Secretarial Department

Federal Bank

SEC/LODR/133/2026-27 **July 17, 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 Unaudited Financial Results for the quarter ended June 30, 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
PRAVINCHAND
RA RAJDEV

Digitally signed by
SAMIR PRAVINCHANDRA
RAJDEV
Date: 2026.07.17
13:48:34 +05'30'

Samir P Rajdev
Company Secretary

Investor Information

Q1 FY2027

Federal Bank

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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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Record core earnings* on a strengthening balance sheet

Highest Ever*

Net Interest Income
₹ 2,946 crs

Operating Profit
₹ 1,897 crs

Net profit
₹ 1,177 crs

Decadal Best

Gross NPA
1.52%

Net NPA
0.18%

KEY HIGHLIGHTS FOR

Q1FY27

ROA 1.22 % ▲ 1.00 % (Q1 FY26)	**ROE** 12.01 % ▲ 10.30 % (Q1 FY26)	**EPS** ₹ 19.15 ▲ ₹ 14.07 (Q1 FY26)	**BVPS** ₹ 161.87 ▲ ₹ 138.35(Q1 FY26)
NIM 3.33 % ▲ 2.94% (Q1 FY26)	**Cost to Income** 52.50 % ▼ 54.89% (Q1 FY26)	**Credit Cost** 41 bps ▼ 65 bps (Q1 FY26)	**Slippage Ratio** 61 bps ▼ 111 bps (Q1 FY26)
Balance Sheet ₹ 3.93 Lakh Cr ▲ ₹ 3.53 Lakh Cr (Q1 FY26)	**CRAR** 16.97 % ▲ 16.03 % (Q1 FY26)	**PCR** 87.37 % ▲ 74.41 % (Q1 FY26)	**Fee Income** ₹ 957 Cr ▲ ₹787 Cr (Q1 FY26)

Sequential comparisons and growth metrics are presented on a BAU basis, excluding the one-off in Q4 FY26. Comparative figures have been adjusted to ensure like-for-like comparison of underlying business performance.

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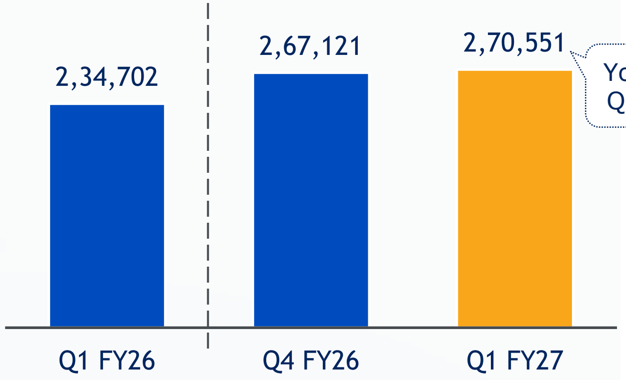
*Excluding one-off

Steady Balance sheet Growth

DEPOSITS

CASA + Dep < 3 Cr:

(₹ in cr)



YoY growth: 15%
QoQ growth: 1%

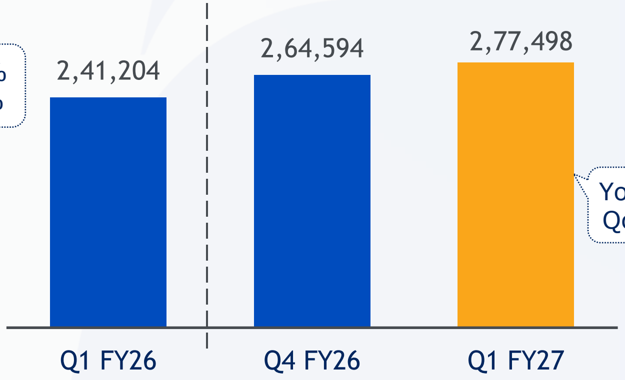
- ✓ Avg CASA grew by 5.8% on a QoQ basis
- ✓ Resident SB grew by 3.5% on a QoQ basis
- ✓ Total SB grew by 3.4% on a QoQ basis.
- ✓ NRE SB grew by 2.5% on a QoQ basis.
- ✓ Total Deposits grew by 2% on a QoQ basis.

Deposit mobilization continues

ADVANCES

Net Advances:

(₹ in cr)



YoY growth: 15%
QoQ growth: 5%

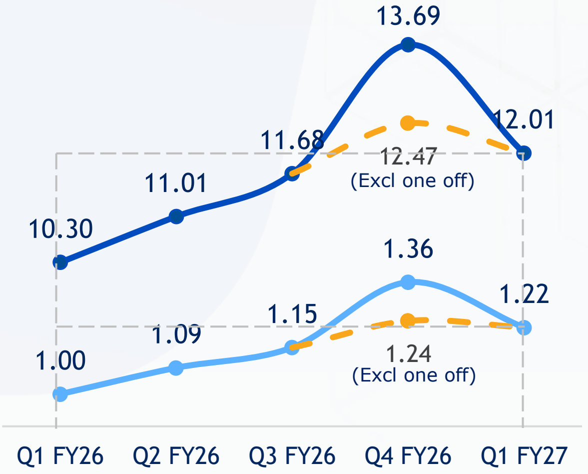
- ✓ Gold loans up by 8.2% QoQ
- ✓ CoB[2] # grew by 5.2% QoQ
- ✓ CIB[1] # grew by 4.3% QoQ
- ✓ Retail Book# up by 2.6% QoQ
- ✓ CV/CE[3] # up by 1.6% QoQ

Advances growth diversified

PROFITABILITY

Profitability:

■ RoE* (%) ■ RoA* (%)



- ✓ RoRWA at 2.21%
- ✓ Profit per employee at ₹ 26.02 lakh ▲
- ✓ Business per employee at ₹ 33 Cr. ▲

Sustained Improvement in Profitability

Retail deposits and net advances both up 15% YoY

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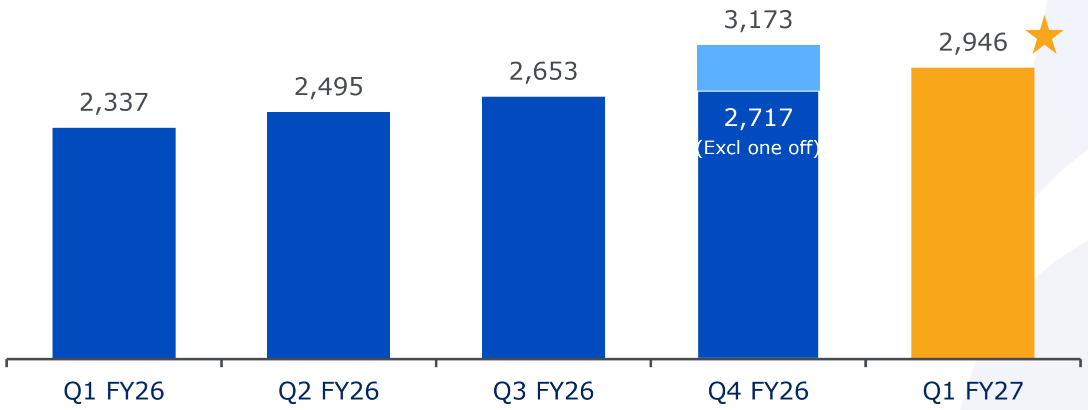
*Annualized
[1]Corporate and Institutional Banking
[2]Commercial Banking
[3]Commercial Vehicle/ Construction Equipment finance
#Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise net advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

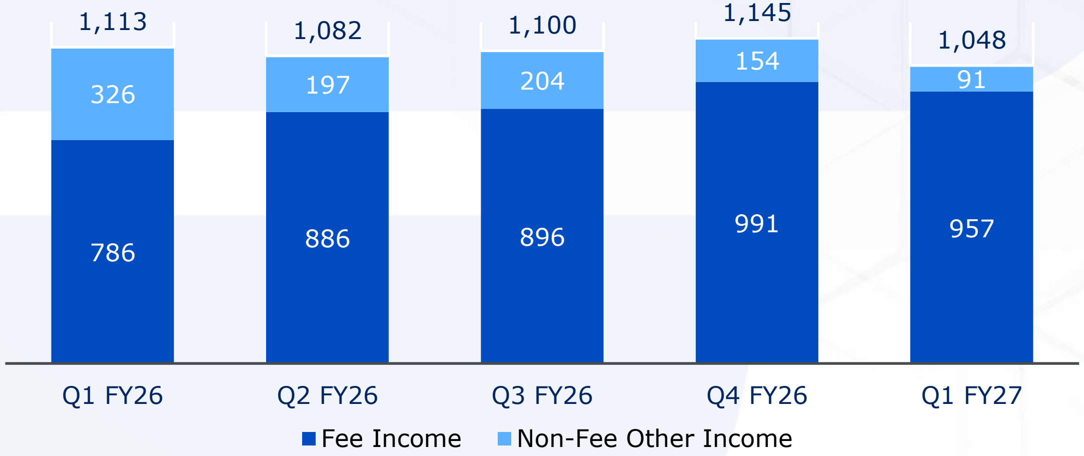
Key P&L Parameters

(₹ in cr)

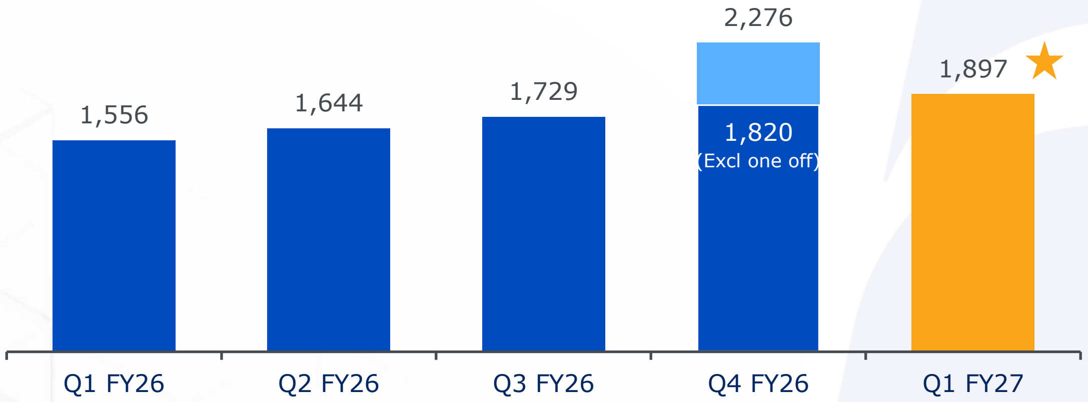
Net Interest Income



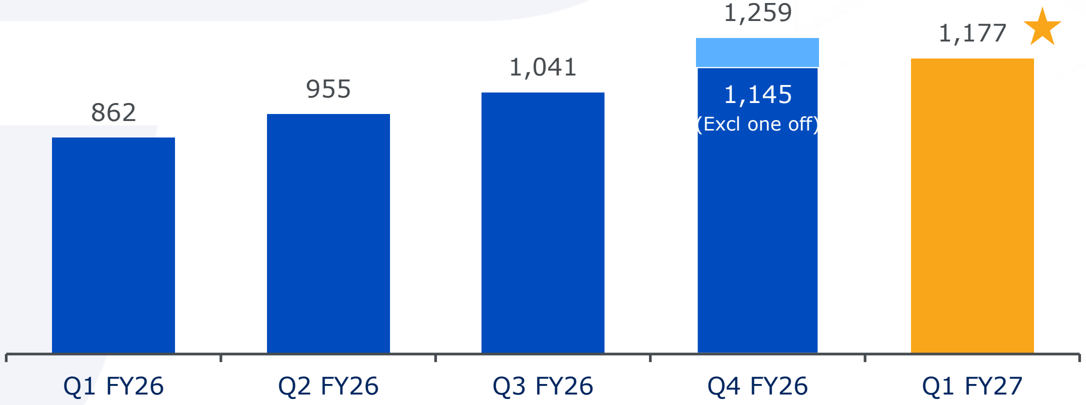
Fee Income & Other Income



Operating Profit



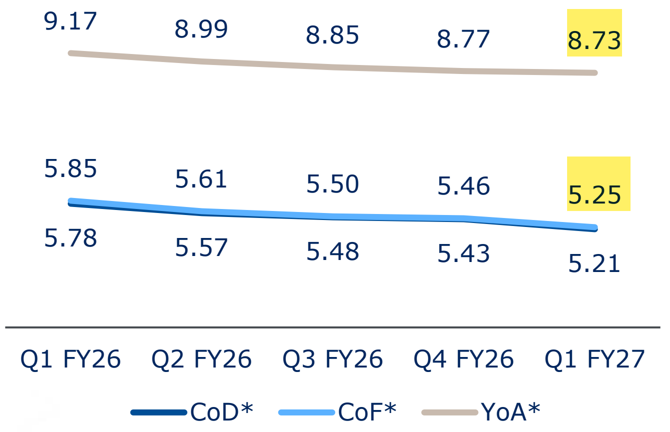
Net Profit



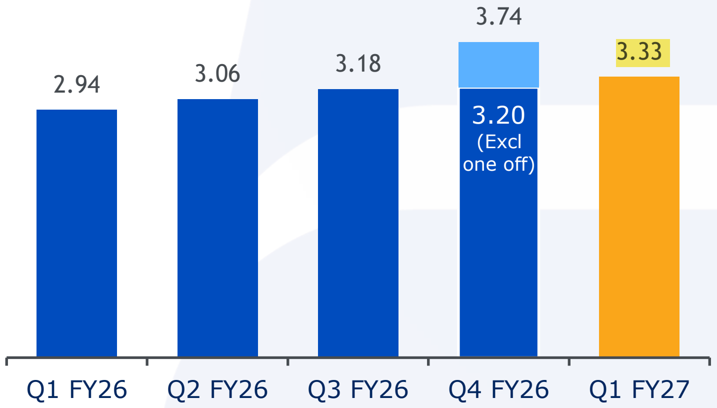
★ **Highest ever**
(Excluding one-off)

Key Ratios

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

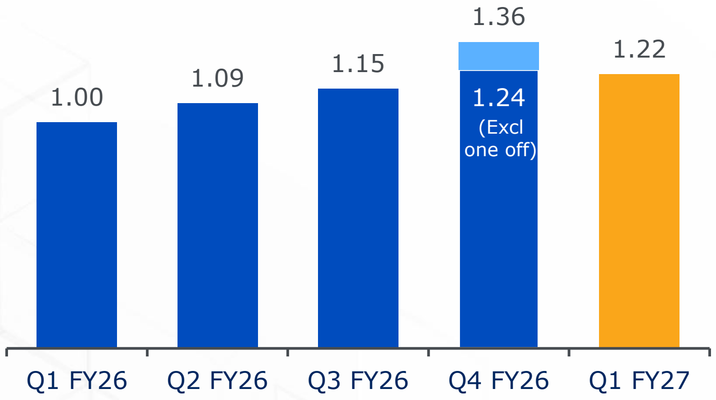


Net Interest Margin (%)*

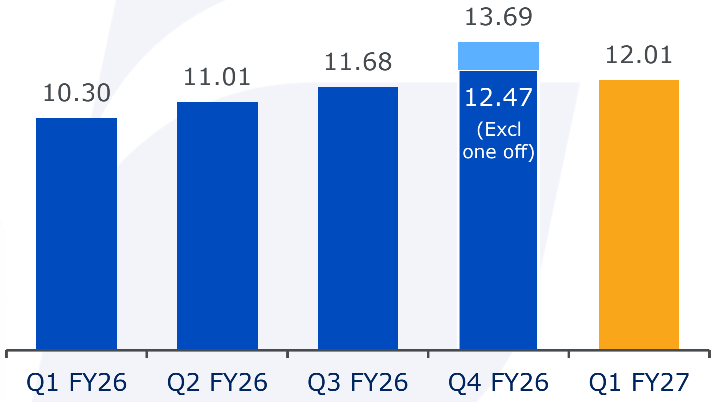


Cost to Income Ratio (%)#

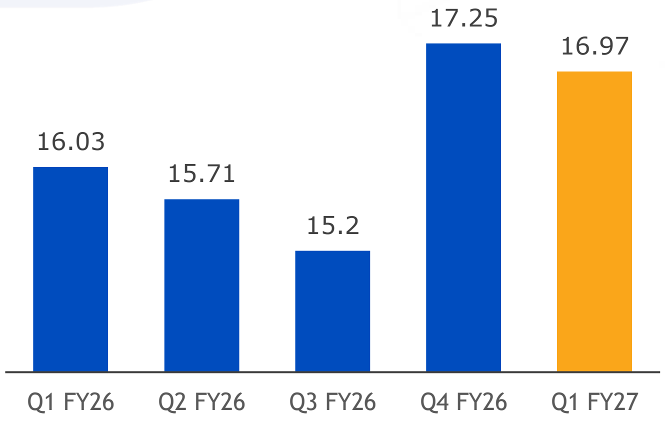
RoA (%)*



RoE (%)*



CRAR (%)

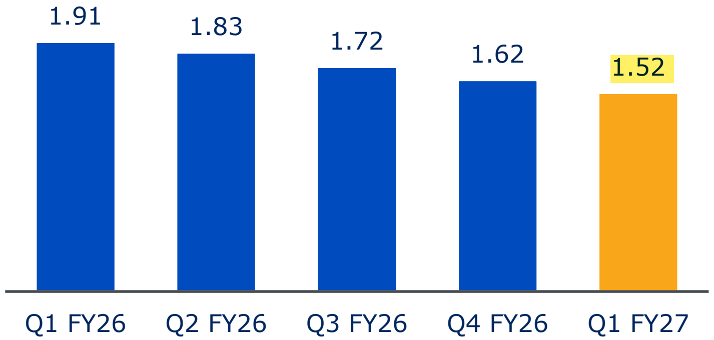


*Annualized

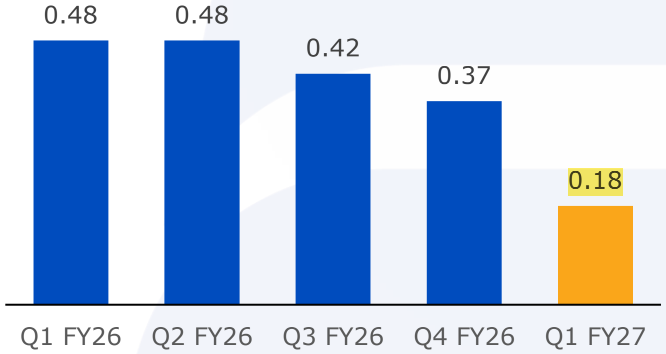
#Excluding one-offs

Stable Credit Metrics

GNPA (%)

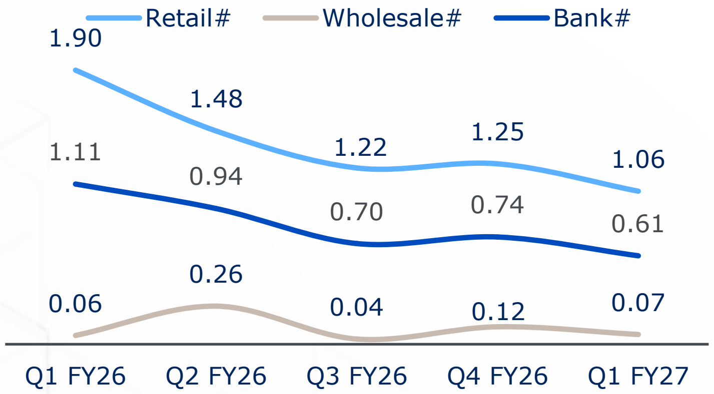


NNPA (%)^

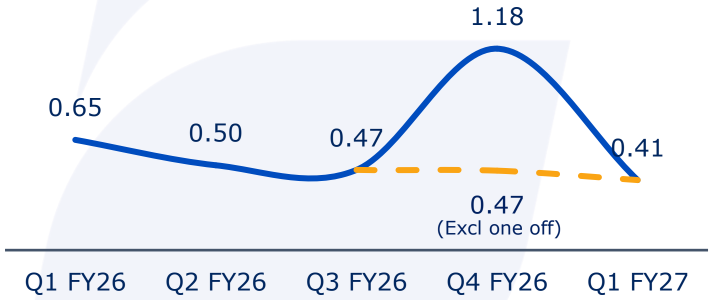


PCR (%)¹^

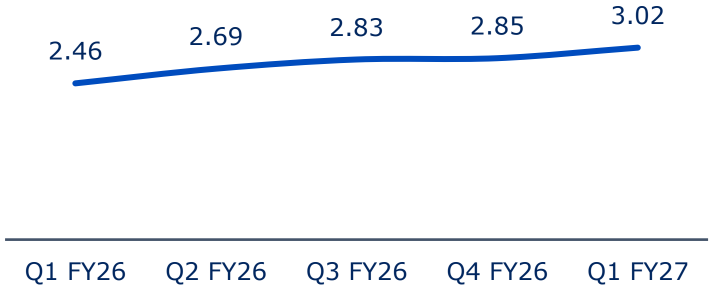
Slippage rate (%)*



Credit cost (%)*



Risk adjusted NIM (%)*



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*Annualised

^Excluding one-offs

[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.

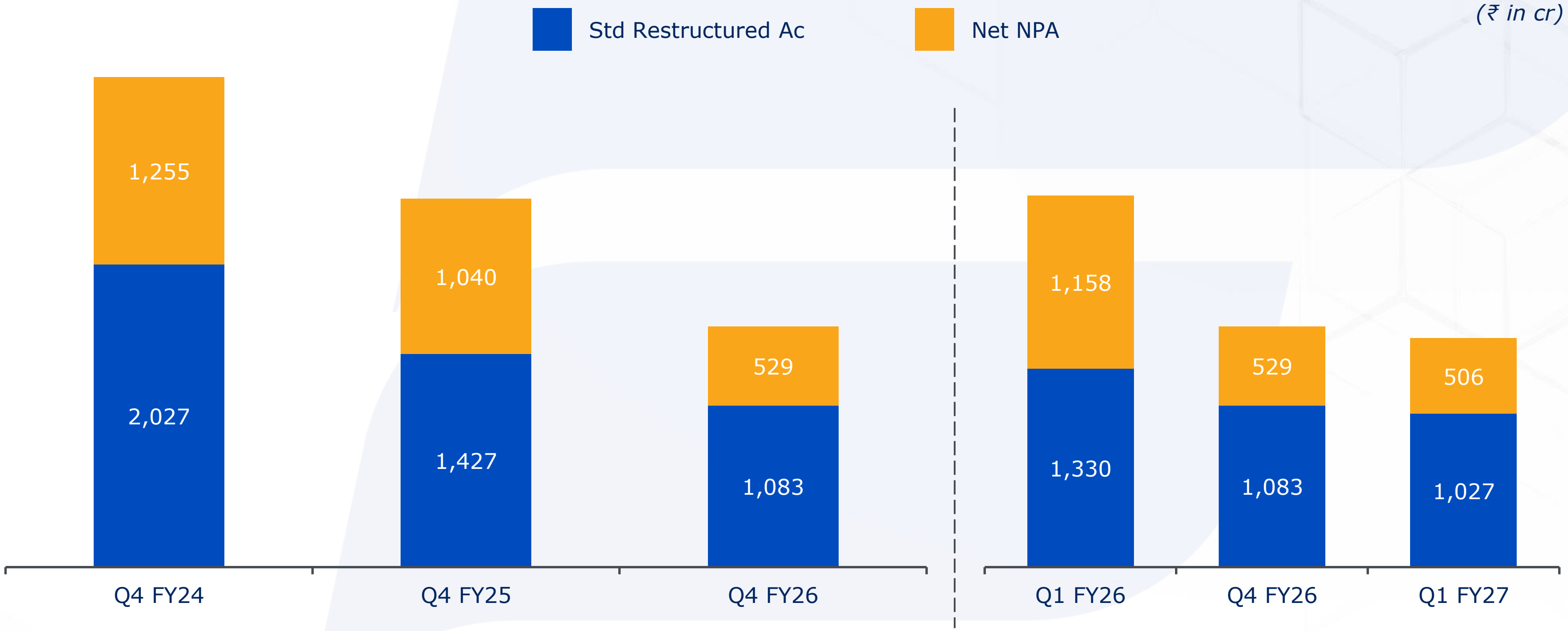
Asset Quality Trends

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

Provision Coverage Ratio at 87.37%

Recovery & Upgradation of ₹ 154 Cr in Q1

Credit Cost at 41 bps for Q1 FY27



Movement of NPA

(₹ in cr)

Gross NPA as on 31.03.2026	**4,335**
Add Fresh Slippage	409
Add Increase in Balances in Existing NPAs	3
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	157
Deduct Written Off	308
Gross NPA as on 30.06.2026	**4,282**

Provisions in Q1

(₹ in cr)

Loan Loss	**274**
Investment Loss	-
Standard Accounts	43
Other Purposes	-
Total Provisions	**317**

Comparison: Y-o-Y

Net profit up 37% on core income growth

Federal Bank

(₹ in cr)

Net Customer Assets

Retail*	▲ 2%	67,819 -> 69,084
Gold*	▲ 33%	31,203 -> 41,476
BuB*	▲ 7%	18,664 -> 19,937
Agri & Allied*	▲ 3%	7,731 -> 7,981
CVCE*	▲ 21%	4,813 -> 5,826
Micro Advances*	▲ 5%	3,596 -> 3,761
COB*	▲ 25%	24,471 -> 30,638
CIB*	▲ 14%	87,337 -> 99,763

Deposits

CASA	▲ 18%	87,236 -> 1,03,163
Average CASA	▲ 23%	79,607 -> 98,249
CASA Ratio	▲ 188 bps	30.35 -> 32.23
NRE Deposits	▲ 13%	84,445 -> 95,710
Total Deposits	▲ 11%	287,436 -> 3,20,118

Performance

Net Interest Income	▲ 26%	2,337 -> 2,946
Fee Income	▲ 22%	786 -> 957
Operating Profit	▲ 22%	1,556 -> 1,897
Net Profit	▲ 37%	862 -> 1,177

Ratios

Cost Income Ratio	▼ 239 bps	54.89 -> 52.50
Gross NPA %	▼ 39 bps	1.91 -> 1.52
Net NPA %	▼ 30 bps	0.48 -> 0.18
PCR %#	▲ 1296 bps	74.41 -> 87.37

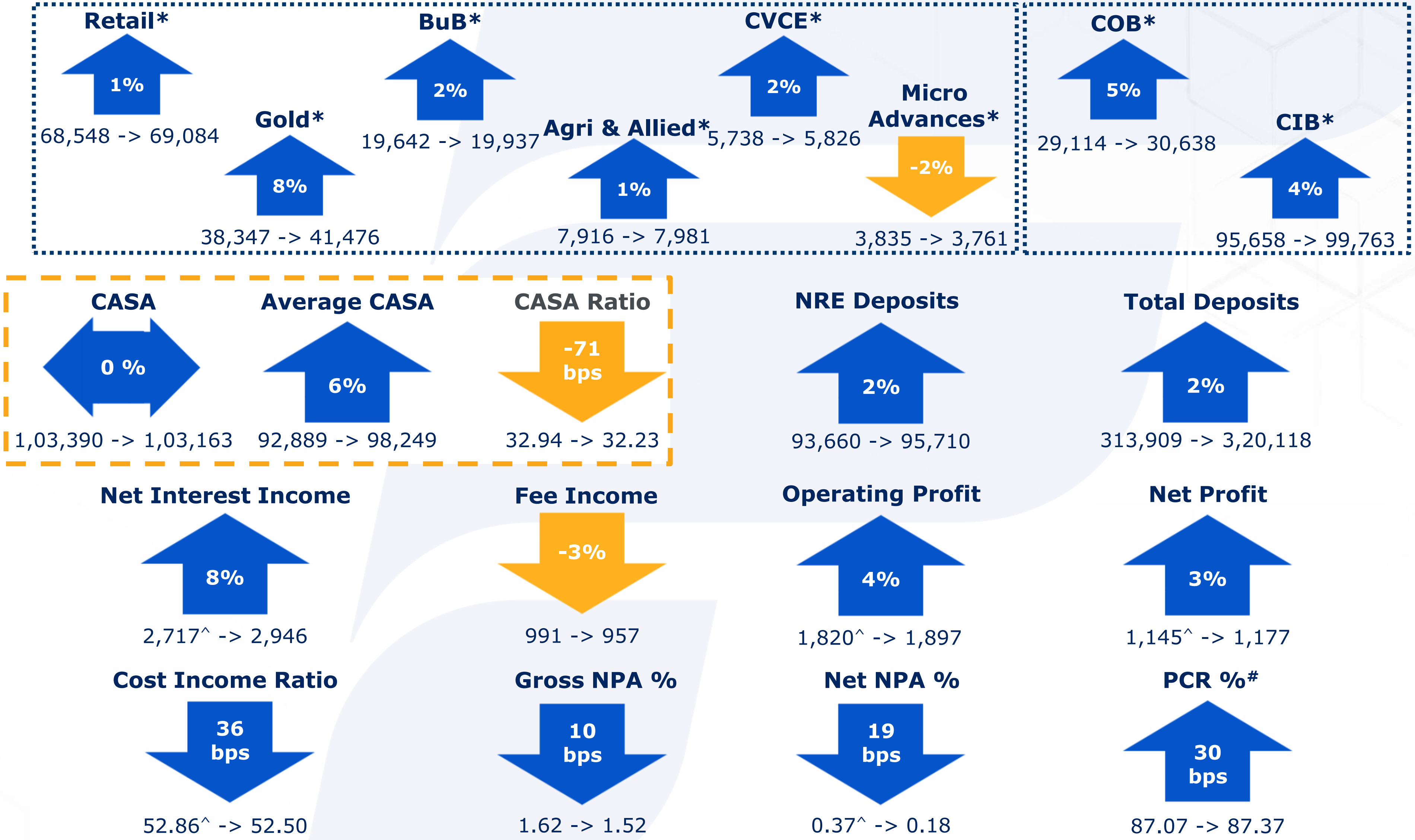
#Excluding TWO

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

Comparison: Q-o-Q

NII up 8% sequentially

(₹ in cr)



Net Customer Assets

Retail*
1%
68,548 -> 69,084

Gold*
8%
38,347 -> 41,476

BuB*
2%
19,642 -> 19,937

Agri & Allied*
1%
7,916 -> 7,981

CVCE*
2%
5,738 -> 5,826

Micro Advances*
-2%
3,835 -> 3,761

COB*
5%
29,114 -> 30,638

CIB*
4%
95,658 -> 99,763

Deposits

CASA
0 %
1,03,390 -> 1,03,163

Average CASA
6%
92,889 -> 98,249

CASA Ratio
-71 bps
32.94 -> 32.23

NRE Deposits
2%
93,660 -> 95,710

Total Deposits
2%
313,909 -> 3,20,118

Performance

Net Interest Income
8%
2,717^ -> 2,946

Fee Income
-3%
991 -> 957

Operating Profit
4%
1,820^ -> 1,897

Net Profit
3%
1,145^ -> 1,177

Ratios

Cost Income Ratio
36 bps
52.86^ -> 52.50

Gross NPA %
10 bps
1.62 -> 1.52

Net NPA %
19 bps
0.37^ -> 0.18

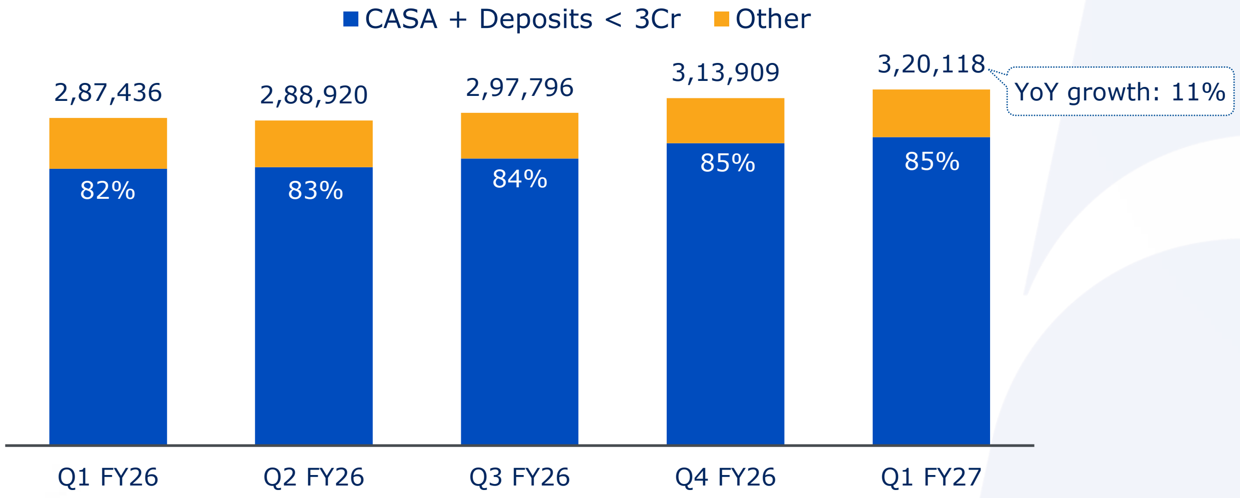
PCR %#
30 bps
87.07 -> 87.37

^Figures compared excluding one-off impact in Q4FY26
#Excluding TWO
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise net advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Liability trends

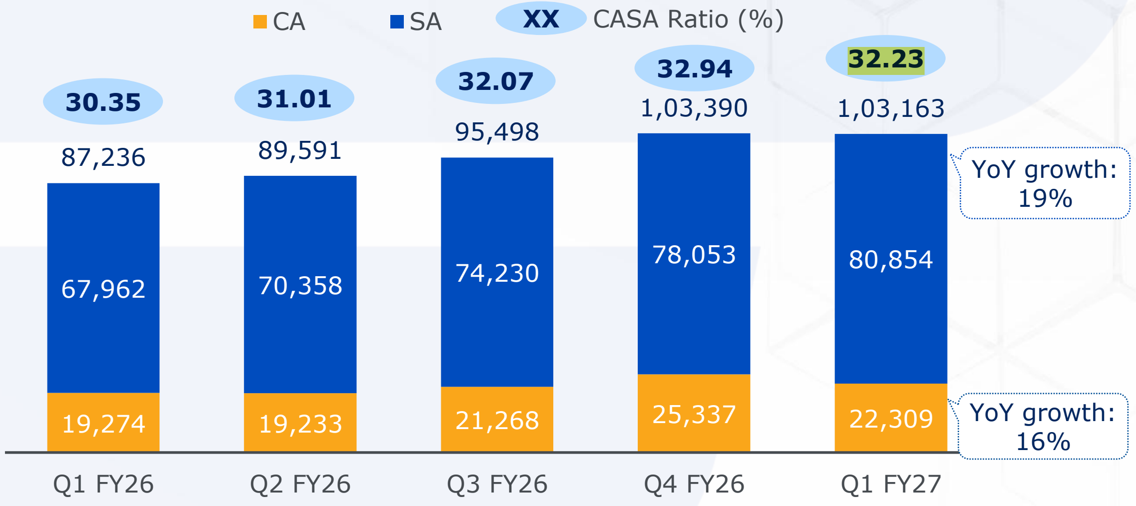
Deposits up 11% YoY with granular funding at 85% of the book

Deposits : Period End (₹ in cr)



YoY growth: 11%

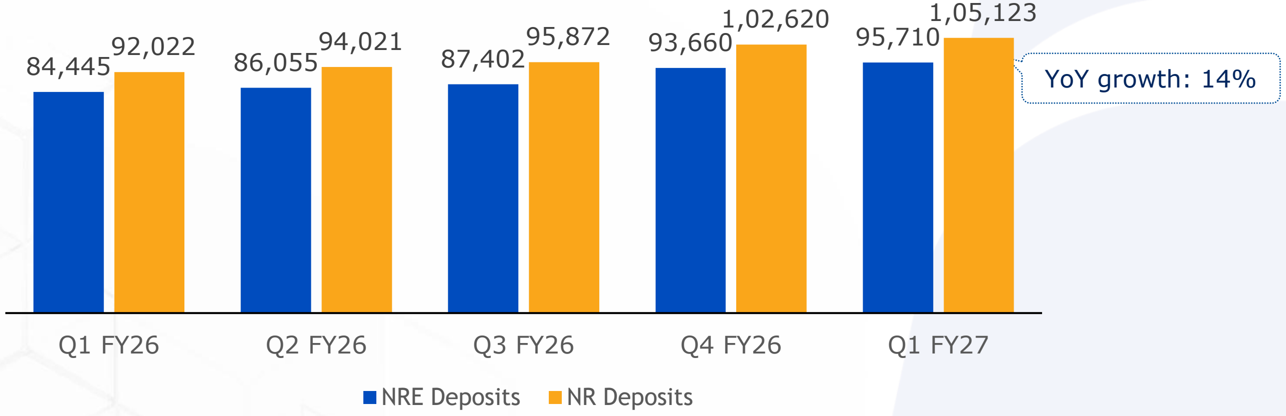
CA, SA & CASA End Period (₹ in cr) and CASA ratio



YoY growth: 19%

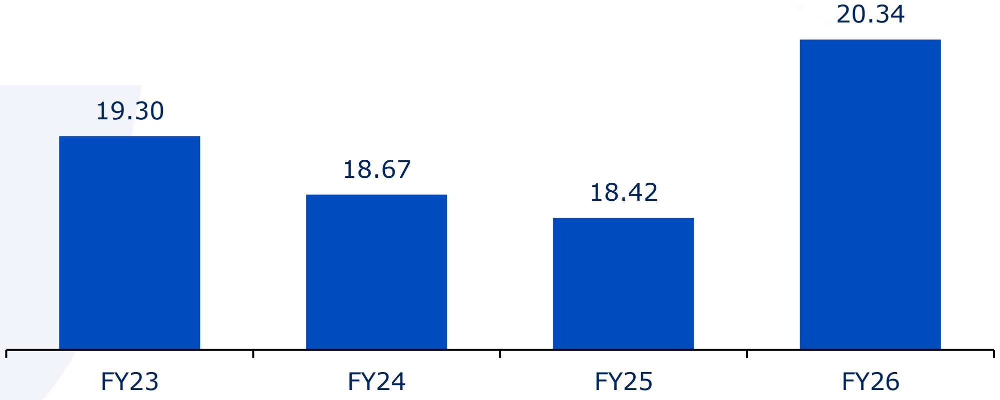
YoY growth: 16%

NRE deposits (₹ in cr)



YoY growth: 14%

Remittance Market share (%)[1]

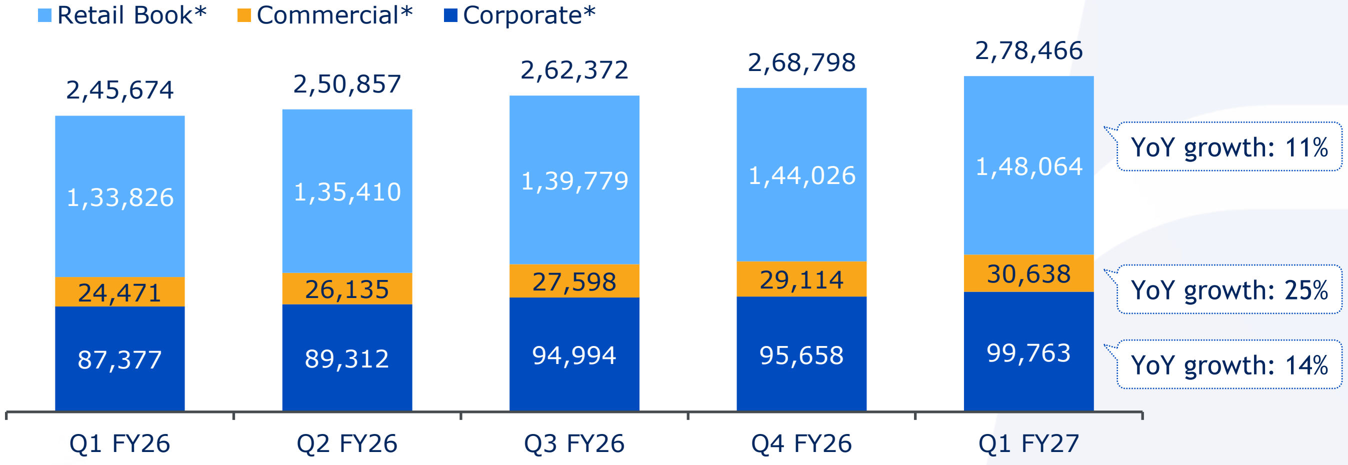


Savings up 19% and NRE up 13% YoY; remittance market share at 20.34% in FY26

[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

Net Customer Assets (₹ in cr)

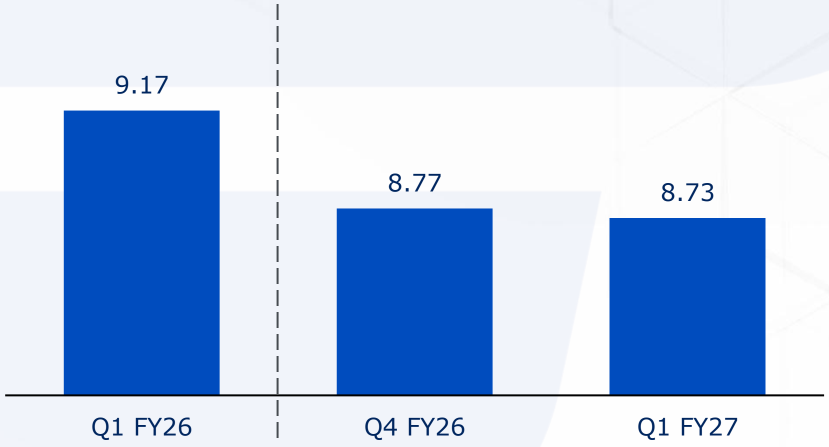


YoY growth: 11%

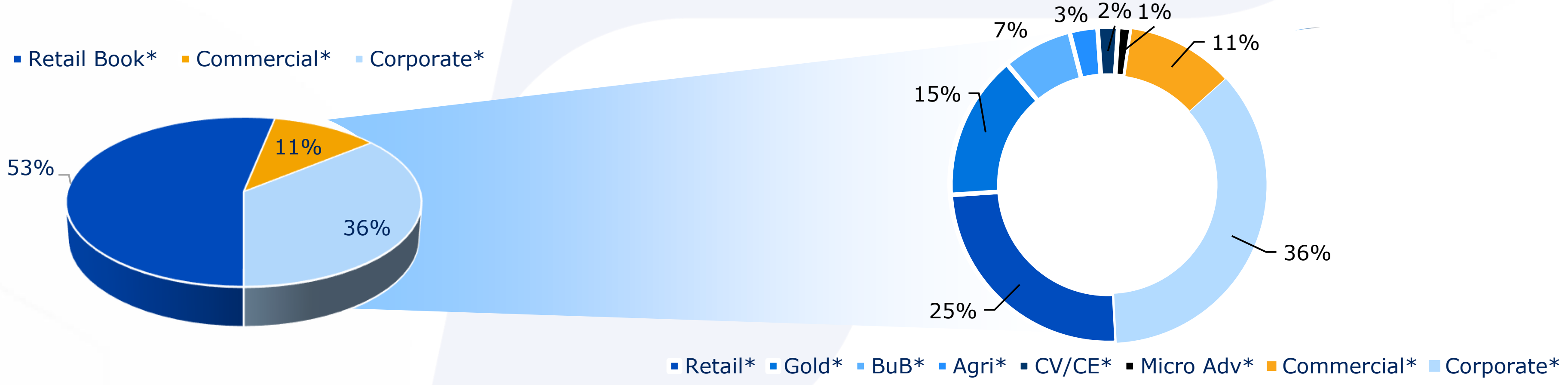
YoY growth: 25%

YoY growth: 14%

Yield on advances (%)



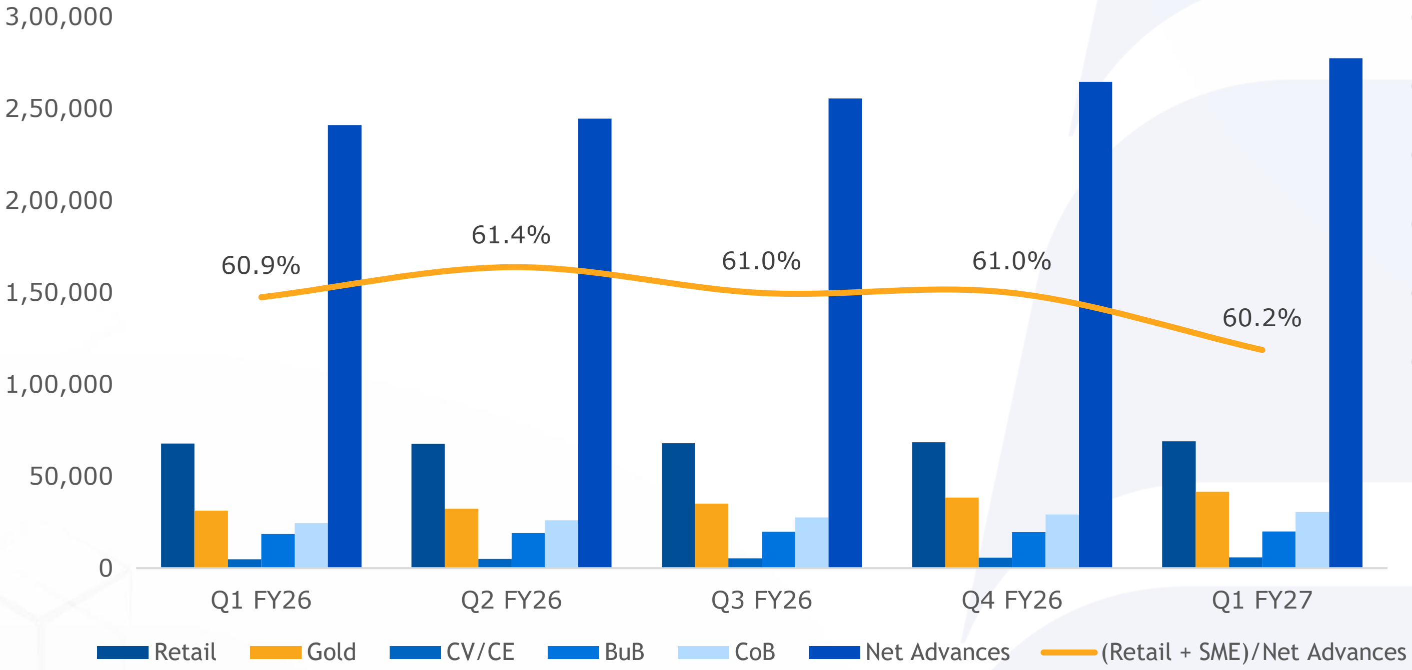
Net Customer Assets mix (Jun-26)



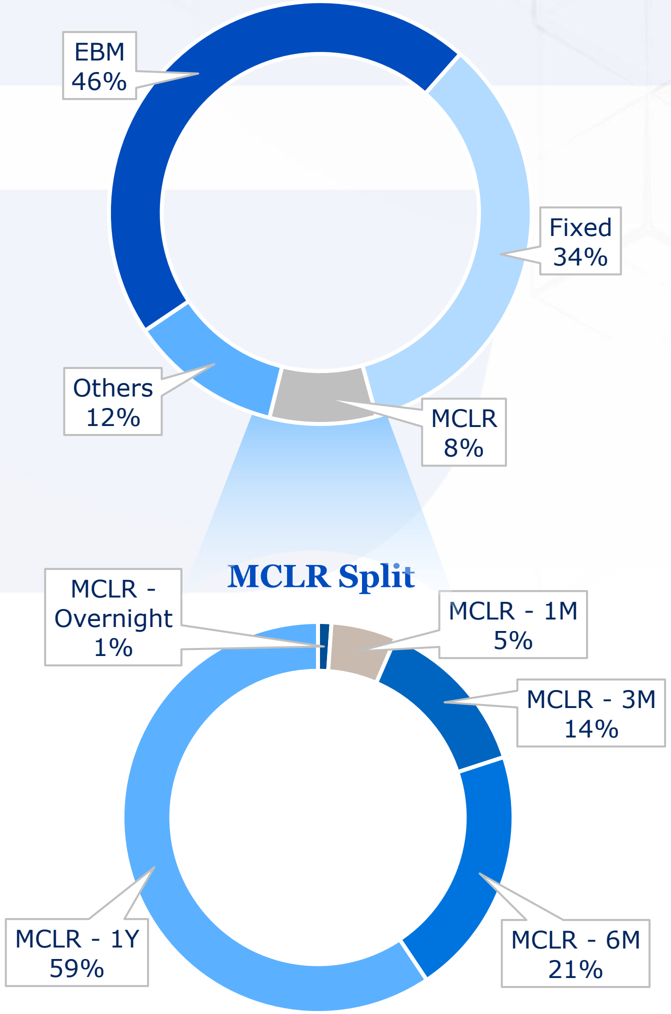
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Advances Portfolio

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



Loan book by interest rate type(%)



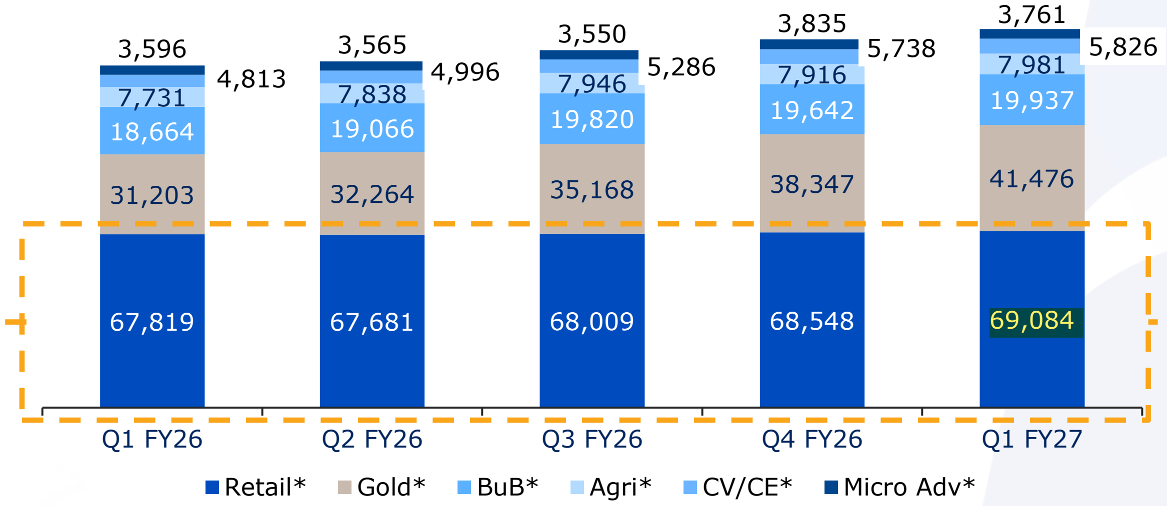
*Retail includes Housing, LAP, Auto, PL, CC & Other Retail. SME includes BuB & CoB

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

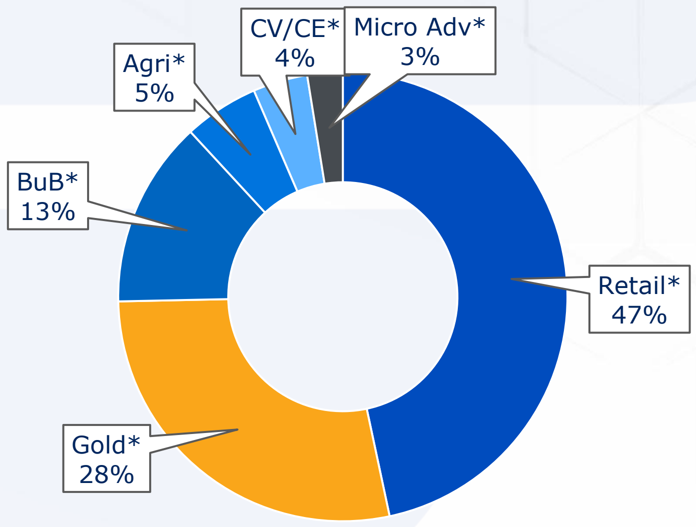
Retail Banking

Gold and LAP drive retail growth as the mix shifts toward secured, higher-yielding assets

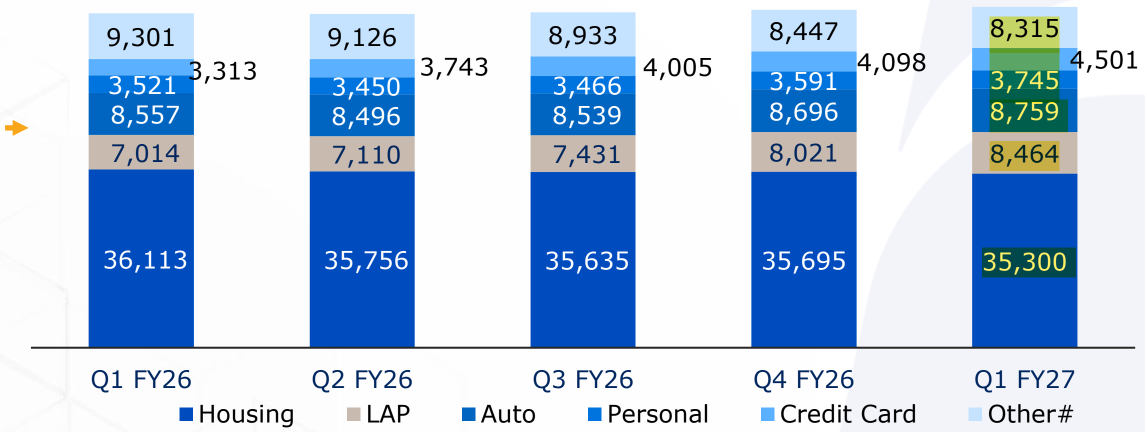
Retail book (₹ in cr)



Retail book mix (Jun-26)



Retail advances mix (₹ in cr)



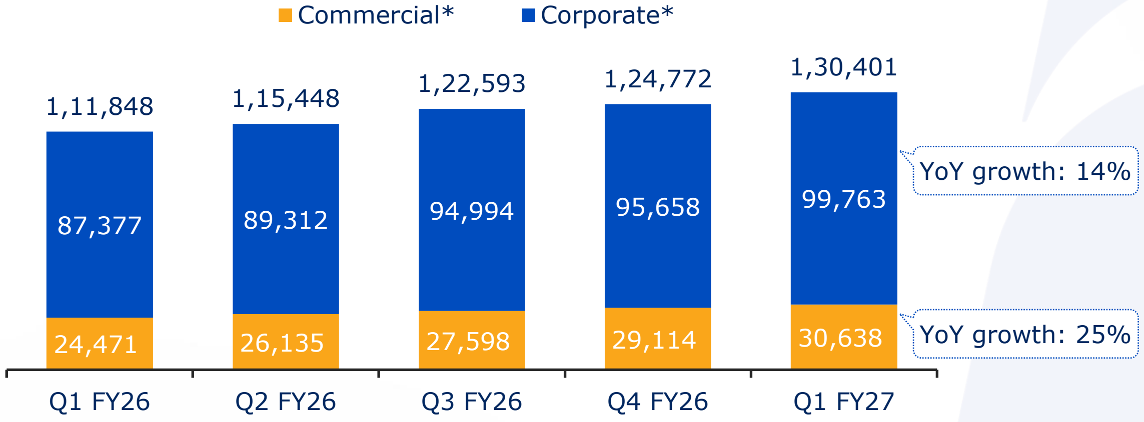
- Credit Cards grew at 10% QoQ
- Gold loans grew at 8% QoQ
- LAP loans grew at 6% QoQ
- CV/CE loans grew at 2% QoQ

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

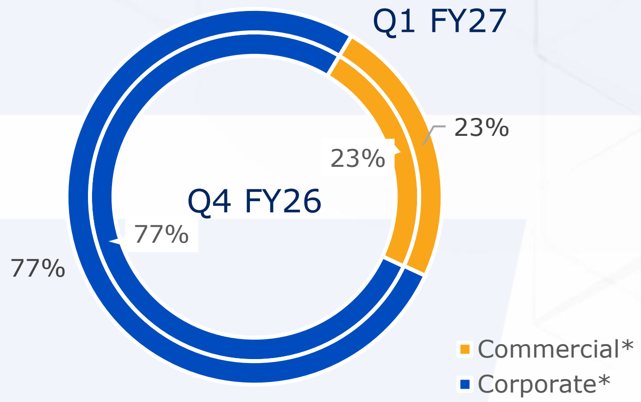
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise net advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Commercial/ Corporate Banking

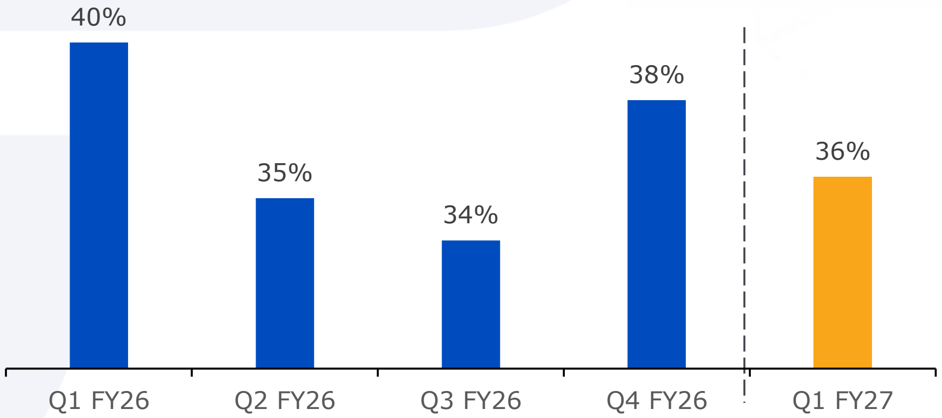
Wholesale Book* (₹ in cr)



Portfolio mix incl Cr Substitutes (Jun-26)



Wholesale Banking Self-Funding level



- Supply Chain Finance book up by 36% YoY
- CIB (excl.credit substitutes) book grew by 16% YoY
- CoB book grew by 23% YoY

Commercial now 23% of the non-retail book, up from 22% a year ago; wholesale self-funding at 36%

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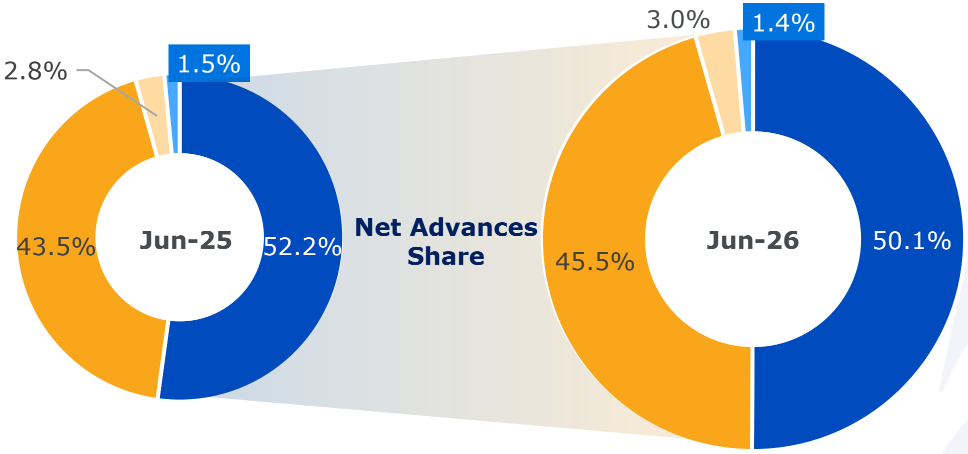
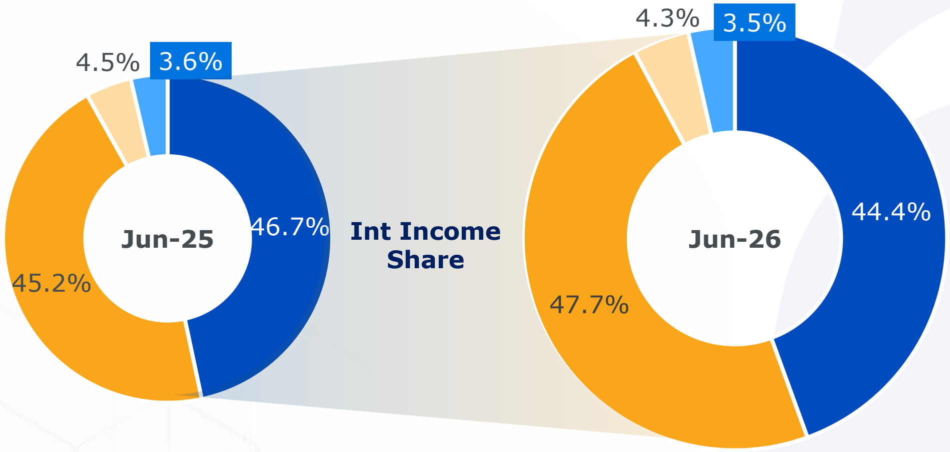
*Credit segment classifications are reviewed annually and realigned at the beginning of each financial year. Consequently, certain Q4 and prior-period figures may have been reclassified and may differ from those reported earlier.. Vertical wise net advance figures includes Credit Substitutes and excludes 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)



Credit Cards*	36% YoY growth	**4,501** Net advances (INRcr)
Personal Loans*	6% YoY growth	**3,745** Net advances (INRcr)
Small Business loans (BuB+CB)*	17% YoY growth	**50,575** Net advances (INRcr)
CV/CE*	21% YoY growth	**5,826** Net advances (INRcr)
Micro Advances*	5% YoY growth	**3,761** Net advances (INRcr)

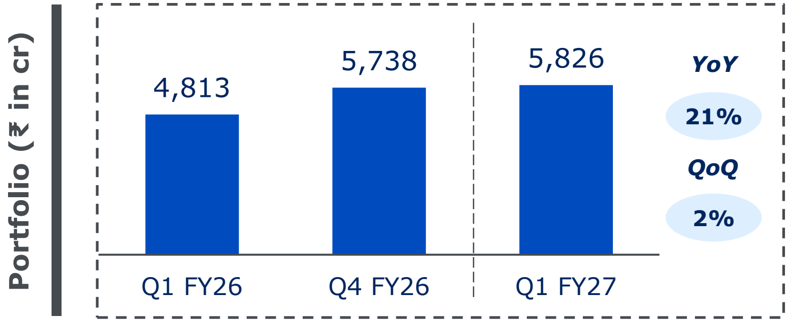
YoY growth for net advances as of Jun-26

*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

Federal Bank

CV / CE



YoY
21%
QoQ
2%

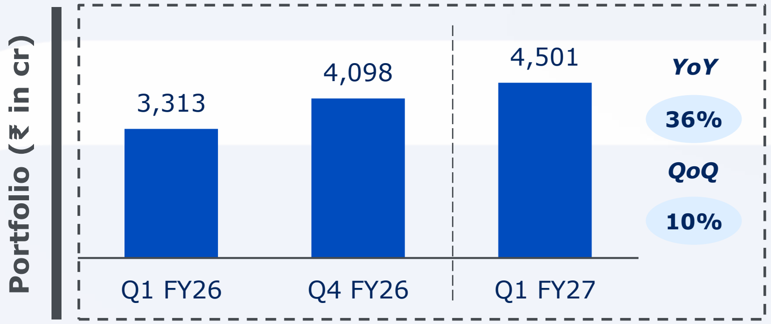
✓ Tie-up with all major OEMs

Disbursements:
643 ₹cr
(Q1 FY27)

PSL:
83%

Avg. ticket size:
₹ 28L

Credit Cards



YoY
36%
QoQ
10%

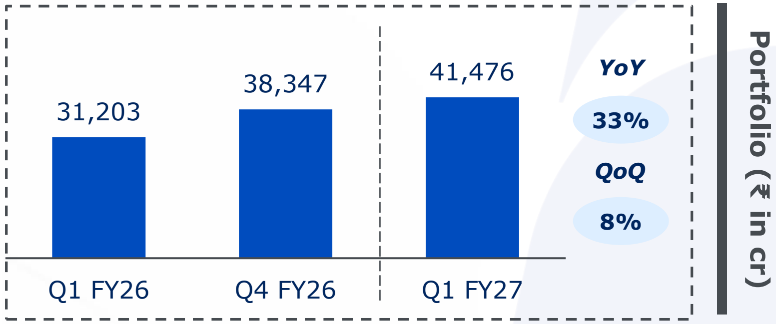
Cards Issued - Qtr:
3.97 Lakhs

Gold loans

Tonnage
53.09

Yield
10.36%

LTV
60.39%



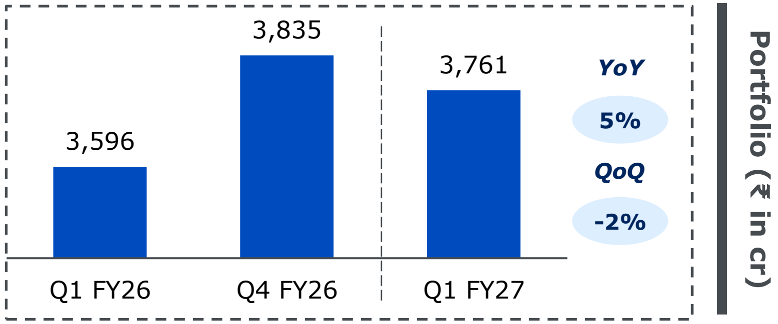
YoY
33%
QoQ
8%

Micro Advances

No of customers:
11L+
99%+ women

Reach:
23 states
2 UT

Network:
28 **BC partners**
1062 **BC outlets**



YoY
5%
QoQ
-2%

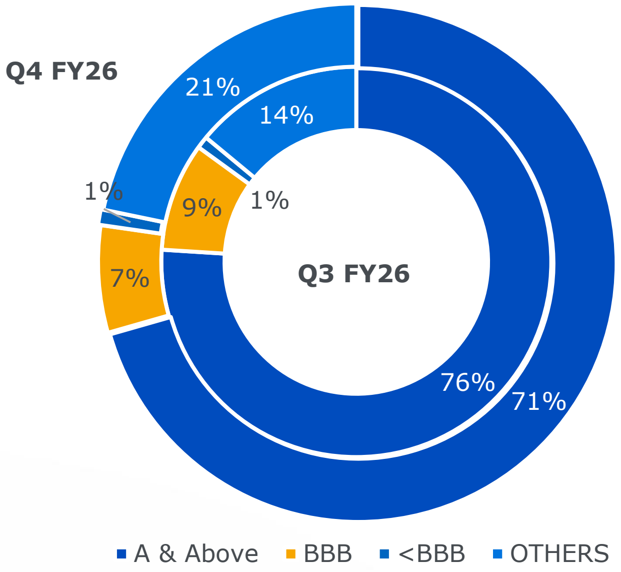
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise net advance figures includes Credit Substitutes and excludes IBPC/ BRDS..

Rating distribution

Strong rating mix underpins asset quality stability

Rating distribution (CIB)

External rating of CIB advances

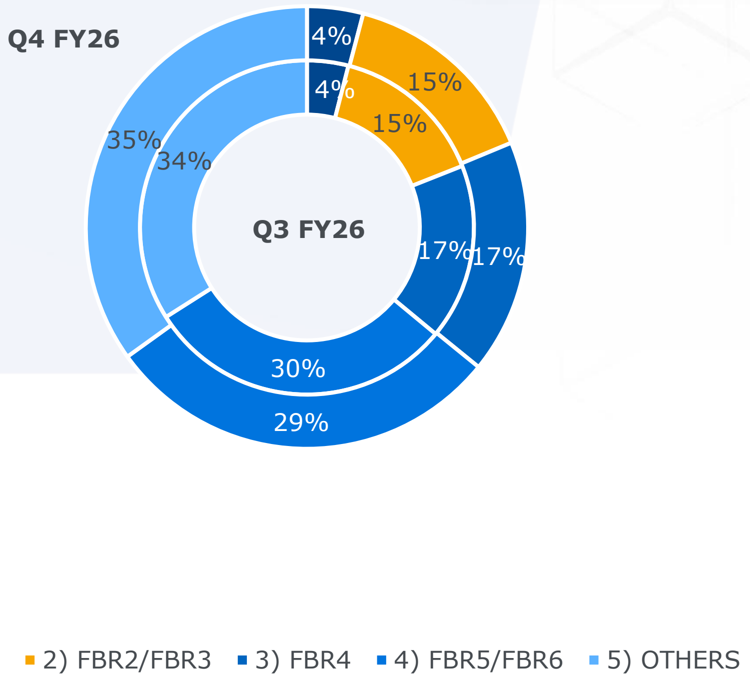


Internal Rating of 'OTHERS'
(Externally unrated CIB from above table)

Rating	Q4 FY26	Q1 FY27
FBR1	5%	6%
FBR2/FBR3	9%	24%
FBR4	10%	8%
Below FBR4 & unrated[1]	76%	62%

Rating distribution (advances excluding CIB)

Internal rating of advances excluding CIB



Data excludes IBPC

[1] Includes exempted category (Eg Loans against liquid security).

Broad-based Fee Momentum

Diversified and granular fee income

₹ in Cr	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	QoQ	YoY
Commissions & Exchanges	91	98	94	100	103	3% ▲	14% ▲
Insurance distribution income	65	108	94	123	100	-18% ▼	54% ▲
Processing fees & Other charges from loans	155	190	212	226	188	-17% ▼	21% ▲
Other service charges	425	407	461	475	494	4% ▲	16% ▲
Forex and Derivatives (Client)	51	82	36	67	72	7% ▲	40% ▲
Fee income	**786**	**886**	**896**	**991**	**957**	-3% ▼	22% ▲
Treasury income	265	113	126	12	22	84% ▲	-92% ▼
Other non fee income	62	84	78	142	69	-51% ▼	12% ▲
Total other income	**1,113**	**1,082**	**1,100**	**1,145**	**1,048**	**-8%** ▼	**-6%** ▼

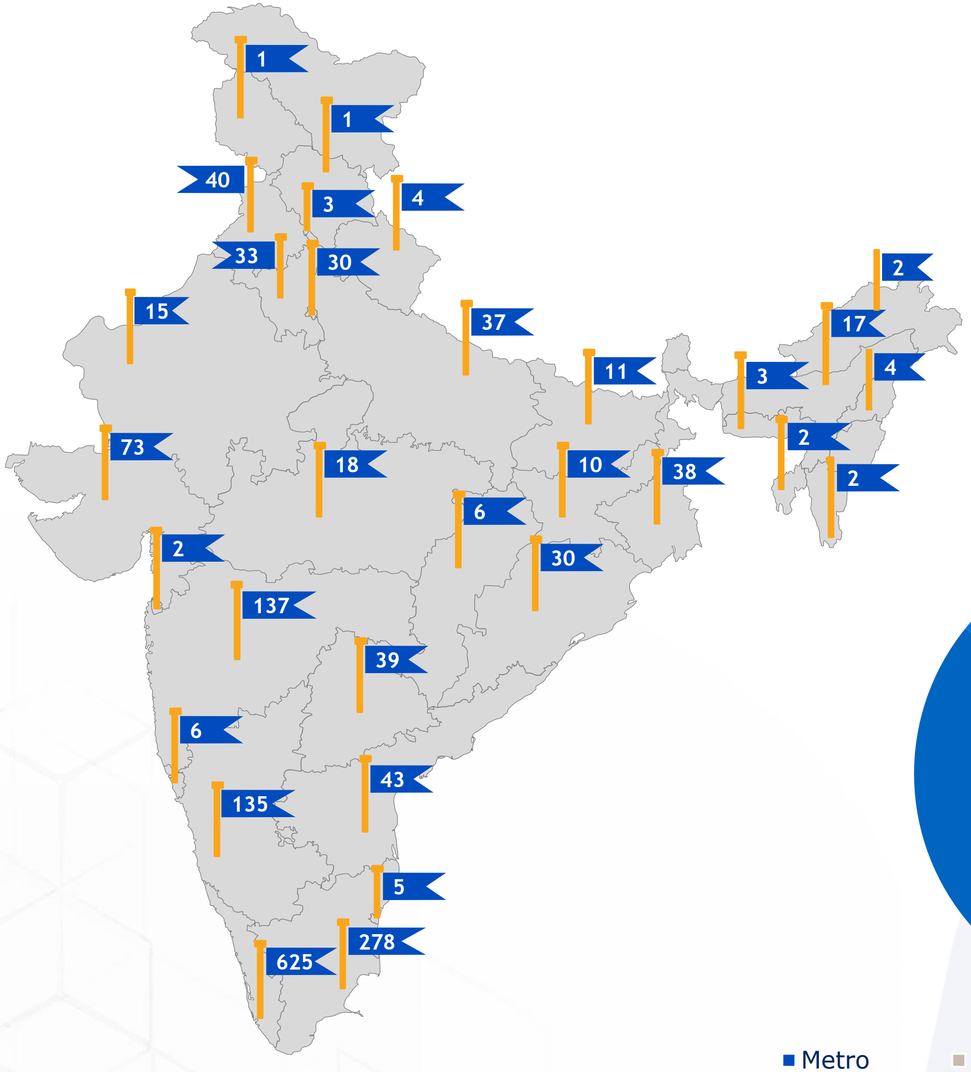
Capital position

CRAR at 16.97% and Tier-I at 15.89%, supporting growth with no near-term capital requirement

₹ in Cr	Mar-26	Jun-26
Risk weighted assets		
Credit risk	2,07,011	2,13,848
Market risk	3,496	3,478
Operational risk	20,619	24,308
Total RWA	**2,31,126**	**2,41,635**
Tier-I capital funds	36,814	38,402
Tier-II capital funds	3,047	2,612
Total capital funds	**39,862**	**41,015**
CRAR	**17.25%**	**16.97%**
Tier-I	15.93%	15.89%
Tier-II	1.32%	1.08%

Tier-I capital up ₹1,588 Cr on internal accrual, funding a 4.5% increase in risk-weighted assets

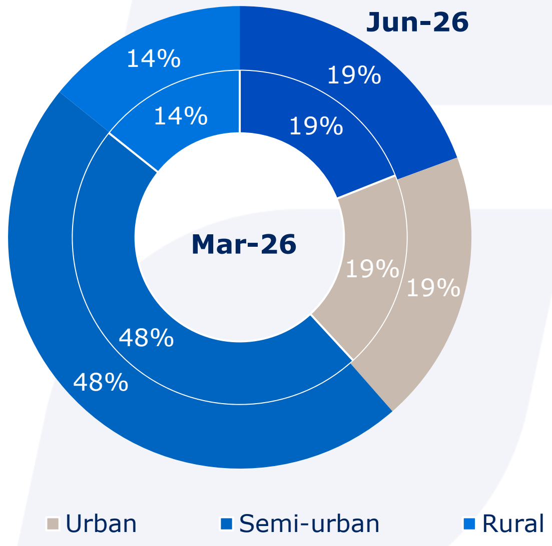
Distribution: Deriving efficiency from footprint



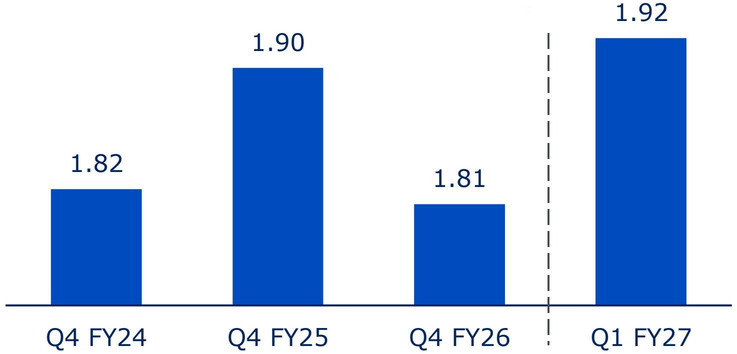
Continuous investment in expanding Pan India footprint

	Jun-25	Jun-26
Banking Outlets#	1,591	1,650
ATMs/ Recyclers*	2,094	2,135

*Including Cash Recyclers
#Including Extension counters



Customers (No in Cr):



Innovation through partnerships

Federal Bank

Deposit Partners

Jupiter

IND money

Instant Digital Loans

paisabazaar.com

MARKETS

Credit Cards

one card

scapia

EMIs and Merchant Payments

BillDesk

Pine Labs

BharatPe

DEPARTMENT OF TREASURIES KERALA

BSNL
Connecting India

Gold Loan and Priority Lending

Rupeek

OROPAY

NEW STREET TECH
Your fast track to the future

Cross Border Remittance Partners

90+

Support Systems

Karza TECHNOLOGIES

Leegality

M2P

PixDynamics

lentra

Digitization as a Multiplier

DIGITAL AT THE FORE

HUMAN AT THE CORE

94.46%
Digital Transactions (Retail + Corporate)

72K(Cr)
Corporate Digital Channels Volume/Month

32K(Cr)
Retail Mobile Banking Volume/Month

392
RPA Processes running

790
Total APIs made available

91.54%
Of Corporate Txns serviced Digitally

Driving Digital Adoption across Wholesale Customers with

Collection Hub

Designed for **B2C Businesses** to ensure effortless **reconciliation** and faster **settlements** over collections.

Will assist clients with seamless **API integration** with existing ERP systems and live insights on **real-time dashboards**.

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

Has been trusted by few of the leading enterprises in **manufacturing** and **energy distribution** sectors due to the integration of **UPI collections**

Note: Data as on Jun-26 unless specified otherwise

Major Initiatives

Government payments capability expansion

Integrated with Bharatkosh, enabling collections via Net Banking, UPI and cards, and strengthening government banking capabilities.

EPFO integration in FedNet

EPFO payments enabled on FedNet, strengthening digital payments capabilities and government-linked transaction offerings.

Unified account opening rolled out across the network

Unified Account Opening Solution rolled out across all branches, enabling faster Aadhaar eKYC-based onboarding and strengthening digital customer acquisition.

Multi-business access live on FedCorp

Multi-Business Access launched on FedCorp, enabling single-login management of multiple business entities across web and mobile.

FedWealth – Investment Platform

In-house Investment Channel launched across FedMobile, FedNet and RM Portal, enhancing digital wealth offerings and investment accessibility.

Programmable e-Rupee capabilities live

Programmable e-Rupee (CBDC) capabilities launched, enabling rule-based payment use cases and expanding digital currency offerings.

FASTag ecosystem strengthened

- Enhanced FASTag capabilities through MLFF pilot rollout, VAHAN-based vehicle data automation, FedNet integration and strengthened verification controls.
- FASTag services are now available on Feddy (WhatsApp), enabling both existing and new-to-bank customers to apply, recharge and manage FASTags seamlessly, supporting self-service adoption and customer acquisition through proprietary channels.

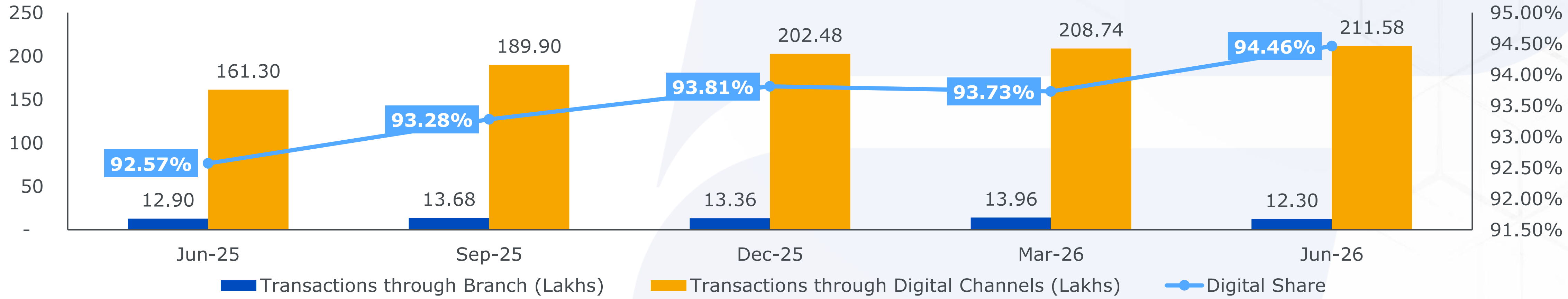
Digital Assistant - Feddy

Feddy handled more than 12 lakh customer queries during the quarter, marking a 12% QoQ increase.

Feddy is Live on

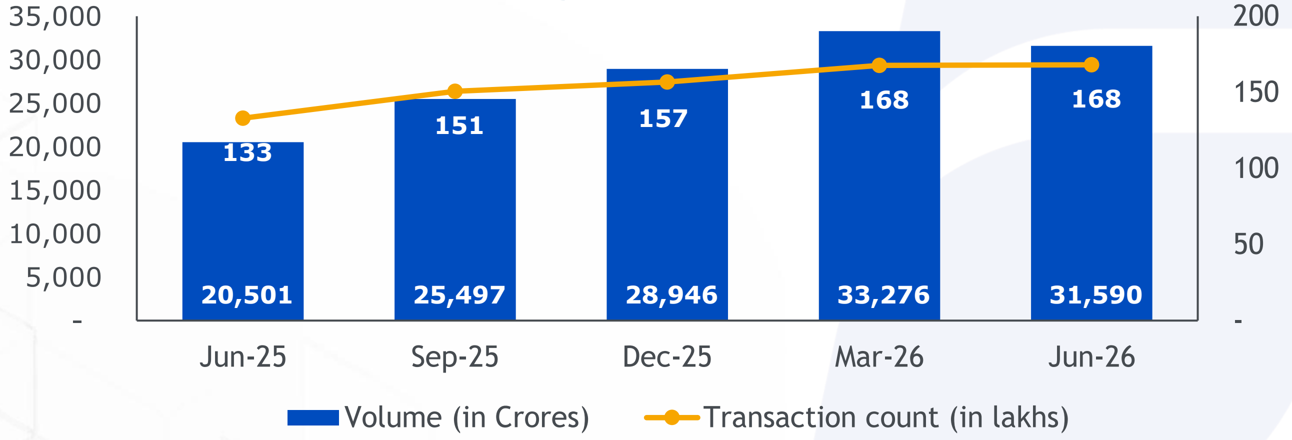
Digital migration

Branch vs. Digital Transactions (in Lakhs)



*QTR WISE DATA

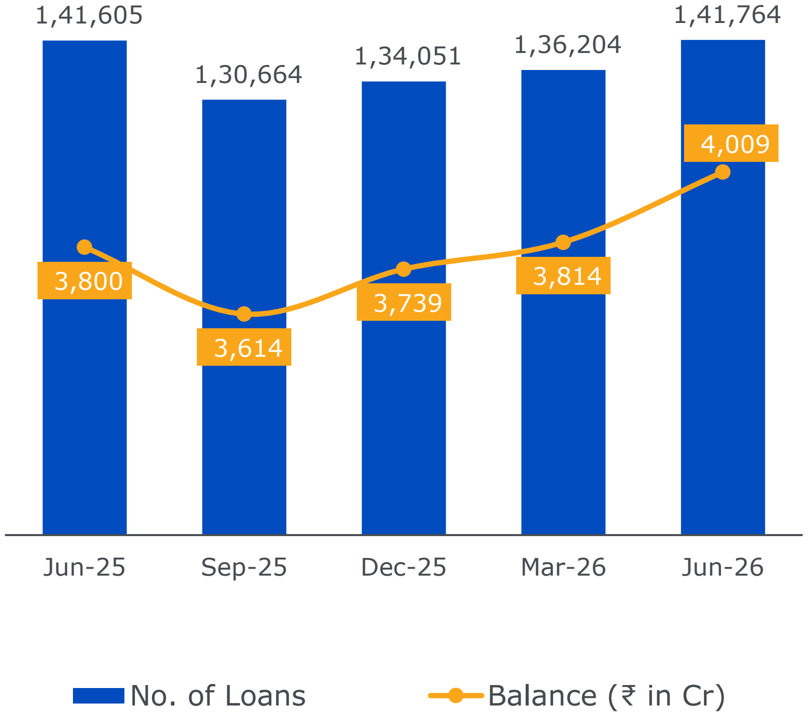
Mobile banking volume & Txn Count



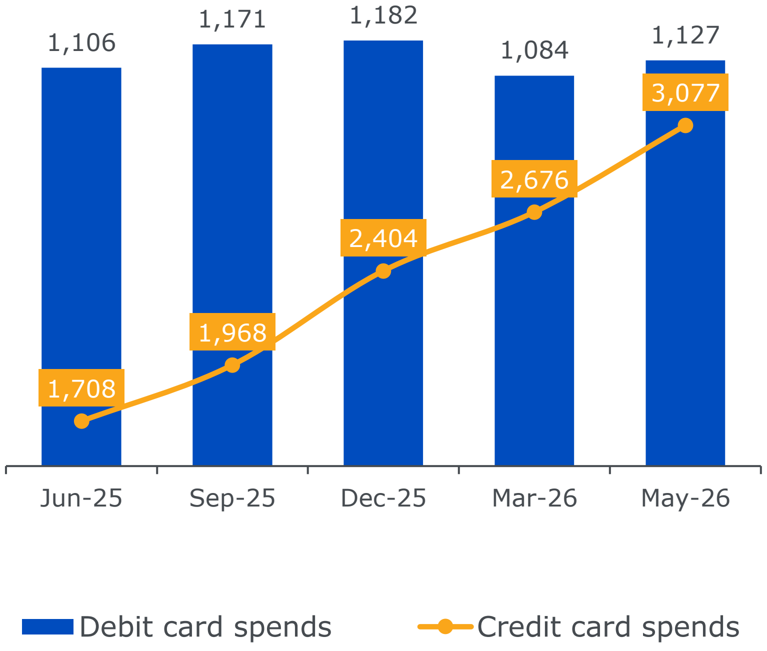
- Digital share has increased as compared to last quarter and stands above **94.4%** for Jun-26.
- Mobile Banking transaction count remained strong at 168 lakhs, sustaining the previous quarter's momentum.

Digital lending and card spends

Digital Personal Loans (ETB)[1]



Card spends (₹ in Cr)[2]



Credit Cards – Market share

Cards O/s: 2.85%

Spends: 2.09%

Rank 9 in credit card spends

Debit Cards – Market share

Cards O/s: 5.29%

Spends: 5.99%

Rank 5 in debit card spends

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[1] Refers to organic digital loan book

[2] Monthly cards spends including Fintech partnerships

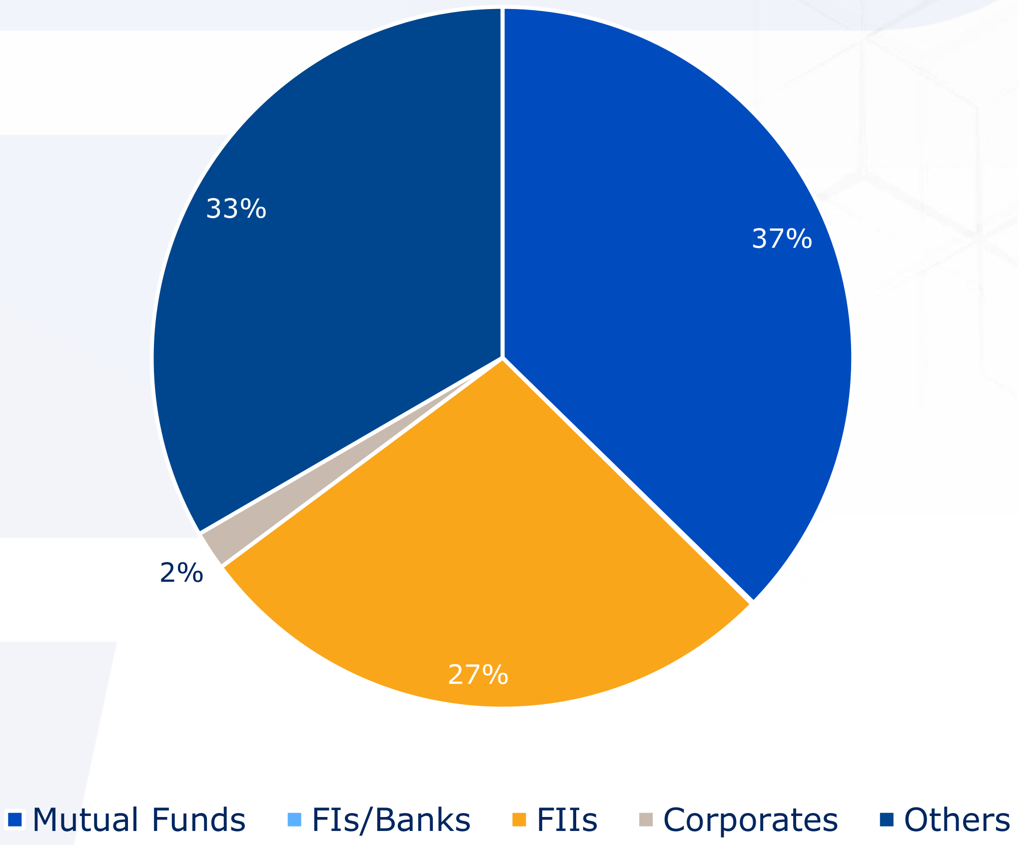
*Card O/S and Spend data among Pvt Sec Banks. Rank calculated on Spends of Pvt Sec Banks.

Appendix

Balance sheet & shareholding pattern

₹ in Cr	Mar-26	Jun-26
LIABILITIES		
Capital	493	494
Share warrants subscription	1,549	1,549
Reserves & surplus	36,663	38,023
Deposits	3,13,909	3,20,118
Borrowings	21,159	18,166
Other liabilities & provisions	13,748	15,026
TOTAL	**3,87,521**	**3,93,376**
ASSETS		
Cash & balance with RBI	15,566	12,575
Balances with banks, money at call	10,161	5,459
Investments	76,676	80,103
Advances	2,64,594	2,77,498
Fixed assets	1,473	1,465
Other assets	19,051	16,276
TOTAL	**3,87,521**	**3,93,376**

Share holding pattern (Jun-26)



Financials

₹ in Cr	**Q1 FY26**	**Q4 FY26**	**Q1 FY27**	**Q-o-Q**	**Y-o-Y**
Interest income	6,687	7,399	7,238	-2%	8%
Interest expenses	4,350	4,226	4,292	2%	-1%
Net interest income	2,337	3,173	2,946	-7%	26%
Other income	1,113	1,145	1,048	-8%	-6%
Operating expense	1,894	2,041	2,097	3%	11%
Total income	7,800	8,544	8,287	-3%	6%
Total expense	6,243	6,268	6,389	2%	2%
Operating profit	**1,556**	**2,276**	**1,897**	**-17%**	**22%**
Total provisions (inc. tax)	695	1,017	720	-29%	4%
Net profit	**862**	**1,259**	**1,177**	**-7%**	**37%**

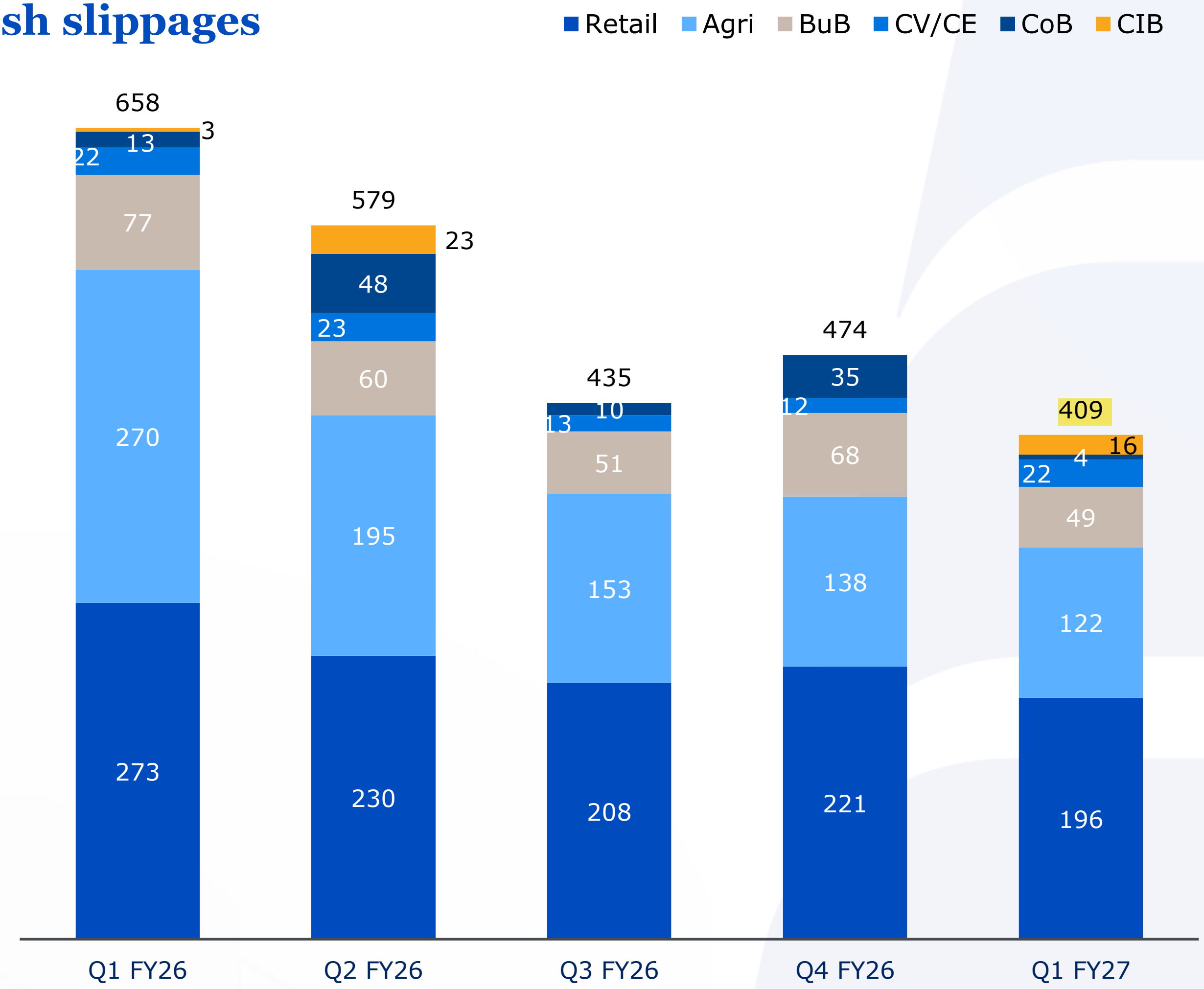
All numbers are at actuals

Key Indicators

		Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
Shareholder value	**Book Value** **(Per Share in ₹)**	138.35	141.58	145.76	157.00	161.87
	EPS ***(annualized)***	14.07	15.42	16.79	20.73	19.15
Granularity	**CASA + Deposits < ₹3Cr** **(% of Total Deposits)**	82%	83%	84%	85%	85%
Profitability ***(Annualized)***	**ROA %**	1.00	1.09	1.15	1.36	1.22
	RoRWA %	1.78	1.92	2.03	2.44	2.21
	ROE %	10.30	11.01	11.68	13.69	12.01
Efficiency	**Cost / Income %**	54.89	54.04	53.92	47.28	52.50
	Net NPA %	0.48	0.48	0.42	0.20	0.18

Fresh slippages break up

Fresh slippages

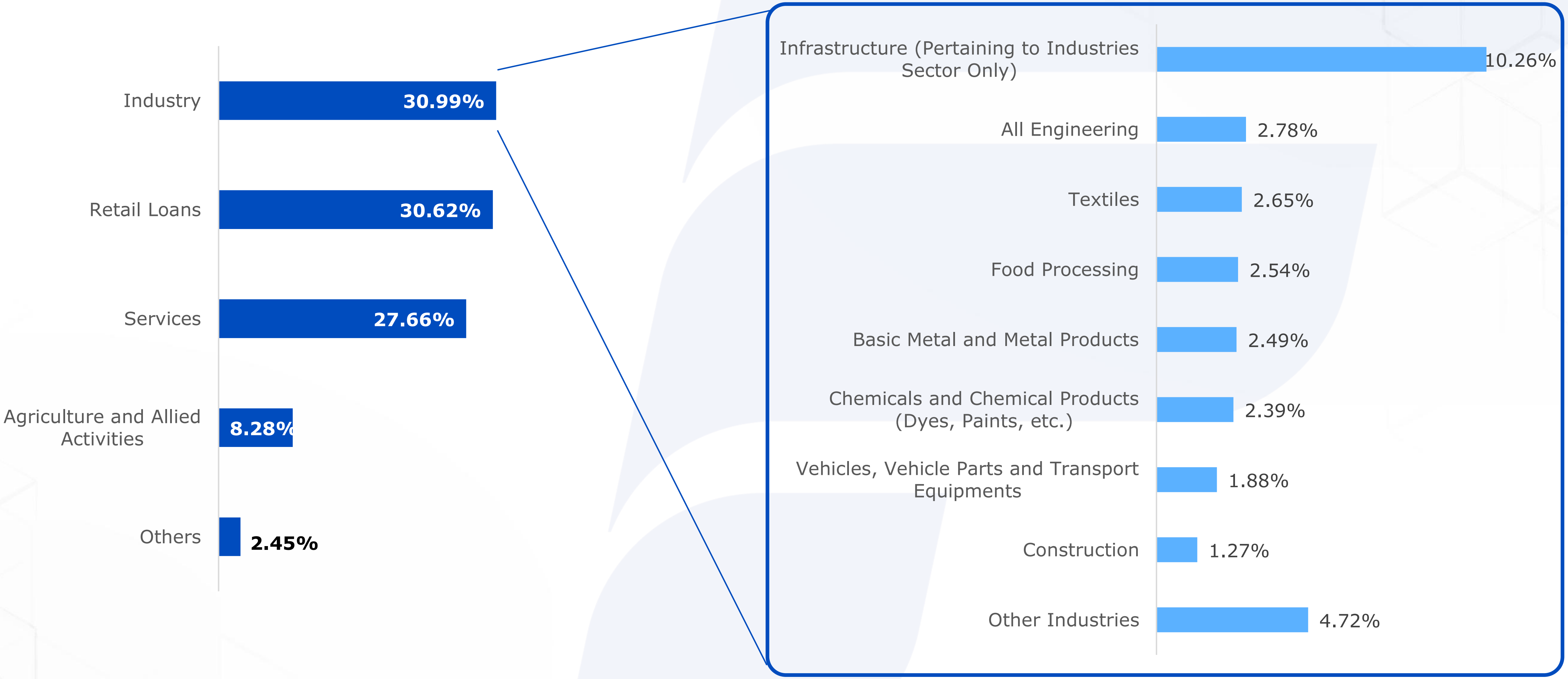


NPA Composition

₹ in cr

	Q1 FY26	Q4 FY26	Q1 FY27
Business	**NPA**	**NPA**	**NPA**
Gross NPA			
Retail	1,868	1,503	1,513
Agri/MFI	1,288	1,414	1,349
BuB	768	708	714
CV/CE	96	126	139
CoB	559	515	485
Corporate	91	69	82
Total	**4,670**	**4,335**	**4,282**
Net NPA	**1,158**	**529**	**506**

Top Sectors in Advance Portfolio - Basel 3 Disclosure#

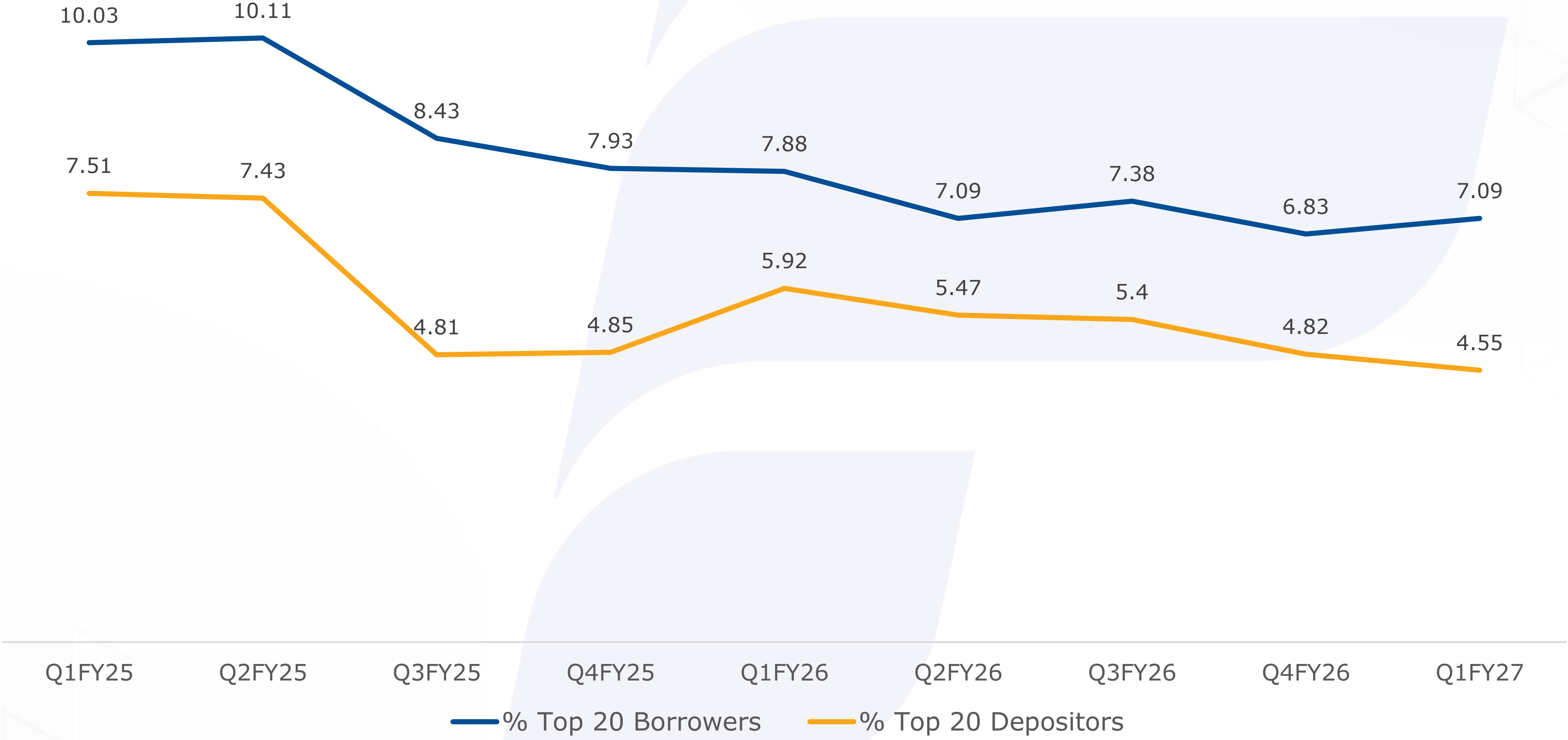


[*] Excluding Assignments, IBPC and IBU Advances

[#] As on 30-06-2026

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

60.7%

- 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 Jun 2026

Fedbank Financial Services

KEY HIGHLIGHTS

- 60.7% stake held by Federal Bank Limited
- ROA and ROE reported at 2.6% and 15.4%, respectively.
- Distribution of 757 branches across 17 states and UTs.
- Capital Adequacy stands at 20.7%.

NPAs

Gross NPA and Net NPA stands at 1.6% & 1.0%, respectively.

Disbursals

₹6,760 Cr disbursed in Q1 FY27, reflecting growth of 13.9% YoY.

Low Credit Cost

Credit Cost stands at 0.8%

Secured AUM

99.2% of the AUM continues to be secured.

AUM

AUM increased by 34.7% YoY to ₹21,136 Cr.

Corporate Governance & ESG snapshot

Federal Bank

Strong & Diverse Board

10 Total Board Members

70% Independent Directors

Focus on Gender diversity

41% Women Representation in workforce

10% Women Representation in the Board

ESG

Cybersecurity Awareness

'Twice is Wise' – a Cybersecurity Awareness Campaign conducted

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**	₹ 15,000 Cr	750kWp	2 Lakh Litre	20.00 Lakh	At least 10%	Greater than or equal to 37%
	Target date	March 2030	March 2028	March 2028	March 2030	March 2028	Continuing target
Current position	**Mar-26**	₹ 10,489 Cr	570 KWp	1,38,500 Litre	14.30 Lakh	5.5% of total occupied area	42%
	Jun-26	₹ 11,448 Cr	570 KWp	1.39 kL	15.67 Lakh	5.5% of total occupied area	41%
		Focused efforts to build green portfolio	Committed to sourcing sustainable energy	Environmentally responsible and sustainable practices	Committed & focused on an ongoing basis	IGBC certification obtained for 3 premises	Maintained on an ongoing basis

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

Award-winning franchise & other initiatives / highlights

Federal Bank – International Rating

S&P Global Ratings has assigned the Bank its inaugural international issuer credit ratings of BBB-/Stable for the long-term and A-3 for the short-term

Federal Bank wins Sustainability Enterprise Award (Large Category)

at KMA Green Palms Sustainability Summit'26

Federal Bank receives Best Software Testing Team of the Year (Banking)

at the Digital QA & Software Testing event by Quantic India

Federal Bank received Most Creative Re-Launch Look & Feel

at the Economic Times Awards for Design & Creativity 2026

Other initiatives / highlights

External ratings

Highest domestic rating, now benchmarked on the global scale

Federal Bank

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+
Global Rating	'BBB-' - Long Term (Stable) 'A-3' – Short Term

Crisil Ratings

India Ratings
& Research Pvt Ltd,
CARE and
S&P Global Ratings

Thank You