FINANCIAL HIGHLIGHTS
**Key Financial Highlights – Q3FY17**

<table>
<thead>
<tr>
<th>NET INTEREST INCOME</th>
<th>NET PROFIT</th>
<th>ADVANCES</th>
<th>DEPOSITS</th>
<th>TOTAL ASSETS</th>
</tr>
</thead>
<tbody>
<tr>
<td>₹ 15,075 Mn.</td>
<td>₹ 8,826 Mn.</td>
<td>₹ 1,170,870 Mn.</td>
<td>₹ 1,323,758 Mn.</td>
<td>₹ 1,948,280 Mn.</td>
</tr>
</tbody>
</table>

- **30.3%**
- **30.6%**
- **38.7%**
- **30.5%**
- **31.9%**

<table>
<thead>
<tr>
<th>NIMs</th>
<th>CASA Ratio</th>
<th>ROA</th>
<th>GROSS NPA</th>
<th>TIER I*</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.5%</td>
<td>33.3%</td>
<td>1.8%</td>
<td>0.85%</td>
<td>12.2%</td>
</tr>
<tr>
<td></td>
<td>25.9%</td>
<td>22.3%</td>
<td>0.29%</td>
<td>16.9%</td>
</tr>
</tbody>
</table>

- **Retail TDs**
- **ROE**
- **NET NPA**
- **TOTAL CAPAD***

✓ Basic EPS of ₹ 20.9 and Diluted EPS of ₹ 20.4
✓ Book Value of ₹ 384.1

*Including Net profit, adjusted for prorated dividends

Robust earnings and growth with stable asset quality
## Income Statement & Key Ratios

### Income Statement (₹ Million) Q3FY17 | Q3FY16 | y-o-y growth | Q2FY17 | q-o-q growth
--- | --- | --- | --- | ---
Net Interest Income | 15,075 | 11,570 | 30.3% | 14,462 | 4.2%
Non Interest Income | 9,983 | 7,461 | 33.8% | 8,879 | 12.4%
**Total Net Income** | **25,058** | **19,031** | **31.7%** | **23,340** | **7.4%**
Operating Expense | 10,520 | 7,534 | 39.6% | 9,481 | 11.0%
**Operating Profit** | **14,538** | **11,496** | **26.5%** | **13,860** | **4.9%**
Provisions & Contingencies | 1,154 | 1,479 | (22.0%) | 1,617 | (28.6%)
Provision for Tax | 4,558 | 3,259 | 39.8% | 4,228 | 7.8%
**Profit After Tax** | **8,826** | **6,757** | **30.6%** | **8,015** | **10.1%**

### Key Ratios

<table>
<thead>
<tr>
<th>Key Ratios</th>
<th>Q3FY17</th>
<th>Q3FY16</th>
<th>Q2FY17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return on Assets</td>
<td>1.8%</td>
<td>1.8%</td>
<td>1.8%</td>
</tr>
<tr>
<td>Return on Equity</td>
<td>22.3%</td>
<td>20.5%</td>
<td>21.4%</td>
</tr>
<tr>
<td>NIM</td>
<td>3.5%</td>
<td>3.4%</td>
<td>3.4%</td>
</tr>
<tr>
<td>Cost to Income Ratio</td>
<td>42.0%</td>
<td>39.6%</td>
<td>40.6%</td>
</tr>
<tr>
<td>Non Interest Income to Total Income</td>
<td>39.8%</td>
<td>39.2%</td>
<td>38.0%</td>
</tr>
<tr>
<td>EPS (not annualized) ₹</td>
<td>20.9</td>
<td>16.1</td>
<td>19.0</td>
</tr>
</tbody>
</table>

Healthy growth across income streams resulting in strong PAT growth
## Balance Sheet & Key Ratios

<table>
<thead>
<tr>
<th>Balance Sheet (₹ Million)</th>
<th>Dec 31 2016</th>
<th>Dec 31 2015</th>
<th>y-o-y growth</th>
<th>Sep 30 2016</th>
<th>q-o-q growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td>1,948,280</td>
<td>1,477,540</td>
<td>31.9%</td>
<td>1,873,088</td>
<td>4.0%</td>
</tr>
<tr>
<td>Advances</td>
<td>1,170,870</td>
<td>843,962</td>
<td>38.7%</td>
<td>1,102,162</td>
<td>6.2%</td>
</tr>
<tr>
<td>Investments</td>
<td>497,485</td>
<td>456,354</td>
<td>9.0%</td>
<td>495,739</td>
<td>0.4%</td>
</tr>
<tr>
<td>Liabilities</td>
<td>1,948,280</td>
<td>1,477,540</td>
<td>31.9%</td>
<td>1,873,088</td>
<td>4.0%</td>
</tr>
<tr>
<td>Shareholders’ Funds</td>
<td>162,471</td>
<td>135,613</td>
<td>19.8%</td>
<td>153,702</td>
<td>5.7%</td>
</tr>
<tr>
<td>Total Capital Funds*</td>
<td>268,648</td>
<td>195,252</td>
<td>37.6%</td>
<td>231,172</td>
<td>16.2%</td>
</tr>
<tr>
<td>Borrowings</td>
<td>369,212</td>
<td>266,671</td>
<td>38.5%</td>
<td>345,885</td>
<td>6.7%</td>
</tr>
<tr>
<td>Deposits</td>
<td>1,323,758</td>
<td>1,014,372</td>
<td>30.5%</td>
<td>1,280,238</td>
<td>3.4%</td>
</tr>
<tr>
<td>CASA</td>
<td>441,264</td>
<td>270,194</td>
<td>63.3%</td>
<td>387,840</td>
<td>13.8%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Key Ratios</th>
<th>Q3FY17</th>
<th>Q3FY16</th>
<th>Q2FY17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital Adequacy (Basel III)*</td>
<td>16.9%</td>
<td>16.1%</td>
<td>15.0%</td>
</tr>
<tr>
<td>Tier I Ratio (Basel III)*</td>
<td>12.2%</td>
<td>10.9%</td>
<td>10.1%</td>
</tr>
<tr>
<td>Book Value (₹)</td>
<td>384.1</td>
<td>323.3</td>
<td>364.2</td>
</tr>
<tr>
<td>Gross NPA</td>
<td>0.85%</td>
<td>0.66%</td>
<td>0.83%</td>
</tr>
<tr>
<td>Net NPA</td>
<td>0.29%</td>
<td>0.22%</td>
<td>0.29%</td>
</tr>
</tbody>
</table>

* Including Profit, excluding pro rated dividend

Robust Y-o-Y growth of CASA: 63.3%; and healthy Capital position
Income Growth Trends

✓ Steady growth in Net Interest Income (NII)

- NII for Q3FY17 increased by 30.3% y-o-y.
- This was on back of 38.7 % y-o-y growth in advances and improving CASA ratio and Margin expansion
- NIM expanded to 3.5% in Q3FY17

Consistent growth in Operating profit coupled with improving Margins and Spreads
Non-Interest Income Highlights

Non Interest Income Break-up

<table>
<thead>
<tr>
<th>₹ Million</th>
<th>Q3FY17</th>
<th>Q3FY16</th>
<th>y-o-y growth</th>
<th>Q2FY17</th>
<th>q-o-q growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Trade &amp; Cash Management</td>
<td>995</td>
<td>1,119</td>
<td>(11.5)%</td>
<td>1,034</td>
<td>(3.8%)</td>
</tr>
<tr>
<td>Forex, Debt Capital Markets &amp; Securities</td>
<td>3,077</td>
<td>1,025</td>
<td>200.2%</td>
<td>2,992</td>
<td>2.9%</td>
</tr>
<tr>
<td>Corporate Banking Fees</td>
<td>3,406</td>
<td>3,802</td>
<td>(10.4)%</td>
<td>2,757</td>
<td>23.4%</td>
</tr>
<tr>
<td>Retail Banking Fees</td>
<td>2,143</td>
<td>1,515</td>
<td>41.5%</td>
<td>2,096</td>
<td>2.3%</td>
</tr>
<tr>
<td>Total</td>
<td>9,983</td>
<td>7,461</td>
<td>29.0%</td>
<td>8,879</td>
<td>8.37%</td>
</tr>
</tbody>
</table>

* Above breakup excludes ₹362 Million Recovery from Write Off

Retail Banking Fees Break-up

<table>
<thead>
<tr>
<th>₹ Million</th>
<th>Q3FY17</th>
<th>Q2FY17</th>
<th>Q1FY17</th>
<th>Q4FY16</th>
<th>Q3FY16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Banking Fees:</td>
<td>2,143</td>
<td>2,096</td>
<td>1,774</td>
<td>1,816</td>
<td>1,515</td>
</tr>
<tr>
<td>Trade &amp; Remittance</td>
<td>588</td>
<td>719</td>
<td>709</td>
<td>580</td>
<td>529</td>
</tr>
<tr>
<td>Facility / Processing Fee</td>
<td>235</td>
<td>227</td>
<td>164</td>
<td>248</td>
<td>175</td>
</tr>
<tr>
<td>Third Party Sales</td>
<td>304</td>
<td>277</td>
<td>222</td>
<td>307</td>
<td>184</td>
</tr>
<tr>
<td>Interchange Income</td>
<td>517</td>
<td>456</td>
<td>369</td>
<td>347</td>
<td>360</td>
</tr>
<tr>
<td>General Banking Fees</td>
<td>499</td>
<td>415</td>
<td>310</td>
<td>335</td>
<td>267</td>
</tr>
</tbody>
</table>
Non - Interest Income Trends

Forex, Debt Capital Markets & Securities

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Q3FY16</th>
<th>Q4FY16</th>
<th>Q1FY17</th>
<th>Q2FY17</th>
<th>Q3FY17</th>
</tr>
</thead>
<tbody>
<tr>
<td>₹ million</td>
<td>1,025</td>
<td>1,163</td>
<td>2,023</td>
<td>2,992</td>
<td>3,077</td>
</tr>
</tbody>
</table>

Corporate Banking Fees

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Q3FY16</th>
<th>Q4FY16</th>
<th>Q1FY17</th>
<th>Q2FY17</th>
<th>Q3FY17</th>
</tr>
</thead>
<tbody>
<tr>
<td>₹ million</td>
<td>3,802</td>
<td>3,638</td>
<td>4,096</td>
<td>2,757</td>
<td>3,406</td>
</tr>
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Retail Banking Fees

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Q3FY16</th>
<th>Q4FY16</th>
<th>Q1FY17</th>
<th>Q2FY17</th>
<th>Q3FY17</th>
</tr>
</thead>
<tbody>
<tr>
<td>₹ million</td>
<td>1,515</td>
<td>1,816</td>
<td>1,775</td>
<td>2,096</td>
<td>2,143</td>
</tr>
</tbody>
</table>

Corporate Trade & Cash Management

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Q3FY16</th>
<th>Q4FY16</th>
<th>Q1FY17</th>
<th>Q2FY17</th>
<th>Q3FY17</th>
</tr>
</thead>
<tbody>
<tr>
<td>₹ million</td>
<td>1,119</td>
<td>1,412</td>
<td>1,112</td>
<td>1,034</td>
<td>995</td>
</tr>
</tbody>
</table>

Healthy trends across Non Interest Income streams
BUSINESS HIGHLIGHTS
Well-diversified Liability Franchise

CASA+Retail FDs as % of Total Deposits stands at 59.2% as at Dec 31, 2016, up from 53.8% a year ago

Steady improvement in Granular Deposits

CASA+Retail FDs as % of Total Deposits stands at 59.2% as at Dec 31, 2016, up from 53.8% a year ago
Segmental Advances Mix

31st Dec 2016

- Consumer Banking (Urban and Rural): 8.6%
- Micro & Small Enterprises: 11.8%
- Business Banking (Medium): 10.7%
- Corporate Banking: 68.9%

31st Dec 2015

- Consumer Banking (Urban and Rural): 9.5%
- Micro & Small Enterprises: 10.6%
- Business Banking (Medium): 12.7%
- Corporate Banking: 67.2%

Expanding Core Retail Assets
Sectoral Exposure Mix

Well diversified overall portfolio with significant deployment in YES Bank focused knowledge sectors.
ASSET QUALITY
## Stable Risk Profile

### Rating breakup of Corporate Banking exposures

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA</td>
<td>17.1%</td>
<td>17.8%</td>
<td>18.4%</td>
<td>18.4%</td>
</tr>
<tr>
<td>AA</td>
<td>19.5%</td>
<td>19.9%</td>
<td>17.6%</td>
<td>18.5%</td>
</tr>
<tr>
<td>A</td>
<td>39.6%</td>
<td>39.6%</td>
<td>40.4%</td>
<td>39.6%</td>
</tr>
<tr>
<td>BBB</td>
<td>22.1%</td>
<td>21.1%</td>
<td>21.8%</td>
<td>21.7%</td>
</tr>
<tr>
<td>BB and Below</td>
<td>1.7%</td>
<td>1.6%</td>
<td>1.8%</td>
<td>1.8%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.0%</strong></td>
<td><strong>100.0%</strong></td>
<td><strong>100.0%</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

*Internal ratings mapped to external ratings

### Sensitive Sector Disclosure

<table>
<thead>
<tr>
<th>Sector/ Rating</th>
<th>Break-up</th>
<th>Sector/ Rating</th>
<th>Break-up</th>
</tr>
</thead>
<tbody>
<tr>
<td>(A) Electricity</td>
<td>9.8%</td>
<td>(B) Iron &amp; Steel</td>
<td>1.8%</td>
</tr>
<tr>
<td>AAA/AA rated investments</td>
<td>0.4%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>T&amp;D</td>
<td>1.3%</td>
<td>A or above rated</td>
<td>1.3%</td>
</tr>
<tr>
<td>Renewable Exposures(Green-Financing)</td>
<td>4.3% of which 2.2% is operational</td>
<td>(C) EPC</td>
<td>6.1%</td>
</tr>
<tr>
<td>Non-Renewable</td>
<td>3.9% all operational</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exposure to SEBs</td>
<td>Nil</td>
<td>A or above rated</td>
<td>3.8%</td>
</tr>
</tbody>
</table>

Well rated corporate exposure with over 75% rated A or above
Healthy Asset Quality

✓ Credit Costs at 8 bps for Q3FY17
✓ During the quarter,
  - No additional restructuring
  - No sale to ARC
  - No instance of restructuring through 5:25 route
  - One instance of SDR during the quarter

Trend of key Asset Quality parameters

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A 1.</td>
<td>Gross NPA %</td>
<td>0.85% (₹ 10,059 Mn)</td>
<td>0.83%</td>
<td>0.79%</td>
<td>0.76%</td>
<td>0.66%</td>
</tr>
<tr>
<td>A 2.</td>
<td>Net NPA %</td>
<td>0.29% (₹ 3,424 Mn)</td>
<td>0.29%</td>
<td>0.29%</td>
<td>0.29%</td>
<td>0.22%</td>
</tr>
<tr>
<td>A 3.</td>
<td>Provision Coverage Ratio</td>
<td>66.0%</td>
<td>64.8%</td>
<td>64.2%</td>
<td>62.0%</td>
<td>66.5%</td>
</tr>
<tr>
<td>B</td>
<td>Restructured Advances %</td>
<td>0.42% (₹ 5,002 Mn)</td>
<td>0.46%</td>
<td>0.49%</td>
<td>0.53%</td>
<td>0.67%</td>
</tr>
<tr>
<td>C</td>
<td>Security Receipts (Net) %</td>
<td>0.22% (₹ 2,588 Mn)</td>
<td>0.23%</td>
<td>0.19%</td>
<td>0.20%</td>
<td>0.25%</td>
</tr>
<tr>
<td>D</td>
<td>Standard SDR</td>
<td>0.17% (₹ 2,049 Mn)</td>
<td>0.03%</td>
<td>0.03%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>E</td>
<td>5:25 Refinancing</td>
<td>0.09% (₹ 1,031 Mn)</td>
<td>0.09%</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Bank continues to show resilience on all Asset Quality parameters
Risk Management Process

Process
- CRM based origination
- Joint Delegation/Approval Committee
- Portfolio Analytics
- Joint Approval/Committee Approach – highest level of due-diligence
- Monitoring of Portfolio trends – Historical and Forward Looking
- Portfolio Analytics

Impact
- Reducing Adverse Selection Bias
- Joint Approval/Committee Approach – highest level of due-diligence
- Monitoring of Portfolio trends – Historical and Forward Looking

Process
- Superior Structuring
- Early Warning & Problem Solving
- Provisioning
- Effective & Timely Risk Mitigation
- Contingent Provision Buffer

Impact
- Higher recovery and Lower NPA’s
- Effective & Timely Risk Mitigation
- Contingent Provision Buffer

✓ Strong Selection Process has resulted in YES Bank having a **healthy asset book**
✓ Portfolio Analytics and Early warning signals in conjunction with proactive problem solving approach has helped the bank **reduce outstanding** to stressed cases significantly
✓ Overall portfolio is well distributed with significant deployment in focused knowledge sectors by leveraging on sectoral expertise housed with specialized Relationship Managers, Product Managers and Risk Managers

Robust Risk Management System in place to provide early identification of potential problem accounts
TRENDS OF KEY PARAMETERS
YES BANK has sustained growth of advances & deposits while maintaining best in class asset quality.
Income Growth With Consistent RoA & RoE Ratios

Growth with quality, improving productivity and efficiency

Net Income Growth
- CAGR
  - Net Int Income: 29%
  - Non Int Income: 36%
  - Net Profit: 28%

Return on Assets (LHS)
- QIP – US$ 500 Mn.

Return on Equity (RHS)
Capital Growth Through Internal Accretion

Strong ROEs allow healthy internally funded growth

Well capitalized with Total CRAR at 16.9% and Tier I ratio at 12.2%. Total Capital Funds stand at ₹ 268.6 Bn as on Dec 31, 2016

Strong ROEs allow healthy internally funded growth
Improved Traction In Liabilities Generation

Improved retail traction showcasing improved efficiency and operational leverage
RATINGS & BORROWINGS
YES Bank’s Debt Ratings Journey

Ratings reflect a sustainable growth oriented financial model with robust risk management policies.

### International Rating

**Moody's Investors Service**
- **Long-term**: Baa3
- **Outlook**: Stable
- **Short-term**: Prime-3

### Domestic Rating

<table>
<thead>
<tr>
<th>ICRA</th>
<th>Basel III AT1</th>
<th>Tier II</th>
<th>Infra Bonds</th>
<th>Outlook</th>
<th>Short-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basel III AT1</td>
<td>AA+</td>
<td>AA+</td>
<td>AA+</td>
<td>Stable</td>
<td>A1+</td>
</tr>
<tr>
<td>CARE</td>
<td>AA</td>
<td>AA+</td>
<td>AA+</td>
<td>Stable</td>
<td></td>
</tr>
<tr>
<td>India Ratings</td>
<td>AA</td>
<td></td>
<td>AA+</td>
<td>Stable</td>
<td></td>
</tr>
</tbody>
</table>
Commitment from Leading Global Financial Institutions

**FMO**
- **USD 50 Million**
  - Tenor: 7 yrs
  - FMO – Dutch Development Bank
  - Placed ₹ 3.30 Bn Green Infrastructure Bonds.
  - FMO’s 1st investment in a Green Bond by a bank in India.

**OPIC**
- **USD 245 Million**
  - Tenor: 12 yrs
  - US Government's Development Finance Institution
  - Unsecured loan to increase lending to MSMEs

**ADB**
- **USD 200 Million**
  - Tenor: 7 yrs
  - Unsecured Loan for Women Self Help Groups + Technical Assistance Grant for capacity building

**DEG**
- **USD 34 million**
  - Tenor: 6 yrs
  - A KfW Bankengruppe Development Financial Institution
  - Long Term Senior loan

**IFC**
- **Average tenor 9 years**
  - **USD 225 Million**
    - Investment in YES BANK Upper Tier II & Long Term Senior loan
  - **USD 50 Million**
    - Investment in YES BANK Green Bond issue
  - **USD 50 Million**
    - Gender Financing
    - Loan to be used exclusively to lend to women-owned businesses

**Proparco**
- **EUR 13.25 million**
  - Tenor: 10 yrs
  - An AfD Group Development Financial Institution
  - Upper Tier II loan
Successive Successful Loan Syndications

2016
5 year loan from Taiwan
USD 130 Mio
Participation from 10 Taiwanese Banks
Syndication led by CTBC Bank Co., Ltd and
Taiwan Cooperative Bank Ltd

2014
Dual Currency Syndicated Loan Facility
USD 422 Mio
Participation from 21 banks from 14 countries

2013
Dual Currency Syndicated Loan Facility
USD 255 Mio
Participation from 11 banks in Americas, Middle East, Europe & APAC

2012
Dual Currency Syndicated Loan Facility
USD 155 Mio & EUR 50 Mio
14 banks representing 9 countries

✓ Progressively broader markets, higher number of participants with longer tenor and improved pricing
✓ Won the Asia Pacific Loan Market Association (APLMA) award in 2012 and 2013
RETAIL BUSINESS OVERVIEW
Three Pronged Customer Acquisition, Engagement and Retention Strategy

- Complete Suite of Retail Assets and Liabilities Products
- YES Securities 3 in 1 account
- Credit Cards
- Multiplier effect: Initial period of gestation for Retail Assets to be followed by Scale up and exponential Growth

Core is Key
Quality Customer acquisition is the strategy for developing a credible Retail Franchise

Product

Segments

Channels

- Focused Segmented Approach:
  - Senior Citizens
  - Commercial Segment
  - Y-Cops
  - TASC
  - HNI
    - YES First
    - YES Prosperity
  - GIB
  - OPDT

- Ramp up Alternate Sales Management
- Implementation of New CBS and Advanced CRM + Analytics systems for highly focused customer targeting and enhancing productivity of acquisition and relationship teams
- Digital Channels: Web/ Mobile/ Contact Centre/ ATMs/ Self Service Kiosks/ Digital Branches to be at the forefront of Acquisition, Engagement, Servicing and Retention of Customers
Retail Banking: Expanding the National Footprint

- 964 Branches across key liability corridors as on Dec 31, 2016 up from 750 branches as of Dec 31, 2015
- Total ATM network stands at 1,757 as on Dec 31, 2016, including Bunch Note Acceptors (BNA)/ Recyclers
- Covering all 53 Metro locations, 29 States and 7 Union Territories
- Higher density in top deposit centers
- 16 Regions – 250 Hubs
- Hub and Spoke model for faster maturity and greater efficiency of branch network
- Relationship Management & Service Excellence oriented strategy
- Substantial focus on North & West Regions (DMIC/Make in India/GIB corridor) with evolving network in South & East
- Specialized Focus on Rural & Inclusive Banking Strategy

A Clearly Articulated 2 Pronged Strategy: Metro + Urban & Semi-Urban +Rural to achieve 2500 Branches by FY20
Strategic Pillars - Building Retail & SME Banking Assets

Human Capital
- Attracting and retaining best talent from the industry
- Skilled to scale team of dedicated employees built towards establishing quality franchise
- Seasoned experienced leadership now in place with appropriate structure

Distribution and creating franchise
- Leverage internal channels - Branch, ATM, Net Banking, Mobile Banking, Apps
- Creating franchise - Dealers and large External channels
- Partnership/Alliances - Key Manufacturers, Builders and New age channels (E-commerce)

Technology
- Invest in technology to create holistic customer acquisition platform through which all banking products can be offered to the customer on real time basis through all touch points

Digitization & Analytics
- Create innovative solutions and capabilities
- Focus on product innovation, delivery system enhancing customer experience
- Exclusive customer offering to both internal and NTB using analytics and behavioral information
- Seamless processing through digitization

Risk Management
- Risk management with good control over portfolio and focus on process & compliance with conscience
- Robust collection framework in place and build the manpower/vendor structure

Branding & Marketing
- Increasingly capturing customer mindshare through improved brand recall

Building a strong Consumer and SME platform for scalable growth
### Full suite of product portfolio for Consumer and SME

#### Consumer Retail
- **Product:**
  - Auto Loans
  - Two Wheeler Loans
  - Gold Loan
  - Personal Loan
  - Credit Cards

- **Focus Segment:**
  - Salaried and Self Employed

- **Strategy:**
  - Tapping Liability customers
  - Branch Channel
  - Technology aided processing
  - Focused activities
  - Manufacture Tie-ups

- **Strategy:**
  - Cash flow based Credit underwriting
  - Adequate Collaterals
  - Risk based pricing
  - SME rich lending program
  - PSL benefits

#### Commercial Retail & Mortgage
- **Product:**
  - Commercial Vehicle
  - Construction Equipment
  - LAP/LAS
  - Healthcare Finance
  - Home Loans

- **Focus Segment:**
  - Professionals
  - Infrastructure & Logistics
  - Retail Investors
  - Self Employed

- **Strategy:**
  - Building Granular MSME book
  - CRM Based sourcing
  - Tapping Corporate linked Supply Chain – Channel Financing

#### SME and Mid Corporates
- **Product:**
  - Smart Overdraft
  - Fast track lending Program
  - Scorecard Lending program
  - LGD Program (Linking Collateral with Rating for high ticket customers)

- **Focus Segment:**
  - 14 Knowledge Sunrise Sectors including Automobile, Pharmaceutical, Textile, Printing & Packaging
  - CBB/ EBB/ SBB

- **Strategy:**
  - Building Granular MSME book
  - CRM Based sourcing
  - Tapping Corporate linked Supply Chain – Channel Financing

---

**Ramping up branches across the country to build up Retail Assets**

**Largely Secured Portfolio**
Digital Banking

VISION: To make banking & payments SIMPLE, SECURE and OMNI PRESENT

ACQUISITION
DIGITAL ACQUISITION
DIGITAL ENGAGEMENT

PAYMENTS & TRANSACTIONS
GO SOCIAL
FLEXI PAYMENTS

CUSTOMER SERVICE
BE EFFICIENT
STAY RELEVANT

YES Bank’s Initiatives

YES Mobile
YES PAY
Payment Products
Application Programming Interface

YES Tag
SMART BOX
YES SIM Se Pay
YES Secure

YES MONEY
Domestic Remittance using Award Winning Remittance Bridge Platform

UPI
Unified Payment Interface (UPI)
Building the YES BANK Brand

LARGE FORMAT EVENTS AND ADVERTISING
- Indian Premier League
- INDIA BOLE YES
  National campaign across print, Outdoors & digital mediums

DIGITAL AND SOCIAL MEDIA MARKETING
- Brand Campaigns
- Online Customer Acquisition
- SEO /SEM
- Online reputation management

CUSTOMER AND COMMUNITY ENGAGEMENT
- 800+ monthly YES COMMUNITY events
- Product Marketing
- Partnership & Alliances
- Catchment led Engagement

KNOWLEDGE BANKING
- Knowledge Events
- CFO Forum
- B2B Blogs
- Publications & Newsletters
- Advisory to Trade Associations

Broadening Customer Mindshare ➔ Building Market Share
Taking the brand a notch higher

**INDIA bole YES**

- Highly Positive Campaign instilling a sense of pride and confidence in the India of today
- Matches YES BANK ethos as a forward looking, positive, optimistic and a proud Indian Organization
- Through external and internal visibility & reiteration, YES BANK has adopted the **INDIA bole YES!** way of life
- Presence across TV, Print, Outdoors, Digital & Social media
- Digital First Campaign launched in partnership with twitter
SOCIAL MEDIA LEADERSHIP

First Bank in India to launch Workplace by Facebook

Best Use of Social Media in BFSI, Customer Engaged Brand Campaign of the Year - #INDIAboleYES

**Twitter Followers**

- YES BANK, 43%
- State Bank of India, 37%
- ICICI Bank, 6%
- HDFC Bank, 4%
- Kotak Mahindra Bank, 5%

**Table:**

<table>
<thead>
<tr>
<th>Bank</th>
<th>Followers</th>
<th>Fans</th>
<th>Followers</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES BANK</td>
<td>1,500k</td>
<td>5,123k</td>
<td>219k</td>
</tr>
<tr>
<td>AXIS Bank</td>
<td>156k</td>
<td>3,293k</td>
<td>64k</td>
</tr>
<tr>
<td>ICICI Bank</td>
<td>213k</td>
<td>4,875k</td>
<td>N.A.</td>
</tr>
<tr>
<td>HDFC Bank</td>
<td>151k</td>
<td>2,362k</td>
<td>29k</td>
</tr>
<tr>
<td>Kotak Mahindra Bank</td>
<td>160k</td>
<td>678k</td>
<td>N.A.</td>
</tr>
<tr>
<td>State Bank of India</td>
<td>1,302k</td>
<td>8,485k</td>
<td>215k</td>
</tr>
</tbody>
</table>
## Sustainable & Responsible Banking Leadership

**Vision:** Be the Benchmark Financial Institution for Inclusivity and Sustainability

<table>
<thead>
<tr>
<th>First Indian Signatory</th>
<th>First Indian Signatory</th>
<th>First &amp; Only Indian Bank</th>
<th>Environmental, Social &amp; Governance Leadership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Past Global Steering Committee member</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>APAC Chair</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

### First Indian Signatory
- Banking Commission member
- Past Global Steering Committee member
- APAC Chair

### First Indian Bank to launch Green Bonds
- Launched India’s First Green Infrastructure Bonds raising INR 1000 crores in February 2015
- Green Masala Bonds - private placement by IFC for INR 315 crores in August 2015
- Issued INR 330 crores of Green Bonds with FMO, on a private placement basis in September 2016

### First Indian Bank to be ISO 14001:2004 certified
- 447 locations across India ISO 14000: 2015 certified

### First & Only Indian Bank

### Chair of Natural Capital Finance Alliance Steering Committee

### Environmental, Social & Governance Leadership
- AAA rating on MSCI ESG Ratings 2016

### YES BANK Commitment – COP21
- The Bank committed to achieve the following by 2020:
  - Mobilize USD 5 billion for climate action, including target funding of 5000MW of clean energy
  - Contribute towards creating a carbon sink by planting 2 million trees
  - Touch 100 million lives through its safe and clean drinking water program
Progress Widely Recognized By Leading Agencies

**Institutional Excellence**
- Best Mid-sized Bank
  - Business Today - KPMG Best Banks Annual Survey - 2016
- Strongest Bank in India - 2015
  - The Asian Banker Awards
  - Geneva - 2016
- Transaction Banking Awards
  - Payments Winner
- Youngest Indian Company in Forbes Global 2000
  - 2016
- Bank of the Year, India The Banker
  - London - 2015

**Technology, Innovation & Service**
- Best Corporate/Institutional Digital Bank - India, New York - 2015
- Global Finance Best Digital Bank Award
- Best Trade Finance Bank in India - 2016
  - The Asian Banker Achievement Awards
  - Vietnam 2016
- India Domestic Cash Management Bank of the Year
  - 2016, 2015
  - Asian Banking & Finance Wholesale Banking Awards Singapore
- Innovation Award for API Banking’ and ‘Bank in a Box’
  - India - 2016

**Sustainability & CSR Excellence**
- Asia’s Best Bank For Corporate Social Responsibility
  - Euromoney Excellence Awards Hong Kong - 2016
- Continues to be the First and Only Indian Bank included in DJSI Emerging Markets Index
  - New York - 2016, 2015
- Sustainability Award
  - Environment Management Award
  - Golden Peacock Global Convention London 2016
- Best Innovation & Sustainable Financial Products & Services
  - Karlsruhe Sustainable Finance Awards, Germany, 2016
- AAA rating for Environment, Social and Governance Excellence
  - MSCI ESG
  - October, 2016
Human Capital Management

Making YES BANK a Great Place to Work

University & Schools Relationship Management
‘Preferred Employer of Choice’

- Facebook@Work launched in May 2016 – YES BANK becomes the 1st Bank in Asia to launch this with 100% activations within 45 days of launch
- YES League of Excellence – an online Recognition, Appreciation & Engagement platform
- Structured engagement with over 1000 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)

Total: 19,400*

- Top: 100
- Senior: 214
- Middle: 2,826
- Junior: 8,900
- General: 7,360

Average Age

- Top: 45
- Senior: 41
- Middle: 36
- Junior: 31
- General: 27

*As of Dec 31, 2016

- Average Age – 31 years
- Headcount increase of 869 as compared to September 2016
- Average vintage in YES BANK: 7 yrs for Top Management & 6 years for Sr. Management
- Wealth creation through ESOPs
- Talent acquisition from Peer Private Sector & MNC Banks
- Building a ‘Leadership Supply Chain’
- Employer Branding: Articles in print media, Participation in panel discussion, Industry awards, etc
# Distinguished Board

<table>
<thead>
<tr>
<th>Name</th>
<th>Designation</th>
<th>Background</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Ashok Chawla</td>
<td>Non-Executive Independent Chairman</td>
<td>Former Chairman of Competition Commission of India and a distinguished civil servant</td>
</tr>
<tr>
<td>Mr. Brahm Dutt</td>
<td>Independent Director</td>
<td>Former Secretary, Ministry of Road Transport and Highways, GOI</td>
</tr>
<tr>
<td>Lt Gen (Dr.) Mukesh Sabharwal (Retd.)</td>
<td>Independent Director</td>
<td>Former Lt General in Indian Army</td>
</tr>
<tr>
<td>Mr. Saurabh Srivastava</td>
<td>Independent Director</td>
<td>Former Member of Advisory Board-Imperial Business School, London. Chairman &amp; Co-founder, NASSCOM</td>
</tr>
<tr>
<td>Mr. Vasant Gujrathi</td>
<td>Independent Director</td>
<td>Former Partner – PwC</td>
</tr>
<tr>
<td>Mr. Ajai Kumar</td>
<td>Non - Executive Non-Independent Director</td>
<td>Ex-CMD of Corporation Bank and a veteran Banker</td>
</tr>
<tr>
<td>Mr. Rana Kapoor</td>
<td>MD &amp; CEO</td>
<td>Promoter/Professional Entrepreneur</td>
</tr>
</tbody>
</table>

- 7 eminent professionals 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 and Corporate Social Responsibility Committee
- Best Corporate Governance and Transparency:
  - Majority of Board constituted by Independent Directors

Pedigree Board ensuring transparency and highest standards of Corporate Governance
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