

IDFCFIRSTBANK/SD/71/2023-24

July 05, 2023

To
National Stock Exchange of India Limited
Mumbai 400 051.
NSE - Symbol – IDFCFIRSTB

To
BSE Limited
Mumbai 400 001.
BSE- Scrip Code: 539437

Sub.: Intimation under SEBI Listing Regulations read with Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI PIT Regulations, 2015

Dear Sir/Madam,

Please find enclosed information for our Bank with respect to the Quarter ended June 30, 2023. Figures as of June 30, 2023, are provisional and subject to audit undertaken by the statutory auditors of the Bank.

- Loans and Advances grew from Rs. 1,37,663 crores as of 30-June-2022 to Rs. 1,71,420 crores as of 30-June-2023, YoY growth of 24.5%. The QoQ growth was 6.7%.
- Customer Deposits grew from Rs. 1,02,868 crores as of 30-June-2022 to Rs. 1,48,508 crores as of 30-June-2023, YoY growth of 44.4%. The QoQ growth was 8.6%.
- CASA deposits increased by 26.7% on a Y-o-Y basis.
- Excluding the outflow of one large government banking current account (as already called out in Q4-FY23 results) the QoQ growth of Customer Deposits was 10.3%, and QoQ growth of CASA was 2.9%.
- CASA Ratio stood at 46.5% as of June 30, 2023, as compared to 49.8% as of March 31, 2023, as incrementally during Q1 FY 24, the Bank raised more fixed deposits than CASA deposits.
- The Bank continues to maintain high asset quality parameters in its loan book.
- The Bank maintained average Liquidity Coverage Ratio at 125.4% for the quarter ended on 30 June 2023.

Loans and Advances include credit substitutes.

Thanking you,
For IDFC FIRST Bank Limited

Satish Gaikwad
Head – Legal & Company Secretary