Secretarial Department

SEC/LODR/32/2026-27 April 29, 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

Re: Scrip Symbol: FEDERALBNK/ Scrip Code: 500469

Dear Madam/ Sir,

Sub: Press Release on Audited Financial Results for the quarter and year ended March 31, 2026

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Press Release on the Audited Financial Results for the quarter and year ended March 31, 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 PRAVINCHANDRA RAJDEV

Digitally signed by SAMIR PRAVINCHANDRA RAJDEV
Date: 2026.04.29 14:20:58 +05'30'

Samir P Rajdev
Company Secretary

Federal Bank

Date: 29-04-2026

Press Release

Federal Bank Reports Landmark Q4: Net Profit Hits ₹1,259 Cr as CASA and NR Deposits Both Cross ₹1 Lakh Crore Milestone; RoA and NIMs Reclaims Pre-Rate Cut Levels

Mumbai: Federal Bank reported a robust and structurally strong performance for the quarter ended 31 March 2026 (Q4 FY26). This was a strong operational quarter, moving firmly in line with the strategic direction of the Bank. The period was characterized by margin expansion, a surge in fee income, and asset quality reaching new historical benchmarks.

Key Highlights – Q4 FY26

- **Profitability**: Net profit stood at **₹1,259.10 crore** for the quarter, a sequential growth of **20.93%** and, supported by stronger core earnings. The net profit for the financial year stands at **₹4,117.32 crore.**
- **Liability Restructuring**: The Bank successfully optimized its funding profile by focusing on retail liabilities and deliberately reducing the volume of high-value deposits to lower the overall Cost of Funds (**5.46%**).
- **NR Franchise Milestone**: Further strengthening its core moats, the NR deposit book crossed the ₹1 lakh crore milestone, reaching **₹1,02,619.69 crore** (up **7.04% QoQ**).
- **CASA Momentum**: The CASA ratio improved to **32.94%**, up **271 bps YoY**.
- **Asset Mix & Growth**: The structural shift in the asset mix is yielding results, with strong growth in desired segments like **Commercial Banking (+5.92% QoQ)** and **Retail Banking (+3.21% QoQ)**.
- **Fee Income**: The "Fee Story" remains a standout, with fee income reaching **₹990.92 crore**, up **10.54% QoQ**.
- **Asset Quality**: GNPA and NNPA reached record lows of **1.62%** and **0.20%** respectively.
- **Return Metrics**: RoA reached **1.36%** and NIM reached **3.74%**, while RoE expanded to **13.69%**.
- **Wealth Management**: The Bank successfully launched its wealth offering during the quarter, marking a new chapter in its service offerings.
- **Total Business** reached **₹5,78,503.76 crore**, registering **4.54% QoQ** growth.
- **Gross Advances** rose to **₹2,68,369.03 crore**, up **3.65% QoQ**, led by Commercial Banking, Retail, and the CV/CE segments.
- **Total Deposits** rose to **₹3,13,909.39 crore**, up **5.41% QoQ**, led by Resident and NR book.
- **CASA balances** grew to **₹1,03,390.30 crore,** up **8.26% QoQ**, crossing the ₹1 lakh crore milestone.
- **Operating Efficiency**: Cost-to-Income ratio improved to **47.28%**, a sequential reduction of **665 bps**, reflecting strong operating leverage.
- **Provision Coverage Ratio** (excluding TWO) improved to **87.07%**, up **1,193 bps** sequentially.

MD & CEO's Comment

Commenting on the performance, **Mr. KVS Manian, Managing Director & CEO**, said:

"Our Q4 performance represents a strong operational quarter that is fully aligned with our strategic roadmap. We have made significant progress in restructuring our liabilities by focusing on retail mobilization and reducing reliance on high-value deposits, which is reflected in our optimized cost of funds. Reaching the ₹1 lakh crore milestone in both CASA and NR deposits concurrently is a structural achievement that reinforces our funding moat.

While shifting the asset mix is a medium-term journey, we are seeing the desired growth in our chosen segments. With our new in-house Wealth Platform now live and our RoA and NIMs returning to pre-rate cut levels, we are well-positioned for the next phase of our growth."

Strategic Network Expansion

The Bank added **39 new branches** during the quarter. This expansion and restructuring process has been elevated through a highly data driven approach, leveraging detailed studies by external experts. These insights are helping the Bank build a solid, data-driven branch network designed for maximum impact and efficiency.

Asset Quality and Resilience

Despite global geopolitical uncertainties, the Bank's inherently balanced risk approach ensured that Gross NPA and Net NPA remained at decadal lows. The pivot towards selected segments continues to provide a meaningful buffer, positioning the Bank with greater resilience.

M V S Murthy
Chief Marketing Officer
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A presentation for investors is being placed separately on our Bank's website:
https://www.federal.bank.in/financial-result

For further information, please contact:
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Executive Director
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