%**
- ✓ **Core Retail Advances grew by 122% CAGR (FY15-18); constitutes 14.3% of Total Advances (as on Sept'18)**
- ✓ **CASA growing at 51% CAGR (FY15-18); CASA Ratio of 33.8% of Total Deposits (as on Sept'18).**



YES Bank Advances CAGR (FY15-18) of 39% V/s Industry CAGR of 8% resulting in Increasing Market Share

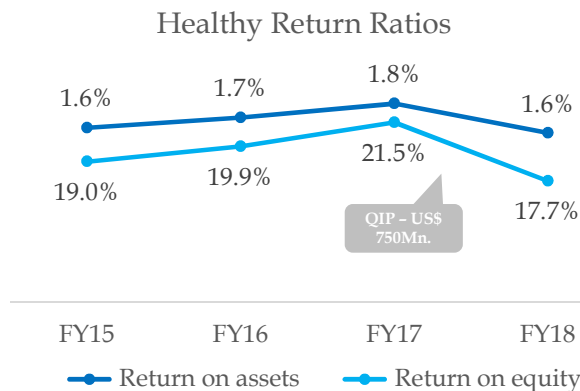
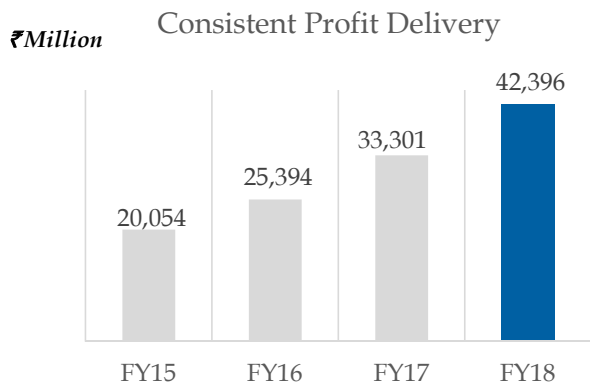
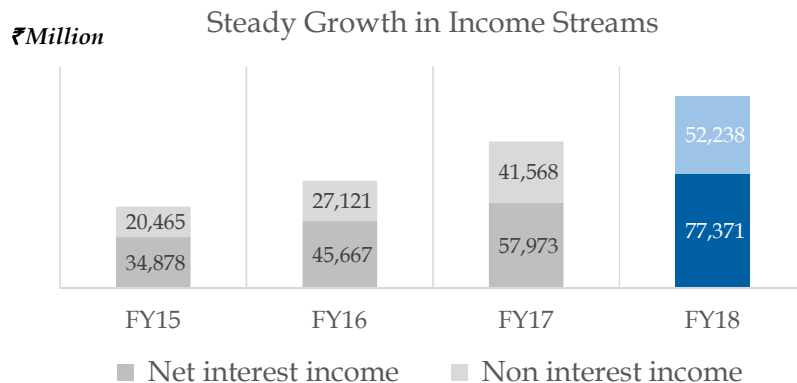
- ✓ Well segmented growth including **lending to Higher Rated Customers** resulting in consistently Improving Rating Profile
- ✓ **Deposits Market Share increased by 70% in 3 years to 1.7% in FY18 (1.9% as on Jun 30, 2018)**
 - Capturing **Incremental Market Share at 6.9%** in FY18
- ✓ **Advances Market Share more than doubled in 3 years to 2.3% in FY18 (2.5% as on Jun 30, 2018)**
 - Capturing **Incremental Market Share at 9.2%** in FY18



Large Bank Growth Phase (FY15-20): Sustained Profit Delivery with Best in Class Return Ratios



- ✓ **Amongst the most Profitable Banks**
- ✓ **One of the lowest C/I ratios in the Industry;**
 - 39.2% as on Sept'18
- ✓ **CAGR (FY15-18):**
 - ✓ Net Interest Income: 30%
 - ✓ Non Interest Income: 37%
 - ✓ Net Profit: 28%

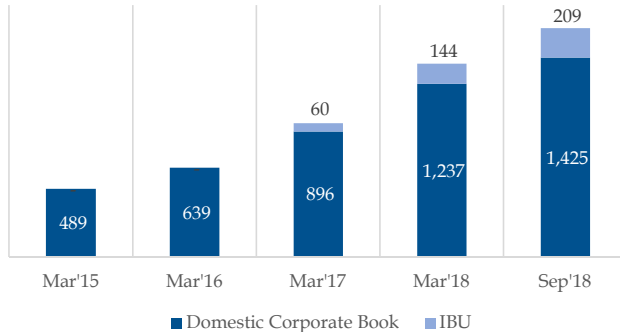


Seasoned Corporate Banker: Capturing market share with lending to Better Rated Corporates



₹ Billion

CAGR of 41% (FY15 to FY18)



Healthy Growth Delivery continued:

- ✓ Strong growth across all Corporate Segments including IBU book
- ✓ **Lending to better Rated Corporates** resulting in improving Risk profile: A & Above rated exposure increased to 79.3% as on Sep '18, up from 75.6% a year ago
- ✓ **RWA/Total Assets improved to 81.3%** from 84.3% y-o-y indicating incremental lending at lower Risk Weights

Opportunities

- ✓ Financing Seasoned Assets: Eg. NCLT
- ✓ Refinancing Opportunities
- ✓ New Economy Capex (*Part of Knowledge Banking Sectors*)

Inherent Enablers for Quality Corporate Growth

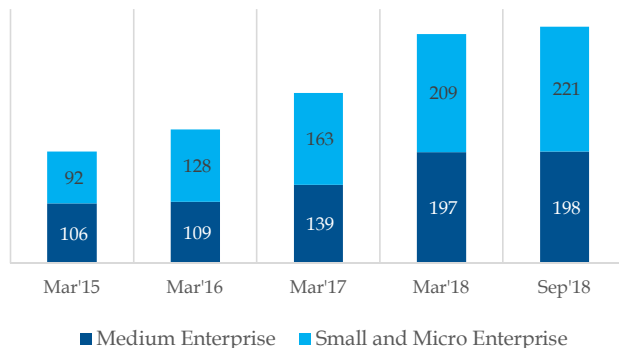
- **8 Focused Corporate Relationship Groups including IBU**– Expertise across Product & Relationships & Risk – Further supported by Complete Product Suite
- **Knowledge Banking** Driven Solutions through Sectoral Expertise
- **Size, Scale and Expertise:** Ability to underwrite large commitments basis increasing SBL/GBL limits coupled with Strong Syndication Capabilities
- **Technology & Services Leadership:** Superior Customer Experience driven by cutting Edge Technology such as API Bank/Blockchain driving
- **Favorable Competitive Dynamics**
- **Prudent Risk Management Practice:** CRM Based Origination reducing Adverse Selection Bias coupled with Superior Structuring Capabilities

MSME Financing: Banking MSME since Inception



₹ Billion

MSME CAGR of 27% (FY15-18)



Healthy Growth in MSME Advances with best in class Portfolio:

✓ 3 focused Relationship Groups:

- MEB (₹ 1,000- 5,000 Mn): CRM based acquisition through 250+ Sector Specialists Relationship Managers. *Avg. Ticket Size - ~₹120 Mn+*
- SEB (₹ 150-1,000 Mn): Sourcing through penetrating Supply chain of Anchor Corporate Relationships. *Avg. Ticket Size - ~₹25 Mn+*
- MIB (₹ 0-150 Mn): Small Ticket granular lending leveraging on branch distribution network. *Avg. Ticket Size - ~₹5 Mn+*

✓ Healthy Portfolio Quality:

- Mix of Manufactures, Traders and Vendors/Dealers of Marquee Anchor Corporates
- **Cash Flow based lending** with focus on obtaining preferential property of Promoter as collateral
- **Stringent Valuation Methodology** for Collaterals, including Valuation Report by dual Independent Agencies and an Internal Audit team to maintain range bound LTV

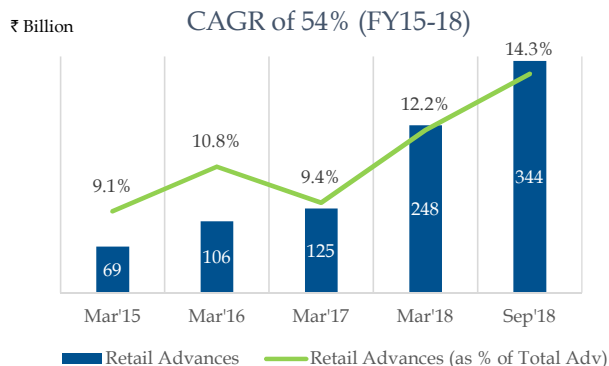
Road going Forward

Opportunity:

- ✓ Acceleration in 'New To Credit' Customers into Formal Credit Sector due GST and Demonetization
- ✓ Policy Support for MSMEs such as Tax Incentive

- Continued focus on **Sole Banking Relationships** (SEB & MIB) and Primary Banking Relationships (MEB)
- **Deepening entrenchment in MSME Ecosystem:** Focus on Cross Sell of Trade/CMS/Forex & Investment Banking products to create hooks
- **Technology & Services Differentiators:** Initiatives such as GST Invoice Financing (First Bank to Launch), API Banking etc to drive acquisition. Industry First SME App for customer self-servicing
- Using Analytics basis GST filling/ Cash Flows for automated continuous Portfolio Monitoring

Retail Assets: Rolling Momentum to drive growth



Strong Growth Momentum in Retail Assets:

- Retail Assets doubled to 14.3% of Total Advances
- Contributed 17% qoq incremental growth in Q2FY19
- Diversified book across all 13 Products
- Focus on building quality Customer Franchise through offering of entire gamut of product & services
- Lowest delinquencies

Opportunities

- ✓ Limited Players offering entire gamut of Products across Assets, Liabilities & Wealth Ecosystem
- ✓ Evolving consumer landscape through quality service on the back of Digitization, & Technology

Key Enablers for Strong Momentum in Retail Assets

- Established credible Long term alternate for full scale Banking Offerings in Retail Assets in Indian Banking Industry
- **Experienced Leadership:** Having witnessed multiple Retail cycles
- **Relationship Based Sourcing:** Strong Industry Associations and Tie up with Manufacturers and Dealers as preferred Financiers
- Leveraging **Expansive Reach** through **1,100+ branches** further augmented by Digital channels
- **Harnessing Technology to improve efficiency & enhance experience:** 1st Bank to launch Bots for faster acquisition and 24x7 superior experience
- Quality Sourcing through Stringent Risk Controls. Further, Continuous monitoring through analytics

Building Relationships & Credibility as - Long Term Consistent Player



	Acquisition Strategy	Underwriting	Portfolio Mix
Commercial Retail	<ul style="list-style-type: none"> ✓ B2B2C Strategy – Alliances with Key Manufacturers to drive sales across the entire Value Chain ✓ Consistent seamless execution capabilities: establishing YES Bank as Key Player in Commercial Assets Business 	<ul style="list-style-type: none"> ✓ Cash Flow based Credit Underwriting ✓ Business analytics for Early Warning Signals and bounce trends 	<ul style="list-style-type: none"> ✓ Healthy Traction in CV & CE book given visible improvement in Infrastructure Sector ✓ Focus primarily on large fleet operators
Consumer Retail	<ul style="list-style-type: none"> ✓ Tie Ups with Manufacturers (Auto) & Builders (Affordable Housing) & Associations Eg: Partnering with FADA (<i>Federation of Automobile Dealers Associations</i>) to train 15K Auto Retailers ✓ Focus on Internal Customers & Corporate Salaried 	<ul style="list-style-type: none"> ✓ Lending with strong risk mitigation controls ✓ Scorecard Based underwriting 	<ul style="list-style-type: none"> ✓ ~70% of the Consumer Retail book is secured loans ✓ PL contributes ~10% of the total Retail book, where focus is on internal customers only

Leveraging Alliances, Relationships & Technology for Enhanced Customer Acquisition

Credit Cards

Robust Platform for Market Leadership



Product Mix – Achieving Milestones within 2 years of Operations

- ✓ Fastest launch of Widest Range of **13 Variants** across Retail/SME/Commercial within 2 years
- ✓ 1st Issuer in India on MasterCard most prestigious 'World Elite platform' through **YES Private**
- ✓ Fastest to achieve **300k Cards-in-force & ₹ 5 Bn.** of outstanding book with immaculate quality

Superior Acquisition Strategy

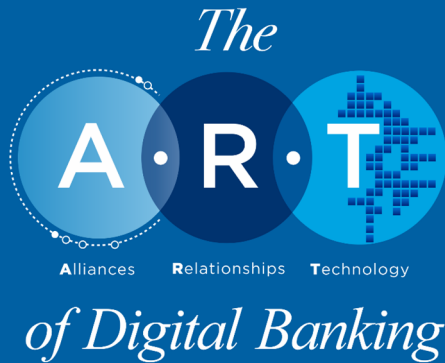
- ✓ Trusted – Honest – Transparent communication to build credibility among Customers
- ✓ End-to-end **paperless sourcing** through YES Fast Track
- ✓ Bundling programmes in conjunction with Liabilities & Retail Assets

Building Quality Portfolio

- ✓ Healthy mix of Internal & New-to-bank customers
- ✓ Focus to build spends
- ✓ World Class Technology and Risk Management Systems to provided round the clock service – **Vision Plus & Falcon (First Data)**

Continuous Customer Engagement

- ✓ **Superior Product** - Never expiring Reward Points, Best Interest rates & Lowest Forex mark up
- ✓ Focus on Digital Acquisition – Digital Engagement – Digital Self Service
- ✓ Regular interventions through Card Upgrade programs, Limit Enhancement & Spend based offers



- Customer Service
- Increase Operational Efficiency
- Be omnipresent
- Deepen Existing Relationships
- Identify new customers
- Explore new business lines
- Innovate with Frugal Technology
- Experiment with Future Technology

A.R.T makes the bank SMART by giving bank the agility to ally with like minded technological partners

IMPS

1st rank (as a Remitter Bank) in
peer banking group by NPCI
**83% YoY increase in
transaction vol.**

UPI

Consistently **Ranked 1st in UPI
Merchant payments** with
market share **of over 40%**
Over **0.3 mn** merchants
onboarded
80 Mn+ UPI ID

NEFT & RTGS

**Market share of 3.22% by vol.
& 2.75% by val.** has been
consistently higher than peers
(as on Aug 2018).

AePS

**One of the leading Acquirer
Bank** within 6 months of launch
35 Mn.+ transactions in
Q2FY19

YES BANK was Global Winner, Payments at 'The Banker-Technology Projects Awards, 2018



- **1st Indian bank** to offer API Banking suite for CMS and Supply Chain Finance service
- **Winner across 4 award categories** including 'Best Blockchain Initiative Application or Platform' & 'Best API Initiative, Application or Platform (Bank) for API Receivables and Payment Solution for Sub-Member Banks' at the Asian Banker Transaction Banking Awards 2018



- **India's first app** to offer single platform for multiple banking needs across Asset, Trade and Liabilities
- **Industry first features:**
 - ✓ Bulk Payment on Mobile App
 - ✓ Dedicated Salary management module
 - ✓ Digital submission of Stock Statement / Insurance
- **One in every 3 app registration** has resulted in **successful disbursement**



- **Industry first initiative** to apply for a credit facility anytime, anywhere
- **MSME can avail OD (over draft) up to ₹ 1 crore** based on uploading GST returns and commercial/residential property papers
- **No Physical documentation,**
- **In-principle offer within 24 Hours**



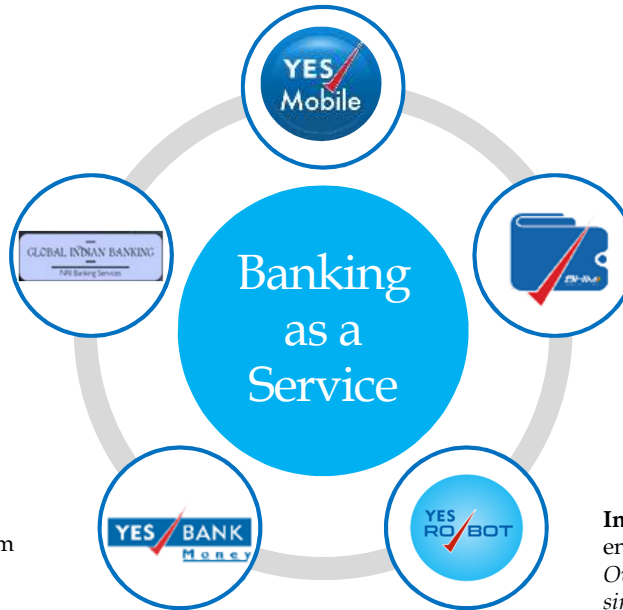
- **1st Bank to offer paperless import & export online**
- **800+ Corporates** on the trade on net platform.
- Transaction volume on **SMART TRADE** platform has **increased by over 2.5x YoY**
- **Adjudged 'Best Trade Finance Bank in India'** at the Asian Banker Transaction Banking Awards 2018

Mobile app registrations have increased **2x YoY**
Transactions increased 2x by vol. and 2.5x by val. YoY

Monthly financial trx. volume crossed 1 Mn in August'18

1 in 3 NRI customers
sourced **digitally**

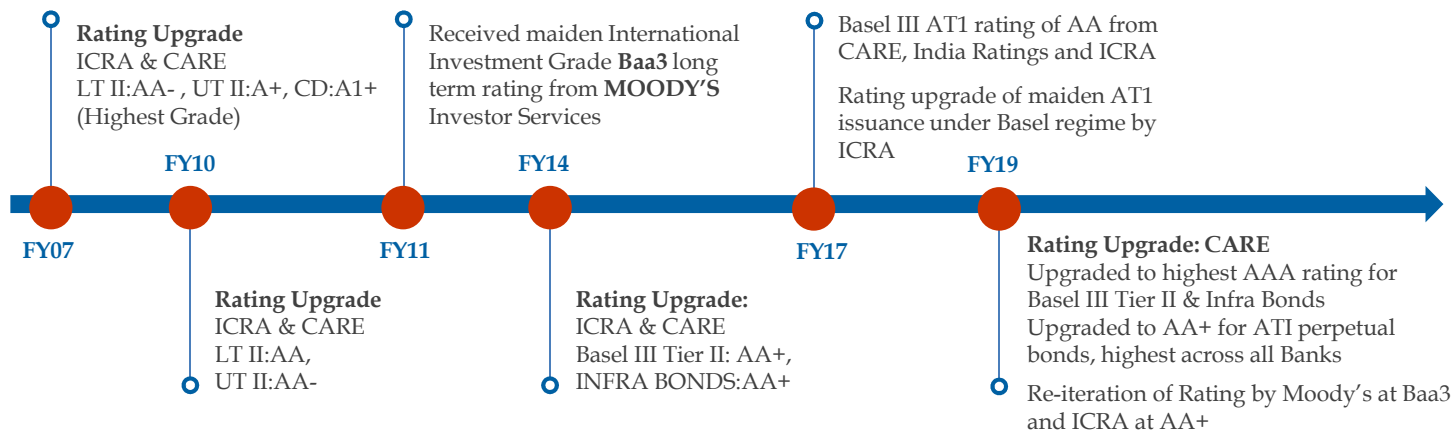
First & one of the largest
domestic remittance platform
*Over 2.75 lakh BC agents
employed*



First chatbot enabled wallet
BHIM YES PAY app is
powered with India Stack
API's and NPCI products,
enabling services like BBPS,
Bharat QR, RuPay card, IMPS,
UPI and Aadhaar KYC
Rated 4.1 on Play Store

India's first artificial intelligence
enabled banking bot
*Over 33 lakh interactions processed
since launch*

YES Bank's Debt Ratings Journey



International Rating	Long-term			Outlook	Short-term
Moody's Investors Service	Baa3			Stable	Prime-3
Domestic Rating	Long-term			Outlook	Short-term
	Basel III AT1	Tier II	Infra Bonds	Under Review Stable Stable	A1+
CARE	AA+	AAA	AAA		
ICRA	AA	AA+	AA+		
India Ratings	AA	AA+	AA+		

Ratings reflect a sustainable growth oriented financial model with robust Risk Management Policies



USD 415 Mn for 12 yrs

To increase lending to MSME and Women owned business



USD 325 Mn for 9 yrs (avg)

Upper Tier II, Long Term Senior Loan, Green Bond issue & to lend to women-owned business



USD 200 Mn for 15 yrs

Financing agreement for Renewable Energy Projects in India



USD 84 Mn (granted in 2009, 2014 & 2017)

Long term Senior Loan by KfW Bankengruppe Development Financial Institution



USD 50 Mn for 7 yrs

Green infra Bonds- FMO's 1st investment in a Green Bond by a bank in India



USD 200 Mn for 7 yrs

Lending to Women SHGs & Small Farmers and Technical Assistance Grant for Capacity Building



USD 30 Mn for 8 yrs

Green Loan by Development Bank of Australia



EUR 13.25 Mn for 10 yrs

Upper Tier II loan by An AfD Group Development Financial Institution

Successful Long Term Loan Syndications

3 year Syndicated Loan of USD 400 Mio

Participation from 12 banks, July 2018



Maiden Samurai loan of JPY 16.5 Bln

Syndication led by

Participation from 8 banks, Sept 2017

3 year syndicated loan of USD 300 Mio led by



Participation from 8 banks

5 year loan from Taiwan : USD 250 Mio

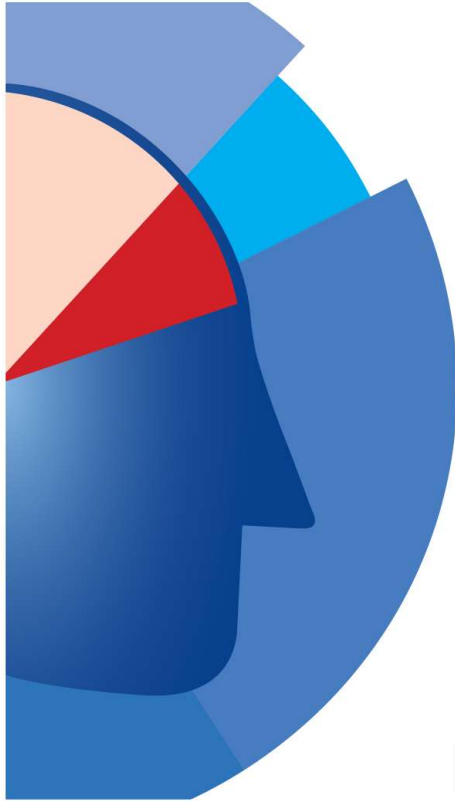
Participation from 17 banks in Taiwan, Nov '17



5 year loan from Taiwan : USD 130 Mio

Participation from 10 Taiwanese banks, Sept '16

Progressively broader markets, higher number of participants with longer tenor and improved pricing



ADVERTISING & SPONSORSHIP

- ✓ Partnering with large format events
- ✓ Strategic brand advertisement of the Bank & its 'products across multiple mediums

CUSTOMER & COMMUNITY ENGAGEMENT

- ✓ 12000+ YES Community Events each year in catchment areas
- ✓ Product marketing
- ✓ Partnership & Alliances

DIGITAL & SOCIAL MEDIA MARKETING

- ✓ Robust Customer acquisition through Digital Channels
- ✓ Active online reputation management

KNOWLEDGE BANKING

- ✓ Knowledge events
- ✓ CFO Forum
- ✓ Publications & Newsletters
- ✓ Advisory to Trade Associations

Broadening Customer **MINDSHARE**



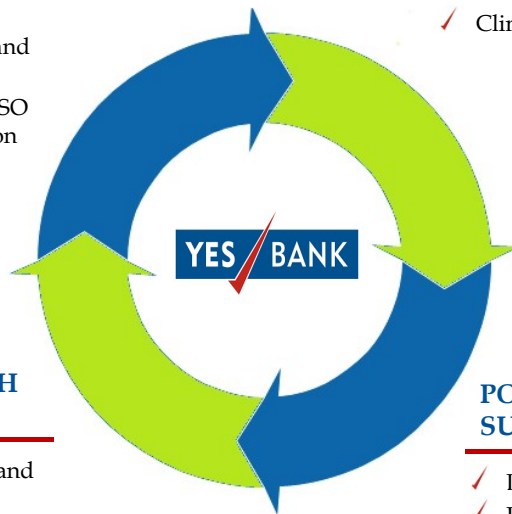
Building **MARKETSHARE**

TRANSPARENCY & ACCOUNTABILITY

- ✓ Triple Bottom Line accounting and reporting
- ✓ Enhanced climate disclosures
- ✓ Environmental, Social and Governance (ESG) disclosures
- ✓ Green House Gas (GHG) accounting and Portfolio mapping
- ✓ Environment Management Systems (ISO 14001) implementation and certification

FACILITATING SUSTAINABLE FINANCE

- ✓ Mainstreaming green products and practices
- ✓ Innovative financing and modelling
- ✓ Environment and social risks management
- ✓ Climate finance literacy



POLICY ADVOCACY THROUGH THOUGHT LEADERSHIP

- ✓ Knowledge Reports - Climate change and sustainable development
- ✓ Thought leadership in partnership with academia, multilaterals, think tanks, regulators and governments
- ✓ Policy advocacy as a catalyst within financial sector

POSITIVE IMPACT CSR & SUSTAINABLE DEVELOPMENT

- ✓ Livelihood and Water Security
- ✓ Employability and Entrepreneurship
- ✓ Environment sustainability
- ✓ Media for social change
- ✓ Social Value Creation

VISION: Be the Benchmark Financial Institution for Inclusivity and Sustainability

Environmental

- ✓ Committed to mobilizing USD 5 billion towards climate action by 2020 in December 2015
- ✓ Committed to mobilize USD 1 billion by 2023 towards solar projects, and USD 5 billion till 2030 in January 2018
- ✓ First Indian Bank to launch Green Bonds in 2015
- ✓ Private placement by IFC for Green Masala Bonds in 2015
- ✓ Issued Green Infra Bonds with FMO in 2016
- ✓ First Bank Globally to migrate to ISO 14001:2015; 744 locations certified
- ✓ First & only Indian Banking signatory to Natural Capital Finance Alliance (NCFA) & Chair of Steering Committee

Social

- ✓ Launched India's 1st Green Retail Liability Product in 2018, Green Future Deposits
- ✓ Sole arranger & subscriber to India's First Social Bond, with proceeds allocated to Affordable Housing
- ✓ Reached 2.1 million families at the bottom-of-the-pyramid through Inclusive & Social Banking
- ✓ Provided access to 40 million+ lives with safe & clean drinking water in 2017-18
- ✓ Provided OHS & Energy Efficiency training to 28, 454 workers, and helped 18,544 MSMEs eliminate an estimated 13, 500 tons of CO₂e in 2017-18

Governance

- ✓ First & only Indian Bank to be listed on DJSI Emerging Markets for 4 years consecutively (2015-2018)
- ✓ Selected in prestigious FTSE4Good Emerging Index for two consecutive years (2017,2018)
- ✓ Selected in MSCI ACWI ESG Leaders & SRI Indexes in 2017
- ✓ Included in Vigeo Eiris Best Emerging Markets Performers Ranking (2018)
- ✓ Only Indian Bank to be awarded 'Prime' Status by OEKOM Research Ag
- ✓ First Indian Banking Signatory to UNEP Finance Initiative
- ✓ First Indian Bank to launch Green Bond Impact Report
- ✓ First Indian Bank to Support Task Force on Climate Related Financial Disclosure

Progress Widely Recognized By Leading Agencies



Institutional Excellence



Global winner
Payments Technology
Project Awards
London, 2018

FORBES GLOBAL 2000

Ranked #1,013 Global 2000
Ranked #155 Growth
Champions
Forbes Global 2000 World's
Largest Public Companies
June 2018



Bank of the Year
India, 2017, 2015
The Banker
London



Best Bank in India
for SMEs
Asiamoney
Country Awards
Hong Kong, 2018



Fastest Growing
Mid-sized Bank
BT - KPMG India's
Best Banks
Mumbai, 2018

Technology, Innovation & Service



Transaction Bank
of the Year - APAC
Supply Chain Finance
- Global Winner
The Banker-
Transaction Banking
Awards 2017
Sibos, Toronto



Best Trade Finance Bank in India - 2018, 2017, 2016, 2015
Best Financial Supply Chain, 2018, 2017
Best Corporate Payments Project in India, 2018, 2016
Best Corporate Trade Finance Deal in India, 2018, 2015
Best API Initiative, Application or Platform (Bank), 2018
Best Blockchain Initiative, Application or Programme, 2018
Best Productivity, Efficiency & Automation Initiative,
Application or Programme, 2018
Asian Banker Transaction Banking Awards 2018
Beijing

Asian Banking & Finance Wholesale Banking Awards 2018

- SME Bank of the Year - India
- India Domestic Trade Finance Bank of the Year
Bali, 2018



APAC Leader in
Digital Transformation
IDC Financial Insights
Innovation Awards
(FIITA)
Singapore
2018



Instant Payment
Products
(UPI+IMPS+BHIM
+USSD)
National Payments
Excellence Awards
(NPCI) 2017

Sustainability & CSR Excellence

Dow Jones Sustainability Indices

First & only Indian bank
to be selected for the
fourth consecutive year
DJSI Emerging Markets
Index
New York, 2018

MSCI ESG

Included in
MSCI ACWI ESG
Leaders Index and
MSCI ACWI SRI
Index
2017



Asia's Best Bank
For Corporate
Social
Responsibility
Euromoney
Excellence Awards
Hong Kong, 2016



India's Best Bank
For Corporate
Social
Responsibility
Asiamoney Excellence
Awards
Hong Kong - 2017



Best Innovation &
Sustainable
Financial Products
& Services
Karlsruhe Sustainable
Finance Awards,
Germany, 2017

Making YES BANK a Great Place to Work



- ✓ 'First and only Bank to partner with "Kaizala Full Digital ONLY – Customer & Colleagues self-service channel", powered by Microsoft.
- Leadership Training Initiatives by YES School of Banking**

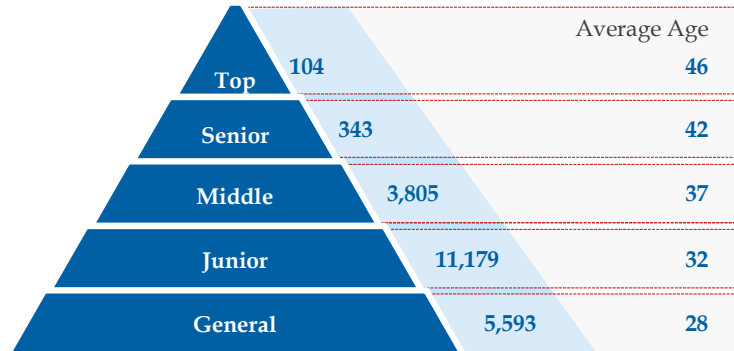


University & Schools Relationship Management 'Preferred Employer of Choice'



- ✓ YES League of Excellence – an online Recognition, Appreciation & Engagement platform
- ✓ Structured engagement with over **2000 B-Schools**
- HCM Strategy**
- ✓ **Competitive C&B** to attract, motivate and retain talent
- ✓ **'Professional Entrepreneurship'** Culture based on values to sustain competence, collaboration and compliance.
- ✓ **Robust & Diversified Talent Acquisition**
- ✓ World class **HCM Service Delivery & Process**
- ✓ Initiatives to continuously enhance organizational and individual **productivity**/effectiveness/cost management.

Flat Organization Structure (5 levels)



**As of Sep 30, 2018 and as per revised segmentation*

- ✓ Total Headcount of **21,024**
- ✓ Average Age – **32 years**
- ✓ Average vintage in YES BANK: **8.3 yrs for Top Management & 6.3 years for Sr. Management**
- ✓ **Wealth creation** through ESOPs
- ✓ Talent acquisition from Peer Private Sector & MNC Banks
- ✓ Building a 'Leadership Supply Chain'
- ✓ Ranked no 2. in Dream Companies to Work For by Times Ascent



Mr. Ashok Chawla

*Non-Executive
Independent Chairman*

Former Chairman of Competition Commission of India and former Finance Secretary, GoI



Mr. Brahm Dutt

Independent Director

Former Secretary, Ministry of Road Transport and Highways, GOI



Lt Gen (Dr.) Mukesh Sabharwal (Retd.)

Independent Director

Former Lt General in Indian Army



Mr. Vasant Gujrathi

Independent Director

Former Partner – PwC



Mr. Ajai Kumar

*Non - Executive
Non- Independent Director*

Ex-CMD of Corporation Bank and a veteran Banker



Mr. Subhash Kalia

*Non – Executive
Non- Independent Director*

Former Executive Director of Union Bank of India and Vijaya Bank



Mr. Rentala Chandrashekhar

Independent Director

Secretary to the Government of India for Electronics and IT
Chairman & Secretary of the Telecom Commission of India
Past President of NASSCOM



Dr. Pratima Sheorey

Independent Director

Director of Symbiosis Centre for Management and Human Resource Development (SCMHRD)



Mr. Rana Kapoor

MD & CEO

Promoter/ Professional Entrepreneur/ Banker (37+ Years)

- ✓ 9 eminent personalities as Directors with varied backgrounds, pioneers in respective fields
- ✓ Well structured performance evaluation process for its Directors including MD & CEO
- ✓ 12 Board level Committees with specialized functions including Risk Monitoring Committee, Corporate Social Responsibility Committee, Audit Committee and Nomination & Remuneration Committee
- ✓ Best Corporate Governance and Transparency
- ✓ Majority of Board constituted by Independent Directors



ANNEXURE

Profit & Loss					
₹ Million	Q2FY19	Q2FY18	Growth % (y-o-y)	Q1FY19	Growth % (q-o-q)
Net Interest Income	24,176	18,851	28.2%	22,191	8.9%
Non Interest Income	14,735	12,484	18.0%	16,941	-13.0%
Total Net Income	38,910	31,335	24.2%	39,133	-0.6%
Operating Expense	15,246	12,269	24.3%	14,586	4.5%
Operating Profit	23,664	19,067	24.1%	24,547	-3.6%
Provisions & Contingencies	9,400	4,471	110.3%	6,257	50.2%
Profit After Tax	9,647	10,027	-3.8%	12,604	-23.5%

Balance Sheet					
₹ Million	30-Sep-18	30-Sep-17	Growth Y-o-Y	30-Jun-18	Growth Q-o-Q
Assets	3,716,472	2,373,941	56.6%	3,325,493	11.8%
Advances	2,396,275	1,486,753	61.2%	2,147,201	11.6%
Investments	903,202	539,078	67.5%	829,532	8.9%
Liabilities	3,716,472	2,373,941	56.6%	3,325,493	11.8%
Shareholders' Funds	273,310	234,142	16.7%	263,139	3.9%
Total Capital Funds*	512,923	356,903	43.7%	469,837	9.2%
Borrowings	1,016,595	448,300	126.8%	787,902	29.0%
Deposits	2,228,379	1,579,898	41.0%	2,133,945	4.4%
CASA	752,791	587,246	28.2%	749,300	0.5%

* Including profits



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Thank you