

SEC/LODR/261/2026-27

October 16, 2026

The Manager The National Stock Exchange of India Limited Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051.	The Manager Department of Corporate Services BSE Limited, Phiroze Jeejeebhoy Towers, Floor 25, Dalal Street, Mumbai – 400 001
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Re: Scrip Symbol: FEDERALBNK/ Scrip Code: 500469

Dear Madam/ Sir,

Sub: Investor Presentation

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Presentation on the Unaudited Financial Results for the quarter and half year ended September 30, 2026.

The same is also being made available on the Bank's website at <https://www.federal.bank.in/financial-result>

Kindly take the same on record.

Thanking you,

Yours faithfully,

For The Federal Bank Limited

SAMIR
PRAVINCHANDRA RAJDEV
RA RAJDEV

Digitally signed by SAMIR
PRAVINCHANDRA RAJDEV
Date: 2026.10.16 13:28:10
+05'30'

Samir P Rajdev

Company Secretary



Investor Information

Q2 FY2027



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.

Table of contents

Pages

01 Key highlights

02 Business parameters

03 Distribution strategy and digital journey

04 Appendix

Record Core Earnings on a Strengthening Balance Sheet

Highest Ever

Net Profit
1,386 Cr

Other Income
1,490 Cr

Fee to Asset
1.11%

Decadal Best

Gross NPA
1.32%

Net NPA
0.17%

KEY HIGHLIGHTS FOR Q2FY27

YoY comparison

ROA 1.32 % ▲ 1.09 %	ROE 13.57 % ▲ 11.01 %	EPS ₹ 22.26 ▲ ₹ 15.42	BVPS ₹ 166.32 ▲ ₹ 141.58
NIM 3.32 % ▲ 3.06 %	Cost to Income 52.08 % ▼ 54.04%	Credit Cost 31 bps ▼ 50 bps	Slippage Ratio 59 bps ▼ 94 bps
Balance Sheet ₹ 4.27 Lakh Cr ▲ ₹ 3.56 Lakh Cr	CRAR 16.84 % ▲ 15.71%	PCR (excl TWO) 86.78 % ▲ 73.45 %	Fee Income ₹ 1168 Cr ▲ ₹886 Cr

Business Franchise now stands over ₹6.4 Lakh Crore - a 20% YoY growth.
Average CASA crosses ₹1 Lakh Crore - a 21% YoY growth.
Customer Assets crosses ₹3 lakh crore - a 20% YoY growth

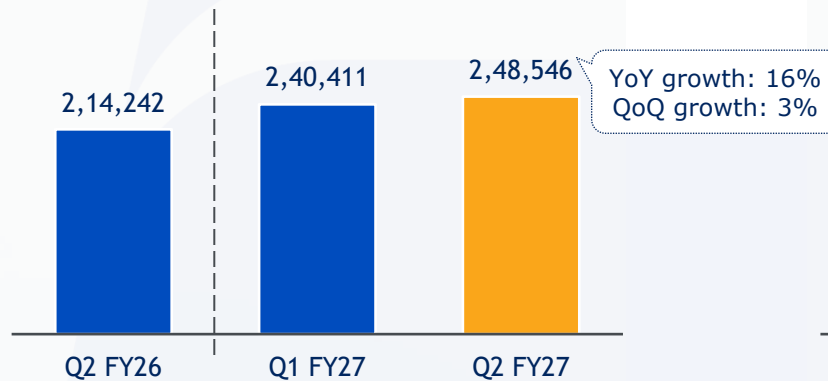
Robust Balance Sheet Growth



DEPOSITS

Retail Deposits¹:

(₹ in cr)



- ✓ CASA grew by 6% QoQ
- ✓ Avg CASA grew by 4% QoQ
- ✓ Resident SB book grew by 5% on a QoQ basis
- ✓ Total SB grew by 4% on a QoQ basis.
- ✓ Total Deposits grew by 7% on a QoQ basis.

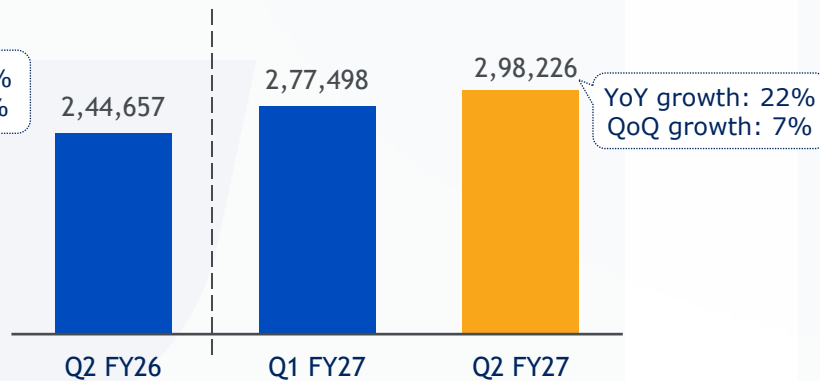
Deposit mobilization continues



ADVANCES

Net Advances:

(₹ in cr)



- ✓ Retail Book# up by 10% QoQ
- ✓ Gold loans up by 7% QoQ
- ✓ CV/CE⁴ # up by 4% QoQ
- ✓ BuB grew by 7% QoQ
- ✓ CIB² # grew by 5% QoQ
- ✓ CoB³ # grew by 7% QoQ
- ✓ LAP grew by 11% QoQ

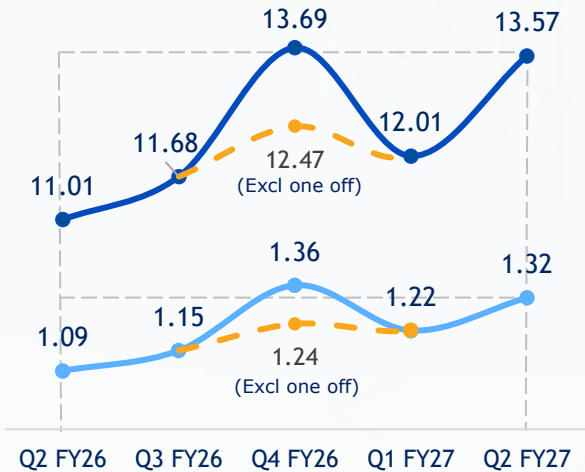
Advances growth diversified



RETURN METRICS

Profitability:

■ RoE* (%) ■ RoA* (%)



- ✓ RoRWA at 2.23%
- ✓ Profit per employee at ₹ 28.82 lakh ▲
- ✓ Business per employee at ₹ 34 Cr. ▲

Sustained Improvement in Profitability

*Annualized

¹As per LCR. Latest figures provisional.

²Corporate and Institutional Banking

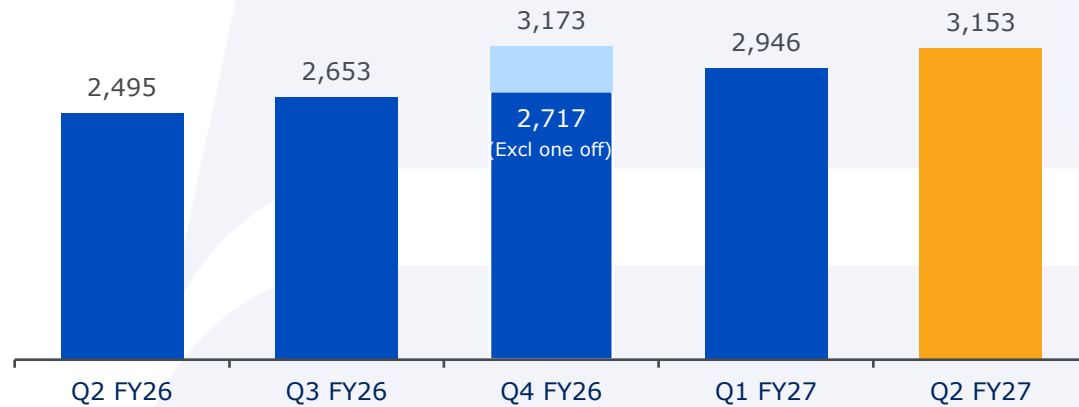
³Commercial Banking

⁴Commercial Vehicle/ Construction Equipment finance

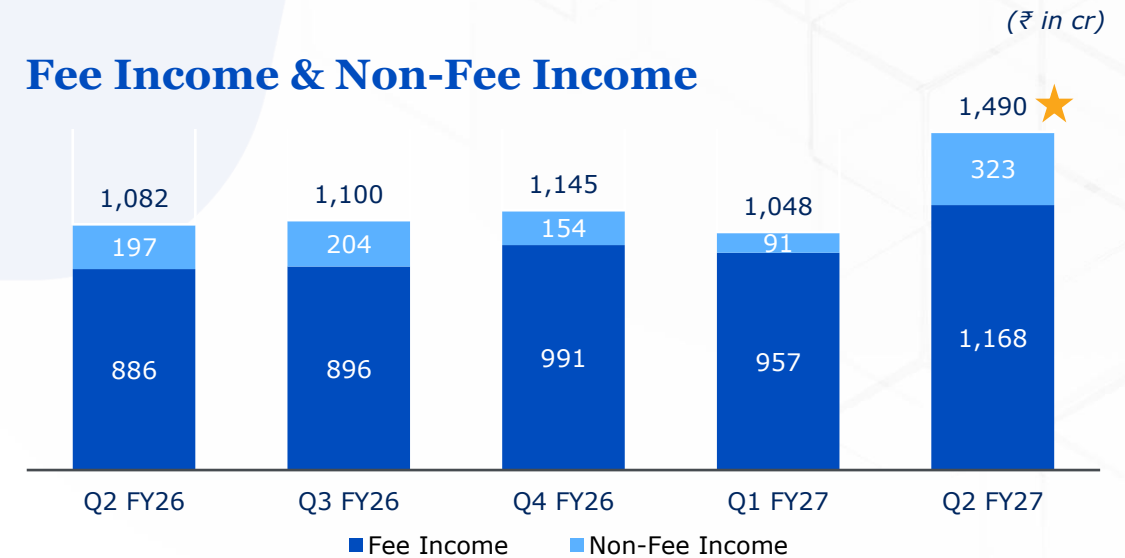
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise net advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Key P&L Parameters

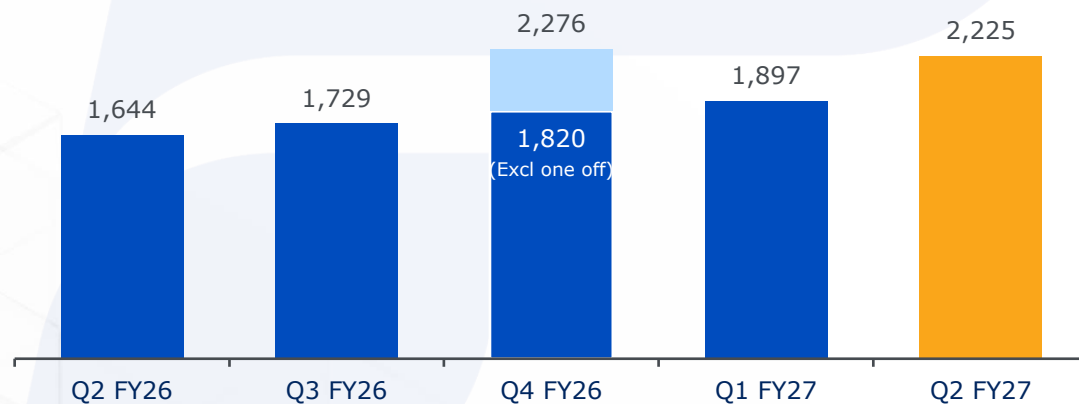
Net Interest Income



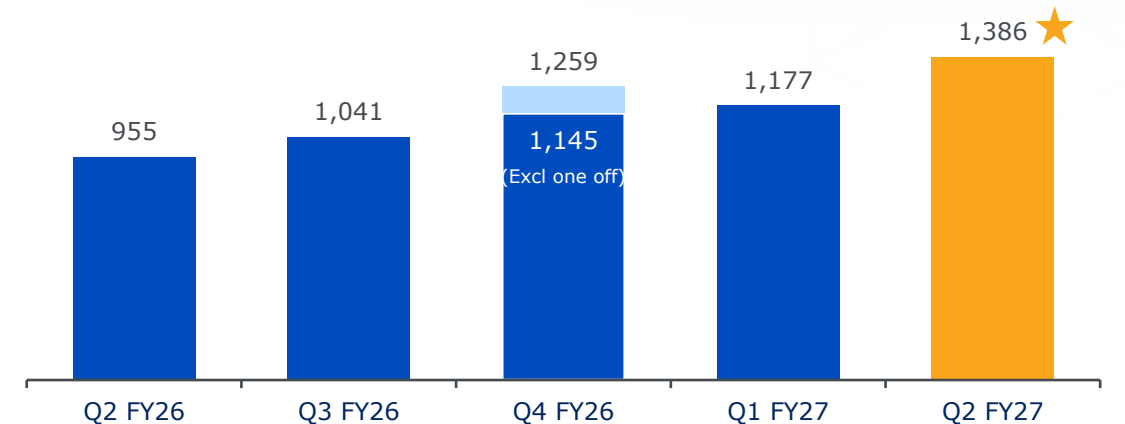
Fee Income & Non-Fee Income



Operating Profit

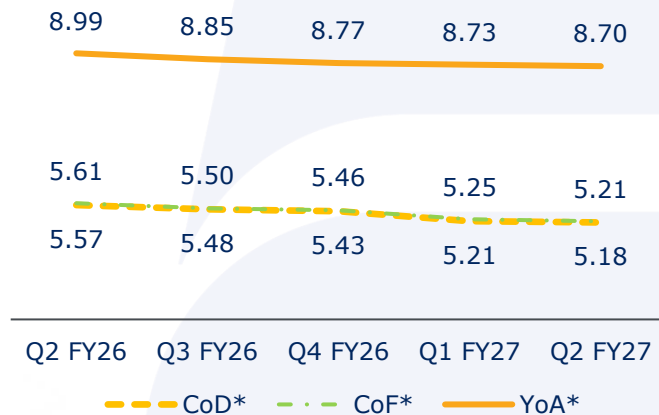


Net Profit

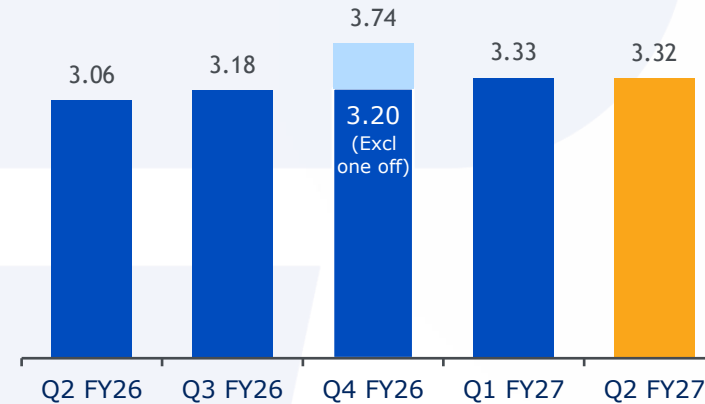


Key Ratios

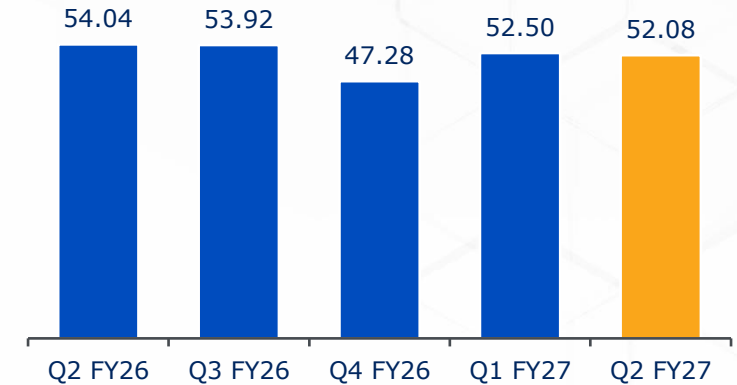
Cost of Deposits, Cost of Funds, Yield on Net Advances (%)



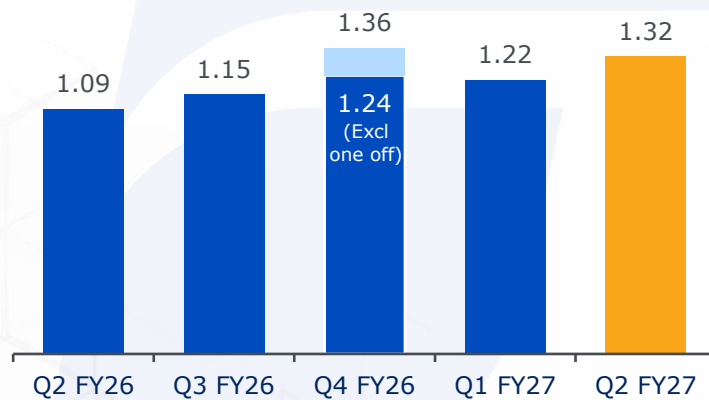
Net Interest Margin (%)*



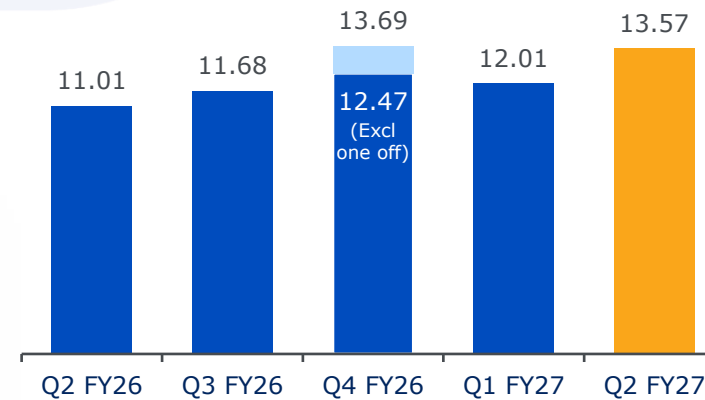
Cost to Income Ratio (%)



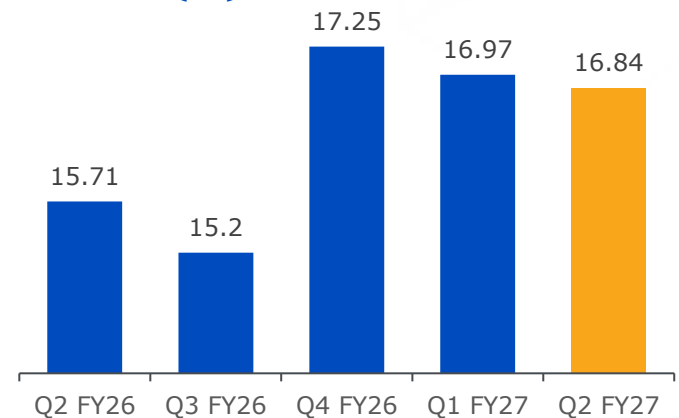
RoA (%)*



RoE (%)*



CRAR (%)

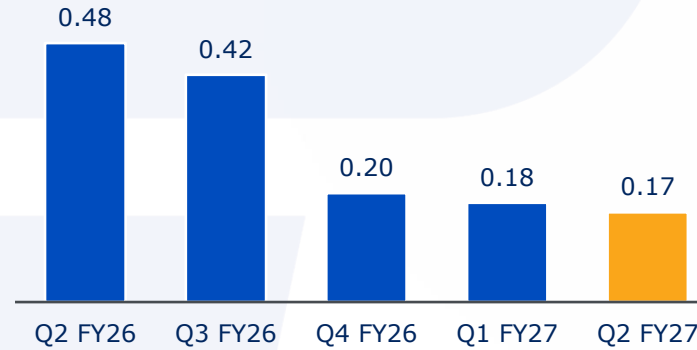


Stable Credit Metrics

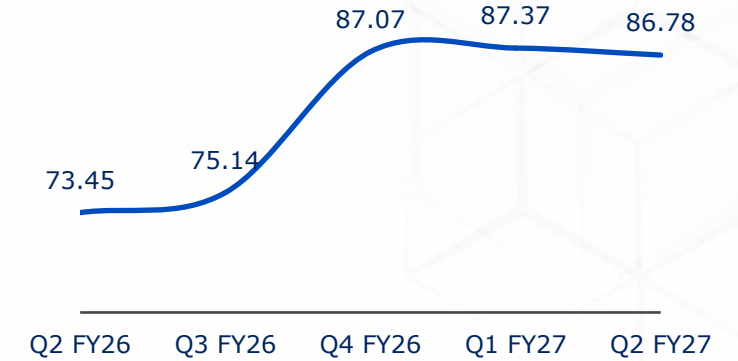
GNPA (%)



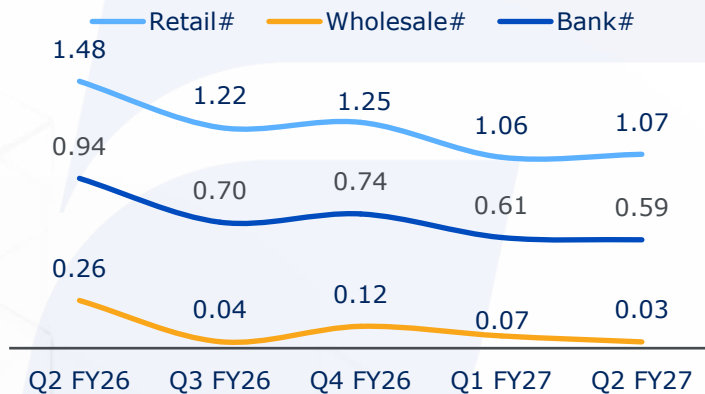
NNPA (%)



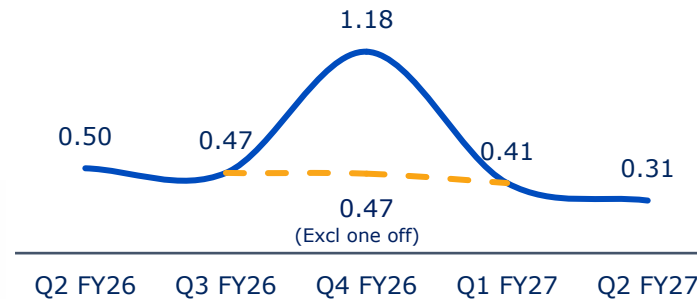
PCR (%)¹



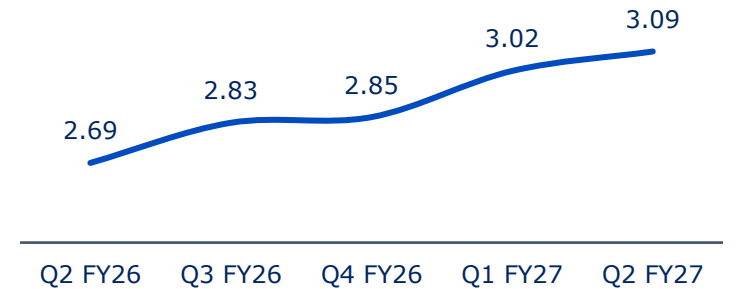
Slippage Rate (%)*



Credit Cost (%)*



Risk Adjusted NIM (%)*



*Annualised
¹Excluding TWO
 *Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

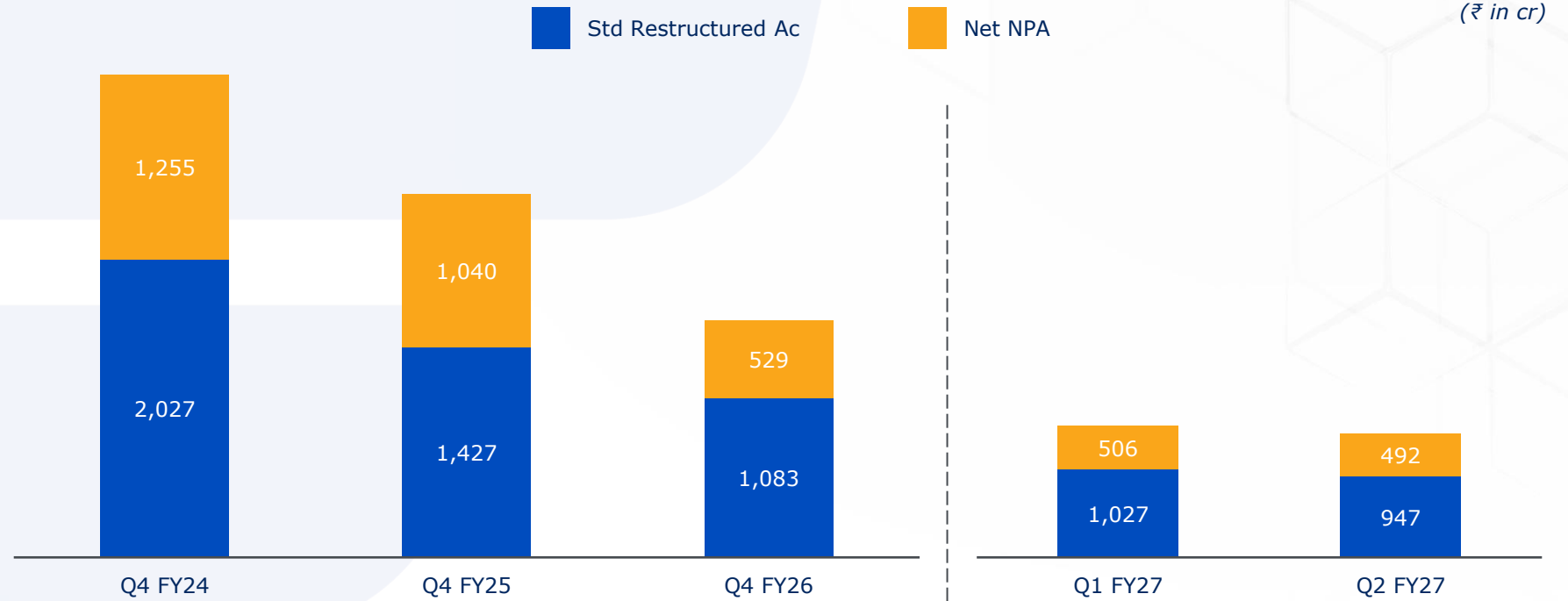
Asset Quality Trends

Broad resilience in asset quality; portfolio remains well-contained.

Provision Coverage Ratio at 86.78%

Recovery & Upgradation of ₹ 220 Cr in Q2

Credit Cost at 31 bps for Q2 FY27



Movement of NPA

(₹ in cr)

Gross NPA as on 30.06.2026	4,282
Add: Fresh Slippage	420
Add: Increase in Balances in Existing NPAs	6
Deduct: Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	220
Deduct: Written Off	498
Gross NPA as on 30.09.2026	3,990

Provisions in Q2

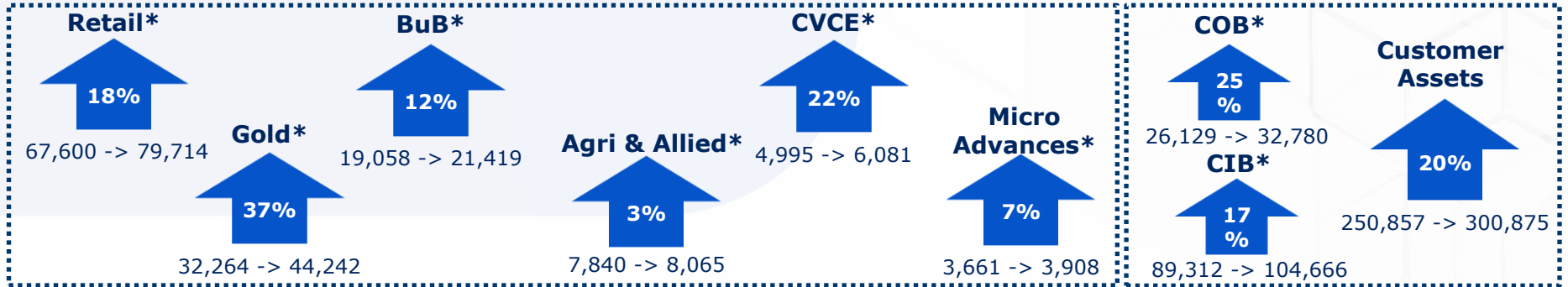
(₹ in cr)

Loan Loss	218
Investment Loss	13
Standard Accounts	107
Other Purposes	4
Total Provisions	342

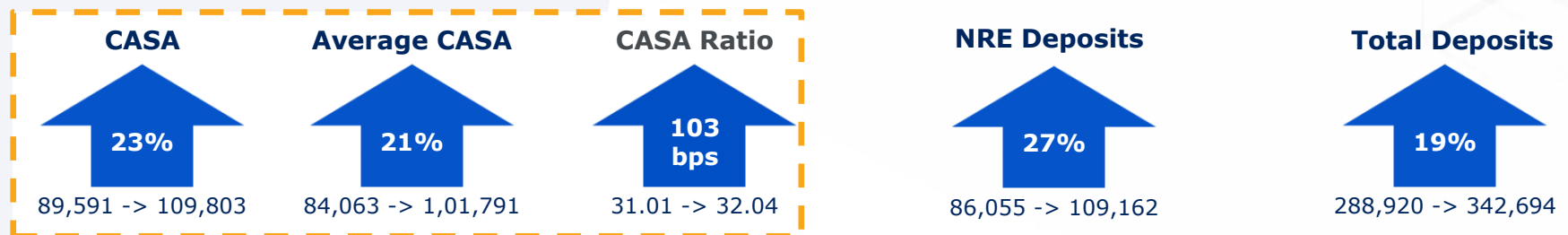
Comparison: Y-o-Y

(₹ in cr)

Net Customer Assets



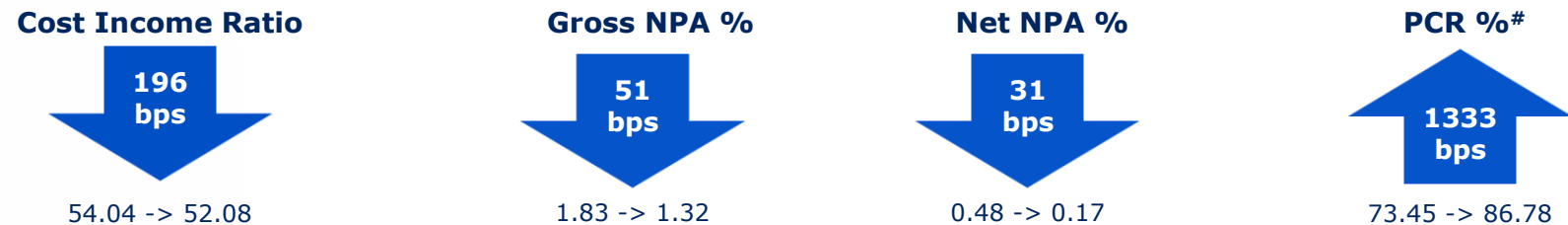
Deposits



Performance



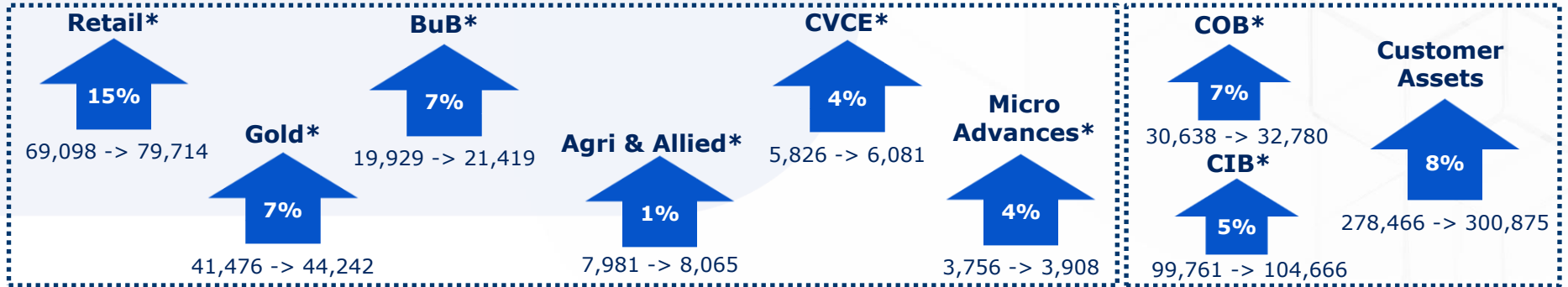
Ratios



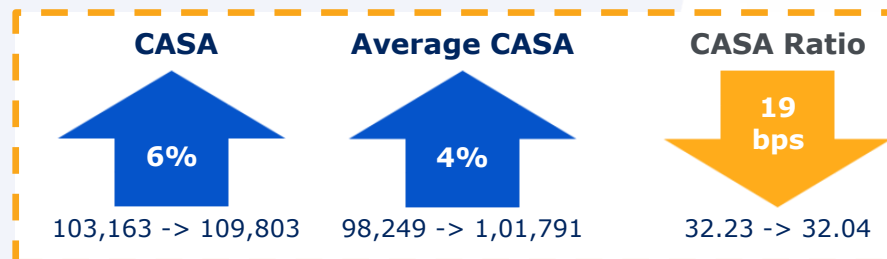
Comparison: Q-o-Q

(₹ in cr)

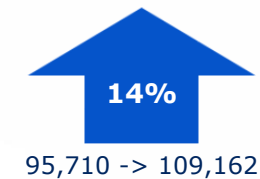
Net Customer Assets



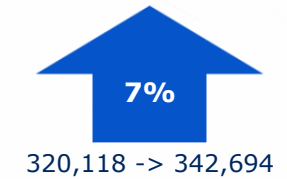
Deposits



NRE Deposits

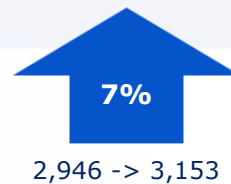


Total Deposits

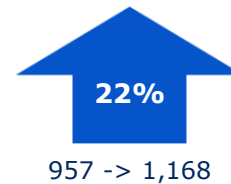


Performance

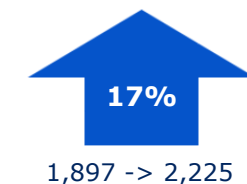
Net Interest Income



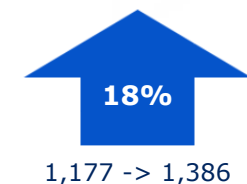
Fee Income



Operating Profit

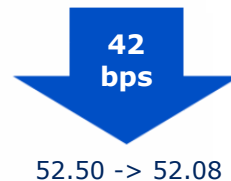


Net Profit

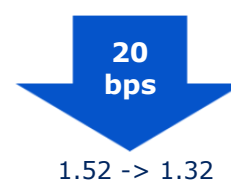


Ratios

Cost Income Ratio



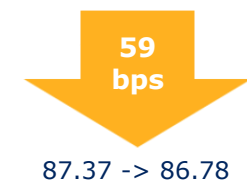
Gross NPA %



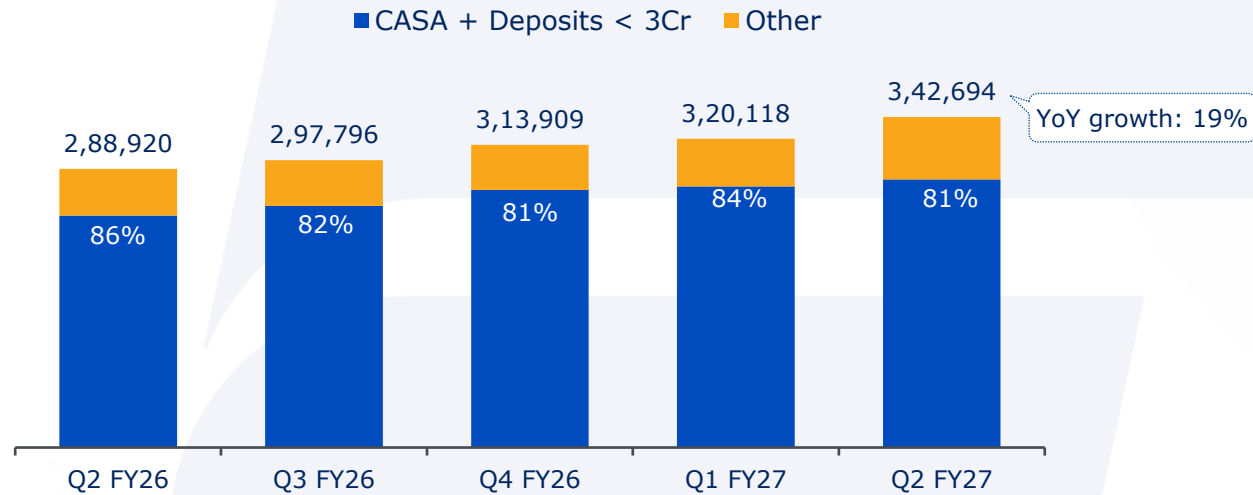
Net NPA %



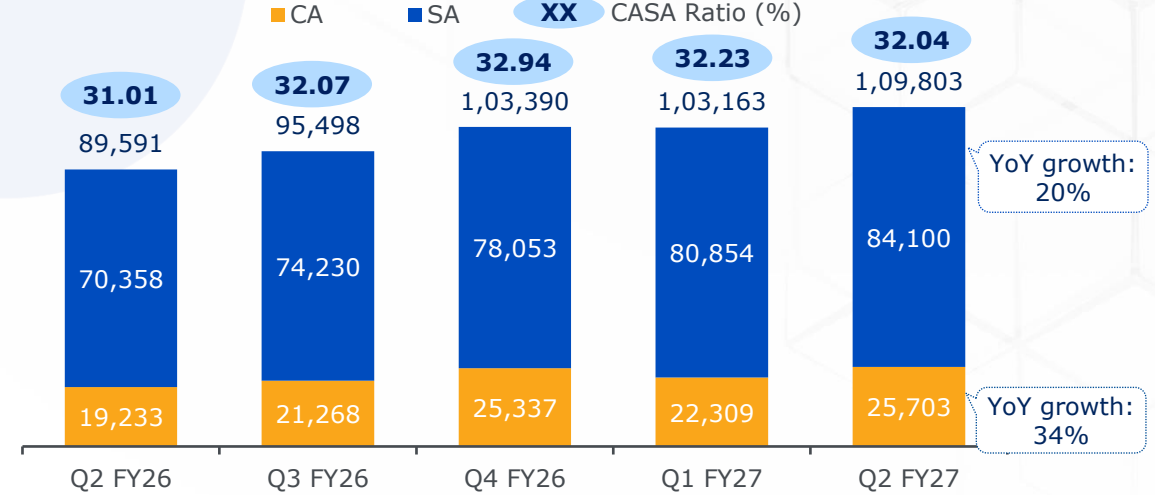
PCR %[#]



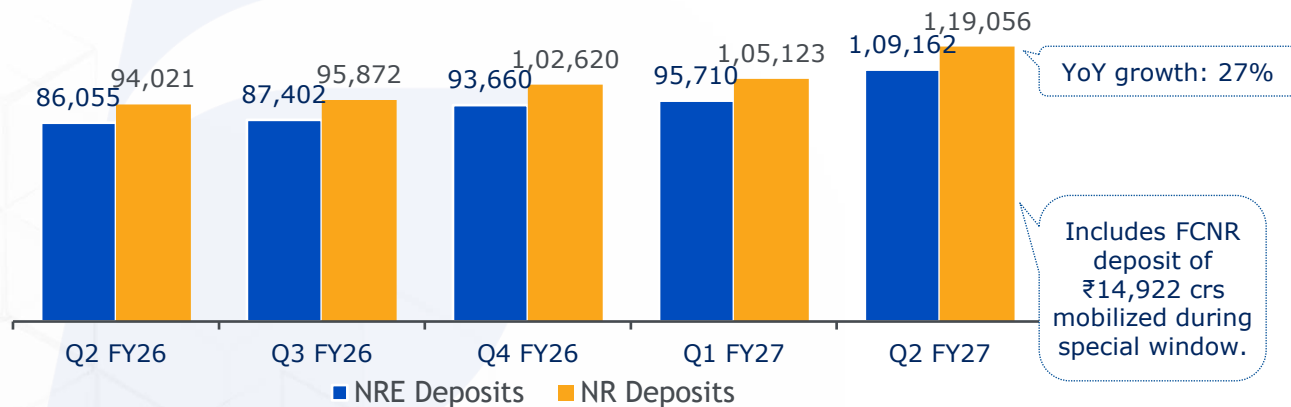
Deposits : Period End (₹ in cr)



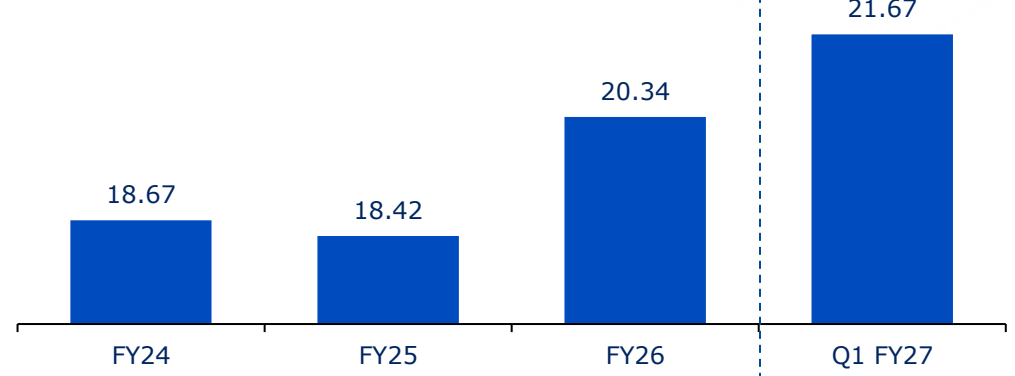
CA, SA & CASA End Period and CASA ratio (₹ in cr)



NR Deposits (₹ in cr)*

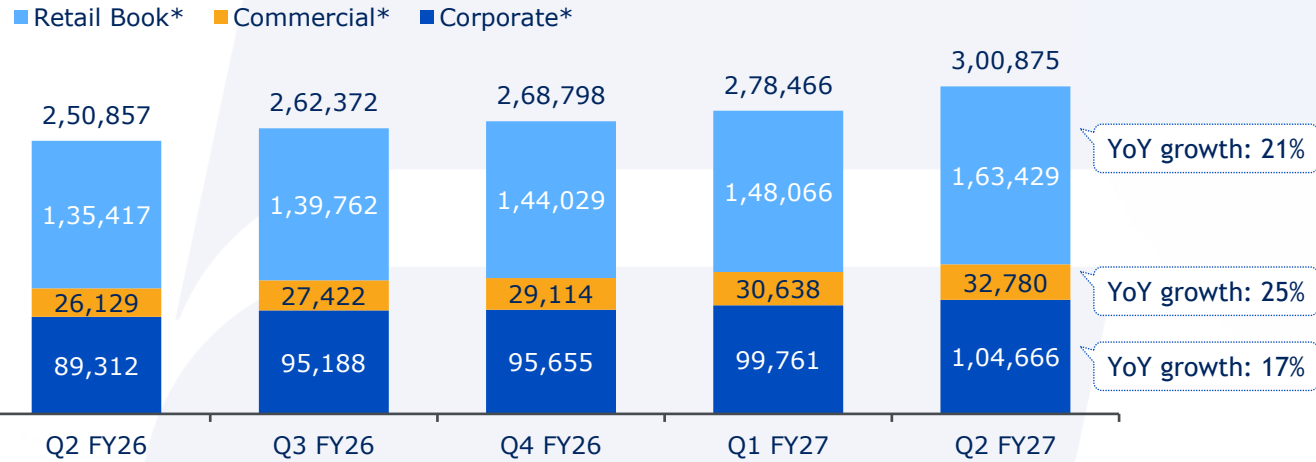


Remittance Market share (%)¹

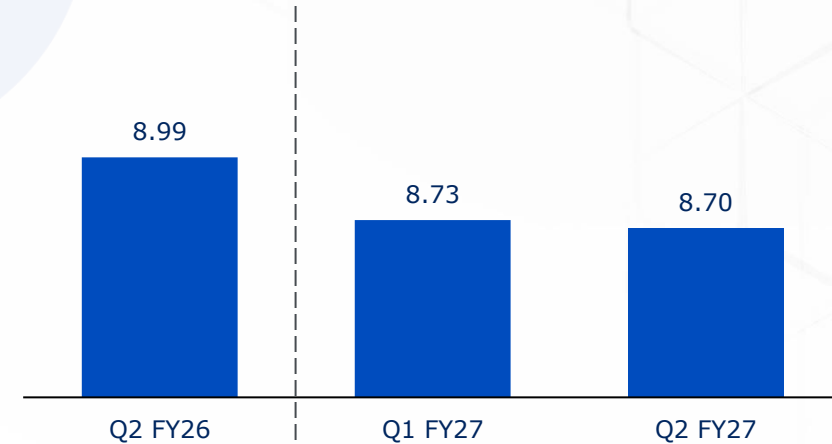


Credit Portfolio Distribution

Net Customer Assets (₹ in cr)

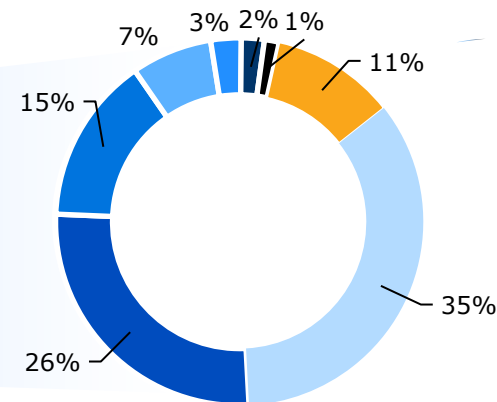
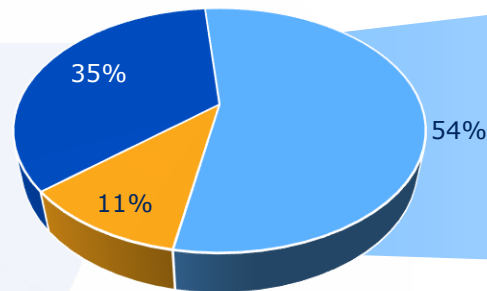


Yield on Advances (%)



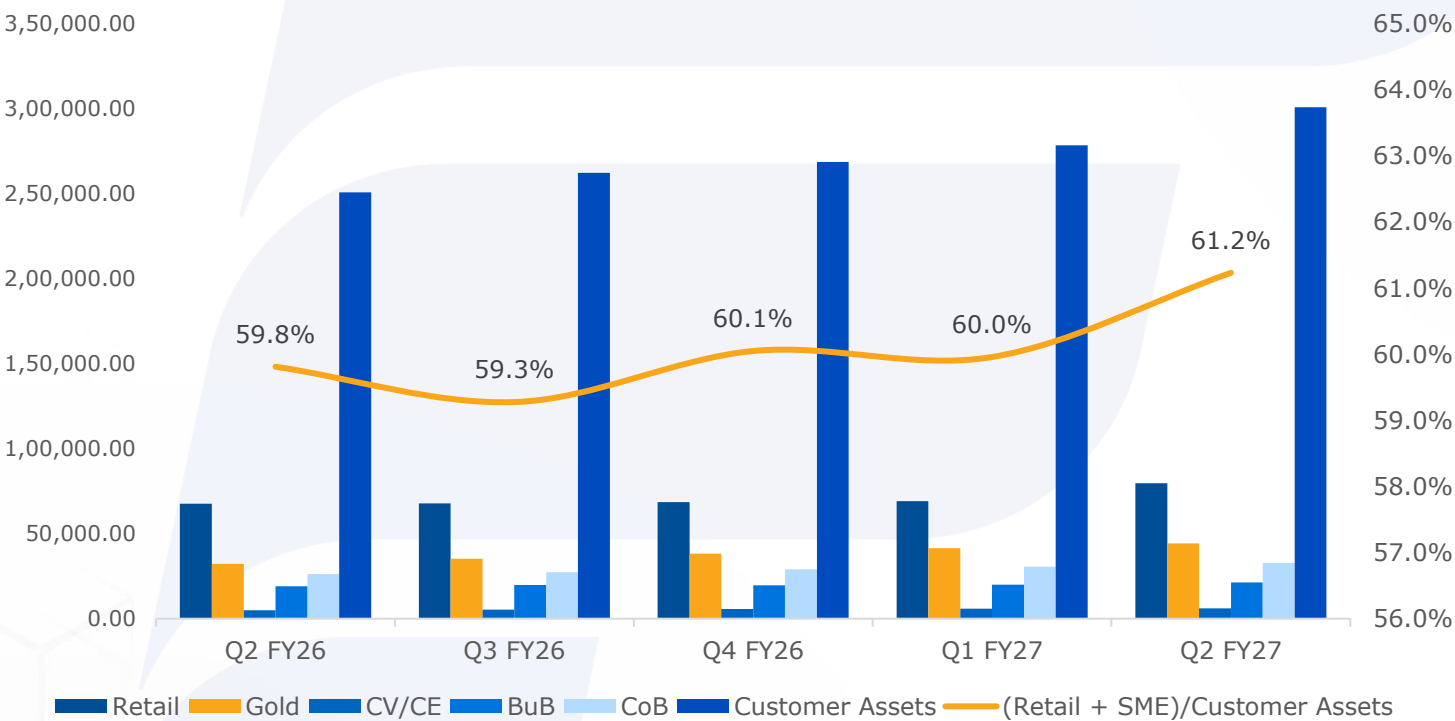
Net Customer Assets mix (Sep-26)

■ Retail Book* ■ Commercial* ■ Corporate*

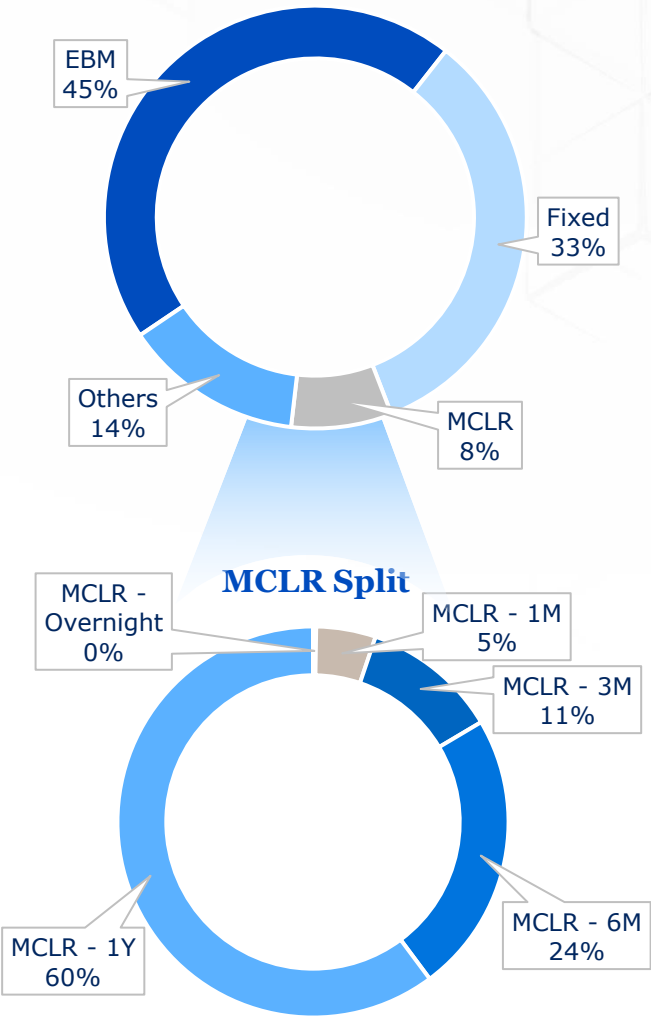


■ Retail* ■ Gold* ■ BuB* ■ Agri* ■ CV/CE* ■ Micro Adv* ■ Commercial* ■ Corporate*

(Retail, Gold & SME)* as % of Loan Book (₹ in cr)

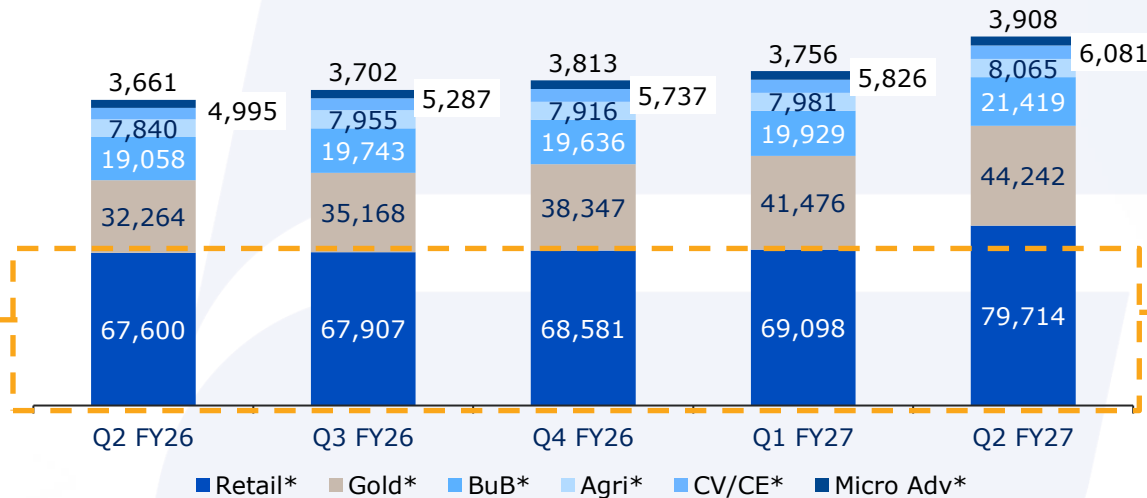


Loan Book by Interest Rate Type(%)

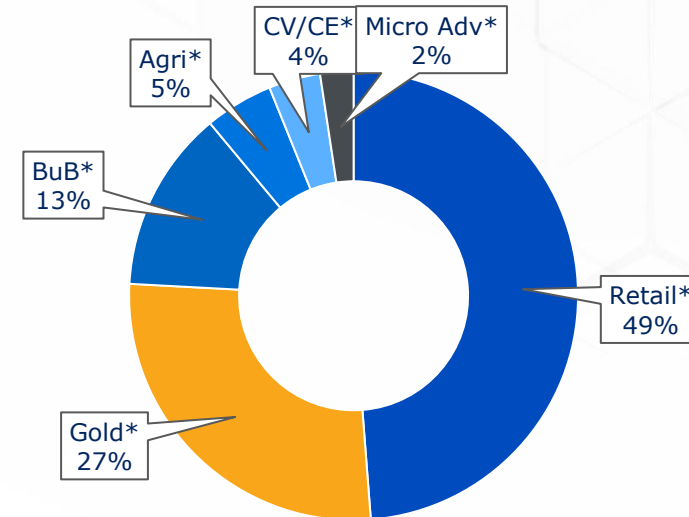


*Retail includes Housing, LAP, Auto, PL, CC & Other Retail. SME includes BuB & CoB
#Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise net advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

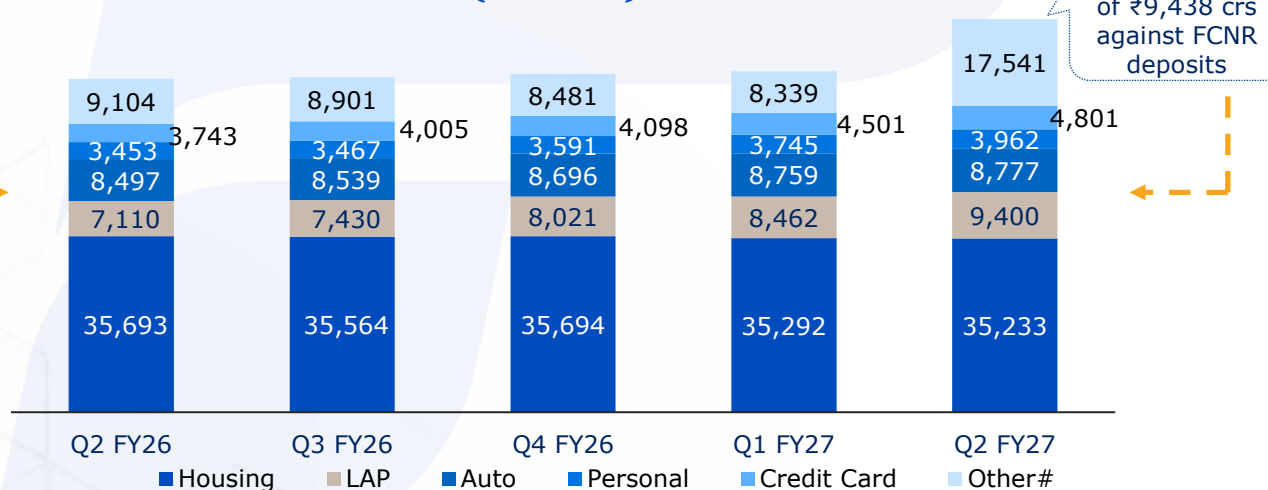
Retail Book (₹ in cr)



Retail Book Mix (Sep-26)



Retail Advances Mix (₹ in cr)

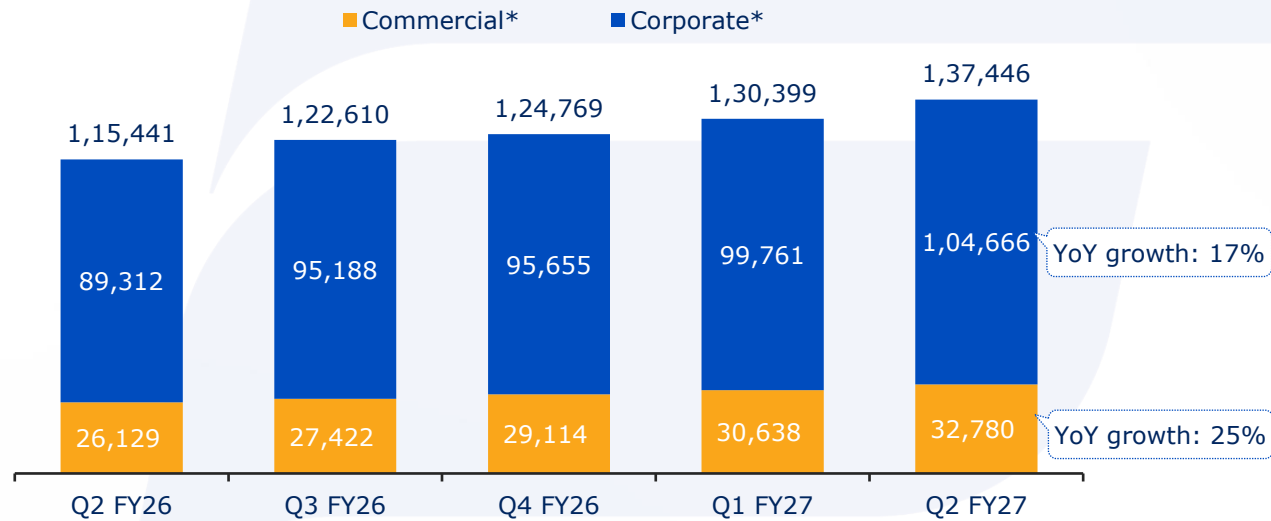


- LAP grew at 11% QoQ
- CV/CE grew at 4% QoQ
- Micro advances grew by 4% QoQ
- BuB grew by 7% QoQ
- Gold loans grew at 7% QoQ
- Credit Cards grew at 7% QoQ

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

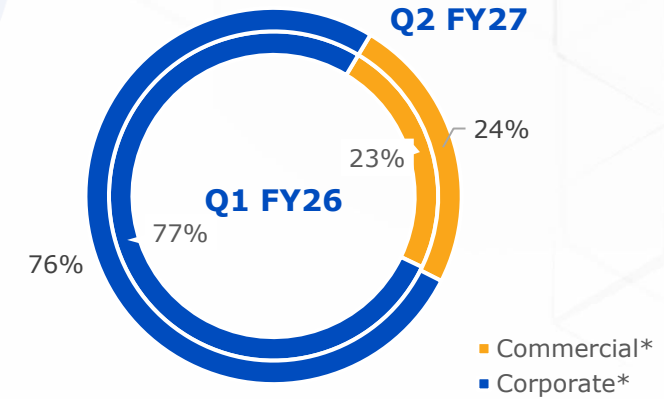
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise net advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Non-Retail Book (₹ in cr)

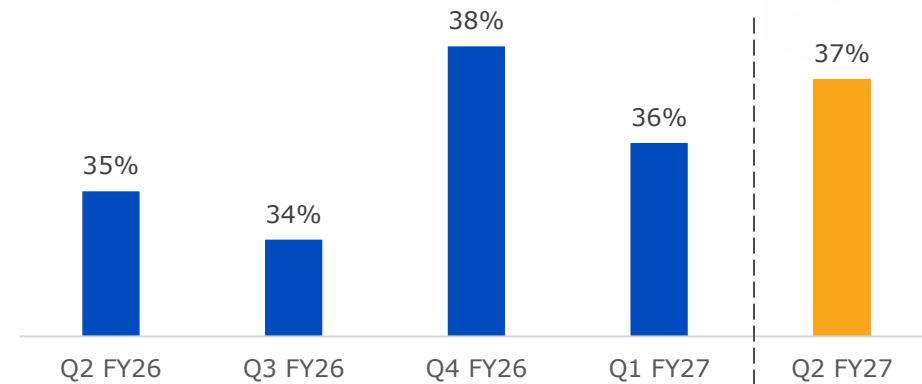


- CIB book grew by 17% YoY
- CoB book grew by 26% YoY

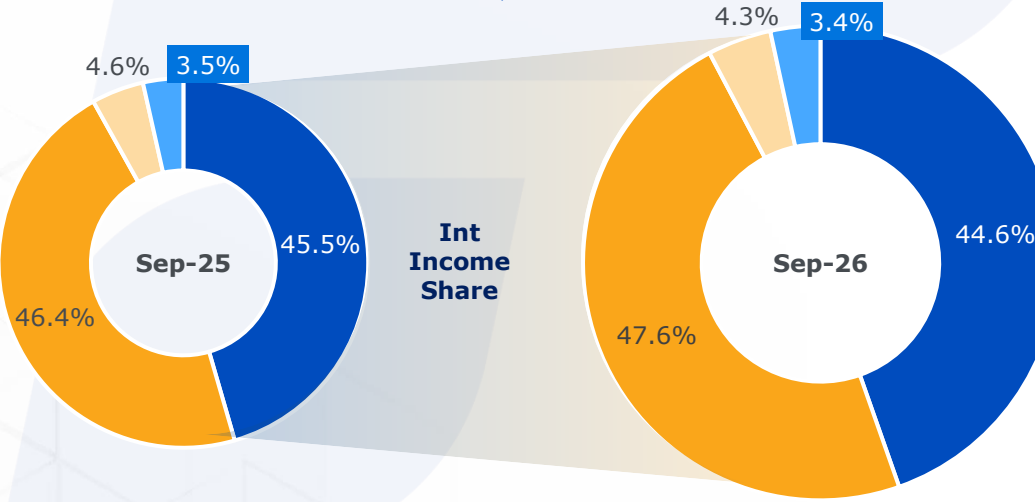
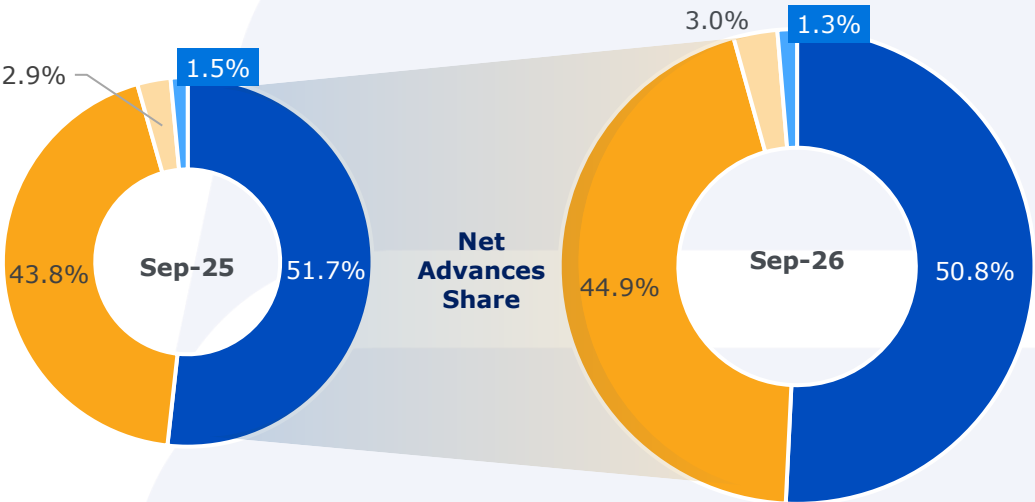
Portfolio Mix incl Cr Substitutes (Sep-26)



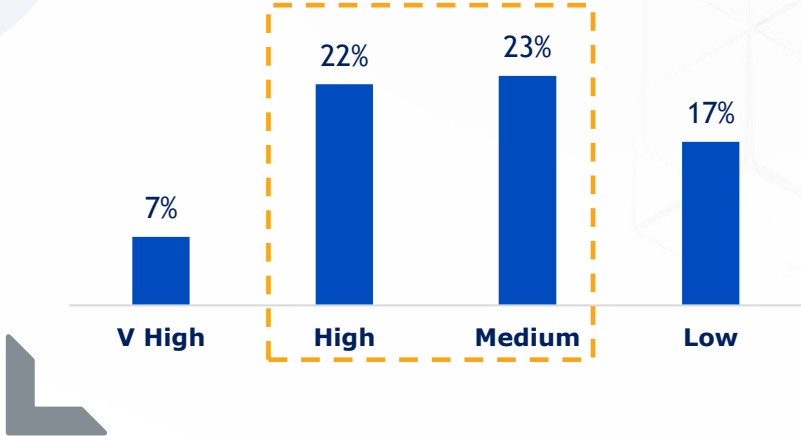
Wholesale Banking Self-Funding level



Asset Book – Trend Analysis



Yield wise Net Advances Growth (YoY)



Very High Yielding
Micro Advances

High Yielding
CC | PL

Medium Yielding
Core Agri | CoB
Auto | Gold | LAP | BuB
| CV/CE

Low Yielding
Housing
CIB
IBU

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

Select High/Medium Yielding Lending Products



CV / CE

Portfolio (₹ in cr)



✓ Tie-up with all major OEMs

Disbursements:

850 ₹cr
(Q2 FY27)

PSL:

84%



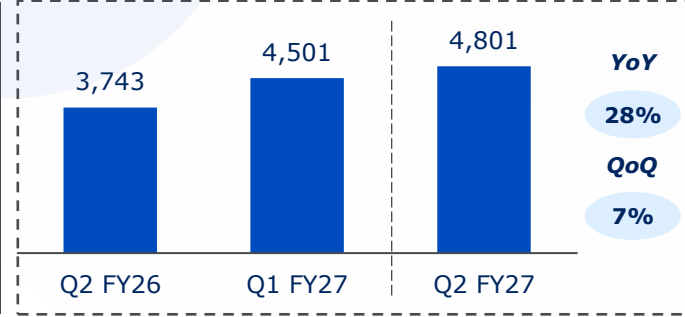
Avg. ticket size:

₹ 28L



Credit Cards

Portfolio (₹ in cr)



Cards Issued - Qtr:

3.67
Lakhs



Tonnage

53.59



Gold Loans

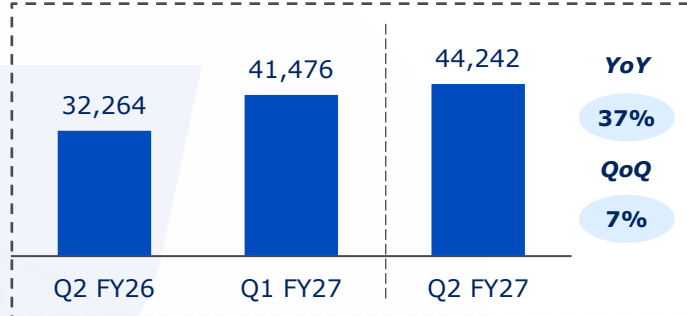
LTV

61%



Yield

10.4%



Portfolio (₹ in cr)

No of customers:

10.73L+

99%+ women



Micro Advances

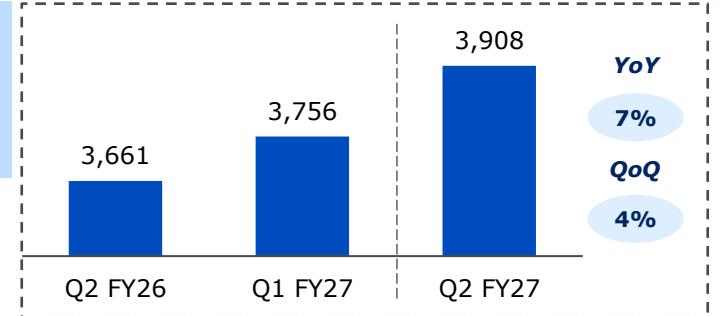


Reach:

23 states
2 UT

Network:

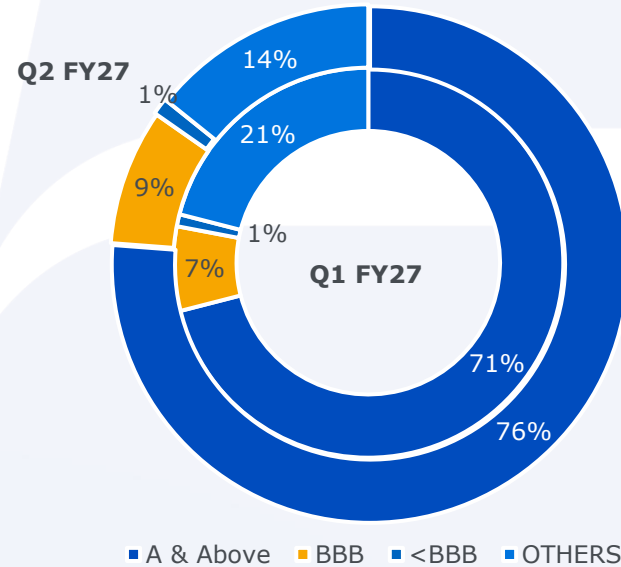
27 BC partners
1073 BC outlets



Portfolio (₹ in cr)

Rating Distribution (CIB)

External rating of CIB advances

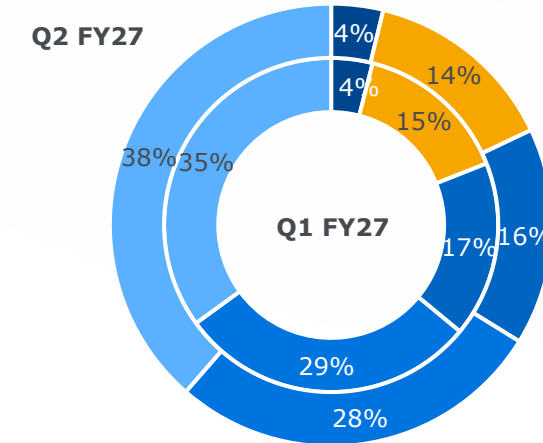


Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

Rating	Q1 FY27	Q2 FY27
FBR1	6%	3%
FBR2/FBR3	24%	16%
FBR4	8%	7%
Below FBR4 & unrated ¹	62%	74%

Rating Distribution (Advances excluding CIB)

Internal rating of advances excluding CIB



Broad-Based Fee Momentum

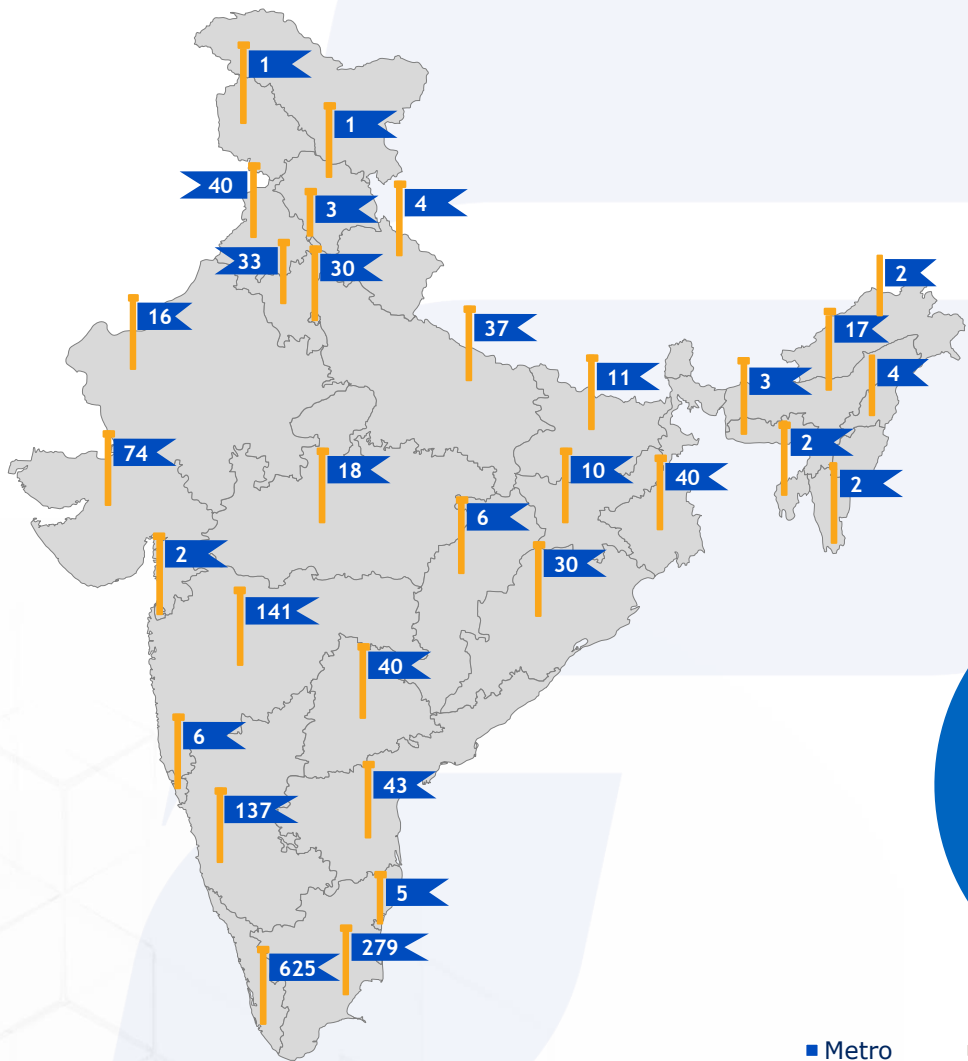
Diversified and Granular Fee Income

₹ in Cr	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27	QoQ	YoY
Commissions & Exchanges	98	94	100	103	104	1% ▲	6% ▲
Insurance distribution income	108	94	123	100	146	46% ▲	35% ▲
Processing fees & Other charges from loans	190	212	226	188	246	31% ▲	29% ▲
Other service charges	408	460	475	494	568	15% ▲	39% ▲
Forex and Derivatives (Client)	82	36	67	72	104	45% ▲	26% ▲
Fee income	886	896	991	957	1,168	22%▲	32%▲
Treasury income	113	126	12	22	238	979%▲	110%▲
Other non fee income	83	78	142	69	84	23% ▲	1% ▲
Total other income	1,082	1,100	1,145	1,048	1,490	42%▲	38%▲

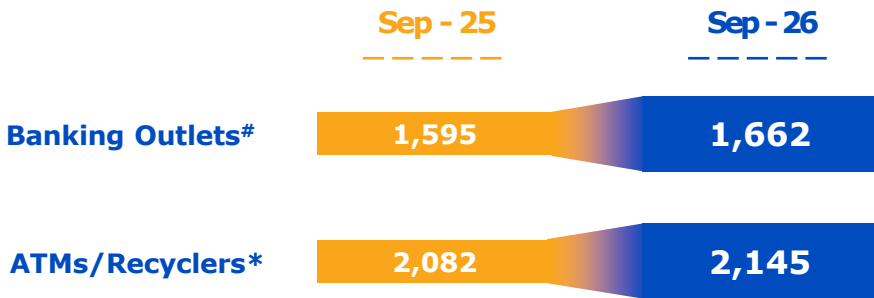
Capital Position

₹ in Cr	Jun-26	Sep-26
Risk weighted assets		
Credit risk	2,13,848	2,22,612
Market risk	3,478	3,802
Operational risk	24,308	24,308
Total RWA	2,41,635	2,50,722
Tier-I capital funds	38,402	39,503
Tier-II capital funds	2,612	2,713
Total capital funds	41,015	42,216
CRAR	16.97%	16.84%
Tier-I	15.89%	15.76%
Tier-II	1.08%	1.08%

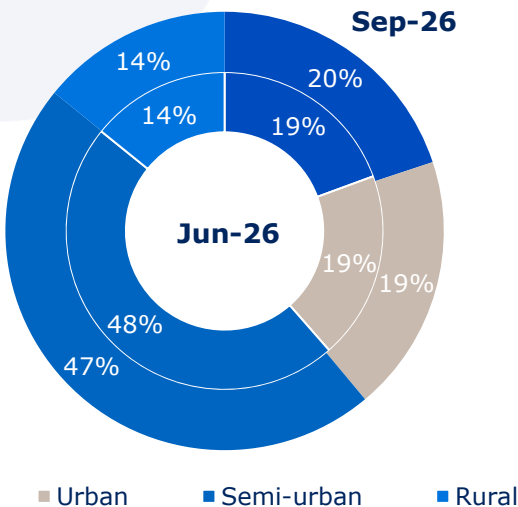
Distribution: Deriving Efficiency from Footprint



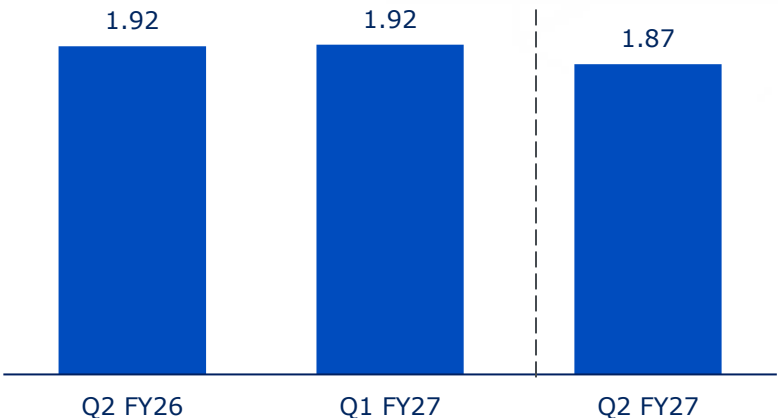
Continuous Investment in expanding Pan India Footprint



*Including Cash Recyclers
#Including Extension counters



Customers (No in Cr):



Innovation through Partnerships

Deposit Partners

Jupiter

IND
money

Credit Cards

one
card

paisabazaar.com

scapia

Gold Loan and Priority Lending

₹ Rupeek

NEW STREET TECH
Your fast track to the future

OROPAY

Support Systems

karza
TECHNOLOGIES

Leegality

M2P

PixDynamics

lentra

Support Systems

paisabazaar.com

B MARKETS

Instant Digital Loans

BillDesk

Pine Labs

BharatPe



BSNL
Connecting India

EMIs and Merchant Payments

90+

Cross Border Remittance Partners

Digital Adoption & Flagship Platforms

95%

of retail and corporate transactions serviced digitally

92%

of corporate transactions serviced digitally

FedMobile - Retail

+9%

Active users

+19%

Transactions

+23%

Transaction value

FedCorp - Business

+79%

Active users

2.2x

Transactions

+89%

Transaction value

97%+

of personal loans disbursed end-to-end digitally

100%

of credit cards issued through digital journeys¹

Federal Bank's AI-powered virtual assistant **FEDDY**

Live on 5 channels
30+ services



Re-KYC on WhatsApp

Periodic KYC via Aadhaar OTP or debit card for eligible customers.

Feddy inside FedMobile

In-app answers with live-agent.

Card servicing on WhatsApp

End-to-end statements, bill pay, upgrades, limits and rewards.

92%

Of eligible queries handled by Feddy.

+22.5%

QoQ growth in contact-centre cost avoided²

+22%

QoQ growth in queries resolved



Digital Launches Expand Reach and Deepen Engagement

ACQUISITION & ENGAGEMENT

Digital account opening at scale

Savings and current accounts opened fully digitally via Novus with eKYC and eSign.

One Journey, More Banking

Deposits, credit cards, QR/Soundbox and bill-pay mandates offered inside the account-opening journey.

WhatsApp banking extended

Feddy now handles credit-card servicing and Re-KYC/profile updates remotely for eligible customers.

Broader self-service

Certificate downloads, Smart Deposit closure, locker and special-deposit views, and a simpler mutual-fund journey via FedMobile

PAYMENTS, REMITTANCES & e₹

UPI Tap & Pay and UPI Help 2.0

Contactless UPI payments, plus self-service complaint handling, transaction re-initiation and payment controls.

FASTag portability

Customers can move their FASTag to Federal Bank without replacing the tag, with Autopay set up at issuance.

Multicurrency outward remittances

Via FX Retail on BBPS, launched at GFF 2026: EUR, GBP, CHF, AED and CAD on FedMobile and FedNet, alongside USD.

Expanding Digital Rupee access

Aadhaar-based wallet onboarding for non-customers and programmable e₹ payments across participating banks.

Connected Ecosystems, Stronger Deposits

#1

UPI beneficiary success rate among peer banks*

+12%

UPI value, YoY

+5%

UPI volume, YoY



Merchant Ecosystem

Soundbox YoY

+51%

devices

+51%

linked-account balances

POS YoY

+22%

devices

+43%

linked-account balances

CareerBook YoY

+20%

institutions

+90%

linked-account balances

Balances growing up to 2x faster than the merchant base.

Introduced Advance Digital Trade Finance Platform

Fed DigiTrade is designed to digitize the end-to-end trade finance journey, enabling customers to seamlessly initiate, track, and manage their trade finance transactions through a secure self-service platform.

Fed DigiTrade



Complex Authorization Matrix
Supports complex authorization work-flow as per Company BR



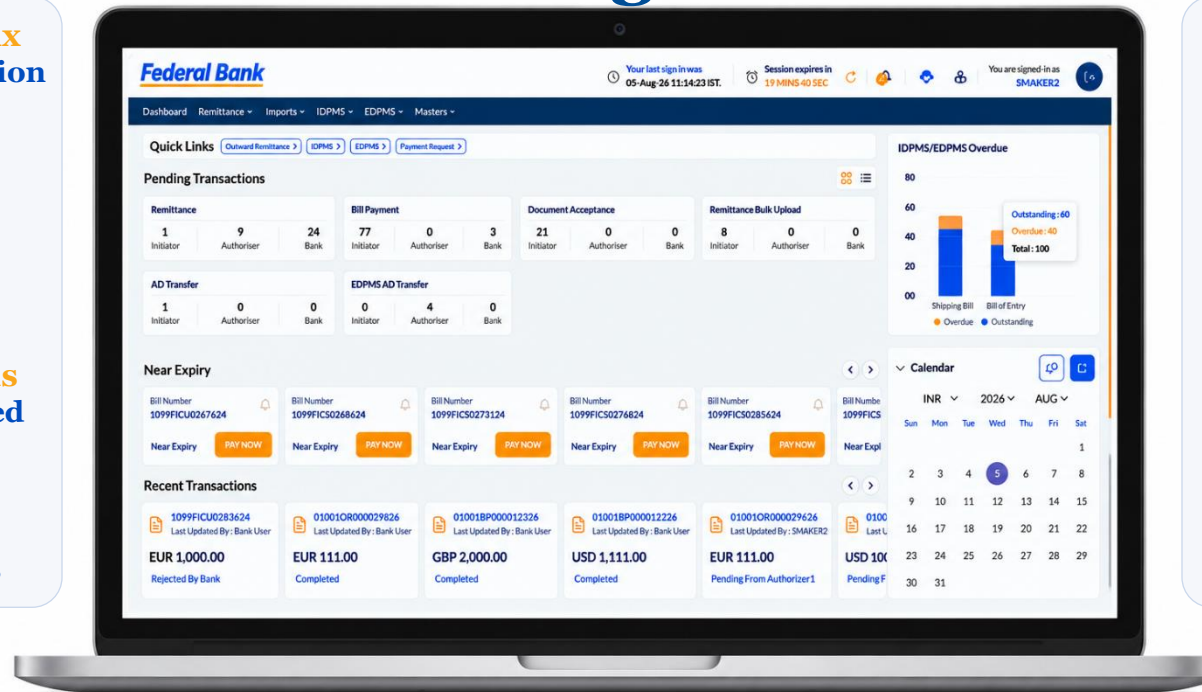
Reports & MIS
Download transaction reports in PDF, Excel or CSV formats.



Form A2 & FEMA declarations
Declarations are generated automatically



Bulk Upload Facility
For shipping bills & remittances



SWIFT & Advice Access
Download SWIFT copy and Debit Advices from portal



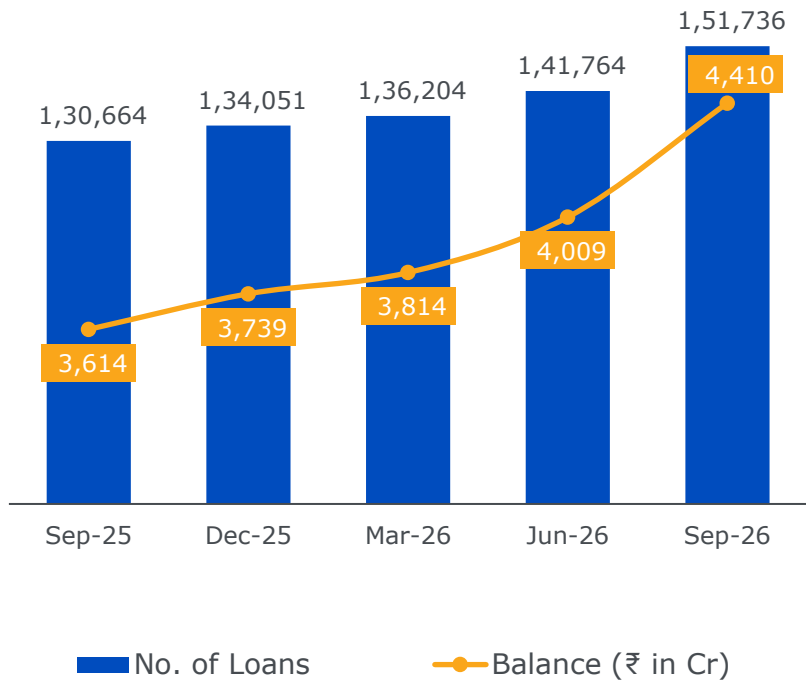
Import/Export Digital facility
Completely digital process for regularization of outstanding Bills



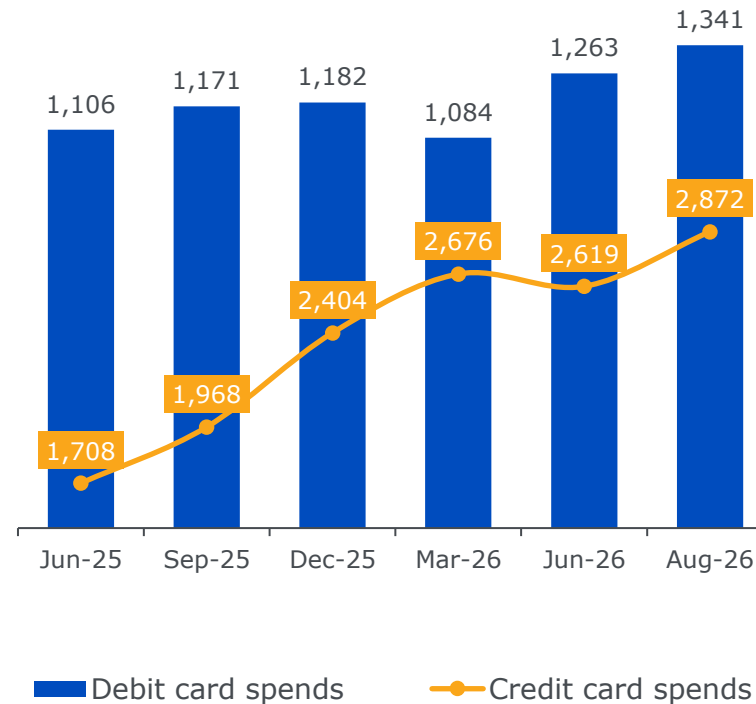
Trade Calendar
Allows customers to track currency holidays & plan transactions accordingly

Digital Lending and Card Spends

BOY Digital Personal Loans (ETB)



Card spends (₹ in Cr)²



Credit Cards – Market share

Cards O/s:	Spends:
3.13%	1.90%

Rank 9 in credit card spends



Debit Cards – Market share

Cards O/s:	Spends:
5.07%	6.62%

Rank 5 in debit card spends

²Monthly cards spends including Fintech partnerships

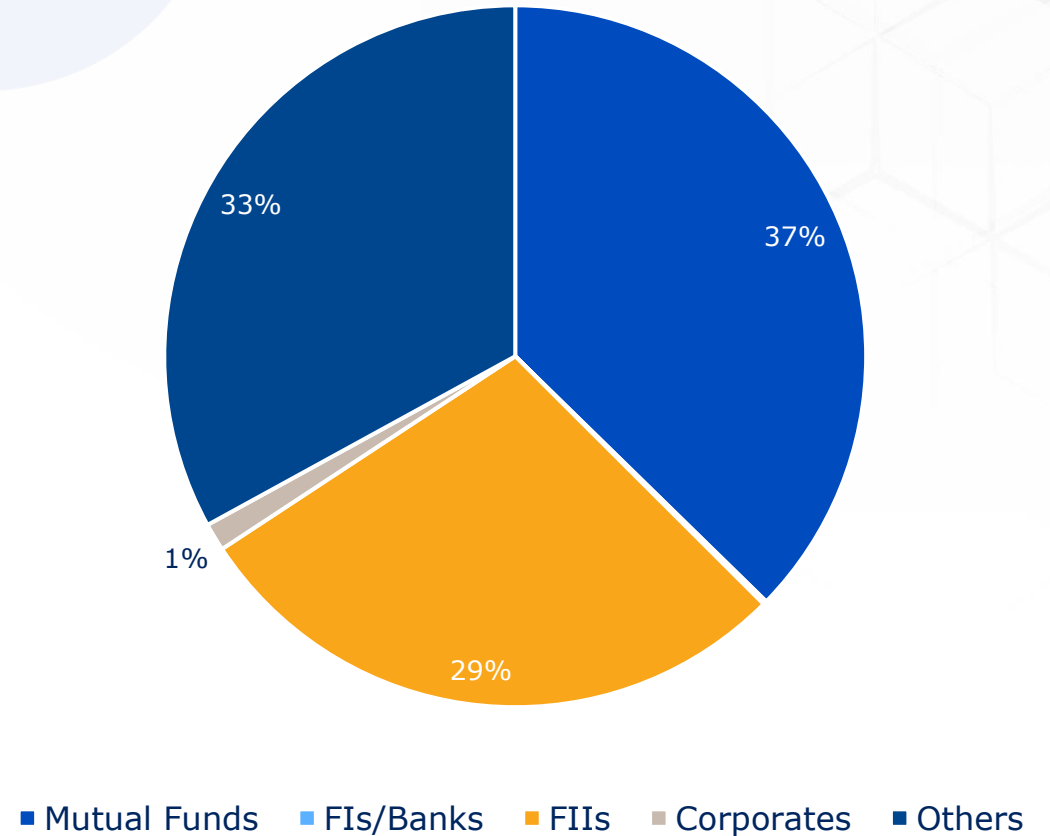
*Card O/S and Spend data among Pvt Sec Banks. Rank calculated on Spends of Pvt Sec Banks.

Appendix

Balance Sheet & Shareholding Pattern

₹ in Cr	Jun-26	Sep-26
LIABILITIES		
Capital	494	495
Share warrants subscription	1,549	1,549
Reserves & surplus	38,023	39,178
Deposits	3,20,118	3,42,694
Borrowings	18,167	24,632
Other liabilities & provisions	15,027	18,379
TOTAL	3,93,376	4,26,927
ASSETS		
Cash & balance with RBI	12,575	16,801
Balances with banks, money at call	5,459	8,881
Investments	80,103	84,045
Advances	2,77,498	2,98,226
Fixed assets	1,465	1,470
Other assets	16,276	17,504
TOTAL	3,93,376	4,26,927

Share holding pattern (Sep-26)*



*Provisional figures

₹ in Cr	Q2 FY26	Q1 FY27	Q2 FY27	Q-o-Q	Y-o-Y
Interest income	6,742	7,238	7,721	7%	15%
Interest expenses	4,247	4,292	4,568	6%	8%
Net interest income	2,495	2,946	3,153	7%	26%
Other income	1,082	1,048	1,490	42%	38%
Operating expense	1,933	2,097	2,418	15%	25%
Total income	7,824	8,287	9,211	11%	18%
Total expense	6,180	6,389	6,986	9%	13%
Operating profit	1,644	1,897	2,225	17%	35%
Total provisions (inc. tax)	689	720	839	17%	22%
Net profit	955	1,177	1,386	18%	45%

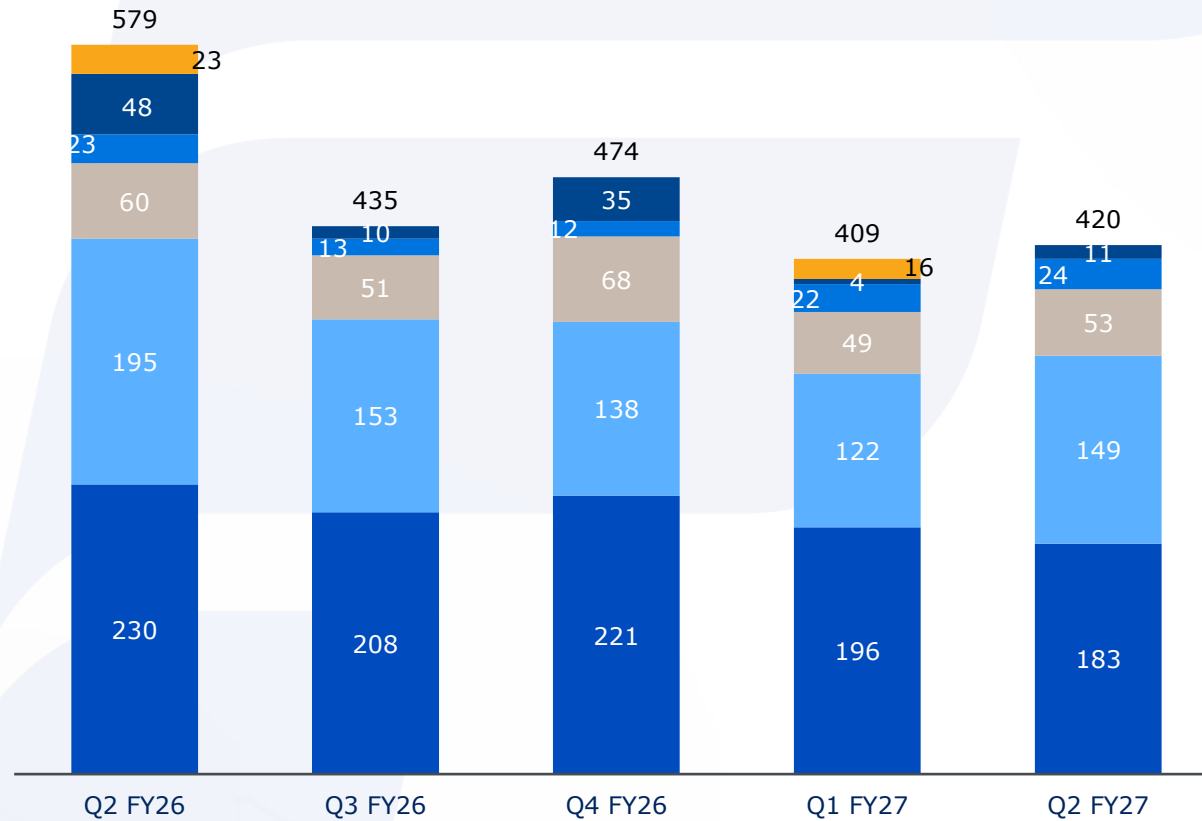
Key Indicators

		Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27
Shareholder value	Book Value (Per Share in ₹)	141.58	145.76	157.00	161.87	166.32
	EPS (annualized)	15.42	16.79	20.73	19.15	22.26
Granularity	CASA + Deposits < ₹3Cr (% of Total Deposits)	83%	84%	85%	85%	81%
Profitability (Annualized)	ROA %	1.09	1.15	1.36	1.22	1.32
	RoRWA %	1.92	2.03	2.44	2.21	2.48
	ROE %	11.01	11.68	13.69	12.01	13.57
Efficiency	Cost / Income %	54.04	53.92	47.28	52.50	52.08
	Net NPA %	0.48	0.42	0.20	0.18	0.17

Fresh Slippages Break-up

Fresh slippages

■ Retail ■ Agri/MFI ■ BuB ■ CV/CE ■ CoB ■ CIB

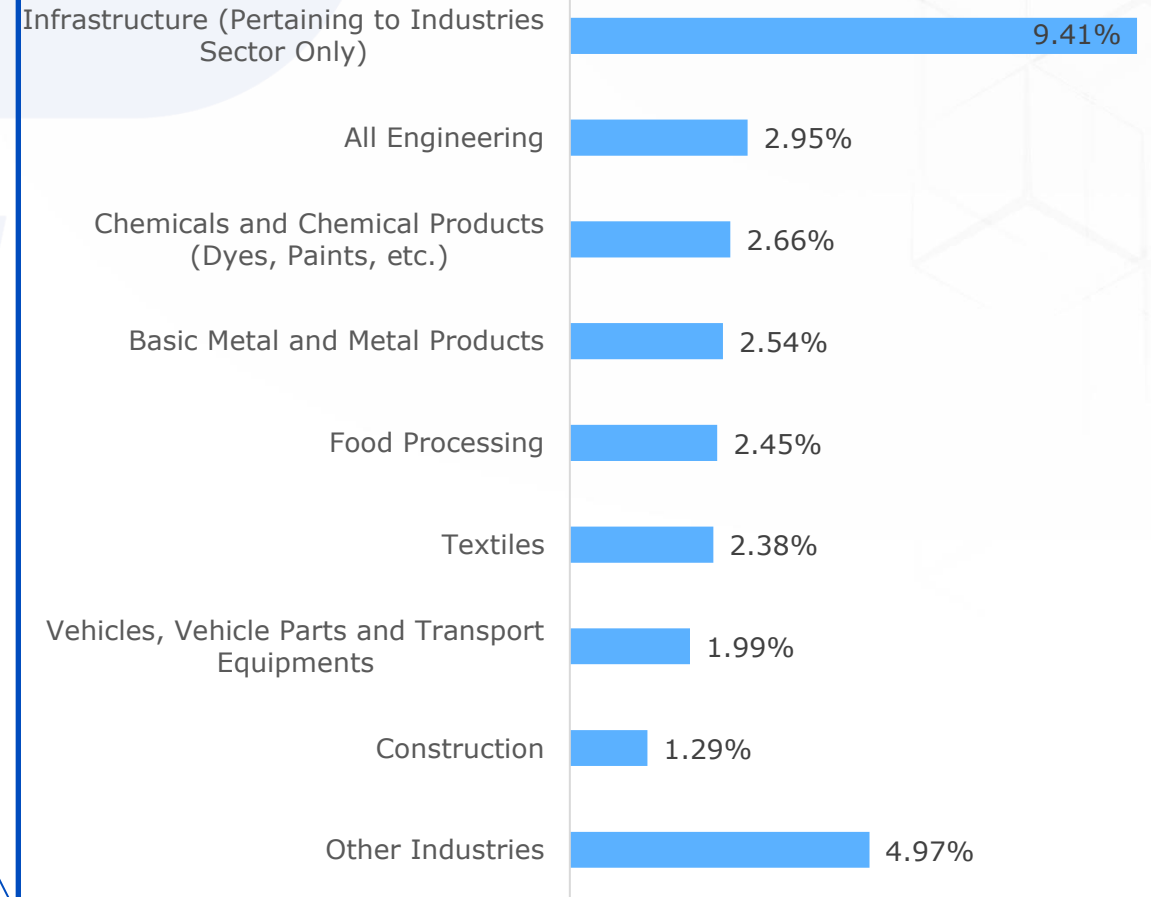
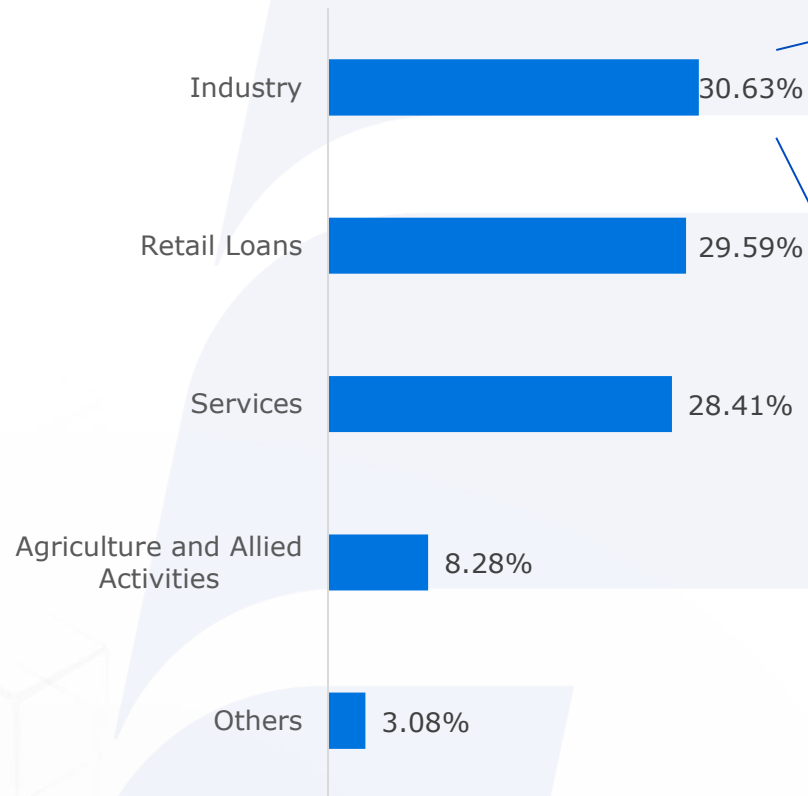


NPA Composition

₹ in cr

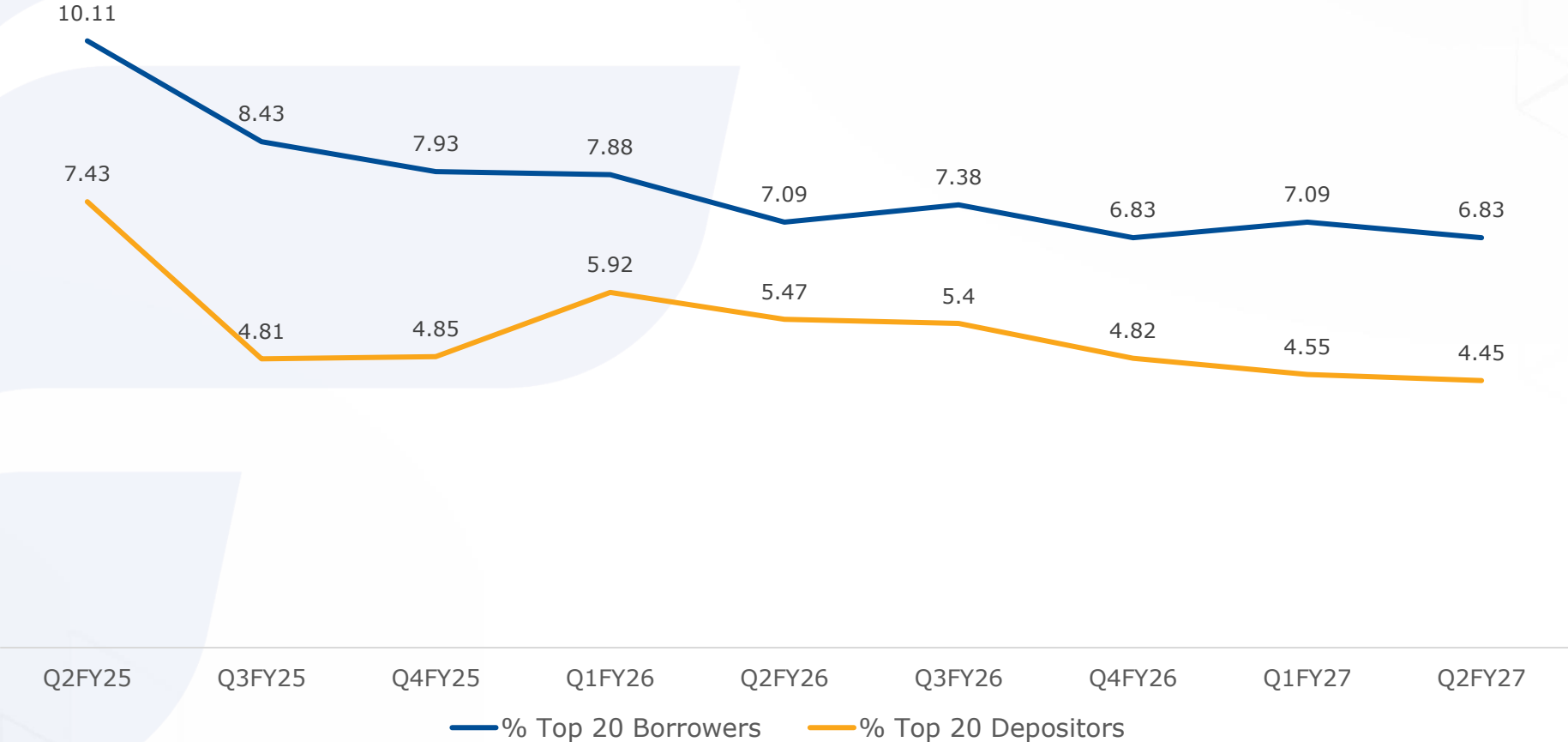
	Q2 FY26	Q1 FY27	Q2 FY27
Business	NPA	NPA	NPA
Gross NPA			
Retail	1,583	1,513	1,401
Agri/MFI	1,378	1,349	1,271
BuB	765	714	642
CV/CE	113	139	155
CoB	581	485	440
Corporate	112	82	81
Total	4,532	4,282	3,990
Net NPA	1,165	506	492

Top Sectors in Advance Portfolio - Basel 3 Disclosure[#]



Top 20 Concentration as a Percentage of Portfolio

Improving granularity across Borrower and Depositor base



Federal Operations & Services (FedServ)

Subsidiary

100%



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

Fedbank Financial Services

Subsidiary

60.64%



- Marketing Retail Asset Products of the Bank
- Retail Hubs established at major centres all over India
- Separate mechanism established for speedy and dedicated processing of retail loans sourced through this channel

Ageas Federal Life Insurance Company

Associate

30%



- Bank's Joint Venture Life Insurance Company, in association with Ageas
- Federal Bank holds 30% equity in the J.V.
- Started selling life insurance products from March 2008

xx%

Stake owned by Federal Bank as of Sep 2026

KEY HIGHLIGHTS

- ❑ 60.6% stake held by Federal Bank Limited
- ❑ ROA and ROE reported at 2.8% and 17.0%, respectively.
- ❑ Distribution of 831 branches across 18 states and UTs.
- ❑ Capital Adequacy stands at 21.0%.

NPAs

Gross NPA and Net NPA stands at 1.8% & 1.2%, respectively.

FEDBANK
FINANCIAL SERVICES LIMITED

AUM

AUM increased by 36.6% YoY to ₹22,035 Cr.

Disbursals

₹6,676 Cr disbursed in Q2 FY27, reflecting growth of 28% YoY.

Low Credit Cost

Credit Cost stands at 0.6% for Q2FY27

Secured AUM

99.4% of the AUM continues to be secured.

Corporate Governance & ESG snapshot

Strong & Diverse Board

10

Total Board Members

60% Independent Directors

Focus on Gender diversity

40%

Women Representation in workforce

10%

Women Representation in the Board

ESG

Cybersecurity Awareness



'Twice is Wise' – a Cybersecurity Awareness Campaign conducted

Social Responsibility



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

Governance Structure



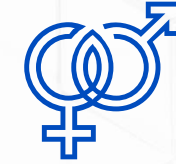
Dedicated E&S committee chaired by MD & CEO to track the ESG strategies & actions

Certifications



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

ESG Performance Snapshot



**Grow green
portfolio size**

**In-house solar
power generation
capacity**

**Water
conservation
capacity**

**Finance women
entrepreneurs –
BC Channel**

**Bank Premises to
be green certified**

**Gender diversity
ratio (Women)**

**Target
metric**

₹ 13,000 Cr

750kWp

2 Lakh Litre

20.00 Lakh

At least 10%

Greater than or
equal to 37%

Target date

December 2025

March 2028

March 2028

March 2030

March 2028

Continuing target

Mar-26

₹ 10,489 Cr

570 KWp

1,38,500 Litre

14.30 Lakh

5.5% of total
occupied area

42%

Sep-26

₹ 11,131 Cr

570 KWp

1.38,500 Litre

15.83 Lakh

5.5% of total
occupied area

40%

Focused efforts to
build green portfolio

Committed to
sourcing sustainable
energy

Environmentally
responsible and
sustainable practices

Committed &
focused on an
ongoing basis

IGBC certification
obtained for 3
premises

Maintained on an
ongoing basis

★ Commitments revised as targets were achieved well in advance of the deadlines.

**Launched Loan
Against Mutual
Funds (LAMF)**

**Expanded secured digital lending offerings
with the launch of Loan Against Mutual
Funds (LAMF).**

**Savings Account
Opening via Feddy
(WhatsApp)**

**Banking Through WhatsApp Instant, paperless
savings account opening on WhatsApp.**

Verto

**Banking for the Emerging Affluent Premium
banking with curated lifestyle, rewards,
and protection benefits.**

MCA Integration

**Current account onboarding while
incorporating a company**

BLUNO Partnership

**Digital Trade Finance Enablement Simplifying
trade finance through a fully digital platform.**

**Virtual Relationship
Manager (VRM)**

**Personalized Banking Beyond Branches
Proactive relationship management
through dedicated virtual bankers.**

**Add Money on
FedMobile**

**One-Click Account Funding Instantly add funds
from accounts held with other banks via UPI.**

Award-winning franchise

**Federal Bank adjudged Runner-up in
the "Best Bank in AI/ML
Implementation" category**

*At the 4th Emerging Asia Banking
conclave & Awards 2026, organized
by the Indian Chamber of Commerce*



**Federal Bank recognized with
Skoch Awards for KYC
connect and Skoch Order-of-
Merit for DOMS**

At the 110th SKOCH Summit



**Fixed Deposit
(Short term)**

Fixed Deposit

Certificate of Deposit

Tier 2 (Capital) Bonds

Infrastructure Bonds

Global Rating

Crisil
Ratings

India Ratings
& Research Pvt Ltd,
CARE and
S&P Global Ratings

A1+

AAA

A1+

IND AA+ CARE AA+

IND AA+ CARE AA+

**‘BBB-’ - Long Term (Stable)
‘A-3’ – Short Term**



Thank You