

YBL/CS/2026-27/119

October 17, 2026

National Stock Exchange of India Limited

Exchange Plaza,
Plot no. C/1, G Block,
Bandra - Kurla Complex
Bandra (E), Mumbai - 400 051
NSE Symbol: YESBANK

BSE Limited

Corporate Relations Department
P.J. Towers, Dalal Street
Mumbai - 400 001
BSE Scrip Code: 532648

Dear Sir / Madam,

Sub.: Press Release and Investor Presentation on the Financial Results for the Quarter (Q2) ended on September 30, 2026

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

This is further to the Outcome of Board Meeting held on October 17, 2026, wherein YES Bank Limited ("the Bank") had disclosed the Un-Audited Standalone and Consolidated Financial Results of the Bank for the Quarter (Q2) and Half Year ended September 30, 2026, along with the Limited Review Report of the Joint Statutory Auditors of the Bank.

In reference to our letter no. YBL/CS/2026-27/118 dated October 17, 2026, the Press Release and Investor Presentation on the Financial Results for the Quarter (Q2) ended September 30, 2026, is enclosed herewith for appropriate dissemination.

The Investor Presentation (enclosed) to be presented on October 19, 2026 at the Investor / Analyst Call has also been hosted on the website of the Bank and can be accessed at:

<https://www.yes.bank.in/about-us/investors-relation/financial-information/investor-presentation>

The weblink of BSE Limited and National Stock Exchange of India Limited providing the above information is being hosted on the Bank's website www.yes.bank.in pursuant to Listing Regulations, as amended.

You are requested to take the same on record.

Thanking you,

Yours faithfully,

For YES BANK LIMITED

SANJAY
MADHAV
ABHYANKAR
Digitally signed by
SANJAY MADHAV
ABHYANKAR
Date: 2026.10.17
19:59:24 +05'30'

Sanjay Abhyankar
Company Secretary

Encl: Press Release and Investor Presentation



October 17, 2026

Q2FY27 Key Highlights ¹

■ P&L Highlights

- **Net Profit** at INR 1,080 Crs, up **65.0% Y-o-Y**; **RoA** at **0.9%** and **RoE** at **8.2%**
- **Operating Profit** at INR 1,678 Crs, up **29.4% Y-o-Y**; **NII** up **22.7% Y-o-Y** and **Core Fees** growth at **15.5% Y-o-Y**

■ Balance Sheet Highlights

- **Total Deposits** at INR 3,54,004 Crs, up **19.5% Y-o-Y** (**AQB³** growth at **22.1% Y-o-Y**); **Retail & Branch-led Deposits** grew **20.9% Y-o-Y** and comprised **58.8%** of Total Deposits
- **FCNR (B)² mobilisation** during the RBI concessional swap window aggregated to INR 18,575 Crs (~US\$ 1.94 bn)
- **CASA AQB²** grew **15.5% Y-o-Y**; **CA AQB³** grew **21.8% Y-o-Y** & **SA AQB³** grew **11.6% Y-o-Y**
- **Advances** at INR 3,09,510 Crs, up **23.7% Y-o-Y**; normalised for FCTL⁴ related to FCNR (B), **Advances** growth at **17.6% Y-o-Y** and **3.2% Q-o-Q**
- **Retail Assets disbursements** grew **35.0% Y-o-Y**; **Commercial Banking Advances** grew **20.2% Y-o-Y**; **Corporate & Institutional Banking Advances** grew at **31.4% Y-o-Y**
- **Average Quarterly LCR** remained healthy at **131.4%**; **CET I Ratio** stood at **13.7%**

■ Asset Quality Highlights

- **GNPA** ratio: **1.2%**, down **40 bps Y-o-Y** (down **10 bps Q-o-Q**); **NNPA** ratio: **0.2%**, down **10 bps Y-o-Y**
- **Net Credit Costs** for the quarter stood at **~0.3%** of Avg. assets (on annualised basis)

¹ The Hon'ble Supreme Court vide its judgement dated October 15, 2026, upheld the Bombay High Court judgement relating to the write-down of the Bank's Additional Tier 1 Bonds aggregating to INR 8,415 Crs and dismissed the appeals filed in the matter. The Bank is yet to complete its assessment and determination of the implications. Accordingly, no impact arising from the judgement has been recognised in the reported Q2FY27 financial results.

² Foreign Currency Non-Resident (Bank); ³ Avg. Quarterly Balance; ⁴ Foreign Currency Term Loan

Commenting on the results and financial performance, **Mr. Vinay M. Tonse, Managing Director & CEO, YES BANK** said, "YES BANK delivered another quarter of steady performance, with Net Profit growing 65% year-on-year to INR 1,080 Crs, supported by healthy growth in core operating income and continued improvement in asset quality. The Bank also achieved significant balance-sheet milestones, with Total Assets surpassing INR 5 lakh Crs, Deposits crossing INR 3.5 lakh Crs and Advances exceeding INR 3 lakh Crs.

We respect the judgment of the Hon'ble Supreme Court relating to the Bank's Additional Tier 1 Bonds. We are examining it in detail and will take appropriate steps in accordance with the applicable legal and regulatory requirements. We will keep our stakeholders informed as matters progress. The Bank remains firmly focused on sustaining the strength and growth of its franchise, while continuing to provide our customers with consistent service and support across their banking requirements."



Q2FY27 - Financial Highlights

Profit and Loss

- **Net Profit** for Q2FY27 at **INR 1,080 Crs**, up **65.0% Y-o-Y** and flattish Q-o-Q
- Q2FY27 **RoA** at **0.9%** v/s 0.6% in Q2FY26 and 0.9% in Q1FY27
- **Operating Profit** for Q2FY27 at **INR 1,678 Crs**, up **29.4% Y-o-Y**
- Q2FY27 **NII** at **INR 2,822 Crs**, up **22.7% Y-o-Y** and **1.3% Q-o-Q**
- **NIM** at **2.6%** v/s 2.5% in Q2FY26 and 2.7% in Q1FY27; **Cost of Funds** at **5.7%** and **Cost of Deposits** at **5.5%**
- **Non-Interest Income** at **INR 1,882 Crs**, up **14.4% Y-o-Y** and **4.7% Q-o-Q**; **Core Fees** grew **15.5% Y-o-Y**
- **Cost-to-Income Ratio** at **64.3%** in Q2FY27 v/s 67.1% in Q2FY26 and 62.8% in Q1FY27
- **Non-Tax Provision Costs** at **INR 317 Crs**, at **0.3% of Avg. Assets** for Q2FY27
- **P&L gains from Security Receipts** at **INR 395 Crs** in Q2FY27 and **INR 481 Crs** in H1FY27
- **RoE** at **8.2% for Q2FY27** v/s. 5.4% in Q2FY26 and 8.3% in Q1FY27

Balance Sheet

- **Advances cross milestone of INR 3 lakh Crs- Net Advances** at **INR 3,09,510 Crs** grew **23.7% Y-o-Y**; normalised for FCTL, growth rate at **17.6% Y-o-Y** and **3.2% Q-o-Q**
 - Q2FY27 disbursements (ex. FCTL) grew **50.1% Y-o-Y**
 - **Retail Assets** disbursement grew **35% Y-o-Y** in Q2FY27
- **C/D ratio** at **87.4%** v/s. 84.5% in Q2FY26 and 90.4% in Q1FY27; **Normalised for FCTL, CD Ratio** at **83.1%**
- **Deposits cross milestone of INR 3.5 lakh Crs- Total Deposits** at **INR 3,54,004 Crs** grew **19.5% Y-o-Y** and **12.2% Q-o-Q**, partly aided by FCNR (B)
 - **FCNR (B)** mobilisation during the RBI concessional swap window aggregated **INR 18,575 Crs (~US\$ 1.94 bn)**
 - **Retail & Branch-led Deposits** at **INR 2,07,985 Crs** grew **20.9% Y-o-Y** and comprised **58.8%** of Total Deposits
 - **CASA Deposits** at **INR 1,06,175 Crs** grew **6.5% Y-o-Y**; **CASA AQB** grew **15.5% Y-o-Y**
 - **CA deposits** grew **7.4% Y-o-Y** and **5.6% Q-o-Q**; **AQB** growth at **21.8% Y-o-Y**
 - **SA deposits** grew **5.8% Y-o-Y**; **AQB** growth at **11.6% Y-o-Y** and **2.1% Q-o-Q**
- **Average Quarterly LCR** during the quarter remains healthy at **131.4%**
- **CET I Ratio** stands at **13.7%** v/s 13.9% in Q2FY26 and 14.0% in Q1FY27
 - **RWA to Total Assets** at **69.1%** v/s 71.7% in Q2FY26 and 73.2% in Q1FY27
- **PSL shortfall Deposits** at **INR 25,844 Crs**, lower **23.0% Y-o-Y** and **5.8% Q-o-Q**, now account for **5.0%** of Total Assets
- **Borrowings** increased by **25.5% Y-o-Y** and **14.4% Q-o-Q**, primarily led by IBU related Borrowings related to FCNR (B) mobilization
- **Investments** at **INR 100,355 Crs** up **20.6% Y-o-Y** and **8.2% Q-o-Q**



Asset Quality

- **GNPA** ratio improved to **1.2%** in Q2FY27 v/s 1.6% in Q2FY26 and 1.3% in Q1FY27
- **NNPA** ratio at **0.2%** in Q2FY27 v/s 0.3% in Q2FY26 and 0.2% in Q1FY27
- **PCR** at **80.5%** in Q2FY27 v/s 81.0% in Q2FY26 and 81.7% in Q1FY27
- **Net Credit Costs** for the quarter stood at **0.3%** of average assets v/s 0.4% in Q2FY26 and 0.3% in Q1FY27
- **Gross Slippages¹** for Q2FY27 were **INR 1,035 Crs (1.3% of Advances)** v/s. INR 1,248 Crs (2.0%) in Q2FY26 and INR 964 Crs (1.4%) in Q1FY27
- **Retail Banking Slippages¹** at **2.7% of Retail Advances** in Q2FY27 v/s 4.0% in Q2FY26 and 2.7% in Q1FY27
- **Recoveries & Upgrades** for Q2FY27 at **INR 954 Crs**, including P&L gain from Security Receipts of **INR 395 Crs** for Q2FY27

Other Highlights/ Achievements

- **Credit Ratings Upgrades:**
 - **CRISIL** upgraded long-term ratings to '**CRISIL AA+ (Stable)**' from '**CRISIL AA- (Stable)**'
 - **India Ratings** upgraded long-term ratings to '**IND AA+ (Stable)**' from '**IND AA- (Stable)**'
- Awarded at the **Asian Banking and Finance Wholesale Banking Awards 2026** for **Indian Domestic Project Finance Bank of the Year** and **Indian Domestic Green Financing Bank of the Year**
- Recognised among **India's Best Companies to Work For 2026 (Rank #75)** and has also been named as one of India's Best Workplaces™ in Banking 2026.
- Won the **Pitch Finovate Award** for '**Most Effective SEO-Driven, Programmatic Marketing**'
- Awarded **Silver** for '**Best Use of Generative AI in Creative Production**' at the **e4m Indian Digital Marketing Awards 2026**

YES BANK's Analyst conference call, scheduled on October 19, 2026 at 8:00 AM IST, can be heard at following link:
https://www.yes.bank.in/pdf?name=q2fy27_earnings_call_invite.pdf

ABOUT YES BANK

YES BANK is one of the leading new generation private sector banks in India, headquartered in Mumbai. The Bank offers a wide range of banking services such as Corporate & Institutional Banking, Retail Banking, MSME, Transaction Banking and Treasury. The Bank has over 1300 branches, 200+ Business Correspondent Banking Outlets (BCBOs) and more than 1350 ATMs (including CRMs and BNAs) spanning across 300 districts of India. YES BANK operates an International Banking Unit (IBU) at GIFT City and also has a Representative Office in Abu Dhabi, strengthening its cross-border capabilities.

YES Securities, a subsidiary of the BANK provides a wide range of broking and investment products to Retail, HNI, and Institutional clients. **YES Foundation**, the CSR arm of YES BANK drives social impact agenda across areas such as livelihoods, education, skilling, sustainability and community development, reinforcing its commitment to responsible and inclusive banking.

For more information, please visit the Bank's website at <https://www.yes.bank.in/>

For further information, please contact:

YES BANK

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Financial Highlights – Q2FY27 Results

Profit & Loss Statement Highlights					
(INR Crs)	Q2FY27	Q1FY27	Growth %	Q2FY26	Growth %
Net Interest Income	2,822	2,786	1.3%	2,301	22.7%
Non-Interest Income	1,882	1,798	4.7%	1,644	14.4%
Total Net Income	4,704	4,584	2.6%	3,945	19.2%
Operating Profit/(Loss)	1,678	1,704	-1.5%	1,296	29.4%
Provisions	317	394	-19.5%	419	-24.2%
Net Profit / (Loss)	1,080	1,071	0.8%	654	65.0%
Basic EPS (INR)	0.34	0.34	-0.2%	0.21	63.2%
Key P & L Ratios					
	Q2FY27	Q1FY27		Q2FY26	
Return on Assets (annualized)	0.9%	0.9%		0.6%	
Return on Equity (annualized)	8.2%	8.3%		5.4%	
NIM	2.6%	2.7%		2.5%	
Cost to Income	64.3%	62.8%		67.1%	
Non-Interest Income to Income	40.0%	39.2%		41.7%	

Balance Sheet Highlights					
(INR Crs)	30-Sep-26	30-Jun-26	Growth	30-Sep-25	Growth
Advances	309,510	285,118	8.6%	250,212	23.7%
Deposits	354,004	315,373	12.2%	296,276	19.5%
Shareholders Funds	53,268	52,338	1.8%	49,197	8.3%
Total Capital Funds	51,591	51,228	0.7%	47,941	7.6%
Total Assets	513,770	462,064	11.2%	429,035	19.8%
Key Balance Sheet Ratios					
CRAR	14.5%	15.1%		15.6%	
CET 1	13.7%	14.0%		13.9%	
Book Value per share (INR)	17.0	16.7		15.7	
Gross NPA (%)	1.2%	1.3%		1.6%	
Net NPA (%)	0.2%	0.2%		0.3%	
NPA Provision Coverage incl. Technical W/O	92.7%	93.3%		92.8%	
Std. Restructured Advances (Gross)	219	229		271	
Slippages Ratio	1.3%	1.4%		2.0%	
CASA Ratio	30.0%	32.7%		33.7%	
Average LCR	131.4%	138.2%		125.1%	

¹ Annualised

² Includes Profits

³ Incl. Technical W/Os

⁴ Already implemented as of respective date (across various categories including Covid related)

Official Retail Banking Partner



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INVESTOR PRESENTATION

Q2FY27 Financial Results
October 17, 2026



Supreme Court Judgement on AT-1 Bonds



All amounts in INR Crs

- The Hon'ble **Supreme Court**, vide its judgment dated October 15, 2026, upheld the Bombay High Court judgment relating to the **write-down** of the Bank's **Additional Tier 1 Bonds** (AT1) aggregating **INR 8,415 Crs** and dismissed the appeals filed in the matter
- The Bank **respects** the judgment and is **evaluating** the **consequential actions**, implementation **requirements**, financial and regulatory **implications**, and available **legal remedies**
- Pending **completion** of this **assessment** and determination of the **appropriate accounting treatment**, **no impact** arising from the judgment has been **recognised** in the reported Q2FY27 financial results
- For information and transparency, the table below presents the Bank's indicative and unaudited key **pro forma financial parameters**, assuming the **estimated financial impact** as at September 30, 2026

Particulars- Q2FY27	As reported	Pro-forma ¹
Net Profit	1,080	(5,217)
CET-1 %	13.7%	11.4%
RoA	0.9%	-4.3%

¹ The pro forma estimates are subject to revision based on the consequential actions, further legal assessment and final accounting and regulatory treatment.

Contents

Financial Results – Q2FY27

YES BANK Franchise



Results At a Glance – Q2FY27



All amounts in INR Crs

Arrows indicative of Y-o-Y trends

Total Assets 513,770 ↑ 11.2% : Q-o-Q 19.8% : Y-o-Y	Advances 309,510 ↑ 8.6% : Q-o-Q 23.7% : Y-o-Y	Deposits 354,004 ↑ 12.2% : Q-o-Q 19.5% : Y-o-Y	CD Ratio 87.4% v/s. ↑ 90.4% Q1FY27 84.5% Q2FY26	Advances Mix³ Retail: Commercial: Corp. & Inst. Banking (CIB) 45%:25%:30% 45% : 24% : 31% in Q1FY27 48% : 25% : 27% in Q2FY26	Disbursement^{1, 3} 36,773 v/s. ↑ 33,945: Q1FY27 24,507: Q2FY26
Net Interest Income 2,822 ↑ 1.3%: Q-o-Q 22.7% : Y-o-Y	Non-Interest Income 1,882 ↑ 4.7%: Q-o-Q 14.4%: Y-o-Y	Operating Profit 1,678 ↑ (1.5)%: Q-o-Q 29.4%: Y-o-Y	Profit After Tax 1,080 ↑ 0.8%: Q-o-Q 65.0% : Y-o-Y	NIM% 2.6% v/s. ↑ 2.7% Q1FY27 2.5% Q2FY26	C/I Ratio 64.3% v/s. ↓ 62.8% Q1FY27 67.1% Q2FY26
CASA Ratio 30.0% v/s. ↓ 32.7% Q1FY27 33.7% Q2FY26	CET 1 Ratio² 13.7% v/s. ↑ 14.0% Q1FY27 13.9% Q2FY26	GNPA 1.2% v/s. ↓ 1.3% Q1FY27 1.6% Q2FY26	NNPA 0.2% v/s. ↓ 0.2% Q1FY27 0.3% Q2FY26	Slippage Ratio 1.3% v/s. ↓ 1.4%:Q1FY27 2.0% Q2FY26	RoA 0.9% v/s. ↑ 0.9% Q1FY27 0.6% Q2FY26

¹ Includes Limit Setup for Micro Enterprise Banking ² Includes Profits for the period ³ excludes FCTL

Balance Sheet Highlights for Q2FY27 (1)

Advances & Deposits



- **Advances** at **INR 3,09,510 Crs**, up **23.7% Y-o-Y**; Normalised for FCTL¹ related to FCNR (B)², Advances growth at **17.6% Y-o-Y** and **3.2% Q-o-Q**
 - **Q2FY27 disbursements** at **INR 36,773 Crs** (ex. FCTL), grew **50.0% Y-o-Y** and **8.3% Q-o-Q**
 - **Commercial Banking** Advances growth at **20.2% Y-o-Y** and **7.6% Q-o-Q**
 - **Corporate & Institutional Banking** advances also posted growth of **31.4% YoY** (flattish Q-o-Q)
 - **Retail Banking** advances growth at **8.7% Y-o-Y**; Retail Assets disbursements delivered **35.0% YoY** growth
- **Deposits** at **INR 3,54,004 Crs**, up **19.5% YoY** and **12.2% Q-o-Q**, partly aided by FCNR (B). On **AQB⁴** basis, **Deposits** grew at **22.1% Y-o-Y** and **8.0% Q-o-Q**
 - **Retail & Branch-led** Deposits stood at **INR 2,07,985 Crs**, grew **20.9% YoY**, and comprised **58.8%** of Total Deposits
 - **FCNR (B)** mobilization during the RBI concessional swap window³ aggregated to **INR 18,575 Crs (~US\$ 1.94 bn)**
 - **CASA Deposits** at **INR 1,06,175 Crs** grew **6.5% Y-o-Y**; on an **AQB⁴** basis, CASA growth was at **15.5% Y-o-Y**
 - **CA deposits** registered **7.4% YoY** and **5.6% Q-o-Q** growth (**AQB⁴** growth at **21.8% Y-o-Y**)
 - **SA deposits** grew **5.8% YoY** (**AQB⁴** growth at **11.6% Y-o-Y** and **2.1% Q-o-Q**)

¹ Foreign Currency Term Loans; ² Foreign Currency Non-Resident (Bank) Deposit; ³ Introduced vide RBI Circular FMOD.MAOG.No.S-56/01.06.016/2026-27 dated June 8, 2026, read with RBI Press Release dated August 14, 2026; ⁴ Avg. Quarterly Balance

Balance Sheet Highlights for Q2FY27 (2)

Asset Quality, RIDF and Capital Position



- **Asset quality stable** during the quarter
 - Gross **Slippages**¹ for Q2FY27 were INR 1,035 Crs (**1.3%** of Advances), v/s. INR 964 Crs (1.4%) in Q1FY27, and INR 1,248 Crs (2.0%) in Q2FY26
 - **Net Credit Costs** at **0.3%** of Avg. assets for the quarter v/s. 0.4% in Q2FY26 and 0.3% in Q1FY27
 - **GNPA ratio** at **1.2%** compared to 1.6% in Q2FY26 and 1.3% in Q1FY27; **Net NPA ratio** at **0.2%** v/s. 0.3% in Q2FY26 and 0.2% in Q1FY27
 - **NPA Provision Coverage Ratio (PCR)** at **80.5%** v/s. 81.0% in Q2FY26 and 81.7% in Q1FY27
 - **Retail Slippages**¹ at **2.7%** of **Retail** Advances v/s. 4.0% in Q2FY26 and 2.7% in Q1FY27
 - **Recoveries & Upgrades** for Q2FY27 at **INR 954 Crs**, incl. P&L gain from Security Receipts of **INR 395 Crs** for **Q2FY27**
- **PSL shortfall** led **Deposits** (incl. RIDF) reduced by **23.0% Y-o-Y** and **5.8% Q-o-Q**, to **INR 25,844 Crs** (at **5.0%** of **Total Assets**)
- **CET-I Ratio** at **13.7%** v/s. 14.0% in Q1FY27 and 13.9% in Q2FY26. Capital Position remains well above the minimum **regulatory requirements**. The Bank is **evaluating** various options to further **strengthen** its **capital buffers**, to support future **growth** and progressively **align capital** levels with peers.

¹ Annualized & expressed as % of period end balance

P&L Highlights- Q2FY27



- **Net Profit** for Q2FY27 at **INR 1,080 Crs** up **65.0% Y-o-Y**;
 - **RoA¹** at **0.9%** for **Q2FY27** v/s. 0.6% in Q2FY26 and 0.9% in Q1FY27
 - **Q2FY27 Operating Profit** at **INR 1,678 Crs** up by **29.4% Y-o-Y**
- **Q2FY27 NII** at **INR 2,822 Crs** up **22.7% Y-o-Y** and **1.3% Q-o-Q**
 - **NIM** at **2.6%** v/s. 2.5% in Q2FY26 and 2.7% in Q1FY27
 - **Cost of Funds** at **5.7%** v/s. 6.0% in Q2FY26 and 5.7% in Q1FY27, **Cost of Deposits** at 5.5% v/s. 5.7% in Q2FY26 and 5.4% in Q1FY27
- **Q2FY27 Non-Interest Income** at **INR 1,882 Crs** up **14.4% Y-o-Y** and **4.7% Q-o-Q**; **Core Fees** growth at **15.5% Y-o-Y**
- **Cost to Income Ratio** at **64.3%** for Q2FY27 v/s 67.1% in Q2FY26
- Q2FY27 Non-Tax **Provision** Costs at **INR 317 Crs**, at **0.3%** of Avg. Assets for the **quarter**
- P&L gain from Security Receipts of **INR 395 Crs** in **Q2FY27**; **H1FY27** aggregate P&L Gains from SRs at **INR 481 Crs**

¹ Annualized

Profit and Loss Statement



All amounts in INR Crs

- **Net Profit** for Q2FY27 at INR 1,080 Crs up 65.0% Y-o-Y & up 0.8% Q-o-Q
- **Operating Profit** for Q2FY27 at INR 1,678 Crs up 29.4% Y-o-Y & down 1.5% Q-o-Q
- Q2FY27 **NII** at INR 2,822 Crs up 22.7% Y-o-Y & 1.3% Q-o-Q
- **NIM** at 2.6% v/s. 2.5% in Q2FY26 and 2.7% in Q1FY27
- **Non-Interest Income** at INR 1,882 Crs up 14.4% Y-o-Y & 4.7% Q-o-Q
- **Operating Costs (Opex)** at INR 3,026 Crs up 14.2% Y-o-Y & 5.1% Q-o-Q.
- **Cost to Income Ratio** at 64.3% for Q2FY27 v/s 67.1% in Q2FY26 and 62.8% in Q1FY27
- **Provision Costs (non-tax)** at INR 317 Crs for Q2FY27- at 0.3% of Avg. Assets
 - P&L gain from Security Receipts of INR 395 Crs in Q2FY27

Profit and Loss Statement	Quarter Ended			Growth	
	Q2FY27	Q1FY27	Q2FY26	Q-o-Q	Y-o-Y
Net Interest Income	2,822	2,786	2,301	1.3%	22.7%
Non Interest Income	1,882	1,798	1,644	4.7%	14.4%
Total Income	4,704	4,584	3,945	2.6%	19.2%
Operating Expenses	3,026	2,880	2,649	5.1%	14.2%
<i>Human Resource Cost</i>	1,164	1,141	1,007	2.0%	15.6%
<i>Other Operating Expenses</i>	1,862	1,740	1,642	7.0%	13.4%
Operating Profit/(Loss)	1,678	1,704	1,296	-1.5%	29.4%
Provisions	317	394	419	-19.5%	-24.2%
Profit Before Tax	1,360	1,309	878	3.9%	55.0%
Tax Expense	280	238	223	17.6%	25.7%
Net Profit / (Loss)	1,080	1,071	654	0.8%	65.0%
Yield on Advances	8.9%	9.1%	9.5%		
Cost of Funds	5.7%	5.7%	6.0%		
Cost of Deposits	5.5%	5.4%	5.7%		
NIM	2.6%	2.7%	2.5%		
Cost to Income	64.3%	62.8%	67.1%		

Break Up of Non-Interest Income

All amounts in INR Crs

- **Non-Interest Income** at INR 1,882 Crs up 14.4% Y-o-Y and 4.7% Q-o-Q
- **Interest on Income Tax refunds** for Q2FY27 at INR 76 Crs accounted in Non-Interest Income
- **Core Fees** for Q2FY27 at INR 1,726 Crs, up 15.5% Y-o-Y & 14.6% Q-o-Q
- **Share of Retail Segment in Core Fees** for Q2FY27 at 57.2%
- **Loan Processing** fees- up 16.8% Y-o-Y and 30.2% Q-o-Q, aided by sustained momentum in **disbursements** (up 50.0% Y-o-Y), including in **Retail** segment (up 35.0% Y-o-Y) and FCTL disbursements
- **Card Product fees** grew 26.6% Y-o-Y & 11.8% Q-o-Q

Break up of Non Interest Income	Quarter Ended			Growth	
	Q2FY27	Q1FY27	Q2FY26	Q-o-Q	Y-o-Y
Non Interest Income	1,882	1,798	1,644	4.7%	14.4%
Of which Treasury gains / Interest on Tax Refunds	156	292	151	-46.6%	3.5%
Core Fees	1,726	1,506	1,494	14.6%	15.5%
FX Income	247	249	234	-0.6%	5.4%
Trade & CMS ¹	341	297	282	14.9%	21.1%
Third party Product (INS/INV)	249	178	246	39.8%	1.2%
Loan Processing Fee & Prepayment Charges	305	235	261	30.2%	16.8%
Card Product fees	325	291	257	11.8%	26.6%
General Banking & Others	258	257	213	0.4%	21.1%
<i>Proportion of Retail in Core Fees</i>	<i>57.2%</i>	<i>53.7%</i>	<i>55.5%</i>		

¹ includes income towards FCTL for Q2FY27

Break up of Operating Expenses

All amounts in INR Crs

- **Operating Costs (Opex)** at INR 3,026 Crs up **14.2% Y-o-Y** & **5.1% Q-o-Q**
- **C/I** for Q2FY27 at **64.3%** (v/s.67.1% in Q2FY26) and 62.8% in Q1FY27
- Opex to Avg. Assets stable at **2.5%**
- Opex in Q2FY27 **includes**:
 - **INR 51 Crs** of Commissions on Foreign Currency Borrowings linked to FCNR (B) mobilization (*part of Business Vol. linked cost*)
 - **INR 20 Crs** of Marketing expenses towards sponsorship for the Asian Games (*part of 'Others'*)
 - **INR 31 Crs** of increase in costs related to changes in Central and several State Wage Codes (*part of Premises Cost*)
- **IT expenses** grew by **24.1% Y-o-Y** but down **3.0% Q-o-Q**

Break up of Operating Expenses	Quarter Ended			Growth	
	Q2FY27	Q1FY27	Q2FY26	Q-o-Q	Y-o-Y
Manpower Cost	1,308	1,298	1,152	0.8%	13.6%
<i>Of which On Roll Staff Cost</i>	<i>1,164</i>	<i>1,141</i>	<i>1,005</i>	<i>2.0%</i>	<i>15.7%</i>
Business Volume Linked	802	739	737	8.5%	8.8%
IT	359	370	289	-3.0%	24.1%
Premises	298	261	255	14.1%	17.0%
Professional Fees	53	37	60	44.2%	-11.8%
Others	55	25	27	119.2%	105.2%
PSLC	150	150	128	0.0%	17.2%
Total Opex	3,026	2,880	2,649	5.1%	14.2%

Provisions and P&L

All amounts in INR Crs

- **Provision Costs (non-tax)** at INR 317 Crs for Q2FY27
 - Provisions for **Investments** include:
 - P&L gain from Security Receipts of **INR 395 Crs** in **Q2FY27** v/s. INR 220 Crs in Q2FY26 and INR 86 Crs in Q1FY27
 - Provisions for **Standard Advances** higher during the quarter owing to traction in **Advances growth** including **FCTL**
- Annualized **Credit Costs** for Q2FY27 at **~0.3%** of Avg. assets
- Total Recoveries & Upgrades for Q2FY27 at **INR 954 Crs**
- **RoA at 0.9% for Q2FY27** vs. 0.6% in Q2FY26 and 0.9% in Q1FY27
- **RoE at 8.2% for Q2FY27** v/s. 5.4% in Q2FY26 and 8.3% in Q1FY27

Break up of Provisions	Quarter Ended			Growth	
	Q2FY27	Q1FY27	Q2FY26	Q-o-Q	Y-o-Y
Operating Profit/(Loss)	1,678	1,704	1,296	-1.5%	29.4%
Provision for Taxation (A)	280	238	223	17.6%	25.7%
Non Tax Provisions (B)	317	394	419	-19.5%	-24.2%
<i>Provision for Investments</i>	<i>(395)</i>	<i>(86)</i>	<i>(233)</i>	<i>357.7%</i>	<i>69.6%</i>
<i>Provision for Standard Advances / Others</i>	<i>271</i>	<i>(26)</i>	<i>(37)</i>	NM	NM
<i>Provision for Non Performing Advances</i>	<i>441</i>	<i>507</i>	<i>689</i>	<i>-13.1%</i>	<i>-36.0%</i>
Total Provisions (A+B)	598	633	642	-5.6%	-6.9%
Net profit / loss after Exceptional Items	1,080	1,071	654	0.8%	65.0%
Return on Assets (annualized)	0.9%	0.9%	0.6%		
Return on Equity (annualized)	8.2%	8.3%	5.4%		
EPS-basic (non-annualized)	0.34	0.34	0.21		

Balance Sheet

All amounts in INR Crs



- **Balance Sheet** expanded by **19.8%** Y-o-Y driven by growth in Advances, Investments and Deposits, and partially offset by **23.0%** reduction in balances of Deposits placed in lieu of PSL shortfalls
- **C/D ratio** at **87.4%** v/s. 90.4% in Q1FY27 and 84.5% in Q2FY26; **Normalised** for FCTL, **CD Ratio** at **83.1%**
- **Advances** grew **23.7% Y-o-Y**; Normalised for FCTL, Advances growth at **17.6% Y-o-Y** and **3.2% Q-o-Q**
- **Deposits** grew **19.5% Y-o-Y** & **12.2% Q-o-Q**; **FCNR (B)** mobilization during the RBI concessional swap window aggregated to **INR 18,575 Crs (~US\$ 1.94 bn)**
- **Borrowings** increased by **25.5%** Y-o-Y and 14.4% Q-o-Q, primarily led by IBU related Borrowings related to FCNR (B) mobilization
- **Q2FY27 disbursements** at **INR 36,773 Crs** (ex. FCTL), grew **50.0% Y-o-Y** with share of Retail disbursements at ~47%

Balance Sheet	30-Sep-26	30-Jun-26	30-Sep-25	Q-o-Q %	Y-o-Y %
Assets	513,770	462,064	429,035	11.2%	19.8%
Advances	309,510	285,118	250,212	8.6%	23.7%
<i>of which FCTL</i>	15,215	0	0	NM	NM
Investments	100,355	92,738	83,204	8.2%	20.6%
<i>of which Non SLR</i>	10,741	11,668	11,608	-7.9%	-7.5%
Placement in lieu of PSL Shortfall	25,844	27,449	33,557	-5.8%	-23.0%
Liabilities	513,770	462,064	429,035	11.2%	19.8%
Shareholders Funds	53,268	52,338	49,197	1.8%	8.3%
<i>Total Capital Funds</i>	51,591	51,228	47,941	0.7%	7.6%
Deposits	354,004	315,373	296,276	12.2%	19.5%
<i>of which FCNR (B)</i>	18,575	435	0	NM	NM
Borrowings	77,734	67,940	61,955	14.4%	25.5%

¹ Includes sanctions/ limit set-ups

Break up of Advances

All amounts in INR Crs

Advances

- **Q2FY27 Advances** up **23.7% Y-o-Y** & **8.6% Q-o-Q**
- Normalised for FCTL related to FCNR (B), Advances growth at **17.6% Y-o-Y** and **3.2% Q-o-Q**
- **Retail Banking** Advances up **8.7% Y-o-Y** driven by disbursements growth at **35.0% Y-o-Y**
- **Commercial Banking** Advances up **20.2% Y-o-Y** and **7.6% Q-o-Q**
- **Corporate & Institutional Banking** Advances up **31.4% Y-o-Y**
- Disbursements of **INR 36,773 Crs** in Q2FY27 with share of Retail disbursements at ~47%

Segmental Break up of Advances	30-Sep-26	30-Jun-26	30-Sep-25	Q-o-Q %	Y-o-Y %
Retail Banking ¹	131,252	127,147	120,802	3.2%	8.7%
Commercial Banking	75,043	69,743	62,430	7.6%	20.2%
Corporate & Institutional Banking	88,000	88,228	66,980	-0.3%	31.4%
FCTL	15,215	0	0	NM	NM
Total Net Advances	309,510	285,118	250,212	8.6%	23.7%
Total Net Advances [Ex- FCTL]	294,295	285,118	250,212	3.2%	17.6%

of which MSME advances contributing 28.8%

Disbursements	Q2FY27	Q1FY27	Q2FY26	Q-o-Q %	Y-o-Y %
Retail Banking	17,391	15,005	14,077	15.9%	23.5%
Commercial Banking	3,938	1,485	1,835	165.1%	114.6%
Corporate & Institutional Banking	15,445	17,454	8,595	-11.5%	79.7%
Total Disbursements	36,773	33,945	24,507	8.3%	50.1%

¹ Retail Banking includes Micro Enterprise Banking (MIB) erstwhile part of SME Book

Break up of Deposits

All amounts in INR Crs

Deposits

- CASA + Retail TDs¹ at **57.0% vs. 65.0%** in Q2FY26 and **65.2%** in Q1FY27
- Retail & Branch led Deposits** CASA ratio at **36.2%**
 - Normalised** for FCNR (B), Retail and Branch Banking CASA Ratio **stable Q-o-Q** at **39.7%**
- Avg. daily Retail CA** for Q2FY27 grew **25.5% Y-o-Y**
- Avg. daily Retail SA** for Q2FY27 up **13.8% Y-o-Y**
- Retail CASA** Accounts opened: **2.35 Lakh** in Q2FY27

AQB Metric	Bank	Retail
Total Deposits Y-o-Y	22.1%	19.0%
CA YoY	21.8%	25.5%
SA YoY	11.6%	13.8%

Break up of Deposits	30-Sep-26	30-Jun-26	30-Sep-25	Q-o-Q %	Y-o-Y %
CASA	106,175	103,233	99,708	2.8%	6.5%
Current Account	47,170	44,682	43,912	5.6%	7.4%
Savings Account	59,005	58,551	55,796	0.8%	5.8%
CASA Ratio	30.0%	32.7%	33.7%		
Term Deposits	247,829	212,140	196,568	16.8%	26.1%
of which FCNR (B)	18,575	435	0	NM	NM
Certificate of Deposits	11,382	6,604	987	-	-
Total Deposits	354,004	315,373	296,276	12.2%	19.5%

Segmental Break up of Deposits	30-Sep-26	30-Jun-26	30-Sep-25	Q-o-Q %	Y-o-Y %
Retail & Branch Banking led Deposits	207,985	186,691	171,978	11.4%	20.9%
Retail & Branch Banking CASA Ratio	36.2%	39.7%	39.6%		
Other Deposits	134,636	122,077	123,311	10.3%	9.2%
Other CASA Ratio	23.0%	23.9%	25.6%		
Total Deposits	342,622	308,769	295,289	11.0%	16.0%

¹ Based on Balances ≤ INR 3 Crs on an Account Level; ² Retail Banking includes Micro Enterprise Banking (MIB) erstwhile part of SME Book; ³ Excluding Certificate of Deposits; basis internal business segmentation

NPA Highlights

All amounts in INR Crs



- **GNPA** at **1.2%** in Q2FY27 v/s. 1.6% in Q2FY26 and 1.3% in Q1FY27
- **NNPA** Ratio at **0.2%** in Q2FY27 v/s. 0.3% in Q2FY26 and 0.2% in Q1FY27
- **PCR** at **80.5%** in Q2FY27 v/s 81.0% in Q2FY26 and 81.7% in Q1FY27
- Gross **Slippages** for Q2FY27 were INR 1,035 Crs (**1.3%** of Advances), v/s. INR 1,248 Crs (2.0%) in Q2FY26, and INR 964 Crs (1.4%) in Q1FY27
- **Retail Banking Slippages** stable at **INR 891 Crs (2.7%** of Advances) v/s. INR 1,221 Crs (4.0% of Advances) in Q2FY26 and INR 843 Crs (2.7%) in Q1FY27

Asset Quality Parameters	30-Sep-26	30-Jun-26	30-Sep-25
Gross NPA (%)	1.2%	1.3%	1.6%
Net NPA (%)	0.2%	0.2%	0.3%
Provision Coverage Ratio excl. Technical W/O (%)	80.5%	81.7%	81.0%
Provision Coverage Ratio incl. Technical W/O (%) ³	92.7%	93.3%	92.8%

Segmental GNPA	30-Sep-26		30-Jun-26		30-Sep-25	
	GNPA	(%)	GNPA	(%)	GNPA	(%)
Retail Banking	2,794	2.1%	2,751	2.2%	2,857	2.4%
Commercial Banking	497	0.7%	492	0.7%	711	1.1%
Corporate & Institutional Banking	584	0.7%	462	0.5%	487	0.7%
Total	3,875	1.2%	3,705	1.3%	4,055	1.6%

Movement of GNPA ¹	30-Jun-26	Movement				30-Sep-26
	Opening	Additions	Upgrades	Recoveries	Write Offs	Closing
Retail Banking ²	2,751	891	172	218	458	2,794
Commercial Banking	492	21	4	12	0	497
Corporate & Institutional Banking	462	123	0	0	0	584
Total	3,705	1,035	176	230	458	3,875

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

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

³ Note – 'The Provision Coverage Ratio incl. Technical W/O' for previous periods have been restated. The number presented above are also inclusive of Retail Segment.

Summary of Labelled & Overdue Exposures

All amounts in INR Crs

- Recovery, Repayments and Upgrades during Q2FY27 from Standard Restructured accounts amounted to **INR 12 crs**
- Recoveries** from **Security Receipts** during the quarter aggregated to **INR 395 Crs**
- Overdue book of 31-90 days at **INR 2,655 Crs** v/s. INR 3,607 Crs in Q2FY26 and INR 2,445 Crs in Q1FY27
- Retail Overdue at **INR 1,851 Crs** v/s. INR 2,637 crs in Q2FY26 and INR 1,877 crs in Q1FY27

Particulars	30-Sep-26		30-Jun-26		30-Sep-25	
	Gross	Provisions	Gross	Provisions	Gross	Provisions
NPA	3,875	3,118	3,705	3,028	4,055	3,284
Other Non Performing Exposures	4,096	3,462	4,296	3,654	4,789	4,137
<i>NFB of NPA accounts</i>	809	174	816	174	833	180
<i>NPI</i>	3	3	26	26	37	37
<i>Security Reciepts</i>	3,284	3,284	3,454	3,454	3,920	3,920
Total Non Performing Exposures	7,971	6,580	8,001	6,682	8,845	7,422
Technical Write-Off ¹	6,521	6,521	6,412	6,412	6,577	6,577
Provision Coverage incl. Technical W/O		90.4%		90.8%		90.8%
Std. Restructured Advances ²	219	36	229	37	271	42
<i>Erstwhile</i>	7	3	5	3	6	3
<i>DCCO related</i>	-	-	-	-	0	0
<i>MSME</i>	51	6	51	6	53	6
<i>Covid</i>	161	27	172	29	211	34
Other Std. exposures ³	3	1	66	23	117	41
61-90 days overdue loans ⁴	1,317		862		1,667	
<i>Of which Retail</i>	665		687		1,134	
31-60 days overdue loans ⁴	1,338		1,583		1,940	
<i>Of which Retail</i>	1,186		1,190		1,503	

¹ Prior period figures restated to include Corporate and Retail Book

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

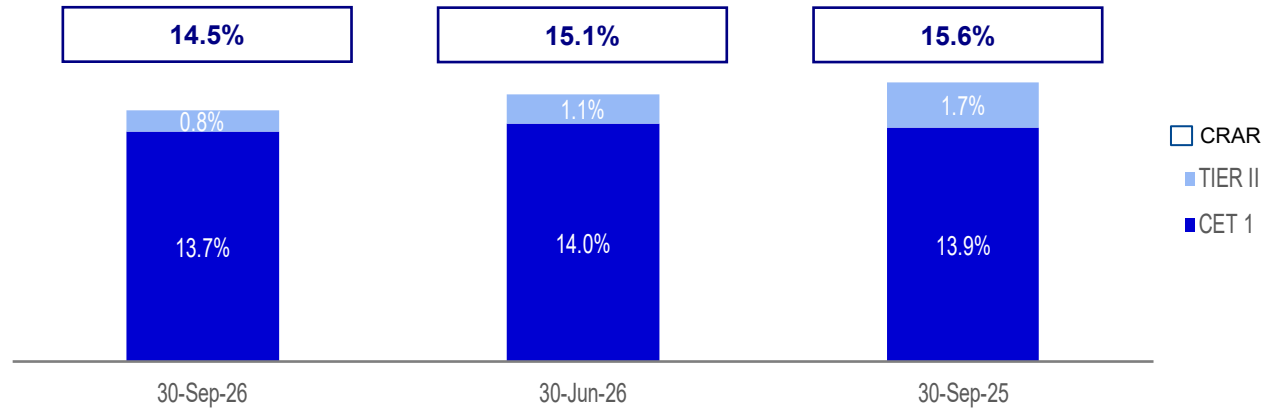
³ Where provisioning has been made as per requirement of RBI circular on Prudential Framework for Resolution of Stressed Assets dated June 7, 2019

⁴ Overdue loans for prior period has been restated to align with regulatory definition

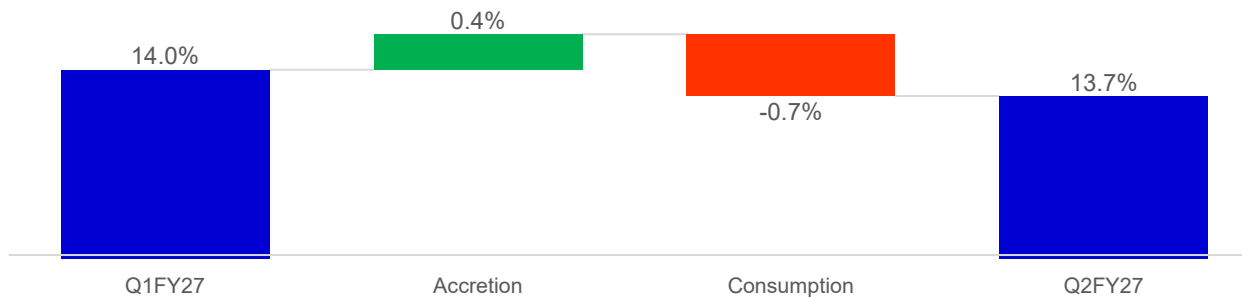
CET 1 Ratio at 13.7%¹



1 Bank's Capital Adequacy Ratio ¹



2 CET I Q-o-Q Movement in Q2FY27 ¹



Key Parameters

69.1%
RWA/Assets
-260bps YoY

+11 bps
DTA Q-o-Q Accretion

+103 bps
CET 1 upside from DTA unwind over time

External Rating

Agency	Current Rating	Outlook	Previous Rating	Action
Domestic				
CARE	AA+ ↑	Stable	AA-	Jun'26
ICRA	AA ↑	Stable	AA-	Jul'26
CRISIL	AA+ ↑	Stable	AA-	Aug'26
India Ratings	AA+ ↑	Stable	AA-	Aug'26
International				
Moody's	Ba1 ↑	Stable	Ba2	May'26
S&P Global	BB+ ♦	Stable	Not Rated	Jul'26

↑ Upgrade ♦ Inaugural

¹ Includes Profits

Contents

Financial Results – Q2FY27

YES BANK Franchise



Strong Institutional Sponsorship

Overview

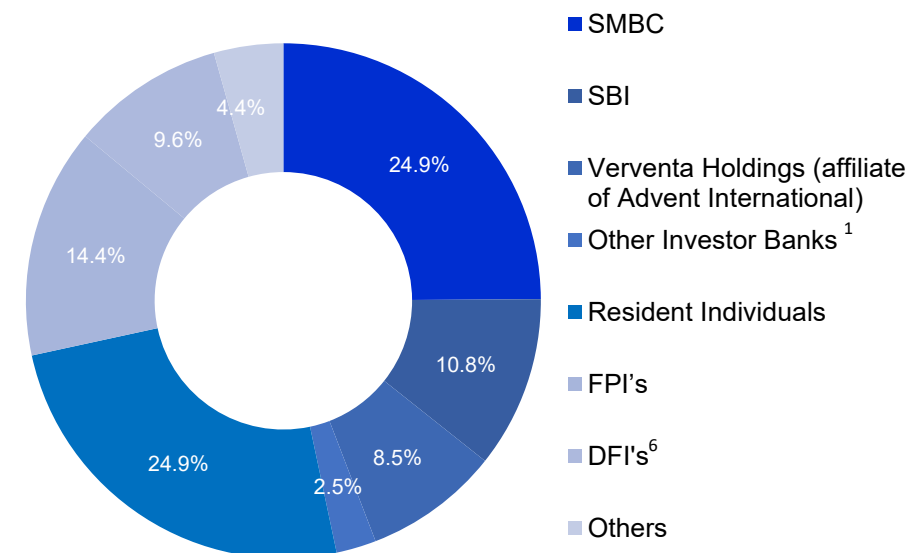
Sumitomo Mitsui Banking Corporation (“SMBC”) became **YES Bank’s largest shareholder** through the acquisition of 24.9% stake from SBI, other Investor Banks¹ and separately from Carlyle (CA Basque Investments) and others

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

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

SBI continues to remain **as one of the largest shareholders** in YES Bank with One Nominee Director on the Board of Directors

Strong & Diversified Investor Base²



SMBC Overview

SMBC, a wholly owned subsidiary of **Sumitomo Mitsui Financial Group (SMFG)**, is among the **leading foreign banks** operating in India. It is the **2nd largest banking group in Japan**, 14th largest globally³; designated as a **GSIB**⁴, with **Total Assets of ~USD 2 trillion**

SMFG's wholly owned subsidiary, **SMFG India Credit Company**, is one of the largest **diversified NBFCs in India**, with an AUM of USD 7.0 billion, a customer base of 3 million, and a branch network of 1,015 locations across more than 670 towns⁵.

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



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

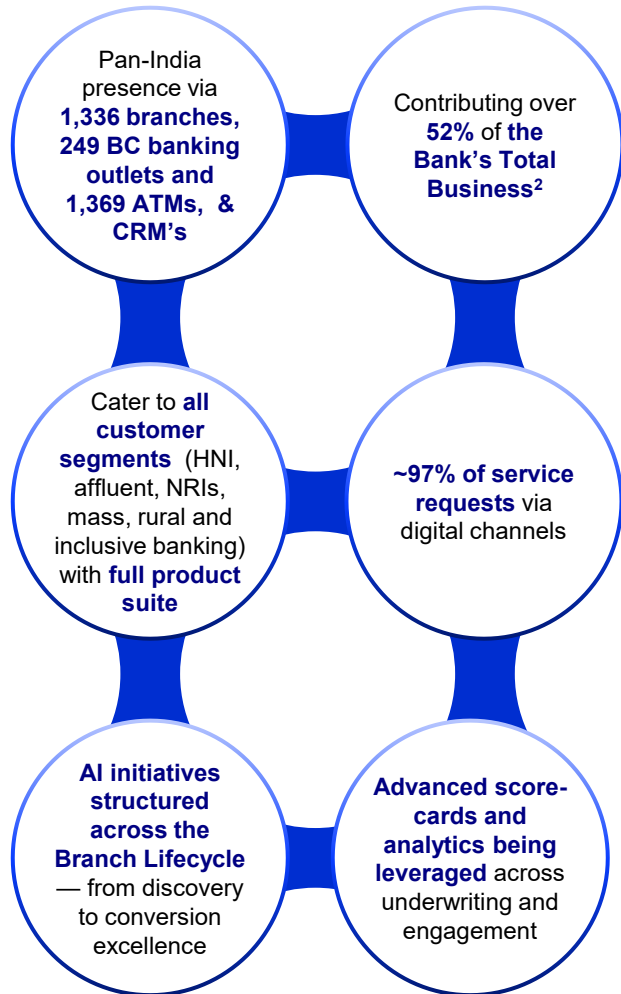


Leverage **Strong Parentage** For **Higher Trust**



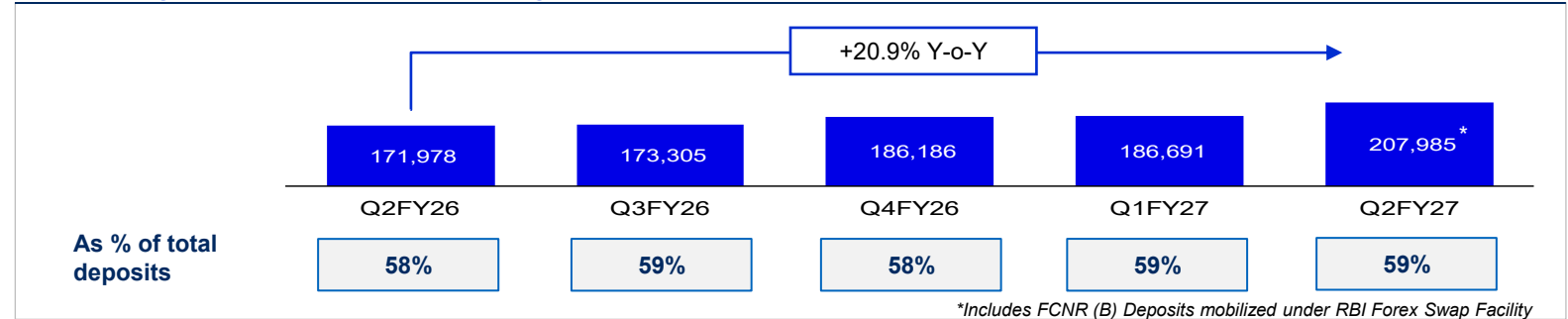
Cross-border Expertise; Access **New Business Opportunities** – Japanese And Global Corporates

Retail Bank

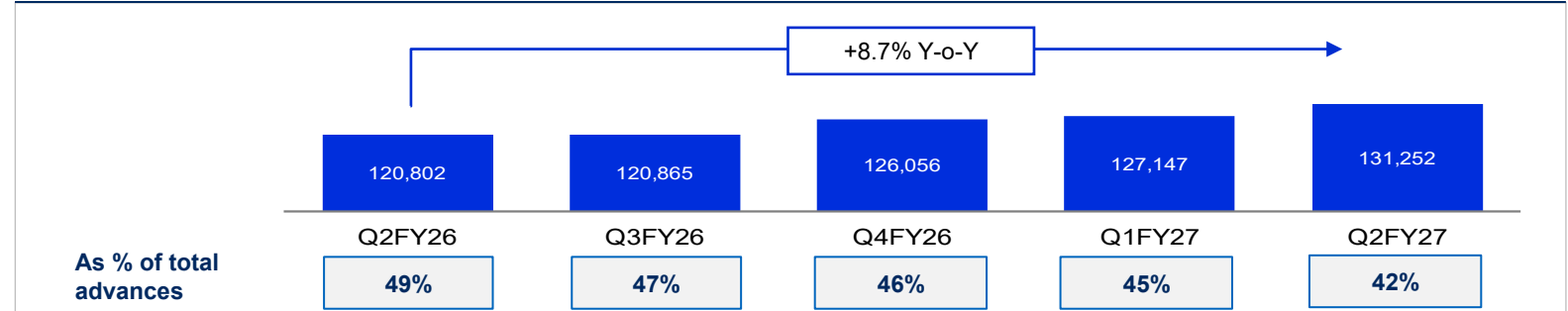


All amounts in INR Crs

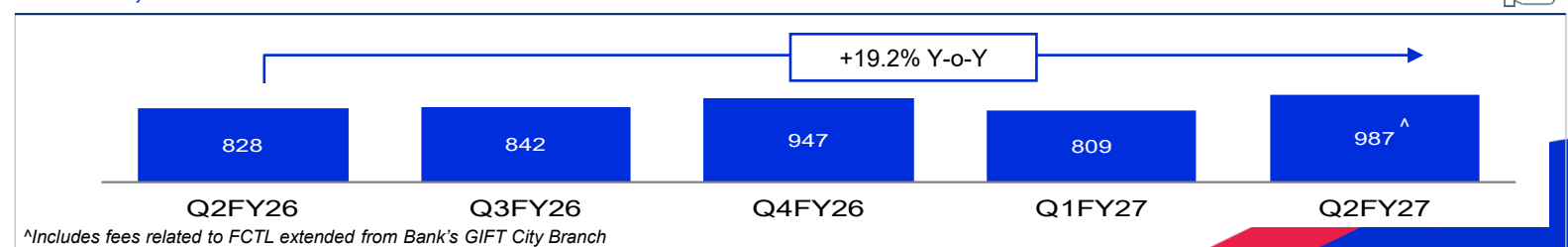
Accelerated growth in Retail & Branch Banking led Deposits¹



Growth calibration in Retail Advances¹



In addition, continued momentum within Retail Fee Income¹



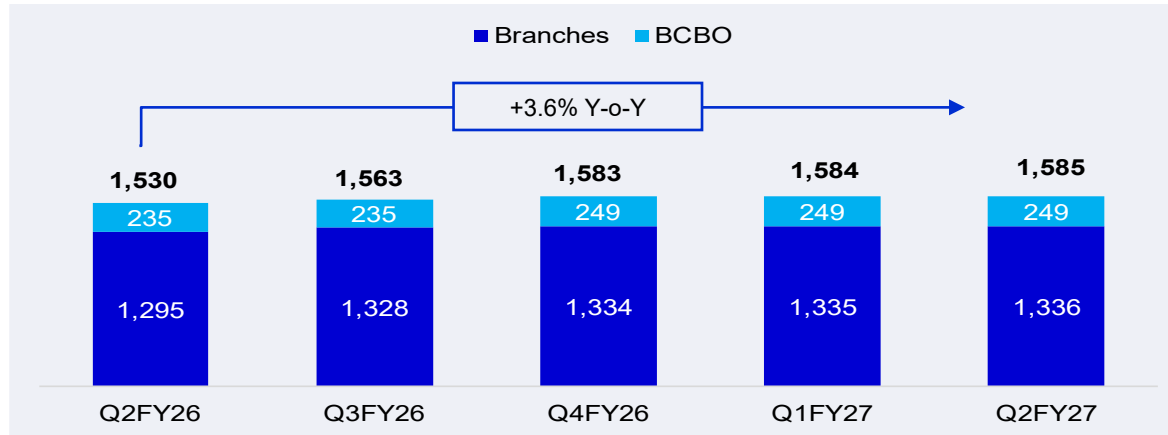
¹ Basis Internal Business Segmentation; ² (Retail Advances + Retail & Branch Banking Deposits) / (Total Deposits + Total Advances excl. FCTL)

Branch Banking



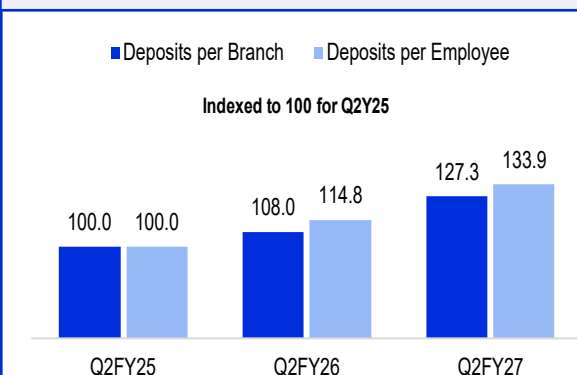
All amounts in INR Crs

1 Network Footprint stands at 1,336 branches and 249 BCBO outlets

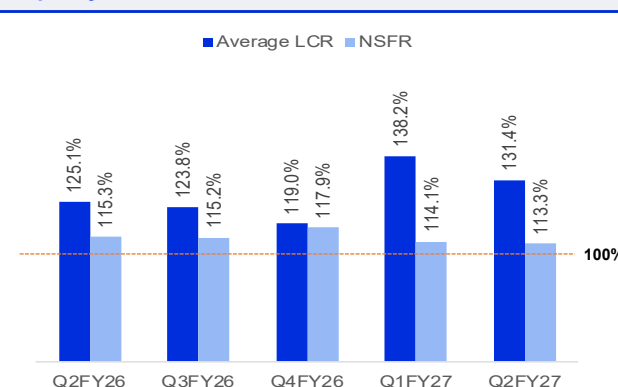


3 Productivity continues to improve across the branch network, while liquidity buffers remain strong with LCR and NSFR well above requirements

Productivity Gains within existing & expanding franchise



Continue to maintain healthy short term & long-term liquidity



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

Current & Savings Account Onboarding

Assisted Digital Onboarding

- ~96% eligible SA accounts opened digitally through Assisted Digital Onboarding application
- ~85% eligible CA accounts opened digitally with ~42% accounts activated within 4 hours
- Enhancements in the digital onboarding app towards regulatory guidelines adherence
- Operational efficiency through automation and system integrations in the digital onboarding

DIY (Do It Yourself) Digital Onboarding for SA onboarding

- Our DIY journey delivers a frictionless onboarding experience for customers

Servicing & Cross Sell

Servicing

- Over 360+ unique service journeys available on digital channels
 - 205 on 'IRIS by YES BANK' – Bank's newest Digital app
 - 227 on YES Online – Internet Banking Platform
 - 101 on YES Robot
 - 73 on WhatsApp Banking

Cross Sell

- End-to-end digital journeys across FD, RD, Credit Cards, Mutual Funds, SGB, Re-KYC, Insurance, IPOs, Card Upgrades & Quick Loans, Tax Payments, Digital Savings Accounts, Virtual Gift Cards, Government Schemes, Card-to-EMI conversions, and Personal Loans
- Journeys available across DIY / Assisted

Retail Liabilities: Offerings for Evolving Customer Needs

Comprehensive, Segment-Driven Banking Solutions Across Customer Groups



SA Segmental Propositions - A Complete Family Banking Offering

Women

YES Essence

YES Premia

YES Grandeur

YES First

Senior Citizens

YES Respect

YES Premia

YES Grandeur

YES First

Gen Z

YES vibez

- Gen Z-focused digital banking proposition that fits their lifestyle
- Strengthens overall Family Banking ecosystem

Salary Account for GCC

Smart Pro Salary

- Exclusive salary account
- ₹5 L health insurance top-up
- ₹60,000+ joining benefits + up to ₹6,000 cashback
- Wellness memberships
- 0 brokerage trading for 1st Year

3 in 1 SA, Demat & Trading

YES SECURITIES YES BANK

CURTAIN RAISER

GRAND LAUNCH OF

THE RENEWED 3-IN-1 JOURNEY

Now 10 Steps to 5 Steps

3 IN 1

SAVINGS DEMAT TRADING

10 STEPS THEN 5 STEPS NOW

Faster Onboarding Simpler Process Better Experience Greater Opportunities

YES First YES BANK

Where her wealth is treated as legacy

Discreet banking for women who inherit and inspire

YES Grandeur YES BANK

Your world, your choices

a proposition designed to empower every step you take

YES Premia YES BANK

Your priorities, in focus

with a proposition specially curated for you

YES First YES BANK

For those who steward more than wealth

Designed to celebrate life's finer chapter

YES Grandeur YES BANK

Live life, the way you imagined

a proposition crafted for your golden years

YES Premia YES BANK

Because life keeps getting better

A proposition for your golden years

YES First vibez YES BANK

Banking for those shaping what's next

Premium proposition designed for modern needs

YES Grandeur YES BANK

Moving at your rhythm

a proposition with convenience, etc.

YES Premia YES BANK

Your vision. Your vibe. Our focus.

A proposition designed around your aspirations

Smart Pro Salary Solution for GCC Employees

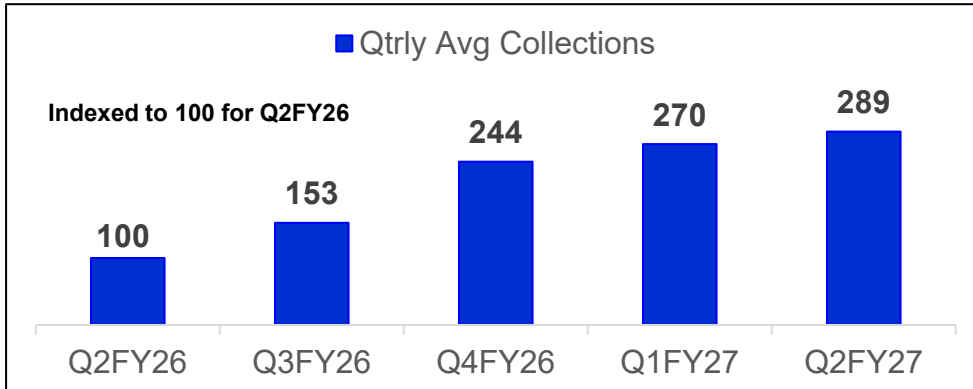
Smart Pro Salary Solution for GCC Employees

Retail Liabilities: QR/Soundbox Solutions for Merchants

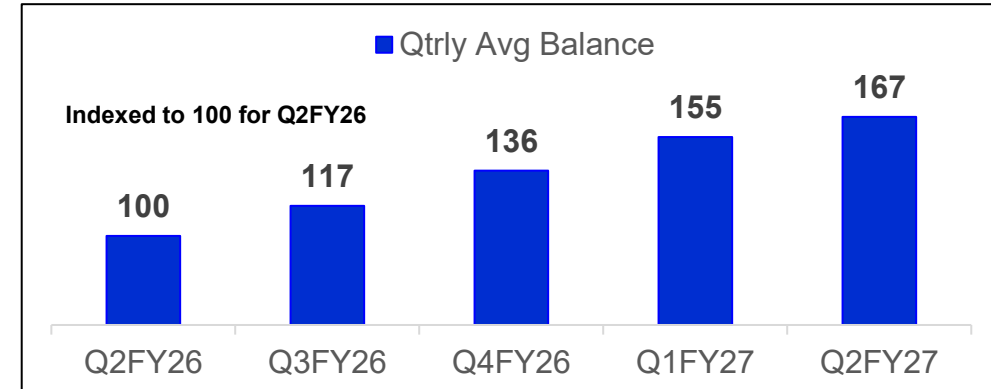
Building Granular Current Account Franchise through Customer Centric Approach



QR/Soundbox Customer Collections



QR/Soundbox Customer Balances



Merchant Account Offerings

YES BANK

Merchant Elite Current Account

with offers worth ₹10 Lakhs+

Complimentary Shop Insurance | Free Soundbox & POS Rental Cashback | Same Day On-Demand Settlement

For details, visit our nearest branch | www.yes.bank.in

YES Business | **YES BANK**

Power your business with **YES BANK Current Account**

Comprehensive solutions for Vyaparis | Up to 20X* Cash Deposits | Benefits worth up to ₹12 Lakhs*

Visit www.yes.bank.in

YES BANK

With **YES Pay Biz**

Collect payments easily

YES Business | **YES BANK**

Light up your business this festive season with **Merchant Elite Current Account**

THE GREAT INDIAN VYAPARI FESTIVAL

New Launch

YES BANK

Onward, upward, always.

Grow more with **Merchant Prime Current Account**

Your business didn't grow by chance. You earned every step, late nights, bold calls, all in. Now you're ready for more. And that kind of growth deserves the right support. YES BANK Merchant Prime Account is built to offer you the tools and freedom your business needs as it steps into what's next.

Smart features, zero hassle:

- Complimentary Venture Business Debit Card
- 2,000 Rewards Points*
- Free Soundbox + 1 Android POS machine* Free*
- 20X Higher Cash Deposit Limit Up to ₹5 Crore

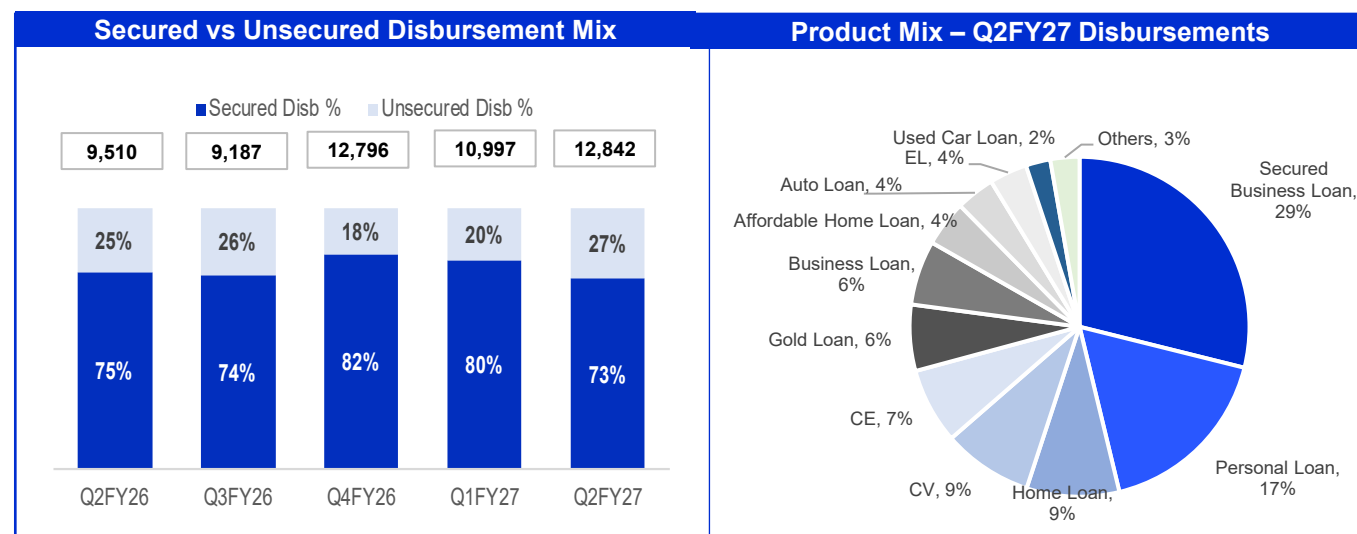
*Not for funding of ₹50,000 and activation on YES Biz by YES Bank with min. amount of ₹1,000. ** Free subject to volume of ₹50,000 per month and is subject to cashback for 1 POS Machine subject to ₹1 lakh throughout. POS should be tagged in within 15 days of account opening.

Retail Assets

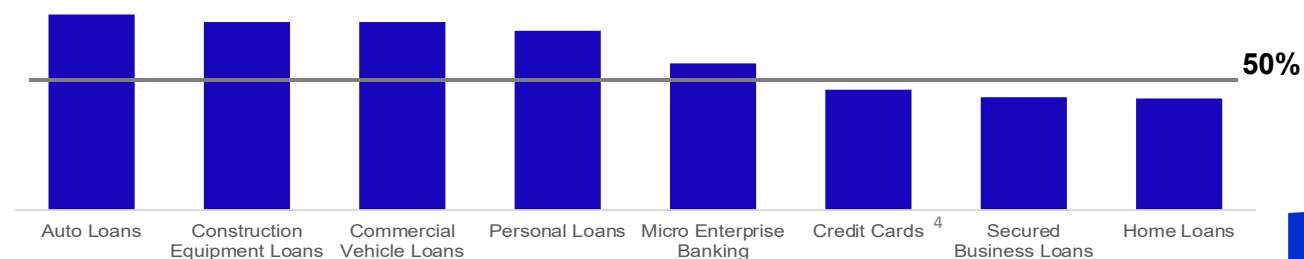
1 Diversified Retail Advances book¹

In INR Crs	% Share	Q-o-Q	Y-o-Y
Retail Banking Assets	69.5%	3.3%	7.0%
Secured	56.6%	2.7%	8.2%
Mortgage	34.6%	5.4%	16.2%
Secured Business Loans	19.3%	7.0%	24.6%
Home Loans	8.9%	4.2%	5.8%
Affordable Home Loans	6.4%	2.5%	9.0%
Non-Mortgage	22.0%	-1.3%	-2.4%
Commercial Vehicle Loans	6.2%	0.0%	-3.8%
Construction Equipment Loans	4.7%	1.7%	4.9%
Auto Loans	3.7%	-3.8%	-19.4%
Used Car Loans	3.1%	-6.3%	-22.7%
Gold Loan	1.8%	-13.1%	187.8%
Others ²	2.5%	11.8%	4.7%
Unsecured	12.9%	5.8%	2.2%
Personal Loan	8.9%	3.2%	-6.6%
Business Loan	3.0%	5.1%	14.7%
Education Loan	1.0%	40.3%	103.7%
Micro Enterprise Banking	16.5%	5.0%	11.6%
Credit Cards	7.3%	4.5%	21.3%
Rural Banking	4.9%	2.6%	2.6%
Inclusive & Social Banking	1.7%	2.1%	29.2%
Total Gross Retail Advances	100%	3.6%	8.8%
Provisions			
Total Net Retail Advances		3.6%	8.9%

2 Retail Banking Assets disbursements³: Calibration in Product mix



3 ETB Share in Retail Disbursals during Q2FY27



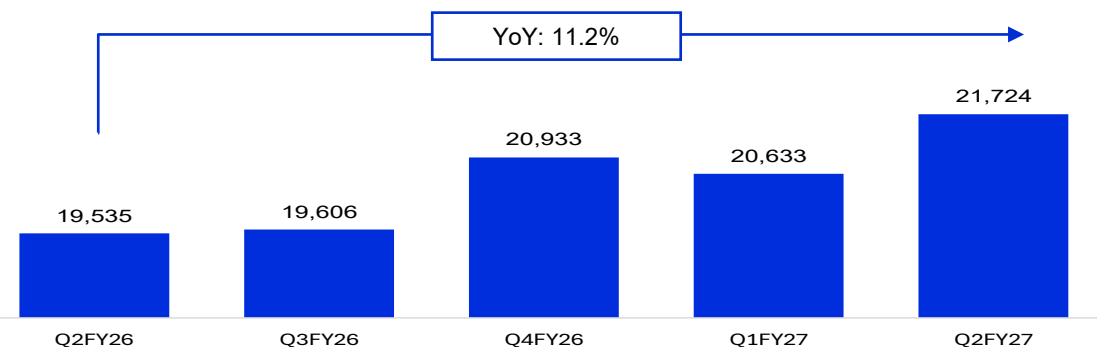
¹ Split basis gross advances including Co-lending; ²Other includes IF, LAS etc ; ³Excludes MEB, Rural Assets, Cards and ISB ⁴Basis cards in force

Micro Enterprise Banking

Catering MSME Market Segment

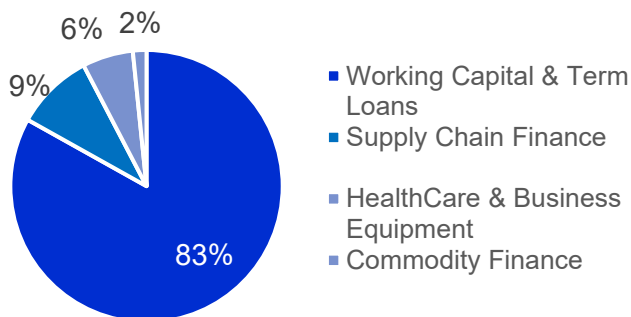


1 Steady Growth in Funded Book



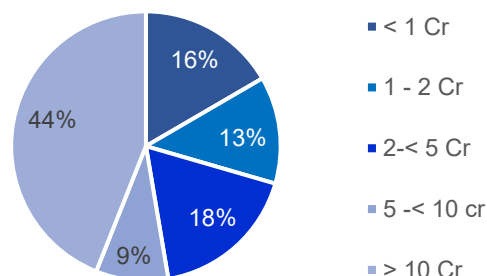
- **PSL Book : ~90%** of MSME Funded Book PSL Compliant

2 Sustainable Product Mix



~88% of Fund book consists of secured products

3 Granular and Stable Customer Mix



4 Growth Avenues, Digitization & Product Innovation



Implemented Pre-Approved Credit Enhancement (PACE) for Existing-to-Bank (ETB) customers, enabling proactive, data-driven credit limit enhancements to strengthen customer retention, deepen banking relationships, and drive sustainable portfolio growth. Additionally, renewed focus on Health Care & Business Equipment Finance leading to better margins



Enhancement in **SmartFin** – a digital Loan Origination System for **Supply Chain business**, now empowered for renewal / enhancement of existing customers showcasing strong shift toward digital adoption. The platform, replenished with API based data, further strengthens customer engagement, retention and cross-sell potential.



SME Direct Service Desk has been enhanced to support YES Business (Net Banking) onboarding for all constitution (erstwhile only Sole Proprietorship). The desk has increased its handling to 60+ request type & has successfully processed ~18,200 service requests in Q2 FY27—reinforcing its role as a key service channel in improving customer experience.

Rural Assets & Inclusive and Social Banking

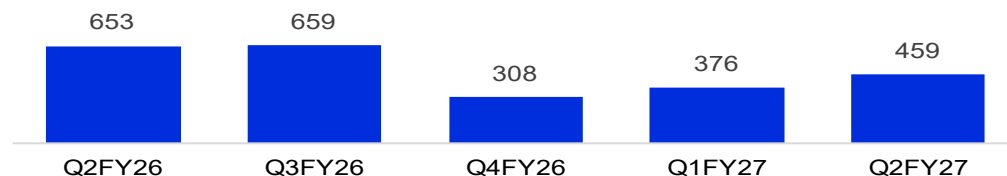


All amounts in INR Crs

RURAL ASSETS

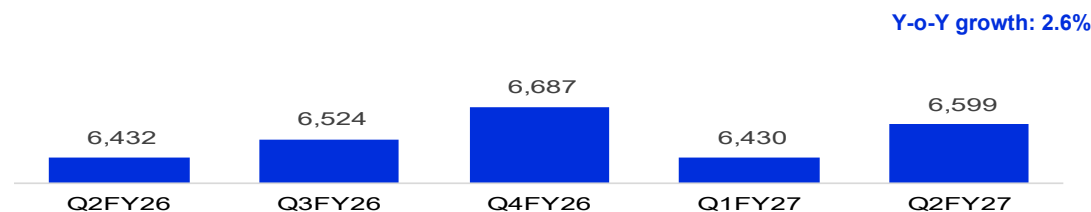
Deepening the penetration in emerging rural markets & generating Agri PSL

1 Business originations¹



- Book qualifies under **granular PSL lending**
- **Product suite to cater to all segments** of semi urban/ rural ecosystem
- **Parameterized lending** in the granular book for faster disbursements

2 Building a Diversified, Scalable & Digitally Enabled Rural Book



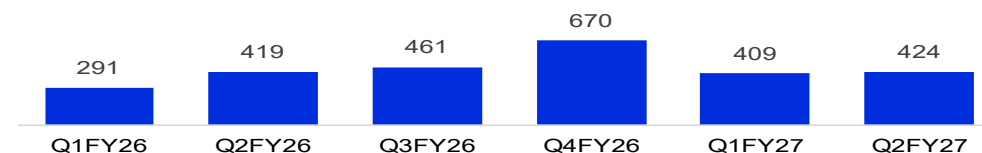
- **Well diversified rural financing book** with a balanced mix of FMA and KCC
- **Expanding into unpenetrated rural markets** to improve financial inclusion & ensuring credit availability to larger farmer base
- **Strong rural value chain** presence supported by a diversified portfolio across ~13 States

¹ Excluding lending to MFI; Q4FY26 Business origination restated and not comparable with previous reportings

INCLUSIVE & SOCIAL BANKING

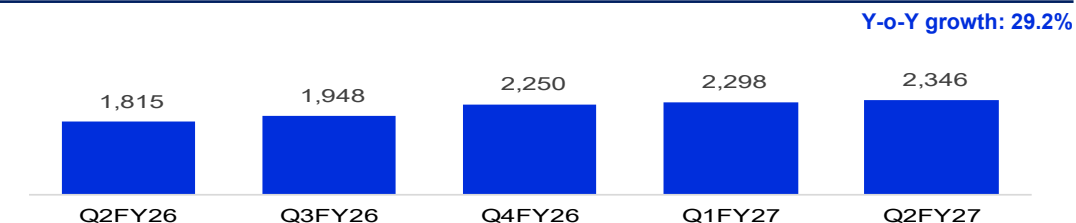
Catalyzing Inclusive Growth Through Women Microfinance

3 Business originations



- **17% Growth** from H1 FY26 to H1 FY27 in **business originations**
- Book qualifies under **granular PSL lending**
- All new business sourced from 1st January 2025 onward is covered under CGFMU, the Government's credit guarantee scheme.

4 Optimized book growth with geographic diversification

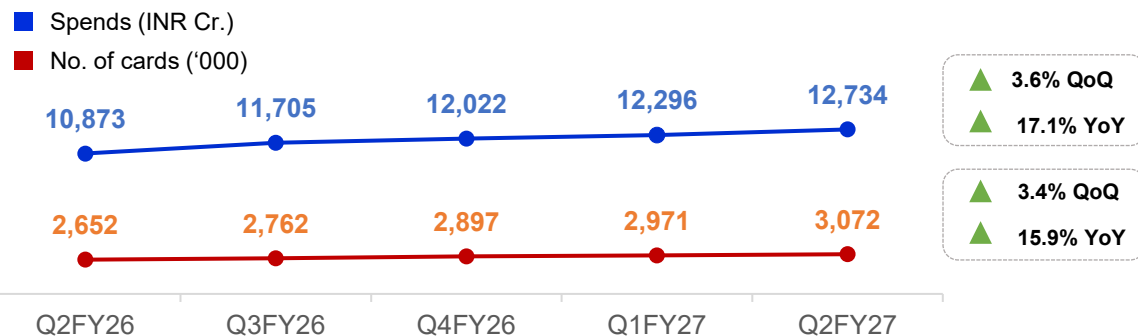


- **29 % YoY Book Growth**
- **Diversified portfolio** across 286 districts in 18 states
- **Long standing relationship** with 10 credible BC partners

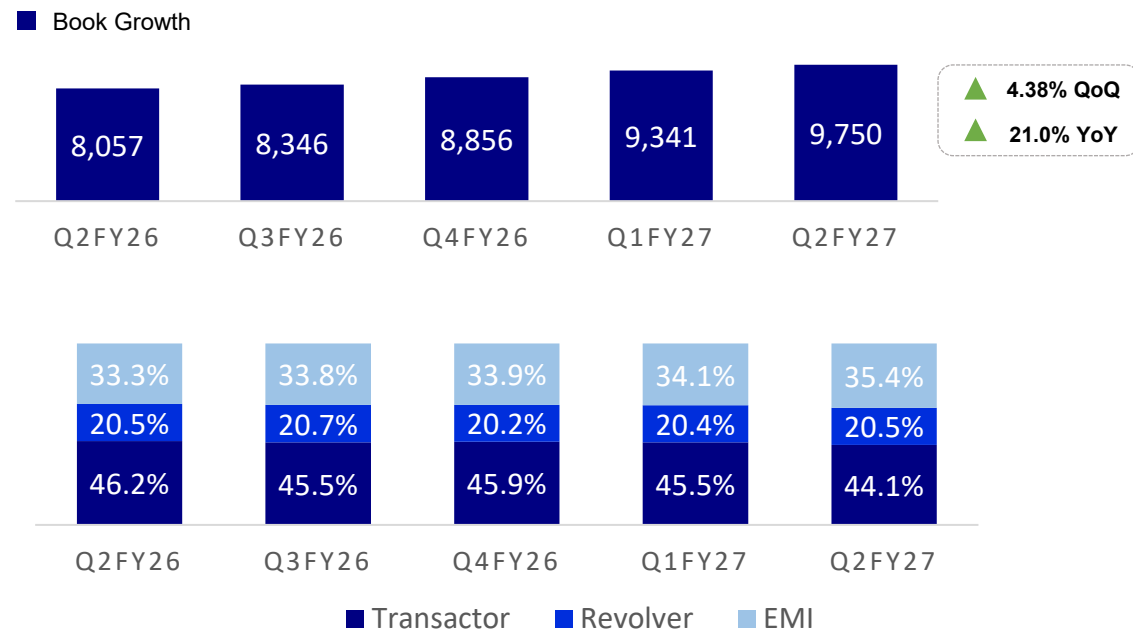
Credit Cards



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



2 Book Growth and Book Mix %



3 Key Initiatives Q2FY27

Portfolio Optimization

New Product Launch:

- Launch of 'Essence' credit card for the fast-growing salaried women segment
- New co-branded, zero forex markup card introduced

EMI Capability Enhancement:

- Enabled contextual EMI on CC-UPI spends via merchant-aggregator ecosystem, improving EMI conversion at the point of sale
- Launched capability to convert transaction into EMI at the OTP page

Customer Centric Innovation

Benefits Tracking and Discovery:

- Hyper-personalized credit card dashboard within IRIS mobile app, enabling customers to view milestones, spends thresholds, eligibility and available offers

Customer Experience Improvements:

- Credit card statement password logic simplified to an easy-to-remember format, to help seamlessly access and track past statements and spending patterns

Integrated CKYC Onboarding:

- Convenient onboarding of NTB customers at the time of credit card sourcing with CKYC automation

Portfolio Update

Sourcing Update:

- Quarterly sourcing of ~2.32 lakh cards (Proprietary cards: ~1.34 L, Co-brand cards: ~0.98L)

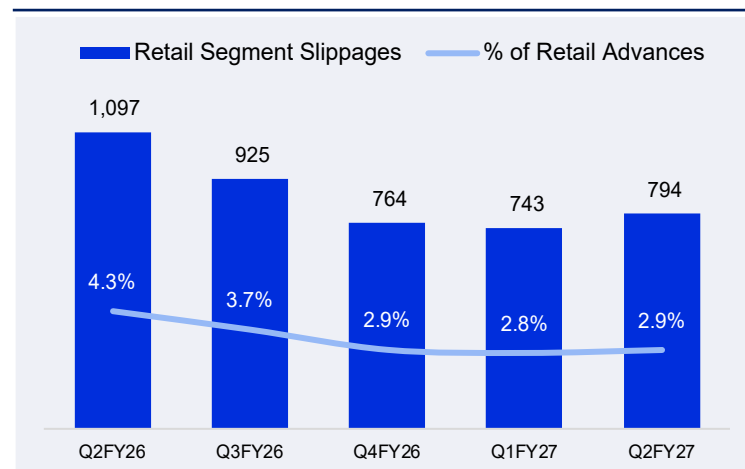
EMI Booking and Spends:

- Highest-ever EMI booking of 1.41K Cr. and over INR 12.7K Cr. in total spends including highest ever INR 5.3K Cr. CC UPI spends

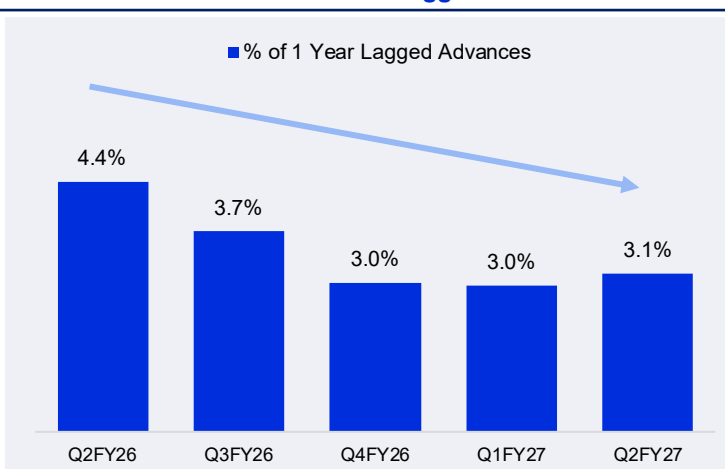
Retail Slippages¹

All amounts in INR Crs

Retail Slippages continue to hold steady in recent quarters



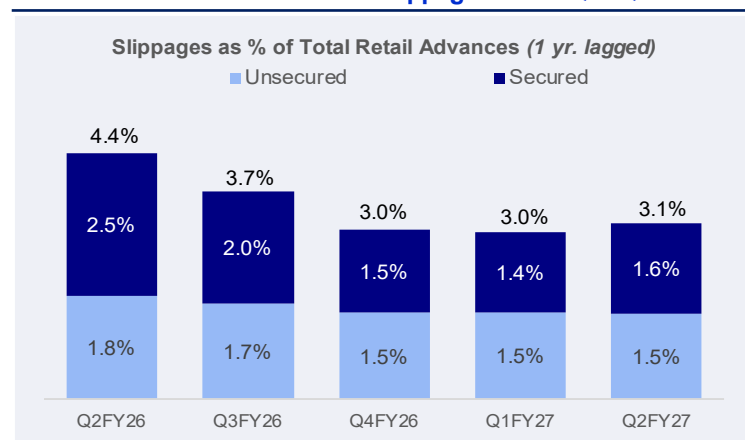
Similar trend seen even on 1 Year lagged basis



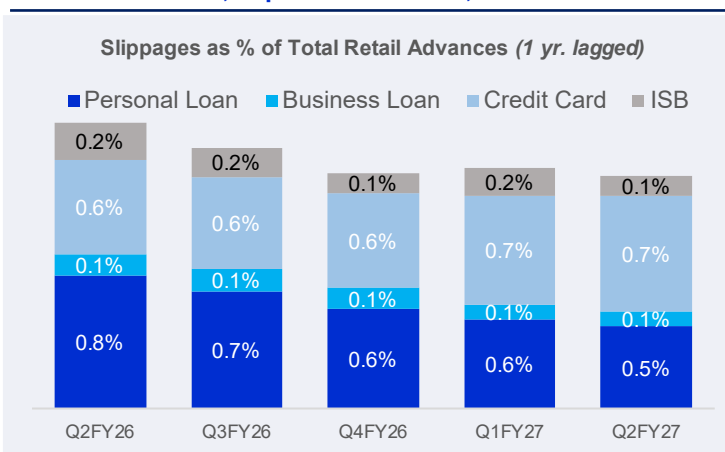
Early delinquencies i.e. 30+ also showing improvement Y-o-Y



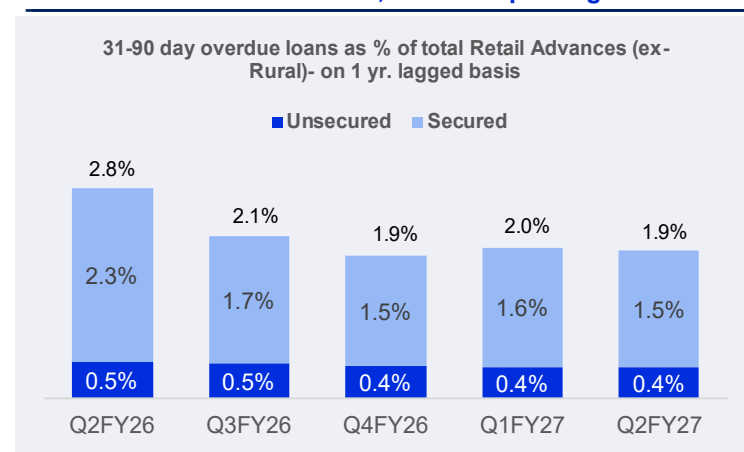
Secured & Unsecured Portfolio slippages down Q-o-Q



Within Unsecured, improvement in PL, BL and Credit Card



30+ stable across unsecured, further improving in secured



¹Slippage ratios expressed on Annualized basis, Excludes Micro Enterprise Banking

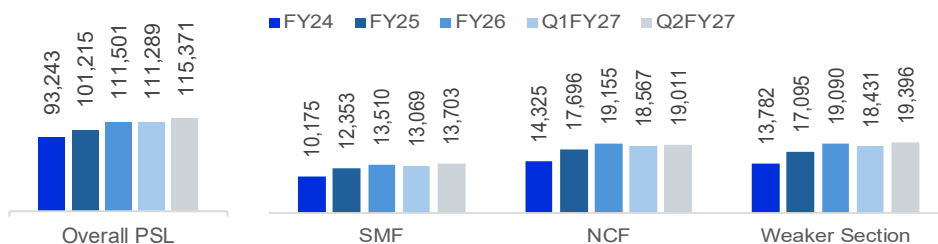
PSL compliance



- On track Ensuring NIL **shortfalls** in **sub-categories by year end**
- Focused Acceleration on **Organic Sourcing** in PSL sub-categories: **SMF** (Small & Marginal Farmers), **NCF** (Non-Corporate Farmers) and **WS** (Weaker Sections) Assets via expanding distribution, manpower, and productivity
- Expansion of **BC** (Business Correspondent) **Partnership** Models
- Inorganic Interventions: Purchase of **PSLCs** (PSL Certificates) / **IBPC** (Inter Bank Participation Certificate) / **PTCs** (Pass Through Certificates) / **DAs** (Direct Assignment)

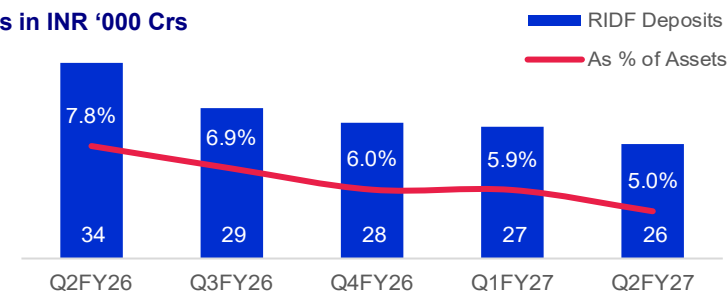
Rising On Balance Sheet Amounts *(excludes inorganic interventions and deposits)*

All amounts in INR Crs



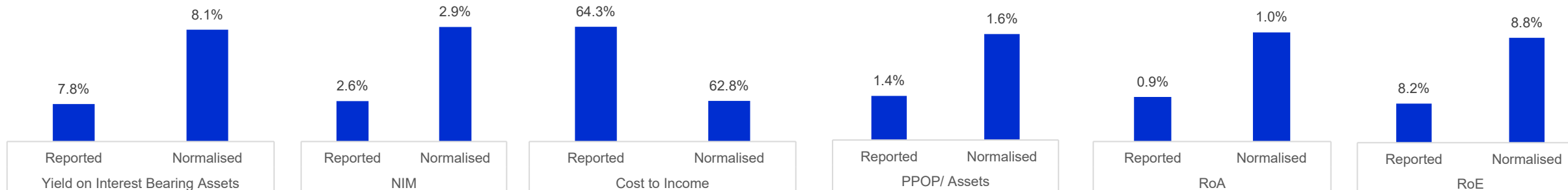
PSL Mandated Deposits as a % of Total Assets

All amounts in INR '000 Crs



Mandated deposits in lieu of PSL Shortfalls: 5.0% of Assets

All figures below for Q2FY27; 'Normalized' indicates Pro-forma figures, normalized for the impact of deposits placed in lieu of PSL Shortfalls



Wholesale Banking

Covering Diverse Client Segments with Deep Product Expertise



CLIENT SEGMENTS	CORPORATE & INSTITUTIONAL BANKING				COMMERCIAL BANKING
	Large Corporates	Financial Institutions	Multinational & New Economy Corporates	Government Banking	
	Indian Corporates with turnover of more than INR 1,500 Crs	Indian Commercial & Cooperative Banks, International Banks, NBFCs, MFIs, Insurance Cos, Mutual Funds, Stockbrokers, Payment Operators & Cross border Money Transfer Operators	Multinational Corporates operating in India, Startups, Fintechs, E-commerce companies	Central & State Government Entities	Small to Mid Size Corporates with turnover up to INR 1,500 Crs

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

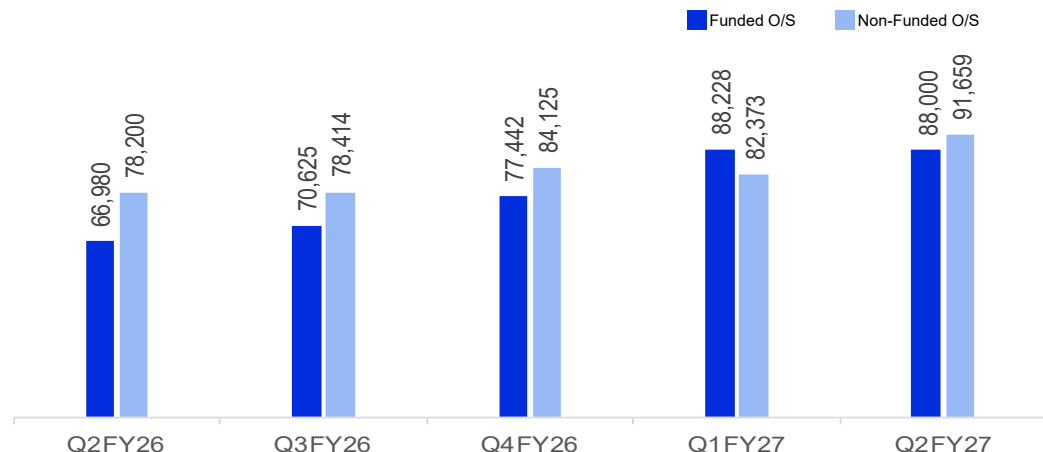
Growing Client Base and Improving Positioning with High Focus on Risk and Returns

Wholesale Banking Business (1)

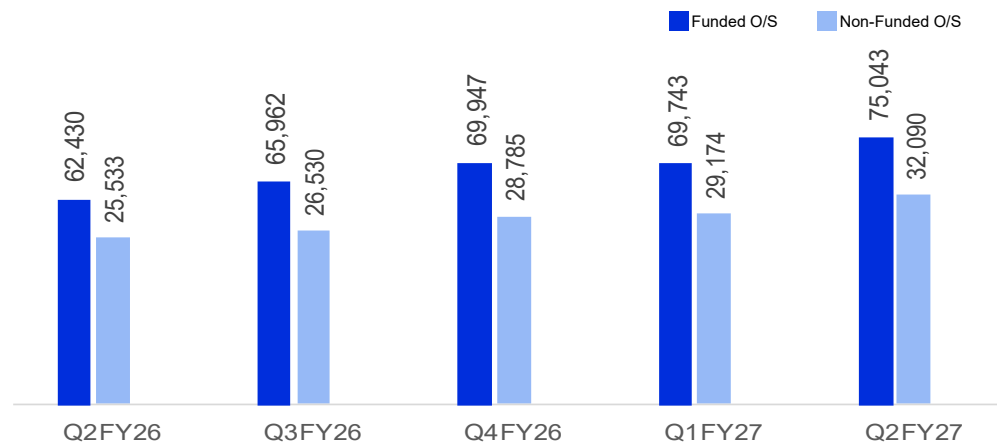


All amounts in INR Crs

1 Corporate & Institutional Banking



2 Commercial Banking



3 Providing tailored solutions to clients across business segments



Wholesale Banking Business (2)

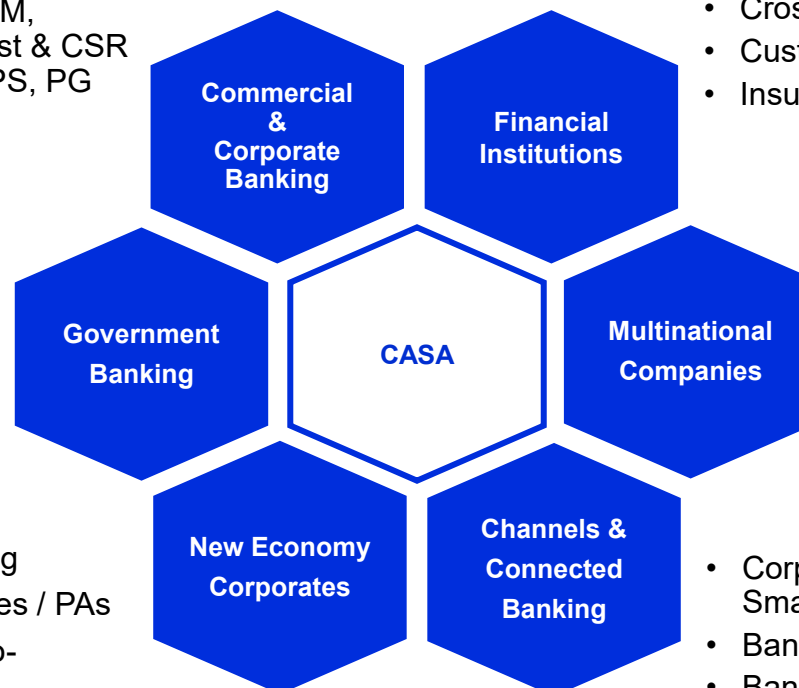
Building sustainable Liability Book



- Comprehensive product suite for Corporates & Conglomerates
- API Banking, Phy-Gital cash mgt, Trade EX-IM, Supply Chain Finance, EEFC, GIFT City, Trust & CSR accounts, Liquidity Solutions, POS, UPI, BBPS, PG

- Agency Banking (Tax Payments)
- Alignment with Govt strategy & fund flow to focus on implementing agencies
- Local Bodies, Development Authorities, Smart Cities & Agricultural Bodies
- E-Tendering, E-Procurement, E-Governance (G2C)

- Digital & Transaction Banking solutioning
- Fiduciary solutioning for regulated entities / PAs
- Partnership with Digital Platforms for Co-origination of select Bank Products
- Preferred Bank for Unicorns / Soonicorns



- NBFCs – Escrows, SmartPay, BBPS, Payments
- Co-operative Banks – CTS, CPS
- Cross-Border - Exchange Houses / PA-CB
- Custody Fund Accounting for MF, AIF, PMS clients; PCM
- Insurance, MF – collections, payments

- Supply Chain, Term Deposits, FX, Retail Solutions
- Digital & Transaction Banking solutioning

- Corp Net Banking, H2H, API Banking, IRIS Biz, Smart Pay
- Banking as a Service
- Banking as a Platform

Large Corporates



Strategic Pillars

- Growth through new client acquisitions as well as deepening in existing clients
- High focus on improving relationship returns through uptiering positioning and multiproduct offering
- Robust risk management and granular growth focus

Key Differentiators & Strengths

- **Strong relationship capital:** 360 degree coverage of Corporate relationships
- **Project Finance:** Deep sectoral knowledge based underwriting
- **Customised solutions** addressing specific client needs
- **Originate to Distribute:** underwriting of funding transactions with focus on distribution
- **Comprehensive product suite**

Focus Sectors

- Renewable Energy
- Electric Mobility
- EPC & Infra
- Logistics & Warehousing
- Data Centre
- Real Estate
- Auto & Auto Ancillaries
- Electronics & Electricals
- Food & Agri
- Power Transmission
- Metals & Mining

Portfolio Quality & Risk Management

- Disciplined underwriting with emphasis on high-quality sponsors and strong credit structures
- Well diversified large corporate portfolio
- Proactive post-sanction monitoring through portfolio reviews and early risk identification
- Strict standards to maintain portfolio hygiene

Product Capabilities

Full-Suite Product Coverage

Lending

Working Capital

Term Loan

Project Finance

Real Estate

Loan Syndication

FCY/ Overseas
Financing

Transaction Banking

Trade Finance

Cash
Management

Escrow / TRA

Supply Chain
Finance

Custodial
Services

Financial Markets

FX & Derivatives

DCM / Bonds

Employee Salary Accounts

Financial Institutions



Non Banking Financial Company

- Sustainable asset book building in well rated/ retail focused NBFC's
- Priority Sector Lending
- Facilitating Co-lending/ DA partnerships to build Retail Book



International Banking

- Relationship building with International Banks and Fintechs
- Cross-border trade facilitation/ fulfillment
- Nostro/ Vostro account services



Capital Markets & Custody

- Tech enabled/ Tailored solutions for PCM & Custodial business
- Banking facilities to Stockbrokers, Clearing members & Exchanges



Domestic Banks & FIs

- Relationship coverage with Domestic Banks & FIs
- Resource raising in the form of Borrowings & Refinance



Co-operative Banks & RRBs

- Relationship driven Liability rich product offerings
- Dominant position in Digital offerings for Co-operative Banks



Mutual Funds & Insurance

- Digitally advanced CMS offerings
- Banking facilities to Insurance Cos/ Reinsurance brokers

Capitalizing on the Digital strength of the bank for increasing wallet share of collections and payments across the FI segment

PSL fulfillment through focused approach while building a well-rated and granular asset book

Enabling Resource raising through Trade Borrowings, Bilateral/ Syndication loans and Refinance facilities

Fee Generation by offering customized Transaction banking solutions for Financial Institutions

Facilitating business across bank units for treasury, trade and cross-border requirements

Multinational and New Economy Corporates



Marquee MNCs



Growth MNCs



New Entrants



Financial Sponsors

- Digital and Transaction Banking Solutions
- Supply Chain financing
- Salary Accounts, Credit Cards & Retail Assets
- Fx Flows and FDI
- Assets and Liabilities
- Lifecycle Banking

- Funnel for episodic & annuity leads
- FEMA Advisory
- Fx Flows
- Custody services & Capital Markets



Unicorns/
Soonicorns



Fintechs



Regulated Entities



E commerce
Marketplaces

- Preferred bank for Unicorns, Soonicorns
- Superior digital and Transaction Banking offerings
- 24x7 Transaction processing at scale with high success rate
- Superior Digital & Transaction Banking offerings
- Customized & Exhaustive Product Suite for
 - Payment Aggregators
 - Non Bank PPIs
 - Digital lenders and LSPs
- Industry specific & fully compliant escrow offering for handling fiduciary money for E-Commerce Marketplaces

Technology Banking

- Cutting edge Digital & Transaction Banking offerings
- Beyond Banking – Partner Solutions
- Customised Solutions

Ecosystem Banking

- Retail Banking Services
- Treasury, FX & Risk Management
- Supply Chain Finance

Knowledge Banking

- FEMA Advisory
- Fiduciary Services
- Dedicated advisory unit with focus on Food & Agri, Electric Vehicles, Electronics, Urban Infrastructure

Government Banking



Enabling Government for settlement & disbursement



Government

- Central Ministries
- State Governments - Government Fund Flow Management
- Local Governments – Urban Local Bodies, Districts & Panchayat
- Government Agency Business – Central & State Government(s)



Administered Institutions

- Central and State PSUs
- State Development Authorities - Land & Housing, Industrial & Infra, Public Works, Irrigation, Product/ Produce Promotion & Development, and Conservation Sectors
- SERW (Sports, Education & Research, Religious & Welfare Trusts)
- Alternate Investment Funds (AIFs) & Infrastructure Investment Trusts (InvIT)
- Special Projects – Projects funded by Multilaterals



Performance & Delivery

Quick Turnaround in Solution Identification, Customisation & Implementation



Pan-India Coverage

Banker to majority CPSUs pan India for Asset & Liabilities. Empaneled with majority of Maharatna, Navratna & Miniratna PSUs



In-house Expertise

Industry First - Knowledge & Banking proposition in Education, Agriculture, Electric Mobility, Solid Waste Management and Start – up Incubation through CGA¹ and FASAR²

People

Presence of GB Team in 37 cities and amplified by Branch led sourcing of Govt. accounts at all Yes Bank Branches Pan-India

Relationships

Relationship Mgmt. with Central & State Government, Local & Quasi government, CPSUs & State Development Authorities

Product

Solutioning for wide range of government sector services

Settlement Banker to Central & State Government initiatives

Knowledge

Knowledge Engagement in Urban Infrastructure including e-mobility & start-up incubation through CGA¹ and Agriculture & Allied Sectors through FASAR²

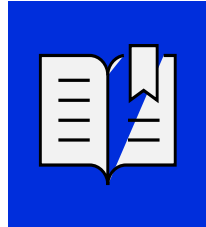
¹ CGA: Corporate & Government Advisory

² FASAR: Food & Agribusiness Strategic Advisory & Research

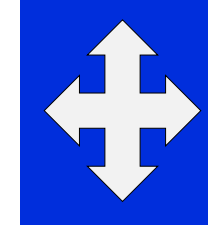
Commercial Banking



Growth led by NTB and cross-sell - higher wallet share and productivity



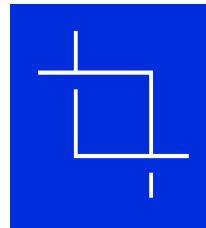
Knowledge Sectors – Pharma, Chemicals, Auto ancillary, Logistics, Metals



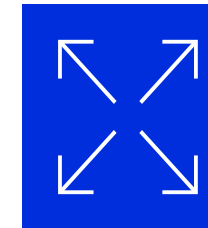
Leverage anchor-led ecosystems (dealer/ supplier financing)



Strong coverage – presence in 60 cities



Laser Sharp focus on portfolio quality



Digital interface specifically curated for Supply Chain business



Sustainable growth in book



Fee through credit & non-credit Trade, CMS, FX. Focus on digital channels like Trade On Net, Digital Banking, API integration. Knowledge banking using FASAR capabilities



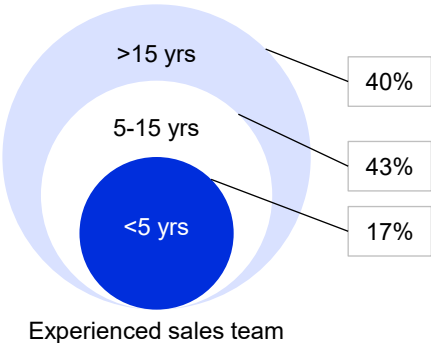
Branch Banking offerings - Employee Salary Accounts, Wealth Management, Credit Cards

Financial Markets

Customised solutions for clients



FX Sales

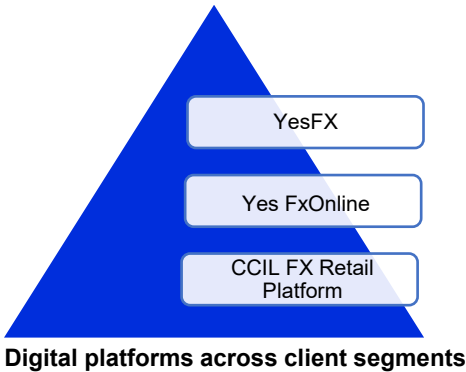


Dedicated experienced product sales managers providing structured hedging solutions

Pan India Presence through sales centres

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

Top 5 FX & Derivatives client franchise in India among private sector banks

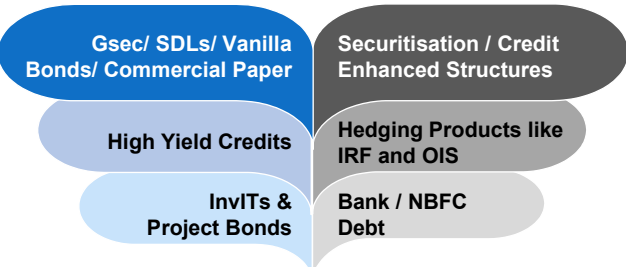


Debt Capital Markets & Primary Dealership

Connect with a wide range of Large/Mid-Size Issuers

- Corporates
- NBFCs & FIs
- Banks
- InvITs

Comprehensive Product Suite



Numerous maiden issuances & multiple repeat mandates

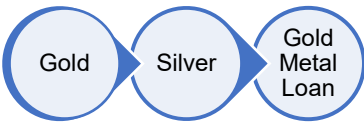
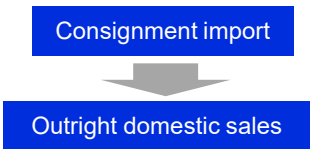
Diversified Investor Connect

- Mutual Funds
- Banks
- Insurance Companies
- NBFCs
- Private Wealth Management
- Retiral Funds
- Corporate Treasuries
- Alternate investment Funds
- FPIs
- UCBs & RRBs

Our Experience

- 100+ Years of collective Team experience
- 1000+ Transactions originated since inception
- 50+ First-time issuers introduced to Debt Capital Markets
- Top 10 In league tables in onshore INR Corporate Bonds

Bullion Desk



Specialised desk coverage

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

Project Finance, Real Estate & Loan Syndication

Sector expertise, structuring depth and distribution capabilities



Project Finance (PF)

- **Sectoral Knowledge** - Dedicated sector teams with domain knowledge – *Renewable Energy, Roads, Ports, E-Mobility, Manufacturing (Metals & Mining, Cement, Chemicals, etc.)*
- **Bespoke Solution** - Ability to tailor financing structures aligned with sector-specific risk profiles
- **Established Track Record** – Deep expertise in Project Cashflow based lending, structuring depth, disciplined risk management and demonstrated underwriting capabilities to deliver reliable Project Finance solutions across Infrastructure and Non-infrastructure landscape.
- **Strong relationship** with Clients & Sponsors, along with other stakeholders viz. regulatory bodies, consultants, rating agencies, etc.
- **Recognition** - Awarded Asian Banking and Finance Wholesale Banking Awards 2026 for (i) Indian Domestic Project Finance Bank of the Year and (ii) Indian Domestic Green Financing Bank of the Year; PFI Indian Deal of the Year in 2023 for Renewable Energy project

Real Estate (RE)

- **Comprehensive product coverage across asset classes** - *Commercial, Residential, Warehousing, Hospitality and Data Centers.*
- **Strong on-ground network of sectoral relationships** - RE developers, financial sponsors and international property consultants enabling deal origination and risk assessment.

Loan Syndication (LS)

- **Originate to Distribute (O2D)** strategy to complement PF and RE expertise with large scale underwriting
- Ability to crowd-in lenders for underwritten deals by virtue of established relationship with various lenders

Transaction Banking

Comprehensive product proposition with market leadership in Digital products



Full Spectrum Banking across Industry Segments

Cash Management					Trade Finance				
Channel	Products		Fiduciary Services	Government	Non-Fund	Fund	Flow	Digital	Specialized
API Banking	Remittance	E-Payments	Capital Markets	PFMS – Fund Flow	Guarantee	Export Credit (Pre/Post)	EXIM flows	Digital Trade	Current/ Capital account Flows
Corp Net Banking/ H2H	E-Collect	Cash Pickup	Escrow services	E-tendering	Letter of Credit	LCBD (Dom/Exp)	EEFC/ ACU/ VOSTROs	Digital Supply Chain	Currency Imports
IRIS Biz (Super APP)	NACH (Collection)	Co-operative Bank (CTS/ CPS)	Custody/ Settlement banking	Agency Banking	SBLC	Off Balance Sheet Solution	Remittances	EX-IM Solutions	IFSC IBU
Statutory/ Tax Payment	Cheque Clearing	Bank as a Payment Aggregator	CSGL	GeM	Trade Credit	Invoice Financing	Project Exports	TReDS	FEMA Advisory
Smart Pay (Collection)	Aadhar Based Payment System	Banking as a Service	Issuer & Paying Agent	Scheme Mgmt/ SNA	Risk Participation	Supply Chain Finance	Project office & Branch office Flows	Outward LRS	Bullion

Digital and Transaction Banking

Market Leadership – YBL processes ~1 in 3 Digital Payment transaction in India

#1

UPI Payee PSP¹
58.7% market share

#2

UPI Payer PSP¹
36.4% market share

#1

Acquiring AePS Bank²
24.9% share | 792K+ outlets

#2

NEFT²
22.0% share | ~99% success

#2

NACH²
14.2% market share

~4X

CMS Throughput
growth since Mar'22 (37.9% CAGR)

Cross-Border & Bullion Franchise (Jul'26)

Market share: RDA – 11%, LRS – 4%, Bullion – 16%

Best-in-class Super Apps – Distinctive Customer Experience

IRIS
Retail Super App
★★★★★ 4.7
★★★★★ 4.7
250+ features

49 L+
Registered users

42%
Monthly Active Customers

IRIS Biz
Business Super App
★★★★★ 3.9
★★★★★ 4.7
100+ features

5.4 L+
Registered

3.5 Cr+
Transactions

YES Pay Next
UPI Payments App
★★★★★ 4.7
★★★★★ 4.3
Retail merchants

66 L+
Registered users

8.1%
QoQ Growth in User Base

YES Pay Biz
Merchant App
★★★★★ 4.3
★★★★★ 3.9
Collections + Grow

6 L+
Registered Merchants

₹2,700Cr+
Monthly Transaction Value



Inorganic Client Acquisition via Fintech Partnerships

Digitizing client journeys & creating a quantum force multiplier across...

Third Party Apps

Payment Aggregators

Corporate BCs

Co-Branded Cards

Marketplaces

Large Merchants

and many others.

Digital Sourcing & Deep Embedment across the Bank

99%
Credit Cards
Sourced Digitally

96%
of CA Base
embedded with Digital & Transaction Banking Product & Solutions

96% / 88%
Individual SA / eligible CA
Sourced Digitally

~97%
Lending Clients
with CA have 1+ Transaction Banking embedment

1,500+
API Stack For Enriched Customer Experience
50+ Partners integrated real time leads mobilization

~21%
YoY Growth
In Bharat Bill Payment System

YES Tax Pay (Agency Business)

Authorized to collect Central & State Tax Payments
4 Central (GST, CBDT, Customs, EPFO) + 10 State empanelment

GST
39K+ Active Customers
(Launched in March'25)

Customs & Excise
2K+ Active Customers
(Launched in June'25)

DIRECT TAX
53K+ Active Customers
(Launched in June'25)

EPFO
8K+ Active Customers
(Launched in June'24)

Better Mind Share & Wallet Share

Lower Acquisition, Txn & Servicing Cost

Scale & Profitability

Source: RBI Payment System Indicators & NPCI - ¹As on Aug'26; ²As on Sep'26; CMS CAGR: Q4FY22–Q2FY27.

Responsible franchise with sustainability at its core



ESG Excellence

Business Today

Awarded as 'Most Sustainable Bank' at BT India's Most Sustainable Companies Summit 2026

S&P Global

4th consecutive year: Highest score amongst Indian Banks in S&P Global CSA 2025**

MSCI

Index Constituent of MSCI ACWI's Low Carbon Leaders Index, ACWI Climate Change Index, among others

FTSE4Good

4th consecutive year: Included in FTSE4Good Index Series

CRH

4th consecutive year: Highest ranking Indian Bank in Climate Risk Horizon's assessment of Climate Preparedness 2026



CSR & ESG Committee of the Board

Highest governance body that drives the Bank's ESG agenda



Sustainability Council

Executive committee that develops and reviews Bank's sustainability strategy



Sustainable Finance (SF) Unit

Implements Bank's sustainability strategy in coordination with BUs



Purpose-led Culture

Domain-specific ESG KPIs integrated into the goals of Top Management



ENVIRONMENT

Net Zero by 2030

Scope 1 & 2 commitment; 21.57% RE power mix; ~7,493 tCO₂e avoided in FY 2025-26

INR 7,690 Cr

Green finance sanctioned for ~1,812 MW of RE projects in FY 2025-26

1 of 5

Indian Accredited Entities to Green Climate Fund

1st Indian Bank

To measure, develop and disclose a target to reduce financed emissions intensity of its electricity generation portfolio



SOCIAL

24.5%

Women in workforce (FY 2025-26)

6.92 lakh

Active women customers in rural India under YES Microfinance programme in FY 2025-26

>1,00,000

Youth, farmers, women and artisans impacted through YES Foundation employability & entrepreneurship programmes (cumulative from FY 2021-22 to FY 2025-26)

>6,00,000 trees

Planted through YES Foundation's agroforestry initiative (cumulative from FY 2023-24 to FY 2025-26)



GOVERNANCE

54%

Independent Directors on the Bank's Board

15%

Women Directors on the Bank's Board



Green Deposits Launch



ISO 14001 – Environmental Management System

13 years of ISO 14001 certified EMS, 103 new facilities certified in FY 2025-26; 1289 total facilities certified – highest in BFSI sector globally



1st Indian Bank

to disclose financed emissions reduction target



Founding Signatory

to UNEP FI Principles for Responsible Banking; Vice-chair of PCAF* India Chapter



Only Indian Bank

included in S&P Global Sustainability Yearbook 2026



Highest in BFSI globally

for ISO 14001 Environmental Management System

Robust Governance Structure – Board Members



Eminent and Experienced Board



Rama Subramaniam Gandhi

Non-Executive, Part time Chairman,
Independent Director



Atul Malik

Independent Director



Rekha Murthy

Independent Director



Sharad Sharma

Independent Director



Nandita Gurjar

Independent Director



Sanjay Kumar Khemani

Independent Director



Sadashiv Srinivas Rao

Independent Director



Thekepat Keshav Kumar

Nominee Director of State Bank
of India, (Non-Executive and
Non-Independent Director)



D. Shivakumar

Non-Executive and Non-
Independent Director (Nominee of
Verventa Holdings Limited)



Rajeev Veeravalli Kannan

Non-Executive and Non-
Independent Director (Nominee of
Sumitomo Mitsui Banking
Corporation)



Shinichiro Nishino

Non-Executive and Non-
Independent Director (Nominee of
Sumitomo Mitsui Banking
Corporation)



Vinay M. Tonse

Managing Director & CEO



Manish Jain

Executive Director

Our People: Building a Future-Ready, Inclusive Workforce



Culture & Initiatives

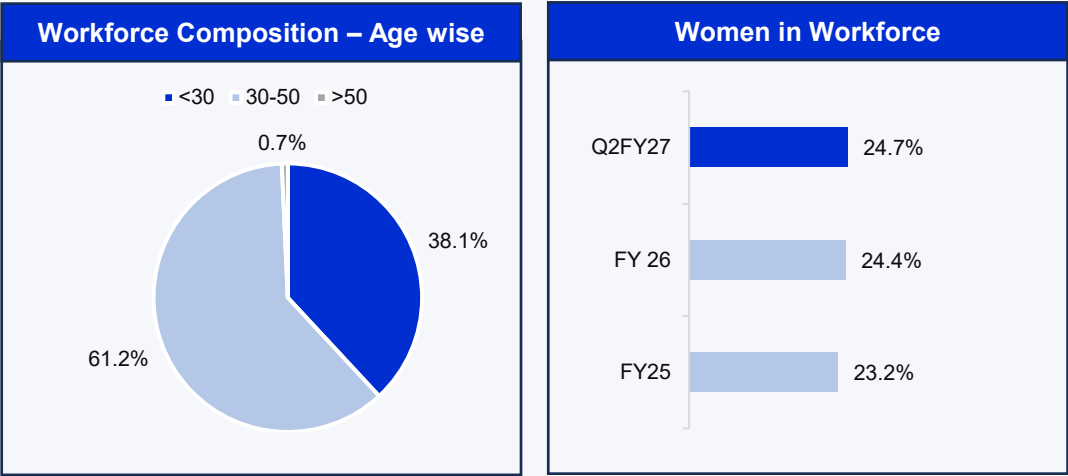
Governance & Ethics	Key People Initiatives
Whistle-Blower & Vigil Mechanism Board-approved policy; anonymous channel; direct escalation to Audit Committee	'LeadHERship' Program A three-month leadership journey, strengthening the pipeline of future women leaders
POSH — Zero-Tolerance Framework Internal Committees across zones; Mandatory annual training	Respect at Work – ERG Champions' Workshop Enhanced ERG members' understanding of POSH and their role in fostering a safe, respectful workplace.
Branch Compliance Adherence Workshop The intervention equipped Deputy Branch Managers with improved regulatory and internal compliance awareness, stronger daily risk-mitigation practices, better process and documentation discipline, and reinforced professional conduct and accountability.	DEIB KPI's DEIB KPIs addition to Leadership team goals and weekly Leaderboard updates
Code of Conduct & Ethics Annual re-affirmation is taken, supporting the Bank's objectives and carrying out all responsibilities with professionalism, honesty, integrity, and ethical behavior	PWD FGD's and sensitization workshops Organized focused group discussion with our PWD employees and sensitization workshop for managers
Yes to Caring — Manager Philosophy Communicate • Appreciate • Respect • Invest • Nurture • Grow trust	Employee Value Proposition (EVP) 1 full month of engaging sessions across 40+ locations to educate employees on EVP pillars and behaviors.



Learning & Capability Building

Leadership & Branch Excellence HR 40under40 Program – High-potential participants completed four core masterclasses across Business, Collaborative, Championing, and Inclusive mindsets. YES DBM Gurukul – A focused intervention for Deputy Branch Managers to strengthen branch compliance, risk awareness, operational accuracy, customer experience, and on-ground leadership in performance and risk management	Functional & Product Expertise Six Sigma Yellow Belt Certification Workshop – Strengthened the Customer Experience team's ability to use structured, data-driven problem-solving for process improvements. YES Private Orientation Program – Equipped select relationship managers with deeper product knowledge and customer insights to strengthen client conversations and cross-selling.
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Composition



Grade Distribution

Grades	Q2 FY27	Q1FY27	Q2FY26
G1–G3	277	273	290
G4–G6	3,724	3,713	3,421
G7–G12	26,063	25,616	25,510
Total	30064*	29,602*	29221*

Senior Management average vintage of ~10 years - deep institutional continuity

Total headcount 30,066 with net addition of 489 staff over 31-Mar-26 | *Excl. MD & CEO and Executive Directors

Thank You

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