

Investor Information



Key Ratios

		Q3 FY 13	Q2 FY 13	Q3 FY 12
Profitability Measure	ROA	1.37	1.43	1.41
Shareholder Value Measure	ROE	13.56	14.33	14.56
Efficiency Measure	Cost/Income	43.82	45.82	37.13
Risk Appetite Measure	Net NPA%	0.92	0.68	0.74

Strategic Focus

Growth with Quality

- Retail
- Agriculture
- SME

Assets

- Customer Deposits
- NRI
- Savings Bank
- Current Accounts

Liability

- NRI
- SME
- Agriculture
- Gold

Strategic
Segments

- Risk based NIM
- Fee Income
 - Wholesale Banking
 - SME

Revenue
Growth

- Centralization
- Business Analytics

Efficiency

- Independence in Sourcing & underwriting
- Dedicated Collection Team
- Basel II & RAROC

Risk
Management

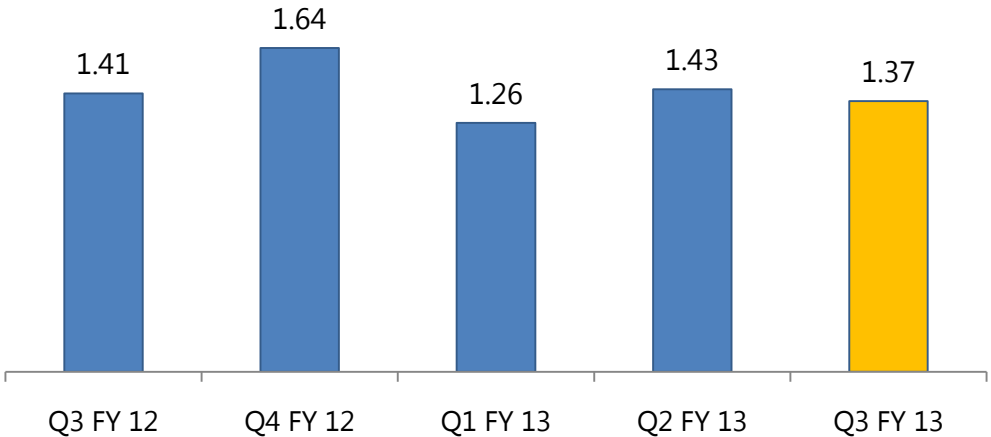
- Look & Feel
- Extensive branding outside Kerala
- Identified 5 Potential States for SME & Agriculture

Branding &
Network
Expansion

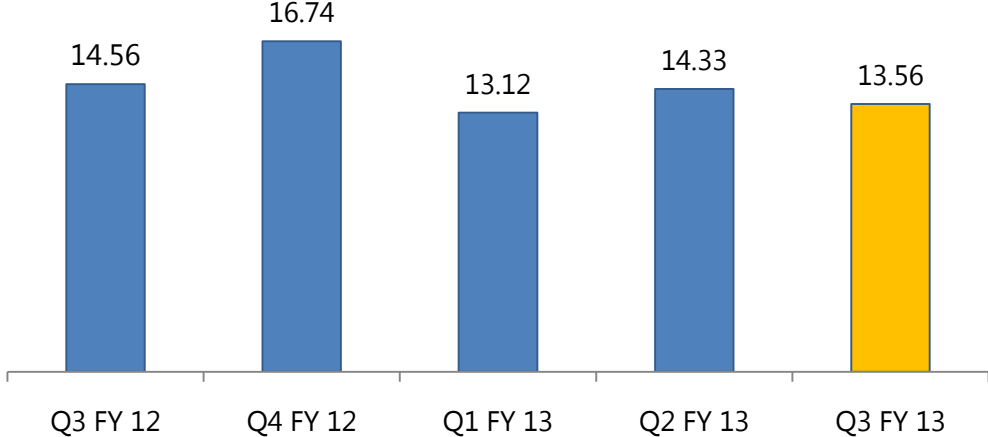
- Skill Build
- Employee Engagement
- Recruitment
- Reward Management

HR

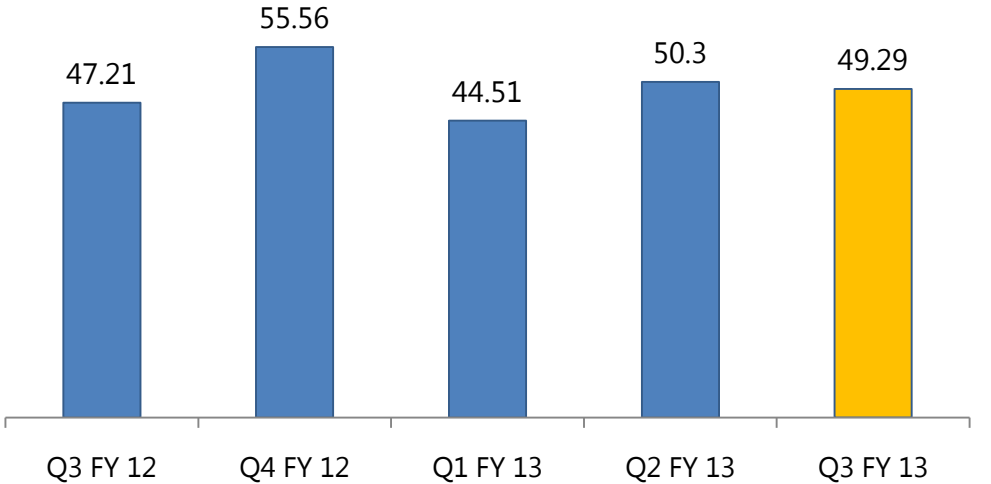
Shareholders Value



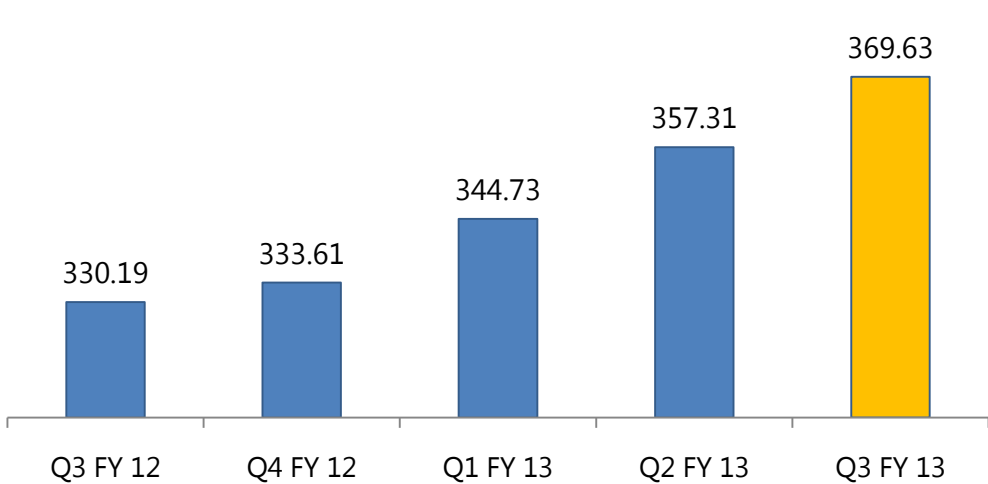
RETURN ON ASSETS (%)



RETURN ON EQUITY (%)



EARNINGS PER SHARE

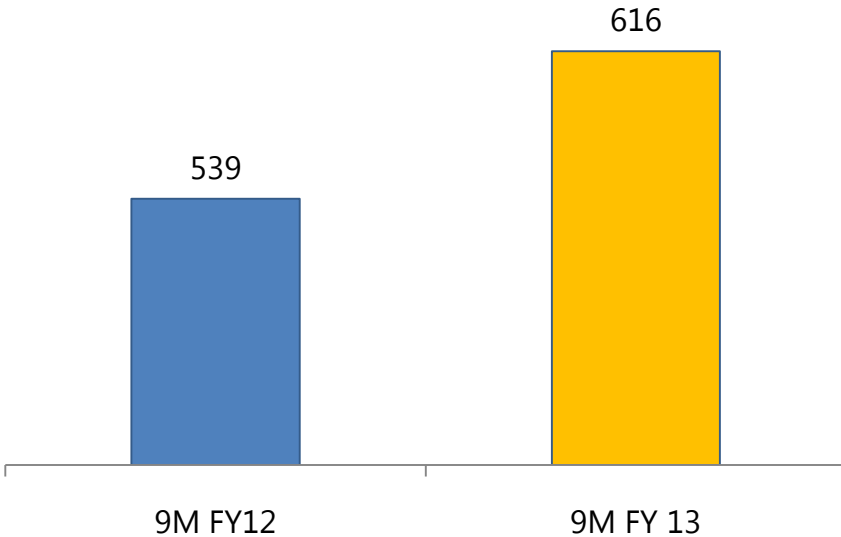
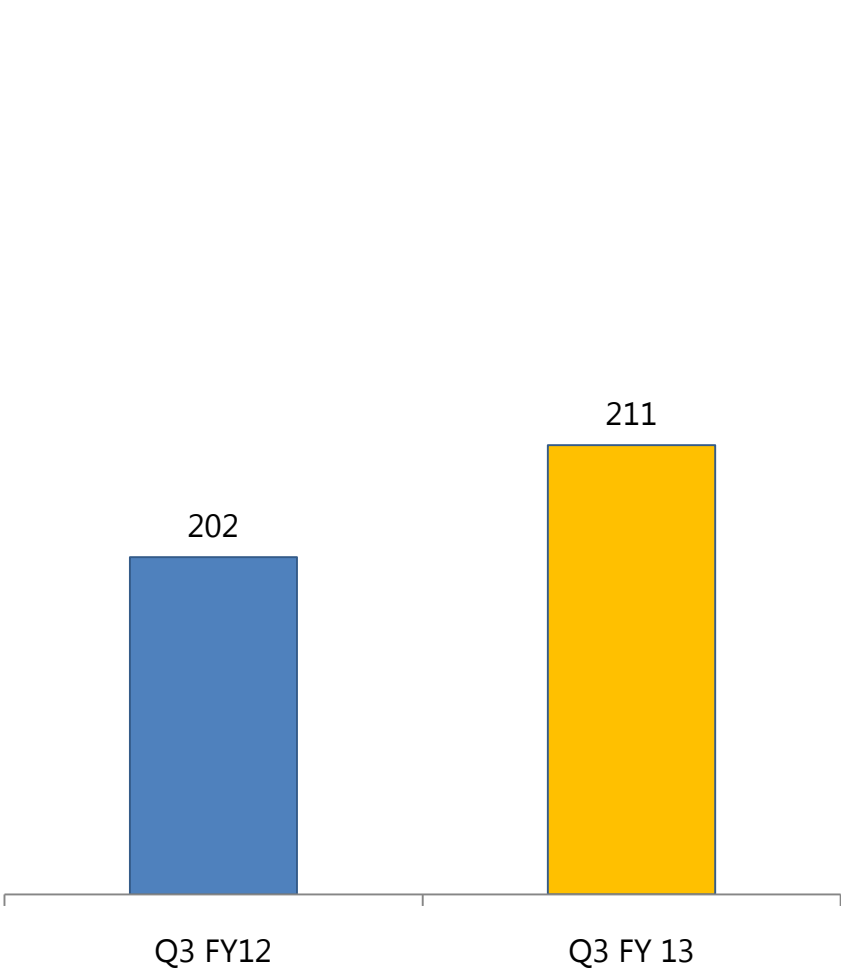


BOOK VALUE PER SHARE

Consistency in Profitability

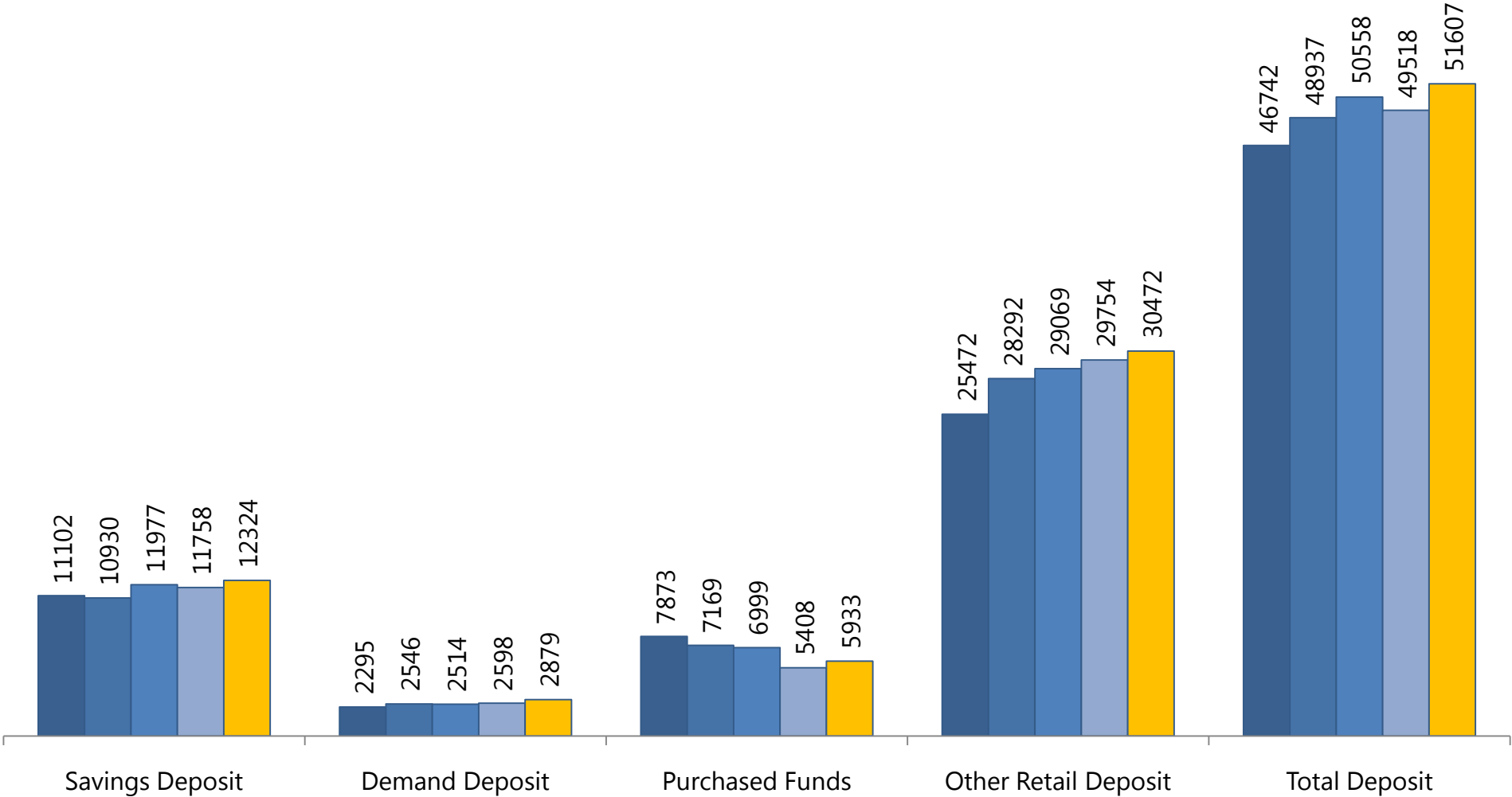
Net Profit

Rs in Cr



Robust Growth in Customer Deposit

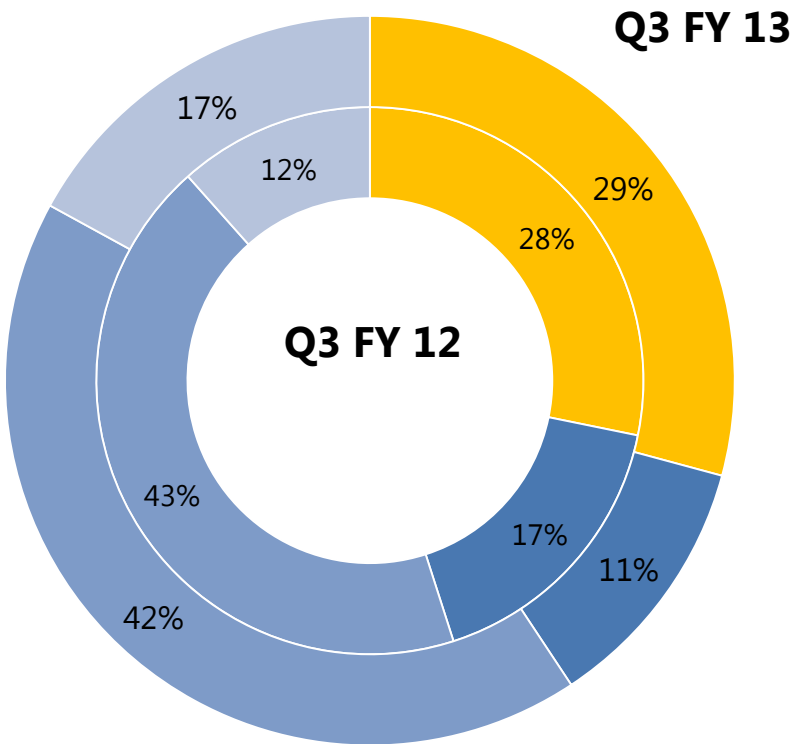
■ Q3 FY 12 ■ Q4 FY 12 ■ Q1 FY 13 ■ Q2 FY 13 ■ Q3 FY 13



Improving Deposit Mix

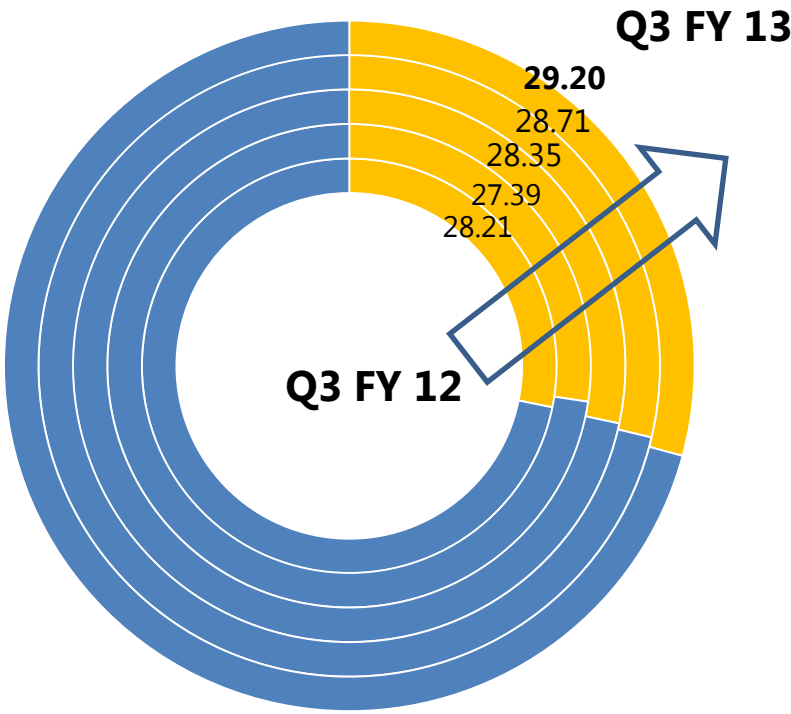
Deposit Mix

■ CASA ■ High Value ■ Resident Retail TD ■ NRI TD



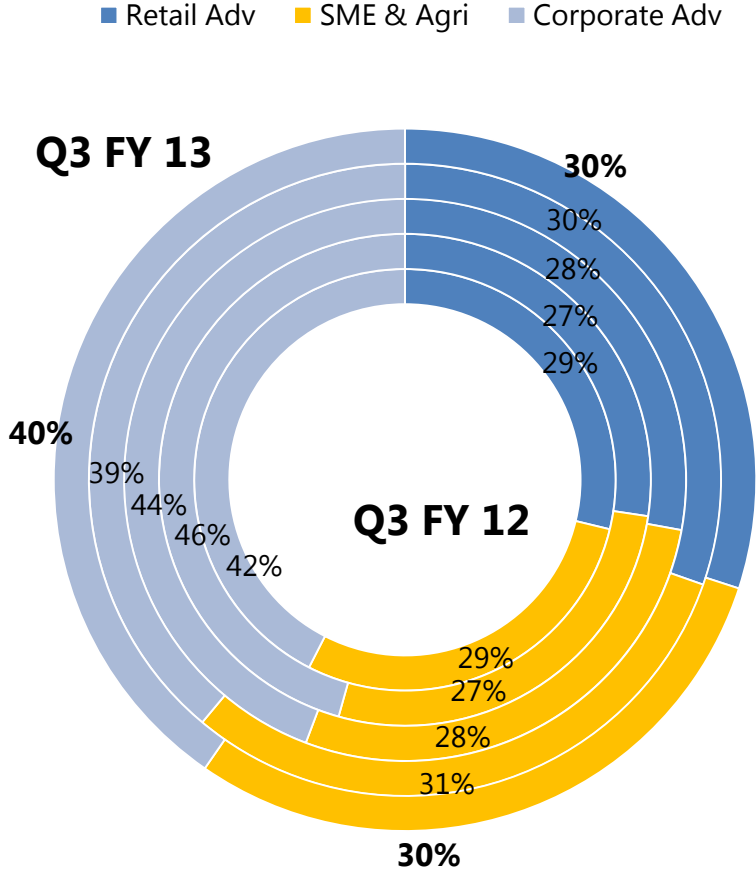
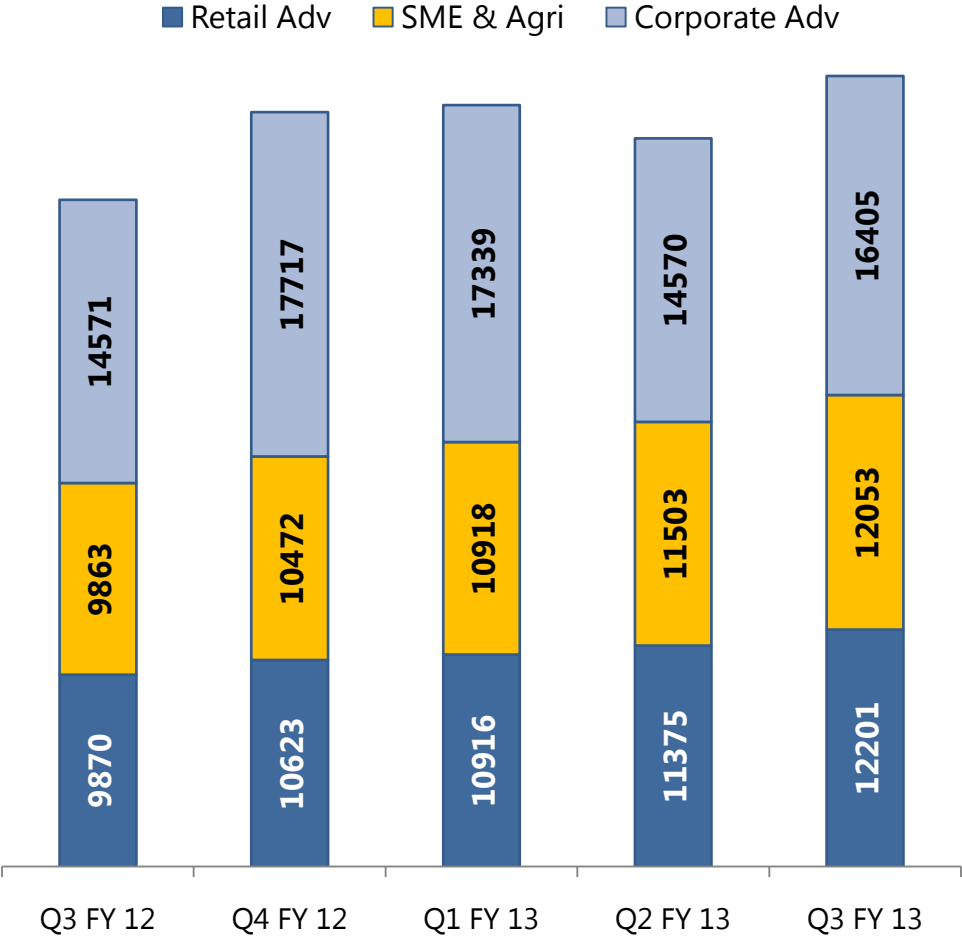
CASA

■ CASA ■ Other Dep



Quality Growth in Credit

Rs in Cr



Corporate Loan – Portfolio

Corporate Assets

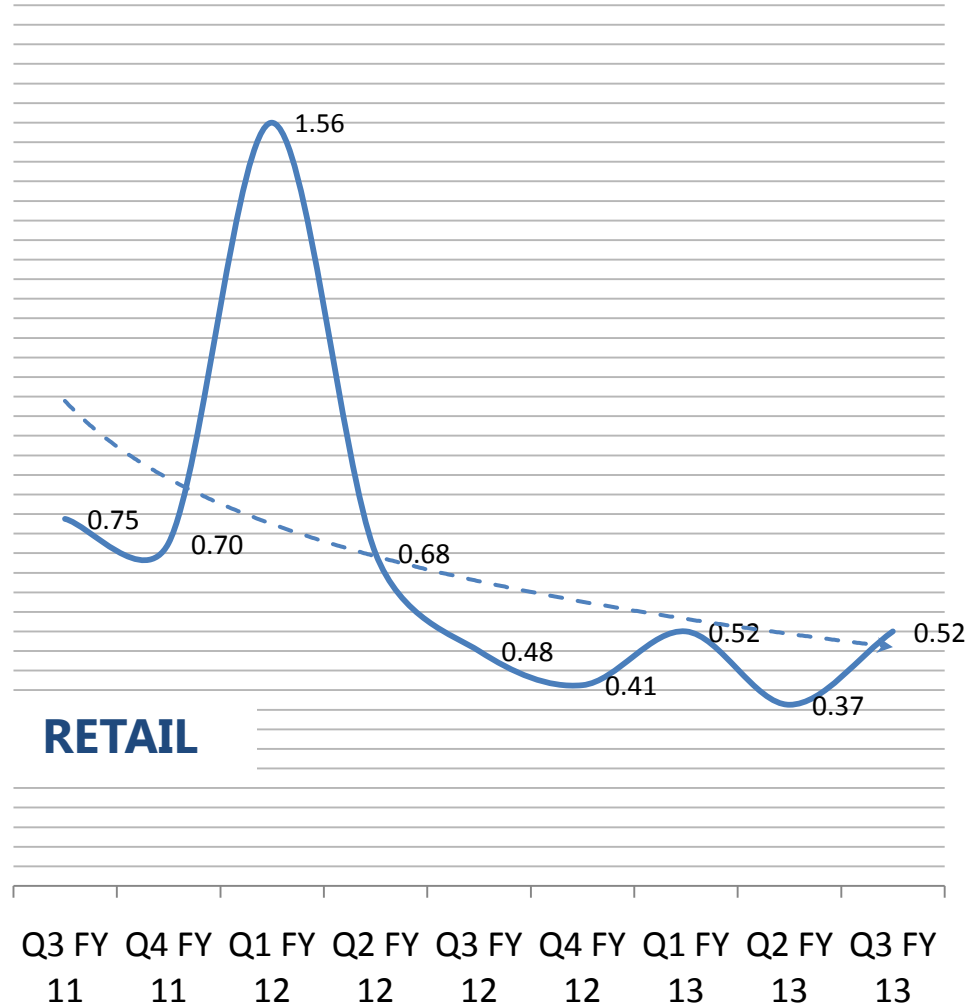
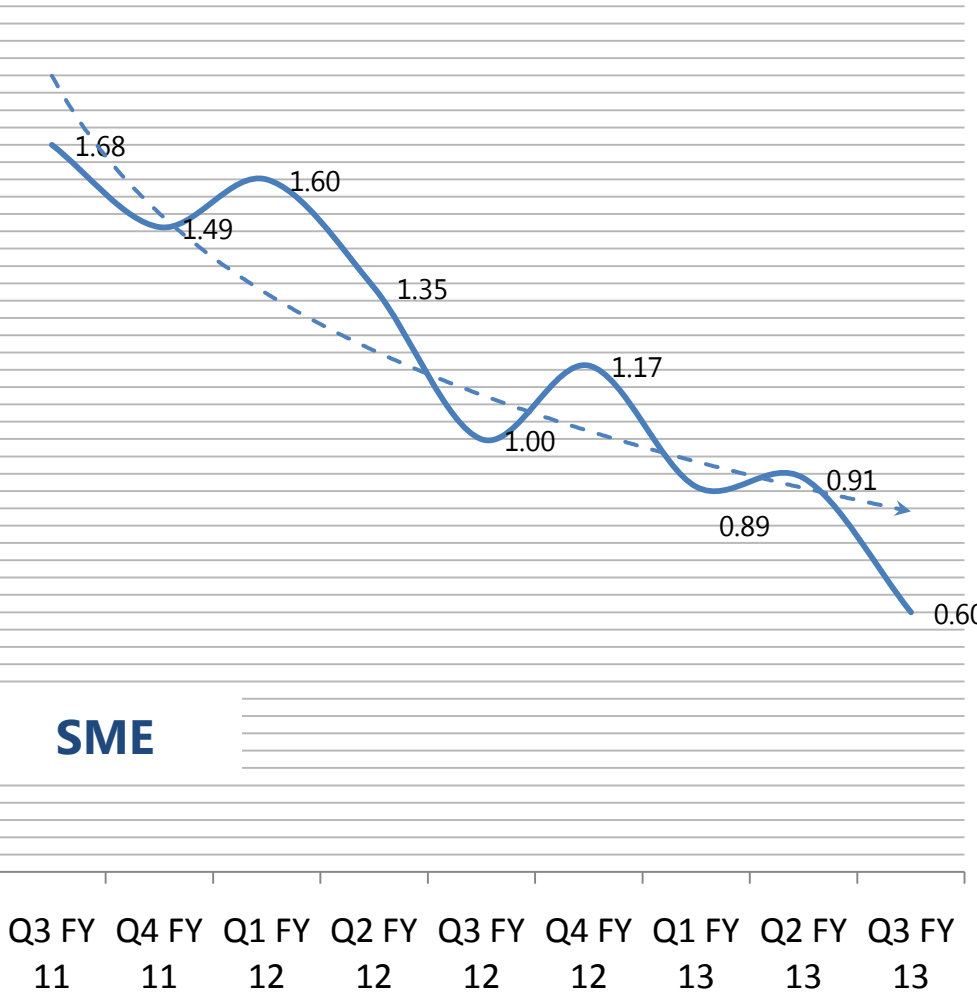
Investible grade from 46.27% to 48.46%

Risk Grade	Q2 FY13	Q3 FY13	
AAA /AA	22.81%	24.04%	} 48.46%
A	9.14%	7.60%	
BBB	14.32%	16.82%	
< BBB	15.66%	12.82%	
Unrated	38.07%	38.72%	

Risk Grade	Q2 FY13	Q3 FY13	
FB1	7.95%	20.66%	} 76.38%
FB2	26.59%	23.34%	
FB3	37.56%	32.38%	
Others	27.91%	23.62%	

Improving Asset Quality: Focus Segments

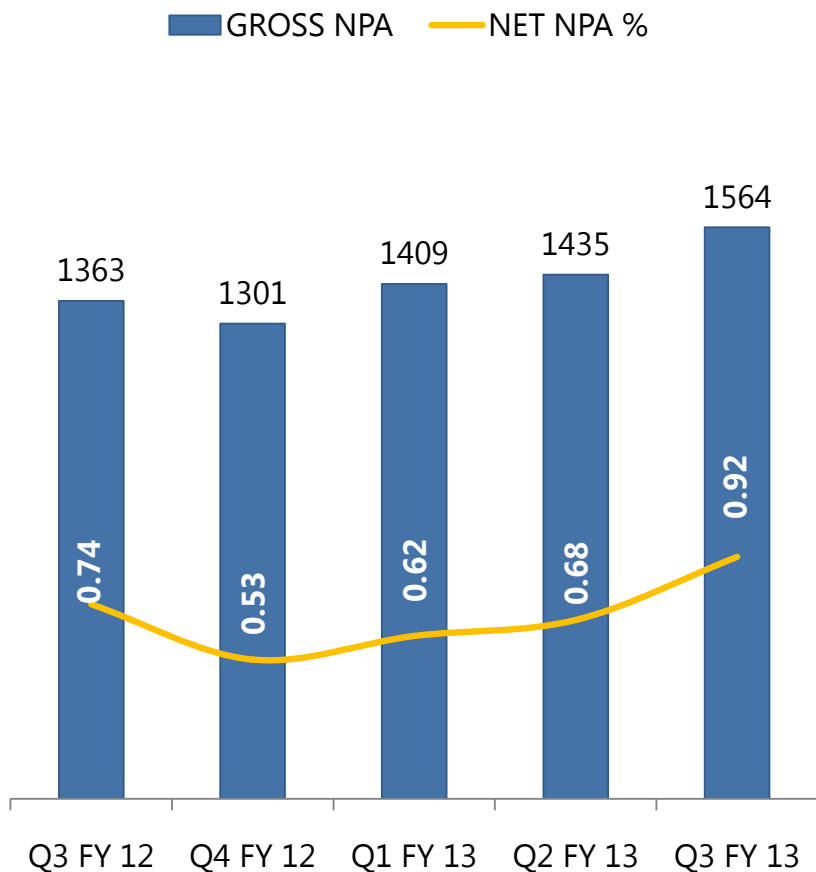
Fresh Slippage / Total Advance



Sustained Reduction in Slippages

Provision Coverage Ratio at 74.53

Rs in Cr



Fresh Accretion					
	Q3 FY 12	Q4 FY 12	Q1 FY 13	Q2 FY 13	Q3 FY 13
Retail	46	43	56	42	64
SME	90	95	91	105	72
Corporate	190	132	133	0	215*

*- Excluding 71 Cr Slipped into NPA and sold to ARCs during the quarter

RESTRUCTURED ADVANCE

	Q3 FY 13		Q2 FY 13	
	No.	Amount	No.	Amount
Standard	42	212	24	231
Sub-standard	5	5	0	0
TOTAL	47	217	24	231

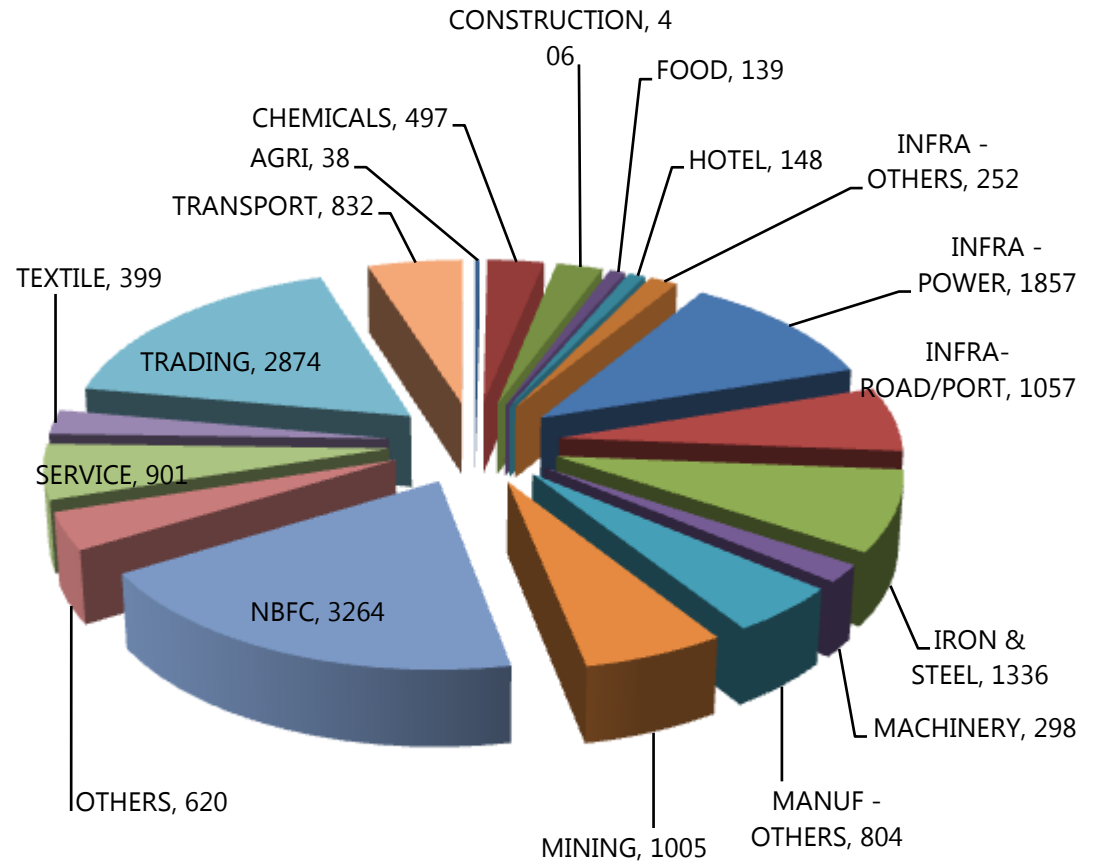
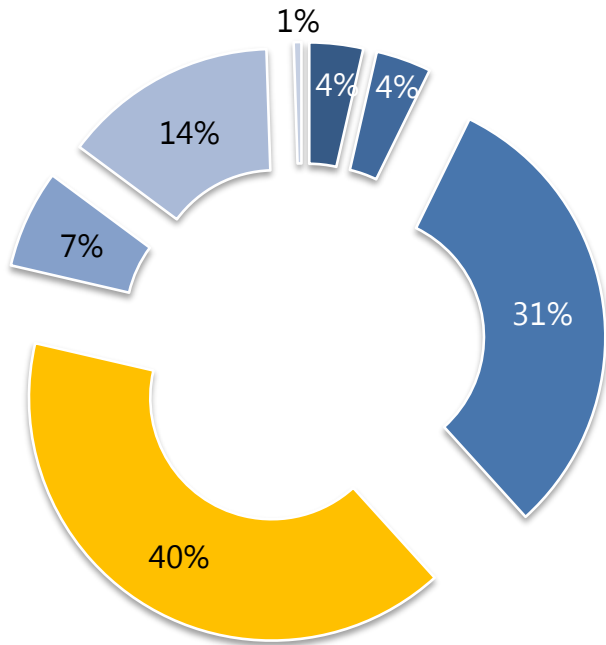
CREDIT PORTFOLIO

Rs in Cr

Corporate Portfolio

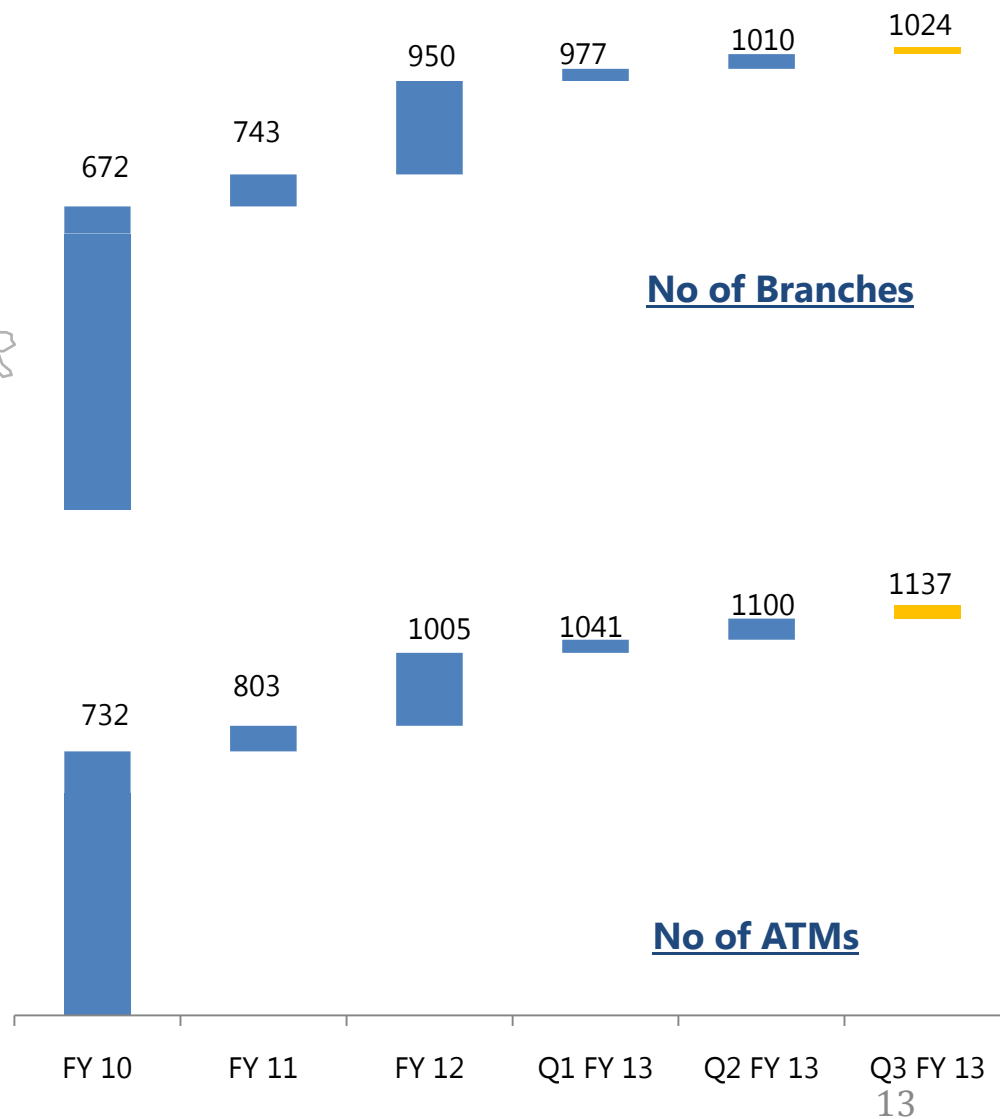
Retail Loan Book

- Auto
- Education
- Gold
- Housing
- Mortgage
- Others
- Personal



Expanding Footprint

STATE	Opened up to FY 12	FY13	Opened up to Q3 FY 13
Andhra Pradesh	29		29
Assam	10	2	12
Bihar	3		3
Chandigarh	3		3
Chattisgarh	3		3
Dadra & Nagar Haveli	0	1	1
Daman & Diu	0	1	1
Goa	6		6
Gujarat	28	3	31
Haryana	11		11
Jammu & Kashmir	1		1
Jharkhand	8		8
Karnataka	68	7	75
Kerala	525	28	553
Madhya Pradesh	3		3
Maharashtra	81	1	82
Meghalaya	2		2
Mizoram	1		1
Nagaland	1	1	2
New Delhi	22		22
Orissa	7	4	11
Puducherry	2		2
Punjab	15	4	19
Rajasthan	7		7
Tamil Nadu	82	17	99
Uttar Pradesh	12	2	14
Uttarakhand	1		1
West Bengal	19	2	21
Tripura	0	1	1
Total	950	74	1024



Performance Highlights

Q3 FY 13 v/s Q3 FY 12

- ❑ Net Profit at Rs 210.78Cr (up by 4.41%)
- ❑ Other Income gone up to Rs 203.85Cr (up by 47.79%)
- ❑ Total income increased to Rs 1725.62Cr(up by 7.53%)
- ❑ Operating profit at Rs 393.94 Cr(-5.92%)
- ❑ NIM at 3.47% (-12.11%)
- ❑ EPS at Rs 49.29(47.21)
- ❑ Net NPA at 0.92% (0.74%)
- ❑ BV per Share at Rs 369.63(Rs 330.19)
- ❑ ROE at 13.56% (14.56%)
- ❑ ROA at 1.37% (1.41%)
- ❑ Cost to Income at 43.82% (37.13%)
- ❑ Capital Adequacy Ratio at 14.92% (15.91%)

Balance Sheet

	Q3 FY 13	Q3 FY 12	Rs in Cr
LIABILITIES			
Capital	171.05	171.05	
Reserves & Surplus	6151.52	5476.81	
Deposits	51607.31	46742.46	
Borrowings	3562.37	3030.22	
Other Liabilities & Provisions	2946.71	2550.51	
TOTAL	64438.96	57971.1	
ASSETS			
Cash & Balance with RBI	2797.31	3256.4	
Balances with Banks, Money at Call	625.02	918.11	
Investments	19432.95	18644.6	
Advances	39494.03	33206.07	
Fixed Assets	381.28	307.67	
Other Assets	1708.37	1638.2	
TOTAL	64438.96	57971.1	

Key Financials

Rs in Cr

	Q3 FY13	Q2 FY13	Q-o-Q	Q3 FY12	Y-o-Y
Interest Income	1521.77	1525.63	-0.25%	1466.83	3.75%
Interest Expenses	1024.42	1019.72	0.46%	938.8	9.12%
Net Interest Income	497.35	505.91	-1.69%	528.03	-5.81%
Other Income	203.85	139.41	46.22%	137.93	47.79%
Total Income	1725.62	1665.04	3.64%	1604.76	7.53%
Total Expenditure	1331.68	1315.4	1.24%	1186.04	12.28%
Operating Profit	393.94	349.64	12.67%	418.72	-5.92%
Net Profit	210.78	215.1	-2.01%	201.87	4.41%
Net Interest Margin (%)	3.47	3.58	-3.07%	3.94	-12.11%
Cost to Income Ratio (%)	43.82	45.82	-4.36%	37.13	18.03%

Treasury Portfolio

Rs in Cr

	Q3 FY 13	Q2 FY 13	Q3 FY 12
HFT	1649.11	657.09	690.92
AFS	4579.07	4193.09	5992.18
HFT+AFS	6228.18	4850.18	6683.1
HTM	14541.43	15207.34	13614.97
Total Investments	20769.61	20057.52	20298.1
SLR	13985.87	14383.89	13806.23
Non-SLR	6783.74	5673.63	6491.84

Margins

(%)

	Q3 FY 13	Q2 FY 13	Q3 FY 12
Yield on Advance	12.40	12.75	12.9
Cost of Deposit	7.64	7.61	7.57
Yield on Investments	8.94	7.94	7.79
Cost Income Ratio	43.82	45.82	37.13
Net Interest Margin	3.47	3.58	3.94
Risk Adjusted NIM	3.21	3.44	3.04

Provisions & Expenses

PROVISIONS

	Q3 FY 13	Q2 FY 13	Q3 FY 12
Investment Depreciation	-18.6	-4.54	23.21
Loan Losses	36.96	20.05	92.02
Other Purpose	56.03	14.94	0.02
Tax	108.77	104.09	101.6
TOTAL	183.16	134.54	216.85

OPERATING EXPENSES

Rs in Cr

	Q3 FY 13	Q2 FY 13	Q3 FY 12
Staff expense	163.49	159.44	138.45
Depreciation	20.4	17.91	13.66
Rent, Taxes	33.3	32.32	24.3
Printing	3.19	3.01	2.41
Advertisement	2.9	5.93	2.87
Postage etc	7.78	7.59	7.37
Repairs	12.48	11.89	10.44
Insurance	12.02	10.88	11.75
Others	51.7	46.71	35.99
TOTAL	307.26	295.68	247.24

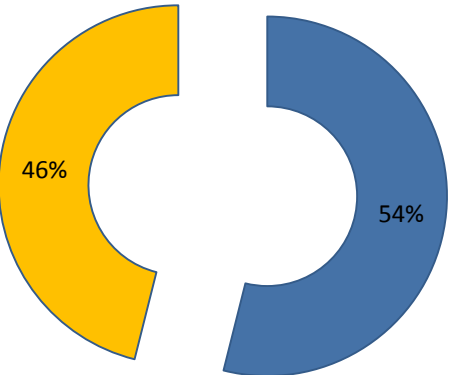
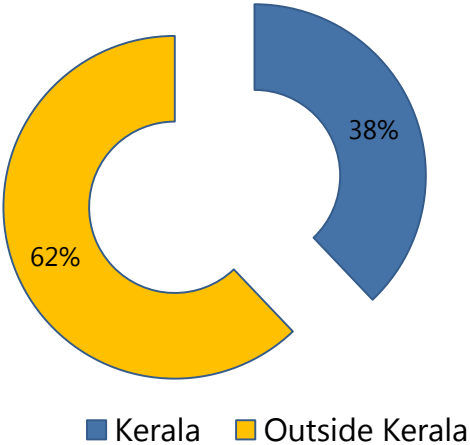
Other Income

Rs in Cr

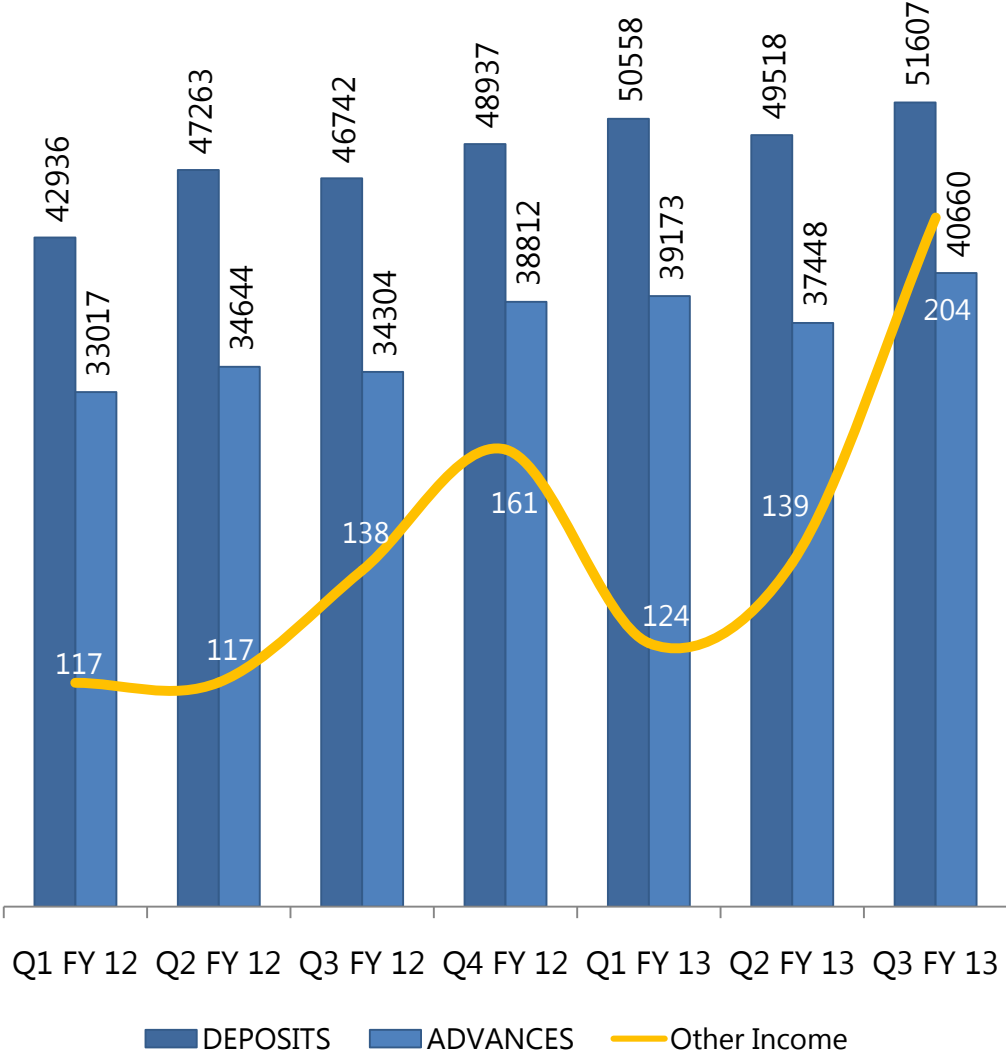
	Q3 FY 13	Q2 FY 13	Q3 FY 12
Exchange, Commission & Brokerage Income	32.84	33.39	33.31
Other Fee Income	51.99	45.37	34.03
Net Profit on Forex Transactions	20.45	12.14	27.66
Profit on sale of securities	86.14	35.81	15.63
Recovery from assets written off	13.19	10.43	27.68
Other Receipts	-0.76	2.27	-0.38
Total	203.85	139.41	137.93

Business Distribution

Total Advances



Total Deposits



Awards, Accolades & Recognitions



Best Bank for IT for internal effectiveness among small Banks

Govt. of Kerala

Recognition for providing banking channel in all villages allotted to the Bank for implementing Financial Inclusion program



Excellence in In-house Magazine



Bank's Aadhaar (UID) Based Authentication for Payments



Visa Money Transfer using Visa Debit Cards



Innovative Cost Management Measures



Global CSR Award for Best Corporate Social Responsibility practice overall



Golden Peacock Award for Best Corporate Social Responsibility (CSR) Initiatives

External Ratings

Fixed Deposit

Certificate of Deposit

Bonds

Bonds



FitchRatings



P1+

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AA

- The Fixed Deposits and Certificates of Deposits enjoy the highest rating in that class
- Bonds have been a rating, which are considered to offer high safety and carrying very low credit risk

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

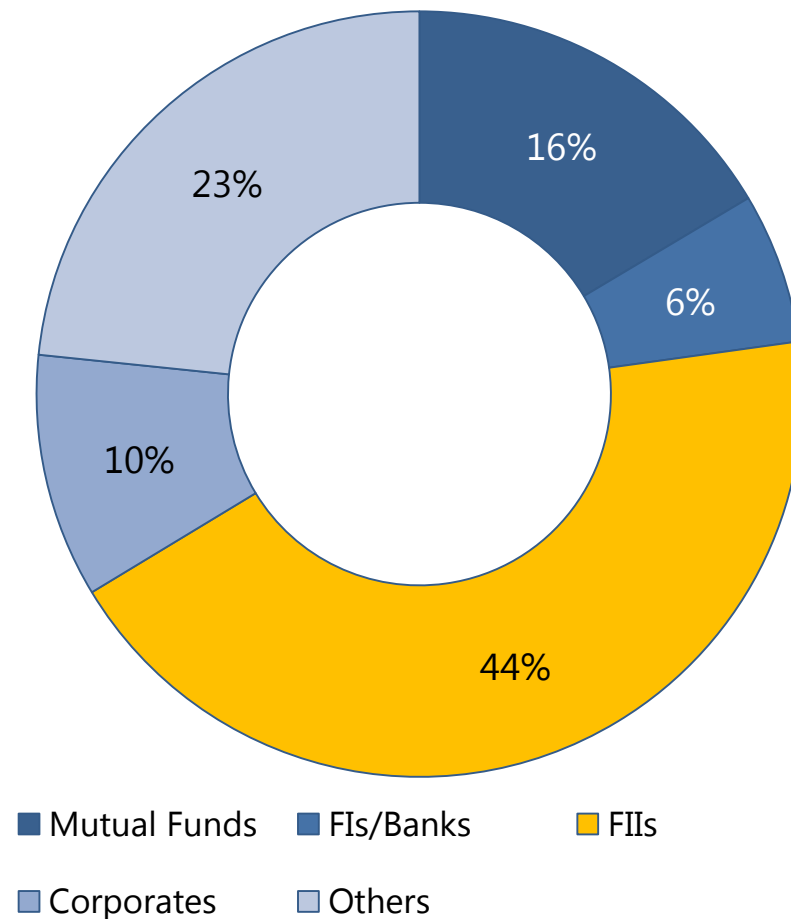
- Representative Office at Abu Dhabi, established in 2008
- Gateway of the Bank to the whole of Middle East
- Increased the reach of the Bank among Non-Resident Indians in the Gulf countries

Investments/ Share Holding

Major Investments

Entity	% Equity
Fedbank Financial Services Limited	100.00%
IDBI Federal Life Insurance Company of India Limited	26.00%
Credit Analysis and Research Limited	5.00%
United Stock Exchange of India Limited	6.00%
Experian Credit and Information Company of India Limited	5.00%

Share Holding Pattern



Thank You