

Secretarial Department

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

SDF-24/ /2019-20

16th July 2019

Listing Department
The National Stock Exchange of India Limited
Exchange Plaza,
Bandra-Kurla Complex,
Bandra (E),
Mumbai – 400 051.

Department of Corporate Services – Listing
BSE Limited
Phiroze Jeejeebhoy Towers,
Floor 25, Dalal Street,
MUMBAI – 400 001

Re.: Scrip Symbol: FEDERALBNK/Scrip Code: 500469

Dear Sir,

Sub. : Presentation to Investors/Analyst on the Financial Results for the period ended 30th June 2019

As required under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that, an Investor/Analyst presentation on the Bank's Un-Audited Financial Results for the quarter ended 30 June 2019 and Business Updates for the period ended 30 June 2019, Press release are attached herewith and the same has been published on the Bank's website also.

Kindly take the same on your records.

Thanking you,
Yours faithfully,

Girish Kumar G
Company Secretary



The Federal Bank Ltd. Registered Office: Federal Towers, P O Box No.103, Aluva, Kerala, India 683 101
E-mail: secretarial@federalbank.co.in | www.federalbank.co.in | Phone : 0484-2622263 fax:04842623119CIN:

L65191KL1931PLC000368

A journey to conquer **new horizons**



Prominence
to **Dominance**

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

INVESTOR PRESENTATION Q1- FY 2020

Consistent & Stable Performance

Strong Operating Momentum

- Highest ever Operating Profit @ 783cr, grows 30% Y-o-Y
- Highest ever Net Profit @ 384cr, grows 46% Y-o-Y
- Q120 ROA at 0.98% and ROE @ 11.44%

Stable & Controlled Credit Growth of 19%

- Core Retail grew by 32% & CIB by 18%
- Auto grew 61%, PL-176% & HL-31%
- Highest ever NII @ 1154Cr, grows 18% Y-o-Y
- NIM @ 3.15%

Granular Liability Franchise

- Total Deposits grew by 19% and CA grew 23%, Y-o-Y.
- Retail Deposits constitutes 93% of total deposits

Asset Quality

- GNPA and NNPA @ 2.99% and 1.49% respectively.
- Credit Cost at 0.63% & PCR to 67.41%
- Net Stressed assets at 1.67% of the average total assets.

Consistent Gain in Market Share

- Market Share in Advances reaches 1.13% - up by 6 bps Y-o-Y
- Market Share in Deposits reaches 1.05% up by 8 bps Y-o-Y

Income and Cost Streams

- Consistent growth in Core Fee Income and Other Income at 25% & 45% respectively, YoY.
- Cost to Income contained @ 49.36 %, a reduction of 244 bps Y-o-Y

Digital Update

- Integrated our POS machines with e-Treasury system of Government of Kerala
- OCR based Tablet Banking introduced for NRI customers in GCC to facilitate Instant Account Opening

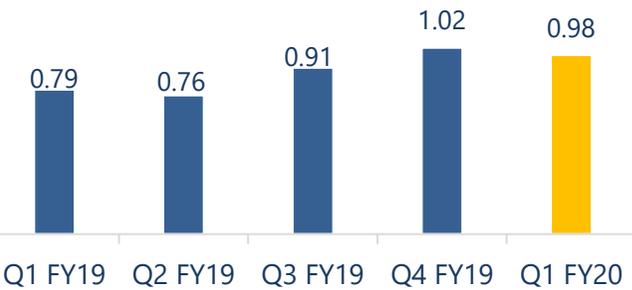
Balance Sheet and Capital

- Balance Sheet grows by 17% Y-o-Y (Rs1.60L Cr)
- Total business grows by 19% Y-o-Y (Rs.2.44L Cr)
- CRAR at 14.10%

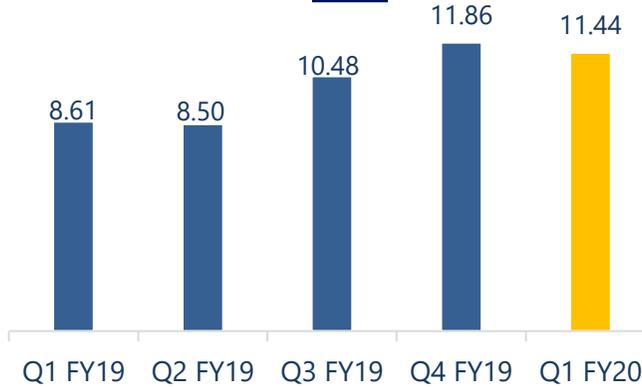


Key Ratios

RoA



RoE



Net Interest Margin (%)



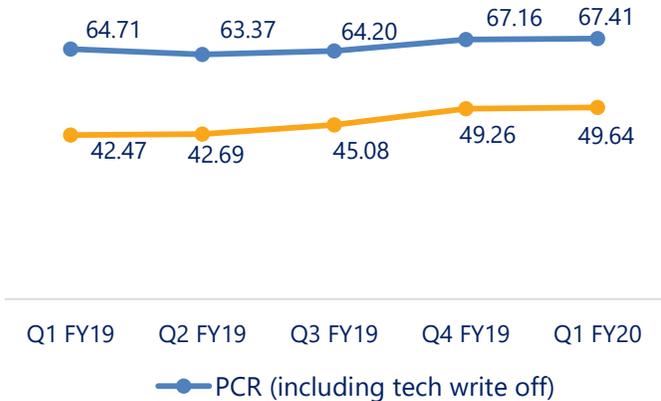
Cost to Income Ratio



NNPA (%)



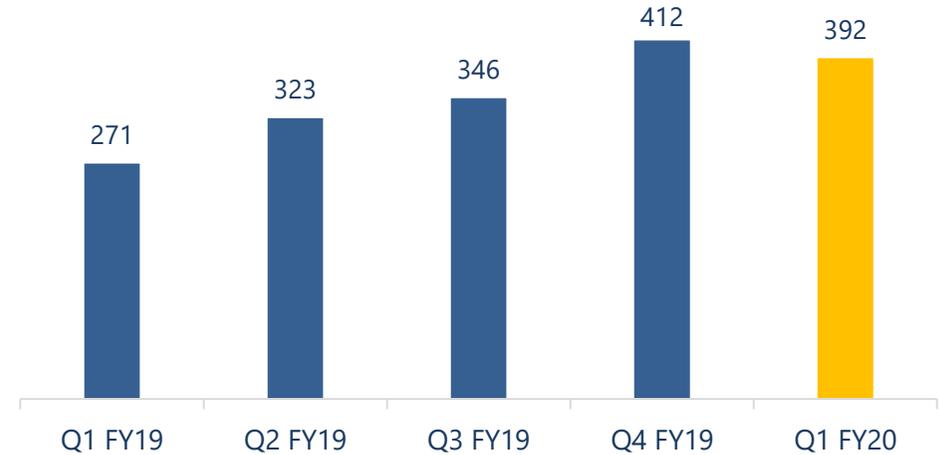
PCR (%)



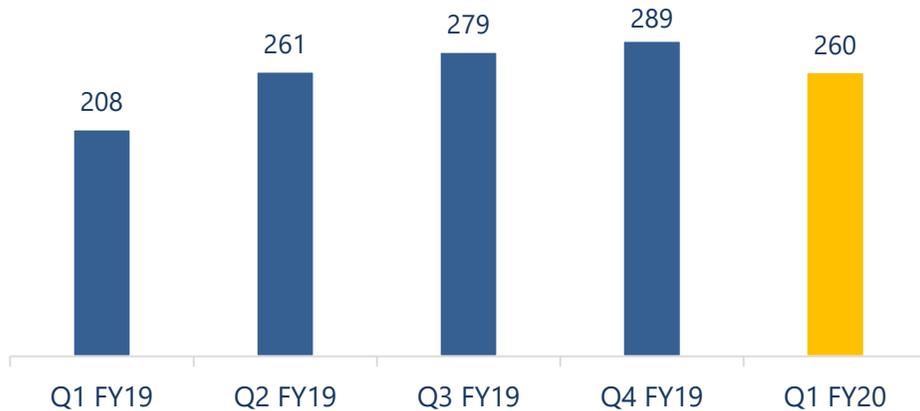
Net Interest Income



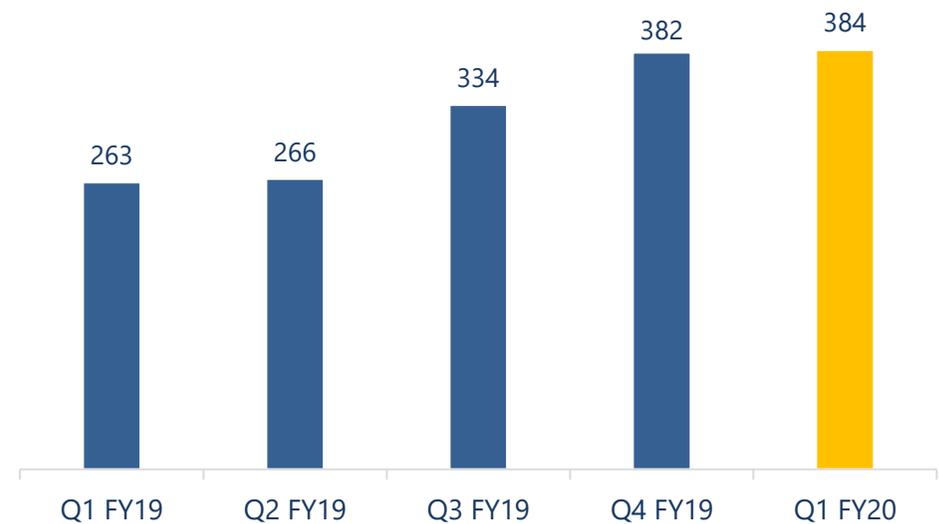
Other Income



Fee Income



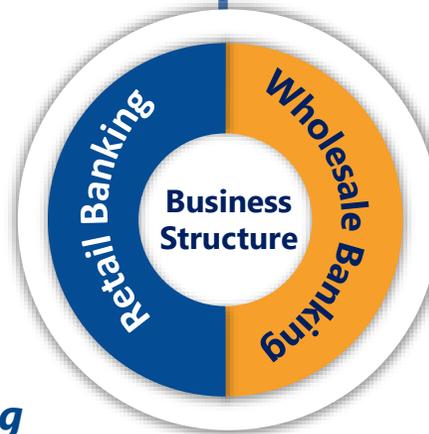
Net Profit



➤ **Retail - Personal Banking**

➤ **Business Banking**

➤ **Agri, Rural and Micro Banking**



➤ **Corporate & Institutional Banking**

➤ **Commercial Banking**

➤ Catering to Retail, Small Business, Agri, Rural and Micro Banking Clients.

➤ Leveraging Branch distribution, Relationship Managers, Digital, Fedfina, Fintechs and BCs to garner business.

➤ Historical strength of neighborhood Banking with wide product suite

➤ Branch as the 360 degree servicing point. Gramjeevan Branches functioning as a Financial Hub to rural India

➤ Micro lending through tech driven BC arrangements and tie ups.

➤ Catering to Commercial, Mid Market and Corporate Clients

➤ Leveraging Relationship Managers to garner business.

➤ Significant thrust given to leverage the relationships to improve Salary Accounts, Current Accounts and Fees

➤ Visible presence in key geographies

➤ Integrated offerings along the supply chain to create better value for SME clients

Business initiatives To Sharpen high Quality Growth**Wholesale Banking**

- Facilitated a cautious lending approach given the heightened risks in the external environment
- Ensured right pricing and repricing of credit facilities based on Reciprocity and Risk resulting in higher yield.
- Thrust on Trade and Transaction Banking; core fee income doubled.
- Significant increase in RM/ Sales training – 100% mapping of accounts in Commercial Banking
- CA focus by 100% coverage of existing accounts/ exploring opportunities for escrow accounts- Trust and retention/ RERA etc

- Enhanced digitalization/ automation in Business Banking/ Micro Credit underwriting process.
- Wealth Management services through Equirus Capital showing significant improvement
- Assigned dedicated Investment Relationship Managers across all geographies to cater to the investment needs of ultra HNIs.
- Focused initiatives led the Bank to be in the list of Top 15 Banks in the country based on Debit Card spending (May19). In the process of launching Debit Card EMI & Contactless Cards.
- On NR front we have started exploring other geographies like Kenya, Mozambique and Botswana.
- Doorstep gold loan delivery model in partnership with a fintech partner extended to 5 cities.
- Tech integration in process for scalable and capital efficient BC business model in partnership with another fintech

Retail Banking**Government Business and Treasury**

- Empanelled in 16 states, catering to 252 Government entities & select PSUs in meeting their Banking needs.
- New Treasury Front Office system in place which enables greater business granularity

Performance Highlights Y-o-Y

Operating Profit	30 %	↑	Retail (inc Agri)	24 %	↑
Net Profit	46 %		Agri	21 %	
RoA	@ 0.98 %		Business banking	13 %	↑
RoE	@ 11.44 %		Corporate Business	18 %	
Cost to Income Ratio	@ 49.36 %		Total Advance	19 %	↑
GNPA	@ 2.99 %		CASA	12 %	
Core Fee Income	25 %	↑	CA	23 %	↑
Other Income	45 %		Total Deposit	19 %	
NII	18 %	↑	Capital Adequacy (CRAR)	14.10%	
NIM	@ 3.15				
Provision Coverage Ratio	67.41 %				

Comparison : Y-o-Y (3 M)

RETAIL
WHOLESALE
Advances
Retail + Agri


35821 -> 44585

**Business Banking
(BuB)#**


8250 -> 9296

**Commercial
Banking (CoB)#**


10421 -> 11625

CIB


41023 -> 48211

Total Advances


95515 -> 113717

Deposits
CASA


37234 -> 41676

CASA Ratio


33.47 -> 31.44

NRE Deposits


44806 -> 50812

Retail Deposits


107022 -> 123009

Performance
Net Interest Income


980 -> 1154

Core Fee Income


208 -> 260

Operating Profit


603 -> 783

Net Profit


263 -> 384

Ratios
Cost Income Ratio


51.80 -> 49.36

Gross NPA %


3.00 -> 2.99

Net NPA %


1.72 -> 1.49

Profit Per Employee


8.63 -> 12.51

Comparison : Q-o-Q (3 M)

RETAIL
WHOLESALE
Advances
Retail + Agri


43171 -> 44585

**Business Banking
(BuB)#**


9564 -> 9296

**Commercial
Banking (CoB)#**


11525 -> 11625

CIB


47569 -> 48211

Total Advances


111829 -> 113717

Deposits
CASA


43388 -> 41676

CASA Ratio


32.15 -> 31.44

NRE Deposits


50109 -> 50812

Retail Deposits


122763 -> 123009

Performance
Net Interest Income


1097 -> 1154

Core Fee Income


289 -> 260

Operating Profit


755 -> 783

Net Profit


382 -> 384

Ratios
Cost Income Ratio


49.96 -> 49.36

Gross NPA %


2.92 -> 2.99

Net NPA %


1.48 -> 1.49

Profit Per Employee


12.45 -> 12.51

Shareholder Value

Book Value
(Per Share in ₹)

Q1 FY20

Q4 FY19

Q3 FY19

Q2 FY19

Q1 FY19

68.79

66.87

64.60

62.81

62.62

EPS*(annualized)*

7.76

7.68

6.68

5.33

5.32

Granularity

**CASA + Deposits <2
Cr**
(% of Total Deposits)

89%

88%

91%

92%

93%

Profitability
*(Annualized)***ROA**

0.98

1.02

0.91

0.76

0.79

RoRWA

1.76

1.79

1.51

1.24

1.37

ROE

11.44

11.86

10.48

8.50

8.61

Efficiency

Cost/Income

49.36

49.96

50.25

48.15

51.80

Net NPA%

1.49

1.48

1.72

1.78

1.72

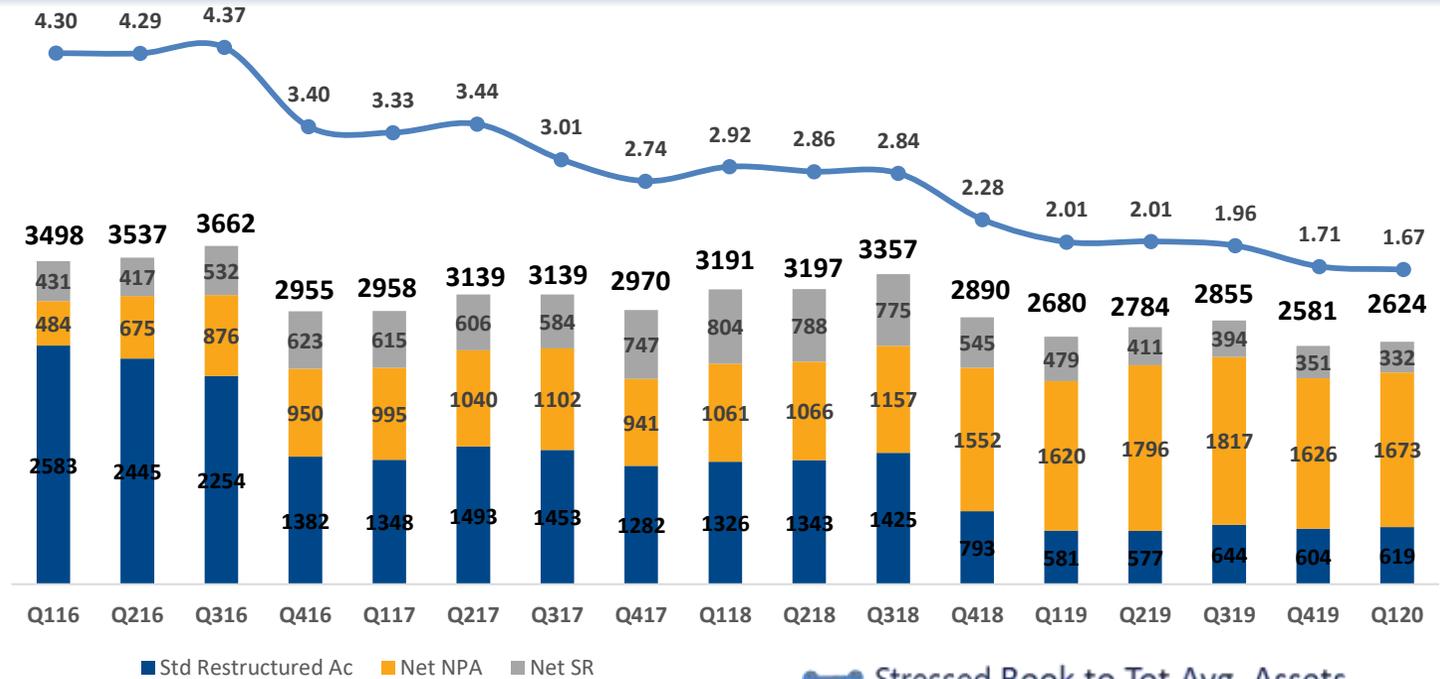
Asset Quality Drill-Down

Total Stressed Book @ 2624Cr. 1.67% of Average Total Assets.

With in Standard Restructured Book, 60+Cr exposure upgraded to Investment Grade Ratings

Net Security Receipts portfolio down to 332Cr.

• Recovery/ Upgrades of 202cr in Q120



Movement of NPA

Amt in Rs.Cr.

Gross NPA as on 31.03.2019	3261
Add Fresh Slippage	415
Add Increase in Balances in Existing NPAs	19
Deduct Recoveries/ Upgrades	-202
Deduct Written Off	-98
Gross NPA as on 30.06.2019	3395

Fresh Slippages Break up

Fresh Slippages

	Q1 FY20	Q4 FY19	Q3 FY19	Q2 FY19	Q1 FY19
Retail	141	67	108	120	109
Agri	67	92	71	65	54
SME	119	97	192	169	90
BuB	99	67	107	94	39
CoB	20	29	85	75	51
Corporate	88	0	56	123	207
Total	415	256	426	477	461

Restructured

TYPE	Q1 FY20		Q4 FY19	
	Balance	Of which Bonds	Balance	Of which Bonds
STANDARD	619	66	604	66
Gross NPA	596	58	626	58
Net NPA	445	58	486	58
TOTAL	1064	124	1090	124

NPA Composition

Q1 FY20

Q4 FY19

Business	NPA	NPA
Retail	701	615
Agri	517	470
SME	1390	1320
Gross NPA	BuB 660	595
	CoB 730	725
Corporate	787	856
Total	3395	3261
Net NPA	1673	1626

Security Receipts

	Q1 FY20	Q4 FY19
Face Value	699	704
Book Value	611	617

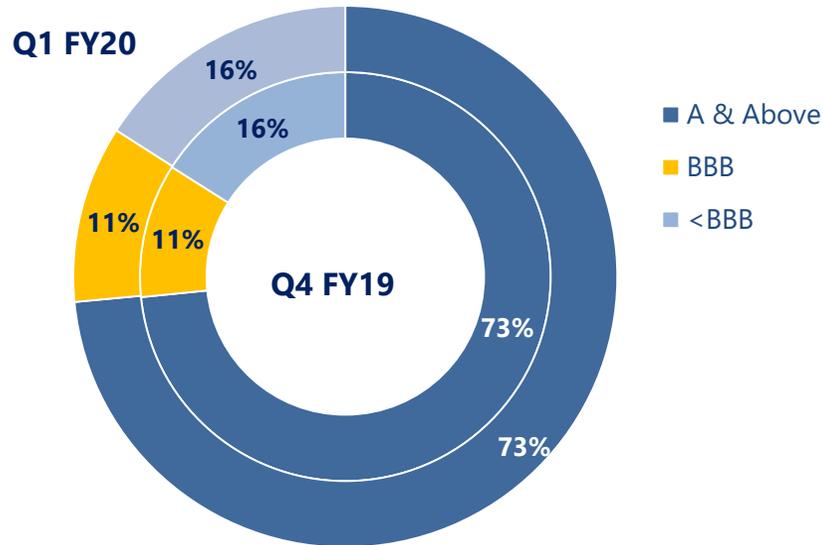
Credit Cost



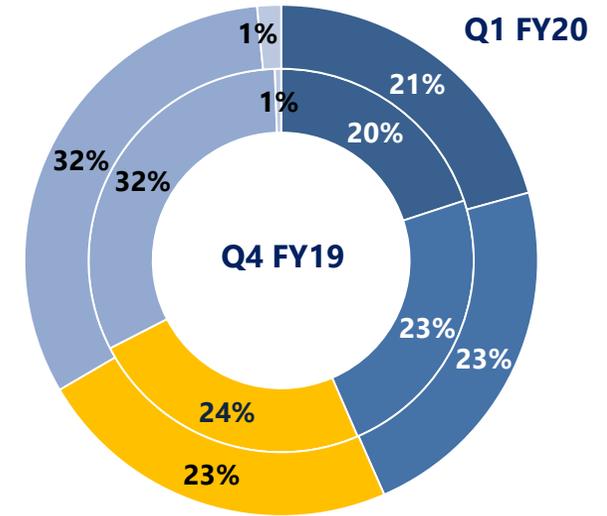
Risk Adjusted NIM



Risk Rating



- A & Above
- BBB
- < BBB



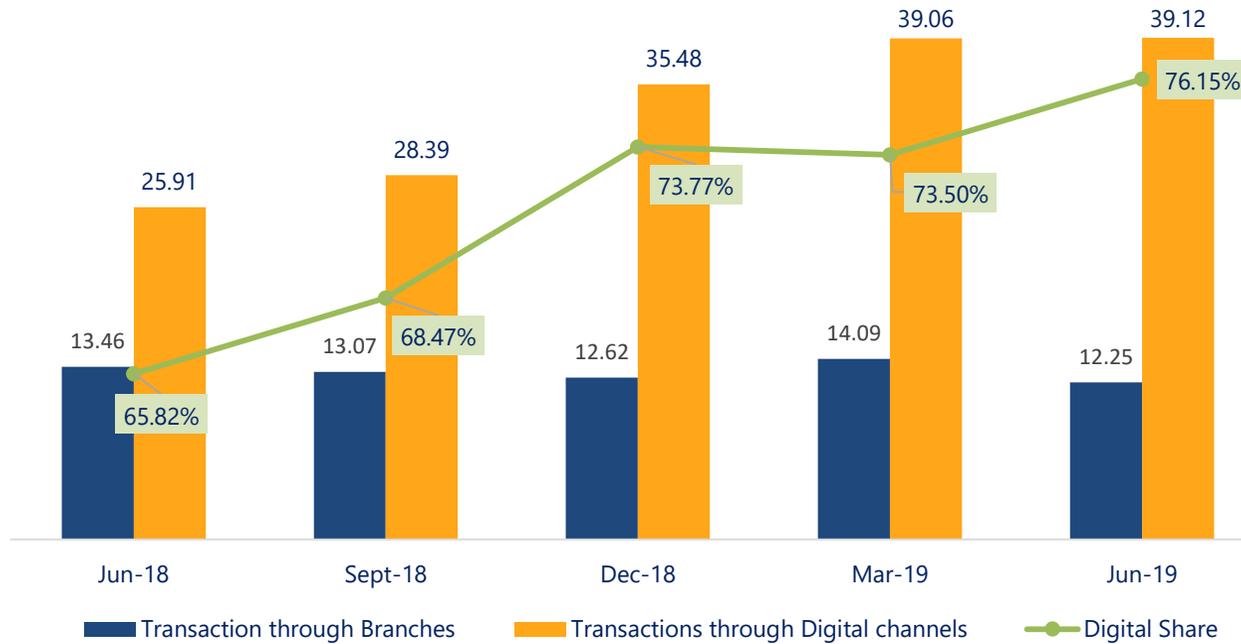
Other Assets

Rating		Q1 FY-20	Q4 FY-19
FBR1	FB1	21%	20%
FBR2/FBR3	FB2	23%	23%
FBR4	FB3	23%	24%
FBR5/FBR6	FB4	32%	32%
Others		1%	1%

Wholesale Assets

Rating	Q1 FY-20	Q4 FY-19
A & above	73%	73%
BBB	11%	11%
< BBB	16%	16%

Digital vs Branch : Transaction count with bifurcation on various Digital channels(In lakhs)



FedMobile Volume in crores



- FedMobile monthly volume crossed 3355 Cr. Digital share grew to 76.15%.
- Digital users grew by 27.67% on a Y-o-Y basis.

YoY Growth in Digital Users



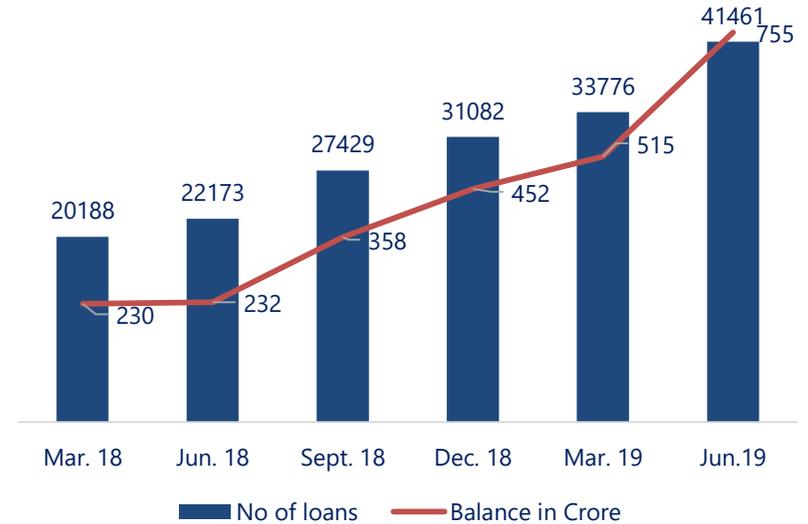


- BYOM enables Instant online loan pre approved loan disbursal
- Option to convert debit card purchases to flexible EMIs

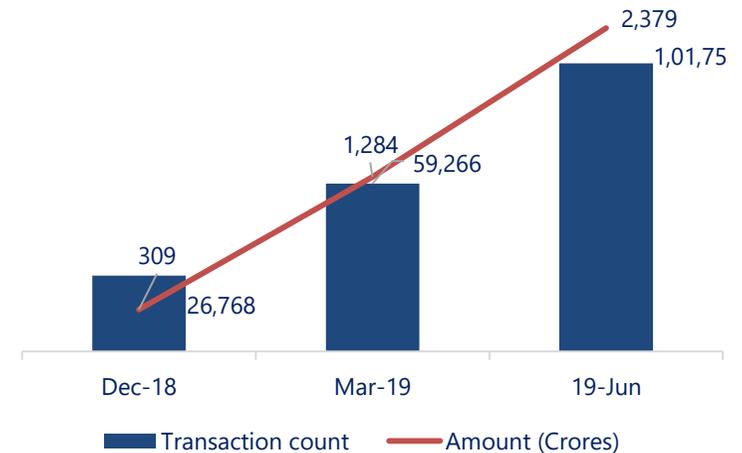


- 1500 plus customers joined the new platform for transaction banking and cumulative volume of transactions has crossed 2300 crores during the month of June 2019

BYOM Digital Personal Loans : Loan book progress

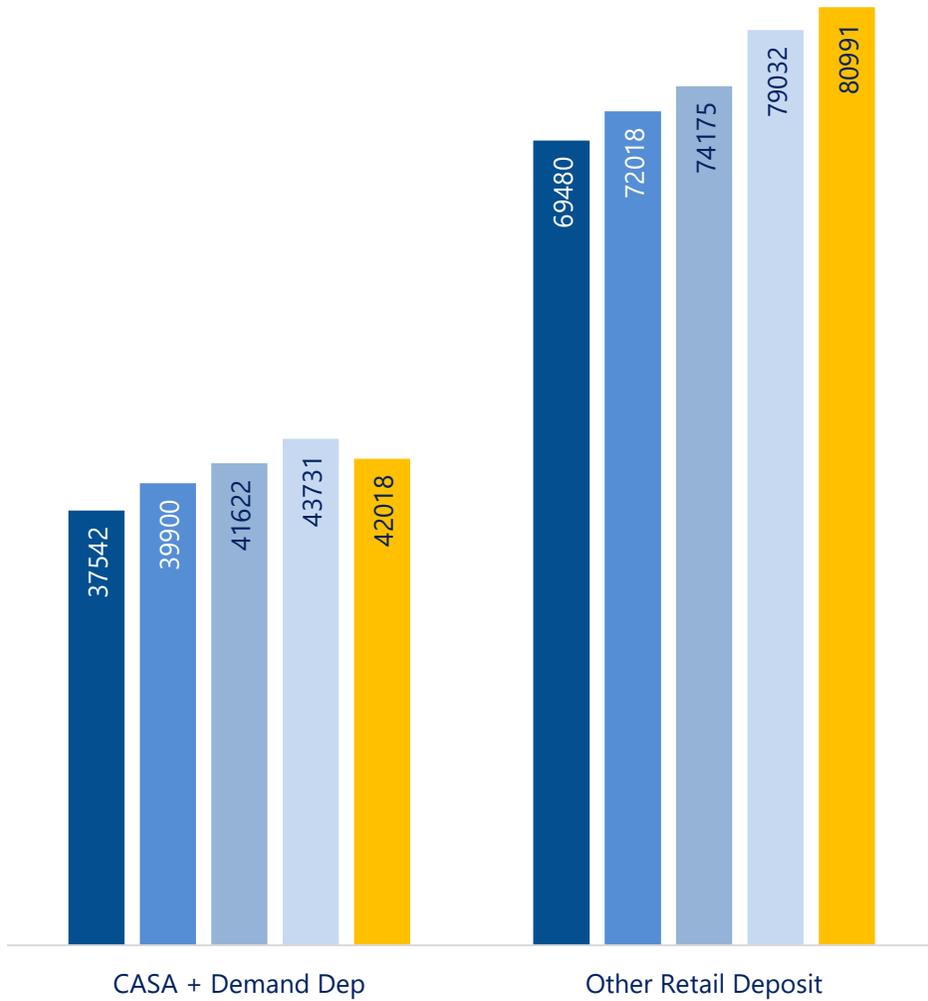


Fed E Biz

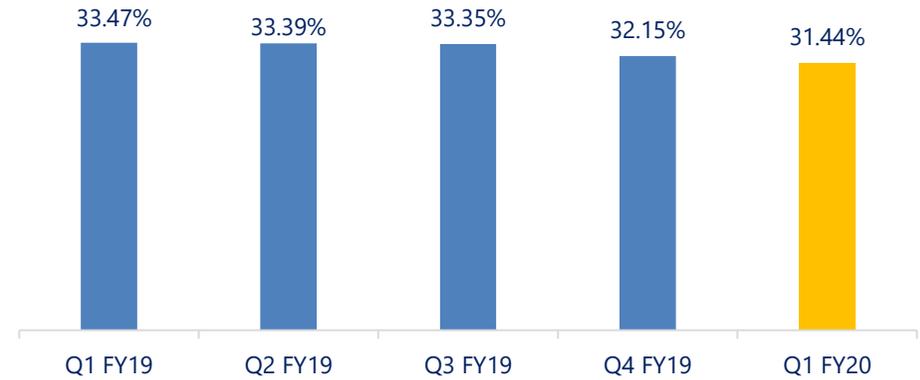


Business Parameters

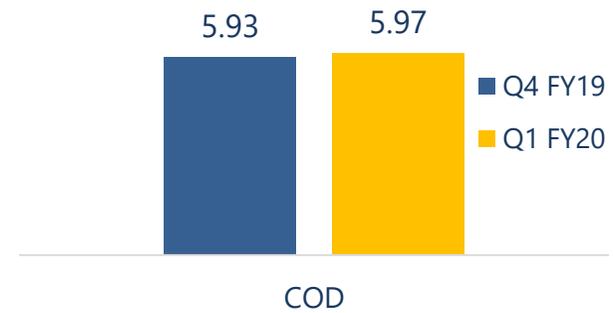
■ Q1 FY19 ■ Q2 FY19 ■ Q3 FY19 ■ Q4 FY19 ■ Q1 FY20



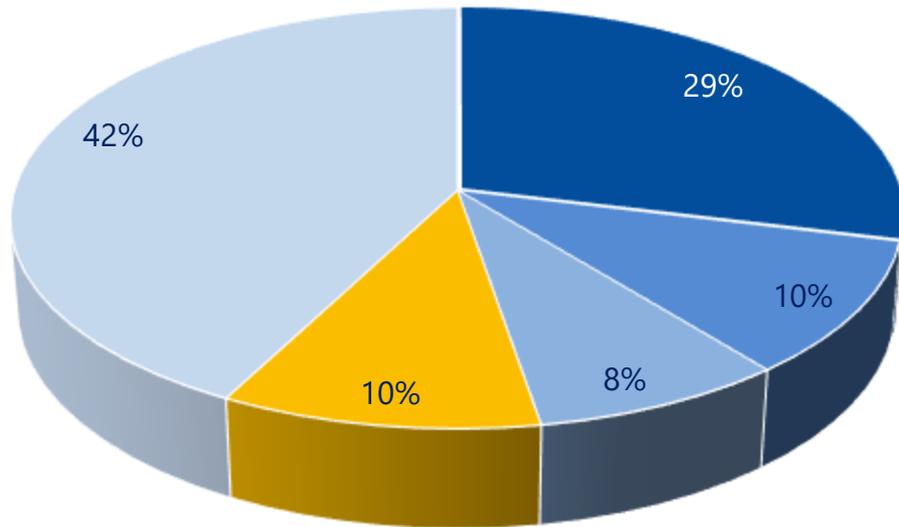
CASA Ratio



Cost of Deposits



Total Loan Book



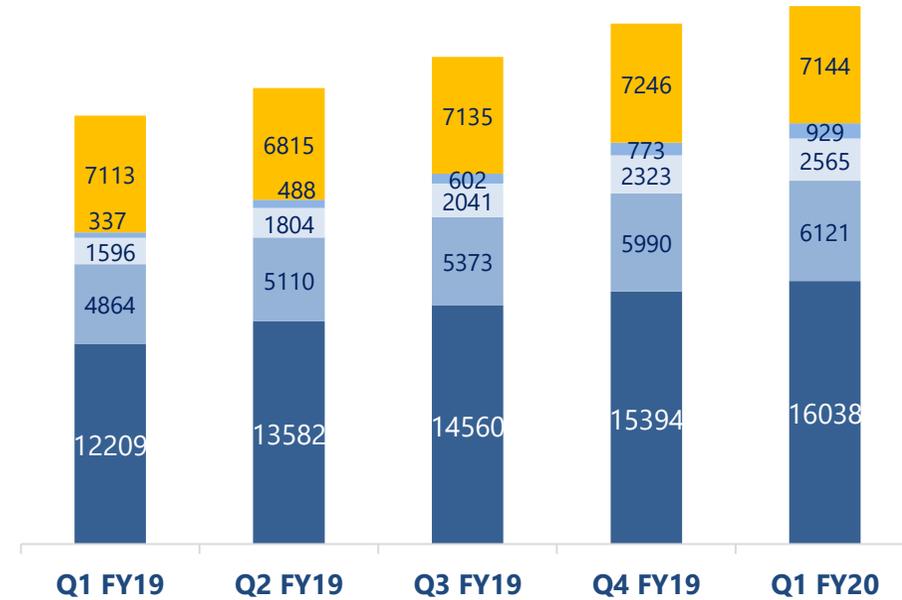
■ Retail ■ Agri ■ BuB ■ CB ■ CIB

Average Ticket Size of Wholesale Loan (CIB+CB) : 24 Cr
 Average Ticket Size of CIB Loans: 66 Cr
 Average Ticket Size of CB Loans: 7 Cr

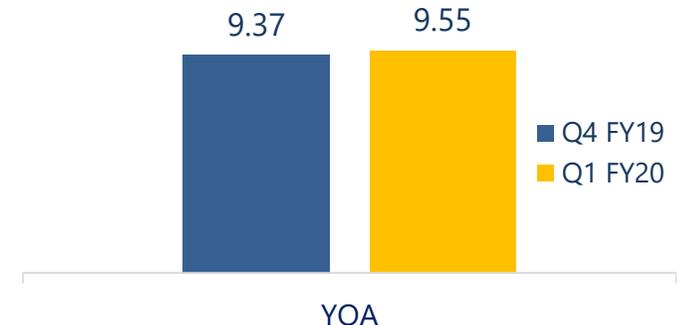
Retail Loan Book (Excl Agri & BuB)

₹ in Cr

■ Housing ■ Mortgage ■ Auto ■ Personal ■ Others



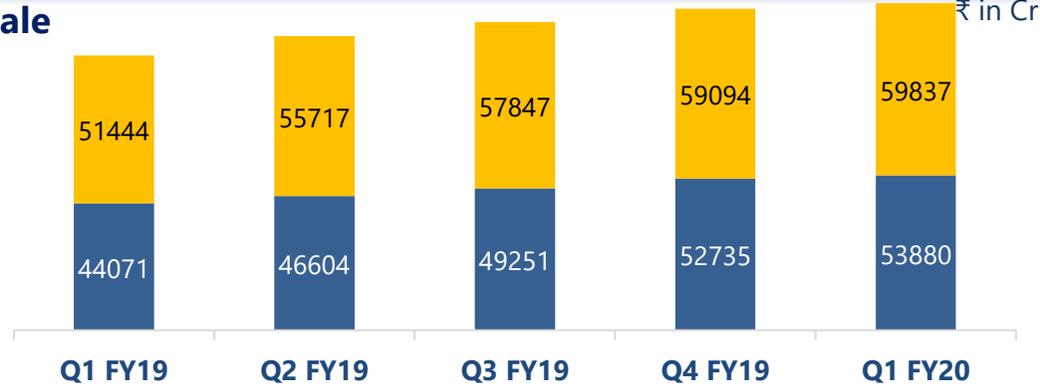
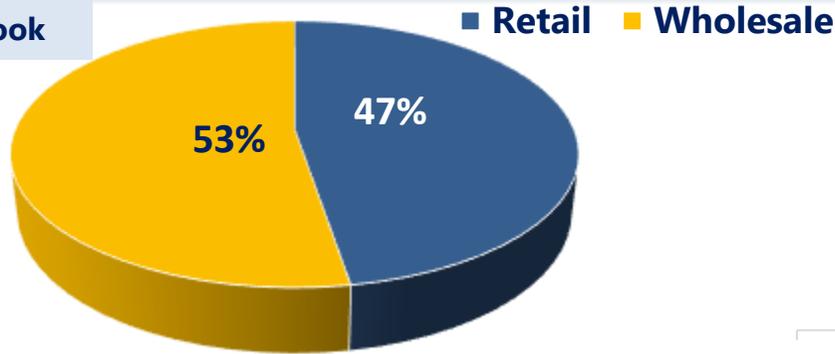
Yield on Advances



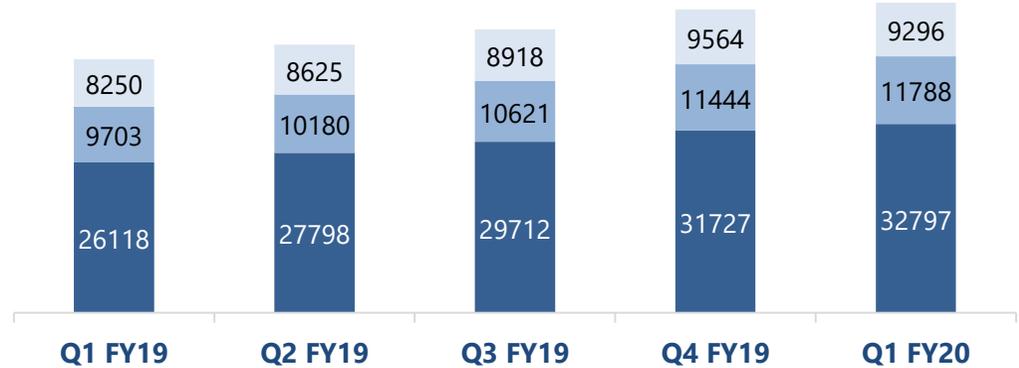
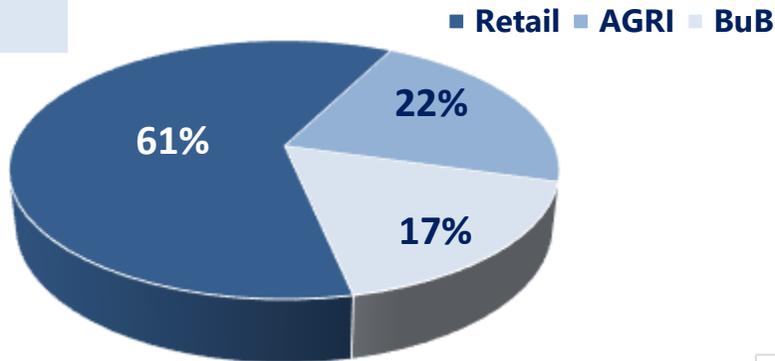
YOY

Credit Portfolio Distribution

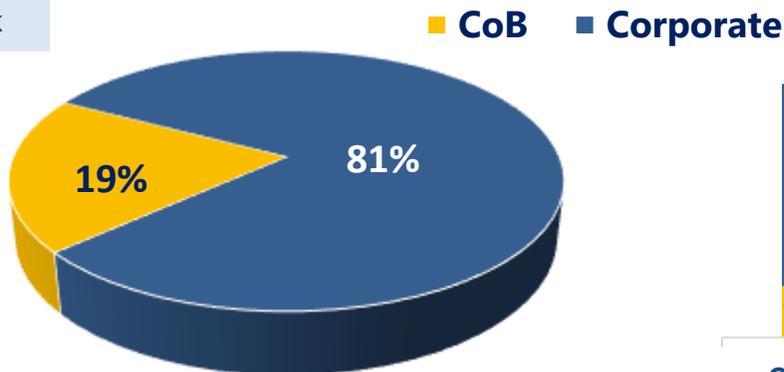
Total Loan Book



Retail Book

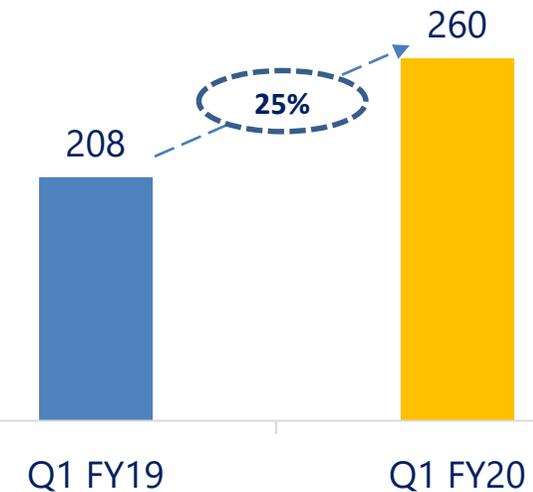


Wholesale Book

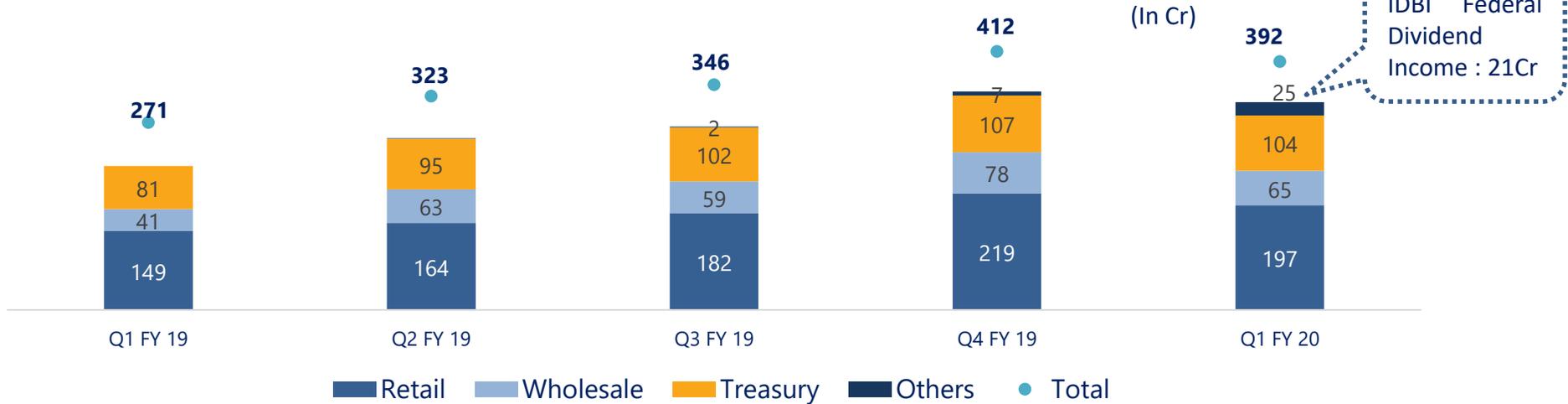


	Q1 FY20	Q4 FY19	Q3 FY19	Q2 FY19	Q1 FY19	Y-o-Y %
Loan Processing Fee	49	50	50	53	31	56%
Exchange, Commission, Brokerage & Other Fee Income	169	185	156	147	129	31%
Net Profit on Forex Transactions	43	54	74	61	47	-10%
Fee Income	260	289	279	261	208	25%
Profit on sale of securities	91	74	55	51	49	87%
Recovery from assets written off & Other Receipts	40	49	11	11	14	179%
Total Other income	392	412	346	323	271	45%

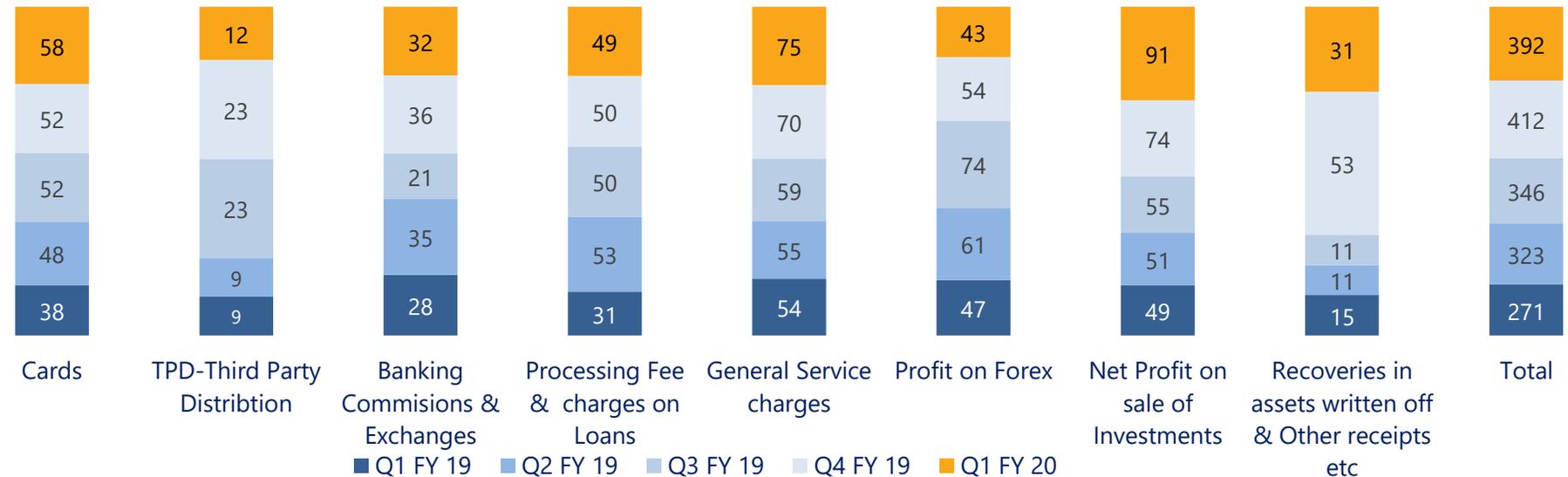
Fee Income (Y-o-Y)



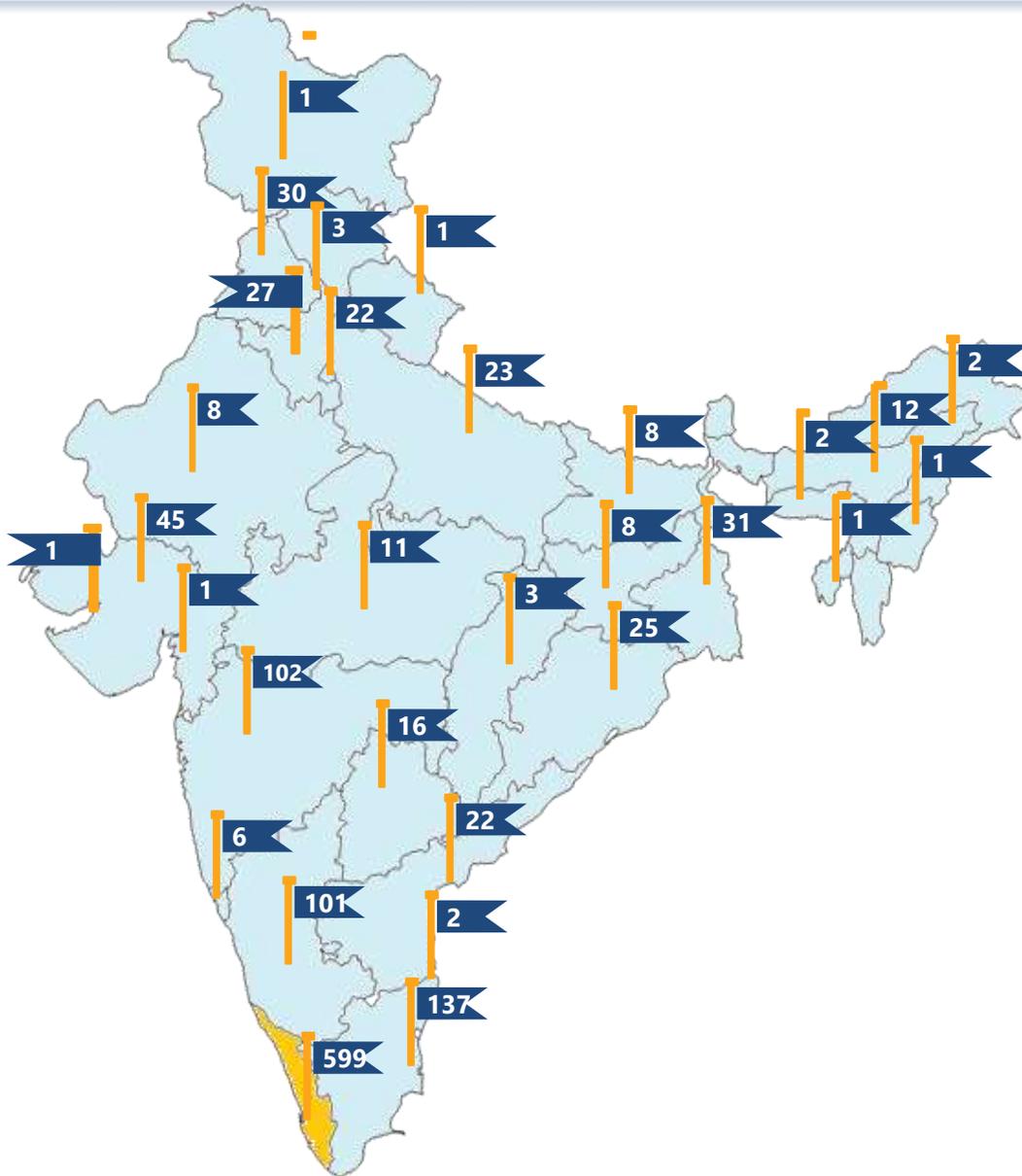
Fee Income Distribution : Vertical Wise



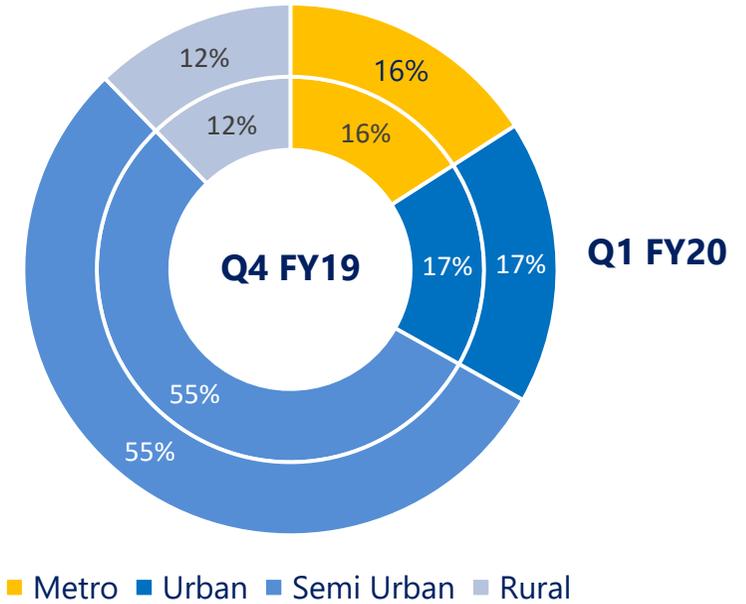
Fee Income Distribution : Item Wise



Distribution : Deriving Efficiency from Footprint



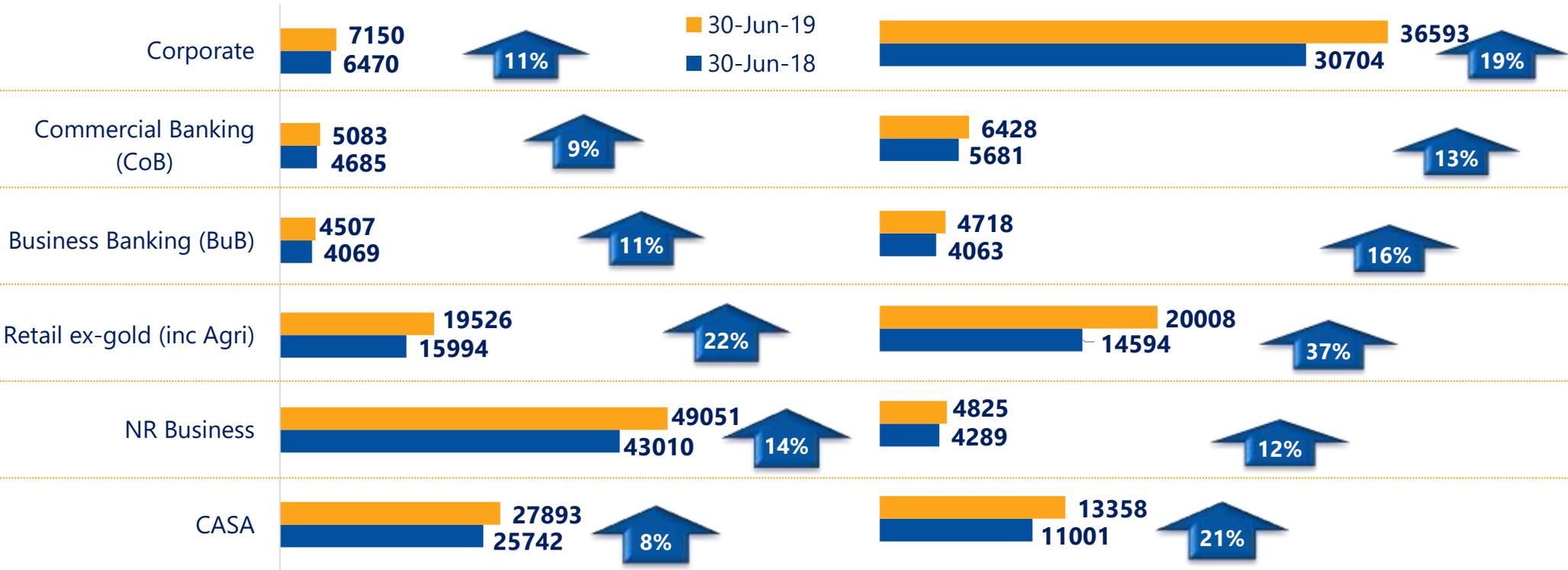
	Q1 FY20	Q4 FY19	Q3 FY19
Branches	1251	1251	1251
ATM/Recyclers	1934	1937	1926



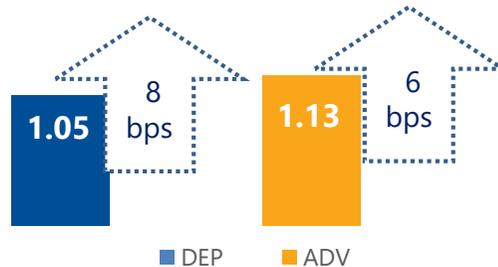
Kerala : Prominence to Dominance

Outside Kerala: Presence to Prominence

₹ in Cr



Bank's Market Share



Gain in Market Share(Y-o-Y)

Advance: Market Share improved by 6 bps
Deposit : Market Share improved by 8 bps

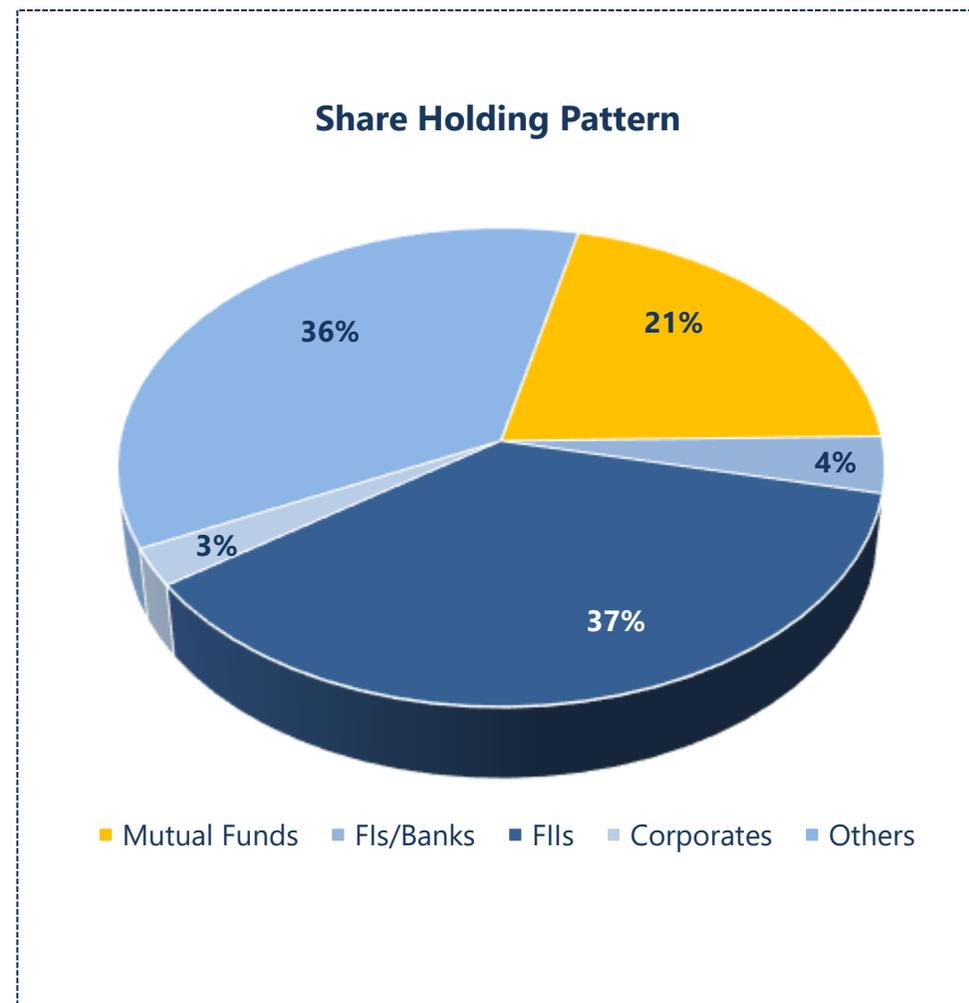
CRAR – How strong is your Bank?

₹ in Cr

	Jun-19	Mar-19
Risk Weighted Assets		
Credit Risk	84084	83112
Market Risk	3458	3327
Operational Risk	8715	7326
Total RWA	96257	93764
Tier-1 Capital Funds	12550	12546
Tier-II Capital Funds	1019	714
Total Capital Funds	13569	13260
CRAR	14.10%	14.14%
Tier-I	13.04%	13.38%
Tier-II	1.06%	0.76%

Annexures

	Q1 FY20	Q1 FY19
LIABILITIES		
Capital	397	396
Reserves & Surplus	13264	12103
Deposits	132537	111242
Borrowings	9951	9470
Other Liabilities & Provisions	4188	3470
TOTAL	160338	136681
ASSETS		
Cash & Balance with RBI	6449	4835
Balances with Banks, Money at Call	2791	2713
Investments	31810	28312
Advances	112032	94297
Fixed Assets	469	467
Other Assets	6787	6058
TOTAL	160338	136681

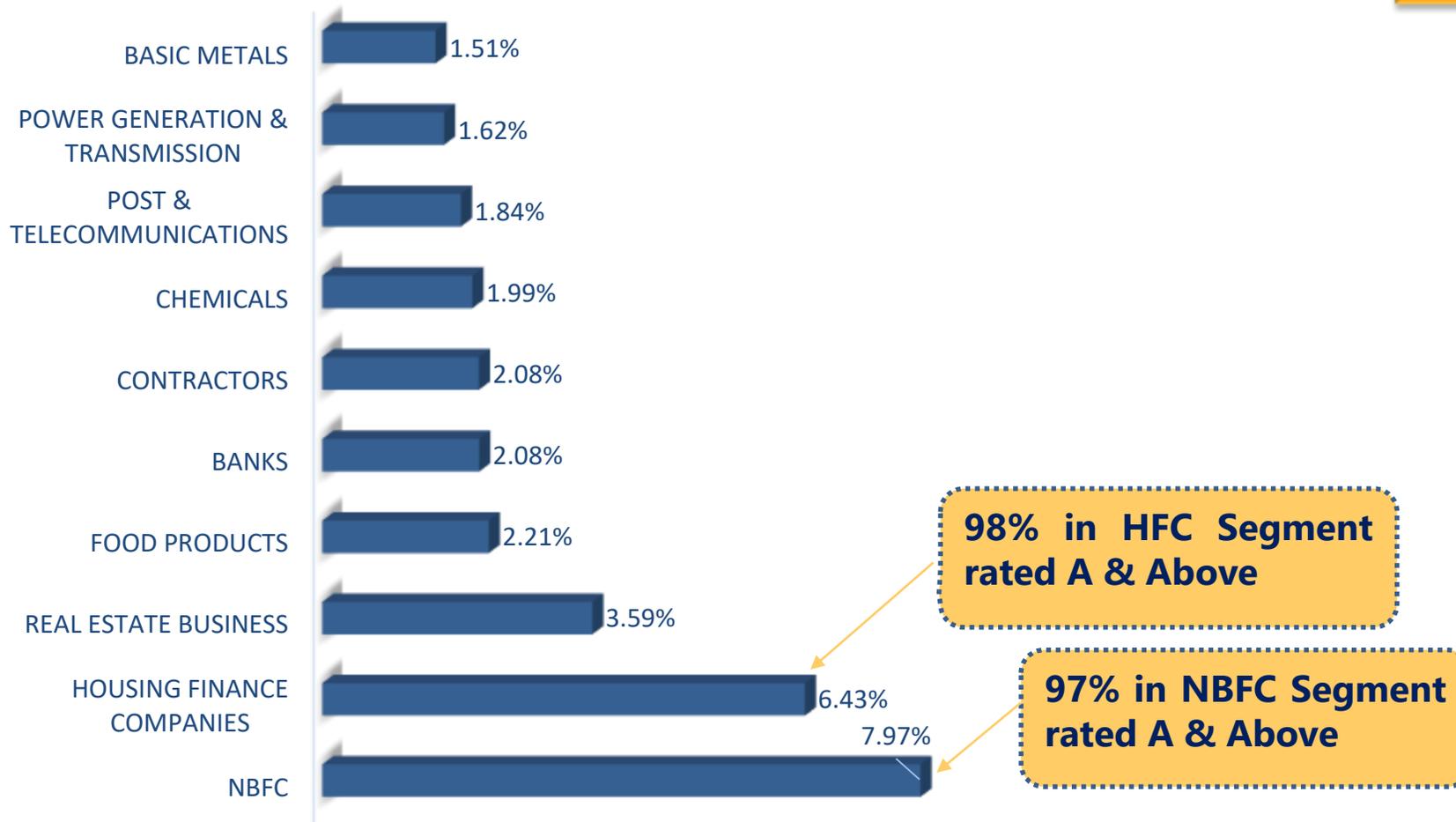


₹ in Cr

	Q1 FY20	Q4 FY19	Q-o-Q	Q1 FY19	Y-o-Y
Interest Income	3229	3032	6%	2667	21%
Interest Expenses	2075	1936	7%	1687	23%
Net Interest Income	1154	1097	5%	980	18%
Other Income	392	412	-5%	271	45%
Operating Expense	763	754	1%	648	18%
Total Income	3621	3444	5%	2938	23%
Total Expense	2838	2689	6%	2335	22%
Operating Profit	783	755	4%	603	30%
Total Provisions	399	373	7%	340	17%
Net Profit	384	382	1%	263	46%
Net Interest Margin (%)	3.15	3.17	-2bps	3.12	3 bps
Cost to Income Ratio (%)	49.36	49.96	-60 bps	51.80	-244 bps

Top 10 Sector wise exposure as a % of Total Advance

30.06.2019



Major Investments

Entity	% Equity
Federal Operations & Services Limited (FedServ)	100.00%
Fedbank Financial Services Limited	82.59%
IDBI Federal Life Insurance Company of India Limited	26.00%
Equirus Capital Private Ltd	19.59%

Subsidiaries & JVs

IDBI Federal Life Insurance Co. Ltd.

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

FedBank Financial Services Ltd.

- Total AUM of 2150 Cr.
- 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 Limited (FedServ)

- FedServ is a wholly owned subsidiary company of Federal Bank.
- It provides operational & technology oriented services to Federal Bank.

Fixed Deposit

Certificate of Deposit

Tier 2 (Capital) Bonds



*India Ratings
& Research
Pvt Ltd, CARE*

A1+

A1+

IND AA
CARE AA

- Fixed Deposits and Certificate of Deposits enjoy highest rating in that class.

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.

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Prominence
to Dominance

Presence
to Prominence

Thank You

FEDERAL BANK
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PRESS RELEASE**Federal Bank delivers highest ever quarterly net profit with 46% YoY growth**

Federal Bank announced the Unaudited Financial Results for the quarter ended 30th June 2019. The key highlights of the results on a Y-o-Y basis are as follows:

- Net Profit records a growth of 46.25% to reach Rs. 384.21 Cr
- Net interest income grows by 17.77% to reach Rs.1154.18 Cr
- Total Business increases by 18.99% to reach Rs.244569.79 Cr
- Total Deposits increases by 19.14% to reach Rs.132537.46 Cr
- Net Advances increases by 18.81% to reach Rs.112032.33 Cr

Commenting on the results and financial performance, Mr. Shyam Srinivasan, Managing Director & CEO, Federal Bank said “The Bank has delivered yet another strong operating performance this quarter, driven largely by an all-time high in operating profit and net profit, which has clocked a growth of 30% and 46% respectively. On the income side, Net Interest Income has seen a growth of 18% while other income has grown 45%. Credit growth has been stable and has had the right mix of both caution and control largely influenced by a very volatile external environment. Leading the credit growth has been the retail segment which has registered north of 25% growth across the entire spectrum. On the liability front, we have gained share in what has been arguably one of the toughest operating environment for liabilities. The Bank continues to exercise strict vigil on the NPA front, and was able to keep it under check during the quarter. Overall a very strong and productive quarter for the Bank.”

Balance Sheet

The Total Business of the Bank registered a Y-o-Y growth of 18.99% to reach Rs.244569.79 Cr as on 30th June 2019. While Total Deposits increased by 19.14% to reach Rs. 132537.46 Cr, Net Advances grew by 18.81% to Rs. 112032.33 Cr as on 30th June 2019.

CASA Deposits of the Bank is at Rs. 41675.84 Cr. CASA as a percentage to Total Deposits stood at 31.44% as on 30th June 2019. NRE Deposits grew by 13.40% from Rs. 44805.64 Cr to Rs. 50811.75 Cr.

On the Asset side, the retail advances grew by 25.57% to reach Rs.32797.10 Cr as on 30th June 2019. While SME Advances registered a growth of 12.05% to touch Rs. 20920.96 Cr, the Corporate Advances of the Bank recorded a growth of 17.52% to reach Rs. 48211.49 Cr. Agri advances grew by 21.49% to reach Rs.11787.85 Cr.

Operating Profit & Net Profit

The Operating Profit of the Bank as on 30th June 2019 stood at Rs. 782.76 Cr up from Rs. 602.92 Cr. The Total Income grew 23.23% Y-o-Y to reach Rs.3620.84 Cr. The Net Profit of the Bank as at the end of the current quarter stood at Rs. 384.21 Cr registering a Y-o-Y growth of 46.25%.

Income

Net Interest Income grew 17.77% on a Y-o-Y basis from Rs. 980.06 Cr to Rs. 1154.18 Cr as on 30th June 2019. Other income grew by 44.55% to reach Rs.391.52 Cr, compared to Rs.270.86 Cr as on 30th June 2018. Net total income of the Bank grew 23.57% to reach Rs.1545.70 Cr.

Key Ratios

- ROA & ROE of the Bank for the quarter stood at 0.98% and 11.44% respectively
- Net Interest Margin as on 30th June 2019 stood at 3.15%
- Cost to income ratio of the Bank has been contained at 49.36% clocking a reduction of 244 bps YoY
- EPS of the Bank on an annualized basis is at 7.76

Asset Quality

The Gross NPA of the Bank as at the end of the quarter stood at Rs.3394.69 Cr, which as a percentage to Gross Advances comes to 2.99%. The Net NPA as on 30th June 2019 stood at Rs.1672.82 Cr, and the Net NPA as a percentage to Net Advances is at 1.49%. The Provision Coverage Ratio is 67.41%.

NET WORTH & CAPITAL ADEQUACY

Bank's Net worth on a Y-o-Y basis increased from Rs. 12382.79 Cr to Rs. 13661.64 Cr as on 30th June 2019. The Capital Adequacy Ratio (CRAR) of the Bank, computed as per Basel III guidelines stood at 14.10% as at the end of the quarter. Book Value per share increased to Rs. 68.79 from Rs. 62.62.

Footprint

The Bank has 1251 branches and 1934 ATM/recyclers as on 30th June 2019.

WORKING RESULTS AT A GLANCE

(Rs.in Crore)

Particulars	Q1	Q1	% y-o-y growth
	2019-20	2018-19	
Net Interest Income	1154.18	980.06	↑ 17.77%
Other Income	391.52	270.86	↑ 44.55%
Net Total Income	1545.70	1250.92	↑ 23.57%
Operating Profit	782.76	602.92	↑ 29.83%
Net Profit	384.21	262.71	↑ 46.25%

MAJOR FINANCIAL INDICATORS (Standalone Nos)

(Rs. in Cr)

Business Figures	As on 30.6.2019	As on 30.6.2018	Growth (%)
Total Deposits	132537.46	111241.85	↑19.14%
SB & Demand Deposits	42017.89	37541.53	↑11.92%
Advances	112032.33	94296.78	↑18.81%
Retail Advances	32797.10	26118.03	↑25.57%
SME Advances	20920.96	18671.02	↑12.05%
Agri Advances	11787.85	9703.00	↑21.49%
Investments	31809.74	28311.54	↑12.36%
Capital			
Equity Capital	397.20	395.52	
Net Worth	13661.64	12382.79	↑10.33%
Capital Adequacy (%)	14.10	14.50	
Tier I (%)	13.04	14.01	
Tier II (%)	1.06	0.49	

MAJOR FINANCIAL INDICATORS (Consolidated Nos)

(Rs. in Cr)

	As on 30.6.2019	As on 30.6.2018
Total Income	3666.18	2984.14
Total Expense	2887.84	2368.22
Operating Profit	778.34	615.92
Consolidated Net Profit	374.20	272.94
CRAR	14.41	14.66
Basic EPS*	7.54	5.54
Diluted EPS*	7.50	5.50
ROA*	0.92	0.80

Annualized*Anand Chugh****Vice President (Marketing and Investor Relations)**Ph - 9995707335, E-mail: anandchugh@federalbank.co.inA presentation for investors is being placed separately on our Bank's website: www.federalbank.co.in

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