Secretarial Department

SEC/LODR/31/2026-27 **April 29, 2026**

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 the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Presentation on the Audited Financial Results for the quarter and year ended March 31, 2026.

The same is also being made available on the Bank's website at https://www.federal.bank.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: 2026.04.29 14:16:19 +05'30'

Samir P Rajdev
Company Secretary

Investor Information

Q4 FY2026

Federal Bank

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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Q4 FY26

- Net Interest Income ₹ 3,173 crs
- Operating Profit ₹ 2,276 crs
- Net Profit ₹ 1,259 crs
- Fee Income ₹ 991 crs

Best Ever!

CASA
₹ 1,03,390 Cr
Crosses 1 lakh Cr for the first time!

GNPA | NNPA
1.62 | 0.20

Fee to Assets
1.07%

NR Deposit
₹ 1,02,620 Cr
Crosses 1 lakh Cr for the first time!

Major One-Off's

- Rs.456 crore interest on IT refund.
- Rs.456 crore floating NPA provision created.
- Rs.115 crore income tax provision reversal.

FY26

- Net Interest Income ₹ 10,657 crs
- Operating Profit ₹ 7,206 crs
- Net Profit ₹ 4,117 crs
- Fee Income ₹ 3,559 crs

Operating fundamentals remain strong and steady

KEY HIGHLIGHTS FOR Q4 FY26

xx | xx (excl one off)

ROA 1.36 % | 1.24%	**ROE** 13.69 % | 12.47%	**EPS** ₹ 20.73 | ₹18.85	**BVPS** ₹ 157
NIM 3.74% | 3.20%	**Cost to Income** 47.28% | 52.86%	**Credit Cost** 118 bps | 47 bps	**Net Profit** ₹1259 Cr | ₹1145 Cr
Balance Sheet ₹ 3.88 Lakh Cr	**Slippage Ratio** 0.74%	**PCR[1]** 87.07% | 76.55 %	**Fee Income** ₹ 991 Cr

KEY HIGHLIGHTS FOR FY26

xx | xx (excl one off)

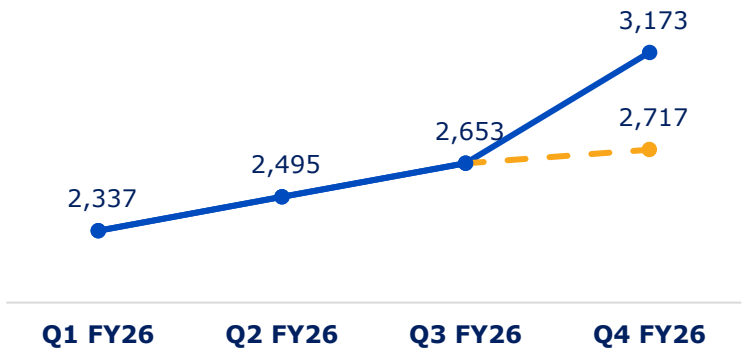
ROA 1.15 % | 1.12%	**ROE** 11.47 % | 11.17%	**EPS** ₹ 16.74 | ₹16.27	**BVPS** ₹ 157
NIM 3.24% | 3.10%	**Cost to Income** 52.27% | 53.90%	**Credit Cost** 73 bps | 54 bps	**Net Profit** ₹4117 Cr| ₹4003 Cr
Balance Sheet ₹ 3.88 Lakh Cr	**Slippage Ratio** 0.90%	**PCR[1]** 87.07% | 76.55 %	**Fee Income** ₹ 3559 Cr

[1]Excluding TWO

Operating performance excluding one offs

Excluding one off

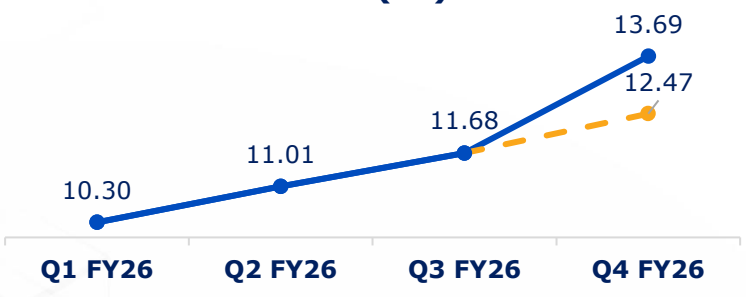
NII (₹ in Cr)



NIM (%)

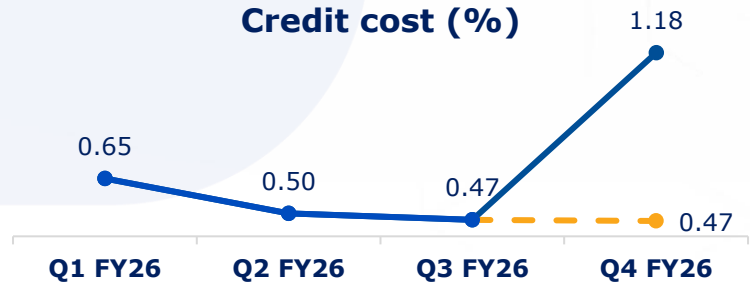
Net Profit (₹ in Cr)

RoE (%)

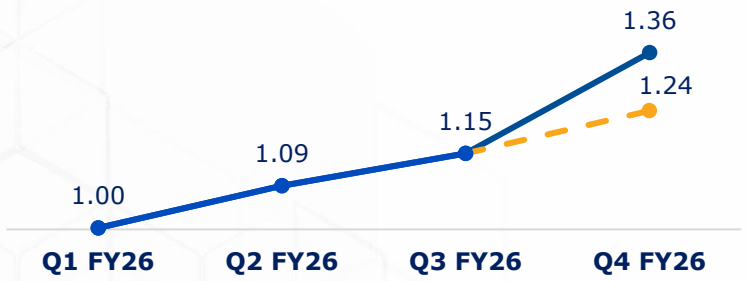


Key performance indicators even after adjusting for one offs reflects robust performance

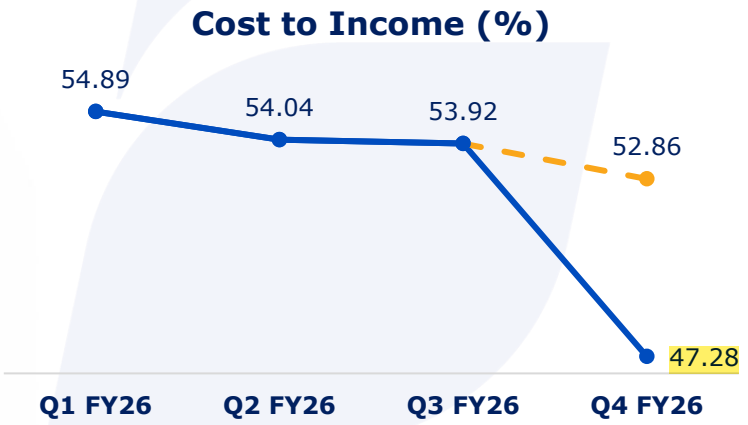
Credit cost (%)



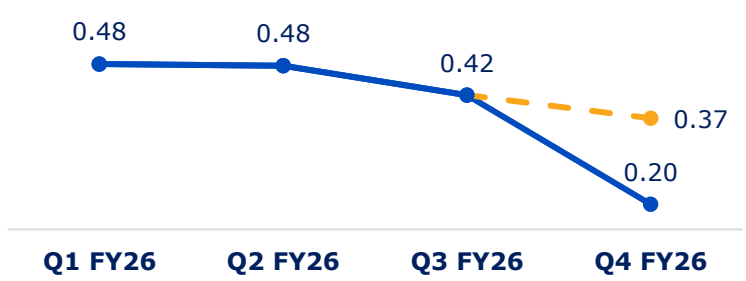
RoA (%)



Cost to Income (%)



Net NPA (%)

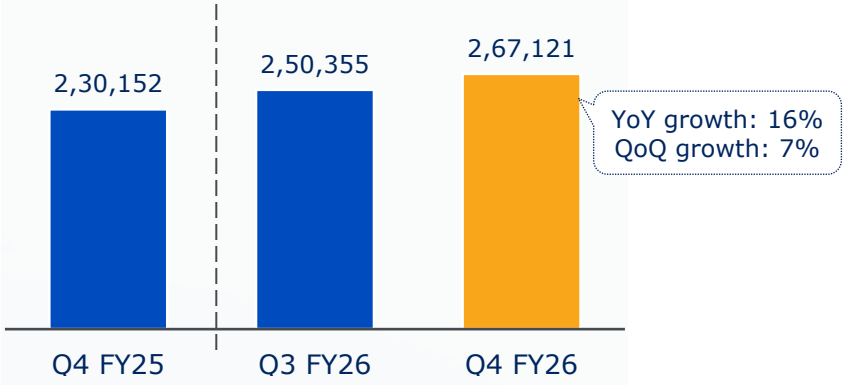


Federal 4.0 anchored in profitability and prudence

DEPOSITS

(₹ in cr)

CASA + Dep < 3 Cr



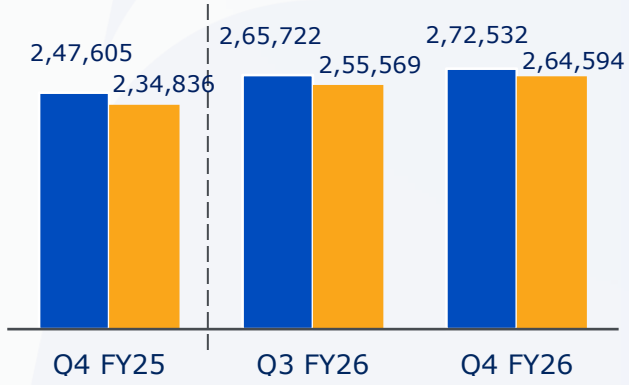
- ✓ Avg CASA grew by 6% on a QoQ basis
- ✓ Resident SB book grew by 4% on a QoQ basis
- ✓ NRE SB grew by 10% on a QoQ basis.
- ✓ Total SB grew by 5% on a QoQ basis.
- ✓ Total Deposits grew by 5% on a QoQ basis.

Deposit mobilization continues

ADVANCES

(₹ in cr)

Customer Assets[1] & Net Advances

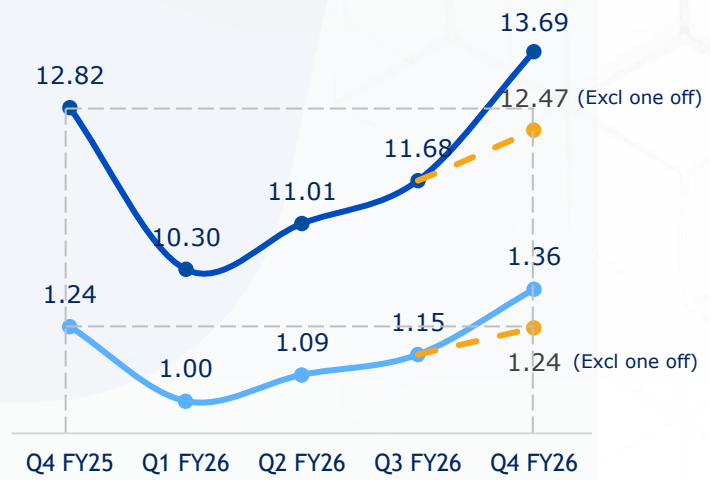


- ✓ Customer Assets[1] up by 3% QoQ
- ✓ Net Advances up by 4% QoQ
- ✓ Retail Book[#] up by 3% QoQ
- ✓ Gold loans up by 9% QoQ
- ✓ CoB[3] [#] grew by 6% QoQ
- ✓ Micro Advances up by 7% QoQ

Advances growth diversified

PROFITABILITY

Profitability: RoE* (%) RoA* (%)



- ✓ RoRWA at 2.44%
- ✓ Profit per employee at ₹ 29 lakh
- ✓ Business per employee at ₹ 33 Cr.

Sustained Improvement in Profitability

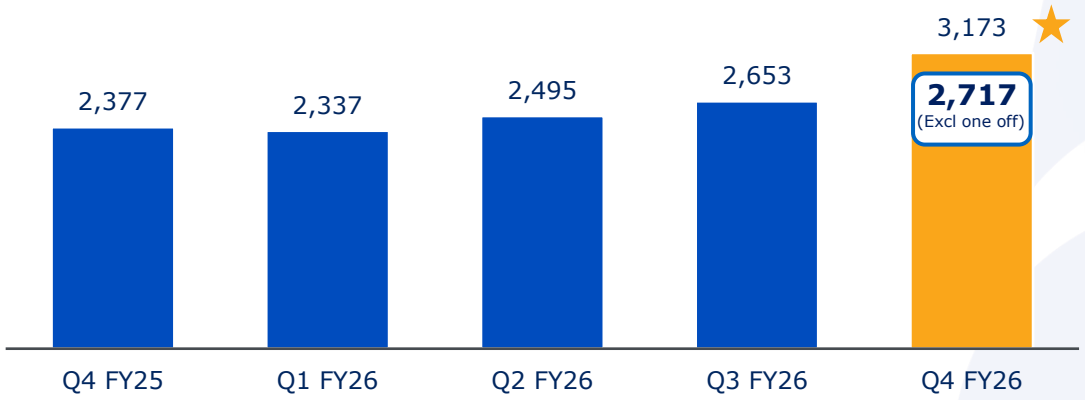
NII growth continues to outgrow Balance Sheet growth

*Annualized
[1]Customer Assets includes Credit Substitutes and excludes IBPC/ BRDS
[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 excludes IBPC/ BRDS.

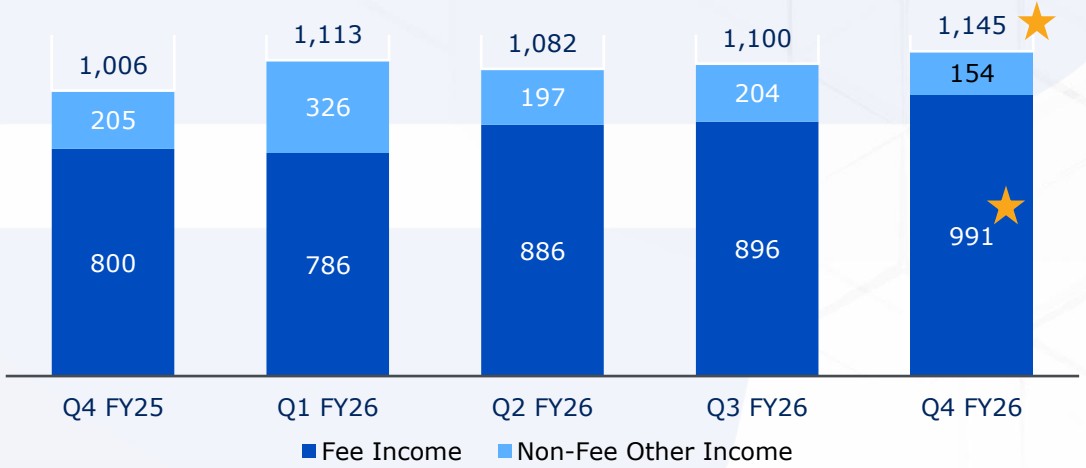
Key P&L parameters

(₹ in cr)

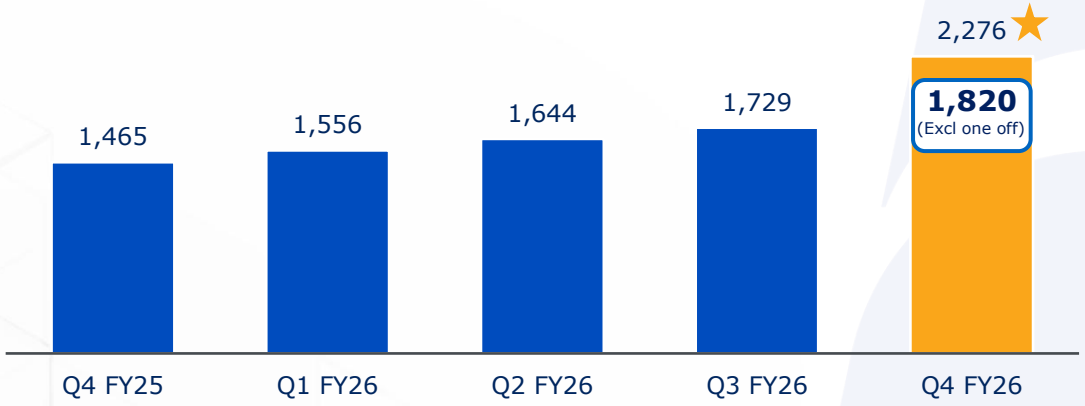
Net interest income



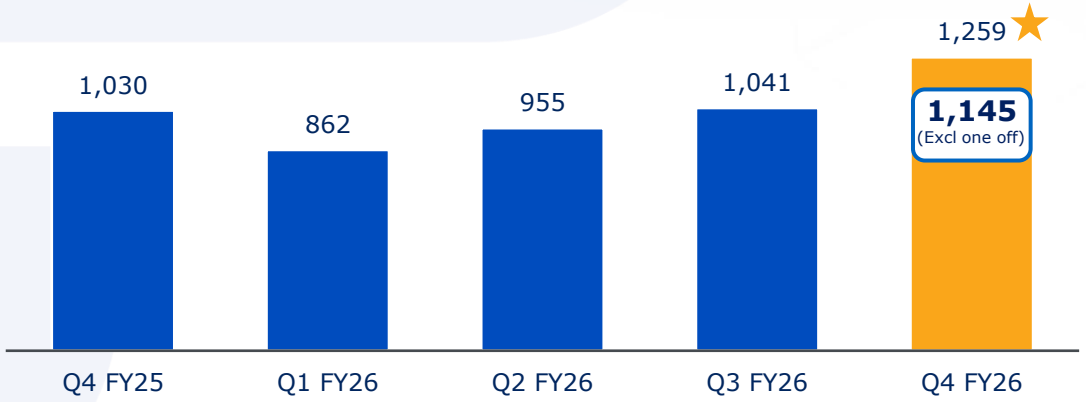
Fee Income & Other income



Operating Profit



Net profit

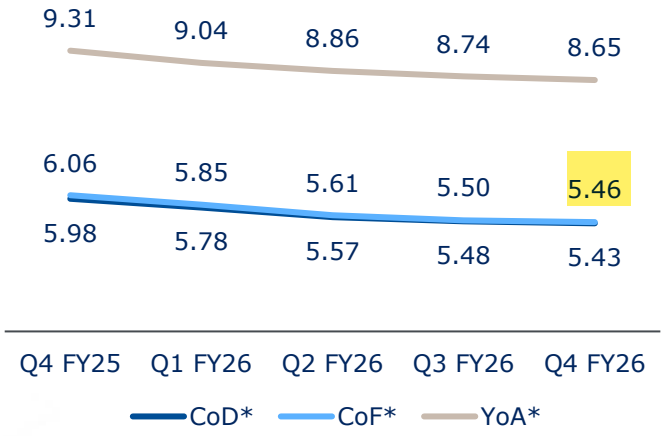


★ Highest ever

Key ratios

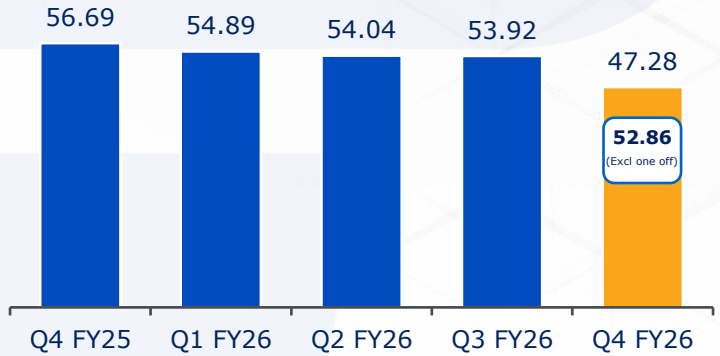
Improving Profitability and Efficiency Trends

Cost of deposits, Cost of funds, Yield on advances (%)



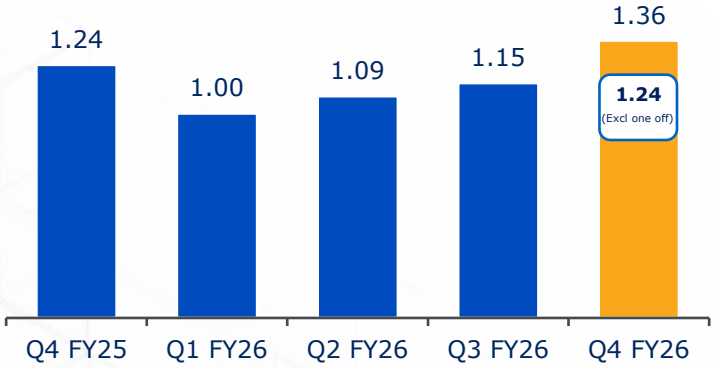
Net interest margin (%)*

Cost to income ratio (%)



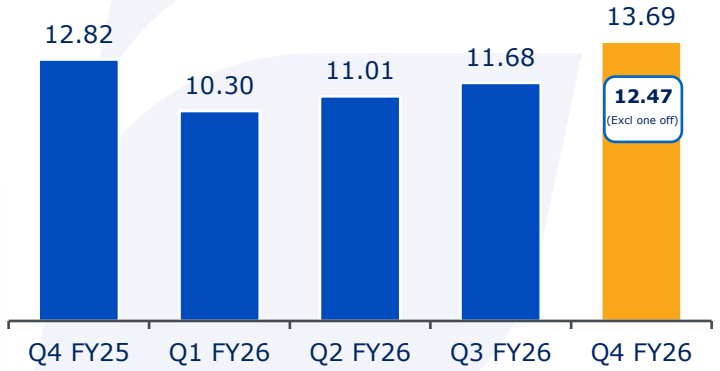
RoA (%)*

FY26 – 1.15 | 1.12 (Excl one off)

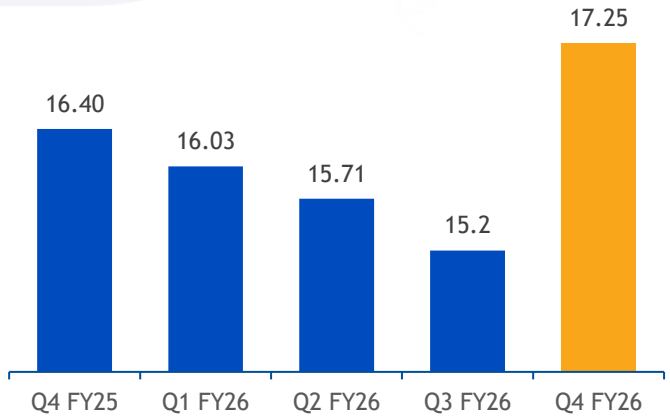


RoE (%)*

FY26 – 11.47 | 11.17 (Excl one off)



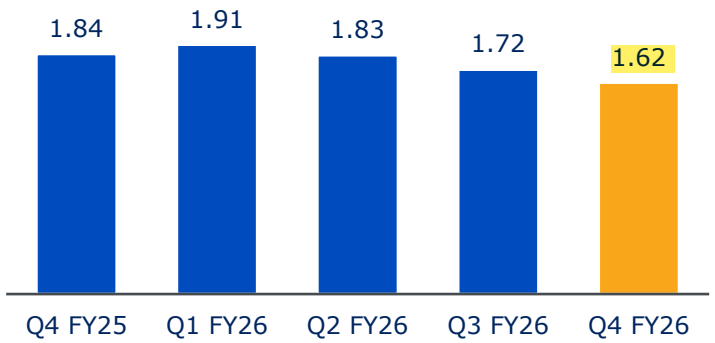
CRAR (%)



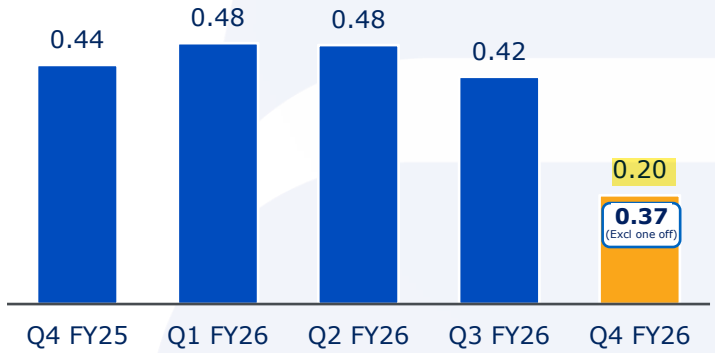
*Annualized

Improving Credit Metrics

GNPA (%)

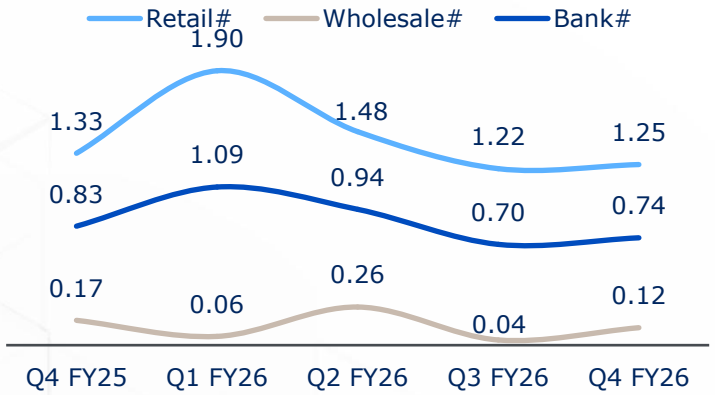


NNPA (%)

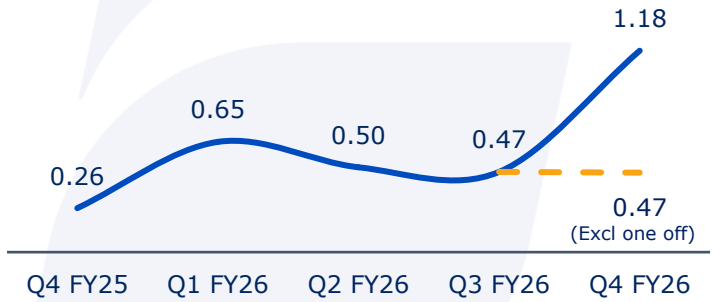


PCR (%)[1]

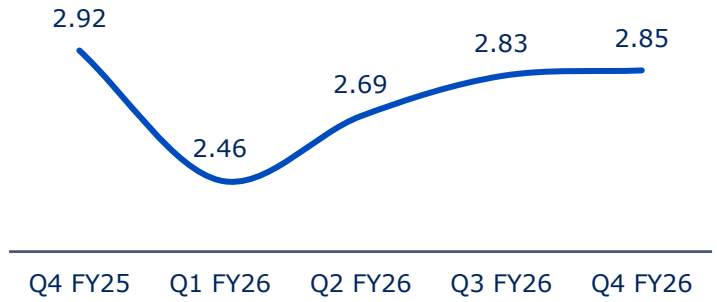
Slippage rate (%)*



Credit cost (%)*



Risk adjusted NIM (%)*



*Annualised
[1]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 excludes IBPC/ BRDS.

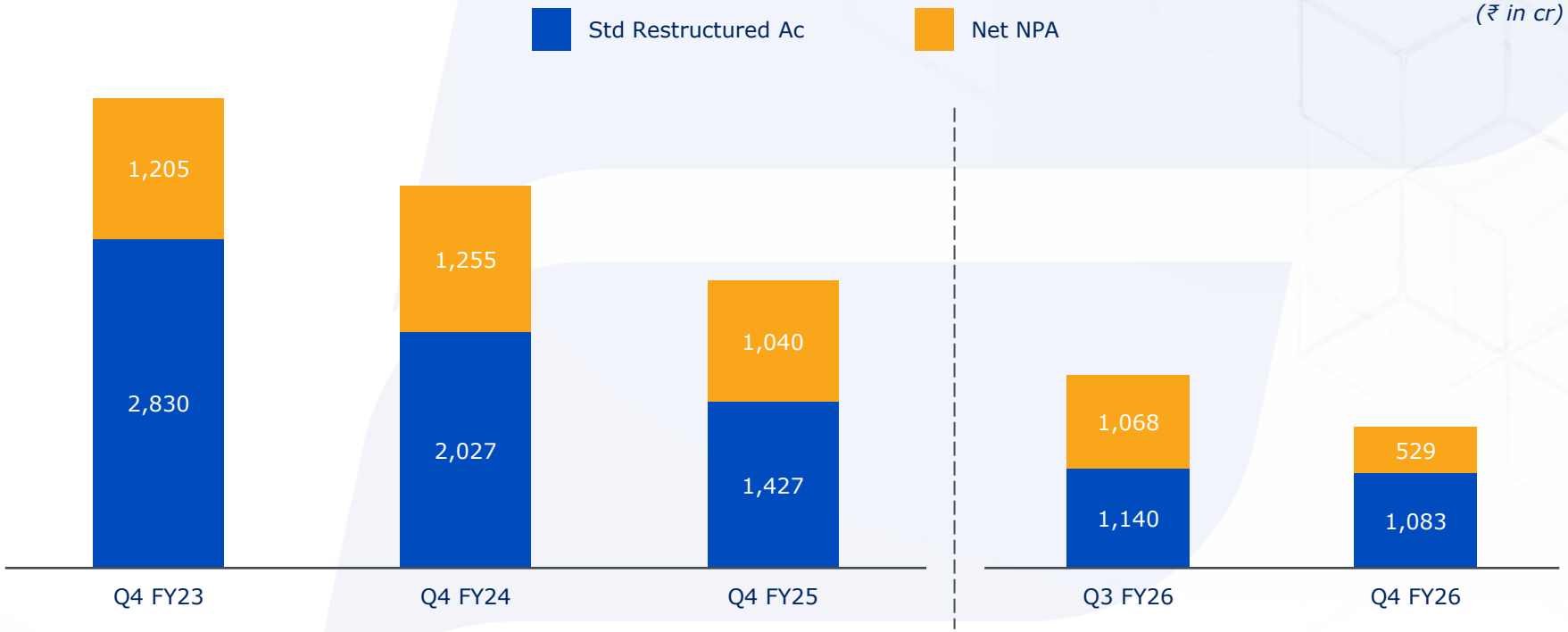
Asset quality trends

Broad resilience in asset quality continues

Provision Coverage Ratio at 87.07%

Recovery & Upgradation of ₹ 273 Cr in Q4

Credit Cost at 47 bps[1] for Q4 FY26



Movement of NPA

(₹ in cr)

Gross NPA as on 31.12.2025	**4,447**
Add Fresh Slippage	474
Add Increase in Balances in Existing NPAs	9
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	273
Deduct Written Off	321
Gross NPA as on 31.03.2026	**4,335**

Provisions in Q4

(₹ in cr)

Loan Loss	**753**
Investment Loss	-
Standard Accounts	-22
Other Purposes	10
Total Provisions	**741**

Loan loss provision includes ₹456 cr of floating provision

[1]Excluding one-off

Comparison: Y-o-Y

CASA Strength, Fee Momentum, and Improving Asset Quality Drive Performance

Federal Bank

(₹ in cr)

Customer Assets

Retail*	BuB*	CVCE*	COB*
1%	6%	25%	26%
69,335 -> 70,118	18,963 -> 20,196	4,644 -> 5,797	23,723 -> 29,846

Gold*	Agri & Allied*	Micro Advances*	CIB*
26%	3%	6%	8%
30,505 -> 38,401	8,208 -> 8,448	4,112 -> 4,360	88,115 -> 95,367

Deposits

CASA	Average CASA	CASA Ratio	NRE Deposits	Total Deposits
21%	20%	271 bps	12%	11%
85,757 -> 1,03,390	77,308 -> 92,889	30.23 -> 32.94	83,297 -> 93,660	283,647 -> 313,909

Performance

Net Interest Income	Fee Income	Operating Profit	Net Profit
33%	24%	55%	22%
2,377 -> 3,173	800 -> 991	1,465 -> 2,276	1,030 -> 1,259

Ratios

Cost Income Ratio^	Gross NPA %	Net NPA %	PCR %#
383 bps	-22 bps	-24 bps	1170 bps
56.69 -> 52.86	1.84 -> 1.62	0.44 -> 0.20	75.37 -> 87.07

#Excluding TWO ^Excl one-off

*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Comparison: Q-o-Q

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

Federal Bank

(₹ in cr)

Customer Assets

Retail*	BuB*	CVCE*	Micro Advances*	COB*	CIB*
1%	-1%	8%	7%	6%	0.4 %
69,129 -> 70,118	20,381 -> 20,196	5,343 -> 5,797	4,064 -> 4,360	28,177 -> 29,846	94,943 -> 95,367

Gold*	Agri & Allied*
9%	-0.2 %
35,221 -> 38,401	8,464 -> 8,448

Deposits

CASA	Average CASA	CASA Ratio	NRE Deposits	Total Deposits
8%	6%	87 bps	7%	5%
95,498 -> 1,03,390	87,230 -> 92,889	32.07 -> 32.94	87,402 -> 93,660	297,796 -> 313,909

Performance

Net Interest Income	Fee Income	Operating Profit	Net Profit
20%	11%	32%	21%
2,653 -> 3,173	896 -> 991	1,729 -> 2,276	1,041 -> 1,259

Ratios

Cost Income Ratio^	Gross NPA %	Net NPA %	PCR %#
106 bps	-10 bps	-22 bps	1193 bps
53.92 -> 52.86	1.72 -> 1.62	0.42 -> 0.20	75.14 -> 87.07

#Excluding TWO ^Excl one-off

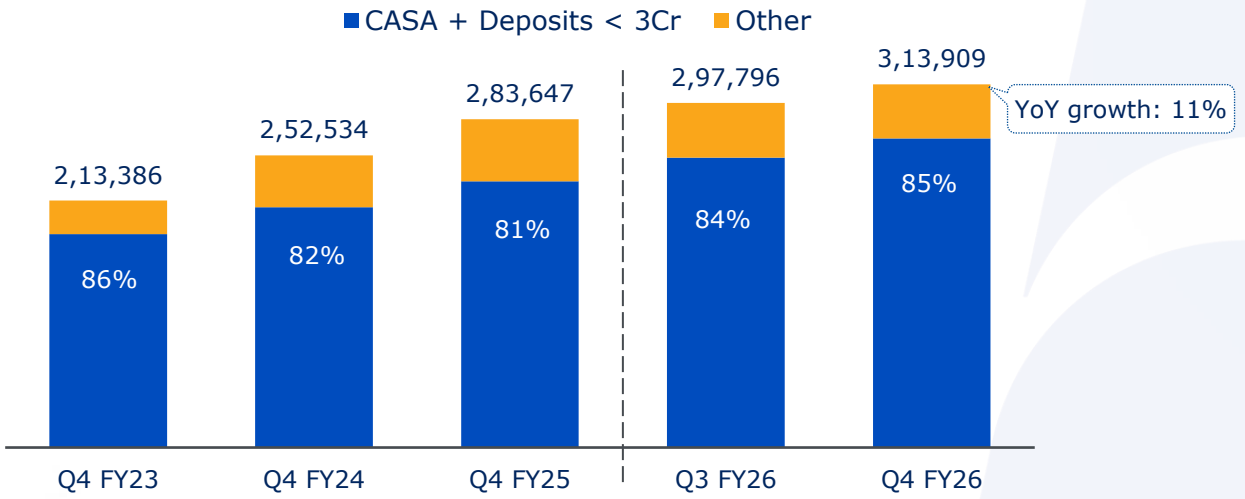
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Liability trends

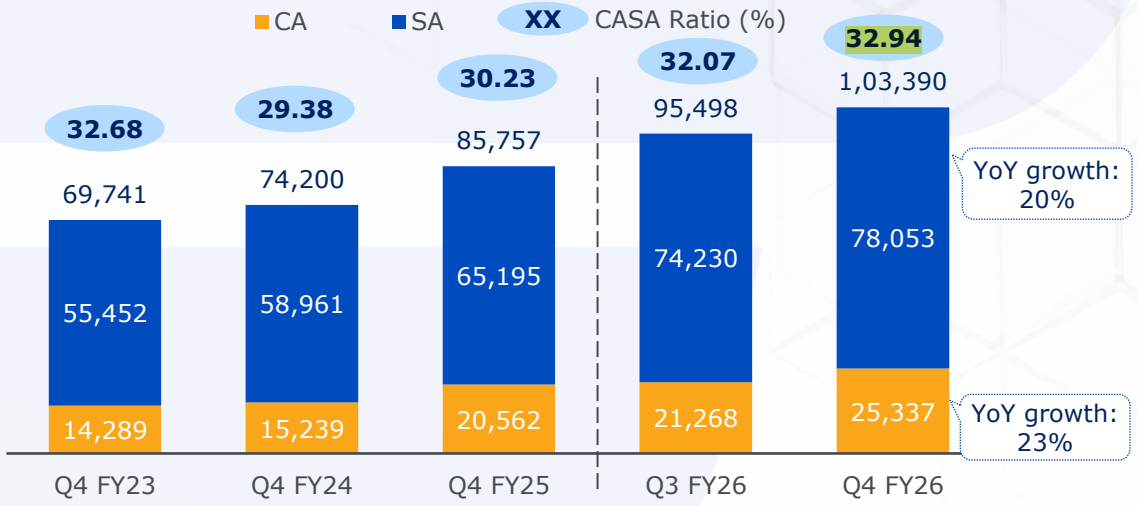
Sustained Deposit Momentum; Healthy CASA Growth
Strategies supported by able on-ground execution

Federal Bank

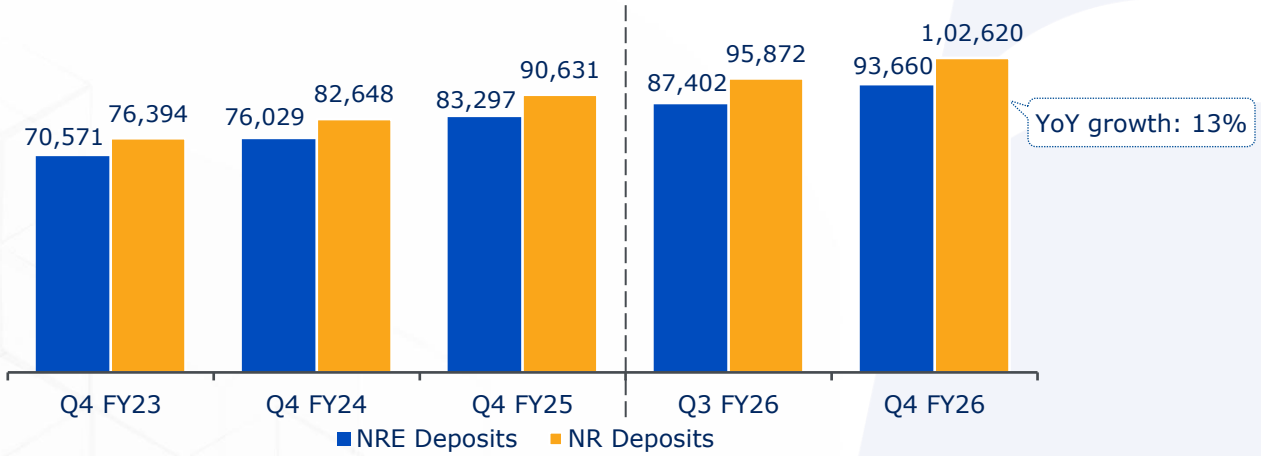
Deposits : Period End (₹ in cr)



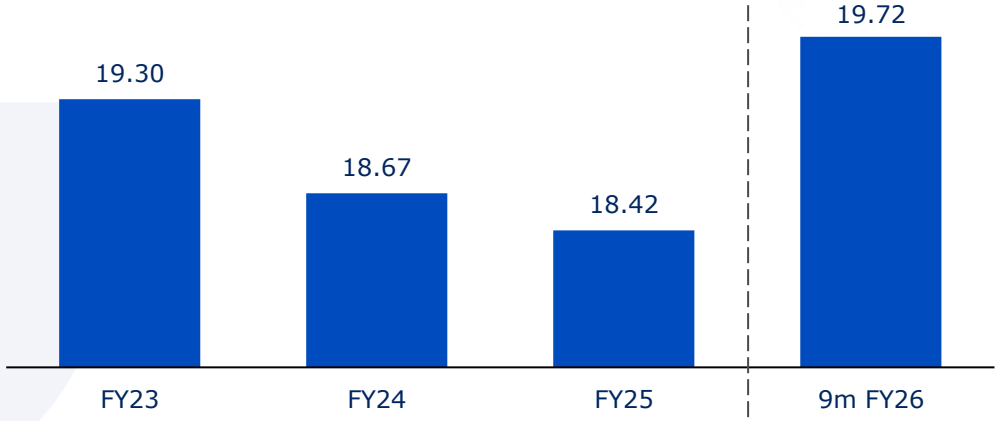
CA, SA & CASA End Period and CASA ratio (₹ in cr)



NRE & NR deposits (₹ in cr)



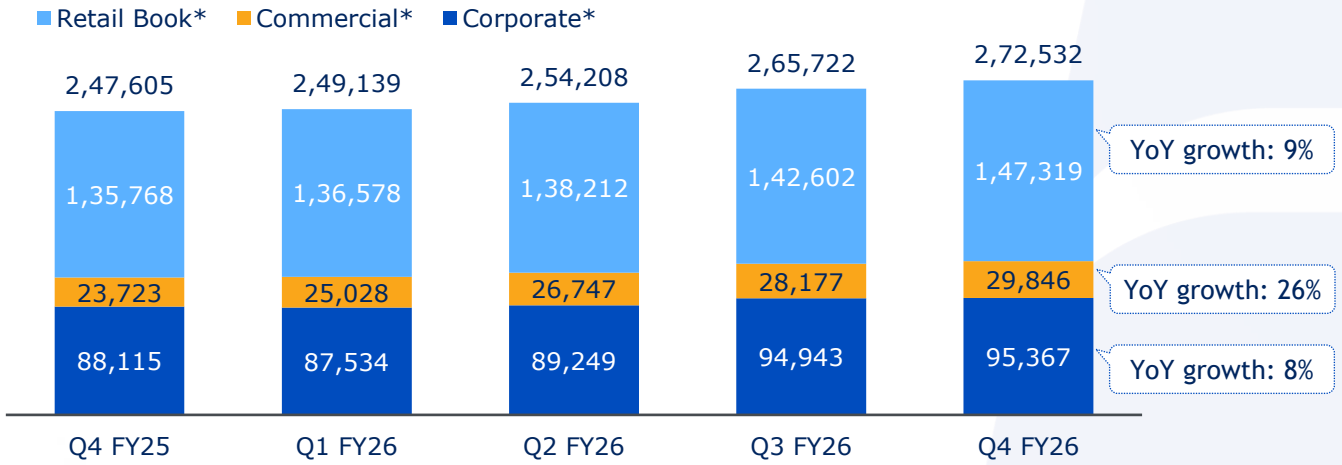
Remittance Market share (%)[1]



[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)

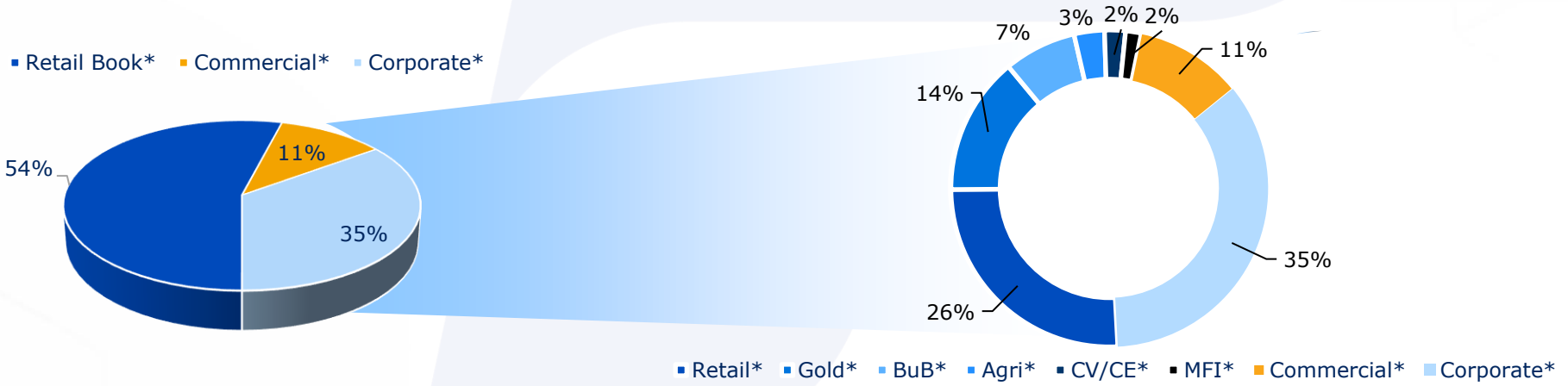
Credit portfolio distribution

Customer Assets (₹ in cr)



Yield on advances (%)

Customer Assets mix (Mar-26)



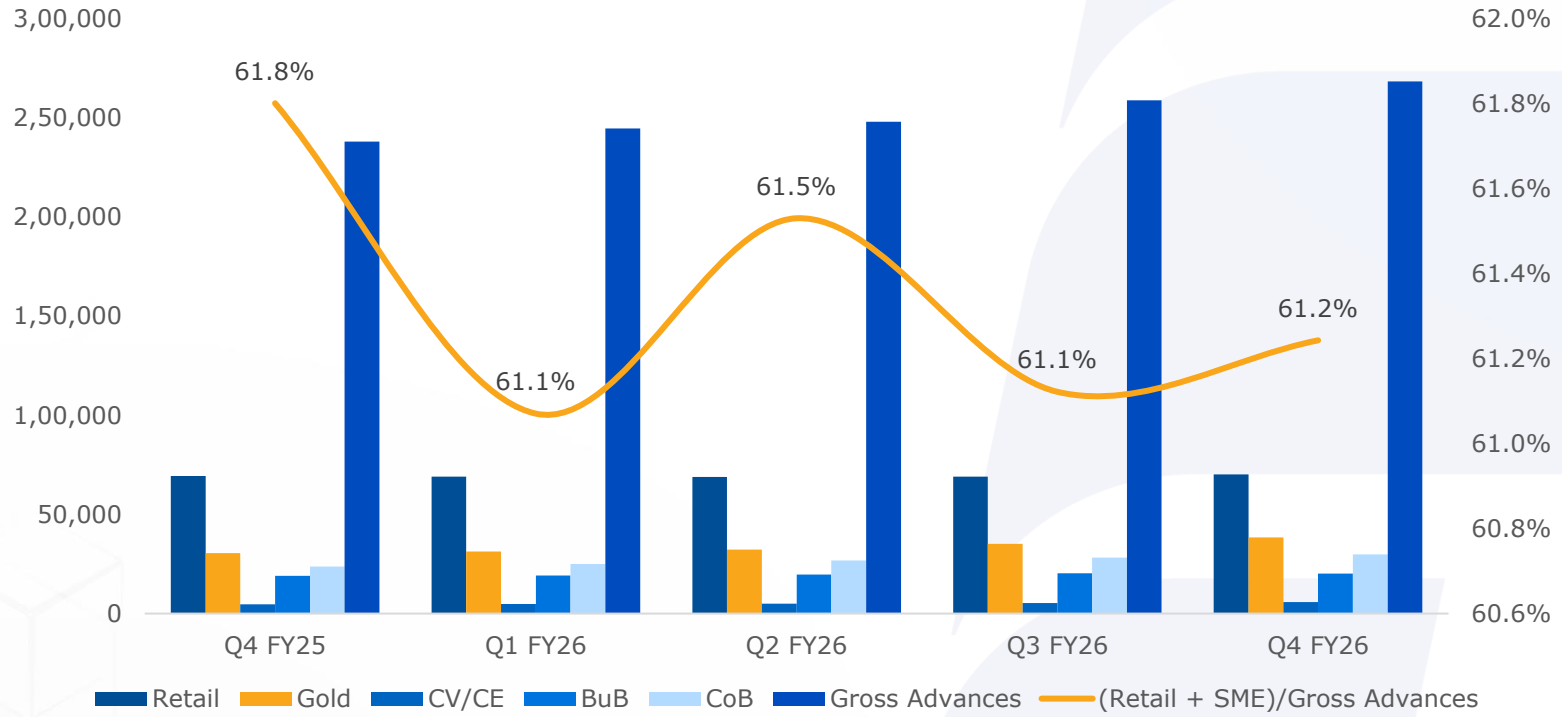
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Advances Portfolio

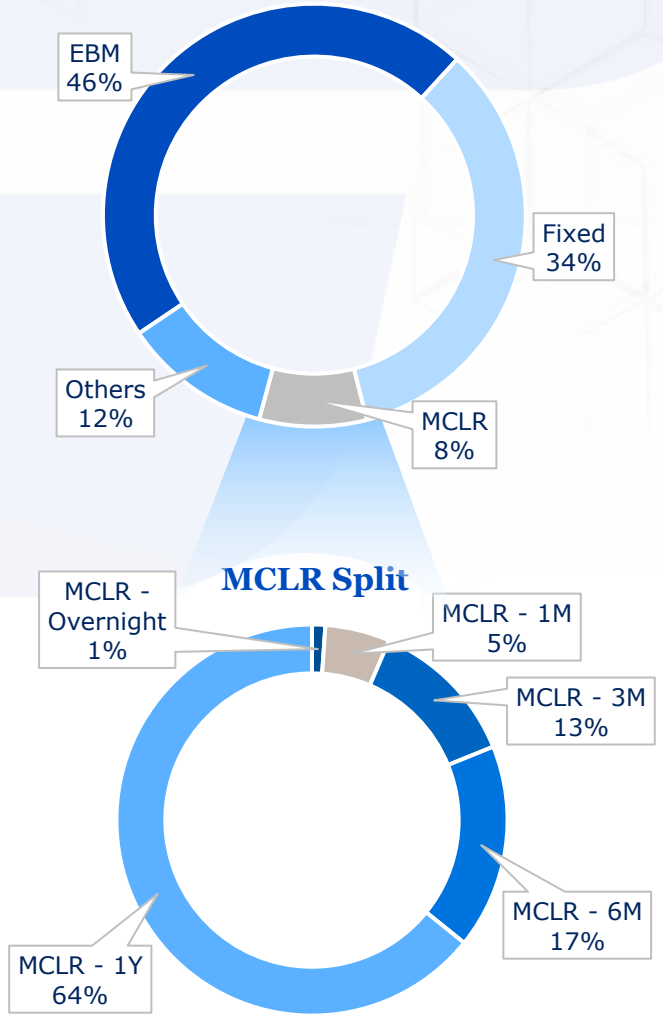
Stable and Diversified Loan Portfolio with Strong Retail–SME Contribution

Federal Bank

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



Loan book by interest rate type(%)



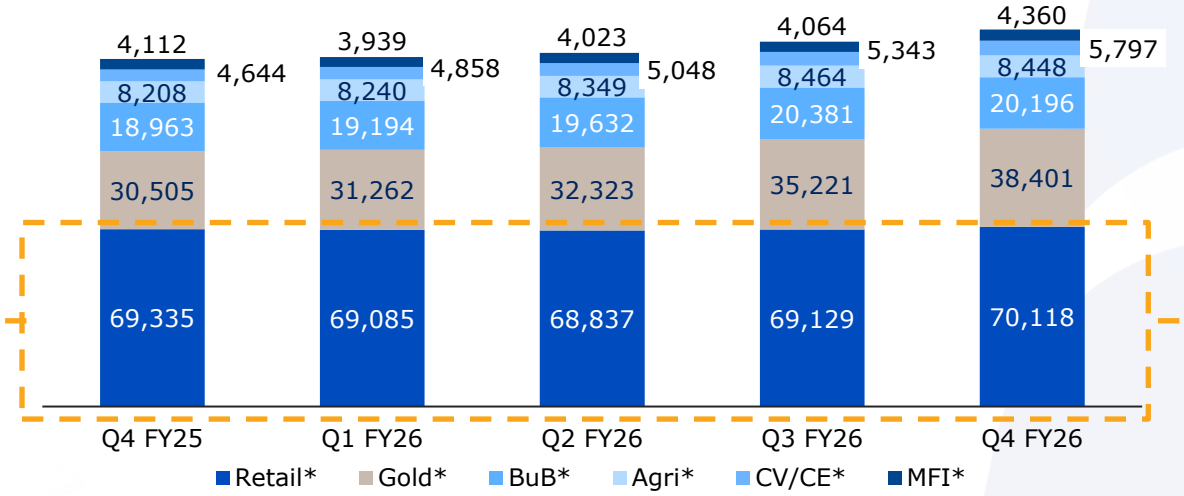
*Retail includes Housing, LAP, Auto, PL, CC & Other Retail. SME includes BuB & CoB
#Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Retail Banking

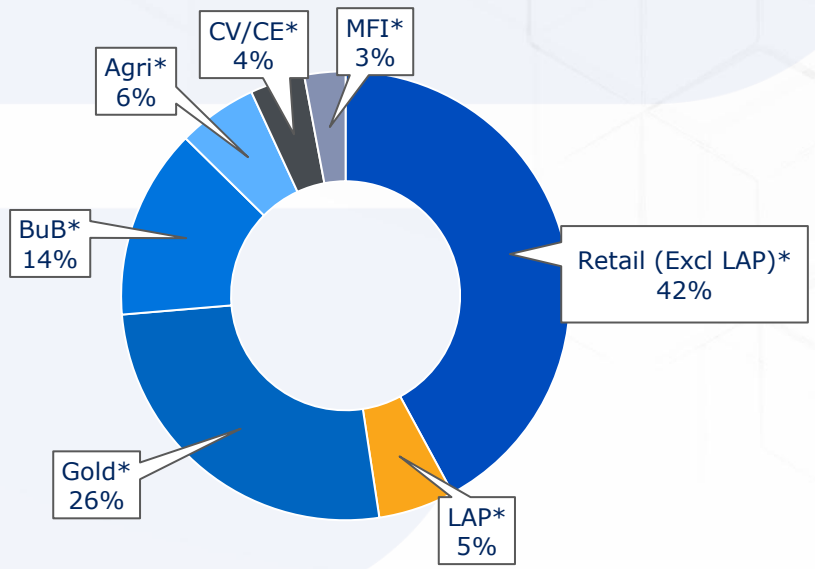
Disciplined growth sustained despite intense rate competition in segment

Federal Bank

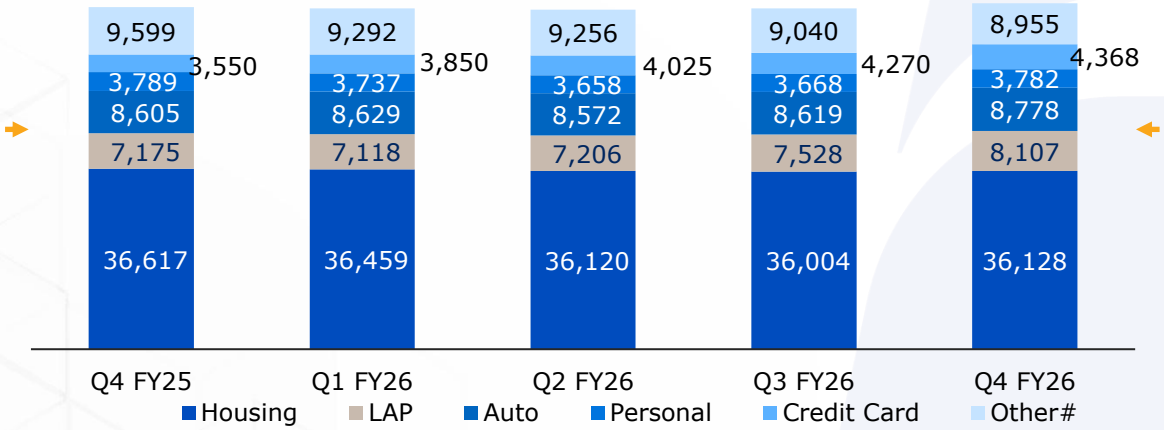
Retail book (₹ in cr)



Retail book mix (Mar-26)



Retail advances mix (₹ in cr)



- LAP loans grew at 8% QoQ
- CV/CE loans grew at 8% QoQ
- MFI loans grew at 7% QoQ
- Gold loans grew at 9% QoQ
- Credit Cards grew at 2% QoQ

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

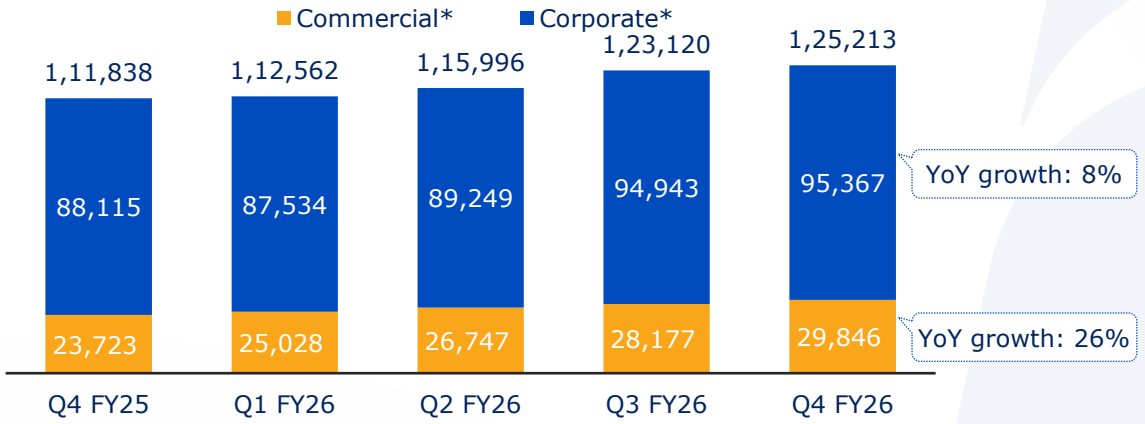
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Commercial/ Corporate Banking

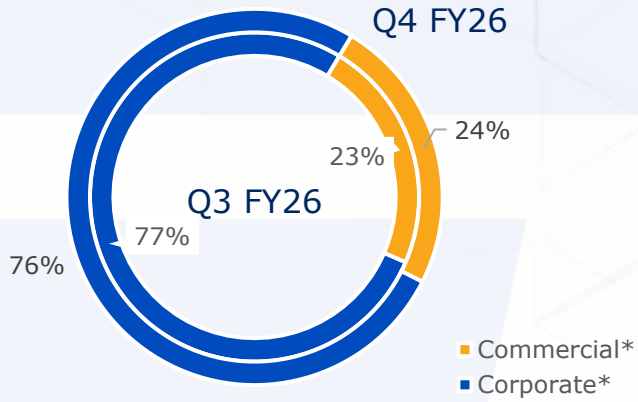
Focused Expansion with Improved Mix & Cross-selling

Federal Bank

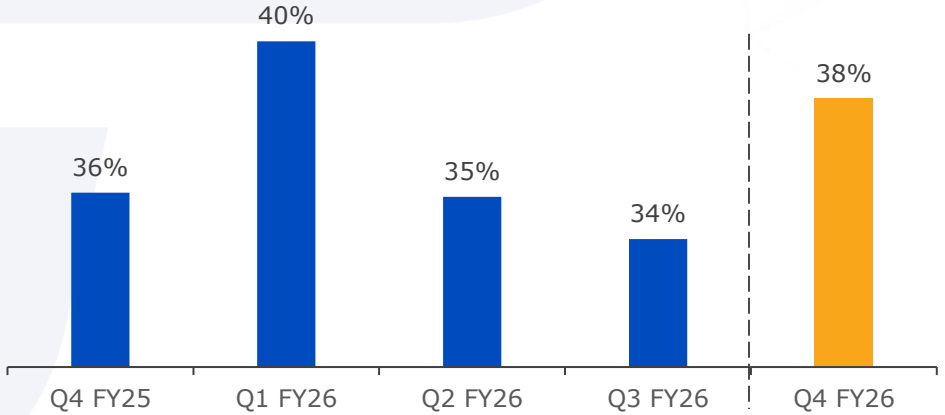
Non-Retail Book (₹ in cr)



Portfolio mix incl Cr Substitutes (Mar-26)



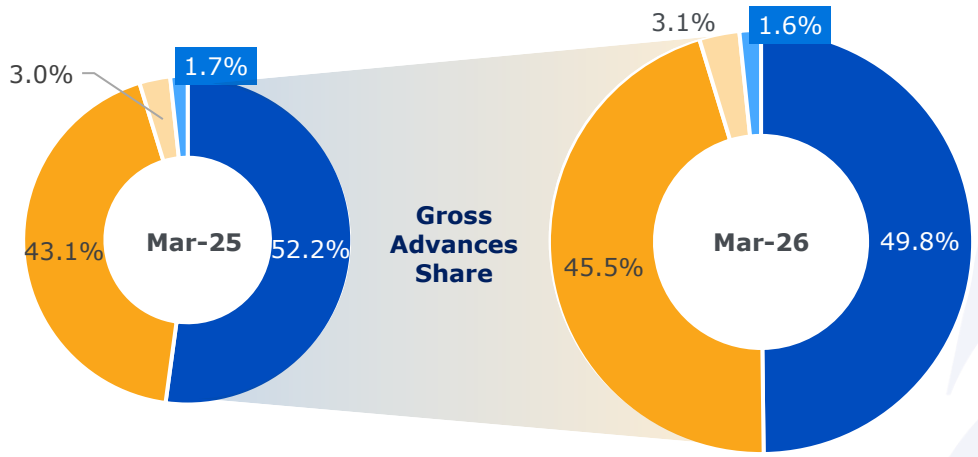
Wholesale Banking Self-Funding level



- Supply Chain Finance book up by 27.57% YoY
- CIB (excl.credit substitutes) book grew by 8.66% YoY
- CoB book grew by 25.81% YoY

*Credit segments are based on internal classifications and are realigned at the beginning of every FY.
Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS..

Asset Book – Trend Analysis

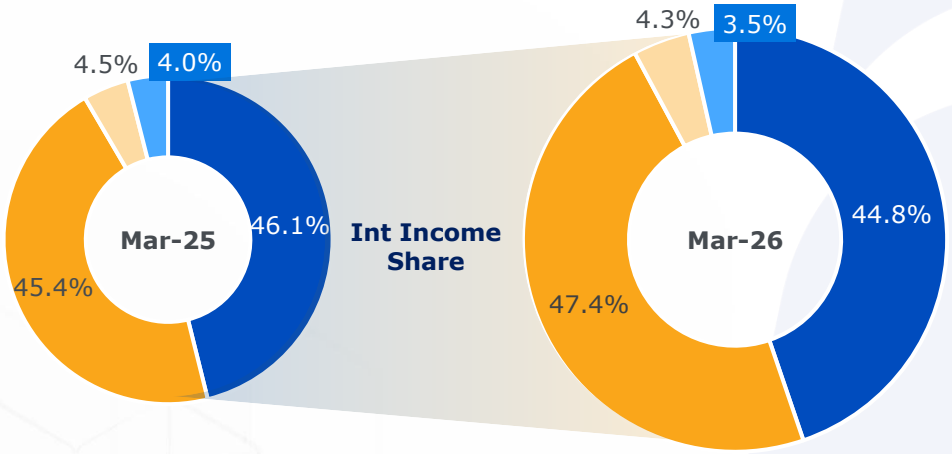


Very High Yielding
Micro Advances

High Yielding
CC | PL

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

Low Yielding
Housing
CIB (incl IBU)



Asset Book Transformation – Focused Rebalancing in Play

Credit Cards*	23% YoY growth	**4,368** Gross advances (INRcr)
Personal Loans*	-0.2% YoY growth	**3,782** Gross advances (INRcr)
MSME loans (BuB+CB)*	17% YoY growth	**50,042** Gross advances (INRcr)
CV/CE*	25% YoY growth	**5,797** Gross advances (INRcr)
Micro Advances*	6% YoY growth	**4,360** Gross advances (INRcr)

YoY growth for gross advances as of Mar-26

*Credit segments are based on internal classifications and are realigned at the beginning of every FY.
Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Select high/medium yielding lending products

CV / CE

Disbursements:

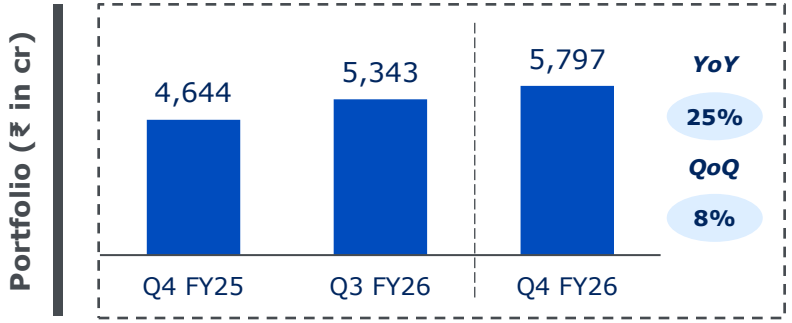
962 ₹cr (Q4 FY26)

PSL:

82%

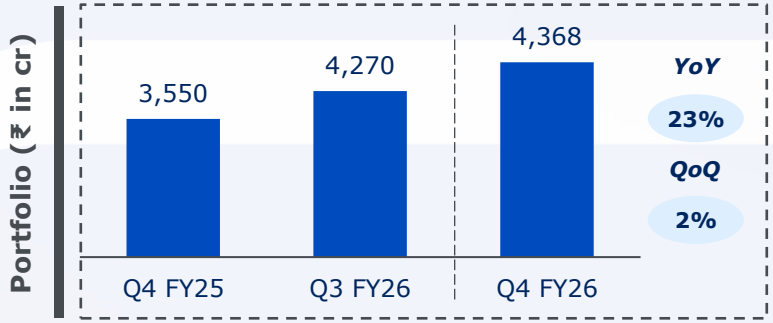
Avg. ticket size:

₹ 28L



✓ Tie-up with all major OEMs

Credit Cards



Cards Issued - Qtr:

3.64 Lakhs

Gold loans

Tonnage

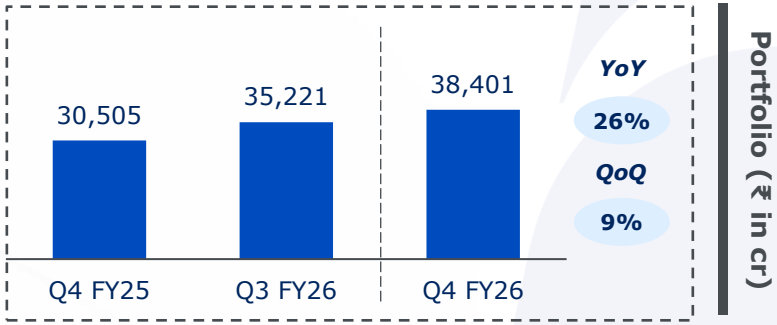
53.19

Yield

10.27%

LTV

53.72%



Micro Advances

No of customers:

12L+

99%+ women

Reach:

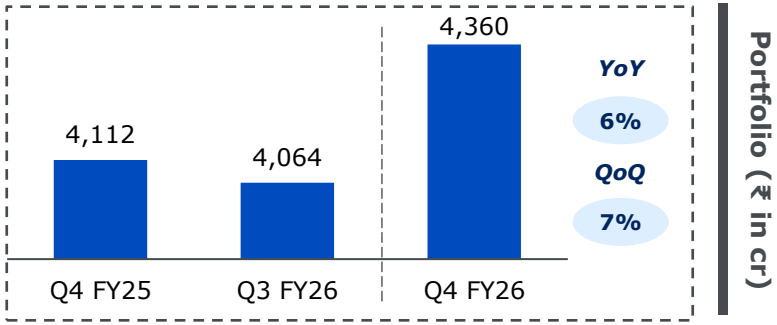
23 states

2 UT

Network:

29 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 includes Credit Substitutes and excludes IBPC/ BRDS..

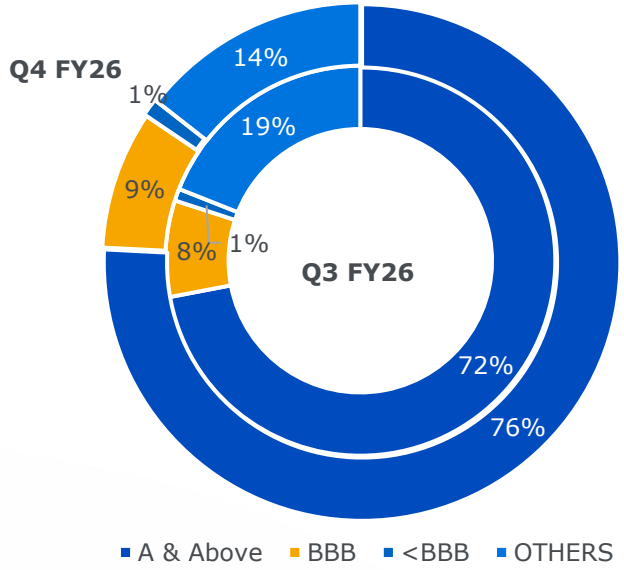
Rating distribution

Strong rating mix underpins asset quality stability

Federal Bank

Rating distribution (CIB)

External rating of CIB advances

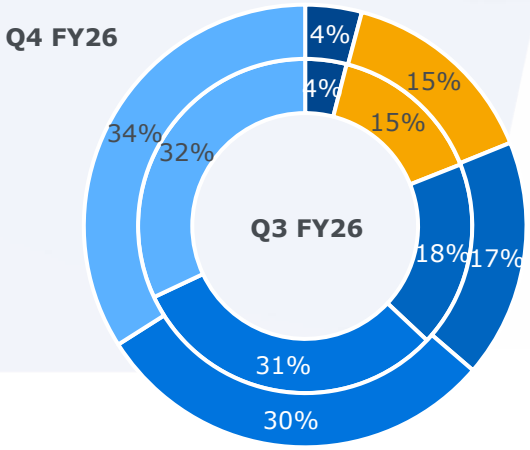


Internal Rating of 'OTHERS'
(Externally unrated CIB from above table)

Rating	Q3 FY26	Q4 FY26
FBR1	6%	5%
FBR2/FBR3	7%	9%
FBR4	10%	10%
Below FBR4 & unrated[1]	77%	76%

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).

Broad-based fee momentum

Diversified and granular fee income

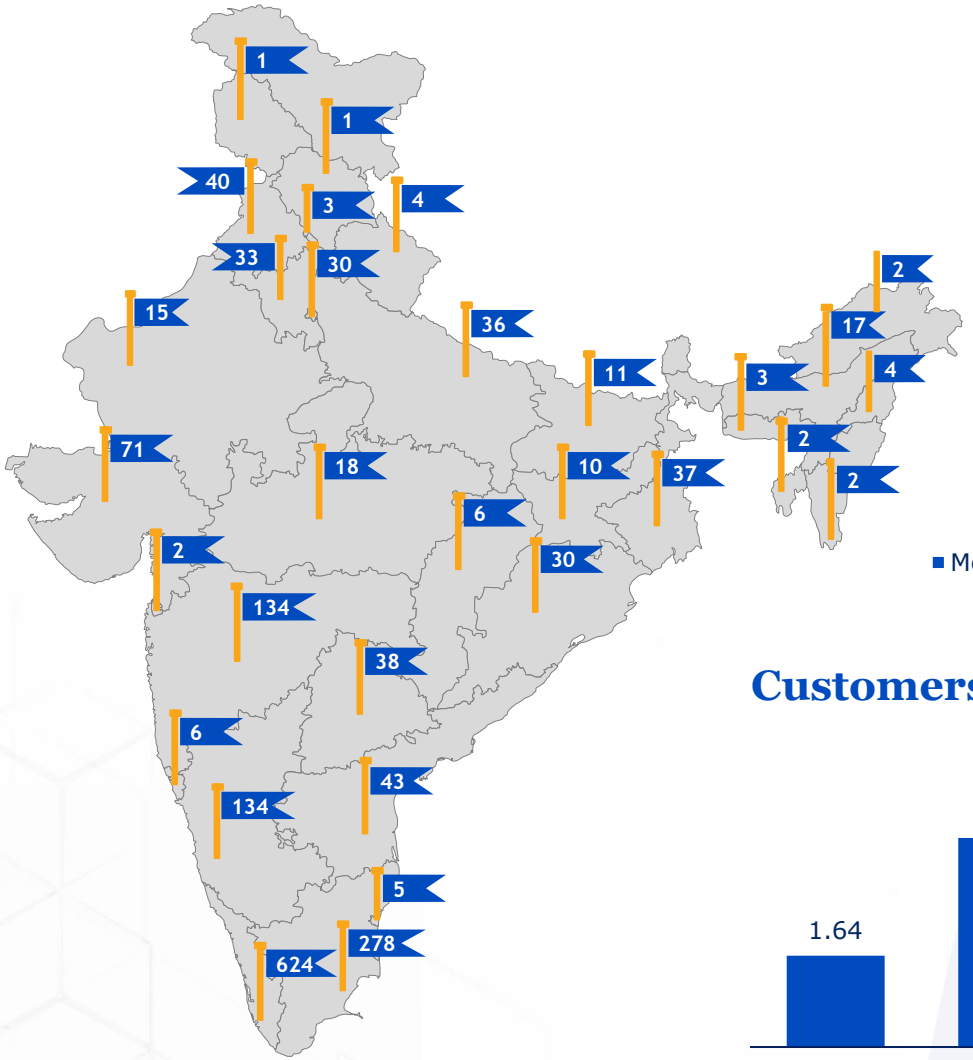
₹ in Cr	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	QoQ	YoY
Commissions & Exchanges	89	91	98	94	100	6% ▲	12% ▲
Insurance distribution income	78	65	108	94	123	31% ▲	58% ▲
Processing fees & Other charges from loans	177	155	190	212	226	7% ▲	28% ▲
Other service charges	409	425	407	461	475	3% ▲	16% ▲
Forex and Derivatives (Client)	49	51	82	36	67	84% ▲	37% ▲
Fee income	**801**	**786**	**886**	**896**	**991**	11% ▲	24% ▲
Treasury income	88	265	113	126	12	-91% ▼	-86% ▼
Other non fee income	118	62	84	78	142	82% ▲	20% ▲
Total other income	**1006**	**1,113**	**1,082**	**1,100**	**1,145**	**4%** ▲	**14%** ▲

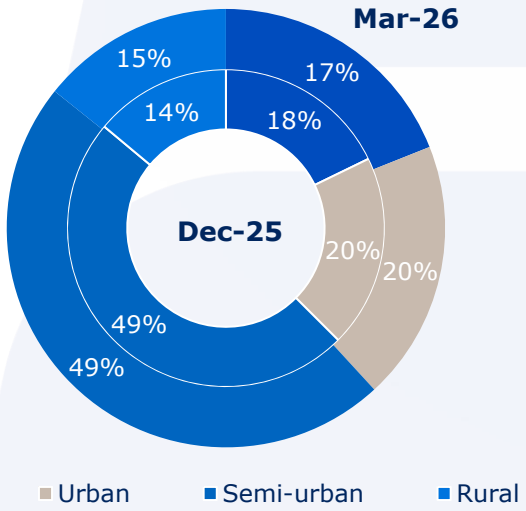
Capital position

Strong Capital Position Supporting a Self-Funded Growth Strategy

₹ in Cr	Dec-25	Mar-26
Risk weighted assets		
Credit risk	2,03,887	2,07,011
Market risk	3,346	3,496
Operational risk	20,619	20,619
Total RWA	**2,27,852**	**2,31,126**
Tier-I capital funds	31,642	36,814
Tier-II capital funds	3,002	3,047
Total capital funds	**34,644**	**39,862**
CRAR	**15.20%**	**17.25%**
Tier-I	13.88%	15.93%
Tier-II	1.32%	1.32%

Distribution: Deriving efficiency from footprint





Customers (No in Cr):

Continuous investment in expanding Pan India footprint

	Mar-25	Mar-26
Banking Outlets#	1,587	1,640
ATMs/ Recyclers*	2,054	2,112
RMs	1,206	1,823

Driven by alternate channels

Direct Sales Agents

Business Correspondents

*Including Cash Recyclers
#Including Extension counters

Innovation through partnerships

Federal Bank

Deposit Partners

Jupiter

IND money

Credit Cards

one card

Jupiter

scapia

Gold Loan and Priority Lending

Rupeek

NEW STREET TECH
Your fast track to the future

OROPAY

paisabazaar.com

MARKETS

Instant Digital Loans

BillDesk

Pine Labs

BharatPe

BSNL
Connecting India

EMIs and Merchant Payments

90+

Cross Border Remittance Partners

Support Systems

karza TECHNOLOGIES

Leegality

M2P

PixDynamics

lentra

Support Systems

Growth through partnerships

Federal Bank

	Partners	Business Share in FY'26	Key metrics[1]
Co-branded credit cards	one card, scapia	68%	Active Cards: 1.00 (Mar-25), 1.15 (Jun-25), 1.28 (Sep-25), 1.62 (Dec-25), 1.90 (Mar-26); ENR: 1.00 (Mar-25), 1.08 (Jun-25), 1.21 (Sep-25), 1.19 (Dec-25), 1.21 (Mar-26)
Deposit franchise	Jupiter, IND money	3%	TD Balance: 1.00 (Mar-25), 1.02 (Jun-25), 1.02 (Sep-25), 1.01 (Dec-25), 0.87 (Mar-26); CASA Balance: 1.00 (Mar-25), 1.03 (Jun-25), 1.09 (Sep-25), 1.13 (Dec-25), 1.08 (Mar-26)
Personal loans	paisabazaar.com, FB MARKETS	33%	#Accounts: 1.00 (Mar-25), 1.23 (Jun-25), 1.06 (Sep-25), 1.06 (Dec-25), 1.08 (Mar-26); PL Balance: 1.00 (Mar-25), 0.95 (Jun-25), 0.90 (Sep-25), 0.86 (Dec-25), 0.83 (Mar-26)

[1] Indexed Number

Digitization as a Multiplier

740
Edu. Institutions onboarded to Fee collection Solution "Careerbook"

93.73%
Transactions Serviced Digitally (Retail + Corporate)

386
RPA Processes running

33K(Cr)
Retail Mobile Banking Volume/Month

90.37%
Of Corporate Txns serviced Digitally

790
Total APIs made available

508K(Cr)
Corporate Digital Channels Volume/Month

63 L
unique QR Merchants

16.6L
Active FedMobile Users (monthly)

DIGITAL AT THE FORE
HUMAN AT THE CORE

Feddy handled approximately 11 lakh customer queries during the quarter, marking a 14% quarter-on-quarter increase.

Digital Assistant - Feddy

Feddy is Live on

Fed e Point

15 G/H

57.87%
KYC Upload

0.36%

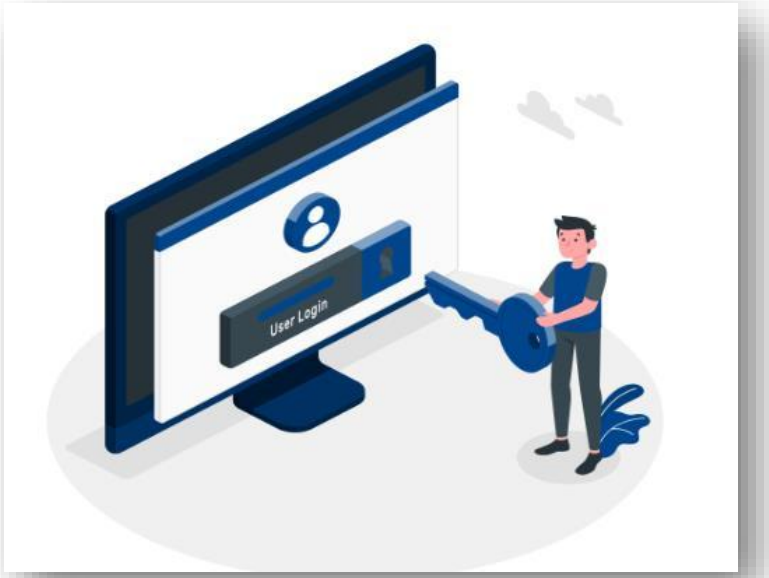
5.14%
Debit Card Applications

(Share of Service Requests received through Fed-e-Point for Mar-26)

Note: Data as on Mar-26 unless specified otherwise

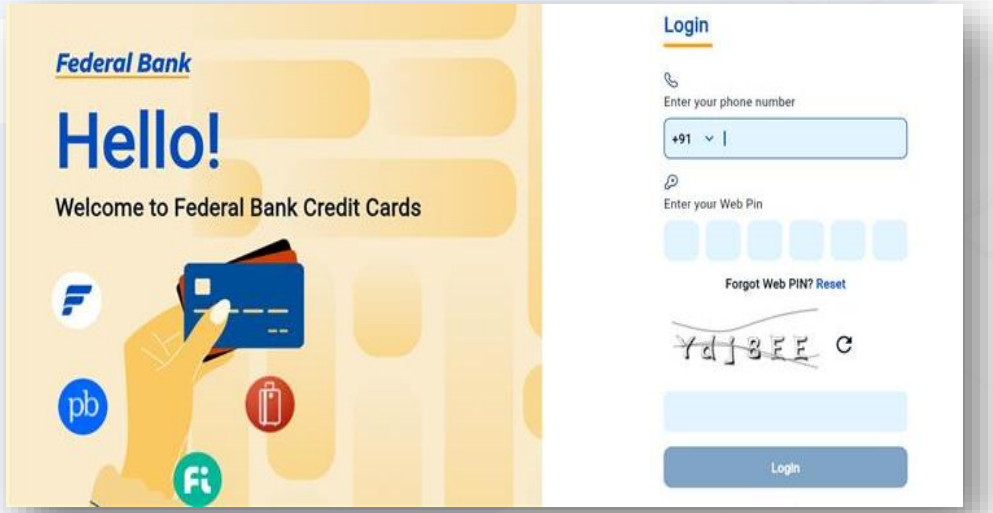
Major Initiatives

Current Account Opening Platform (Federal 24 7)



Our DIY, fully paperless digital platform for current account onboarding was launched nationwide on January 20, 2026, enabling individuals and sole proprietors to open accounts end-to-end without branch intervention.

Unified Credit Card Module



We implemented a unified credit card management platform covering the complete lifecycle of both organic and FinTech-partner credit cards, supported by a redesigned UI/UX across Web, FedMobile, and FedNet.

Major Initiatives

Features Launched on FedMobile:

National Pension Fund

End-to-end NPS capabilities allowing customers to digitally open NPS and NPS Vatsalya accounts, register SIPs, and make contributions through a seamless self-service journey.

NRO Account Opening

A fully digital NRO account opening journey was enabled on FedMobile, allowing NR customers to onboard seamlessly through a secure single sign-on process.

Features Launched on Both FedMobile and FedNet:

FedWealth – Investment Platform

Launched an in-house digital investment platform, enabling direct mutual fund investments on FedMobile and FedNet under Federal Bank's ARN.

New KYC Portal Integration

Our upgraded KYC portal was integrated with FedMobile and FedNet to strengthen regulatory compliance and drive higher Re-KYC completion through digital channels.

Driving Digital Adoption across Wholesale Customers

SEBI registered UPI ASBA Sponsor Bank

A milestone that would enable us to participate in high-liability equity and debt public issue transactions.

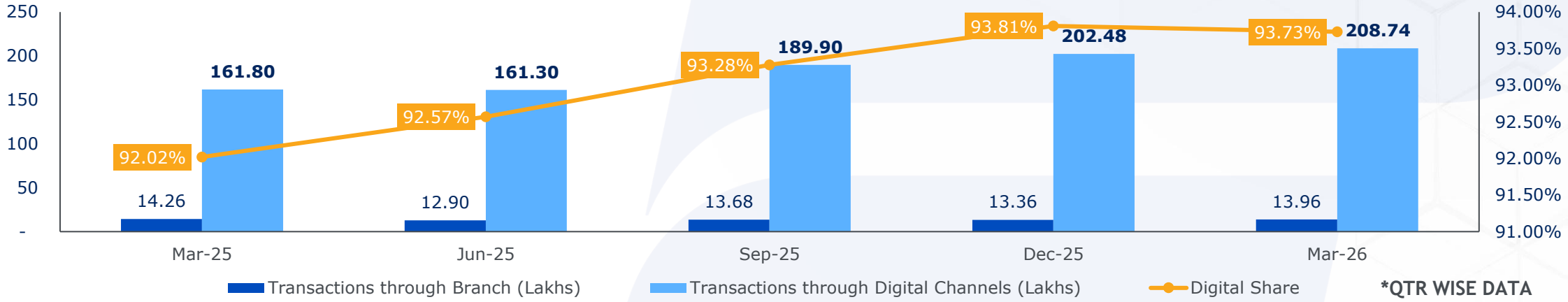
Launched an advanced, cloud-based **UPI acquiring stack** with **UPI 2.0** capabilities

Rolled out **Collection Hub Solution** to cater to **receivables management** needs across **diverse industry segments**

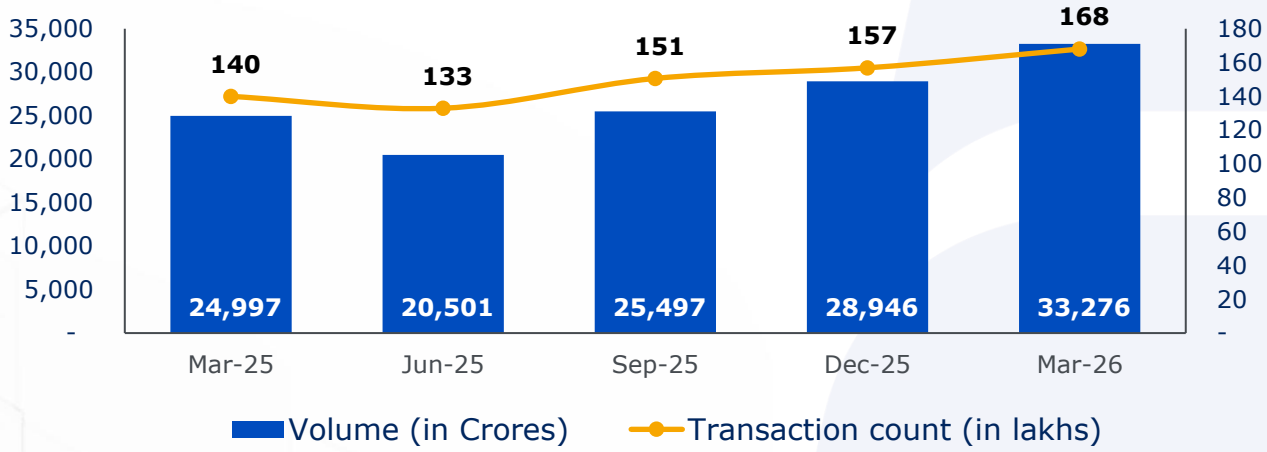
Rolled out **Direct Tax & GST payment functionality** on FedOne for **11,000+** Corporate / MSME customers

Digital Migration

Branch vs. Digital Transactions (in Lakhs)



Mobile banking volume & Txn Count

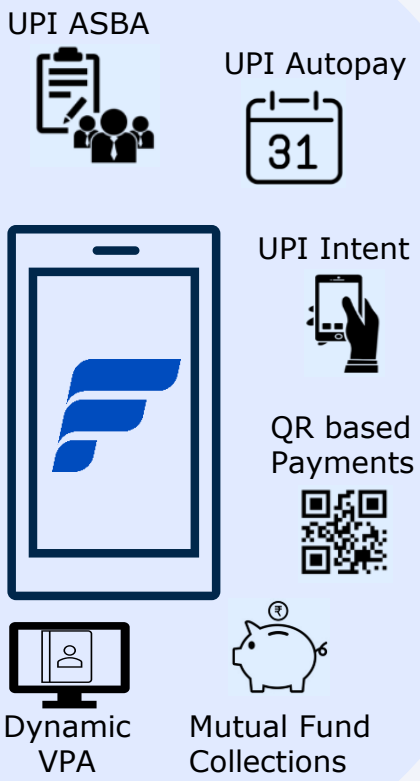


- Digital share has increased as compared to last quarter and stands above **93.7%** for Mar-26.
- Mobile Banking transaction count has increased Q-o-Q to **168.00 lakhs.**

Major Initiatives

We have developed a best-in-class **UPI acquiring stack** that enables us deliver cutting edge, customized solutions across **UPI 2.0** capabilities

- Supports all major use cases, typically required by industries such as NBFCs, Mutual Fund, Broking, Insurance, eCommerce, etc.
- Easy to plug-in SDK, Intent, Collect and Autopay API's offered for Merchants
- Partnered with ICCL (Indian Clearing Corporation) as Payment Aggregator for Mutual Fund SIP Collection
- Robust bandwidth and connectivity with NPCI, Exchanges and Clearing Corporations.



FedOne

FedOne Payments

A digital-first payments solution designed to simplify and streamline corporate transaction journeys.

Bulk Direct Taxes and **GST Payment functionality** successfully rolled out for corporate and MSME clients

Scan to know more!

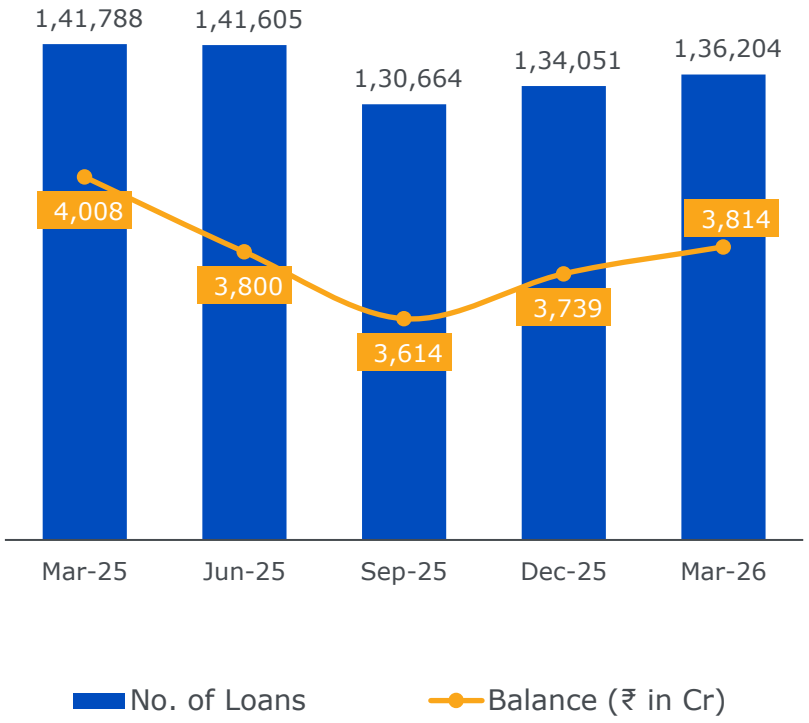
FedOne Collection Hub

Rolled out an advanced receivables management solution designed to streamline multi-channel collections for corporate customers of diverse industry segments.

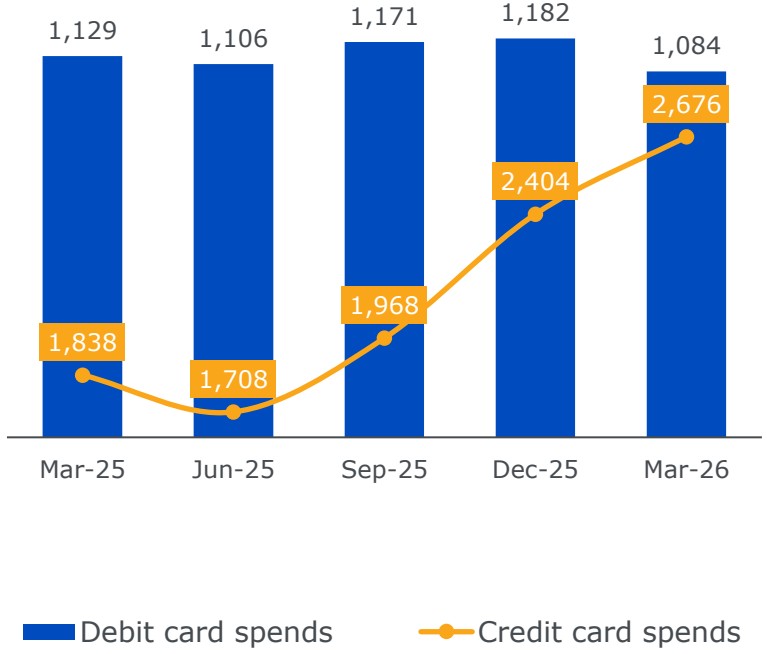
Scan to know more!

Digital lending and card spends

Digital Personal Loans (ETB)[1]



Card spends (₹ in Cr)[2]



Credit Cards – Market share

Cards O/s:	Spends:
2.64%	1.68%

Rank 9 in credit card spends

Debit Cards – Market share

Cards O/s:	Spends:
5.36%	5.41%

Rank 5 in debit card spends

[1]Refers to organic digital loan book
[2]Monthly cards spends including Fintech partnerships
*Card O/S and Spend data among Pvt Sec Banks. Rank calculated on Spends of Pvt Sec Banks Mar'26

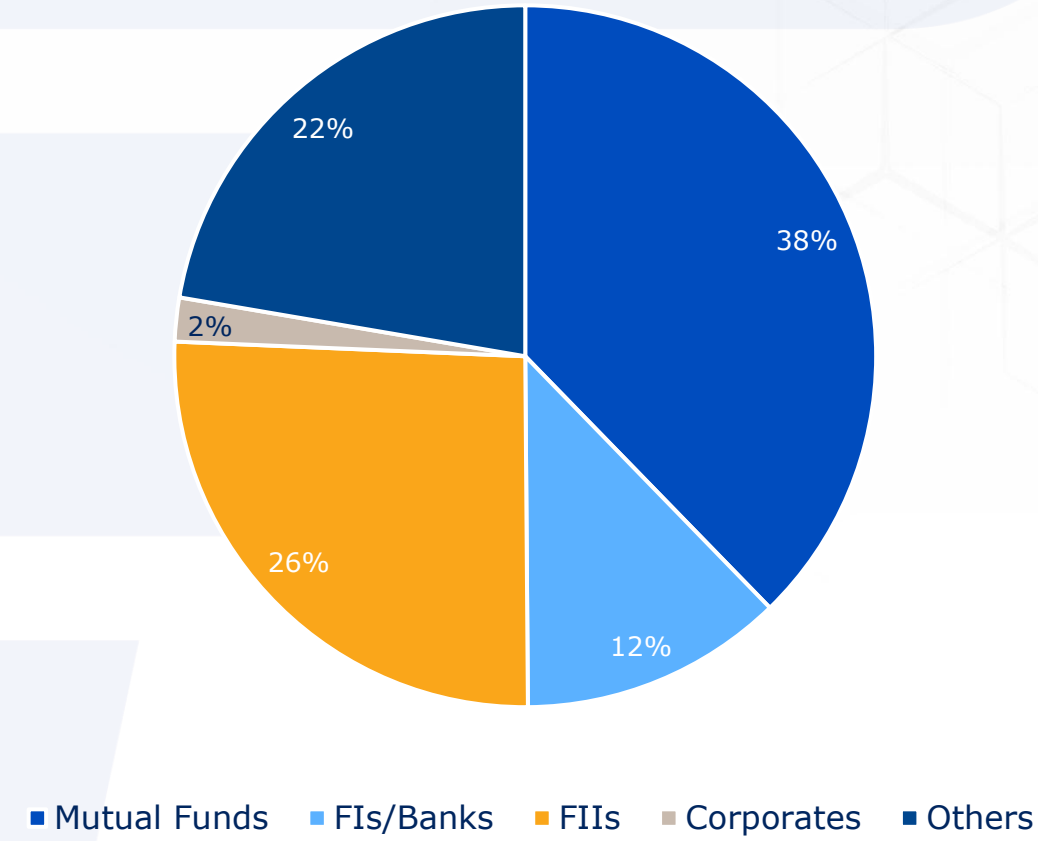
Appendix

Federal Bank

Balance sheet & shareholding pattern

₹ in Cr	Dec-25	Mar-26
LIABILITIES		
Capital	492	493
Share warrants subscription money		1,549
Reserves & surplus	35,591	36,663
Deposits	2,97,796	3,13,909
Borrowings	16,331	21,159
Other liabilities & provisions	16,481	13,748
TOTAL	**3,66,691**	**3,87,521**
ASSETS		
Cash & balance with RBI	11,583	15,566
Balances with banks, money at call	10,522	10,161
Investments	71,889	76,676
Advances	2,55,569	2,64,594
Fixed assets	1,468	1,473
Other assets	15,660	19,051
TOTAL	**3,66,691**	**3,87,521**

Share holding pattern (Mar-26)



Financials

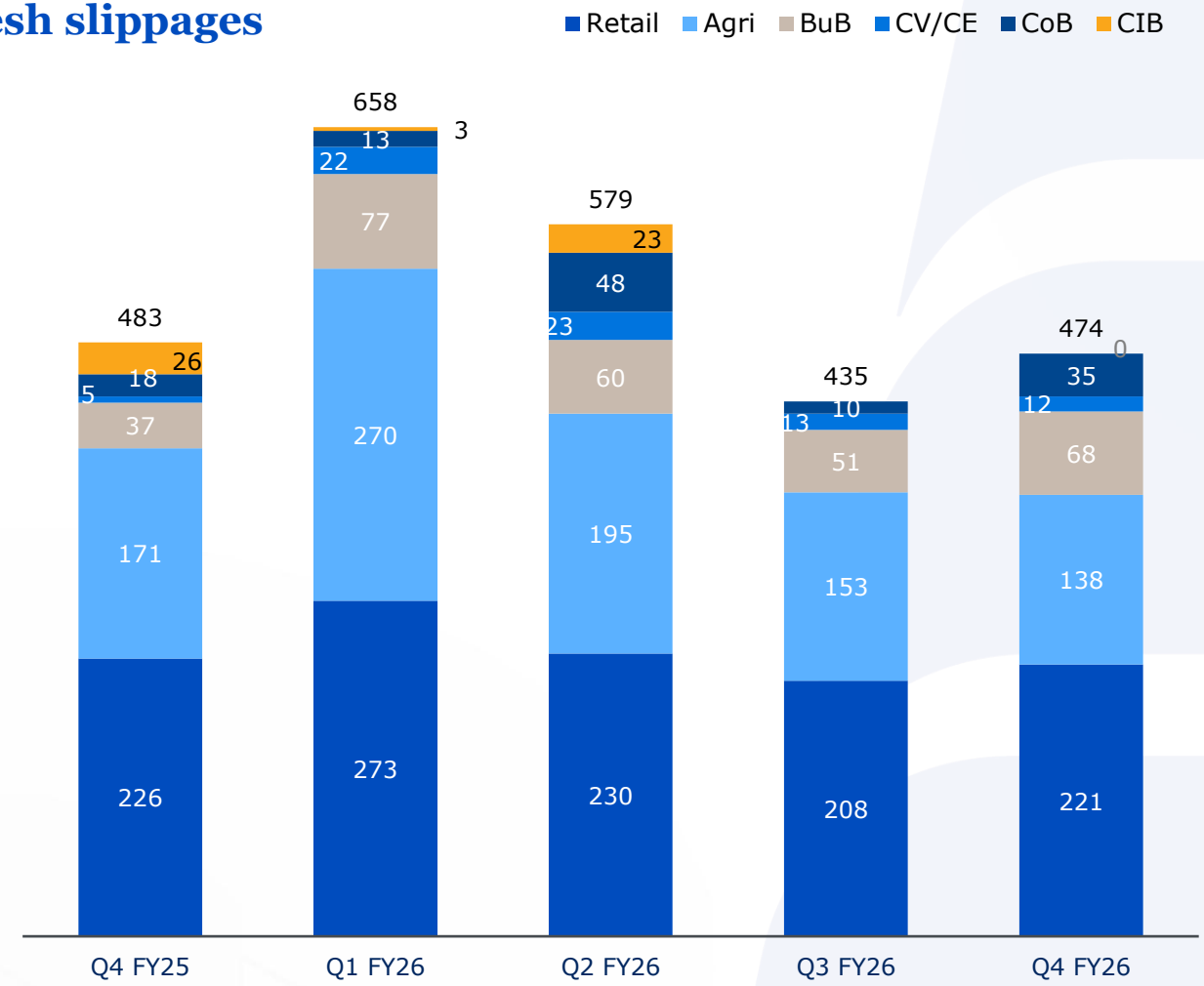
₹ in Cr	Q4 FY25	Q3 FY26	Q4 FY26	Q-o-Q	Y-o-Y
Interest income	6,648	6,868	7,399	8%	11%
Interest expenses	4,271	4,215	4,226	0.3%	-1%
Net interest income	**2,377**	**2,653**	**3,173**	**20%**	**33%**
Other income	1,006	1,100	1,145	4%	14%
Operating expense	1,918	2,024	2,041	1%	6%
Total income	7,654	7,968	8,544	7%	12%
Total expense	6,189	6,238	6,268	0.5%	1%
Operating profit	**1,465**	**1,729**	**2,276**	**32%**	**55%**
Total provisions (inc. tax)	435	688	1,017	48%	134%
Net profit	**1,030**	**1,041**	**1,259**	**21%**	**22%**

Key Indicators

		Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26
Shareholder value	**Book Value** (Per Share in ₹)	134.87	138.35	141.58	145.76	157.00
	EPS *(annualized)*	17.02	14.07	15.42	16.79	20.73
Granularity	**CASA + Deposits < ₹3Cr** (% of Total Deposits)	81%	82%	83%	84%	85%
Profitability *(Annualized)*	**ROA %**	1.24	1.00	1.09	1.15	1.36
	RoRWA %	2.21	1.78	1.92	2.03	2.44
	ROE %	12.82	10.30	11.01	11.68	13.69
Efficiency	**Cost / Income %**	56.69	54.89	54.04	53.92	47.28
	Net NPA %	0.44	0.48	0.48	0.42	0.20

Fresh slippages break up

Fresh slippages



NPA Composition

₹ in cr

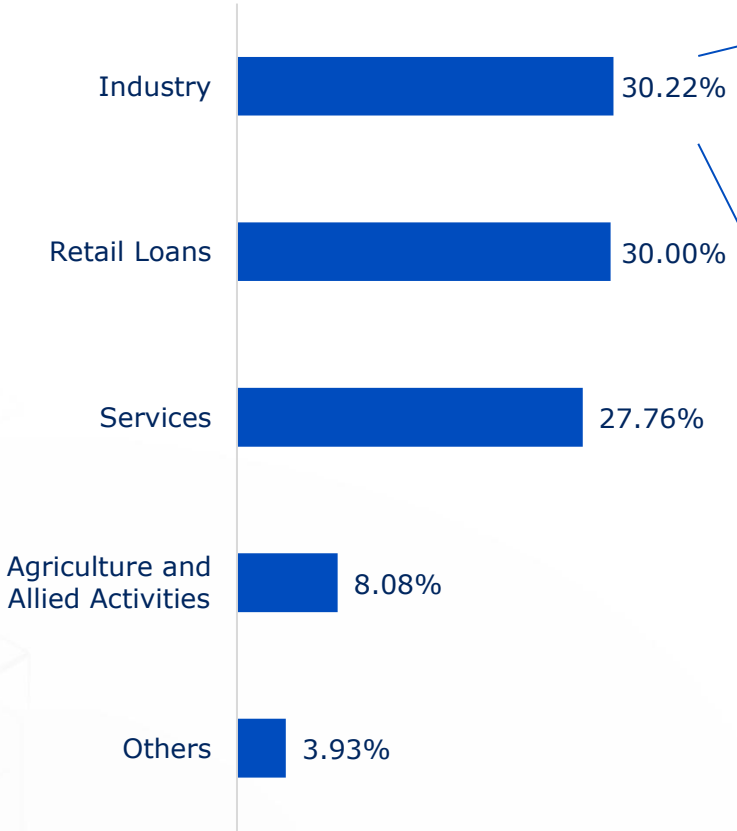
	Q4 FY25	Q3 FY26	Q4 FY26
Business	**NPA**	**NPA**	**NPA**
Gross NPA			
Retail	1,796	1,534	1,503
Agri/MFI	1,100	1,406	1,414
BuB	741	741	708
CV/CE	77	120	126
CoB	569	540	515
Corporate	93	106	69
Total	**4,376**	**4,447**	**4,335**
Net NPA	**1,040**	**1,068**	**529**

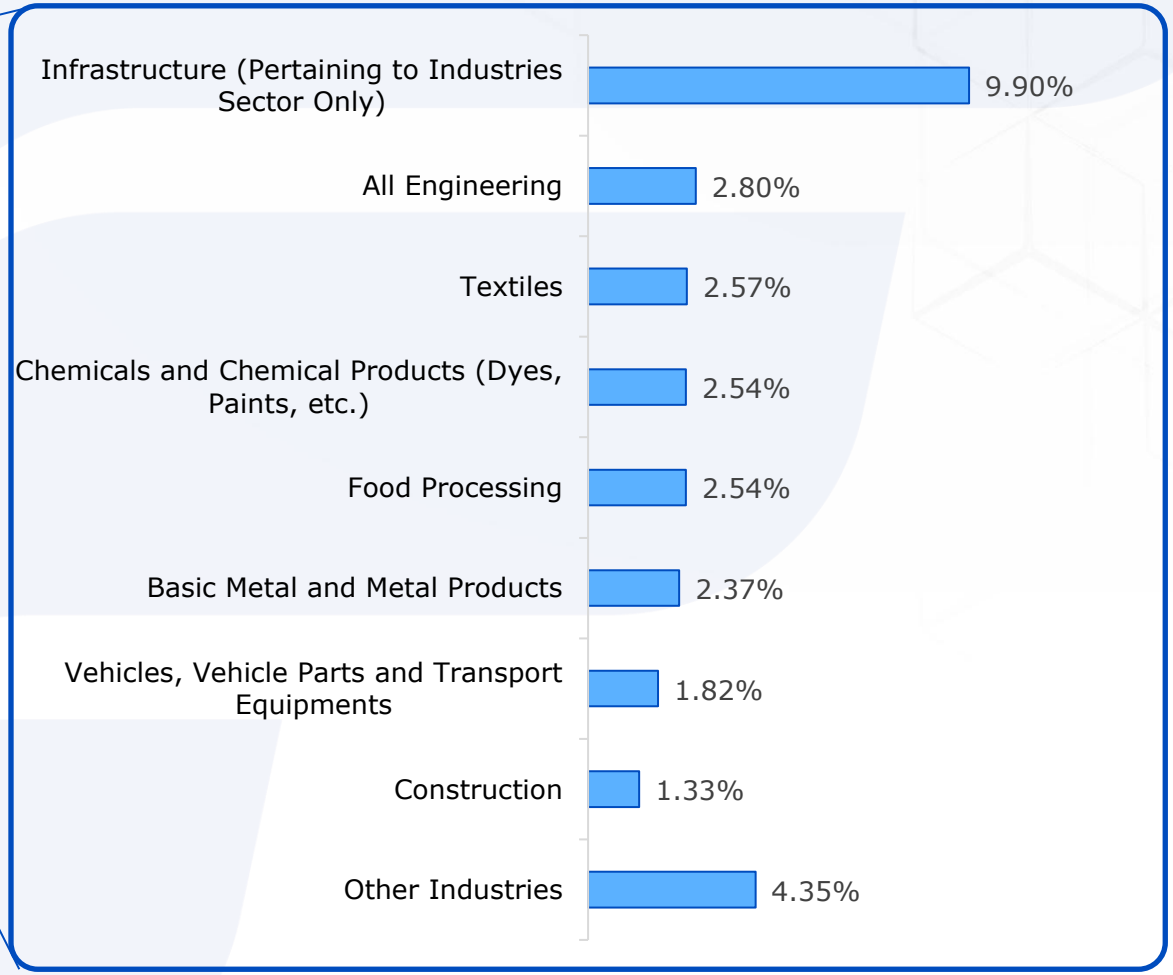
Restructured book

₹ in cr

Type	Q3 FY26	Q4 FY26
	Standard	Standard
Balance	1,140	1,083
Of which Bonds	34	50

Top Sectors in Advance Portfolio - Basel 3 Disclosure#

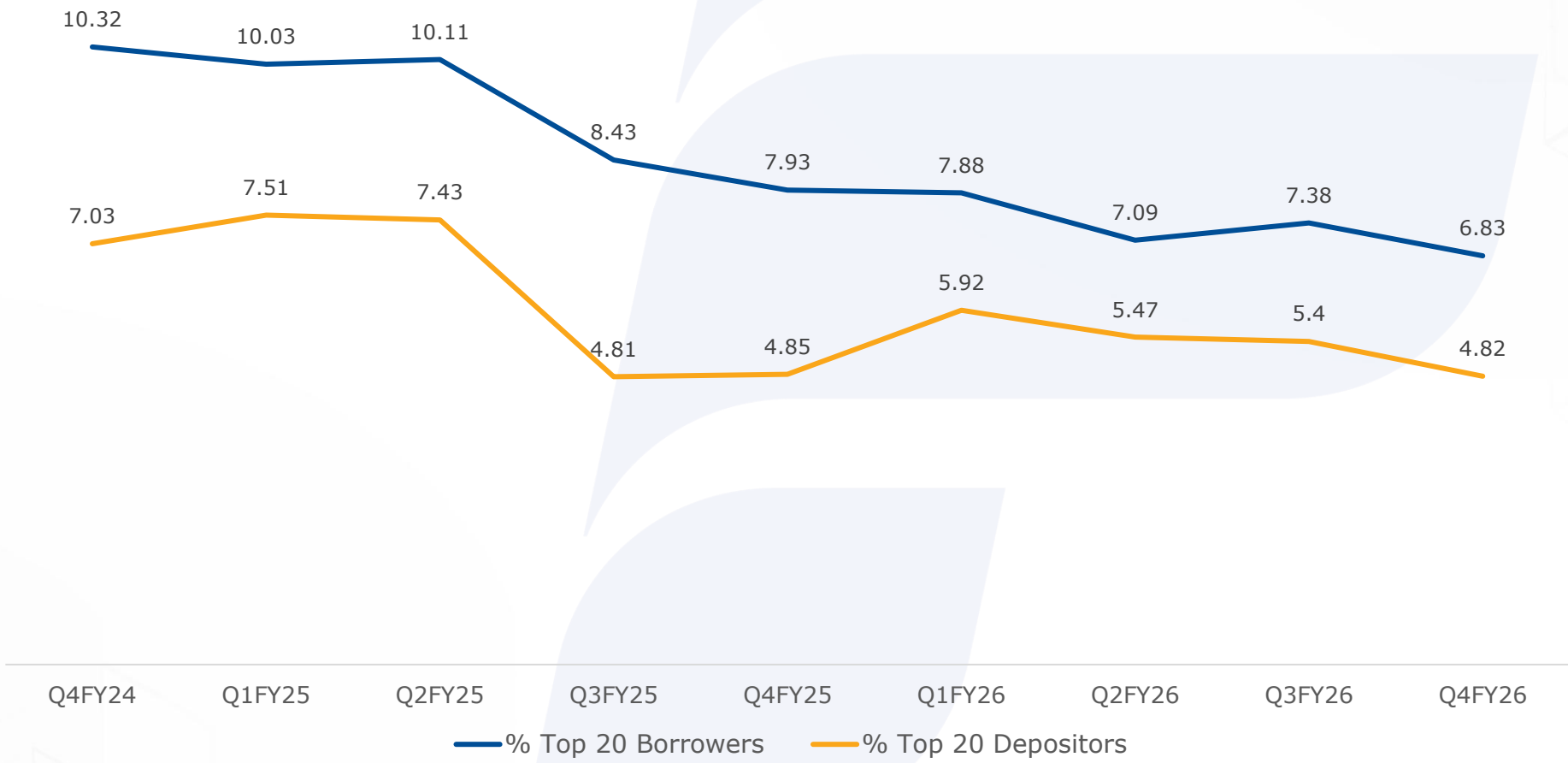




*Excluding Assignments, IBPC and IBU Advances
#As on 31-03-2026

Top 20 concentration as a percentage of portfolio

Improving granularity across Borrower and Depositor base



Group companies

Federal Bank

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 | 60.8%

- 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 | 30%

- Bank's Joint Venture Life Insurance Company, in association with Ageas
- Federal Bank holds 30% equity in the J.V.
- Started selling life insurance products from March 2008

xx% Stake owned by Federal Bank as of Mar 2026

Fedbank Financial Services

Subsidiaries – Q4FY26 update

Federal Bank

KEY HIGHLIGHTS

- 60.8% stake held by Federal Bank Limited
- ROA and ROE reported at 2.6% and 14.0%, respectively.
- Distribution of 757 branches across 17 states and UTs.
- Capital Adequacy stands at 22.4%.

NPAs

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

Disbursals

₹11,665 Cr disbursed in Q4 FY26, reflecting growth of 109.1% YoY.

Low Credit Cost

Credit Cost stands at 0.7%

Secured AUM

98.9% of the AUM continues to be secured.

AUM

AUM increased by 27.5% YoY to ₹20,153 Cr.

Corporate Governance & ESG snapshot

Federal Bank

Strong & Diverse Board

10 Total Board Members

70% 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)
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	530 KWp	1,28,500 Litre	12.46 Lakh	2.6% of total occupied area	42%
	Mar-26	₹ 10,489 Cr	570 KWp	1,38,500 Litre	14.30 Lakh	5.5% 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.

Other initiatives / highlights

Federal Bank – Kochi Marathon

The 4th Federal Bank Kochi Marathon 2026 was delivered with strong participation, reinforcing our leadership in fitness-led community initiatives and large-format brand events

Federal Bank – Hyderabad Soldierthon

The Federal Bank Hyderabad Soldierathon 2026, held Golconda, marked Hyderabad's first Soldierathon conducted inside an Indian Army establishment, symbolizing unity between civilians and soldiers

Award-winning franchise

15th Forbes India Leadership Awards 2026

The 15th Forbes India Leadership Awards 2026, presented by Federal Bank, was held on March 24, 2026, in Mumbai, celebrating excellence in leadership across industries

FedWealth Product Launch

Federal Bank officially launched FedWealth, the wealth management platform, a key milestone in our strategy to build a strong in-house wealth management franchise

Awards / Recognitions

Federal Bank wins the Excellence in Innovation in AI-Powered Content Award *at the Financial Express Brand Wagon ACE Awards*

Won Customer Experience Award Categories - JAPAC *at the Oracle Customer Excellence Awards*

External ratings

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

	Crisil Ratings	India Ratings & Research Pvt Ltd, CARE
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+

Thank You