

Investor Information



Key Ratios

	Q2 FY 13	Q2 FY 12	H1 FY 13	H1 FY 12	
Profitability Measure	ROA	1.43	1.44	1.35	1.30
Shareholder Value Measure	ROE	14.33	14.29	13.72	12.78
Efficiency Measure	Cost/Income	45.82	38.91	44.81	38.76
Risk Appetite Measure	Net NPA%	0.68	0.58	0.68	0.58

Growth with Quality

- Retail
- Agriculture
- SME

Assets

- Customer Deposits
- NRI
- Savings Bank
- Current Accounts

Liability

- NRI
- SME
- Agriculture
- Gold

Strategic
Segments

- Risk based NIM
- Fee Income
 - Wholesale Banking
 - SME

Revenue
Growth

- Centralization
- Business Analytics

Efficiency

- Independence in Sourcing & underwriting
- Dedicated Collection Team
- Basel II & RAROC

Risk
Management

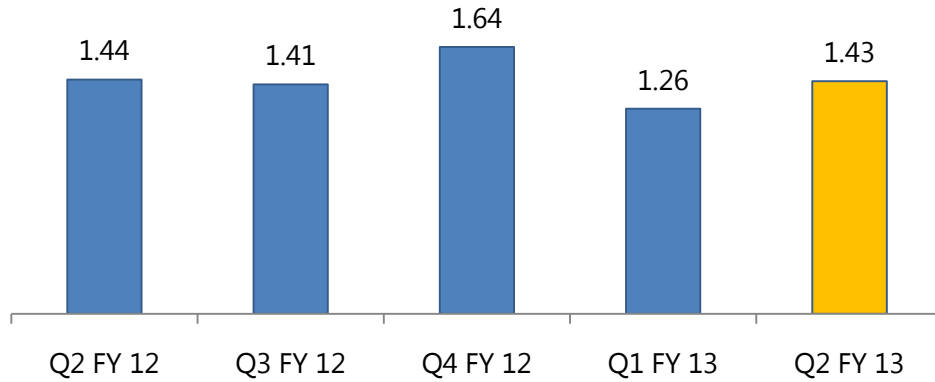
- Look & Feel
- Extensive branding outside Kerala
- Identified 5 Potential States for SME & Agriculture

Branding &
Network
Expansion

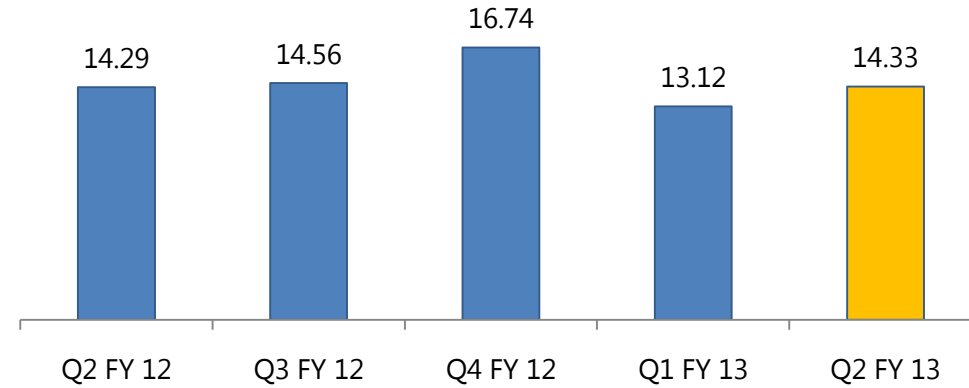
- Skill Build
- Employee Engagement
- Recruitment
- Reward Management

HR

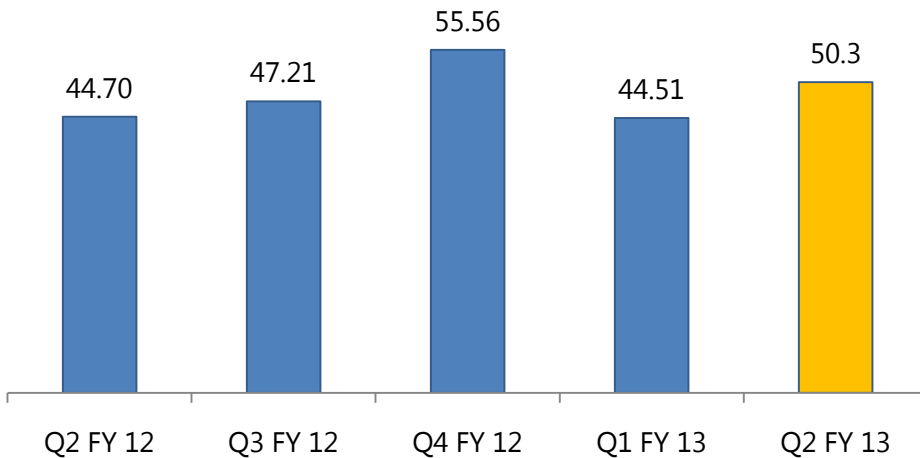
Improving Shareholders Value



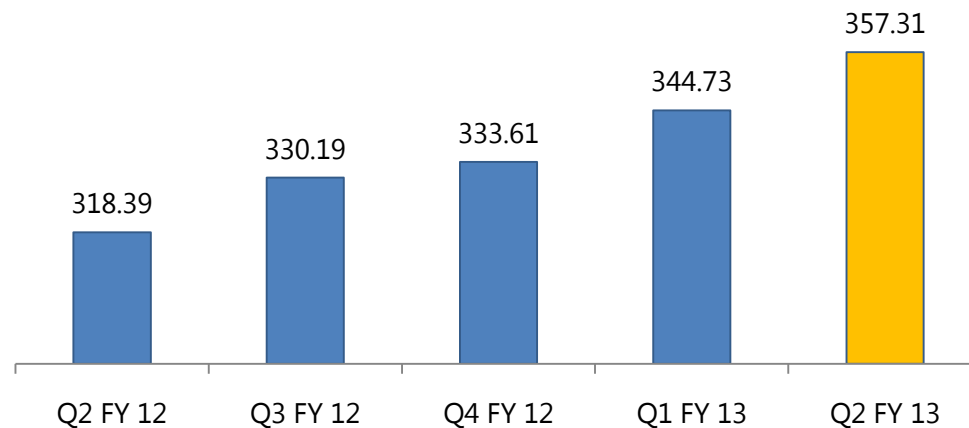
RETURN ON ASSETS (%)



RETURN ON EQUITY (%)



EARNINGS PER SHARE

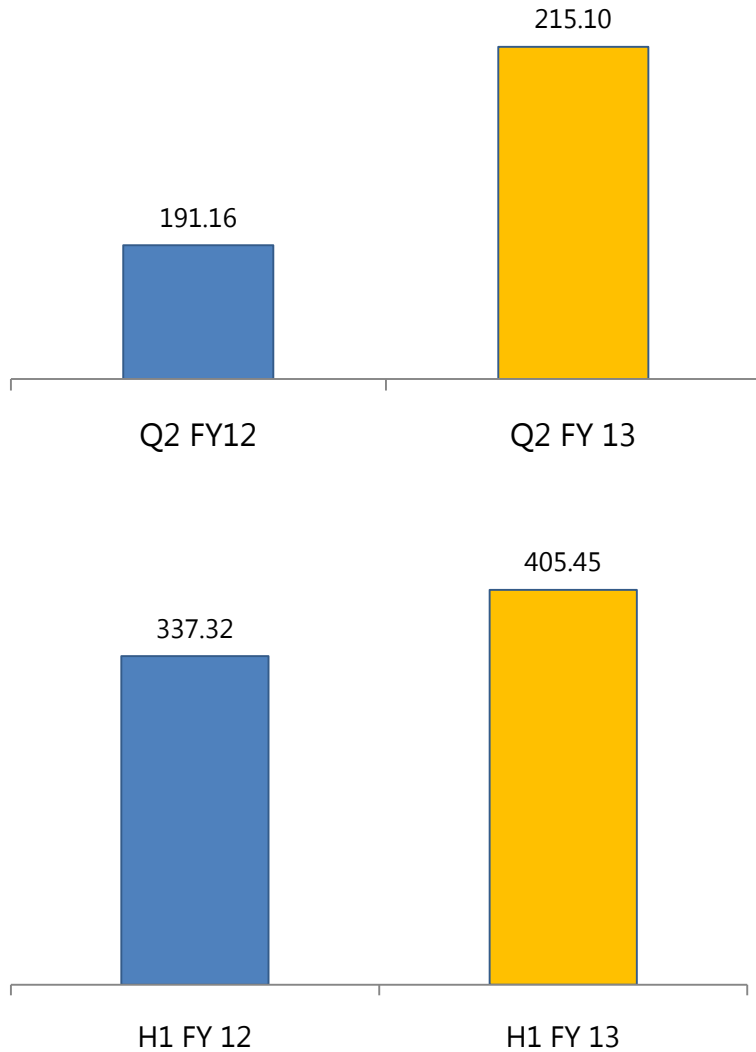


BOOK VALUE PER SHARE

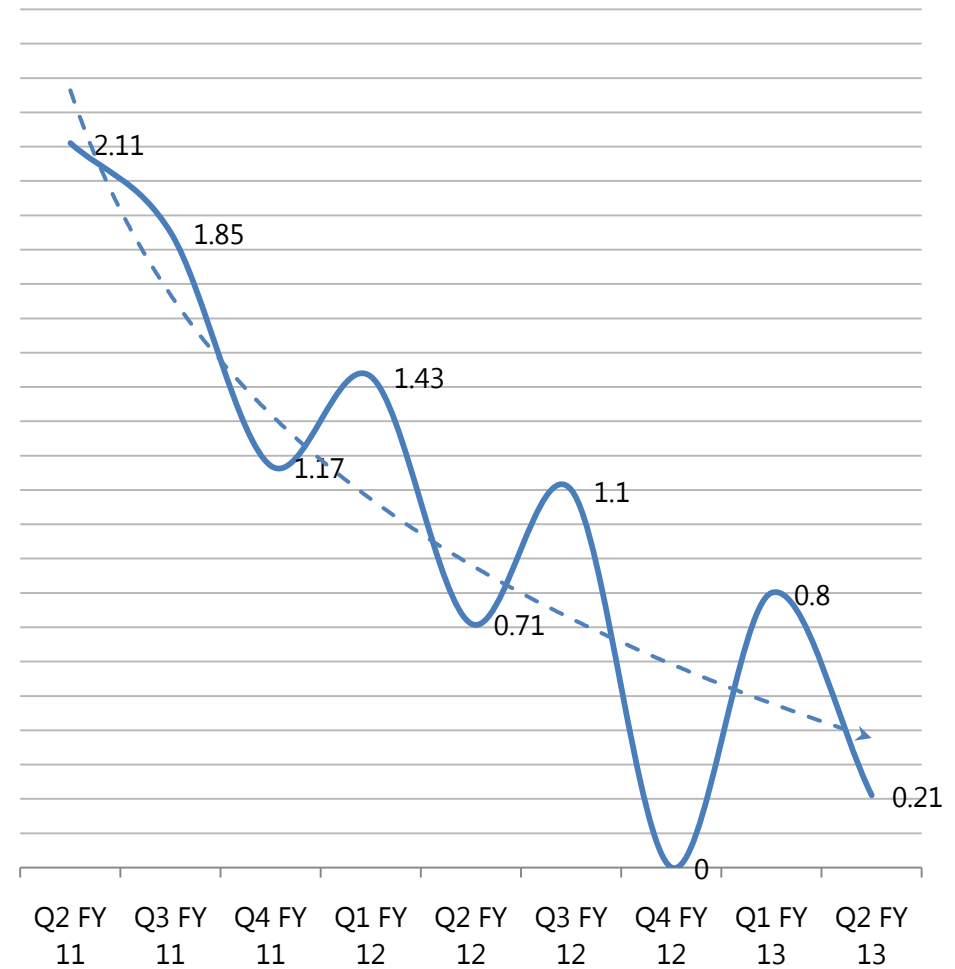
Consistency in Profitability

Net Profit

Rs in Cr

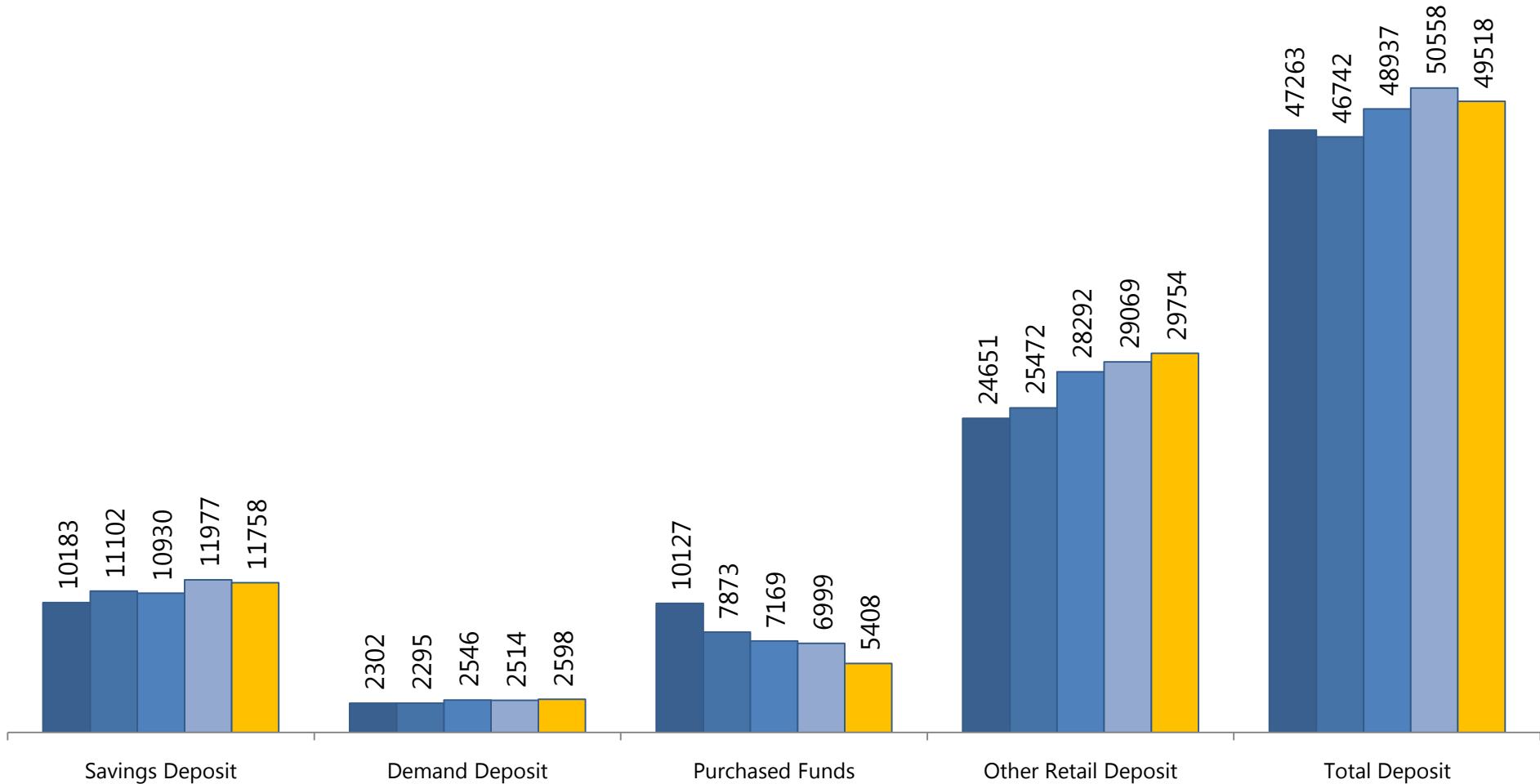


Credit Cost



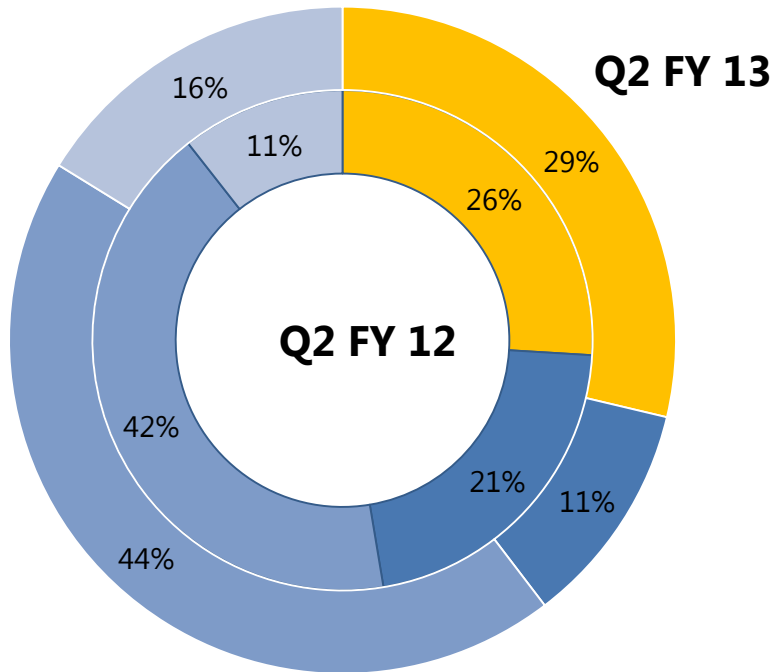
Robust Growth in Customer Deposit

■ Q2 FY 12 ■ Q3 FY 12 ■ Q4 FY 12 ■ Q1 FY 13 ■ Q2 FY 13



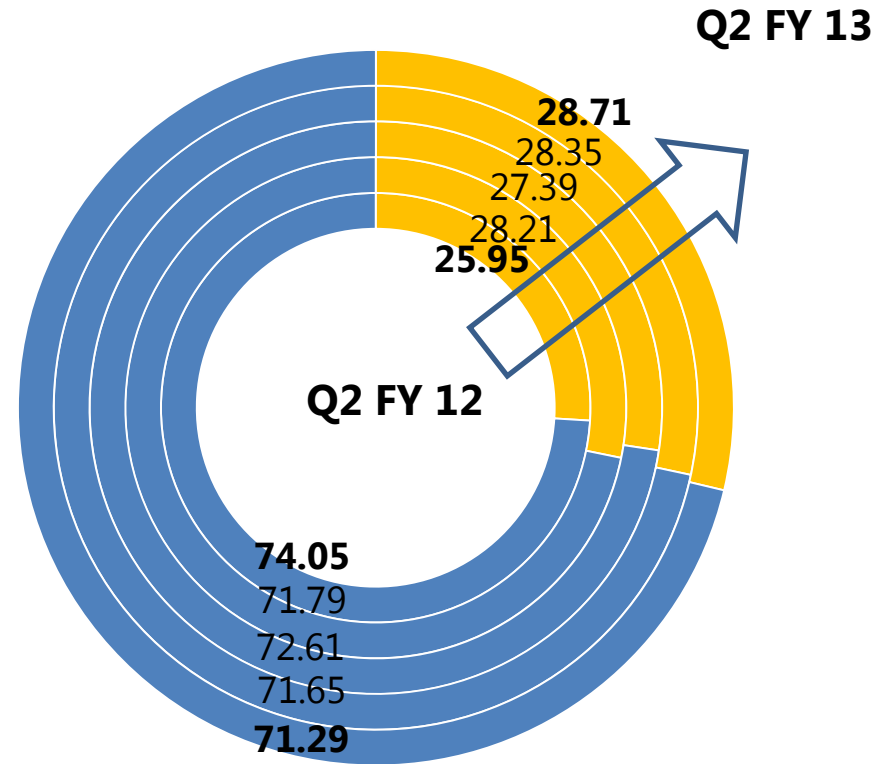
Deposit Mix

■ CASA
 ■ High Value
 ■ Resident Retail TD
 ■ NRI TD



CASA

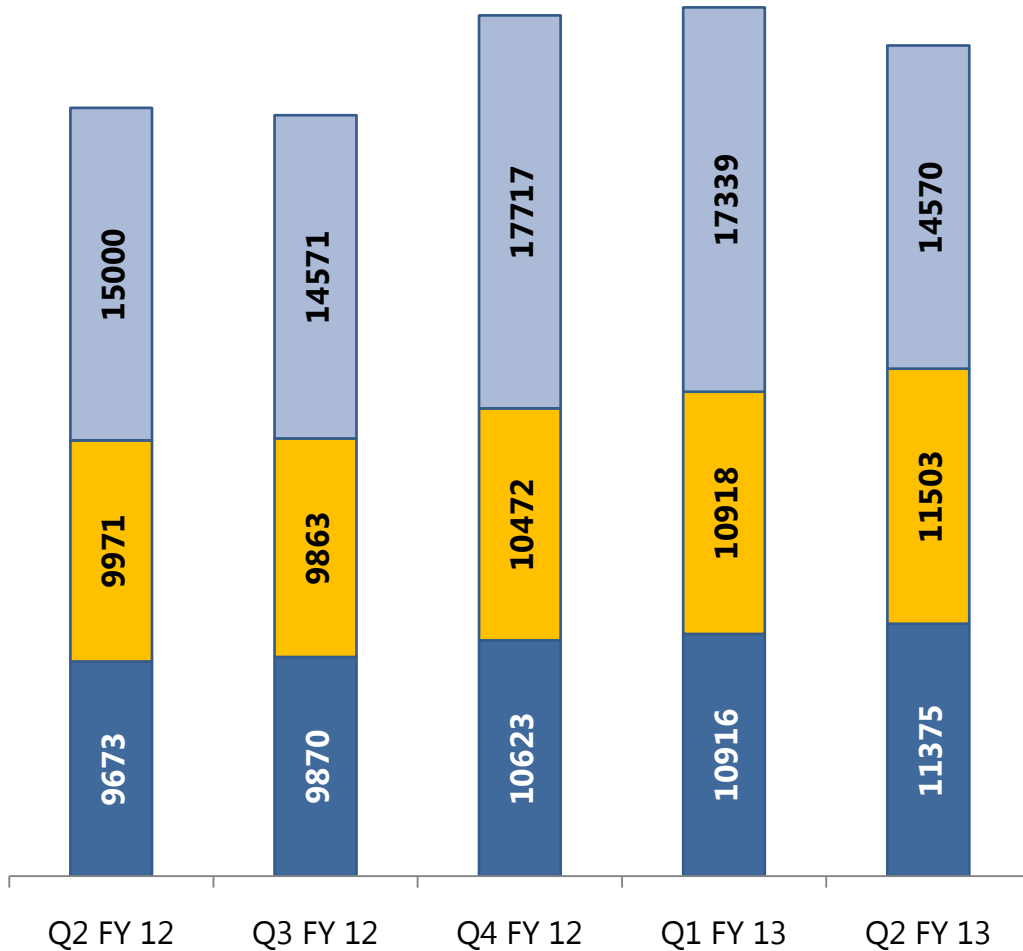
■ CASA
 ■ Other Dep



Steady Growth in Credit

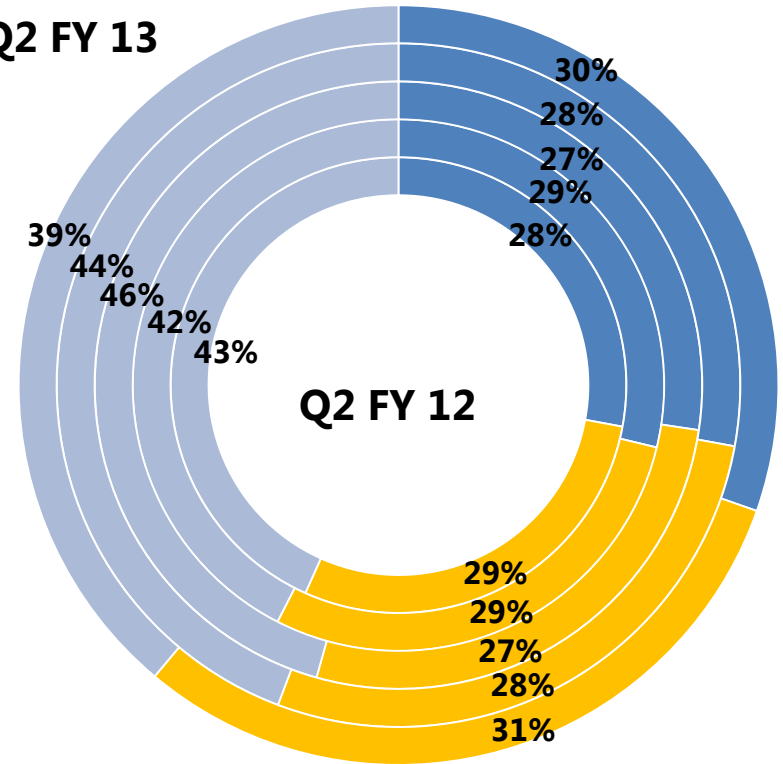
Rs in Cr

■ Retail Adv ■ SME & Agri ■ Corporate Adv



■ Retail Adv ■ SME & Agri ■ Corporate Adv

Q2 FY 13



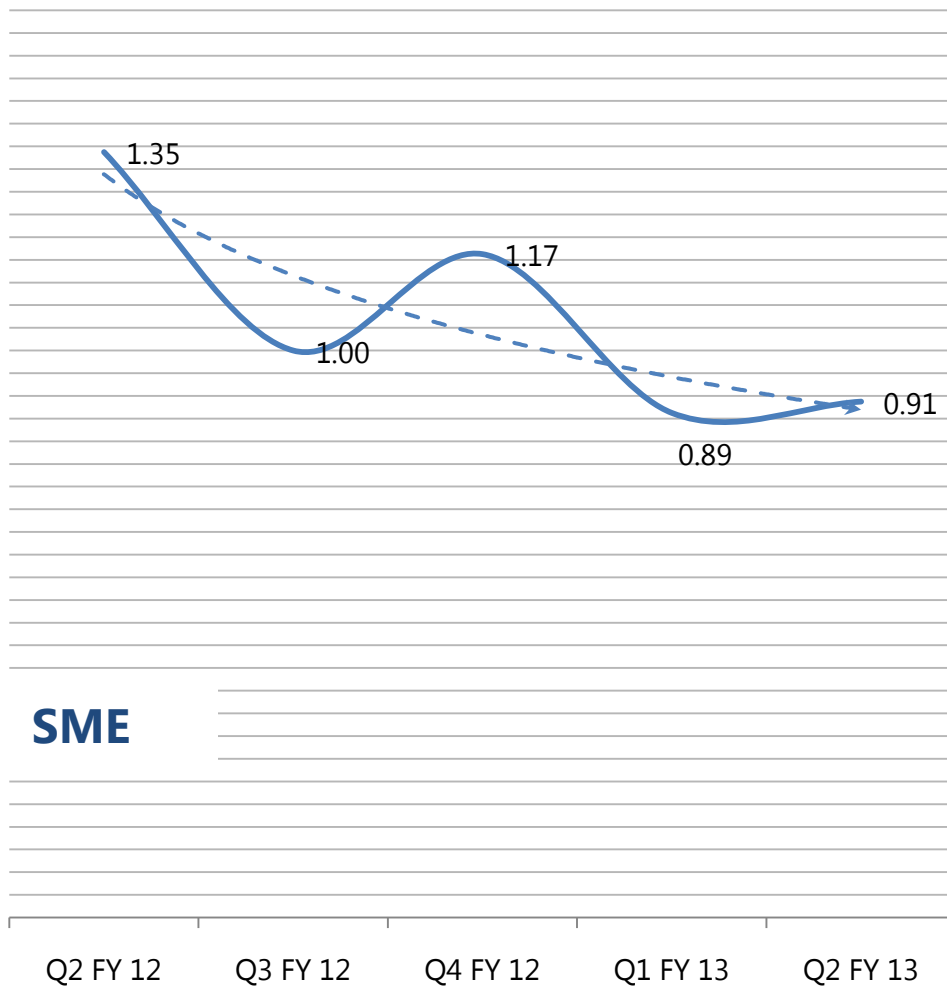
Corporate Assets

Investible grade from 43.62% to 46.27%

Risk Grade	Q2 FY12	Q2 FY13	
AAA	21.10%	22.81%	46.27%
A	9.88%	9.14%	
BBB	12.64%	14.32%	
< BBB	8.14%	15.66%	
Unrated	48.23%	38.07%	

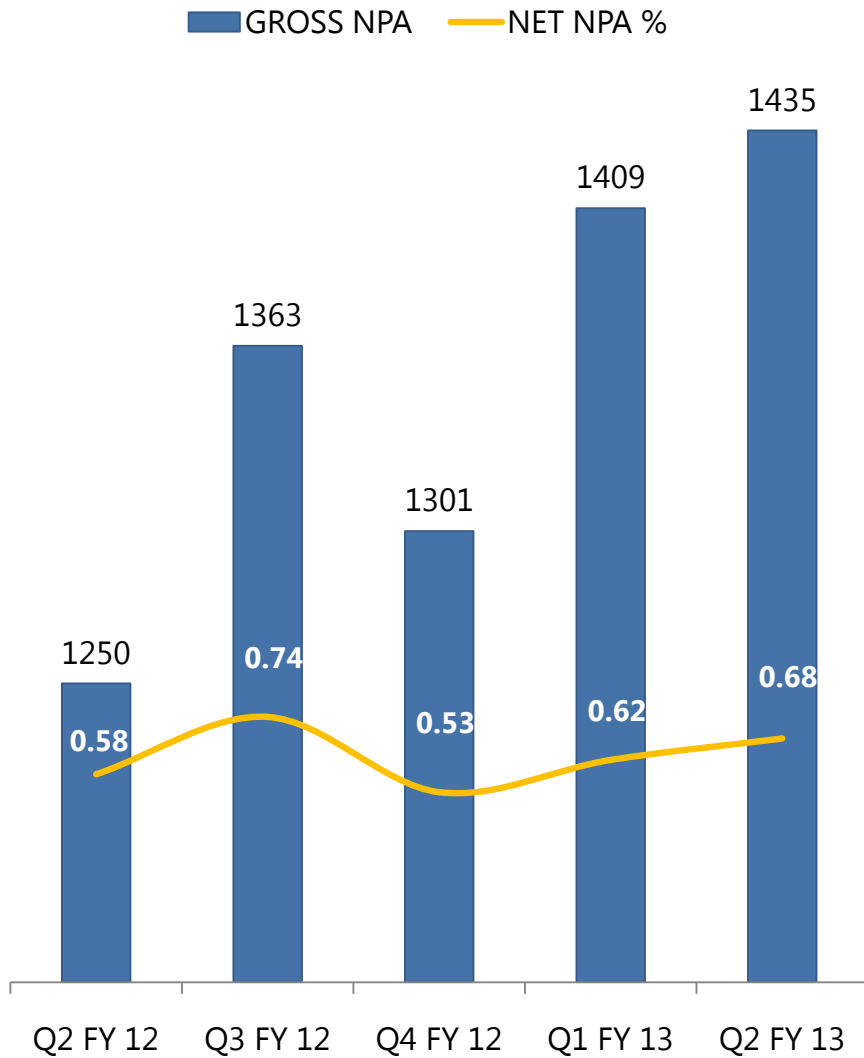
Risk Grade	Q2 FY12	Q2 FY13	
FB1	7.86%	7.95%	72.10%
FB2	26.56%	26.59%	
FB3	37.24%	37.56%	
Others	28.34%	27.91%	

Fresh Slippage / Total Advance



Sustained Reduction in Slippages

Rs in Cr



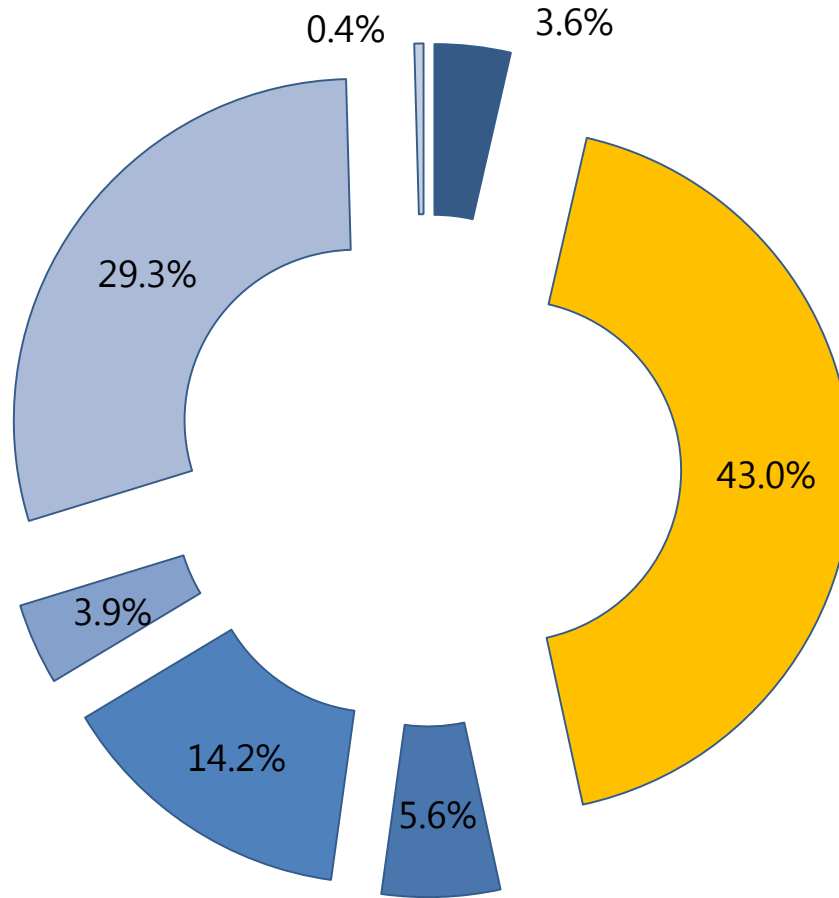
Provision Coverage Ratio at 80.00

Fresh Accretion					
	Q2 FY 12	Q3 FY 12	Q4 FY 12	Q1 FY 13	Q2 FY 13
Retail	64	46	43	56	42
SME	122	90	95	91	105
Corporate	111	190	132	133	0

RESTRUCTURED ADVANCE

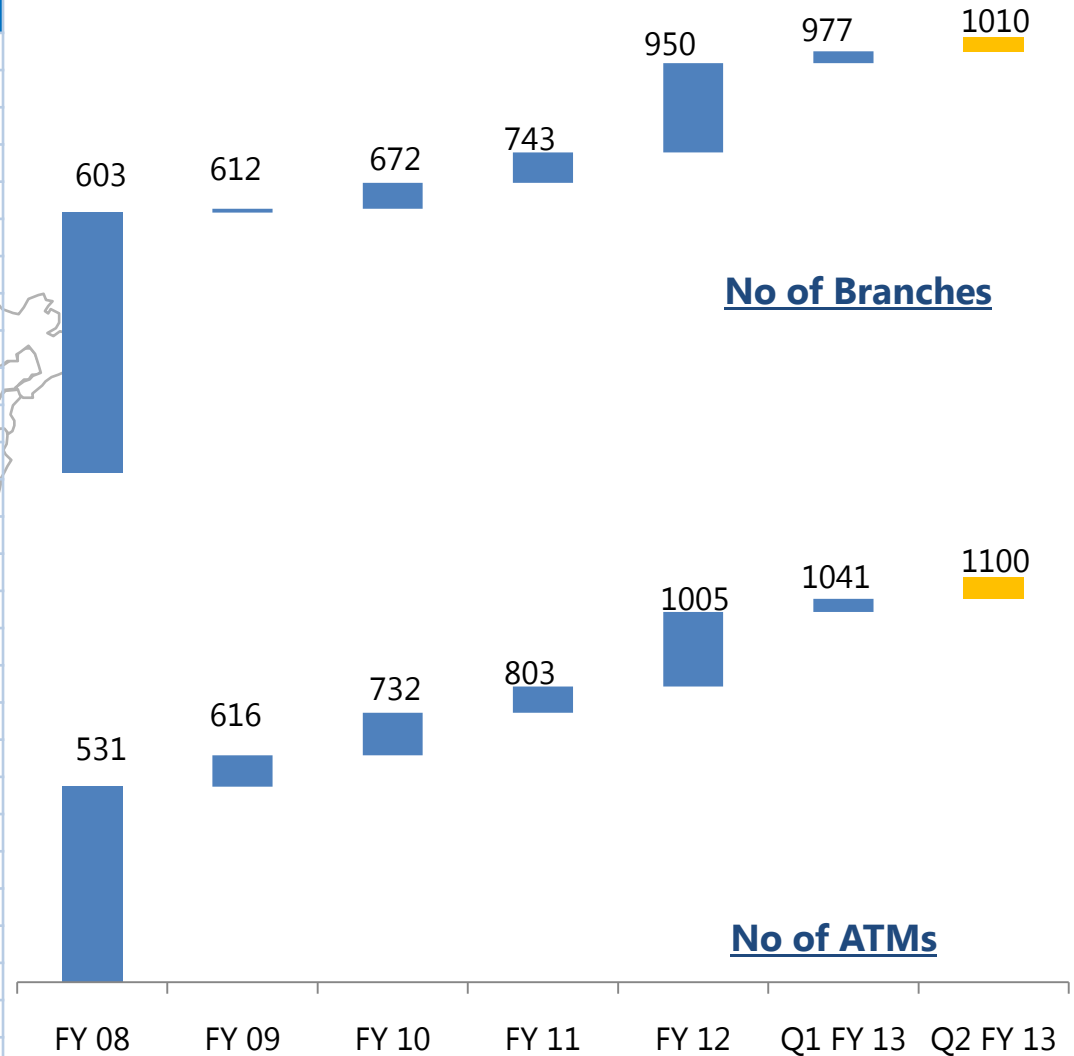
	Q2 FY 13		Q1 FY 13	
	No.	Amount	No.	Amount
Standard	24	231	15	204
Sub-standard	0	0	5	3
TOTAL	24	231	20	207

■ EDUCATIONAL ■ HOUSING ■ MORTGAGE ■ OTHERS ■ VEHICLE ■ GOLD ■ PERSONAL



Expanding Footprints

STATE	Opened up to FY 12	H1 FY13	Opened up to H1 FY 13
Andhra Pradesh	29		29
Assam	10	2	12
Bihar	3		3
Chandigarh	3		3
Chattisgarh	3		3
Dadra & Nagar Haveli	0	1	1
Daman & Diu	0	1	1
Goa	6		6
Gujarat	28	2	30
Haryana	11		11
Jammu & Kashmir	1		1
Jharkhand	8		8
Karnataka	68	5	73
Kerala	525	21	546
Madhya Pradesh	3		3
Maharashtra	81	1	82
Meghalaya	2		2
Mizoram	1		1
Nagaland	1	1	2
New Delhi	22		22
Orissa	7	4	11
Puducherry	2		2
Punjab	15	1	16
Rajasthan	7		7
Tamil Nadu	82	16	98
Uttar Pradesh	12	2	14
Uttarakhand	1		1
West Bengal	19	2	21
Tripura	0	1	1
Total	950	60	1010



Q2 FY 12 v/s Q2 FY 13

- ❑ Net Profit at Rs 215.10 Cr (up by 12.52%)
- ❑ Other Income gone up to Rs 139.41 Cr (up by 19.19%)
- ❑ Total income increased to Rs 1665.04Cr (up by 12.14%)
- ❑ Operating profit at Rs 349.64Cr (-3.22%)
- ❑ NIM at 3.58% (3.77%)
- ❑ EPS at Rs 50.30(Rs 44.70)
- ❑ Net NPA at 0.68% (0.58%)
- ❑ BV per Share at Rs 357.31(Rs 318.39)
- ❑ ROE at 14.33% (14.29%)
- ❑ ROA at 1.43% (1.44%)
- ❑ Cost to Income at 45.82% (38.91%)
- ❑ Capital Adequacy Ratio at 15.79% (15.05%)

H1 FY 12 v/s H1 FY 13

- ❑ Net Profit at Rs 405.45 Cr (up by 20.20%)
- ❑ Other Income gone up to Rs 263.74 Cr (up by 12.78%)
- ❑ Total income increased to Rs 3326.08 Cr (up by 16.85%)
- ❑ Operating profit at Rs 696.15 Cr (-2.68%)
- ❑ NIM at 3.5% (3.83%)
- ❑ EPS at Rs 47.41 (Rs 39.44)
- ❑ Net NPA at 0.68% (0.58%)
- ❑ BV per Share at Rs 357.31 (Rs 318.39)
- ❑ ROE at 13.72% (12.78%)
- ❑ ROA at 1.35% (1.30%)
- ❑ Cost to Income at 44.81% (38.76%)
- ❑ Capital Adequacy Ratio at 15.79% (15.05%)

Balance Sheet

Rs in Cr

	H1 FY 12	H1 FY 13
LIABILITIES		
Capital	171.05	171.05
Reserves & Surplus	5274.93	5940.74
Deposits	47263.46	49518.07
Borrowings	2926.15	2754.25
Other Liabilities & Provisions	2067.95	2209.58
TOTAL	57703.54	60593.69
ASSETS		
Cash & Balance with RBI	3378.33	2992.03
Balances with Banks, Money at Call	295.91	976.42
Investments	18798.11	18550.22
Advances	33606.69	36299.18
Fixed Assets	289.23	373.74
Other Assets	1335.27	1402.1
TOTAL	57703.54	60593.69

Key Financials

Rs in Cr

	Q2 FY12	Q2 FY13	Y-o-Y	H1 FY12	H1 FY 13	Y-o-Y
Interest Income	1367.83	1525.63	11.54%	2612.54	3062.3	17.22%
Interest Expenses	893.42	1019.72	14.14%	1678.4	2064.8	23.02%
Net Interest Income	474.41	505.91	6.64%	934.16	997.55	6.79%
Other Income	116.96	139.41	19.19%	233.86	263.74	12.78%
Total Income	1484.79	1665.04	12.14%	2846.4	3326.1	16.85%
Total Expenditure	1123.52	1315.4	17.08%	2131.1	2629.9	23.41%
Operating Profit	361.27	349.64	-3.22%	715.32	696.15	-2.68%
Net Profit	191.16	215.1	12.52%	337.32	405.45	20.20%
Net Interest Margin (%)	3.77	3.58	-5.14%	3.83	3.5	-8.58%
Cost to Income Ratio (%)	38.91	45.82	17.76%	38.76	44.81	15.61%

Rs in Cr

	H2 FY 12	H2 FY 13
HFT	1334.49	657.09
AFS	6292.57	4193.09
HFT+AFS	7627.06	4850.18
HTM	11745.75	15207.34
Total Investments	19372.81	20057.52
SLR	12586.68	14383.89
Non-SLR	6786.13	5673.63

(%)

	Q2 FY 12	Q2 FY 13	H1 FY 12	H1 FY 13
Yield on Advance	12.74	12.75	12.36	12.62
Cost of Deposit	7.44	7.61	7.24	7.58
Yield on Investments	7.57	7.94	7.50	7.87
Cost Income Ratio	38.91	45.82	38.76	44.81
Net Interest Margin	3.77	3.58	3.83	3.5
Risk Adjusted NIM	3.32	3.44	3.13	3.16

Provisions & Expenses

PROVISIONS

	H1 FY12	H1 FY13
Investment Depreciation	22.13	-25.06
Loan Losses	171.12	95.97
Other Purpose	12.96	22.32
Tax	171.79	197.47
TOTAL	378.00	290.70

OPERATING EXPENSES

Rs in Cr

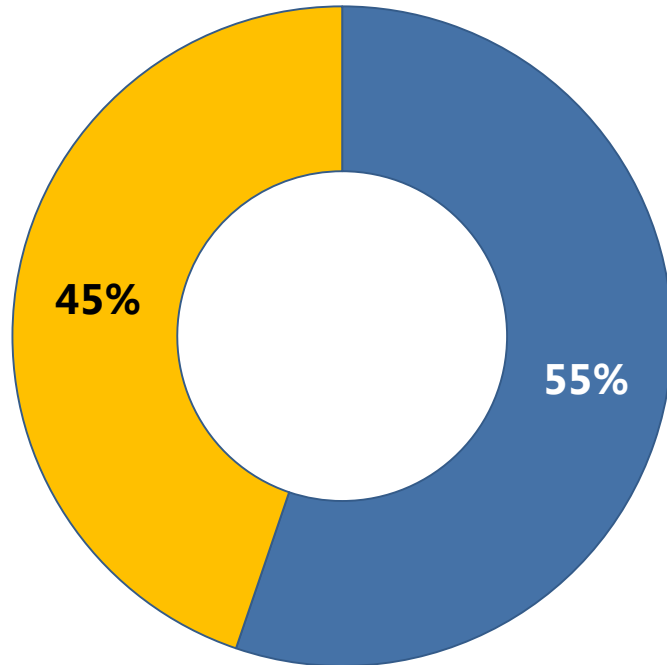
	Q2 FY 12	Q2 FY 13	H1 FY12	H1 FY13
Staff expense	128.25	159.44	259.20	311.82
Depreciation	13.60	17.91	25.97	34.76
Rent, Taxes	21.93	32.32	42.44	63.38
Printing.	2.83	3.01	5.37	6.43
Advertisemnt	1.55	5.93	4.09	6.18
Postage etc	5.99	7.59	11.53	15.47
Repairs	4.16	11.89	11.39	19.61
Insurance	10.42	10.88	21.02	23.21
Others	41.37	46.71	71.69	84.28
TOTAL	230.1	295.68	452.70	565.14

Other Income

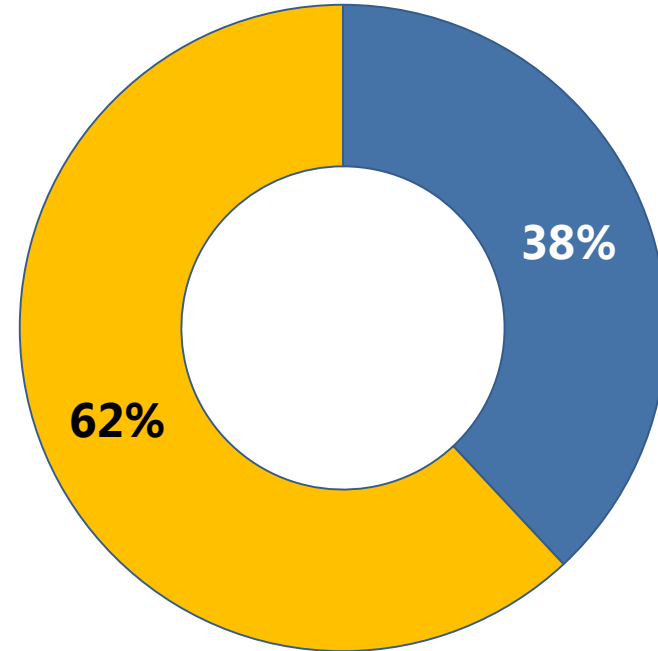
Rs in Cr

	Q2 FY 12	Q2 FY 13	H1 FY 12	H1 FY 13
Exchange, Commission & Brokerage Income	31.35	33.39	62.56	63.70
Other Fee Income	36.06	45.37	67.53	79.76
Net Profit on Forex Transactions	18.83	12.14	32.78	36.46
Profit on sale of securities	14.06	35.81	30.09	62.05
Recovery from assets written off	13.64	10.43	36.92	17.52
Other Receipts	3.02	2.27	3.98	4.25
Total	116.96	139.41	233.86	263.74

Deposit



Advance



■ Kerala ■ Outside Kerala

Awards, Accolades & Recognitions



Best Bank for IT for internal effectiveness among small Banks



Recognition for providing banking channel in all villages allotted to the Bank for implementing Financial Inclusion program



Excellence in In-house Magazine



Bank's Aadhaar (UID) Based Authentication for Payments



Visa Money Transfer using Visa Debit Cards



Innovative Cost Management Measures



Global CSR Award for Best Corporate Social Responsibility practice overall



Golden Peacock Award for Best Corporate Social Responsibility (CSR) Initiatives

Fixed Deposit

Certificate of Deposit

Bonds

Bonds



FitchRatings



P1+

AA- (Ind)

AA

- The Fixed Deposits and Certificates of Deposits enjoy the highest rating in that class
- Bonds have been a rating, which are considered to offer high safety and carrying very low credit risk

IDBI Federal Life Insurance Co. Ltd.

- Bank's Joint Venture Life Insurance Company, in association with IDBI Bank and Ageas
- Federal Bank holds 26% equity in the J.V.
- Started selling life insurance products from March 2008

FedBank Financial Services Ltd.

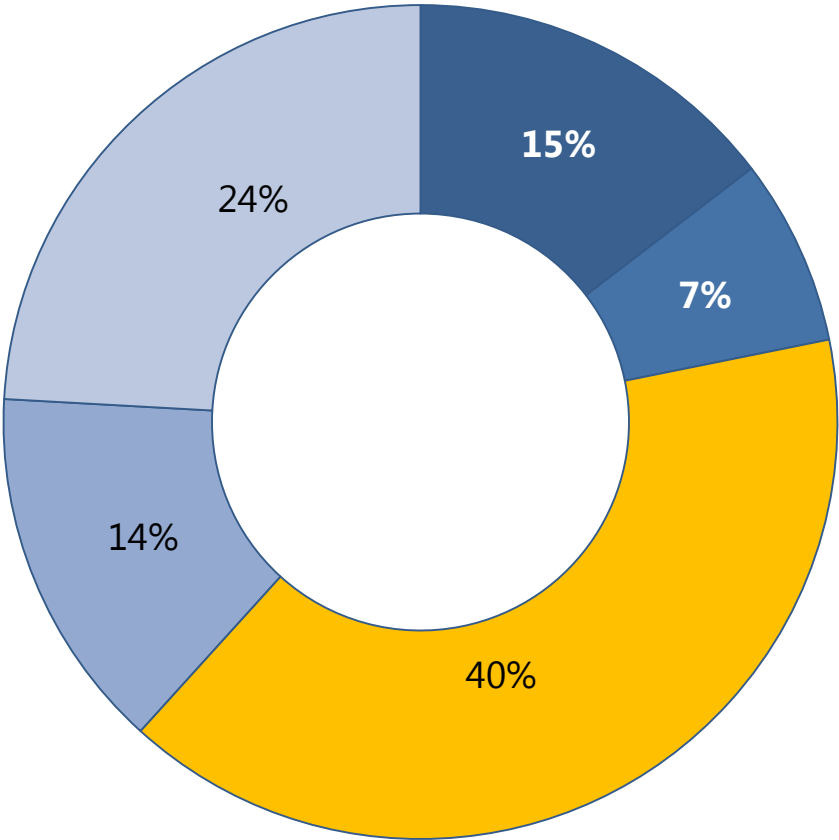
- Fully owned subsidiary of the Bank with NBFC license
- Marketing Retail Asset Products of the Bank
- Retail Hubs established at major centres all over India
- Separate mechanism established for speedy and dedicated processing of retail loans sourced through this channel

UAE Representative Office

- Representative Office at Abu Dhabi, established in 2008
- Gateway of the Bank to the whole of Middle East
- Increased the reach of the Bank among Non-Resident Indians in the Gulf countries

Entity	% Equity
Fedbank Financial Services Limited	100.00%
IDBI Federal Life Insurance Company of India Limited	26.00%
Credit Analysis and Research Limited	5.00%
United Stock Exchange of India Limited	6.00%
Experian Credit and Information Company of India Limited	5.00%

Share Holding Pattern



- Mutual Funds
- Financial Banks/Institutions
- FIIs
- Corporate Bodies
- Others

Thank You