

SEC/LODR/133/2026-27

July 17, 2026

The Manager The National Stock Exchange of India Limited Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051.	The Manager Department of Corporate Services BSE Limited, Phiroze Jeejeebhoy Towers, Floor 25, Dalal Street, Mumbai – 400 001
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Re: Scrip Symbol: FEDERALBNK/ Scrip Code: 500469

Dear Madam/ Sir,

Sub: Investor Presentation

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Presentation on the Unaudited Financial Results for the quarter ended June 30, 2026.

The same is also being made available on the Bank's website at <https://www.federal.bank.in/financial-result>

Kindly take the same on record.

Thanking you,

Yours faithfully,

For The Federal Bank Limited

Samir P Rajdev
Company Secretary



Investor Information

Q1 FY2027



Federal Bank

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Except for the historical information contained herein, statements in this release which contain/may contain words or phrases such as "will", "aim", "will likely result", "would", "believe", "may", "expect", "will continue", "anticipate", "estimate", "intend", "plan", "contemplate", "seek to", "future", "objective", "goal", "strategy", "philosophy", "project", "should", "will pursue" and similar expressions or variations of such expressions may constitute "forward-looking statements". These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. The Federal Bank Limited undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

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Record core earnings* on a strengthening balance sheet

Highest Ever*

Net Interest
Income
₹ 2,946 crs

Operating Profit
₹ 1,897 crs

Net profit
₹ 1,177 crs

Decadal Best

Gross NPA
1.52%

Net NPA
0.18%

KEY HIGHLIGHTS FOR

Q1FY27

ROA
1.22 % ▲
1.00 % (Q1 FY26)

ROE
12.01 % ▲
10.30 % (Q1 FY26)

EPS
₹ 19.15 ▲
₹ 14.07 (Q1 FY26)

BVPS
₹ 161.87 ▲
₹ 138.35 (Q1 FY26)

NIM
3.33 % ▲
2.94% (Q1 FY26)

Cost to Income
52.50 % ▼
54.89% (Q1 FY26)

Credit Cost
41 bps ▼
65 bps (Q1 FY26)

Slippage Ratio
61 bps ▼
111 bps (Q1 FY26)

Balance Sheet
₹ 3.93 Lakh Cr ▲
₹ 3.53 Lakh Cr (Q1 FY26)

CRAR
16.97 % ▲
16.03 % (Q1 FY26)

PCR
87.37 % ▲
74.41 % (Q1 FY26)

Fee Income
₹ 957 Cr ▲
₹ 787 Cr (Q1 FY26)



Sequential comparisons and growth metrics are presented on a BAU basis, excluding the one-off in Q4 FY26. Comparative figures have been adjusted to ensure like-for-like comparison of underlying business performance.

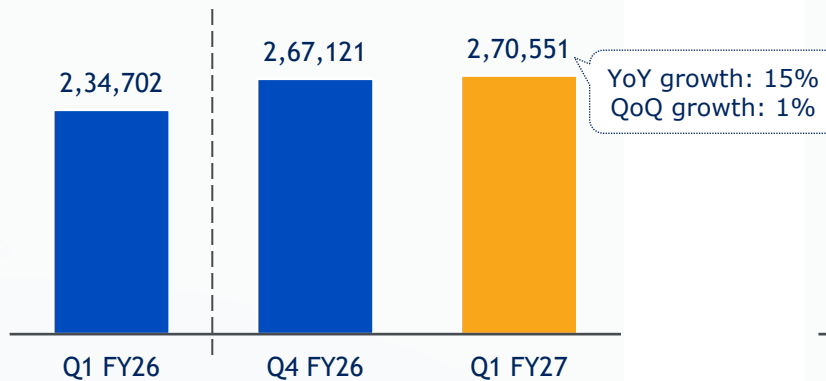
Steady Balance sheet Growth



DEPOSITS

CASA + Dep < 3 Cr:

(₹ in cr)



- ✓ Avg CASA grew by 5.8% on a QoQ basis
- ✓ Resident SB grew by 3.5% on a QoQ basis
- ✓ Total SB grew by 3.4% on a QoQ basis.
- ✓ NRE SB grew by 2.5% on a QoQ basis.
- ✓ Total Deposits grew by 2% on a QoQ basis.

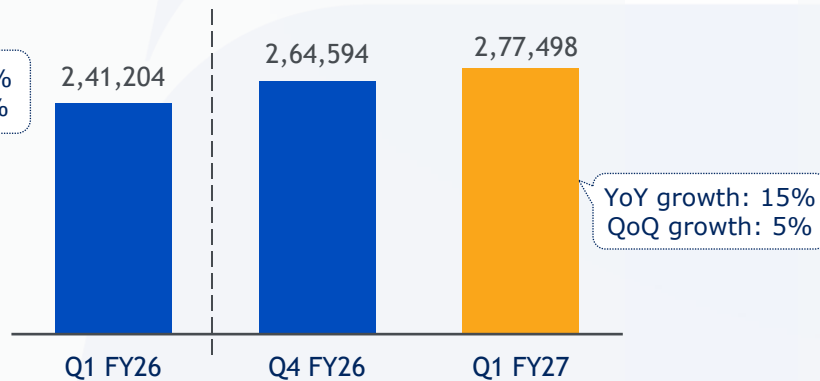
Deposit mobilization continues



ADVANCES

Net Advances:

(₹ in cr)



- ✓ Gold loans up by 8.2% QoQ
- ✓ CoB² # grew by 5.2% QoQ
- ✓ CIB¹ # grew by 4.3% QoQ
- ✓ Retail Book[#] up by 2.6% QoQ
- ✓ CV/CE³ # up by 1.6% QoQ

Advances growth diversified



PROFITABILITY

Profitability:

■ RoE* (%) ■ RoA* (%)



- ✓ RoRWA at 2.21%
- ✓ Profit per employee at ₹ 26.02 lakh ▲
- ✓ Business per employee at ₹ 33 Cr. ▲

Sustained Improvement in Profitability

*Annualized

¹Corporate and Institutional Banking

²Commercial Banking

³Commercial Vehicle/ Construction Equipment finance

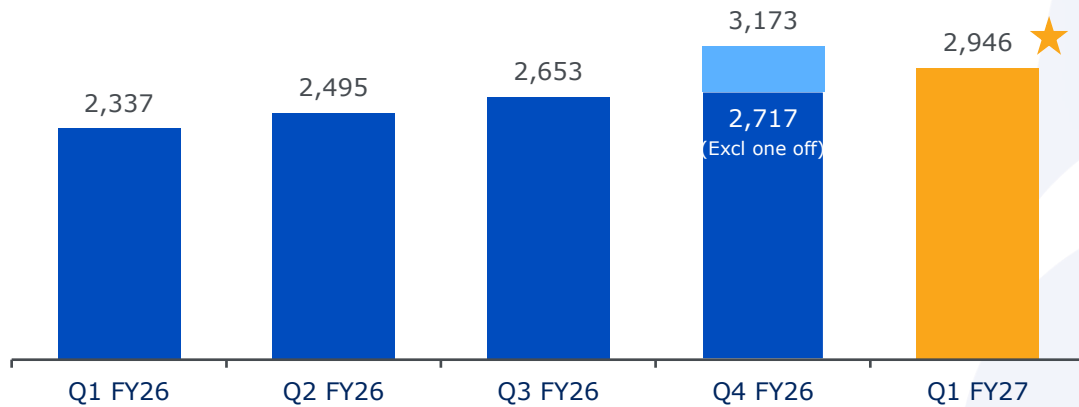
*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise net advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

Retail deposits and net advances both up 15% YoY

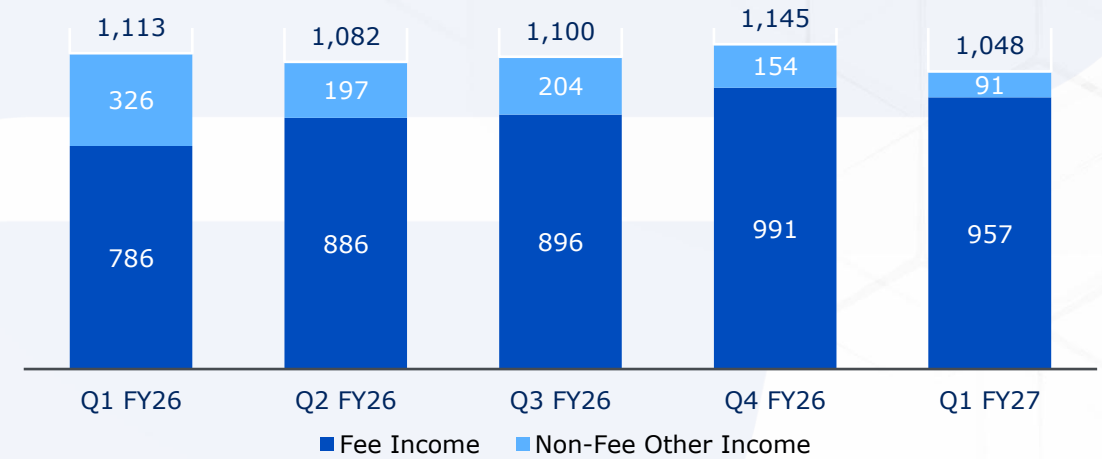
Key P&L Parameters

(₹ in cr)

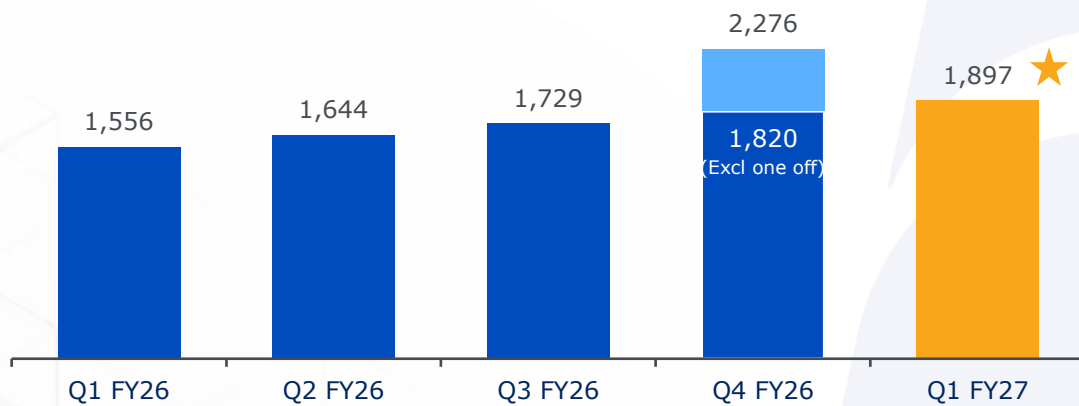
Net Interest Income



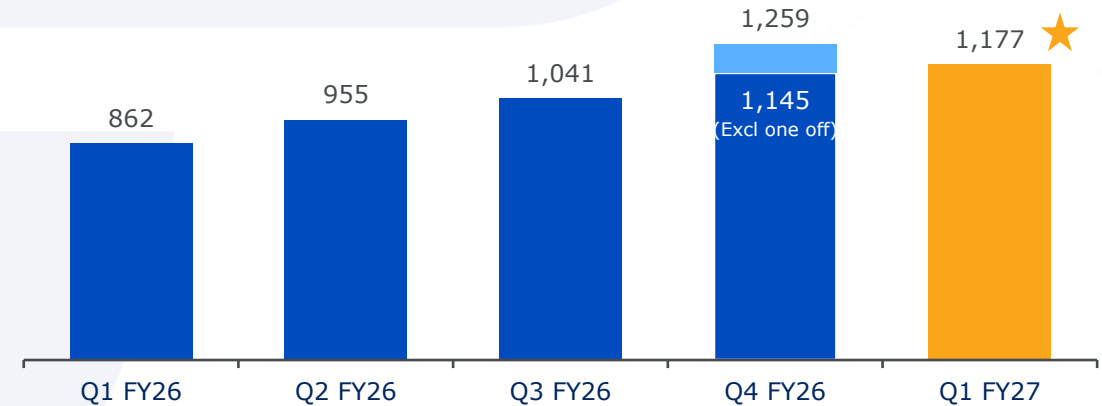
Fee Income & Other Income



Operating Profit



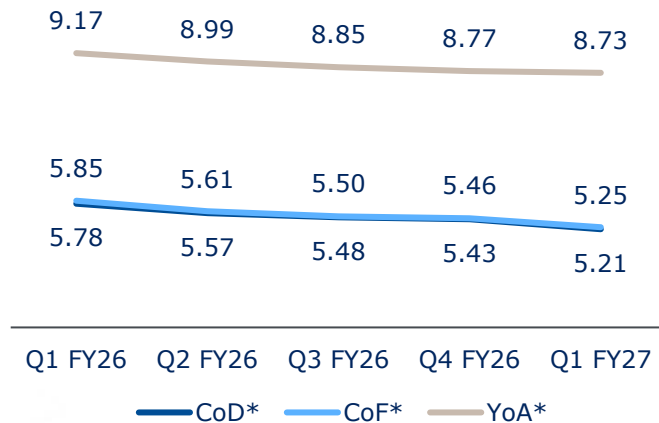
Net Profit



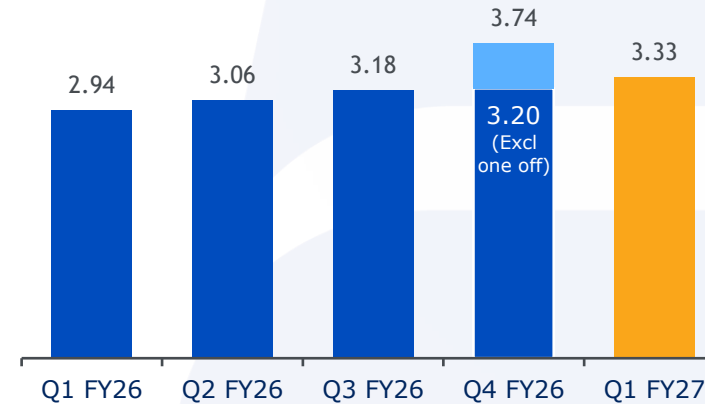
★ Highest ever
(Excluding one-off)

Key Ratios

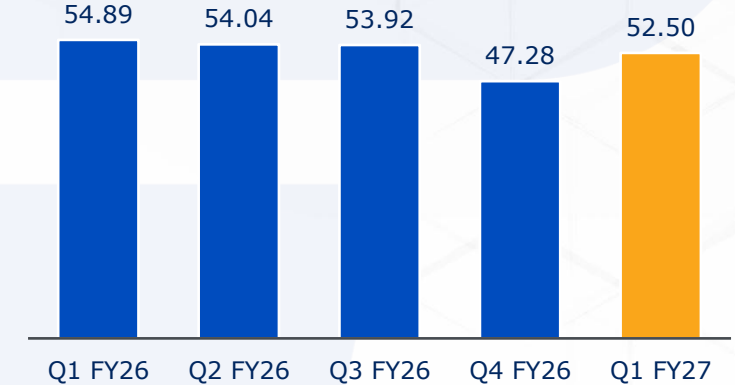
Cost of Deposits, Cost of Funds, Yield on Net Advances (%)



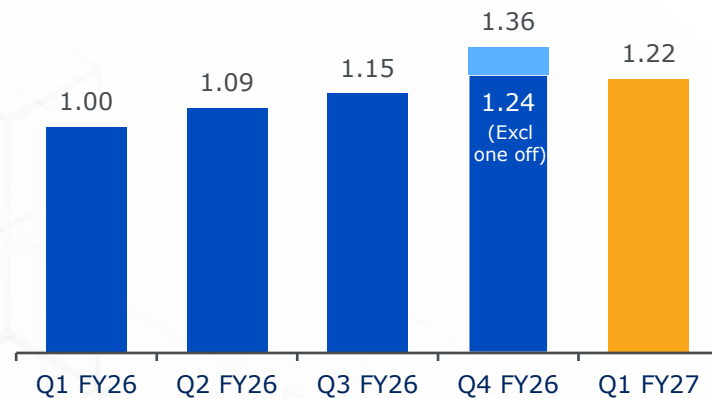
Net Interest Margin (%)*



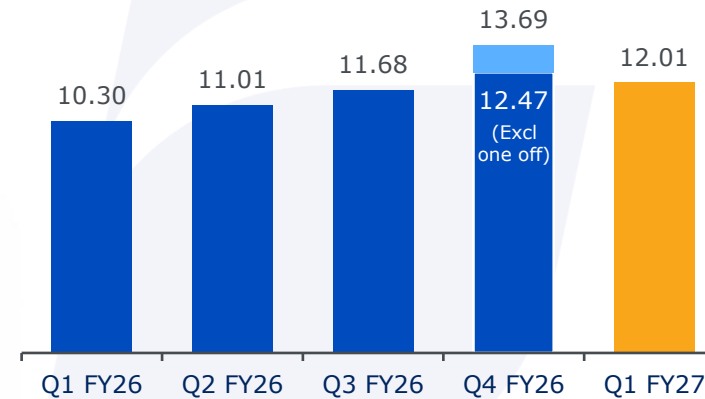
Cost to Income Ratio (%)#



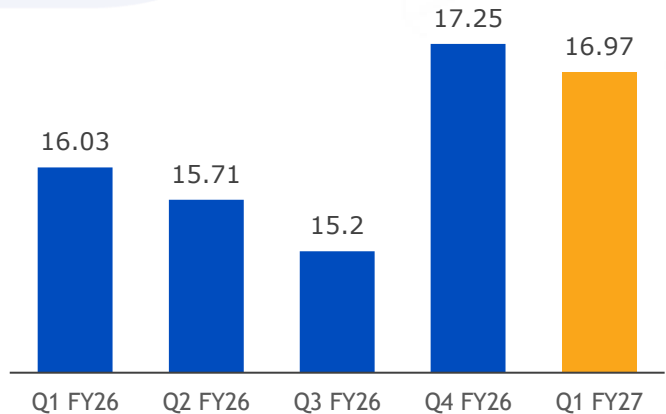
RoA (%)*



RoE (%)*

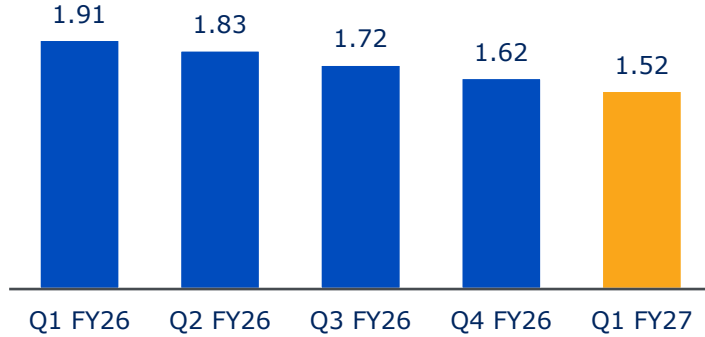


CRAR (%)

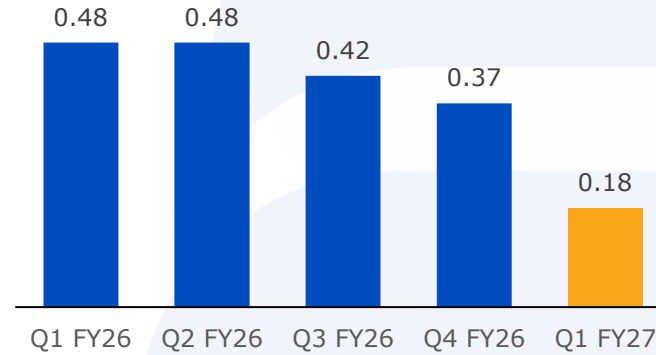


Stable Credit Metrics

GNPA (%)



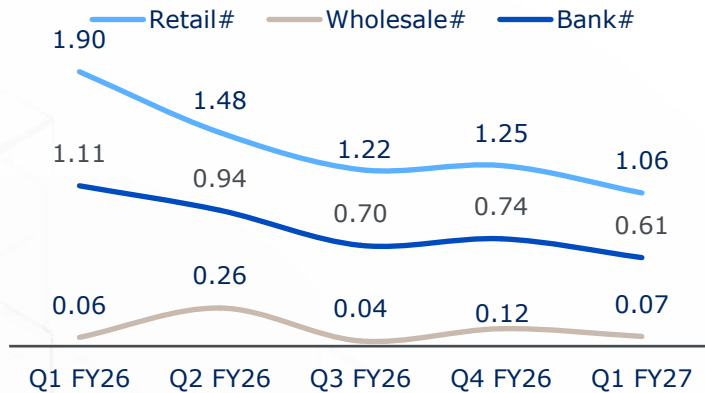
NNPA (%)[^]



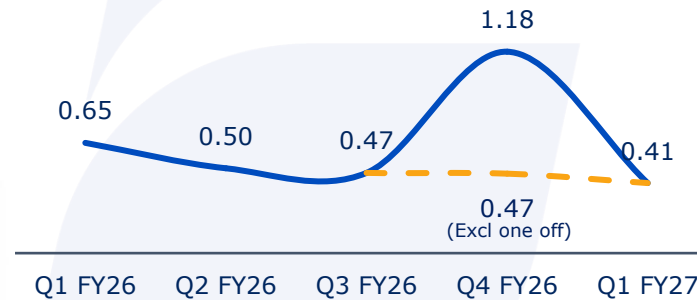
PCR (%)^{1^}



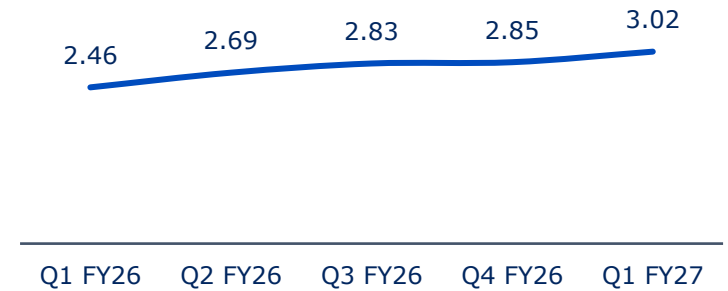
Slippage rate (%)^{*}



Credit cost (%)^{*}



Risk adjusted NIM (%)^{*}



^{*}Annualised
[^]Excluding one-offs
¹Excluding TWO

^{*}Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

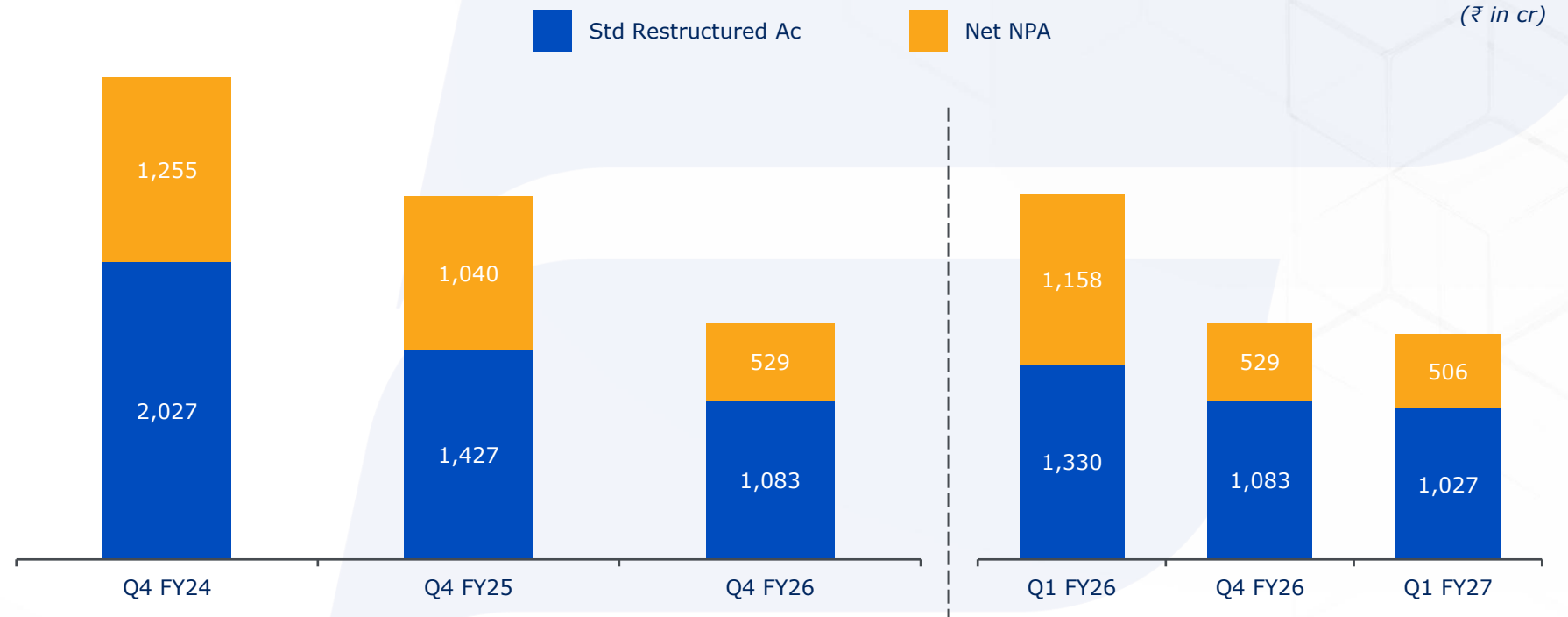
Asset Quality Trends

Broad resilience in asset quality; portfolio remains well-contained.

Provision Coverage Ratio at 87.37%

Recovery & Upgradation of ₹ 154 Cr in Q1

Credit Cost at 41 bps for Q1 FY27



Movement of NPA

(₹ in cr)

Gross NPA as on 31.03.2026	4,335
Add Fresh Slippage	409
Add Increase in Balances in Existing NPAs	3
Deduct Recoveries/ Upgrades/ Reduction in existing NPA/ Sale to ARC	157
Deduct Written Off	308
Gross NPA as on 30.06.2026	4,282

Provisions in Q1

(₹ in cr)

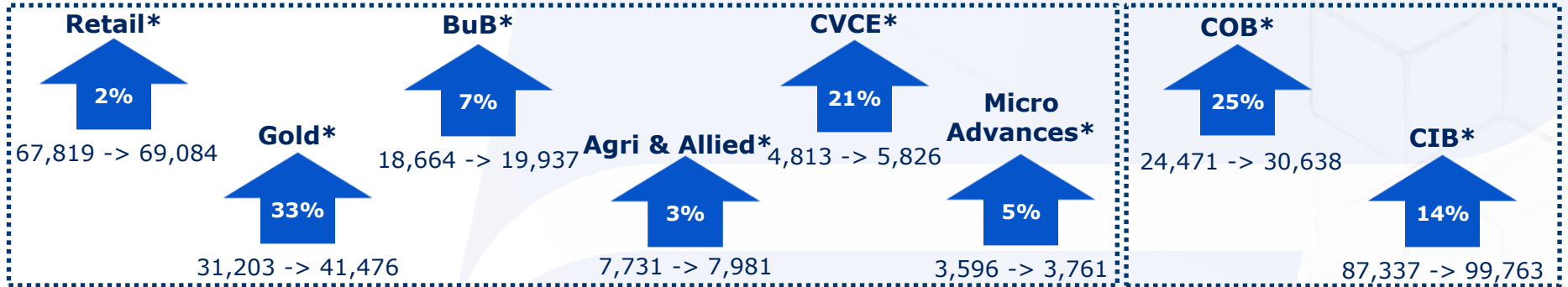
Loan Loss	274
Investment Loss	-
Standard Accounts	43
Other Purposes	-
Total Provisions	317

Comparison: Y-o-Y

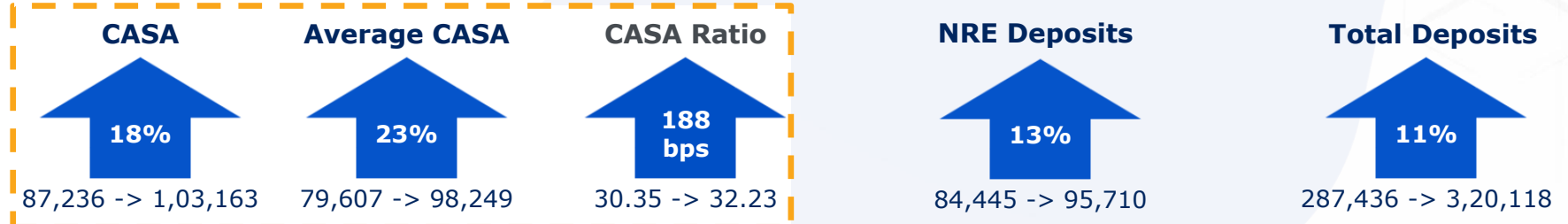
Net profit up 37% on core income growth

(₹ in cr)

Net Customer Assets



Deposits



Performance



Ratios

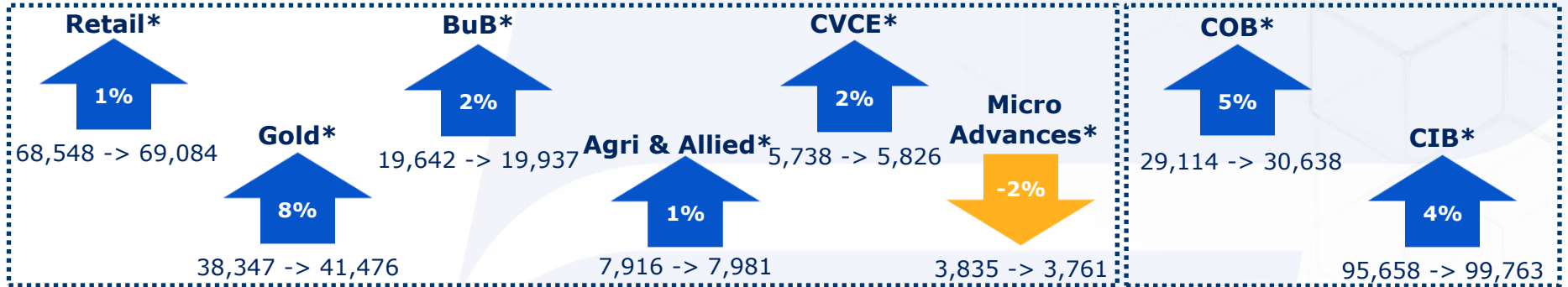


Comparison: Q-o-Q

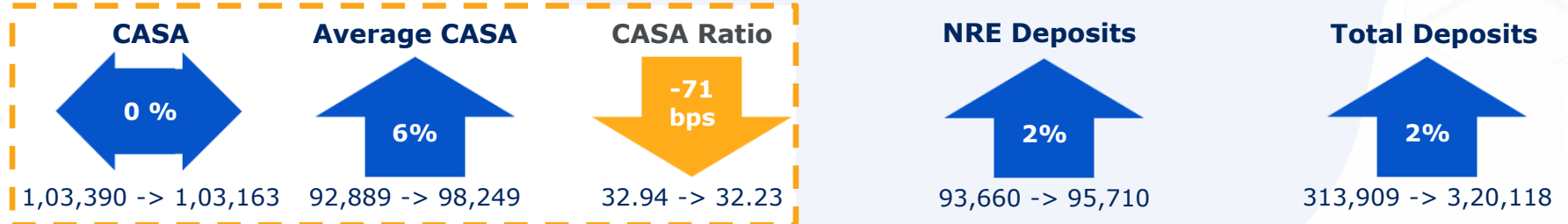
NII up 8% sequentially

(₹ in cr)

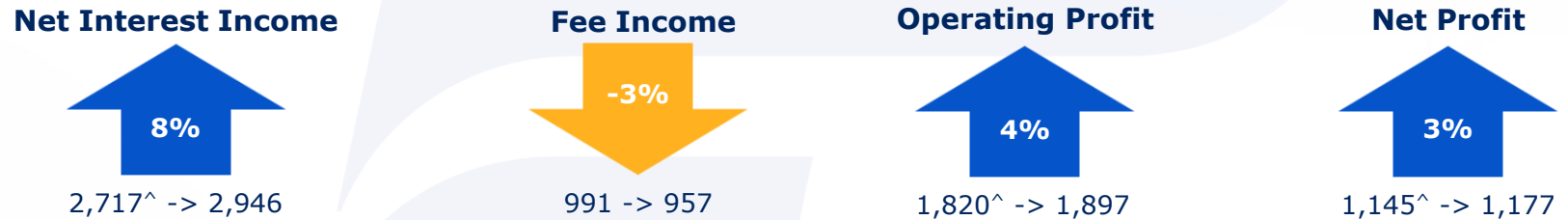
Net Customer Assets



Deposits



Performance



Ratios

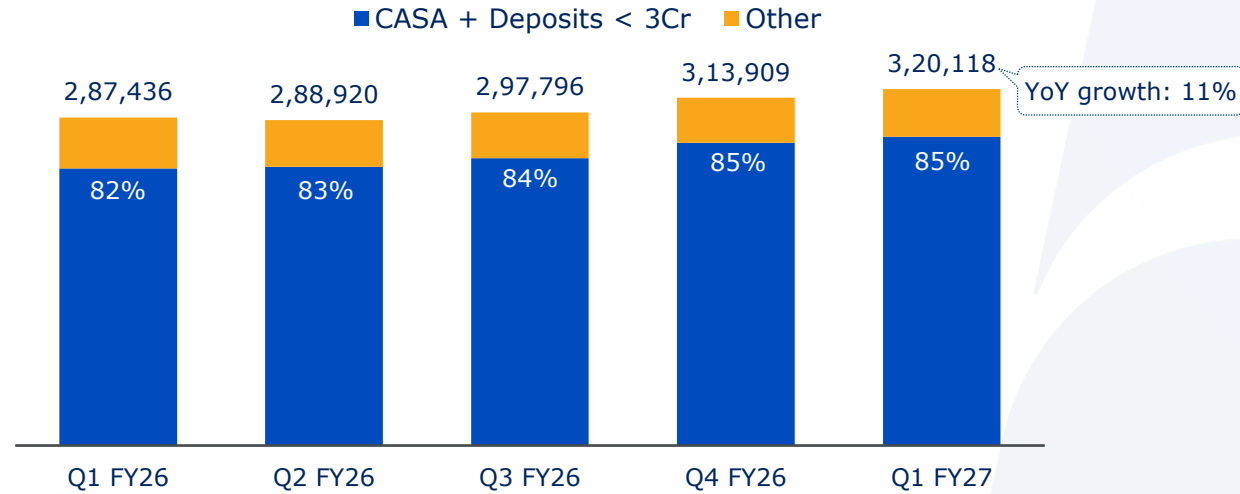


[^]Figures compared excluding one-off impact in Q4FY26

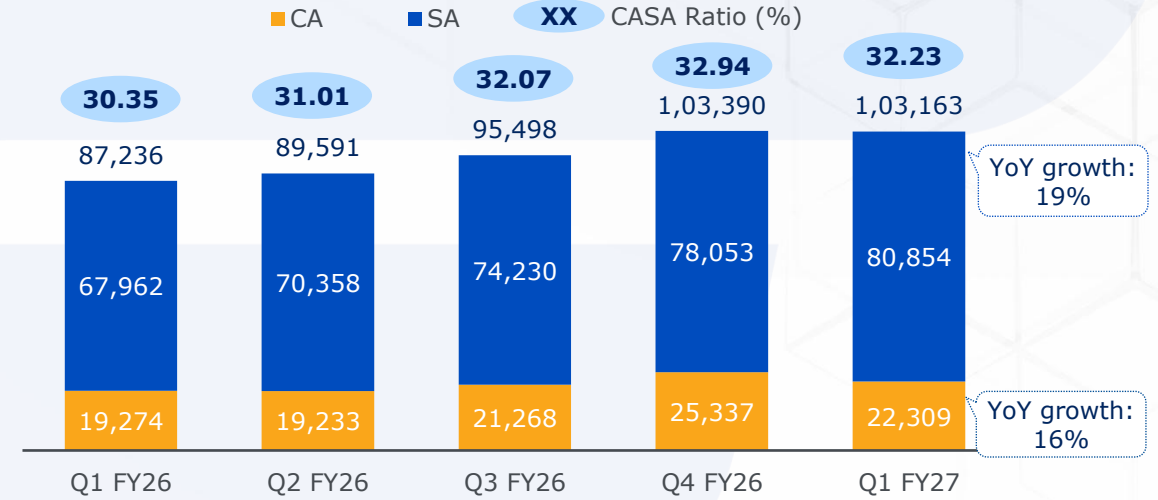
[#]Excluding TWO

*Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise net advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

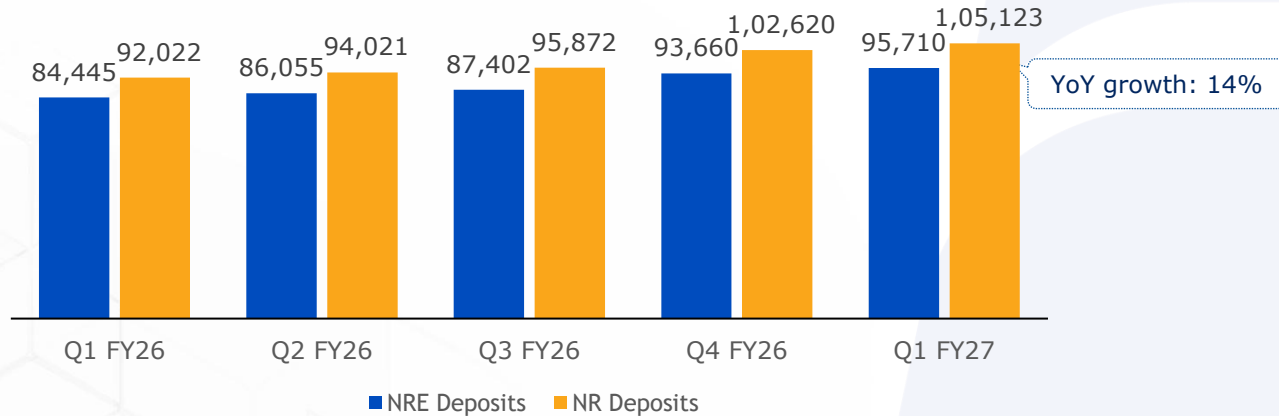
Deposits : Period End (₹ in cr)



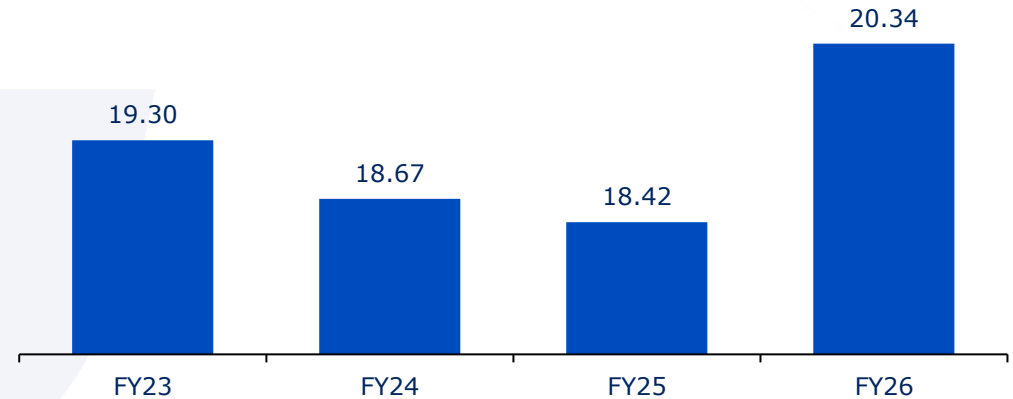
CA, SA & CASA End Period (₹ in cr) and CASA ratio



NRE deposits (₹ in cr)

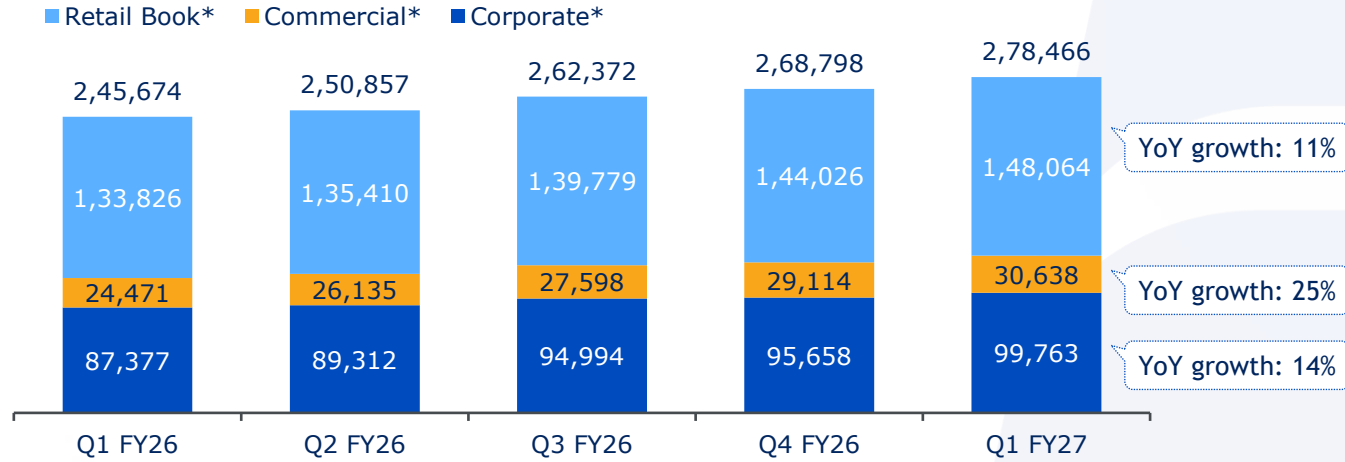


Remittance Market share (%)¹



Credit portfolio distribution

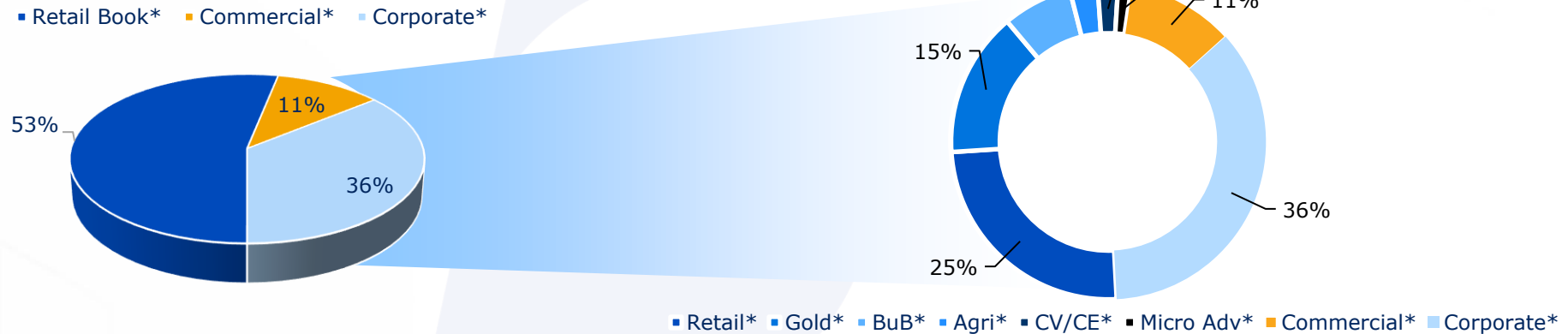
Net Customer Assets (₹ in cr)



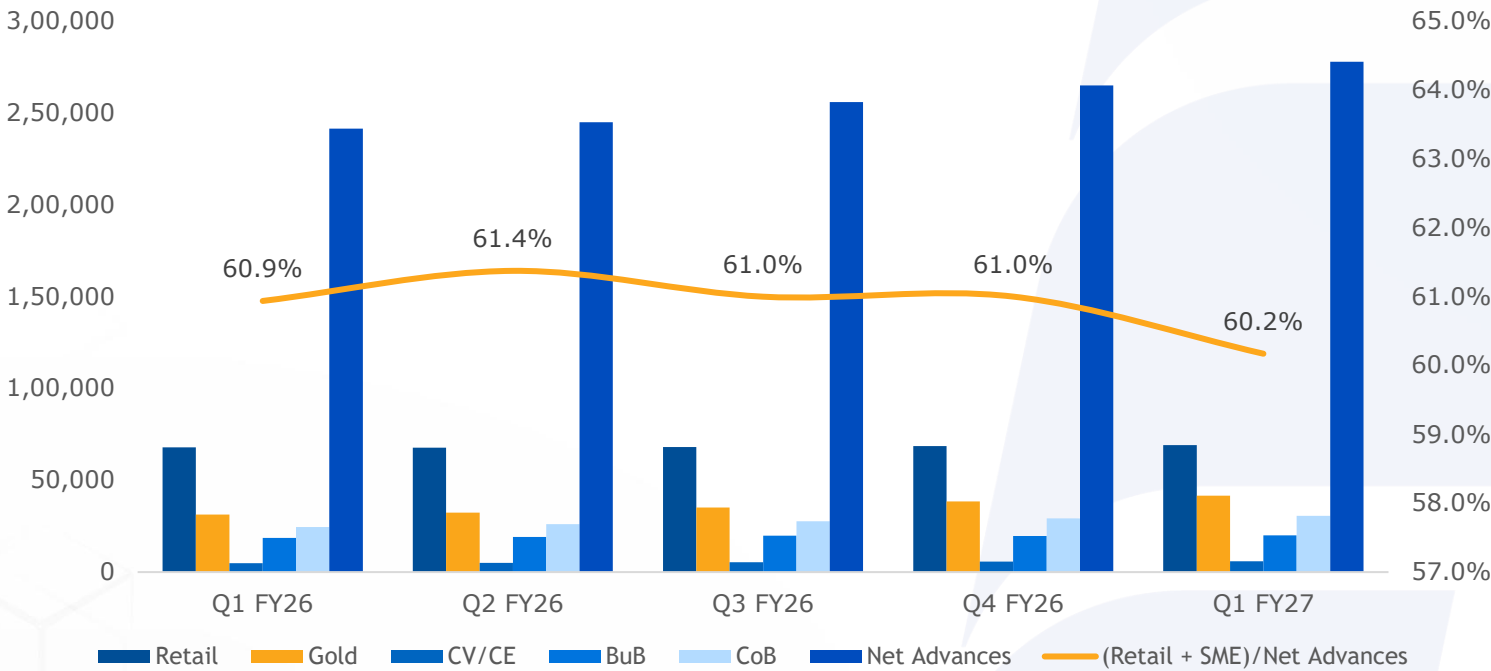
Yield on advances (%)



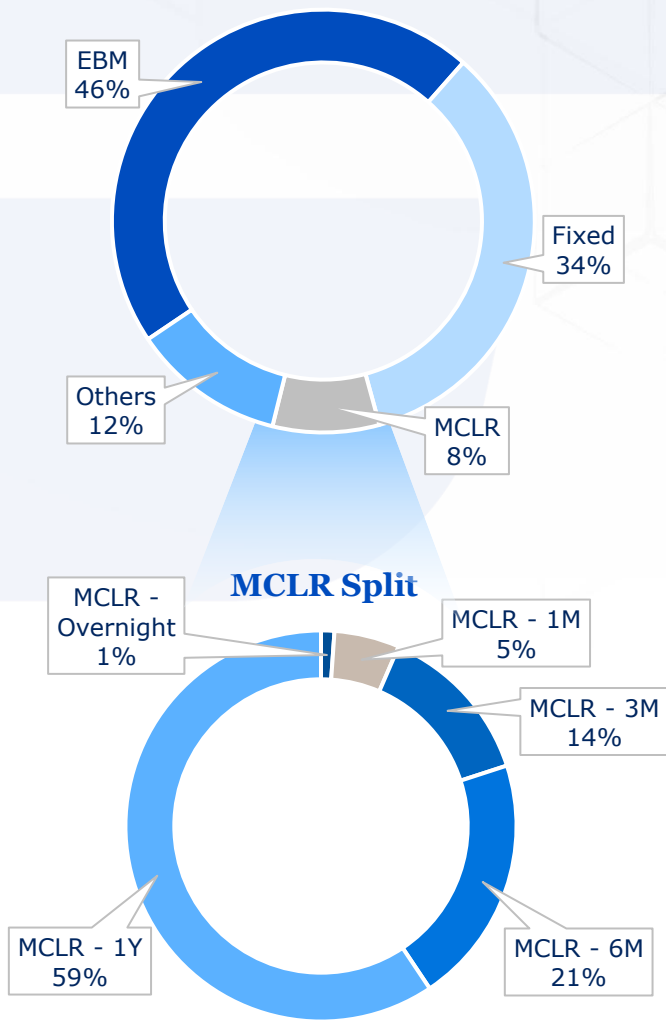
Net Customer Assets mix (Jun-26)



(Retail, Gold & SME)* as % of loan book (₹ in cr)

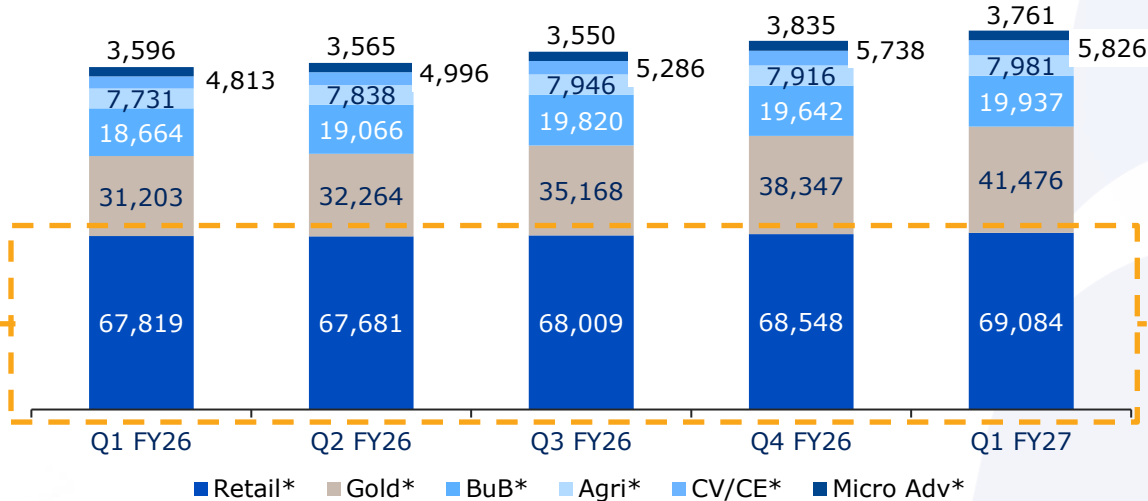


Loan book by interest rate type(%)

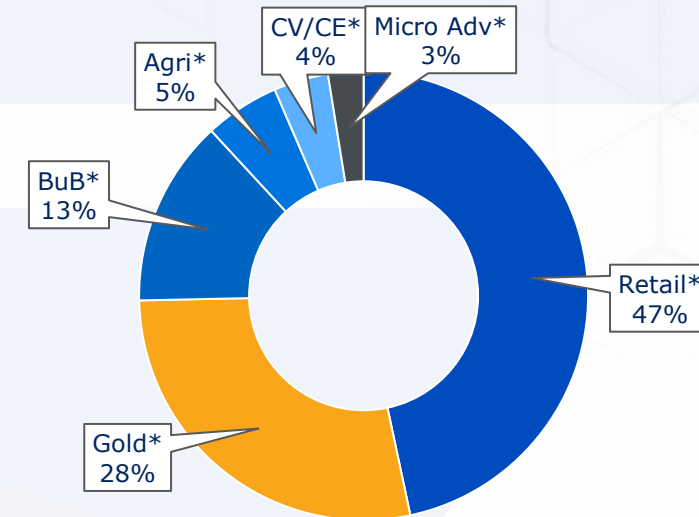


*Retail includes Housing, LAP, Auto, PL, CC & Other Retail. SME includes BuB & CoB
#Credit segments are based on internal classifications and are realigned at the beginning of every FY. Vertical wise net advance figures includes Credit Substitutes and excludes IBPC/ BRDS.

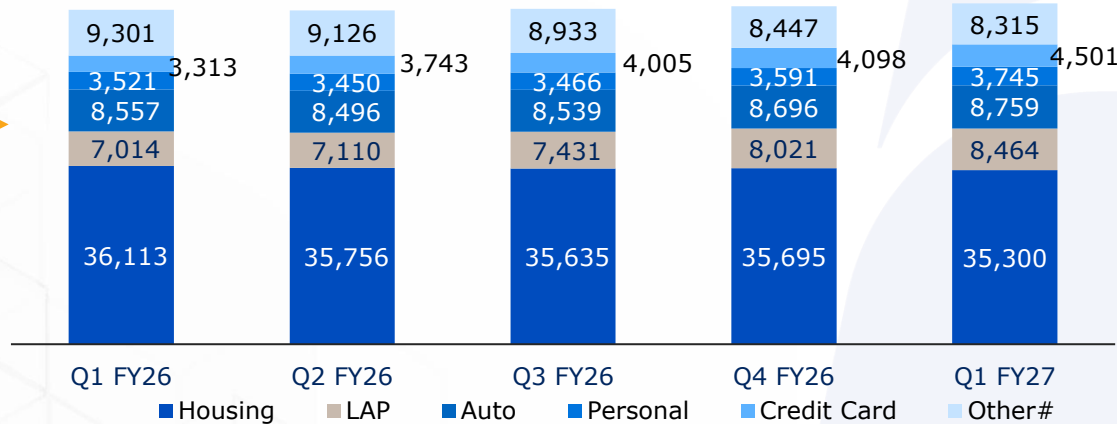
Retail book (₹ in cr)



Retail book mix (Jun-26)

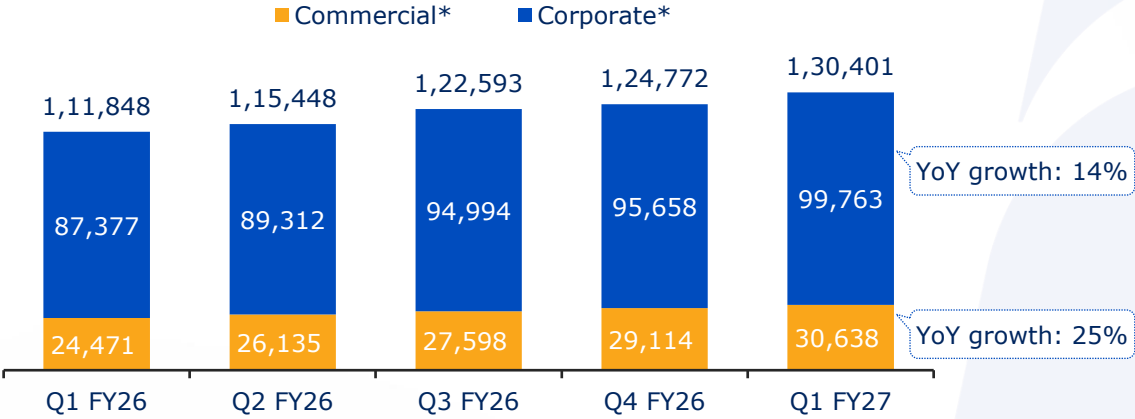


Retail advances mix (₹ in cr)



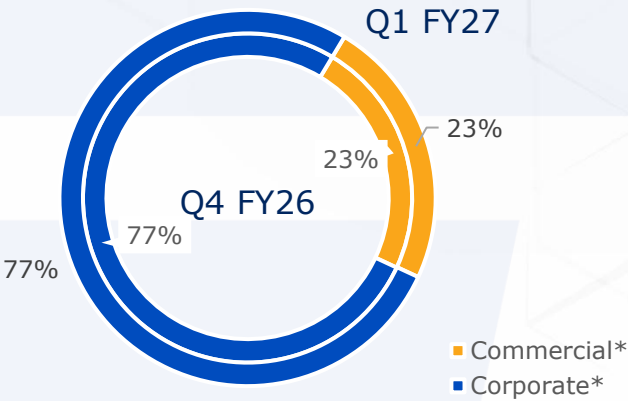
- Credit Cards grew at 10% QoQ
- Gold loans grew at 8% QoQ
- LAP loans grew at 6% QoQ
- CV/CE loans grew at 2% QoQ

Wholesale Book* (₹ in cr)

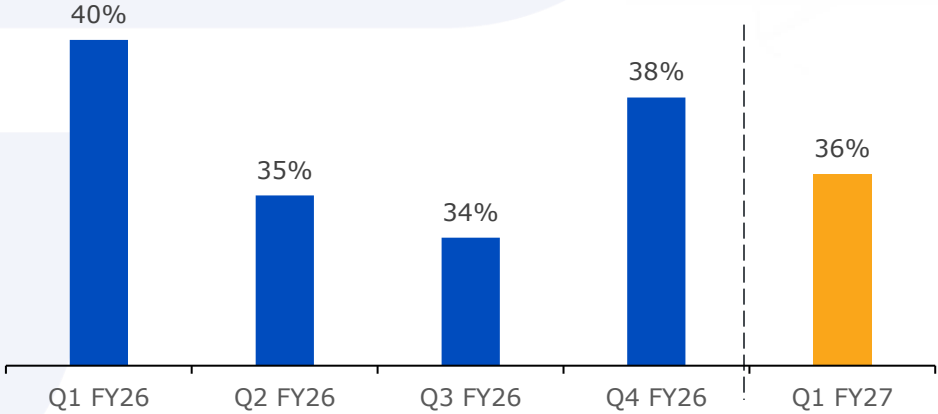


- Supply Chain Finance book up by 36% YoY
- CIB (excl.credit substitutes) book grew by 16% YoY
- CoB book grew by 23% YoY

Portfolio mix incl Cr Substitutes (Jun-26)

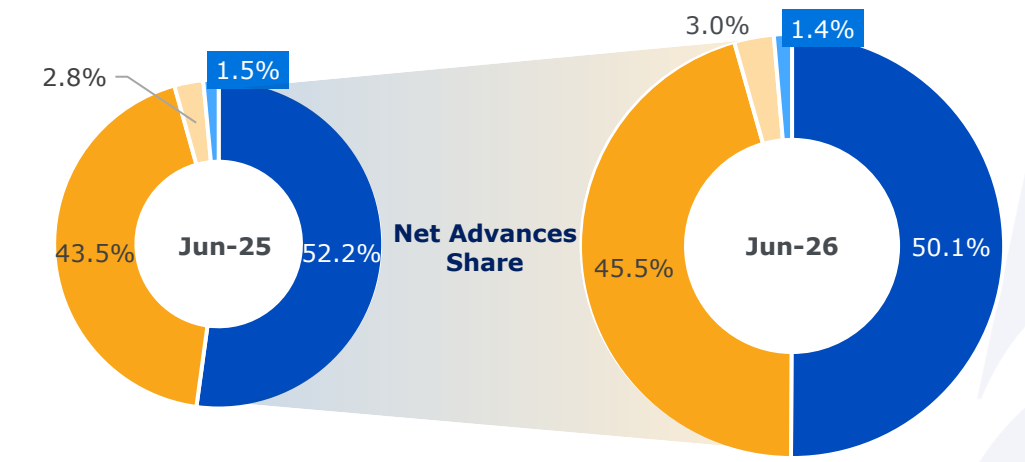


Wholesale Banking Self-Funding level



Commercial now 23% of the non-retail book, up from 22% a year ago; wholesale self-funding at 36%

Asset Book – Trend Analysis

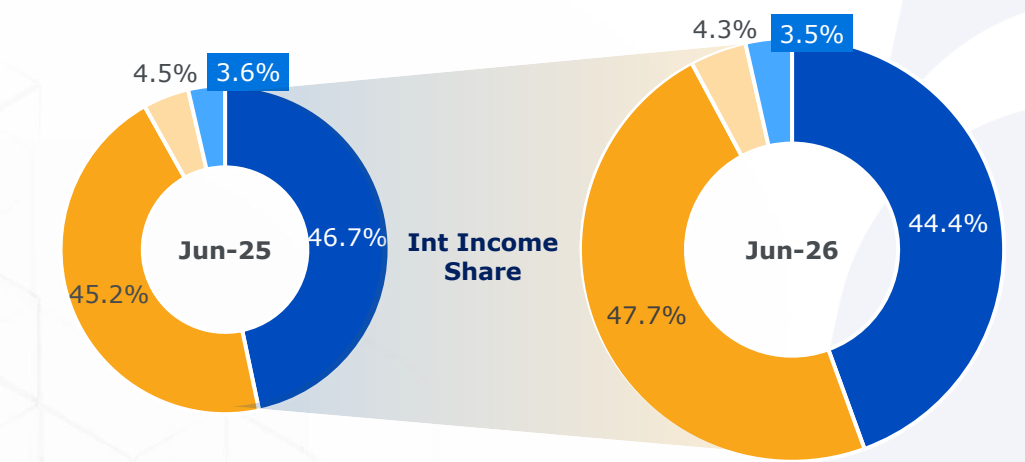


Very High Yielding
Micro Advances

High Yielding
CC | PL

Medium Yielding
Core Agri | CoB
Auto | Gold | LAP |
BuB | CV/CE

Low Yielding
Housing
CIB (incl IBU)



Credit Cards* 	36% YoY growth	4,501 Net advances (INRcr)
Personal Loans* 	6% YoY growth	3,745 Net advances (INRcr)
Small Business loans (BuB+CB)* 	17% YoY growth	50,575 Net advances (INRcr)
CV/CE* 	21% YoY growth	5,826 Net advances (INRcr)
Micro Advances* 	5% YoY growth	3,761 Net advances (INRcr)

YoY growth for net advances as of Jun-26

Select high/medium yielding lending products



CV / CE

Disbursements:

 **643** ₹cr
(Q1 FY27)

PSL:

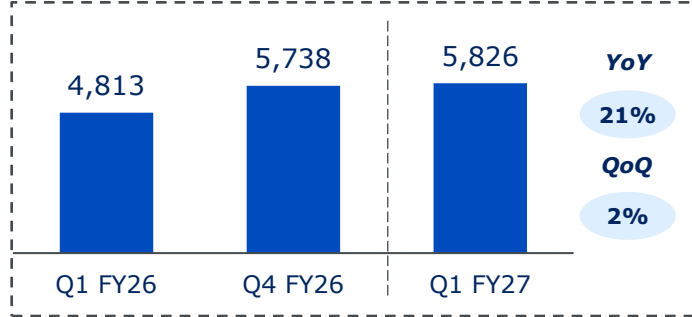
83%



Avg. ticket size:

 **₹ 28L**

Portfolio (₹ in cr)

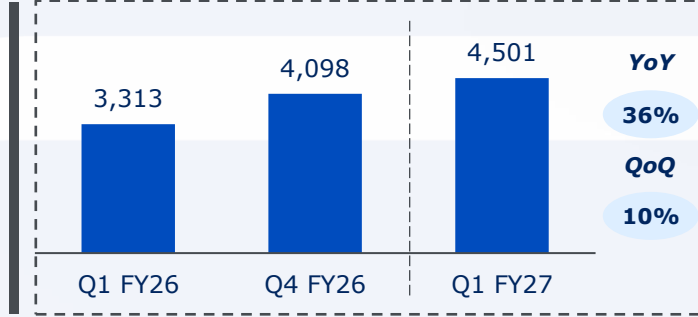


✓ Tie-up with all major OEMs



Credit Cards

Portfolio (₹ in cr)



Cards Issued - Qtr:

3.97
Lakhs



Tonnage

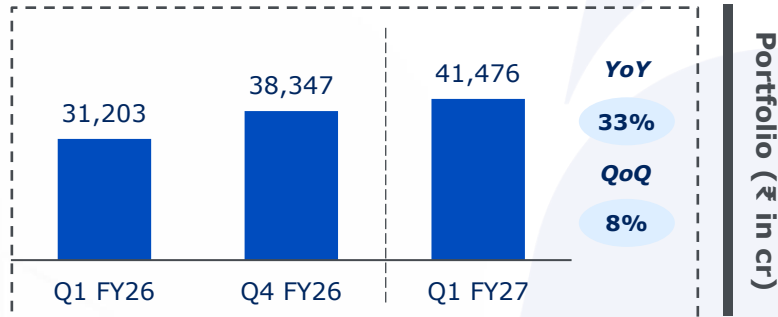
 **53.09**



Gold loans

 **Yield**
10.36%

LTV
60.39%



Portfolio (₹ in cr)

No of customers:

11L+
99%+ women

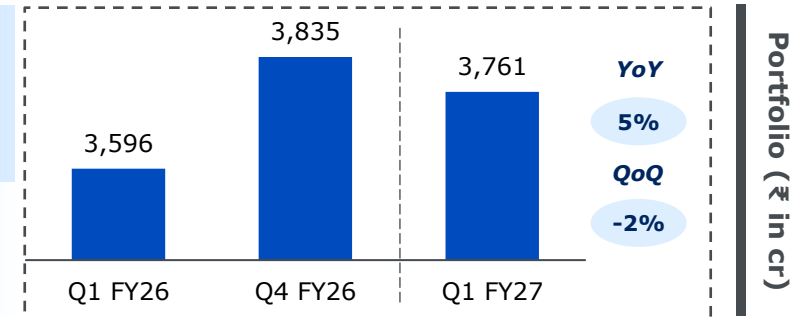


Micro Advances

 **Reach:**
23 states
2 UT

Network:

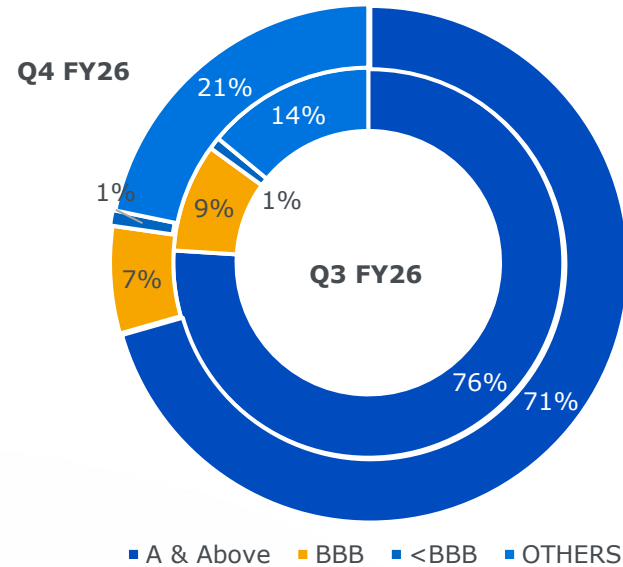
28 BC partners
1062 BC outlets



Portfolio (₹ in cr)

Rating distribution (CIB)

External rating of CIB advances

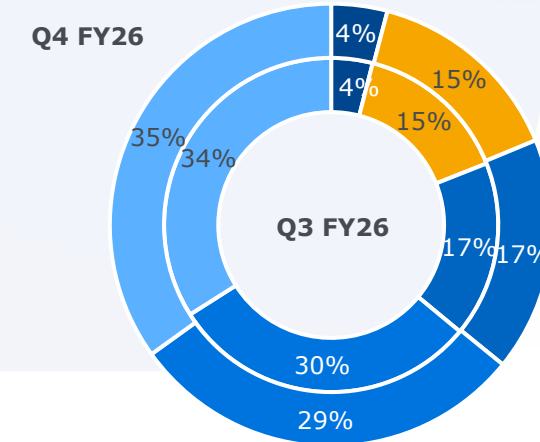


Internal Rating of 'OTHERS' (Externally unrated CIB from above table)

Rating	Q4 FY26	Q1 FY27
FBR1	5%	6%
FBR2/FBR3	9%	24%
FBR4	10%	8%
Below FBR4 & unrated ¹	76%	62%

Rating distribution (advances excluding CIB)

Internal rating of advances excluding CIB



1) FBR1 2) FBR2/FBR3 3) FBR4 4) FBR5/FBR6 5) OTHERS

Broad-based Fee Momentum

Diversified and granular fee income

₹ in Cr	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	QoQ	YoY
Commissions & Exchanges	91	98	94	100	103	3% ▲	14% ▲
Insurance distribution income	65	108	94	123	100	-18% ▼	54% ▲
Processing fees & Other charges from loans	155	190	212	226	188	-17% ▼	21% ▲
Other service charges	425	407	461	475	494	4% ▲	16% ▲
Forex and Derivatives (Client)	51	82	36	67	72	7% ▲	40% ▲
Fee income	786	886	896	991	957	-3% ▼	22% ▲
Treasury income	265	113	126	12	22	84% ▲	-92% ▼
Other non fee income	62	84	78	142	69	-51% ▼	12% ▲
Total other income	1,113	1,082	1,100	1,145	1,048	-8% ▼	-6% ▼

Capital position

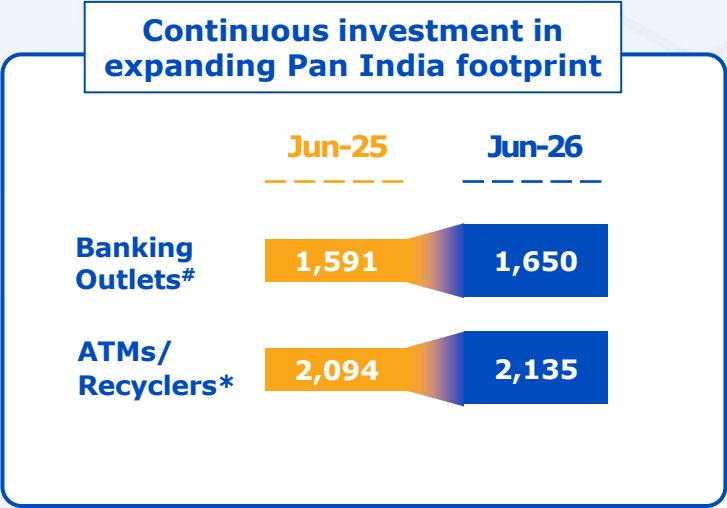
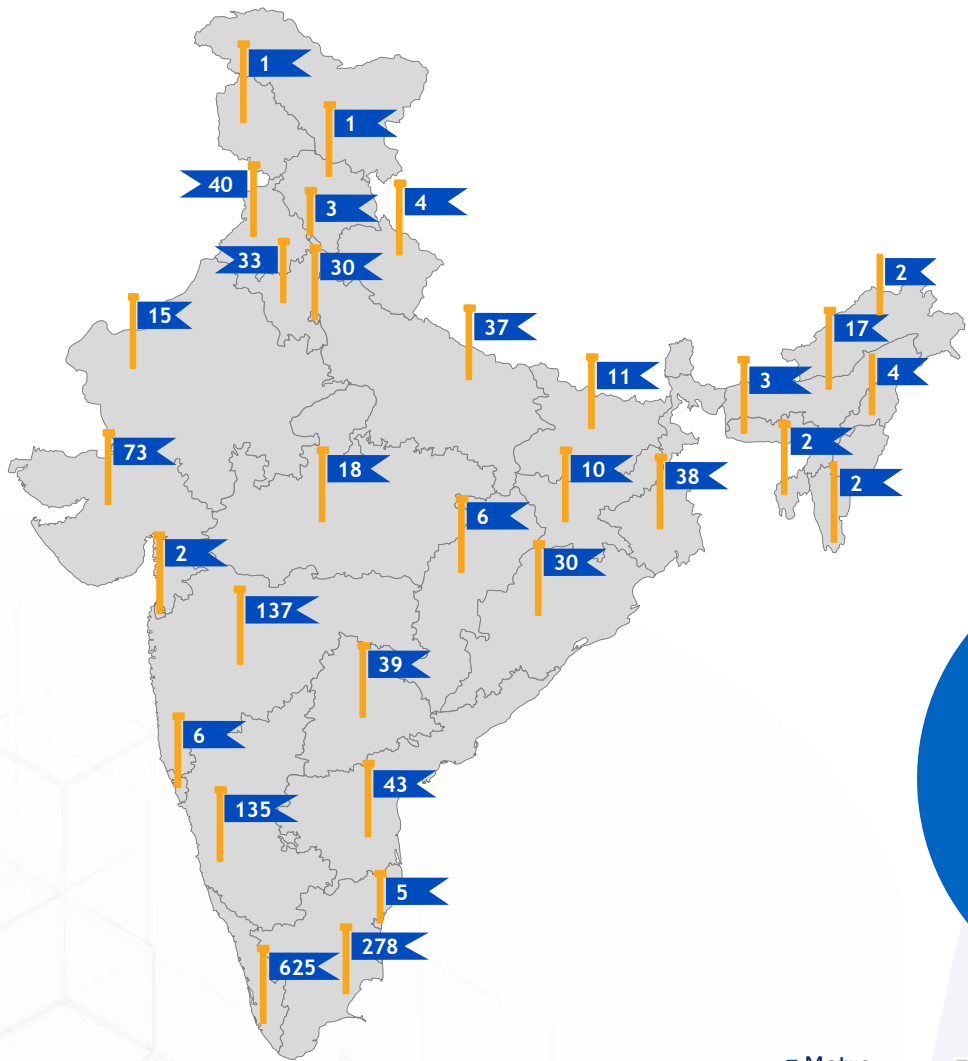
CRAR at 16.97% and Tier-I at 15.89%, supporting growth with no near-term capital requirement



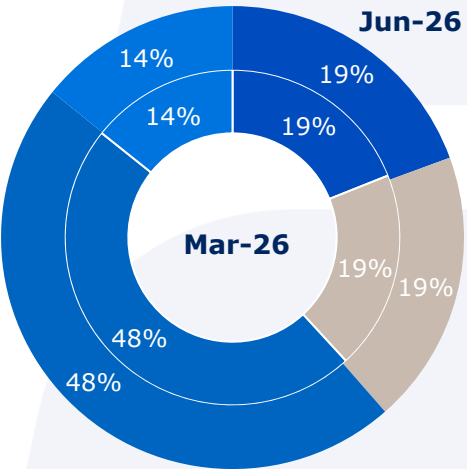
₹ in Cr	Mar-26	Jun-26
Risk weighted assets		
Credit risk	2,07,011	2,13,848
Market risk	3,496	3,478
Operational risk	20,619	24,308
Total RWA	2,31,126	2,41,635
 Tier-I capital funds	 36,814	 38,402
Tier-II capital funds	3,047	2,612
Total capital funds	39,862	41,015
 CRAR	 17.25%	 16.97%
Tier-I	15.93%	15.89%
Tier-II	1.32%	1.08%

Tier-I capital up ₹1,588 Cr on internal accrual, funding a 4.5% increase in risk-weighted assets

Distribution: Deriving efficiency from footprint

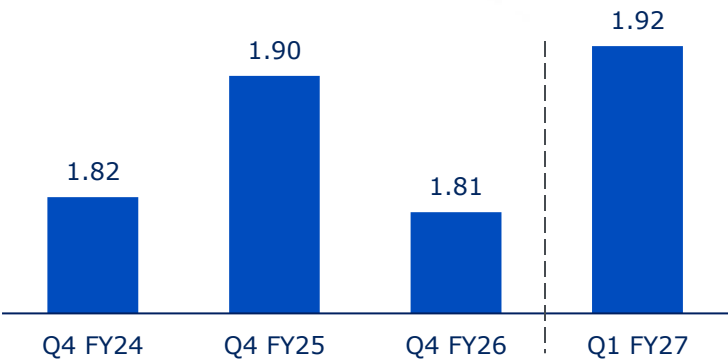


*Including Cash Recyclers
#Including Extension counters



■ Metro ■ Urban ■ Semi-urban ■ Rural

Customers (No in Cr):



Innovation through partnerships

Deposit Partners

Jupiter

IND
money

Credit Cards

one
card

scapia

Gold Loan and Priority Lending

₹ Rupeek

NEW STREET TECH
Your fast track to the future

OROPAY

paisabazaar.com

B MARKETS

Instant Digital Loans

BillDesk

Pine Labs

BharatPe



BSNL
Connecting India

EMIs and Merchant Payments

90+

Cross Border Remittance Partners

Support Systems

karza
TECHNOLOGIES

Leegality

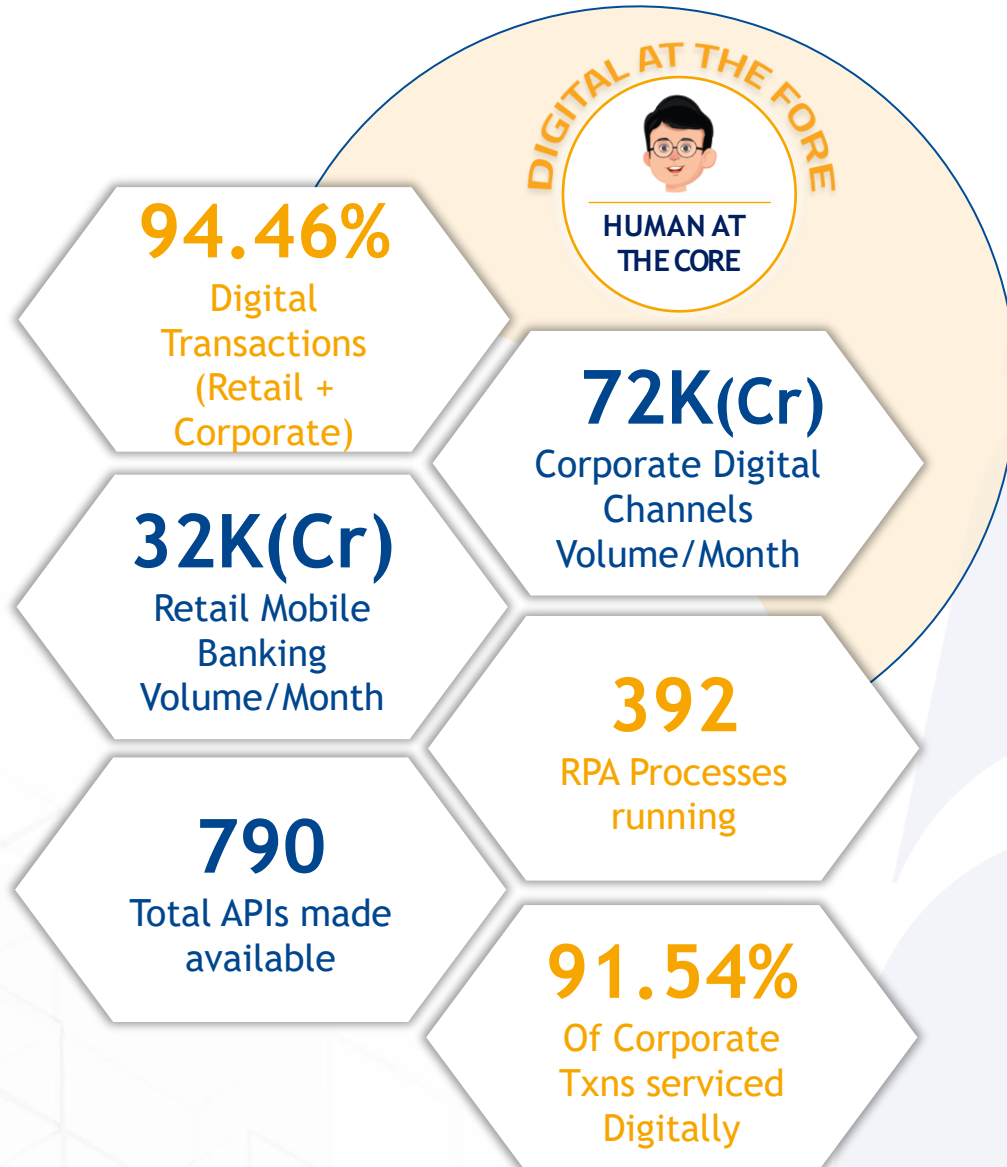
M2P

PixDynamics

lentra

Support Systems

Digitization as a Multiplier



Driving Digital Adoption across Wholesale Customers with

Collection Hub

Designed for **B2C Businesses** to ensure effortless **reconciliation** and faster **settlements** over collections.

Will assist clients with seamless **API integration** with existing ERP systems and live insights on **real-time dashboards**.

Rolled out **Collection Hub Solution** to cater to **receivables management** needs across **diverse industry segments**.

Has been trusted by few of the leading enterprises in **manufacturing** and **energy distribution** sectors due to the integration of **UPI collections**

Government payments capability expansion

Integrated with Bharatkosh, enabling collections via Net Banking, UPI and cards, and strengthening government banking capabilities.

Unified account opening rolled out across the network

Unified Account Opening Solution rolled out across all branches, enabling faster Aadhaar eKYC-based onboarding and strengthening digital customer acquisition.

FedWealth – Investment Platform

In-house Investment Channel launched across FedMobile, FedNet and RM Portal, enhancing digital wealth offerings and investment accessibility.

EPFO integration in FedNet

EPFO payments enabled on FedNet, strengthening digital payments capabilities and government-linked transaction offerings.

Multi-business access live on FedCorp

Multi-Business Access launched on FedCorp, enabling single-login management of multiple business entities across web and mobile.

Programmable e-Rupee capabilities live

Programmable e-Rupee (CBDC) capabilities launched, enabling rule-based payment use cases and expanding digital currency offerings.

FASTag ecosystem strengthened

- Enhanced FASTag capabilities through MLFF pilot rollout, VAHAN-based vehicle data automation, FedNet integration and strengthened verification controls.
- FASTag services are now available on Feddy (WhatsApp), enabling both existing and new-to-bank customers to apply, recharge and manage FASTags seamlessly, supporting self-service adoption and customer acquisition through proprietary channels.



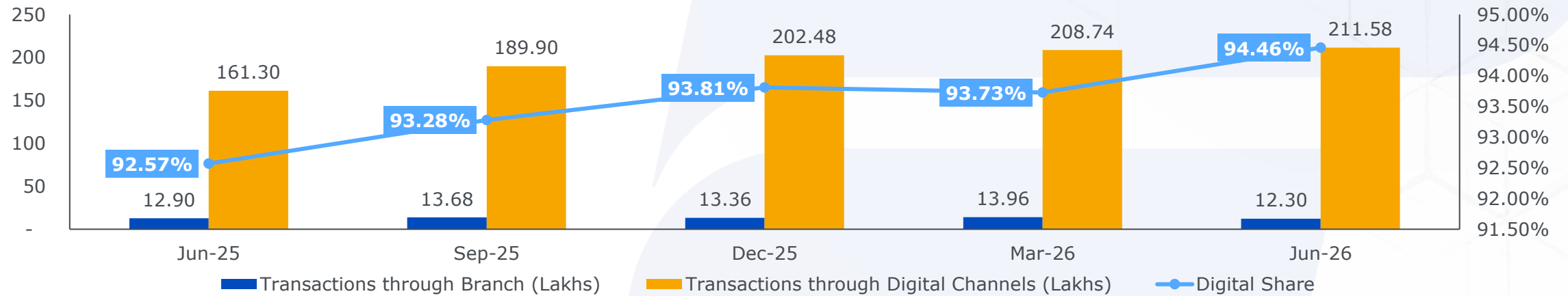
Digital Assistant - Feddy

Feddy handled more than 12 lakh customer queries during the quarter, marking a 12% QoQ increase.

Feddy is Live on

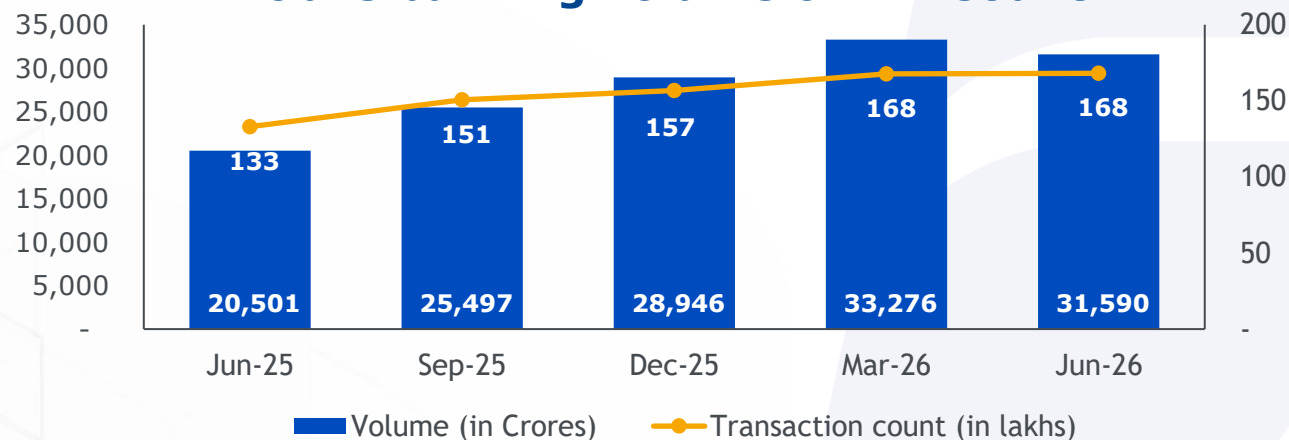


Branch vs. Digital Transactions (in Lakhs)



*QTR WISE DATA

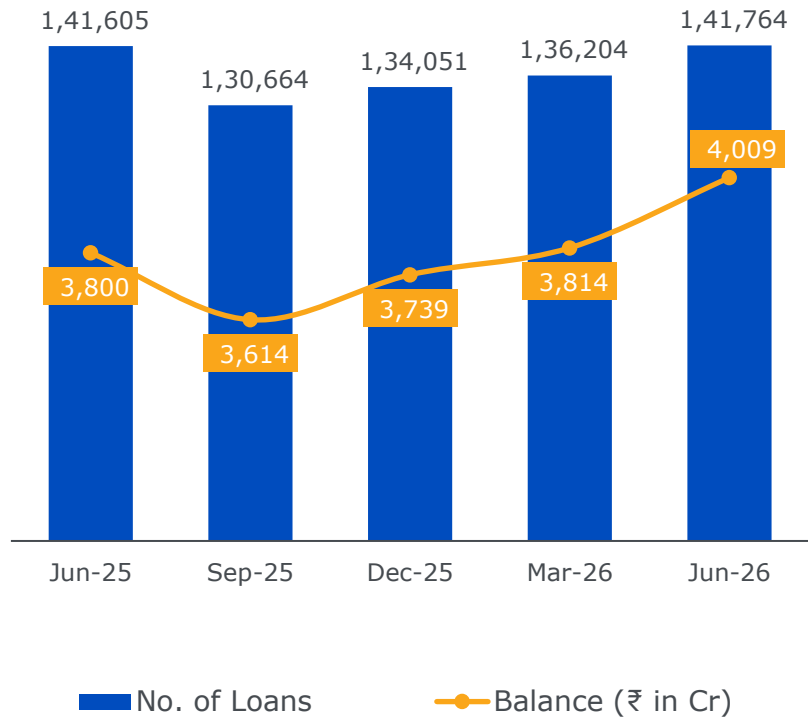
Mobile banking volume & Txn Count



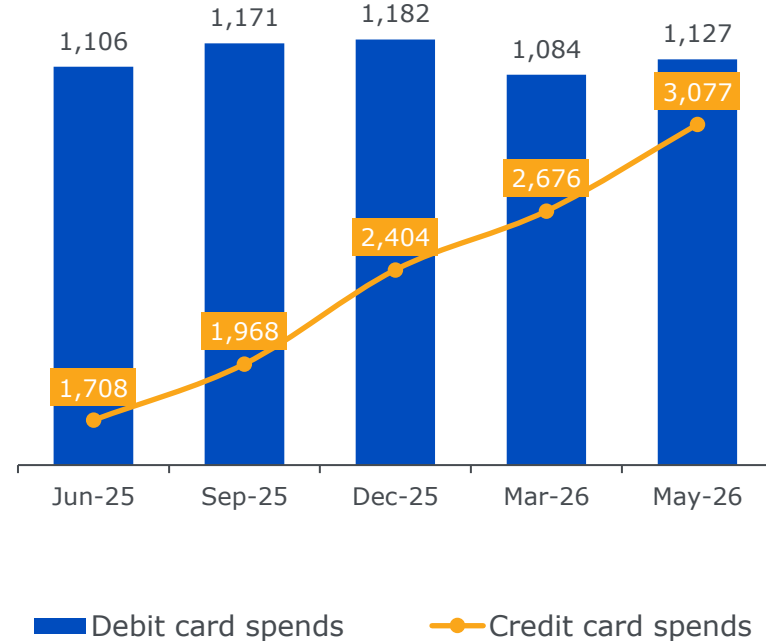
- Digital share has increased as compared to last quarter and stands above **94.4%** for Jun-26.
- Mobile Banking transaction count remained strong at 168 lakhs, sustaining the previous quarter's momentum.

Digital lending and card spends

BYOM Digital Personal Loans (ETB)¹



Card spends (₹ in Cr)²



Credit Cards – Market share

Cards O/s:	Spends:
2.85%	2.09%

Rank 9 in credit card spends



Debit Cards – Market share

Cards O/s:	Spends:
5.29%	5.99%

Rank 5 in debit card spends

¹Refers to organic digital loan book

²Monthly cards spends including Fintech partnerships

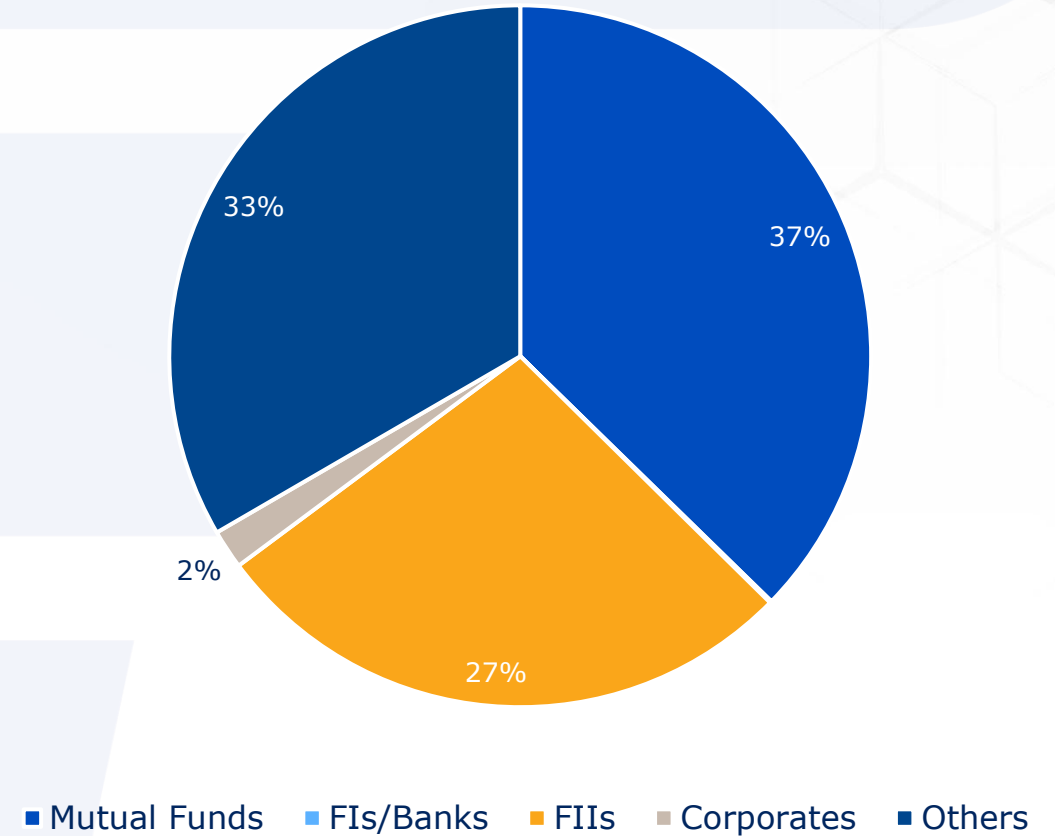
*Card O/S and Spend data among Pvt Sec Banks. Rank calculated on Spends of Pvt Sec Banks.

Appendix

Balance sheet & shareholding pattern

₹ in Cr	Mar-26	Jun-26
LIABILITIES		
Capital	493	494
Share warrants subscription	1,549	1,549
Reserves & surplus	36,663	38,023
Deposits	3,13,909	3,20,118
Borrowings	21,159	18,166
Other liabilities & provisions	13,748	15,026
TOTAL	3,87,521	3,93,376
ASSETS		
Cash & balance with RBI	15,566	12,575
Balances with banks, money at call	10,161	5,459
Investments	76,676	80,103
Advances	2,64,594	2,77,498
Fixed assets	1,473	1,465
Other assets	19,051	16,276
TOTAL	3,87,521	3,93,376

Share holding pattern (Jun-26)



₹ in Cr	Q1 FY26	Q4 FY26	Q1 FY27	Q-o-Q	Y-o-Y
Interest income	6,687	7,399	7,238	-2%	8%
Interest expenses	4,350	4,226	4,292	2%	-1%
Net interest income	2,337	3,173	2,946	-7%	26%
Other income	1,113	1,145	1,048	-8%	-6%
Operating expense	1,894	2,041	2,097	3%	11%
Total income	7,800	8,544	8,287	-3%	6%
Total expense	6,243	6,268	6,389	2%	2%
Operating profit	1,556	2,276	1,897	-17%	22%
Total provisions (inc. tax)	695	1,017	720	-29%	4%
Net profit	862	1,259	1,177	-7%	37%

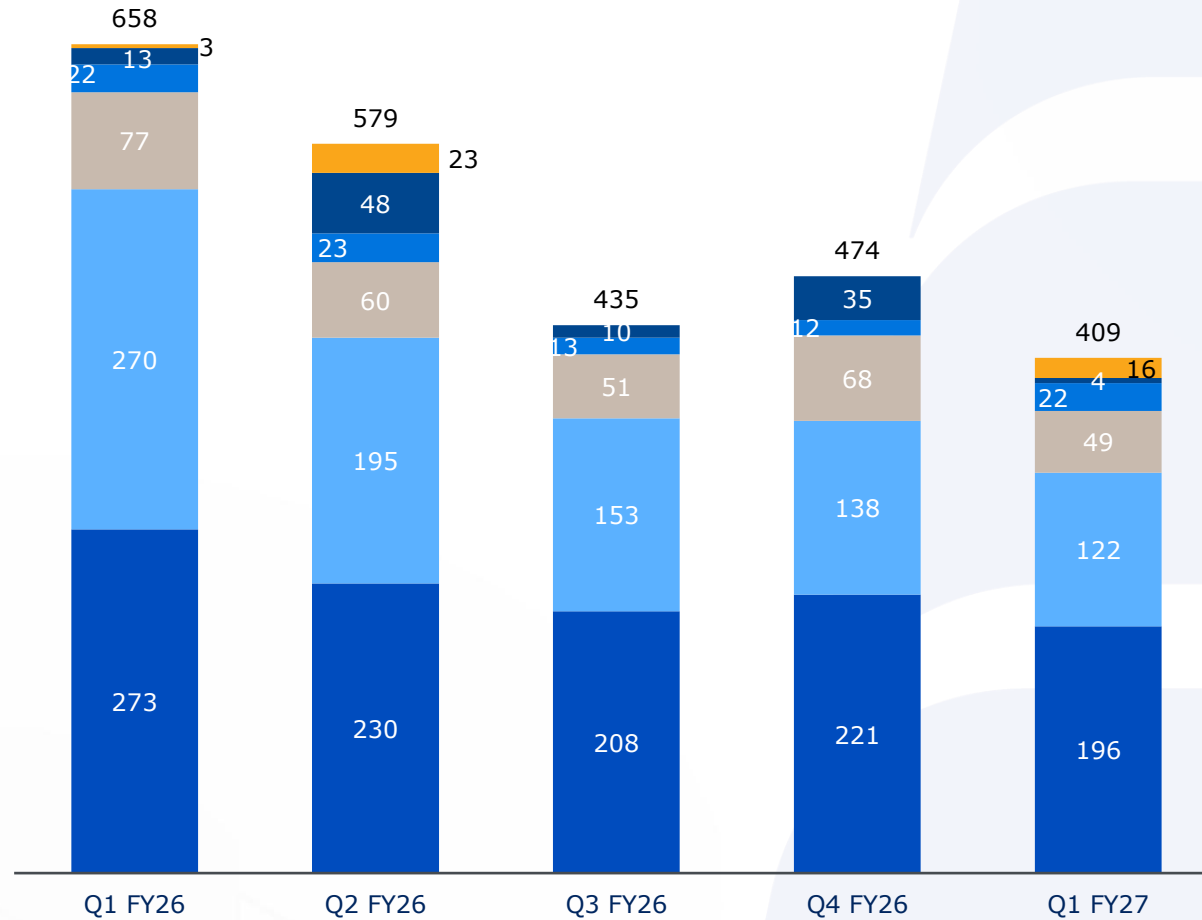
Key Indicators

		Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
Shareholder value	Book Value (Per Share in ₹)	138.35	141.58	145.76	157.00	161.87
	EPS (annualized)	14.07	15.42	16.79	20.73	19.15
Granularity	CASA + Deposits < ₹3Cr (% of Total Deposits)	82%	83%	84%	85%	85%
Profitability (Annualized)	ROA %	1.00	1.09	1.15	1.36	1.22
	RoRWA %	1.78	1.92	2.03	2.44	2.21
	ROE %	10.30	11.01	11.68	13.69	12.01
Efficiency	Cost / Income %	54.89	54.04	53.92	47.28	52.50
	Net NPA %	0.48	0.48	0.42	0.20	0.18

Fresh slippages break up

Fresh slippages

■ Retail ■ Agri ■ BuB ■ CV/CE ■ CoB ■ CIB

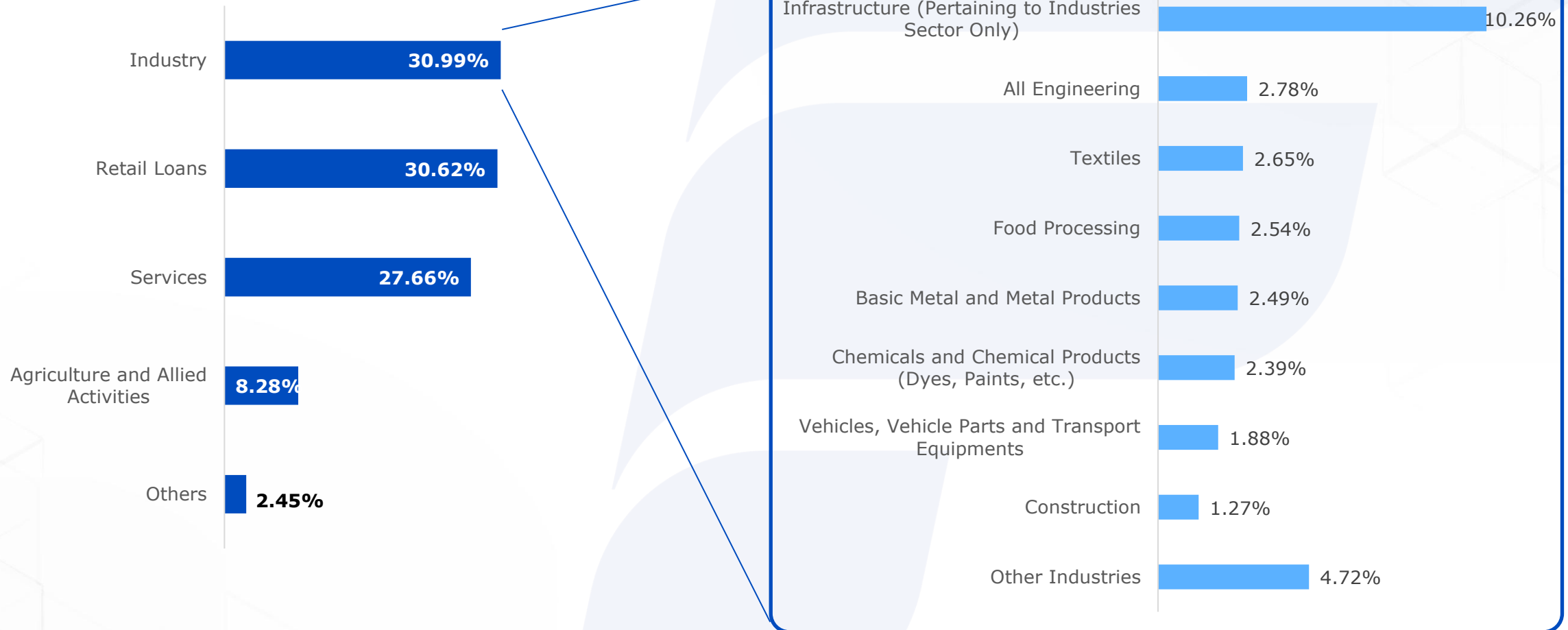


NPA Composition

₹ in cr

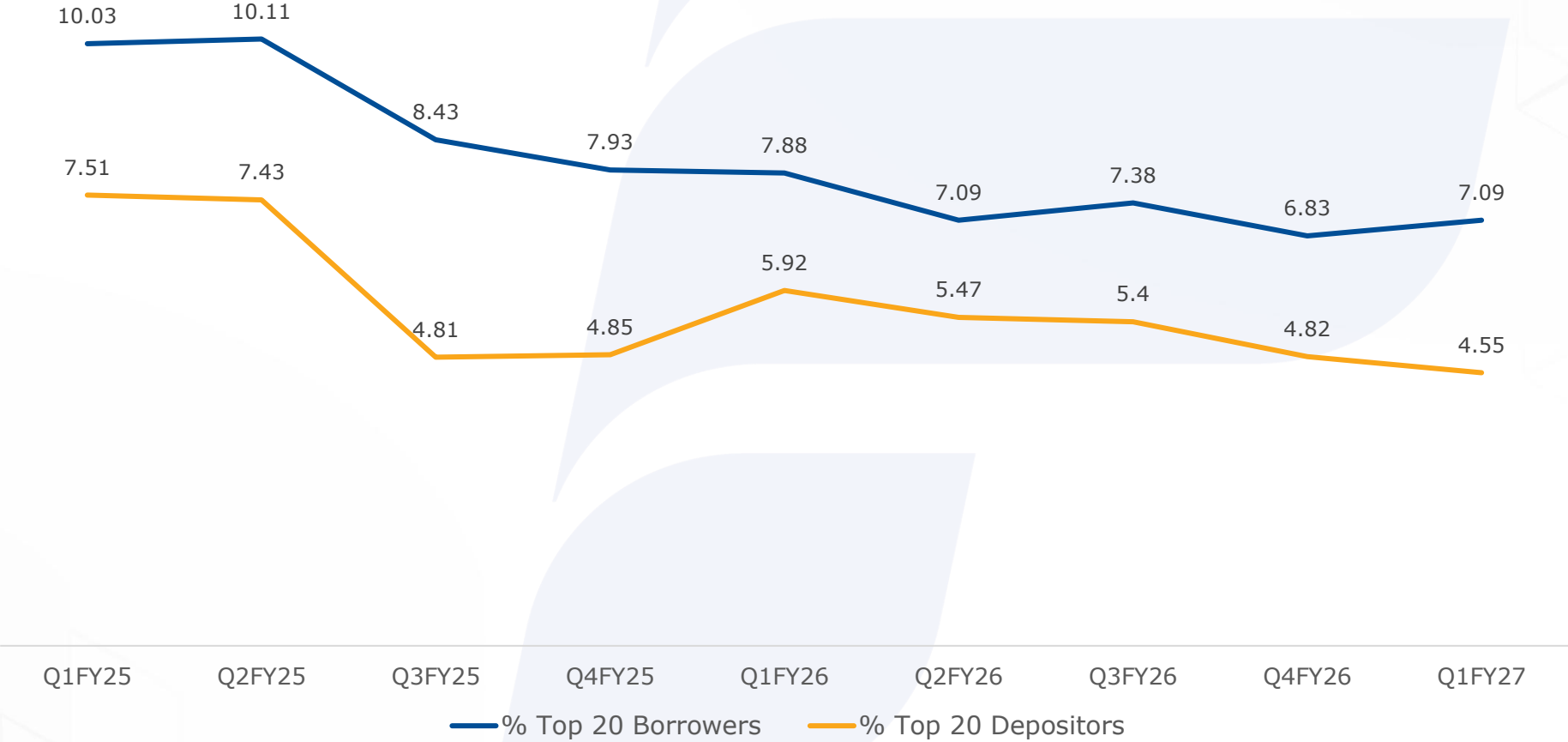
	Q1 FY26	Q4 FY26	Q1 FY27
Business	NPA	NPA	NPA
Gross NPA			
Retail	1,868	1,503	1,513
Agri/MFI	1,288	1,414	1,349
BuB	768	708	714
CV/CE	96	126	139
CoB	559	515	485
Corporate	91	69	82
Total	4,670	4,335	4,282
Net NPA	1,158	529	506

Top Sectors in Advance Portfolio - Basel 3 Disclosure#



Top 20 concentration as a percentage of portfolio

Improving granularity across Borrower and Depositor base



Federal Operations & Services (FedServ)

Subsidiary

100%



- A wholly owned subsidiary company of Federal Bank
- Provides operational & technology-oriented services to Federal Bank
- Located at Bangalore, Visakhapatnam, Indore & Kochi
- Designed to deliver excellence in service, mitigation of risk and cost efficiencies

Fedbank Financial Services

Subsidiary

60.7%



- Marketing Retail Asset Products of the Bank
- Retail Hubs established at major centres all over India
- Separate mechanism established for speedy and dedicated processing of retail loans sourced through this channel

Ageas Federal Life Insurance Company

Associate

30%



- Bank's Joint Venture Life Insurance Company, in association with Ageas
- Federal Bank holds 30% equity in the J.V.
- Started selling life insurance products from March 2008

xx%

Stake owned by Federal Bank as of Jun 2026

KEY HIGHLIGHTS

- ❑ 60.7% stake held by Federal Bank Limited
- ❑ ROA and ROE reported at 2.6% and 15.4%, respectively.
- ❑ Distribution of 757 branches across 17 states and UTs.
- ❑ Capital Adequacy stands at 20.7%.

NPAs

Gross NPA and Net NPA stands at 1.6% & 1.0%, respectively.

Disbursals

₹6,760 Cr disbursed in Q1 FY27, reflecting growth of 13.9% YoY.

FEDBANK
FINANCIAL SERVICES LIMITED

Low Credit Cost

Credit Cost stands at 0.8%

Secured AUM

99.2% of the AUM continues to be secured.

AUM

AUM increased by 34.7% YoY to ₹21,136 Cr.

Corporate Governance & ESG snapshot

Strong & Diverse Board

10

Total Board Members

70%

Independent Directors

Focus on Gender diversity

41%

Women Representation in workforce

10%

Women Representation in the Board

ESG

Cybersecurity Awareness



'Twice is Wise' – a Cybersecurity Awareness Campaign conducted

Social Responsibility



Speak for India, debate competition conducted providing a transformative platform for student expression.

Governance Structure



Dedicated E&S committee chaired by MD & CEO to track the ESG strategies & actions

Certifications



- ✓ Information Security Management System
- ✓ Business Continuity Management System
- ✓ Payments Card Industry Data Security Standard

ESG performance snapshot



Grow green portfolio size



In-house solar power generation capacity



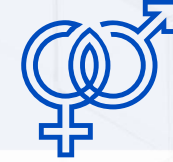
Water conservation capacity



Finance women entrepreneurs – BC Channel



Bank Premises to be green certified



Gender diversity ratio (Women)

Target metric

₹ 15,000 Cr

750kWp

2 Lakh Litre

20.00 Lakh

At least 10%

Greater than or equal to 37%

Target date

March 2030

March 2028

March 2028

March 2030

March 2028

Continuing target

Mar-26

₹ 10,489 Cr

570 KWp

1,38,500 Litre

14.30 Lakh

5.5% of total occupied area

42%

Jun-26

₹ 11,448 Cr

570 KWp

1.39 kL

15.67 Lakh

5.5% of total occupied area

41%

Focused efforts to build green portfolio

Committed to sourcing sustainable energy

Environmentally responsible and sustainable practices

Committed & focused on an ongoing basis

IGBC certification obtained for 3 premises

Maintained on an ongoing basis

Public Commitments

Current position



Commitments revised as targets were achieved well in advance of the deadlines.



Federal Bank – International Rating

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



-
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Federal Bank wins Sustainability Enterprise Award (Large Category) at KMA Green Palms Sustainability Summit'26



Federal Bank receives Best Software Testing Team of the Year (Banking) at the Digital QA & Software Testing event by Quantic India



Federal Bank received Most Creative Re-Launch Look & Feel at the Economic Times Awards for Design & Creativity 2026



Other initiatives / highlights

**Fixed Deposit
(Short term)**

Fixed Deposit

Certificate of Deposit

Tier 2 (Capital) Bonds

Infrastructure Bonds

Global Rating

Crisil
Ratings

India Ratings
& Research Pvt Ltd,
CARE and
S&P Global Ratings

A1+

AAA

A1+

IND AA+ CARE AA+

IND AA+ CARE AA+

**‘BBB-’ - Long Term (Stable)
‘A-3’ – Short Term**



Thank You