IDFC FIRST Bank

NSFR Disclosure as of Septemeber 30, 2025 (Consolidated)

	(Rs.in Crore)	Unweighted value by residual maturity				Weighted value
		No Maturity	Less than 6 mths	6 mths to 1 yr	Greater than 1 yr	
ASF Item						
1	Capital: (2+3)	45,682	0	0	4,500	50,182
2	*Regulatory capital (Consolidated)*	*38,182*	*0*	*0*	*4,500*	*42,682*
3	*Other capital instruments*	*7,500*	*0*	*0*	*0*	*7,500*
4	Retail deposits and deposits from small business customers: (5+6)	1,12,951	67,717	14	15	1,63,937
5	*Stable deposits*	*11,568*	*14,621*	*0*	*15*	*24,894*
6	*Less stable deposits*	*1,01,383*	*53,096*	*14*	*0*	*1,39,044*
7	Wholesale funding: (8+9)	25,636	89,920	7,989	11,507	42,493
8	*Operational deposits*	*0*	*0*	*0*	*0*	*0*
9	*Other wholesale funding*	*25,636*	*89,920*	*7,989*	*11,507*	*42,493*
10	Other liabilities: (11+12)	0	15,644	392	93	93
11	*NSFR derivative liabilities*	*0*	*0*	*0*	*0*	*0*
12	*All other liabilities and equity not included in the above categories*	*0*	*15,644*	*392*	*93*	*93*
13	**Total ASF (1+4+7+10)**	**1,84,268**	**1,73,281**	**8,395**	**16,115**	**2,56,706**
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)	0	59,894	9,333	25,623	4,134
15	Deposits held at other financial institutions for operational purposes	0	1,212	0	0	606
16	Performing loans and securities: (17+18+19+21+23)	211	62,526	35,935	1,70,039	1,84,904
17	*Performing loans to financial institutions secured by Level 1 HQLA*	*0*	*2,106*	*0*	*0*	*211*
18	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions*	*0*	*5,074*	*4,258*	*20,913*	*23,873*
19	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:*	*0*	*53,488*	*28,752*	*1,23,098*	*1,37,822*
20	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*	*0*	*1,295*	*447*	*3,591*	*3,205*
21	*Performing residential mortgages, of which:*	*0*	*507*	*524*	*22,002*	*17,333*
22	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*	*0*	*291*	*299*	*9,427*	*6,422*
23	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	*211*	*1,350*	*2,402*	*4,025*	*5,666*

	(Rs.in Crore)	Unweighted value by residual maturity				Weighted value
		No Maturity	Less than 6 mths	6 mths to 1 yr	Greater than 1 yr	
24	Other assets: (sum of rows 25 to 29)	1,234	7,659	3,593	6,040	14,815
25	*Physical traded commodities, including gold*	*0*	*0*	*0*	*0*	*0*
26	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*	*144*	*0*	*0*	*0*	*122*
27	*NSFR derivative assets*	*0*	*0*	*26*	*0*	*26*
28	*NSFR derivative liabilities before deduction of variation margin posted*	*34*	*0*	*0*	*0*	*34*
29	*All other assets not included in the above categories*	*1,057*	*7,659*	*3,566*	*6,040*	*14,633*
30	Off-balance sheet items	1,09,166	0	0	0	4,814
31	**Total RSF (14+15+16+24+30)**	**1,10,611**	**1,31,291**	**48,861**	**2,01,702**	**2,09,272**
32	**Net Stable Funding Ratio (%)**					**122.67**

IDFC FIRST Bank

NSFR Disclosure as of September 30, 2025 (Standalone)

	(Rs.in Crore)	Unweighted value by residual maturity				Weighted value
		No Maturity	Less than 6 mths	6 mths to 1 yr	Greater than 1 yr	
ASF Item						
1	Capital: (2+3)	45,760	0	0	4,500	50,260
2	*Regulatory capital (Consolidated)*	*38,260*	*0*	*0*	*4,500*	*42,760*
3	*Other capital instruments*	*7,500*	*0*	*0*	*0*	*7,500*
4	Retail deposits and deposits from small business customers: (5+6)	1,12,951	67,717	14	15	1,63,937
5	*Stable deposits*	*11,568*	*14,621*	*0*	*15*	*24,894*
6	*Less stable deposits*	*1,01,383*	*53,096*	*14*	*0*	*1,39,044*
7	Wholesale funding: (8+9)	25,636	89,920	7,989	11,507	42,493
8	*Operational deposits*	*0*	*0*	*0*	*0*	*0*
9	*Other wholesale funding*	*25,636*	*89,920*	*7,989*	*11,507*	*42,493*
10	Other liabilities: (11+12)	0	15,644	392	93	93
11	*NSFR derivative liabilities*	*0*	*0*	*0*	*0*	*0*
12	*All other liabilities and equity not included in the above categories*	*0*	*15,644*	*392*	*93*	*93*
13	**Total ASF (1+4+7+10)**	**1,84,346**	**1,73,281**	**8,395**	**16,115**	**2,56,784**
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)	0	59,894	9,333	25,623	4,134
15	Deposits held at other financial institutions for operational purposes	0	1,212	0	0	606
16	Performing loans and securities: (17+18+19+21+23)	211	62,526	35,935	1,70,039	1,84,904
17	*Performing loans to financial institutions secured by Level 1 HQLA*	*0*	*2,106*	*0*	*0*	*211*
18	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions*	*0*	*5,074*	*4,258*	*20,913*	*23,873*
19	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:*	*0*	*53,488*	*28,752*	*1,23,098*	*1,37,822*
20	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*	*0*	*1,295*	*447*	*3,591*	*3,205*
21	*Performing residential mortgages, of which:*	*0*	*507*	*524*	*22,002*	*17,333*
22	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*	*0*	*291*	*299*	*9,427*	*6,422*
23	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	*211*	*1,350*	*2,402*	*4,025*	*5,666*

	(Rs.in Crore)	Unweighted value by residual maturity				Weighted value
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25	*Physical traded commodities, including gold*	*0*	*0*	*0*	*0*	*0*
26	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*	*144*	*0*	*0*	*0*	*122*
27	*NSFR derivative assets*	*0*	*0*	*26*	*0*	*26*
28	*NSFR derivative liabilities before deduction of variation margin posted*	*34*	*0*	*0*	*0*	*34*
29	*All other assets not included in the above categories*	*1,057*	*7,659*	*3,566*	*6,040*	*14,633*
30	Off-balance sheet items	1,09,166	0	0	0	4,814
31	**Total RSF (14+15+16+24+30)**	**1,10,611**	**1,31,291**	**48,861**	**2,01,702**	**2,09,272**
32	**Net Stable Funding Ratio (%)**					**122.70**

The objective of NSFR is to ensure that banks maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities. A sustainable funding structure is intended to reduce the probability of erosion of a bank's liquidity position due to disruptions in a bank's regular sources of funding that would increase the risk of its failure and potentially lead to broader systemic stress. The NSFR limits overreliance on short-term wholesale funding, encourages better assessment of funding risk across all on- and off-balance sheet items, and promotes funding stability.

The Liquidity Risk Management of the Bank is governed by the Asset Liability Management (ALM) Policy approved by the Board. The Asset Liability Committee (ALCO) is responsible for implementing the liquidity and interest rate risk management strategy of the Bank in line with its risk management objectives set by the Board. The Bank closely monitors its NSFR on a daily basis. The Bank has maintained NSFR well above the regulatory minimum of 100%. This is facilitated with the help of stable funding profile which is driven by retail deposits. The Bank has reduced its concentration on money markets and large-size deposits. This has been achieved by mobilizing the retail franchise, offering a variety of products and branch expansion. The Bank strives to maintain its stable funding profile by increasing its deposits base further.