

SEC/LODR/379/2025-26

January 16, 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
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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 ended December 31, 2025.

The same is also being made available 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
DRA RAJDEV

Digitally signed by
SAMIR PRAVINCHANDRA
RAJDEV
Date: 2026.01.16
12:31:30 +05'30'

Samir P Rajdev
Company Secretary



Investor Information

Q3 FY 2026



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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Operating fundamentals remain strong and steady

★ Highest Ever ★

Net Interest Income
₹ 2,653 crs

Operating Profit
₹ 1,729 crs

Fee Income
₹ 896 crs

KEY HIGHLIGHTS FOR

Q3FY26

ROA
1.15 % ▲

ROE
11.68 % ▲

EPS
₹ 16.79 ▲

BVPS
₹ 145.76 ▲

NIM
3.18 % ▲

Cost to Income
53.92 % ▼

Credit Cost
47 bps ▼

Slippage Ratio
0.70% ▼

Balance Sheet
₹ 3.67 Lakh Cr ▲

CRAR
15.20 % ▼

PCR
75.14 % ▲

Fee Income
₹ 896 Cr ▲

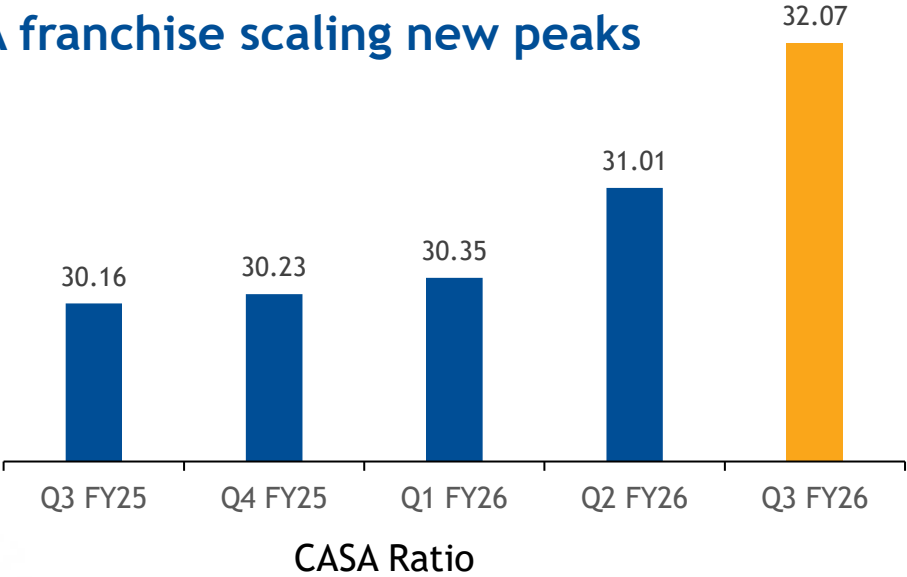


NIM & ROA recovers to Dec-24 levels

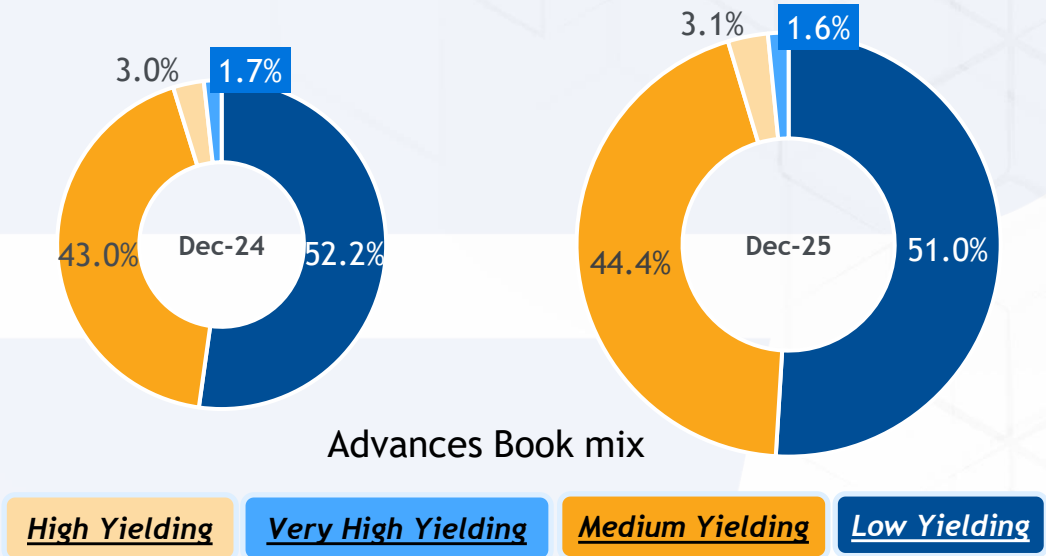
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Q3FY26 - Executing with Focus

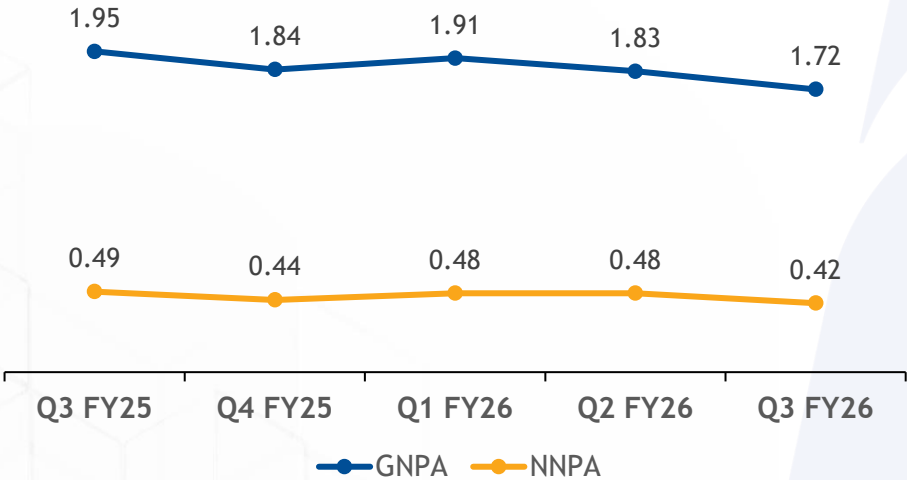
CASA franchise scaling new peaks



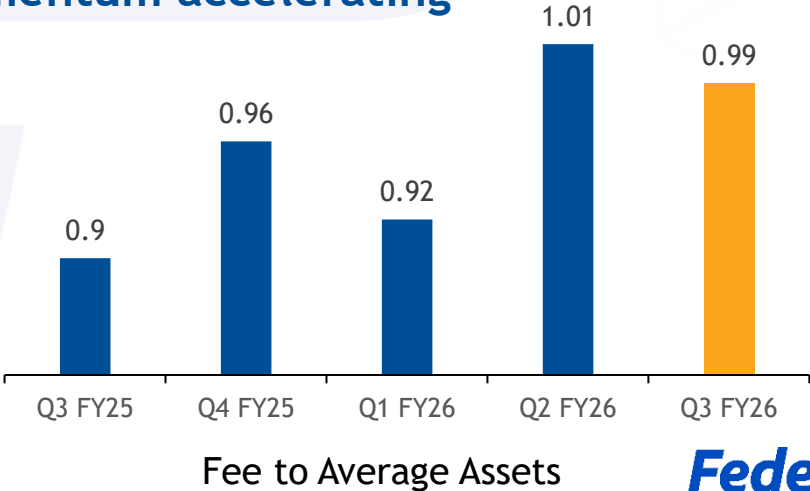
Asset engine reshaped for better yield



Asset quality hits decadal best



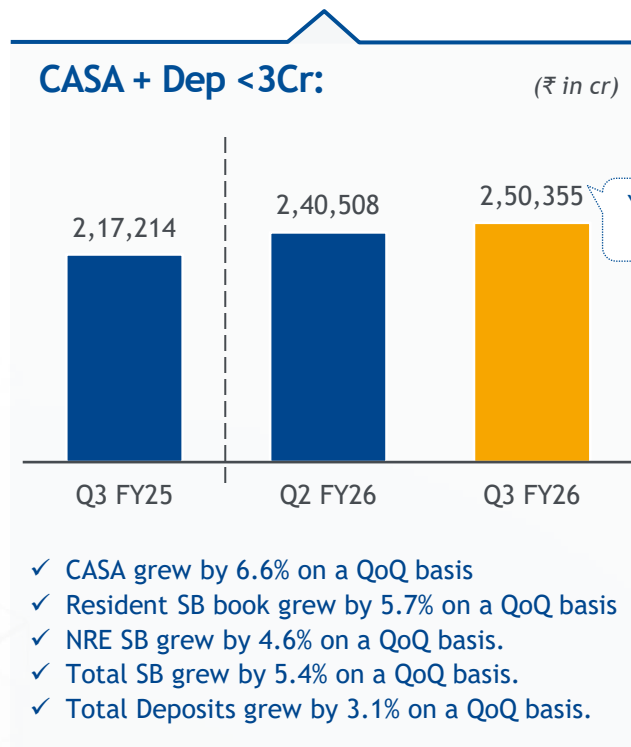
Fee momentum accelerating



Durable growth strategy anchored in profitability and prudence



DEPOSITS



Deposit mobilization continues



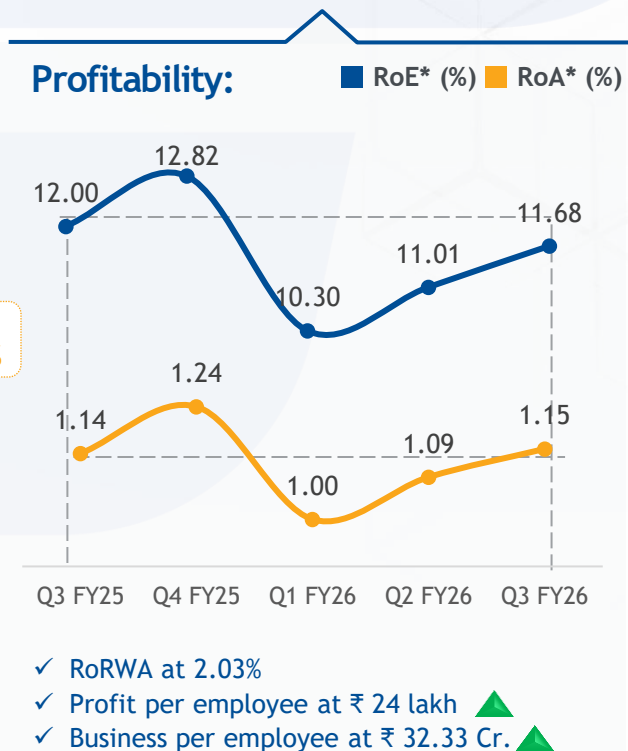
ADVANCES



Advances growth diversified



PROFITABILITY



Sustained Improvement in Profitability

*Annualized

¹Customer Assets includes Credit Substitutes and excludes IBPC/ BRDS

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 excludes IBPC/ BRDS..

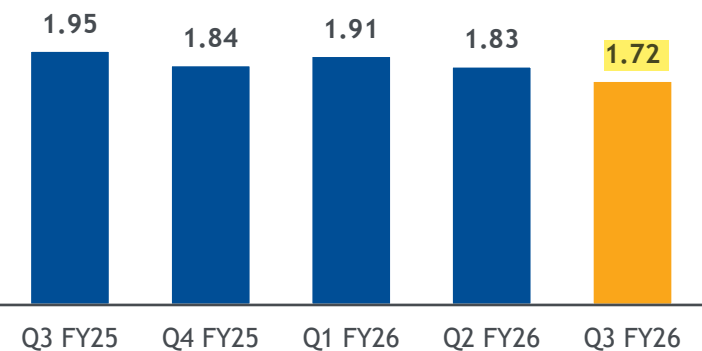
NII growth continues to outgrow
Balance Sheet growth

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Stable Credit Metrics

Decadal best Gross NPA & Net NPA at 1.72% & 0.42% with credit cost - contained at 0.47%

GNPA (%)



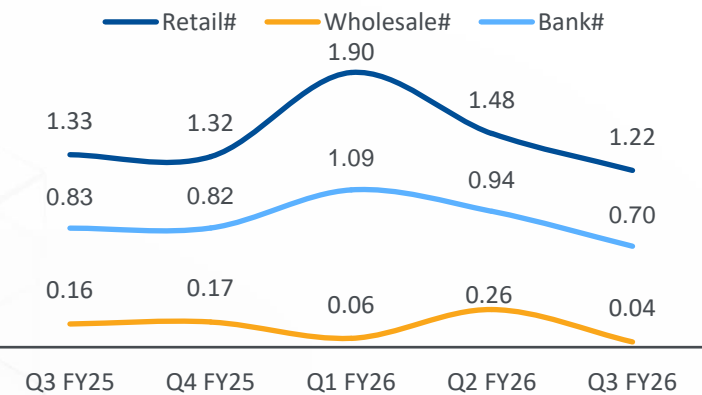
NNPA (%)



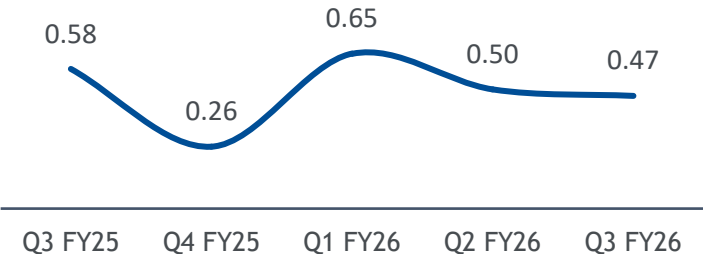
PCR (%)¹



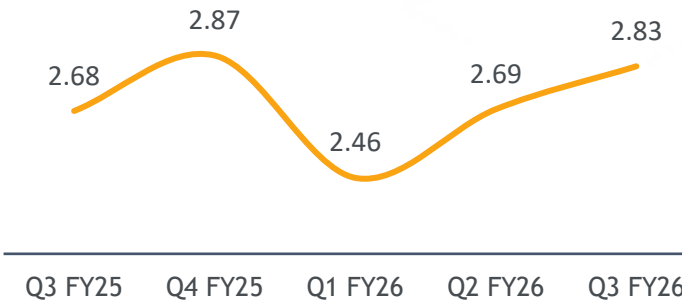
Slippage rate (%)*



Credit cost (%)*



Risk adjusted NIM (%)*



Credit cost excluding MFI is 0.29% for Q3 FY26

*Annualised
¹Excluding 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..

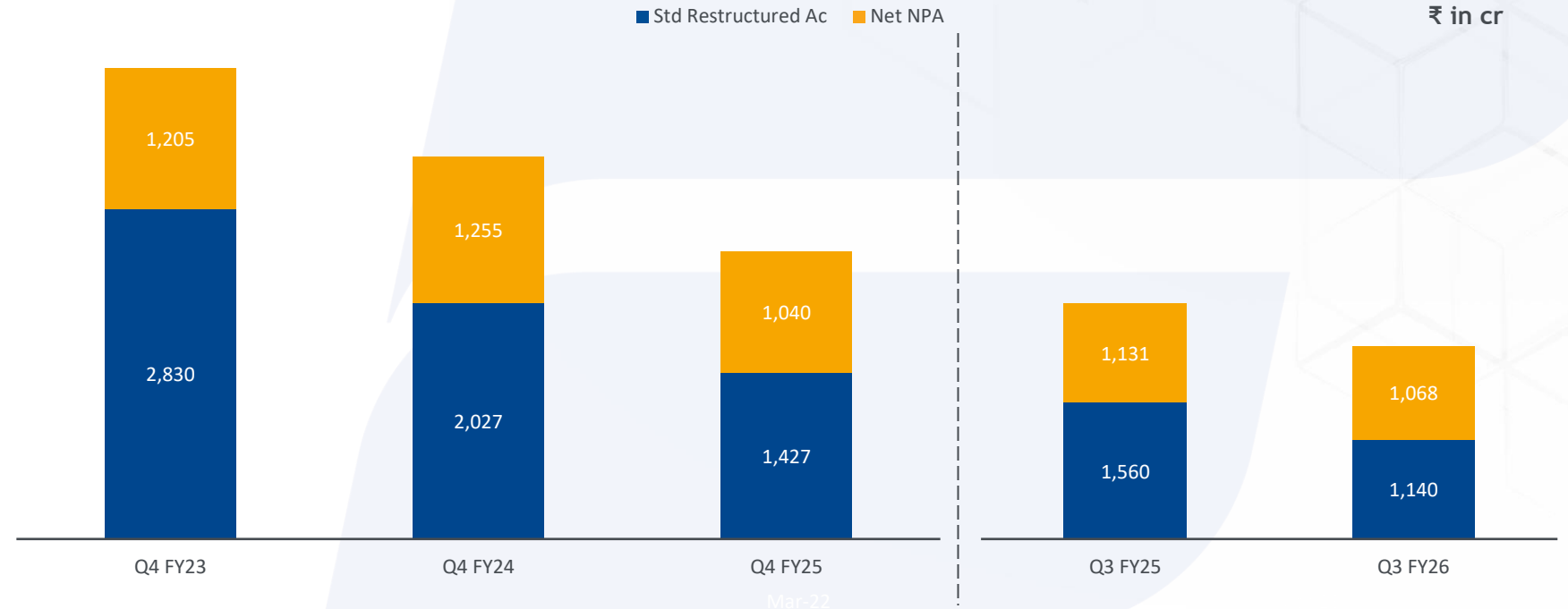
Asset quality trends

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

Provision Coverage Ratio at 75%

Recovery & Upgradation of ₹ 246 Cr in Q3

Credit Cost at 47 bps for Q3 FY26



Movement of NPA

Gross NPA as on 30.09.2025	4,532
Add Fresh Slippage	435
Add Increase in Balances in Existing NPAs	8
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	246
Deduct Written Off	282
Gross NPA as on 31.12.2025	4,447

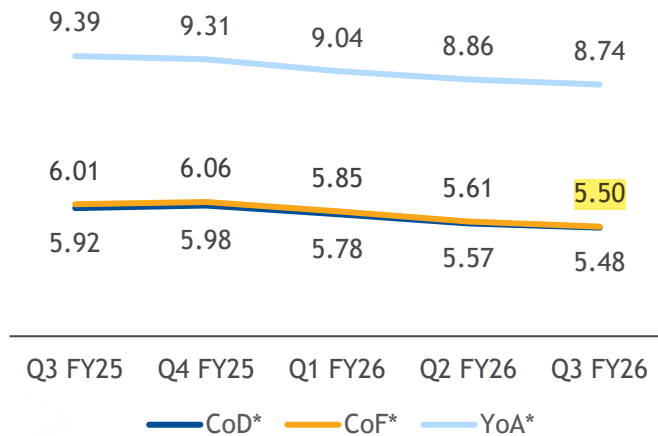
Provisions in Q3

Loan Loss	294
Investment Loss	-7
Standard Accounts	47
Other Purposes	-2
Total Provisions	332

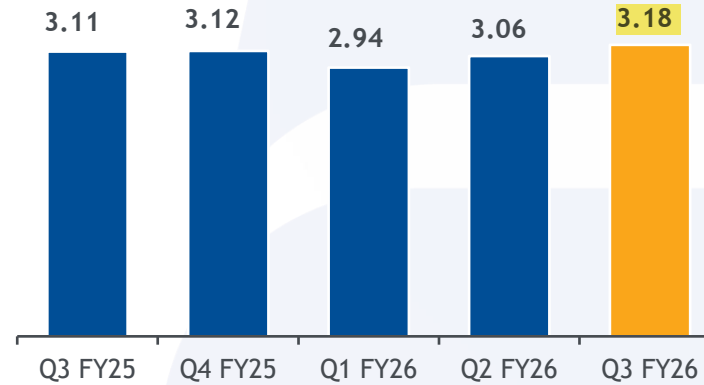
Key ratios

Improving Profitability and Efficiency Trends

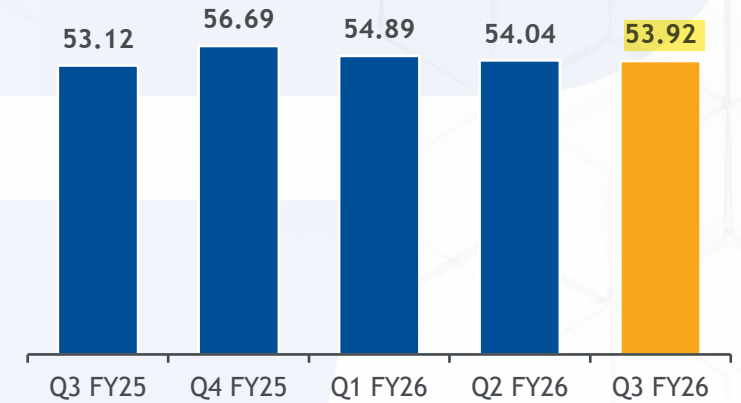
Cost of Deposits, Cost of Funds, Yield on Advances (%)



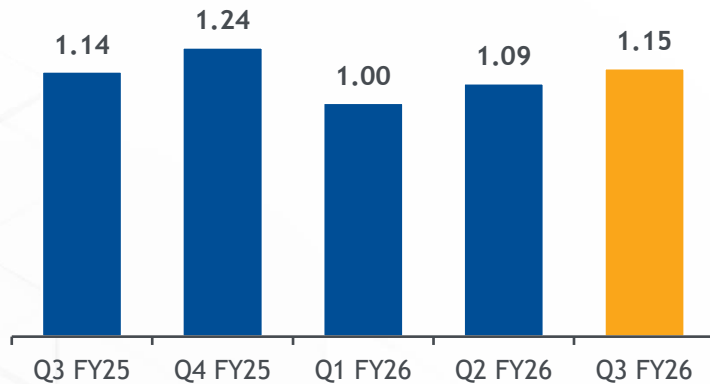
Net interest margin (%)*



Cost to income ratio (%)



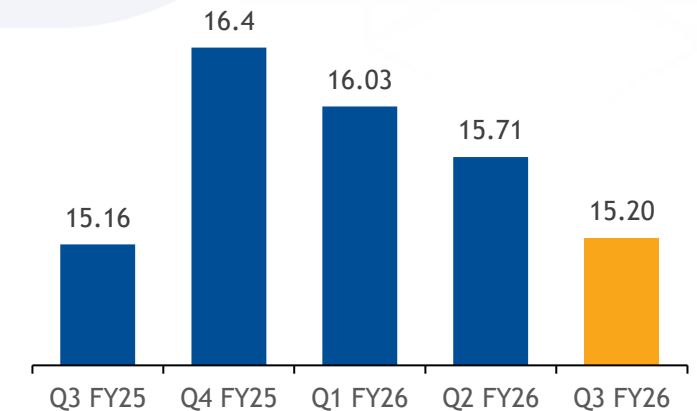
RoA (%)*



RoE (%)*



CRAR (%)



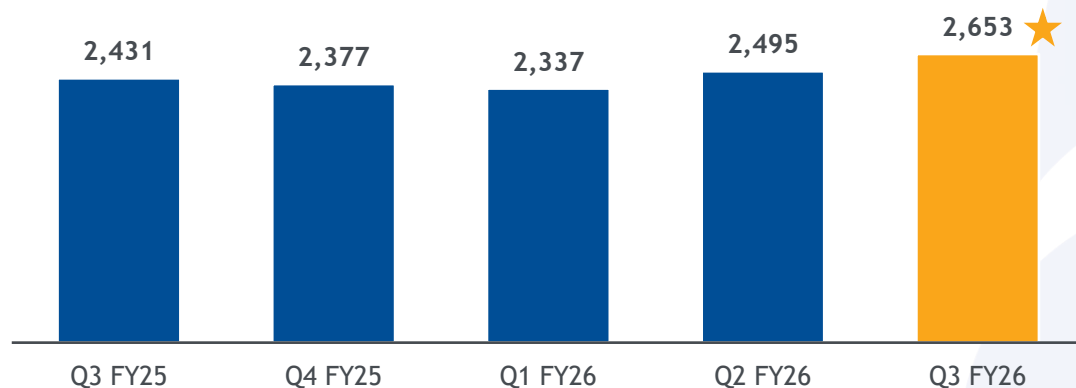
*Annualized

Key P&L parameters

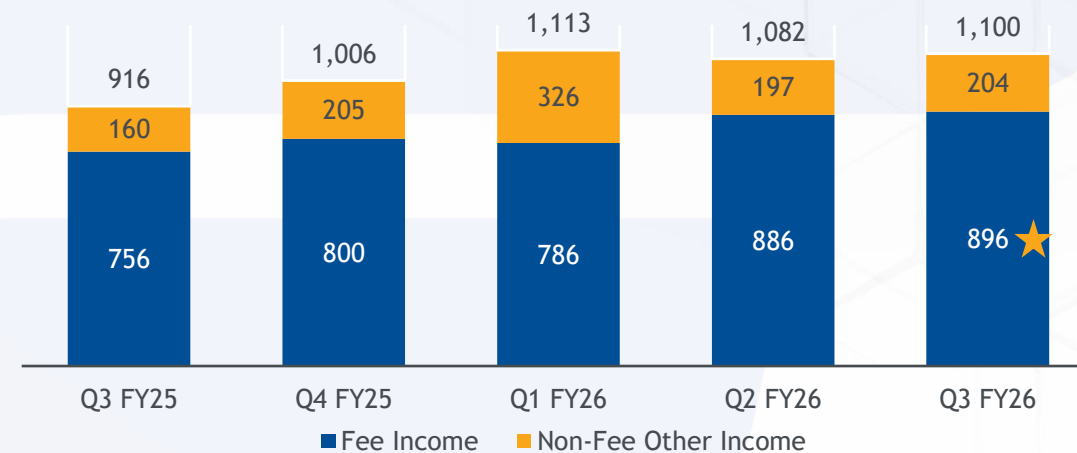
Core Earnings at All Time Highs

₹ in cr

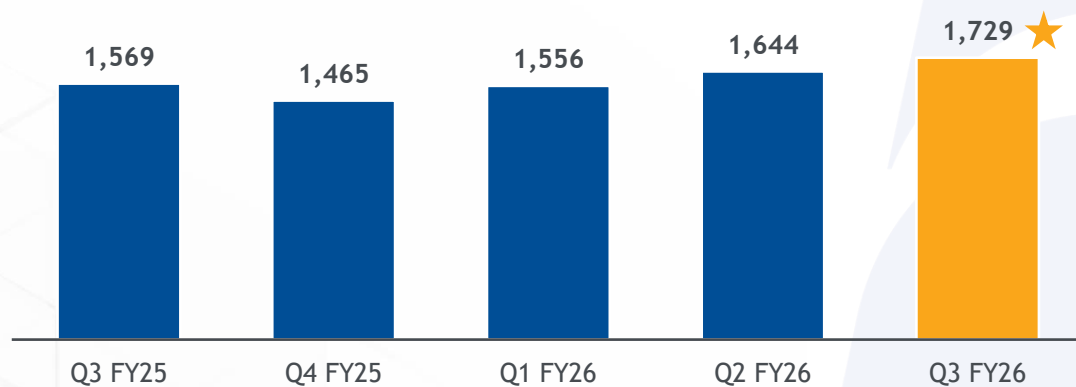
Net interest income



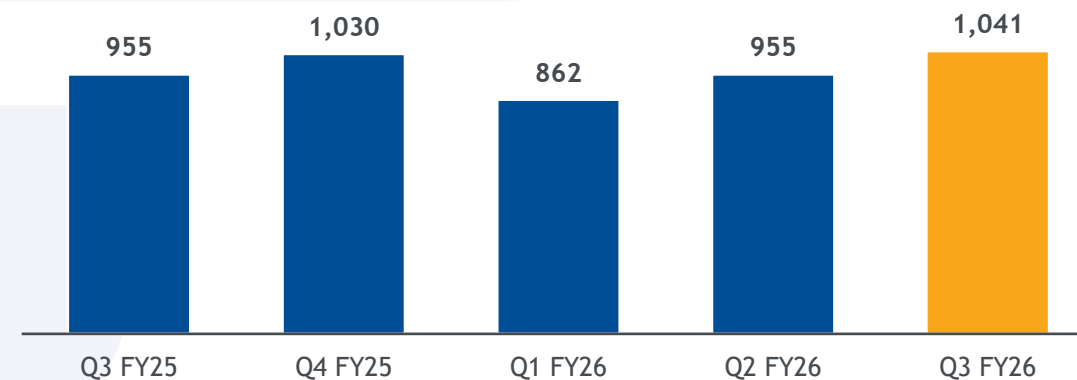
Fee Income & Other income



Operating Profit



Net profit



★ Highest ever

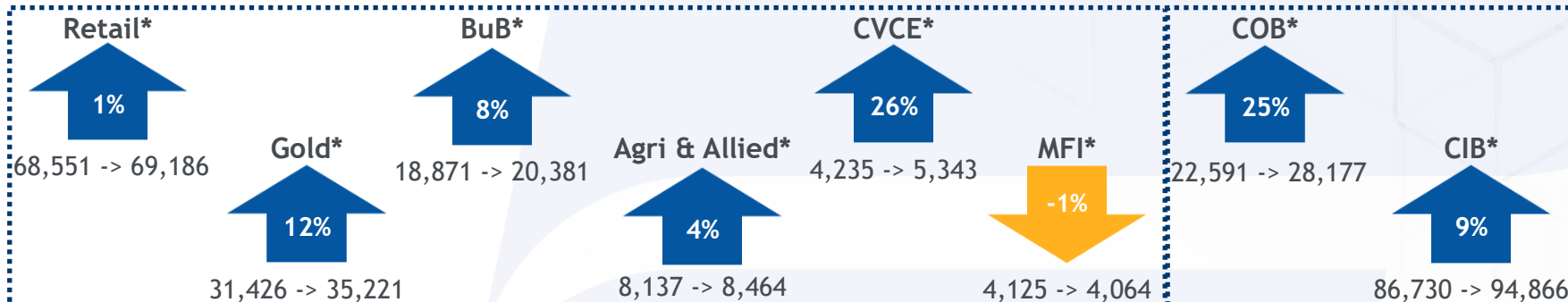
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Comparison: Y-o-Y

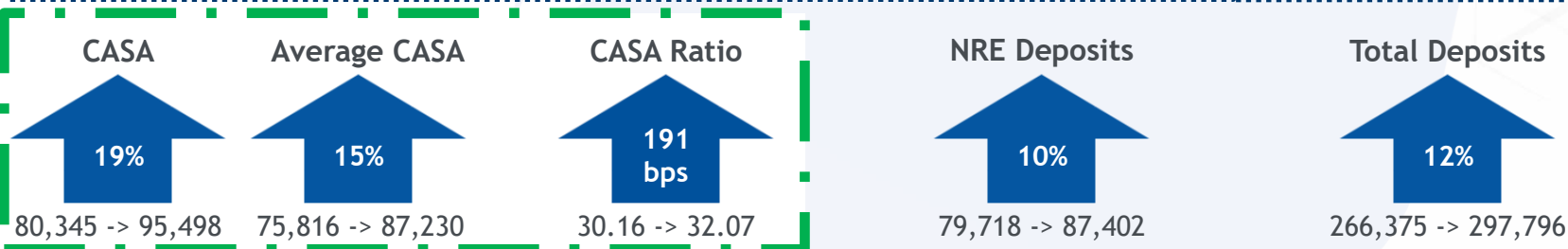
CASA Strength, Fee Momentum, and Improving Asset Quality Drive Performance

₹ in cr

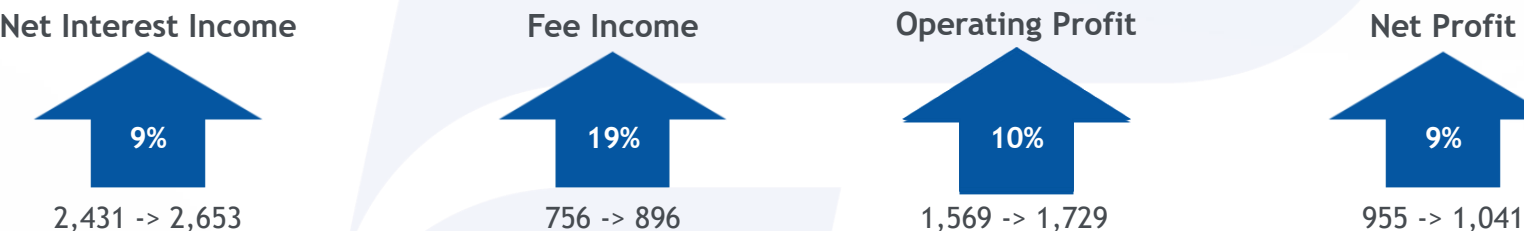
Advances



Deposits



Performance



Ratios

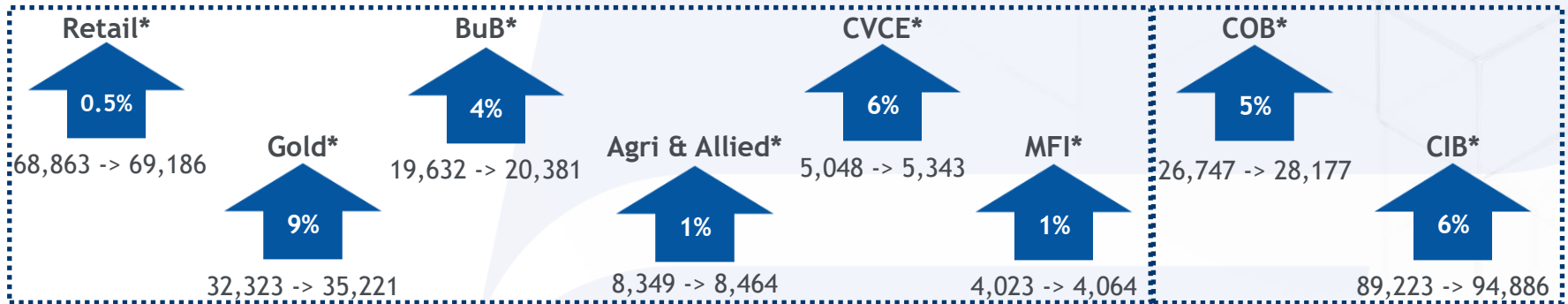


Comparison: Q-o-Q

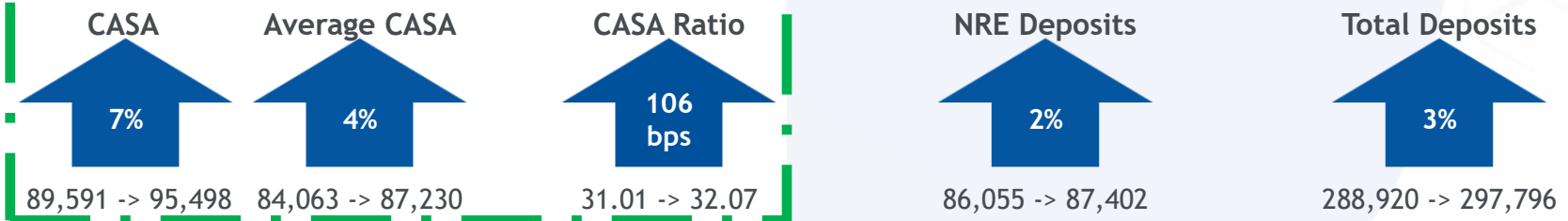
Operational Strength Sustained; Higher CASA, NII and Fee Income Drive Performance

₹ in cr

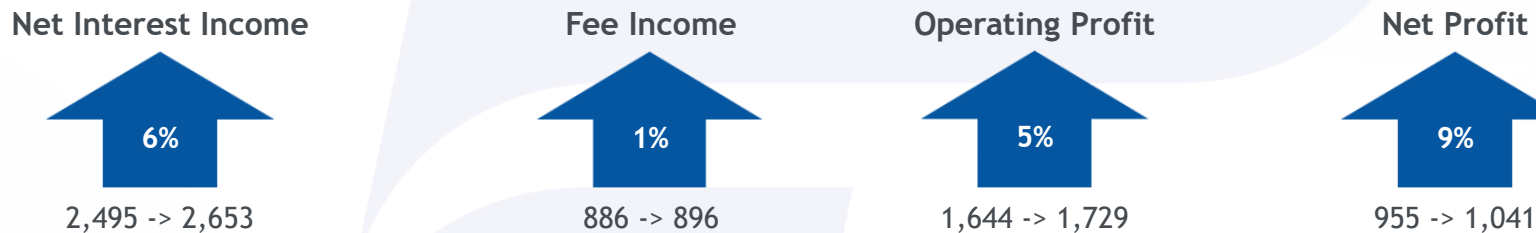
Advances



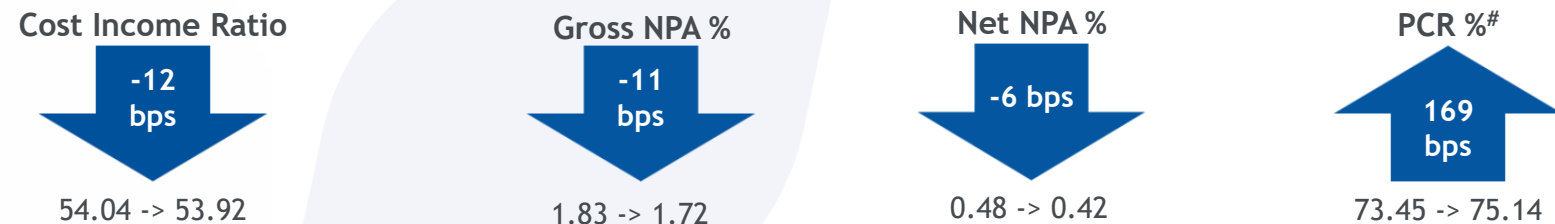
Deposits



Performance



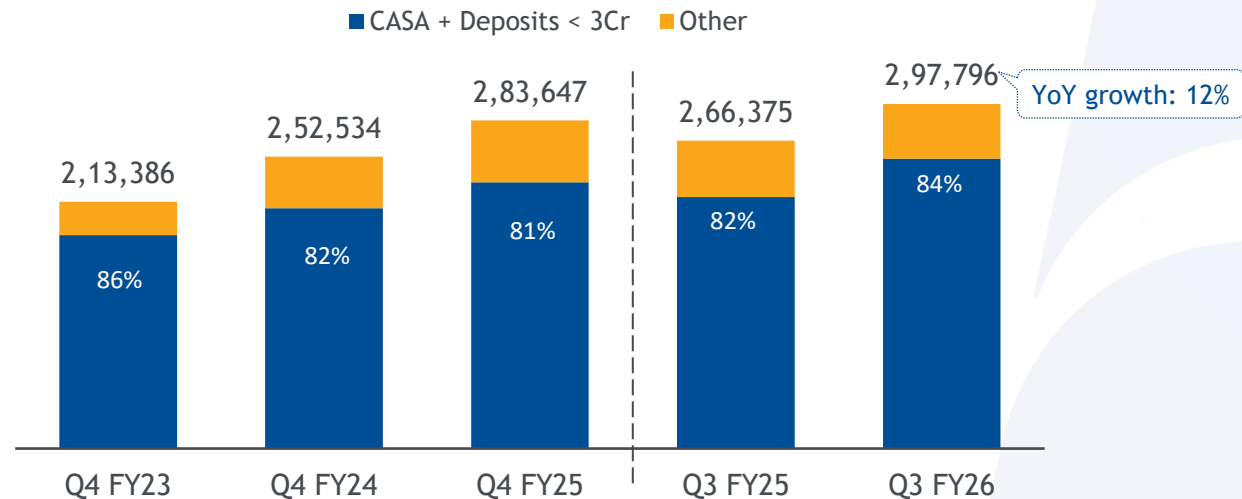
Ratios



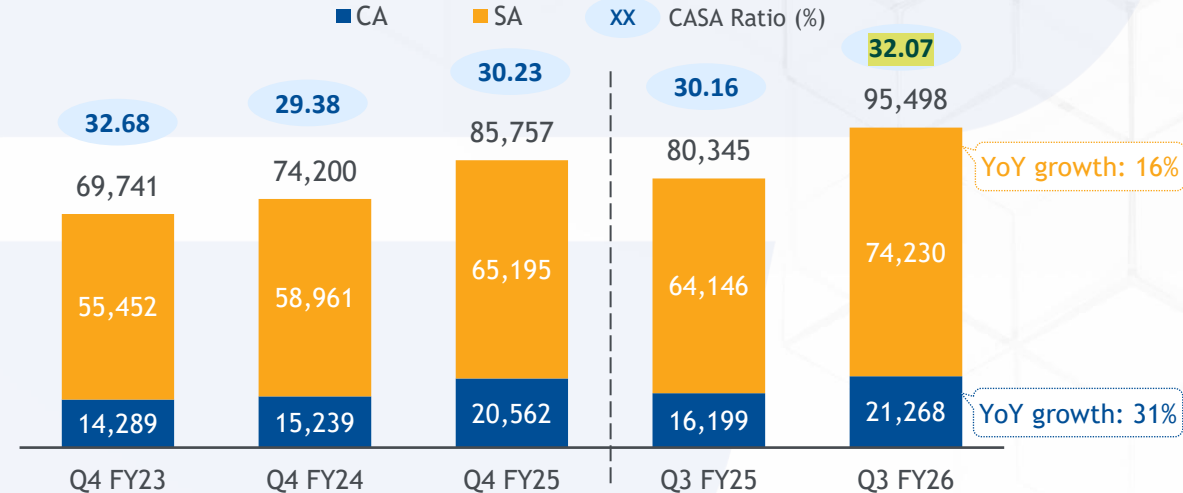
Liability trends

Sustained Deposit Momentum; Healthy CASA Growth

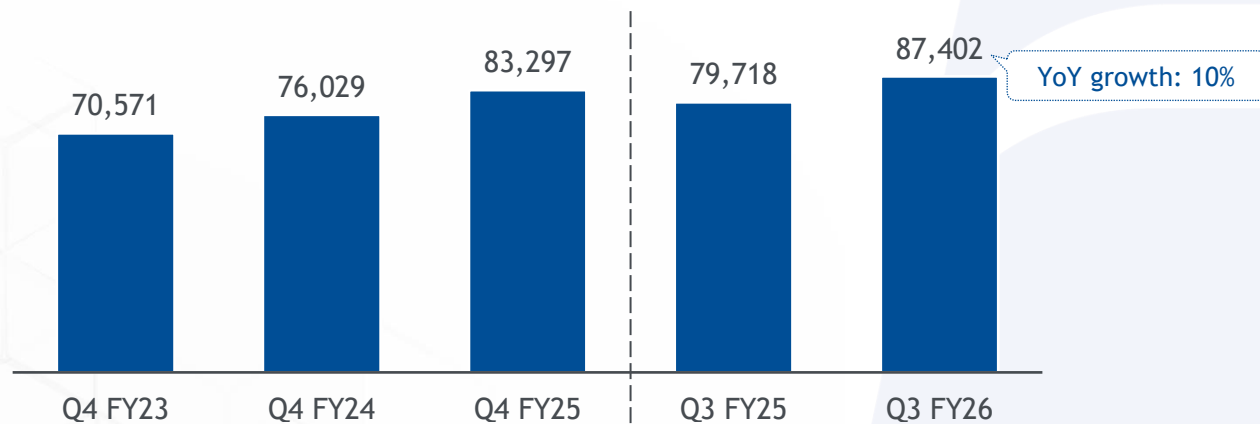
Deposits : Period End (₹ in cr)



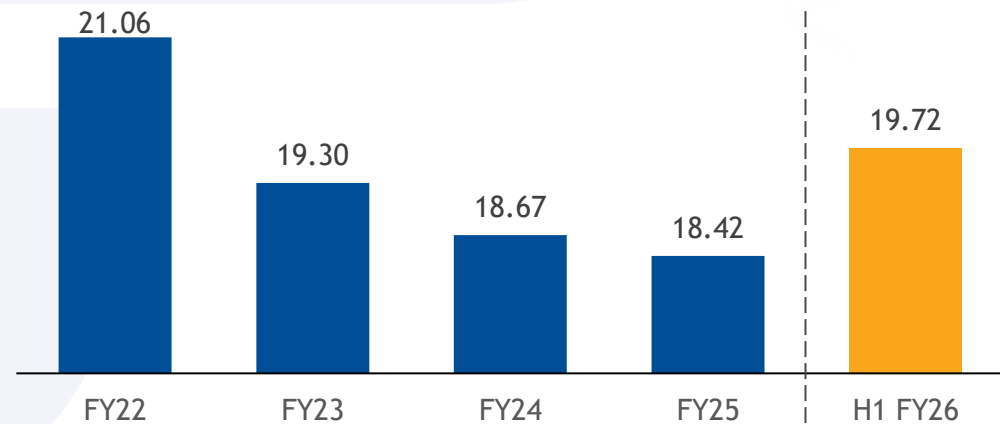
CA, SA & CASA End Period (₹ in cr) and CASA ratio (%)



NRE deposits (₹ in cr)



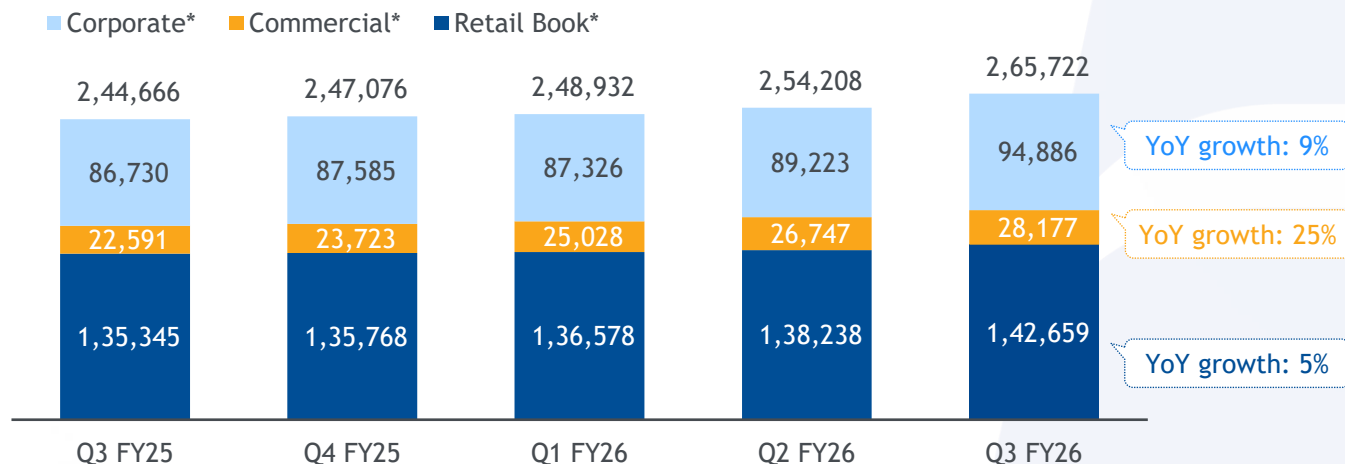
Remittance Market share (%)¹



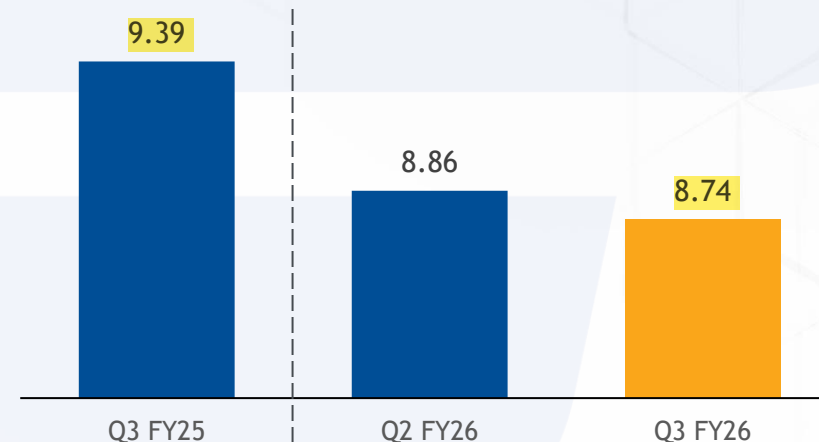
Credit portfolio distribution

Momentum continues in chosen medium yield segments

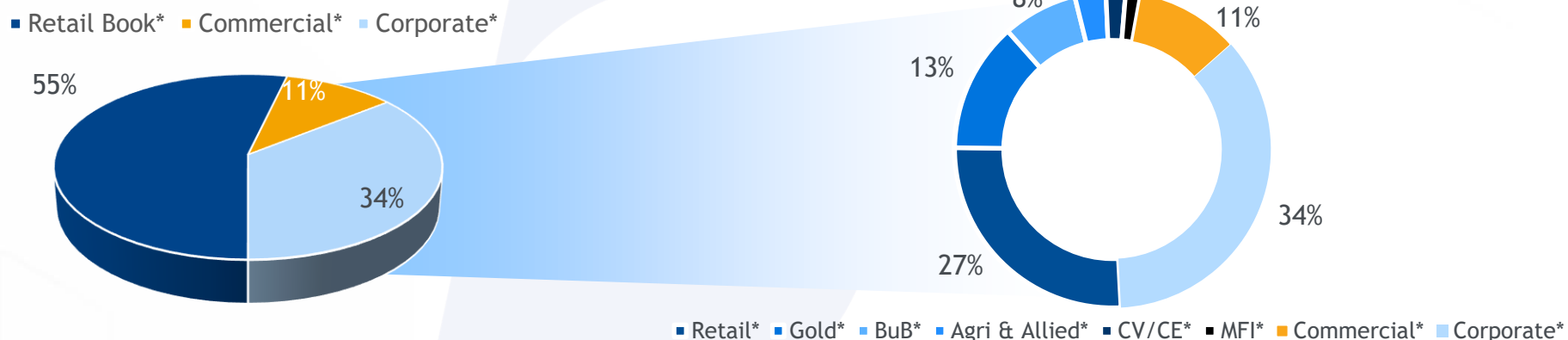
Customer Assets (₹ in cr)



Yield on advances (%)



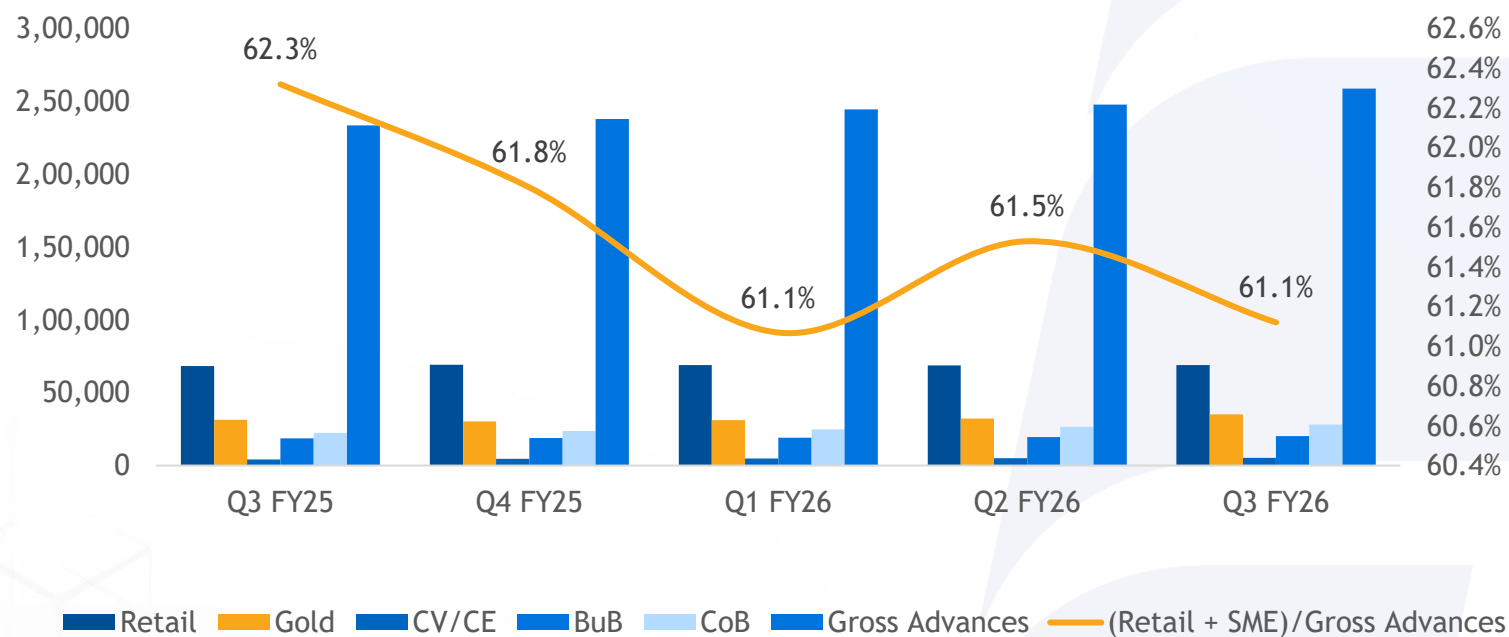
Customer Assets mix (Dec-25)



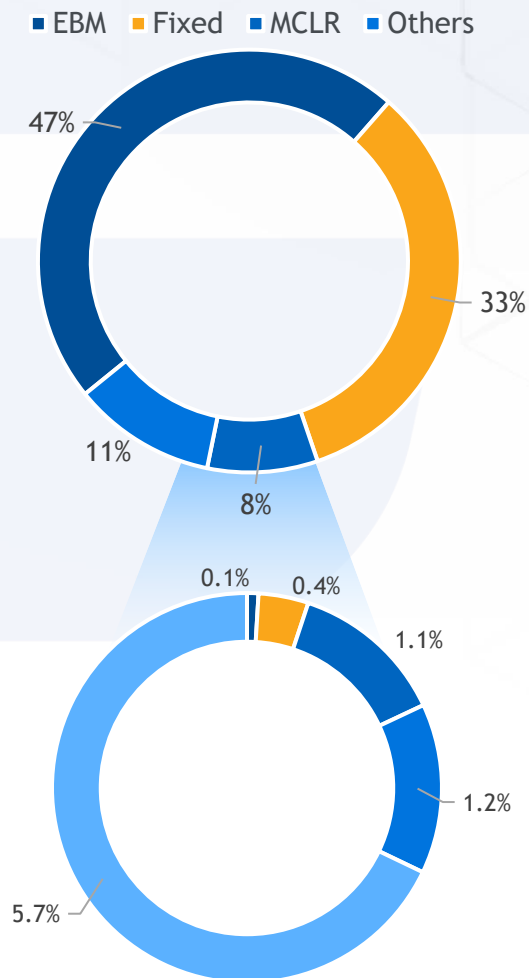
Advances Portfolio

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 excludes IBPC/ BRDS.

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

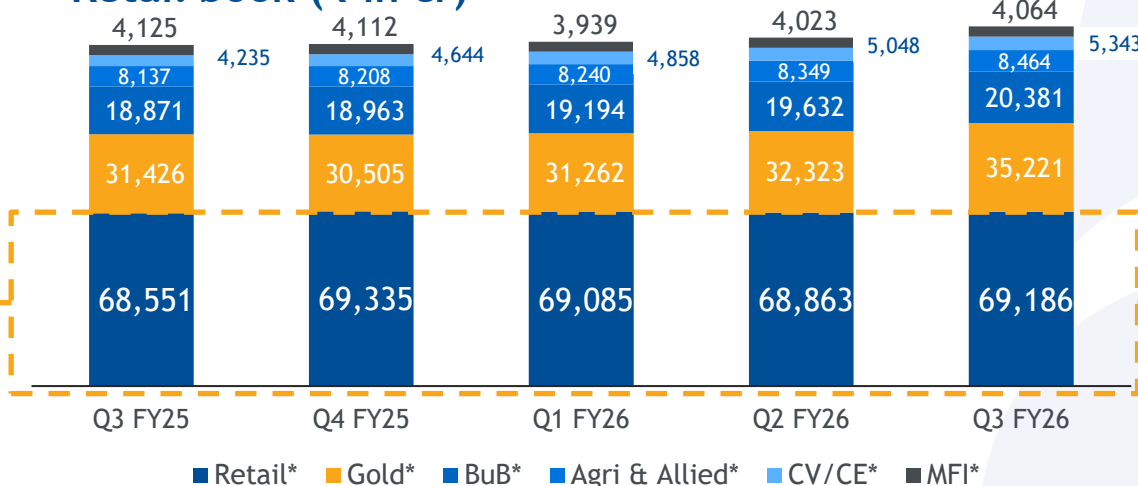
MCLR Split

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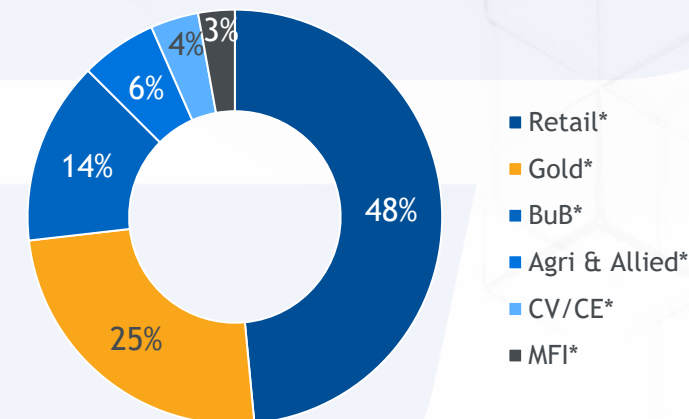
Retail Banking

Disciplined growth sustained despite intense competition in segment

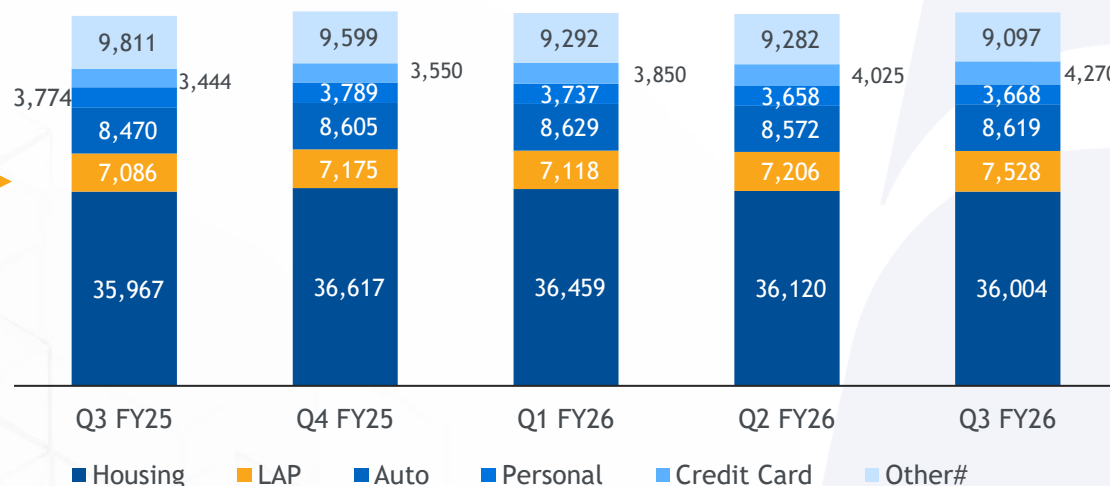
Retail book (₹ in cr)



Retail book mix (Dec-25)



Retail advances mix (₹ in cr)



- BuB loans grew at 3.82% QoQ
- LAP loans grew at 4.47% QoQ
- CV/CE loans grew at 5.84% QoQ
- Gold loans grew at 8.96% QoQ
- Credit Cards grew at 6.08% QoQ

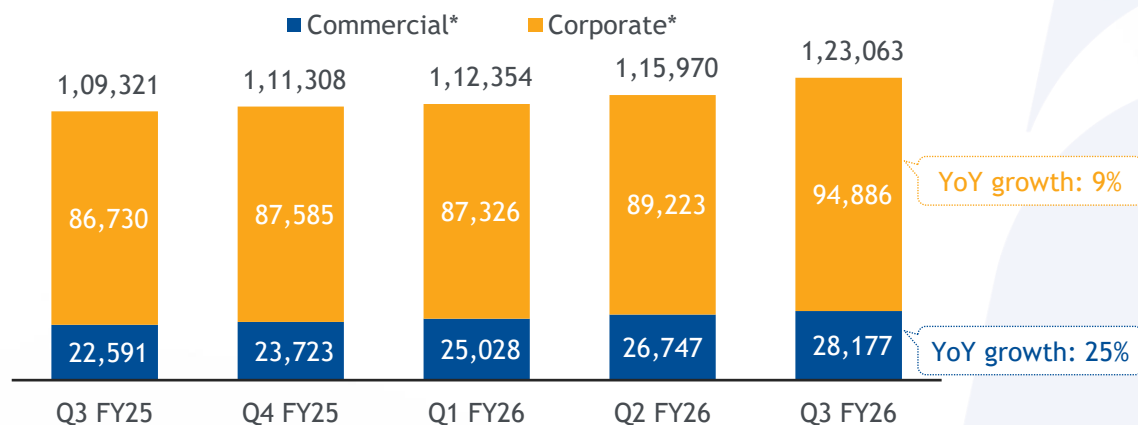
*Other includes Staff loans, Retail Assignments, Education loans, AAD/AAS etc

*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

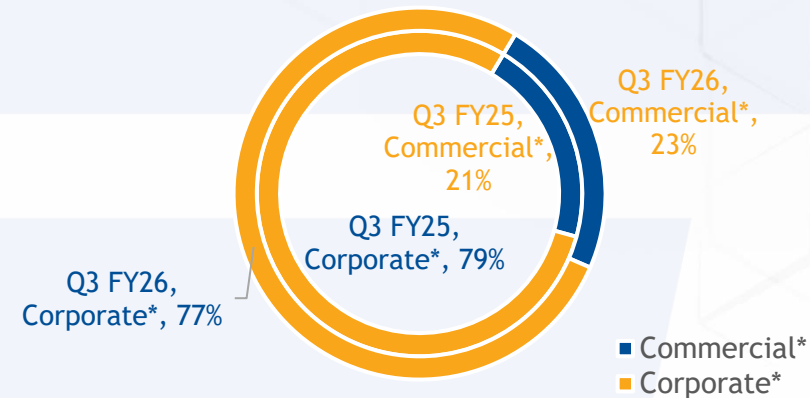
Focused Expansion with Improved Mix

Non Retail Book (₹ in cr)

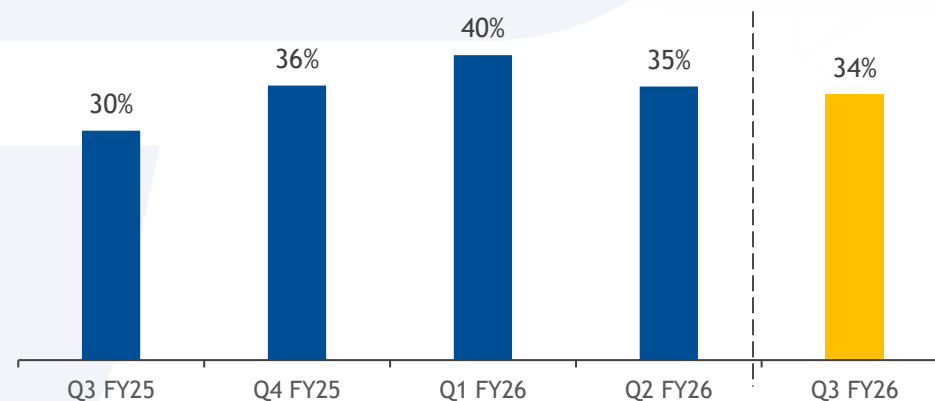


- Supply Chain Finance book up by 11.4% QoQ
- CIB (excl.credit substitutes) book grew by 6.31% QoQ
- CoB book grew by 5.4% QoQ

Portfolio mix incl Cr Substitutes (Dec-25)



Wholesale Banking Self-Funding level

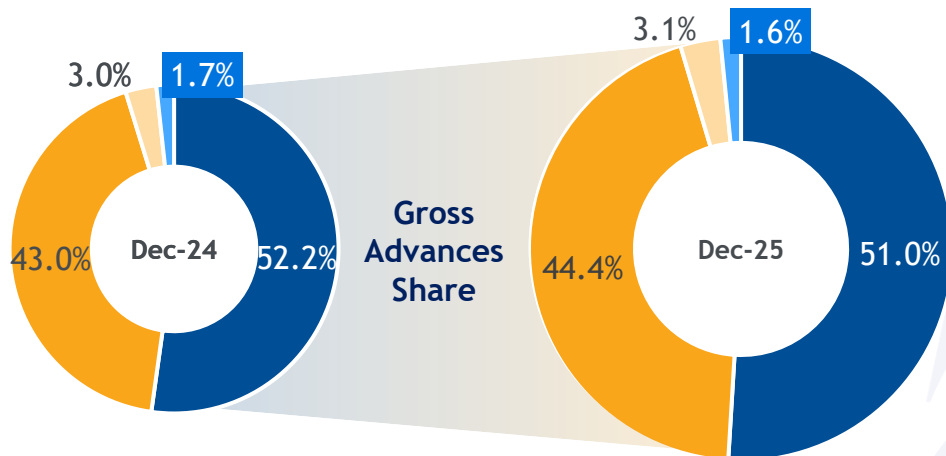


*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS..

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Asset Book - Trend Analysis

Asset Book Transformation - Focused Rebalancing in Play

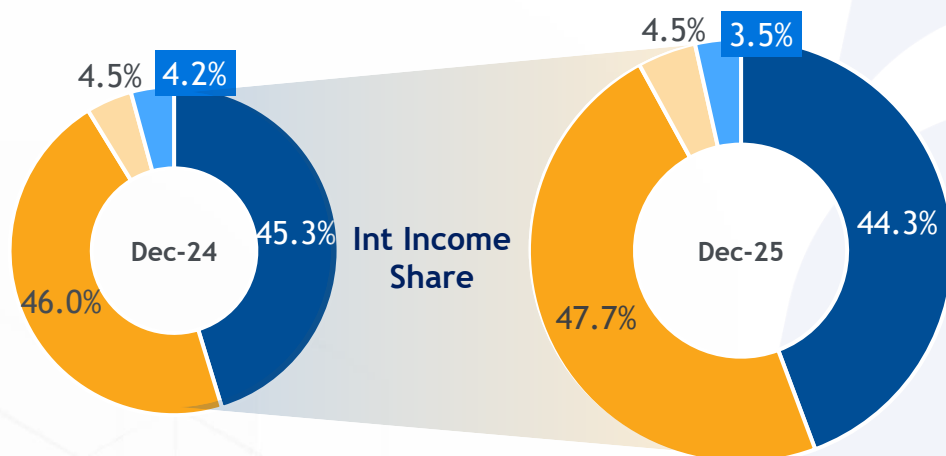


Very High Yielding
Micro Advances

High Yielding
CC | PL

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

Low Yielding
Housing
CIB (incl IBU)



Credit Cards*



24%
YoY growth

4,270

Gross advances
(INRcr)

Personal Loans*



-3%
YoY growth

3,668

Gross advances
(INRcr)

Small Business loans (BuB+CB)*



17%
YoY growth

48,558

Gross advances
(INRcr)

CV/CE*



26%
YoY growth

5,343

Gross advances
(INRcr)

Micro Advances*



-1%
YoY growth

4,064

Gross advances
(INRcr)

YoY growth for gross advances as of Dec-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 excludes IBPC/ BRDS.

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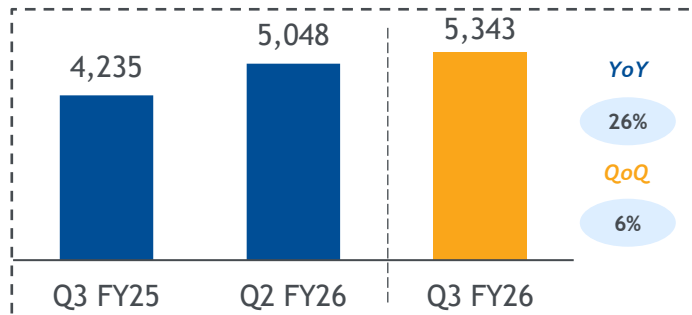
Select high/medium margin lending products



CV / CE

✓ Tie-up with all major OEMs

Portfolio (₹ in cr)



Disbursements:

776 ₹cr
(Q3 FY26)

PSL:

82%



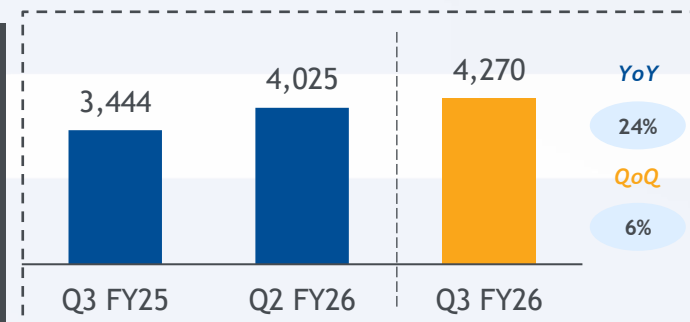
Avg. ticket size:

₹ 28L



Credit Cards

Portfolio (₹ in cr)



Cards Issued: Qtr:

2.45 Lakhs



Tonnage:

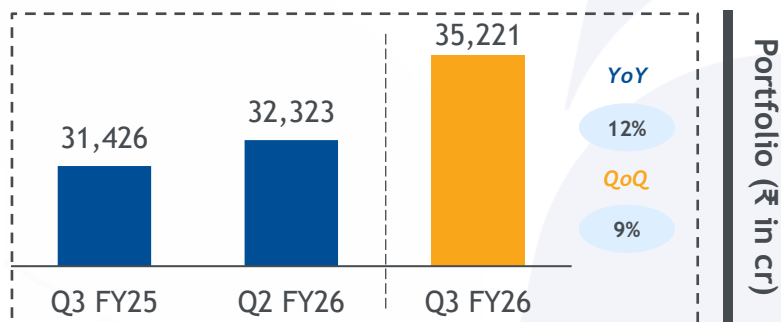
54.90



Gold loans

Yield 10.21%

LTV: **54.11%**



Portfolio (₹ in cr)

No of customers:

12L+ **99%+ women**

Reach:

23 states
2 UT



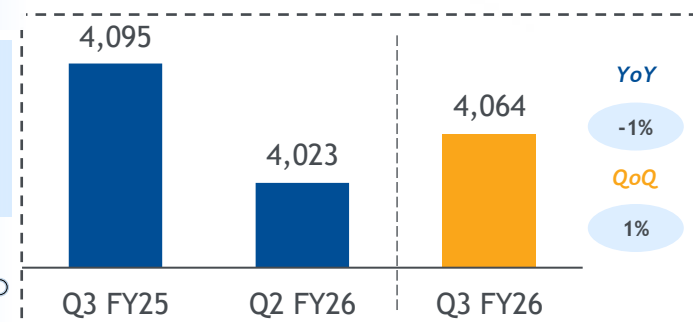
Network:

29 BC partners
~1000 BC outlets



Micro Advances

Portfolio (₹ in cr)

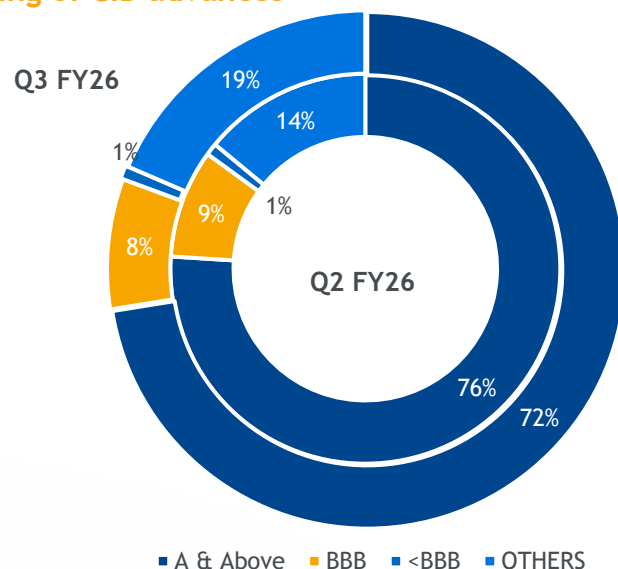


Rating distribution

Strong rating mix underpins asset quality stability

Rating distribution (CIB)

External rating of CIB advances

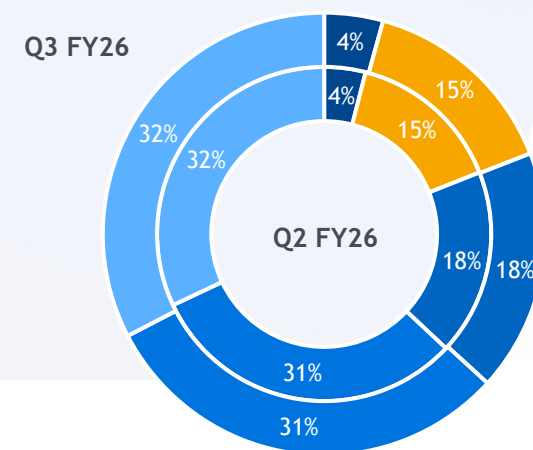


Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

Rating	Q2 FY26	Q3 FY26
FBR1	12%	6%
FBR2/FBR3	1%	7%
FBR4	16%	10%
Below FBR4 & unrated ¹	71%	78%

Rating distribution (advances excluding CIB)

Internal rating of advances excluding CIB



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

Broad-based fee momentum

Diversified and granular fee income

₹ in Cr	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	QoQ	YoY
Commissions & Exchanges	84	89	91	98	94	-4% ▼	12% ▲
Insurance distribution income	53	78	65	108	94	-13% ▼	77% ▲
Processing fees & Other charges from loans	181	177	155	190	212	11% ▲	17% ▲
Other service charges	394	409	425	407	461	13% ▲	17% ▲
Forex and Derivatives (Client)	44	49	51	82	36	-56% ▼	-18% ▼
Fee income	756	801	786	886	896	1% ▲	19% ▲
Treasury income	92	88	265	113	126	11% ▲	37% ▲
Other non fee income	69	118	62	84	78	-7% ▼	13% ▲
Total other income	916	1006	1,113	1,082	1,100	2% ▲	20% ▲

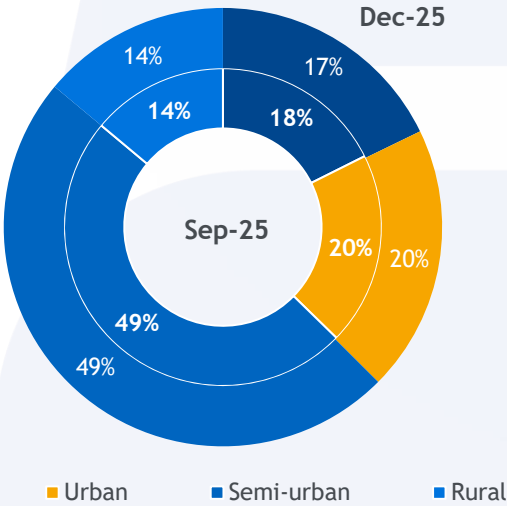
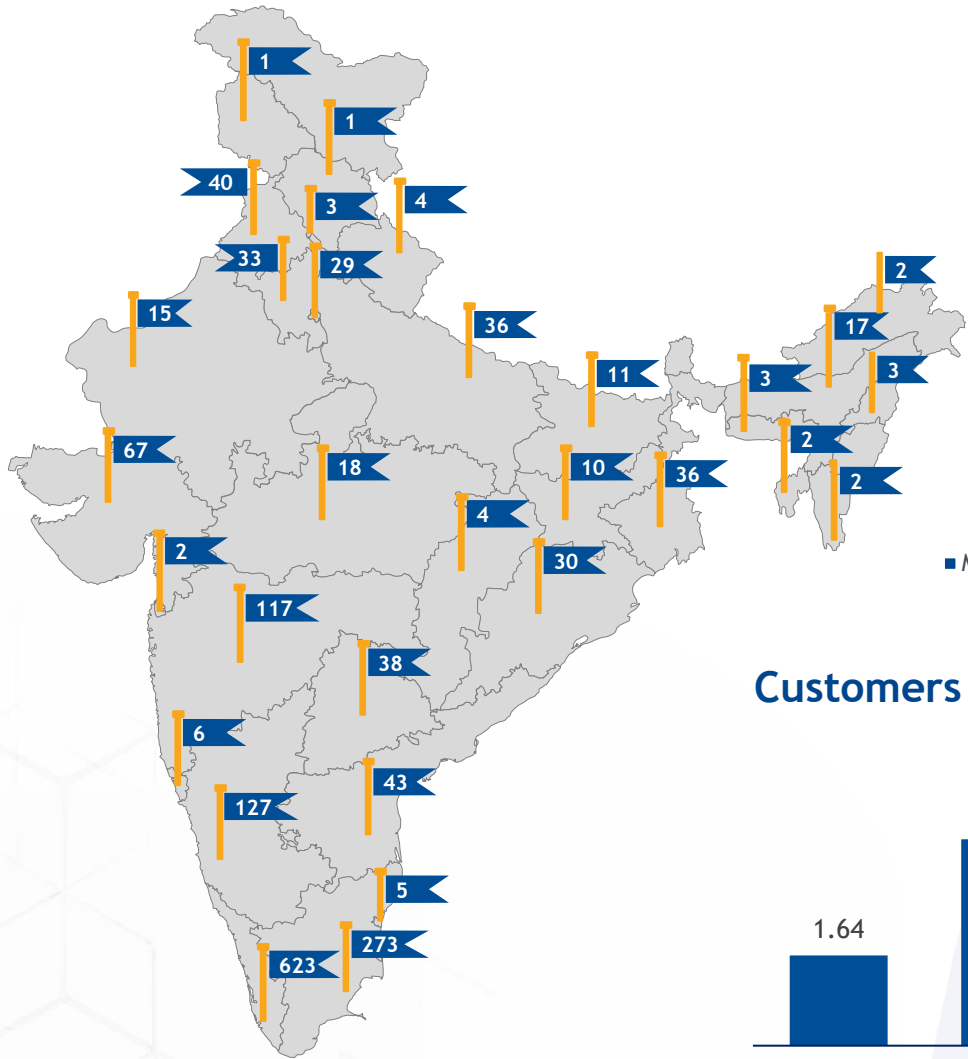
Highest ever fee income

Capital position

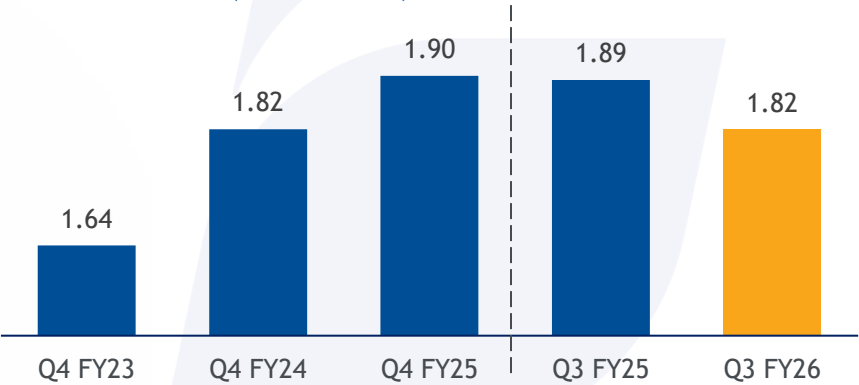
Strong Capital Position Supporting a Self-Funded Growth Strategy

₹ in Cr	Sep-25	Dec-25
Risk weighted assets		
Credit risk	1,95,837	2,03,887
Market risk	4,034	3,346
Operational risk	20,619	20,619
Total RWA	2,20,490	2,27,852
Tier-I capital funds	31,674	31,642
Tier-II capital funds	2,963	3,002
Total capital funds	34,637	34,644
CRAR	15.71%	15.20%
Tier-I	14.37%	13.88%
Tier-II	1.34%	1.32%

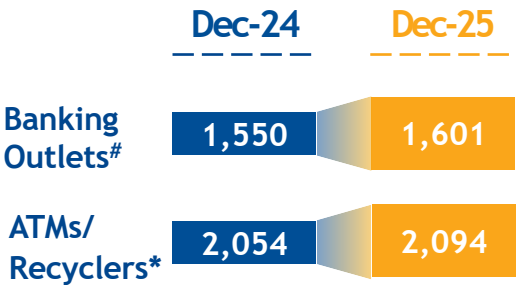
Distribution: Deriving efficiency from footprint



Customers (No in Cr):

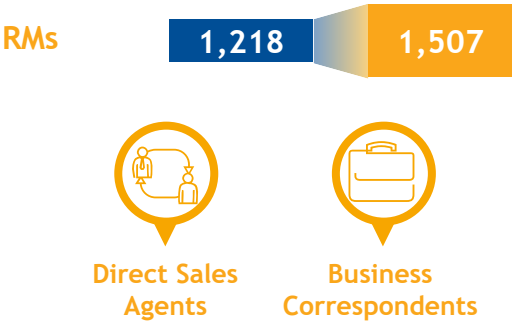


Continuous investment in expanding Pan India footprint



LITE BRANCH
HEAVY DISTRIBUTION

Driven by alternate channels



*Including Cash Recyclers
#Including Extension counters

Innovation through partnerships

Deposit 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



DECIMAL



Support Systems

Collaborative Partnerships Powering Innovation and Customer Value

Federal Bank

Digitization as a Multiplier

707

Edu. Institutions onboarded to Fee collection Solution "Careerbook"

93.81%

Transactions Serviced Digitally (Retail + Corporate)

360

RPA Processes running

28K(Cr)

Retail Mobile Banking Volume/Month

89.36%

Of Corporate Txns serviced Digitally

790

Total APIs made available

73K(Cr)

Corporate Digital Channels Volume/Month

15.8L

Active FedMobile Users (monthly)

62 L

unique QR Merchants



Digital Assistant - Feddy



Feddy is Live on

Approx 10 Lakh Queries answered by Feddy in this QTR



**Fed
e
Point**

15.10%

KYC Upload

0.72%

4.37%

Debit Card Application

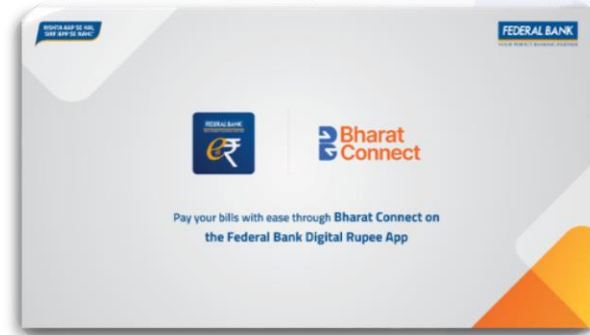
15 G/H

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

Major Initiatives

BBPS Bill Payments on CBDC:

- Enabled bill payments on CBDC across key utility categories via Bharat Connect.
- Expands CBDC use beyond P2P and merchant transactions in line with RBI's vision



Bill Payments via Feddy

- Launched WhatsApp-based conversational bill payments with instant bill fetch and UPI payment.
- Delivers faster, simpler bill payments through a chat-led banking experience



Next Best Offers (NBO) & Next Best Communications (NBC) on Feddy

- Behavior- and eligibility-led personalized prompts embedded within customer journeys.
- Improves conversion and engagement with negligible incremental cost.



FedCorp – Monthly Transaction Value > ₹9,000 crore

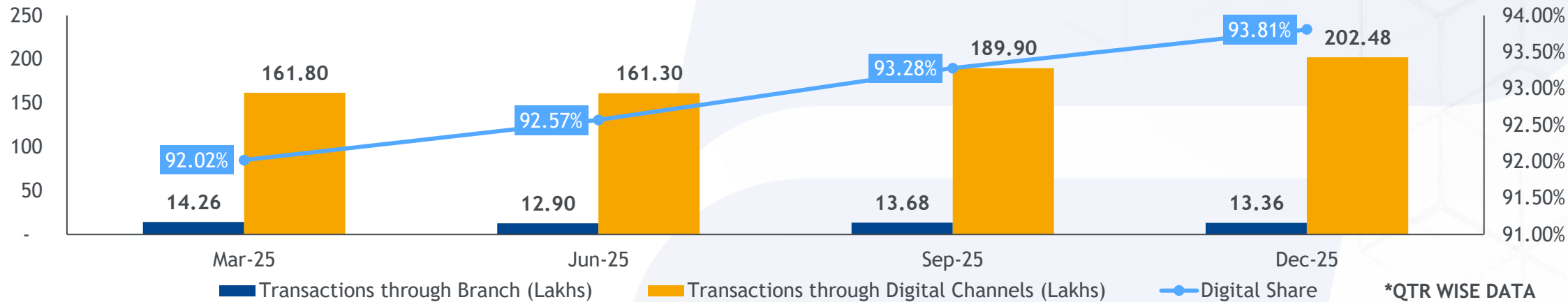
- Monthly transaction value reached ₹9,946 crore, crossing ₹9,000 crore for the first time.
- Accounted for 34% of total mobile banking transaction volumes.



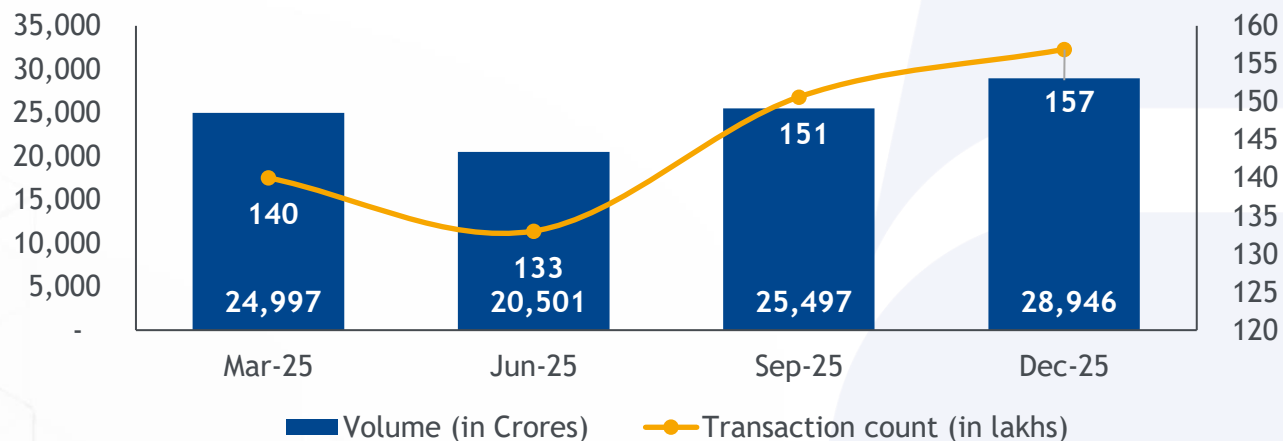
Federal Bank

Digital migration

Branch vs. Digital Transactions (in Lakhs)



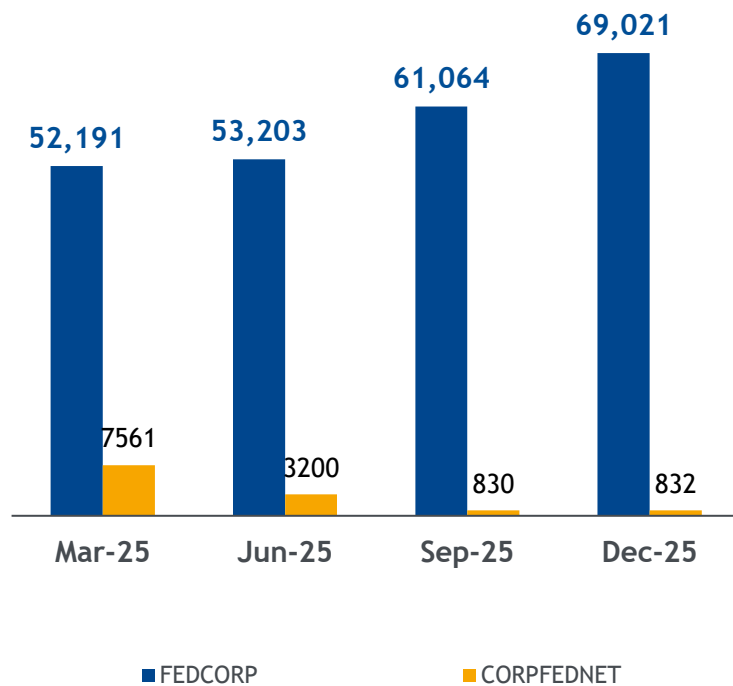
Mobile banking volume & Txn Count



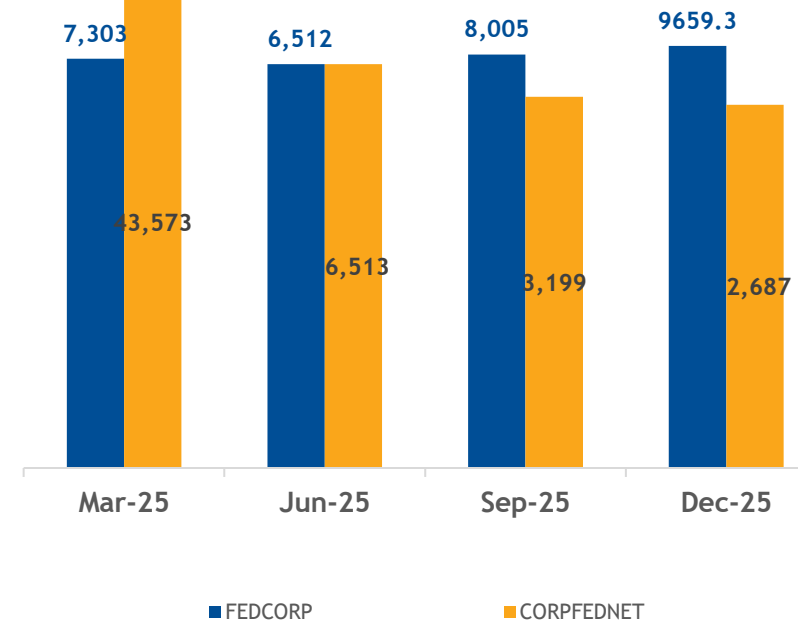
- Digital share has increased as compared to last quarter and stands above **93.8%** for Dec-25.
- Mobile Banking transaction count has increased Q-o-Q to **157.00 lakhs**.

Corporate Digital Products

Active Users

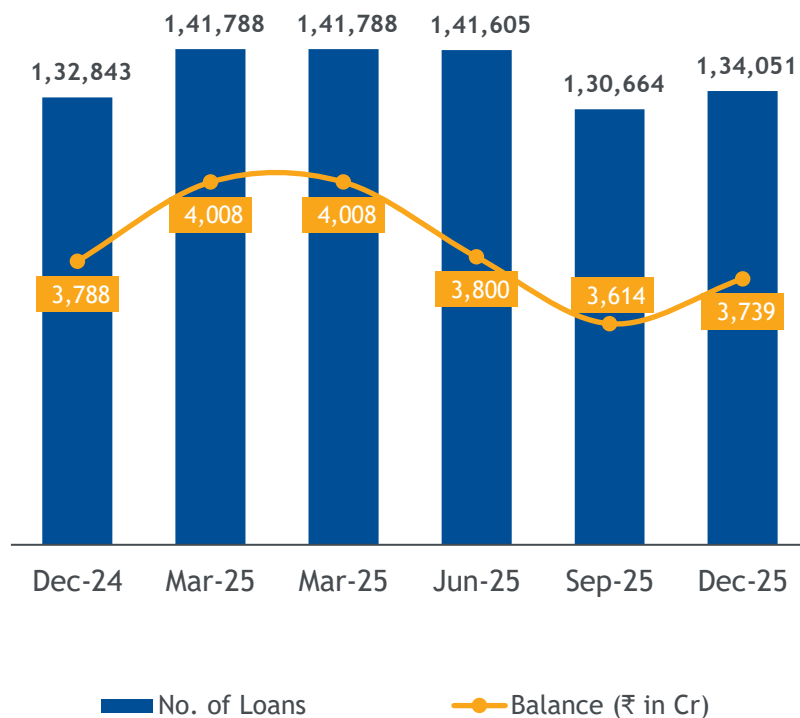


Corporate Txn Vol (₹ in Cr)

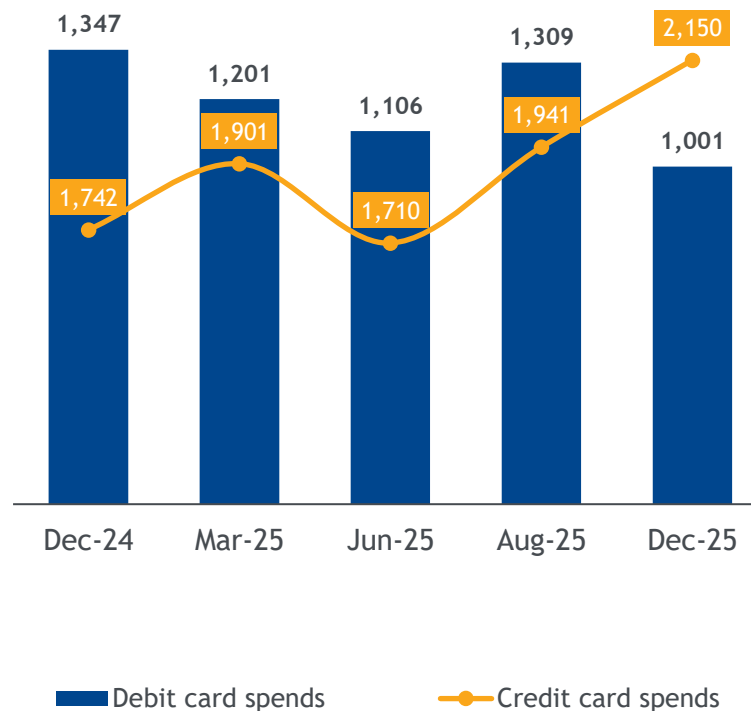


Digital lending and card spends

BYOM Digital Personal Loans (ETB)¹



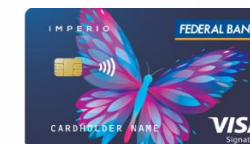
Card spends (₹ in Cr)²



Credit Cards - Market share

Cards O/s:	Spends:
2.25%	1.54%

Rank 9 in credit card spends



Debit Cards - Market share

Cards O/s:	Spends:
6%	6%

Rank 5 in debit card spends

¹Refers to organic digital loan book

²Monthly 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

Other highlights - Preferential Warrant Issue

Landmark Strategic Investment by Blackstone - Marquee anchor investor onboarded

- ₹ 6,197 Cr investment via warrants
- Federal Bank has secured a strategic minority investment from Blackstone through the issuance of convertible warrants, which upon full conversion will result in a 9.99% equity stake on a fully diluted basis.
- The transaction has received approvals from the Board of Directors, shareholders (EGM), and the Competition Commission of India, underscoring regulatory and governance alignment.
- The investment will strengthen the Bank's capital base, and enhance financial flexibility to support growth priorities, and serve as a strong external validation of Federal Bank's strategy, governance framework, and long-term growth potential.

Blackstone

 Reuters


Blackstone to invest \$705 million in India's Federal Bank to become largest shareholder

Blackstone to invest \$705 million in India's Federal Bank to become largest shareholder
.. Oct 24 (Reuters) - Blackstone will invest about \$705...

 MSN


Federal Bank board approves raising ₹6,196 crore via preferential issue of warrants to Blackstone entity

Federal Bank on Friday announced that its board of directors has approved a preferential issue of warrants worth ₹6,196.5 crore to Asia II Topco XIII Pte.

 HDFC Sky

Federal Bank Shareholders Approve ₹6,197 Cr Blackstone Investment

Federal Bank shareholders overwhelmingly approved the ₹6197 crore Blackstone investment via preferential warrant allotment, boosting the...

 The Financial Express

CCI approves Blackstone's proposal for 9.99% stake in Federal Bank

Post the transaction, Blackstone will have the right to nominate a director on the board of Federal Bank as long as they hold at least 5% stake.

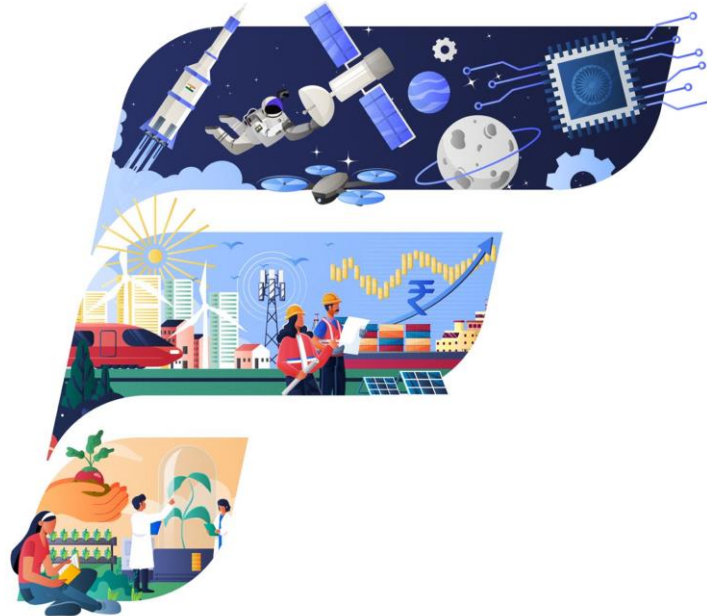
3 weeks ago

Federal Bank

Other highlights - Fortune Wave

The Fortuna Wave

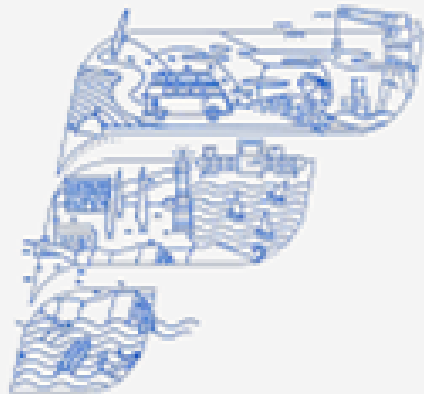
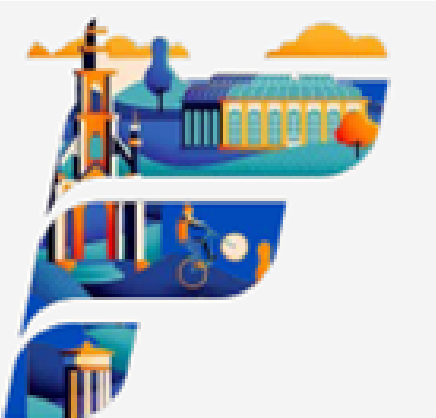
- Federal Bank unveiled The Fortuna Wave, a refreshed brand identity that marks the next phase of the Bank's evolution, aligned with its aspiration to be more contemporary and future-ready.
- The launch was held in Mumbai in the presence of the Bank's leadership team and brand ambassador Vidya Balan.
- The refreshed identity anchors on the Fortuna Wave promise, built around three core pillars: Authenticity, Prosperity, and Togetherness, reinforcing the Bank's strategic intent to stay relevant while remaining rooted in its values.



Refreshed brand identity unveiled
Signifying - Authenticity | Prosperity | Togetherness



Federal Bank



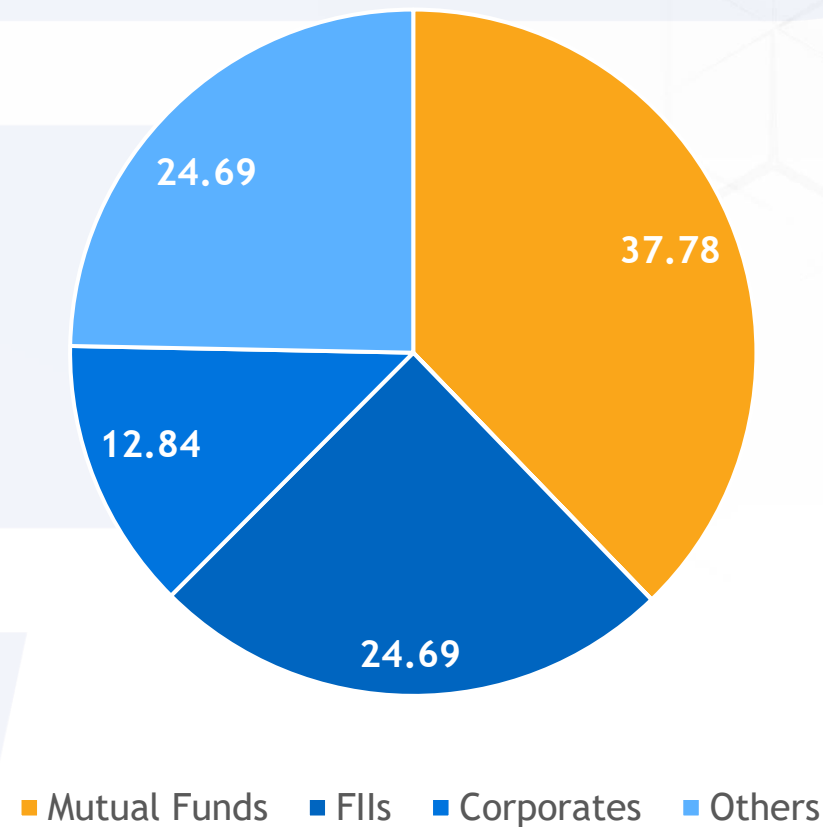
Federal Bank

Appendix

Balance sheet & shareholding pattern

₹ in Cr	Sep-25	Dec-25
LIABILITIES		
Capital	492	492
Reserves & surplus	34,564	35,591
Deposits	2,88,920	2,97,796
Borrowings	17,967	16,331
Other liabilities & provisions	14,137	16,481
TOTAL	3,56,080	3,66,691
ASSETS		
Cash & balance with RBI	15,367	11,583
Balances with banks, money at call	7,495	10,522
Investments	70,347	71,889
Advances	2,44,657	2,55,569
Fixed assets	1,453	1,468
Other assets	16,761	15,660
TOTAL	3,56,080	3,66,691

Share holding pattern (Dec-25)



Financials

₹ in Cr	Q3 FY25	Q2 FY26	Q3 FY26	Q-o-Q	Y-o-Y
Interest income	6,809	6,742	6,868	2%	1%
Interest expenses	4,377	4,247	4,215	-1%	-4%
Net interest income	2,431	2,495	2,653	6%	9%
Other income	916	1,082	1,100	2%	20%
Operating expense	1,778	1,933	2,024	5%	14%
Total income	7,725	7,824	7,968	2%	3%
Total expense	6,155	6,180	6,238	1%	1%
Operating profit	1,569	1,644	1,729	5%	10%
Total provisions (inc. tax)	614	689	688	-0.1%	12%
Net profit	955	955	1,041	9%	9%

Key Indicators

Shareholder value

Book Value
(Per Share in ₹)

Q3 FY25

130.69

Q4 FY25

134.87

Q1 FY26

138.35

Q2 FY26

141.58

Q3 FY26

145.76

EPS
(annualized)

15.45

17.02

14.07

15.42

16.79

Granularity

CASA + Deposits < ₹3Cr
(% of Total Deposits)

82%

81%

82%

83%

84%

Profitability (Annualized)

ROA %

1.14

1.24

1.00

1.09

1.15

RoRWA %

2.05

2.21

1.78

1.92

2.03

ROE %

12.00

12.82

10.30

11.01

11.68

Efficiency

Cost / Income %

53.12

56.69

54.89

54.04

53.92

Net NPA %

0.49

0.44

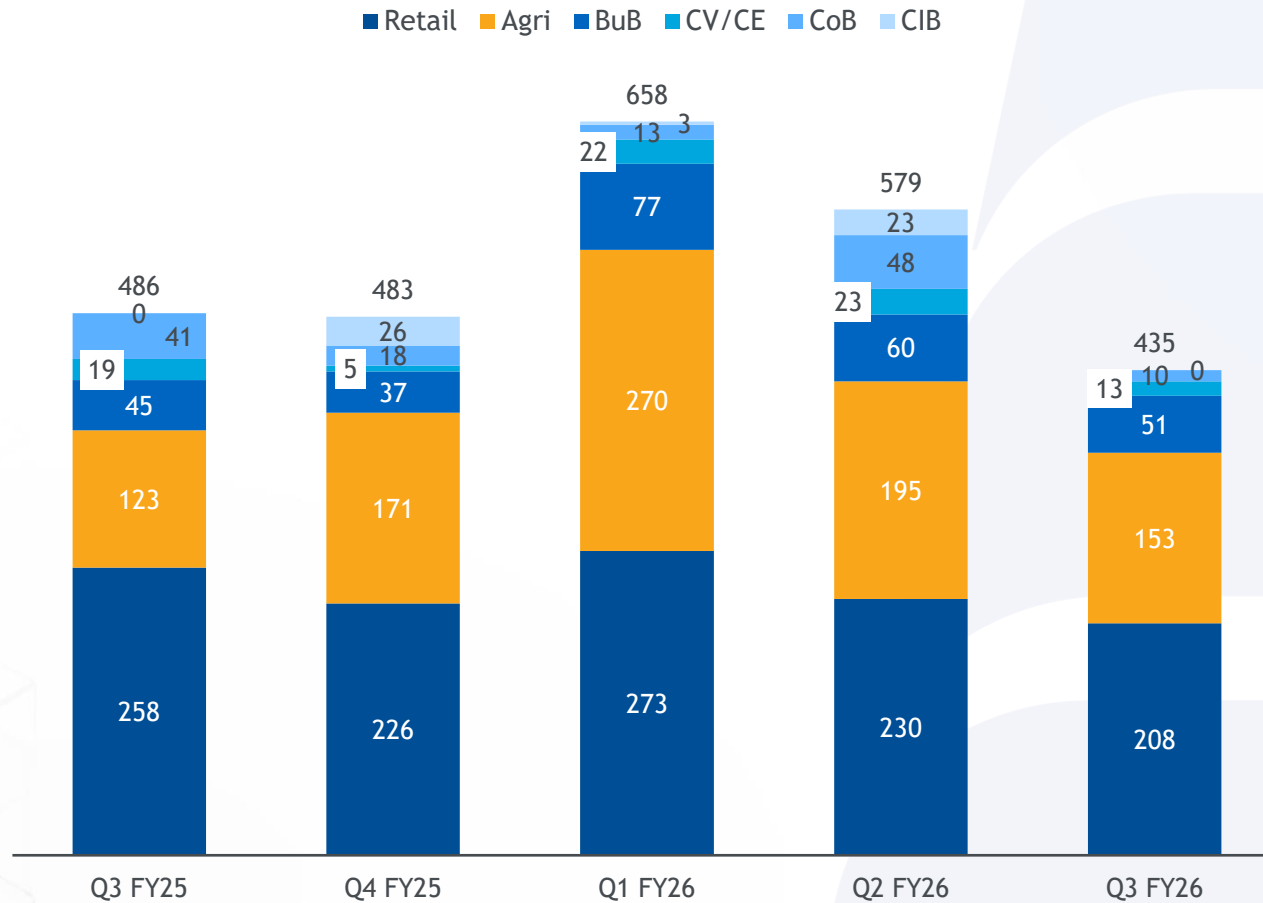
0.48

0.48

0.42

Fresh slippages break up

Fresh slippages



₹ in cr

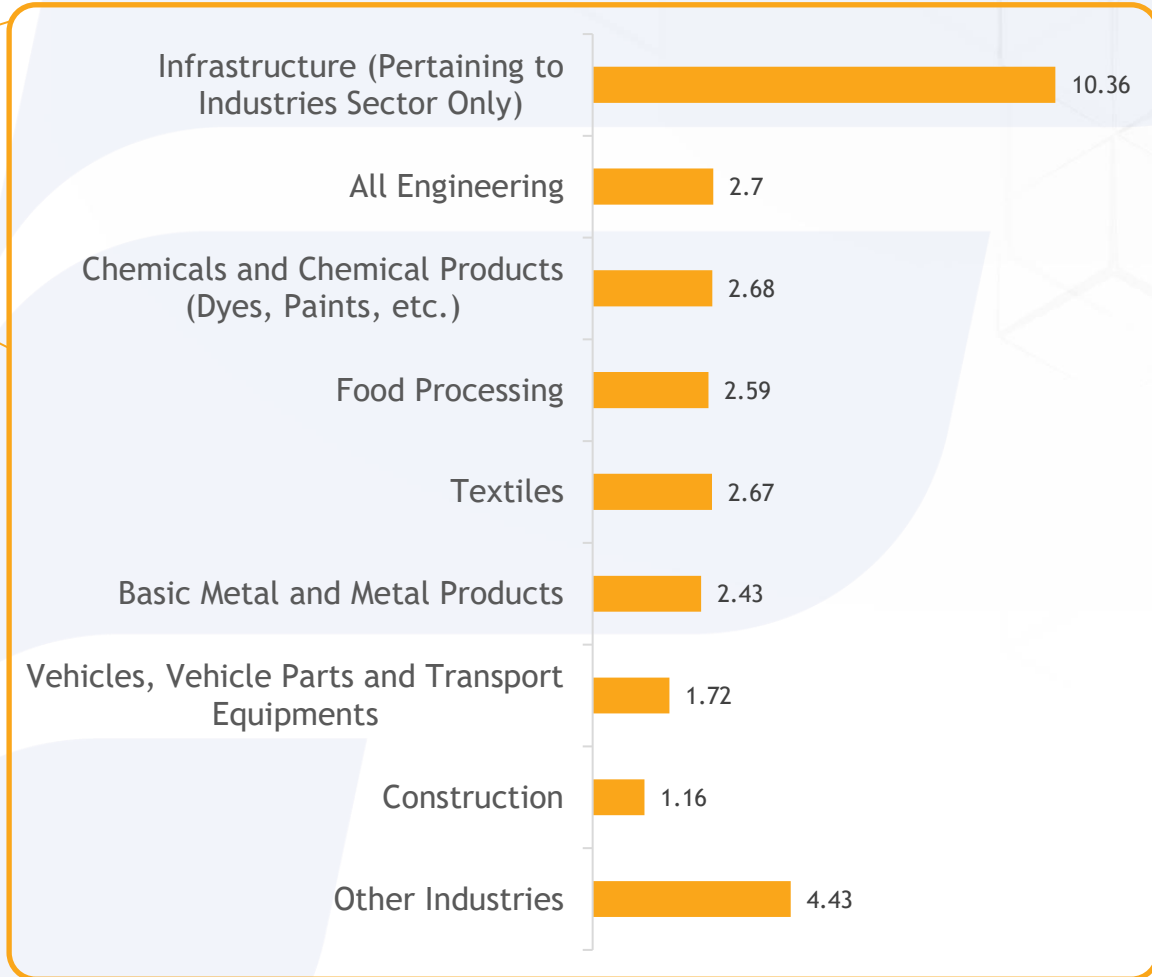
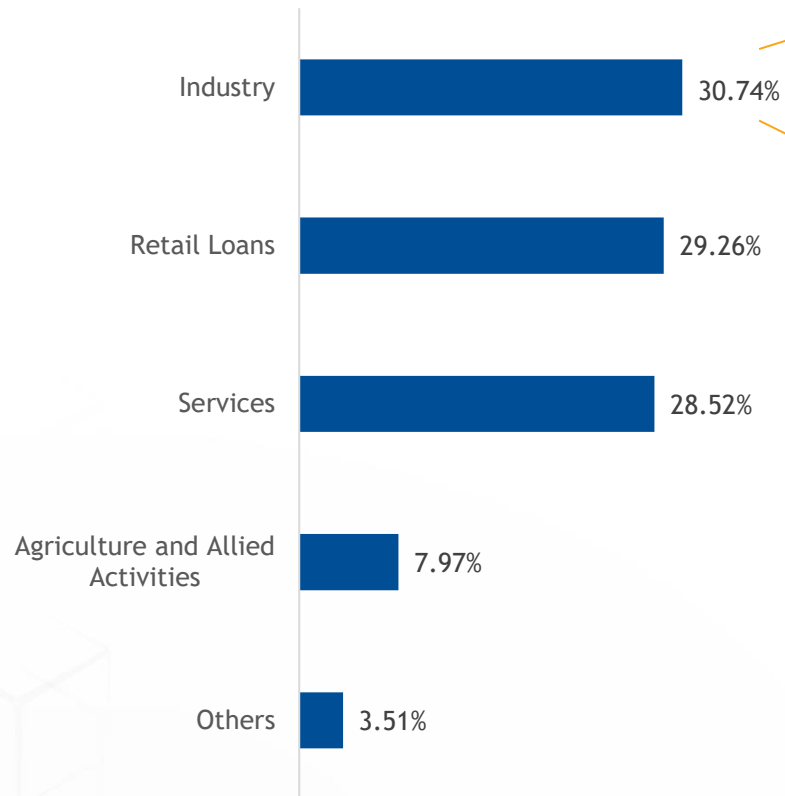
NPA Composition

	Q3 FY25	Q2 FY26	Q3 FY26
Business	NPA	NPA	NPA
Gross NPA			
Retail	1,760	1,583	1,534
Agri/MFI	1,014	1,378	1,406
BuB	777	765	741
CV/CE	81	113	120
CoB	567	581	540
Corporate	354	112	106
Total	4,553	4,532	4,447
Net NPA	1,131	1,165	1,068

Restructured book

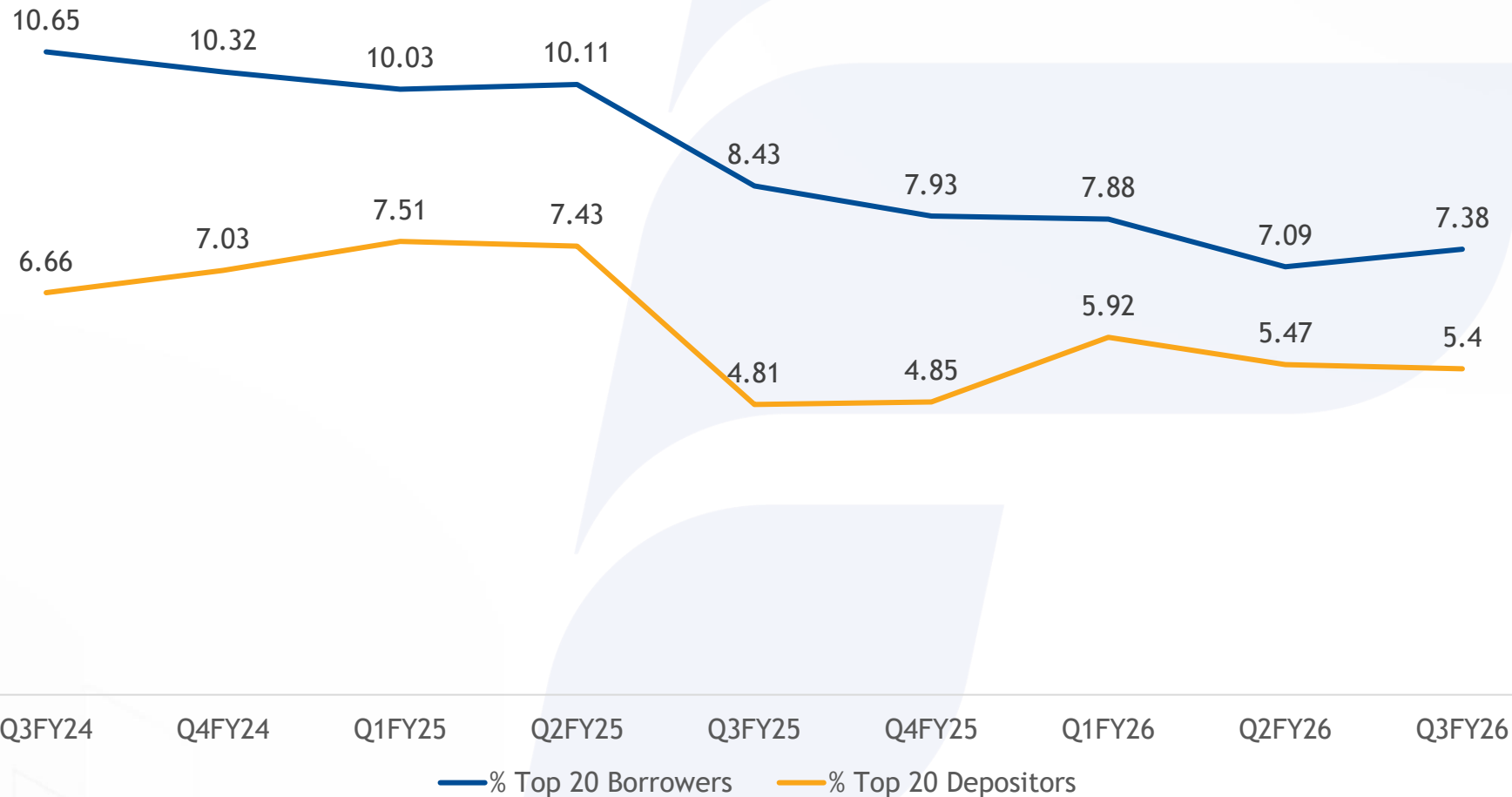
Type	Q2 FY26	Q3 FY26
	Standard	Standard
Balance	1,208	1,140
Of which Bonds	38	34

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



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

60.81%

- 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 December 2025

KEY HIGHLIGHTS

- ❑ 60.8% stake held by Federal Bank Limited
- ❑ ROA and ROE reported at 2.5% and 12.7%, respectively.
- ❑ Distribution of 730 branches across 17 states and UTs.
- ❑ Capital Adequacy stands at 20.5%.

NPAs

Gross NPA and Net NPA stands at 2.1% & 1.4%, respectively.

Disbursals

₹8,606 Cr disbursed in Q3 FY26, reflecting growth of 95.8% YoY.

Low Credit Cost

Credit Cost stands at 0.9%

Secured AUM

98.4% of the AUM continues to be secured.

FEDBANK
FINANCIAL SERVICES LIMITED

AUM

AUM increased by 17.4% YoY to ₹17,500 Cr.

Corporate governance & ESG snapshot

Strong & Diverse Board



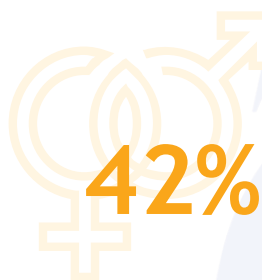
11

Total Board Members



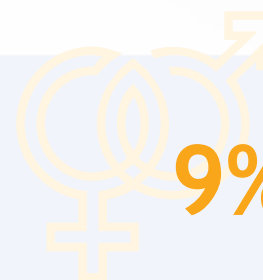
73% Independent Directors

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



- ✓ 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

530 KWp

1,28,500 Litre

12.46 Lakh

2.6% of total occupied area

42%

Dec-25

₹ 9,320 Cr

530 KWp

1,28,500 Litre

12.70 Lakh

3.2% 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

Public Commitments

Current position

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

Award-winning franchise & other initiatives / highlights

Festive Season Campaign : Rishton ke Naam



Federal Bank – Pune Marathon



Awards / Recognitions



Federal Bank wins IGBC Platinum & Gold Green Certifications for Federal Towers, Ashokapuram, Aluva, Kerala



Federal Bank wins 'Best in Class' Award for FedOne at the Global Fintech Innovation Awards (GFIA) 2025

External ratings

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

Fixed Deposit
(Short term)

Fixed Deposit

Certificate of Deposit

Tier 2 (Capital) Bonds

Infrastructure Bonds

Crisil
Ratings

India Ratings
& Research Pvt Ltd,
CARE

A1+

AAA

A1+

IND AA+ CARE AA+

IND AA+ CARE AA+



Thank You