

Secretarial Department



SDF-24/ /2017-18

28<sup>th</sup> April 2017

Bombay Stock Exchange Limited  
Phiroze Jeejeebhoy Towers,  
Floor 25, Dalal Street,  
Mumbai- 400 001

Dear Sir,

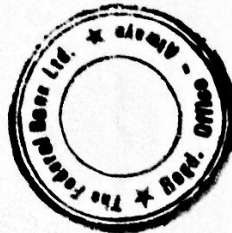
**Sub. : Presentation to Investors/Analyst on the Financial Results for the period ended 31<sup>st</sup> March 2017.**

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 Quarter IV results and Business Updates is attached herewith and the same has been published on the Bank's website also.

Also attaching herewith the press release for your records.

Thanking you,  
Yours faithfully,

  
Girish Kumar G  
Company Secretary



# Investor Information

**FEDERAL BANK**  
YOUR PERFECT BANKING PARTNER

**Q4 FY 2017**

- ❑ Business momentum continues robust growth of 25% Y-o-Y
- ❑ Highest ever Operating Profit; Y-o-Y growth of 35%; Qtly Oper. Profit @ Rs.549 Cr.

- ❑ Credit growth significantly ahead of the Industry average (26% growth Y-o-Y)
- ❑ Fourth consequent quarter of Slippages trending downwards
- ❑ Credit cost contained @ 0.44%

- ❑ NIM @3.42%, up by 11bps Y-o-Y
- ❑ Fee income growth 24% Y-o-Y
- ❑ Cost to Income ratio improves by 562 bps Y-o-Y

- ❑ Sharply focused business architecture
- ❑ Market Share Improvement in Deposits by 10% (9 bps) & in advances by 20% (16 bps)



- ❑ Consistent liability profile remains core strength
- ❑ CASA Ratio at 32.60%

- ❑ Continued dominance in NR Franchise
- ❑ Full service Bank to NR Businesses through IFSC Banking unit at Gift City
- ❑ The Gift City unit Crosses USD200Mn business

- ❑ Cutting edged Merchant Solutions
  - U-Pos Machine
  - Lotza Merchant
  - E-Pos Payment solution
- ❑ Instant account opening using Aadhar

- ❑ Balance Sheet grows by 26% Y-o-Y (Rs.1.15 L Cr)
- ❑ Total business grows by 25% Y-o-Y (Rs.1.71 L Cr)

## Redefined Business Vertical Architecture to sharpen market focus

### Corporate & Institutional Banking

- Seasoning of the Relationship Manager model
- Visible presence in key geographies
- Focus on higher customer engagement and outcomes

### Commercial Banking

- Relationship model to tap the SME & Middle Market
- RM at the fore and Branch at the core
- Integrated offerings along the supply chain to create better value for SME clients

### Business Banking

- Leveraging distribution to offer credit solutions for small Businesses
- Historical strength of neighborhood Banking with wide product suite
- Branch as the 360 degree servicing point

### Rural and Micro Banking

- Creating a relationship architecture for Agri and Agri Supply Chain
- Gramjeevan Branches functioning as a Financial Hub to rural India
- Micro-lending Initiatives










### Retail Assets

- Full spectrum approach in Retail :
  - ✓ Own distribution
  - ✓ Partnership led growth
  - ✓ Inorganic Opportunities
  - ✓ Digital Platforms
- Leveraging technology, analytics and innovation to offer more Self-service DIY products

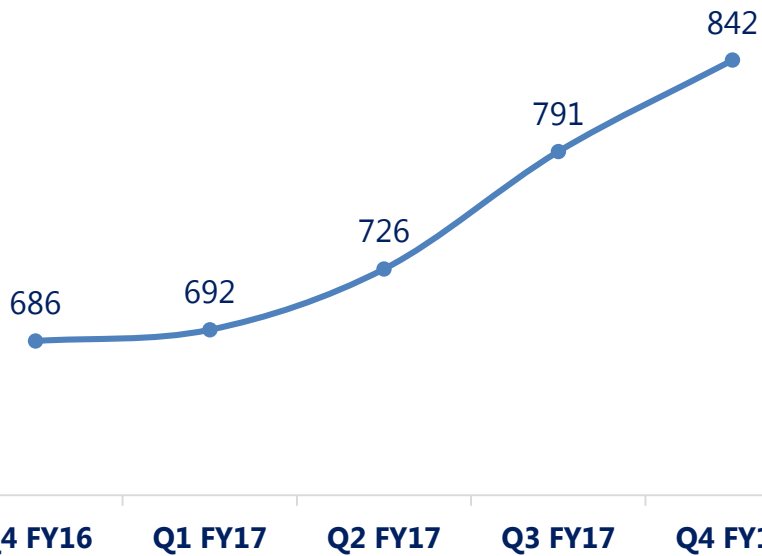
**Power of the Full Bank to the Customer**



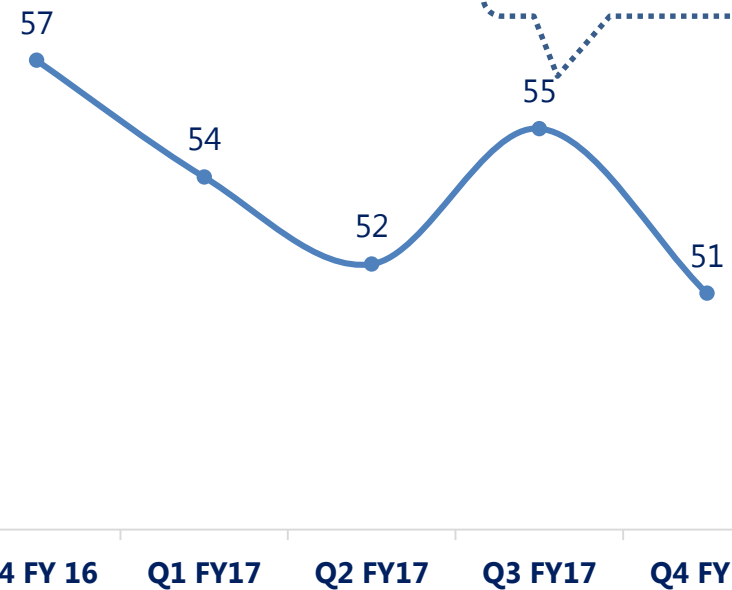
# Performance Highlights (Y-o-Y)

<b>Savings Account</b>	23% 	<b>Net Interest Income</b>	23% 
<b>Current Account</b>	27% 	<b>NIM</b>	3.42%
<b>Retail Deposit</b>	18% 	<b>Operating Profit</b>	39% 
<b>Retail Advance</b>	27% 	<b>GNPA</b>	44 bps 
<b>SME Advance</b>	18% 	<b>Capital Adequacy (CRAR)</b>	12.39%
<b>Wholesale Business</b>	34% 	<b>Provision Coverage Ratio</b>	71.75%

### Consistent growth in NII (in Cr)



### Cost to Income ratio (in %)



(Rs. in Cr)

## Advances

### Retail+Agri



23453→29291

### SME



1500→17641

### Wholesale



20338→27159

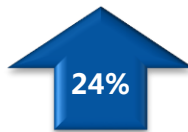
### Total Advances



58791→74591

## Deposits

### CASA



25705→31838

### CASA Ratio



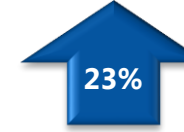
32.47→32.60

### NRE Deposits



30732→36407

### Total Deposits



79172→97665

## Performance

### Net Income (NII+OI)



922→1125

### Other Income



236→282

### Operating Profit



395→549

### Net Profit



10→257

## Ratios

### Cost Income ratio



56.78→51.16

### Gross NPA%



2.84→2.33

### Net NPA%



1.64→1.28

### Profit per Employee



0.35→8.87 (lacs)

(Rs. in Cr)

	Retail+Agri	SME	Wholesale	Total Advances
<b>Advances</b>	 28084 → 29291	 16324 → 17641	 25531 → 27159	 70439 → 74591
<b>Deposits</b>	 31973 → 31838	 34.66 → 32.60	 34547 → 36407	 92236 → 97665
<b>Performance</b>	<b>Net Income (NII+OI)</b>  1066 → 1125	<b>Other Income</b>  275 → 282	<b>Operating Profit</b>  475 → 549	<b>Net Profit</b>  206 → 257
<b>Ratios</b>	<b>Cost Income ratio</b>  54.97 → 51.16	<b>Gross NPA%</b>  2.77 → 2.33	<b>Net NPA%</b>  1.58 → 1.28	<b>Profit Per Employee</b>  7.13 → 8.87 (n Lacs)



		Q4 FY17	Q3 FY17	Q2 FY17	Q1 FY17	Q4 FY16
<b>Shareholder Value</b>	<b>Book Value</b> (Per Share in ₹)	51.43	49.94	48.63	47.07	46.24
	<b>EPS</b>	6.04	4.74	4.68	3.89	0.24
<b>Granularity</b>	<b>CASA + Deposits &lt;1 Cr</b> (% of Total Deposits)	89%	92%	89%	93%	92%
<b>Profitability</b>	<b>ROA</b>	0.96	0.78	0.88	0.76	0.05
	<b>ROE</b>	11.92	9.62	9.78	8.37	0.51
<b>Efficiency</b>	<b>Cost/Income</b>	51.16	54.97	51.92	54.19	56.78
	<b>Net NPA%</b>	1.28	1.58	1.61	1.68	1.64



# Sustained improvement in Asset Quality ratios

Fresh Accretion					
	Q4 FY17	Q3 FY17	Q2 FY17	Q1 FY17	Q4 FY16
Retail	55	86	63	67	85
Agri	30	14	26	34	43
SME	122	119	135	134	154
Wholesale	37	55	42	45	254
<b>Total</b>	<b>244</b>	<b>273</b>	266	280	<b>536</b>

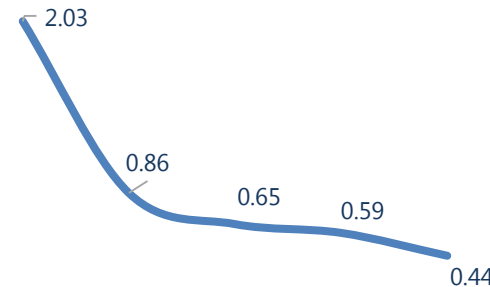
Restructured				
TYPE	Q4 FY17		Q3 FY17	
	Balance	Of which Bonds	Balance	Of which Bonds
STANDARD	1282	140	1453	101
NPA	372	228	511	228
<b>TOTAL</b>	<b>1655</b>	<b>368</b>	<b>1964</b>	<b>329</b>

(Rs. in Cr)

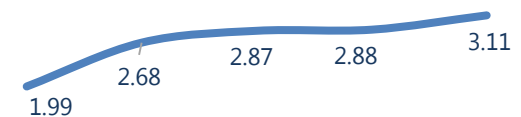
NPA Composition		Q4 FY17	Q3 FY17
	Business	NPA	NPA
Gross NPA	Retail	348	368
	Agri	170	158
	SME	855	901
	Wholesale	354	525
	<b>Total</b>	<b>1727</b>	<b>1952</b>
<b>Net NPA</b>		<b>941</b>	<b>1102</b>

Security Receipts	
Q4 FY17	Q3 FY17
782.49	613.94

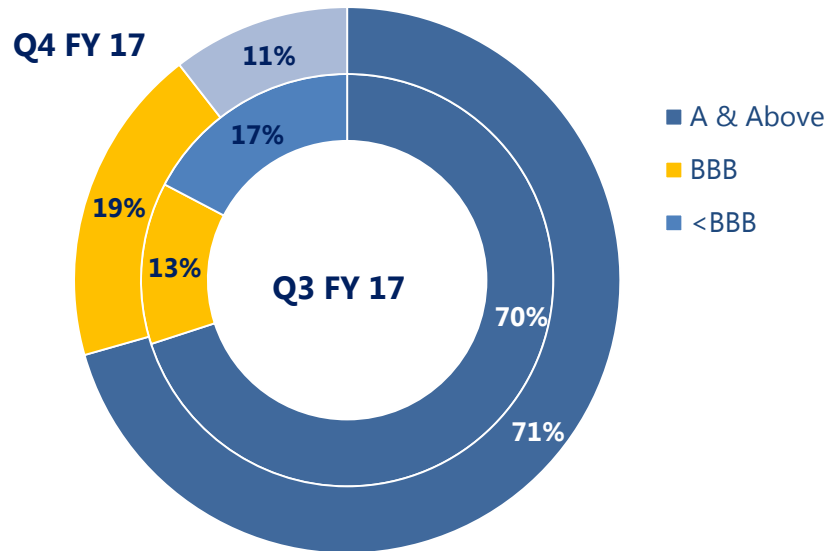
## Credit Cost



## Risk Adj NIM

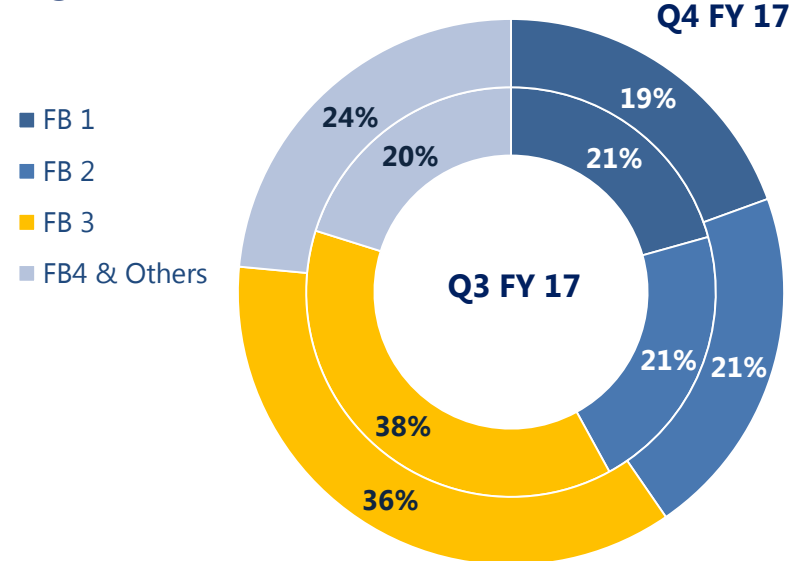


## Risk Rating



### Wholesale Assets

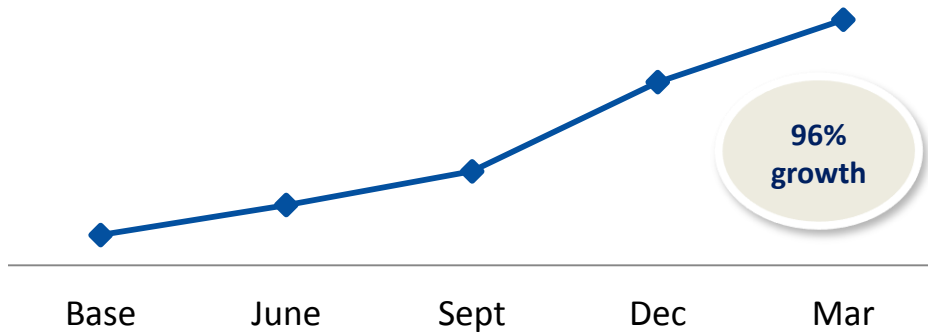
Rating	Q4 FY-17	Q3 FY-17
A & above	71%	70%
BBB	19%	13%
< BBB	10%	17%



### Other Assets

Rating	Q4 FY-17	Q3 FY-17
FB 1	19%	21%
FB 2	21%	21%
FB 3	36%	38%
FB4 & Others	24%	20%

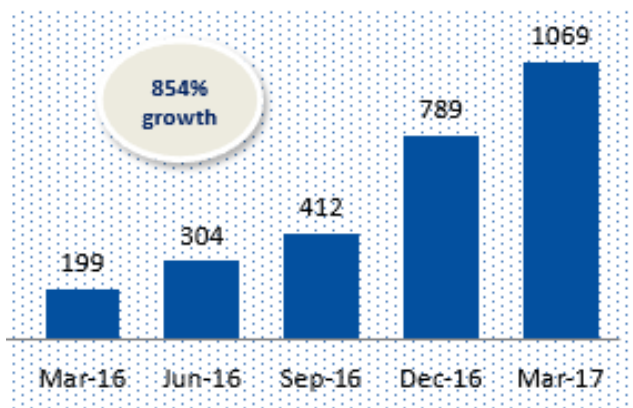
## Increase in the % of Number of Active Digital Users



## BYOM- Online personal loans during FY 16-17



## FedMobile Transaction Volume (per month in Cr)



## Federal on every Mobile

Launched E- POS Payment solution to merchants to collect cashless payments from customers.

Introduced FedBook Selfie with Aadhaar based authentication for online account opening.

Comprehensive apartment solution introduced in association with Unity Living

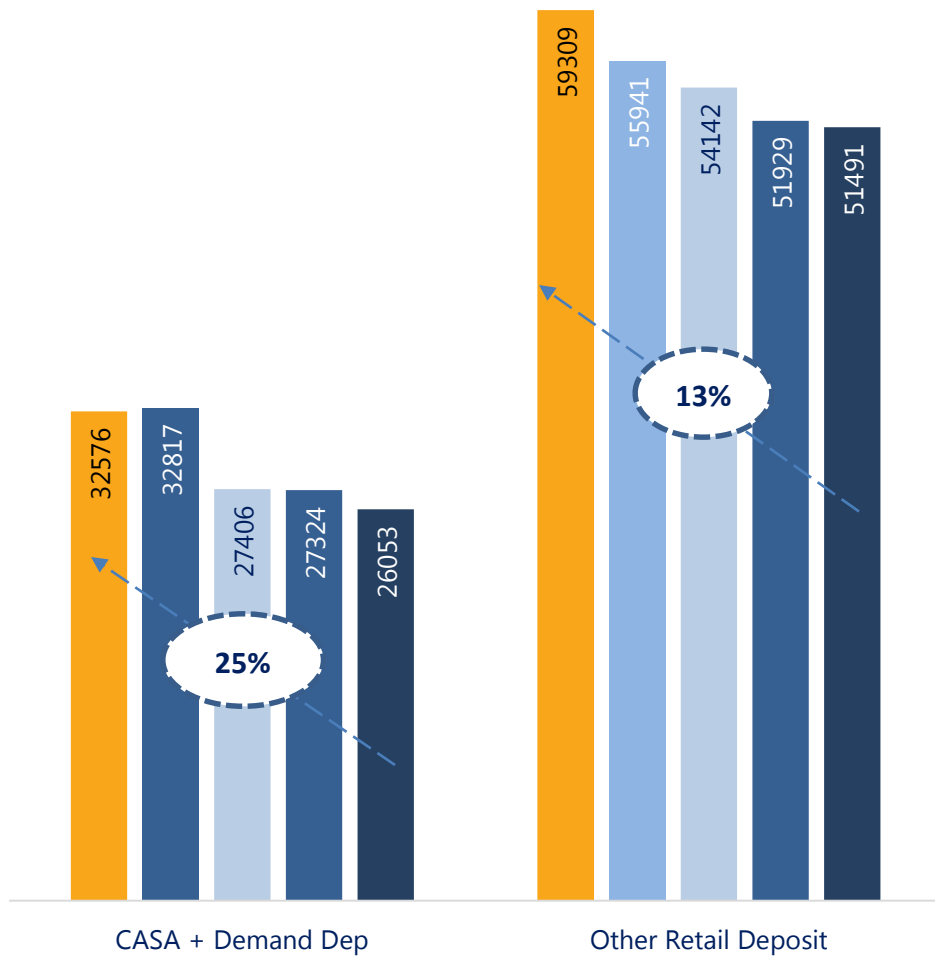
Introduced IAO (Instant Account opening ) through Aadhaar biometric KYC through select branches.



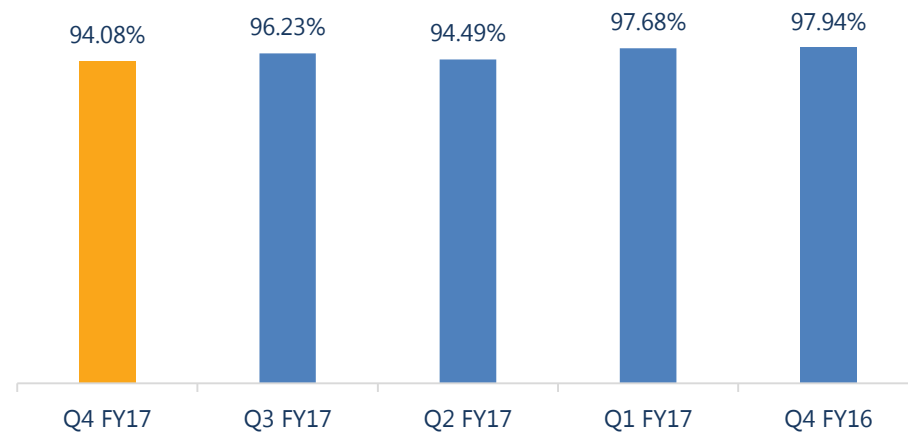
# Business Parameters

₹ in Cr

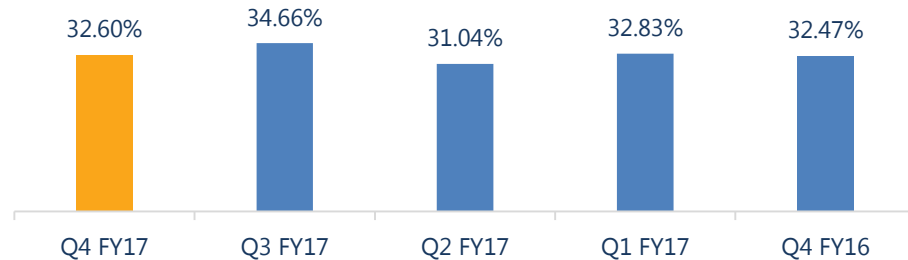
■ Q4 FY17 ■ Q3 FY17 ■ Q2 FY17 ■ Q1 FY17 ■ Q4 FY16



## Retail Deposit ratio



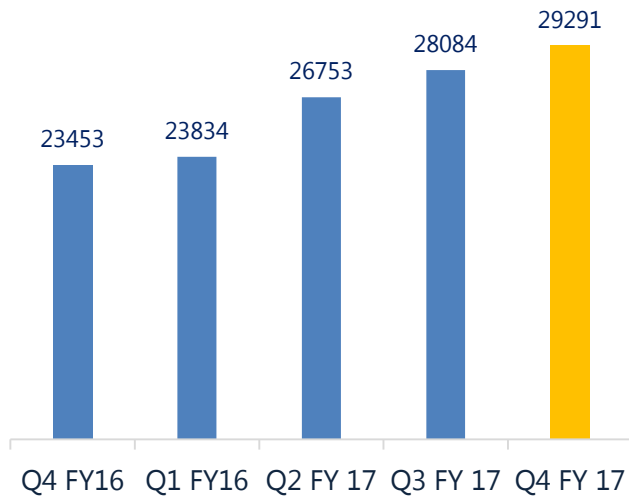
## CASA Ratio



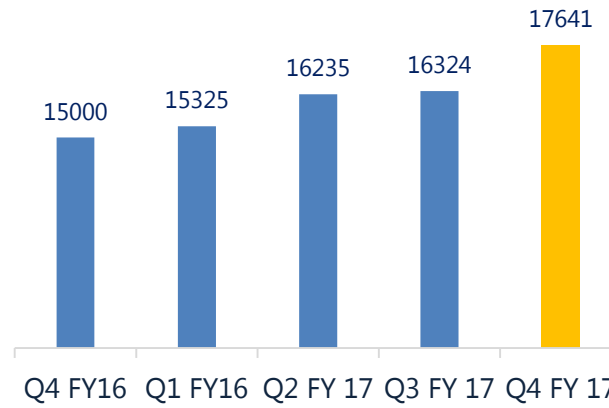


₹ in Cr

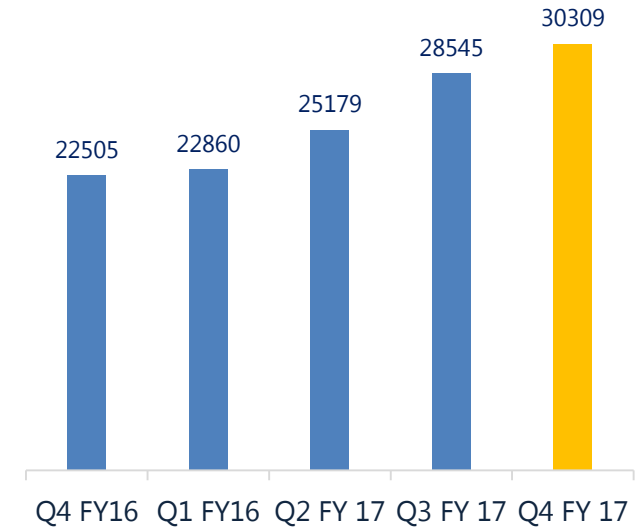
## Retail (Incl Agri)



## SME



## Wholesale\*



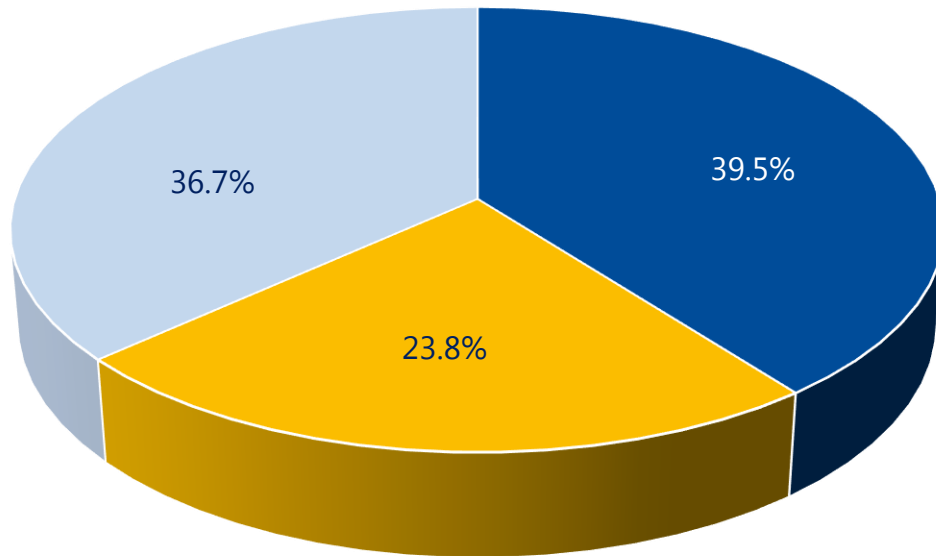
## Highlights

- Even Business Mix.
- All Segments demonstrate growth.

(\*Aggregate customer exposure)

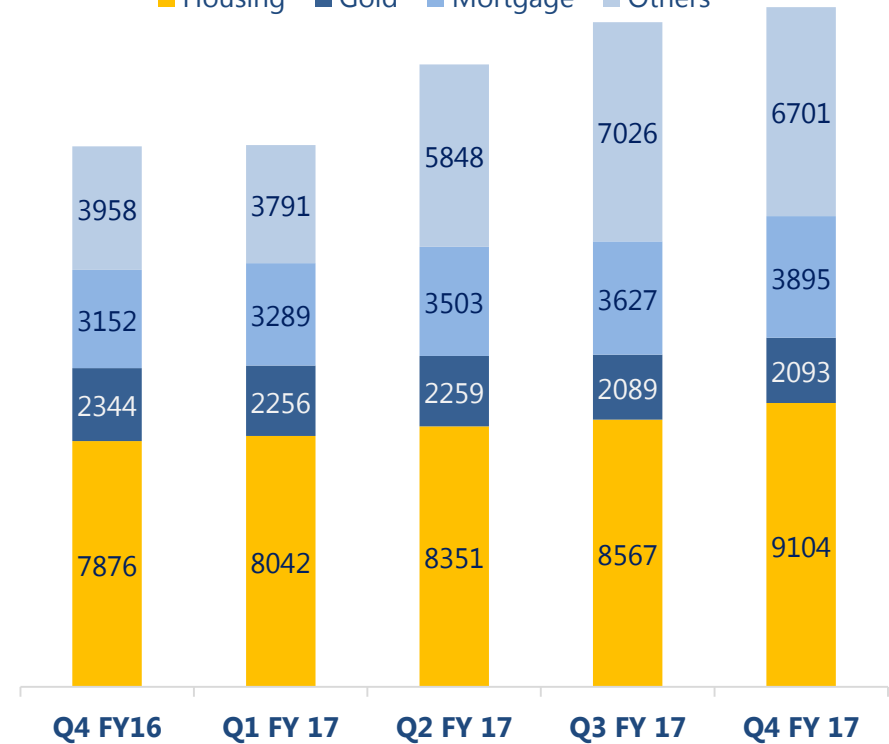
## Total Loan Book

■ Retail (inc Agri) ■ SME Adv ■ Wholesale Adv



## Retail Loan Book (Excl Agri)

■ Housing ■ Gold ■ Mortgage ■ Others





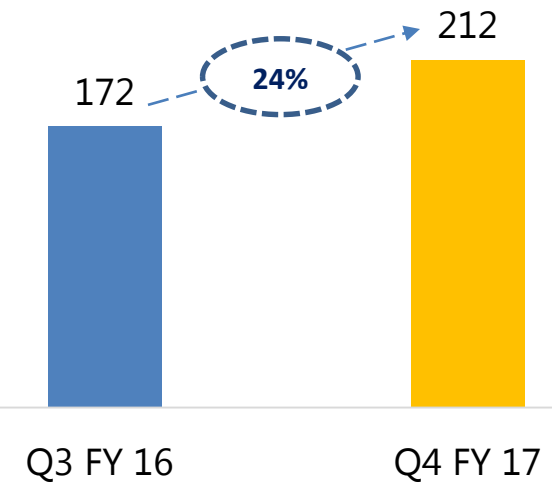


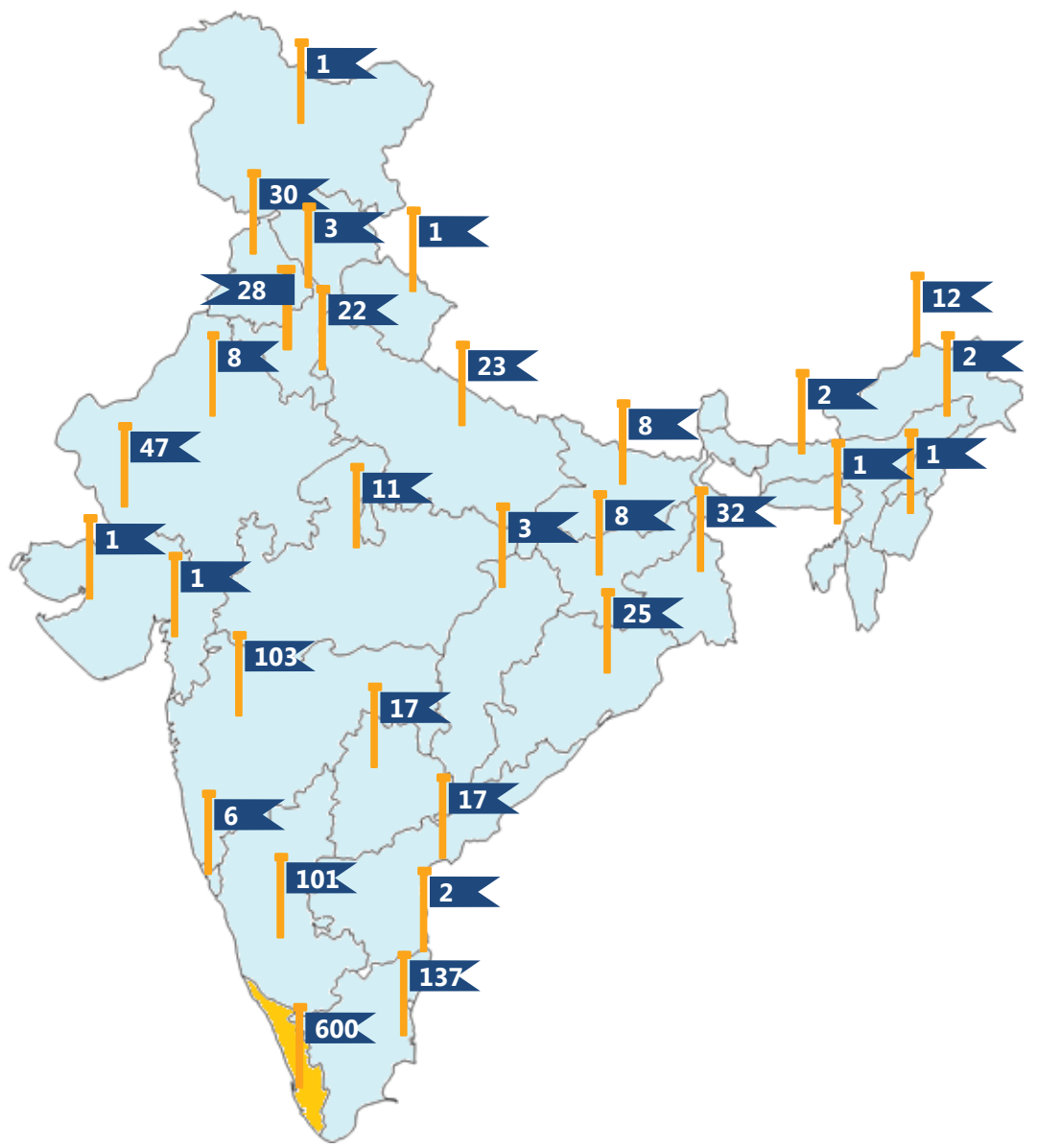
# Fee Income/Other income

₹ in Cr

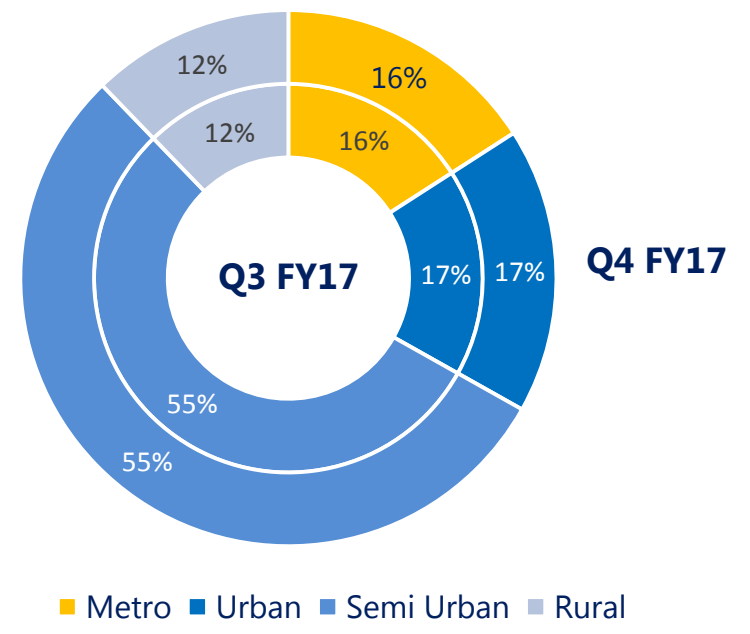
	Q4 FY 17	Q3 FY 16	Q2 FY17	Q1 FY17	Q4 FY16	Y-o-Y %
Loan Processing Fee	41	29	27	22	27	52%
Exchange, Commission, Brokerage & Other Fee Income	130	109	99	93	107	21%
Net Profit on Forex Transactions	41	33	27	27	37	10%
<b>Fee Income</b>	<b>212</b>	<b>171</b>	<b>152</b>	<b>142</b>	<b>172</b>	<b>24%</b>
Profit on sale of securities	54	86	86	83	42	30%
Recovery from assets written off & Other Receipts	16	18	23	13	23	-32%
<b>Total Other income</b>	<b>282</b>	<b>275</b>	<b>262</b>	<b>238</b>	<b>236</b>	<b>19%</b>

Fee Income (Y-o-Y)





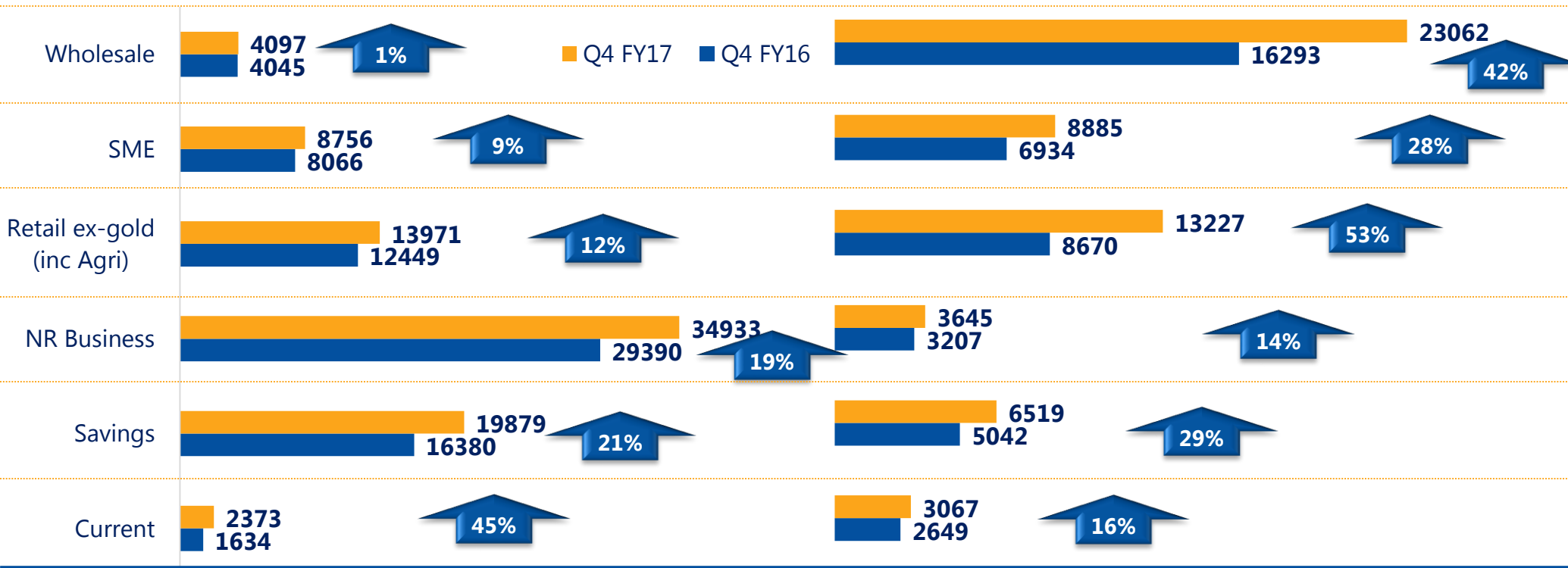
	Q4 FY17	Q3 FY17	Q2 FY17
Branches	1252	1252	1252
ATMs	1667	1655	1607



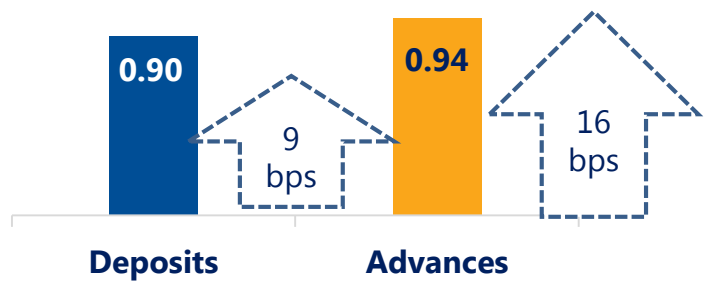
₹ in Cr

## Kerala : Continuing Dominance

## Outside Kerala: Gaining share



## Bank's Market Share



**Gain in Market Share:**  
growth (Y-o-Y)



# CRAR – How strong is your Bank?

**FEDERAL BANK**  
YOUR PERFECT BANKING PARTNER

₹ in Cr

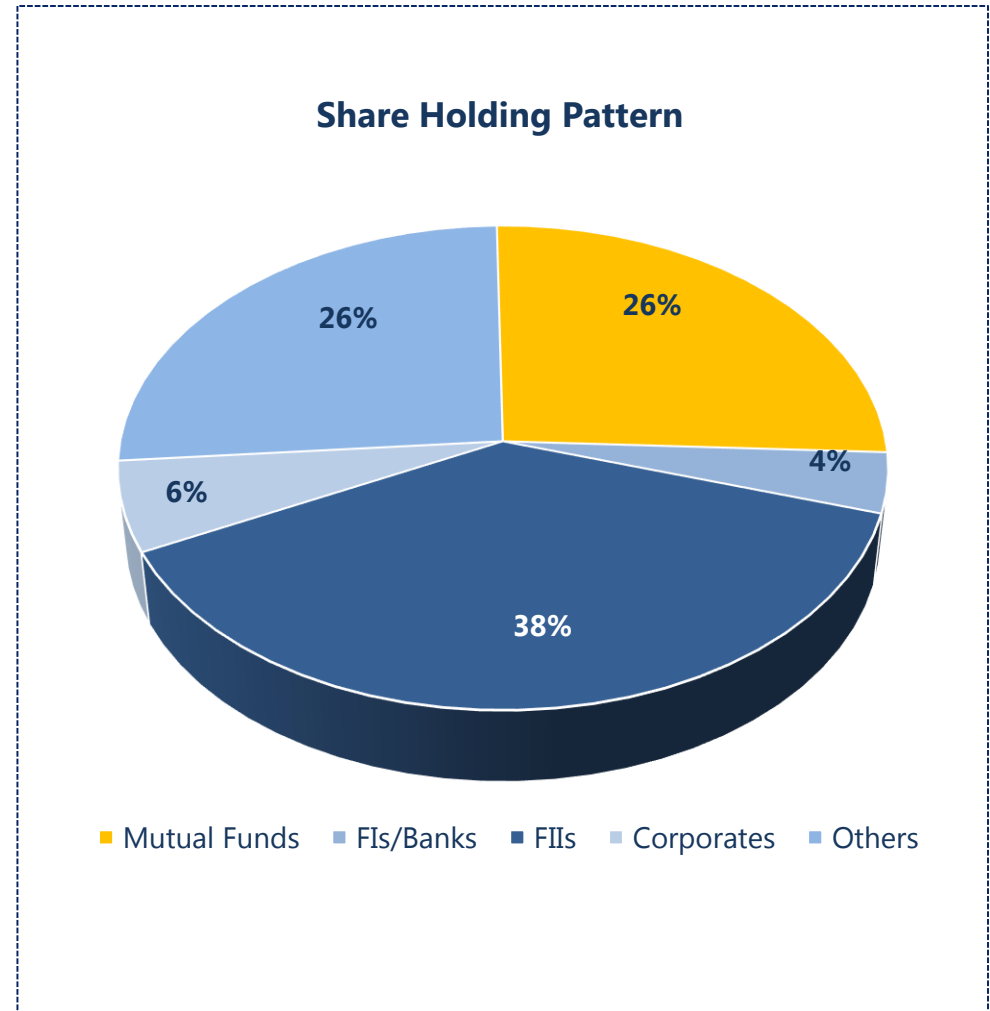
	Mar-17	Dec-16
<b>Risk Weighted Assets</b>		
Credit Risk	62538	58564
Market Risk	4053	3258
Operational Risk	5704	5704
<b>Total RWA</b>	<b>72295</b>	<b>67526</b>
Tier-1 Capital Funds	8539	7851
Tier-II Capital Funds	416	441
<b>Total Capital Funds</b>	<b>8955</b>	<b>8292</b>
<b>CRAR</b>	<b>12.39%</b>	<b>12.28%</b>
Tier-I	11.81%	11.63%
Tier-II	0.58%	0.65%



# Annexures

₹ in Cr

	Q4 FY17	Q4 FY16
<b>LIABILITIES</b>		
Capital	345	344
Reserves & Surplus	8578	7747
Deposits	97665	79172
Borrowings	5897	2177
Other Liabilities & Provisions	2417	1991
<b>TOTAL</b>	<b>114902</b>	<b>91430</b>
<b>ASSETS</b>		
Cash & Balance with RBI	4577	3775
Balances with Banks, Money at Call	2876	1645
Investments	28186	22217
Advances	73347	58090
Fixed Assets	489	520
Other Assets	5428	5183
<b>TOTAL</b>	<b>114902</b>	<b>91430</b>



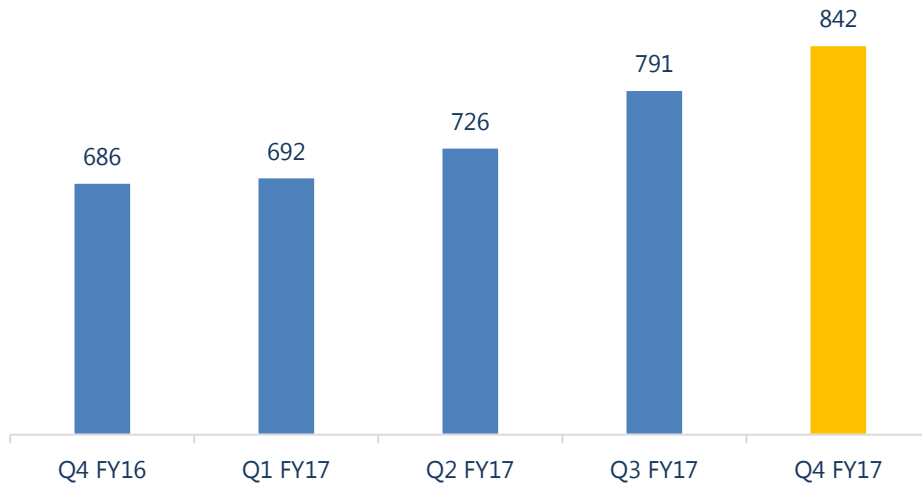


₹ in Cr

	Q4 FY17	Q3 FY17	Q-o-Q	Q4 FY16	Y-o-Y
<b>Interest Income</b>	2316	2281	2%	2027	14%
<b>Interest Expenses</b>	1474	1490	-1%	1341	10%
<b>Net Interest Income</b>	<b>842</b>	<b>791</b>	<b>6%</b>	<b>686</b>	<b>23%</b>
<b>Other Income</b>	282	275	2%	236	19%
<b>Total Income</b>	<b>2598</b>	<b>2556</b>	<b>2%</b>	<b>2263</b>	<b>15%</b>
<b>Total Expenditure</b>	<b>2049</b>	<b>2081</b>	<b>-2%</b>	<b>1868</b>	<b>10%</b>
<b>Operating Profit</b>	<b>549</b>	<b>475</b>	<b>16%</b>	<b>395</b>	<b>39%</b>
Total Provisions	293	269	9%	384	-24%
<b>Net Profit</b>	<b>257</b>	<b>206</b>	<b>25%</b>	<b>10</b>	<b>2400%</b>
<b>Net Interest Margin (%)</b>	<b>3.42%</b>	<b>3.32%</b>	<b>10 bps</b>	<b>3.31%</b>	<b>11 bps</b>
<b>Cost to Income Ratio (%)</b>	<b>51.16%</b>	<b>54.97%</b>	<b>-381 bps</b>	<b>56.78%</b>	<b>-562 bps</b>

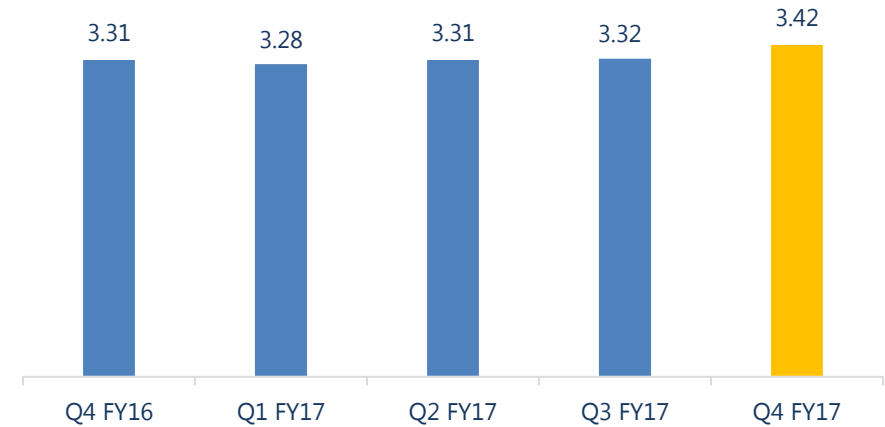


## Net Interest Income

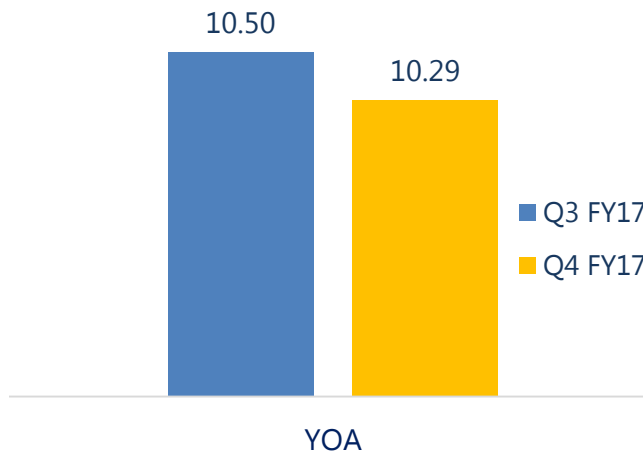


## Net Interest Margin (%)

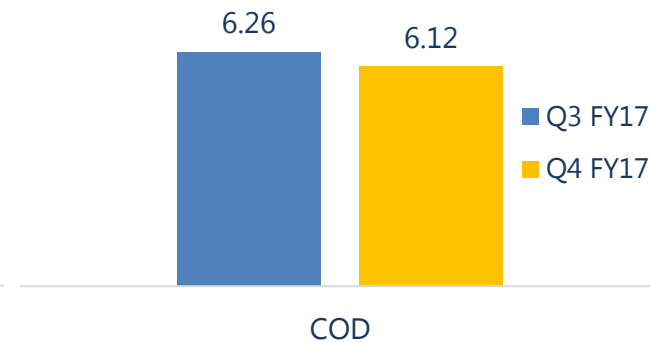
₹ in Cr



## Yield on Advances

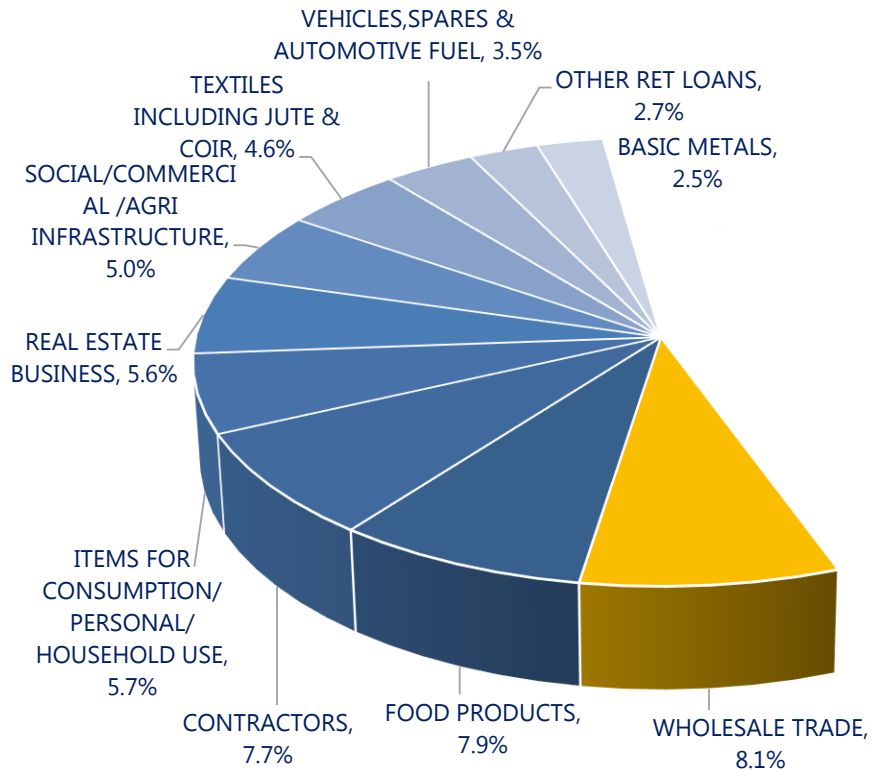


## Cost of Deposits

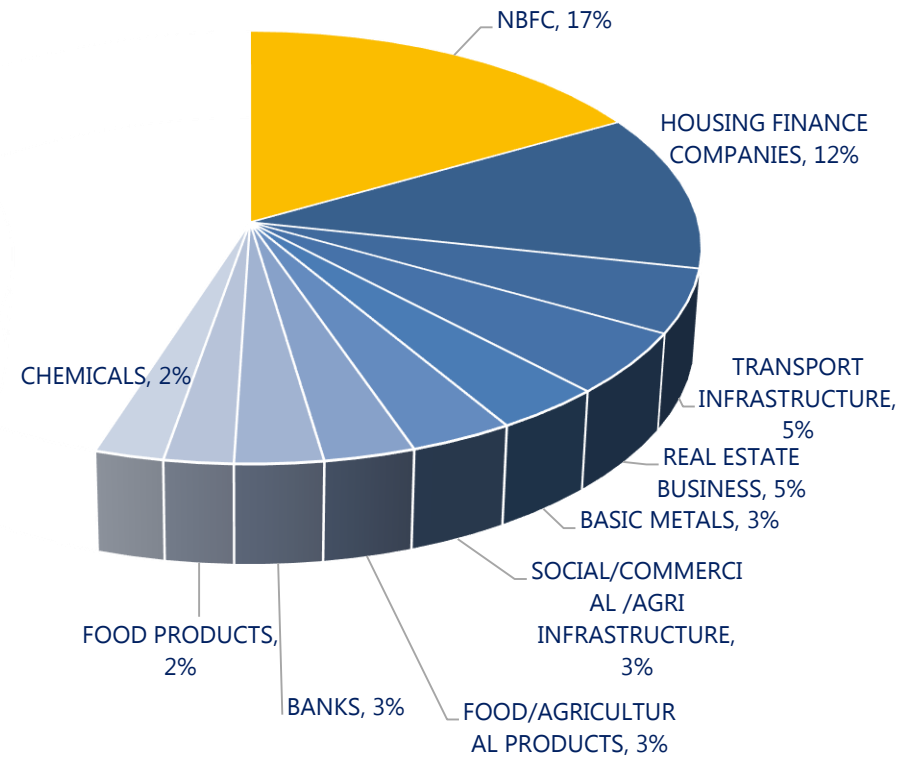




## SME Portfolio



## Wholesale Portfolio





## Major Investments

Entity	% Equity
Fedbank Financial Services Limited	100.00%
IDBI Federal Life Insurance Company of India Limited	26.00%
Kannur International Airport	2.89%
Experian Credit Information Company of India Pvt Ltd	2.14%
Cochin International Airport	1.96%

## 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.

- Fully owned subsidiary of the Bank with NBFC license
- 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

### UAE Representative Office

- Representative Office at Abu Dhabi, established in 2008 & Dubai in 2016.
- Gateway of the Bank to the whole of Middle East
- Increased the reach of the Bank among Non-Resident Indians in the Gulf countries

Fixed  
Deposit

Certificate  
of Deposit



A1+

A1+

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



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# Why Settle For Less ?

**PRESS RELEASE**
**Total business of the Bank grows by 25% and net profit by 74.66%**

Federal Bank announced the audited financial results for the quarter and year ended 31st March 2017 today at Kochi. The key highlights of the results are:

- Other income clocks a significant growth of 33.85%
- Operating profit records a staggering growth of 35.20% to reach Rs. 1924.93 Cr
- Retail Advances registered a growth of 25.75% to reach Rs. 21,793.62 Cr
- CASA grew by 23.86% to reach Rs. 31,837.63 Cr
- Corporate Advances registers a growth of 38.20%

**WORKING RESULTS AT A GLANCE**

(Rs.in Crore)

Particulars	FY17	FY16	% y-o-y growth
Net Interest Income	3052.65	2507.71	↑21.73%
Other Income	1081.81	808.20	↑33.85%
Total Income	9759.20	8556.35	↑14.06%
Operating Profit	1924.93	1423.78	↑35.20%
Net Profit	830.79	475.65	↑74.66%

**Balance Sheet**

The Total Business of the Bank registered a growth of 24.58% to reach Rs. 171000.84 Cr as on 31<sup>st</sup> March 2017. While the Deposit portfolio increased by 23.36% from Rs. 79171.71 Cr as on 31<sup>st</sup> March 2016 to Rs. 97664.56 Cr as on 31<sup>st</sup> March 2017. Total Advances grew by 26.25% to reach Rs. 73336.28 Cr as on 31<sup>st</sup> March 2017. The NRE deposits of the Bank posted a growth of 18.46% during the year to reach Rs. 36407.17 Cr. The low-cost CASA segment reached Rs. 31837.63 Cr, up by 23.86%. On the asset side, Retail advances recorded a growth of 25.75% to Rs.21793.62 Cr and corporate advances went up by 38.20% to Rs. 27158.70 Cr.

## **Operating Profit & Net Profit**

The Bank posted an Operating Profit of Rs. 1924.93 Cr. and a Net Profit of Rs. 830.79 Cr. for the year ended 31<sup>st</sup> March 2017.

## **Margins**

Net Interest Income grew by 21.73% from Rs. 2507.71 Cr in FY16 to Rs. 3052.65 Cr in FY17. Net Interest Margin stood at 3.31% for FY17.

## **Asset Quality**

The Gross NPA of the Bank as on 31<sup>st</sup> March 2017 stood at Rs. 1727.05 Cr. Gross NPA as a percentage to Gross Advances is 2.33% which is lower than 2.84% as at the end of FY16. The Net NPA stood at Rs. 941.20 Cr and this as a percentage to Net Advances is 1.28%. The Provision Coverage Ratio (including technical write-offs) stood at 71.75%.

## **NET WORTH & CAPITAL ADEQUACY**

The Net Worth of the Bank grew by 11.42% to Rs.8856.47 Cr as against Rs.7948.96 Cr in the previous year. The Capital Adequacy Ratio (CRAR) of the Bank, computed as per Basel III guidelines, stood at 12.39% as on 31<sup>st</sup> March 2017.

## **Footprint**

The Bank has 1252 branches and 1667 ATMs as on 31<sup>st</sup> March 2017. The Bank also has its Representative Office at Abu Dhabi & Dubai and an IFSC Banking Unit (IBU) in Gujarat International Finance Tec-City (GIFT City).

## **Q4FY16 Vs Q4FY17**

- Total Deposits increased by 23.36% from Rs. 79,171.71 Cr to Rs. 97,664.57 Cr.
- Savings deposits grew by 23.23% to reach Rs. 26397.67 Cr
- CASA grew by 23.86% to reach Rs. 31,837.63 Cr
- CASA ratio improved from 32.47% to 32.60%.
- NRE deposits increased by 18.46% to reach Rs. 36,407.17 Cr
- Net Advances grew by 26.25% from Rs. 58,090.14 Cr to Rs. 73336.28 Cr.
- Retail Advances registered a growth of 25.75% to reach Rs. 21,793.62 Cr.
- Corporate Advances grew by 38.20% from Rs. 19,651.67 Cr to Rs. 27,158.70 Cr.

**MAJOR FINANCIAL INDICATORS (Standalone nos.)**

(Rs. in Cr)

Business Figures	As on 31.3.2017	As on 31.3.2016	Growth (%)
Total Deposits	97664.57	79171.71	↑23.36%
SB & Demand Deposits	32052.85	26052.59	↑23.03%
Net Advances	73336.28	58090.14	↑26.25%
Retail Advances	21793.62	17330.70	↑25.75%
SME Advances	17641.13	15172.07	↑16.27%
Agri Advances	7497.28	6636.20	↑12.98%
Gross NPA (%)	2.33	2.84	
Net NPA (%)	1.28	1.64	
<b>Capital</b>			
Equity Capital	344.81	343.79	
Net Worth	8856.47	7948.96	↑ 11.42%
Capital Adequacy (%)	12.39	13.93	
Tier I (%)	11.81	13.36	
Tier II (%)	0.58	0.57	

**RAJANARAYANAN N****Assistant General Manager**Ph- 9605002412, E-mail: [rajanarayanan@federalbank.co.in](mailto:rajanarayanan@federalbank.co.in)*A presentation for investors is being placed separately on our Bank's website: [www.federalbank.co.in](http://www.federalbank.co.in)*

For further information, please contact:

**Mr. Ashutosh Khajuria, Executive Director & CFO**Tel: +91-484-2634006, e-mail: [akhajuria@federalbank.co.in](mailto:akhajuria@federalbank.co.in)



**PRESS RELEASE**
**Federal Bank clocks highest ever quarterly operating profit at Rs. 549 Cr**

Federal Bank announced the audited financial results for the quarter and year ended 31st March 2017 today at Kochi. The key highlights of the results are:

- Other income clocks a significant growth of 33.85%
- Operating profit records a staggering growth of 35.20% to reach Rs. 1924.93 Cr
- Retail Advances registered a growth of 25.75% to reach Rs. 21,793.62 Cr
- CASA grew by 23.86% to reach Rs. 31,837.63 Cr
- Corporate Advances registers a growth of 38.20%

**WORKING RESULTS AT A GLANCE**

(Rs.in Crore)

Particulars	FY17	FY16	% y-o-y growth
Net Interest Income	3052.65	2507.71	↑21.73%
Other Income	1081.81	808.20	↑33.85%
Total Income	9759.20	8556.35	↑14.06%
Operating Profit	1924.93	1423.78	↑35.20%
Net Profit	830.79	475.65	↑74.66%

**Balance Sheet**

The Total Business of the Bank registered a growth of 24.58% to reach Rs. 171000.84 Cr as on 31<sup>st</sup> March 2017. While the Deposit portfolio increased by 23.36% from Rs. 79171.71 Cr as on 31<sup>st</sup> March 2016 to Rs. 97664.56 Cr as on 31<sup>st</sup> March 2017. Total Advances grew by 26.25% to reach Rs. 73336.28 Cr as on 31<sup>st</sup> March 2017. The NRE deposits of the Bank posted a growth of 18.46% during the year to reach Rs. 36407.17 Cr. The low-cost CASA segment reached Rs. 31837.63 Cr, up by 23.86%. On the asset side, Retail advances recorded a growth of 25.75% to Rs.21793.62 Cr and corporate advances went up by 38.20% to Rs. 27158.70 Cr.

## **Operating Profit & Net Profit**

The Bank posted an Operating Profit of Rs. 1924.93 Cr. and a Net Profit of Rs. 830.79 Cr. for the year ended 31<sup>st</sup> March 2017.

## **Margins**

Net Interest Income grew by 21.73% from Rs. 2507.71 Cr in FY16 to Rs. 3052.65 Cr in FY17. Net Interest Margin stood at 3.31% for FY17.

## **Asset Quality**

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**MAJOR FINANCIAL INDICATORS (Standalone nos.)**

(Rs. in Cr)

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