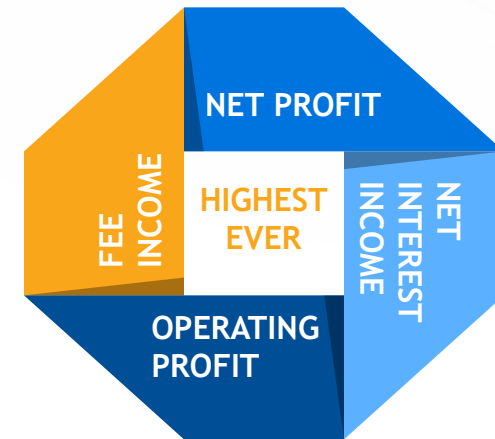


Investor Information

Q2 FY 2025



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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.



TABLE OF CONTENT

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01	Key highlights	4-10
02	Business parameters	11-22
03	Distribution strategy and digital migration	23-30
04	Appendix	31-43



Snapshot for Q2FY25



ALL TIME HIGHS



NET INTEREST
INCOME
2367 cr

OPERATING
PROFIT
1565 cr

OTHER INCOME
964 cr

FEE INCOME
784 cr

NET PROFIT
1057 cr

KEY
HIGHLIGHTS
FOR

Q2FY25

ROA
1.28

ROE
13.65

EPS
17.11

BVPS
126.86

NIM
3.12%

Cost to Income
53.01%

Credit Cost
0.30%

Slippage Ratio
0.76%

Balance Sheet
3.35 Lakh Crore+

CRAR
15.20%

PCR
71.82%

NPA Gross / Net
2.09 / 0.57



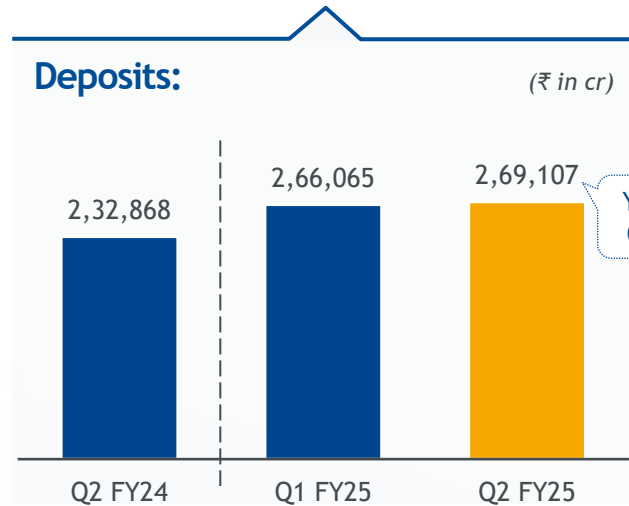
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Propelling exceptional growth while securing lasting profitability...



DEPOSITS

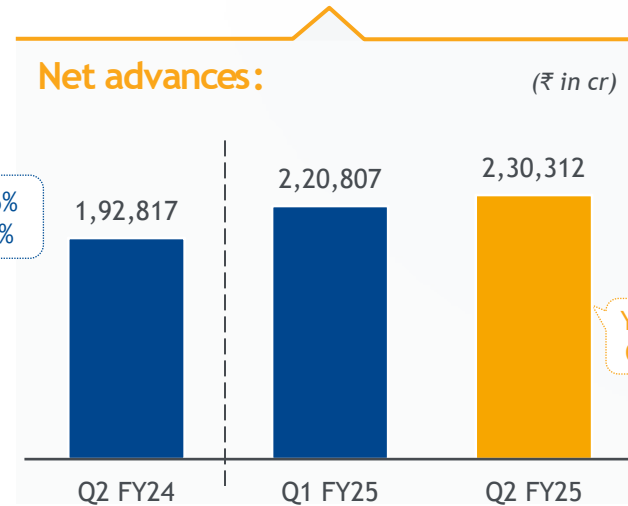


- ✓ CASA grew by 3.91% on a QoQ basis
- ✓ NR SB book grew by 3.48% on a QoQ basis
- ✓ Core deposits form 98% of total deposits.
- ✓ Avg. Deposits grew by 17.80% on a YoY basis.

Sustained business momentum



ADVANCES

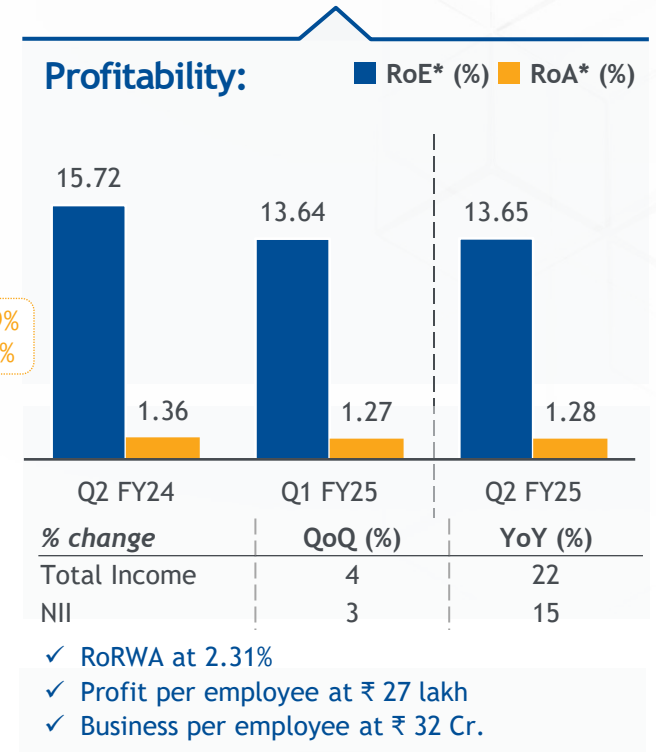


- ✓ Retail Book[#] up by 22% YoY
- ✓ Business Banking book[#] up by 19% YoY
- ✓ CIB¹ # grew by 10% YoY
- ✓ CoB² # grew by 24% YoY
- ✓ CV/CE³ # up by 44% YoY
- ✓ Gold loan up by 31% YoY

Broad-based robust credit growth



PROFITABILITY



Consistently delivering improvement

*Annualized

¹Corporate and Institutional Banking

²Commercial Banking

³Commercial Vehicle/ Construction Equipment finance

[#]Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.



Highest ever Quarterly Net Profit of ₹ 1,057 Cr

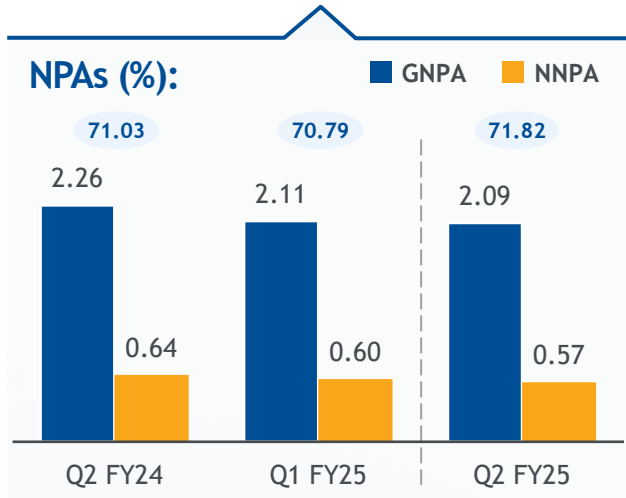
Highest ever Operating Profit of ₹ 1,565 Cr, grows 18% on a YoY basis



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ASSET QUALITY



- ✓ GNPA improves by 17 bps on a YoY basis.
- ✓ NNPA improves by 7 bps on a YoY basis.
- ✓ PCR (incl TWO) stands at 82.47%
- ✓ **PCR (excl TWO) increased by 103 bps to 71.82%**
- ✓ Collection Efficiency maintained: Recoveries & Upgradations of ₹272 Cr

Asset quality - stable and improving

xx% Provision Coverage ratio (Excl TWO)

- *Including Cash Recyclers and Mobile ATMs
- ¹Relationship Managers
- ²Direct Selling Agents
- ³Business Correspondents
- ⁴Bus as a Platform
- ⁵Upgraded w.e.f 04-10-2024

REACH

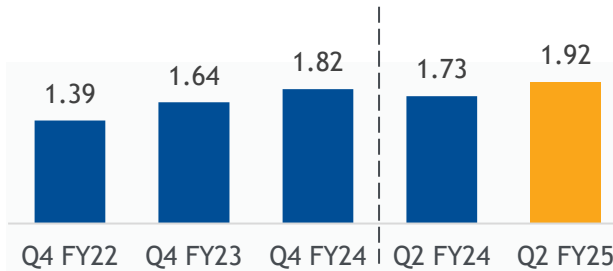
Banking Outlets / ATMs: (Sep-24)

1,533 / 2,052*

Alternate channels:

- Fintechs
- RMs¹ / DSAs² / BCs³
- BaaP⁴

Customers (No in Cr):



Multi-pronged approach to distribution

KEY CALLOUTS

Exceptional Business Growth

Balance sheet crosses Rs. 3.35 Lakh Crore.
Business size nearing Rs. 5 Lakh Crore

Well-fortified growth in MFI & CV/CE books

MFI book grew 75.83% YoY
CV/CE book grew 43.83% YoY

Gold loan book crosses 29000 cr.

Grew by 31.47% on a YoY basis.

Highest ever Fee Income at Rs. 783.55 Cr.

Grows at 18.65% YoY

CRAR Consumption better optimized

Net Advances grew by 4.30% QoQ
Risk Weighted Assets grew by 2.77% QoQ

Strong democratic growth across verticals



Federal Bank Fixed Deposits have been upgraded to AAA⁵.



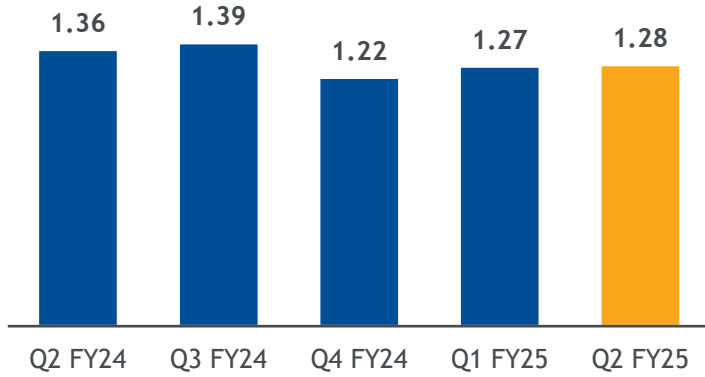
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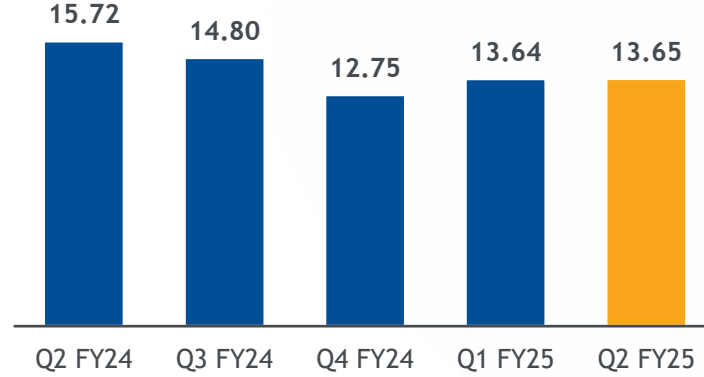
Key ratios

Operating performance remains robust, stable asset quality with sequential improvement in Return Ratios

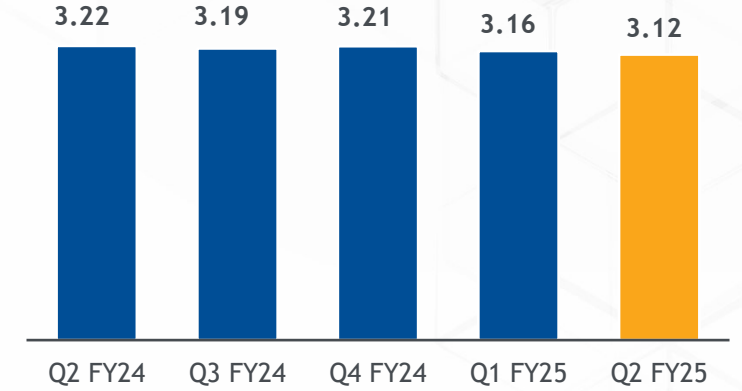
RoA (%)*



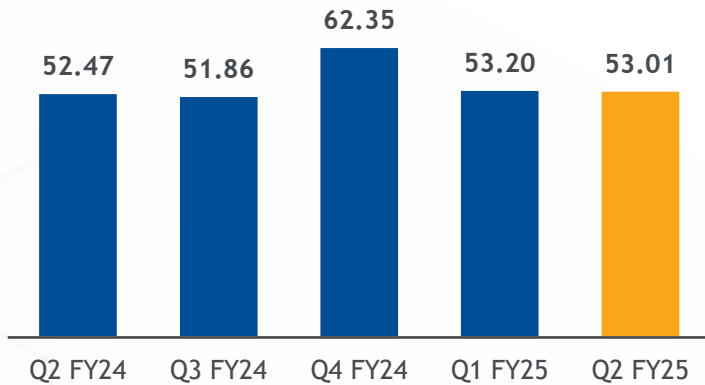
RoE (%)*



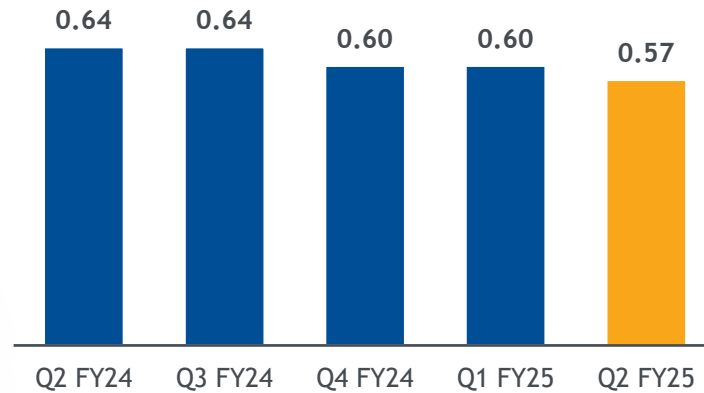
Net interest margin (%)*



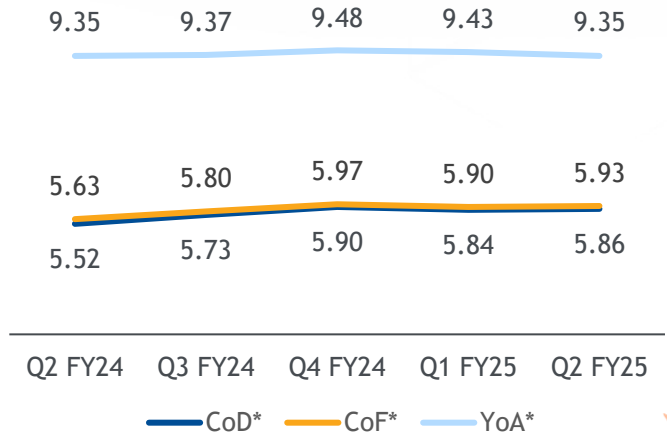
Cost to income ratio (%)



NNPA (%)



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



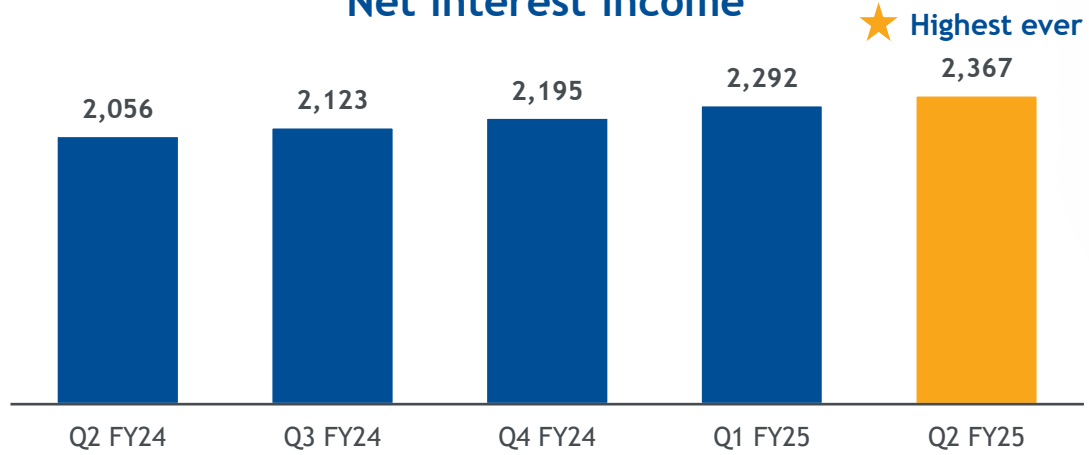
*Annualized



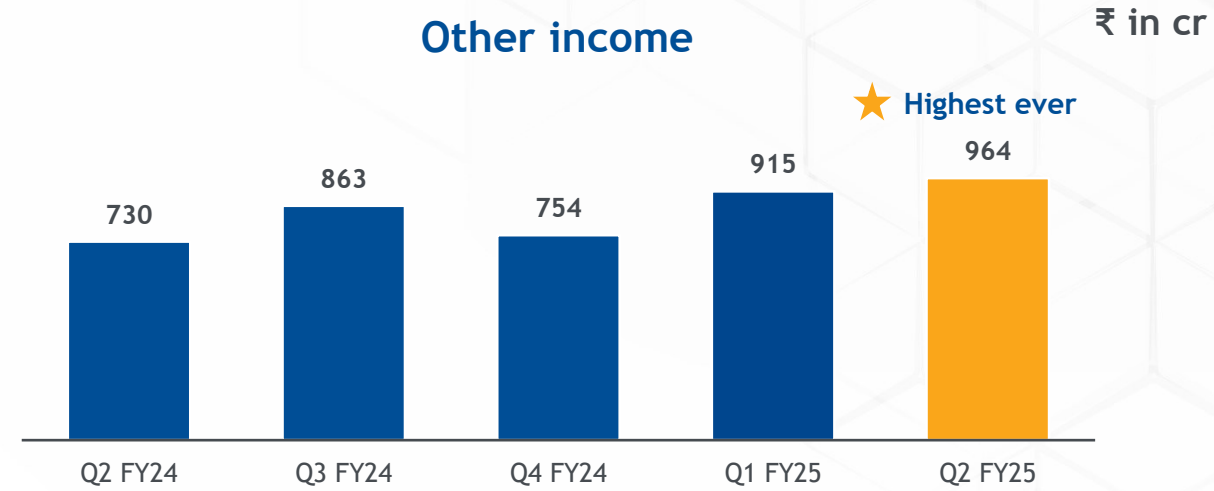
Key P&L parameters

Record high NII, complemented by highest ever other income.

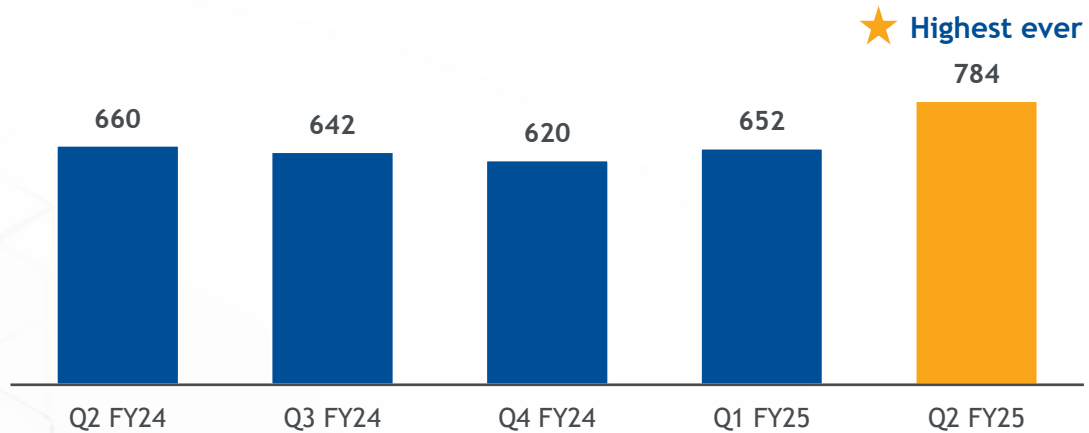
Net interest income



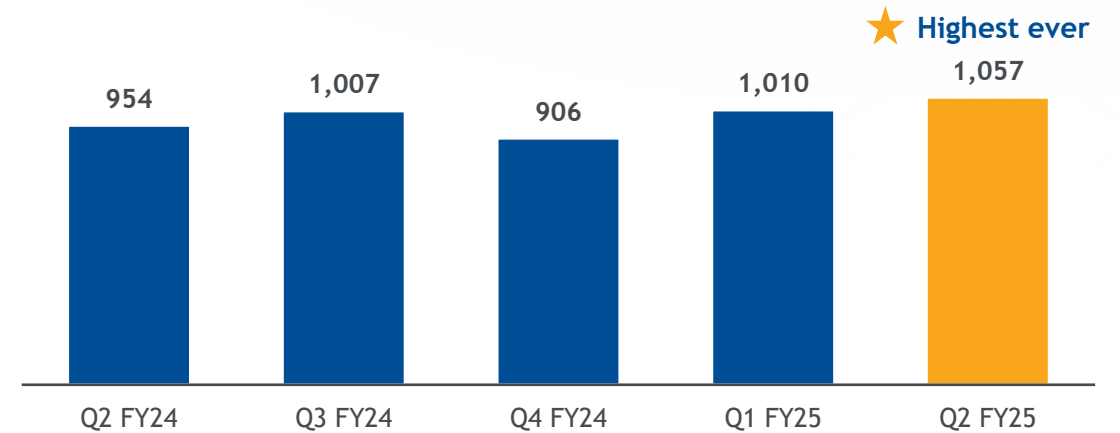
Other income



Fee income



Net profit



Highest ever Quarterly Net Profit of ₹ 1,057 Cr
Highest ever Other Income of ₹ 964 Cr



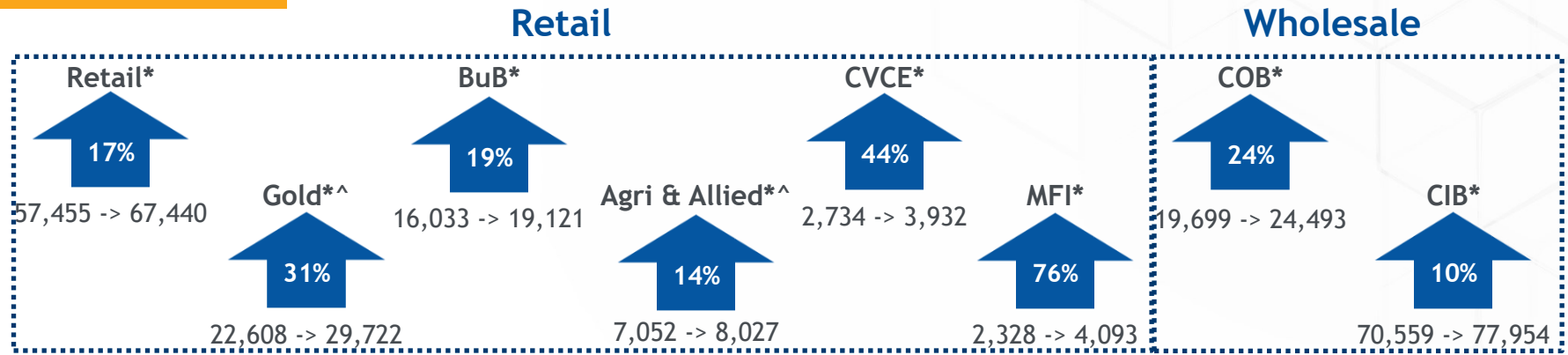
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Comparison: Y-o-Y

₹ in cr

Advances



Deposits



Performance



Ratios



[#]Excluding TWO

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

^Gold loans business vertical has been carved out by separating Retail Gold loans and Agri Gold loans from Retail and Agri vertical respectively

★ Highest ever



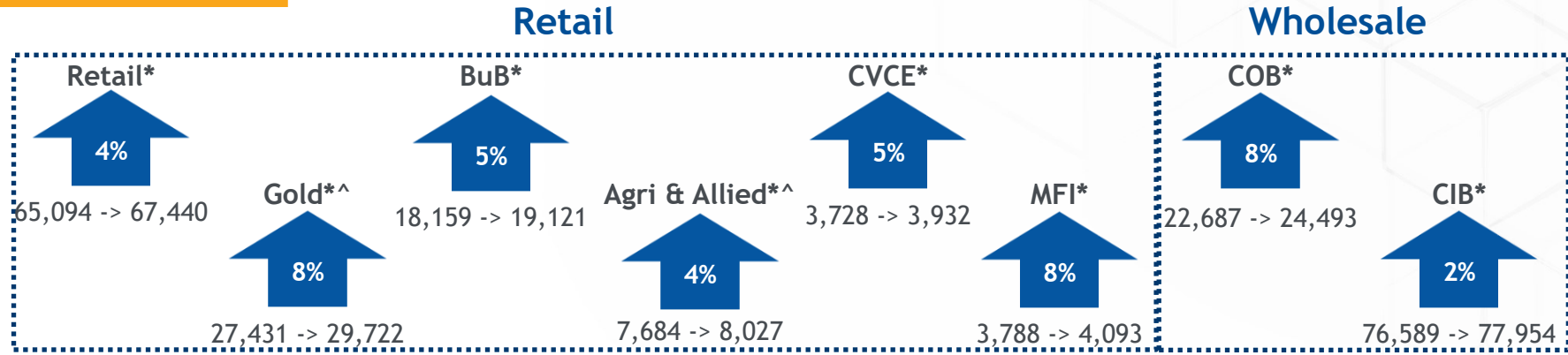
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Comparison: Q-o-Q

₹ in cr

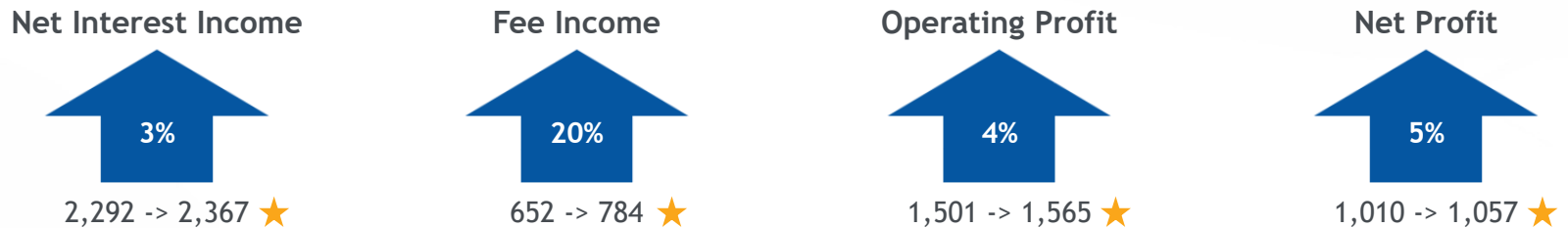
Advances



Deposits



Performance



Ratios



#Excluding TWO

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★ Highest ever



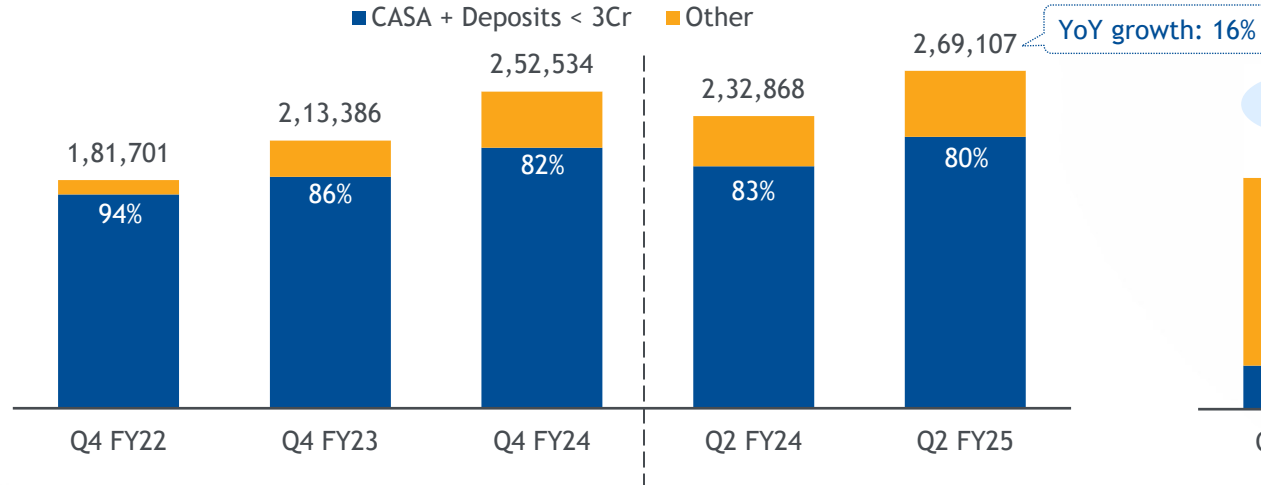
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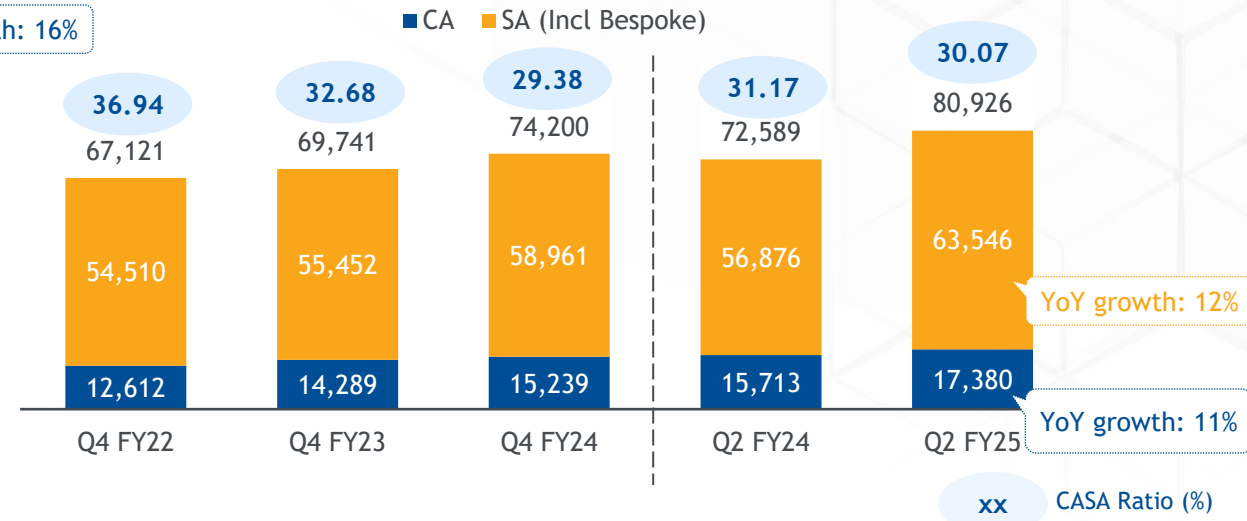
Liability trends

CASA ratio improves by **80 bps** QoQ supported by solid growth in **Resident & Non-Resident** savings book.

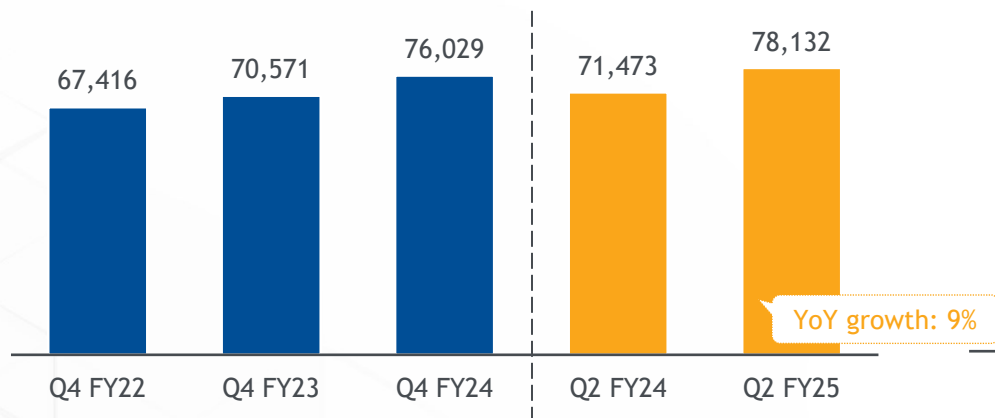
Deposits (₹ in cr)



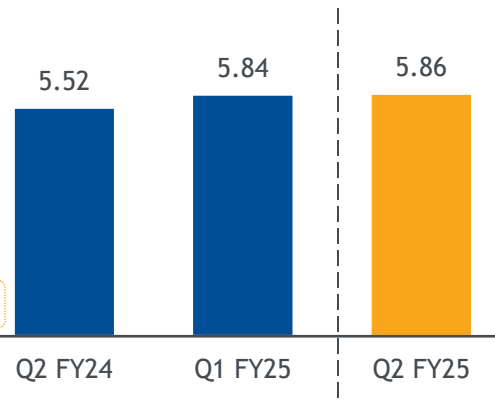
CA & SA (₹ in cr) and CASA ratio (%)



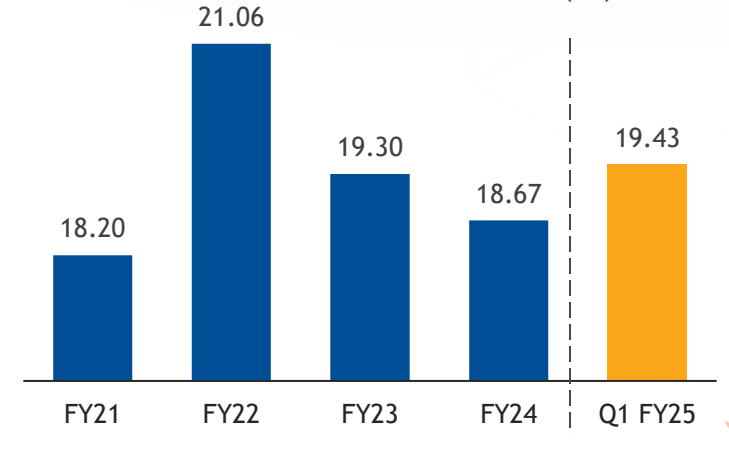
NRE deposits (₹ in cr)



Cost of deposits (%)¹



Remittance Market share (%)²



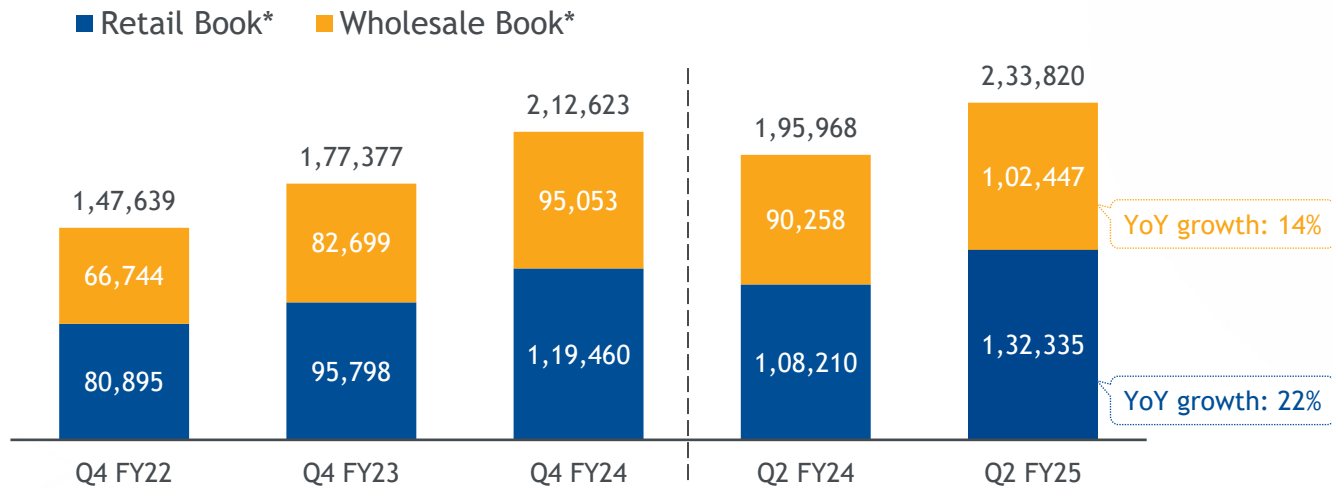
¹ Annualised

² Market share calculated based on (i) Federal Bank's remittances data, and (ii) Preliminary data from RBI report on balance of payment (Statement II: Standard Presentation of India's Balance of Payments)

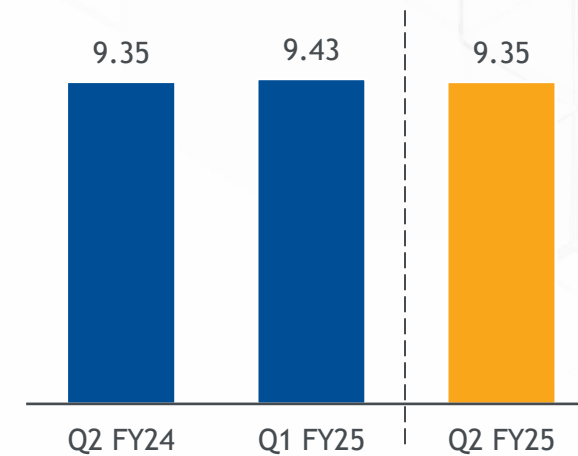
Credit portfolio distribution

Retail book outpaced Wholesale book with a YoY growth of 22%

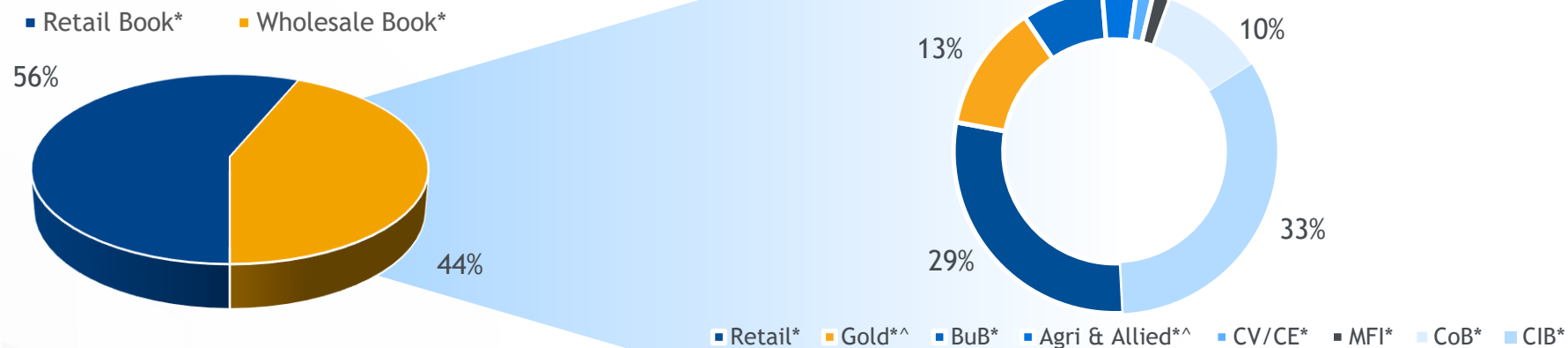
Gross Advances (₹ in cr)



Yield on advances (%)



Gross Advances mix (Sep-24)



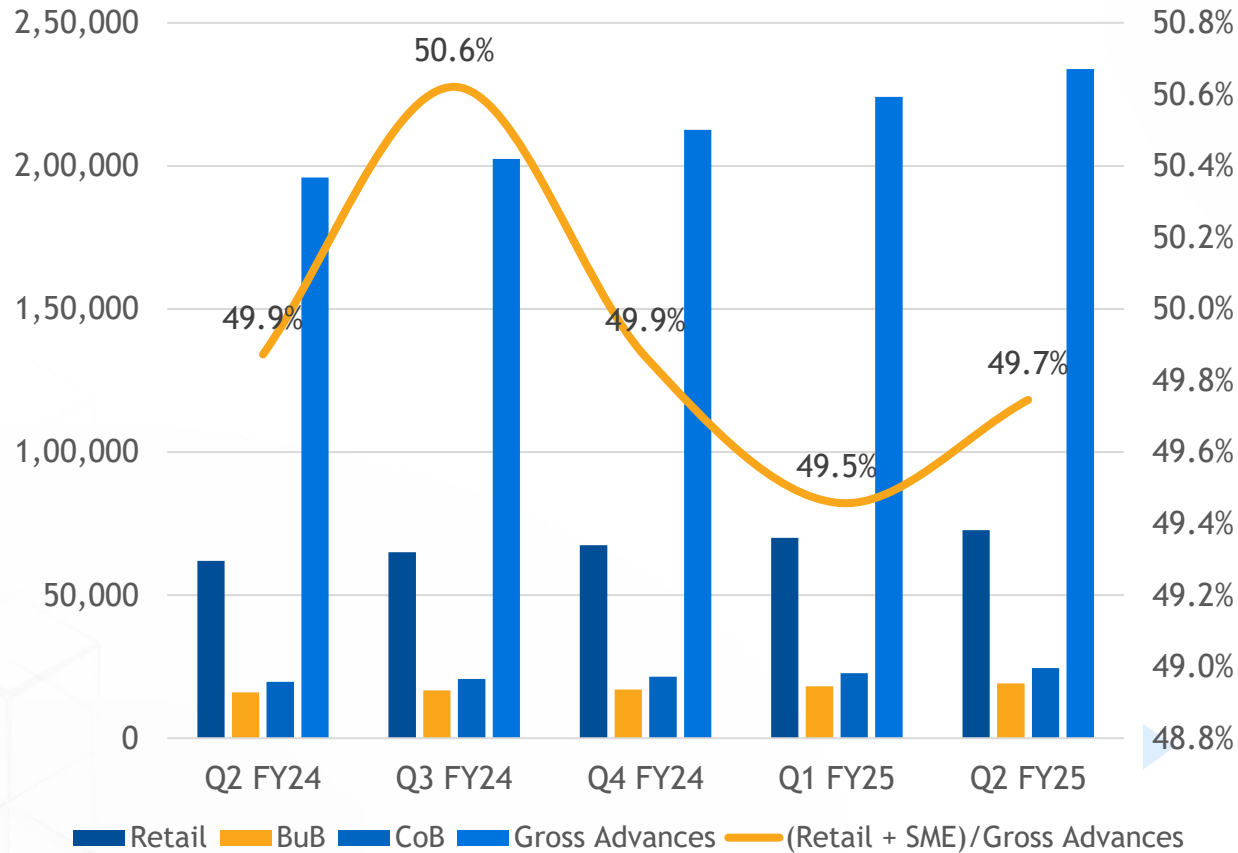
*Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

^Gold loans business vertical has been carved out by separating Retail Gold loans and Agri Gold loans from Retail and Agri vertical respectively



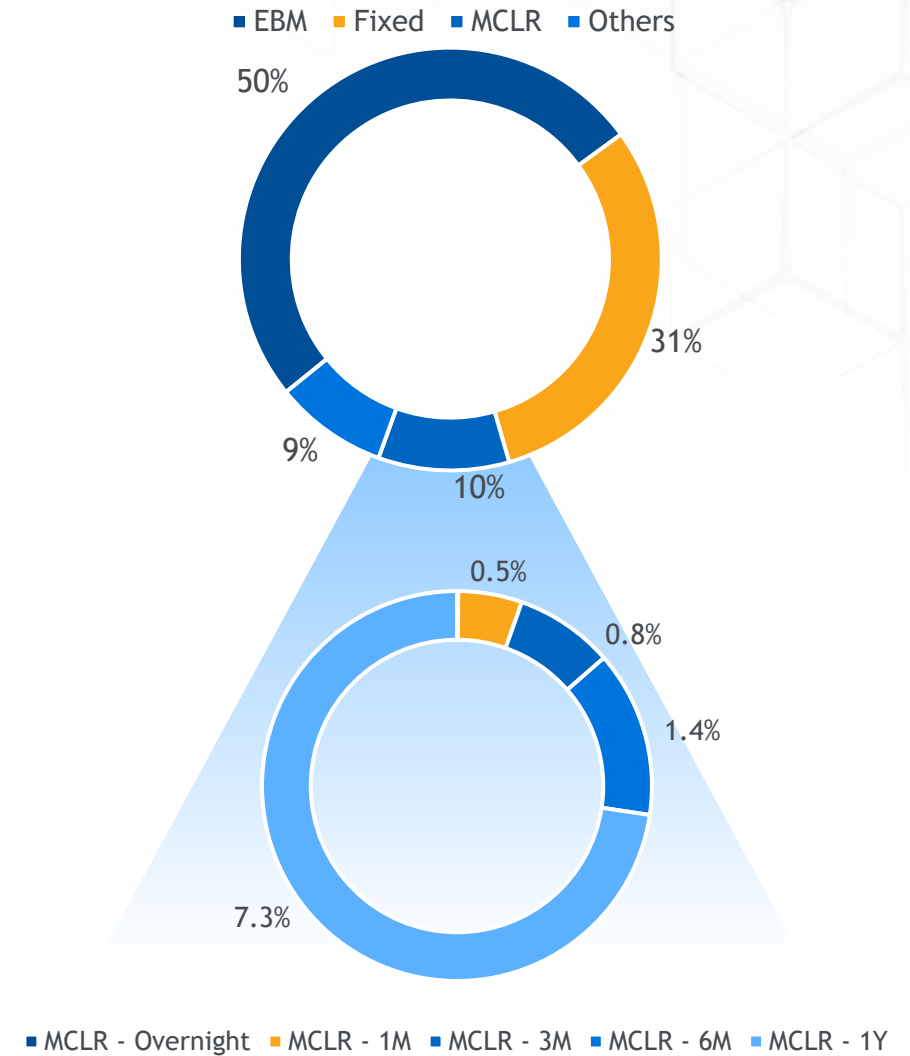
Credit portfolio distribution

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



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

Loan book by interest rate type(%)



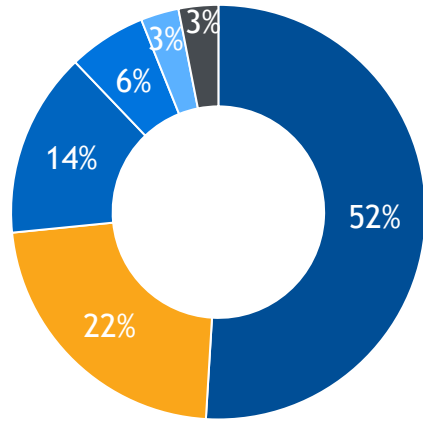
MCLR Split



Retail Banking

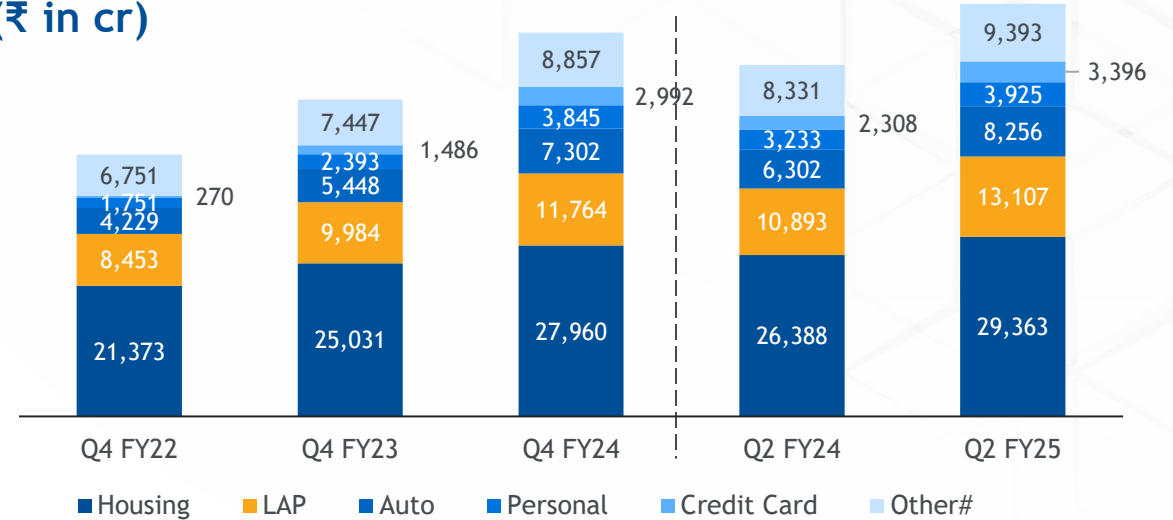
Granularity built across our Retail segments; Strong-Stable-Steady

Retail book mix (Sep-24)

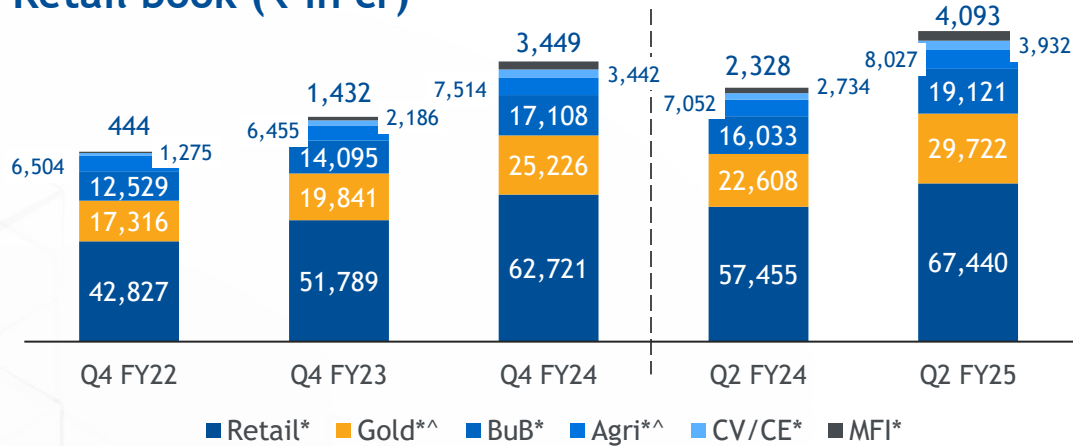


■ Retail* ■ Gold** ■ BuB* ■ Agri & Allied** ■ CV/CE* ■ MFI*

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



Retail book (₹ in cr)



■ Retail* ■ Gold** ■ BuB* ■ Agri** ■ CV/CE* ■ MFI*

- CV/CE book grew at 43.83% YoY and 5.48% QoQ
- Retail loans grew at 17.38% YoY and 3.60% QoQ
- BuB loans grew at 19.26% YoY and 5.3% QoQ
- MFI book grew at 75.83% YoY and 8.05% QoQ

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

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

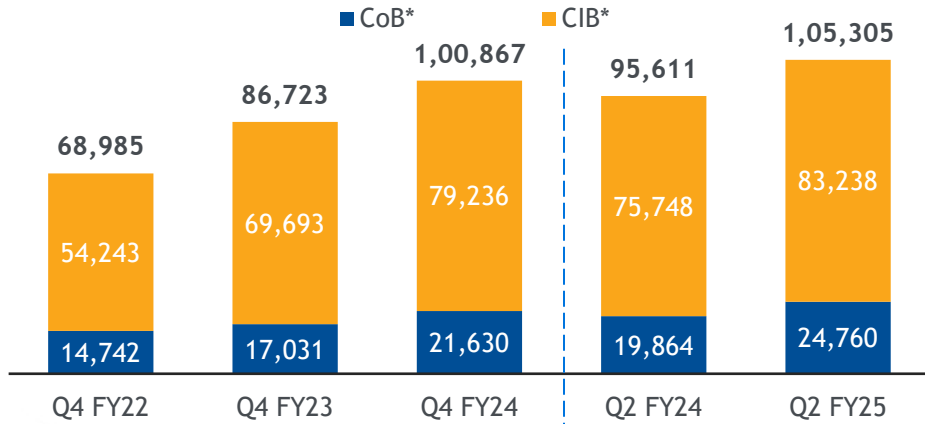
^Gold loans business vertical has been carved out by separating Retail Gold loans and Agri Gold loans from Retail and Agri vertical respectively



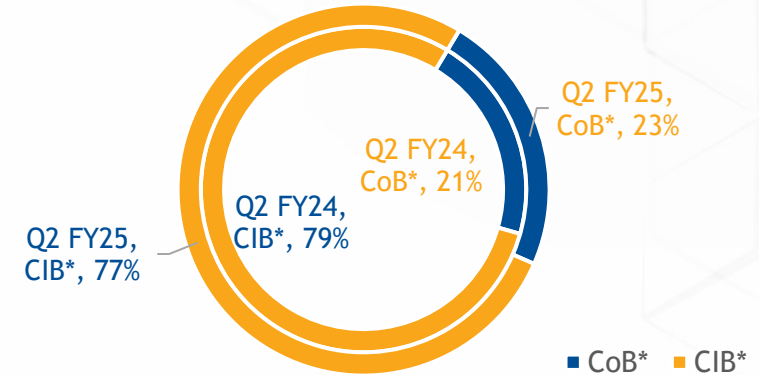
Wholesale Banking

Leveraging strong #Rishtas to drive synergies across the wholesale banking segment.

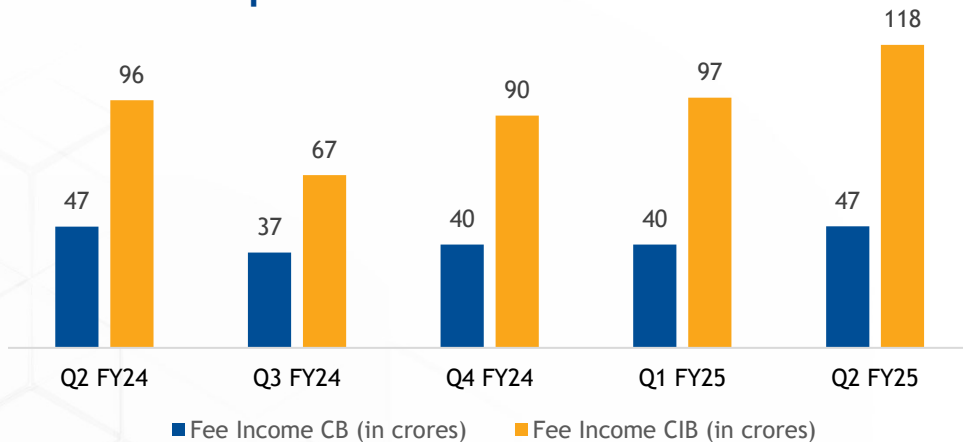
Wholesale portfolio (₹ in cr)



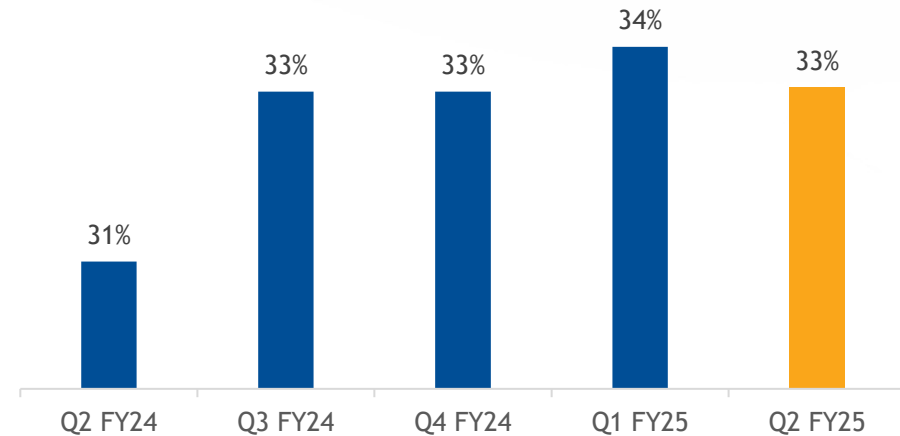
Wholesale portfolio mix (Sep-24)



From Lender to Preferred Financial Products partner



Wholesale Banking Self-Funding level



*Credit segments are realigned at the beginning of every FY. Vertical wise advance figures include credit substitutes and do not account for sale via IBPC.



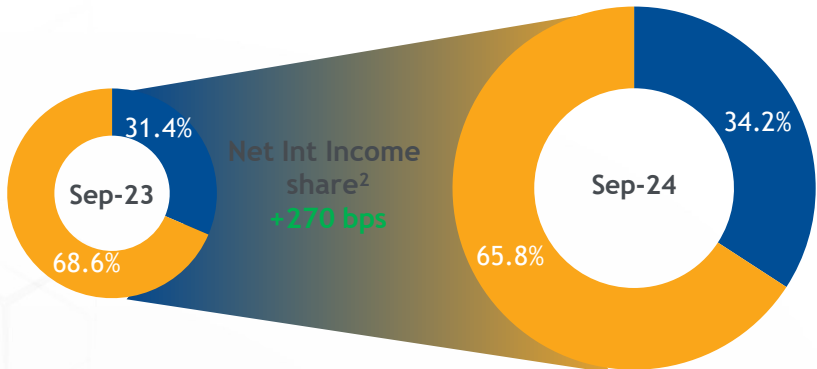
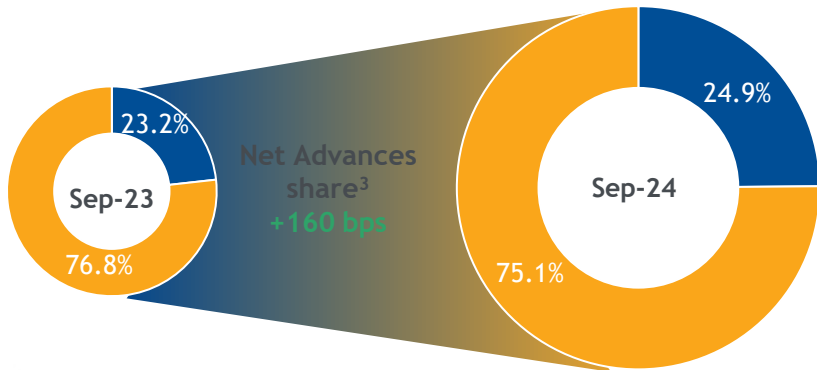
CIB book grew by 11% YoY

CoB grew by 24% YoY

Supply Chain Finance book up by 30% YoY.

High margin lending products

High Yielding Segment¹



Credit Cards⁴



47%
YoY growth

3,396
Gross advances
(INRcr)



Personal Loans⁴



21%
YoY growth

3,925
Gross advances
(INRcr)



Digital loan platform

MSME (BuB + CoB)



22%
YoY growth

43,615
Gross advances
(INRcr)

688 Cr

Disbursement for Q2FY25 from BuB acquisition through Sales structure

CV/CE



44%
YoY growth

3,932
Gross advances
(INRcr)

21k+

Accounts Outstanding

Micro Finance



76%
YoY growth

4,093
Gross advances
(INRcr)

44,000+
Villages covered

YoY growth for gross advances as of Sep-24

¹ High margin lending products: Credit cards, Personal loans, MSME, CV/CE and Micro Finance

² Net Int Income is calculated by applying Yield less CoD adjusted for CRR, on Avg advances

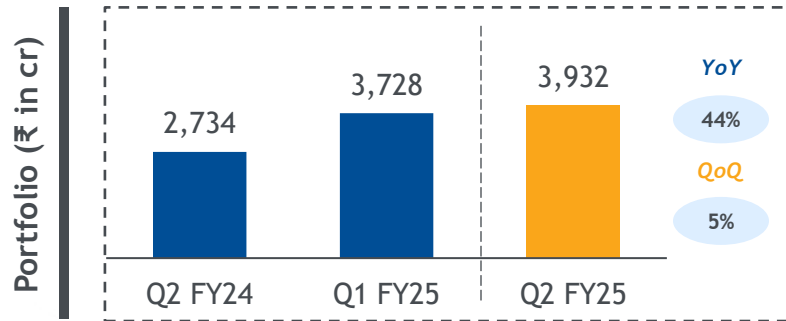
³ Net Advances is Gross Advances less product specific provisions

⁴ Figures show numbers including partnerships



Select high margin lending products

CV / CE



Disbursements:

 **518** INRcr
(Q2 FY25)

PSL:

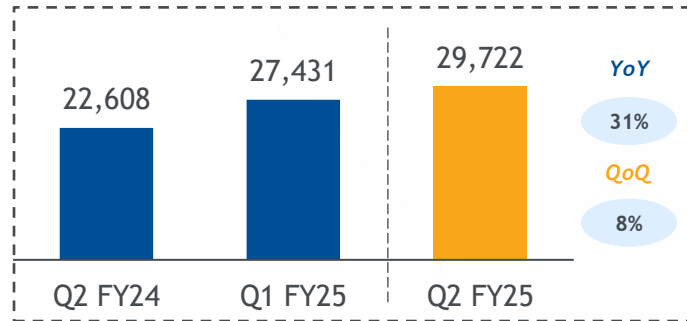
79% 

Avg. ticket size:

 **26L**
INR

✓ Tie-up with all major OEMs

Gold loans*



No of Accounts:

 **16.88L**

LTV:

68.12% 

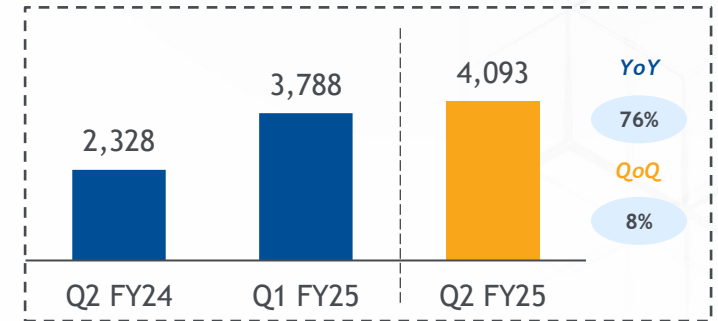
Tonnage:

 **65.59**

Yield

10.00% 

Micro finance



Reach:

 **18** states
2 UT

No of customers:

13L+ 

Network:

24 BC partners
900+ BC outlets

Women customers

99%+ 



Asset quality trends

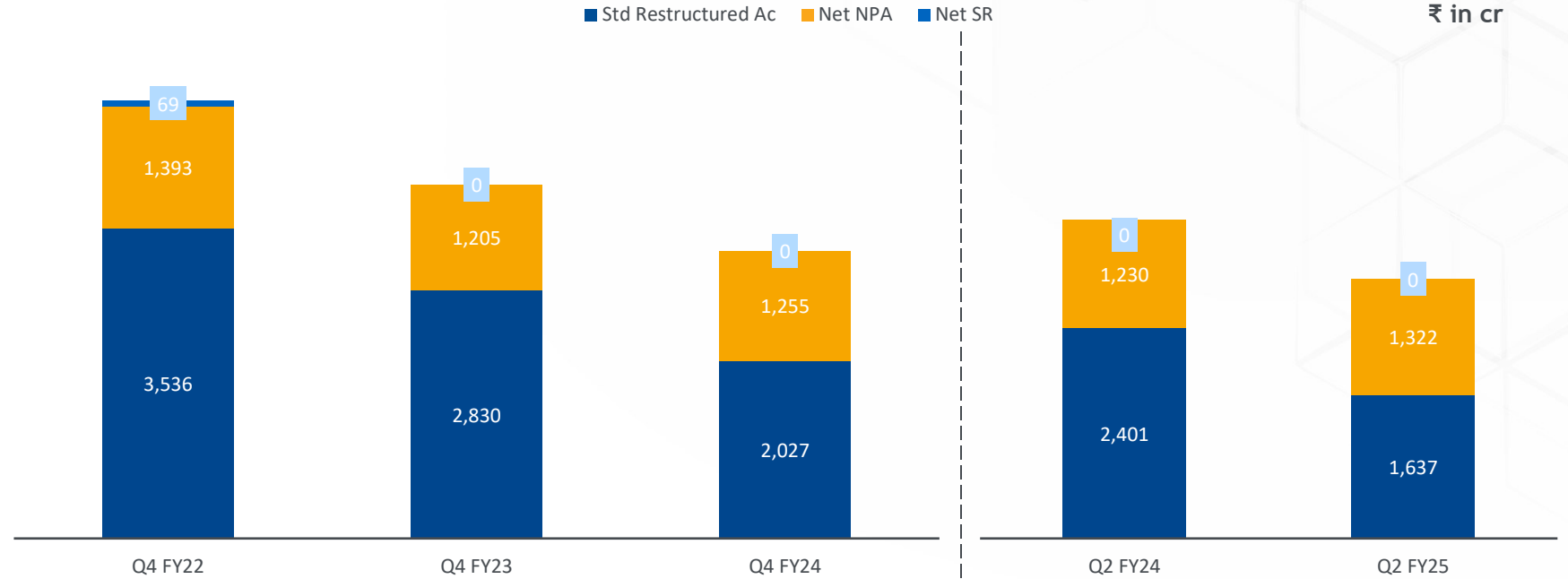
Asset quality metrics remain robust across all segments. PCR at a 16 quarters high!

Asset quality continues to remain robust across all segments

Provision Coverage Ratio increased to 71.82%

Recovery & Upgradation of ₹272 Cr in Q2

Credit Cost at 30 bps for Q2 FY25 (Annualized)



Movement of NPA

Gross NPA as on 30.06.2024	4,738
Add Fresh Slippage	428
Add Increase in Balances in Existing NPAs	6
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	272
Deduct Written Off	16
Gross NPA as on 30.09.2024	4,884

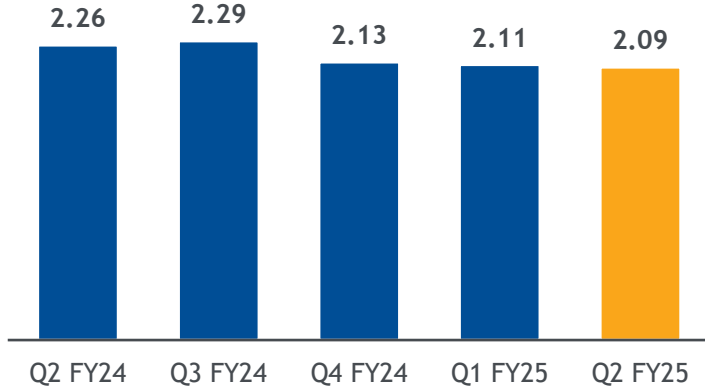
Provisions in Q2

Loan Loss	168
Investment Loss	-5
Standard Accounts	11
Other Purposes	-16
Total Provisions	158

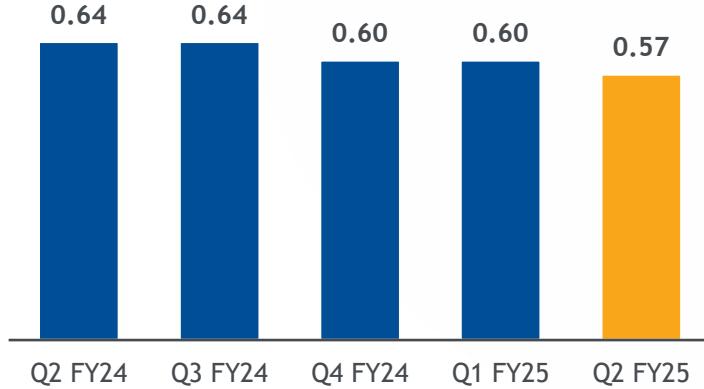


Asset quality trends (cont'd)

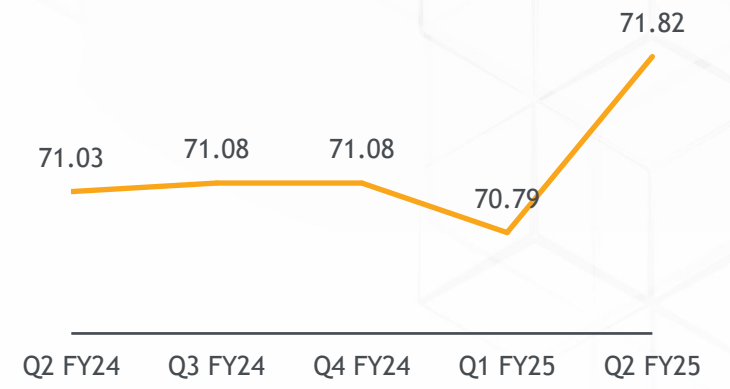
GNPA (%)



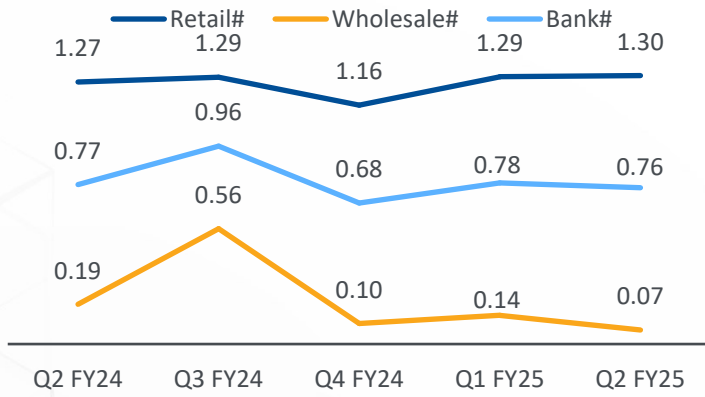
NNPA (%)



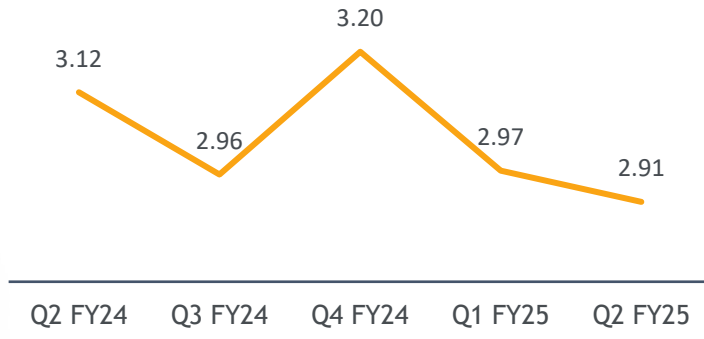
PCR (%)¹



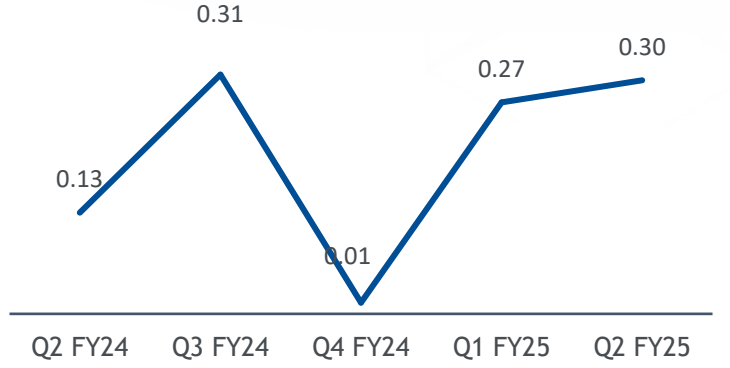
Slippage rate (%)*



Risk adjusted NIM (%)*



Credit costs (%)*

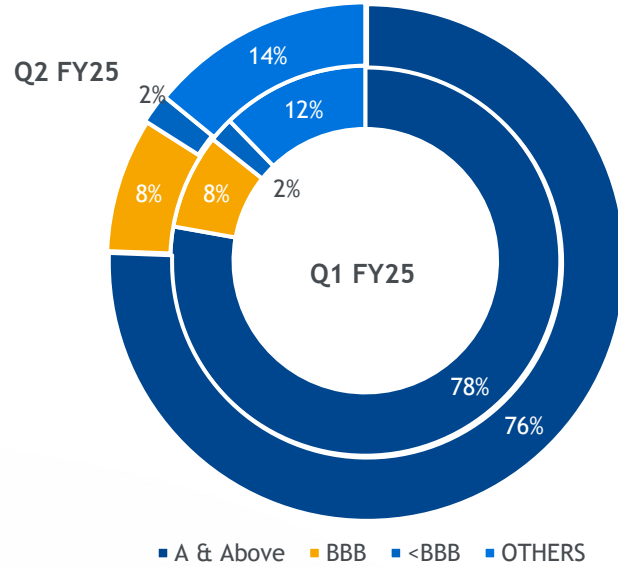


¹Annualised
^{*}Excluding TWO
[#]Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

Asset quality - rating distribution

Rating distribution (CIB)

External rating of CIB advances

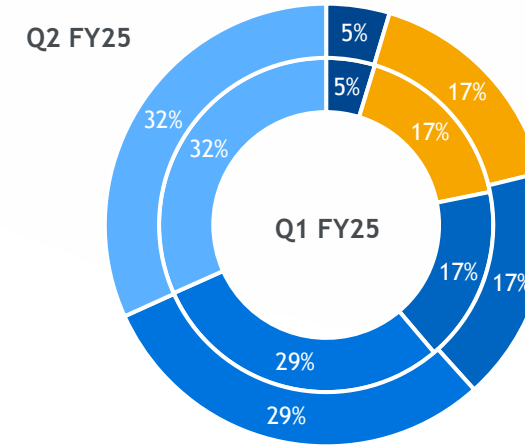


Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

Rating	Q1 FY25	Q2 FY25
FBR1	2%	5%
FBR2/FBR3	15%	15%
FBR4	8%	9%
Below FBR4 & unrated ¹	75%	71%

Rating distribution (advances excluding CIB)

Internal rating of advances excluding CIB



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

Does not account for sale via IBPC

¹ Includes exempted category (Eg Loans against liquid security).



Fee income / other income

Diversified and granular fee income

₹ in Cr	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25	QoQ	YoY
Loan processing fee	175	149	186	174	193	11% ▲	10% ▲
Cards	175	181	207	191	208	9% ▲	19% ▲
Para banking	52	63	56	46	74	60% ▲	42% ▲
Banking commissions & exchanges	73	72	70	72	75	4% ▲	3% ▲
General service charges	103	118	54	125	176	41% ▲	71% ▲
Net Profit on Foreign Exchange Transactions	82	59	47	44	58	32% ▲	-29% ▼
Fee income	660	642	620	652	784	20% ▲	19% ▲
Net Profit on sale of Investments	18	154	42	35	84	138% ▲	367% ▲
Recovery from written off assets, P/L on Revaluation of Investment & Other Receipts	52	67	92	227	96	-58% ▼	85% ▲
Total other income	730	863	754	915	964	5% ▲	32% ▲



Capital position

Adequately capitalized with a self-sustaining capital structure

₹ in Cr	Jun-24	Sep-24
Risk weighted assets		
Credit risk	177,022	182,505
Market risk	2,629	2,616
Operational risk	17,484	17,484
Total RWA	197,135	202,605
Tier-I capital funds	27,932	28,000
Tier-II capital funds	2,762	2,802
Total capital funds	30,694	30,802
CRAR	15.57%	15.20%
Tier-I	14.17%	13.82%
Tier-II	1.40%	1.38%

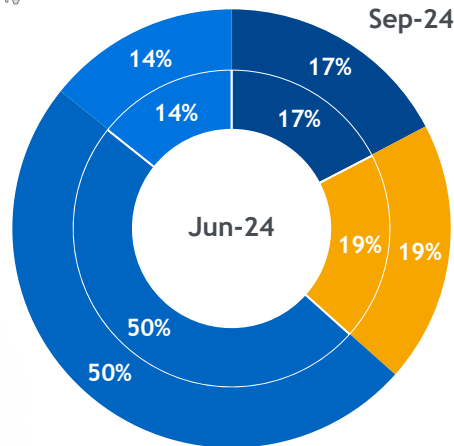
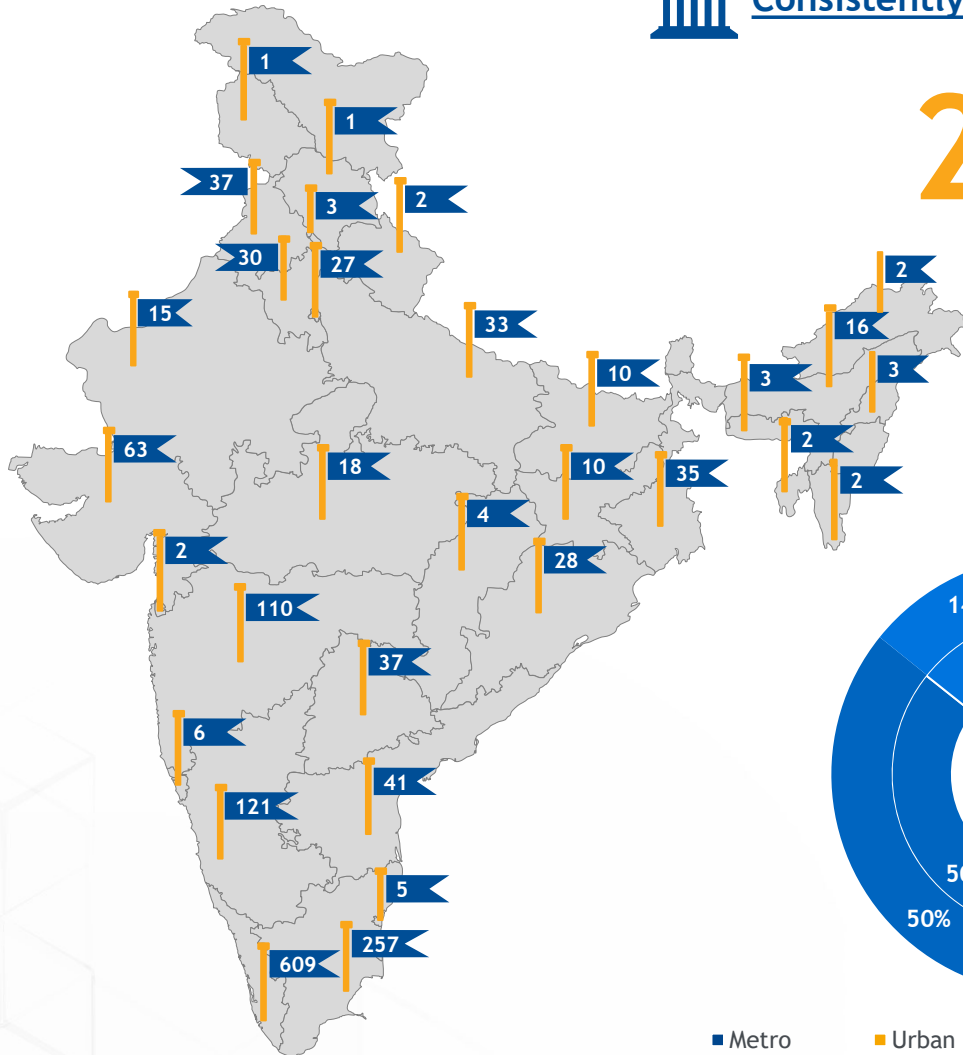


Distribution: Deriving efficiency from footprint



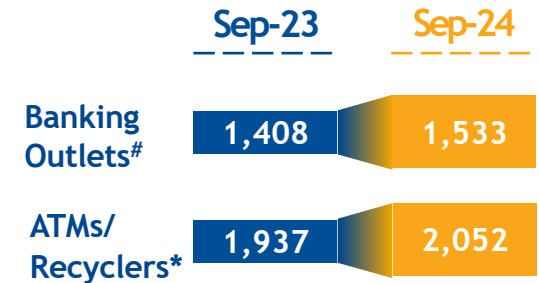
Consistently expanding existing network

29 new Outlets opened in H1FY25



■ Metro ■ Urban ■ Semi-urban ■ Rural

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



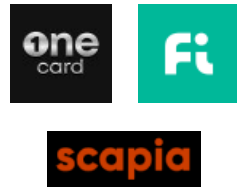
Growth through partnerships

Partners

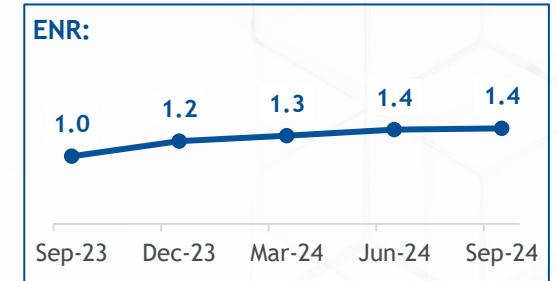
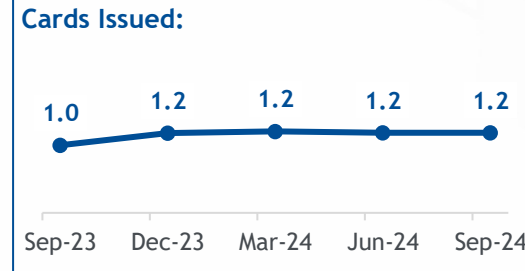
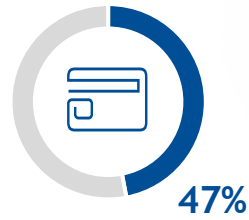
Growth Share in FY'25

Key metrics¹

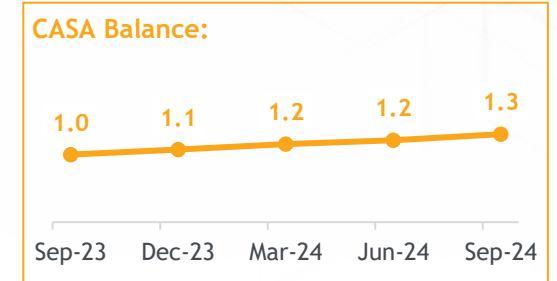
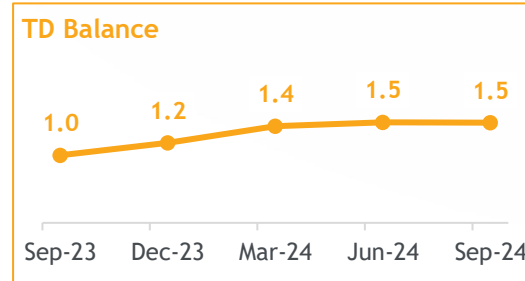
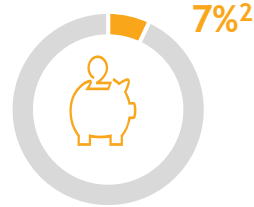
Co-branded credit cards



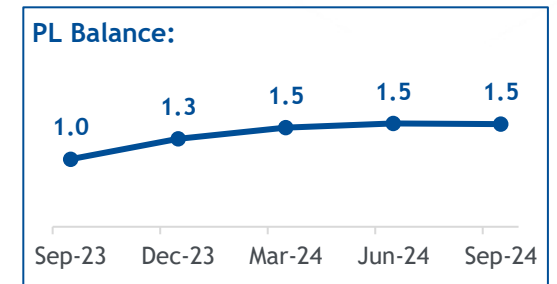
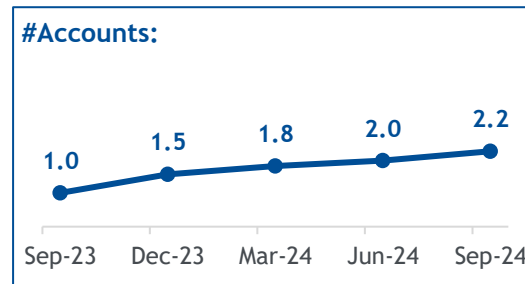
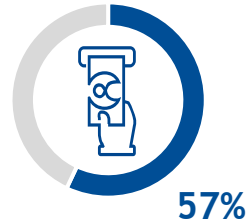
Card programs under CUG³



Savings franchise



Personal loans



¹ Indexed Number

² Share in AMB growth

³ Card programs under CUG: **Jupiter**

Digitization as a Multiplier

512

Edu. Institutions onboarded to Fee collection Solution "Careerbook"

20K ₹ cr

Retail Mobile Banking Volume/Month

43K ₹ cr

Corporate Digital Applications Volume/Month

92%

transactions Serviced Digitally (Retail + Corporate)

84%

Of Corporate Txns serviced Digitally

55L

No of unique QR Merchants

335

RPA Process running

790

APIs made available

14L

Active FedMobile Users (Monthly)

Note: Data as at Sep-24 unless specified otherwise

DIGITAL AT THE FORE



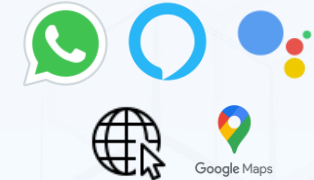
HUMAN AT THE CORE



Digital Assistant - Feddy

Approx 5.5 Lakh queries answered by Feddy in this quarter

Feddy is Live on



Fed e Point

15 G/H

13%

KYC Upload

6%

8%

Debit Card Application

(Share of Service Requests received through Fed-e-Point for Sep -24)

DIGITIZATION

FEDERAL BANK

YOUR PERFECT BANKING PARTNER



Major Initiatives

Persistently pioneering innovation by increasing DIGITAL footprints.



Feddy knows your Language:

Feddy can now respond to customer queries in 14 different Indian languages, include - Hindi, Malayalam, Tamil, Marathi, Bengali, Telugu, Gujarati, Kannada, Punjabi, Odia, Assamese, Manipuri, Bodo & Urdu.

UPI Circle



This functionality allows users to “delegate” UPI payments to trusted secondary users, such as elderly family members, house helps, and minors, who require access to digital payments but rely on others to manage their finances.



SmilePay

SmilePay enables merchants to accept payments from their customers simply by scanning their customers face, offering a seamless, secure, and futuristic transaction experience.



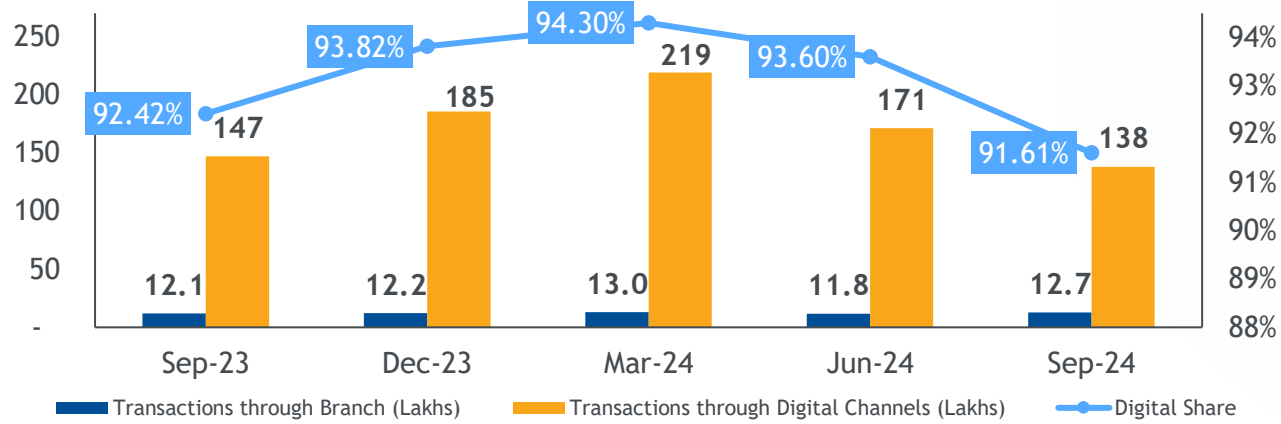
Profile Update via WhatsApp Hub:

Services can be availed by simply initiating a chat in WhatsApp. Customers can update - Communication Address, Income Range, PAN details, DOB, Email ID etc. using their registered mobile number with us.

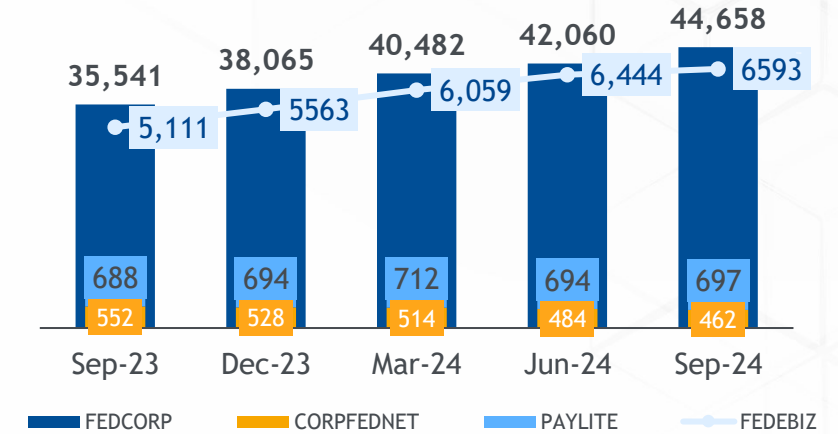


Digital migration

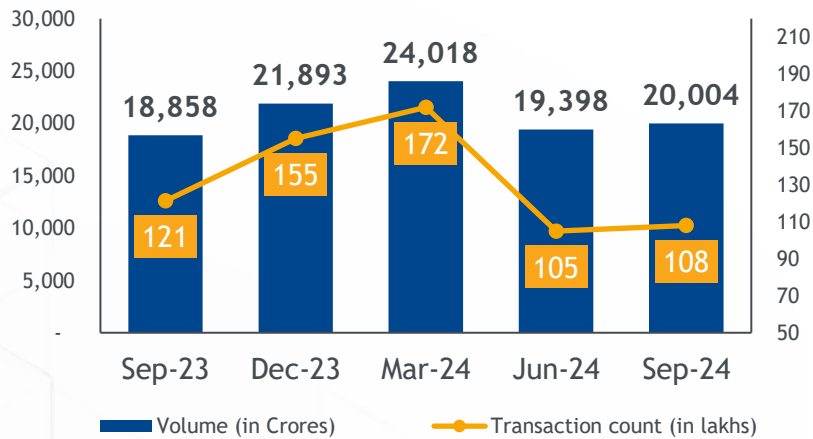
Branch vs. Digital Transactions (₹ in Lakh)*



Corporate Digital Products - Active Users¹

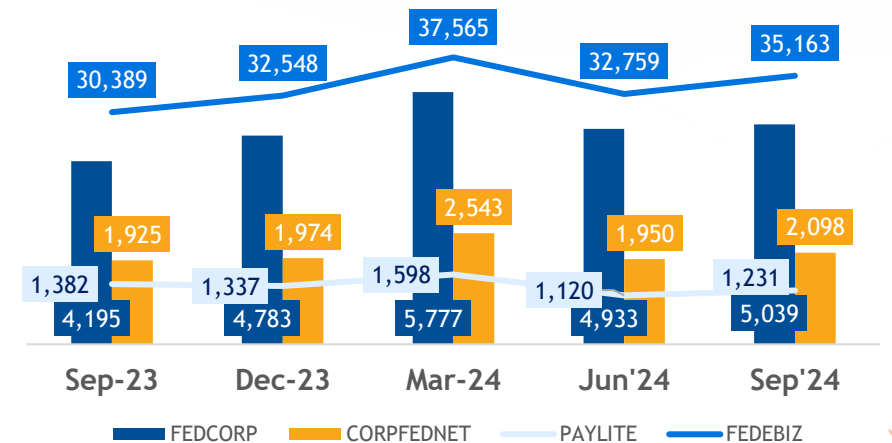


Mobile Banking Volume & Txn Count



- Mobile Banking txn count stands at 108 lakhs
- Digital Share stands above 91% for the month of Sep-24

Corporate Txn Volume (₹ in Cr)



*Month Wise Data

¹Customers who transacted using Corporate digital products during the month



Strengthening our presence in Transaction Banking offerings

Enhanced Adoption of Digital Channels across Corporate Clients

Improving Digital Volumes

1.99x growth in API calls recorded on a YoY basis.

Growing eNACH Collections

2.43x growth in eNACH based digital collection volume on a YoY basis.

Growth in UPI volumes

1.5x growth in overall UPI transaction volume on a YoY basis

Improving Adoption

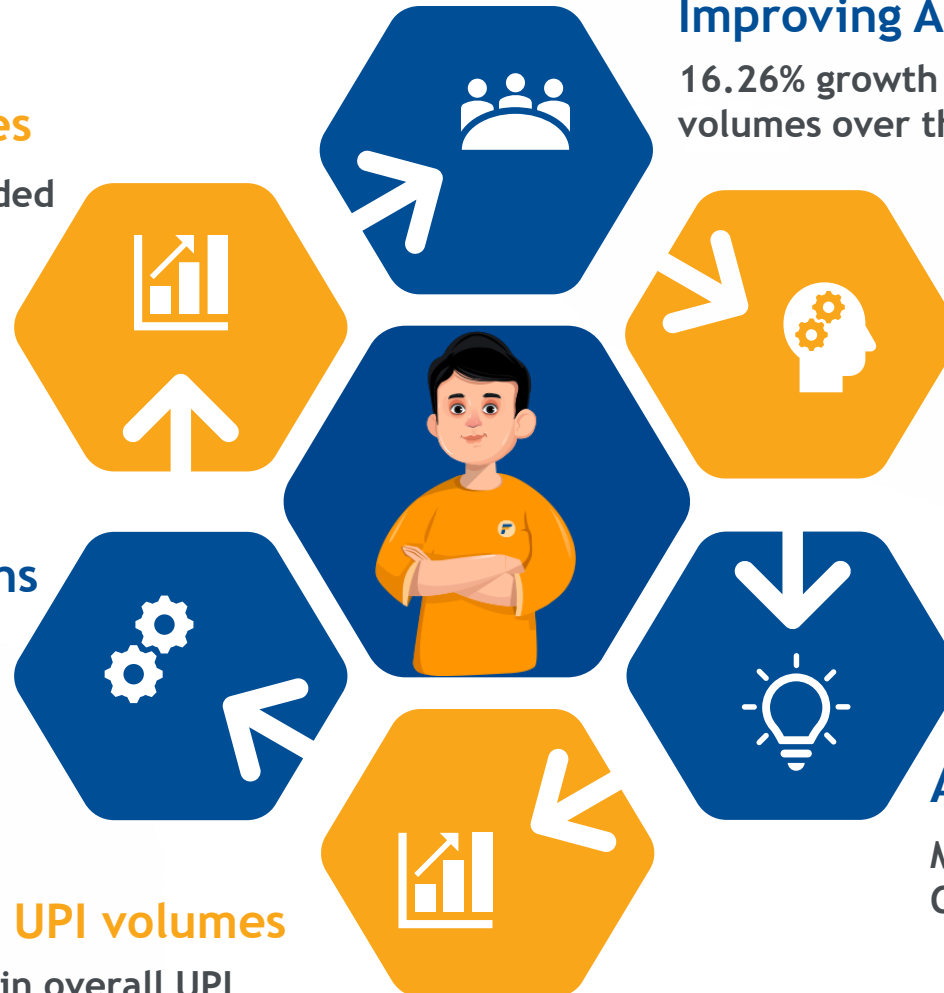
16.26% growth in transaction volumes over the last FY

Growing Trade Solutions

Signed MOUs with two ITFS platforms during this quarter - RXIL & Vayana for cross border trade business.

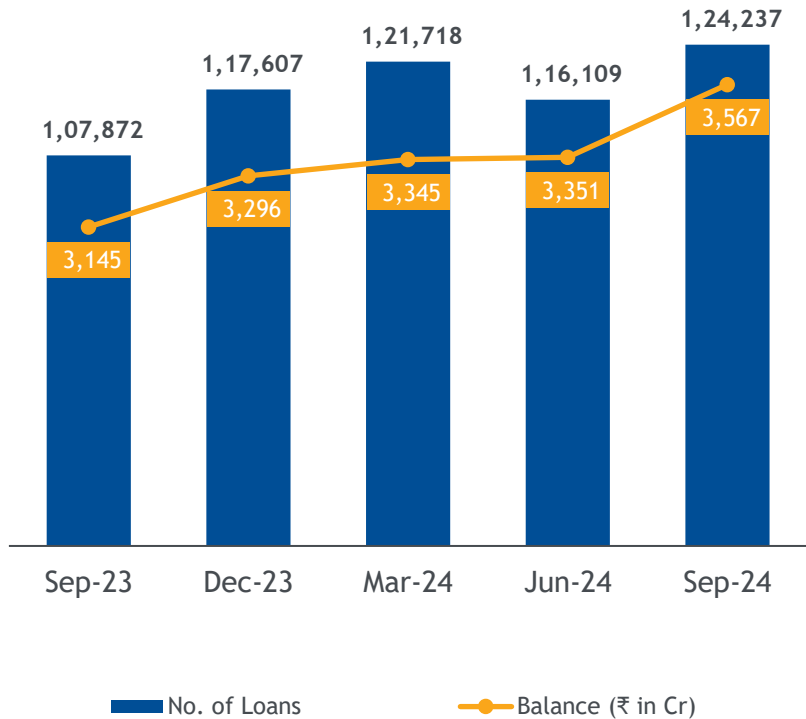
Adoption of Digital Platforms

More than 84% of the transactions by Corporates are processed digitally.

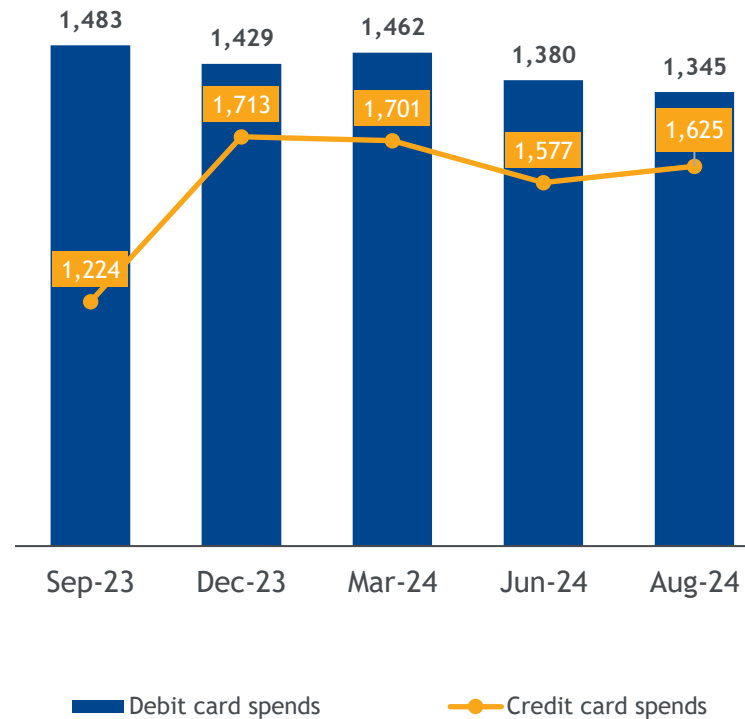


Digital lending and card spends

BYOM Digital Personal Loans



Card spends (₹ in Cr)¹



Credit Cards - Market share

Cards O/s:	Spends:
1.38%	1.29%

Rank 9 in credit card spends



Debit Cards - Market share

Cards O/s:	Spends:
5.65%	6.09%

Rank 4 in debit card spends

¹Monthly cards spends including Fintech partnerships

*Card O/S and Spend data among Pvt Sec Banks. Rank calculated on Spends of Pvt Sec Banks Aug'24



Appendix

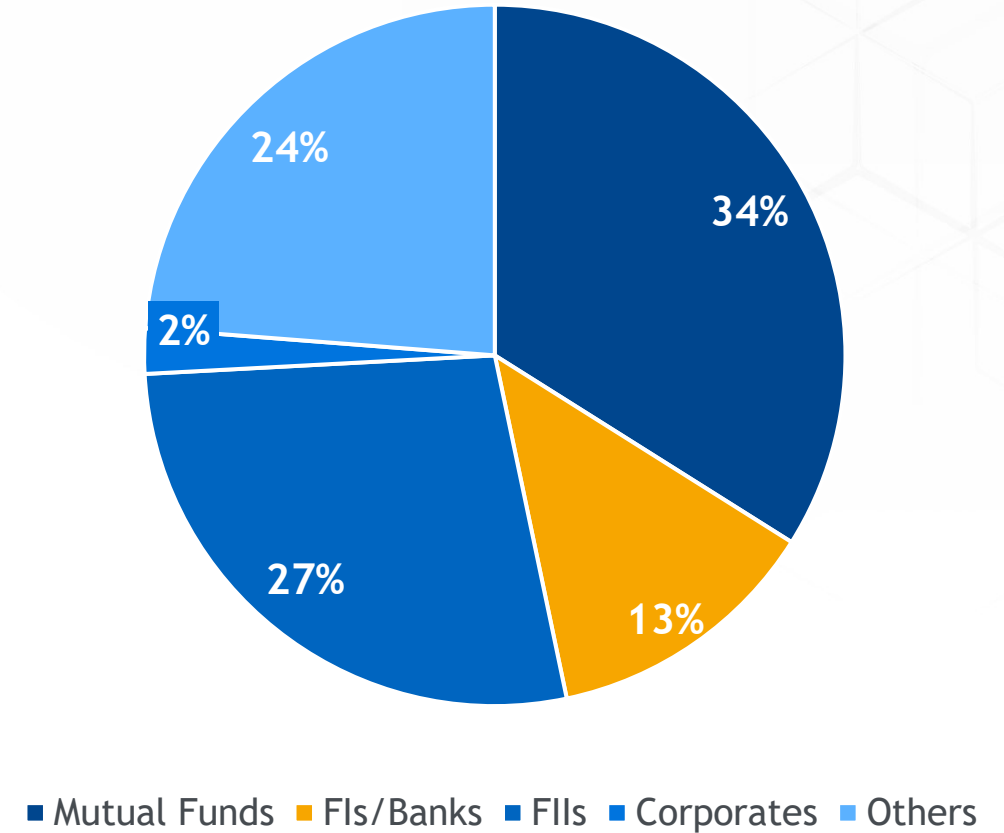
FEDERAL BANK
YOUR PERFECT BANKING PARTNER



Balance sheet & shareholding pattern

₹ in Cr	Jun-24	Sep-24
LIABILITIES		
Capital	490	490
Reserves & surplus	30,075	30,966
Deposits	2,66,065	2,69,107
Borrowings	21,710	23,749
Other liabilities & provisions	9,632	11,231
TOTAL	3,27,971	3,35,543
ASSETS		
Cash & balance with RBI	16,095	16,948
Balances with banks, money at call	8,767	5,918
Investments	63,832	64,662
Advances	2,20,807	2,30,312
Fixed assets	1,079	1,095
Other assets	17,392	16,607
TOTAL	3,27,971	3,35,543

Share holding pattern (Sep-24)



Financials

₹ in Cr	Q2 FY24	Q1 FY25	Q2 FY25	Q-o-Q	Y-o-Y
Interest income	5,455	6,331	6,577	4%	21%
Interest expenses	3,399	4,039	4,210	4%	24%
Net interest income	2,056	2,292	2,367	3%	15%
Other income	730	915	964	5%	32%
Operating expense	1,462	1,706	1,766	3%	21%
Total income	6,186	7,246	7,541	4%	22%
Total expense	4,861	5,745	5,976	4%	23%
Operating profit	1,324	1,501	1,565	4%	18%
Total provisions (inc. tax)	371	491	509	4%	37%
Net profit	954	1,010	1,057	5%	11%



Key Indicators

Shareholder value

	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25
Book Value (Per Share in ₹)	110.70	115.41	119.45	123.80	126.86
EPS (annualized)	16.57	16.54	14.97	16.60	17.11

Granularity

	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25
CASA + Deposits < ₹3Cr (% of Total Deposits)	83%	83%	82%	80%	80%

Profitability (Annualized)

ROA %	1.36	1.39	1.22	1.27	1.28 ▲
RoRWA %	2.50	2.49	2.14	2.29	2.31 ▲
ROE %	15.72	14.80	12.75	13.64	13.65 ▲

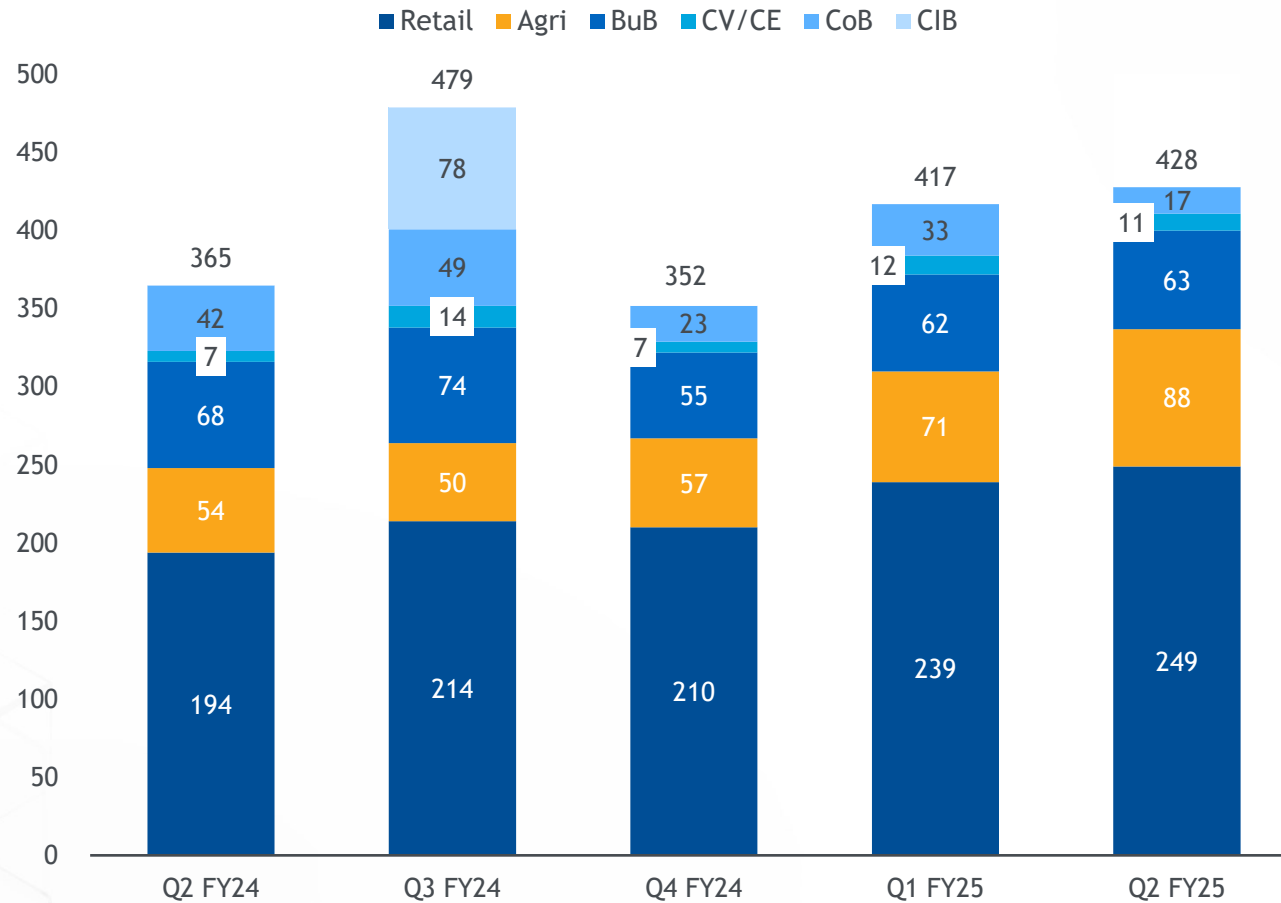
Efficiency

Cost / Income %	52.47	51.86	62.35	53.20	53.01
Net NPA %	0.64	0.64	0.60	0.60	0.57



Fresh slippages break up

Fresh slippages



₹ in cr

NPA Composition

	Q1 FY25	Q2 FY25
Business	NPA	NPA
Gross NPA		
Retail	1,723	1,841
Agri	930	969
BuB	954	948
CV/CE	59	66
CoB	620	613
Corporate	452	447
Total	4,738	4,884
Net NPA	1,330	1,322

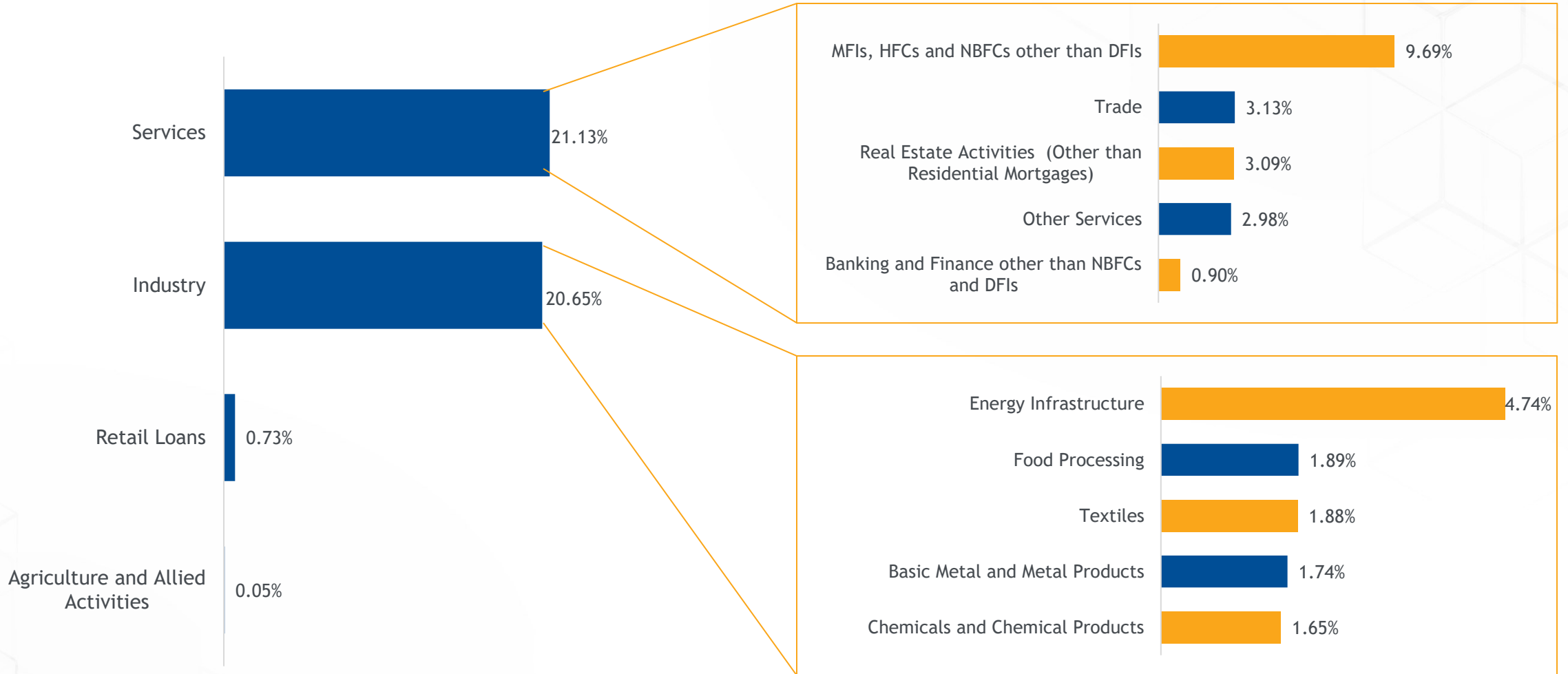
Restructured book

	Q1 FY25	Q2 FY25
Type	Standard	Standard
Balance	1,825	1,637
Of which Bonds	38	38



Top Sectors in Wholesale Advance Portfolio

Top Sector wise CB,CIB Balance O/s as a % of Gross Advances (Sep-24)*

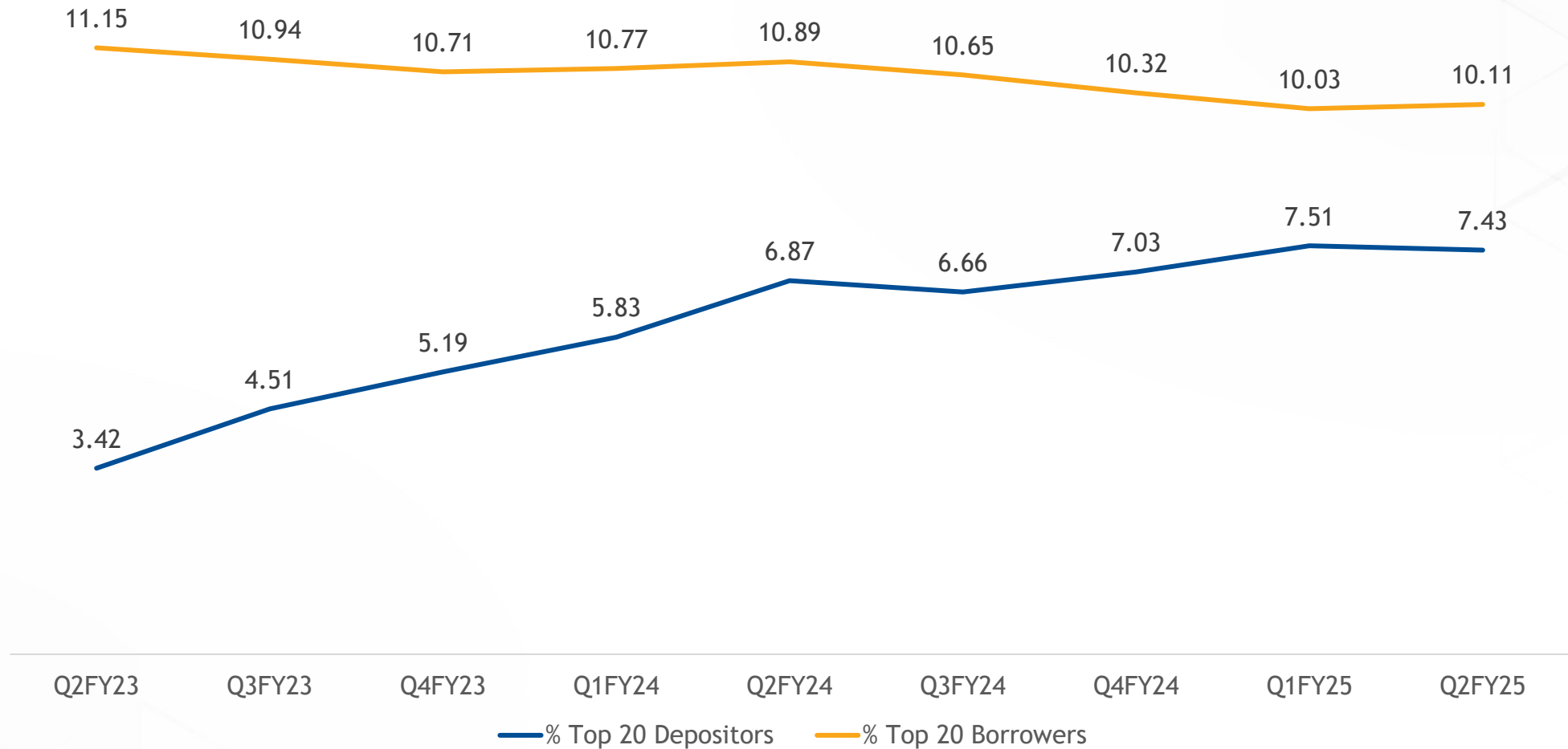


*Excluding Assignments, IBPC and IBU Advances



Top 20 exposure as a % of portfolio

Top 20 Depositors and Borrowers exposure as a % of total portfolio



Group companies

Fedbank Financial Services

Subsidiary

- 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

FEDBANK
FINANCIAL SERVICES LIMITED

61.16%



Federal Operations & Services (FedServ)

Subsidiary

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

100%

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Subsidiaries & Associates

Ageas Federal Life Insurance Company

Associate

- 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

26.0%

ageasFEDERAL
LIFE INSURANCE

Equirus Capital

Associate

- Provides IB, FI, insurance broking, institutional equities, portfolio & WM services

18.09%

equirus

xx% Stake owned by Federal Bank as on 30th September 2024



FEDERAL BANK

YOUR PERFECT BANKING PARTNER

KEY HIGHLIGHTS

- ❑ 61.16% stake held by Federal Bank Limited
- ❑ For Q2FY25, ROA and ROE reported at 2.1% and 10.9%, respectively.
- ❑ Distribution of 665 branches across 18 states and UTs.
- ❑ Capital Adequacy as on Q2FY25 stands at 21.4%.

NPAs

Gross NPA and Net NPA stands at 1.9% & 1.5%, respectively.



AUM

AUM increased by 41.8% YoY to ₹14,218.50 Cr.

Disbursals

₹3,810.40 Cr disbursed in Q2FY25, reflecting growth of 29.91% YoY.

Low Credit Cost

Credit Cost of Q2 FY25: 1.5%

Secured AUM

86.4% of the AUM continues to be secured.



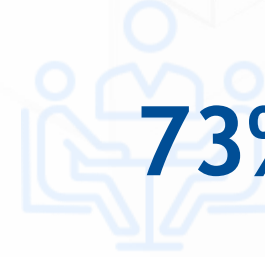
Corporate governance & ESG snapshot

Strong & Diverse Board



11

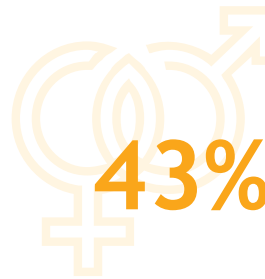
Total Board Members



73%

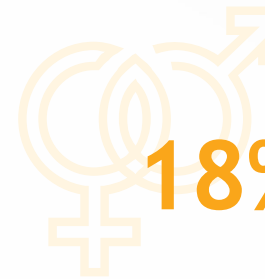
Independent Directors

Focus on Gender diversity



43%

Women Representation in workforce



18%

Women Representation in the Board

ESG



Opened 8th Federal Skill Academy in Guwahati



Federal Bank donated ₹ 4 Cr to Kerala CM's Distress Relief Fund



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

Diversity & Inclusion

Social Responsibility

Governance Structure

Certifications



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



ESG performance snapshot

Achieved the committed target well in advance of the deadline of March 2025.



Grow green portfolio size



In-house solar power generation capacity



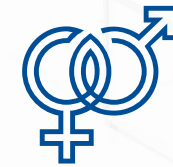
Water conservation capacity



Finance women entrepreneurs – BC Channel



Bank Premises to be green certified



Gender diversity ratio (Women)

Public Commitments

Current position

Target metric

₹ 13,000 Cr

500KW

1 Lakh Litre

10.00 Lakh

At least 10%

Greater than or equal to 40%

Target date

December 2025

March 2025

March 2025

March 2028

March 2028

Continuing target

Mar-24

₹ 6,962 Cr

380KW

1,18,500 Litre

8.81 Lakh

6

42%

Sep-24

₹ 8,321 Cr

430KW

1,18,500 Litre

10.96 Lakh

7

43%

Focused efforts to build green portfolio resulting in 63.70% YoY growth

Commissioning of new 100 KW Solar plant under process

Reach Two Lakh litre of water conservation capacity by March 2028

New Target of Financing 20 Lakh woman beneficiaries by March 2030 through BC channel

IGBC Green Certification process ongoing for 2 premises

Maintained on an ongoing basis



Award-winning franchise & other initiatives / highlights

**'Best Use of Programmatic for Social Good'
Award**

e4M Real Time Programmatic Advertising Awards 2024



**Shri. Venkatraman Venkateswaran, Group President &
CFO, recognized as a Leading CFO for 2023-24 under the
"Excellence in Raising Capital & Fund Management"
category**

CII CFO Excellence Awards, 2024



**Ms. Shalini Warriar, Executive Director was recognized
as the "Fintech Woman of the Year - India"
at the Global Fintech Festival**



**Federal Bank launches India's first QR-
based coin vending machine**

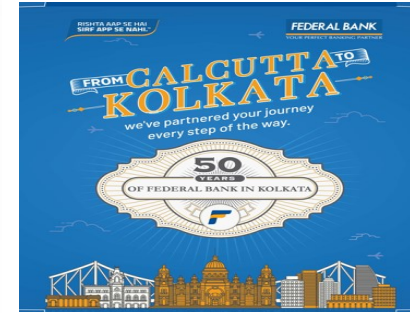


**Federal Bank wins Gender Equality
Champion Award
at Bombay Chamber's DEI Awards 2024**

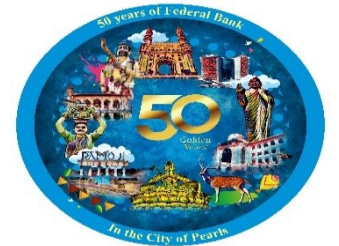


**Federal Bank celebrates 50 years of
Rishta across the country.
at Kolkata, Bangalore & Hyderabad**

**50 years of Rishta
Celebrations - Kolkata**



**50 years of Rishta
Celebrations -
Hyderabad**



**Other
initiatives /
highlights**

**Federal Bank donates Rs.4 Cr. To Kerala
CM's Distress Relief Fund**



**8th Federal Skill Academy inaugurated in
Guwahati to provide skill development.**



External ratings

Fixed Deposit
(Short term)

Fixed Deposit

Certificate of Deposit

Tier 2 (Capital) Bonds



India Ratings
& Research Pvt Ltd,
CARE

A1+

AAA

A1+

IND AA+ CARE AA+

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



Thank You