

SEC/LODR/266/2025-26

October 18, 2025

The Manager The National Stock Exchange of India Limited Exchange Plaza, Bandra-Kurla Complex, Bandra (E), <u>Mumbai – 400 051.</u>	The Manager Department of Corporate Services BSE Limited, Phiroze Jeejeebhoy Towers, Floor 25, Dalal Street, <u>Mumbai – 400 001</u>
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Re: 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 Unaudited Financial Results for the quarter and half year ended September 30, 2025.

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

Kindly take the same on record.

Thanking you,

Yours faithfully,

For The Federal Bank Limited

Samir P Rajdev
Company Secretary



Investor Information

Q2 FY 2026

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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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Operating fundamentals remain strong and steady

★ Highest Ever ★

Net Interest Income

Fee Income

Para Banking
Fee Income

KEY HIGHLIGHTS FOR

Q2FY26

ROA
1.09 %

ROE
11.01 %

EPS
₹ 15.42

BVPS
₹ 141.58

NIM
3.06 %

Cost to Income
54.04 %

Credit Cost
50 bps

Slippage Ratio
0.94%

Balance Sheet
₹ 3,56,080 Cr

CRAR
15.71%

PCR
73.45 %

Fee Income
₹ 886 Cr



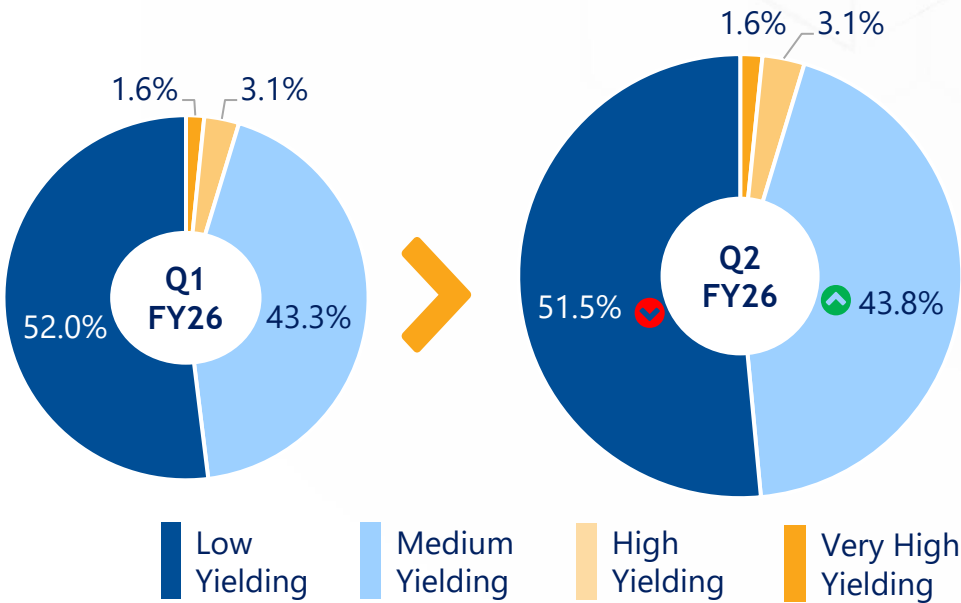
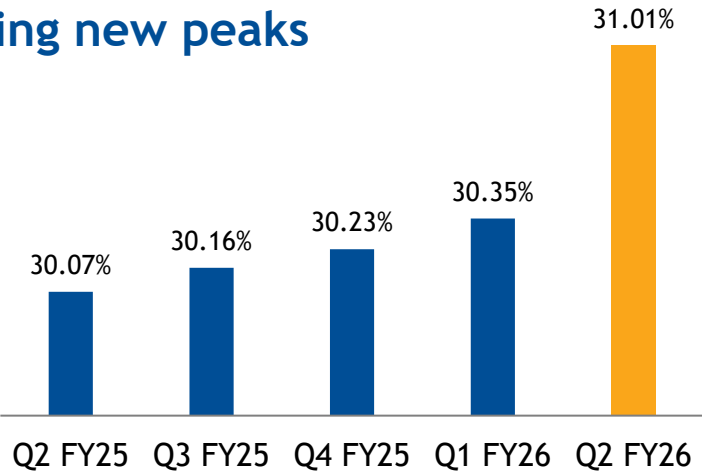
Weathering macro challenges with steady execution



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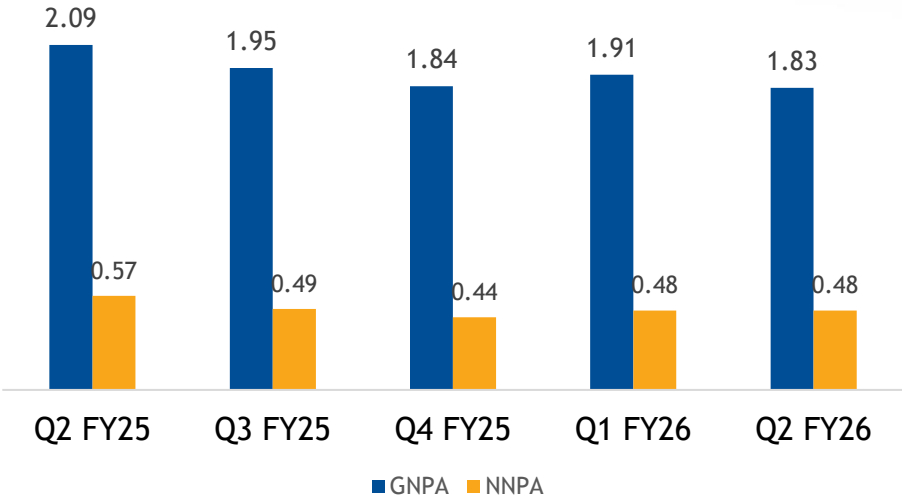
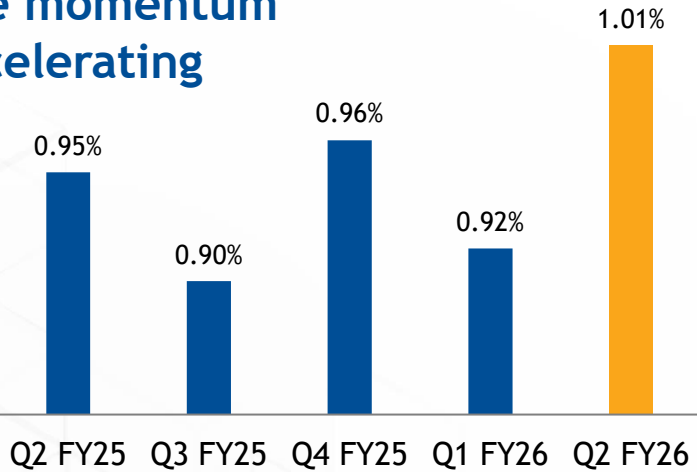
Q2FY26 - Executing with Focus

CASA franchise scaling new peaks



Asset engine reshaped for better yield

Fee momentum accelerating



Asset quality hits decadal best

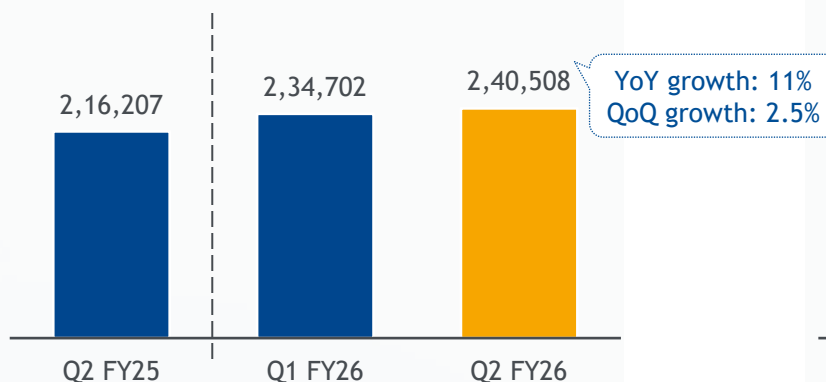
Durable growth strategy anchored in profitability and prudence



DEPOSITS

CASA + Dep <3Cr:

(₹ in cr)



- ✓ CASA grew by 2.7% on a QoQ basis
- ✓ Resident SB book grew by 2.7% on a QoQ basis
- ✓ NRE SB grew by 4.7% on a QoQ basis.
- ✓ Total SB (Incl Bespoke) grew by 3.6% on a QoQ basis.
- ✓ NR Deposits grew by 2.17% on a QoQ basis.

Deposit mobilization continues

*Annualized

¹Customer Assets includes Credit Substitutes and without accounting for sale via IBPC

²Corporate and Institutional Banking

³Commercial Banking

⁴Commercial Vehicle/ Construction Equipment finance

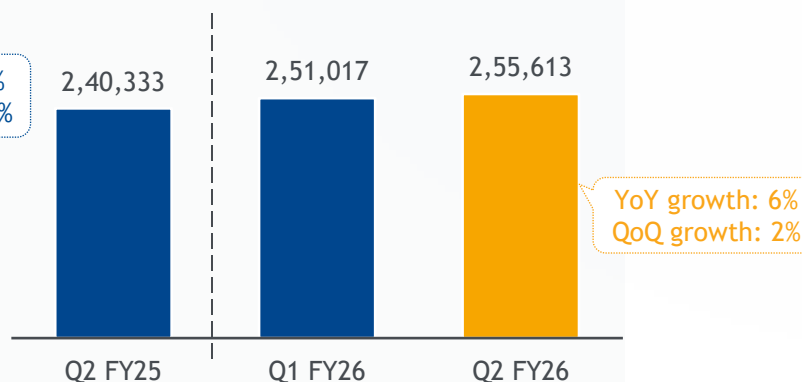
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and do not account for sale via IBPC.



ADVANCES

Customer Assets¹:

(₹ in cr)



- ✓ Retail Book[#] up by 1.3% QoQ
- ✓ Business Banking book[#] up by 2.3% QoQ
- ✓ CIB² # grew by 1.4% QoQ
- ✓ CoB³ # grew by 6.9% QoQ
- ✓ CV/CE⁴ # up by 3.9% QoQ
- ✓ Micro Advances up by 2.1% QoQ

Advances growth diversified

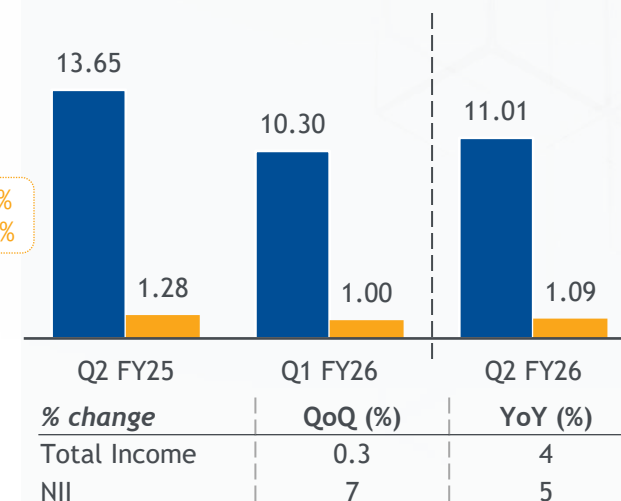
**Stronger NII growth relative to
Balance Sheet expansion**



PROFITABILITY

Profitability:

■ RoE* (%) ■ RoA* (%)



- ✓ RoRWA at 1.92%
- ✓ Profit per employee at ₹ 23 lakh
- ✓ Business per employee at ₹ 32.06 Cr.

Delivering Sustained Profitability



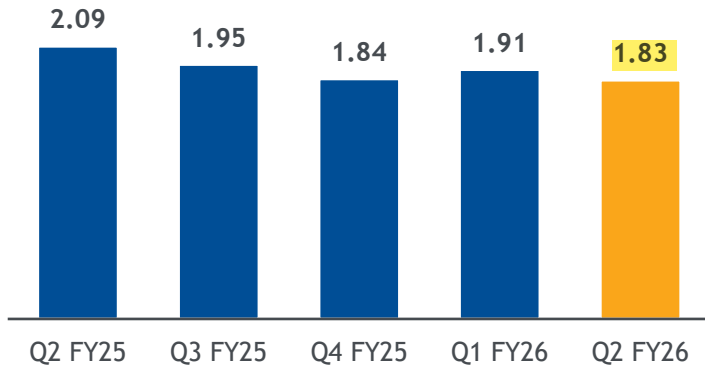
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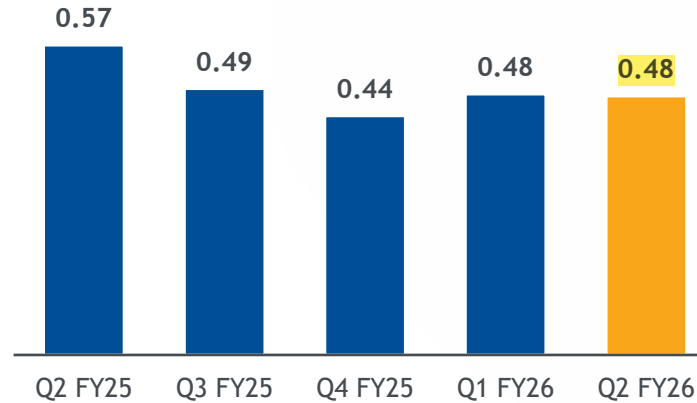
Asset quality trends

Asset quality continues to hold firm despite adverse macros.

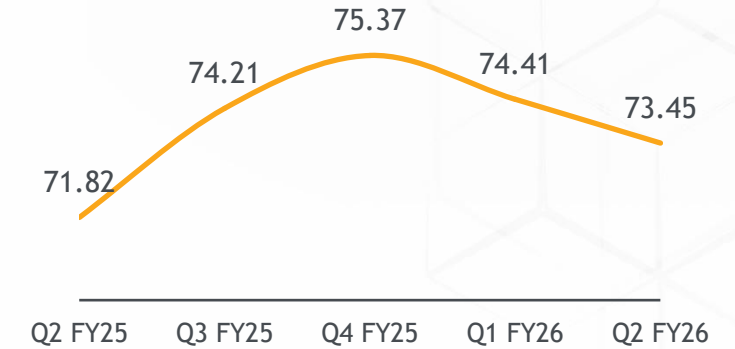
GNPA (%)



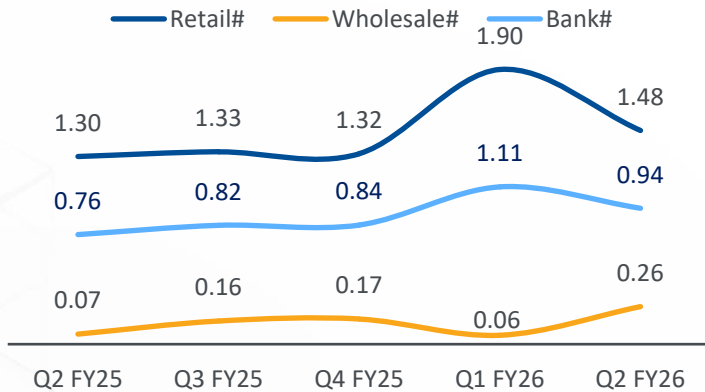
NNPA (%)



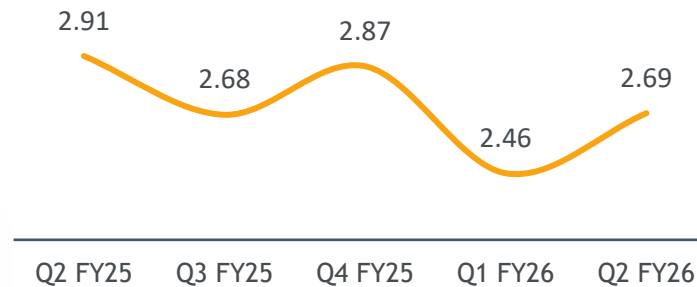
PCR (%)¹



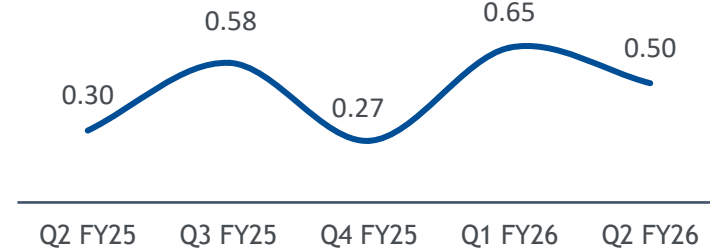
Slippage rate (%)^{*}



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.

Decadal best Gross NPA at 1.83%



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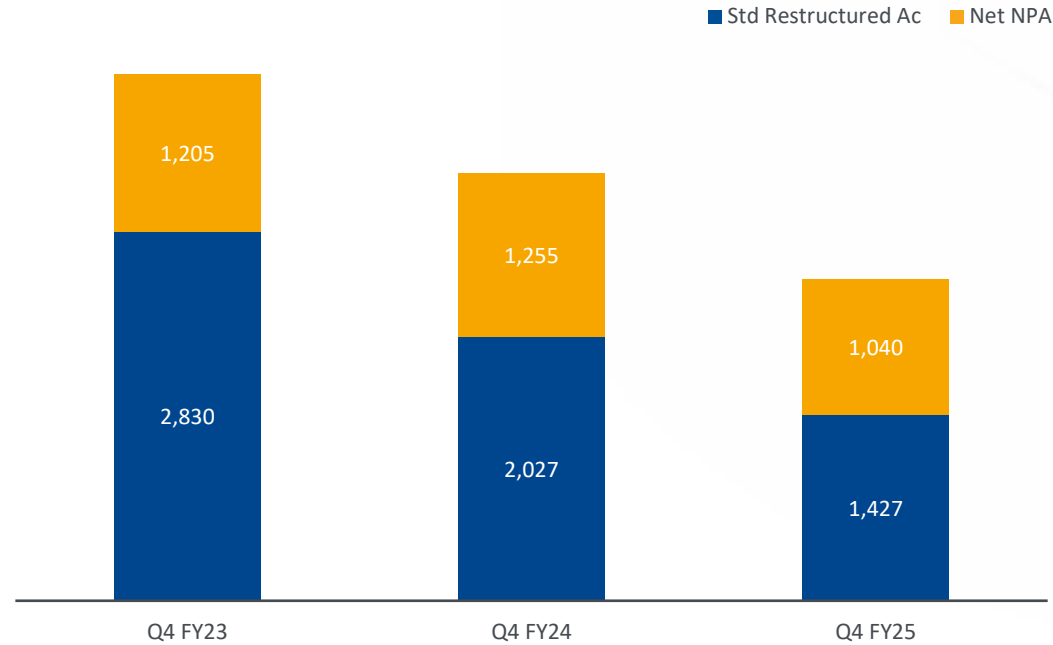
Asset quality trends (contd)

Broad resilience in asset quality; portfolio remains well-contained.

Provision Coverage Ratio at 73%

Recovery & Upgradation of ₹ 265 Cr in Q2

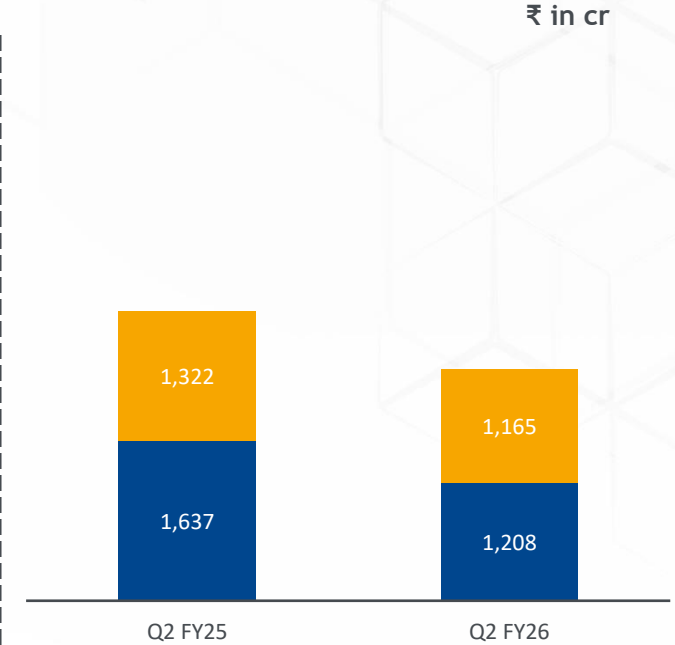
Credit Cost at 50 bps for Q2 FY26 (Annualized)



Movement of NPA

Gross NPA as on 30.06.2025	4,670
Add Fresh Slippage	579
Add Increase in Balances in Existing NPAs	5
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	265
Deduct Written Off	457
Gross NPA as on 30.09.2025	4,532

Entire book remains resilient despite tough macro conditions



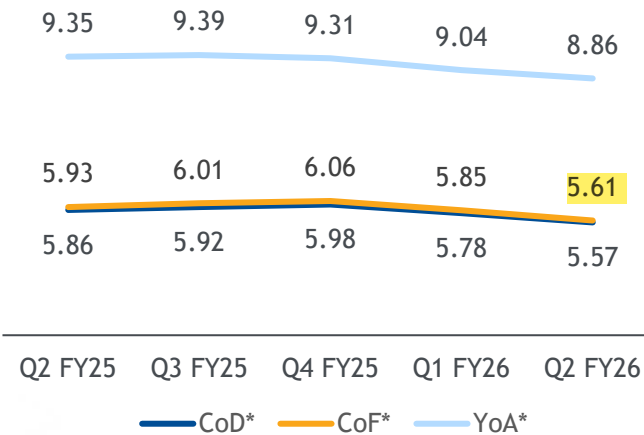
Provisions in Q2

Loan Loss	306
Investment Loss	0
Standard Accounts	48
Other Purposes	9
Total Provisions	363

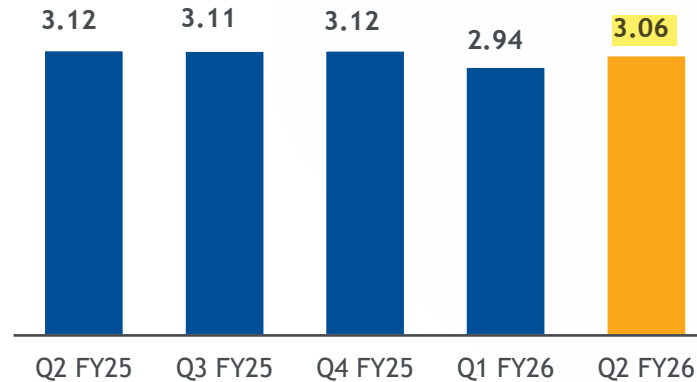
Key ratios

NIM expands by 12 bps QoQ despite yield compression of 14 bps driven by lower cost of funds

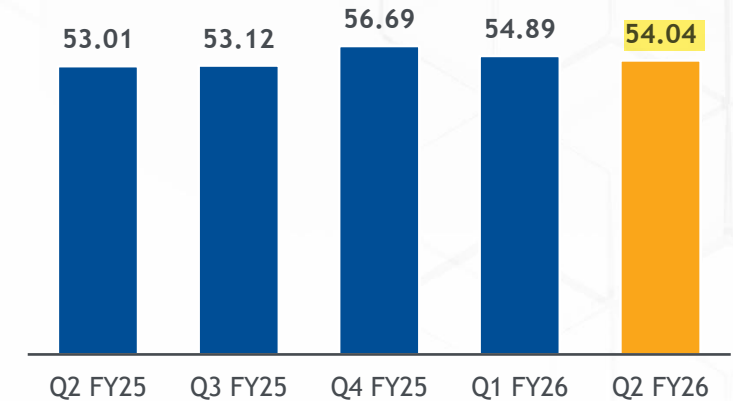
Cost of Deposits, Cost of Funds, Yield on Advances (%)



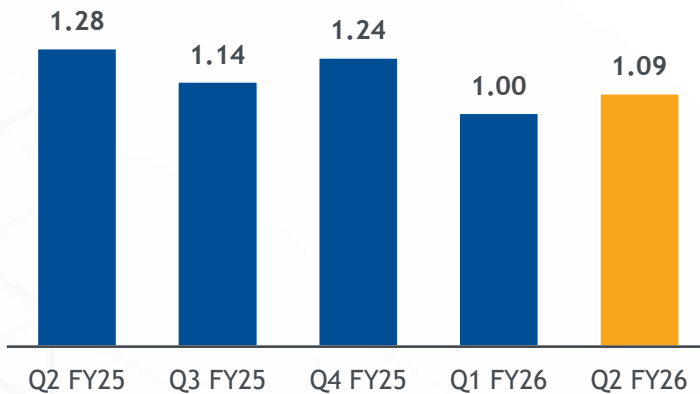
Net interest margin (%)*



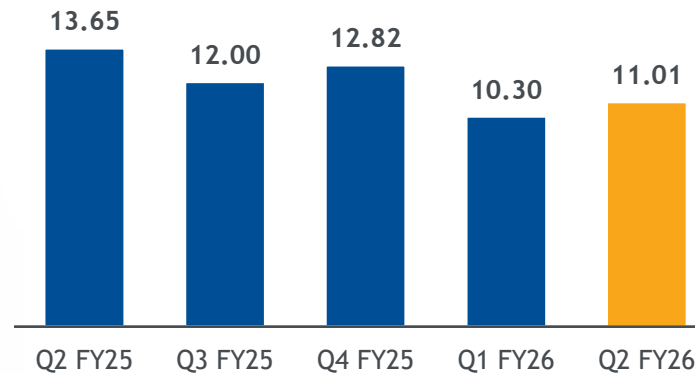
Cost to income ratio (%)



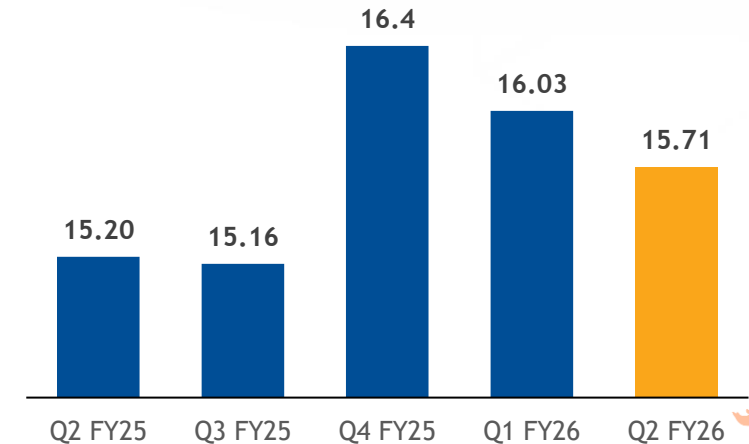
RoA (%)*



RoE (%)*



CRAR (%)



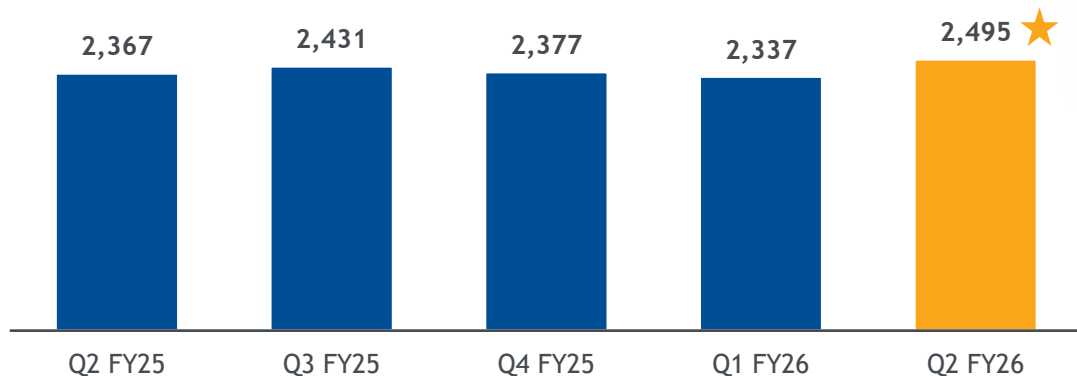
*Annualized

Key P&L parameters

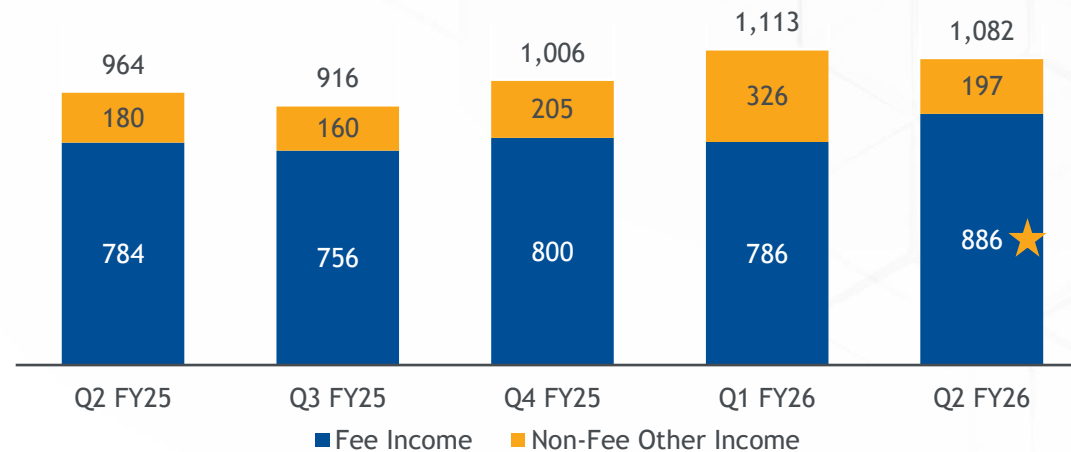
Fee-to-assets now above 1% – a milestone that reflects steady scaling of the bank's fee income franchise and improved competitiveness.

₹ in cr

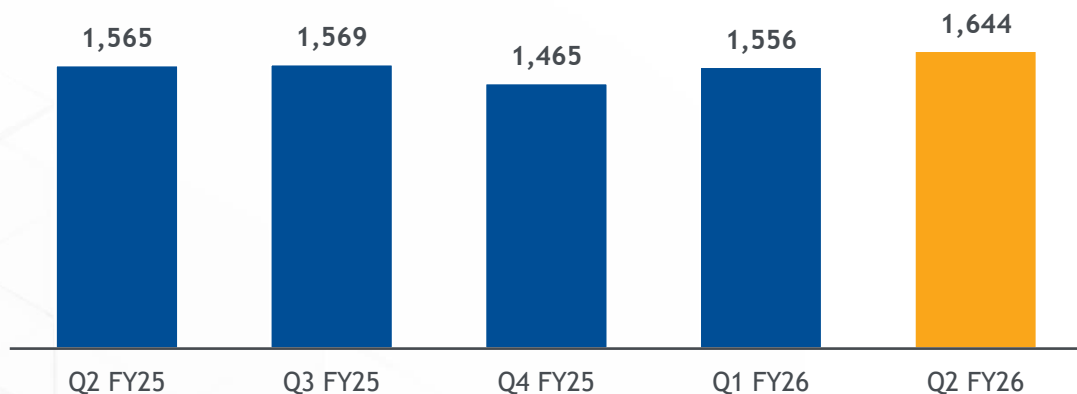
Net interest income



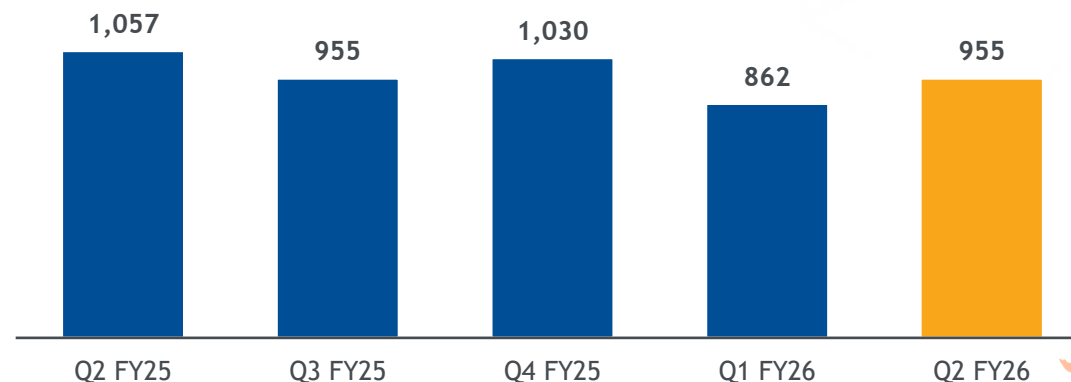
Fee Income & Other income



Operating Profit



Net profit



★ Highest ever

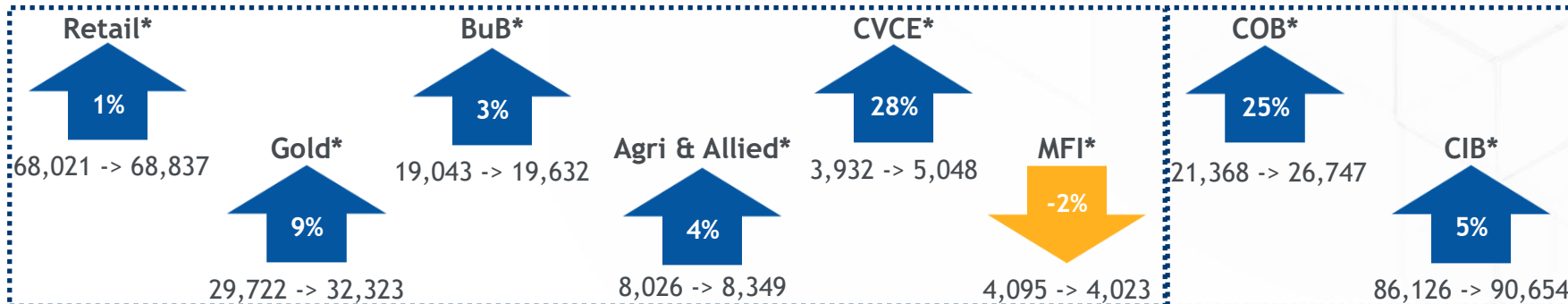
Highest ever NII and Fee Income achieved.

Comparison: Y-o-Y

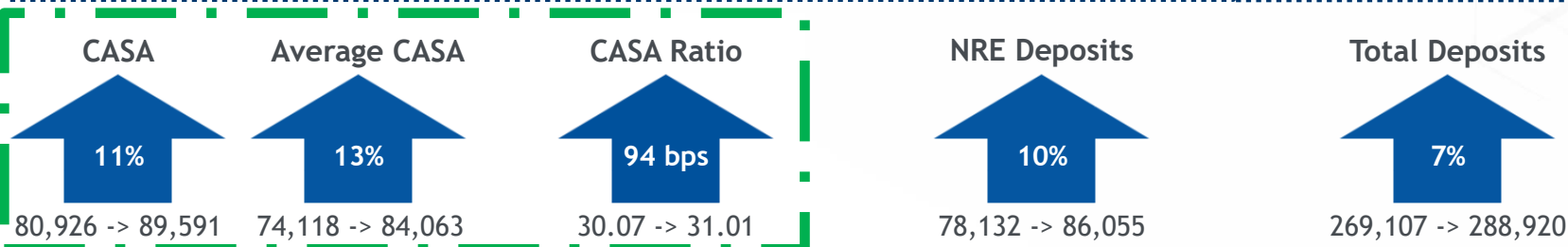
CASA Strength, Fee Momentum, and Lower NPAs Drive YoY Performance

₹ in cr

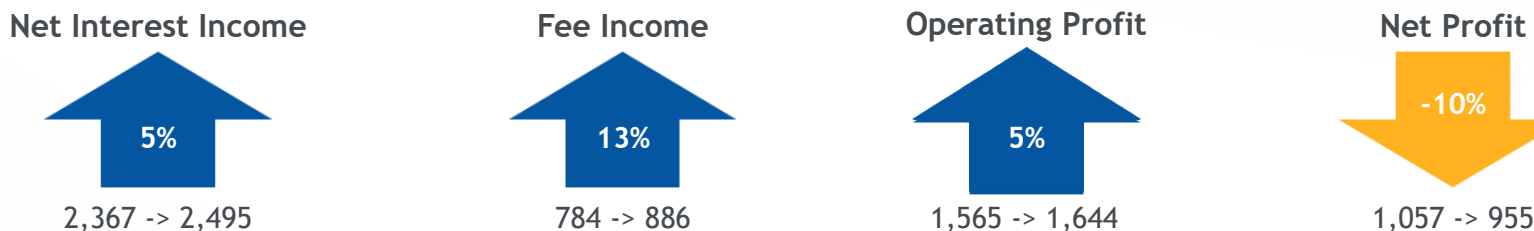
Advances



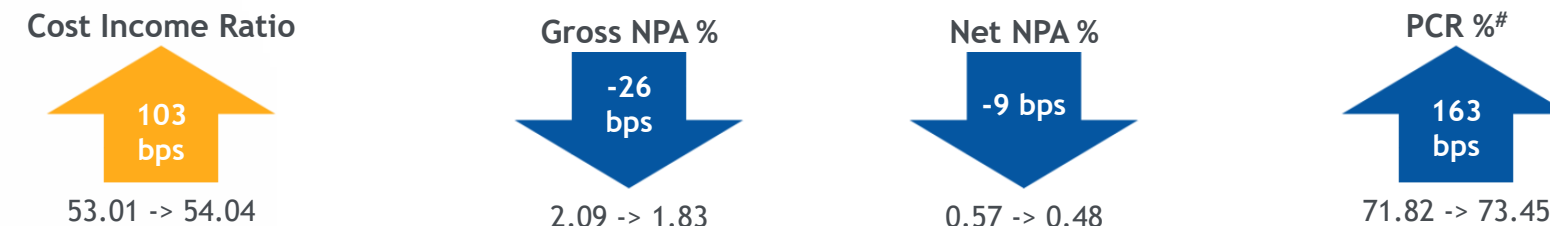
Deposits



Performance



Ratios



[#]Excluding TWO

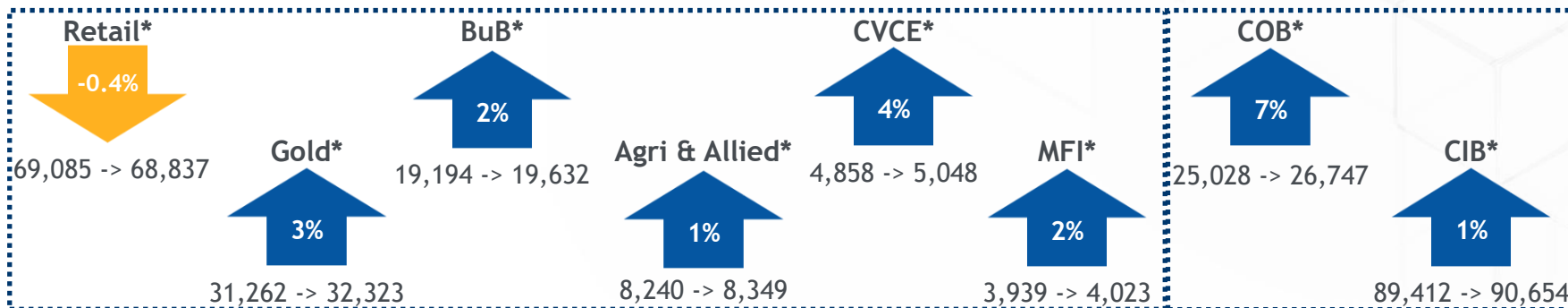
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and do not account for sale via IBPC.

Comparison: Q-o-Q

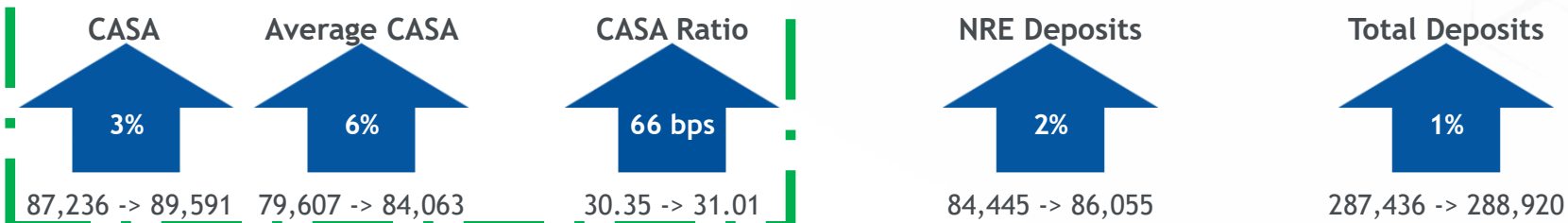
Operational Strength Sustained; Higher CASA, NII and Fee Income Drive Performance

₹ in cr

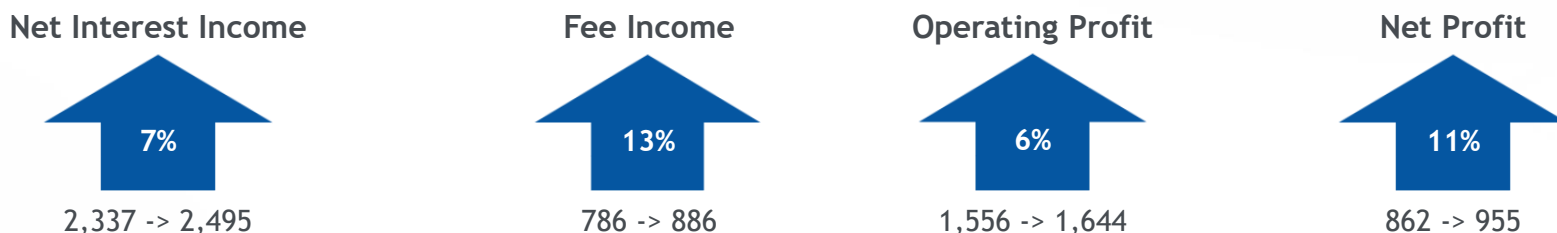
Advances



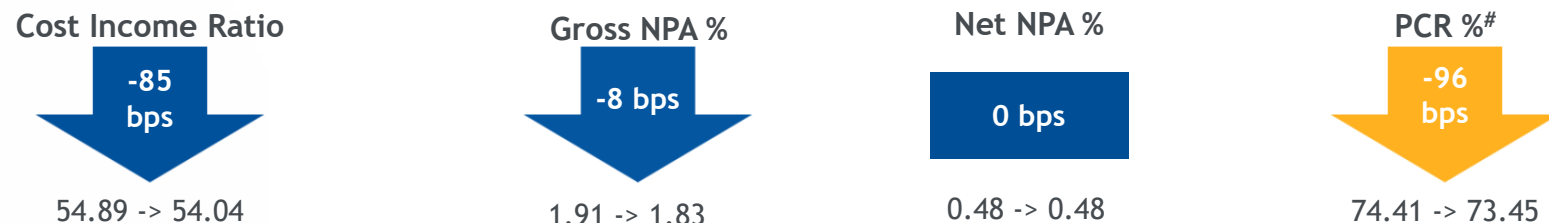
Deposits



Performance



Ratios



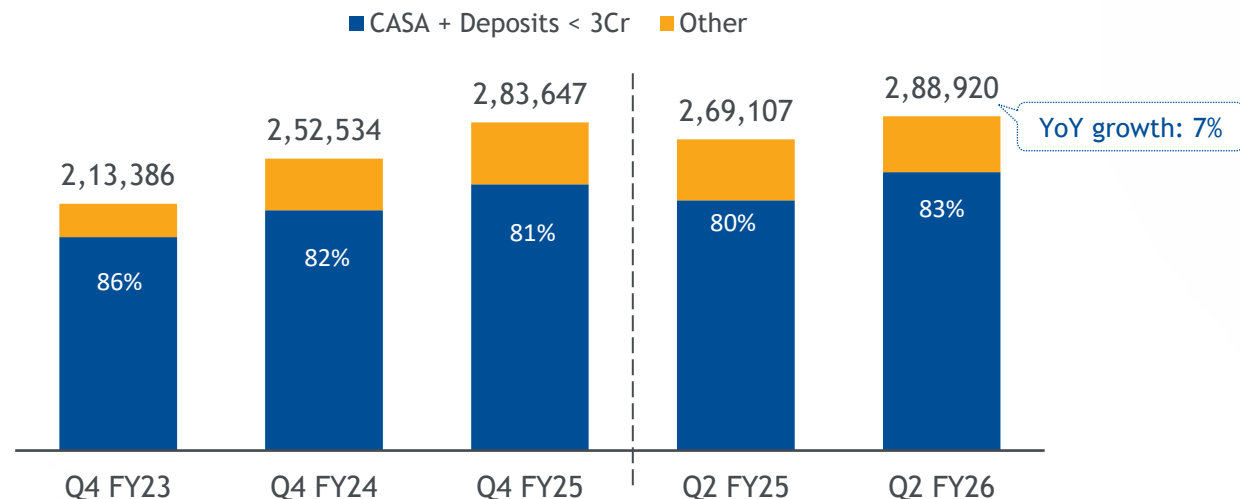
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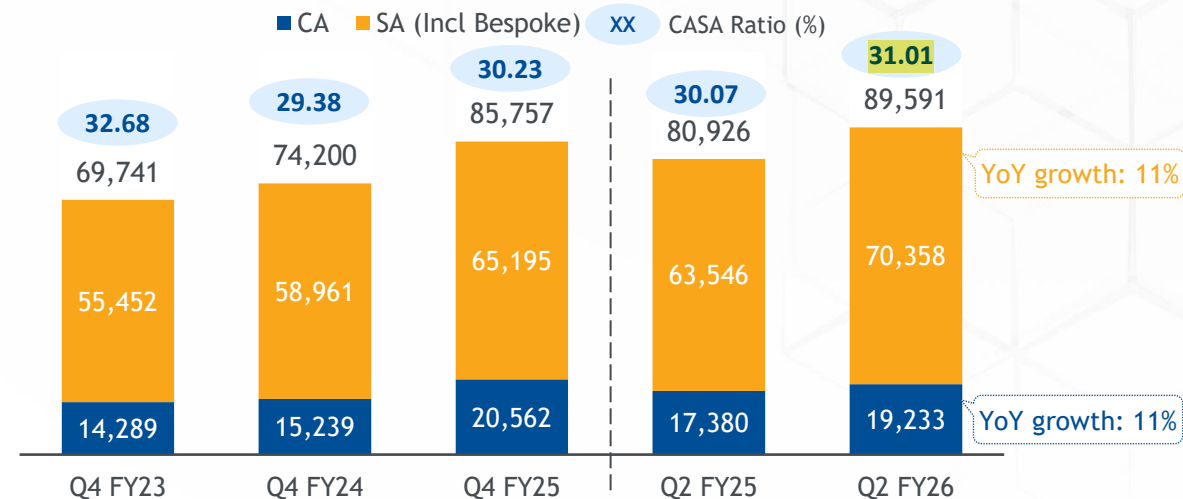
Liability trends

Sustained Deposit Momentum; Healthy CASA Gains and Double-Digit NRE Growth

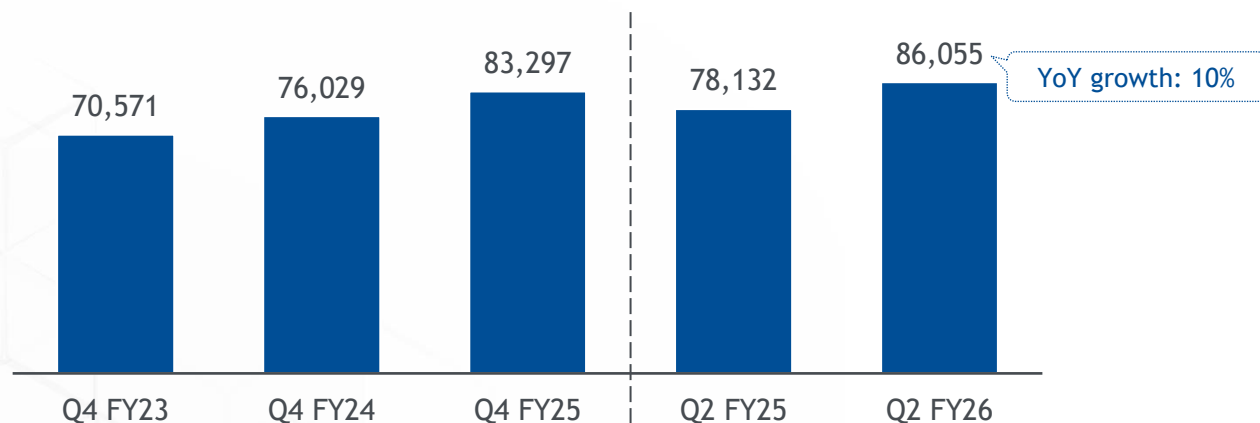
Deposits : Period End (₹ in cr)



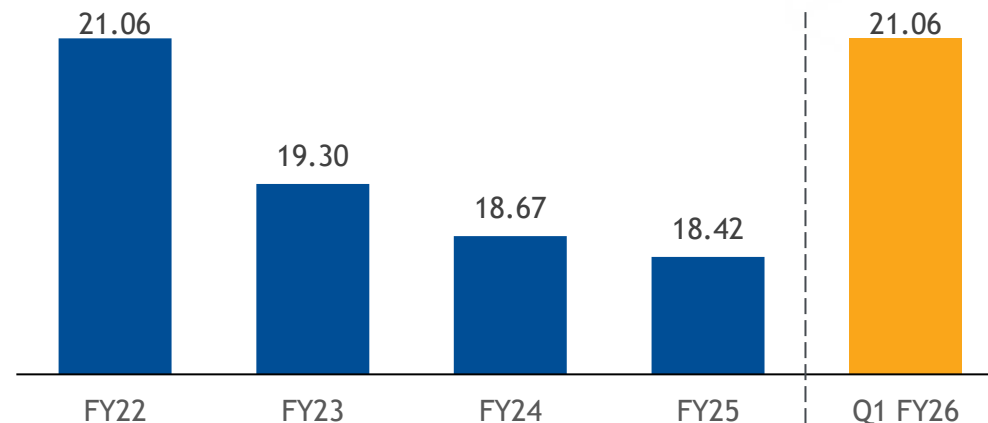
CA, SA & CASA End Period (₹ in cr) and CASA ratio (%)



NRE deposits (₹ in cr)



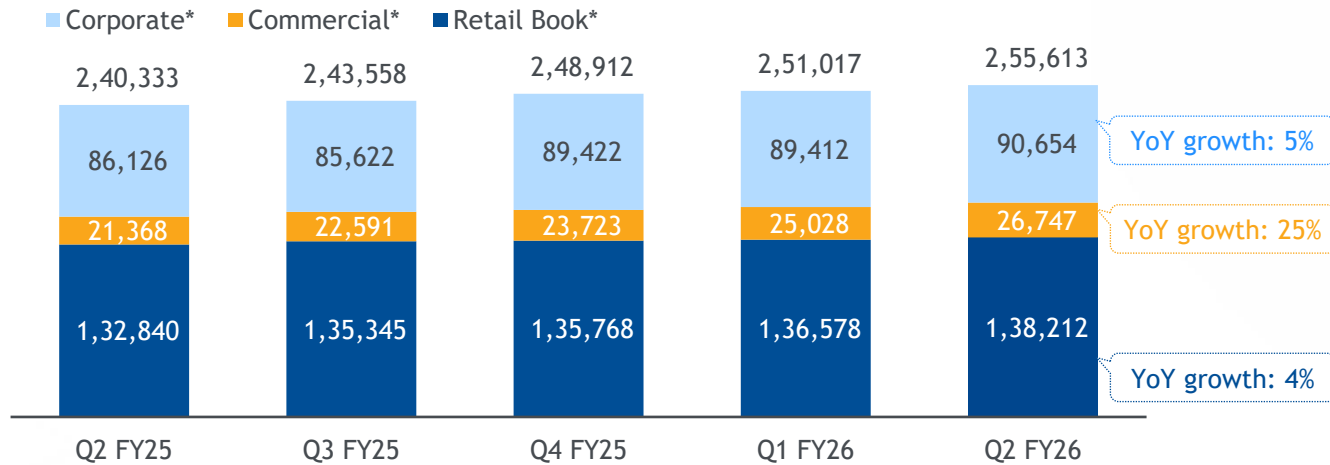
Remittance Market share (%)¹



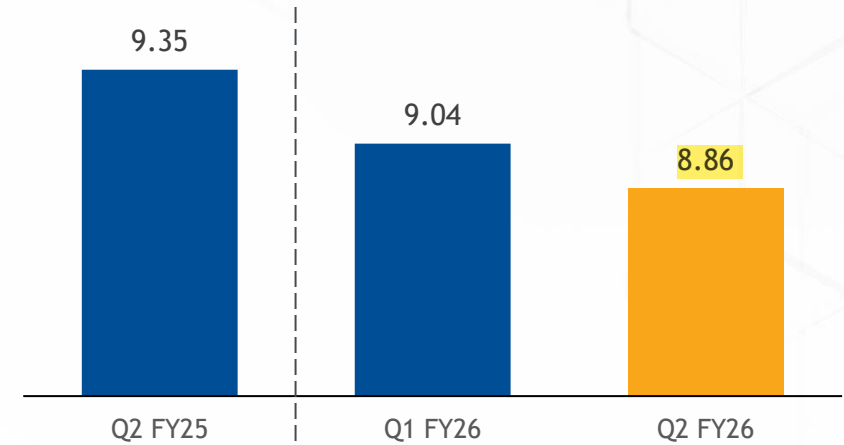
Credit portfolio distribution

Momentum continues in chosen medium yield segments

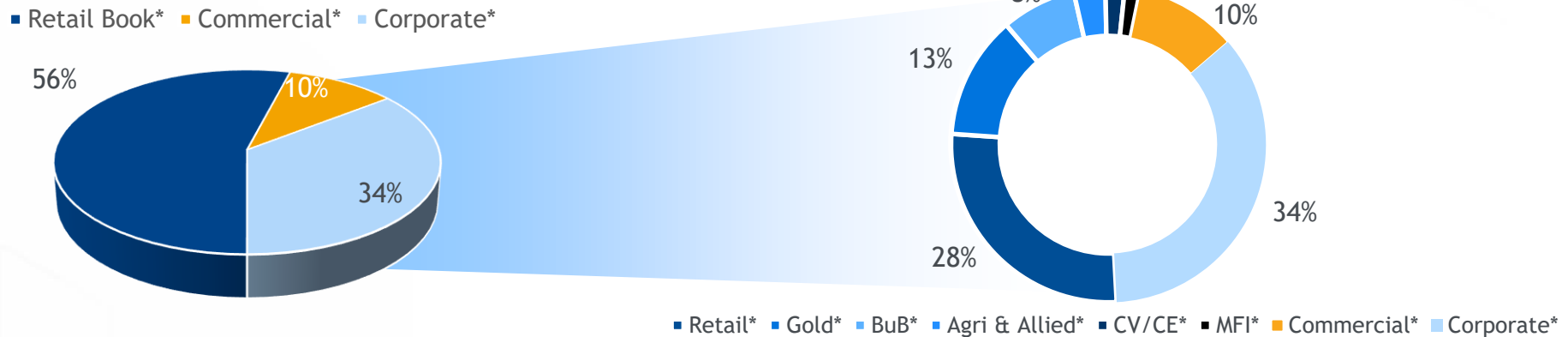
Customer Assets (₹ in cr)



Yield on advances (%)



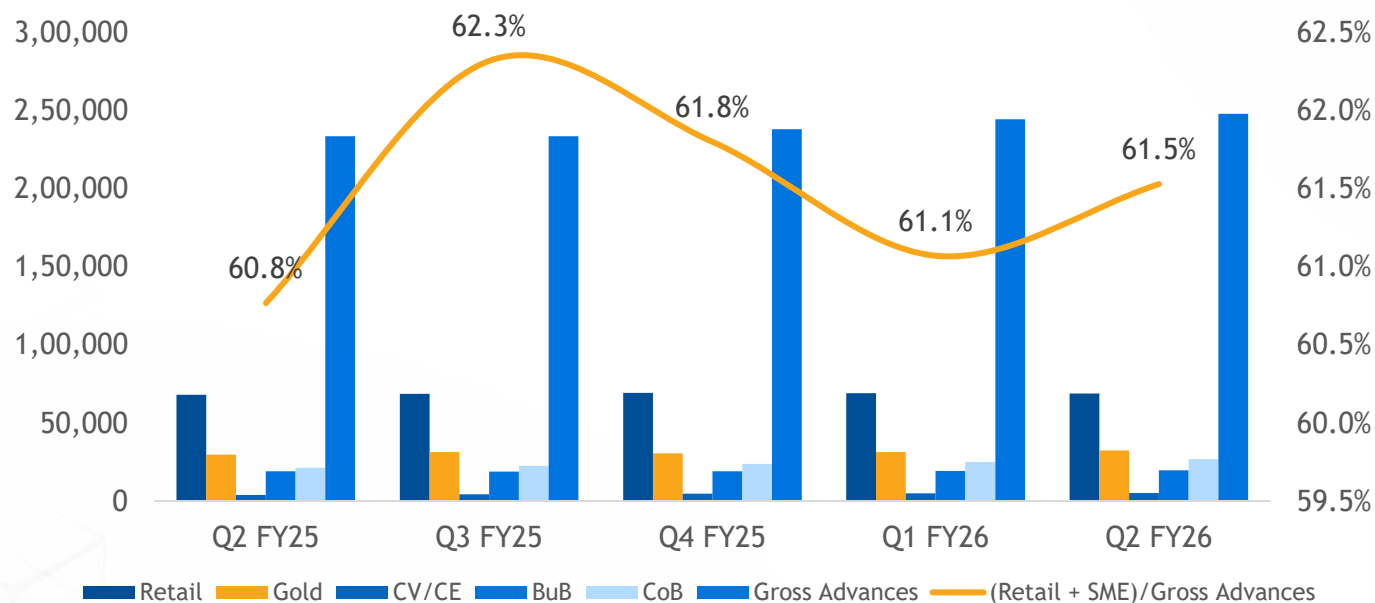
Customer Assets mix (Sep-25)



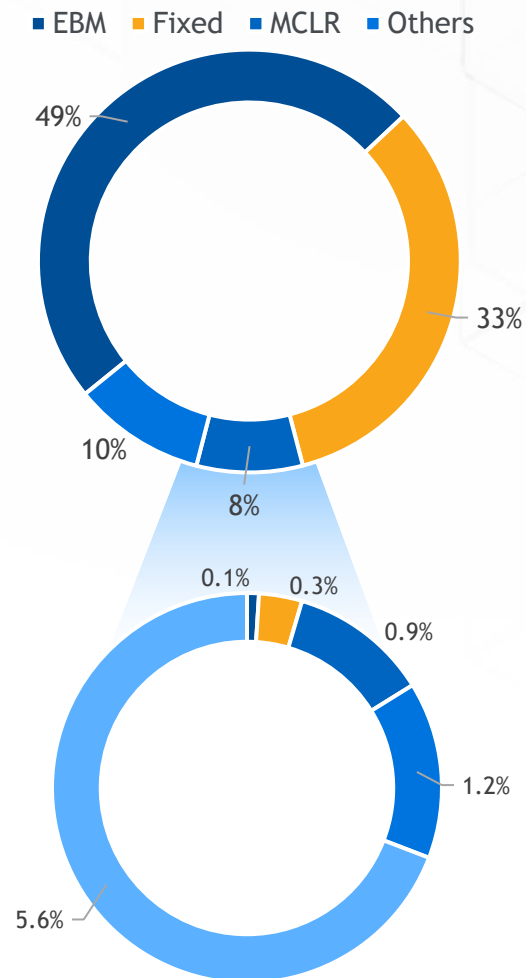
Credit portfolio distribution

Stable and Diversified Loan Portfolio with Strong Retail-SME Contribution

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



Loan book by interest rate type(%)



*Retail includes Housing, LAP, Auto, PL, CC & Other Retail. SME includes BuB & CoB

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

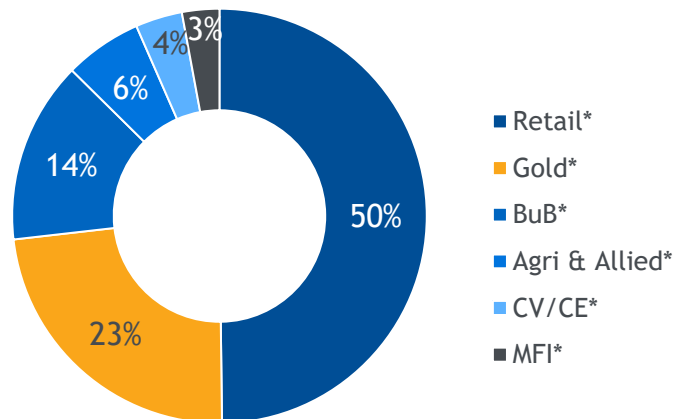
■ MCLR - Overnight ■ MCLR - 1M ■ MCLR - 3M ■ MCLR - 6M ■ MCLR - 1Y

MCLR Split

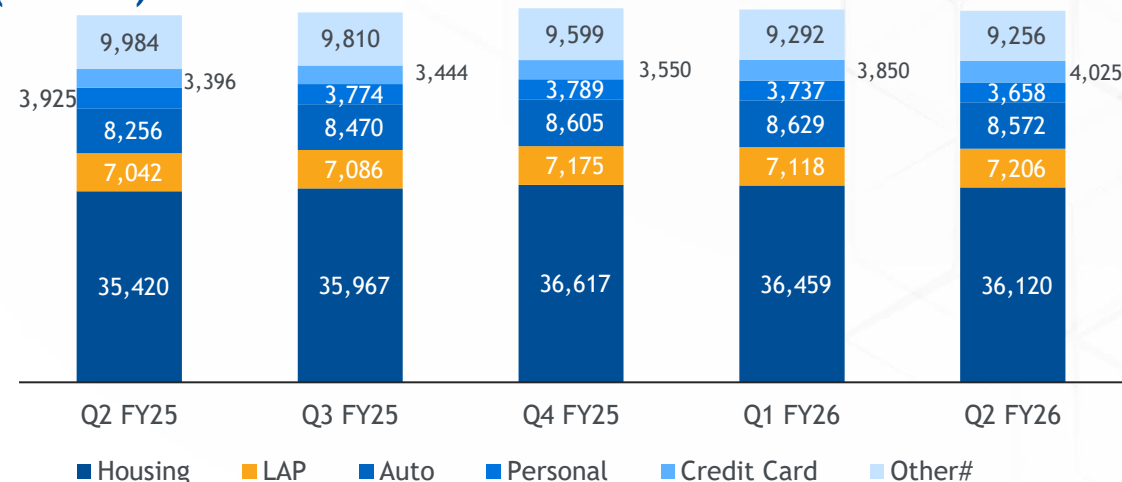
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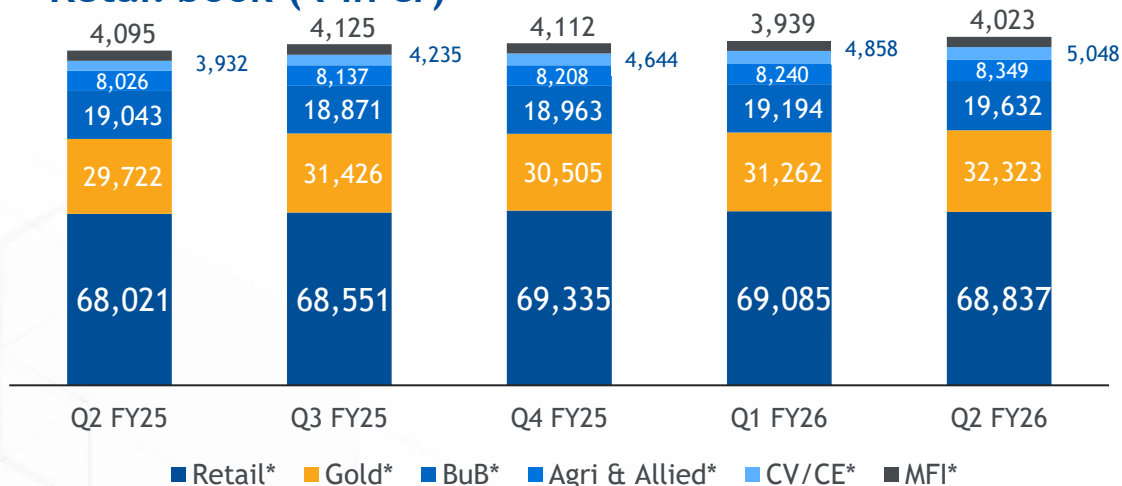
Retail book mix (Sep-25)



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



Retail book (₹ in cr)



- BuB loans grew at 2.3% QoQ
- LAP loans grew at 1.2% QoQ
- CV/CE loans grew at 3.9% QoQ
- Gold loans grew at 3.4% QoQ
- CC loans grew at 4.6% QoQ

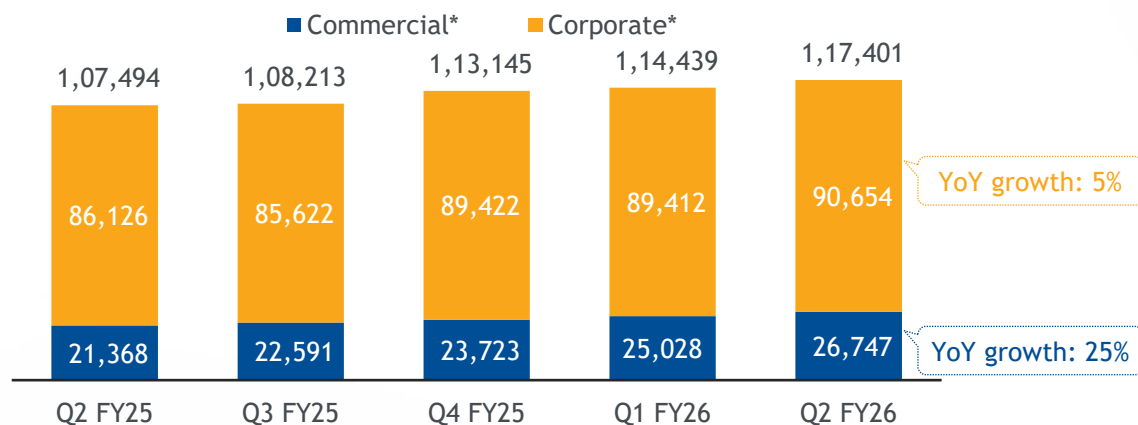
*Other includes Staff loans, Retail Assignments, Education loans, AAD/AAS etc

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

Commercial/ Corporate Banking

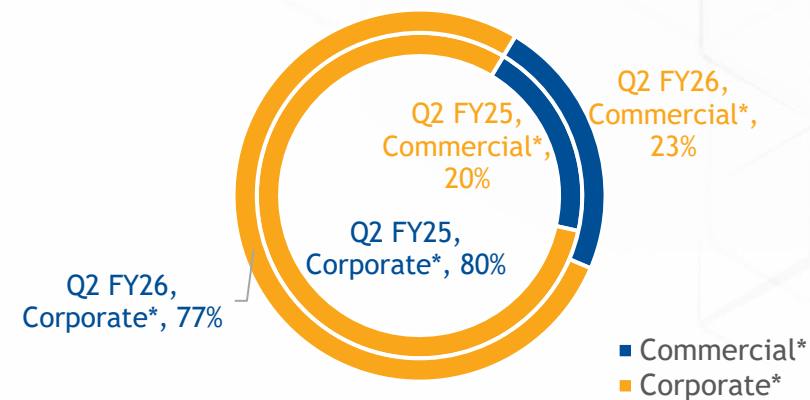
Focused Expansion with Improved Mix

Non Retail Book (₹ in cr)

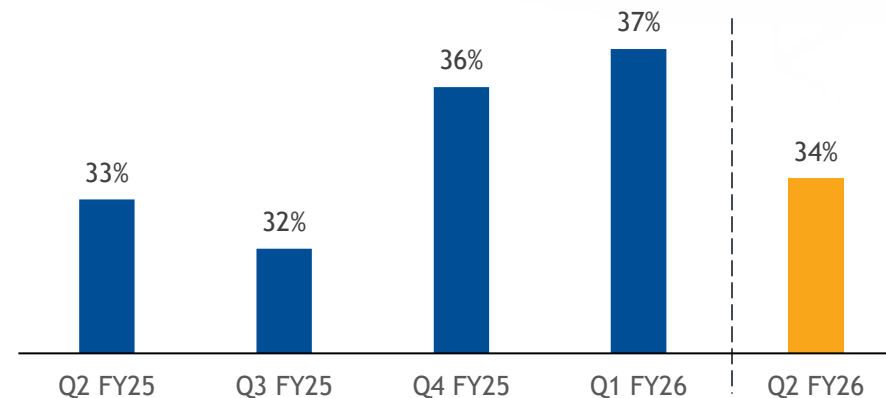


- Supply Chain Finance book up by 38.5% YoY
- CIB (excl.credit substitutes) book grew by 2% QoQ
- CoB book grew by 6.9% QoQ

Portfolio mix incl Cr Substitutes (Sep-25)



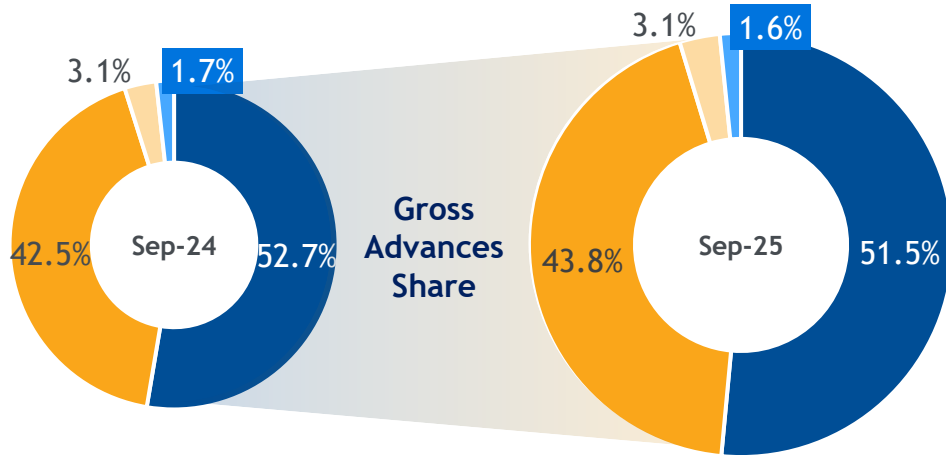
Wholesale Banking Self-Funding level



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Asset Book - Trend Analysis

Asset Book Transformation - Focused Rebalancing in Play

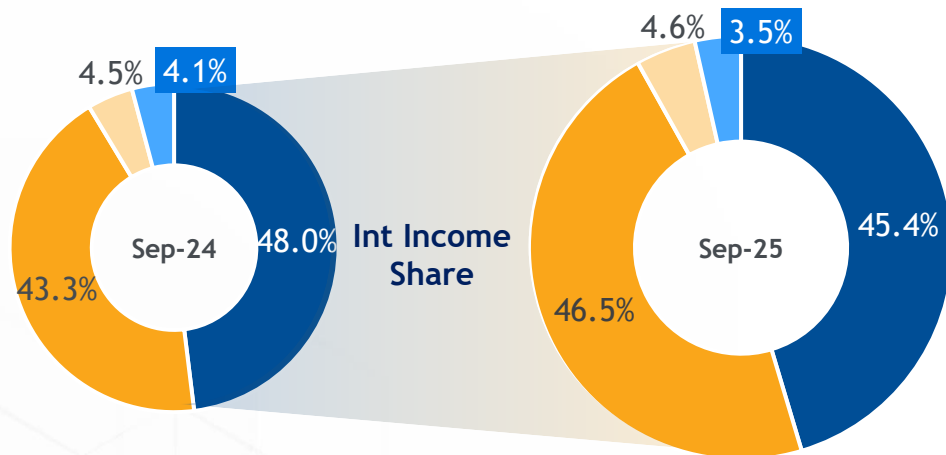


Very High Yielding
Micro Advances

High Yielding
CC | PL

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

Low Yielding
Housing
CIB (incl IBU)



Credit Cards*



19%
YoY growth

4,025
Gross advances
(INRcr)

Personal Loans*



-7%
YoY growth

3,658
Gross advances
(INRcr)

Small Business loans (BuB+CB)*



15%
YoY growth

46,379
Gross advances
(INRcr)

CV/CE*



28%
YoY growth

5,048
Gross advances
(INRcr)

Micro Advances*



-2%
YoY growth

4,023
Gross advances
(INRcr)

YoY growth for gross advances as of Sep-25

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

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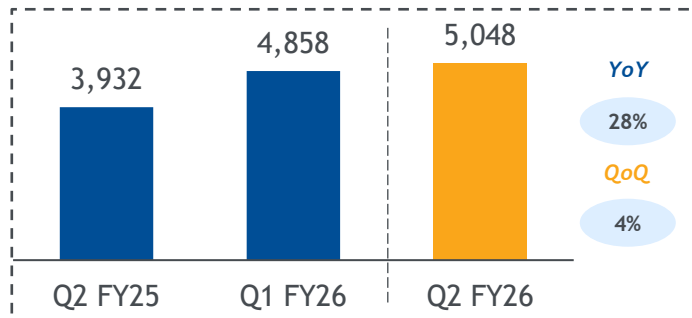
Select high/medium margin lending products



CV / CE

✓ Tie-up with all major OEMs

Portfolio (₹ in cr)



Disbursements:

647 ₹cr
(Q2 FY26)

PSL:

81%



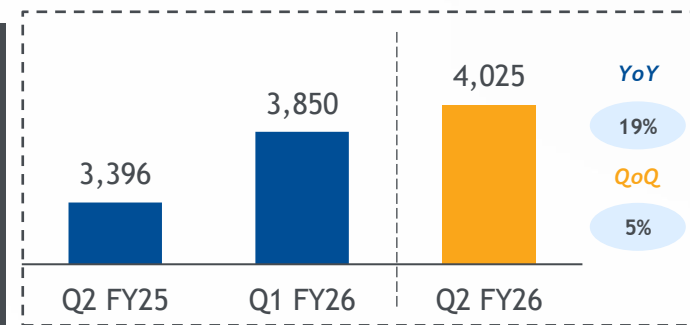
Avg. ticket size:

₹ 27L



Credit Cards

Portfolio (₹ in cr)



Average Ticket Size

₹11,355



Cards Issued: Qtr:

2.11 Lakhs



Tonnage:

57.05



Gold loans

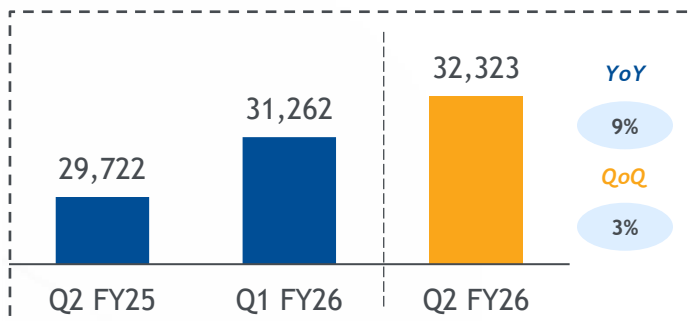
Yield

10.2%



LTV:

55.64%



Portfolio (₹ in cr)

No of customers:

12L+



99%+ women

Reach:



23 states
2 UT

Network:

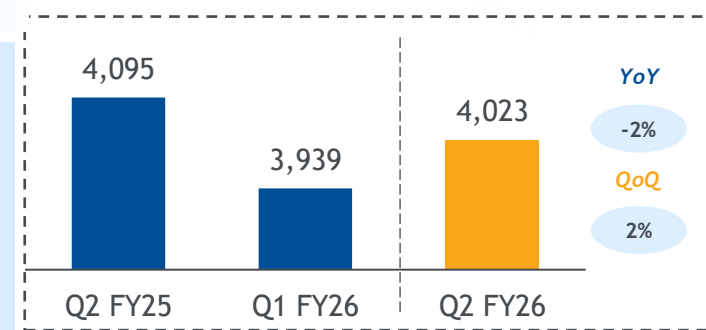
27 BC partners

~1000 BC outlets



Micro Advances

Portfolio (₹ in cr)



Gold Loan Book Sees Dual Gains in LTV and Yield

*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.

FEDERAL BANK

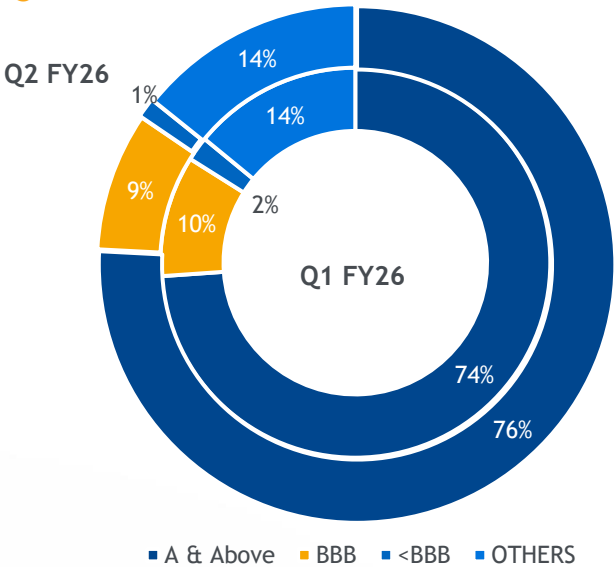
YOUR PERFECT BANKING PARTNER

Rating distribution

Strong Rating Distribution Highlights
Ongoing Focus on Asset Quality

Rating distribution (CIB)

External rating of CIB advances

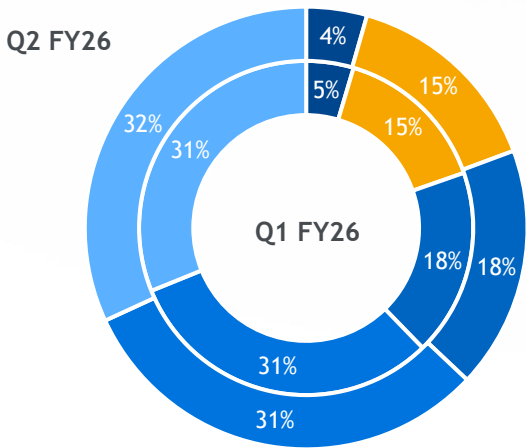


Internal Rating of 'OTHERS'
(Externally unrated CIB from above table)

Rating	Q1 FY26	Q2 FY26
FBR1	12%	12%
FBR2/FBR3	3%	1%
FBR4	12%	16%
Below FBR4 & unrated ¹	73%	71%

Rating distribution (advances excluding CIB)

Internal rating of advances excluding CIB



1) FBR1 2) FBR2/FBR3 3) FBR4 4) FBR5/FBR6 5) OTHERS

Fee income / other income

Diversified and granular fee income

₹ in Cr	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	QoQ	YoY
Commissions & Exchanges	83	84	89	91	98	8% ▲	18% ▲
Insurance distribution income	64	53	78	65	108	66% ▲	69% ▲
Processing fees & Other charges from loans	193	181	177	155	190	23% ▲	-1% ▼
Other service charges	386	394	409	425	407	-4% ▼	6% ▲
Forex and Derivatives (Client)	58	44	49	51	82	62% ▲	41% ▲
Fee income	784	756	801	786	886	13% ▲	13% ▲
Treasury income	146	92	88	265	113	-57% ▼	-23% ▼
Other non fee income	34	69	118	62	84	36% ▲	146% ▲
Total other income	964	916	1006	1,113	1,082	-3% ▼	12% ▲

Record Fee Income Powered by Strong Para-Banking Momentum

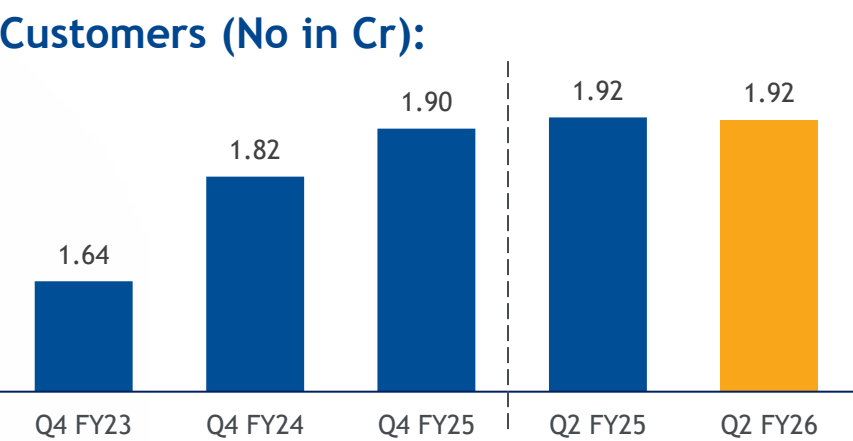
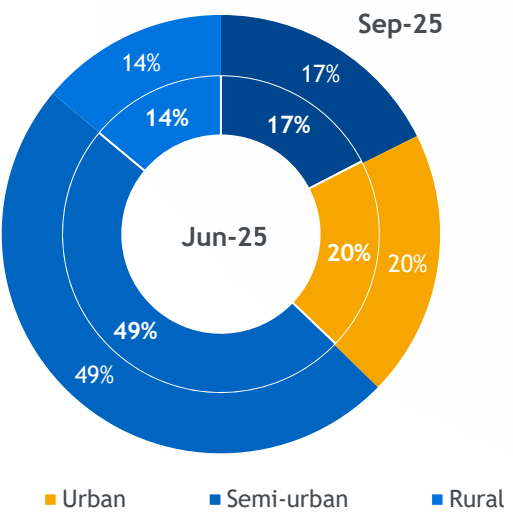
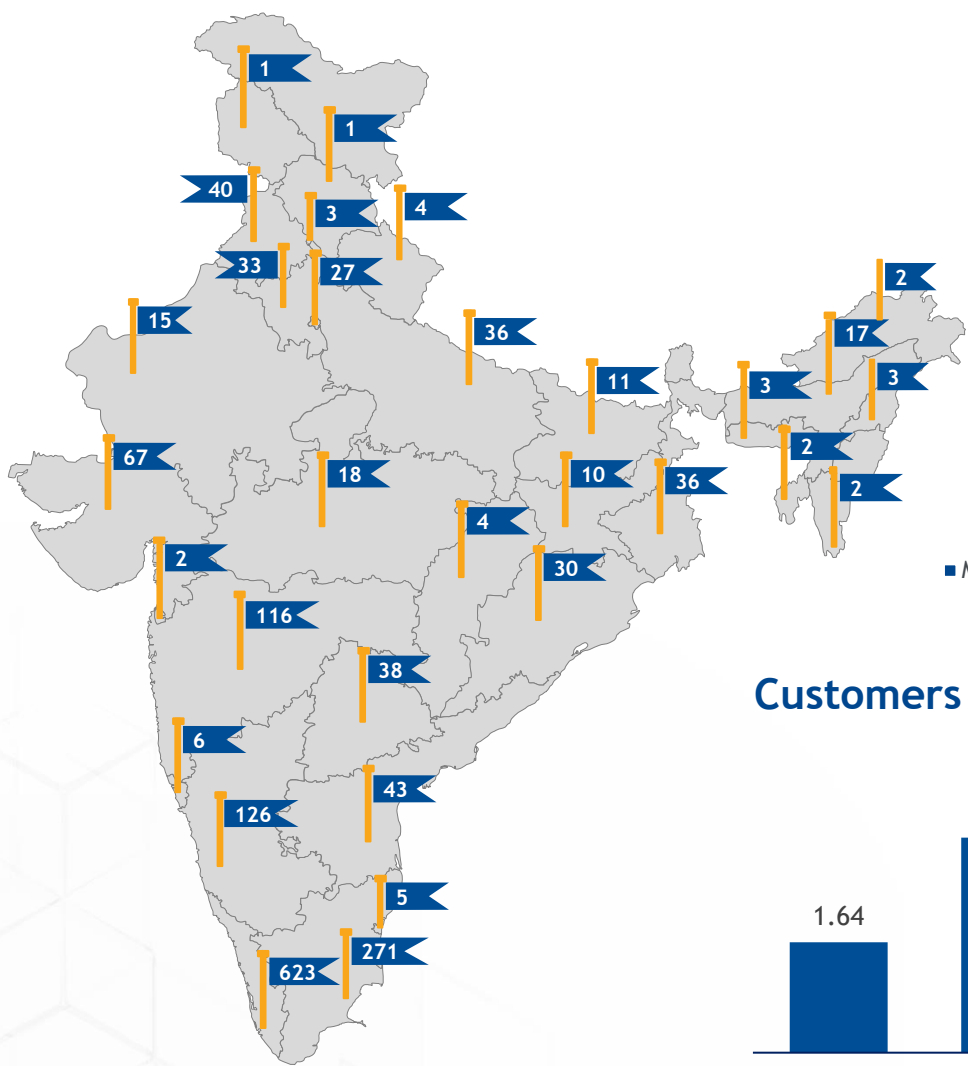
Capital position

Strong Capital Position Supporting a Self-Funded Growth Strategy

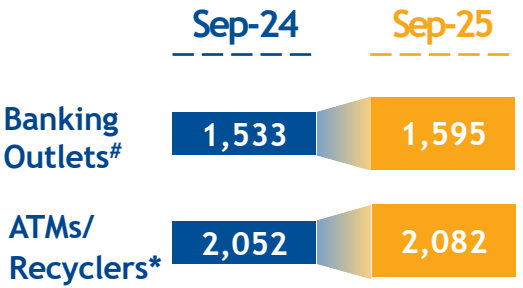
₹ in Cr	Jun-25	Sep-25
Risk weighted assets		
Credit risk	1,92,594	1,95,837
Market risk	2,903	4,034
Operational risk	20,619	20,619
Total RWA	2,16,116	2,20,490
Tier-I capital funds	31,737	31,674
Tier-II capital funds	2,896	2,963
Total capital funds	34,633	34,637
CRAR	16.03%	15.71%
Tier-I	14.69%	14.37%
Tier-II	1.34%	1.34%



Distribution: Deriving efficiency from footprint

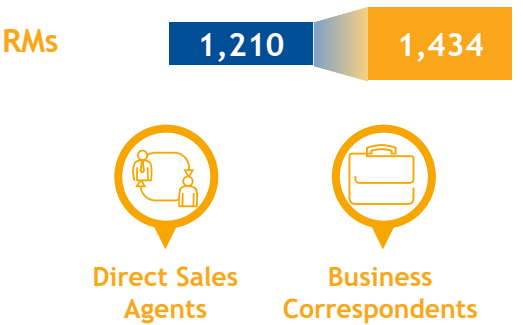


Continuous investment in expanding Pan India footprint



LITE BRANCH
HEAVY DISTRIBUTION

Driven by alternate channels



*Including Cash Recyclers
#Including Extension counters



Innovation through partnerships

Liability
Partners



Jupiter



paisabazaar.com



MARKETS
paytm

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



Support
Systems

Collaborative Partnerships Powering Innovation and Customer Value



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Growth through partnerships

Partners

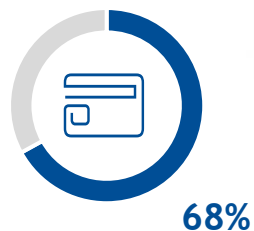
Business Share in FY'26

Key metrics¹

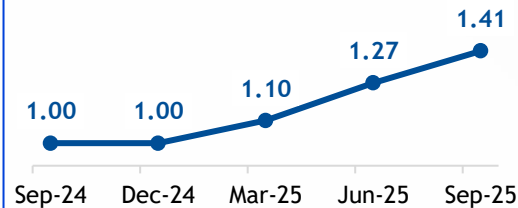
Co-branded credit cards



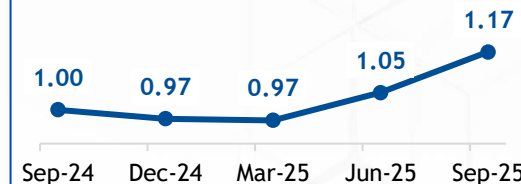
Card programs under CUG²



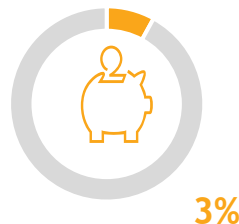
Cards Issued:



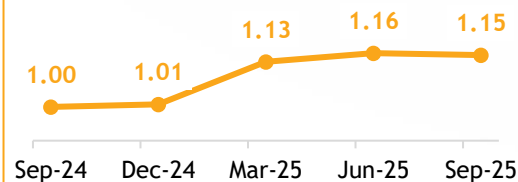
ENR:



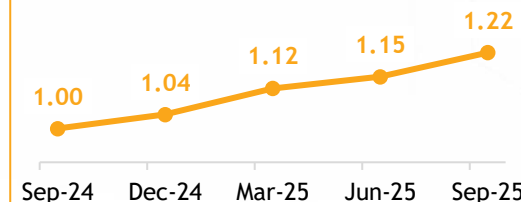
Savings franchise



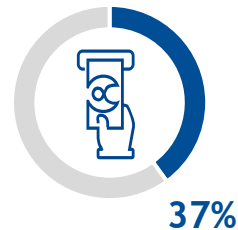
TD Balance



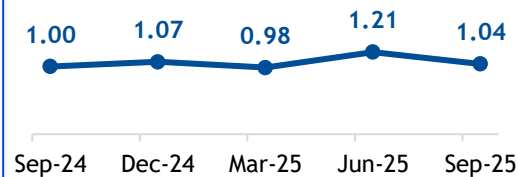
CASA Balance:



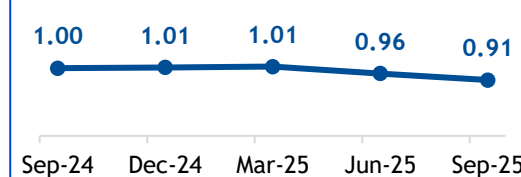
Personal loans



#Accounts:



PL Balance:

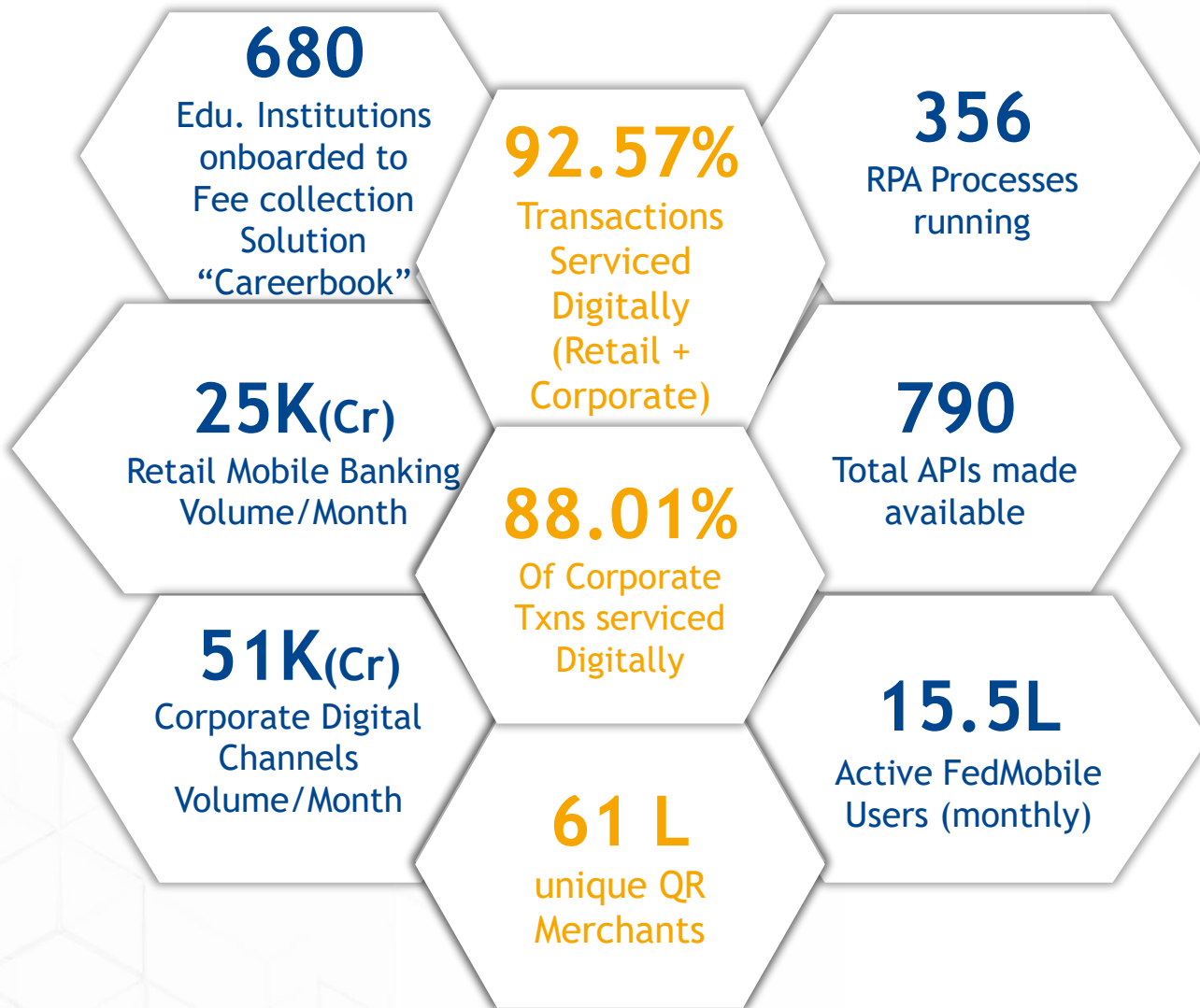


¹ Indexed Number

² Card programs under CUG: Jupiter

³ New Partnership launched in Q2 FY26

Digitization as a Multiplier

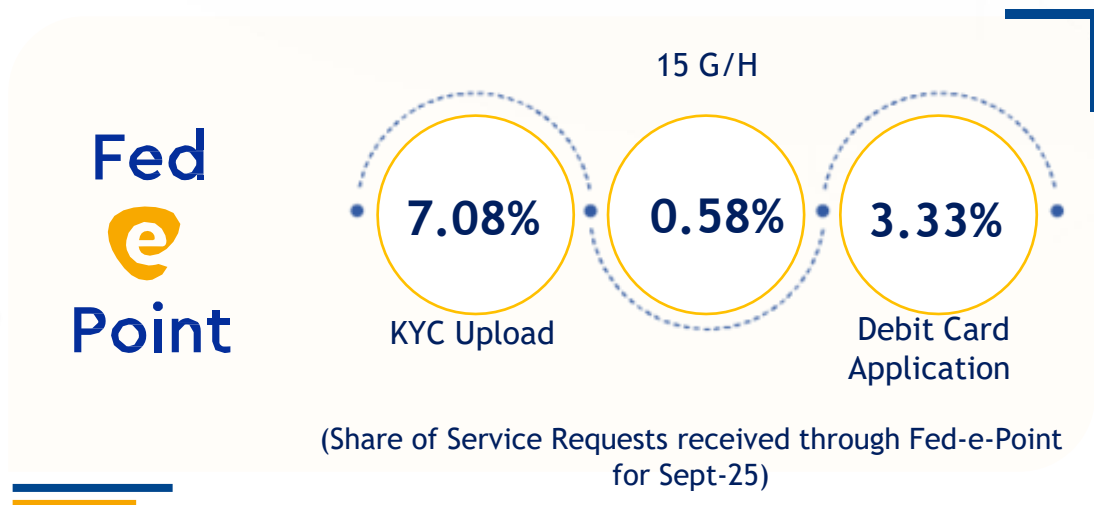


DIGITAL AT THE FORE
HUMAN AT THE CORE

Feddy is Live on

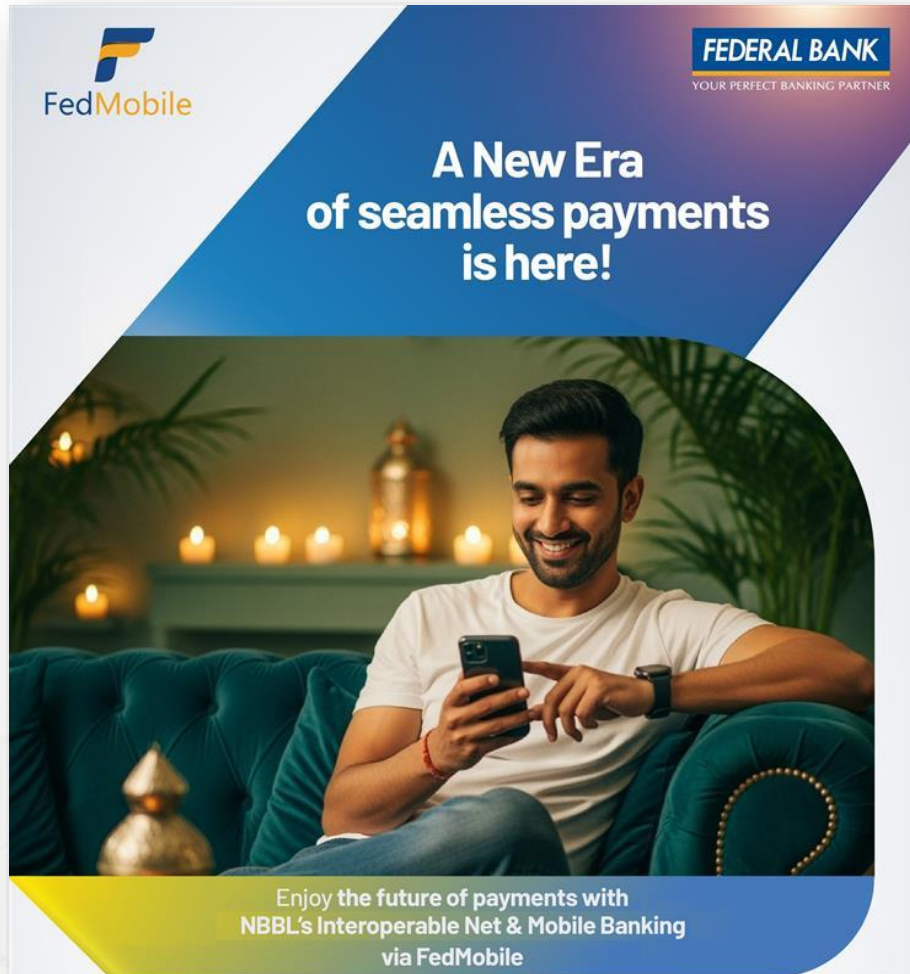
Approx 10 Lakh Queries answered by Feddy in this QTR

Digital Assistant - Feddy



Major Initiatives Launched at Global FinTech Festival (GFF)

Banking Connect: Transforming Digital Payments with Interoperability:



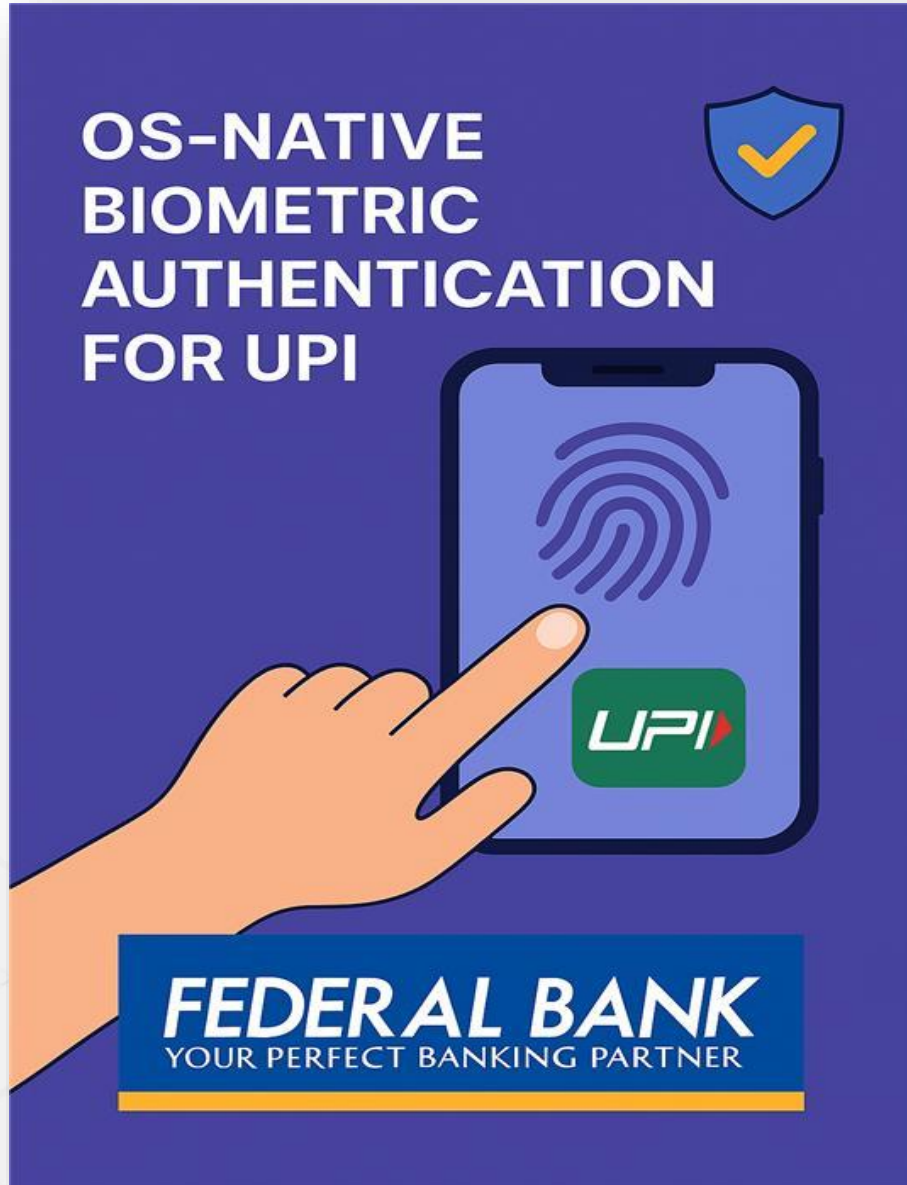
Banking Connect is an Interoperable Net & Mobile Banking (IBMB) solution that revolutionizes traditional net banking by making it seamless, secure, and standardized across banks and merchants.

Key Features & Benefits:

- **Cross-Bank Interoperability:** Customers can transact across banks without needing separate merchant integrations.
- **Intent-Based & QR-Based Payments:**
 - Initiate payments on merchant platforms and authorize via FedMobile.
 - Dynamic QR codes for instant, error-free desktop-to-mobile transactions.
- **Centralized Processing & Dispute Management:** Faster settlements, real-time reconciliation, and transparent resolution of disputes.
- **Next-Gen Security & Speed:** Centralized architecture ensures secure, reliable, and scalable large-value transactions.
- **UPI-Like Experience for Net Banking:** Standardized flows for NEFT, RTGS, IMPS, and newer payment journeys



Major Initiatives Launched at Global FinTech Festival (GFF)



Biometric Authentication for UPI Transactions:

Key Features & Benefits:

- **Seamless & Secure Authentication:** Utilizes smartphone's biometrics, like fingerprint or facial recognition, for UPI transactions, ensuring fast, frictionless, and secure user experiences without requiring UPI PIN memorization.
- **Reduced Transaction Failures:** Minimizes transaction drop-offs caused by UPI PIN-related issues or OTP failures, while eliminating the need to remember multiple UPI PINs.
- **Configurable & Scalable:** Supports for multiple UPI transaction types, account categories, with built-in mechanisms for consent management and fallback to PIN-based authentication. Customer can utilize the functionality via supporting 3rd party UPI Apps.

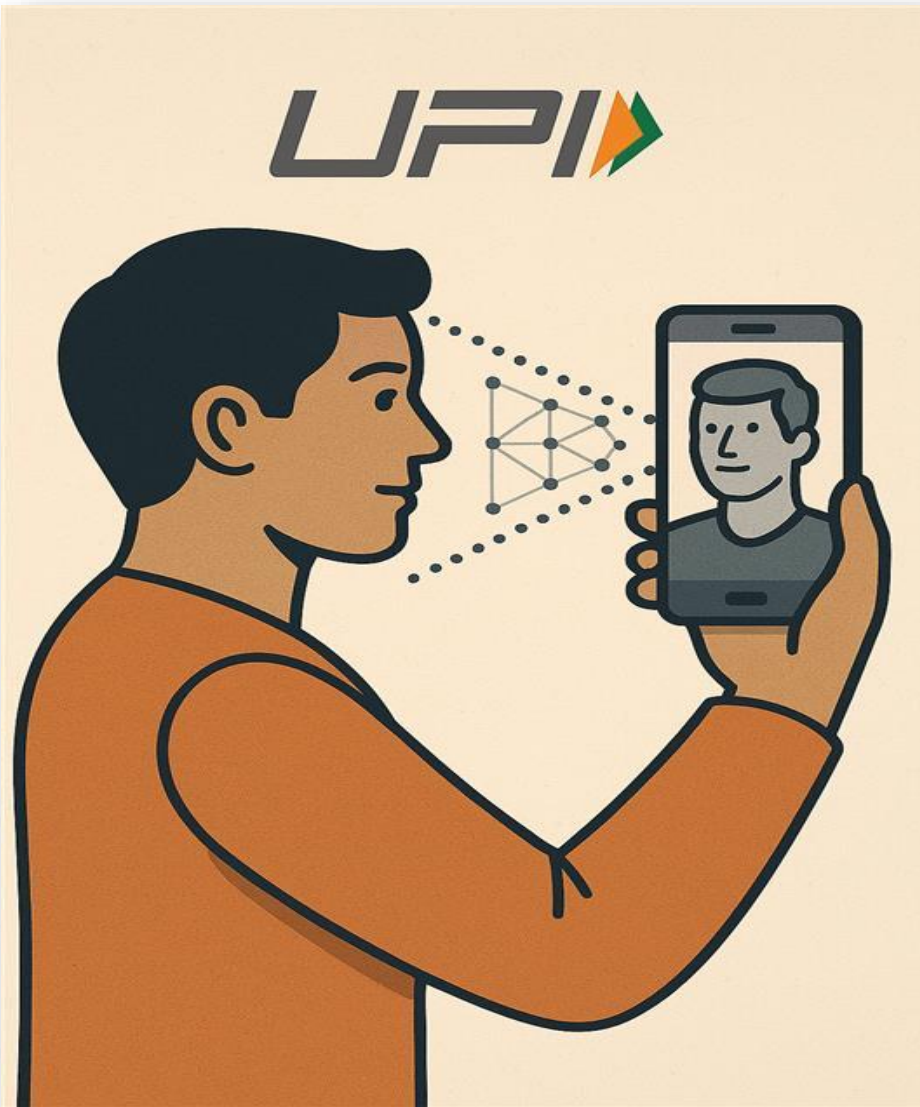


Major Initiatives Launched at Global FinTech Festival (GFF)

Face Authentication for UPI PIN Set/Reset:

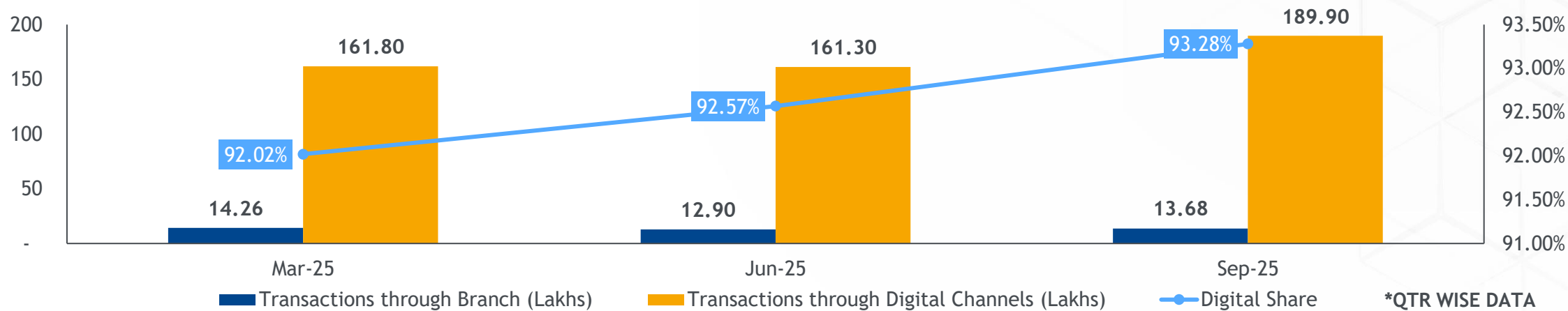
Key Features & Benefits:

- **Card-Free Authentication:** Enables users to set or reset their UPI PIN using facial biometrics, eliminating the need for debit card details or physical card possession, making UPI inclusive for users without cards.
- **Secure and Compliant Biometric Verification:** Utilizes Aadhaar-linked facial biometrics stored securely with UIDAI, ensuring high levels of security and compliance with regulatory standards for identity verification.
- **Enhanced User Convenience:** Offers a seamless experience by integrating UIDAI's Face RD service for facial authentication, reducing dependency on OTP delivery and minimizing delays or failures associated with SMS-based authentication. Customer can utilize the functionality via supporting 3rd party UPI Apps.

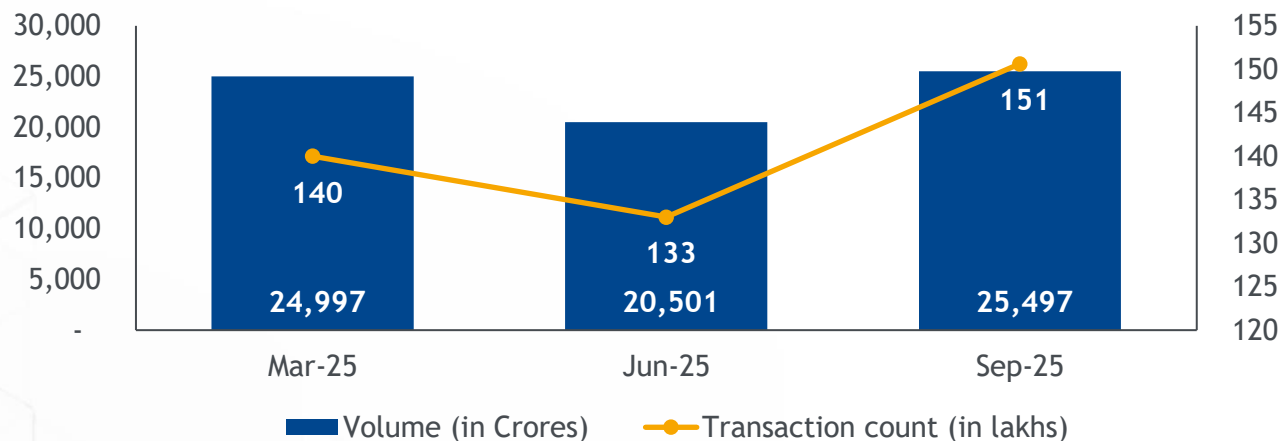


Digital migration

Branch vs. Digital Transactions (in Lakhs)



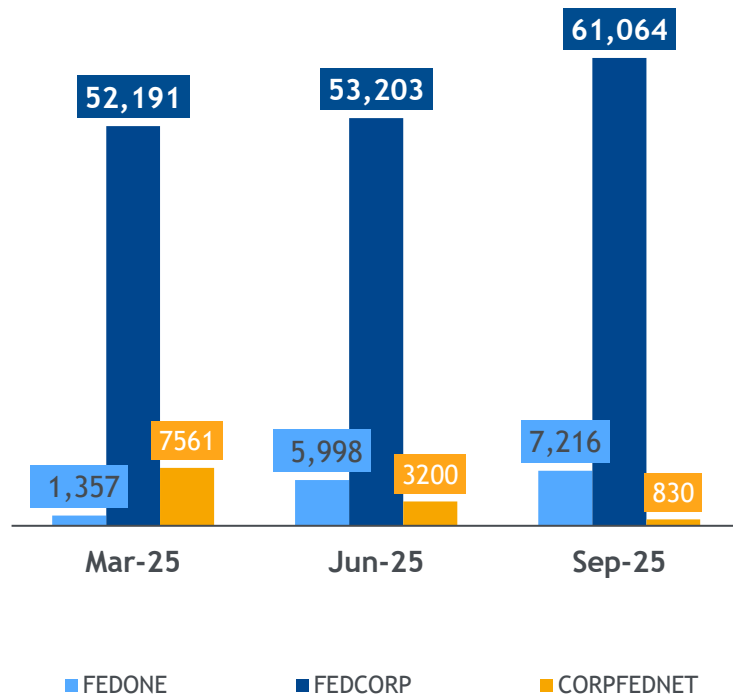
Mobile banking volume & Txn Count



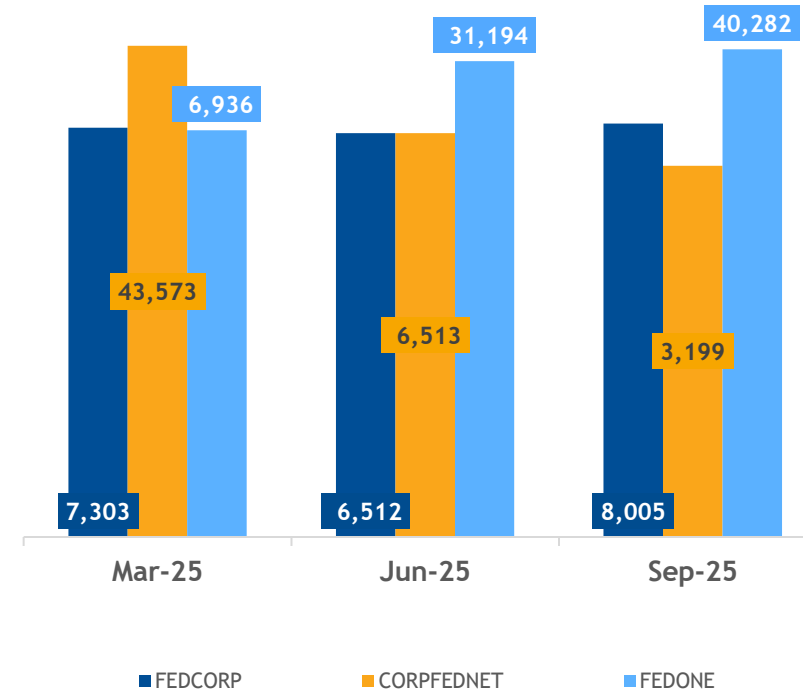
- Digital share has increased as compared to last quarter and stands above **93.5%** for the month of Sep-25.
- Mobile Banking transaction count has increased as compared to last quarter to **Rs.151.00 lakhs**.

Corporate Digital Products

Active Users

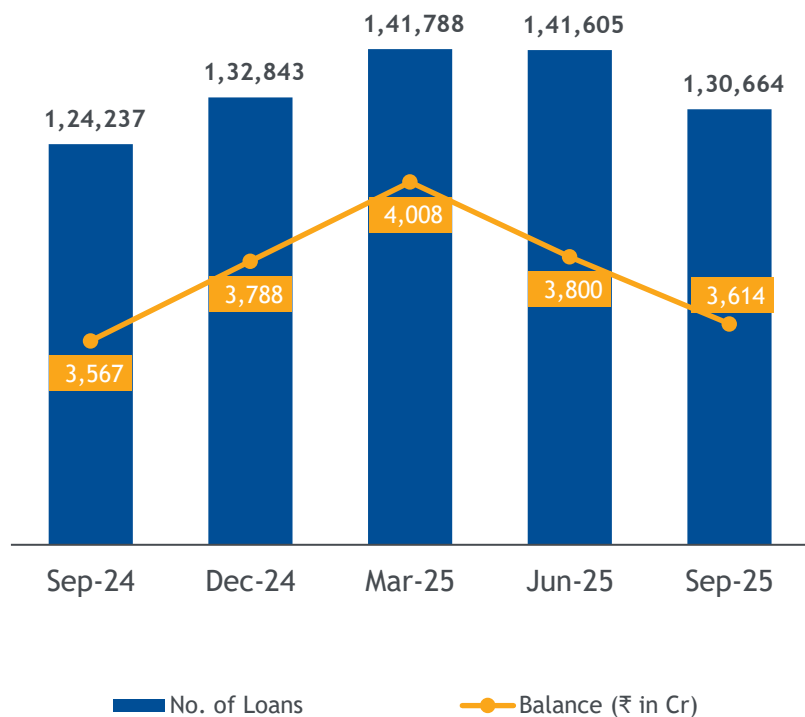


Corporate Txn Vol (₹ in Cr)

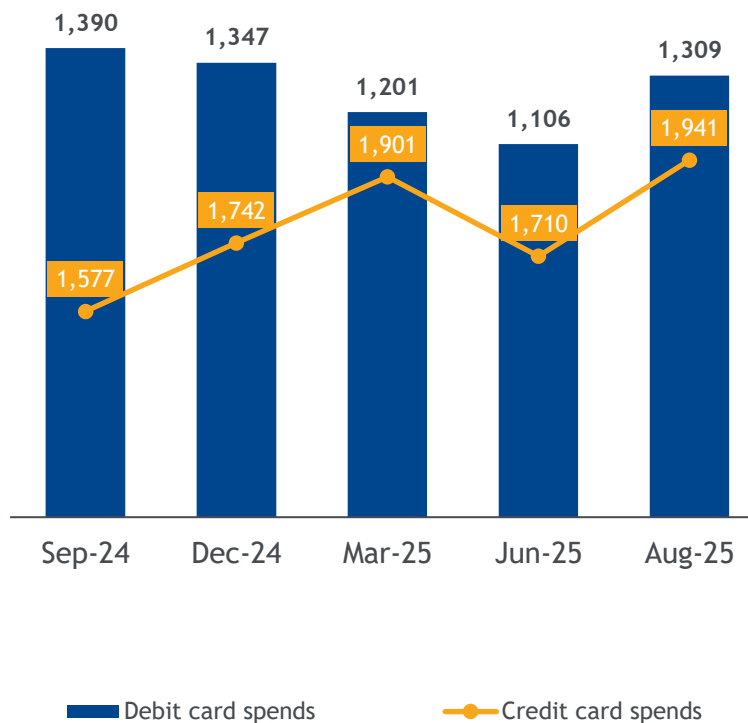


Digital lending and card spends

BYOM Digital Personal Loans



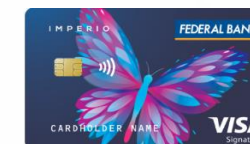
Card spends (₹ in Cr)¹



Credit Cards - Market share

Cards O/s:	Spends:
1.89%	1.35%

Rank 9 in credit card spends



Debit Cards - Market share

Cards O/s:	Spends:
6%	7%

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 Aug'25

Appendix

FEDERAL BANK

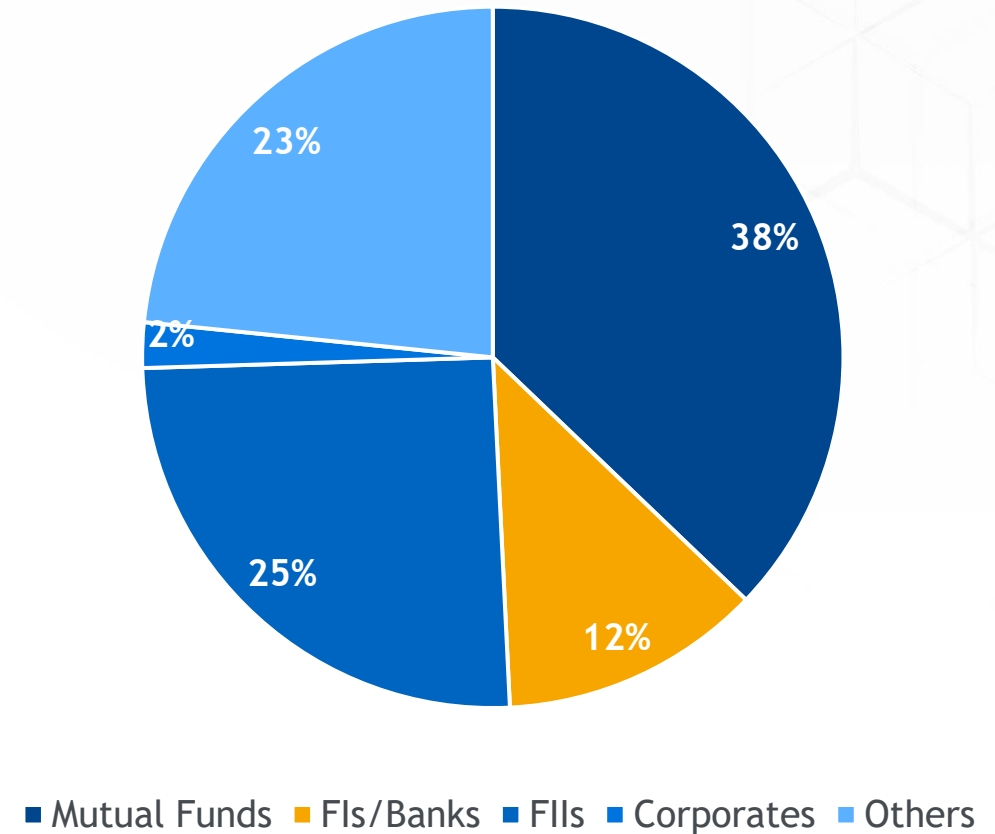
YOUR PERFECT BANKING PARTNER



Balance sheet & shareholding pattern

₹ in Cr	Jun-25	Sep-25
LIABILITIES		
Capital	491	492
Reserves & surplus	33,928	34,564
Deposits	2,87,436	2,88,920
Borrowings	19,776	17,967
Other liabilities & provisions	11,667	14,137
TOTAL	3,53,298	3,56,080
ASSETS		
Cash & balance with RBI	15,583	15,367
Balances with banks, money at call	10,073	7,495
Investments	68,501	70,347
Advances	2,41,204	2,44,657
Fixed assets	1,463	1,453
Other assets	16,474	16,761
TOTAL	3,53,298	3,56,080

Share holding pattern (Sep-25)



Financials

₹ in Cr	Q2 FY25	Q1 FY26	Q2 FY26	Q-o-Q	Y-o-Y
Interest income	6,577	6,687	6,742	1%	3%
Interest expenses	4,210	4,350	4,247	-2%	1%
Net interest income	2,367	2,337	2,495	7%	5%
Other income	964	1,113	1,082	-3%	12%
Operating expense	1,766	1,894	1,933	2%	9%
Total income	7,541	7,800	7,824	0.3%	4%
Total expense	5,976	6,243	6,180	-1%	3%
Operating profit	1,565	1,556	1,644	6%	5%
Total provisions (inc. tax)	509	695	689	-1%	35%
Net profit	1,057	862	955	11%	-10%



Key Indicators

Shareholder value

	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26
Book Value (Per Share in ₹)	126.86	130.69	134.87	138.35	141.58
EPS (annualized)	17.11	15.45	17.02	14.07	15.42

Granularity

CASA + Deposits < ₹3Cr (% of Total Deposits)	80%	82%	81%	82%	83%
---	-----	-----	-----	-----	-----

Profitability (Annualized)

ROA %	1.28	1.14	1.24	1.00	1.09
RoRWA %	2.31	2.05	2.21	1.78	1.92
ROE %	13.65	12.00	12.82	10.30	11.01

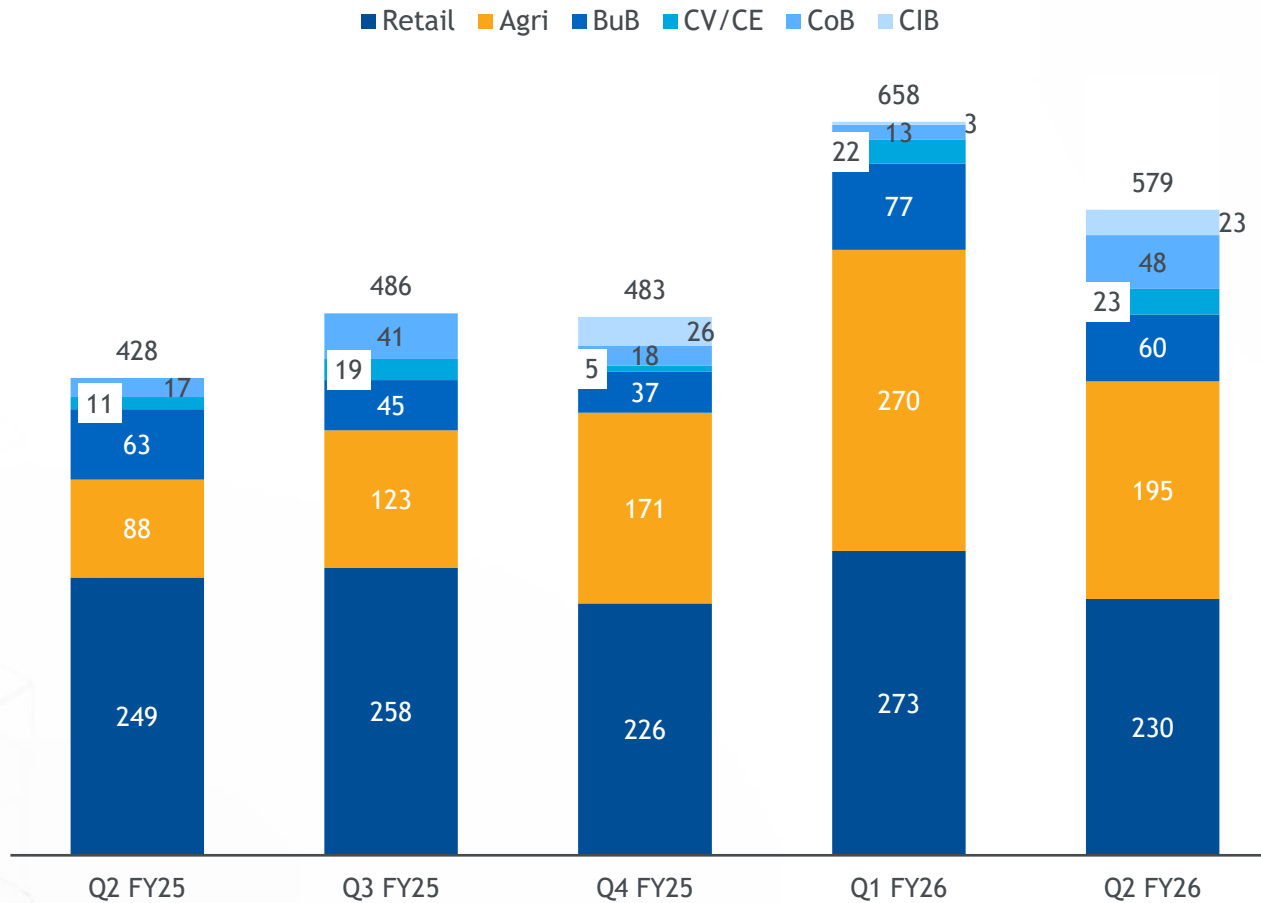
Efficiency

Cost / Income %	53.01	53.12	56.69	54.89	54.04
Net NPA %	0.57	0.49	0.44	0.48	0.48



Fresh slippages break up

Fresh slippages



₹ in cr

NPA Composition

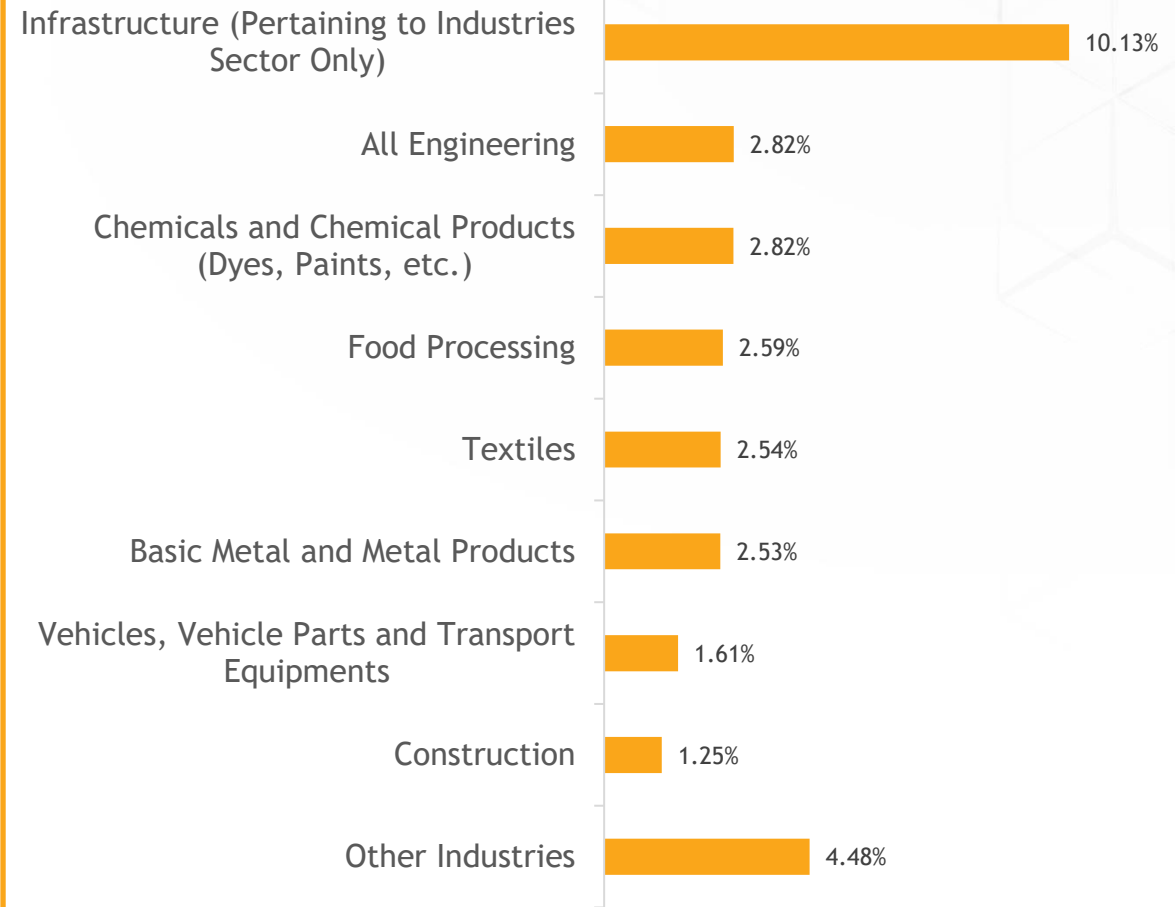
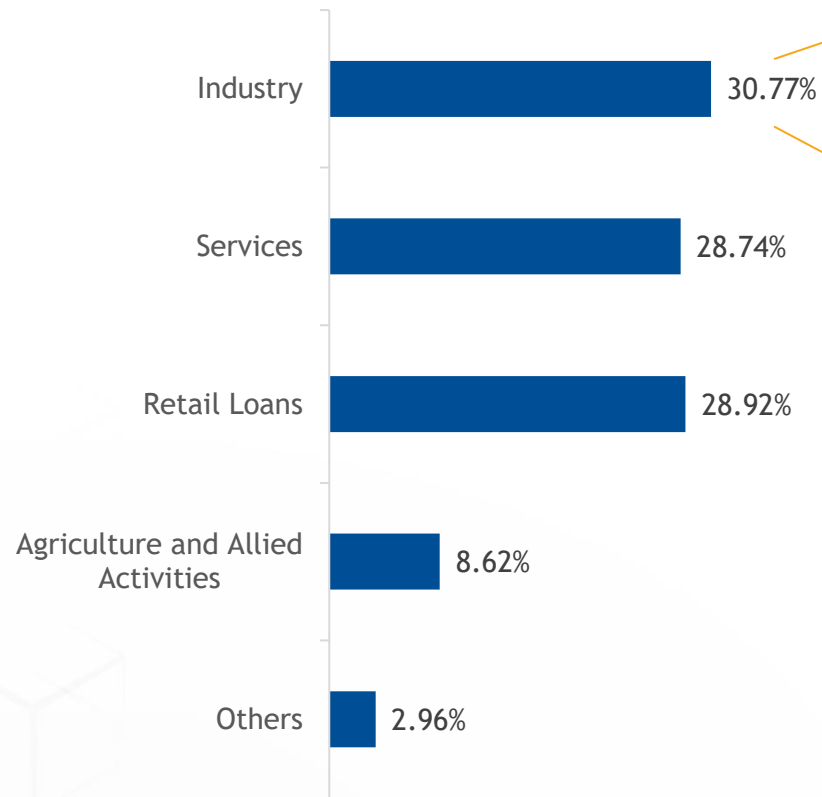
	Q2 FY25	Q1 FY26	Q2 FY26
Business	NPA	NPA	NPA
Gross NPA			
Retail	1,841	1,868	1,583
Agri/MFI	969	1,288	1,378
BuB	948	768	765
CV/CE	66	96	113
CoB	613	559	581
Corporate	447	91	112
Total	4,884	4,670	4,532
Net NPA	1,322	1,158	1,165

Restructured book

Type	Q1 FY26	Q2 FY26
	Standard	Standard
Balance	1,330	1,208
Of which Bonds	38	38

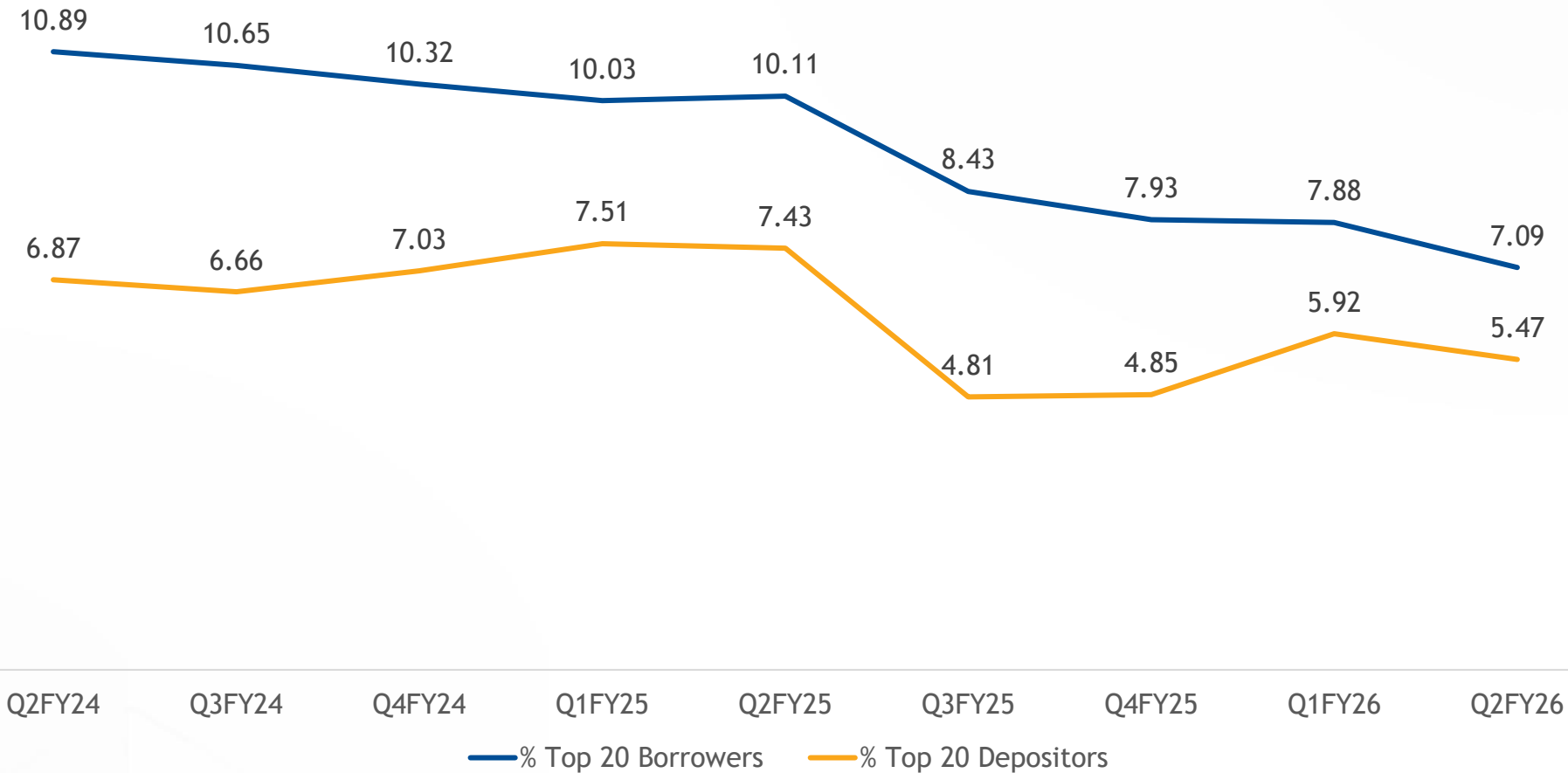


Top Sectors in Advance Portfolio as per Basel 3 Disclosure[#]



Top 20 concentration as a percentage of portfolio

Steady Decline in Top 20 Concentration Enhances Balance Sheet Resilience



Group companies

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Subsidiaries & Associates



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, Indore & Kochi
- Designed to deliver excellence in service, mitigation of risk and cost efficiencies



Fedbank Financial Services

Subsidiary

60.88%

- 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



Ageas Federal Life Insurance Company

Associate

26%

- 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

xx%

Stake owned by Federal Bank as of September 2025



KEY HIGHLIGHTS

- ❑ 60.88% stake held by Federal Bank Limited
- ❑ ROA and ROE reported at 2.4% and 12%, respectively.
- ❑ Distribution of 699 branches across 17 states and UTs.
- ❑ Capital Adequacy stands at 21.6%.

NPAs

Gross NPA and Net NPA stands at 1.9% & 1.3%, respectively.

FEDBANK
FINANCIAL SERVICES LIMITED

AUM

AUM increased by 13.5% YoY to ₹16,136 Cr.

Disbursals

₹5,205 Cr disbursed in Q2FY26, reflecting growth of 36.6% YoY.

Low Credit Cost

Credit Cost stands at 0.9%

Secured AUM

97.7% of the AUM continues to be secured.



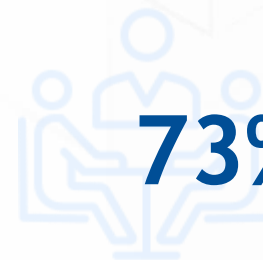
Corporate governance & ESG snapshot

Strong & Diverse Board



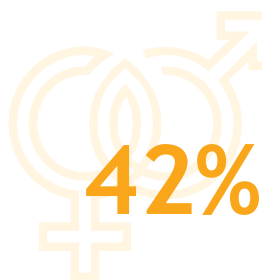
11

Total Board Members



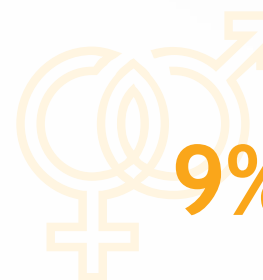
73% Independent Directors

Focus on Gender diversity



42%

Women Representation in workforce



9%

Women Representation in the Board

ESG

Cybersecurity Awareness



'Twice is Wise' - a Cybersecurity Awareness Campaign flagged off



Social Responsibility

Speak for India, debate competition conducted providing a transformative platform for student expression.



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	750kWp	2 Lakh Litre	20.00 Lakh	At least 10%	Greater than or equal to 40%
Target date	December 2025	March 2028	March 2028	March 2030	March 2028	Continuing target
Mar-25	₹ 9,280 Cr	530KWp	1,28,500 Litre	12.46 Lakh	2.6% of total occupied area	42%
Sep-25	₹ 9,706 Cr	530 KWp	1,28,500 Litre	12.80 Lakh	2.7% of total occupied area	42%
	Focused efforts to build green portfolio	Committed to sourcing sustainable energy	Environmentally responsible and sustainable practices	Committed & focused on an ongoing basis	IGBC certification obtained for 3 premises	Maintained on an ongoing basis

★ Commitments revised as targets were achieved well in advance of the deadlines.

Award-winning franchise & other initiatives / highlights

Circling Back : Savings Ki Vidya Campaign



CSR Campaign - Twice is Wise



Awards / Recognitions



Federal Bank receives the Best AI/ML in Cloud Operations at the Data Centre and Cloud Innovation Summit 2025

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