

Investor Information

Q4 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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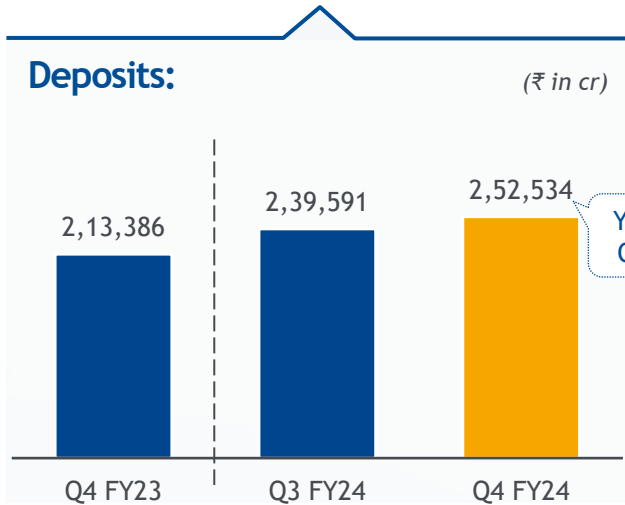
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Consistently delivering robust growth and sustained profitability...



DEPOSITS

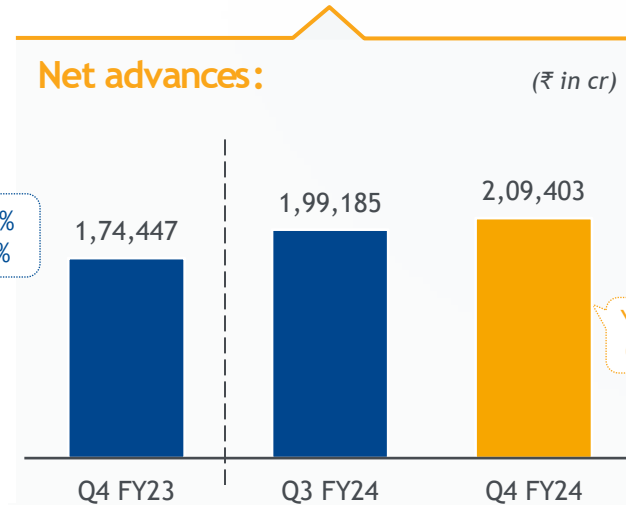


- ✓ The resident savings book grew by 11% on a YoY basis
- ✓ Core deposits form 98% of total deposits

Sustained business momentum



ADVANCES

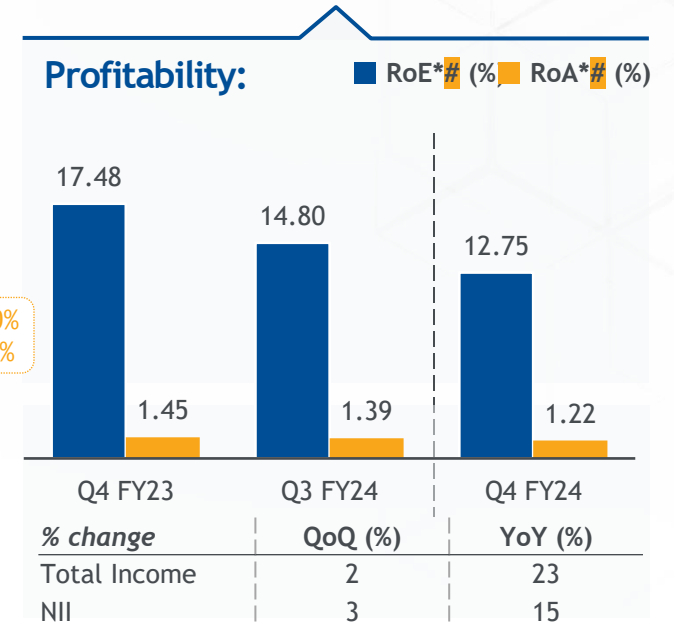


- ✓ Retail Book# up by 25% YoY
- ✓ Business Banking book# up by 21% YoY
- ✓ CIB¹ # grew by 12% YoY
- ✓ CoB² # grew by 27% YoY
- ✓ CV/CE³ # up by 57% YoY
- ✓ Gold loan up by 27% YoY

Broad-based robust credit growth



PROFITABILITY



- ✓ RoRWA at 2.14%
- ✓ Profit per employee at ₹ 24 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 Annual Net Profit of ₹ 3,721Cr ▲
Annual Fee Income grows 19% YoY ▲

POST IMPACT OF 162 CR ONE-TIME STAFF COST



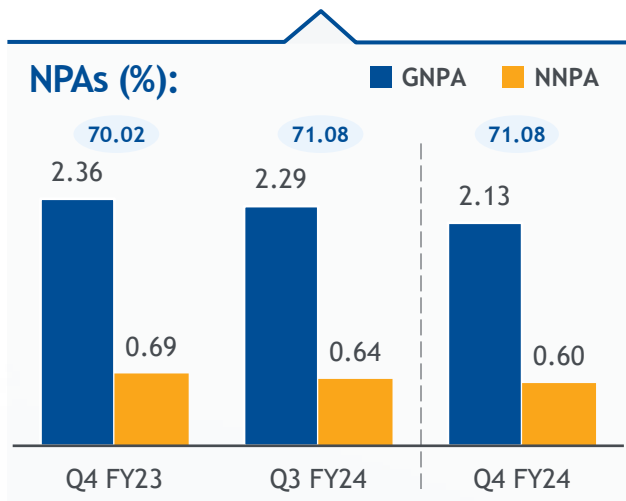
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... while maintaining asset quality and expanding distribution capabilities



ASSET QUALITY



- ✓ GNPA improves by 23 bps on a YoY basis.
- ✓ NNPA improves by 9 bps on a YoY basis.
- ✓ PCR improves by 106 bps YoY.
- ✓ Collection Efficiency maintained: Recoveries & Upgradations of ₹366 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

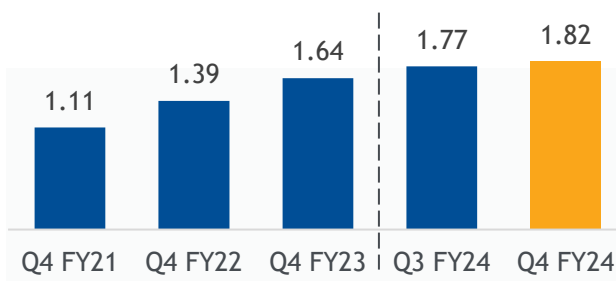
Banking Outlets / ATMs: (Mar-24)

1,504 / 2,015*

Alternate channels:

- Fintechs
- RMs¹ / DSAs² / BCs³
- BaaP⁴

Customers (No in Cr):



Multi-pronged approach to distribution



KEY CALLOUTS

Massive drop in RIDF allocation.

RIDF allocation has reduced from Rs. 6144 Cr in FY 22 to Rs. 517 Cr in FY24.

Both CV/CE and MFI book crosses 3400 cr.

CV/CE book grows 57% and MFI book grows 141% on a YoY basis

Gold loan book crosses 25000 cr.

Grew by 27% on a YoY basis.

Credit Cost reduces by 17 bps YoY

Credit cost for the FY stands at 0.23%.
Down from 0.40% for FY23.

Pension related provisioning post 12th Bipartite settlement stands at 162.21 crs



Strong growth in branch network, added 140 new Outlets in FY24
 Matured segment along with new businesses scaleup drives growth



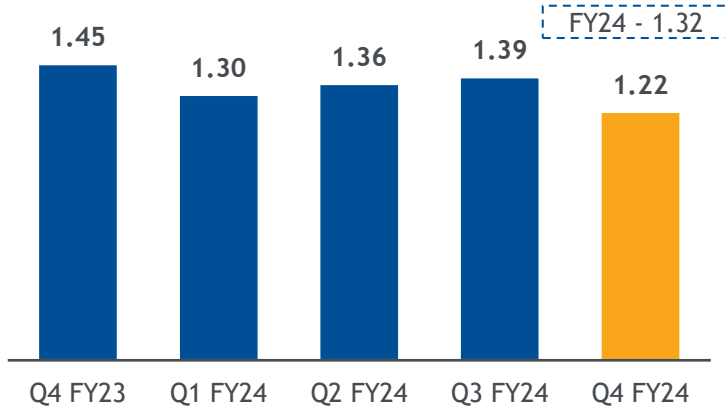
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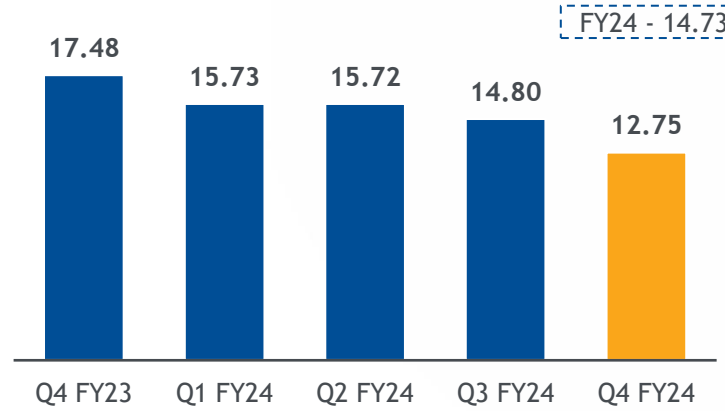
Key ratios

NIMs improve with ROA and ROE for FY24 at 1.32 and 14.73, respectively.

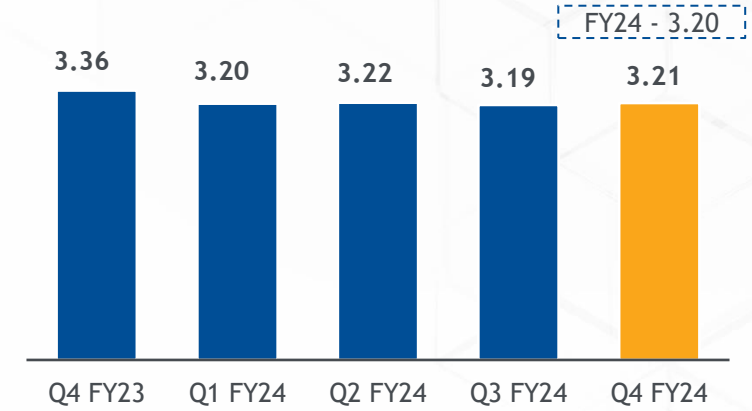
RoA (%)*#



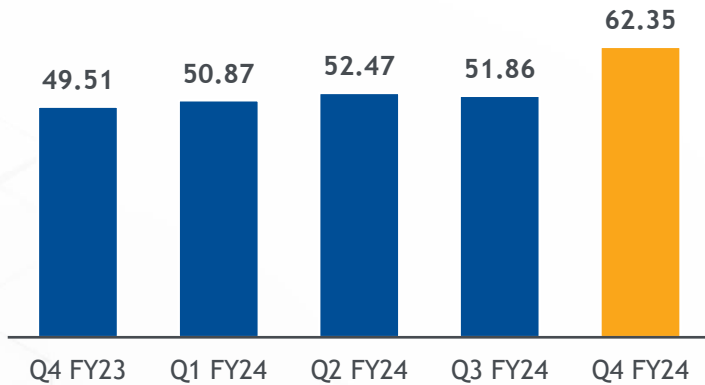
RoE (%)*#



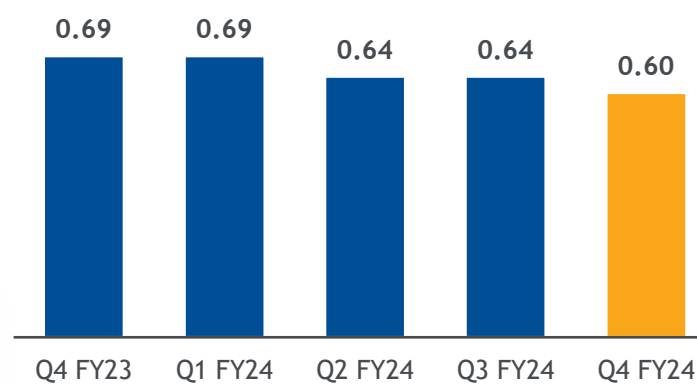
Net interest margin (%)*



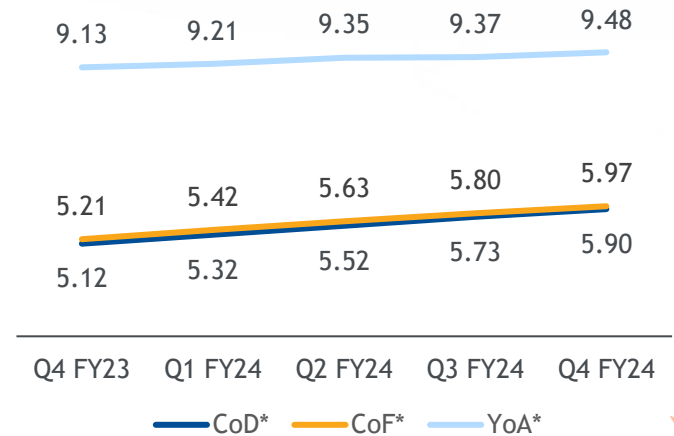
Cost to income ratio (%)#



NNPA (%)



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



*Annualized

POST IMPACT OF 162 CR ONE-TIME STAFF COST



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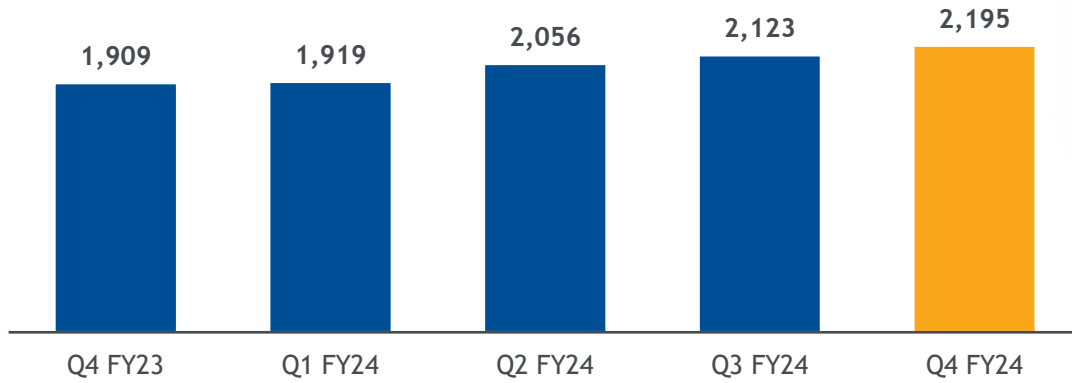
Key P&L parameters

Highest ever Net Interest Income with a 14% YoY increase in Fee Income

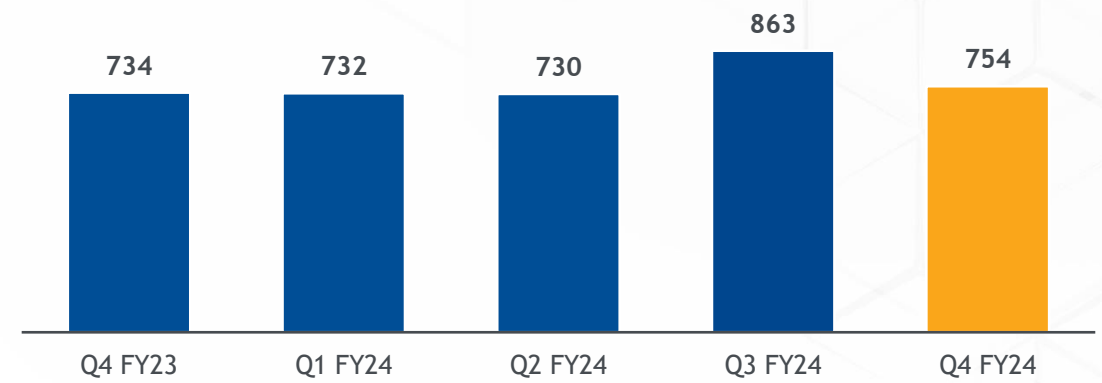
₹ in cr

Net interest income

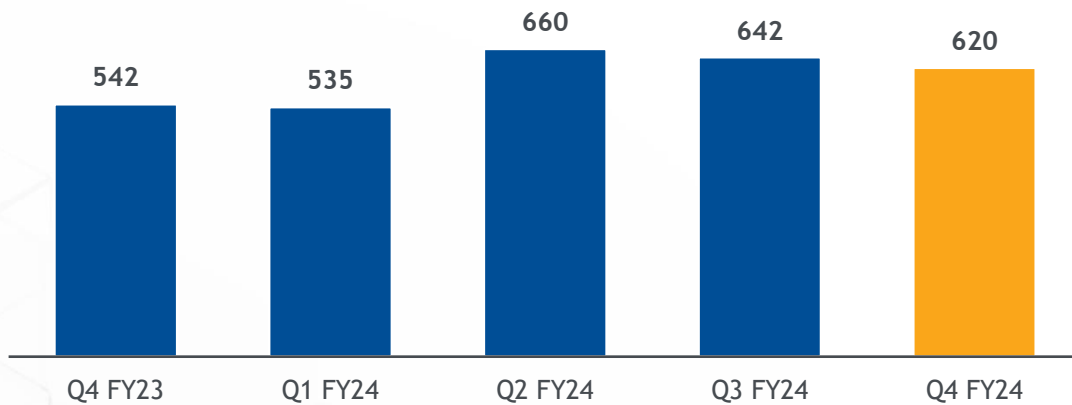
★ Highest ever



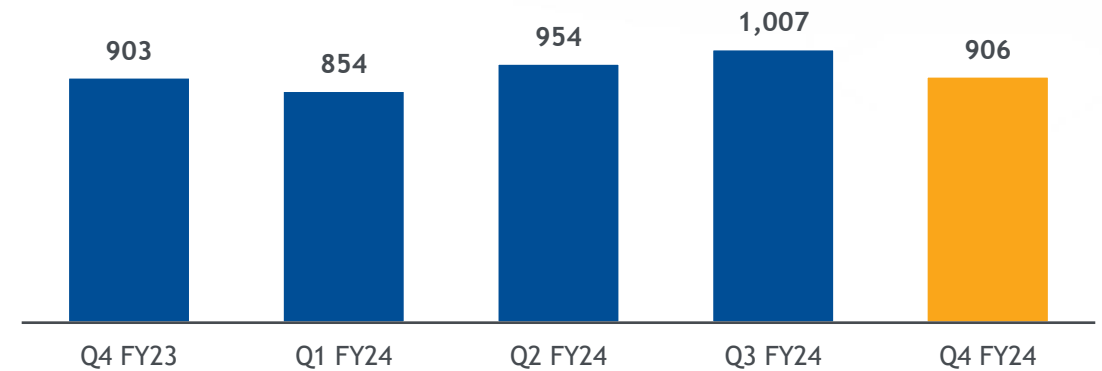
Other income



Fee income



Net profit#



Highest ever Net Interest Income of ₹ 2,195Cr ▲

POST IMPACT OF 162 CR ONE-TIME STAFF COST

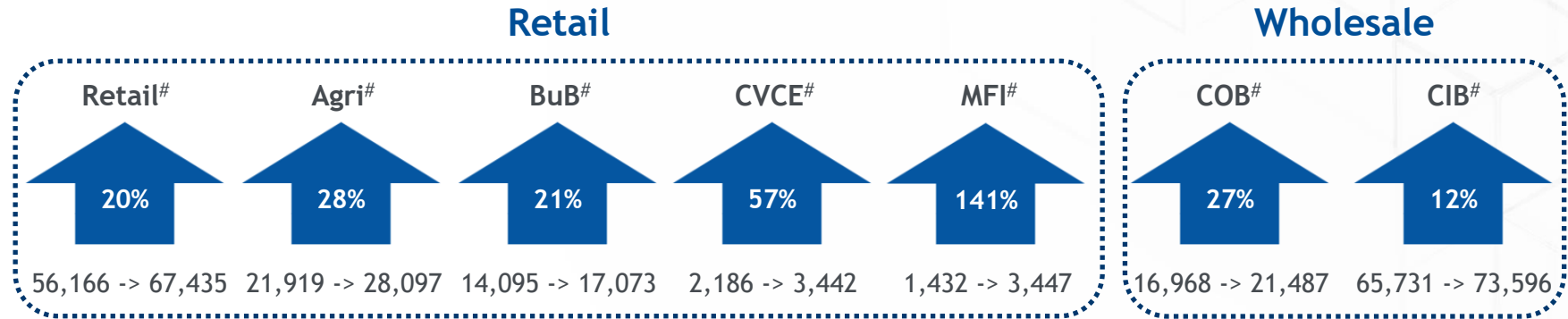


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Comparison: Y-o-Y

₹ 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.

POST IMPACT OF 162 CR ONE-TIME STAFF COST



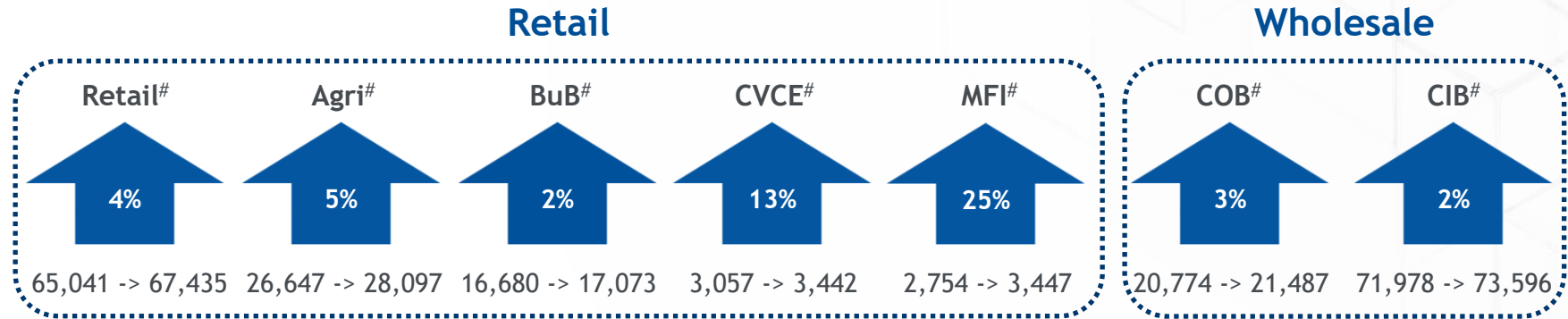
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Comparison: Q-o-Q

₹ in cr

Advances



Deposits



Performance



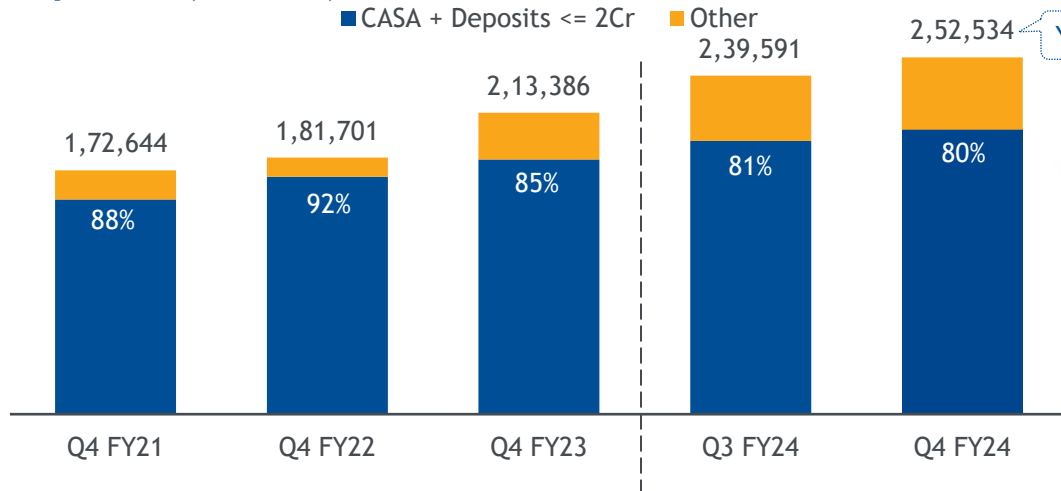
Ratios



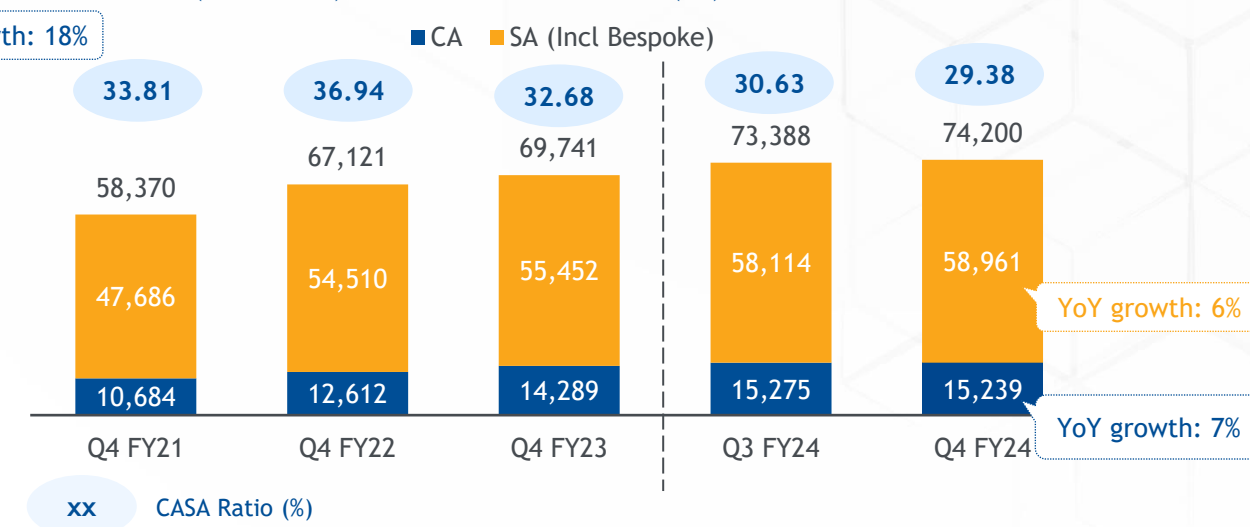
Liability trends

Total Deposits crosses the milestone figure of Rs.2.5 lakh crore with a 18% YoY growth.

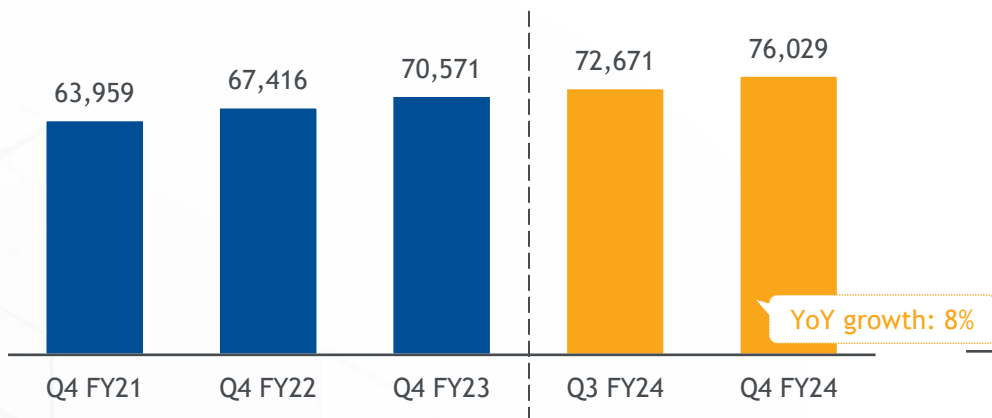
Deposits (₹ in cr)



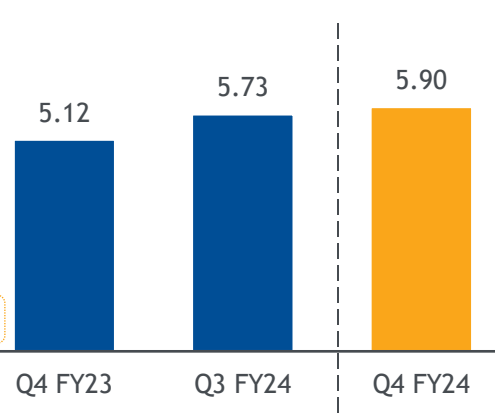
CA & SA (₹ in cr) and CASA ratio (%)



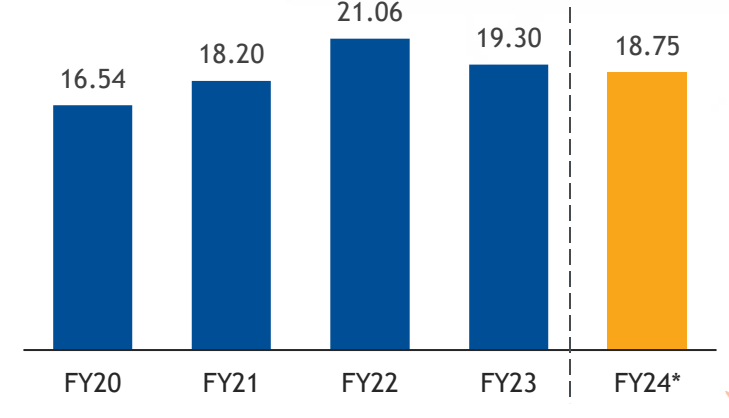
NRE deposits (₹ in cr)



Cost of deposits (%)¹



Remittance Market share (%)²



* Till Q3 FY24

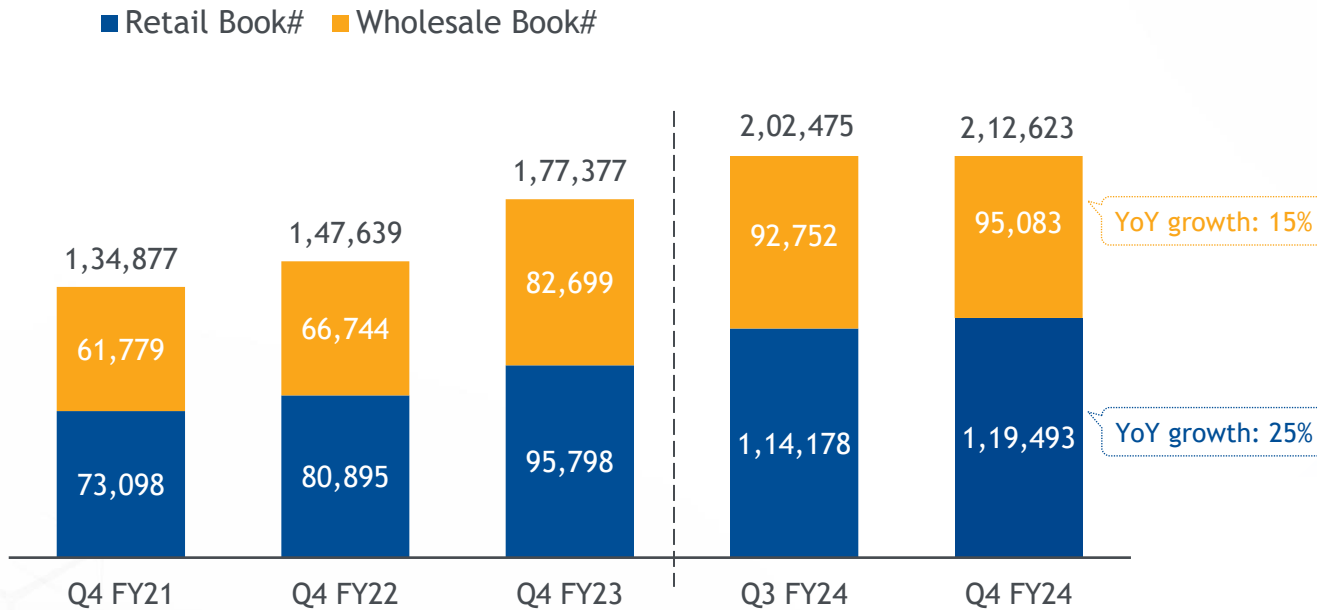
¹ Annualised

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)

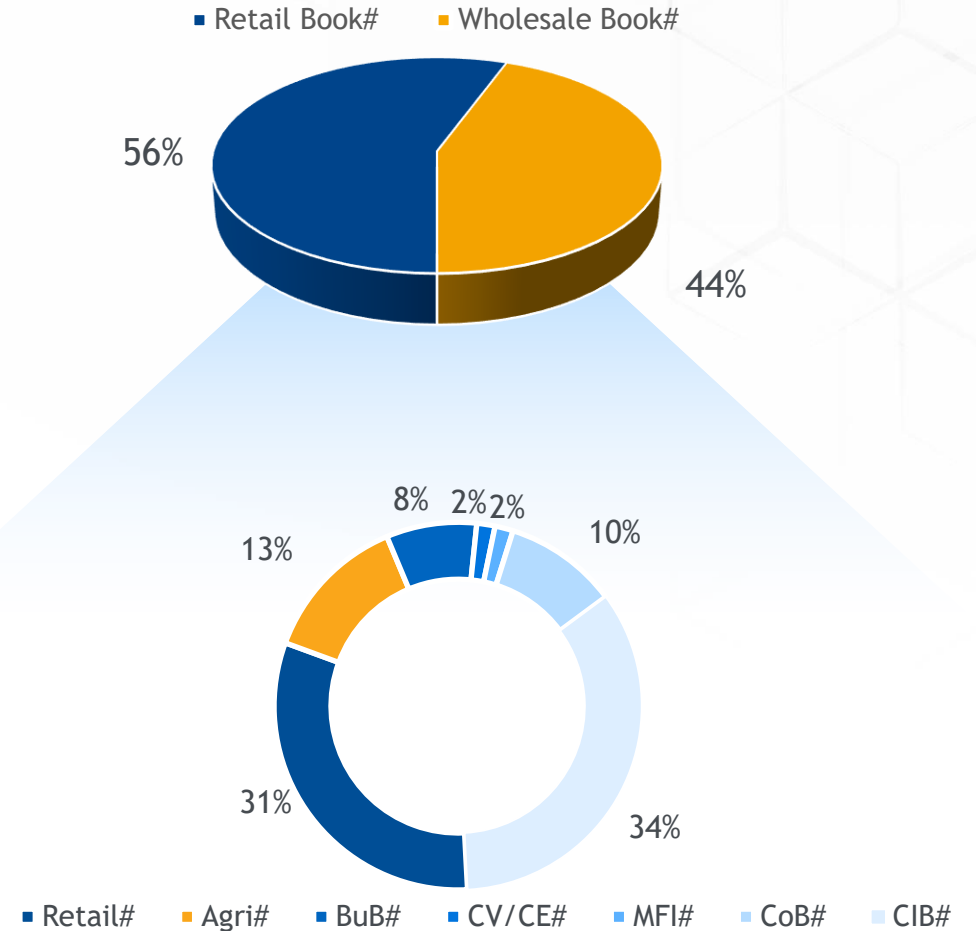
Credit portfolio distribution

Retail book share grows by 100 bps with 25% YoY growth.

Gross Advances (₹ in cr)



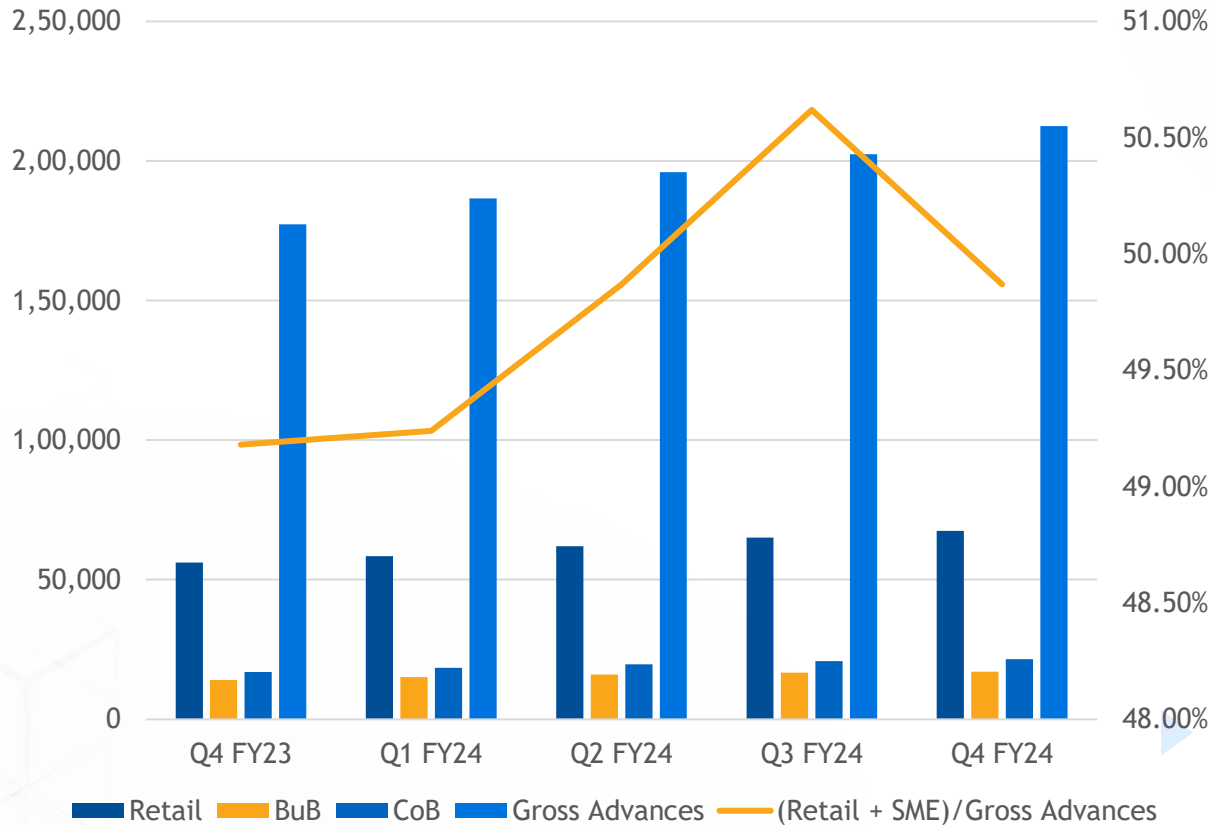
Gross Advances mix (Mar-24)



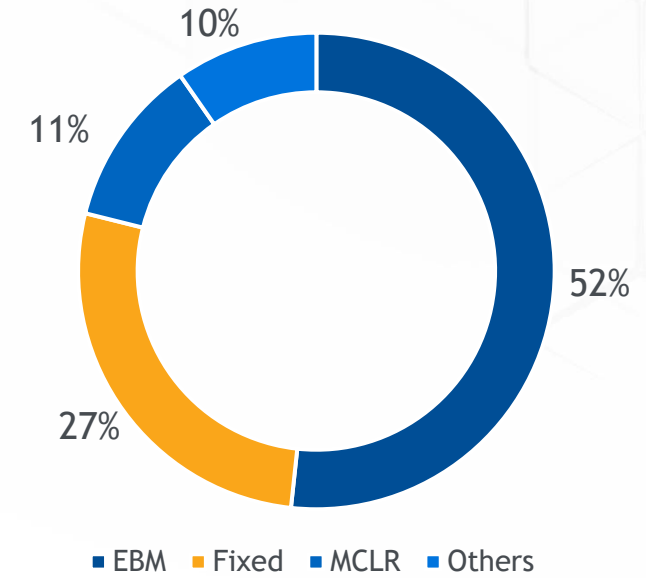
*Credit segments are realigned at the beginning of every FY. Vertical wise advance figures do not account for sale via IBPC.

Credit portfolio distribution

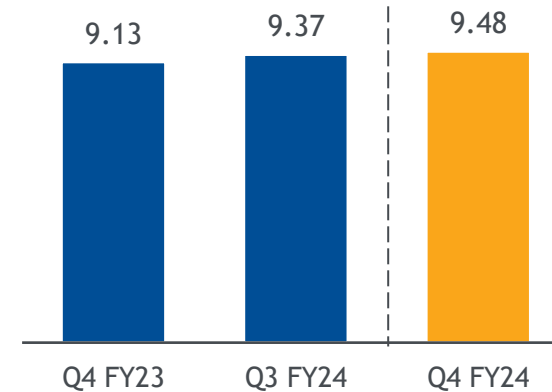
Retail & SME as % of loan book (₹ in cr)



Loan book by interest rate type (%)



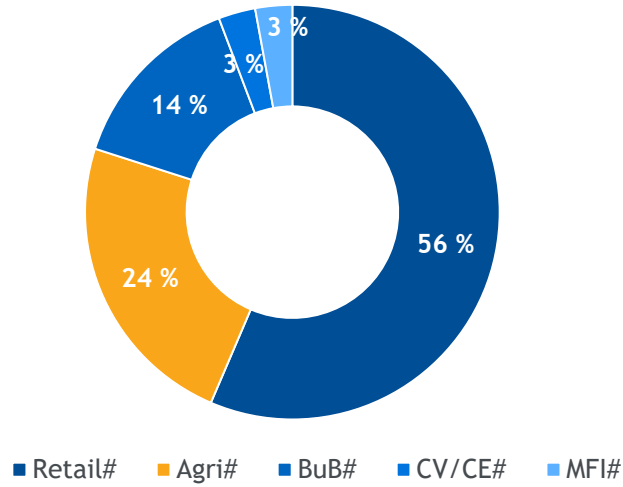
Yield on advances (%)



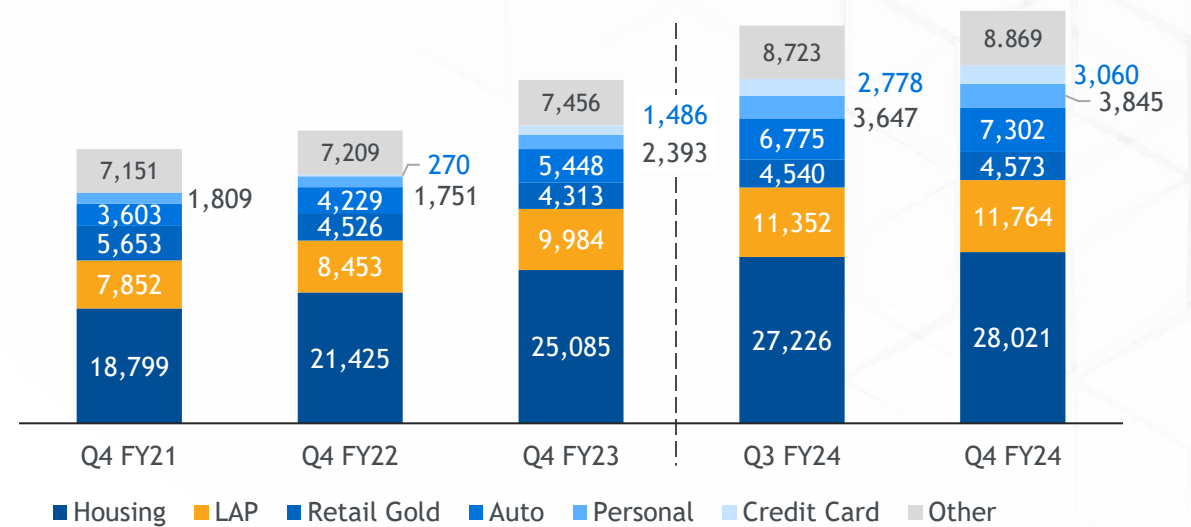
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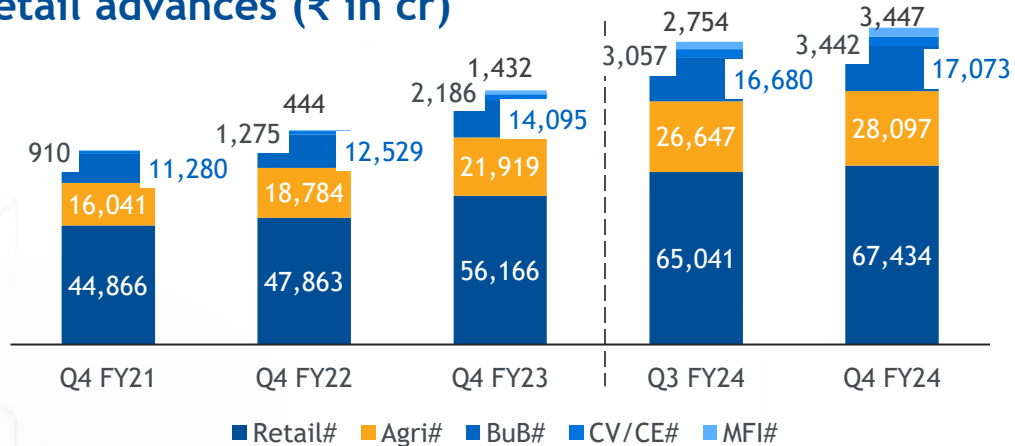
Retail advances mix (Mar-24)



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



Retail advances (₹ in cr)



- CV/CE book grew at 57% YoY and 13% QoQ
- Retail loans grew at 20% YoY and 4% QoQ
- BuB loans grew at 21% YoY and 2% QoQ
- MFI book grew at 141% YoY and 25% QoQ

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

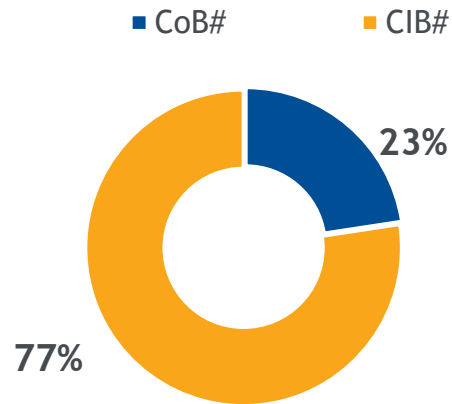
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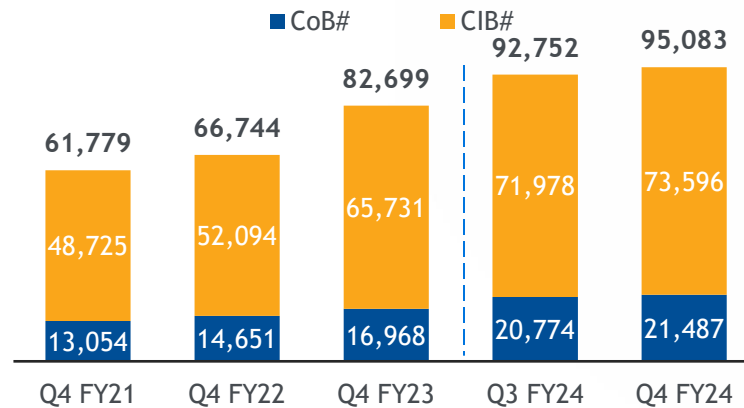
Wholesale Banking

Significant step towards being a Banker than a Lender

Wholesale advances mix (Mar-24)



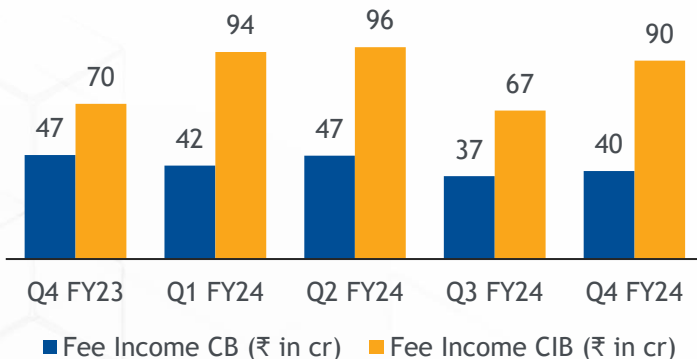
Wholesale advances (₹ in cr)



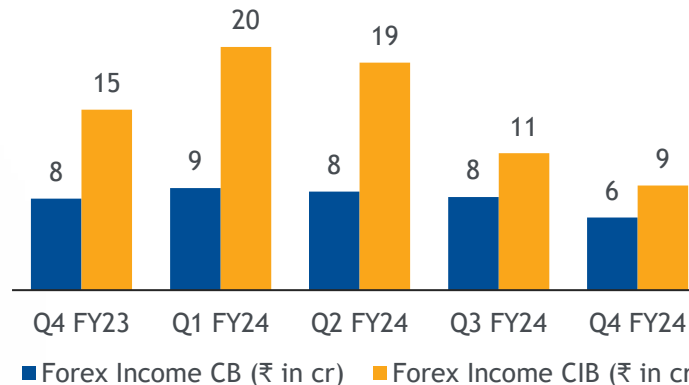
Success Snippets

- Auto ancillary company, based out of North India had a BBB- rating for its small scale of operations. The client exhibited a robust financial foundation and promising business prospects with a growth/turn-around story on cards. Based on which we onboarded the client in 2019.
- Presently, the company has an A rating (4 notches upgrade in 5 years) and has expanded 4x with 2.5x EBITDA margins post our engagement as its banker. Today we are one of the primary bankers to the company with majority of exports being routed through us.

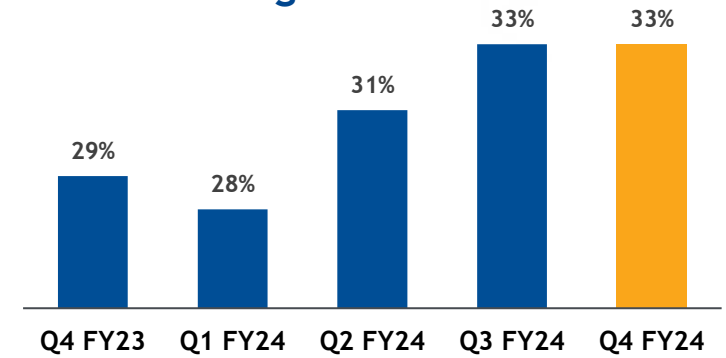
From Lender to Preferred Financial Products partner



From Lender to Preferred Forex partner



Wholesale Banking Self-Funding Ratio



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



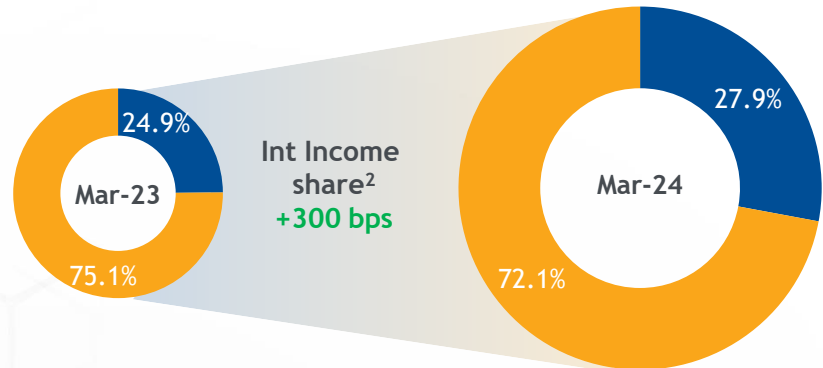
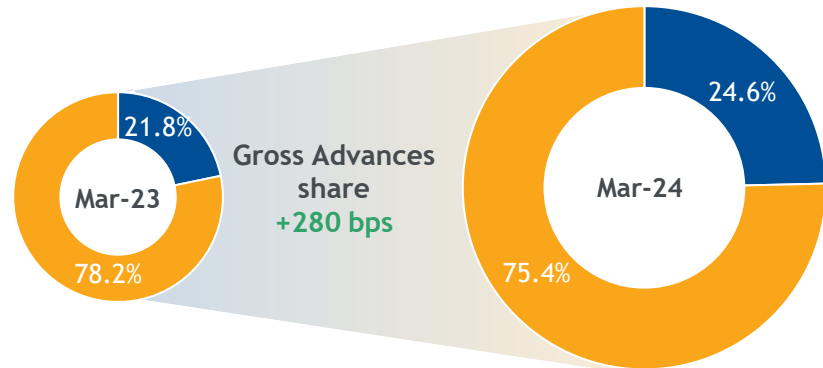
CIB grew by 12% YoY

CoB grew by 27% YoY

Supply Chain Finance book up by 25% QoQ.

High margin lending products

High Yielding Segment¹



Credit Cards³ 	106% YoY growth	3,060 Gross advances (INRcr)	
Personal Loans³ 	61% YoY growth	3,845 Gross advances (INRcr)	<p>Digital loan platform</p>
MSME (BuB + CoB) 	24% YoY growth	38,560 Gross advances (INRcr)	1100 Cr NTB Disbursement for FY24 from through new Sales structure
CV/CE 	57% YoY growth	3,442 Gross advances (INRcr)	18k+ Accounts Outstanding
Micro Finance 	141% YoY growth	3,447 Gross advances (INRcr)	39,370 Villages covered

YoY growth for gross advances as of Mar-24

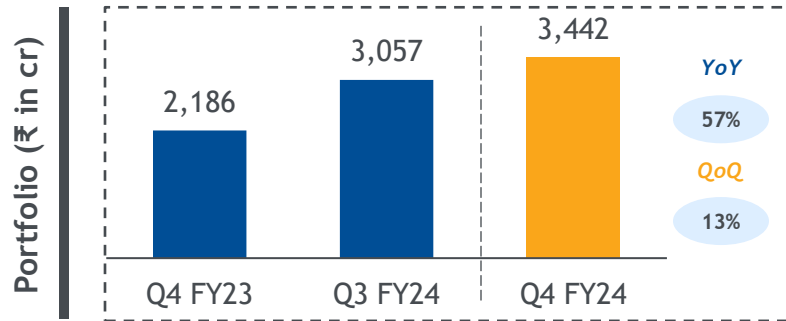
¹ High margin lending products: Credit cards, Personal loans, MSME, CV/CE and Micro Finance

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:

2114 INRcr
(FY24)

PSL:

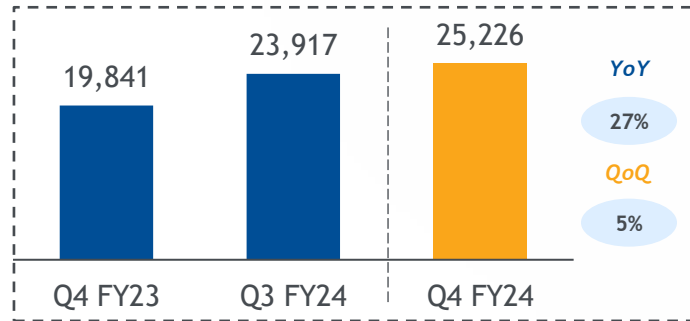
79%

Avg. ticket size:

29L
INR

✓ Tie-up with all major OEMs

Gold loans



No of Accounts:

15.28L

LTV:

71.14%

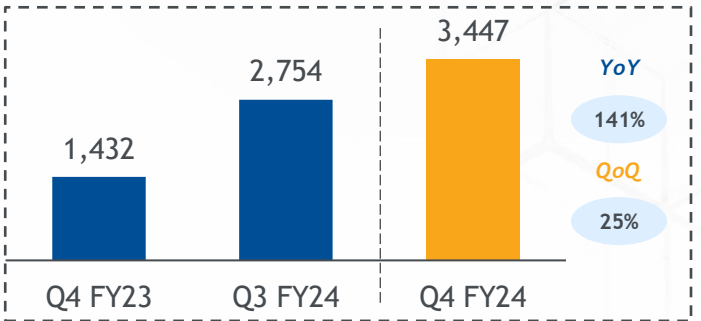
Tonnage:

60.40

Yield

10.00%

Micro finance



Reach:

16 states
2 UT

Network:

20 BC partners
673 BC branches
292 Districts

No of Accounts:

8.90L
Vs 3.53L (FY23)

No of customers:

9.44L
Vs 3.53L (FY23)

Women customers

99%+



Asset quality trends

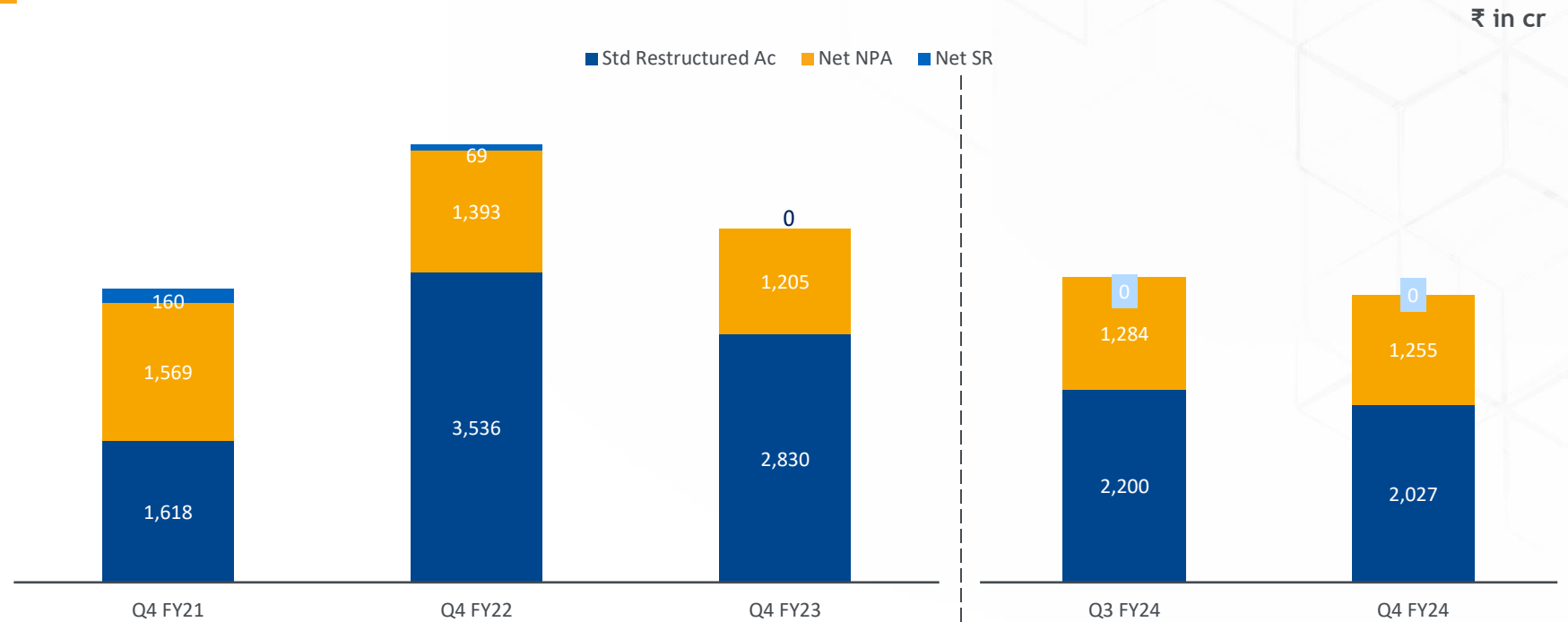
Stability visible across all segments

Asset quality continues to remain robust across all segments

Provision Coverage Ratio steady at 71.08%

Recovery & Upgradation of ₹366 Cr in Q4

Credit Cost at 0.01 bps for Q4 FY24 (Annualized)



Movement of NPA

Gross NPA as on 31.12.2023	4,629
Add Fresh Slippage	352
Add Increase in Balances in Existing NPAs	19
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	450
Deduct Written Off	21
Gross NPA as on 31.03.2024	4,529

Provisions in Q4

Loan Loss	7
Investment Loss	15
Standard Accounts	-50
Other Purposes	-67
Total Provisions	-95

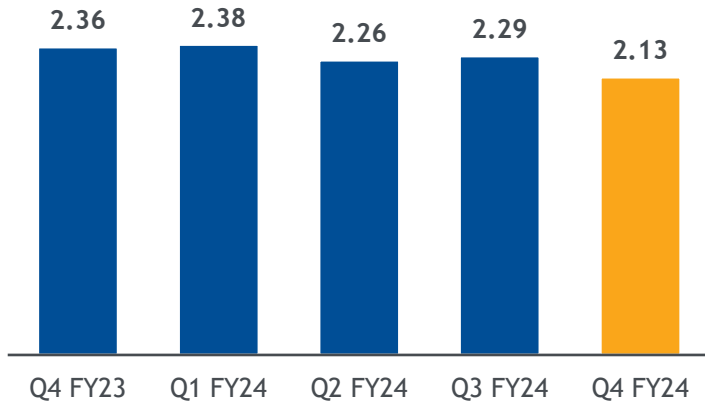


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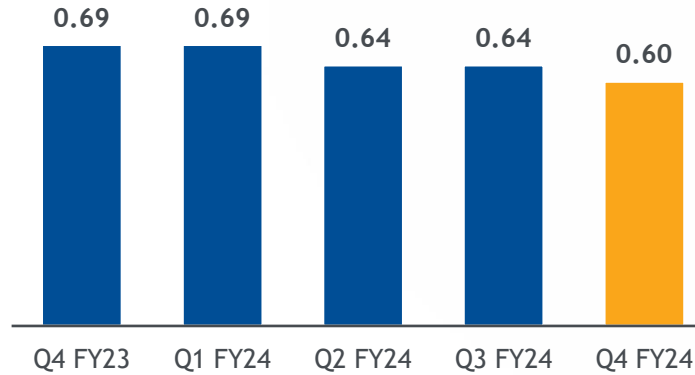
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Asset quality trends (cont'd)

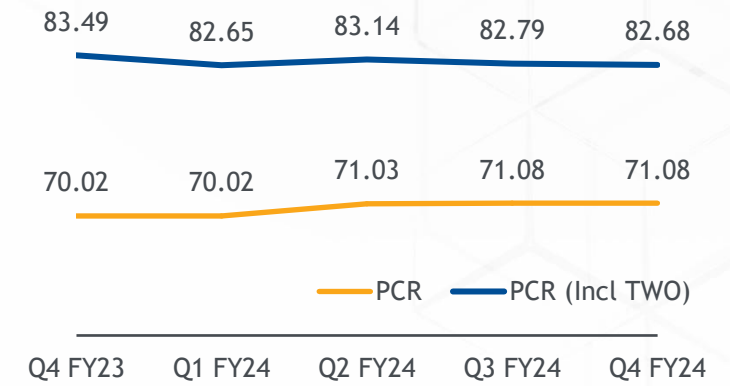
GNPA (%)



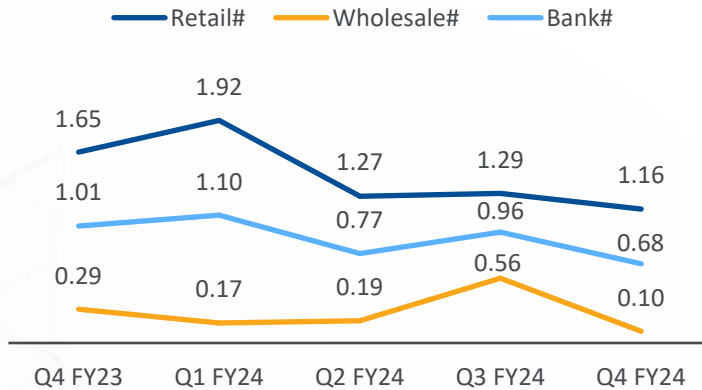
NNPA (%)



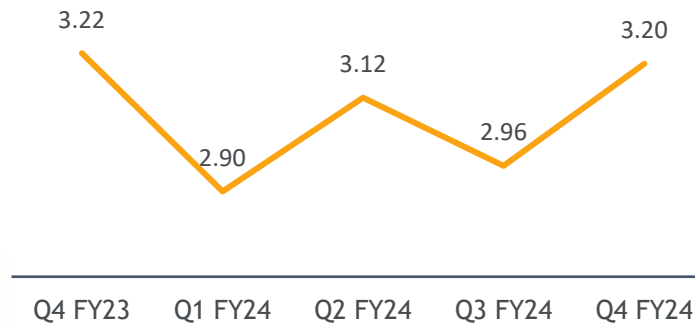
PCR (%)



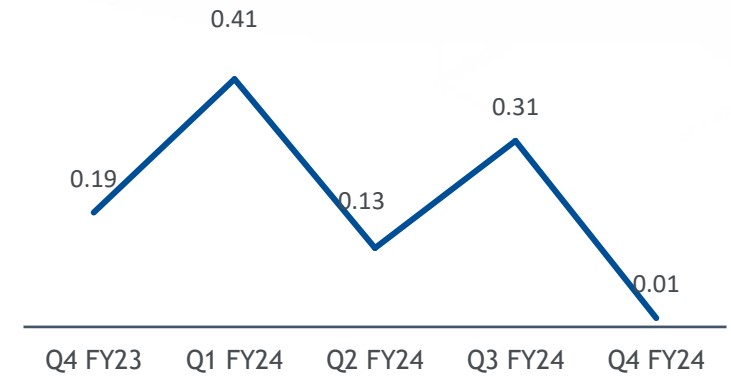
Slippage rate (%)



Risk adjusted NIM (%)*



Credit costs (%)*

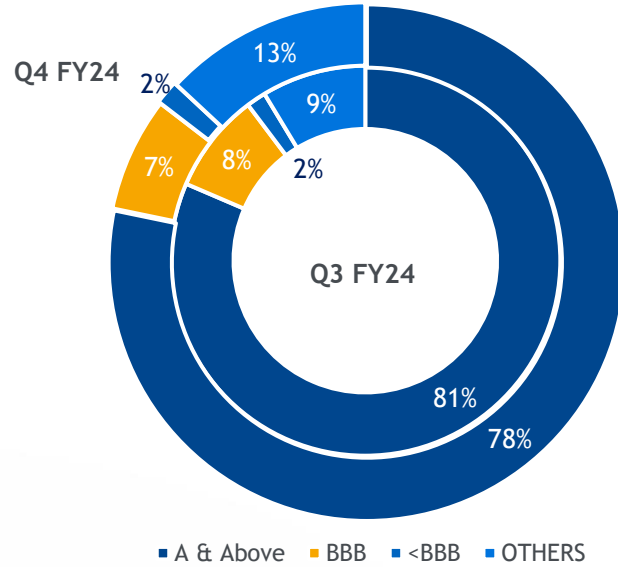


*Annualised
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Asset quality - rating distribution

Rating distribution (CIB)

External rating of CIB advances



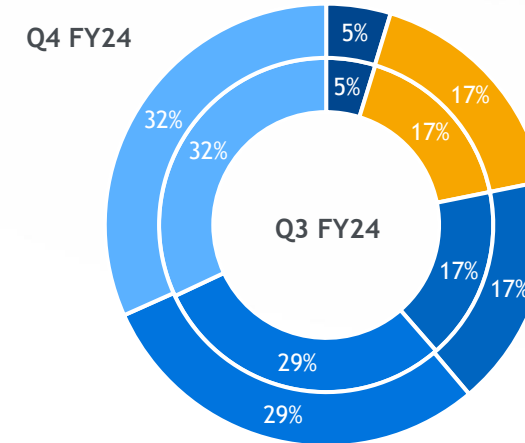
Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

Rating	Q3 FY24	Q4 FY24
FBR1	4%	8%
FBR2/FBR3	13%	13%
FBR4	8%	14%
Below FBR4 & unrated ¹	75%	65%

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	Q4 FY23	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24	QoQ	YoY
Loan processing fee	132	158	175	149	186	25% ▲	41% ▲
Cards	137	153	175	181	207	14% ▲	51% ▲
Para banking	45	27	52	63	56	-12% ▼	23% ▲
Banking commissions & exchanges	92	65	73	72	70	-2% ▼	-23% ▼
General service charges	110	102	103	118	54	-54% ▼	-50% ▼
Net Profit on Foreign Exchange Transactions	26	30	82	59	47	-21% ▼	80% ▲
Fee income	542	535	660	642	620	-3% ▼	14% ▲
Net Profit on sale of Investments	40	33	18	154	42	-73% ▼	6% ▲
Recovery from written off assets, P/L on Revaluation of Investment & Other Receipts	152	164	52	67	92	38% ▲	-40% ▼
Total other income	734	732	730	863	754	-13% ▼	3% ▲



Annual Fee Income grows by 19% YoY ▲

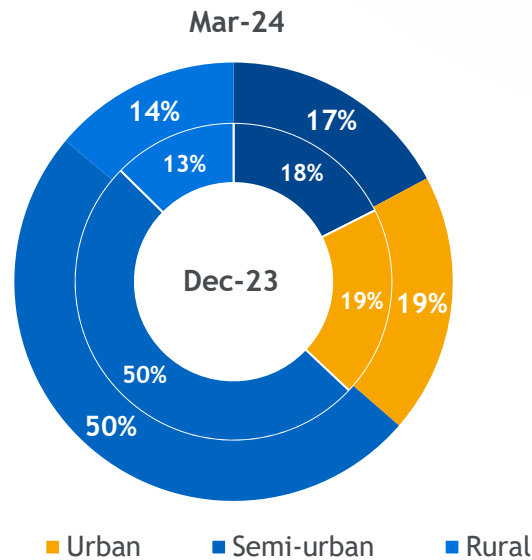
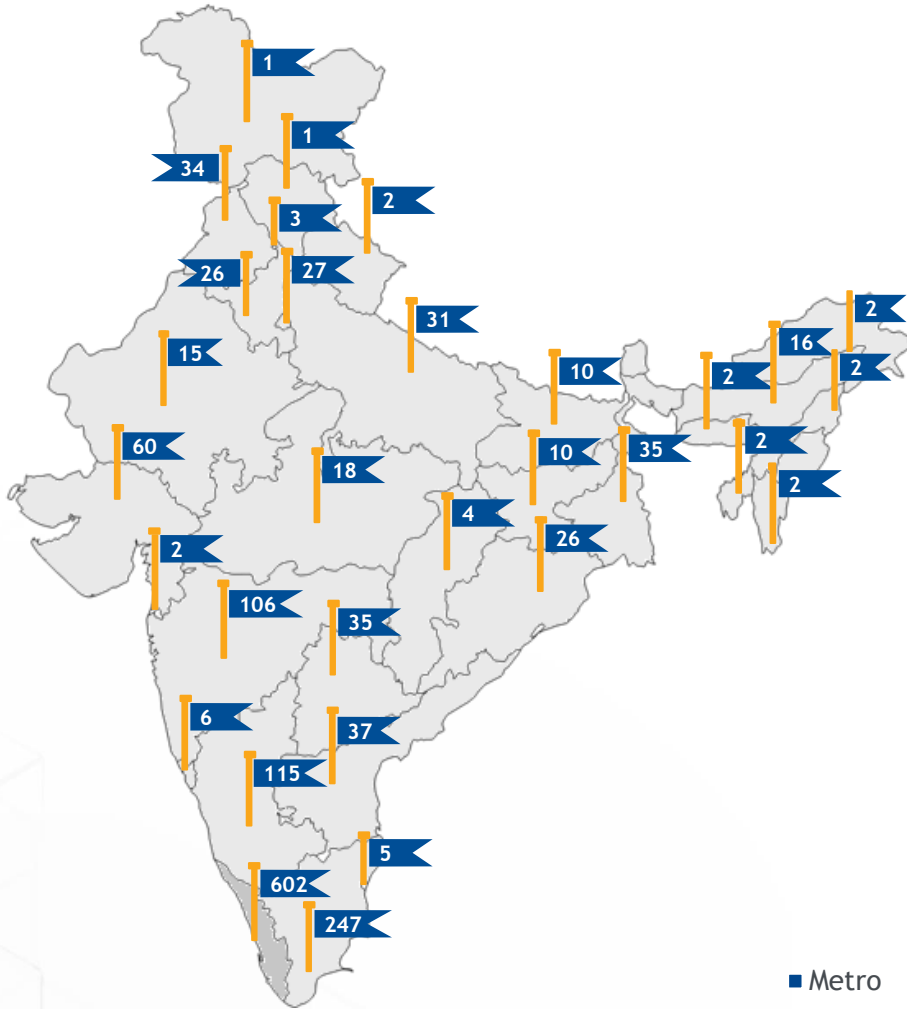


Capital position

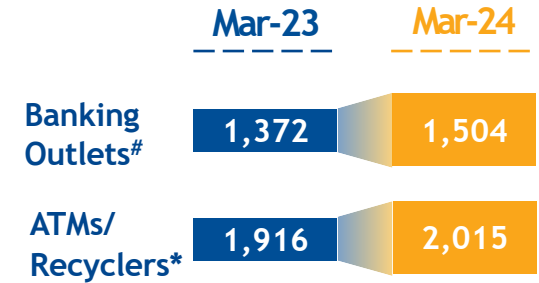
Robust capital position marked by a self-sustaining capital structure and ample buffers.

₹ in Cr	Dec-23	Mar-24
Risk weighted assets		
Credit risk	158,981	167,469
Market risk	7,100	7,228
Operational risk	14,992	14,992
Total RWA	181,073	189,690
Tier-I capital funds	24,402	27,707
Tier-II capital funds	2,797	2,889
Total capital funds	27,199	30,596
CRAR	15.02%	16.13%
Tier-I	13.48%	14.61%
Tier-II	1.54%	1.52%

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
#Includes Extension counters

*Branches as on 31st March 2024



Innovation through partnerships

Liability Partners



Jupiter



paisabazaar.com



1ne score



Instant Digital Loans

Credit Cards



Jupiter scapia

Pine Labs



EMIs and Merchant Payments

Gold Loan and Priority Lending



OROPAY



Cross Border remittance solutions

Support Systems



- ✓ Three new partnerships for credit cards
- ✓ Three new partnerships for digital personal loans
- ✓ 5 Minute Digital Bovine Loans through Digivridhi
- ✓ TAB based customer onboarding for corporate salary customers in liability partnerships



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Growth through partnerships

Partners

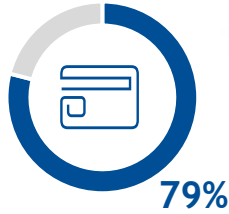
Share in FY'24

Key metrics

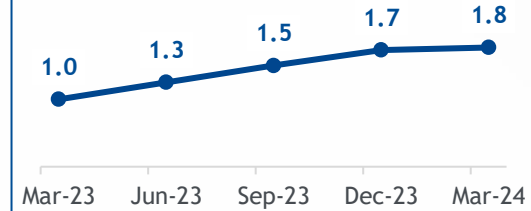
Co-branded credit cards



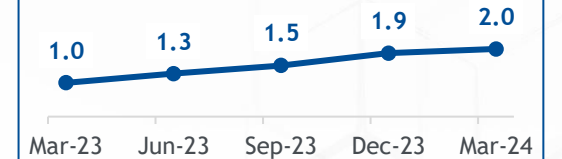
Card programs under CUG¹



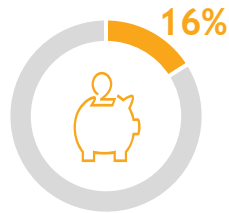
Cards Issued:



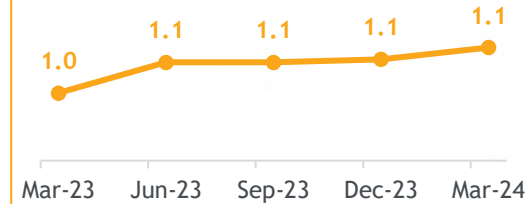
ENR:



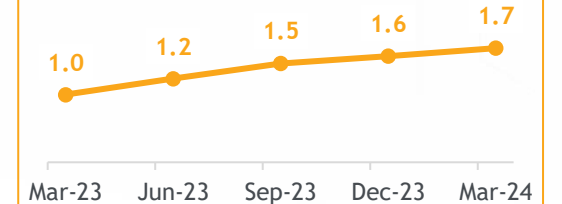
Savings franchise



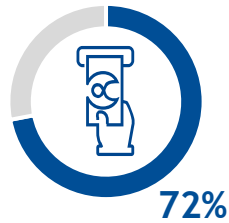
Accounts:



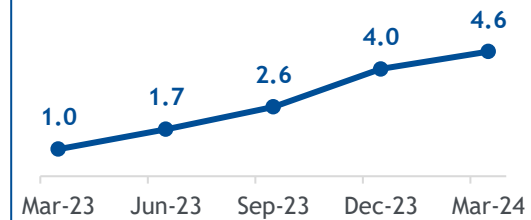
CASA Balance:



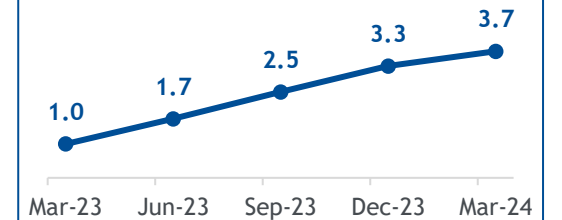
Personal loans



#Accounts:

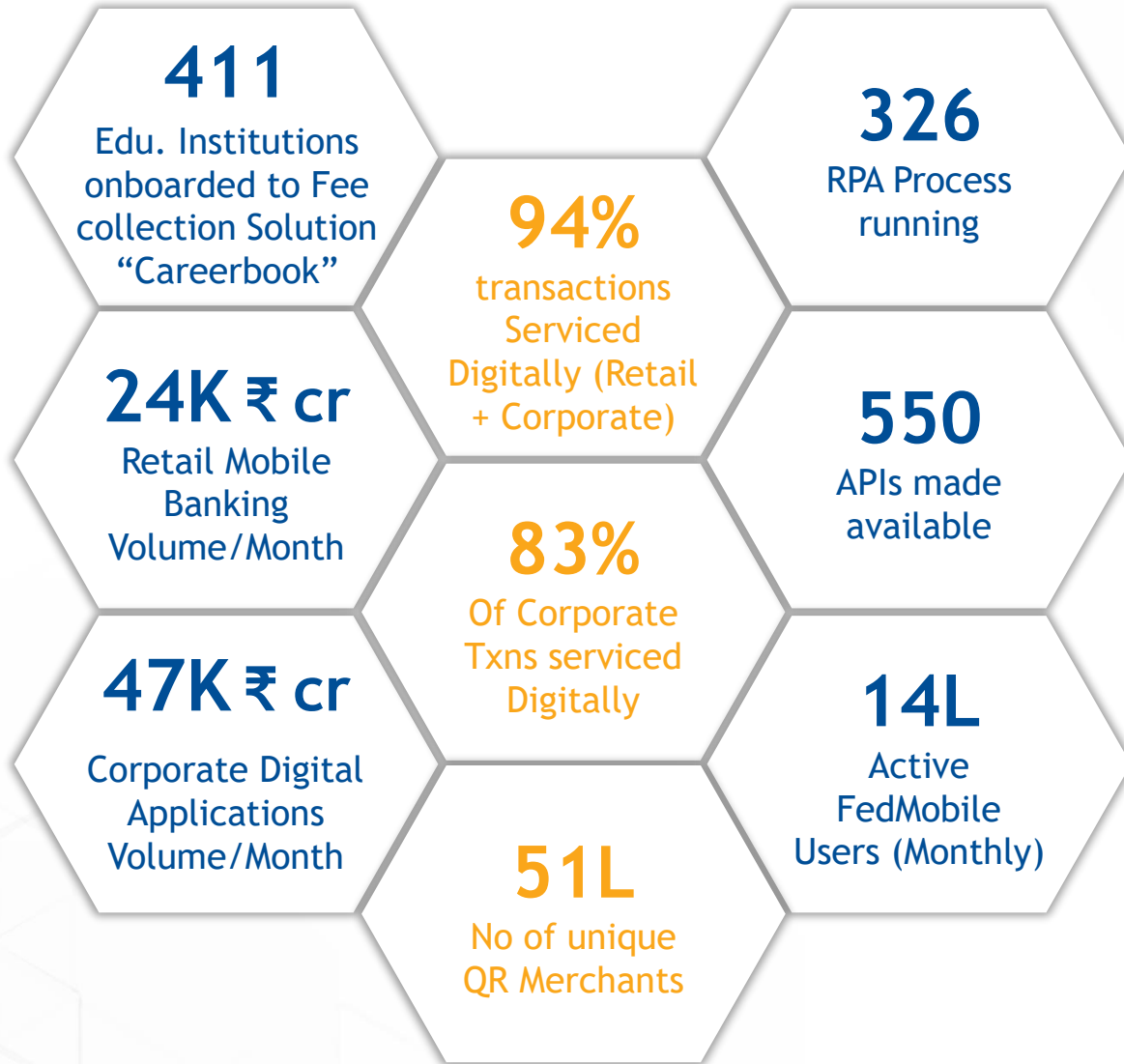


PL Balance:



¹ Card programs under CUG: Jupiter

Digitization as a Multiplier



Note: Data as at Mar-24 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

15 G/H

43%

KYC Upload

6%

10%

Debit Card Application

(Share of Service Requests received through Fed-e-Point for Mar -24)

Major Initiatives



Conversational Banking with Feddy:

- Feddy has now evolved with new Banking Functionalities.
- Effortless fund transfers while chatting with Feddy.
- Mobile recharge with a simple command.
- Cheque book requests managed by Feddy.
- Convenient bill payments through WhatsApp conversation.

Improving Digital Footprint across channels.



Non-Individual Savings Accounts in FedCorp:

- Savings Accounts maintained by Non-Individual constitutions like Trust, Association, Society & Clubs can now register for FedCorp.
- All operative accounts coming under any constitution other than individual constitution can register for FedCorp.



Sourcing of Pre-Approved Credit Card through WhatsApp:

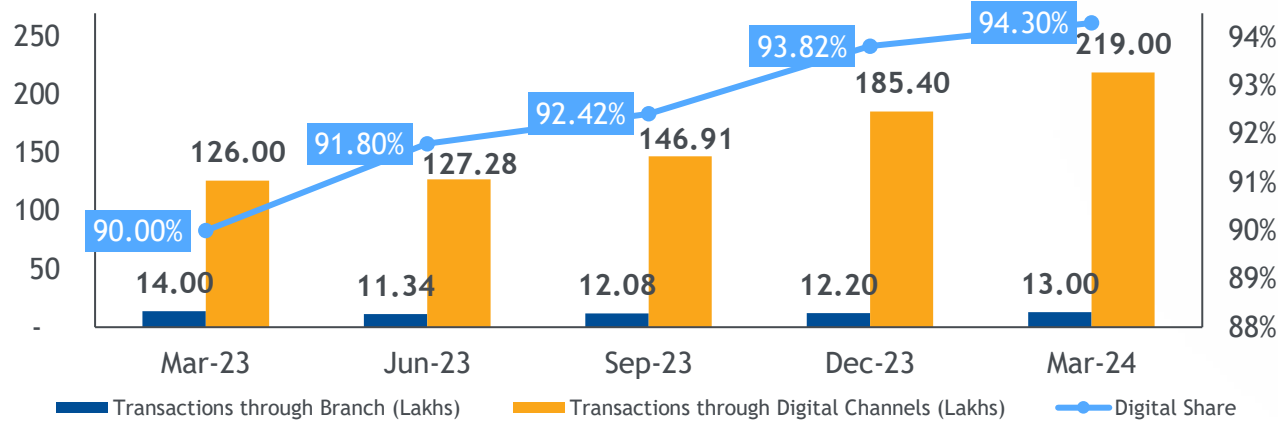
Customers with pre-approved offer for our Credit Cards can now effortlessly apply for the same through WhatsApp application.

1. Business Initiated - Banks send WhatsApp messages to eligible customers for pre-approved credit cards.
2. User Initiated - Customers sends a message (e.g., Hi, Hello) to Bank's WhatsApp lending number +91-9633600800.

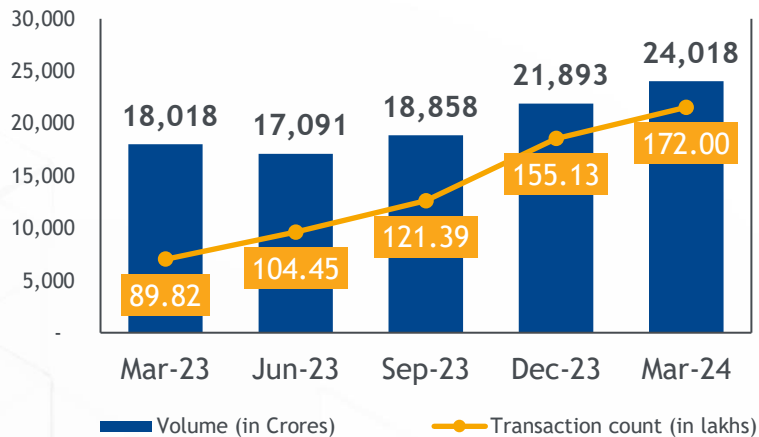


Digital migration

Branch vs. Digital Transactions (₹ in Lakh)*

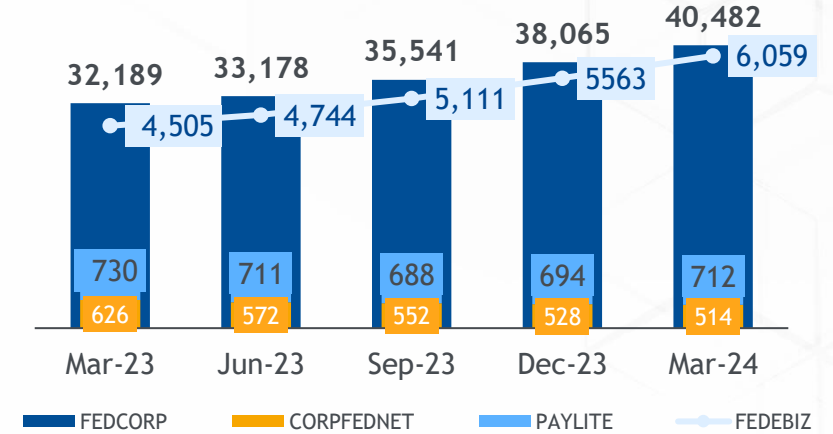


Mobile Banking Volume & Txn Count

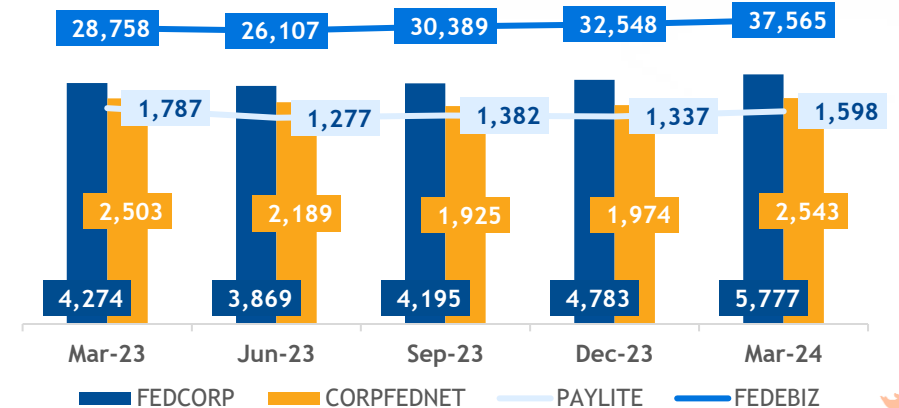


- Digital transactions have seen a 74% YOY growth
- Mobile Banking txn count stands at 172 lakhs, YOY growth of 91%
- Digital Share stands above 94% for the month of March-24

Corporate Digital Products - Active Users¹



Corporate Txn Volume (₹ in Cr)



*Month Wise Data

¹Customers who transacted using Corporate digital products during the month

Strengthening our presence in Transaction Banking offerings

Enhanced Adoption of Digital Channels across Corporate Clients

Improving Digital Volumes

More than 10 Mn NEFT payments processed through various digital channels in Mar '24

Growing eNACH Collections

2.5 times growth in eNACH based digital collection volume as compared to Mar '23

Growth in UPI volumes

68% growth in overall UPI transaction volume - 341 Mn (in Mar '23) to 574 Mn (in Mar '24)

Improving Adoption

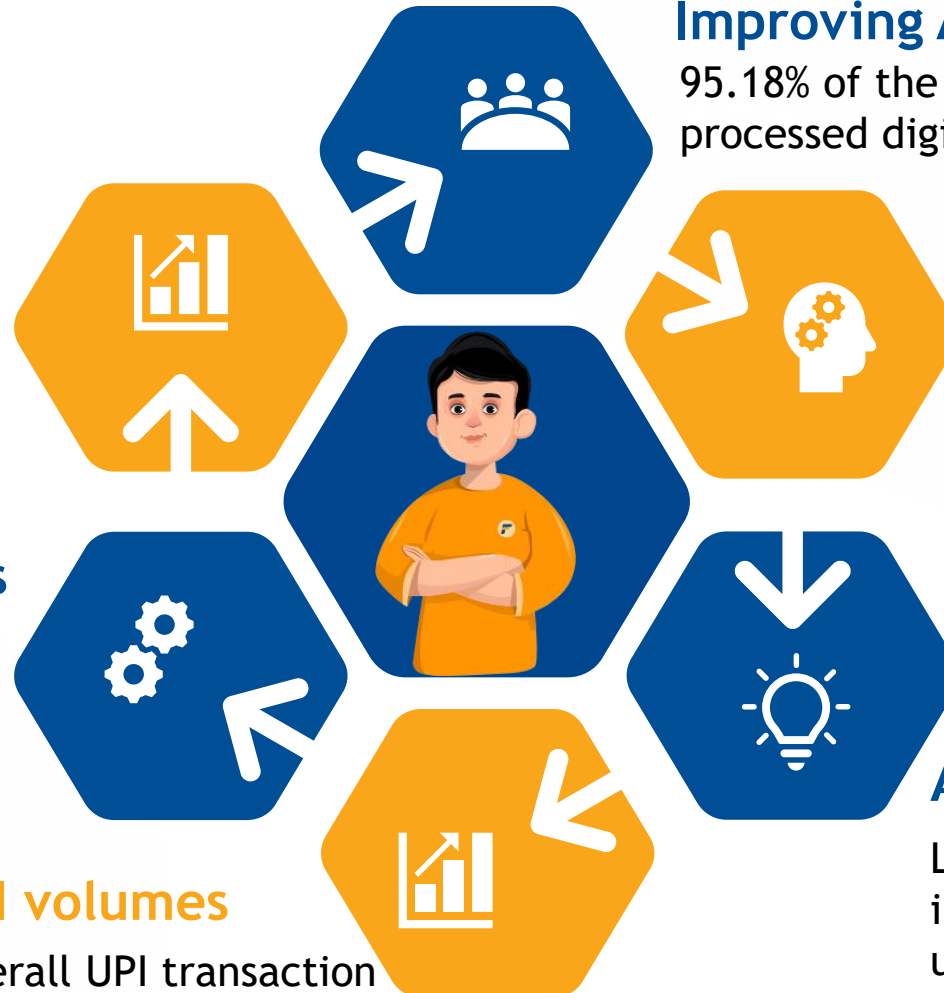
95.18% of the total transactions are processed digitally in Mar '24

Growing Trade Solutions

- Handled first export transaction for existing customer via blockchain platform using eBL.
- Started arranging RA Financing through IBU - GIFT under LC issued by other banks. (Growing product suite by IBU)

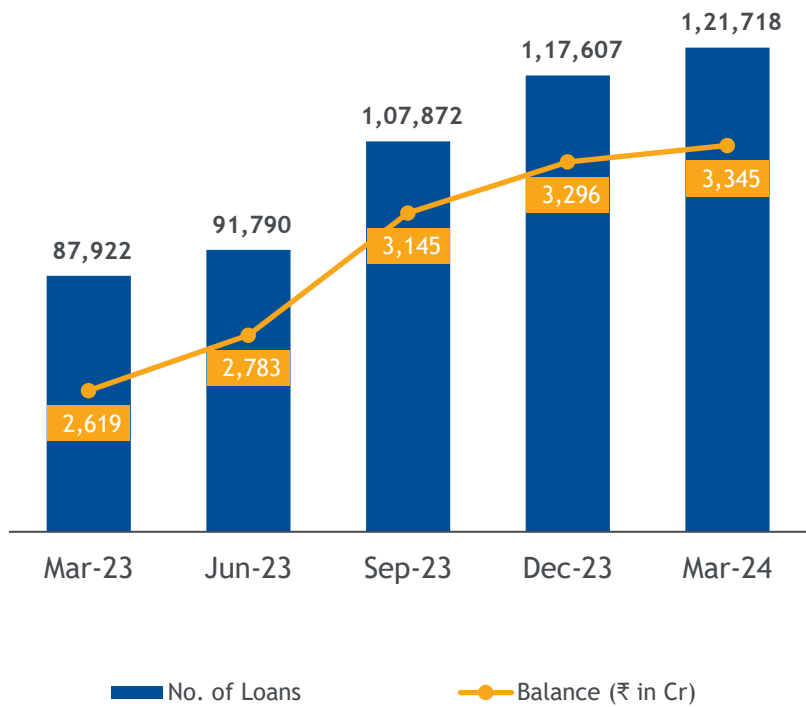
Adoption of RBI CBDC

Live on RBI led Digital Currency (CBDC) initiative for both retail and wholesale use-cases

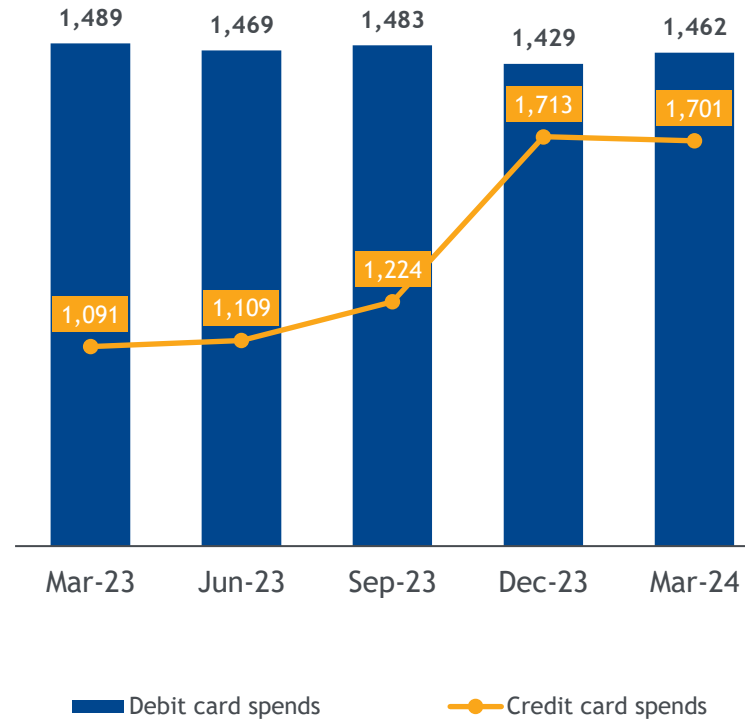


Digital lending and card spends

BYOM Digital Personal Loans



Card spends (₹ in Cr)¹



For Mar 24

Credit Cards - Market share*:

Cards O/s:	Spends:
1.32%	1.35%



For Mar 24

Debit Cards - Market share*:

Cards O/s:	Spends:
6%	5.79%

¹Monthly cards spends including Fintech partnerships

*Market Share among private banks



Appendix

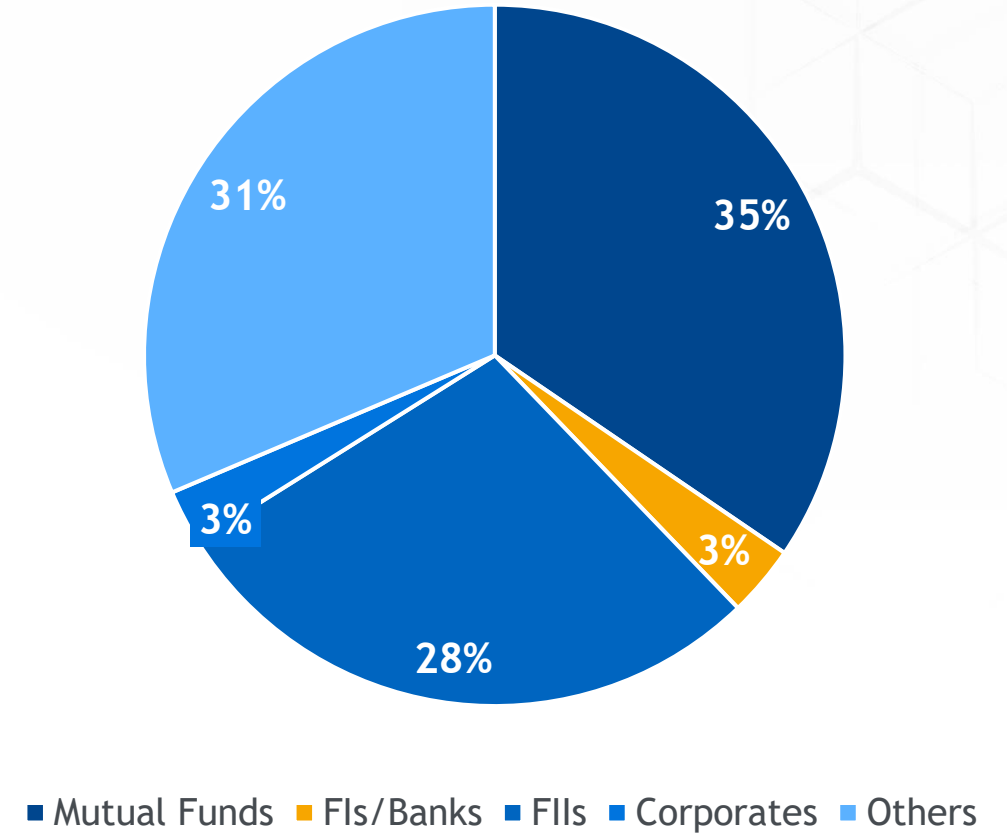
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Balance sheet & shareholding pattern

₹ in Cr	Dec-23	Mar-24
LIABILITIES		
Capital	487	487
Reserves & surplus	27,685	28,607
Deposits	2,39,591	2,52,534
Borrowings	17,317	18,026
Other liabilities & provisions	11,133	8,657
TOTAL	2,96,213	3,08,312
ASSETS		
Cash & balance with RBI	13,758	11,494
Balances with banks, money at call	7,467	7,469
Investments	57,373	60,860
Advances	1,99,185	2,09,403
Fixed assets	999	1,020
Other assets	17,431	18,066
TOTAL	2,96,213	3,08,312

Share holding pattern (Mar-24)



Financials

₹ in Cr	Q4 FY23	Q3 FY24	Q4 FY24	Q-o-Q	Y-o-Y
Interest income	4,721	5,730	5,978	4%	27%
Interest expenses	2,811	3,607	3,783	5%	35%
Net interest income	1,909	2,123	2,195	3%	15%
Other income	734	863	754	-13%	3%
Operating expense	1,309	1,549	1,839	19%	41%
Total income	5,455	6,593	6,732	2%	23%
Total expense	4,120	5,155	5,622	9%	36%
Operating profit	1,335	1,437	1,110	-23%	-17%
Total provisions (inc. tax)	432	431	204	-53%	-53%
Net profit	903	1,007	906	-10%	0.4%



Key Indicators

Shareholder value

	Q4 FY23	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24
Book Value (Per Share in ₹)	101.22	105.04	110.70	115.41	119.45
EPS (annualized)	17.30	16.22	16.57	16.54	14.97

Granularity

	Q4 FY23	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24
CASA + Deposits <= ₹2cr (% of Total Deposits)	84%	82%	81%	81%	80%

Profitability (Annualized)

	Q4 FY23	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24
ROA %	1.45	1.30	1.36	1.39	1.22
RoRWA %	2.66	2.36	2.50	2.49	2.14
ROE %	17.48	15.73	15.72	14.80	12.75

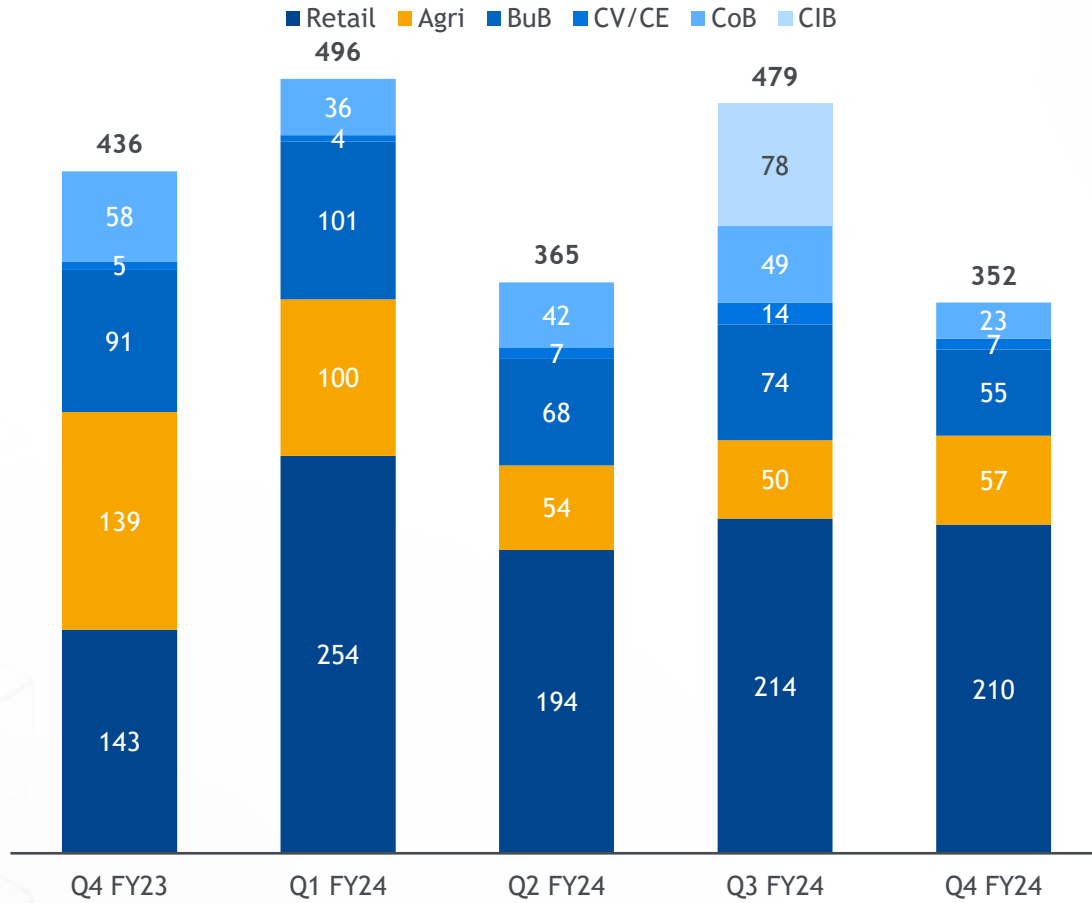
Efficiency

	Q4 FY23	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24
Cost / Income %	49.51	50.87	52.47	51.86	62.35
Net NPA %	0.69	0.69	0.64	0.64	0.60



Fresh slippages break up

Fresh slippages

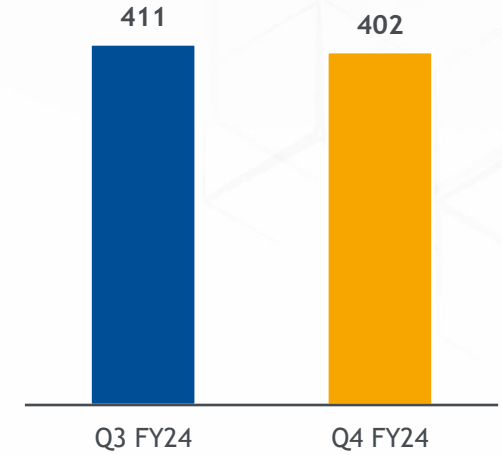


NPA Composition

Business	Q3 FY24	Q4 FY24
	NPA	NPA
Gross NPA		
Retail	1,515	1,580
Agri	934	900
BuB	998	940
CV/CE	51	51
CoB	681	602
Corporate	450	456
Total	4,629	4,529
Net NPA	1,284	1,255

Security receipts

Book Value

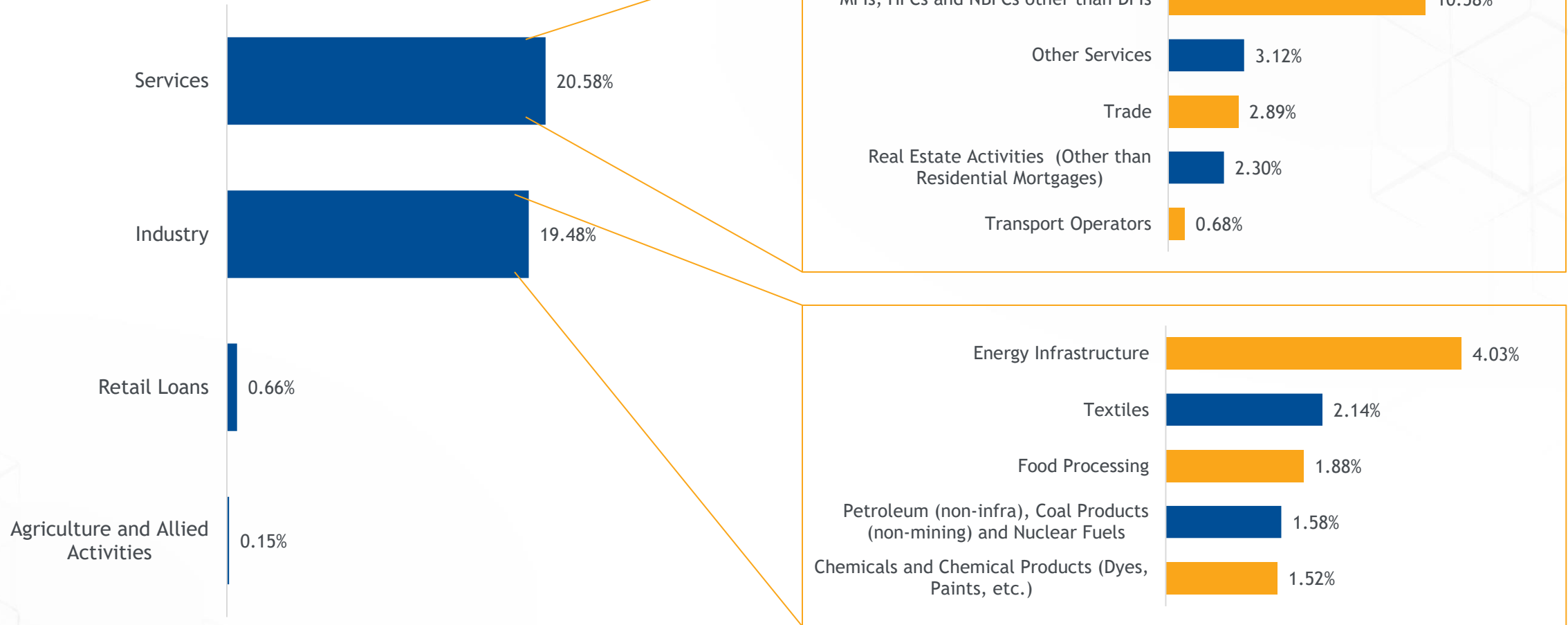


Restructured book

Type	Q3 FY24		Q4 FY24	
	Balance	Of which Bonds	Balance	Of which Bonds
Standard	2,200	60	2,027	60
Net NPA	901	78	827	76
Total	3,101	138	2,854	136

Top Sectors in Wholesale Advance Portfolio

Top Sector wise CB,CIB Balance O/s as a % of Gross Advances (Mar-24)*

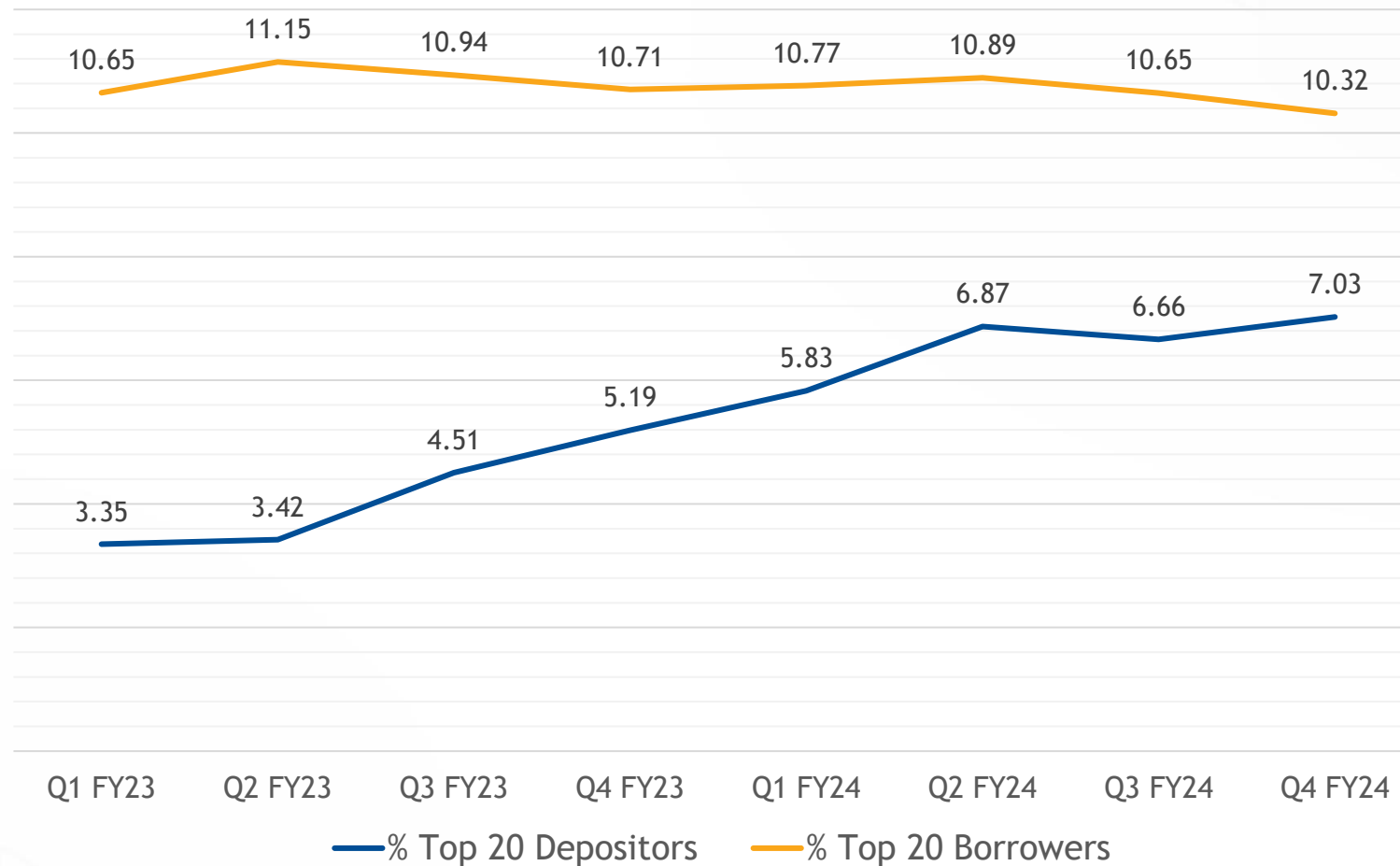


*Excluding Assignments, IBPC and IBU Advances



Top 20 exposure as a % of portfolio

Top 20 Depositors and Borrowers exposure as a % of total portfolio



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

61.6%



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

19.6%

equirus

xx% Stake owned by Federal Bank as on 31st March 2024



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KEY HIGHLIGHTS

- ❑ 61.6% stake held by Federal Bank Limited
- ❑ For FY24, ROA and ROE reported at 2.4% and 13.5%, respectively.
- ❑ Distribution of 621 branches across 18 states and 2 UTs.
- ❑ Capital Adequacy for FY24 stands at 23.5%.

NPAs

Gross NPA and Net NPA stands at 1.7% & 1.3%, respectively.



AUM

AUM increased by 34% YoY to ₹12,191.90 Cr.

Disbursals

₹13,578.70 Cr disbursed in FY24, reflecting growth of 26% YoY.

Low Credit Cost

Credit Cost of:
FY24 - 0.7%.
Q4 FY24 - 0.8%

Secured AUM

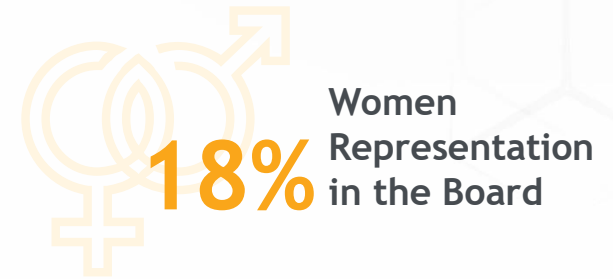
85% of the AUM continues to be secured.

Corporate governance & ESG snapshot


Strong & Diverse Board




Focus on Gender diversity




ESG

 Opened 7th Federal Skill Academy at Kanuru, Vijayawada

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%
Mar-24	₹ 6,962 Cr	380KW	1,18,500 Litre	8.81 Lakh	6	42%
	Focused efforts to build green portfolio resulting in 116% YoY growth	Added additional solar capacity of 80KWp during the FY	Added 34,500 Litre capacity during the FY	150% growth in no. of women beneficiaries across 16 states & 2 UTs	First IGBC Green certification for Bank premises obtained during the FY. Total 6 premises certified as on March 2024.	Maintained on an ongoing basis



Award-winning franchise & other initiatives / highlights of Q4

Received HR Award for “Future of Work, Workforce and Workplace (Large Segment) ”
at People Pioneers Award 2024



Recognized Best Bank in Fintech initiative -
Business Today



Becomes the first India-based bank to execute a
blockchain based cross-border trade transaction.



Ranked 13th in “Future Ready
Workplaces”
By Fortune India and CIEL HR.



ESG Champions - India Commercial
Banks Category
D&B ESG Leadership Summit



Recognized as Best AI & ML Bank
by Indian Banks Association

Indian Banks' Association announces 19th Annual
Technology Conference, Expo & Citation 2022-2023
And Federal Bank wins big!



Other
initiatives /
highlights



Federal Bank
launches
FlashPay.
A smart key chain
which allows you
to make
contactless
payments.



Launched Stellar - a wellness
focused cutting-edge savings
account.

Stellar
A STELLAR LIFE AWAITS YOU

Federal Bank opens its seventh
Federal Skill Academy at
Kanuru, Vijayawada.



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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