IDFC FIRST Bank

Liquidity Coverage Ratio for the quarter ended June 30, 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.

` in crs

Particulars	Quarter Ended Jun 30, 2026		Quarter Ended Mar 31, 2026	
	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)		**68,750**		**74,784**
Cash Outflows				
2 Retail deposits and deposits from small business customers, of which:				
(i) Stable deposits	26,934	1,998	25,884	1,294
(ii) Less stable deposits	1,68,862	20,803	1,61,876	16,188
3 Unsecured wholesale funding, of which				
(i) Operational deposits (all counterparties)	-	-	-	-
(ii) Non-operational deposits (all counterparties)	49,145	19,658	40,371	16,148
(iii) Unsecured debt	19,728	19,728	30,748	30,748
4 Secured wholesale funding	8,612	-	8,996	-
5 Additional requirements, of which				
(i) *Outflows related to derivative exposures and other collateral requirements*	84,633	84,633	72,949	72,949
(ii) *Outflows related to loss of funding on debt products*	-	-	-	-
(iii) *Credit and liquidity facilities*	3,181	232	2,944	203
6 Other contractual funding obligations	6,495	6,495	6,670	6,670
7 Other contingent funding obligations	1,32,203	5,801	1,22,334	5,375
8 TOTAL CASH OUTFLOWS		**1,59,348**		**1,49,576**
Cash Inflows				
9 Secured lending (e.g. reverse repos)	862	-	648	-
10 Inflows from fully performing exposures	19,541	14,194	14,536	9,457
11 Other cash inflows	87,625	85,927	76,198	74,404
12 TOTAL CASH INFLOWS	**1,08,027**	**1,00,121**	**91,382**	**83,861**
		Total Adjusted Value		Total Adjusted Value
21 TOTAL HQLA		68,750		74,784
22 TOTAL NET CASH OUTFLOWS		59,227		65,715
23 LIQUIDITY COVERAGE RATIO (%)		**116.08%**		**113.80%**

* 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. Foreign Currency 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 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.