Investor Information

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

Q3 FY 2021

Key Messages

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Strong Operating Momentum

Robust Operating Performance
- ***Operating Profit @ 963 Cr for the Quarter, grew 29% YoY***
- Net Profit @ 404 Cr, impacted by significant step up in provisions to further strengthen the Balance sheet
- **Net Interest Margin @ 3.22% an increase of 22 bps YoY**

Credit Growth in Chosen Areas
- Total Advances grew by 6% YoY
- Retail Advances grew by 16% YoY
- ***Gold loans grew by 16% QoQ & 67% YoY***
- Business Banking grew by 13% YoY

Continue to Strengthen Balance Sheet

Granular Liability Franchise
- ***CASA grew by 23% YoY and CASA Ratio improved to 34.48%***
- Retail Deposits at 92% of Total Deposits
- ***More than INR one trillion inward remittances processed in calendar year 2020***

Income and Cost Streams
- ***Highest ever Net Interest Income @1437 Cr,*** **grew 24% YoY, against credit growth of 6%**
- Other Income @ 482 Cr, grew by 18% YoY & Core Fee income grew by 15% YoY
- Cost to Income improved to 49.82%, down 258 bps YoY

Asset Quality
- ***Strengthened PCR to 77.10% from 64.65% QoQ***
- *GNPA down to 2.71% and NNPA down to 0.60%, including the proforma slippages, GNPA & NNPA would have been 3.38% & 1.14% respectively*

Steady Growth in Market Share
- Market Share in Advances at 1.18%
- Market Share in Deposits at 1.09%
- ***Market Share in Personal Inward remittance business increased to 17.50%***

Adequately Capitalized

New Initiatives/ Digital Update
- ***Crossed 1000 crores of monthly spends on Debit cards, in December 2020. This puts Federal Bank in top 5 private sector banks on debit spends***
- Transactions using Digital Channels now account for 86% of the total transactions

Balance Sheet and Capital
- Balance Sheet grew by 14% YoY (Rs 1.97 L Cr)
- Total business grew 9% YoY (Rs 2.87 L Cr)
- CRAR at 14.31%

Performance Highlights Y-o-Y

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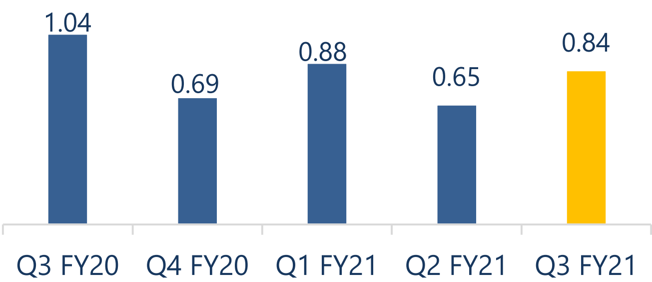
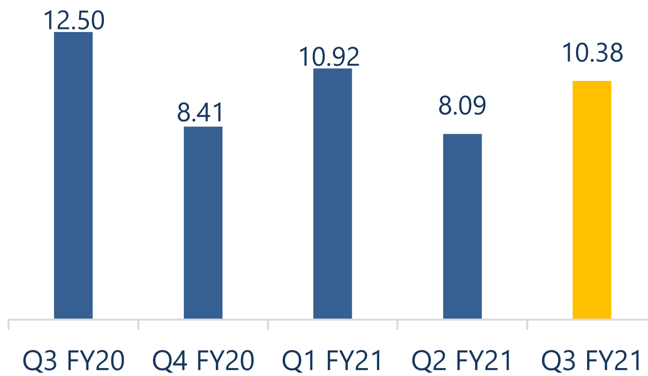
Operating Profit Other Income	29% 18%	Retail Banking Agri Banking	16% 24%
RoA RoE	@ 0.84 % @10.38 %	Business Banking (BuB)	13%
Cost to Income Ratio	@ 49.82%	Commercial Banking (CoB)	8%
GNPA NNPA	@ 2.71% @ 0.60%	Total Advance	6%
NII NIM	24% @ 3.22%	CASA NRE Deposit	23% 17%
Capital Adequacy (CRAR)	@ 14.31%	Total Deposit	12%

Key Ratios

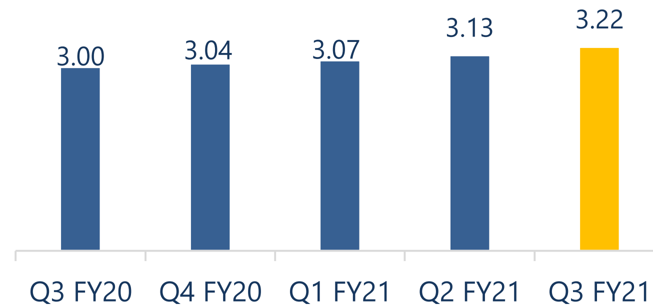
RoA



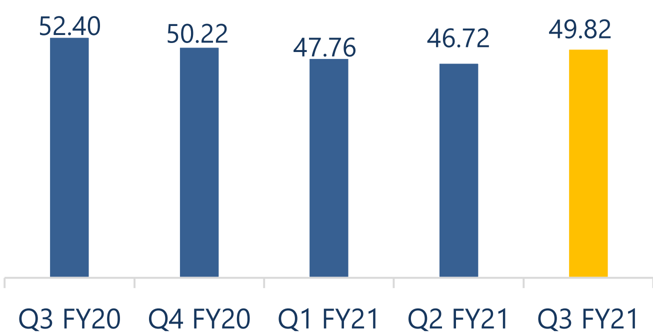
RoE



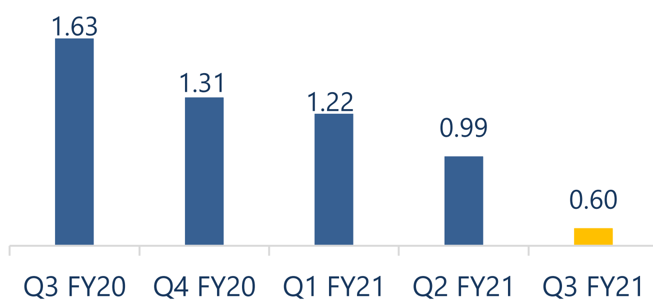
Net Interest Margin (%)



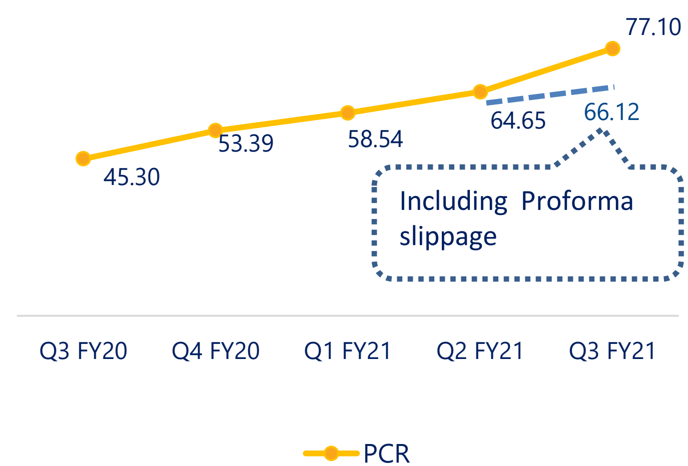
Cost to Income Ratio



NNPA (%)



PCR (%)



Key Revenue

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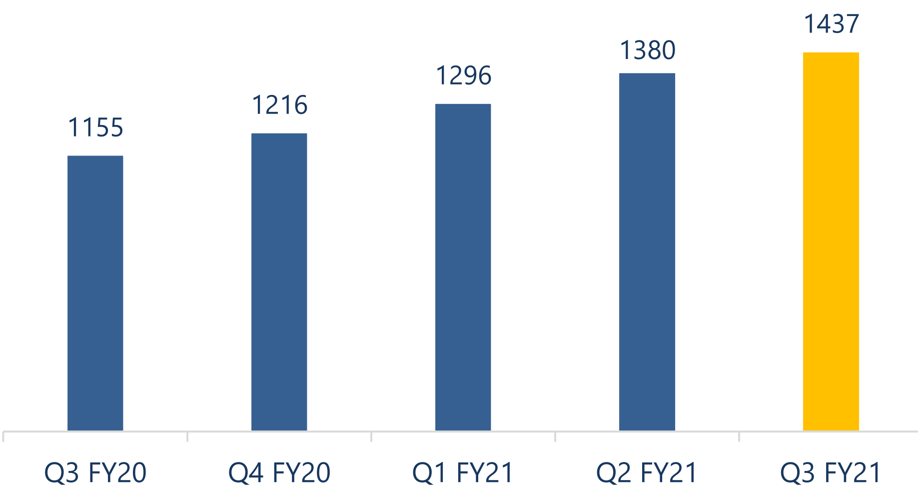
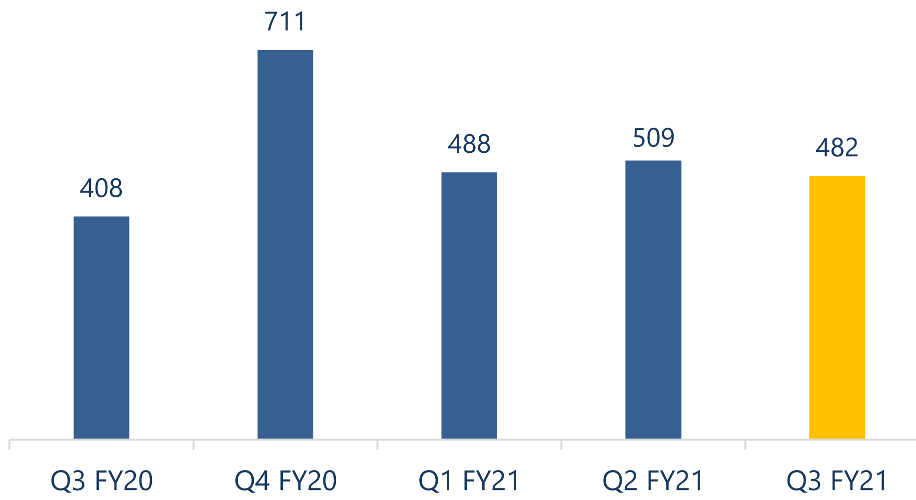
₹ in Cr

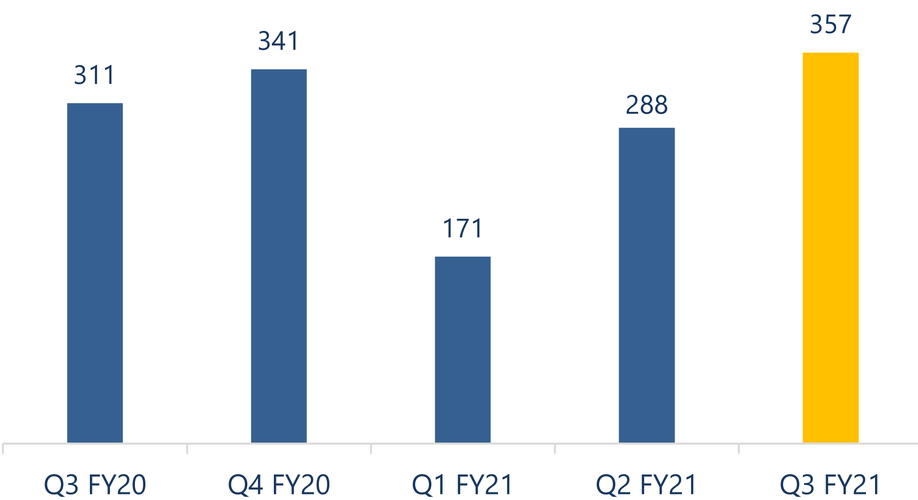
Net Interest Income



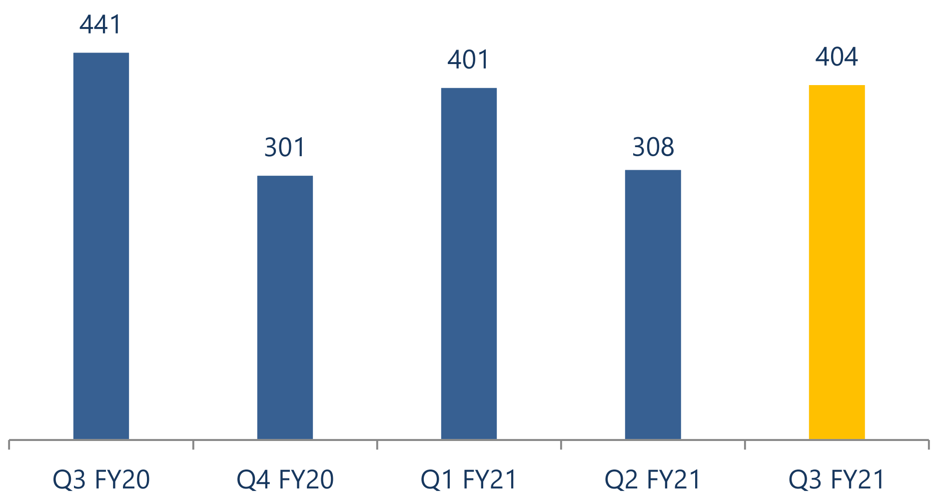
Other Income



Fee Income



Net Profit



Key Indicators

Category	Indicator	Q3 FY21	Q2 FY21	Q1 FY21	Q4 FY20	Q3 FY20
Shareholder Value	Book Value (Per Share in ₹)	78.39	76.38	74.85	72.86	71.33
	EPS *(annualized)*	8.04	6.12	8.07	6.06	8.78
Granularity	CASA + Deposits <2 Cr (% of Total Deposits)	90%	90%	89%	87%	88%
Profitability *(Annualized)*	ROA	0.84	0.65	0.88	0.69	1.04
	RoRWA	1.64	1.28	1.64	1.23	1.92
	ROE	10.38	8.09	10.92	8.41	12.50
Efficiency	Cost/Income	49.82	46.72	47.76	50.22	52.40
	Net NPA%	0.60	0.99	1.22	1.31	1.63

Asset Quality including Proforma Slippages

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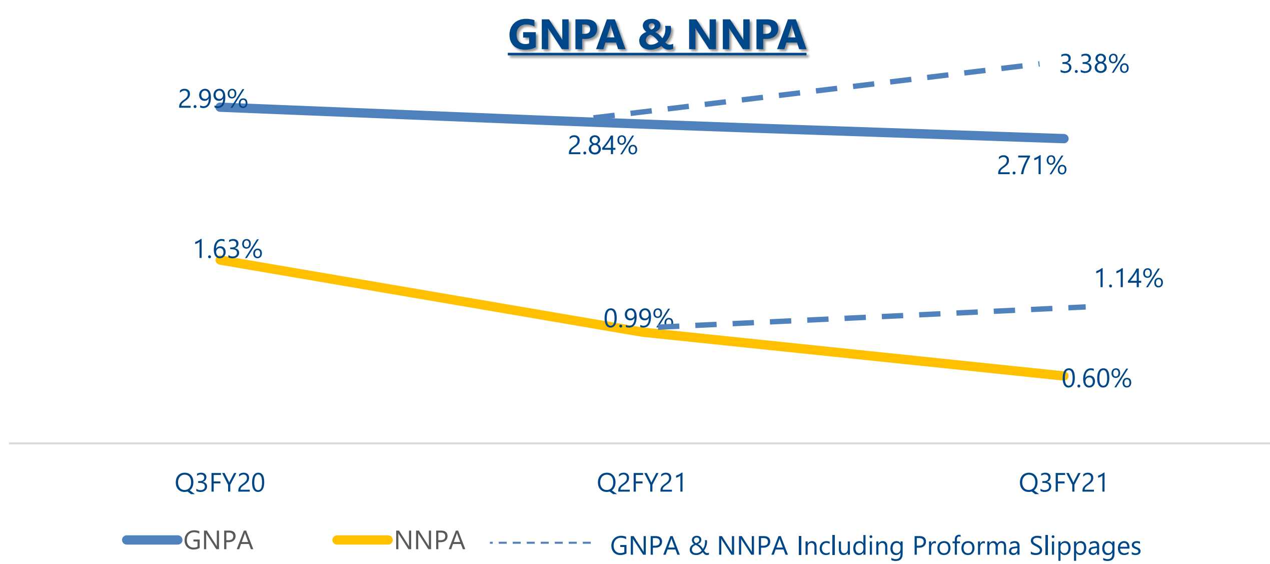
Proforma Slippages	Amt in Cr
Proforma Slippages of Q2 & Q3	1068
Of which, large infra account in standstill for which resolution/ payment expected during the current quarter; provision for haircut already made during Q1 FY21	205
Balance as on 31st Dec 2020	863*

* Includes proforma slippages of Q2 FY21

Proforma Slippages Business Wise	Amt in Cr
Retail	314
Agri	153
BB	180
CoB	108
CIB	108
Total Proforma Slippages	863*



Asset Quality - Covid Specific Restructuring

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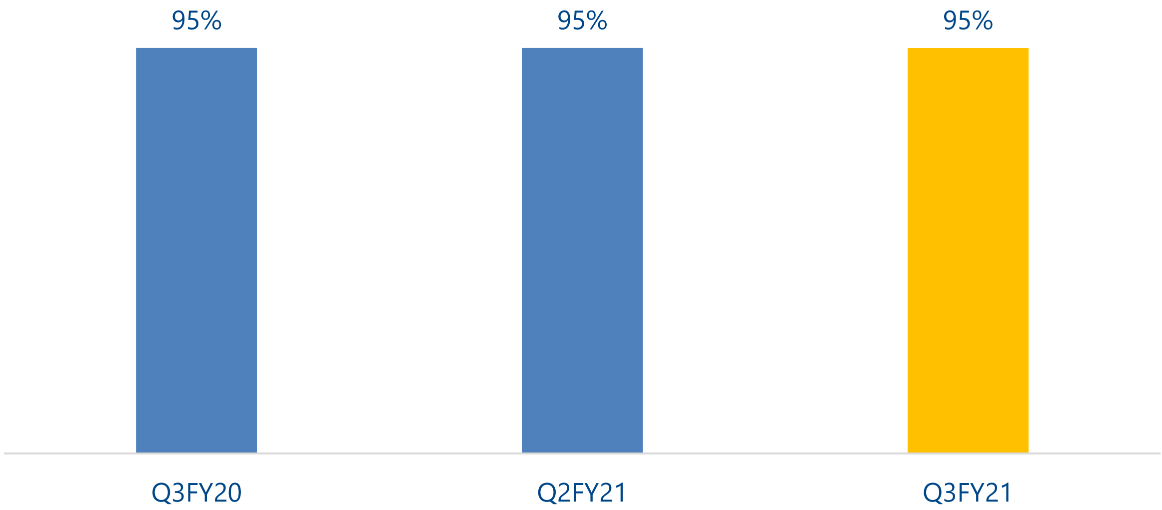
Covid Specific Restructuring Details	Amt in Cr
Restructuring done in Q2 FY21	28
Restructuring done in Q3 FY21	663
Restructuring done after Q3 FY21 till 16th Jan 2021	376
Total so far	1067
Total Restructuring expected during FY21	1500-1600

Covid Specific Restructuring Business Wise	Amt in Cr
Retail	859
BB	93
CoB	88
Others	27
Total Restructuring	1067

Collection Efficiency



Asset Quality Trends

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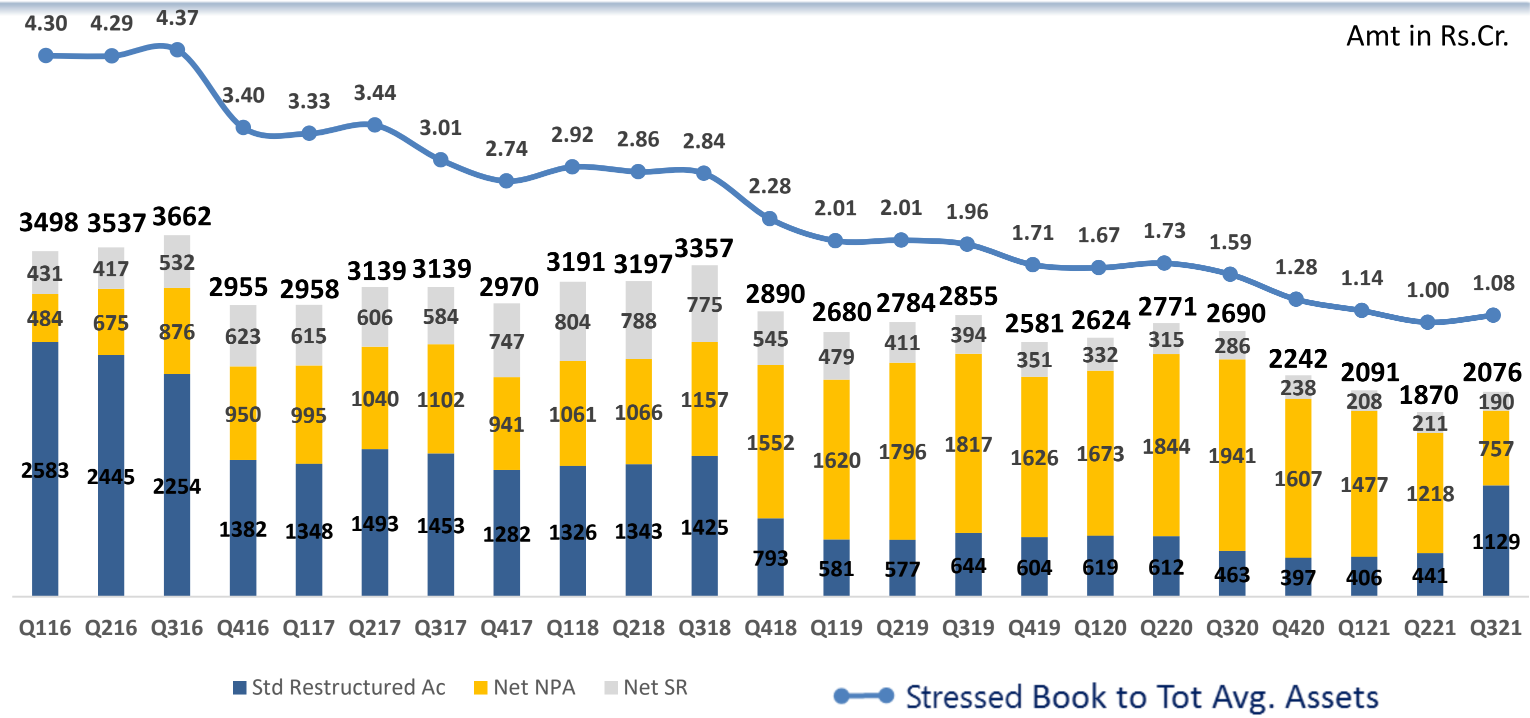
Strengthened Provision Coverage ratio to 77.10%, an increase of 1245 bps QoQ

Provision Coverage Ratio including the proforma slippages would have been 66.12%

Maintaining specific standard asset provision of 537 Cr

Covid related restructuring at 0.54% of total advance

Amt in Rs.Cr.



Movement of NPA

Gross NPA as on 30.09.2020	**3552**
Add Fresh Slippage	22
Add Increase in Balances in Existing NPAs	12
Deduct Recoveries/ Upgrades	-108
Deduct Written Off	-8
Gross NPA as on 31.12.2020	**3470**

Provisions in Q3

Loan Loss	**389**
Investment Loss	7
Restructured Accounts	0
Standard Accounts	25
Other Purposes	0
Total Provisions	**421**

Fresh Slippages Break up

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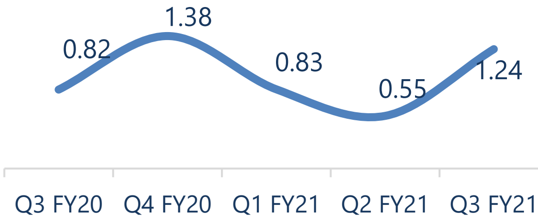
Fresh Slippages					
	Q3 FY21	Q2 FY21	Q1 FY21	Q4 FY20	Q3 FY20
Retail	**0**	1	1	97	101
Agri	**6**	1	1	36	50
BuB	**16**	1	0	54	66
CoB	**0**	0	8	68	55
Corporate	**0**	0	174	29	321
Total	**22**	3	184	284	593

Restructured				
TYPE	**Q3 FY21**		**Q2 FY21**	
	Balance	**Of which Bonds**	**Balance**	**Of which Bonds**
STANDARD	**1129**	**42**	**441**	**42**
Net NPA	**196**	**80**	**197**	**80**
TOTAL	**1325**	**122**	**638**	**122**

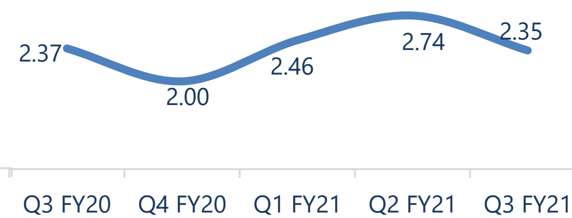
Security Receipts		
	Q3 FY21	**Q2 FY21**
Face Value	594	598
Book Value	507	512

NPA Composition		**Q3 FY21**	**Q2 FY21**
	Business	**NPA**	**NPA**
Gross NPA	**Retail**	646	664
	Agri	534	555
	BuB	633	635
	CoB	636	667
	Corporate	1022	1030
	Total	3470	3552
Net NPA		757	1218

Credit Cost



Risk Adjusted NIM



Slippage Rate

	Q3 FY20	Q4 FY20	Q1 FY21	Q2 FY21	Q3 FY21
Retail	1.51	1.26	0.01	0.02	0.14
Wholesale	2.49	0.63	1.16	0.00	0.00
Bank	2.02	0.94	0.59	0.01	0.07

Asset Quality : Rating Distribution (Corporate Advances)

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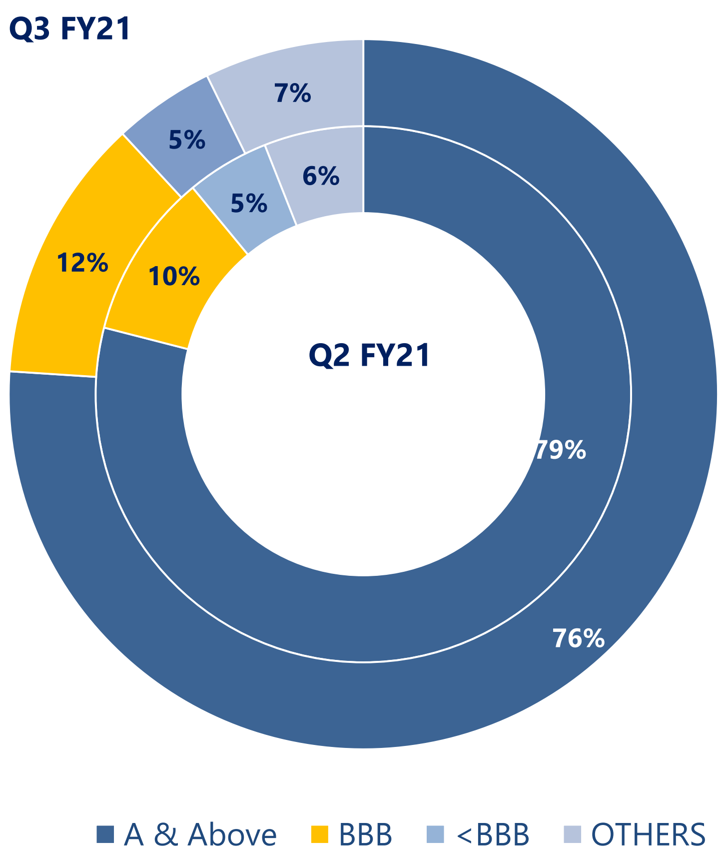
External Rating of Corporate Advances



External Rating of Corporate Advances

Rating	Q3 FY-21	Q2 FY-21
A & above	76%	79%
BBB	12%	10%
< BBB	5%	5%
Others	7%	6%

Internal Rating of 'others'

(Externally unrated Corporate advance from above table)

Rating	Q3 FY-21	Q2 FY-21
FBR1	15%	12%
FBR2/FBR3	7%	1%
FBR4	15%	25%
Below FBR4 & unrated	63%*	61%*

*includes IBPC.

Asset Quality : Rating Distribution
(Advances excluding Corporate advance)

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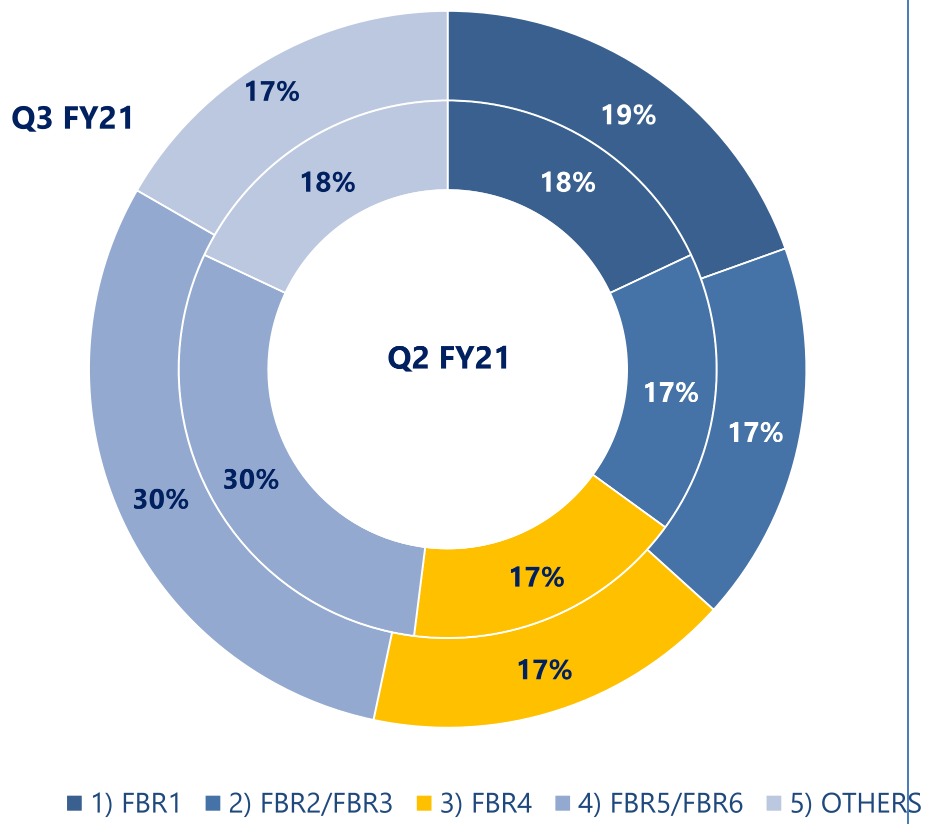

Rating	Q3 FY-21	Q2 FY-21
FBR1	19%	18%
FBR2/FBR3	17%	17%
FBR4	17%	17%
FBR5/FBR6	30%	30%
Staff	2%	3%
Gold, Advance against Deposit/Securities & others	15%	15%

Comparison : Y-o-Y (3 M)

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Advances

	RETAIL			WHOLESALE		
	Retail	Agri	BuB#	CoB#	CIB	Total Advances
Change	16%	24%	13%	8%	-7%	6%
Values	36551 -> 42247	12646 -> 15661	10354 -> 11652	11998 -> 12932	49313 -> 45689	120861 -> 128180

Deposits

	CASA	CASA Ratio	NRE Deposits	Retail Deposits
Change	23%	302 bps	17%	13%
Values	45484 -> 55740	31.46 -> 34.48	53587 -> 62505	131530 -> 149278

Performance

	Net Interest Income	Core Fee Income	Operating Profit	Net Profit
Change	24%	15%	29%	-8%
Values	1155 -> 1437	311 -> 357	744 -> 963	441 -> 404

Ratios

	Cost Income Ratio	Gross NPA %	Net NPA %	Profit Per Employee (in Lac)
Change	-258 bps	-28 bps	-103 bps	-8%
Values	52.4 -> 49.82	2.99 -> 2.71	1.63 -> 0.60	13.93 -> 12.85

* Credit segments are realigned at the beginning of every FY.

#SME split into BuB & CoB

Comparison : Q-o-Q (3 M)

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Advances

RETAIL

- **Retail**: 7% — 39649 -> 42247
- **Agri**: 5% — 14915 -> 15661
- **BuB#**: 5% — 11134 -> 11652

WHOLESALE

- **CoB#**: 4% — 12416 -> 12932
- **CIB**: -3% — 47093 -> 45689

- **Total Advances**: 2% — 125209 -> 128180

Deposits

- **CASA**: 6% — 52786 -> 55740
- **CASA Ratio**: 80 bps — 33.68 -> 34.48
- **NRE Deposits**: 2% — 61560 -> 62505
- **Retail Deposits**: 2% — 145783 -> 149278

Performance

- **Net Interest Income**: 4% — 1380 -> 1437
- **Core Fee Income**: 24% — 288 -> 357
- **Operating Profit**: -4% — 1007 -> 963
- **Net Profit**: 31% — 308 -> 404

Ratios

- **Cost Income Ratio**: 310 bps — 46.72 -> 49.82
- **Gross NPA %**: -13 bps — 2.84 -> 2.71
- **Net NPA %**: -39 bps — 0.99 -> 0.60
- **Profit Per Employee** (in Lac): 30% — 9.86 -> 12.85

* Credit segments are realigned at the beginning of every FY. #SME split into BuB & CoB

Digital Migration

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86%
DIGITAL MIGRATION

28%
YOY GROWTH IN ACTIVE USERS ON MOBILE BANKING

81%
YOY GROWTH IN MOBILE BANKING VOLUME

120%
YOY GROWTH IN UPI TRANSACTIONS

90%
ACCOUNTS OPENED DIGITALLY

300+
API'S AVAILABLE

50+
NUMBER OF FINTECH PARTNERS

170+
RPA PROCESSES RUNNING

Feddy

A one of its kind omnichannel smart bot available through Web, WhatsApp, Google Assistant, Alexa & FB Messenger.

Video KYC

An end to end digital & paperless customer acquisition platform through Video Conferencing launched.

VMeet

A dedicated online support tool for customers to connect with their RM's using Video Conferencing facility.

IRIS & Face Authentication

A first of its kind IRIS & Face Authentication methods for creating a fully contactless & highly secure login experience in our CBS for employees.

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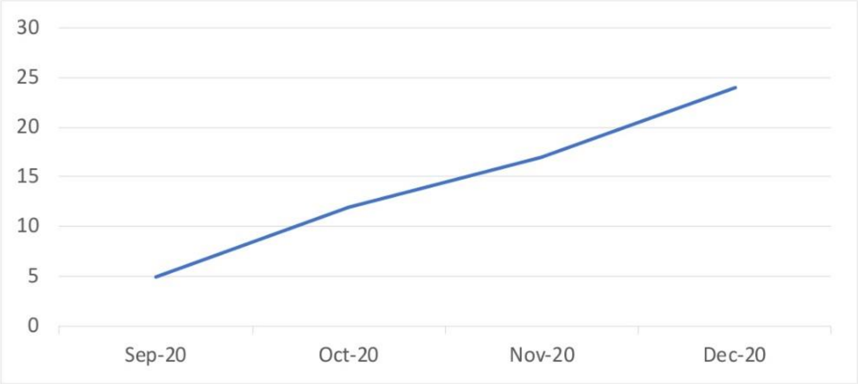
BharatPe

Expanding the Merchant Network

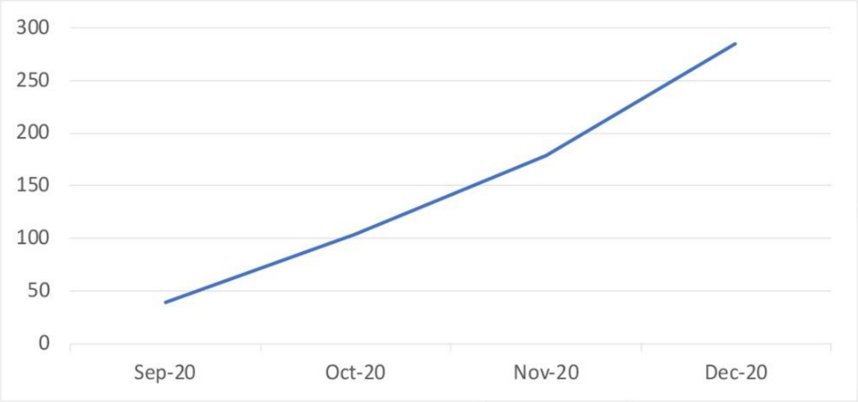
Aligning with vision of deepening digital payments, Bharat Pe now serves more than 65 lakh customers. Federal Bank now processes the highest number of transactions for Bharat Pe – and this was achieved in a record time of 8 months.

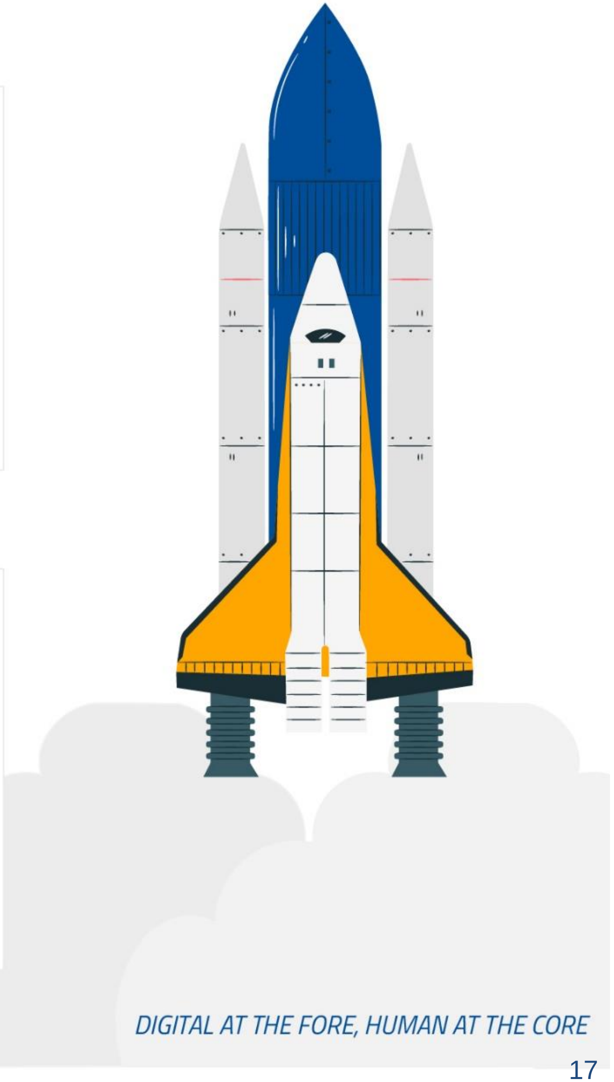
No.1 Partner Bank
23L+ Merchants
10L+ Transaction/Day

Number of Merchants (In Lakhs)



Growth in Transaction Count (In Lakhs)





Digital Migration

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REMITTANCE SOLUTION (9 APIs)

Through the Remittance Fund Transfer API, fund transfer from outside of India is made easy.

r3. — Blockchain for cross border remittances

ripple — Cross Border remittances

LuLu GROUP INTERNATIONAL

UPI (10 APIs)

The Unified Payments Interface (UPI) is an instant, real-time payment system developed by National Payments Corporation of India

cointab — UPI PSP

LOAN SECURITY (1 API)

APIs to create security and to link to an account number for various security types

Lentra — Loan Origanation System

rupeek — No tension instant Gold Loans

FEDERAL INSTANT LOAN (9

Instant Loan

Google Pay

airtel Payments Bank

paisabazaar.com — Digital Lending

PAYMENTS (10 APIs)

The Fund Transfer APIs are strategically driven solutions, that enable an easy money transfer services between Bank accounts in India. It facilitates ease in the transfer process using technology solutions like NEFT, RTGS, IMPS etc.

BSNL — Payment Systems

Cashfree — Payment Aggregator

Department of Treasuries Kerala — Payment Systems

aurionpro — Smart Branch

mByom — Agricultural Aggregation

ACCOUNT OPENING (8 APIs)

Federal Bank's API for banking correspondence, facilitates account opening on behalf of the Bank.

Lentra — Loan Origanation System

rupeek — No tension instant Gold Loans

NEW STREET TECH — Microlending

TATA CONSULTANCY SERVICES — TAB Banking

DIGITAL CREDIT (9 APIs)

These APIs are offered to extend loan facility to Customers, through FinTech applications.

NEW STREET TECH (Your fast track to the future) — Microlending

paisabazaar.com — Lending

Flexmoney — Loans on Checkout

E-KYC (4 APIs)

Federal Bank offers eKYc services in two variants- 1) SDK version of eKYC 2) Web version of eKYC

NEW STREET TECH (Your fast track to the future) — Microlending

rupeek — No tension instant Gold Loans

INSTANT LOAN @ CheckOut (4 APIs)

When a Customer checks out through a Merchant's Point of Sale (POS) terminal, this API helps the Bank to offer convenient EMI option for the payment to the cusotmer.

Pine Labs — EMI on POS Checkout

BillDesk (All your payments. Single location.)

PayU — EMI on PG Checkout

GOLD LOAN (5 APIs)

Federal Bank helps customers get gold loans in times of a financial need. As gold loans are the quickest mode of availing instant cash, the Bank provides loans with attractive interest rates and flexible repayment options.

rupeek — No tension instant Gold Loans

DIGITAL AT THE FORE, HUMAN AT THE CORE

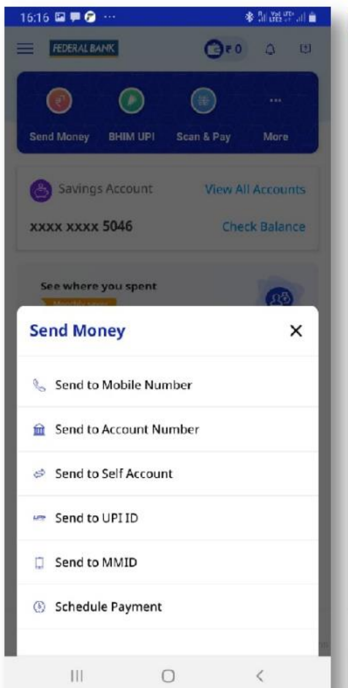
Digital Migration

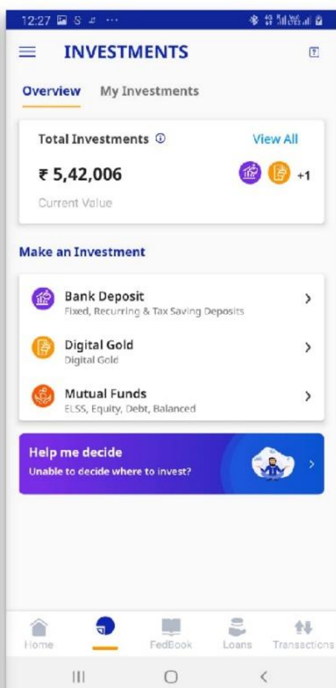
FedMobile

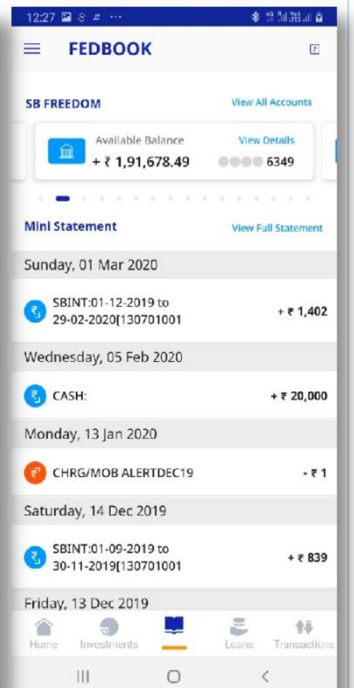
One stop shop for all banking needs	Universal application- Bank agnostic	State-of-the-art app security

BANKING

Fund Transfer | Investments | Passbook

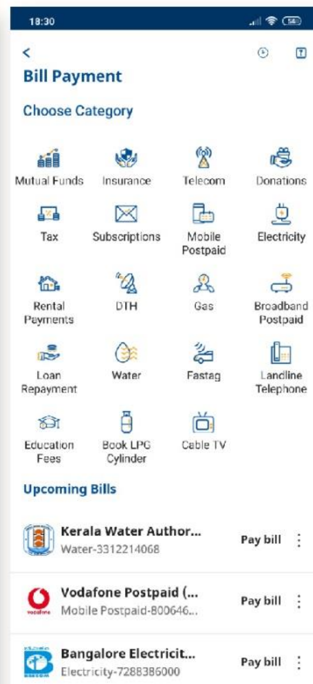


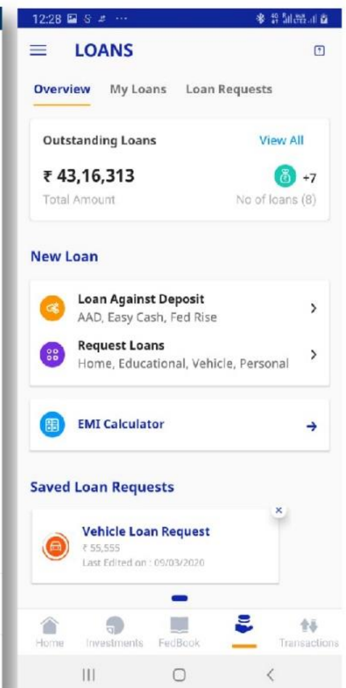


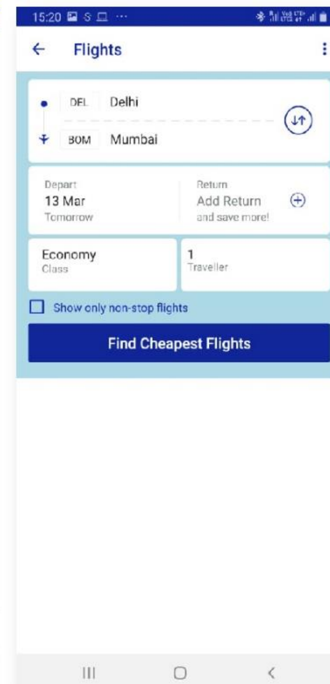


ADD ON SERVICES

Bill Payment | Loans | Life Style Services







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Digital Migration

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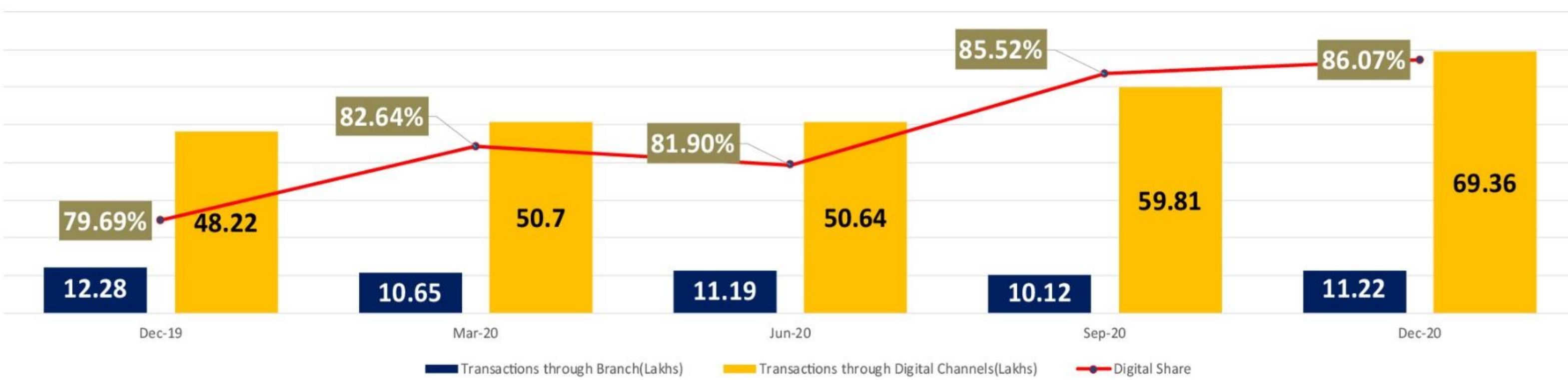
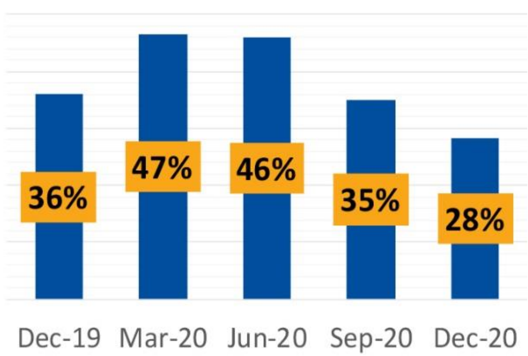
Branch vs Digital Transactions (In Lakhs)

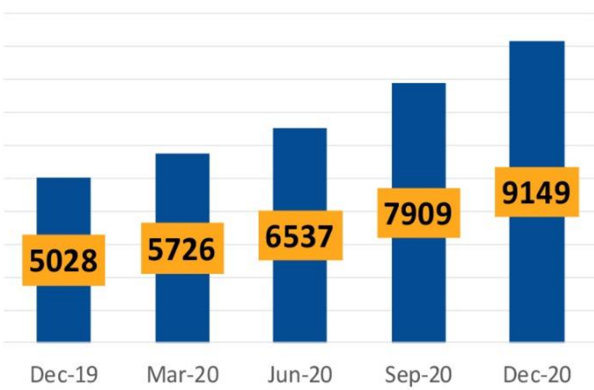


YoY Growth in Digital Users



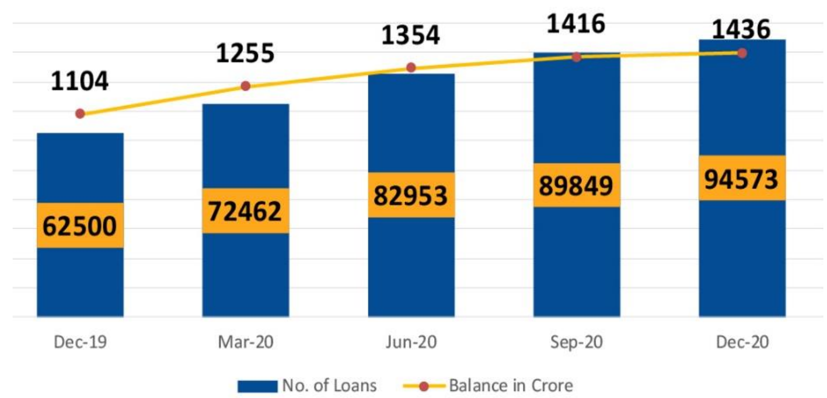
- Mobile Banking monthly is around 9149 crores, highest ever even amidst the COVID crisis & a 81.96% YOY growth.
- There is a YoY growth of 28% in active digital users.
- Digital Share stands at 86.07%.
- Count of digital active users continues to increase.

Mobile Banking Volume (In Crores)

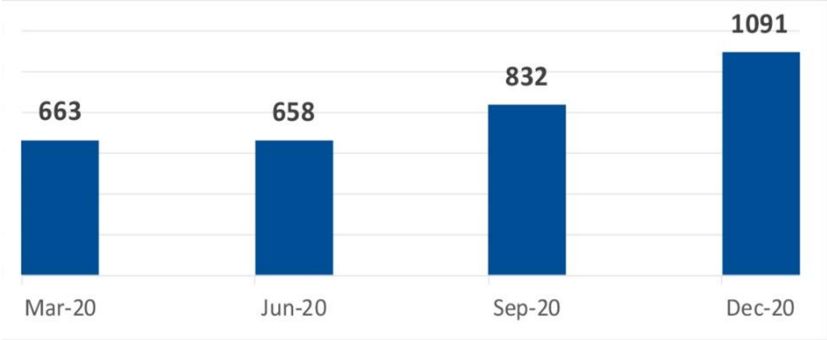


DIGITAL AT THE FORE, HUMAN AT THE CORE

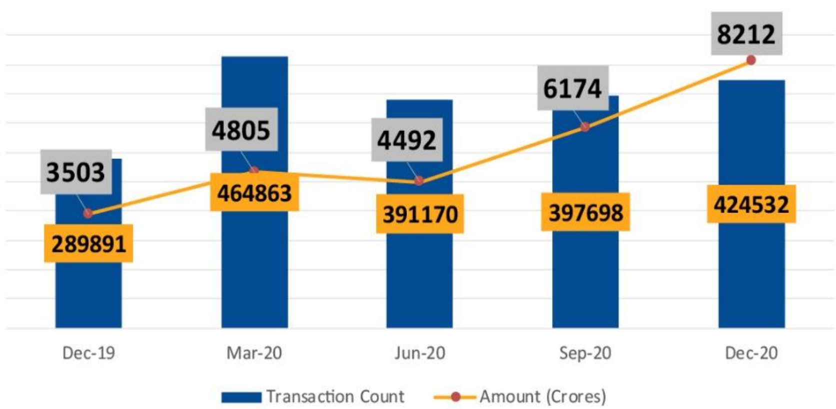
BYOM Digital Personal Loans : Loan book progress



Debit Card Spends (In Crores)



Fed-e-Biz



BYOM

- BYOM enables digital instant personal loans through Federal Bank's Web Poral, FedMobile, Google Pay, Paisa Bazaar & Airtel Payments Bank.
- EMI on check out through PineLabs, Innoviti at multiple merchant locations through POS machines.
- EMI through online channels ex. Bill Desk (Amazon), Flex Money (Flipkart & Myntra) & PayU (MMT).

Fed e biz

- Fed e-Biz is the omni channel transaction banking platform for corporates.
- 134% YOY growth in the platform and transaction volume has crossed 8,200cr, even amidst the pandemic.

Business Parameters

Liability : Trends

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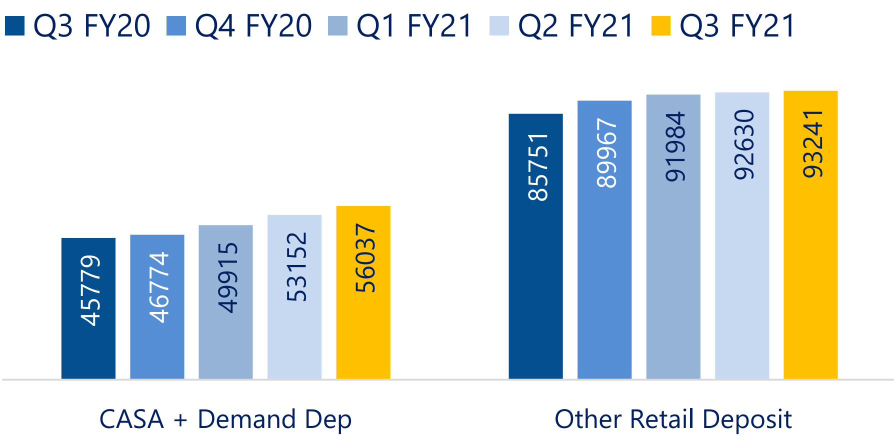
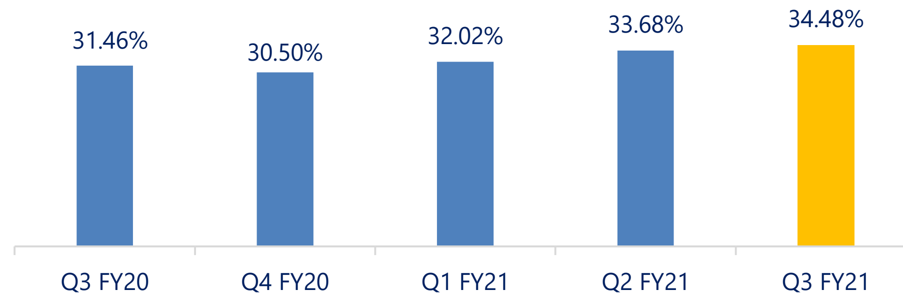
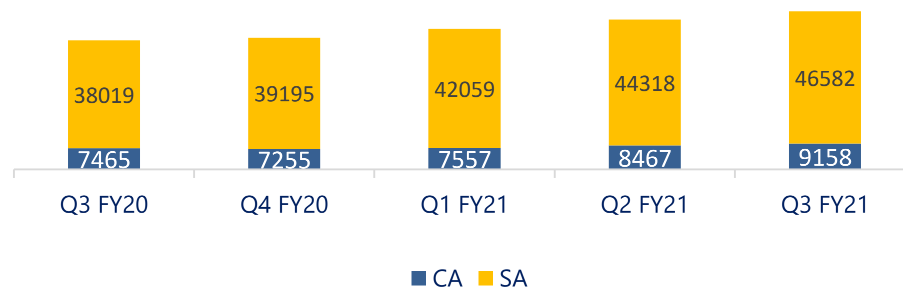
₹ in Cr



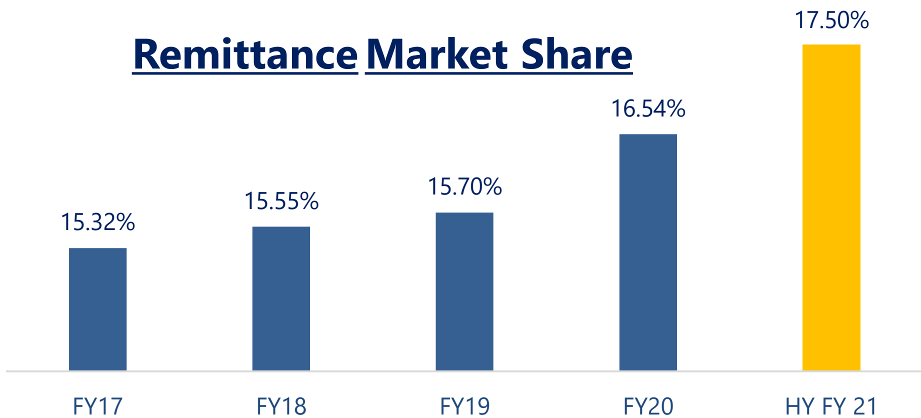
CASA Ratio



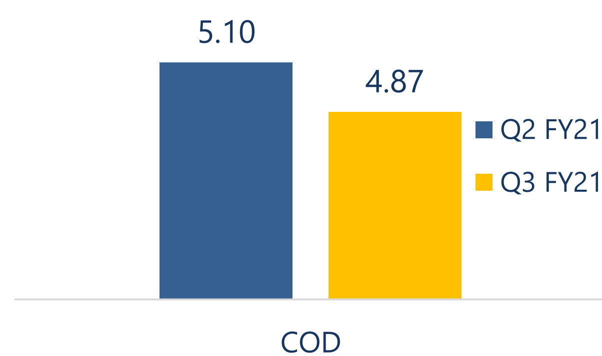
CA & SA



Remittance Market Share



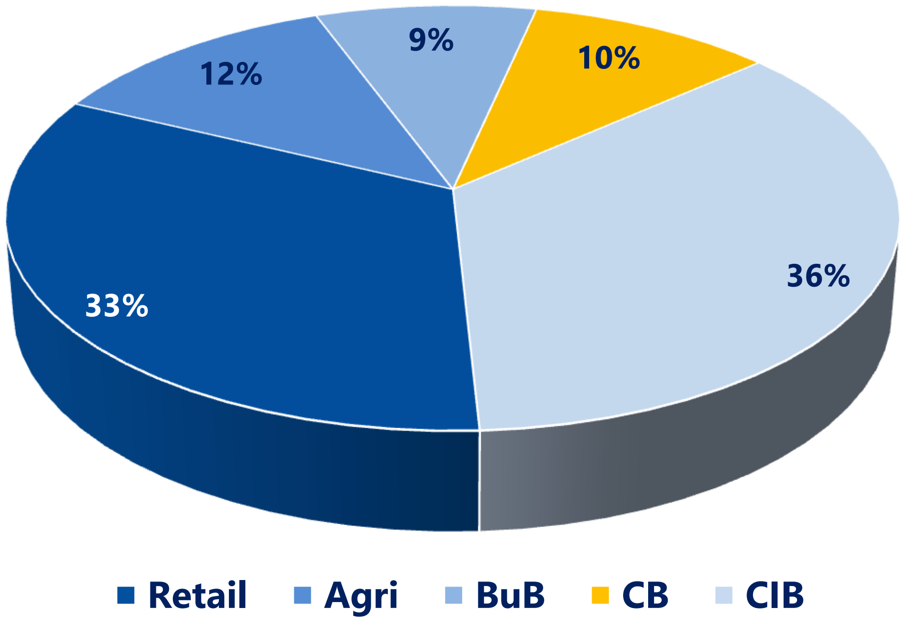
Cost of Deposits

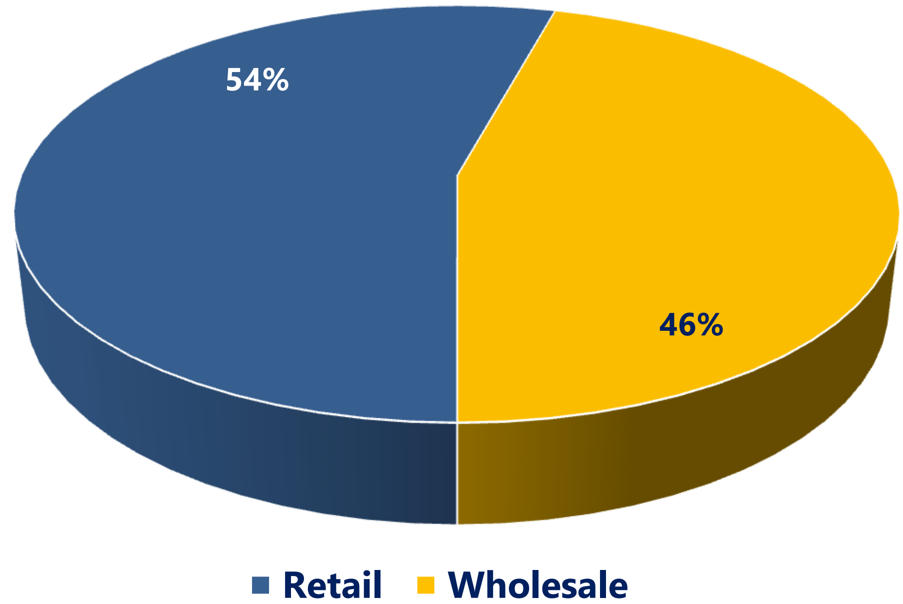


Credit Portfolio Distribution

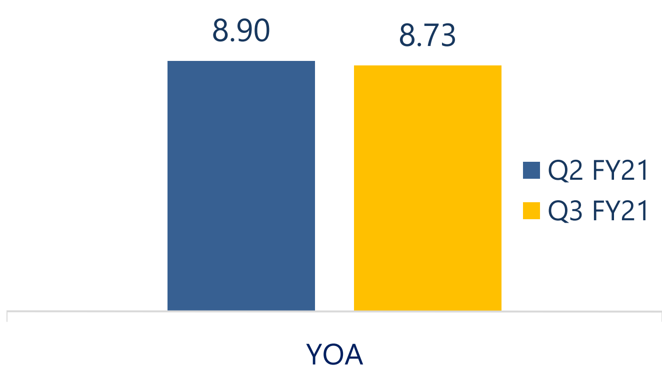
₹ in Cr

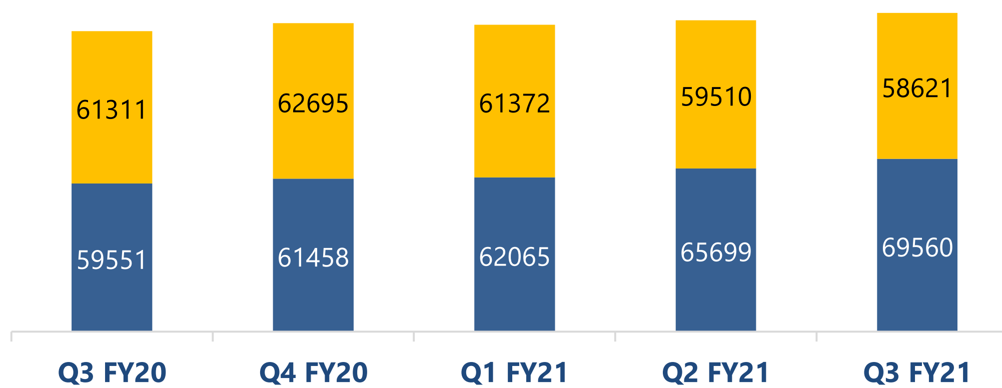
TOTAL LOAN BOOK





Yield on Advances





Retail Banking

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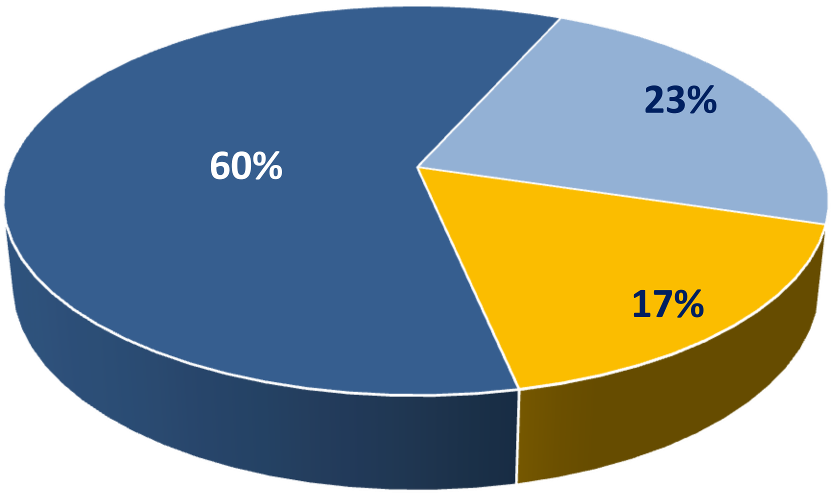
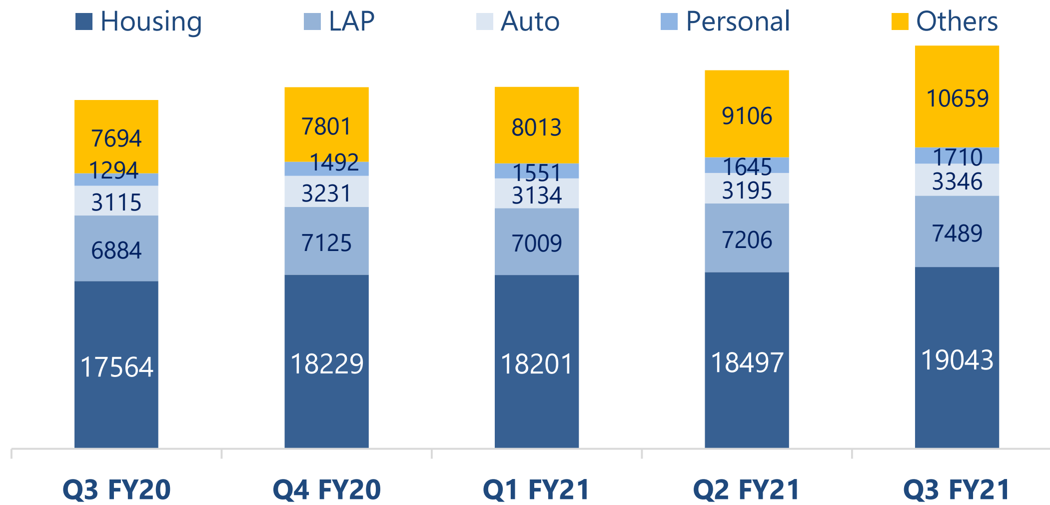
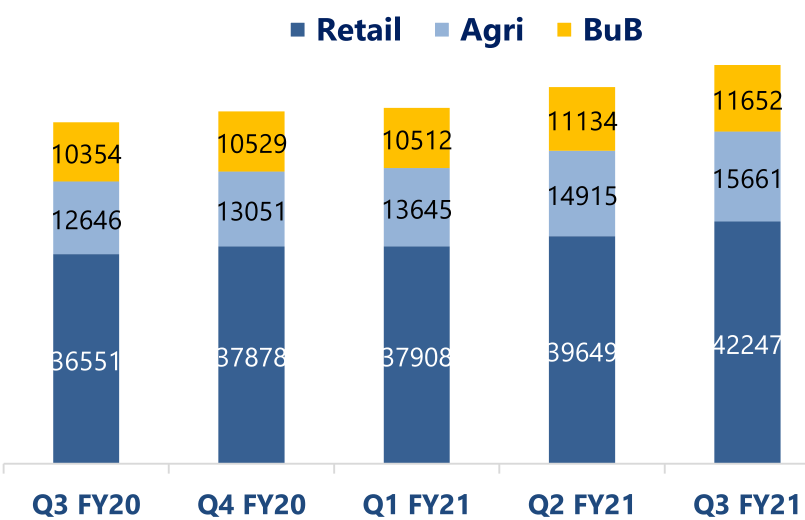


₹ in Cr

Retail Loan Book (Excl Agri & BuB)





RETAIL BANKING

- Use of Digital channels in Auto Loan acquisition given greater focus and this is seen improving the TAT thus helping better customer profiles and improved business.
- BuB introduced simplified renewal process of ODCC accounts which can be completed in less than 30 minutes.
- Gold Loans registered record YoY growth rate of 67% and QoQ growth rate of 15.76 %, which is one of the best in the industry and crossed Rs.14,000 Cr milestone
- Disbursals through Fintech enabled Gold and Micro lending platforms crossed Rs.2000 Cr.

Wholesale Banking

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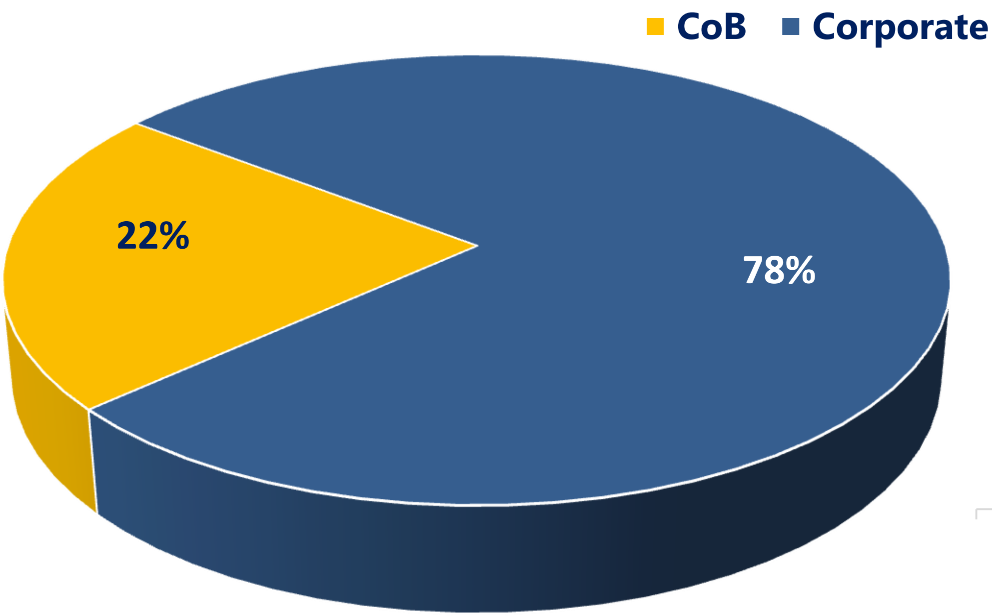
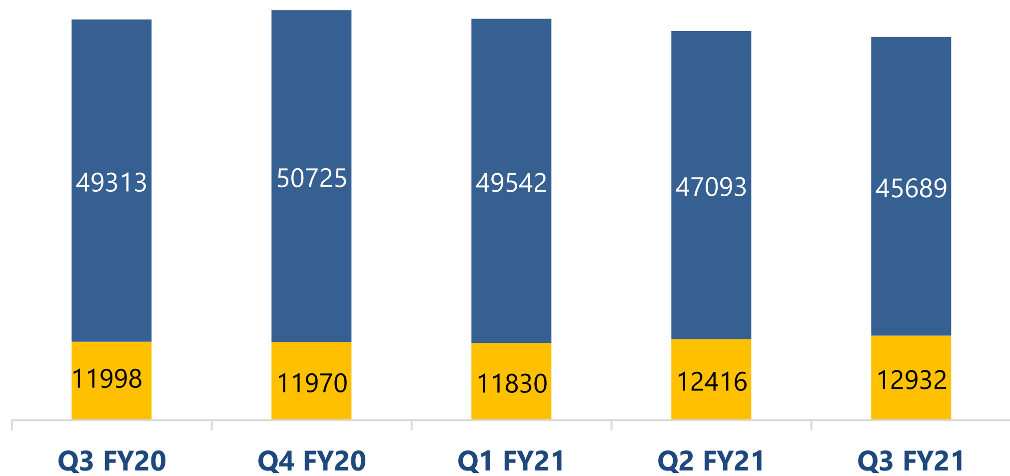


₹ in Cr

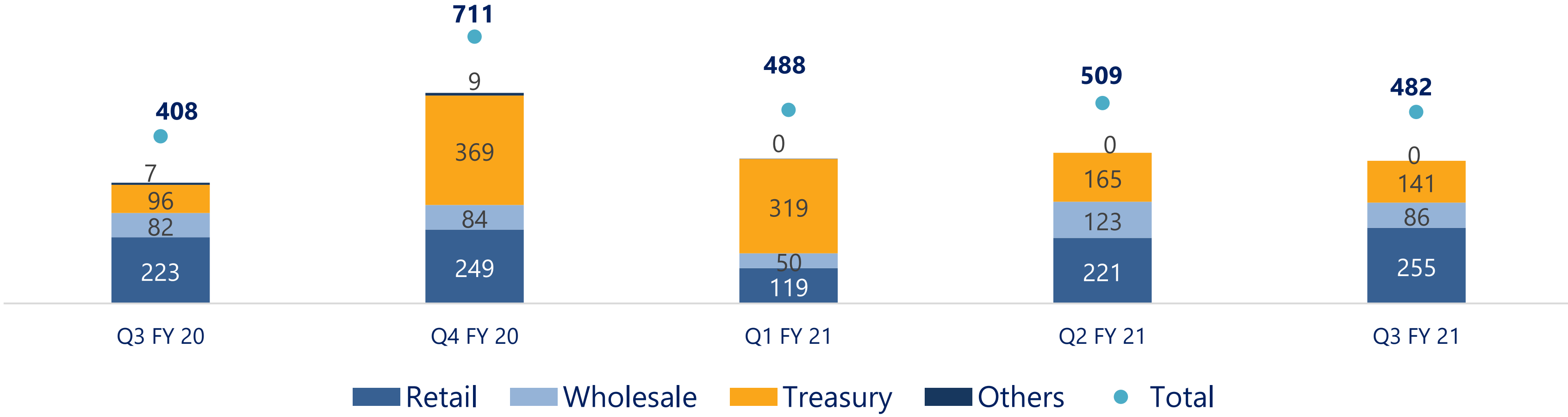


WHOLESALE BANKING

- Focus on New name acquisition continues to yield result with 39 NTB clients added during the quarter in CIB and 50 NTB in CoB. These include several marquee names across sectors and geographies.
- New mandates bagged in BTI space getting traction for IPO/Bond issuance.
- Partnered with a leading Fintech to provide working capital solutions in supply chain space and with a large FI to finance energy efficient projects.
- Average Ticket Size of Wholesale Loan Book(CIB+CB) : 22 Cr
- Average Ticket Size of CIB & CB Loans is 55 Cr & 7 Cr Respectively

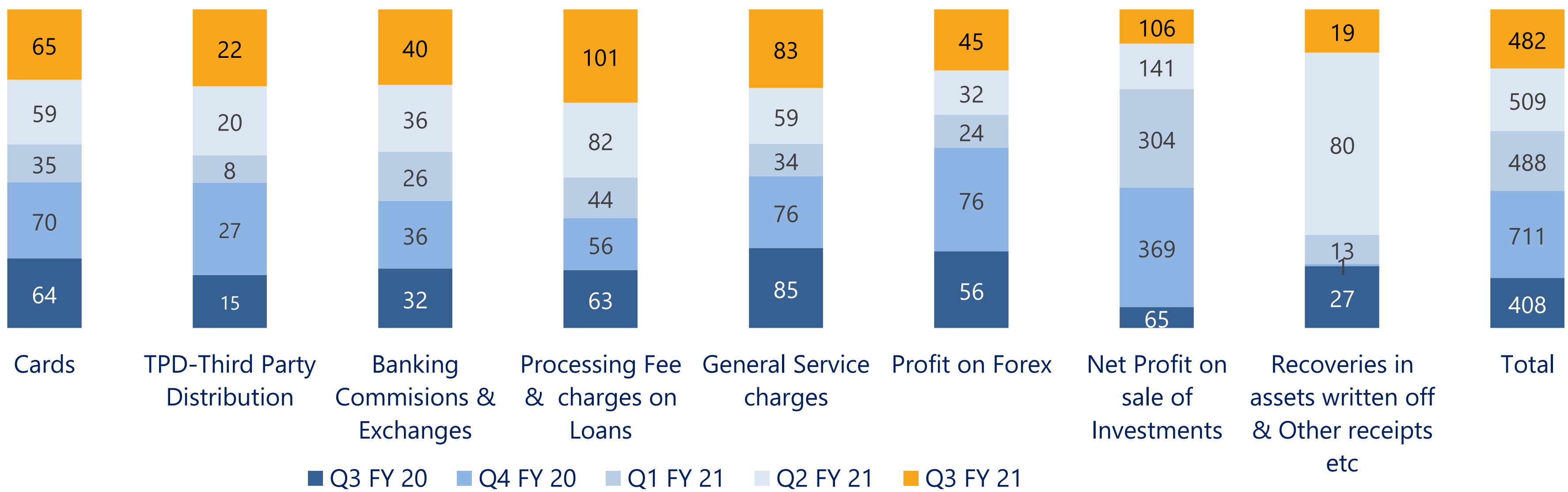
Fee Income Distribution : Vertical Wise

(In Cr)



Fee Income Distribution : Item Wise

(In Cr)



Fee Income/Other income

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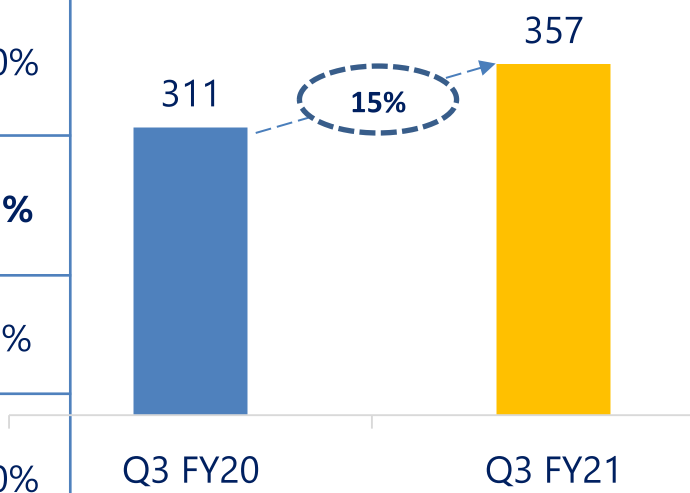
₹ in Cr

	Q3 FY21	Q2 FY21	Q1 FY21	Q4 FY20	Q3 FY20	Y-o-Y %
Loan Processing Fee	101	82	44	56	63	60%
Exchange, Commission, Brokerage& Other Fee Income	211	174	103	209	191	10%
Net Profit on Forex Transactions	45	32	24	76	56	-20%
Fee Income	**357**	**288**	**171**	**341**	**311**	**15%**
Profit on sale of securities	106	141	304	369	65	62%
Recovery from assets written off , Other Receipts & misc.	19	80	13	1	32	-40%
Total Other income	**482**	**509**	**488**	**711**	**408**	**18%**

Fee Income (Y-o-Y)



Distribution : Deriving Efficiency from Footprint

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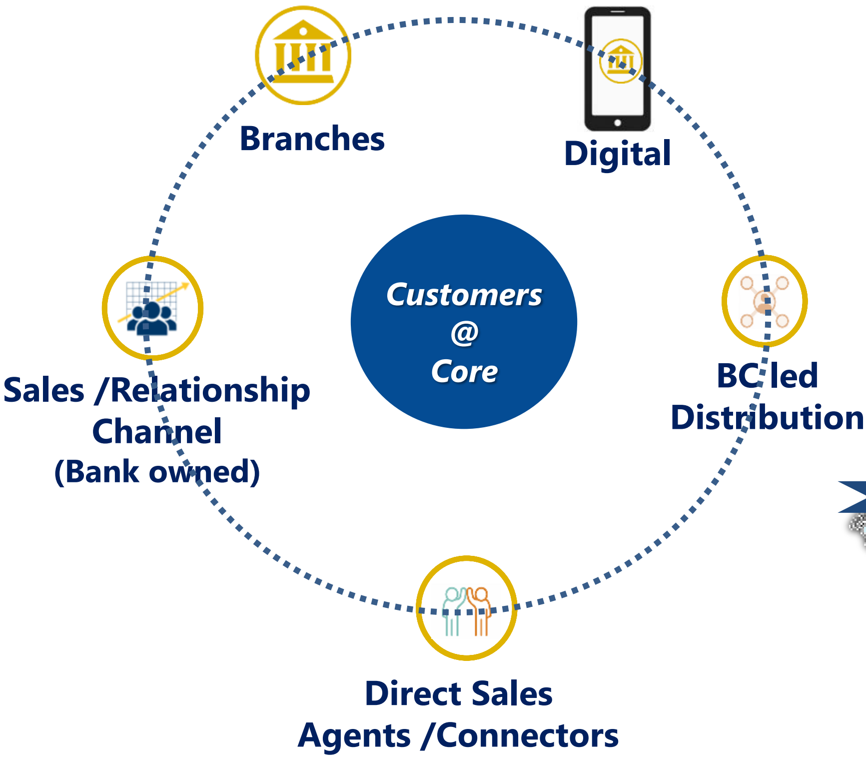
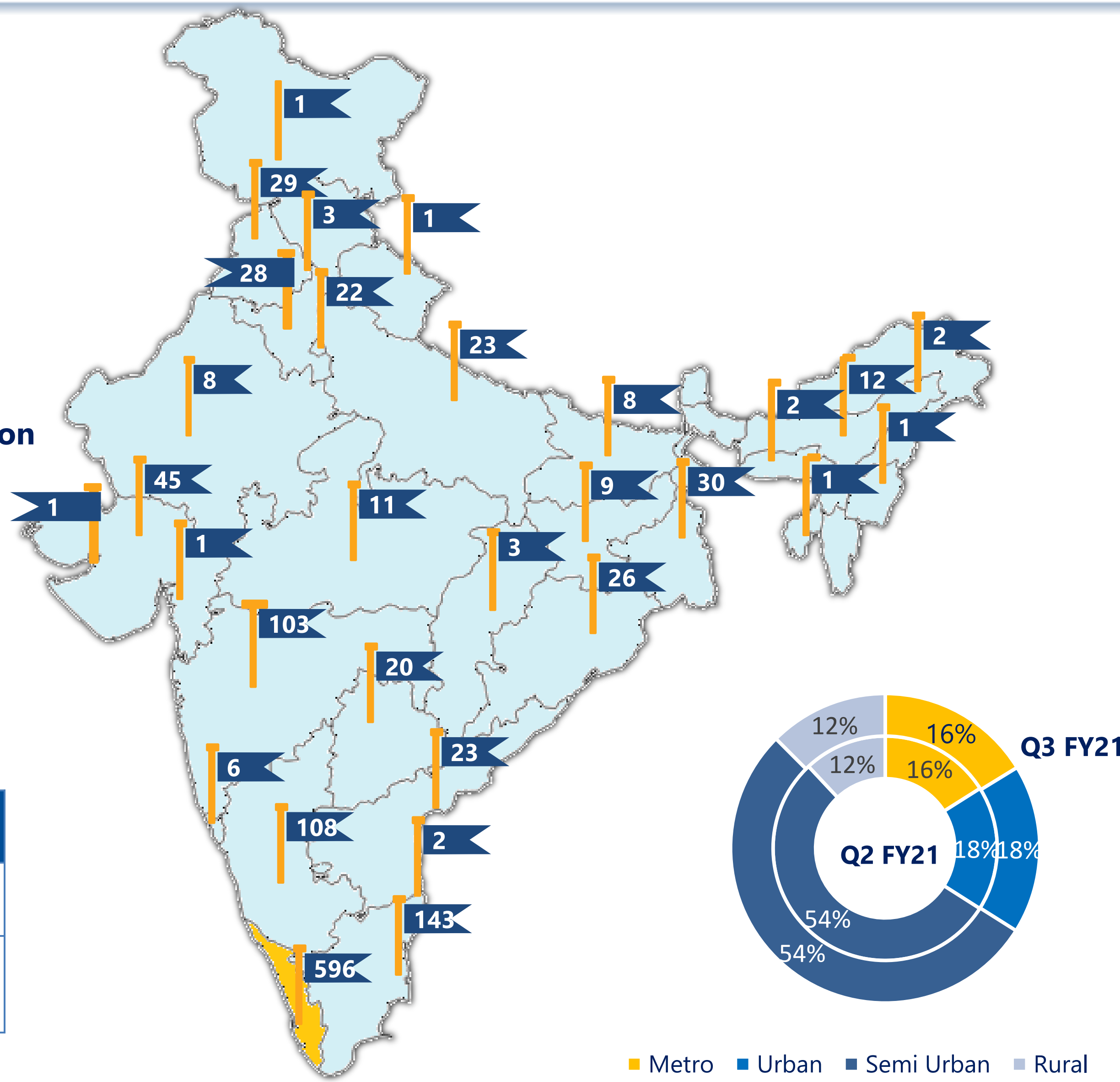
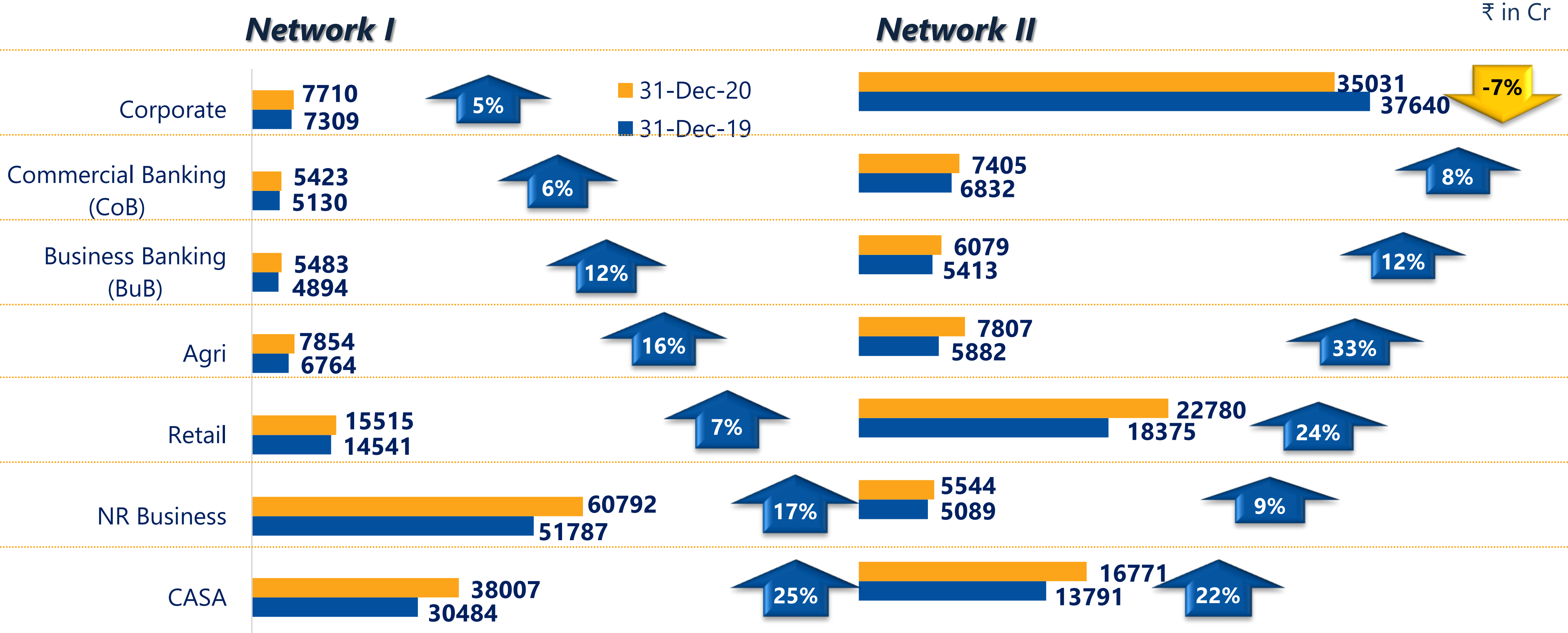


	Q3 FY21	Q2 FY21	Q1 FY21
Branches	1272	1271	1263
ATM/ Recyclers	1948	1941	1936

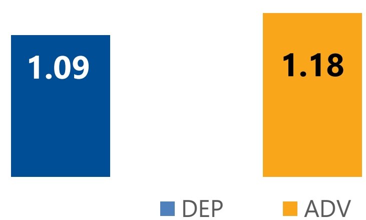


Distribution

₹ in Cr



Bank's Market Share



Market Share(Y-o-Y)
Maintained Market Share in Advances & Deposits

CRAR – How strong is your Bank?

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₹ in Cr

	Dec-20	Sep-20
Risk Weighted Assets		
Credit Risk	93847	91404
Market Risk	3808	3980
Operational Risk	10095	10095
Total RWA	**107751**	**105479**
Tier-1 Capital Funds	14003	14066
Tier-II Capital Funds	1416	1381
Total Capital Funds	**15419**	**15447**
CRAR	**14.31%**	**14.64%**
Tier-I	13%	13.33%
Tier-II	1.31%	1.31%

Annexures

Balance Sheet & Shareholding Pattern

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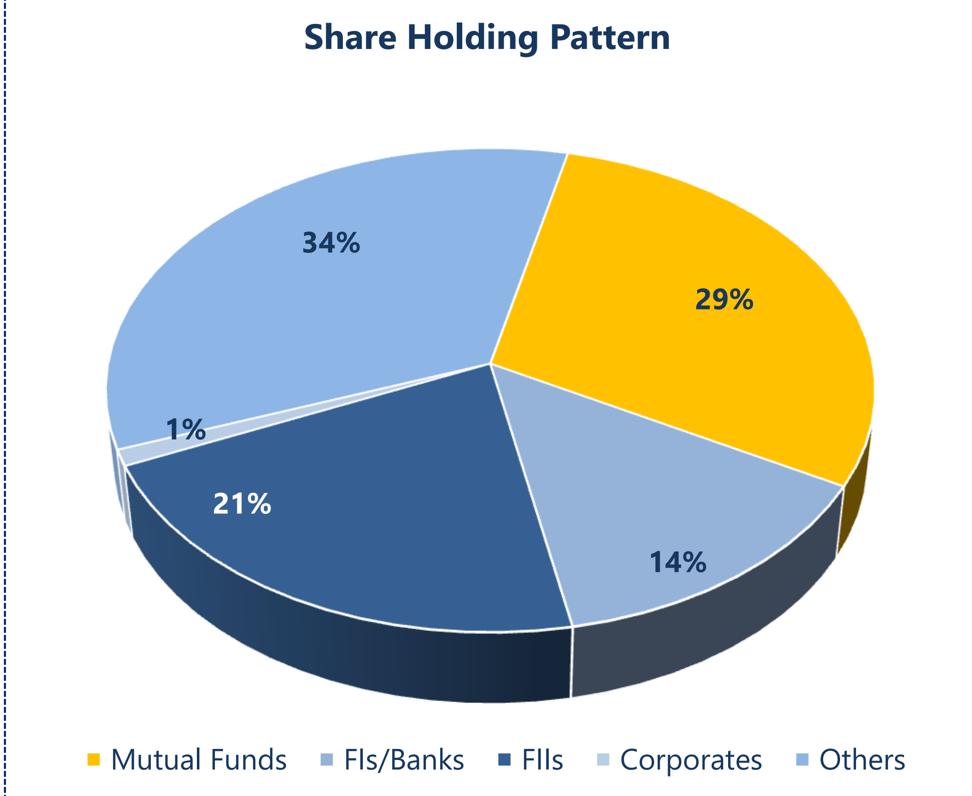
₹ in Cr

	Q3 FY21	Q2 FY21
LIABILITIES		
Capital	399	399
Reserves & Surplus	15246	14836
Deposits	161670	156748
Borrowings	12474	11043
Other Liabilities & Provisions	7058	6001
TOTAL	**196847**	**189027**
ASSETS		
Cash & Balance with RBI	6410	6120
Balances with Banks, Money at Call	18965	13529
Investments	34389	36253
Advances	125505	122912
Fixed Assets	465	457
Other Assets	11113	9756
TOTAL	**196847**	**189027**



Financials

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₹ in Cr

	Q3 FY21	Q2 FY21	Q-o-Q	Q3 FY20	Y-o-Y
Interest Income	3460	3488	-1%	3330	4%
Interest Expenses	2022	2108	-4%	2175	-7%
Net Interest Income	**1437**	**1380**	**4%**	**1155**	**24%**
Other Income	482	509	-5%	408	18%
Operating Expense	956	883	8%	819	17%
Total Income	3941	3997	-1%	3738	5%
Total Expense	2978	2991	0%	2994	-1%
Operating Profit	**963**	**1007**	**-4%**	**744**	**29%**
Total Provisions	559	699	-20%	303	84%
Net Profit	**404**	**308**	**31%**	**441**	**-8%**
Net Interest Margin (%)	**3.22**	**3.13**	**9 bps**	**3.00**	**22 bps**
Cost to Income Ratio (%)	**49.82**	**46.72**	**310 bps**	**52.40**	**-258 bps**

Top 10 Sectors in Wholesale Advance Portfolio

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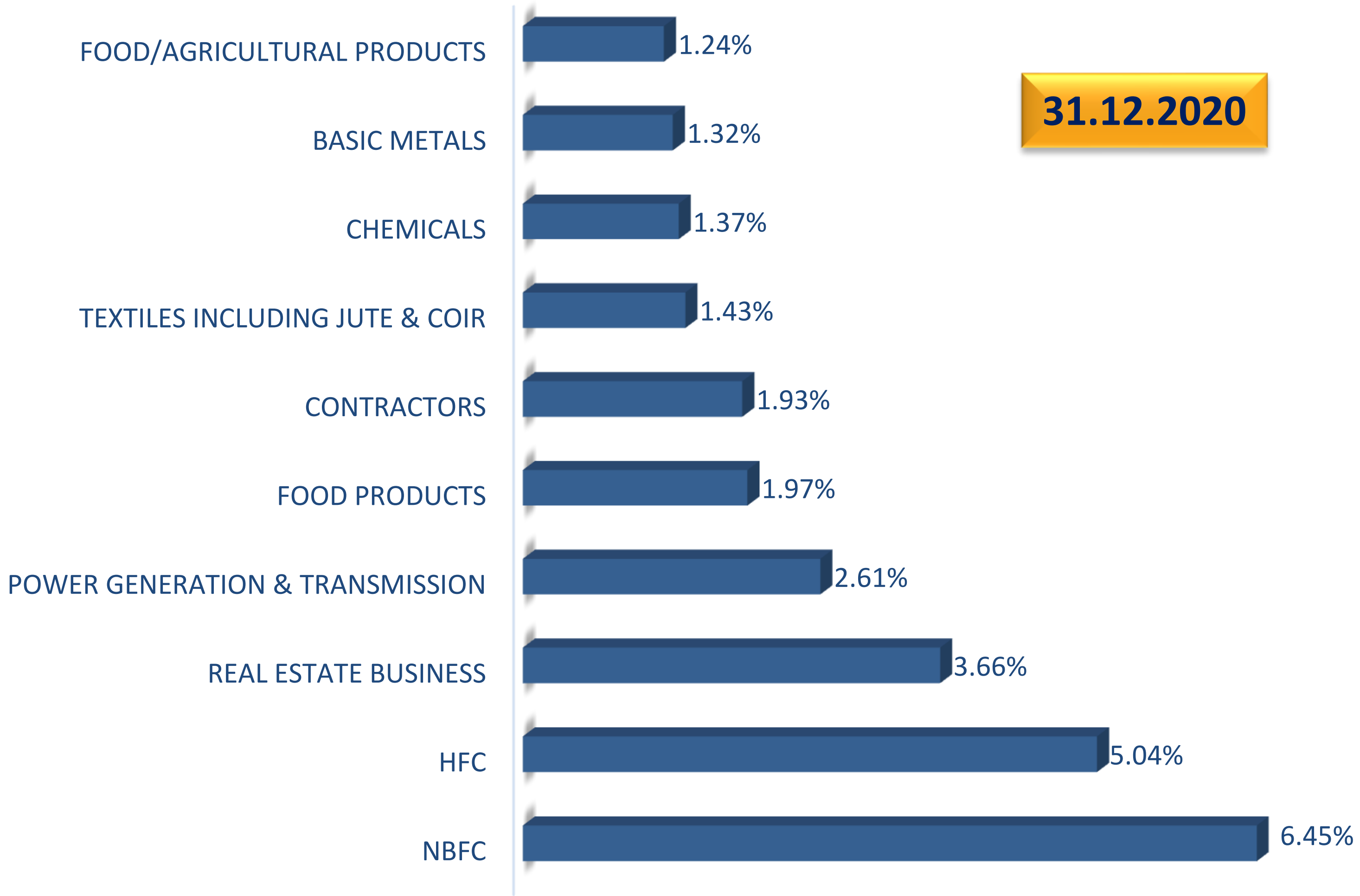
Top 10 Sector wise exposure as a % of Total Advance



Investments / Subsidiaries & JVs

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Major Investments

Entity	% of stake
Federal Operations & Services Limited (FedServ)	100.00%
Fedbank Financial Services Limited	74.00%
IDBI Federal Life Insurance Company of India Limited	26.00%
Equirus Capital Private Ltd	19.90%

Subsidiaries & JVs

IDBI Federal Life Insurance Co. Ltd.

- Bank's Joint Venture Life Insurance Company, in association with IDBI Bank and Ageas
- Federal Bank holds 26% equity in the J.V.
- Started selling life insurance products from March 2008

FedBank Financial Services Ltd.

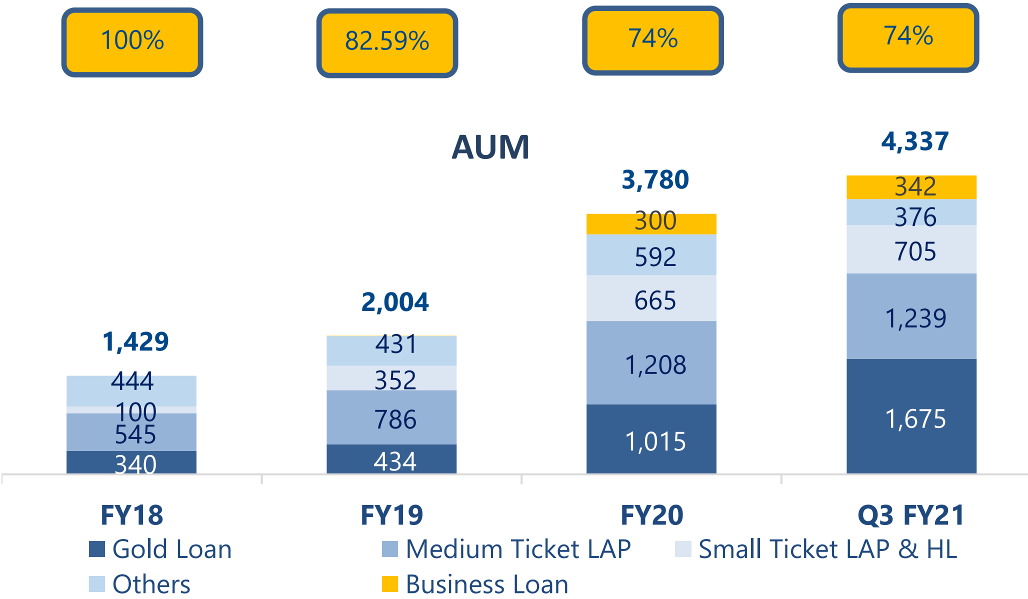
- Total AUM 4300+ Cr.
- Marketing Retail Asset Products of the Bank
- Retail Hubs established at major centres all over India
- Separate mechanism established for speedy and dedicated processing of retail loans sourced through this channel.

Federal Operations & Services Limited (FedServ)

- FedServ is a wholly owned subsidiary company of Federal Bank.
- It provides operational & technology oriented services to Federal Bank
- Located at Visakhapatanam & Kochi
- Designed to deliver excellence in service, mitigation of risk and cost efficiencies

Fedbank Financial Services Ltd. (FedFina)

Federal Bank stake in FedFina



₹ in Cr

	Q3 FY21	Q2 FY21	Q-o-Q	Q3 FY20	Y-oY
Net Worth	810	716	13%	603	34%
Total Revenue	175	163	7%	119	46%
NII	86	84	3%	55	55%
PPOP	39	38	3%	16	141%
PBT	20	4	362%	14	39%
PAT	15	8	98%	11	40%
GNPA (%)	0.82%	0.99%	-17 bps	1.23%	-41 bps
NNPA (%)	0.64%	0.80%	-16 bps	1.07%	-42 bps
CAR (%)	23.7%	23.2%	50 bps	18.9%	480 bps

HIGHLIGHTS

- Increase in Collection Efficiency (CE%) post lockdown
- CE% for installment loans at 94% of the pre-COVID level
- Certified Great Place To Work second time in a row
- 28 New Gold Loan branches launched in Q3 FY21

12	360	2029	₹.4,337Cr	AA- (Stable)	23.7%
STATES	BRANCHES	EMPLOYEES	LOAN BOOK	CREDIT RATING (IND-RA)	CAPITAL ADEQUACY

External Ratings

Fixed Deposit (Short term)	CRISIL RATINGS	A1+
Certificate of Deposit		A1+
Tier 2 (Capital) Bonds	*India Ratings & Research Pvt Ltd, CARE*	IND AA CARE AA

- Fixed Deposits and Certificate of Deposits enjoy highest rating in that class.

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