

<b>National Stock Exchange of India Limited</b> Listing Department, Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051	<b>BSE Limited</b> Department of Corporate Services- Listing, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001.
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**Ref.: Scrip Symbol: FEDERALBNK/Scrip Code: 500469**

**Dear Sir/ Madam,**

Sub: Outcome of the Board Meeting held on April 29, 2026 – Approval of Audited Financial Results for the quarter and year ended March 31, 2026, and recommendation of Dividend for Financial Year 2025-26

Pursuant to Regulation 30, 33, 52 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are sending herewith the Audited Financial Results of the Bank for the quarter and year ended March 31, 2026 (both standalone and consolidated) along with Audit Report issued by the Joint Statutory Auditors of the Bank, which were reviewed and recommended by the Audit Committee of the Board and duly approved by the Board of Directors at their respective meetings held today.

Further, in terms of Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Auditors have given an unmodified opinion on the Audited Standalone and Consolidated Financial Results for the financial year ended March 31, 2026, and a declaration to that effect is attached herewith.

The Board of the Bank has also recommended the payment of final Dividend @ Rs.1.20 per equity share of face value Rs. 2 each (60%) for the financial year 2025-26 subject to the approval of the Shareholders at the ensuing Annual General Meeting of the Bank.

Please note that the Board Meeting commenced at 01:20 p.m. today, i.e., on April 29, 2026, and the Financial Results were approved by the Board at 01:50 pm. The meeting is continuing for consideration of other agenda items.

The above information is also being hosted on the Bank's website, [www.federal.bank.in](http://www.federal.bank.in), in compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Kindly take the same on record.

Thanking you,

**Yours faithfully,**

**For The Federal Bank Limited**

**Samir P Rajdev**

**Company Secretary**



Federal Bank | Secretarial Dept | 6<sup>th</sup> Floor, Federal Towers, Bank Junction, Aluva | Kerala | 683101

Phone: 0484- 2622263 | E-mail: [secretarial@federal.bank.in](mailto:secretarial@federal.bank.in) | Website: [www.federal.bank.in](http://www.federal.bank.in)

CIN: L65191KL1931PLC000368

April 29, 2026

<b>National Stock Exchange of India Limited</b> Listing Department, Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051	<b>BSE Limited</b> Department of Corporate Services- Listing, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001.
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Ref.: Scrip Symbol: FEDERALBNK/Scrip Code: 500469

Dear Sir/ Madam,

**Sub: Declaration Pursuant to Regulation 33(3) (d) of the SEBI (listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations')**

Pursuant to Regulation 33(3) (d) of SEBI Listing Regulations, we hereby confirm and declare that the Joint Statutory Auditors of the Bank, M/s. M S K A & Associates LLP, (ICAI FRN-105047W) and M/s. Suri & Co. (ICAI FRN- 0042835) have given an unmodified opinion on the Audited Financial Results of the Bank (both Standalone and consolidated) for the financial year ended March 31, 2026, as approved by the Board at its Meeting held today i.e., April 29, 2026.

Kindly take the same on record.

Thanking you,

**Yours faithfully,**

**For The Federal Bank Limited**



**Venkatraman Venkateswaran**  
**Executive Director & Chief Financial Officer**

**M S K A & Associates LLP**  
Chartered Accountants

602, Floor 6, Raheja Titanium  
Western Express Highway, Geetanjali,  
Railway Colony, Ram Nagar, Goregaon (E),  
Mumbai 400 063.

**Suri & Co**  
Chartered Accountants

Guna Complex, No.443 & 445,  
4th Floor Main Building,  
Anna Salai, Teynampet,  
Chennai 600 018.

**Independent Auditor's Report on the Standalone Financial Results for the year ended March 31, 2026 of The Federal Bank Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

**The Board of Directors**  
**The Federal Bank Limited**

### **Report on the Audit of the Standalone Financial Results**

#### **Opinion**

We have audited the accompanying Standalone Financial Results of The Federal Bank Limited ("the Bank") for the year ended March 31, 2026 ("the Statement"), being submitted by the Bank pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations") except for the disclosures relating to Pillar 3 as at March 31, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 8 to the Statement and have not been audited by us.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard except for the disclosures relating to Pillar 3 as at March 31, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 8 to the Statement and have not been audited by us; and
- ii. gives a true and fair view, in conformity with the recognition and measurement principles laid down in the applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with Companies (Accounting Standards) Rules, 2021, as amended to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949 ("the Banking Regulations"), the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") from time to time ("the RBI Guidelines") and other accounting principles generally accepted in India of the net profit, and other financial information of the Bank for the year ended March 31, 2026.

#### **Basis for Opinion**

We have conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Act and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs are further described in the Auditors' Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the Statement, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us, is sufficient and appropriate to provide a basis for our opinion.

#### **Management and Board of Directors' Responsibilities for the Standalone Financial Results**

The Statement which is the responsibility of the Bank's Management and approved by the Board of Directors, has been compiled from the Standalone Audited Financial Statements. The Bank's Board of Directors are responsible for the preparation of the Statement that gives a true and fair view of the net profit and other financial information of the Bank in accordance with recognition and measurement principles laid down in the applicable Accounting Standards specified under section 133 of the Act read with Companies (Accounting Standards) Rules, 2021, as amended to the extent applicable, the relevant provisions of the Banking Regulations, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act, the Banking Regulations and the RBI Guidelines for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate significant accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and



presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors of the Bank are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

#### **Auditors' Responsibilities for the Audit of the Standalone Financial Results**

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to Standalone Financial Statement in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of significant accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank's to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### **Other Matter**

The Statement includes the results for the quarter ended March 31, 2026, being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the Accounting Standard 25 "Interim Financial Reporting" which were subject to limited review by us.



M S K A & Associates LLP  
Chartered Accountants

Suri & Co  
Chartered Accountants

Our opinion on the statement is not modified in respect of the above matter.

For M S K A & Associates LLP  
(Formerly Known as M S K A & Associates)  
Chartered Accountants  
ICAI Firm Registration Number: 105047W/W101187

*Prateek Khandelwal*

Prateek Khandelwal  
Partner

Membership Number: 139144

UDIN: 26139144RZRYMK6854



Mumbai  
April 29, 2026

For Suri & Co  
Chartered Accountants  
ICAI Firm Registration Number: 0042835

*Sanjeev Aditya M*

Sanjeev Aditya M  
Partner

Membership Number: 229694

UDIN: 26229694ENNDTV2238

Mumbai  
April 29, 2026



**THE FEDERAL BANK LIMITED**  
**REGD.OFFICE: P.B.NO. 103, FEDERAL TOWERS, ALUVA-683101**  
**(CIN: L65191KL1931PLC000368)**  
**STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026**

(₹ in Lakhs)

Particulars	Quarter ended			Year ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited (Refer Note 18 below)	Unaudited	Audited (Refer Note 18 below)	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	7,39,909	6,86,750	6,64,836	27,69,538	26,36,525
(a) Interest/discount on advances/bills	5,52,959	5,47,407	5,28,482	21,70,995	21,01,662
(b) Income on investments	1,25,431	1,21,283	1,15,042	4,77,017	4,54,182
(c) Interest on balances with Reserve Bank of India and other inter bank funds	10,308	9,372	11,984	45,833	44,300
(d) Others	51,211	8,688	9,328	75,693	36,381
2. Other income (Refer note 5)	1,14,495	1,10,029	1,00,595	4,44,039	3,80,125
<b>3. TOTAL INCOME (1+2)</b>	<b>8,54,404</b>	<b>7,96,779</b>	<b>7,65,431</b>	<b>32,13,577</b>	<b>30,16,650</b>
4. Interest expended	4,22,648	4,21,477	4,27,092	17,03,797	16,89,726
5. Operating expenses (i)+(ii)	2,04,115	2,02,369	1,91,799	7,89,160	7,16,811
(i) Employees cost	77,570	84,865	78,384	3,22,540	3,08,828
(ii) Other operating expenses	1,26,545	1,17,504	1,13,415	4,66,620	4,07,983
<b>6. TOTAL EXPENDITURE (4+5)</b> (excluding provisions and contingencies)	<b>6,26,763</b>	<b>6,23,846</b>	<b>6,18,891</b>	<b>24,92,957</b>	<b>24,06,537</b>
<b>7. OPERATING PROFIT (3-6)</b> (Profit before provisions and contingencies)	<b>2,27,641</b>	<b>1,72,933</b>	<b>1,46,540</b>	<b>7,20,620</b>	<b>6,10,113</b>
8. Provisions (other than tax) and contingencies	74,104	33,238	13,811	1,83,667	73,306
9. Exceptional items	-	-	-	-	-
<b>10. Profit from Ordinary Activities before tax (7-8-9)</b>	<b>1,53,537</b>	<b>1,39,695</b>	<b>1,32,729</b>	<b>5,36,953</b>	<b>5,36,807</b>
11. Tax expense	27,627	35,574	29,706	1,25,221	1,31,618
<b>12. Net Profit from Ordinary Activities after tax (10-11)</b>	<b>1,25,910</b>	<b>1,04,121</b>	<b>1,03,023</b>	<b>4,11,732</b>	<b>4,05,189</b>
13. Extraordinary items (net of tax expense)	-	-	-	-	-
<b>14. Net Profit for the period (12-13)</b>	<b>1,25,910</b>	<b>1,04,121</b>	<b>1,03,023</b>	<b>4,11,732</b>	<b>4,05,189</b>
15. Paid-up Equity Share Capital (Face value ₹ 2/- per Equity Share)	49,286	49,242	49,117	49,286	49,117
16. Reserves excluding Revaluation Reserve				36,65,807	32,92,444
17. Analytical Ratios and Other Disclosures:					
(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL	NIL
(ii) Capital Adequacy ratio (%) (Refer note 6) Under Basel III	17.25	15.20	16.40	17.25	16.40
(iii) Earnings per Share (EPS) (in ₹)					
(a) Basic EPS (before and after extraordinary items)	5.11*	4.23*	4.20*	16.74	16.54
(b) Diluted EPS (before and after extraordinary items)	5.05*	4.19*	4.16*	16.56	16.37
(iv) NPA Ratios					
a) Gross NPA	4,33,529	4,44,686	4,37,554	4,33,529	4,37,554
b) Net NPA	52,925	1,06,804	1,04,038	52,925	1,04,038
c) % of Gross NPA	1.62	1.72	1.84	1.62	1.84
d) % of Net NPA	0.20	0.42	0.44	0.20	0.44
(v) Return on Assets (%)	0.34*	0.29*	0.31*	1.15	1.23
(vi) Net Worth	38,69,054	35,88,860	33,12,164	38,69,054	33,12,164
(vii) Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL	NIL
(viii) Capital Redemption Reserve	NIL	NIL	NIL	NIL	NIL
(ix) Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL
(x) Debt - Equity Ratio <sup>#</sup>	0.55	0.45	0.71	0.55	0.71
(xi) Total Debts to Total Assets <sup>#</sup>	5.46%	4.45%	6.80%	5.46%	6.80%
(xii) Operating Margin	26.64%	21.70%	19.14%	22.42%	20.22%
(xiii) Net Profit Margin	14.74%	13.07%	13.46%	12.81%	13.43%

\* Not Annualised

# Debt and Total Debts represents Total Borrowings of the Bank



Segment Information<sup>@</sup>

(₹ in Lakhs)

Particulars	Quarter ended			Year ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited (Refer Note 18 below)	Unaudited	Audited (Refer Note 18 below)	Audited	Audited
<b>1) Segment Revenue:</b>					
Treasury	1,48,203	1,64,385	1,68,255	6,68,863	6,70,972
Corporate/Wholesale Banking	3,08,281	3,07,410	2,81,804	12,29,992	11,72,425
Retail Banking	8,21,441	8,01,999	7,85,296	31,74,287	30,49,898
a) Digital Banking	84,865	83,139	82,321	3,36,174	2,92,497
b) Other Retail Banking	7,36,576	7,18,860	7,02,975	28,38,113	27,57,401
Other Banking operations	13,318	10,649	8,665	43,250	26,854
Unallocated	46,712	3,303	1,866	50,868	2,630
Total Revenue	<b>13,37,955</b>	<b>12,87,746</b>	<b>12,45,886</b>	<b>51,67,260</b>	<b>49,22,779</b>
Less: Inter Segment Revenue	4,83,551	4,90,967	4,80,455	19,53,683	19,06,129
<b>Income from Operations</b>	<b>8,54,404</b>	<b>7,96,779</b>	<b>7,65,431</b>	<b>32,13,577</b>	<b>30,16,650</b>
<b>2) Segment Results (net of provisions):</b>					
Treasury	14,231	34,065	24,626	1,15,557	95,246
Corporate/Wholesale Banking	66,092	59,545	68,792	2,38,421	2,29,747
Retail Banking	60,778	33,731	30,080	1,40,941	1,86,358
a) Digital Banking	2,592	2,243	(1,237)	10,096	(466)
b) Other Retail Banking	58,186	31,488	31,317	1,30,845	1,86,824
Other Banking operations	11,320	9,051	7,365	36,762	22,826
Unallocated	1,116	3,303	1,866	5,272	2,630
<b>Profit before tax</b>	<b>1,53,537</b>	<b>1,39,695</b>	<b>1,32,729</b>	<b>5,36,953</b>	<b>5,36,807</b>
<b>3) Segment Assets:</b>					
Treasury	1,09,60,306	97,88,739	1,01,36,265	1,09,60,306	1,01,36,265
Corporate/Wholesale Banking	1,30,15,453	1,28,05,731	1,16,85,188	1,30,15,453	1,16,85,188
Retail Banking	1,45,29,464	1,37,30,052	1,27,92,131	1,45,29,464	1,27,92,131
a) Digital Banking	8,22,508	7,88,136	7,45,633	8,22,508	7,45,633
b) Other Retail Banking	1,37,06,956	1,29,41,916	1,20,46,498	1,37,06,956	1,20,46,498
Other Banking operations	4,984	7,262	3,167	4,984	3,167
Unallocated	2,41,942	3,37,293	2,83,729	2,41,942	2,83,729
<b>Total</b>	<b>3,87,52,149</b>	<b>3,66,69,077</b>	<b>3,49,00,480</b>	<b>3,87,52,149</b>	<b>3,49,00,480</b>
<b>4) Segment Liabilities:</b>					
Treasury	36,77,394	30,16,042	37,98,141	36,77,394	37,98,141
Corporate/Wholesale Banking	43,99,349	40,03,435	36,98,393	43,99,349	36,98,393
Retail Banking	2,66,63,793	2,58,56,712	2,39,35,364	2,66,63,793	2,39,35,364
a) Digital Banking	23,49,518	21,83,288	19,13,636	23,49,518	19,13,636
b) Other Retail Banking	2,43,14,275	2,36,73,424	2,20,21,728	2,43,14,275	2,20,21,728
Other Banking operations	92	72	25	92	25
Unallocated	1,41,014	1,84,500	1,26,495	1,41,014	1,26,495
<b>Total</b>	<b>3,48,81,642</b>	<b>3,30,60,761</b>	<b>3,15,58,418</b>	<b>3,48,81,642</b>	<b>3,15,58,418</b>
<b>5) Capital Employed</b>	<b>38,70,507</b>	<b>36,08,316</b>	<b>33,42,062</b>	<b>38,70,507</b>	<b>33,42,062</b>
<b>6) Total (4 + 5)</b>	<b>3,87,52,149</b>	<b>3,66,69,077</b>	<b>3,49,00,480</b>	<b>3,87,52,149</b>	<b>3,49,00,480</b>

<sup>@</sup> For the above segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking (with Digital Banking and Other Retail Banking as sub-segments) and Other Banking Operations in compliance with the Reserve Bank of India (RBI) guidelines.

The business operations of the Bank are substantially concentrated in India and for the purpose of Segment Reporting as per Accounting Standard 17, the Bank is considered to operate only in domestic segment.

The Bank has made improvements to the internal transfer pricing methodology aligning to matched maturities for better presentation of the segment information effective from April 01, 2025. Correspondingly the segment information for previous periods have been regrouped / reclassified to conform to current period's presentation. This change in segment information does not impact the segment identification, overall Revenue, Results, Assets, Liabilities and Capital Employed of the Bank for the quarter and year ended March 31, 2026, or for the previous periods.

**Notes:**

- 1 Statement of Assets and Liabilities of the Bank as at March 31, 2026 is given below:

Particulars	(₹ in Lakhs)	
	As at 31.03.2026	As at 31.03.2025
	Audited	Audited
<b>CAPITAL AND LIABILITIES</b>		
Capital	49,286	49,117
Share Warrants Subscription Money	1,54,913	-
Reserves and Surplus	36,66,308	32,92,945
Deposits	3,13,90,939	2,83,64,747
Borrowings	21,15,913	23,72,630
Other Liabilities and Provisions	13,74,790	8,21,041
<b>Total</b>	<b>3,87,52,149</b>	<b>3,49,00,480</b>
<b>ASSETS</b>		
Cash and Balances with Reserve Bank of India	15,56,619	20,35,443
Balance with Banks and Money at Call and Short Notice	10,16,141	10,50,481
Investments	76,67,621	66,24,561
Advances	2,64,59,437	2,34,83,639
Fixed Assets	1,47,252	1,47,827
Other Assets	19,05,079	15,58,529
<b>Total</b>	<b>3,87,52,149</b>	<b>3,49,00,480</b>

- 2 The above Standalone Audited Financial Results for the quarter and year ended March 31, 2026 were approved by the Board of Directors at its meeting held on April 29, 2026. These financial results have been subjected to Audit by the Joint Statutory Auditors of the Bank and an unmodified audit opinion has been issued.
- 3 The above Financial Results of the Bank have been prepared in accordance with the provisions of the Banking Regulation Act, 1949, Generally Accepted Accounting Principles in India, including Accounting Standards as specified under Section 133 of the Companies Act, 2013, Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (SEBI) Listing Obligations and Disclosure Requirements Regulations, 2015, as amended, in so far as they apply to Bank, and the guidelines issued by the RBI.



- 4 The Bank has applied significant accounting policies in the preparation of these Financial Results consistent with those followed in the annual financial statements for the year ended March 31, 2025. Any circular / direction issued by the RBI is implemented prospectively when it becomes applicable, unless specifically required as per that circular / direction.
- 5 Other income includes fees earned from providing services to customers, commission from non-fund-based banking activities, earnings from foreign exchange and derivative transactions, selling of third-party products, profit / loss on sale of investments / fixed assets, profit / loss on revaluation of investments, dividend received from subsidiaries / associate, recoveries from advances written off, etc.
- 6 The Capital Adequacy Ratio is computed on the basis of the RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous period is not adjusted to consider the impact of subsequent changes if any, in the guidelines.
- 7 During the quarter and year ended March 31, 2026, the Bank has allotted 22,05,731 and 84,53,291 equity shares of ₹ 2 each respectively, pursuant to the exercise of stock options by employees.
- 8 As per the extant RBI guidelines, banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under the Basel III Capital Regulations. Accordingly, such applicable disclosures have been placed on the website of the Bank which can be accessed at the following link: <https://www.federal.bank.in/regulatory-disclosures>. These disclosures have not been subjected to audit or review by the Joint Statutory Auditors of the Bank.
- 9 Disclosure as per 'Reserve Bank of India (Commercial Banks – Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, on resolution plan implemented under the Resolution Framework for COVID-19-related Stress are given below:

(₹ in Lakhs)					
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year ended September 30, 2025 (A) <sup>(1)</sup>	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year <sup>(2)</sup>	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year ended March 31, 2026 <sup>(1),(3)</sup>
Personal Loans	93,653.08	1,652.93	-	10,553.92	82,232.18
Corporate persons	2,770.16	-	-	723.17	2,046.99
Of which, MSMEs	-	-	-	-	-
Others	7,564.35	9.92	-	1,145.99	6,457.58
<b>Total</b>	<b>1,03,987.59</b>	<b>1,662.85</b>	<b>-</b>	<b>12,423.08</b>	<b>90,736.75</b>

1. Excludes other facilities to the borrowers which have not been restructured.  
2. Represents net movement in balance outstanding.  
3. Includes accounts which were classified as NPA earlier and subsequently upgraded to standard during the half year ended March 31, 2026.
- 10 Disclosure as per 'Reserve Bank of India (Commercial Banks – Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, for the loans transferred / acquired during the year ended March 31, 2026 are given below:

i) Details of loans not in default transferred through assignment during the year ended March 31, 2026 are given below:

Particulars	Value
Aggregate amount of loans transferred (₹ in lakhs)	32,500.00
Weighted average residual maturity (in years)	15.06
Weighted average holding period by originator (in years)	1.75
Retention of beneficial economic interest by the originator (₹ in lakhs)	71,930.10
Tangible security coverage	80.47%
Rating-wise distribution	
AA	38.46%
AA+	61.54%

ii) During the year ended March 31, 2026, the Bank has not acquired any loans not in default or stressed loans or Special Mention Accounts (SMA) and not transferred any stressed loans or Special Mention Accounts (SMA).

iii) During the year ended March 31, 2026, the Bank has not invested in Security Receipts (SR) issued by an Asset Reconstruction Company (ARC) pursuant to transfer of Non-Performing asset to ARC. Details of the recovery ratings assigned to Security Receipts outstanding as on March 31, 2026 are given below:

(₹ in Lakhs)				
Rating	Recovery Rating	Gross Book Value	Provision Held	Net Book Value
RR1	100%-150%	439.47	-	439.47
<b>Total</b>		<b>439.47</b>	<b>-</b>	<b>439.47</b>

- 11 The Board of Directors of the Bank have recommended a dividend of 60% i.e. ₹ 1.20/- per equity share on face value of ₹ 2.00/- each for the year 2025-26 (Previous Year ₹1.20/- per equity share) subject to the approval of the members at the ensuing Annual General Meeting. The effect of the proposed dividend has been reckoned in determining capital funds in the computation of Capital Adequacy Ratio as on March 31, 2026.



- 12 Disclosure as per 'Reserve Bank of India (Commercial Banks – Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, on projects under implementation, for the quarter ended March 31, 2026 is given below.

SI No	Item Description	Number of accounts	Total outstanding (₹ in lakhs) <sup>†</sup>
1	Projects under implementation accounts at the beginning of the quarter.*	118	2,68,171.68
2	Projects under implementation accounts sanctioned during the quarter.	13	41,226.34
3	Projects under implementation accounts where DCCO has been achieved during the quarter. <sup>‡</sup>	27	42,334.74
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	104	2,67,063.28
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	41	79,111.81
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	41	79,111.81
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded.	2	231.35
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously.	-	-
7.2	Out of '7', accounts where SBCF was not presanctioned or renewed continuously.	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

<sup>†</sup>represents balance outstanding as on March 31, 2026

\*Includes 7 accounts classified as project finance during the quarter ended March 31, 2026

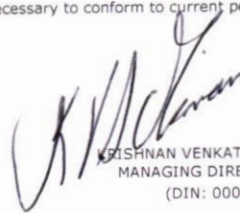
<sup>‡</sup>Includes 3 accounts closed during the quarter

- 13 Disclosure as per 'Reserve Bank of India (Commercial Banks – Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, on Co-Lending Arrangements (CLAs) on an aggregate basis, for the year ended March 31, 2026 is given below.

SI No	Item Description	As at March 31, 2026
1	Number of CLA Partners	3
2	Number of accounts outstanding	76,596
3	Quantum of CLA (₹ in lakhs)	19,187.10
4	Weighted average rate of interest (%)	25.95%
5	Fees paid during the financial year (₹ in lakhs)	2,275.88
6	Broad sectors in which CLA was made	Agriculture & Business Loans
7	Performance of loans under CLA	
	- Standard loans (₹ in lakhs)	14,737.60
	- Non-Performing loans (₹ in lakhs)	4,449.50
8	Details related to default loss guarantee	-

- 14 During the quarter ended March 31, 2026, the Bank has accounted interest on income tax refund aggregating to ₹ 45,659.75 lakhs pursuant to favourable orders received for various assessment years. Tax expense during the quarter and year ended March 31, 2026, is net of write back of provision no longer required of ₹ 11,451.00 lakhs, pursuant to favourable orders received.
- 15 On February 16, 2026, the Bank has issued and allotted 27,29,74,043 warrants by way of preferential allotment on a private placement basis to Asia II Topco XIII Pte. Ltd., on receipt of 25% of the warrant price of ₹ 227 per warrant, aggregating to ₹ 1,54,912.77 lakhs. Each warrant carries the right to subscribe to one fully paid up equity share of the Bank having a face value of ₹ 2 per share, upon exercise, by paying the remaining 75% within 18 months of allotment.
- 16 During the quarter ended December 31, 2025, the Bank has acquired 3,20,00,000 equity shares of Ageas Federal Life Insurance Company Limited (associate company) from Ageas Insurance International NV, for a consideration of ₹ 30.45 per share. Total consideration paid was ₹ 9,744.00 lakhs. Pursuant to this acquisition, the Bank now holds 30% shareholding in Ageas Federal Life Insurance Company Limited, on a fully diluted basis.
- 17 During the quarter ended March 31, 2026, the Bank has made a floating provision of ₹ 45,596.00 lakhs for Non-Performing Assets.
- 18 The figures of the last quarter of the respective financial years are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the respective financial year, which were subjected to limited review.
- 19 Previous period's figures have been regrouped / reclassified, wherever necessary to conform to current period's classification.

Mumbai  
April 29, 2026

  
KRISHNAN VENKAT SUBRAMANIAN  
MANAGING DIRECTOR & CEO  
(DIN: 00031794)



**THE FEDERAL BANK LIMITED**  
**REGD.OFFICE: P.B.NO. 103, FEDERAL TOWERS, ALUVA-683101**  
**(CIN: L65191KL1931PLC000368)**  
**STANDALONE AUDITED CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026**

(₹ in Lakhs)

Particulars	Year ended March 31, 2026	Year ended March 31, 2025
<b>Cash Flow from Operating Activities</b>		
Net Profit Before Taxes	5,36,953	5,36,807
<b>Adjustments for:</b>		
Depreciation on Bank's Property	28,238	26,725
(Profit) / Loss on revaluation of Investments (net)	25,163	(13,799)
Amortisation of discount on Investments	(11,121)	(9,415)
Provision / Charge for Non Performing Advances	1,73,642	80,406
Provision for Investments, Standard Assets and Contingencies	10,025	(7,099)
Profit on Sale of Fixed Assets (net)	(2,084)	(252)
Profit on Sale of Investment in Associate	-	(6,491)
Dividend From Subsidiaries / Associate	(1,655)	(2,268)
Employees Stock Option Expense	2,659	848
	<b>7,61,820</b>	<b>6,05,462</b>
<b>Adjustments for working capital changes:-</b>		
(Increase) / Decrease in Investments [excluding investments in Subsidiaries, Associate and Held to Maturity Investments]	9,092	(1,59,395)
Increase in Advances	(31,49,439)	(26,23,712)
(Increase) / Decrease in Other Assets	(3,63,114)	2,51,832
Increase in Deposits	30,26,192	31,11,345
Increase / (Decrease) in Other Liabilities and Provisions	5,28,300	(53,297)
	<b>51,031</b>	<b>5,26,773</b>
Direct taxes paid (net)	(94,649)	(1,24,897)
<b>Net Cash Flow from Operating Activities</b>	<b>7,18,202</b>	<b>10,07,338</b>
<b>Cash Flow from Investing Activities</b>		
Purchase of Fixed Assets	(27,785)	(72,670)
Proceeds from Sale of Fixed Assets	2,206	375
Dividend From Subsidiaries / Associate	1,655	2,268
Proceeds from Sale of Investment in Associate	-	7,755
Increase in Investment in Associate	(9,744)	-
Purchase of Held to Maturity Investments (net)	(10,71,872)	(3,12,106)
<b>Net Cash Used in Investing Activities</b>	<b>(11,05,540)</b>	<b>(3,74,378)</b>
<b>Cash Flow from Financing Activities</b>		
Proceeds from issue of Share Capital	169	410
Proceeds from Share Premium (Net of Share Issue Expenses)	6,228	16,102
Redemption of Subordinate Debt	-	(30,000)
Increase / (Decrease) in Borrowings (Excluding Subordinate Debt)	(2,56,718)	5,99,988
Proceeds from Share Warrants Subscription Money	1,54,913	-
Dividend Paid	(29,504)	(29,400)
<b>Net Cash flow from / (used in) Financing Activities</b>	<b>(1,24,912)</b>	<b>5,57,100</b>
<b>Effect of Exchange Fluctuation on Translation Reserve</b>	(914)	(428)
<b>Net Increase / (Decrease) in Cash and Cash Equivalents</b>	<b>(5,13,164)</b>	<b>11,89,632</b>
<b>Cash and Cash Equivalents at the beginning of the year</b>	30,85,924	18,96,292
<b>Cash and Cash Equivalents at the end of the year</b>	25,72,760	30,85,924

**Note:**

Cash and Cash Equivalents comprise of Cash in hand (including foreign currency notes), Balances with Reserve Bank of India, Balances with banks and money at call and short notice.

Mumbai  
April 29, 2026

  
**KRISHNAN VENKAT SUBRAMANIAN**  
 MANAGING DIRECTOR & CEO  
 (DIN: 00031794)



**M S K A & Associates LLP**  
Chartered Accountants

602, Floor 6, Raheja Titanium  
Western Express Highway, Geetanjali,  
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Mumbai 400 063.

**Suri & Co**  
Chartered Accountants

Guna Complex, No.443 & 445,  
4th Floor Main Building,  
Anna Salai, Teynampet,  
Chennai 600 018.

**Independent Auditor's Report on the Consolidated Financial Results for the year ended March 31, 2026 of The Federal Bank Limited pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

**The Board of Directors**  
**The Federal Bank Limited**

**Report on the Audit of the Consolidated Financial Results**

**Opinion**

We have audited the accompanying Consolidated Financial Results of The Federal Bank Limited ("the Bank") and its subsidiaries (the Bank and its subsidiaries together referred to as "the Group") and its associate for the year ended March 31, 2026 ("the Statement"), being submitted by the Bank pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India ("the SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations") except, for the disclosures relating to consolidated Pillar 3 as at March 31, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 7 to the Statement and have not been audited by us.

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of the reports of the other auditors on separate audited financial results of the two subsidiaries and its associate, the aforesaid Statement:

- a) includes the annual financial results of the Bank and the following entities :-

Sr. No	Name of the Entity	Relationship with the Bank
a.	Fedbank Financial Services Limited	Subsidiary
b.	Federal Operations and Services Limited	Subsidiary
c.	Ageas Federal Life Insurance Company Limited	Associate

- b) is presented in accordance with the requirements of the Listing Regulations in this regard except for the disclosures relating to consolidated Pillar 3 as at March 31, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 7 to the Statement and have not been audited by us; and
- c) gives a true and fair view in conformity with applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 ("the Act"), read with Companies (Accounting Standards) Rules, 2021, to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949 ("the Banking Regulations"), the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") from time to time ("the RBI Guidelines") and other accounting principles generally accepted in India of the consolidated net profit and other financial information of the Group and its associate for the year ended March 31, 2026.

**Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Act and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs are further described in the Auditors' Responsibilities for the Audit of the Consolidated Financial Results section of our report. We are independent of the Group and its associate in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the Statement, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in "Other Matters" paragraph below, is sufficient and appropriate to provide a basis for our opinion.



### Management and Board of Directors' Responsibility for the Consolidated Financial Results

The Statement which is the responsibility of the Bank's Management and approved by the Board of Directors, has been compiled from the Consolidated Audited Financial Statements. The Bank's Board of Directors are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other financial information of the Group including its associate in accordance with the Accounting Standards specified under Section 133 of the Act read with Companies (Accounting Standards) Rules, 2021, to the extent applicable, the relevant provisions of the Banking Regulations, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. The respective Board of Directors of the entities included in the Group and of its associate are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act, the Banking Regulations and the RBI Guidelines for safeguarding of the assets of the Group and of its associate and for preventing and detecting frauds and other irregularities; selection and application of appropriate significant accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error which have been used for the purpose of preparation of the Statement by the Board of Directors of the Bank, as aforesaid.

In preparing the Statement, the respective Board of Directors of the entities included in the Group and of its associate are responsible for assessing the ability of the Group and of its associate to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Group and of its associate or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the entities included in the Group and of its associate are responsible for overseeing the financial reporting process of the Group and of its associate.

### Auditors' Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to Consolidated Financial Statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of significant accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and of its associate to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the



related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group and of its associate to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities within the Group and of its associate to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the Statement of which we are the independent auditors. For the other entities included in the Statement, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Bank and such other entities included in the Statement of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

**Other Matters:**

- a) The Statement includes the Audited Financial Statements of two subsidiaries, whose Financial Statements reflect Group's share of total assets of Rs. 16,93,903 lakhs (before consolidation adjustments) as at March 31, 2026, Group's share of total revenue of Rs. 2,39,788 lakhs (before consolidation adjustments) and Group's share of total net profit after tax of Rs. 38,261 lakhs (before consolidation adjustments) for the year ended March 31, 2026, respectively and Group's net cash flow of Rs. 62,189 lakhs (before consolidation adjustments) for the year ended as on date, as considered in the Statement, which have been audited by their respective independent auditors. The independent auditors' reports on the Financial Statements of these entities have been furnished to us and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these entities, is based solely on the reports of such auditors.
- b) The Statement includes the Audited Financial Statement of associate, whose Financial Statement reflect Group's share of net profit after tax of Rs. 756 lakhs for the year ended March 31, 2026, as considered in the Statement. The independent auditors' report on the Financial Statement of this entity has been furnished to us and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this entity, is based solely on the report of such auditors.
- c) The following other matter paragraph has been included in the Audit Report on the Financial Statement of Ageas Federal Life Insurance Company Limited ("the Company"), an associate of the Bank issued by their auditors vide their report dated April 24, 2026:

"The actuarial valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued, but liability exists and the determination of discontinuance charge to be deducted from the discontinued policies of linked business to be held as 'funds for future appropriations' until the exit of the policy due to expiry of revival period or due to death of the life assured or expiry of the lock in period as applicable, as at March 31, 2026, is the responsibility of the Appointed Actuary of the Company (the 'Appointed Actuary'), which has been duly certified by Appointed Actuary. In the opinion of Appointed Actuary, the assumptions for such valuation are in accordance with the guidelines and norms issued by the IRDAI and the Institute of Actuaries of India, in concurrence with the IRDAI. We have relied upon the Appointed Actuary's certificate in this regard for forming our opinion on the valuation of liabilities for life policies in force and for policies in respect of which premium has been



discontinued but liability exists in Financial Statements of the Company." Our opinion is not modified in respect of this matter.

- d) The Statement includes the results for the quarter ended March 31, 2026, being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the Accounting Standard 25 "Interim Financial Reporting" which were subject to limited review by us.

Our opinion on the statement is not modified in respect of the above matters.

For M S K A & Associates LLP  
(Formerly Known as M S K A & Associates)  
Chartered Accountants  
ICAI Firm Registration Number: 105047W/W101187

For Suri & Co  
Chartered Accountants  
ICAI Firm Registration Number: 0042835

*Prateek Khandelwal*

Prateek Khandelwal  
Partner  
Membership Number: 139144  
UDIN: 26139144HPRWDM2780



Mumbai  
April 29, 2026

*Sanjeev Aditya M*

Sanjeev Aditya M  
Partner  
Membership Number: 229694  
UDIN: 26229694EPMIBN26309



Mumbai  
April 29, 2026

<b>THE FEDERAL BANK LIMITED</b> <b>REGD.OFFICE: P.B.NO. 103, FEDERAL TOWERS, ALUVA-683101</b> <b>(CIN: L65191KL1931PLC000368)</b> <b>CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026</b> <b>(₹ in Lakhs)</b>					
Particulars	Quarter ended			Year ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited (Refer Note 10 below)	Unaudited	Audited (Refer Note 10 below)	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	7,94,661	7,36,047	7,10,795	29,67,410	28,10,608
(a) Interest/discount on advances/bills	6,07,148	5,96,439	5,73,998	23,67,438	22,74,481
(b) Income on investments	1,25,484	1,21,248	1,14,982	4,76,810	4,53,799
(c) Interest on balances with Reserve Bank of India and other inter bank funds	10,308	9,372	11,985	45,833	44,301
(d) Others	51,721	8,988	9,830	77,329	38,027
2. Other income (Refer note 6)	1,18,586	1,14,269	1,04,734	4,59,832	3,92,417
<b>3. TOTAL INCOME (1+2)</b>	<b>9,13,247</b>	<b>8,50,316</b>	<b>8,15,529</b>	<b>34,27,242</b>	<b>32,03,025</b>
4. Interest expended	4,40,166	4,40,081	4,45,647	17,77,156	17,63,127
5. Operating expenses (i)+(ii)	2,25,557	2,22,040	2,10,241	8,66,664	7,89,195
(i) Employees cost	93,044	98,518	90,719	3,75,565	3,54,521
(ii) Other operating expenses	1,32,513	1,23,522	1,19,522	4,91,099	4,34,674
<b>6. TOTAL EXPENDITURE (4+5)</b> (excluding provisions and contingencies)	<b>6,65,723</b>	<b>6,62,121</b>	<b>6,55,888</b>	<b>26,43,820</b>	<b>25,52,322</b>
<b>7. OPERATING PROFIT (3-6)</b> (Profit before provisions and contingencies)	<b>2,47,524</b>	<b>1,88,195</b>	<b>1,59,641</b>	<b>7,83,422</b>	<b>6,50,703</b>
8. Provisions (other than tax) and contingencies	76,167	37,447	16,282	1,97,079	91,920
9. Exceptional items	-	-	-	-	-
<b>10. Profit from Ordinary Activities before tax (7-8-9)</b>	<b>1,71,357</b>	<b>1,50,748</b>	<b>1,43,359</b>	<b>5,86,343</b>	<b>5,58,783</b>
11. Tax expense	32,032	38,355	32,528	1,38,005	1,38,634
<b>12. Net Profit from Ordinary Activities after tax (10-11)</b>	<b>1,39,325</b>	<b>1,12,393</b>	<b>1,10,831</b>	<b>4,48,338</b>	<b>4,20,149</b>
13. Extraordinary items (net of tax expense)	-	-	-	-	-
<b>14. Net Profit for the period (12-13)</b>	<b>1,39,325</b>	<b>1,12,393</b>	<b>1,10,831</b>	<b>4,48,338</b>	<b>4,20,149</b>
15. Minority interest	5,135	3,132	2,954	14,564	7,517
16. Share in Profit / (Loss) of Associates	(93)	146	1,217	756	3,253
<b>17. Consolidated Net Profit of the group (14-15+16)</b>	<b>1,34,097</b>	<b>1,09,407</b>	<b>1,09,094</b>	<b>4,34,530</b>	<b>4,15,885</b>
18. Paid-up Equity Share Capital (Face value ₹ 2/- per Equity Share)	49,286	49,242	49,117	49,286	49,117
19. Reserves excluding Revaluation Reserve				37,99,601	34,04,215
20. Analytical Ratios and Other Disclosures:					
(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL	NIL
(ii) Earnings per Share (EPS) (in ₹)					
(a) Basic EPS (before and after extraordinary items)	5.44*	4.45*	4.44*	17.67	16.98
(b) Diluted EPS (before and after extraordinary items)	5.38*	4.40*	4.40*	17.48	16.80

\* Not Annualised



Segment Information<sup>@</sup>

(₹ in Lakhs)

Particulars	Quarter ended			Year ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited (Refer Note 10 below)	Unaudited	Audited (Refer Note 10 below)	Audited	Audited
<b>1) Segment Revenue:</b>					
Treasury	1,49,080	1,65,077	1,69,189	6,70,418	6,69,620
Corporate/Wholesale Banking	3,06,304	3,05,627	2,79,657	12,22,202	11,63,963
Retail Banking	8,80,348	8,55,672	8,34,762	33,88,652	32,38,694
a) Digital Banking	84,865	83,139	82,321	3,36,174	2,92,497
b) Other Retail Banking	7,95,483	7,72,533	7,52,441	30,52,478	29,46,197
Other Banking operations	14,354	11,597	10,509	48,778	34,163
Unallocated	46,712	3,310	1,866	50,875	2,714
<b>Total Revenue</b>	<b>13,96,798</b>	<b>13,41,283</b>	<b>12,95,983</b>	<b>53,80,925</b>	<b>51,09,154</b>
Less: Inter Segment Revenue	4,83,551	4,90,967	4,80,454	19,53,683	19,06,129
<b>Income from Operations</b>	<b>9,13,247</b>	<b>8,50,316</b>	<b>8,15,529</b>	<b>34,27,242</b>	<b>32,03,025</b>
<b>2) Segment Results (net of provisions):</b>					
Treasury	15,683	35,341	26,133	1,19,436	96,214
Corporate/Wholesale Banking	65,997	59,505	68,620	2,38,288	2,29,183
Retail Banking	77,392	46,231	41,591	1,85,875	2,09,145
a) Digital Banking	2,592	2,243	(1,237)	10,096	(466)
b) Other Retail Banking	74,800	43,988	42,828	1,75,779	2,09,611
Other Banking operations	11,169	6,361	5,149	37,465	21,527
Unallocated	1,116	3,310	1,866	5,279	2,714
<b>Profit before tax</b>	<b>1,71,357</b>	<b>1,50,748</b>	<b>1,43,359</b>	<b>5,86,343</b>	<b>5,58,783</b>
<b>3) Segment Assets:</b>					
Treasury	1,09,60,131	98,31,663	1,01,33,992	1,09,60,131	1,01,33,992
Corporate/Wholesale Banking	1,29,02,856	1,27,08,731	1,15,76,113	1,29,02,856	1,15,76,113
Retail Banking	1,61,06,301	1,50,38,292	1,40,25,857	1,61,06,301	1,40,25,857
a) Digital Banking	8,22,508	7,88,136	7,45,633	8,22,508	7,45,633
b) Other Retail Banking	1,52,83,793	1,42,50,156	1,32,80,224	1,52,83,793	1,32,80,224
Other Banking operations	5,169	7,681	3,352	5,169	3,352
Unallocated	2,33,623	3,28,916	2,75,877	2,33,623	2,75,877
<b>Total</b>	<b>4,02,08,080</b>	<b>3,79,15,283</b>	<b>3,60,15,191</b>	<b>4,02,08,080</b>	<b>3,60,15,191</b>
<b>4) Segment Liabilities:</b>					
Treasury	37,25,814	31,13,135	38,49,103	37,25,814	38,49,103
Corporate/Wholesale Banking	43,84,940	39,97,713	36,92,572	43,84,940	36,92,572
Retail Banking	2,78,53,106	2,67,91,740	2,48,09,367	2,78,53,106	2,48,09,367
a) Digital Banking	23,49,518	21,83,288	19,13,636	23,49,518	19,13,636
b) Other Retail Banking	2,55,03,588	2,46,08,452	2,28,95,731	2,55,03,588	2,28,95,731
Other Banking operations	292	212	195	292	195
Unallocated	1,32,695	1,76,123	1,18,643	1,32,695	1,18,643
<b>Total</b>	<b>3,60,96,847</b>	<b>3,40,78,923</b>	<b>3,24,69,880</b>	<b>3,60,96,847</b>	<b>3,24,69,880</b>
<b>5) Capital Employed</b>	<b>41,11,233</b>	<b>38,36,360</b>	<b>35,45,311</b>	<b>41,11,233</b>	<b>35,45,311</b>
<b>6) Total (4 + 5)</b>	<b>4,02,08,080</b>	<b>3,79,15,283</b>	<b>3,60,15,191</b>	<b>4,02,08,080</b>	<b>3,60,15,191</b>

@ For the above segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking (with Digital Banking and Other Retail Banking as sub-segments) and Other Banking Operations in compliance with the Reserve Bank of India (RBI) guidelines.

The business operations of the Bank are substantially concentrated in India and for the purpose of Segment Reporting as per Accounting Standard-17, the bank is considered to operate only in domestic segment.

The Bank has made improvements to the internal transfer pricing methodology aligning to matched maturities for better presentation of the segment information effective from April 01, 2025. Correspondingly the segment information for previous periods have been regrouped / reclassified to conform to current period's presentation. This change in segment information does not impact the segment identification, overall Revenue, Results, Assets, Liabilities and Capital Employed of the Bank for the quarter and year ended March 31, 2026, or for the previous periods.



**Notes:**

1 Statement of Assets and Liabilities of the group as at March 31, 2026 is given below:

(₹ in Lakhs)

Particulars	As at	As at
	31.03.2026	31.03.2025
	Audited	Audited
<b>CAPITAL AND LIABILITIES</b>		
Capital	49,286	49,117
Share Warrants Subscription Money	1,54,913	-
Reserves and Surplus	38,00,102	34,04,716
Minority Interest	1,06,932	91,478
Deposits	3,13,49,089	2,83,48,362
Borrowings	33,19,325	32,59,583
Other Liabilities and Provisions	14,28,433	8,61,935
<b>Total</b>	<b>4,02,08,080</b>	<b>3,60,15,191</b>
<b>ASSETS</b>		
Cash and Balances with Reserve Bank of India	15,57,677	20,36,098
Balance with Banks and Money at Call and Short Notice	11,32,055	11,23,615
Investments	76,47,145	66,05,768
Advances	2,77,38,066	2,44,99,536
Fixed Assets	1,52,817	1,52,755
Other Assets	19,80,320	15,97,419
<b>Total</b>	<b>4,02,08,080</b>	<b>3,60,15,191</b>

- 2 The above Consolidated Audited Financial Results for the quarter and year ended March 31, 2026 were approved by the Board of Directors at its meeting held on April 29, 2026. These financial results have been subjected to audit by the Joint Statutory Auditors of the Bank and an unmodified audit opinion has been issued.
- 3 The above Financial Results of the group have been prepared in accordance with the provisions of the Banking Regulation Act, 1949, Generally Accepted Accounting Principles in India, including Accounting Standards as specified under Section 133 of the Companies Act, 2013, Regulation 33 of the Securities and Exchange Board of India (SEBI) Listing Obligations and Disclosure Requirements Regulations, 2015, as amended and the guidelines issued by the RBI.
- 4 The Consolidated Financial Results of the Group comprise the financial results of The Federal Bank Limited and its subsidiaries viz. Fedbank Financial Services Limited & Federal Operations and Services Limited and its associate Ageas Federal Life Insurance Company Limited.
- 5 There has been no material change in the significant accounting policies applied in the preparation of these financial results with those followed in the annual financial statements for the year ended March 31, 2025.
- 6 Other income includes fees earned from providing services to customers, commission from non-fund-based banking activities, earnings from foreign exchange and derivative transactions, selling of third-party products, profit / loss on sale of investments / fixed assets, profit / loss on revaluation of investments, recoveries from advances written off, etc.
- 7 As per the extant RBI guidelines, banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under the Basel III Capital Regulations. Accordingly, such applicable disclosures have been placed on the website of the Bank which can be accessed at the following link: <https://www.federal.bank.in/regulatory-disclosures>. These disclosures have not been subjected to audit or review by the Joint Statutory Auditors of the Bank.
- 8 The Board of Directors of the Bank have recommended a dividend of 60% i.e. ₹ 1.20/- per equity share on face value of ₹ 2.00/- each for the year 2025-26 (Previous Year ₹1.20/- per equity share) subject to the approval of the members at the ensuing Annual General Meeting. The effect of the proposed dividend has been reckoned in determining capital funds in the computation of Capital Adequacy Ratio as on March 31, 2026.
- 9 During the quarter ended December 31, 2025, the Bank has acquired 3,20,00,000 equity shares of Ageas Federal Life Insurance Company Limited (associate company) from Ageas Insurance International NV, for a consideration of ₹ 30.45 per share. Total consideration paid was ₹ 9,744.00 lakhs. Pursuant to this acquisition, the Bank now holds 30% shareholding in Ageas Federal Life Insurance Company Limited, on a fully diluted basis.
- 10 The figures of the last quarter of the respective financial years are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the respective financial year, which were subjected to limited review.
- 11 Previous period's figures have been regrouped / reclassified, wherever necessary to conform to current period's classification.

Mumbai  
April 29, 2026



KRISHNAN VENKAT SUBRAMANIAN  
MANAGING DIRECTOR & CEO  
(DIN: 00031794)



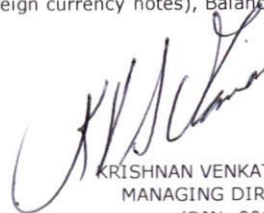
**THE FEDERAL BANK LIMITED**  
**REGD.OFFICE: P.B.NO. 103, FEDERAL TOWERS, ALUVA-683101**  
**(CIN: L65191KL1931PLC000368)**  
**CONSOLIDATED AUDITED CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026**  
**(₹ in Lakhs)**

Particulars	Year ended March 31, 2026	Year ended March 31, 2025
<b>Cash Flow from Operating Activities</b>		
Net Profit Before Taxes	5,72,535	5,54,519
<b>Adjustments for:</b>		
Depreciation on Group's Property	30,585	28,845
(Profit) / Loss on revaluation of Investments (net)	25,172	(15,231)
Amortisation of discount on Investments	(11,121)	(9,415)
Provision / Charge for Non Performing Advances	1,89,116	92,680
Provision for Investments, Standard Assets and Contingencies	7,963	740
Profit on sale of fixed assets (net)	(2,058)	(218)
Profit on Sale of Investment in Associate	-	(3,668)
Employees Stock Option Expense	2,659	848
	<b>8,14,851</b>	<b>6,49,100</b>
<b>Adjustments for working capital changes:-</b>		
(Increase) / Decrease in Investments [excluding investments in Subsidiaries, Associate and Held to Maturity Investments]	10,767	(1,25,087)
Increase in Advances	(34,27,646)	(27,81,187)
(Increase) / Decrease in Other Assets	(3,86,921)	2,46,322
Increase in Deposits	30,00,727	31,02,861
Increase / (Decrease) in Other Liabilities and Provisions	5,43,577	(77,814)
	<b>(2,59,496)</b>	<b>3,65,095</b>
Direct taxes paid (net)	(1,20,444)	(1,34,103)
<b>Net Cash Flow from Operating Activities</b>	<b>4,34,911</b>	<b>8,80,092</b>
<b>Cash Flow from Investing Activities</b>		
Purchase of Fixed Assets	(30,821)	(75,465)
Proceeds from Sale of Fixed Assets	2,233	386
Proceeds from Sale of Investment in Associate	-	7,755
Increase in Investment in Associate	(9,744)	-
Purchase of Held to Maturity Investments (net)	(10,72,572)	(3,12,106)
<b>Net Cash Used in Investing Activities</b>	<b>(11,10,904)</b>	<b>(3,79,430)</b>
<b>Cash Flow from Financing Activities</b>		
Proceeds from Issue of Share Capital	169	410
Proceeds from Share Premium (Net of Share Issue Expenses)	6,365	16,431
Increase in Minority Interest	15,240	9,035
Issuance / (Redemption) of Subordinate Debt	45,000	(30,000)
Increase in Borrowings (Excluding Subordinate Debt)	14,743	7,73,621
Proceeds from Share Warrants Subscription Money	1,54,913	-
Dividend Paid	(29,504)	(29,400)
<b>Net Cash flow from Financing Activities</b>	<b>2,06,926</b>	<b>7,40,097</b>
<b>Effect of Exchange Fluctuation on Translation Reserve</b>	(914)	(428)
<b>Net Increase / (Decrease) in Cash and Cash Equivalents</b>	<b>(4,69,981)</b>	<b>12,40,331</b>
<b>Cash and Cash Equivalents at the beginning of the year</b>	31,59,713	19,19,382
<b>Cash and Cash Equivalents at the end of the year</b>	26,89,732	31,59,713

**Note:**

Cash and Cash Equivalents comprise of Cash in hand (including foreign currency notes), Balances with Reserve Bank of India, Balances with banks and money at call and short notice.

Mumbai  
April 29, 2026



KRISHNAN VENKAT SUBRAMANIAN  
MANAGING DIRECTOR & CEO  
(DIN: 00031794)

