

Secretarial Department

SEC/LODR/122/2026-27

July 09, 2026

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

Sub: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Press Release of credit rating by S&P Global Ratings ("S&P")

Dear Sir / Madam,

Pursuant to Regulation 30 read with Schedule III, Part A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations") and further to our intimation dated July 09, 2026, we wish to inform you that **S&P Global Ratings ("S&P")**, credit rating agency, has assigned for the first time the following international issuer credit ratings to The Federal Bank Limited ("the Bank"):

Rating Parameter	Rating Assigned
Long-Term Issuer Credit Rating	BBB-
Short-Term Issuer Credit Rating	A-3
Rating Outlook	Stable
Rating Type	First-Time Assignment (New Rating)

A copy of the press release dated July 09, 2026 issued by S&P in this regard is attached herewith. This disclosure is also being uploaded on the Bank's website at www.federal.bank.in.

Kindly take the same on record.

Thanking you,
Yours faithfully,
For The Federal Bank Limited

Samir P Rajdev
Company Secretary

Federal Bank Receives Its First International Investment Grade Issuer Rating from S&P Global Ratings

Mumbai, July 09, 2026 – Federal Bank today announced that **S&P Global Ratings** has assigned the Bank its inaugural international issuer credit ratings of **BBB-/Stable** for the long-term and **A-3** for the short-term.

The assignment of the **BBB-** long-term issuer credit rating places Federal Bank in the global investment-grade category and marks an important milestone in the Bank's evolution. It is the first international issuer credit rating assigned to the Bank by S&P Global Ratings.

The rating reflects an independent assessment of Federal Bank's credit profile and underscores the strength of its franchise, disciplined risk management, sound capitalisation, diversified funding profile, liquidity position and consistent financial performance.

As one of India's leading private sector banks, Federal Bank has, over the years, strengthened its balance sheet, enhanced the quality of its liabilities, maintained healthy capital buffers, improved profitability and continued to invest in technology and customer experience. The investment-grade rating reflects the progress the Bank has made in building a resilient and sustainable banking franchise.

The rating is expected to further strengthen Federal Bank's visibility among global investors and international financial institutions, while reinforcing confidence among customers, counterparties and other stakeholders.

Commenting on the rating, **Mr. KVS Manian, Managing Director & CEO, Federal Bank**, said:

"Our inaugural international investment-grade issuer rating from S&P Global Ratings is an important milestone for Federal Bank. It reflects the strength of our franchise, the resilience of our business model and the disciplined approach we have adopted towards growth, risk management and governance.

This recognition comes at a defining phase in the Bank's journey as we continue to build a future-ready institution with a sharp focus on customer excellence, sustainable growth and long-term value creation. We remain committed to maintaining strong financial fundamentals while pursuing growth opportunities across our chosen segments"

International Issuer Credit Ratings Assigned by S&P Global Ratings

Rating	Outlook
Long-Term Issuer Credit Rating	BBB- / Stable
Short-Term Issuer Credit Rating	A-3