Investor Presentation

FY22 & Q4FY22 Financial Results

Contents

YES BANK – Overview

- India's 6th Largest Private Sector Bank[1]
- Rebuilt the foundation in FY21, Focused on Growth & Profitability in FY22, and now **Embracing the new & Shaping the next**

Physical Presence

Digital Presence

UPI Market Share: **~42%** of **~3 billion** monthly transactions are powered by YES BANK

AePS Market Share: **~ 18%** of **~200 million** monthly 'off-us' transactions are powered by YES BANK across **1 mn+ BC outlets**

API Banking Leadership: **6,815** set ups done for customers so far

Largest market share of ~14% in NEFT outward debit transactions

Solutioning Approach

Excellence

- YES Bank wins **Best IT Risk Management and Cyber Security Initiatives** and **Cloud Adoption** in the Medium Banks category at 17th IBA Awards

- Launched an annual startup enabler program, **YES BANK Agri Infinity**, which seeks to co-develop digital financial solutions for the food and agriculture ecosystem by mentoring entrepreneurial ventures in the field
- Included in the **FTSE All World index**

Total Assets **INR 318,220 Crs**	Advances **INR 181,052 Crs**	Deposits **INR 197,192 Crs**	CD Ratio **91.8%**	CASA Ratio **31.1%**	BVPS **INR 13.5**	YES Bankers **24,346** **Net addition of 2,076** employees in FY22
Net Profit **INR 1,066 Crs**	New Sanctions/ Disbursements **~ INR 70,000 Crs**	CRAR Ratio **17.4%**	Advances Mix Retail : Corporate **60%:40%**	ATM's /CRM's/BNA's **1,244**	LCR **126.8%**	

Data as on March 31, 2022 / for FY22 as relevant

Relationship	Wholesale Banking	SME Banking	Retail Banking
Strategy	Approach With Execution Focused Management; Digital & Technology Key Enablers		
Complete array of financial products and solutions covering credit, deposit, transaction banking and digital propositions			

[1] Data as on Dec 31, 2021, based on Total Assets

Key Highlights for FY22 & Q4FY22

YES BANK

Continued improvement in performance across key indicators

Sustained Earnings	▪ **Profits at INR 1,066 Crs in FY22 - First Full Year Profit since FY19; INR 367 Crs** in **Q4FY22 up 38.0%Q-o-Q** • **Operating Profit** at **INR 2,916 Crs in FY22** & at **INR 774 Crs** in **Q4FY22** up **6.0% Q-o-Q** • **NIM at 2.3% for FY22** continuing to trend upwards - up **~5 bps Q-o-Q** at **2.5% for Q4FY22** aided by **~10bps** reduction in **Cost of Deposits** to **4.8%** • **Total Provision Costs** for **FY22 at INR 1,480 Crs** lower by **84% Y-o-Y,** Q4FY22 Provision costs at **INR 271 Crs** declined **28% Q-o-Q**
Improving Asset Quality	▪ **GNPA ratio at 13.9%** vs. 15.4% last year and 14.7% last quarter, **NNPA ratio at 4.5%** vs. 5.9% last year and 5.3% last quarter • **Slippages** continue to trend lower - for **FY22 at INR 5,795 Crs** vs. INR 12,035 Crs in FY21 and for **Q4FY22 at INR 802 Crs (Lowest in FY22)** • **Resolution Momentum continues** - Total Recoveries & Upgrades for **FY22 at INR 7,290** Crs vs. INR 5,782 Crs in FY21 and **INR 1,828 Crs** for Q4FY22
Granular Growth & Capital Accretion	▪ **Sustained improvement in quality, granularity and capital buffers** • **Balance Sheet** grew ~ **16% Y-o-Y; C/D ratio** continues to improve, at **91.8%** v/s. 102.4% last year and 95.6% last quarter • **CET 1 at 11.6%; Total CRAR at 17.4%, Risk Weighted Assets to Total Assets** continues to improve **at 73.0% vs 84.4%** last year • **Total Disbursements** during the year at nearly 70,000 Crs; of which Retail Disbursements contributed 50% and crossed the **INR 10,000 Crs milestone for the first-time** last quarter. **Retail & MSME: Corporate Mix** improved by **300 bps Q-o-Q** to **60:40 – Strategic Objective achieved one year ahead of time** • **CASA ratio 31.1%** v/s.26.1% last year and 30.4% last quarter, **improvement of 70 bps** • Expanding geographical presence: Opened **50 new branches** and **Increase of 2,000+ YES Bankers in FY22**
Achievements & Initiatives	▪ YES Bank wins **Best IT Risk Management and Cyber Security Initiatives** and **Cloud Adoption** in the Medium Banks category at 17th IBA Awards ▪ Launched an annual startup enabler program, **YES BANK Agri Infinity**, which seeks to co-develop digital financial solutions for the food and agriculture ecosystem by mentoring entrepreneurial ventures in the field ▪ Included in the **FTSE All World index**

CARE Ratings upgrades credit rating to BBB+ from BBB and maintains outlook as Positive

Strategic Objectives & Guidance Tracker

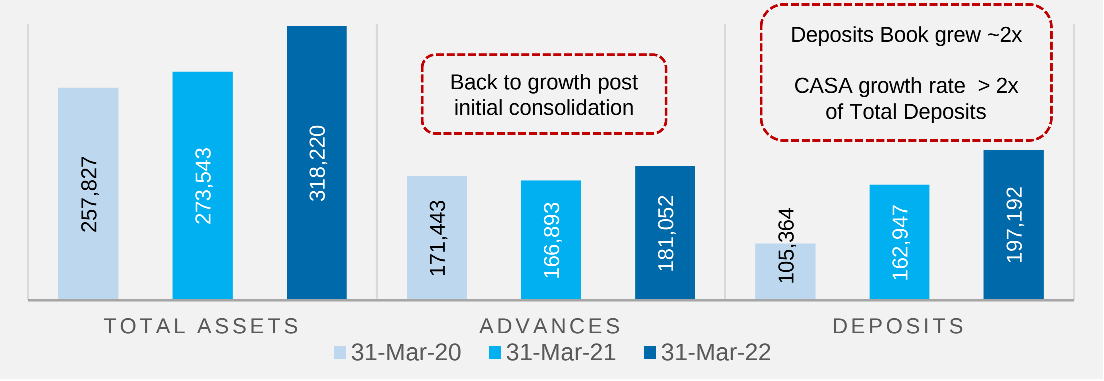
<table>
<tr><th colspan="2">Key Strategic Objectives</th><th>FY 2020
(YBL Reconstruction Scheme)</th><th>FY 2021</th><th>FY 2022 Guidance</th><th>Status</th><th>FY 2022</th><th>FY 2023 Guidance</th></tr>
<tr><td colspan="2">CASA Ratio</td><td>26.6%</td><td>26.1%</td><td>> 30%</td><td>Achieved</td><td>31.1%</td><td>35%</td></tr>
<tr><td colspan="2">Retail & MSME: Corporate Mix</td><td>44%:56%</td><td>51%:49%</td><td>60%:40%
Medium Term (FY23-25) Targets</td><td>Achieved</td><td>60%:40%</td><td>Further Improve mix by >400 bps</td></tr>
<tr><td colspan="2">Advances Y-o-Y Growth</td><td>-29%</td><td>-3%</td><td>>15% growth</td><td rowspan="3">Sustained Momentum in granular and diversified business</td><td>8%</td><td>>15% growth</td></tr>
<tr><td rowspan="2">Wholesale Y-o-Y Growth</td><td>Corporate</td><td>-40%</td><td>-15%</td><td rowspan="2">~10% growth</td><td>(11%)</td><td>10% growth</td></tr>
<tr><td>Medium Ent</td><td>-29%</td><td>10%</td><td>32%</td><td rowspan="3">>25% growth</td></tr>
<tr><td rowspan="2">SME & Retail Y-o-Y Growth</td><td>SME</td><td>-10%</td><td>-5%</td><td rowspan="2">~20% growth</td><td rowspan="2">Achieved</td><td rowspan="2">26%</td></tr>
<tr><td>Retail</td><td>-1%</td><td>23%</td></tr>
<tr><td colspan="2">C/D ratio</td><td>162.7%</td><td>102.4%</td><td>< 100%</td><td>Achieved</td><td>91.6%</td><td>Sustain
< 100%</td></tr>
<tr><td colspan="2">Recoveries & Upgrades</td><td></td><td>~INR 5,782 Crs</td><td>> INR 5,000 Crs</td><td>Achieved</td><td>INR 7,290 Crs[1]</td><td>> INR 5,000 Crs</td></tr>
<tr><td colspan="2">RoA</td><td>-7.1%</td><td>-1.3%</td><td>1 - 1.5%
Medium Term (FY23-25) Targets</td><td>On Track</td><td>0.4%</td><td>>0.75%
Medium Term Targets
1 - 1.5%</td></tr>
</table>

[1] Includes Covid & MSME Restructuring of ~INR 1,150 Crs in FY22

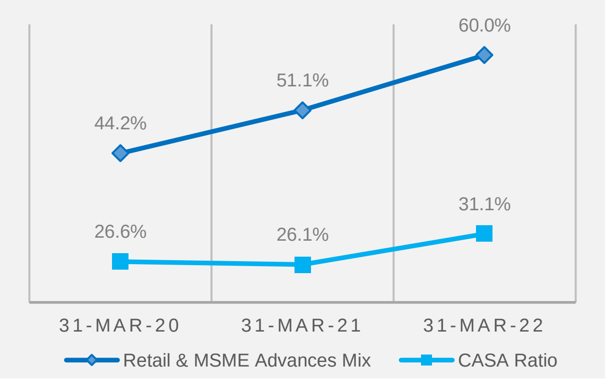
Snapshot of Two Years Gone By – Return to Profitability

All figures in INR Crs

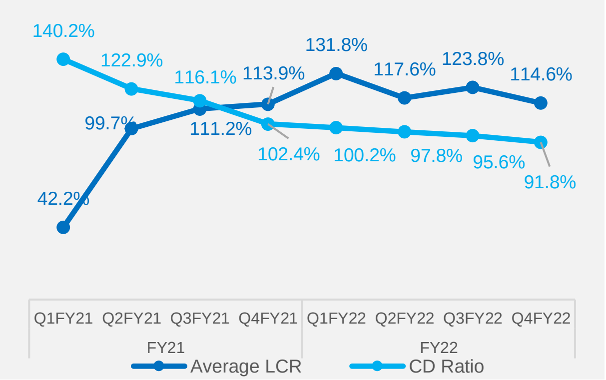
1 Growth across Assets, Granular Advances & Deposits



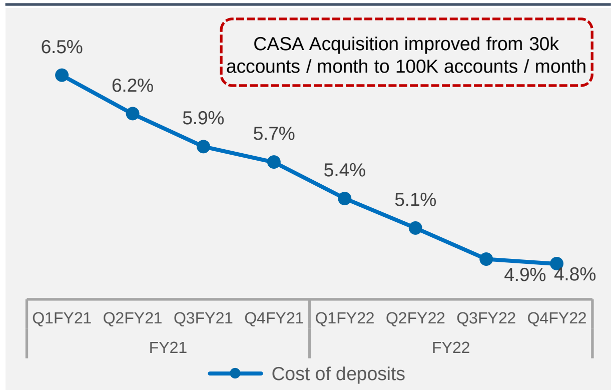
2 Accelerated Granularization



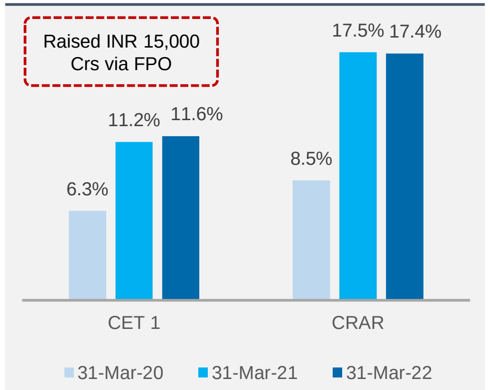
3 Improvement in CD Ratio and Liquidity



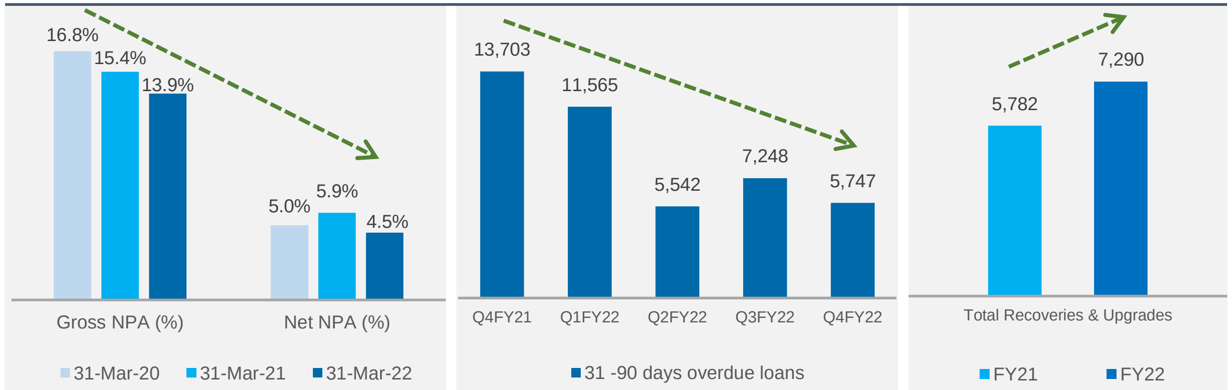
4 Growth despite reduction in rates



5 Improved Capital Position



6 Improving AQ[2] Trends – NPA & Overdue Trending Lower, Recoveries & Upgrades at a healthy growth

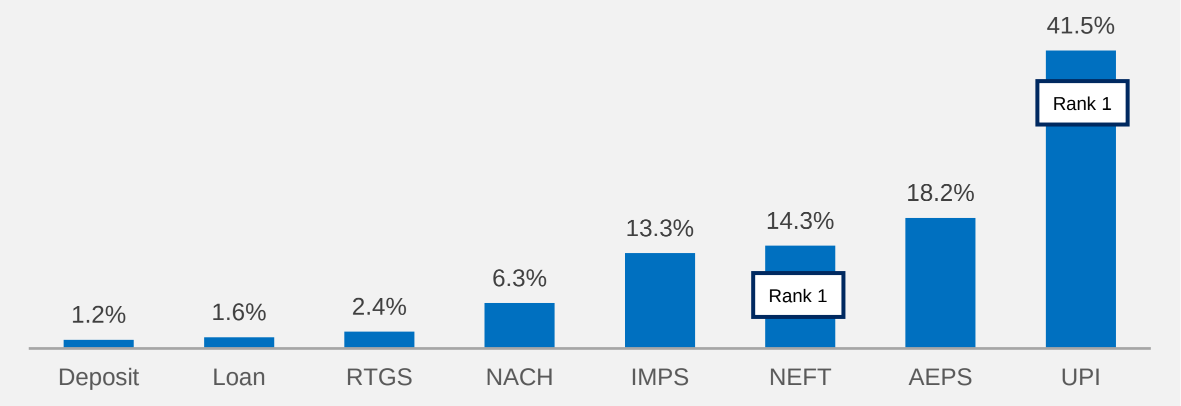


FY22 profit at INR 1,066 Crs against losses of INR 3,462 Crs in FY21 and INR 22,715 in FY20[1] – First Full Year Profit since FY19

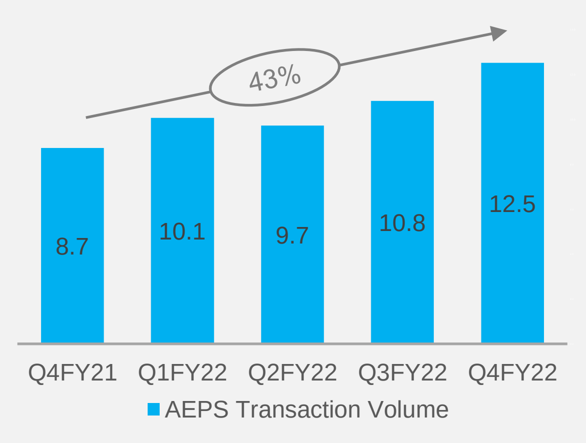
[1] Excluding Extraordinary Item
[2] Asset Quality

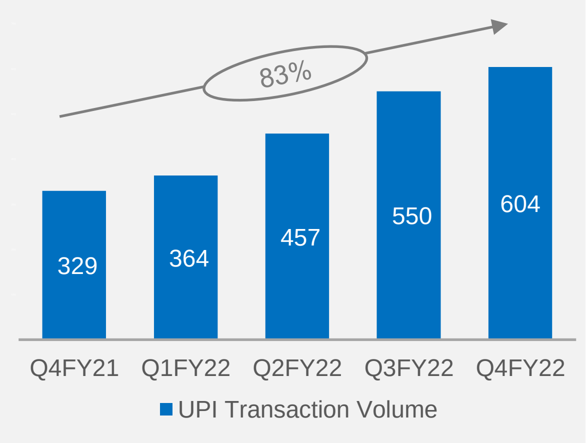
Powering India's Digital Banking – Processes every 3rd Digital Transaction in the country

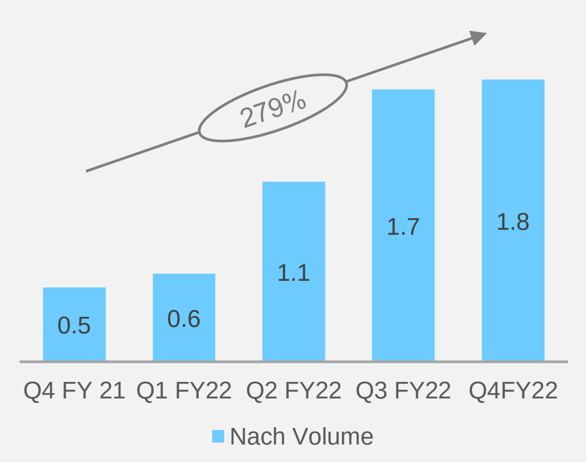
1 Market share is higher with progressive payment platforms[1]

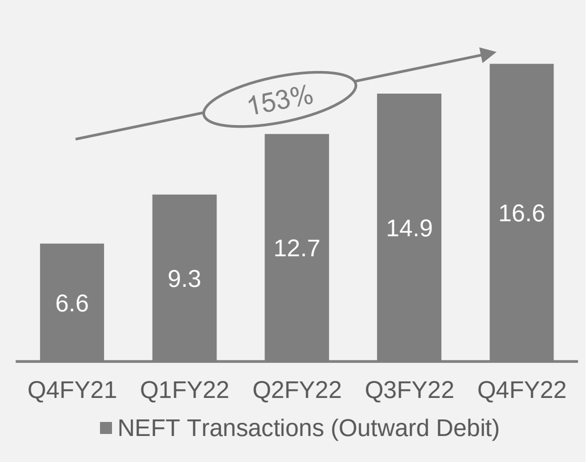


2 Healthy Growth in Transaction Volumes across various (in crs)









3 Maximise participation in money flow through innovation and partnerships

Prepaid Cards

Gift, Payroll & Expense Management, Travel, Toll &Transit

Payment & Collections

Built around NPCI, Master & VISA Rails

(UPI, IMPS, MoneySend, VISA Direct, Payment Gateways etc.)

Assisted Digital Services

Domestic Money Transfer, AEPS, Micro ATMs

- YES BANK processes nearly **every 3rd digital transaction in the country** which totals over **6 bn monthly**
- Leader with more than **1 mn BCs** and the **3rd largest player in Micro ATMs** after launching them in March 2021
- **99.7% success rate on UPI transactions**
- **Largest stack of APIs: >6,500**
- **Market leader for partnerships with Soonicorns & Unicorns**

[1] NEFT - By Volumes Outward; RTGS - By Volumes Outward; IMPS - As per NPCI among peer banks; AEPS - Based on 'off us' transactions; UPI by Transaction volumes

Contents

Performance Highlights (1/2)

YES BANK

All figures in INR Crs

		Q4FY22	FY22	YoY Growth Q4FY22	YoY Growth FY22
Profit & Loss	**Net Interest Income**	**1,819**	**6,498**	**84%**	**-13%**
	Non interest income	882	3,262	28%	8%
	Operating Expenses	1,927	6,844	19%	18%
	Operating Profit	**774**	**2,916**	**1231%**	**-37%**
	Profit After Tax	**367**	**1,066**	**-**	**-**
Balance Sheet	**Total Assets**		**318,220**		**16%**
	Net Advances		181,052		8%
	Total Deposits		**197,192**		**21%**
	Shareholders Funds		33,742		2%

		FY22	FY21
Key Ratios	**NIM**	**2.3%**	**2.8%**
	Cost to Income	**70.1%**	**53.8%**
	Return on Assets	**0.4%**	**-1.3%**
	CET 1	**11.6%**	**11.2%**
	Average LCR	**114.6%**	**113.9%**
	Book Value per share (INR)	13.5	13.3
	Credit Deposit Ratio	**91.8%**	**102.4%**

Improvement across parameters

Normalized NII for FY22 grew by nearly **3%**[1]

Normalised Non-Interest Income for FY22 grew **>40%**[2]

NIMs at **2.5% for Q4FY22,** improved **by 5bps** sequentially

Customer Deposits[3] at INR **192,928** Crs; **up 7.7% Q-o-Q**

CASA Ratio at **31.1%** v/s. 30.4% in Q3FY22; continued growth rate of >2x of overall deposits

11.4 Lac CASA accounts opened in FY22 vs. 6.6 Lac last year and **312K** CASA accounts opened vs. 269K last quarter

Top 20 Depositor concentration continues to **improve at 14.2%** vs. 17.5% in FY21

New Sanctions / Disbursements at nearly **INR 70,000 Crs** for FY22

CD Ratio further improved to **91.8%** vs 95.6% last quarter

CET1 Ratio at **11.6%**

[1] Adjusted for interest recoveries on NPA's & one offs

[2] Adjusted for realised & unrealised gain on investments

[3] Excluding Certificate of Deposits

Performance Highlights (2/2)

All figures in INR Crs

		Mar-21	Dec-21	Mar-22
Non Performing Exposures[1]	Gross NPA	28,610	28,654	27,976
	Other Non Performing Exposures	10,425	8,897	8,503
	Total Gross Non Performing Exposures	39,034	37,551	36,479
	Total Provisions held	25,992	25,574	26,419
	Net Non Performing Exposures	13,042	11,977	10,060
	Cumulative Technical Write-off #	17,208	16,579	16,302
	Net additions during the Quarter	*9,728*	*(22)*	*(277)*
	Provision Coverage for above[3]	76.8%	77.9%	80.9%
Standard Restructured Loans[2]	**Total Gross Restructured Loans**	1,244	6,878	6,752
Overdue Book	**61-90 days overdue loans**	4,661	1,943	1,264
	Of which Retail	*234*	*275*	*227*
	31-60 days overdue loans	9,042	5,305	4,483
	Of which Retail	*1,057*	*688*	*815*

Asset quality trends continue to improve

GNPA ratio at **13.9%, vs 14.7% last quarter**

NNPA ratio at 4.5% vs. 5.3% last quarter

Net Non-Performing Exposures lower by nearly **INR 3,000 Crs** in FY22

Slippages lower at **INR 802 Crs** vs. INR 978 Crs last quarter of which:

- Corporate slippages lower at **INR 373 Crs** vs. INR 435 Crs last quarter
- Retail slippages lower at **INR 333 Crs** vs. INR 388 Crs last quarter

Overdue Loans continue to trend lower

- 61-90 days bucket lower by **INR 679 Crs Q-o-Q**
- 31-60 days bucket lower by **INR 822 Crs Q-o-Q**

[1] NPA, NPI & ARC
[2] Erstwhile, MSME 1.0 & 2.0, DCCO related & Covid 1.0 & 2.0
[3] Including technical w/o

Only Corporate

Profit and Loss Statement

All figures in INR Crs

- **Profits at INR 1,066 Crs in FY22 - First Full Year Profit since FY19** vs. Loss of INR 3,462 Crs in FY21 and INR 22,715 Crs in FY20[2]
- Operating Profits at **INR 774 Crs up 6.0% Q-o-Q**
  - **Net Interest Income** at **INR 1,819 Crs**
  - **NIM** at **2.5%** up ~**5 bps Q-o-Q**
  - **Sustained Reduction** in cost of deposits while continuing to garner liabilities
- Total Provision Costs for FY22 at **INR 1,480 Crs** lower by **84% Y-o-Y**, aided by
  - Lower slippages at **INR 5,795 Crs,** down 51% Y-o-Y
  - Higher recoveries and upgrades at **INR 7,290 Crs,** up 28% Y-o-Y

	Quarter Ended			Growth		Year Ended		Growth
	Q4FY22	Q3FY22	Q4FY21	Q-o-Q	Y-o-Y	FY22	FY21	Y-o-Y
Net Interest Income	1,819	1,764	987	3%	84%[1]	6,498	7,429	-13%
Non-Interest Income	882	734	689	20%	28%	3,262	3,012	8%
Total Income	**2,701**	**2,498**	**1,676**	**8%**	**61%**	**9,760**	**10,440**	**-7%**
Operating Expense	**1,927**	**1,767**	**1,618**	**9%**	**19%**	**6,844**	**5,792**	**18%**
Human Resource Cost	772	733	574	5%	35%	2,856	2,430	17%
Other Operating Expenses	1,155	1,034	1,044	12%	11%	3,989	3,362	19%
Operating Profit/(Loss)	**774**	**731**	**58**	**6%**	**1231%**	**2,916**	**4,648**	**-37%**
Provisions	271	375	5,113	-28%	-95%	1,480	9,383	-84%
Profit Before Tax	503	356	(5,055)	41%	NM	1,436	(4,735)	NM
Tax Expense	136	90	(1,267)	51%	NM	370	(1,273)	NM
Net Profit/(Loss)	**367**	**266**	**(3,788)**	**38%**	**NM**	**1,066**	**(3,462)**	**NM**
Yield on Advances	8.2%	8.1%	6.9%			8.1%	8.8%	
Cost of Funds	5.1%	5.1%	6.0%			5.3%	6.3%	
Cost of Deposits	4.8%	4.9%	5.7%			5.0%	6.0%	
NIM	2.5%	2.4%	1.6%			2.3%	2.8%	
Cost to income	71.3%	70.7%	89.7%			70.1%	53.8%	

NM = Not measurable
[1] Y-o-Y growth not comparable as NPA of the entire year was recognized during Q4FY21, given Supreme Court order
[2] Excluding Extraordinary Item

Break Up of Non-Interest Income

All figures in INR Crs

- **Core Fee Income drivers continue to show significant traction**
  - Sustained Momentum in Retail Banking Fees
  - Corporate Trade, Cash Management & FX business continues to be strong
  - Increased in Interchange Income on the back of higher digital penetration

	Quarter Ended			Growth		Year Ended		Growth
	Q4FY22	Q3FY22	Q4FY21	Q-o-Q	Y-o-Y	FY22	FY21	Y-o-Y
Non-Interest Income	**882**	**734**[1]	**689**	**20%**	**28%**	**3,262**	**3,012**	**8%**
Corporate Trade & Cash Management	**173**	**148**	**154**	**17%**	**12%**	**619**	**530**	**17%**
Forex, Debt Capital Markets & Securities	**118**	**124**	**115**	**-5%**	**3%**	**754**	**1,349**	**-44%**
Of which realized & unrealized gain/ (loss) on investments	(26)	23	16	NM	NM	290	1,108	-74%
Corporate Banking Fees	**24**	**27**	**(1)**	**-10%**	**NM**	**100**	**(43)**	**NM**
Retail Banking Fees	**572**	**447**	**421**	**28%**	**36%**	**1,806**	**1,249**	**45%**
Trade & Remittance	69	58	36	19%	88%	236	188	26%
Facility/Processing Fee	81	77	86	5%	-6%	292	240	22%
Third Party Sales	84	43	62	94%	35%	191	139	38%
Interchange Income	200	144	132	39%	52%	596	382	56%
General Banking Fees	138	124	104	11%	33%	490	301	63%

[1] Break up includes one time loss on sale of asset amounting to ~ INR 12 Crs

Break up of Operating Expenses

All figures in INR Crs

- **Operating Expenses for Q4FY22 higher by 19% Y-o-Y, due to**
  - Increase in provisioning for variable compensation of employees and corresponding headcount increase (2,000+ employees)

	Quarter Ended			Growth		Year Ended		Growth
	Q4FY22	Q3FY22	Q4FY21	Q-o-Q	Y-o-Y	FY22	FY21	Y-o-Y
Payments to and provisions for employees	772	733	574	5%	35%	2,856	2,430	18%
Rent, Taxes and Lighting	104	108	117	-4%	-11%	428	476	-10%
Loan Sourcing Fees and DSA	209	181	159	16%	32%	678	402	69%
Depreciation on Bank's property	97	98	98	-1%	-1%	398	353	13%
IT related expenses	119	113	85	6%	41%	446	354	26%
Professional Fees & Commission	128	70	92	82%	38%	359	247	45%
PSLC Purchases	11	-	-	NM	NM	11	-	NM
Insurance	58	64	41	-10%	42%	218	147	49%
Others	429	400	452	7%	-5%	1,450	1,384	5%
Total	**1,927**	**1,767**	**1,618**	**9%**	**19%**	**6,844**	**5,792**	**18%**

Provisions and P&L

All figures in INR Crs

- Provisioning for NPA's from Slippages and Step up in PCR offset by:
  - **~INR 400 Crs** of recovery from written off accounts during the quarter
  - **~INR 550 Crs** of provision reversal from upgrades & recoveries during the quarter
- **~INR 320 Crs** of step up in provisioning for Security Receipts

	Quarter Ended			Growth		Year Ended		Growth
	Q4FY22	Q3FY22	Q4FY21	Q-o-Q	Y-o-Y	FY22	FY21	Y-o-Y
Operating Profit	**774**	**731**	**58**	**6%**	**1231%**	**2,916**	**4,648**	**-37%**
Provision for Taxation	136	90	(1,267)	51%	NM	370	(1,273)	NM
Provision for Investments	530	312	1,046	70%	-49%	790	1,617	-51%
Provision for Standard Advances	(475)	(139)	(2,482)	241%	-81%	(25)	690	NM
Provision for Non-Performing Advances	227	225	6,510	1%	-97%	719	7,116	-90%
Other Provisions	(12)	(23)	166	-49%	NM	(4)	290	NM
Total Provisions	**407**	**464**	**3,973**	**-12%**	**-90%**	**1,850**	**8,440**	**-78%**
Net Profit / (Loss)	**367**	**266**	**(3,788)**	**38%**	**NM**	**1,066**	**(3,462)**	**NM**
Return on Assets (annualized)	0.5%	0.4%	-5.7%			0.4%	-1.3%	
Return on Equity (annualized)	4.3%	3.2%	-43.2%			3.2%	-11.4%	
Earnings per share-basic (non-annualized)	0.15	0.11	-1.51			0.43	-1.63	

With respect to 3 borrowers accounts classified as fraud during Q4 FY22, aggregate provision of Rs. 475 crs. has been made through balance in profit and loss account under 'Reserves and Surplus'.
NM = Not Measurable

Balance Sheet

All figures in INR Crs

- **Balance Sheet** grew **16% Y-o-Y,** while continuing to improve
  - **C/D ratio at 91.8%** v/s. 95.6% last quarter
  - **CASA ratio 31.1%** v/s. 30.4% last quarter
- **New Sanctions / Disbursements** at nearly **INR 70,000 Crs** for FY22
  - Gross Retail Assets Disbursements of nearly **INR 33,000 Crs** in FY22 *(INR 10,201 Crs for Q4FY22)*
  - Rural Disbursements of nearly **INR 2,500 Crs** *(INR 857 Crs for Q4FY22)*
  - SME Disbursements of **nearly INR 18,000 Crs** *(INR 5,089 Crs for Q4FY22)*
  - Wholesale Banking Disbursements of nearly **INR 16,000 Crs** *(INR 3,776 Crs for Q4FY22)*

	31-Mar-21	31-Dec-21	31-Mar-22	Growth % (Q-o-Q)	Growth % (Y-o-Y)
Assets	**273,543**	**304,597**	**318,220**	**4%**	**16%**
Advances	166,893	176,241	181,052	3%	8%
Investments	43,319	53,377	51,896	-3%	20%
Liabilities	**273,543**	**304,597**	**318,220**	**4%**	**16%**
Shareholders' Funds	33,196	33,873	33,742	0%	2%
Total Capital Funds	**40,321**	**40,690**	**40,397**	**-0.7%**	**0.2%**
Deposits	162,947	184,288	197,192	7.0%	21%
Borrowings	63,949	71,906	72,205	0%	13%

Break up of Advances & Deposits

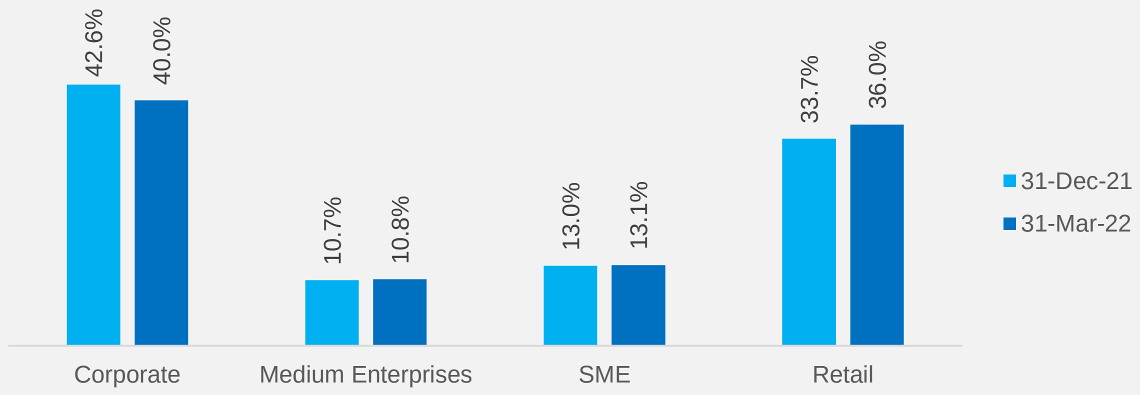
All figures in INR Crs

- Sustained Granularization of Balance Sheet:
  - CASA + Retail TDs at **61.6% v/s 61.3%** in Q3FY22
  - Average daily CA grew by **50.3% Y-o-Y**
  - Average daily SA grew by **41.2% Y-o-Y**
  - **~311K** CASA Accounts opened in Q4FY22
  - Retail Advances mix at **36.0%** v/s. 33.7% in Q3FY22

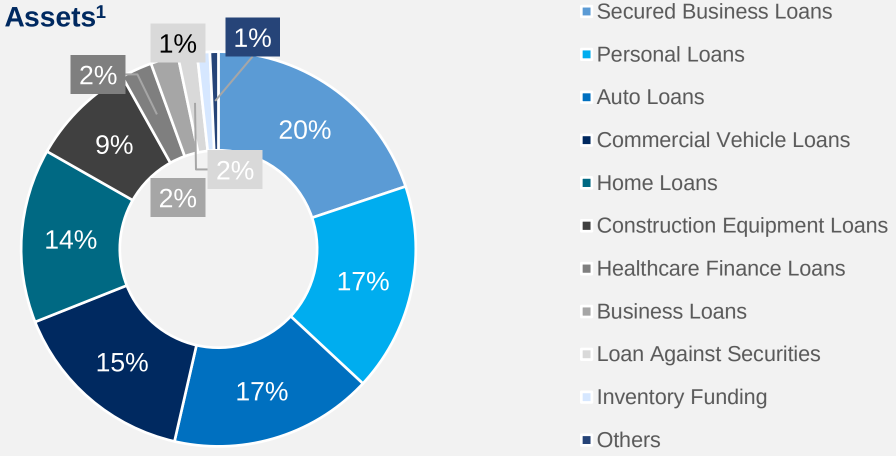
	31-Mar-21	31-Dec-21	31-Mar-22	QoQ Growth (%)	YoY Growth (%)
Current Account Deposits	18,997	24,522	26,389	8%	39%
Savings Bank Deposits	23,590	31,475	34,970	11%	48%
CASA	**42,587**	**55,997**	**61,360**	**10%**	**44%**
CASA Ratio	***26.1%***	***30.4%***	***31.1%***		
Term Deposits (TD)	120,359	128,291	135,832	6%	13%
of which CDs	*6,896*	*5,080*	*4,264*	-16%	-38%
Total Deposits	**162,947**	**184,288**	**197,192**	**7%**	**21%**

Advances Book Split

Book Size: INR 181,052 Cr



Retail Banking Assets[1]

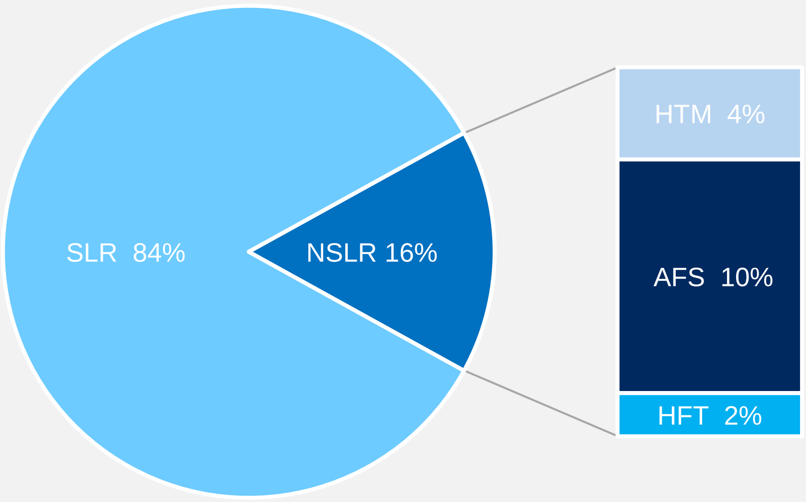


[1] Split basis gross retail advances

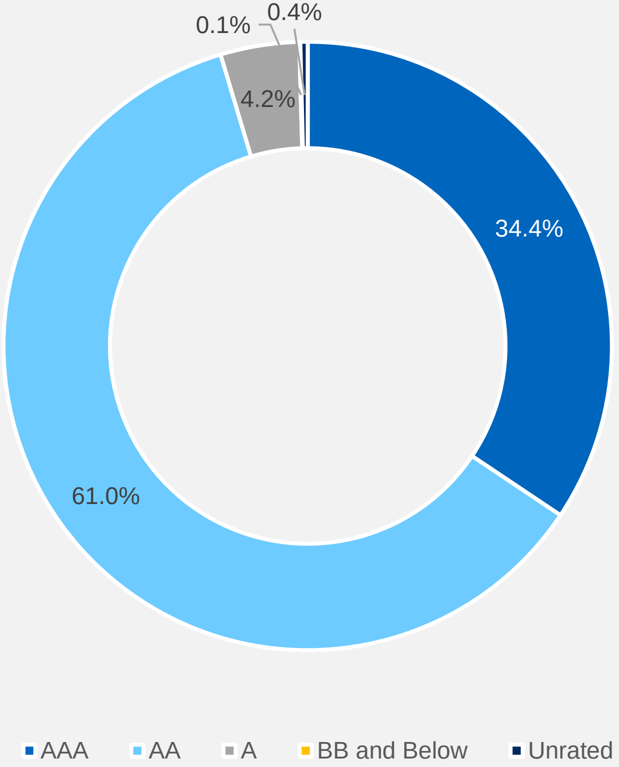
Break up of Investments

- Total Net Investments at **INR 51,896 Crs**
  - **SLR – INR 43,708 Crs**
  - **NSLR – INR 8,188 Crs**
    - Standard Performing – INR 5,981 Crs
    - Net NPI – INR 247 Crs
    - Others[1] – INR 1,960 Crs
- TLTRO investments during the quarter at **INR 125 Crs** *(part of HTM)*

Investments Break Up



Rating wise break up of Standard Performing NSLR Investments



[1] Includes Equity Preference, Investment in ARC & Others

NPA Highlights

All figures in INR Crs

- Significant improvement across segments
  - **Gross NPA Ratio at 13.9%** vs 14.7% last quarter
  - **Slippages** lower at INR **802 Crs for Q4FY22**
    - Corporate slippages lower at **INR 373 Crs** vs. INR 435 Crs last quarter
    - Retail slippages lower at **INR 333 Crs** vs. INR 388 Crs last quarter
  - **Upgrades** at INR **3,590 Crs for FY22**
  - **Cash Recovery[2] – INR 3,700 Crs for FY22**
    - Principal Recovery – **INR 2,006 Crs**
    - Interest Recovery – **INR 297 Crs**
    - Recovery from Written Off Accounts – **INR 1,397 Crs**

Asset Quality Parameters	31-Mar-21	31-Dec-21	31-Mar-22
Gross NPA (%)	15.41%	14.65%	13.93%
Net NPA (%)	5.88%	5.29%	4.53%
Provision Coverage Ratio[1] (%)	78.6%	79.4%	81.5%

Segmental GNPAs	31-Mar-21		31-Dec-21		31-Mar-22	
	GNPA	(%)	GNPA	(%)	GNPA	(%)
Retail	1,489	2.9%	1,279	2.1%	1,093	1.7%
SME	784	3.7%	767	3.3%	739	3.1%
Medium Enterprises	391	2.6%	397	2.1%	401	2.0%
Corporate	25,946	26.4%	26,212	28.2%	25,743	28.4%
Total	**28,610**	**15.4%**	**28,654**	**14.7%**	**27,976**	**13.9%**

Movement of NPA	31-Mar-21	Movement				31-Mar-22
	Opening	Additions	Upgrades	Recoveries	Write Offs	Closing
Retail	1,489	2,369	1,555	338	873	1,093
SME	784	482	262	246	17	739
Medium Enterprises	391	128	56	63	-	401
Corporate	25,946	2,816	1,717	1,221	81	25,743
Total	**28,610**	**5,795**	**3,590**	**1,868**	**971**	**27,976**

[1] including technical write-offs
[2] Including NPI recovery

Summary of Labelled & Overdue Exposures

All figures in INR Crs

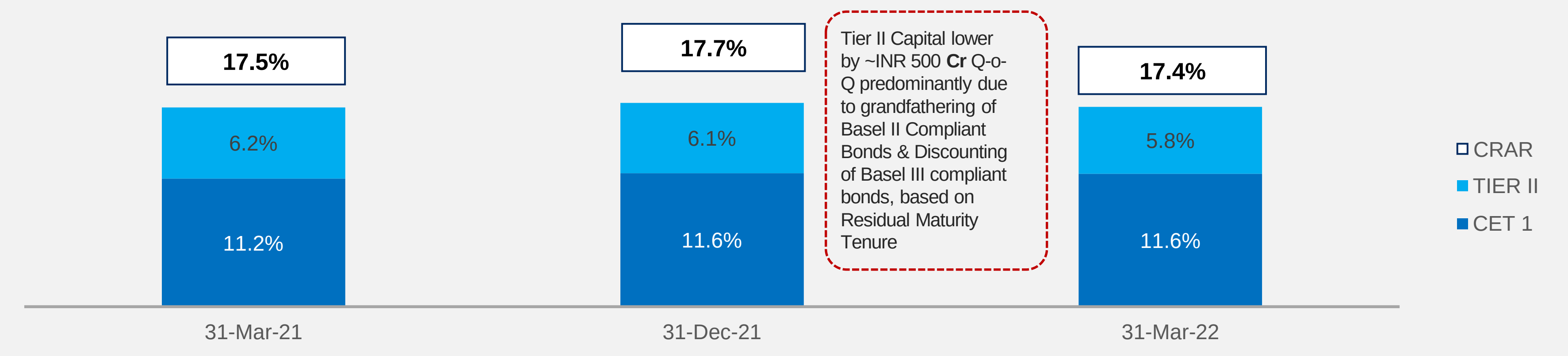
- **Overdue Loans continue to trend lower**
  - **-61-90 days bucket** lower by **INR 679 Crs Q-o-Q**
  - **31-60 days bucket** lower by **~INR 822 Crs Q-o-Q**
- **Drag of Labelled Exposures** on Bank's profitability has significantly reduced Y-o-Y resulting into **Net Profitability**. This is driven by
  - Rise in **Recoveries and Upgrades**
  - Lower **slippages**

In INR Cr	31-Mar-21		31-Dec-21		31-Mar-22	
	Gross	Provisions	Gross	Provisions	Gross	Provisions
NPA	**28,610**	**18,796**	**28,654**	**19,331**	**27,976**	**19,771**
Other Non-Performing Exposures	**10,425**	**7,196**	**8,897**	**6,243**	**8,503**	**6,647**
NFB of NPA accounts	*1,671*	*382*	*1,422*	*332*	*1,097*	*206*
NPI	*6,586*	*6,067*	*5,329*	*4,810*	*5,268*	*5,021*
ARC	*2,168*	*747*	*2,145*	*1,101*	*2,138*	*1,420*
Total Non-Performing Exposures	**39,034**	**25,992**	**37,551**	**25,574**	**36,479**	**26,419**
Technical Write-Off		*17,208*		*16,579*		*16,302*
Provision Coverage incl. Technical W/O		**76.8%**		**77.9%**		**80.9%**
Std. Restructured Advances[1]	**1,244**	**75**	**6,878**	**753**	**6,752**	**760**
Erstwhile	*138*	*7*	*26*	*1*	*26*	*1*
DCCO related	*861*	*43*	*1,749*	*87*	*1,744*	*87*
MSME (Covid)	*0*	*0*	*1,050*	*101*	*1,016*	*98*
Covid	*246*	*25*	*4,052*	*563*	*3,966*	*573*
Other Std. exposures[2]	**1,183**	**492**	**124**	**43**	**98**	**34**
61-90 days overdue loans	**4,661**		**1,943**		**1,264**	
Of which Retail	*234*		*275*		*227*	
31-60 days overdue loans	**9,042**		**5,305**		**4,483**	
Of which Retail	*1,057*		*688*		*815*	

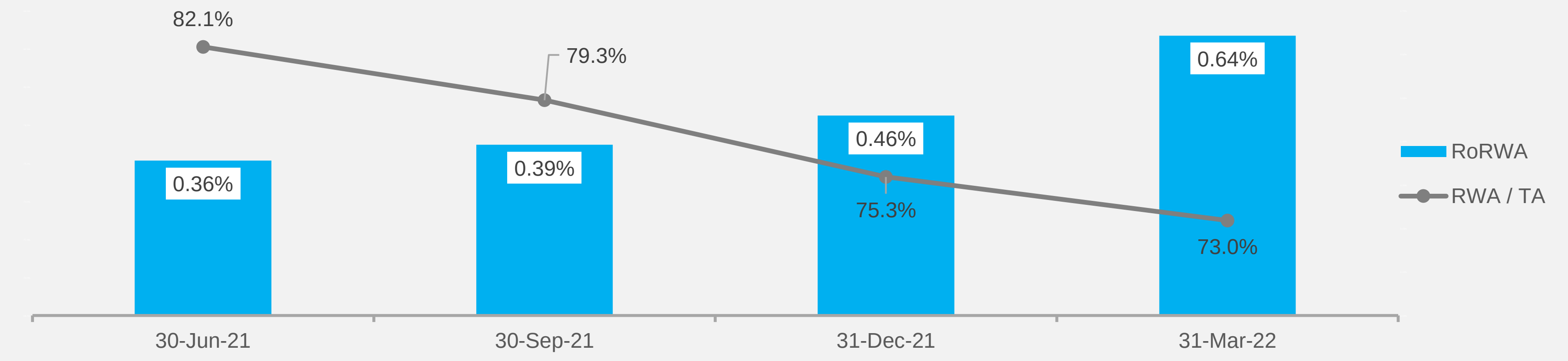
[1] Already Implemented as of respective date; Erstwhile category represents Standard Restructured accounts and does not include withdrawn categories such as SDR, S4A etc.
[2] Where provisioning has been made as per requirement of RBI circular on Prudential Framework for Resolution of Stressed Assets dated June 7, 2019

Capital Sufficiency: CET 1 ratio at 11.6%

1 Bank's Capital Adequacy Ratio[1]



2 RWA to Total Assets trending lower, while Risk Adjusted Returns are improving



1 Includes Profits

CET 1 Ratio comfortable at 11.6%

Recoveries and Operating Profits to sufficiently cover for future slippages and growth

Deferred tax asset of **nearly INR 6,000 Cr** deducted from net-worth for computing CET 1, representing **nearly 260 bps**, to further aid Bank's CET 1 over time

Contents

Retail Bank: *Full spectrum retail bank growing with strong momentum*

Pan-India presence via **1,122 branches, 95 BC banking outlets and 1,244 ATMs, CRM's & BNA's**

54% of branches in **Top 200 deposit centers**

Cater to **all customer segments** (HNI, affluent, NRIs, mass, rural and inclusive banking) with **full product suite**

~90% of transactions via digital channels

Leadership / significant share in payment and digital businesses

(UPI, AEPS, DMT)

Advanced score-cards and analytics being leveraged across underwriting and engagement

All figures in INR Cr

Strong growth in Retail Advances

+30% p.a. — Highest Ever

	Q4FY21	Q1FY22	Q2FY22	Q3FY22	Q4FY22
Retail Advances	49,973	50,367	54,821	59,476	65,250
As % of total advances	**30%**	**31%**	**32%**	**34%**	**37%**

…along with growth in CASA and Retail Term Deposits

+29% p.a.

	Q4FY21	Q1FY22	Q2FY22	Q3FY22	Q4FY22
CASA and Retail Term Deposits	94,091	98,768	108,013	112,962	121,535
As % of total deposits	**58%**	**60%**	**61%**	**61%**	**62%**

In addition, continued momentum within Retail Fee Income

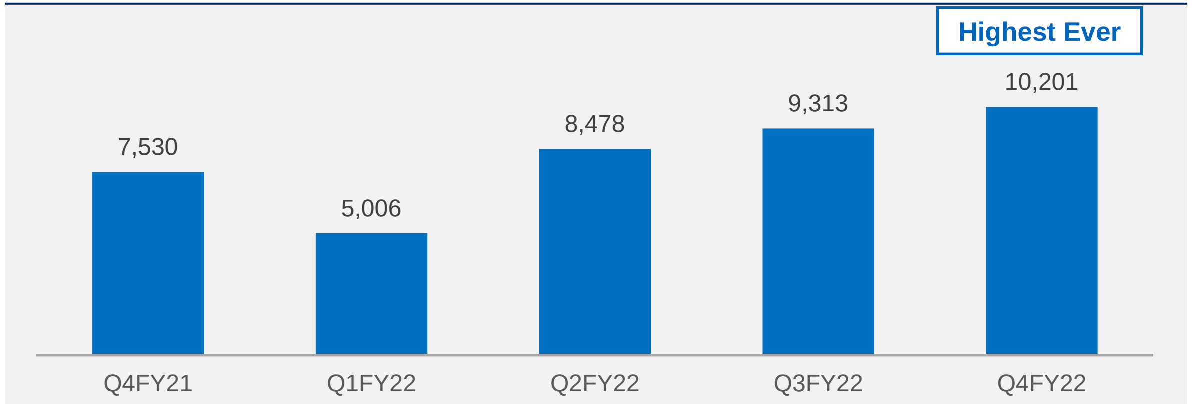
Highest Ever

	Q4FY21	Q1FY22	Q2FY22	Q3FY22	Q4FY22
Retail Fee Income	421	342	444	447	551

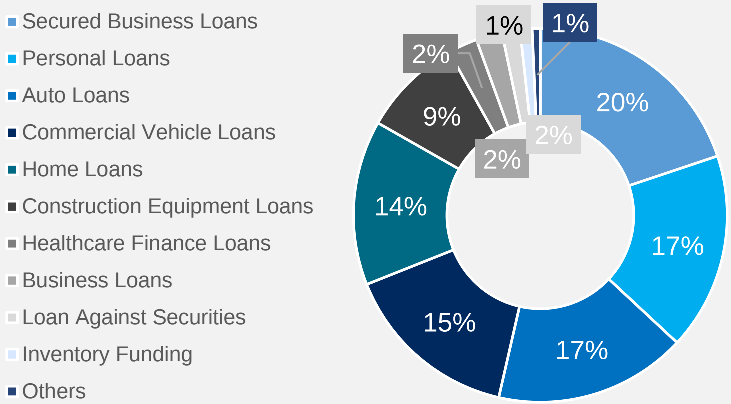
Retail Assets: *Fast growing diversified book*

All figures in INR Crs

1 Retail asset disbursements momentum continues



3 Diversified retail book[1]



Preferred financier status with leading Auto OEMs

Dedicated, verticalized structures to focus on individual products & improved governance (e.g. Product head, NSM, Credit Head)

2 On the back of purposeful digital investments

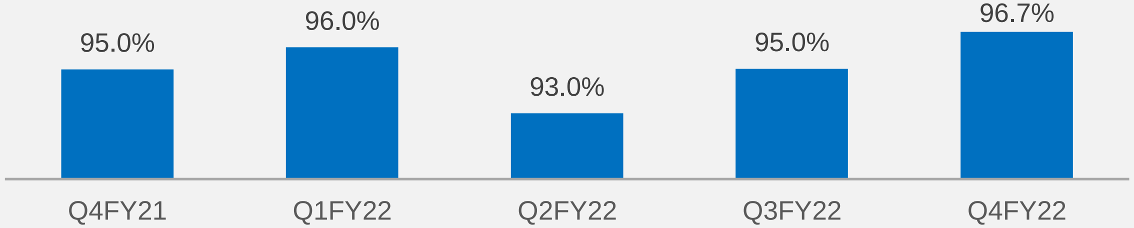
Loan in seconds (LIS) platform and front-end automation initiatives **(Yes Robot)** have resulted in **lower TAT along with higher productivity**

Sales Force implementation helping in process improvement and customer delight

Pre-qualified Gold Loan OD for existing customers **24x7 digital process**

4 Strong focus on book quality & collections

Retail Assets collections efficiency at **97.3% for month of March 2022**



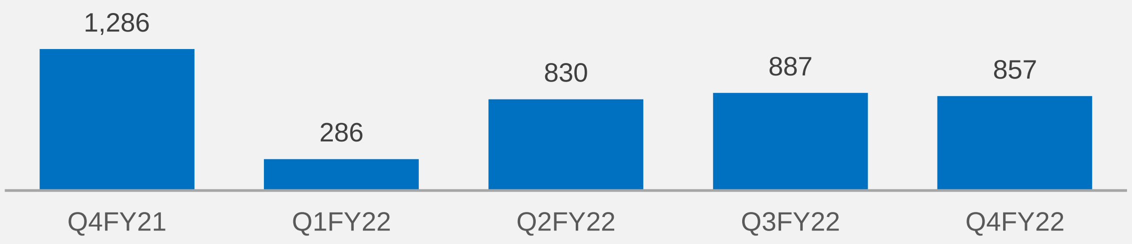
- High share of secured loans in Retail Assets book - 81%, with healthy LTV ratios:
  - Avg. LTV for Affordable Home Loan ~69%
  - Avg. LTV for LAP ~56%

1 Split basis gross retail advances

Rural Assets: *Deepen the penetration in emerging rural markets & generate Agri PSL*

All figures in INR Crs

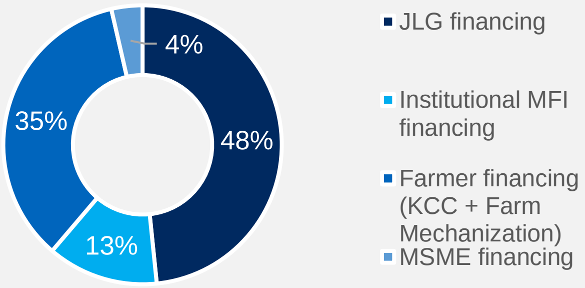
1 Business originations (disbursements) returning towards normalcy



- 100% 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 Capturing Rural value chain with geographic diversification

Book Split (value) by segments



Book size : INR 4,100 Cr

- **Diversified portfolio** across ~225 districts in 14 states
- **Rich pedigree of working with credible BC partners**
- **Grid based framework for MFI lending** (Parameters include AUM size, capital adequacy, external rating, delinquency, diversification etc.)

3 Robust Farmer financing book & improved collections in JLG book

- **High quality farmer financing** book with NPA < 0.5%
- **NPA <2% in the book generated post–COVID** (disbursements on or after April 1, 2020; constitute ~87% of total book); inline with the microfinance industry standards.
- Collection efficiency in JLG book improved significantly
- **On ground portfolio monitoring**/ trigger-based monitoring by an independent risk monitoring team

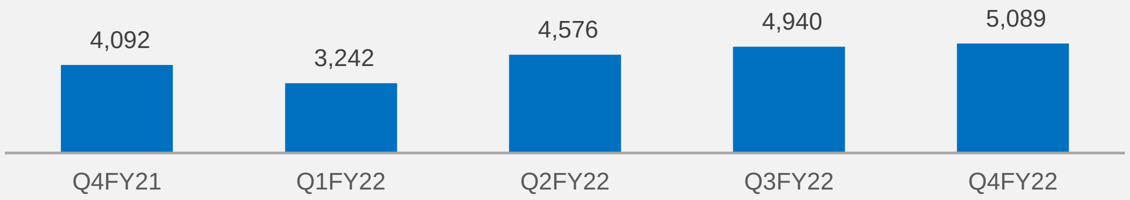
4 Analytics for expansion towards paperless processing

- Digital & Analytics to **enhance customer experience / reduce TAT**
  - **Digital on-boarding**, dedicated LMS for rule based sanctions & disbursements and **geo-tagged based monitoring**
  - **Usage of Bureau data** up to PIN code level for geographical expansions & periodic portfolio scrub to monitor portfolio health
  - Leveraging Fintech/ digitechs for underwriting and risk management

Small & Micro Enterprises: *Granular book creation with a solution led approach*

All figures in INR Crs

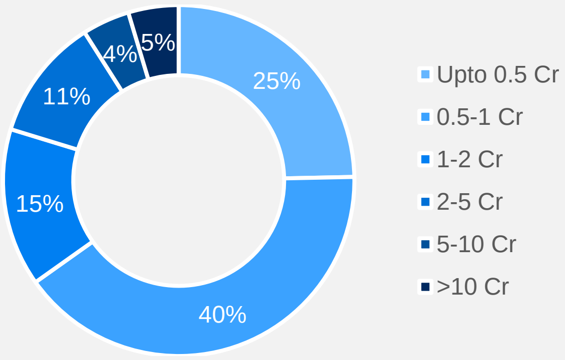
1 Steady momentum in disbursements[1]



- **Dedicated teams** for shaper focus in business originations & portfolio management
- **100% business originations** from internal channels
- **Parameterized lending** enabling faster credit decisioning

2 High quality & well diversified granular book

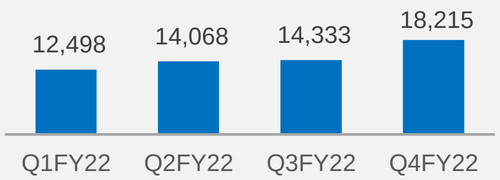
Book Split by Ticket Size



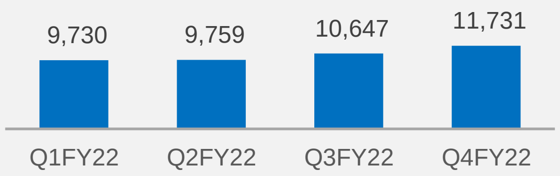
- Distributed portfolio leading to reduced **concentration risk**
- **Portfolio secured by collateral** in addition to primary security of stock & book debts
- **Customer churning and portfolio utilization** at pre-covid level - reflecting portfolio strength.

3 Strengthening Relationship Management

Cross Sell (Units)



Liability Book



- **One stop solution approach** for all needs of entity and promoters
- **Comprehensive borrower assessment** : Pre-approved retail asset products offering along with business banking limits (Industry first initiative)
- **Dedicated Physical RMs** for relationship deepening **across trade, retail, API banking, etc**
- **Virtual RMs support** to enable customers for engagement, services, enhancements & cross sell

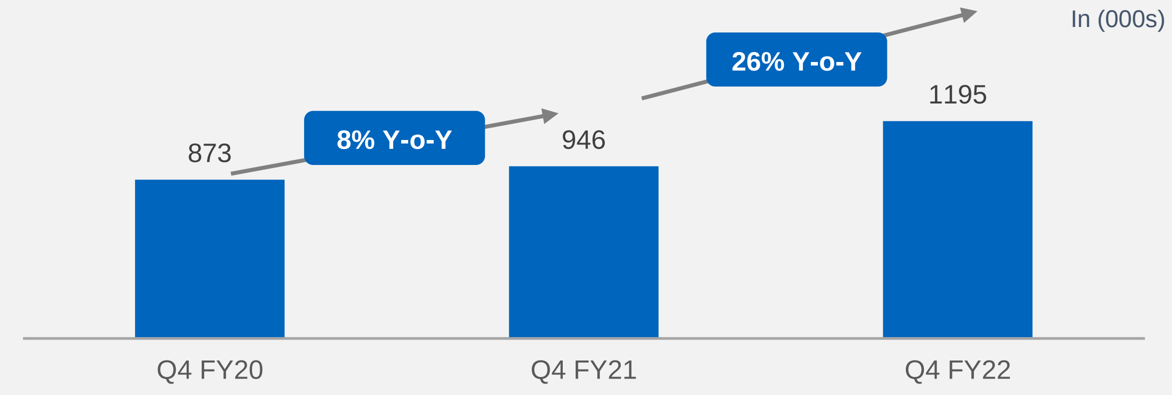
4 Digital and Analytics at fulcrum of the franchise

- **Digital & Analytics to enhance customer experience / reduce friction**
  - Analytics driven prospective client identification
  - Digital Lending Platform - Seamless customer approval experience
  - Self-assist digital tools - MSME App, Trade-On-Net, FX Online, etc.
  - Robust EWS framework - early identification of incipient sickness & support frontline in remedial management

1 Includes Limit Setups

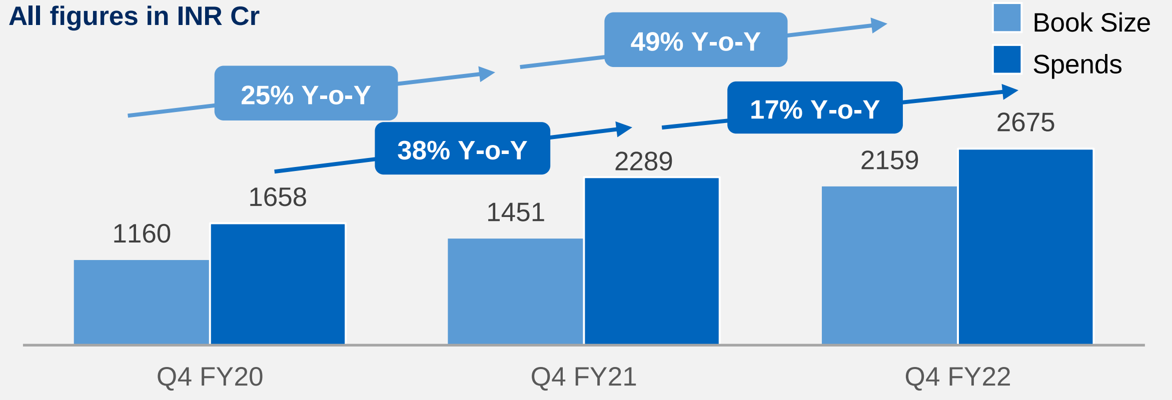
Credit Cards: *Resumption in business with an increase in cards base coupled with strong growth in spends*

1 Total cards base has grown consistently



2 Strong Growth in Book & Card spends

All figures in INR Cr



3 Differentiated Product Offering, Focused digital initiatives, Partnerships & Alliances

- **Comprehensive suite of 16 Products covering Consumer and Commercial Cards**
- **Most rewarding Rewards Platform, allowing customers** to share & adjust reward points against statement outstanding with Reward Points that never expire
- **Best Foreign Currency Markup** on select card variants & **Hosted on most stable technology platform Vision+ (Fiserv) and Falcon** (risk monitoring platform)
- **Digitization of value-added offerings through self-service portal to** enhance customer experience
- Partnerships with Fin-techs and affiliates to bolster distribution outreach

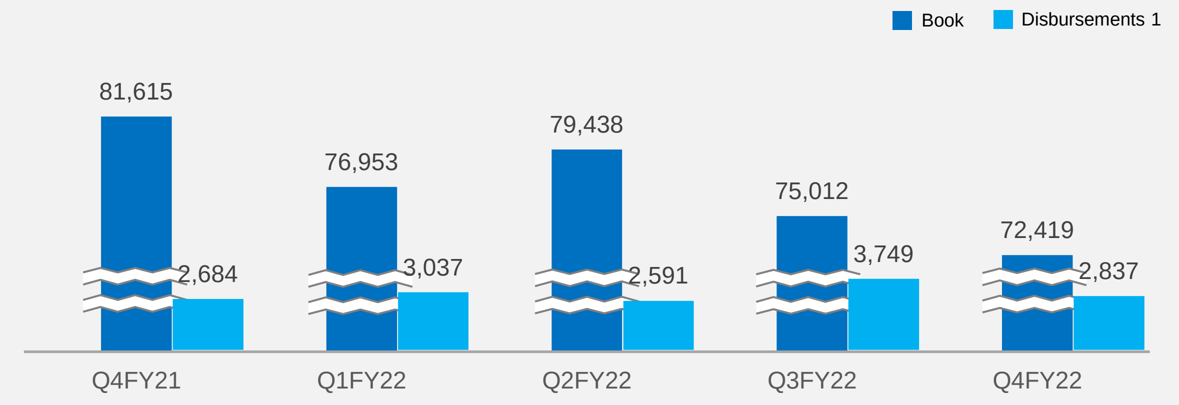
4 Digital Onboarding & Product Launches

- Customer onboarding through **'End To End digital journey'** in partnership with TransUnion CIBIL
- Equipped with Video KYC for a **'NO Contact' processing**. Video KYC penetration at 63% in Mar'22
- **70% of Fresh Issuance through digital modes in Q4FY22**
- Achieved monthly (Mar'22) run rate of **55,000+ new card issuance and INR 1,000 crore+** of spends
- **Book size of INR 2,150 Cr+ in Q4, FY'22**.

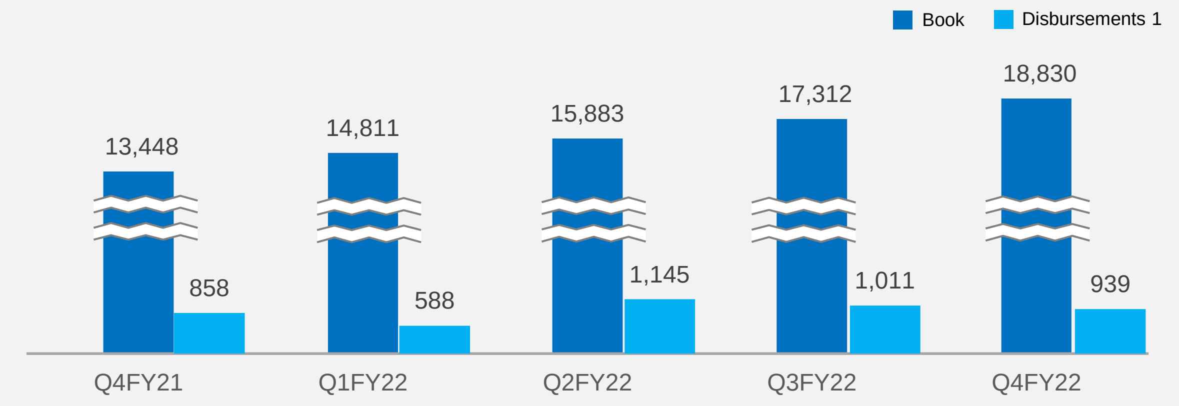
Wholesale Banking: *Strong growth in transaction banking and granularization of incremental lending book*

All figures in INR Crs

1 Corporate Book & Disbursements – Debulking Continues



2 Medium Enterprises Break up – Granularity improving



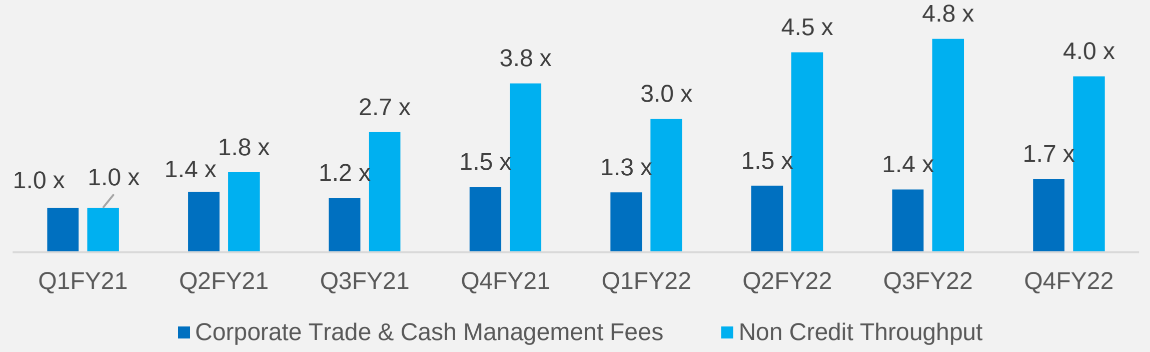
1 Excludes movement of CC/OD

3 Providing tailored solutions to clients across business segments

Large Corporates	▪ Strong relationships with large corporate groups and conglomerates ▪ Experienced Relationship bankers across 10 locations with pan-India coverage ▪ Working Capital solutions, Trade Finance, Debt Capital Markets (Bonds, CPs), Forex, Cash & Liquidity Management, Digital Solutions, Supply Chain programs, Project and Capex Financing, Advisory & Offshore banking, ▪ Diversified Sector focus - Cement, Steel, Electronics, FMCG, Auto, IT, Chemicals, Healthcare & Pharma, Agri & Food Products, Warehousing & Logistics, Renewables, Engineering, Roads, Data Centre, Refineries. ▪ Steady growth in Trade non-fund business (Letters of Credit and Bank Guarantees) and Supply Chain Financing ▪ Strong base for Corporate Payroll Accounts, Private Banking & Retail cross-sell
Institutional & Govt Banking Group	▪ Divided into 4 focused segments with a relationship-based approach and pan-India presence • Indian Financial Institutions Banking • Government Banking • Multinational Corporate Banking • International Banking
Medium Enterprises (Emerging Local Corporates)	▪ Tailored solutions to corporates with turnover between INR 100 to INR 1,500 cr. ▪ Deeply entrenched in new-age entrepreneurship ecosystem by providing bespoke digital solutions, incubation and networking platforms
Financial Markets	▪ Customized solutions for foreign exchange risk management to more than 35,000 clients pan India. ▪ Strong debt capital markets and primary dealership franchise offering origination and distribution services on Fixed Income to clients

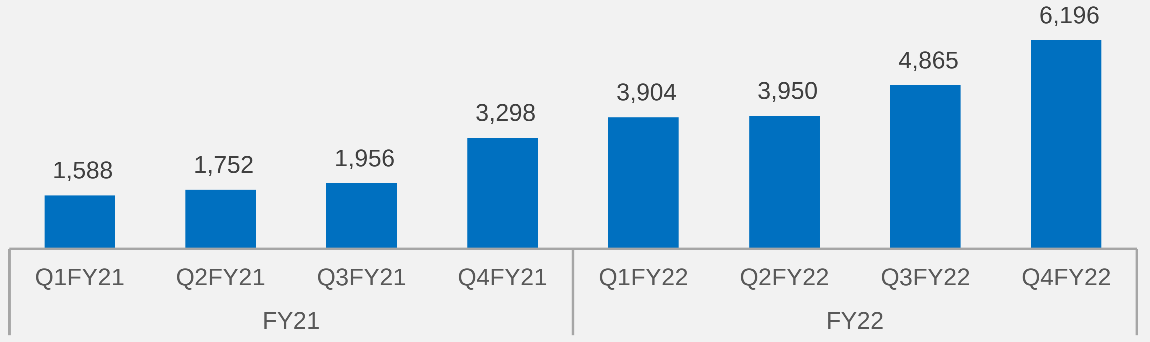
Transaction Banking: *Annuity income through Trade and Cash Management*

1 Book has seen strong growth in non-credit throughput[1]



2 … on the back of an industry leading API banking and technology stack

Strong growth in total API integrations…



3 Strong growth in API led transaction banking throughputs

- **97% of our Corporate CASA** is embedded with Transaction Banking solutions thereby making it **granular, sticky & sustainable**.
- **~80%** of our Corporate CASA clients has atleast **2+ Products** embedded
- **98% of our Cash Management** thruput now comes **from Digital modes**. Our Digital Trade onboarding also saw **106% YoY growth**
- **Thruput from Fintech & Ecommerce grew 200% YoY**, Financial Institutions grew 84% YoY, RDA (Remittances) business **grew 160% YoY** of which **UPI driven** remittances grew **500% YoY**
- Our Connected Banking platform (leveraging Retail & Corporate Synergies) saw 13 additional partners activated under Connected Banking proposition with leads generated across partners **growing 156% YoY**, lead conversion ratio growing 100% and thruput routed thru our partners **growing 500x**. This will be key focus for the Bank going forward
- **TReDS platform** increasing **600% YoY** and **Exports Book** grew **40% YoY**
- Supply Chain business onboarded **900 new D/V accounts**, cumulatively contributing 21% of our Business Banking Asset book
- Trade linked Non-Credit flows (Export/Import/Remittances) grew 67% YoY
- Corporate Client Management (Implementation & Service) saw robust traction in deepening client engagement
  - **4500+ Transaction Banking mandates** implemented this year (YoY 55% growth)
  - **90% of our Corporate CASA clients** is covered by a dedicated Client Service team providing top notch attention to their transactional queries
  - ~350,000 client queries addressed successfully by our Corporate Client Management team with 91% FTR & 93% TAT adherance.
- As part of its new formal initiative, Bank engaged with 350+ Strategic Influencers to augment its inorganic acquisition channel and 12 MOUs signed. This will see accelerated focus in coming years.

[1] Corporate Trade & Cash Management Fees and Non-Credit Throughput values rebased at 1.0X for Q1FY21
[2] Startups with a valuation of > $100 mn and < $ 1bn

Technology: *Transformation initiatives – Aligned to Business growth*

YES BANK

Enable a connected Ecosystem	▪ Enhance to an **API first,** microservices business architecture enabling faster integration with B2B customers and partners across journeys. ▪ Embark on a "**Zero Operations**" Journey – Deliver efficiency | Reduce Risk | Drive growth ▪ Enable **Data led decisioning with AI/ML overlays**. Interleave into journeys	▪ Frictionless onboarding / service journeys ▪ Self Onboarding API capability – Short window to monetization ▪ Digitization of back office workflows
Drive Cloud Adoption	▪ **Next Gen Cloud** architecture enabling – Scale | Service | Secure | Compliance. ▪ Work with 2 Hyper Scaler partners to drive our key applications into cloud. ▪ Flexibility for dynamics workloads | Development Environments | Data Lake | Dev-Ops | Remote Monitoring | Automation	▪ On demand business scalability – volume driven ▪ Enhanced Dev Ops / Change Management
Demonstrate Robust Business Assurance	▪ Establish strong governance and processes across technology – change & operating functions with focus on **Risk – Information Security – Compliance** ▪ Implement and drive a strong Project Management Governance framework supporting agile delivery methodologies	▪ Enhance Security posture across landscape ▪ Ensure complete compliance to regulatory directives
Deliver Total Experience	▪ Collaborative journeys defining customer plus ecosystem experience | Delivered through Platforms across channels ▪ Talent Management supporting employee career | Employee Lifecycle Management delivering Superlative Employee Experience	▪ Customer Experience – Personalized ▪ Employee Experience – Single Interface ▪ User Experience – Device experience

Strong people focus: *Stable leadership with focus on up-skilling talent, objective performance management & enabling employee flexibility*

YES BANK

Stable & highly experienced leadership team

- **Top Management with average vintage of 9 years** within the bank combined with new talent from the industry.
- YES Bank has been **ranked No. 2 amongst Large-Sized Banks** in the Best places to work in India 2021 awards, conducted by AmbitionBox.com.

Investing in the right skillset & talent

- **YES School of Banking** focusses **on** role and skill-specific trainings and certifications.**33,153 training days** were clocked in Q4FY22 and **1,36,700 training days** in FY22.
- **YES Professional Bankers and YES FORCE Programs** were launched in Q4FY22.These **Source–Train–Hire Model** programs will help Bank build a robust talent pipeline across various functions.
- During Q4FY22, **125 profiles (456 profiles since April 2021) with technology, product, digital and analytics** background were recruited to strengthen our digital leadership.
- **360-degree Feedback Assessment tool** was launched for Top & Senior Management Leaders to help them identify their **strengths and areas of opportunity** based on the feedback received.

Nurturing an inclusive culture

- **Launched Leadership Programs, APEX** based on 'Conscious Leadership' for all Top & Senior Management leaders and '**EVE'olution' for women leaders**, an initiative focused on upskilling and development of women executives
- The '**Voice of YES' Employee Survey 2022** was conducted to understand the views and opinions of all employees. The inputs will get integrated into action plans that will help in making YES BANK a great workplace to work.

Employee flexibility and welfare

- Hybrid working models under the Bank's **Working from Anywhere (WFA) policy** have been enabled for employees.
- Over **3000+ employees** at our Corporate Office (YES BANK House) have the option to avail **Flexi work timings**.

Band	Q4FY22[1]	Average Vintage[1]
Top Management	65	8.8
Senior Management	258	8.1
Middle Management	3,049	5.0
Junior Management	20,974	2.1
Total	**24,346**	

Net addition of **2,076** staff over the headcount of March 31, 2021

1 Data as on March 31, 2022

Responsible franchise committed to a purposeful ESG agenda

YES BANK

V.E, Moody's ESG Solutions
Amongst "100 Best Emerging Market Performers" ranking"

MSCI
Included in the MSCI ACWI's ESG Universal, Low Carbon Leaders, Low Carbon Target, Climate Change, Climate Paris Aligned Indexes

DJSI Emerging Markets Index (2015-2018).
FTSE4Good Emerging Index (2017-2019)

Key Highlights

First Bank globally to have 732 facilities under its ISO certified 14001:2015 Environmental Management System

First Indian Bank to measure and report financed emissions of its electricity generation loan exposure aiming to align with SBTi 1.5 degree scenario

First Indian Bank to be a Founding Signatory to UNEP FI Principles for Responsible Banking and to sign the Commitment to Climate Action, striving to align its business strategy with the Paris Climate Agreement

Inclusive & Social Banking delivering access to finance to 9.5 lakh women in unbanked areas

Building Resilience against ESG risk

Balance: Sustainability & Profitability

Capitalizing on Sustainable Finance opportunities

1. **Addressing Climate & ESG Risk**
   Adopted an Environment and Social Policy (ESP), integrating E&S risks into overall credit risk assessment framework
2. **Net zero by 2030**
   Committed to reduce greenhouse gas (GHG) emissions from operations to net zero by 2030. Switched to renewable energy at the Bank's headquarters, YES BANK House
3. **Enhancing governance & disclosures**
   Constituted board – level CSR and ESG committee; Instituted Human Rights Policy and Responsible Tax Policy
   Enhanced sustainability disclosures aligned to Global Reporting Initiative, Taskforce on Climate-related Financial Disclosures (TCFD) recommendations
4. **Engaging stakeholders**
   Associated with the Task Force on Sustainable Finance *(constituted by the Department of Economic Affairs, Ministry of Finance, Government of India)* as a co-lead of the work stream *'Building Resilience in the Financial Sector'*
5. **Promoting sustainable finance**
   Launched India's first Green Bond and first Green Fixed Deposit

Credit Rating

Ratings across all agencies at **all time lows:**

March 2020

March 16, 2020

Moody's Upgrades
issuer rating to **Caa1** from Caa3 with a positive outlook

INDIA Ratings Outlook-keeps Ratings Watch Evolving (RWE)

March 18, 2020

March 24, 2020

ICRA Upgrades:
BASEL III Tier II to **BB**
BASEL II Upper Tier II to **BB** from D
BASEL II Lower Tier II to **BB+** from D
Infrastructure Bonds to **BB+** from D
Short Term FD/CD Programme to **A4+** from D

ICRA Downgrades
Basel II Upper Tier II to D from BB

CARE Downgrades
Basel II Upper Tier II to D from C
Outlook-Credit Watch with Developing Implications

June 23, 2020

August 3, 2020

Moody's Upgrades
issuer rating to **B3** from Caa1 with a stable outlook

INDIA Ratings Upgrades
BASEL III Tier II to **BBB-** from B+
Infrastructure Bonds to **BBB** from BB –
Long Term Issuer Rating to **BBB** from BB-

August 27, 2020

September 11, 2020

ICRA Upgrades
BASEL III AT 1 to **C** from D
BASEL III Tier II to **BBB-** from BB
BASEL II Tier I to **BB+** from D
BASEL II Upper Tier II **BB+** from D
BASEL II Lower Tier II **BBB** from BB+
Infrastructure Bonds to **BBB** from BB+

CARE Upgrades:
BASEL III Tier II to **BBB** from C
BASEL II Tier I to **BB+** from D
BASEL II Upper Tier II to **BB+** from D
BASEL II Lower Tier II to **BBB** from B
Infrastructure Bonds to **BBB** from B
Outlook-Stable

November 9, 2020

Senior Rating & Outlook Upgrade:
ICRA: **BBB**; Stable
India Ratings: **BBB**; Stable
CRISIL: BBB+;**A1** short term; Stable
Moody's : **B2**; Positive
CARE: BBB+; Positive

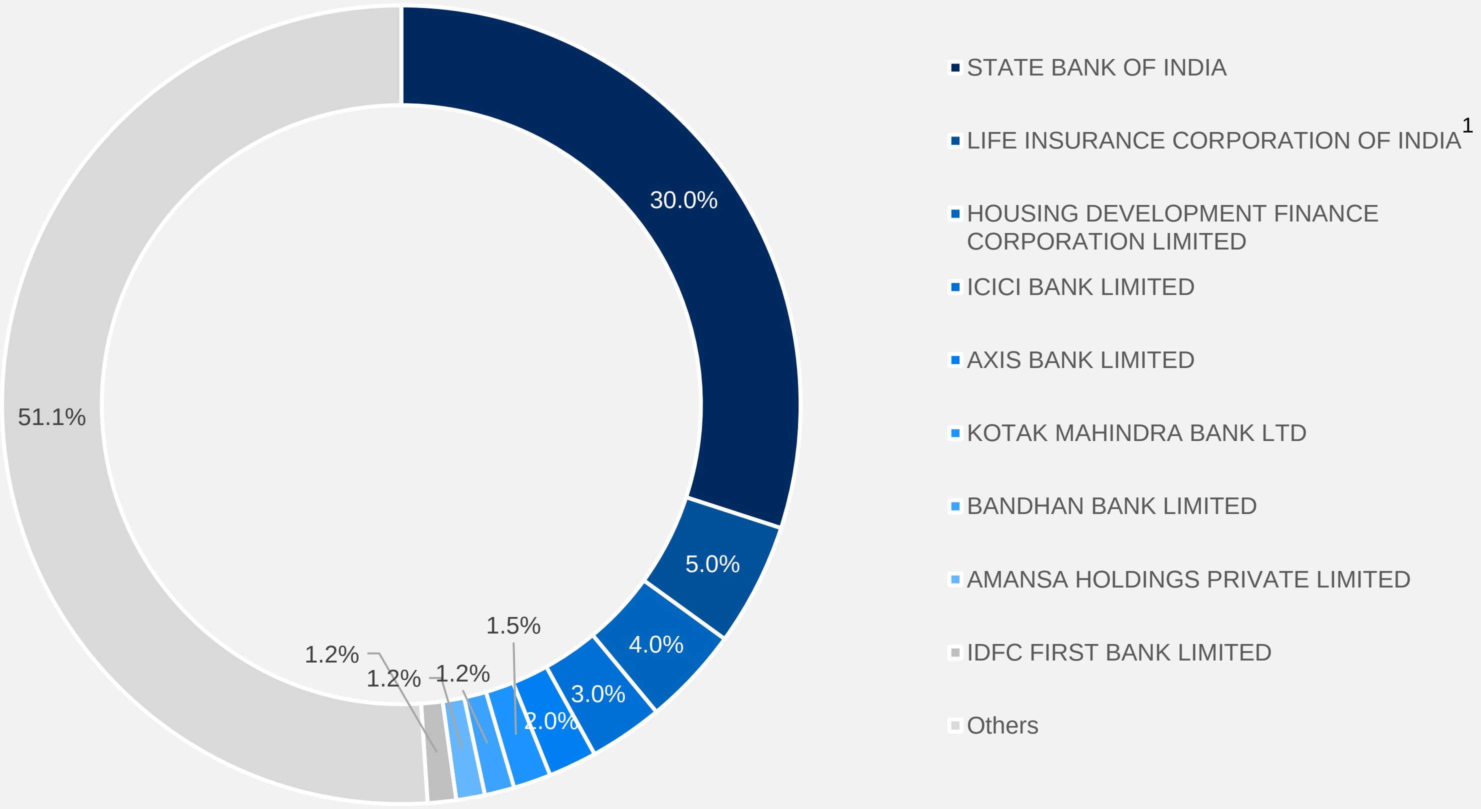
International Rating	Long-term						Outlook	Short-term
Moody's Investors Service	B2						Positive	Not Prime
Domestic Rating	**Long-term**						**Outlook**	**Short-term**
	Basel III		Basel II			Infra Bonds		
	AT I	Tier II	T I	UT II	LT II			
CRISIL		BBB+				BBB+	Stable	A1
ICRA	C	BBB-	BB+	BB+	BBB	BBB	Stable	
India Ratings		BBB-				BBB	Stable	
CARE		BBB+		BBB-	BBB+	BBB+	Positive	

Strong Investor base

Well diversified Investor base:

Category	%
Financial Institutions	38.8%
Individuals	34.2%
FPI's	11.0%
Body Corporates	7.4%
Insurance Companies	5.0%
Others	3.6%
TOTAL	**100.0%**

Shareholding Pattern as on March 31, 2022



[1] LIC along with its various schemes

Robust Governance Structure

Simplified Organization Structure

Prashant Kumar
MD & CEO

- **Rajan Pental** – *Global Head, Retail Banking*
- **Rajanish Prabhu** – *Country Head, Credit Cards & Merchant Acquiring*
- **Ravi Thota** – *Country Head, Large Corporates*
- **Arun Agrawal** – *Country Head, Institutional & Govt Banking*
- **Gaurav Goel** – *Country Head, Emerging Local Corporates*
- **Ajay Rajan** – *Country Head, Transaction Banking*
- **Amit Sureka** – *Country Head, Financial Markets*
- **Akash Suri** – *Country Head, Stressed Asset Management*
- **Indranil Pan** – *Chief Economist*

- **Niranjan Banodkar** – *Chief Financial Officer*
- **Anurag Adlakha** – *Chief Human Resources Officer*
- **Anita Pai** – *Chief Operating Officer*
- **Rakesh Arya** – *Chief Credit Risk Officer*
- **Sandeep Mehra** – *Chief Vigilance Officer*
- **Sumit Gupta**[1] – *Chief Risk Officer*
- **Ashish Chandak**[2] – *Chief Compliance Officer*
- **Kapil Juneja**[2] – *Chief Internal Auditor*
- **Shivanand R. Shettigar**[3] – *Company Secretary*

Eminent and Experienced Board [4]

Sunil Mehta
Non-Executive Chairman

Prashant Kumar
Managing Director & CEO

Mahesh Krishnamurti
Non-Executive Director

Atul Bheda
Non-Executive Director

PER THE GAZETTE NOTIFICATION – YES BANK RECONSTRUCTION SCHEME 2020

Rama Subramaniam Gandhi
Additional Director

Ananth Narayan Gopalakrishnan
Additional Director

ADDITIONAL DIRECTORS APPOINTED BY RBI

V. S. Radhakrishnan
Non-Executive Director

Ravindra Pandey
Non-Executive Director

SBI NOMINEE DIRECTORS

Rekha Murthy
Non-Executive Director

Atul Malik
Non-Executive Director

Sharad Sharma
Non-Executive Director

CO–OPTED DIRECTORS under Para 5 (5) of Reconstruction Scheme

1 Reports directly to the Risk Management Committee of the Board
2 Reports directly to the Audit Committee of the Board
3 Reports directly to the Chairman of Board
4 As per Para 5(7) of the YES Bank Reconstruction Scheme, 2020 - Members of the Board, other than the additional directors, so appointed shall continue in office for a period of one year, or until an alternate Board is constituted by reconstructed bank, whichever is later.

Thank You

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