

October 15, 2026

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

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400 001

SYMBOL: FEDFINA

SCRIP CODE: 544027

Dear Sir/Madam

Sub.: Press Release - Financial and Operational Performance of the Company for the quarter ended September 30, 2026

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Press Release on the Financial and Operational Performance of the Company for the quarter ended September 30, 2026.

This intimation along with the Press Release is also being uploaded on the Company's website: <https://www.fedfina.com/>.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,

For **Fedbank Financial Services Limited**

PARTHASARATHY RAJAGOPAL IYENGAR
Digitally signed by
PARTHASARATHY
RAJAGOPAL IYENGAR
Date: 2026.10.15 12:28:36
+05'30'

Parthasarathy Iyengar

Company Secretary & Compliance Officer

Mem. No.: A21472

Encl.: a/a

Q2 FY 27 PAT of ₹130.8 Cr, up 63.1% YoY ; delivers ROA of 2.8% and ROE of 17.0%

Mumbai, 15th October, 2026: Fedbank Financial Services Limited, a leading retail focused NBFC specializing in Loan Against Property and Gold Loans, announces its financial results for the Second Quarter (Q2 FY27)

Financial Highlights

(₹ Cr)	Q2FY26	Q1FY27	Q2FY27	QoQ	YoY	H1 FY 26	H1 FY 27	YoY
Interest Income	501.1	657.4	693.2	5.4%	38.3%	992.7	1350.6	36.1%
Interest Expenses	213.8	272.7	288.3	5.7%	34.8%	431.8	561.0	29.9%
Net Interest Income (Core)	287.2	384.8	404.8	5.2%	40.9%	560.9	789.6	40.8%
Net Gain on Direct Assignment	6.6	-12.9	-1.2	-90.9%	-117.7%	1.2	-14.0	-1310.2%
Net Interest Income	293.9	371.9	403.7	8.5%	37.4%	562.0	775.6	38.0%
Other Income	28.3	25.7	27.8	8.2%	-1.9%	59.4	53.5	-10.1%
Net Total Income	322.2	397.6	431.5	8.5%	33.9%	621.5	829.0	33.4%
Operating Expenses	183.2	210.0	226.4	7.8%	23.6%	357.4	436.4	22.1%
Operating Profit	139.0	187.5	205.1	9.4%	47.5%	264.1	392.6	48.7%
Credit Cost	31.5	34.1	27.1	-20.5%	-14.1%	56.2	61.1	8.7%
Profit Before tax	107.5	153.5	178.0	16.0%	65.6%	207.8	331.5	59.5%
Tax Expenses	27.3	39.1	47.3	20.8%	73.0%	52.7	86.4	64.0%
Profit After Tax	80.2	114.4	130.8	14.3%	63.1%	155.2	245.1	58.0%
Shareholder's Fund	2709.8	3002.8	3165.0	5.4%	16.8%	2547.4	2926.1	14.9%
Book Value Per Share (₹)	72.5	80.1	84.4	5.3%	16.3%	72.5	84.4	16.3%

- Net Interest income is up 37.4% YoY to ₹403.7 Cr in Q2 FY27.
- Operating Profit is up 47.5% YoY to ₹205.1 Cr in Q2 FY27.
- Profit After Tax is up 63.1% YoY to ₹130.8 Cr in Q2 FY27.

(₹ Cr)	Q2FY26	Q1FY27	Q2FY27	QoQ	YoY	H1 FY 26	H1 FY 27	YoY
Asset Under Management	16,136	21,136	22,035	4.2%	36.6%	16,136	22,035	36.6%
Disbursements	5,205	6,760	6,676	-1.2%	28.3%	5,205	6,676	28.3%

Numbers/Percentages have been rounded-off

- AUM increased by 36.6% YoY to 22,035 Cr in Q2 FY27.
- Disbursements for Q2 FY27 came in at ₹ 6,676 Cr, growth of 28.3 % YoY.

Key Financial Ratios

Ratios	Q2FY26	Q1FY27	Q2FY27	QoQ	YoY	H1 FY 26	H1 FY 27	YoY
Cost to Income	56.9%	52.8%	52.5%	-36 bps	-439 bps	57.5%	52.6%	-487 bps
Return on Average Assets	2.4%	2.6%	2.8%	24 bps	43 bps	2.3%	2.7%	39 bps
Return on Average Equity	12.0%	15.4%	17.0%	153 bps	496 bps	11.8%	16.2%	442 bps
Gross NPA	1.9%	1.6%	1.8%	27 bps	-8 bps	1.9%	1.8%	-8 bps
Net NPA	1.3%	1.0%	1.2%	22 bps	-12 bps	1.3%	1.2%	-12 bps
CRAR	21.6%	20.7%	21.0%	25 bps	-68 bps	21.6%	21.0%	-70 bps

- QoQ Gross Stage III and Net Stage III are up by 27bps and 22 bps to 1.8% and 1.2% respectively.
- Our credit cost for Q2 stands at 0.6%.

Key Operational Information

Operational Information	Q2FY26	Q1FY27	Q2FY27	QoQ	YoY	H1 FY 26	H1 FY 27	YoY
Branches	699	757	831	9.8%	18.9%	699	831	18.9%
Employees*	4,894	5,376	5,920	10.1%	21.0%	4,894	5,920	21.0%

*Excludes apprentices employed under NAPS scheme

- Branch count stood at 831, spread across 18 states and union territories.

About Fedbank Financial Services Limited:

Fedbank Financial Services Limited, also known as Fedfina, is a Mumbai-based, retail-focused non-banking finance company (NBFC). Fedfina, promoted by Federal Bank Limited, was established in 1995 and received its NBFC license in 2010. Fedfina is a leading retail focused NBFC specializing in Loan Against Property and Gold Loans. The company's operations are built on a collateralized lending model targeting the emerging self-employed customer segment. Fedfina maintains a significant presence across India, extending to 18 states and union territories. As of September 2026, it operates 831 branches. For further details and product portfolio, please visit www.fedfina.com

For details please contact: investor@fedfina.com

Disclaimer:

Certain statements in this document that are not historical facts are forward looking statements. Such forward-looking statements are subject to certain risks and uncertainties like government actions, local, political, or economic developments, technological risks, and many other factors that could cause actual results to differ materially from those contemplated by the relevant forward-looking statements. Fedbank Financial Services Ltd. will not be in any way responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances