

April 26, 2018

Mr. Khushro A. Bulsara-
Senior General Manager
Listing Compliance & Legal Regulatory
BSE Limited
Corporate Relations Department
P.J. Towers, Dalal Street
Mumbai - 400 001
BSE Scrip Code: 532648

Mr. Avinash Kharkar
AVP - Listing Compliance
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


Dear Sirs,

Sub: 'Investor Presentation' and 'Key Financial Update' for Q4FY18 & FY18

Please find enclosed the 'Investor Presentation' and 'Key Financial Update' for Q4FY18 & FY18.

Kindly take note of the above.

Thanking you,
For YES BANK LIMITED


Shivanand R. Shettigar
Company Secretary



Encl: As above

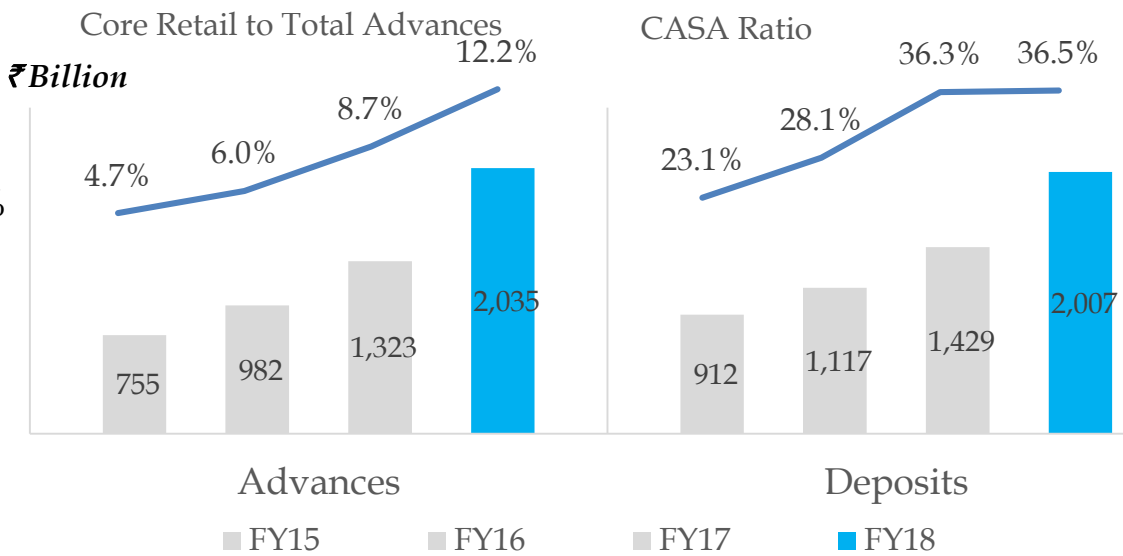
INVESTOR PRESENTATION

Q4FY18 & FY18 Update



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

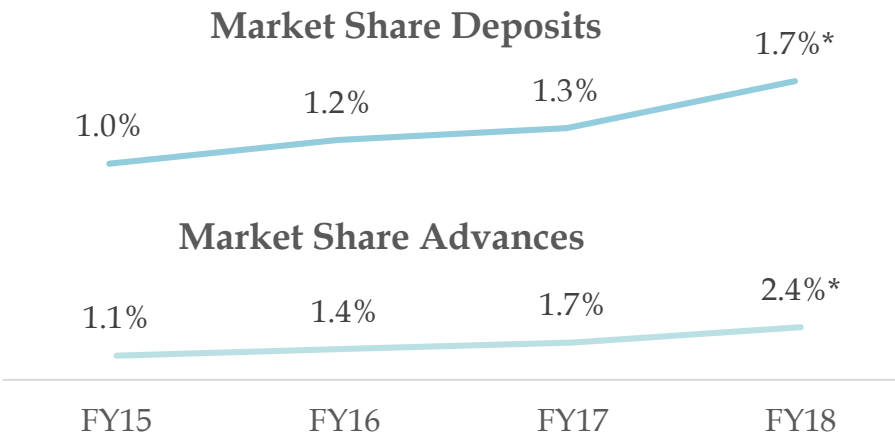
- **4th Largest[#] Private Sector Bank with Total Assets in excess of ₹ 3 Trillion**
- **One of the Fastest Growing Large banks in India;**
 - **CAGR (FY15-18): Advances: 39%; Deposits: 30%**
- **Core Retail Advances grew by 122% CAGR (FY15-18) to constitute 12.2% of Total Advances**
- **CASA growing at 51% CAGR (FY15-18) to constitute 36.5% of Total Deposits.**



Data as on Dec, 2017

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

- Growth well spread across segments including **lending to Higher Rated Customers** resulting in consistently Improving Rating Profile.
- **Advances Market Share more than doubled in 3 years to 2.4%*;**
 - **Capturing Incremental Market Share at 9.2%* (FY18)**
- **Deposits Market Share increased by 70% in 3years to 1.7%*;**
 - **Capturing Incremental Market Share at 6.9%* (FY18)**

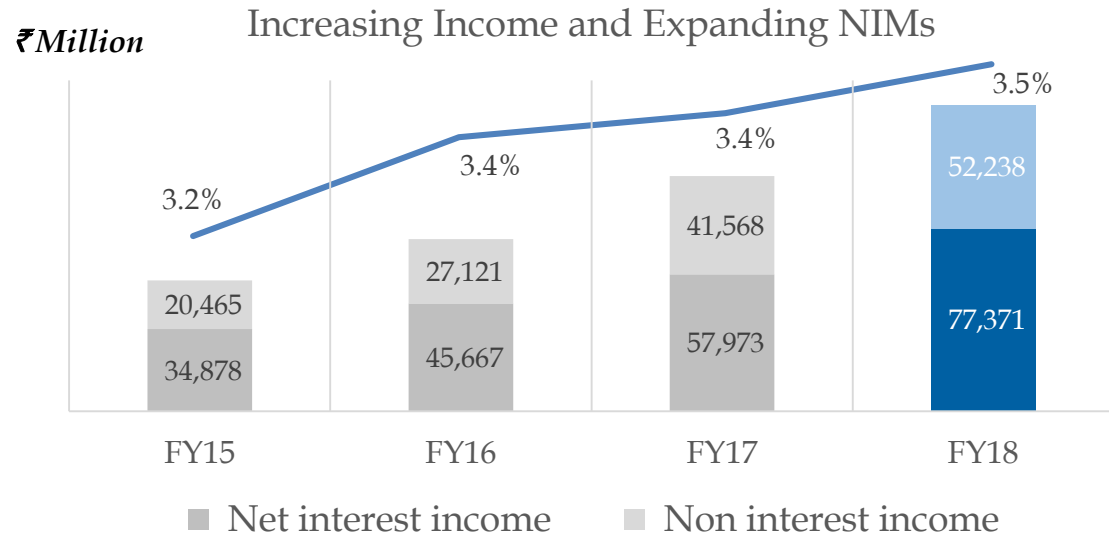


* Market Share Data as per RBI Provisional figures as on 30th Mar, 2018

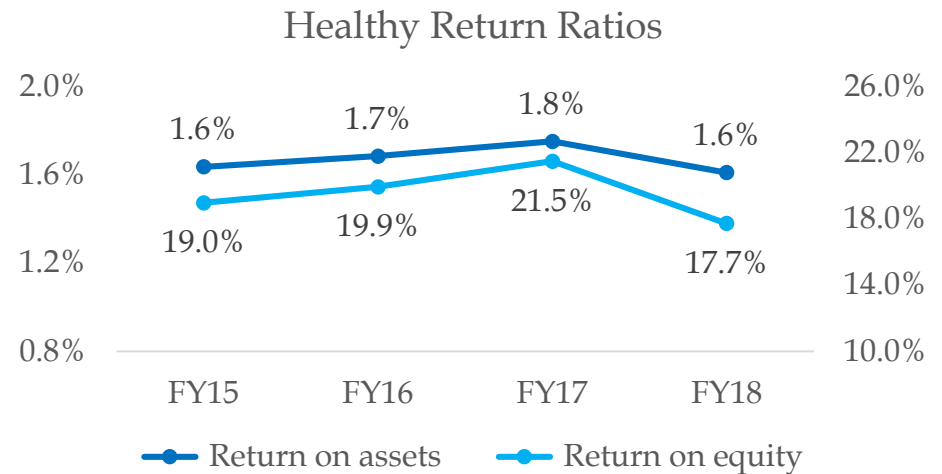
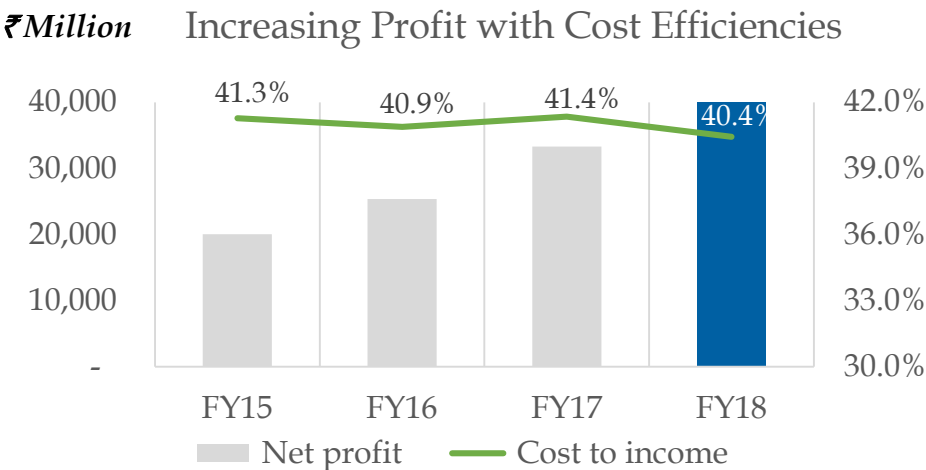
Large Bank Growth Phase (FY15-20): Sustained Profit Delivery with Best in Class Return Ratios



- **Amongst TOP 5 Profitable Banks***
- **One of the lowest C/I ratio among Private banks and PSBs***
- **Healthy Return Ratios** with RoA > 1.5% and RoE > 17% consistently over the last 10 years
- **CAGR (FY15-18):**
 - Net Interest Income: 30%
 - Non Interest Income: 37%
 - Net Profit: 28%



*Data as of 9MFY18





QUARTERLY HIGHLIGHTS

Key Highlights for Q4FY18 & FY18

YES BANK

Large Bank Growth Phase Milestones: Well Segmented & Granular Growth



45.3% Y-o-Y Growth in **B/S size**
Crossed ₹3.0 Tn
IBU Book Crossed US\$ 2.5 Bn



53.9% Y-o-Y Growth in **ADVANCES**
Crossed ₹2.0 Tn
Retail Banking Assets of 12.2%



40.5% Y-o-Y Growth in **DEPOSITS**
Crossed ₹2.0 Tn
CASA Ratio of 36.5%

Strong Earnings Delivery in Q4FY18 and FY18



33.5% & 31.4% Y-o-Y
Growth in NII for FY18 & Q4FY18



26.9% & 29.0% Y-o-Y
Growth in PAT for FY18 and Q4FY18



1.6% RoA & 17.7% RoE for FY18
Delivering Consistent Shareholder returns.

Healthy Asset Quality with Improving Outlook



1.28% GNPA & 0.64% NNPA Ratio
Down from 1.72% & 0.93% in Q3FY18



0.92% Net Security receipts
0.16% Standard Restructured Exposure
Down from 1.06% and 0.42% in Q3FY18 respectively



13 bps & 76 bps Credit Cost
For Q4FY18 and FY18 respectively

Leadership Position in Digital Space Continues



✓ Top Remitter Bank within Peer Group and #2 across Industry
✓ Volume growth of 155% y-o-y as per NPCI



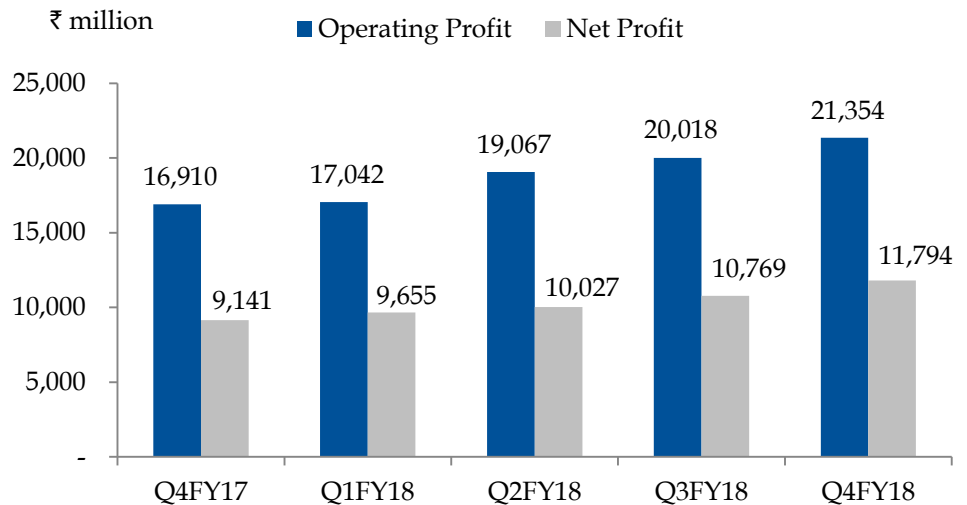
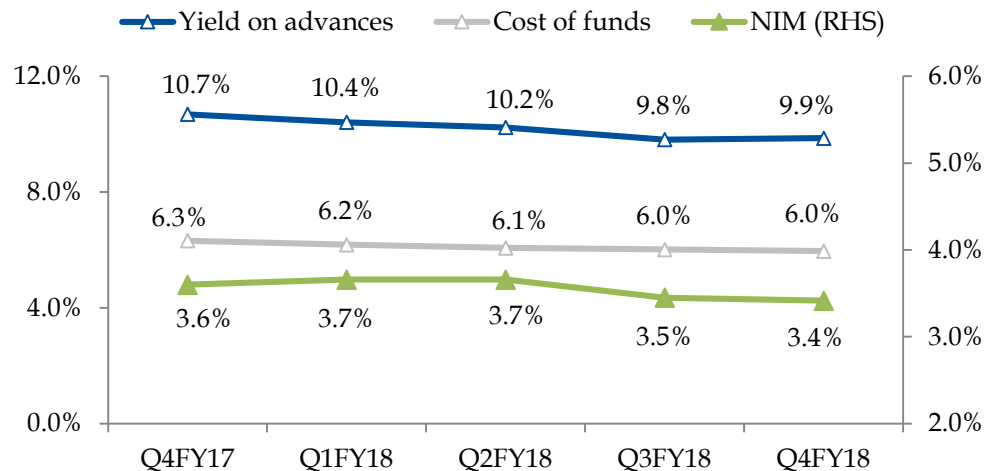
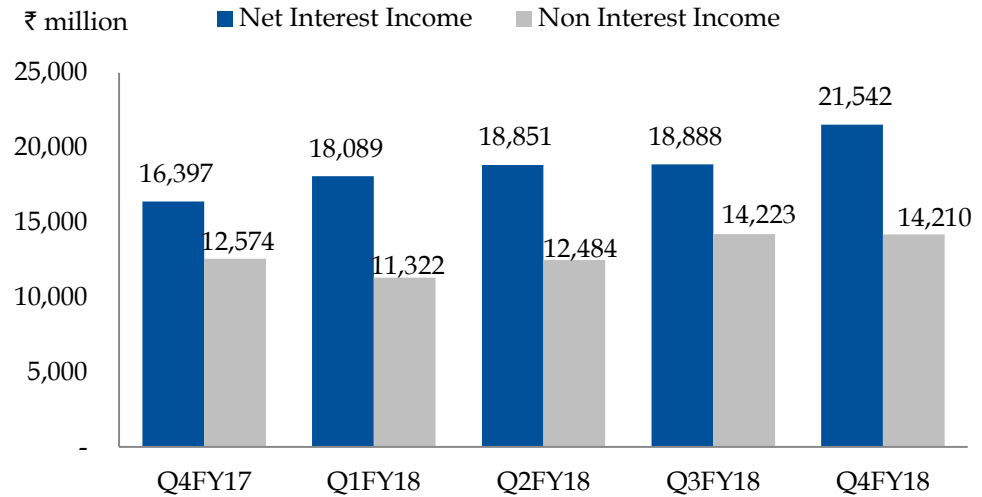
✓ Largest market Share of **72% market share in UPI merchant payments**

Ministry of Electronics & Information Technology

✓ Ranked #2 in performance on Digital payments across Public, Private, Foreign & Payment Banks - For FY18

Steady growth in Net Interest Income (NII)

- Strong growth in NII of 33.5% y-o-y, driven by growth in advances of 53.9% y-o-y
- NIMs continue to be healthy at 3.4% in Q4FY18
- Robust Non-Interest income growth of 25.7% despite lower gains from Sale of Investments in FY18 v/s FY17.
- Improving Cost Efficiencies resulting into increasing Profits, y-o-y growth of 26.9% in FY18.

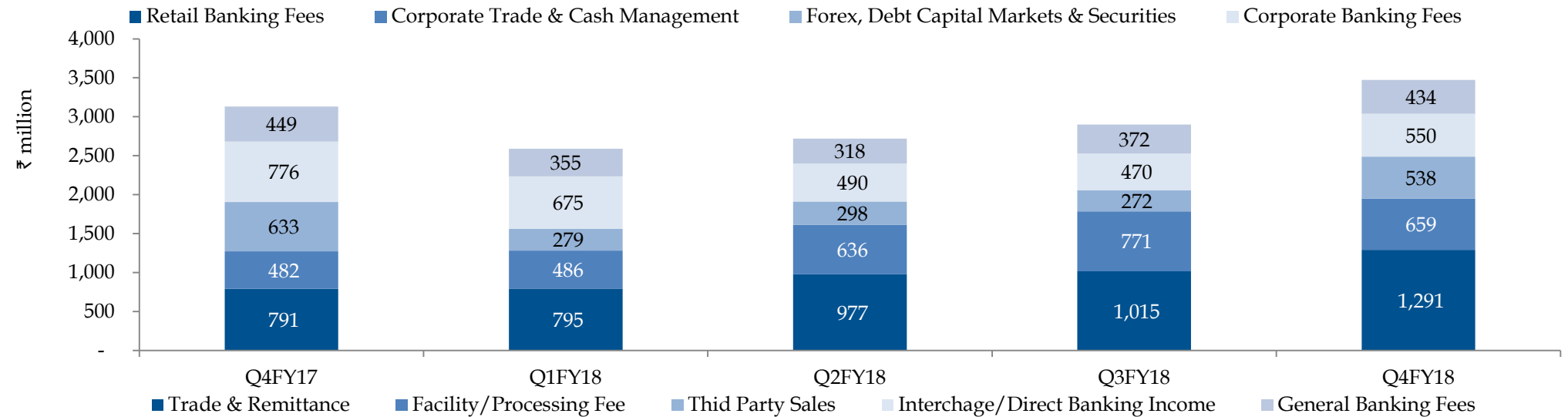
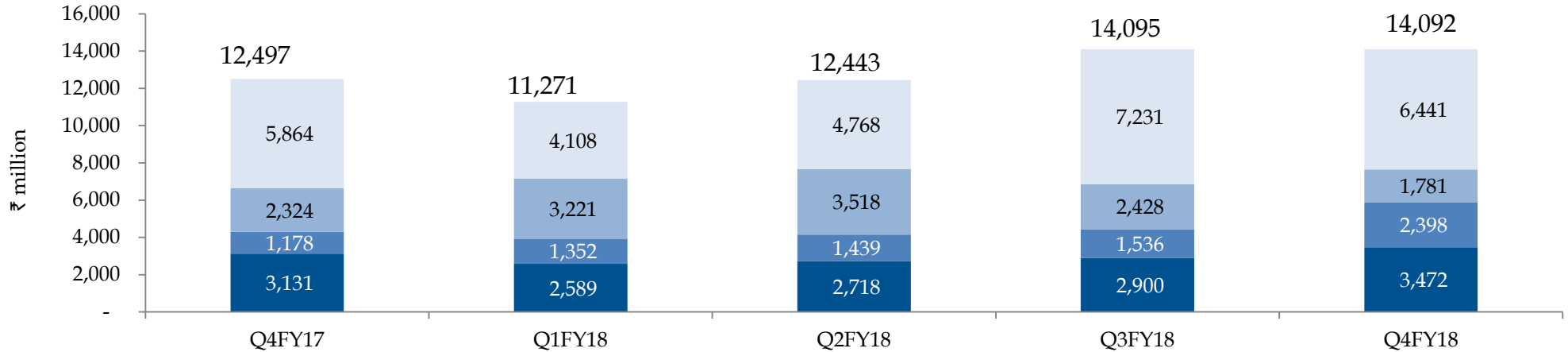


Consistent growth in Operating profit coupled with increasing Margins and Spreads

Non - Interest Income Trends



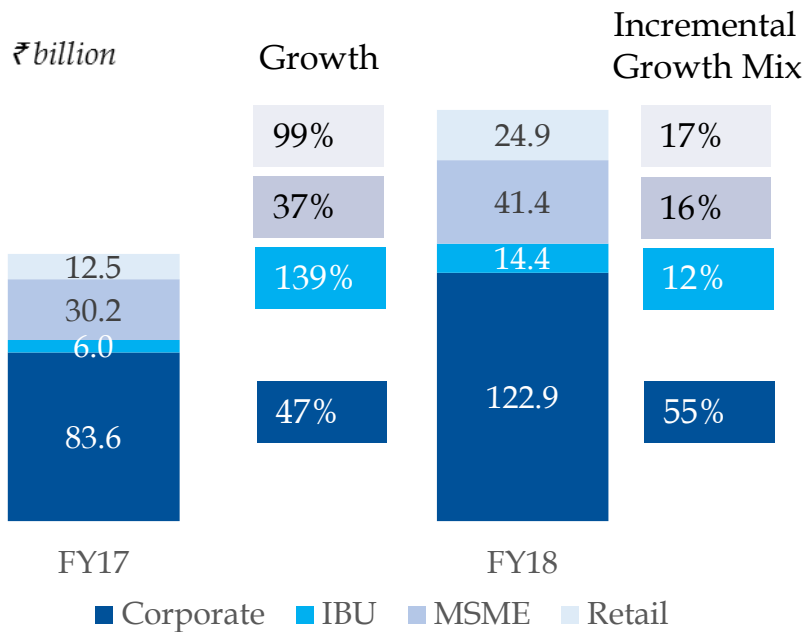
Healthy growth across Transactional Corporate, Trade, CMS and Granular Retail Fees



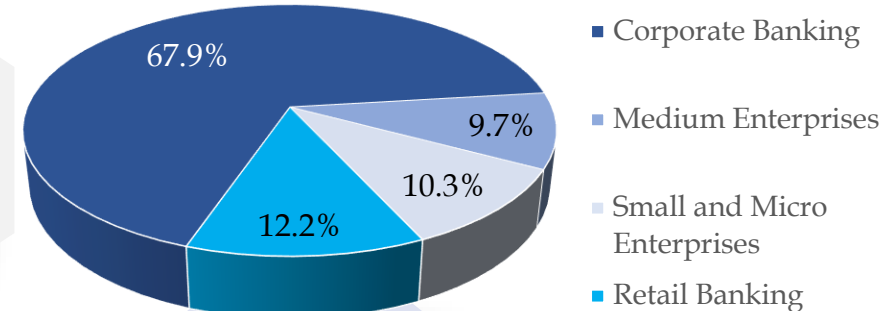
Robust growth in Retail fees on the back of rapidly expanding retail franchise

Key Balance Sheet Growth Trends

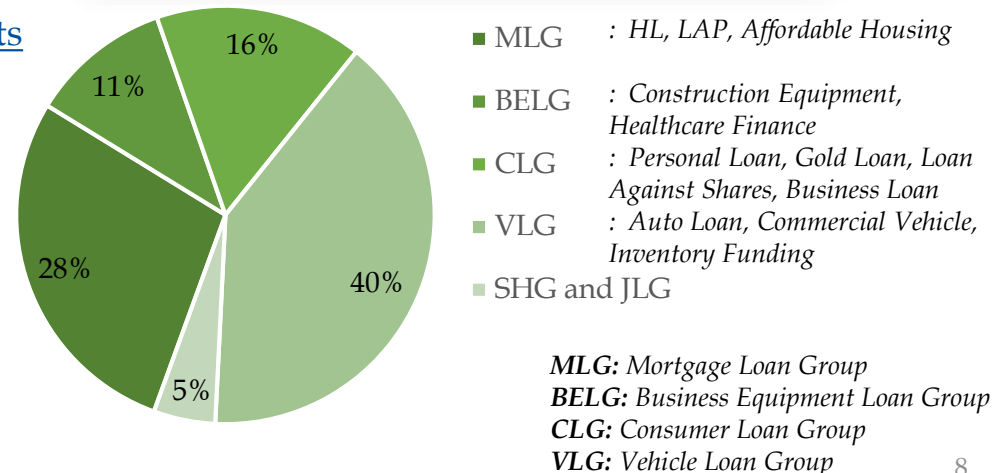
Well Segmented Growth



As % of Total Advances
As on 31st March, 2018



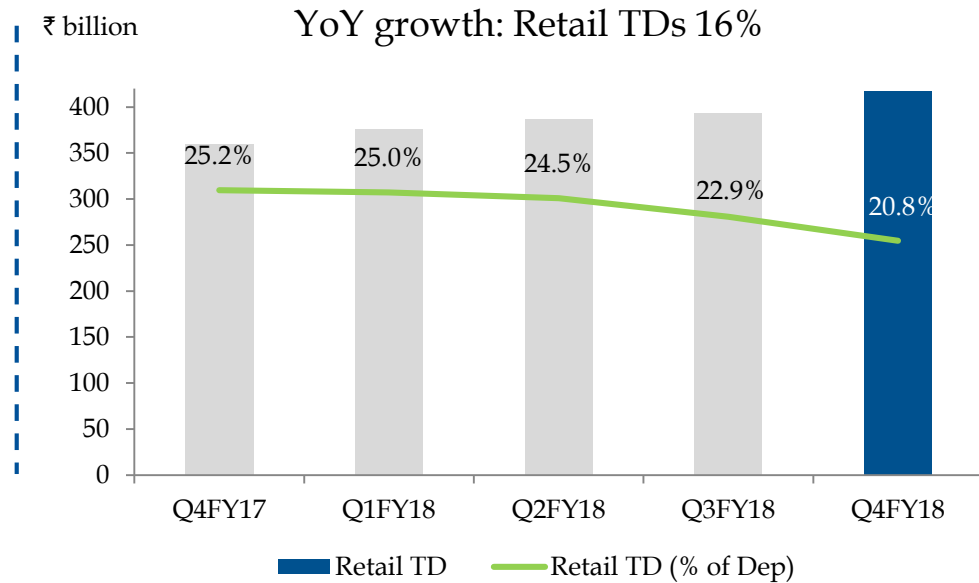
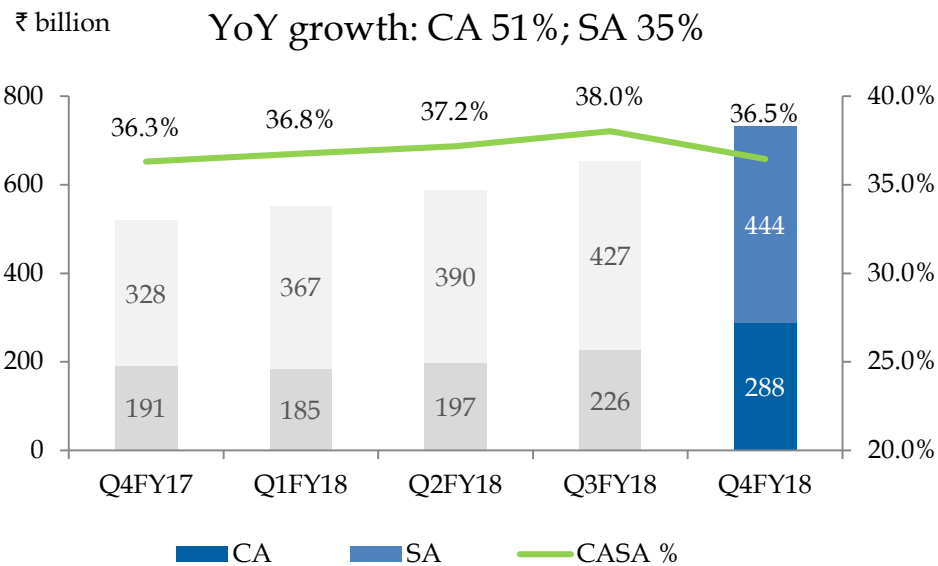
Retail Asset Breakup



Robust growth attributed to Strong Performance across Segments

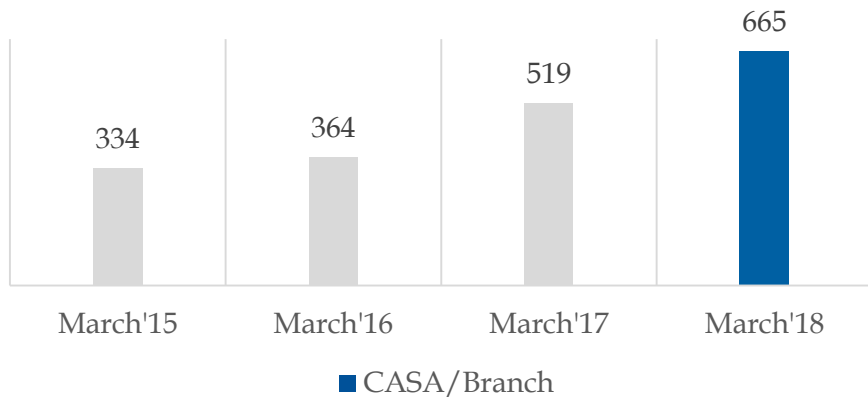
- ✓ Corporate growth well segmented across 8 Relationship groups and lending to Higher Rated corporates.
 - ✓ IBU Advances has grown 139% in FY18 to USD 2.2 Bn
- ✓ MSME witnessing strong growth as effects of Demonetization and GST have subsided
- ✓ Retail Disbursements increased by over 80% to ₹ 64.1 Bn in Q4FY18 v/s Q4FY17

Well-diversified Liability Franchise



Improving Operating Leverage further contributing to robust growth in granular deposits

₹ Million Leveraging Investment in Branches

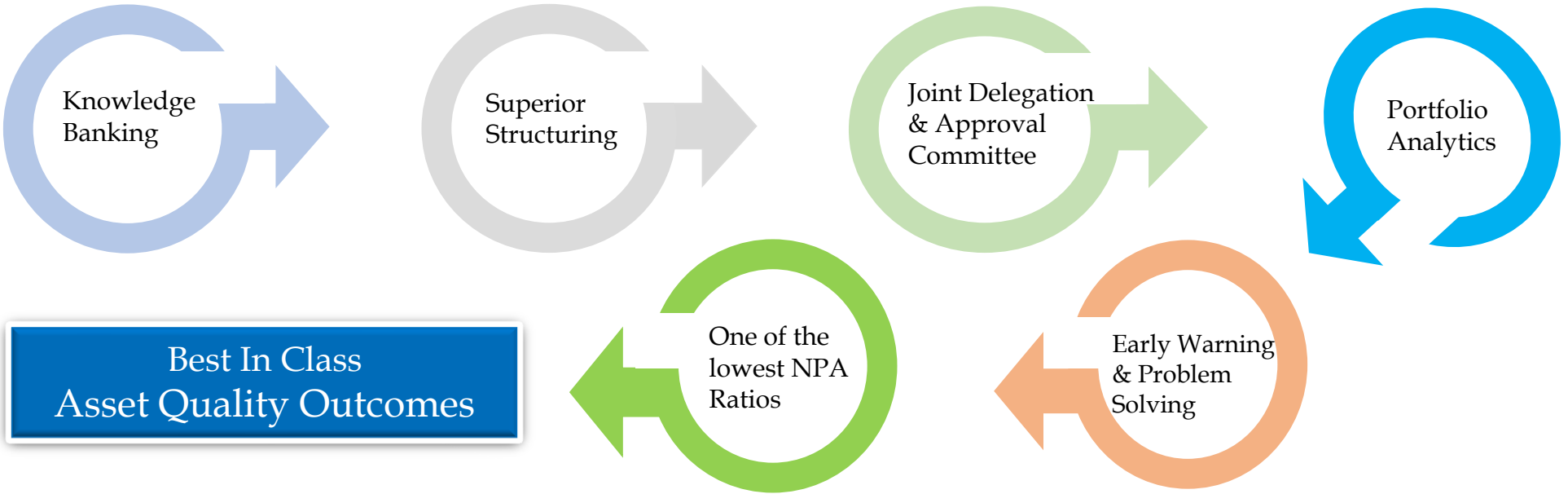


- Increase in CASA driven by increase in Operating leverage, Outreach and Superior Product Offerings .

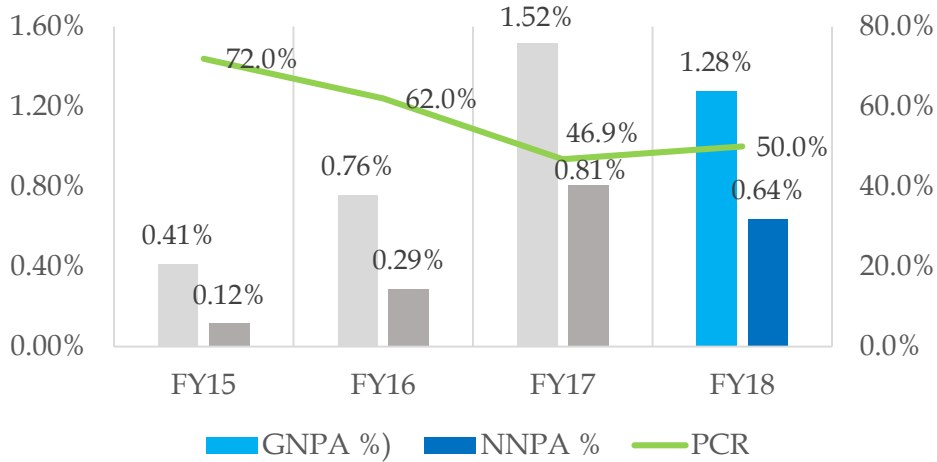
Bank to overachieve CASA target of 40% by 2020

Strong Risk Management Framework

ASSET QUALITY AND SECTORAL MIX

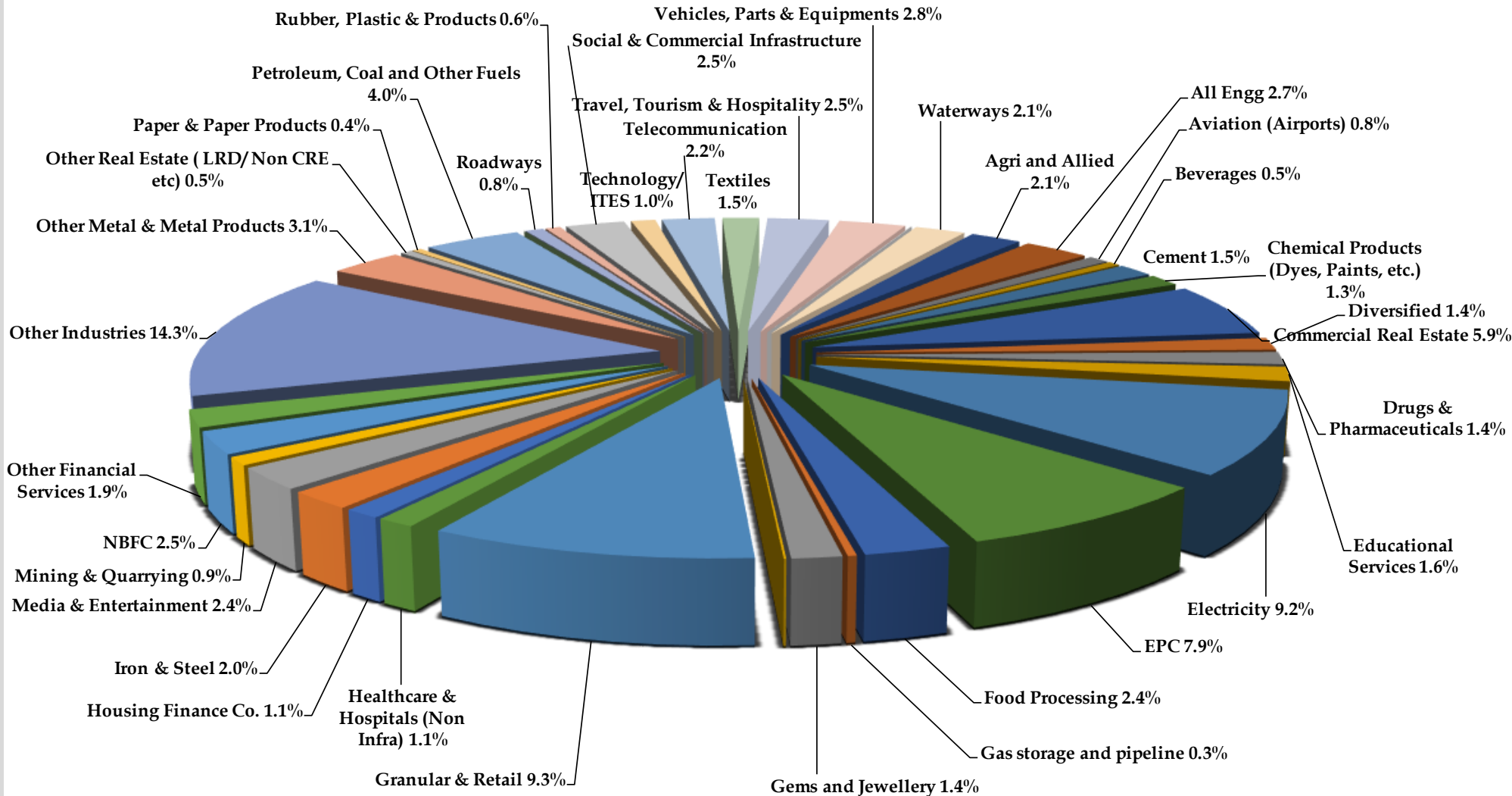


Asset Quality Trends



- ✓ Strong Selection Process and risk management capabilities has resulted in a **Healthy Asset Book**
- ✓ 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 (3 EYE Risk Management Principles)

Sectoral Exposure Mix



As on 31st mar, 2018

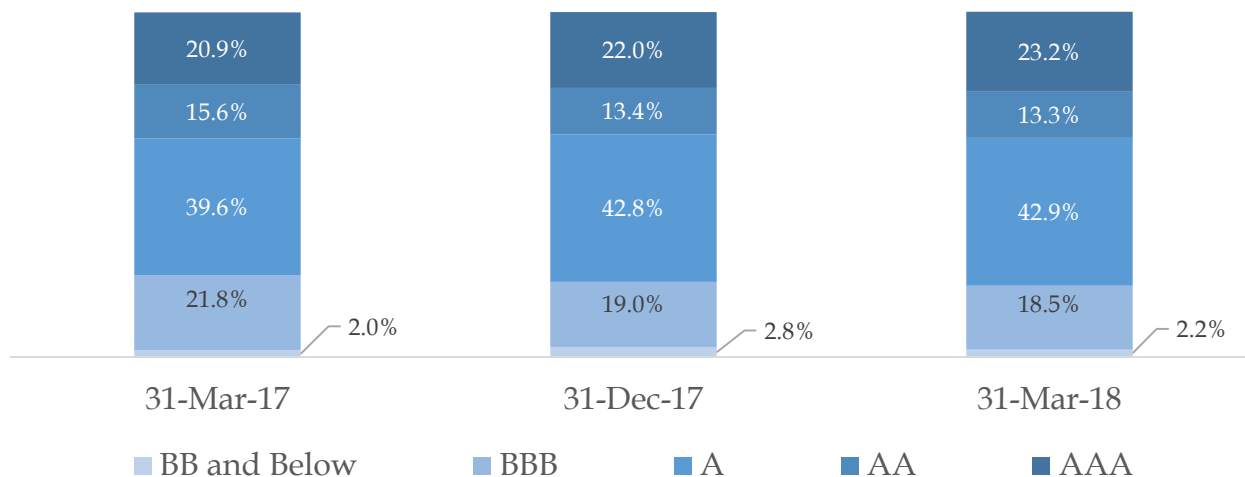
Well diversified overall portfolio with significant deployment in YES Bank focused knowledge sectors

Well Rated Portfolio and Stable Risk Profile



ASSET QUALITY AND SECTORAL MIX

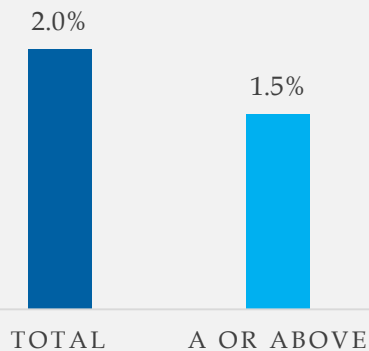
Rating Profile



Overall Corporate portfolio continues to be well rated with nearly 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

Iron & Steel

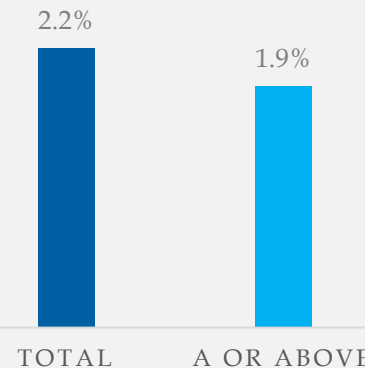


Electricity

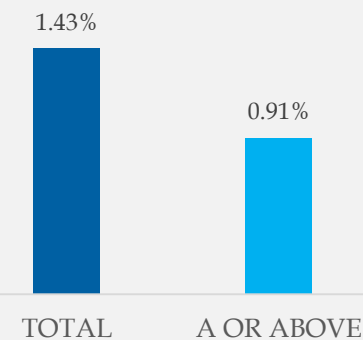
Non-Renewable Electricity Generation: 2.7% (All Operational)

NIL Exposures to SEBs

Telecom



Gems & Jewelry



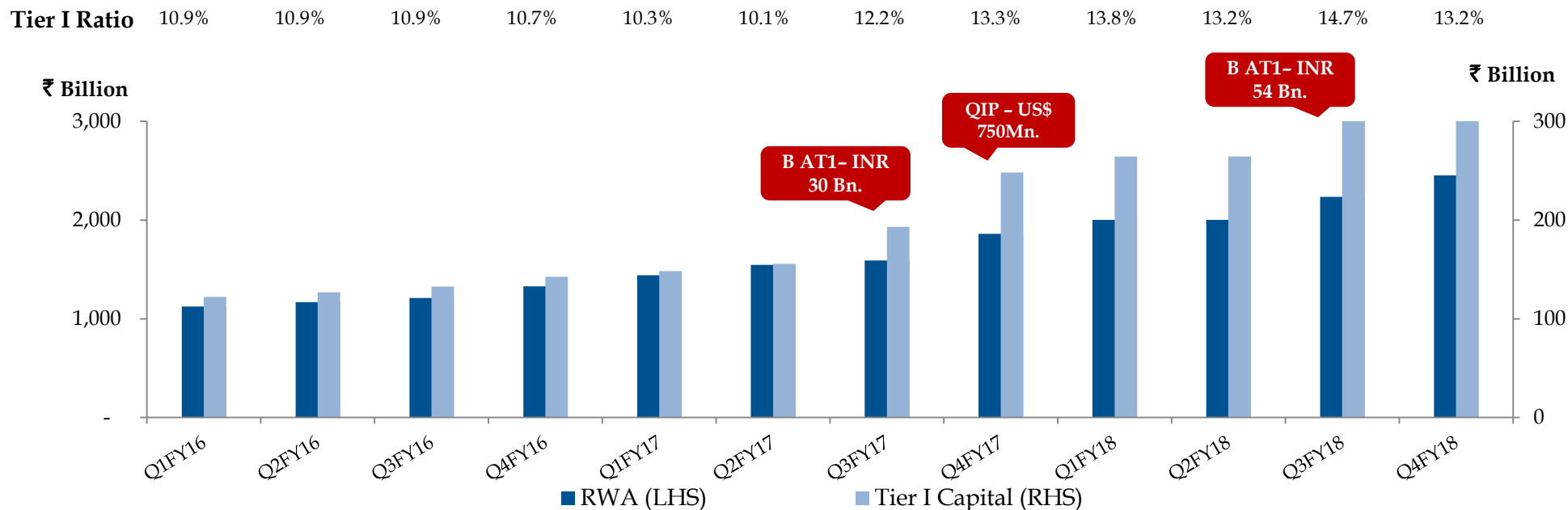
S. No	Particulars (%)	Q4FY18	Q3FY18	Q4FY17	Remarks
1	Credit Cost (bps)	13	18	19	Credit Cost for FY18 at 76 bps
2.1	GNPA	1.28% (₹ 26.26 Bn)	1.72%	1.52%	Gross Slippage of ₹ 3.8 Bn of which ₹ 0.28 bn from accounts previously classified under 'Standard SDR'
2.2	NNPA	0.64% (₹ 13.13 Bn)	0.93%	0.81%	
2.3	PCR	50.0%	46.4%	46.9%	Bank expects to increase PCR to >60% by Sep'18
3	Net Security Receipts	0.92% (₹ 18.85 Bn)	1.06%	0.73%	2 previous (Q2FY18) NPA accounts (loan value ₹ 5.89 Bn) sold with corresponding aggregate SR carrying value of ₹ 1.79 Bn. Aggregate redemption/recoveries in security receipts of ₹ 552 Mn in Q4FY18. Bank expects redemptions/recoveries of 30-40% over the next 6-12 months
4	Std. Restructured Exposure	0.16% (₹ 3.38 Bn)	0.42%	0.71%	Breakup of 0.16% (₹3.38 Mn)- Erstwhile fully implemented S4A (₹ 1.39 Bn- 3 accounts); 5-25 (₹ 1.07 Bn - 2 accounts); SDR (Nil) and Other Restructured book (₹ 0.91 Bn- 3 accounts)
TOTAL (2.2+3+4)		1.73% (₹ 35.4 Bn)	2.41% (₹ 41.5 Bn)	2.25% (₹ 30.0 Bn)	

Adequate provisioning on exposures to select accounts referenced in List 1 & 2 RBI IBC NCLT notification

- ✓ **Details of exposure to List 1 accounts (0.16% of Gross Advances)**
 - ✓ Total exposure of ₹ 3.19 Bn (Funded exposure only) on 2 accounts, both classified as NPA with a PCR 50%
 - ✓ Bank expects recovery of 60-65% of exposures to List I accounts, latest by Q2FY19
- ✓ **Details of exposure to List 2 accounts (0.32% of Gross Advances)**
 - ✓ Total exposure of ₹ 6.50 Bn across 7 accounts.
 - ✓ Entire Funded exposure from the above, aggregating to ₹ 5.7 Bn (across 3 accounts) is classified as NPA and has PCR of 43%
 - ✓ Adequate provisioning on these exposures with 50-60% collectability

Minimal impact due to RBI Circular dated Feb 12, 2018 on "Resolution of Stressed Assets Revised framework

Capital Growth Through Internal Accretion

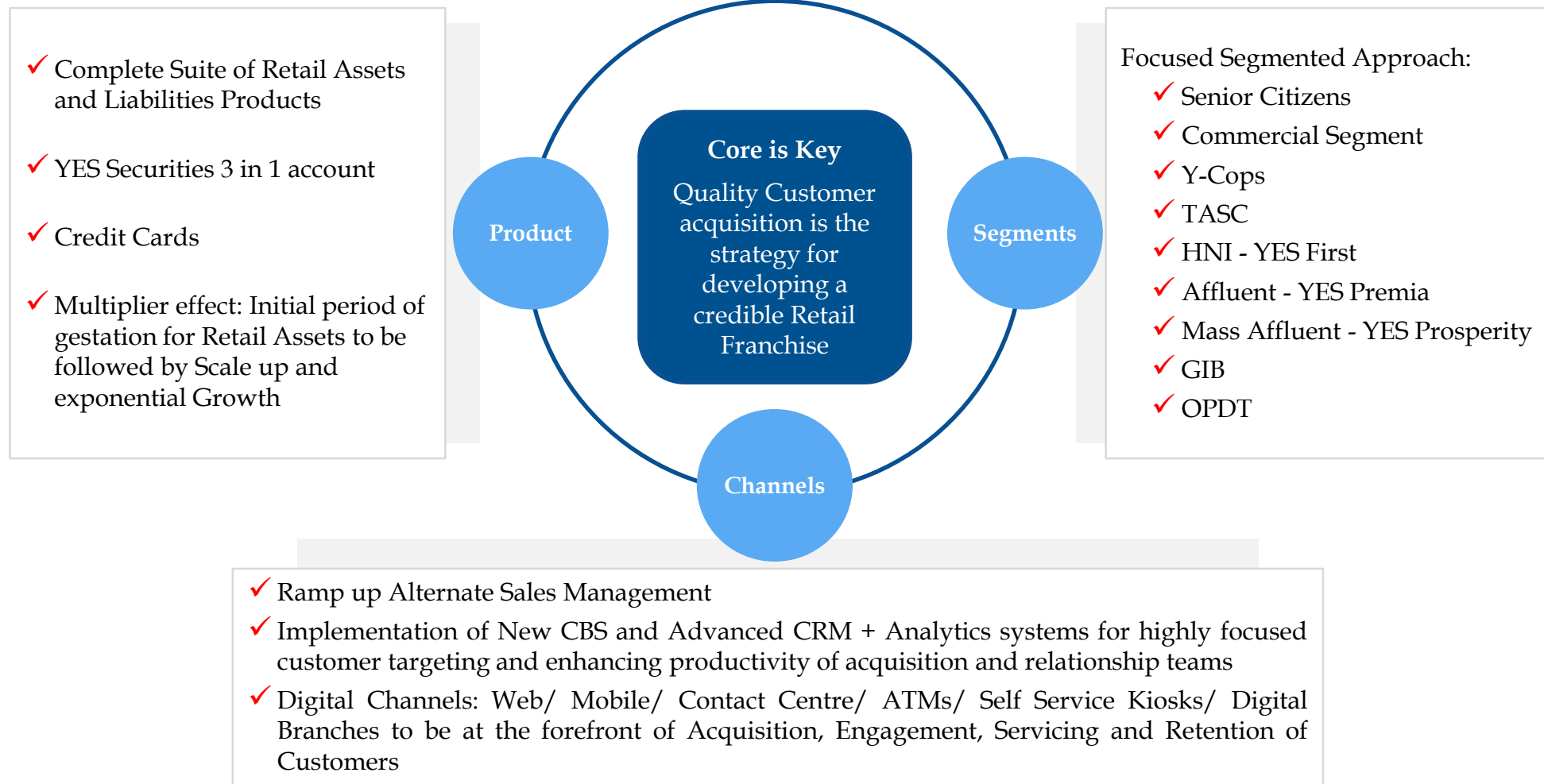


- Total Capital Funds at ₹ 469.8 Bn, up 48% Y-o-Y.
 - Total CRAR at 18.4%*
 - Tier I ratio of 13.2%*
 - CET I ratio at 9.7%*
- Best in Class Return Ratios with RoA > 1.5% and RoE > 17% consistently over the last 10 years
- Demonstrated ability to raise capital across cycles; reflecting excellent market appetite for YES Bank capital qualifying bonds
 - Raised ₹ 7,000 Cr in FY18 through private placement of Basel III Tier II Bonds in two tranches
 - Raised ₹ 5,415 Cr in FY18 through issue of Basel III compliant AT I.
 - Raised USD 600 Mn for 5 Year Tenor under its USD 1 Bn MTN Program (largest debut International bond issuance by an Indian Bank)

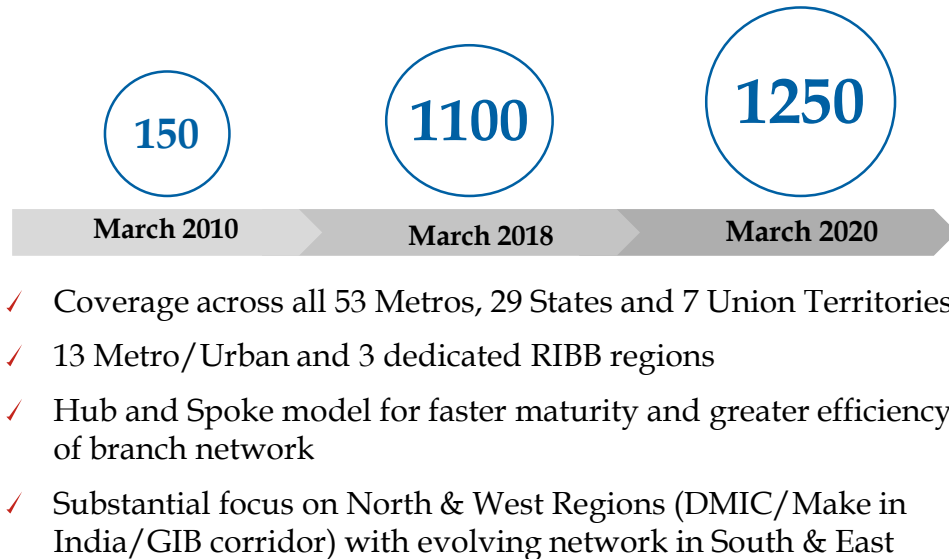
* Adjusted for dividend of ₹2.7 per share

Well capitalized position to enable capturing Market Share

Three Pronged Customer Acquisition, Engagement and Retention Strategy



Branch Network Expansion – Evolving Landscapes



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

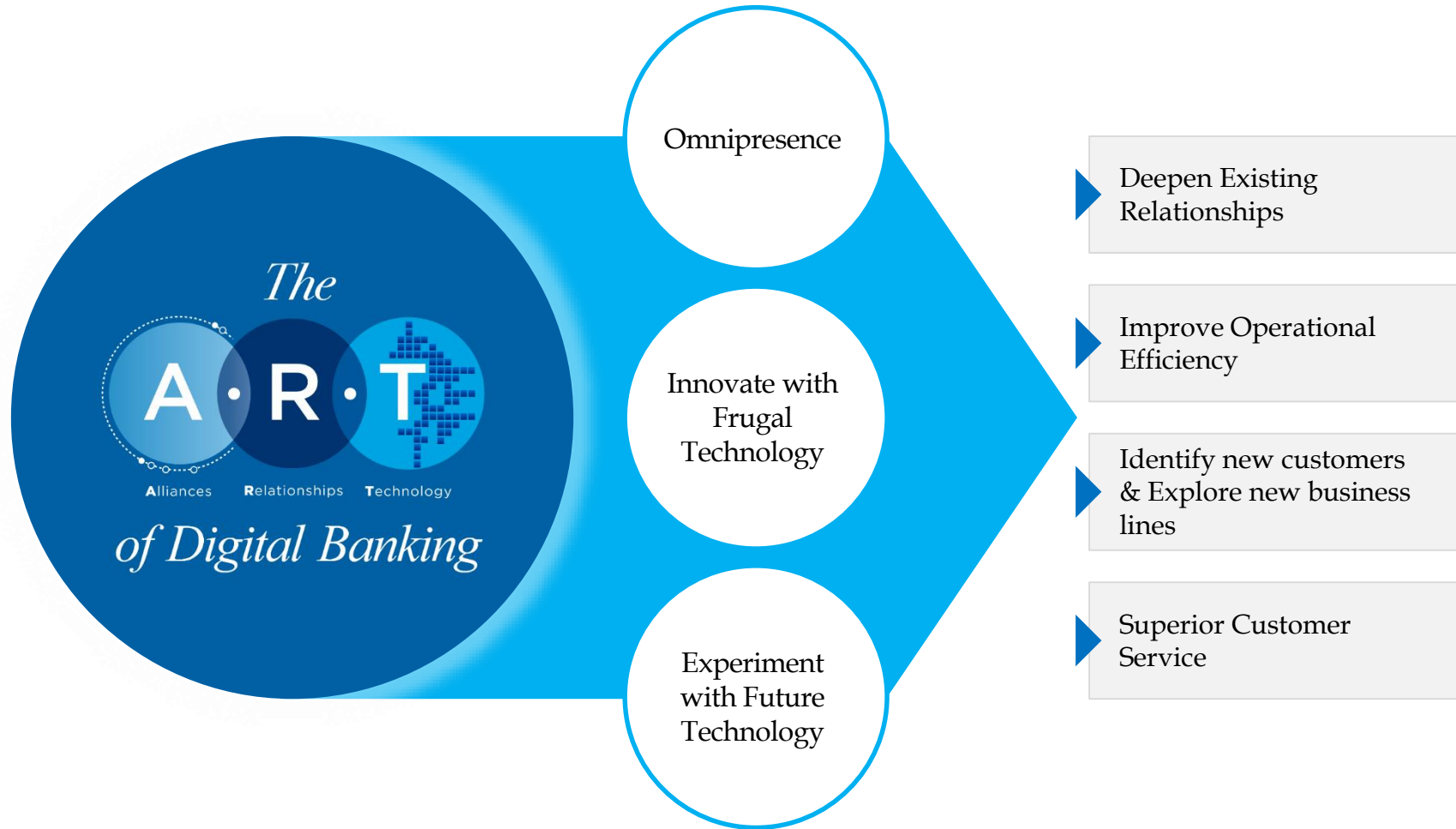
- ✓ Key Agri Mandis/Food Parks/GOIs RURBAN Clusters
- ✓ Make in India/MSME clusters and Ports/SEZs/EPZs
- ✓ DMIC Influence/SMART Cities/Key NRI belts/YES Vijay
- ✓ Assets led RURBAN Strategy to focus on Farmer households, Rural SMEs and Women Groups

Complete Suite of Retail and Business Banking Assets



	Product	Focus Segment	Strategy
Consumer Retail	<ul style="list-style-type: none"> Auto Loans Two Wheeler Loans Gold Loan Personal Loan Credit Cards 	<ul style="list-style-type: none"> Salaried & Self Employed Existing Customers 	<ul style="list-style-type: none"> Tapping Liability customers Branch Channel Technology aided processing Focused activities Manufacture Tie-ups
Commercial Retail & Mortgage	<ul style="list-style-type: none"> Commercial Vehicle Construction Equipment LAP/LAS Healthcare Finance Home Loans 	<ul style="list-style-type: none"> Professionals Infrastructure & Logistics Retail Investors Self Employed 	<ul style="list-style-type: none"> Cash flow based Credit underwriting Adequate Collaterals Risk based pricing SME rich lending program PSL benefits
MSME	<ul style="list-style-type: none"> Smart Overdraft Fast track lending Program Scorecard Lending program LGD Program (Linking Collateral with Rating for high ticket customers) 	<ul style="list-style-type: none"> 14 Knowledge Sunrise Sectors including Automobile, Pharmaceutical, Textile, Printing & Packaging CBB/ EBB/ SBB 	<ul style="list-style-type: none"> Building Granular MSME book CRM Based sourcing Tapping Corporate linked Supply Chain – Channel Financing

YES Bank adopts A.R.T of Digital Banking



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** and **2nd rank** across all banks with **8.6% market share**
227% YoY increase in transaction vol.

AePS

3rd rank in overall ranking as Acquirer Bank within 3 months of launch
132% growth in transactions

NEFT & RTGS

Market share of **2.69%** by vol. & **2.95%** by val.

Domestic Money Transfer

YES Money is a Pioneer within the DMT program, with an **increase of 197%** in volume and **166%** in value terms YoY

Accounts for **33.21% of the industry volumes** for the month ended Mar'18

UPI

Consistently **Ranked 1st in UPI Merchant payments** with market share of **73%**
Over **80,000** merchants
Overall **market share 21%**

YES BANK ranks #2 in performance on Digital Payments as on 13th April, 2018 among Public, Private, Foreign & Payment Banks in India, according to the Ministry of Electronics and Information Technology (MeitY).



API Banking

- **First Indian bank** to offer API Banking solutions to Corporate & SME customers
- **Over 480 corporates** on the API Banking platform
- **Winner of 'APAC Leader In Digital Transformation'** award at IDC Financial,
- **'Global Winner' in the Supply Chain Finance category** at The Banker Transaction Banking Awards 2017ON



YES MSME Mobile

- **India's first app** offering 360* view of customer's relationships- Accounts, Deposits, Payments and Borrowings in one place
- Allows submission of various credit documents towards Working Capital limits
- **Over 5000 app** downloads



YES GST

- **Industry first initiative** launched basis customer feedback from **9500+ MSMEs**
- MSMEs can now **avail OD (over draft) up to Rs. 1 crore** based on GST returns
- MSME needs to submit GST returns and residential or commercial property papers
- Targeting **disbursement of Rs. 1,000 crore** through YES GST for FY19

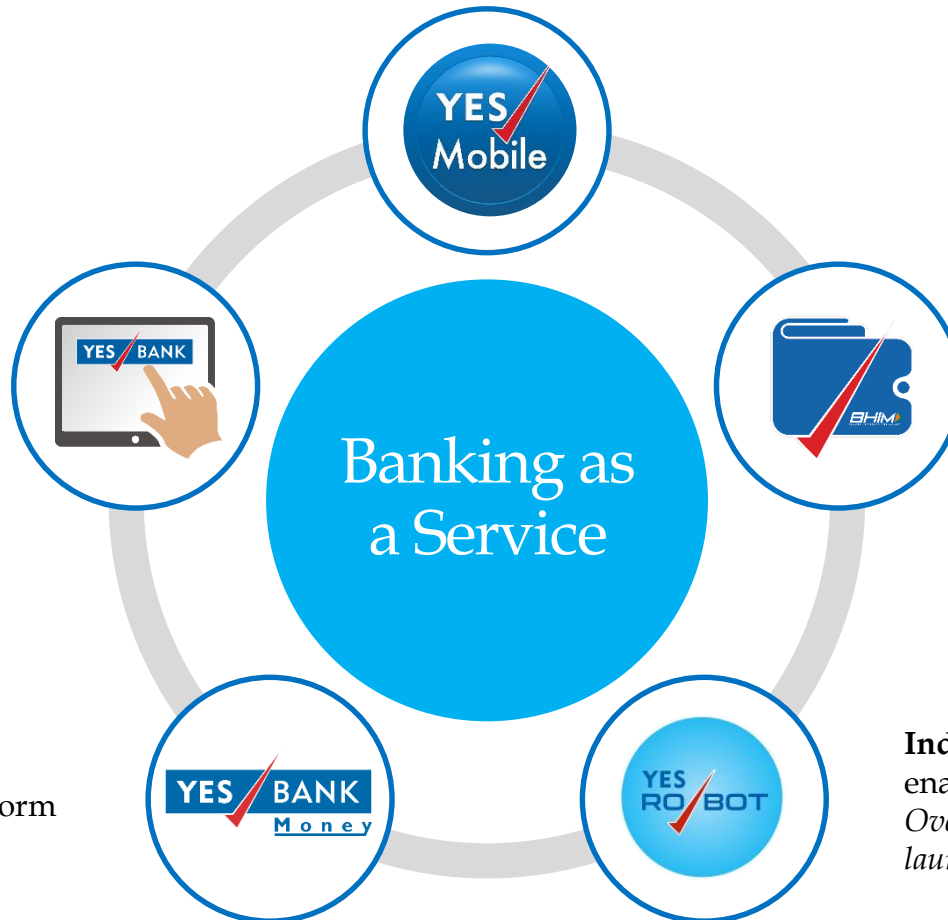


Smart Trade

- **1st Bank to offer direct payments** for imports online
- **480+ Corporates** on the trade on net platform.
- Transaction volume on platform has **increased by 3x YoY**
- Adjudged **'Best Trade Finance Bank in India'** at the Asian Banker Transaction Banking Awards 2017

Mobile app registrations have increased **2.5x times**
Transactions increased 288% by vol. and 341% by val. YoY
76% are active customers in last 3 months

4000+ accounts successfully opened through **tablet banking**



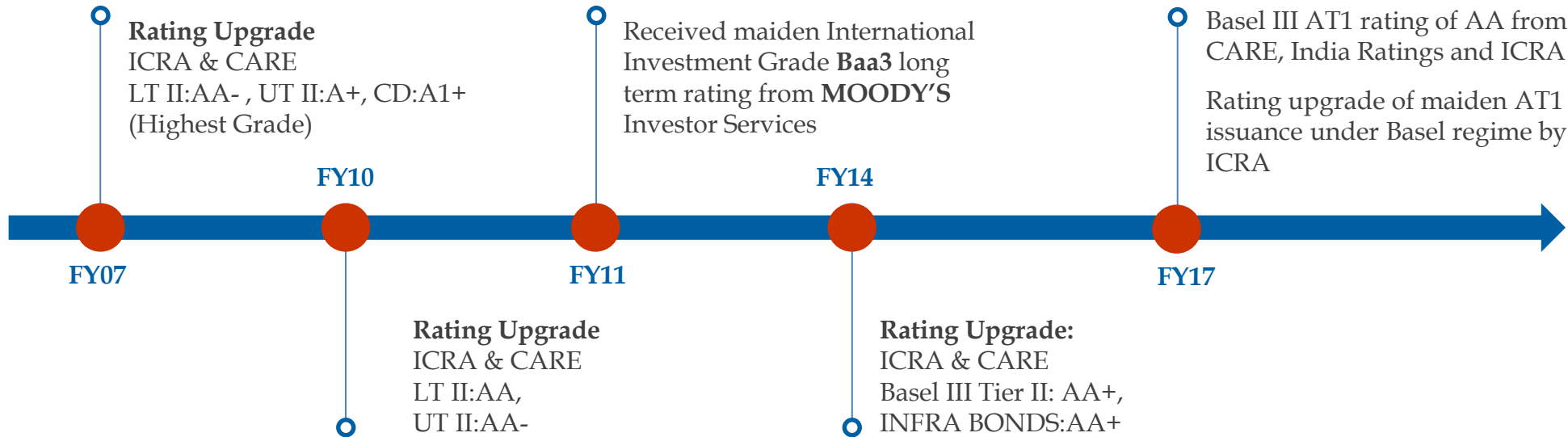
First chatbot enabled wallet
BHIM YES PAY app is powered with **India Stack API's and NPCI products**, enabling services like BBPS, Bharat QR, RuPay card, IMPS, UPI and Aadhaar KYC
Rated 4.3 on Play Store

First & one of the largest domestic remittance platform
Over 0.19 Mn BC agents employed

India's first artificial intelligence enabled banking bot
Over 0.5 Mn queries resolved since launch

YES Bank's Debt Ratings Journey

RATINGS & BORROWINGS



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		
ICRA	AA	AA+	AA+	Positive	A1+
CARE	AA	AA+	AA+	Stable	
India Ratings	AA	AA+	AA+	Stable	

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

Commitment from Leading Global Financial Institutions



USD 415 Mn for 12 yrs

To increase lending to SME and Women owned business



USD 50 Mn for 7 yrs

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



USD 325 Mn for 9 yrs (avg)

For investment in Upper Tier II, Long Term Senior Loan & Green Bond issue and to exclusively lend to women-owned business

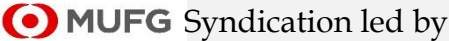
USD 500 Mn + for various tenors

Investment in Upper Tier II, Long Term Senior loans and Unsecured Green Loans and loans for Women Self Help Groups from **ADB, European investment Bank, DEG and Proparco**

Successful Long Term Loan Syndications



Maiden Samurai loan of JPY 16.5 Bln



Bank of Tokyo Mitsubishi UFJ, Ltd.

Participation from 8 banks, Sept 2017



5 year loan from Taiwan : USD 130 Mio

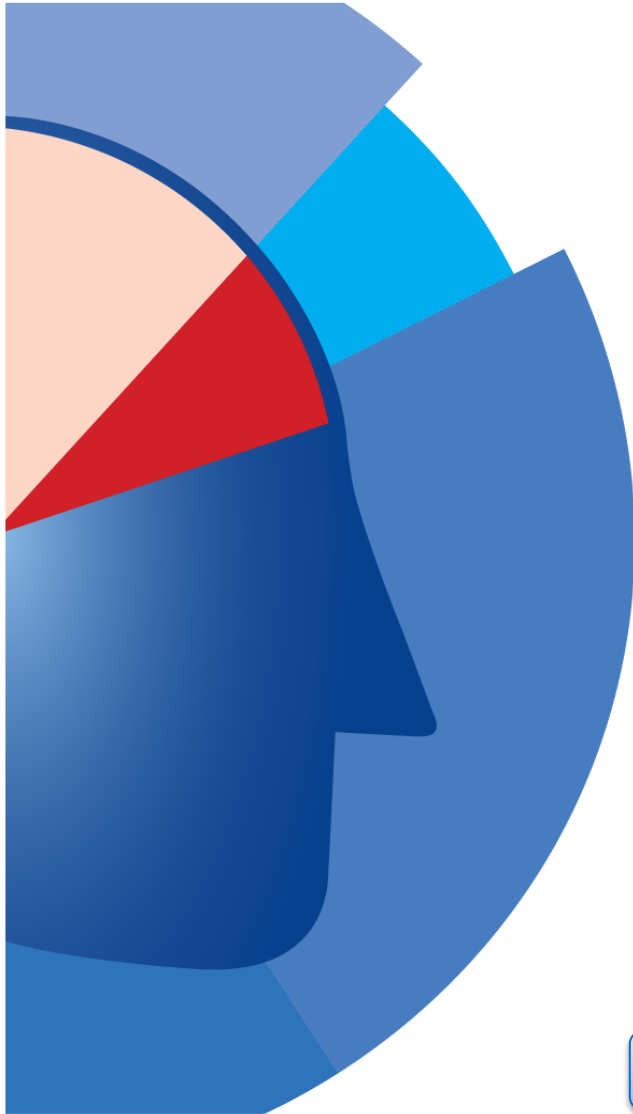
Participation from 10 Taiwanese Banks

Syndication led by **CTBC Bank Co., Ltd** and **Taiwan Cooperative Bank Ltd.**

Sept, 2016

5 year loan from Taiwan : **USD 250 Mio**
 Syndication led by CTBC Bank Co., Ltd., Bank of Taiwan, Land Bank of Taiwan & Mega International Commercial Bank Co. Ltd.
 Participation from 17 banks in Taiwan, Nov '17

Creating Mindshare For YES BRAND



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**

SOCIAL MEDIA LEADERSHIP



Highest Followed Bank Brand in the World 3.3 Million+ Followers



Highest Followed Bank Brand in India 644k+ Followers



2nd Highest Followed Bank Brand in the World 7.3 Million+ Followers



Showcase Pages

CFO FORUM

An apex body of India's top CFOs across PSUs, Pvt. Sector & MNCs

YES MSME

Knowledge Banking platform for Micro, Small & Medium Enterprises



Followers

1) YES BANK	3,312k
2) State Bank of India	3,197k
3) ICICI Bank	419k
4) HDFC Bank	271.5k
5) Axis Bank	246k
6) Kotak Mahindra Bank	207k



Page Likes

1) State Bank of India	15,237k
2) YES BANK	7,335k
3) ICICI Bank	5,467k
4) Axis Bank	3,637k
5) HDFC Bank	2,635k
6) Kotak Mahindra Bank	1,225k



Followers

1) YES BANK	644K
2) State Bank of India	428k
3) Axis Bank	93.5k
4) HDFC Bank	43.6k
5) ICICI Bank	20k
6) Kotak Mahindra Bank	-

Data as on 31st March, 2018

Sustainable & Responsible Banking Leadership

YES BANK

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 since 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

- ✓ 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 3 years consecutively (2015-2017)
- ✓ Selected in prestigious MSCI ACWI ESG Leaders & SRI Indexes and FTSE4Good Emerging Index in 2017
- ✓ 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
- ✓ Listed on the Carbon Disclosure Leaders Index for five consecutive years

Only Indian bank to be awarded 'Prime' status by OEKOM Research AG in their latest ESG assessment. Placing it in the top-12% of a peer group consisting of 249 banks worldwide



MEMBER OF
Dow Jones Sustainability Indices
In Collaboration with RobecoSAM



2017 Constituent
MSCI ESG
Leaders Indexes



2017 Constituent
MSCI SRI Indexes



FTSE4Good

Corporate
Responsibility

Prime

rated by
oekom research

Progress Widely Recognized By Leading Agencies



Institutional Excellence



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



Ranked #1239
Gained 493 places in 1 yr
Forbes Global 2000 List
New York, 2017



Strongest Bank in India
The Asian Banker Awards
Geneva - 2016

Technology, Innovation & Service



APAC Leader in Digital Transformation
IDC Financial Insights Innovation Awards (FIIA)
Hong Kong
2018



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 - 2017
Third year in a row
The Asian Banker Achievement Awards
Vietnam 2017



YES FINTECH Accelerator of the Year
India FinTech Awards
Mumbai
2017



Best Bank in Asia Pacific for Payments and Collections
Global Finance
New York, 2017

Sustainability & CSR Excellence



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



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



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



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

University & Schools Relationship Management 'Preferred Employer of Choice'

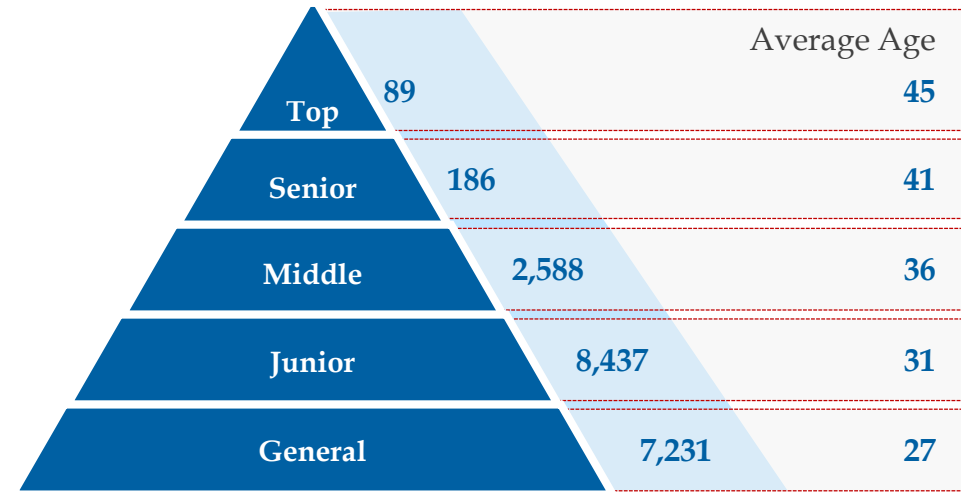


- ✓ YES League of Excellence – an online Recognition, Appreciation & Engagement platform
- ✓ Structured engagement with over 1000 B-Schools

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)



*As of Mar 31, 2018 and as per revised segmentation


- ✓ Total Headcount of **18,238**
- ✓ Average Age – **32 years**
- ✓ Average vintage in YES BANK: 7.8 yrs for Top Management & 6.4 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

Distinguished Board




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
Additional (Non - Executive Non-Independent) Director

Former Executive Director of Union Bank of India and Vijaya Bank




Mr. Rentala Chandrashekhar
Additional (Non-Executive) Independent Director

Past President of NASSCOM



Dr. Pratima Sheorey
Additional (Non-Executive) 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 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



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 such 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 the Company’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. Actual results may differ materially from these forward-looking statements due to a number of factors, including future changes or developments in the Company’s business, its competitive environment and political, economic, legal and social conditions in India. 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 constitute an offer or invitation to purchase or subscribe for any shares 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 Company 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. This presentation can not be copied and/or disseminated in any manner.

Thank you

ANNEXURES

Key Financial Parameters

Profit & Loss

₹ Million	Q4FY18	Q4FY17	Growth	FY18	FY17	Growth
Net Interest Income	21,542	16,397	31.4%	77,371	57,973	33.5%
Non Interest Income	14,210	12,574	13.0%	52,238	41,568	25.7%
Total Net Income	35,752	28,971	23.4%	129,609	99,541	30.2%
Operating Expense	14,398	12,061	19.4%	52,128	41,165	26.6%
Operating Profit	21,354	16,910	26.3%	77,481	58,375	32.7%
Provisions & Contingencies	3,996	3,097	29.0%	15,538	7,934	95.8%
Profit After Tax	11,794	9,141	29.0%	42,246	33,301	26.9%

Balance Sheet

₹ Million	Mar,2018	Mar, 2017	Growth Y-o-Y	Dec,2017	Growth Q-o-Q
Assets	3,124,456	2,150,599	45.3%	2,654,320	17.7%
Advances	2,035,339	1,322,627	53.9%	1,715,149	18.7%
Investments	683,989	500,318	36.7%	654,187	4.6%
Liabilities	3,124,456	2,150,599	45.3%	2,654,320	17.7%
Shareholders' Funds	257,583	220,541	16.8%	245,543	4.9%
Total Capital Funds	469,742	317,312	48.0%	435,963*	7.7%
Borrowings	748,936	386,067	94.0%	563,016	33.0%
Deposits	2,007,381	1,428,739	40.5%	1,717,314	16.9%
CASA	731,762	518,697	41.1%	652,890	12.1%

* Including profit & excluding prorated Dividend

YES BANK - KEY FINANCIAL UPDATE (Q4FY18 & FY18)
Income and Profitability trend

(₹ in Millions)	Q4FY18	Q4FY17	Growth % y-o-y	Q3FY18	Growth% q-o-q	FY18	FY17	Growth % y-o-y
Net Interest Income	21,542	16,397	31.4%	18,888	14.1%	77,371	57,973	33.5%
Non Interest Income	14,210	12,574	13.0%	14,223	-0.1%	52,238	41,568	25.7%
Corporate Trade & CMS	2,398	1,178	103.6%	1,536	56.1%	6,725	4,319	55.7%
Forex, DCM & Securities	1,781	2,324	-23.4%	2,428	-26.6%	10,948	10,417	5.1%
Corporate Banking Fees	6,441	5,864	9.8%	7,231	-10.9%	22,548	17,250	30.7%
Retail Banking Fees	3,472	3,131	10.9%	2,900	19.7%	11,679	9,144	27.7%
: Trade & Remittance	1,291	791	63.2%	1,015	27.2%	4,078	2,808	45.2%
: Facility / Processing Fee	659	482	36.7%	771	-14.5%	2,552	1,109	130.1%
: Third Party Sales	538	633	-15.0%	272	97.8%	1,387	1,436	-3.4%
: Interchange / Direct Banking	549.95	776	-29.1%	470	17.0%	2,185	2,118	3.2%
: General Banking Fees	434	449	-3.3%	372	16.7%	1,479	1,673	-11.6%
Total Net Income	35,752	28,971	23.4%	33,111	8.0%	129,609	99,541	30.2%
Operating Expense	14,398	12,061	19.4%	13,093	10.0%	52,128	41,165	26.6%
Human Resource Cost	5,467	4,968	10.0%	5,334	2.5%	21,889	18,050	21.3%
Other Operating Expenses	8,931	7,093	25.9%	7,759	15.1%	30,239	23,115	30.8%
Operating Profit	21,354	16,910	26.3%	20,018	6.7%	77,481	58,375	32.7%
Provision	3,996	3,097	29.0%	4,213	-5.1%	15,538	7,934	95.8%
Profit after Tax	11,794	9,141	29.0%	10,769	9.5%	42,246	33,301	26.9%
Basic EPS (₹)	5.1	4.3#	19.2%	4.7	9.4%	18.4	15.8#	16.8%

Key P & L Ratios

Return on Assets	1.6%	1.8%		1.7%		1.6%	1.8%
Return on Equity	18.8%	21.8%		18.0%		17.7%	21.5%
Yield on Advances	9.9%	10.7%		9.8%		10.1%	10.8%
Cost of Funds	6.0%	6.3%		6.0%		6.0%	6.6%
NIM	3.4%	3.6%		3.5%		3.5%	3.4%
Cost to Income Ratio	40.3%	41.6%		39.5%		40.2%	41.4%
NII to Total Income	39.7%	43.4%		43.0%		40.3%	41.8%

Summary Balance Sheet & Prior Period Comparison

(₹ in Millions)	31-Mar-18	31-Mar-17	Y-o-Y Growth %	31-Dec-17	Q-o-Q Growth %
Advances	2,035,339	1,322,627	53.9%	1,715,149	18.7%
Deposits	2,007,381	1,428,739	40.5%	1,717,314	16.9%
CASA	731,762	518,697	41.1%	652,890	12.1%
Shareholders' Funds	257,583	220,541	16.8%	245,543	4.9%
Total Capital Funds*	469,757	317,312	48.0%	435,963	7.8%
Total Risk Weighted Assets	2,553,433	1,863,340	37.0%	2,236,801	14.2%
Total Balance Sheet	3,124,456	2,150,599	45.3%	2,654,320	17.7%

Key Balance Sheet Ratios

Capital Adequacy	18.4%*	17.0%		19.5%
CETI Ratio	9.7%*	11.4%		10.7%
Tier I Ratio	13.2%*	13.3%		14.7%
Book Value (₹)	111.8	96.6		106.8
Gross NPA	1.28% (₹ 26,268 Mn)	1.52%		1.72%
Net NPA	0.64% (₹ 13,127 Mn)	0.81%		0.93%
Provision Coverage Ratio	50.0%	46.9%		46.40%
Credit Costs (in bps)	13	19		18
Std. Restructured Exposure % +	0.16% (₹ 3376 Mn)	0.71%		0.42%
Security Receipts (Net) %	0.92% (₹ 18,847 Mn)	0.73%		1.06%
Credit / Deposit Ratio	101.4%	92.6%		99.9%
CASA Ratio	36.5%	36.3%		38.0%
RWA / Total Assets	81.7%	86.6%		84.3%
LCR	102.1%	88.1%		96.3%

* adjusted for dividend of ₹ 2.7 per share

adjusted for Face Value of ₹ 2 per share

+ Includes erstwhile standard S4A, 5:25 and SDR exposures