

SEC/LODR/156/2025-26

August 02, 2025

The Manager The National Stock Exchange of India Limited Exchange Plaza, Bandra-Kurla Complex, Bandra (E), <u>Mumbai – 400 051</u> .	The Manager Department of Corporate Services BSE Limited, Phiroze Jeejeebhoy Towers, Floor 25, Dalal Street, <u>Mumbai – 400 001</u>
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Re: Scrip Symbol: FEDERALBNK/ Scrip Code: 500469

Dear Madam/ Sir,

Sub: Investor Presentation

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Presentation on the Unaudited Financial Results for the quarter ended June 30, 2025.

The same is also being made available at <https://www.federalbank.co.in/financial-result>

Kindly take the same on record.

Thanking you,

Yours faithfully,

For The Federal Bank Limited

Samir P Rajdev
Company Secretary

Investor Information

Q1 FY 2026

FEDERAL BANK

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Disclaimer

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Except for the historical information contained herein, statements in this release which contain/may contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute “forward-looking statements”. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. The Federal Bank Limited undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.



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Operating fundamentals remains strong and steady

★ Major Landmarks ★

TOTAL BUSINESS
₹ 5.29 lakh Cr

6th LARGEST
PRIVATE BANK *

★ Highest Ever ★

OTHER INCOME
₹ 1,113 Cr

KEY HIGHLIGHTS FOR

Q1FY26

ROA
1.00 %

ROE
10.30 %

EPS
14.07

BVPS
138.35

NIM
2.94 %

Cost to Income
54.89 %

Credit Cost
65 bps

Slippage Ratio
1.11 %

Balance Sheet
₹3,53,298 Cr

CRAR
16.03 %

PCR
74.41 %

Fee Income
₹786.49 Cr



Weathering macro challenges with steady execution



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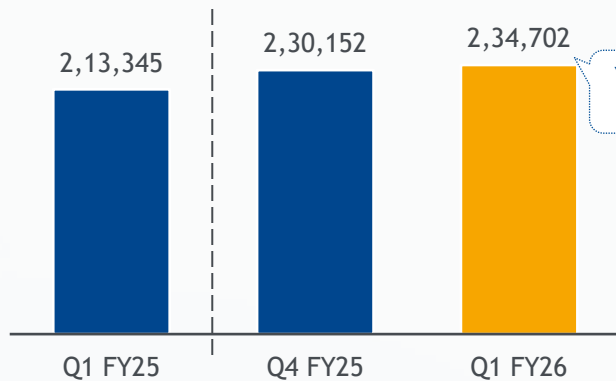
Durable growth strategy anchored in profitability and prudence



DEPOSITS

CASA + Dep <3Cr:

(₹ in cr)



- ✓ CASA grew by 12% on a YoY basis
- ✓ Resident SB book grew by 3.5% on a QoQ basis
- ✓ NRE SB grew by 4.9% on a QoQ basis.
- ✓ Total SB (Incl Bespoke) grew by 4.2% on a QoQ basis.
- ✓ Total Deposits grew by 1.3% on a QoQ basis.

Deposit mobilization continues

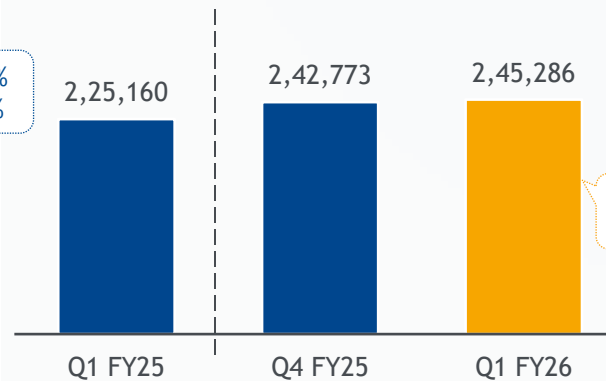
*Annualized
¹Gross Advances without accounting for sale via IBPC
²Corporate and Institutional Banking
³Commercial Banking
⁴Commercial Vehicle/ Construction Equipment finance
[#]Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.



ADVANCES

Customer Assets¹:

(₹ in cr)



- ✓ Retail Book[#] up by 8.2% YoY
- ✓ Business Banking book[#] up by 5.9% YoY
- ✓ CIB² # grew by 5.6% YoY
- ✓ CoB³ # grew by 26.9% YoY
- ✓ CV/CE⁴ # up by 30.3% YoY
- ✓ Gold loan up by 13.9% YoY

Advances growth diversified; by 9.2% YoY and 2.8% QoQ

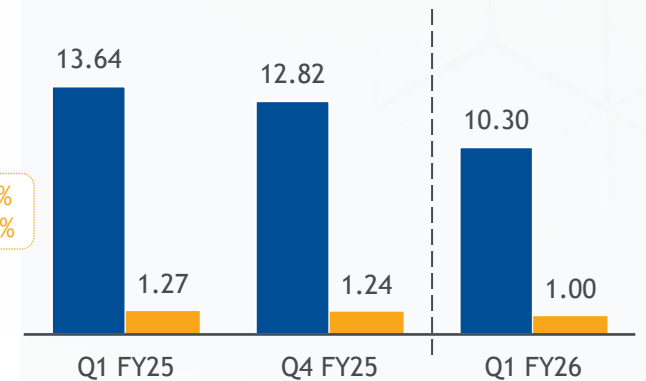
Profitability softened due to segment specific provisioning in MFI



PROFITABILITY

Profitability:

■ RoE* (%) ■ RoA* (%)



% change	QoQ (%)	YoY (%)
Total Income	2	8
NII	-2	2

- ✓ RoWA at 1.78%
- ✓ Profit per employee at ₹ 21 lakh
- ✓ Business per employee at ₹ 32.60 Cr.

Delivering Sustained Profitability



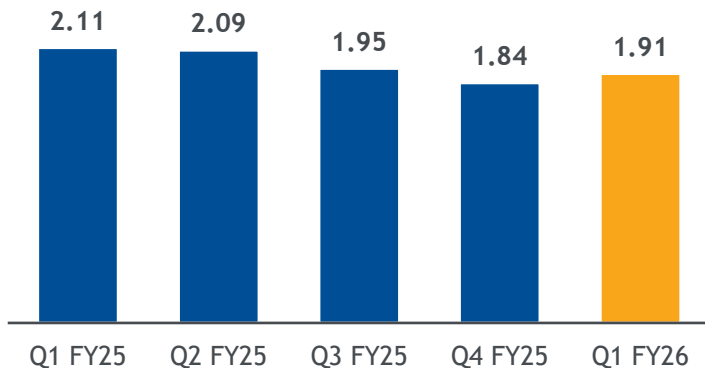
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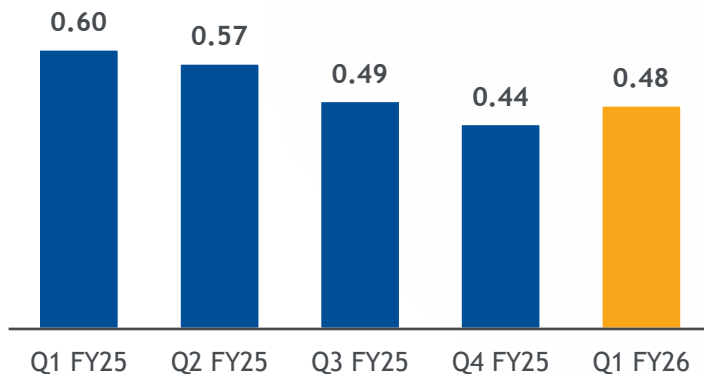
Asset quality trends

Asset quality continues to hold firm despite adverse macros.

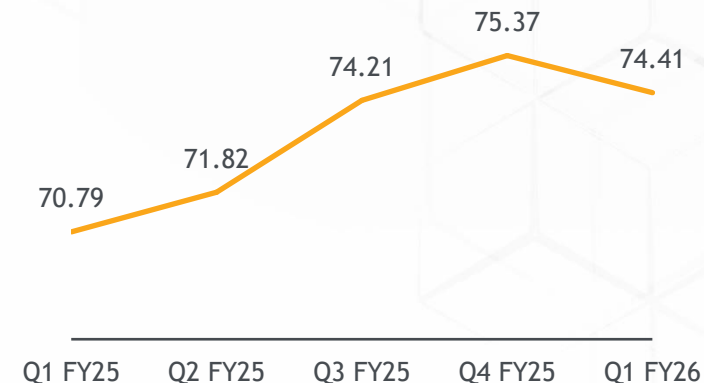
GNPA (%)



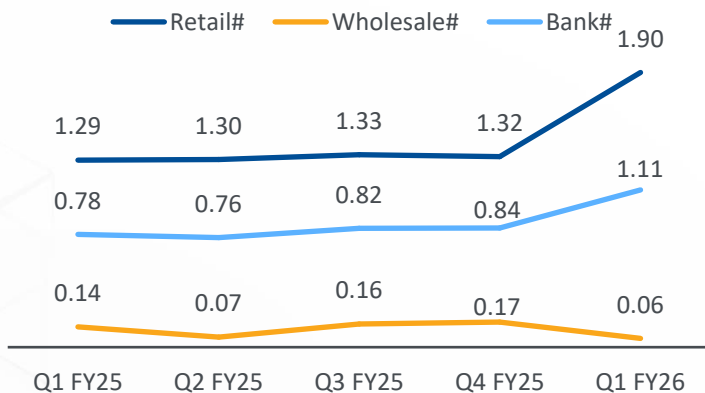
NNPA (%)



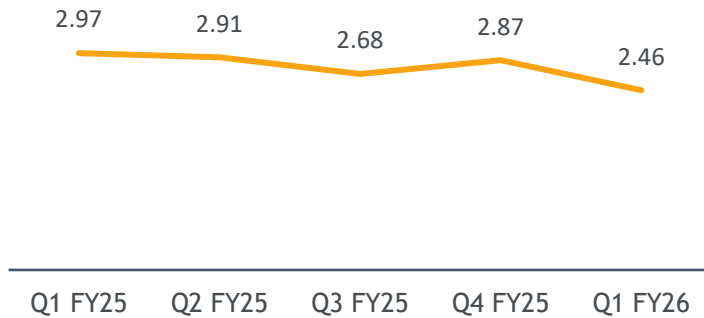
PCR (%)¹



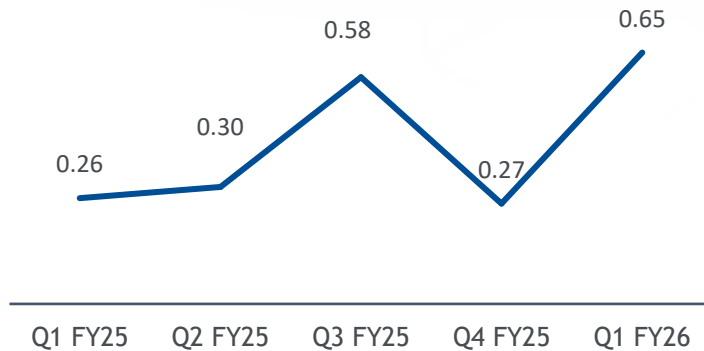
Slippage rate (%)*



Risk adjusted NIM (%)*



Credit costs (%)*



*Annualised
¹Excluding TWO
 *Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

Elevated slippages driven largely by MFI book.

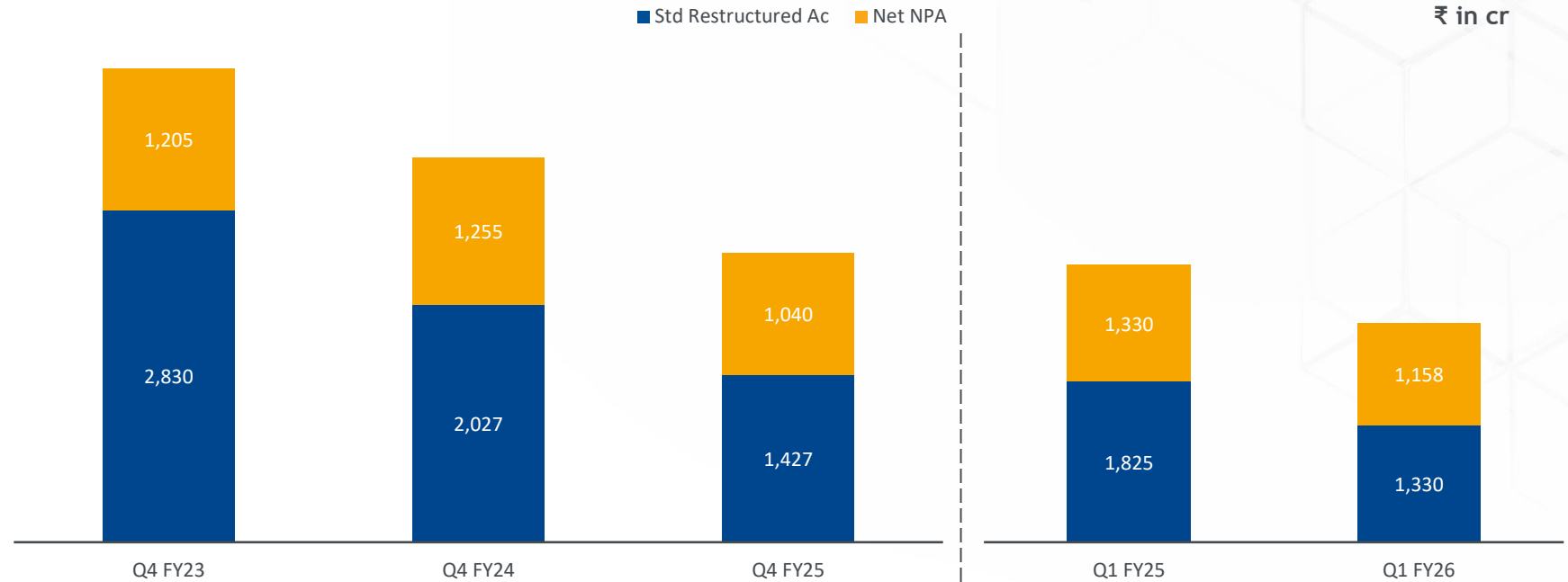
Asset quality trends (contd)

Broad resilience in asset quality; portfolio remains well-contained.

Provision Coverage Ratio at 74%

Recovery & Upgradation of ₹160 Cr in Q1

Credit Cost at 65 bps for Q1 FY26 (Annualized)



Movement of NPA

Gross NPA as on 31.03.2025	4,376
Add Fresh Slippage	658
Add Increase in Balances in Existing NPAs	3
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	160
Deduct Written Off	207
Gross NPA as on 30.06.2025	4,670

Provisions in Q1

Loan Loss	383
Investment Loss	-1
Standard Accounts	15
Other Purposes	3
Total Provisions	400

Incremental stress seen in MFI; remaining book remains resilient.



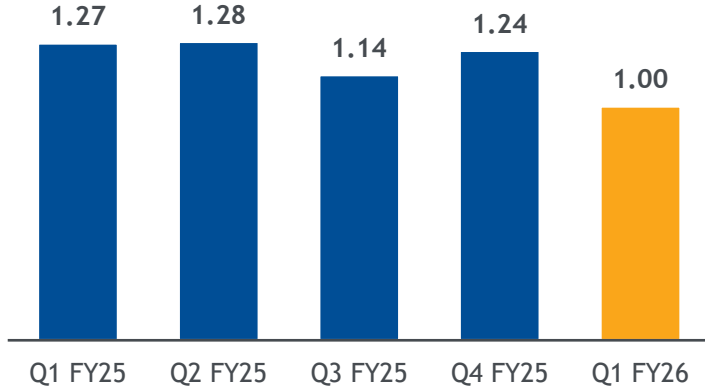
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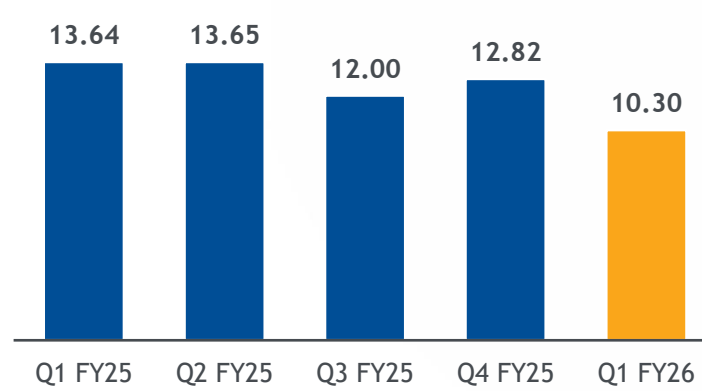
Key ratios

Operating performance remains robust, with key ratios consistently stable

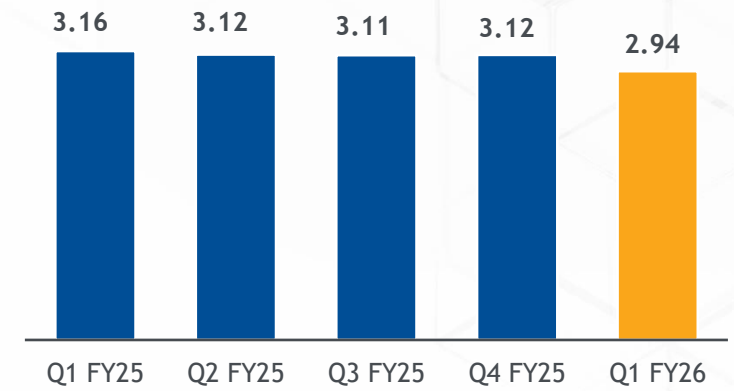
RoA (%)*



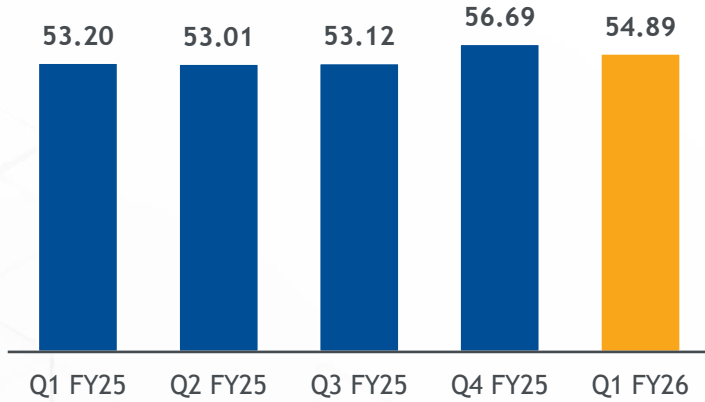
RoE (%)*



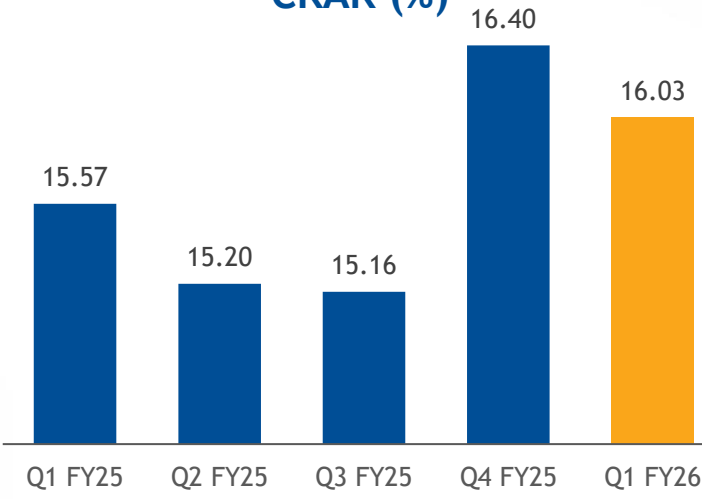
Net interest margin (%)*



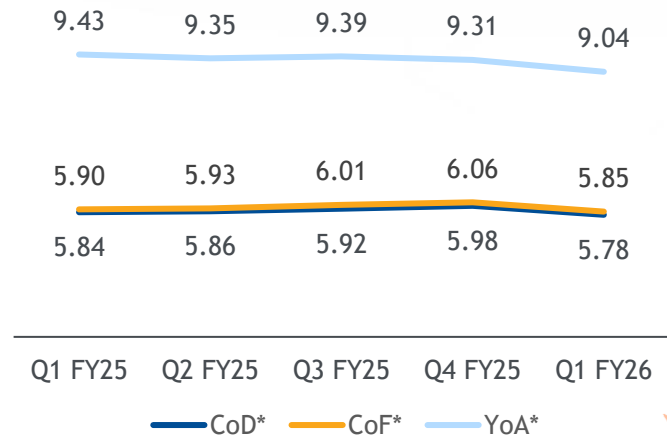
Cost to income ratio (%)



CRAR (%)



Cost of Deposits, Cost of Funds, Yield on Advances (%)



*Annualized

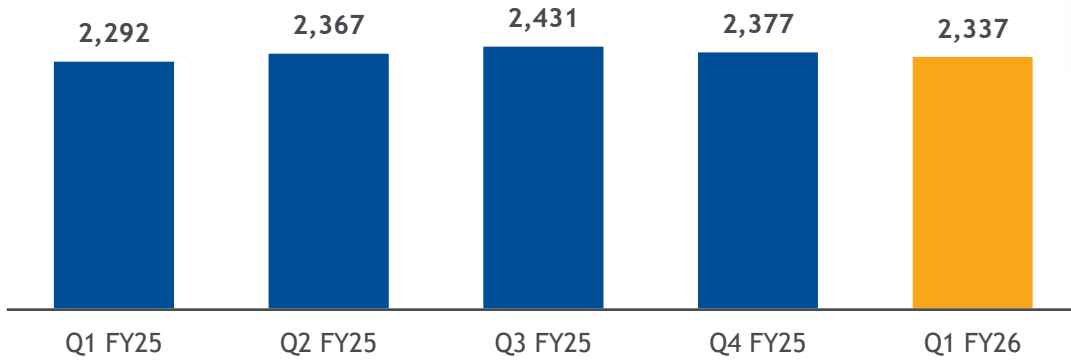


Key P&L parameters

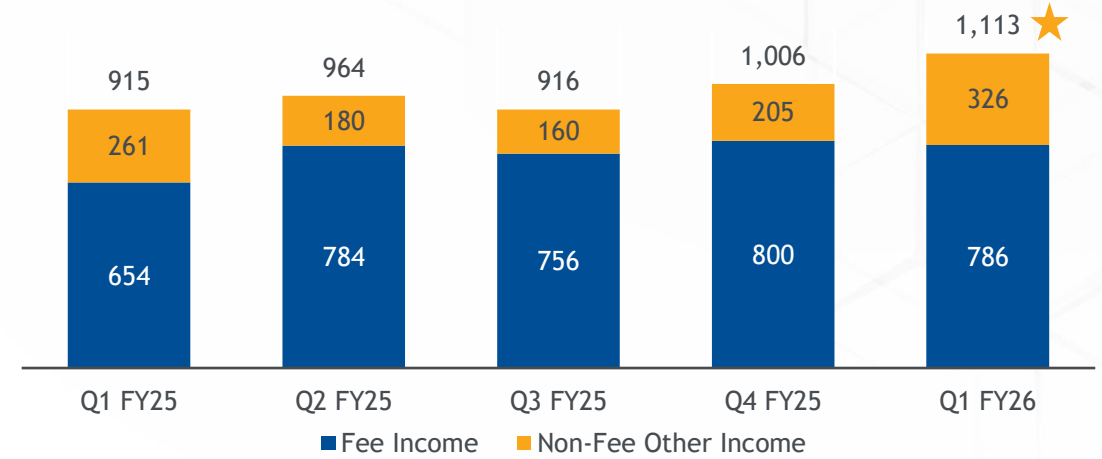
Strongest quarter yet for fee and other income streams.

₹ in cr

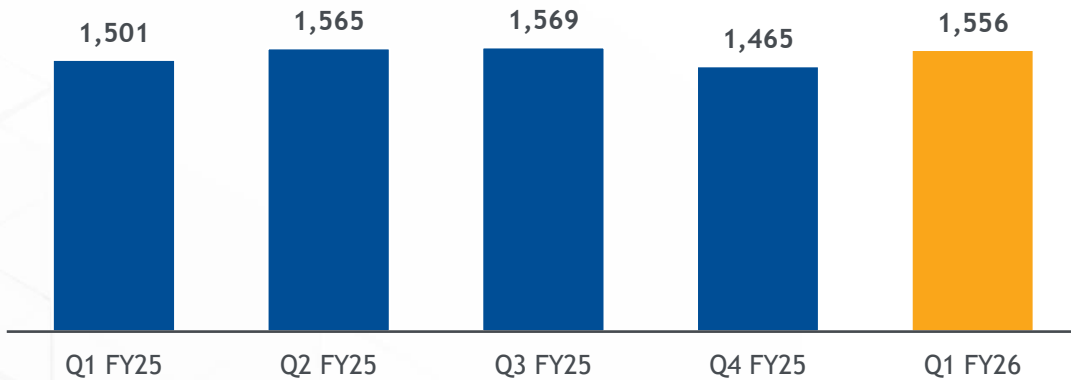
Net interest income



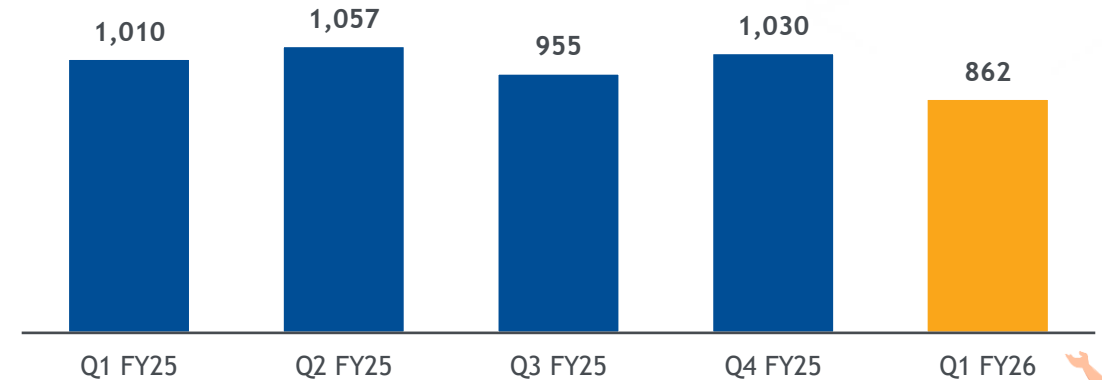
Fee Income & Other income



Operating Profit



Net profit



★ Highest ever

Core fee income grew by 20.21% YoY outpacing asset growth by a wide margin.

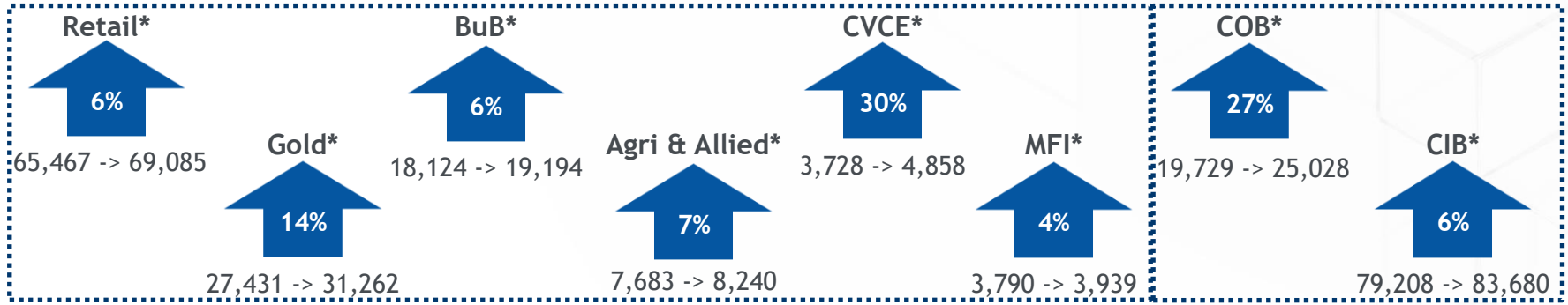


Comparison: Y-o-Y

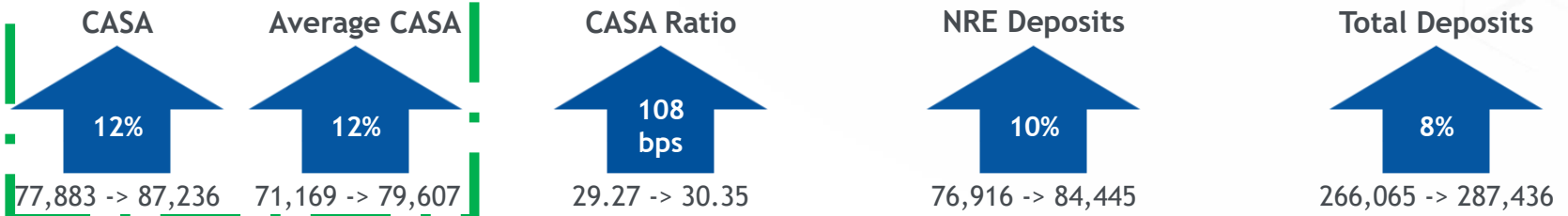
Stable growth across the board with better CASA mix and rising fee income; all with improved buffers

₹ in cr

Advances



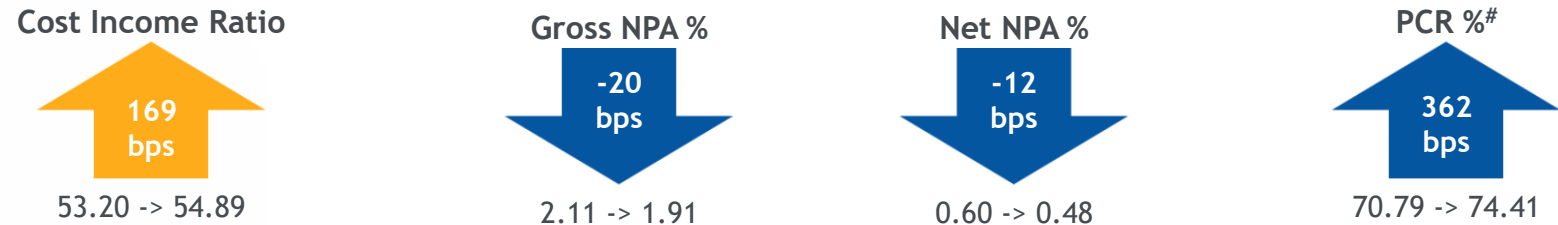
Deposits



Performance



Ratios



[#]Excluding T2O

*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

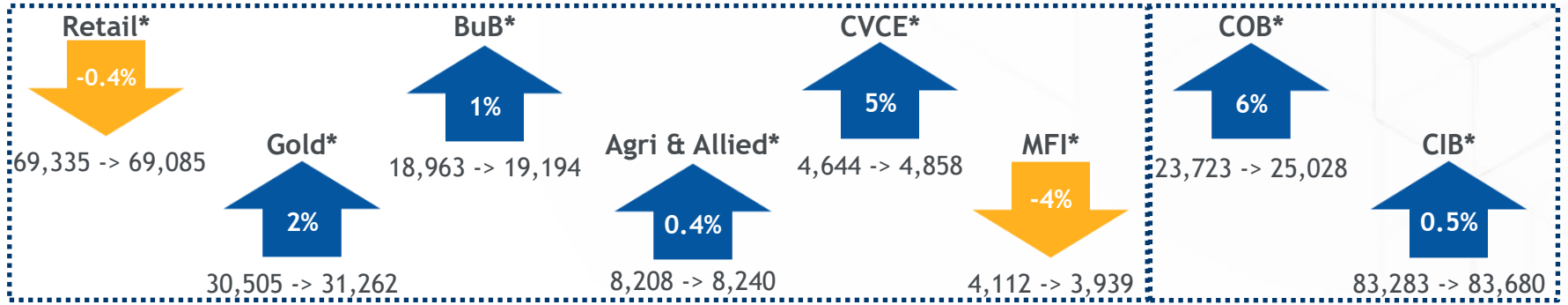


Comparison: Q-o-Q

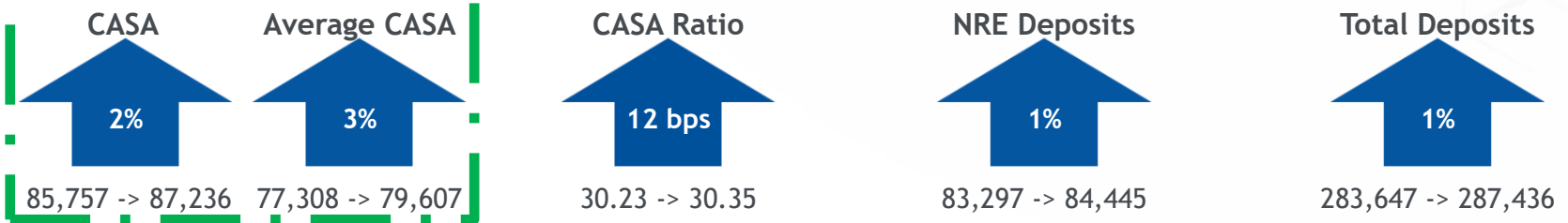
Sequential CASA growth stands out driven by strong SB traction

₹ in cr

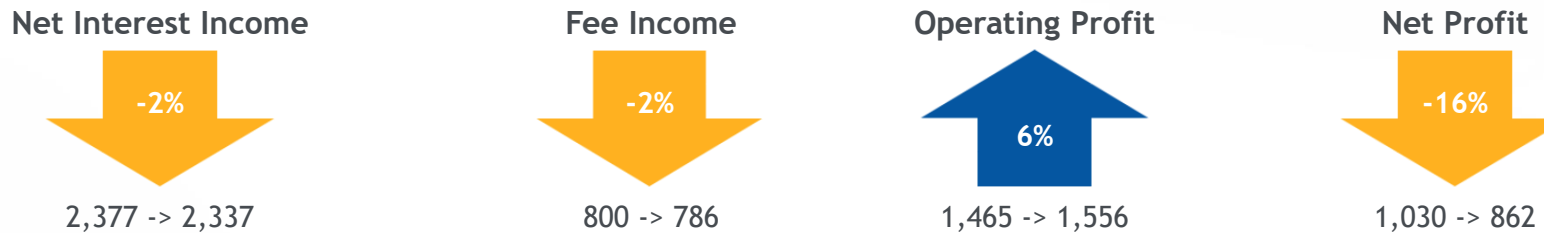
Advances



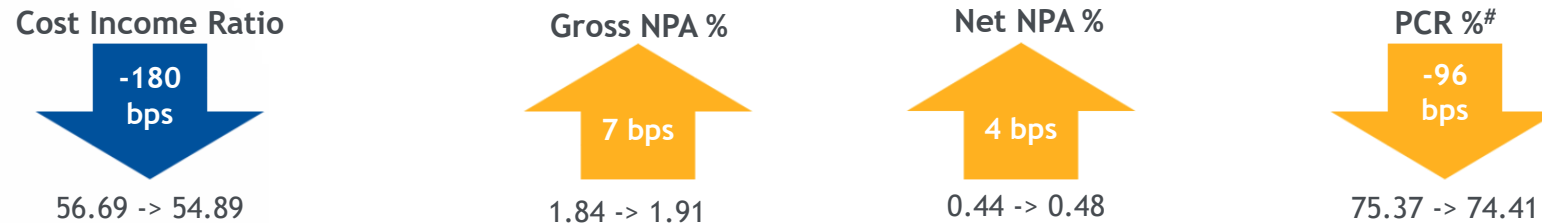
Deposits



Performance



Ratios



*Excluding TWO

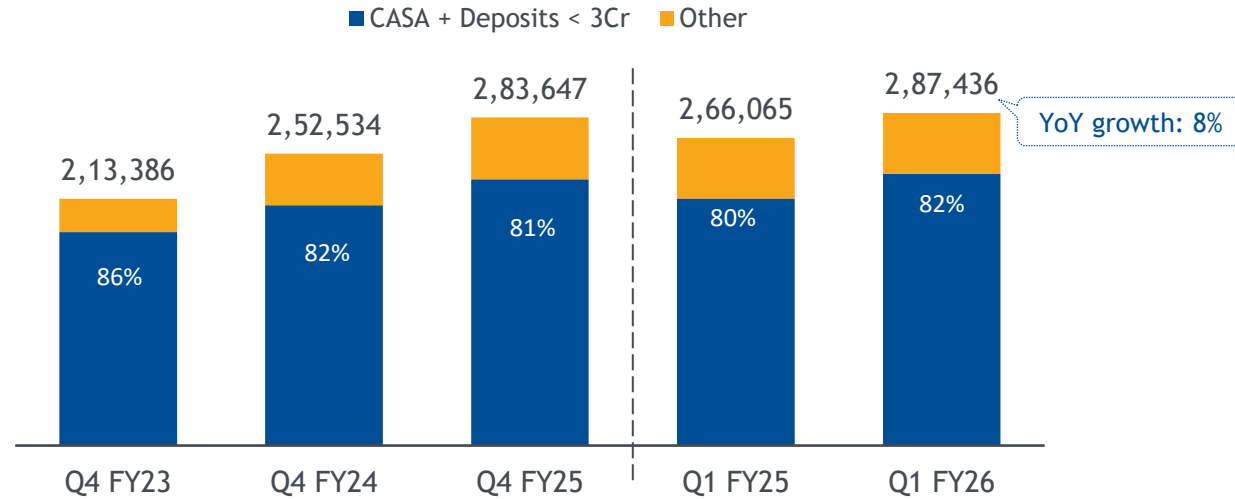
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.



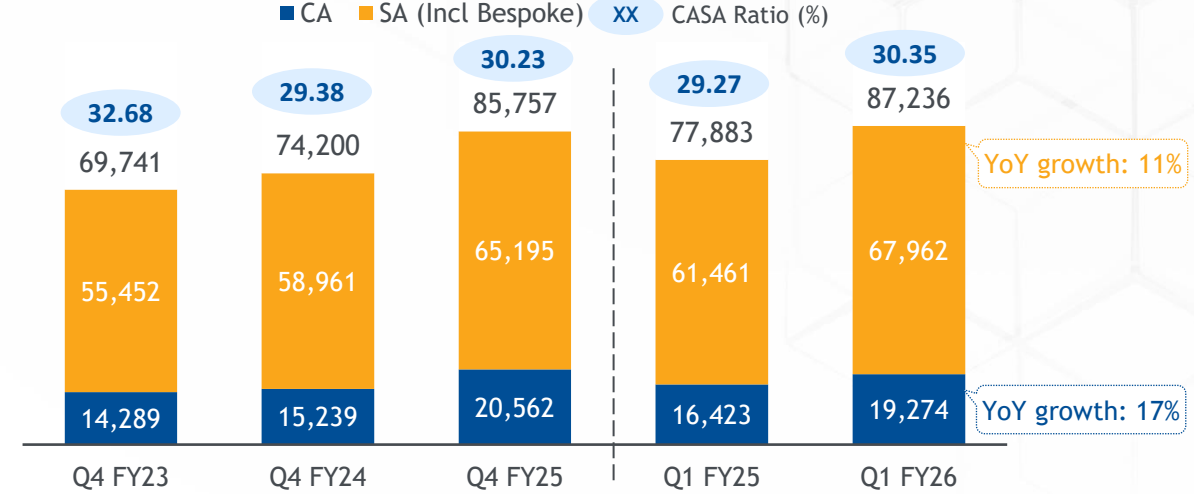
Liability trends

CASA momentum continues, up 12% YoY on the back of robust CA growth (+17.4%).

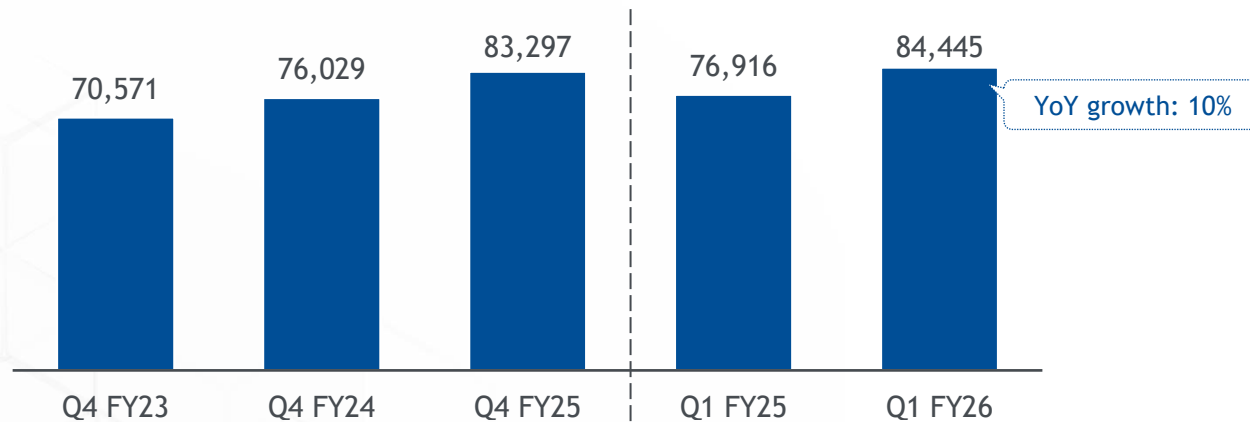
Deposits : Period End (₹ in cr)



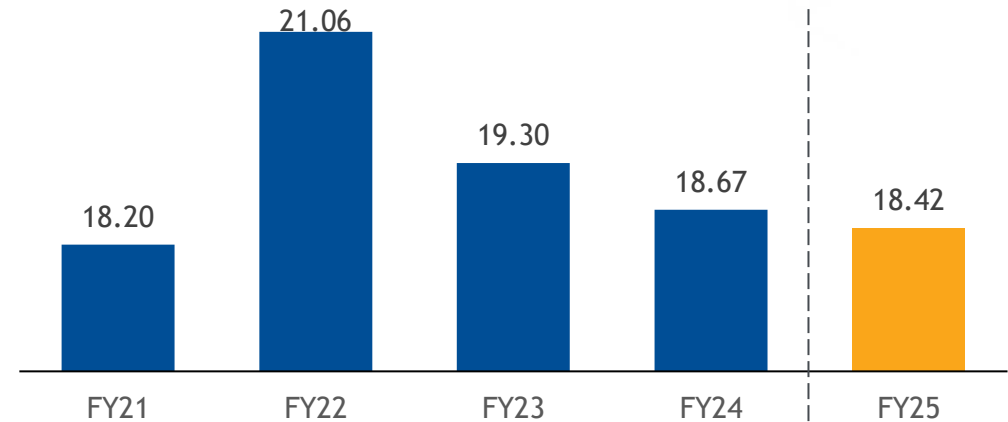
CA, SA & CASA End Period (₹ in cr) and CASA ratio (%)



NRE deposits (₹ in cr)



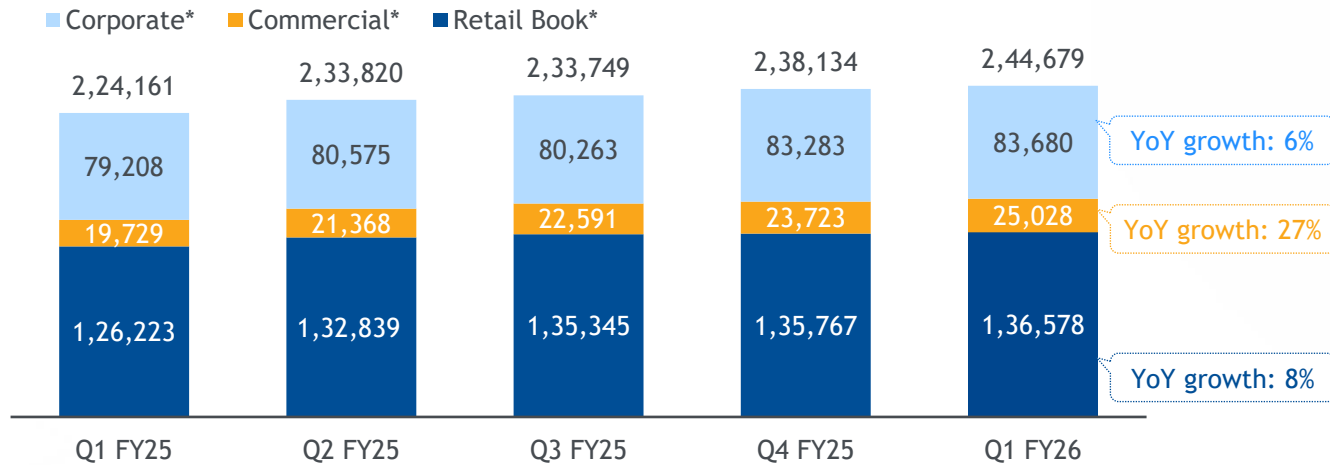
Remittance Market share (%)¹



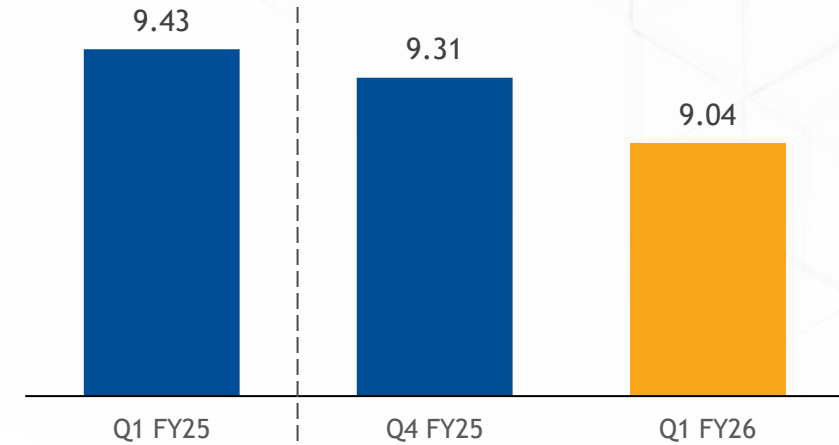
Credit portfolio distribution

Growth Momentum aligns with our focus on MSME and mid-market expansion.

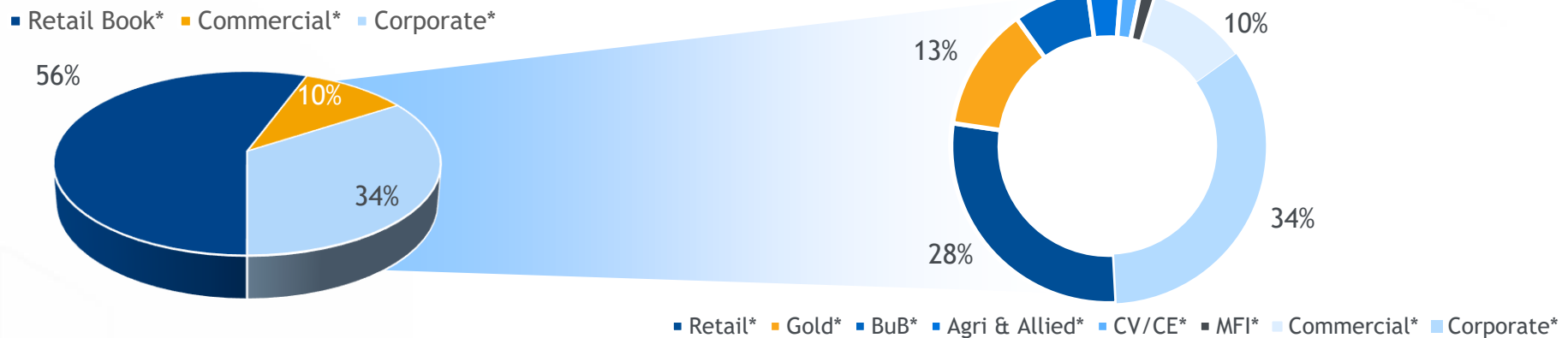
Gross Advances (₹ in cr)



Yield on advances (%)

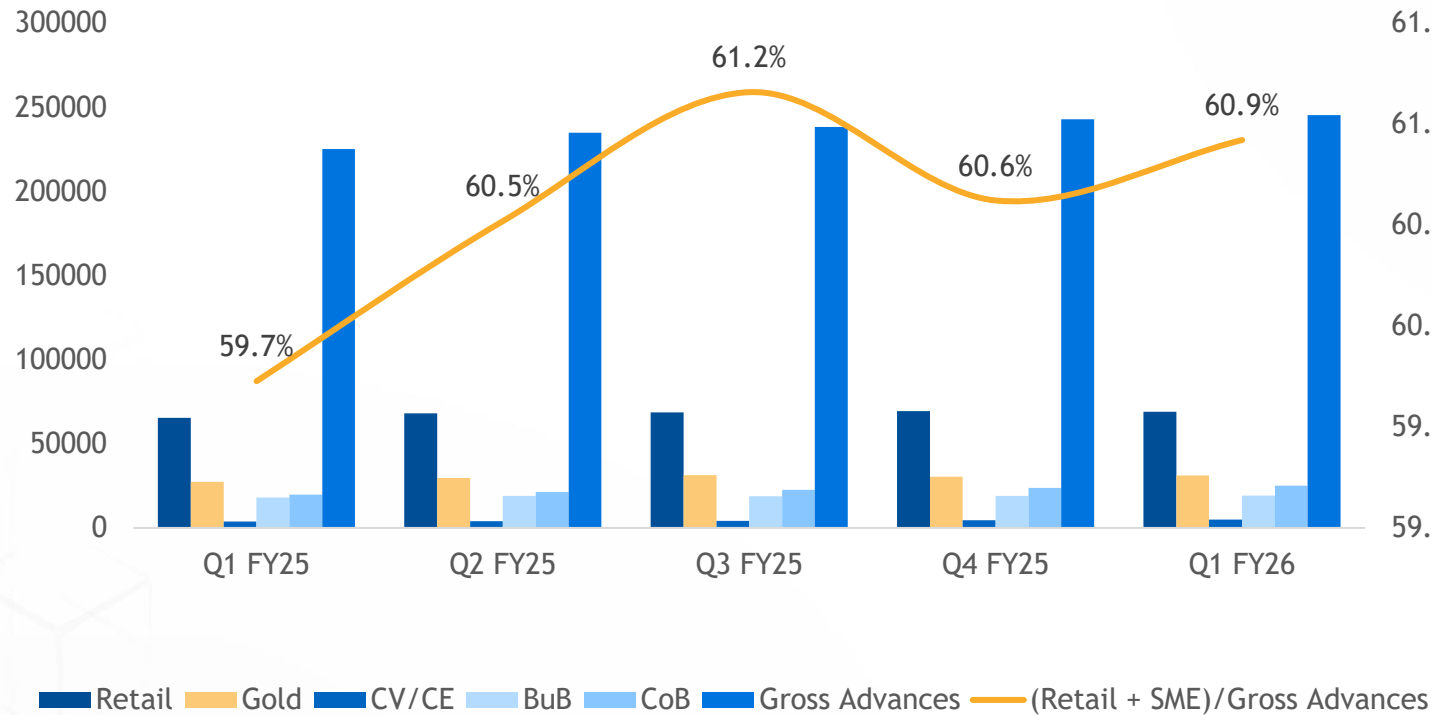


Gross Advances mix (Jun-25)

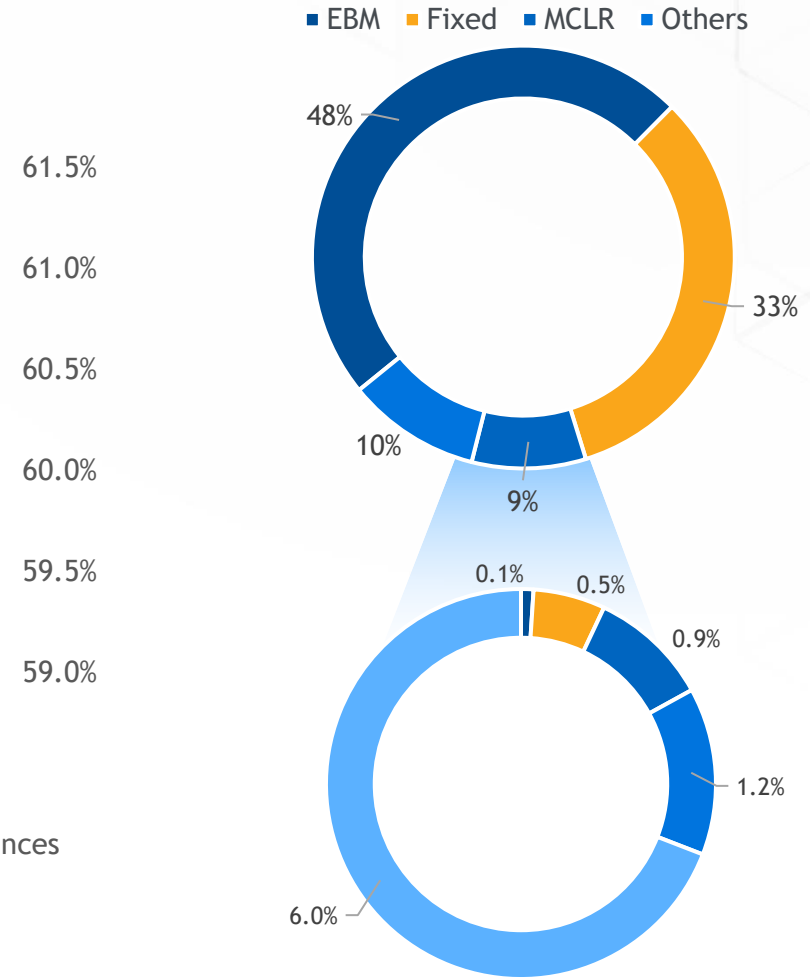


Credit portfolio distribution

(Retail, Gold & SME)* as % of loan book (₹ in cr)



Loan book by interest rate type(%)



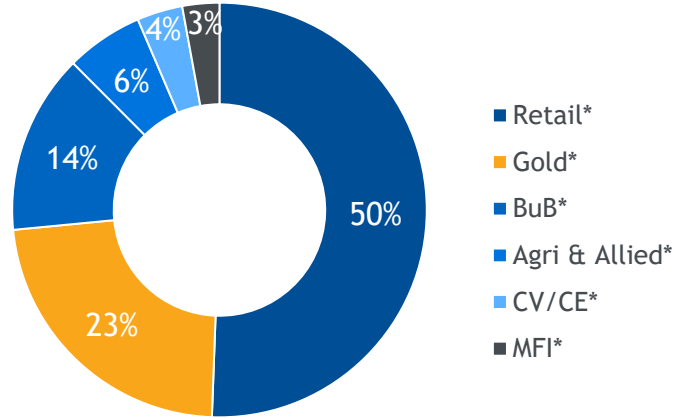
*Retail includes Housing, LAP, Auto, PL, CC & Other Retail. SME includes BuB & CoB

*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

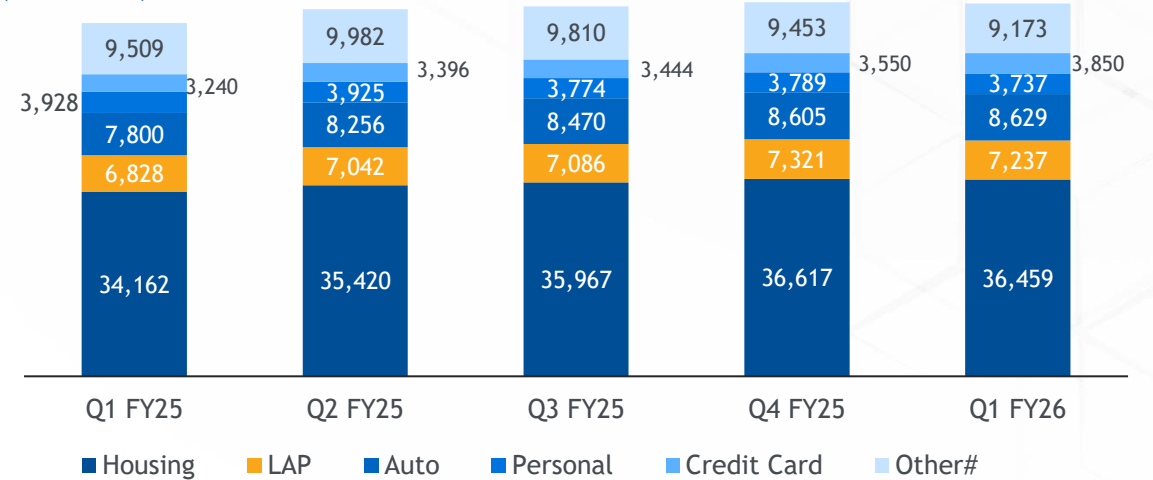
MCLR Split



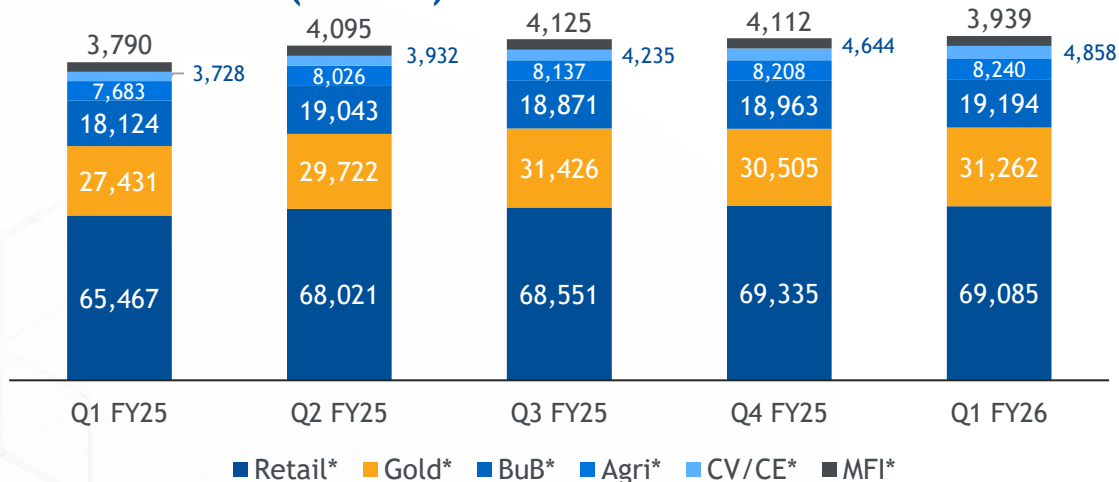
Retail book mix (Jun-25)



Retail advances mix (Excl Gold, BuB, Agri, CV/CE & MFI) (₹ in cr)



Retail book (₹ in cr)



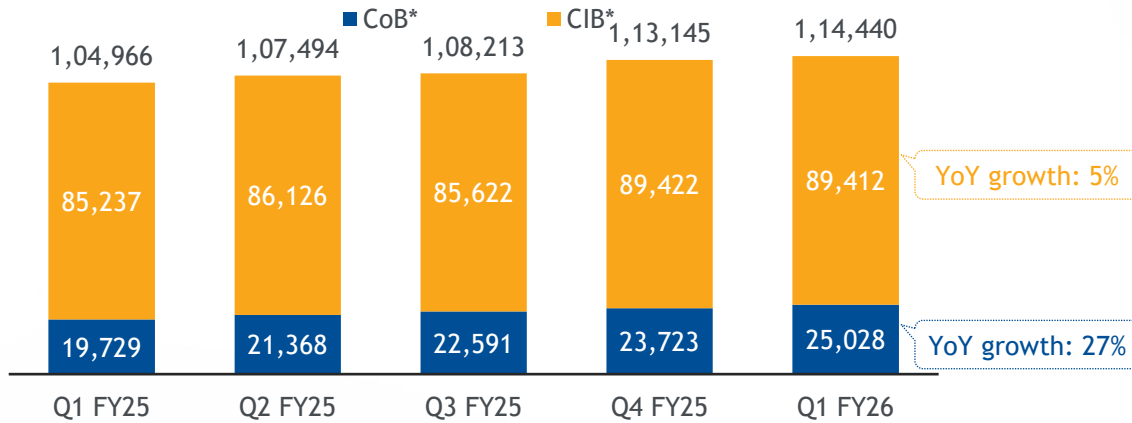
- Housing loans grew at 6.72% YoY
- LAP loans grew at 5.99% YoY
- Auto loans grew at 10.62% YoY
- Gold loans grew at 13.96% YoY
- CC loans grew at 18.82% YoY

*Other includes Staff loans, Retail Assignments, Education loans, AAD/AAS etc

*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

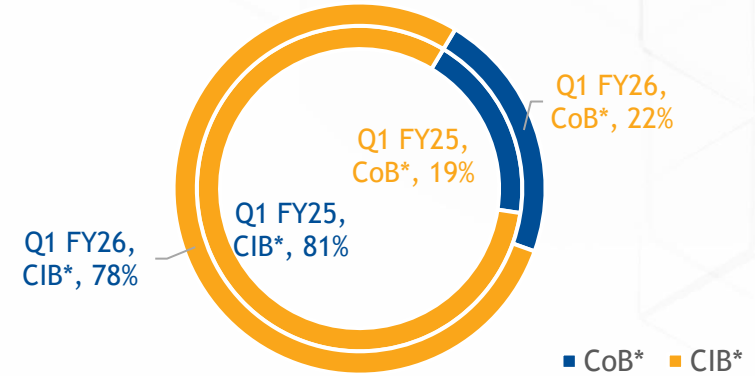
Targeted segmental growth aimed at optimizing overall yield.

Portfolio incl Cr Substitutes (₹ in cr)

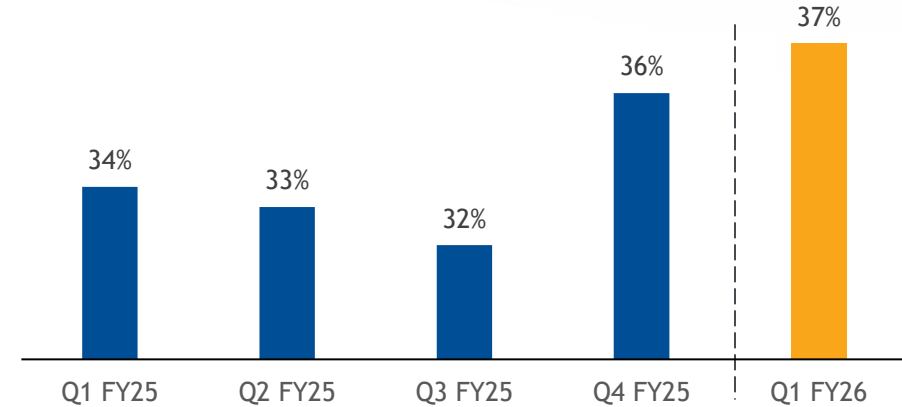


- Supply Chain Finance book up by 17.82% YoY
- CIB (excl.credit substitutes) book grew by 5.64% YoY
- CoB book grew by 26.85% YoY

Portfolio mix incl Cr Substitutes (Jun-25)



Wholesale Banking Self-Funding level

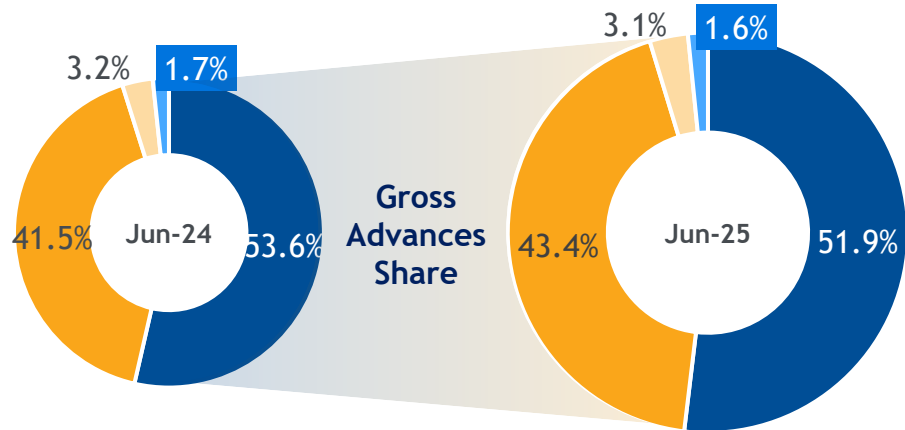


*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

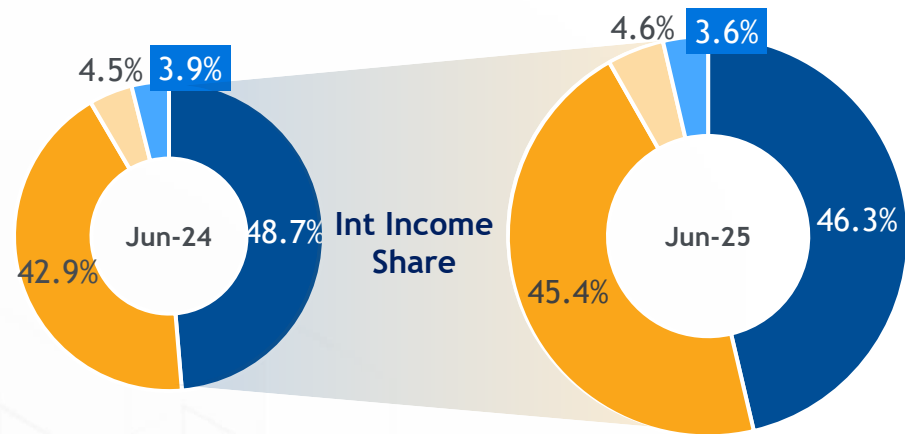


Asset Book - Trend Analysis

Asset Book Transformation - Focused Rebalancing in Play



Very High Yielding Micro Advances	Medium Yielding Core Agri CoB Auto Gold LAP BuB CV/CE	Low Yielding Housing CIB (incl IBU)
High Yielding CC PL		



Credit Cards* 	19% YoY growth	3,850 Gross advances (INRcr)
Personal Loans* 	-5% YoY growth	3,737 Gross advances (INRcr)
Small Business loans (BuB+CB)* 	17% YoY growth	44,222 Gross advances (INRcr)
CV/CE* 	30% YoY growth	4,858 Gross advances (INRcr)
Micro Advances* 	4% YoY growth	3,939 Gross advances (INRcr)

YoY growth for gross advances as of Jun-25



*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

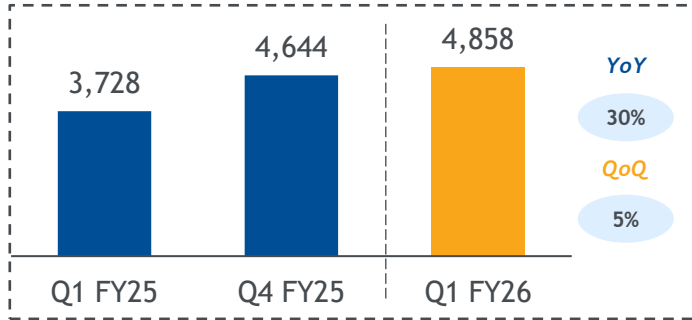
Select high/medium margin lending products

CV / CE



✓ Tie-up with all major OEMs

Portfolio (₹ in cr)



Disbursements:

613 ₹cr
(Q1 FY26)

PSL:

80%



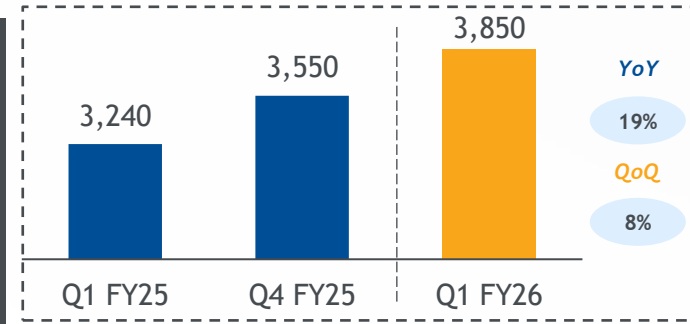
Avg. ticket size:

₹ 27L



Credit Cards

Portfolio (₹ in cr)



Average Ticket Size

10.14%

Cards Issued: Qtr:

59.73%

4th largest issuer in Q1FY25

Tonnage:

59.66

Yield

10.14%

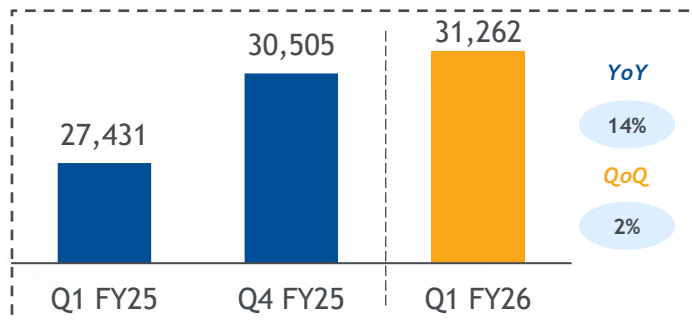
LTV:

59.73%



Gold loans

Portfolio (₹ in cr)



Gold Loan Book Sees Dual Gains in LTV and Yield

No of customers:

12L+
99%+ women

Reach:

23 states
2 UT

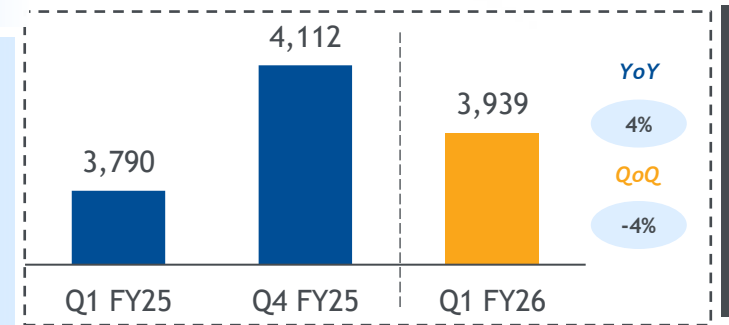
Network:

27 BC partners
~1000 BC outlets



Micro Advances

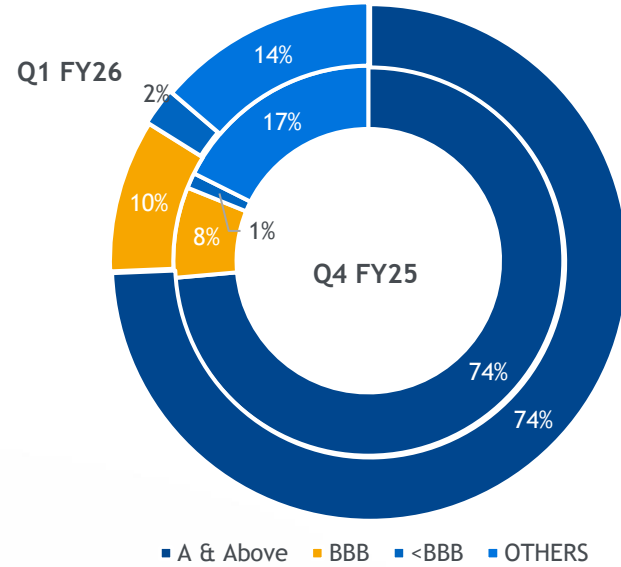
Portfolio (₹ in cr)



Rating distribution

Rating distribution (CIB)

External rating of CIB advances

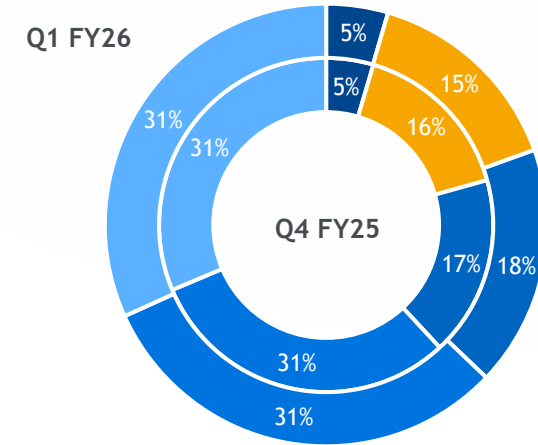


Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

Rating	Q4 FY25	Q1 FY26
FBR1	9%	12%
FBR2/FBR3	17%	3%
FBR4	12%	12%
Below FBR4 & unrated ¹	62%	73%

Rating distribution (advances excluding CIB)

Internal rating of advances excluding CIB



■ 1) FBR1 ■ 2) FBR2/FBR3 ■ 3) FBR4 ■ 4) FBR5/FBR6 ■ 5) OTHERS



Fee income / other income

Diversified and granular fee income

₹ in Cr	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	QoQ	YoY
Loan processing fee	174	193	181	177	155	-12% ▼	-11% ▼
Cards	191	208	208	215	208	-3% ▼	9% ▲
Para banking	46	74	62	87	73	-16% ▼	59% ▲
Banking commissions & exchanges	72	75	77	81	84	4% ▲	17% ▲
General service charges	125	176	184	192	215	12% ▲	72% ▲
Net Profit on Forex & Derivative Transactions	46	58	44	49	51	4% ▲	11% ▲
Fee income	654	784	756	800	786	-2% ▼	20% ▲
Net Profit on sale of Investments	34	84	100	46	127	177% ▲	275% ▲
Recovery from written off assets, P/L on Revaluation of Investment & Other Receipts	227	96	60	159	199	25% ▲	-12% ▼
Total other income	915	964	916	1006	1113	11% ▲	22% ▲

Other income at record levels even with muted loan processing fees



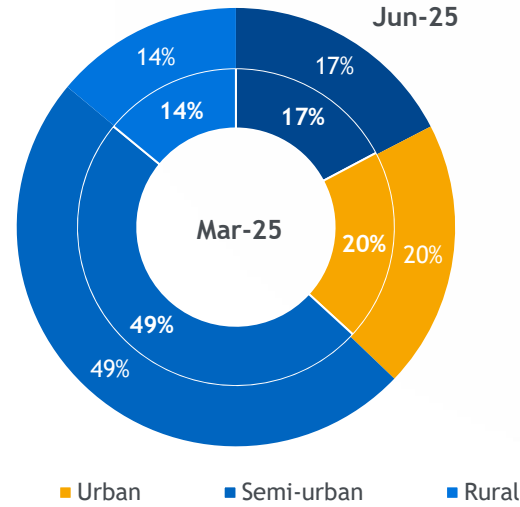
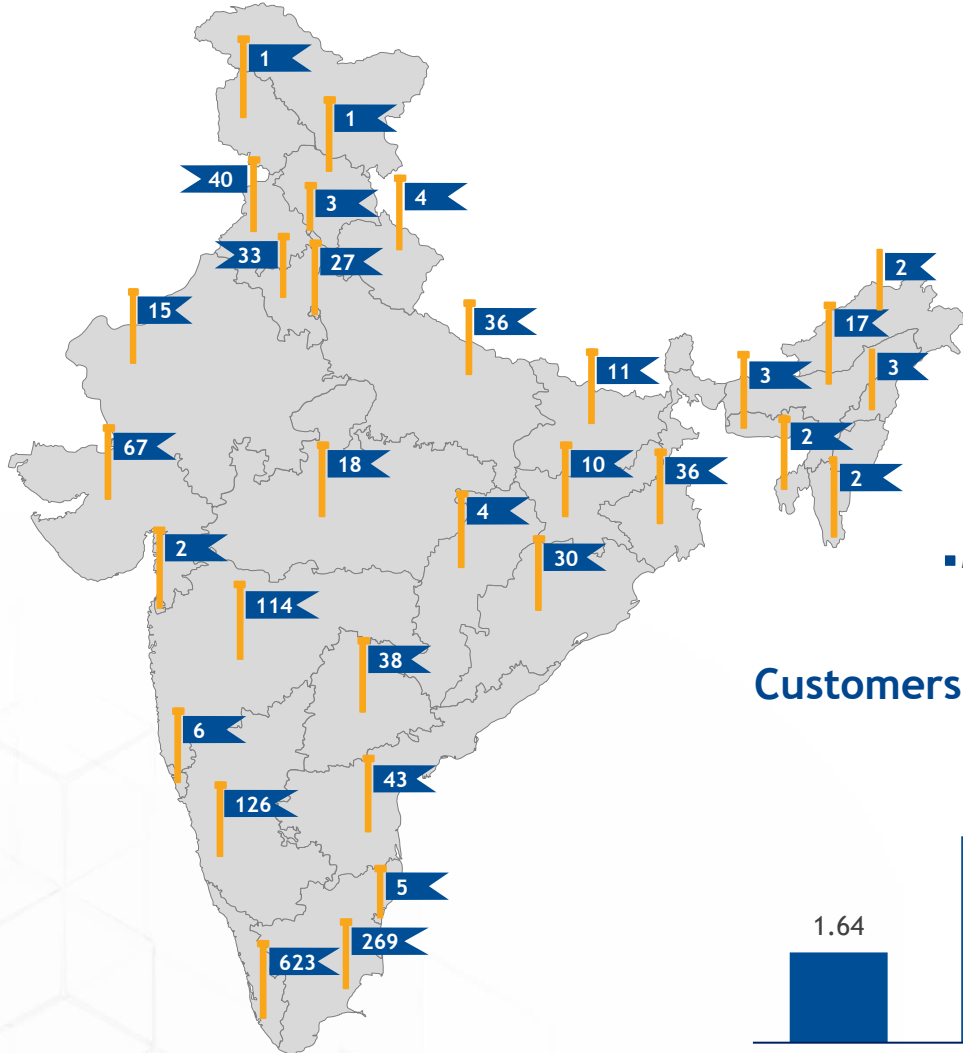
Capital position

Comfortably capitalized with a self-funded growth model.

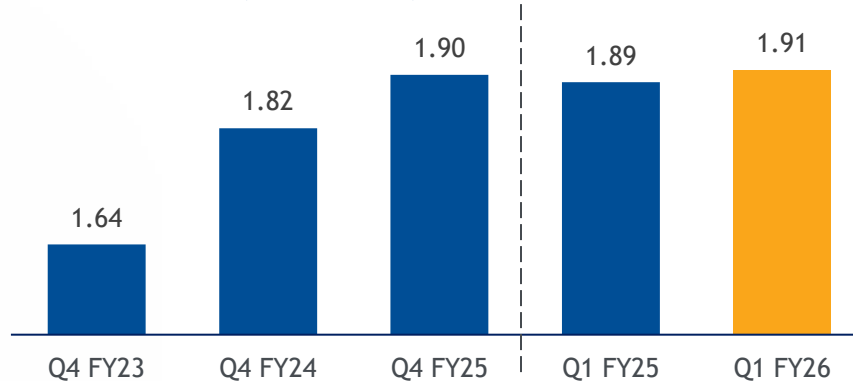
₹ in Cr	Mar-25	Jun-25
Risk weighted assets		
Credit risk	1,89,923	1,92,594
Market risk	2,696	2,903
Operational risk	17,484	20,619
Total RWA	2,10,103	2,16,116
Tier-I capital funds	31,593	31,737
Tier-II capital funds	2,867	2,896
Total capital funds	34,460	34,633
CRAR	16.40%	16.03%
Tier-I	15.04%	14.69%
Tier-II	1.36%	1.34%



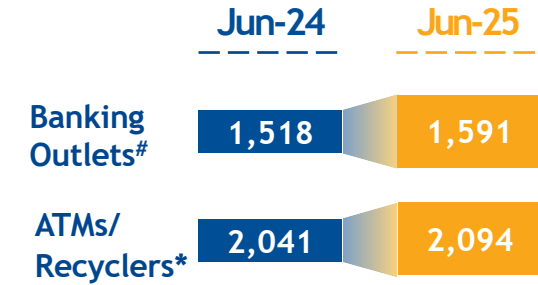
Distribution: Deriving efficiency from footprint



Customers (No in Cr):



Continuous investment in expanding Pan India footprint



LITE BRANCH
HEAVY DISTRIBUTION

Driven by alternate channels



Direct Sales Agents



Business Correspondents

*Including Cash Recyclers and Mobile ATMs
#Including Extension counters



Innovation through partnerships

Liability Partners



Jupiter



paisabazaar.com



B MARKETS

Instant Digital Loans

Credit Cards



Jupiter scapia

Pine Labs



EMIs and Merchant Payments

Gold Loan and Priority Lending



OROPAY



Cross Border remittance partners

Support Systems



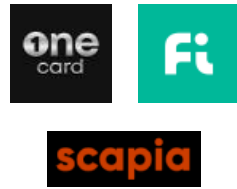
Growth through partnerships

Partners

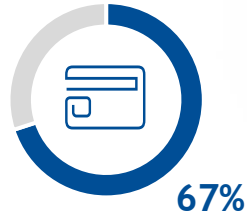
Business Share in FY'26

Key metrics¹

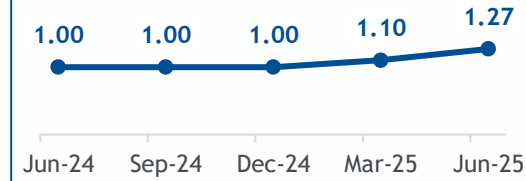
Co-branded credit cards



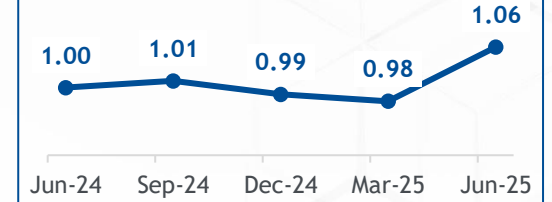
Card programs under CUG³



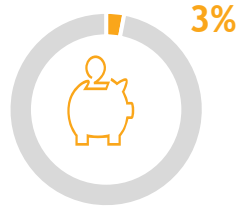
Cards Issued:



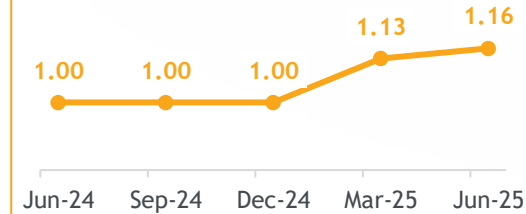
ENR:



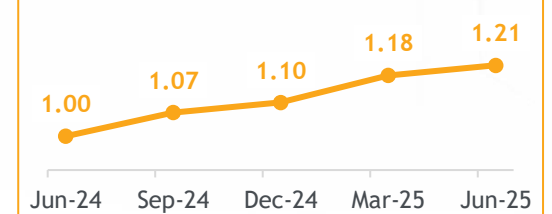
Savings franchise



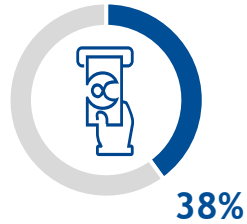
TD Balance



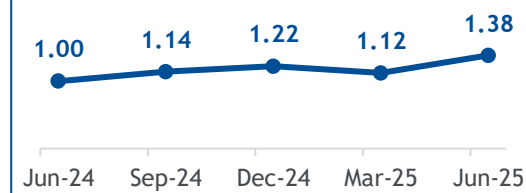
CASA Balance:



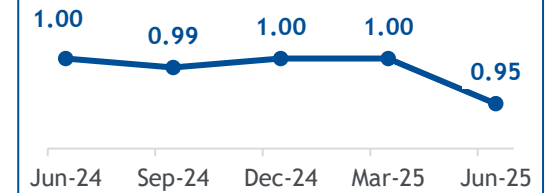
Personal loans



#Accounts:



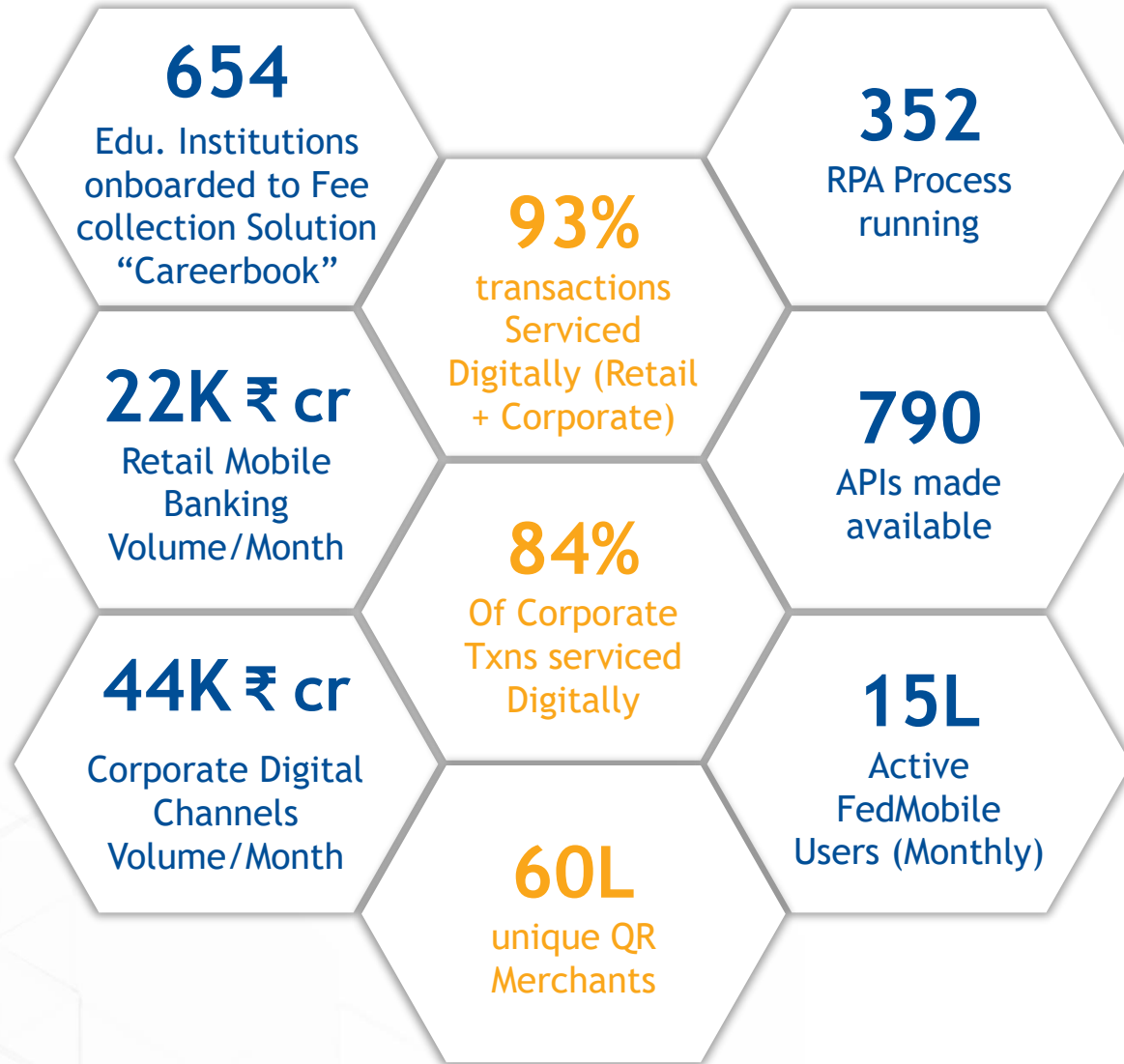
PL Balance:



¹ Indexed Number

³ Card programs under CUG: Jupiter

Digitization as a Multiplier



Note: Data as of June'25 unless specified otherwise

DIGITAL AT THE FORE
HUMAN AT THE CORE

Feddy is Live on

Approx 9 Lakh queries answered by Feddy in this quarter

Digital Assistant - Feddy

Fed e Point

15 G/H

11% KYC Upload

1%

4% Debit Card Application

(Share of Service Requests received through Fed-e-Point for Jun -25)

DIGITIZATION

Major Initiatives

Consistent first-mover in leveraging tech for customer impact.

FedMobile v7.1



- KYC Updation
- Scan & Pay using RuPay Credit Card
- Pravasi Insurance for NRIs
- Dynamic QR for UPI Collect
- Re-KYC & Profile Updation
- Transaction History Module Revamped
- Change default UPI ID & Manage Locations Permissions for UPI
- PIS Account opening for NRIs
- Apply for New & ad-on FASTag
- Mobile Prepaid Recharge introduced under BBPS (BSNL & MTNL Only)
- Deposit Module improvements



FedCorp v3.0

- Fresh and New User Interface
- Enabled UPI Payments
- Reset MPIN with Debit Card
- Simplified app reactivation flow
- Introduced Mobile number + Bank Name based IMPS Payments (Simplified IMPS)
- Introduced beneficiary name fetch for interbank fund transfers
- SIM binding in Android
- Option to Select Debit account while initiating a transaction



FedOne launches "Collection Hub"

- One-stop solution for receivables management requirements of our SME and Corporate Clients.
- Engineered to meet the dynamic business needs of diverse sectors, the solution features cutting-edge APIs and a sophisticated dashboard that provides real-time reports to customers.
- The solution is designed to attract new business segments for the transaction banking services.



Personal Loans via WhatsApp Hub:

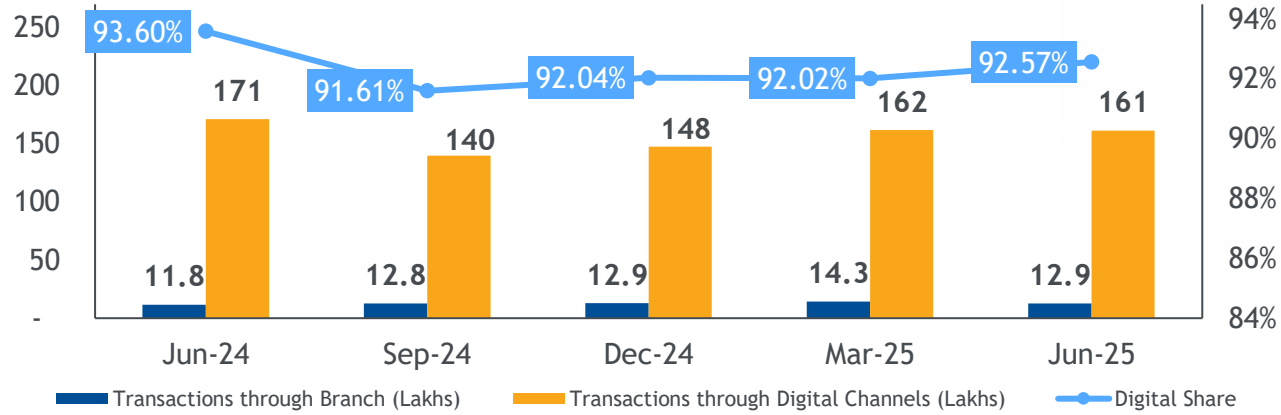
- Avail Life Insurance
- Opt for insurance cover against the sanctioned loan amount.
- Availing life cover offers a 10bps reduction in loan interest rate.
- Enhances customer security and promotes responsible lending.
- End to end journey is facilitated within WhatsApp



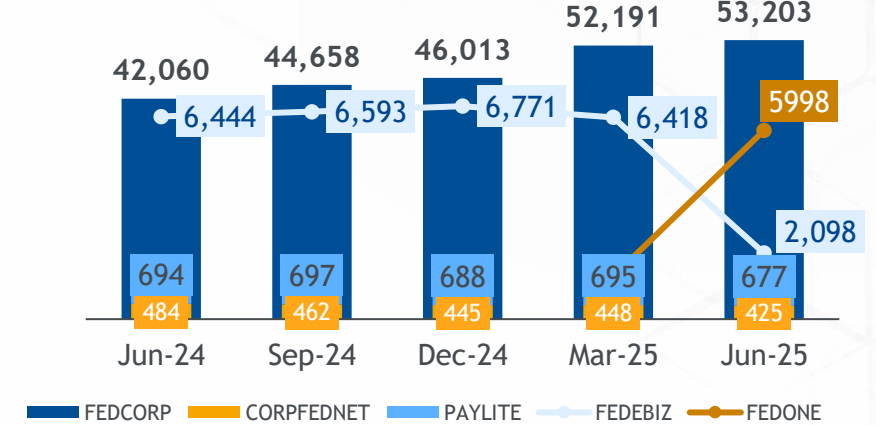
Digital migration

Consistent progress on digital adoption across customer base.

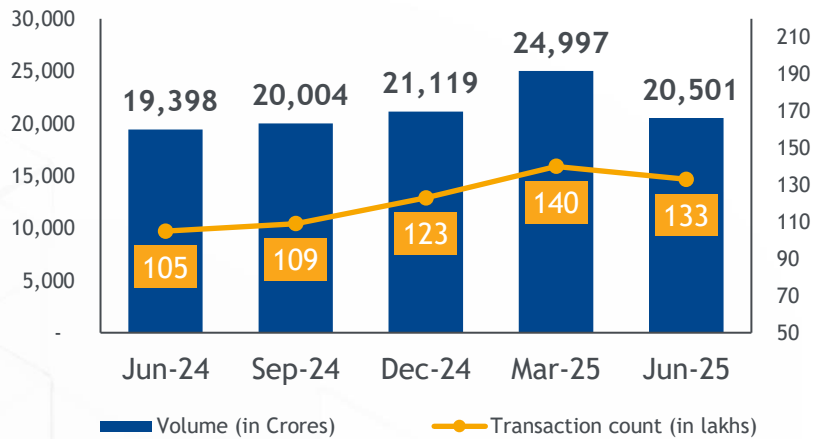
Branch vs. Digital Transactions (₹ in Lakh)*



Corporate Digital Products - Active Users¹

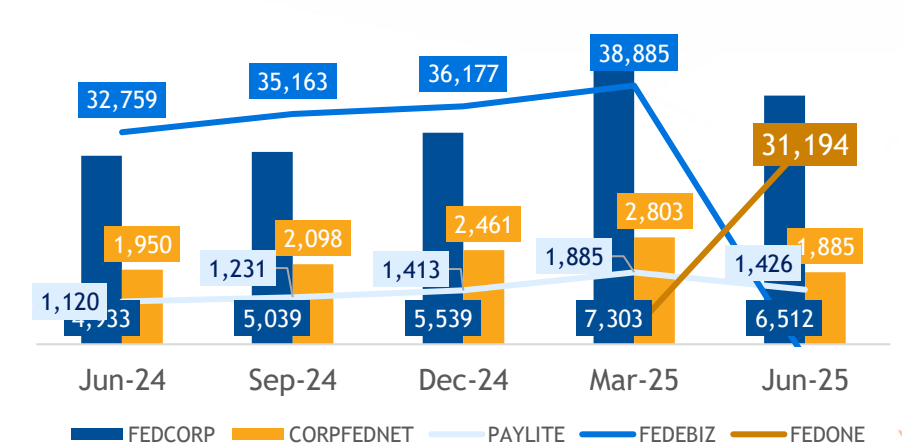


Mobile Banking Volume & Txn Count



- Digital share has increased as compared to last quarter and stands above 92.5% for the month of Jun-25.
- Mobile Banking transaction count has increased YoY to 133 lakhs.

Corporate Txn Volume (₹ in Cr)



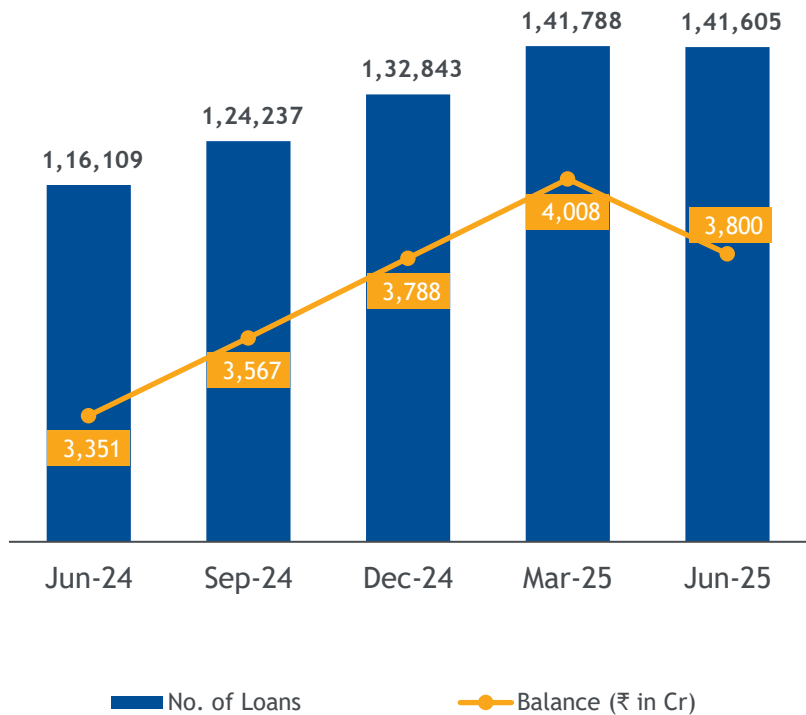
*Month Wise Data

¹Customers who transacted using Corporate digital products during the month

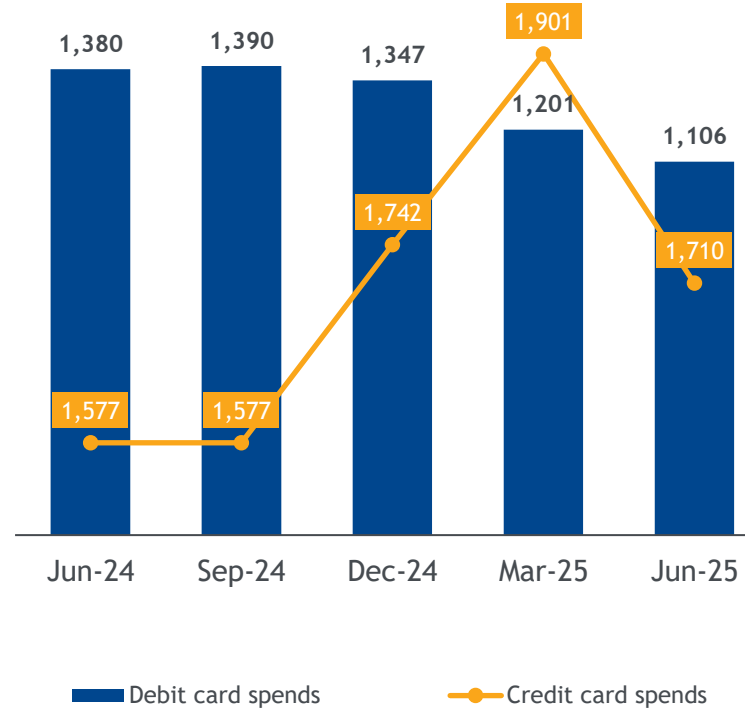


Digital lending and card spends

BYOM Digital Personal Loans



Card spends (₹ in Cr)¹



Credit Cards - Market share

Cards O/s:	Spends:
1.7%	1.3%

Rank 9 in credit card spends

Debit Cards - Market share

Cards O/s:	Spends:
6%	6%

Rank 4 in debit card spends

4th largest issuer of Credit Cards in Q1FY26

¹Monthly cards spends including Fintech partnerships

*Card O/S and Spend data among Pvt Sec Banks. Rank calculated on Spends of Pvt Sec Banks Jun'25

Appendix

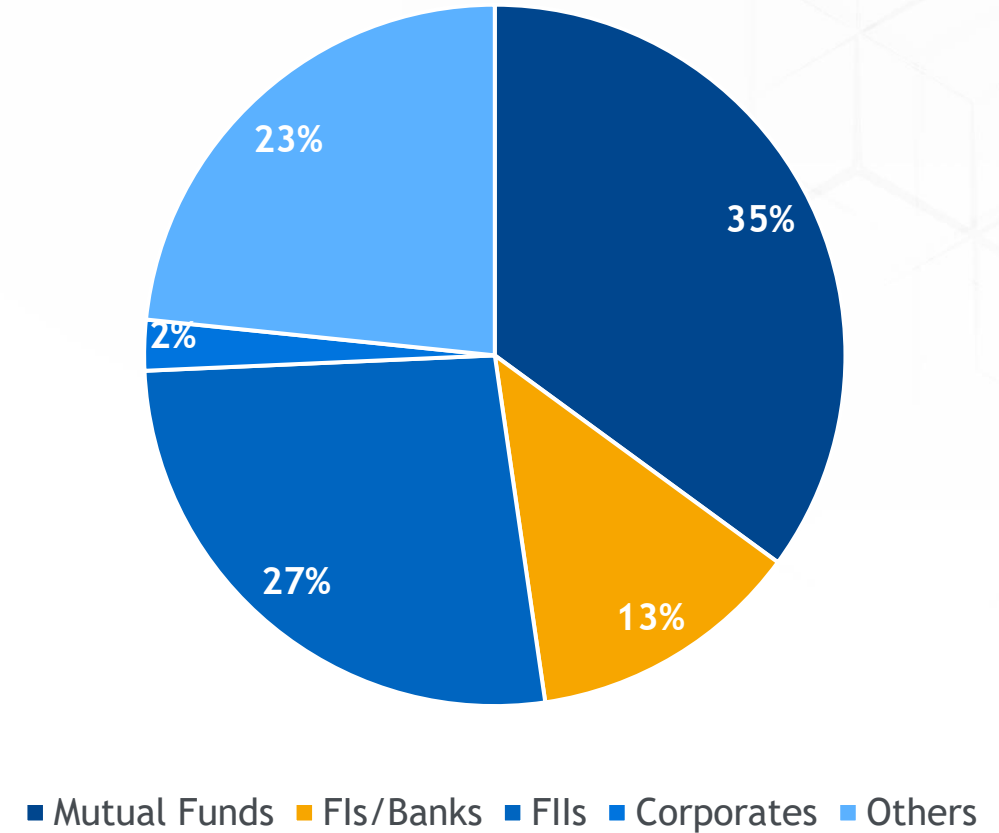
FEDERAL BANK
YOUR PERFECT BANKING PARTNER



Balance sheet & shareholding pattern

₹ in Cr	Mar-25	Jun-25
LIABILITIES		
Capital	491	491
Reserves & surplus	32,929	33,928
Deposits	2,83,647	2,87,436
Borrowings	23,726	19,776
Other liabilities & provisions	8,289	11,666
TOTAL	3,49,083	3,53,298
ASSETS		
Cash & balance with RBI	20,354	15,583
Balances with banks, money at call	10,505	10,073
Investments	66,246	68,501
Advances	2,34,836	2,41,204
Fixed assets	1,478	1,463
Other assets	15,663	16,474
TOTAL	3,49,083	3,53,298

Share holding pattern (Jun-25)



Financials

₹ in Cr	Q1 FY25	Q4 FY25	Q1 FY26	Q-o-Q	Y-o-Y
Interest income	6,331	6,648	6,687	1%	6%
Interest expenses	4,039	4,271	4,350	2%	8%
Net interest income	2,292	2,377	2,337	-2%	2%
Other income	915	1,006	1,113	11%	22%
Operating expense	1,706	1,918	1,894	-1%	11%
Total income	7,246	7,654	7,800	2%	8%
Total expense	5,745	6,189	6,243	1%	9%
Operating profit	1,501	1,465	1,556	6%	4%
Total provisions (inc. tax)	491	435	695	60%	41%
Net profit	1,010	1,030	862	-16%	-15%



Key Indicators

Shareholder value

	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26
Book Value (Per Share in ₹)	123.80	126.86	130.69	134.87	138.35
EPS (annualized)	16.60	17.11	15.45	17.02	14.07

Granularity

	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26
CASA + Deposits < ₹3Cr (% of Total Deposits)	80%	80%	82%	81%	82%

Profitability (Annualized)

	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26
ROA %	1.27	1.28	1.14	1.24	1.00
RoRWA %	2.29	2.31	2.05	2.21	1.78
ROE %	13.64	13.65	12.00	12.82	10.30

Efficiency

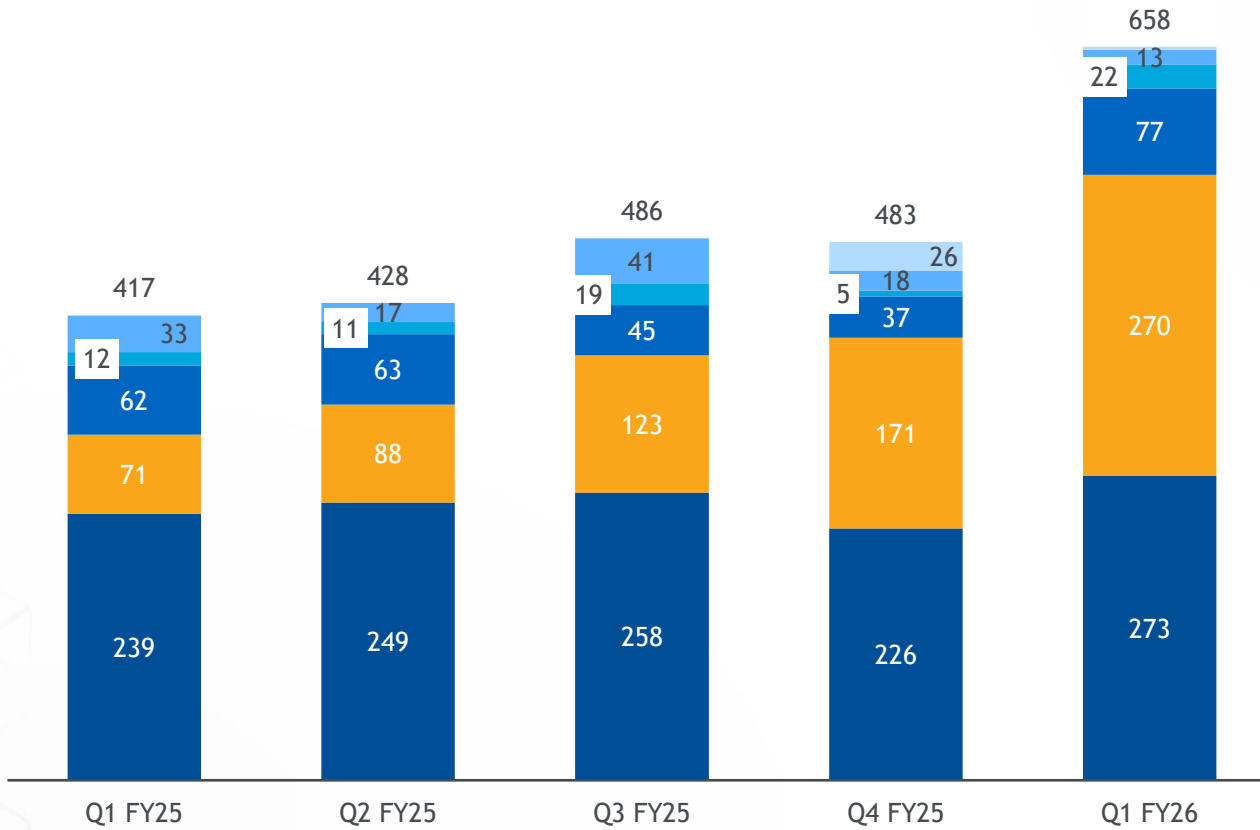
	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26
Cost / Income %	53.20	53.01	53.12	56.69	54.89
Net NPA %	0.60	0.57	0.49	0.44	0.48



Fresh slippages break up

Fresh slippages

■ Retail ■ Agri ■ BuB ■ CV/CE ■ CoB ■ CIB



₹ in cr

NPA Composition

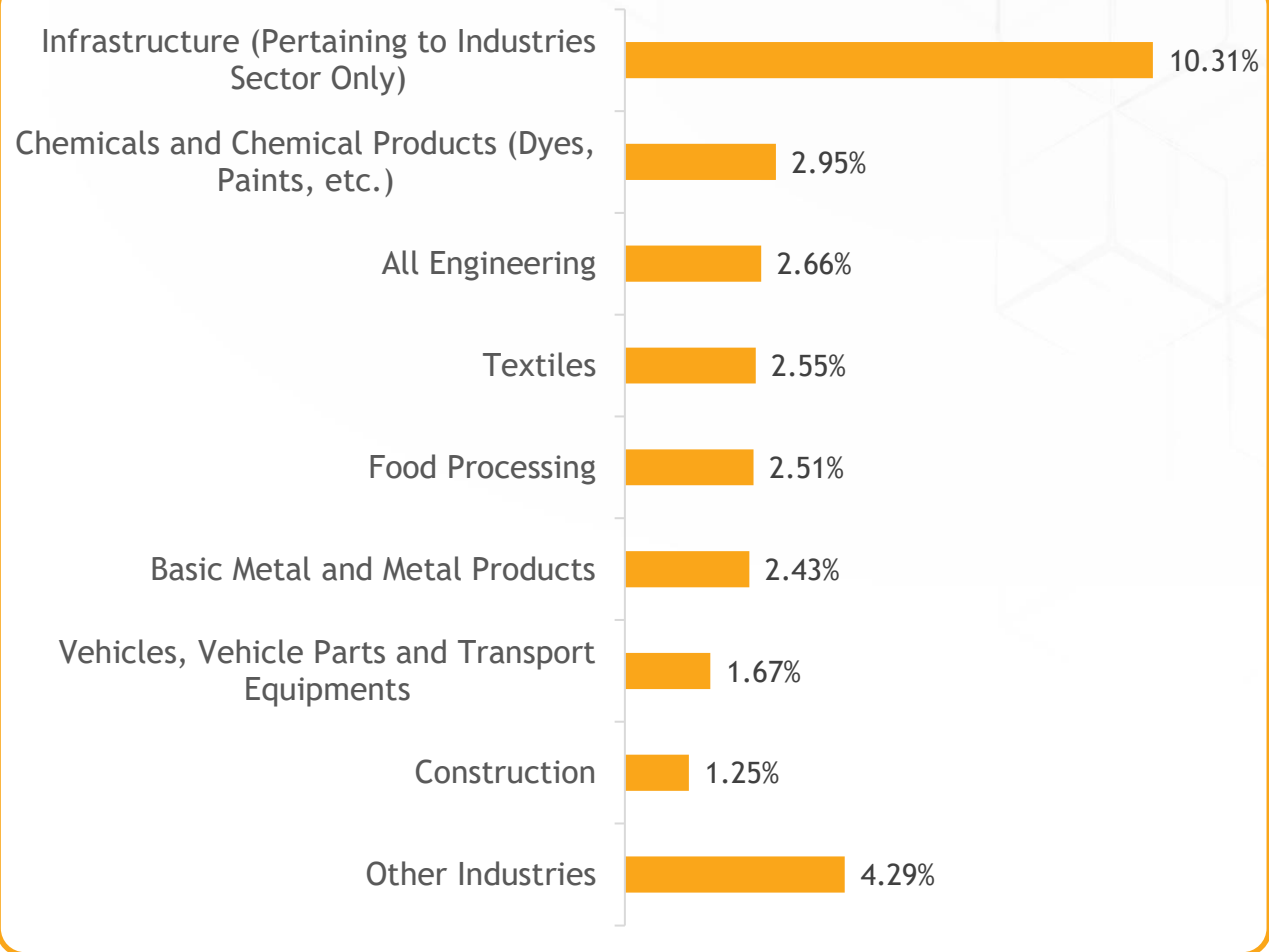
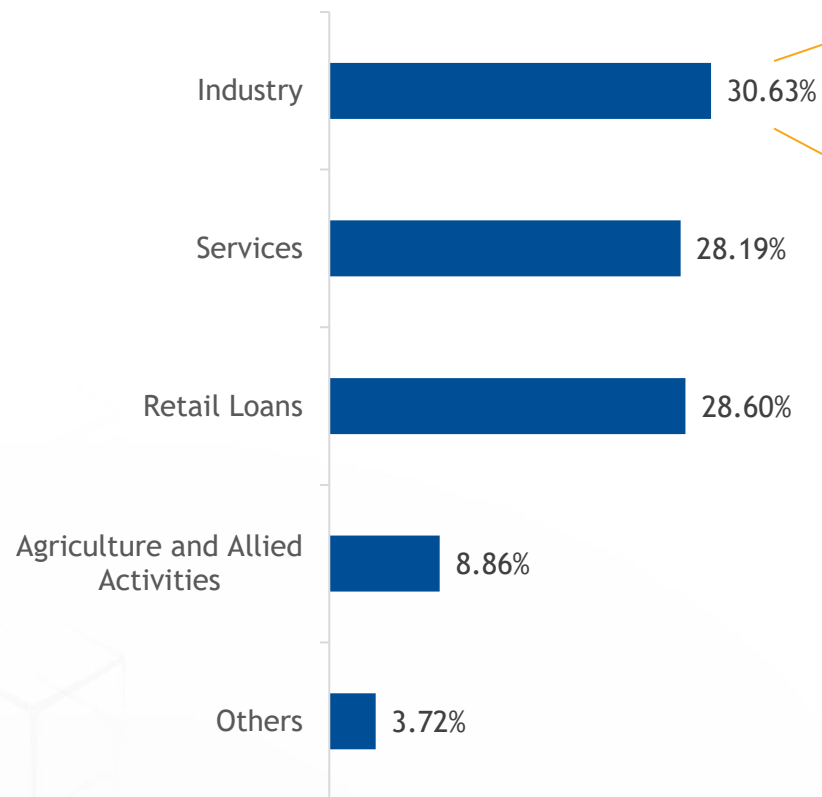
	Q1 FY25	Q4 FY25	Q1 FY26
Business	NPA	NPA	NPA
Gross NPA			
Retail	1,723	1,796	1,868
Agri/MFI	930	1,100	1,288
BuB	954	741	768
CV/CE	59	77	96
CoB	620	569	559
Corporate	452	93	91
Total	4,738	4,376	4,670
Net NPA	1,330	1,040	1,158

Restructured book

Type	Q4 FY25	Q1 FY26
	Standard	Standard
Balance	1,427	1,330
Of which Bonds	38	38



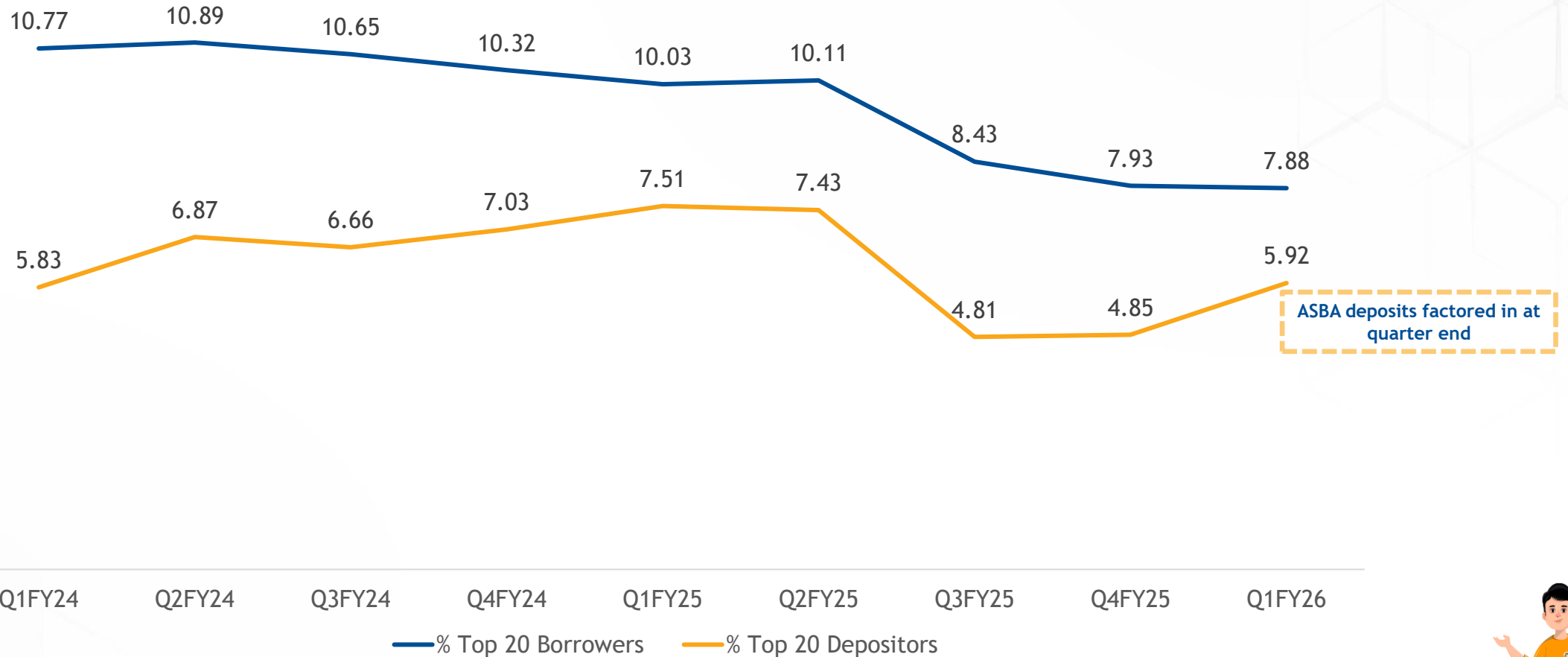
Top Sectors in Advance Portfolio as per Basel 3 Disclosure#



*Excluding Assignments, IBPC and IBU Advances
As on 30-06-2025

Top 20 concentration as a percentage of portfolio

Top 20 Borrowers & Depositors concentration as a % of total portfolio



Group companies

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

**Subsidiaries
& Associates**



Federal Operations & Services (FedServ)

Subsidiary

100%

- A wholly owned subsidiary company of Federal Bank
- Provides operational & technology-oriented services to Federal Bank
- Located at Bangalore, Visakhapatnam, Indore & Kochi
- Designed to deliver excellence in service, mitigation of risk and cost efficiencies



Fedbank Financial Services

Subsidiary

60.97%

- Marketing Retail Asset Products of the Bank
- Retail Hubs established at major centres all over India
- Separate mechanism established for speedy and dedicated processing of retail loans sourced through this channel



Ageas Federal Life Insurance Company

Associate

26%

- Bank's Joint Venture Life Insurance Company, in association with Ageas
- Federal Bank holds 26% equity in the J.V.
- Started selling life insurance products from March 2008

xx%

Stake owned by Federal Bank as on 30th June 2025



KEY HIGHLIGHTS

- ❑ 60.97% stake held by Federal Bank Limited
- ❑ ROA and ROE reported at 2.3% and 11.6%, respectively.
- ❑ Distribution of 668 branches across 18 states and UTs.
- ❑ Capital Adequacy stands at 22.4%.

NPAs

Gross NPA and Net NPA stands at 2.0% & 1.2%, respectively.



AUM

AUM increased by 19% YoY to ₹15,697 Cr.

Disbursals

₹5933 Cr disbursed in Q1FY26, reflecting growth of 18.6% YoY.

Low Credit Cost

Credit Cost stands at 0.8%

Secured AUM

96.1% of the AUM continues to be secured.



Corporate governance & ESG snapshot

Strong & Diverse Board

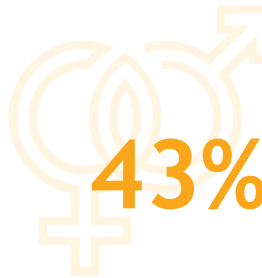


10 Total Board Members

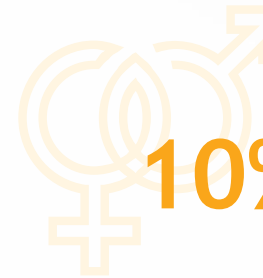


80% Independent Directors

Focus on Gender diversity



43% Women Representation in workforce



10% Women Representation in the Board

ESG

Cybersecurity Awareness



'Twice is Wise' - a Cybersecurity Awareness Campaign flagged off

Social Responsibility



Speak for India, debate competition conducted providing a transformative platform for student expression.

Governance Structure



Dedicated E&S committee chaired by MD & CEO to track the ESG strategies & actions

Certifications









- ✓ Information Security Management System
- ✓ Business Continuity Management System
- ✓ Payments Card Industry Data Security Standard



ESG performance snapshot

Public Commitments

Current position

	 Grow green portfolio size	 In-house solar power generation capacity	 Water conservation capacity	 Finance women entrepreneurs – BC Channel	 Bank Premises to be green certified	 Gender diversity ratio (Women)
Target metric	₹ 13,000 Cr	750kWp	2 Lakh Litre	20.00 Lakh	At least 10%	Greater than or equal to 40%
Target date	December 2025	March 2028	March 2028	March 2030	March 2028	Continuing target
Mar-25	₹ 9,280 Cr	530KWp	1,28,500 Litre	12.46 Lakh	2.6% of total occupied area	42%
Jun-25	₹ 9,678 Cr	530 KWp	1,28,500 Litre	12.51 Lakh	2.6% of total occupied area	43%
	Focused efforts to build green portfolio resulting in 4.28% QoQ growth	Committed to sourcing sustainable energy	Environmentally responsible and sustainable practices	25.11% increase on a YoY basis	Banking in a greener, healthier space	Maintained on an ongoing basis

★ Commitments revised as targets were achieved well in advance of the deadlines.



Award-winning franchise & other initiatives / highlights

Federal Bank receives the Infosys Finacle Innovation Awards 2025 for Channel Innovation & Product Innovation

at the Infosys Finacle Innovation Awards 2025



Federal Bank wins at the 14th Edition of Finnoviti Awards 2025

at the 14th Edition of Finnoviti Awards 2025



Federal Bank has been recognized as the "ESG Champion of India 2025" by Dun & Bradstreet at Dun & Bradstreet ESG Leadership Summit 2025



Federal Bank has been recognized in the following categories:

- Cyber Security Incident Response Maturity (Winner),
- Cyber Security Team of the Year (Special Prize)
- Cyber Security Compliance Champion (Special Prize).

at 4th IBA CISO Summit & Citations '25



External ratings

Fixed Deposit
(Short term)

Fixed Deposit

Certificate of Deposit

Tier 2 (Capital) Bonds

Infrastructure Bonds



India Ratings
& Research Pvt Ltd,
CARE

A1+

AAA

A1+

IND AA+ CARE AA+

IND AA+ CARE AA+

Fixed Deposits (short term) and Certificate of Deposits enjoy highest rating in that class

Thank You