

Investor Information

Q3 FY 2024

FEDERAL BANK

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Except for the historical information contained herein, statements in this release which contain/may contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute “forward-looking statements”. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. The Federal Bank Limited undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.



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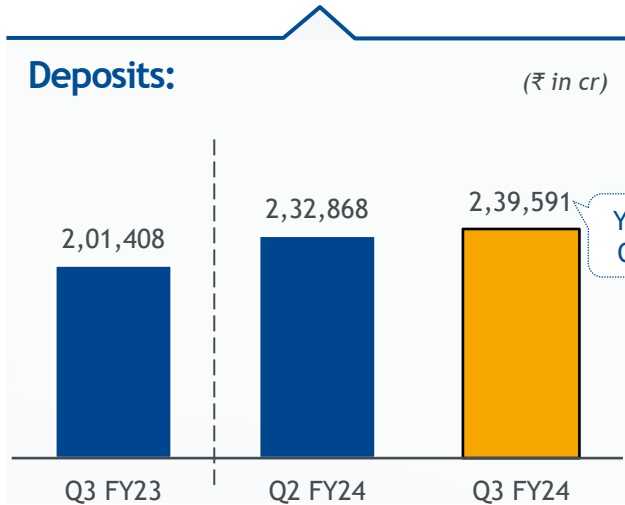
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Consistently delivering robust growth and sustained profitability...



DEPOSITS

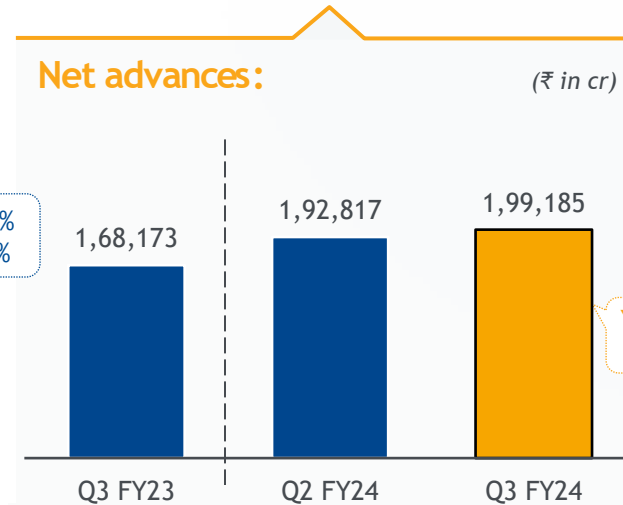


- ✓ The resident savings book (incl. bespoke) grew by 8% on a YoY basis
- ✓ Core deposits form 98% of total deposits
- ✓ NRE deposits up by 6% on a YoY basis.

Sustained business momentum



ADVANCES

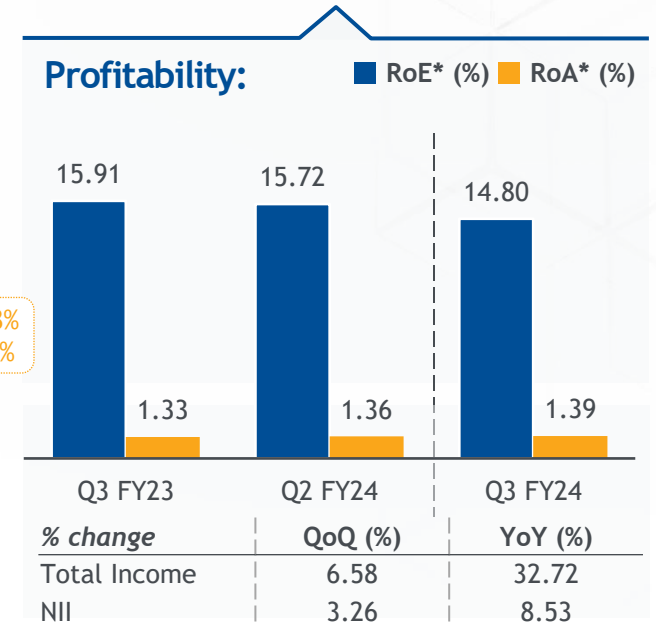


- ✓ Retail Book# up by 24% YoY
- ✓ Business Banking book# up by 18% YoY
- ✓ CIB¹ # grew by 14% YoY
- ✓ CoB² # grew by 26% YoY
- ✓ CV/CE³ # up by 66% YoY
- ✓ Gold loan up by 23% YoY

Broad-based robust credit growth



PROFITABILITY



- ✓ RoRWA at 2.49%
- ✓ Profit per employee at ₹ 27.52 lakh

Consistently delivering improvement

*Annualized

¹Corporate and Institutional Banking

²Commercial Banking

³Commercial Vehicle/ Construction Equipment finance

#Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.



Highest ever Quarterly Net Profit of ₹ 1007 Cr
Highest ever Net Interest Income of ₹ 2123 Cr



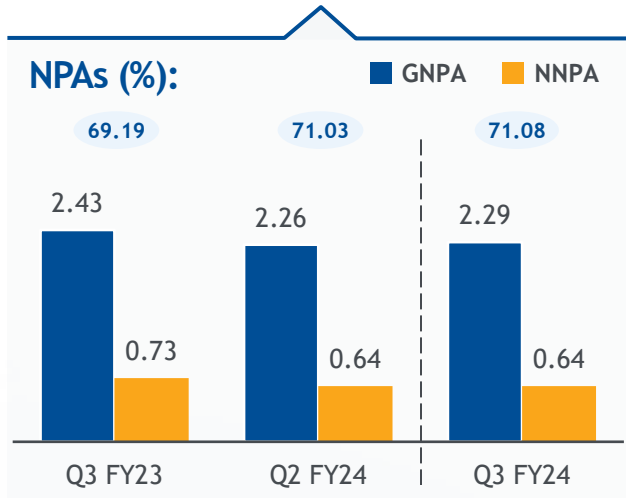
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... while maintaining asset quality and expanding distribution capabilities



ASSET QUALITY



- ✓ GNPA improves by 14 bps on a YoY basis.
- ✓ NNPA improves by 9 bps on a YoY basis.
- ✓ PCR improves by 189 bps YoY & 5 bps QoQ.
- ✓ Collection Efficiency maintained: Recoveries & Upgradations of ₹290 Cr

Asset quality - stable and improving

xx% Provision Coverage ratio

*Including Cash Recyclers and Mobile ATMs
¹Relationship Managers
²Direct Selling Agents
³Business Correspondents
⁴Bus as a Platform



REACH

Branches / ATMs: (Dec-23)

1,418 / 1,962*

Alternate channels:

Fintechs RMs¹ / DSAs² / BCs³ BaaP⁴

Customers / Employees: (Dec-23)

1.76 Crore / 14,849

Multi-pronged approach to distribution



Strong growth in branch network, added 65 new Branches in FY24
PCR remains elevated at 11 quarter high



KEY CALLOUTS

Investment from IFC to the tune of 958 cr



Successful listing of Fedfina

IPO

Tie ups with leading OEMs to enhance our SCF book



Launched business loans for micro-segment through Fedmitra app



30 Branches opened in Q3 FY24



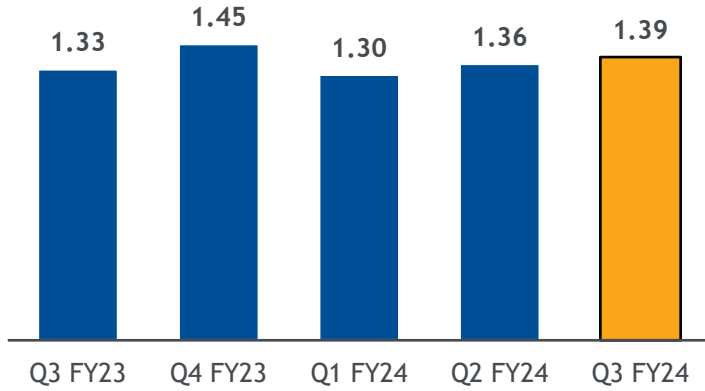
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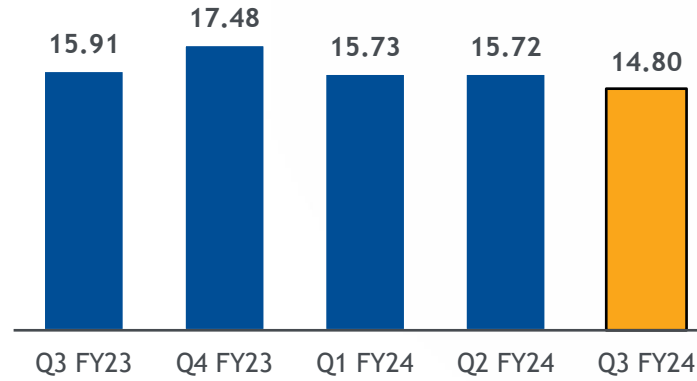
Key ratios

Healthy operating performance

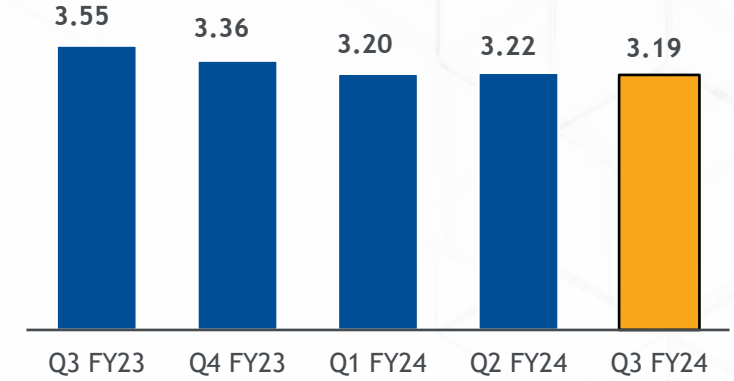
RoA (%)*



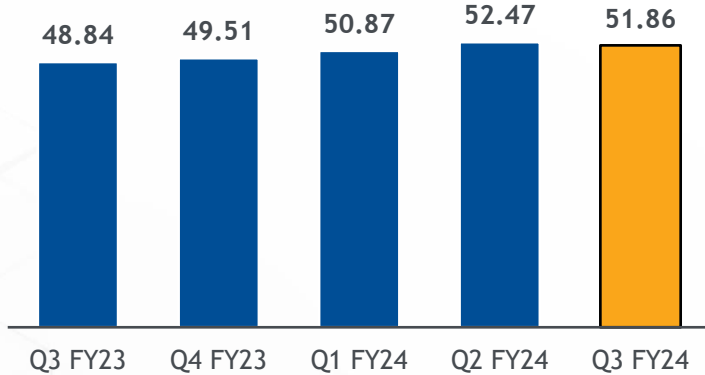
RoE (%)*



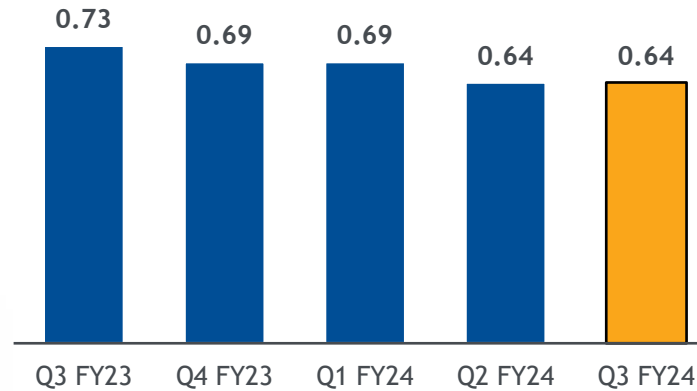
Net interest margin (%)*



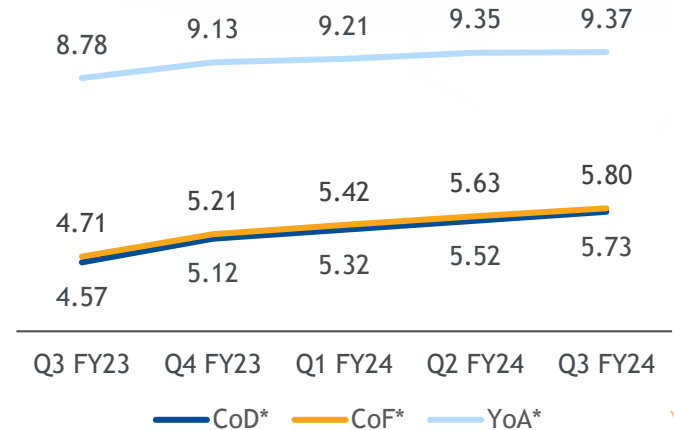
Cost to income ratio (%)



NNPA (%)



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



*Annualized



NNPA maintained at 11 quarter low



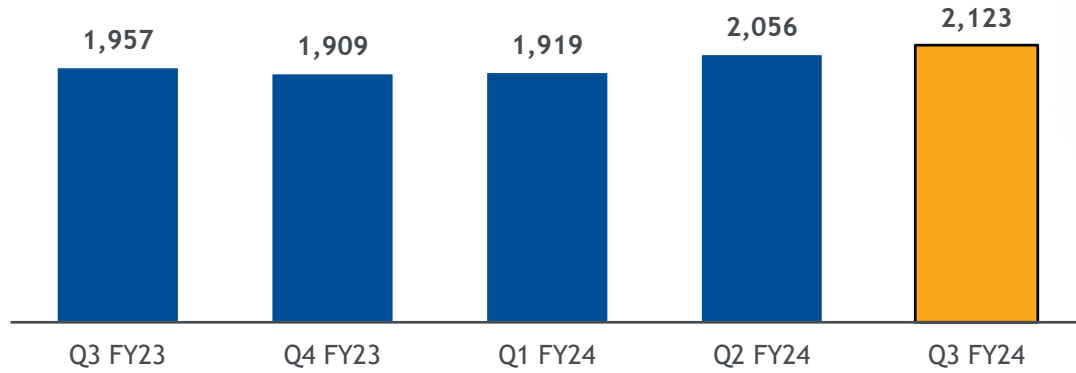
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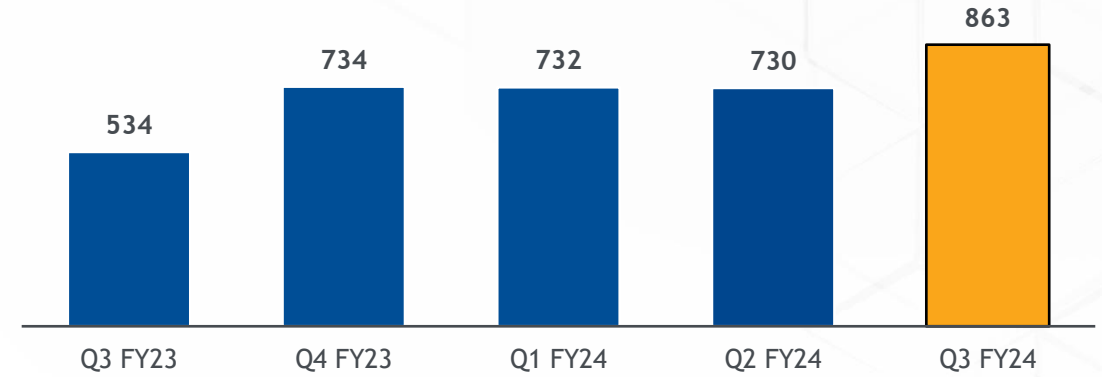
Key P&L parameters

₹ in cr

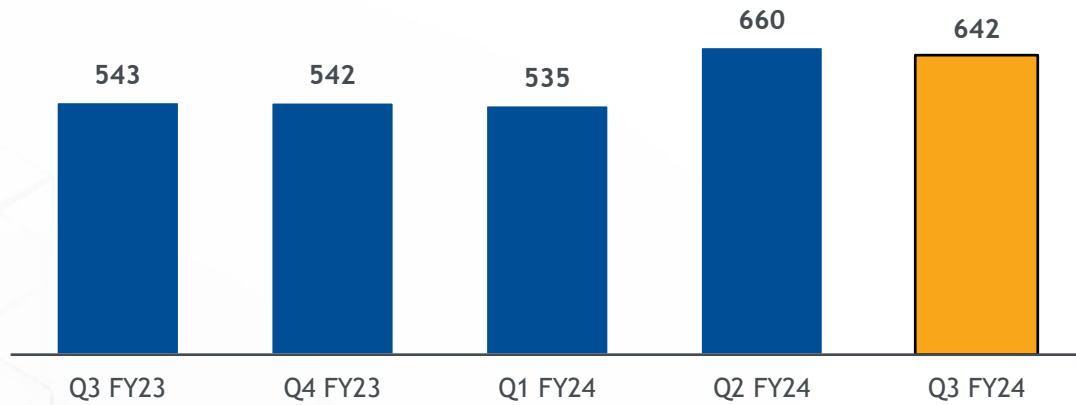
Net interest income



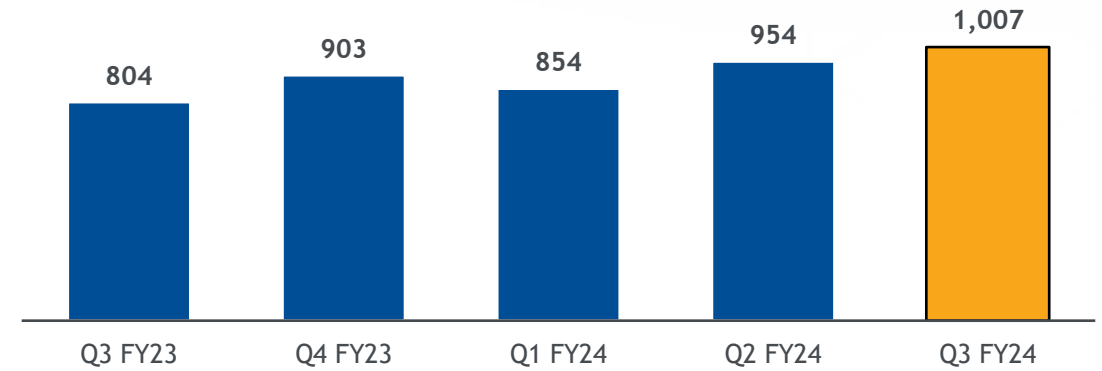
Other income



Fee income



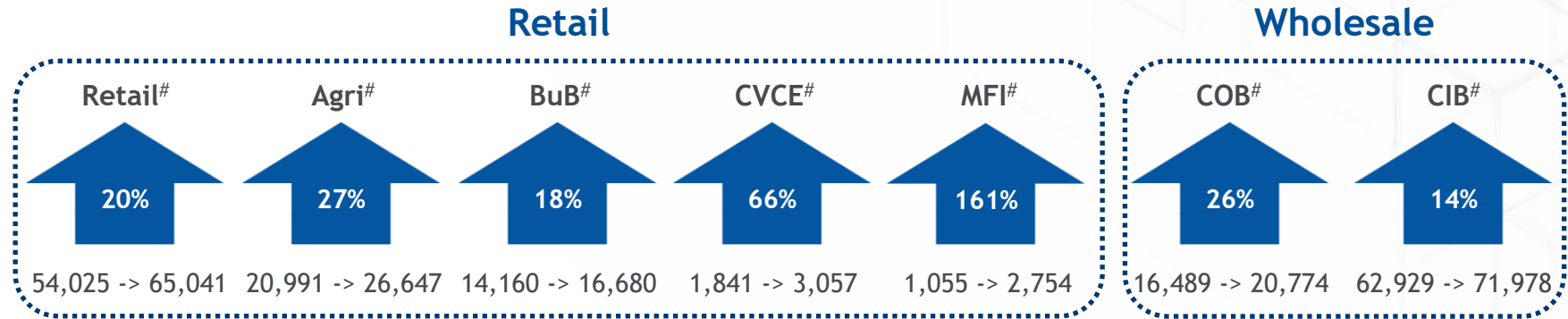
Net profit



Comparison: Y-o-Y

₹ in cr

Advances



Deposits



Performance



Ratios



*Excluding TWO

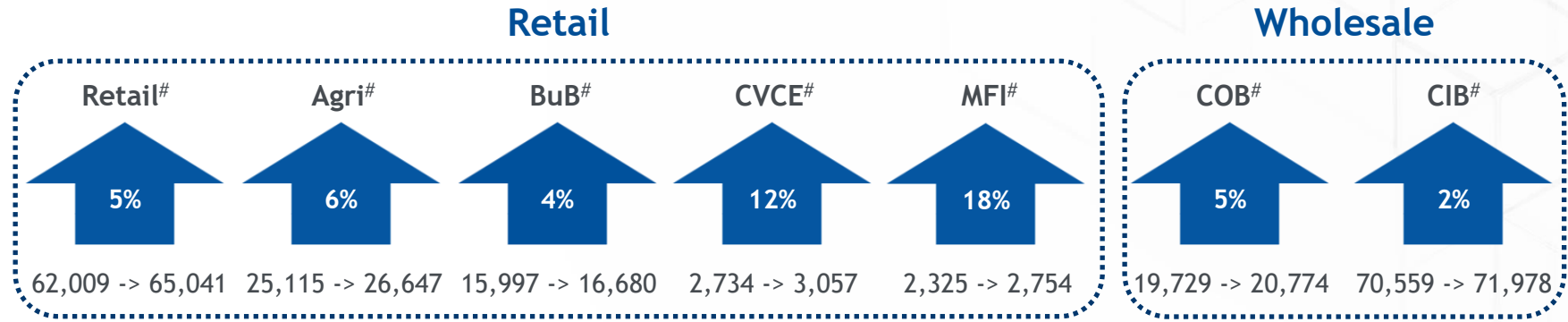
#Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.



Comparison: Q-o-Q

₹ in cr

Advances



Deposits



Performance



Ratios



*Excluding TWO

#Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.



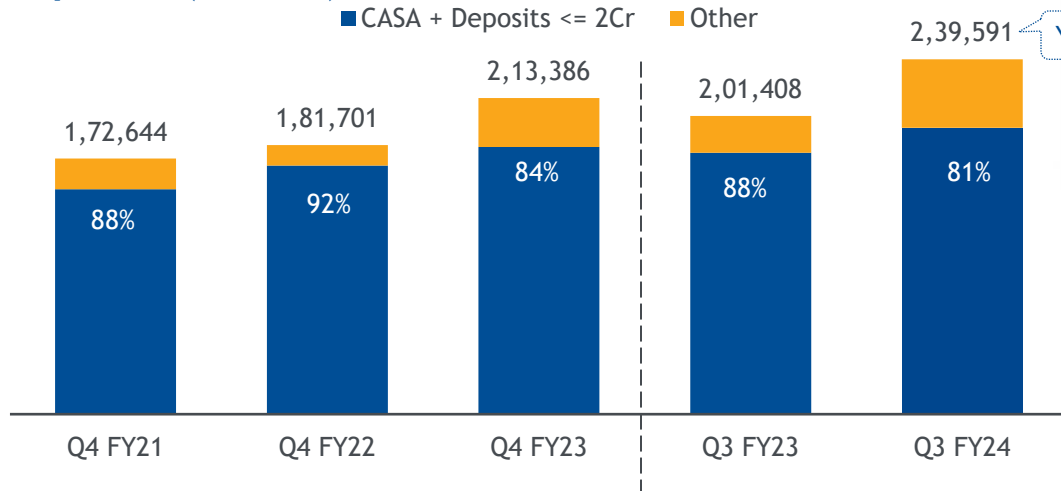
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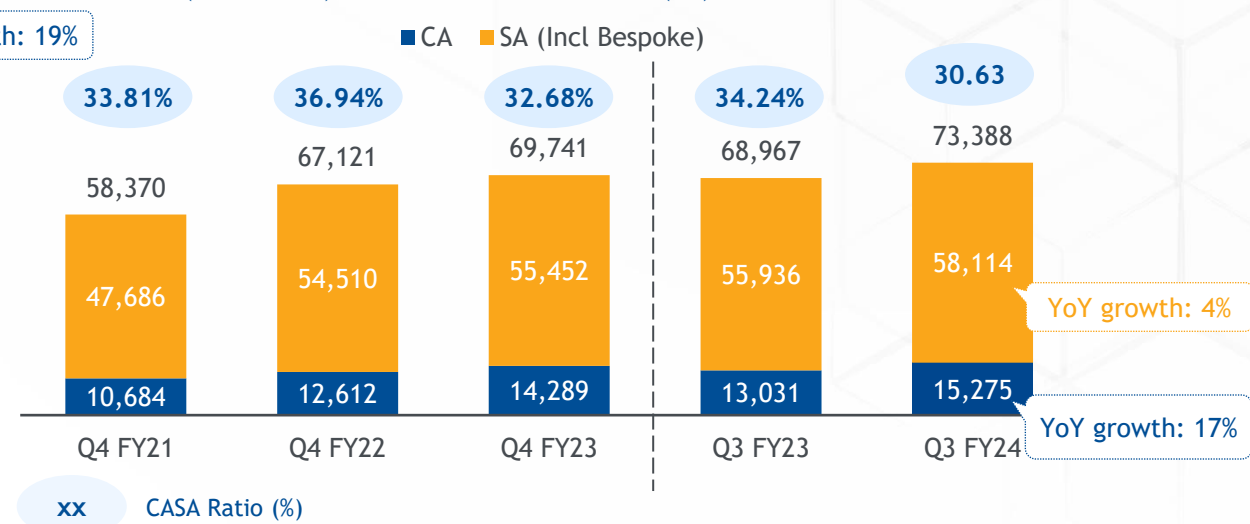
Liability trends

Gaining traction with more granularity

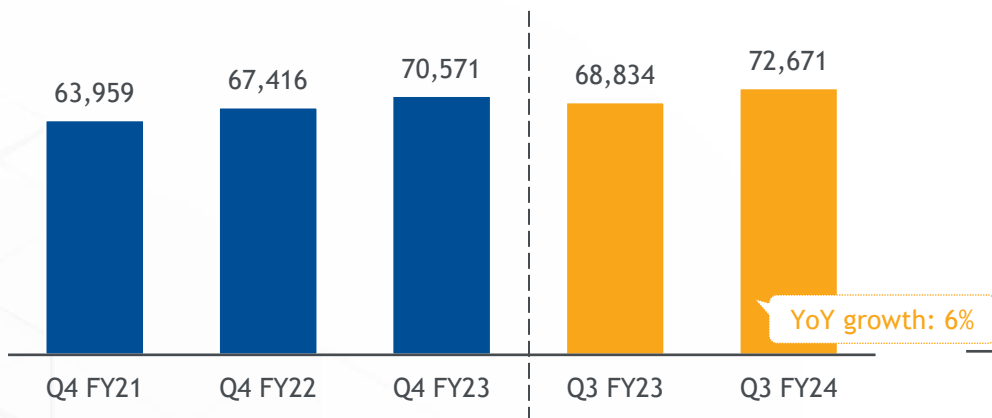
Deposits (₹ in cr)



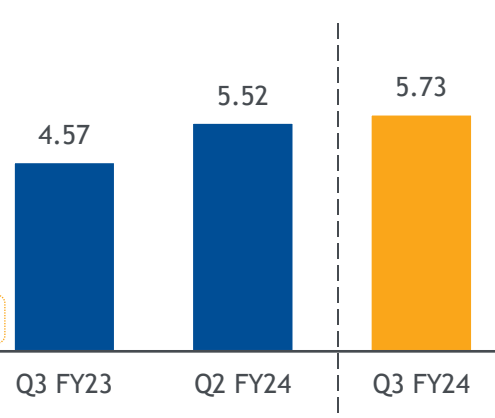
CA & SA (₹ in cr) and CASA ratio (%)



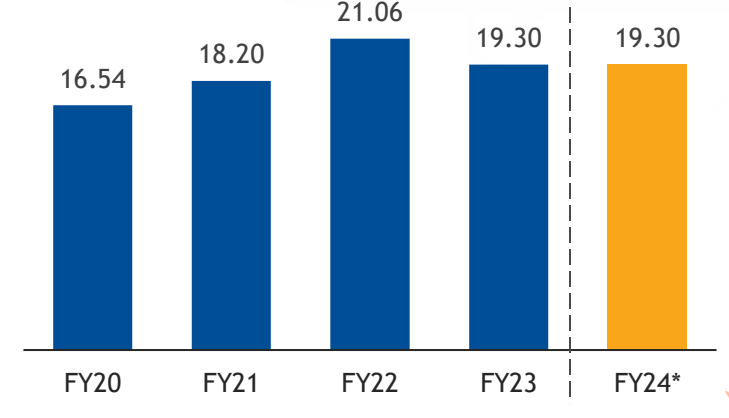
NRE deposits (₹ in cr)



Cost of deposits (%)¹



Remittance Market share (%)²



* For Q2 FY24

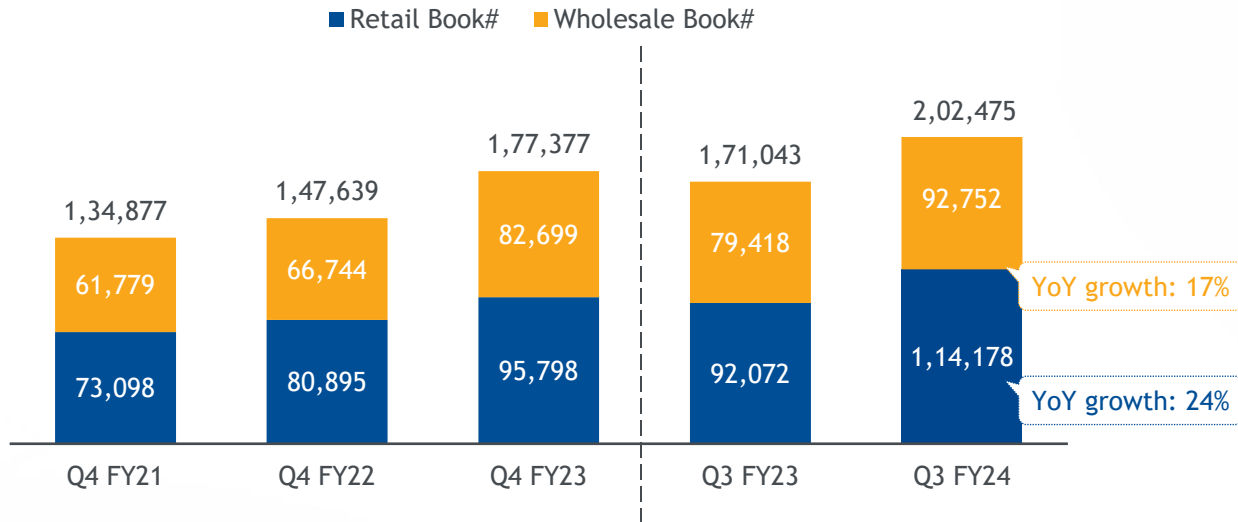
¹ Annualised

² Market share calculated based on (i) Federal Bank's remittances data, and (ii) Preliminary data from RBI report on balance of payment (Statement II: Standard Presentation of India's Balance of Payments)

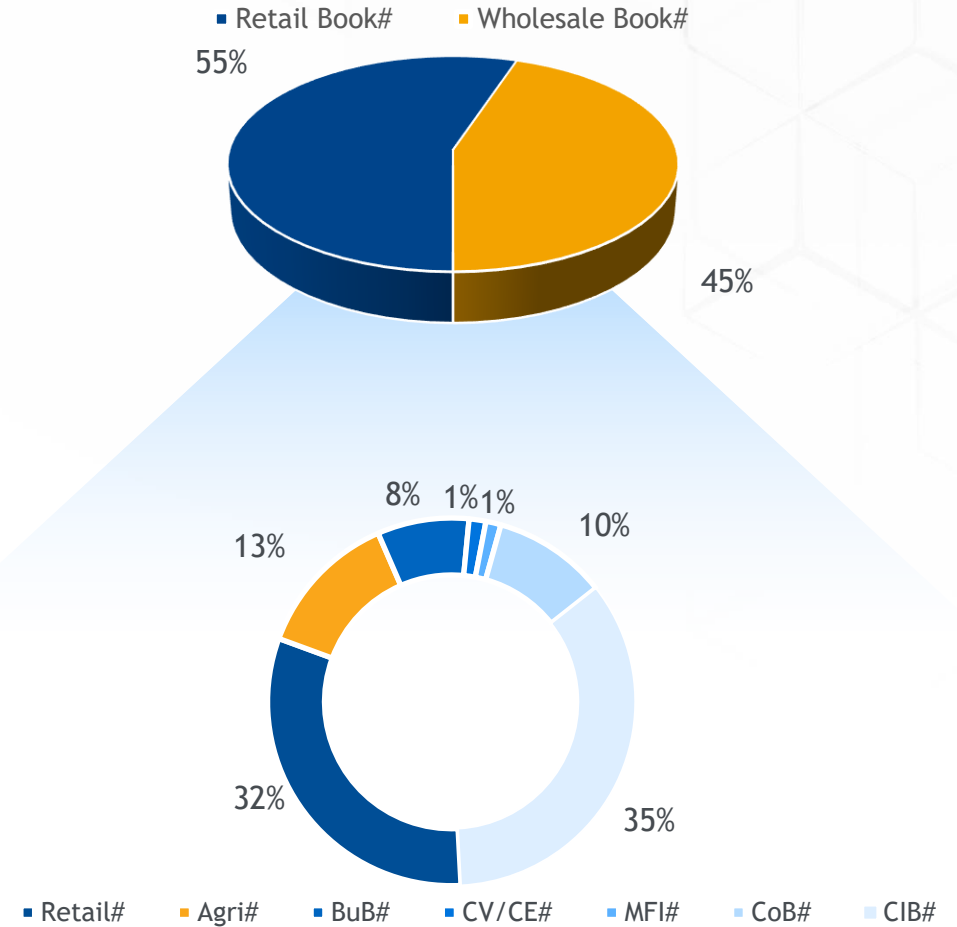
Credit portfolio distribution

Stable and diversified loan growth

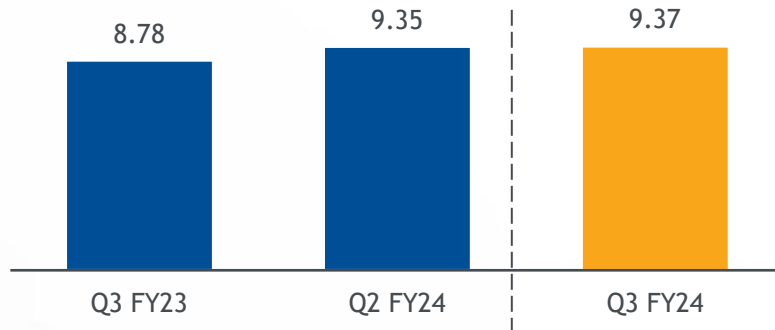
Gross Advances (₹ in cr)



Gross Advances mix (Dec-23)

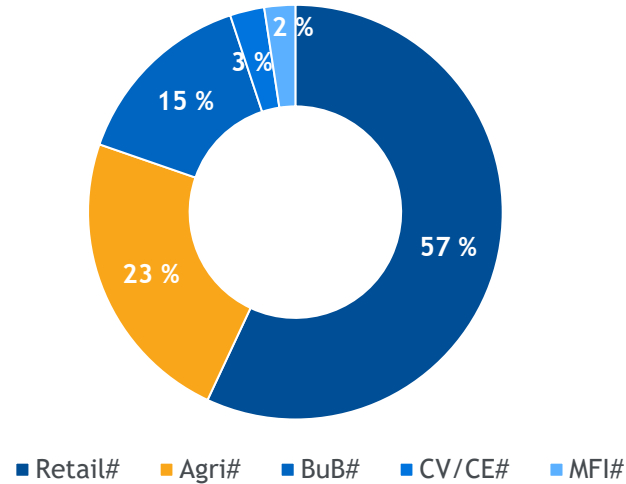


Yield on advances (%)

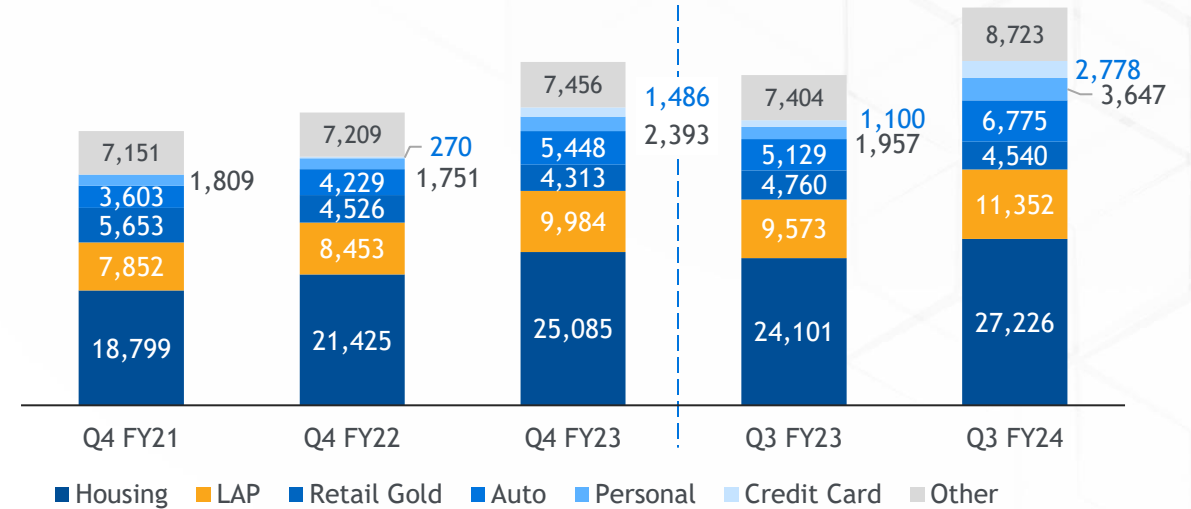


*Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

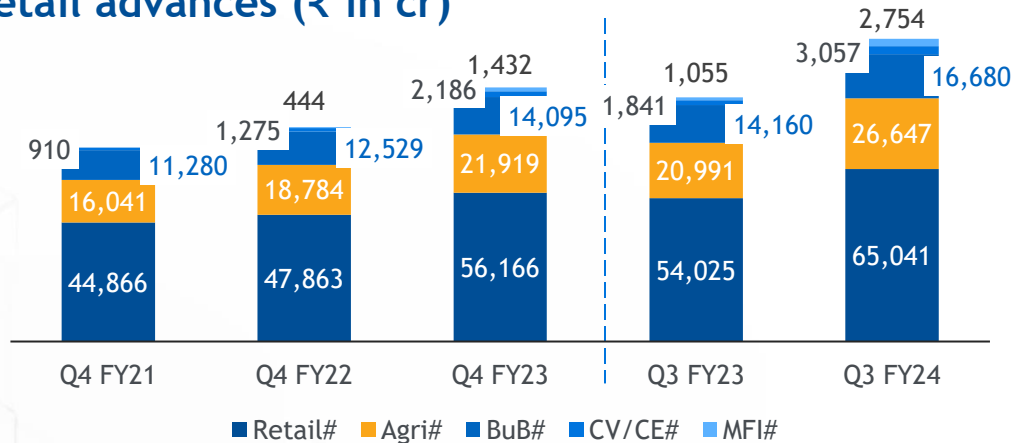
Retail advances mix (Dec-23)



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



Retail advances (₹ in cr)



- CV/CE book grew at 66% YoY and 12% QoQ
- Retail loans grew at 20% YoY and 5% QoQ
- BuB loans grew at 18% YoY and 4% QoQ
- MFI portfolio crosses ₹ 2750 Crore

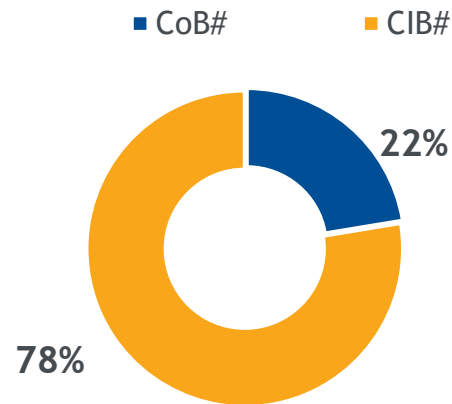
*Other includes Staff loans, Retail Assignments, Education loans, AAD/AAS etc

#Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

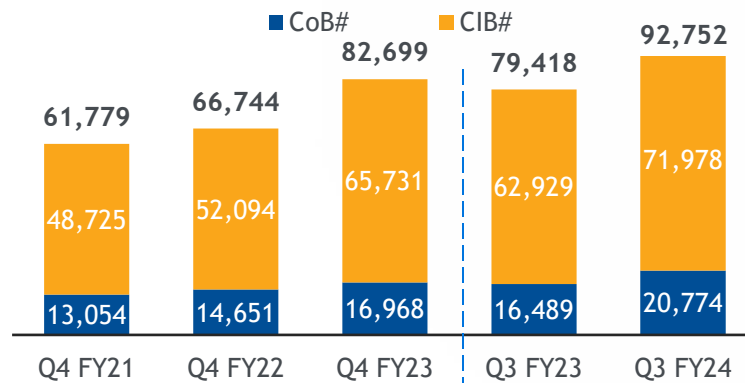
Wholesale Banking

Better coverage with sharper focus

Wholesale advances mix (Dec-23)



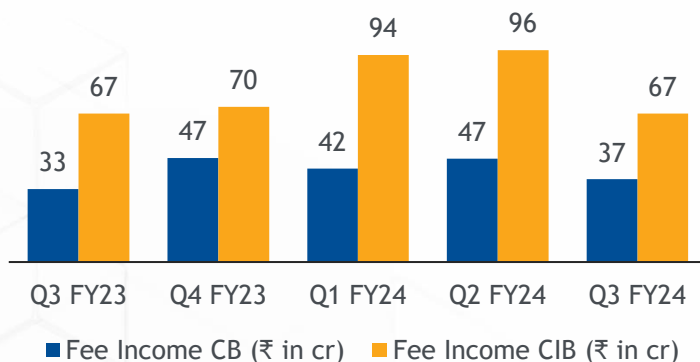
Wholesale advances (₹ in cr)



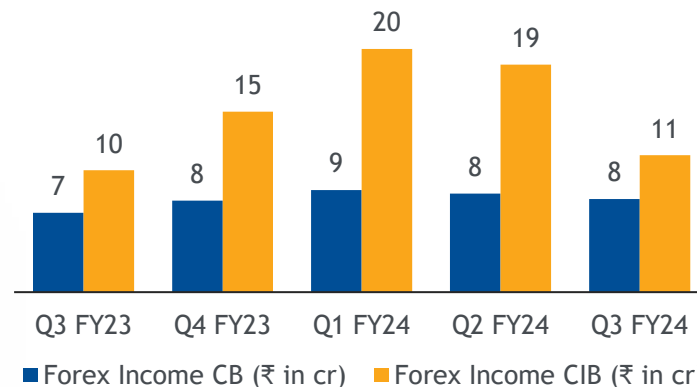
Success Snippets

- We forged a lending relationship amounting to around 30 crores within a Multiple Banking framework with a prominent client in Western India, initially possessing an A- credit rating. The client showcased a robust financial foundation and promising business prospects. Presently, the client enjoys the privilege of maintaining an A+ credit rating, and we exclusively handle the majority of their cash flow, trade, and forex operations. As the exclusive banker for their subsidiary company, we also provide comprehensive banking services for the promoters' personal and investment needs.
- In 2019, we initiated a lending relationship with a prominent manufacturer and supplier of gold jewellery based in the western region, commencing with a credit exposure of 20 crore. Subsequently, our credit exposure to this client has grown substantially, reaching 125 crores. During this period, the client's credit rating witnessed a noteworthy upgrade by several notches. Presently, the entirety of their export transactions is facilitated through our counters. Moreover, we play a pivotal role as the primary conduit for a substantial portion of their cash flow, including salary transactions.

From Lender to Preferred Financial Products partner



From Lender to Preferred Forex partner

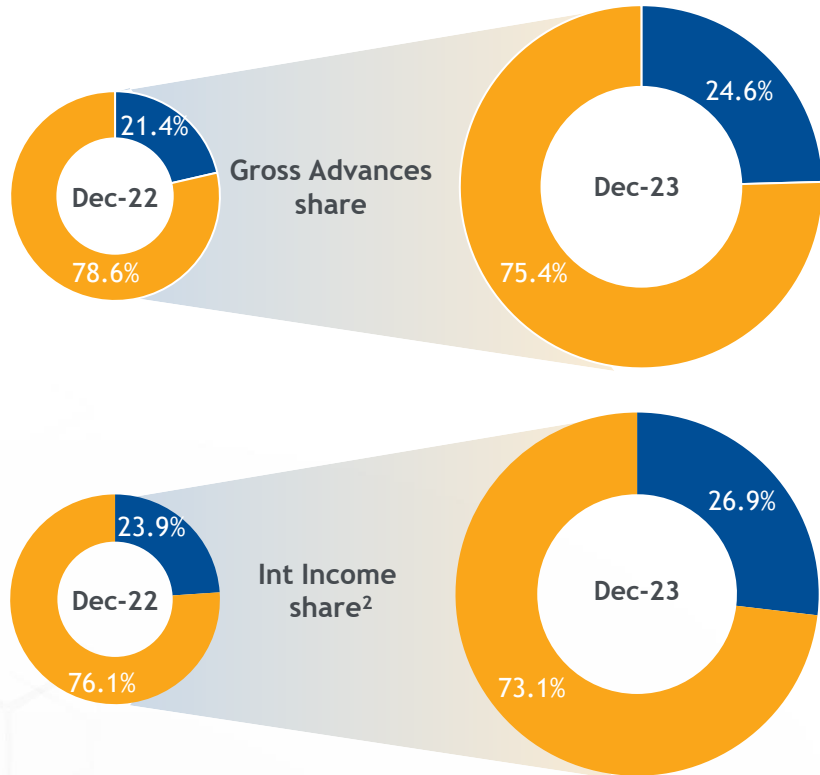


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High margin lending products

High Yielding Segment¹



Credit Cards³ 	153% YoY growth	2,778 Gross advances (INRcr)	
Personal Loans³ 	86% YoY growth	3,647 Gross advances (INRcr)	
MSME (BuB + CoB) 	22% YoY growth	37,454 Gross advances (INRcr)	707Cr Disbursement for FY24 from BuB acquisition through Sales structure
CV/CE 	66% YoY growth	3,057 Gross advances (INRcr)	16k+ Accounts Outstanding
Micro Finance 	161% YoY growth	2,754 Gross advances (INRcr)	721K+ Accounts

YoY growth for gross advances as of Dec-23

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

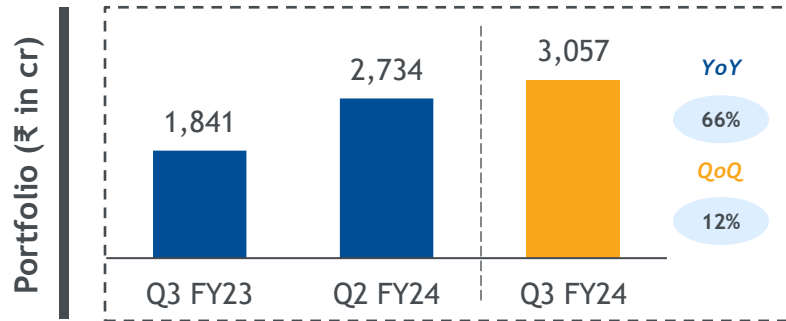
² Int Income = Share of Interest income out of Total Interest Income from Advances

³ Figures show numbers including partnerships



Select high margin lending products

CV / CE



Disbursements:

 **1471** INRcr
(9m FY24)

PSL:

82%

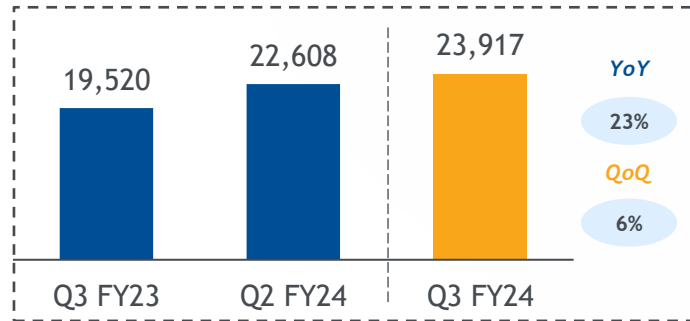


Avg. ticket size:

 **< 31L**
INR

✓ Tie-up with all major OEMs

Gold loans



No of Accounts:

 **14.83L**

LTV:

71.33%



Tonnage:

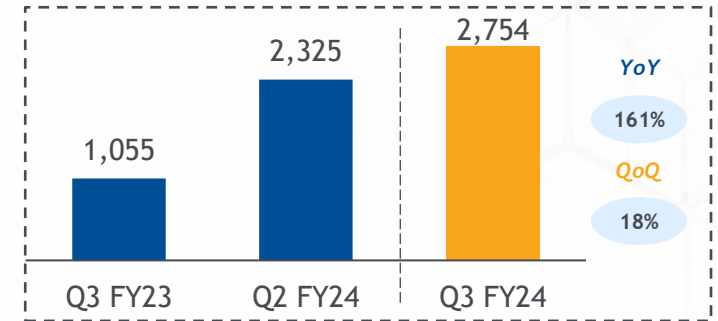
 **58.93**

Yield

10.00%



Micro finance



Reach:

 **13** states
1 UT

No of Accounts:

7.21L



Network:

 **17** BC partners
586 BC branches

Women customers

99%+



Asset quality trends

Stability visible across all segments

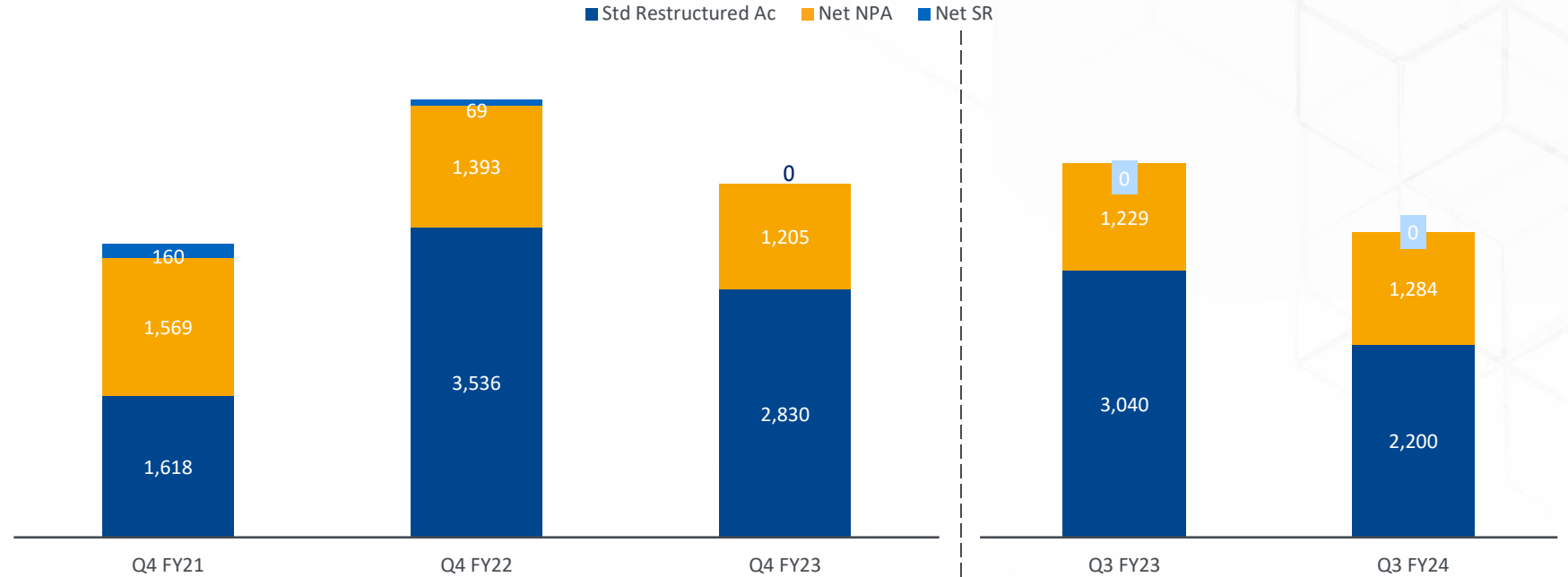
₹ in cr

Asset quality continues to remain robust across all segments

Provision Coverage Ratio Increases to 71.08%

Recovery & Upgradation of ₹290 Cr in Q3

Credit Cost at 31 bps for Q3 FY24 (Annualized)



Movement of NPA

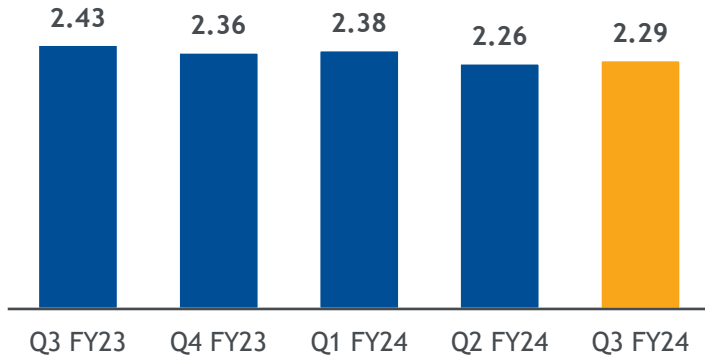
Gross NPA as on 30.09.2023	4,436
Add Fresh Slippage	479
Add Increase in Balances in Existing NPAs	17
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	290
Deduct Written Off	13
Gross NPA as on 31.12.2023	4,629

Provisions in Q3

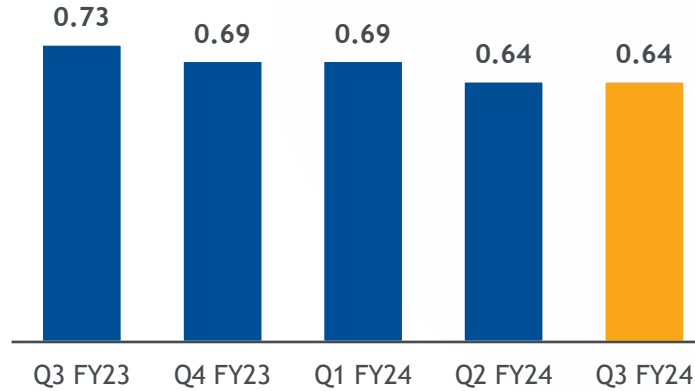
Loan Loss	151
Investment Loss	-10
Standard Accounts	-112
Other Purposes	62
Total Provisions	91

Asset quality trends (cont'd)

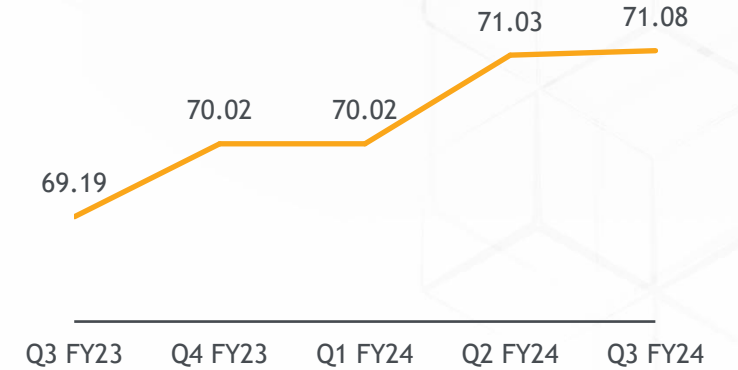
GNPA (%)



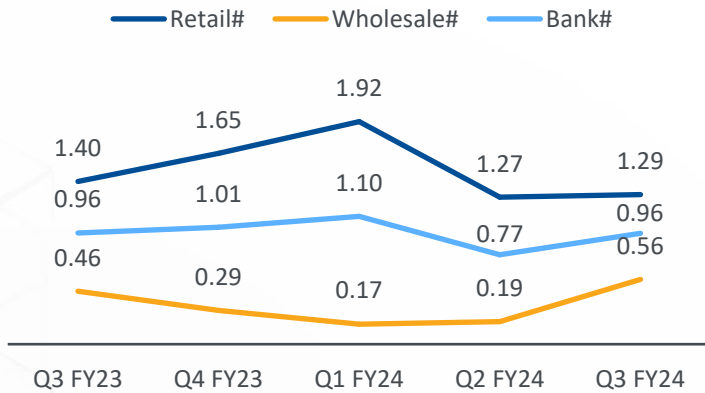
NNPA (%)



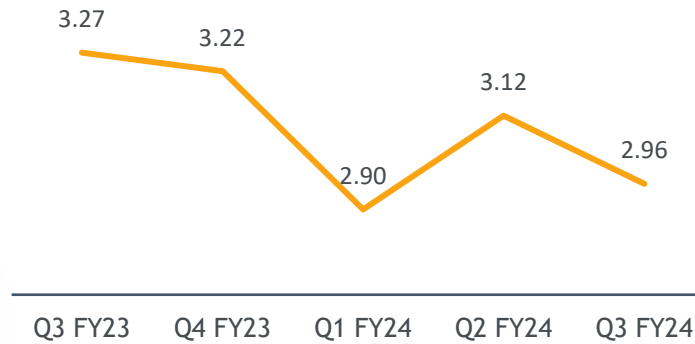
PCR (%)¹



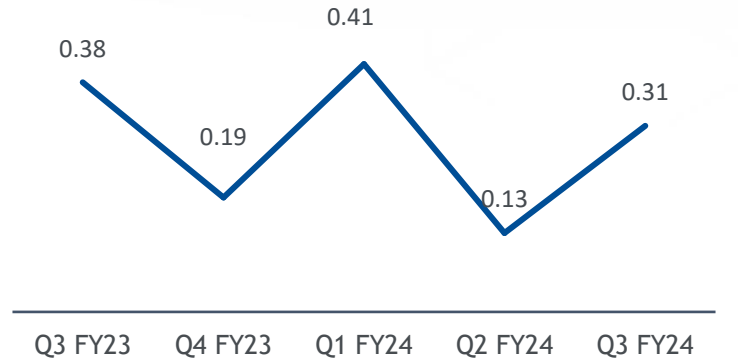
Slippage rate (%)



Risk adjusted NIM (%)*



Credit costs (%)*

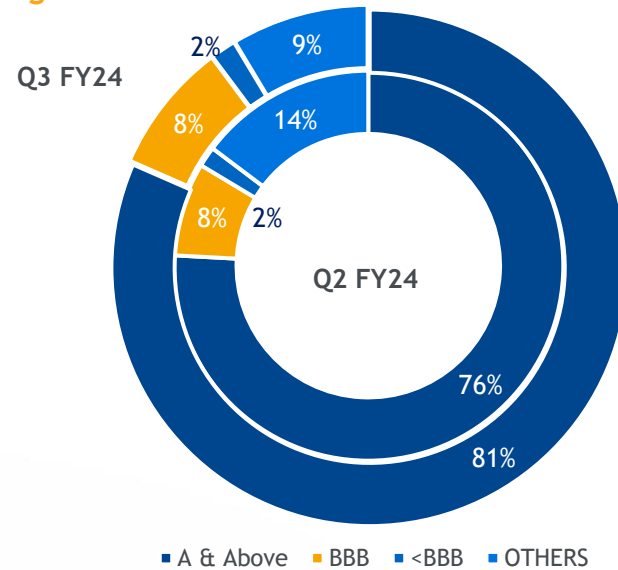


¹Annualised
^{*}Excluding TWO
[#]Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

Asset quality - rating distribution

Rating distribution (CIB)

External rating of CIB advances



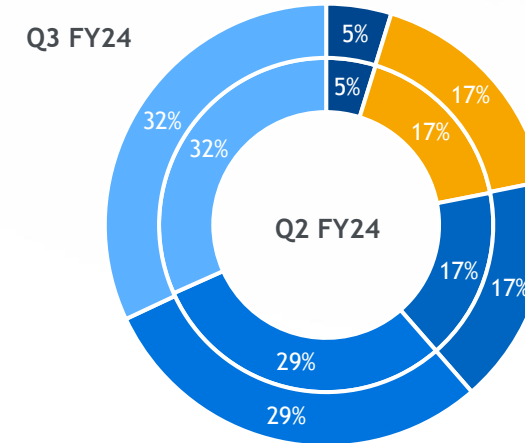
Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

Rating	Q2 FY24	Q3 FY24
FBR1	3%	4%
FBR2/FBR3	11%	13%
FBR4	9%	8%
Below FBR4 & unrated ¹	77%	75%

¹ Includes exempted category (Eg Loans against liquid security).
Does not account for sale via IBPC

Rating distribution (advances excluding CIB)

Internal rating of advances excluding CIB



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

Fee income / other income

Diversified and granular fee income

₹ in Cr	Q3 FY23	Q4 FY23	Q1 FY24	Q2 FY24	Q3 FY24	QoQ	YoY
Loan processing fee	129	132	158	175	149	-15% ▼	16% ▲
Cards	128	137	153	175	181	3% ▲	42% ▲
Para banking	41	45	27	52	63	22% ▲	54% ▲
Banking commissions & exchanges	55	92	65	73	72	-2% ▼	31% ▲
General service charges	110	110	102	103	118	15% ▲	7% ▲
Net Profit on Foreign Exchange Transactions	80	26	30	82	59	-28% ▼	-27% ▼
Fee income	543	542	535	660	642	-3% ▼	18% ▲
Net Profit on sale of Investments	7	40	33	18	154	756% ▲	2100% ▲
Recovery from written off assets, P/L on Revaluation of Investment & Other Receipts	(16)	152	164	52	67	29% ▲	519% ▲
Total other income	534	734	732	730	863	18% ▲	62% ▲



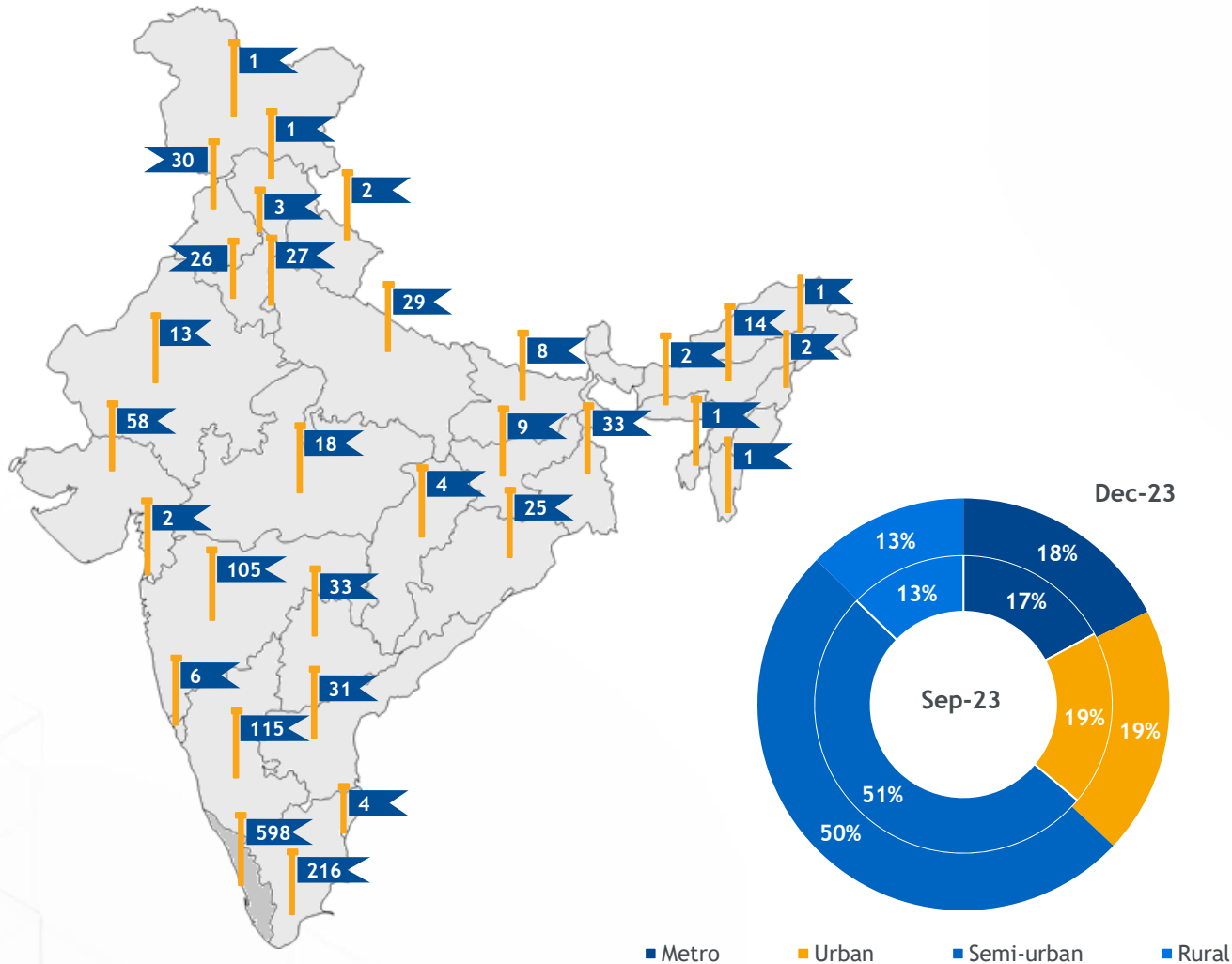
Capital position

Robust capital position marked by a self-sustaining capital structure and ample buffers.

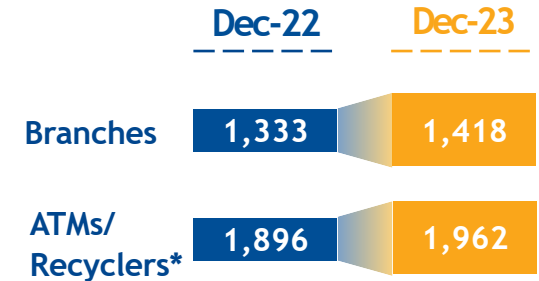
₹ in Cr	Sep-23	Dec-23
Risk weighted assets		
Credit risk	148,031	158,981
Market risk	6,370	7,100
Operational risk	14,992	14,992
Total RWA	169,393	181,073
Tier-I capital funds	23,362	24,407
Tier-II capital funds	2,895	2,797
Total capital funds	26,257	27,204
CRAR	15.50%	15.02%
Tier-I	13.79%	13.48%
Tier-II	1.71%	1.54%



Distribution: Deriving efficiency from footprint



Continuous investment in expanding Pan India footprint



LITE BRANCH HEAVY DISTRIBUTION

Driven by alternate channels



*Including Cash Recyclers and Mobile ATMs



Innovation through partnerships

Liability Partners



Jupiter



paisabazaar.com



1ne score

Instant Digital Loans

Credit Cards



scapia

Jupiter



Pine Labs



EMIs and Merchant Payments

Gold Loan and Priority Lending



OROPAY



Cross Border remittance solutions



- ✓ Secured Credit Cards
- ✓ NTB Unsecured Credit Cards



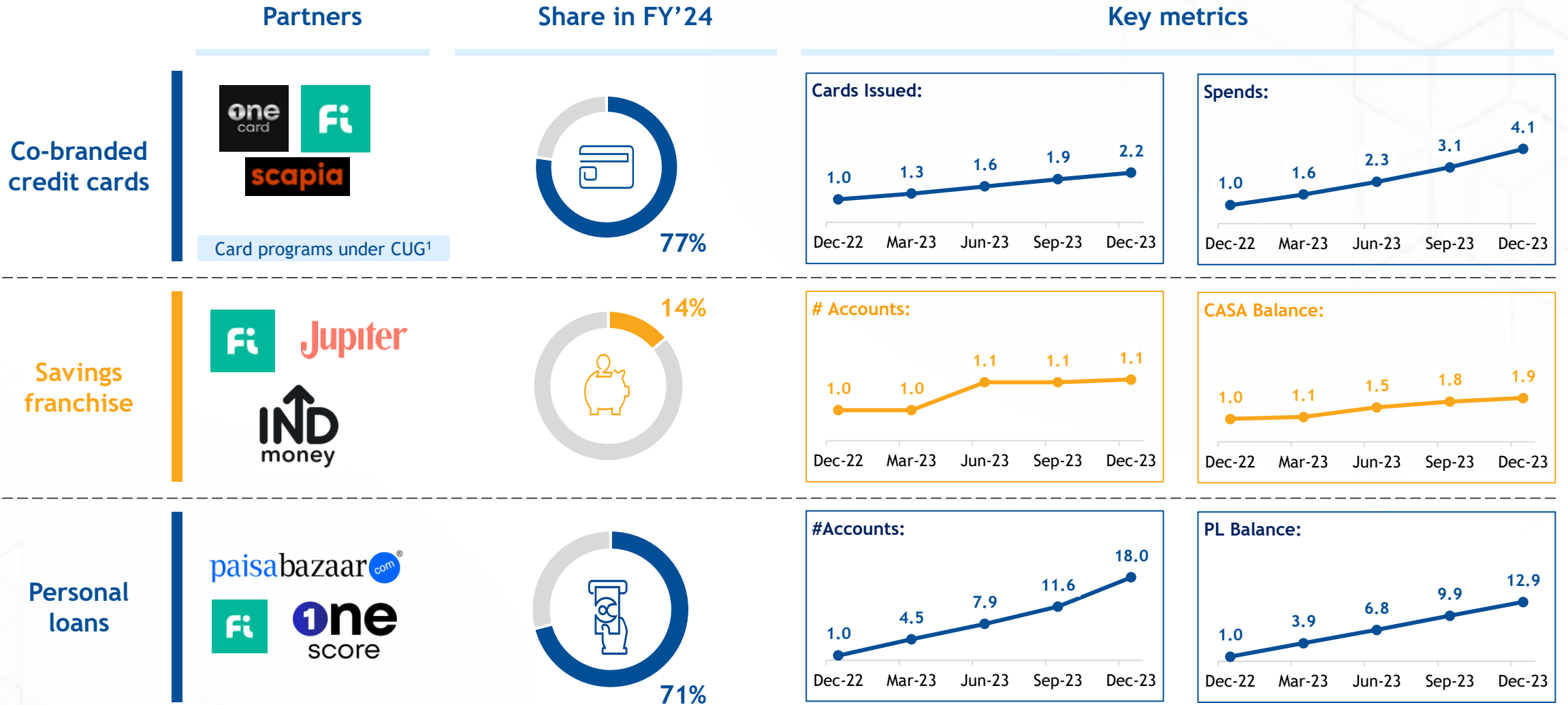
lentra



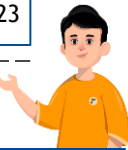
Support Systems



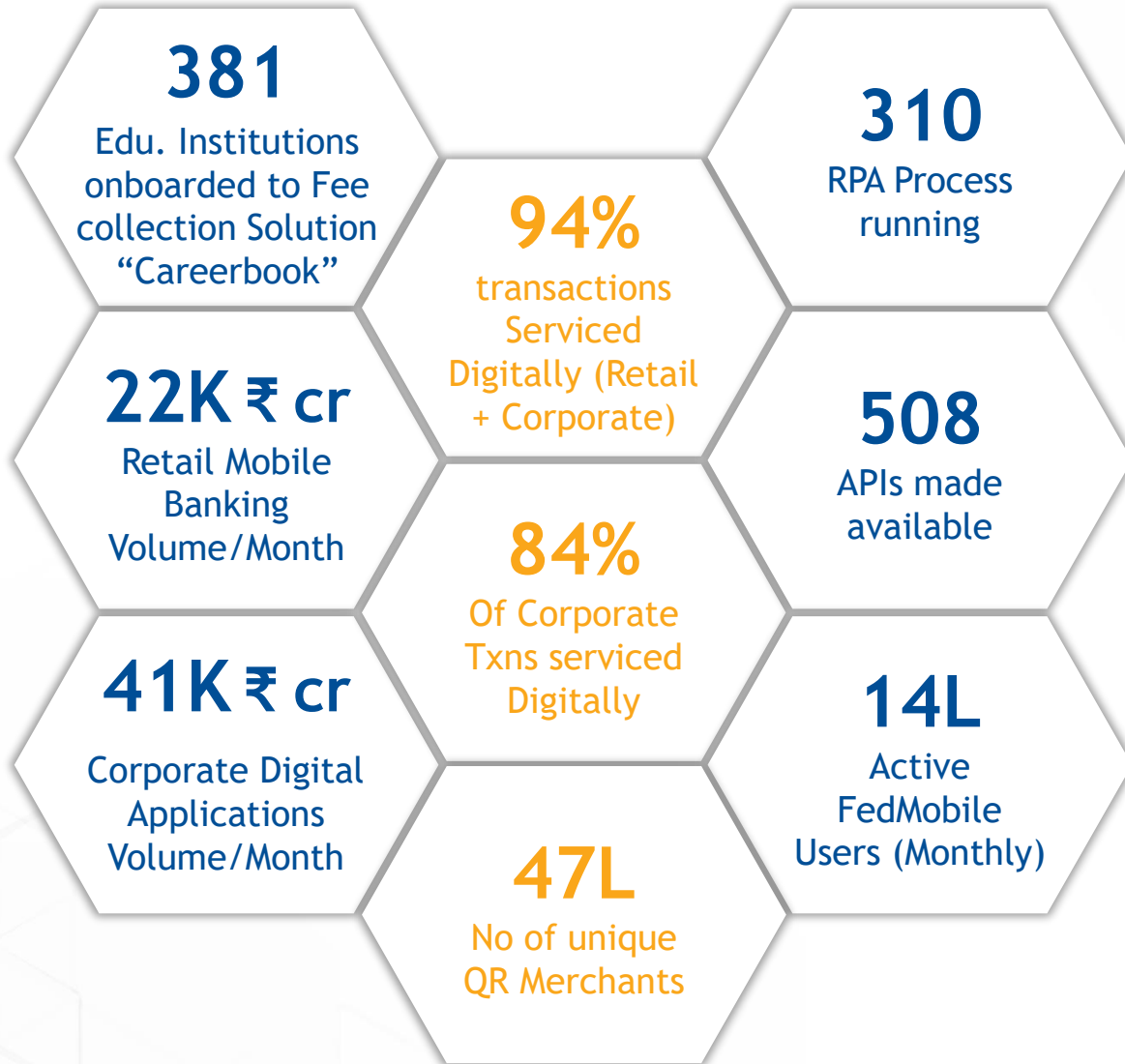
Growth through partnerships



¹ Card programs under CUG: Jupiter



Digitization as a Multiplier



Note: Data as at Dec-23 unless specified otherwise

DIGITAL AT THE FORE
HUMAN AT THE CORE

Feddy is Live on

Approx 4.7 Lakh queries answered by Feddy in this quarter

Digital Assistant - Feddy

Fed e Point

15 G/H

22% KYC Upload

5%

11% Debit Card Application

(Share of Service Requests received through Fed-e-Point for Dec -23)



IMPS Simplified Flow:

- NPCI has undertaken a comprehensive overhaul of the P2P and IMPS transaction flow, enhancing user-friendliness by replacing MMID with the associated bank name. In this refined process, customers can effortlessly execute IMPS P2P payments by simply entering the recipient's mobile number and selecting the respective bank from the provided list. As a testament to this advancement, we have successfully implemented and embraced this functionality as a beneficiary.

UPI on CC:



- The RuPay credit card integration on the Unified Payments Interface (UPI) represents a pivotal feature, enabling RuPay Credit Card holders to seamlessly link their credit cards within their UPI applications, facilitating UPI payments through their credit cards. This feature not only enhances customer convenience but also broadens the spectrum of opportunities for credit card utilization. Furthermore, merchants stand to gain significantly from heightened consumption as they become integral contributors to the credit ecosystem, embracing the acceptance of credit cards through QR codes.

SCAN & PAY

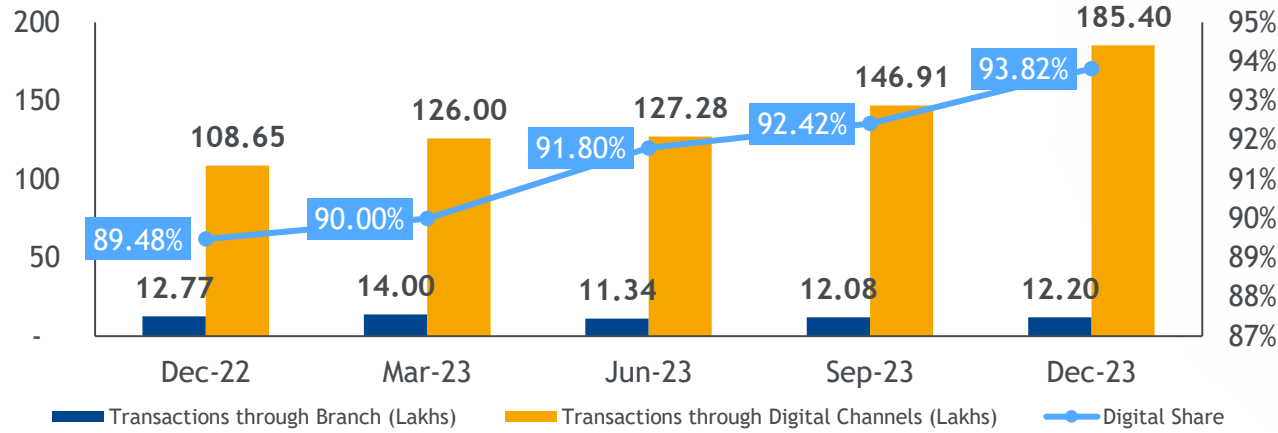


- Utilize the Federal Bank Digital Rupee App to seamlessly scan any UPI QR code for payments. Federal Bank customers are invited to participate in the Reserve Bank of India's Central Bank Digital Currency pilot, immersing themselves in the transformative realm of Digital Money. The ecosystem seamlessly integrates with UPI, enabling users to scan any UPI QR code and make payments in digital currency using the Federal Bank Digital Rupee App.

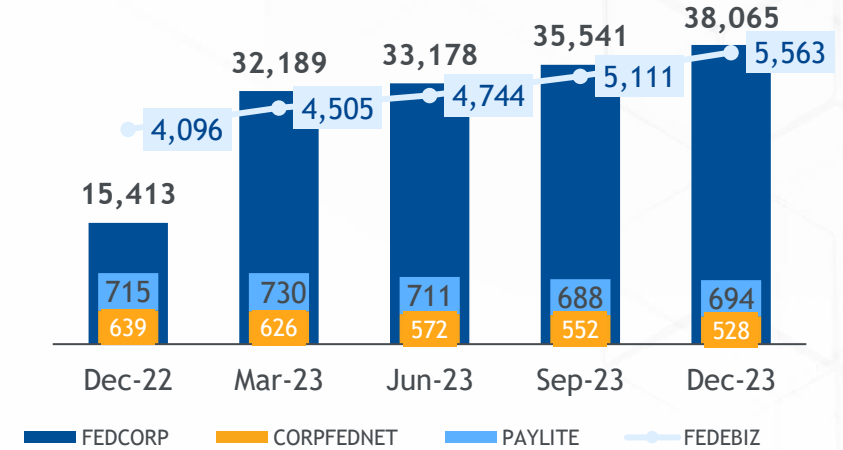


Digital migration

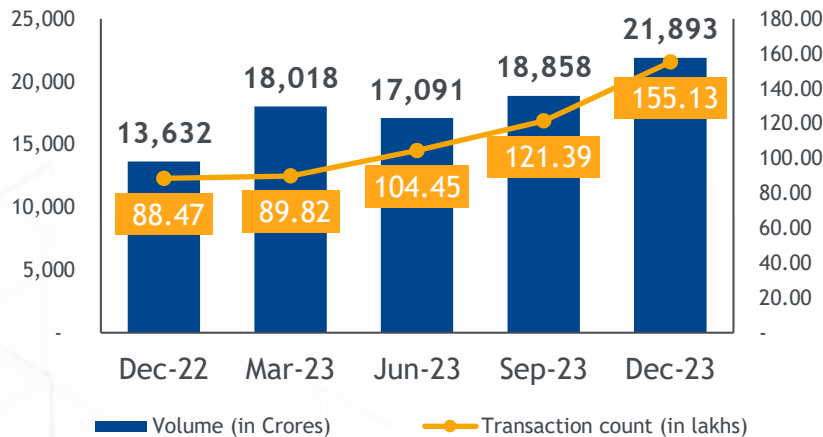
Branch vs. Digital Transactions (₹ in Lakh)*



Corporate Digital Products - Active Users¹

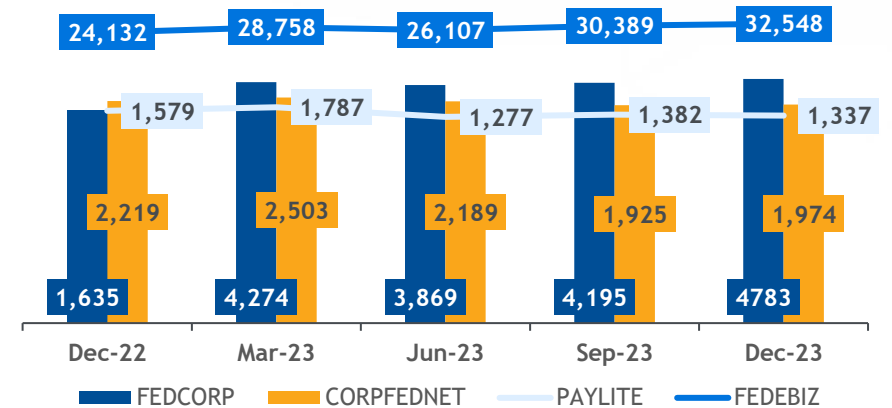


Mobile Banking Volume & Txn Count



- Digital transactions have seen a 71% YOY growth
- Mobile Banking txn count stands at 155.13 lakhs, YOY growth of 75%
- Digital Share stands above 93% for the month of December-23

Corporate Txn Volume (₹ in Cr)



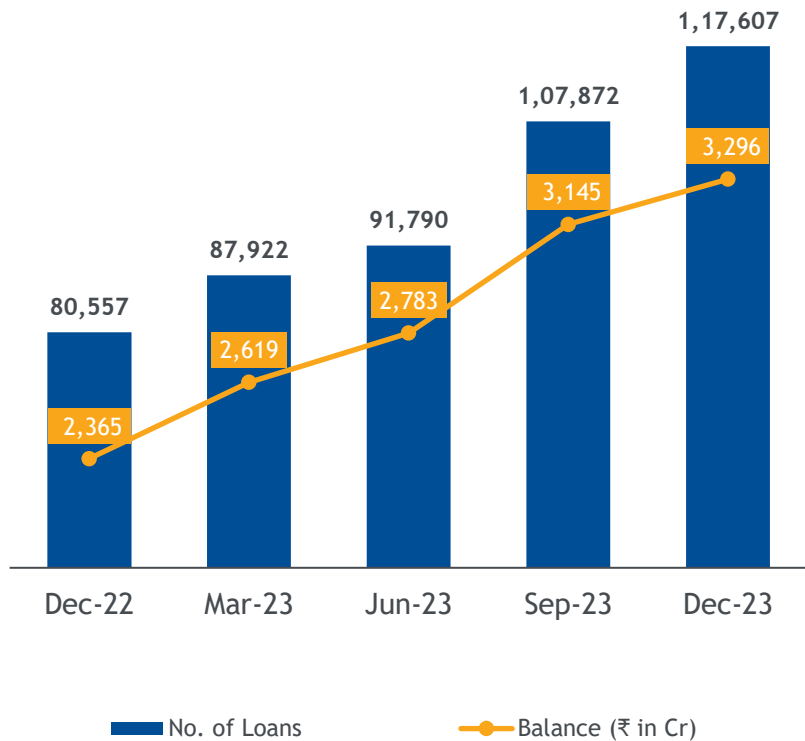
*Month Wise Data

¹Customers who transacted using Corporate digital products during the month

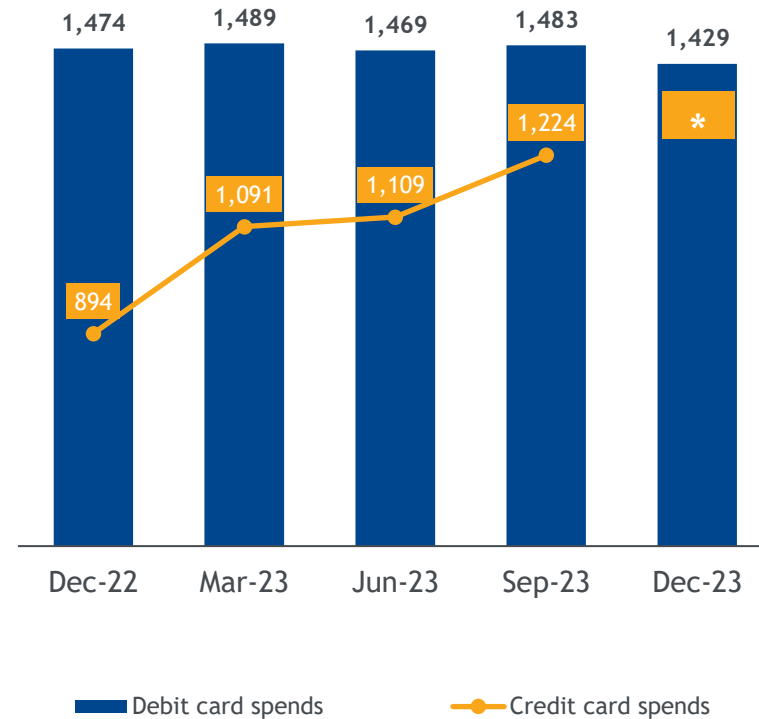


Digital lending and card spends

BYOM Digital Personal Loans



Card spends (₹ in Cr)¹



¹Monthly cards spends including Fintech partnerships
 *RBI data not yet available



Appendix

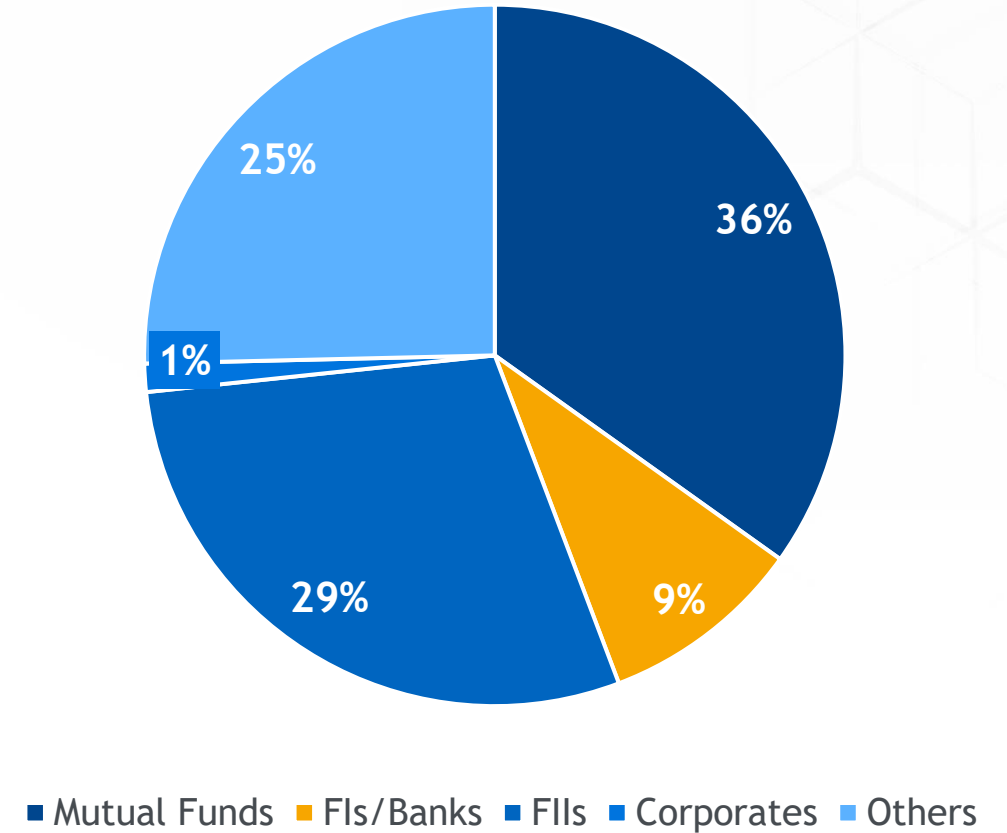
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YOUR PERFECT BANKING PARTNER



Balance sheet & shareholding pattern

₹ in Cr	Sep-23	Dec-23
LIABILITIES		
Capital	470	487
Reserves & surplus	25,649	27,685
Deposits	2,32,868	2,39,591
Borrowings	19,181	17,317
Other liabilities & provisions	9,258	11,133
TOTAL	2,87,426	2,96,213
ASSETS		
Cash & balance with RBI	15,001	13,758
Balances with banks, money at call	4,985	7,467
Investments	55,169	57,373
Advances	1,92,817	1,99,185
Fixed assets	938	999
Other assets	18,517	17,431
TOTAL	2,87,426	2,96,213

Share holding pattern (Dec-23)



Financials

₹ in Cr	Q3 FY23	Q2 FY24	Q3 FY24	Q-o-Q	Y-o-Y
Interest income	4,433	5,455	5,730	5%	29%
Interest expenses	2,477	3,399	3,607	6%	46%
Net interest income	1,957	2,056	2,123	3%	9%
Other income	534	730	863	18%	62%
Operating expense	1,216	1,462	1,549	6%	27%
Total income	4,967	6,186	6,593	7%	33%
Total expense	3,693	4,861	5,155	6%	40%
Operating profit	1,274	1,325	1,437	9%	13%
Total provisions (inc. tax)	471	371	431	16%	-9%
Net profit	804	954	1,007	6%	25%



Key Indicators

Shareholder value

	Q3 FY23	Q4 FY23	Q1 FY24	Q2 FY24	Q3 FY24
Book Value (Per Share in ₹)	96.74	101.22	105.04	110.70	115.41
EPS (annualized)	15.09	17.30	16.22	16.57	16.54

Granularity

	Q3 FY23	Q4 FY23	Q1 FY24	Q2 FY24	Q3 FY24
CASA + Deposits <= ₹2cr (% of Total Deposits)	88%	84%	82%	81%	81%

Profitability (Annualized)

	Q3 FY23	Q4 FY23	Q1 FY24	Q2 FY24	Q3 FY24
ROA %	1.33	1.45	1.30	1.36	1.39
RoRWA %	2.47	2.66	2.36	2.50	2.49
ROE %	15.91	17.48	15.73	15.72	14.80

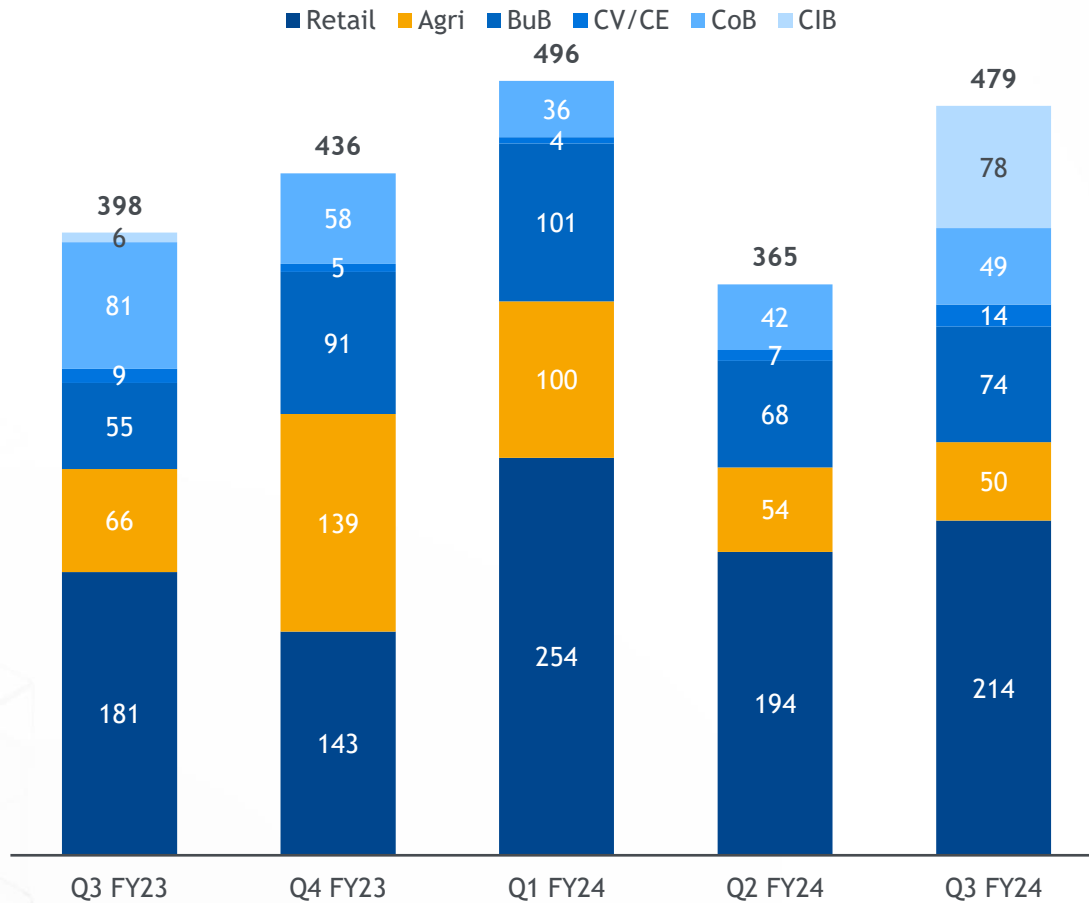
Efficiency

	Q3 FY23	Q4 FY23	Q1 FY24	Q2 FY24	Q3 FY24
Cost / Income %	48.84	49.51	50.87	52.47	51.86
Net NPA %	0.73	0.69	0.69	0.64	0.64



Fresh slippages break up

Fresh slippages

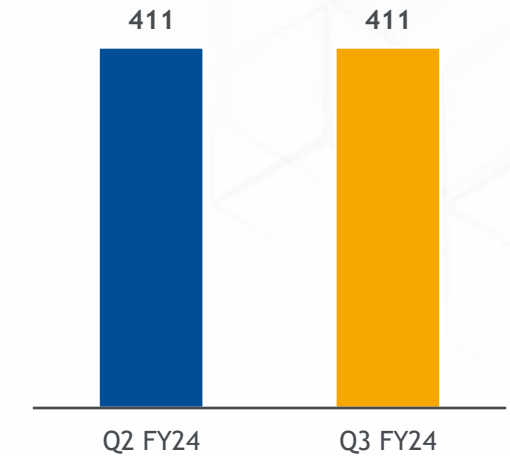


NPA Composition

Business	Q2 FY24	Q3 FY24
	NPA	NPA
Gross NPA		
Retail	1,425	1,515
Agri	942	934
BuB	996	998
CV/CE	39	51
CoB	664	681
Corporate	370	450
Total	4,436	4,629
Net NPA	1,230	1,284

Security receipts

Book Value

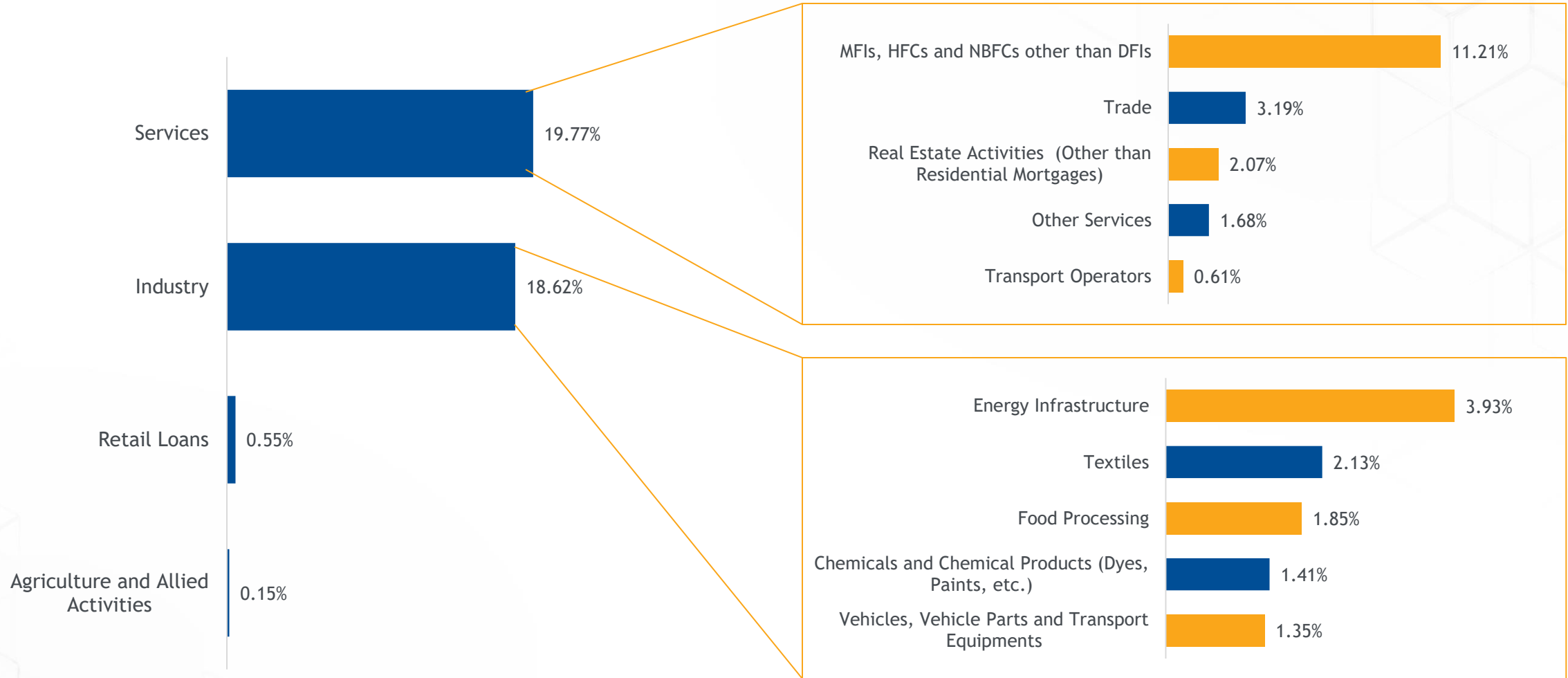


Restructured book

Type	Q2 FY24		Q3 FY24	
	Balance	Of which Bonds	Balance	Of which Bonds
Standard	2,401	60	2,200	60
Net NPA	930	78	901	78
Total	3,331	138	3,101	138

Top Sectors in Wholesale Advance Portfolio

Top Sector wise CB,CIB Balance O/s as a % of Gross Advances (Dec-23)*



*Excluding Assignments, IBPC and IBU Advances



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

61.7%



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

19.7%

equirus

xx% Stake owned by Federal Bank as on 31st December 2023



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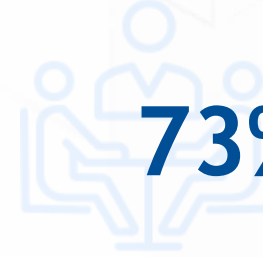
Corporate governance & ESG snapshot

Strong & Diverse Board



11

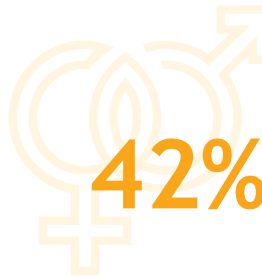
Total Board Members



73%

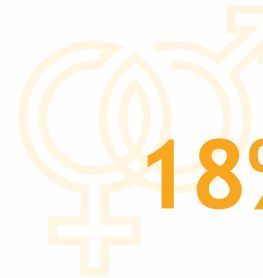
Independent Directors

Focus on Gender diversity



42%

Women Representation in workforce



18%

Women Representation in the Board

ESG



Awarded the 1st Runner-Up in the Diversity & Inclusion Excellence Award by ASSOCHAM

Employee Recognition



Federal Bank becomes the only Bank to feature among India's Best Workplaces™ for Women 2023

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

Public Commitments

Current position

	 Grow green portfolio size	 In-house solar power generation capacity	 Water conservation capacity	 Finance women entrepreneurs – BC Channel	 Bank Premises to be green certified	 Gender diversity ratio (Women)
Target metric	₹ 13,000 Cr	500KW	1 Lakh Litre	10.00 Lakh	At least 10%	Greater than or equal to 40%
Target date	December 2025	March 2025	March 2025	March 2028	March 2028	Continuing target
Mar-23	₹ 3,222 Cr	300KW	84,000 Litre	3.50 Lakh	Nil	41%
Dec-23	₹ 6,304 Cr	330KW	87,000 Litre	7.35 Lakh	3	42%
	96% growth registered in 9m of FY24	Added solar capacity of 30KW in 9m of FY24	Added 3000 Litre capacity in 9m of FY24	110% growth in no. of women beneficiaries in 9m of FY24	3 premises already certified, 2 additional premises under IGBC review	Maintained on an ongoing basis

Award-winning franchise & other initiatives / highlights

Federal Bank Announces Strategic Collaboration with NeML for Enhanced eProcurement and eAuction Integration



Federal Bank recognized globally for outstanding achievement in climate lending 2023 by IFC



Gold rating awarded to two premises by the Indian Green Building Council (IGBC)



Federal Bank is the 1st Runner-Up in the Diversity & Inclusion Excellence Award

The Associated Chambers Of Commerce And Industry Of India (ASSOCHAM)



Federal Bank recognized as the 'Bank of the Year 2023' in India

The Banker



"Excellence in Digital Lending" accolade

Lentra Digital Lending Summit

Other initiatives / highlights

United with News18 & TATA Trusts to promote regular tests & early cancer detection through 'Sanjeevani.'



Launched Exclusive Portal for Non-Resident Account Opening



Collaborated with H S Prannoy, India's Top Seeded Shuttler



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