



October 18, 2025

BSE Limited
Listing Department
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai 400 001

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, 5th floor
Plot No. C/1, G Block
Bandra-Kurla Complex
Bandra (East)
Mumbai 400 051

Dear Sir/Madam,

Sub: Investor Presentation

Please find attached the investor presentation which will be referred during the earnings call with analysts and investors for the financial results of the Bank for the quarter and six months ended September 30, 2025.

The said presentation is being uploaded on the website of the Bank and can be accessed at <https://www.icicibank.com/about-us/qfr>.

This is for your records and information.

**Yours sincerely,
For ICICI Bank Limited**

**Prachiti D. Lalingkar
Company Secretary**

Encl: As above

Copy to-

- (i) New York Stock Exchange (NYSE)
- (ii) Singapore Stock Exchange
- (iii) Japan Securities Dealers Association
- (iv) SIX Swiss Exchange Ltd



Q2-2026: Performance review

October 18, 2025

Certain definitions in this release relating to a future period of time (including inter alia concerning our future business plans or growth prospects) are forward-looking statements intended to qualify for the 'safe harbor' under applicable securities laws including the US Private Securities Litigation Reform Act of 1995. Such forward-looking statements involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. These risks and uncertainties include, but are not limited to statutory and regulatory changes, international economic and business conditions; political or economic instability in the jurisdictions where we have operations or which affect global or Indian economic conditions, increase in non-performing loans, unanticipated changes in interest rates, foreign exchange rates, equity prices or other rates or prices, our growth and expansion in business, the adequacy of our allowance for credit losses, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks, changes in India's sovereign rating, as well as other risks detailed in the reports filed by us with the United States Securities and Exchange Commission. Any forward-looking statements contained herein are based on assumptions that we believe to be reasonable as of the date of this release. ICICI Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof. Additional risks that could affect our future operating results are more fully described in our filings with the United States Securities and Exchange Commission. These filings are available at www.sec.gov.



Highlights for Q2-2026



Key highlights for Q2-2026 (1/2)

Earnings

- Profit before tax excluding treasury grew by 9.1% y-o-y to ₹ 161.64 bn in Q2-2026
- Core operating profit grew by 6.5% y-o-y to ₹ 170.78 bn in Q2-2026
- Profit after tax grew by 5.2% y-o-y to ₹ 123.59 bn in Q2-2026

Deposits

- Average deposits grew by 9.1% y-o-y and 1.6% q-o-q in Q2-2026
- Average savings account deposits increased by 8.5% y-o-y and 3.2% q-o-q
- Average current account deposits increased by 12.6% y-o-y and 1.6% q-o-q
- Period end total deposits grew by 7.7% y-o-y and 0.3% q-o-q at Sep 30, 2025

Advances

- Domestic loans grew by 10.6% y-o-y and 3.3% q-o-q
- Retail loans grew by 6.6% y-o-y and 2.6% q-o-q
- Business banking¹ portfolio grew by 24.8% y-o-y and 6.5% q-o-q
- Domestic corporate portfolio grew by 3.5% y-o-y and 1.0% q-o-q



1. This portfolio comprises borrowers with turnover of upto ₹ 7.50 bn

Key highlights for Q2-2026 (2/2)

Asset quality

- Net additions of ₹ 13.86 bn to gross NPAs in Q2-2026 (Q1-2026: ₹ 30.34 bn)
- Provisions of ₹ 9.14 bn in Q2-2026 (Q1-2026: ₹ 18.15 bn)
- Net NPA ratio was 0.39% at Sep 30, 2025 (Jun 30, 2025: 0.41%)
- Provision coverage ratio was 75.0% at Sep 30, 2025
- Standard, contingency and other provisions of ₹ 226.20 bn (1.6% of advances) at Sep 30, 2025
 - Contingency provisions of ₹ 131.00 bn at Sep 30, 2025

Capital

- Common Equity Tier 1 ratio of 16.35%¹ (Jun 30, 2025: 16.31%²)
- Total capital adequacy ratio of 17.00%¹



1. Including profits for H1-2026
2. Including profits for Q1-2026

Operating performance



Profit & loss statement

(₹ billion)	FY2025	Q2-2025	H1-2025	Q1-2026	Q2-2026	H1-2026	Q2-o-Q2 (%)
Net interest income	811.65	200.48 ¹	396.01	216.35 ¹	215.29 ¹	431.64	7.4%
Non-interest income	266.03	64.96	128.85	72.64	73.56	146.20	13.2%
- Fee income	238.70	58.94	113.84	59.00	64.91	123.91	10.1%
- Dividend income from subsidiaries	26.19	5.41	14.35	13.36	8.10	21.46	49.7%
- Others	1.14	0.61	0.66	0.28	0.55	0.83	(10.9)%
Core operating income	1,077.68	265.44	524.86	288.99	288.85	577.84	8.8%
Operating expenses	423.72	105.01	210.31	113.94	118.07	232.01	12.4%
- Employee expenses	165.41	41.36	85.07	47.43	43.42	90.85	5.0%
- Non-employee expenses	258.31	63.65	125.24	66.51	74.65	141.16	17.3%
Core operating profit	653.96	160.43	314.55	175.05	170.78	345.83	6.5%
Core operating profit excluding dividend income	627.76	155.02	300.20	161.69	162.68	324.37	4.9%



1. Includes interest on tax refund of ₹ 0.08 bn in Q2-2026 compared to ₹ 3.61 bn in Q1-2026 and ₹ 0.03 bn in Q2-2025

Profit & loss statement

₹ in billion	FY2025	Q2-2025	H1-2025	Q1-2026	Q2-2026	H1-2026	Q2-o-Q2 (%)
Core operating profit	653.96	160.43	314.55	175.05	170.78	345.83	6.5%
Provisions	46.83	12.33	25.65	18.15	9.14	27.29	(25.9)%
Profit before tax excluding treasury	607.13	148.10	288.90	156.90	161.64	318.54	9.1%
Treasury income	19.03	6.80	12.93	12.41	2.20	14.61	(67.6)%
Profit before tax	626.16	154.90	301.83	169.31	163.84	333.15	5.8%
Tax	153.89	37.44	73.78	41.63	40.25	81.88	7.5%
Profit after tax	472.27	117.46	228.05	127.68	123.59	251.27	5.2%



Key ratios

Percent	FY2025	Q2-2025	H1-2025	Q1-2026 ¹	Q2-2026 ¹	H1-2026 ¹
Net interest margin	4.32	4.27 ²	4.31	4.34 ²	4.30 ²	4.32
Cost of deposits	4.91	4.88	4.87	4.85	4.64	4.75
Cost-to-income	38.6	38.6	39.1	37.8	40.6	39.2
Core operating profit/average assets	3.33	3.27	3.28	3.34	3.22	3.28
Provisions/core operating profit	7.2	7.7	8.2	10.4	5.4	7.9
Provisions/average advances	0.36	0.38	0.41	0.53	0.26	0.40
Return on average assets	2.40	2.39	2.38	2.44	2.33	2.38
Standalone return on equity	17.9	18.1	18.1	17.1	16.0	16.6
Weighted average EPS (₹)	67.0	66.2	64.7	71.6	69.2	70.4
Book value (₹)	410.1	368.3	368.3	429.3	436.0	436.0

Yield, cost and margin: slide 39



Consolidated P&L and ratios: slide 40-42



1. Annualised on the basis of 'number of months' effective from Q1-2026 ('number of days' for previous periods)
2. Impact of interest on tax refund was nil in Q2-2026 compared to 7 bps in Q1-2026 and nil in Q2-2025

Unconsolidated segment-wise PBT

Profit before tax (₹ billion)	FY2025	Q2-2025	H1-2025	Q1-2026	Q2-2026	H1-2026
Retail	216.21	55.56	97.95	47.35	63.18	110.53
Wholesale	215.64	51.98	101.10	53.87	57.60	111.47
Treasury	187.61	46.03	100.77	62.61	41.42	104.03
Others	6.70	1.33	2.01	5.48	1.64	7.12
Unallocated ¹	-	-	-	-	-	-
Total	626.16	154.90	301.83	169.31	163.84	333.15



1. Represents contingency provision

Balance sheet growth



Outstanding deposits

(₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025	Y-o-Y growth	% share at Sep 30, 2025
CASA	6,087.23	6,628.13	6,588.71	8.2%	40.9%
- Current	1,830.90	2,169.71	2,067.47	12.9%	12.8%
- Savings	4,256.33	4,458.42	4,521.24	6.2%	28.1%
Term	8,890.38	9,457.04	9,539.54	7.3%	59.1%
Total deposits	14,977.61	16,085.17	16,128.25	7.7%	100.0%

Balance sheet-liabilities: slide 43-44



Consolidated balance sheet: slide 45



Extensive franchise: slide 46



Average deposits

(₹ billion)	Q2-2025	Q1-2026	Q2-2026	Y-o-Y growth
CASA	5,560.48	5,939.09	6,101.04	9.7%
Term	8,720.47	9,393.32	9,473.45	8.6%
Total deposits	14,280.95	15,332.41	15,574.49	9.1%
Average CASA ratio	38.9%	38.7%	39.2%	-

- Average current account deposits increased by 12.6% y-o-y and 1.6% sequentially in Q2-2026
- Average savings account deposits increased by 8.5% y-o-y and 3.2% sequentially in Q2-2026



Loan portfolio

(₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025	Y-o-Y growth	Q-o-Q growth	% share at Sep 30, 2025 ³
Retail	6,935.07	7,205.40	7,393.84	6.6%	2.6%	52.1%
Rural loans	787.89	771.51	777.61	(1.3)%	0.8%	5.5%
Business banking ¹	2,330.25	2,730.83	2,909.21	24.8%	6.5%	20.5%
Domestic corporate and others	2,690.29	2,757.32	2,784.44	3.5%	1.0%	19.6%
Total domestic book (gross of BRDS/IBPC)	12,743.50	13,465.06	13,865.10	8.8%	3.0%	97.7%
BRDS/IBPC ²	(312.60)	(153.10)	(112.50)	(64.0)%	(26.5)%	-
Total domestic book (net of BRDS/IBPC)	12,430.90	13,311.96	13,752.60	10.6%	3.3%	97.7%
Overseas book	341.50	329.61	331.96	(2.8)%	0.7%	2.3%
Total advances	12,772.40	13,641.57	14,084.56	10.3%	3.2%	100.0%

- Including non-fund based outstanding, the share of retail portfolio was 42.9% of the total portfolio at Sep 30, 2025
- Of the total domestic loan book, 31% has fixed interest rate, 55% has interest rate linked to repo rate and other external benchmarks and 14% has interest rate linked to MCLR and other older benchmarks



1. This portfolio comprises borrowers with turnover of upto ₹ 7.50 bn
2. Bill rediscounting scheme/Interbank participatory certificate
3. Proportions are gross of BRDS/IBPC

Balance sheet-assets: slides 47-48

Portfolio composition: slide 49

Retail portfolio

(₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025	Y-o-Y growth	Q-o-Q growth	% share at Sep 30, 2025
Mortgages	4,191.05	4,478.85	4,606.14	9.9%	2.8%	62.3%
Vehicle loans	943.19	962.73	962.66	2.1%	- ¹	13.0%
- Auto finance	606.87	615.31	615.55	1.4%	- ¹	8.3%
- Commercial vehicle and equipment	321.34	340.18	341.96	6.4%	0.5%	4.6%
Personal loans	1,225.01	1,200.10	1,216.55	(0.7)%	1.4%	16.4%
Credit cards	552.81	542.55	588.00	6.4%	8.4%	8.0%
Loan against shares and others	23.01	21.17	20.49	(11.0)%	(3.2)%	0.3%
Total retail loans	6,935.07	7,205.40	7,393.84	6.6%	2.6%	100.0%



1. Represents insignificant number

Asset quality trends



NPA trends

(₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025
Gross NPAs ¹	271.21	247.33	238.50
Less: cumulative provisions	214.36	187.62	180.23
Net NPAs¹	56.85	59.71	58.27
Gross NPA ratio ¹	1.97%	1.67%	1.58%
Net NPA ratio ¹	0.42%	0.41%	0.39%
Provision coverage ratio	78.5%	75.3%	75.0%



1. Based on customer assets

Retail and rural NPAs: slide 50



NPA movement¹

₹ billion	FY2025	Q2-2025	Q1-2026	Q2-2026
Opening gross NPA	279.62	287.19	241.66	247.33
Add: gross additions (1)	202.11	50.73	62.45	50.34
- Retail and rural	176.44	43.41	51.93 ²	40.49
- Corporate and business banking	25.67	7.32	10.52	9.85
Less: recoveries, upgrades and others (2)	117.62	33.19	32.11	36.48
- Retail and rural	93.93	25.92	25.25	26.10
- Corporate and business banking	23.69	7.27	6.86	10.38
Net additions (1)-(2)	84.49	17.54	30.34	13.86
Less: write-offs	92.71	33.36	23.59	22.63
: sale of NPAs	29.74	0.16	1.08	0.06
Closing gross NPAs	241.66	271.21	247.33	238.50



1. Based on customer assets
2. Includes additions of ₹ 7.67 bn from kisan credit card portfolio

Other portfolios

(₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025
1 Resolution under RBI frameworks			
Retail and rural ¹	21.29	16.22	14.84
Corporate and business banking ¹	4.17	1.66	1.40
Total fund based o/s¹	25.46	17.88	16.24
2 Corporate: BB and below outstanding²			
- Borrowers with o/s greater than ₹ 1.00 bn	25.53	24.58	31.64
- Borrowers with o/s less than ₹ 1.00 bn	8.33	5.37	4.97
Total	33.86	29.95	36.61³
3 Non-fund o/s to NPAs	33.82	32.98	23.22³



1. Includes standard borrowers under resolution as per various RBI frameworks
2. Fund-based and non-fund based outstanding. Excludes banks, investments and fund and non-fund based outstanding to NPAs
3. Upgrade of certain borrowers having non-fund outstanding from non-performing to performing status

Standard assets and other provisions^{1,2}

(₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025
Total provisions	231.91	226.64	226.20
-- of which contingency provisions	131.00	131.00	131.00
Total as a % of net advances	1.8%	1.7%	1.6%

1. Excludes specific provisions on fund-based outstanding to borrowers classified as non-performing
2. Includes general provision on standard assets, contingency provisions, provisions held for non fund based outstanding to borrowers classified as non-performing, fund and non-fund based outstanding to standard borrowers under resolution and performing BB and below corporate portfolio

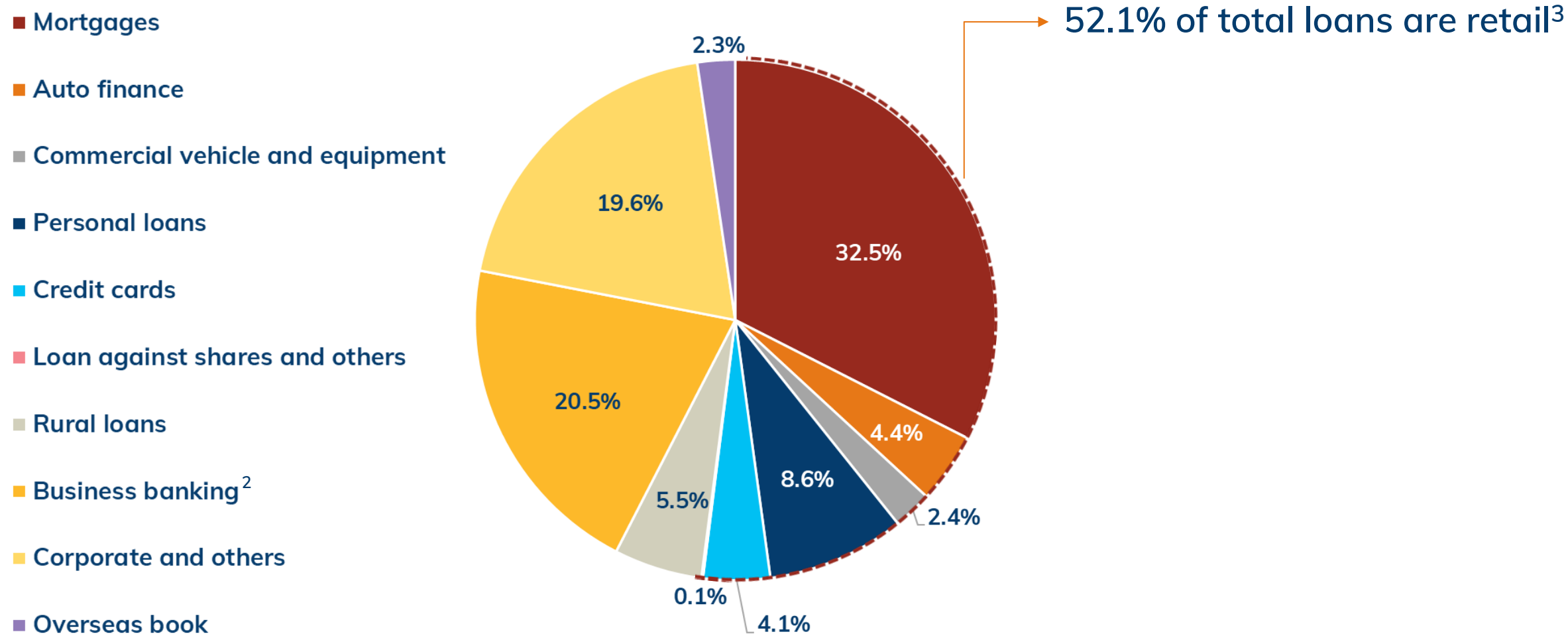


Loan portfolio information



Diversified and granular loan book

Breakup of loan portfolio¹ at Sep 30, 2025



1. Proportions are gross of BRDS/IBPC

2. This portfolio comprises borrowers with turnover of upto ₹ 7.50 bn

3. Including non-fund based outstanding, the share of retail portfolio was 42.9% of the total portfolio at Sep 30, 2025

Mortgage, personal loan and credit card portfolio

Mortgage

Mortgage portfolio includes home loans ~65%, top-up loans given to existing home loan customers 6%, non-residential loans ~6% and loan against property ~17%

~90%

Mortgage customers have existing relationship with the Bank

~60%

Average loan-to-value ratio of home loan

~ ₹ 3.9 mn

Average ticket size of home loan

~40%

Average loan-to-value ratio of loan against property

Personal loans and credit cards

Growth in retail credit card spends driven by

- Collaboration with leading brands
- Extending convenient and rewarding payment option through UPI on credit card
- Increasing EMI campaigns to drive affordability

~ 65% Portfolio to existing customers

~ 85% Portfolio of salaried individuals

iLens, an integrated, end-to-end, retail lending solution, covering all facets of loan lifecycle from sourcing till disbursement. Single interface for employees, third-party agencies and sourcing channels



Business banking portfolio



Growth driven by **leveraging branch network** and **digital platforms** such as, InstaBIZ, Merchant STACK and Trade Online, end to end **digital onboarding platform** DigiEase, and efforts towards process decongestion such as e-signing of disbursement documents through **EazySign**



Focus on **parameterised and programme based lending**, granularity, collateral and robust monitoring; well diversified portfolio across sectors and geographies



Primary collateral in the business banking portfolio in the form of **charge on current assets** and backed by immovable property

~70% of the portfolio by value
having ticket size < ₹ 10 crore



Rating-wise loan book for corporate portfolio

Rating category ¹	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025	Jun 30, 2025	Sep 30, 2025
AA- and above	46.4%	45.0%	38.3%	35.9%	33.1%	30.3%
A+, A, A-	31.0%	35.6%	40.2%	38.9%	40.1%	42.9%
A- and above	77.4%	80.6%	78.5%	74.8%	73.2%	73.2%
BBB+,BBB, BBB-	19.1%	17.9%	20.0%	24.1%	26.0%	25.9%
BB and below	2.6%	1.0%	1.0%	0.7%	0.6%	0.5%
Non-performing loans	0.6%	0.3%	0.1%	0.1%	0.1%	0.1%
Unrated	0.3%	0.2%	0.4%	0.3%	0.1%	0.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total net loans corporate portfolio (₹ billion)	2,257	2,525	2,689	2,990	2,992	3,061



1. Based on internal ratings

Exposure to power sector

(₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025	% share at Sep 30, 2025
Borrowers classified as NPA or part of BB and below portfolio ¹	9.23	8.57	8.42	1.6%
Other borrowers	492.81	534.52	508.38	98.4%
Total	502.04	543.09	516.80	100.0%

- Of the other borrowers aggregating ₹ 508.38 billion, excluding exposure to State Electricity Boards, about 84% was rated A- and above

Sector-wise exposures: slide 51



1. Including loans restructured or under RBI resolution scheme

NBFCs, HFCs and builder portfolio

Outstanding (₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025
NBFCs/HFCs ¹	880.27	874.17	794.33
Builder portfolio (construction finance, lease rental discounting, term loans and working capital)	542.16	628.33	635.83

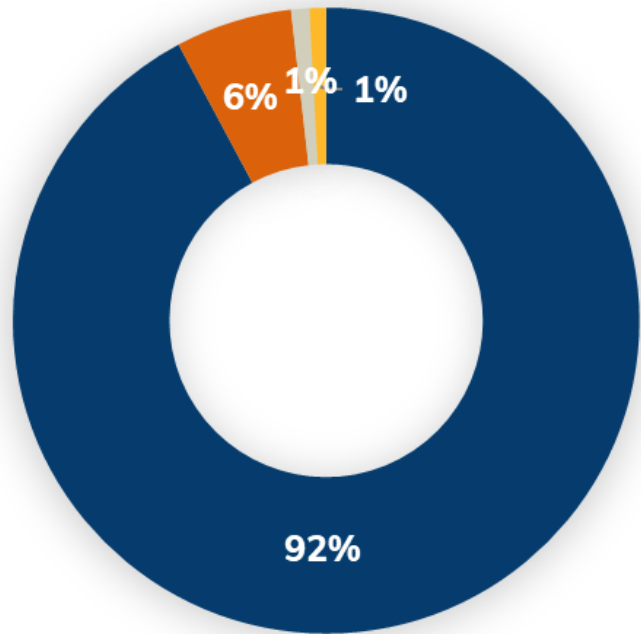
- Proportion of the NBFCs/HFCs portfolio internally rated BB and below or non-performing at Sep 30, 2025 was < 0.5%
- 1.3% of the builder portfolio at Sep 30, 2025 was either internally rated BB and below or classified as non-performing



1. Includes loans, investment and non-fund based outstanding

Portfolio of overseas branches

Total outstanding¹ at Sep 30, 2025: USD 3.08 billion



- Indian corporates and their subsidiaries and joint ventures
- Non-India companies with Indian or India-linked operations
- Companies owned by NRIs/ PIOs
- Other non-India companies



1. Corporate fund and non-fund outstanding of overseas branches, net of cash/bank/insurance backed lending

Concentration risk ratios

Advances	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025	Jun 30, 2025	Sep 30, 2025
Exposure to top 20 borrowers ¹ as a % of total exposure	9.6%	8.5%	8.3%	7.5%	7.1%	6.7%
Exposure to top 10 groups as a % of total exposure	10.3%	10.1%	10.0%	9.6%	9.6%	9.4%

- All top 20 borrowers as of Sep 30, 2025 are rated A- and above internally

Deposits	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025	Jun 30, 2025	Sep 30, 2025
Exposure to top 20 depositors ¹ as a % of total deposits	5.26%	3.46%	3.44%	4.16%	4.15%	3.25%



1. Excludes banks

Capital



Standalone capital adequacy

	Jun 30, 2025 ¹		Sep 30, 2025 ²	
	(₹ billion)	%	(₹ billion)	%
Total capital	2,690.28	16.31%	2,694.55	15.76%
- Tier I	2,580.96	15.65%	2,583.38	15.11%
- of which: CET1	2,580.96	15.65%	2,583.38	15.11%
- Tier II	109.32	0.66%	111.17	0.65%
Risk weighted assets	16,489.66		17,097.47	
- On balance sheet	14,642.55		15,203.78	
- Off balance sheet	1,847.11		1,893.69	

- Including profits for H1-2026, CET1 ratio was 16.35%, Tier I ratio was 16.35% and total capital adequacy ratio was 17.00% at Sep 30, 2025

Consolidated capital adequacy: slide 52



1. Excluding profits for Q1-2026
2. Excluding profits for H1-2026

Group companies



Profit after tax of key subsidiaries

Profit after tax (₹ billion)	FY2025	Q2-2025	H1-2025	Q1-2026	Q2-2026	H1-2026
ICICI Prudential Life Insurance	11.89	2.52	4.77	3.02	2.99	6.01
ICICI Lombard General Insurance	25.08	6.94	12.74	7.47	8.20	15.67
ICICI Prudential Asset Management ¹	26.51	6.94	13.27	7.82	8.35	16.17
ICICI Securities (Consolidated) ¹	19.42	5.29	10.56	3.91	4.25	8.16
ICICI Securities Primary Dealership ^{1,2}	5.37	2.68	3.57	4.44	(0.32)	4.12
ICICI Home Finance ¹	7.44	1.83	3.00	2.14	2.03	4.17
ICICI Venture	0.15	0.00	(0.01)	(0.01)	1.31	1.30
ICICI Bank UK (USD million)	26.8	8.0	15.7	5.9	6.4	12.3
ICICI Bank Canada (CAD million)	71.6	19.1	39.4	7.8	6.3	14.1

Details on key subsidiaries: slides 53-58



1. As per Ind AS
2. Represents total comprehensive income

Key subsidiaries

ICICI Prudential Life Insurance

- APE¹ was ₹ 42.86 billion in H1-2026 compared to ₹ 44.67 billion in H1-2025
- VNB¹ was ₹ 10.49 billion in H1-2026 compared to ₹10.58 billion in H1-2025
- New business sum assured grew by 19.3% y-o-y in H1-2026

ICICI Lombard General Insurance²

- GDPI was ₹ 65.96 billion in Q2-2026 compared to ₹ 67.21 billion in Q2-2025

ICICI Securities

- Total assets³ grew by 6.3% y-o-y to ₹ 8.4 trillion in Q2-2026
- Market share in MTF⁴ of about 16.0% at Sept 30, 2025



1. Annualised Premium Equivalent (APE); Value of New Business (VNB)
2. With effect from October 1, 2024, long-term products are accounted on 1/n basis, as mandated by IRDAI, hence Q2-2026 numbers are not fully comparable with prior periods
3. Including equity demat assets maintained with ICICI Bank and excluding promoter holding as at September 30, 2025
4. Margin Trading Facility

Environmental, Social and Governance (ESG) initiatives



ESG @ ICICI Bank



Environment

Promoting sustainable environmental practices

- As part of roadmap to become carbon neutral by FY2032, options being evaluated for access to green power in some locations
- Increased focus on initiatives related to water and waste circularity



Social

Striving to create value for all stakeholders

- CSR support for Tata Memorial Centre's three new cancer care facilities enhanced from ₹ 12.00 billion to more than ₹ 18.00 billion
- Continuing initiatives to create awareness & capacity building of employees in areas of ESG



Governance

Being responsible and transparent in business

- Board maintains regular oversight on ESG and climate risk related developments, including action plan to achieve carbon neutrality by 2032
- Digital tool implemented for robust ESG data management, enable calculation of emissions monitoring of targets and reporting





Thank you

Additional financial information



Yield, cost and margin

Movement in yield, costs & margins (Percent)	FY2025	Q2-2025	H1-2025	Q1-2026 ¹	Q2-2026 ¹	H1-2026 ¹
Yield on total interest-earning assets	8.69	8.63	8.66	8.61	8.34	8.47
- Yield on advances	9.76	9.73	9.76	9.53	9.29	9.41
Cost of funds	5.10	5.09	5.07	5.02	4.78	4.90
- Cost of deposits	4.91	4.88	4.87	4.85	4.64	4.75
Net interest margin	4.32	4.27 ²	4.31	4.34 ²	4.30 ²	4.32
- Domestic	4.40	4.34	4.39	4.40	4.37	4.39
- Overseas	1.21	1.22	1.27	0.95	0.98	0.96

◀ slide 9



1. Annualised on the basis of 'number of months' effective from Q1-2026 ('number of days' for previous periods)
2. Impact of interest on tax refund was nil in Q2-2026 compared to 7 bps in Q1-2026 and nil in Q2-2025

Consolidated profit & loss statement (1/2)

(₹ billion)	FY2025	Q2-2025	H1-2025	Q1-2026	Q2-2026	H1-2026	Q2-o-Q2 growth
Net interest income	973.04	241.00	475.60	259.90	261.63	521.53	8.6%
Non-interest income	1,082.55	266.17	493.05	254.96	279.66	534.62	5.1%
- Fee income	322.25	80.80	156.33	79.94	86.60	166.54	7.2%
- Premium income	709.01	167.79	303.46	147.36	184.33	331.69	9.9%
- Other income	51.29	17.58	33.26	27.66	8.73	36.39	(50.3%)
Total income	2,055.59	507.17	968.65	514.86	541.29	1,056.15	6.7%
Operating expenses	1,278.00	308.39	589.10	301.69	341.55	643.24	10.8%
Operating profit	777.59	198.78	379.55	213.17	199.74	412.91	0.5%



Consolidated profit & loss statement (2/2)

(₹ billion)	FY2025	Q2-2025	H1-2025	Q1-2026	Q2-2026	H1-2026	Q2-o-Q2 growth
Operating profit	777.59	198.78	379.55	213.17	199.74	412.91	0.5%
Provisions	49.06	13.82	26.98	18.22	9.10	27.32	(34.2%)
Profit before tax	728.53	184.96	352.57	194.95	190.64	385.59	3.1%
Tax	184.35	46.35	89.90	51.01	48.07	99.08	3.7%
Share in profit of associates	1.51	0.45	1.02	0.63	0.61	1.24	35.6%
Minority interest	35.40	9.58	17.25	8.99	9.61	18.60	0.3%
Profit after tax	510.29	129.48	246.44	135.58	133.57	269.15	3.2%



Key ratios (consolidated)

Percent	FY2025	Q2-2025	H1-2025	Q1-2026	Q2-2026	H1-2026
Return on equity	18.0	18.6	18.2	16.9	16.1	16.5
Weighted average EPS (₹)	72.4	73.6	70.1	76.1	74.8	75.5
Book value (₹)	429	393	393	450	458	458

◀ slide 9



Balance sheet: liabilities

(₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025
Net worth	2,595.40	3,063.21	3,114.42
- Equity capital	14.09	14.27	14.29
- Reserves	2,581.31	3,048.94	3,100.13
Deposits	14,977.61	16,085.17	16,128.25
- Current	1,830.90	2,169.71	2,067.47
- Savings	4,256.33	4,458.42	4,521.24
- Term	8,890.38	9,457.04	9,539.54
Borrowings	1,244.93	1,170.95	1,118.18
Other liabilities	950.64	919.06	1,001.86
Total liabilities	19,768.58	21,238.39	21,362.71

- Credit/deposit ratio of 86.3% on the domestic balance sheet at Sep 30, 2025 (Jun 30, 2025: 83.8%; Sep 30, 2024: 83.9%)



Composition of borrowings

(₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025
Domestic	985.70	946.67	888.11
- Capital instruments	28.71	29.64	15.00
- Other borrowings	957.00	917.03	873.11
- Long term infrastructure bonds	440.30	417.69	417.69
- Refinance	390.96	389.23	350.05
Overseas borrowings ²	259.23	224.28	230.07
Total borrowings	1,244.93	1,170.95	1,118.18

◀ slide 12



Consolidated balance sheet

(₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025
Cash & bank balances	1,643.85	1,968.21	1,675.68
Investments	8,747.60	9,058.84	8,997.98
Advances	13,600.46	14,455.93	14,921.61
Fixed & other assets	1,173.21	1,203.38	1,269.58
Total assets	25,165.12	26,686.36	26,864.85
Net worth	2,800.87	3,296.15	3,355.53
Minority interest	155.86	158.14	162.38
Deposits	15,295.14	16,411.37	16,458.65
Borrowings	2,197.61	2,151.49	2,152.40
Liabilities on policies in force	3,066.79	3,081.20	3,049.90
Other liabilities	1,648.85	1,588.01	1,685.99
Total liabilities	25,165.12	26,686.36	26,864.85



slide 12

Branch and ATM network

Branches	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025	Jun 30, 2025	Sep 30, 2025	% share at Sep 30, 2025
Metro	1,567	1,709	1,907	2,079	2,121	2,225	30.7%
Urban	1,074	1,160	1,310	1,422	1,443	1,472	20.3%
Semi urban	1,599	1,712	1,838	1,905	1,914	1,932	26.7%
Rural	1,178	1,319	1,468	1,577	1,588	1,617	22.3%
Total branches	5,418	5,900	6,523	6,983	7,066	7,246	100.0%
Total ATMs and CRMs¹	16,609	16,650	17,190	16,285	13,376	10,610	-

◀ slide 12



1. Cash Recycling Machines

Balance sheet: assets

(₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025
Cash & bank balances	1,367.99	1,645.98	1,366.81
Investments	4,790.98	5,077.07	4,995.92
- SLR investments	3,916.77	3,920.27	3,984.72
- Equity investment in subsidiaries	121.41	191.46	191.72
Advances	12,772.40	13,641.57	14,084.56
Fixed & other assets	837.21	873.77	915.42
- RIDF ¹ and related	177.96	127.93	122.74
Total assets	19,768.58	21,238.39	21,362.71

1. Rural Infrastructure Development Fund



Equity investment in subsidiaries

(₹ billion)	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025
ICICI Prudential Life Insurance	32.75	32.75	32.75
ICICI Lombard General Insurance	46.50	46.50	46.50
ICICI Bank Canada	9.96	9.96	9.96
ICICI Bank UK	9.70	9.70	9.70
ICICI Home Finance	18.62	18.62	18.62
ICICI Securities Limited	1.22	71.27	71.33
ICICI Securities Primary Dealership	1.58	1.58	1.58
ICICI AMC	0.61	0.61	0.61
ICICI Venture Funds Mgmt	0.05	0.05	0.05
I-Process Services	0.13	0.13	0.13
Others	0.29	0.29	0.49
Total	121.41	191.46	191.72



Portfolio composition

	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025
Domestic	94.5%	95.2%	95.4%
International	5.5%	4.8%	4.6%
Total consolidated advances (₹ billion)	13,600	14,456	14,922

Retail and rural NPAs

₹ in billion	Sep 30, 2024	Jun 30, 2025	Sep 30, 2025
Gross retail and rural NPAs	127.39	132.96	127.34
- as a % of gross advances	1.63%	1.65%	1.54%
Net retail and rural NPAs	43.42	43.58	41.37
- as a % of net advances	0.56%	0.55%	0.51%

Sector-wise exposures

Top 10 sectors ^{1,2} : % of total exposure of the Bank	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025	Jun 30, 2025	Sep 30, 2025
Retail finance	35.9%	37.9%	39.1%	37.4%	37.3%	37.9%
Services – finance	9.1%	8.9%	8.1%	8.1%	7.8%	7.5%
Wholesale/retail trade	4.2%	5.1%	5.8%	6.5%	6.5%	7.0%
Services - non finance	3.1%	3.4%	3.7%	4.4%	4.3%	4.5%
Banks	7.9%	6.0%	4.5%	4.9%	5.2%	4.2%
Electronics & engineering	4.3%	4.0%	4.0%	4.4%	3.7%	3.9%
Rural	4.7%	4.5%	4.6%	4.2%	3.6%	3.5%
Construction	2.4%	2.4%	2.4%	2.7%	3.3%	3.3%
Road, port, telecom, urban development & other infra	3.2%	3.0%	3.0%	3.2%	3.2%	3.2%
of which: Telecom	1.4%	1.4%	1.3%	1.1%	1.0%	1.0%
Real estate	2.2%	2.4%	2.5%	2.6%	2.8%	2.9%
Crude petroleum/refining & petrochemicals	4.1%	3.8%	3.5%	2.8%	2.7%	2.7%
Total (₹ billion)	16,648	20,245	23,840	27,005	27,640	27,960



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1. Top 10 based on position at Sep 30, 2025
2. Previous period numbers have been re-classified

Consolidated capital adequacy

Basel III (%)	Jun 30, 2025 ¹	Sep 30, 2025 ²
Total capital	16.14%	15.57%
- Tier I	15.49%	14.94%
- of which: CET 1	15.49%	14.94%
- Tier II	0.65%	0.63%

- Including profits for H1-2026, CET 1 ratio was 16.12%, Tier I ratio was 16.12% and total capital adequacy ratio was 16.75% at Sep 30, 2025



1. Excluding profits for Q1-2026
2. Excluding profits for H1-2026

Insurance entities

ICICI Life (₹ billion)	FY2025	Q2-2025	Q1-2026	Q2-2026
Annualised premium equivalent	104.07	25.04	18.64	24.21
- Of which: protection	16.38	4.21	4.09	4.19
Assets under management	3,093.59	3,204.91	3,244.89	3,214.94
Cost ¹ /Total premium	18.1%	20.5%	21.2%	17.7%

ICICI General ² (₹ billion)	FY2025	Q2-2025	Q1-2026	Q2-2026
Gross written premium	282.58	69.48	80.53	70.59
Combined ratio	102.8%	104.5% ³	102.9%	105.1% ³
Return on average equity ⁴	19.1%	21.8%	20.5%	21.4%

1. Total cost including commission and excluding interest on sub-debt
2. With effect from October 1, 2024, long-term products are accounted on 1/n basis, as mandated by IRDAI, hence Q2-2026 numbers are not fully comparable with prior periods
3. Excluding the impact of CAT losses of ₹ 0.94 billion in Q2-2025 and ₹ 0.73 billion in Q2-2026, the combined ratio was 102.6% and 103.8% respectively
4. Annualised for all interim periods



ICICI Bank UK

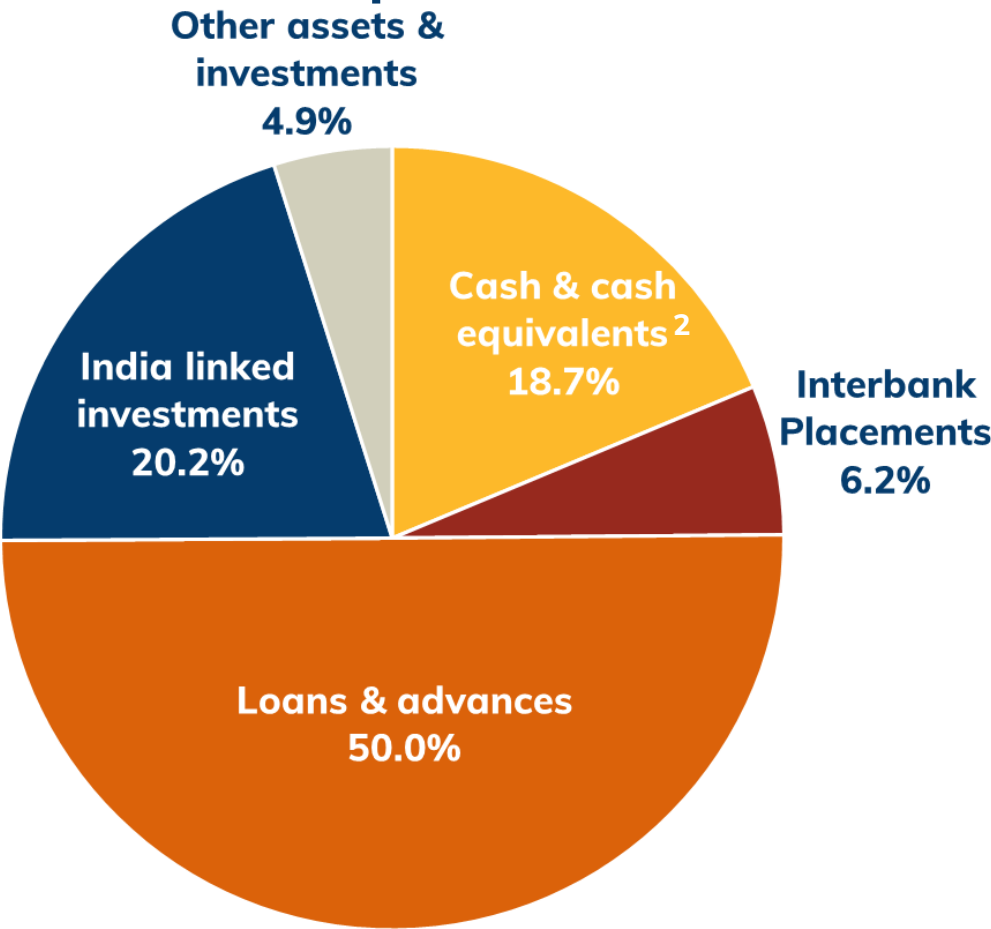
(USD million)	FY2025	Q2-2025	H1-2025	Q1-2026	Q2-2026	H1-2026
Net interest income	65.9	16.3	32.5	17.0	17.0	34.0
Operating profit	35.3	10.5	19.6	8.2	6.7	14.9
Loans and advances	1,148.8	1,228.4	1,228.4	1,167.5	1,190.4	1,190.4
Deposits	1,886.7	1,752.8	1,752.8	2,045.1	1,881.6	1,881.6
- Retail term deposits	558.5	747.4	747.4	502.1	486.8	486.8
Capital adequacy ratio	22.6%	22.2%	22.2%	21.8%	22.4%	22.4%
- Tier I	19.6%	19.2%	19.2%	18.9%	19.4%	19.4%
Net impaired loans	2.3	11.4	11.4	- ¹	- ¹	- ¹



1. Represents insignificant number

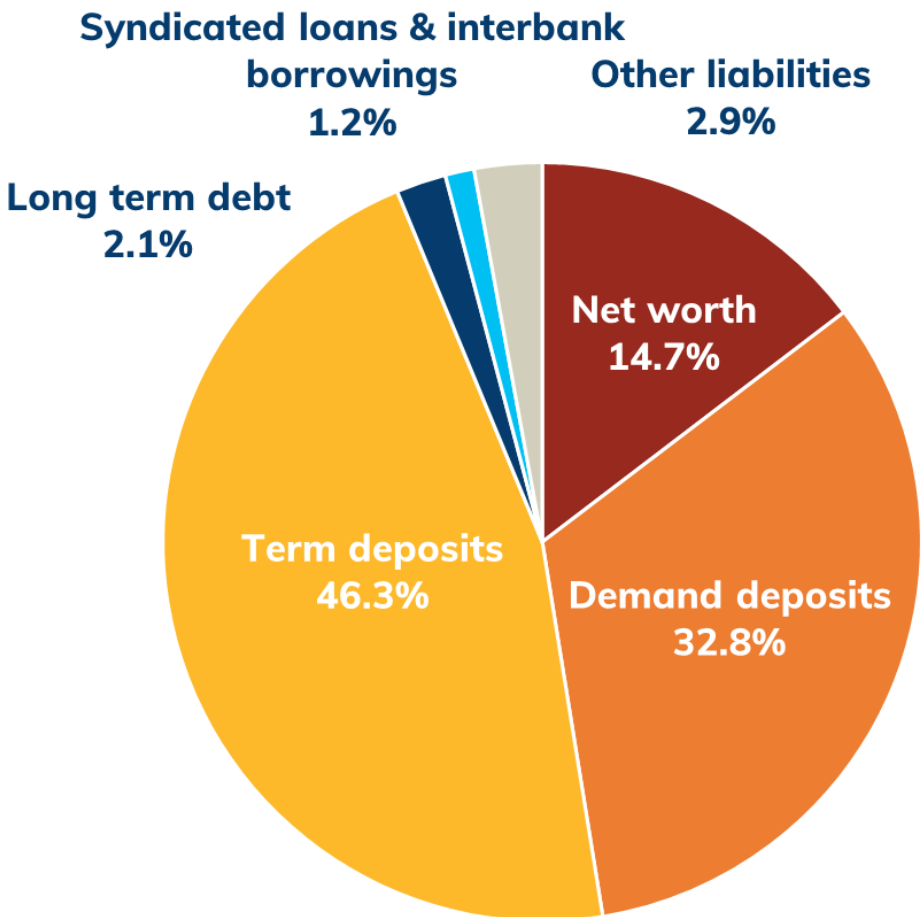
ICICI Bank UK¹

Asset profile



Total assets: USD 2.38 bn

Liability profile



Total liabilities: USD 2.38 bn



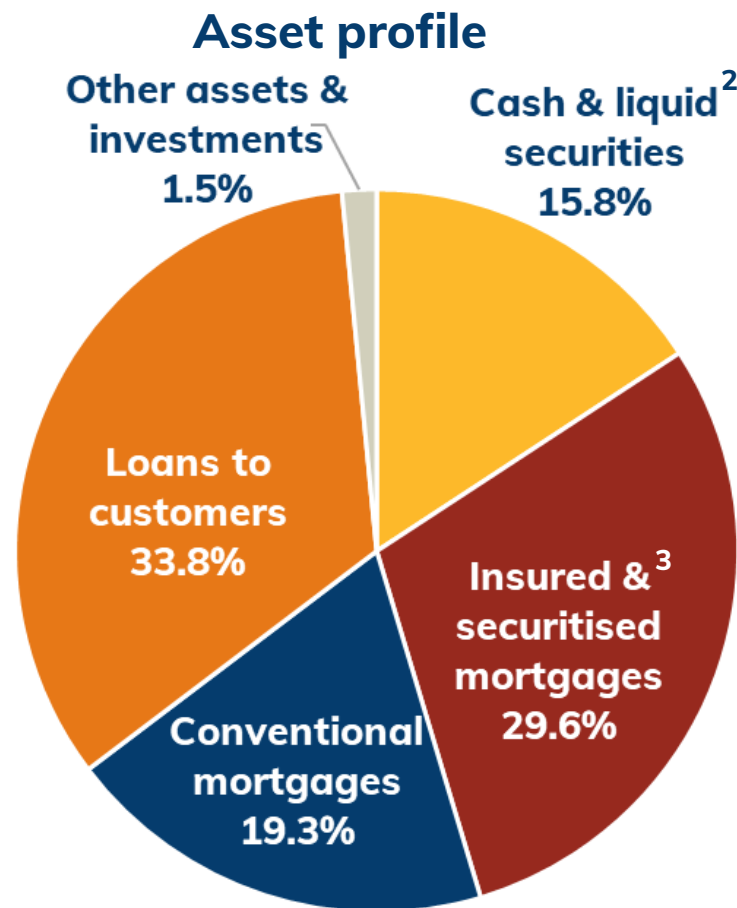
- 1. At Sep 30, 2025
- 2. Includes cash & cash equivalents and T Bills

ICICI Bank Canada

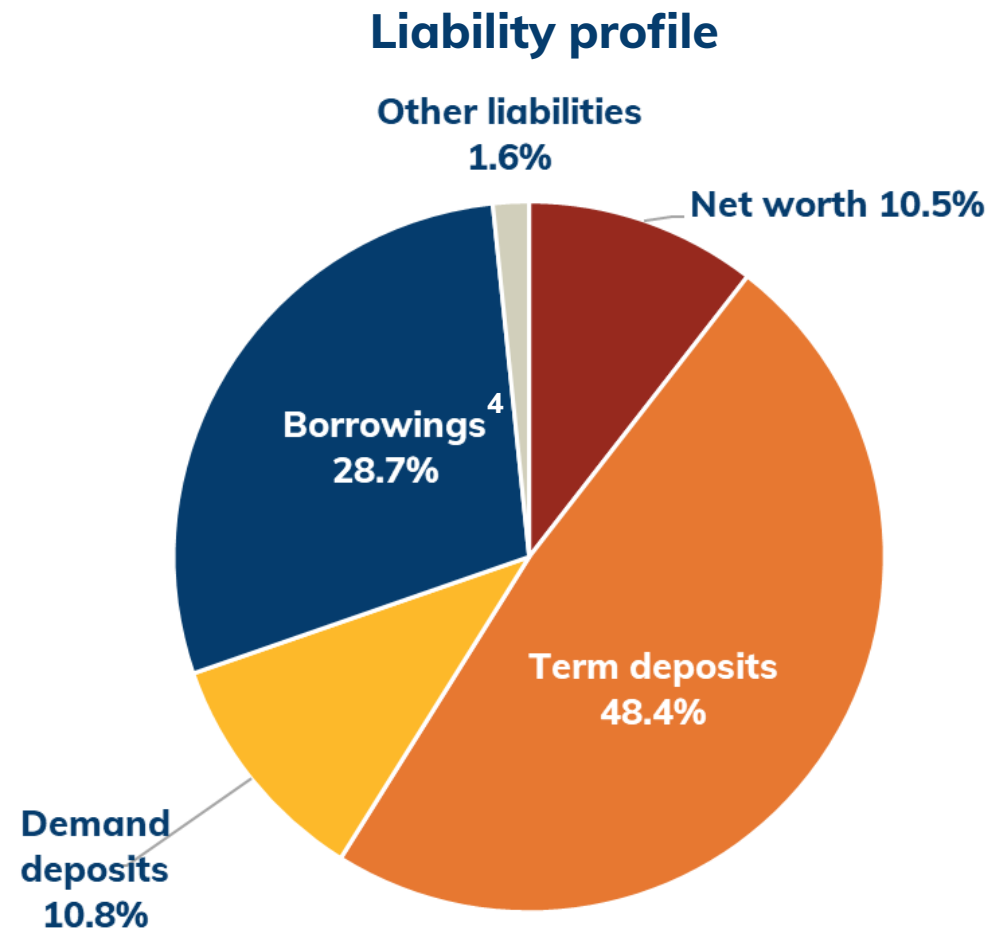
(CAD million)	FY2025	Q2-2025	H1-2025	Q1-2026	Q2-2026	H1-2026
Net interest income	113.4	29.8	61.0	22.3	20.5	42.8
Operating profit	95.7	25.9	53.1	11.4	8.6	20.0
Loans and advances	4,460.9	4,862.7	4,862.7	4,115.4	3,910.5	3,910.5
- Residential mortgages	2,738.9	3,203.0	3,203.0	2,498.3	2,317.4	2,317.4
Deposits	2,931.7	2,997.7	2,997.7	2,793.8	2,806.0	2,806.0
Capital adequacy ratio	18.4%	19.6%	19.6%	19.6%	20.1%	20.1%
- Tier I	18.0%	19.0%	19.0%	19.1%	19.8%	19.8%
Net impaired loans	20.5	14.0	14.0	21.8	26.6	26.6



ICICI Bank Canada¹



Total assets: CAD 4.74 bn



Total liabilities: CAD 4.74 bn



1. At Sep 30, 2025
2. Includes government securities and cash & placements with banks
3. Insured mortgages include CAD 1,318.1 million of securitised mortgages at Sep 30, 2025 (Jun 30, 2025 : CAD 1,502.6 million)
4. As per IFRS, proceeds of CAD 1,311.5 million at Sep 30, 2025 (Jun 30, 2025: CAD 1,495.7 million) on securitisation of residential mortgages are considered a part of borrowings

ICICI Home Finance¹

(₹ billion)	Jun 30, 2025	Sep 30, 2025
Loans and advances	290.31	296.35
Gross impaired loans (stage 3)	4.77	4.82
Net impaired loans (stage 3)	3.17	3.22
Capital adequacy ratio	19.5%	19.6%



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1. As per Ind AS