

Investor Information

Q1 FY 2024



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Further, certain numbers in these presentations and materials have been subject to routine rounding off and accordingly figures shown as total in tables and diagrams may not be an arithmetic aggregation of the figures that precede them.

Our principal business activities are divided into the following business units: retail banking, wholesale banking, treasury operations and other banking operations. The presentation of our business units as set forth in this presentation corresponds to our own internal organization of our operations, with each business unit comprising a distinct group of assets and operations engaged in providing products and services that are subject to their own distinct set of risks and returns. This presentation of our business units differs from that of our segments reported in our financial statements as prepared in accordance with the segment reporting guidelines issued by the RBI.

This presentation contains certain annualized figures. These annualized figures have been arrived at by multiplying the three month figures with four. The annualized figures are not indicative of our future financial performance.



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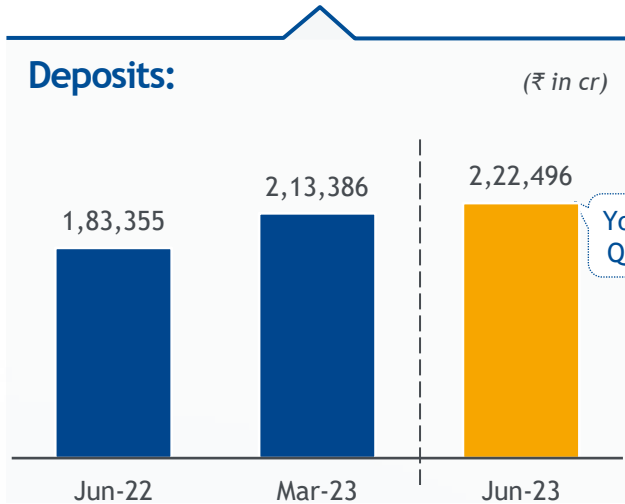
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Consistently delivering robust growth and sustained profitability...



DEPOSITS

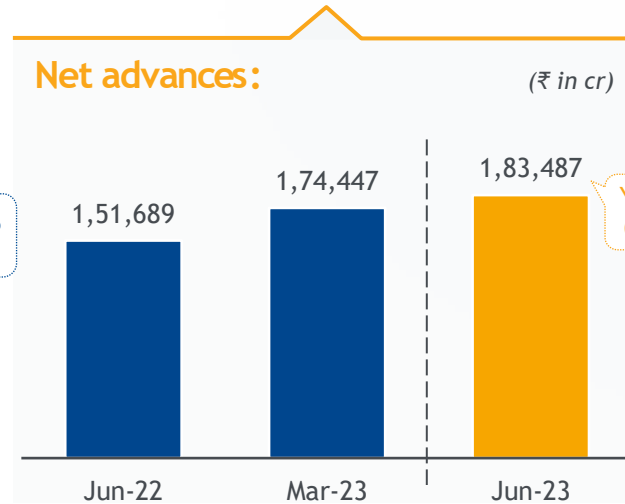


- ✓ Resident SB grew by 7% YoY
- ✓ Core deposits at 97.95% of Total Deposits
- ✓ NR Term Deposits up by 11% YoY

Sustained business momentum



ADVANCES

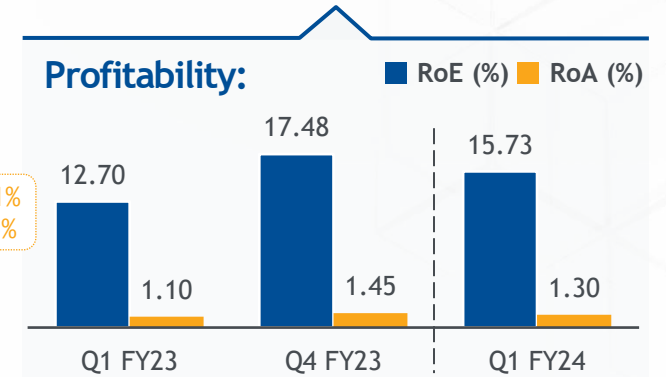


- ✓ Retail book up by 17% YoY
- ✓ Business banking book up by 18% YoY
- ✓ CIB up by 22% YoY
- ✓ CoB grew by 20% YoY
- ✓ CV/CE up by 72% YoY

Broad-based robust credit growth



PROFITABILITY



% change	QoQ (%)	YoY (%)
Total Income	5.54	41.05
NII	0.49	19.57

- ✓ RoRWA at 2.36% for current quarter

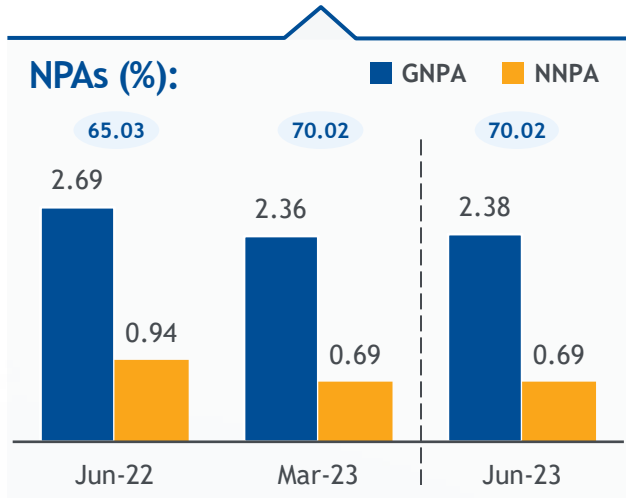
Consistently delivering improvement



... while maintaining asset quality and expanding distribution capabilities



ASSET QUALITY



- ✓ NNPA improved by 25bps YoY
- ✓ PCR up by 499bps YoY
- ✓ Collection Efficiency maintained: Recoveries & Upgradations of ₹246 cr

Asset quality - stable and improving

xx% Provision Coverage ratio

*Including Cash Recyclers and Mobile ATMs



REACH

Branches / ATMs:

1,366 / 1,920* (Jun-23)

Alternate channels:

Fintechs RMs / DSAs / BCs BaaP

Customers / Employees:

1.67 Crore / 13,357
(Jun-23)

Multi-pronged approach to distribution



KEY INITIATIVES

- End-to-End Digital Personal Loan platform introduced as a DIY journey launched to target NTB customers
- Tie up with Valocity global to streamline valuation process for mortgage loan
- Separate Sales team formed for BuB
- Co-lending tie up live under Micro Finance
- New derivative product "Non-Deliverable Options" launched
- Participated in syndicated factoring program executed in India

Strong innovation culture

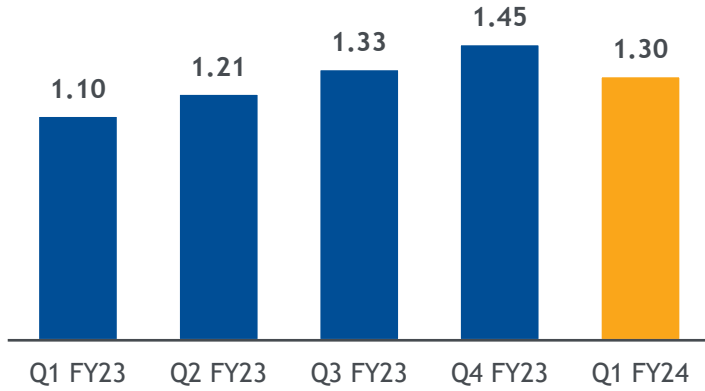


FEDERAL BANK

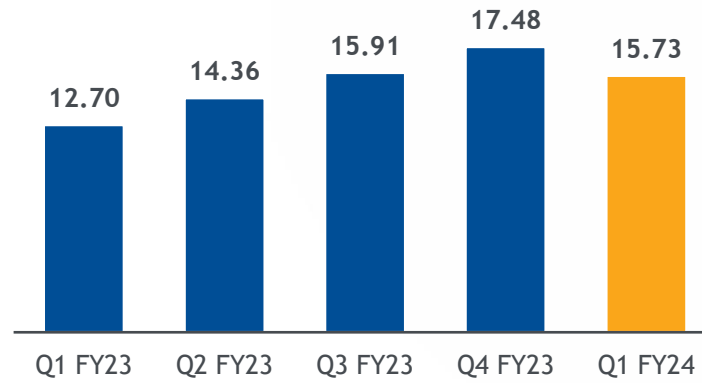
YOUR PERFECT BANKING PARTNER

Key ratios

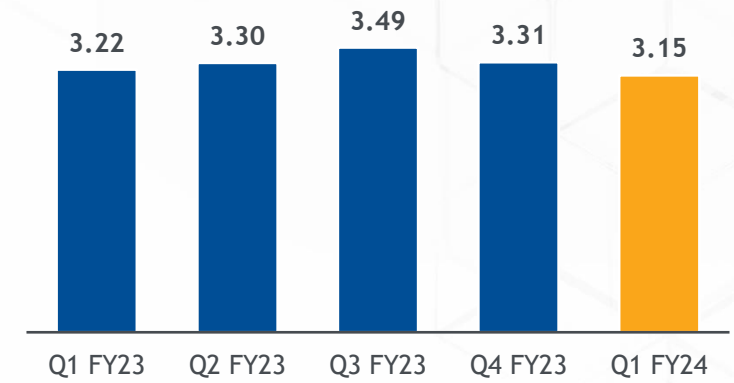
RoA (%)*



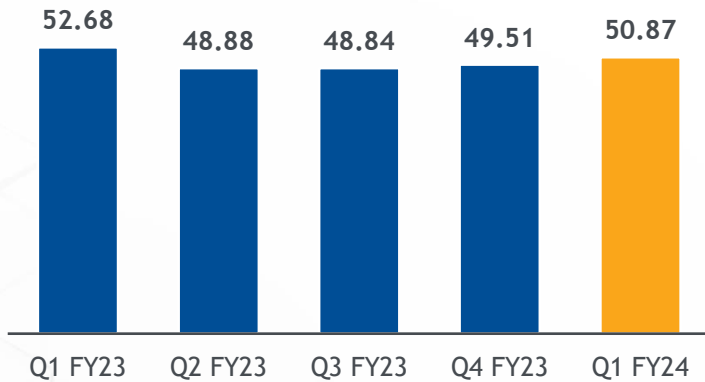
RoE (%)*



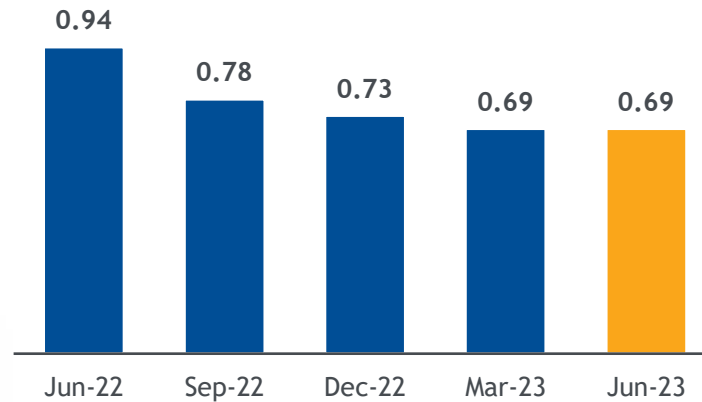
Net interest margin (%)*



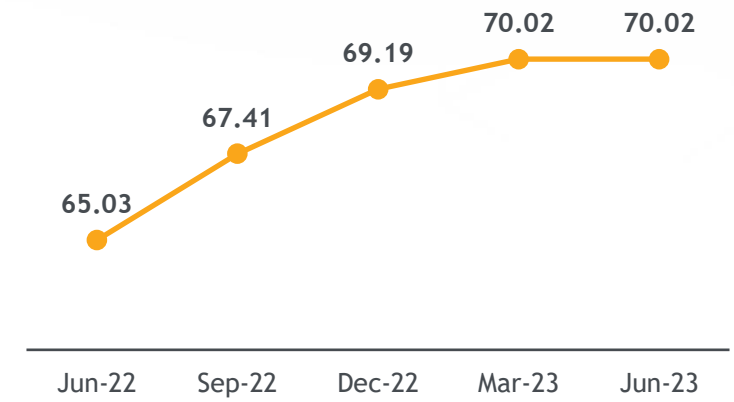
Cost to income ratio (%)



NNPA (%)



PCR (%)

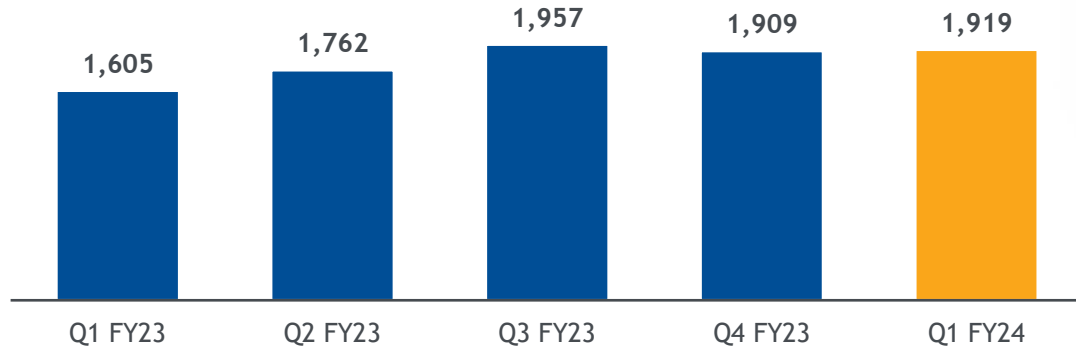


*Annualized

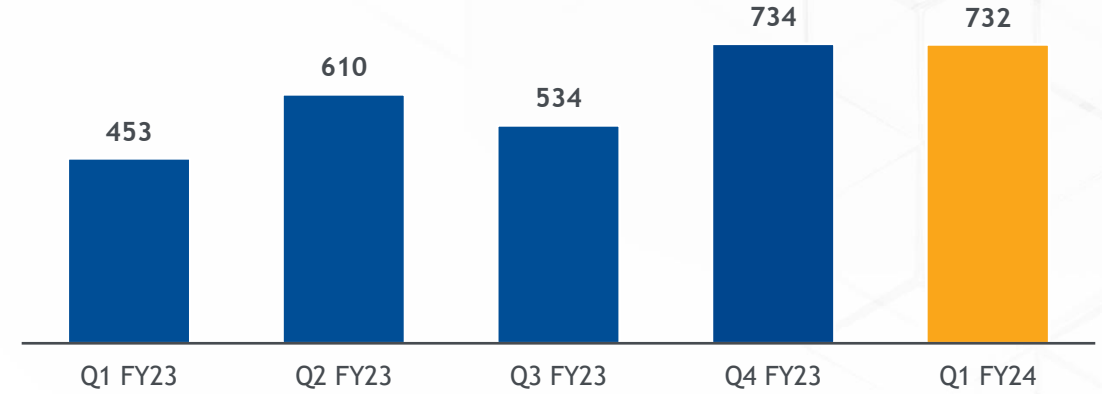
Key P&L parameters

₹ in cr

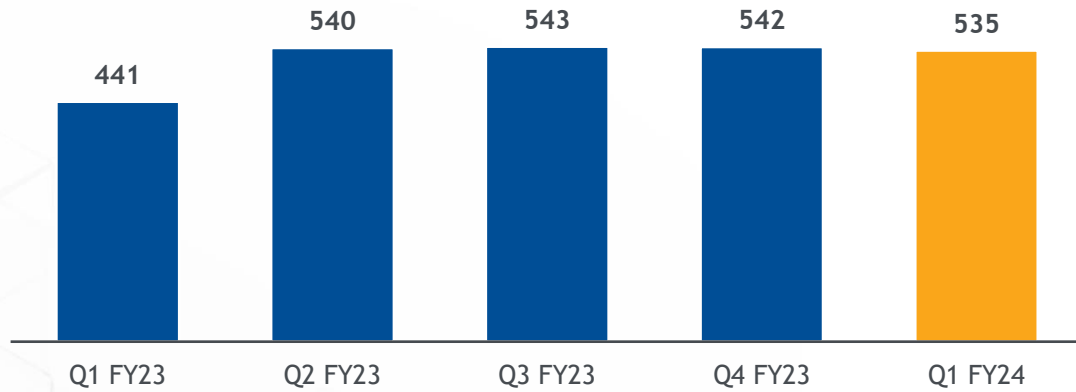
Net interest income



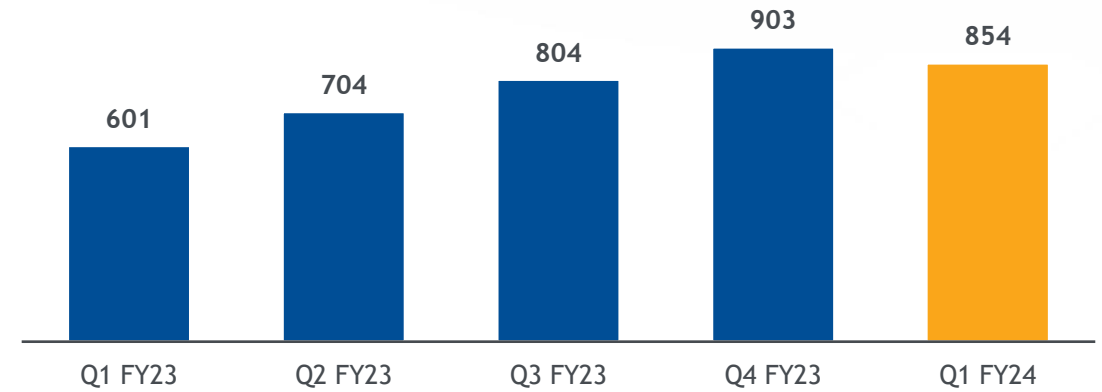
Other income



Fee income



Net profit



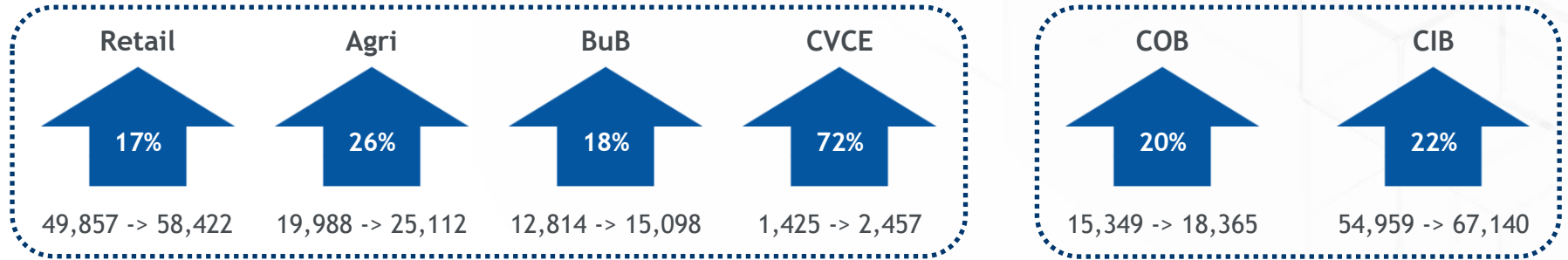
Comparison: Y-o-Y

₹ in cr

Retail

Wholesale

Advances



Deposits



Performance



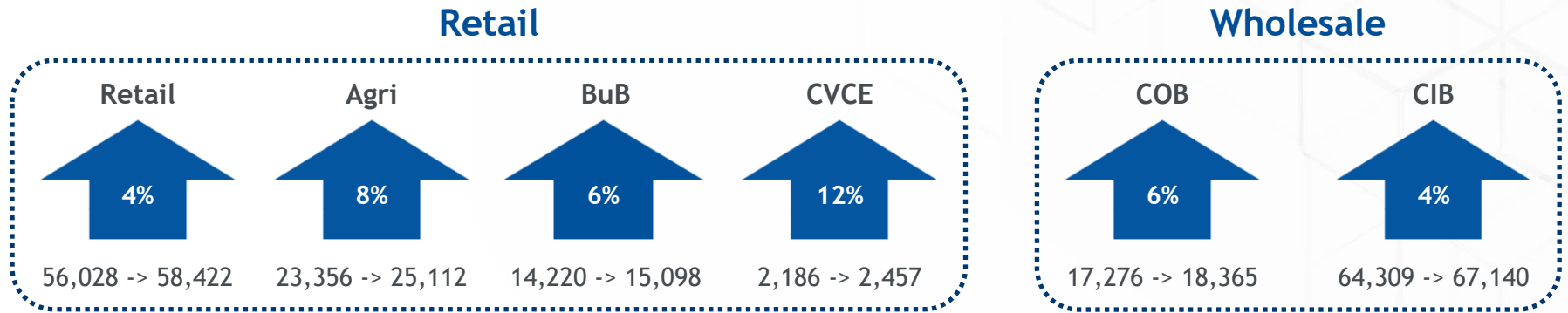
Ratios



Comparison: Q-o-Q

₹ in cr

Advances



Deposits



Performance

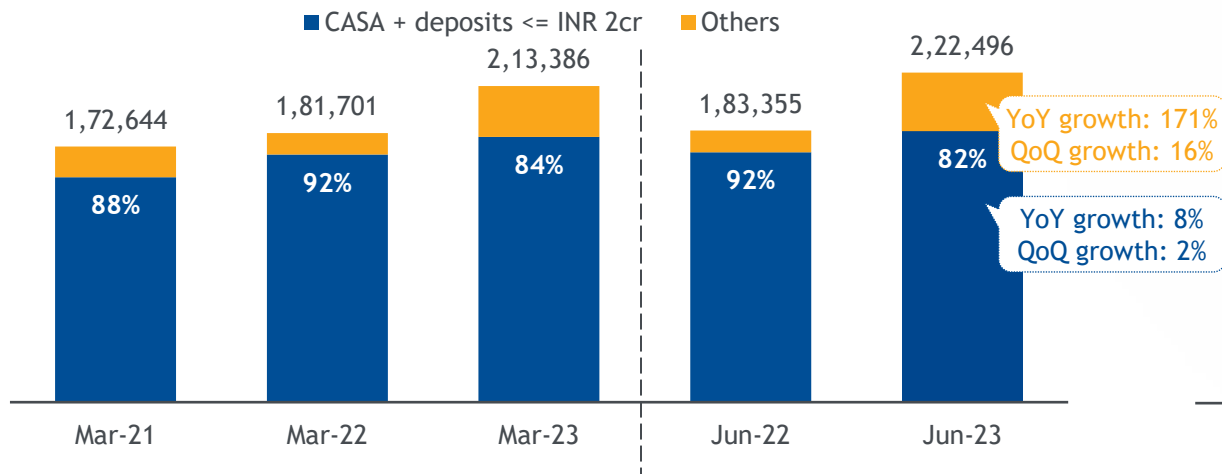


Ratios

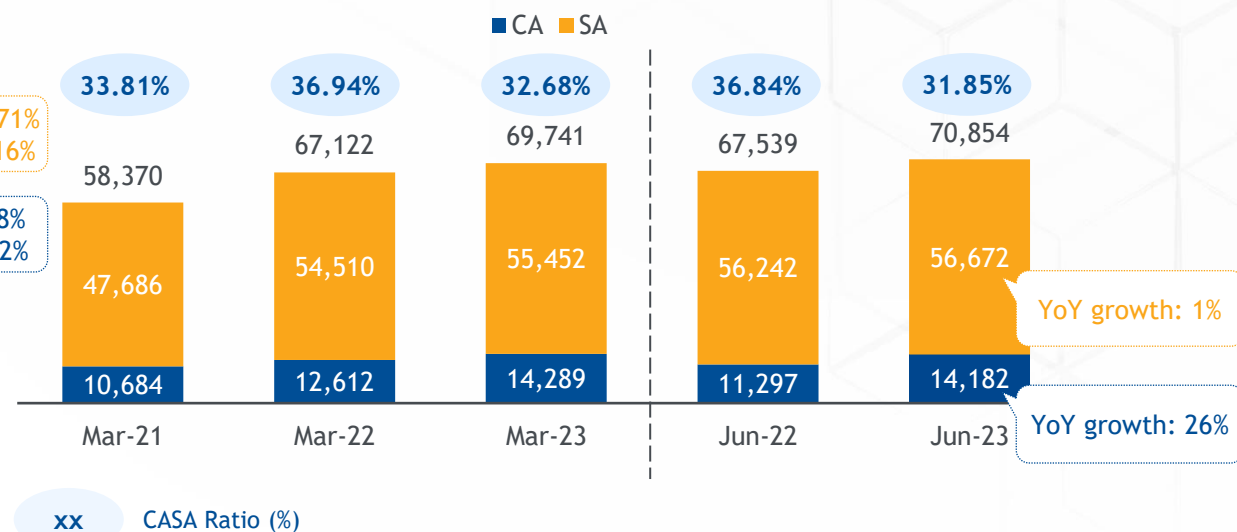


Liability trends

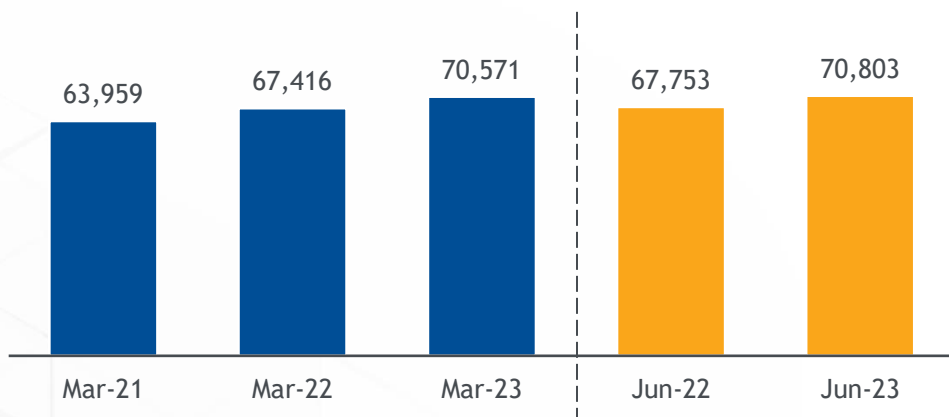
Deposits (₹ in cr)



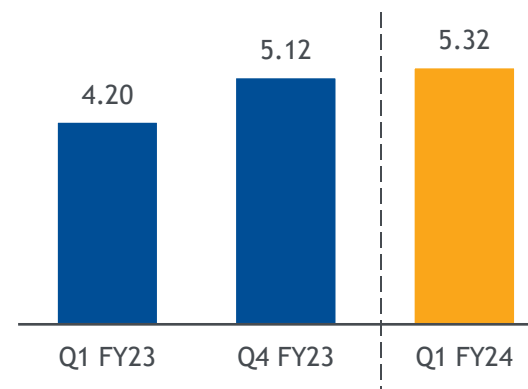
CA & SA (₹ in cr) and CASA ratio (%)



NR deposits (₹ in cr)



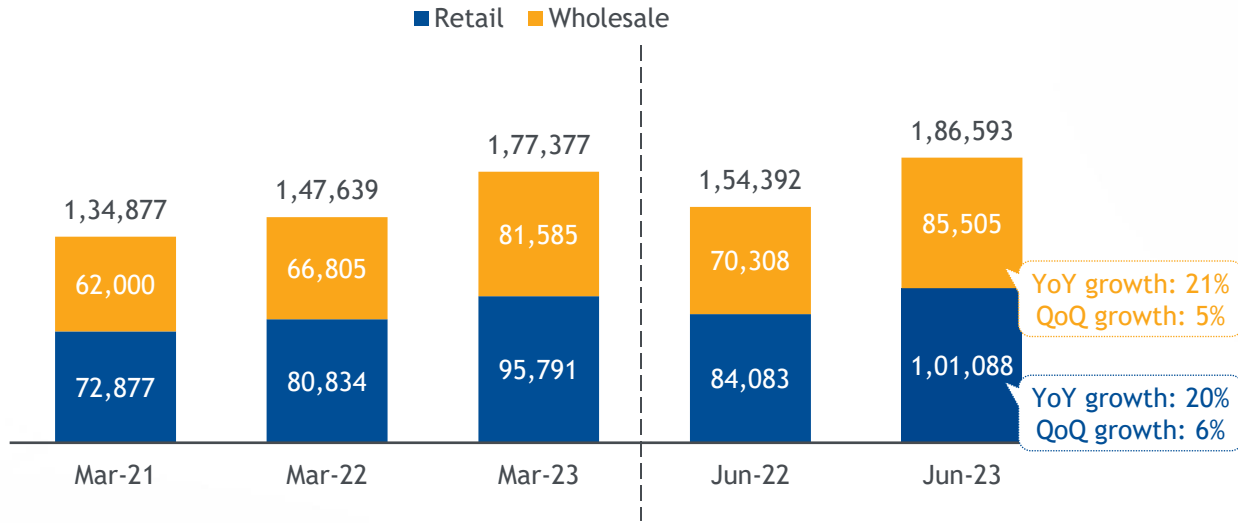
Cost of deposits (%)¹



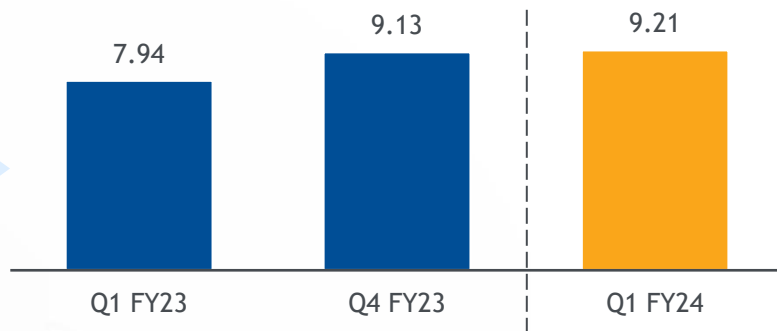
*Market share calculated based on (i) Federal Bank's remittances data, and (ii) Preliminary data from RBI report on balance of payment (Statement II: Standard Presentation of India's Balance of Payments)
¹ Annualised

Credit portfolio distribution

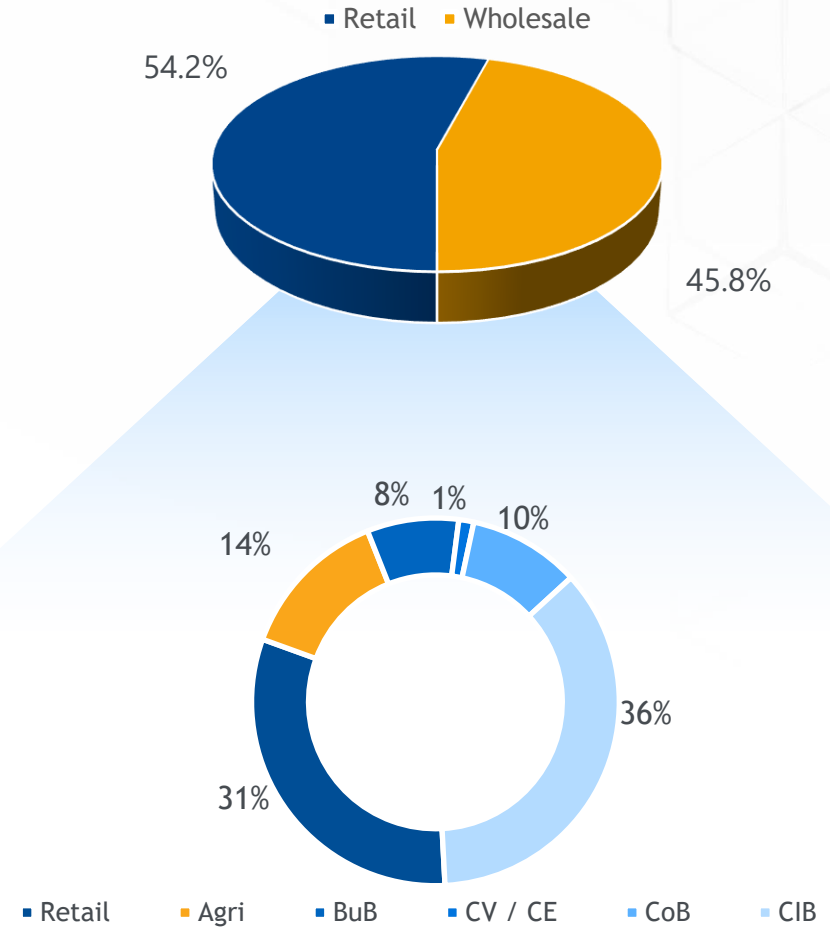
Gross Advances (₹ in cr)



Yield on advances (%)

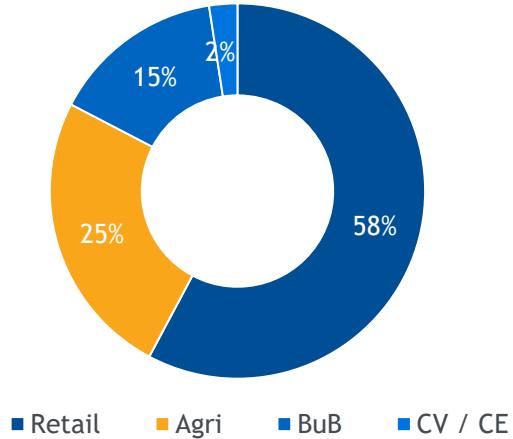


Gross Advances mix (Jun-23)

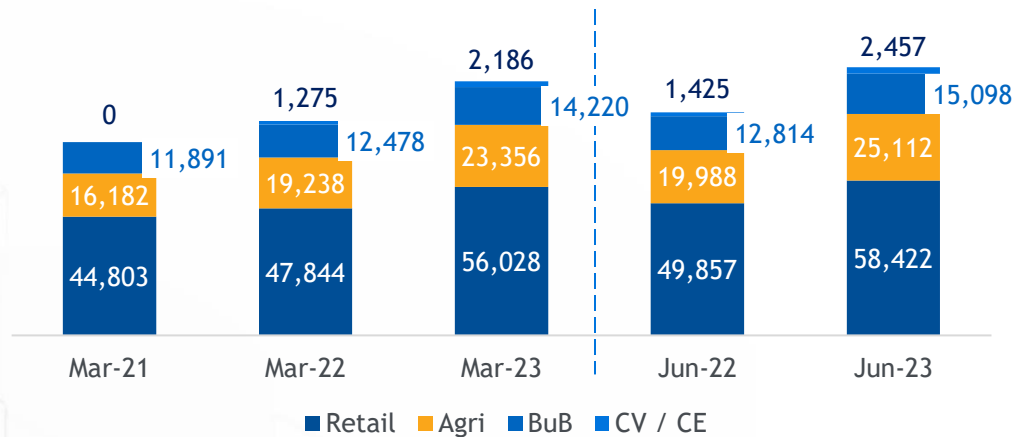


Retail banking

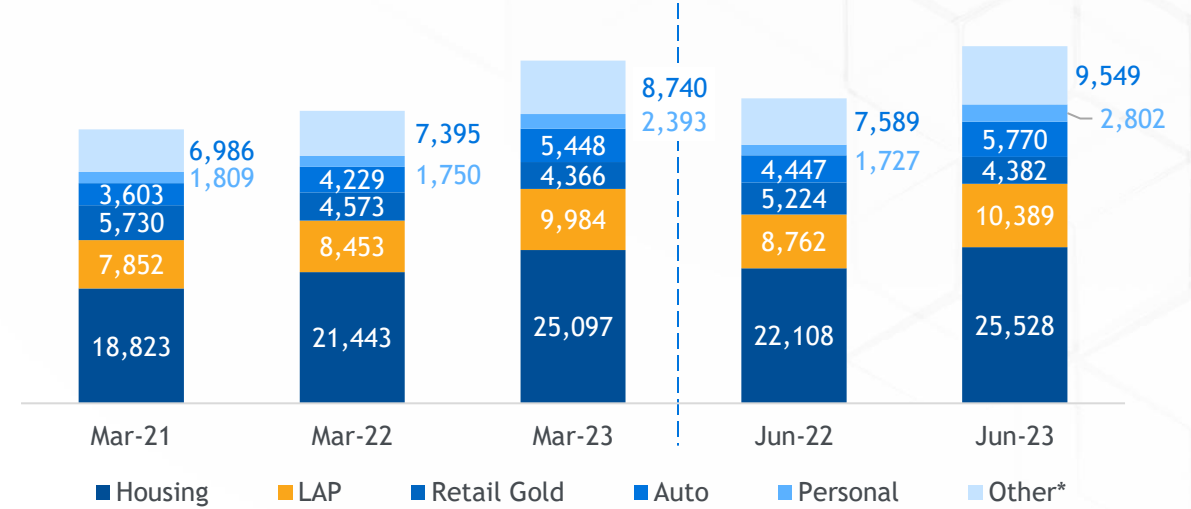
Retail advances mix (Jun-23)



Retail advances (₹ in cr)



Retail advances mix (Excl Agri, BuB & CV/CE) (₹ in cr)

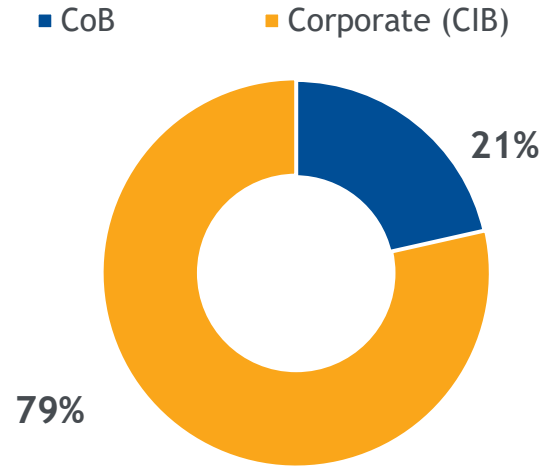


- CV/CE book grew at 72% YoY and 12% QoQ
- Retail loans grew at 17% YoY and 4% QoQ
- BuB loans grew at 18% YoY and 6% QoQ
- MFI portfolio cross 1800 Crore

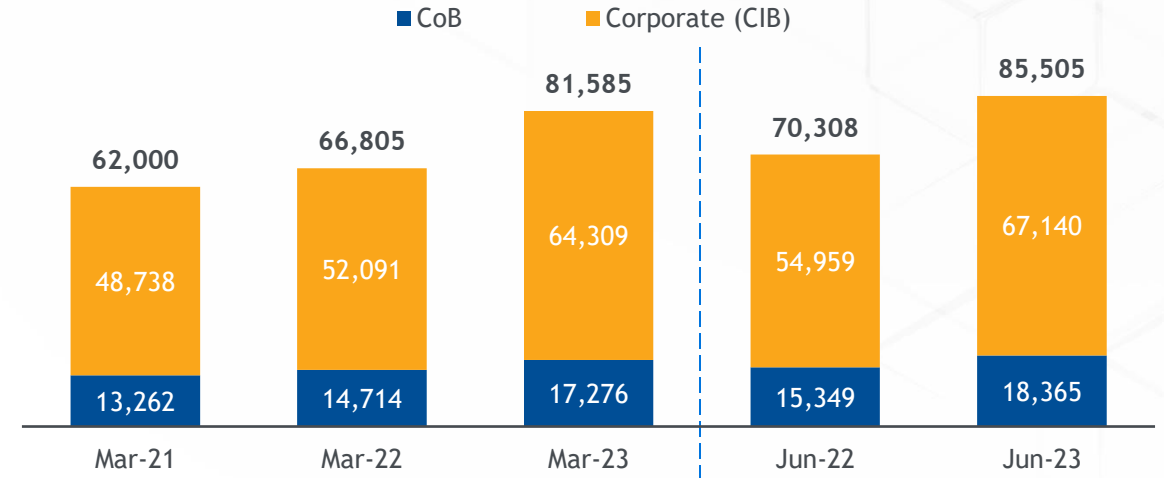
*Other includes Credit Cards, Staff loans, Retail Assignments, Education loans, AAD/AAS etc

Wholesale banking

Wholesale advances mix (Jun-23)



Wholesale advances (₹ in cr)

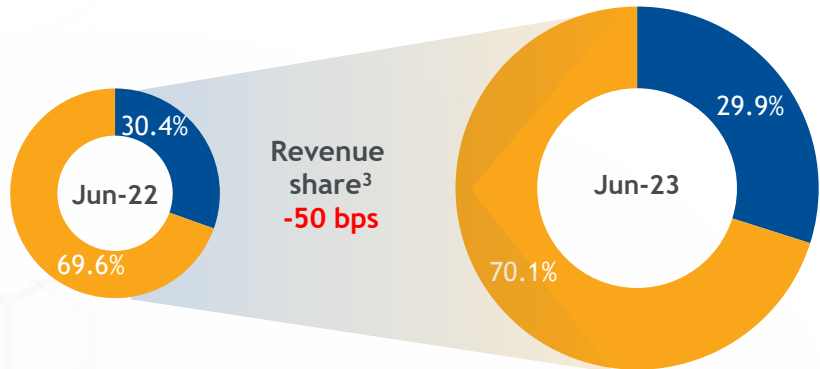
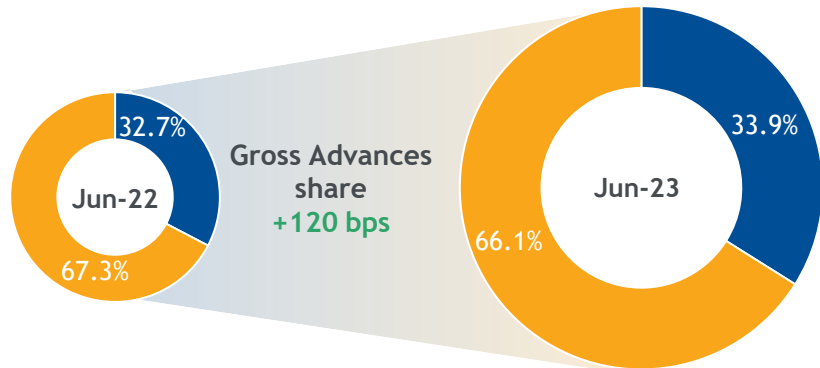


- CIB grew by 22% YoY and 4% QoQ
- CoB grew by 20% YoY and 6% QoQ
- Two large dealer finance tied up during the quarter for supply chain finance (SCF) programme.



High margin lending products

High Yielding Segment¹



Credit Cards



267%
YoY growth

1,877

Gross advances
(INRcr)



Personal Loans



62%
YoY growth

2,802

Gross advances
(INRcr)

BYOM
Digital loan platform

MSME (BuB + CoB)



19%
YoY growth

33,463

Gross advances
(INRcr)

26K+
Number of
Customers

CV/CE



72%
YoY growth

2,457

Gross advances
(INRcr)

14k+
Accounts Outstanding

Gold Loans⁴



13%
YoY growth

20,927

Gross advances
(INRcr)

1.3mm+
No. of outstanding
accounts

Micro Finance



245%
YoY growth

1,825

Gross advances
(INRcr)

494K+
Accounts

YoY growth for gross advances as of Jun-23

¹ High margin lending products: Credit cards, Personal loans, MSME, CV/CE, Gold loans and Micro Finance

² Cards-in-Force represents active cards issued and outstanding

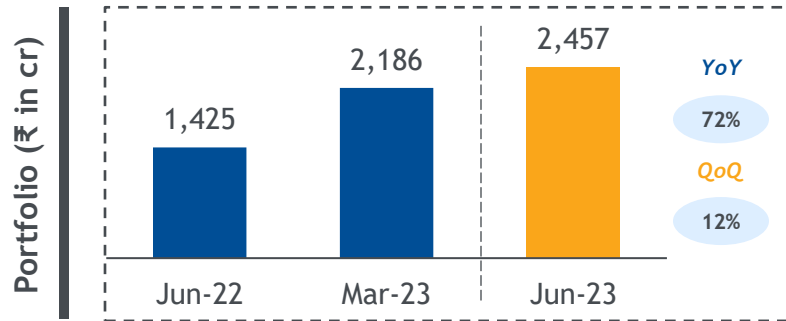
³ Revenue = Interest income + non-interest income

⁴Total Gold includes Retail Gold, Agri Gold, MSME Gold and Staff Gold



Select high margin lending products

CV / CE



Disbursements:

 **445.63**
INRcr (Q1 FY23)

PSL:

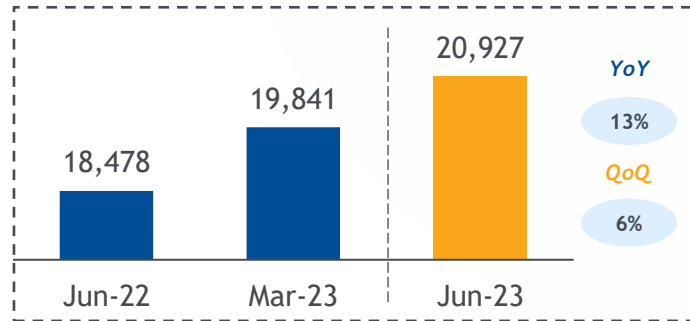
69% 

Avg. ticket size:

 **< 27L**
INR

✓ Tie-up with all major OEMs


Gold loans



No of Accounts:

 **13.52L**

LTV:

70.96% 

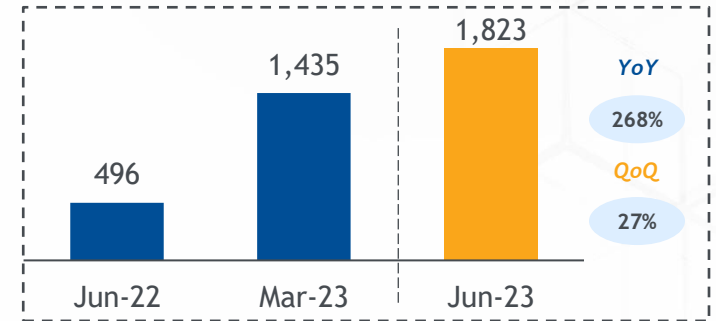
Tonnage:

 **55.38**

Yield

10.03% 

Micro finance



Reach:

 **11** states
1 UT

No of Accounts:

4.94L 

Network:

 **11** BC partners
380 BC branches

Women customers

99%+ 

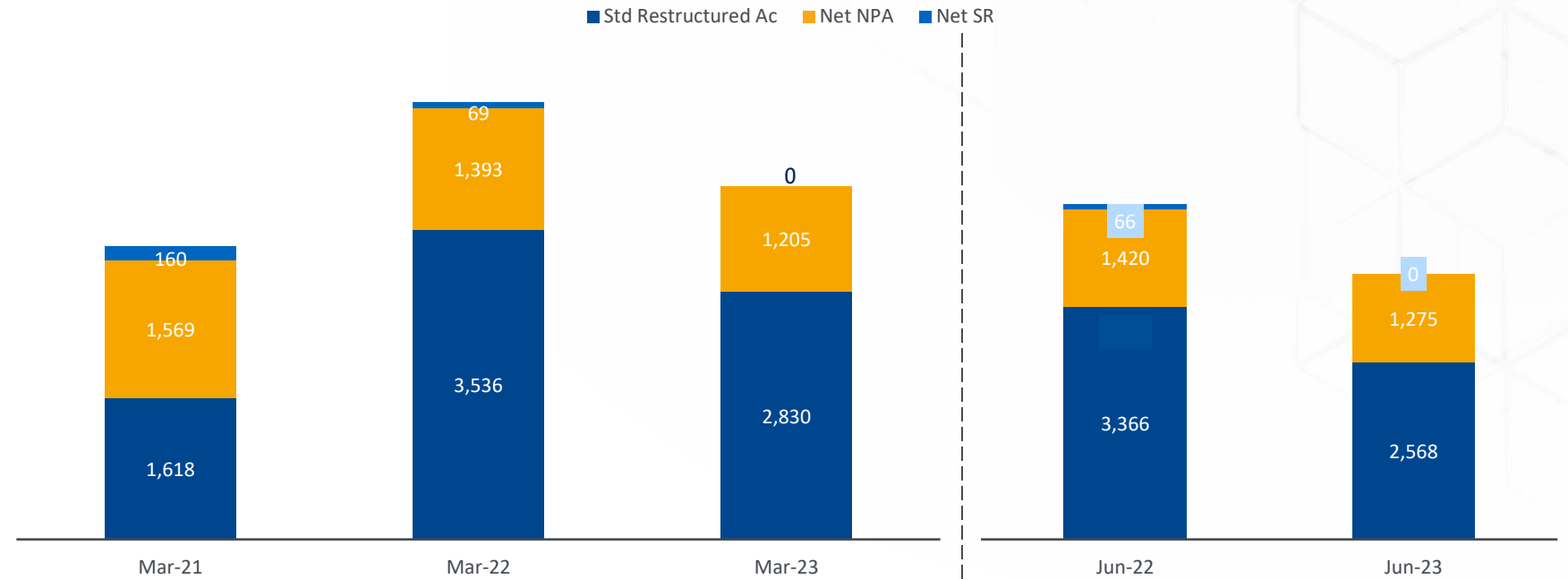
Asset quality trends

Asset quality continues to remain robust across all segments

Provision Coverage Ratio stable at 70.02%

Recovery & Upgradation of ₹ 246 Cr in Q1

Credit Cost at 41bps for Q1 FY24 (Annualized)



Movement of NPA

Gross NPA as on 31.03.2023	4,184
Add Fresh Slippage	496
Add Increase in Balances in Existing NPAs	5
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC (₹)	246
Deduct Written Off	5
Gross NPA as on 30.06.2023	4,435

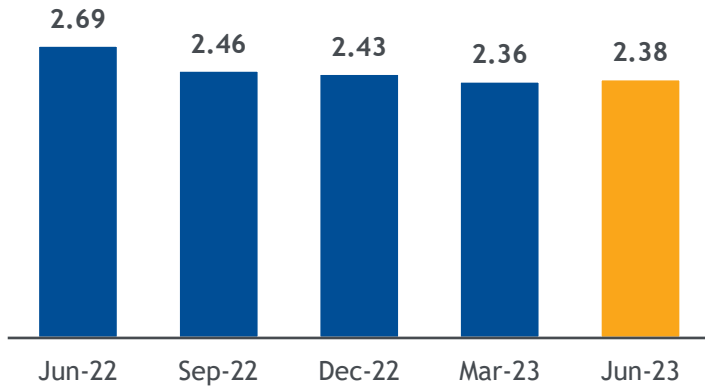
Provisions in Q1

Loan Loss	182
Investment Loss	2
Standard Accounts	-29
Other Purposes	1
Total Provisions	156

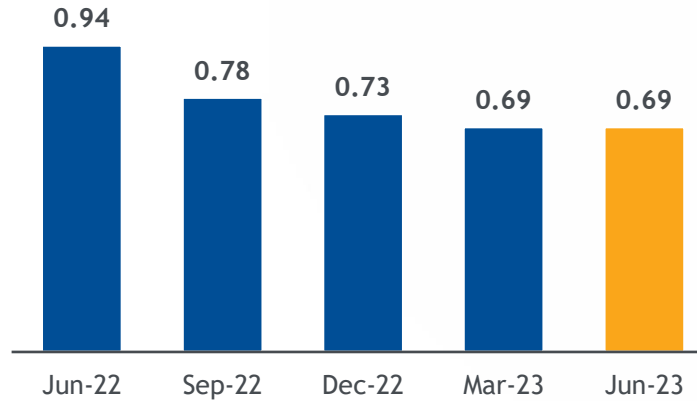


Asset quality trends (cont'd)

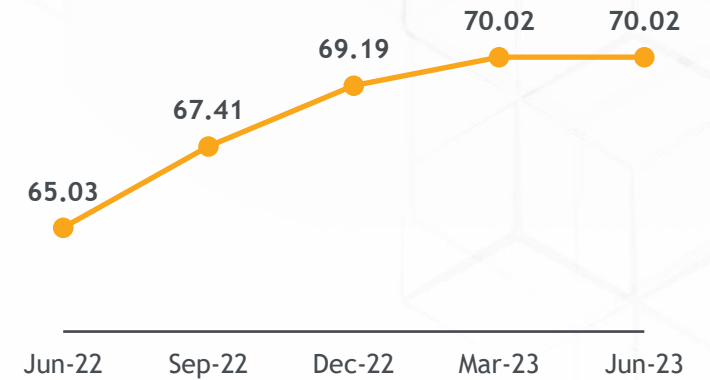
GNPA (%)



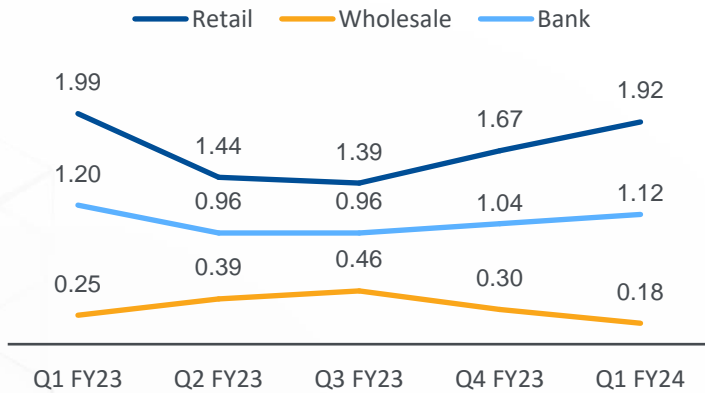
NNPA (%)



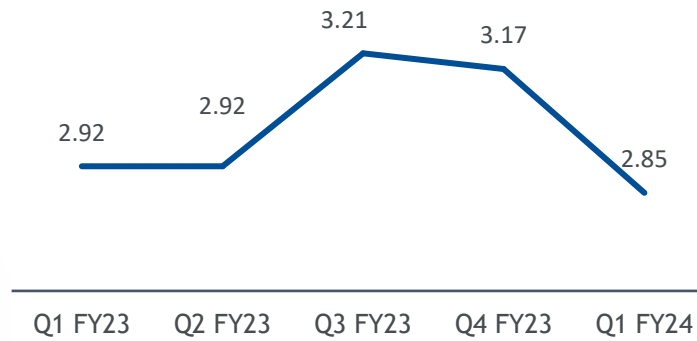
PCR (%)



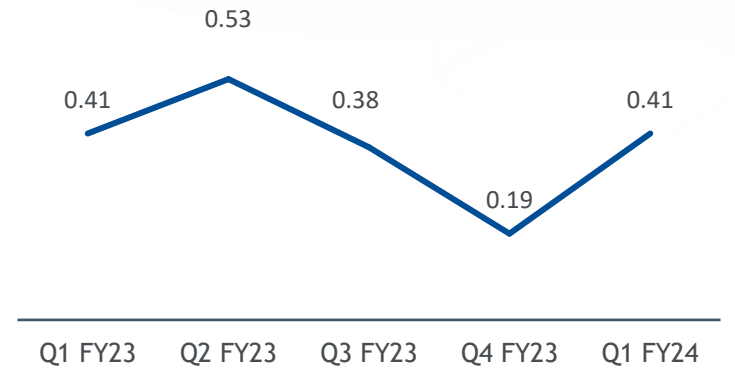
Slippage rate (%)



Risk adjusted NIM (%)*



Credit costs (%)*

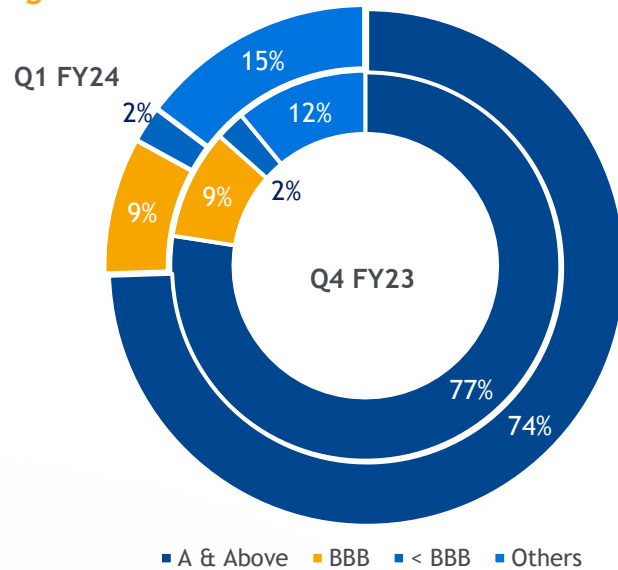


*Annualised

Asset quality - rating distribution

Rating distribution (CIB)

External rating of CIB advances

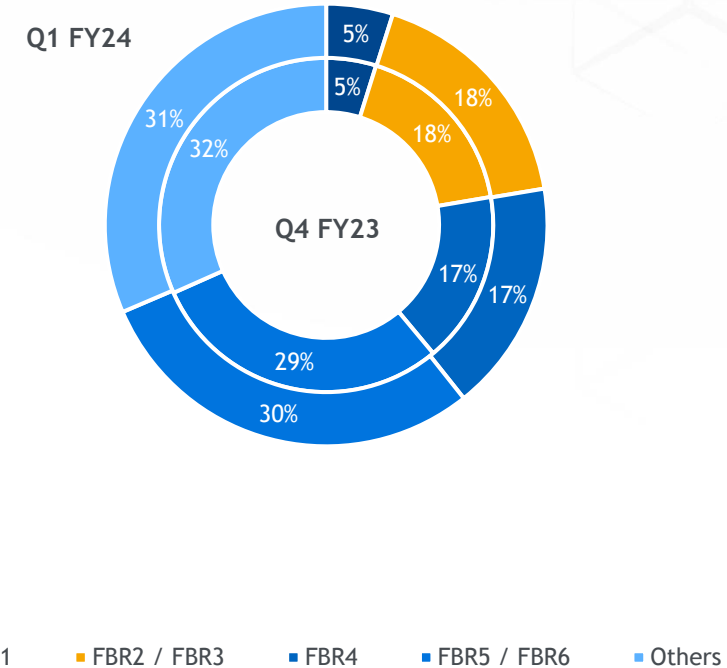


Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

Rating	Q4 FY23	Q1 FY23
FBR1	8%	7%
FBR2/FBR3	7%	12%
FBR4	8%	12%
Below FBR4 & unrated ¹	77%	69%

Rating distribution (advances excluding CIB)

Internal rating of advances excluding CIB



¹ Includes IBPC and exempted category (Eg Loans against liquid security)



Fee income / other income

Diversified and granular fee income

₹ in Cr	Q1 FY23	Q2 FY23	Q3 FY23	Q4 FY23	Q1 FY24	QoQ	YoY
Loan processing fee	103	125	129	132	158	20% ▲	53% ▲
Cards	96	116	128	137	153	12% ▲	59% ▲
Para banking	21	37	41	45	27	-40% ▼	29% ▲
Banking commissions & exchanges	59	67	55	92	65	-29% ▼	10% ▲
General service charges	99	101	110	110	102	-7% ▼	3% ▲
Net Profit on Foreign Exchange Transactions	63	94	80	26	30	15% ▲	-52% ▼
Fee income	441	540	543	542	535	-1% ▼	21% ▲
Net Profit on sale of Investments	8	23	7	40	33	-18% ▼	313% ▲
Recovery from written off assets, P/L on Revaluation of Investment & Other Receipts	4	47	(16)	152	164	8% ▲	4000% ▲
Total other income	453	610	534	734	732	--	62% ▲



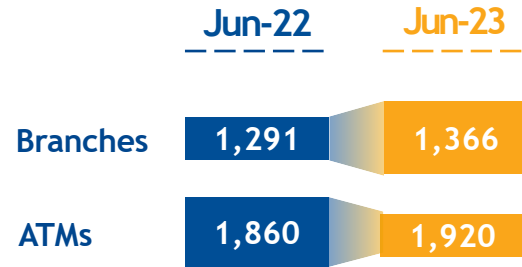
Capital position

₹ in Cr	Mar-23	Jun-23
Risk weighted assets		
Credit risk	138,753	142,131
Market risk	5,027	5,619
Operational risk	13,136	14,992
Total RWA	156,916	162,742
Tier-I capital funds	20,431	20,409
Tier-II capital funds	2,813	2,833
Total capital funds	23,245	23,242
CRAR	14.81%	14.28%
Tier-I	13.02%	12.54%
Tier-II	1.79%	1.74%



Distribution - A Multi Pronged Approach

Continuous investment in expanding Pan India footprint



**LITE BRANCH
HEAVY DISTRIBUTION**

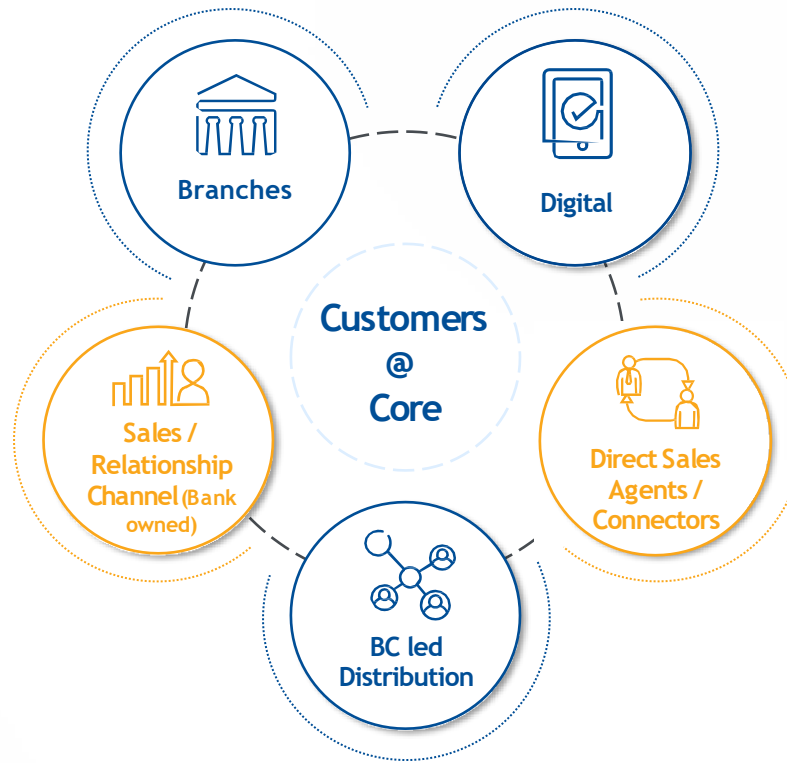
Driven by alternate channels



Direct Sales Agents



Business Correspondents



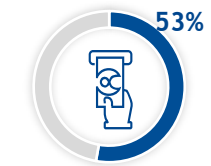
Fintech arrangements



& many more...

Share of FinTech (YoY)

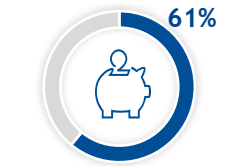
PL disbursements



Credit cards issued



SB incremental growth

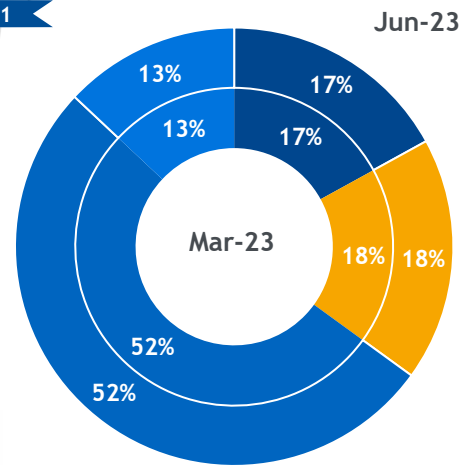
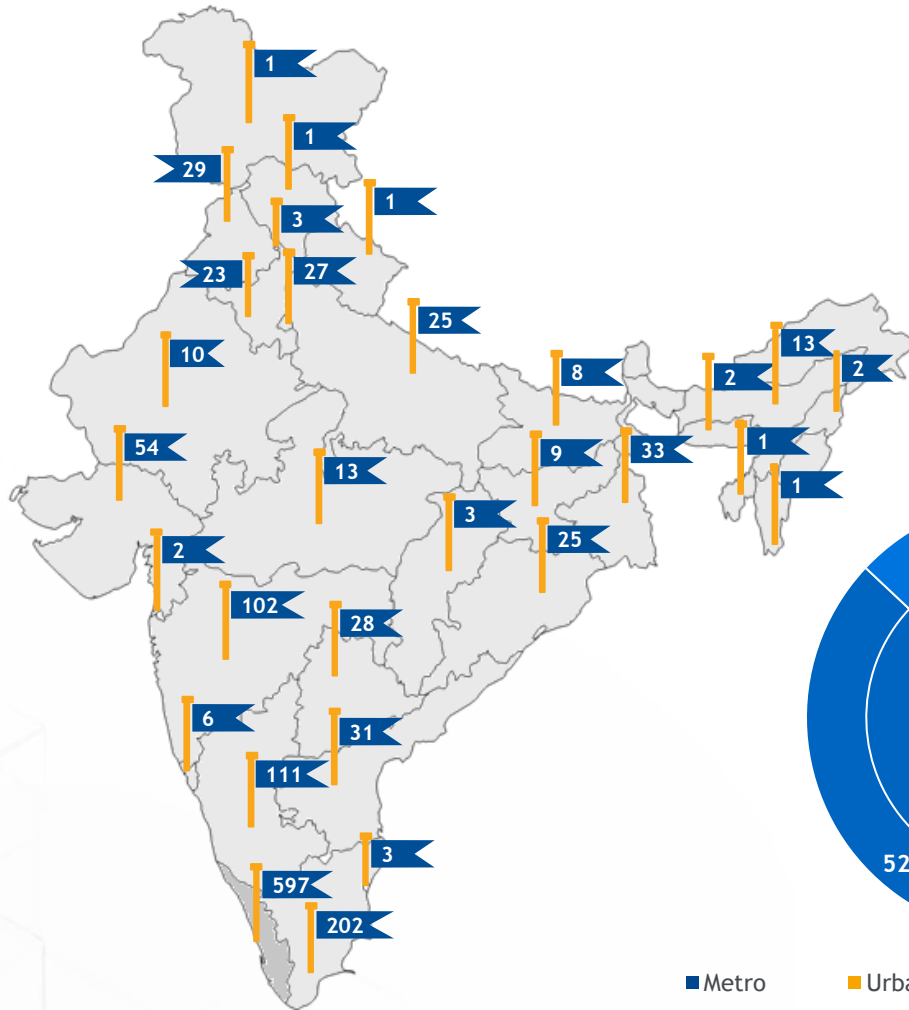


*Including Cash Recyclers and Mobile ATMs

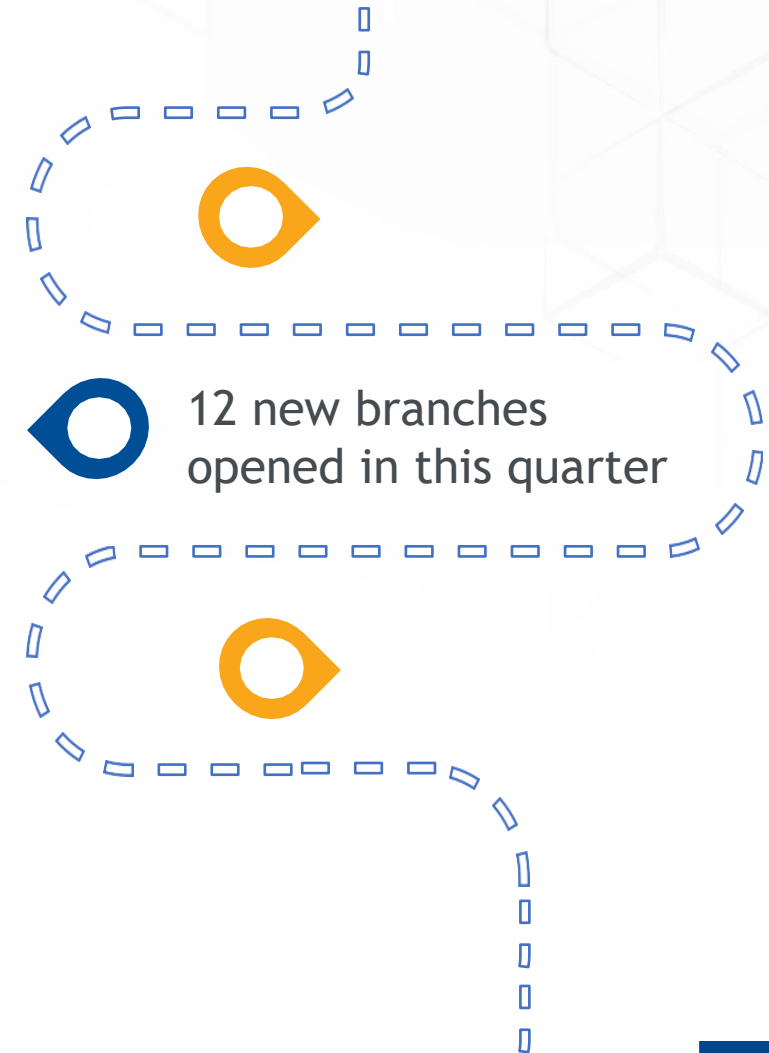


Distribution: Deriving efficiency from footprint

Expanding horizons through physical footprint



■ Metro ■ Urban ■ Semi-urban ■ Rural



Innovation and growth through partnerships

Co-branded credit cards

Partners

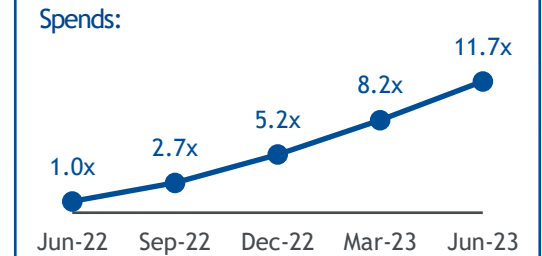
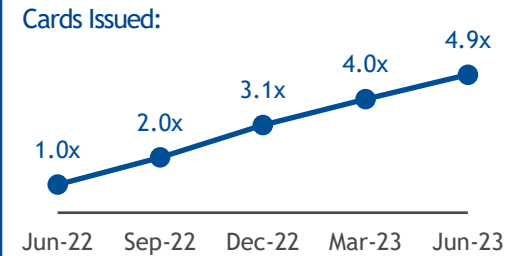


Card programs under CUG¹

Particulars

- ✓ Targeting digitally savvy NTB customers
- ✓ Customer onboarding as well as the entire customer life-cycle journey taken care of by FPL

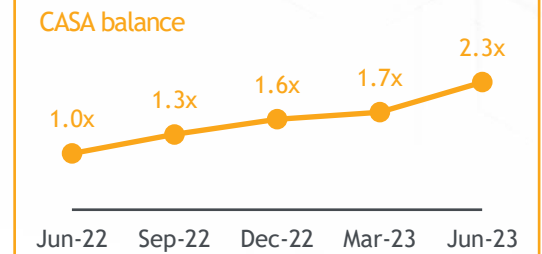
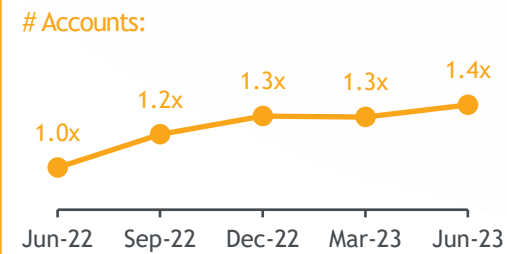
Key metrics



Deposits franchise



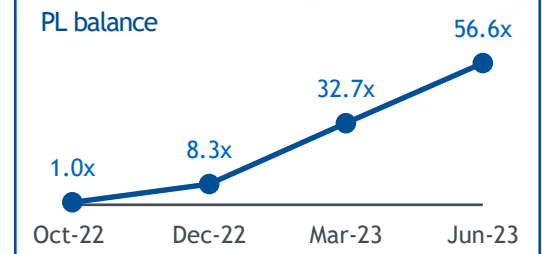
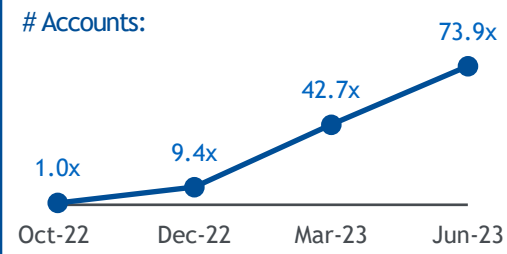
- ✓ Targeting digitally native salaried millennials
- ✓ Cross-sell → PL & CC¹ available on Fi & CC¹ available on Jupiter



Personal loans



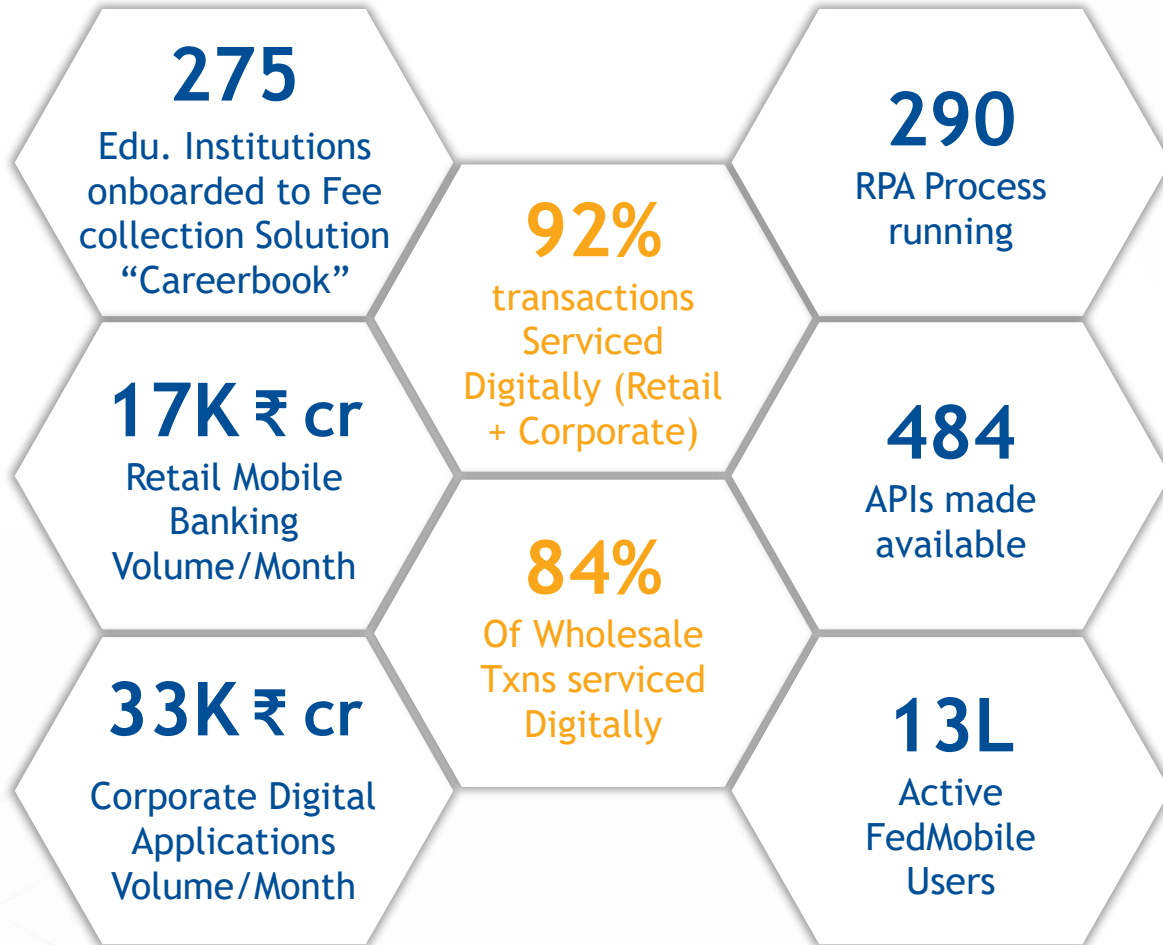
- ✓ Targeting digitally native salaried customers
- ✓ Has disbursed more than 22,000 loans till date



¹ Card programs under CUG: Jupiter



Digitization as a Multiplier



Note: Data as at Jun-23 unless specified otherwise

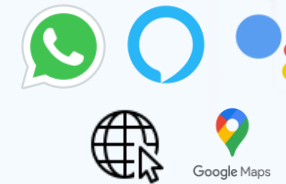


Digital Assistant - Feddy



1.8 Lakh queries answered by Feddy in Jun-23

Feddy is Live on



Digital initiatives

SOUNDBOX



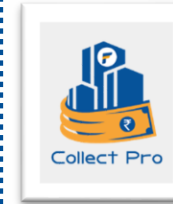
Facility for sound alerts for QR Merchants

CBDC



One among the 13 Banks chosen by RBI to be a part of CBDC-R/e-Rupee project

COLLECTPRO



Application for Rent collection and office management for Apartments

MAJOR INITIATIVES

e-BG



Started issuing Electronic Bank Guarantees (e-BG) in association with NESL

UPI for NRI



Fund transfer facility for NRIs of 10 countries using UPI App

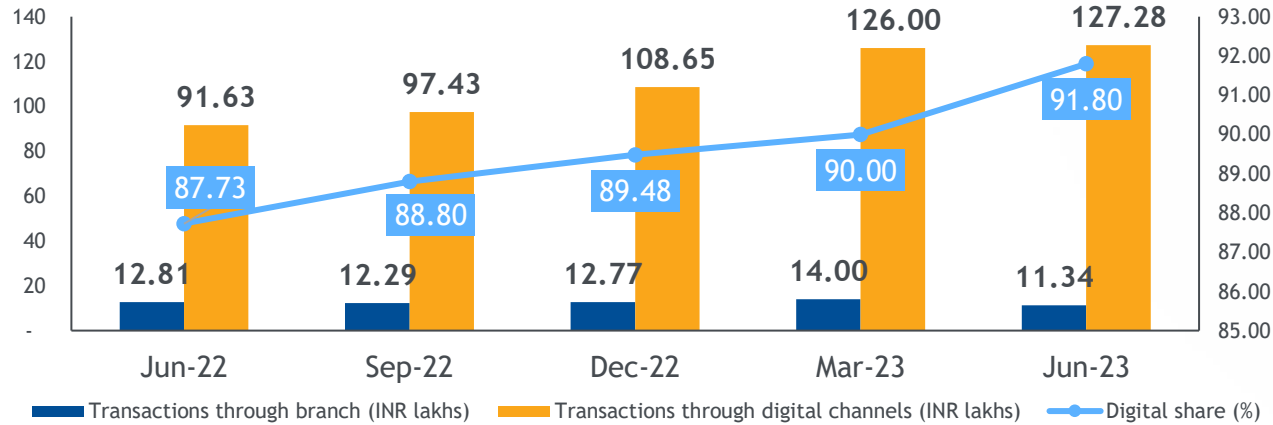
CRM

Ensured effective Lead Management and Service Request Management through top-notch CRM solution- CX



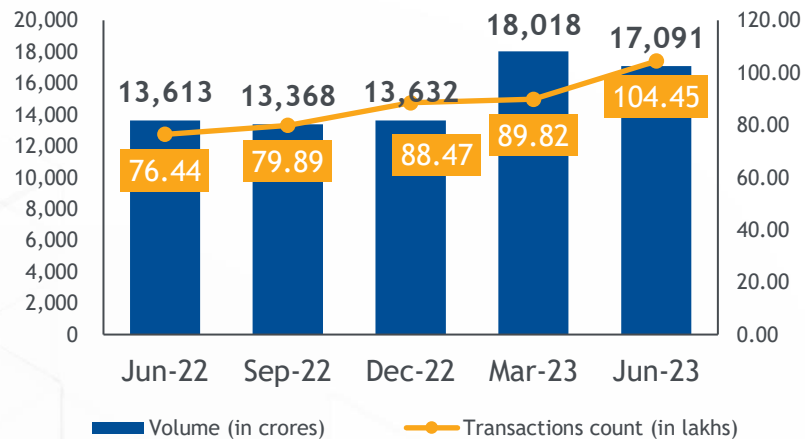
Digital migration

Branch vs. Digital Transactions (₹ in Lakh)



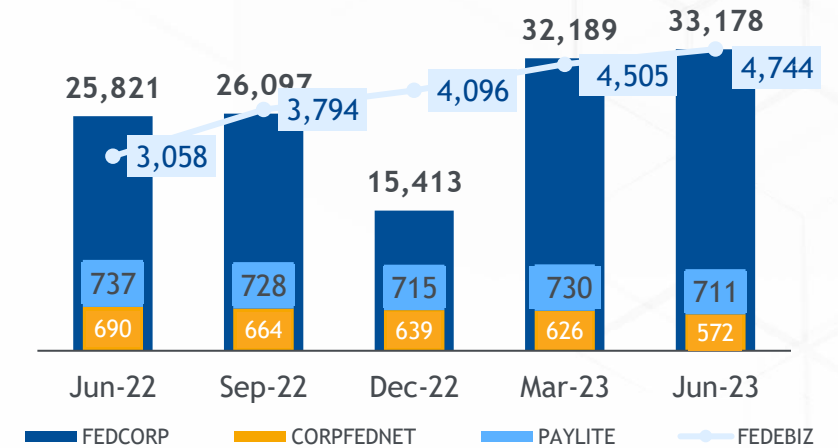
*MONTH WISE DATA

Mobile Banking Volume & Txn Count

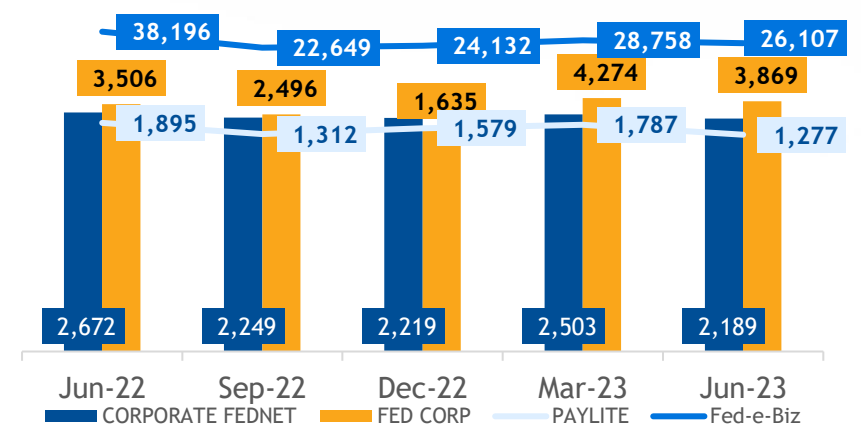


- Digital transactions have seen a 39% YOY growth
- Mobile Banking txn count stands at 104.45 lakhs, YOY growth of 37%
- Digital Share stands around 92% for the month of Jun-23

Corporate Digital Products - Active Users*



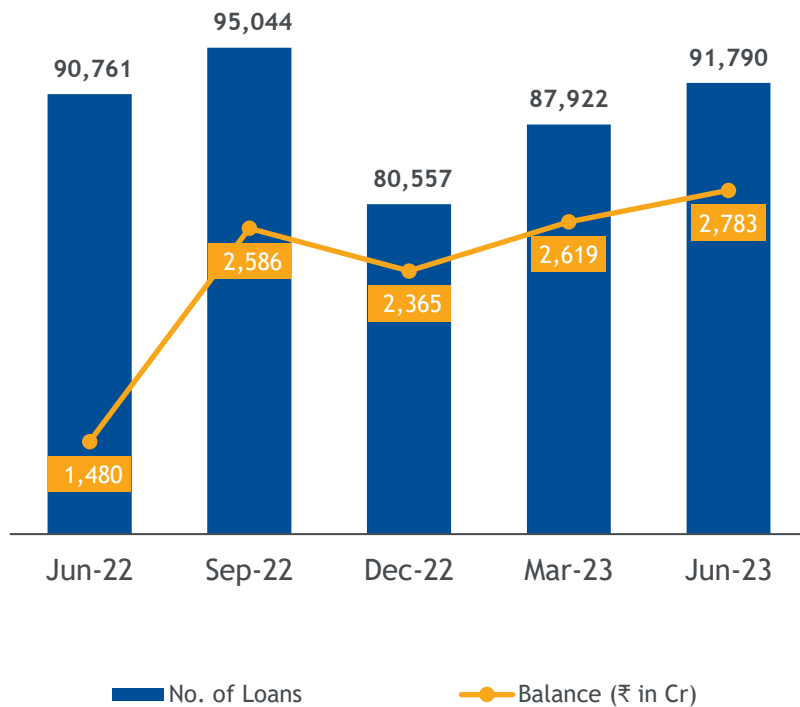
Corporate Txn Volume (₹ in Cr)



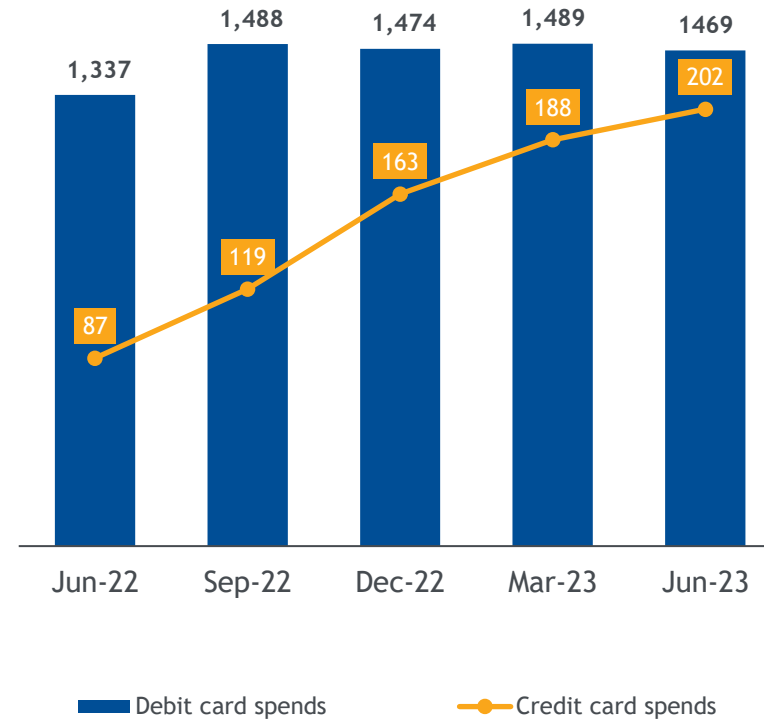
*Customers currently transacting using Corporate digital products

Digital lending and card spends

BYOM Digital Personal Loans



Card spends (₹ in Cr)



Appendix

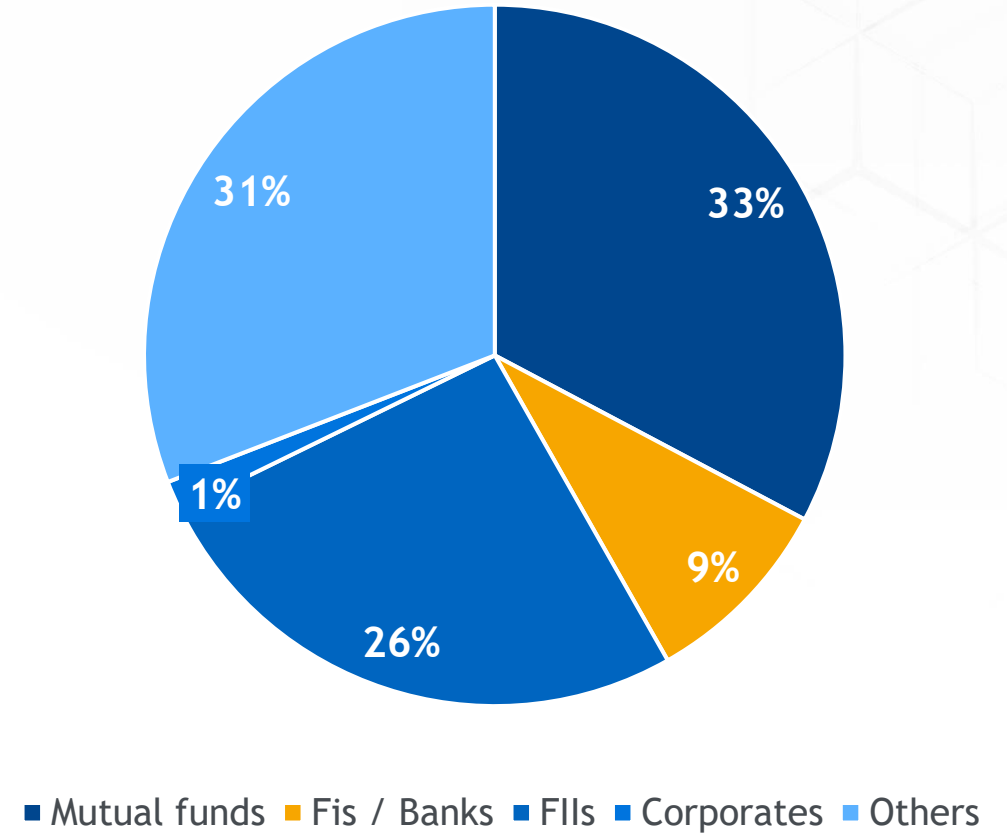
FEDERAL BANK
YOUR PERFECT BANKING PARTNER



Balance sheet & shareholding pattern

₹ in Cr	Mar-23	Jun-23
LIABILITIES		
Capital	423	424
Reserves & surplus	21,083	21,952
Deposits	2,13,386	2,22,496
Borrowings	19,319	21,178
Other liabilities & provisions	6,131	8,146
TOTAL	2,60,342	2,74,196
ASSETS		
Cash & balance with RBI	12,591	13,591
Balances with banks, money at call	5,098	5,692
Investments	48,983	51,942
Advances	1,74,447	1,83,487
Fixed assets	934	934
Other assets	18,289	18,550
TOTAL	2,60,342	2,74,196

Share holding pattern (Jun-23)



Financials

₹ in Cr	Q1 FY23	Q4 FY23	Q1 FY24	Q-o-Q	Y-o-Y
Interest income	3,629	4,721	5,025	6%	38%
Interest expenses	2,024	2,811	3,106	10%	53%
Net interest income	1,605	1,910	1,919	0.5%	20%
Other income	453	734	732	-0.2%	62%
Operating expense	1,085	1,309	1,349	3%	24%
Total income	4,082	5,455	5,757	6%	41%
Total expense	3,109	4,120	4,455	8%	43%
Operating profit	973	1,335	1,302	-2%	34%
Total provisions (inc. tax)	372	432	448	4%	20%
Net profit	601	903	854	-5%	42%



Key Indicators

Shareholder value

	Q1 FY23	Q2 FY23	Q3 FY23	Q4 FY23	Q1 FY24
Book Value (Per Share in ₹)	91.59	93.00	96.74	101.22	105.04
EPS (annualized)	11.46	13.26	15.09	17.30	16.22

Granularity

CASA + Deposits <= ₹2cr (% of Total Deposits)	92%	92%	88%	84%	82%
--	-----	-----	-----	-----	-----

Profitability (Annualized)

ROA %	1.10	1.21	1.33	1.45	1.30
RoRWA %	2.10	2.27	2.47	2.66	2.36
ROE %	12.70	14.36	15.91	17.48	15.73

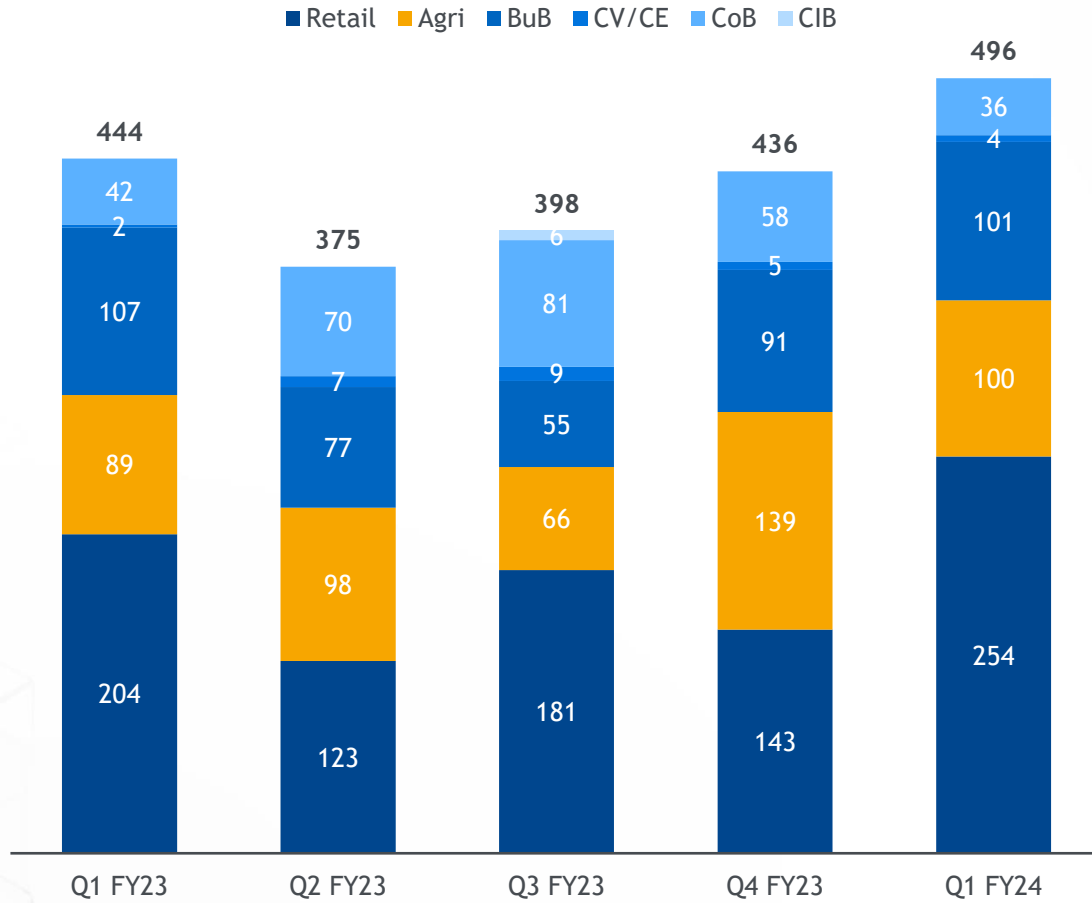
Efficiency

Cost / Income %	52.68	48.88	48.84	49.51	50.87
Net NPA %	0.94	0.78	0.73	0.69	0.69



Fresh slippages break up

Fresh slippages

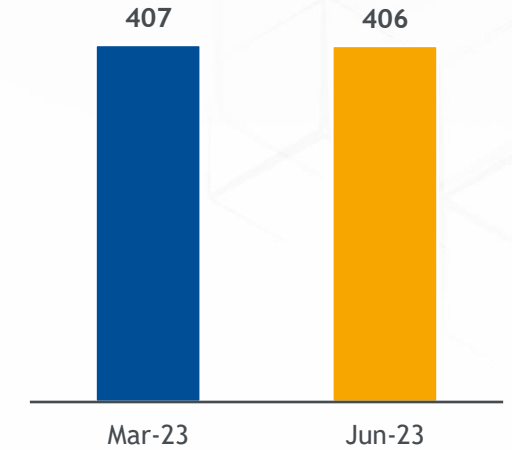


NPA Composition

Business	Q4 FY23	Q1 FY24
	NPA	NPA
Gross NPA		
Retail	1,181	1,366
Agri	977	977
BuB	936	988
CV/CE	30	34
CoB	666	679
Corporate	394	391
Total	4,184	4,435
Net NPA	1,205	1,275

Security receipts

Book Value



Restructured book

Type	Q4 FY23		Q1 FY24	
	Balance	Of which Bonds	Balance	Of which Bonds
Standard	2,830	60	2,568	60
Net NPA	642	78	837	78
Total	3,472	138	3,405	138



Group companies

Fedbank Financial Services

Subsidiary

- 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

FEDBANK
FINANCIAL SERVICES LIMITED

73.2%



Federal Operations & Services (FedServ)

Subsidiary

- A wholly owned subsidiary company of Federal Bank
- Provides operational & technology oriented services to Federal Bank
- Located at Bangalore, Visakhapatnam & Kochi
- Designed to deliver excellence in service, mitigation of risk and cost efficiencies

100%

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Subsidiaries & Associates

Ageas Federal Life Insurance Company

Associate

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

26%

ageasFEDERAL
LIFE INSURANCE

Equirus Capital

Associate

- Provides IB, FI, insurance broking, institutional equities, portfolio & WM services

19.8%

equirus

xx% Stake owned by Federal Bank as on 30th June 2023



FEDERAL BANK

YOUR PERFECT BANKING PARTNER

Corporate governance & ESG snapshot

Strong & Diverse Board

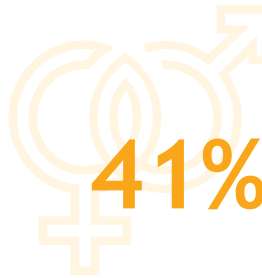


10 Total Board Members

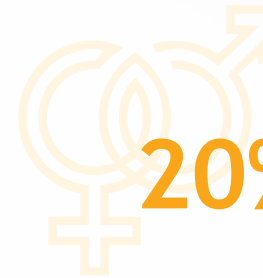


70% Independent Directors

Focus on Gender diversity



41% Women Representation in workforce



20% Women Representation in the Board

ESG

Investor Recognition



Green Equity Investment by International Finance Corporation

Employee Recognition



Great Place to Work- Only Indian Bank to feature in 70 Best Large Workplaces in Asia - 2022

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



Reducing coal related sub project exposure
(Baseline March 2021: 3.49% of gross advances)



Grow green portfolio size



In-house solar power generation capacity



Water conservation capacity



Finance women entrepreneurs
(Baseline March 2023: 3.50 Lakh)



Bank branches to be green certified



Gender diversity ratio (Women)

Target metric

50% / NIL

₹ 13,000 Cr

500KW

1 Lakh Litre

10.00 Lakh

At least 10%

Greater than or equal to 40%

Target date

December 2025 / December 2030

December 2025

March 2025

March 2025

March 2028

March 2028

Continuing target

Mar-23

0.76% of gross advances

₹ 3,222 Cr

300KW

84,000 Litre

3.50 Lakh

Two Bank branches are in the process of getting green certified by IGBC

41%

Jun-23

1.74% of gross advances

₹ 3,585 Cr

310KW

84,000 Litre

4.73 Lakh

42%

Considerable progress against baseline

11% QoQ growth registered

Added solar capacity of 10 KW during the quarter

Capacity built up via rainwater harvesting units in various offices

1.23 Lakh women entrepreneurs financed through BC channel during the quarter

Maintained on an ongoing basis

Public Commitments

Current position



Award-winning franchise & other initiatives / highlights

BYOM Top up Home Loans - 2023

Finnoviti Awards



India's Best Workplaces in BFSI - 2023

Great Place to Work Institute, India

Best use of Direct Marketing in a Loyalty Program - 2023

16th edition of the Customer FEST awards 2023



The Economic Times Future Ready Organisation for 2023-24

Gold Medal in Golden Mikes Radio and Audio Awards - 2023

11th edition of Golden Mikes Radio and Audio Awards 2023



Infosys Innovation Awards - 2023

Infosys Finacle Innovation Awards

Other initiatives / highlights



Introduced BaaP (Bus as a Platform)



Partnered with Mashreq Bank to launch the only-of-its kind online facility to open their NRI accounts



New debit card initiative



New relationship banking campaign that brings alive the brand's ethos "Digital at the fore, human at the core"



FEDERAL BANK

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External ratings

Fixed Deposit
(Short term)

Fixed Deposit

Certificate of Deposit

Tier 2 (Capital) Bonds



India Ratings
& Research Pvt Ltd,
CARE

A1+

AA+

A1+

IND AA CARE AA

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



Thank You