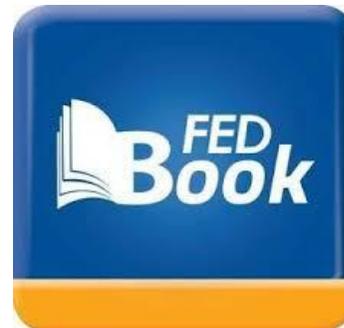


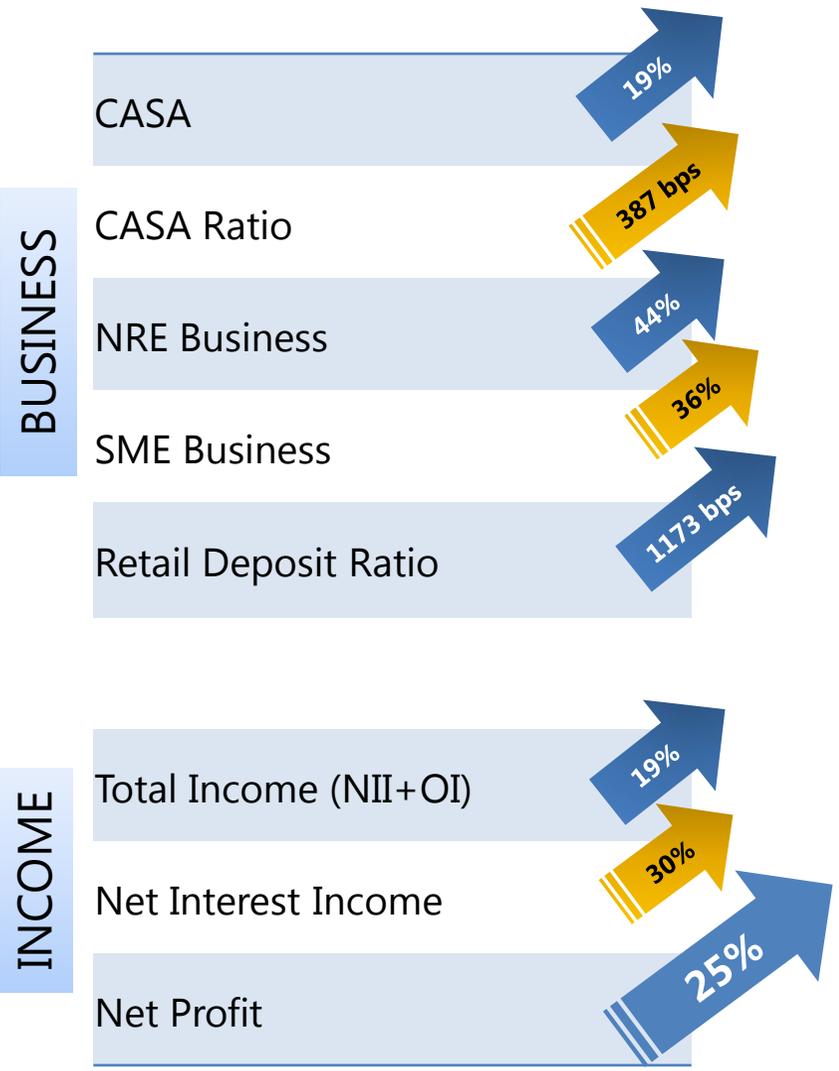
Investor Information

Q4 – FY14

FEDERAL BANK
YOUR PERFECT BANKING PARTNER



**IBA Innovation Award - 2013
for most Innovative mobile
application**



Q4 FY 14 v/s Q4 FY 13





Introduction

Performance Overview

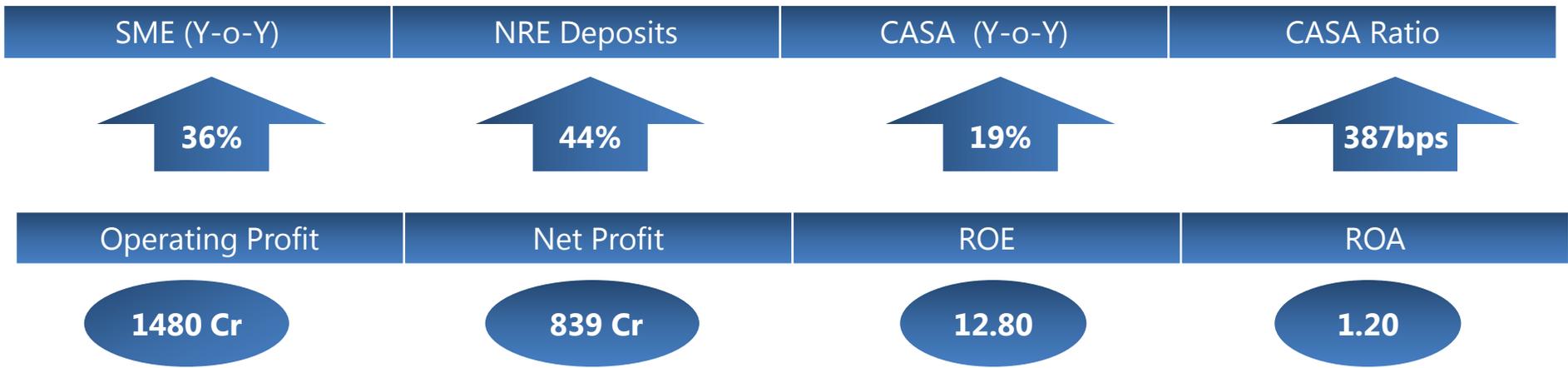
Business Overview



Overview / Key Messages



Branches	1174
ATMs	1359
Deposits	59731
Advances	44157
Employees	10467



- Profitability Measure
- Shareholder Value Measure
- Efficiency Measure
- Risk Appetite Measure

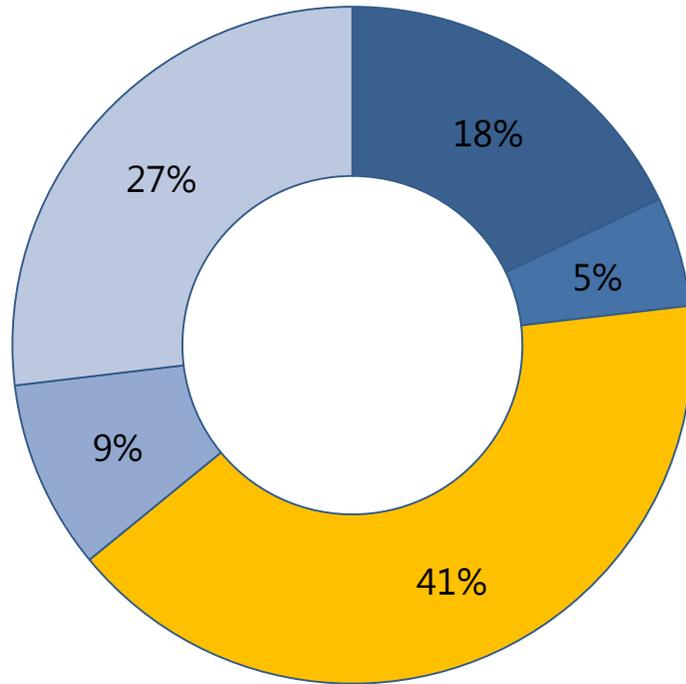
	FY14	FY13	FY12	FY11
ROA	1.20	1.35	1.41	1.34
ROE	12.80	14.03	14.37	11.98
Cost/Income	49.34	44.69	39.40	36.94
Net NPA%	0.74	0.98	0.53	0.60

Balance Sheet

(Rs in Cr)

	FY 14	FY 13
LIABILITIES		
Capital	171	171
Reserves & Surplus	6780	6194
Deposits	59731	57615
Borrowings	5688	5187
Other Liabilities & Provisions	2224	1866
TOTAL	74594	71033
ASSETS		
Cash & Balance with RBI	3104	2742
Balances with Banks, Money at Call	1425	977
Investments	24118	21155
Advances	43436	44097
Fixed Assets	425	400
Other Assets	2086	1662
TOTAL	74594	71033

FY 14



■ Mutual Funds ■ FIs/Banks ■ FII ■ Corporates ■ Others

Share Capital

171.06 Cr

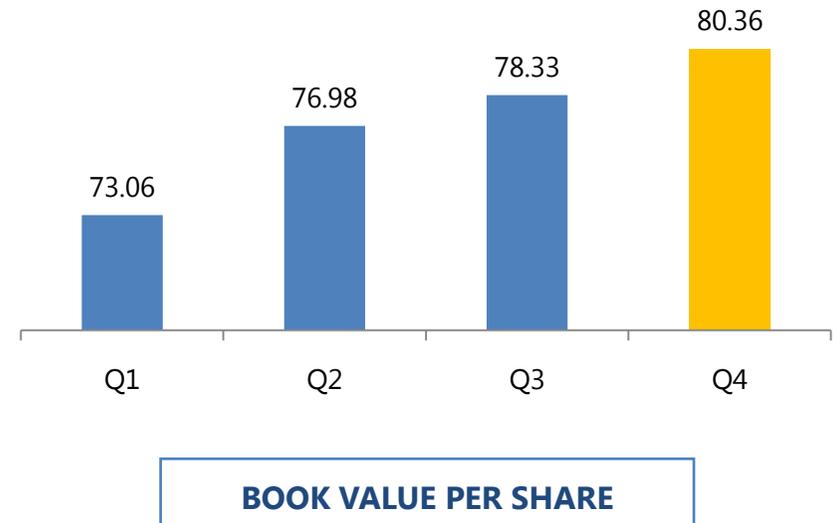
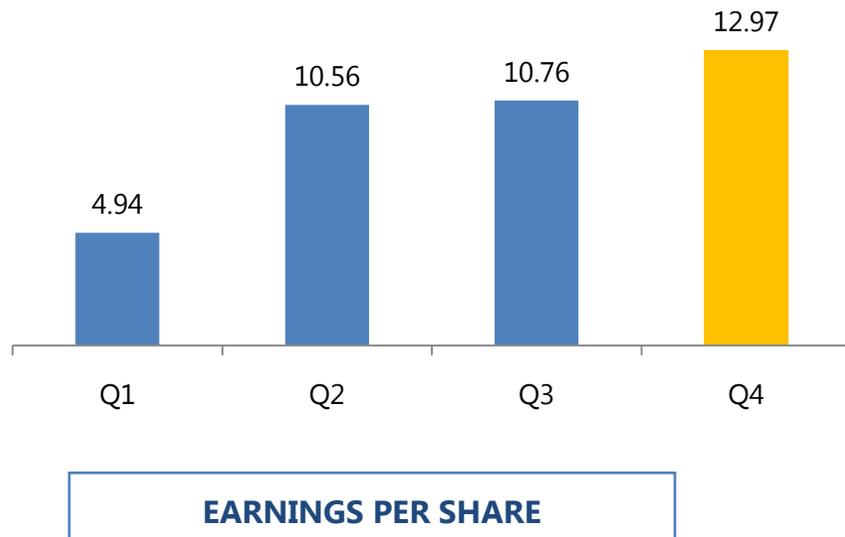
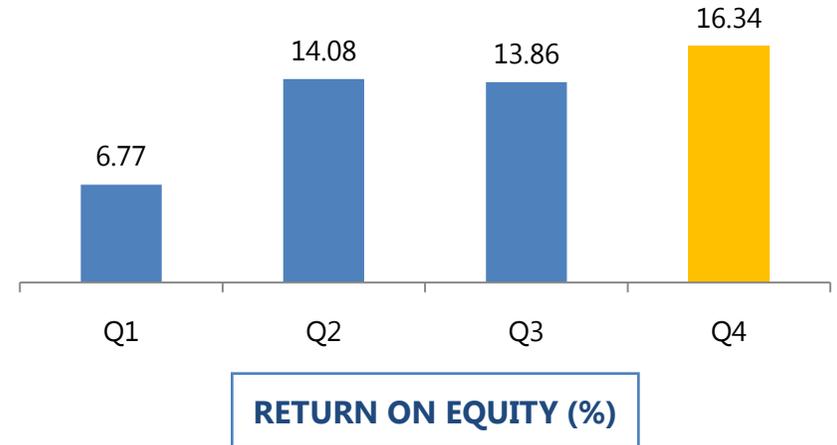
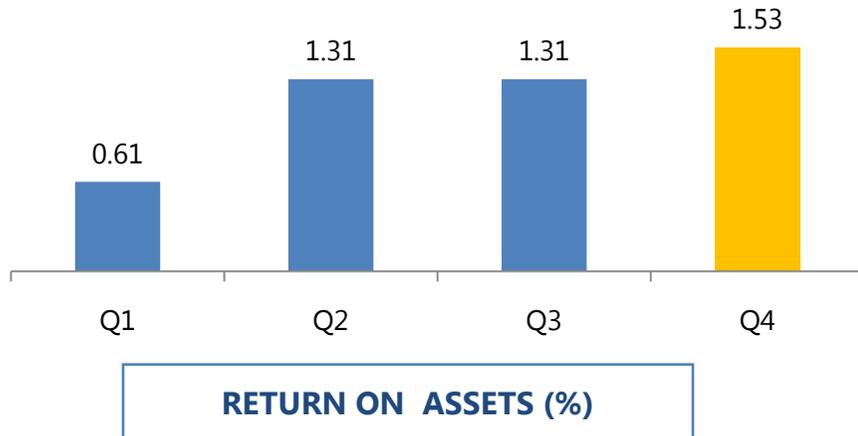
Shareholder's Funds

6873.30 Cr

Book Value Per Share

Rs 80.36

Shareholders Value





Introduction

Performance Overview

Business Overview



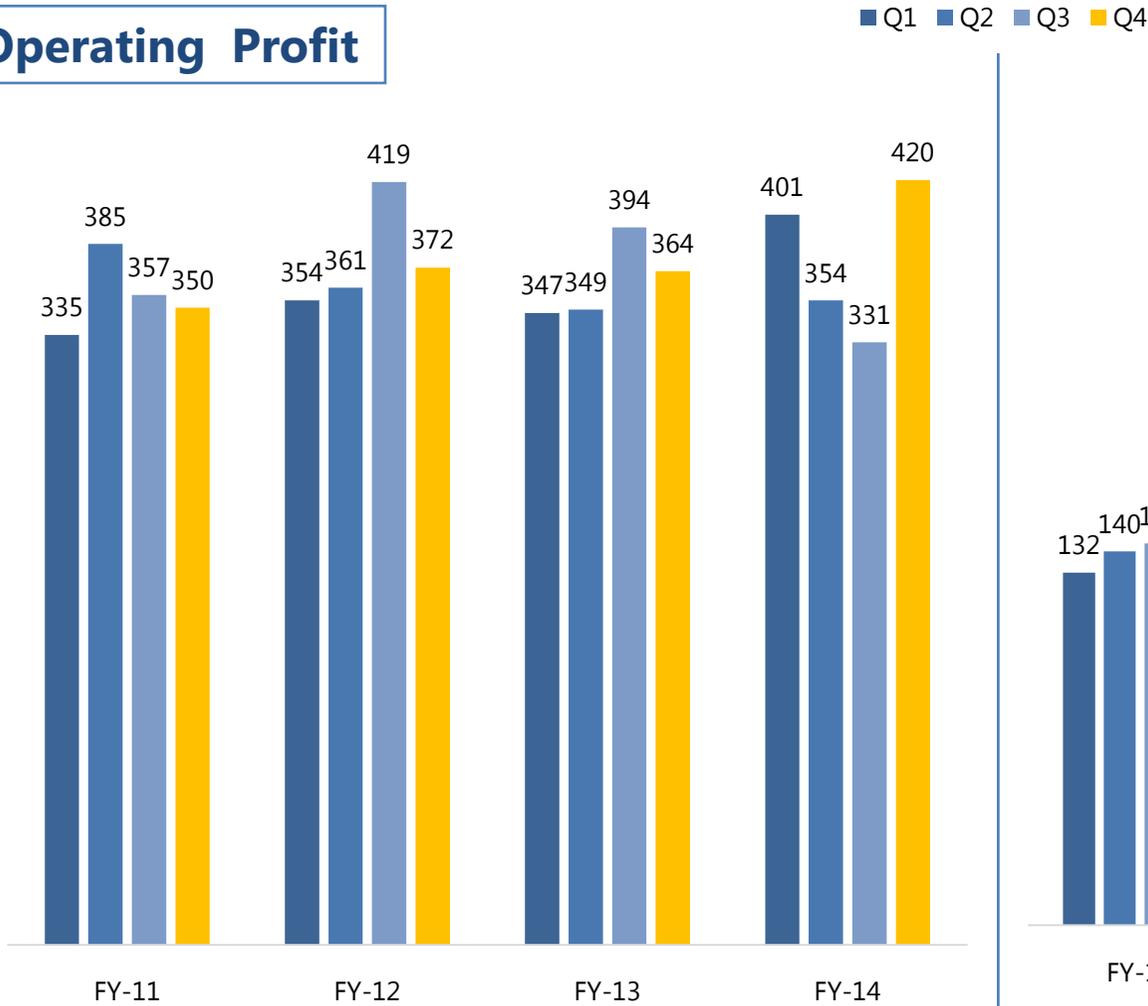
Key Financials

Rs in Cr

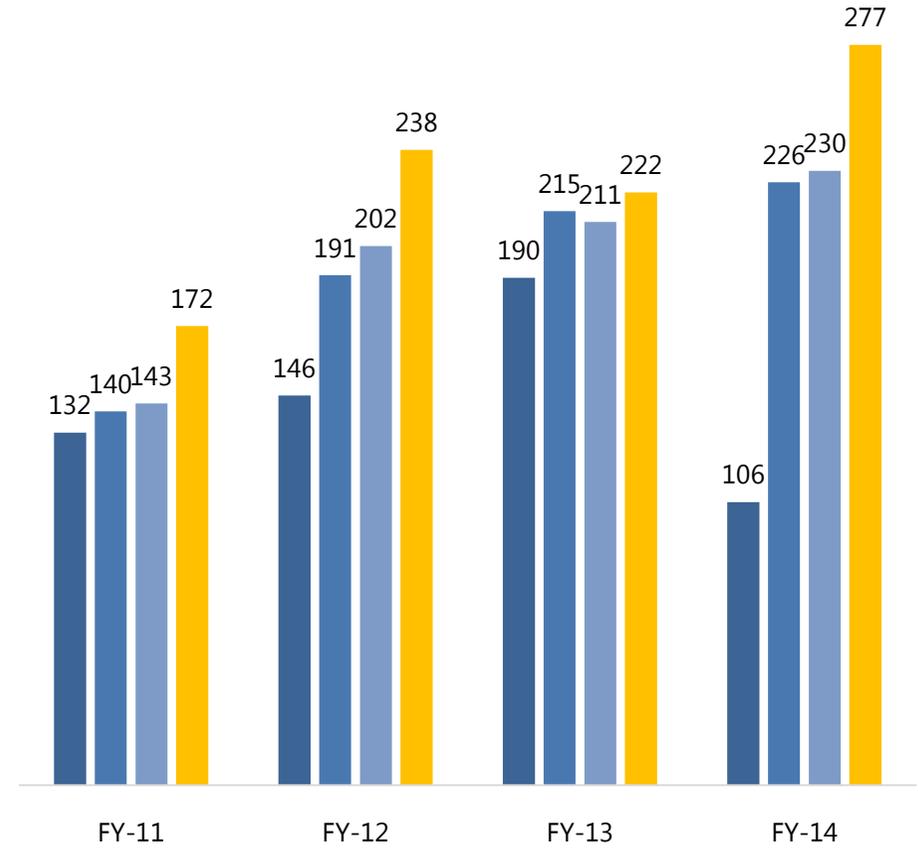
	Q4 FY13	Q4 FY14	Y-o-Y	FY13	FY14	Y-o-Y
Interest Income	1583	1839	16%	6168	6946	13%
Interest Expenses	1104	1214	10%	4193	4717	13%
Net Interest Income	480	625	30%	1975	2229	13%
Other Income	197	178	-10%	664	693	4%
Total Income	1780	2017	13%	6832	7639	12%
Total Expenditure	1416	1597	13%	5377	6160	15%
Operating Profit	364	420	15%	1455	1480	2%
Net Profit	222	277	25%	838	839	0.1%
Net Interest Margin (%)	3.07	3.59	52 bps	3.37	3.32	-5 bps
Cost to Income Ratio (%)	45.39	47.72	233 bps	44.69	49.34	465 bps

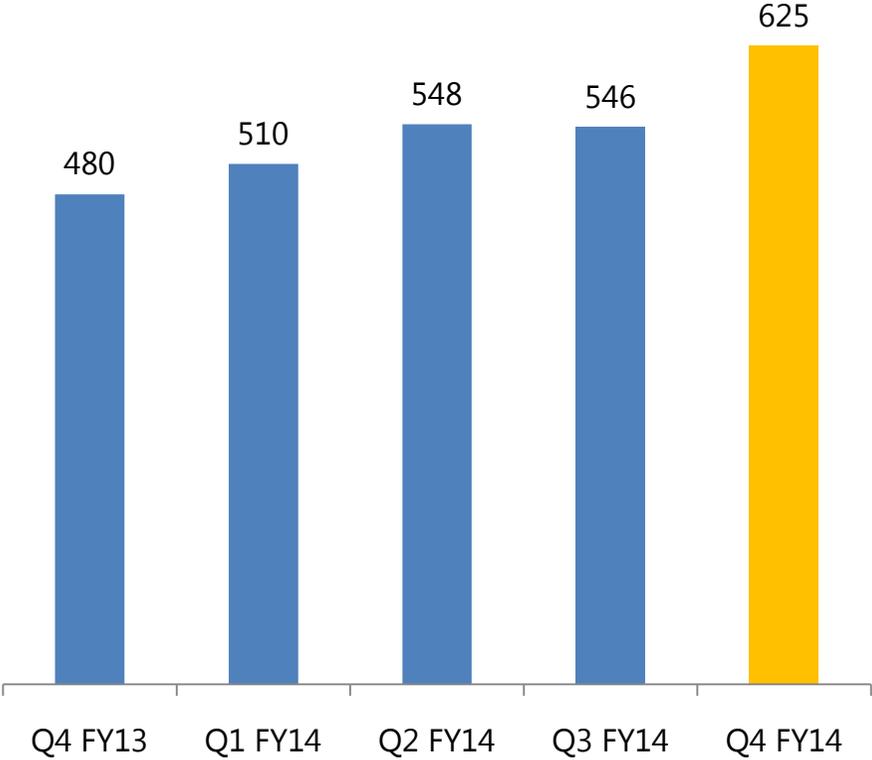
Rs in Cr

Operating Profit

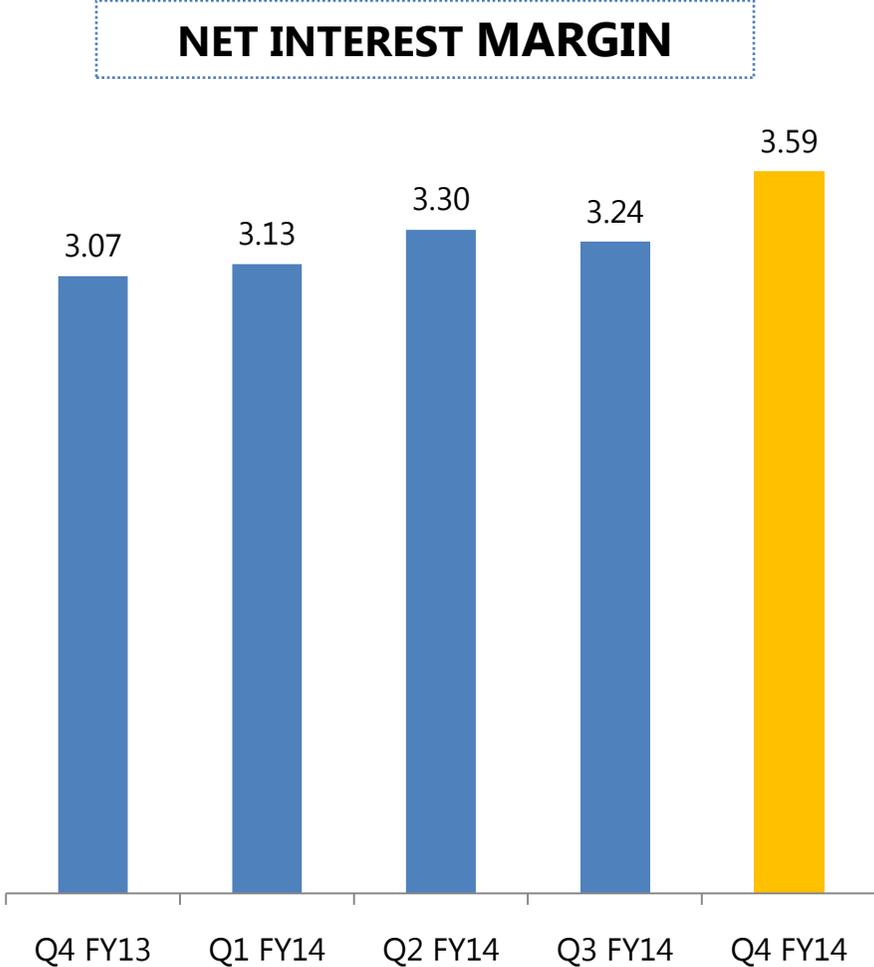


Net Profit



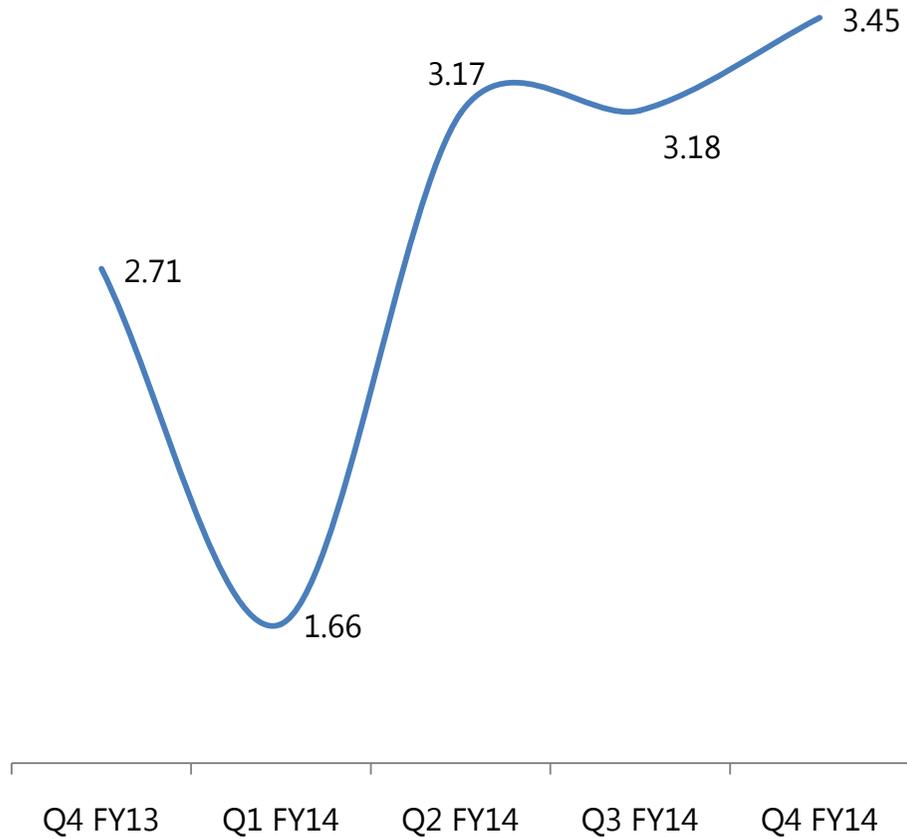


NET INTEREST INCOME

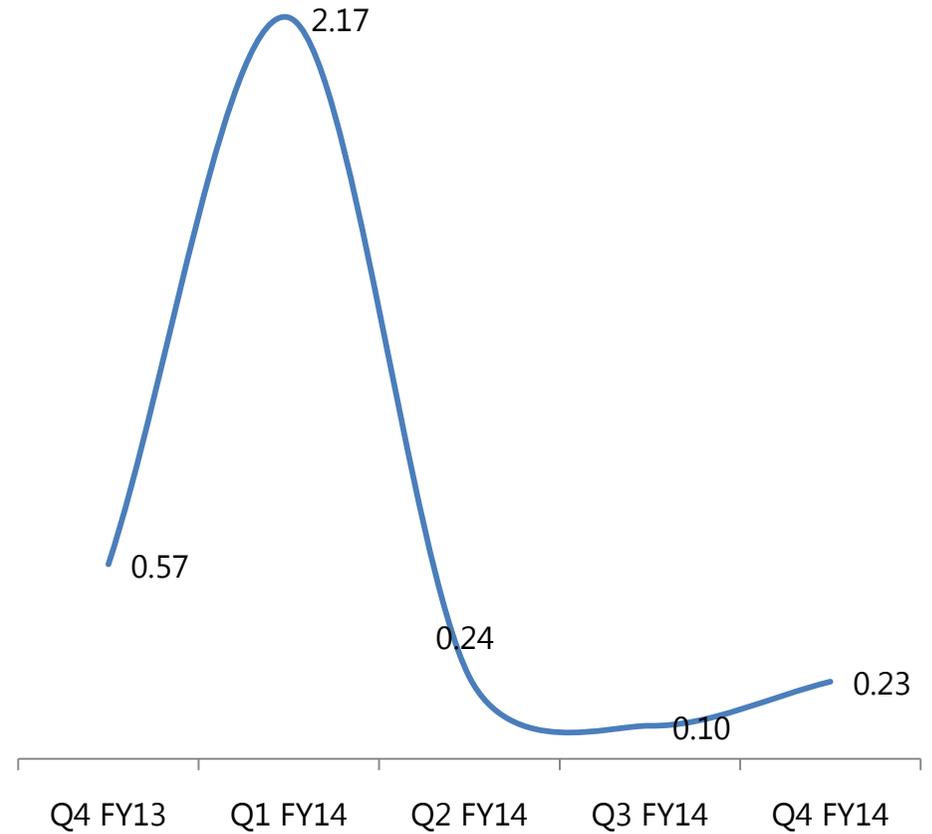


NET INTEREST MARGIN

Risk Adj Margin

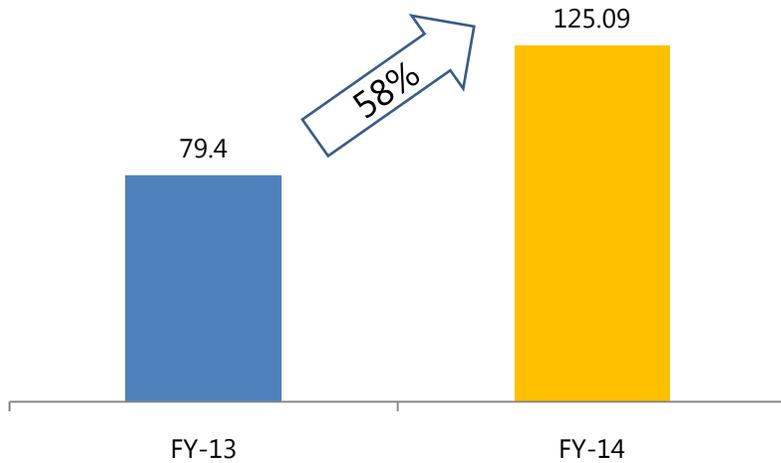
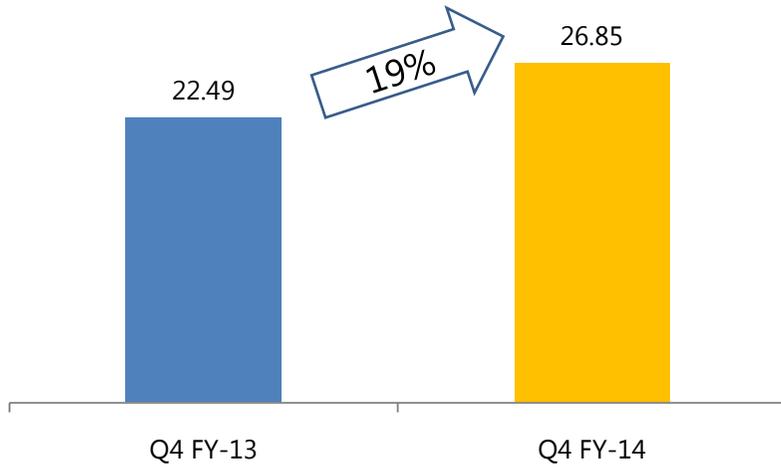


Credit Cost

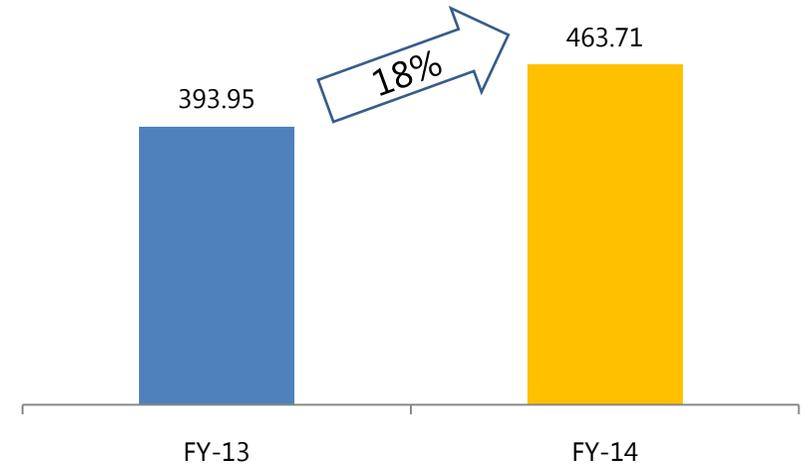
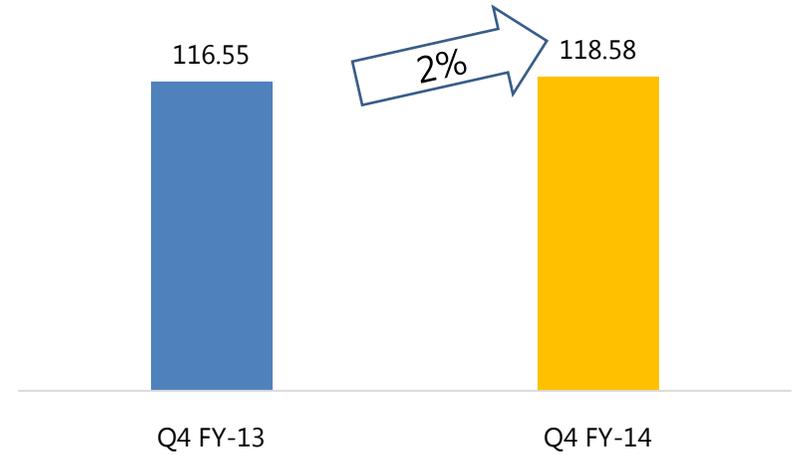


(Rs in Cr)

Forex Gain



Fee Income(Excl Trading Gain)





Introduction

Performance Overview

Business Overview



Growth with Quality

- Retail
- Agriculture
- SME

Assets

- Customer Deposits
- NRI
- Savings Bank
- Current Accounts

Liability

- **NRI**
- **SME**
- **Agriculture**
- **Gold**

Strategic
Segments

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

Revenue
Growth

- Centralization
- Business Analytics

Efficiency

- Independence in Sourcing & underwriting
- Dedicated Collection Team
- Basel III & 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

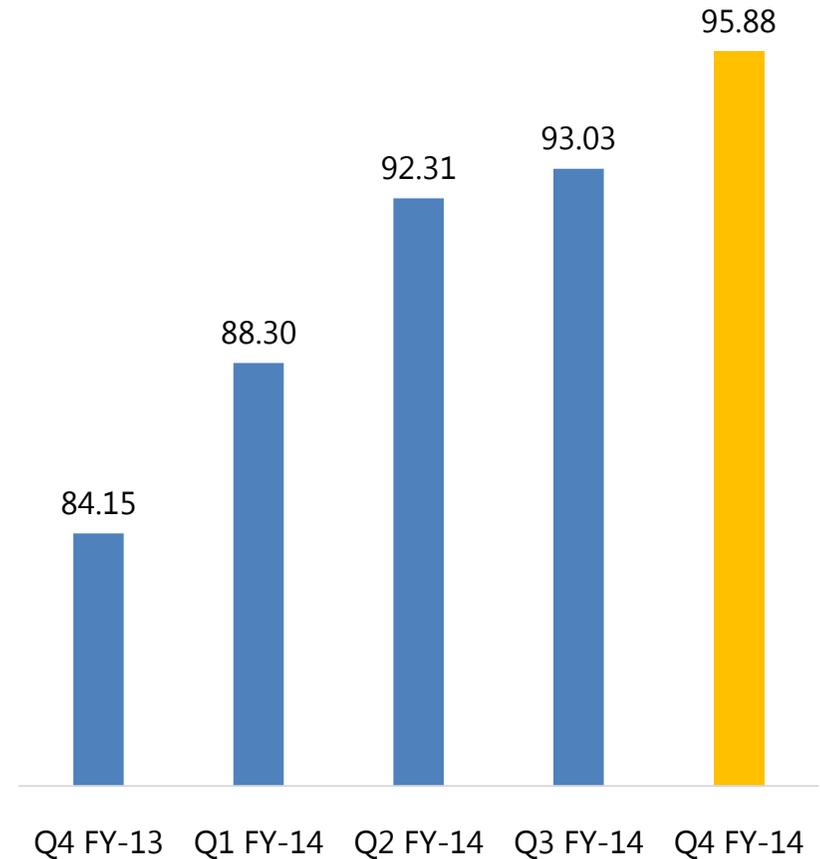
HR

Rs in Cr

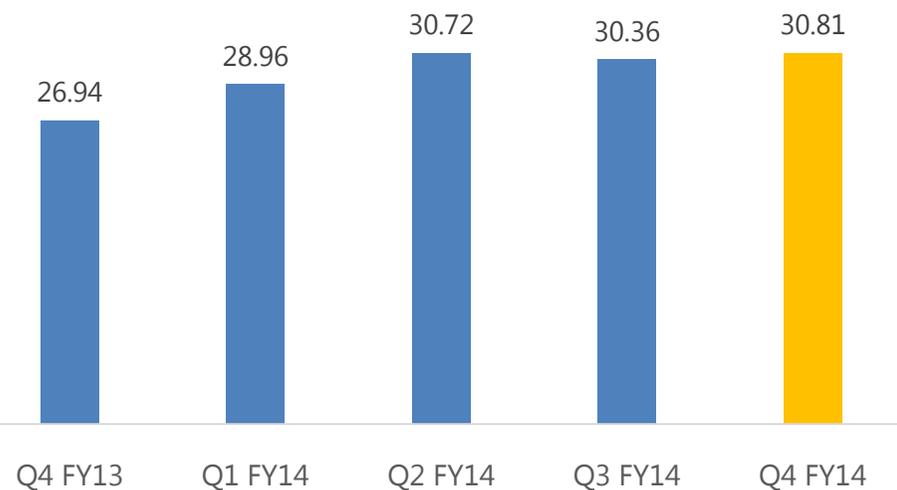
Gross Advance	FY-13	FY-14	Y-o-Y
Retail	13328	14124	6%
SME	8119	11021	36%
Agri	4703	5139	9%
Corporate	19045	13873	-27%

	FY-13	FY-14	Y-o-Y
Retail Customer Deposit	48484	57270	18%
Savings	12743	15284	20%
Current	2776	3117	12%
CASA	15519	18401	19%

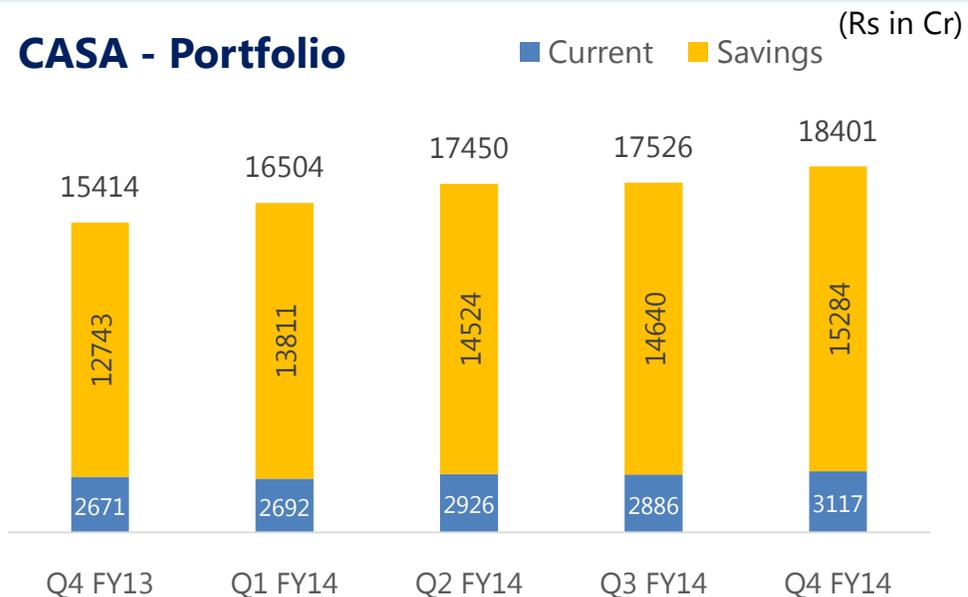
Retail Deposit Ratio



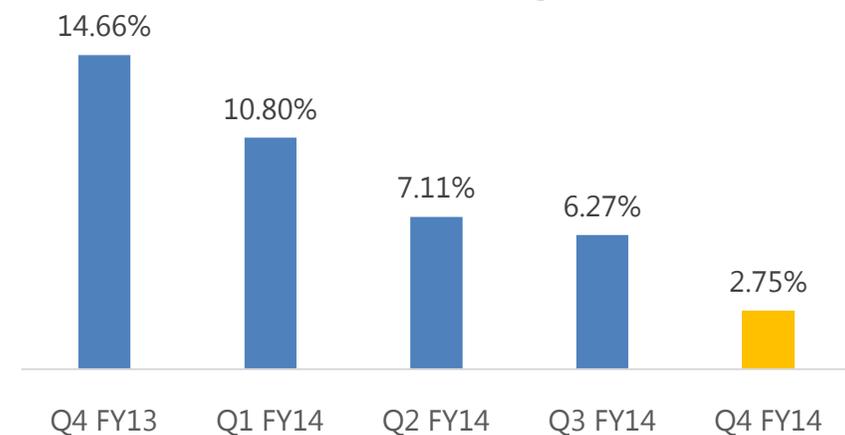
CASA Ratio



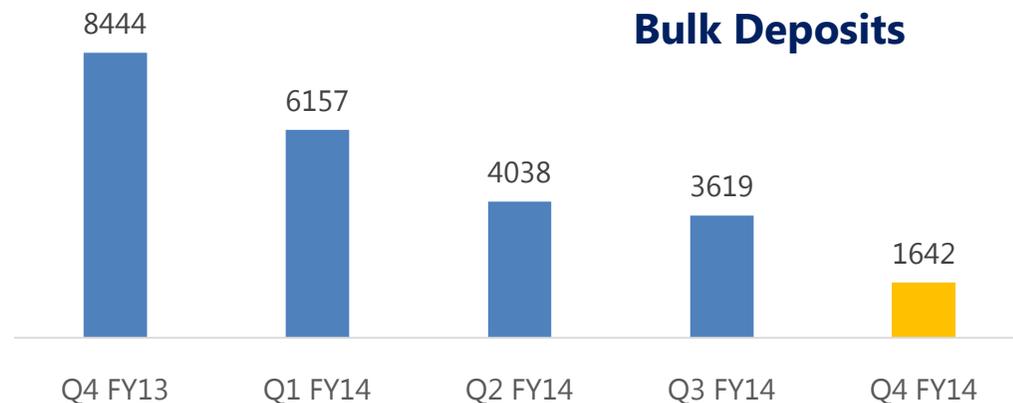
CASA - Portfolio



Bulk Deposits Ratio



Bulk Deposits



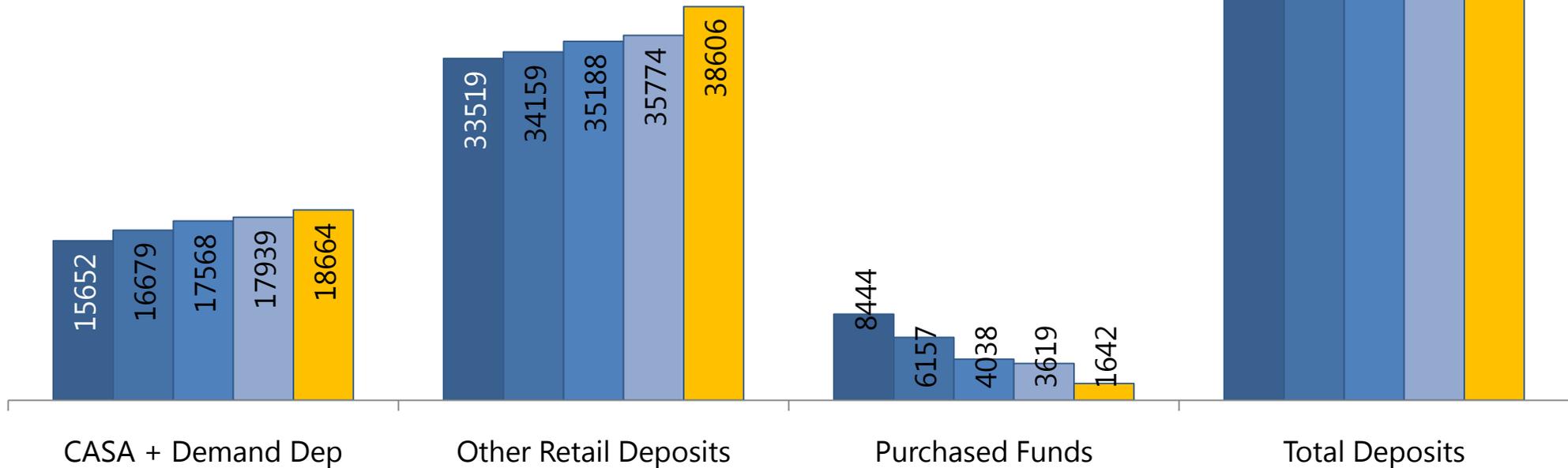
Growth in Customer Deposit

Rs in Cr

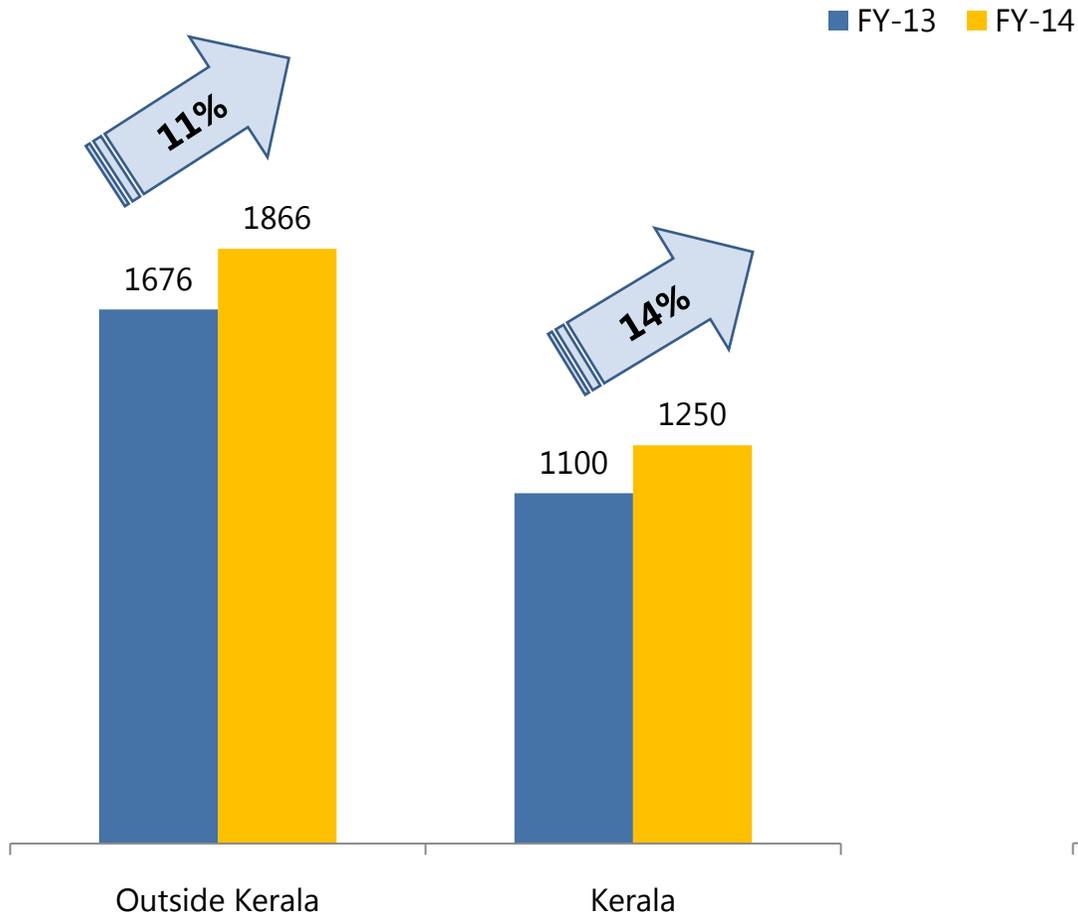
■ Q4 FY13 ■ Q1 FY14 ■ Q2 FY14 ■ Q3 FY14 ■ Q4 FY14

CASA Ratio strengthened to **30.81%** in FY 14 from 26.94% in FY13

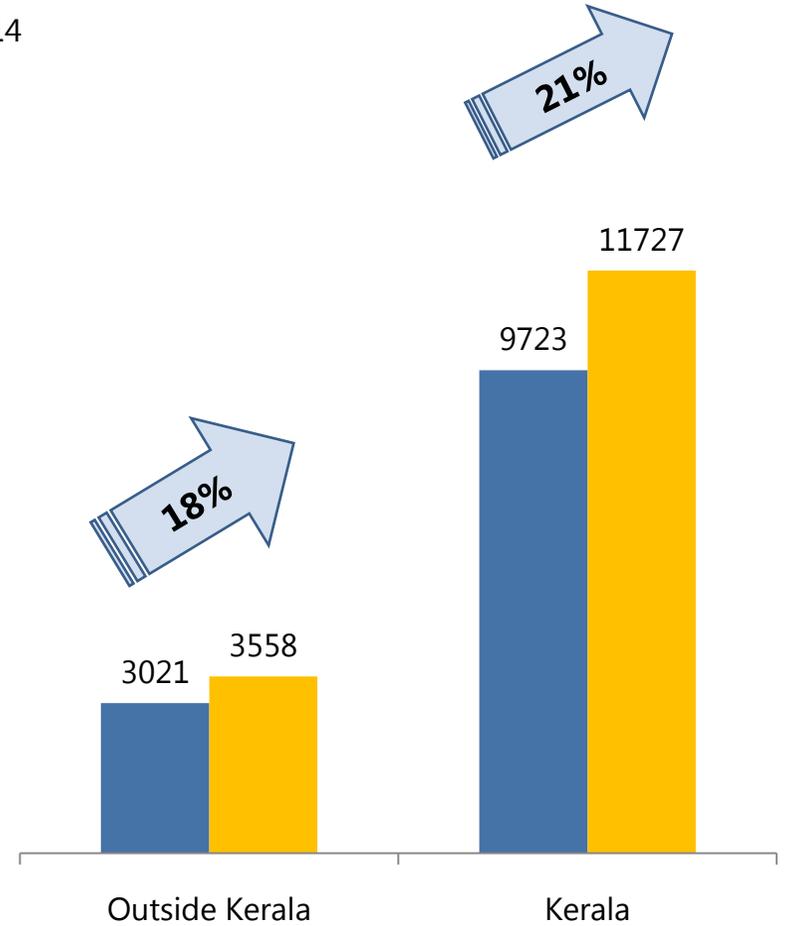
Retail Deposits Ratio improved to **95.88%** from 84.15% in FY13



Current Deposit



Savings Deposit

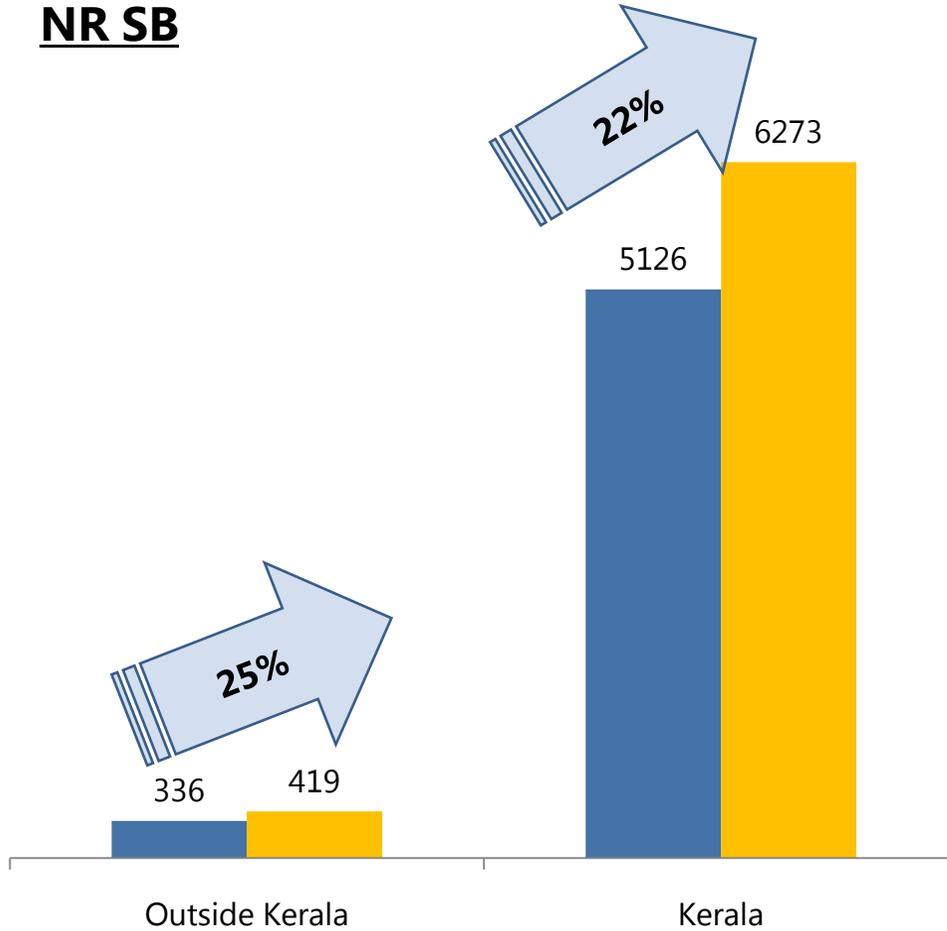


NR Trend – Geography wise

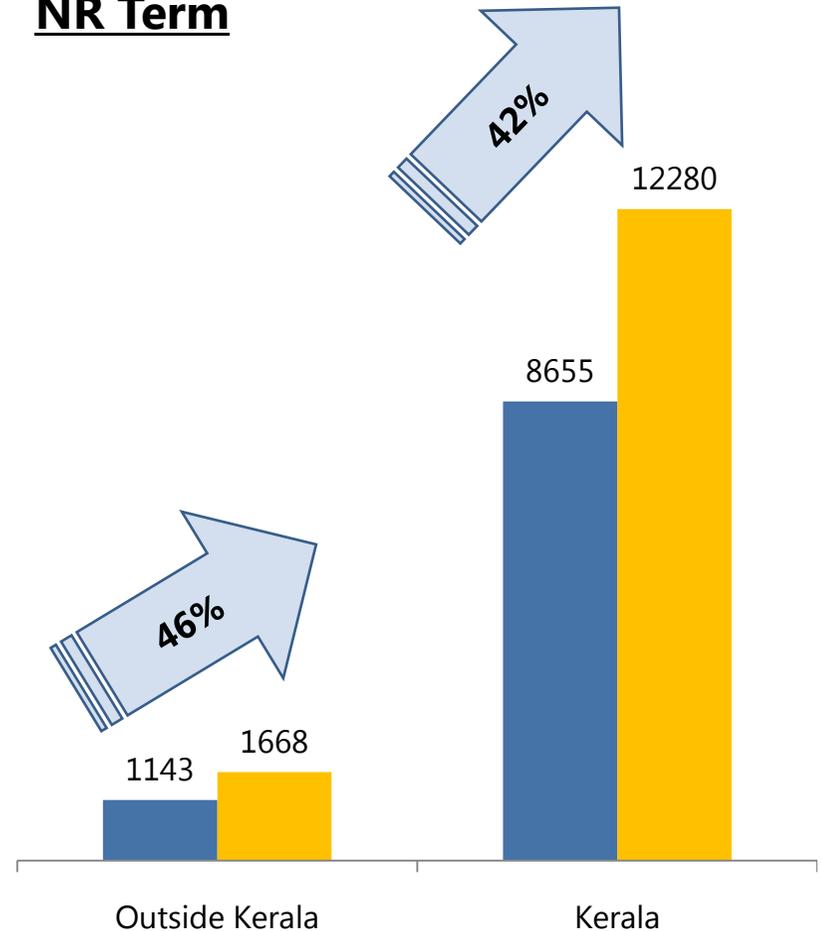
■ FY-13 ■ FY-14

Rs in Cr

NR SB



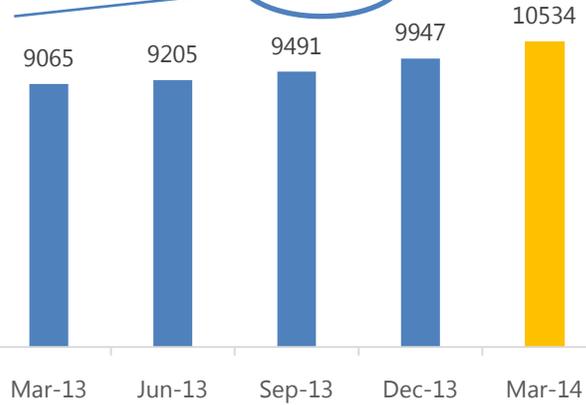
NR Term



Growing in Focus Segments

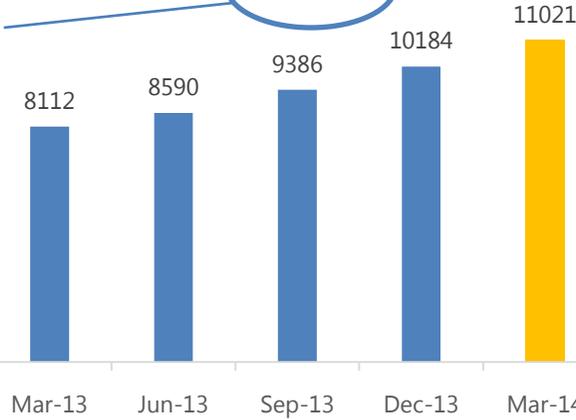
Retail Excl Gold

16%



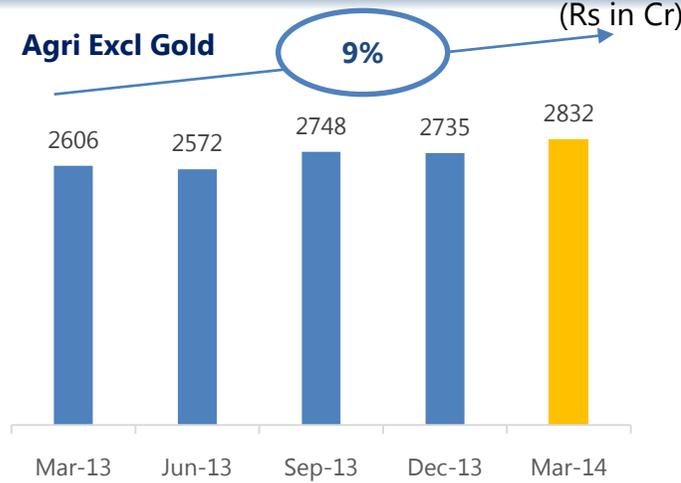
SME Adv

36%



Agri Excl Gold

9%

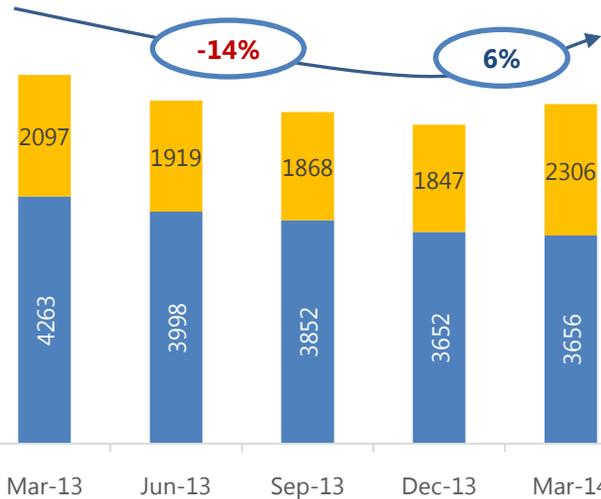


Total Gold Loan

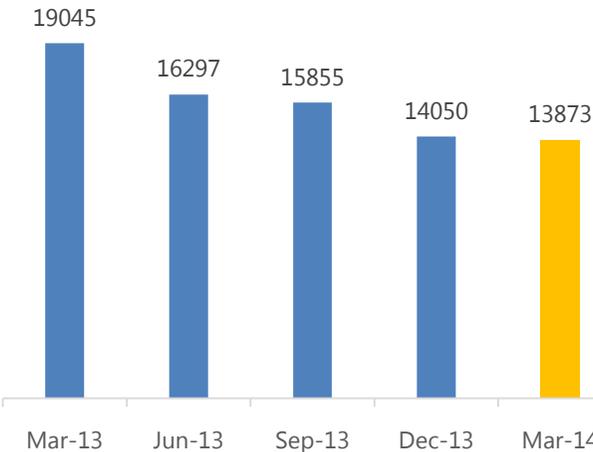
■ Retail Gold ■ Agri Gold

-14%

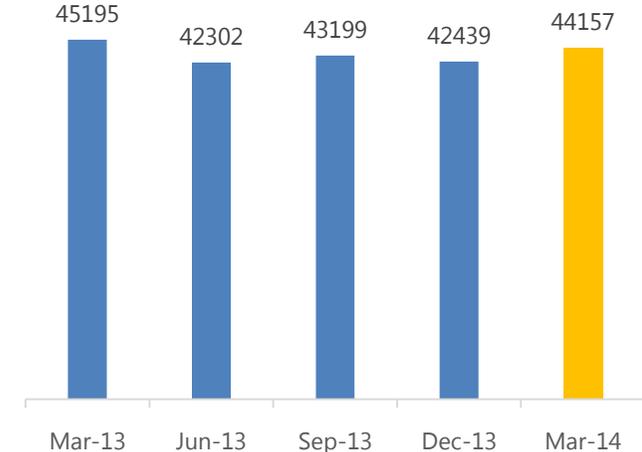
6%



Corporate Adv

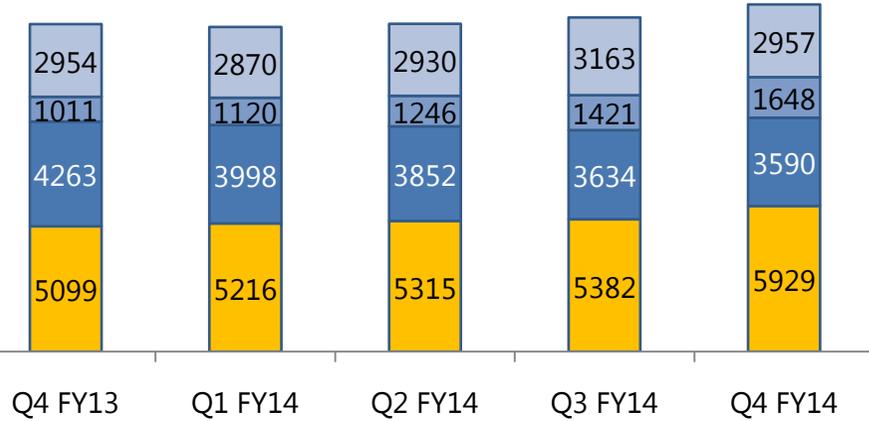


Total Adv

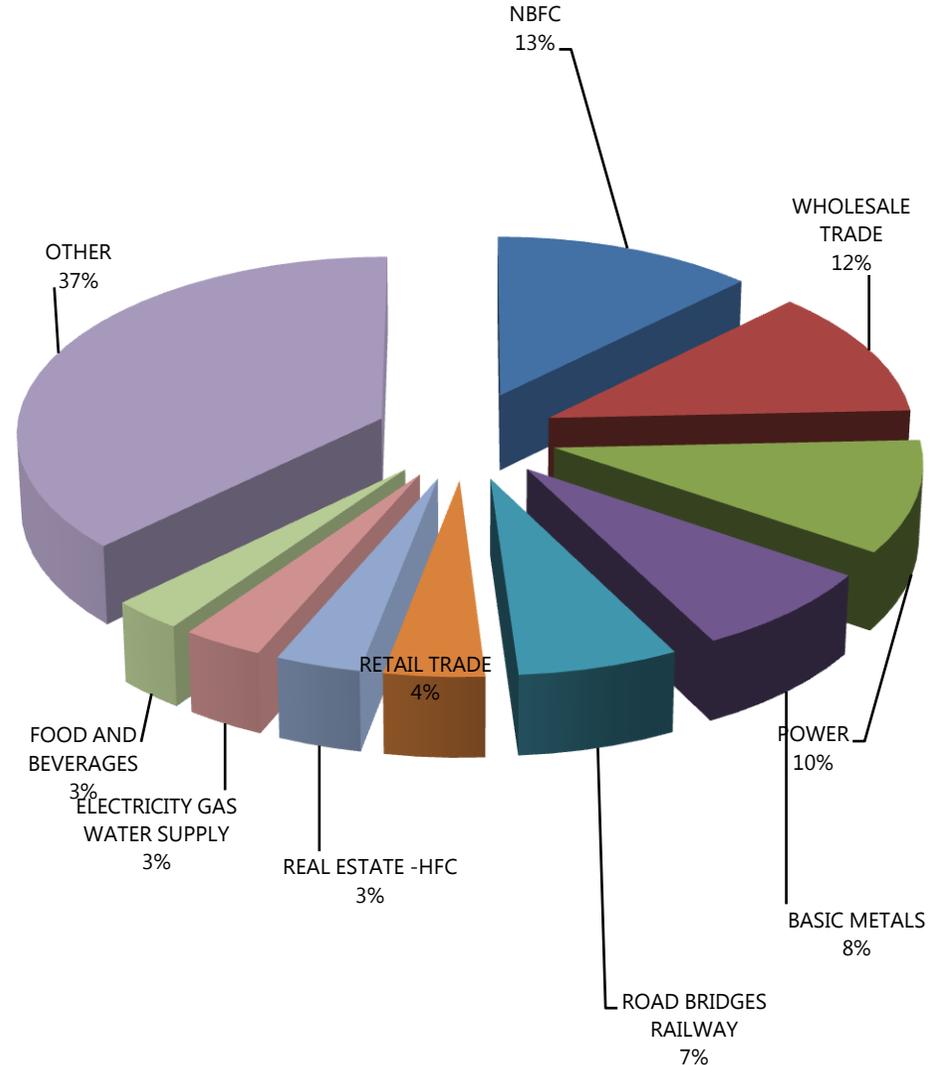


Retail Loan Book

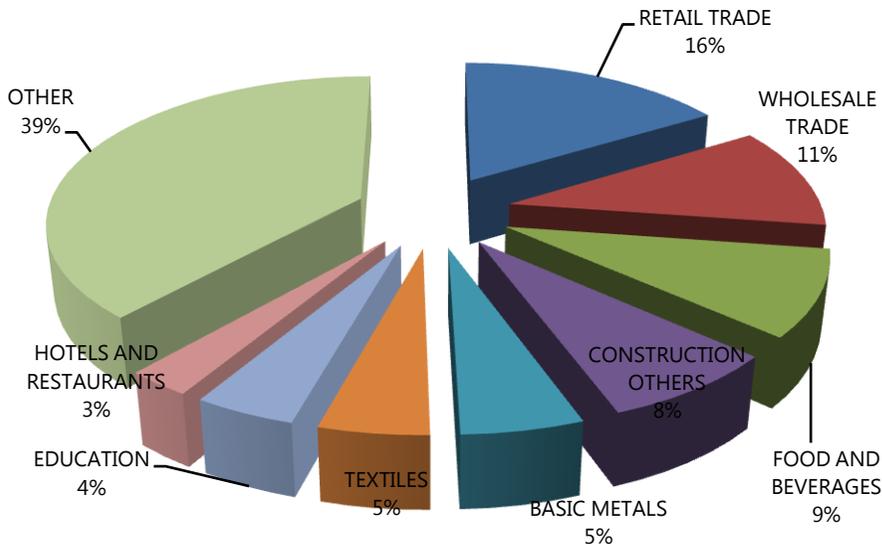
■ Housing
 ■ Gold
 ■ Mortgage
 ■ Others

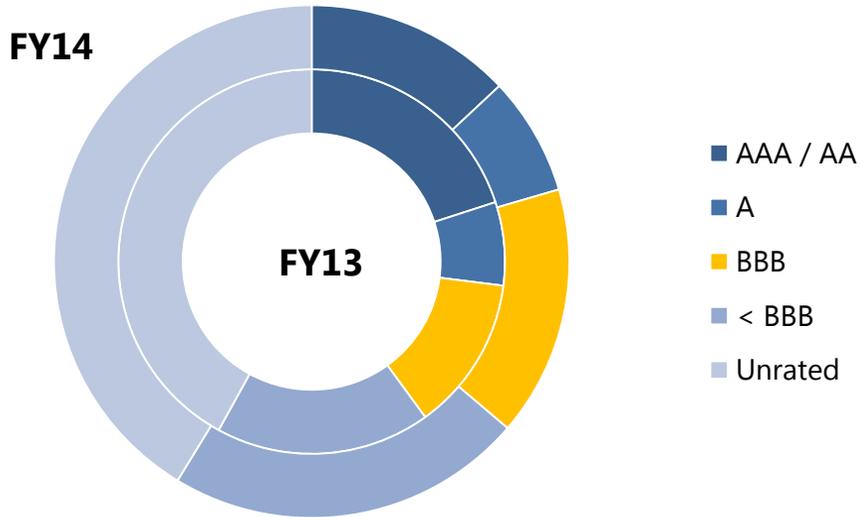


Corporate Portfolio



SME Portfolio

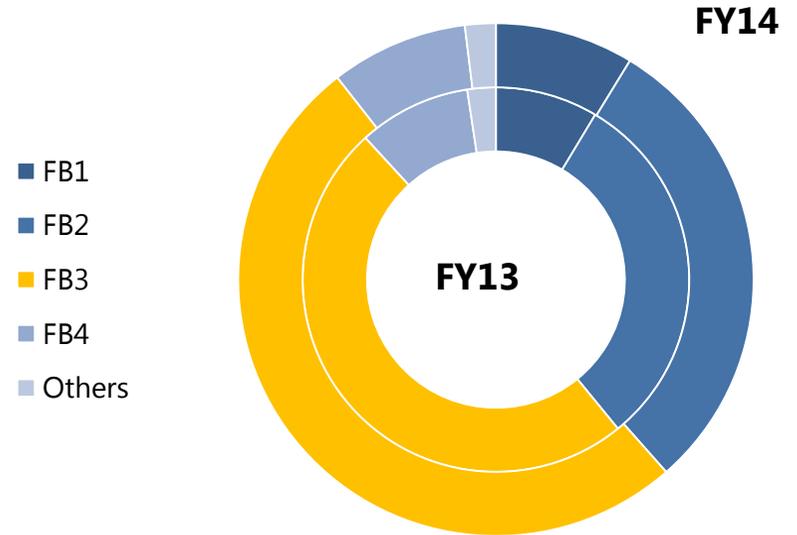




Corporate Assets *

Rating	FY13	FY14
AAA / AA	20%	16%
A	7%	7%
BBB	13%	17%
< BBB	19%	20%
Unrated	41%	40%

40%



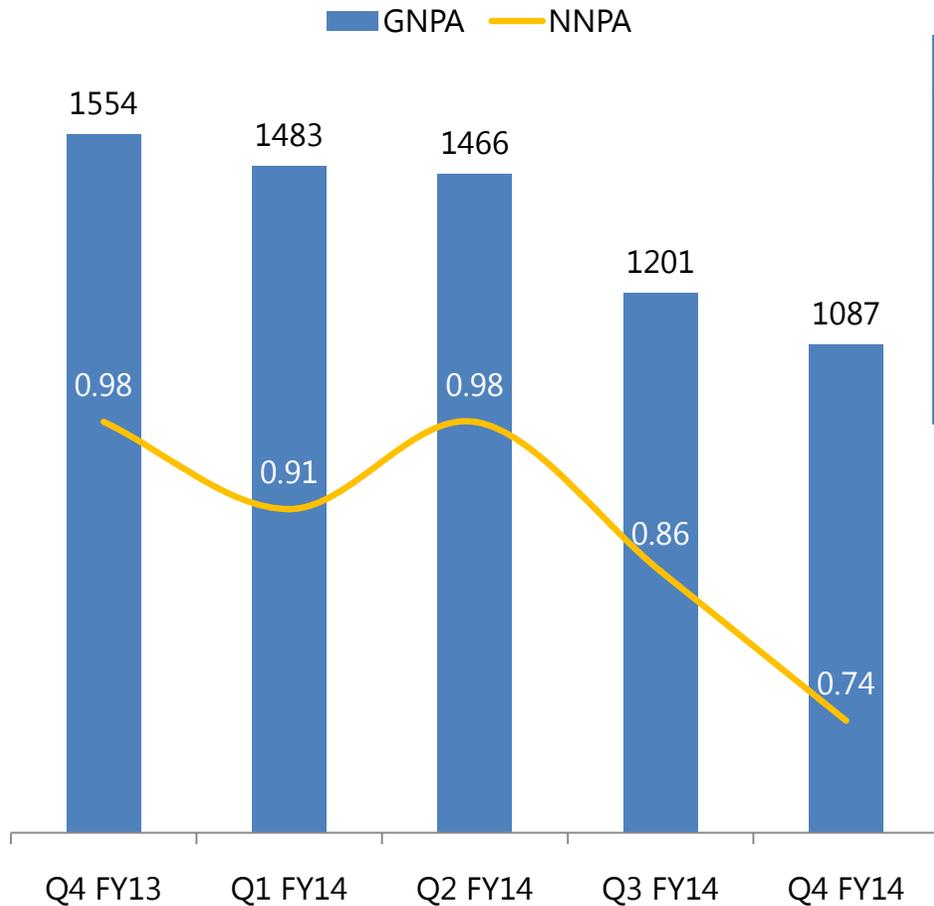
SME Assets*

	FY13	FY14
FB 1	9%	9%
FB 2	31%	30%
FB 3	49%	50%
FB 4	9%	9%
Others	2%	2%

89%

* - SME Assets constitutes of loans having limit < 25 Cr and Corporate Assets constitutes of loans having limits of 25 Cr and above

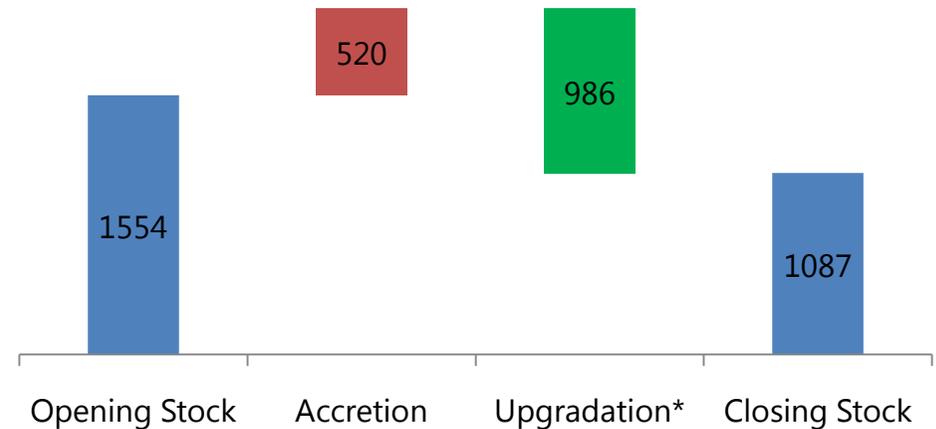
Asset Quality...



Provision Coverage Ratio (Including Technically Written Off) at 84.12% (80.96% in FY 13)

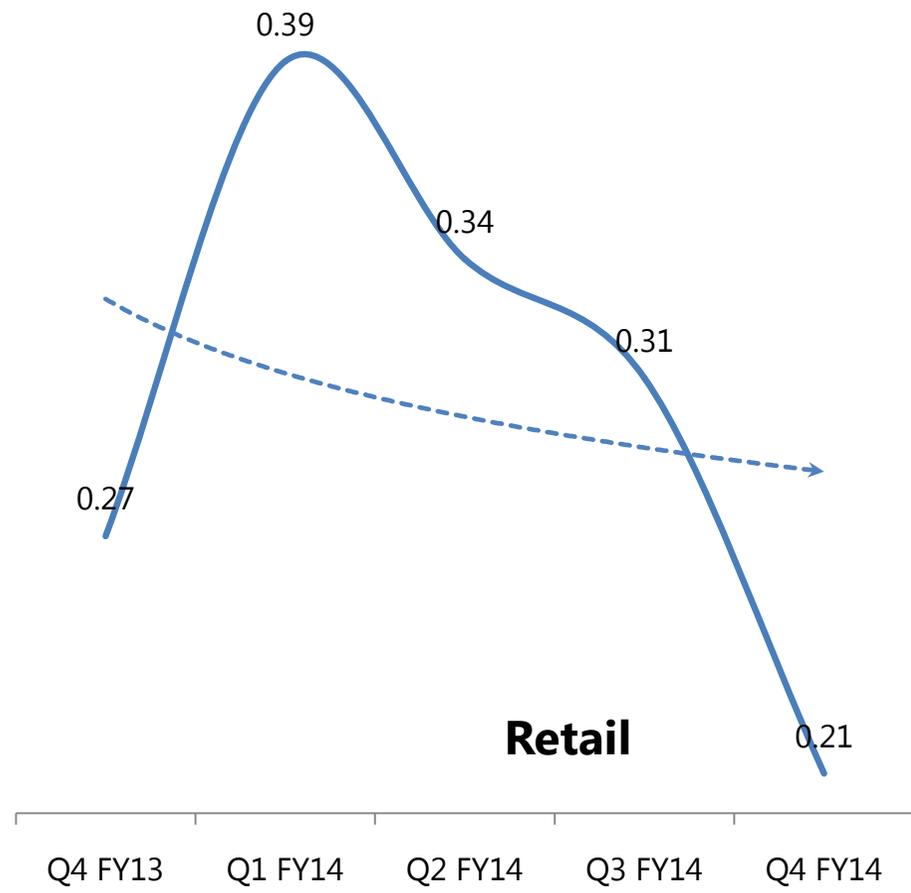
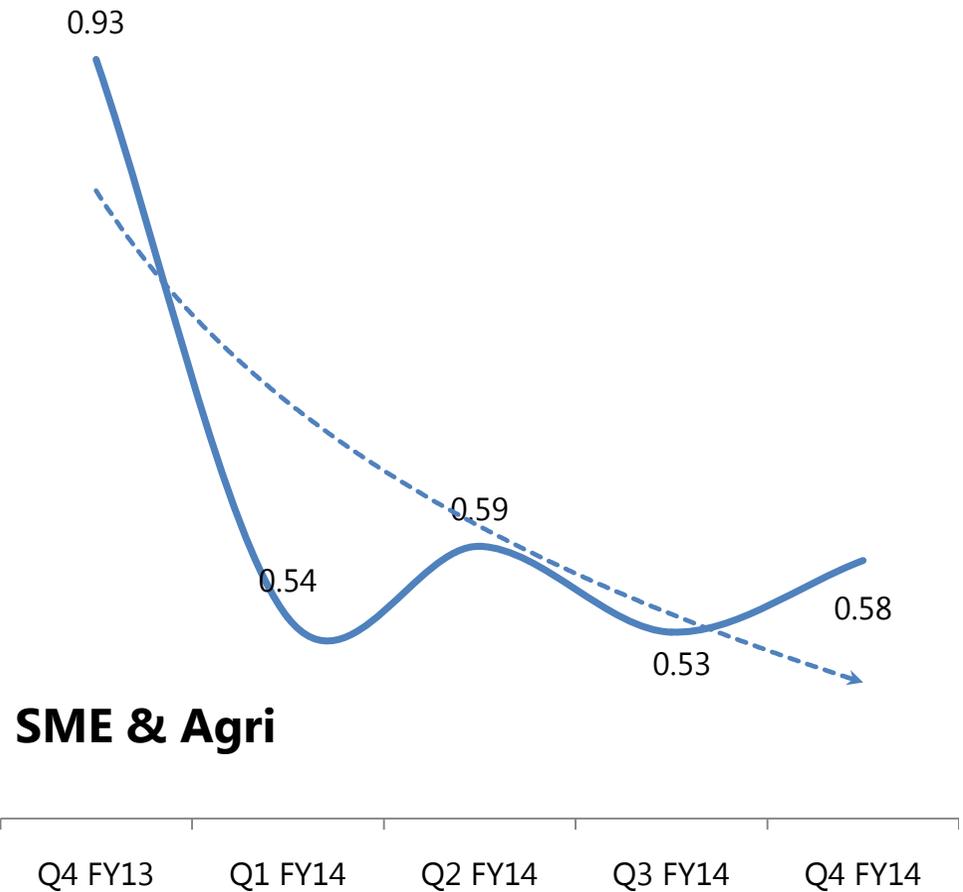
Rs in Cr

Fresh Accretion					
	Q4 FY 13	Q1 FY 14	Q2 FY 14	Q3 FY 14	Q4 FY 14
Retail	36	52	45	42	29
SME	99	51	69	59	81
Agri	20	20	14	19	13
Corporate	202	181	23	26	71
Total	357	304	151	145	194



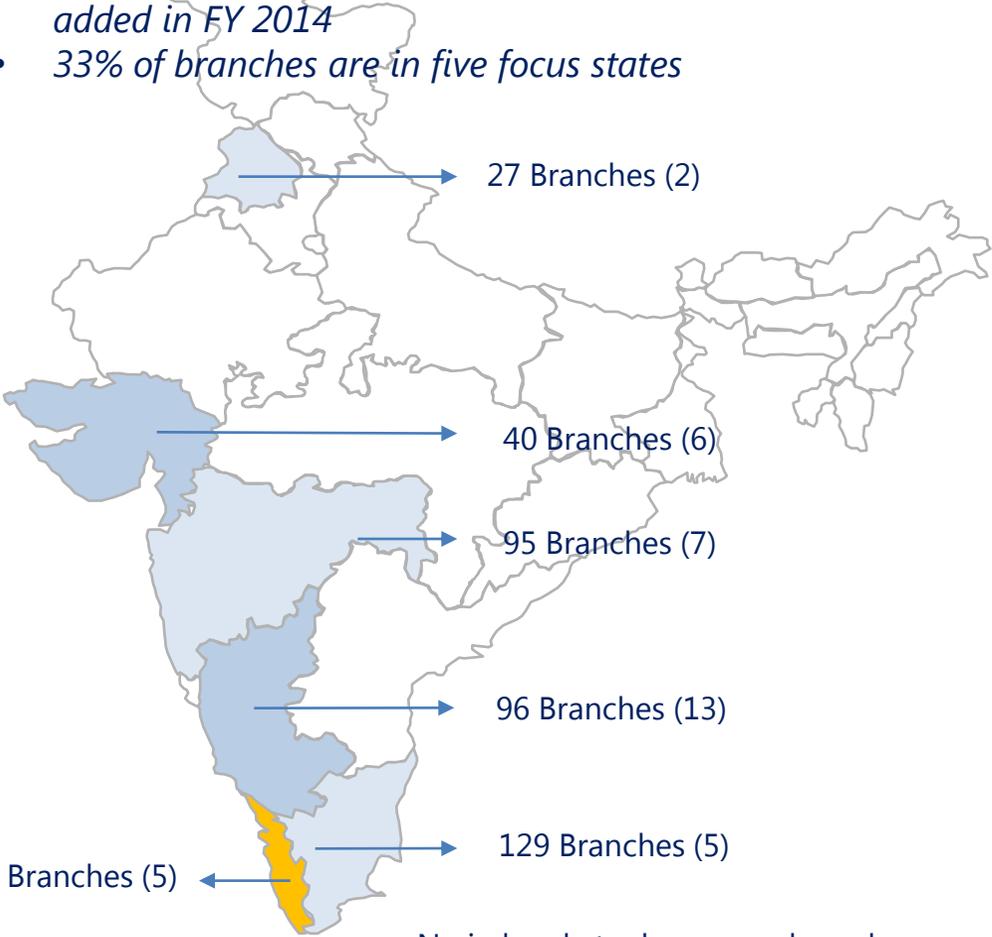
*Upgradation includes recovery, write-off & sale

Fresh Slippage / Total Advance



Distribution Expansion to Drive Growth

- 71 branches in FY 2014 (47 branches in Unbanked and Under banked areas)
- 67% of branches in semi-urban and rural – Avenue for untapped potential to exploit
- Customer base crossed 6 million, with nearly a million added in FY 2014
- 33% of branches are in five focus states

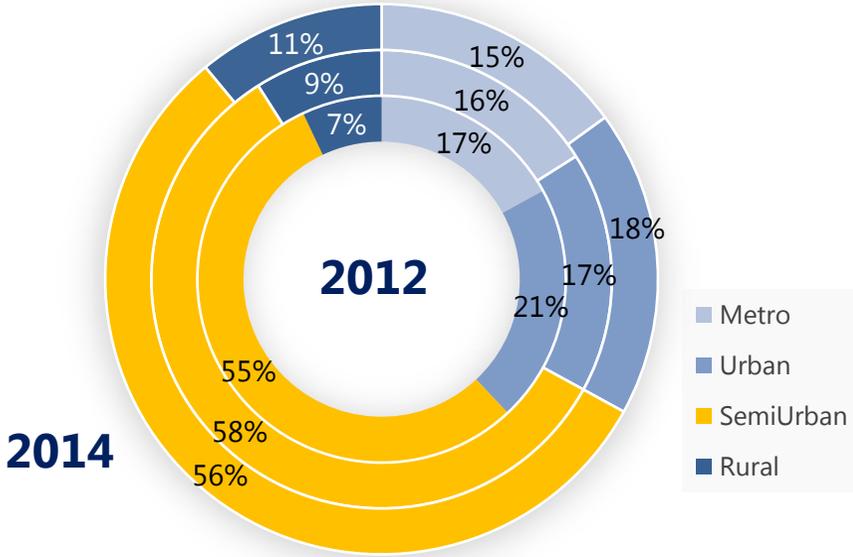


No in brackets shows new branches

Strengthening Customer Touch points

	Mar 12	Mar 13	Mar 14
Branches	950	1103	1174
ATMs	1005	1172	1359

Branch classification: Banking on Rural India



Major Investments

Entity	% Equity
Fedbank Financial Services Limited	100.00%
IDBI Federal Life Insurance Company of India Limited	26.00%
United Stock Exchange of India Limited	5.83%
Experian Credit and Information Company of India Limited	5.00%

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

Awards, Accolades & Recognitions-2013



Indian Banks' Association

IBA Innovation Award
- 2013 for its
innovative mobile
application



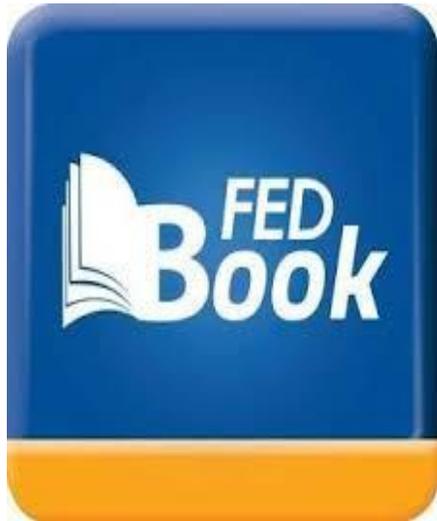
The prestigious ACI
Excellence Award
2013 for Product
Innovation for Apna
Gold 24x7.ACI
Excellence Awards –
2014 for COMIT -
Card Online
Management and
Inquiry Tool



"The Best Bank
among Private
Sector Banks"
constituted
by IPE BFSI
(Institute of
Public
Enterprises)



Banking
Frontier's
Finnoviti 2013
Award for its
innovation
Virtual
Accounting
System (VAS).



Won two IDRBT
Awards for Excellence
in Banking Technology
for the year 2012-13
for **Best IT
Team** and **Best
Mobile Banking** in
the small bank
category.



Global CSR
Award for Best
Corporate Social
Responsibility
practice overall



**Golden
Peacock
Award**

for HR
Excellence
for the year
2013

Fixed Deposit

Certificate of Deposit

Bonds

Bonds



India Ratings
& Research
A Fitch Group Company



A1+

AA- (Ind)

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

Thank You