

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

In continuation of our earlier intimation vide letter SEC/LODR/153/2024-25 dated July 24, 2024, on aforesaid subject pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the revised investor presentation on the Unaudited Financial Results for the quarter ended June 30, 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,

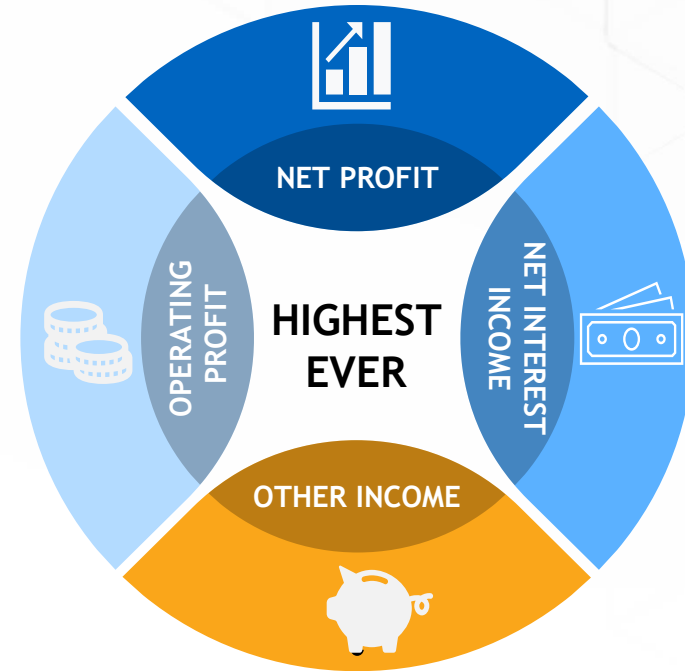
For The Federal Bank Limited

Samir P Rajdev
Company Secretary

Encl: as above

Investor Information

Q1 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 herein 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

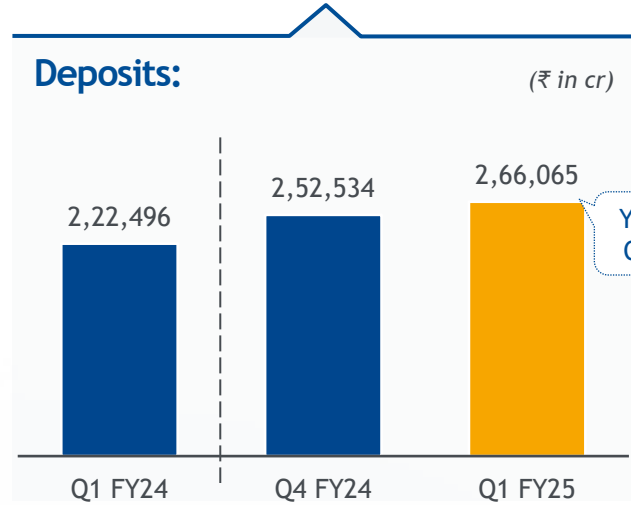
		Pages
01	Key highlights	4-9
02	Business parameters	10-20
03	Distribution strategy and digital migration	21-27
04	Appendix	29-38



Consistently delivering robust growth and sustained profitability...



DEPOSITS

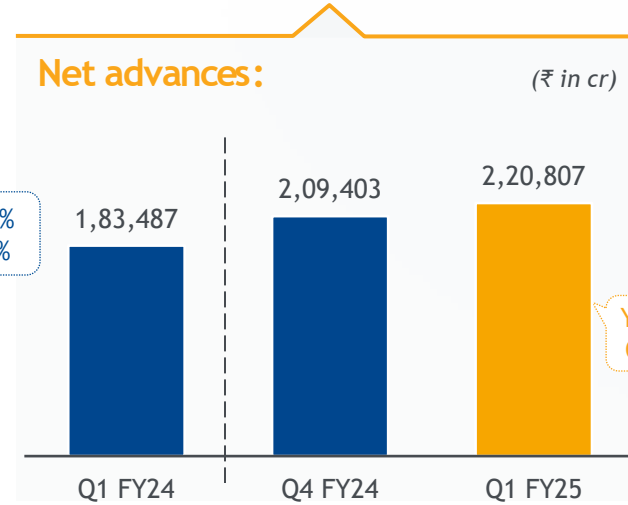


- ✓ The resident savings book grew by 4.3% on a QoQ basis.
- ✓ Core deposits form 98% of total deposits.
- ✓ Avg. deposits grew by 7.1% on a QoQ and 20.6% on a YoY basis.

Sustained business momentum



ADVANCES

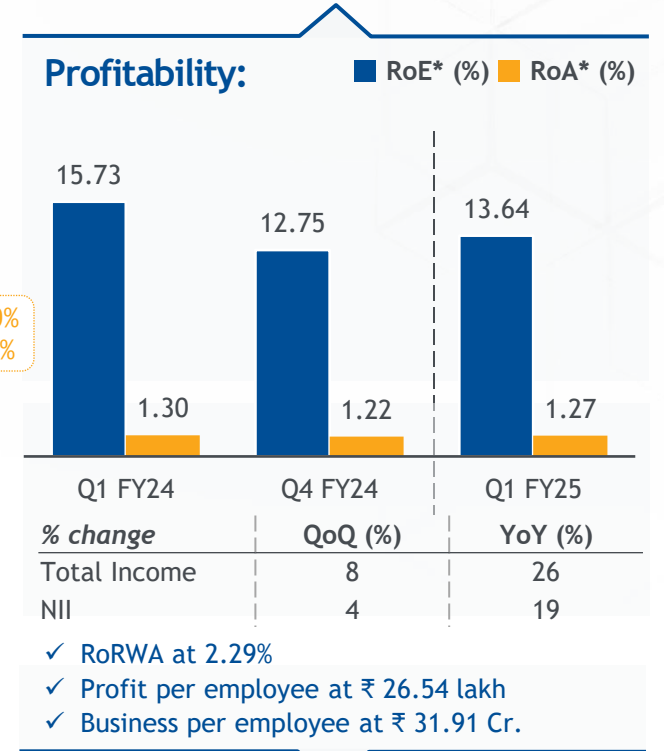


- ✓ Retail Book[#] up by 19.6% YoY
- ✓ Business Banking book[#] up by 20.5% YoY
- ✓ CIB¹ # grew by 12.2% YoY
- ✓ CoB² # grew by 23.7% YoY
- ✓ CV/CE³ # up by 51.7% YoY
- ✓ Gold loan up by 31% YoY

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 ₹ 1,010 Cr

Highest ever Operating Profit of ₹ 1,501 Cr, grows 35% on a QoQ basis



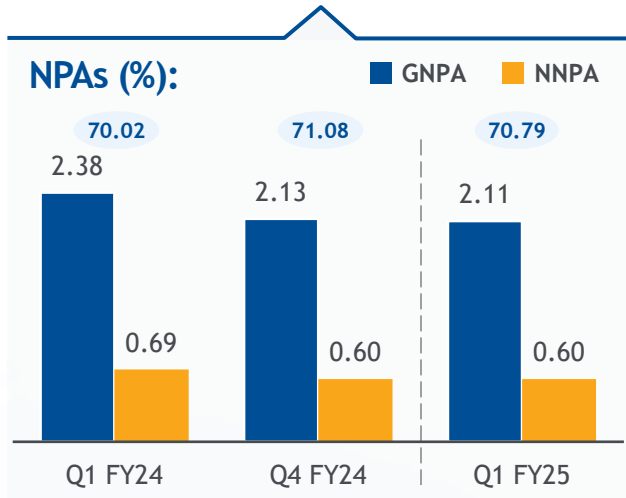
FEDERAL BANK

YOUR PERFECT BANKING PARTNER

... while maintaining asset quality and expanding distribution capabilities



ASSET QUALITY



- ✓ GNPA improves by 27 bps on a YoY basis.
- ✓ NNPA improves by 9 bps on a YoY basis.
- ✓ PCR (incl TWO) stands at 82.06%
- ✓ Collection Efficiency maintained: Recoveries & Upgradations of ₹206 Cr

Asset quality - stable and improving

xx% Provision Coverage ratio

*Including Cash Recyclers and Mobile ATMs

¹Relationship Managers

²Direct Selling Agents

³Business Correspondents

⁴Bus as a Platform



As per RBI's Master Direction on Bank's investment valuation, ₹ 412.51 Cr increase in reserves as on 30th June'24.



REACH

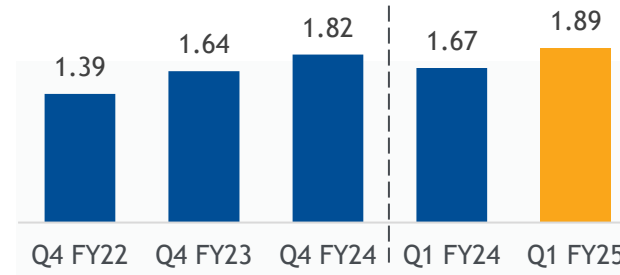
Banking Outlets / ATMs: (Jun-24)

1,518 / 2,041*

Alternate channels:

- Fintechs
- RMs¹ / DSAs² / BCs³
- BaaP⁴

Customers (No in Cr):



Multi-pronged approach to distribution



KEY CALLOUTS

Remarkable Balance Sheet Growth

Deposit Growth stands at 5.36% QoQ
Net Advance growth stands at 5.45% QoQ

Both CV/CE and MFI book crosses 3700 cr.

CV/CE book grows 51.73% YoY
MFI book grows 107.24% YoY

Gold loan book crosses 27000 cr.

Grew by 31.08% on a YoY basis.

Net Worth crosses 30,000 Crs

Net Worth of your bank stands at
Rs.30300.84 Crs.

Fee Income grows to Rs. 652.48 Crs.
Grows at 21.87% YoY

Strong democratic growth across verticals



FEDERAL BANK

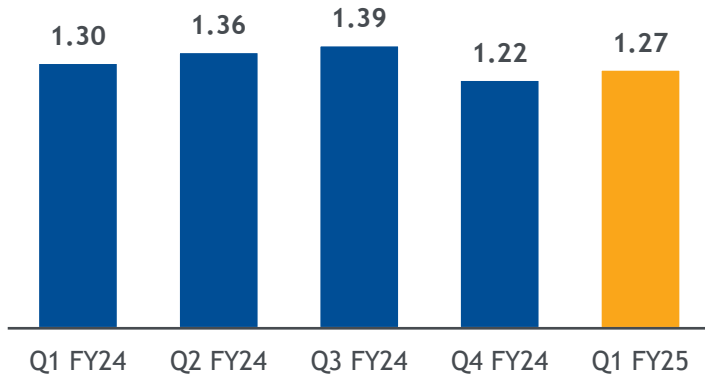
YOUR PERFECT BANKING PARTNER

Key ratios

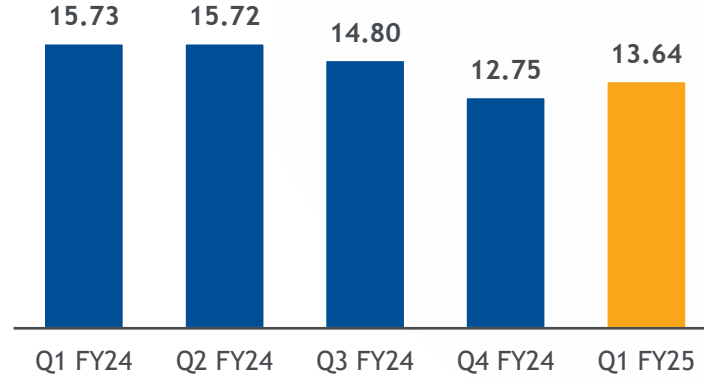
NIM holds steady at 3.16% amidst intense deposit growth, with ROA and ROE showing sequential QoQ improvement.



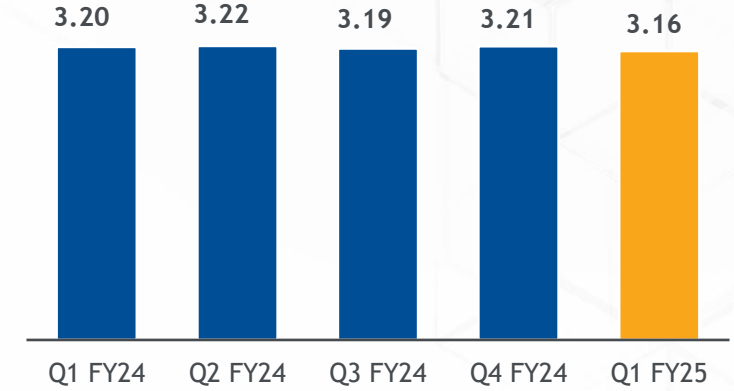
RoA (%)*



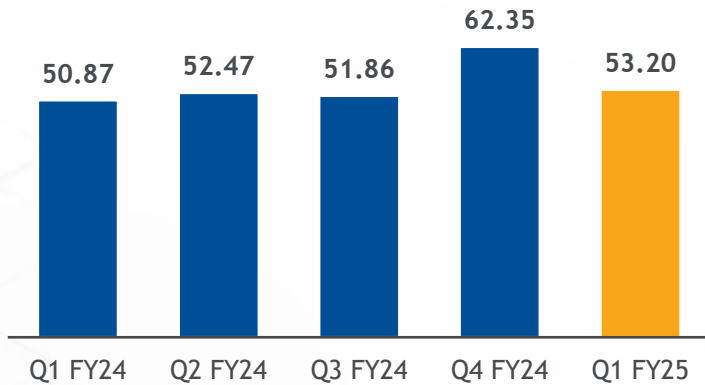
RoE (%)*



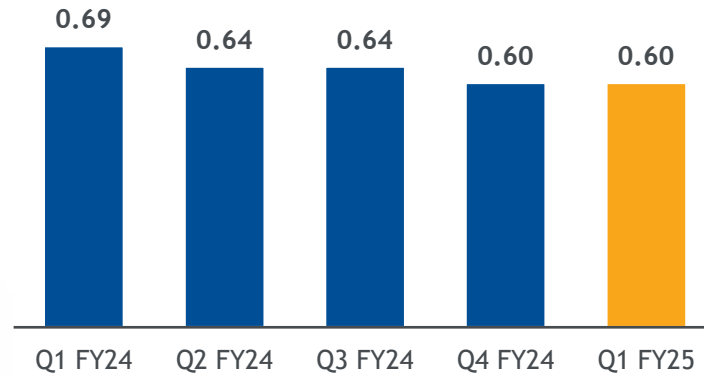
Net interest margin (%)*



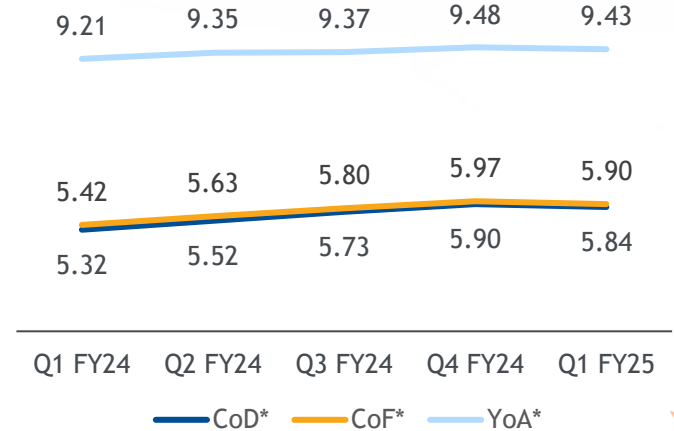
Cost to income ratio (%)



NNPA (%)



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



*Annualized



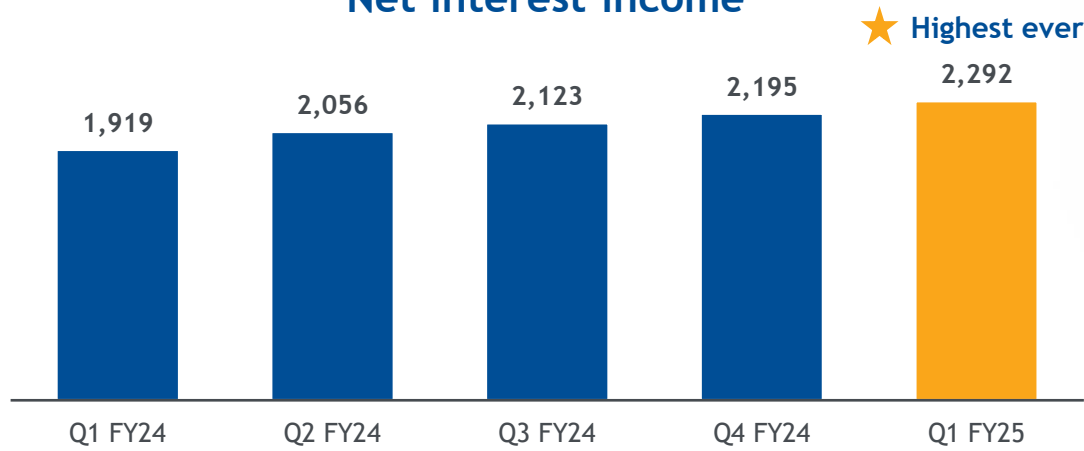
Key P&L parameters

Achieved highest-ever Net Interest Income, complemented by a 21.87% YoY surge in Fee Income

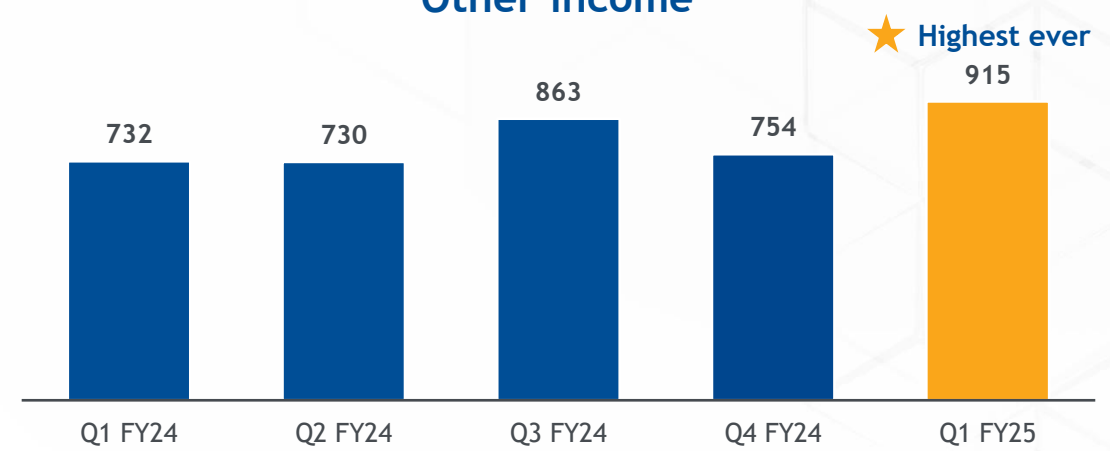
₹ in cr



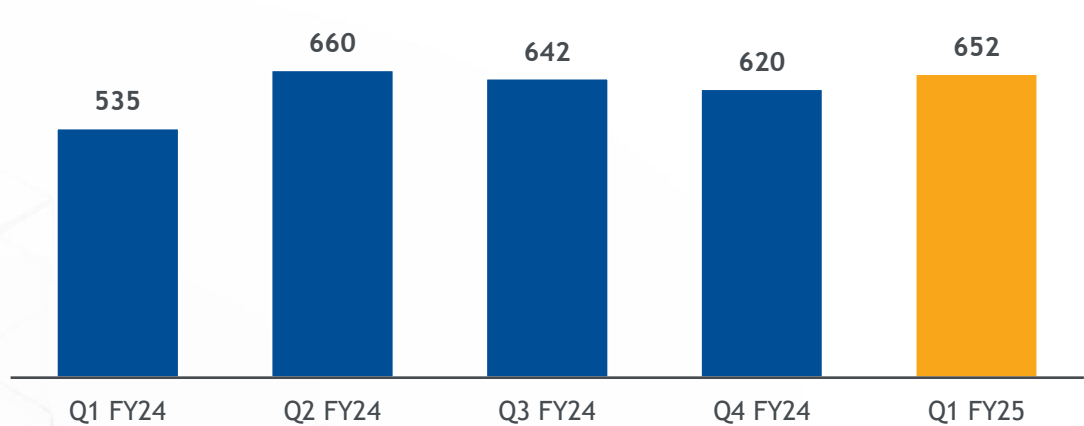
Net interest income



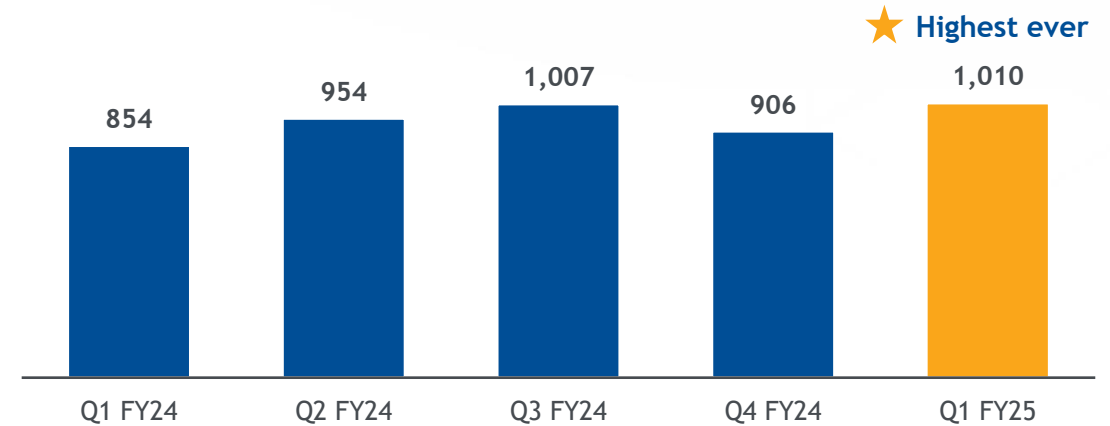
Other income



Fee income



Net profit



Highest ever Quarterly Net Profit of ₹ 1,010 Cr
Highest ever Other Income of ₹ 915 Cr



FEDERAL BANK

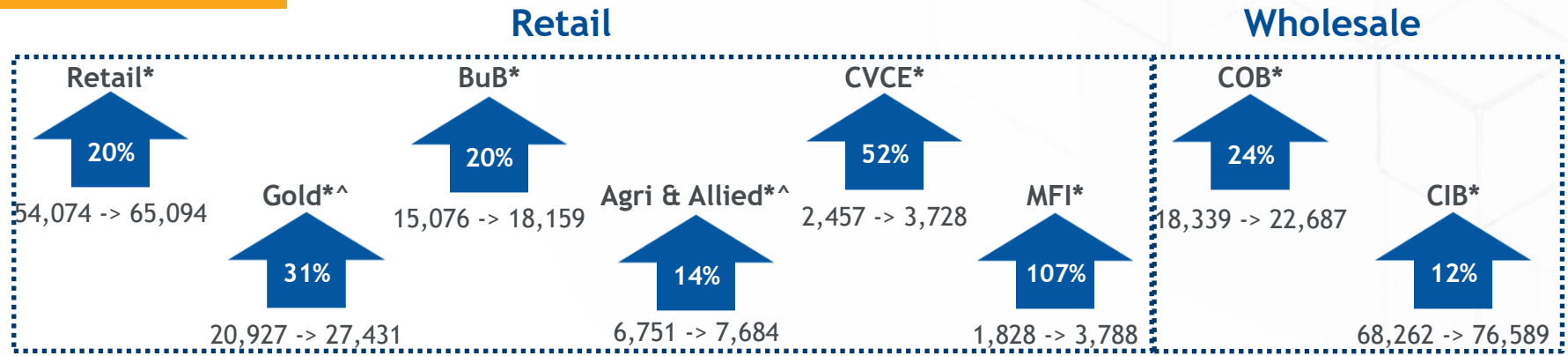
YOUR PERFECT BANKING PARTNER

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



FEDERAL BANK

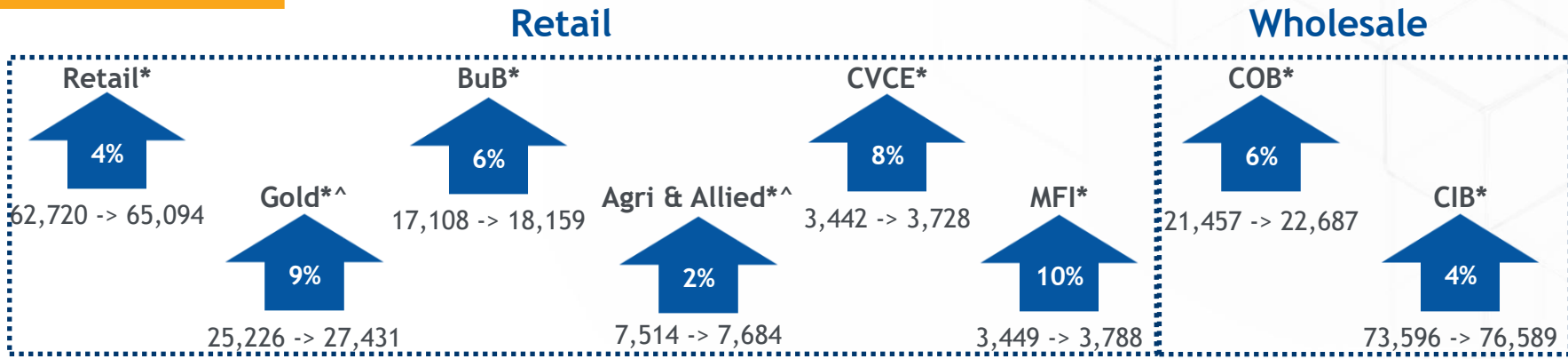
YOUR PERFECT BANKING PARTNER

Comparison: Q-o-Q



₹ in cr

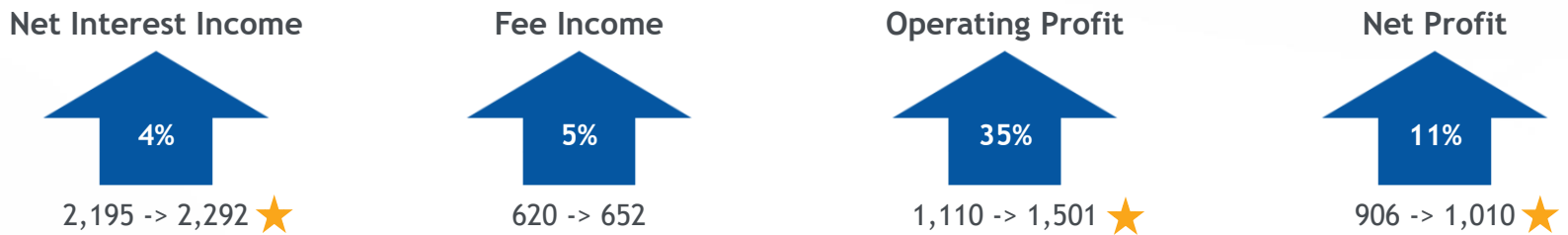
Advances



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



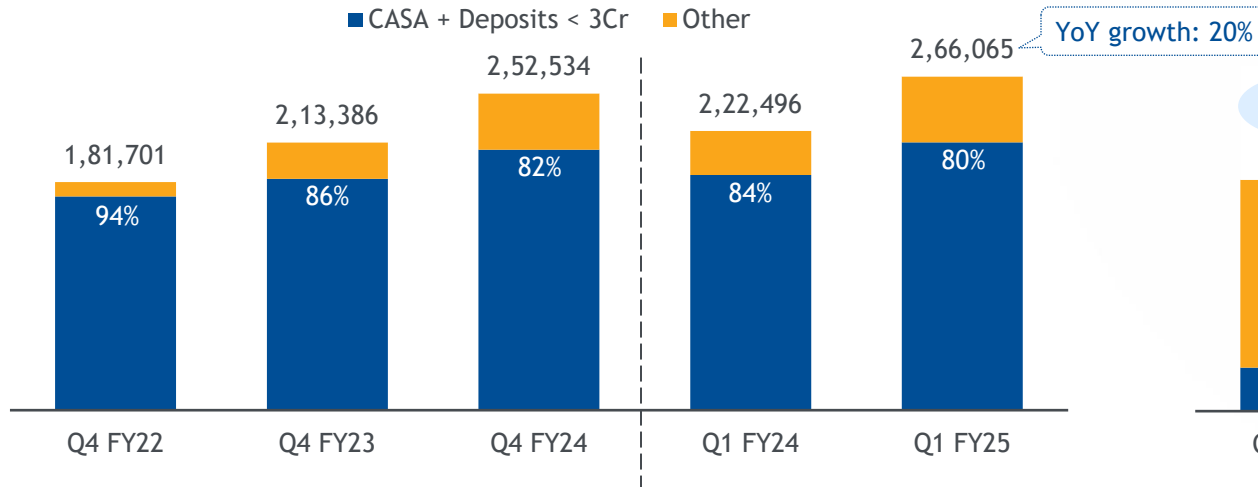
FEDERAL BANK
YOUR PERFECT BANKING PARTNER

Liability trends

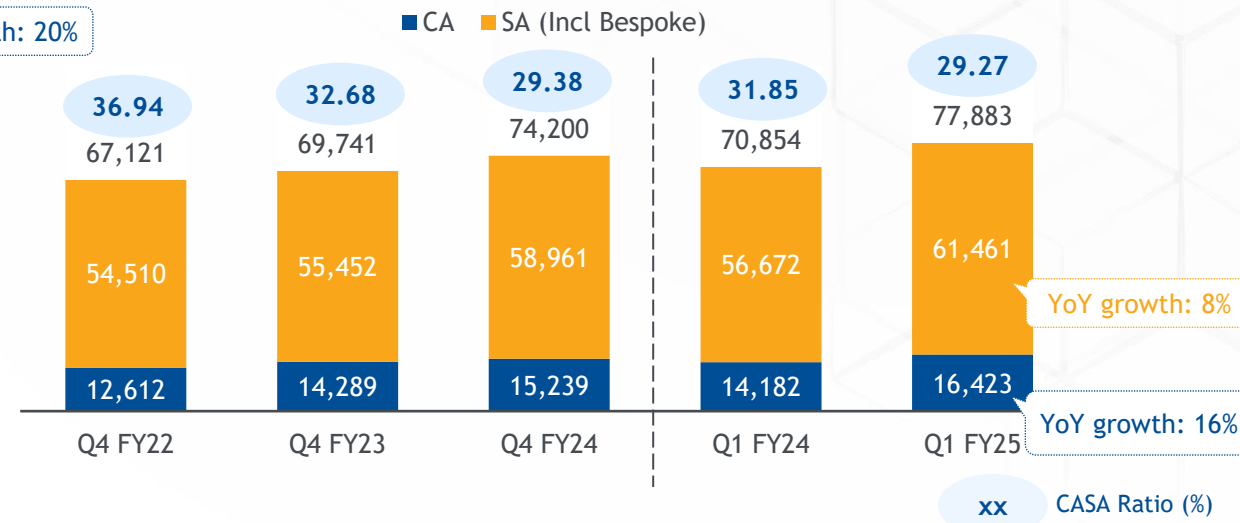
Cost of deposits contracts while maintaining an impressive 5.36% QoQ growth



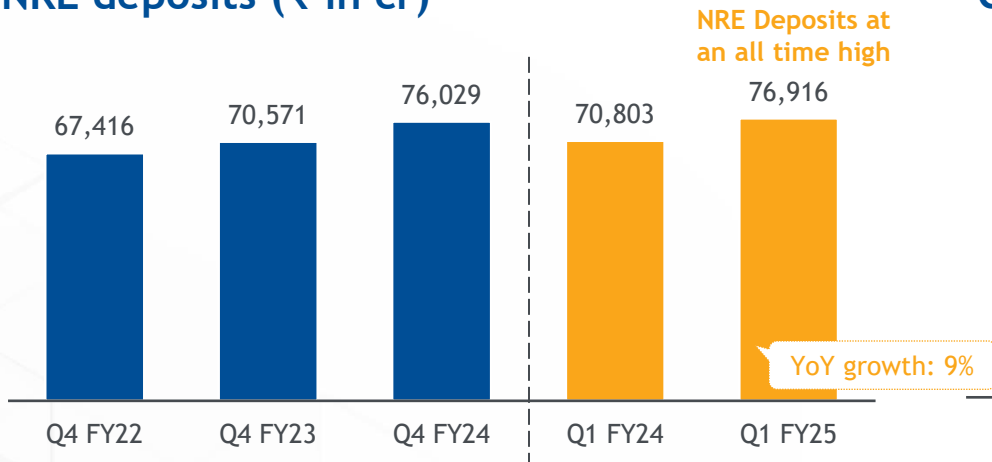
Deposits (₹ in cr)



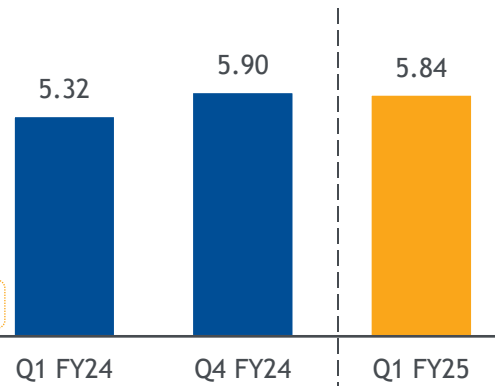
CA & SA (₹ in cr) and CASA ratio (%)



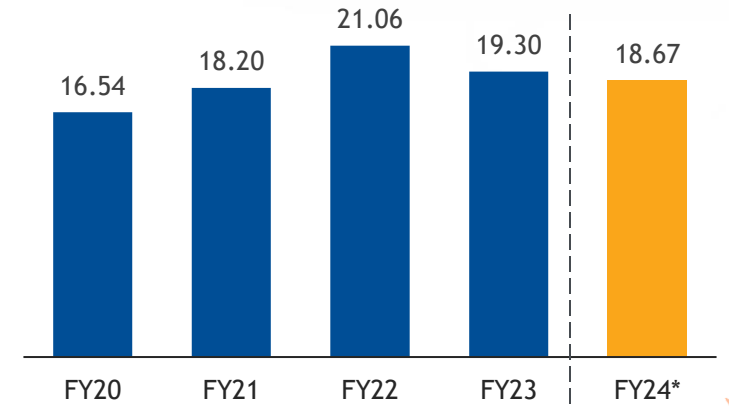
NRE deposits (₹ in cr)



Cost of deposits (%)¹



Remittance Market share (%)²



* For full year FY24

¹ Annualised

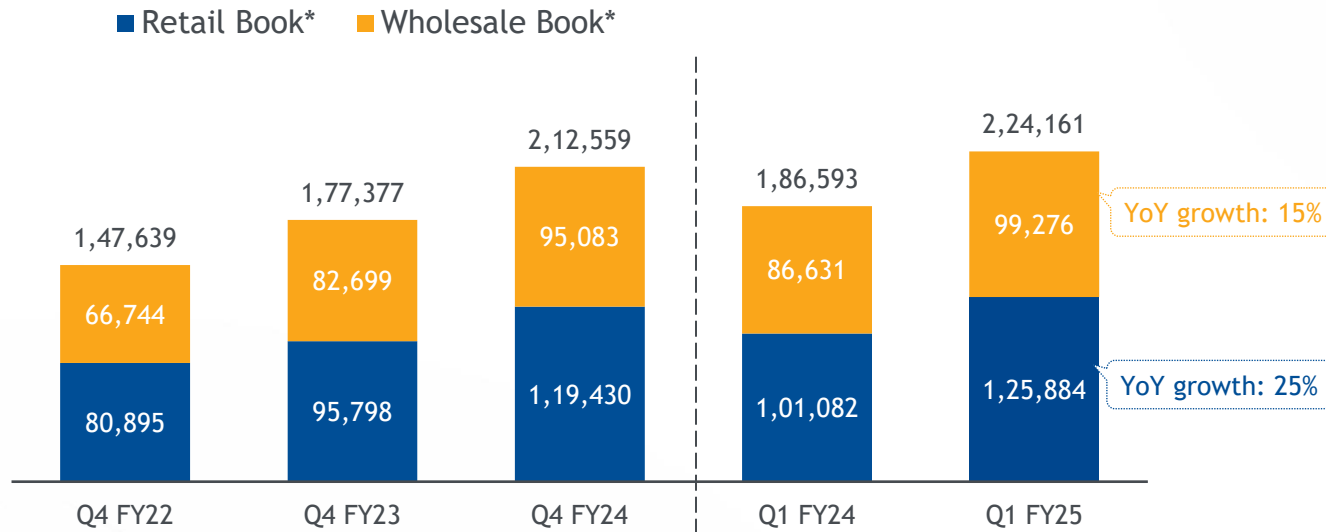
² Market share calculated based on (i) Federal Bank's remittances data, and (ii) Preliminary data from RBI report on balance of payment (Statement II: Standard Presentation of India's Balance of Payments)

Credit portfolio distribution

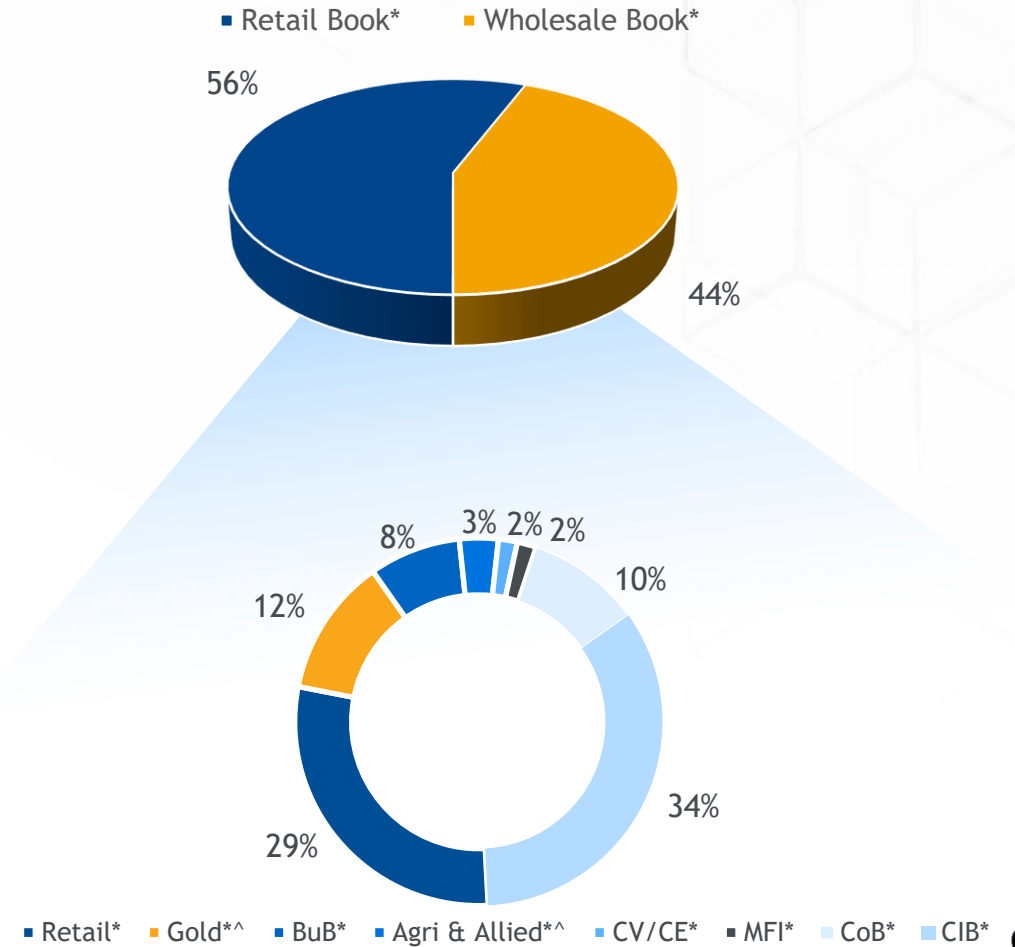
Retailization of the portfolio continues with higher growth in Retail Book.



Gross Advances (₹ in cr)



Gross Advances mix (Jun-24)



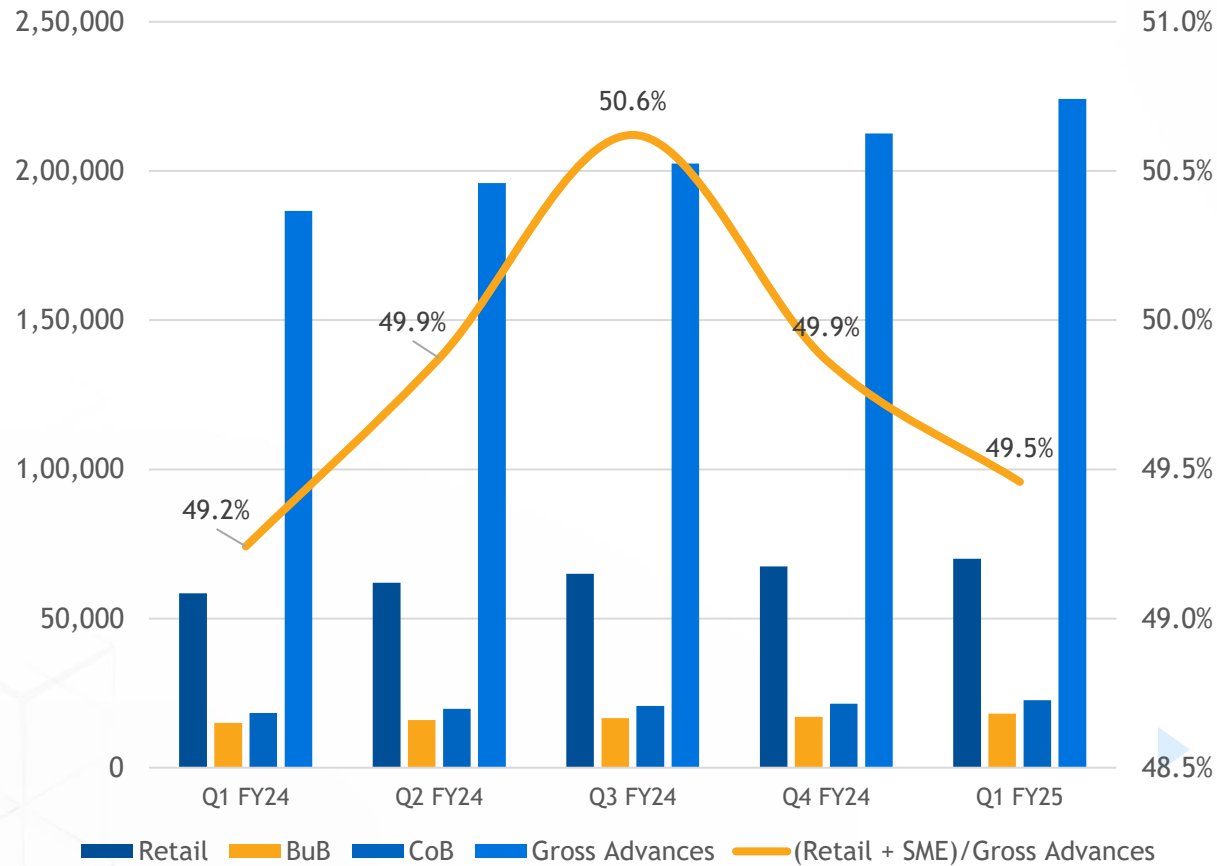
*Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

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

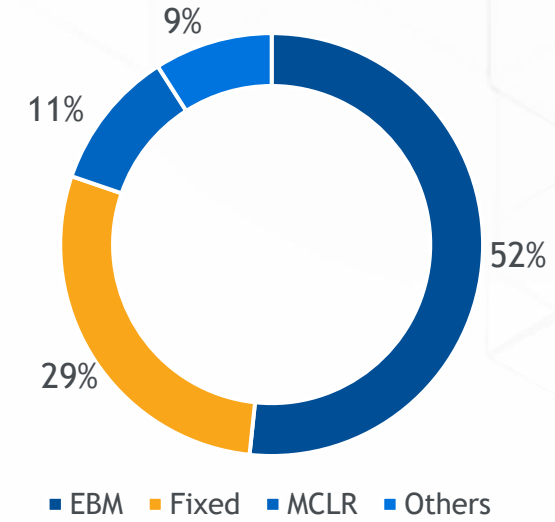
Credit portfolio distribution



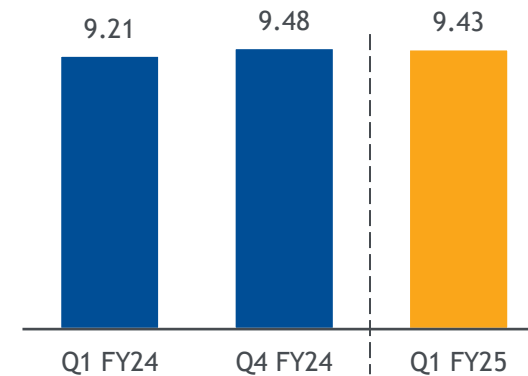
Retail & SME as % of loan book (₹ in cr)



Loan book by interest rate type(%)



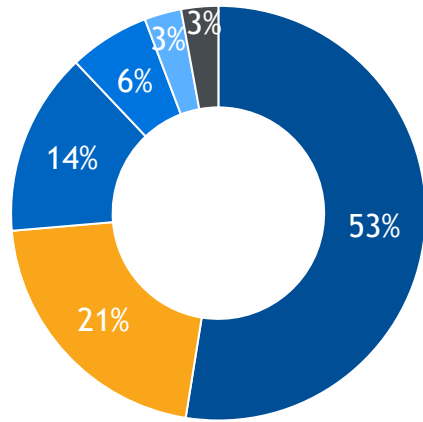
Yield on advances (%)



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

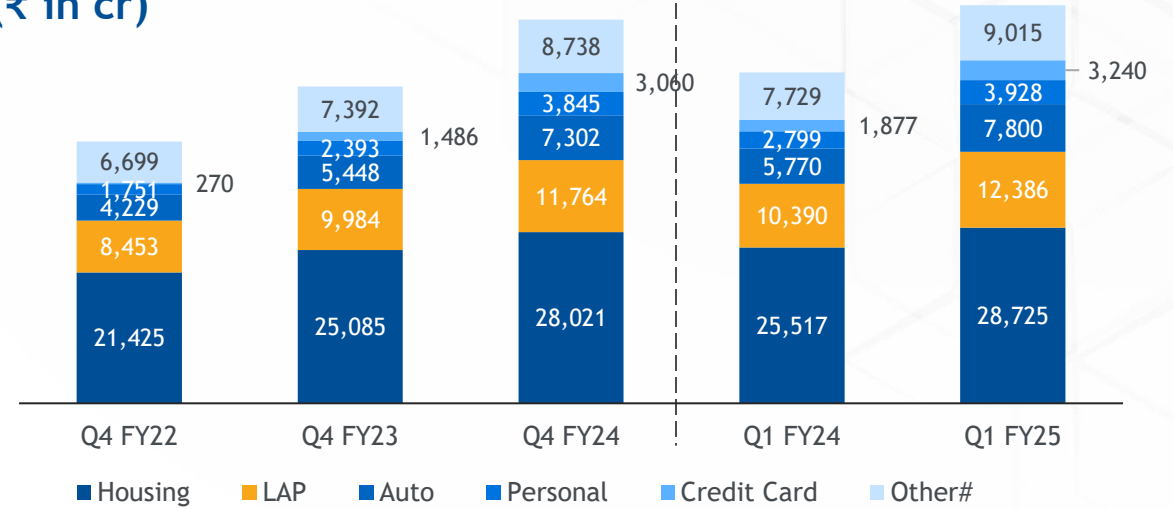


Retail book mix (Jun-24)

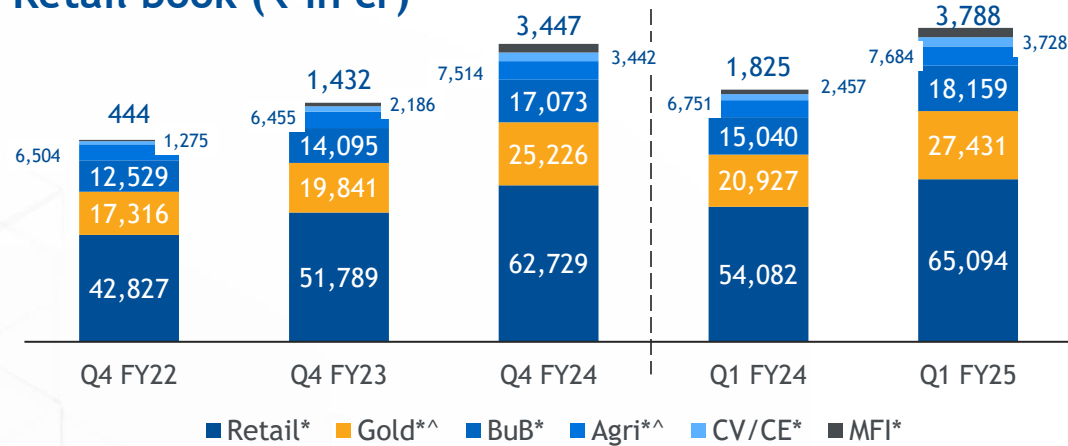


■ Retail* ■ Gold**^ ■ BuB* ■ Agri & Allied**^ ■ CV/CE* ■ MFI*

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 51.73% YoY and 8.32% QoQ
- Retail loans grew at 19.75% YoY and 3.83% QoQ
- BuB loans grew at 20.45% YoY and 6.15% QoQ
- MFI book grew at 107.24% YoY and 9.82% QoQ

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

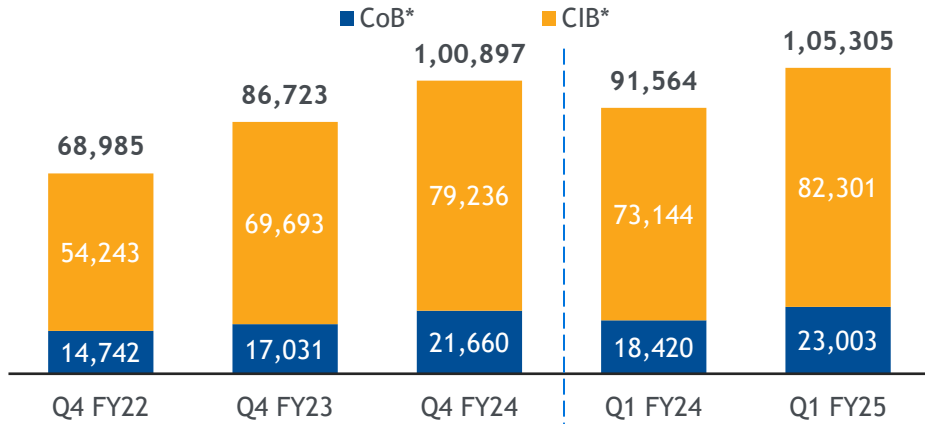
*Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

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

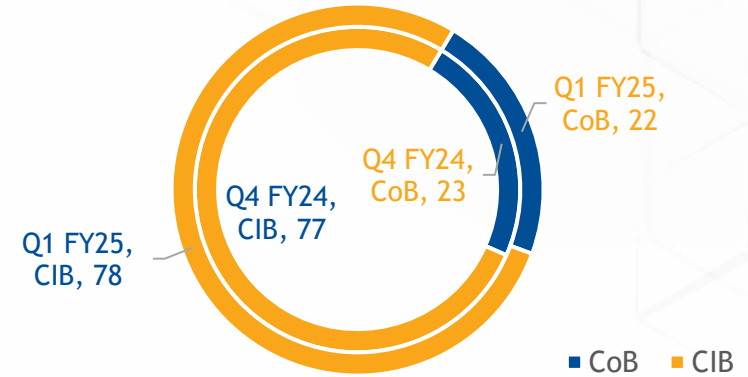




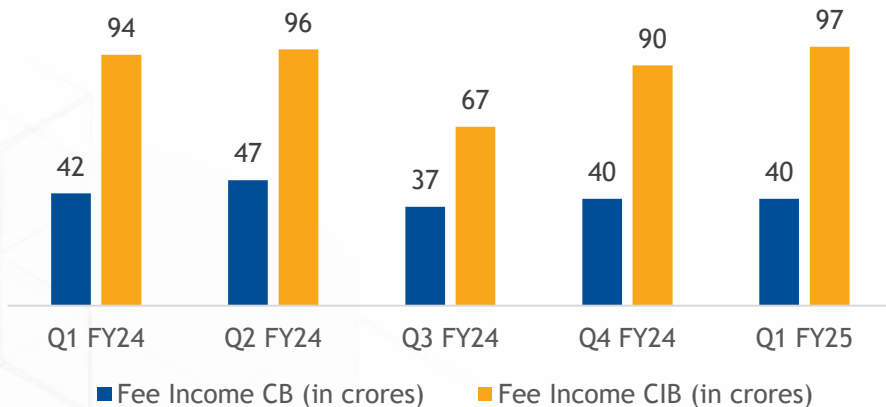
Wholesale portfolio (₹ in cr)



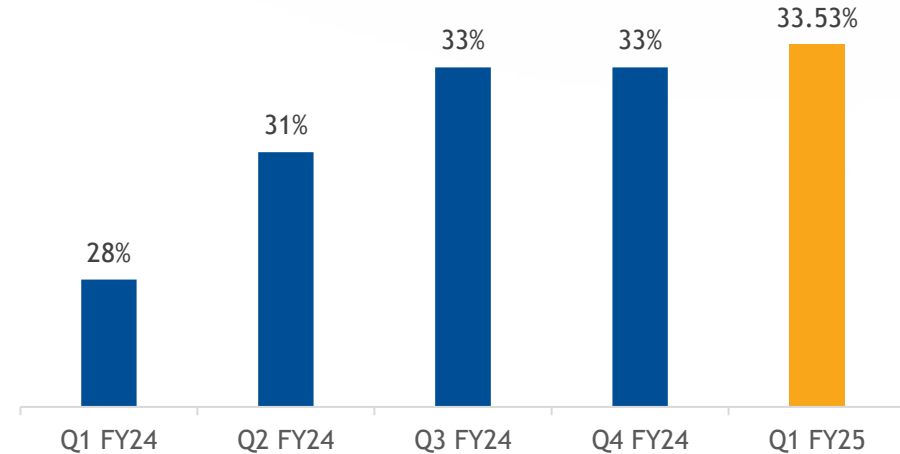
Wholesale portfolio mix (Jun-24)



From Lender to Preferred Financial Products partner



Wholesale Banking Self-Funding level



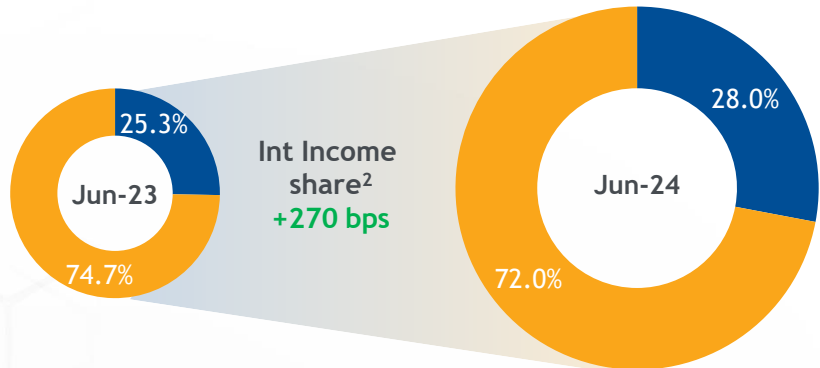
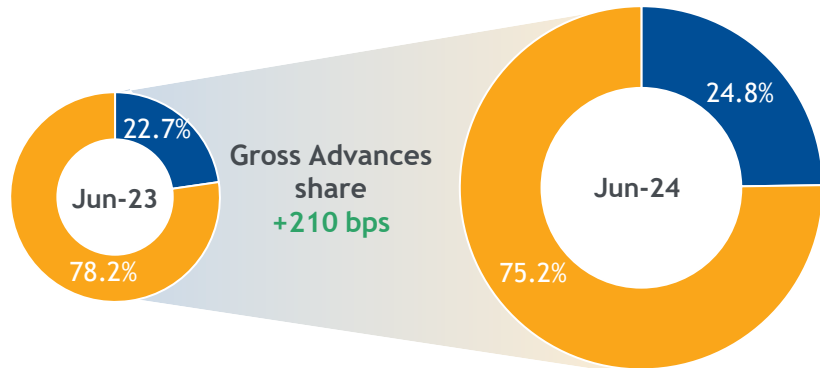
*Credit segments are realigned at the beginning of every FY. Vertical wise advance figures include credit substitutes and do not account for sale via IBPC.



High margin lending products



High Yielding Segment¹



Credit Cards³ 	73% YoY growth	3,240 Gross advances (INRcr)	
Personal Loans³ 	40% YoY growth	3,928 Gross advances (INRcr)	BYOM Digital loan platform
MSME (BuB + CoB) 	22% YoY growth	40,846 Gross advances (INRcr)	256 Cr Disbursement for Q1FY25 from BuB acquisition through Sales structure
CV/CE 	52% YoY growth	3,728 Gross advances (INRcr)	19k+ Accounts Outstanding
Micro Finance 	107% YoY growth	3,788 Gross advances (INRcr)	41,000+ Villages covered

YoY growth for gross advances as of June-24

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

² Int Income = Share of Interest income out of Total Interest Income from Advances

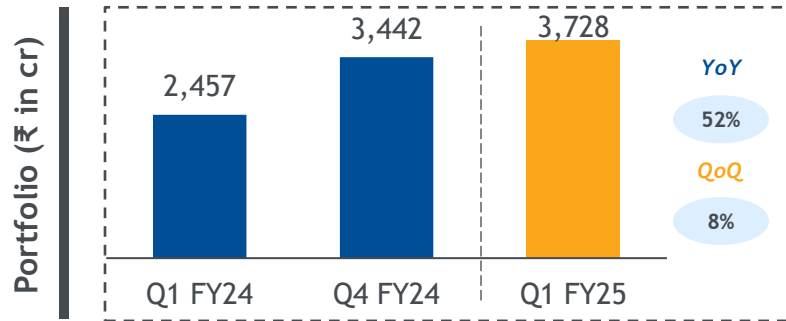
³ Figures show numbers including partnerships



Select high margin lending products



CV / CE



Disbursements:

561 INRcr
(Q1 FY25)

PSL:

79%

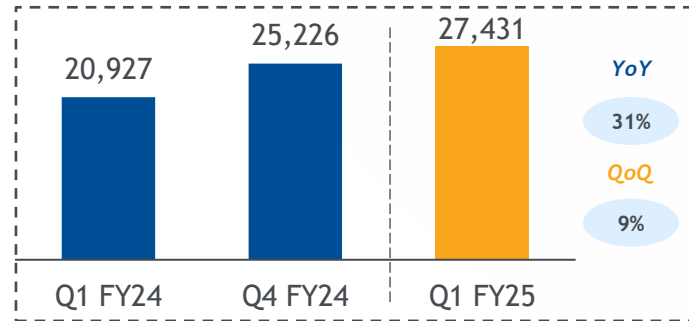
Avg. ticket size:

27L
INR

✓ Tie-up with all major OEMs



Gold loans



No of Accounts:

15.91L

LTV:

66.56%

Tonnage:

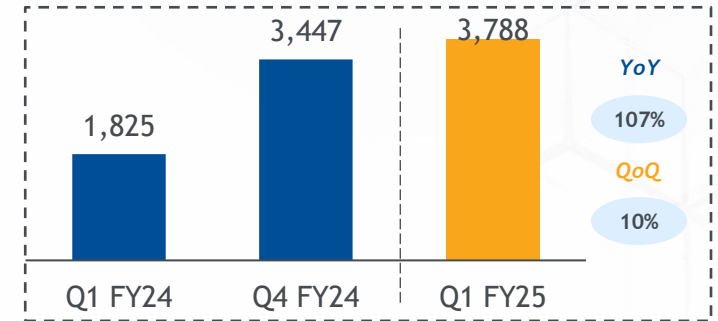
62.63

Yield

9.96%



Micro finance



Reach:

20 states
2 UT

No of Accounts:

10.54L

No of customers:

10.44L

Network:

24 BC partners
836 BC outlets

Women customers

99%

One of the largest* portfolios among private sector banks.



Asset quality trends

Asset quality steadfastly remains robust across all segments.
Lowest GNPA in last 36 quarters

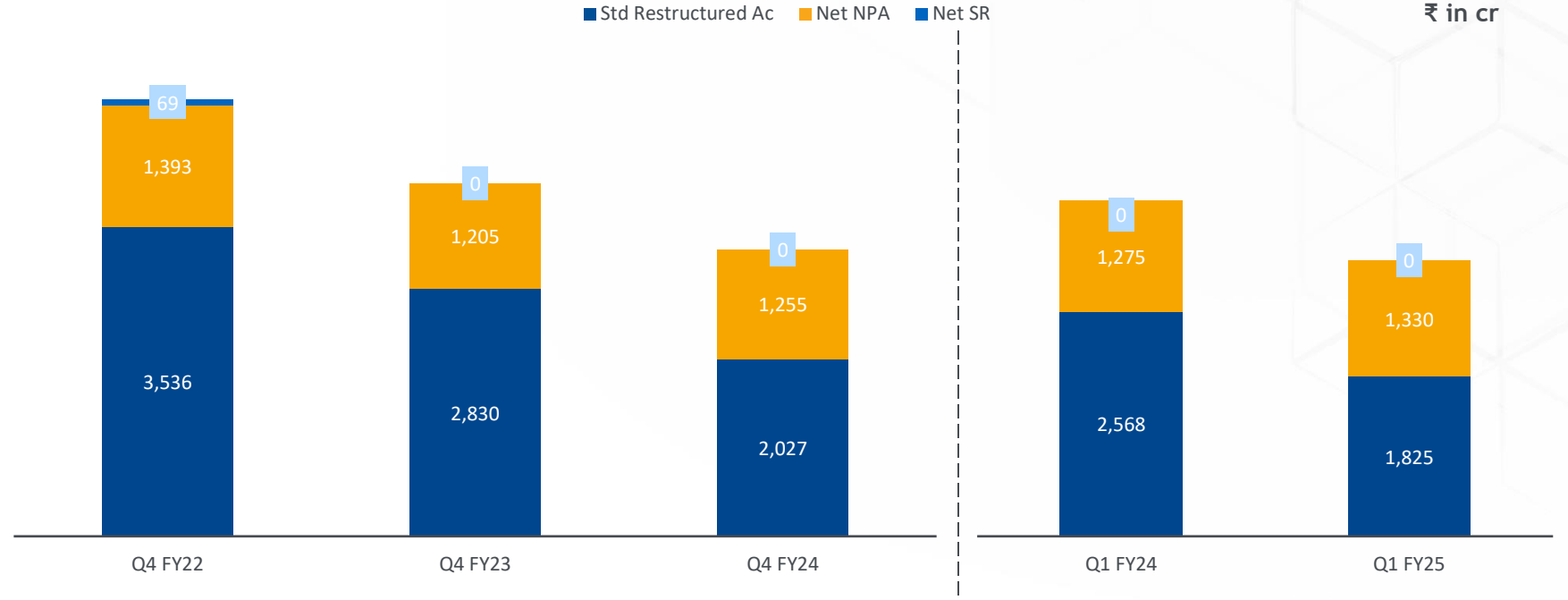


Asset quality continues to remain robust across all segments

Provision Coverage Ratio maintained at 70.79%

Recovery & Upgradation of ₹206 Cr in Q1

Credit Cost at 0.27 bps for Q1 FY25 (Annualized)



Movement of NPA

Gross NPA as on 31.03.2024	4,529
Add Fresh Slippage	417
Add Increase in Balances in Existing NPAs	7
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	206
Deduct Written Off	9
Gross NPA as on 30.06.2024	4,738

Provisions in Q1

Loan Loss	144
Investment Loss	-3
Standard Accounts	7
Other Purposes	-4
Total Provisions	144



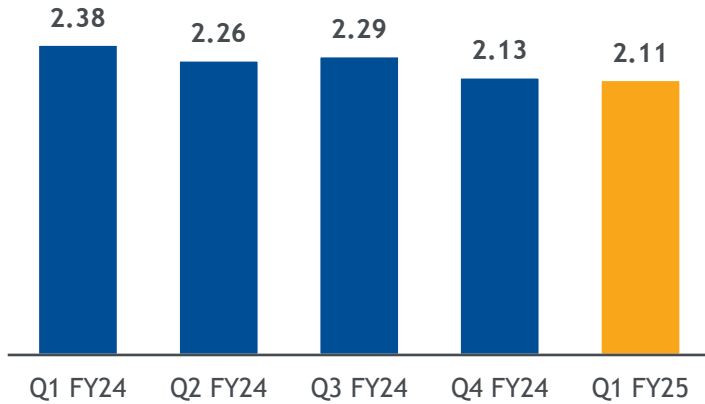
FEDERAL BANK

YOUR PERFECT BANKING PARTNER

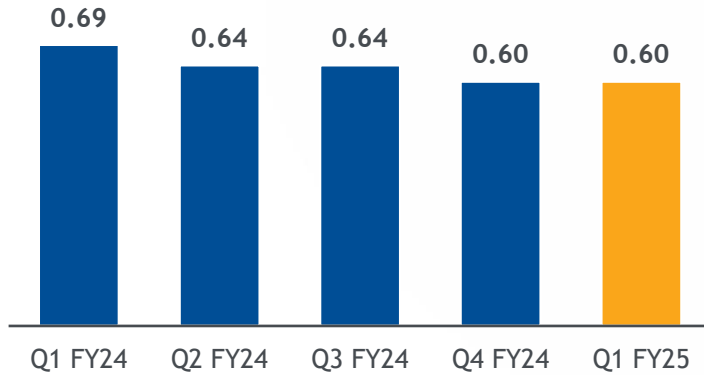
Asset quality trends (cont'd)



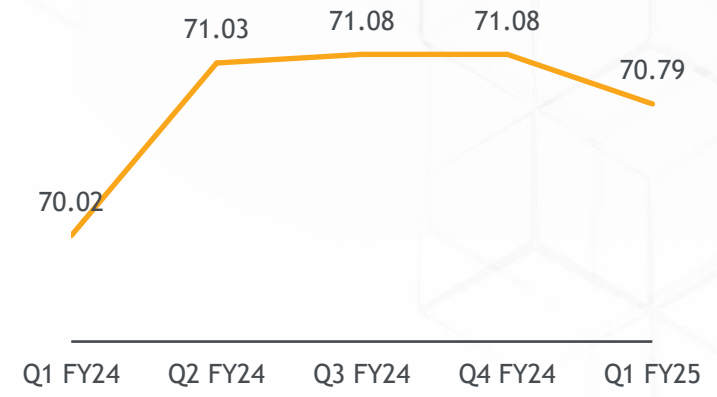
GNPA (%)



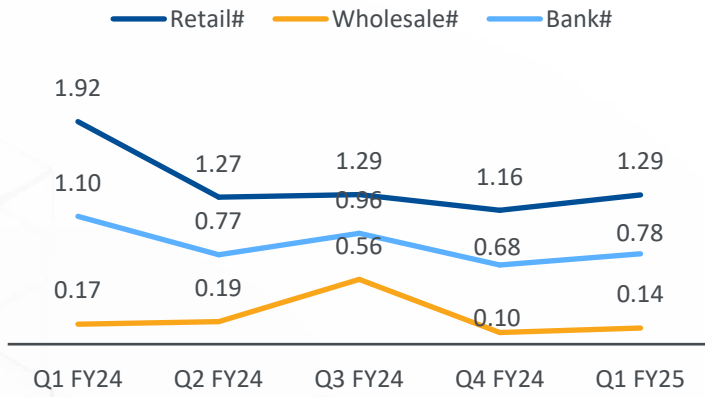
NNPA (%)



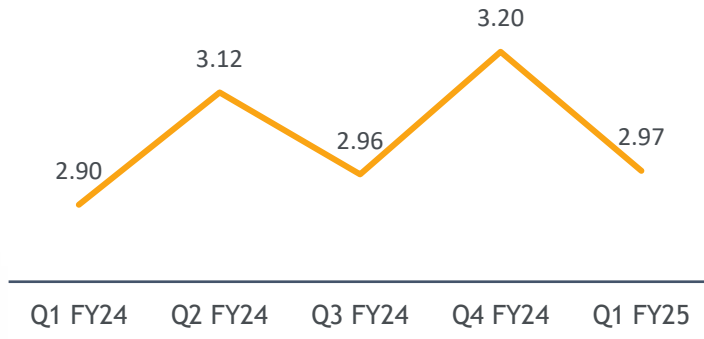
PCR (%)¹



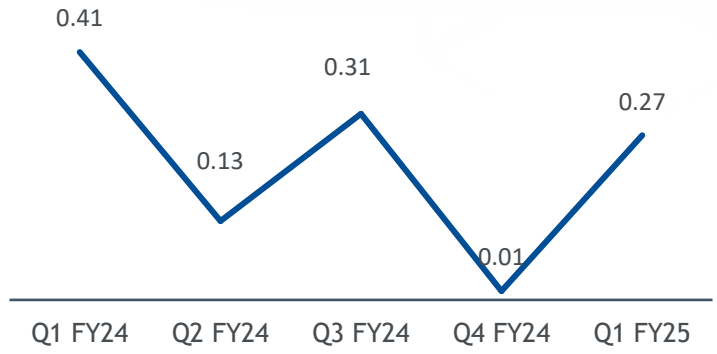
Slippage rate (%)



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.

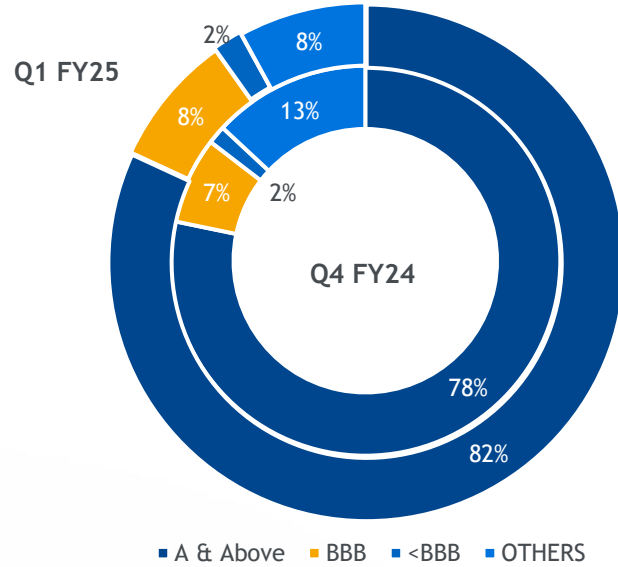


Asset quality - rating distribution



Rating distribution (CIB)

External rating of CIB advances

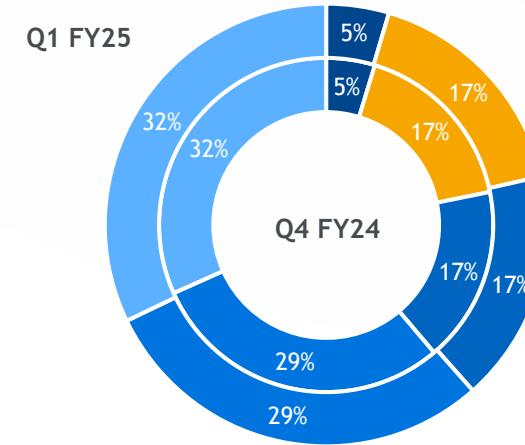


Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

Rating	Q4 FY24	Q1 FY25
FBR1	8%	3%
FBR2/FBR3	13%	24%
FBR4	14%	12%
Below FBR4 & unrated ¹	65%	61%

Rating distribution (advances excluding CIB)

Internal rating of advances excluding CIB



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

¹ Includes exempted category (Eg Loans against liquid security). Does not account for sale via IBPC

Fee income / other income



Diversified and granular fee income

₹ in Cr	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25	QoQ	YoY
Loan processing fee	158	175	149	186	174	-6% ▼	10% ▲
Cards	153	175	181	207	191	-7% ▼	25% ▲
Para banking	27	52	63	56	46	-17% ▼	71% ▲
Banking commissions & exchanges	65	73	72	70	72	2% ▲	11% ▲
General service charges	102	103	118	54	125	130% ▲	22% ▲
Net Profit on Foreign Exchange Transactions	30	82	59	47	44	-6% ▼	47% ▲
Fee income	535	660	642	620	652	5% ▲	22% ▲
Net Profit on sale of Investments	33	18	154	42	35	-16% ▼	7% ▲
Recovery from written off assets, P/L on Revaluation of Investment & Other Receipts	164	52	67	92	227	148% ▲	39% ▲
Total other income	732	730	863	754	915	21% ▲	25% ▲



Capital position

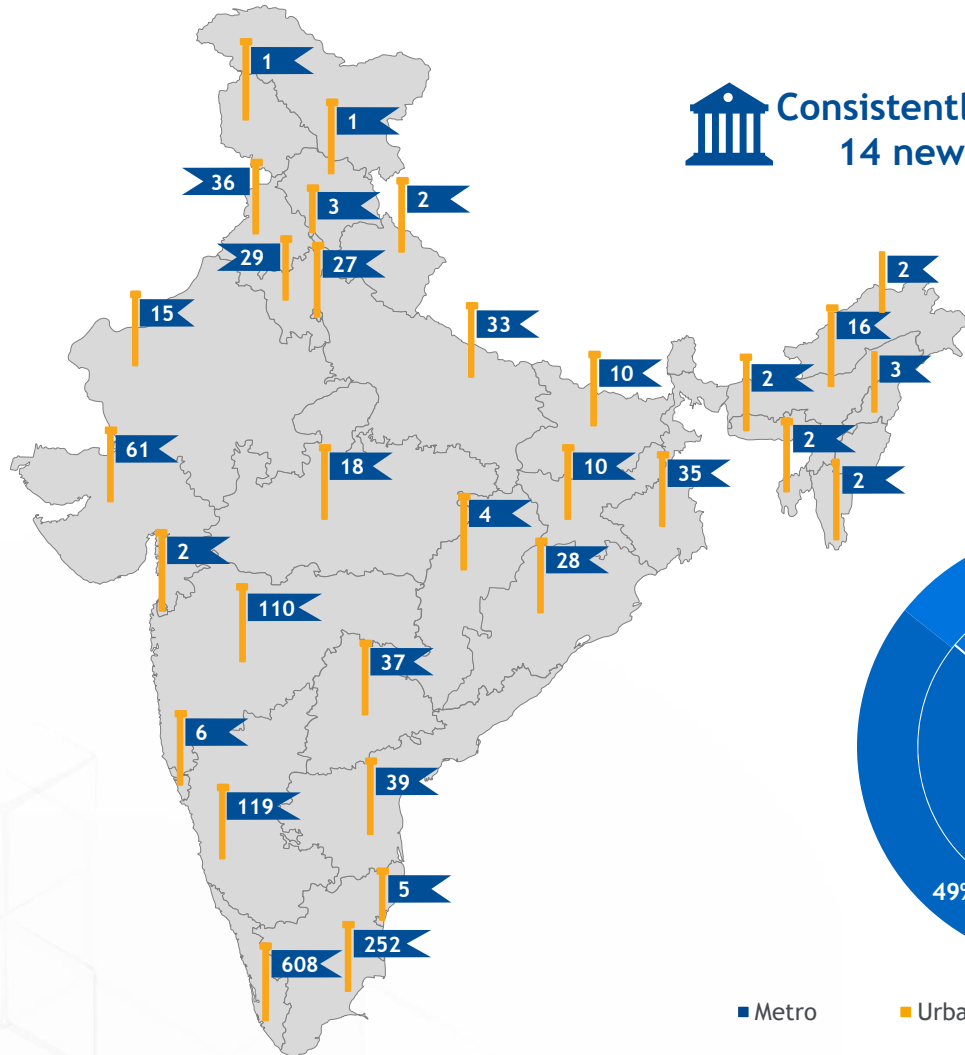
Strong and Robust, bolstered by solid internal generations.



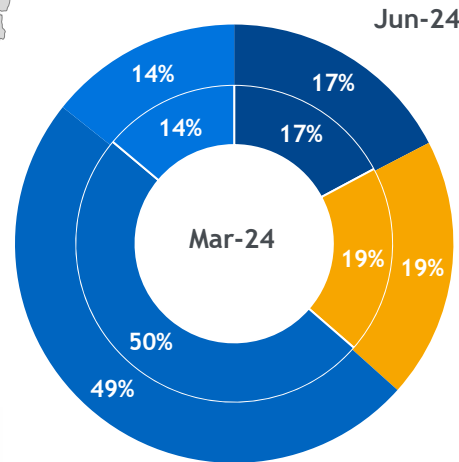
₹ in Cr	Mar-24	Jun-24
Risk weighted assets		
Credit risk	167,454	177,022
Market risk	7,229	2,629
Operational risk	14,992	17,484
Total RWA	189,675	197,135
Tier-I capital funds	27,707	27,932
Tier-II capital funds	2,889	2,762
Total capital funds	30,596	30,694
CRAR	16.13%	15.57%
Tier-I	14.61%	14.17%
Tier-II	1.52%	1.40%



Distribution: Deriving efficiency from footprint

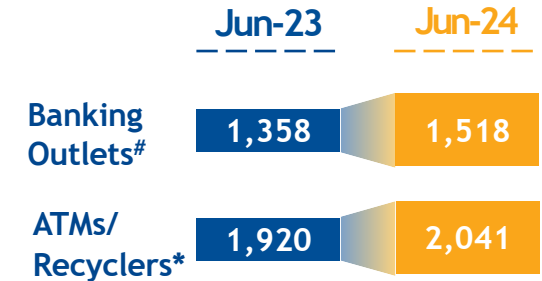


Consistently expanding existing network.
14 new Outlets opened in Q1FY25



■ 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
#Includes Extension counters



FEDERAL BANK

YOUR PERFECT BANKING PARTNER

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

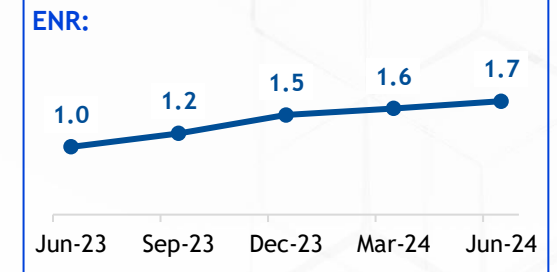
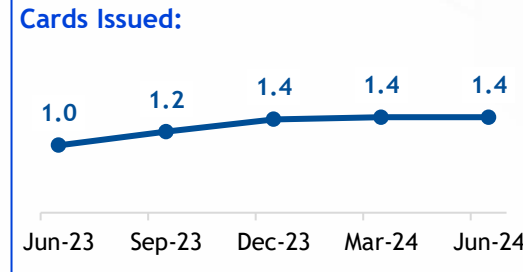
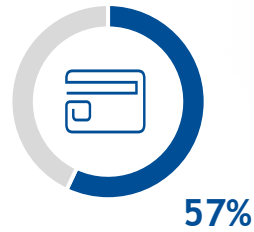
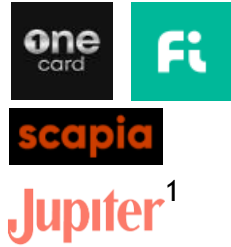


Partners

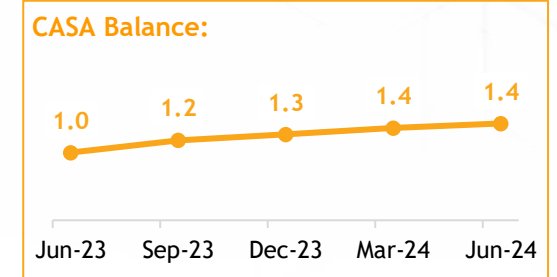
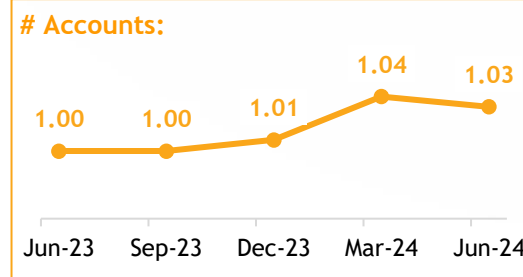
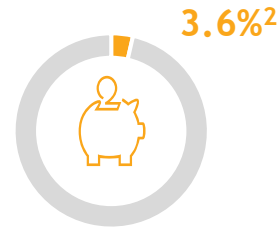
Growth Share in FY'25

Key metrics

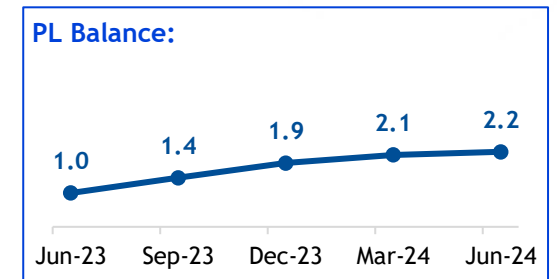
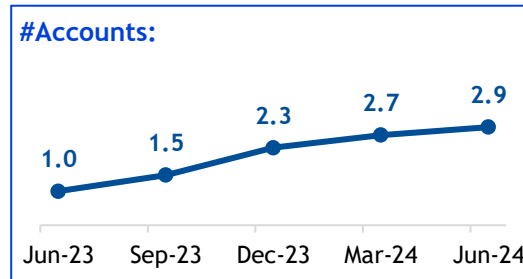
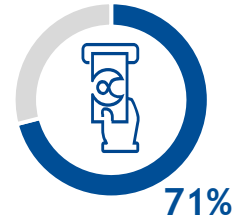
Co-branded credit cards



Savings franchise

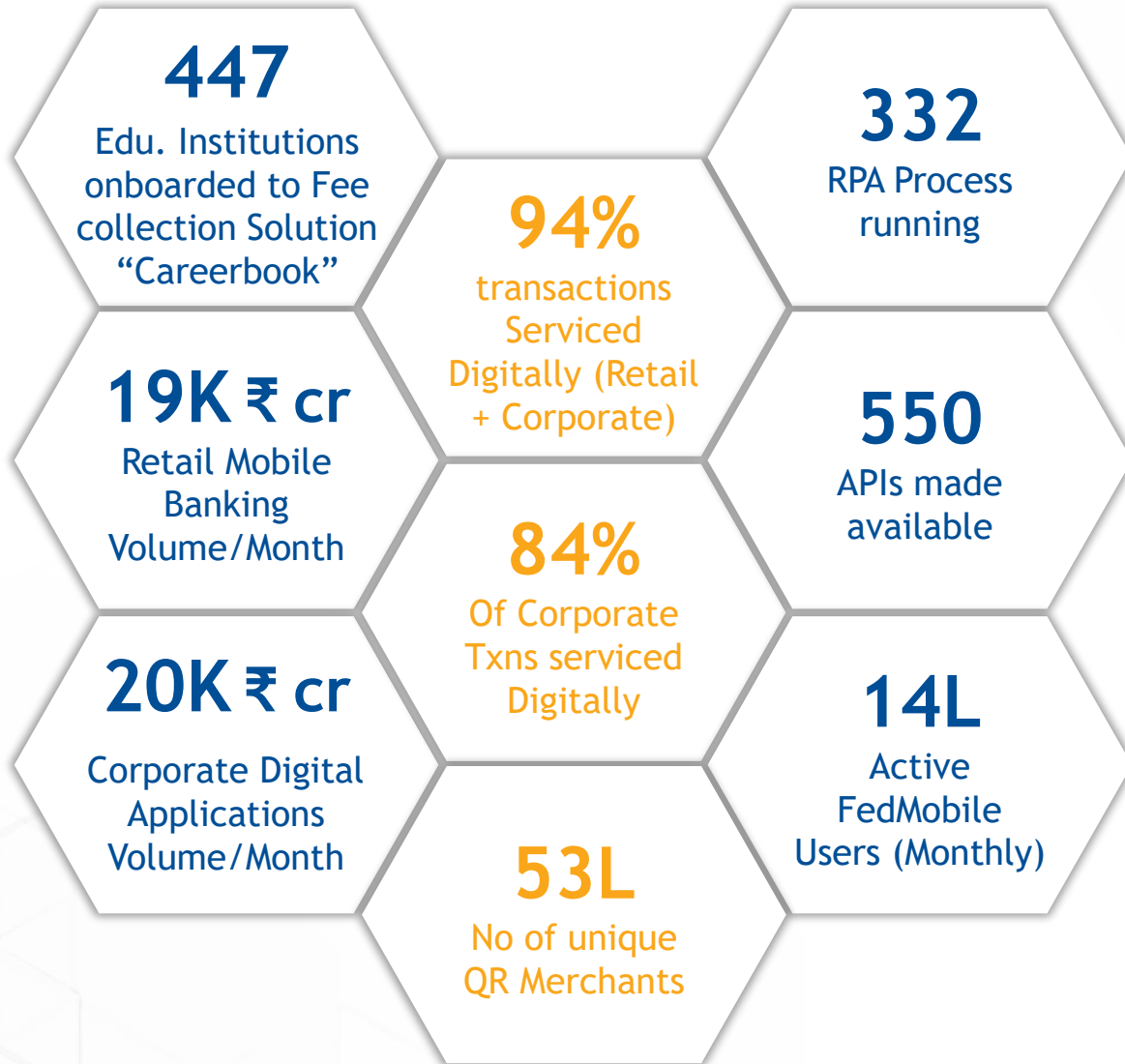


Personal loans



¹ Card programs under CUG
² Share in AMB growth

Digitization as a Multiplier



Note: Data as at Jun-24 unless specified otherwise



DIGITAL AT THE FORE
HUMAN AT THE CORE

Feddy is Live on

Approx 5.4 Lakh queries answered by Feddy in this quarter

Digital Assistant - Feddy

Fed e Point

15 G/H

24% KYC Upload

4%

8% Debit Card Application

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

DIGITIZATION





Deposit Opening via Feddy:

To open a Deposit via Feddy Channel (WhatsApp), user needs to register on Feddy Registration Portal (if not done earlier) and Channel should be enabled. If user wishes to add nominees to Deposit Accounts, details of people can be saved via Nominee tab in Feddy Registration Portal. These people can be registered as a Nominee at the time of Deposit Opening.

WhatsApp Hub
Mob - 9633600800

UPI for Sole Proprietorship Current Accounts



Customers can activate any of the UPI applications available in the market using the primary mobile number of the account, set UPI PIN using the debit card linked to the current account and start making UPI payments.



FedMobile 6.8.0

Major Features released :

1. Apply for Debit Card/FlashPay
2. Create a UPI Number to transfer or receive funds
3. Simplified UPIN Configuration via Aadhar OTP
4. Federal Rewards
5. Randomized keypad on MPIN Screen

Milestones

WAVE Credit Card

Federal RuPay Wave Credit Card is a digital-only floater card linked to the primary credit Card.



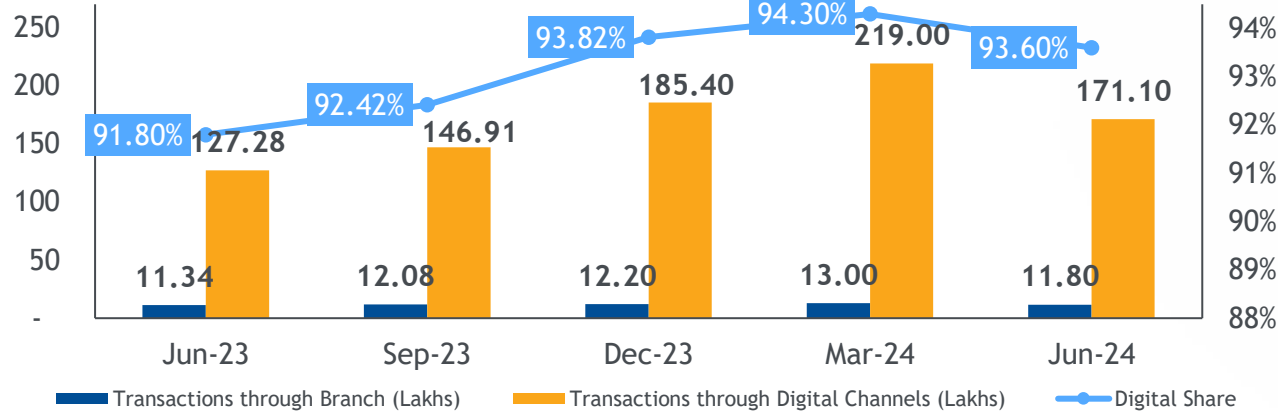
The Federal RuPay Wave Credit Card is designed to enhance UPI transactions. Upon issuance, the card will be automatically enabled for UPI payments, allowing one to link it to popular UPI apps and enjoy seamless and secure transactions.



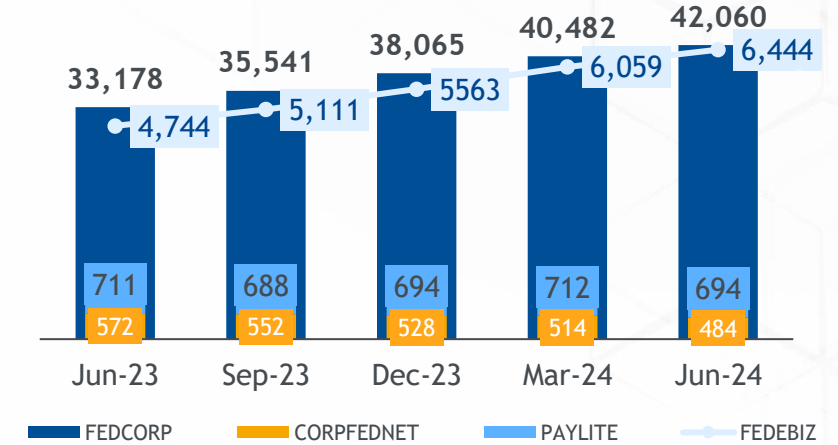
Digital migration



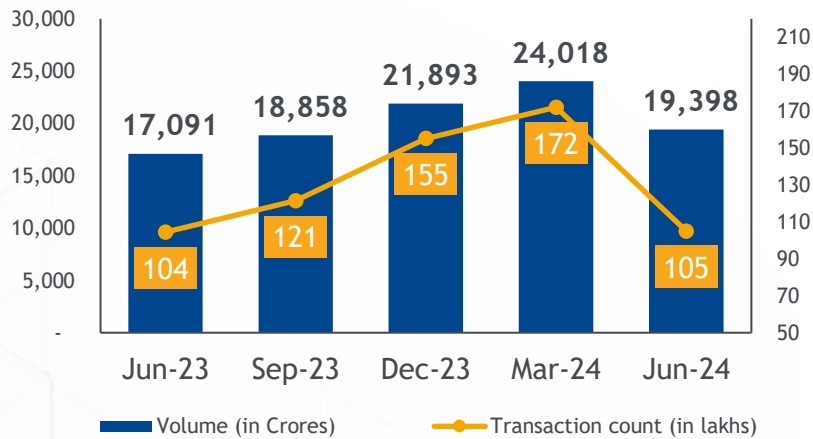
Branch vs. Digital Transactions (₹ in Lakh)*



Corporate Digital Products - Active Users¹

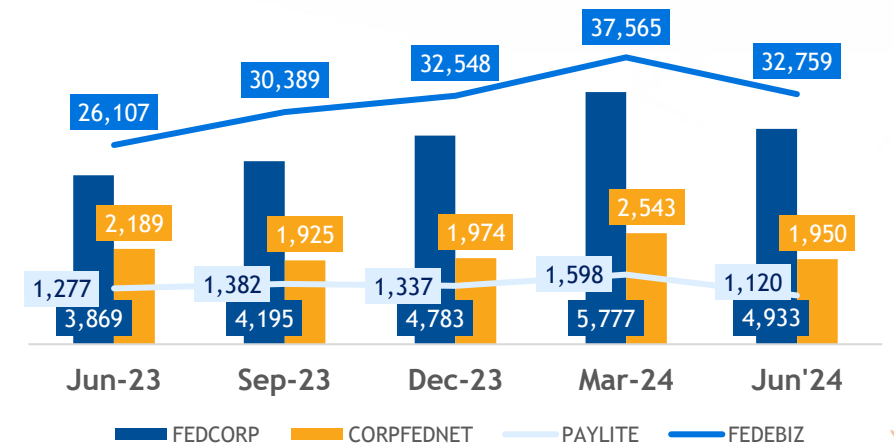


Mobile Banking Volume & Txn Count



- Digital transactions have seen a 34% YOY growth
- Mobile Banking txn count stands at 105 lakhs
- Digital Share stands above 93% for the month of June-24

Corporate Txn Volume (₹ in Cr)



*Month Wise Data

¹Customers who transacted using Corporate digital products during the month



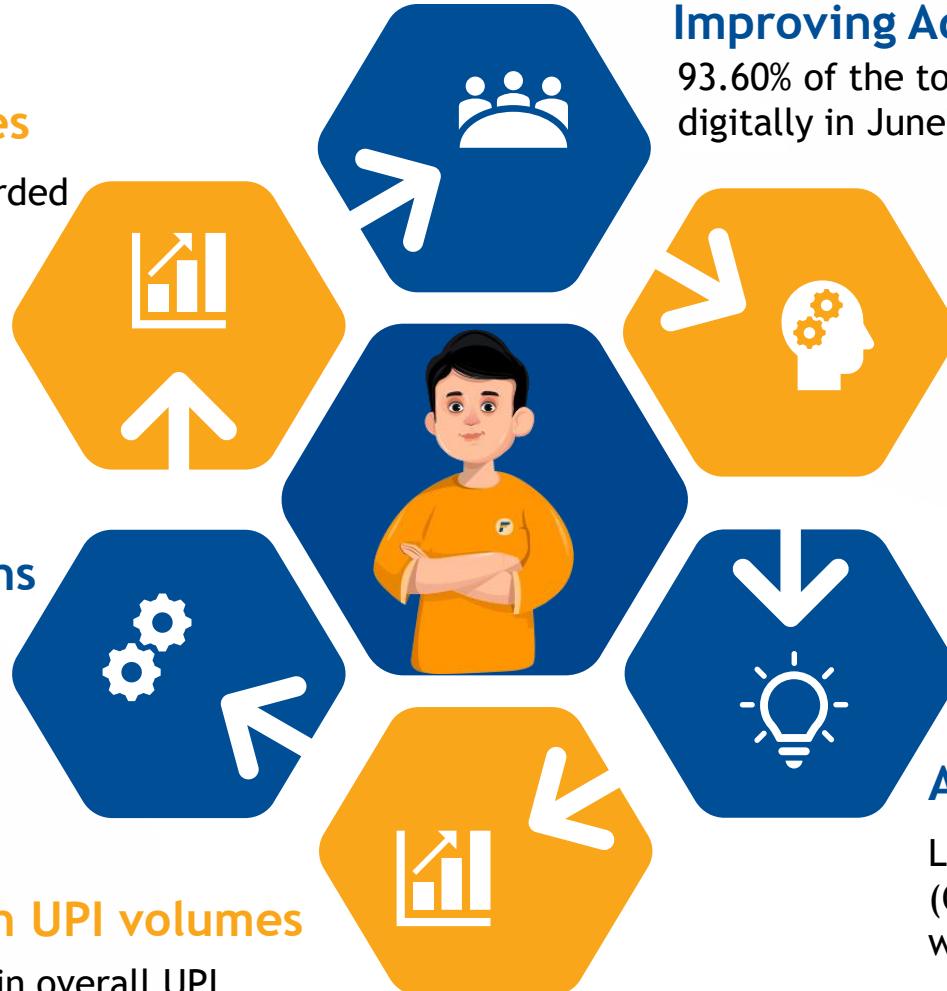
Strengthening our presence in Transaction Banking offerings



Enhanced Adoption of Digital Channels across Corporate Clients

Improving Digital Volumes

More than 16 Lakh API calls recorded in Q1 FY25



Improving Adoption

93.60% of the total transactions are processed digitally in June'24

Growing Trade Solutions

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

Growing eNACH Collections

4.6 times growth in eNACH based digital collection volume as compared to Q1 FY24

Adoption of RBI CBDC

Live on RBI led Digital Currency (CBDC) initiative for both retail and wholesale use-cases

Growth in UPI volumes

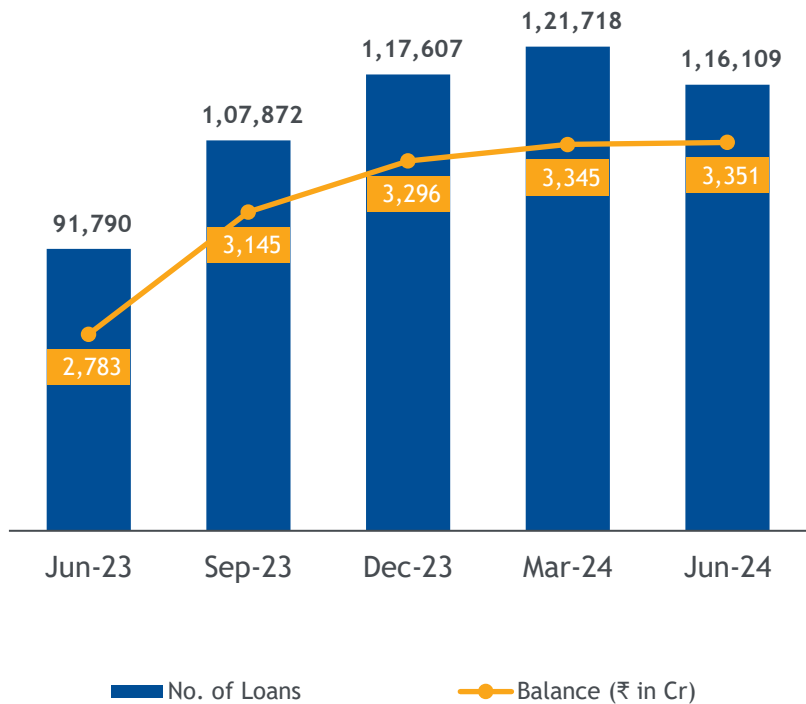
41% growth in overall UPI transaction volume



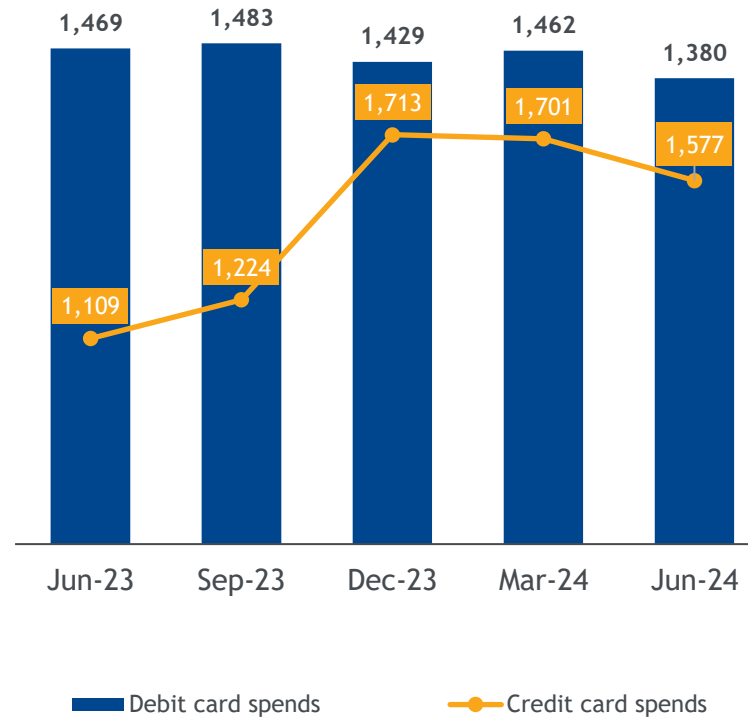
Digital lending and card spends



BYOM Digital Personal Loans



Card spends (₹ in Cr)¹



Credit Cards - Market share

Cards O/s:	Spends:
1.36%	1.31%

Rank 9 in credit card spends



Debit Cards - Market share

Cards O/s:	Spends:
5.68%	6.02%

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 June'24



Appendix

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

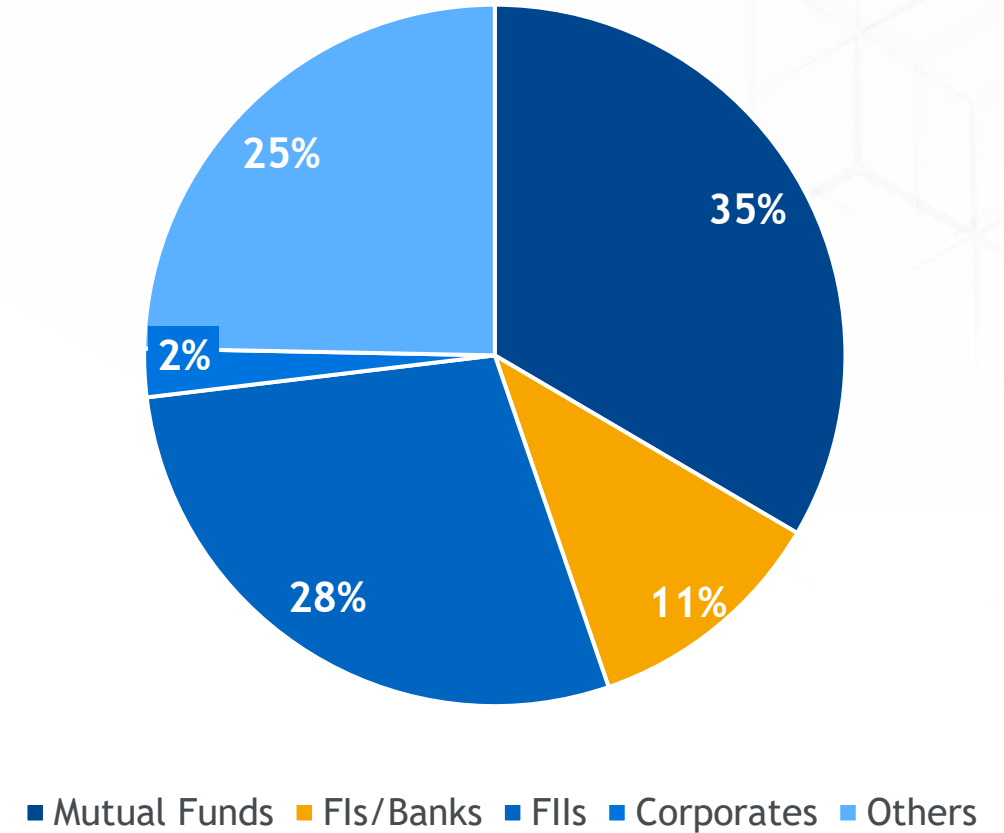


Balance sheet & shareholding pattern



₹ in Cr	Mar-24	Jun-24
LIABILITIES		
Capital	487	490
Reserves & surplus	28,607	30,075
Deposits	2,52,534	2,66,065
Borrowings	18,026	21,710
Other liabilities & provisions	8,657	9,632
TOTAL	3,08,312	3,27,971
ASSETS		
Cash & balance with RBI	11,494	16,095
Balances with banks, money at call	7,469	8,767
Investments	60,860	63,832
Advances	2,09,403	2,20,807
Fixed assets	1,020	1,079
Other assets	18,066	17,392
TOTAL	3,08,312	3,27,971

Share holding pattern (Jun-24)





₹ in Cr	Q1 FY24	Q4 FY24	Q1 FY25	Q-o-Q	Y-o-Y
Interest income	5,025	5,978	6,331	6%	26%
Interest expenses	3,106	3,783	4,039	7%	30%
Net interest income	1,919	2,195	2,292	4%	19%
Other income	732	754	915	21%	25%
Operating expense	1,349	1,839	1,706	-7%	27%
Total income	5,757	6,732	7,246	8%	26%
Total expense	4,455	5,622	5,745	2%	29%
Operating profit	1,302	1,110	1,501	35%	15%
Total provisions (inc. tax)	449	204	491	141%	10%
Net profit	854	906	1,010	11%	18%



Key Indicators



Shareholder value

	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25
Book Value (Per Share in ₹)	105.04	110.70	115.41	119.45	123.80
EPS (annualized)	16.22	16.57	16.54	14.97	16.60

Granularity

	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25
CASA + Deposits < ₹3Cr (% of Total Deposits)	84%	83%	83%	82%	80%

Profitability (Annualized)

	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25
ROA %	1.30	1.36	1.39	1.22	1.27 ▲
RoRWA %	2.36	2.50	2.49	2.14	2.29 ▲
ROE %	15.73	15.72	14.80	12.75	13.64 ▲

Efficiency

	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25
Cost / Income %	50.87	52.47	51.86	62.35	53.20
Net NPA %	0.69	0.64	0.64	0.60	0.60

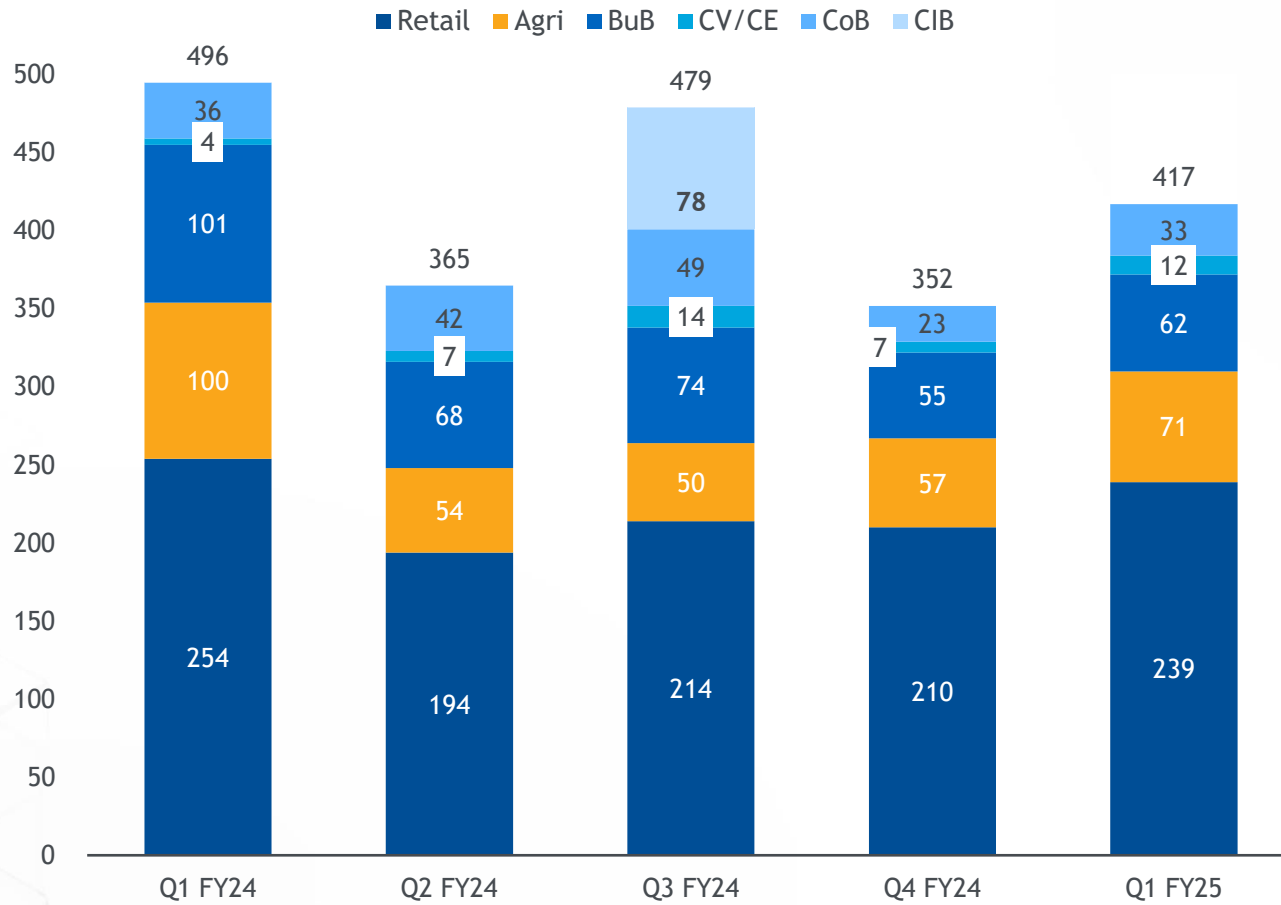


Fresh slippages break up



₹ in cr

Fresh slippages



NPA Composition

	Q4 FY24	Q1 FY25
Business	NPA	NPA
Gross NPA		
Retail	1,580	1,723
Agri	900	930
BuB	940	954
CV/CE	51	59
CoB	602	620
Corporate	456	452
Total	4,529	4,738
Net NPA	1,255	1,330

Restructured book

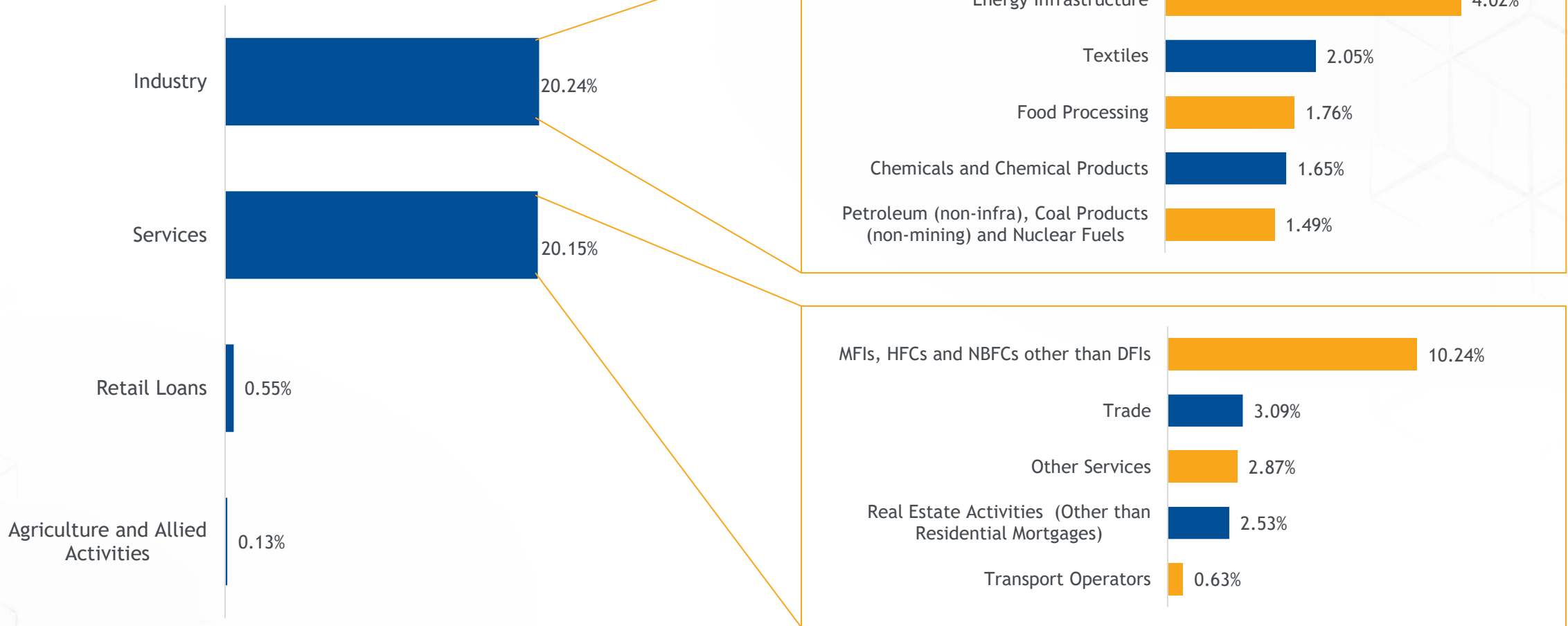
	Q4 FY24	Q1 FY25
Type	Standard	Standard
Balance	2,027	1,825
Of which Bonds	60	38



Top Sectors in Wholesale Advance Portfolio



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



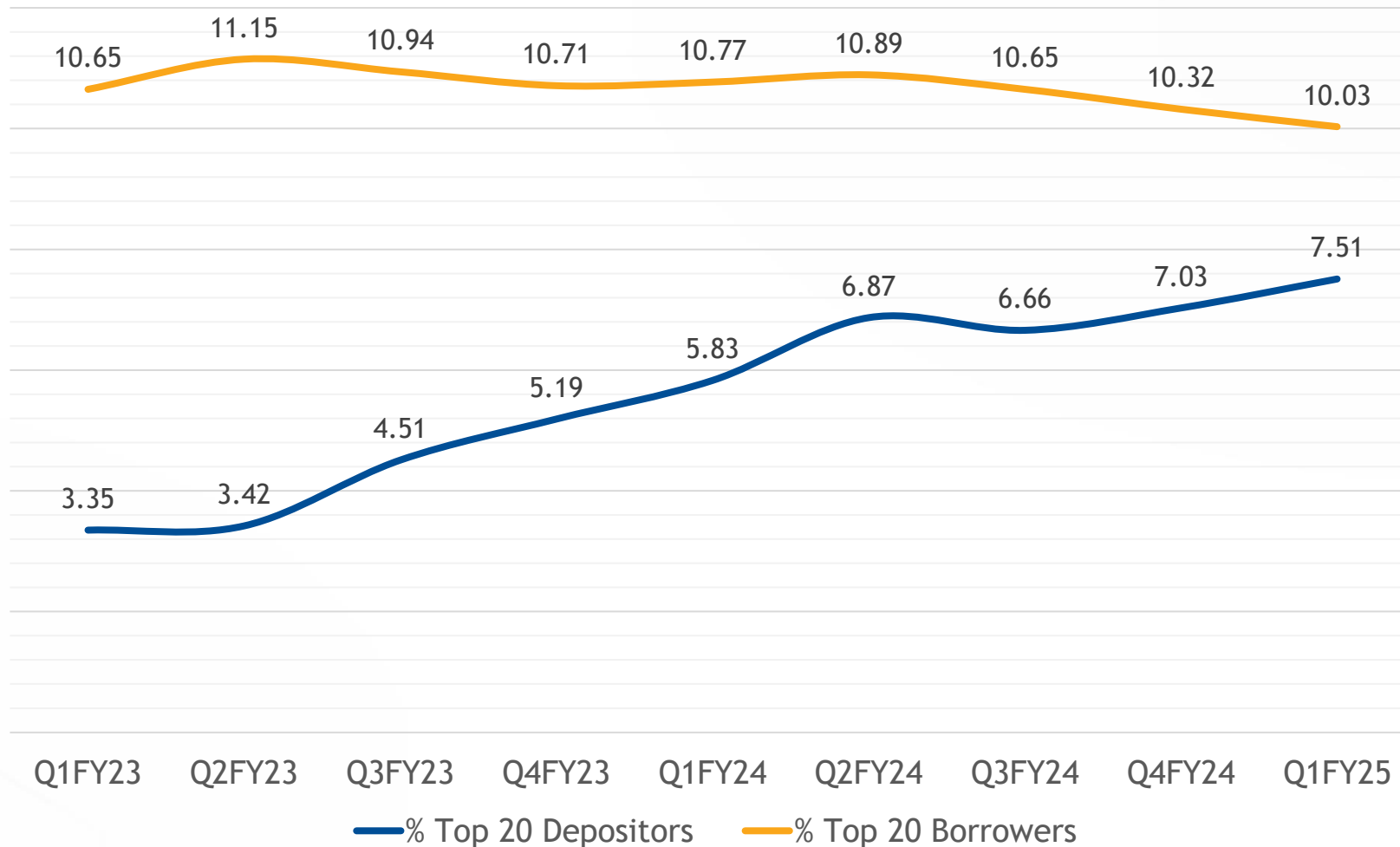
*Excluding Assignments, IBPC and IBU Advances



Top 20 exposure as a % of portfolio



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



Group companies



Fedbank Financial Services Subsidiary



61.4%

- 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



Federal Operations & Services (FedServ) Subsidiary

100%

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

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

Subsidiaries & Associates

Ageas Federal Life Insurance Company Associate

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%



Equirus Capital Associate

Associate

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

19.6%



xx% Stake owned by Federal Bank as on 31st March 2024



FEDERAL BANK

YOUR PERFECT BANKING PARTNER



KEY HIGHLIGHTS

- ❑ 61.4% stake held by Federal Bank Limited
- ❑ For Q1FY25, ROA and ROE reported at 2.4% and 12.3%, respectively.
- ❑ Distribution of 621 branches across 18 states and 2 UTs.
- ❑ Capital Adequacy for FY24 stands at 23.5%.

NPAs

Gross NPA and Net NPA stands at 2.0% & 1.6%, respectively.



AUM

AUM increased by 39.8% YoY to ₹13,188.10 Cr.

Disbursals

₹5004.60 Cr disbursed in Q1FY25, reflecting growth of 68.8% YoY.

Low Credit Cost

Credit Cost of: Q1 FY25 - 1.4%

Secured AUM

85.8% of the AUM continues to be secured.



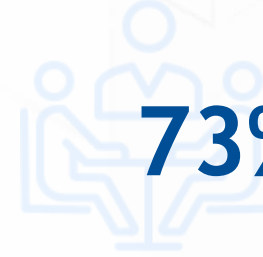
Corporate governance & ESG snapshot



Strong & Diverse Board

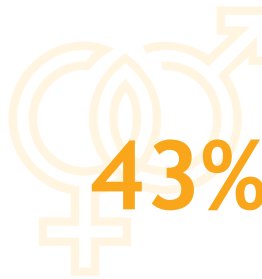


11 Total Board Members

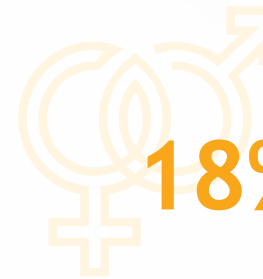


73% Independent Directors

Focus on Gender diversity



43% Women Representation in workforce



18% Women Representation in the Board

ESG



Opened 7th Federal Skill Academy at Kanuru, Vijayawada

Employee Recognition



Federal Bank becomes the only Bank to feature among India's Best Workplaces™ for Women 2023

Governance Structure



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

Certifications



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









ESG performance snapshot



Public Commitments

Current position

	 Grow green portfolio size	 In-house solar power generation capacity	 Water conservation capacity	 Finance women entrepreneurs – BC Channel	 Bank Premises to be green certified	 Gender diversity ratio (Women)
Target metric	₹ 13,000 Cr	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%
Jun-24	₹ 7,441 Cr	430KW	1,18,500 Litre	10.00 Lakh	6	43%
	Focused efforts to build green portfolio resulting in 108% YoY growth	Added additional solar capacity of 50KWp during quarter	Committed to sustainable practices and environmental stewardship	Accelerated success by achieving target ahead of schedule	IGBC Green Certification process ongoing for 3 more premises	Maintained on an ongoing basis



Award-winning franchise & other initiatives / highlights



Federal Bank featured in ETs list of “Future Ready Organizations 2024-25 (Large Scale Enterprises) ”

List of Future Ready Organizations 2024-25



Federal Bank outperforms yet again. Wins awards in 3 different categories.

by ASSOCHAM – HR Trailblazer Awards 2023



Federal Bank wins Gender Equality Champion Award

at Bombay Chamber’s DEI Awards 2024



Wins Gold for Product Innovation, Modern Technologies-led Innovation and Transformation Excellence

at Infosys Finacle Innovation Awards 2024



Honored for “Innovative HR Initiatives” in Service Sector

KMA Excellence Awards 2024



Flash Pay bags Best Payment Experience Award

at 11th Payments Reloaded Industry Awards 2024



Other initiatives / highlights

FlashPay bags “Best Payment Experience Award”.



Federal Bank partners with Mathrubhumi SEED programme, aimed at spreading the message of ecological conservation.



FEDERAL BANK

YOUR PERFECT BANKING PARTNER

External ratings



Fixed Deposit
(Short term)

Fixed Deposit

Certificate of Deposit

Tier 2 (Capital) Bonds



India Ratings
& Research Pvt Ltd,
CARE

A1+

AA+

A1+

IND AA+ CARE AA+

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



Thank You