

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 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 ▲



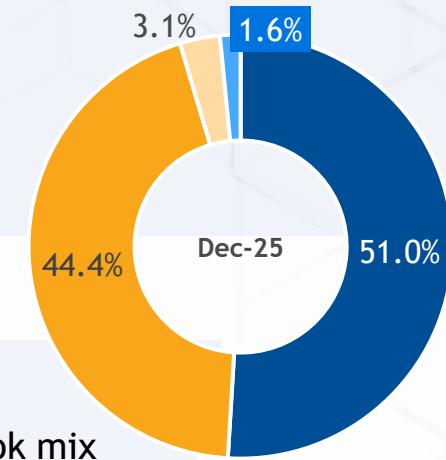
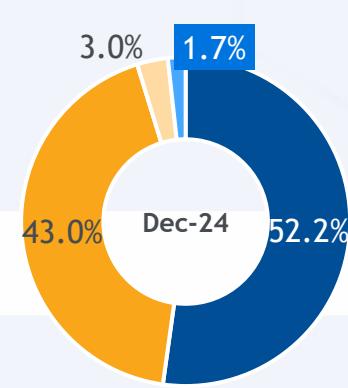
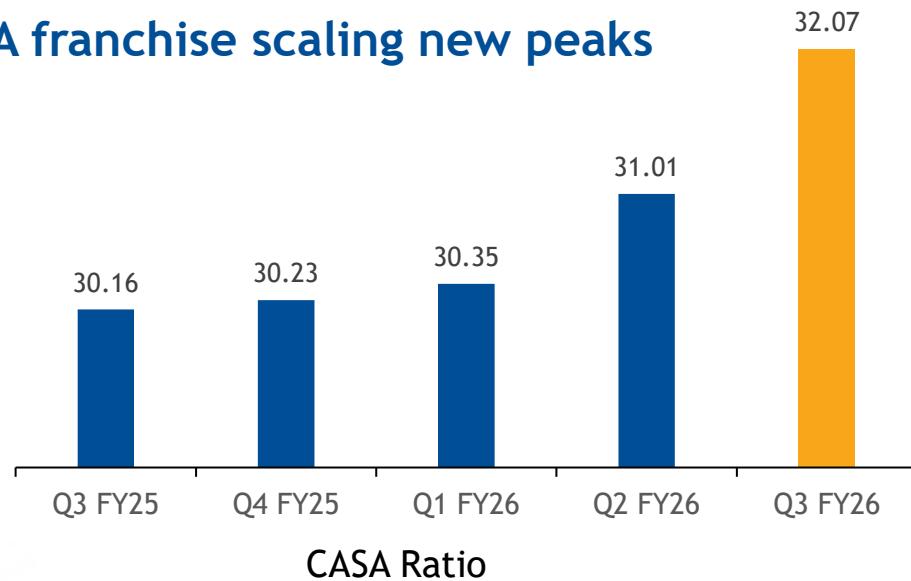
NIM & ROA recovers to Dec-24 levels

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Q3FY26 - Executing with Focus

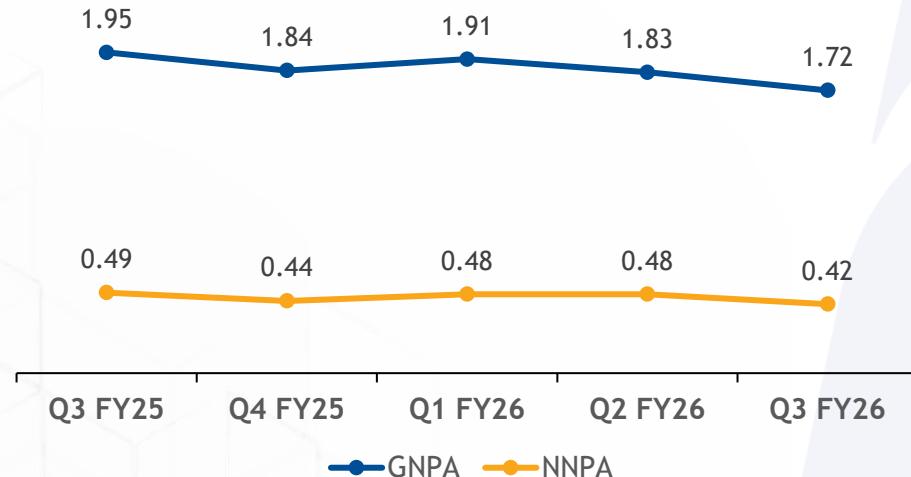
Asset engine reshaped for better yield

CASA franchise scaling new peaks

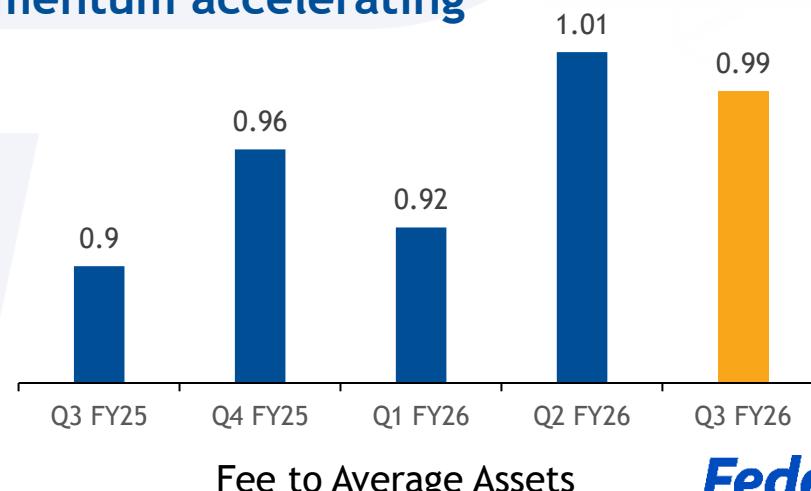


High Yielding Very High Yielding Medium Yielding Low Yielding

Asset quality hits decadal best



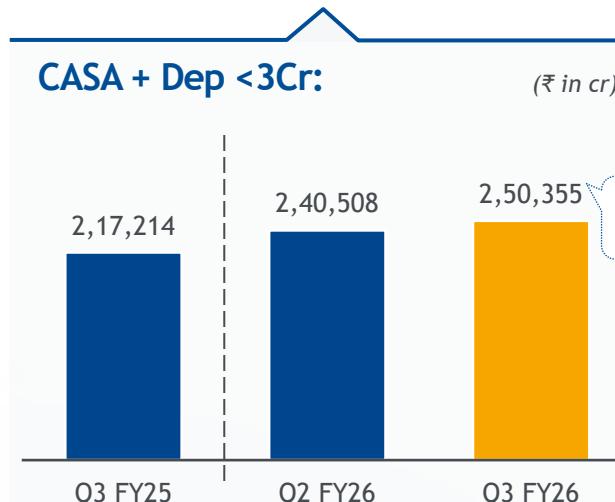
Fee momentum accelerating



Durable growth strategy anchored in profitability and prudence



DEPOSITS

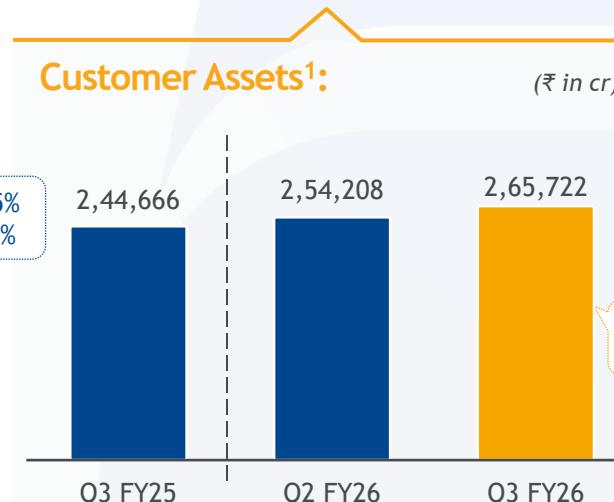


- ✓ CASA grew by 6.6% on a QoQ basis
- ✓ Resident SB book grew by 5.7% on a QoQ basis
- ✓ NRE SB grew by 4.6% on a QoQ basis.
- ✓ Total SB grew by 5.4% on a QoQ basis.
- ✓ Total Deposits grew by 3.1% on a QoQ basis.

Deposit mobilization continues



ADVANCES

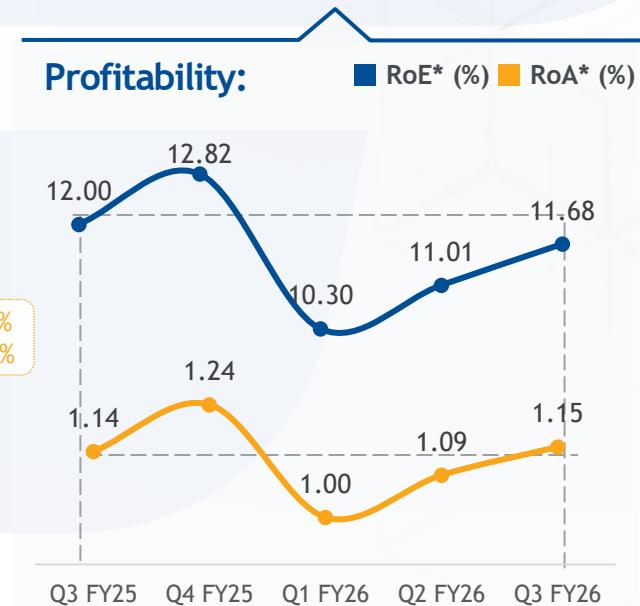


- ✓ Retail Book[#] up by 3.2% QoQ
- ✓ Business Banking book[#] up by 3.8% QoQ
- ✓ CIB² # grew by 6.3% QoQ
- ✓ CoB³ # grew by 5.3% QoQ
- ✓ CV/CE⁴ # up by 5.8% QoQ
- ✓ Agri & Allied up by 1.4% QoQ

Advances growth diversified



PROFITABILITY



- ✓ RoRWA at 2.03%
- ✓ Profit per employee at ₹ 24 lakh ▲
- ✓ Business per employee at ₹ 32.33 Cr. ▲

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..

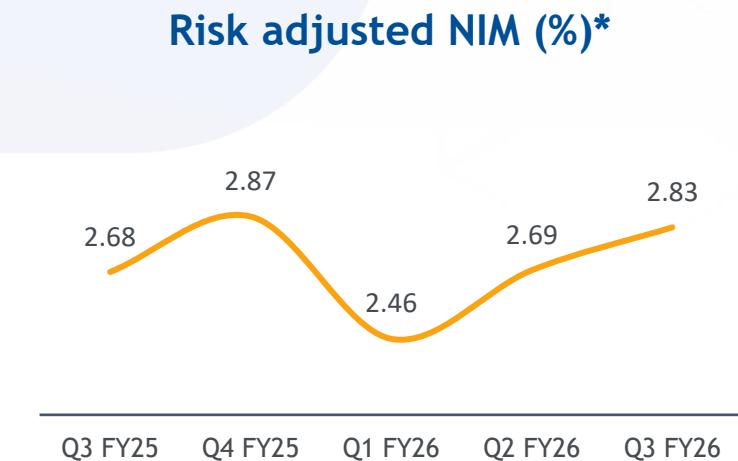
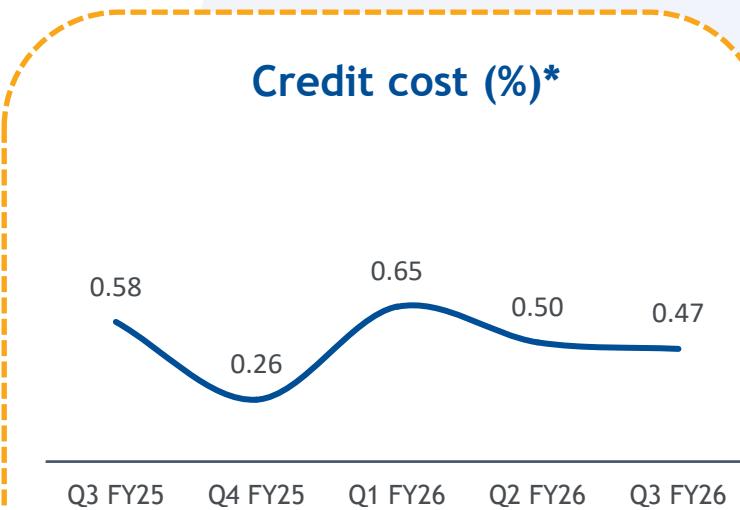
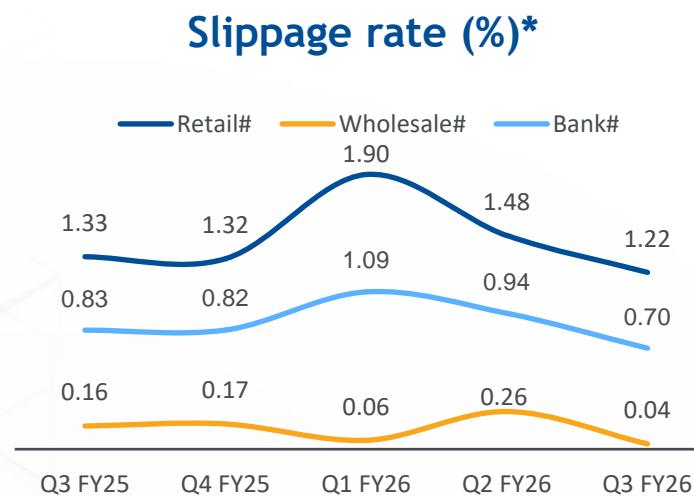
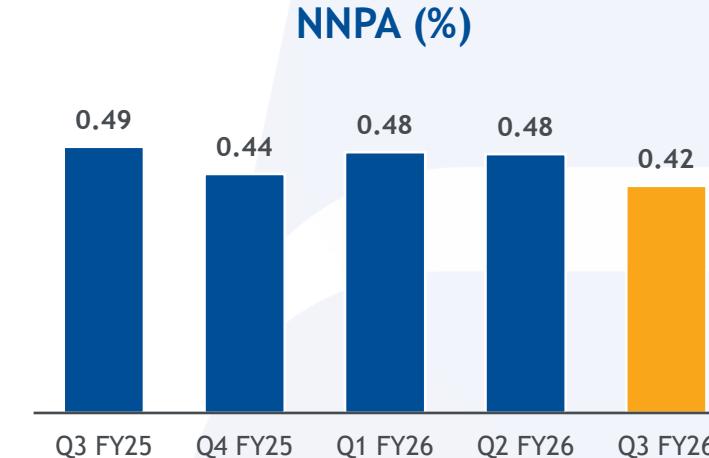
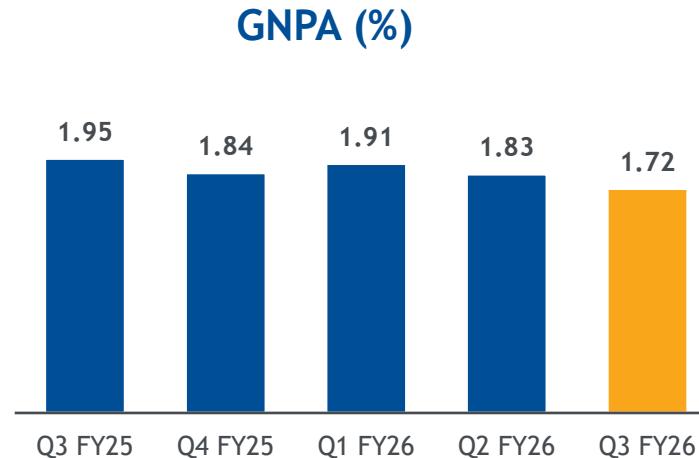


NII growth continues to outgrow
Balance Sheet growth

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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%



*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..

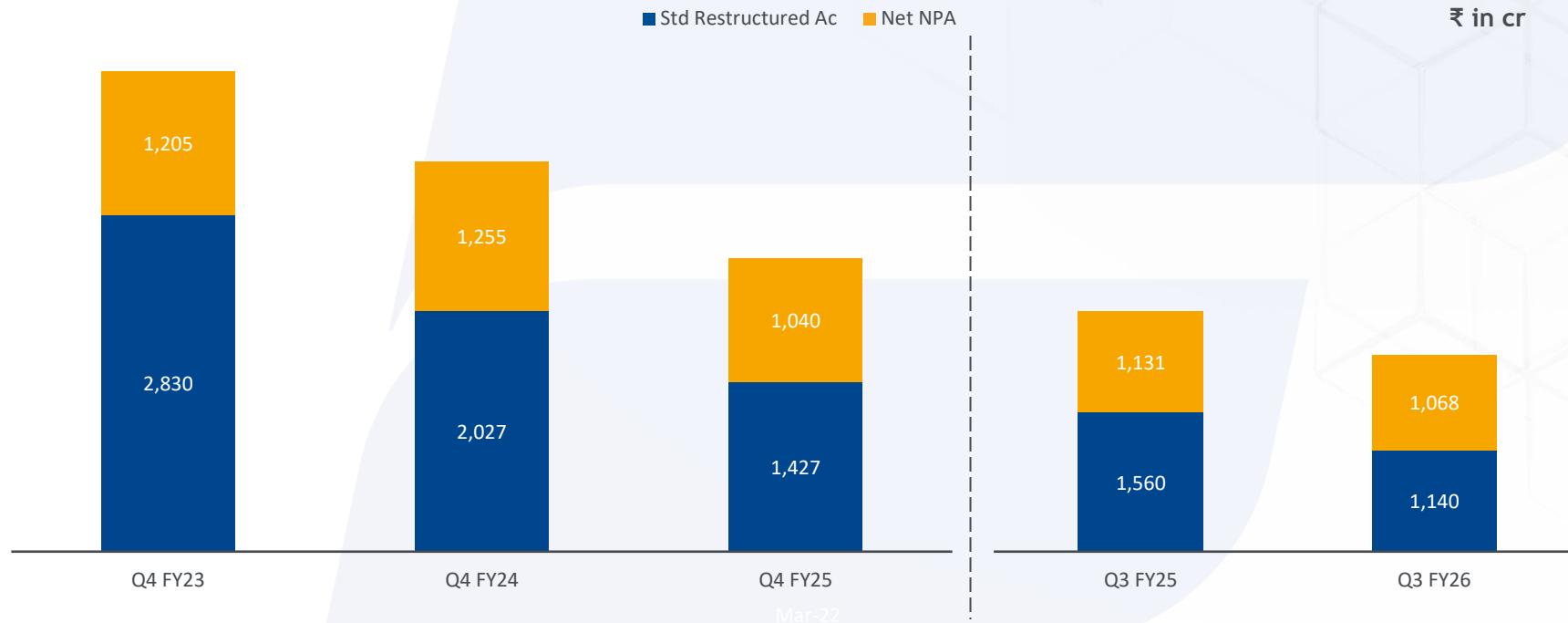
Asset quality trends

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

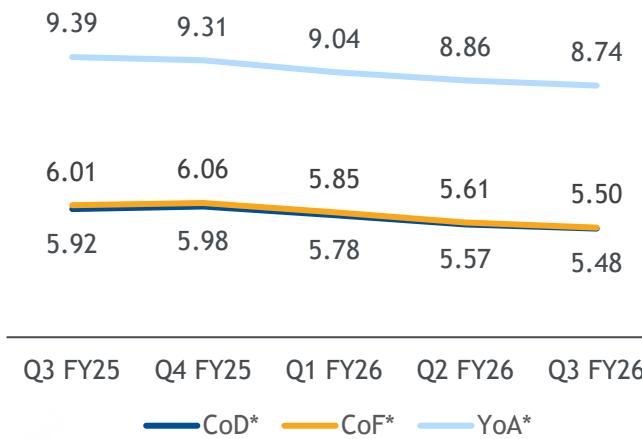
Provisions in Q3

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

Key ratios

Improving Profitability and Efficiency Trends

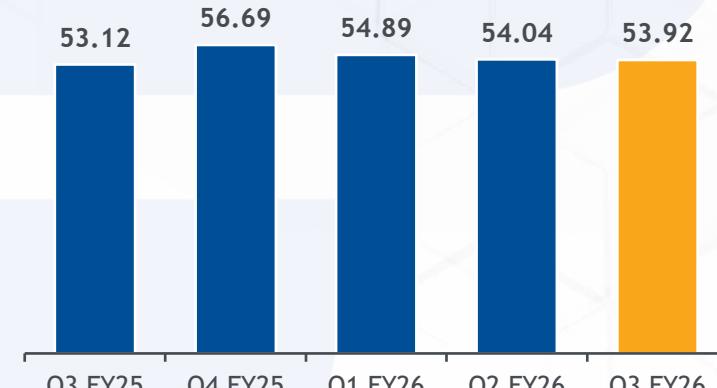
Cost of Deposits, Cost of Funds, Yield on Advances (%)



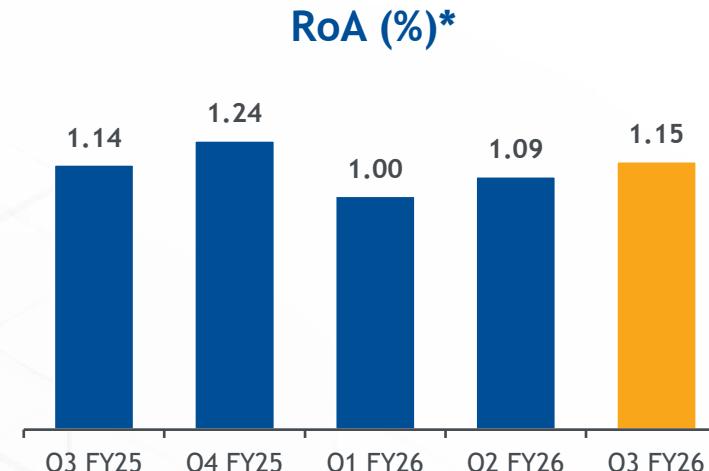
Net interest margin (%)*



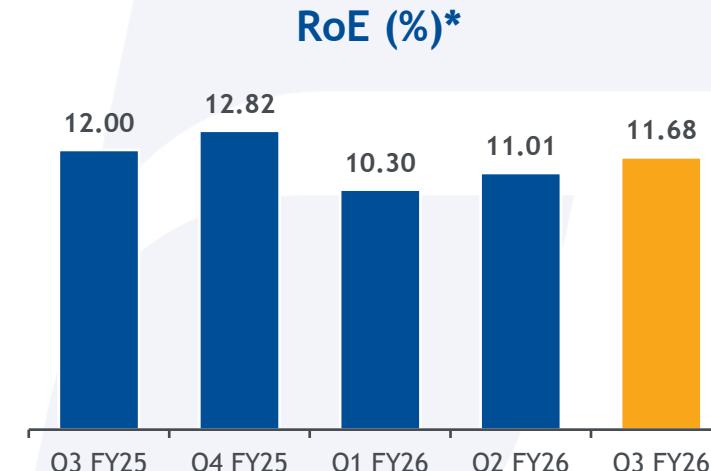
Cost to income ratio (%)



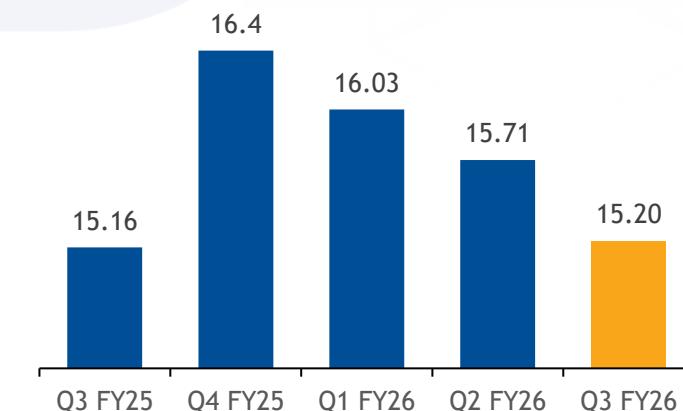
RoA (%)*



RoE (%)*



CRAR (%)

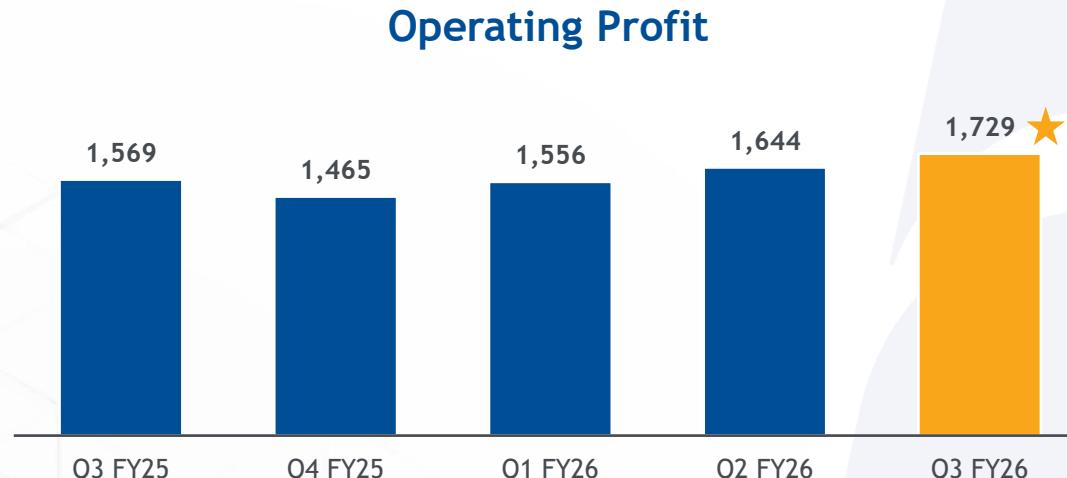
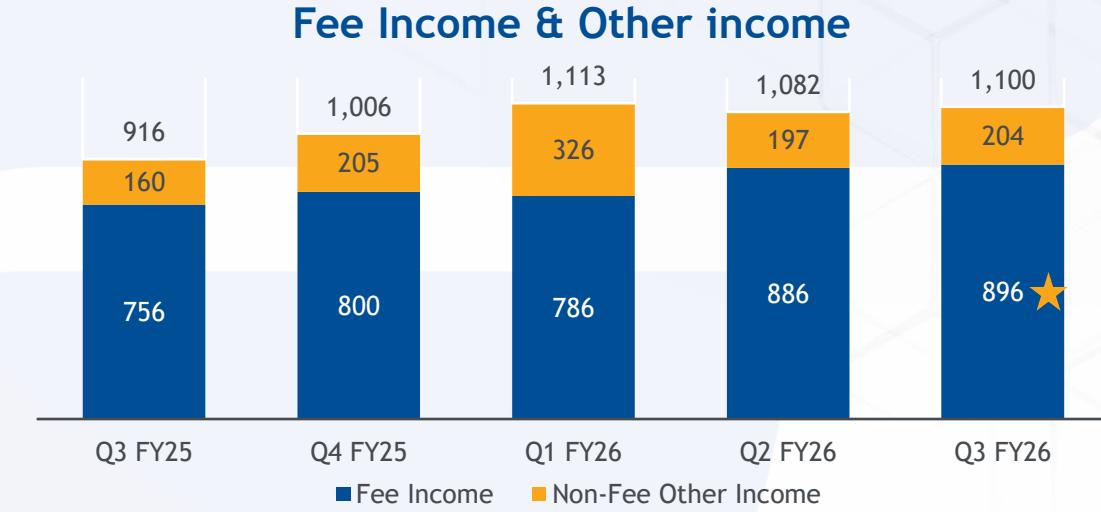
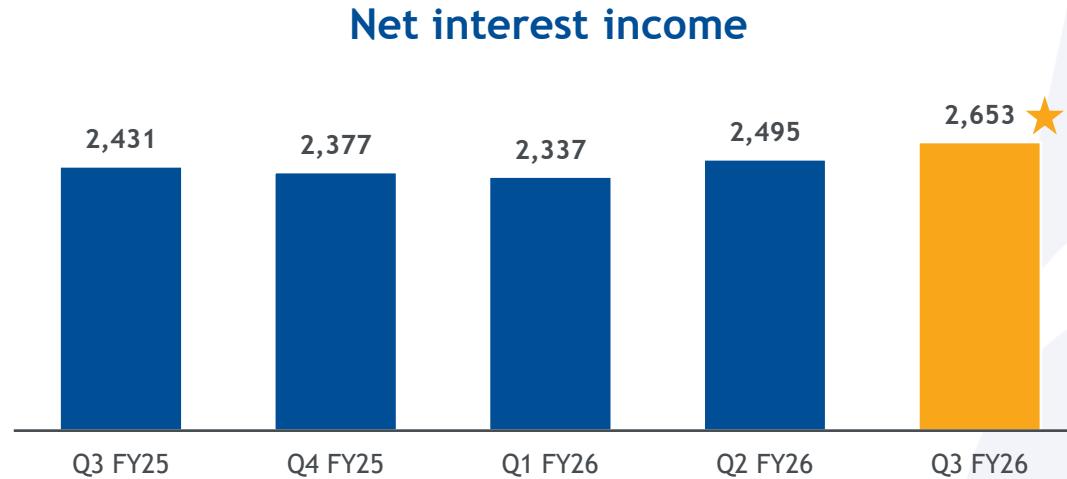


*Annualized

Key P&L parameters

Core Earnings at All Time Highs

₹ in cr



★ Highest ever

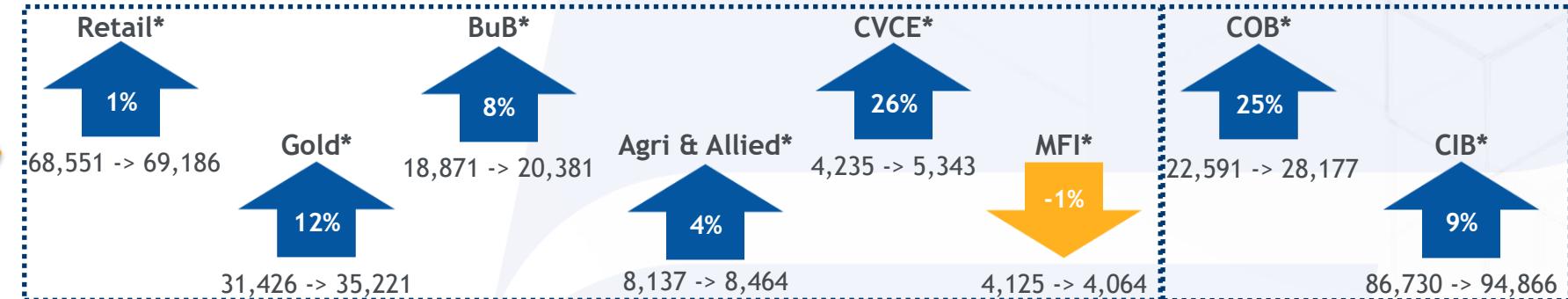
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Comparison: Y-o-Y

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

₹ in cr

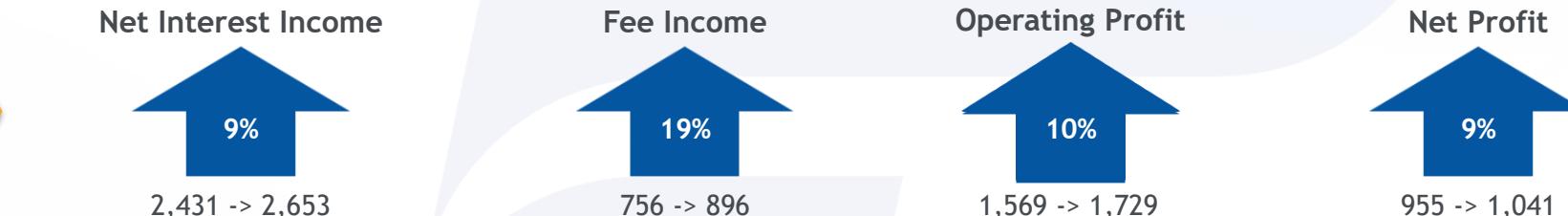
Advances



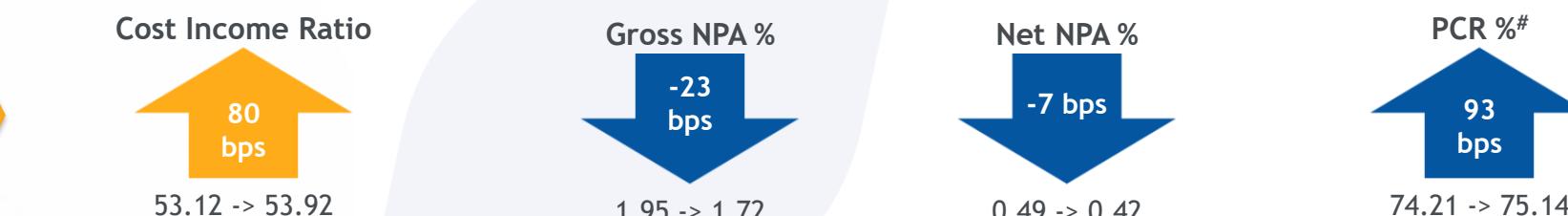
Deposits



Performance



Ratios



[#]Excluding TWO

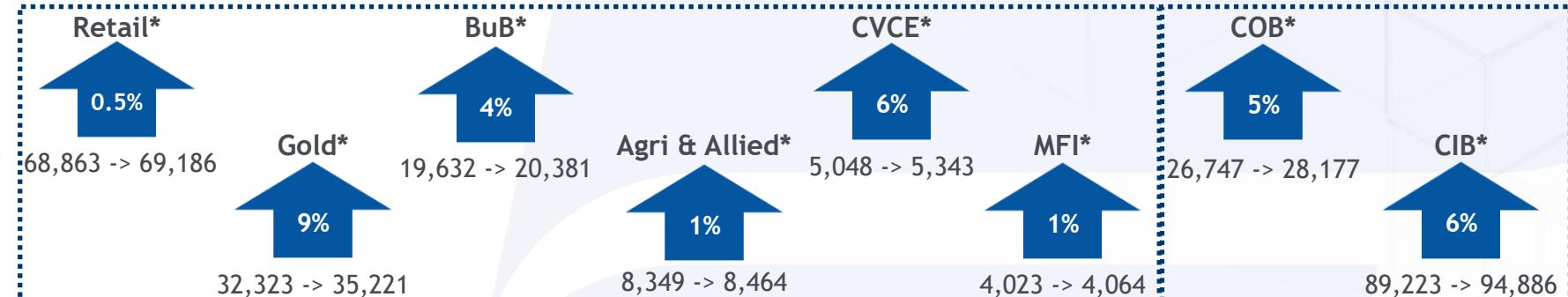
^{*}Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Comparison: Q-o-Q

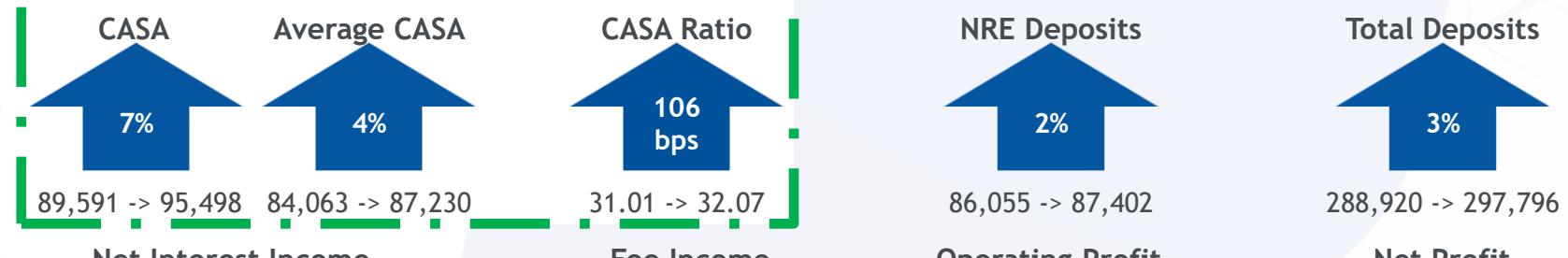
Operational Strength Sustained; Higher CASA, NII and Fee Income Drive Performance

₹ in cr

Advances



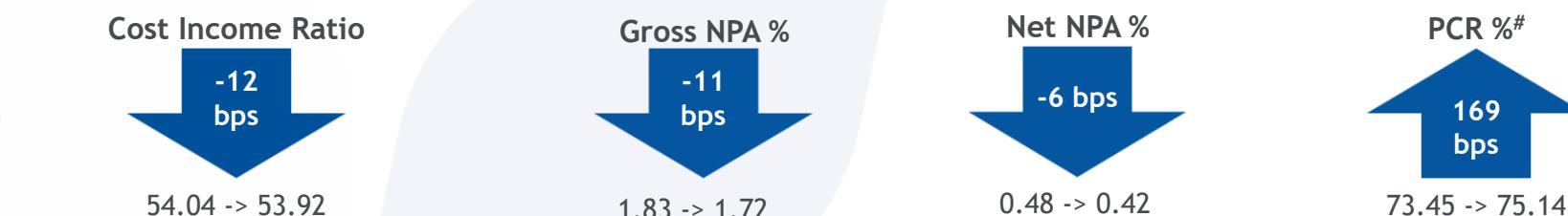
Deposits



Performance



Ratios



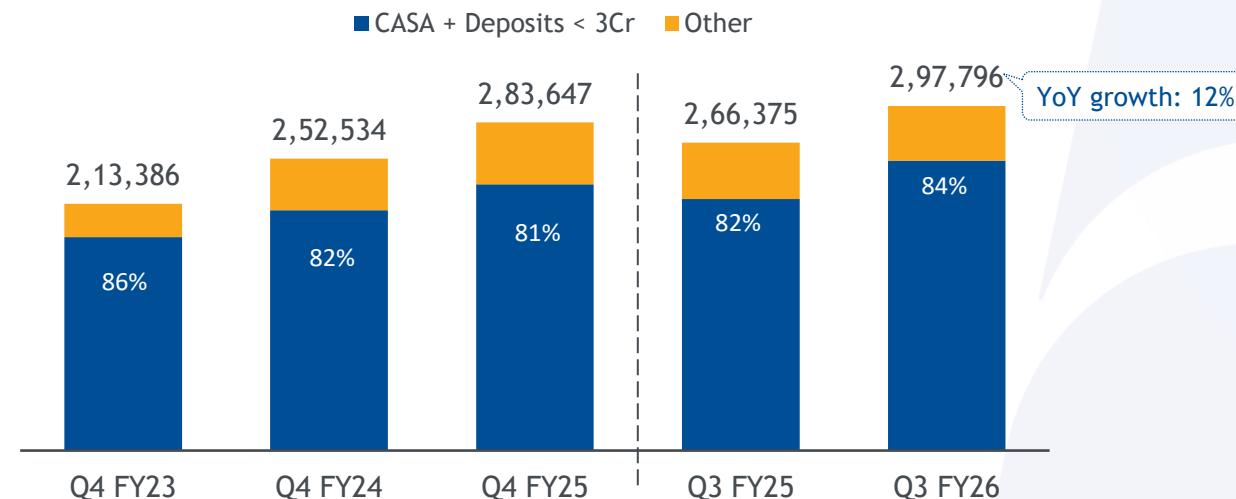
[#]Excluding TWO

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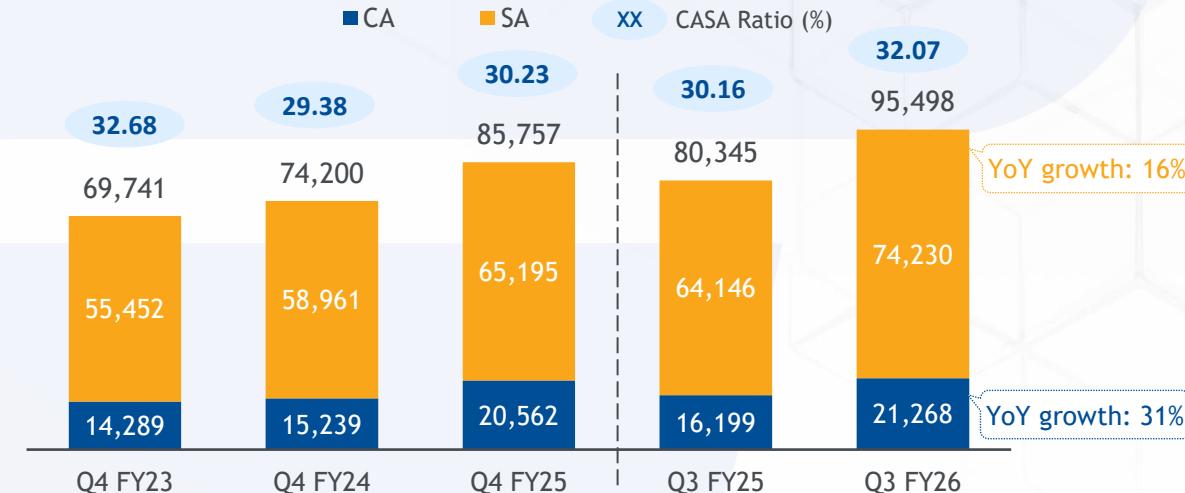
Liability trends

Sustained Deposit Momentum; Healthy CASA Growth

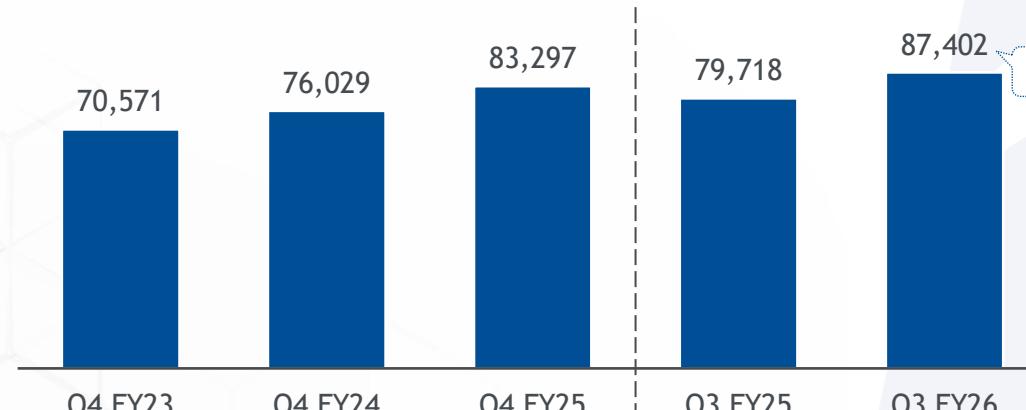
Deposits : Period End (₹ in cr)



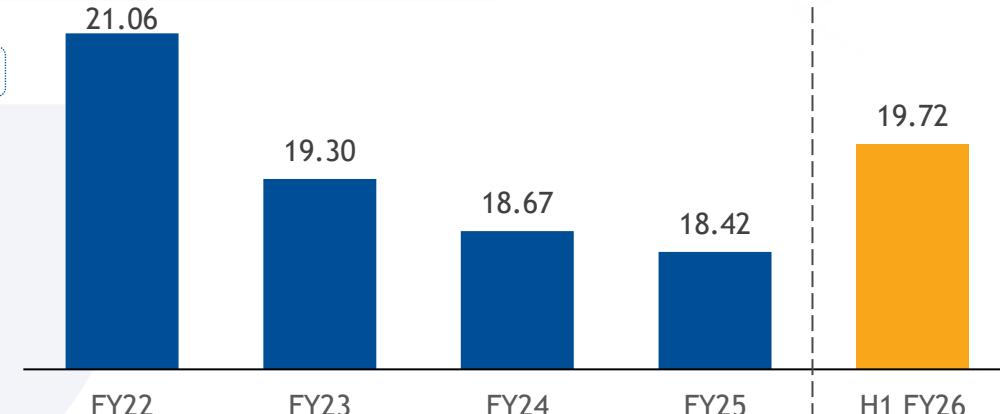
CA, SA & CASA End Period (₹ in cr) and CASA ratio (%)



NRE deposits (₹ in cr)



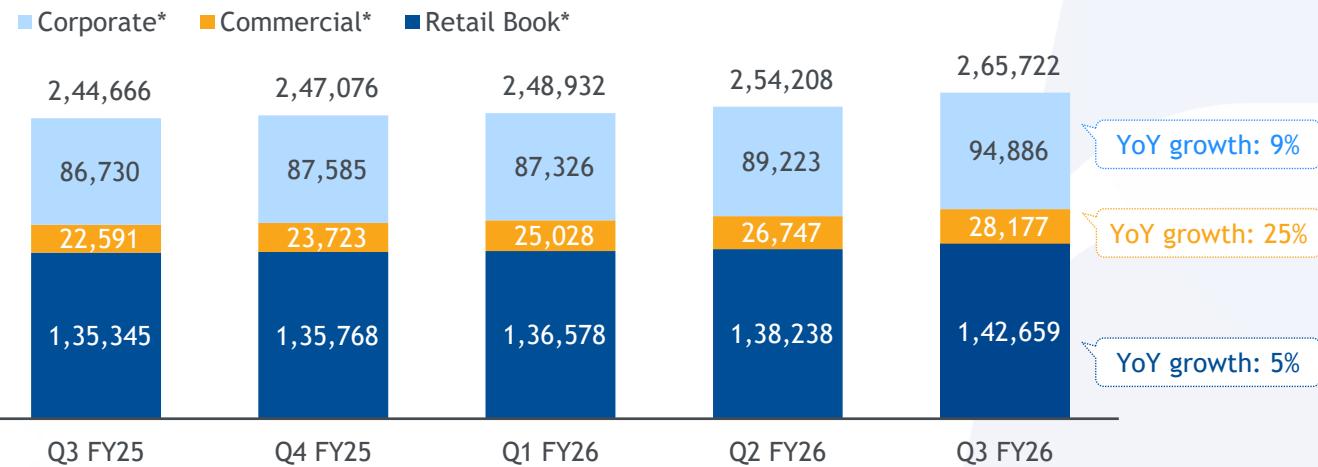
Remittance Market share (%)¹



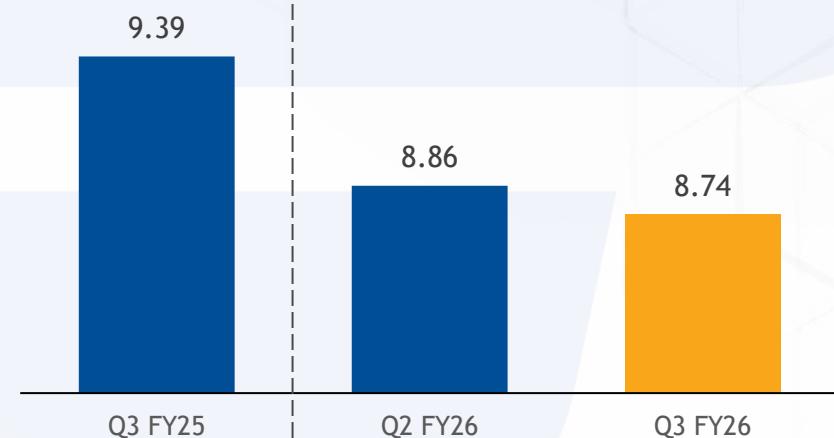
Credit portfolio distribution

Momentum continues in chosen medium yield segments

Customer Assets (₹ in cr)

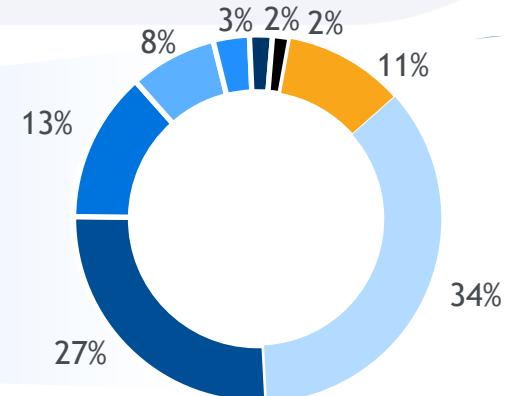
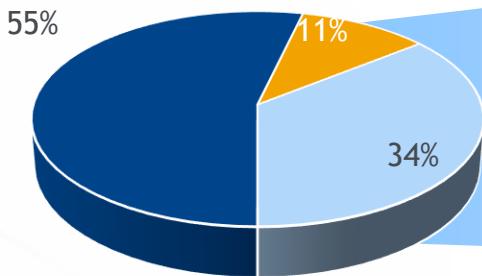


Yield on advances (%)



Customer Assets mix (Dec-25)

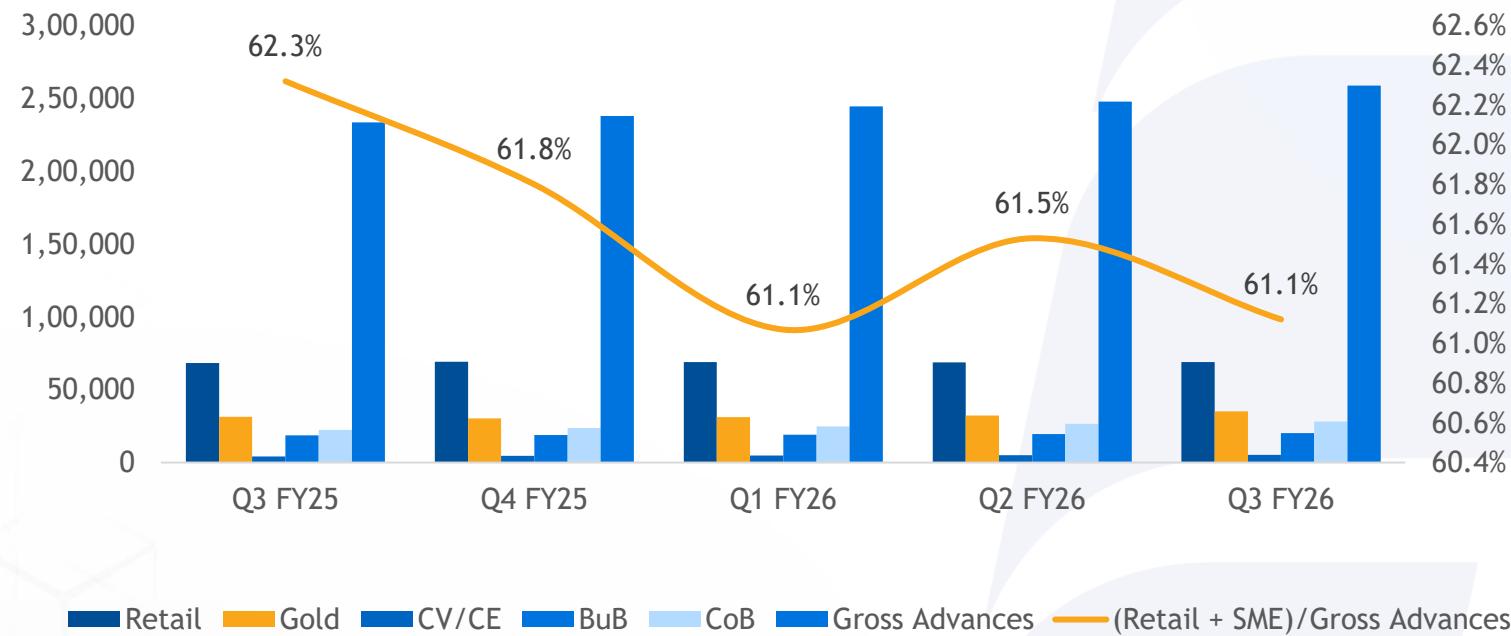
Retail Book* Commercial* Corporate*



Retail* Gold* BuB* Agri & Allied* CV/CE* MFI* Commercial* Corporate*

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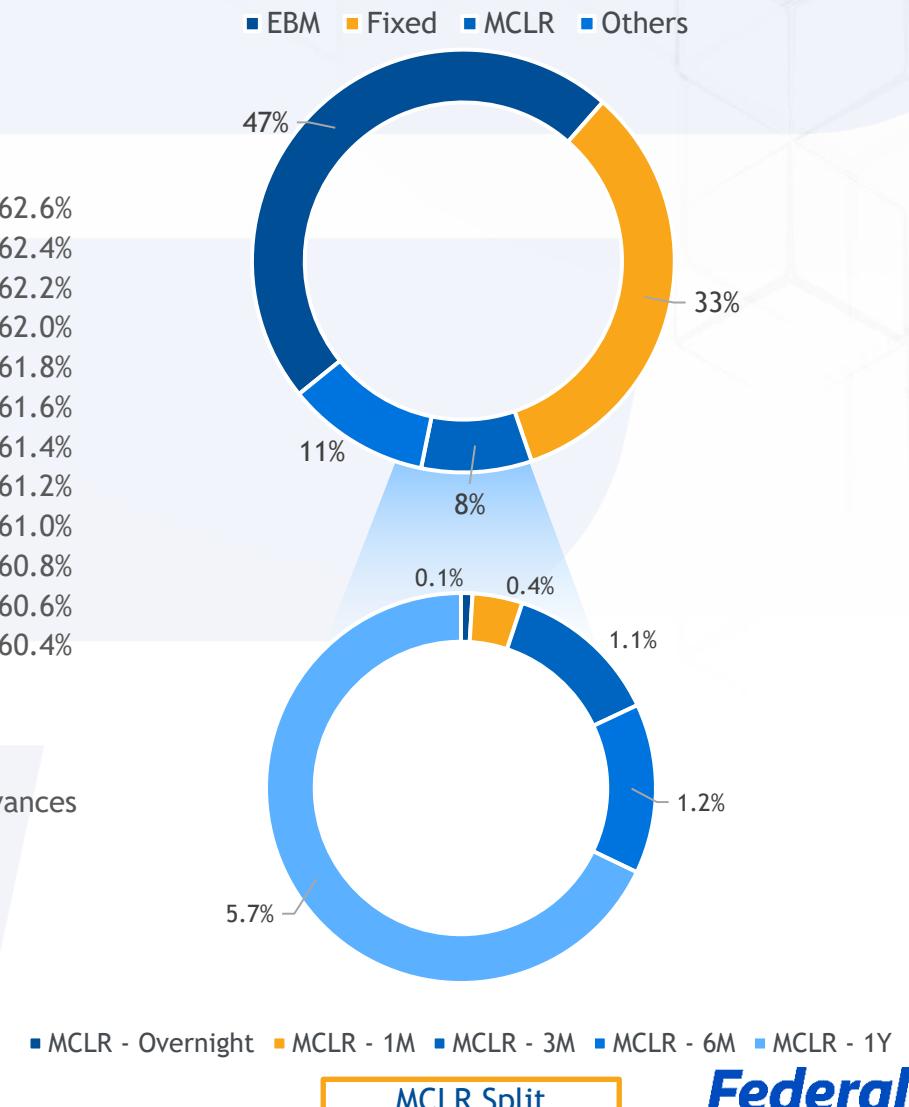
(Retail, Gold & SME)* as % of loan book (₹ in cr)



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

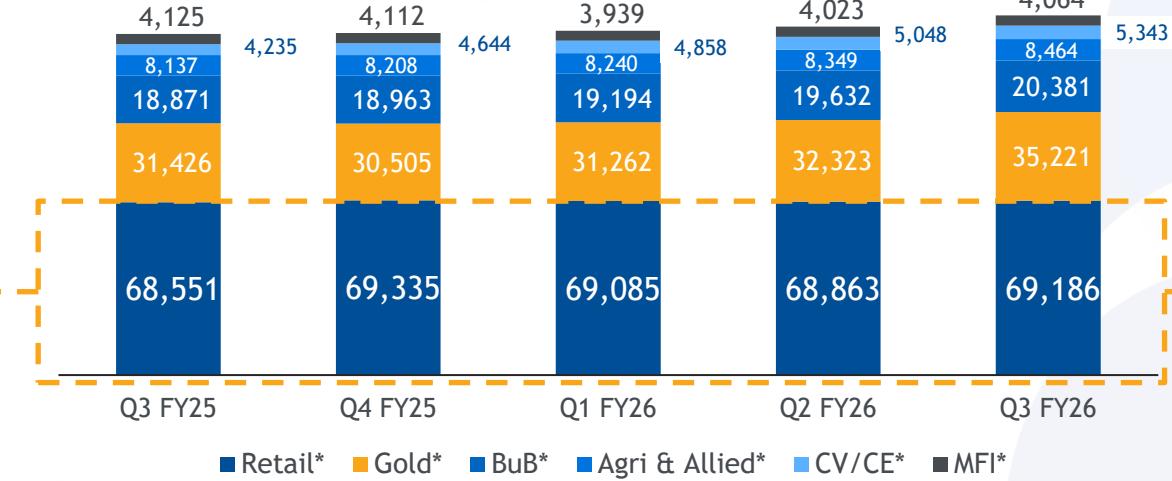
[#]Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Loan book by interest rate type(%)

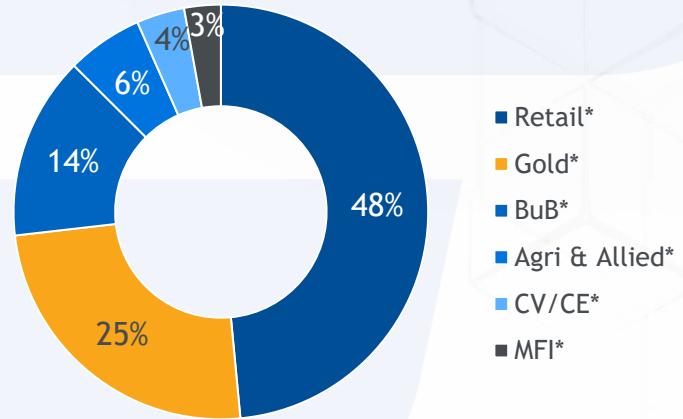


Disciplined growth sustained despite intense competition in segment

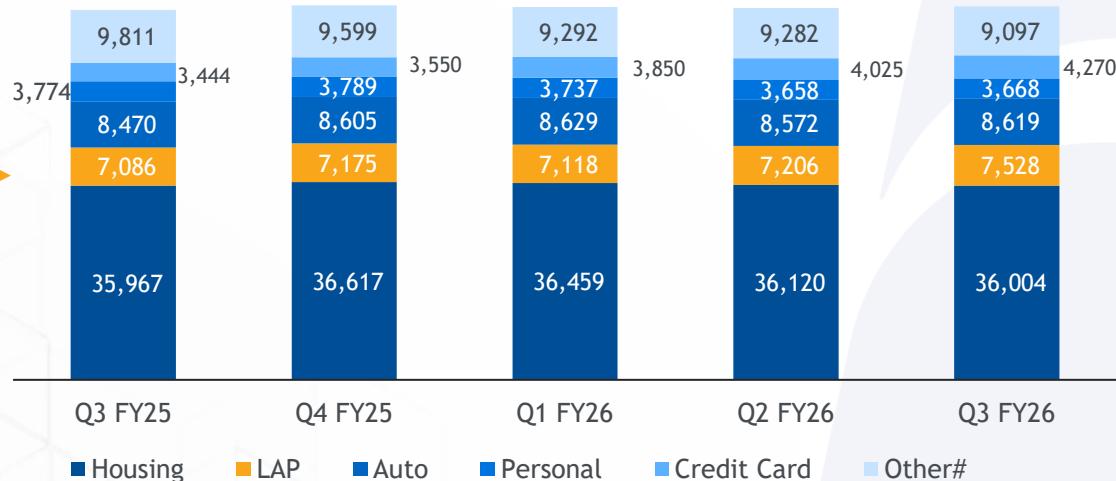
Retail book (₹ in cr)



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

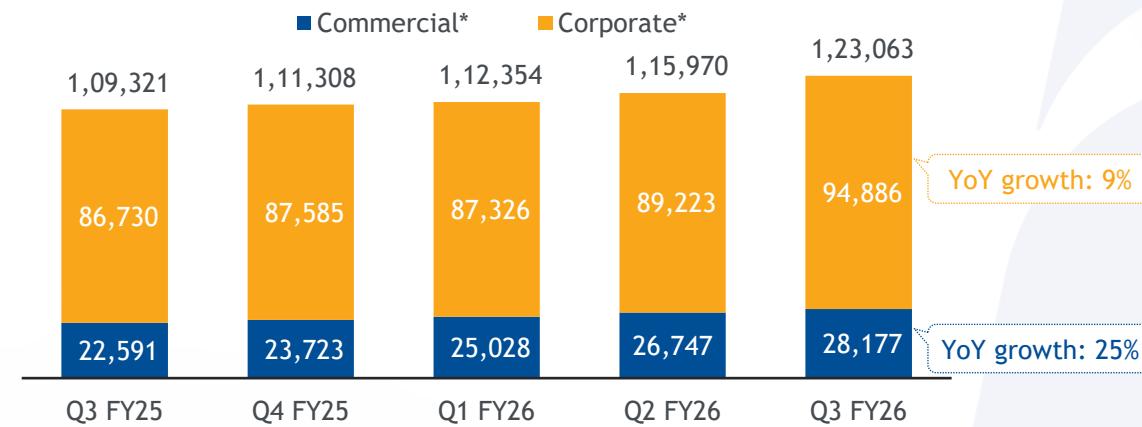
[#]Other includes Staff loans, Retail Assignments, Education loans, AAD/AAS etc

[#]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

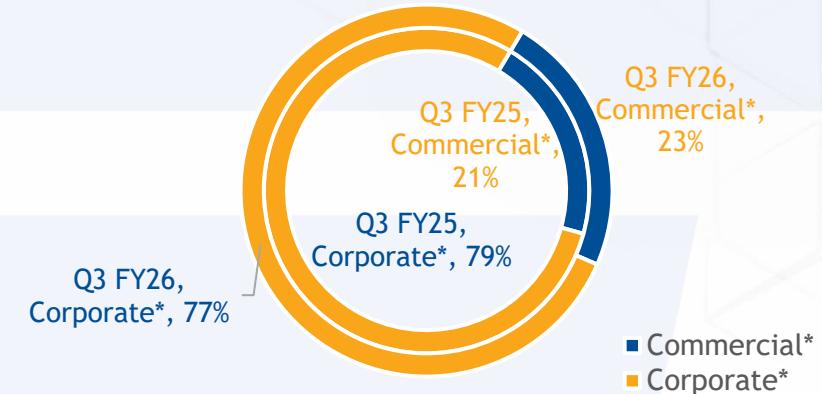
Focused Expansion with Improved Mix

Non Retail Book (₹ in cr)

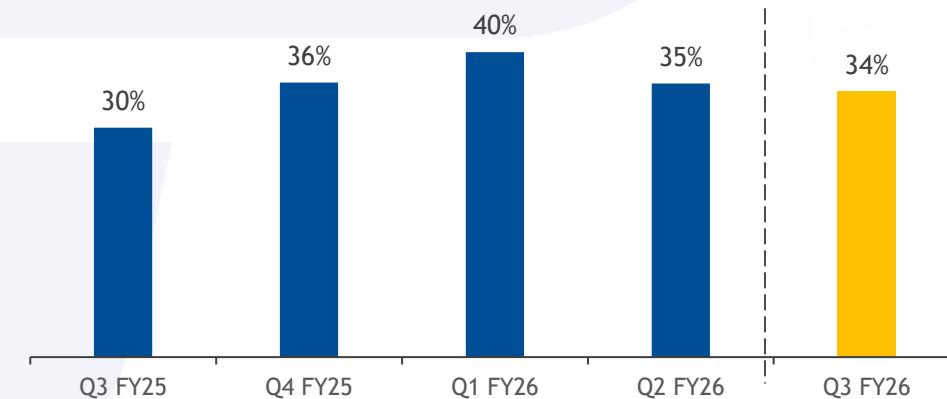


- Supply Chain Finance book up by 11.4% QoQ
- CIB (excl.credit substitutes) book grew by 6.31% QoQ
- CoB book grew by 5.4% QoQ

Portfolio mix incl Cr Substitutes (Dec-25)



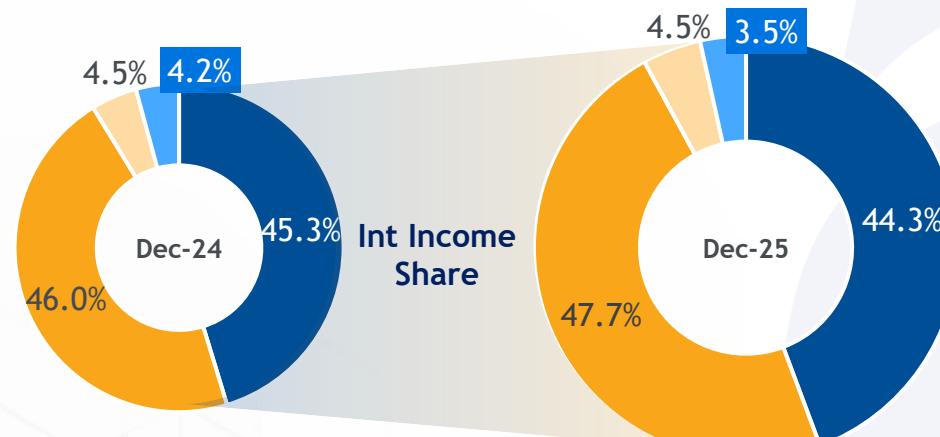
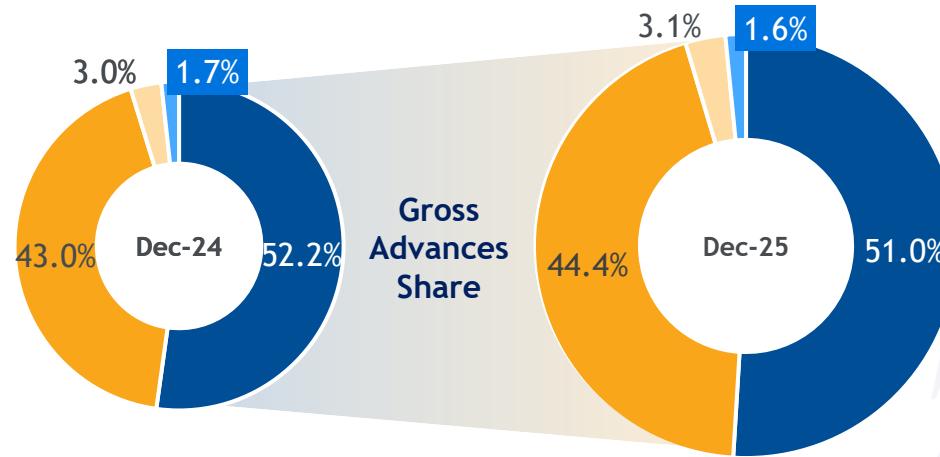
Wholesale Banking Self-Funding level



*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..

Asset Book - Trend Analysis

Asset Book Transformation - Focused Rebalancing in Play



YoY growth for gross advances as of Dec-25

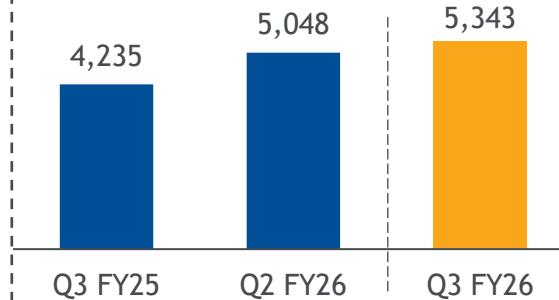
*Credit segments are based on internal classifications and are realigned at the beginning of every FY.
Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Select high/medium margin lending products

Portfolio (₹ in cr)

CV / CE

✓ Tie-up with all major OEMs



Disbursements:

776 ₹cr
(Q3 FY26)

PSL:

82%



Avg. ticket size:

₹ 28L

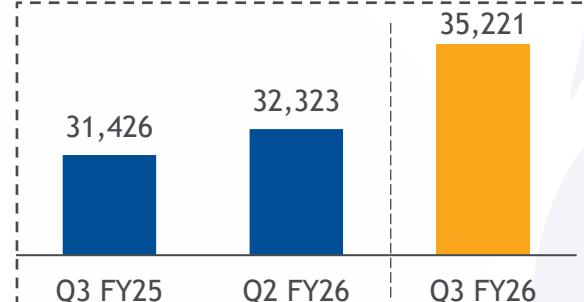
Gold loans

Tonnage:

54.90

Yield
10.21%

LTV:
54.11%



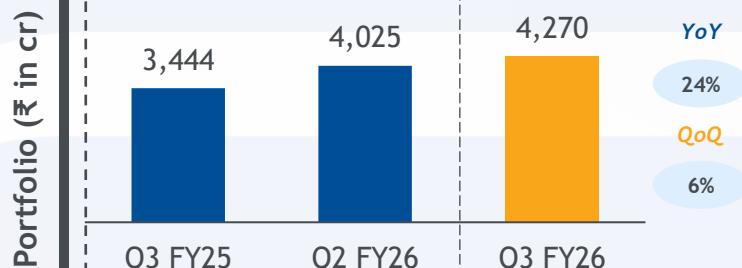
Portfolio (₹ in cr)



Credit Cards

Cards Issued: Qtr:

2.45 Lakhs



Portfolio (₹ in cr)



Micro Advances

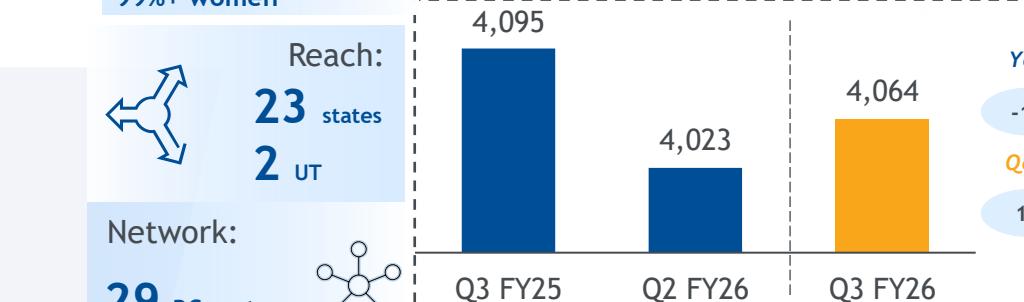
No of customers:

12L+
99%+ women

Reach:
23 states
2 UT

Network:
29 BC partners
~1000 BC outlets

Portfolio (₹ in cr)

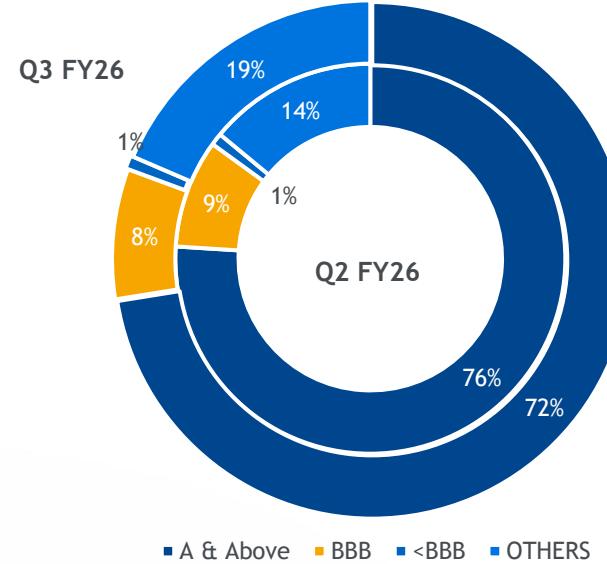


Rating distribution

Strong rating mix underpins asset quality stability

Rating distribution (CIB)

External rating of CIB advances

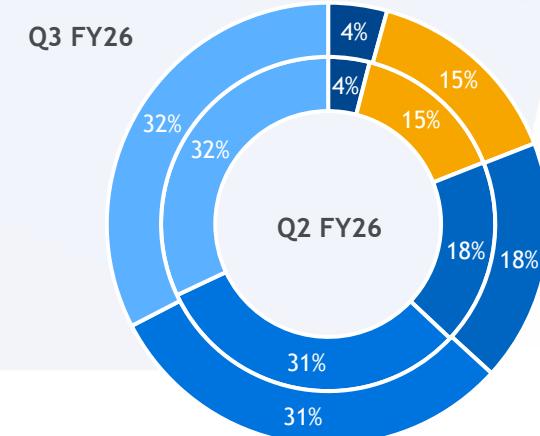


Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

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



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% ▲

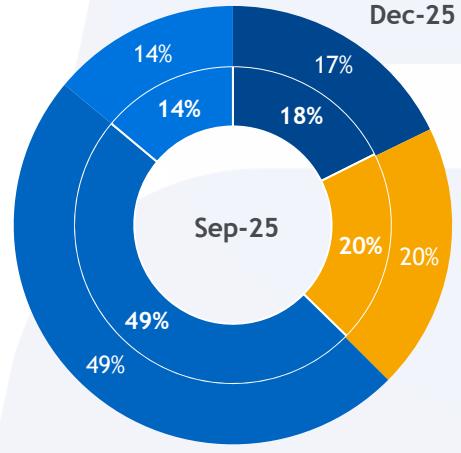
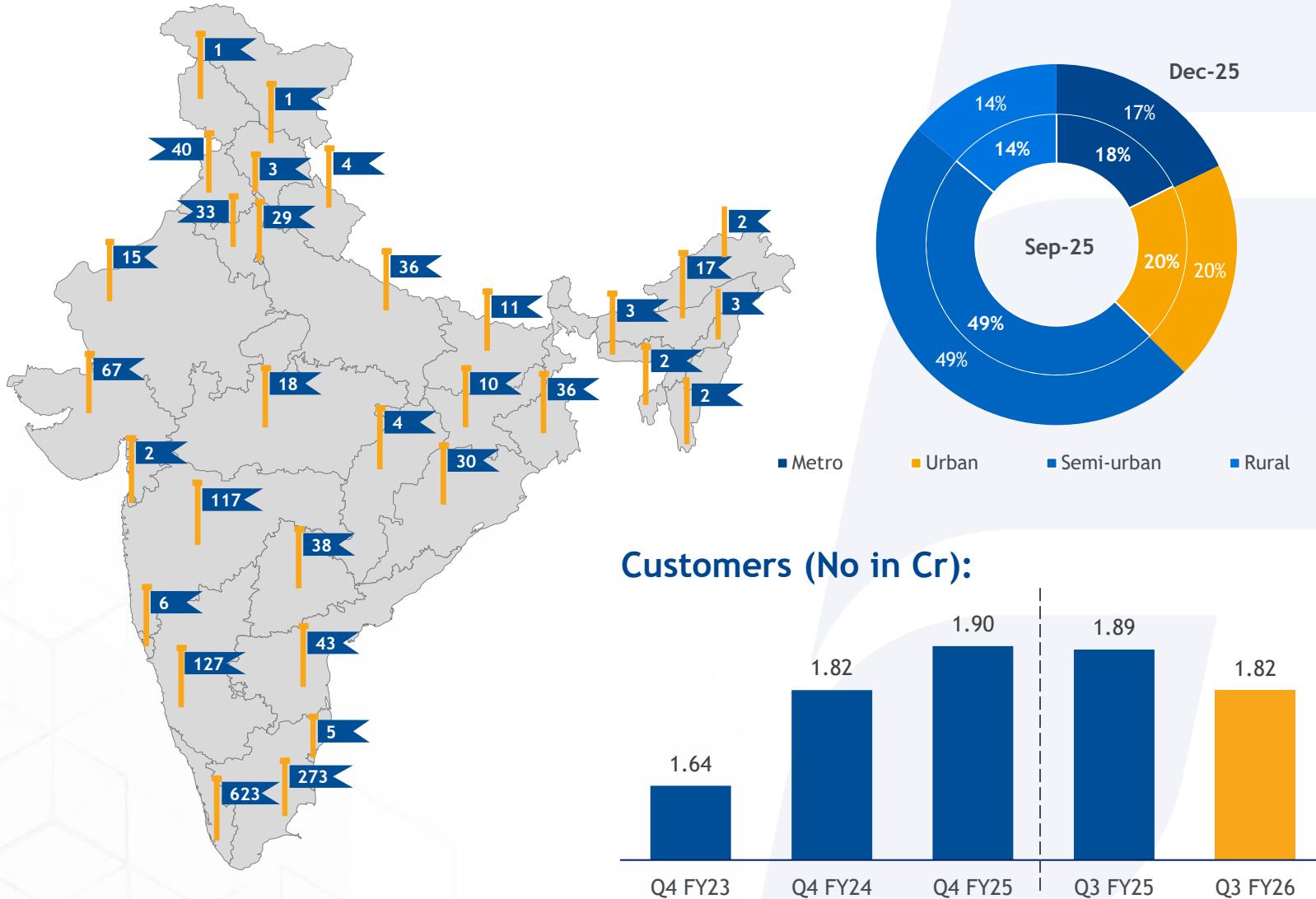
Highest ever fee income

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



Continuous investment in expanding Pan India footprint

Dec-24 Dec-25

Banking Outlets* 1,550 1,601

ATMs/ Recyclers* 2,054 2,094

LITE BRANCH HEAVY DISTRIBUTION

Driven by alternate channels

RMs 1,218 1,507



Direct Sales Agents



Business Correspondents

*Including Cash Recyclers

#Including Extension counters

Federal Bank

Innovation through partnerships

Deposit
Partners



Jupiter



paisabazaar.com



MARKETS
Paytm

Instant Digital
Loans

Credit
Cards



Jupiter scapia

BillDesk

Pine Labs

BharatPe



BSNL
Connecting India

EMIs and
Merchant
Payments

Gold Loan and
Priority
Lending

DGV
DIGIVRIDDHI
Rupeek

OROPAY

**NEW
STREET TECH**
Your fast track to the future

90+

Cross Border
Remittance
Partners

Support
Systems

:karza
TECHNOLOGIES

Legality

M2P

DECIMAL

PixDynamics

lentra

Support
Systems

Collaborative Partnerships Powering Innovation and Customer Value

Federal Bank

Digitization as a Multiplier



Digital Assistant - Feddy

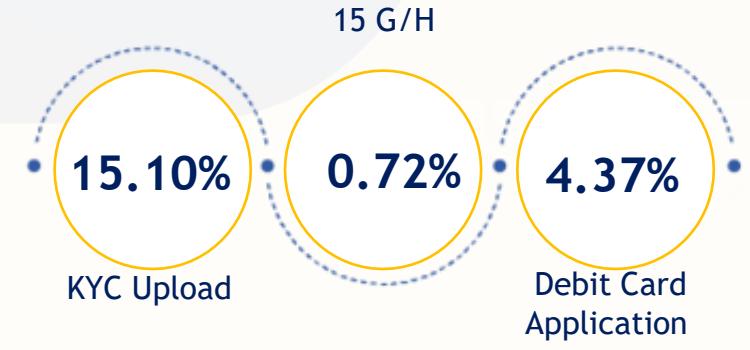


Feddy is Live on



Approx 10 Lakh Queries answered by Feddy in this QTR

Fed
e
Point



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

Federal Bank

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



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.



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



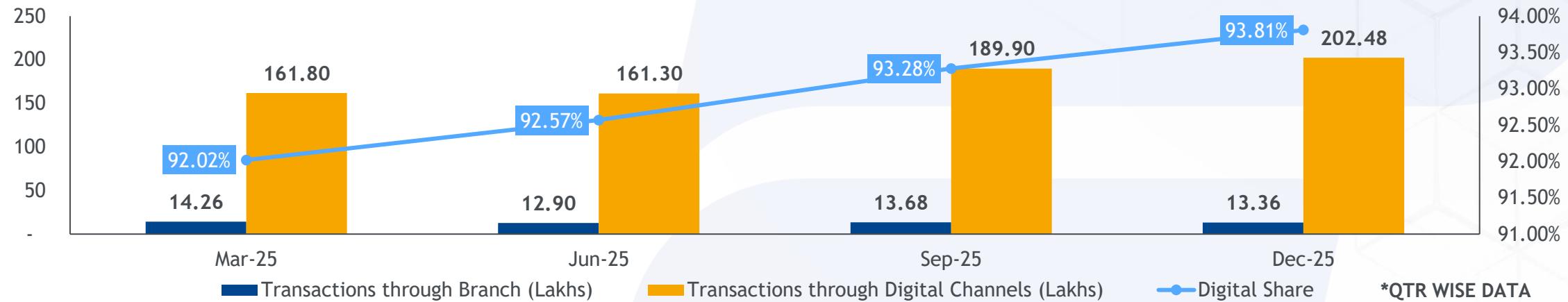
FedCorp – Monthly Transaction Value > ₹9,000 crore

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

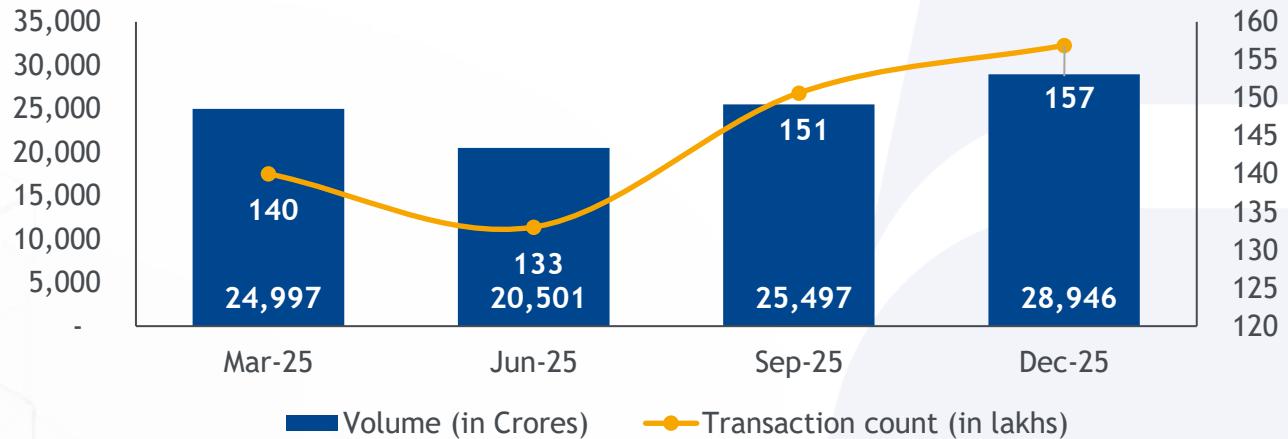


Digital migration

Branch vs. Digital Transactions (in Lakhs)



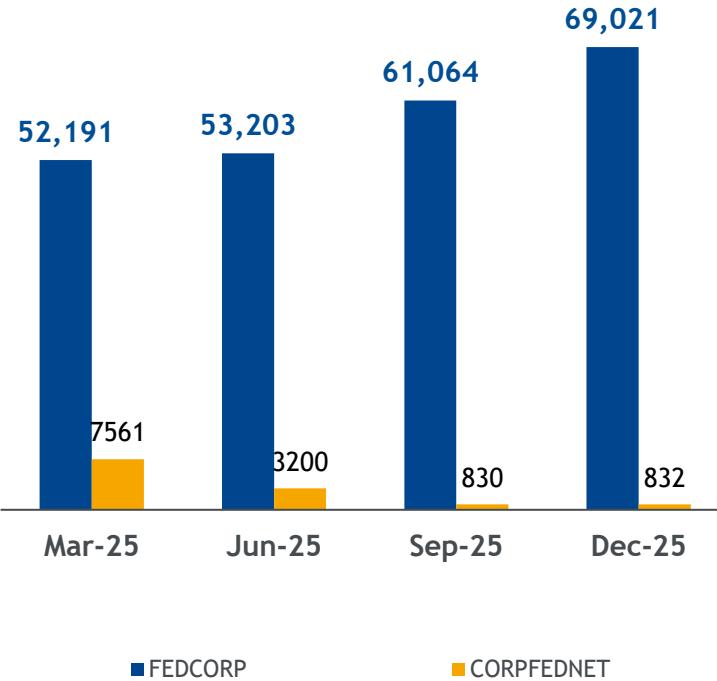
Mobile banking volume & Txn Count



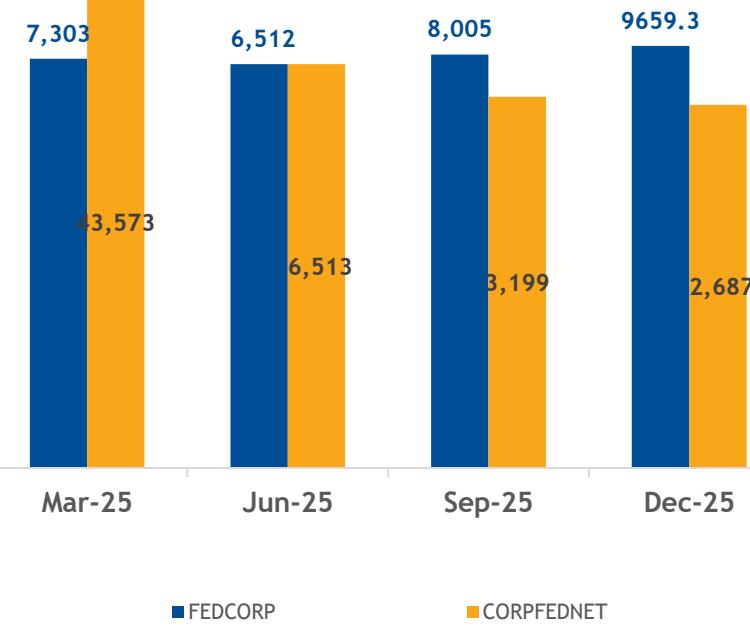
- Digital share has increased as compared to last quarter and stands above 93.8% for Dec-25.
- Mobile Banking transaction count has increased Q-o-Q to 157.00 lakhs.

Corporate Digital Products

Active Users

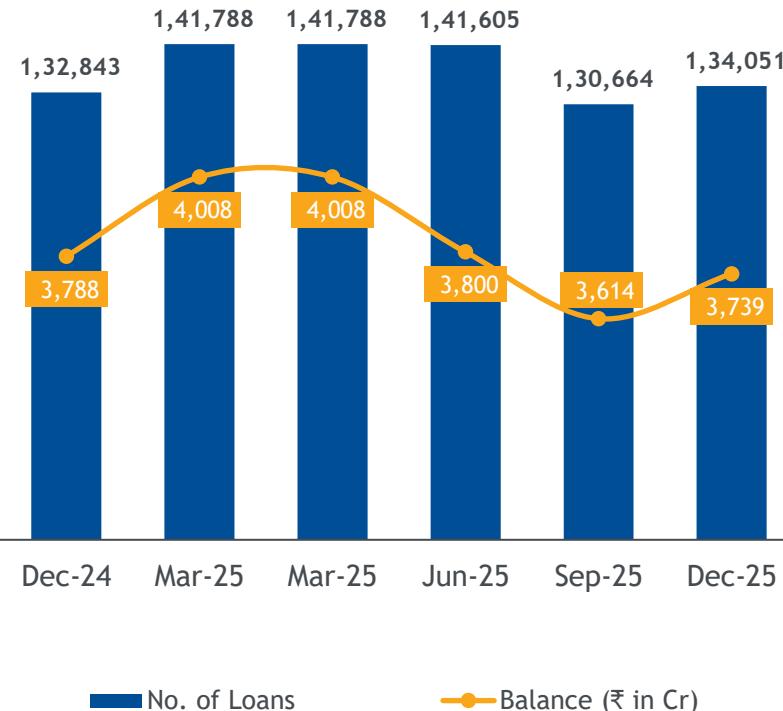


Corporate Txn Vol (₹ in Cr)

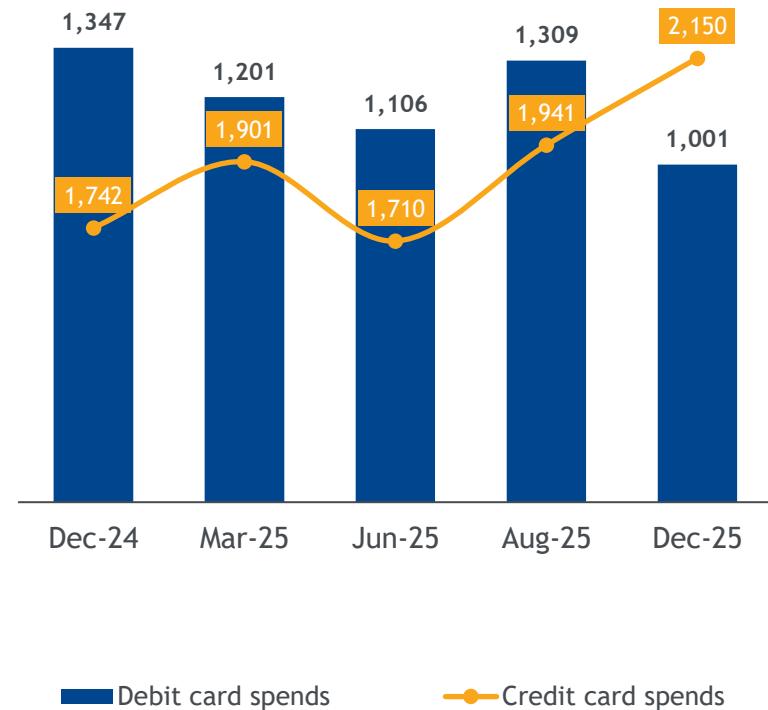


Digital lending and card spends

B Y O M Digital Personal Loans (ETB)¹



Card spends (₹ in Cr)²



Credit Cards - Market share

Cards O/s: 2.25% Spends: 1.54%

Rank 9 in credit card spends



Debit Cards - Market share

Cards O/s: 6% Spends: 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.

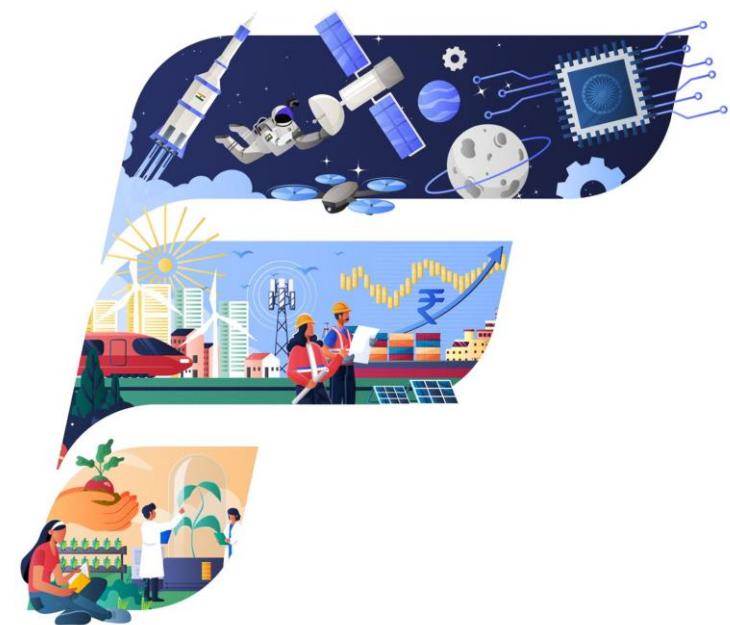
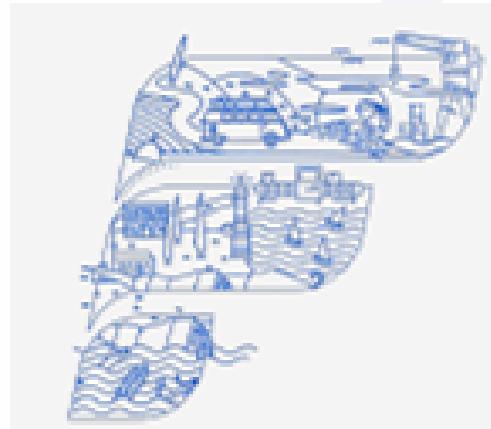
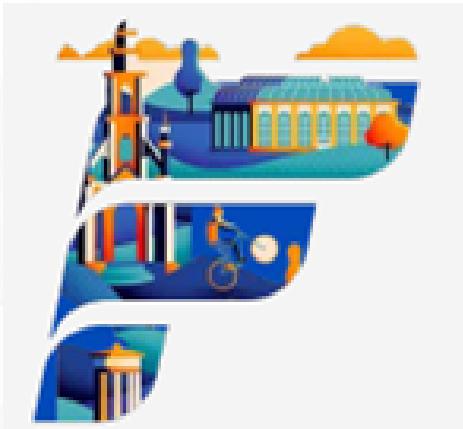
3 weeks ago

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

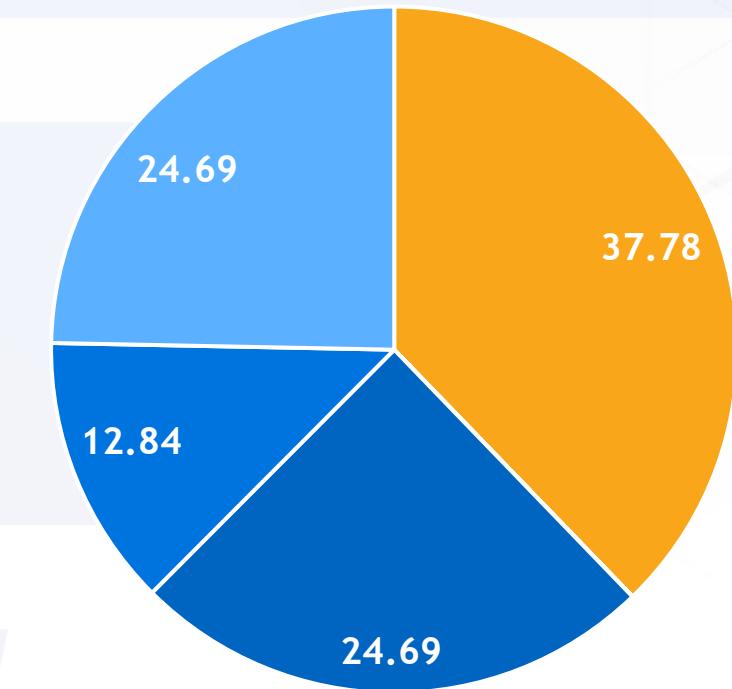
F
Federal Bank

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)



■ Mutual Funds ■ FII ■ Corporates ■ Others

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

	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26
Book Value (Per Share in ₹)	130.69	134.87	138.35	141.58	145.76
EPS (annualized)	15.45	17.02	14.07	15.42	16.79
CASA + Deposits < ₹3Cr (% of Total Deposits)	82%	81%	82%	83%	84%
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
Cost / Income %	53.12	56.69	54.89	54.04	53.92
Net NPA %	0.49	0.44	0.48	0.48	0.42

Granularity

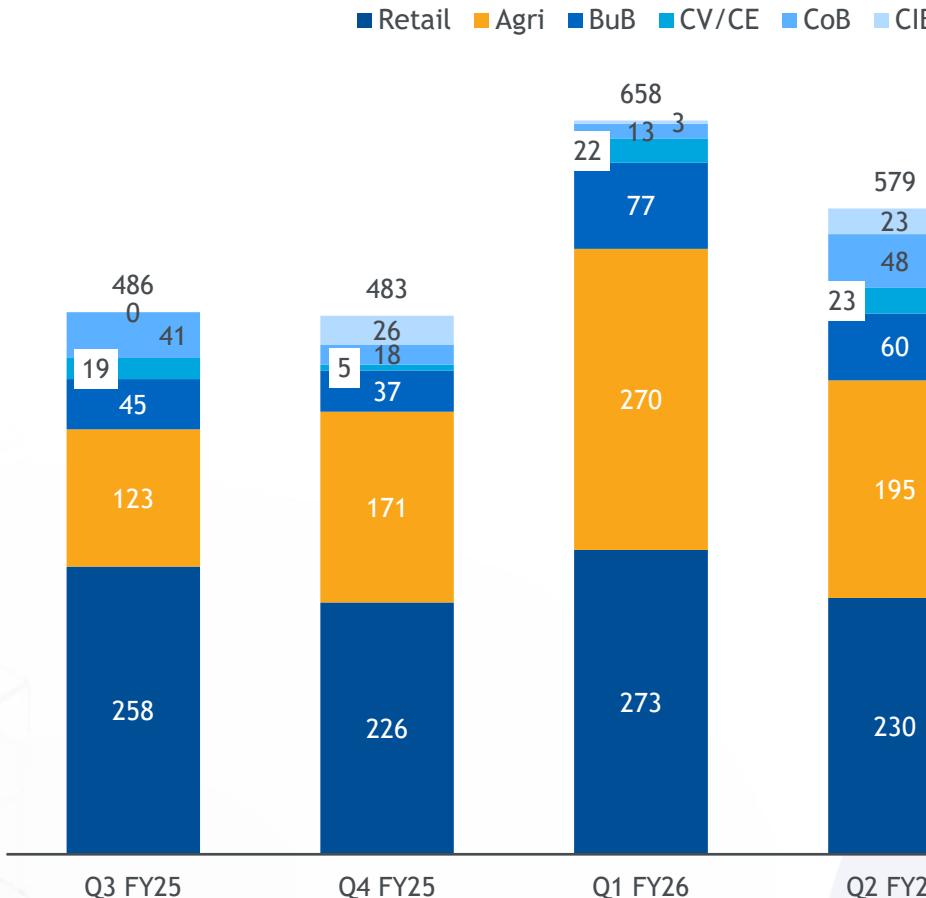
Profitability (Annualized)

Efficiency

Fresh slippages break up

₹ in cr

Fresh slippages



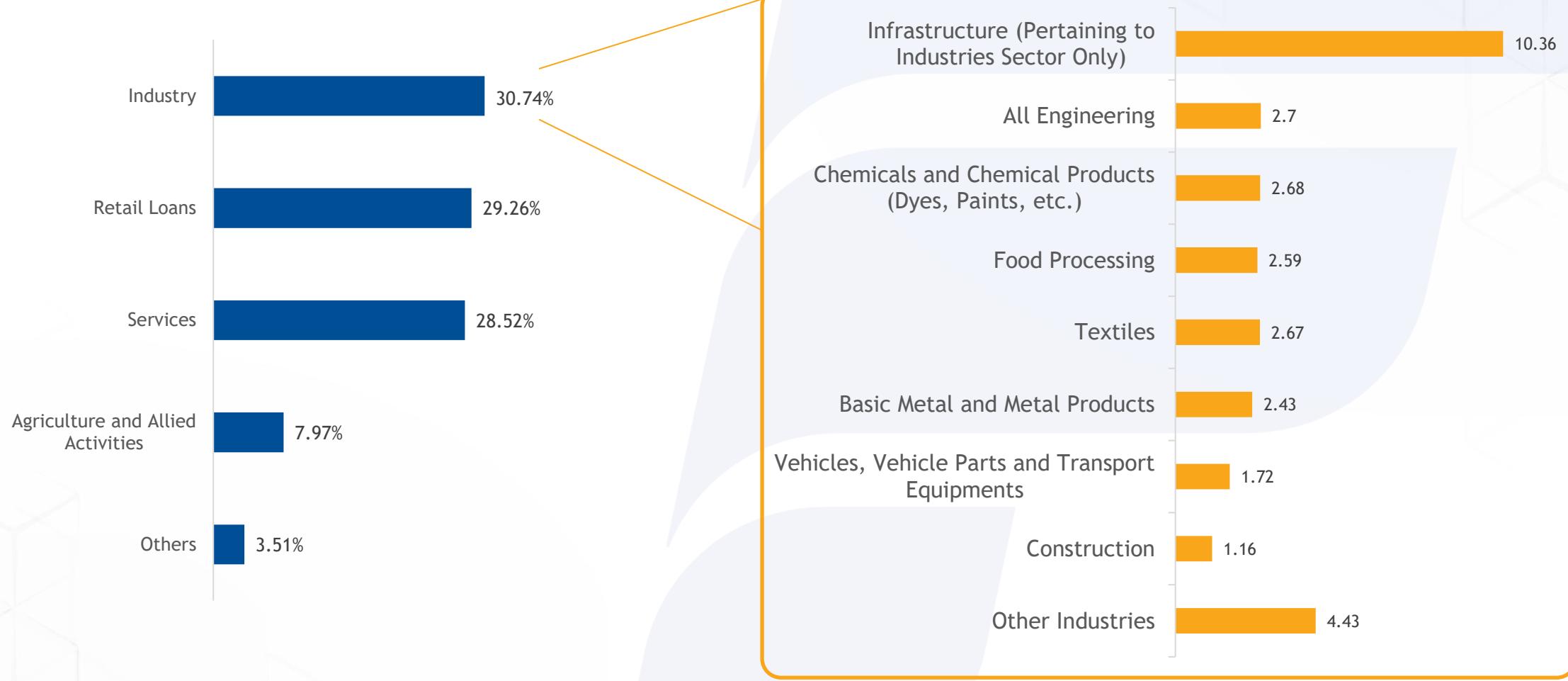
NPA Composition

	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

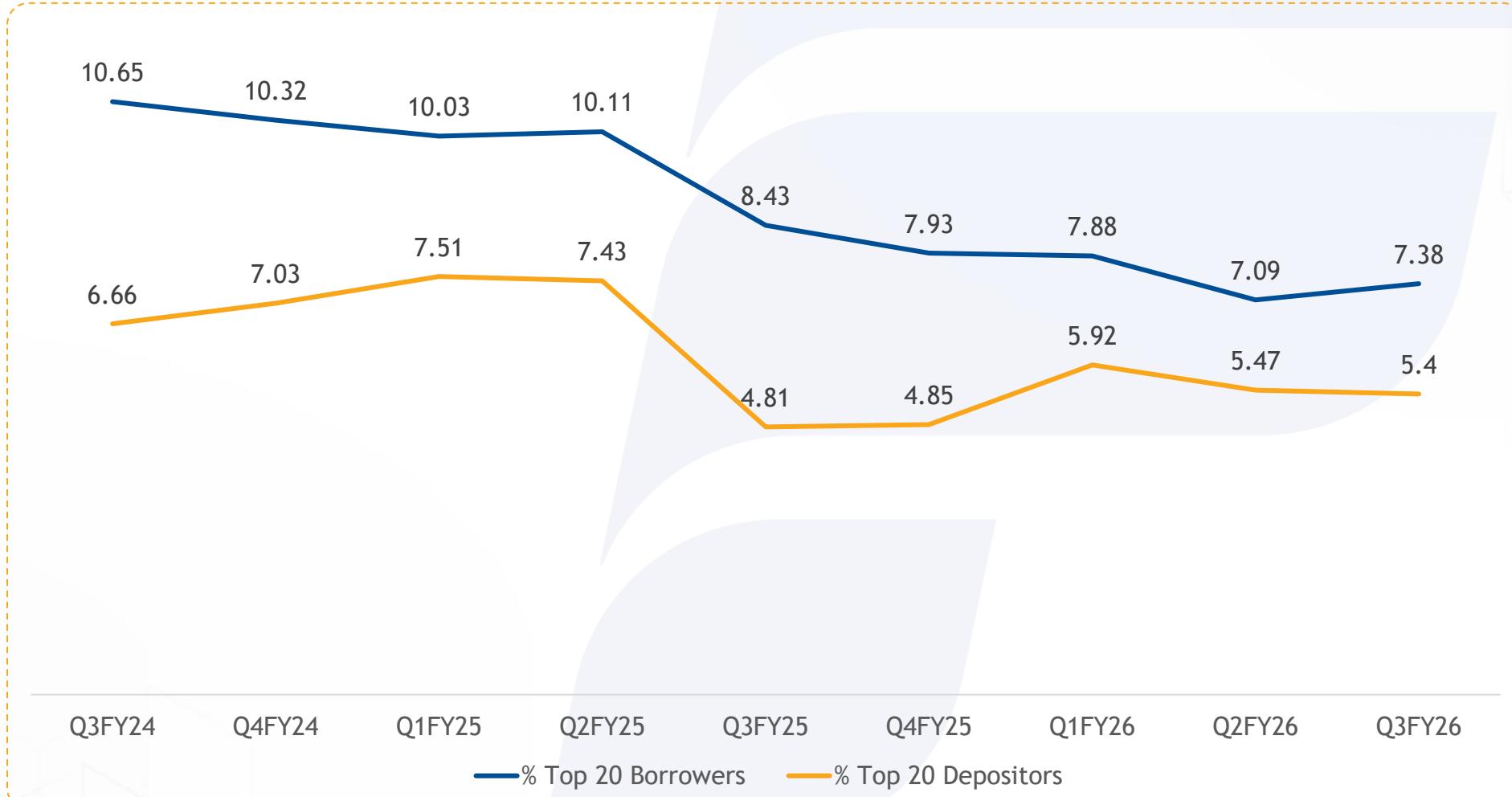
Type	Q2 FY26	Q3 FY26
	Standard	Standard
Balance	1,208	1,140
Of which Bonds	38	34

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

Federal Bank

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.



AUM

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

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.

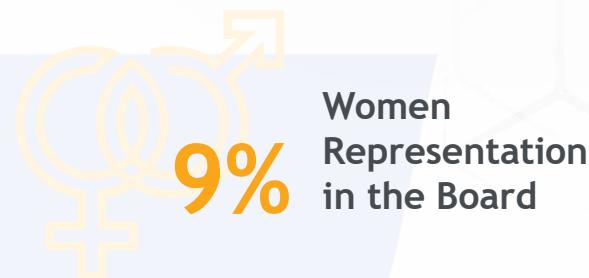
Corporate governance & ESG snapshot

Strong & Diverse Board



73% Independent Directors

Focus on Gender diversity



ESG

Cybersecurity Awareness



‘Twice is Wise’ - a Cybersecurity Awareness Campaign flagged off

Social Responsibility



Speak for India, debate competition conducted providing a transformative platform for student expression.

Governance Structure



Dedicated E&S committee chaired by MD & CEO to track the ESG strategies & actions

Certifications



- ✓ Information Security Management System
- ✓ Business Continuity Management System
- ✓ Payments Card Industry Data Security Standard

ESG performance snapshot

	 Grow green portfolio size	 In-house solar power generation capacity	 Water conservation capacity	 Finance women entrepreneurs – BC Channel	 Bank Premises to be green certified	 Gender diversity ratio (Women)
Public Commitments						
Target metric	₹ 13,000 Cr	750kWp	2 Lakh Litre	20.00 Lakh	At least 10%	Greater than or equal to 40%
Target date	December 2025	March 2028	March 2028	March 2030	March 2028	Continuing target
Current position	₹ 9,280 Cr	530 KWp	1,28,500 Litre	12.46 Lakh	2.6% of total occupied area	42%
	₹ 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

 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

Federal Bank

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