

PRESS RELEASE

Federal Bank FY25 Results:

₹5.18 Lakh Crore Total Business | Annual Net Profit Rises to ₹4,052 Crore | Decadal Best Asset Quality

Federal Bank announced the Financial Results for the quarter and year ended 31st March 2025. The key highlights of the results on a Y-o-Y basis are as follows:

- Total Business of the Bank reached Rs. 5,18,483.86 Cr.
- Annual Net Profit at Rs 4051.89 Cr and net profit for the quarter at Rs 1030.23 Cr, increases by 13.67% YoY.
- Highest Ever Other Income backed by strong Fee Income momentum, NII up by 14.16% to Rs.9467.99 Cr.
- Decadal Best Asset Quality with GNPA and NNPA at 1.84 % and 0.44 % respectively.
- CRAR stood at 16.40%.
- Provision Coverage Ratio stood at 75.37%.
- ROA for Q4 stood at 1.24 % and ROE at 12.82 %.
- Total Deposits increased by 12.32 %.
- Total Net Advances increased by 12.15 %.

Mr. KVS Manian, Managing Director & CEO of the Bank said, "As we have consistently articulated, our focus remains on profitable growth - driven by sustainable, high-quality earnings aligned with long term value creation. This quarter's performance is a strong validation of that approach. It has also been a transformative year for the Bank, with several strategic initiatives beginning to deliver tangible outcomes. Notably, our focused efforts in mid-yield segments and current accounts have shown significant traction, with current account balances growing 35% YoY (27% QoQ) and a 19% growth in mid-yield segments.

Despite the prevailing rate cut environment, we have effectively navigated NIM pressures through strategic asset pricing, robust CASA growth, and the best asset quality seen in over a decade. At the same time, we have launched several high-impact initiatives within the franchise to further strengthen efficiency and future growth prospects.

Crossing the twin milestones of ₹5 Lakh Crore in total business and ₹4000 Crore in annual net profit marks a defining moment in our journey. With a clear strategy, disciplined execution, and a committed team, we remain confident in our ability to sustain momentum and continue delivering long term value to all stakeholders."

WORKING RESULTS AT A GLANCE

(Rs.in Cr)

Particulars		Results						
		31-03-2025		31-03-2024		Growth %		
Annual Net Profit		4051.89		3720.60		↑8.90%		
Total Business		518483.86		461937.36		↑12.24%		
Total Income		30166.50		25267.53		↑19.39%		
Parameters	Q4 FY24	Q4 FY25	YoY Change in %	Change in bps	Q3 FY25	Q4 FY25	QoQ Change in %	Change in bps
Fee Income	615.22	800.47	↑30.11%		756.07	800.47	↑5.87%	
Other Income	753.88	1005.95	↑33.44%		916.17	1005.95	↑9.80%	
Net profit	906.30	1030.23	↑13.67%		955.44	1030.23	↑7.83%	
PCR	71.08	75.37		429	74.21	75.37		116
Gross NPA	2.13	1.84		-29	1.95	1.84		-11
Net NPA	0.60	0.44		-16	0.49	0.44		-5

Operating Review

Total Business

Total Business of the Bank reached Rs. 518483.86 Cr registering a growth of 12.24 % as on 31st March 2025.

Credit Growth

On the Asset side, Net advances increased from Rs.209403.34 Cr as on 31st March 2024 to Rs. 234836.39 Cr on 31st March 2025. Retail Advances grew by 14.50% to reach Rs. 77212.16 Cr. Business Banking advances grew by 11.44% to reach Rs. 19064.36 Cr. Commercial Banking grew by 26.76 % to Rs. 27199 Cr. Corporate Advances registered a growth of 8.39% to reach Rs. 79773.79 Cr. The CV/ CE advances grew by 34.93% to reach Rs. 4644 Cr. Gold loans including ADLG registered a growth of 20.93% to reach Rs.30505 Cr.

Deposit Growth

Total Deposits increased from Rs. 252534.02 Cr as on 31st March 2024 to Rs. 283647.47 Cr as on 31st March 2025, registering a growth of 12.32%.

Operating Profit & Net Profit

The Bank registered Operating Profit of Rs. 1465.40 Cr and Net Profit of Rs. 1030.23 Cr for the quarter ended 31st March 2025.

Income & Margins

Net Interest Income grew 8.31 % YoY from Rs.2195.11 Cr to Rs. 2377.44 Cr for the quarter ended on 31st March 2025. Total income of the Bank for the quarter grew by 13.70% YoY to reach Rs. 7654.31Cr. Earnings per share (EPS) annualized is Rs 17.02 for the quarter. Net Interest Margin improved to 3.12% in Q4 FY25, supported by strategic initiatives.

Key Ratios

ROA & ROE of the Bank for the quarter stood at 1.24% and 12.82% respectively.

Robust Asset Quality

Gross NPA of the Bank as at the end of Q4 FY25 stood at Rs. 4375.54 Cr, which as a percentage to Gross Advances stood at 1.84 %. The Net NPA and Net NPA as a percentage to Net Advances as on 31st March 2025 stood at Rs. 1040.38 Cr and 0.44% respectively. Provision Coverage Ratio excluding Technical Write Off was 75.37%.

Net Worth & Capital Adequacy

Net worth of the Bank increased by 13.86% YoY, from Rs. 29089.41 Cr to Rs. 33121.64 Cr, as on 31st March 2025. Capital Adequacy Ratio (CRAR) of the Bank, computed as per Basel III guidelines stood at 16.40% as at the end of the quarter.

Dividend

The Board of directors at its meeting held today has recommended a dividend of 60% per equity share having face value of Rs.2 for the year ended 31st March 2025. The dividend will be paid after the approval of shareholders at the Annual General Meeting.

Initiatives

- Branch Transformation through 'Free the Branch' initiative-Project Udaan
- Launch of Corporate Internet Banking Portal – FedOne
- Overhaul of the branch performance metrics
- Adoption of more data-driven & scientific pricing strategies.
- 150 Projects identified for implementation and includes 50 key projects with high impact initiatives that align with strategic priorities.
- Acclaimed Bollywood actor Vidya Balan onboarded as the first ever Brand Ambassador of the Bank.

Footprint

85 new outlets opened across the country during FY25 taking the total number of banking outlets to 1589. The number of ATMs/ Recyclers as on 31st March 2025 is 2080 (incl mobile ATMs).

MAJOR FINANCIAL INDICATORS (Standalone Nos)

(Rs. in Cr)

Business Figures	As on 31.03.2025	As on 31.03.2024	Growth (%)
Total Deposits	283647.47	252534.02	↑12.32%
Net Advances	234836.39	209403.34	↑12.15%
Commercial Banking Advances	27199.00	21456.66	↑26.76%
Retail Advances	77212.16	67435.34	↑14.50%
Corporate Advances	79773.79	73596.09	↑8.39%
Business Banking Advances	19064.36	17107.99	↑11.44%
Gold Loan including ADLG	30505.00	25226.00	↑20.93%
Capital			
Equity Capital	491.17	487.07	↑0.84%
Net Worth	33121.64	29089.41	↑13.86%
Capital Adequacy (%)	16.40	16.13	
Tier I (%)	15.04	14.61	
Tier II (%)	1.36	1.52	

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A presentation for investors is being placed separately on our Bank's website: <https://www.federalbank.co.in/financial-result>

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