

IDFCFIRSTBANK/SD/160/2026-2027

October 24, 2026

National Stock Exchange of India Limited

Mumbai 400 051

NSE Symbol: IDFCFIRSTB**BSE Limited**

Mumbai 400 001

BSE Scrip Code : 539437**Sub: Outcome of the Board Meeting of IDFC FIRST Bank Limited ("Bank") held on October 24, 2026.**

Dear Sir / Madam,

Pursuant to Regulations 33, 52 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("**SEBI Listing Regulations**"), we enclose herewith the Unaudited Standalone and Consolidated Financial Results of the Bank for the quarter and half year ended September 30, 2026 ("**Financial Results**") duly approved by the Board of Directors of the Bank at their Meeting held today, along with the Limited Review Report issued by the Joint Statutory Auditors of the Bank in this regard.

The above information is also being uploaded on the Bank's website at www.idfcfirst.bank.in, in terms of the SEBI Listing Regulations.

The Board Meeting of the Bank commenced at 10:00 a.m. and concluded at 02:45 p.m.

Please take the above on record.

Thanking You,

Yours Faithfully,

For **IDFC FIRST Bank Limited.****SATISH****ASHOK****GAIKWAD**Digitally signed by
SATISH ASHOK
GAIKWADDate: 2026.10.24
16:08:23 +05'30'**Satish Gaikwad****General Counsel and Company Secretary***Encl.: As Above*

Walker Chandio & Co LLP
Chartered Accountants
42nd Floor, Building Commerz III,
International Business Park, Off Western Express Highway,
Goregaon (East),
Mumbai - 400063

M. P. Chitale & Co.
Chartered Accountants
1st Floor, Hamam House,
Ambalal Doshi Marg,
Fort,
Mumbai - 400001

Independent Auditors' Review Report on Standalone Unaudited Financial Results of IDFC FIRST Bank Limited for the quarter and year to date period ended 30 September 2026 pursuant to Regulation 33 and Regulation 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of IDFC FIRST Bank Limited

1. We have reviewed the accompanying statement of standalone unaudited financial results ('the Statement') of **IDFC FIRST Bank Limited** ('the Bank') for the quarter ended 30 September 2026 and the year to date results for the period 1 April 2026 to 30 September 2026, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations'), except for the disclosures relating to Pillar 3 disclosure as at 30 September 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.
2. The Statement, which is the responsibility of the Bank's management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25, Interim Financial Reporting ('AS 25'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to banks ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 read with Regulation 63 (2) of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63 (2) of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosure as at 30 September 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

For **Walker Chandiok & Co LLP**
Chartered Accountants
ICAI FRN: 001076N/N500013

MURAD D
DARUWALLA

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Date: 2026.10.24
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Murad D. Daruwalla
Partner
ICAI Membership No.: 043334

UDIN: 26043334NKYONF5876

Place: Mumbai
Date: 24 October 2026

For **M. P. Chitale & Co.**
Chartered Accountants
ICAI FRN: 101851W

ASHUTOSH ARVIND
PEDNEKAR

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ARVIND PEDNEKAR
Date: 2026.10.24 15:37:00
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Ashutosh Pednekar
Partner
ICAI Membership No.: 041037

UDIN: 26041037UIBOIF1002

Place: Mumbai
Date: 24 October 2026



IDFC FIRST Bank Limited

Registered Office: KRM Towers, 7th Floor, No.1 Harrington Road, Chetpet, Chennai 600031, Tamilnadu
Website: www.idfcfirst.bank.in; Email: bank.info@idfcfirstbank.com
CIN : L65110TN2014PLC097792

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in lakhs)

Sr. No.	Particulars	Quarter ended 30.09.2026	Quarter ended 30.06.2026	Quarter ended 30.09.2025	Half year ended 30.09.2026	Half year ended 30.09.2025	Year ended 31.03.2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Interest Earned (a)+(b)+(c)+(d)	11,92,175	11,05,109	9,93,689	22,97,284	19,57,903	40,54,882
	(a) Interest / discount on advances / bills	10,16,913	9,43,845	8,31,952	19,60,758	16,45,584	34,19,863
	(b) Income on investments	1,64,920	1,47,518	1,47,902	3,12,438	2,91,118	5,94,965
	(c) Interest on balances with Reserve Bank of India and other inter- bank funds	7,120	6,109	3,438	13,229	5,906	13,096
	(d) Others	3,222	7,637	10,397	10,859	15,295	26,958
2	Other Income (Refer Note 5)	2,29,603	2,30,943	1,89,145	4,60,546	4,11,828	7,87,329
3	TOTAL INCOME (1+2)	14,21,778	13,36,052	11,82,834	27,57,830	23,69,731	48,42,211
4	Interest Expended	5,73,734	5,07,869	4,82,433	10,81,603	9,53,339	19,33,355
5	Operating Expenses (i)+(ii)	5,94,191	5,72,926	5,12,391	11,67,117	10,04,445	21,87,720
	(i) Employees cost	1,71,968	1,69,619	1,49,009	3,41,587	2,98,570	6,18,193
	(ii) Other operating expenses	4,22,223	4,03,307	3,63,382	8,25,530	7,05,875	15,69,527
6	TOTAL EXPENDITURE (4+5) (excluding provisions and contingencies)	11,67,925	10,80,795	9,94,824	22,48,720	19,57,784	41,21,075
7	Operating Profit / (Loss) (3-6) (Profit before provisions and contingencies)	2,53,853	2,55,257	1,88,010	5,09,110	4,11,947	7,21,136
8	Provisions (other than tax) and Contingencies (Net)	1,13,695	1,14,388	1,45,188	2,28,083	3,11,100	5,37,855
9	Exceptional Items	-	-	-	-	-	-
10	Profit / (Loss) from Ordinary Activities before tax (7-8-9)	1,40,158	1,40,869	42,822	2,81,027	1,00,847	1,83,281
11	Tax Expense	35,698	33,373	7,591	69,071	19,359	19,645
12	Net Profit / (Loss) from Ordinary Activities after tax (10-11)	1,04,460	1,07,496	35,231	2,11,956	81,488	1,63,636
13	Extraordinary Items (net of tax expense)	-	-	-	-	-	-
14	Net Profit / (Loss) for the period (12-13)	1,04,460	1,07,496	35,231	2,11,956	81,488	1,63,636
15	Paid-up Equity Share Capital (Face Value ₹ 10 per share) (Refer Note 4)	8,62,283	8,61,474	7,33,926	8,62,283	7,33,926	8,60,170
16	Reserves excluding revaluation reserves	-	-	-	-	-	38,46,227
17	Analytical Ratios						
(i)	Percentage of shares held by Government of India (Refer Note 4)	7.73%	7.74%	9.08%	7.73%	9.08%	7.75%
(ii)	Capital adequacy ratio (Basel III) (Refer Note 6)	14.67%	15.05%	14.11%	14.67%	14.11%	15.60%
(iii)	Earnings per share (EPS) for the period / year (before and after extraordinary items) (not annualized) (Refer Note 4)						
	- Basic (₹)	1.21	1.25	0.36	2.46	0.99	1.93
	- Diluted (₹)	1.20	1.24	0.35	2.44	0.98	1.91
(iv)	NPA ratios (Refer Note 7)						
	(a) Amount of gross NPAs	4,46,665	4,50,979	4,84,087	4,46,665	4,84,087	4,55,852
	(b) Amount of net NPAs	1,33,410	1,28,622	1,34,535	1,33,410	1,34,535	1,34,644
	(c) % of gross NPAs to gross advances	1.32%	1.51%	1.86%	1.32%	1.86%	1.61%
	(d) % of net NPAs to net advances	0.40%	0.44%	0.52%	0.40%	0.52%	0.48%
(v)	Return on assets (annualised) [¶]	0.93%	1.05%	0.38%	0.97%	0.45%	0.44%
(vi)	Net worth [¶]	48,21,466	47,44,212	45,44,719	48,21,466	45,44,719	46,29,708
(vii)	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(viii)	Capital Redemption Reserve	-	-	-	-	-	-
(ix)	Debt-Equity ratio [*]	0.55	0.33	0.29	0.55	0.29	0.39
(x)	Total debts to total assets [§]	11.47%	9.83%	10.67%	11.47%	10.67%	9.16%

[¶] Return on assets is based on the simple average of opening and closing total assets.

[¶] Net worth is computed as per Reserve Bank of India Direction No. RBI/DOR/2025-26/158 DOR.CRE.REC.77/07-03-001/2025-26 on Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025 dated November 28, 2025 (as amended).

^{*} Debt represents borrowings with residual maturity of more than one year.

[§] Total debts represents total borrowings of the Bank.


Segment Information of the operating segments of the Bank in accordance with the Accounting Standard on Segment Reporting (AS 17) and the RBI Master Direction is as under :

Sr. No.	Particulars	(₹ in lakhs)					
		Quarter ended 30.09.2026	Quarter ended 30.06.2026	Quarter ended 30.09.2025	Half year ended 30.09.2026	Half year ended 30.09.2025	Year ended 31.03.2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Segment Revenue						
	a Treasury	8,21,902	7,73,195	6,99,317	15,95,097	14,36,768	28,42,689
	b Wholesale Banking	3,45,945	3,19,260	2,71,725	6,65,205	5,36,879	11,16,581
	c Retail Banking	15,82,105	14,61,662	13,24,261	30,43,767	26,00,305	53,88,312
	(i) Digital Banking	2,59,016	2,41,491	2,29,060	5,00,507	4,50,345	9,23,567
	(ii) Other Retail Banking	13,23,089	12,20,171	10,95,201	25,43,260	21,49,960	44,64,745
	d Other Banking Business	24,327	23,021	23,284	47,348	45,246	1,02,674
	e Unallocated	(101)	5,519	6,351	5,418	9,875	16,507
	Total Segment Revenue	27,74,178	25,82,657	23,24,938	53,56,835	46,29,073	94,66,763
	Add / (Less) : Inter Segment Revenue	(13,52,400)	(12,46,605)	(11,42,104)	(25,99,005)	(22,59,342)	(46,24,552)
	Income from Operations	14,21,778	13,36,052	11,82,834	27,57,830	23,69,731	48,42,211
2	Segment Results After Provisions & Before Tax						
	a Treasury	3,593	41,510	(2,652)	45,103	58,987	52,210
	b Wholesale Banking	46,063	40,949	42,176	87,012	74,141	1,08,986
	c Retail Banking	1,01,327	62,270	5,229	1,63,597	(29,361)	26,009
	(i) Digital Banking	11,203	6,586	(8,479)	17,789	(15,091)	(16,950)
	(ii) Other Retail Banking	90,124	55,684	13,708	1,45,808	(14,270)	42,959
	d Other Banking Business	9,208	8,766	10,391	17,974	19,591	48,696
	e Unallocated	(20,033)	(12,626)	(12,322)	(32,659)	(22,511)	(52,620)
	Total Profit Before Tax	1,40,158	1,40,869	42,822	2,81,027	1,00,847	1,83,281
3	Segment Assets						
	a Treasury	1,23,18,909	1,14,77,162	1,12,44,306	1,23,18,909	1,12,44,306	1,07,55,620
	b Wholesale Banking	69,64,730	62,95,108	51,19,796	69,64,730	51,19,796	56,43,604
	c Retail Banking	2,75,73,941	2,41,15,635	2,15,95,736	2,75,73,941	2,15,95,736	2,33,06,619
	(i) Digital Banking	23,84,133	22,97,021	21,06,267	23,84,133	21,06,267	22,18,588
	(ii) Other Retail Banking	2,51,89,808	2,18,18,614	1,94,89,469	2,51,89,808	1,94,89,469	2,10,88,031
	d Other Banking Business	11,308	10,155	8,625	11,308	8,625	8,038
	e Unallocated	1,85,908	1,82,920	2,53,317	1,85,908	2,53,317	2,64,128
	Total Segment Assets	4,70,54,796	4,20,80,980	3,82,21,780	4,70,54,796	3,82,21,780	3,99,78,009
4	Segment Liabilities						
	a Treasury	44,13,368	36,96,256	35,83,873	44,13,368	35,83,873	32,58,630
	b Wholesale Banking	84,00,081	84,74,558	75,02,134	84,00,081	75,02,134	84,24,204
	c Retail Banking	2,91,94,289	2,49,37,802	2,23,22,987	2,91,94,289	2,23,22,987	2,34,38,844
	(i) Digital Banking	73,71,040	68,06,298	61,87,615	73,71,040	61,87,615	63,74,093
	(ii) Other Retail Banking	2,18,23,249	1,81,31,504	1,61,35,372	2,18,23,249	1,61,35,372	1,70,64,751
	d Other Banking Business	5,950	5,128	5,034	5,950	5,034	6,674
	e Unallocated	96,571	1,02,121	1,58,735	96,571	1,58,735	1,14,473
	Total Segment Liabilities	4,21,10,259	3,72,15,865	3,35,72,763	4,21,10,259	3,35,72,763	3,52,42,825
5	Capital Employed (Segment Assets - Segment Liabilities)	49,44,537	48,65,115	46,49,017	49,44,537	46,49,017	47,35,184

Business segments have been identified and reported taking into account the target customer segment, the nature of products, internal business reporting system, transfer pricing policy approved by Asset Liability Committee (ALCO), the guidelines prescribed by the Reserve Bank of India ('the RBI'), which has been relied upon by the auditors.

The Bank has classified FCNR(B)-linked credit facilities extended to individual customers under the Retail Banking segment, including cases where aggregate exposure exceeds ₹ 7.5 crore considering the retail nature of the customer relationship and the purpose of loan being booking of retail term deposits.



Notes:

1 Statement of Assets and Liabilities of the Bank is given below :

Particulars	(₹ in lakhs)		
	As at 30.09.2026 (Unaudited)	As at 30.09.2025 (Unaudited)	As at 31.03.2026 (Audited)
CAPITAL AND LIABILITIES			
Capital (Refer Note 4)	8,62,283	8,58,914	8,60,170
Employees stock options outstanding	33,995	21,264	28,787
Reserves and surplus	40,48,259	37,68,839	38,46,227
Deposits	3,48,58,343	2,76,77,132	2,94,47,455
Borrowings	53,95,636	40,78,117	36,62,068
Other liabilities and provisions	18,56,280	18,17,514	21,33,302
TOTAL	4,70,54,796	3,82,21,780	3,99,78,009
ASSETS			
Cash and balances with Reserve Bank of India	11,31,800	12,24,098	11,33,713
Balances with banks and money at call and short notice	3,73,042	3,25,654	1,42,526
Investments	1,02,59,292	91,77,941	85,96,625
Advances	3,35,64,210	2,57,10,066	2,80,39,060
Fixed Assets	2,58,090	2,58,344	2,55,728
Other Assets	14,68,362	15,25,677	18,10,357
TOTAL	4,70,54,796	3,82,21,780	3,99,78,009

2 The above financial results for the quarter and half year ended September 30, 2026 were reviewed by the Audit Committee on October 23, 2026 and approved by the Board of Directors on October 24, 2026. The financial results have been subject to a "Limited Review" by the Joint Statutory Auditors M.P. Chitale & Co. Chartered Accountants and Walker Chandio & Co LLP, Chartered Accountants who have issued an unmodified conclusion in their review report thereon.

3 The above financial results of the Bank have been prepared in accordance with the provisions of the Banking Regulation Act, 1949, Generally Accepted Accounting Principles in India, including recognition and measurement principles laid down in Accounting Standard 25, Interim Financial Reporting ('AS 25') as specified under Section 133 of the Companies Act, 2013 ("Companies Act"), Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, in so far as they apply to the banks, and the guidelines issued by the RBI.

4 During the quarter and half year ended September 30, 2026, the Bank has issued 80,89,327 and 2,11,25,873 equity shares respectively, of face value of ₹10 per equity share pursuant to the exercise of options under the Employee Stock Option Scheme.

5 "Other Income" includes non-fund based income, fees, earnings from foreign exchange and derivative transactions, profit / (loss) from sale / settlement of investments and derivatives, marked to market provisions on investments / derivatives, dividend from subsidiary etc.

6 The Capital Adequacy Ratio is computed on the basis of the RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous periods are not adjusted to consider the impact of subsequent changes if any, in the guidelines.

7 The disclosures for NPA referred to in point 17(iv) above correspond to non performing advances.

8 Disclosure under Resolution Framework for COVID-19 related Stress as at September 30, 2026 as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 (as amended) are given below:

Type of Borrower	(₹ in crore)				
	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year ^	Of (A) amount paid by the borrowers during the half-year #	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year §
Personal Loans	86.80	0.84	0.02	9.14	76.80
Corporate Loans *	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	85.55	2.45	-	14.36	68.74
Total	172.35	3.29	0.02	23.50	145.54

* As defined in section 3 (7) of the Insolvency and Bankruptcy Code, 2016.

^ Represents loans that slipped into NPA and were subsequently written off during the half year ended September 30, 2026.

This amount represents amount paid by the borrowers during the half year, net of Interest capitalised.

§ Loans restructured under the above framework amounting to ₹ 7.32 crore, which were not standard as at March 31, 2026 and upgraded to standard during the half year ended September 30, 2026 are not included.



9 Disclosure on the details of loans transferred / acquired during the quarter ended September 30, 2026, as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 (as amended) are given below :

- (i) The Bank has not transferred any stressed loans classified as Special Mention Account.
(ii) The Bank has not transferred loans not in default through assignment.
(iii) Details of loans not in default acquired through assignment are given below :

Particulars	Value
Aggregate amount of loans acquired (₹ in crore)	2,029.32
Weighted average residual maturity (in years)	1.24
Weighted average holding period by originator (in years)	0.66
Retention of beneficial economic interest by the originator	10%
Tangible security coverage	53%

The loans acquired are not rated.

- (iv) The Bank has not acquired any stressed loans.
(v) Details of stressed loans classified as NPA transferred by the Bank (excluding written-off accounts) are given below :

Particulars	To ARCs	To Permitted transferees
Number of accounts	20	-
Aggregate principal outstanding of loans transferred (₹ in crore)	61.88	-
Weighted average residual tenor of the loans transferred (in years)	-	-
Net book value of loans transferred (at the time of transfer) (₹ in crore) *	-	-
Aggregate consideration (₹ in crore)	20.10	-
Additional consideration realised in respect of accounts transferred in earlier years	-	-

* Excess provision reversed to profit and loss account on account of sale of loan to ARCs was Nil.

- (vi) The Bank has not made any investment in Security Receipts during the quarter ended September 30, 2026 and the book value of outstanding Security Receipts as on September 30, 2026 is Nil.

10 Disclosure on the details of Co-Lending Arrangements (CLAs) on an aggregate basis as at September 30, 2026, as per Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025 (as amended) are given below :

Sr No	Particulars	Value
(i)	Quantum of CLAs	
	- Number of CLA partners	3
	- Number of outstanding cases CLA *	31,276
	- Amount of outstanding (₹ in crore) *	561.86
(ii)	Weighted average Interest Rate (%)	17.13
(iii)	Fees Paid during the quarter (₹ in crore)	-
(iv)	Broad sectors in which CLA was made (₹ in crore)	
	- Personal Loan	323.77
	- Vehicle loan	237.03
	- Gold loan	1.06
(v)	Performance of loans under CLA	
	- Standard loans (₹ in crore)	561.58
	- Non-Performing loans (₹ in crore)	0.28
(vi)	Default Loss Guarantee (DLG) (if any) (₹ in crore)	11.10

* Excluding written - off accounts



11 Disclosure related to Project Finance for the quarter ended September 30, 2026, as per the Reserve Bank of India (Commercial Banks – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 (as amended) are given below :

Sr. No.	Item Description	Number of accounts	Total Outstanding (₹ in Crore)
1	Projects under implementation accounts at the beginning of the quarter	14	1,106.12
2	Projects under implementation accounts sanctioned during the quarter	5	736.10
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter(1+2-3)*	19	2,012.06
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

* Includes additional disbursement / prepayment during Q2 FY 2026-27 in projects under implementation accounts existing at the beginning of the quarter.

Note 1: Number of accounts reported above are number of projects funded by the Bank.

Note 2: The above disclosure excludes project loans sanctioned but not accepted by borrowers.

12 Cash Flow Statement of the Bank for the half year ended September 30, 2026 is given below :

(₹ in lakhs)

Sr. No.	Particulars	Half year ended 30.09.2026	Half year ended 30.09.2025	Year ended 31.03.2026
		(unaudited)	(unaudited)	(Audited)
A	<u>Cash flow from operating activities</u>			
	Profit before taxes	2,81,027	1,00,847	1,83,281
	Adjustments for:			
	Amortisation of premium / discount on investments	16,572	13,102	31,716
	Loss / (Profit) on sale of fixed assets (net)	151	(267)	(115)
	Amortisation of deferred employee compensation	9,688	7,171	15,363
	Depreciation on fixed assets	44,805	42,139	84,359
	Write back of provision for depreciation in value of investments	(829)	(7,626)	(35,781)
	Provision for non performing advances including write off (net of recoveries)	2,05,116	3,25,162	5,76,640
	Provision / (Write back of provision) on standard assets and other contingencies	23,796	(6,436)	(3,005)
	Adjustments for:			
	(Increase) / Decrease in Investments (excluding subsidiaries, joint ventures and held to maturity investments)	(7,68,136)	(1,38,274)	8,32,220
	Increase in advances	(57,30,267)	(27,06,080)	(52,86,553)
	Increase in deposits	54,10,888	24,70,607	42,40,931
	Decrease / (Increase) in other assets	3,22,828	(2,88,673)	(5,93,590)
	(Decrease) / Increase in other liabilities and provisions	(2,88,106)	3,44,329	6,69,786
	Direct taxes paid (net)	(63,305)	(40,868)	(23,748)
	Net cash flow (used in) / generated from operating activities (A)	(5,35,772)	1,15,133	6,91,504
B	<u>Cash flow from investing activities</u>			
	Increase in held to maturity investments	(9,07,892)	(9,60,642)	(13,39,421)
	Increase in investment in Subsidiaries , joint ventures and associates	-	-	(11,000)
	Purchase of fixed assets	(48,486)	(35,245)	(76,376)
	Proceeds from sale of fixed assets	1,169	1,293	2,669
	Net cash flow used in investing activities (B)	(9,55,209)	(9,94,594)	(14,24,128)
C	<u>Cash flow from financing activities</u>			
	Proceeds from issue of share capital including ESOPs (net of share issue expenses)	7,314	7,56,439	7,61,899
	Net proceeds / (repayments) in other borrowings	17,33,567	1,80,633	(2,35,415)
	Dividend paid during the year (includes dividend paid on CCPS)	(21,553)	(18,337)	(29,572)
	Net cash flow generated from financing activities (C)	17,19,328	9,18,735	4,96,912
D	Effect of fluctuation in foreign currency translation reserve (D)	256	742	2,215
E	Net increase / (decrease) in cash and cash equivalents (A+B+C+D)	2,28,603	40,016	(2,33,497)
	Cash and cash equivalents at the beginning of Year	12,76,239	15,09,736	15,09,736
	Cash and cash equivalents at the end of period / year	15,04,842	15,49,752	12,76,239





**IDFC FIRST
Bank**

- 13 In accordance with the RBI guidelines, banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and net stable funding ratio (NSFR) under the Basel III framework. The Bank has made these disclosures which are available on its website at the link: <https://www.idfcfirst.bank.in/investors/regulatory-disclosures.html>. These disclosures have not been subjected to audit or limited review by the Joint Statutory Auditors of the Bank.
- 14 The Bank has followed the same significant accounting policies in the preparation of these financial results as those followed in the annual financial statements for the year ended March 31, 2026.
- 15 The figures for the previous quarter / period have been regrouped / reclassified wherever necessary in order to make them comparable.

Date : October 24, 2026
Place : Mumbai



For and behalf of the Board of Directors
of IDFC FIRST Bank Limited

V. Vaidyanathan
Managing Director & Chief Executive Officer



Walker Chandiok & Co LLP
Chartered Accountants
42nd Floor, Building Commerz III,
International Business Park, Off Western Express Highway,
Goregaon (East),
Mumbai - 400063

M. P. Chitale & Co.
Chartered Accountants
1st Floor, Hamam House,
Ambalal Doshi Marg,
Fort,
Mumbai - 400001

Independent Auditors' Review Report on Consolidated Unaudited Financial Results of IDFC FIRST Bank Limited for the quarter and year to date period ended 30 September 2026 pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of IDFC FIRST Bank Limited

1. We have reviewed the accompanying statement of consolidated unaudited financial results ('the Statement') of **IDFC FIRST Bank Limited** ('the Holding Company' or 'the Bank') and its subsidiary (the Holding Company and its subsidiary together referred to as 'the Group'), its associate (refer Annexure 1 for the list of subsidiary and associate included in the Statement) for the quarter ended 30 September 2026 and the consolidated year to date results for the period 1 April 2026 to 30 September 2026, being submitted by the Holding Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations'), except for the disclosures relating to consolidated Pillar 3 disclosure as at 30 September 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.
2. This Statement, which is the responsibility of the Holding Company's management and has been approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25, Interim Financial Reporting ('AS 25'), prescribed under section 133 of the Companies Act 2013 ('the Act'), the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to banks ('the RBI guidelines'), and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the Listing Regulations, to the extent applicable.

4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, except for the disclosures relating to consolidated Pillar 3 disclosure as at 30 September 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.



5. The interim financial results of one subsidiary, whose financial information reflects total assets of ₹ 48,517 lakhs as at 30 September 2026, total revenues of ₹ 52,777 lakhs and ₹ 108,359 lakhs, total net profit after tax of ₹ 682 lakhs and ₹ 7,912 lakhs for the quarter ended 30 September 2026 and for the year to date period ended 30 September 2026 respectively and net cash inflows amounting to ₹ 2,455 lakhs for the year to date period ended 30 September 2026 as considered in the Statement have not been reviewed by us. This financial information has been reviewed by other auditor, whose review report has been furnished to us by the management and our conclusion in so far as it relates to the amounts and disclosures included in respect of this subsidiary is based solely on the review report of such other auditor, and the procedures performed by us as stated in paragraph 3 above. Our conclusion is not modified in respect of this matter.
6. The Statement does not include the Group's share of net profit / (loss) after tax for the quarter ended 30 September 2026 and for the year to date period ended 30 September 2026 respectively, in respect of one associate, Millennium City Expressways Private Limited, due to unavailability of its interim financial information. According to the information and explanations given to us by the management, the said associate is not material to the Group. Our conclusion is not modified in respect of this matter.

For **Walker Chandiok & Co LLP**
Chartered Accountants
ICAI FRN: 001076N/N500013

MURAD D
DARUWALLA

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Date: 2026.10.24
15:29:34 +05'30'

Murad D. Daruwalla
Partner
ICAI Membership No.: 043334

UDIN: 26043334KKKWFJ8657

Place: Mumbai
Date: 24 October 2026



For **M. P. Chitale & Co.**
Chartered Accountants
ICAI FRN: 101851W

ASHUTOSH
ARVIND PEDNEKAR

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Date: 2026.10.24 15:37:52
+05'30'

Ashutosh Pednekar
Partner
ICAI Membership No.: 041037

UDIN: 26041037DUUQEL7580

Place: Mumbai
Date: 24 October 2026

Annexure 1

List of entities included in the Statement

Name	Nature
IDFC FIRST Bharat Limited	Subsidiary
Millennium City Expressways Private Limited (Refer paragraph 6 of our report)	Associate




IDFC FIRST Bank Limited

Registered Office: KRM Towers, 7th Floor, No. 1 Harrington Road, Chetpet, Chennai 600031, Tamilnadu

Website: www.idfcfirst.bank.in; Email: bank.info@idfcfirstbank.com

CIN : L65110TN2014PLC097792

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ In lakhs)

Sr. No.	Particulars	Quarter ended 30.09.2026	Quarter ended 30.06.2026	Quarter ended 30.09.2025	Half year ended 30.09.2026	Half year ended 30.09.2025	Year ended 31.03.2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Interest Earned (a)+(b)+(c)+(d)	11,92,329	11,05,109	9,93,693	22,97,438	19,57,908	40,54,882
	(a) Interest / discount on advances / bills	10,16,913	9,43,845	8,31,952	19,60,758	16,45,584	34,19,863
	(b) Income on investments	1,64,920	1,47,518	1,47,902	3,12,438	2,91,118	5,94,965
	(c) Interest on balances with Reserve Bank of India and other inter- bank funds	7,120	6,109	3,442	13,229	5,911	13,096
	(d) Others	3,376	7,637	10,397	11,013	15,295	26,958
2	Other Income (Refer Note 6)	2,30,517	2,30,960	1,89,148	4,61,477	4,11,835	7,87,357
3	TOTAL INCOME (1+2)	14,22,846	13,36,069	11,82,841	27,58,915	23,69,743	48,42,239
4	Interest Expended	5,73,451	5,07,697	4,82,410	10,81,148	9,53,310	19,33,305
5	Operating Expenses (i)+(ii)	5,94,226	5,65,801	5,12,872	11,60,027	10,05,847	21,90,380
	(i) Employees cost	2,18,660	2,13,028	1,87,827	4,31,688	3,63,886	7,68,595
	(ii) Other operating expenses	3,75,566	3,52,773	3,25,045	7,28,339	6,41,961	14,21,785
6	TOTAL EXPENDITURE (4+5) (excluding provisions and contingencies)	11,67,677	10,73,498	9,95,282	22,41,175	19,59,157	41,23,685
7	Operating Profit / (Loss) (3-6) (Profit before provisions and contingencies)	2,55,169	2,62,571	1,87,559	5,17,740	4,10,586	7,18,554
8	Provisions (other than tax) and Contingencies (Net)	1,13,920	1,14,416	1,45,188	2,28,336	3,11,100	5,37,854
9	Exceptional Items	-	-	-	-	-	-
10	Profit / (Loss) from Ordinary Activities before tax (7-8-9)	1,41,249	1,48,155	42,371	2,89,404	99,486	1,80,700
11	Tax Expense	36,332	33,373	7,591	69,705	19,359	19,644
12	Net Profit / (Loss) from Ordinary Activities after tax (10-11)	1,04,917	1,14,782	34,780	2,19,699	80,127	1,61,056
13	Extraordinary Items (net of tax expense)	-	-	-	-	-	-
14	Net Profit / (Loss) for the period (12-13)	1,04,917	1,14,782	34,780	2,19,699	80,127	1,61,056
15	Share in Profit / (Loss) of Associate	-	-	-	-	-	-
16	Consolidated Net Profit / (Loss) for the period (14+15)	1,04,917	1,14,782	34,780	2,19,699	80,127	1,61,056
17	Paid-up Equity Share Capital (Face Value ₹ 10 per share) (Refer Note 5)	8,62,283	8,61,474	7,33,926	8,62,283	7,33,926	8,60,170
18	Reserves excluding revaluation reserves	-	-	-	-	-	38,51,424
19	Analytical Ratios (Refer Note 7)						
	Earnings per share (EPS) for the period / year (before and after extraordinary items) (not annualized) (Refer Note 5)						
	- Basic (₹)	1.22	1.33	0.35	2.55	0.97	1.89
	- Diluted (₹)	1.21	1.32	0.35	2.53	0.96	1.88


IDFC FIRST Bank Limited

VIBGYOR TOWERS, C- 62, GROUND FLOOR, 6 to 9, 11 to 13th FLOOR, G BLOCK, BANDRA KURLA COMPLEX, BANDRA EAST, MUMBAI, MAHARASHTRA 400051

Registered Office: KRM Towers, 7th Floor, No.1, Harrington Road, Chetpet, Chennai - 600 031. Tamil Nadu. Tel: +91 44 4571 6477

CIN: L65110TN2014PLC097792 | E-mail: bank.info@idfcfirstbank.com | Website: www.idfcfirst.bank.in

Segment Information of the operating segments of the Group in accordance with the Accounting Standard on Segment Reporting (AS 17) and the RBI Master Direction is as under :

		₹ In lakhs)					
Sr. No.	Particulars	Quarter ended 30.09.2026	Quarter ended 30.06.2026	Quarter ended 30.09.2025	Half year ended 30.09.2026	Half year ended 30.09.2025	Year ended 31.03.2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Segment Revenue						
	a Treasury	8,21,902	7,73,195	6,99,317	15,95,097	14,36,768	28,42,689
	b Wholesale Banking	3,45,945	3,19,260	2,71,725	6,65,205	5,36,879	11,16,581
	c Retail Banking	15,83,173	14,61,679	13,24,268	30,44,852	26,00,317	53,88,340
	(i) Digital Banking	2,59,016	2,41,491	2,29,060	5,00,507	4,50,345	9,23,567
	(ii) Other Retail Banking	13,24,157	12,20,188	10,95,208	25,44,345	21,49,972	44,64,773
	d Other Banking Business	24,327	23,021	23,284	47,348	45,246	1,02,674
	e Unallocated	(101)	5,519	6,351	5,418	9,875	16,507
	Total Segment Revenue	27,75,246	25,82,674	23,24,945	53,57,920	46,29,085	94,66,791
	Add / (Less) : Inter Segment Revenue	(13,52,400)	(12,46,605)	(11,42,104)	(25,99,005)	(22,59,342)	(46,24,552)
	Income from Operations	14,22,846	13,36,069	11,82,841	27,58,915	23,69,743	48,42,239
2	Segment Results After Provisions & Before Tax						
	a Treasury	3,593	41,510	(2,652)	45,103	58,987	52,210
	b Wholesale Banking	46,063	40,949	42,176	87,012	74,141	1,08,986
	c Retail Banking	1,02,418	69,556	4,778	1,71,974	(30,722)	23,428
	(i) Digital Banking	11,203	6,586	(8,479)	17,789	(15,091)	(16,950)
	(ii) Other Retail Banking	91,215	62,970	13,257	1,54,185	(15,631)	40,378
	d Other Banking Business	9,208	8,766	10,391	17,974	19,591	48,696
	e Unallocated	(20,033)	(12,626)	(12,322)	(32,659)	(22,511)	(52,620)
	Total Profit Before Tax	1,41,249	1,48,155	42,371	2,89,404	99,486	1,80,700
3	Segment Assets						
	a Treasury	1,22,86,657	1,14,45,134	1,12,23,278	1,22,86,657	1,12,23,278	1,07,23,592
	b Wholesale Banking	69,64,730	62,95,108	51,19,796	69,64,730	51,19,796	56,43,604
	c Retail Banking	2,76,00,151	2,41,40,381	2,16,22,368	2,76,00,151	2,16,22,368	2,33,31,147
	(i) Digital Banking	23,84,133	22,97,021	21,06,267	23,84,133	21,06,267	22,18,588
	(ii) Other Retail Banking	2,52,16,018	2,18,43,360	1,95,16,101	2,52,16,018	1,95,16,101	2,11,12,559
	d Other Banking Business	11,308	10,155	8,625	11,308	8,625	8,038
	e Unallocated	1,91,628	1,88,205	2,59,297	1,91,628	2,59,297	2,71,083
	Total Segment Assets	4,70,54,474	4,20,78,983	3,82,33,364	4,70,54,474	3,82,33,364	3,99,77,464
4	Segment Liabilities						
	a Treasury	44,13,368	36,96,256	35,83,873	44,13,368	35,83,873	32,58,630
	b Wholesale Banking	84,00,081	84,74,558	75,02,134	84,00,081	75,02,134	84,24,204
	c Retail Banking	2,91,81,027	2,49,23,322	2,23,28,154	2,91,81,027	2,23,28,154	2,34,33,102
	(i) Digital Banking	73,71,040	68,06,298	61,87,615	73,71,040	61,87,615	63,74,093
	(ii) Other Retail Banking	2,18,09,987	1,81,17,024	1,61,40,539	2,18,09,987	1,61,40,539	1,70,59,009
	d Other Banking Business	5,950	5,128	5,034	5,950	5,034	6,674
	e Unallocated	96,571	1,02,121	1,58,735	96,571	1,58,735	1,14,473
	Total Segment Liabilities	4,20,96,997	3,72,01,385	3,35,77,930	4,20,96,997	3,35,77,930	3,52,37,083
5	Capital Employed (Segment Assets - Segment Liabilities)	49,57,477	48,77,598	46,55,434	49,57,477	46,55,434	47,40,381

Business segments have been identified and reported taking into account the target customer segment, the nature of products, internal business reporting system, transfer pricing policy approved by Asset Liability Committee (ALCO), the guidelines prescribed by the Reserve Bank of India ('the RBI'), which has been relied upon by the auditors.

The Group has classified FCNR(B)-linked credit facilities extended to individual customers under the Retail Banking segment, including cases where aggregate exposure exceeds ₹7.5 crore considering the retail nature of the customer relationship and the purpose of loan being booking of retail term deposits.



Notes:
1 Statement of Assets and Liabilities of the Group is given below :

Particulars	(₹ in lakhs)		
	As at 30.09.2026 (Unaudited)	As at 30.09.2025 (Unaudited)	As at 31.03.2026 (Audited)
CAPITAL AND LIABILITIES			
Capital (Refer Note 5)	8,62,283	8,58,914	8,60,170
Employees stock options outstanding	33,995	21,264	28,787
Reserves and surplus	40,61,199	37,75,256	38,51,424
Minority Interest	-	-	-
Deposits	3,48,36,851	2,76,73,676	2,94,31,216
Borrowings	53,96,786	40,79,216	36,63,264
Other liabilities and provisions	18,63,360	18,25,038	21,42,603
TOTAL	4,70,54,474	3,82,33,364	3,99,77,464
ASSETS			
Cash and balances with Reserve Bank of India	11,31,811	12,21,495	11,31,097
Balances with banks and money at call and short notice	3,73,269	3,28,607	1,45,553
Investments	1,02,27,040	91,56,913	85,64,597
Advances	3,35,64,086	2,57,10,066	2,80,39,060
Fixed Assets	2,65,081	2,65,832	2,62,607
Other Assets	14,79,221	15,36,485	18,20,584
Goodwill on consolidation	13,966	13,966	13,966
TOTAL	4,70,54,474	3,82,33,364	3,99,77,464

- 2 The above financial results represent the consolidated financial results for IDFC FIRST Bank Limited ('the Bank' or 'Holding company'), its subsidiary together constituting the 'Group' and share of profit / (loss) of its associate. The above financial results for the quarter and half year ended September 30, 2026 were reviewed by the Audit Committee on October 23, 2026 and approved by the Board of Directors on October 24, 2026. The financial results have been subject to a "Limited Review" by the Joint Statutory Auditors M.P. Chitale & Co., Chartered Accountants and Walker Chandio & Co LLP, Chartered Accountants who have issued an unmodified conclusion in their review report thereon.
- 3 The above financial results have been prepared in accordance with the provisions of the Banking Regulation Act, 1949, recognition and measurement principles laid down in Accounting Standard 25, Interim Financial Reporting ('AS 25'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), and other accounting principles generally accepted in India, Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, in so far as they apply to the banks, and the guidelines issued by the RBI.
- 4 Upon composite scheme of amalgamation becoming effective from October 01, 2024, the Bank had acquired stake in Jetpur Somnath Tollways Private Limited. As directed by the RBI, the Bank is required to divest its stake to 10% or less of paid up equity share capital of the Company and is required to value this investment at Re. 1. Accordingly, the Bank has not consolidated the results of such entity in these consolidated financial results.
- 5 During the quarter and half year ended September 30, 2026, the Bank has issued 80,89,327 and 2,11,25,873 equity shares respectively, of face value of ₹ 10 per equity share pursuant to the exercise of options under the Employee Stock Option Scheme.
- 6 "Other Income" includes non-fund based income, fees, earnings from foreign exchange and derivative transactions, profit / (loss) from sale / settlement of investments and derivatives, marked to market provisions on investments / derivatives etc.



7 Analytical ratios (including sector specific ratios) are part of standalone financial results available on the Bank's website (www.idfcfirst.bank.in) and on the Stock Exchange websites (www.nseindia.com and www.bseindia.com).

8 Consolidated Cash Flow Statement of the Group for the half year ended September 30, 2026 is given below :

Sr. No.	Particulars	Half year ended 30.09.2026	Half year ended 30.09.2025	Year ended 31.03.2026
		(Unaudited)	(Unaudited)	(Audited)
A	Cash flow from operating activities			
	Profit before taxes	2,89,404	99,486	1,80,700
	Adjustments for:			
	Amortisation of premium / discount on investments	16,572	13,102	31,716
	Loss / (Profit) on sale of fixed assets (net)	130	(274)	(142)
	Amortisation of deferred employee compensation	9,688	7,171	15,363
	Depreciation on fixed assets	45,693	42,979	86,077
	Write back of provision for depreciation in value of investments	(604)	(7,626)	(35,781)
	Provision for non performing advances including write off (net of recoveries)	2,05,116	3,25,162	5,76,640
	Provision / (Write back of provision) on standard assets and other contingencies	23,824	(6,436)	(3,005)
	Adjustments for:			
	(Increase) / Decrease in investments (excluding held to maturity investments)	(7,68,136)	(1,38,274)	8,32,220
	Increase in advances	(57,30,143)	(27,06,080)	(52,86,553)
	Increase in deposits	54,05,635	24,72,652	42,30,192
	Decrease / (Increase) in other assets	3,20,931	(2,90,298)	(5,93,659)
	(Decrease) / Increase in other liabilities and provisions	(2,90,329)	3,46,015	6,73,254
	Direct taxes paid (net)	(62,704)	(41,502)	(25,358)
	Net cash flow (used in) / generated from operating activities (A)	(5,34,923)	1,16,077	6,81,664
B	Cash flow from investing activities			
	Increase in held to maturity investments	(9,07,892)	(9,60,642)	(13,39,421)
	Purchase of fixed assets	(49,943)	(36,263)	(77,740)
	Proceeds from sale of fixed assets	1,648	1,341	2,812
	Net cash flow used in investing activities (B)	(9,56,187)	(9,95,564)	(14,14,349)
C	Cash flow from financing activities			
	Proceeds from issue of share capital including ESOPs (net of share issue expenses)	7,314	7,56,439	7,61,899
	Net proceeds / (repayments) in other borrowings	17,33,523	1,80,837	(2,35,115)
	Dividend paid during the year (includes dividend paid on CCPS)	(21,553)	(18,337)	(29,572)
	Net cash flow generated from used in financing activities (C)	17,19,284	9,18,939	4,97,212
D	Effect of fluctuation in foreign currency translation reserve (D)	256	742	2,215
	Net Increase / (Decrease) in cash and cash equivalents (A+B+C+D)	2,28,430	40,194	(2,33,258)
	Cash and cash equivalents at the beginning of the year	12,76,650	15,09,908	15,09,908
	Cash and cash equivalents at the end of the year	15,05,080	15,50,102	12,76,650

9 In accordance with the RBI guidelines, banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and net stable funding ratio (NSFR) under the Basel III framework. The Bank has made these disclosures which are available on its website at the link: <https://www.idfcfirst.bank.in/investors/regulatory-disclosures.html>. These disclosures have not been subjected to audit or limited review by the Joint Statutory Auditors of the Bank.

10 The Group has followed the same significant accounting policies in the preparation of these financial results as those followed in the annual financial statements for the year ended March 31, 2026.

11 The figures for the previous quarter / period have been regrouped / reclassified wherever necessary in order to make them comparable.

For and behalf of the Board of Directors
of IDFC FIRST Bank Limited



V. Valayathan
Managing Director & Chief Executive Officer

Date: October 24, 2026
Place: Mumbai

