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SEC/LODR/266/2025-26 October 18, 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

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 PRAVINCHANDRA RAJDEV
Digitally signed by SAMIR PRAVINCHANDRA RAJDEV
Date: 2025.10.18 12:13:45 +05'30'

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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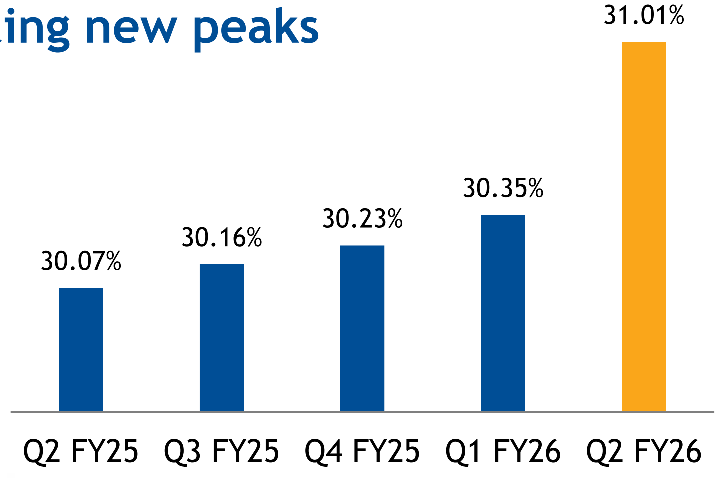
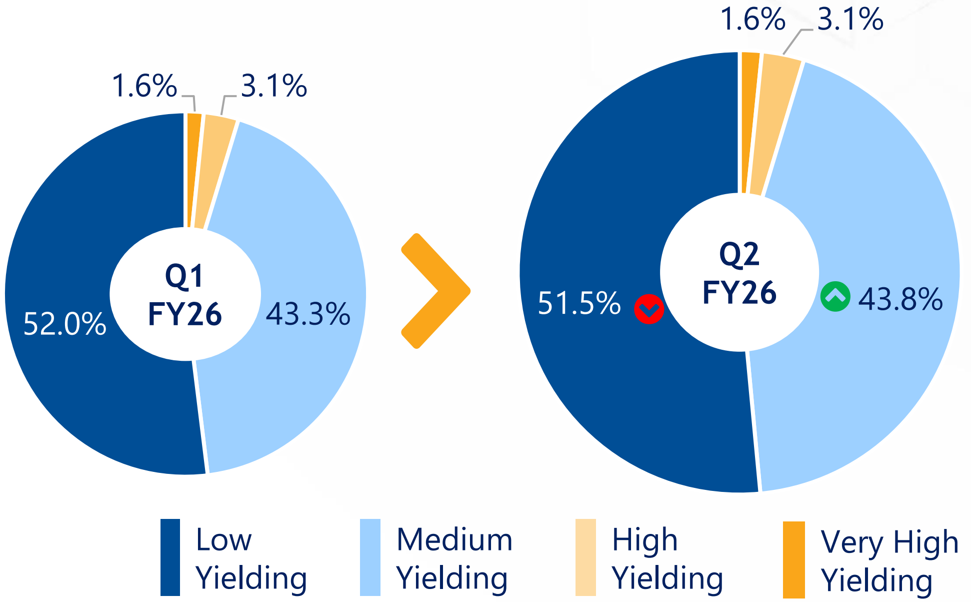
Q2FY26 - Executing with Focus

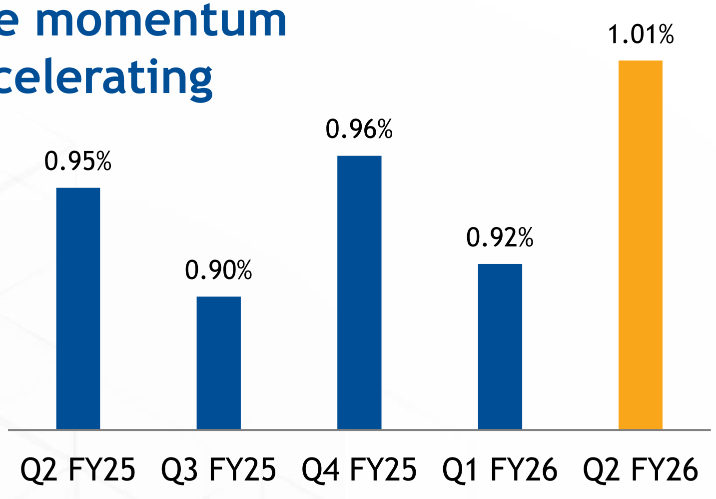
CASA franchise scaling new peaks



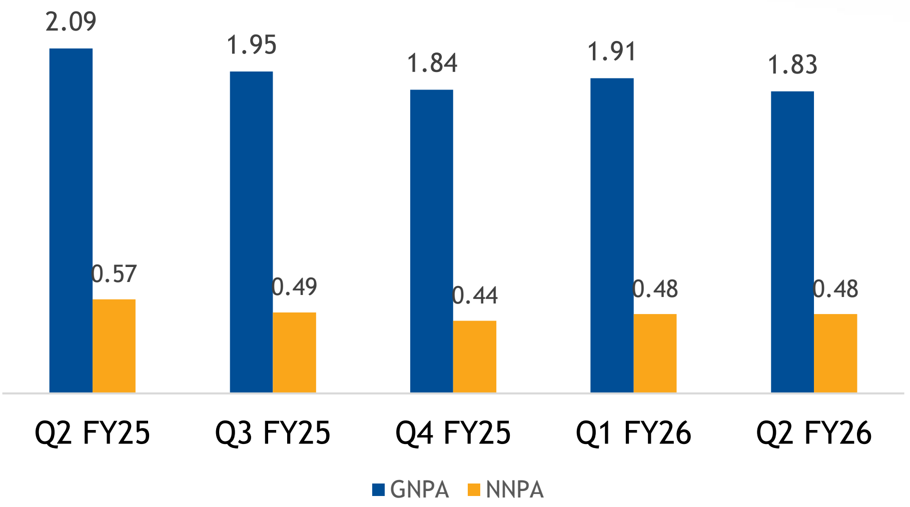
Asset engine reshaped for better yield



Fee momentum accelerating



Asset quality hits decadal best

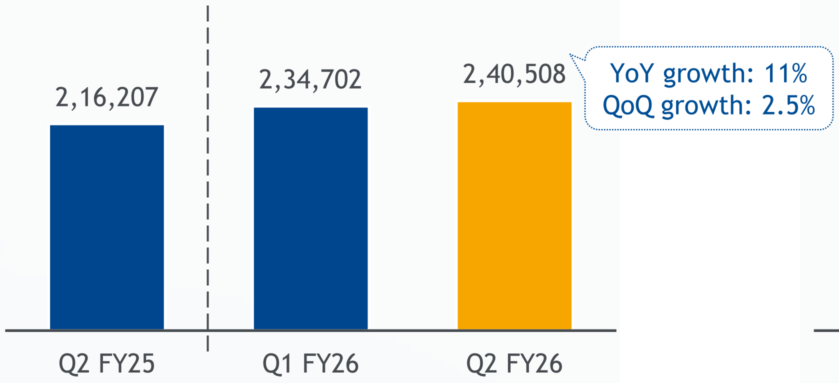


Durable growth strategy anchored in profitability and prudence

DEPOSITS

CASA + Dep <3Cr:

(₹ in cr)



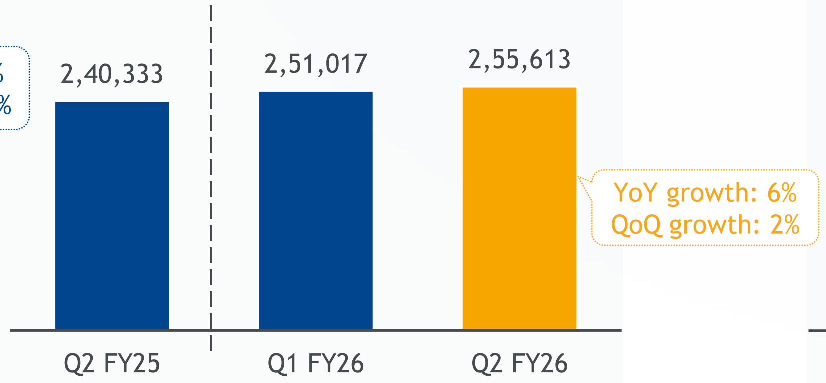
- ✓ CASA grew by 2.7% on a QoQ basis
- ✓ Resident SB book grew by 2.7% on a QoQ basis
- ✓ NRE SB grew by 4.7% on a QoQ basis.
- ✓ Total SB (Incl Bespoke) grew by 3.6% on a QoQ basis.
- ✓ NR Deposits grew by 2.17% on a QoQ basis.

Deposit mobilization continues

ADVANCES

Customer Assets[1]:

(₹ in cr)

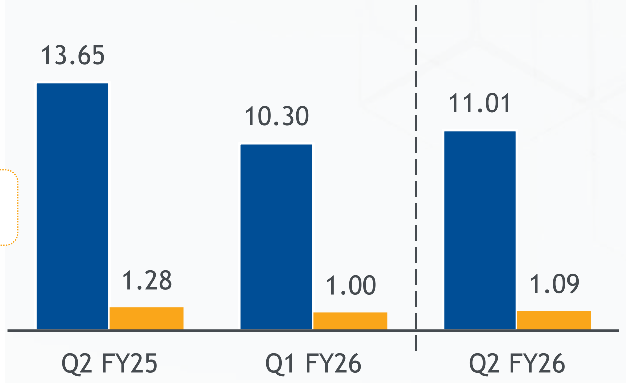


- ✓ Retail Book# up by 1.3% QoQ
- ✓ Business Banking book# up by 2.3% QoQ
- ✓ CIB[2] # grew by 1.4% QoQ
- ✓ CoB[3] # grew by 6.9% QoQ
- ✓ CV/CE[4] # up by 3.9% QoQ
- ✓ Micro Advances up by 2.1% QoQ

Advances growth diversified

PROFITABILITY

Profitability:



% change	QoQ (%)	YoY (%)
Total Income	0.3	4
NII	7	5

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

Delivering Sustained Profitability

Stronger NII growth relative to Balance Sheet expansion

*Annualized
[1]Customer Assets includes Credit Substitutes and without accounting for sale via IBPC
[2]Corporate and Institutional Banking
[3]Commercial Banking
[4]Commercial 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.

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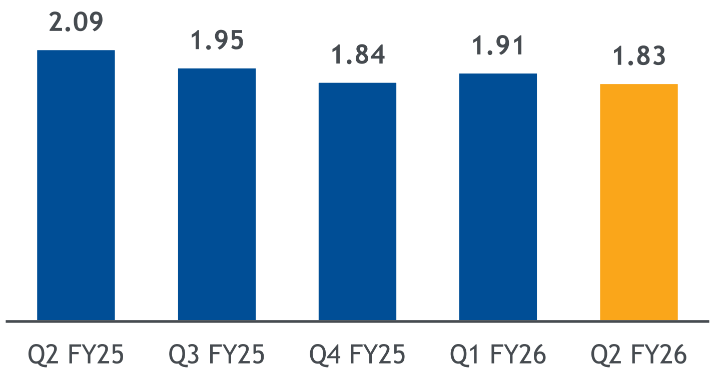
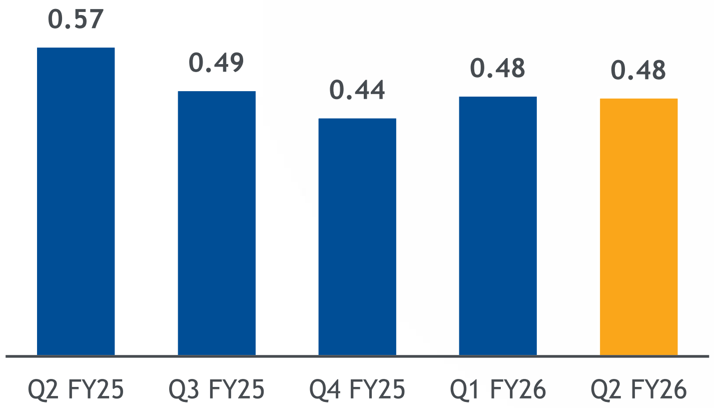
Asset quality trends

Asset quality continues to hold firm despite adverse macros.

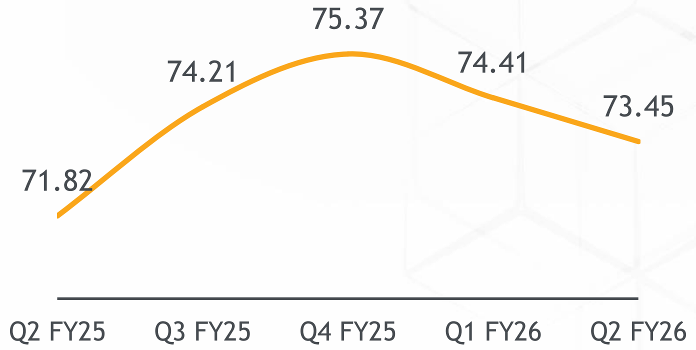
GNPA (%)



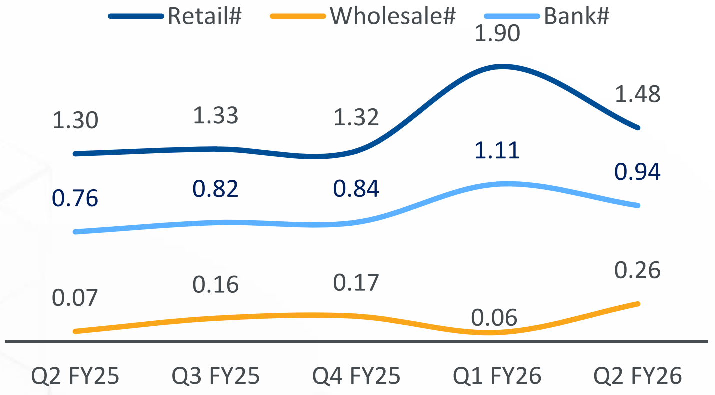
NNPA (%)



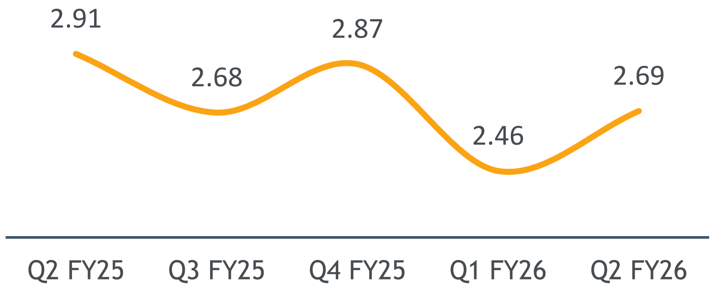
PCR (%)[1]



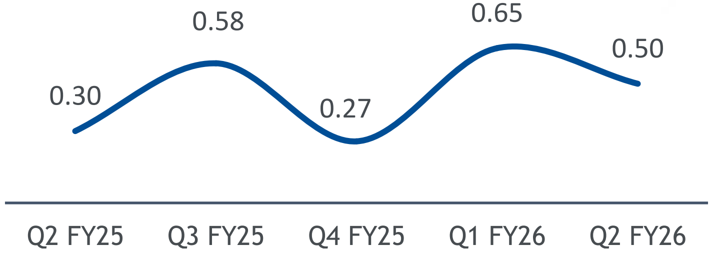
Slippage rate (%)*



Risk adjusted NIM (%)*



Credit costs (%)*



*Annualised
[1]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.

Decadal best Gross NPA at 1.83%

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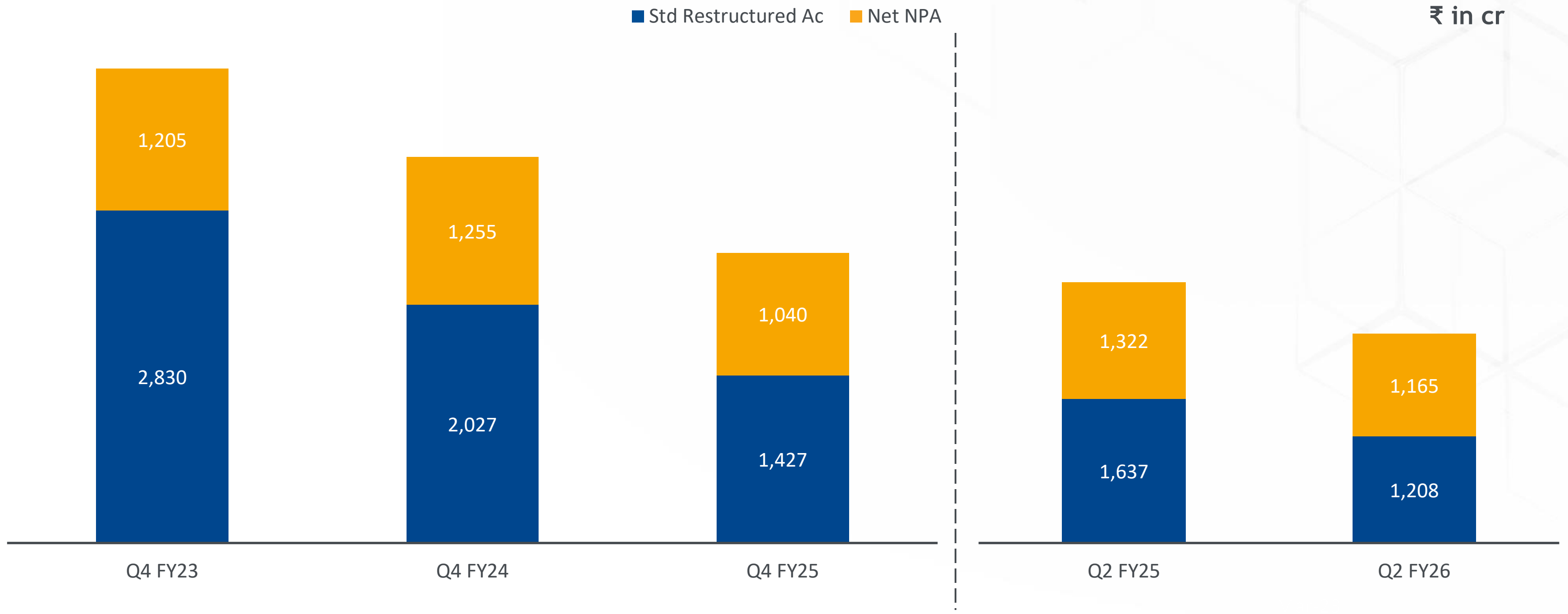
Asset quality trends (contd)

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**

Provisions in Q2

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

Entire book remains resilient despite tough macro conditions

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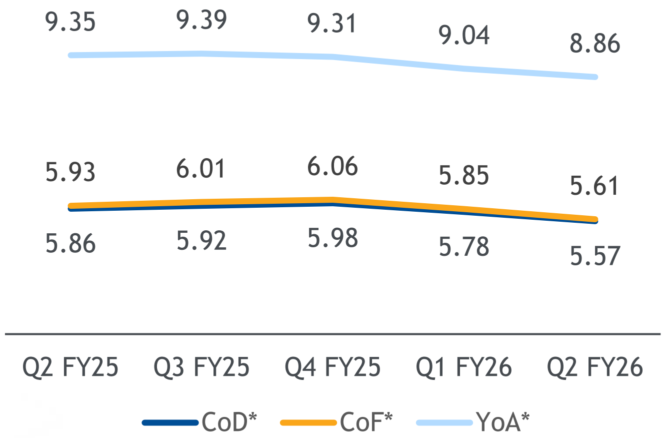
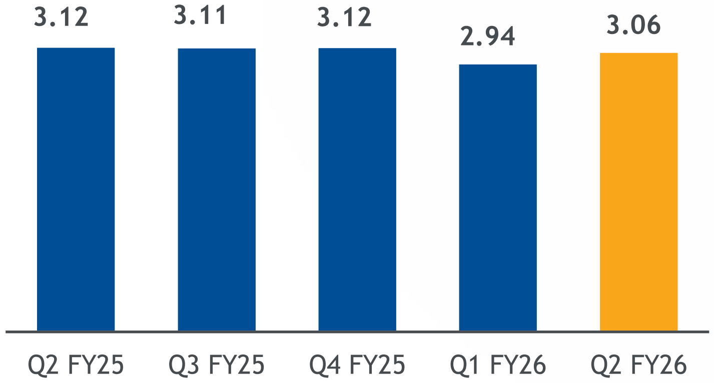
Key ratios

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

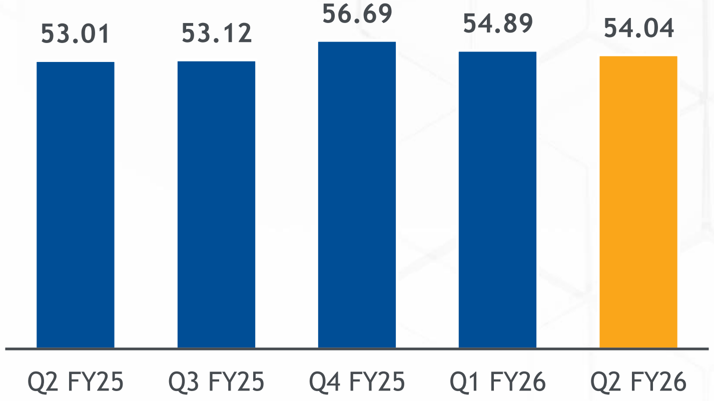
Cost of Deposits, Cost of Funds, Yield on Advances (%)



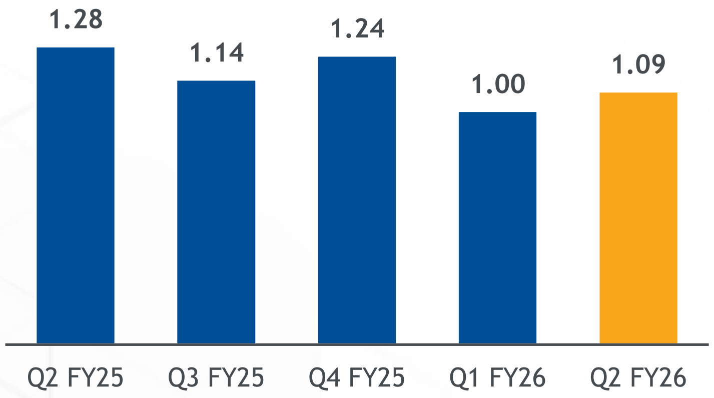
Net interest margin (%)*



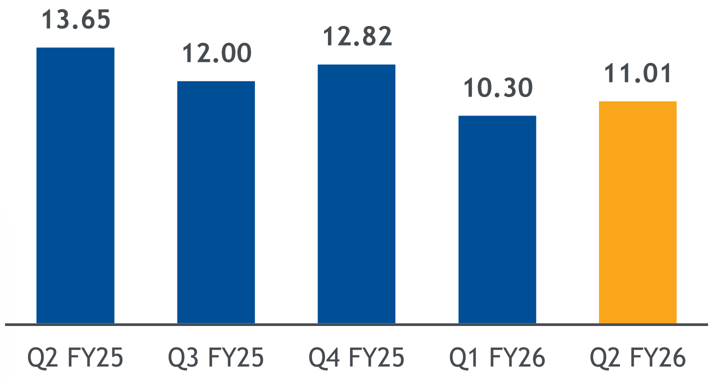
Cost to income ratio (%)



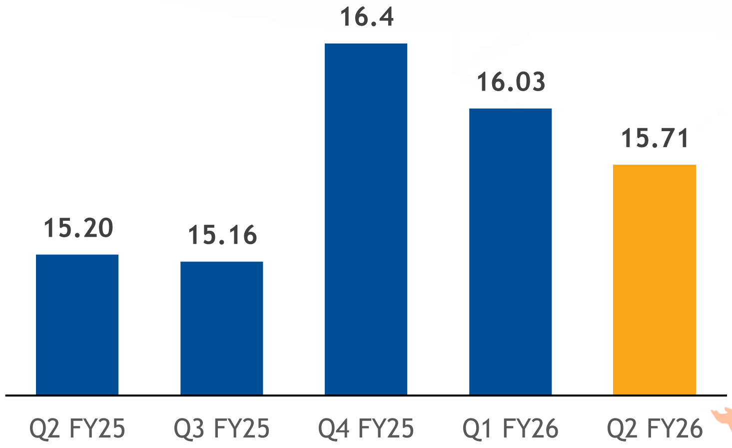
RoA (%)*



RoE (%)*



CRAR (%)



*Annualized

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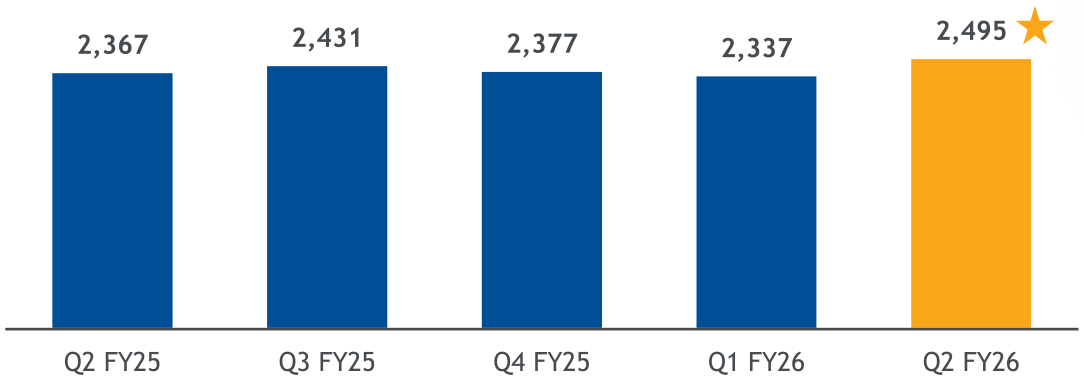
Key P&L parameters

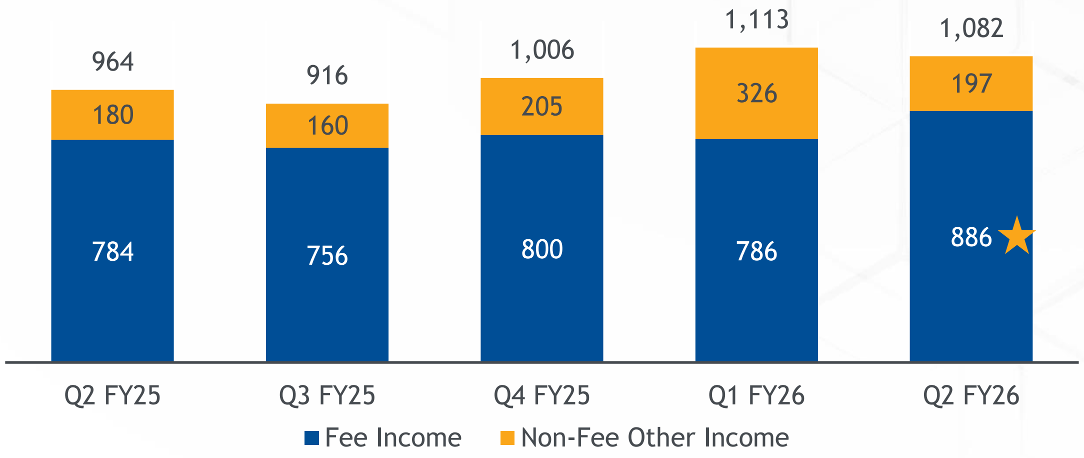
Fee-to-assets now above 1% — a milestone that reflects steady scaling of the bank's fee income franchise and improved competitiveness.

₹ in cr

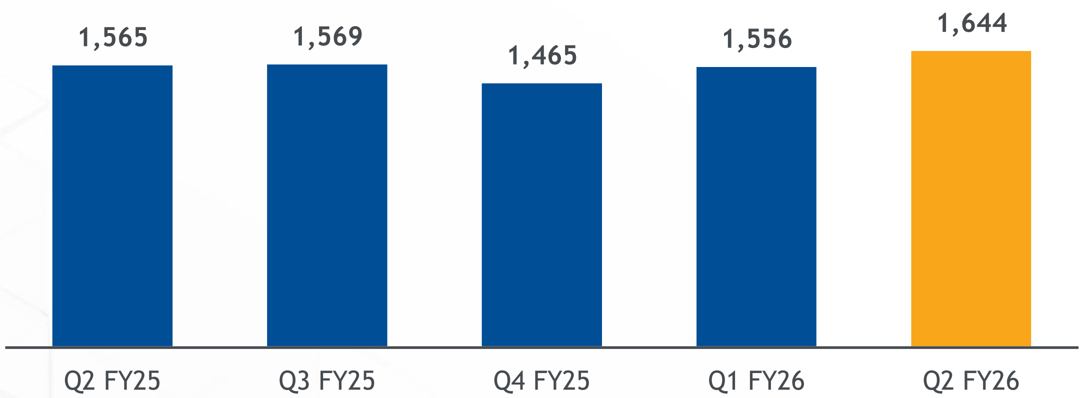
Net interest income



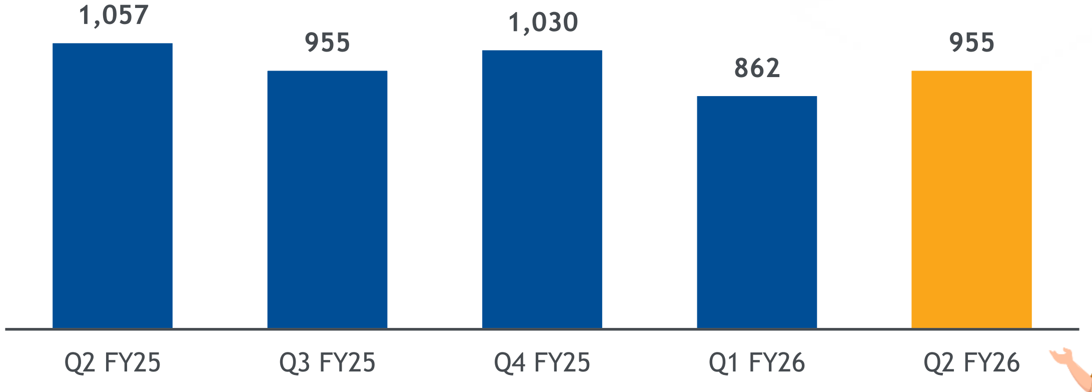
Fee Income & Other income



Operating Profit



Net profit



★ Highest ever

Highest ever NII and Fee Income achieved.

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Comparison: Y-o-Y

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

₹ in cr

Advances

Retail*	1%	68,021 -> 68,837
Gold*	9%	29,722 -> 32,323
BuB*	3%	19,043 -> 19,632
Agri & Allied*	4%	8,026 -> 8,349
CVCE*	28%	3,932 -> 5,048
MFI*	-2%	4,095 -> 4,023
COB*	25%	21,368 -> 26,747
CIB*	5%	86,126 -> 90,654

Deposits

CASA	11%	80,926 -> 89,591
Average CASA	13%	74,118 -> 84,063
CASA Ratio	94 bps	30.07 -> 31.01
NRE Deposits	10%	78,132 -> 86,055
Total Deposits	7%	269,107 -> 288,920

Performance

Net Interest Income	5%	2,367 -> 2,495
Fee Income	13%	784 -> 886
Operating Profit	5%	1,565 -> 1,644
Net Profit	-10%	1,057 -> 955

Ratios

Cost Income Ratio	103 bps	53.01 -> 54.04
Gross NPA %	-26 bps	2.09 -> 1.83
Net NPA %	-9 bps	0.57 -> 0.48
PCR %#	163 bps	71.82 -> 73.45

#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.

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Comparison: Q-o-Q

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

₹ in cr

Advances

Retail*	-0.4%	69,085 -> 68,837
Gold*	3%	31,262 -> 32,323
BuB*	2%	19,194 -> 19,632
Agri & Allied*	1%	8,240 -> 8,349
CVCE*	4%	4,858 -> 5,048
MFI*	2%	3,939 -> 4,023
COB*	7%	25,028 -> 26,747
CIB*	1%	89,412 -> 90,654

Deposits

CASA	3%	87,236 -> 89,591
Average CASA	6%	79,607 -> 84,063
CASA Ratio	66 bps	30.35 -> 31.01
NRE Deposits	2%	84,445 -> 86,055
Total Deposits	1%	287,436 -> 288,920

Performance

Net Interest Income	7%	2,337 -> 2,495
Fee Income	13%	786 -> 886
Operating Profit	6%	1,556 -> 1,644
Net Profit	11%	862 -> 955

Ratios

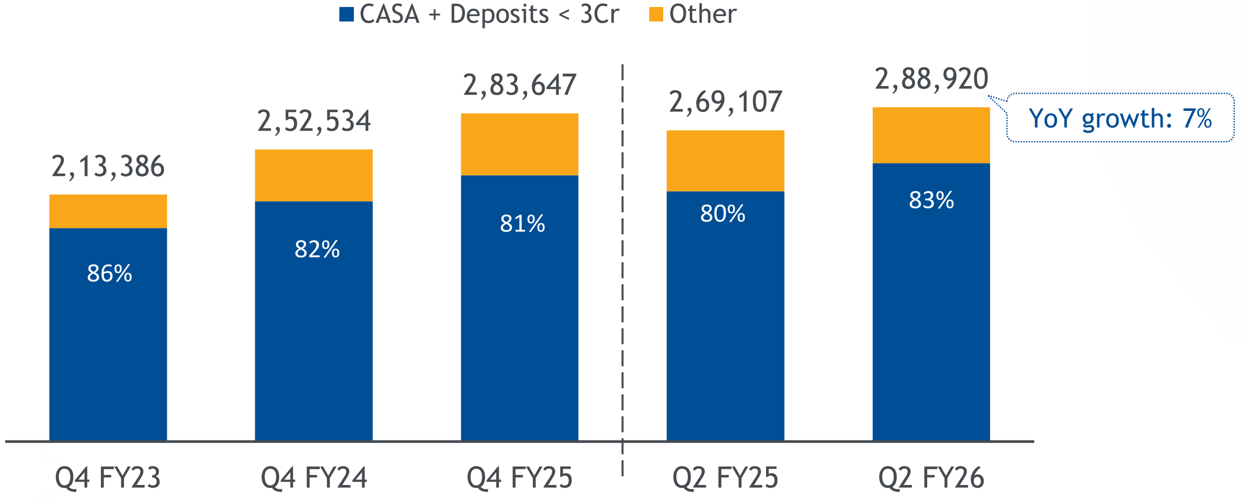
Cost Income Ratio	-85 bps	54.89 -> 54.04
Gross NPA %	-8 bps	1.91 -> 1.83
Net NPA %	0 bps	0.48 -> 0.48
PCR %#	-96 bps	74.41 -> 73.45

#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.

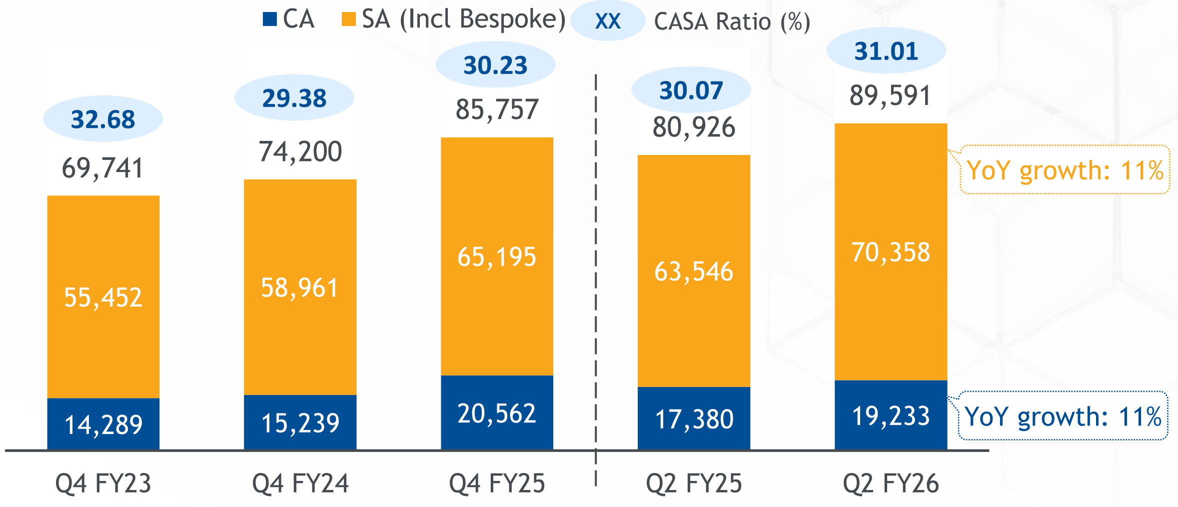
Liability trends

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

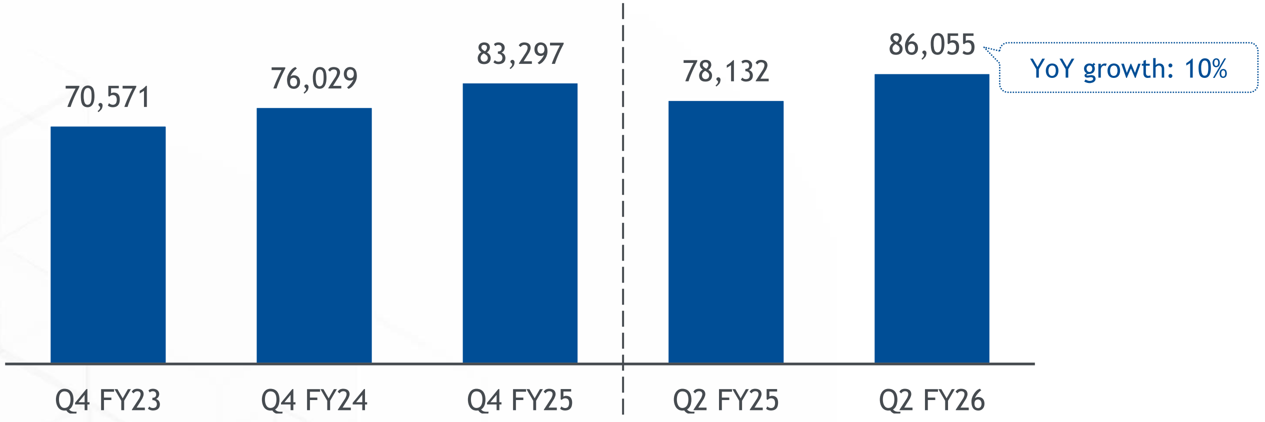
Deposits : Period End (₹ in cr)



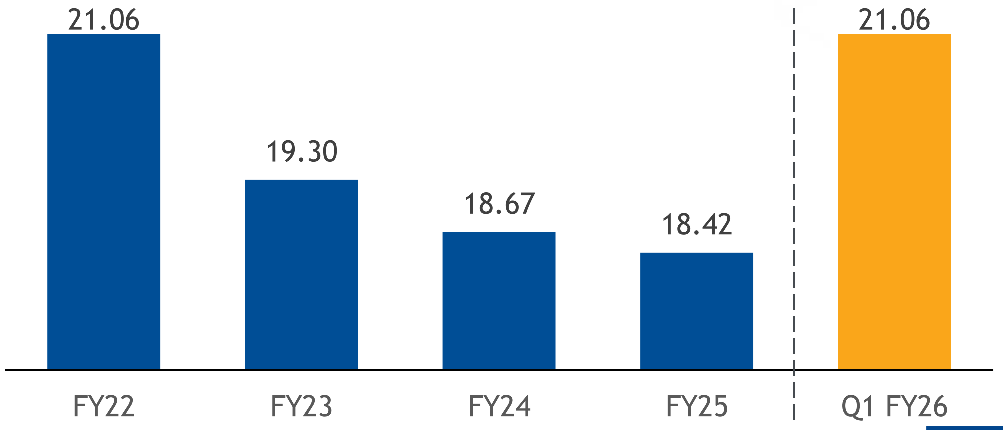
CA, SA & CASA End Period (₹ in cr) and CASA ratio (%)



NRE deposits (₹ in cr)



Remittance Market share (%)[1]

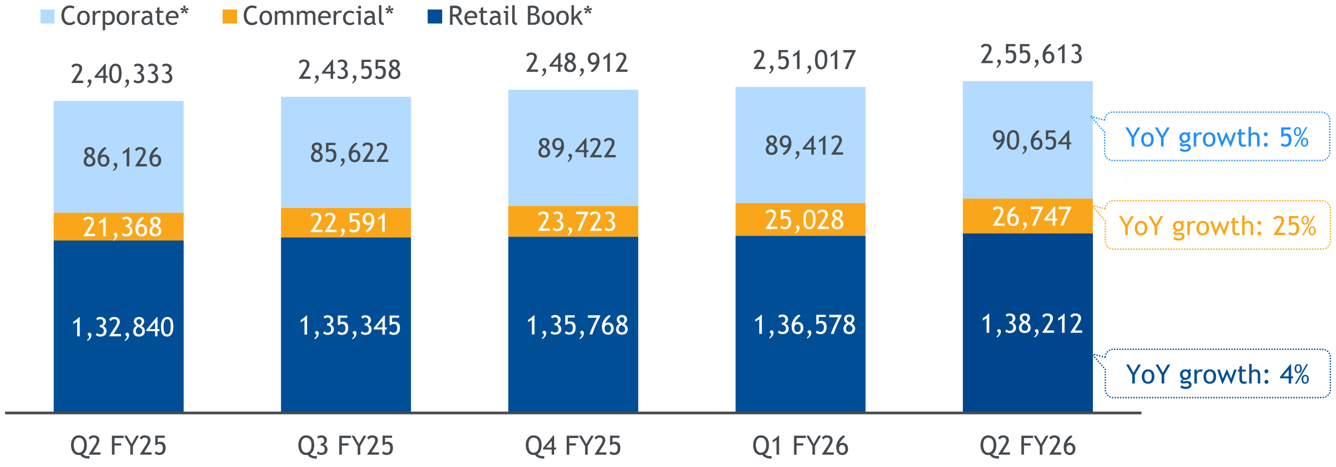


[1] Market share calculated based on (i) Federal Bank's remittances data, and (ii) Preliminary data from RBI report on balance of payment (Statement II: Standard Presentation of India's Balance of Payments)

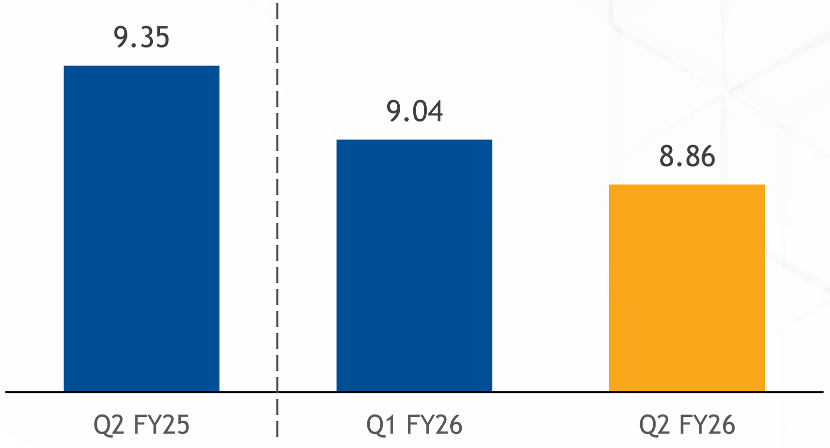
Credit portfolio distribution

Momentum continues in chosen medium yield segments

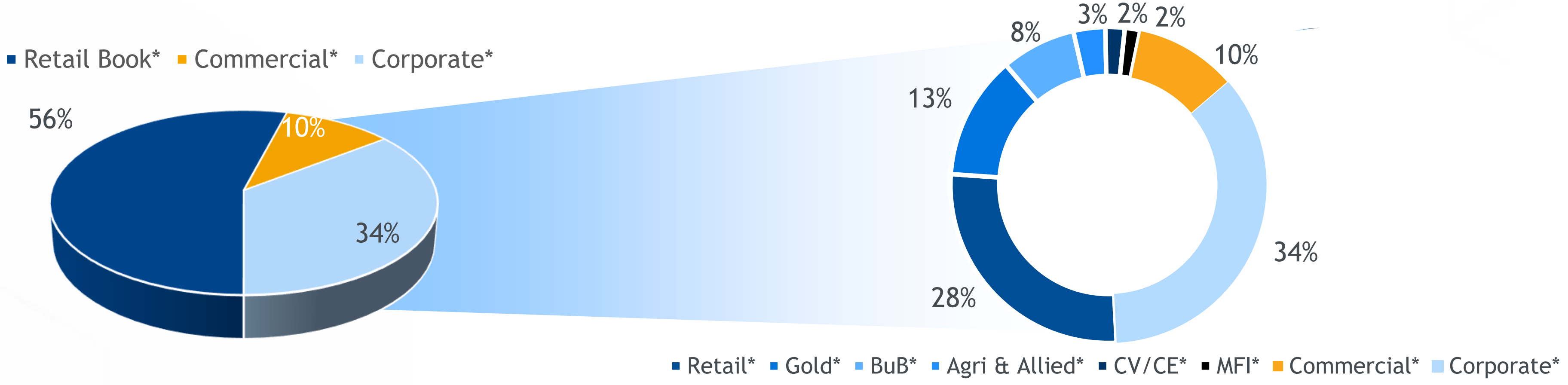
Customer Assets (₹ in cr)



Yield on advances (%)



Customer Assets mix (Sep-25)



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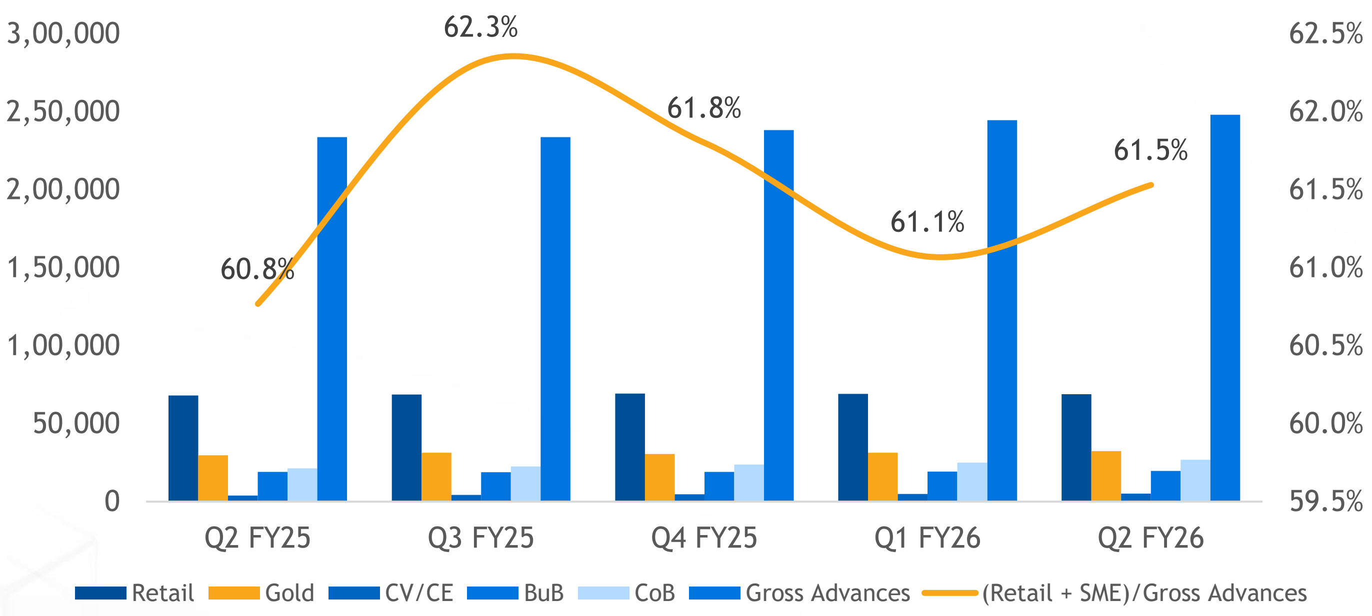
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and do not account for sale via IBPC.

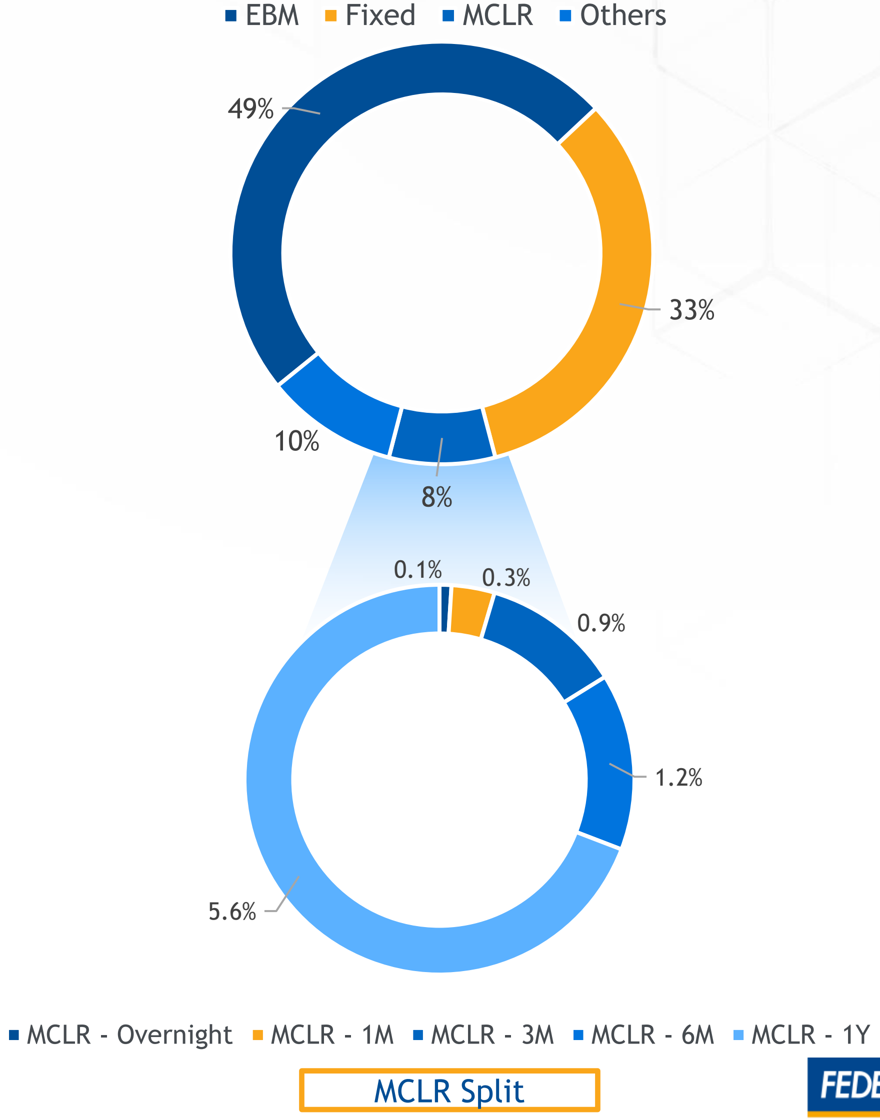
Credit portfolio distribution

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.

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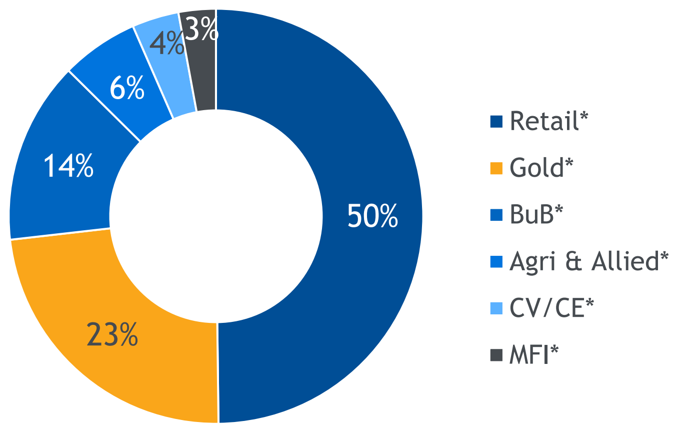
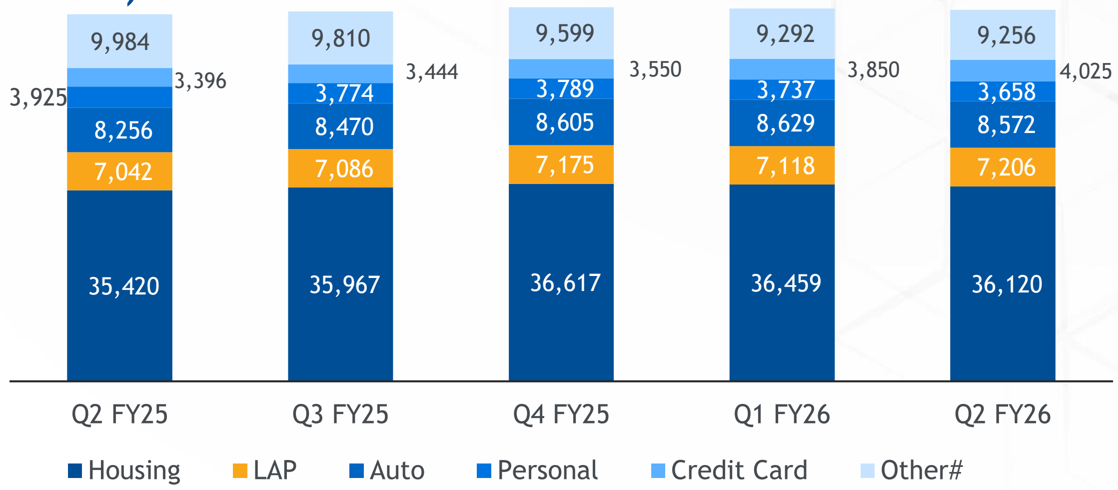
Retail Banking

Sustaining disciplined growth amid changing macro conditions

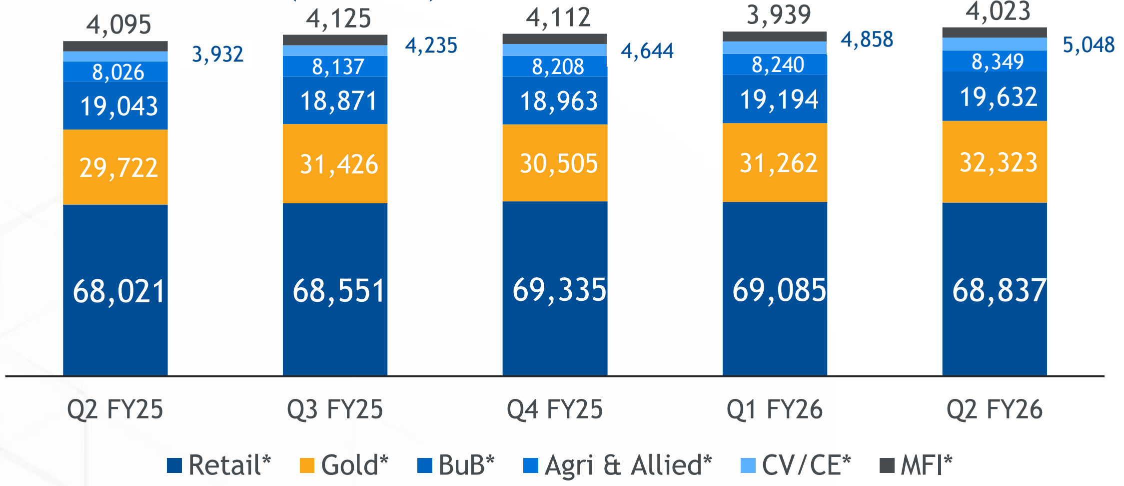
Retail book mix (Sep-25)



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.

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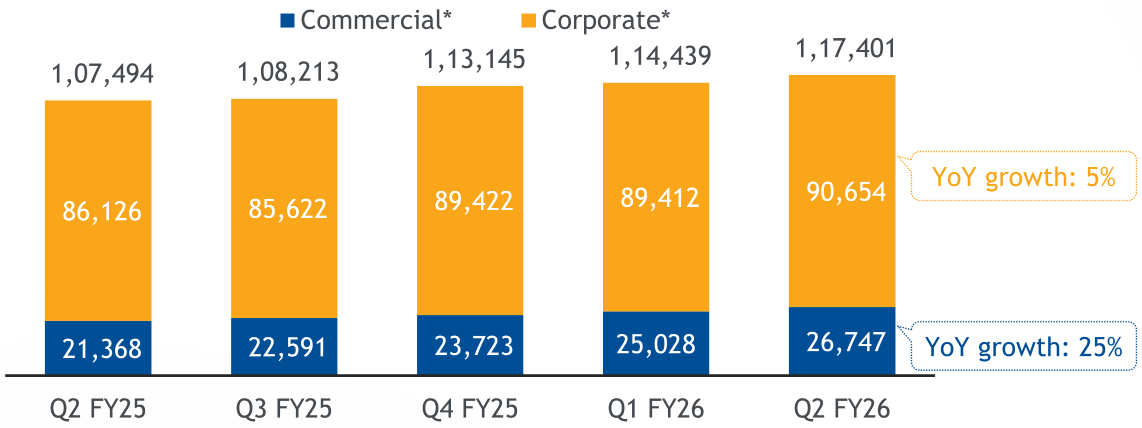
Commercial/ Corporate Banking

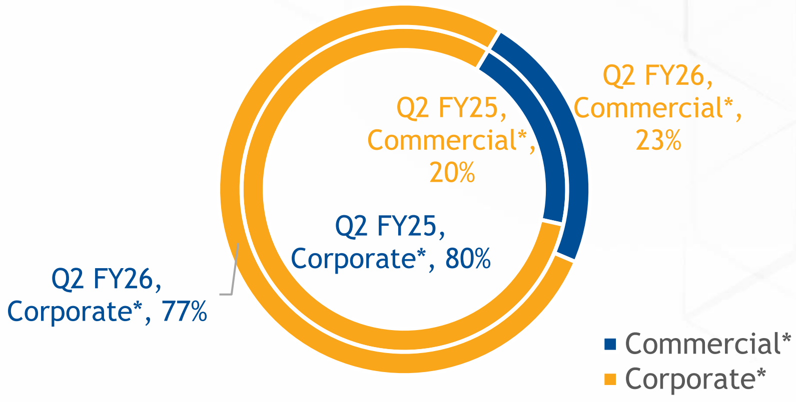
Focused Expansion with Improved Mix

Non Retail Book (₹ in cr)

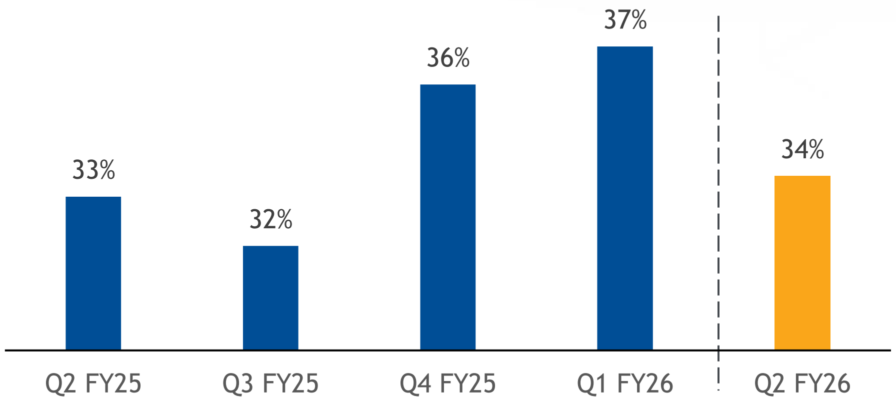


- Supply Chain Finance book up by 38.5% YoY
- CIB (excl.credit substitutes) book grew by 2% QoQ
- CoB book grew by 6.9% QoQ

Portfolio mix incl Cr Substitutes (Sep-25)



Wholesale Banking Self-Funding level



*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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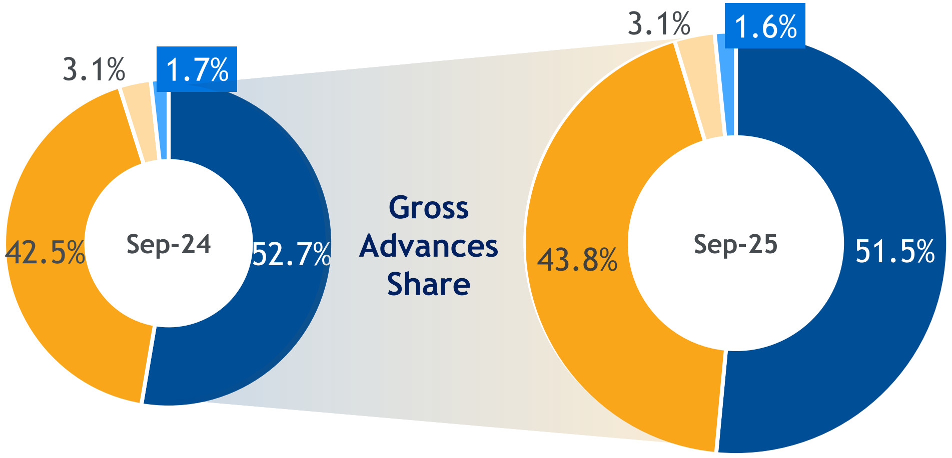
Asset Book - Trend Analysis

Asset Book Transformation – Focused Rebalancing in Play

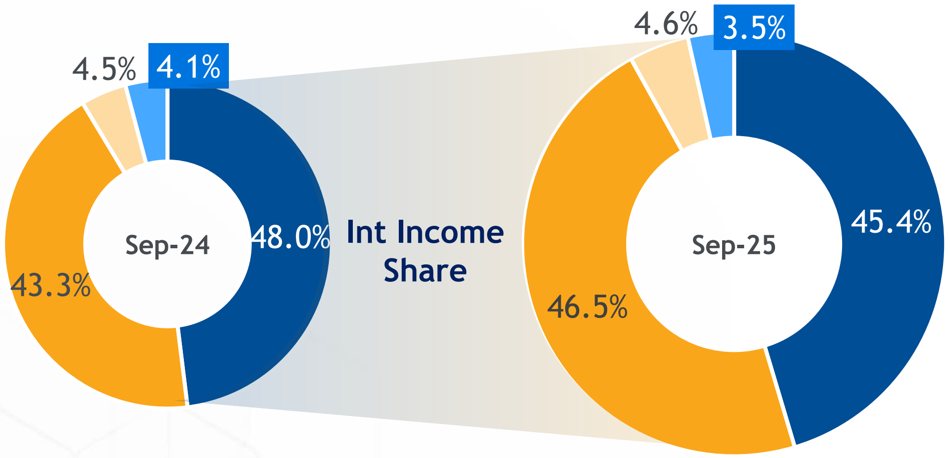


Very High Yielding
Micro Advances

High Yielding
CC | PL

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

Low Yielding
Housing
CIB (incl IBU)



Segment	YoY growth	Gross advances (INRcr)
Credit Cards*	19%	4,025
Personal Loans*	-7%	3,658
Small Business loans *(BuB+CB)**	15%	46,379
CV/CE*	28%	5,048
Micro Advances*	-2%	4,023

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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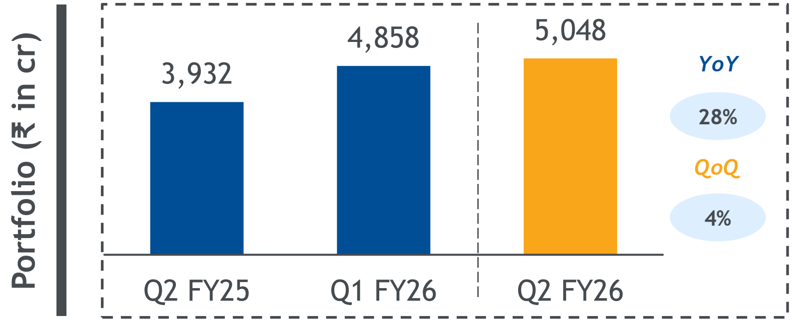
Select high/medium margin lending products

CV / CE

✓ Tie-up with all major OEMs



Disbursements:

647 ₹cr

(Q2 FY26)

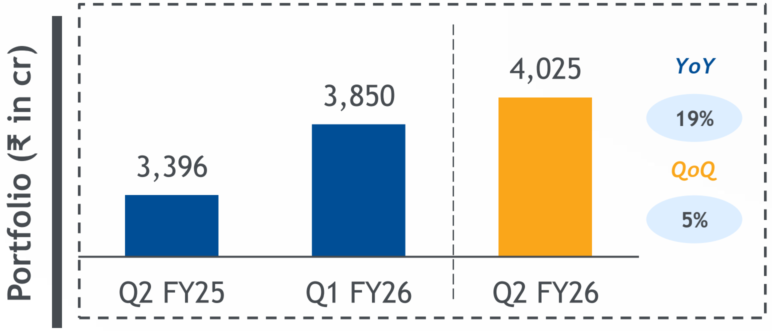
PSL:

81%

Avg. ticket size:

₹ 27L

Credit Cards



Average Ticket Size

₹11,355

Cards Issued: Qtr:

2.11 Lakhs

Gold loans

Tonnage:

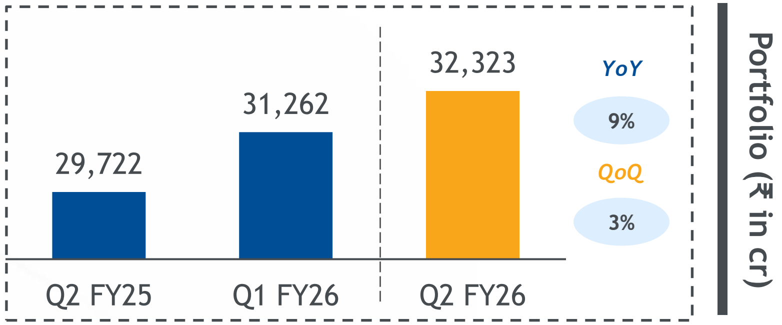
57.05

Yield

10.2%

LTV:

55.64%



Gold Loan Book Sees Dual Gains in LTV and Yield

Micro Advances

No of customers:

12L+

99%+ women

Reach:

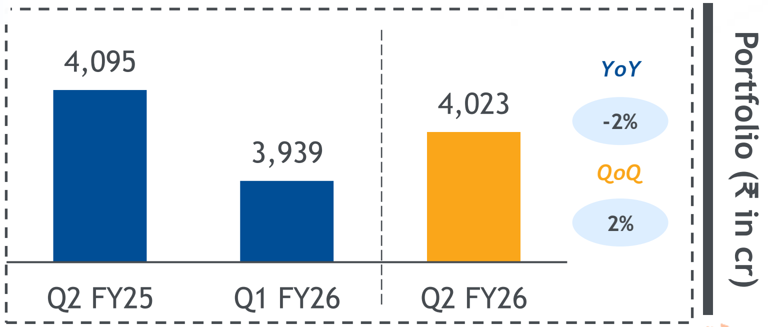
23 states

2 UT

Network:

27 BC partners

~1000 BC outlets



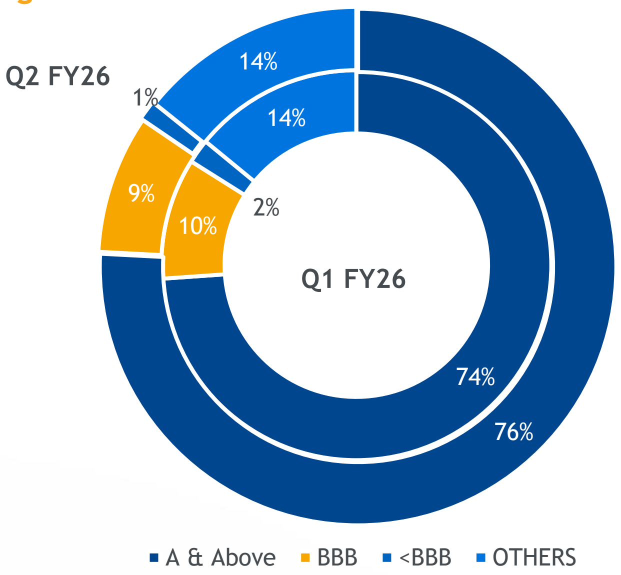
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

Rating distribution

Strong Rating Distribution Highlights Ongoing Focus on Asset Quality

Rating distribution (CIB)

External rating of CIB advances

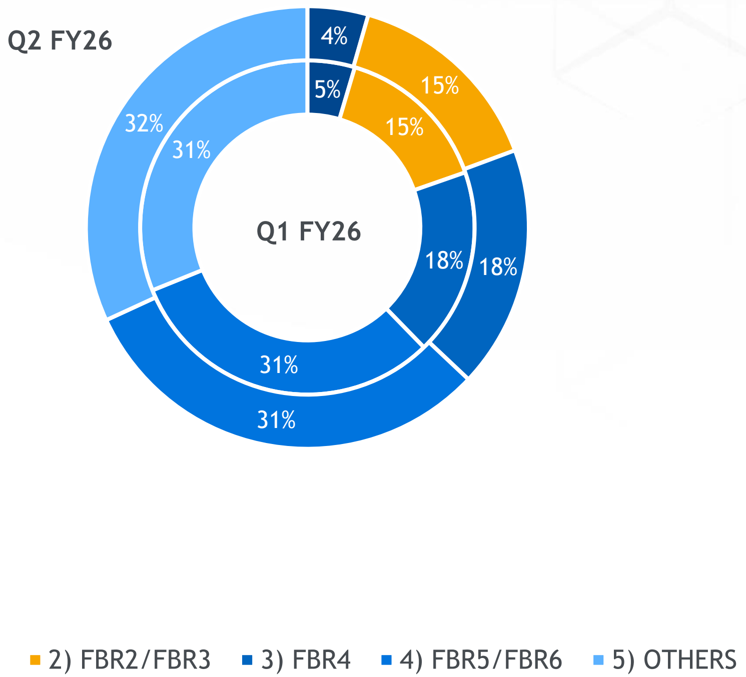


Internal Rating of 'OTHERS'
(Externally unrated CIB from above table)

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



Does not account for sale via IBPC
[1] Includes exempted category (Eg Loans against liquid security).

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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

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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%

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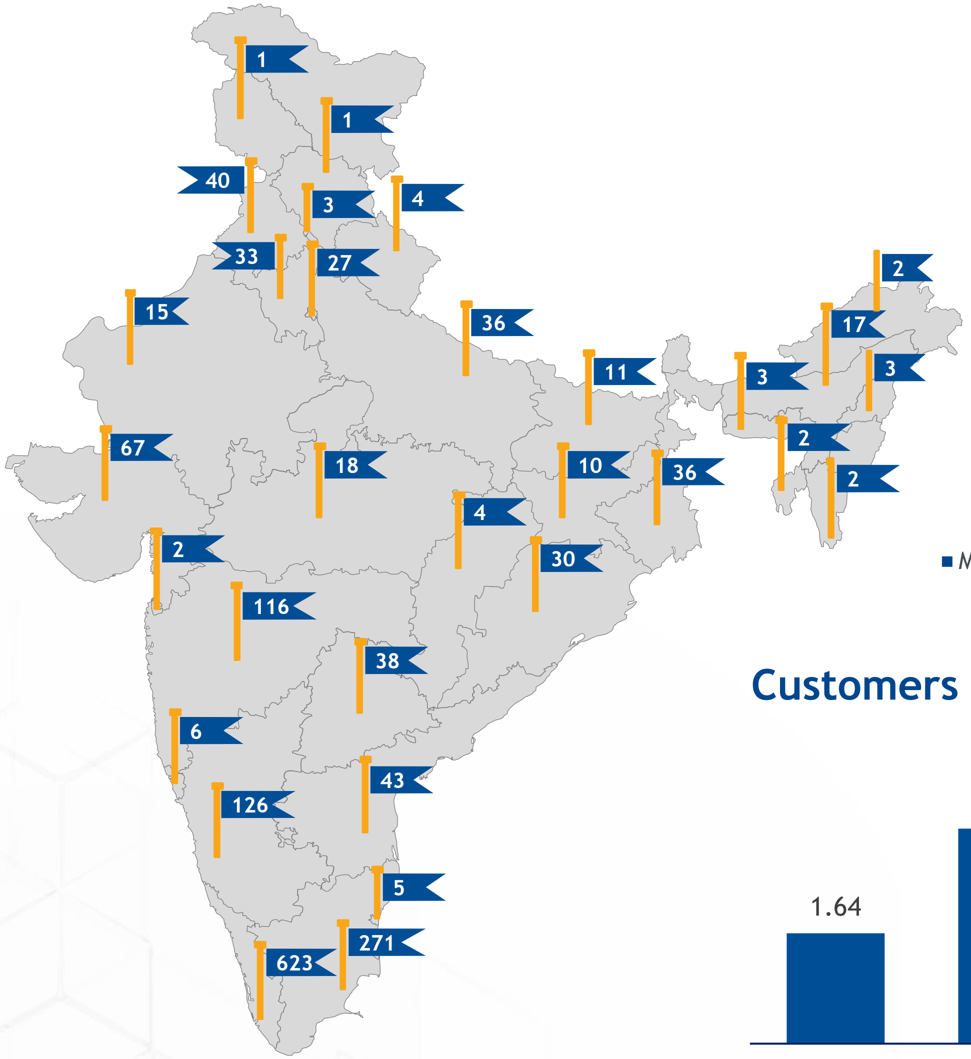
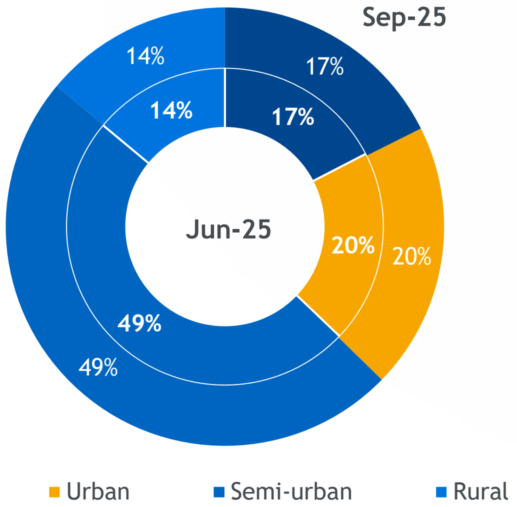
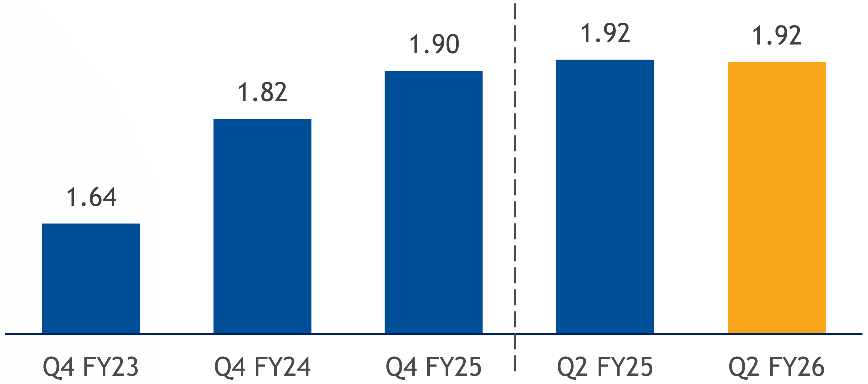
Distribution: Deriving efficiency from footprint





Customers (No in Cr):



Continuous investment in expanding Pan India footprint

	Sep-24	Sep-25
Banking Outlets#	1,533	1,595
ATMs/ Recyclers*	2,052	2,082

LITE BRANCH
HEAVY DISTRIBUTION

Driven by alternate channels

RMs	1,210	1,434

Direct Sales Agents

Business Correspondents

*Including Cash Recyclers
#Including Extension counters

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Innovation through partnerships

Liability Partners

Instant Digital Loans

Credit Cards

EMIs and Merchant Payments

Gold Loan and Priority Lending

Cross Border Remittance Partners

Support Systems

Support Systems

Collaborative Partnerships Powering Innovation and Customer Value

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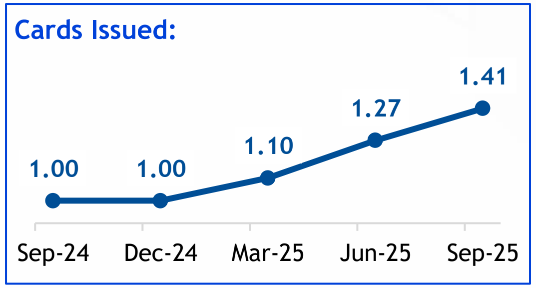
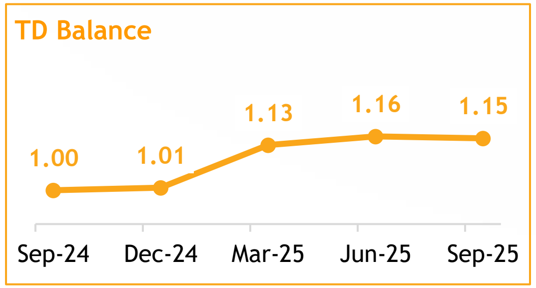
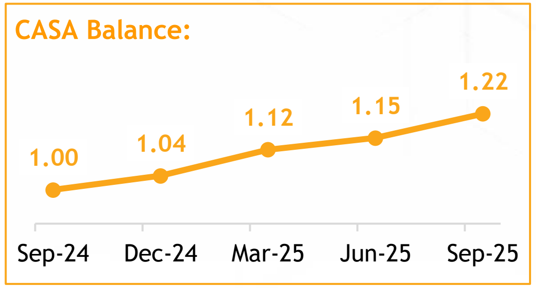
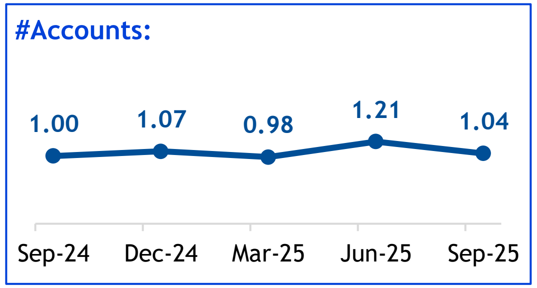
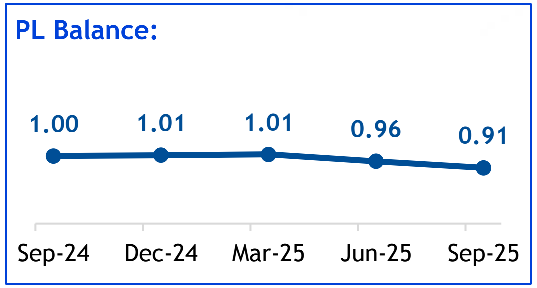
Growth through partnerships

	Partners	Business Share in FY'26	Key metrics[1]	
Co-branded credit cards	OneCard, Fi, Scapia Card programs under CUG[2]	 68%		
Savings franchise	Fi, Jupiter, INDmoney	 3%		
Personal loans	paisabazaar.com, Fi, BMARKETS, Paytm[3]	 37%		

[1] Indexed Number
[2] Card programs under CUG: Jupiter
[3] New Partnership launched in Q2 FY26

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Digitization as a Multiplier

680
Edu. Institutions onboarded to Fee collection Solution “Careerbook”

92.57%
Transactions Serviced Digitally (Retail + Corporate)

356
RPA Processes running

25K(Cr)
Retail Mobile Banking Volume/Month

790
Total APIs made available

88.01%
Of Corporate Txns serviced Digitally

51K(Cr)
Corporate Digital Channels Volume/Month

15.5L
Active FedMobile Users (monthly)

61 L
unique QR Merchants

DIGITAL AT THE FORE
HUMAN AT THE CORE

Approx 10 Lakh Queries answered by Feddy in this QTR

Feddy is Live on

Digital Assistant - Feddy

Fed e Point

15 G/H

KYC Upload	15 G/H	Debit Card Application
7.08%	0.58%	3.33%

(Share of Service Requests received through Fed-e-Point for Sept-25)

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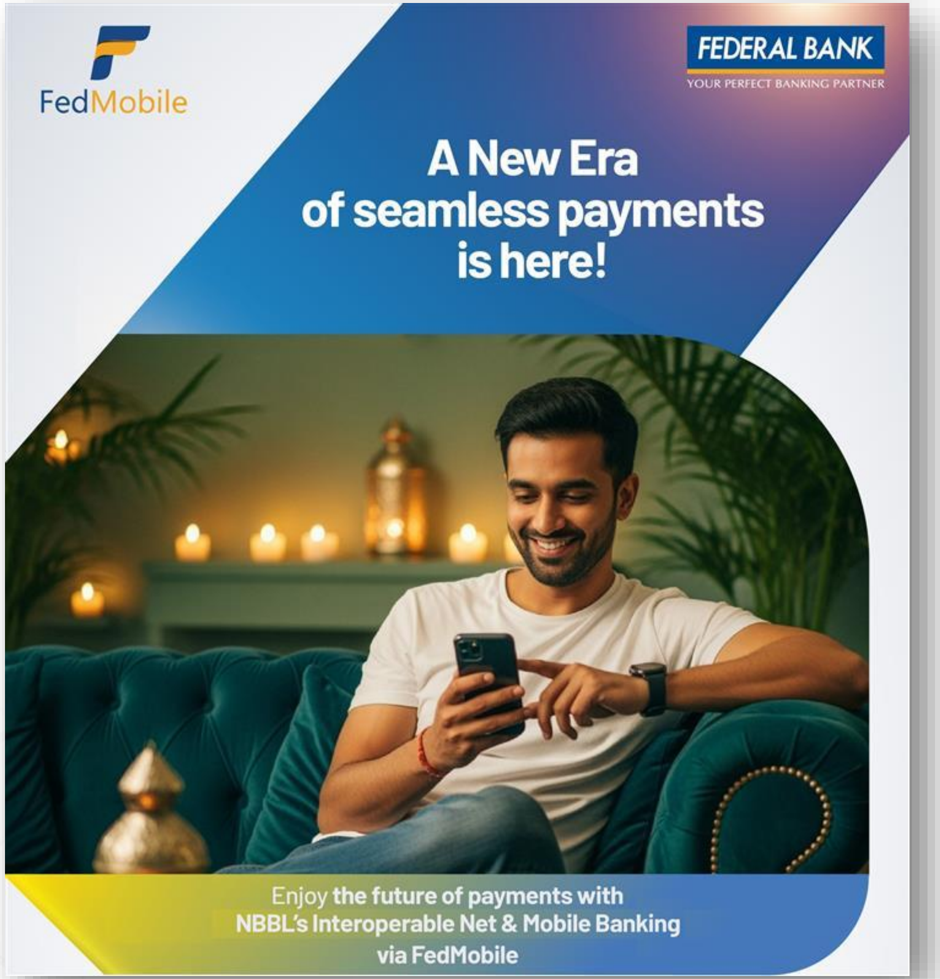
Note: Data as on Sept-25 unless specified otherwise

Major Initiatives Launched at Global FinTech Festival (GFF)

Banking Connect: Transforming Digital Payments with Interoperability:

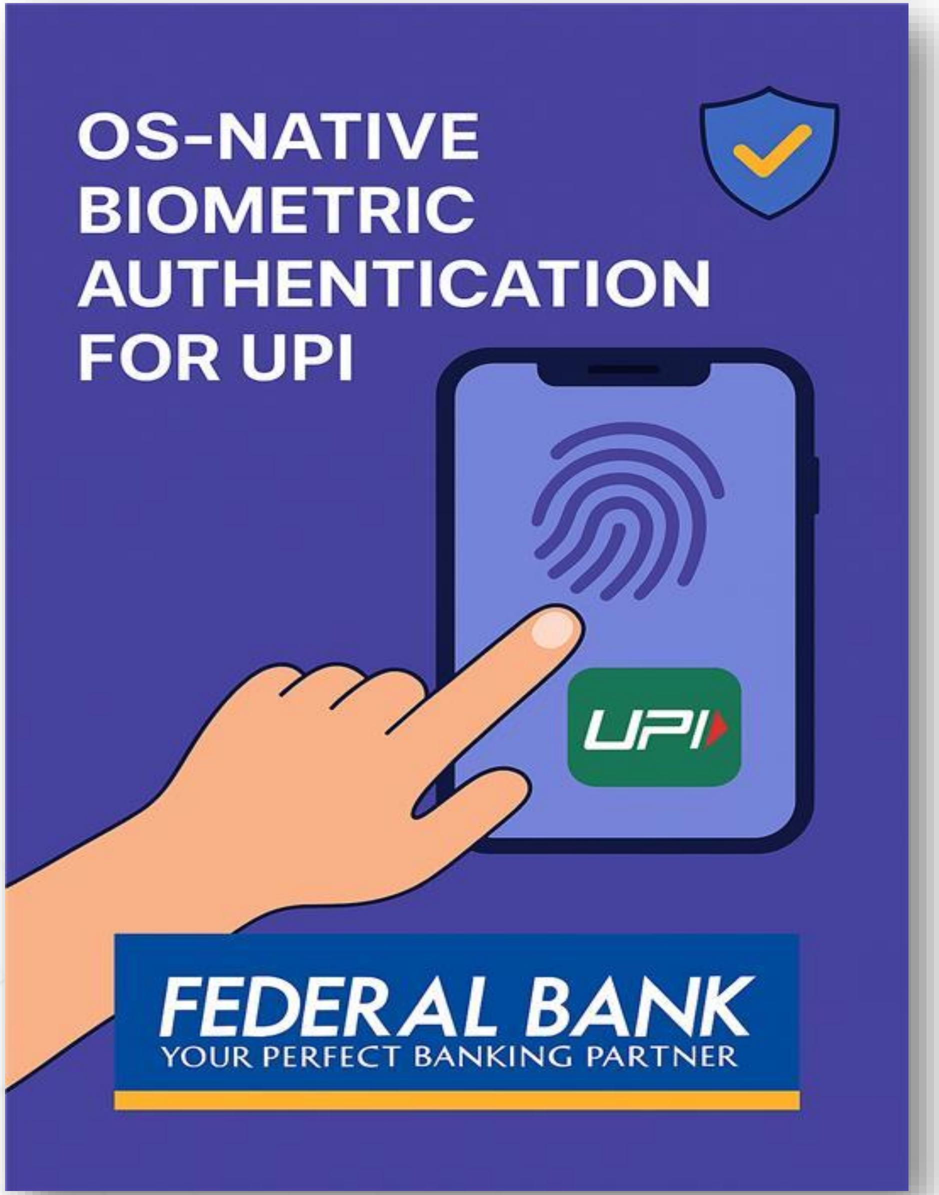


Banking Connect is an Interoperable Net & Mobile Banking (IBMB) solution that revolutionizes traditional net banking by making it seamless, secure, and standardized across banks and merchants.

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:

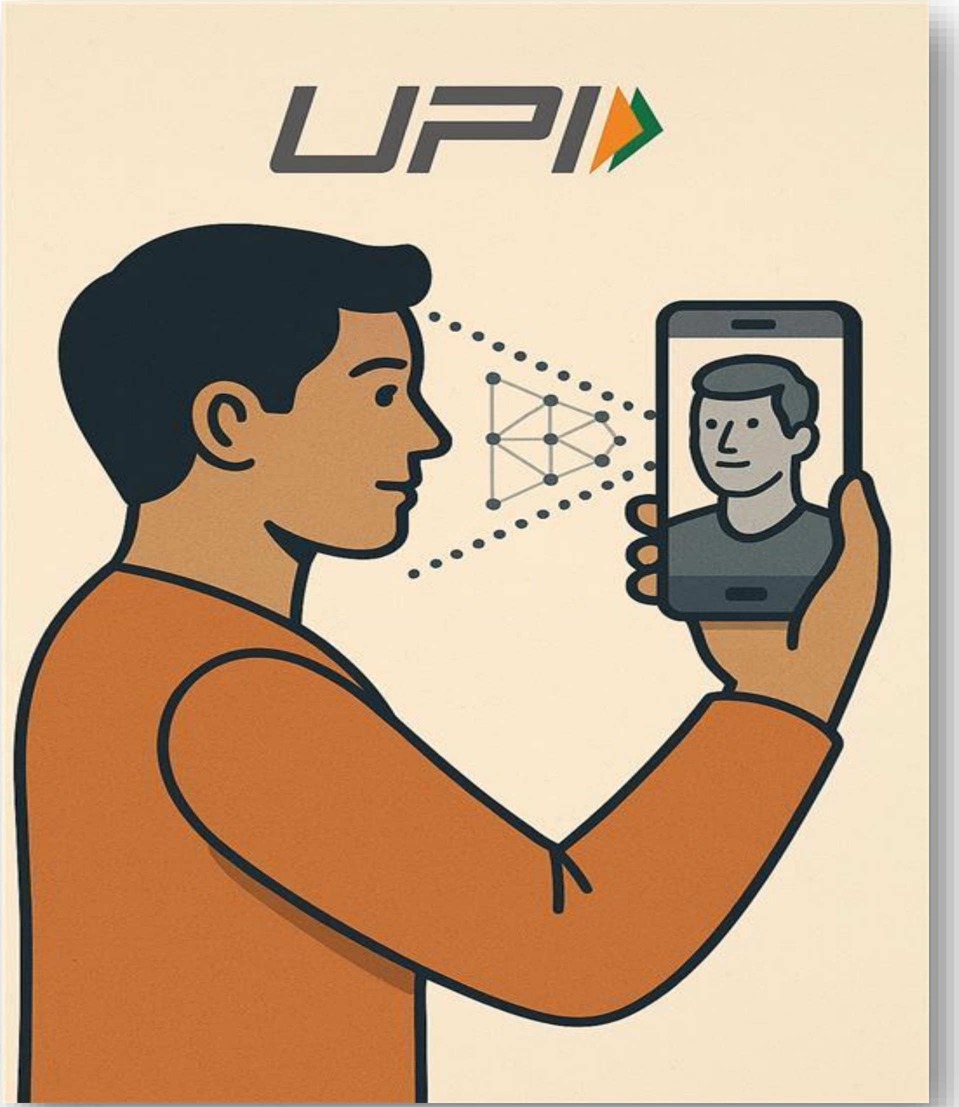
Key Features & Benefits:

- **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.

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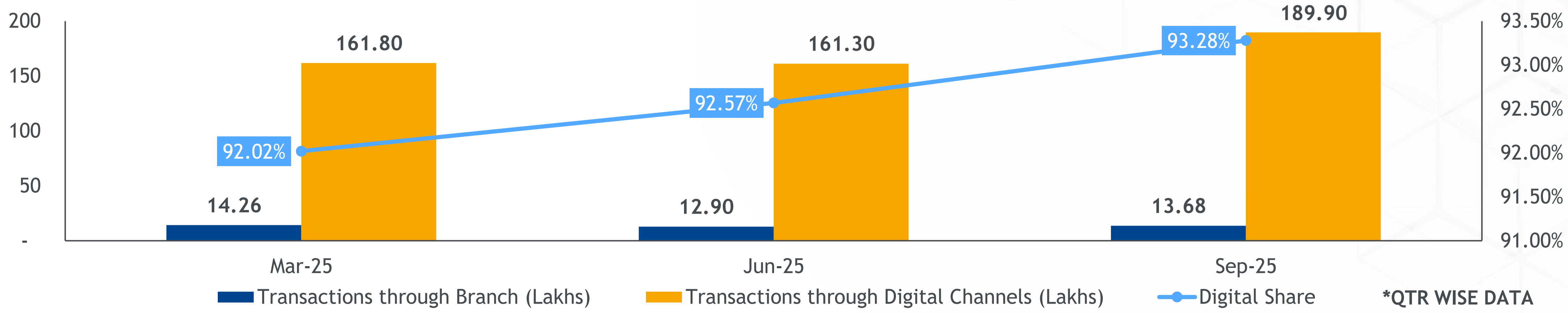
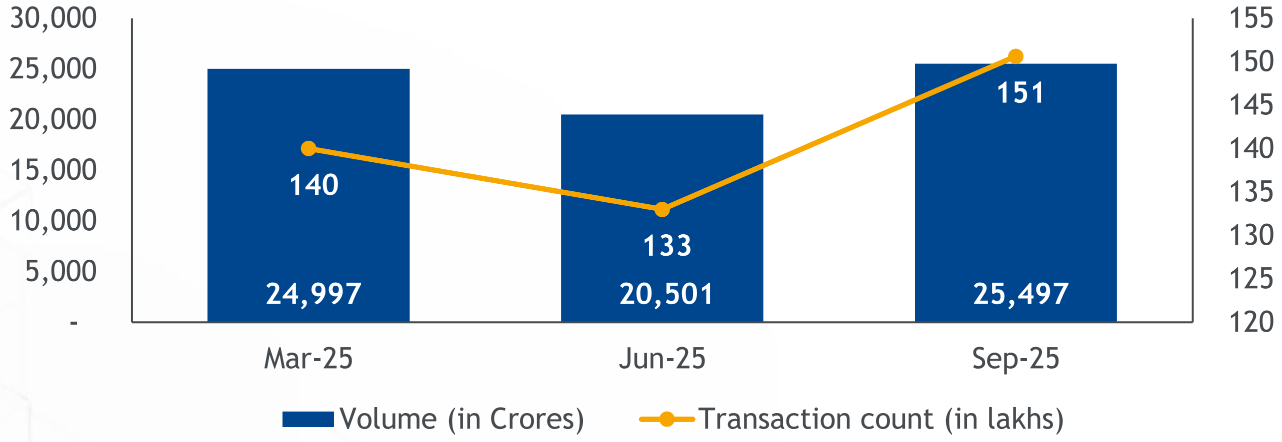
Digital migration

Branch vs. Digital Transactions (in Lakhs)



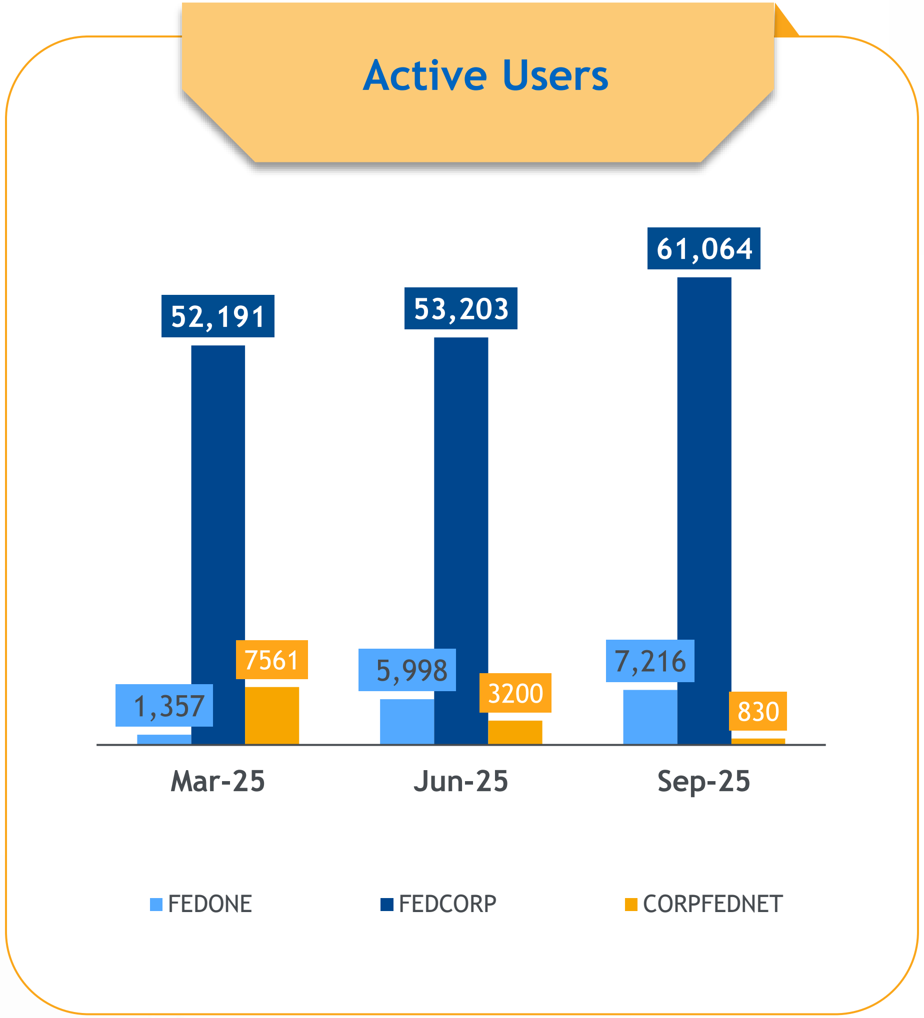
*QTR WISE DATA

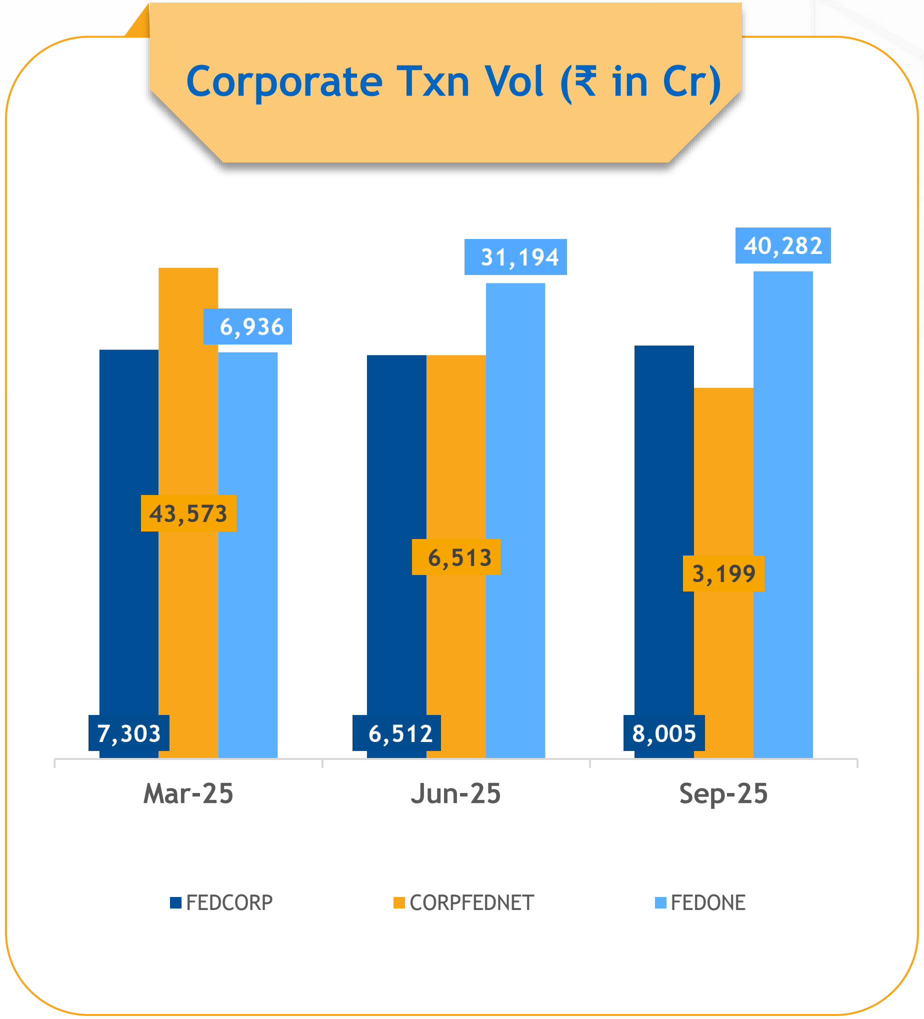
Mobile banking volume & Txn Count



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

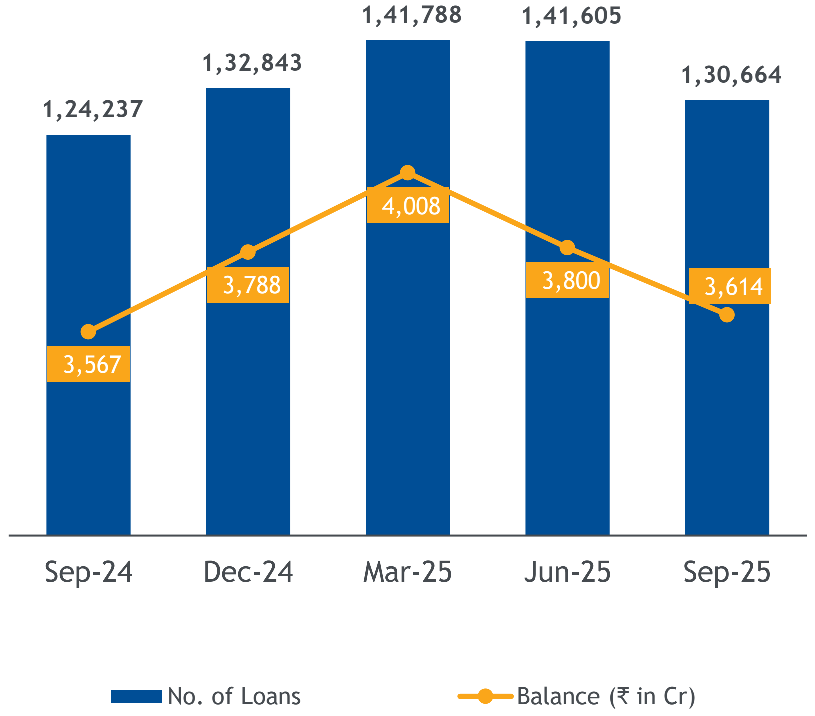
Corporate Digital Products



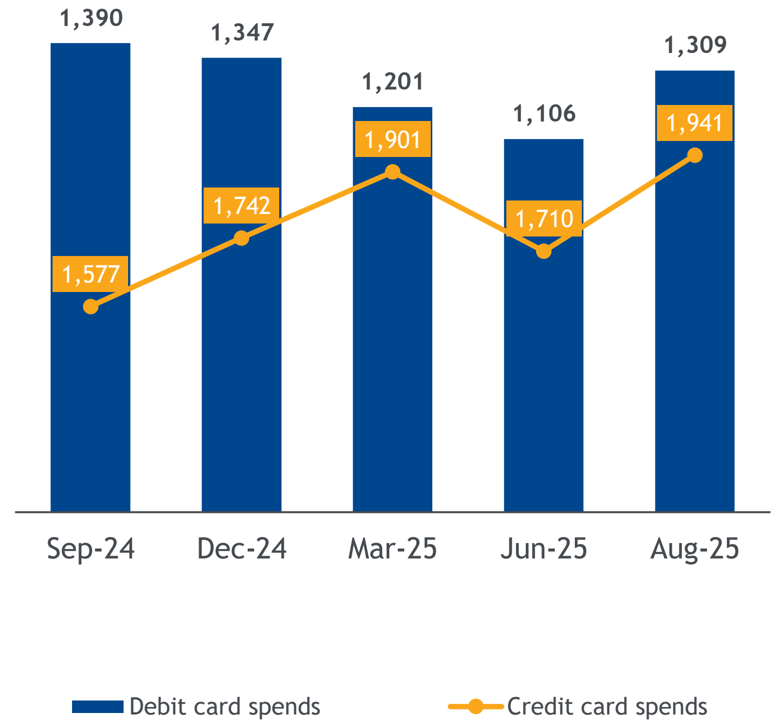


Digital lending and card spends

BYOM Digital Personal Loans



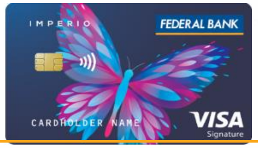
Card spends (₹ in Cr)[1]



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

[1]Monthly 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

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Appendix

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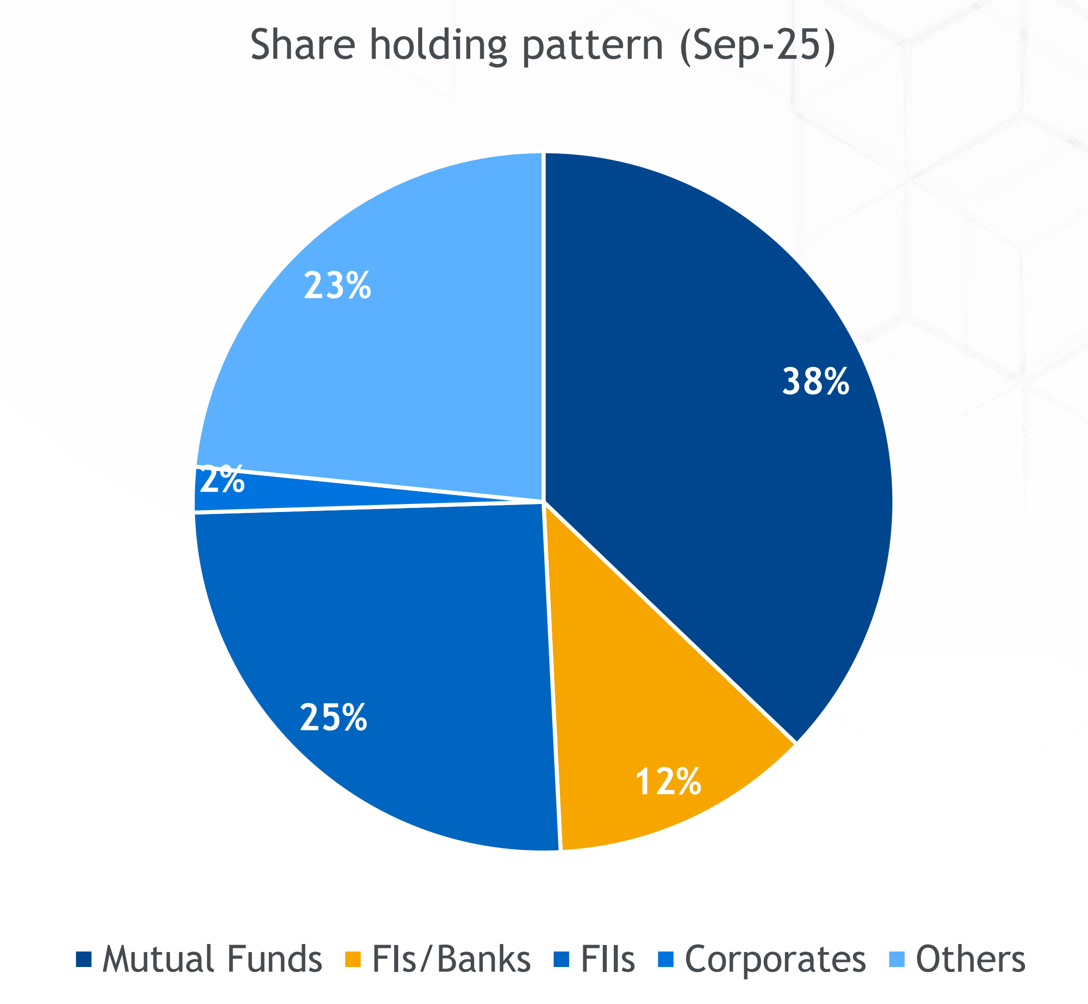
Balance sheet & shareholding pattern

₹ 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**



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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%**

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Key Indicators

		Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26
Shareholder value	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

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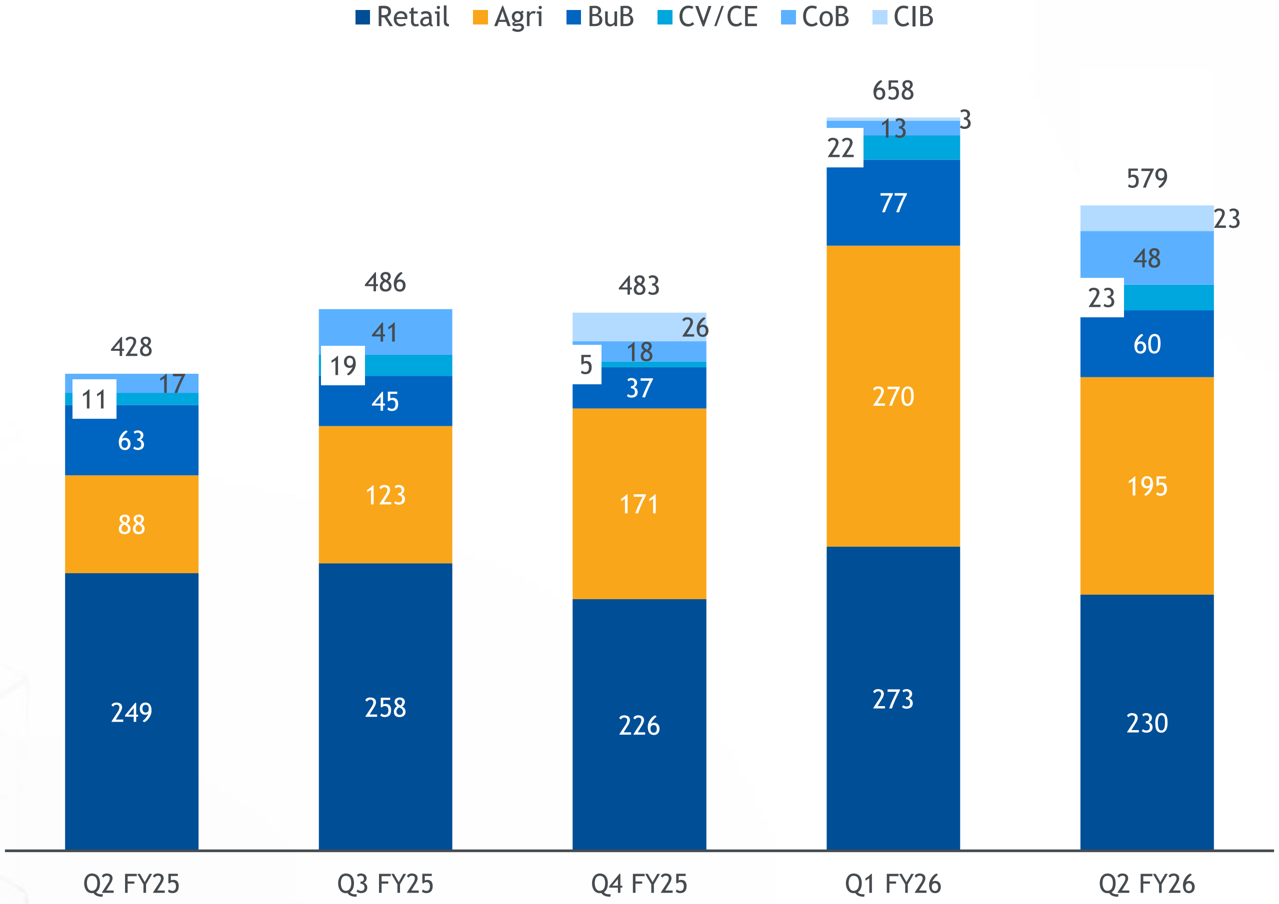
Fresh slippages break up

₹ in cr

Fresh slippages



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

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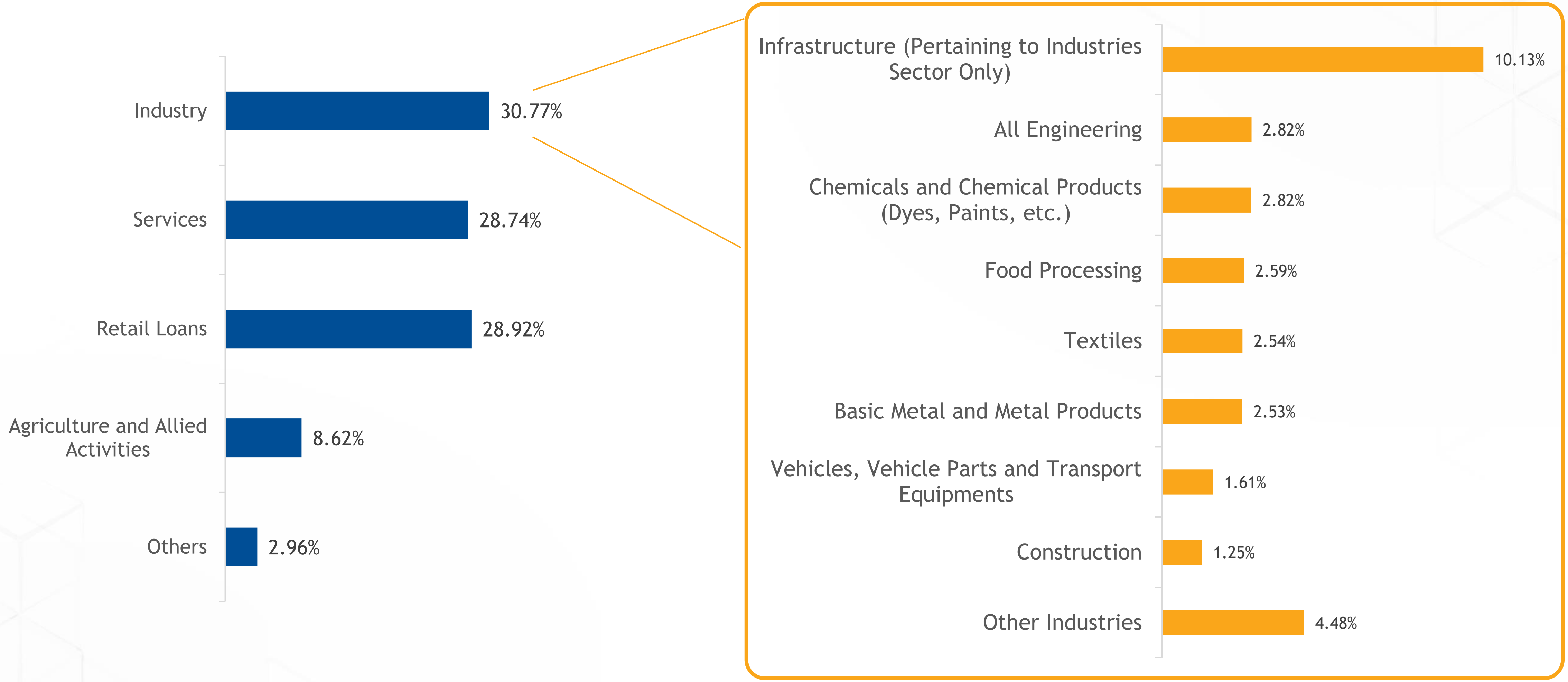
Top Sectors in Advance Portfolio as per Basel 3 Disclosure#

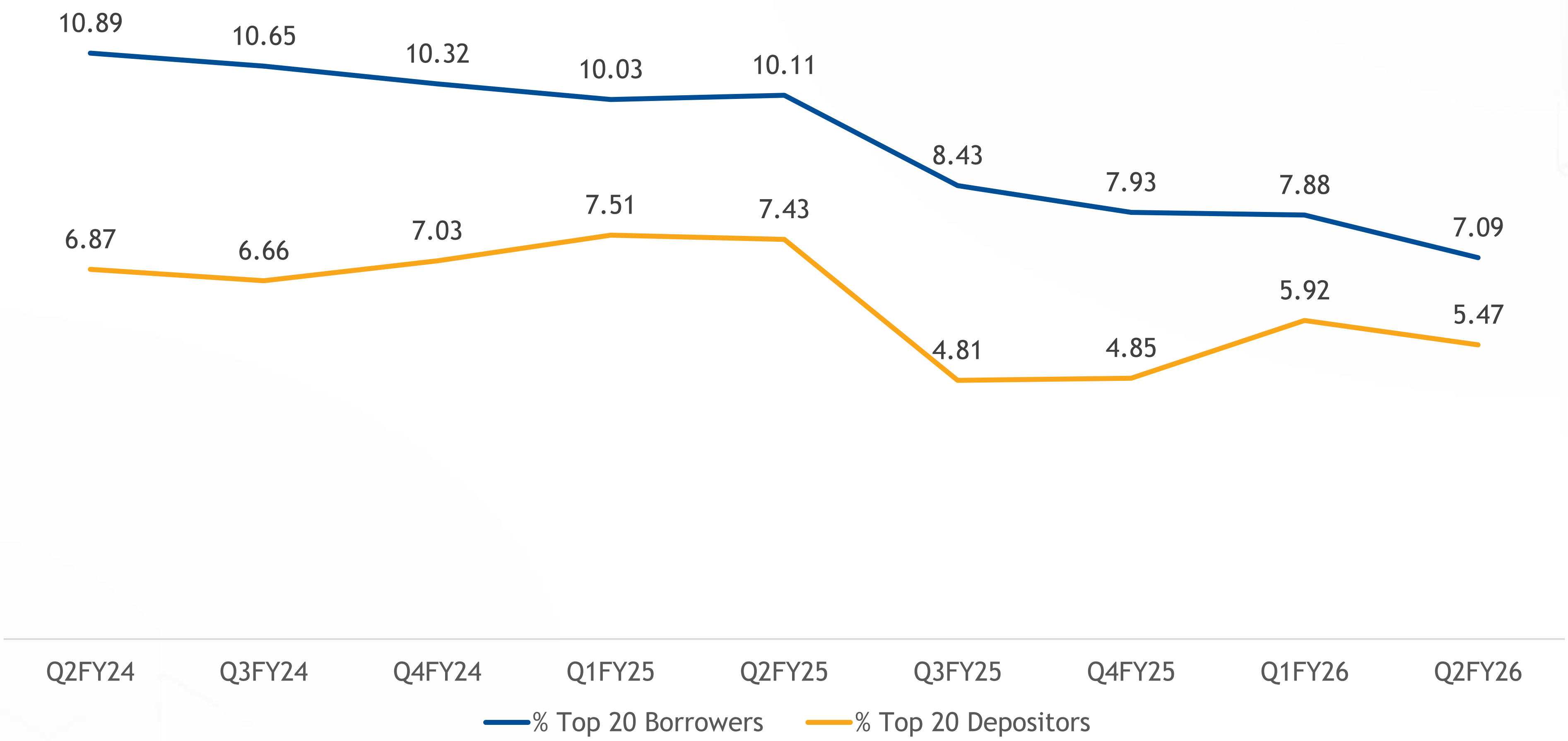


*Excluding Assignments, IBPC and IBU Advances

As on 30-09-2025

Top 20 concentration as a percentage of portfolio

Steady Decline in Top 20 Concentration Enhances Balance Sheet Resilience



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Group companies

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Subsidiaries & Associates

Federal Operations & Services (FedServ) Subsidiary 100%

FedServ
FEDERAL OPERATIONS & SERVICES LTD.

- 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%

FEDBANK
FINANCIAL SERVICES LIMITED

- 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%

ageasFEDERAL
LIFE INSURANCE

- 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

Fedbank Financial Services

Subsidiaries - Q2FY26 update

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%.

FEDBANK FINANCIAL SERVICES LIMITED

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

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.

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

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

ISO 27001

ISO 22301

PCI Security Standards Council

- ✓ 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)
Public Commitments	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
Current position	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.

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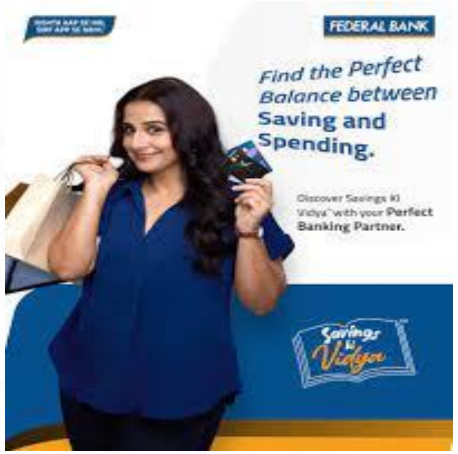
Award-winning franchise & other initiatives / highlights

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

Instrument	Rating
Fixed Deposit (Short term)	A1+
Fixed Deposit	AAA
Certificate of Deposit	A1+
Tier 2 (Capital) Bonds	IND AA+ CARE AA+
Infrastructure Bonds	IND AA+ CARE AA+

CRISIL RATINGS

India Ratings
& Research Pvt Ltd,
CARE

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

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Thank You