FEDERAL BANK
YOUR PERFECT BANKING PARTNER

SD/ 24 / /2013

Secretarial Department
27 April,2013

The National Stock Exchange of India Limited
Exchange Plaza,
Bandra-Kurla Complex,
Bandra (E),
Mumbai – 400 051.

Fax No. 022 –26598237/38

Dear Sir,

As required under the Listing Agreement entered into by us with your Stock Exchange, we are forwarding the Audited Financial Results of the Bank for the period ended 31 March,2013, which was approved by the Bank's Board of Directors at its meeting dated 27 April,2013.

Kindly acknowledge

Thanking you,

Yours faithfully,

COMPANY SECRETARY

The Federal Bank Ltd. Registered Office: Secretarial Department, Federal Towers, P O Box No.103, Aluva, Kerala, India 683 101
E-mail: girishkumar@federalbank.co.in| Phone : 0484-2622645

THE FEDERAL BANK LIMITED

REGD.OFFICE: P.B.NO. 103, FEDERAL TOWERS, ALUVA-683101.

AUDITED FINANCIAL RESULTS

FOR THE QUARTER AND YEAR ENDED 31st MARCH 2013

(₹ in Lakhs)

	Particulars	Quarter ended			Year ended		Consolidated figures for the year ended	
		31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012	31.03.2013	31.03.2012
		Audited (Refer note 9 below)	Unaudited	Audited	Audited	Audited	Audited	Audited
1	Interest earned (a)+(b)+(c)+(d)	158346	152177	147902	616757	555839	624632	558172
	(a) Interest/discount on advances/bills	116842	115091	107846	463566	418976	471442	421309
	(b) Income on Investments	39703	35823	37827	146460	131574	146460	131574
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	1539	148	1284	5636	3488	5635	3488
	(d) Others	262	115	945	1095	1801	1095	1801
2	Other Income	19685	20385	16055	66444	53234	66464	53220
3	**TOTAL INCOME (1+2)**	**178031**	**172562**	**163957**	**683201**	**609073**	**691096**	**611392**
4	Interest expended	110370	102342	98781	419291	360499	420894	360667
5	Operating Expenses (i)+(ii)	30714	30726	27933	117954	97927	122359	100806
	(i) Employees Cost	15115	16349	14620	62646	54385	64771	55945
	(ii) Other operating expenses	15599	14377	13313	55308	43542	57588	44861
6	**TOTAL EXPENDITURE (4)+(5) (excluding Provisions and Contingencies)**	**141084**	**133168**	**126714**	**537245**	**458426**	**543253**	**461473**
7	**OPERATING PROFIT (3-6) (Profit before Provisions and Contingencies)**	**36947**	**39394**	**37243**	**145956**	**150647**	**147843**	**149919**
8	Provisions (other than Tax) and Contingencies	9818	7439	1551	26580	33697	26542	35266
9	Exceptional Items	-	-	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7-8-9)	27129	31955	35692	119376	116950	121300	114653
11	Tax expense	4935	10877	11932	35559	39271	36035	39280
12	**Net Profit from Ordinary Activities after tax (10-11)**	**22194**	**21078**	**23760**	**83817**	**77679**	**85266**	**75373**
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-	-
14	**Net Profit for the period (12-13)**	**22194**	**21078**	**23760**	**83817**	**77679**	**85266**	**75373**
15	Paid-up Equity Share Capital (Face value ₹ 10/- each)	17106	17105	17105	17106	17105	17106	17105
16	Reserves excluding Revaluation Reserve	-	-	-	618839	552987	608885	541583
17	Analytical Ratios							
	(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	(ii) Capital Adequacy ratio (%)							
	(a) Under Basel I	13.09	13.17	13.83	13.09	13.83		
	(b) Under Basel II	14.73	14.92	16.64	14.73	16.64		
	(iii) Earnings per Share (EPS) (in ₹)							
	(a) Basic and diluted EPS before Extra ordinary Items	12.97*	12.32*	13.89*	49.00	45.41	49.85	44.06
	(b) Basic and diluted EPS after Extra ordinary items	12.97*	12.32*	13.89*	49.00	45.41	49.85	44.06
	(iv) NPA Ratios							
	a) Gross NPA	155401	156398	130083	155401	130083		
	b) Net NPA	43194	36204	19900	43194	19900		
	c) % of Gross NPA	3.44	3.85	3.35	3.44	3.35		
	d) % of Net NPA	0.98	0.92	0.53	0.98	0.53		
	(v) Return on Asset (%)	0.33*	0.34*	0.41*	1.35	1.41		
18	Public Shareholding							
	Number of Shares (in Lakhs)	1676.88	1674.28	1669.17	1676.88	1669.07		
	Percentage of shareholding #	98.03	97.88	97.58	98.03	97.58		
19	Promoters and Promoter group share holding							
	(a) Pledged/Encumbered							
	- Number of Shares	NIL	NIL	NIL	NIL	NIL		
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL		
	- Percentage of Shares (as a % of the total share capital of the company)	NIL	NIL	NIL	NIL	NIL		
	(b) Non-encumbered							
	- Number of Shares	NIL	NIL	NIL	NIL	NIL		
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL		
	- Percentage of Shares (as a % of the total share capital of the company)	NIL	NIL	NIL	NIL	NIL		

* Not annualised

\# excludes shares held by custodian against which Global Depository Receipts have been issued.

Segment Information @

(₹ in Lakhs)

Particulars	Quarter ended			Year ended	
	31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012
	Audited	Unaudited	Audited	Audited	Audited
Segment Revenue:					
Treasury	49628	47521	45301	181360	153030
Corporate/Wholesale Banking	50624	48825	53098	216973	199210
Retail Banking	76963	75146	63805	280788	252904
Other Banking operations	816	1070	1753	4080	3929
Unallocated	-	-	-	-	-
Total Revenue	**178031**	**172562**	**163957**	**683201**	**609073**
Less: Inter Segment Revenue	-	-	-	-	-
Income from Operations	**178031**	**172562**	**163957**	**683201**	**609073**
Segment Results (net of provisions):					
Treasury	7130	11461	(2,200)	28761	4213
Corporate/Wholesale Banking	583	7238	12516	25470	25701
Retail Banking	18264	12706	24898	61830	85039
Other Banking operations	1152	550	478	3315	1997
Unallocated	-	-	-	-	-
Profit before tax	**27129**	**31955**	**35692**	**119376**	**116950**
Capital employed:					
Treasury	246148	278609	203795	246148	203795
Corporate/Wholesale Banking	163289	129975	132935	163289	132935
Retail Banking	168548	142174	122107	168548	122107
Other Banking operations	6928	20469	55758	6928	55758
Unallocated	51553	61031	56038	51553	56038
Total	**636466**	**632258**	**570633**	**636466**	**570633**

@ For the above segment reporting, the reportable segments are identified into Treasury, Corporate/Wholesale Banking, Retail Banking and Other Banking Operations in compliance with the revised RBI guidelines. The Bank has only the Domestic geographic segment.

Notes:

1 Statement of Assets and Liabilities as on 31st March, 2013 is given below:

Particulars	As at 31.03.2013 Audited	As at 31.03.2012 Audited
CAPITAL AND LIABILITIES		
Capital	17106	17105
Reserves and Surplus	619360	553528
Deposits	5761486	4893712
Borrowings	518699	424103
Other Liabilities and Provisions	188306	174230
Total	**7104957**	**6062678**
ASSETS		
Cash and Balances with Reserve Bank of India	274250	242415
Balance with Banks and Money at Call and Short Notice	97749	110840
Investments	2115459	1740249
Advances	4409670	3775599
Fixed Assets	39748	32614
Other Assets	168081	160961
Total	**7104957**	**6062678**

2 The above financial results have been taken on record by the Audit Committee and approved by the Board of Directors at its meeting held on 27th April, 2013.

3 As a prudent policy, the Bank holds provisions for Non Performing Assets over and above the minimum required under the Reserve Bank of India (RBI) norms. Further, provision for restructured advances has been made as per RBI guidelines.

4 The Pension liability arising on exercise of second option by employees (other than separated/retired employees) is being amortized equally over a period of 5 years commencing from the year ended on 31.03.2011, and accordingly an amount of ₹33.68 Crore, being the proportionate liability in respect thereof, for the year ended 31.03.2013 (₹ 8.42 Crore for the quarter ended 31.03.2013) have been charged to Profit and Loss Account and the balance amount of ₹ 67.36 Crore yet to be written off is carried forward to be amortised in future periods as permitted by the Reserve Bank of India vide letter no DBOD.BP.BC.15896/21.04.018/2010-11 dated 08.04.2011.

5 Number of Investor complaints received and disposed off during the quarter ended 31st March 2013:

a) Pending at the beginning of the quarter	:	Nil
b) Received during the quarter	:	55
c) Disposed off during the quater	:	53
d) Pending at the end of the quarter	:	2

6 The Board of Directors have recommended a dividend of 90% i.e. Rs.9 per share on face value of Rs 10/- each for the year 2012-13 (previous year 90% i.e 9 per share) subject to the approval of the members in the ensuing Annual General Meeting.

7 During the quarter and year ended 31 March 2013, the Bank allotted 11631 Shares pursuant to the exercise of stock options by certain employees.

8 Consolidated financial statements include that of the fully owned subsidiary, Fedbank Financial Services Ltd and associate, IDBI Federal Life Insurance Company Ltd.

9 The figures of the last quarter are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto the third quarter of the current financial year

10 Figures for the previous periods have been recast/regrouped wherever necessary.

27/4

Kochi
27th April 2013

SHYAM SRINIVASAN
MANAGING DIRECTOR & CEO