

SEC/LODR/33/2025-26

30.04.2025

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

Dear Madam/ Sir,

Sub: Investor Presentation

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Presentation on the Audited Financial Results for the quarter and year ended March 31, 2025.

The same is also being made <https://www.federalbank.co.in/financial-result>.

This is for your information and records.

Kindly take the same on record.

Thanking you,

For The Federal Bank Limited

Samir P Rajdev
Company Secretary



Investor Information

Q4 FY 2025

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Disclaimer

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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.



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Culminating a year of strategic and seamless transition..

★ Major Landmarks ★

★ Asset Quality at Decadal Best ★

ANNUAL NET PROFIT
₹ 4051.89 cr

TOTAL BUSINESS
₹ 5.18 lakh cr

GROSS NPA
1.84%

NET NPA
0.44%

KEY
HIGHLIGHTS
FOR

Q4FY25 | FY25

ROA 1.24 % 1.23%	ROE 12.82 % 13.03%	EPS 17.02 16.54	BVPS 134.87
NIM 3.12 % 3.13%	Cost to Income 56.69 % 54.02%	Credit Cost 26 bps 38 bps	Slippage Ratio 0.82 %
Balance Sheet ₹3,49,004.80 cr	CRAR 16.40%	PCR (excl TWO) 75.37 %	Other Income (₹ cr) 1005.95 3801.25



Strengthening Balance Sheet Fundamentals

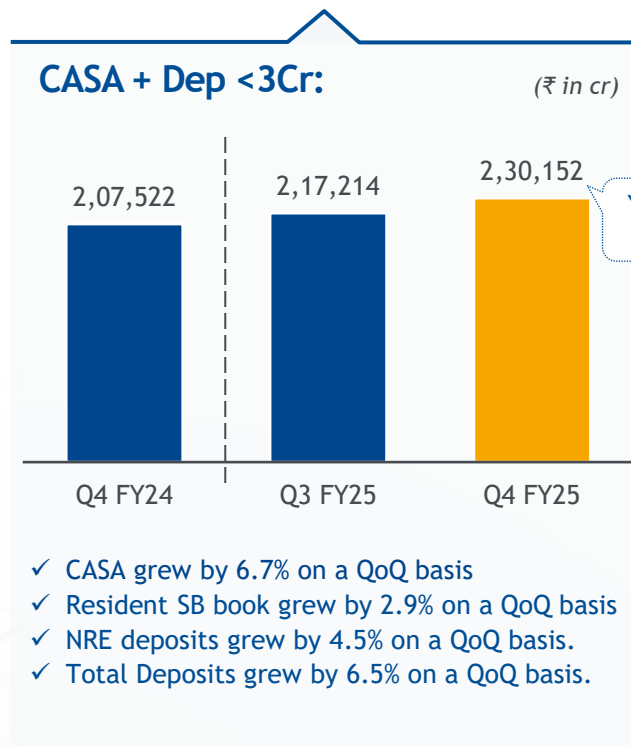


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Driving targeted growth in strategic areas...



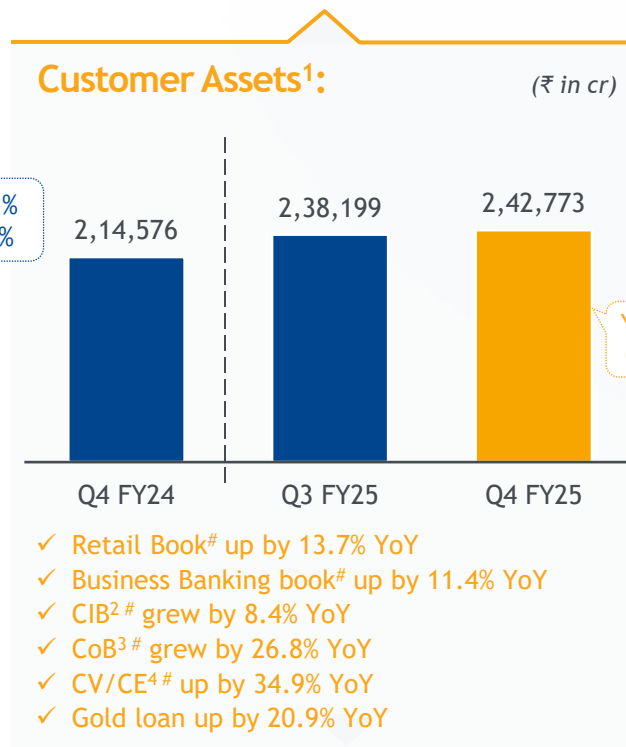
DEPOSITS



Deposit mobilization continues



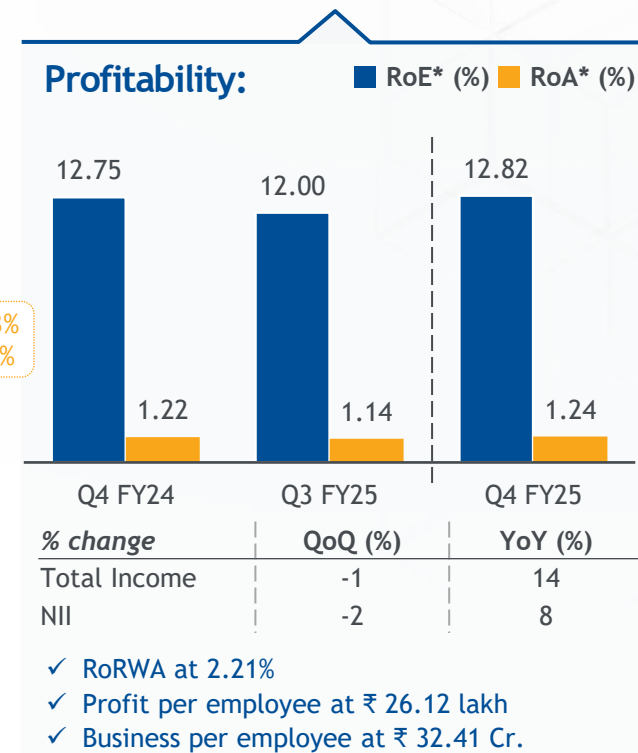
ADVANCES



Well-diversified credit growth



PROFITABILITY



Delivering Sustained Profitability

*Annualized

¹Gross Advances without accounting for sale via IBPC

²Corporate and Institutional Banking

³Commercial Banking

⁴Commercial Vehicle/ Construction Equipment finance

[#]Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

Healthy growth in Deposits with strategic focus on CA



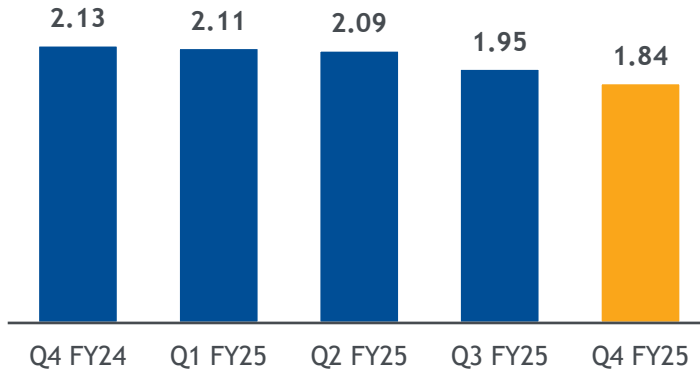
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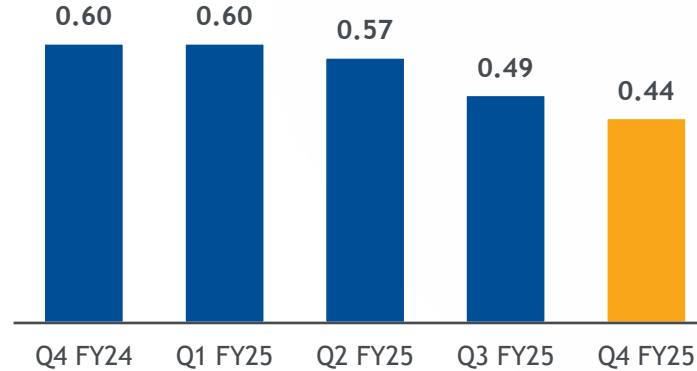
Asset quality trends

Asset Quality at decadal best reflecting balance sheet resilience

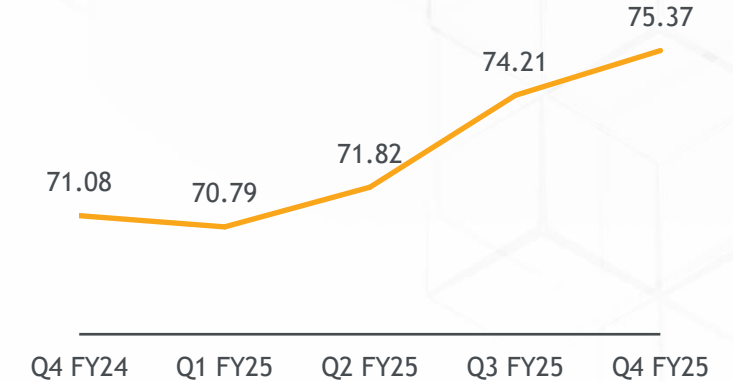
GNPA (%)



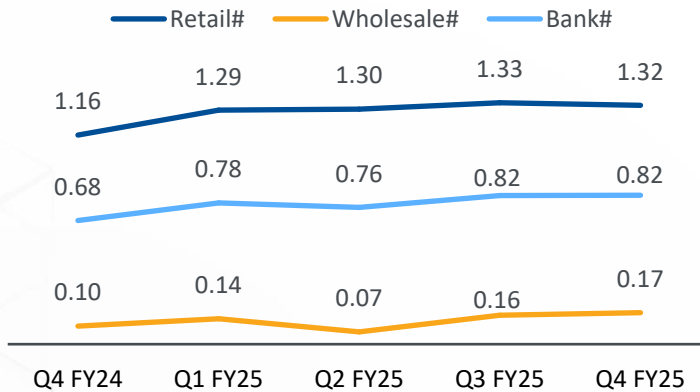
NNPA (%)



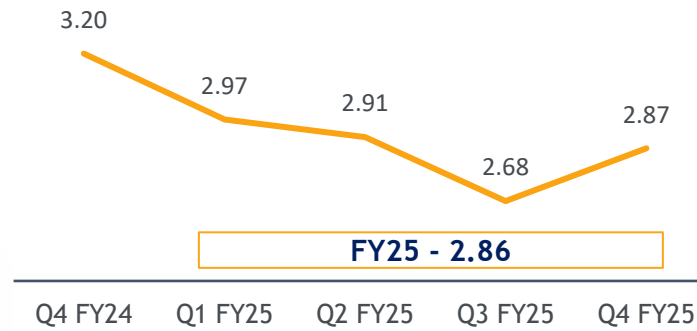
PCR (%)¹



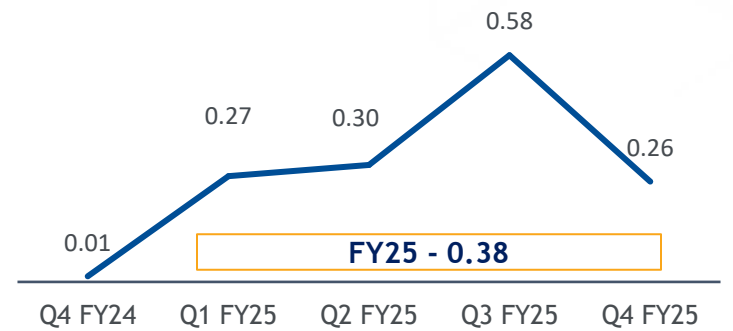
Slippage rate (%)*



Risk adjusted NIM (%)*



Credit costs (%)*



*Annualised
¹Excluding TWO

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

- Uptick of 19 bps in Risk Adjusted NIMs despite cut in Repo Rates
- Credit Cost reduction primarily attributable to a large corporate recovery.



Asset quality trends (contd)

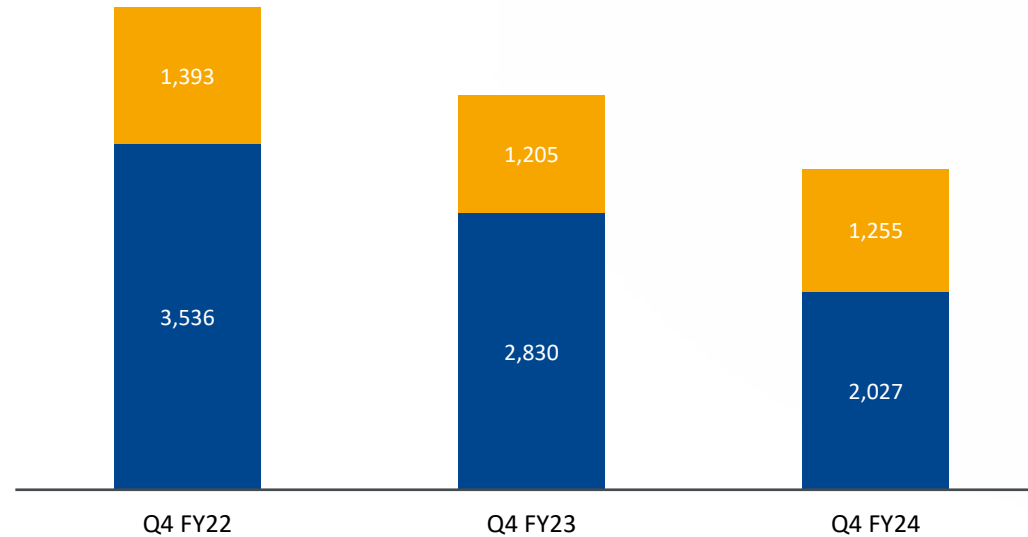
Asset quality continues to remain robust across all segments

Provision Coverage Ratio increased to 75.37%

Recovery & Upgradation of ₹421 Cr in Q4

Credit Cost at 26 bps for Q4 FY25 (Annualized)

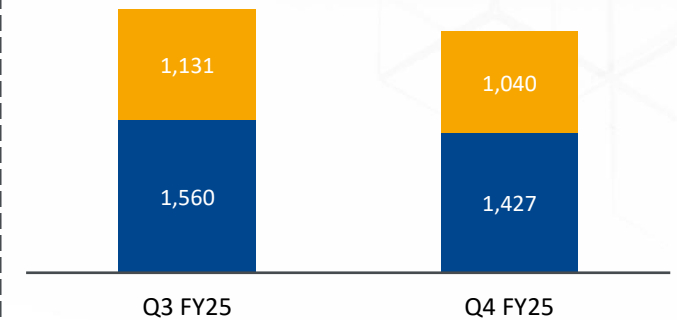
■ Std Restructured Ac ■ Net NPA



Movement of NPA

Gross NPA as on 31.12.2024	4,553
Add Fresh Slippage	483
Add Increase in Balances in Existing NPAs	9
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	434
Deduct Written Off	235
Gross NPA as on 31.03.2025	4,376

₹ in cr



Provisions in Q4

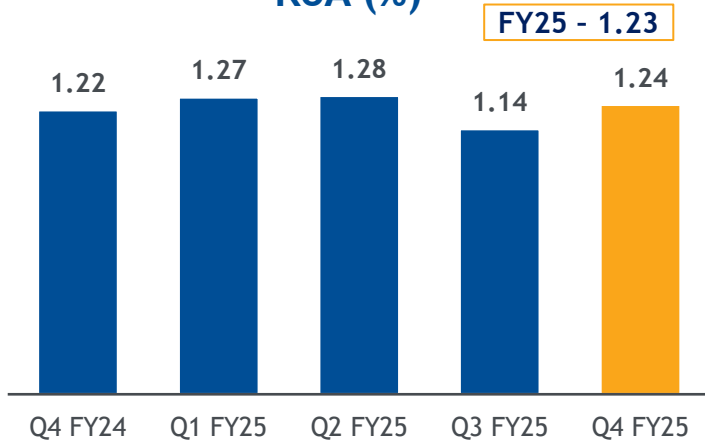
Loan Loss	148
Investment Loss	-6
Standard Accounts	-8
Other Purposes	4
Total Provisions	138



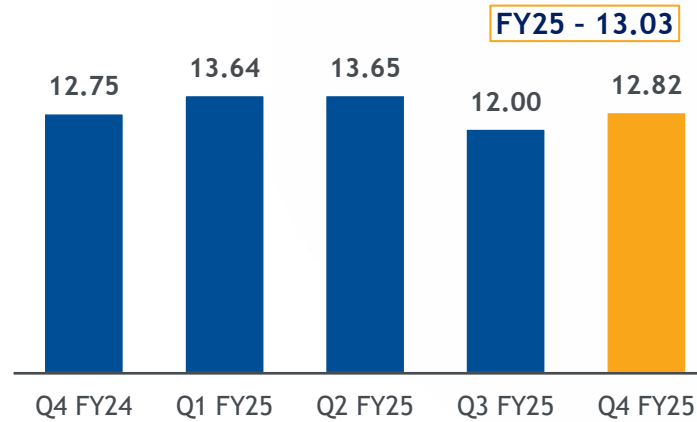
Key ratios

Operating performance remains robust, with key ratios consistently stable

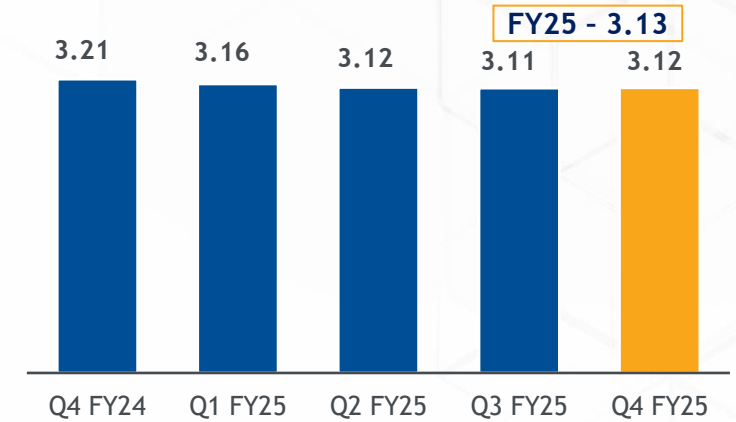
RoA (%)*



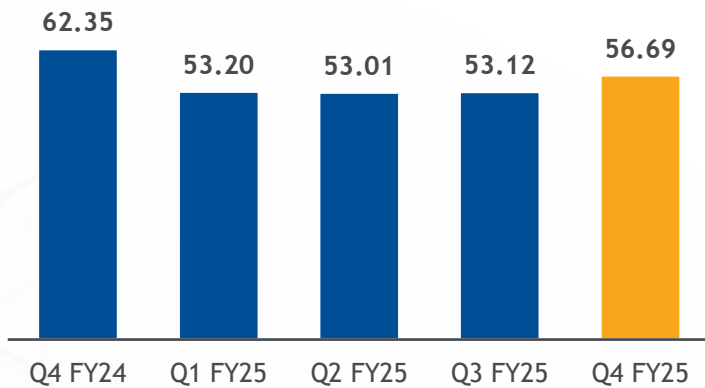
RoE (%)*



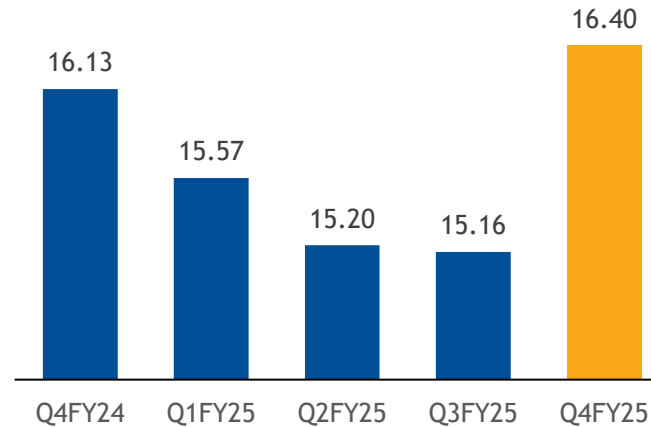
Net interest margin (%)*



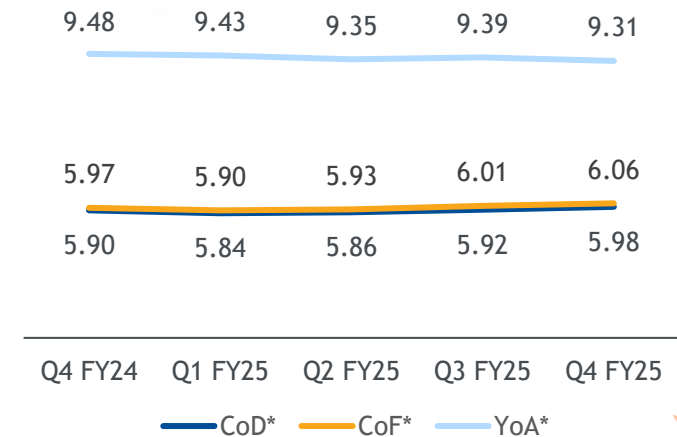
Cost to income ratio (%)



CRAR (%)



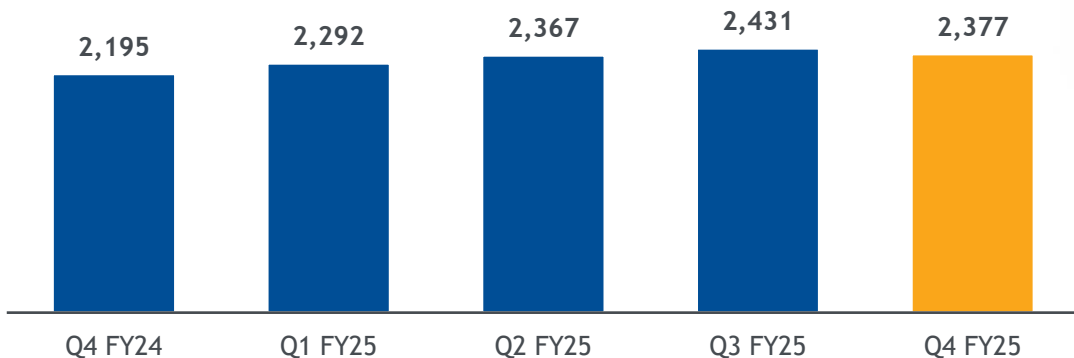
Cost of Deposits, Cost of Funds, Yield on Advances (%)



*Annualized

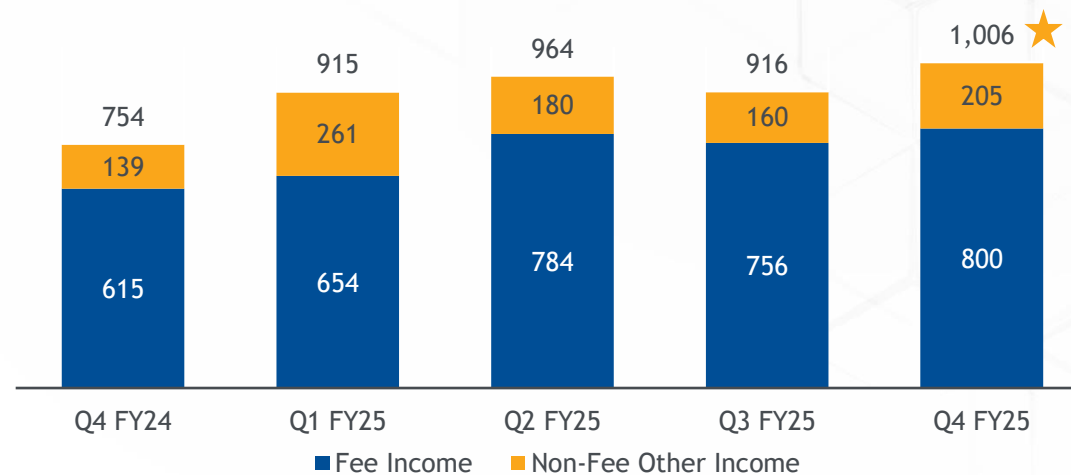
Key P&L parameters

Net interest income

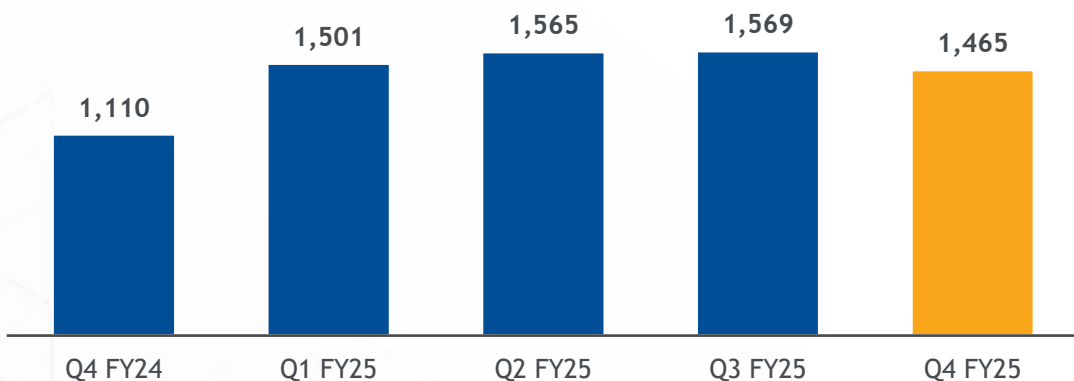


Fee Income & Other income

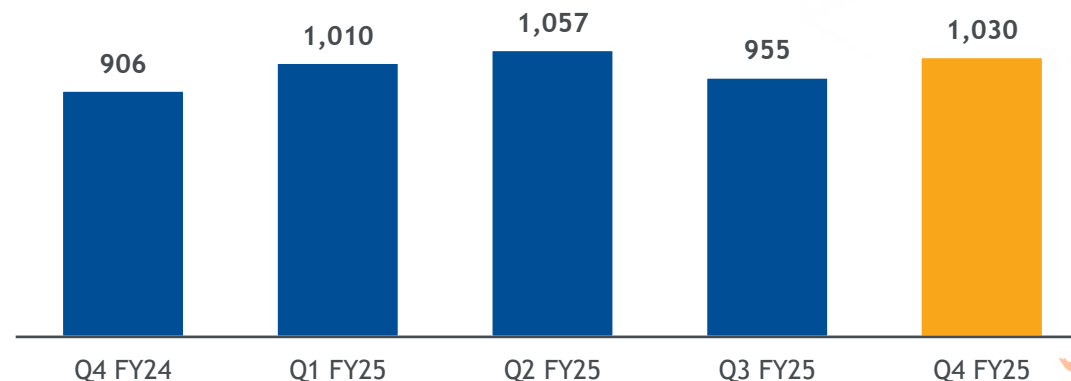
₹ in cr



Operating Profit



Net profit

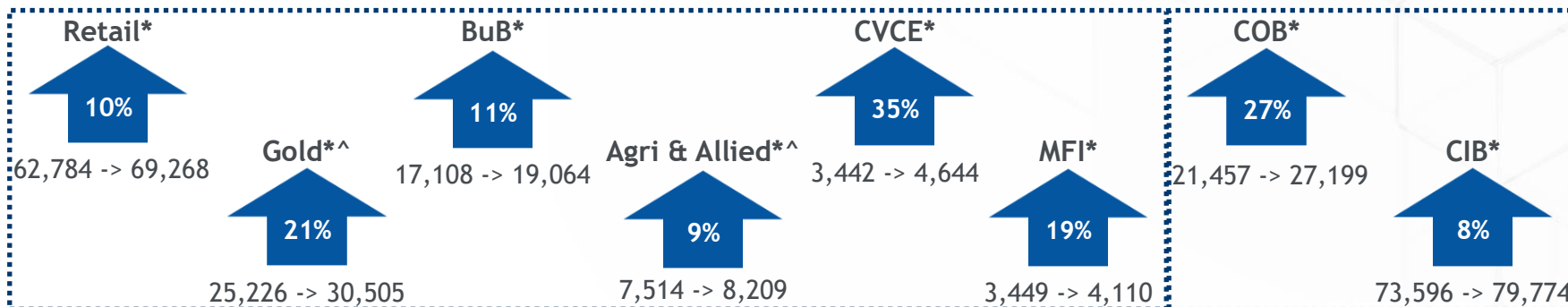


★ Highest ever

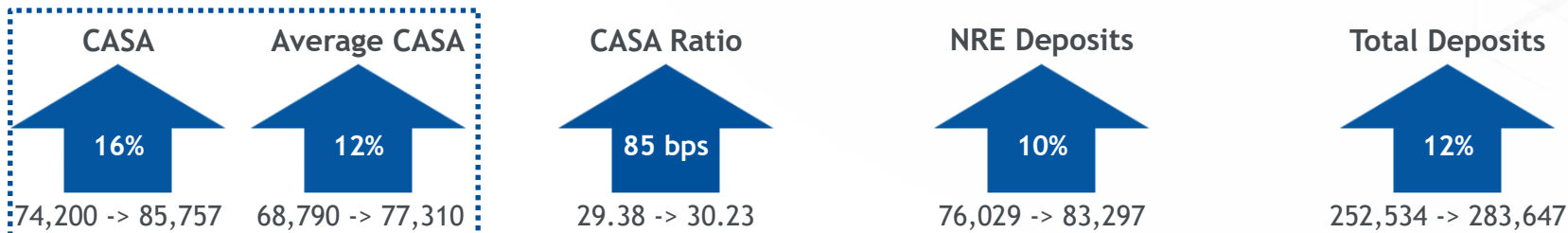
Comparison: Y-o-Y

₹ in cr

Advances



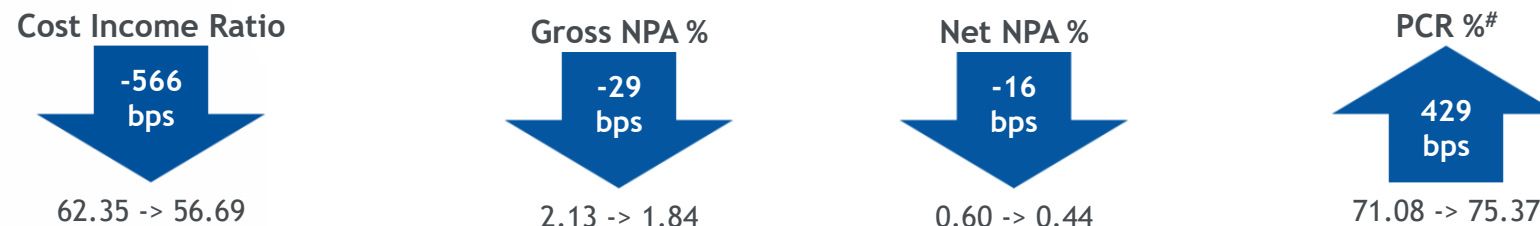
Deposits



Performance



Ratios



[#]Excluding TWO

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

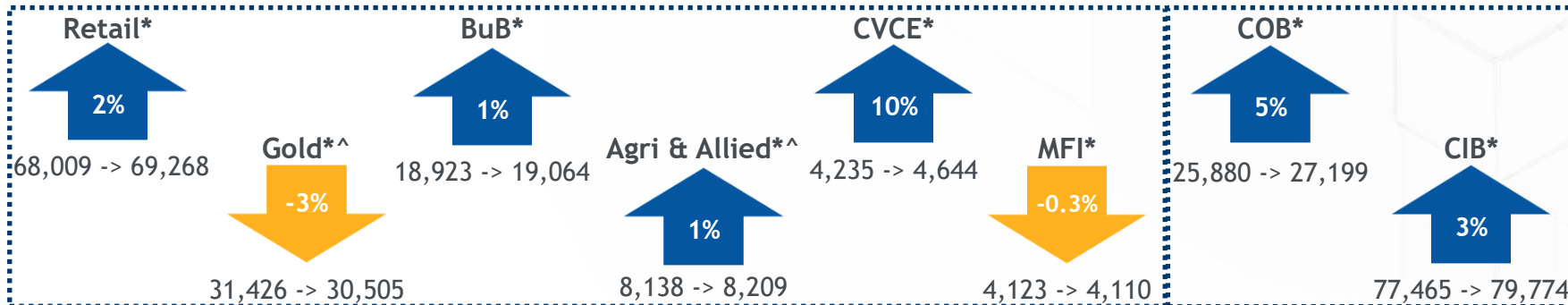
^Gold loans business vertical has been carved out by separating Retail Gold loans and Agri Gold loans from Retail and Agri vertical respectively



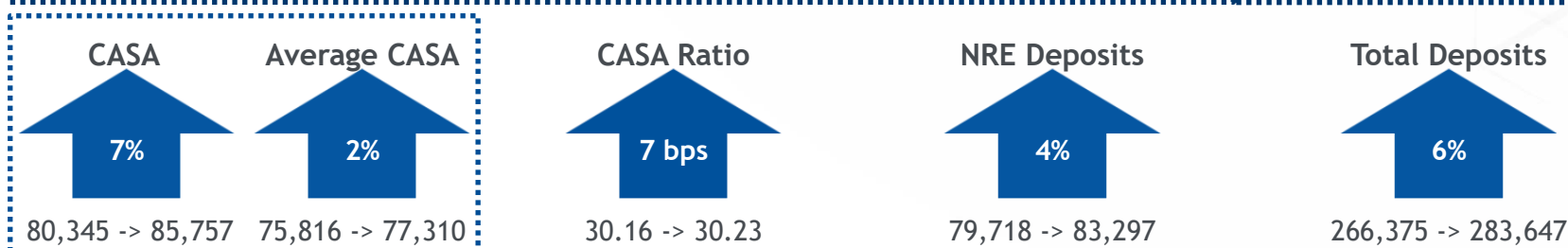
Comparison: Q-o-Q

₹ in cr

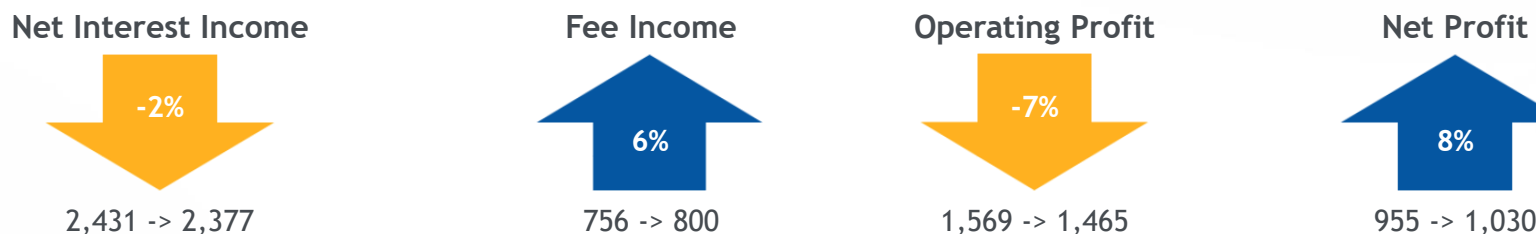
Advances



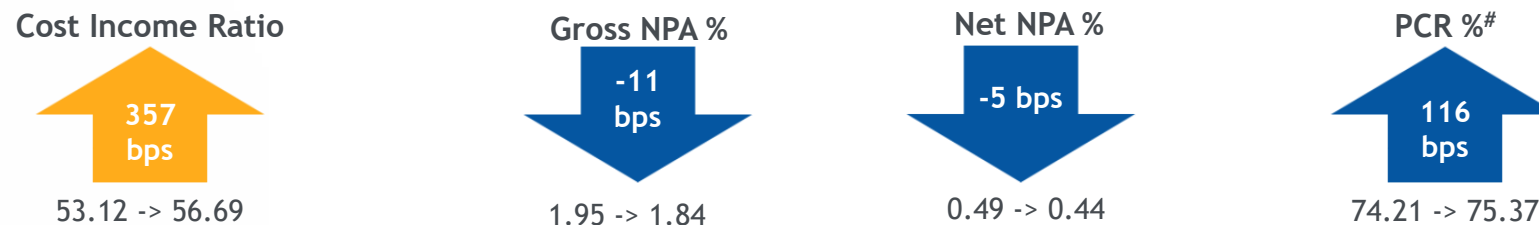
Deposits



Performance



Ratios



[#]Excluding TWO

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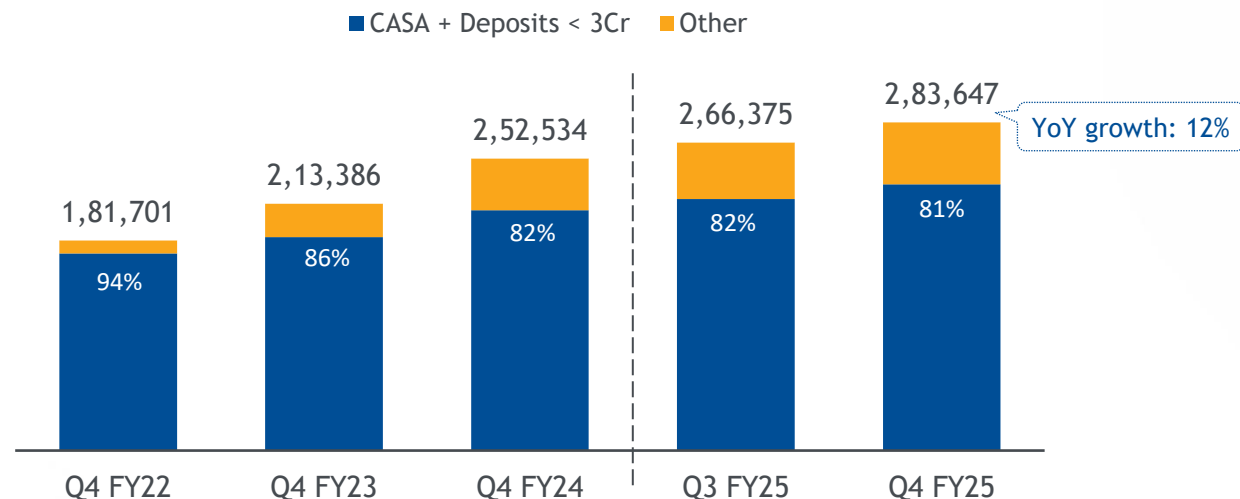
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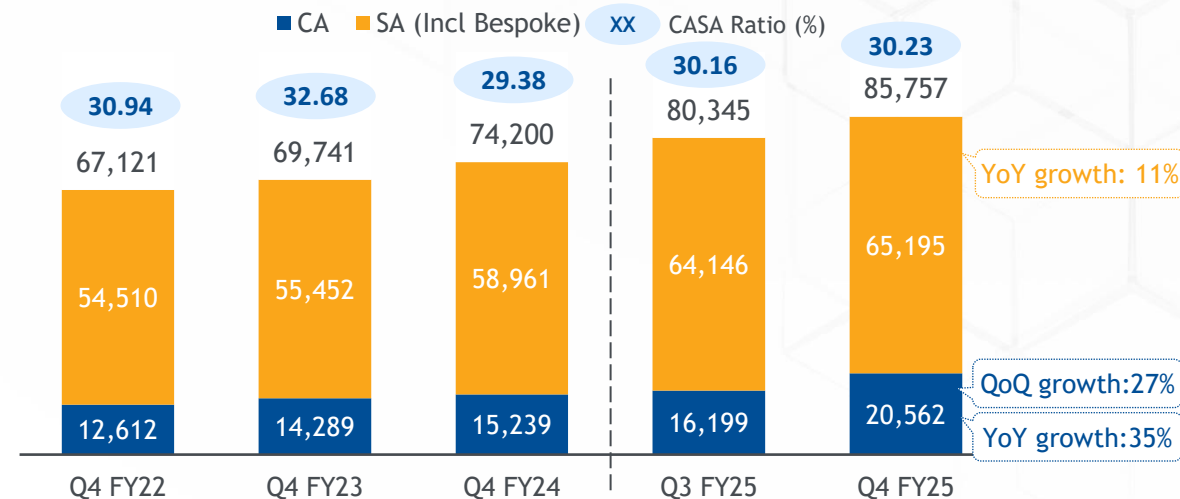
Liability trends

CASA grows by 15.6% driven by 35% growth in CA on a YOY basis

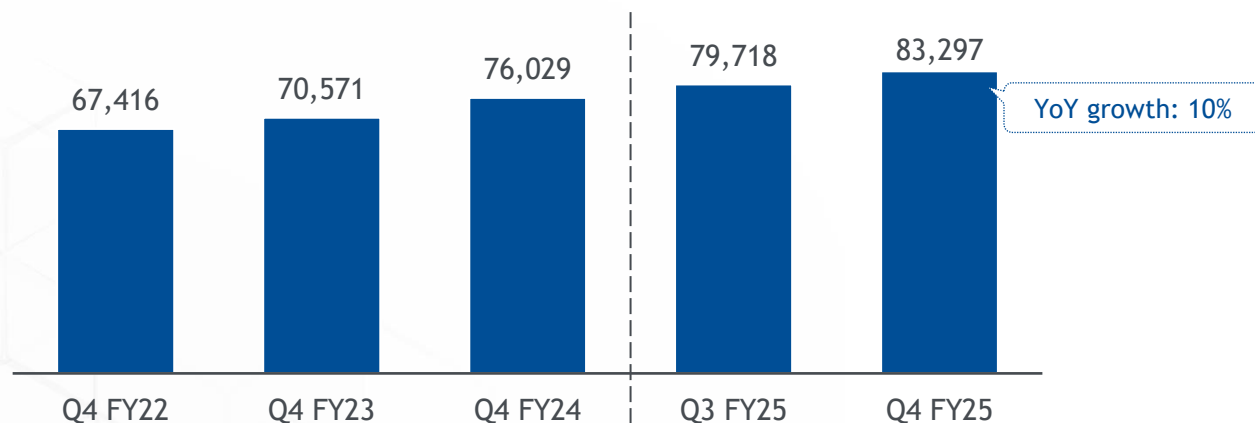
Deposits End Period (₹ in cr)



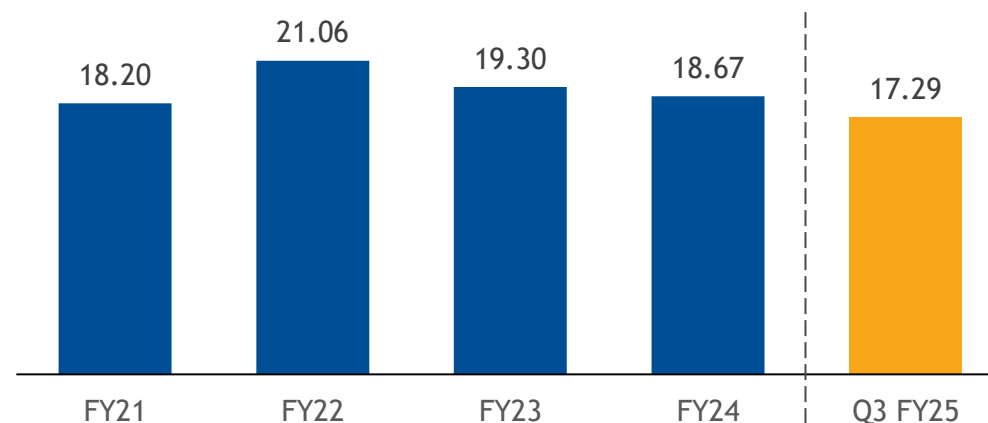
CA, SA & CASA End Period (₹ in cr) and CASA ratio (%)



NRE deposits (₹ in cr)



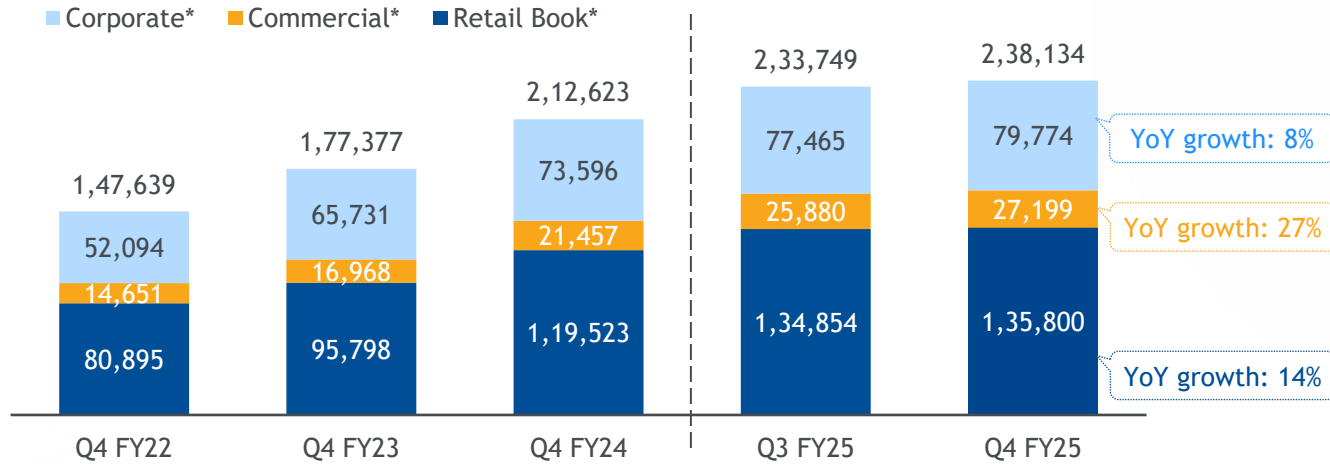
Remittance Market share (%)¹



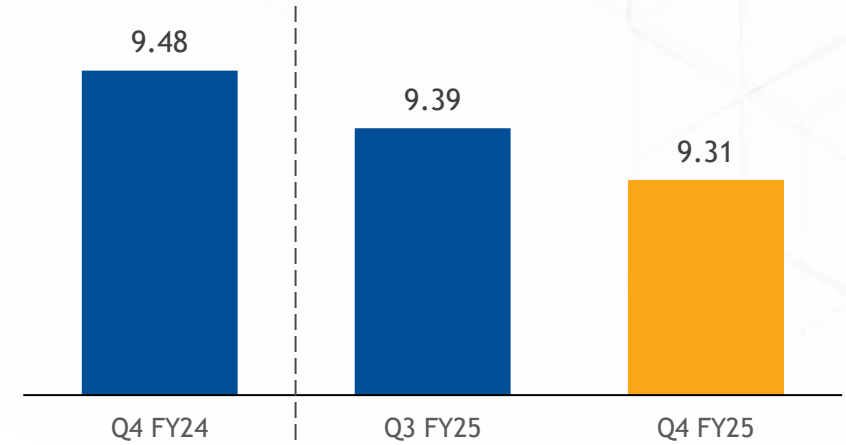
Credit portfolio distribution

Growth aligned with our focus on MSME segment

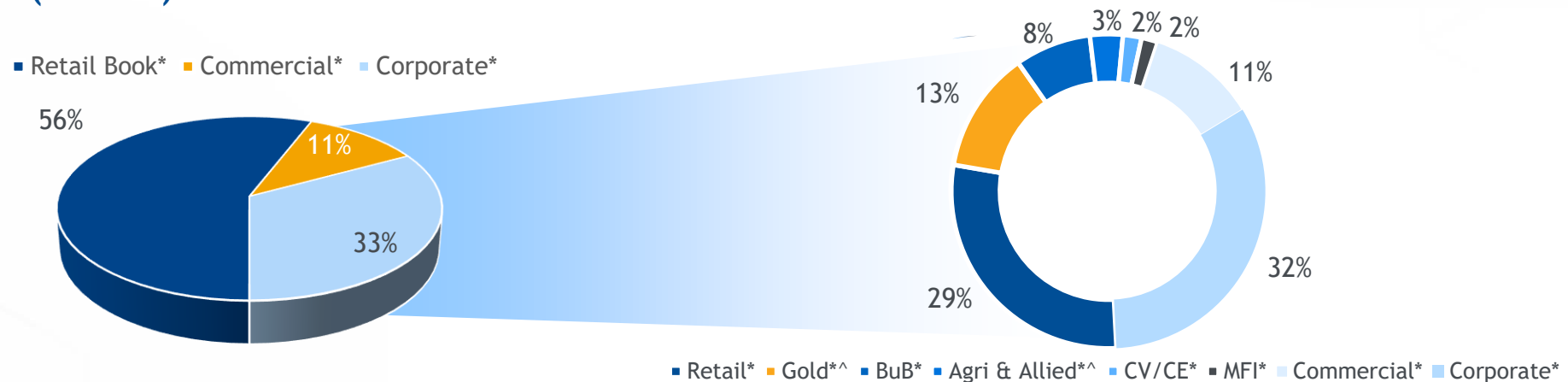
Gross Advances (₹ in cr)



Yield on advances (%)

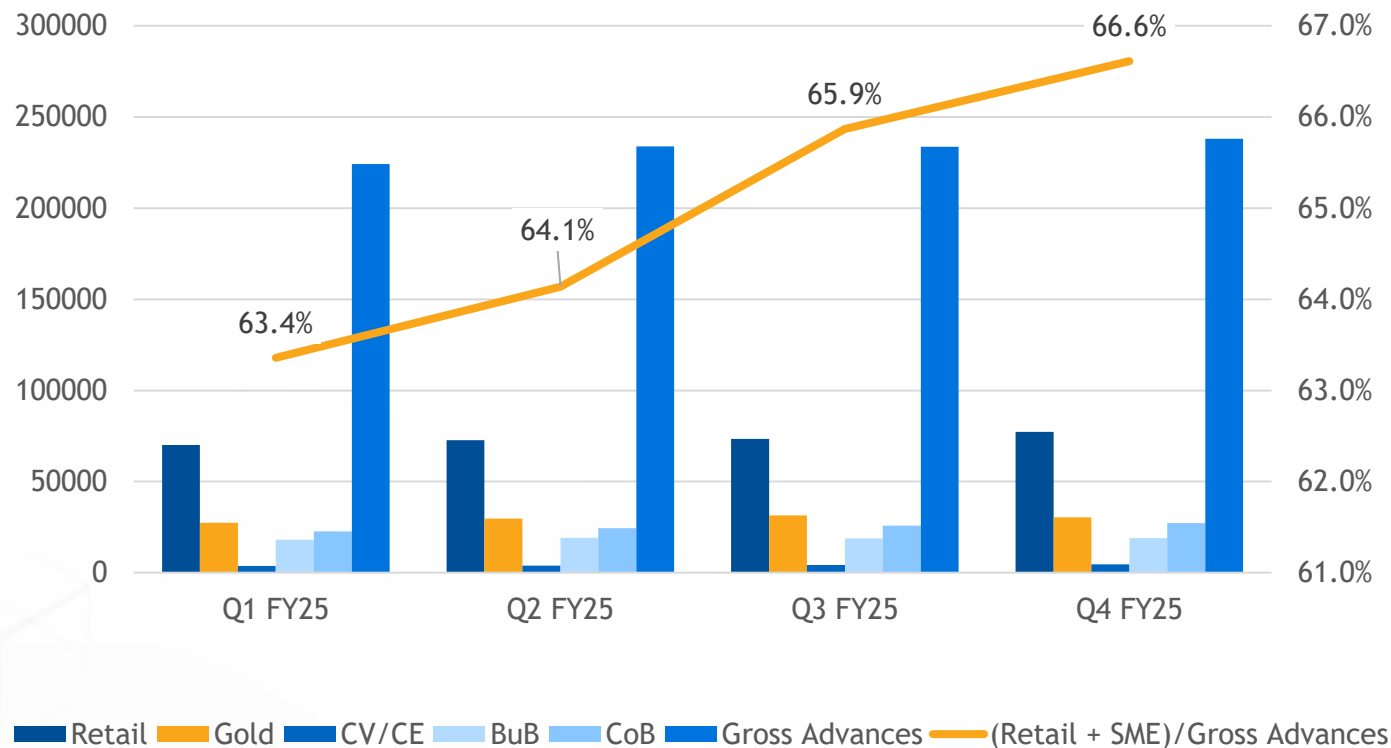


Gross Advances mix (Mar-25)

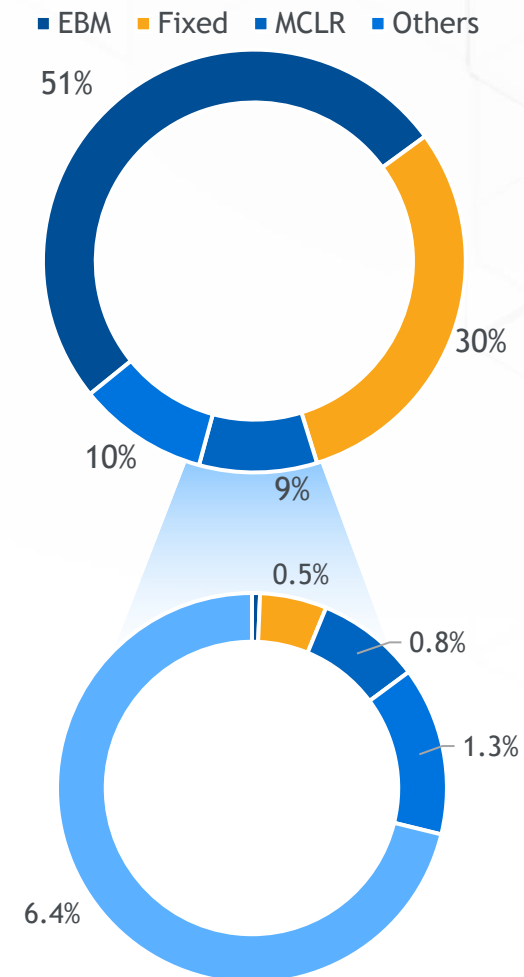


Credit portfolio distribution

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



Loan book by interest rate type(%)



MCLR - Overnight MCLR - 1M MCLR - 3M MCLR - 6M MCLR - 1Y

MCLR Split

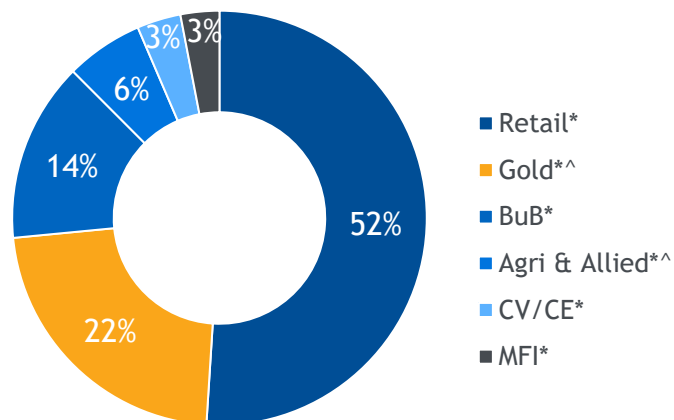


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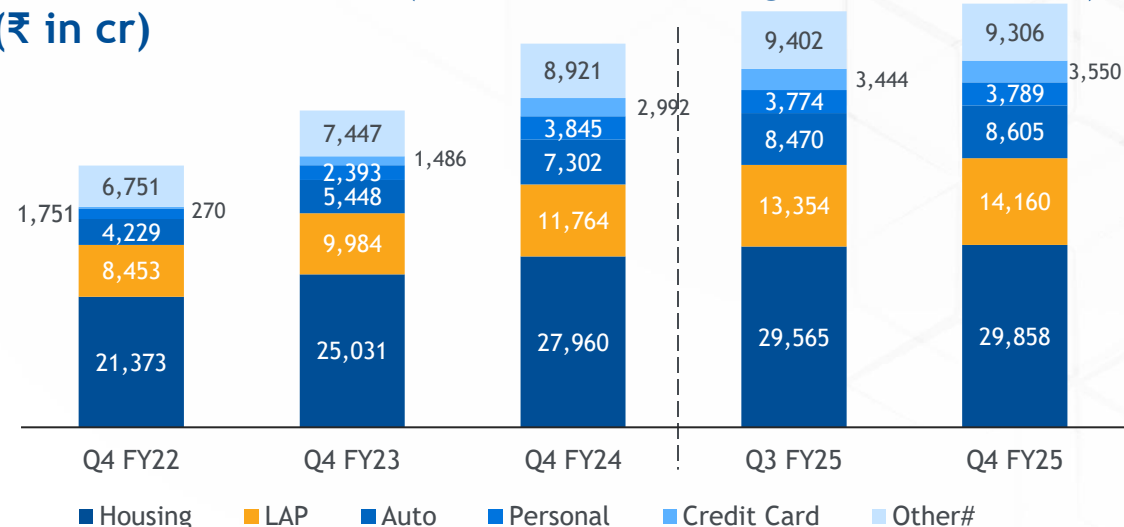
Retail Banking

Focus on prudent growth, aligned with evolving macro conditions

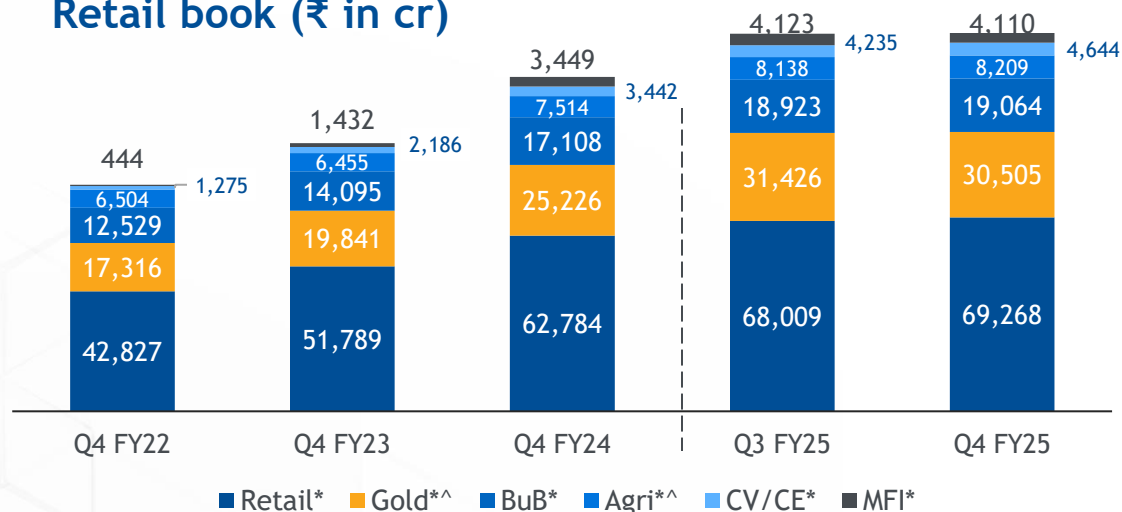
Retail book mix (Mar-25)



Retail advances mix (Excl Gold, BuB, Agri, CV/CE & MFI) (₹ in cr)



Retail book (₹ in cr)



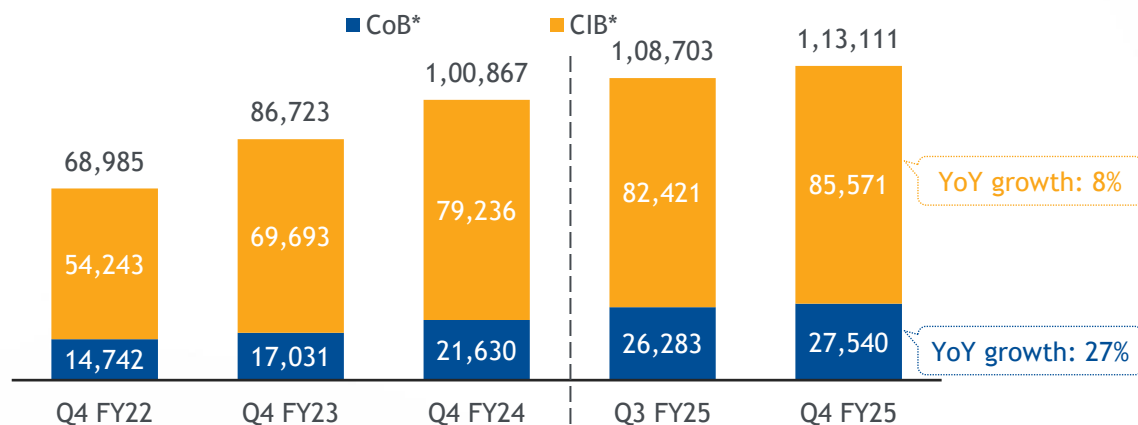
- Housing loans grew at 6.8% YoY and 1% QoQ (Deliberate restrain due to suboptimal yields and industry rate challenges)
- LAP loans grew at 20.4% YoY and 6.0% QoQ
- Auto loans grew at 17.8% YoY and 1.59% QoQ
- PL loans grew at -1.46% YoY and 0.4% QoQ
- CC loans grew at 18.7% YoY and 3.1% QoQ

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

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

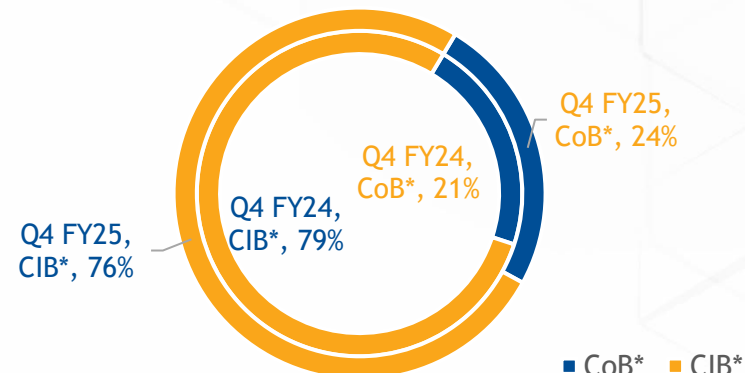
^Gold loans business vertical has been carved out by separating Retail Gold loans and Agri Gold loans from Retail and Agri vertical respectively

Portfolio incl Cr Substitutes (₹ in cr)

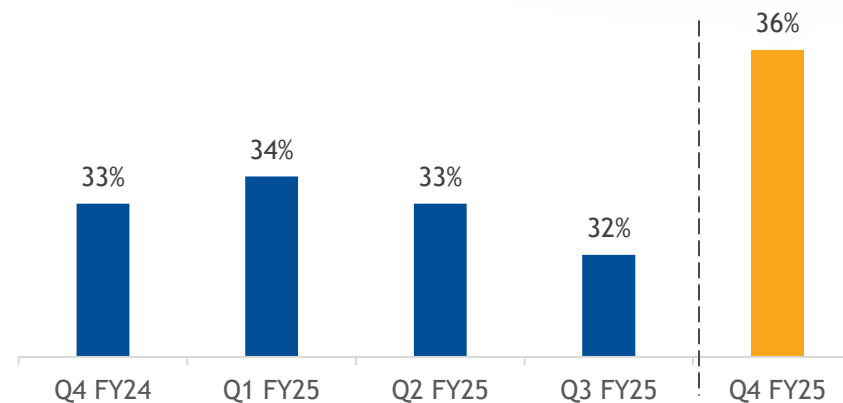


- CIB book grew by 8.4% YoY
- CoB book grew by 26.8% YoY
- Supply Chain Finance book up by 10.1% QoQ
- Sharpened focus on the mid-market clients - over 75% of our NTB onboarding from mid-market segment

Portfolio Mix incl Cr Substitutes (Mar-25)



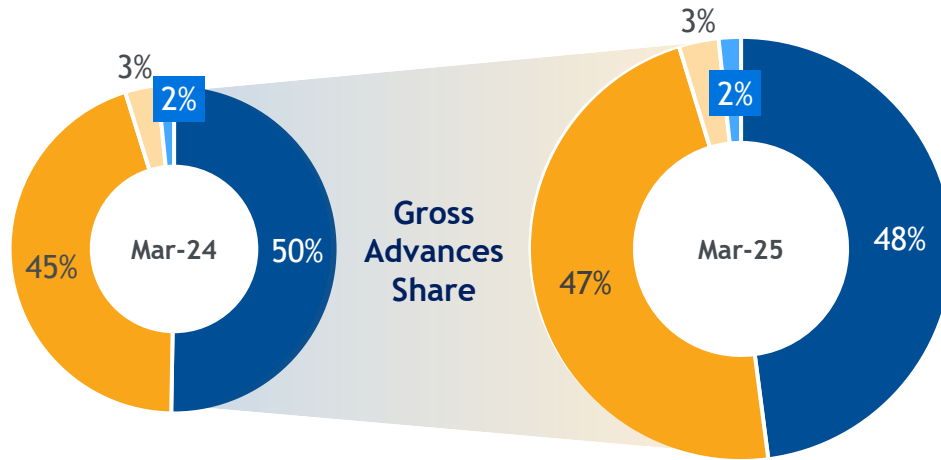
Self-Funding level



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



Asset Book - Trend Analysis

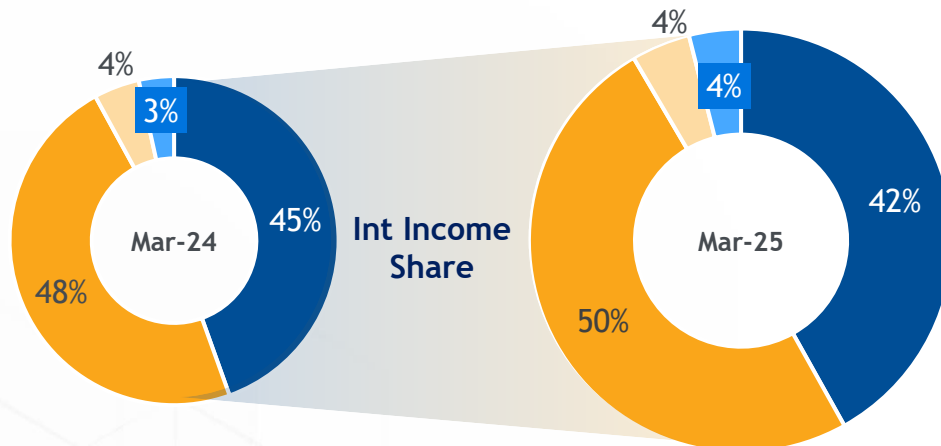


Very High Yielding
Micro Advances

High Yielding
CC | PL

Medium Yielding
Core Agri | CoB
Auto | Gold | LAP |
BuB | CV/CE

Low Yielding
Housing
CIB (incl IBU)



Credit Cards⁴



19%
YoY growth

3,550
Gross advances
(INRcr)

Personal Loans⁴



-1%
YoY growth

3,789
Gross advances
(INRcr)

MSME/SME



20%
YoY growth

46,263
Gross advances
(INRcr)

CV/CE



35%
YoY growth

4,644
Gross advances
(INRcr)

Micro Advances



19%
YoY growth

4,110
Gross advances
(INRcr)

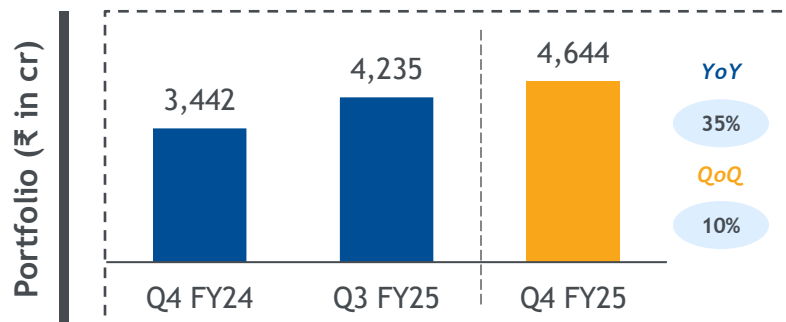
YoY growth for gross advances as of Mar-25



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Catalyzing growth through high growth asset products

CV / CE



Disbursements:

 **792** ₹cr
(Q4 FY25)

PSL:

78%

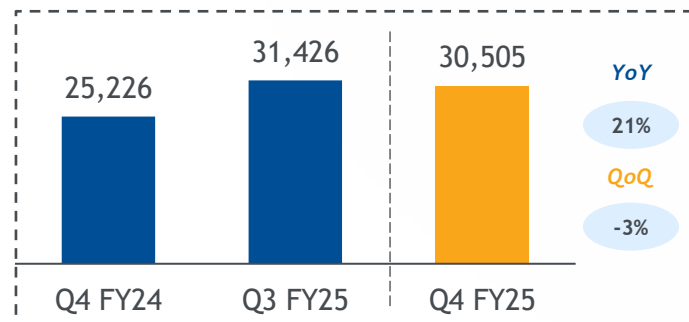


Avg. ticket size:

 **₹ 27L**

✓ Tie-up with all major OEMs

Gold loans



No of Accounts:

 **15.39L**

LTV:

61.57%



Tonnage:

 **62.33**
3.2% YoY growth

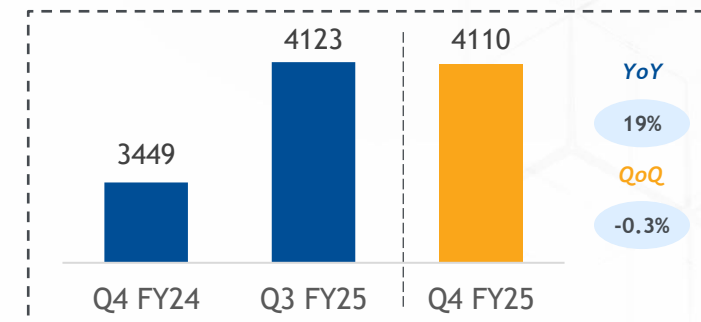
Yield

10.07%



LTV resilience strengthened, improving by 9.57% YoY - enhancing risk buffers.

Micro Advances



Reach:

 **23** states
2 UT

No of customers:

12L+



Network:

26 BC partners
~1000 BC outlets

Women customers

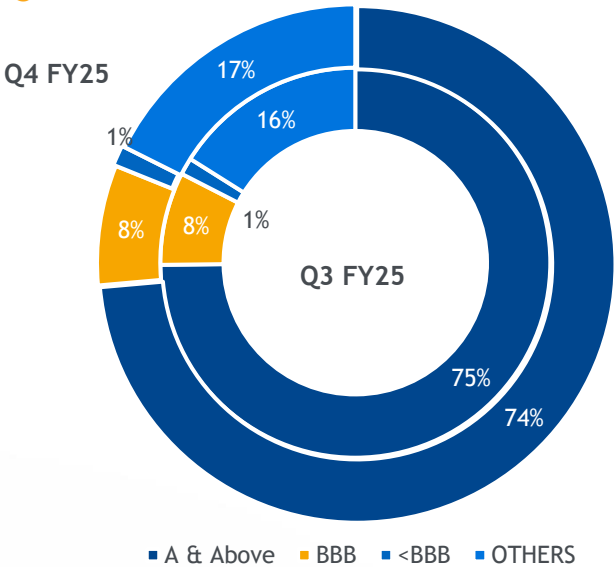
98%+



Rating distribution

Rating distribution (CIB)

External rating of CIB advances

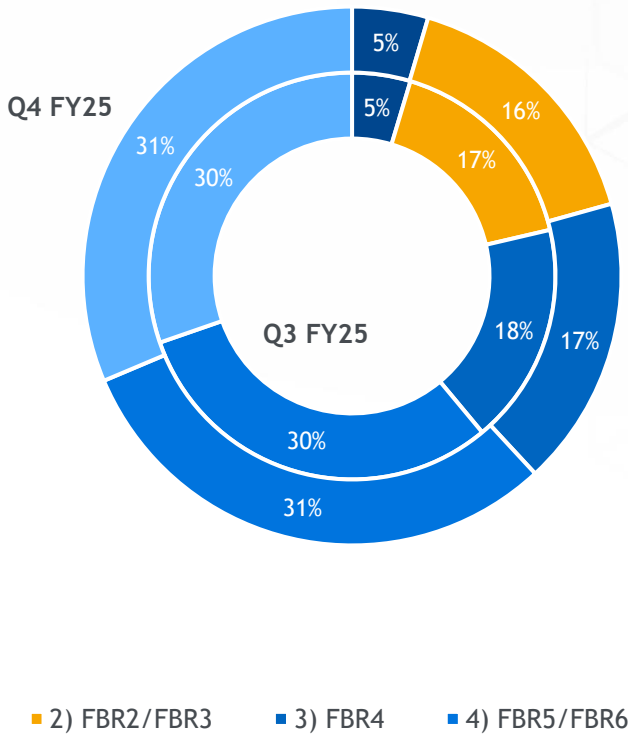


Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

Rating	Q3 FY25	Q4 FY25
FBR1	4%	9%
FBR2/FBR3	15%	17%
FBR4	12%	12%
Below FBR4 & unrated ¹	69%	62%

Rating distribution (advances excluding CIB)

Internal rating of advances excluding CIB



Fee income / other income

Diversified and granular fee income

₹ in Cr	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	QoQ	YoY
Loan processing fee	186	174	193	181	177	-2% ▼	-5% ▼
Cards	207	191	208	208	215	3% ▲	4% ▲
Para banking	56	46	74	62	87	40% ▲	55% ▲
Banking commissions & exchanges	70	72	75	77	81	5% ▲	16% ▲
General service charges	54	125	176	184	192	4% ▲	255% ▲
Net Profit on Foreign Exchange Transactions	42	44	58	44	49	11% ▲	17% ▲
Fee income	615	653	784	756	800	6% ▲	30% ▲
Net Profit on sale of Investments	42	35	84	100	46	-54% ▼	10% ▲
Recovery from written off assets, P/L on Revaluation of Investment & Other Receipts	97	227	96	60	159	165% ▲	64% ▲
Total other income	754	915	964	916	1006	10% ▲	33% ▲

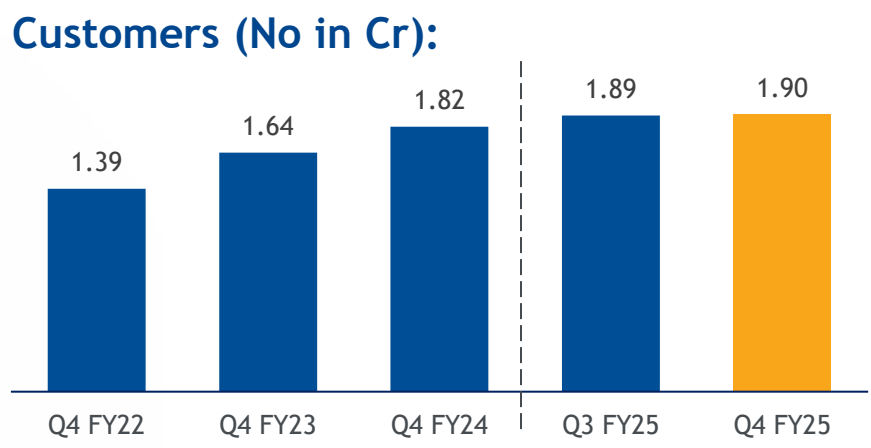
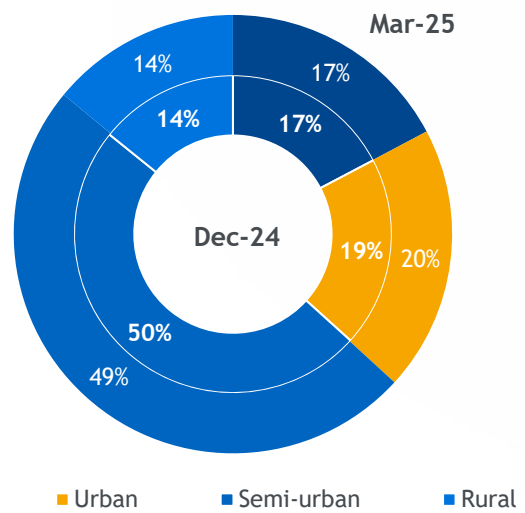
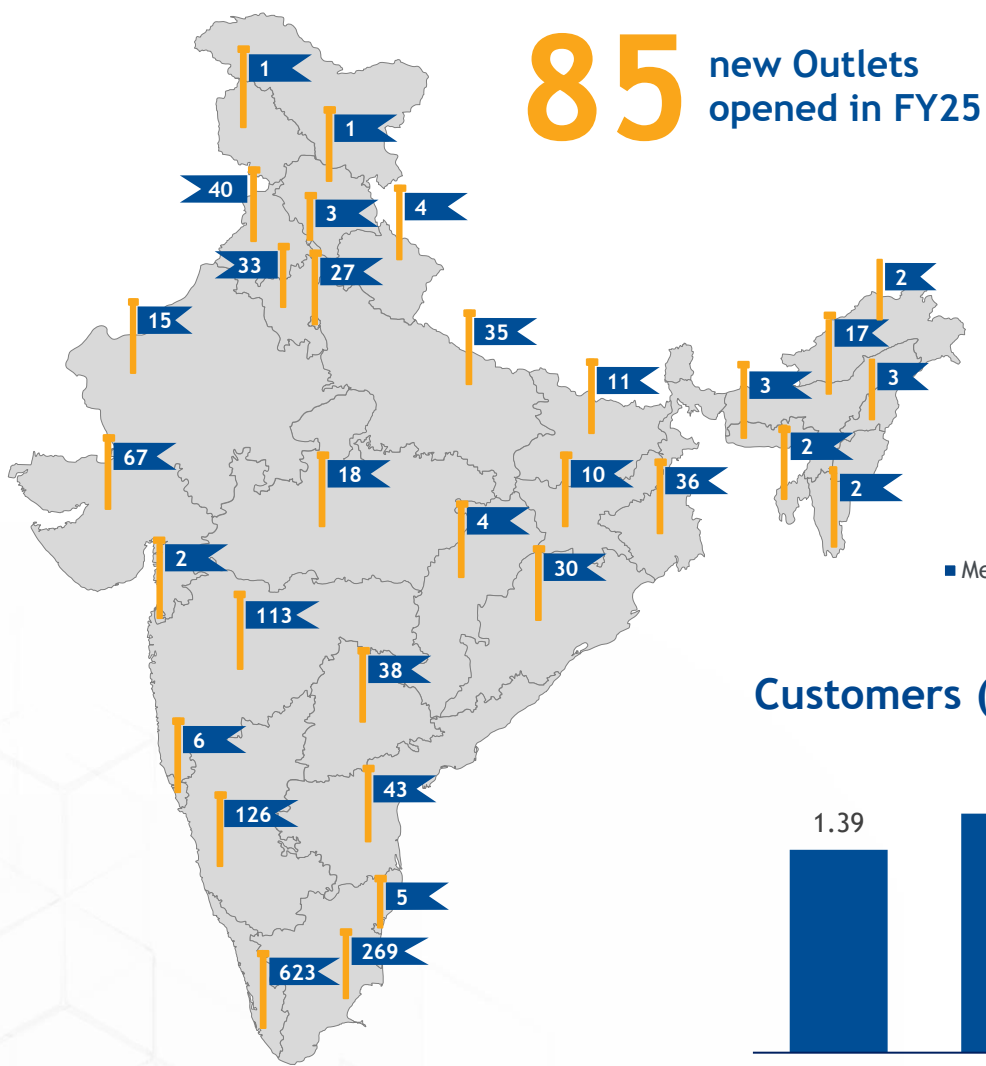
Capital position

Adequately capitalized with a self-sustaining capital structure

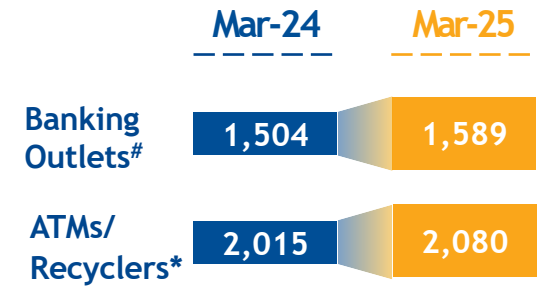
₹ in Cr	Dec-24	Mar-25
Risk weighted assets		
Credit risk	1,82,520	1,89,923
Market risk	2,652	2,696
Operational risk	17,484	17,484
Total RWA	202,656	2,10,103
Tier-I capital funds	27,923	31,593
Tier-II capital funds	2,801	2,867
Total capital funds	30,724	34,460
CRAR	15.16%	16.40%
Tier-I	13.78%	15.04%
Tier-II	1.38%	1.36%



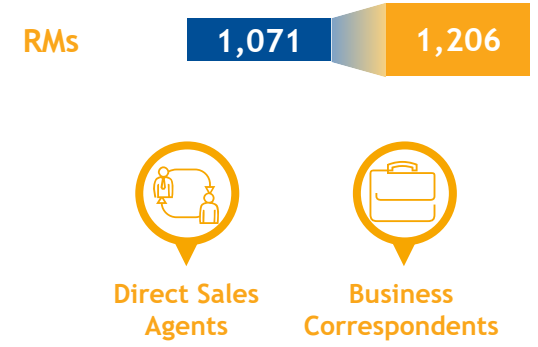
Distribution: Deriving efficiency from footprint



Continuous investment in expanding Pan India footprint



Driven by alternate channels



*Including Cash Recyclers and Mobile ATMs
#Including Extension counters



Innovation through partnerships

Liability Partners



Jupiter



paisabazaar.com



B MARKETS

Instant Digital Loans

Credit Cards



Jupiter scapia



Pine Labs



EMIs and Merchant Payments

Gold Loan and Priority Lending



OROPAY



Cross Border remittance partners

Support Systems



Growth through partnerships

Partners

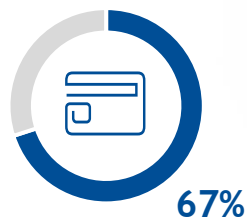
Business Share in FY'25

Key metrics¹

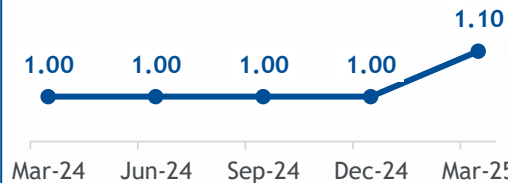
Co-branded credit cards



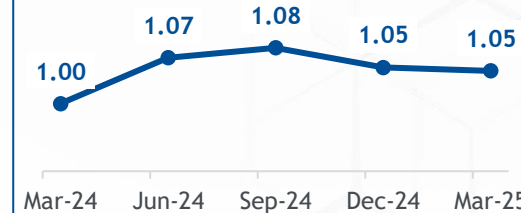
Card programs under CUG³



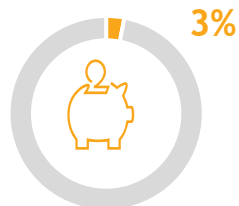
Cards Issued:



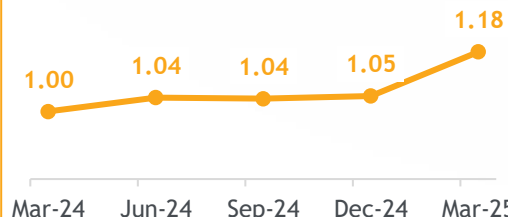
ENR:



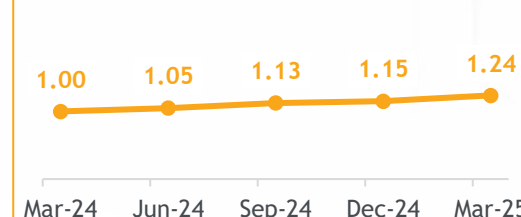
Savings franchise



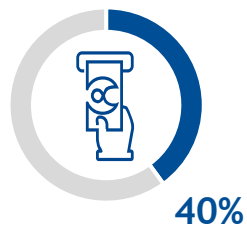
TD Balance



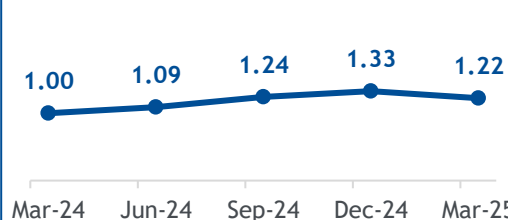
CASA Balance:



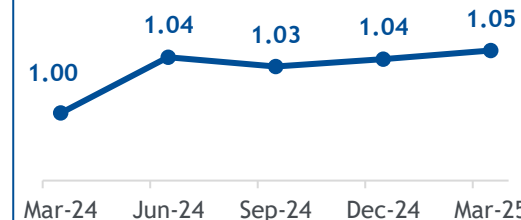
Personal loans



#Accounts:



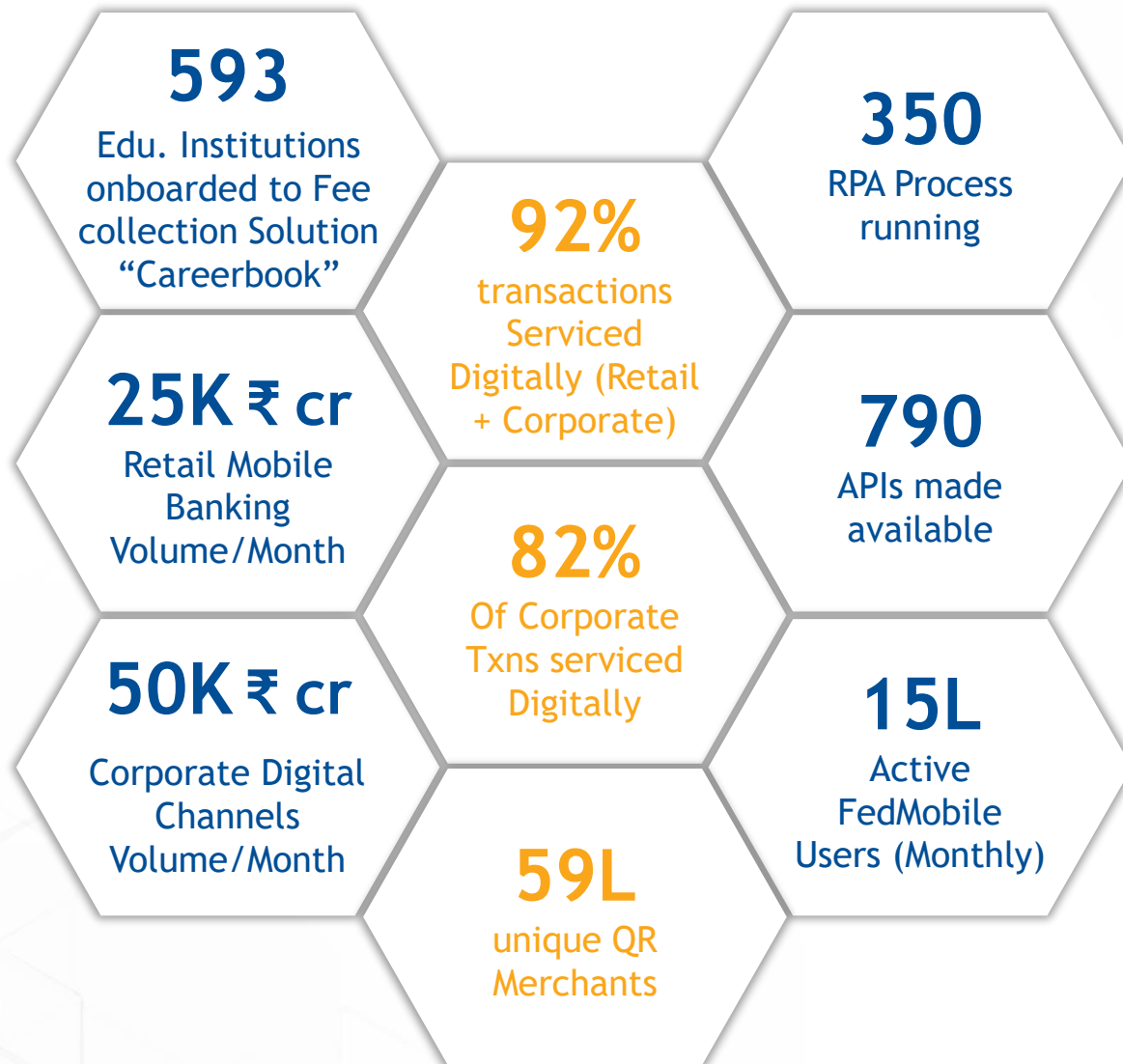
PL Balance:



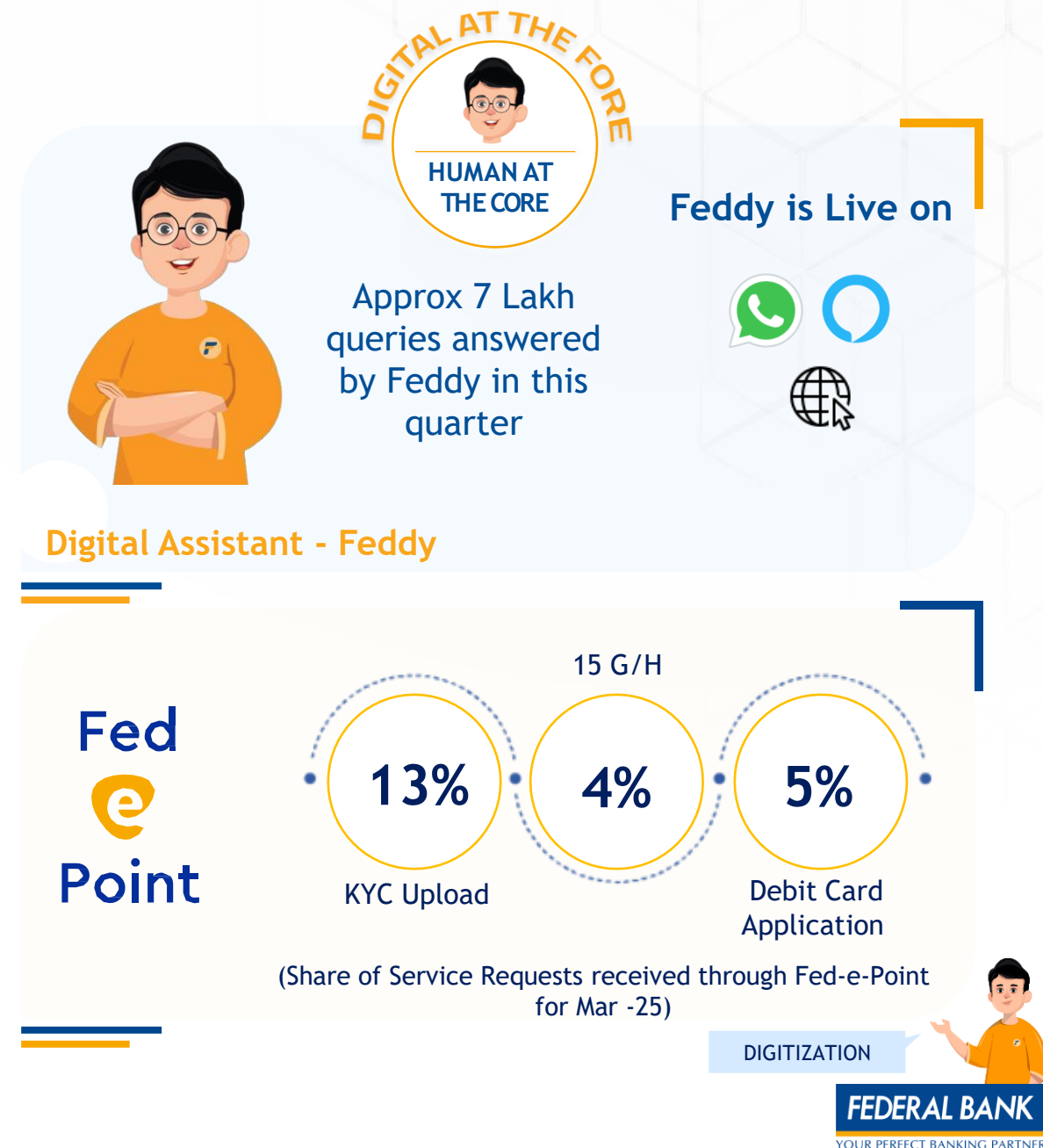
¹ Indexed Number

³ Card programs under CUG: Jupiter

Digitization as a Multiplier



Note: Data as at Mar-25 unless specified otherwise



Major Initiatives

Consistently at the forefront of tech innovation

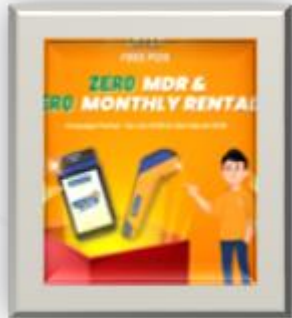


DM to Enhanced Benefits for Credit Card Upgrade and Limit Enhancement

Seamless Credit Limit Upgrades / Enhancements via WhatsApp

Credit Card Onboarding via WhatsApp

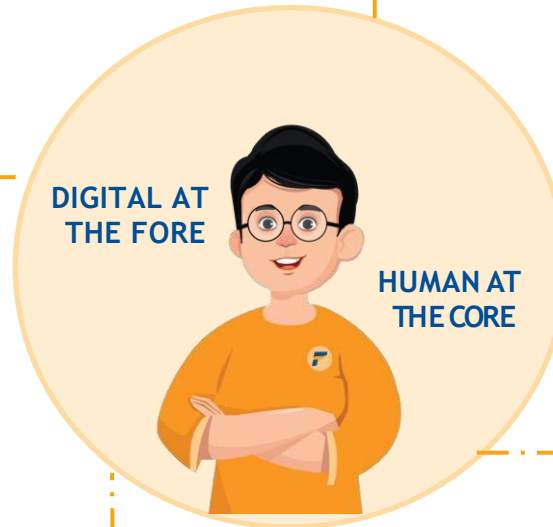
Re-Launched WhatsApp Onboarding for Pre-Approved Credit Cards with Flexible Selection



POS Campaign Power-Up: Zero MDR, Zero Rental

- Zero Merchant Discount Rate
- Zero Monthly Rental

DIGITAL AT
THE FORE



HUMAN AT
THE CORE

New Features Introduced in FedNet

- Nomination Management During Deposit Opening
- Closure Process Visibility for Online Deposits
- Secure OTP for NRI Users
- Enhanced Email OTP for Inward Clearing Details



FedNet for Secondary Users and Complete View Facility for all users:

- E/S Account Integration for Secondary FedNet Access
- Full Visibility of Non-Operative Accounts

CBDT Tax Payments on FedOne

- Efficient Bulk Upload for Tax Payments
- Instant ICN-Integrated Payment Receipts
- Flexible Tax Payment Scheduling
- Dedicated Support Desk

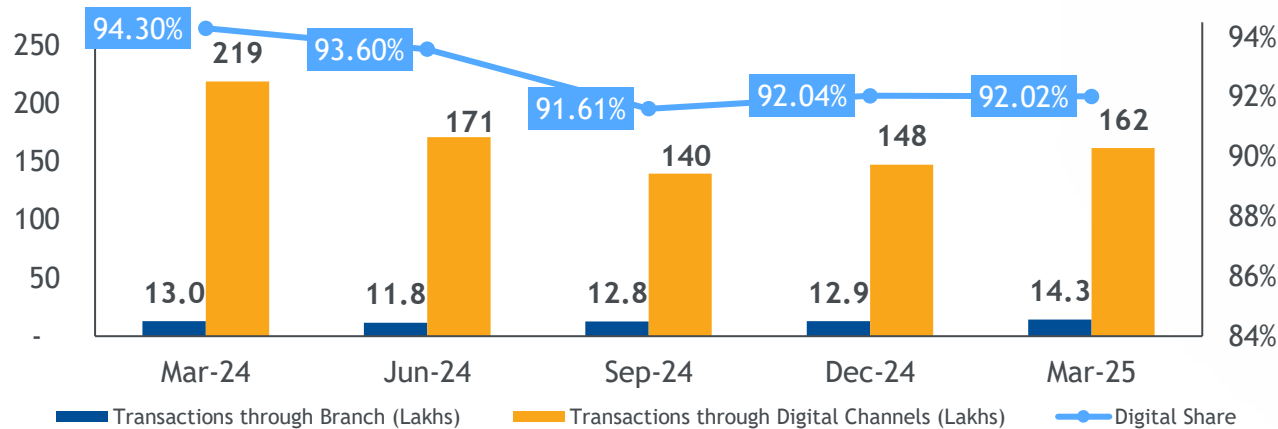


FEDERAL BANK
YOUR PERFECT BANKING PARTNER

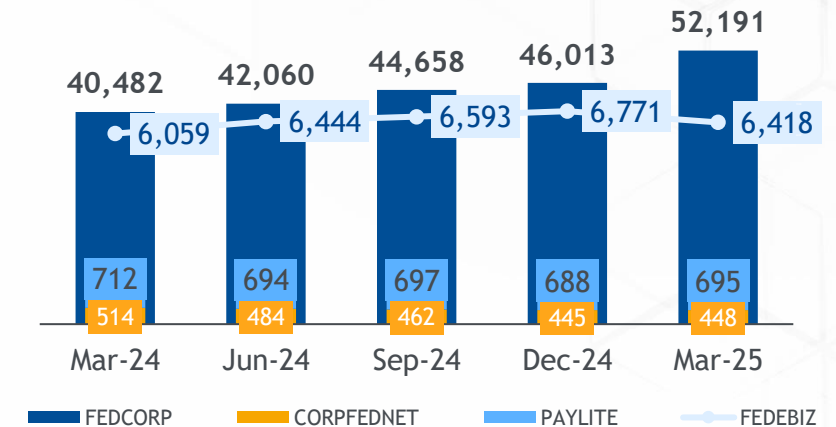
Digital migration

Steadfast digital migration consistency maintained

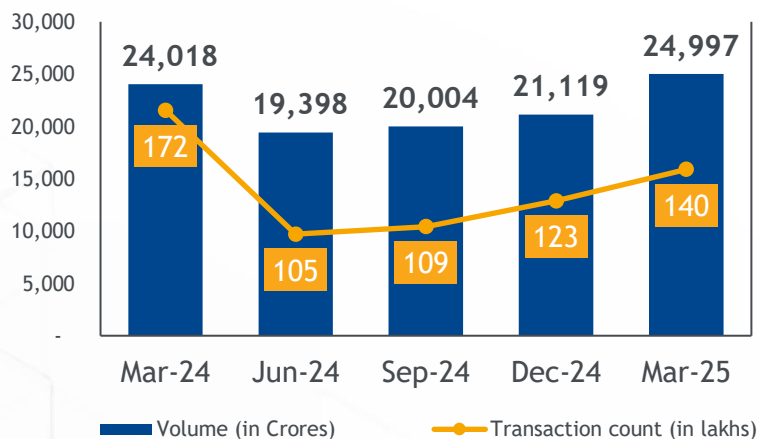
Branch vs. Digital Transactions (₹ in Lakh)*



Corporate Digital Products - Active Users¹

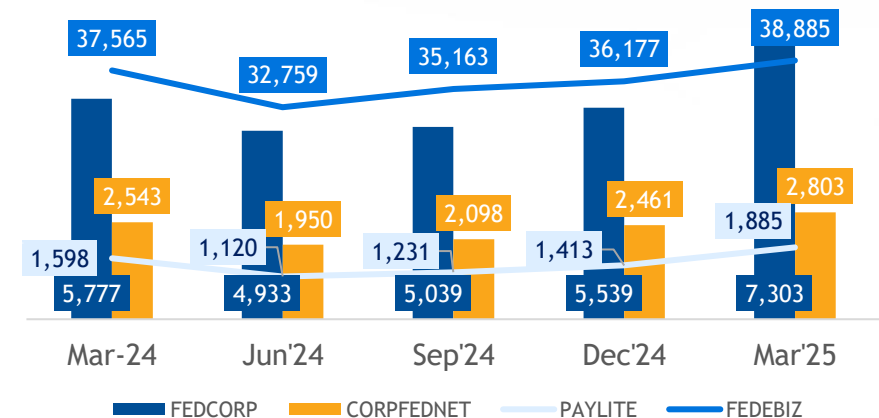


Mobile Banking Volume & Txn Count



- Digital transactions have increased by 9.5% compared to last quarter.
- Mobile Banking txn count has reached 140 lakhs.
- Digital Share stands above 92% for the month of Mar-25

Corporate Txn Volume (₹ in Cr)

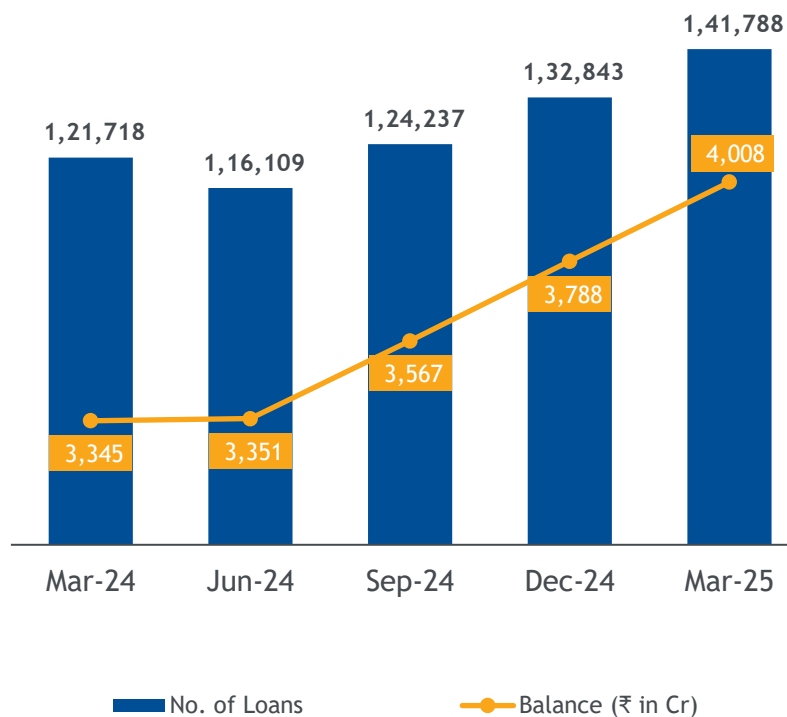


*Month Wise Data

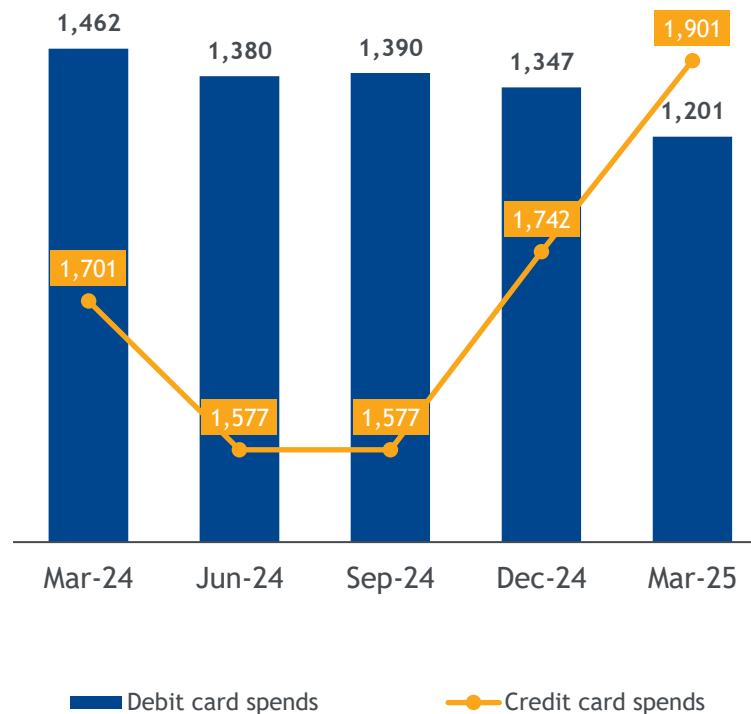
¹Customers who transacted using Corporate digital products during the month

Digital lending and card spends

BYOM Digital Personal Loans



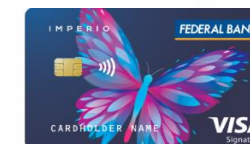
Card spends (₹ in Cr)¹



Credit Cards - Market share

Cards O/s:	Spends:
1.5%	1.2%

Rank 9 in credit card spends



Debit Cards - Market share

Cards O/s:	Spends:
6%	6%

Rank 4 in debit card spends

¹Monthly cards spends including Fintech partnerships

*Card O/S and Spend data among Pvt Sec Banks. Rank calculated on Spends of Pvt Sec Banks Mar'25

Appendix

FEDERAL BANK

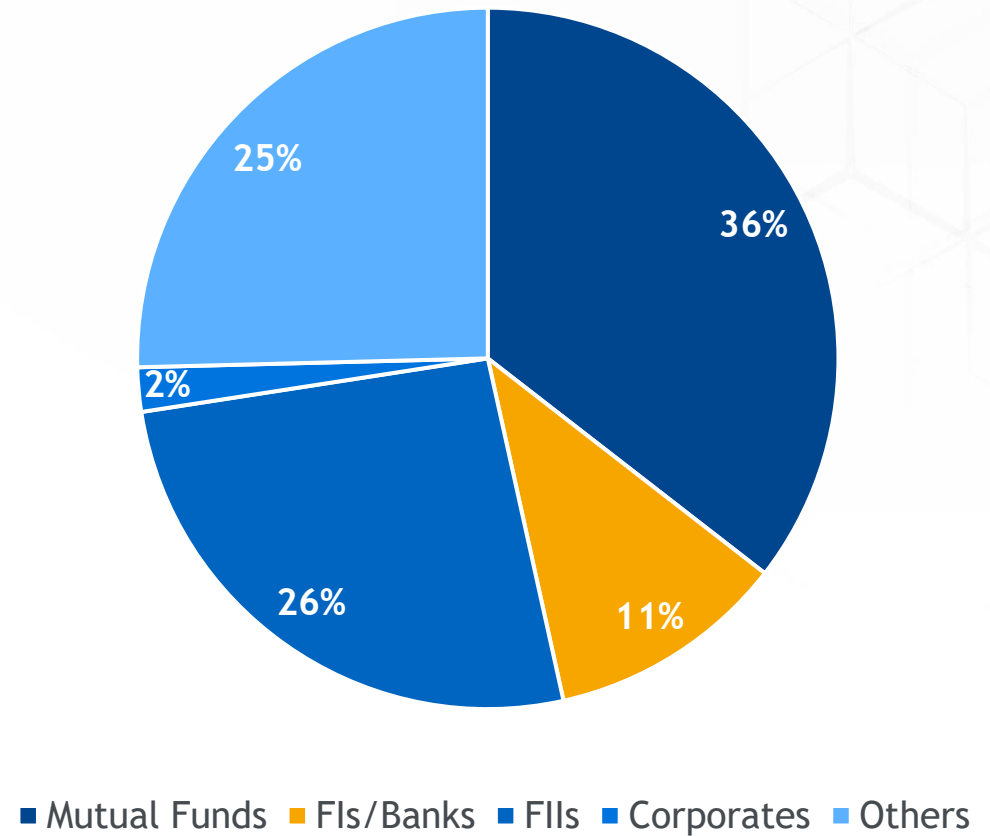
YOUR PERFECT BANKING PARTNER



Balance sheet & shareholding pattern

₹ in Cr	Dec-24	Mar-25
LIABILITIES		
Capital	491	491
Reserves & surplus	31,843	32,929
Deposits	2,66,375	2,83,647
Borrowings	28,690	23,726
Other liabilities & provisions	12,505	8,210
TOTAL	3,39,905	3,49,005
ASSETS		
Cash & balance with RBI	17,692	20,354
Balances with banks, money at call	8,480	10,505
Investments	66,441	66,246
Advances	2,30,370	2,34,836
Fixed assets	1,463	1,478
Other assets	15,459	15,585
TOTAL	3,39,905	3,49,005

Share holding pattern (Mar-25)



Financials

₹ in Cr	Q4 FY24	Q3 FY25	Q4 FY25	Q-o-Q	Y-o-Y
Interest income	5,978	6,809	6,648	-2%	11%
Interest expenses	3,783	4,377	4,271	-2%	13%
Net interest income	2,195	2,431	2,377	-2%	8%
Other income	754	916	1,006	10%	33%
Operating expense	1,839	1,778	1,918	8%	4%
Total income	6,732	7,725	7,654	-1%	14%
Total expense	5,622	6,155	6,189	1%	10%
Operating profit	1,110	1,569	1,465	-7%	32%
Total provisions (inc. tax)	204	614	435	-29%	113%
Net profit	906	955	1,030	8%	14%



Key Indicators

Shareholder value

	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25
Book Value (Per Share in ₹)	119.45	123.80	126.86	130.69	134.87
EPS (annualized)	14.97	16.60	17.11	15.45	17.02

Granularity

CASA + Deposits < ₹3Cr (% of Total Deposits)	82%	80%	80%	82%	81%
---	-----	-----	-----	-----	-----

Profitability (Annualized)

ROA %	1.22	1.27	1.28	1.14	1.24
RoRWA %	2.14	2.29	2.31	2.05	2.21
ROE %	12.75	13.64	13.65	12.00	12.82

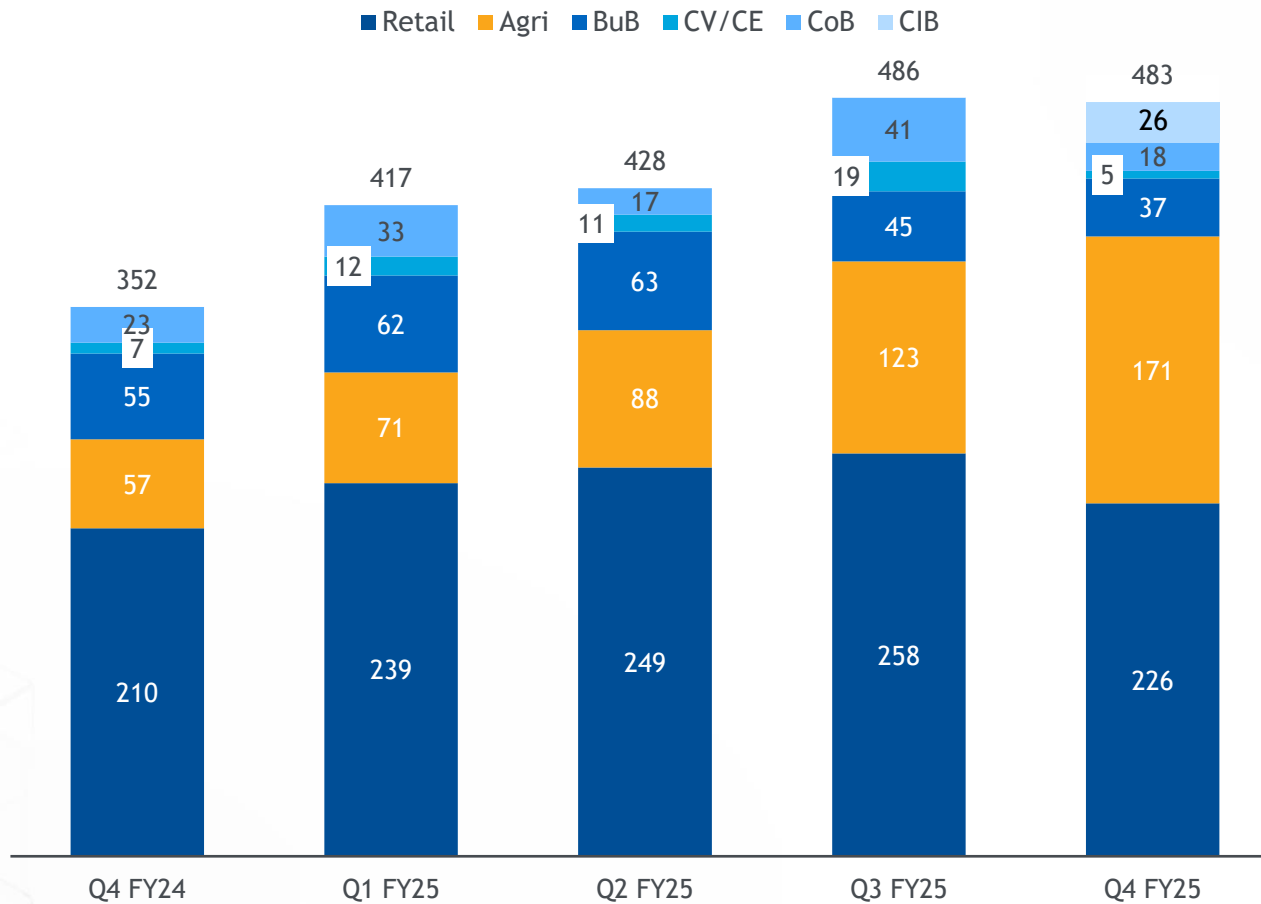
Efficiency

Cost / Income %	62.35	53.20	53.01	53.12	56.69
Net NPA %	0.60	0.60	0.57	0.49	0.44



Fresh slippages break up

Fresh slippages



₹ in cr

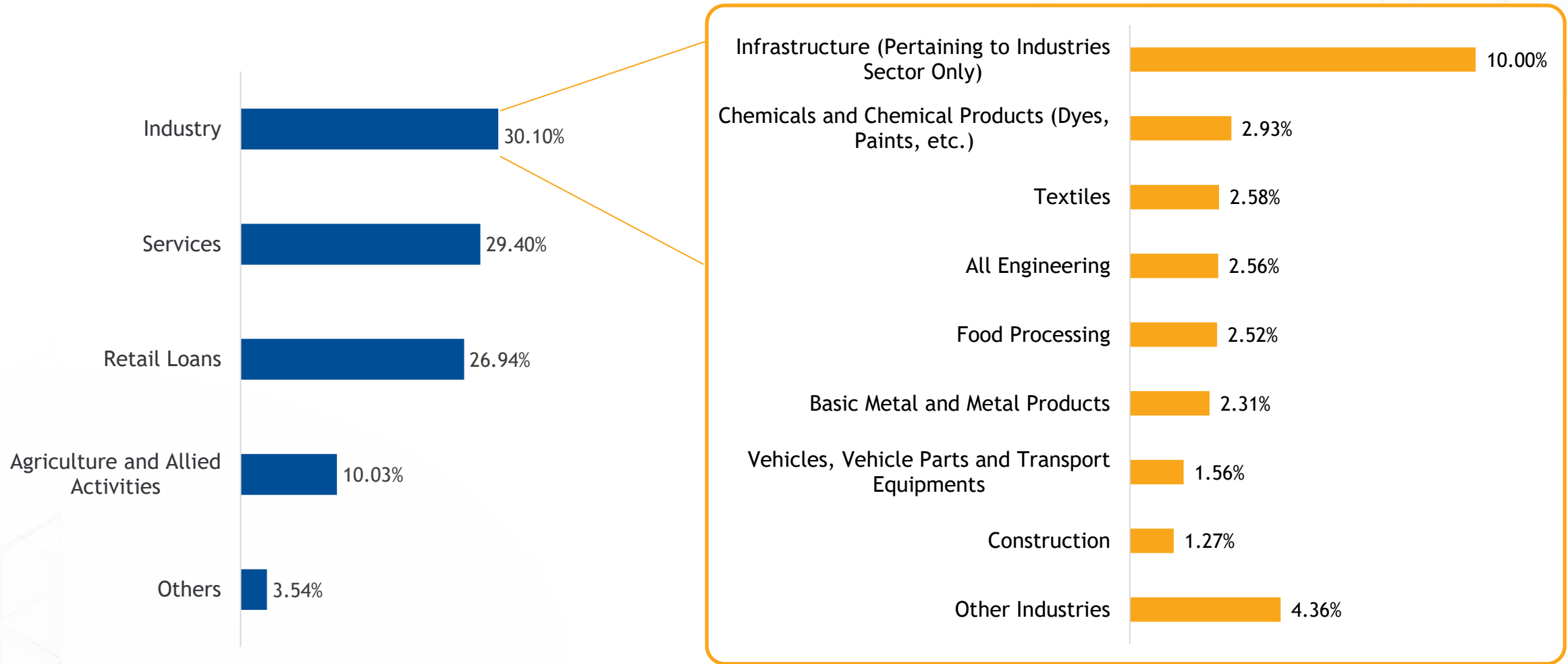
NPA Composition

	Q3 FY25	Q4 FY25
Business	NPA	NPA
Gross NPA		
Retail	1,760	1,796
Agri	1,014	1,100
BuB	777	741
CV/CE	81	77
CoB	567	569
Corporate	354	93
Total	4,553	4,376
Net NPA	1,131	1,040

Restructured book

	Q3 FY25	Q4 FY25
Type	Standard	Standard
Balance	1,560	1,427
Of which Bonds	38	38

Top Sectors in Advance Portfolio as per Basel 3 Disclosure[#]

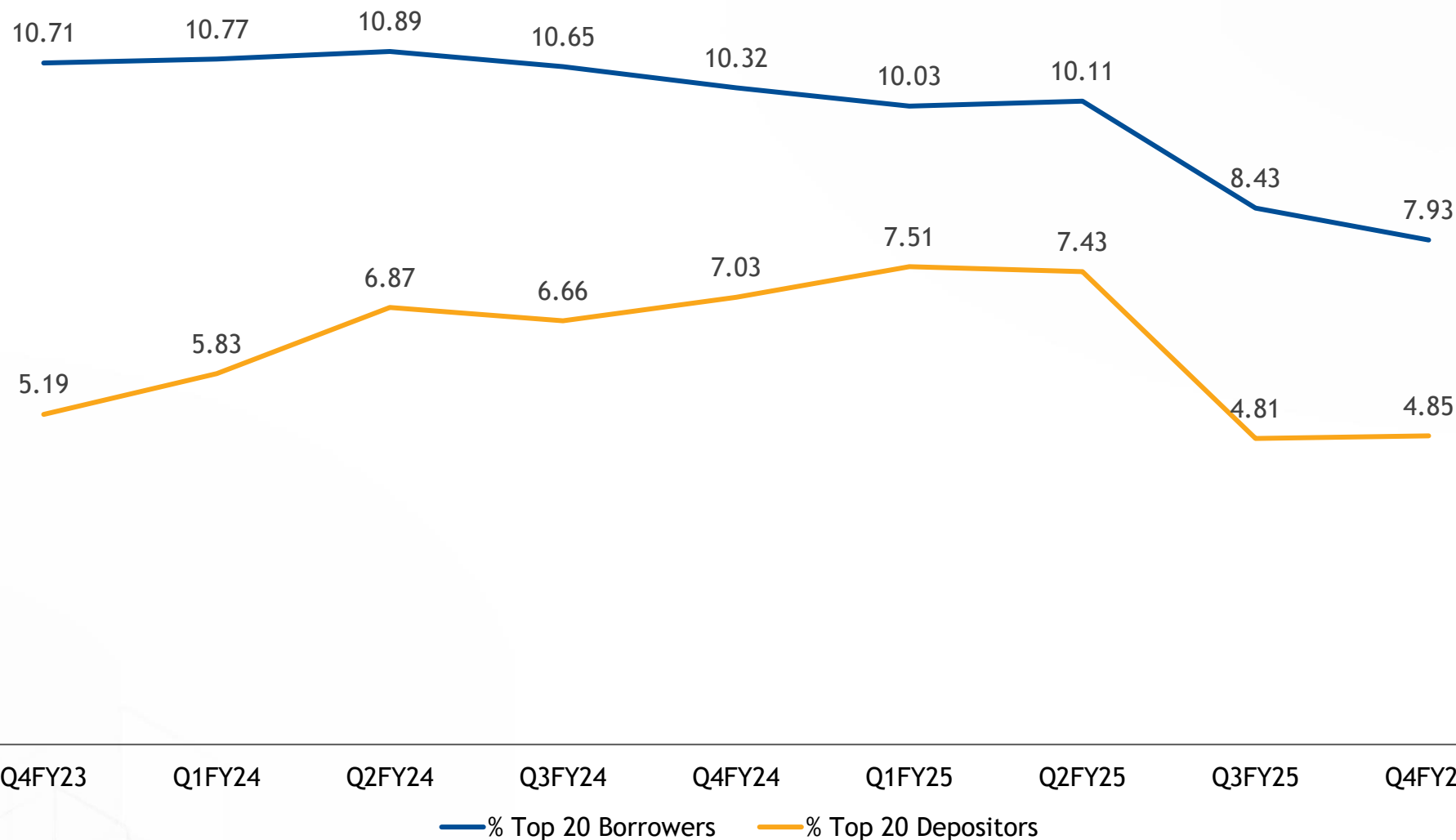


^{*}Excluding Assignments, IBPC and IBU Advances
[#] Unaudited as on 31-03-2025



Top 20 concentration as a percentage of portfolio

Top 20 Borrowers & Depositors concentration as a % of total portfolio



Group companies

Fedbank Financial Services

Subsidiary

FEDBANK
FINANCIAL SERVICES LIMITED

61.03%

- 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

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Subsidiaries & Associates

Ageas Federal Life Insurance Company

Associate

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

26%

ageasFEDERAL
LIFE INSURANCE

Equirus Capital*

8.93%

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

xx%

Stake owned by Federal Bank as on 31st March 2025



FEDERAL BANK

YOUR PERFECT BANKING PARTNER

KEY HIGHLIGHTS

- ❑ 61.03% stake held by Federal Bank Limited
- ❑ For Q4FY25, ROA and ROE reported at 2.2% and 11.4%, respectively.
- ❑ Distribution of 694 branches across 18 states and UTs.
- ❑ Capital Adequacy for FY25 stands at 21.9%.

NPAs

Gross NPA and Net NPA stands at 2.0% & 1.2%, respectively.

FEDBANK
FINANCIAL SERVICES LIMITED

AUM

AUM increased by 29.7% YoY to ₹15,812 Cr.

Disbursals

₹5,578 Cr disbursed in Q4FY25, reflecting growth of 28.6% YoY.

Contained Credit Cost

Credit Cost for Q4 FY25 stands at 1.0%

Secured AUM

89.5% of the AUM continues to be secured.



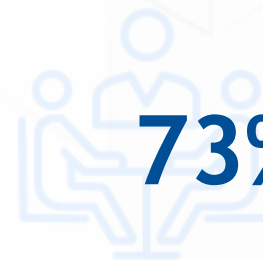
Corporate governance & ESG snapshot

Strong & Diverse Board



11

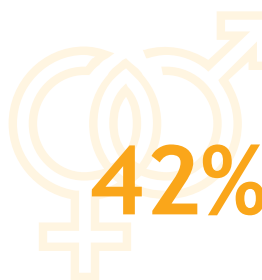
Total Board Members



73%

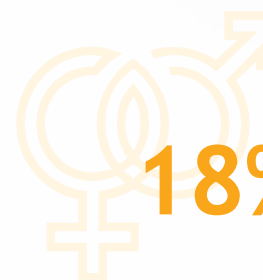
Independent Directors

Focus on Gender diversity



42%

Women Representation in workforce



18%

Women Representation in the Board

ESG

Diversity & Inclusion



Signed Memorandum of Understanding with SIDBI to empower MSMEs



Social Responsibility

Sanjeevani wins best CSR Project - Health at KMA Green Palms Sustainability Summit 2025



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

						
	Grow green portfolio size	In-house solar power generation capacity	Water conservation capacity	Finance women entrepreneurs – BC Channel	Bank Premises to be green certified	Gender diversity ratio (Women)
Target metric	₹ 13,000 Cr	500KW	1 Lakh Litre	10.00 Lakh	At least 10%	Greater than or equal to 40%
Target date	December 2025	March 2025	March 2025	March 2028	March 2028	Continuing target
Mar-24	₹ 6,962 Cr	380KWp	1,18,500 Litre	8.81 Lakh	1.28%	42%
Mar-25	₹ 9,280 Cr	530KWp	1,28,500 Litre	12.46 Lakh	2.6% of the total area occupied	42%
	Focused efforts to build green portfolio resulting in 33.29% YoY growth	Target achieved for FY 24-25	Target achieved for FY 24-25	41.41% increase from FY 23-24	IGBC Platinum certification for Green building obtained for office building Federal Towers, Ashokapuram	Maintained on an ongoing basis

★ Achieved the committed targets well in advance of the deadlines.

Award-winning franchise & other initiatives / highlights

Federal Bank – Brand Ambassador

We are pleased to announce the onboarding of the acclaimed Bollywood actress **Vidya Balan** as our first-ever brand ambassador



Federal Bank wins “Best CSR Project – Health (Large Enterprise Category)”.

at KMA Green Palms Sustainability Summit’25



Federal Bank receives the prestigious “Leader in Digital Lending Transformation & Documentation”

at Bharat Collection and Lending Summit’2025



Triple Triumph for Federal Bank

- Best AI/ML Adoption
 - Best Financial Inclusion
 - Best Digital Sales, Payments & Engagements
- at 20th Annual Technology Conference, Expo & Citation 2023-2024



Other initiatives / highlights



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External ratings

Fixed Deposit
(Short term)

Fixed Deposit

Certificate of Deposit

Tier 2 (Capital) Bonds

Infrastructure Bonds



India Ratings
& Research Pvt Ltd,
CARE

A1+

AAA

A1+

IND AA+ CARE AA+

IND AA+ CARE AA+

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

Thank You