

July 27, 2016

Mr. Girish Joshi,
GM - Department of Corporate Services
BSE Limited
Corporate Relations Department
1st Floor, New Trading Ring
P.J. Towers, Dalal Street
Mumbai - 400 001
Tel.: 2272 8013/8015/8058/8307
BSE Scrip Code: 532648

Mr. Avinash Kharkar,
AVP - Listing Department
National Stock Exchange of India Limited
Exchange Plaza
Plot no. C/1, G Block,
Bandra - Kurla Complex
Bandra (E), Mumbai - 400 051.
Tel.: 2659 8235 / 8236/8458
NSE Symbol: YESBANK

Dear Sir,

Sub.: Unaudited Financial Results & Limited Review Report for the quarter ended June 30, 2016 - Reg 33 of SEBI (LODR) Regulations, 2015

This is to inform that the Board of Directors of the Bank at its Meeting held on July 27, 2017 has considered and approved the Unaudited Financial Results of the Bank for the quarter (Q1) ended June 30, 2016 and took note of the Limited Review Report submitted by M/s. B. S. R. & Co. LLP, Statutory Auditors of the Bank thereon.

A copy of the above along with the Press Release is enclosed herewith.

Kindly take note of the above.

Thanking you,

Yours faithfully,
For YES BANK LIMITED


Shivanand R. Shettigar
Company Secretary



Encl: As above

B S R & Co. LLP

Chartered Accountants

5th Floor, Lodha Excelus,
Apollo Mills Compound
N. M. Joshi Marg, Mahalaxmi
Mumbai - 400 011
India

Telephone +91 (22) 4345 5300
Fax +91 (22) 4345 5399

Review report

To the Board of Directors of YES Bank Limited

We have reviewed the accompanying Unaudited Financial Results ('the Statement') of YES Bank Limited ('the Bank') for the quarter ended 30 June 2016. The disclosures relating to Pillar 3 under Basel III Capital Regulations and those relating to Leverage Ratio, Liquidity Coverage Ratio under Capital Adequacy and Liquidity Standards issued by Reserve Bank of India ('RBI') as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement have not been reviewed by us.

This Statement is the responsibility of the Bank's management and has been approved by the Board of Directors of the Bank in their meeting held on 27 July 2016. Our responsibility is to issue a report on the Statement based on our review.

We conducted our review in accordance with the Standard on Review Engagement ('SRE') 2410, *Review of Interim Financial Information Performed by the Independent Auditor of the Entity* issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as mentioned above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with applicable accounting standards specified under Section 133 of the Companies Act 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms prescribed by the RBI in respect of income recognition, asset classification, provisioning and other related matters.

For B S R & Co. LLP
Chartered Accountants

Firm's Registration No: 101248W/W-100022

Manoj Kumar Vijai
Partner

Membership No: 046882

Mumbai
27 July 2016

YES BANK Limited

Regd. Office : Nehru Centre, 9th Floor, Discovery of India Building, Dr. A. B. Road, Worli, Mumbai - 400 018, India.

Website: www.yesbank.in

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2016

(₹ in Lakhs)

Sr No.	PARTICULARS	FOR THE QUARTER ENDED 30.06.16	FOR THE QUARTER ENDED 31.03.16	FOR THE QUARTER ENDED 30.06.15	FOR THE YEAR ENDED 31.03.16
		(Unaudited)	(Audited - Refer Note 9)	(Unaudited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	386,231	352,830	325,185	1,353,344
(a)	Interest/ discount on advances/ bills	284,006	254,719	232,848	971,148
(b)	Income on investments	95,897	91,144	85,550	350,821
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	2,777	2,156	1,674	11,254
(d)	Others	3,551	4,811	5,113	20,121
2	Other Income (Refer Note 3)	90,052	80,281	54,517	271,215
3	TOTAL INCOME (1+2)	476,283	433,111	379,702	1,624,559
4	Interest Expended	254,573	228,686	219,204	896,672
5	Operating Expenses (i)+(ii)	91,033	81,878	69,671	297,637
(i)	Payments to and provisions for employees	40,737	35,284	28,854	129,680
(ii)	Other operating expenses	50,296	46,594	40,817	167,957
6	Total Expenditure (4+5) (excluding provisions and contingencies)	345,606	310,564	288,875	1,194,309
7	Operating Profit (before Provisions and Contingencies)(3-6)	130,677	122,547	90,827	430,250
8	Provisions (other than Tax expense) and Contingencies (net)	20,663	18,646	9,796	53,630
9	Exceptional Items	-	-	-	-
10	Profit from ordinary activities before tax (7-8-9)	110,014	103,901	81,031	376,620
11	Tax Expense	36,834	33,690	25,911	122,675
12	Net profit from Ordinary Activities after tax (10-11)	73,180	70,211	55,120	253,945
13	Extraordinary Items (Net of tax)	-	-	-	-
14	NET PROFIT (12-13)	73,180	70,211	55,120	253,945
15	Paid-up equity Share Capital (Face value of ₹ 10 each)	42,109	42,053	41,811	42,053
16	Reserves & Surplus excluding revaluation reserves	-	-	-	1,336,607
17	Analytical ratios :				
(i)	Percentage of Shares held by Government of India	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy ratio - Basel III	15.1%	16.5%	14.6%	16.5%
(iii)	Earning per share for the period / year (before and after extraordinary items)				
	- Basic ₹	17.39	16.71	13.19	60.62
	- Diluted ₹	16.97	16.38	12.85	59.31
		Not Annualized	Not Annualized	Not Annualized	Annualized
(iv)	NPA ratios-				
(a)	Gross NPA	84,456	74,898	36,830	74,898
(b)	Net NPA	30,239	28,447	10,670	28,447
(c)	% of Gross NPA	0.79%	0.76%	0.46%	0.76%
(d)	% of Net NPA	0.29%	0.29%	0.13%	0.29%
(v)	Return on assets (average) (annualized)	1.7%	1.8%	1.6%	1.7%

SIGNED FOR IDENTIFICATION
BY

For B S R & Co. LLP



Notes:

1. The results have been taken on record by the Board of Directors of the Bank at its meeting held in Mumbai today. There are no qualifications in the auditor's review report for the quarter ended June 30, 2016. The results have been subject to "Limited Review" by the Statutory Auditors of the Bank.
2. During the quarter ended June 30, 2016, the Bank allotted 562,100 shares, pursuant to the exercise of stock options by certain employees.
3. Other income includes fees and commission earned from guarantees/letters of credit, loans, financial advisory fees, selling of third party products, earnings from foreign exchange transactions and profit/loss from sale of securities.
4. Return on assets is computed using a simple average of total assets at the beginning and at the end of the relevant period.
5. The disclosures for NPA referred to in point 17(iv) above correspond to Non Performing Advances.
6. The total capital infused and outstanding in Yes Securities (India) Limited (wholly owned subsidiary) as at June 30, 2016 is ₹ 5,000 lakhs.
7. As the business of the Bank is concentrated in India; the segment disclosures made pertain to domestic segment for geographic segment purposes. The Bank has commenced its operation, pursuant to RBI approval, in International Finance Service Centre (IFSC) Banking Unit in Gujarat International Finance Tec City (GIFT) and the business transaction from the same is considered as a part of Indian Operations.
8. In accordance with RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on 'Basel III Capital Regulations' read together with RBI circular DBR.No.BP.BC80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards - Amendments' requires banks to make applicable Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under Basel III Framework. The Pillar III disclosures have not been subjected to review by the statutory auditors. The Bank has made these disclosures which are available on its website at the following link.
https://www.yesbank.in/pdf/basel_iii_disclosure_june_30_2016.pdf
9. The figures of last quarter ended March 31, 2016 are the balancing figures between audited figures in respect to the full financial year upto March 31, 2016 and the unaudited published year to date figures upto December 31, 2015, being the date of the end of the third quarter of the financial year which was subject to limited review. The figures for the period ended June 30, 2015 and March 31, 2016 were reviewed/audited by previous statutory auditors.
10. The Bank has followed the same significant accounting policies in the preparation of these financial results as those followed in the annual financial statement for the year ended March 31; 2016.
11. Previous period figures have been regrouped /reclassified wherever necessary to conform to current period classification.

SIGNED FOR IDENTIFICATION
BY



For B S R & Co. LLP



SEGMENTAL RESULTS

(₹ in Lakhs)

Sr No	PARTICULARS	FOR THE QUARTER ENDED 30.06.16 (Unaudited)	FOR THE QUARTER ENDED 31.03.16 (Audited - Refer Note 9)	FOR THE QUARTER ENDED 30.06.15 (Unaudited)	FOR THE YEAR ENDED 31.03.16 (Audited)
1	Segment revenue				
(a)	Treasury	117,819	102,994	94,382	357,558
(b)	Corporate Banking	312,077	284,096	249,302	1,085,414
(c)	Retail Banking	42,188	33,295	27,503	112,317
(d)	Other Banking Operations	2,129	4,457	1,266	9,172
(e)	Unallocated	6	8	4	10
	TOTAL	474,219	424,850	372,457	1,564,471
	Add / (Less): Inter Segment Revenue	2,064	8,262	7,245	60,088
	Income from Operations	476,283	433,112	379,702	1,624,559
2	Segmental Results				
(a)	Treasury	77,764	72,316	63,410	244,890
(b)	Corporate Banking	107,475	88,639	66,079	331,997
(c)	Retail Banking	(13,854)	(6,400)	(3,267)	(16,889)
(d)	Other Banking Operations	1,185	3,588	543	5,620
(e)	Unallocated	(62,556)	(54,242)	(45,734)	(188,998)
	Profit before Tax	110,014	103,901	81,031	376,620
3	Capital Employed				
	(Segment Assets less Segment liabilities)				
(a)	Treasury	4,203,463	3,806,547	3,581,194	3,806,547
(b)	Corporate Banking	1,532,238	1,957,548	1,065,971	1,957,548
(c)	Retail Banking	(3,003,551)	(3,106,889)	(2,557,870)	(3,106,889)
(d)	Other Banking Operations	(11,229)	(11,863)	(9,886)	(11,863)
(e)	Unallocated	(1,267,236)	(1,266,683)	(855,441)	(1,266,683)
	Total	1,453,685	1,378,660	1,223,968	1,378,660

SEGMENT	PRINCIPAL ACTIVITIES
Treasury	Includes investments, all financial markets activities undertaken on behalf of the Bank's customers, proprietary trading, maintenance of reserve requirements and resource mobilisation from other banks and financial institutions.
Corporate Banking	Includes lending, deposit taking and other services offered to corporate customers.
Retail Banking	Includes lending, deposit taking and other services offered to retail customers.
Other Banking Operations	Includes para banking activities like third party product distribution, merchant banking etc.

Place: Mumbai
Date: July 27, 2016

For YES BANK Limited

Rana Kapoor
Managing Director & CEO

SIGNED FOR IDENTIFICATION
BY

For B S R & Co. LLP



Press Release – July 27, 2016

YES BANK announces Financial Results for the Quarter ended June 30, 2016

Key Profit & Loss (P&L) Statement Highlights

- **Net Profit of ₹ 731.8 Crores in Q1FY17;** y-o-y growth of **32.8%**
- **Total Net Income of ₹ 2,217.1 Crores** in Q1FY17 y-o-y growth of **38.1%**
- **Net Interest Income of ₹ 1,316.6 Crores** for Q1FY17; y-o-y growth of **24.2%** on back of growth in Advances & CASA. **NIM** expanded to **3.4%** in Q1FY17 from 3.3% a year ago
- **RoA** stands at **1.7%**, **RoE** at **20.7%** for Q1FY17
- **Book Value** at **₹ 345.2** per share as on June 30, 2016

Key Balance Sheet Highlights

- Y-o-Y growth in CASA of **63.0%**; **CASA Ratio improves to 29.6%** from 23.4% a year ago, **6.2% improvement in one year**. SA deposits posted robust growth of **81.6%** y-o-y
- **CASA+Retail FDs** as % of Total Deposits stands at a healthy **55.3%** as at June 30, 2016
- **Advances grew by 33.0% y-o-y to ₹ 1,05,942.0 Crores** as at June 30, 2016
- **Total Capital Adequacy** as per Basel III is robust at **15.5%** with Tier I ratio at **10.3%** (including profits and excluding prorated dividend)

Total Capital Funds at **₹ 22,394.3 Crores** as of June 30, 2016

Key Asset Quality Highlights

- **Credit Costs** at **15 bps** for Q1FY17
- Gross Non Performing Advances (**GNPA**) at **0.79%** and Net Non Performing Advances **stable at (NNPA) at 0.29%** as at June 30, 2016
- **Provision Coverage Ratio (PCR)** stands at **64.2%** as at June 30, 2016
- **Standard Restructured Advances** as a proportion of Gross Advances at **0.49%** (₹ 522.9 Crores) as at June 30, 2016, down from 0.71% (₹ 567.1 Crores) as at June 30, 2015. **No additional restructuring done during the quarter**
- **Security Receipts (SRs)** stand at **0.19%** (₹ 199.4 Crores) of Gross Advances as at June 30, 2016. There has been **no sale to ARCs** during the quarter
- **Standard SDR Advances** at 0.03% (₹ 34.3 Crores) of Gross Advances as at June 30, 2016 from single SDR account undertaken during the quarter
- **Nil 5:25** refinancing during Q1FY17

Financial Highlights from Q1FY17 Results:

Profit & Loss Statement Highlights					
(₹ in Crore)	Q1FY17	Q1FY16	Growth % (y-o-y)	Q4FY16	Growth % (q-o-q)
Net Interest Income	1,316.6	1,059.8	24.2%	1,241.4	6.1%
Non Interest Income	900.5	545.2	65.2%	802.8	12.2%
Total Net Income	2,217.1	1,605.0	38.1%	2,044.2	8.5%
Operating Profit	1,306.8	908.3	43.9%	1,225.5	6.6%
Provision	206.6	98.0	110.9%	186.5	10.8%
Profit after Tax	731.8	551.2	32.8%	702.1	4.2%
Basic EPS (Rs.)	17.4	13.2	31.8%	16.7	4.0%
Key P & L Ratios					
	Q1FY17	Q1FY16			
Return on Assets	1.7%	1.6%			
Return on Equity	20.7%	18.4%			
NIM	3.4%	3.3%			
Cost to Income Ratio	41.1%	43.4%			
Non Interest Income to Total Income	40.6%	34.0%			

Balance Sheet Highlights					
(₹ in Crore)	30-Jun-16	30-Jun-15	Growth % (y-o-y)	31-Mar-16	Growth % (q-o-q)
Advances	105,942.0	79,665.6	33.0%	98,209.9	7.9%
Deposits	122,581.1	95,315.9	28.6%	111,719.5	9.7%
CASA	36,288.3	22,267.7	63.0%	31,342.8	15.8%
Shareholders' funds	14,536.9	12,239.7	18.8%	13,786.6	5.4%
Total Capital Funds*	22,394.3	16,910.4	32.4%	21,874.4	2.4%
Total Balance Sheet	177,228.9	139,037.1	27.5%	165,263.4	7.2%
Key Balance Sheet Ratios					
Capital Adequacy (Basel III)*	15.5%	15.0%		16.5%	
Tier I Ratio (Basel III)*	10.3%	10.9%		10.7%	
Book Value (₹)	345.2	292.7		327.8	
Gross NPA	0.79% (₹845 Cr)	0.46%		0.76%	
Net NPA	0.29% (₹302 Cr)	0.13%		0.29%	
Provision Coverage Ratio	64.2%	71.0%		62.0%	
Restructured Advances %	0.49%	0.71%		0.53%	
Security Receipts (Net) %	0.19%	0.28%		0.20%	
Credit Costs (in bps)	15	6		16	

*including profit, excluding prorated dividend

Mumbai, July 27, 2016: The Board of Directors of YES BANK Ltd. took on record the Q1FY17 results at its meeting held in Mumbai today.

Commenting on the results and financial performance, Mr. Rana Kapoor, Managing Director & CEO, YES BANK said, “YES BANK has delivered another highly satisfactory quarter of financial performance reflected in strong & quality growth, sustained profitability and continued resilience in asset quality.

The Bank continues to witness a robust CASA growth with the CASA ratio improving to a healthy 29.6% from 23.4% a year ago demonstrating significant momentum in the underlying Retail franchise platforms, as well as ongoing mandate in several corporate relationship groups. Further, YES BANK has received an in-principle approval from the Securities & Exchange Board of India (SEBI) to setup an Asset Management Company (AMC) which will further deepen our value proposition for our retail customers.

Given the improving macroeconomic environment along with stable Asset quality and accelerating Retail franchise, the Bank is well poised to capture Market share across Retail and Corporate segments at an enhanced pace.”

Q1FY17 Performance highlights

Profit & Loss Account

- **Net Interest Income (NII):** NII for Q1FY17 increased by 24.2% y-o-y to ₹ 1,316.6 Crores on account of strong growth in advances and CASA deposits. Net interest Margin (NIM) at 3.4% for Q1FY17 up from 3.3% for Q1FY16.
- **Non Interest Income:** Non Interest Income increased by 65.2% y-o-y to ₹ 900.5 Crores in Q1FY17.
- **Total Net Income:** Total Net Income increased by 38.1% y-o-y to ₹ 2,217.1 Crores in Q1FY17.
- **Operating and Net profit:** Operating profit for Q1FY17 increased by 43.9% y-o-y to ₹ 1,306.8 Crores. Net Profit in Q1FY17 was up 32.8% y-o-y to ₹ 731.8 Crores.
- **Shareholders’ Returns:** The Bank delivered RoA of 1.7% and RoE of 20.7% for Q1FY17.

Balance Sheet

- **Deposits:** Total Deposits grew by 28.6% y-o-y to ₹ 1,22,581.1 Crores as at June 30, 2016. The Bank’s Total Assets grew by 27.5% y-o-y to ₹ 1,77,228.9 Crores as at June 30, 2016. The Bank’s CD ratio stood at 86.4% as at June 30, 2016.

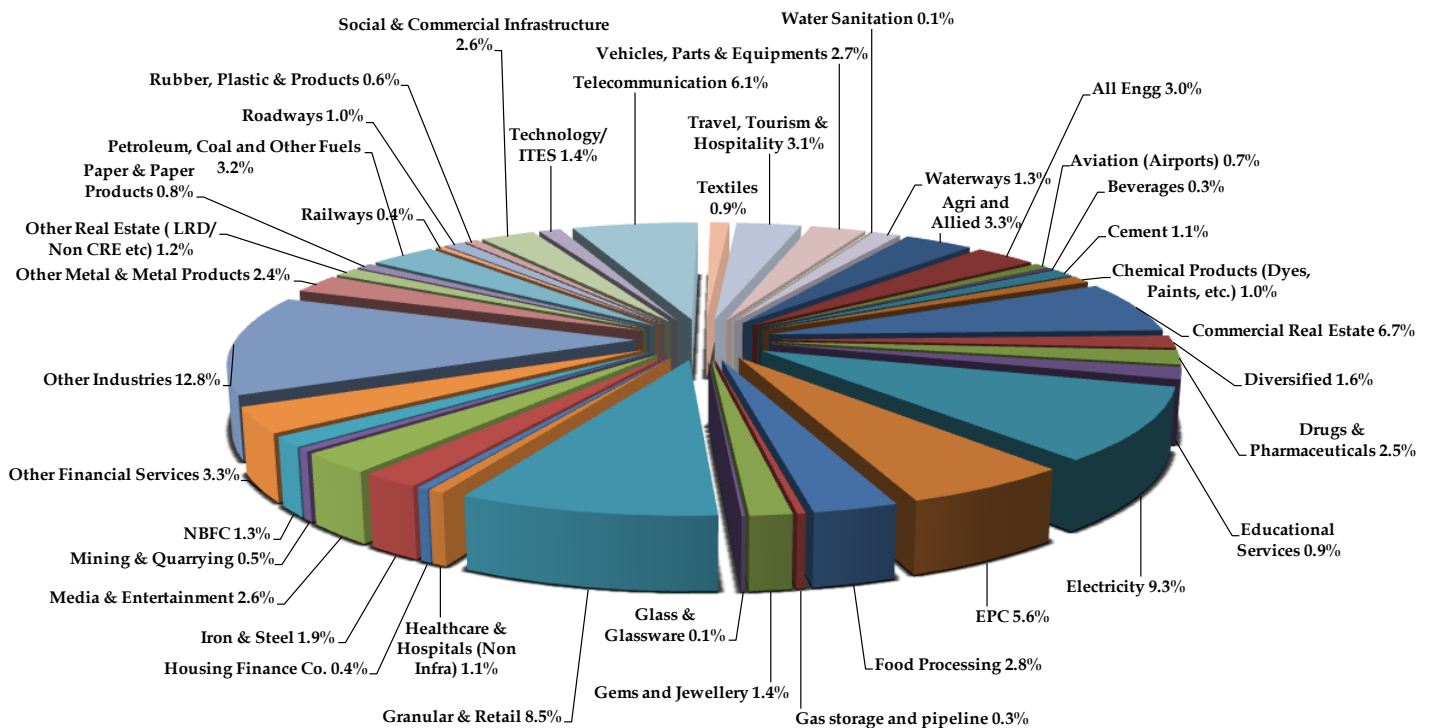
Current and Savings Account (CASA) deposits grew by 63.0% y-o-y to ₹ 36,288.3 Crores increasing the **CASA ratio** to 29.6% as at June 30, 2016 up from 23.4% as at June 30, 2015. Further, **SA deposits** grew by 81.6% y-o-y to ₹ 25,186.5 Crores from ₹ 13,867.4 Crores as at June 30, 2015.

- **Advances:** Total Advances grew by 33.0% y-o-y to ₹ 105,942.0 Crores as at June 30, 2016. Corporate Banking accounted for 67.5% of the Advances portfolio, while Retail & Business Banking (MSME) constituted 32.5%.

Business Segment	As on Jun 31, 2016	As on Jun 30, 2015
A) Corporate Banking (8 segmental relationship groups)	67.5%	68.0%
B) Retail & Business Banking	32.5%	32.0%
of which:		
i) Business Banking (Medium Enterprises)	11.0%	14.1%
ii) Micro & Small Enterprises	12.1%	10.6%
iii) Consumer Banking (Urban and Rural)	9.4%	7.3%
Total	100.0%	100.0%

- **Sectoral Distribution:**

Overall portfolio is well distributed with significant deployment in YES BANK focused knowledge sectors where the Bank has developed considerable sectoral expertise with specialized Relationship Managers, Product Managers and Risk Managers.



▪ **Sensitive sector disclosures:**

Sector/ Rating*	% of Total Exposure
(A) Electricity	9.3 %
AAA/AA rated investments	1.0 %
T&D	1.5 %
Renewable Exposures(Green-Financing)	2.8% of which 2.2% is operational
Non-Renewable	4.0% (all operational)
Exposure to SEBs	Nil
(B) Iron & Steel	1.9 %
A or above rated	1.3 %
(C) EPC	5.6 %
A or above rated	3.8 %

*Based on Internal ratings mapped to external ratings

All three sectors showing steady improvement in economic conditions driven by Government of India policy interventions.

▪ **Asset Quality**

Bank continues to show resilience on all Asset Quality parameters:

1. NPA – Credit Costs at 15 bps for Q1FY17

Gross Non Performing Advances (GNPA) as a proportion of Gross Advances was at **0.79%** (₹ 844.6 Crores) while Net Non Performing Advances (NNPA) as a proportion of Net advances was stable at **0.29%** (₹ 302.4 Crores) as at June 30, 2016. Bank's specific loan loss Provision Coverage was at 64.2% as at June 30, 2016.

2. Standard Restructured at 0.49% (down from 0.71% y-o-y)

No additional restructuring during the quarter.

The total Standard Restructured Advances as a proportion of Gross Advances was at **0.49%** (₹ 522.9 Crores) as at June 30, 2016, down from 0.71% (₹ 567.1 Crores) as at June 30, 2015.

The restructured loans have been performing in line with expectations and the Bank does not anticipate any material slippages in this book.

3. Security Receipts at 0.19% (down from 0.28% y-o-y)

No sale to ARC during the quarter.

Net Security Receipts (SRs) stood at **0.19%** of Gross Advances (₹ 199.4 Crores, comprising 10 borrowers) as on June 30, 2016, down from ₹ 221.0 Crores (0.28% of Gross Advances) as on June 30, 2015.

4. Standard SDR Advance – Single SDR of only 0.03% outstanding exposure

During the quarter bank had one instance of Standard asset Strategic Debt Restructuring with an outstanding exposure of only 0.03% (₹ 34.3 Crores) to Gross Advances as on June 30, 2016.

5. 5:25 Refinancing – ‘No 5:25 Refinancing during the quarter’

6. Rating Profile - Bank's Corporate Exposures continue to remain well rated with over 75% portfolio rated 'A' or better. (Based on Internal ratings mapped to external ratings)

- **Capital Funds** (including profits, excluding prorated dividend): As per Basel III, Tier I Capital of ₹ 14,825.6 Crores stood at 10.3%, and total CRAR stood at 15.5% as at June 30, 2016. Total Capital funds are at ₹ 22,394.3 Crores as at June 30, 2016.

Risk Weighted Assets stood at ₹ 1,44,252.6 Crores as at June 30, 2016. RWA to Total Assets at 81.4% as on June 30, 2016 against 81.0% as on June 30, 2015.

- **Liquidity Coverage Ratio:** During Q1FY17, the Bank continued with the LCR maintenance at well above 70% regulatory requirement with monthly average Liquidity Coverage ratio of 83.1%, reflecting a healthy liquidity position.

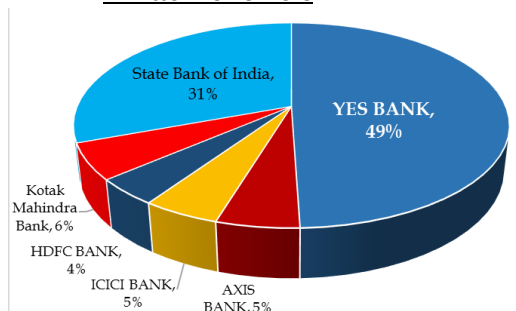
YES Bank Credit Rating Profile

- Bank continues to maintain strong credit ratings across International and Domestic Rating agencies.
- Moody's has reaffirmed Long-term international rating of Baa3 which is in line with the Sovereign Rating of India.
- Domestic Rating agencies (ICRA & CARE) have Long-Term rating of AA+ for the Bank's Basel III compliant Tier II instruments as well as for Infrastructure Bonds.

Social Media

- According to the recent ranking by The Financial Brand publication, YES BANK is ranked amongst the **Top 5 Global Bank Brands on Social Media**.
- As per the same report, YES BANK is the Highest followed Global Bank Brand on **Twitter** with over 1 million followers, and also the Fastest Growing Global Bank Brand on **Facebook** with more than 3.5 million Page Likes.
- YES BANK is also the Highest Followed Bank Brand on Instagram in India with over 2 lakh followers.
- **YES BANK is the 1st Bank in India to launch 'Facebook at Work'** to its workforce & have achieved 100% registration across over 16,000 employees.

Twitter Followers



	 Followers	 Fans	 Followers
YES BANK	1,082k [1]	3,711k [3]	218k [1]
AXIS Bank	114k [4]	3,232k [4]	44k [3]
ICICI Bank	106k [5]	4,753k [2]	N.A.
HDFC Bank	91k [6]	2,321k [5]	20k [4]
Kotak Mahindra Bank	124k [3]	653k [6]	N.A.
State Bank of India	670k [2]	5,972k [1]	98k [2]

Note: Data as on July 25, 2016

Digital Banking

YES Bank continues investing significantly in new-age mediums and digital technologies to achieve a heightened customer engagement and experience. Some of the Bank's key digital initiatives revolutionizing payments ecosphere are as follows:

- **YES Money program:** One of the largest Domestic Remittance program encompassing over 5.1 million customers with a cumulative transaction throughput of **₹ 13,000 Crores**.
- Over **2.4 million YES Bank co-branded Virtual prepaid Cards** issued on the MasterCard platform since launch in January 2016, the 'largest virtual prepaid card' program in the world.
- Over **34 million YES Bank powered Freecharge Wallets** issued since launch in September 2015.
- Launched '**QR Code**' based **Proximity Payments** in collaboration with Click & Pay.

Expansion & Knowledge Initiatives

- Total **headcount** stands at **16,421** as at June 30, 2016, an increase of 1,421 employees in the quarter and 4,878 incremental employees since June 30, 2015.
- The Bank's branch network stood at **900 branches** as on June 30, 2016, an addition of 40 branches in the quarter. Total ATM network stands at 1,680 as on June 30, 2016, of which 428 are Bunch Note Acceptors (BNA)/Recyclers.
- YES BANK has received RBI approval post approval from the CCEA (Govt. of India) to raise its **Foreign Investment Limit to 74%**. This has made YES BANK the **FIRST** Bank in India to have an operational fully fungible composite foreign ownership limit of 74%
- YES BANK has received an in-principle **approval from the Securities & Exchange Board of India (SEBI)** to sponsor a Mutual Fund and to setup an **Asset Management Company (AMC)**, and a Trustee Company. The AMC and the Trust Company shall be set up as wholly owned subsidiaries of YES BANK Limited. This is further to the Reserve Bank of India (RBI) approval for AMC granted to YES BANK in October 2015
- YES BANK has announced commitment of **₹ 250 Crores** towards two key focus areas of **livelihood and water security**, and environment sustainability by 2020 through its focused and intensified CSR and Sustainability action.
- YES BANK has pledged **GBP 1 Million** to the London School of Economics and Political Science (LSE) to support the **IG Patel Chair**- named in honour of the former Governor of the Reserve Bank of India and former Director of LSE. The funding from YES BANK will also support the work of the **LSE India Observatory**, which was established in 2007 to continue to develop and enhance research and programmes related to India's economy, politics and society with a specific focus on Climate Change and Sustainability.

Awards & Recognitions

- YES Bank has been adjudged as **Asia's Best Bank for Corporate Social Responsibility** at the **Euromoney Excellence Awards 2016** held in Hong Kong.
- YES BANK won 2 awards at **The Asset Triple A Asia Infrastructure Awards 2016**, Hong Kong:
 - **Best Energy/Renewable Energy Deal** – Solar, India for *Porbandar Solar Power ₹ 126 Crores non-convertible debentures*, in which YES BANK acted as sole underwriter.
 - **Best Green Bond Facility** within highly commended category in India, for *IFC's ₹ 315 Crores green infrastructure bonds* on the back of YES BANK's domestic green bond issuance
- YES BANK made its maiden entry into the **Forbes Global 2000 List of World's Top Companies 2016**. YES BANK was the youngest Indian Company on the Forbes 2000 List and also one of the youngest Banks in the World on this prestigious list.
- YES BANK was recognized among India's **Best BFSI Brands** by **Economic Times Best BFSI Brands 2016**
- YES BANK received multiple awards at **The Asian Banker Awards 2016**:
 - Best Trade Finance Bank in India
 - Best Corporate Payments Project in India for API Banking implementation for Snapdeal, one of India's leading e-commerce players
- YES BANK received the **Best Bank (midsized)** Award for Cyber Defence from RBI Governor Dr. Raghuram Rajan at the **IDRBT Banking Technology Excellence Awards 2016**
- Mr. Rana Kapoor, MD&CEO was felicitated by the London Business School (LBS) India Business Forum 2016 for Exemplary Contribution to Entrepreneurship & Innovation

The Press Conference of YES Bank's results will commence at 12:45 pm and we have invited leading business news channels, newswires and publications to cover the conference as well as interviews of YES Bank's management team.

- YES Bank's analyst conference call can be heard at following link, post 10 pm:
<https://www.yesbank.in/investor-relations/financial-results/2016-2017-q1.html>

ABOUT YES BANK

YES BANK, India's fifth largest private sector Bank, is the outcome of the professional & entrepreneurial commitment of its Founder Rana Kapoor and his top management team, to establish a high quality, customer centric, service driven, private Indian Bank catering to the Future Businesses of India. YES BANK has adopted international best practices, the highest standards of service quality and operational excellence, and offers comprehensive banking and financial solutions to all its valued customers.

YES BANK has a knowledge driven approach to banking, and a superior customer experience for its retail, corporate and commercial banking clients. YES BANK is steadily evolving its HR character as the Professionals' Bank of India, with the unrelenting vision of "Building the Finest Quality Bank of the World in India" by 2020.

For further information, please contact:

Jitesh Patel YES BANK Ph.: + 91 22 3347 9753, Cell : +91 9820813570 Email: jitesh.patel@yesbank.in	Delna Irani Adfactors PR Ph.: +91 98206 60467 Email: delna@adfactorspr.com
---	---