

SEC/LODR/31/2026-27

April 29, 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 Audited Financial Results for the quarter and year ended March 31, 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 P Rajdev
Company Secretary



Investor Information

Q4 FY2026



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	4 - 13
02	Business parameters	14 - 23
03	Distribution strategy and digital journey	24 - 32
04	Appendix	33 - 46

Q4 FY26

Net Interest
Income
₹ 3,173 crs

Operating Profit
₹ 2,276 crs

Net Profit
₹ 1,259 crs

Fee Income
₹ 991 crs

★ Best Ever! ★

CASA

₹ 1,03,390 Cr

Crosses 1 lakh Cr for the first time!

GNPA | NNPA

1.62 | 0.20

Fee to Assets
1.07%

NR Deposit

₹ 1,02,620 Cr

Crosses 1 lakh Cr for the first time!

Major
One-
Off's

Rs.456 crore interest on IT refund.
Rs.456 crore floating NPA provision created.
Rs.115 crore income tax provision reversal.

FY26

Net Interest
Income
₹ 10,657 crs

Operating Profit
₹ 7,206 crs

Net Profit
₹ 4,117 crs

Fee Income
₹ 3,559 crs

Operating fundamentals remain strong and steady

xx | xx (excl one off)

KEY HIGHLIGHTS FOR

Q4 FY26

ROA 1.36 % 1.24%	ROE 13.69 % 12.47%	EPS ₹ 20.73 ₹18.85	BVPS ₹ 157
NIM 3.74% 3.20%	Cost to Income 47.28% 52.86%	Credit Cost 118 bps 47 bps	Net Profit ₹1259 Cr ₹1145 Cr
Balance Sheet ₹ 3.88 Lakh Cr	Slippage Ratio 0.74%	PCR¹ 87.07% 76.55 %	Fee Income ₹ 991 Cr

xx | xx (excl one off)

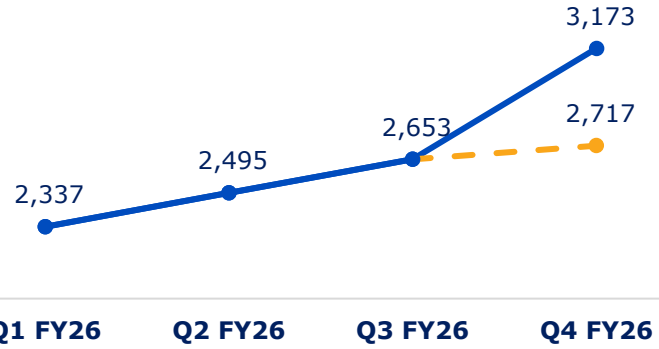
KEY HIGHLIGHTS FOR

FY26

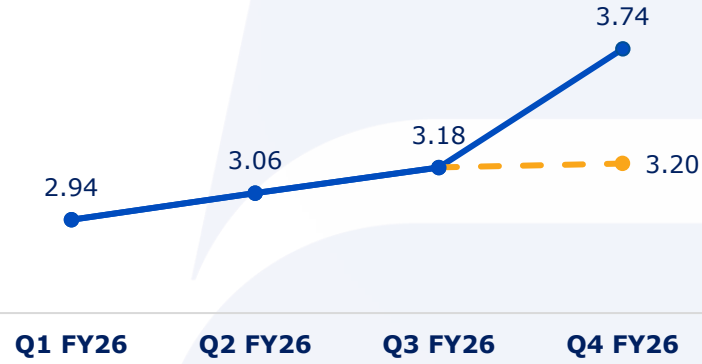
ROA 1.15 % 1.12%	ROE 11.47 % 11.17%	EPS ₹ 16.74 ₹16.27	BVPS ₹ 157
NIM 3.24% 3.10%	Cost to Income 52.27% 53.90%	Credit Cost 73 bps 54 bps	Net Profit ₹4117 Cr ₹4003 Cr
Balance Sheet ₹ 3.88 Lakh Cr	Slippage Ratio 0.90%	PCR¹ 87.07% 76.55 %	Fee Income ₹ 3559 Cr

Operating performance excluding one offs

NII (₹ in Cr)



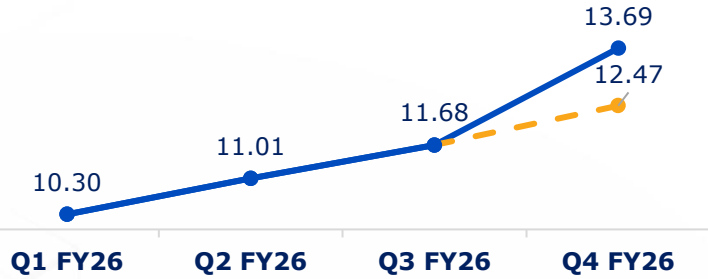
NIM (%)



Net Profit (₹ in Cr)

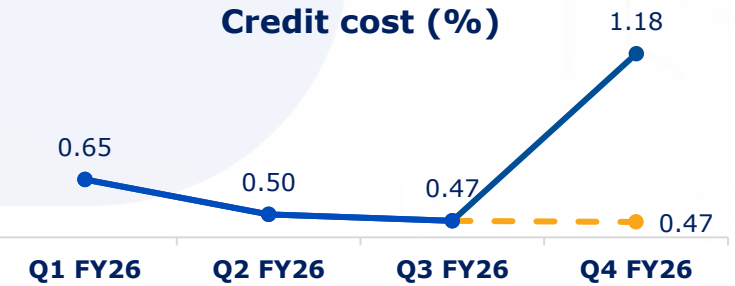


RoE (%)

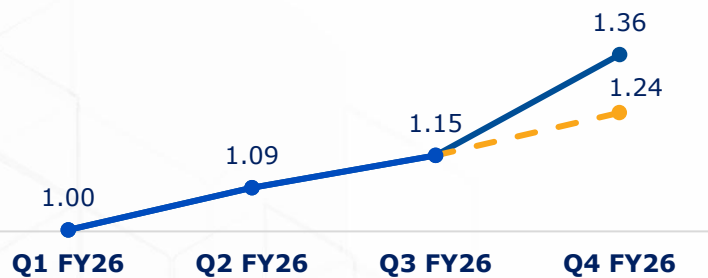


Key performance indicators even after adjusting for one offs reflects robust performance

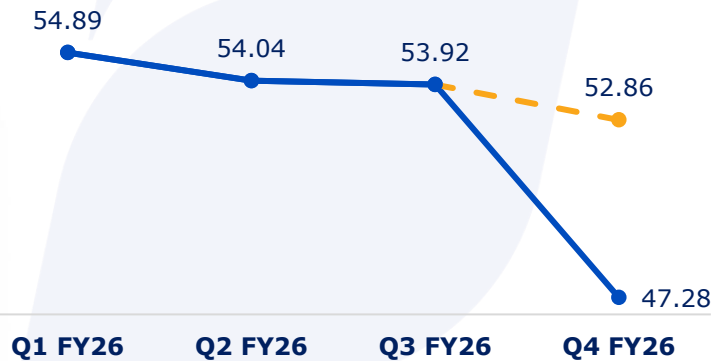
Credit cost (%)



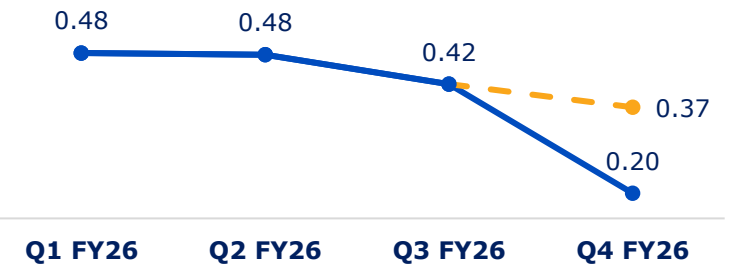
RoA (%)



Cost to Income (%)



Net NPA (%)

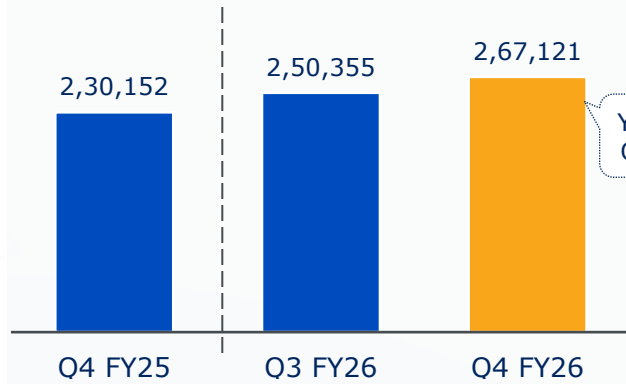




DEPOSITS

(₹ in cr)

CASA + Dep < 3 Cr



YoY growth: 16%
QoQ growth: 7%

- ✓ Avg CASA grew by 6% on a QoQ basis
- ✓ Resident SB book grew by 4% on a QoQ basis
- ✓ NRE SB grew by 10% on a QoQ basis.
- ✓ Total SB grew by 5% on a QoQ basis.
- ✓ Total Deposits grew by 5% on a QoQ basis.

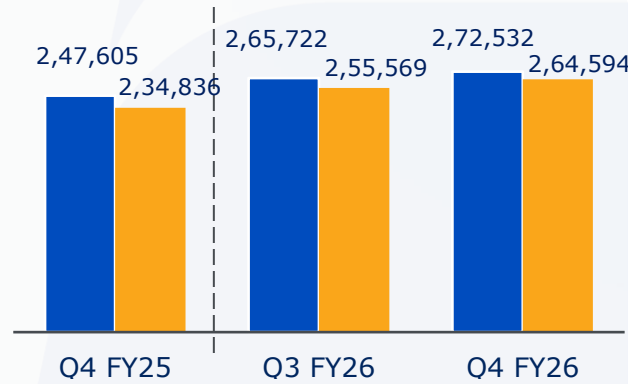
Deposit mobilization continues



ADVANCES

(₹ in cr)

Customer Assets¹ & Net Advances



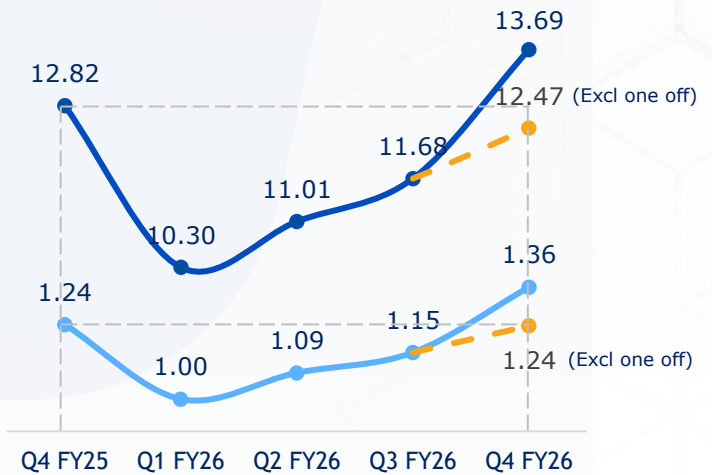
- ✓ Customer Assets¹ up by 3% QoQ
- ✓ Net Advances up by 4% QoQ
- ✓ Retail Book[#] up by 3% QoQ
- ✓ Gold loans up by 9% QoQ
- ✓ CoB³ # grew by 6% QoQ
- ✓ Micro Advances up by 7% QoQ

Advances growth diversified



PROFITABILITY

Profitability: ■ RoE* (%) ■ RoA* (%)



- ✓ RoRWA at 2.44%
- ✓ Profit per employee at ₹ 29 lakh ▲
- ✓ Business per employee at ₹ 33 Cr. ▲

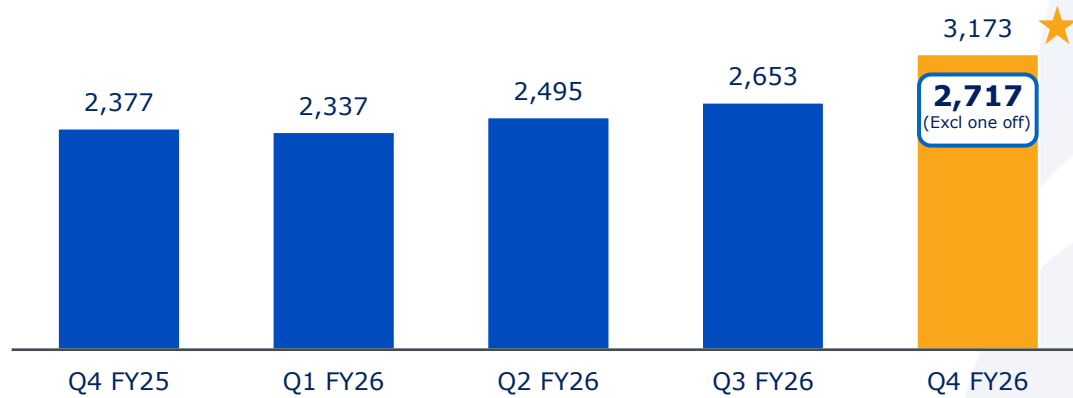
Sustained Improvement in Profitability

*Annualized
¹Customer Assets includes Credit Substitutes and excludes IBPC/ BRDS
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 advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

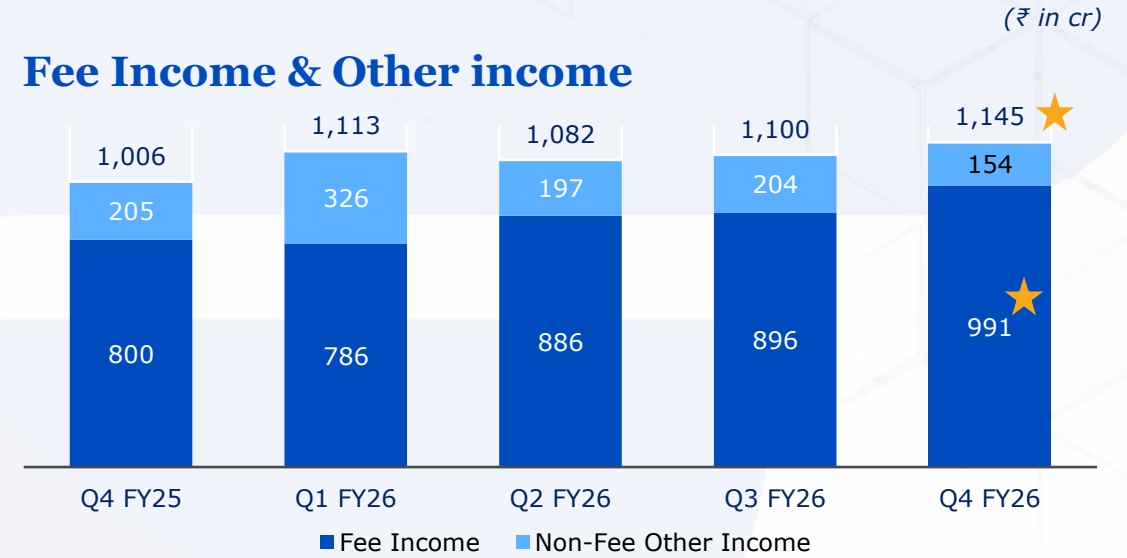
NII growth continues to outgrow Balance Sheet growth

Key P&L parameters

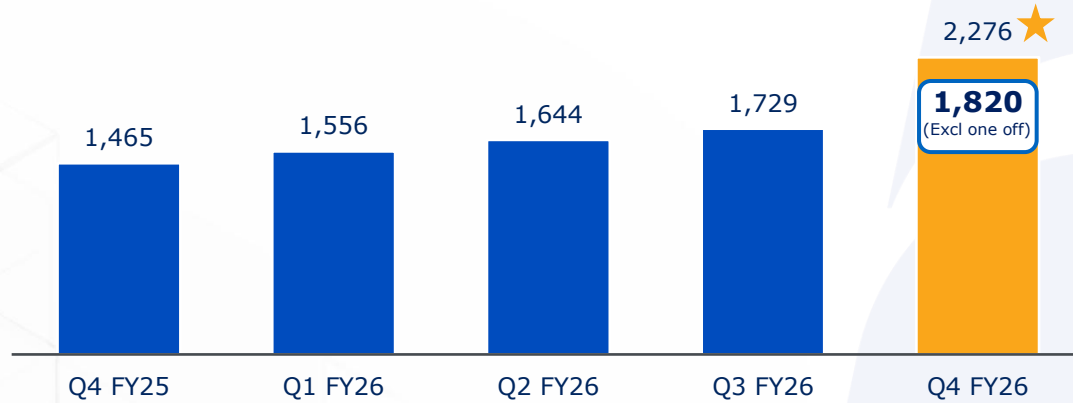
Net interest income



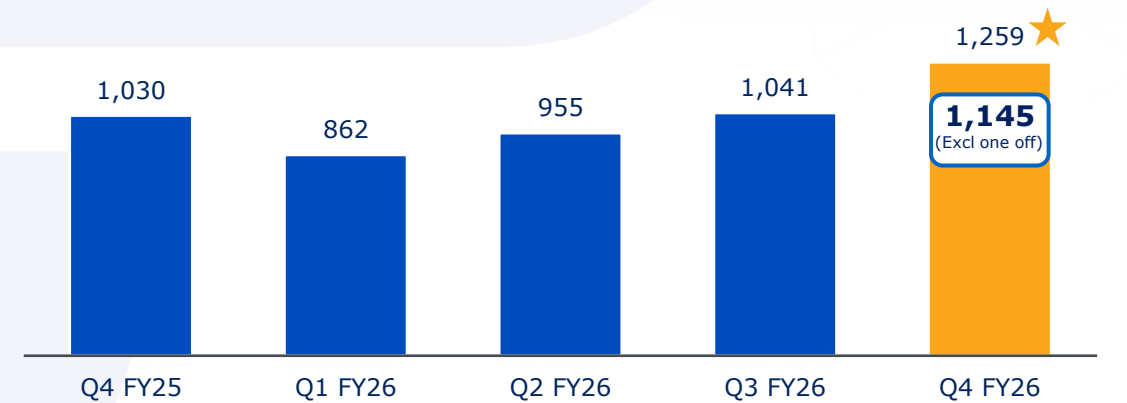
Fee Income & Other income



Operating Profit



Net profit

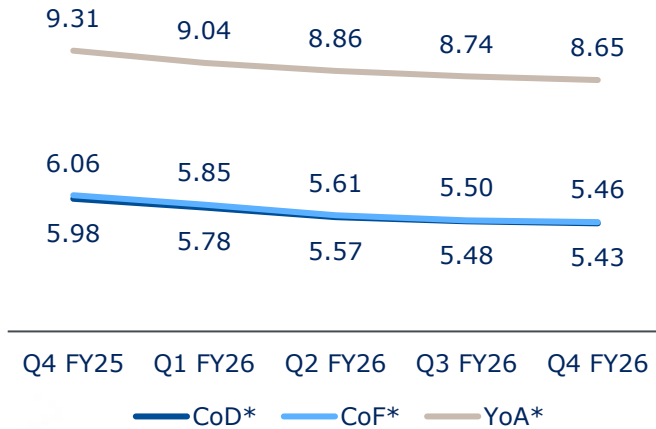


★ Highest ever

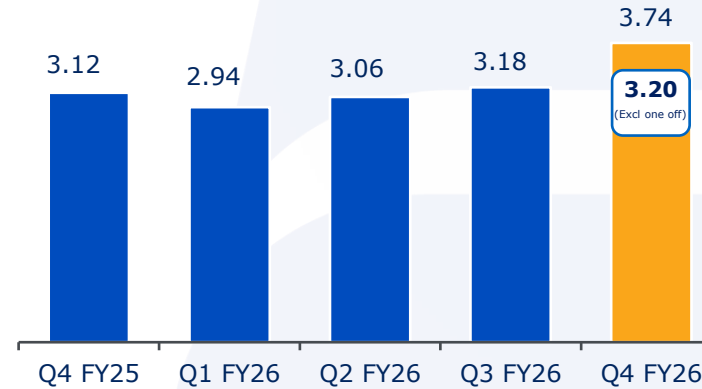
Key ratios

Improving Profitability and Efficiency Trends

Cost of deposits, Cost of funds, Yield on advances (%)



Net interest margin (%)*

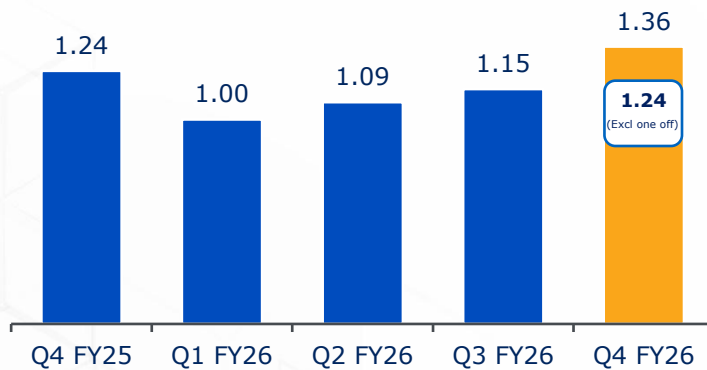


Cost to income ratio (%)



RoA (%)*

FY26 - 1.15 | 1.12
(Excl one off)

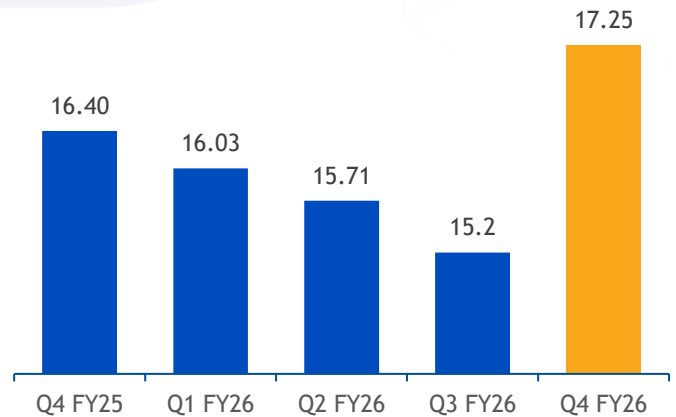


RoE (%)*

FY26 - 11.47 | 11.17
(Excl one off)

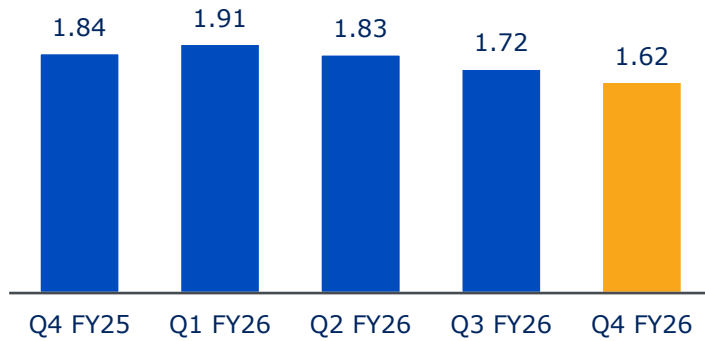


CRAR (%)

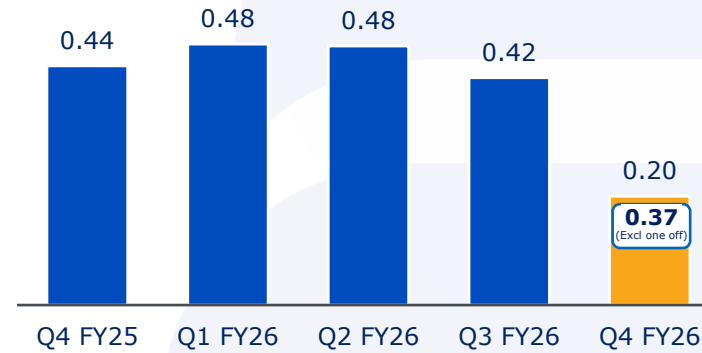


Improving Credit Metrics

GNPA (%)



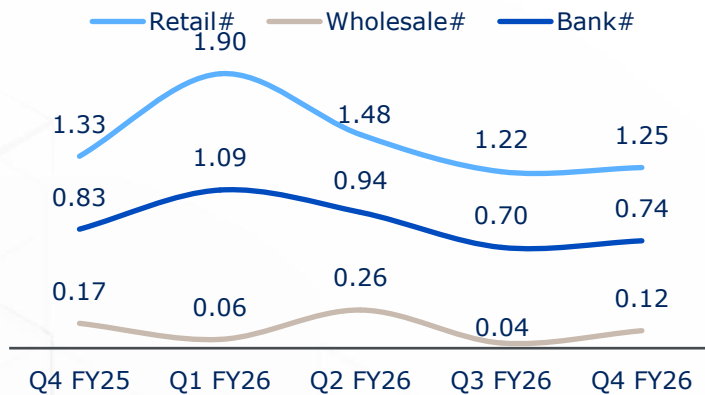
NNPA (%)



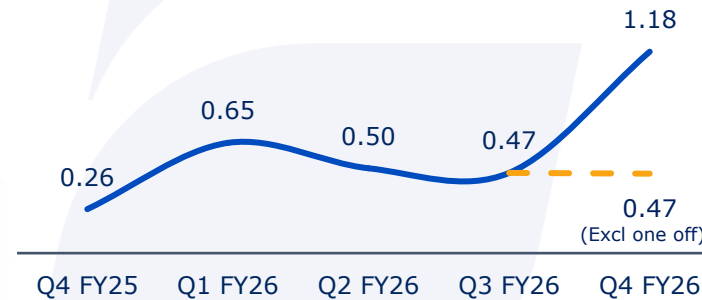
PCR (%)¹



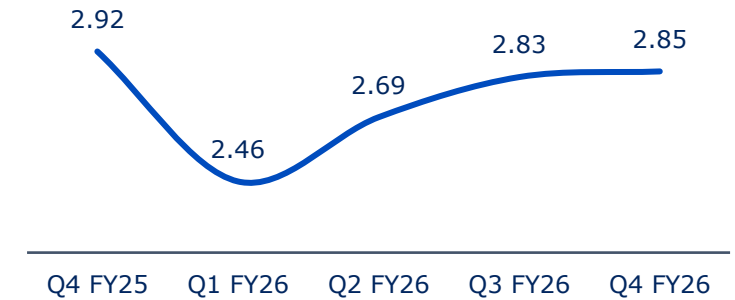
Slippage rate (%)*



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.

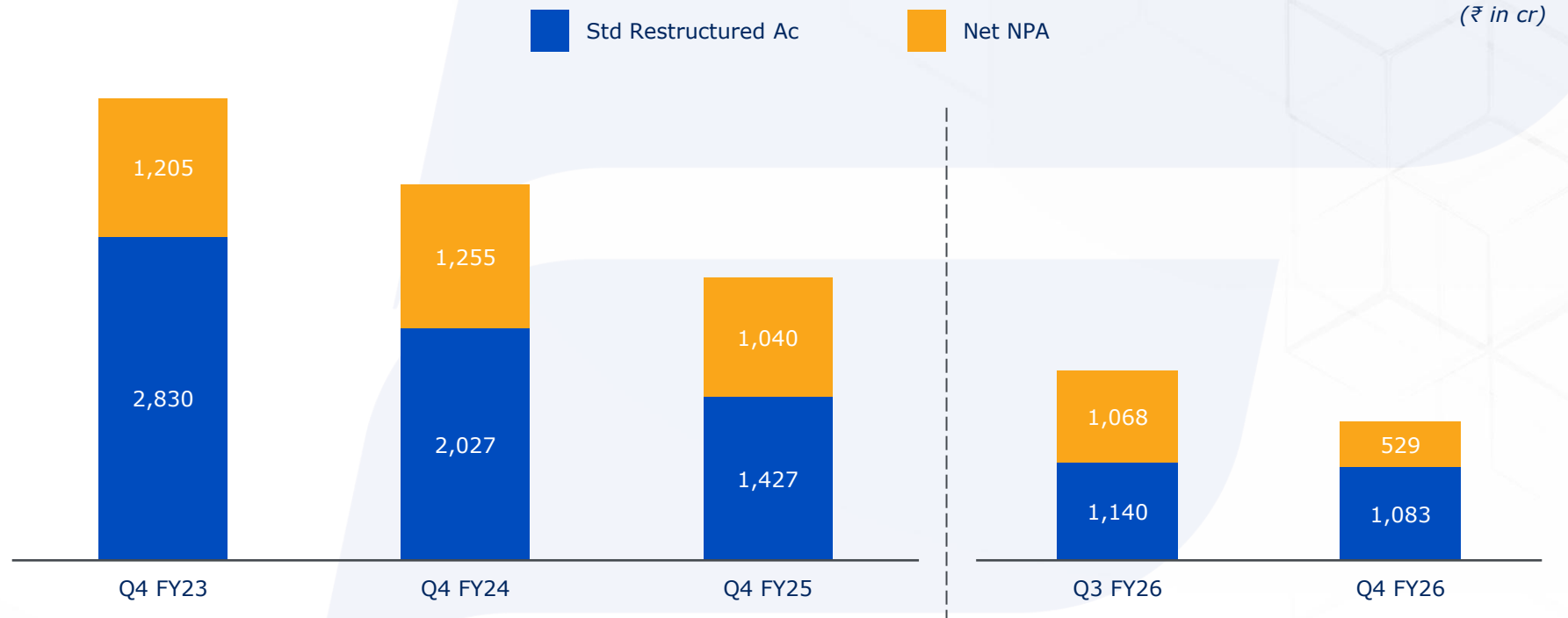
Asset quality trends

Broad resilience in asset quality continues

Provision Coverage Ratio at 87.07%

Recovery & Upgradation of ₹ 273 Cr in Q4

Credit Cost at 47 bps¹ for Q4 FY26



Movement of NPA

	(₹ in cr)
Gross NPA as on 31.12.2025	4,447
Add Fresh Slippage	474
Add Increase in Balances in Existing NPAs	9
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	273
Deduct Written Off	321
Gross NPA as on 31.03.2026	4,335

Provisions in Q4

	(₹ in cr)
Loan Loss	753
Investment Loss	-
Standard Accounts	-22
Other Purposes	10
Total Provisions	741

Loan loss provision includes ₹456 cr of floating provision

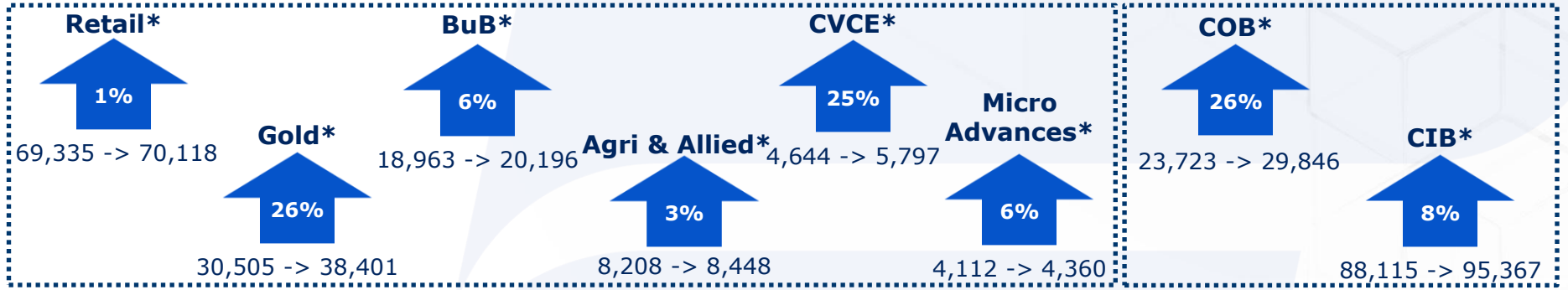
Comparison: Y-o-Y

CASA Strength, Fee Momentum, and Improving Asset Quality Drive Performance

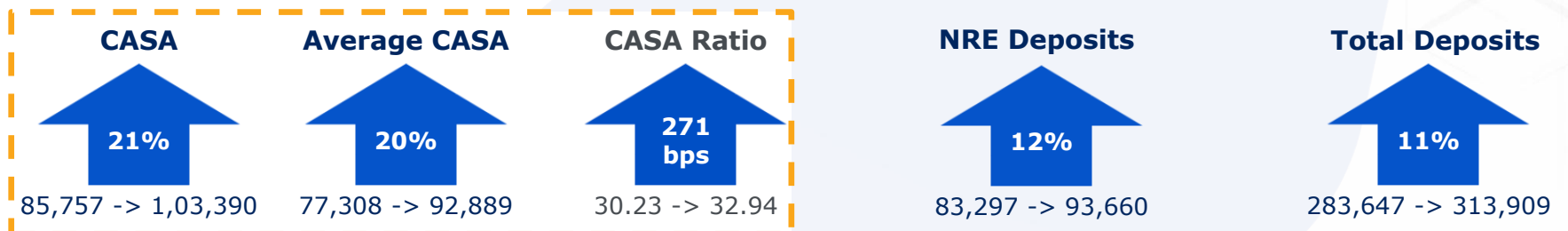


(₹ in cr)

Customer Assets



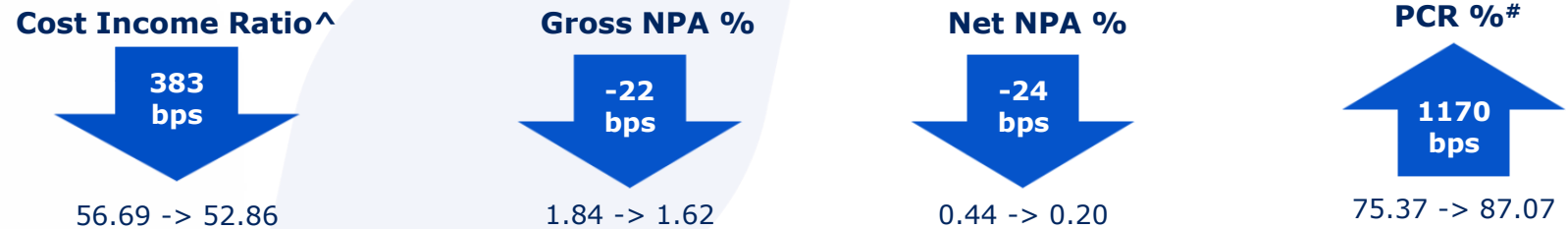
Deposits



Performance



Ratios



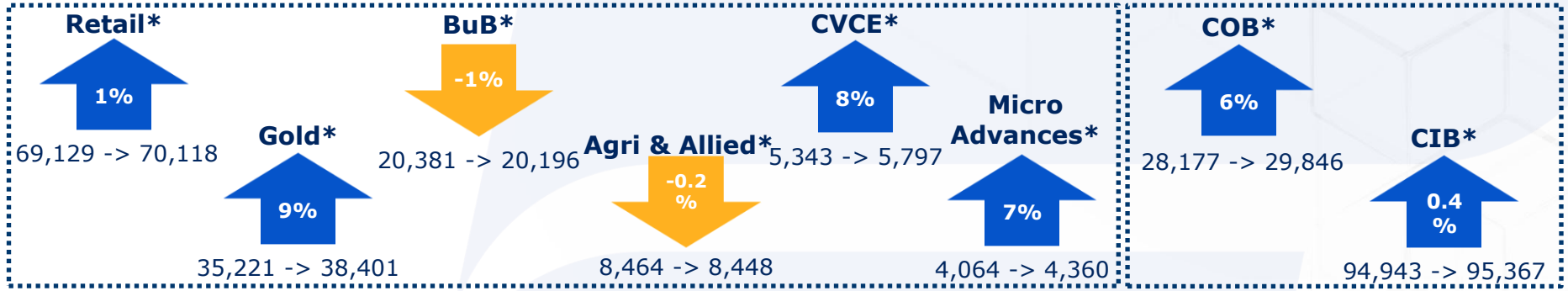
Comparison: Q-o-Q

Operational Strength Sustained; Higher CASA, NII and Fee Income Drive Performance

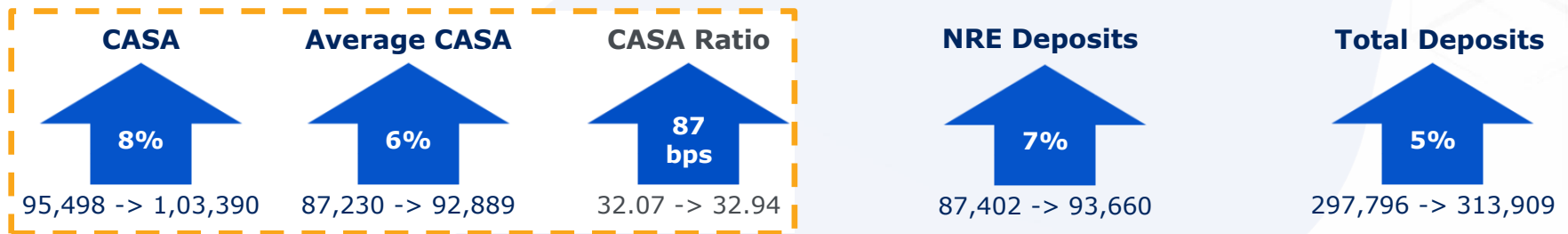


(₹ in cr)

Customer Assets



Deposits



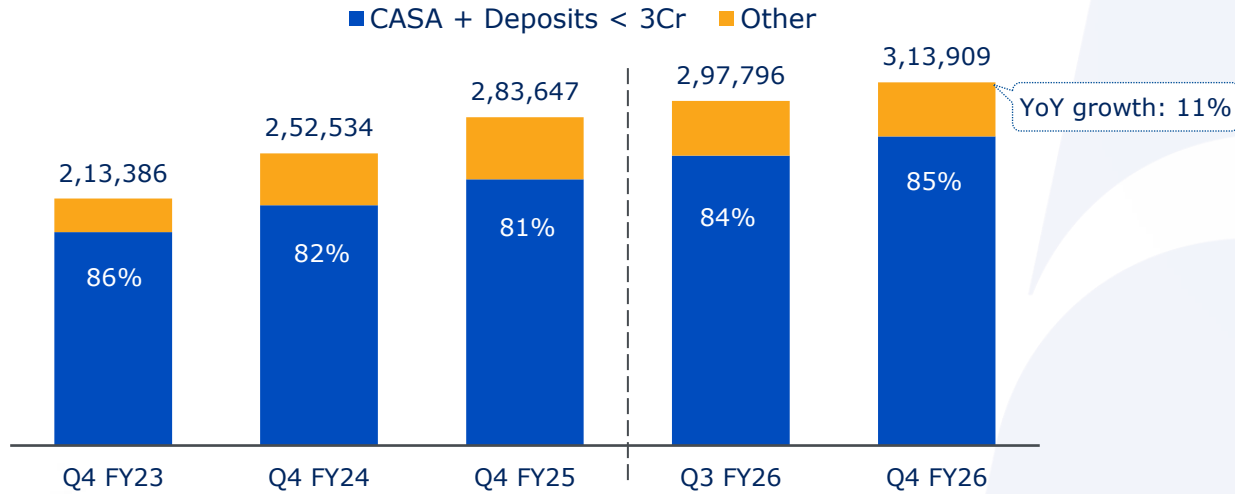
Performance



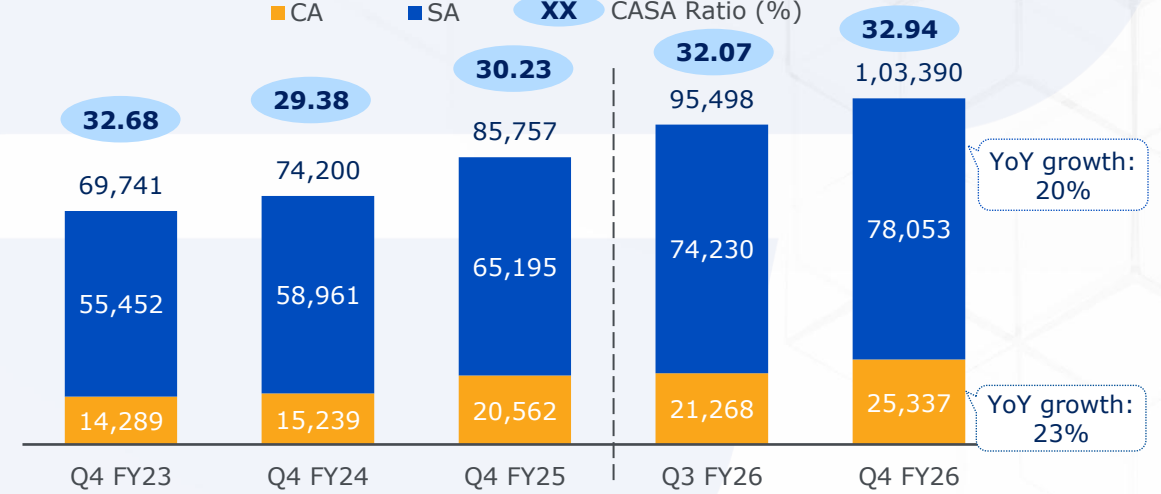
Ratios



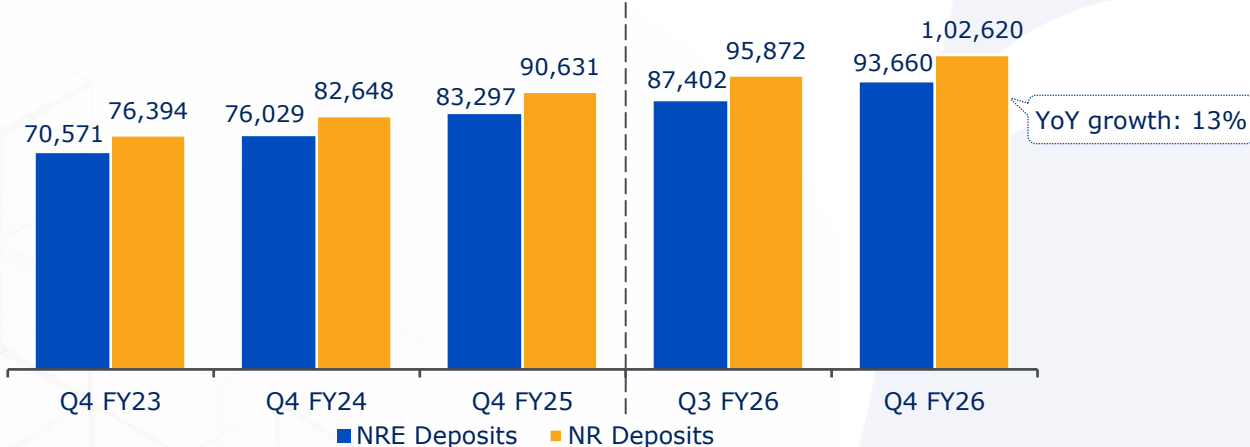
Deposits : Period End (₹ in cr)



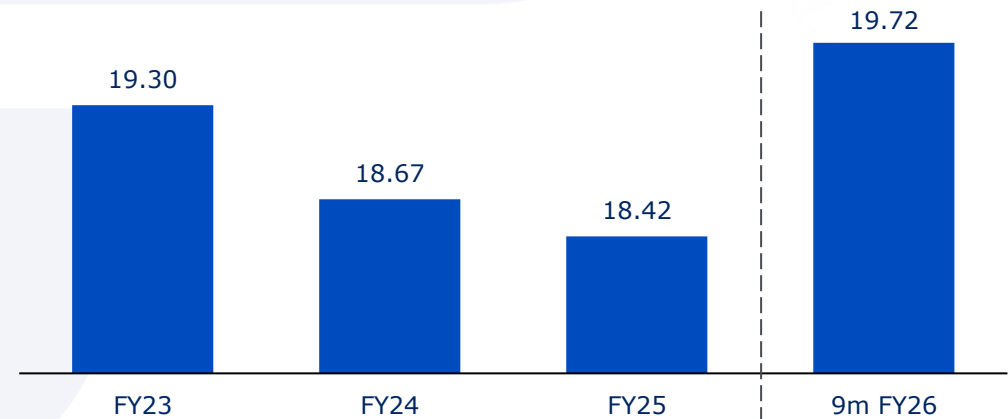
CA, SA & CASA End Period and CASA ratio (₹ in cr)



NRE & NR deposits (₹ in cr)

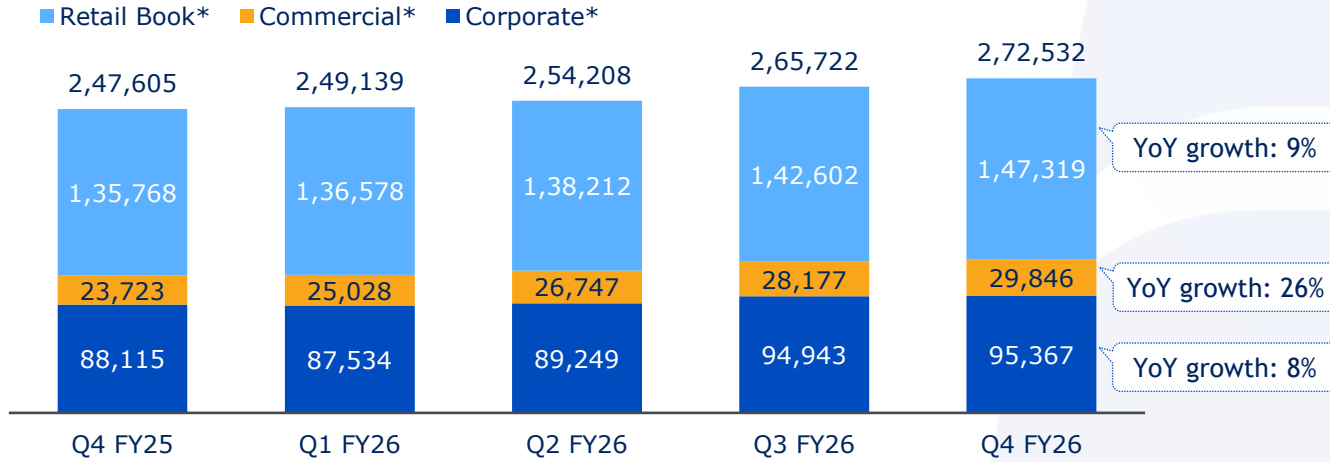


Remittance Market share (%)¹



Credit portfolio distribution

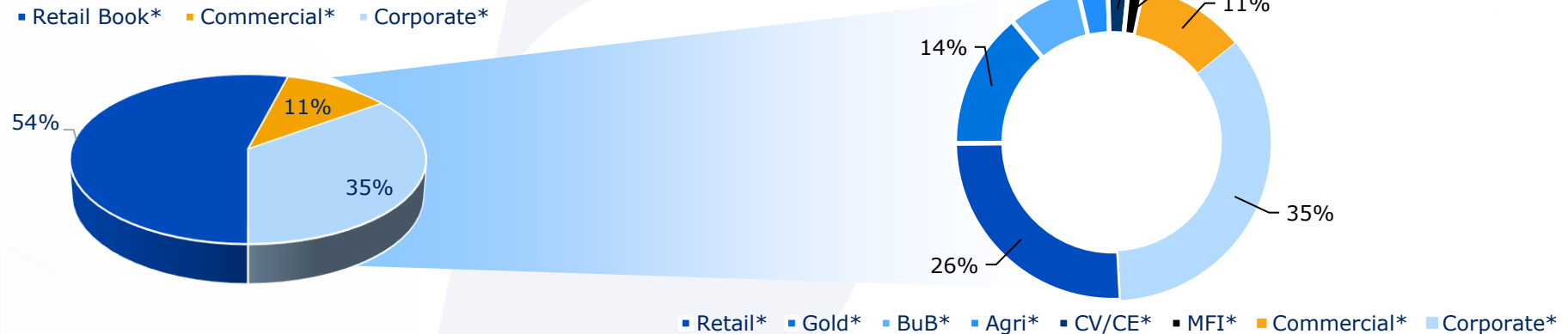
Customer Assets (₹ in cr)



Yield on advances (%)

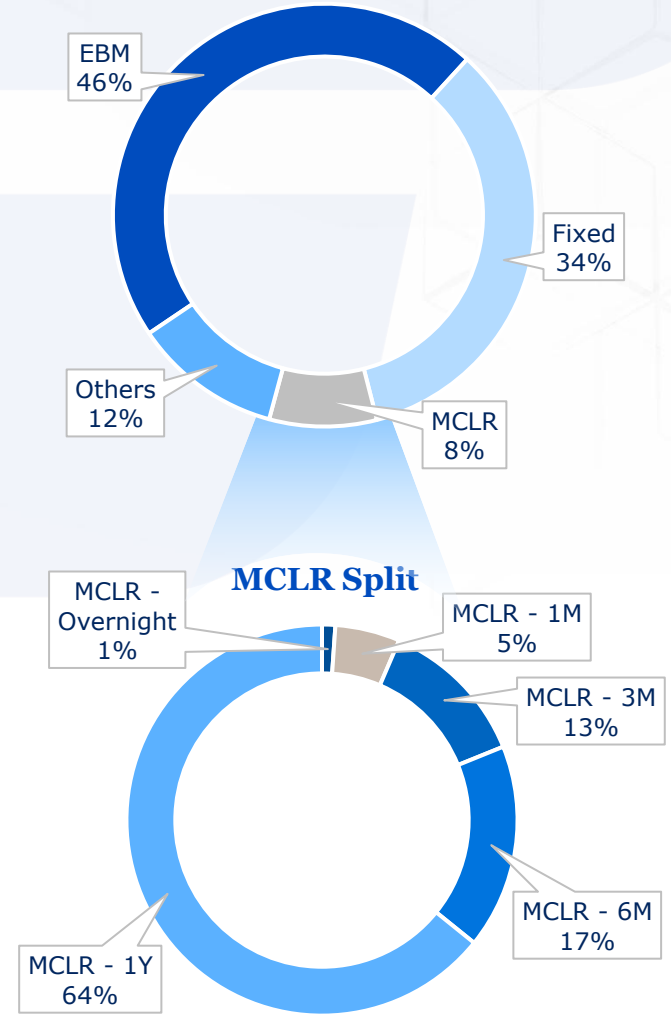
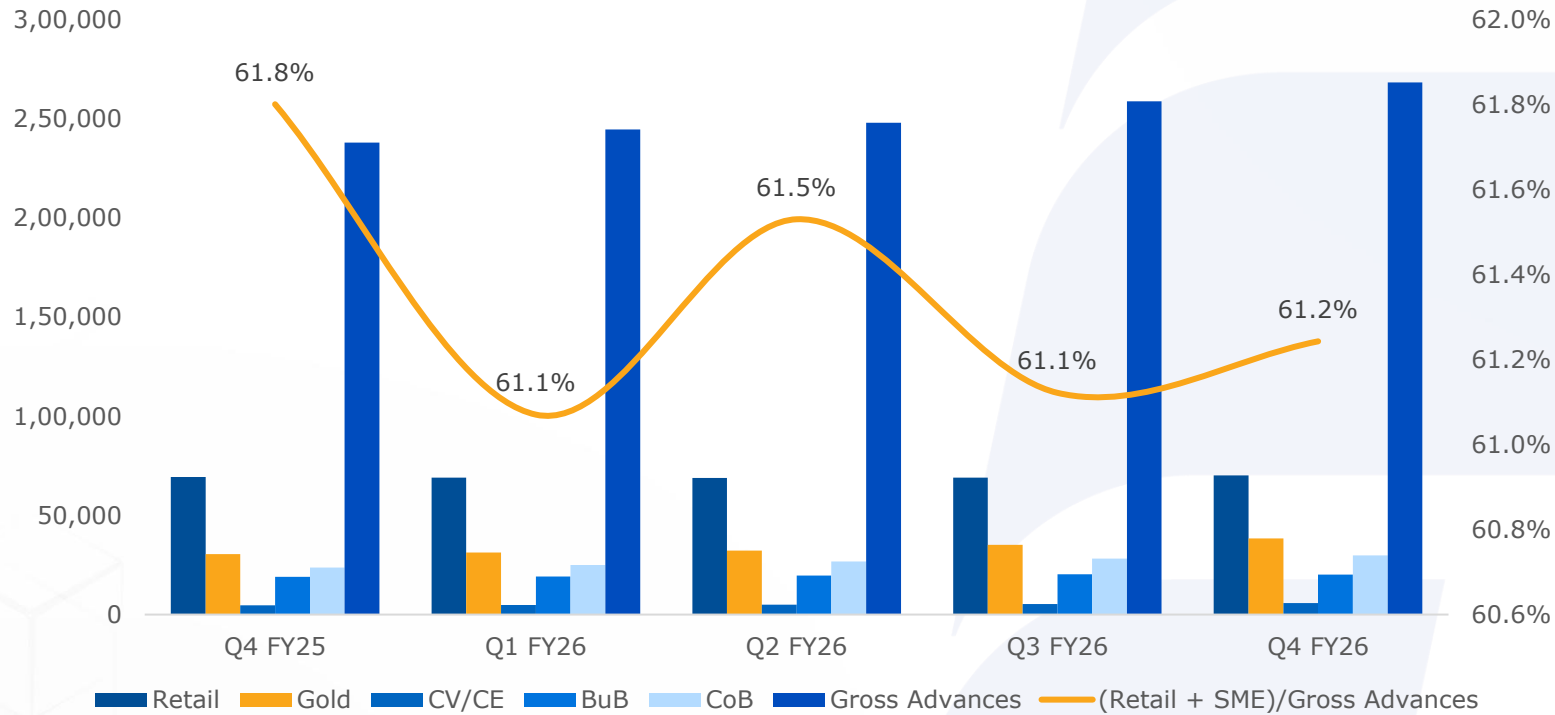


Customer Assets mix (Mar-26)



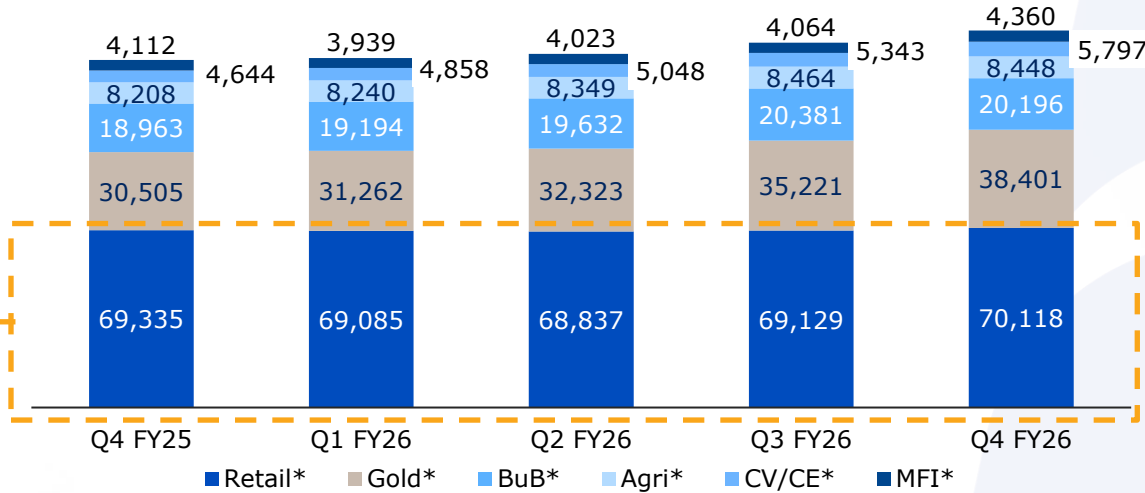
Loan book by interest rate type(%)

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

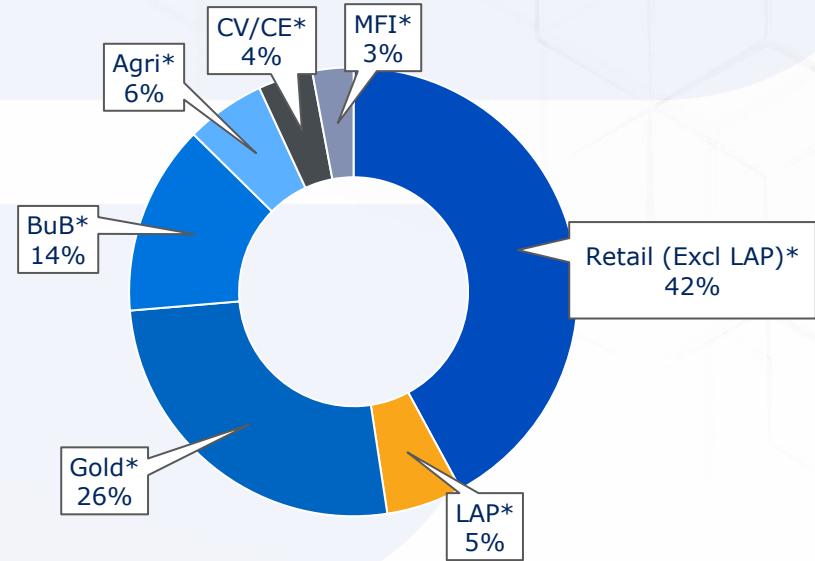


*Retail includes Housing, LAP, Auto, PL, CC & Other Retail. SME includes BuB & CoB
 #Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

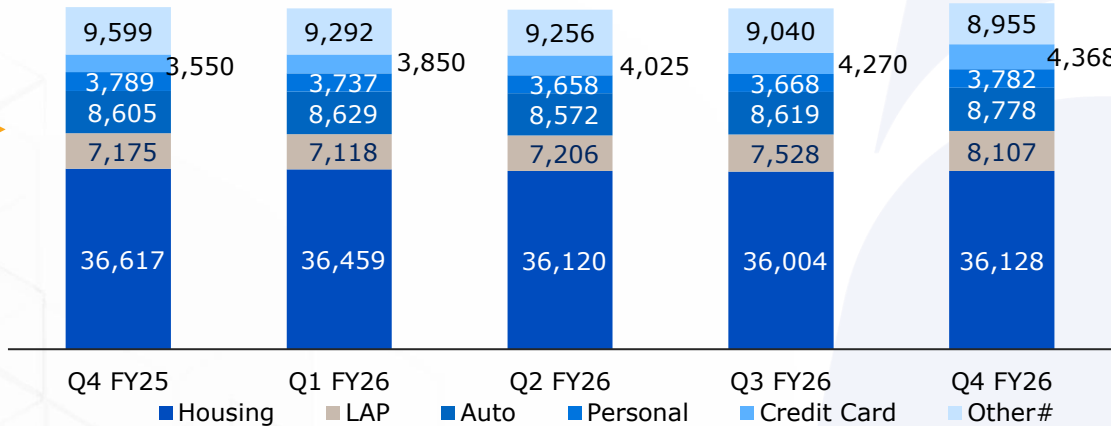
Retail book (₹ in cr)



Retail book mix (Mar-26)

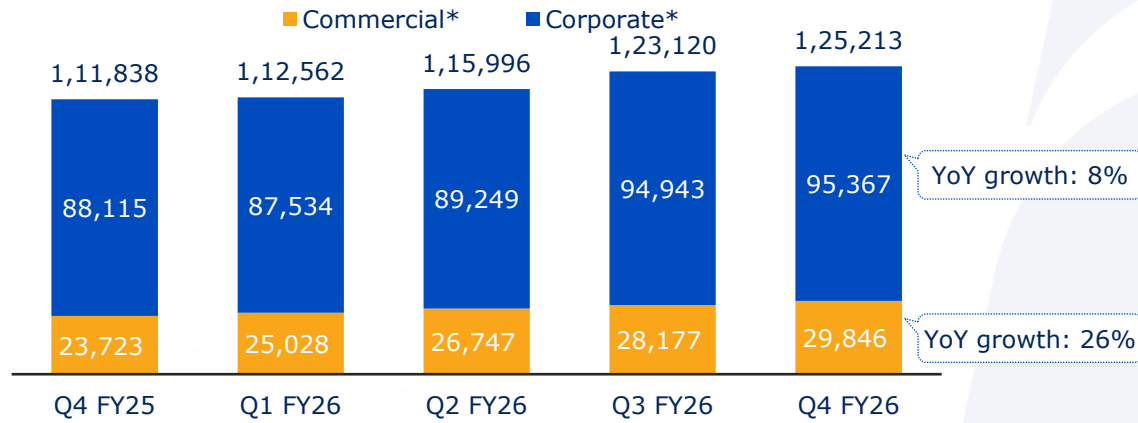


Retail advances mix (₹ in cr)

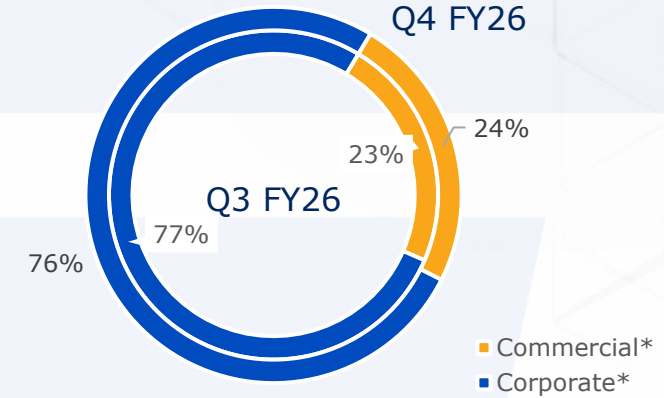


- LAP loans grew at 8% QoQ
- CV/CE loans grew at 8% QoQ
- MFI loans grew at 7% QoQ
- Gold loans grew at 9% QoQ
- Credit Cards grew at 2% QoQ

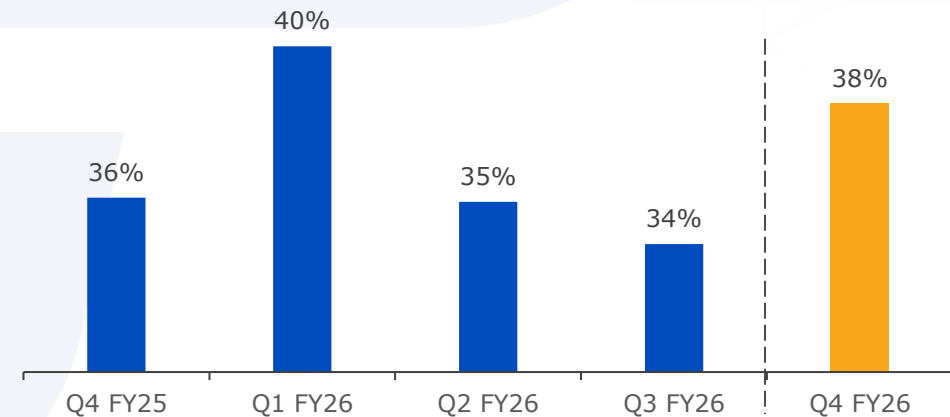
Non-Retail Book (₹ in cr)



Portfolio mix incl Cr Substitutes (Mar-26)



Wholesale Banking Self-Funding level

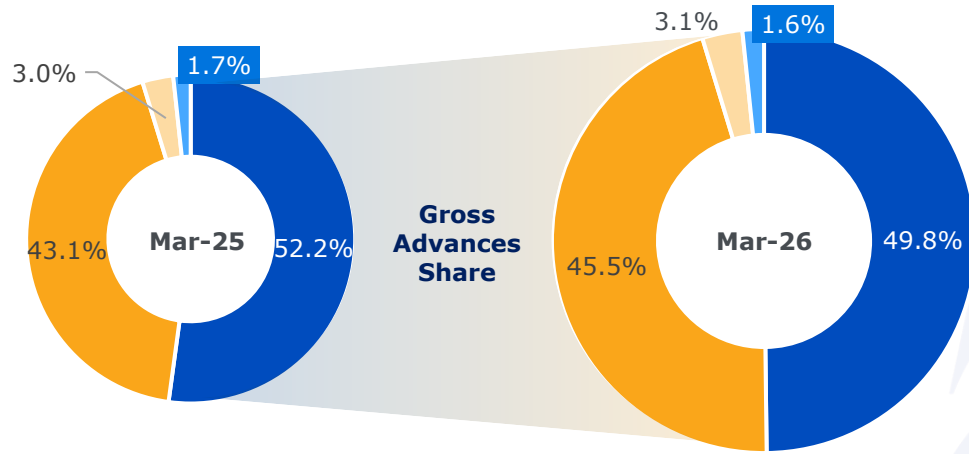


- Supply Chain Finance book up by 27.57% YoY
- CIB (excl. credit substitutes) book grew by 8.66% YoY
- CoB book grew by 25.81% YoY

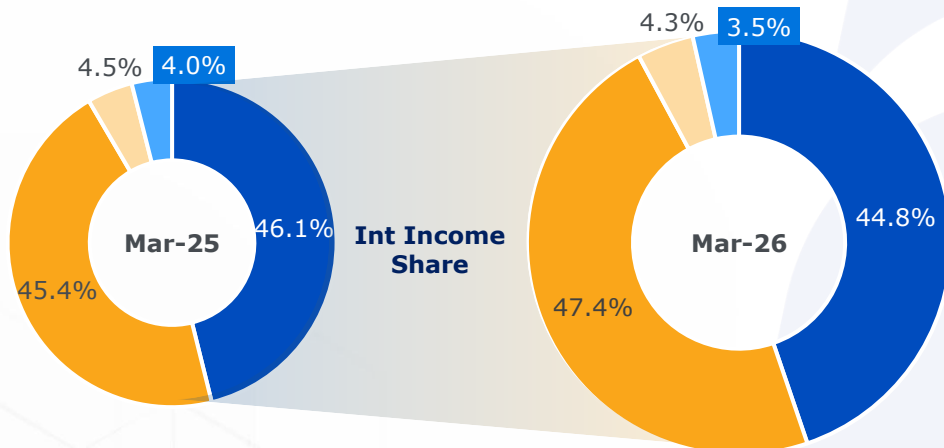
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS..

Asset Book – Trend Analysis

Asset Book Transformation – Focused Rebalancing in Play



Very High Yielding Micro Advances	Medium Yielding Core Agri CoB Auto Gold LAP BuB CV/CE	Low Yielding Housing CIB (incl IBU)
High Yielding CC PL		



Credit Cards* 	23% YoY growth	4,368 Gross advances (INRcr)
Personal Loans* 	-0.2% YoY growth	3,782 Gross advances (INRcr)
MSME loans (BuB+CB)* 	17% YoY growth	50,042 Gross advances (INRcr)
CV/CE* 	25% YoY growth	5,797 Gross advances (INRcr)
Micro Advances* 	6% YoY growth	4,360 Gross advances (INRcr)

YoY growth for gross advances as of Mar-26

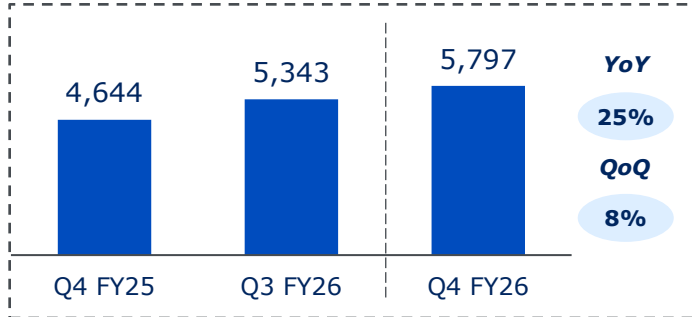
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Select high/medium yielding lending products



CV / CE

Portfolio (₹ in cr)



✓ Tie-up with all major OEMs

Disbursements:

962 ₹cr
(Q4 FY26)

PSL:

82%

Avg. ticket size:

₹ 28L



Credit Cards

Portfolio (₹ in cr)



Cards Issued - Qtr:
3.64
Lakhs

Tonnage

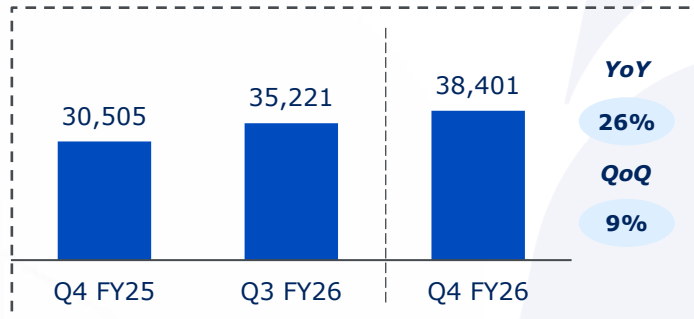
53.19



Gold loans

Yield
10.27%

LTV
53.72%



Portfolio (₹ in cr)

No of customers:

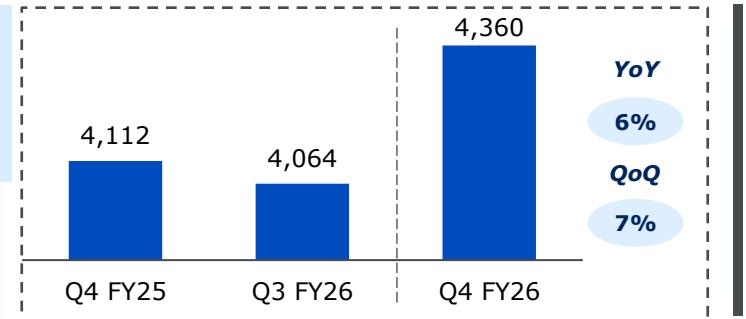
12L+
99%+ women



Micro Advances

Reach:
23 states
2 UT

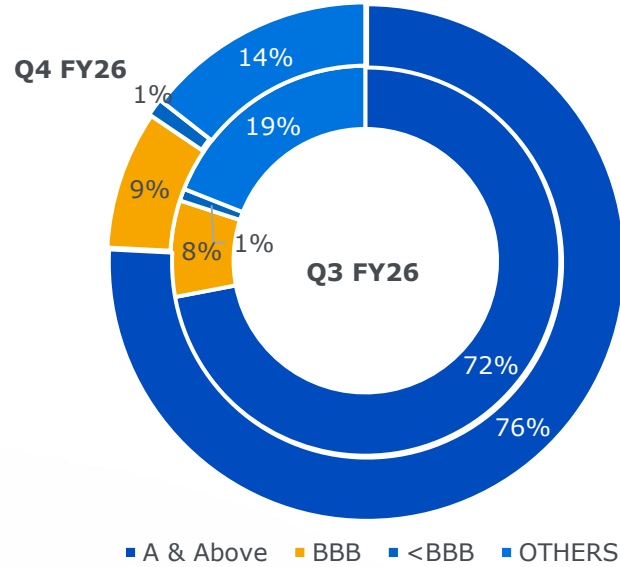
Network:
29 BC partners
~1000 BC outlets



Portfolio (₹ in cr)

Rating distribution (CIB)

External rating of CIB advances

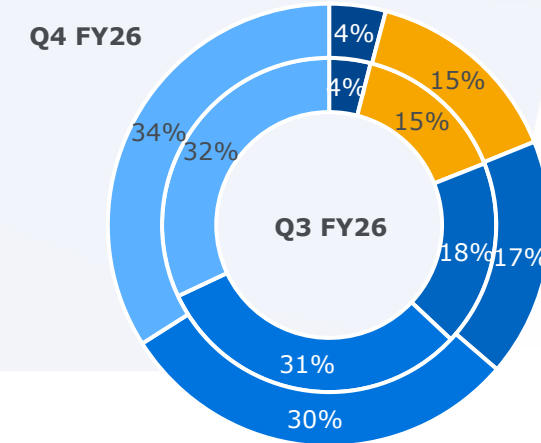


Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

Rating	Q3 FY26	Q4 FY26
FBR1	6%	5%
FBR2/FBR3	7%	9%
FBR4	10%	10%
Below FBR4 & unrated ¹	77%	76%

Rating distribution (advances excluding CIB)

Internal rating of advances excluding CIB



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

Broad-based fee momentum

Diversified and granular fee income

₹ in Cr	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	QoQ	YoY
Commissions & Exchanges	89	91	98	94	100	6% ▲	12% ▲
Insurance distribution income	78	65	108	94	123	31% ▲	58% ▲
Processing fees & Other charges from loans	177	155	190	212	226	7% ▲	28% ▲
Other service charges	409	425	407	461	475	3% ▲	16% ▲
Forex and Derivatives (Client)	49	51	82	36	67	84% ▲	37% ▲
Fee income	801	786	886	896	991	11% ▲	24% ▲
Treasury income	88	265	113	126	12	-91% ▼	-86% ▼
Other non fee income	118	62	84	78	142	82% ▲	20% ▲
Total other income	1006	1,113	1,082	1,100	1,145	4% ▲	14% ▲

₹ in Cr	Dec-25	Mar-26
Risk weighted assets		
Credit risk	2,03,887	2,07,011
Market risk	3,346	3,496
Operational risk	20,619	20,619
Total RWA	2,27,852	2,31,126
Tier-I capital funds	31,642	36,814
Tier-II capital funds	3,002	3,047
Total capital funds	34,644	39,862
CRAR	15.20%	17.25%
Tier-I	13.88%	15.93%
Tier-II	1.32%	1.32%

Innovation through partnerships

Deposit Partners



paisabazaar.com



Instant Digital Loans

Credit Cards



Pine Labs



EMIs and Merchant Payments

Gold Loan and Priority Lending



Cross Border Remittance Partners

Support Systems



Support Systems

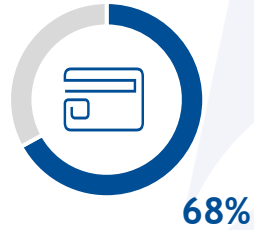
Growth through partnerships

Partners

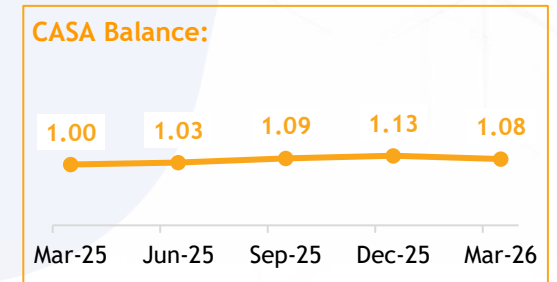
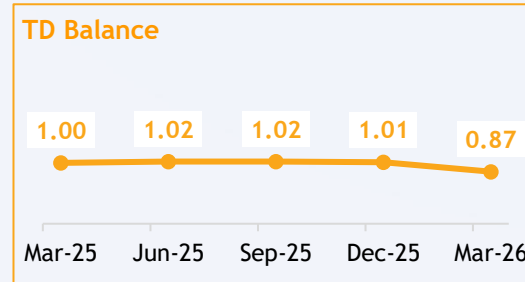
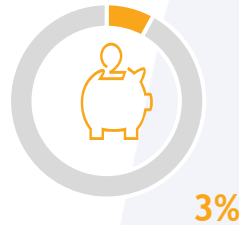
Business Share in FY'26

Key metrics¹

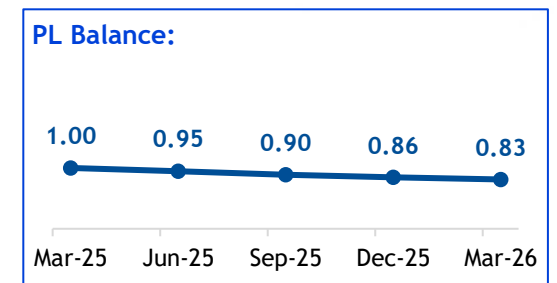
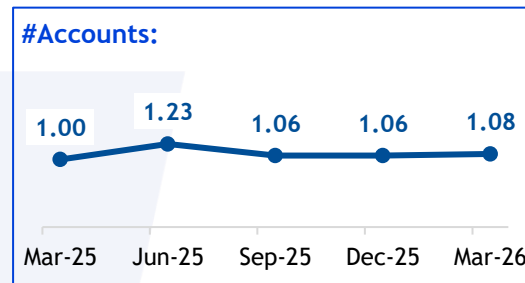
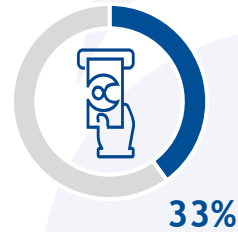
Co-branded credit cards



Deposit franchise



Personal loans



¹ Indexed Number

Digitization as a Multiplier



Feddy is Live on



Feddy handled approximately 11 lakh customer queries during the quarter, marking a 14% quarter-on-quarter increase.



Digital Assistant - Feddy

**Fed
e
Point**

15 G/H

57.87%

KYC Upload

0.36%

5.14%

Debit Card Applications

(Share of Service Requests received through Fed-e-Point for Mar-26)

740

Edu. Institutions onboarded to Fee collection Solution "Careerbook"

93.73%

Transactions Serviced Digitally (Retail + Corporate)

386

RPA Processes running

33K(Cr)

Retail Mobile Banking Volume/Month

790

Total APIs made available

90.37%

Of Corporate Txns serviced Digitally

508K(Cr)

Corporate Digital Channels Volume/Month

16.6L

Active FedMobile Users (monthly)

63 L

unique QR Merchants

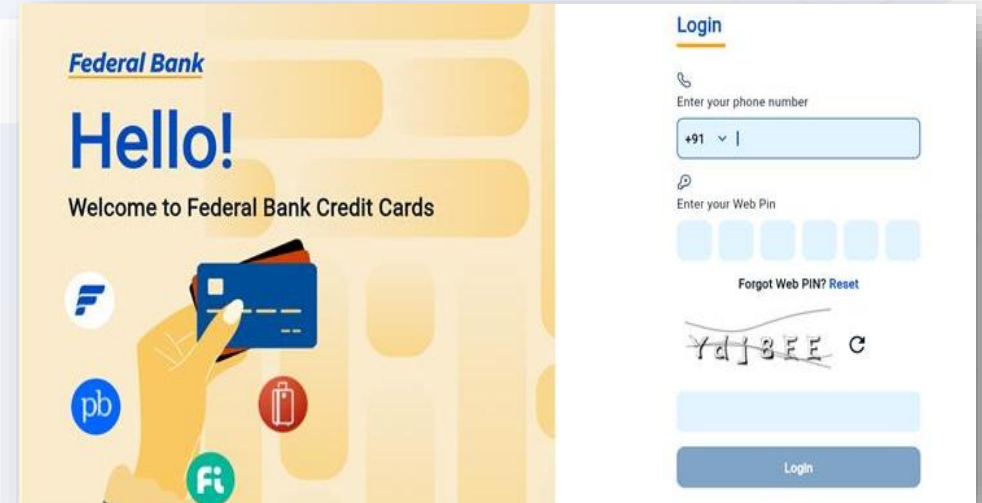
Note: Data as on Mar-26 unless specified otherwise

Current Account Opening Platform (Federal 24 7)



Our DIY, fully paperless digital platform for current account onboarding was launched nationwide on January 20, 2026, enabling individuals and sole proprietors to open accounts end-to-end without branch intervention.

Unified Credit Card Module



We implemented a unified credit card management platform covering the complete lifecycle of both organic and FinTech-partner credit cards, supported by a redesigned UI/UX across Web, FedMobile, and FedNet.

Features Launched on FedMobile:

National Pension Fund

End-to-end NPS capabilities allowing customers to digitally open NPS and NPS Vatsalya accounts, register SIPs, and make contributions through a seamless self-service journey.

NRO Account Opening

A fully digital NRO account opening journey was enabled on FedMobile, allowing NR customers to onboard seamlessly through a secure single sign-on process.

Features Launched on Both FedMobile and FedNet:

FedWealth – Investment Platform

Launched an in-house digital investment platform, enabling direct mutual fund investments on FedMobile and FedNet under Federal Bank's ARN.

New KYC Portal Integration

Our upgraded KYC portal was integrated with FedMobile and FedNet to strengthen regulatory compliance and drive higher Re-KYC completion through digital channels.

Driving Digital Adoption across Wholesale Customers

SEBI registered UPI ASBA Sponsor Bank

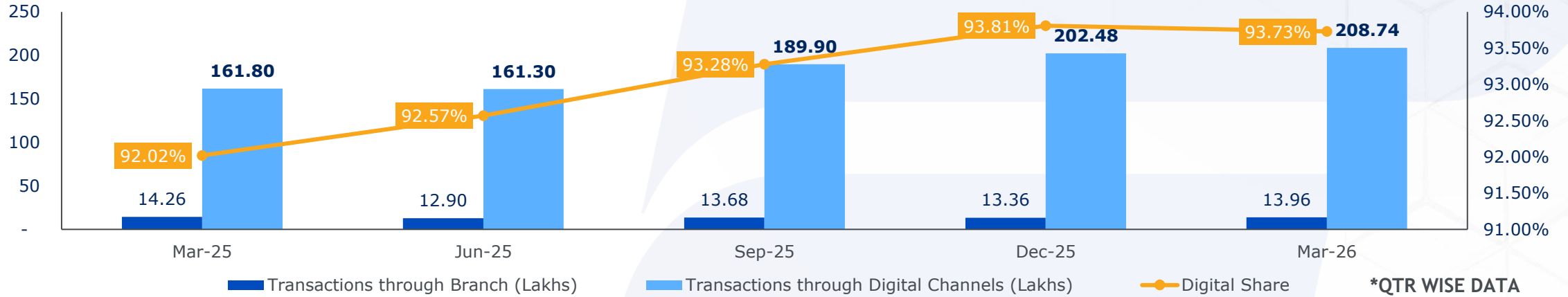
A milestone that would enable us to participate in high-liability equity and debt public issue transactions.

Launched an advanced, cloud-based **UPI acquiring stack** with **UPI 2.0** capabilities

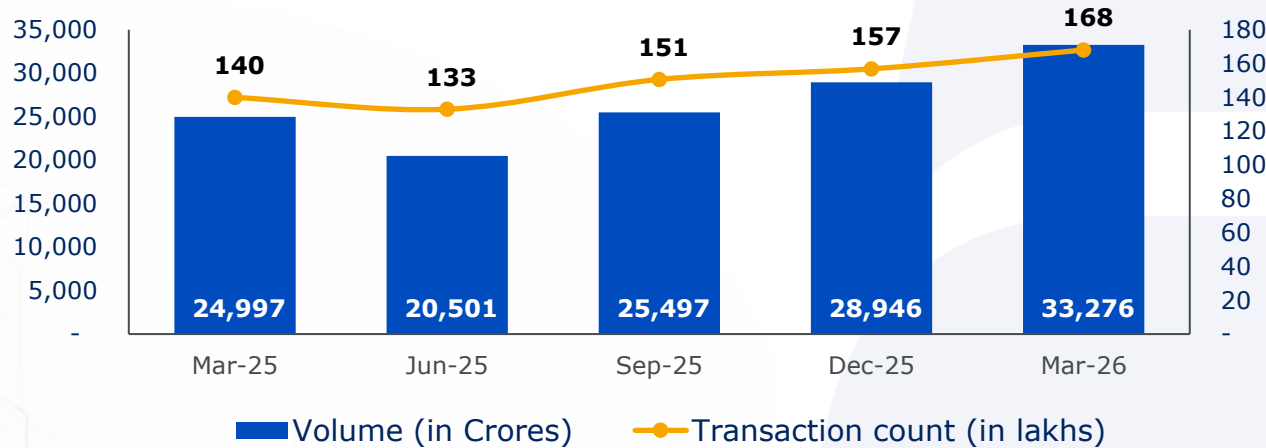
Rolled out **Collection Hub Solution** to cater to **receivables management** needs across **diverse industry segments**

Rolled out **Direct Tax & GST payment functionality** on FedOne for **11,000+** Corporate / MSME customers

Branch vs. Digital Transactions (in Lakhs)



Mobile banking volume & Txn Count



- Digital share has increased as compared to last quarter and stands above **93.7%** for Mar-26.
- Mobile Banking transaction count has increased Q-o-Q to **168.00 lakhs.**

Major Initiatives

We have developed a best-in-class **UPI acquiring stack** that enables us deliver cutting edge, customized solutions across **UPI 2.0** capabilities

Supports all major use cases, typically required by industries such as NBFCs, Mutual Fund, Broking, Insurance, eCommerce, etc.

Easy to plug-in SDK, Intent, Collect and Autopay API's offered for Merchants

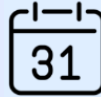
Partnered with ICCL (Indian Clearing Corporation) as Payment Aggregator for Mutual Fund SIP Collection

Robust bandwidth and connectivity with NPCI, Exchanges and Clearing Corporations.

UPI ASBA



UPI Autopay



UPI Intent



QR based Payments



Dynamic VPA



Mutual Fund Collections

FedOne

FedOne Payments

A digital-first payments solution designed to simplify and streamline corporate transaction journeys.

Bulk Direct Taxes and GST Payment functionality successfully rolled out for corporate and MSME clients



Scan to know more!

FedOne Collection Hub

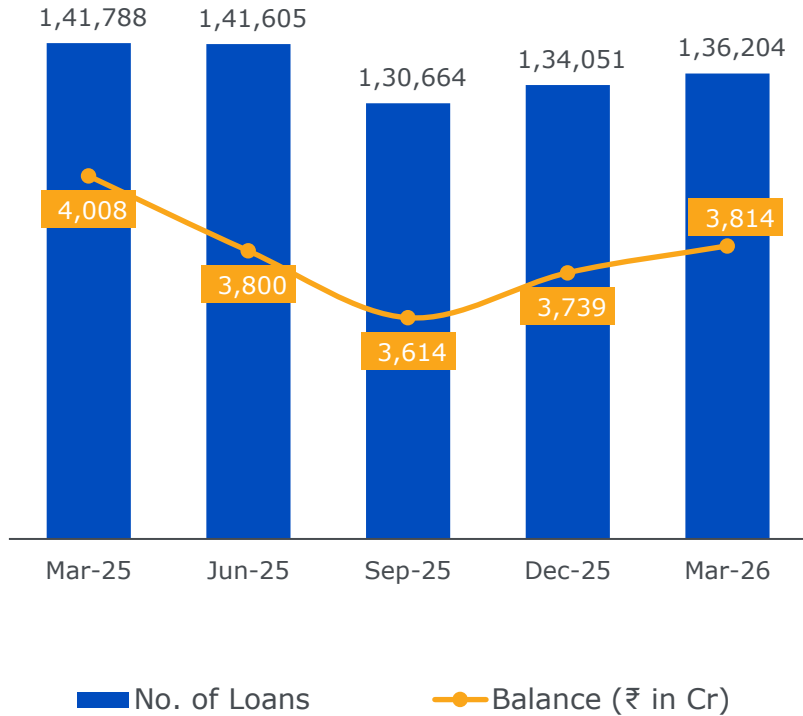
Rolled out an advanced receivables management solution designed to streamline multi-channel collections for corporate customers of diverse industry segments.



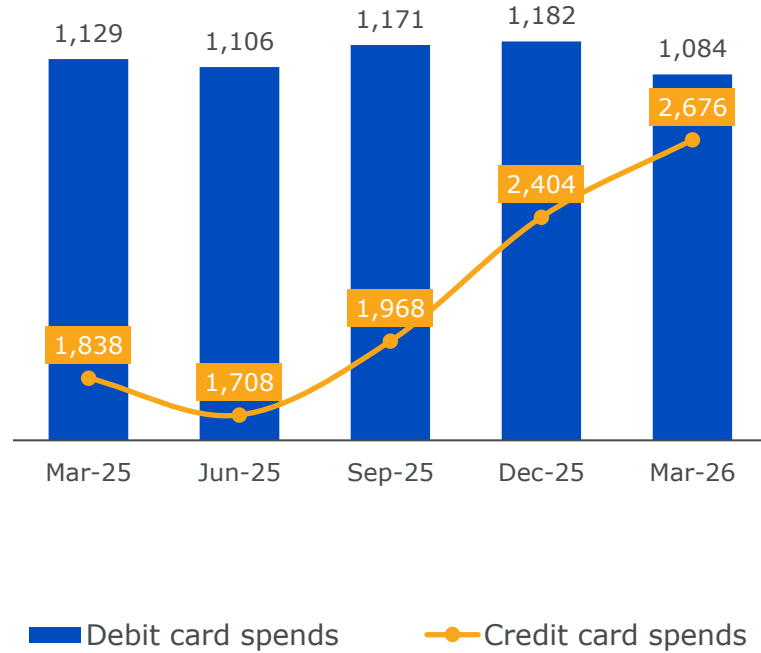
Scan to know more!

Digital lending and card spends

BYOM Digital Personal Loans (ETB)¹



Card spends (₹ in Cr)²



Credit Cards – Market share

Cards O/s:	Spends:
2.64%	1.68%

Rank 9 in credit card spends



Debit Cards – Market share

Cards O/s:	Spends:
5.36%	5.41%

Rank 5 in debit card spends

¹Refers to organic digital loan book

²Monthly cards spends including Fintech partnerships

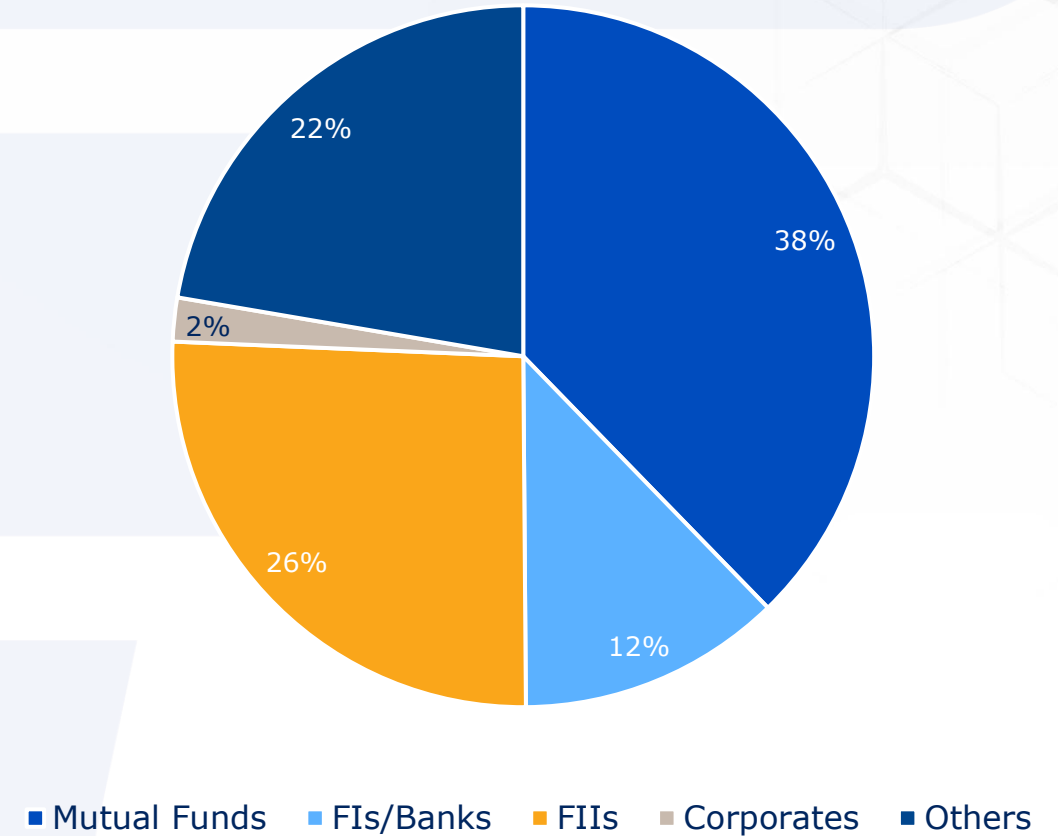
*Card O/S and Spend data among Pvt Sec Banks. Rank calculated on Spends of Pvt Sec Banks Mar'26

Appendix

Balance sheet & shareholding pattern

₹ in Cr	Dec-25	Mar-26
LIABILITIES		
Capital	492	493
Share warrants subscription money		1,549
Reserves & surplus	35,591	36,663
Deposits	2,97,796	3,13,909
Borrowings	16,331	21,159
Other liabilities & provisions	16,481	13,748
TOTAL	3,66,691	3,87,521
ASSETS		
Cash & balance with RBI	11,583	15,566
Balances with banks, money at call	10,522	10,161
Investments	71,889	76,676
Advances	2,55,569	2,64,594
Fixed assets	1,468	1,473
Other assets	15,660	19,051
TOTAL	3,66,691	3,87,521

Share holding pattern (Mar-26)



₹ in Cr	Q4 FY25	Q3 FY26	Q4 FY26	Q-o-Q	Y-o-Y
Interest income	6,648	6,868	7,399	8%	11%
Interest expenses	4,271	4,215	4,226	0.3%	-1%
Net interest income	2,377	2,653	3,173	20%	33%
Other income	1,006	1,100	1,145	4%	14%
Operating expense	1,918	2,024	2,041	1%	6%
Total income	7,654	7,968	8,544	7%	12%
Total expense	6,189	6,238	6,268	0.5%	1%
Operating profit	1,465	1,729	2,276	32%	55%
Total provisions (inc. tax)	435	688	1,017	48%	134%
Net profit	1,030	1,041	1,259	21%	22%

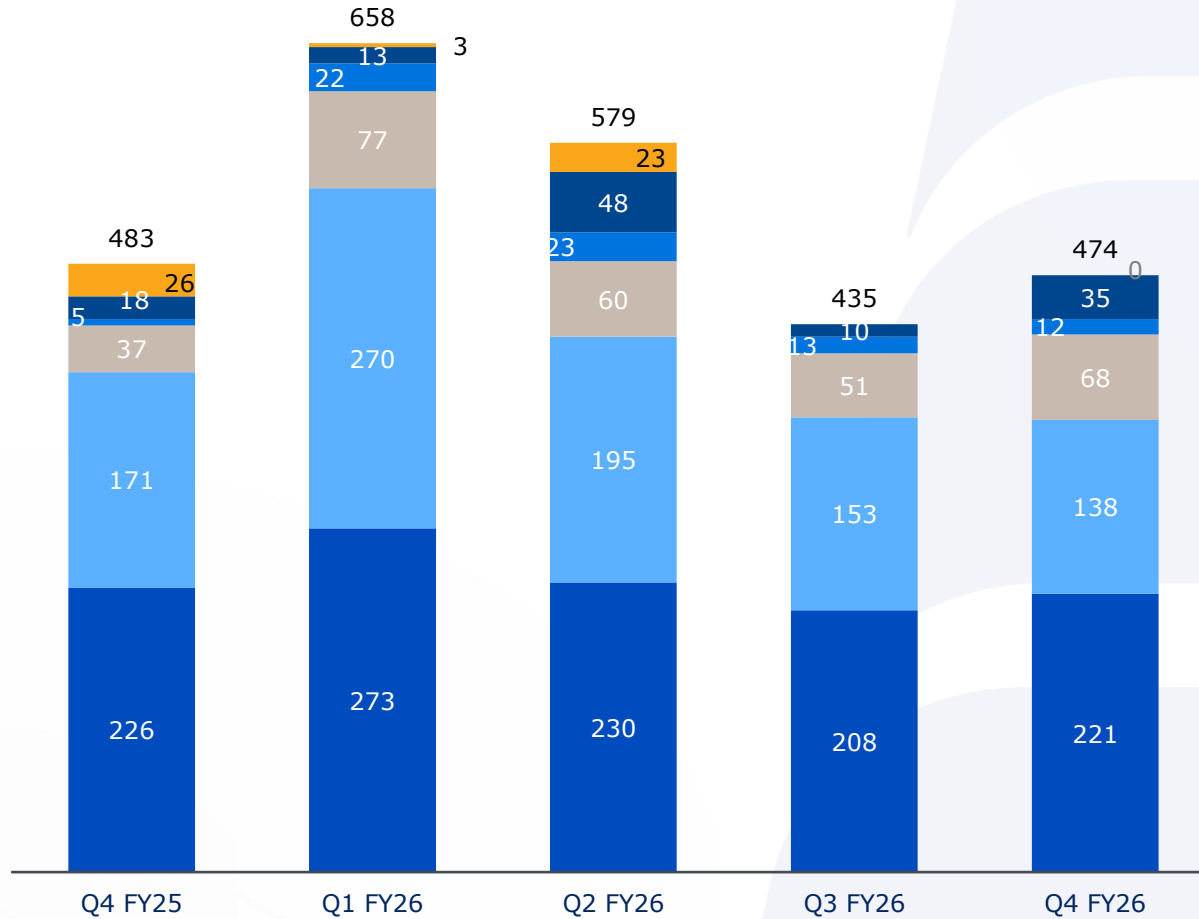
Key Indicators

	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	
Shareholder value	Book Value (Per Share in ₹)	134.87	138.35	141.58	145.76	157.00
	EPS (annualized)	17.02	14.07	15.42	16.79	20.73
Granularity	CASA + Deposits < ₹3Cr (% of Total Deposits)	81%	82%	83%	84%	85%
Profitability (Annualized)	ROA %	1.24	1.00	1.09	1.15	1.36
	RoRWA %	2.21	1.78	1.92	2.03	2.44
	ROE %	12.82	10.30	11.01	11.68	13.69
Efficiency	Cost / Income %	56.69	54.89	54.04	53.92	47.28
	Net NPA %	0.44	0.48	0.48	0.42	0.20

Fresh slippages break up

Fresh slippages

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



NPA Composition

₹ in cr

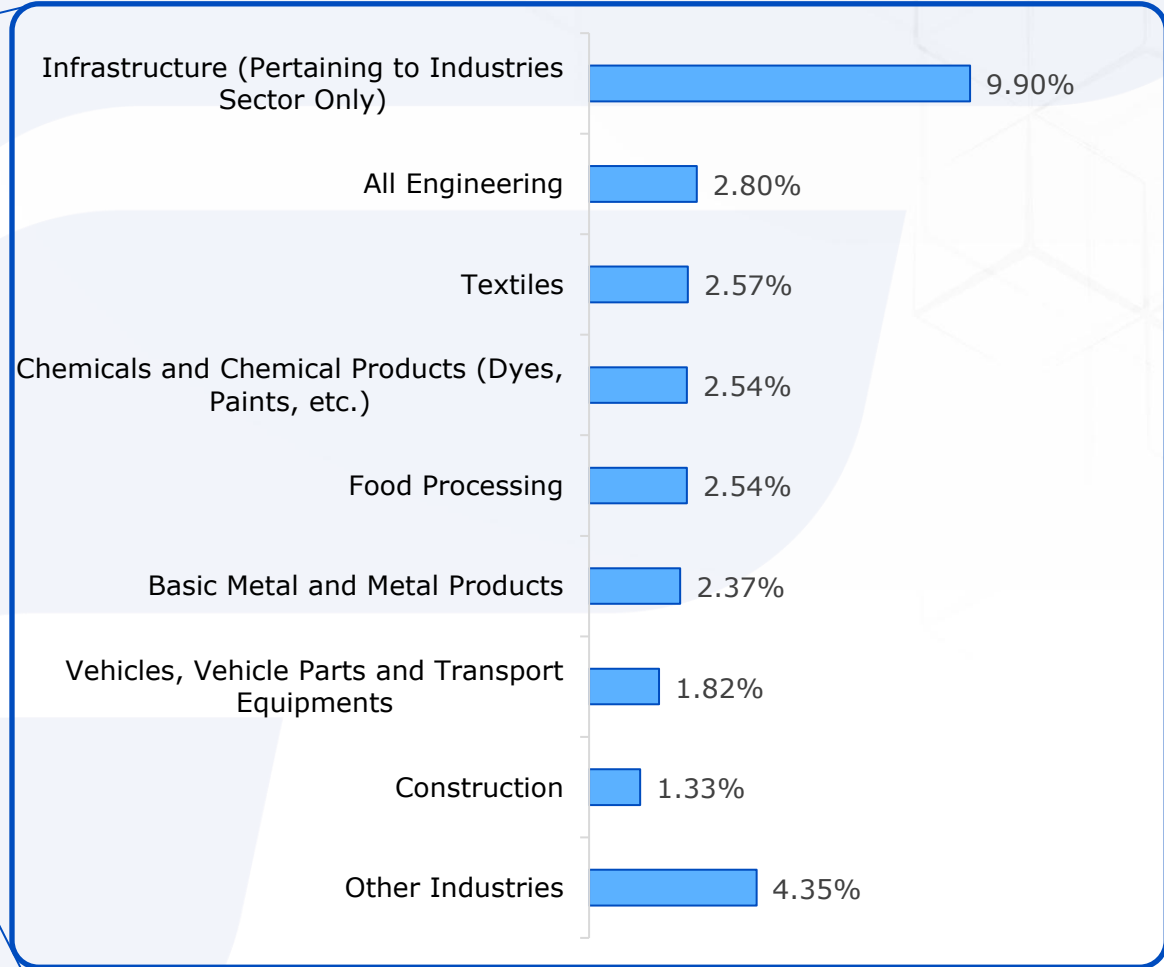
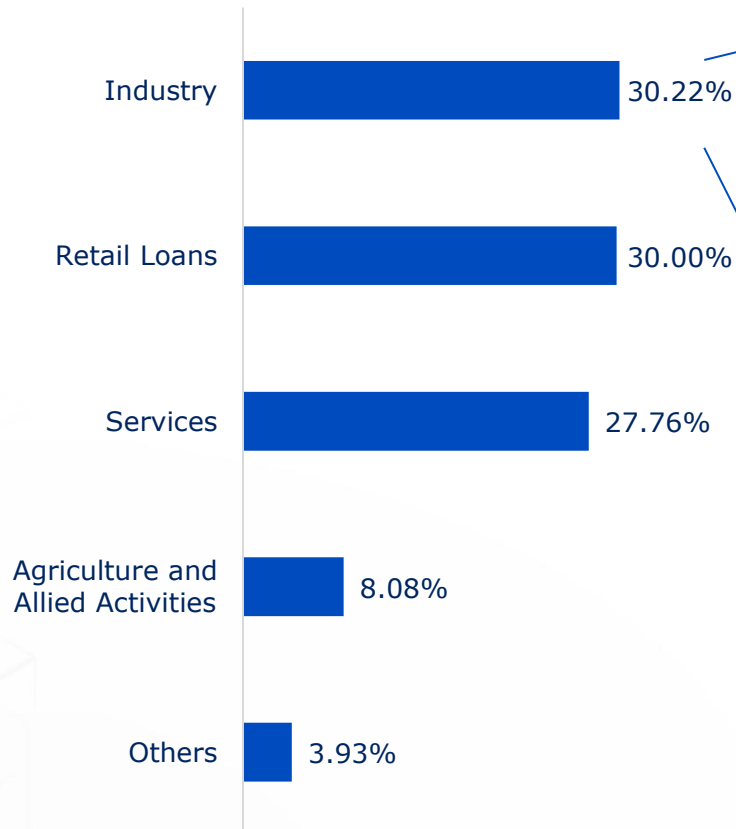
	Q4 FY25	Q3 FY26	Q4 FY26
Business	NPA	NPA	NPA
Gross NPA			
Retail	1,796	1,534	1,503
Agri/MFI	1,100	1,406	1,414
BuB	741	741	708
CV/CE	77	120	126
CoB	569	540	515
Corporate	93	106	69
Total	4,376	4,447	4,335
Net NPA	1,040	1,068	529

Restructured book

₹ in cr

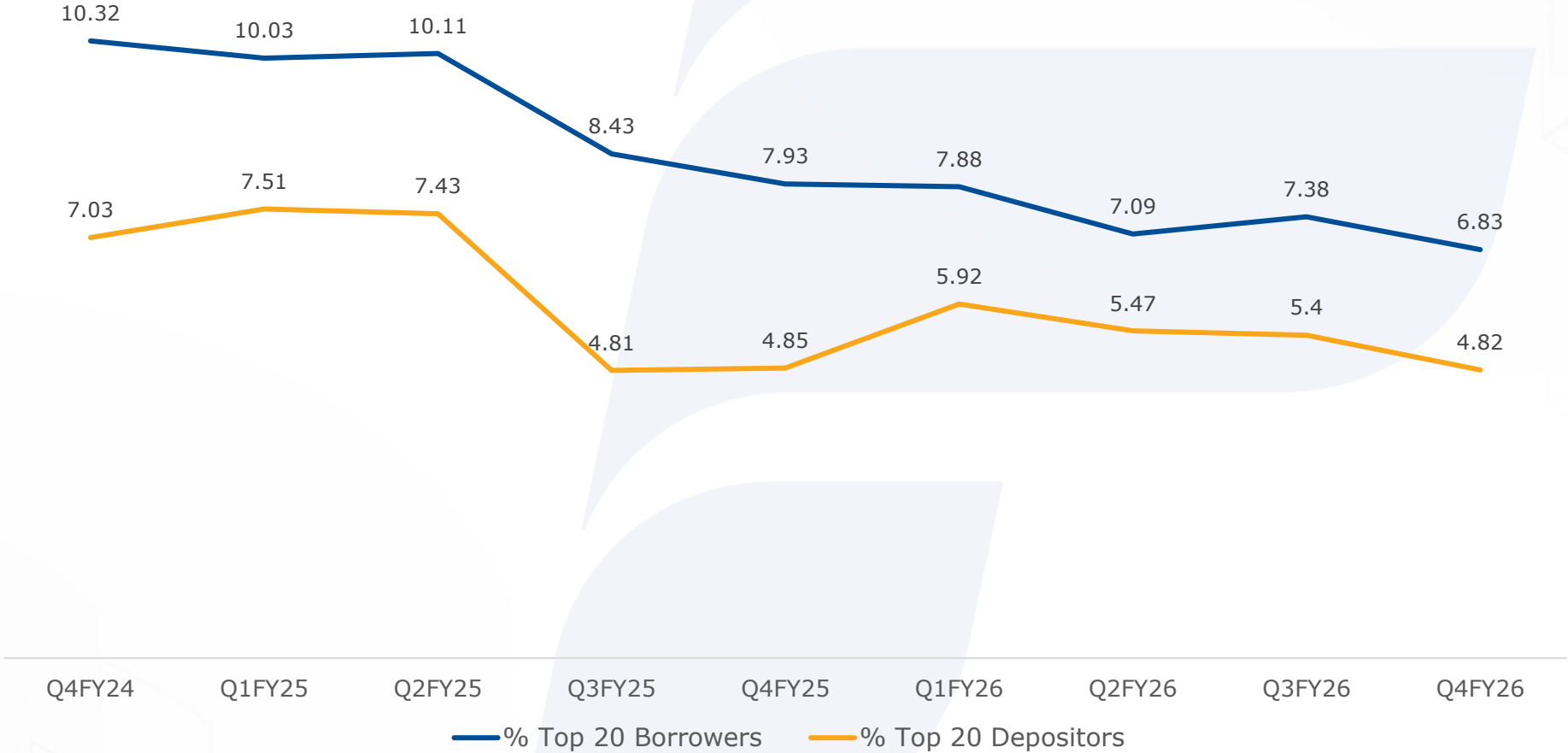
Type	Q3 FY26	Q4 FY26
	Standard	Standard
Balance	1,140	1,083
Of which Bonds	34	50

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

60.8%



- 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 Mar 2026

Federal Bank

Subsidiaries & Associates

KEY HIGHLIGHTS

- ❑ 60.8% stake held by Federal Bank Limited
- ❑ ROA and ROE reported at 2.6% and 14.0%, respectively.
- ❑ Distribution of 757 branches across 17 states and UTs.
- ❑ Capital Adequacy stands at 22.4%.

NPAs

Gross NPA and Net NPA stands at 1.9% & 1.3%, respectively.

Disbursals

₹11,665 Cr disbursed in Q4 FY26, reflecting growth of 109.1% YoY.

FEDBANK
FINANCIAL SERVICES LIMITED

Low Credit Cost

Credit Cost stands at 0.7%

AUM

AUM increased by 27.5% YoY to ₹20,153 Cr.

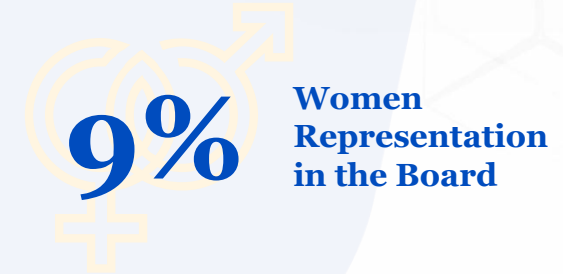
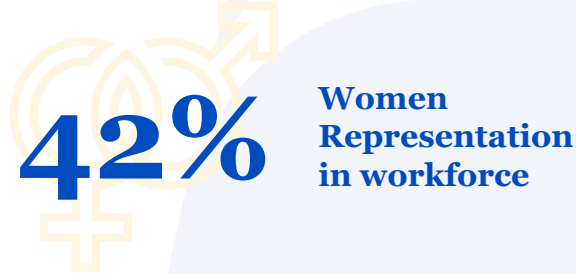
Secured AUM

98.9% of the AUM continues to be secured.

Strong & Diverse Board



Focus on Gender diversity



ESG

Cybersecurity Awareness



'Twice is Wise' – a Cybersecurity Awareness Campaign flagged off

Social Responsibility



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

Governance Structure



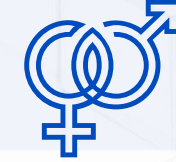
Dedicated E&S committee chaired by MD & CEO to track the ESG strategies & actions

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 40%

Target date

December 2025

March 2028

March 2028

March 2030

March 2028

Continuing target

Mar-25

₹ 9,280 Cr

530 KWp

1,28,500 Litre

12.46 Lakh

2.6% of total occupied area

42%

Mar-26

₹ 10,489 Cr

570 KWp

1,38,500 Litre

14.30 Lakh

5.5% of total occupied area

42%

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

Public Commitments

Current position

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

Federal Bank – Kochi Marathon



The 4th Federal Bank Kochi Marathon 2026 was delivered with strong participation, reinforcing our leadership in fitness-led community initiatives and large-format brand events

Federal Bank – Hyderabad Soldierathon



The Federal Bank Hyderabad Soldierathon 2026, held Golconda, marked Hyderabad's first Soldierathon conducted inside an Indian Army establishment, symbolizing unity between civilians and soldiers

15th Forbes India Leadership Awards 2026



The 15th Forbes India Leadership Awards 2026, presented by Federal Bank, was held on March 24, 2026, in Mumbai, celebrating excellence in leadership across industries

FedWealth Product Launch



Federal Bank officially launched FedWealth, the wealth management platform, a key milestone in our strategy to build a strong in-house wealth management franchise

Awards / Recognitions



Federal Bank wins the Excellence in Innovation in AI-Powered Content Award at the Financial Express Brand Wagon ACE Awards



Won Customer Experience Award Categories - JAPAC at the Oracle Customer Excellence Awards

Great experiences don't go unnoticed. Federal Bank wins the JAPAC Oracle Excellence Awards 2026 for Customer Experience Excellence.

**Fixed Deposit
(Short term)**

Fixed Deposit

Certificate of Deposit

Tier 2 (Capital) Bonds

Infrastructure Bonds

Crisil
Ratings

India Ratings
& Research Pvt Ltd,
CARE

A1+

AAA

A1+

IND AA+ CARE AA+

IND AA+ CARE AA+



Thank You