

**THE FEDERAL BANK LIMITED**  
**REGD.OFFICE: P.B.NO. 103, FEDERAL TOWERS, ALUVA-683101**  
**(CIN: L65191KL1931PLC000368)**  
**AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2019**

(₹ in Lakhs)

Particulars	Standalone				Consolidated		
	Quarter ended			Year ended		Year ended	
	31.03.2019	31.12.2018	31.03.2018	31.03.2019	31.03.2018	31.03.2019	31.03.2018
	Audited (Refer Note 12 below)	Unaudited	Audited (Refer Note 12 below)	Audited	Audited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	3,03,232	2,95,441	2,54,797	11,41,903	9,75,286	11,63,544	9,91,490
(a) Interest/discount on advances/bills	2,41,305	2,38,662	1,95,106	9,08,962	7,53,878	9,30,412	7,70,098
(b) Income on investments	53,638	50,558	51,695	2,03,745	1,91,744	2,03,936	1,91,727
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1,178	1,557	1,840	7,347	9,581	7,347	9,582
(d) Others	7,111	4,664	6,156	21,849	20,083	21,849	20,083
2. Other income	41,172	34,555	31,417	1,35,102	1,15,912	1,33,522	1,16,022
<b>3. TOTAL INCOME (1+2)</b>	<b>3,44,404</b>	<b>3,29,996</b>	<b>2,86,214</b>	<b>12,77,005</b>	<b>10,91,198</b>	<b>12,97,066</b>	<b>11,07,512</b>
4. Interest expended	1,93,579	1,87,712	1,61,475	7,24,268	6,17,005	7,31,633	6,22,642
5. Operating expenses (i)+(ii)	75,350	71,501	65,882	2,76,427	2,45,090	2,83,658	2,50,474
(i) Employees cost	37,015	35,366	33,081	1,37,776	1,24,247	1,42,566	1,27,682
(ii) Other operating expenses	38,335	36,135	32,801	1,38,651	1,20,843	1,41,092	1,22,792
<b>6. TOTAL EXPENDITURE (4+5)</b> (excluding provisions and contingencies)	<b>2,68,929</b>	<b>2,59,213</b>	<b>2,27,357</b>	<b>10,00,695</b>	<b>8,62,095</b>	<b>10,15,291</b>	<b>8,73,116</b>
<b>7. OPERATING PROFIT (3-6)</b> (Profit before provisions and contingencies)	<b>75,475</b>	<b>70,783</b>	<b>58,857</b>	<b>2,76,310</b>	<b>2,29,103</b>	<b>2,81,775</b>	<b>2,34,396</b>
8. Provisions (other than tax) and contingencies	17,776	19,012	37,153	85,585	94,717	85,765	95,076
9. Exceptional items	-	-	-	-	-	-	-
<b>10. Profit from Ordinary Activities before tax (7-8-9)</b>	<b>57,699</b>	<b>51,771</b>	<b>21,704</b>	<b>1,90,725</b>	<b>1,34,386</b>	<b>1,96,010</b>	<b>1,39,320</b>
11. Tax expense	19,548	18,408	7,205	66,336	46,501	67,758	48,355
<b>12. Net Profit from Ordinary Activities after tax (10-11)</b>	<b>38,151</b>	<b>33,363</b>	<b>14,499</b>	<b>1,24,389</b>	<b>87,885</b>	<b>1,28,252</b>	<b>90,965</b>
13. Extraordinary items (net of tax expense)	-	-	-	-	-	-	-
<b>14. Net Profit for the period (12-13)</b>	<b>38,151</b>	<b>33,363</b>	<b>14,499</b>	<b>1,24,389</b>	<b>87,885</b>	<b>1,28,252</b>	<b>90,965</b>
15. Minority interest	-	-	-	-	-	180	-
16. Share in Profit of Associates	-	-	-	-	-	3,556	2,579
<b>17. Consolidated Net Profit of the group (14-15+16)</b>						<b>1,31,628</b>	<b>93,544</b>
18. Paid-up Equity Share Capital (Face value ₹ 2/- per Equity Share)	39,701	39,678	39,443	39,701	39,443	39,701	39,443
19. Reserves excluding Revaluation Reserve	-	-	-	12,87,102	11,81,080	13,09,624	11,87,480
20. Analytical Ratios							
(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL	NIL	NIL	NIL
(ii) Capital Adequacy ratio (%)							
Under Basel III	14.14	12.97	14.70	14.14	14.70	-	-
(iii) Earnings per Share (EPS) (in ₹)							
(a) Basic EPS (before and after extra ordinary items)	1.92*	1.68*	0.74*	6.28	4.62	6.65	4.92
(b) Diluted EPS (before and after extra ordinary items)	1.91*	1.67*	0.73*	6.24	4.56	6.60	4.86
(iv) NPA Ratios							
a) Gross NPA	3,26,068	3,36,123	2,79,562	3,26,068	2,79,562		
b) Net NPA	1,62,620	1,81,729	1,55,196	1,62,620	1,55,196		
c) % of Gross NPA	2.92	3.14	3.00	2.92	3.00		
d) % of Net NPA	1.48	1.72	1.69	1.48	1.69		
(v) Return on Assets (%)	0.25*	0.23*	0.11 *	0.88	0.75		

\* Not Annualised