

# Investor Information

Q3 FY 2025

**FEDERAL BANK**

YOUR PERFECT BANKING PARTNER



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# TABLE OF CONTENT

		Pages
01	Key highlights	4-11
02	Business parameters	12-21
03	Distribution strategy and digital migration	22-29
04	Appendix	30-43



# Quarter of Strategic Reorientation without Disruption

★ All Time High ★

NET INTEREST  
INCOME  
₹ 2,431 cr

OPERATING  
PROFIT  
₹ 1,569 cr

★ Asset Quality at Decadal Best ★

GROSS NPA  
1.95%

NET NPA  
0.49%

KEY  
HIGHLIGHTS  
FOR

Q3FY25

ROA  
1.14 %

ROE  
12.00 %

EPS  
15.45

BVPS  
130.69

NIM  
3.11 %

Cost to Income  
53.12 %

Credit Cost  
58 bps

Slippage Ratio  
0.82 %

Balance Sheet  
₹3,39,905 cr

CRAR  
15.16%

PCR  
74.21 %

Other Income  
₹ 916 cr

*Strengthening Balance Sheet Fundamentals*



Accelerated provisioning of ₹ 292 cr for certain schematic advances.



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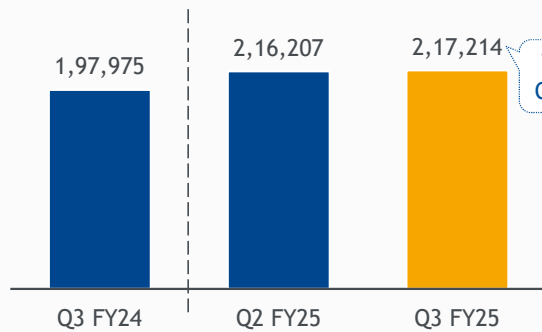
# Driving sustainable growth while safeguarding profitability...



## DEPOSITS

### CASA + Dep <3Cr:

(₹ in cr)



YoY growth: 10%  
QoQ growth: 0.5%

- ✓ Avg CASA grew by 11% on a YoY basis
- ✓ NR SB book grew by 3% on a QoQ basis
- ✓ NRE deposits grew by 2% on a QoQ basis.
- ✓ Avg. Deposits grew by 15% on a YoY basis.

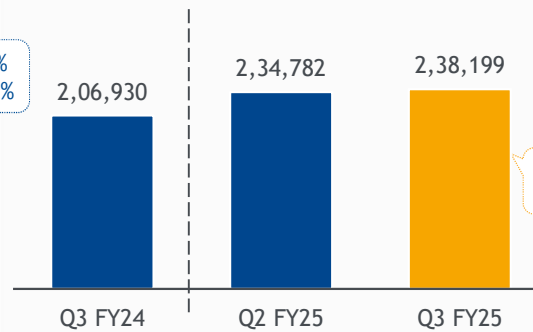
Deposit mobilization continues



## ADVANCES

### Customer Assets<sup>1</sup>:

(₹ in cr)



YoY growth: 15%  
QoQ growth: 1%

- ✓ Retail Book<sup>#</sup> up by 183% YoY
- ✓ Business Banking book<sup>#</sup> up by 13% YoY
- ✓ CIB<sup>2</sup> # grew by 8% YoY
- ✓ CoB<sup>3</sup> # grew by 25% YoY
- ✓ CV/CE<sup>4</sup> # up by 39% YoY
- ✓ Gold loan up by 31% YoY

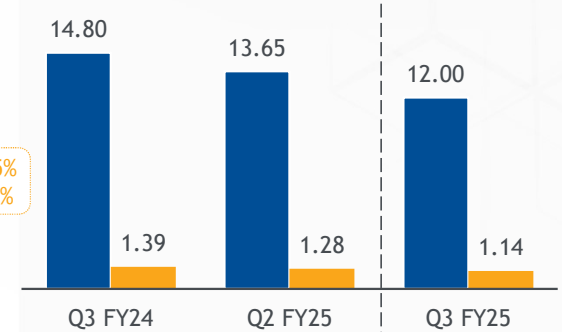
Well-diversified credit growth



## PROFITABILITY

### Profitability:

■ RoE\* (%) ■ RoA\* (%)



% change	QoQ (%)	YoY (%)
Total Income	2	17
NII	3	15

- ✓ RoRWA at 2.05%
- ✓ Profit per employee at ₹ 24.04 lakh
- ✓ Business per employee at ₹ 31.51 Cr.

Delivering Sustained Profitability

\*Annualized

<sup>1</sup>Gross Advances without accounting for sale via IBPC

<sup>2</sup>Corporate and Institutional Banking

<sup>3</sup>Commercial Banking

<sup>4</sup>Commercial Vehicle/ Construction Equipment finance

<sup>#</sup>Credit segments are realigned at the beginning of every FY.

Vertical wise advance figures do not account for sale via IBPC.



Highest ever Net Interest Income of ₹ 2,431 Cr  
Highest ever Operating Profit of ₹ 1,569 Cr



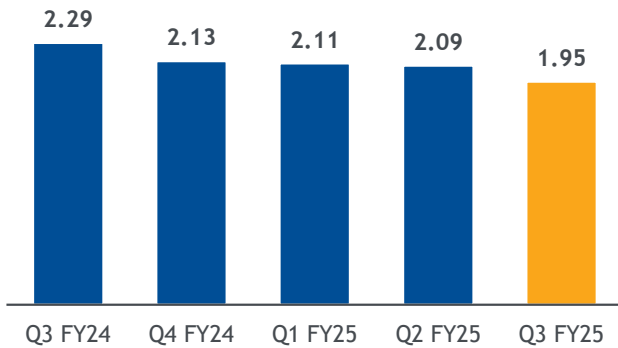
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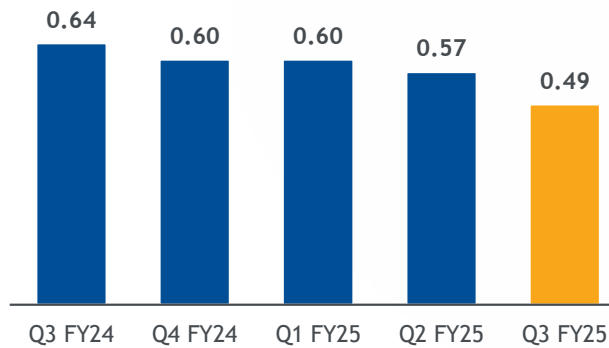
# Asset quality trends

Asset Quality at decadal best reflecting balance sheet resilience

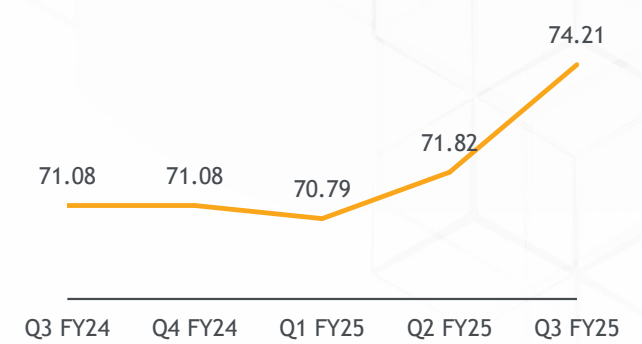
### GNPA (%)



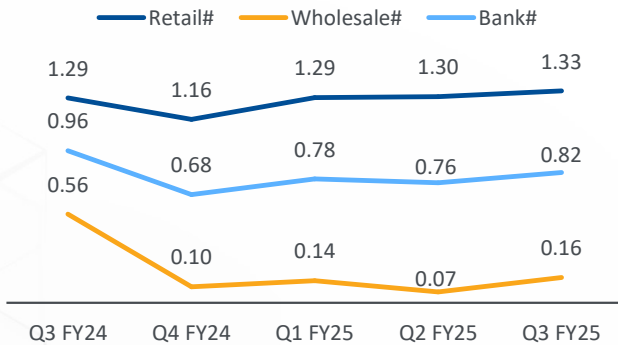
### NNPA (%)



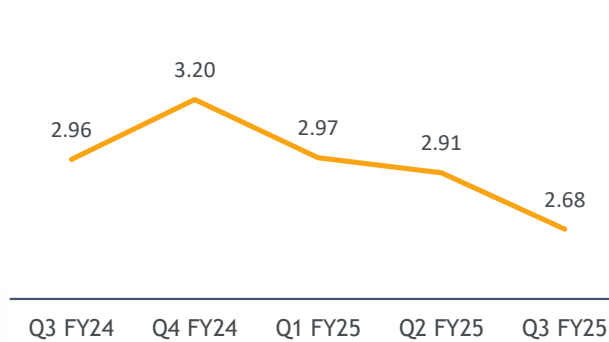
### PCR (%)<sup>1</sup>



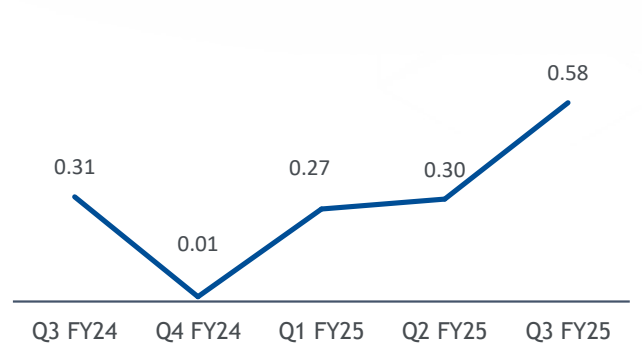
### Slippage rate (%)\*



### Risk adjusted NIM (%)\*



### Credit costs (%)\*



<sup>1</sup>Annualised  
<sup>2</sup>Excluding TMO  
<sup>#</sup>Credit segments are realigned at the beginning of every FY.  
 Vertical wise advance figures do not account for sale via IBPC.

Accelerated provisioning of ₹ 292 cr for certain schematic advances.



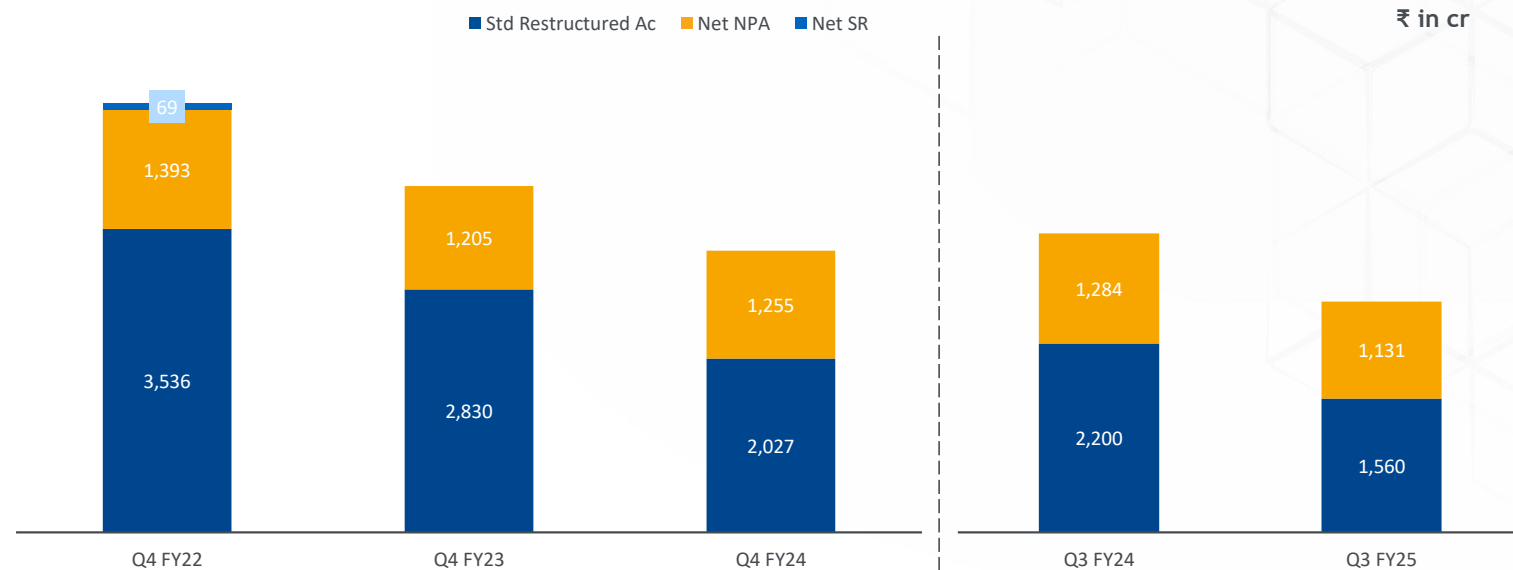
# Asset quality trends (contd)

Asset quality continues to remain robust across all segments

Provision Coverage Ratio increased to 74.21%

Recovery & Upgradation of ₹335 Cr in Q3

Credit Cost at 58 bps for Q3 FY25 (Annualized)



## Movement of NPA

Gross NPA as on 30.09.2024	4,884
Add Fresh Slippage	486
Add Increase in Balances in Existing NPAs	12
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	335
Deduct Written Off	494
Gross NPA as on 31.12.2024	4,553

## Provisions in Q3

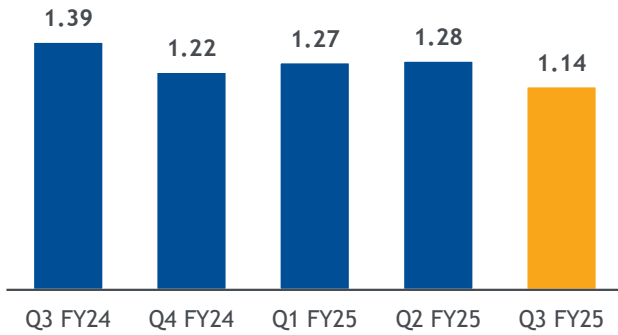
Loan Loss	343
Investment Loss	-1
Standard Accounts	-56
Other Purposes	6
<b>Total Provisions</b>	<b>292</b>

Accelerated provisioning of ₹ 292 cr for certain schematic advances.

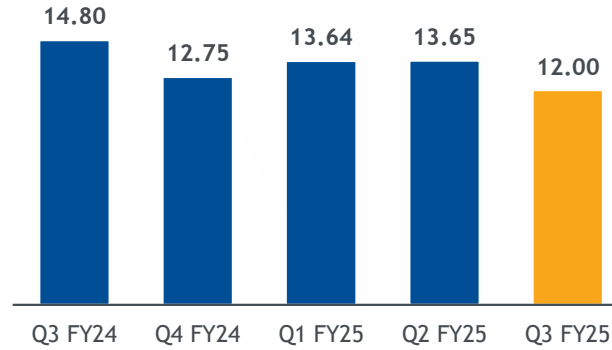
# Key ratios#

Operating performance remains robust, with key ratios consistently stable

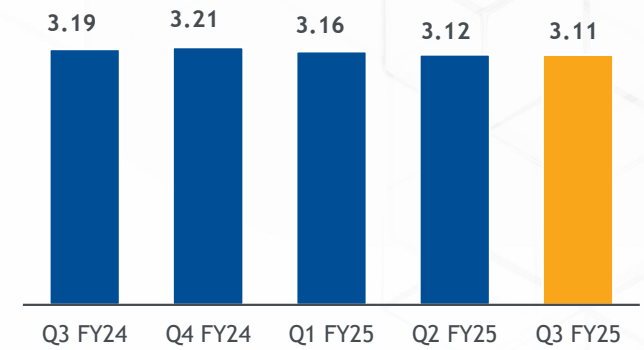
### RoA (%)\*



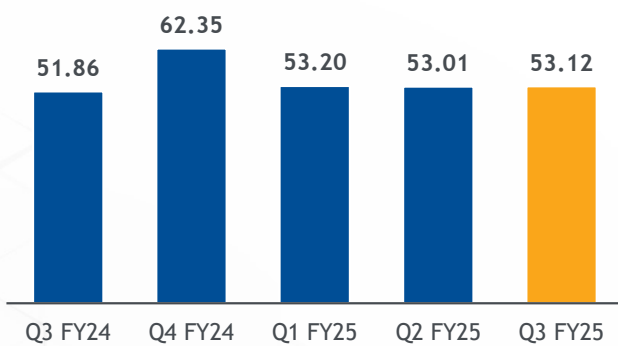
### RoE (%)\*



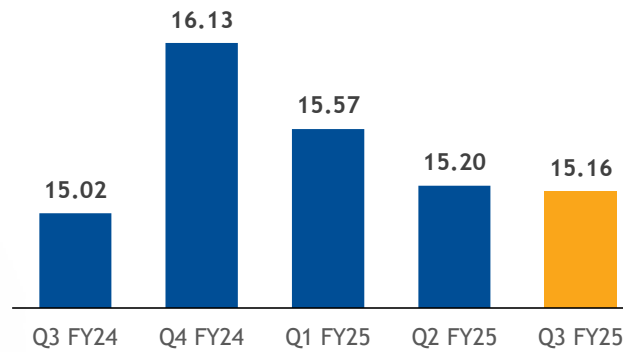
### Net interest margin (%)\*



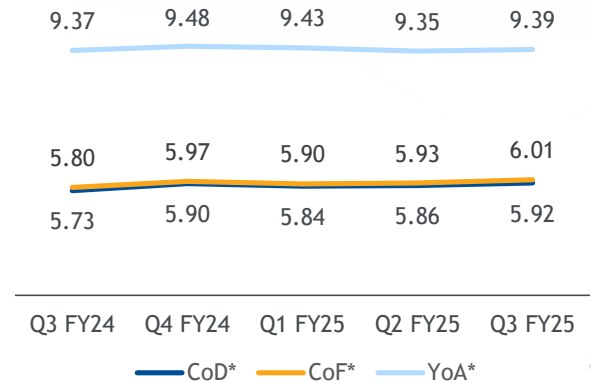
### Cost to income ratio (%)



### CRAR (%)



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



\*Annualized

Accelerated provisioning of ₹ 292 cr for certain schematic advances.



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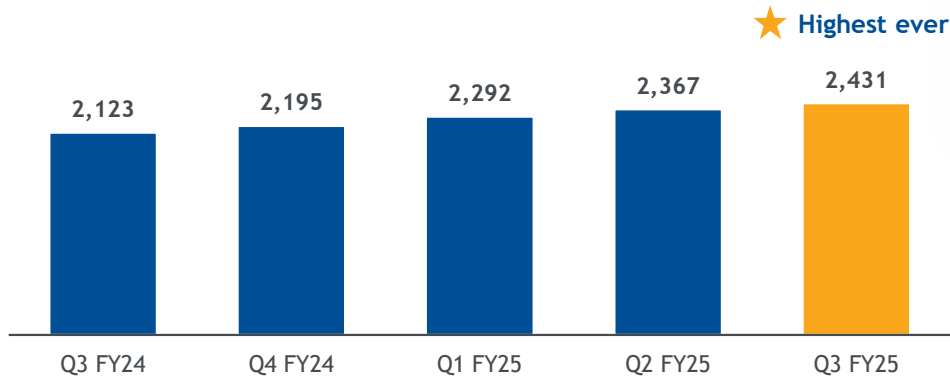


# Key P&L parameters

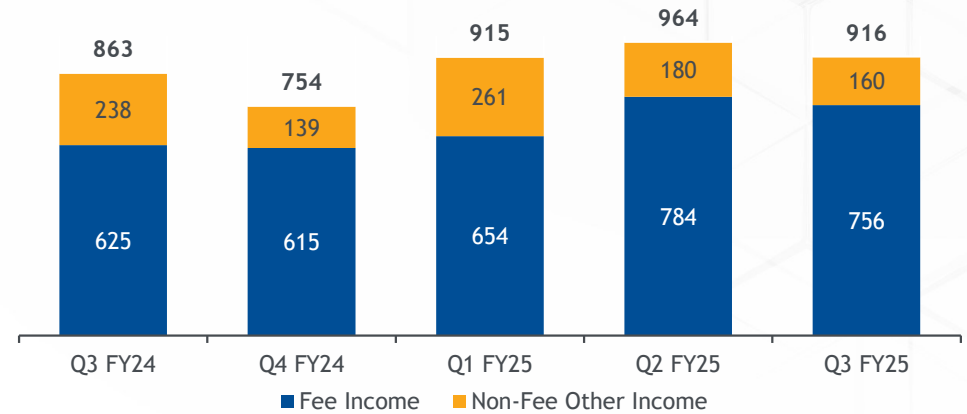
Highest ever Net Interest Income & Operating Profit

₹ in cr

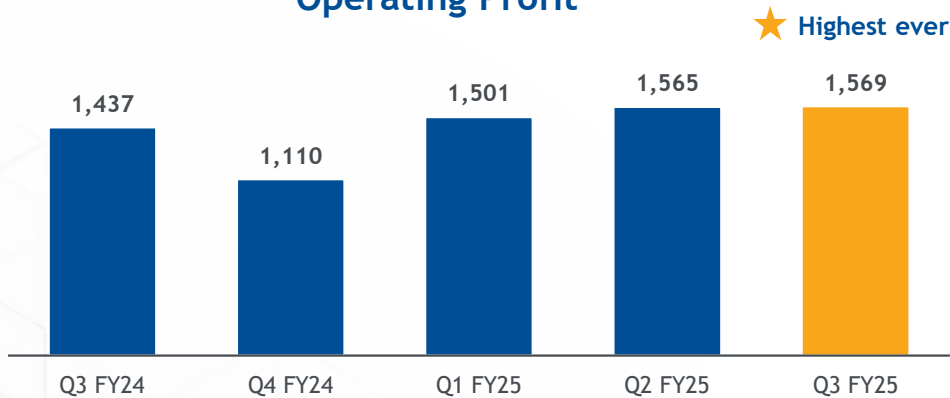
### Net interest income



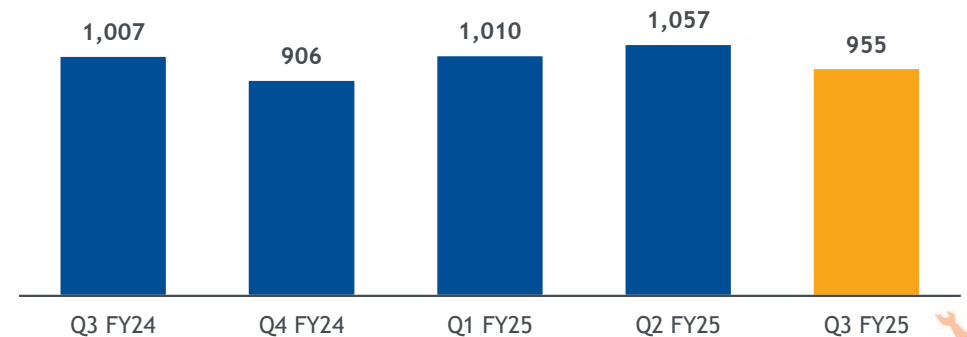
### Fee Income & Other income



### Operating Profit



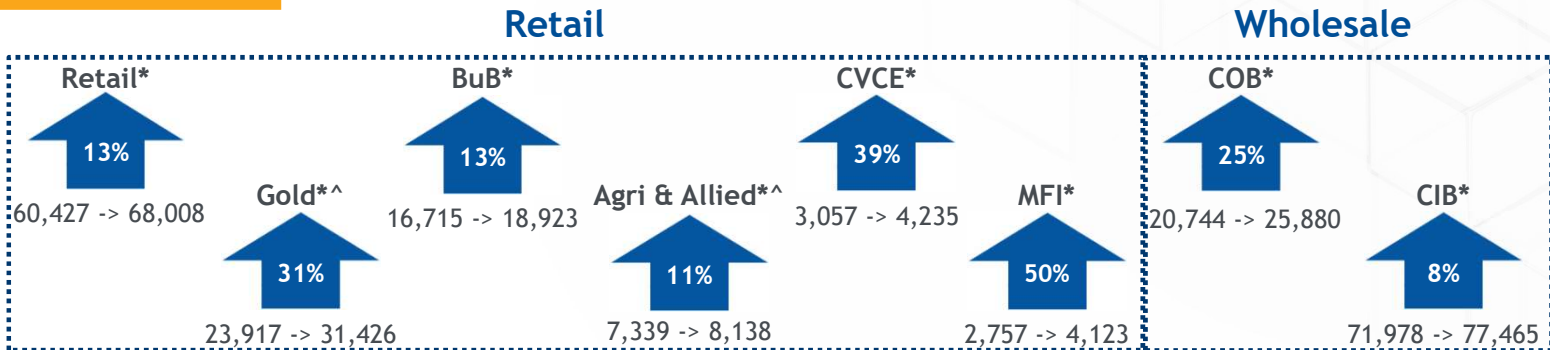
### Net profit



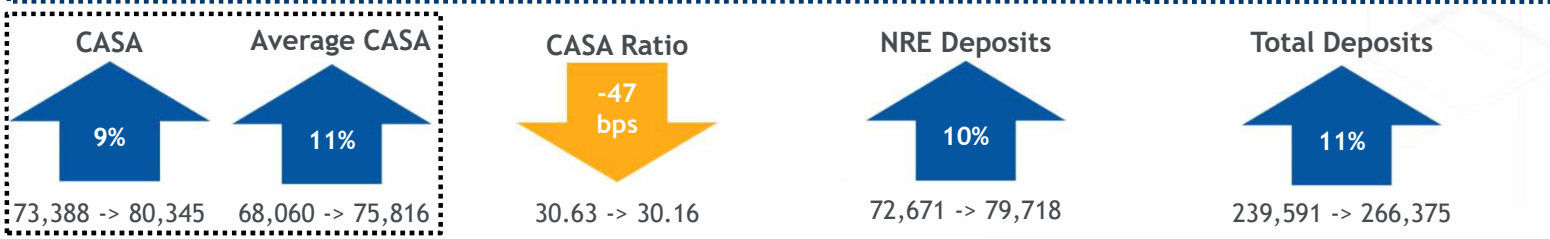
# Comparison: Y-o-Y

₹ in cr

## Advances



## Deposits



## Performance



## Ratios



<sup>#</sup>Excluding TWO  
<sup>\*</sup>Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.  
<sup>^</sup>Gold loans business vertical has been carved out by separating Retail Gold loans and Agri Gold loans from Retail and Agri vertical respectively

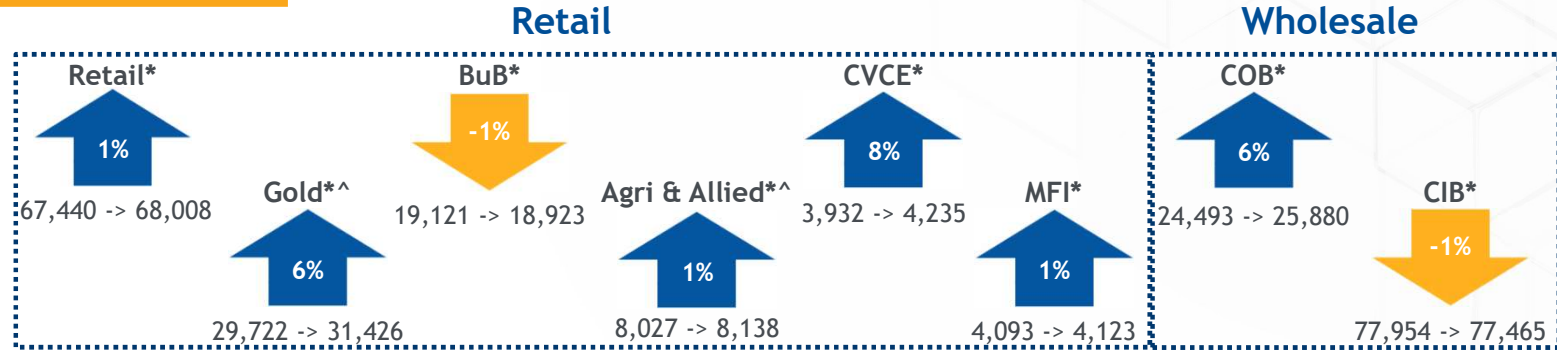
★ Highest ever



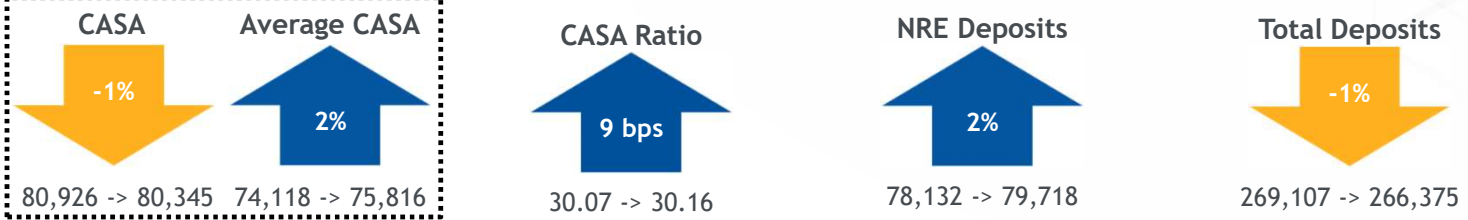
# Comparison: Q-o-Q

₹ in cr

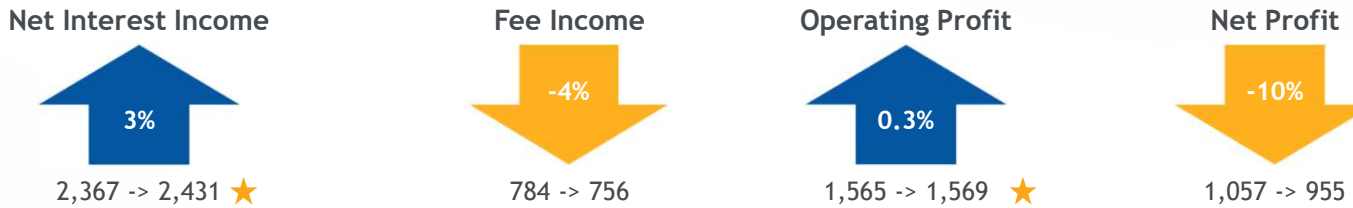
## Advances



## Deposits



## Performance



## Ratios



<sup>#</sup>Excluding TWO

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

<sup>^</sup>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

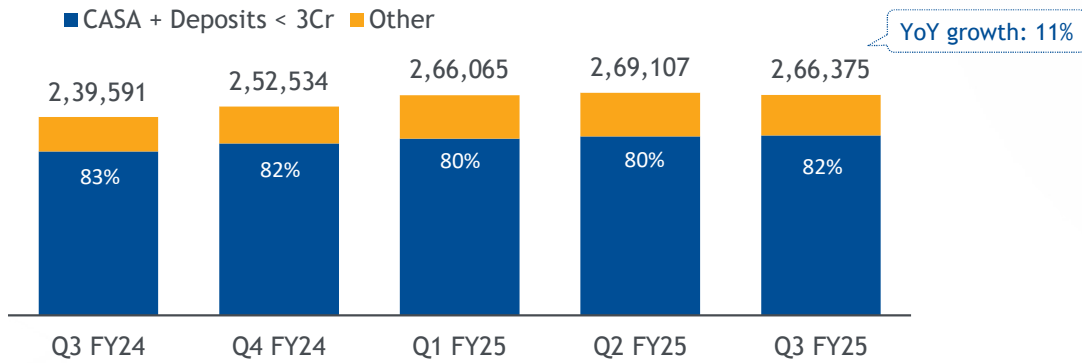


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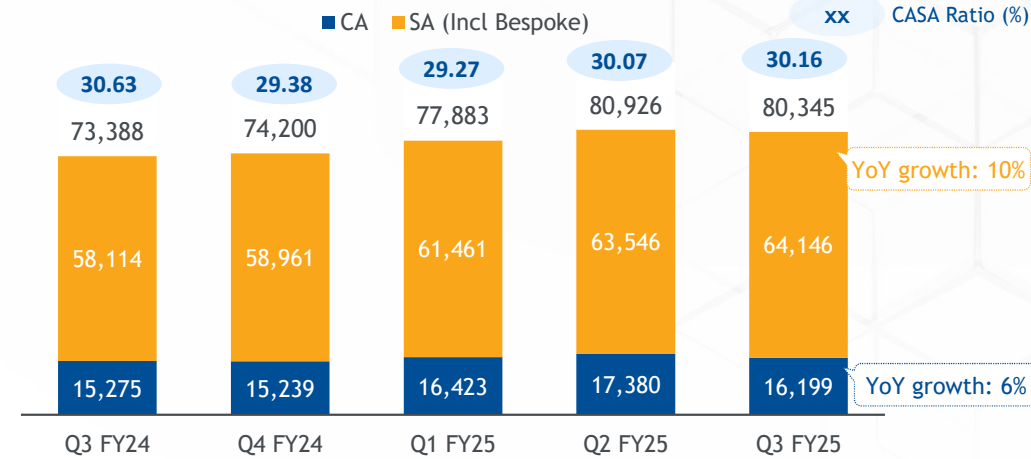
# Liability trends

Resilient and reliable liability franchise

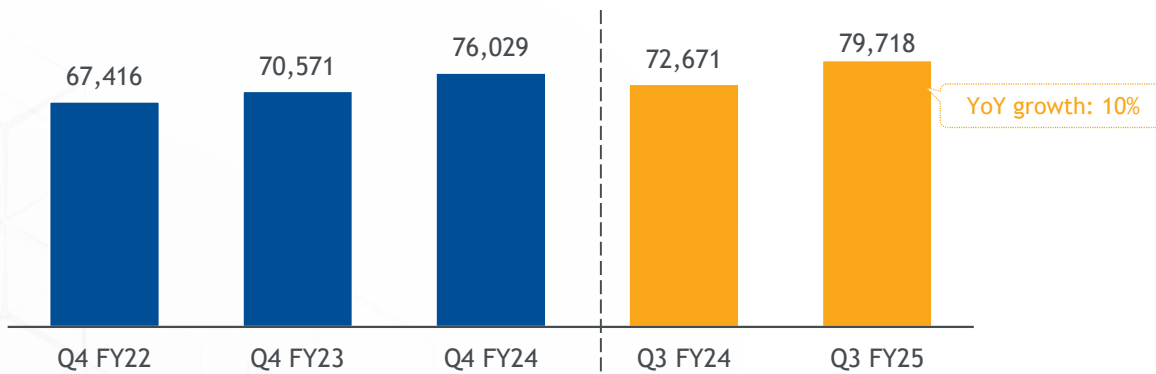
## Deposits End Period (₹ in cr)



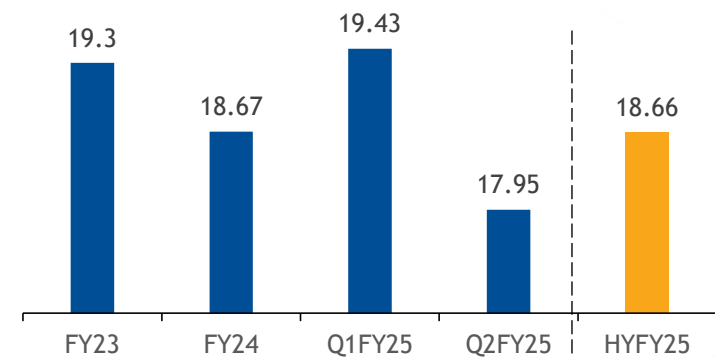
## CA, SA & CASA End Period (₹ in cr) and CASA ratio (%)



## NRE deposits (₹ in cr)



## Remittance Market share (%)<sup>1</sup>

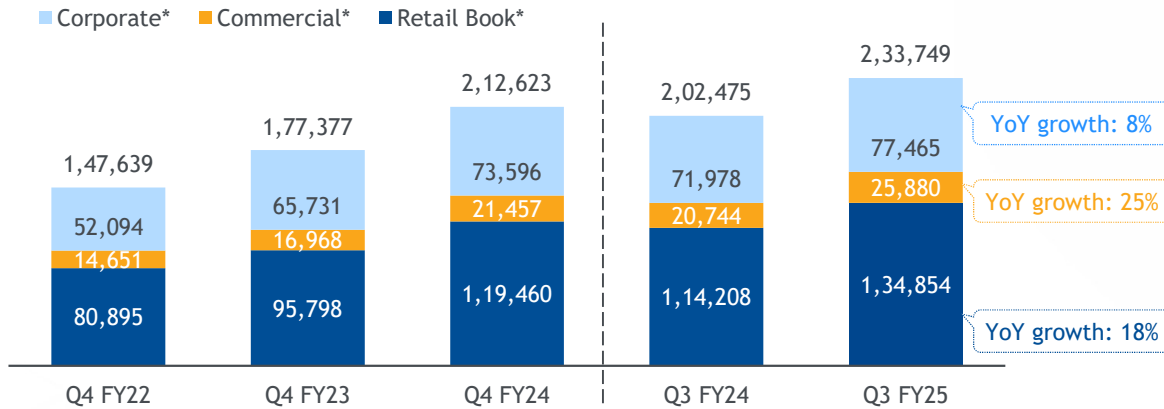


<sup>1</sup> Market share calculated based on (i) Federal Bank's remittances data, and (ii) Preliminary data from RBI report on balance of payment (Statement II: Standard Presentation of India's Balance of Payments)

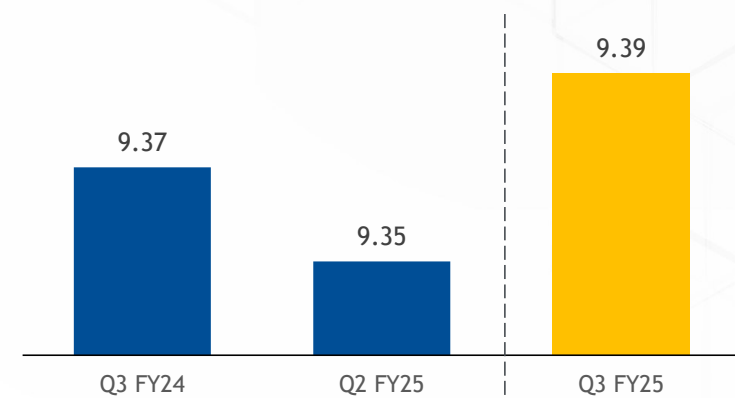
# Credit portfolio distribution

Aligned with our strategic growth objectives

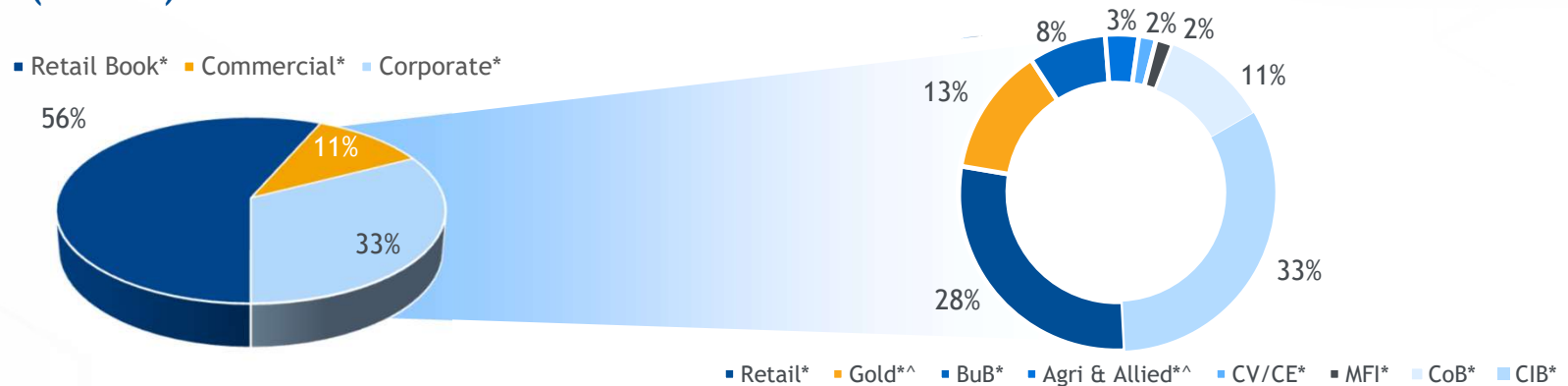
## Gross Advances (₹ in cr)



## Yield on advances (%)



## Gross Advances mix (Dec-24)

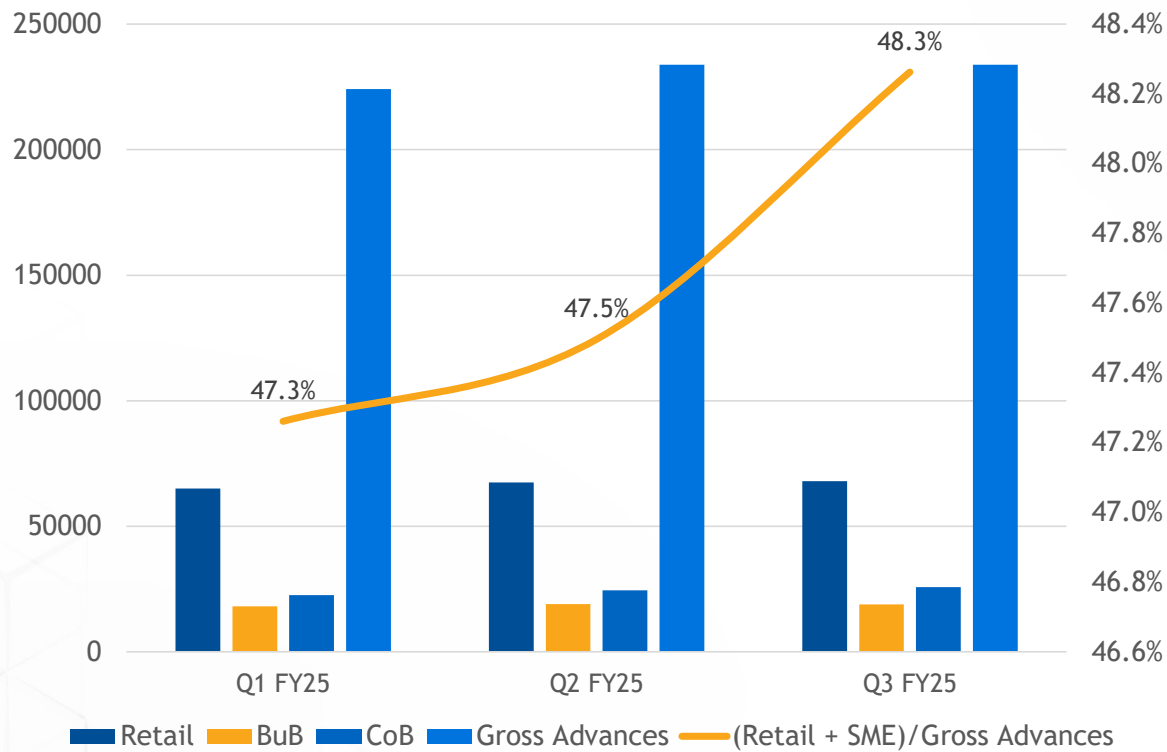


\*Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.  
 ^Gold loans business vertical has been carved out by separating Retail Gold loans and Agri Gold loans from Retail and Agri vertical respectively



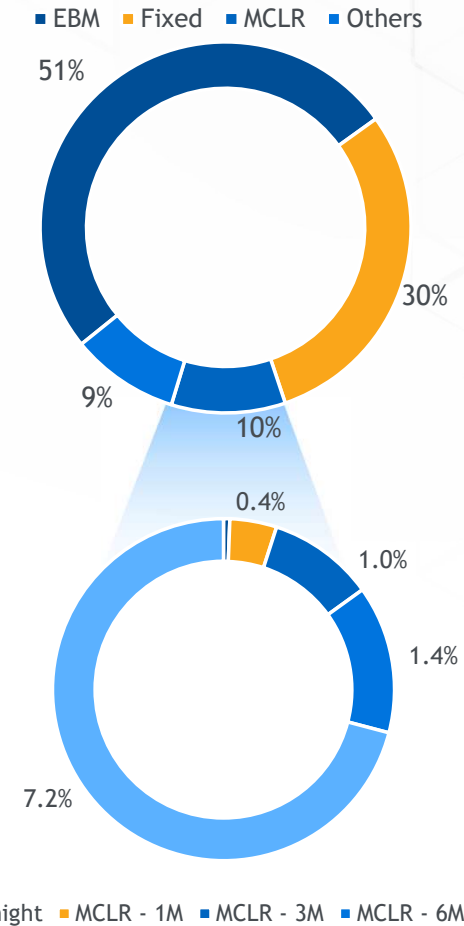
# Credit portfolio distribution

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



\*Retail includes Housing, LAP, Auto, PL, CC & Other Retail. SME includes BuB & CoB  
 \*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 - Overnight ■ MCLR - 1M ■ MCLR - 3M ■ MCLR - 6M ■ MCLR - 1Y

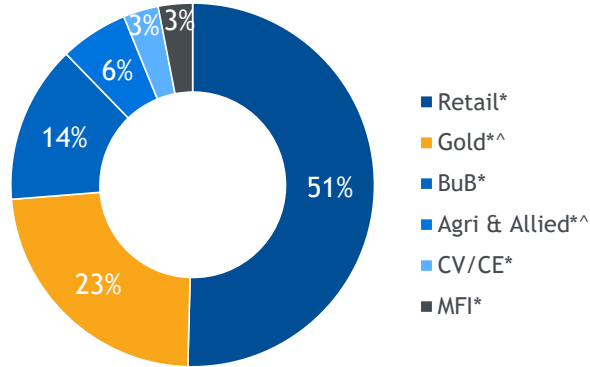
MCLR Split



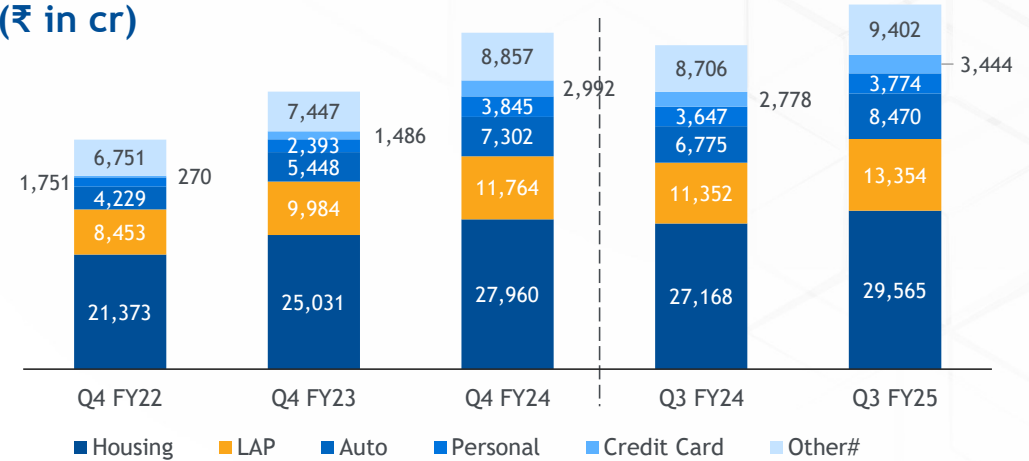
# Retail Banking

Focus on prudent growth, aligned with evolving macro conditions

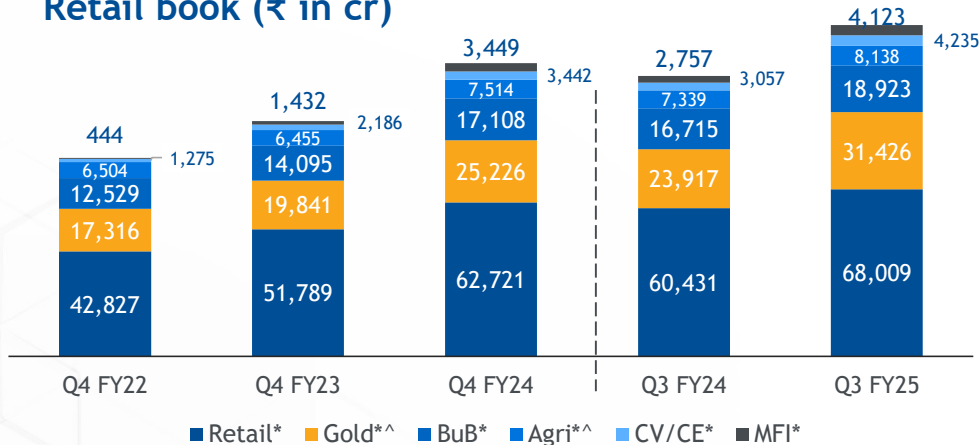
### Retail book mix (Dec-24)



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



### Retail book (₹ in cr)



- Housing loans grew at 8.82% YoY and 0.69% QoQ
- LAP loans grew at 17.64% YoY and 1.88% QoQ
- Auto loans grew at 25.02% YoY and 2.59% QoQ
- PL loans grew at 3.48% YoY and -3.85% QoQ
- CC loans grew at 23.83% YoY and 1.3% QoQ

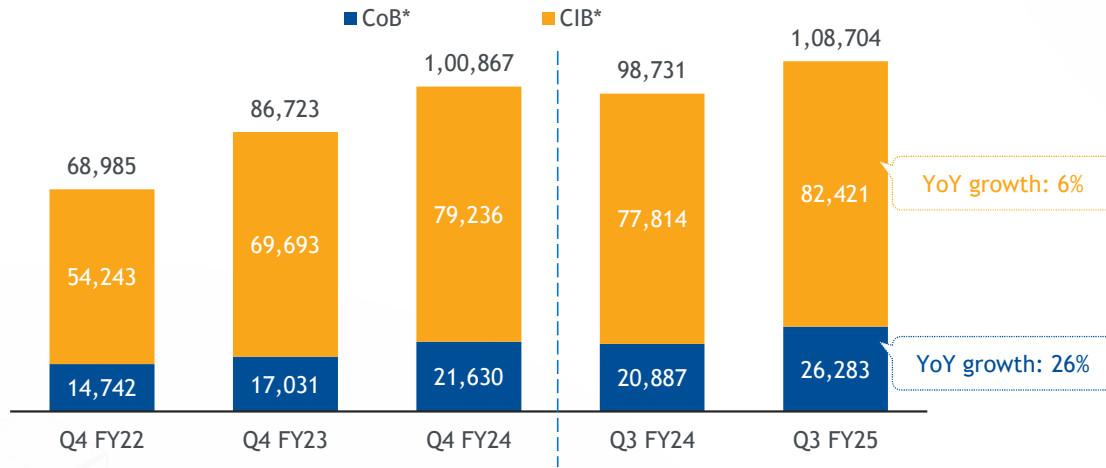
\*Other includes Staff loans, Retail Assignments, Education loans, AAD/AAS etc  
 \*\*Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.  
 ^Gold loans business vertical has been carved out by separating Retail Gold loans and Agri Gold loans from Retail and Agri vertical respectively



# Wholesale Banking

Driving growth in targeted segments to optimize yield performance

## Wholesale portfolio (₹ in cr)

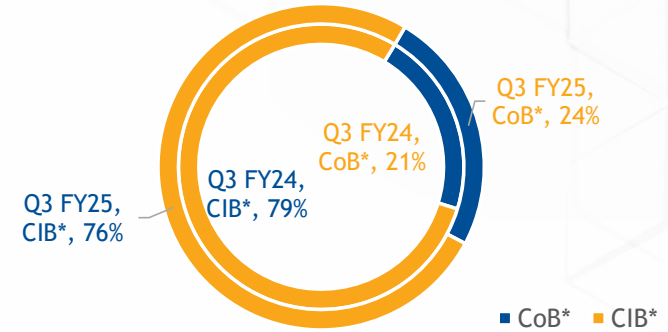


# CIB book grew by 7.62% YoY

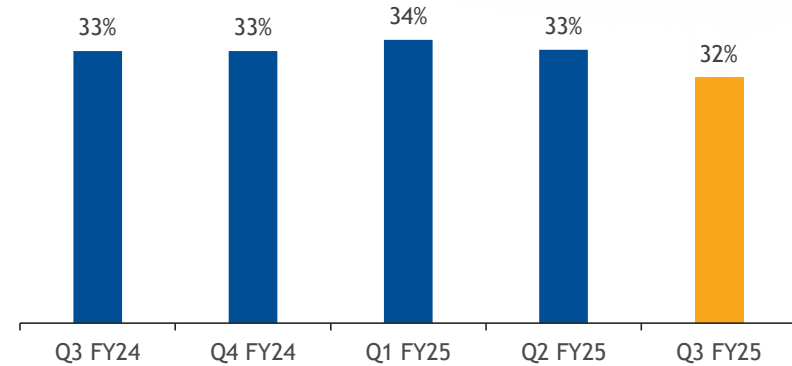
# CoB grew by 24.76% YoY

# Supply Chain Finance book up by 16.5% YoY.

## Wholesale portfolio mix (Dec-24)



## Wholesale Banking Self-Funding level



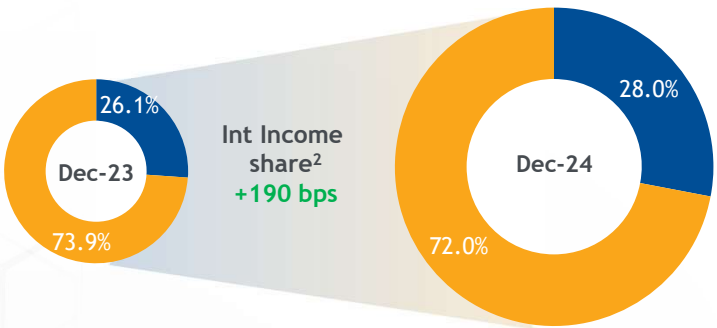
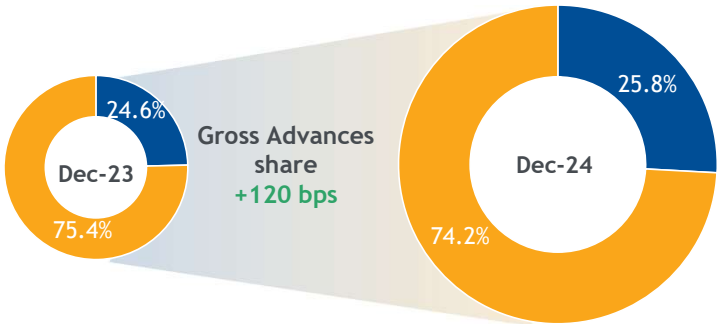
\*Credit segments are realigned at the beginning of every FY. Vertical wise advance figures include credit substitutes and do not account for sale via IBPC.





# High margin lending products

## High Yielding Segment<sup>1</sup>



### Credit Cards<sup>4</sup>



**24%**  
YoY growth

**3,444**  
Gross advances  
(INRcr)

### Personal Loans<sup>4</sup>



**3%**  
YoY growth

**3,774**  
Gross advances  
(INRcr)

### MSME (BuB + CoB)



**20%**  
YoY growth

**44,803**  
Gross advances  
(INRcr)

### CV/CE



**39%**  
YoY growth

**4,235**  
Gross advances  
(INRcr)

### Micro Advances



**50%**  
YoY growth

**4,123**  
Gross advances  
(INRcr)



**BYOM**

Digital loan platform

**481 Cr**

Disbursement for Q3FY25 from BuB acquisition through Sales structure

**23k+**

Accounts Outstanding

**45,000+**

Villages covered

YoY growth for gross advances as of Dec-24

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

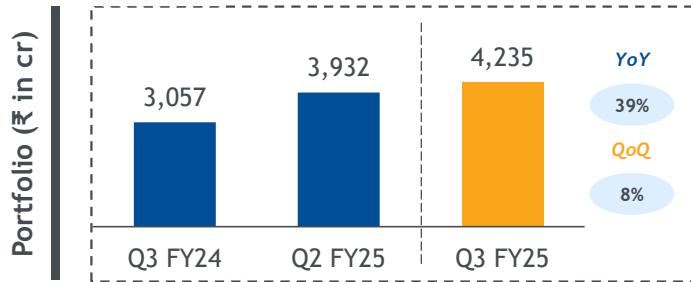
<sup>2</sup> Penal Interest is not included in the Interest Income for Q3 FY24

<sup>3</sup> Figures show numbers including partnerships



# Select high margin lending products

## CV / CE



Disbursements:

**650** INRcr  
(Q3 FY25)

PSL:

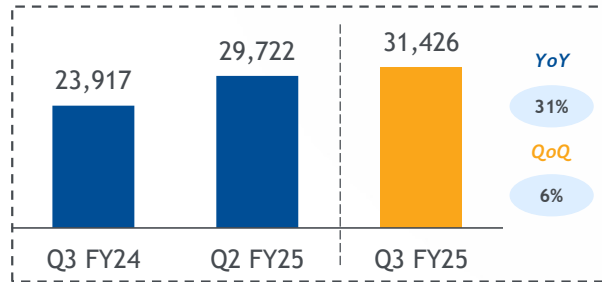
**78%**

Avg. ticket size:

**27L**  
INR

✓ Tie-up with all major OEMs

## Gold loans



No of Accounts:

**17.15L**

LTV:

**67.91%**

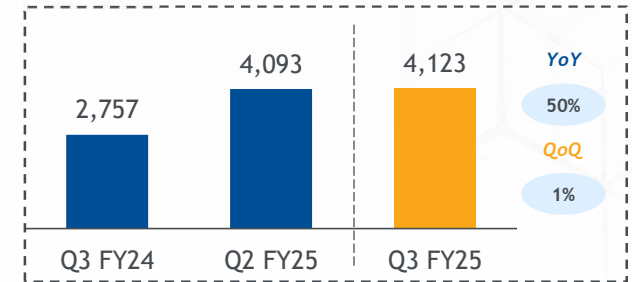
Tonnage:

**66.38**

Yield

**10.04%**

## Micro Advances



Reach:

**23** states  
**2** UT

No of customers:

**12L+**

Network:

**22** BC partners  
**900+** BC outlets

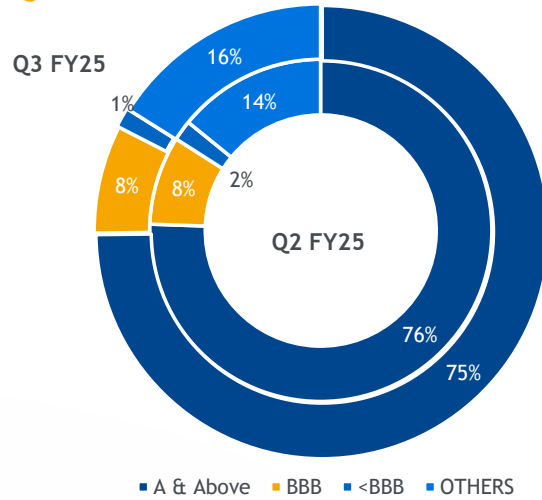
Women customers

**98%+**

# Rating distribution

## Rating distribution (CIB)

### External rating of CIB advances



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

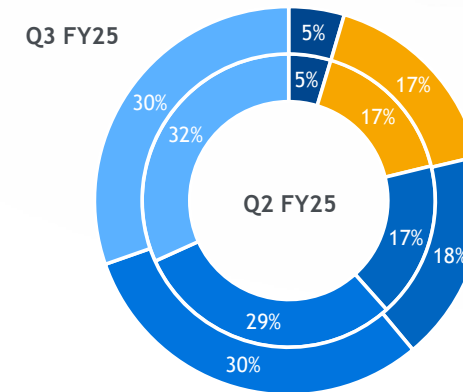
Rating	Q2 FY25	Q3 FY25
FBR1	5%	4%
FBR2/FBR3	15%	15%
FBR4	9%	12%
Below FBR4 & unrated <sup>1</sup>	71%	69%

Does not account for sale via IBPC

<sup>1</sup> Includes exempted category (Eg Loans against liquid security).

## 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	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25	QoQ	YoY
Loan processing fee	149	186	174	193	181	-6% ▼	21% ▲
Cards	181	207	191	208	208	0.1% ▲	15% ▲
Para banking	63	56	46	74	62	-16% ▼	-2% ▼
Banking commissions & exchanges	72	70	72	75	77	3% ▲	7% ▲
General service charges	118	54	125	176	184	4% ▲	56% ▲
Net Profit on Foreign Exchange Transactions	42	42	46	58	44	-24% ▼	5% ▲
<b>Fee income</b>	<b>625</b>	<b>615</b>	<b>654</b>	<b>784</b>	<b>756</b>	<b>-4% ▼</b>	<b>21% ▲</b>
Net Profit on sale of Investments	154	42	34	84	100	19% ▲	-35% ▼
Recovery from written off assets, P/L on Revaluation of Investment & Other Receipts	84	97	227	96	60	-38% ▼	-29% ▼
<b>Total other income</b>	<b>863</b>	<b>754</b>	<b>915</b>	<b>964</b>	<b>916</b>	<b>-5% ▼</b>	<b>6% ▲</b>

## Capital position

Adequately capitalized with a self-sustaining capital structure

₹ in Cr	Sep-24	Dec-24
<b>Risk weighted assets</b>		
Credit risk	182,505	1,82,520
Market risk	2,616	2,652
Operational risk	17,484	17,484
<b>Total RWA</b>	<b>202,605</b>	<b>202,656</b>
Tier-I capital funds	28,000	27,923
Tier-II capital funds	2,802	2,801
<b>Total capital funds</b>	<b>30,802</b>	<b>30,724</b>
<b>CRAR</b>	<b>15.20%</b>	<b>15.16%</b>
Tier-I	13.82%	13.78%
Tier-II	1.38%	1.38%



# 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



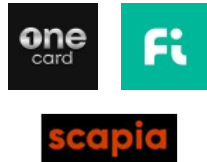
# Growth through partnerships

## Partners

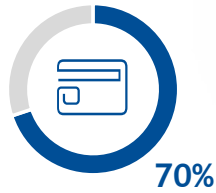
## Business Share in Q3FY'25

## Key metrics<sup>1</sup>

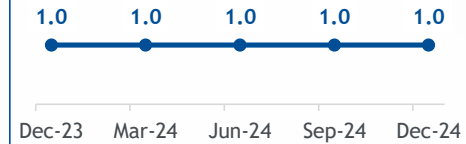
### Co-branded credit cards



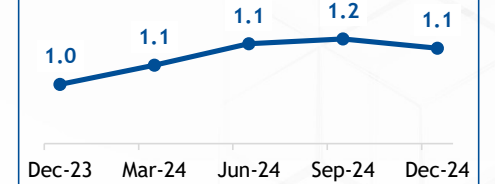
Card programs under CUG<sup>3</sup>



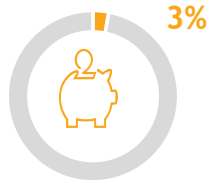
Cards Issued:



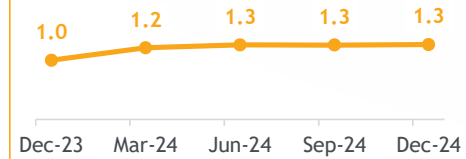
ENR:



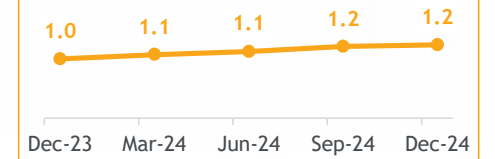
### Savings franchise



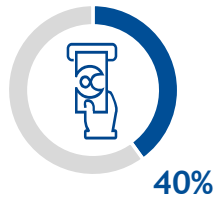
TD Balance



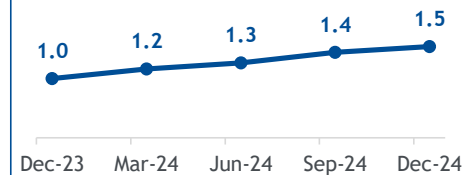
CASA Balance:



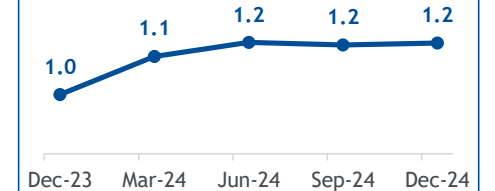
### Personal loans



#Accounts:



PL Balance:



<sup>1</sup> Indexed Number

<sup>3</sup> Card programs under CUG: Jupiter





# Digitization as a Multiplier

**551**

Edu. Institutions onboarded to Fee collection Solution "Careerbook"

**21K ₹ cr**

Retail Mobile Banking Volume/Month

**46K ₹ cr**

Corporate Digital Applications Volume/Month

**92%**

transactions Serviced Digitally (Retail + Corporate)

**84%**

Of Corporate Txns serviced Digitally

**57L**

unique QR Merchants

**340**

RPA Process running

**790**

APIs made available

**14L**

Active FedMobile Users (Monthly)

DIGITAL AT THE FORE



HUMAN AT THE CORE



Feddy is Live on

Approx 6.2 Lakh queries answered by Feddy in this quarter



Digital Assistant - Feddy

Fed e Point

15 G/H

**25%**

KYC Upload

**4%**

**6%**

Debit Card Application

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

DIGITIZATION



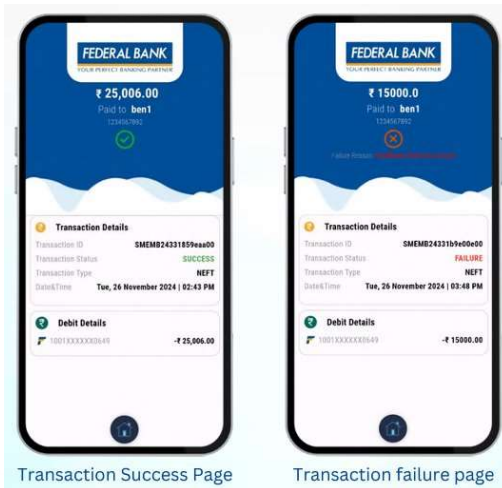
**FEDERAL BANK**

YOUR PERFECT BANKING PARTNER

Note: Data as at Dec-24 unless specified otherwise

# Major Initiatives

Consistently at the forefront of tech innovation



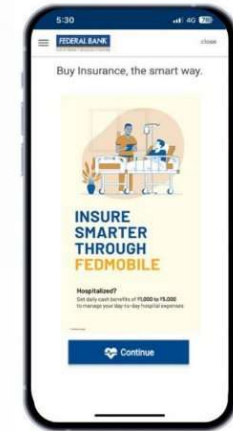
## FedCorp Version 2.7

- Fund transfer limit enhancements.
- Fund Transfer between own accounts.
- RTGS as payment option for transactions including and above 2 lakhs.
- Revamped Final transaction page and receipt with transaction status.
- Cooling period for first time activation and mobile number change.



## FedOne

- Real-time Account Dashboard
- Bulk Payments (Salary, vendor & taxes)
- Real time reconciliation Reports
- Seamless Processing ERP integration
- Instant Receipt for TDS & Advance tax transaction
- Scheduled Fund Transfers (One time/Recurring)



## FedMobile: Hospicash

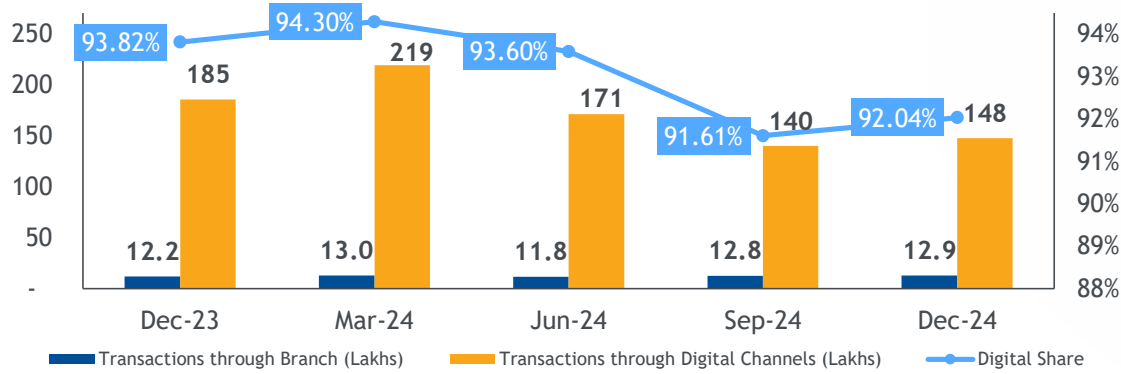
We launched Star Group Hospicash Insurance product through FedMobile. This is a daily cash benefit plan that provides a fixed amount of cash up to 30 days. The plan offers daily cash benefits upto ₹5000 per day .



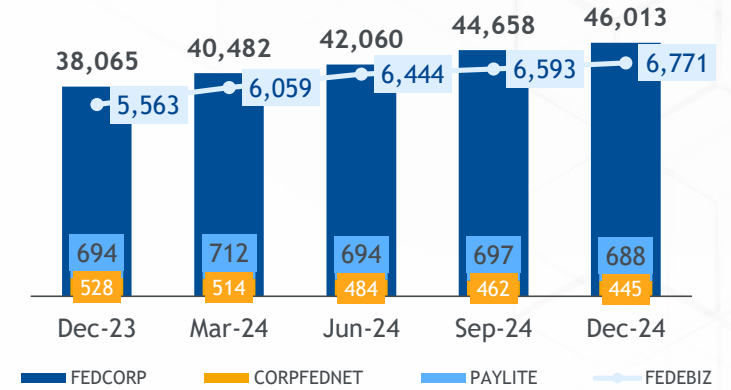
# Digital migration

Steadfast digital migration consistency maintained

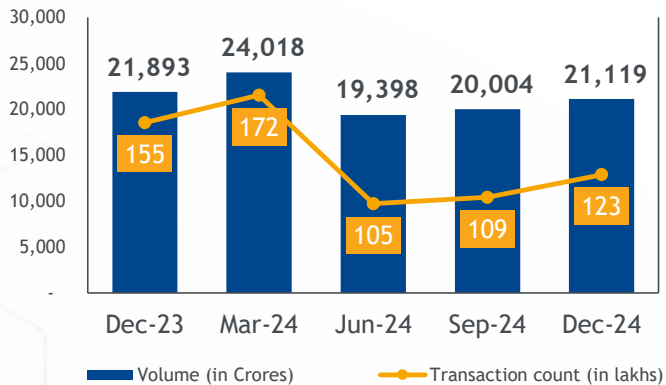
## Branch vs. Digital Transactions (₹ in Lakh)\*



## Corporate Digital Products - Active Users<sup>1</sup>

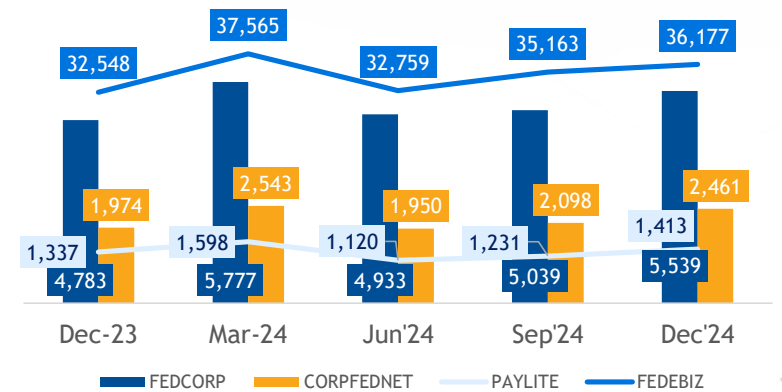


## Mobile Banking Volume & Txn Count



- Digital transactions have increased by 5.5%.
- Mobile Banking txn count stands at 123 lakhs.
- Digital Share stands above 92% for the month of Dec-24

## Corporate Txn Volume (₹ in Cr)



\*Month Wise Data

<sup>1</sup>Customers 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

1.84x growth in API calls recorded on a YoY basis.



### Improving Adoption

1.5x growth in penetration of corporate clients

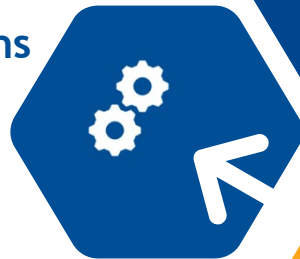


### Growing Digital Solutions

Federal Bank's new all-in-one digital banking platform "FedOne" designed to elevate banking experience for corporates

### Growing eNACH Collections

2.82x growth in eNACH based digital volume on a YoY basis.



### Adoption of Digital Platforms

46000+ active across our corporate digital solutions.

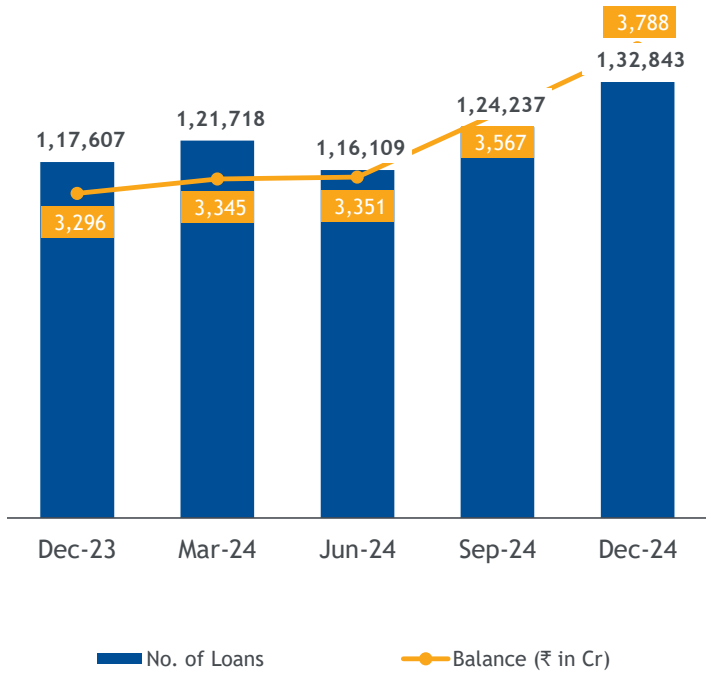
### Growth in UPI volumes

1.7x growth in overall UPI transaction volume on a YoY basis

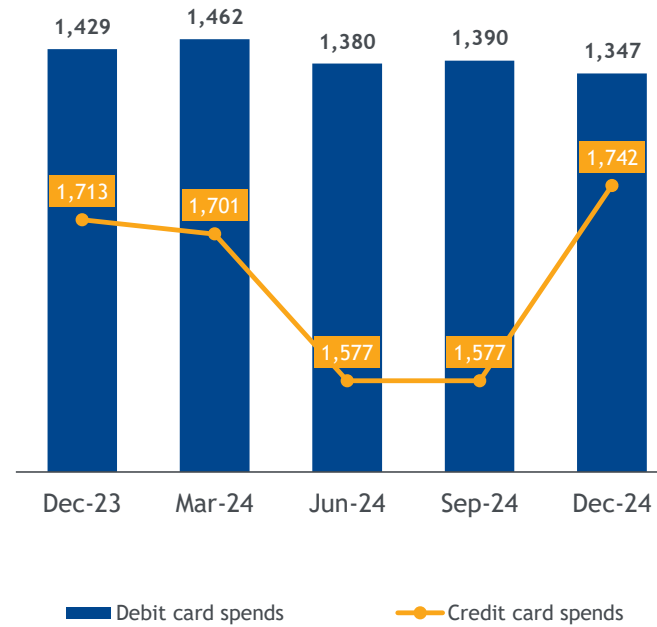


# Digital lending and card spends

## BYOM Digital Personal Loans



## Card spends (₹ in Cr)<sup>1</sup>



### Credit Cards - Market share

Cards O/s:	Spends:
1.4%	1.2%

Rank 9 in credit card spends



### Debit Cards - Market share

Cards O/s:	Spends:
6%	6%

Rank 4 in debit card spends

<sup>1</sup>Monthly cards spends including Fintech partnerships  
\*Card O/S and Spend data among Pvt Sec Banks. Rank calculated on Spends of Pvt Sec Banks Dec'24

# Appendix

**FEDERAL BANK**

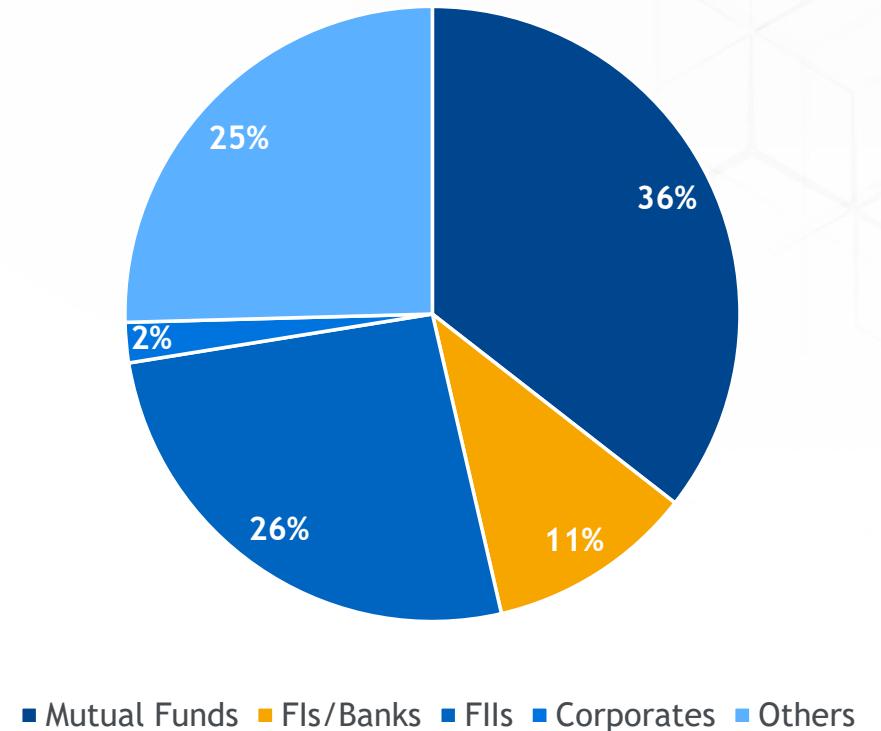
YOUR PERFECT BANKING PARTNER



## Balance sheet & shareholding pattern

₹ in Cr	Sep-24	Dec-24
<b>LIABILITIES</b>		
Capital	490	491
Reserves & surplus	30,966	31,843
Deposits	2,69,107	2,66,375
Borrowings	23,749	28,690
Other liabilities & provisions	11,231	12,505
<b>TOTAL</b>	<b>3,35,543</b>	<b>3,39,905</b>
<b>ASSETS</b>		
Cash & balance with RBI	16,948	17,692
Balances with banks, money at call	5,918	8,480
Investments	64,662	66,441
Advances	2,30,312	2,30,370
Fixed assets	1,095	1,463
Other assets	16,607	15,459
<b>TOTAL</b>	<b>3,35,543</b>	<b>3,39,905</b>

Share holding pattern (Dec-24)



# Financials

₹ in Cr	Q3 FY24	Q2 FY25	Q3 FY25	Q-o-Q	Y-o-Y
Interest income	5,730	6,577	6,809	4%	19%
Interest expenses	3,607	4,210	4,377	4%	21%
<b>Net interest income</b>	<b>2,123</b>	<b>2,367</b>	<b>2,431</b>	<b>3%</b>	<b>15%</b>
Other income	863	964	916	-5%	6%
Operating expense	1,549	1,766	1,778	1%	15%
Total income	6,593	7,541	7,725	2%	17%
Total expense	5,155	5,976	6,155	3%	19%
<b>Operating profit</b>	<b>1,437</b>	<b>1,565</b>	<b>1,569</b>	<b>0.3%</b>	<b>9%</b>
Total provisions (inc. tax)	430	509	614	21%	43%
<b>Net profit</b>	<b>1,007</b>	<b>1,057</b>	<b>955</b>	<b>-10%</b>	<b>-5%</b>



# Key Indicators

## Shareholder value

	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25
Book Value (Per Share in ₹)	115.41	119.45	123.80	126.86	130.69
EPS (annualized)	16.54	14.97	16.60	17.11	15.45

## Granularity

CASA + Deposits < ₹3Cr (% of Total Deposits)	83%	82%	80%	80%	82%
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## Profitability (Annualized)

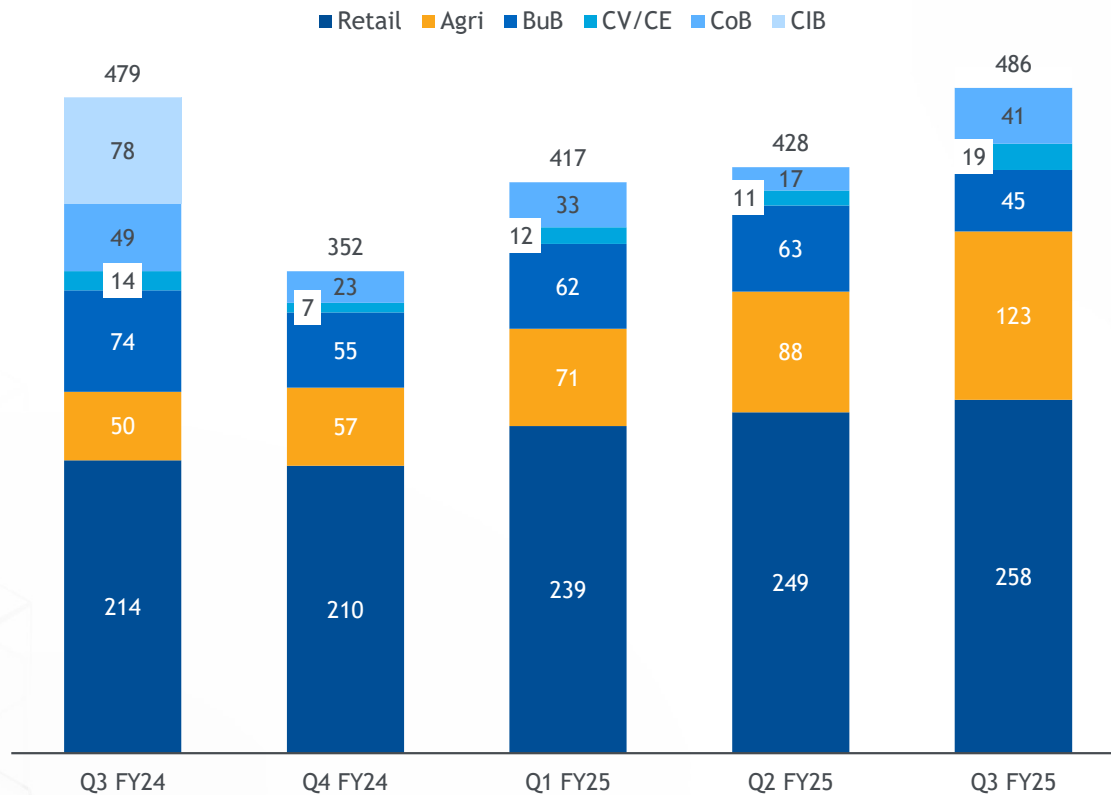
ROA %	1.39	1.22	1.27	1.28	1.14
RoRWA %	2.49	2.14	2.29	2.31	2.05
ROE %	14.80	12.75	13.64	13.65	12.00

## Efficiency

Cost / Income %	51.86	62.35	53.20	53.01	53.12
Net NPA %	0.64	0.60	0.60	0.57	0.49

# Fresh slippages break up

## Fresh slippages



₹ in cr

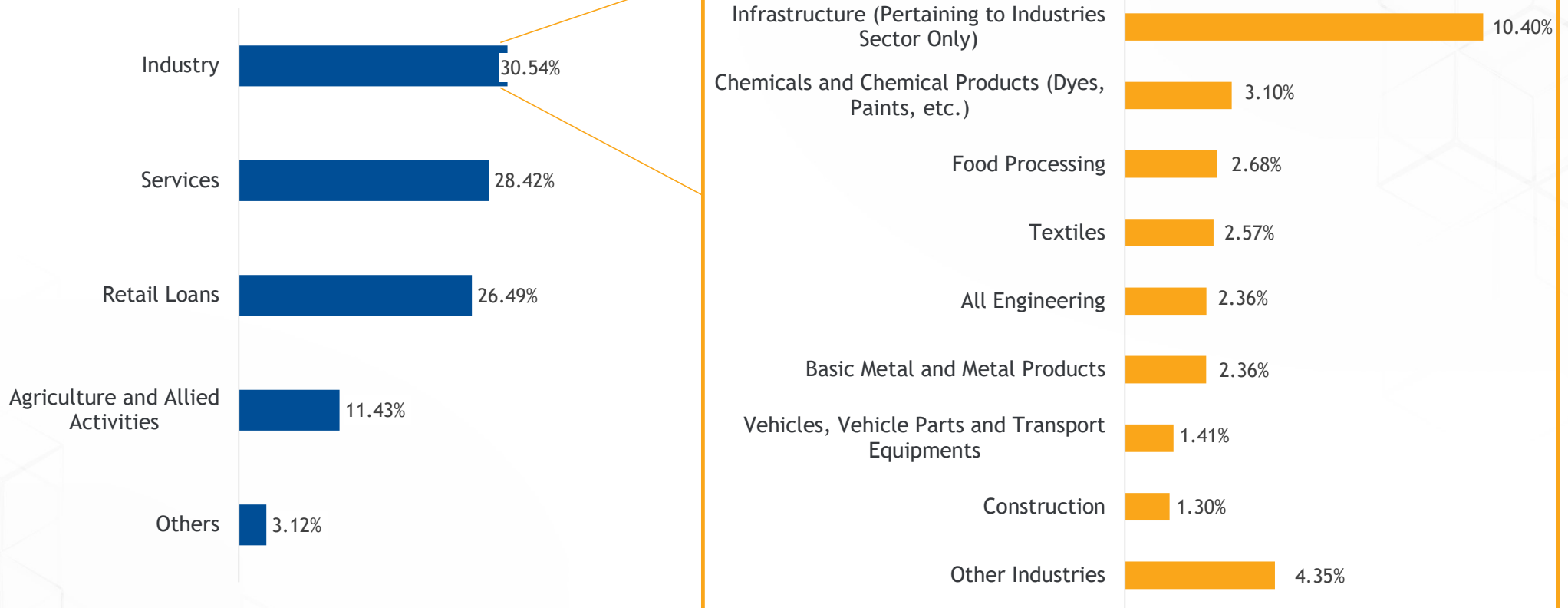
## NPA Composition

	Q2 FY25	Q3 FY25
Business	NPA	NPA
<b>Gross NPA</b>		
Retail	1,841	1,760
Agri	969	1,014
BuB	948	777
CV/CE	66	81
CoB	613	567
Corporate	447	354
<b>Total</b>	<b>4,884</b>	<b>4,553</b>
<b>Net NPA</b>	<b>1,322</b>	<b>1,131</b>

## Restructured book

	Q2 FY25	Q3 FY25
Type	Standard	Standard
Balance	1,637	1,560
Of which Bonds	38	38

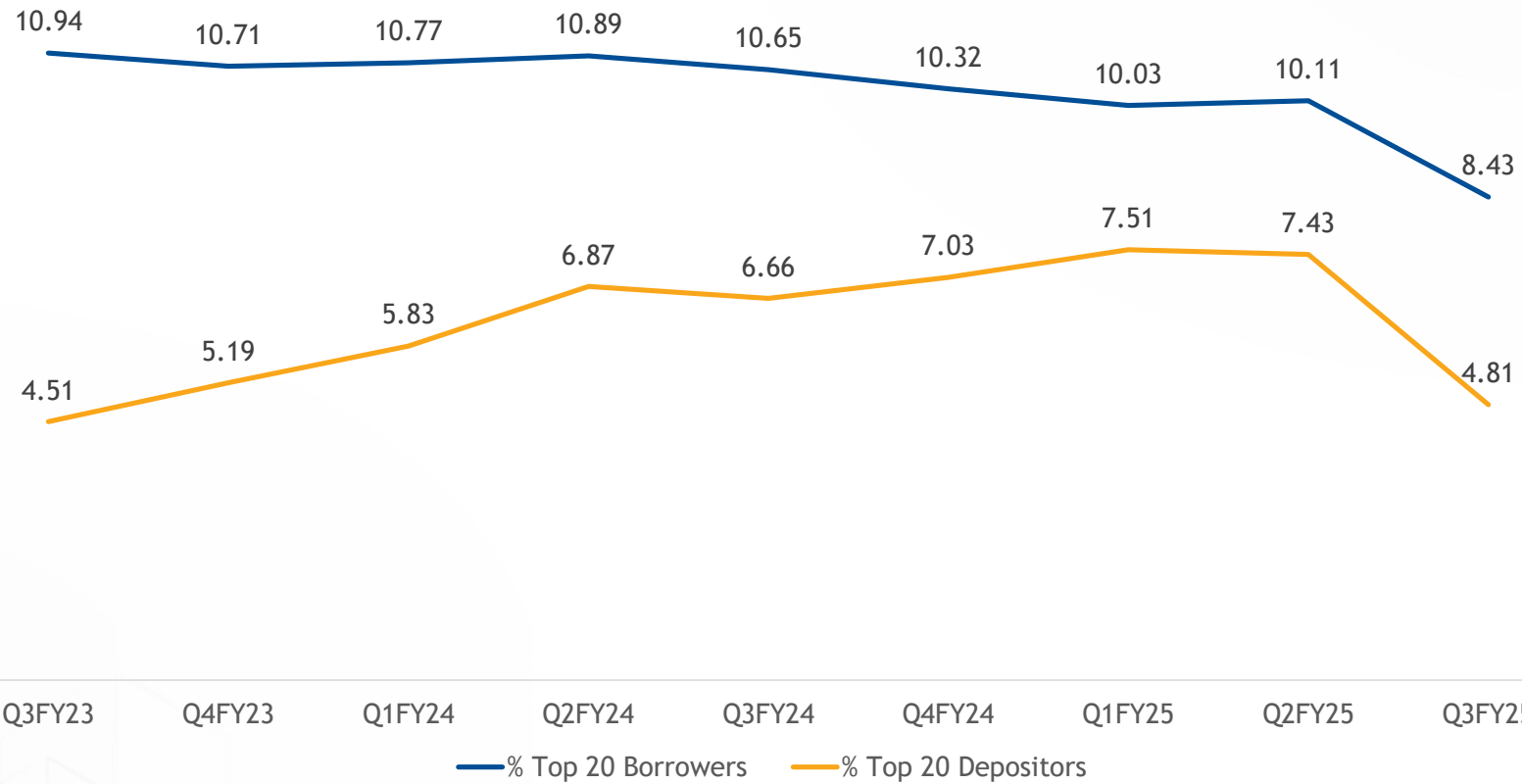
# Top Sectors in Advance Portfolio as per Basel 3 Disclosure#



\*Excluding Assignments, IBPC and IBU Advances  
# As on 31-12-2024

# Top 20 concentration as a percentage of portfolio

## Top 20 Borrowers & Depositors concentration 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

61.04%

**FedServ**  
FEDERAL OPERATIONS & SERVICES LTD.

## 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%

**ageasFEDERAL**  
LIFE INSURANCE

## Equirus Capital\*

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

8.95%

**equirus**

xx%

Stake owned by Federal Bank as on 31<sup>st</sup> December 2024

\*During the quarter ended December 31, 2024, the Bank sold 6,150,000 equity shares of Equirus Capital Private Limited (ECPL), an associate entity of the Bank. Following the sale, the shareholders' agreement between the Bank, ECPL, and the promoter of ECPL was terminated and ECPL ceased to be an associate entity of the Bank with effect from November 15, 2024.



### KEY HIGHLIGHTS

- ❑ 61.04% stake held by Federal Bank Limited
- ❑ For Q3FY25, ROA and ROE reported at 0.6% and 3.1%, respectively. (Impacted by a one-time credit provision of ₹ 75 Cr)
- ❑ Distribution of 693 branches across 18 states and UTs.
- ❑ Capital Adequacy as on Q3FY25 stands at 21.6%.

### NPAs

Gross NPA and Net NPA stands at 1.9% & 1.0%, respectively.



### AUM

AUM increased by 39.3% YoY to ₹14,922 Cr.

### Disbursals

₹4395 Cr disbursed in Q3FY25, reflecting growth of 31.4% YoY.

### Contained Credit Cost

Credit Cost of Q3 FY25 at 4.2% (annualized)

### Secured AUM

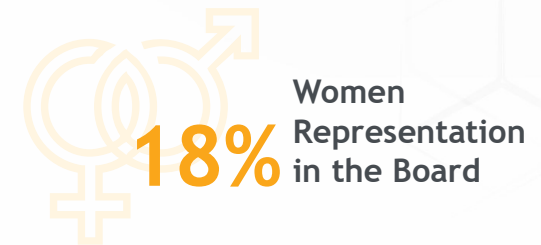
87.1% of the AUM continues to be secured.

# Corporate governance & ESG snapshot

## Strong & Diverse Board




## Focus on Gender diversity



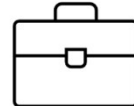
## ESG

### Diversity & Inclusion




Opened 8<sup>th</sup> Federal Skill Academy in Guwahati

### Social Responsibility



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

### 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

	 <b>Grow green portfolio size</b>	 <b>In-house solar power generation capacity</b>	 <b>Water conservation capacity</b>	 <b>Finance women entrepreneurs – BC Channel</b>	 <b>Bank Premises to be green certified</b>	 <b>Gender diversity ratio (Women)</b>
<b>Target metric</b>	₹ 13,000 Cr	500KW	1 Lakh Litre	10.00 Lakh	At least 10%	Greater than or equal to 40%
<b>Target date</b>	December 2025	March 2025	March 2025	March 2028	March 2028	Continuing target
<b>Mar-24</b>	₹ 6,962 Cr	380KWp	1,18,500 Litre	8.81 Lakh	1.28%	42%
<b>Dec-24</b>	₹ 8,456 Cr	530KWp	1,18,500 Litre	11.44 Lakh	1.45%	43%
	Focused efforts to build green portfolio resulting in 29% annualized growth in the current FY	Annual Target achieved	Work in progress in 2 sites	4.3% increase from Q2 (10.96L)	Certification in progress at 6 sites	Maintained on an ongoing basis

★ Achieved the committed target well in advance of the deadlines.



# Award-winning franchise & other initiatives / highlights

## Celebrating Rishta through the festive season



**“Savings weds Deposits” Wedding Campaign at Delhi**



**Collaboration with Vidya Balan**



**Federal Bank wins the “SKOCH Silver Award” for Conversational Banking**  
SKOCH summit 2024



**Other initiatives / highlights**



**Federal Bank elevates Mookkannoor Mission**



**Federal Bank initiates support for Gubbachi Learning Community in Bangalore.**



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# Marketing initiatives & other highlights

## Federal Bank Raipur Soldierathon for Army & Defence forces



## Federal Bank Marathon @ Pune



## Federal Bank Marathon @ Madurai



## Fostering lasting Rishtas



## Sonu Nigam @ Kochi



## Falguni Pathak show @ Mumbai



## Sithara @ Kochi

## 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