Federal Bank

Secretarial Department

SEC/LODR/209/2026-27 **September 8, 2026**

National Stock Exchange of India Limited	**BSE Limited**
Listing Department, Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051	Department of Corporate Services- Listing, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001.

Sub: Disclosure under Regulation 30 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time ("LODR Regulations")

Re: Scrip Symbol: FEDERALBNK/ Scrip Code: 500469

Dear Madam/Sir,

Pursuant to Regulation 30 of the LODR Regulations, and with reference to our intimation dated 5 September 2026 regarding the Schedule of Institutional Investors / Analyst Meetings, we enclose herewith the Investor Presentation for the said meetings.

No unpublished price sensitive information is contained in the attached Investor Presentation.

This intimation, along with the Investor Presentation, is also being made available on the Bank's website *https://www.federal.bank.in/disclosures-to-shareholders* in terms of the LODR Regulations. You are requested to take this intimation on record.

Thank you.

Yours faithfully,
For and on behalf of The Federal Bank Limited

SAMIR PRAVINCHANDRA RAJDEV
Digitally signed by SAMIR PRAVINCHANDRA RAJDEV
Date: 2026.09.08 18:49:15 +05'30'

Samir P Rajdev
Company Secretary

Federal Bank

INVESTOR PRESENTATION

The Federal Bank Limited

A High-Quality Private Bank Defined by Consistent Execution, Strong Governance, and Predictable Performance

September 2026 · Reflecting results for the quarter ended 30 June 2026 (Q1 FY27)

This presentation has been prepared by The Federal Bank Limited for institutional investors and analysts and contains forward-looking statements and stated management targets that are subject to risks and uncertainties and are not guarantees of future performance. Figures are drawn from the Bank's public disclosures as cited throughout.

Federal Bank

A supportive macro backdrop, and a franchise built for India's next phase of growth

GROWTH & CREDIT

Real GDP growth

~7% outlook; among the fastest-growing large economies globally, with a 3-year average of ~7.4%

System credit growth

Running at approximately 19% YoY across the Indian banking system, well ahead of nominal GDP growth

System private-bank asset quality

System-wide NPAs at multi-year lows (~1.8%), a favourable backdrop for continued private-bank de-risking

Domestic consumption

Firm and broad-based, supported by government focus on infrastructure investment and corporate balance-sheet strength

MACRO STABILITY

Inflation

Within RBI's tolerance band of 4% ± 2%; FY27 expected inflation ~5%

Fiscal position

Government on a path of fiscal consolidation; FY27 fiscal deficit targeted at 4.3% of GDP

External position

Comfortable current account deficit (~1.5% of GDP for FY27), supported by GCC remittance corridors - directly relevant to Federal Bank's NR franchise

FX reserves

Healthy reserves of approximately US$707 bn, providing roughly 9 months of import cover; INR may still face headwinds from global events

Federal Bank operates within this constructive macro environment as a scaled, well-capitalised private-sector bank, with a franchise oriented toward granular retail, NRI and SME banking rather than concentrated wholesale exposure.

Source: General India macroeconomic data as compiled from MOSPI, RBI, Union Budget and CEIC in market/peer investor materials, 2026.

Federal Bank

Federal Bank Overview

A differentiated banking franchise underpinned by deposit strength, prudent underwriting, disciplined risk management and expanding fee-based capabilities, creating sustainable long-term value.

Decades of Discipline. A Legacy of Momentum.

1931–1949	1970–1993	1994–2007	2011–2014	2015–2018	2019–2024	2025–Present
The Foundations	**Building the Institution**	**Expansion to Connected Banking**	**Scale With Wider Access**	**New Digital Frontiers**	**Banking From Anywhere**	**Familiar, Yet Fresh™**
Incorporated as Travancore Federal Bank Limited at Nedumpuram near Tiruvalla. Shri K. P. Hormis acquired control in 1945, and the Bank was renamed The Federal Bank Limited in 1949, converting to a full-fledged commercial bank.	Became a Scheduled Commercial Bank in 1970. Established its International Banking Division and became an Authorised Dealer in Foreign Exchange. Computer Department established in 1985 - an early move to technology-led banking.	A 1994 public issue opened access to capital markets, followed by the Bank's first ATM in 1997. First overseas Representative Office opened in Abu Dhabi (2008). A 2:1 bonus share issue was declared in 2004.	In 2013, a 5-for-1 stock split reduced face value from ₹10 to ₹2. The Bank crossed 1,000 branches and ₹1 lakh crore in business - a landmark scale threshold.	1:1 bonus share issue. Participated in India's first focused FinTech Accelerator Programme. Established an IFSC Banking Unit at GIFT City. Launched Lotza, marking the Bank's entry into UPI.	Video-KYC, FedSwagat and Fed e-Remit widened remote and self-service digital capabilities. International-mobile-number UPI for NRE/NRO accounts introduced. QIP and preferential allotment (2023) of ₹958 Cr; total business crossed ₹2.5 lakh crore.	Total business of ₹5.79 lakh crore and balance sheet of ₹3.88 lakh crore, with CASA and NRI deposits each surpassing ₹1 lakh crore. Record profit reached ₹4,117 crore, while market capitalization crossed ₹85,000 crore. The Bank completed its brand refresh under the 'Familiar, Yet Fresh™' identity, entered the MSCI Index, and secured a commitment from a Blackstone affiliate to invest up to 9.99% through warrants.

Source: Federal Bank Integrated Annual Report FY 2025-26 ('Decades of Discipline. A Legacy of Momentum.' milestones); company disclosures.

Federal Bank

A 95-year franchise, with diversified group businesses

At a glance

Rank

6th largest private-sector bank in India by balance sheet

Listing

NSE and BSE; no promoter - fully publicly held. Market cap of c. ₹ 850bn as on 4Sep26

Network

1,650 banking outlets and 2,112 ATMs/recyclers (Q1FY27); 19.2 million customers; Representative Offices in Dubai and Abu Dhabi; IFSC Banking Unit at GIFT City (since 2015)

Leadership

Elias George appointed Part-time Chairman (RBI-approved, 3-year term) effective 23 May 2026; KVS Manian, MD & CEO

Ratings

S&P BBB-/ A-3 and CRISIL AAA/ A1+

Group companies - diversifying the franchise

Fedbank Financial Services (Fedfina)

60.7% Subsidiary

Retail-asset NBFC (gold loans, mortgages). Q1FY27: AUM ₹21,136 Cr (+34.7% YoY), ROE 15.4%, ROA 2.6%, GNPA 1.6%, CAR 20.7%.

Ageas Federal Life Insurance

30% Associate

Bancassurance life insurer. 14th consecutive year of profit; FY26 premium collection ₹3,664 Cr; AA+/Stable domestic ratings (CARE, CRISIL, ICRA, India Ratings).

Federal Operations & Services (FedServ)

100% Subsidiary

Operations and technology backbone, driving standardisation and cost efficiency across the Bank’s shared services.

Source: Federal Bank Q1 FY27 investor presentation and results; S&P Global Ratings release (July 2026); company disclosures.

Federal Bank

A well governed Bank by Distinguished Professionals

70%
Independent Directors

23
Specialised skill domains mapped across the Board

4
Institutional pedigrees: IAS, RBI, SBI, IIM Bangalore

Elias George
Part-time Chairman & Independent Director
Former IAS officer; Additional Chief Secretary, Govt. of Kerala; CEO, Kochi Metro Rail; Senior Partner, KPMG, Harvard Kennedy School.

KVS Manian
Managing Director & CEO
Career banker leading the Bank's strategic transformation, growth and overall franchise development.

Siddhartha Sengupta
Independent Director
Former Deputy Managing Director, State Bank of India; deep expertise in international banking, trade finance and large-bank operations.

Sudarshan Sen
Independent Director
Former Executive Director, Reserve Bank of India (Banking Regulation, Co-op & NBFC Regulation); Chairman, Board Risk Management Committee.

Manoj Fadnis
Independent Director
Chartered Accountant; Past President, ICAI; Chairman, Board Audit Committee; extensive listed-company audit and risk-reporting experience.

Sankarshan Basu
Independent Director
Professor of Quantitative Finance & Risk Management, IIM Bangalore, 19+ years; former board member, Clearing Corporation of India.

Varsha Purandare
Independent Director
Senior banking leadership background; Chairperson, Customer Service, Marketing Strategy & Digital Banking Committee.

Ramanand Mundkur
Independent Director
National Law School of India graduate; 20+ years international legal/consulting Chairman, Stakeholders Relationship Committee.

Harsh Dugar
Executive Director
Overseeing Wholesale Banking and Treasury

Venkatraman Venkateswaran
Executive Director
Overseeing Finance, operations, Technology. Former CFO of the Bank.

Governance highlights: Independent Directors constitute 70% of the Board. The Board's composition brings together central bank regulatory experience (RBI), large public-sector bank operating experience (SBI), senior civil-service and infrastructure leadership (IAS), professional audit leadership (ICAI) and academic risk expertise (IIM Bangalore) - a genuinely diversified, high-calibre oversight body spanning 23 mapped specialisations from credit and treasury to law, IT and human resources. Mr. A P Hota retired as Chairman in January 2026 after an eight-year tenure; Mr. Elias George succeeded him in May 2026.

Source: Federal Bank Integrated Annual Report FY 2025-26 (Corporate Governance Report); federal.bank.in key-personnel disclosures; public regulatory filings on director appointments.

Risk considerations are integral to decision-making, from origination through execution.

Federal Bank's risk philosophy is embedded in business decisions, with decadal-best asset quality (GNPA 1.52%, NNPA 0.18%) demonstrating the consistent application of this discipline, rather than a one-off outcome.

FINANCIAL

Economic Risk

Monitor macro indicators and sector trends; stress testing and scenario analysis; diversification across sectors and segments.

Credit Risk

Underwriting discipline across portfolios; early-warning indicators and behavioural analytics; periodic concentration review.

Market & Liquidity Risk

Monitor liquidity buffers and funding concentrations; ALM-managed interest rate sensitivity; multi-scenario liquidity stress testing.

OPERATIONAL

Operational Risk

Key Risk Indicators and loss-event monitoring; Risk & Control Self-Assessments; review of critical processes and outsourcing.

Business Continuity

BCP/DR frameworks; periodic testing and simulation exercises; redundancy across critical infrastructure.

Cyber & Info Security

Continuous threat monitoring; vulnerability assessments and penetration testing; layered authentication and access controls.

REGULATORY & ESG

Compliance Risk

Continuous regulatory monitoring; compliance reviews across businesses; conduct and regulatory training programmes.

Climate Risk

Monitor exposures across sensitive sectors; environmental considerations built into portfolio reviews; track regulatory developments.

Emerging risks integrated into governance: AI/model adoption, digital fraud & financial crime, data privacy & digital regulation, third-party technology dependencies, climate transition, and geopolitical/trade fragmentation - overseen via Board-approved risk appetite statements and independent challenge.

Source: Federal Bank Integrated Annual Report FY 2025-26 ('Growth Through Risk Discipline' section).

Federal Bank

Well capitalized, funded by one of the system's most granular deposit bases

16.97%

Capital Adequacy Ratio (CRAR), Q1FY27

15.89%

Tier-1 Capital Ratio, Q1FY27

115–120%

LCR operating range (100% minimum)

82.3%

Advance-to-Deposit Ratio, Q1FY27

FUNDING PROFILE

Capital and funding are both being managed for resilience, not just for optics

Capital headroom

CRAR of 16.97% and Tier-1 of 15.89% sit comfortably above regulatory minimums, with internal accruals from record profitability providing an organic capital-generation engine - before the Blackstone investment is even considered.

Retail Deposit-led, not wholesale-led

Advance-to-deposit ratio of 82.3% and an 85% granular funding share mean loan growth is funded overwhelmingly by granular customer deposits rather than market borrowings or bulk/wholesale funding lines.

Liquidity run lean, by design

LCR deliberately optimised to a 115–120% range (from 135–140% historically) - well above the 100% minimum, but no longer carrying costly, NIM-dilutive excess liquidity.

Falling cost of funds

Cost of deposits declined to 5.21% in Q1FY27, down 57bps YoY, as the funding mix shifts further toward CASA and retail term deposits and away from higher-cost wholesale liabilities.

Source: Federal Bank Q1 FY27 results and investor presentation; Federal Bank Q4 FY26 earnings call; company disclosures.

Federal Bank

A cap table built on institutional and multilateral confidence

Federal Bank has no promoter - it is fully publicly held and professionally governed, with a shareholder register dominated by sophisticated institutional capital rather than concentrated family or corporate control. This is itself a governance signal institutional investors should weigh: decisions are made by an independent board and professional management, answerable to a diversified institutional base.

MULTILATERAL SHAREHOLDER

IFC - International Finance Corporation (World Bank Group)

First invested	FY22 - ₹916 Cr
Follow-on investment	FY24 - ₹959 Cr
Current stake	3.83% (as of 30 June 2026)
Significance	Rigorous governance & ESG diligence prior to and since investment

MARQUEE GLOBAL INVESTOR

Blackstone (Asia II Topco XIII Pte. Ltd.)

Investment size	₹6,197 Cr (27.29 crore warrants at ₹227 each)
Payment structure	25% payable upfront, 75% on conversion; 18-month tenure from allotment
Resulting stake	Up to 9.99% on full conversion - would become the Bank’s largest shareholder
Governance right	One non-executive board nominee upon full exercise
Approval status	Board-approved (Oct 2025); shareholders approved 99.95% (Nov 2025 EGM); CCI-cleared

Shareholding structure (30 June 2026) - well diversified across institutional investor classes

Mutual Funds	FIs / Banks	FIIs
33%	37%	27%

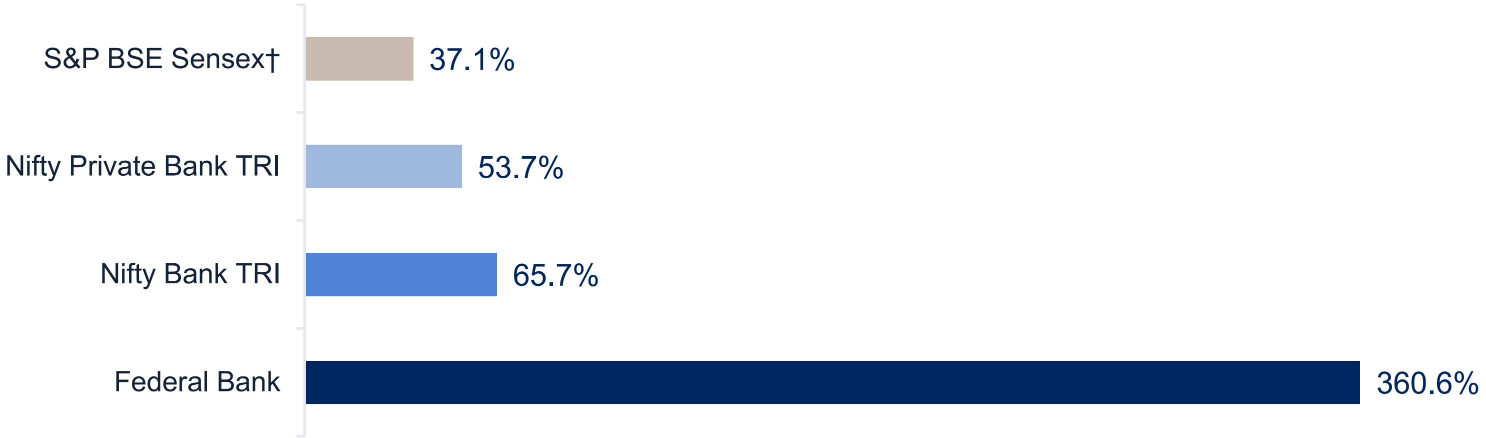
Source: Federal Bank Q1 FY27 investor presentation and credit profile materials (shareholding as of 30 June 2026); Federal Bank regulatory filings on the Blackstone transaction; CRISIL rating rationale (IFC investment history).

Federal Bank

Federal Bank: a consistent long-term wealth creator

360.6% total shareholder return over five years — 5.5× the Nifty Bank TRI and 6.7× the Nifty Private Bank TRI

Five-year cumulative total return (%) · Aug-2021 to Aug-2026



Consistency check — one-year total return (%)

GROWTH OF ₹100 OVER FIVE YEARS

Federal Bank	**₹461**
Nifty Bank TRI	₹166
Nifty Private Bank TRI	₹154
S&P BSE Sensex†	₹137

Five-year CAGR: Federal Bank 35.7% vs Nifty Bank TRI 10.6% and Nifty Private Bank TRI 9.0%

RETURNS ARE EARNINGS-BACKED, NOT RE-RATING ALONE

FY26 net profit	**₹4,117 Cr**	*best-ever annual result*
Q1 FY27 net profit	**₹1,177 Cr**	*+36.6% YoY*
Return on equity	**12.01%**	*from 10.30% a year earlier*
EPS (trailing 12m)	**₹18.68**	*P/E 18.5×*

Strong returns. Consistent execution. Compounding shareholder value.

Legend: Federal Bank = total shareholder return (dividend-inclusive) | Nifty Bank TRI, Nifty Private Bank TRI = Total Return Index | †S&P BSE Sensex = price return.
Source: NSE Indices Limited factsheets, Nifty Bank and Nifty Private Bank, Total Return Index variant, dated 31 August 2026 (1-Year absolute; 5-Year published as CAGR). Federal Bank total shareholder return and S&P BSE Sensex return from Yahoo Finance (data provided by Refinitiv), trailing returns as at 27 August 2026. Derived figures: five-year cumulative returns for both Nifty indices are compounded from the published CAGRs (Nifty Bank 10.64%, Nifty Private Bank 8.98%); Federal Bank's 35.7% CAGR and all ₹100 growth values are calculated from the returns shown. †Sensex is shown on a price-return basis as S&P BSE Sensex TRI is not publicly disclosed, and therefore understates that index by approximately its dividend yield. Federal Bank and Sensex are struck at 27 August 2026, the Nifty indices at 31 August 2026; the four-day difference is not adjusted. Past performance is not indicative of future returns.

Project Breakthrough 4.0: the philosophy, structure and evidence behind the programme

Project Breakthrough 4.0, launched in February 2025, is Federal Bank's current multi-year transformation programme and the fourth chapter in its strategic evolution. It builds on the 31-year 'Chequered Era' (1979–2010) and the 14-year 'Resurgence Era' (2010–2024), which established the Bank's scale, digital infrastructure and pan-India distribution. Breakthrough 4.0 is focused on converting these foundations into superior, sustainable profitability, with explicit objectives across five strategic pillars, measured against an FY25 baseline and tracked through FY28 on a disciplined, quarter-by-quarter cadence.

01

Liability

CASA ratio: 30% baseline → 32.95% (FY26) → 36% target. CASA and NR deposits each crossed ₹1 lakh Cr in FY26.

AHEAD OF PLAN

02

Asset Mix

Reshaping toward higher-yield secured retail and mid-market corporate exposure. Q1FY27 gold loans +33% YoY, LAP +21% YoY, commercial banking +23% YoY.

ON TRACK

03

Fee Streams

Fee income +21.7% YoY in Q1FY27. Acquisition of Standard Chartered's India credit card portfolio scales the cards franchise inorganically, enhancing retail reach and fee income.

DELIVERED

04

Cost Efficiency

Cost-to-income improved to 52.50% in Q1FY27 from 54.89% a year earlier - 239bps of YoY improvement.

ON TRACK

05

Credit

Credit cost being managed toward a targeted 50–60bps range through the cycle, supported by decadal-best asset quality in Q1FY27.

ON TRACK

Project Breakthrough 4.0 is well into execution, with early outcomes increasingly visible in the Bank's operating performance. This progress has already been recognised by the market through a re-rating, with Federal Bank's market capitalisation reaching ₹85,000 crore.

Source: Federal Bank Project Breakthrough 4.0 and Federal 4.0 strategy materials; Q1 FY27 results and investor presentation; S&P Global Ratings release (July 2026).

Twelve engines powering diversified and sustainable growth

NRI / NR Franchise

A decades-old competitive advantage, built on enduring customer trust, deep diaspora relationships and a stable deposit base.

NR deposits crossed ₹1 lakh Cr; 20.34% of India's personal inward remittances

Mid-Market Banking

Becoming the operating bank of choice for India's mid-market segment, creating deeper relationships and growing transaction intensity.

LAP | Expanding secured lending capabilities across the mid-market segment

GTS / Transaction Banking

Transforming Federal from a lender into a daily operating partner, strengthening client stickiness while expanding fee income.

Supply Chain Finance platform at 50%+ digital adoption.

Credit Cards

Emerging as a powerful monetisation engine, leveraging a large existing customer base to drive higher yields, fees and engagement.

Net advances ₹4,501 Cr, +36% YoY — the fastest-growing product

Gold Loans

Combining the trust of a longstanding franchise with scalable growth — a secured, granular and increasingly differentiated lending engine.

Gold loan book grew 26% in FY26; 15% of net customer assets

Liability Franchise

The foundation of the model: granular, low-cost and relationship-led rather than rate-led.

CASA crossed ₹1 lakh Cr for the first time; granular funding at 85%

Wealth Management

Converting a large deposit franchise into broader, longer-duration financial relationships.

FedWealth launched as a dedicated business vertical in FY26

Commercial Banking

Relationship-led lending to enterprises, anchored in operating-account and transaction flows.

Commercial Banking advances +25% YoY, the fastest-growing vertical

CV / CE Financing

A secured, cash-flow-linked engine tied to infrastructure and freight cycles.

Scaled to ₹5,826 Cr net advances, +21% YoY

Digital Distribution

Scaling acquisition and engagement without a proportionate increase in physical cost.

Digitally acquired resident savings accounts up over 50% YoY

Distribution Expansion

Targeted physical expansion into identified growth markets, complementing digital reach.

51 banking outlets added; 1,650 outlets across 26 states and UTs

Operating Productivity

Redesigning how work is done so branch capacity shifts from processing to relationships.

Operation Udaan centralised processing-intensive activities

Each engine earns its place either by deepening the customer relationship, improving the funding mix, or converting an existing relationship into fee income — rather than by adding scale for its own sake.

Source: Federal Bank relationship-led growth strategy framework (positioning statements, in italics, as articulated by management); Federal Bank Integrated Annual Report FY 2025-26 'Strategy in Action' scorecard and Investor Presentation Q1 FY27 (17 Jul 2026) for the supporting evidence in each card, as reported.

Structural strengths underpinning Federal Bank’s next phase of value creation

01 Record profitability, accelerating into FY27

Q1FY27 net profit of ₹1,177 Cr, up 36.6% YoY - a record on an underlying basis - with NII up 26.1% YoY, NIM expanding 39bps YoY to 3.33%, ROE improving to 12.01% and cost-to-income down 239bps YoY.

02 Decadal-best asset quality

GNPA fell to 1.52% and NNPA to 0.18% - the lowest in the Bank’s recent history - with provision coverage strengthening to 87.4% and fresh slippages down to ₹409 Cr, their lowest in several quarters.

03 One of India's most granular deposit franchises

85% of the deposit book is CASA plus deposits under ₹3 Cr. CASA crossed ₹1 lakh Cr and NR deposits crossed ₹1 lakh Cr - both firsts - with savings up 19% and NRE up 13% YoY.

04 A non-resident moat that cannot be bought

Market share rose to 20.34% in FY26 from 18.42% - built over decades of NR relationships. NRI deposits accounting for ~30% of total deposits and a deep, long-standing customer franchise across key NRI corridors.

05 Marquee global institutional capital validation

Shareholders approved (99.95% support) a ₹6,197 Cr strategic investment by Blackstone affiliate Asia II Topco XIII for up to a 9.99% stake - CCI-cleared - alongside IFC (World Bank Group), a shareholder since FY22.

06 India's Largest Private Sector Gold Loan Franchise

A trusted, secured and scalable lending platform supported by deep customer relationships, strong collateral cover and nationwide distribution.

Source: Federal Bank Q1 FY27 results and investor presentation (quarter ended 30 June 2026); S&P Global Ratings release (July 2026); company disclosures.

Federal Bank

Business Overview

Focused on profitable growth through deeper customer engagement, expanding fee businesses and disciplined risk management.

A comprehensive snapshot - scale, returns, asset quality and franchise reach

₹5.98 L Cr Total Business	**₹3.93 L Cr** Balance Sheet	**₹81,721 Cr** Market Cap	**19.2 Mn** Customers	**~18,100** Employees	**1,650** Banking Outlets

PROFITABILITY & RETURNS - Q1 FY27

₹1,177 Cr Net Profit, +36.6% YoY	**12.01%** Return on Equity	**1.22%** Return on Assets	**3.33%** Net Interest Margin	**52.50%** Cost-to-Income	**₹19.15** Earnings per Share

ASSET QUALITY & CAPITAL - Q1 FY27

1.52% GNPA	**0.18%** NNPA - decadal low	**87.4%** Provision Coverage	**16.97%** Capital Adequacy	**15.89%** Tier-1 Ratio	**46 bps** Credit Cost

FRANCHISE & FUNDING QUALITY

32.23% CASA Ratio	**85%** Granular Funding	**₹1.05 L Cr** NR Deposits	**20.34%** Remittance Share	**82.3%** Advance-to-Deposit	**2,112** ATMs / Recyclers

Founded 1931 · Scheduled Commercial Bank since 1970 · 6th-largest Indian private-sector bank by balance sheet · No promoter, fully publicly held · Listed on NSE & BSE · IFSC Banking Unit at GIFT City · Group companies in asset finance and life insurance

Source: Federal Bank Q1 FY27 investor presentation and results; Integrated Annual Report FY 2025-26; market data as of 17 July 2026; third-party workforce estimate.

From selling more products to building more valuable customer relationships

1 PRIORITY CUSTOMER SEGMENTS

Where we are concentrating relationship-led growth

Mass Affluent

Deepen savings, investment, cards and protection relationships

Higher products per customer

NR

Build on a longstanding franchise, trust and diaspora connectivity

Enduring, difficult-to-replicate franchise

Small Business

Serve the complete needs of entrepreneurs, beyond lending

Granular, relationship-led growth

Mid-sized Corporates

Become the primary operating bank for India's emerging corporates

Higher transaction intensity and wallet share

2 SCALING PRODUCTS AND SERVICES

How we are increasing relevance and monetising relationships

Transaction Banking

Embed Federal Bank into customers' daily operating flows

Stickier operating relationships

Trade & Forex

Capture trade-linked flows, forex income and deeper corporate engagement

Flow-led fee income

Wealth

Convert the deposit franchise into broader financial relationships

Greater share of financial wallet

Cards

Scale a high-yield, fee-rich engagement engine across the existing base

Higher engagement, yield and fees

3 CUSTOMER PROFITABILITY ENGINE

What connects the segments and the products

CRM

A unified view of customer relationships, interactions, opportunities and service needs

Analytics

Data-led identification of next-best products, attrition risk, customer potential and wallet-share opportunities

Relationship Management

Customer-level ownership and engagement, rather than product-level selling

Customer Profitability

Success measured through total relationship value, product penetration, fee contribution and longevity

"Our focus is moving from selling more products to building more valuable customer relationships — by concentrating on attractive segments, scaling relevant capabilities, and using CRM and analytics to deepen wallet share."

Source: Federal Bank relationship-led growth strategy framework; management strategic priorities. Segment and product priorities as articulated by management; outcomes represent intended strategic results rather than reported figures.

MSME: Federal Bank's largest opportunity for scalable growth

Federal Bank is well positioned to expand participation within MSME ecosystems through its established commercial banking franchise, strong local-market relationships and growing transaction banking capabilities.

The Bank increasingly approaches MSMEs through a relationship lens rather than a standalone lending lens - the objective is to serve customers across collections, payments, trade finance, forex, cash management and promoter wealth requirements, not credit alone.

This approach has the potential to enhance customer stickiness, expand fee income streams, strengthen self-funded relationships and create durable operating account balances over time.

Why MSME relationships compound value

- **Credit / lending**
- **Collections & payments**
- **Trade finance & forex**
- **Cash management**
- **Promoter wealth**

Beyond credit: each additional product deepens stickiness and expands fee income per relationship.

Source: Federal Bank relationship-led growth strategic thesis; company disclosures.

NR Banking: a structural competitive advantage

20.34%	**₹1.05 L Cr**	**MULTI-DECADE**	**2**
Remittance market share FY26	NR deposits, +14% YoY - crossed ₹1 lakh Cr	NRI franchise heritage	International Rep. Offices (Dubai, Abu Dhabi)

Federal Bank possesses one of India's strongest Non-Resident (NR) franchises, built over decades through trust, service quality, remittance capabilities and deep customer relationships across key overseas corridors. What differentiates the franchise is not merely its scale, but the quality and granularity of the relationships it supports.

Multi-product depth

NR customers typically maintain relationships spanning deposits, remittances, wealth, lending and family banking - not a single product.

Naturally diversified funding

This multi-product depth creates a naturally diversified and sticky funding base, distinct from rate-chasing wholesale deposits.

Expanding corridors

As customer preferences evolve and global mobility increases, the Bank continues deepening engagement across newer customer corridors.

Acquisition platform

The NR business is not only a source of stable deposits but an important platform for broader customer acquisition and franchise growth.

Source: Federal Bank relationship-led growth strategic thesis; company disclosures.

A large, digitally-enabled distribution footprint spanning India and the GCC

1,650	**19.2 Mn**	**94.4%**	**₹2.08 Lakh Cr**
Banking outlets (Q1FY27)	Total customer base (Q1FY27)	Digital transaction penetration (Q1FY27)	FedMobile transaction value crossed this level (FY26)

Global connectivity supports deeper customer relationships and cross-border opportunities.

- Representative Offices in Dubai and Abu Dhabi serve as key touchpoints for the UAE's large Non-Resident Indian population; an established international banking platform at GIFT City since 2015 helped NRI deposits cross ₹1 lakh Cr in March 2026.
- Digital adoption continues to scale- mobile banking volumes reached 168 lakh transactions in Q1FY27, and 91.5% of corporate transactions are now serviced digitally through platforms such as Collection Hub.
- Digital onboarding and remittance capabilities enhance customer accessibility and strengthen engagement across global markets.
- Distribution is being actively reshaped: new banking outlets added across identified growth markets, metro presence deepened, and back-office/service activity increasingly centralised into Regional Business/Loan Service Centres to sharpen branch focus on sales and relationships.

Source: Federal Bank Q1 FY27 investor presentation and credit profile materials (as of 30 June 2026); Federal Bank Integrated Annual Report FY 2025-26; company disclosures.

Wealth & Mass Affluent: unlocking a large retail franchise

₹7,887 Cr

Wealth Management AUM (FY26), +16% YoY

58,000

Active wealth-management customers

₹35 Cr

Wealth fee income (FY26), +32% YoY

FedWealth

New dedicated business vertical launched FY26

WEALTH

Federal Bank possesses a customer franchise significantly larger than many standalone wealth-management platforms. FedWealth, launched in FY26 as a dedicated business vertical, combines an in-house wealth platform with enhanced RM coverage and improving customer analytics - a strong foundation to deepen wallet share. Over time, wealth is expected to emerge as a natural extension of the primary banking relationship rather than a standalone product.

MASS AFFLUENT

A meaningful proportion of household financial wealth resides within the mass affluent and emerging affluent segments. Federal Bank continues to strengthen engagement through improved analytics and increasingly targeted relationship models - enabling deeper product penetration, stronger retention, and a natural pathway toward affluent and wealth-management relationships.

Wealth and mass-affluent penetration diversify fee income and deepen average balances - both credit-positive, and both still early in their scale-up relative to the Bank’s core lending and deposit franchises.

Source: Federal Bank relationship-led growth strategic thesis; company disclosures.

Transaction Banking: the operating-account opportunity

+21.7%

Fee income growth, Q1FY27 YoY

+23%

Average CASA growth, YoY

50%+

Digital adoption rate, Supply Chain Finance platform

One of the most compelling long-term opportunities for Federal Bank lies in transaction banking and operating-account relationships. Globally, the most valuable corporate relationships are rarely anchored solely around lending.

Core Lending Relationship + **Cash Management** + **Payments & Collections** + **Trade Finance** + **Escrow Solutions** + **Treasury & Merchant Services**

Transaction banking is a strategic engine for building deeper, stickier operating relationships, strengthening low-cost deposits and generating recurring fee income beyond lending. Federal Bank is scaling this franchise deliberately, with a measured pace of investment and a clear focus on sustainable, capital-efficient economics.

Source: Federal Bank relationship-led growth strategic thesis; company disclosures.

Federal Bank

How Federal Bank is executing this strategy

01

Organising Around Customer Franchises

Strategic focus centers on customer franchises rather than product silos, with horizontal capabilities deployed across franchises to deepen relationships and increase customer-level profitability.

- Integrated relationship delivery across Liabilities, Assets, Wealth, Forex and Transaction Banking
- Customer-level rather than product-level P&L lens
- FedWealth positioned as a horizontal capability across NRI, affluent retail and business-owner relationships

Proof point: FedWealth launched as a dedicated cross-franchise vertical, FY26

02

Building a CRM-Led Institution

Executing a technology-led transformation through customer analytics, CRM and Agentic AI to predict customer needs, enhance engagement and serve customers with greater speed, relevance and precision.

- Analytics-led identification of wallet-share opportunities
- Personalised journeys across retail, MSME and corporate
- AI use cases adopted at a measured, regulation-aligned pace

Proof point: Feddy, the AI assistant, resolves 93% of customer queries

03

Driving Relationship Depth & Wallet Share

The liability franchise already differentiates on sustainable average balances rather than period-end optimisation - a philosophy now extending across segments.

- Average balances, not quarter-end mobilisation, as the metric
- Employee productivity aligned to relationship-led frameworks
- Granular funding improved to 85% of the deposit book

Proof point: granular funding up from 82% to 85% of deposits YoY

Source: Federal Bank relationship-led growth strategic thesis; company disclosures.

Reimagining distribution: the Federal Bank way

01

Branches as Relationship Centres

As routine transactions migrate to digital channels, branch teams shift toward advisory-led engagement rather than processing.

- Focus on deposits, MSME, transaction banking and wealth
- Processing-intensive work centralised into service centres
- 1,650 outlets, with 51 added in identified growth markets

Proof point: Operation Udaan redesigned branch operating models

02

Digital as a Scalable Growth Engine

Digital investment targets penetration and wallet share, not merely cost - with over 94% of transactions now processed digitally.

- Federal CA 24x7: fully digital current account opening
- Project Novus scaled assisted digital onboarding across branches
- FedMobile at 17 lakh monthly active users

Proof point: 50%+ YoY growth in digitally acquired savings accounts, with over half of acquisitions now originating from lower-cost in-house digital channels.

03

Partnership-Led Distribution

Fintech and ecosystem partnerships extend reach while the Bank retains ownership of the primary banking relationship.

- Partnerships across liabilities, personal loans and credit cards
- Ecosystem participation via UPI, FASTag, BBPS and CBDC
- Bank retains underwriting and balance-sheet control

Proof point: Scapia and OneCard demonstrate the ability to scale differentiated digital propositions through ecosystem partners

Source: Federal Bank relationship-led growth strategic thesis; company disclosures.

Key Credit Highlights

Built on a foundation of disciplined underwriting and prudent risk management.

Consistently strengthening asset quality while maintaining a balanced and diversified portfolio.

Federal Bank

The Federal Bank credit story: differentiated by fundamentals

1 Market-leading asset quality

GNPA 1.52% · NNPA 0.18% · PCR 87.37% (ex. technical write-offs)

Slippage ratio 0.61% in Q1 FY2027 against 1.11% a year earlier; credit cost 41bps against 65bps, annualised. On net NPA, Federal Bank is the best-positioned across the broader banking landscape; on provision coverage it is ahead of all private-sector banks.

2 A non-resident and remittance franchise no domestic peer of comparable size replicates

NR deposits US$11.1bn, +14.2%, 32.8% of deposits · 20.34% of India's personal inward remittances

NRE deposits US$10.1bn, up 13%. One in every five rupees of personal remittance entering India passes through Federal Bank — a sticky, rate-insensitive, fee-generating foreign-currency deposit pool, and a natural hedge to a dollar liability.

3 Scale and reach

Total assets US$41.4bn · Total business US$63.3bn

One of the largest medium-sized private-sector banks scaling in India, comprising US$29.2bn of gross advances and US$33.7bn of deposits, served through 1,650 banking outlets across 26 states and union territories.

4 Earnings inflection that is entirely core, delivered against a treasury headwind

Net profit US$124m, +36.6% · Operating profit US$200m, +22% · NII US$310m, +26.1%

RoA improved to 1.22% from 1.00% and RoE to 12.01% from 10.30%, with cost-to-income down 239bps to 52.50%. The inflection is driven by core banking income rather than treasury or one-off gains.

5 Granular, low-cost and self-funded

CASA +18.3% to US$10.9bn · Average CASA +23% · Ratio +188bps to 32.23%

CASA plus retail deposits below ₹3 crore are 85% of total deposits, up from 82%. LDR 86.7%, borrowings 4.62% of total assets and debt-to-equity 0.45x — among the lowest wholesale-funding dependence of any Indian private-sector bank.

6 Secured, granular growth with minimal unsecured exposure

Net advances US$29.2bn, +15% · Commercial banking +25% · CV/CE +21% · Corporate +14%

Microfinance is ~1% of net customer assets; the retail unsecured book remains <5%. Personal loans grew 6% versus 33% for gold, while housing was held flat, reflecting a calibrated approach to unsecured growth.

7 Well capitalized and marquee investors present

CRAR 16.97% · Tier-I 15.89% · Tier-II 1.08%

Capital funds of US$4.3bn against RWAs of US$25.4bn, with Tier-I capital rising US$167m through internal accruals while RWAs grew 4.5%. A Blackstone affiliate has committed to acquire up to 9.99% through warrants, with 25% of the consideration already received.

8 ECL transition partially funded ahead of the change

Floating NPA provision US$48m · Standard-asset provisions US$136m

The floating NPA provision created in Q4 FY2026 as an ECL transition buffer, over and above standard asset provisions, with provisioning built ahead of the regime change to partly mitigate the expected ECL impact.

9 A Differentiated Liability Franchise

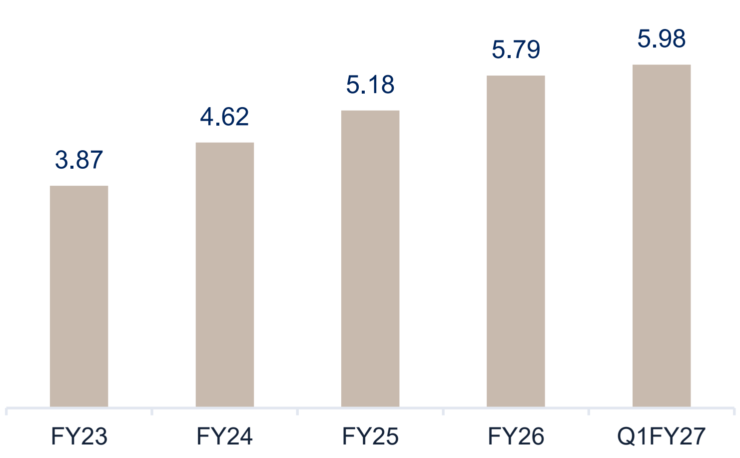
Avg CASA 23% up YoY · Retail deposits 11% up YoY · NRI deposits ~14% up YoY

One of the few banks in India delivering resilience in both CASA and NIMs amid industry-wide compression, demonstrating the effectiveness of our customer franchise and execution strategy.

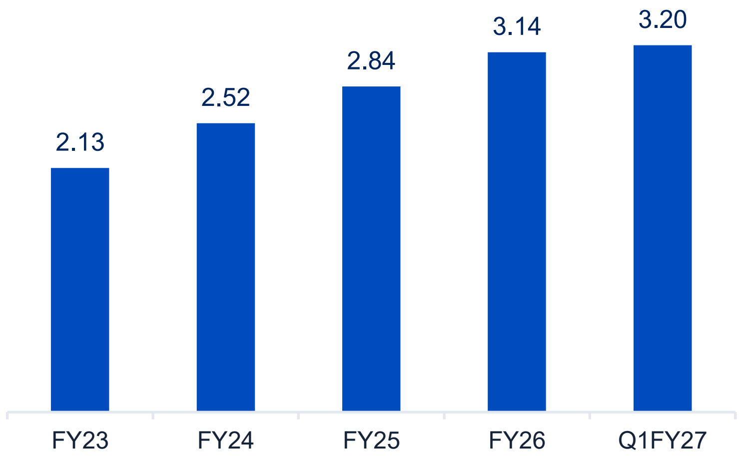
Source: Federal Bank Q1 FY2027 results and investor presentation (quarter ended 30 June 2026); Federal Bank Q4 FY2026 results (floating NPA provision); Fedbank Financial Services Q1 FY2027 disclosures. All figures as reported unless stated. USD amounts are converted from reported INR figures at the prevailing rate and are indicative. Peer comparisons on net NPA, provision coverage and relative credit cost reflect management's assessment against Indian private-sector banks.

Balance sheet scale is compounding, funded increasingly by granular deposits

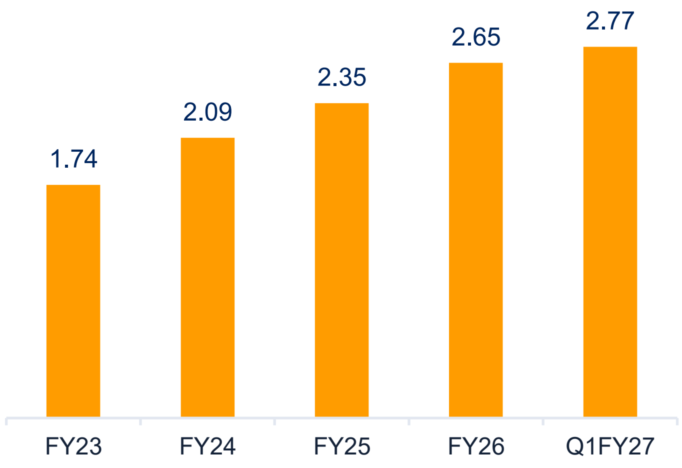
Total Business (₹ Lakh Cr)



Total Deposits (₹ Lakh Cr)



Net Advances (₹ Lakh Cr)



A milestone quarter for the liability franchise

- CASA deposits and NR deposits each crossed ₹1 lakh Cr during FY26 - a first for the Bank - evidencing a deepening, granular retail funding base.
- Q1FY27: CASA grew 18% YoY (CASA ratio 32.23% vs 30.35% a year earlier); total deposits reached ₹3,20,118 Cr (+11.4% YoY). Net advances grew 15% YoY to ₹2,77,498 Cr, led by Retail (53% of advances, +14% YoY), Commercial Banking (11% of advances, +25% YoY) and Corporate Banking (36% of advances, +11% YoY).
- Retail loans comprised 53% of Net Customer Assets in Q1FY27, underscoring the granularity of the asset book. Advance-to-deposit ratio stood at a disciplined 82.3%.

Source: Federal Bank Q1 FY27 results and investor presentation; Federal Bank FY24 annual results; Federal Bank Integrated Annual Report FY 2025-26.

One of the best-managed deposit franchises in Indian private banking

₹1,03,163 Cr	32.23%	85%	₹1,05,123 Cr
CASA balances, +18% YoY - crossed ₹1 lakh Cr for the first time in FY26	CASA ratio, up 188bps YoY - five consecutive quarters of expansion	Granular funding: CASA + deposits under ₹3 Cr, up from 82% a year ago	NR deposits, +14% YoY - also crossed ₹1 lakh Cr; NRE alone at ₹95,710 Cr

QUALITY OF GROWTH

It is average balances - not just period-end - that are improving

The more important signal is not the quarter-end CASA number but the trajectory of average balances. Federal Bank's average CASA balances have been rising steadily through the year, and average Current Account balances in particular have been growing even faster than the period-end print suggests - evidence of genuine transaction-banking depth rather than quarter-end window-dressing.

Management has explicitly guided that CA accretion is expected to continue independent of the business banking cycle, reflecting the structural, relationship-led nature of this deposit growth .

BEST-IN-CLASS RETAIL MIX

85% granular funding: a structurally lower-risk deposit base

CASA plus deposits under ₹3 Cr - the most granular, least flighty source of bank funding - now comprise 85% of Federal Bank's deposit base, up from 82% a year ago. This places the Bank's reliance on wholesale and bulk deposits among the lowest in the Indian private banking system, reducing refinancing and concentration risk precisely where institutional investors look first.

Combined with one of India's strongest NR franchises ,this retail granularity is a structural, multi-decade characteristic of the franchise - not a cyclical, rate-driven inflow.

Source: Federal Bank Q4 FY26 earnings call and investor presentation; Federal Bank Q1 FY27 results; internal retail-deposit classification as disclosed by the Bank.

A behaviourally sticky deposit base, run with deliberate liquidity discipline

LIQUIDITY COVERAGE RATIO

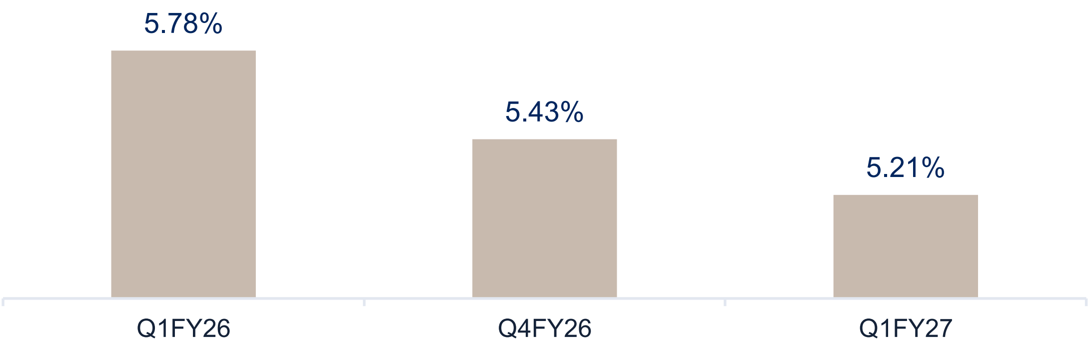
Run lean by design, not by constraint

Management has deliberately brought the Bank's LCR down to a 115–120% operating range from 135–140% previously maintained - well above the 100% regulatory minimum, but calibrated rather than maximised, since surplus HQLA is idle, NIM-dilutive balance sheet.

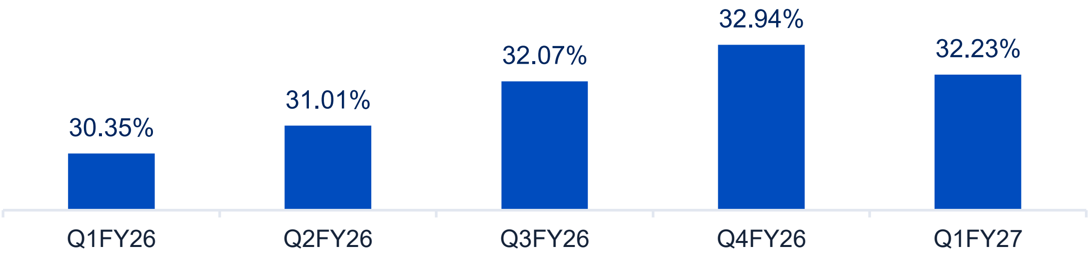
This is only possible because the underlying deposit base - 85% retail, deeply relationship-anchored, NR-heavy - exhibits low observed and modelled run-off rates. A bank with a fickler, wholesale-funded liability base could not responsibly run this lean.

Historical LCR	**135–140%**
Current operating range	**115–120%**
Regulatory minimum	**100%**

Cost of deposits is falling as the mix improves



CASA ratio has stepped up sharply over the past year



Q1FY27's 32.23% is +188bps YoY; the small step-down from Q4FY26's 32.94% reflects normal fiscal year-end (March) CASA seasonality common across Indian banks, not a reversal of the underlying trend.

Taken together - 85% retail funding, a lean but comfortable LCR, and a falling cost of deposits - this is the profile of a top-tier liability franchise, not merely an adequate one.

Source: Federal Bank Q4 FY26 earnings call; Federal Bank Q1 FY27 results and investor presentation; Axis Direct Federal Bank Q4FY26 result note (30 April 2026).

A deliberately diversified book: Retail at the core, Commercial the fastest-growing engine

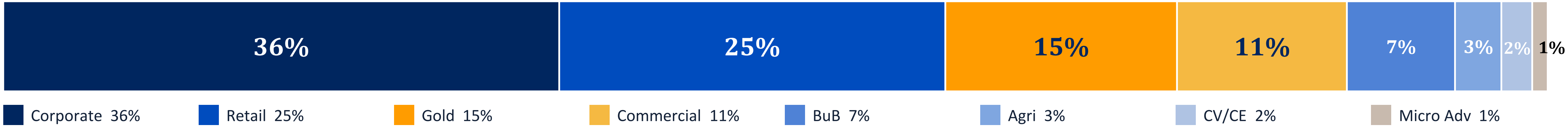
53% **Retail Book**
₹1,48,064 Cr
+11% YoY

11% **Commercial**
₹30,638 Cr
+25% YoY

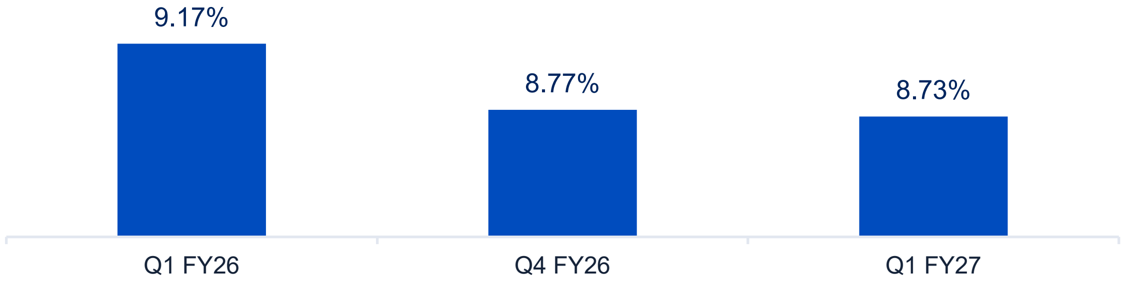
36% **Corporate**
₹99,763 Cr
+14% YoY

₹2,78,466 Cr
Net Customer Assets (Jun-26), +13.4% YoY

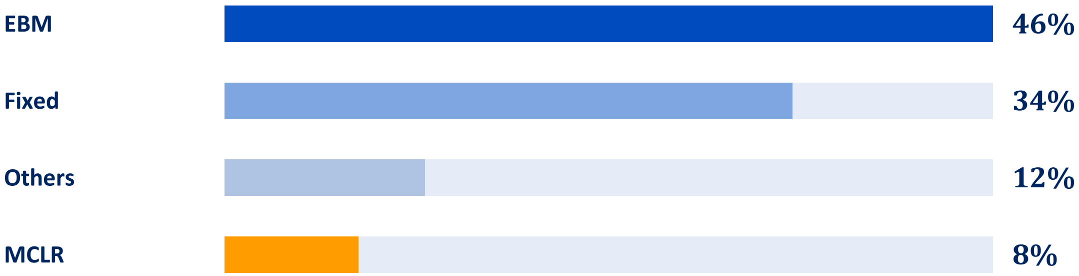
Net Customer Assets mix, Jun-26 - eight components reconciling to 100%



Yield on advances (%) - holding up through the rate cycle



Loan book by interest-rate type (%)



Roughly a third of the book is fixed-rate, cushioning NIM through the easing cycle; MCLR-linked exposure is a modest 8%.

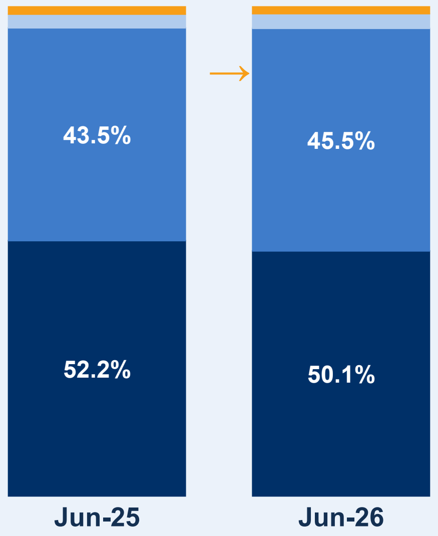
Source: Federal Bank Investor Presentation Q1 FY27 (17 Jul 2026), p.13 'Credit portfolio distribution' - Net Customer Assets by segment (₹ cr), eight-component Jun-26 mix (%), segment YoY growth and yield on advances, all as reported; p.14 'Advances Portfolio' - loan book by interest-rate type, as reported. Total Net Customer Assets YoY growth of 13.4% is calculated from reported Q1 FY26 (₹2,45,674 cr) and Q1 FY27 (₹2,78,466 cr). Components sum to 100%; figures include Credit Substitutes and exclude IBPC/BRDS.

Asset mix offers significant headroom for higher-yielding growth

Federal Bank

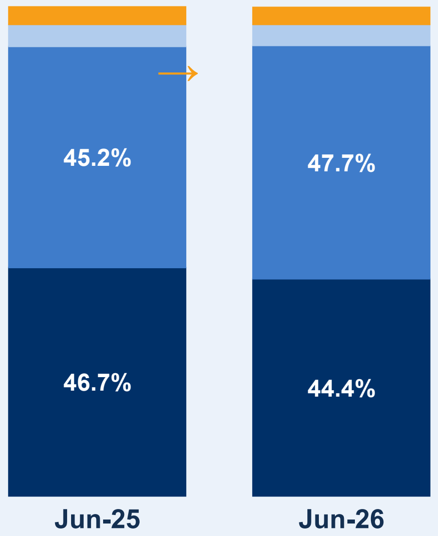
Portfolio mix: advances vs interest income

NET ADVANCES SHARE



Medium yield +200 bps
Low yield −210 bps

INTEREST INCOME SHARE



Medium yield +250 bps
Low yield −230 bps

Low yielding | Medium yielding | High yielding | Very high yielding

What the mix is telling us

01 Medium-yielding franchise is already expanding

45.5% of advances and 47.7% of interest income; share increased 200 bps and 250 bps respectively.

02 Higher-yielding segments have substantial runway

High + very high yielding assets are only 4.4% of advances but generate 7.8% of interest income.

03 Low-yielding base creates long-term mix optionality

50.1% of advances generate 44.4% of interest income, leaving room for selective migration toward better-yielding assets.

04 Mix improvement can translate into stronger portfolio economics

The combination of continued medium-yield growth and selective expansion of higher-yielding segments creates a credible pathway to improve asset yields and risk-adjusted returns over time.

Selected growth engines: size, growth and yield positioning

Segment	Yield positioning	Size	YoY growth
Credit Cards*	HIGH YIELDING	₹4,501 Cr	36% YoY
Personal Loans*	HIGH YIELDING	₹3,745 Cr	6% YoY
Small Business Loans (BuB + CB)*	MEDIUM YIELDING	₹50,575 Cr	17% YoY
CV / CE*	MEDIUM YIELDING	₹5,826 Cr	21% YoY
Micro Advances*	VERY HIGH YIELDING	₹3,761 Cr	5% YoY

The opportunity is to selectively scale higher-yielding segments while continuing to grow the medium-yield franchise — improving portfolio economics without compromising risk discipline.

Source: Federal Bank investor presentation Q1 FY27 (Jul-2026), p.17. *Credit segments are based on internal classifications and are realigned at the beginning of every FY.

Federal Bank

Fee income: a significant, relationship-driven growth opportunity

+21.7%

Fee income growth, Q1FY27 YoY

+32%

Wealth management fee income growth, FY26 YoY

Broad-based fee opportunity

Increasing wallet share across transaction, wealth and payment relationships

As industry fee pools evolve and traditional retail fee streams become increasingly regulated, Federal Bank sees a substantial opportunity to grow fee income through deeper customer engagement rather than transaction-led charges. The objective is not simply to grow fees - it is to increase the breadth of customer relationships; fee income expands naturally alongside wallet share.

- **Wealth management & investment distribution**
- **General Banking Charges, Transaction banking & cash management**
- **Trade finance & foreign exchange**
- **Merchant acquiring & payments**
- **Commercial banking & MSME ecosystems**
- **Bancassurance**
- **Remittance & cross-border banking**
- **Treasury & advisory solutions**
- **Collections & payment management**

This approach supports a more diversified earnings profile, reduces dependence on any single revenue stream, and enhances the overall quality of earnings.

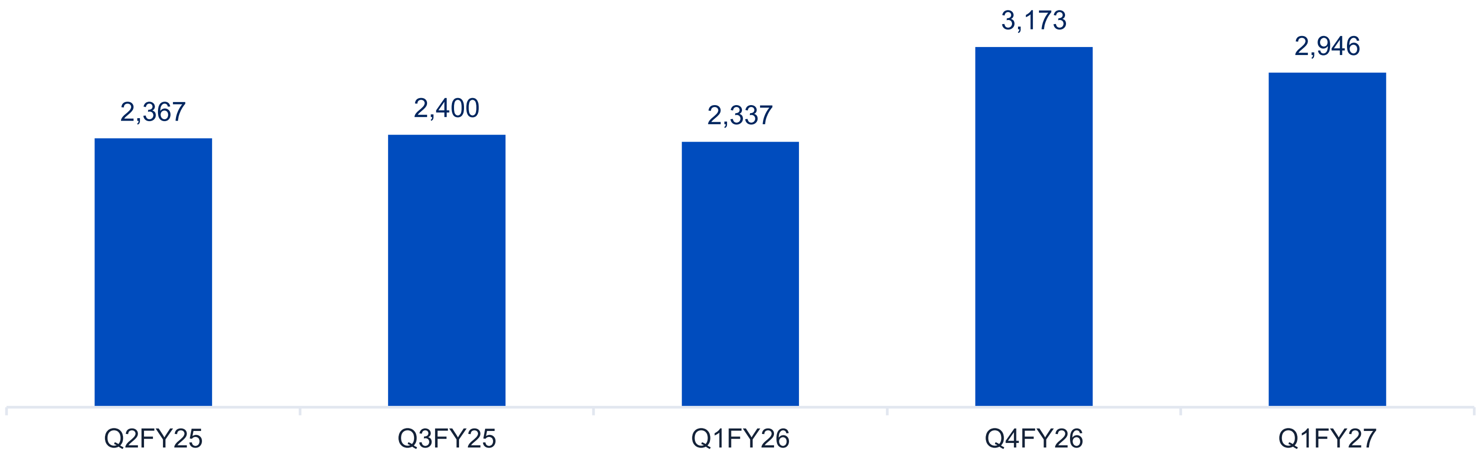
Source: Federal Bank relationship-led growth strategic thesis; company disclosures.

Record quarterly profitability, with margin and efficiency both improving

Q1 FY27 (Quarter ended 30 June 2026)

Net Profit	₹1,177 Cr	+36.6% YoY
Net Interest Income	₹2,946 Cr	+26.1% YoY
Operating Profit	₹1,897 Cr	record qtr
Net Interest Margin	3.33%	+39bps YoY
Return on Equity	12.01%	vs 10.30%
Cost-to-Income	52.50%	−239bps
EPS	₹19.15	+36.1% YoY

Net Interest Income - recent quarterly trend (₹ Cr)



Q4FY26 NII of ₹3,173 Cr was the Bank's highest-ever quarterly NII; Q1FY27's ₹2,946 Cr remains up 26.1% YoY, with the sequential step-down reflecting normal quarter-end seasonality in Q4.

Annual profit also reached a new high: FY26 net profit of ₹4,117 Cr (standalone) was the Bank's best-ever annual performance, up from ₹4,052 Cr in FY25.

Source: Federal Bank Q1 FY27 results and investor presentation; Federal Bank quarterly press releases (Q2FY25–Q4FY26); FY26 audited results.

Decadal-best asset quality, improving every quarter for the past year

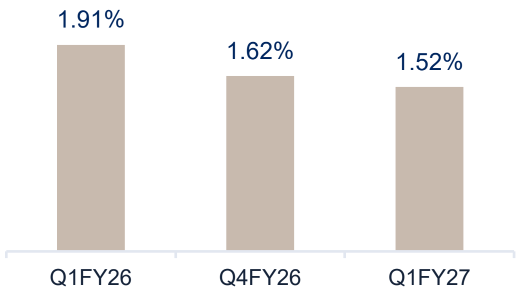
87.4%
Provision Coverage Ratio, Q1FY27

0.18%
Net NPA - decadal low. Close to best in industry

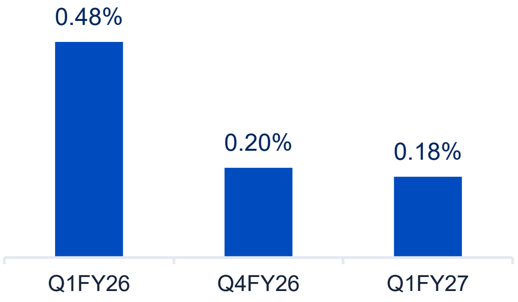
4
Consecutive quarters of improvement

50–60bps
Through-the-cycle credit cost target

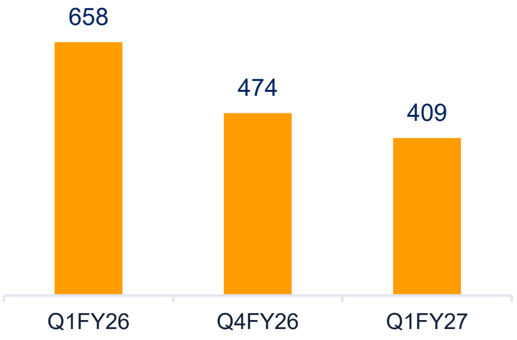
GNPA (%)



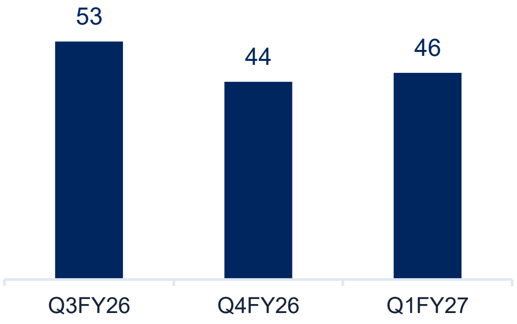
NNPA (%)



Fresh Slippages (₹ Cr)



Credit Cost (bps)



Structural, not cyclical

GNPA, NNPA and fresh slippages have all declined every quarter since Q1FY26, supported by sustained recoveries, upgrades and write-offs. One of the lowest NPA levels in the industry

Credit cost within target range

Quarterly credit cost has tracked within or close to the Bank's 50–60bps through-the-cycle target, even as the book has grown.

Renewed, calibrated risk appetite

Underwriting analytics strengthened under Project Breakthrough 4.0, with continued monitoring of unsecured retail and MFI-linked exposures post the FY25–FY26 industry stress episode.

Coverage well ahead of reported stress

Provision Coverage Ratio of 87.4% provides a substantial buffer over reported NPAs, among the strongest in the Bank's recent history.

Source: Federal Bank Q1 FY27 results and investor presentation; Federal Bank quarterly press releases and result notes (Q1FY26–Q4FY26).

Federal Bank

A credible, independently-rated ESG programme, embedded in core business

78 / Leader

NSE ESG Rating, FY2025

AA (Founding Member)

Indian Green Building Council

ESG Champion 2025

Dun & Bradstreet ESG Leadership Summit

ENVIRONMENT

- 21 LEED/IGBC-certified premises, housing 29% of the workforce
- Platinum certification for Federal Towers, Ashokapuram (Green Building category)
- Renewable energy at key offices; rooftop solar at select branches
- ~4.5 lakh+ saplings planted under CSR (cumulative, 4 years)

SOCIAL

- 14.30 lakh women entrepreneurs reached through the BC channel
- 33% reduction in complaint resolution turnaround time (FY26)
- 10 ISO 45001-certified offices for workplace safety
- Recognised among India's Most Preferred Workplaces 2025-26

GOVERNANCE

- ISO/IEC 27001-certified information security management
- Triple win at the IBA CISO Summit & Citations 2025 (cyber security)
- Gender diversity and succession planning integrated into leadership assessment
- 70% Independent Directors; Board met 27 times in FY26

Strong ESG and D&I credentials, underpinned by a diverse and stable workforce: Women represent ~42% of employees, with 96.7% retention and 99.6% return-to-work post maternity, supported by Maternity Connect, FedCradle and flexible work arrangements. Employee attrition remained low at 4.9% in FY26. Continued investment in employee development is reflected in 5.7 average training days per employee.

Source: Federal Bank Integrated Annual Report FY 2025-26; NSE Sustainability Ratings & Analytics disclosure (February 2026); company disclosures.

Federal Bank

Explicit ESG targets, tracked and disclosed against actual FY26 progress

	TARGET	FY26 PROGRESS
Grow Green Portfolio	₹15,000 Cr by March 2030	₹10,489 Cr reached, across renewable energy, electric mobility, green buildings and resource-efficient sectors
In-house Solar Generation	750 kWp by March 2028	Installed capacity increased to 570 kWp across Bank premises
Water Conservation Capacity	2 Lakh Litres by March 2028	1,38,500 Litres reached through harvesting
Finance Women Entrepreneurs (BC Channel)	20.00 Lakh by March 2030	14.30 Lakh women entrepreneurs reached
Green Certified Premises	10% of occupied area by March 2028	5.5% of occupied area certified
Women Representation in Workforce	≥37% (recalibrated), ongoing	42% - already above the Bank's stated threshold

Source: Federal Bank Latest Company Reports

Digital, technology and people - independently validated leadership

DIGITAL BANKING, PAYMENTS & TECHNOLOGY

Financial Express BrandWagon ACE Awards 2025

Excellence in Innovation in Content (Onam Maveli Series)

Indian Banks' Association Banking Technology Awards 2024-25

Runner-Up: Best AI & ML Adoption; Runner-Up: Best Digital Sales; Special Mention: Best Fintech & DPI Adoption

Global Fintech Innovation Awards (GFIA) 2025

FedOne recognised under the 'Best-in-Class' category

ET Edge Data Centre and Cloud Innovation Summit 2025

Recognition for AI-powered virtual assistant Feddy

Digital QA and Software Testing Awards

Best Software Testing Team of the Year (Banking)

PEOPLE, LEARNING & WORKPLACE

Infosys Finacle Innovation Awards 2025

Platinum: Channel Innovation (AI Virtual Assistant Feddy); Platinum: Product Innovation (SmilePay)

Finnoviti Awards 2025

SmilePay recognised for facial recognition-based payment innovation

Dept. of Financial Services Digital Payments Awards

1st Position: Overall Digital Payments, Private Banks (FY24); 2nd Position (FY23)

Marksmen Daily Most Preferred Workplaces 2025-26

Recognised among India's Most Preferred Workplaces

Brandon Hall Excellence Awards 2025

Gold: Best Learning Measurement; Silver: Best Competencies & Skill Development

CII-IWN Leadership Conclave 2026

1st Prize: Young Women Leaders Competition (Talententia Mirai 2025)

Source: Federal Bank Integrated Annual Report FY 2025-26 (Awards and Accolades, FY26).

Risk, governance, sustainability and brand - recognised across the board

RISK, GOVERNANCE & CONTROL ENVIRONMENT

Institute of Internal Auditors India Nat'l Conference 2026

Excellence Award for Human-Centered Audit

IBA CISO Summit & Citations 2025

Winner: Cyber Incident Response Maturity; Special Prizes: Cyber Security Team of the Year & Compliance Champion

CRIF Data Excellence Awards 2024

'Promising': Data Quality Improvement (Commercial)

TransUnion CIBIL Annual Credit Conference 2026

Best Data Quality Award - Private Consumer Emerging (Bronze)

SUSTAINABILITY, BRAND & CORPORATE REPORTING

Indian Green Building Council (IGBC)

Founding Member; Platinum Certification, Federal Towers Ashokapuram (Green Building)

Dun & Bradstreet ESG Leadership Summit 2025

ESG Champion of India 2025 (Corporate Governance category)

KMA Green Palm Awards 2026

Sustainability Enterprise Award (Large Category)

LACP Spotlight Awards 2025

Gold: Annual Report; Only Indian bank in the 2025 LACP Global Top 100

The Drum Awards Festival 2025

International recognition for creative and communications excellence

Ministry of Rural Development, Feb 2026

Best Performing Bank in SHG-Bank Linkage FY25, Private Sector Banks category

Source: Federal Bank Latest Company Reports

Financial Summary

Strengthening profitability through disciplined execution and balanced growth.

Supported by a resilient balance sheet, diversified earnings streams and strong capital position.

Profit & Loss Statement

₹ in Cr	FY25	FY26	Q1 FY26	Q1 FY27
Interest income	26,365	27,696	6,687	7,238
Interest expenses	16,897	17,038	4,350	4,292
Net interest income	**9,467**	**10,658**	**2,337**	**2,946**
Other income	3,801	4,440	1,113	1,048
Operating expense	7,168	7,892	1,894	2,097
Total income	30,166	32,136	7,800	8,287
Total expense	24,065	24,929	6,243	6,389
Operating profit	**6,100**	**7,205**	**1,556**	**1,897**
Total provisions (inc. tax)	2,049	3,089	695	720
Net profit	**4,052**	**4,117**	**862**	**1,177**

Source: Federal Bank Latest Company Reports

Federal Bank

Balance Sheet

₹ in Cr	FY25	FY26	Q1FY26	Q1FY27
LIABILITIES				
Capital	491	493	491	494
Share warrants subscription	–	1,549	–	1,549
Reserves & surplus	32,929	36,663	33,928	38,023
Deposits	2,83,647	3,13,909	2,87,436	3,20,118
Borrowings	23,726	21,159	19,776	18,166
Other liabilities & provisions	8,289	13,748	11,666	15,026
TOTAL	**3,49,083**	**3,87,521**	**3,53,298**	**3,93,376**
ASSETS				
Cash & balance with RBI	20,354	15,566	15,583	12,575
Balances with banks, money at call	10,505	10,161	10,073	5,459
Investments	66,246	76,676	68,501	80,103
Advances	2,34,836	2,64,594	2,41,204	2,77,498
Fixed assets	1,478	1,473	1,463	1,465
Other assets	15,663	19,051	16,474	16,276
TOTAL	**3,49,083**	**3,87,521**	**3,53,298**	**3,93,376**

Source: Federal Bank Latest Company Reports

Federal Bank - a franchise compounding with discipline

- **Record profitability:** Q1 FY27 net profit grew 36.6% YoY, with NIM expanding 39 bps and cost-to-income improving 239 bps YoY.
- **Strong risk discipline:** Slippages remain well controlled, with no RBI disclosure-level divergence in asset classification or provisioning, demonstrating consistency in underwriting and risk management.
- **Best-in-class asset quality:** NNPA at just 0.18%, placing Federal Bank among the strongest asset-quality franchises in Indian banking; GNPA at 1.52% has improved consistently for four consecutive quarters.
- **Sustained asset-quality improvement:** Asset quality has continued to strengthen quarter after quarter, with the improvement reflecting a sustained trend rather than a one-off outcome.
- **Highly granular deposit franchise:** 85% of funding is granular, with CASA deposits growing 18% YoY.
- **Scale with quality:** Total business is approaching ₹6 lakh crore, with both CASA and NRI deposits crossing ₹1 lakh crore in FY26.Leading NRI franchise: 20.34% remittance market share, up from 18.42%.
- **Marquee global capital validation:** Blackstone's ₹6,197 crore investment was approved by shareholders with 99.95% support, reinforcing confidence in the Bank's franchise and strategy.
- **Project Breakthrough 4.0 in execution:** The multi-year strategic programme is well into execution, with early outcomes increasingly visible in operating performance and progress tracked against defined milestones.

This presentation has been prepared by The Federal Bank Limited for institutional investors and credit analysts as part of its ongoing investor engagement programme. It does not constitute an offer or solicitation of any securities. This presentation contains forward-looking statements and stated management targets (including under Project Breakthrough 4.0) that are not guarantees of future performance. Figures are drawn from Federal Bank's Q1 FY27 results and investor presentation, FY26 audited results, the Integrated Annual Report FY 2025-26, S&P Global Ratings' July 2026 release, and other company disclosures as cited throughout this presentation.