

Liquidity Coverage Ratio for the quarter ended Mar 31, 2026

The Basel Committee for Banking Supervision (BCBS) had proposed the liquidity coverage ratio (LCR) in order to ensure that a bank has an adequate stock of unencumbered high quality liquid assets (HQLA) to survive a significant liquidity stress lasting for a period of 30 days. LCR is defined as a ratio of HQLA to the total net cash outflows estimated for the next 30 calendar days.

Particulars	Quarter Ended Mar 31, 2026		Quarter Ended Dec 31, 2025	
	Total Unweighted Value (average)*	Total Weighted Value (average)*	Total Unweighted Value (average)*	Total Weighted Value (average)*
High Quality Liquid Assets				
1 Total High Quality Liquid Assets (HQLA)		74,784		74,964
Cash Outflows				
Retail deposits and deposits from small business customers, of which:				
(i) Stable deposits	25,884	1,294	25,271	1,264
(ii) Less stable deposits	1,61,876	16,188	1,57,028	15,703
3 Unsecured wholesale funding, of which				
(i) Operational deposits (all counterparties)	-	-	-	-
(ii) Non-operational deposits (all counterparties)	40,371	16,148	43,496	17,398
(iii) Unsecured debt	30,748	30,748	28,964	28,964
4 Secured wholesale funding	8,996	-	10,296	-
5 Additional requirements, of which				
<i>Outflows related to derivative exposures and other</i>				
(i) <i>collateral requirements</i>	72,949	72,949	52,087	52,087
(ii) <i>Outflows related to loss of funding on debt products</i>	-	-	-	-
(iii) <i>Credit and liquidity facilities</i>	2,944	203	3,047	197
6 Other contractual funding obligations	6,670	6,670	6,164	6,164
7 Other contingent funding obligations	1,22,334	5,375	1,13,810	5,030
8 TOTAL CASH OUTFLOWS		1,49,576		1,26,807
Cash Inflows				
9 Secured lending (e.g. reverse repos)	648	-	1,817	-
10 Inflows from fully performing exposures	14,536	9,457	13,145	8,422
11 Other cash inflows	76,198	74,404	54,814	53,327
12 TOTAL CASH INFLOWS	91,382	83,861	69,776	61,750
		Total Adjusted Value		Total Adjusted Value
21 TOTAL HQLA		74,784		74,964
22 TOTAL NET CASH OUTFLOWS		65,715		65,058
23 LIQUIDITY COVERAGE RATIO (%)		113.80%		115.23%

* The average weighted and unweighted amounts are calculated taking simple daily average of all 3 months of the quarter.

IDFC FIRST Bank follows the guidelines laid down by the RBI for calculation of HQLA, gross outflows and inflows within the next 30 days period. HQLA predominantly comprises cash, excess CRR and investments qualifying to be HQLA as per RBI guidelines. 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's ALCO has prescribed an internal threshold for LCR which is over the regulatory threshold of 100%. The Bank has maintained LCR well above RBI and Internal thresholds on an ongoing basis.

The Bank is funded through retail CASA, retail term deposits, wholesale term deposits and borrowings viz. Bonds and Refinance Borrowings. All outflows and inflows determined in accordance with RBI guidelines are included in the prescribed LCR computation. The Bank closely monitors its LCR daily and proactively manages its liquidity in order to maintain this ratio well above the internal thresholds. The Bank is continuously striving to maintain a robust funding profile driven by granular retail deposits. The above LCR disclosure pertains to standalone as well as consolidated entity, since IDFC FIRST Bank's subsidiaries are not engaged in any lending or borrowing business.