Federal Bank

Secretarial Department

SEC/LODR/130/2026-27 **July 17, 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.

Ref.: Scrip Symbol: FEDERALBNK/Scrip Code: 500469

Dear Sir/ Madam,

Sub: Approval of Unaudited Financial Results for the quarter ended June 30, 2026

Pursuant to Regulation 30, 33, 52 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, this is to inform you that the Board of Directors of The Federal Bank Limited ("Bank") have, at their meeting held today, inter alia, considered, reviewed and approved the Consolidated and Standalone Unaudited Financial Results of the Bank, for the quarter ended June 30, 2026, as recommended to them by the Audit Committee.

A copy of the said Financial Results, along with the Limited Review Report thereon, submitted by the Joint Statutory Auditors of the Bank, is enclosed herewith.

Please note that the adjourned Board Meeting resumed at 12:00 p.m., today, i.e. on July 17, 2026, and results were approved by the Board at 01:10 p.m and is continuing for consideration of other agenda matters.

The above information is also being hosted on the Bank’s website, www.federal.bank.in as per the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Kindly take the same on record.

Thanking you,
Yours faithfully,
For The Federal Bank Limited

SAMIR PRAVINCHANDRA RAJDEV
Digitally signed by SAMIR PRAVINCHANDRA RAJDEV
Date: 2026.07.17 13:28:15 +05'30'

Samir P Rajdev
Company Secretary

Federal Bank | 6th Floor, Federal Towers, Bank Junction, Aluva | Kerala | 683101
Phone: 0484- 2622263| E-mail: secretarial@federalbank.co.in | Website: www.federal.bank.in
CIN: L65191KL1931PLC000368

M S K A & Associates LLP
(Formerly Known as M S K A & Associates)
Chartered Accountants

602, Floor 6, Raheja Titanium
Western Express Highway, Geetanjali,
Railway Colony, Ram Nagar, Goregaon (E),
Mumbai 400 063.

Suri & Co
Chartered Accountants

Guna Complex, No.443 & 445,
4th Floor Main Building,
Anna Salai, Teynampet,
Chennai 600 018.

Independent Auditor's Review Report on unaudited standalone financial results for the quarter ended June 30, 2026 of The Federal Bank Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

The Board of Directors of
The Federal Bank Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of The Federal Bank Limited ('the Bank') for the quarter ended June 30, 2026 ('the Statement') attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ('the Listing Regulations') except for the disclosures relating to Pillar 3 as at June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 7 to the Statement and have not been reviewed by us.

2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' ('AS 25') prescribed under section 133 of the Companies Act, 2013 ('the Act') read with relevant rules issued thereunder, in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines, directions issued by the Reserve Bank of India ('the RBI') from time to time ('the RBI Guidelines') and other recognized accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of making inquiries primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted and procedures performed, as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Act read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed or that it contains material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosures as at

Chartered Accountants

KOCHI
CHARTERED ACCOUNTANTS

June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 7 to the Statement and have not been reviewed by us.

For **M S K A & Associates LLP**
(Formerly Known as M S K A & Associates)
Chartered Accountants
ICAI Firm Registration Number: 105047W/W101187

Prateek Khandelwal
Partner
Membership Number: 139144
UDIN: 26139144YWXNBD5289

July 17, 2026
Mumbai

For **Suri & Co**
Chartered Accountants
ICAI Firm Registration Number: 004283S

Sanjeev Aditya M
Partner
Membership Number: 229694
UDIN: 26229694VNXKMW1827

July 17, 2026
Mumbai

Federal Bank

THE FEDERAL BANK LIMITED
REGD.OFFICE: P.B.NO. 103, FEDERAL TOWERS, ALUVA-683101
(CIN: L65191KL1931PLC000368)
STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in Lakhs)

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Unaudited	Audited (Refer Note 13 below)	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	7,23,831	7,39,909	6,68,663	27,69,538
(a) Interest/discount on advances/bills	5,75,641	5,52,959	5,32,289	21,70,995
(b) Income on investments	1,33,917	1,25,431	1,13,462	4,77,017
(c) Interest on balances with Reserve Bank of India and other inter bank funds	8,837	10,308	15,063	45,833
(d) Others	5,436	51,211	7,849	75,693
2. Other income (Refer note 4)	1,04,838	1,14,495	1,11,298	4,44,039
3. TOTAL INCOME (1+2)	**8,28,669**	**8,54,404**	**7,79,961**	**32,13,577**
4. Interest expended	4,29,242	4,22,648	4,34,980	17,03,797
5. Operating expenses (i)+(ii)	2,09,694	2,04,115	1,89,352	7,89,160
(i) Employees cost	92,169	77,570	79,761	3,22,540
(ii) Other operating expenses	1,17,525	1,26,545	1,09,591	4,66,620
6. TOTAL EXPENDITURE (4+5) (excluding provisions and contingencies)	**6,38,936**	**6,26,763**	**6,24,332**	**24,92,957**
7. OPERATING PROFIT (3-6) (Profit before provisions and contingencies)	**1,89,733**	**2,27,641**	**1,55,629**	**7,20,620**
8. Provisions (other than tax) and contingencies	31,771	74,104	40,016	1,83,667
9. Exceptional items	-	-	-	-
10. Profit from Ordinary Activities before tax (7-8-9)	**1,57,962**	**1,53,537**	**1,15,613**	**5,36,953**
11. Tax expense	40,269	27,627	29,438	1,25,221
12. Net Profit from Ordinary Activities after tax (10-11)	**1,17,693**	**1,25,910**	**86,175**	**4,11,732**
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit for the period (12-13)	**1,17,693**	**1,25,910**	**86,175**	**4,11,732**
15. Paid-up Equity Share Capital (Face value ₹ 2/- per Equity Share)	49,361	49,286	49,142	49,286
16. Reserves excluding Revaluation Reserve				36,65,807
17. Analytical Ratios and Other Disclosures:				
(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL
(ii) Capital Adequacy ratio (%) (Refer note 5)				
Under Basel III	16.97	17.25	16.03	17.25
(iii) Earnings per Share (EPS) (in ₹)				
(a) Basic EPS (before and after extraordinary items)	4.77*	5.11*	3.51*	16.74
(b) Diluted EPS (before and after extraordinary items)	4.60*	5.05*	3.47*	16.56
(iv) NPA Ratios				
a) Gross NPA	4,28,234	4,33,529	4,66,966	4,33,529
b) Net NPA	50,605	52,925	1,15,764	52,925
c) % of Gross NPA	1.52	1.62	1.91	1.62
d) % of Net NPA	0.18	0.20	0.48	0.20
(v) Return on Assets (%)	0.30*	0.34*	0.25*	1.15
(vi) Net Worth	39,95,117	38,69,054	33,99,408	38,69,054
(vii) Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL
(viii) Capital Redemption Reserve	NIL	NIL	NIL	NIL
(ix) Debenture Redemption Reserve	NIL	NIL	NIL	NIL
(x) Debt - Equity Ratio #	0.45	0.55	0.57	0.55
(xi) Total Debts to Total Assets #	4.62%	5.46%	5.60%	5.46%
(xii) Operating Margin	22.90%	26.64%	19.95%	22.42%
(xiii) Net Profit Margin	14.20%	14.74%	11.05%	12.81%

* Not Annualised

\# Debt and Total Debts represents Total Borrowings of the Bank

MSKA & ASSOCIATES LLP Chartered Accountants

SURI & CO. KOCHI CHARTERED ACCOUNTANTS

THE FEDERAL BANK LTD. ALUVA HEAD OFFICE

Segment Information@

(₹ in Lakhs)

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Unaudited	Audited (Refer Note 13 below)	Unaudited	Audited
1) Segment Revenue:				
Treasury	1,49,481	1,48,203	1,93,854	6,68,863
Corporate/Wholesale Banking	3,32,908	3,08,281	3,10,607	12,29,992
Retail Banking	8,22,894	8,21,441	7,66,770	31,74,287
a) Digital Banking	*95,075*	*84,865*	*83,616*	*3,36,174*
b) Other Retail Banking	*7,27,819*	*7,36,576*	*6,83,154*	*28,38,113*
Other Banking operations	10,779	13,318	7,294	43,250
Unallocated	576	46,712	278	50,868
Total Revenue	**13,16,638**	**13,37,955**	**12,78,803**	**51,67,260**
Less: Inter Segment Revenue	4,87,969	4,83,551	4,98,842	19,53,683
Income from Operations	**8,28,669**	**8,54,404**	**7,79,961**	**32,13,577**
2) Segment Results (net of provisions):				
Treasury	26,109	14,231	38,277	1,15,557
Corporate/Wholesale Banking	60,870	66,092	48,597	2,38,421
Retail Banking	61,245	60,778	22,263	1,40,941
a) Digital Banking	*5,404*	*2,592*	*2,721*	*10,096*
b) Other Retail Banking	*55,841*	*58,186*	*19,542*	*1,30,845*
Other Banking operations	9,162	11,320	6,198	36,762
Unallocated	576	1,116	278	5,272
Profit before tax	**1,57,962**	**1,53,537**	**1,15,613**	**5,36,953**
3) Segment Assets:				
Treasury	1,02,98,345	1,09,60,306	99,03,289	1,09,60,306
Corporate/Wholesale Banking	1,34,45,791	1,30,15,453	1,20,50,649	1,30,15,453
Retail Banking	1,54,24,801	1,45,29,464	1,30,33,422	1,45,29,464
a) Digital Banking	*8,35,158*	*8,22,508*	*7,79,886*	*8,22,508*
b) Other Retail Banking	*1,45,89,643*	*1,37,06,956*	*1,22,53,536*	*1,37,06,956*
Other Banking operations	8,470	4,984	4,646	4,984
Unallocated	1,60,235	2,41,942	3,37,760	2,41,942
Total	**3,93,37,642**	**3,87,52,149**	**3,53,29,766**	**3,87,52,149**
4) Segment Liabilities:				
Treasury	32,80,990	36,77,394	33,79,120	36,77,394
Corporate/Wholesale Banking	45,71,501	43,99,349	39,87,736	43,99,349
Retail Banking	2,73,58,468	2,66,63,793	2,43,71,697	2,66,63,793
a) Digital Banking	*24,33,839*	*23,49,518*	*20,16,844*	*23,49,518*
b) Other Retail Banking	*2,49,24,629*	*2,43,14,275*	*2,23,54,853*	*2,43,14,275*
Other Banking operations	31	92	18	92
Unallocated	1,20,120	1,41,014	1,49,207	1,41,014
Total	**3,53,31,110**	**3,48,81,642**	**3,18,87,778**	**3,48,81,642**
5) Capital Employed	**40,06,532**	**38,70,507**	**34,41,988**	**38,70,507**
6) Total (4 + 5)	**3,93,37,642**	**3,87,52,149**	**3,53,29,766**	**3,87,52,149**

@ For the above segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking (with Digital Banking and Other Retail Banking as sub-segments) and Other Banking Operations, in compliance with the Reserve Bank of India (RBI) guidelines.

The business operations of the Bank are substantially concentrated in India and for the purpose of Segment Reporting as per Accounting Standard-17, the Bank is considered to operate only in the domestic segment.

Notes:

1 The above Standalone Unaudited Financial Results for the quarter ended June 30, 2026, were approved by the Board of Directors at its meeting held on July 17, 2026. These financial results have been subjected to limited review by the Joint Statutory Auditors of the Bank and an unmodified review report has been issued thereon.

2 The above Financial Results of the Bank have been prepared in accordance with the provisions of the Banking Regulation Act, 1949, Generally Accepted Accounting Principles in India, including Accounting Standards as specified under Section 133 of the Companies Act, 2013, Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, in so far as they apply to the Bank, and the guidelines issued by the RBI.

3 The Bank has applied significant accounting policies in the preparation of these Financial Results, consistent with those followed in the annual financial statements for the year ended March 31, 2026. Any circular / direction issued by the RBI is implemented prospectively when it becomes applicable, unless specifically required otherwise under such circular / direction.

4 Other income includes fees earned from providing services to customers, commission from non-fund-based banking activities, earnings from foreign exchange and derivative transactions, selling of third-party products, profit / loss on sale of investments / fixed assets, profit / loss on revaluation of investments, dividend received from subsidiaries / associate, recoveries from advances written off, etc.

5 The Capital Adequacy Ratio is computed on the basis of the RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous period is not adjusted to consider the impact of subsequent changes, if any, in the guidelines. During the quarter ended June 30, 2026, the Bank has considered net profit for the quarter as part of the regulatory capital as per extant RBI guidelines.

6 During the quarter ended June 30, 2026, the Bank has allotted 37,56,655 equity shares of ₹ 2 each pursuant to the exercise of stock options by employees.

MSKA & ASSOCIATES LLP Chartered Accountants

SURI & CO. KOCHI CHARTERED ACCOUNTANTS

THE FEDERAL BANK LTD. ALUVA HEAD OFFICE

7 As per the extant RBI guidelines, banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under the Basel III Capital Regulations. Accordingly, such applicable disclosures have been placed on the website of the Bank, which can be accessed at the following link: https://www.federal.bank.in/regulatory-disclosures. These disclosures have not been subjected to audit or review by the Joint Statutory Auditors of the Bank.

8 Disclosures as per the 'Reserve Bank of India (Commercial Banks - Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025, and as amended thereafter, for the loans transferred / acquired during the quarter ended June 30, 2026, are given below:

i) During the quarter ended June 30, 2026, the Bank neither acquired any loans not in default or stressed loans (Non-Performing Assets and Special Mention Accounts) nor transferred any loans not in default or Special Mention Accounts.

ii) Details of Non-Performing Assets (NPAs) (excluding prudentially written off advances) transferred are given below:

Particulars	To ARCs	To permitted transferees	To other transferees
Number of accounts	1	-	-
Aggregate principal outstanding of loans transferred (₹ in lakhs)	336.66	-	-
Weighted average residual tenor of the loans transferred (in years)	-	-	-
Net book value of loans transferred (at the time of transfer) (₹ in lakhs)	-	-	-
Aggregate consideration (₹ in lakhs)	356.00	-	-
Additional consideration realized in respect of accounts transferred in earlier years (₹ in lakhs)	-	-	-
Provisions reversed to the profit and loss account on account of sale of stressed loans (₹ in lakhs)	336.66	-	-

iii) Details of the recovery ratings assigned to Security Receipts outstanding as on June 30, 2026 are given below:

(₹ in Lakhs)

Rating	Recovery Rating	Gross Book Value
RR1	100%-150%	439.47
Total		**439.47**

9 Disclosure as per the 'Reserve Bank of India (Commercial Banks - Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025, and as amended thereafter, on projects under implementation for the quarter ended June 30, 2026, is given below.

Sl No	Item Description	Number of accounts	Total outstanding (₹ in lakhs)#
1	Projects under implementation accounts at the beginning of the quarter.	104	2,82,967.95
2	Projects under implementation accounts sanctioned during the quarter.	2	9,800.00
3	Projects under implementation accounts where DCCO has been achieved during the quarter.@	25	82,425.15
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	81	2,10,342.80
5	Out of '4' - accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	32	84,820.08
5.1	Out of '5' - accounts in respect of which Resolution plan has been implemented.	32	84,820.08
5.2	Out of '5' - accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' - accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	2	291.41
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded.	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously.	-	-
7.2	Out of '7', accounts where SBCF was not presanctioned or renewed continuously.	-	-
8	Out of '4' - accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' - accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' - accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' - accounts in respect of which Resolution plan has failed.	-	-

represents balance outstanding as on June 30, 2026

@ includes 2 accounts closed during the quarter

MSKA & ASSOCIATES LLP Chartered Accountants

SURI & CO. KOCHI CHARTERED ACCOUNTANTS

THE FEDERAL BANK LTD. ALUVA HEAD OFFICE

10 Disclosure as per the 'Reserve Bank of India (Commercial Banks - Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025, and as amended thereafter, on Co-Lending Arrangements (CLAs) on an aggregate basis for the quarter ended June 30, 2026, is given below.

Sl No	Item Description	As at June 30, 2026
1	Number of CLA Partners	3
2	Number of accounts outstanding	67,672
3	Quantum of CLA (₹ in lakhs)	16,354.72
4	Weighted average rate of interest (%)	25.94%
5	Fees charged for the quarter (₹ in lakhs)	381.72
6	Broad sectors in which CLA was made	Agriculture & Business Loans
7	Performance of loans under CLA	
	- Standard loans (₹ in lakhs)	13,937.22
	- Non-Performing loans (₹ in lakhs)	2,417.50
8	Details related to default loss guarantee	-

11 During the quarter ended March 31, 2026, the Bank has accounted interest on income tax refund aggregating to ₹ 45,659.75 lakhs, pursuant to favourable orders received for various assessment years. Tax expense during the quarter and year ended March 31, 2026, is net of write-back of provisions no longer required of ₹ 11,451.00 lakhs, pursuant to favourable orders received.

12 During the quarter ended March 31, 2026, the Bank has made a floating provision of ₹ 45,596.00 lakhs for Non-Performing Assets.

13 The figures for the quarter ended March 31, 2026, are the balancing figures between the audited figures in respect of the financial year 2025-26 and the published year to date figures up to December 31, 2025, which were subjected to limited review.

14 Previous period's figures have been regrouped / reclassified, wherever necessary to conform to the current period's classification.

Mumbai
July 17, 2026

KRISHNAN VENKAT SUBRAMANIAN
MANAGING DIRECTOR & CEO
(DIN: 00031794)

MSKA & ASSOCIATES LLP Chartered Accountants

SURI & CO. KOCHI CHARTERED ACCOUNTANTS

THE FEDERAL BANK LTD. ALUVA HEAD OFFICE

M S K A & Associates LLP
(Formerly Known as M S K A & Associates)
Chartered Accountants

602, Floor 6, Raheja Titanium
Western Express Highway, Geetanjali,
Railway Colony, Ram Nagar, Goregaon (E),
Mumbai 400 063.

Suri & Co
Chartered Accountants

Guna Complex, No.443 & 445,
4th Floor Main Building,
Anna Salai, Teynampet,
Chennai 600 018.

Independent Auditor's Review Report on unaudited consolidated financial results for the quarter ended June 30, 2026 of The Federal Bank Limited pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

The Board of Directors of
The Federal Bank Limited

1. We have reviewed the accompanying statement of unaudited consolidated financial results of The Federal Bank Limited ('the Bank') and its subsidiaries (the Bank and its subsidiaries together referred to as 'the Group'), its share of the net profit after tax of its associate for the quarter ended June 30, 2026 ('the Statement'), being submitted by the Bank pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Listing Regulations') except for the disclosures relating to Pillar 3 as at June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 6 of the Statement and have not been reviewed by us.

2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting'('AS 25'), prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with relevant rules thereunder, in so far as they apply to the Bank, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('the RBI Guidelines') and other recognized accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act, and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

   We also performed procedures in accordance with the circular issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

4. The Statement includes the financial results of the Bank and the following entities:

Sr. No	Name of the Entity	Relationship with the Bank
a	Fedbank Financial Services Limited	Subsidiary
b	Federal Operations and Services Limited	Subsidiary
c	Ageas Federal Life Insurance Company Limited	Associate

MSKA & Associates LLP Chartered Accountants

Suri & Co. Kochi Chartered Accountants

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of other auditors referred to in paragraph 6 below and based on the financial result certified by the Management as stated in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Act read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters except for the disclosures relating to Pillar 3 as at June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 6 of the Statement and have not been reviewed by us.

6. We did not review the interim financial results of two subsidiaries included in the statement, whose interim financial results reflect total revenues of Rs. 72,047 lakhs and total net profit after tax of Rs. 12,070 lakhs for the quarter ended June 30, 2026, as considered in the Statement. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Bank's Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

7. The Statement also includes the Group's share of net profit after tax of Rs. 488 lakhs for the quarter ended June 30, 2026, as considered in the Statement, in respect of its associate, based on its interim financial result which have not been reviewed by its auditor. This interim financial result has been furnished to us by the Bank's Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of its associate, is based solely on such Management prepared unaudited interim financial results. According to the information and explanations given to us by the Bank's Management, this interim financial results is not material to the Group.

Our conclusion on the Statement is not modified in respect of the matters mentioned in paragraphs 6 and 7 above.

For **M S K A & Associates LLP**
(Formerly known as M S K A & Associates)
Chartered Accountants
ICAI Firm Registration Number: 105047W/W101187

Prateek Khandelwal

Prateek Khandelwal
Partner
Membership Number: 139144
UDIN: 26139144MNFOXS4754

July 17, 2026
Mumbai

For **Suri & Co**
Chartered Accountants
ICAI Firm Registration Number: 004283S

SURI & CO. KOCHI CHARTERED ACCOUNTANTS

Sanjeev Aditya M
Partner
Membership Number: 229694
UDIN: 26229694RGMXNP4831

July 17, 2026
Mumbai

Federal Bank

THE FEDERAL BANK LIMITED

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

(CIN: L65191KL1931PLC000368)

CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in Lakhs)

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Unaudited	Audited (Refer Note 7 below)	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	7,86,158	7,94,661	7,15,084	29,67,410
(a) Interest/discount on advances/bills	6,37,103	6,07,148	5,78,366	23,67,438
(b) Income on investments	1,34,016	1,25,484	1,13,342	4,76,810
(c) Interest on balances with Reserve Bank of India and other inter bank funds	8,837	10,308	15,063	45,833
(d) Others	6,202	51,721	8,313	77,329
2. Other income (Refer note 5)	1,08,153	1,18,586	1,16,449	4,59,832
3. TOTAL INCOME (1+2)	**8,94,311**	**9,13,247**	**8,31,533**	**34,27,242**
4. Interest expended	4,53,758	4,40,166	4,53,962	17,77,156
5. Operating expenses (i)+(ii)	2,31,129	2,25,557	2,06,867	8,66,664
(i) Employees cost	1,07,063	93,044	91,028	3,75,565
(ii) Other operating expenses	1,24,066	1,32,513	1,15,839	4,91,099
6. TOTAL EXPENDITURE (4+5) (excluding provisions and contingencies)	**6,84,887**	**6,65,723**	**6,60,829**	**26,43,820**
7. OPERATING PROFIT (3-6) (Profit before provisions and contingencies)	**2,09,424**	**2,47,524**	**1,70,704**	**7,83,422**
8. Provisions (other than tax) and contingencies	35,324	76,167	43,721	1,97,079
9. Exceptional items	-	-	-	-
10. Profit from Ordinary Activities before tax (7-8-9)	**1,74,100**	**1,71,357**	**1,26,983**	**5,86,343**
11. Tax expense	44,339	32,032	32,306	1,38,005
12. Net Profit from Ordinary Activities after tax (10-11)	**1,29,761**	**1,39,325**	**94,677**	**4,48,338**
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit for the period (12-13)	**1,29,761**	**1,39,325**	**94,677**	**4,48,338**
15. Minority interest	4,640	5,135	3,227	14,564
16. Share in Profit / (Loss) of Associates	488	(93)	382	756
17. Consolidated Net Profit of the group (14-15+16)	**1,25,609**	**1,34,097**	**91,832**	**4,34,530**
18. Paid-up Equity Share Capital (Face value ₹ 2/- per Equity Share)	49,361	49,286	49,142	49,286
19. Reserves excluding Revaluation Reserve				37,99,601
20. Analytical Ratios and Other Disclosures:				
(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL
(ii) Earnings per Share (EPS) (in ₹)				
(a) Basic EPS (before and after extraordinary items)	5.09*	5.44*	3.74*	17.67
(b) Diluted EPS (before and after extraordinary items)	4.91*	5.38*	3.70*	17.48

* Not Annualised

MSKA & ASSOCIATES LLP Chartered Accountants

SURI & CO. KOCHI CHARTERED ACCOUNTANTS

THE FEDERAL BANK LTD. ALUVA HEAD OFFICE

Segment Information@

(₹ in Lakhs)

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Unaudited	Audited (Refer Note 7 below)	Unaudited	Audited
1) Segment Revenue:				
Treasury	1,50,471	1,49,080	1,94,717	6,70,418
Corporate/Wholesale Banking	3,30,883	3,06,304	3,08,484	12,22,202
Retail Banking	8,88,741	8,80,348	8,17,234	33,88,652
a) Digital Banking	*95,075*	*84,865*	*83,616*	*3,36,174*
b) Other Retail Banking	*7,93,666*	*7,95,483*	*7,33,618*	*30,52,478*
Other Banking operations	11,609	14,354	9,662	48,778
Unallocated	576	46,712	278	50,875
Total Revenue	**13,82,280**	**13,96,798**	**13,30,375**	**53,80,925**
Less: Inter Segment Revenue	4,87,969	4,83,551	4,98,842	19,53,683
Income from Operations	**8,94,311**	**9,13,247**	**8,31,533**	**34,27,242**
2) Segment Results (net of provisions):				
Treasury	27,678	15,683	39,719	1,19,436
Corporate/Wholesale Banking	60,870	65,997	48,556	2,38,288
Retail Banking	74,984	77,392	30,139	1,85,875
a) Digital Banking	*5,404*	*2,592*	*2,721*	*10,096*
b) Other Retail Banking	*69,580*	*74,800*	*27,418*	*1,75,779*
Other Banking operations	9,992	11,169	8,291	37,465
Unallocated	576	1,116	278	5,279
Profit before tax	**1,74,100**	**1,71,357**	**1,26,983**	**5,86,343**
3) Segment Assets:				
Treasury	1,03,11,467	1,09,60,131	98,98,168	1,09,60,131
Corporate/Wholesale Banking	1,33,41,222	1,29,02,856	1,19,48,914	1,29,02,856
Retail Banking	1,71,66,282	1,61,06,301	1,42,67,306	1,61,06,301
a) Digital Banking	*8,35,158*	*8,22,508*	*7,79,886*	*8,22,508*
b) Other Retail Banking	*1,63,31,124*	*1,52,83,793*	*1,34,87,420*	*1,52,83,793*
Other Banking operations	8,802	5,169	5,209	5,169
Unallocated	1,53,320	2,33,623	3,29,830	2,33,623
Total	**4,09,81,093**	**4,02,08,080**	**3,64,49,427**	**4,02,08,080**
4) Segment Liabilities:				
Treasury	33,50,036	37,25,814	34,26,143	37,25,814
Corporate/Wholesale Banking	45,65,880	43,84,940	39,80,728	43,84,940
Retail Banking	2,86,91,260	2,78,53,106	2,52,46,718	2,78,53,106
a) Digital Banking	*24,33,839*	*23,49,518*	*20,16,844*	*23,49,518*
b) Other Retail Banking	*2,62,57,421*	*2,55,03,588*	*2,32,29,874*	*2,55,03,588*
Other Banking operations	158	292	196	292
Unallocated	1,13,205	1,32,695	1,41,277	1,32,695
Total	**3,67,20,539**	**3,60,96,847**	**3,27,95,062**	**3,60,96,847**
5) Capital Employed	**42,60,554**	**41,11,233**	**36,54,365**	**41,11,233**
6) Total (4 + 5)	**4,09,81,093**	**4,02,08,080**	**3,64,49,427**	**4,02,08,080**

@ For the above segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking (with Digital Banking and Other Retail Banking as sub-segments) and Other Banking Operations, in compliance with the Reserve Bank of India (RBI) guidelines.

The business operations of the Bank are substantially concentrated in India and for the purpose of Segment Reporting as per Accounting Standard-17, the bank is considered to operate only in the domestic segment.

Notes:

1 The above Consolidated Unaudited Financial Results for the quarter ended June 30, 2026, were approved by the Board of Directors at its meeting held on July 17, 2026. These financial results have been subjected to limited review by the Joint Statutory Auditors of the Bank and an unmodified review report has been issued thereon.

2 The above Financial Results of the Group have been prepared in accordance with the provisions of the Banking Regulation Act, 1949, Generally Accepted Accounting Principles in India, including Accounting Standards as specified under Section 133 of the Companies Act, 2013, Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, in so far as they apply to the Group, and the guidelines issued by the RBI.

3 The Consolidated Financial Results of the Group comprise the financial results of The Federal Bank Limited and its subsidiaries viz. Fedbank Financial Services Limited and Federal Operations and Services Limited and its associate, Ageas Federal Life Insurance Company Limited.

4 There has been no material change in the significant accounting policies applied in the preparation of these financial results with those followed in the annual financial statements for the year ended March 31, 2026.

MSKA & ASSOCIATES LLP * Chartered Accountants *

SURI & CO. * KOCHI * CHARTERED ACCOUNTANTS

THE FEDERAL BANK LTD. * ALUVA * HEAD OFFICE

5 Other income includes fees earned from providing services to customers, commission from non-fund-based banking activities, earnings from foreign exchange and derivative transactions, selling of third-party products, profit / loss on sale of investments / fixed assets, profit / loss on revaluation of investments, recoveries from advances written off, etc.

6 As per the extant RBI guidelines, banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under the Basel III Capital Regulations. Accordingly, such applicable disclosures have been placed on the website of the Bank, which can be accessed at the following link: https://www.federal.bank.in/regulatory-disclosures. These disclosures have not been subjected to audit or review by the Joint Statutory Auditors of the Bank.

7 The figures for the quarter ended March 31, 2026 are the balancing figures between the audited figures in respect of the financial year 2025-26 and the published year to date figures up to December 31, 2025, which were subjected to limited review.

8 Previous period's figures have been regrouped / reclassified, wherever necessary to conform to the current period's classification.

Mumbai
July 17, 2026

KRISHNAN VENKAT SUBRAMANIAN
MANAGING DIRECTOR & CEO
(DIN: 00031794)

MSKA & ASSOCIATES LLP Chartered Accountants

SURI & CO. KOCHI CHARTERED ACCOUNTANTS

THE FEDERAL BANK LTD. ALUVA HEAD OFFICE