

The Manager The National Stock Exchange of India Limited Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051	The Manager Department of Corporate Services BSE Limited, Phiroze Jeejeebhoy Towers, Floor 25, Dalal Street, Mumbai- 400 001
--	--

Ref.: 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 and nine months ended December 31, 2024.

The same is also being made available on the Bank's website, <https://www.federalbank.co.in/financial-result>

This is for your information and records.

Yours faithfully,

For The Federal Bank Limited

Samir P Rajdev
Company Secretary

Encl: as above

Investor Information

Q3 FY 2025

FEDERAL BANK

YOUR PERFECT BANKING PARTNER



Disclaimer

IMPORTANT: This presentation has been prepared by The Federal Bank Limited (the "Bank") solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person. All information contained has been prepared solely by the Bank. No information contained herein has been independently verified by anyone else. This presentation may not be copied, distributed, redistributed or disseminated, directly or indirectly, in any manner. This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person in any jurisdiction. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. Any person placing reliance on the information contained in this presentation or any other communication by the Bank does so at his or her own risk and the Bank shall not be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained herein. No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results. This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank's business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments. Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Any opinion, estimate or projection herein constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank. This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereafter, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended or any other applicable law. Figures for the previous period / year have been regrouped wherever necessary to conform to the current period's / year's presentation. Total in some columns / rows may not agree due to rounding off. Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

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

		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.



FEDERAL BANK
YOUR PERFECT BANKING PARTNER

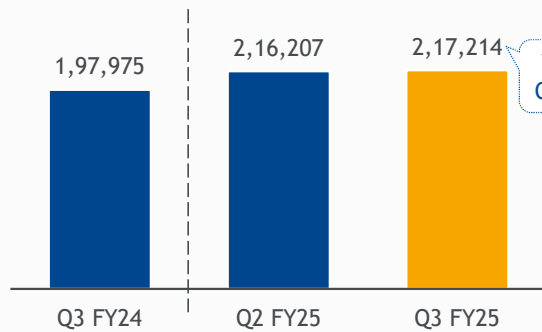
Driving sustainable growth while safeguarding profitability...



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.

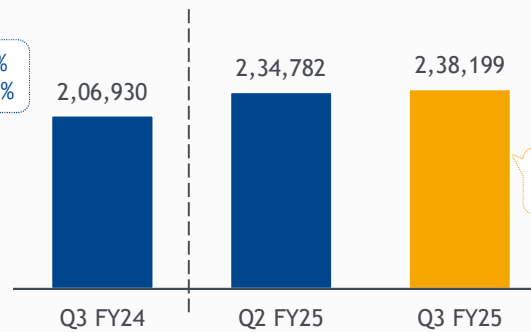
Deposit mobilization continues



ADVANCES

Customer Assets¹:

(₹ in cr)



YoY growth: 15%
QoQ growth: 1%

- ✓ Retail Book[#] up by 183% YoY
- ✓ Business Banking book[#] up by 13% YoY
- ✓ CIB² # grew by 8% YoY
- ✓ CoB³ # grew by 25% YoY
- ✓ CV/CE⁴ # up by 39% YoY
- ✓ Gold loan up by 31% YoY

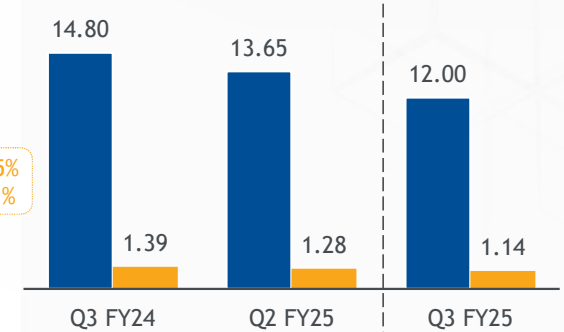
Well-diversified credit growth



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

¹Gross Advances without accounting for sale via IBPC

²Corporate and Institutional Banking

³Commercial Banking

⁴Commercial 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 Net Interest Income of ₹ 2,431 Cr
Highest ever Operating Profit of ₹ 1,569 Cr



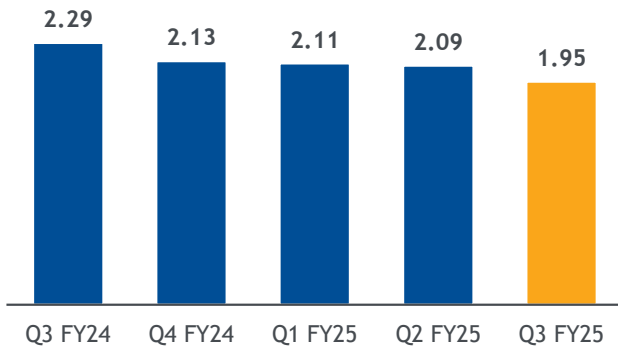
FEDERAL BANK

YOUR PERFECT BANKING PARTNER

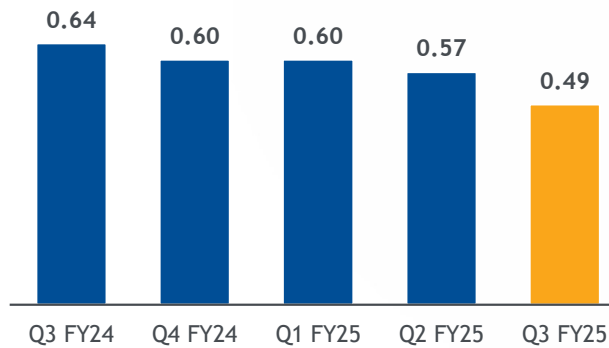
Asset quality trends

Asset Quality at decadal best reflecting balance sheet resilience

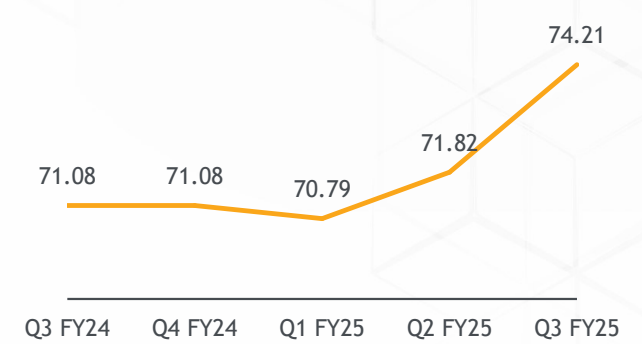
GNPA (%)



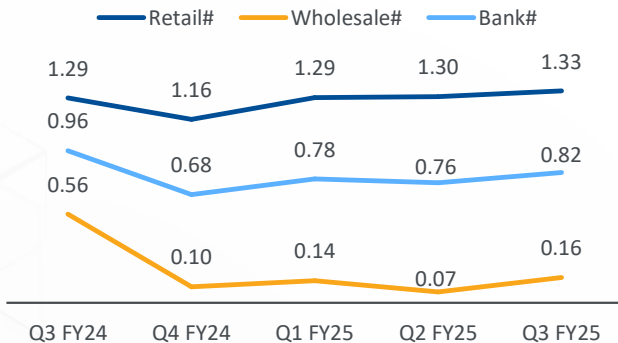
NNPA (%)



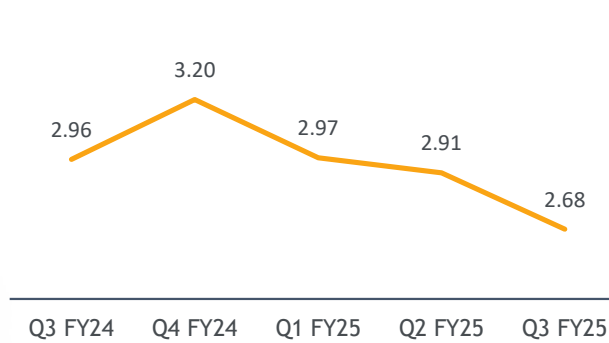
PCR (%)¹



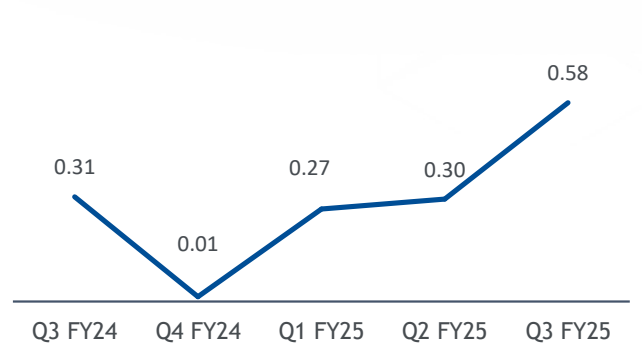
Slippage rate (%)*



Risk adjusted NIM (%)*



Credit costs (%)*



¹Annualised
²Excluding TMO
[#]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.



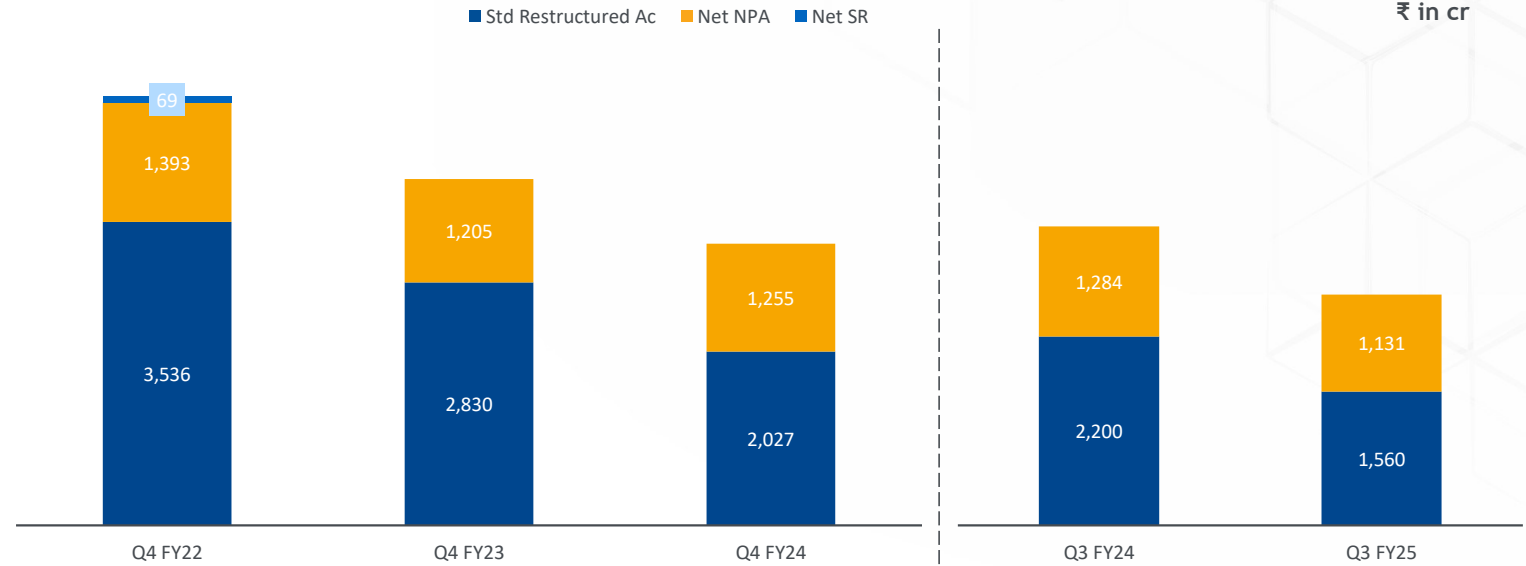
Asset quality trends (contd)

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
Total Provisions	292

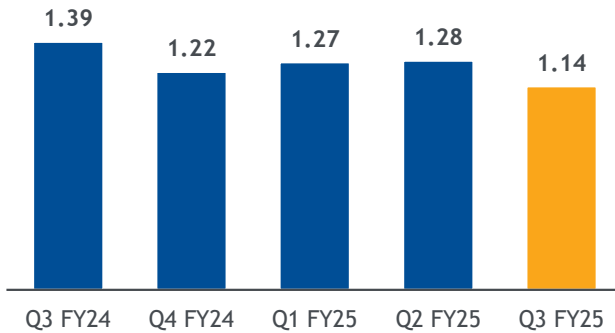
Accelerated provisioning of ₹ 292 cr for certain schematic advances.



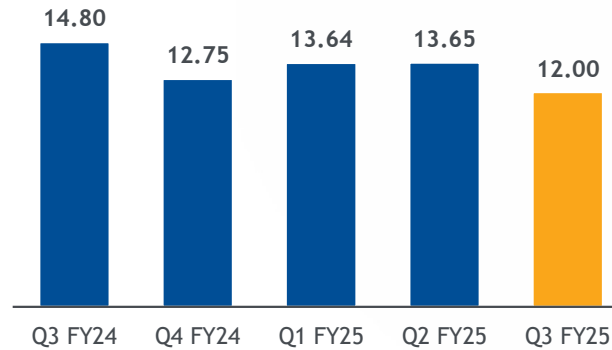
Key ratios#

Operating performance remains robust, with key ratios consistently stable

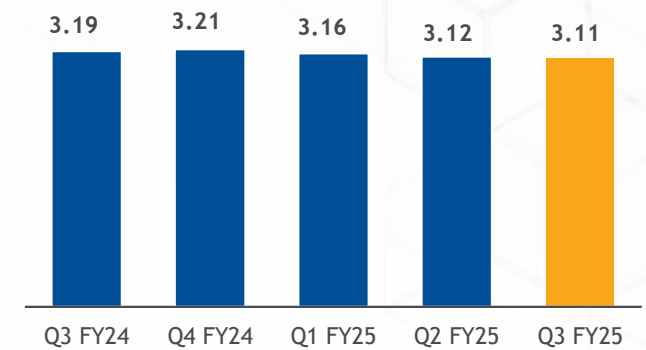
RoA (%)*



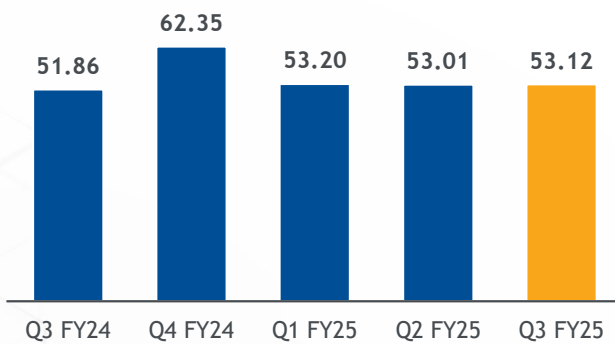
RoE (%)*



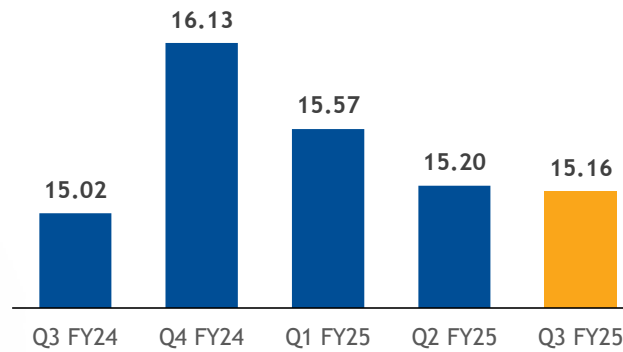
Net interest margin (%)*



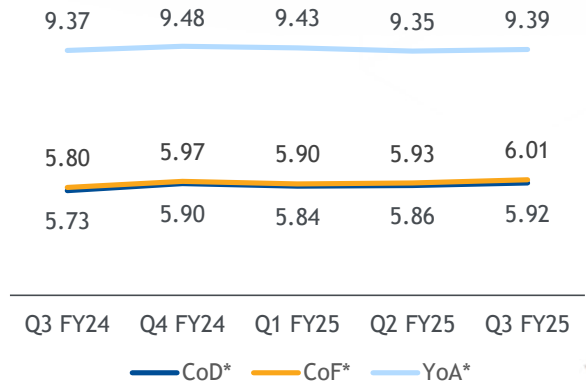
Cost to income ratio (%)



CRAR (%)



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



*Annualized

Accelerated provisioning of ₹ 292 cr for certain schematic advances.



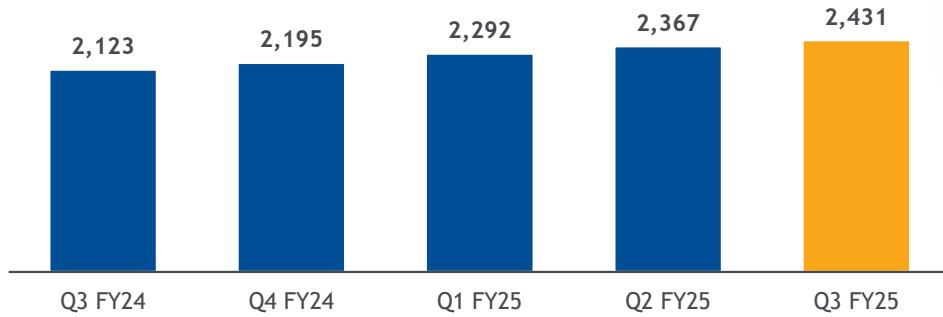
Key P&L parameters

Highest ever Net Interest Income & Operating Profit

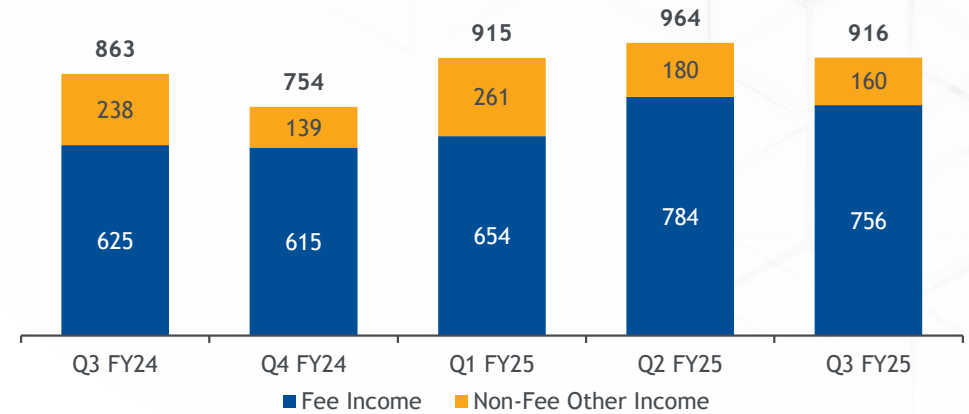
₹ in cr

Net interest income

★ Highest ever

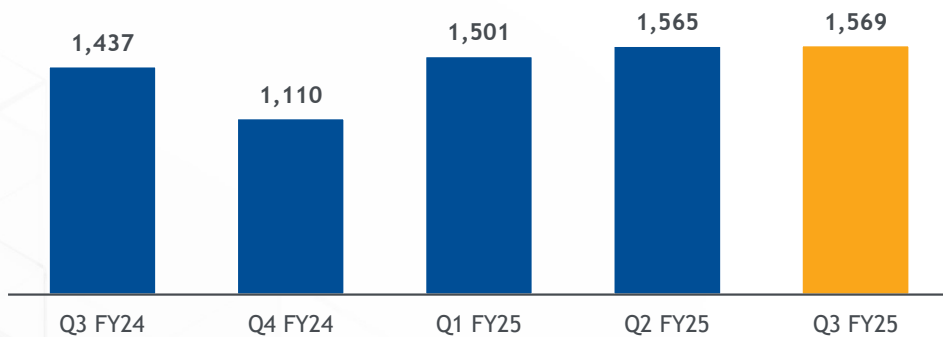


Fee Income & Other income

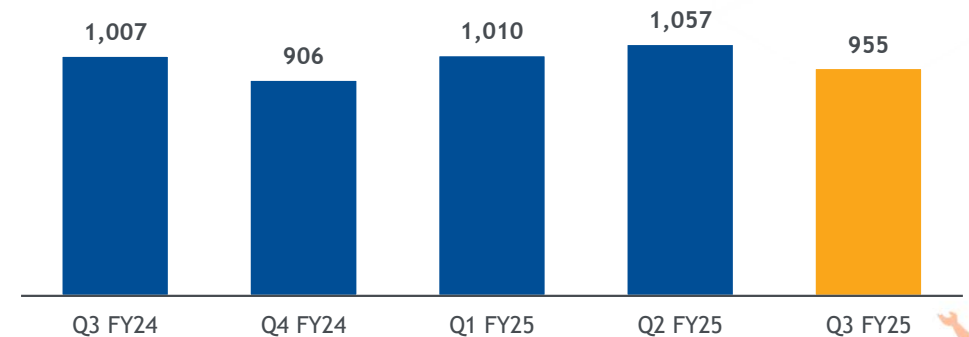


Operating Profit

★ Highest ever



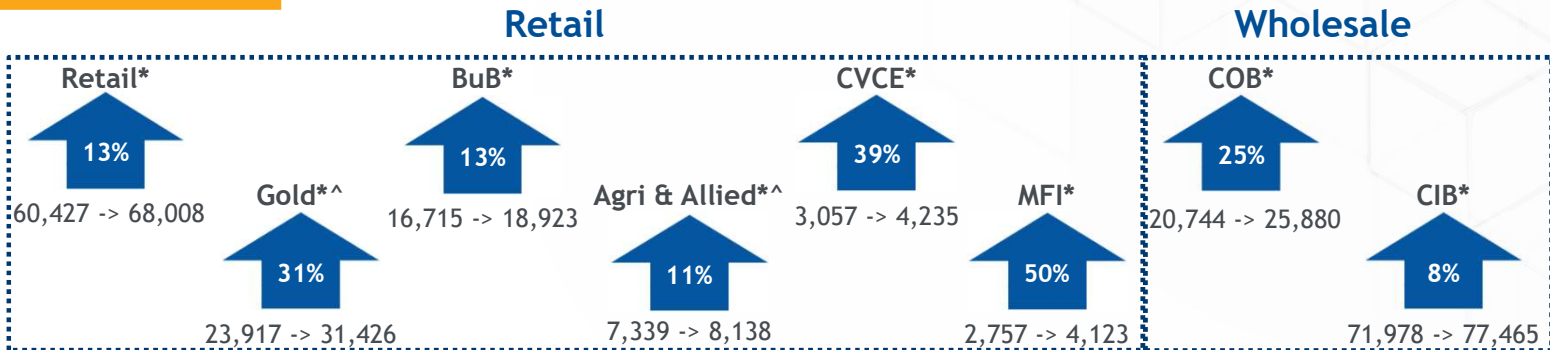
Net profit



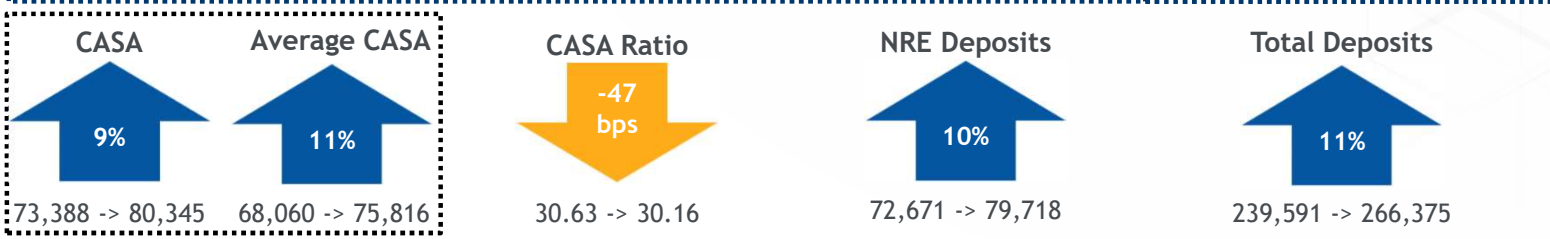
Comparison: Y-o-Y

₹ in cr

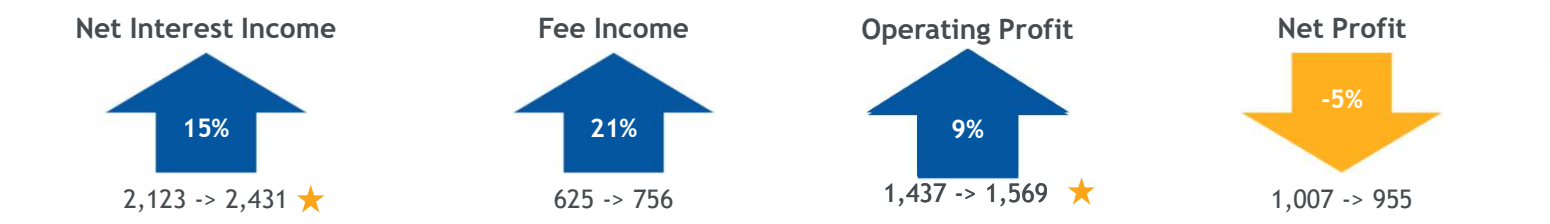
Advances



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

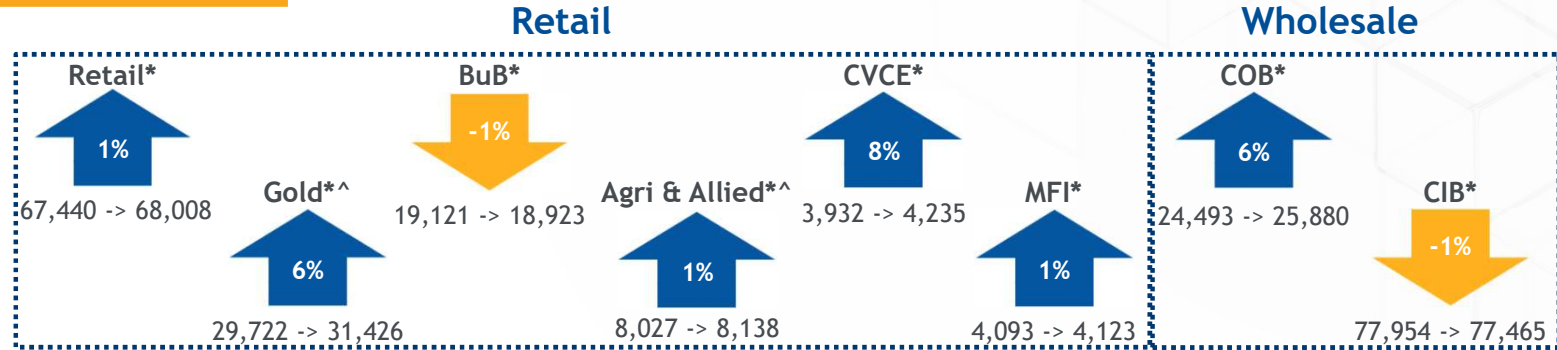
★ Highest ever



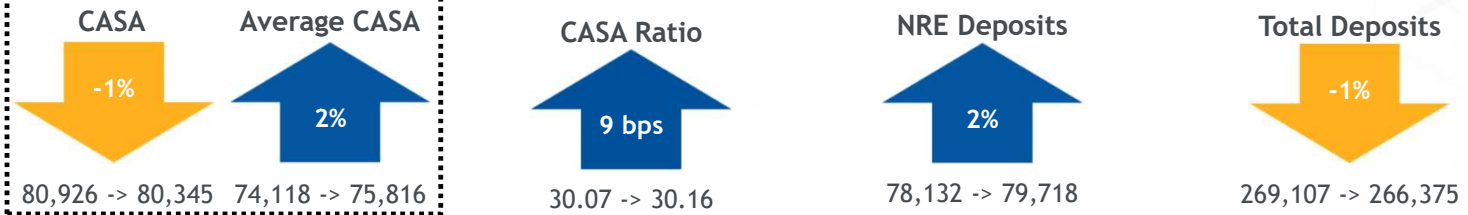
Comparison: Q-o-Q

₹ in cr

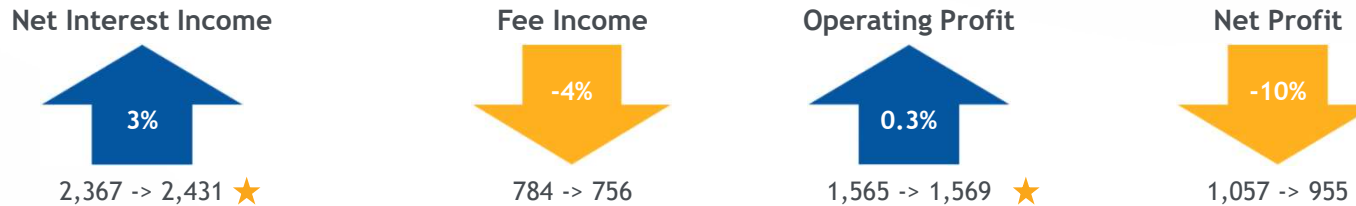
Advances



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

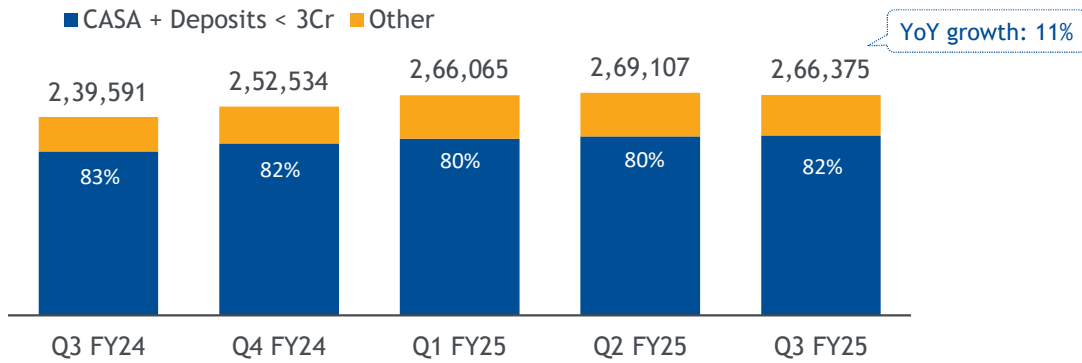


FEDERAL BANK
YOUR PERFECT BANKING PARTNER

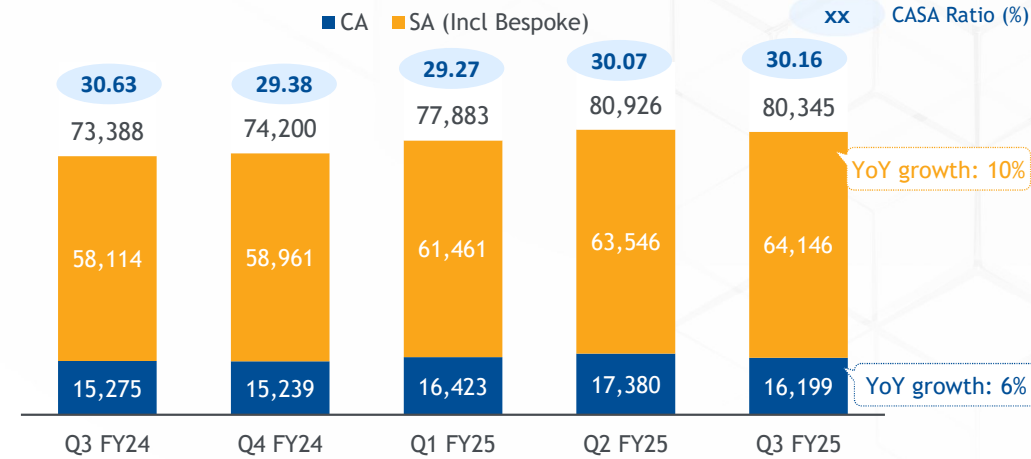
Liability trends

Resilient and reliable liability franchise

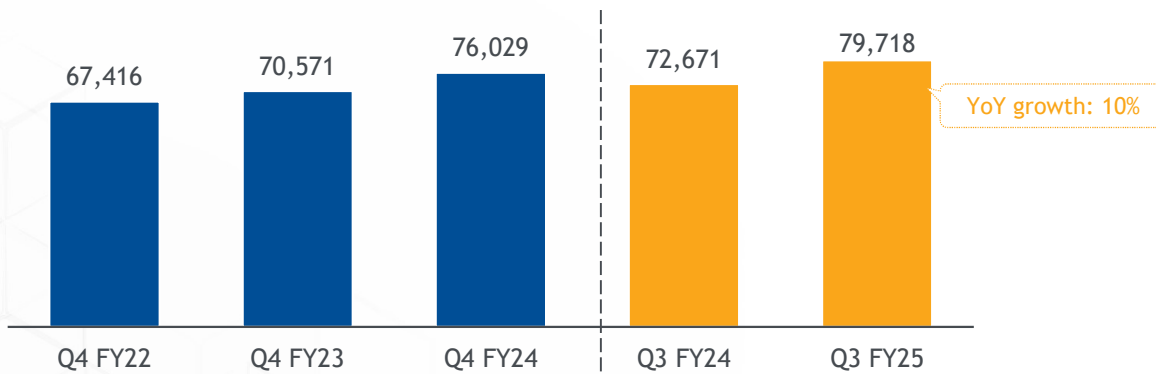
Deposits End Period (₹ in cr)



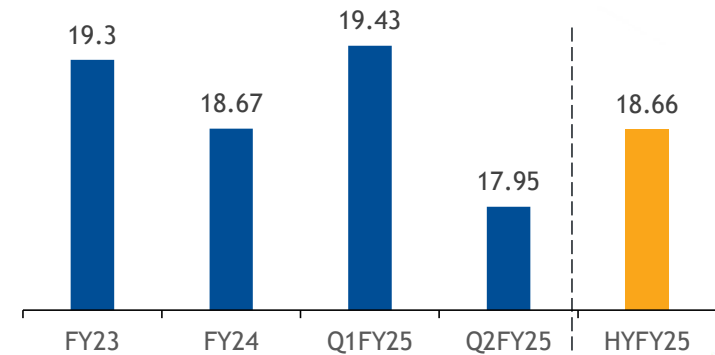
CA, SA & CASA End Period (₹ in cr) and CASA ratio (%)



NRE deposits (₹ in cr)



Remittance Market share (%)¹

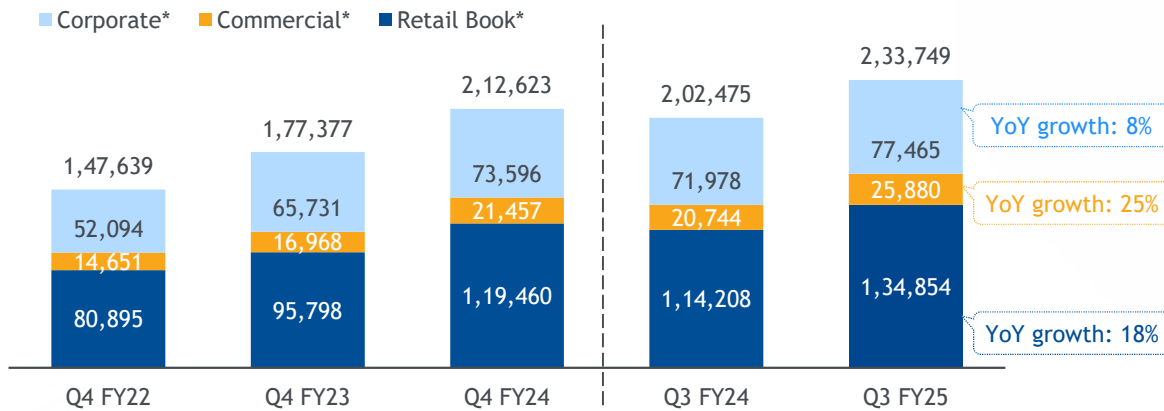


¹ Market share calculated based on (i) Federal Bank's remittances data, and (ii) Preliminary data from RBI report on balance of payment (Statement II: Standard Presentation of India's Balance of Payments)

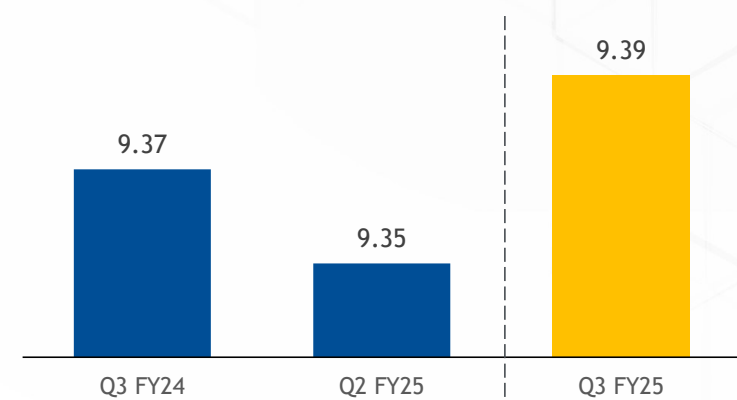
Credit portfolio distribution

Aligned with our strategic growth objectives

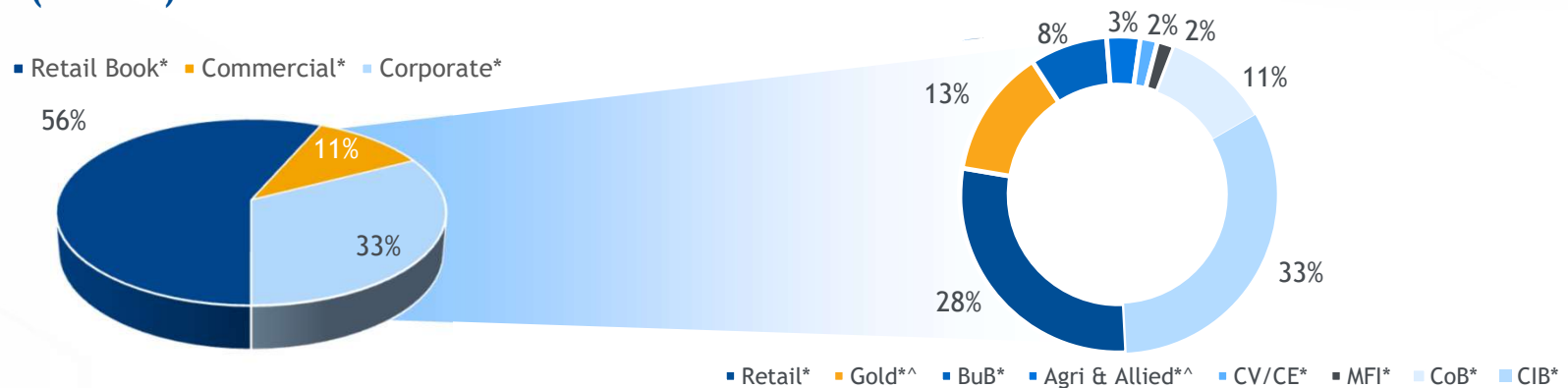
Gross Advances (₹ in cr)



Yield on advances (%)



Gross Advances mix (Dec-24)

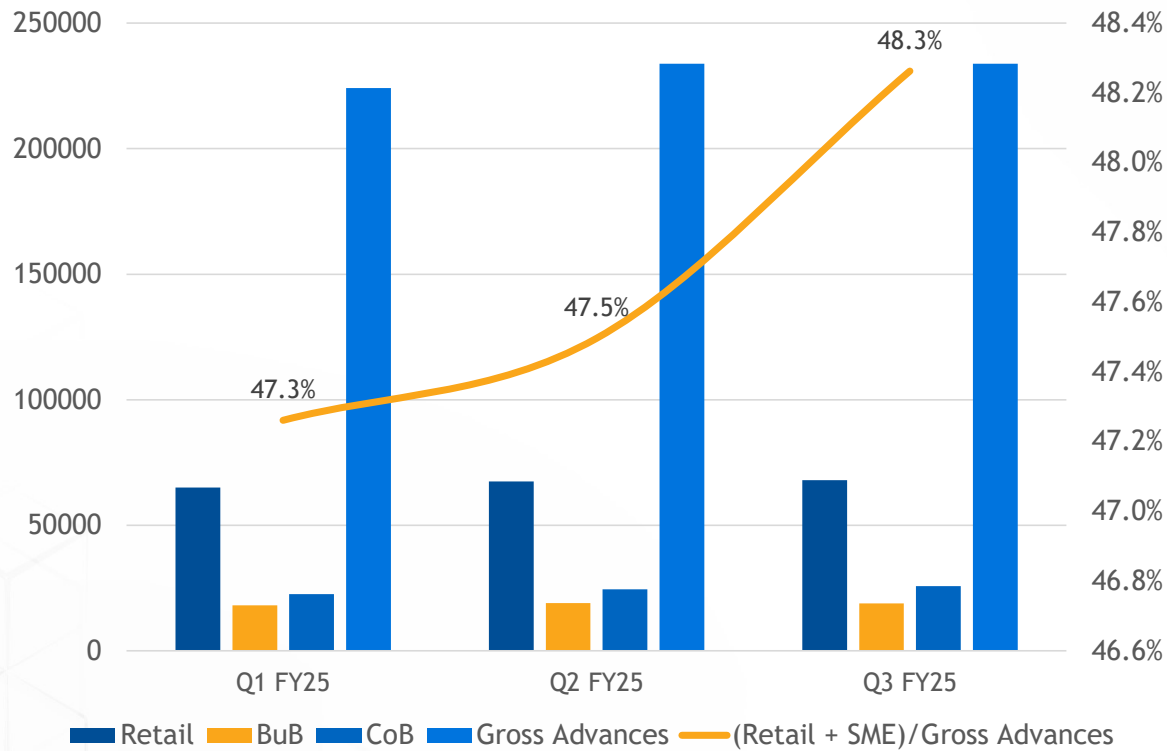


*Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.
 ^^Gold loans business vertical has been carved out by separating Retail Gold loans and Agri Gold loans from Retail and Agri vertical respectively



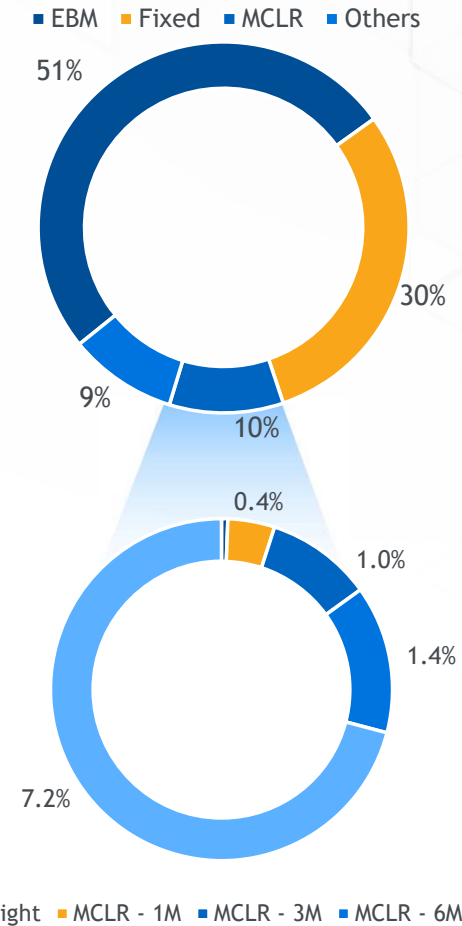
Credit portfolio distribution

(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

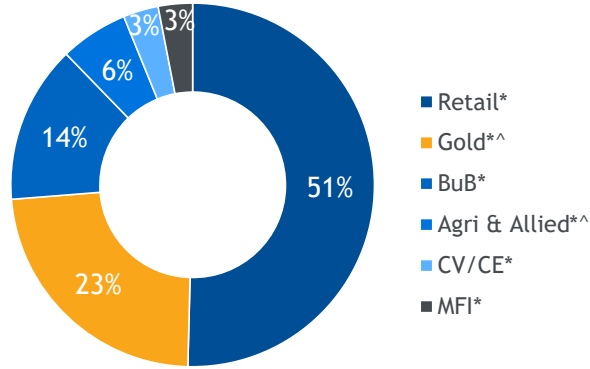
MCLR Split



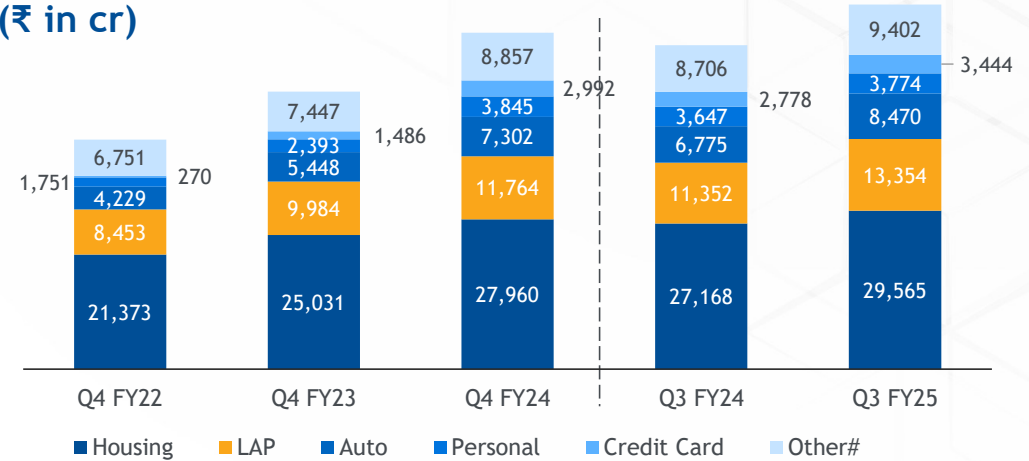
Retail Banking

Focus on prudent growth, aligned with evolving macro conditions

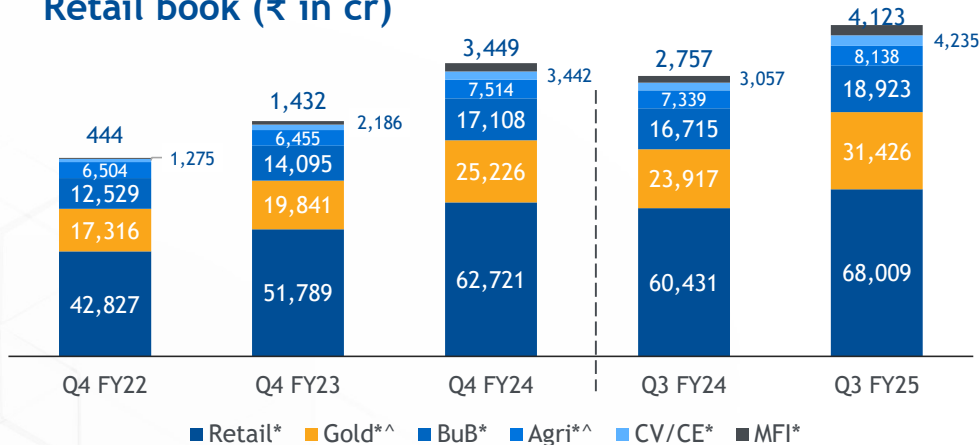
Retail book mix (Dec-24)



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.

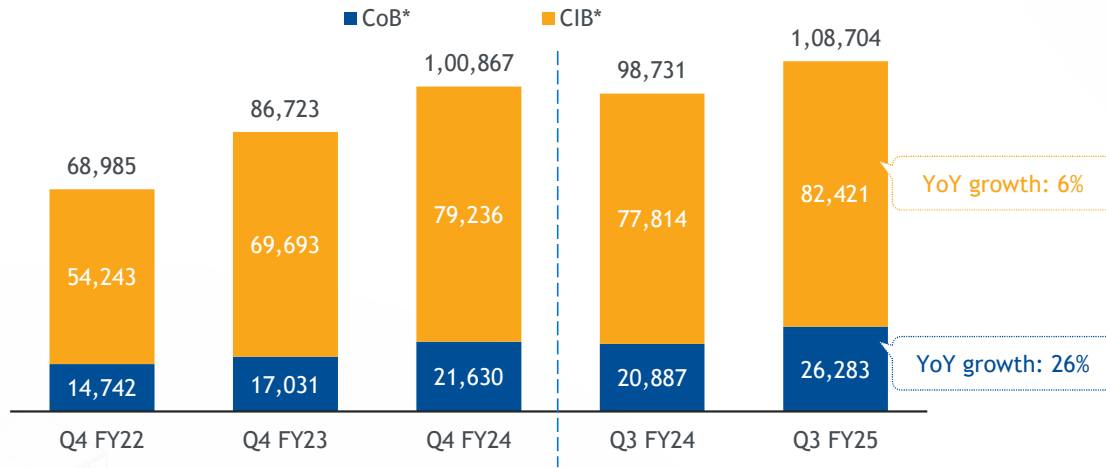
^Gold loans business vertical has been carved out by separating Retail Gold loans and Agri Gold loans from Retail and Agri vertical respectively



Wholesale Banking

Driving growth in targeted segments to optimize yield performance

Wholesale portfolio (₹ in cr)

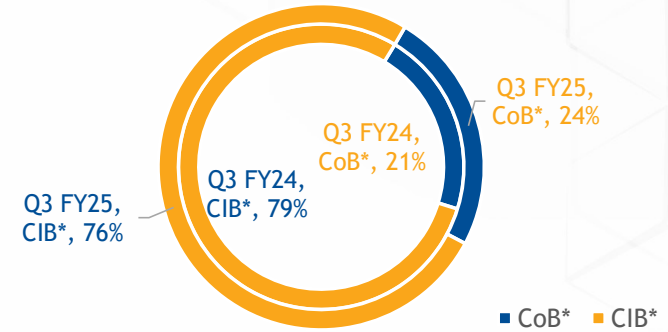


CIB book grew by 7.62% YoY

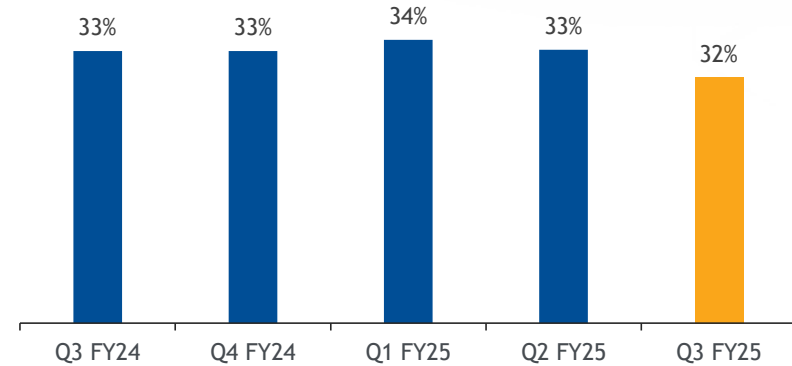
CoB grew by 24.76% YoY

Supply Chain Finance book up by 16.5% YoY.

Wholesale portfolio mix (Dec-24)



Wholesale Banking Self-Funding level

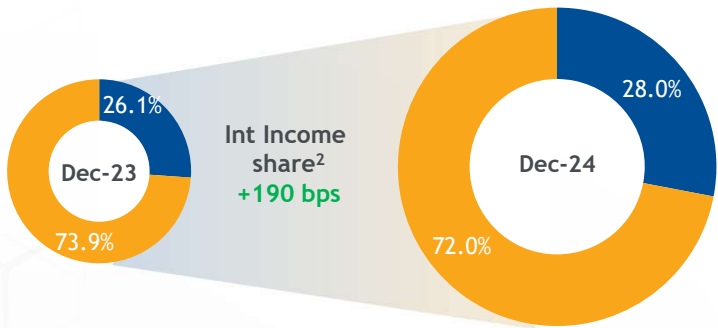
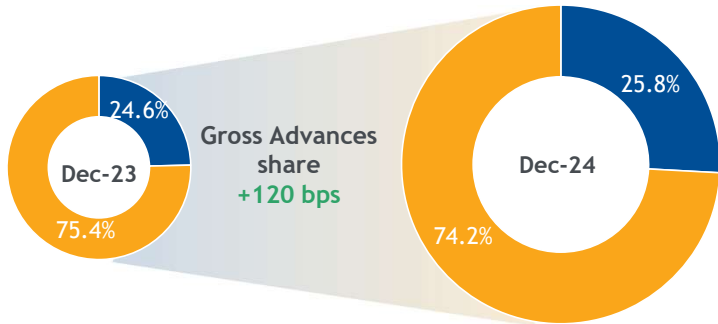


*Credit segments are realigned at the beginning of every FY. Vertical wise advance figures include credit substitutes and do not account for sale via IBPC.



High margin lending products

High Yielding Segment¹



Credit Cards⁴



24%
YoY growth

3,444
Gross advances
(INRcr)

Personal Loans⁴



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

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

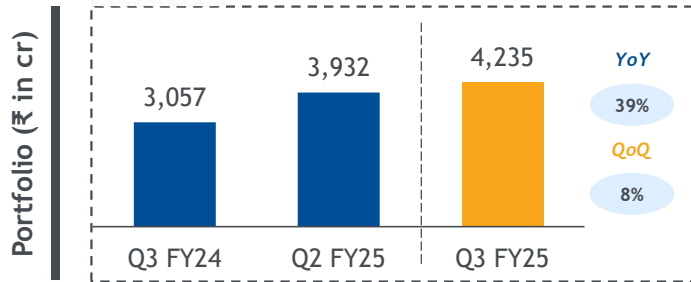
² Penal Interest is not included in the Interest Income for Q3 FY24

³ Figures show numbers including partnerships



Select high margin lending products

CV / CE



Disbursements:

650 INRcr
(Q3 FY25)

PSL:

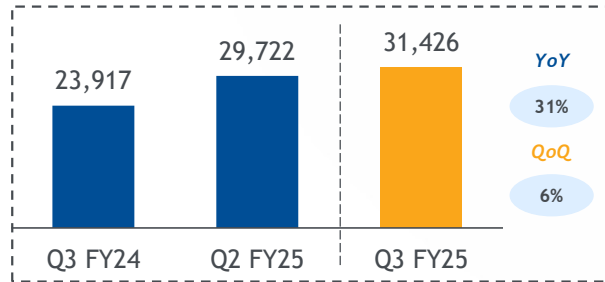
78%

Avg. ticket size:

27L
INR

✓ Tie-up with all major OEMs

Gold loans



No of Accounts:

17.15L

LTV:

67.91%

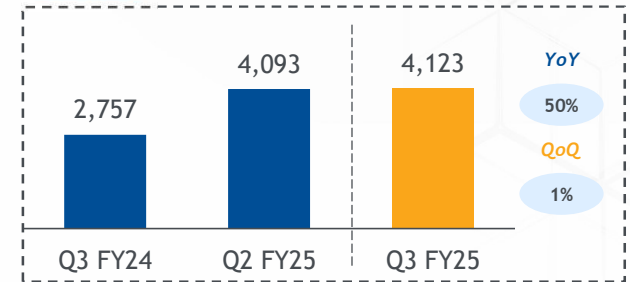
Tonnage:

66.38

Yield

10.04%

Micro Advances



Reach:

23 states
2 UT

No of customers:

12L+

Network:

22 BC partners
900+ BC outlets

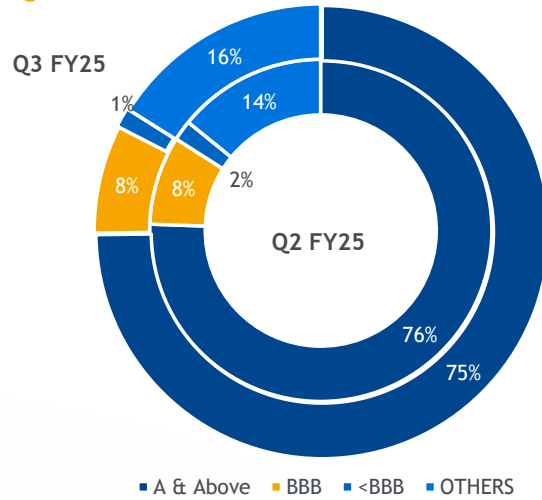
Women customers

98%+

Rating distribution

Rating distribution (CIB)

External rating of CIB advances

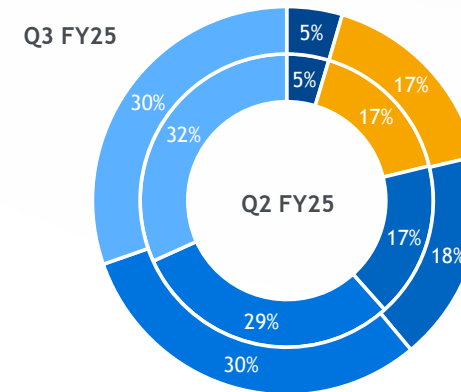


Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

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

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

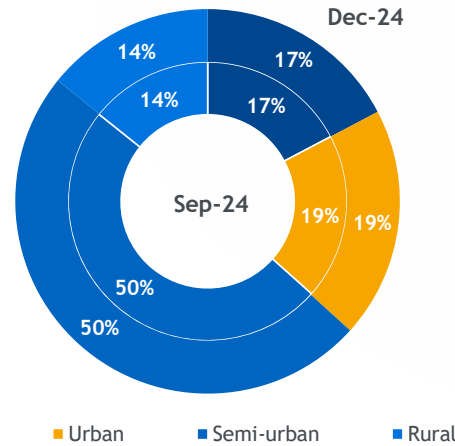
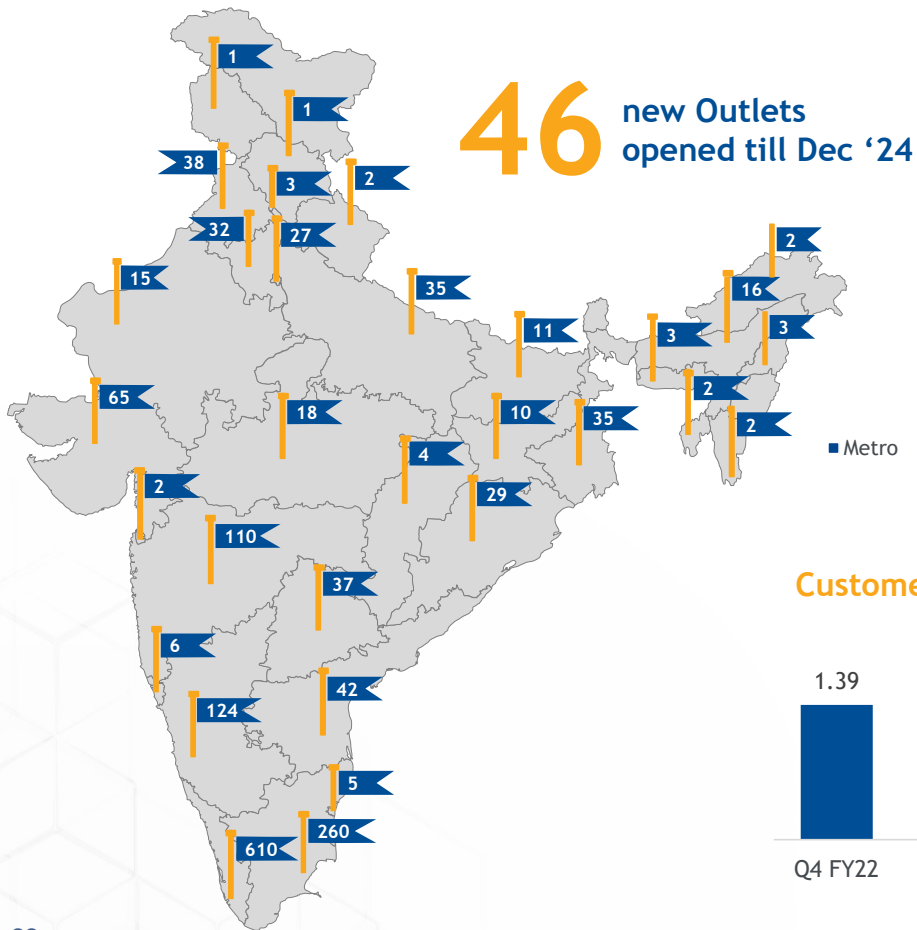
₹ in Cr	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25	QoQ	YoY
Loan processing fee	149	186	174	193	181	-6% ▼	21% ▲
Cards	181	207	191	208	208	0.1% ▲	15% ▲
Para banking	63	56	46	74	62	-16% ▼	-2% ▼
Banking commissions & exchanges	72	70	72	75	77	3% ▲	7% ▲
General service charges	118	54	125	176	184	4% ▲	56% ▲
Net Profit on Foreign Exchange Transactions	42	42	46	58	44	-24% ▼	5% ▲
Fee income	625	615	654	784	756	-4% ▼	21% ▲
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% ▼
Total other income	863	754	915	964	916	-5% ▼	6% ▲

Capital position

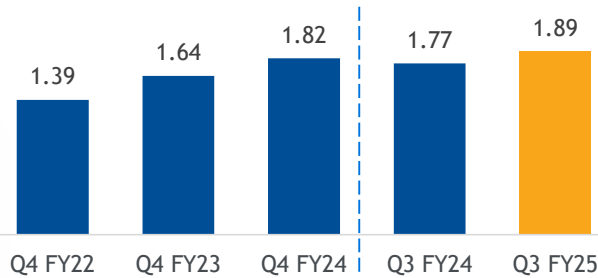
Adequately capitalized with a self-sustaining capital structure

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

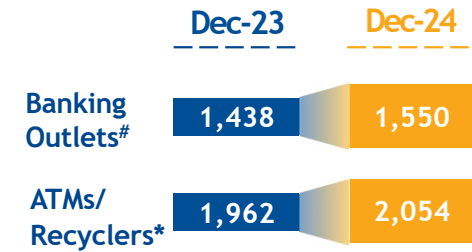
Distribution: Deriving efficiency from footprint



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



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



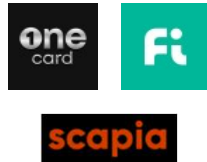
Growth through partnerships

Partners

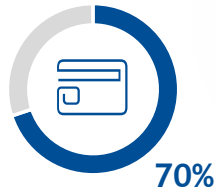
Business Share in Q3FY'25

Key metrics¹

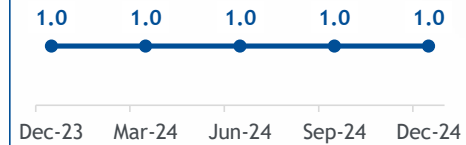
Co-branded credit cards



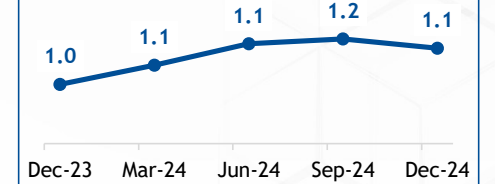
Card programs under CUG³



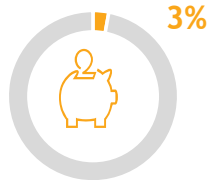
Cards Issued:



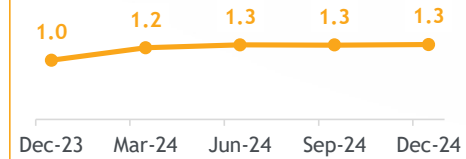
ENR:



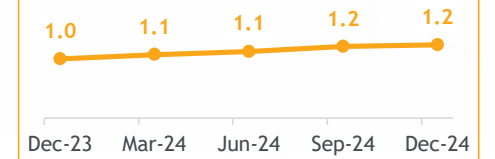
Savings franchise



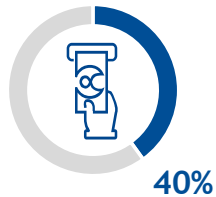
TD Balance



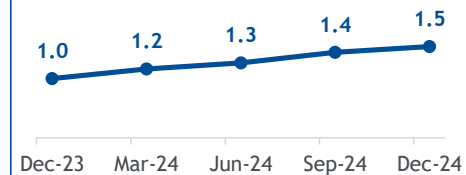
CASA Balance:



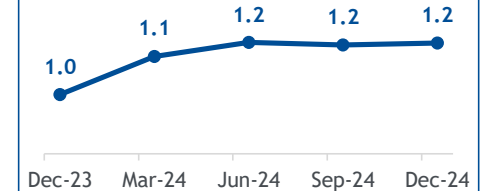
Personal loans



#Accounts:



PL Balance:



¹ Indexed Number

³ Card programs under CUG: Jupiter

Digitization as a Multiplier

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



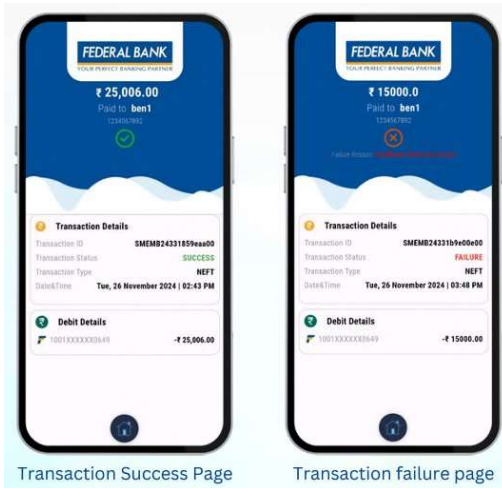
FEDERAL BANK

YOUR PERFECT BANKING PARTNER

Note: Data as at Dec-24 unless specified otherwise

Major Initiatives

Consistently at the forefront of tech innovation



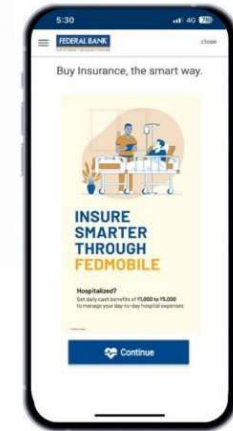
FedCorp Version 2.7

- 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

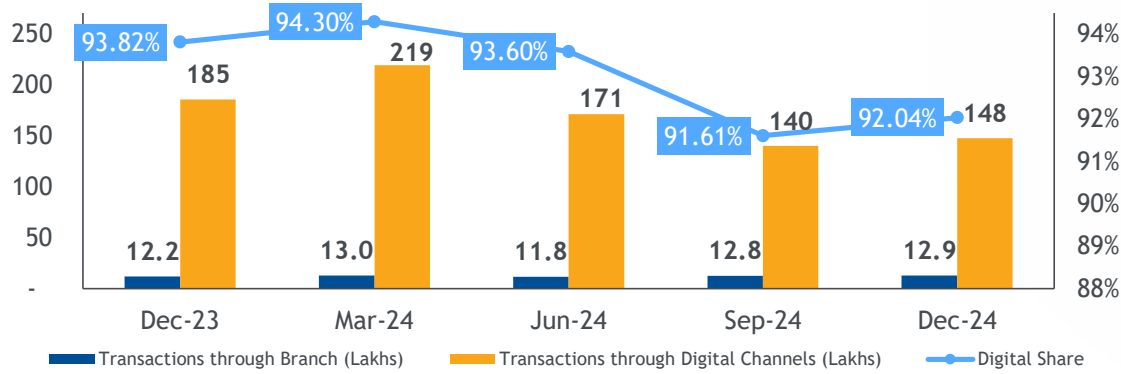
We launched Star Group Hospicash Insurance product through FedMobile. This is a daily cash benefit plan that provides a fixed amount of cash up to 30 days. The plan offers daily cash benefits upto ₹5000 per day .



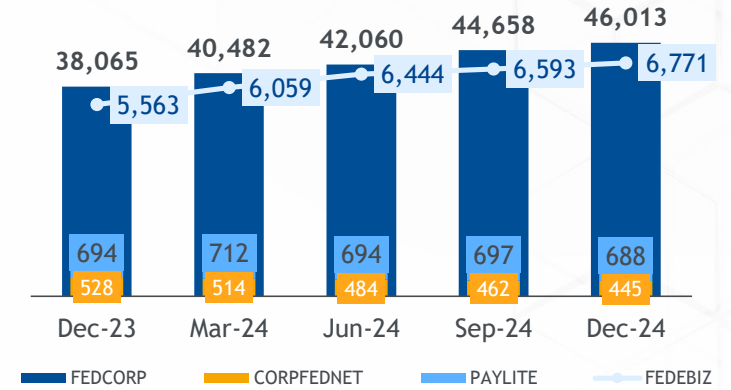
Digital migration

Steadfast digital migration consistency maintained

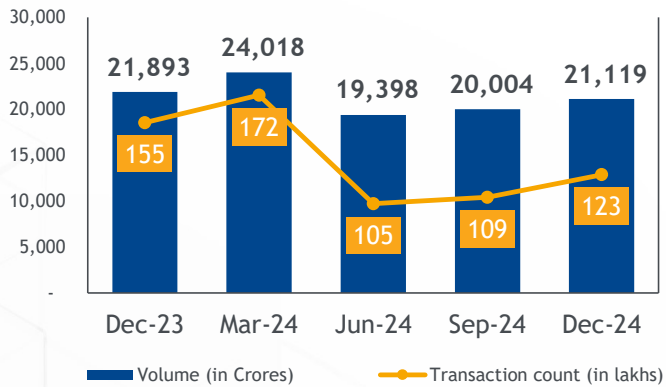
Branch vs. Digital Transactions (₹ in Lakh)*



Corporate Digital Products - Active Users¹

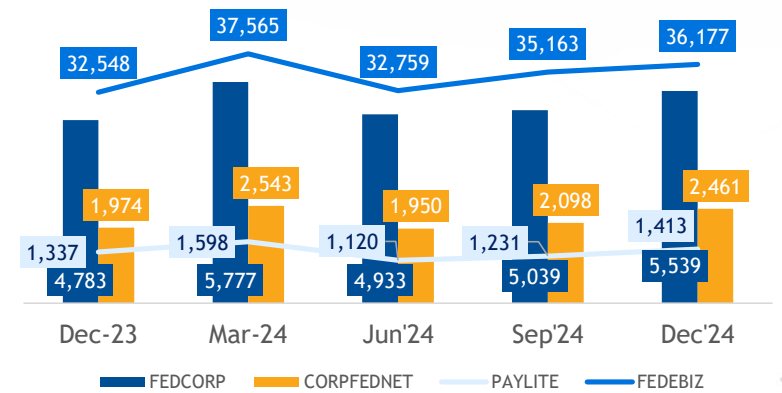


Mobile Banking Volume & Txn Count



- 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

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

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



Improving Adoption

1.5x growth in penetration of corporate clients

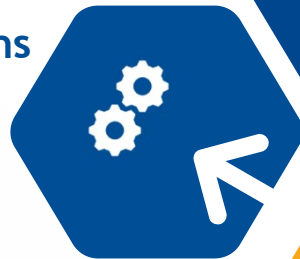


Growing Digital Solutions

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.

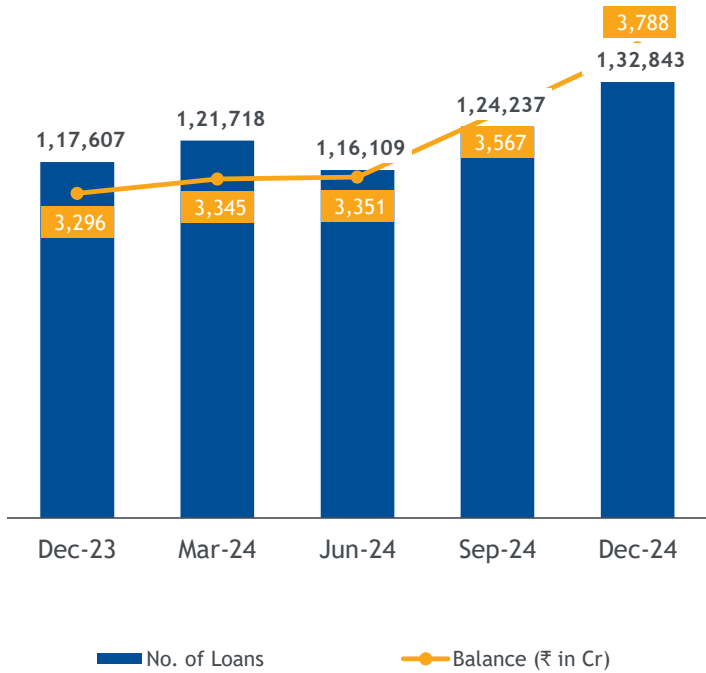
Growth in UPI volumes

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

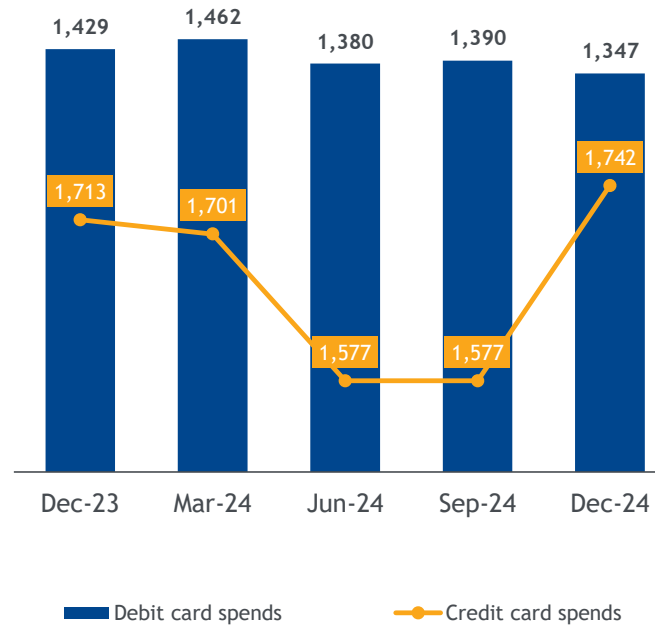


Digital lending and card spends

BYOM Digital Personal Loans



Card spends (₹ in Cr)¹



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

¹Monthly 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

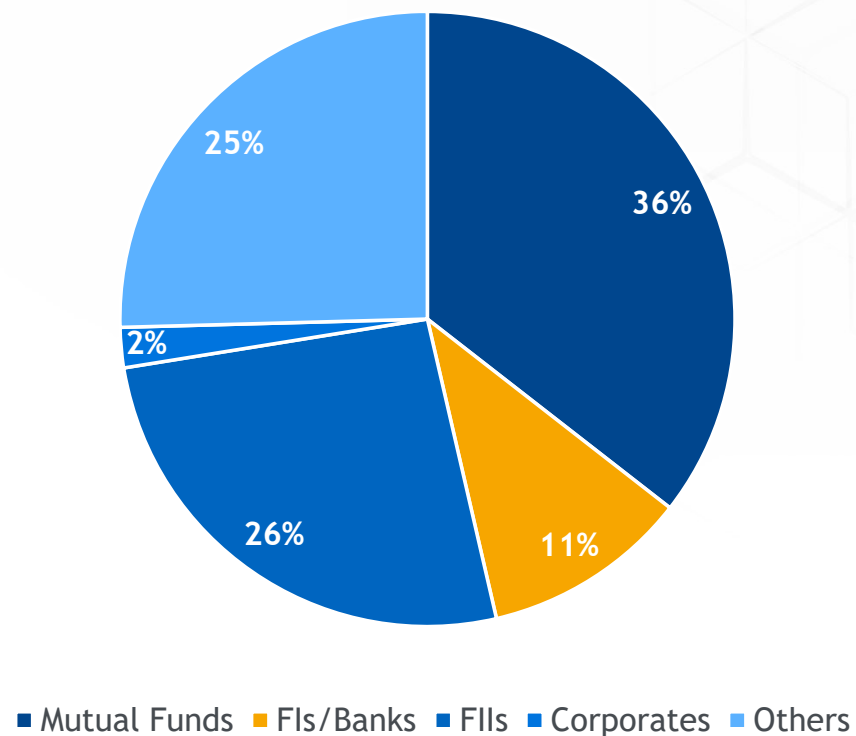
YOUR PERFECT BANKING PARTNER



Balance sheet & shareholding pattern

₹ in Cr	Sep-24	Dec-24
LIABILITIES		
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
TOTAL	3,35,543	3,39,905
ASSETS		
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
TOTAL	3,35,543	3,39,905

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%
Net interest income	2,123	2,367	2,431	3%	15%
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%
Operating profit	1,437	1,565	1,569	0.3%	9%
Total provisions (inc. tax)	430	509	614	21%	43%
Net profit	1,007	1,057	955	-10%	-5%

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%
---	-----	-----	-----	-----	-----

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

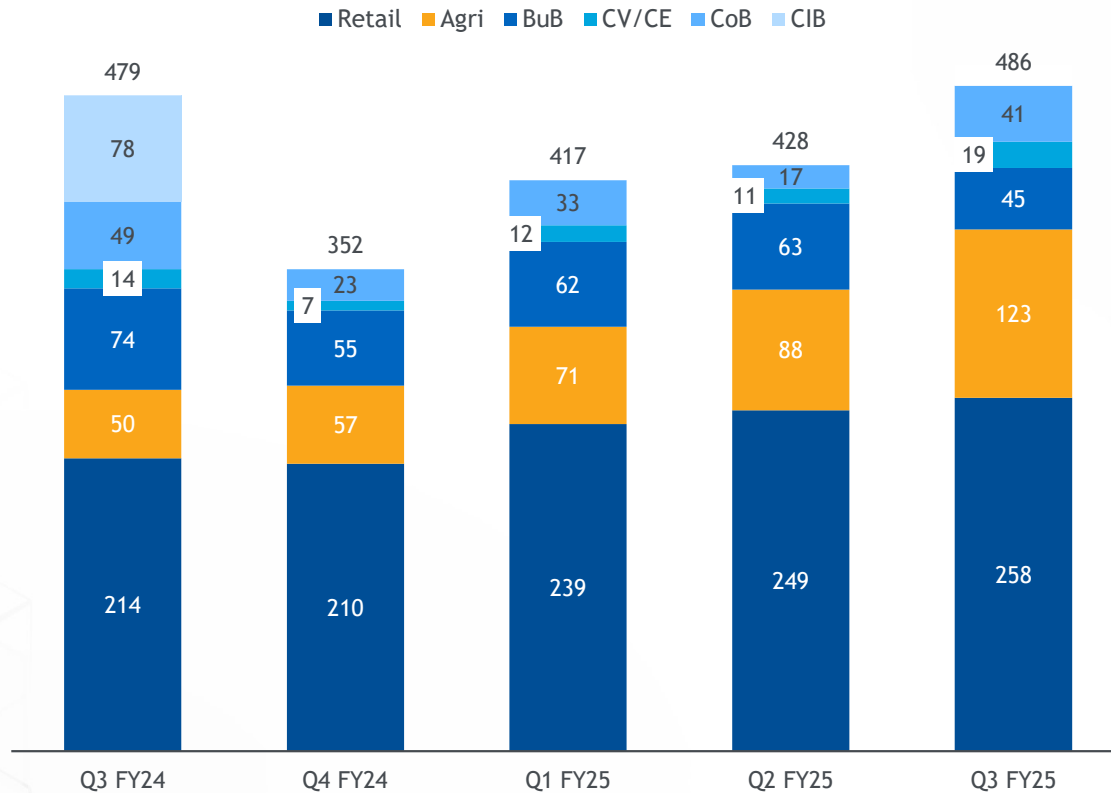
Efficiency

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

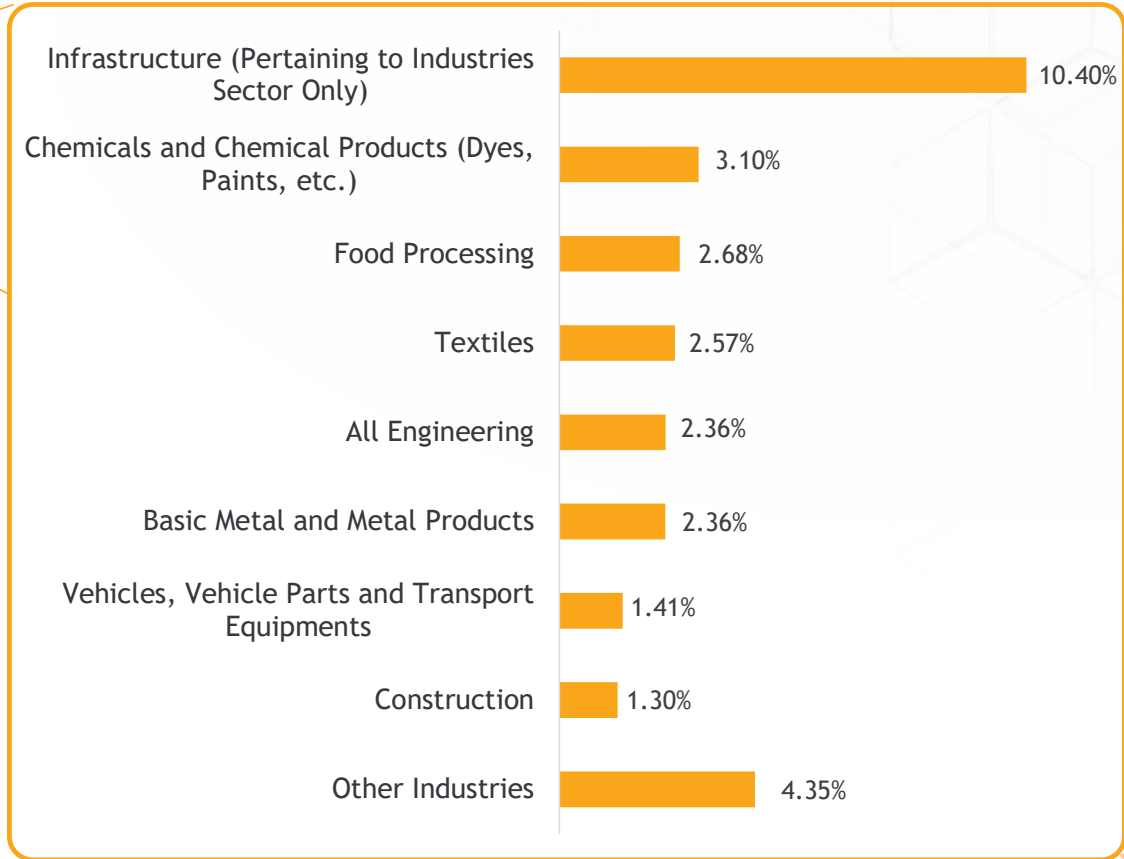
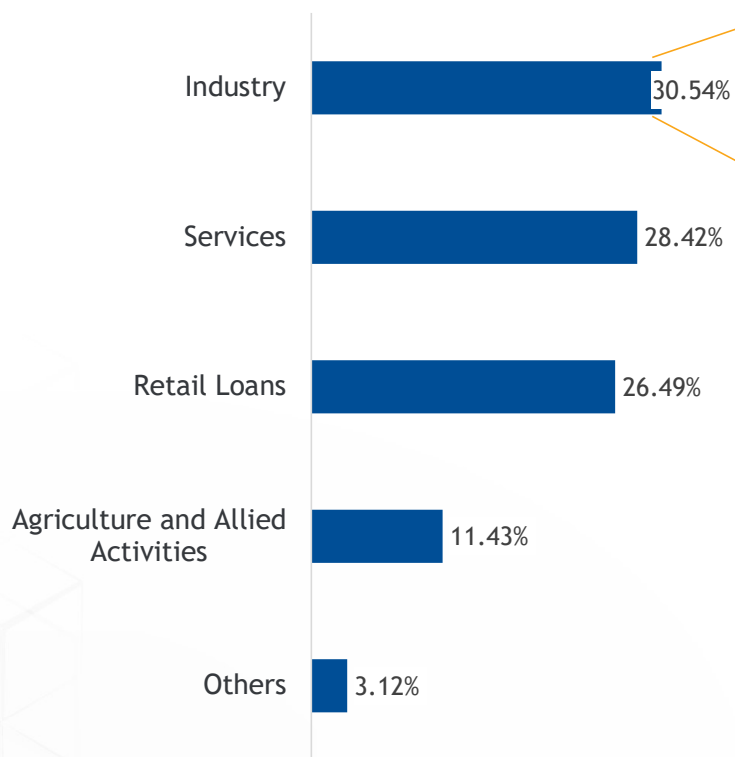
NPA Composition

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

Restructured book

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

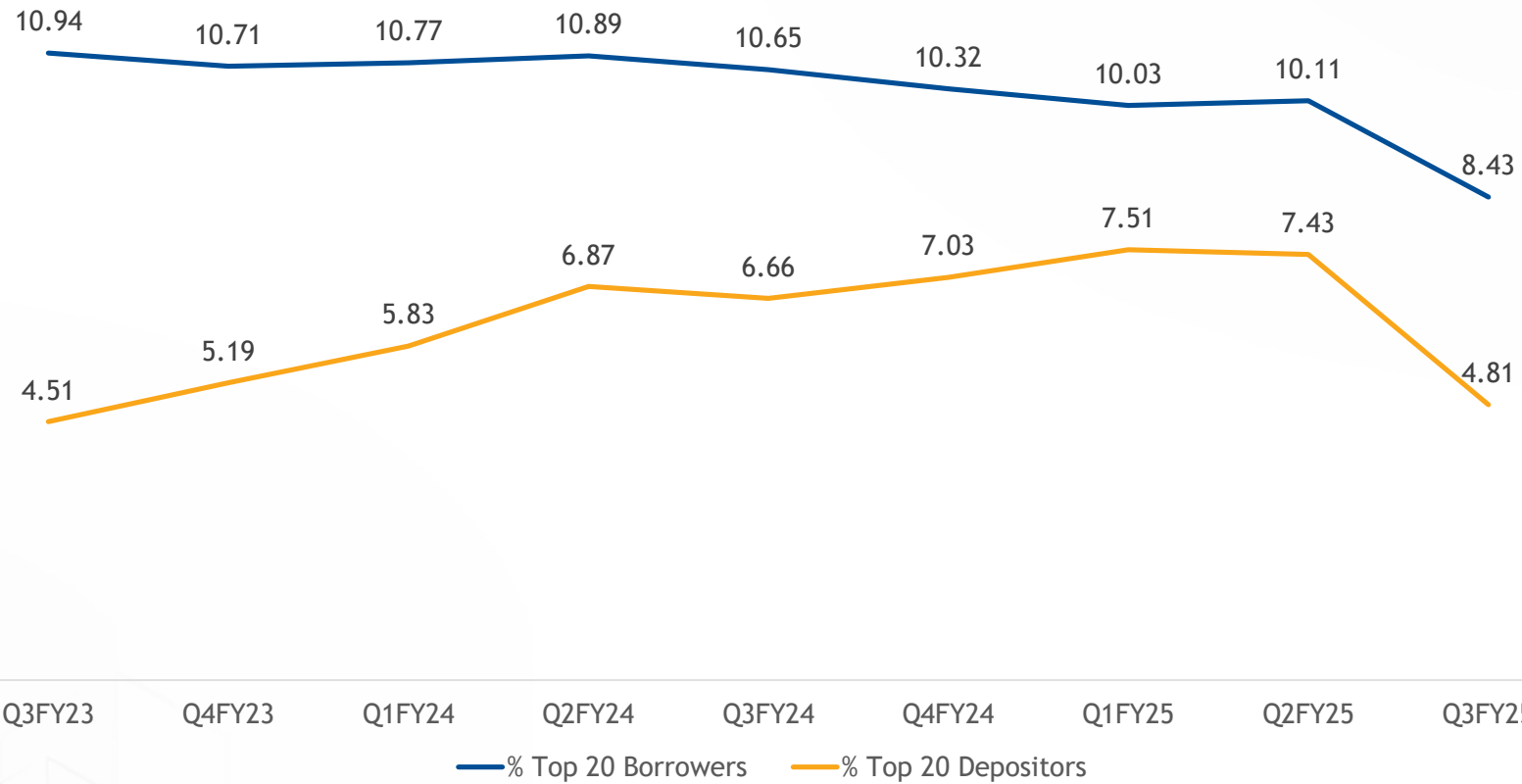
Top Sectors in Advance Portfolio as per Basel 3 Disclosure#



*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%

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

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 31st 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

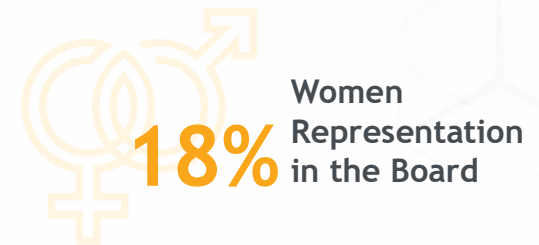
87.1% of the AUM continues to be secured.

Corporate governance & ESG snapshot

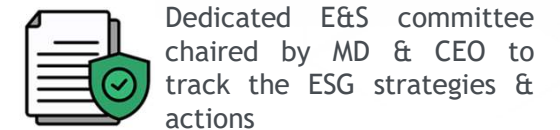
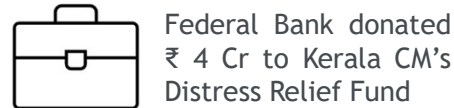
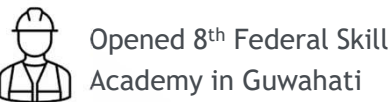
Strong & Diverse Board



Focus on Gender diversity



ESG



Diversity & Inclusion

Social Responsibility

Governance Structure

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	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	380KWp	1,18,500 Litre	8.81 Lakh	1.28%	42%
Dec-24	₹ 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.



FEDERAL BANK
YOUR PERFECT BANKING PARTNER

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