

IDFCFIRSTBANK/SD/92/2026-2027

July 25, 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 July 25, 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 ended June 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 03:15 p.m.

Please take the above on record.

Thanking You,

Yours Faithfully,

For **IDFC FIRST Bank Limited.****SATISH****ASHOK****GAIKWAD**

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SATISH ASHOK

GAIKWAD

Date: 2026.07.25

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Satish Gaikwad**General Counsel and Company Secretary***Encl.: As Above*

Walker Chandiook & 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 Quarterly Financial Results of IDFC FIRST Bank Limited for the quarter ended 30 June 2026 pursuant to Regulation 33 and Regulation 52 read with Regulation 63 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 June 2026, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63 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 June 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 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.
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 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 June 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.



Walker Chandiok & Co LLP
Chartered Accountants

M. P. Chitale & Co.
Chartered Accountants

5. The review of standalone unaudited quarterly results for the quarter ended 30 June 2025 included in the Statement was carried out and reported by Kalyaniwalla & Mistry LLP, Chartered Accountants and M. P. Chitale & Co., Chartered Accountants who have expressed unmodified conclusion vide their review report dated 26 July 2025, whose reports have been furnished to and relied upon by Walker Chandiok & Co LLP for the purpose of our review of the Statement. Accordingly, Walker Chandiok & Co LLP, Chartered Accountants do not express any conclusion on the figures reported in the Statement for the quarter ended 30 June 2025. 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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MURAD D DARUWALLA
Date: 2026.07.25
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Murad D. Daruwalla
Partner
ICAI Membership No.: 043334

UDIN: 26043334MLKAAF1720

Place: Mumbai
Date: 25 July 2026



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

ASHUTOSH
ARVIND
PEDNEKAR

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ASHUTOSH ARVIND
PEDNEKAR
Date: 2026.07.25 14:42:30
+05'30'

Ashutosh Pednekar
Partner
ICAI Membership No.: 041037

UDIN: 26041037SVYQDT9827

Place: Mumbai
Date: 25 July 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 ENDED JUNE 30, 2026

(₹ in lakhs)

Sr. No.	Particulars	Quarter ended 30.06.2026	Quarter ended 31.03.2026 (Refer Note 15)	Quarter ended 30.06.2025	Year ended 31.03.2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	Interest Earned (a)+(b)+(c)+(d)	11,05,109	10,55,277	9,64,214	40,54,882
	(a) Interest / discount on advances / bills	9,43,845	8,96,701	8,13,632	34,19,863
	(b) Income on investments	1,47,518	1,51,204	1,43,216	5,94,965
	(c) Interest on balances with Reserve Bank of India and other inter- bank funds	6,109	3,768	2,468	13,096
	(d) Others	7,637	3,604	4,898	26,958
2	Other Income (Refer Note 5)	2,30,943	1,63,004	2,22,683	7,87,329
3	TOTAL INCOME (1+2)	13,36,052	12,18,281	11,86,897	48,42,211
4	Interest Expended	5,07,869	4,87,558	4,70,906	19,33,355
5	Operating Expenses (i)+(ii)	5,72,926	6,24,869	4,92,054	21,87,720
	(i) Employees cost	1,69,619	1,59,425	1,49,561	6,18,193
	(ii) Other operating expenses	4,03,307	4,65,444	3,42,493	15,69,527
6	TOTAL EXPENDITURE (4+5) (excluding provisions and contingencies)	10,80,795	11,12,427	9,62,960	41,21,075
7	Operating Profit / (Loss) (3-6) (Profit before provisions and contingencies)	2,55,257	1,05,854	2,23,937	7,21,136
8	Provisions (other than tax) and Contingencies (Net) (Refer Note 11 & 12)	1,14,388	86,924	1,65,912	5,37,855
9	Exceptional Items	-	-	-	-
10	Profit / (Loss) from Ordinary Activities before tax (7-8-9)	1,40,869	18,930	58,025	1,83,281
11	Tax Expense	33,373	(12,964)	11,768	19,645
12	Net Profit / (Loss) from Ordinary Activities after tax (10-11)	1,07,496	31,894	46,257	1,63,636
13	Extraordinary Items (net of tax expense)	-	-	-	-
14	Net Profit / (Loss) for the period (12-13)	1,07,496	31,894	46,257	1,63,636
15	Paid-up Equity Share Capital (Face Value ₹ 10 per share) (Refer Note 4)	8,61,474	8,60,170	7,33,433	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)	7.74%	7.75%	9.09%	7.75%
	(ii) Capital adequacy ratio (Basel III) (Refer Note 6)	15.05%	15.60%	14.86%	15.60%
	(iii) Earnings per share (EPS) for the period / year (before and after extraordinary items) (not annualized) (Refer Note 4)				
	- Basic (₹)	1.25	0.37	0.63	1.93
	- Diluted (₹)	1.24	0.37	0.63	1.91
	(iv) NPA ratios (Refer Note 7)				
	(a) Amount of gross NPAs	4,50,979	4,55,852	4,86,746	4,55,852
	(b) Amount of net NPAs	1,28,622	1,34,644	1,34,607	1,34,644
	(c) % of gross NPAs to gross advances	1.51%	1.61%	1.97%	1.61%
	(d) % of net NPAs to net advances	0.44%	0.48%	0.55%	0.48%
	(v) Return on assets (annualised) [@]	1.05%	0.33%	0.53%	0.44%
	(vi) Net worth [#]	47,44,212	46,29,708	37,66,235	46,29,708
	(vii) Outstanding Redeemable Preference Shares	-	-	-	-
	(viii) Capital Redemption Reserve	-	-	-	-
	(ix) Debt-Equity ratio [*]	0.33	0.39	0.36	0.39
	(x) Total debts to total assets [§]	9.83%	9.16%	11.84%	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.

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

SR NO. 3808395

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 30.06.2026	Quarter ended 31.03.2026 (Refer Note 15)	Quarter ended 30.06.2025	Year ended 31.03.2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	Segment Revenue				
	a Treasury	7,73,195	6,76,272	7,37,451	28,42,689
	b Wholesale Banking	3,19,260	2,90,385	2,65,154	11,16,581
	c Retail Banking	14,61,662	13,97,605	12,76,044	53,88,312
	(i) Digital Banking	2,41,491	2,31,899	2,21,285	9,23,567
	(ii) Other Retail Banking	12,20,171	11,65,706	10,54,759	44,64,745
	d Other Banking Business	23,021	30,934	21,962	1,02,674
	e Unallocated	5,519	1,989	3,524	16,507
	Total Segment Revenue	25,82,657	23,97,185	23,04,135	94,66,763
	Add / (Less) : Inter Segment Revenue	(12,46,605)	(11,78,904)	(11,17,238)	(46,24,552)
	Income from Operations	13,36,052	12,18,281	11,86,897	48,42,211
2	Segment Results After Provisions & Before Tax				
	a Treasury	41,510	(9,602)	61,639	52,210
	b Wholesale Banking	40,949	(13,982)	31,965	1,08,986
	c Retail Banking	62,270	42,230	(34,590)	26,009
	(i) Digital Banking	6,586	1,384	(6,612)	(16,950)
	(ii) Other Retail Banking	55,684	40,846	(27,978)	42,959
	d Other Banking Business	8,766	16,791	9,200	48,696
	e Unallocated	(12,626)	(16,507)	(10,189)	(52,620)
	Total Profit Before Tax	1,40,869	18,930	58,025	1,83,281
3	Segment Assets				
	a Treasury	1,14,77,162	1,07,55,620	1,05,63,640	1,07,55,620
	b Wholesale Banking	62,95,108	56,43,604	46,90,270	56,43,604
	c Retail Banking	2,41,15,635	2,33,06,619	2,06,31,694	2,33,06,619
	(i) Digital Banking	22,97,021	22,18,588	20,41,571	22,18,588
	(ii) Other Retail Banking	2,18,18,614	2,10,88,031	1,85,90,123	2,10,88,031
	d Other Banking Business	10,155	8,038	6,324	8,038
	e Unallocated	1,82,920	2,64,128	2,50,472	2,64,128
	Total Segment Assets	4,20,80,980	3,99,78,009	3,61,42,400	3,99,78,009
4	Segment Liabilities				
	a Treasury	36,96,256	32,58,630	36,11,190	32,58,630
	b Wholesale Banking	84,74,558	84,24,204	71,60,586	84,24,204
	c Retail Banking	2,49,37,802	2,34,38,844	2,14,08,164	2,34,38,844
	(i) Digital Banking	68,06,298	63,74,093	60,86,077	63,74,093
	(ii) Other Retail Banking	1,81,31,504	1,70,64,751	1,53,22,087	1,70,64,751
	d Other Banking Business	5,128	6,674	4,835	6,674
	e Unallocated	1,02,121	1,14,473	85,735	1,14,473
	Total Segment Liabilities	3,72,15,865	3,52,42,825	3,22,70,510	3,52,42,825
5	Capital Employed (Segment Assets - Segment Liabilities)	48,65,115	47,35,184	38,71,890	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.



Notes:

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

(₹ in lakhs)

Particulars	As at 30.06.2026	As at 30.06.2025	As at 31.03.2026
	(Unaudited)	(Unaudited)	(Audited)
CAPITAL AND LIABILITIES			
Capital (Refer Note 4)	8,61,474	7,33,433	8,60,170
Employees stock options outstanding	31,548	17,789	28,787
Reserves and surplus	39,72,093	31,20,668	38,46,227
Deposits	3,11,89,189	2,64,97,127	2,94,47,455
Borrowings	41,38,434	42,80,566	36,62,068
Other liabilities and provisions	18,88,242	14,92,817	21,33,302
TOTAL	4,20,80,980	3,61,42,400	3,99,78,009
ASSETS			
Cash and balances with Reserve Bank of India	11,38,878	13,33,711	11,33,713
Balances with banks and money at call and short notice	1,96,737	2,18,007	1,42,526
Investments	95,25,485	86,37,926	85,96,625
Advances	2,94,48,079	2,43,67,887	2,80,39,060
Fixed Assets	2,54,474	2,65,281	2,55,728
Other Assets	15,17,327	13,19,588	18,10,357
TOTAL	4,20,80,980	3,61,42,400	3,99,78,009

- 2 The above financial results for the quarter ended June 30, 2026 were reviewed by the Audit Committee on July 24, 2026 and approved by the Board of Directors on July 25, 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. The financial results for the quarter ended June 30, 2025, were reviewed by the Joint Statutory Auditors - Kalyaniwalla & Mistry LLP, Chartered Accountants and M.P. Chitale & Co. Chartered Accountants.
- 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 ended June 30, 2026, the Bank has issued 1,30,36,546 equity shares 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 on the details of loans transferred / acquired during the quarter ended June 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 (Non Performing Asset and Special Mention Account).

(ii) Details of loans not in default transferred through assignment are given below:

Particulars	Value
Aggregate amount of loans transferred (₹ in crore)	813.15
Weighted average residual maturity (in years)	12.12
Weighted average holding period by originator (in years)	1.91
Retention of beneficial economic interest by the originator	10%
Tangible security coverage	100%

The loans transferred are not rated.

(iii) Details of loans not in default acquired through assignment are given below :

Particulars	Value
Aggregate amount of loans acquired (₹ in crore)	2,113.72
Weighted average residual maturity (in years)	0.42
Weighted average holding period by originator (in years)	1.35
Retention of beneficial economic interest by the originator	10%
Tangible security coverage	64%

The loans acquired are not rated.

(iv) The Bank has not acquired any stressed loans.

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

9 Disclosure on the details of Co-Lending Arrangements (CLAs) on an aggregate basis as at June 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	Particulars	Value
(i)	Quantum of CLAs	
	- Number of CLA partners	2
	- Number of outstanding cases CLA *	6,045
	- Amount of outstanding (₹ in crore)*	173.12
(ii)	Weighted average Interest Rate (%)	10.71
(iii)	Fees Paid during the quarter (₹ in crore)	0.10
(iv)	Broad sectors in which CLA was made (₹ in crore)	
	- Vehicle loan	172.86
	- Gold loan	0.26
(v)	Performance of loans under CLA	
	- Standard loans (₹ in crore)	172.96
	- Non-Performing loans (₹ in crore)	0.16
(vi)	Default Loss Guarantee (DLG) (if any) (₹ in crore)	-

* Excluding written - off accounts



10 Disclosure related to Project Finance for the quarter ended June 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	12	797.55
2	Projects under implementation accounts sanctioned during the quarter	5	384.36
3	Projects under implementation accounts where DCCO has been achieved during the quarter	2	181.19
4	Projects under implementation accounts at the end of the quarter(1+2-3)*	14	1,106.12
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 movement / prepayment during Q1 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.

- 11 During the quarter ended June 30, 2026, the Bank has received claim proceeds aggregating to ₹ 514.82 crore from the National Credit Guarantee Trustee Company Limited (NCGTC) under the Credit Guarantee Fund for Micro Units (CGFMU) Scheme and the same has been accounted under "Provisions and Contingencies" in the Profit and Loss Account.
- 12 The Bank's current asset quality performance remains healthy across key Retail, Rural and SME portfolios, with delinquency indicators largely stable or improving. However, considering the evolving macroeconomic and geopolitical uncertainties, the Bank has strengthened its balance sheet by voluntarily creating a contingency provision of ₹ 515.00 crore on a prudent basis during the quarter ended June 30, 2026.
- 13 During the quarter ended March 31, 2026, the Bank had recognized an expense of ₹ 645.59 crore towards the fraud incident at a particular branch in Chandigarh. The forensic review has since been completed during the quarter ended June 30, 2026, by an external firm appointed by the Bank. The findings of the forensic review re-affirm that the unauthorized and fraudulent transactions were processed through collusion of certain employees / ex-employees of the Bank at the said Branch and no further material financial adjustments need to be taken apart from the amount already recognized and disclosed previously.
- 14 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.



- 15 The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the financial year and the published year to date figures upto the end of the third quarter of the relevant financial year which were subject to limited review.
- 16 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.
- 17 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. Vaidyanathan
Managing Director & Chief Executive Officer

Date : July 25, 2026
Place : Mumbai



Walker Chandiok & Co LLP

Chartered Accountants
42nd Floor, Building Commerz III,
International Business Park, Off Western Express Highway,
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M. P. Chitale & Co.

Chartered Accountants
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Fort,
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Independent Auditors' Review Report on Consolidated Unaudited Quarterly Financial Results of IDFC FIRST Bank Limited 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 June 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 June 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, except for the disclosures relating to consolidated Pillar 3 disclosure as at 30 June 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 ₹ 46,914.70 lakhs as at 30 June 2026, total revenues of ₹ 55,582.10 lakhs, total net profit after tax of ₹ 7,229.95 lakhs for the quarter ended 30 June 2026, as considered in the Statement have been reviewed by Walker Chandiok & Co LLP, Chartered Accountants one of the joint auditors of the Holding Company, whose review report has been furnished by the management to M. P. Chitale & Co. Chartered Accountants and their joint conclusion on the accompanying consolidated financial results in so far as it relates to the amounts and disclosures included in respect of aforesaid subsidiary is based solely on the review report issued by Walker Chandiok & Co LLP, Chartered Accountants.
6. The Statement does not include the Group's share of net profit / (loss) after tax for the quarter ended 30 June 2026, 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.
7. The review of consolidated unaudited quarterly financial results for the quarter ended 30 June 2025 included in the Statement was carried out and reported by Kalyaniwalla & Mistry LLP, Chartered Accountants and M. P. Chitale & Co., Chartered Accountants, who have expressed an unmodified conclusion vide their review report dated 26 July 2025, whose reports have been furnished to and relied upon by Walker Chandiok & Co LLP, Chartered Accountants for the purpose of our review of the Statement. Accordingly, Walker Chandiok & Co LLP, Chartered Accountants do not express any conclusion on the figures reported in the Statement for the quarter ended 30 June 2025. Our conclusion is not modified in respect of this matter.

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

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Murad D. Daruwalla
Partner
ICAI Membership No.: 043334

UDIN: 26043334JOEEPB2442

Place: Mumbai
Date: 25 July 2026



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

ASHUTOSH
ARVIND
PEDNEKAR

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Ashutosh Pednekar
Partner
ICAI Membership No.: 041037

UDIN: 26041037ZQNQZB2929

Place: Mumbai
Date: 25 July 2026

Walker Chandiok & Co LLP
Chartered Accountants

M. P. Chitale & Co.
Chartered Accountants

Annexure 1

List of entity 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 ENDED JUNE 30, 2026

(₹ in lakhs)

Sr. No.	Particulars	Quarter ended 30.06.2026	Quarter ended 31.03.2026 (Refer Note 12)	Quarter ended 30.06.2025	Year ended 31.03.2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	Interest Earned (a)+(b)+(c)+(d)	11,05,109	10,55,274	9,64,215	40,54,882
	(a) Interest / discount on advances / bills	9,43,845	8,96,701	8,13,632	34,19,863
	(b) Income on Investments	1,47,518	1,51,204	1,43,216	5,94,965
	(c) Interest on balances with Reserve Bank of India and other inter- bank funds	6,109	3,765	2,469	13,096
	(d) Others	7,637	3,604	4,898	26,958
2	Other Income (Refer Note 6)	2,30,960	1,63,023	2,22,687	7,87,357
3	TOTAL INCOME (1+2)	13,36,069	12,18,297	11,86,902	48,42,239
4	Interest Expended	5,07,697	4,87,550	4,70,900	19,33,305
5	Operating Expenses (I)+(II)	5,65,801	6,23,725	4,92,975	21,90,380
	(I) Employees cost	2,13,028	2,00,403	1,76,059	7,68,595
	(II) Other operating expenses	3,52,773	4,23,322	3,16,916	14,21,785
6	TOTAL EXPENDITURE (4+5) (excluding provisions and contingencies)	10,73,498	11,11,275	9,63,875	41,23,685
7	Operating Profit / (Loss) (3-6) (Profit before provisions and contingencies)	2,62,571	1,07,022	2,23,027	7,18,554
8	Provisions (other than tax) and Contingencies (Net) (Refer Note 7 & 8)	1,14,416	86,923	1,65,912	5,37,854
9	Exceptional Items	-	-	-	-
10	Profit / (Loss) from Ordinary Activities before tax (7-8-9)	1,48,155	20,099	57,115	1,80,700
11	Tax Expense	33,373	(12,965)	11,768	19,644
12	Net Profit / (Loss) from Ordinary Activities after tax (10-11)	1,14,782	33,064	45,347	1,61,056
13	Extraordinary Items (net of tax expense)	-	-	-	-
14	Net Profit / (Loss) for the period (12-13)	1,14,782	33,064	45,347	1,61,056
15	Share in Profit / (Loss) of Associate	-	-	-	-
16	Consolidated Net Profit / (Loss) for the period (14+15)	1,14,782	33,064	45,347	1,61,056
17	Paid-up Equity Share Capital (Face Value ₹ 10 per share) (Refer Note 5)	8,61,474	8,60,170	7,33,433	8,60,170
18	Reserves excluding revaluation reserves				38,51,424
19	Analytical Ratios (Refer Note 11)				
	Earnings per share (EPS) for the period / year (before and after extraordinary items) (not annualized) (Refer Note 5)				
	- Basic (₹)	1.33	0.38	0.62	1.89
	- Diluted (₹)	1.32	0.38	0.61	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

SR NO. 3808390

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 30.06.2026	Quarter ended 31.03.2026 (Refer Note 12)	Quarter ended 30.06.2025	Year ended 31.03.2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	Segment Revenue				
	a Treasury	7,73,195	6,76,272	7,37,451	28,42,689
	b Wholesale Banking	3,19,260	2,90,385	2,65,154	11,16,581
	c Retail Banking	14,61,679	13,97,621	12,76,049	53,88,340
	(i) Digital Banking	2,41,491	2,31,899	2,21,285	9,23,567
	(ii) Other Retail Banking	12,20,188	11,65,722	10,54,764	44,64,773
	d Other Banking Business	23,021	30,934	21,962	1,02,674
	e Unallocated	5,519	1,989	3,524	16,507
	Total Segment Revenue	25,82,674	23,97,201	23,04,140	94,66,791
	Add / (Less) : Inter Segment Revenue	(12,46,605)	(11,78,904)	(11,17,238)	(46,24,552)
	Income from Operations	13,36,069	12,18,297	11,86,902	48,42,239
2	Segment Results After Provisions & Before Tax				
	a Treasury	41,510	(9,602)	61,639	52,210
	b Wholesale Banking	40,949	(13,982)	31,965	1,08,986
	c Retail Banking	69,556	43,399	(35,500)	23,428
	(i) Digital Banking	6,586	1,384	(6,612)	(16,950)
	(ii) Other Retail Banking	62,970	42,015	(28,888)	40,378
	d Other Banking Business	8,766	16,791	9,200	48,696
	e Unallocated	(12,626)	(16,507)	(10,189)	(52,620)
	Total Profit Before Tax	1,48,155	20,099	57,115	1,80,700
3	Segment Assets				
	a Treasury	1,14,45,134	1,07,23,592	1,05,42,612	1,07,23,592
	b Wholesale Banking	62,95,108	56,43,604	46,90,270	56,43,604
	c Retail Banking	2,41,40,381	2,33,31,147	2,06,56,908	2,33,31,147
	(i) Digital Banking	22,97,021	22,18,588	20,41,571	22,18,588
	(ii) Other Retail Banking	2,18,43,360	2,11,12,559	1,86,15,337	2,11,12,559
	d Other Banking Business	10,155	8,038	6,324	8,038
	e Unallocated	1,88,205	2,71,083	2,56,431	2,71,083
	Total Segment Assets	4,20,78,983	3,99,77,464	3,61,52,545	3,99,77,464
4	Segment Liabilities				
	a Treasury	36,96,256	32,58,630	36,11,190	32,58,630
	b Wholesale Banking	84,74,558	84,24,204	71,60,586	84,24,204
	c Retail Banking	2,49,23,322	2,34,33,102	2,14,11,441	2,34,33,102
	(i) Digital Banking	68,06,298	63,74,093	60,86,077	63,74,093
	(ii) Other Retail Banking	1,81,17,024	1,70,59,009	1,53,25,364	1,70,59,009
	d Other Banking Business	5,128	6,674	4,835	6,674
	e Unallocated	1,02,121	1,14,473	85,735	1,14,473
	Total Segment Liabilities	3,72,01,385	3,52,37,083	3,22,73,787	3,52,37,083
5	Capital Employed (Segment Assets - Segment Liabilities)	48,77,598	47,40,381	38,78,758	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.



Notes:

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

Particulars	As at 30.06.2026	As at 30.06.2025	As at 31.03.2026
	(Unaudited)	(Unaudited)	(Audited)
CAPITAL AND LIABILITIES			
Capital (Refer Note 5)	8,61,474	7,33,433	8,60,170
Employees stock options outstanding	31,548	17,789	28,787
Reserves and surplus	39,84,576	31,27,536	38,51,424
Minority Interest	-	-	-
Deposits	3,11,71,388	2,64,91,290	2,94,31,216
Borrowings	41,39,676	42,81,538	36,63,264
Other liabilities and provisions	18,90,321	15,00,959	21,42,603
TOTAL	4,20,78,983	3,61,52,545	3,99,77,464
ASSETS			
Cash and balances with Reserve Bank of India	11,38,922	13,31,448	11,31,097
Balances with banks and money at call and short notice	1,96,934	2,20,691	1,45,553
Investments	94,93,457	86,16,898	85,64,597
Advances	2,94,48,079	2,43,67,887	2,80,39,060
Fixed Assets	2,61,265	2,72,905	2,62,607
Other Assets	15,26,360	13,28,750	18,20,584
Goodwill on consolidation	13,966	13,966	13,966
TOTAL	4,20,78,983	3,61,52,545	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 ended June 30, 2026 were reviewed by the Audit Committee on July 24, 2026 and approved by the Board of Directors on July 25, 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. The financial results for the quarter ended June 30, 2025, were reviewed by the Joint Statutory Auditors - Kalyaniwalla & Mistry LLP, Chartered Accountants and M.P. Chitale & Co. Chartered Accountants.
- 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 ended June 30, 2026, the Bank has issued 1,30,36,546 equity shares 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 During the quarter ended June 30, 2026, the Bank has received claim proceeds aggregating to ₹ 514.82 crore from the National Credit Guarantee Trustee Company Limited (NCGTC) under the Credit Guarantee Fund for Micro Units (CGFMU) Scheme and the same has been accounted under "Provisions and Contingencies" in the Profit and Loss Account.
- 8 The Bank's current asset quality performance remains healthy across key Retail, Rural and SME portfolios, with delinquency indicators largely stable or improving. However, considering the evolving macroeconomic and geopolitical uncertainties, the Bank has strengthened its balance sheet by voluntarily creating a contingency provision of ₹ 515.00 crore on a prudent basis during the quarter ended June 30, 2026.
- 9 During the quarter ended March 31, 2026, the Bank had recognized an expense of ₹ 645.59 crore towards the fraud incident at a particular branch in Chandigarh.

The forensic review has since been completed during the quarter ended June 30, 2026, by an external firm appointed by the Bank. The findings of the forensic review re-affirm that the unauthorized and fraudulent transactions were processed through collusion of certain employees/ ex-employees of the Bank at the said Branch and no further material financial adjustments need to be taken apart from the amount already recognized and disclosed previously.



- 10 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.
- 11 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).
- 12 The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the financial year and the published year to date figures upto the end of the third quarter of the relevant financial year which were subject to limited review.
- 13 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.
- 14 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. Vaidyanathan
Managing Director & Chief Executive Officer

Date: July 25, 2026
Place: Mumbai

