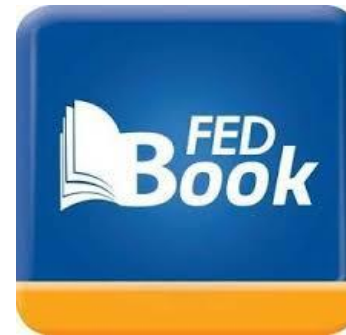


Investor Information

FEDERAL BANK
YOUR PERFECT BANKING PARTNER



IBA Innovation
Award - 2013 for
most Innovative
mobile
application

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

Introduction

Performance Overview

Business Overview

Overview / Key Messages

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

Banking Operations

Treasury

Retail

SME & Agri

Corporate

Branches 1142

ATMs 1312

Deposits 57737

Advances 42439

Employees 10126

SME (Y-o-Y)

NRE Deposits

CASA (Y-o-Y)

CASA Ratio

38%

45%

16%

116
bps

Operating Profit

Net Profit

ROE

ROA

356 Cr

230 Cr

13.86

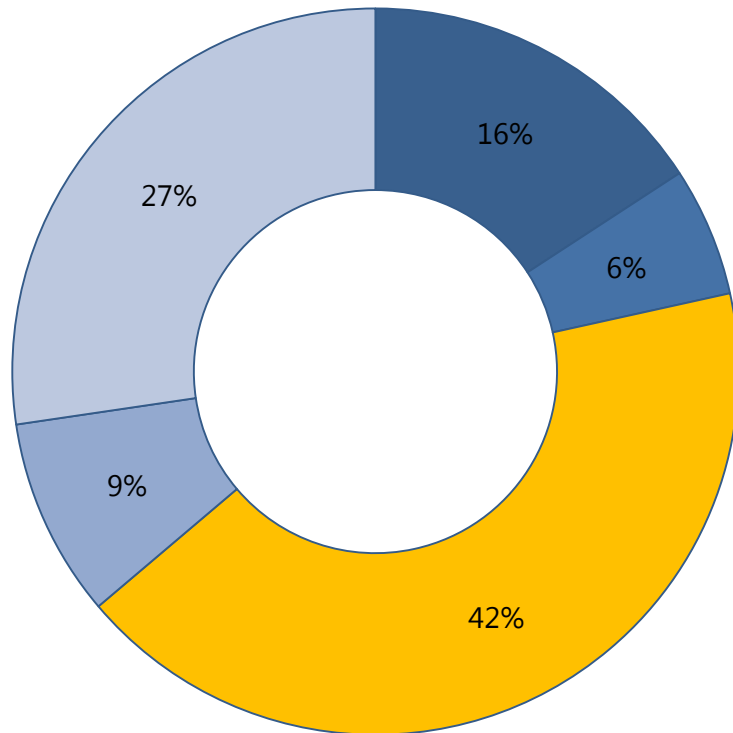
1.31

Key Ratios

	Q3 FY14	Q2 FY14	Q3 FY13	
Profitability Measure	ROA	1.31	1.31	1.37
Shareholder Value Measure	ROE	13.86	14.08	13.56
Efficiency Measure	Cost/Income	49.29	48.84	43.82
Risk Appetite Measure	Net NPA%	0.86	0.98	0.92

Rs in Cr

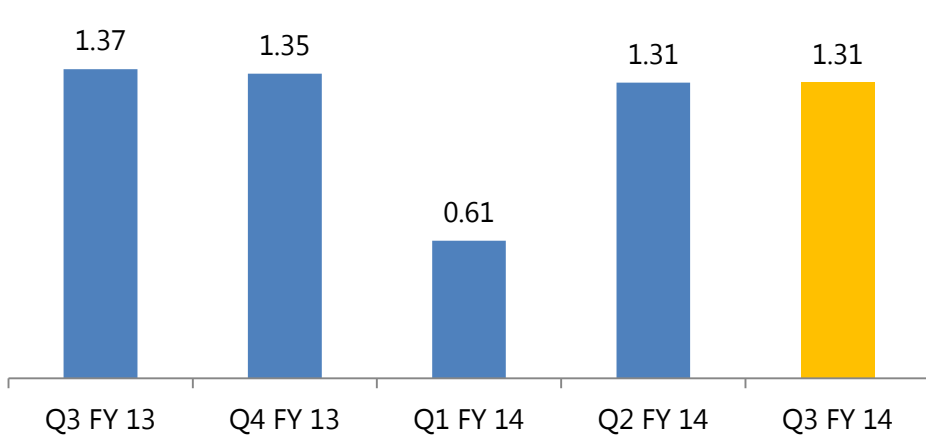
	Q3 FY 13	Q3 FY 14
LIABILITIES		
Capital	171	171
Reserves & Surplus	6152	6701
Deposits	51607	57737
Borrowings	3562	5850
Other Liabilities & Provisions	2947	3878
TOTAL	64439	74338
ASSETS		
Cash & Balance with RBI	2797	3609
Balances with Banks, Money at Call	625	1673
Investments	19433	25028
Advances	39494	41640
Fixed Assets	381	410
Other Assets	1708	1978
TOTAL	64439	74338



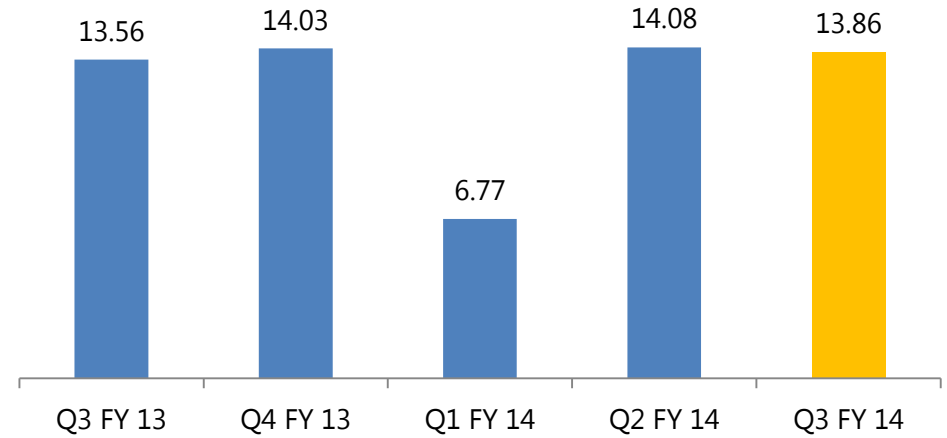
■ Mutual Funds ■ FIs/Bank ■ FII ■ Corporates ■ Others

Share Capital	171.06 Cr
Shareholder's Funds	6699.20 Cr
Book Value Per Share	Rs 78.33

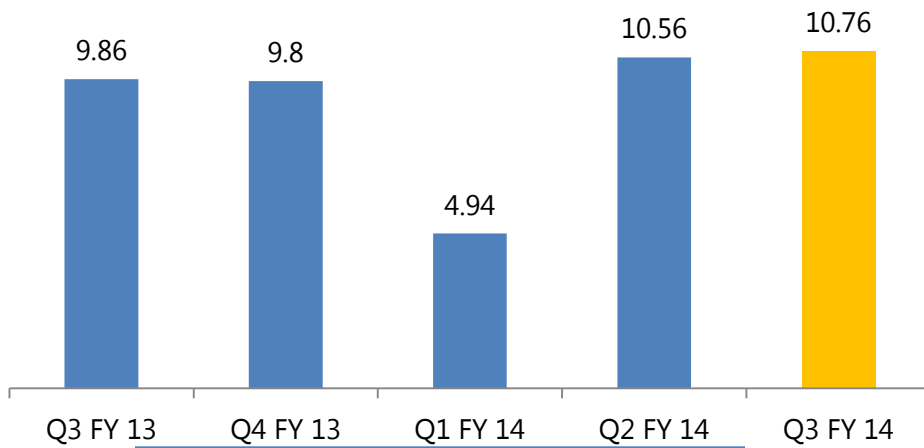
Shareholders Value



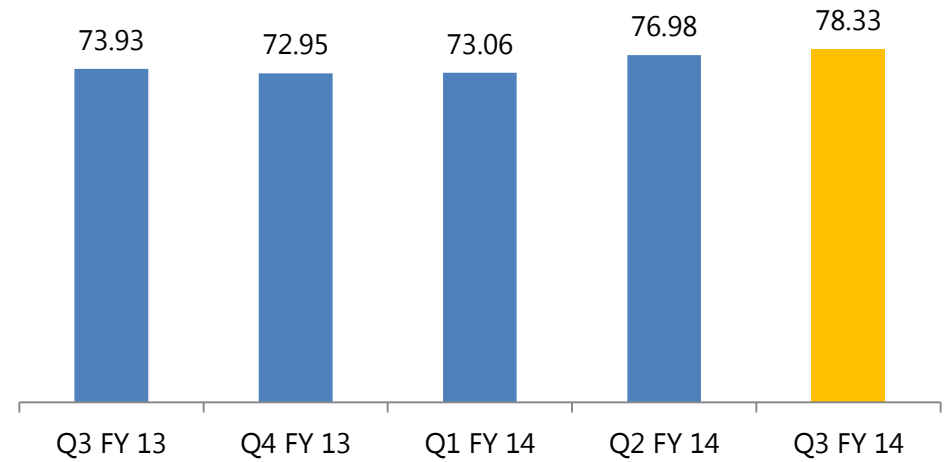
RETURN ON ASSETS (%)



RETURN ON EQUITY (%)



EARNINGS PER SHARE



BOOK VALUE PER SHARE

(All figures except BV Annualised) 7

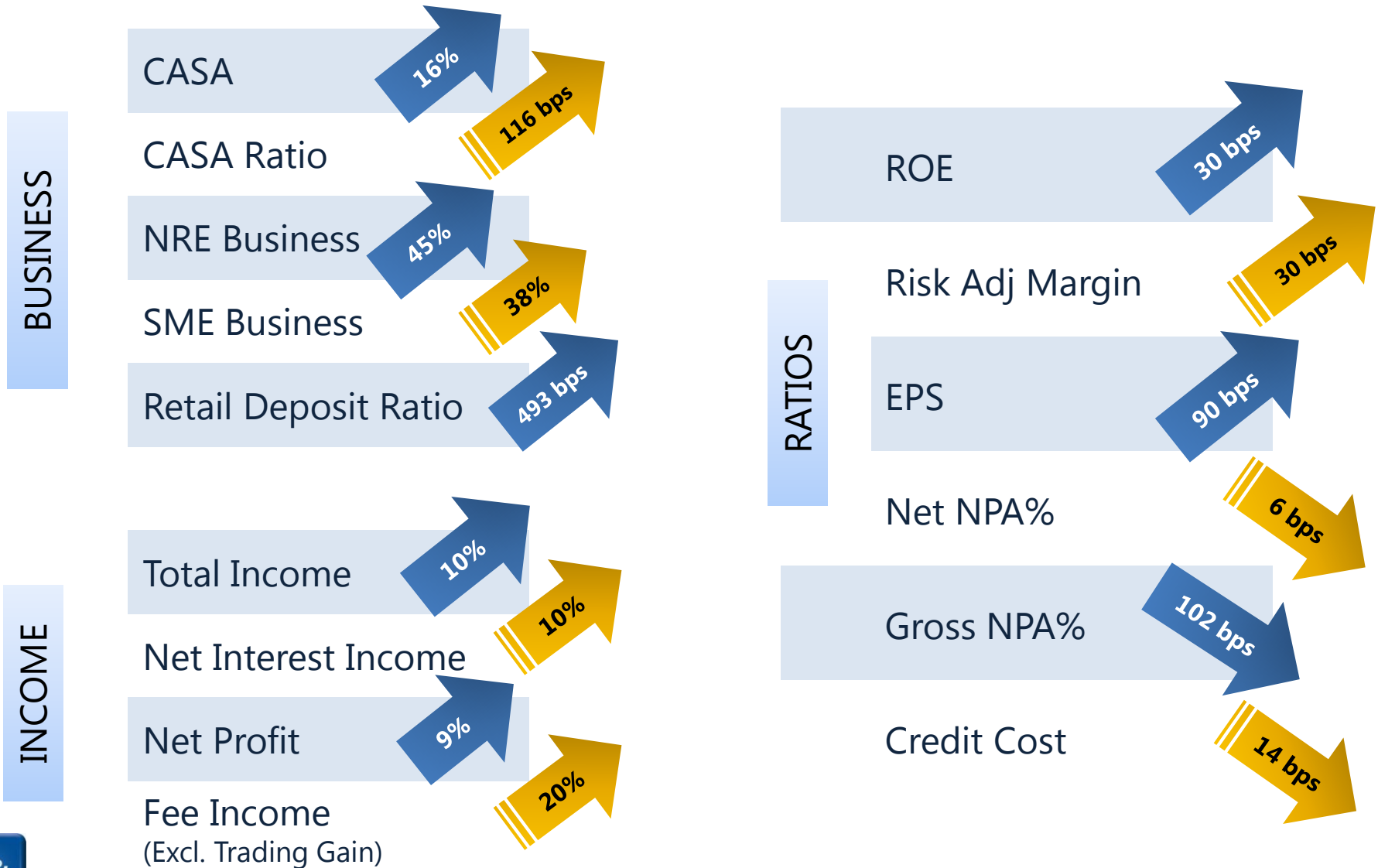
Introduction

Performance Overview

Business Overview

Performance Highlights

Q3 FY 14 v/s Q3 FY 13



Key Financials

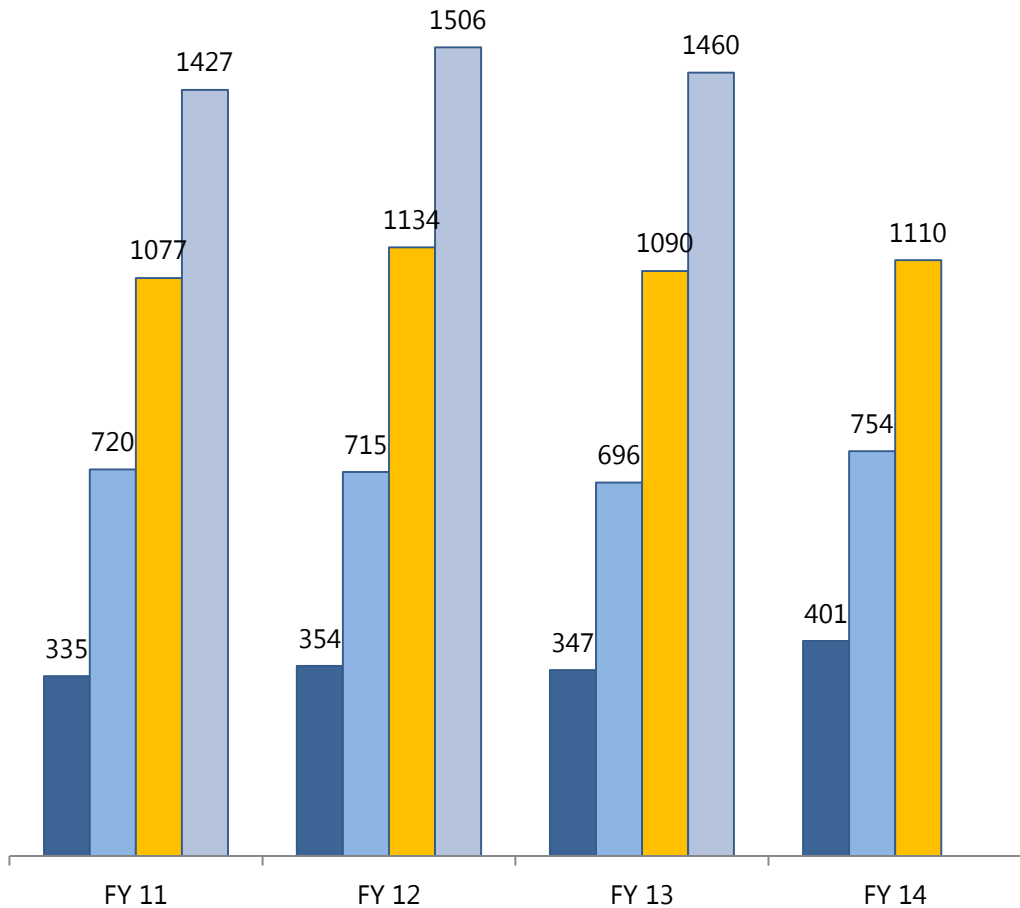
Rs in Cr

	Q3 FY13	Q3 FY14	Y-o-Y	9M FY13	9M FY 14	Y-o-Y
Interest Income	1521.77	1739.67	14.32%	4584.11	5107.37	11.41%
Interest Expenses	1024.42	1194.10	16.56%	3089.21	3503.84	13.42%
Net Interest Income	497.35	545.57	9.70%	1494.90	1603.53	7.27%
Other Income	203.85	156.25	-23.35%	467.59	515.44	10.23%
Total Income	1725.62	1895.92	9.87%	5051.70	5622.81	11.31%
Total Expenditure	1331.68	1540.02	15.64%	3961.61	4512.46	13.90%
Operating Profit	393.94	355.90	-9.66%	1090.09	1110.35	1.86%
Net Profit	210.78	230.13	9.18%	616.23	561.60	-8.87%
Net Interest Margin (%)	3.47	3.24	-6.51%	3.49	3.22	-7.56%
Cost to Income Ratio (%)	43.82	49.29	12.48%	44.45	47.60	7.08%

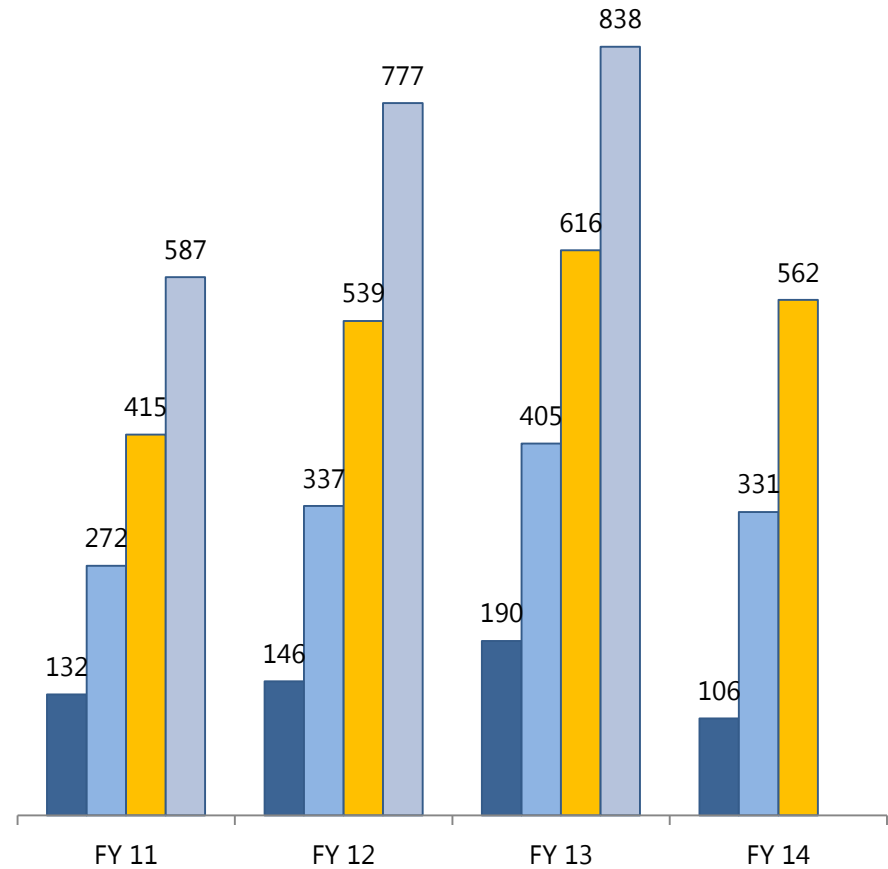
Rs in Cr

■ Q1 ■ Q2 ■ Q3 ■ Q4

Operating Profit



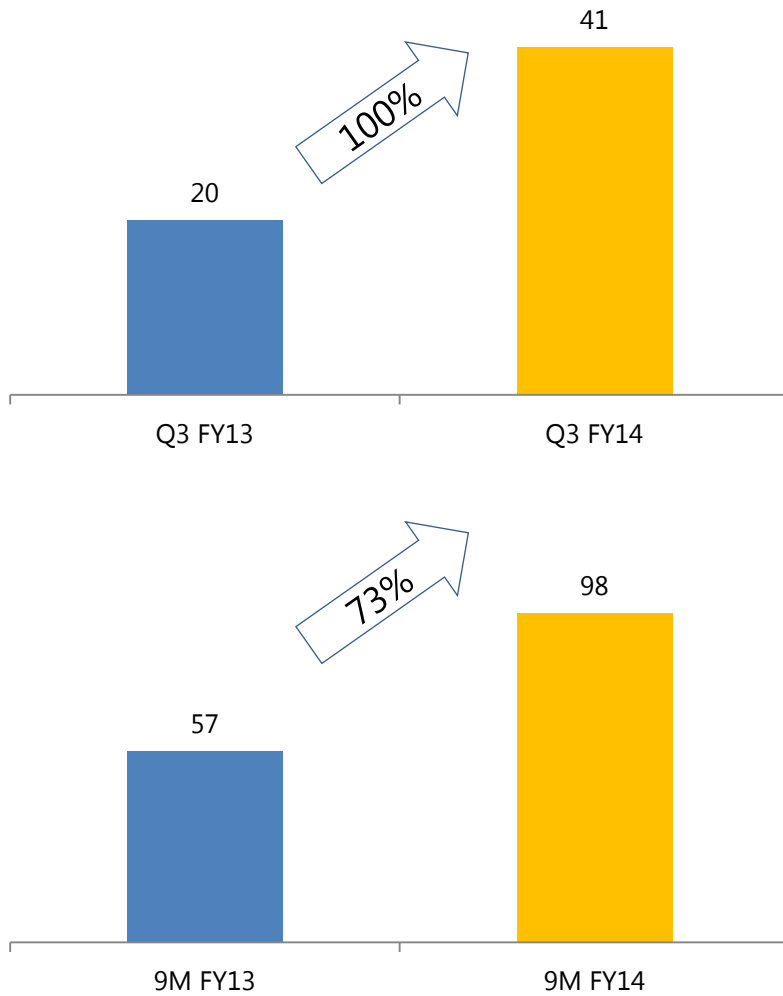
Net Profit



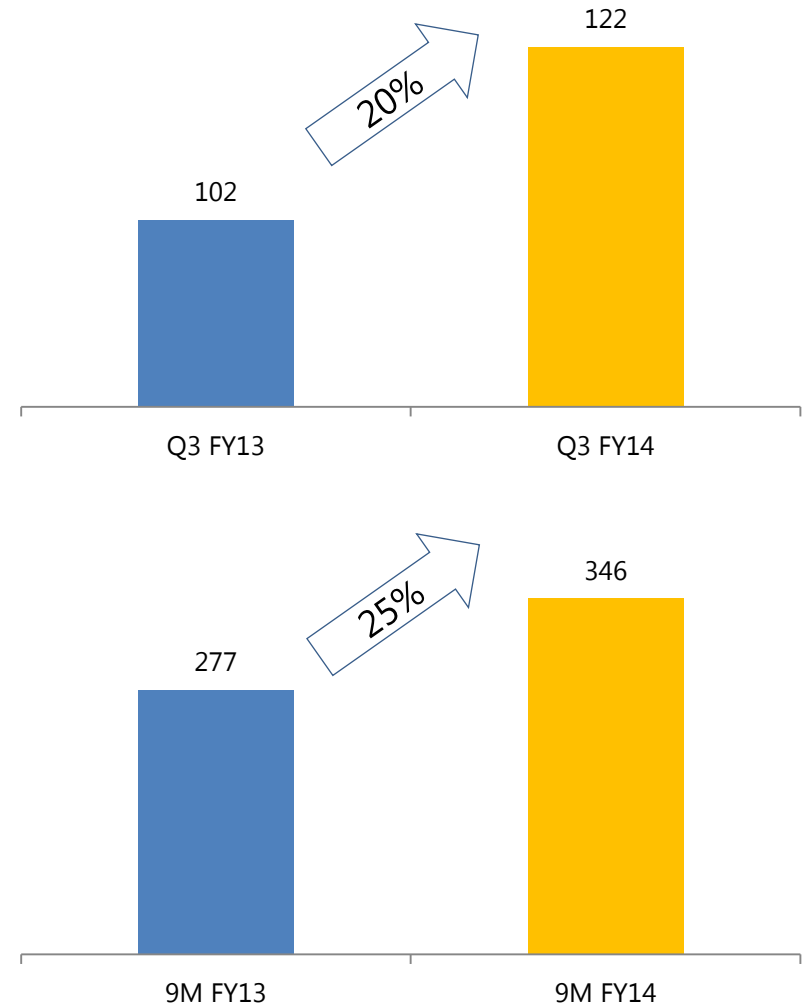
Cumulative Nos

(Rs in Cr)

Forex Gain



Fee Income (Excl Trading Gain)

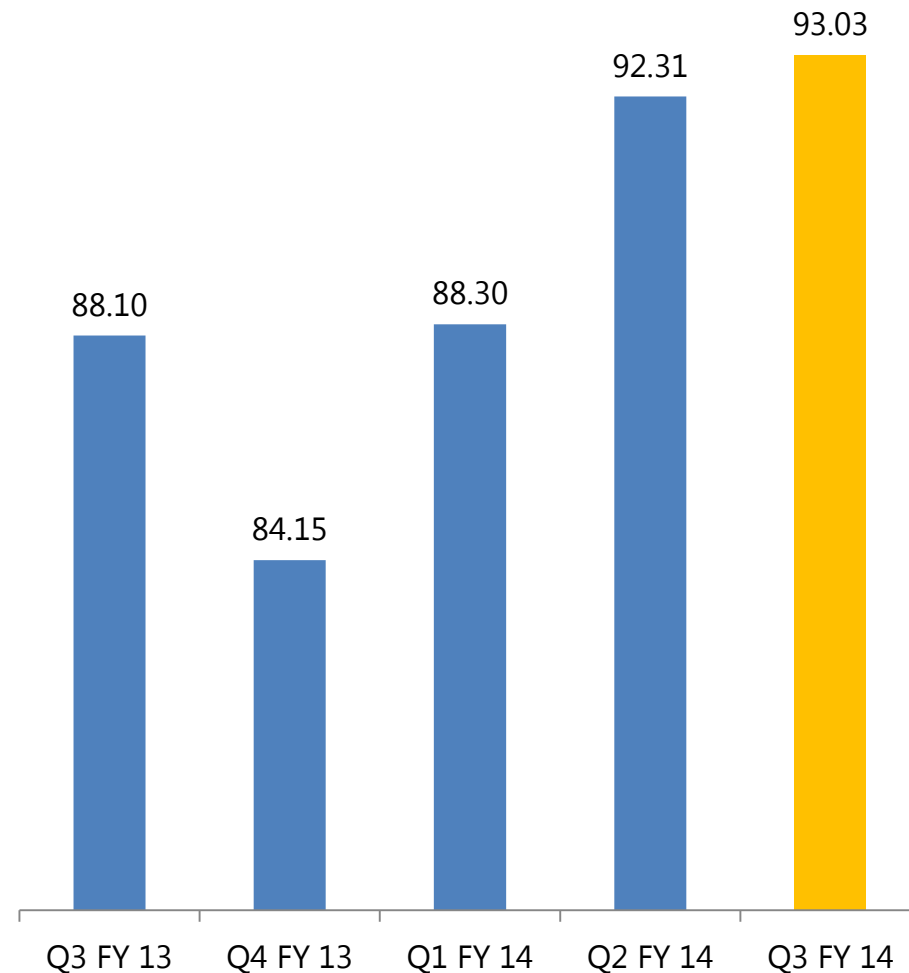


Rs in Cr

Gross Advance	Dec-12	Dec-13	Y-o-Y
Retail	12200	13600	11%
SME	7361	10184	38%
Agri	4692	4582	-2%
Corporate	16405	14050	-14%

	Dec-12	Dec-13	Y-o-Y
Retail Customer Deposit	45468	53713	18%
Savings	12324	14640	19%
Current	2744	2886	5%
CASA	15068	17526	16%

Retail Deposit Ratio



Provisions & Expenses

PROVISIONS

	Q3 FY 13	Q3 FY 14
Investment Depreciation	-18.60	49.98
Loan Losses	36.96	10.51
Other Purpose	56.03	-53.20
Tax	108.77	118.48
TOTAL	183.16	125.77

OPERATING EXPENSES

Rs in Cr

	Q3 FY 13	Q3 FY 14	Y-o-Y %
Staff expense	163.49	176.70	8.08%
Depreciation	20.40	24.20	18.63%
Others	123.37	145.02	17.55%
TOTAL	307.26	345.92	12.58%

Introduction

Performance Overview

Business Overview

Growth with Quality

- Retail
- Agriculture
- SME

Assets

- Customer Deposits
- NRI
- Savings Bank
- Current Accounts

Liability

- **NRI**
- **SME**
- **Agriculture**
- **Gold**

Strategic
Segments

- Risk Adjusted NIM
- Fee Income
 - Wholesale Banking
 - SME

Revenue
Growth

- Centralization
- Business Analytics

Efficiency

- Independence in Sourcing & underwriting
- Dedicated Collection Team
- Basel II & RAROC

Risk
Management

- Look & Feel
- Extensive branding outside Kerala
- Identified 5 Potential States for SME & Agriculture

Branding &
Network
Expansion

- Skill Build
- Employee Engagement
- Recruitment
- Reward Management

HR

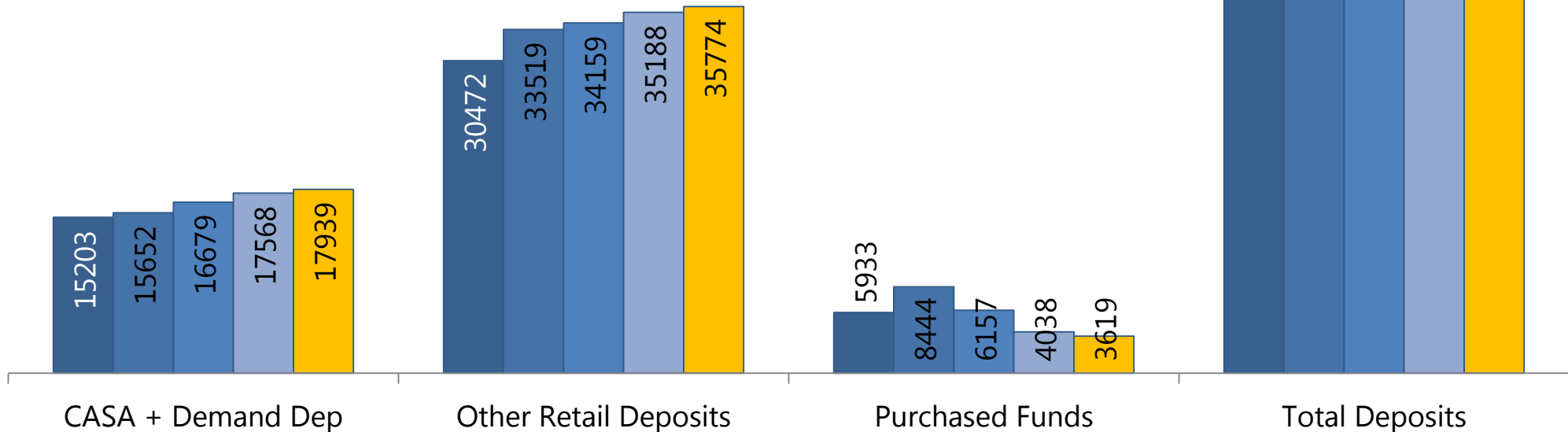
Robust Growth in Customer Deposit

Rs in Cr

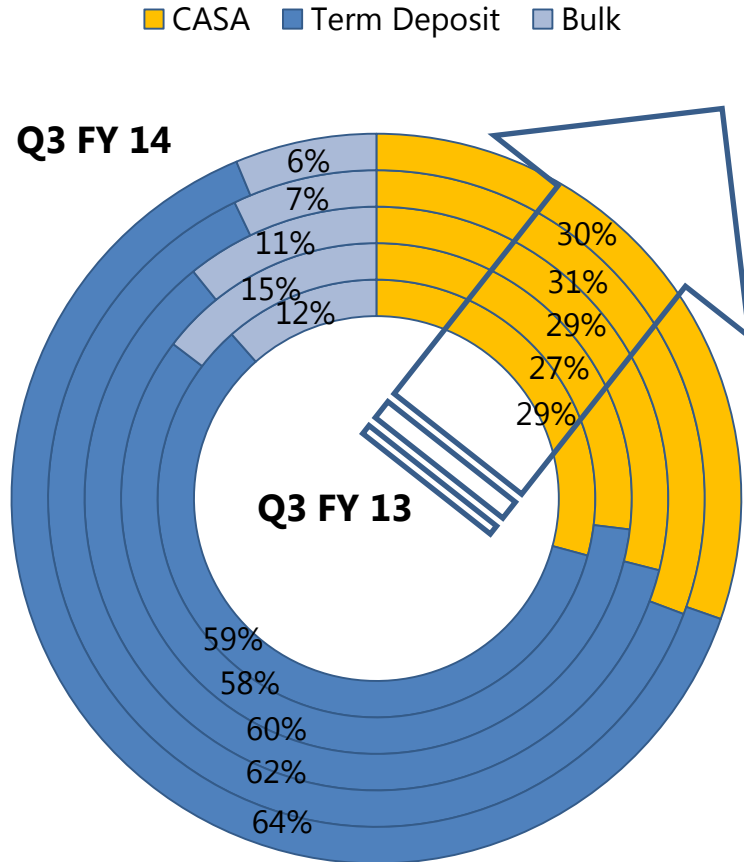
■ Q3 FY13 ■ Q4 FY13 ■ Q1 FY14 ■ Q2 FY14 ■ Q3 FY14

CASA Ratio strengthened to **30.36%** in Q3 FY 14 from 29.20% in Q3 FY13 and 26.94% in FY13

Retail Deposits Ratio improved to **93.03%** from 88.10% in Q3 FY13 and 85.34% in FY13

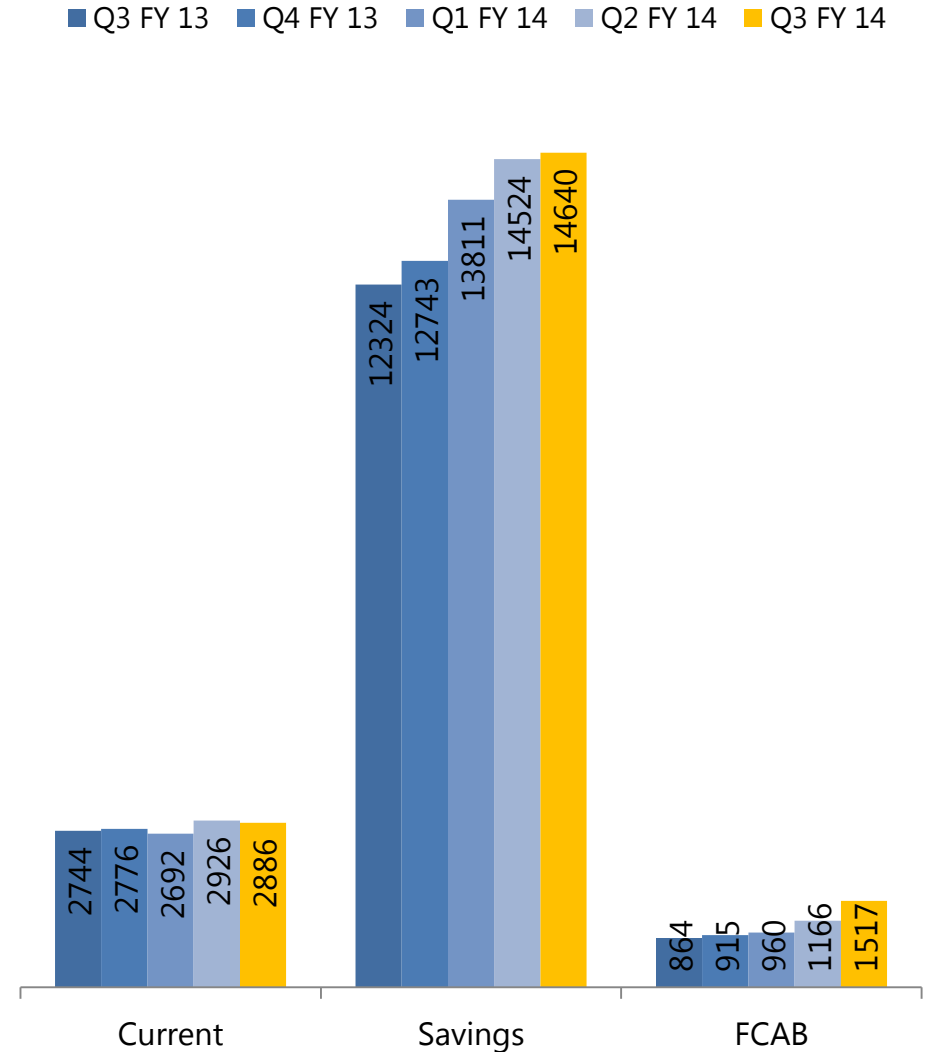


Deposit Mix



Low Cost Dep

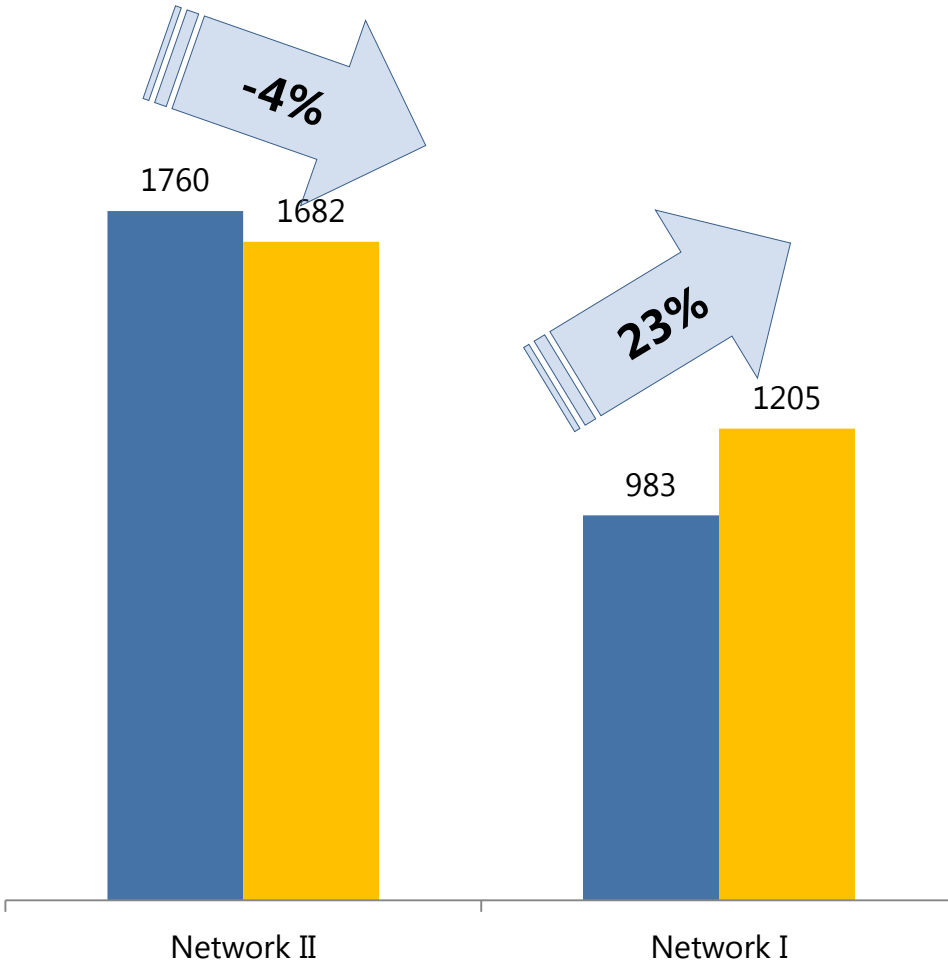
Rs in Cr



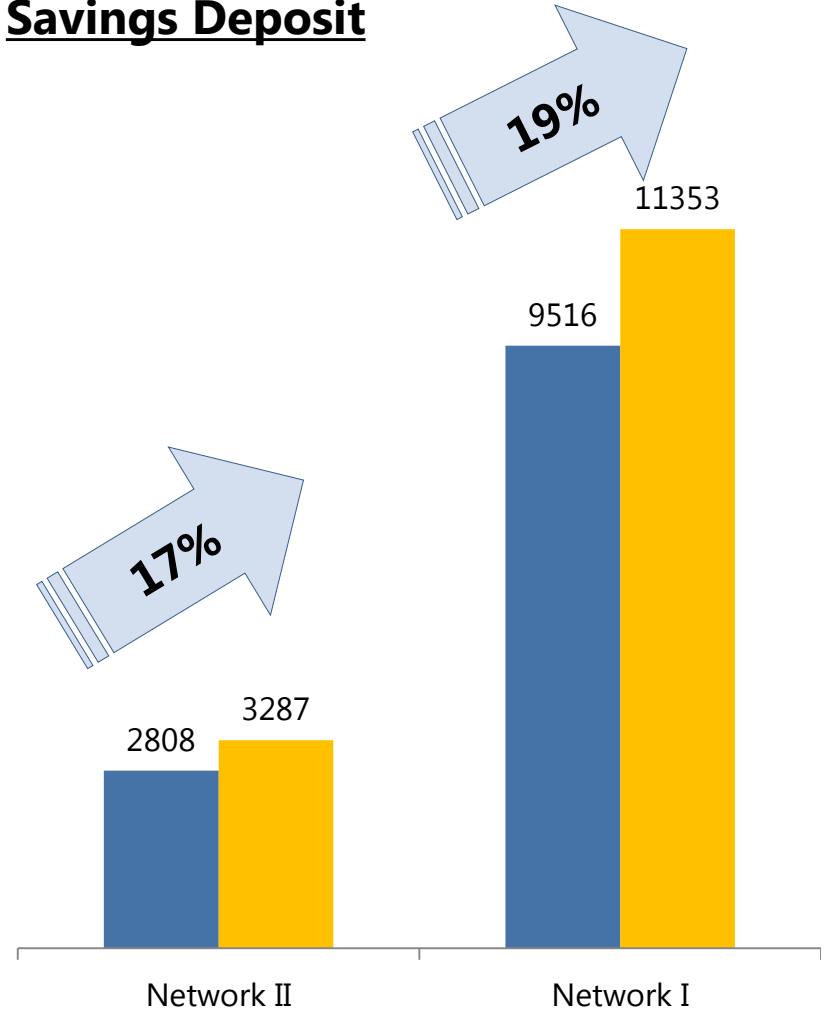
■ Q3 FY 13 ■ Q3 FY 14

Rs in Cr

Current Deposit



Savings Deposit

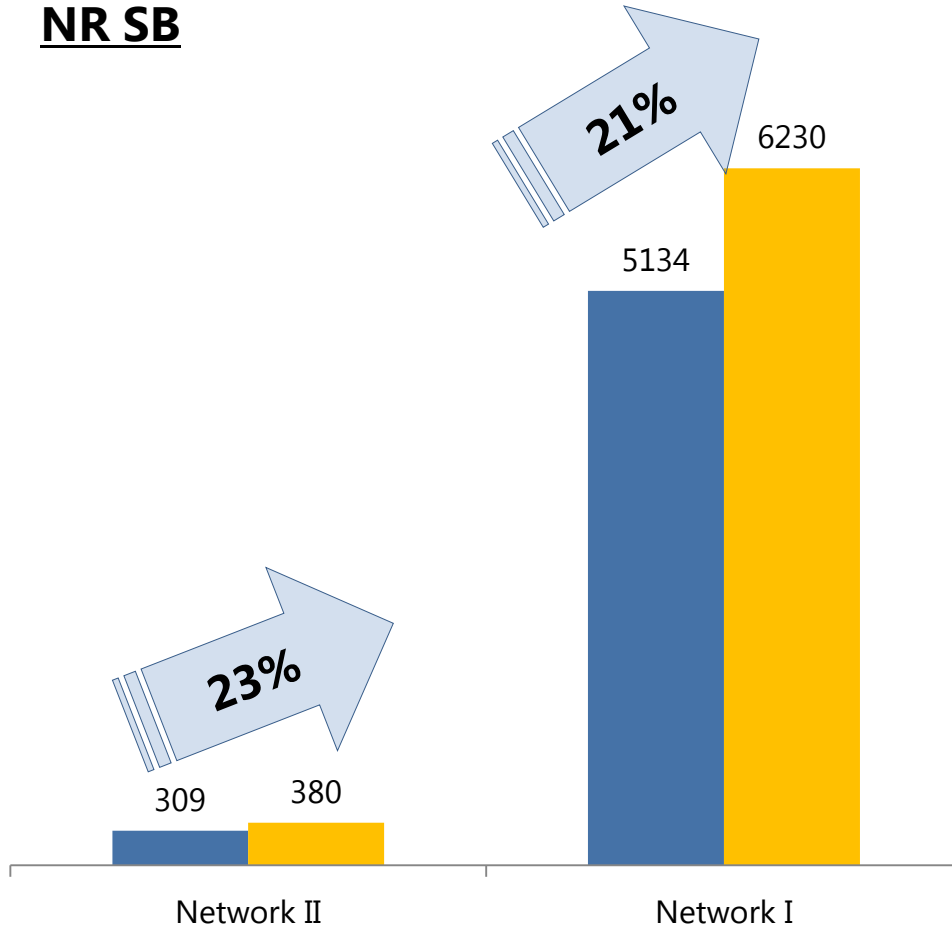


NR Trend – Geography wise

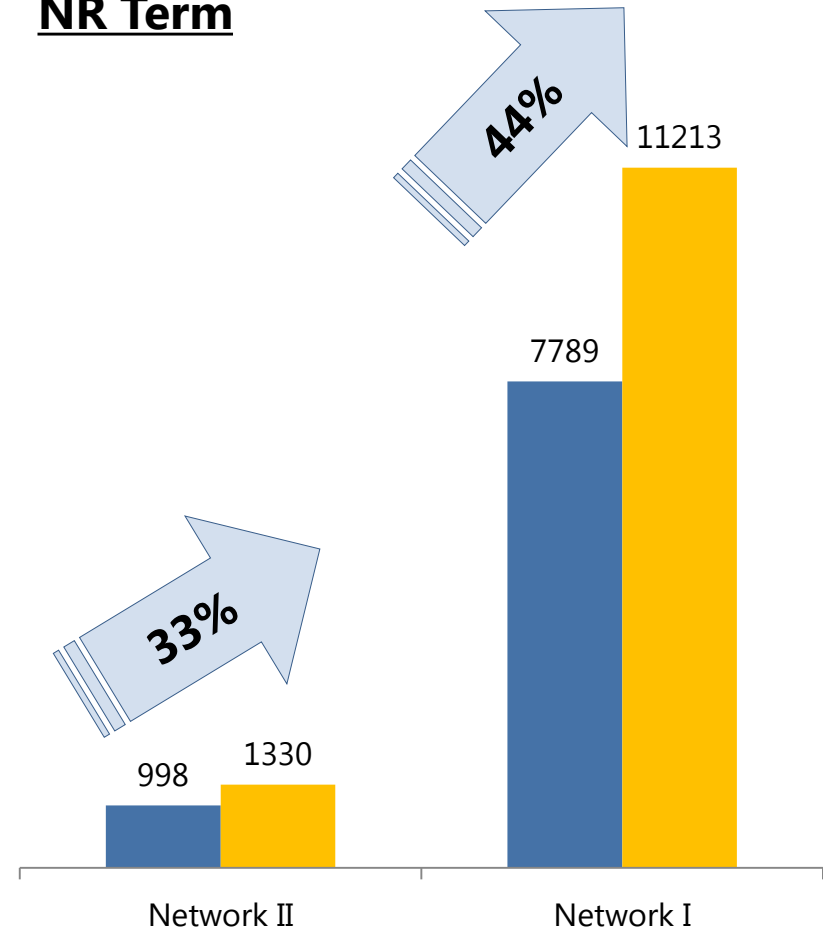
■ Q3 FY 13 ■ Q3 FY 14

Rs in Cr

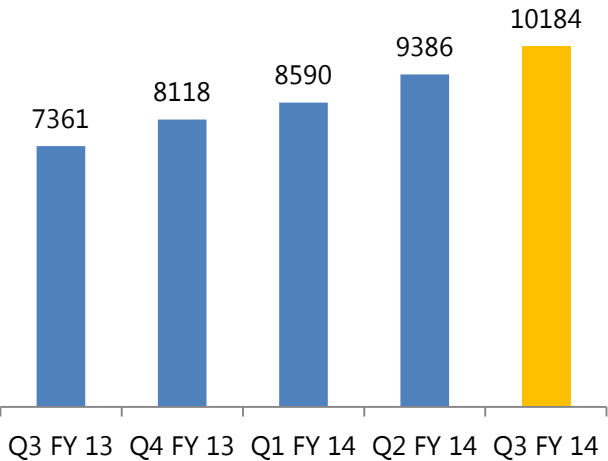
NR SB



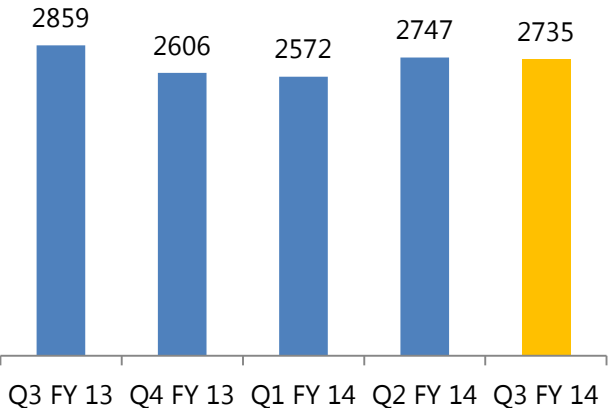
NR Term



SME Loans

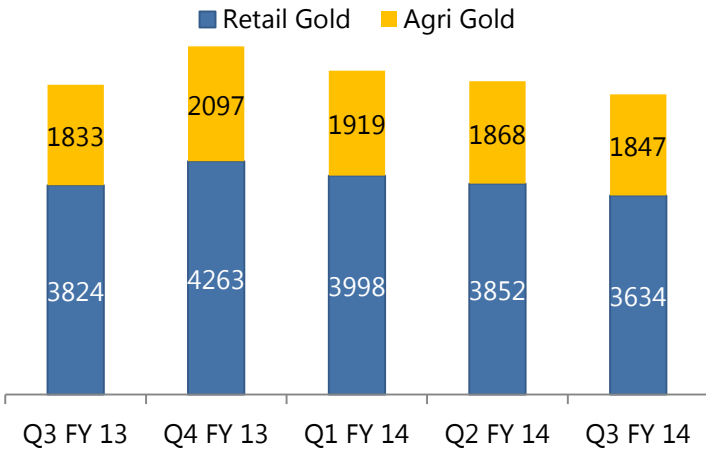


Agri Excl Gold

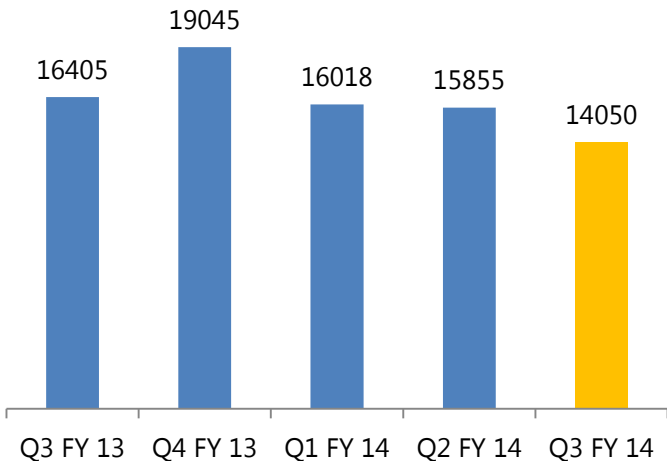


Gold Price Impact

Gold Loan (Incl Agri Gold)

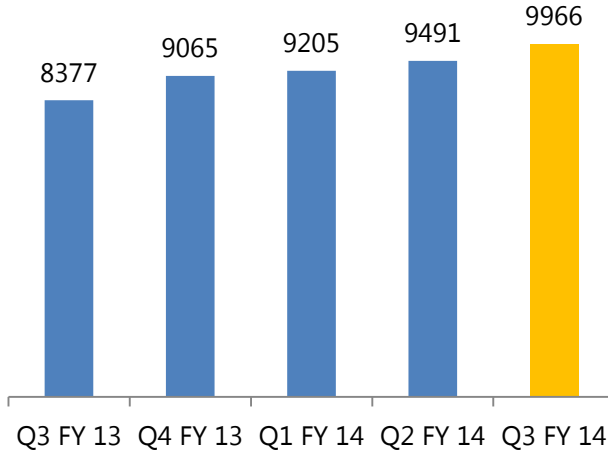


Corporate Loans

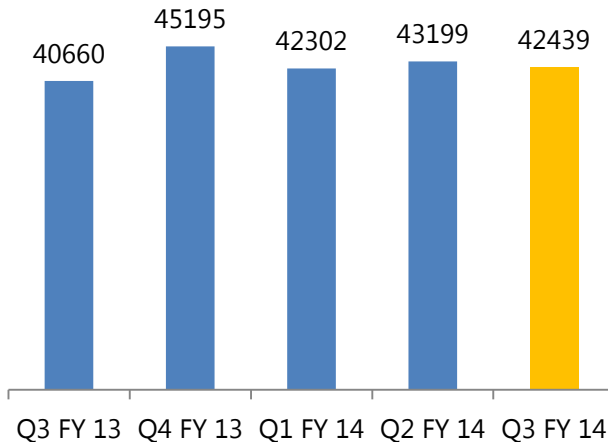


Retail Loans(Excl Gold)

(Rs in Cr)

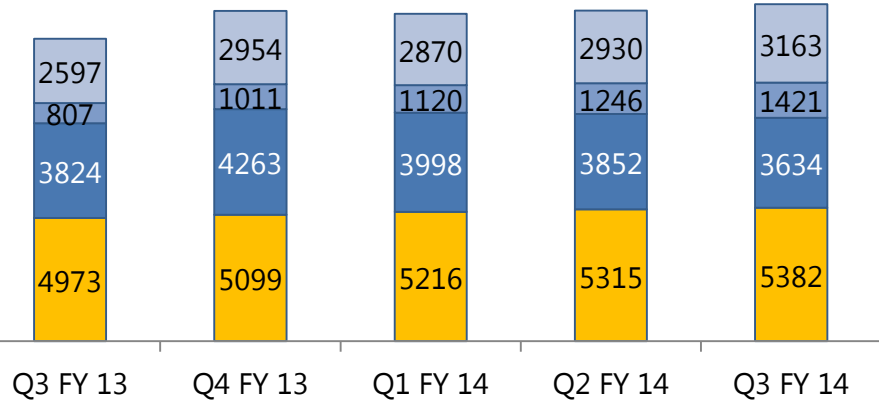


Total Advances

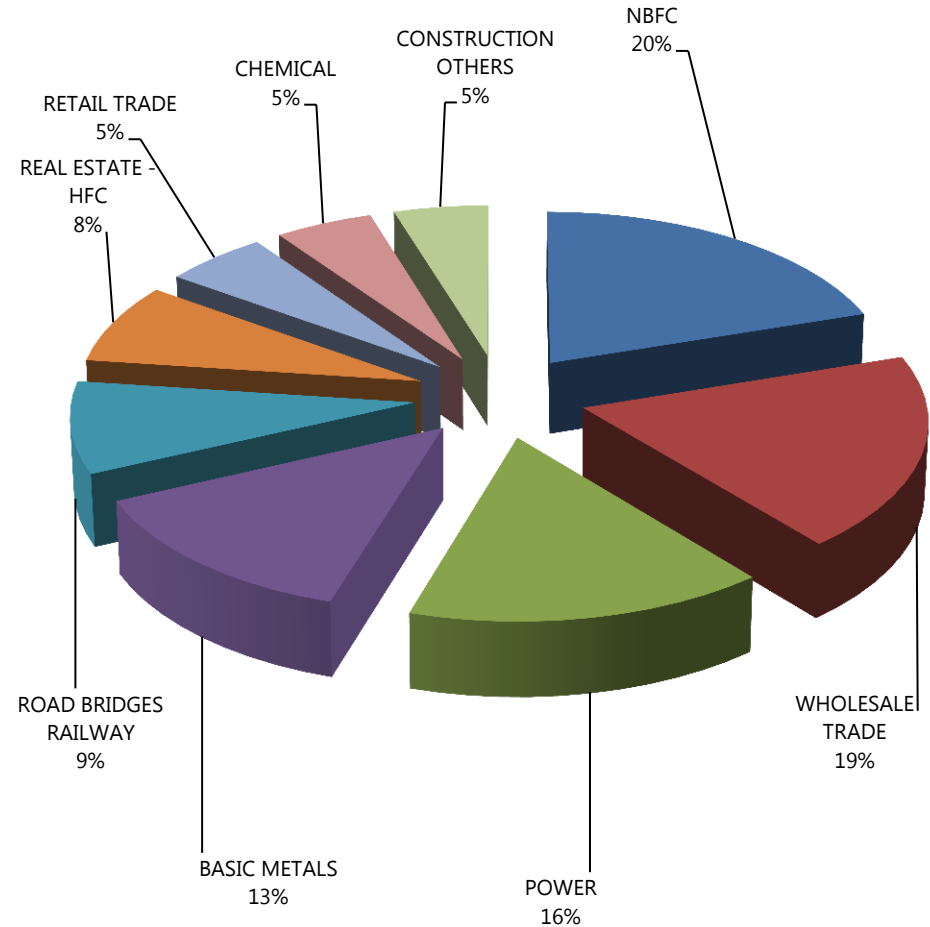


Retail Loan Book

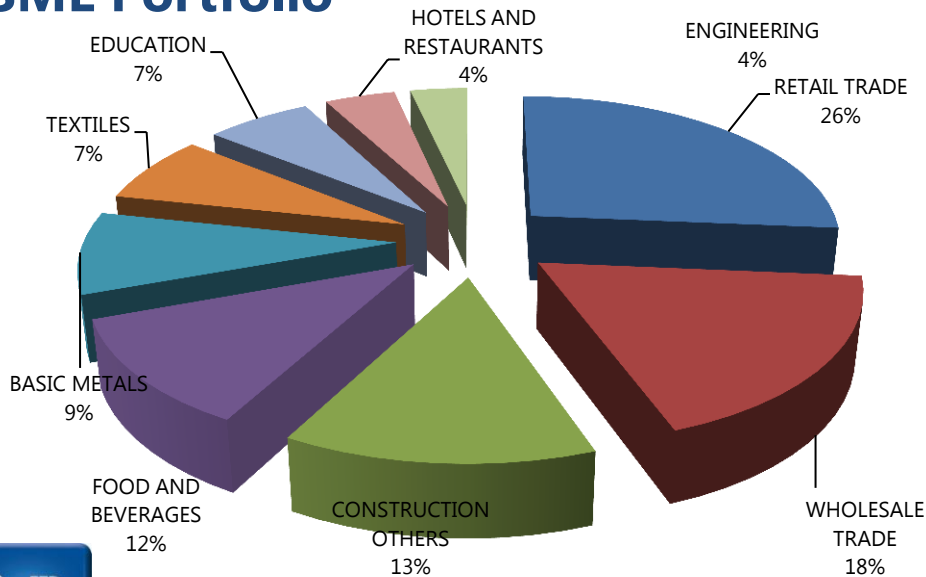
■ Housing
 ■ Gold
 ■ Mortgage
 ■ Others



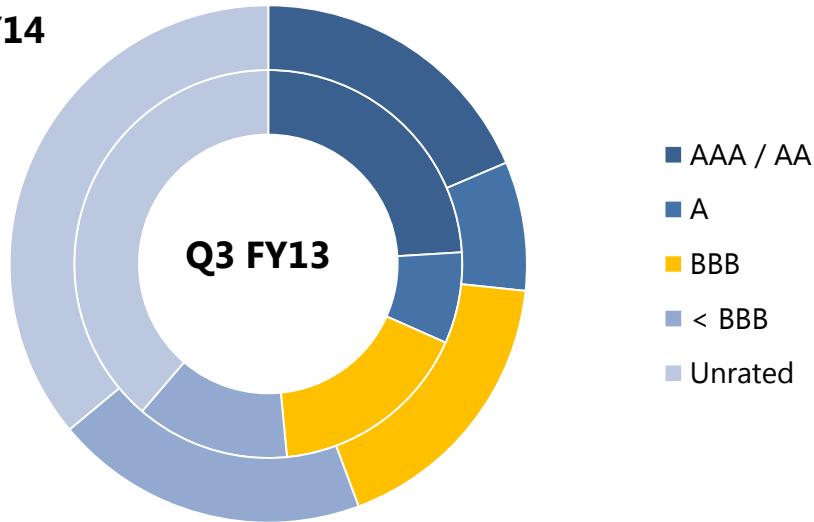
Corporate Portfolio



SME Portfolio



Q3 FY14

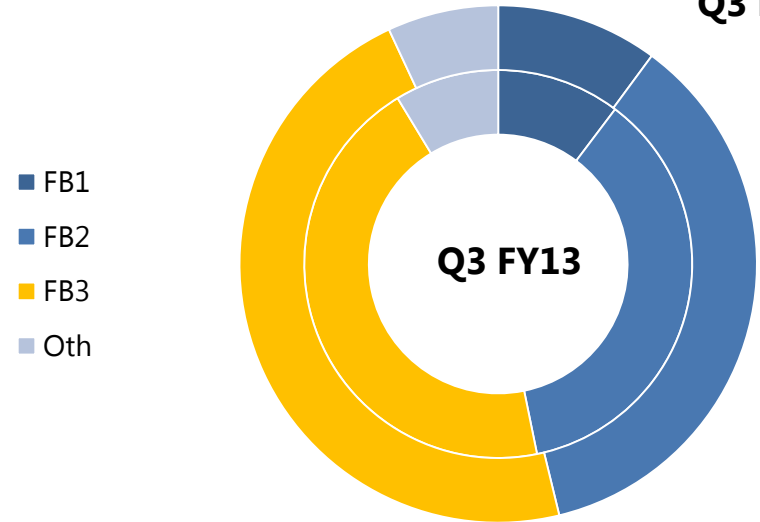


Corporate Assets *

Rating	Q3 FY13	Q3 FY14
AAA / AA	30%	25%
A	8%	10%
BBB	19%	22%
< BBB	10%	18%
Unrated	32%	25%

57% (Total of AAA/AA, A, BBB, < BBB)

Q3 FY14

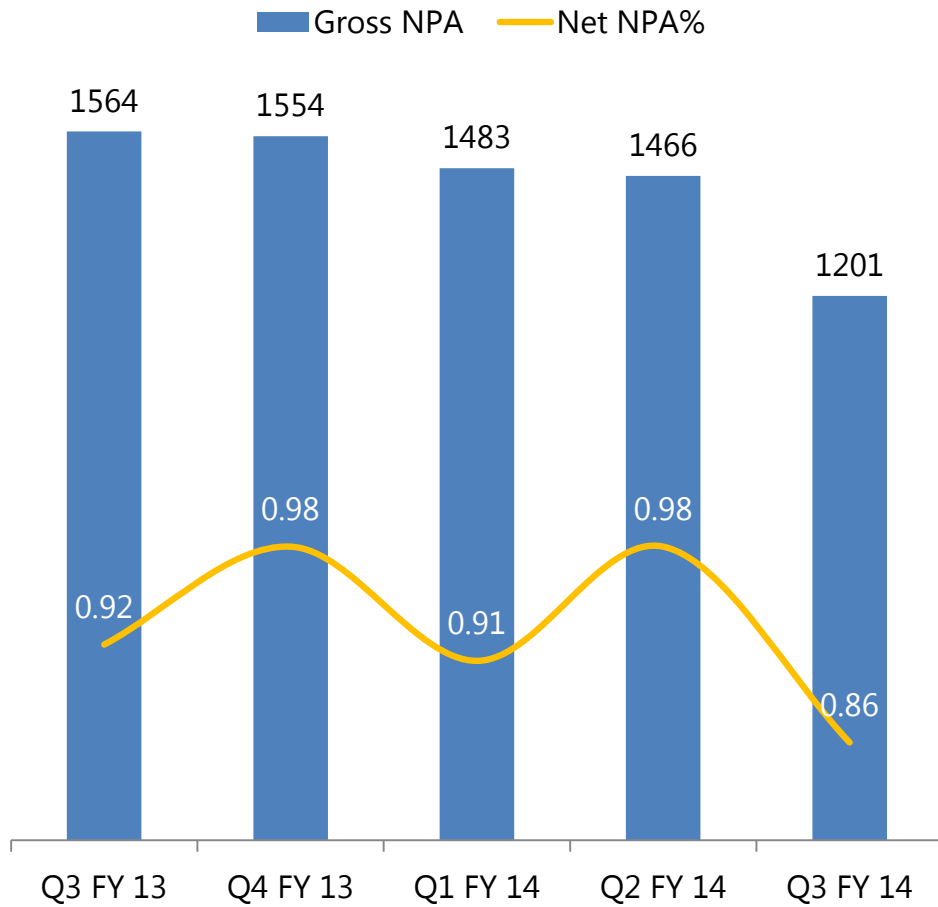


SME Assets*

	Q3 FY13	Q3 FY14
FB 1	10%	10%
FB 2	36%	36%
FB 3	45%	47%
Others	9%	7%

93% (Total of FB 1, FB 2, FB 3)

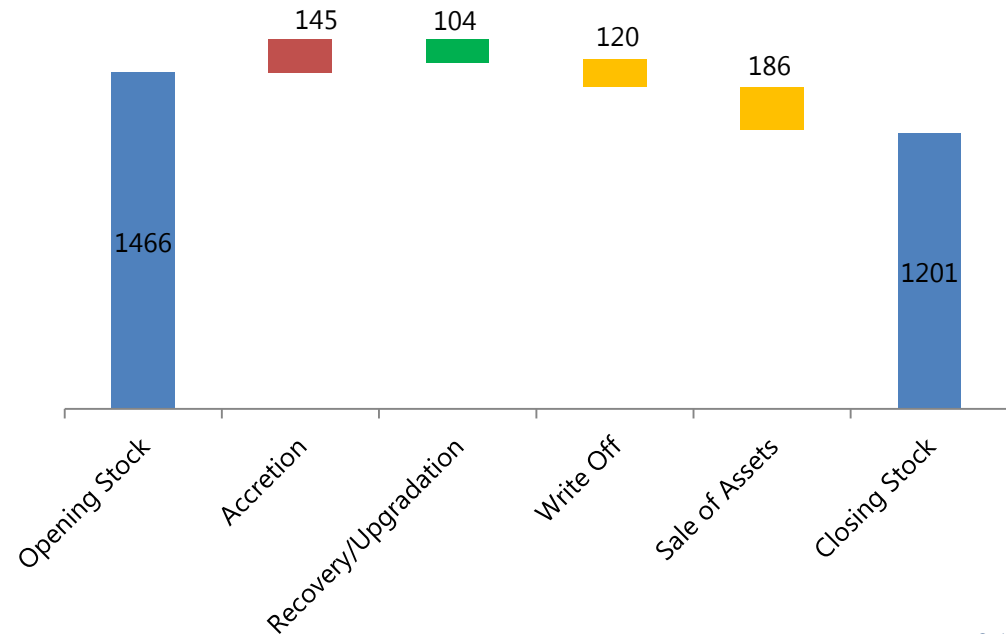
* - SME Assets constitutes of loans having limit < 25 Cr and Corporate Assets constitutes of loans having limits of 25 Cr and above



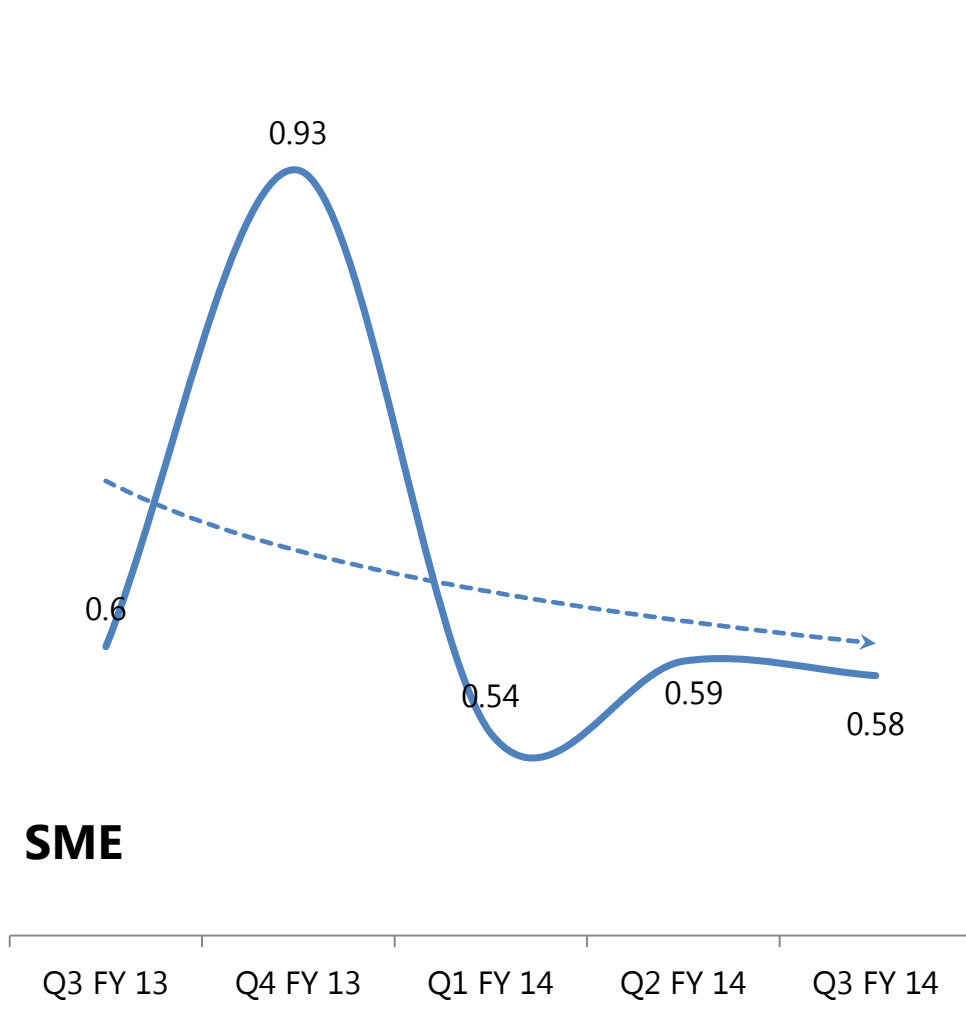
Provision Coverage Ratio (Including Technically Written Off) at 83.29% (81.23% in Q2 FY 14)

Rs in Cr

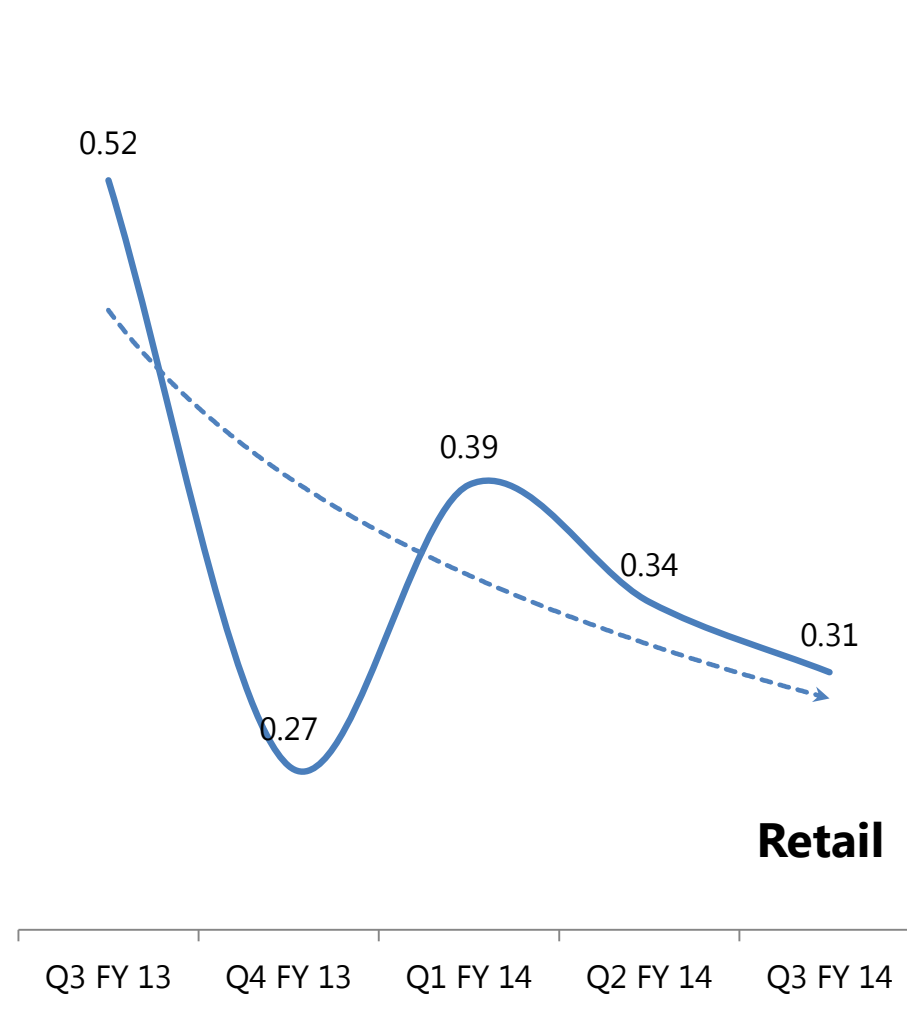
Fresh Accretion					
	Q3 FY 13	Q4 FY 13	Q1 FY 14	Q2 FY 14	Q3 FY 14
Retail	64	36	52	45	42
SME	72	99	51	69	59
Agri		20	20	14	19
Corporate	215	202	181	23	26



Fresh Slippage / Total Advance Ratio

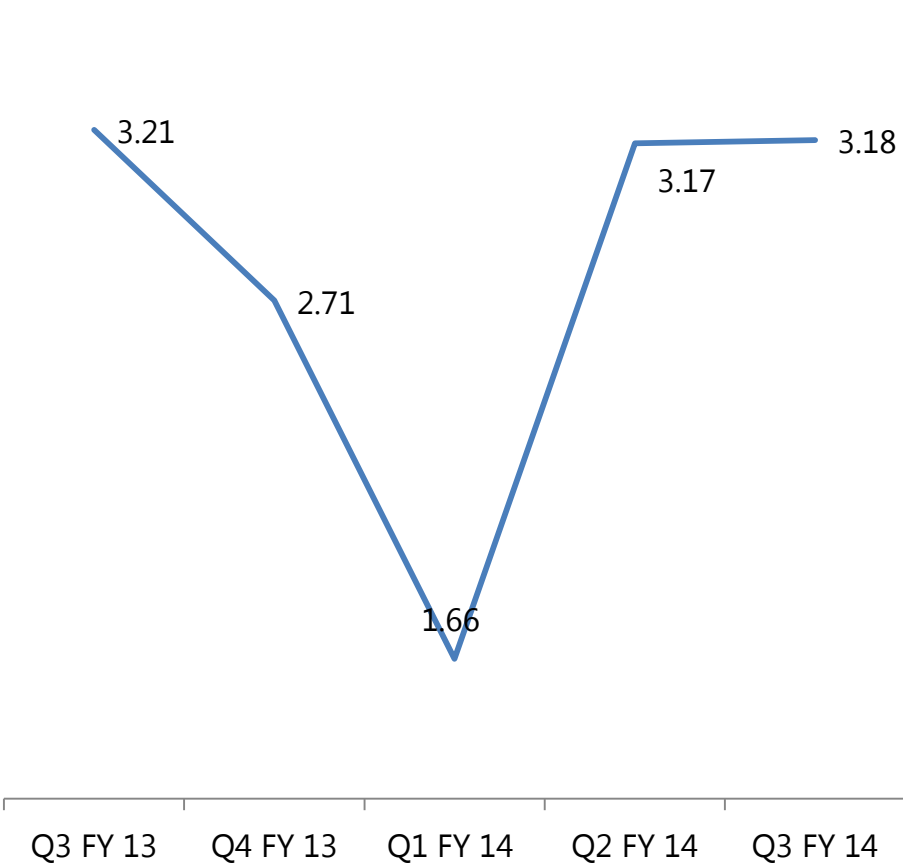


SME

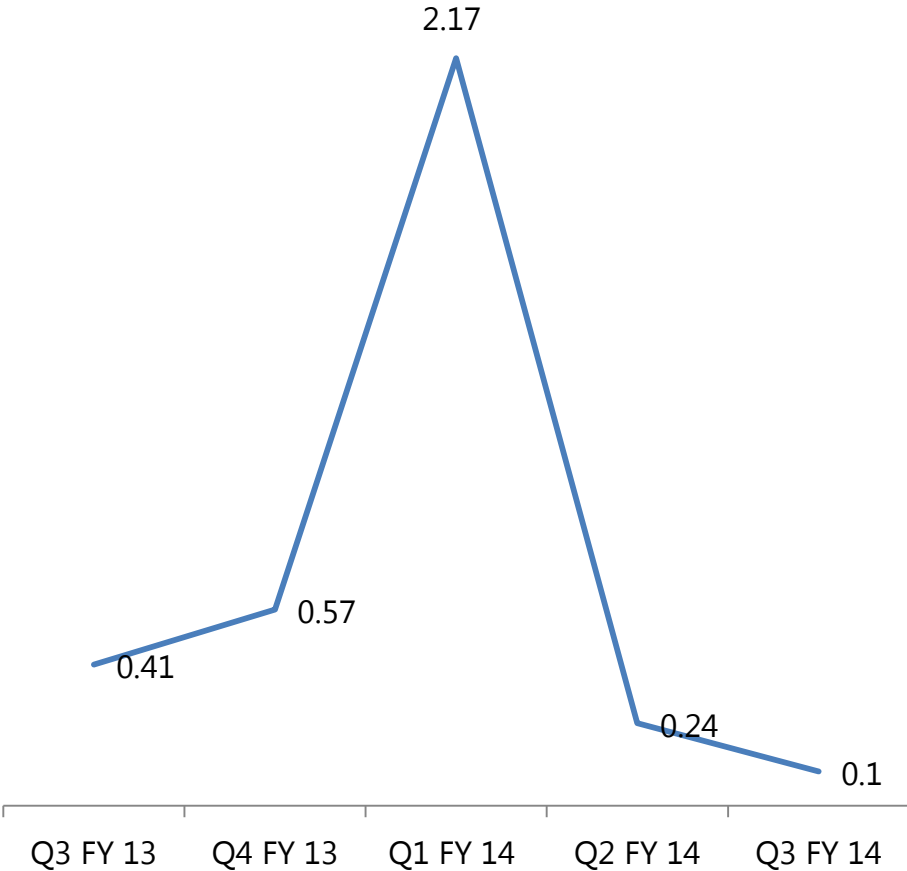


Retail

Risk Adj NIM



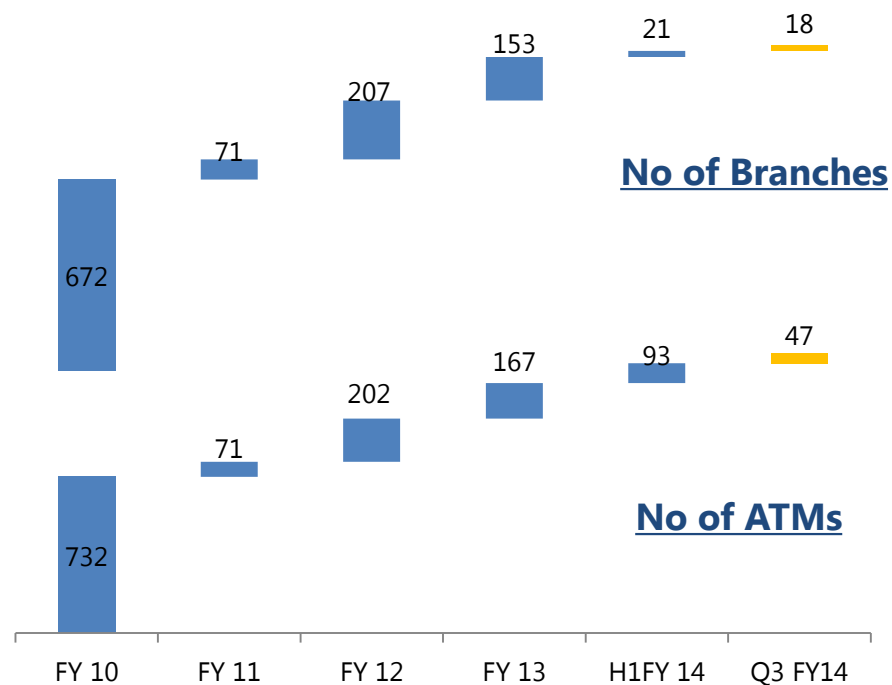
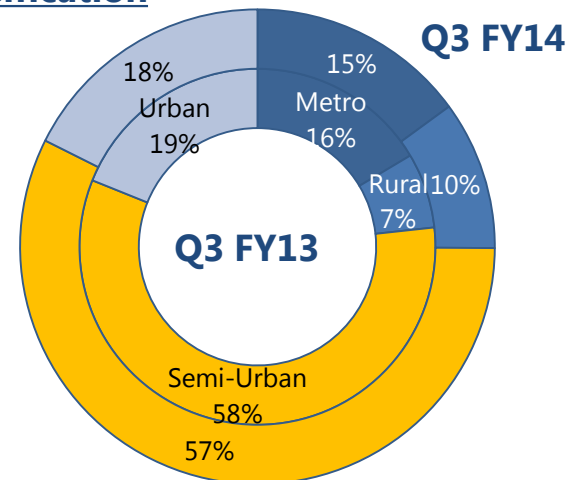
Credit Cost



Expanding Nation wide Footprint

STATE	Opened up to H1 FY 14	Q3 FY14	Opened up to Q3 FY 14
Andhra Pradesh	29		29
Assam	12		12
Bihar	5		5
Chandigarh	3		3
Chattisgarh	3		3
Dadra & Nagar Haveli	1		1
Daman & Diu	1		1
Goa	6		6
Gujarat	35	4	39
Haryana	13		13
Jammu & Kashmir	1		1
Jharkhand	8		8
Karnataka	95	1	96
Kerala	584	1	585
Madhya Pradesh	4	2	6
Maharashtra	89	2	91
Meghalaya	2		2
Mizoram	1		1
Nagaland	2		2
New Delhi	23		23
Orissa	11	3	14
Puducherry	2		2
Punjab	25	2	27
Rajasthan	7		7
Tamil Nadu	124		124
Uttar Pradesh	14	2	16
Uttarakhand	1		1
West Bengal	22	1	23
Tripura	1		1
Total	1124	18	1142

Branch Classification



Major Investments

Entity	% Equity
Fedbank Financial Services Limited	100.00%
IDBI Federal Life Insurance Company of India Limited	26.00%
United Stock Exchange of India Limited	5.83%
Experian Credit and Information Company of India Limited	5.00%

Subsidiaries & JVs

▶ IDBI Federal Life Insurance Co. Ltd.

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

▶ FedBank Financial Services Ltd.

- Fully owned subsidiary of the Bank with NBFC license
- 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

▶ UAE Representative Office

- Representative Office at Abu Dhabi, established in 2008
- Gateway of the Bank to the whole of Middle East
- Increased the reach of the Bank among Non-Resident Indians in the Gulf countries

Fixed Deposit

Certificate of Deposit

Bonds

Bonds



**India Ratings
& Research**
A Fitch Group Company



A1+

AA- (Ind)

AA

- The Fixed Deposits and Certificates of Deposits enjoy the highest rating in that class
- Bonds having this rating are considered to offer high safety and carrying very low credit risk

Awards, Accolades & Recognitions-2013



Indian Banks' Association

IBA Innovation Award - 2013 for its innovative mobile application



The prestigious ACI Excellence Award 2013 for Product Innovation for **Apna Gold 24x7**.



"The Best Bank among Private Sector Banks" constituted by IPE BFSI (Institute of Public Enterprises)



Banking Frontier's Finnoviti 2013 Award for its innovation Virtual Accounting System (VAS).



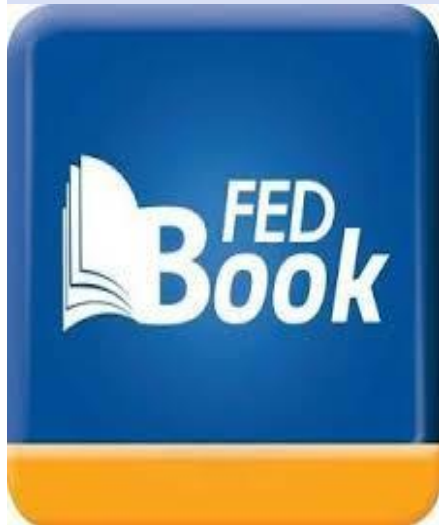
Won two IDRBT Awards for Excellence in Banking Technology for the year 2012-13 for **Best IT Team** and **Best Mobile Banking** in the small bank category.



Global CSR Award for Best Corporate Social Responsibility practice overall



Golden Peacock Award for HR Excellence for the year 2013



Thank You