

Secretarial Department



SDF-24/ /2017-18

28th April 2017

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

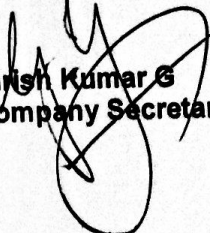
Dear Sir,

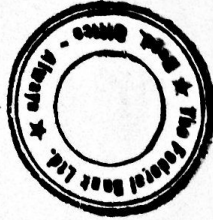
Sub. : Presentation to Investors/Analyst on the Financial Results for the period ended 31st March 2017.

As required under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that, an Investor/Analyst presentation on the Bank's Quarter IV results and Business Updates is attached herewith and the same has been published on the Bank's website also.

Also attaching herewith the press release for your records.

Thanking you,
Yours faithfully,


Girish Kumar G
Company Secretary



Investor Information

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

Q4 FY 2017

- ❑ Business momentum continues robust growth of 25% Y-o-Y
- ❑ Highest ever Operating Profit; Y-o-Y growth of 35%; Qtly Oper. Profit @ Rs.549 Cr.

- ❑ Credit growth significantly ahead of the Industry average (26% growth Y-o-Y)
- ❑ Fourth consequent quarter of Slippages trending downwards
- ❑ Credit cost contained @ 0.44%

- ❑ NIM @3.42%, up by 11bps Y-o-Y
- ❑ Fee income growth 24% Y-o-Y
- ❑ Cost to Income ratio improves by 562 bps Y-o-Y

- ❑ Sharply focused business architecture
- ❑ Market Share Improvement in Deposits by 10% (9 bps) & in advances by 20% (16 bps)

**Strong,
Consistent &
Sustainable
Growth**

- ❑ Consistent liability profile remains core strength
- ❑ CASA Ratio at 32.60%

- ❑ Continued dominance in NR Franchise
- ❑ Full service Bank to NR Businesses through IFSC Banking unit at Gift City
- ❑ The Gift City unit Crosses USD200Mn business

- ❑ Cutting edged Merchant Solutions
 - U-Pos Machine
 - Lotza Merchant
 - E-Pos Payment solution
- ❑ Instant account opening using Aadhar

- ❑ Balance Sheet grows by 26% Y-o-Y (Rs.1.15 L Cr)
- ❑ Total business grows by 25% Y-o-Y (Rs.1.71 L Cr)

Redefined Business Vertical Architecture to sharpen market focus

Corporate & Institutional Banking

- Seasoning of the Relationship Manager model
- Visible presence in key geographies
- Focus on higher customer engagement and outcomes

Commercial Banking

- Relationship model to tap the SME & Middle Market
- RM at the fore and Branch at the core
- Integrated offerings along the supply chain to create better value for SME clients

Business Banking

- Leveraging distribution to offer credit solutions for small Businesses
- Historical strength of neighborhood Banking with wide product suite
- Branch as the 360 degree servicing point

Rural and Micro Banking

- Creating a relationship architecture for Agri and Agri Supply Chain
- Gramjeevan Branches functioning as a Financial Hub to rural India
- Micro-lending Initiatives

Retail Assets

- Full spectrum approach in Retail :
 - ✓ Own distribution
 - ✓ Partnership led growth
 - ✓ Inorganic Opportunities
 - ✓ Digital Platforms
- Leveraging technology, analytics and innovation to offer more Self-service DIY products

Power of the Full Bank to the Customer

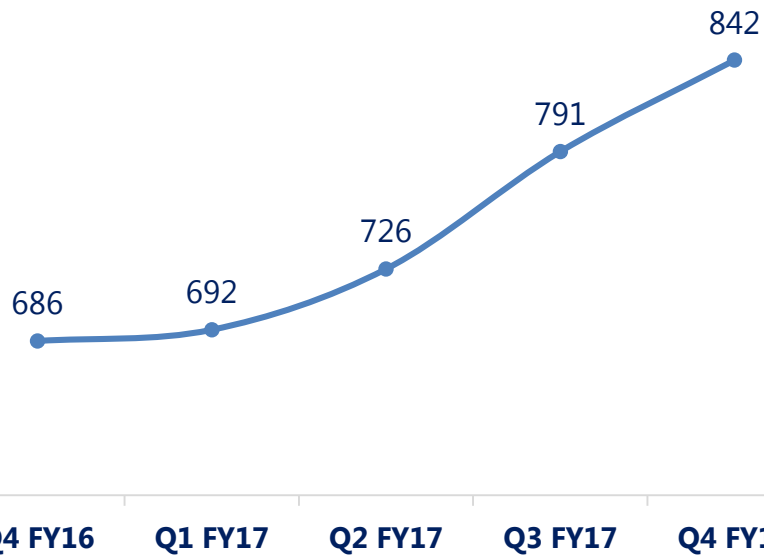


Performance Highlights (Y-o-Y)

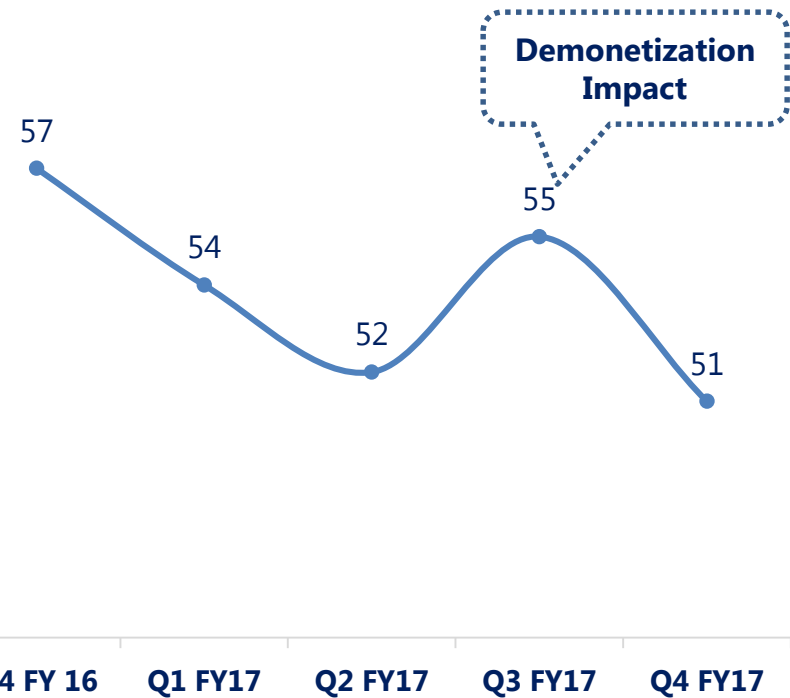
FEDERAL BANK
YOUR PERFECT BANKING PARTNER

Savings Account	23% ↑	Net Interest Income	23% ↑
Current Account	27% ↑	NIM	3.42%
Retail Deposit	18% ↑	Operating Profit	39% ↑
Retail Advance	27% ↑	GNPA	44 bps ↓
SME Advance	18% ↑	Capital Adequacy (CRAR)	12.39%
Wholesale Business	34% ↑	Provision Coverage Ratio	71.75%

Consistent growth in NII (in Cr)



Cost to Income ratio (in %)



(Rs. in Cr)

Advances

Retail+Agri

25%

23453→29291

SME

18%

1500→17641

Wholesale

34%

20338→27159

Total Advances

27%

58791→74591

Deposits

CASA

24%

25705→31838

CASA Ratio

13
bps

32.47→32.60

NRE Deposits

18%

30732→36407

Total Deposits

23%

79172→97665

Performance

Net Income (NII+OI)

22%

922→1125

Other Income

19%

236→282

Operating Profit

39%

395→549

Net Profit

2400
%

10→257

Ratios

Cost Income ratio

562
bps

56.78→51.16

Gross NPA%

51
bps

2.84→2.33

Net NPA%

36
bps

1.64→1.28

Profit per Employee

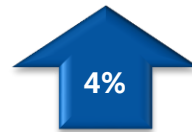
2434
%

0.35→8.87 (lacs)

(Rs. in Cr)

Advances

Retail+Agri



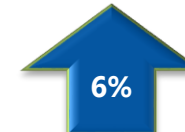
28084→29291

SME



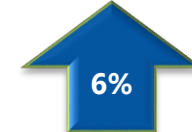
16324→17641

Wholesale



25531→27159

Total Advances



70439→74591

Deposits

CASA



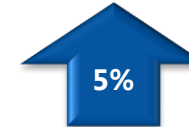
31973→31838

CASA Ratio



34.66→32.60

NRE Deposits



34547→36407

Total Deposits



92236→97665

Performance

Net Income (NII+OI)



1066→1125

Other Income



275→282

Operating Profit



475→549

Net Profit



206→257

Ratios

Cost Income ratio



54.97→51.16

Gross NPA%



2.77→2.33

Net NPA%



1.58→1.28

Profit Per Employee



7.13→8.87 (n Lacs)

Shareholder Value

Book Value
(Per Share in ₹)

Q4 FY17

51.43

Q3 FY17

49.94

Q2 FY17

48.63

Q1 FY17

47.07

Q4 FY16

46.24

EPS

6.04

4.74

4.68

3.89

0.24

Granularity

CASA + Deposits <1 Cr
(% of Total Deposits)

89%

92%

89%

93%

92%

Profitability

ROA

0.96

0.78

0.88

0.76

0.05

ROE

11.92

9.62

9.78

8.37

0.51

Efficiency

Cost/Income

51.16

54.97

51.92

54.19

56.78

Net NPA%

1.28

1.58

1.61

1.68

1.64

Fresh Accretion					
	Q4 FY17	Q3 FY17	Q2 FY17	Q1 FY17	Q4 FY16
Retail	55	86	63	67	85
Agri	30	14	26	34	43
SME	122	119	135	134	154
Wholesale	37	55	42	45	254
Total	244	273	266	280	536

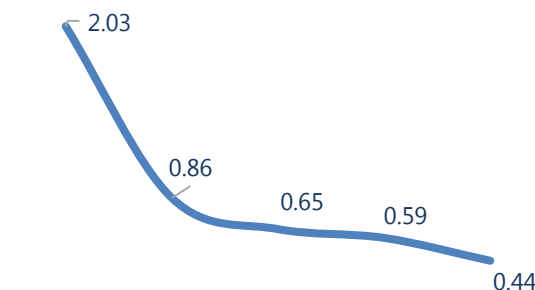
Restructured				
TYPE	Q4 FY17		Q3 FY17	
	Balance	Of which Bonds	Balance	Of which Bonds
STANDARD	1282	140	1453	101
NPA	372	228	511	228
TOTAL	1655	368	1964	329

(Rs. in Cr)

NPA Composition		Q4 FY17	Q3 FY17
	Business	NPA	NPA
Gross NPA	Retail	348	368
	Agri	170	158
	SME	855	901
	Wholesale	354	525
	Total	1727	1952
Net NPA		941	1102

Security Receipts	
Q4 FY17	Q3 FY17
782.49	613.94

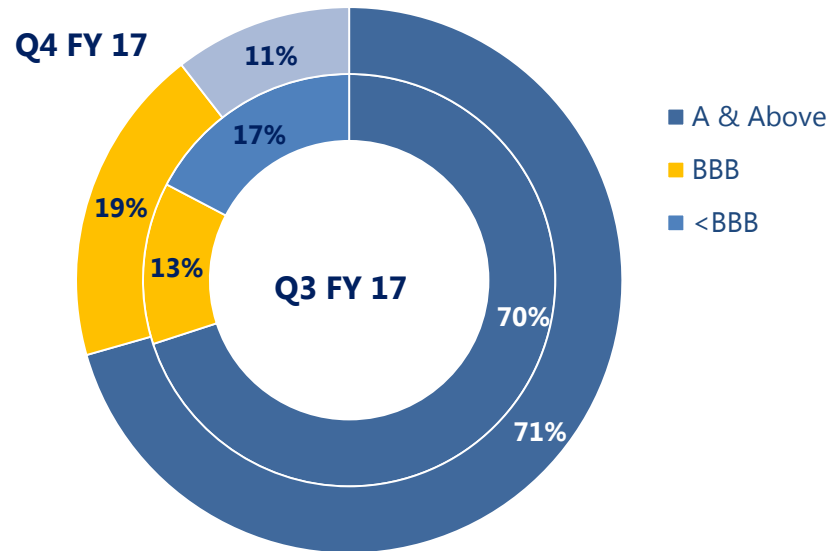
Credit Cost



Risk Adj NIM

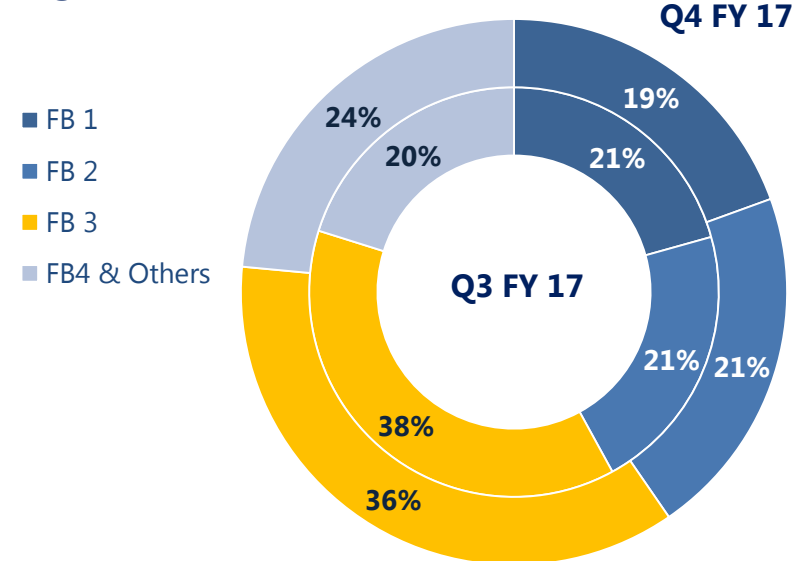


Risk Rating



Wholesale Assets

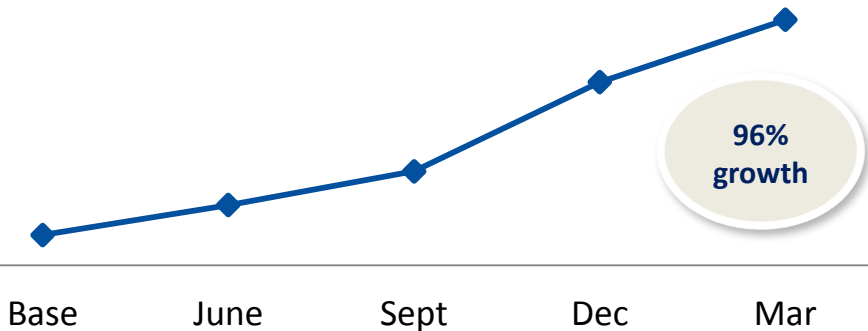
Rating	Q4 FY-17	Q3 FY-17
A & above	71%	70%
BBB	19%	13%
< BBB	10%	17%



Other Assets

Rating	Q4 FY-17	Q3 FY-17
FB 1	19%	21%
FB 2	21%	21%
FB 3	36%	38%
FB4 & Others	24%	20%

Increase in the % of Number of Active Digital Users

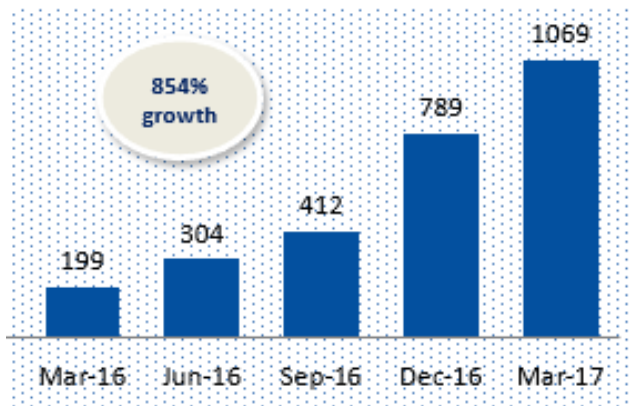


BYOM- Online personal loans during FY 16-17

No. of
Accts
4265

Volume
Rs.73.69
Cr

FedMobile Transaction Volume (per month in Cr)



Federal on every Mobile

Launched E- POS Payment solution to merchants to collect cashless payments from customers.

Introduced FedBook Selfie with Aadhaar based authentication for online account opening.

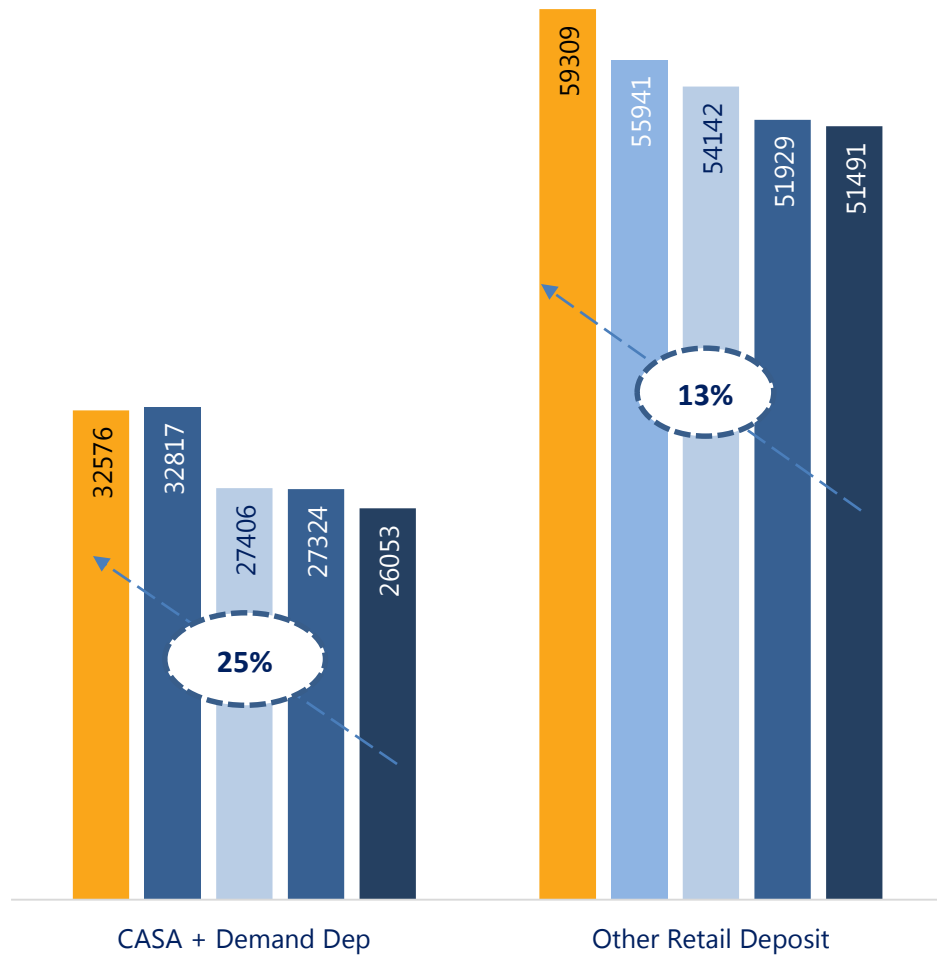
Comprehensive apartment solution introduced in association with Unity Living

Introduced IAO (Instant Account opening) through Aadhaar biometric KYC through select branches.



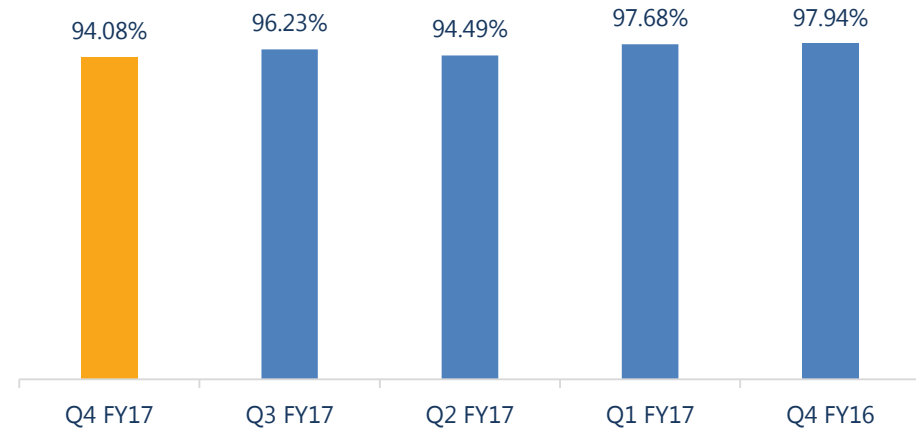
Business Parameters

■ Q4 FY17
 ■ Q3 FY17
 ■ Q2 FY17
 ■ Q1 FY17
 ■ Q4 FY16

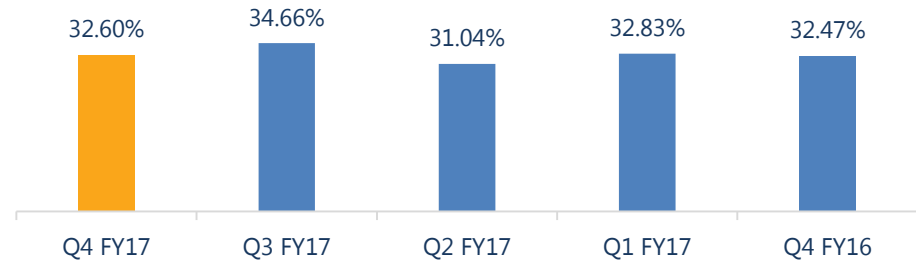


₹ in Cr

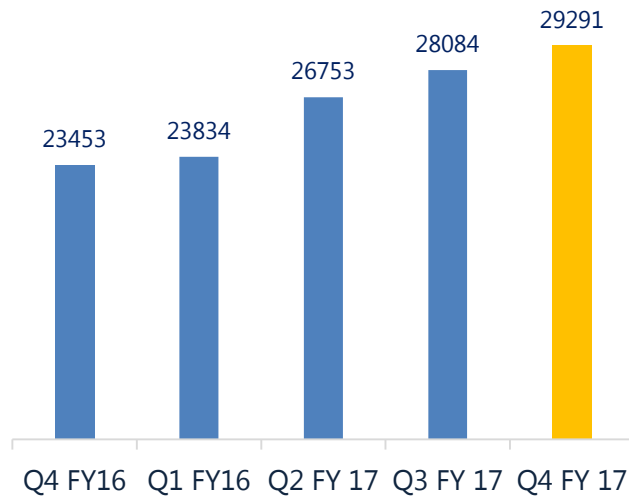
Retail Deposit ratio



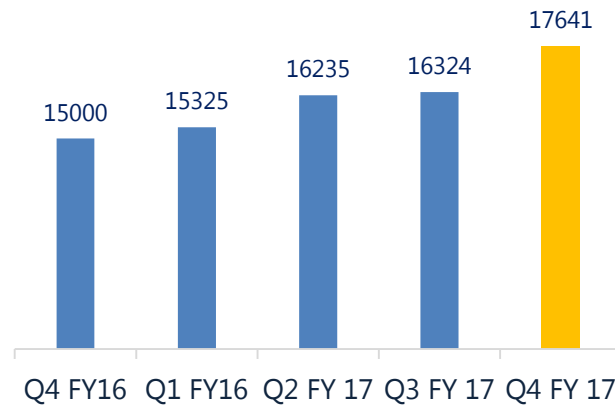
CASA Ratio



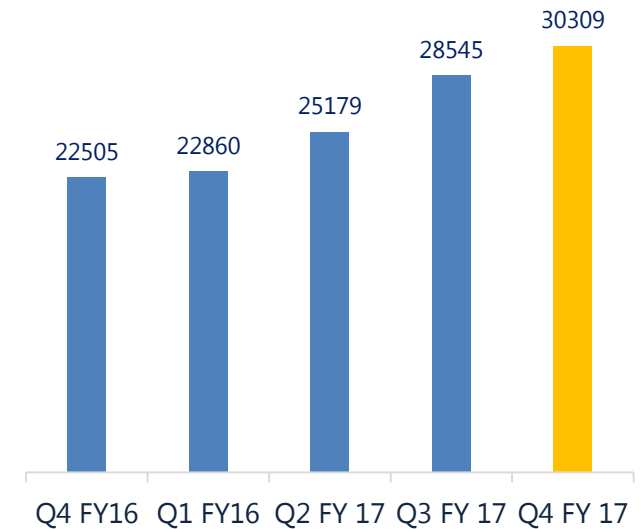
Retail (Incl Agri)



SME



Wholesale*



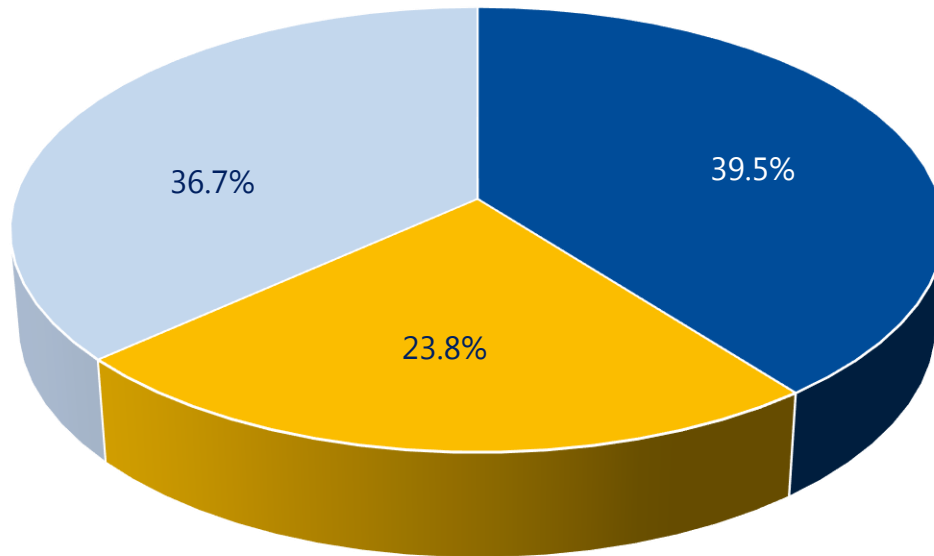
Highlights

- Even Business Mix.
- All Segments demonstrate growth.

(*Aggregate customer exposure)

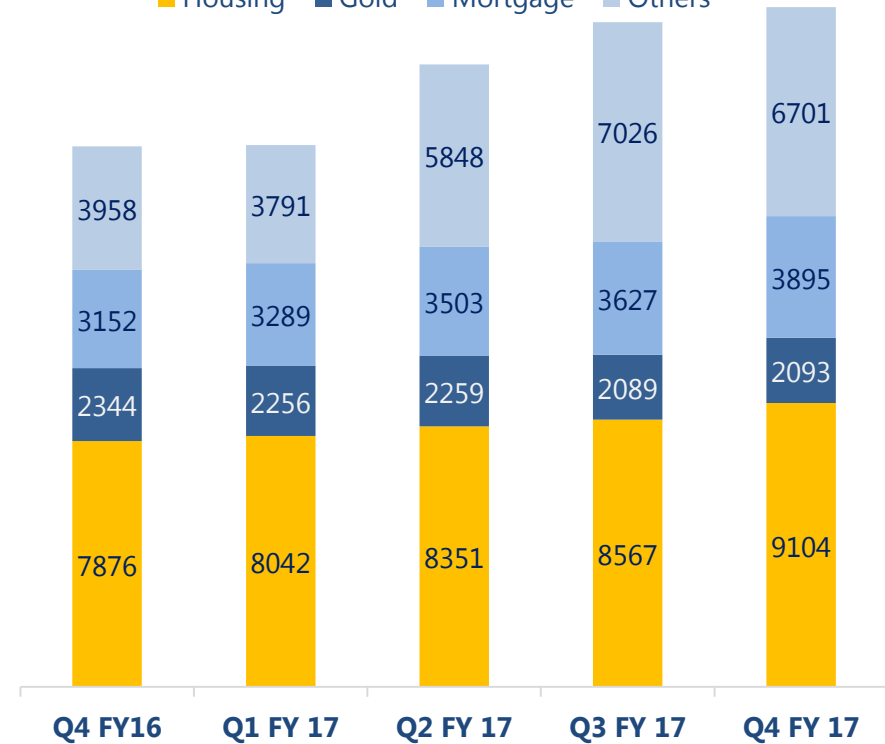
Total Loan Book

■ Retail (inc Agri) ■ SME Adv ■ Wholesale Adv



Retail Loan Book (Excl Agri)

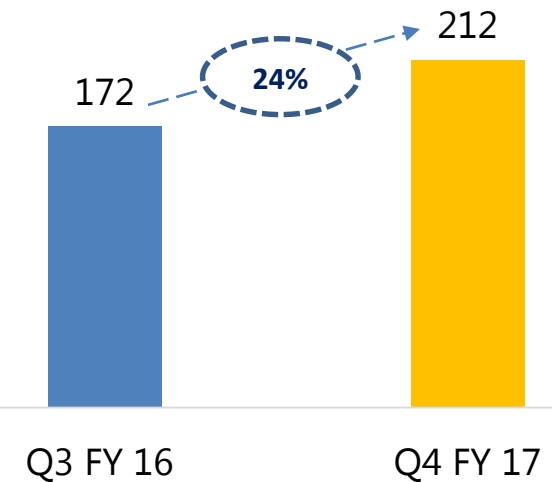
■ Housing ■ Gold ■ Mortgage ■ Others

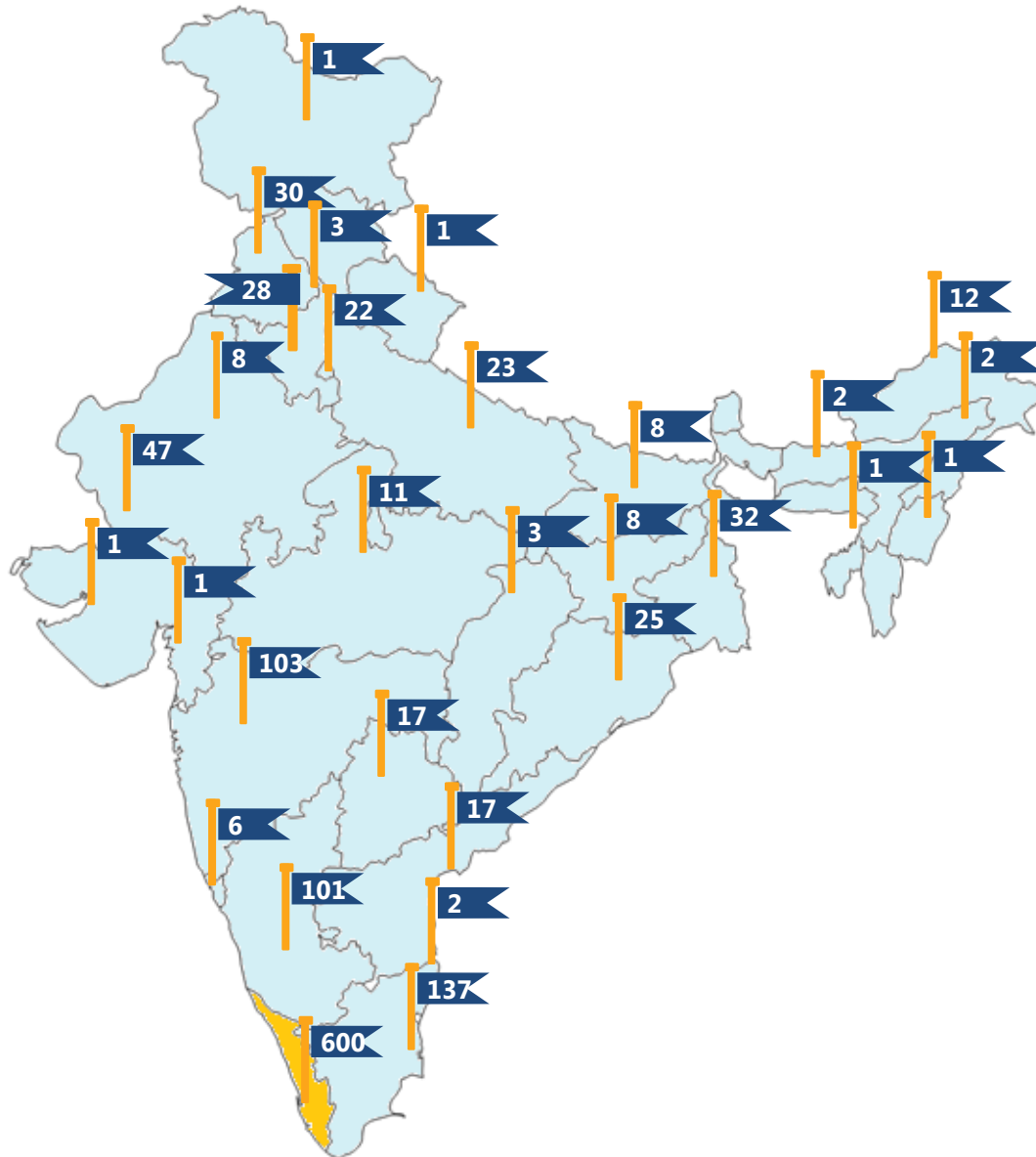


Q4 FY 17 Q3 FY 16 Q2 FY17 Q1 FY17 Q4 FY16 Y-o-Y %

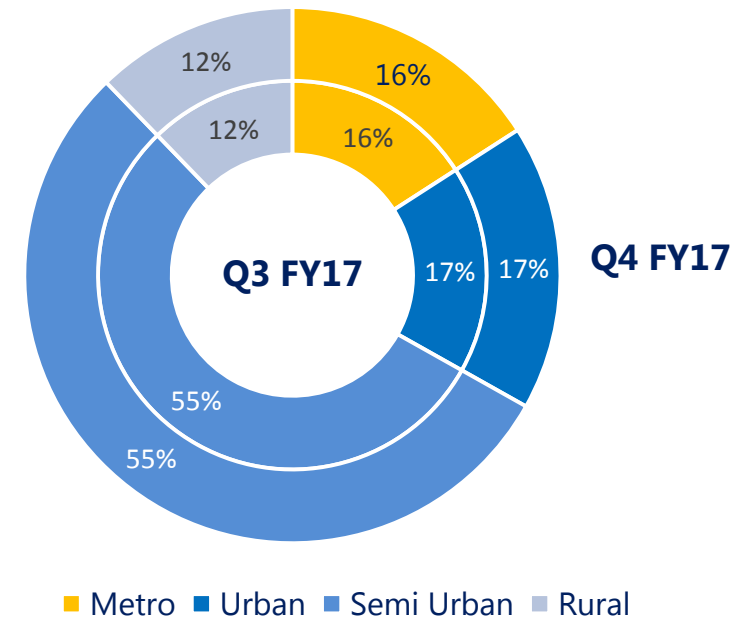
Loan Processing Fee	41	29	27	22	27	52%
Exchange, Commission, Brokerage & Other Fee Income	130	109	99	93	107	21%
Net Profit on Forex Transactions	41	33	27	27	37	10%
Fee Income	212	171	152	142	172	24%
Profit on sale of securities	54	86	86	83	42	30%
Recovery from assets written off & Other Receipts	16	18	23	13	23	-32%
Total Other income	282	275	262	238	236	19%

Fee Income (Y-o-Y)





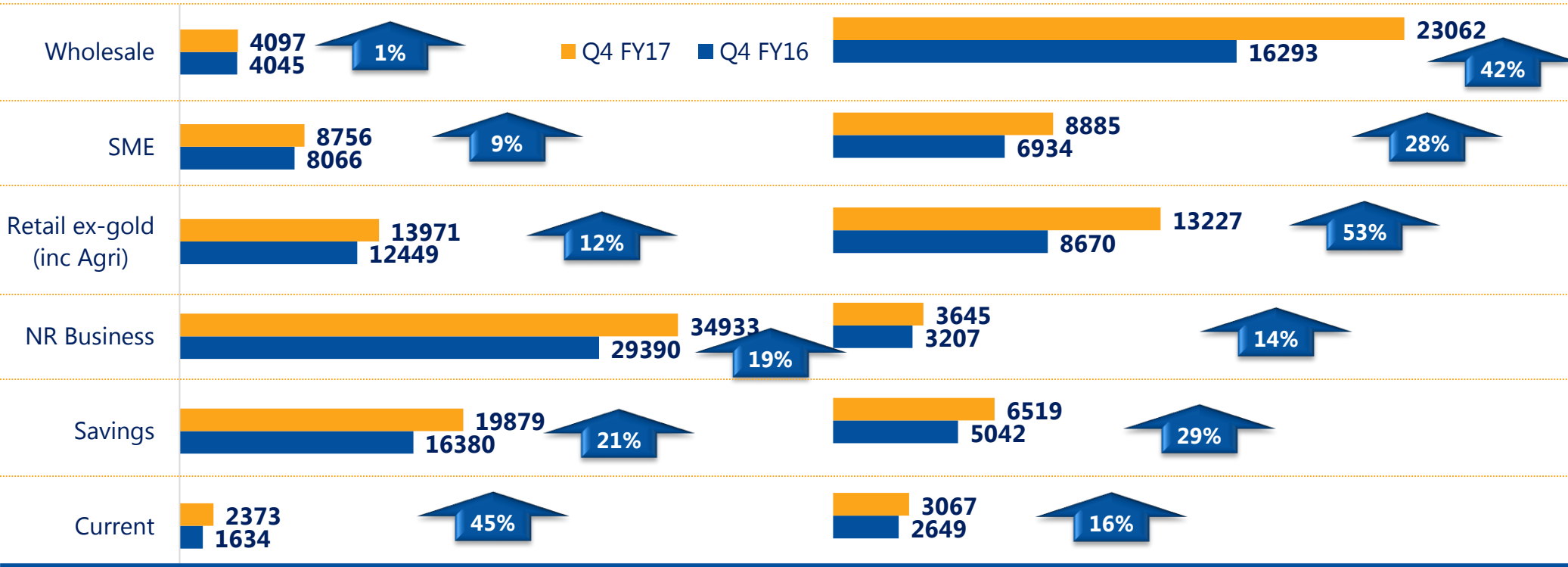
	Q4 FY17	Q3 FY17	Q2 FY17
Branches	1252	1252	1252
ATMs	1667	1655	1607



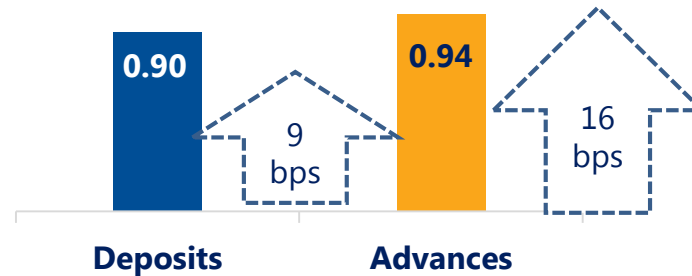
₹ in Cr

Kerala : Continuing Dominance

Outside Kerala: Gaining share



Bank's Market Share



Gain in Market Share:
growth (Y-o-Y)

₹ in Cr

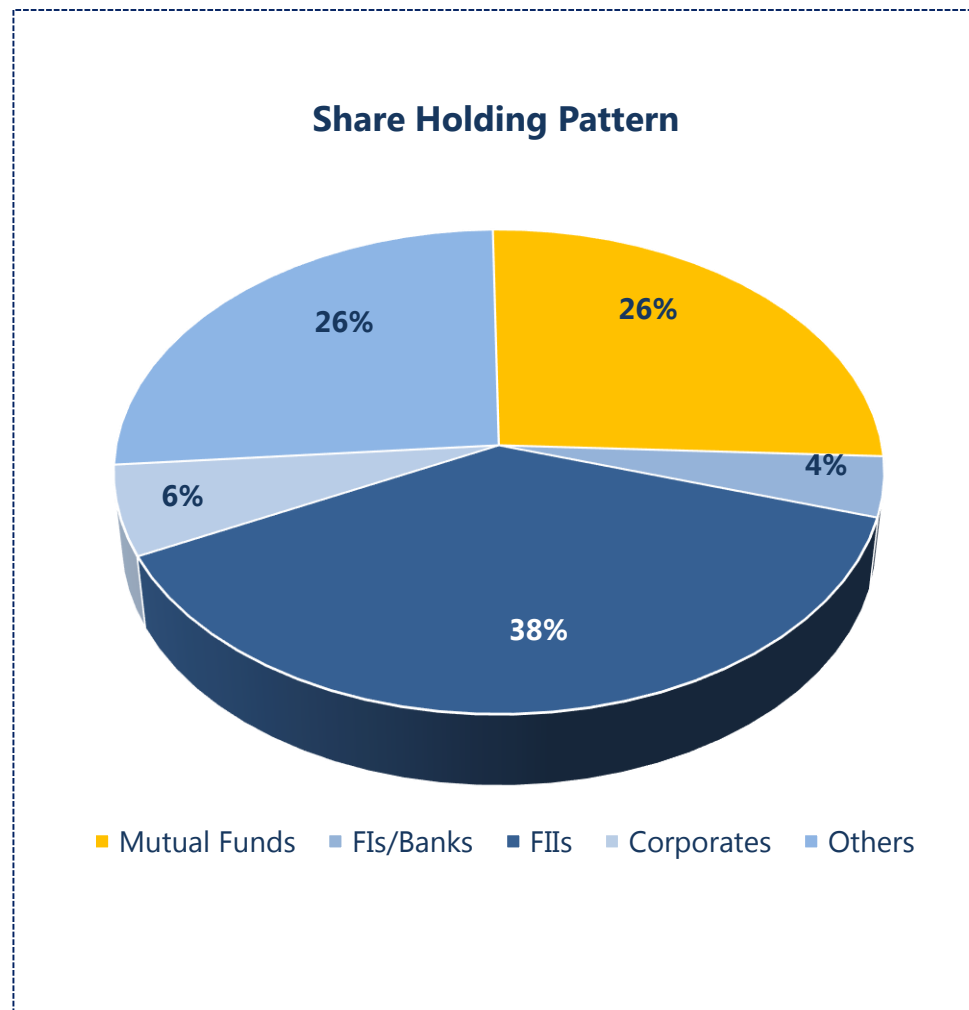
	Mar-17	Dec-16
Risk Weighted Assets		
Credit Risk	62538	58564
Market Risk	4053	3258
Operational Risk	5704	5704
Total RWA	72295	67526
Tier-1 Capital Funds	8539	7851
Tier-II Capital Funds	416	441
Total Capital Funds	8955	8292
CRAR	12.39%	12.28%
Tier-I	11.81%	11.63%
Tier-II	0.58%	0.65%



Annexures

₹ in Cr

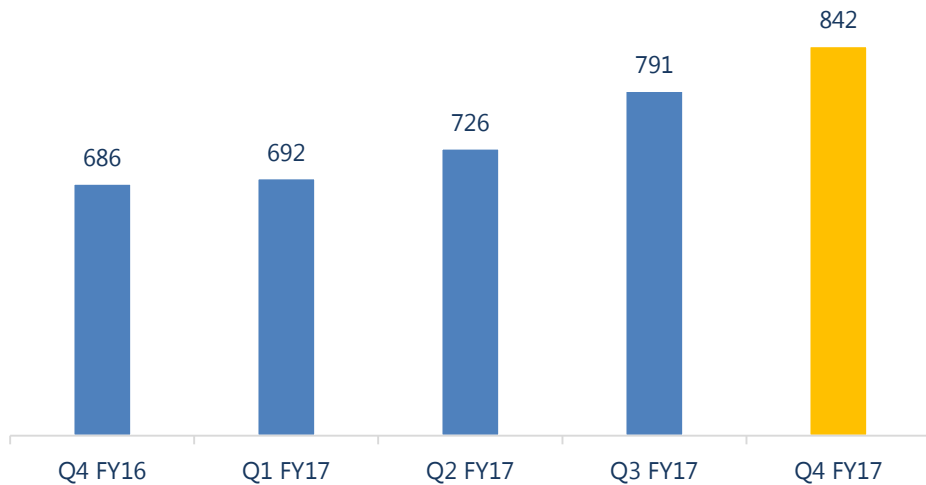
	Q4 FY17	Q4 FY16
LIABILITIES		
Capital	345	344
Reserves & Surplus	8578	7747
Deposits	97665	79172
Borrowings	5897	2177
Other Liabilities & Provisions	2417	1991
TOTAL	114902	91430
ASSETS		
Cash & Balance with RBI	4577	3775
Balances with Banks, Money at Call	2876	1645
Investments	28186	22217
Advances	73347	58090
Fixed Assets	489	520
Other Assets	5428	5183
TOTAL	114902	91430



₹ in Cr

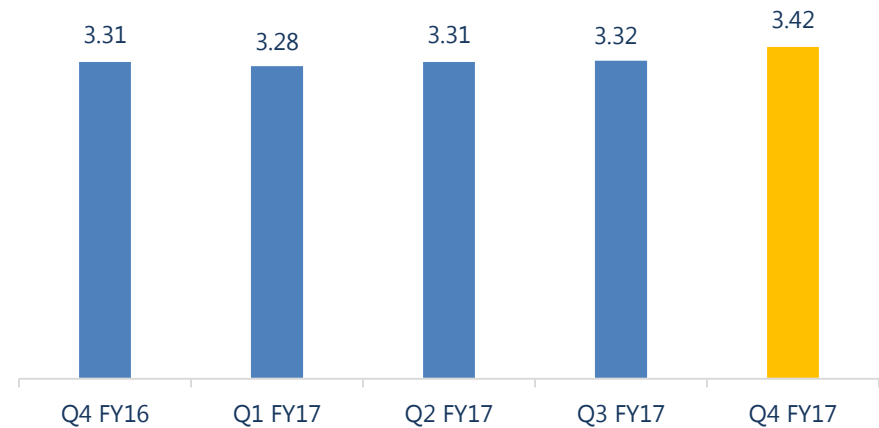
	Q4 FY17	Q3 FY17	Q-o-Q	Q4 FY16	Y-o-Y
Interest Income	2316	2281	2%	2027	14%
Interest Expenses	1474	1490	-1%	1341	10%
Net Interest Income	842	791	6%	686	23%
Other Income	282	275	2%	236	19%
Total Income	2598	2556	2%	2263	15%
Total Expenditure	2049	2081	-2%	1868	10%
Operating Profit	549	475	16%	395	39%
Total Provisions	293	269	9%	384	-24%
Net Profit	257	206	25%	10	2400%
Net Interest Margin (%)	3.42%	3.32%	10 bps	3.31%	11 bps
Cost to Income Ratio (%)	51.16%	54.97%	-381 bps	56.78%	-562 bps

Net Interest Income

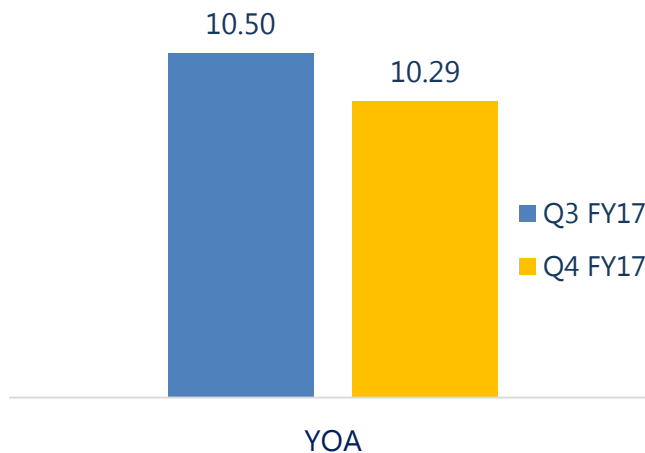


Net Interest Margin (%)

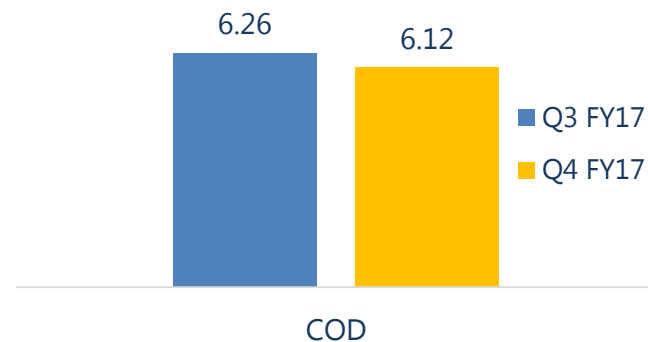
₹ in Cr



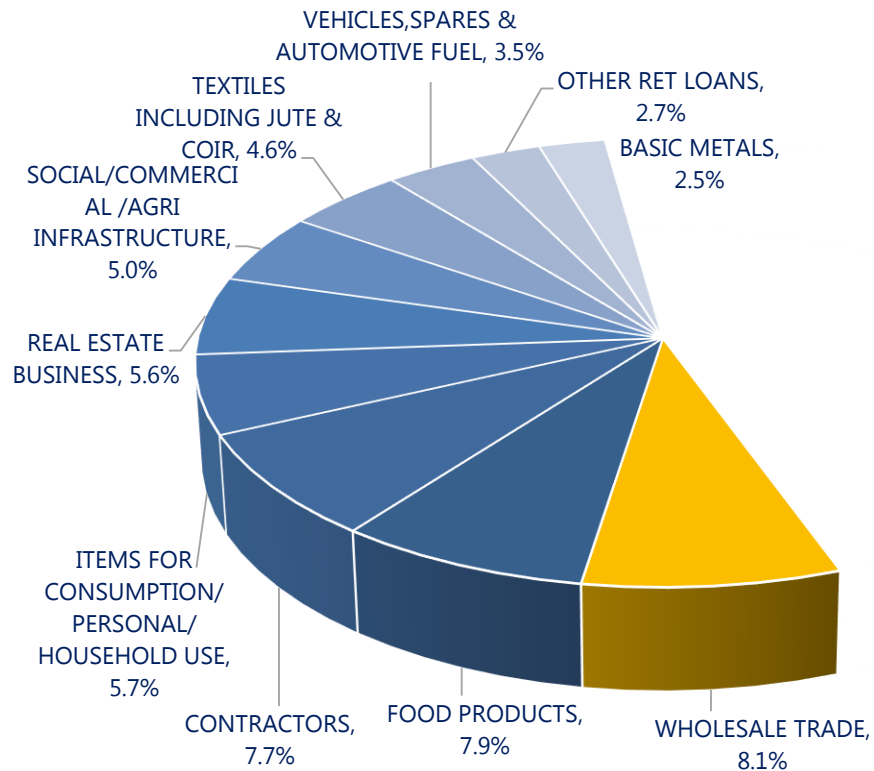
Yield on Advances



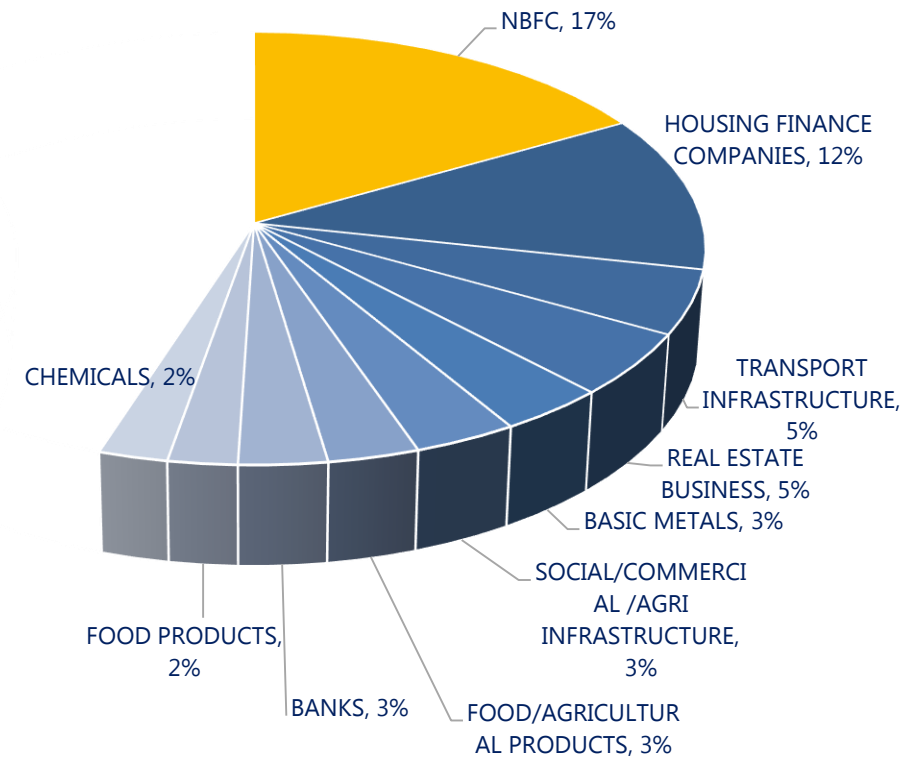
Cost of Deposits



SME Portfolio



Wholesale Portfolio



Major Investments

Entity	% Equity
Fedbank Financial Services Limited	100.00%
IDBI Federal Life Insurance Company of India Limited	26.00%
Kannur International Airport	2.89%
Experian Credit Information Company of India Pvt Ltd	2.14%
Cochin International Airport	1.96%

Subsidiaries & JVs

IDBI Federal Life Insurance Co. Ltd.

- Bank's Joint Venture Life Insurance Company, in association with IDBI Bank and Ageas
- Federal Bank holds 26% equity in the J.V.
- Started selling life insurance products from March 2008

FedBank Financial Services Ltd.

- Fully owned subsidiary of the Bank with NBFC license
- 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

UAE Representative Office

- Representative Office at Abu Dhabi, established in 2008 & Dubai in 2016.
- Gateway of the Bank to the whole of Middle East
- Increased the reach of the Bank among Non-Resident Indians in the Gulf countries

Fixed
Deposit

Certificate
of Deposit



A1+

A1+

- Fixed Deposits and Certificate of Deposits enjoy highest rating in that class.



This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank's business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.

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Why Settle For Less ?

April 28, 2017

PRESS RELEASE**Total business of the Bank grows by 25% and net profit by 74.66%**

Federal Bank announced the audited financial results for the quarter and year ended 31st March 2017 today at Kochi. The key highlights of the results are:

- Other income clocks a significant growth of 33.85%
- Operating profit records a staggering growth of 35.20% to reach Rs. 1924.93 Cr
- Retail Advances registered a growth of 25.75% to reach Rs. 21,793.62 Cr
- CASA grew by 23.86% to reach Rs. 31,837.63 Cr
- Corporate Advances registers a growth of 38.20%

WORKING RESULTS AT A GLANCE

(Rs.in Crore)

Particulars	FY17	FY16	% y-o-y growth
Net Interest Income	3052.65	2507.71	↑21.73%
Other Income	1081.81	808.20	↑33.85%
Total Income	9759.20	8556.35	↑14.06%
Operating Profit	1924.93	1423.78	↑35.20%
Net Profit	830.79	475.65	↑74.66%

Balance Sheet

The Total Business of the Bank registered a growth of 24.58% to reach Rs. 171000.84 Cr as on 31st March 2017. While the Deposit portfolio increased by 23.36% from Rs. 79171.71 Cr as on 31st March 2016 to Rs. 97664.56 Cr as on 31st March 2017. Total Advances grew by 26.25% to reach Rs. 73336.28 Cr as on 31st March 2017. The NRE deposits of the Bank posted a growth of 18.46% during the year to reach Rs. 36407.17 Cr. The low-cost CASA segment reached Rs. 31837.63 Cr, up by 23.86%. On the asset side, Retail advances recorded a growth of 25.75% to Rs.21793.62 Cr and corporate advances went up by 38.20% to Rs. 27158.70 Cr.

Operating Profit & Net Profit

The Bank posted an Operating Profit of Rs. 1924.93 Cr. and a Net Profit of Rs. 830.79 Cr. for the year ended 31st March 2017.

Margins

Net Interest Income grew by 21.73% from Rs. 2507.71 Cr in FY16 to Rs. 3052.65 Cr in FY17. Net Interest Margin stood at 3.31% for FY17.

Asset Quality

The Gross NPA of the Bank as on 31st March 2017 stood at Rs. 1727.05 Cr. Gross NPA as a percentage to Gross Advances is 2.33% which is lower than 2.84% as at the end of FY16. The Net NPA stood at Rs. 941.20 Cr and this as a percentage to Net Advances is 1.28%. The Provision Coverage Ratio (including technical write-offs) stood at 71.75%.

NET WORTH & CAPITAL ADEQUACY

The Net Worth of the Bank grew by 11.42% to Rs.8856.47 Cr as against Rs.7948.96 Cr in the previous year. The Capital Adequacy Ratio (CRAR) of the Bank, computed as per Basel III guidelines, stood at 12.39% as on 31st March 2017.

Footprint

The Bank has 1252 branches and 1667 ATMs as on 31st March 2017. The Bank also has its Representative Office at Abu Dhabi & Dubai and an IFSC Banking Unit (IBU) in Gujarat International Finance Tec-City (GIFT City).

Q4FY16 Vs Q4FY17

- Total Deposits increased by 23.36% from Rs. 79,171.71 Cr to Rs. 97,664.57 Cr.
- Savings deposits grew by 23.23% to reach Rs. 26397.67 Cr
- CASA grew by 23.86% to reach Rs. 31,837.63 Cr
- CASA ratio improved from 32.47% to 32.60%.
- NRE deposits increased by 18.46% to reach Rs. 36,407.17 Cr
- Net Advances grew by 26.25% from Rs. 58,090.14 Cr to Rs. 73336.28 Cr.
- Retail Advances registered a growth of 25.75% to reach Rs. 21,793.62 Cr.
- Corporate Advances grew by 38.20% from Rs. 19,651.67 Cr to Rs. 27,158.70 Cr.

MAJOR FINANCIAL INDICATORS (Standalone nos.)

(Rs. in Cr)

Business Figures	As on 31.3.2017	As on 31.3.2016	Growth (%)
Total Deposits	97664.57	79171.71	↑ 23.36%
SB & Demand Deposits	32052.85	26052.59	↑ 23.03%
Net Advances	73336.28	58090.14	↑ 26.25%
Retail Advances	21793.62	17330.70	↑ 25.75%
SME Advances	17641.13	15172.07	↑ 16.27%
Agri Advances	7497.28	6636.20	↑ 12.98%
Gross NPA (%)	2.33	2.84	
Net NPA (%)	1.28	1.64	
Capital			
Equity Capital	344.81	343.79	
Net Worth	8856.47	7948.96	↑ 11.42%
Capital Adequacy (%)	12.39	13.93	
Tier I (%)	11.81	13.36	
Tier II (%)	0.58	0.57	

RAJANARAYANAN N**Assistant General Manager**Ph- 9605002412, E-mail: rajanarayanan@federalbank.co.in*A presentation for investors is being placed separately on our Bank's website: www.federalbank.co.in*For further information, please contact:**Mr. Ashutosh Khajuria, Executive Director & CFO**Tel: +91-484-2634006, e-mail: akhajuria@federalbank.co.in

April 28, 2017**PRESS RELEASE****Federal Bank clocks highest ever quarterly operating profit at Rs. 549 Cr**

Federal Bank announced the audited financial results for the quarter and year ended 31st March 2017 today at Kochi. The key highlights of the results are:

- Other income clocks a significant growth of 33.85%
- Operating profit records a staggering growth of 35.20% to reach Rs. 1924.93 Cr
- Retail Advances registered a growth of 25.75% to reach Rs. 21,793.62 Cr
- CASA grew by 23.86% to reach Rs. 31,837.63 Cr
- Corporate Advances registers a growth of 38.20%

WORKING RESULTS AT A GLANCE

(Rs.in Crore)

Particulars	FY17	FY16	% y-o-y growth
Net Interest Income	3052.65	2507.71	↑21.73%
Other Income	1081.81	808.20	↑33.85%
Total Income	9759.20	8556.35	↑14.06%
Operating Profit	1924.93	1423.78	↑35.20%
Net Profit	830.79	475.65	↑74.66%

Balance Sheet

The Total Business of the Bank registered a growth of 24.58% to reach Rs. 171000.84 Cr as on 31st March 2017. While the Deposit portfolio increased by 23.36% from Rs. 79171.71 Cr as on 31st March 2016 to Rs. 97664.56 Cr as on 31st March 2017. Total Advances grew by 26.25% to reach Rs. 73336.28 Cr as on 31st March 2017. The NRE deposits of the Bank posted a growth of 18.46% during the year to reach Rs. 36407.17 Cr. The low-cost CASA segment reached Rs. 31837.63 Cr, up by 23.86%. On the asset side, Retail advances recorded a growth of 25.75% to Rs.21793.62 Cr and corporate advances went up by 38.20% to Rs. 27158.70 Cr.

Operating Profit & Net Profit

The Bank posted an Operating Profit of Rs. 1924.93 Cr. and a Net Profit of Rs. 830.79 Cr. for the year ended 31st March 2017.

Margins

Net Interest Income grew by 21.73% from Rs. 2507.71 Cr in FY16 to Rs. 3052.65 Cr in FY17. Net Interest Margin stood at 3.31% for FY17.

Asset Quality

The Gross NPA of the Bank as on 31st March 2017 stood at Rs. 1727.05 Cr. Gross NPA as a percentage to Gross Advances is 2.33% which is lower than 2.84% as at the end of FY16. The Net NPA stood at Rs. 941.20 Cr and this as a percentage to Net Advances is 1.28%. The Provision Coverage Ratio (including technical write-offs) stood at 71.75%.

NET WORTH & CAPITAL ADEQUACY

The Net Worth of the Bank grew by 11.42% to Rs.8856.47 Cr as against Rs.7948.96 Cr in the previous year. The Capital Adequacy Ratio (CRAR) of the Bank, computed as per Basel III guidelines, stood at 12.39% as on 31st March 2017.

Footprint

The Bank has 1252 branches and 1667 ATMs as on 31st March 2017. The Bank also has its Representative Office at Abu Dhabi & Dubai and an IFSC Banking Unit (IBU) in Gujarat International Finance Tec-City (GIFT City).

Q4FY16 Vs Q4FY17

- Total Deposits increased by 23.36% from Rs. 79,171.71 Cr to Rs. 97,664.57 Cr.
- Savings deposits grew by 23.23% to reach Rs. 26397.67 Cr
- CASA grew by 23.86% to reach Rs. 31,837.63 Cr
- CASA ratio improved from 32.47% to 32.60%.
- NRE deposits increased by 18.46% to reach Rs. 36,407.17 Cr
- Net Advances grew by 26.25% from Rs. 58,090.14 Cr to Rs. 73336.28 Cr.
- Retail Advances registered a growth of 25.75% to reach Rs. 21,793.62 Cr.
- Corporate Advances grew by 38.20% from Rs. 19,651.67 Cr to Rs. 27,158.70 Cr.

MAJOR FINANCIAL INDICATORS (Standalone nos.)

(Rs. in Cr)

Business Figures	As on 31.3.2017	As on 31.3.2016	Growth (%)
Total Deposits	97664.57	79171.71	↑ 23.36%
SB & Demand Deposits	32052.85	26052.59	↑ 23.03%
Net Advances	73336.28	58090.14	↑ 26.25%
Retail Advances	21793.62	17330.70	↑ 25.75%
SME Advances	17641.13	15172.07	↑ 16.27%
Agri Advances	7497.28	6636.20	↑ 12.98%
Gross NPA (%)	2.33	2.84	
Net NPA (%)	1.28	1.64	
Capital			
Equity Capital	344.81	343.79	
Net Worth	8856.47	7948.96	↑ 11.42%
Capital Adequacy (%)	12.39	13.93	
Tier I (%)	11.81	13.36	
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