July 18, 2026

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 ended June 30, 2026.

The said presentation is being uploaded on the website of the Bank and can be accessed at https://www.icici.bank.in/about-us/qfr.

This is for your information and records.

Thanking you,
For ICICI Bank Limited

VIVEK RANJAN
Digitally signed by VIVEK RANJAN
Date: 2026.07.18 16:34:44 +05'30'

Vivek Ranjan
Leadership Team

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

Q1-2027: Performance review

July 18, 2026

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 Q1-2027

Key highlights for Q1-2027 (1/2)

Earnings

- Profit before tax excluding treasury grew by 20.9% y-o-y and 4.2% q-o-q to ₹ 189.75 bn in Q1-2027
- Core operating profit grew by 15.6% y-o-y and 10.5% q-o-q to ₹ 202.35 bn
  - Core operating profit excluding dividend from subsidiaries grew by 18.3% y-o-y and 8.2% q-o-q to ₹ 191.25 bn
- Profit after tax grew by 15.9% y-o-y and 8.0% q-o-q to ₹ 148.05 bn in Q1-2027

Deposits

- Average deposits grew by 14.0% y-o-y and 6.1% q-o-q in Q1-2027
  - Average current and savings account deposits grew by 12.1% y-o-y and 4.7% q-o-q in Q1-2027
- Period end total deposits grew by 14.0% y-o-y and 2.2% q-o-q at Jun 30, 2026

Advances

- Total loans grew by 19.6% y-o-y and 5.0% q-o-q
- Retail loans grew by 12.0% y-o-y and 2.7% q-o-q
- Business banking[1] portfolio grew by 28.2% y-o-y and 6.9% q-o-q
- Domestic corporate portfolio grew by 18.5% y-o-y and 6.9% q-o-q

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

Key highlights for Q1-2027 (2/2)

Asset quality

- Net NPA ratio was 0.35% at Jun 30, 2026 (Mar 31, 2026: 0.33%)
- Net additions of ₹ 27.07 bn to gross NPAs in Q1-2027 (Q1-2026: ₹ 30.34 bn)
- Provision coverage ratio was 74.7% at Jun 30, 2026 (Mar 31, 2026: 75.8%)
- Standard, contingency and other provisions of ₹ 229.63 bn (1.4% of advances) at Jun 30, 2026
  - Contingency provisions of ₹ 131.00 bn at Jun 30, 2026
  - Excludes additional standard asset provision of ₹ 12.83 billion in respect of agricultural priority sector portfolio

Capital

- Common Equity Tier 1 ratio of 16.19%[1] (Mar 31, 2026: 16.35%[2])
- Total capital adequacy ratio of 16.84%[1]

1. Including profits for Q1-2027
2. Including profits for FY2026

Operating performance

Profit & loss statement

(₹ billion)	FY2026	Q1-2026	Q4-2026	Q1-2027	Q1-o-Q1 (%)
Net interest income[1]	880.75	216.35	229.79	243.84	12.7%
Non-interest income	295.60	72.64	74.15	84.25	16.0%
- Fee income	*257.42*	*59.00*	*67.79*	*72.86*	*23.5%*
- Dividend income from subsidiaries	*34.58*	*13.36*	*6.31*	*11.10*	*(16.9)%*
- Others	*3.60*	*0.28*	*0.05*	*0.29*	*2.9%*
Core operating income	**1,176.35**	**288.99**	**303.94**	**328.09**	**13.5%**
Operating expenses	472.34	113.94	120.89	125.74	10.4%
- Employee expenses	*179.75*	*47.43*	*44.68*	*50.05*	*5.5%*
- Non-employee expenses	*292.59*	*66.51*	*76.21*	*75.69*	*13.8%*
Core operating profit	**704.01**	**175.05**	**183.05**	**202.35**	**15.6%**
Core operating profit excluding dividend income	**669.43**	**161.69**	**176.74**	**191.25**	**18.3%**

1. Includes interest on tax refund of ₹ 4.65 bn in Q1-2027 (FY2026: ₹ 7.11 bn, Q4-2026: ₹ 2.90 bn, Q1-2026: 3.61 bn)

Profit & loss statement

₹ in billion	FY2026	Q1-2026	Q4-2026	Q1-2027	Q1-o-Q1 (%)
Core operating profit	**704.01**	**175.05**	**183.05**	**202.35**	**15.6%**
Provisions	53.80[1]	18.15	0.96	12.60	(30.5)%
Profit before tax excluding treasury	**650.21**	**156.90**	**182.09**	**189.75**	**20.9%**
Treasury income	11.98	12.41	(1.06)	1.51	(87.8)%
Profit before tax	**662.19**	**169.31**	**181.03**	**191.26**	**13.0%**
Tax	160.72	41.63	44.01	43.21	3.8%
Profit after tax	**501.47**	**127.68**	**137.02**	**148.05**	**15.9%**

1. Includes additional standard asset provision of ₹ 12.83 bn made pursuant to Reserve Bank of India's annual supervisory review

Key ratios

Percent	FY2026	Q1-2026	Q4-2026	Q1-2027
Net interest margin[1,2]	4.32	4.34	4.32	4.36
Cost of deposits	4.62	4.85	4.43	4.41
Cost-to-income	39.7	37.8	39.9	38.1
Core operating profit/average assets	3.26	3.34	3.20	3.40
Provisions/core operating profit	7.6	10.4	0.5	6.2
Provisions/average advances	0.38	0.53	0.03	0.32
Return on average assets	2.32	2.44	2.40	2.49
Standalone return on equity	16.0	17.1	16.6	17.1
Weighted average EPS (₹)	70.2	71.6	76.6	82.6
Book value (₹)	471.2	429.3	471.2	492.8

Yield, cost and margin: slide 40

Consolidated P&L and ratios: slide 41-43

1. Annualised on the basis of 'number of months'
2. Impact of interest on tax refund was 8 bps in Q1-2027 (3 bps in FY2026, 5 bps in Q4-2026 and 7 bps in Q1-2026)

Standalone segment-wise PBT

Profit before tax (₹ billion)	FY2026	Q1-2026	Q4-2026	Q1-2027
Retail	232.44	47.35	69.27	62.39
Wholesale	244.89	53.87	70.37	74.79
Treasury	172.30	62.61	37.42	48.22
Others	12.56	5.48	3.97	5.86
Total	**662.19**	**169.31**	**181.03**	**191.26**

Balance sheet growth

Outstanding deposits

(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026	Y-o-Y growth	Q-o-Q growth	% share at Jun 30, 2026
CASA	6,628.13	7,435.87	7,242.56	9.3%	(2.6)%	39.5%
- Current	2,169.71	2,679.81	2,478.86	14.2%	(7.5)%	13.5%
- Savings	4,458.42	4,756.06	4,763.70	6.8%	0.2%	26.0%
Term	9,457.04	10,510.38	11,093.30	17.3%	5.5%	60.5%
Total deposits	**16,085.17**	**17,946.25**	**18,335.86**	**14.0%**	**2.2%**	**100.0%**

Balance sheet-liabilities: slide 44-45

Consolidated balance sheet: slide 46

Extensive franchise: slide 47

Average deposits

(₹ billion)	Q1-2026	Q4-2026	Q1-2027	Y-o-Y growth	Q-o-Q growth
CASA	5,939.09	6,359.38	6,657.75	12.1%	4.7%
Term	9,393.32	10,108.53	10,822.53	15.2%	7.1%
Total deposits	**15,332.41**	**16,467.91**	**17,480.28**	**14.0%**	**6.1%**
Average CASA ratio	38.7%	38.6%	38.1%		

Loan portfolio

(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026	Y-o-Y growth	Q-o-Q growth	% share at Jun 30, 2026[3]
Retail	7,205.40	7,851.57	8,067.48	12.0%	2.7%	49.2%
Rural loans	771.51	983.76	1,044.49	35.4%	6.2%	6.4%
Business banking[1]	2,730.83	3,276.65	3,501.56	28.2%	6.9%	21.4%
Domestic corporate and others	2,757.32	3,055.40	3,266.31	18.5%	6.9%	19.9%
Total domestic book (gross of BRDS/IBPC)	**13,465.06**	**15,167.38**	**15,879.84**	**17.9%**	**4.7%**	**96.9%**
BRDS/IBPC[2]	(153.10)	(51.40)	(69.99)	-	-	-
Total domestic book (net of BRDS/IBPC)	**13,311.96**	**15,115.98**	**15,809.85**	**18.8%**	**4.6%**	**96.9%**
Overseas book	329.61	422.95	502.75	52.5%	18.9%	3.1%
Total advances	**13,641.57**	**15,538.93**	**16,312.60**	**19.6%**	**5.0%**	**100.0%**

- Including non-fund based outstanding, the share of retail portfolio was 41.1% of the total portfolio at Jun 30, 2026
- Of the total domestic loan book, about 57% has interest rate linked to repo rate and other external benchmarks, 30% has fixed interest rate and 13% 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 48-49

Portfolio composition: slide 50

Retail portfolio

(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026	Y-o-Y growth	Q-o-Q growth	% share at Jun 30, 2026
Mortgages	4,478.85	4,975.45	5,133.47	14.6%	3.2%	63.6%
Vehicle loans	962.73	1,007.54	1,022.74	6.2%	1.5%	12.7%
- Auto finance	*615.31*	*629.86*	*637.69*	*3.6%*	*1.2%*	*7.9%*
- Commercial vehicle and equipment	*340.18*	*375.36*	*383.57*	*12.8%*	*2.2%*	*4.8%*
Personal loans	1,200.10	1,302.47	1,355.20	12.9%	4.0%	16.8%
Credit cards	542.55	541.33	532.06	(1.9%)	(1.7%)	6.6%
Loan against shares and others	21.17	24.78	24.01	13.4%	(3.1%)	0.3%
Total retail loans	**7,205.40**	**7,851.57**	**8,067.48**	**12.0%**	**2.7%**	**100.0%**

Asset quality trends

NPA trends

(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
Gross NPAs[1]	247.33	230.52	238.47
Less: cumulative provisions	187.62	175.93	179.39
Net NPAs[1]	**59.71**	**54.59**	**59.08**

Gross NPA ratio[1]	1.67%	1.40%	1.38%
Net NPA ratio[1]	0.41%	0.33%	0.35%
Provision coverage ratio	**75.3%**	**75.8%**	**74.7%**

Retail and rural NPAs: slide 51

1. Based on customer assets

NPA movement[1]

₹ billion	FY2026	Q1-2026	Q4-2026	Q1-2027
Opening gross NPA	241.66	241.66	237.58	230.52
Add: gross additions (1)	191.47	62.45	42.42	55.52
- Retail and rural	*155.16*	*51.93*[2]	*31.45*	*43.31*[3]
- Corporate and business banking	*36.31*	*10.52*	*10.97*	*12.21*
Less: recoveries, upgrades and others (2)	114.92	32.11	30.68	28.45
- Retail and rural	*87.66*	*25.25*	*22.93*	*22.10*
- Corporate and business banking	*27.26*	*6.86*	*7.75*	*6.35*
Net additions (1)-(2)	76.55	30.34	11.74	27.07
Less: write-offs	84.24	23.59	17.68	16.73
: sale of NPAs	3.45	1.08	1.12	2.39
Closing gross NPAs	**230.52**	**247.33**	**230.52**	**238.47**

1. Based on customer assets
2. Includes additions of ₹ 7.67 bn from kisan credit card portfolio
3. Includes additions of ₹ 7.06 bn from kisan credit card portfolio

Other portfolios

(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
1 Resolution under RBI frameworks: Total fund based o/s[1]	**17.88**	**14.96**	**13.63**
2 Corporate: BB and below outstanding[2]			
- Borrowers with o/s greater than ₹ 1.00 bn	24.58	31.22	30.90
- Borrowers with o/s less than ₹ 1.00 bn	5.37	3.97	3.95
Total	**29.95**	**35.19**	**34.85**
3 Non-fund o/s to NPAs	**32.98**	**21.74**	**22.07**

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

Standard assets and other provisions[1,2]

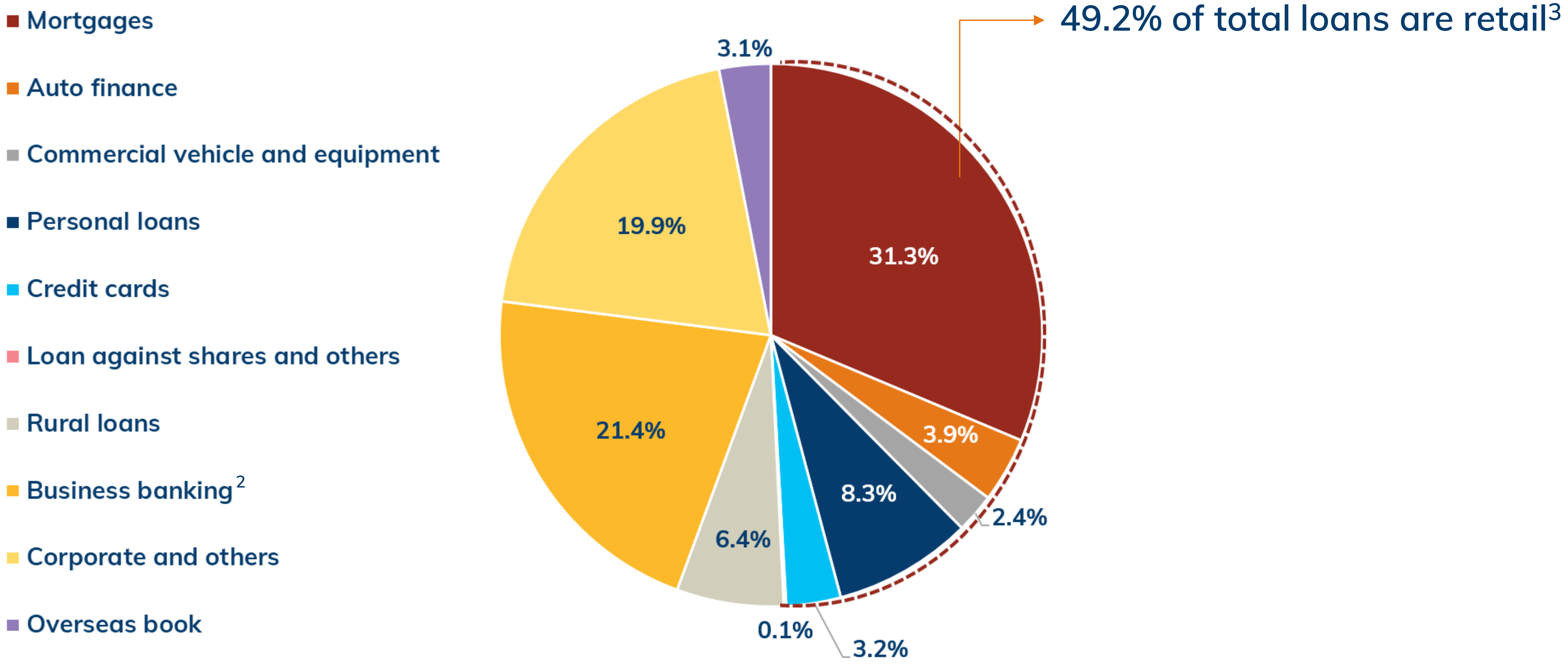
(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
Total provisions	**226.64**	**227.10**[3]	**229.63**[3]
-- of which contingency provisions	*131.00*	*131.00*	*131.00*
Total as a % of net advances	**1.7%**	**1.5%**	**1.4%**

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, performing BB and below corporate portfolio
3. Excludes additional standard asset provision of ₹ 12.83 billion made in Q3-2026 pursuant to RBI's annual supervisory review

Loan portfolio information

Diversified and granular loan book

Breakup of loan portfolio[1] at Jun 30, 2026



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 41.1% of the total portfolio at Jun 30, 2026

Mortgage, personal loan and credit card portfolio

Mortgage

Mortgage portfolio includes home loans ~64%, top-up loans given to existing home loan customers ~7%, 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

~ ₹ 4.1 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

~ 70% 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**

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

~65% 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	Mar 31, 2026	Jun 30, 2026
AA- and above	46.4%	45.0%	38.3%	35.9%	26.5%	26.9%
A+, A, A-	31.0%	35.6%	40.2%	38.9%	45.4%	45.0%
A- and above	**77.4%**	**80.6%**	**78.5%**	**74.8%**	**71.9%**	**71.9%**
BBB+,BBB, BBB-	19.1%	17.9%	20.0%	24.1%	27.2%	27.2%
BB and below	2.6%	1.0%	1.0%	0.7%	0.5%	0.4%
Non-performing loans	0.6%	0.3%	0.1%	0.1%	0.0%	0.0%
Unrated	0.3%	0.2%	0.4%	0.3%	0.4%	0.5%
Total	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

1. Based on internal ratings

Exposure to power sector

(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026	% share at Jun 30, 2026
Borrowers classified as NPA or part of BB and below portfolio[1]	8.57	5.79	6.19	1.0%
Other borrowers	534.52	590.03	636.84	99.0%
Total	543.09	595.82	643.03	100.0%

- Of the other borrowers aggregating ₹ 636.84 billion, excluding exposure to State Electricity Boards, about 85% was rated A- and above

Sector-wise exposures: slide 52

1. Including loans restructured or under RBI resolution scheme

NBFCs, HFCs and builder portfolio

Outstanding (₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
NBFCs/HFCs[1]	874.17	859.04	920.52
Builder portfolio (construction finance, lease rental discounting, term loans and working capital)[1]	628.33	714.21	747.21

- Proportion of the NBFCs/HFCs portfolio internally rated BB and below or non-performing at Jun 30, 2026 was < 0.5%
- 0.7% of the builder portfolio at Jun 30, 2026 was either internally rated BB and below or classified as non-performing

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

Overseas branches - Wholesale portfolio

Total outstanding[1] at Jun 30, 2026: USD 4.26 billion

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	Mar 31, 2026	Jun 30, 2026
Exposure to top 20 borrowers[1] as a % of total exposure	9.6%	8.5%	8.3%	7.5%	6.4%	6.5%
Exposure to top 10 groups as a % of total exposure	10.3%	10.1%	10.0%	9.6%	10.3%	10.1%

- All top 20 borrowers as of Jun 30, 2026 are rated A- and above internally

Deposits	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025	Mar 31, 2026	Jun 30, 2026
Exposure to top 20 depositors[1] as a % of total deposits	5.3%	3.5%	3.4%	4.2%	3.6%	3.6%

1. Excludes banks

Capital

Standalone capital adequacy

	Jun 30, 2025[1]		Mar 31, 2026[1,2]		Jun 30, 2026[1,2]	
	(₹ billion)	%	(₹ billion)	%	(₹ billion)	%
Total capital	2,796.64	16.97%	3,130.33	17.18%	3,281.48	16.84%
- *Tier I*	*2,687.32*	*16.31%*	*2,978.18*	*16.35%*	*3,154.12*	*16.19%*
- *of which: CET1*	*2,687.32*	*16.31%*	*2,978.18*	*16.35%*	*3,154.12*	*16.19%*
- *Tier II*	*109.32*	*0.66%*	*152.15*	*0.83%*	*127.36*	*0.65%*
Risk weighted assets	16,481.46		18,217.25		19,487.59	
- *On balance sheet*	*14,634.35*		*16,224.27*		*17,297.93*	
- *Off balance sheet*	*1,847.11*		*1,992.98*		*2,189.66*	

Consolidated capital adequacy: slide 53

1. Including profits for the period
2. After reckoning the impact of proposed/ assumed dividend

Group companies

Profit after tax of key subsidiaries

Profit after tax (₹ billion)	FY2026	Q1-2026	Q4-2026	Q1-2027
ICICI Prudential Life Insurance	16.00	3.02	6.09	3.86
ICICI Lombard General Insurance	27.72	7.47	5.47	4.03[3]
ICICI Prudential Asset Management[1]	33.13	7.84	7.69	9.65
ICICI Securities (Consolidated)[1]	17.13	3.91	4.22	4.19
ICICI Securities Primary Dealership[1,2]	4.47	4.44	(0.13)	0.98
ICICI Home Finance[1]	8.61	2.14	2.49	2.00
ICICI Venture	1.48	(0.01)	0.28	0.86
ICICI Bank UK (USD million)	25.3	5.9	8.0	7.2
ICICI Bank Canada (CAD million)	24.0	7.8	4.4	5.3

Details on key subsidiaries: slides 54-59

1. As per Ind AS
2. Represents total comprehensive income
3. Includes impact of increase in claim reserves pursuant to recent judicial pronouncements

Key subsidiaries (1/2)

ICICI Prudential Life Insurance

- Annualised Premium Equivalent increased to ₹ 21.36 billion in Q1-2027 from ₹ 18.64 billion in Q1-2026
- Value of New Business increased to ₹ 5.71 billion in Q1-2027 from ₹ 4.57 billion in Q1-2026
- New business sum assured grew by 31.8% y-o-y in Q1-2027

ICICI Lombard General Insurance

- Gross direct premium income (GDPI) increased to ₹ 83.18 billion in Q1-2027 from ₹ 77.35 billion in Q1-2026

Key subsidiaries (2/2)

ICICI Prudential Asset Management

- Market leader in Equity schemes AUM and Equity Hybrid schemes AUM with market share of 14.0% and 26.6% respectively at June 30, 2026
- MF QAAUM[1] grew by 18.3% y-o-y to ₹ 11,172.22 billion at June 30, 2026

ICICI Securities

- Total assets[2] grew by 7.9% y-o-y to ₹ 8.96 trillion in Q1-2027
- Market share in MTF[3] of about 16.5% at June 30, 2026

1. Mutual Fund Quarterly Average assets under management; source: Association of Mutual Funds in India (AMFI)
2. Including equity demat assets maintained with ICICI Bank and excluding promoter holding as on Jun 30, 2026
3. Margin trading facility

Environmental, Social and Governance (ESG) initiatives

ESG @ ICICI Bank

Environment

Promoting sustainable environmental practices

- At March 31, 2026, green financing portfolio was ₹307.04 billion - about one-third of total sustainable financing portfolio
- Renewable energy in total electricity consumption increased from 38% in fiscal 2025 to 48% in fiscal 2026
- Total Scope 1 and Scope 2 emissions declined by 9.2% y-o-y, partly supported by adoption of lower-emission technologies and products

Social

Striving to create value for all stakeholders

- Positively benefitted 19.84 million individuals through CSR initiatives till March 31, 2026
- Enhanced awareness amongst employees during induction, through emailers and capacity building via e-learning module and workshops

Governance

Being responsible and transparent in business

- Enhanced mandate of ESG & CSR Committee for oversight on the Bank's ESG action plan; Risk Committee to focus on climate risk policy and frameworks
- Focus on digitisation of measurement and monitoring of key ESG performance indicators across the Bank

Thank you

Additional financial information

Yield, cost and margin

Movement in yield, costs & margins (Percent)[1]	FY2026	Q1-2026	Q4-2026	Q1-2027
Yield on total interest-earning assets	8.33	8.61	8.14	8.17
- *Yield on advances*	9.19	9.53	8.87	8.86
Cost of funds	4.75	5.02	4.53	4.51
- *Cost of deposits*	4.62	4.85	4.43	4.41
Net interest margin[2]	4.32	4.34	4.32	4.36
- *Domestic*	4.39	4.40	4.41	4.45
- *Overseas*	0.96	0.95	0.94	1.01

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1. Annualised on the basis of 'number of months'
2. Impact of interest on tax refund was 8 bps in Q1-2027 (3 bps in FY2026, 5 bps in Q4-2026 and 7 bps in Q1-2026)

Consolidated profit & loss statement (1/2)

(₹ billion)	FY2026	Q1-2026	Q4-2026	Q1-2027	Q1-o-Q1 growth
Net interest income	1,061.90	259.90	275.47	291.77	12.3%
Non-interest income	1,169.00	254.96	350.20	274.48	7.7%
- Fee income	*345.95*	*79.94*	*90.45*	*96.35*	*20.5%*
- Premium income	*776.24*	*147.36*	*259.01*	*167.80*	*13.9%*
- Other income	*46.81*	*27.66*	*0.74*	*10.33*	*(62.7%)*
Total income	**2,230.90**	**514.86**	**625.67**	**566.25**	**10.0%**
Operating expenses	1,403.94	301.69	415.62	340.21	12.8%
Operating profit	**826.96**	**213.17**	**210.05**	**226.04**	**6.0%**

Consolidated profit & loss statement (2/2)

(₹ billion)	FY2026	Q1-2026	Q4-2026	Q1-2027	Q1-o-Q1 growth
Operating profit	**826.96**	**213.17**	**210.05**	**226.04**	**6.0%**
Provisions	56.39	18.22	2.61	12.97	(28.8%)
Profit before tax	**770.57**	**194.95**	**207.44**	**213.07**	**9.3%**
Tax	193.83	51.01	51.32	50.97	(0.1%)
Share in profit of associates	2.63	0.63	0.69	0.66	4.8%
Minority interest	37.29	8.99	9.26	8.36	(7.0%)
Profit after tax	**542.08**	**135.58**	**147.55**	**154.40**	**13.9%**

Key ratios (consolidated)

Percent	FY2026	Q1-2026	Q4-2026	Q1-2027
Return on equity	16.0	16.9	16.6	16.6
Weighted average EPS (₹)	75.9	76.1	82.5	86.2
Book value (₹)	492	450	492	516

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Balance sheet: liabilities

(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
Net worth	3,063.21	3,373.71	3,534.91
- Equity capital	*14.27*	*14.32*	*14.35*
- Reserves	*3,048.94*	*3,359.39*	*3,520.56*
Deposits	16,085.17	17,946.25	18,335.86
- Current	*2,169.71*	*2,679.81*	*2,478.86*
- Savings	*4,458.42*	*4,756.06*	*4,763.70*
- Term	*9,457.04*	*10,510.38*	*11,093.30*
Borrowings	1,170.95	1,249.94	1,262.92
Other liabilities	919.06	1,155.41	1,190.57
Total liabilities	**21,238.39**	**23,725.31**	**24,324.26**

- Credit/deposit ratio of 87.5% on the domestic balance sheet at Jun 30, 2026 (Mar 31, 2026: 85.5%; Jun 30, 2025: 83.8%)

Composition of borrowings

(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
Domestic	946.67	979.08	963.82
- Capital instruments	29.64[1]	53.73[1]	53.72
- Other borrowings	917.03	925.35	910.10
- Long term infrastructure bonds	417.69	417.69	352.69
- Refinance	389.23	419.14	474.39
Overseas borrowings	224.28	270.86	299.10
Total borrowings	**1,170.95**	**1,249.94**	**1,262.92**

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1. The Bank has issued Basel III compliant Tier II bonds amounting to ₹ 10.00 billion during Q1-2026 and ₹ 49.45 billion in FY2026

Consolidated balance sheet

(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
Cash & bank balances	1,968.21	2,649.81	1,964.93
Investments	9,058.84	8,707.20	9,393.00
Advances	14,455.93	16,446.58	17,293.28
Fixed & other assets	1,203.38	1,341.39	1,372.86
Total assets	**26,686.36**	**29,144.98**	**30,024.07**

Net worth	3,296.15	3,630.61	3,805.30
Minority interest	158.14	165.11	175.33
Deposits	16,411.37	18,300.20	18,703.63
Borrowings	2,151.49	2,202.64	2,263.18
Liabilities on policies in force	3,081.20	2,964.99	3,146.92
Other liabilities	1,588.01	1,881.43	1,929.71
Total liabilities	**26,686.36**	**29,144.98**	**30,024.07**

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Branch and ATM network

Branches	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025	Mar 31, 2026	Jun 30, 2026	% share at Jun 30, 2026
Metro	1,567	1,709	1,907	2,079	2,356	2,394	31.5%
Urban	1,074	1,160	1,310	1,422	1,507	1,515	19.9%
Semi urban	1,599	1,712	1,838	1,905	1,956	1,968	25.9%
Rural	1,178	1,319	1,468	1,577	1,692	1,731	22.8%
Total branches	**5,418**	**5,900**	**6,523**	**6,983**	**7,511**	**7,608**	**100.0%**
Total ATMs and CRMs[1]	**16,609**	**16,650**	**17,190**	**16,285**	**12,087**	**12,190**	

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1. Cash Recycling Machines

Balance sheet: assets

(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
Cash & bank balances	1,645.98	2,303.35	1,630.47
Investments	5,077.07	4,922.17	5,385.34
- SLR investments	*3,920.27*	*3,878.65*	*4,255.10*
- Equity investment in subsidiaries	*191.46*	*220.26*	*220.29*
Advances	13,641.57	15,538.93	16,312.60
Fixed & other assets	873.77	960.86	995.85
-RIDF[1] and related	*127.93*	*103.66*	*97.02*
Total assets	**21,238.39**	**23,725.31**	**24,324.26**

1. Rural Infrastructure Development Fund

Equity investment in subsidiaries

(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
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	9.71	9.71
ICICI Home Finance	18.62	23.62	23.62
ICICI Securities Limited	71.27	71.42	71.45
ICICI Securities Primary Dealership	1.58	1.58	1.58
ICICI Prudential AMC	0.61	22.01	22.01
ICICI Venture Funds Management	0.05	0.05	0.05
I-Process Services	0.13	0.13	0.13
ICICI Pension Funds Management	-	2.04[1]	2.04
Others	0.29	0.49	0.49
Total	**191.46**	**220.26**	**220.29**

1. The Bank acquired 100% shareholding in ICICI Pension Fund Management Limited from ICICI Prudential Life Insurance for consideration of ₹ 2.04 bn

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Portfolio composition

	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
Domestic	95.2%	94.8%	94.5%
International	4.8%	5.2%	5.5%
Total consolidated advances (₹ billion)	**14,456**	**16,447**	**17,293**

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Retail and rural NPAs

₹ in billion	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
Gross retail and rural NPAs	132.96	117.17	122.55
- as a % of gross advances	*1.65%*	*1.31%*	*1.33%*
Net retail and rural NPAs	43.58	35.61	38.16
- as a % of net advances	*0.55%*	*0.40%*	*0.42%*

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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	Mar 31, 2026	Jun 30, 2026
Retail finance	35.9%	37.9%	39.1%	37.4%	36.1%	35.2%
Services – finance	9.1%	8.9%	8.1%	8.1%	7.1%	7.6%
Wholesale/retail trade	4.2%	5.1%	5.8%	6.5%	7.0%	6.9%
Services - non finance	3.1%	3.4%	3.7%	4.4%	4.8%	4.8%
Banks	7.9%	6.0%	4.5%	4.9%	4.8%	4.6%
Rural	4.7%	4.5%	4.6%	4.2%	3.9%	3.9%
Electronics & engineering	4.3%	4.0%	4.0%	4.4%	3.9%	3.9%
Construction	2.4%	2.4%	2.4%	2.7%	3.3%	3.2%
Crude petroleum/refining & petrochemicals	4.1%	3.8%	3.5%	2.8%	3.1%	2.9%
Real estate	2.2%	2.4%	2.5%	2.6%	2.9%	2.9%
Road, port, telecom, urban development & other infra	3.2%	3.0%	3.0%	3.2%	2.9%	2.9%
of which: Telecom	1.4%	1.4%	1.3%	1.1%	0.7%	0.7%
Total (₹ billion)	**16,648**	**20,245**	**23,840**	**27,005**	**31,235**	**32,913**

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1. Top 10 based on position at Jun 30, 2026
2. Previous period numbers have been re-classified

Consolidated capital adequacy

Basel III (%)	Jun 30, 2025[1]	Mar 31, 2026[1,2]	Jun 30, 2026[1,2]
Total capital	16.75%	17.05%	16.75%
- Tier I	16.11%	16.25%	16.11%
- *of which: CET 1*	*16.11%*	*16.25%*	*16.11%*
- Tier II	0.64%	0.80%	0.64%

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1. Including profits for the period
2. After reckoning the impact of proposed/ assumed dividend

Insurance entities

ICICI Life (₹ billion)	FY2026	Q1-2026	Q4-2026	Q1-2027
Annualised premium equivalent	106.41	18.64	38.30	21.36
- *Of which: protection*	*19.06*	*4.09*	*6.13*	*5.96*
Assets under management	3,136.34	3,244.89	3,136.34	3,338.18
Cost[1]/Total premium	18.2%	21.2%	16.4%	21.8%

ICICI General (₹ billion)	FY2026	Q1-2026	Q4-2026	Q1-2027
Gross written premium	306.18	80.53	80.74	88.60
Combined ratio	103.4%	102.9%	101.2%	107.2%[3]
Return on average equity[2]	17.8%	20.5%	13.3%	9.6%[3]

1. Total cost including commission and excluding interest on sub-debt
2. Annualised for all interim periods
3. Includes impact of increase in claim reserves pursuant to recent judicial pronouncements

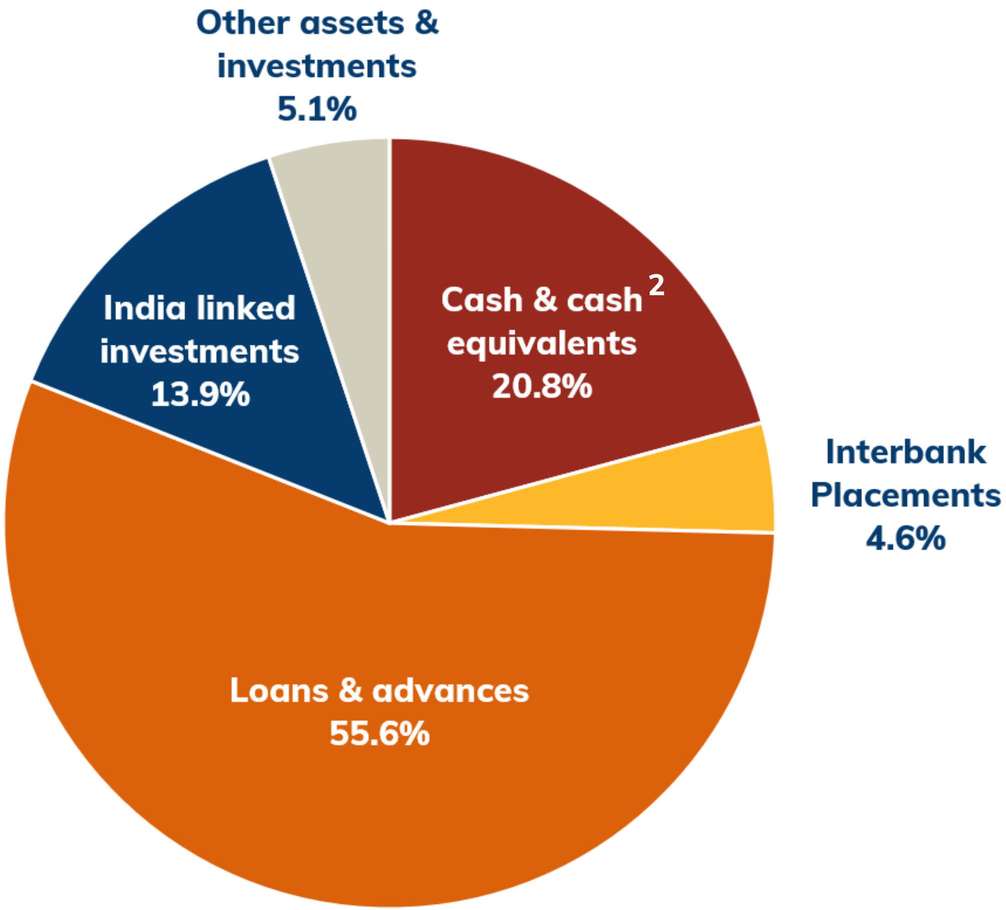
ICICI Bank UK

(USD million)	FY2026	Q1-2026	Q4-2026	Q1-2027
Net interest income	67.2	17.0	16.7	16.9
Operating profit	31.6	8.2	9.2	9.9
Loans and advances	1,483.7	1,167.5	1,483.7	1,664.6
Deposits	2,248.3	2,045.1	2,248.3	2,232.3
- Retail term deposits	578.8	502.1	578.8	672.2
Capital adequacy ratio	19.7%	21.8%	19.7%	18.9%
- Tier I	*17.1%*	*18.9%*	*17.1%*	*16.4%*
Net impaired loans	2.3	-[1]	2.3	2.3

1. Represents insignificant number

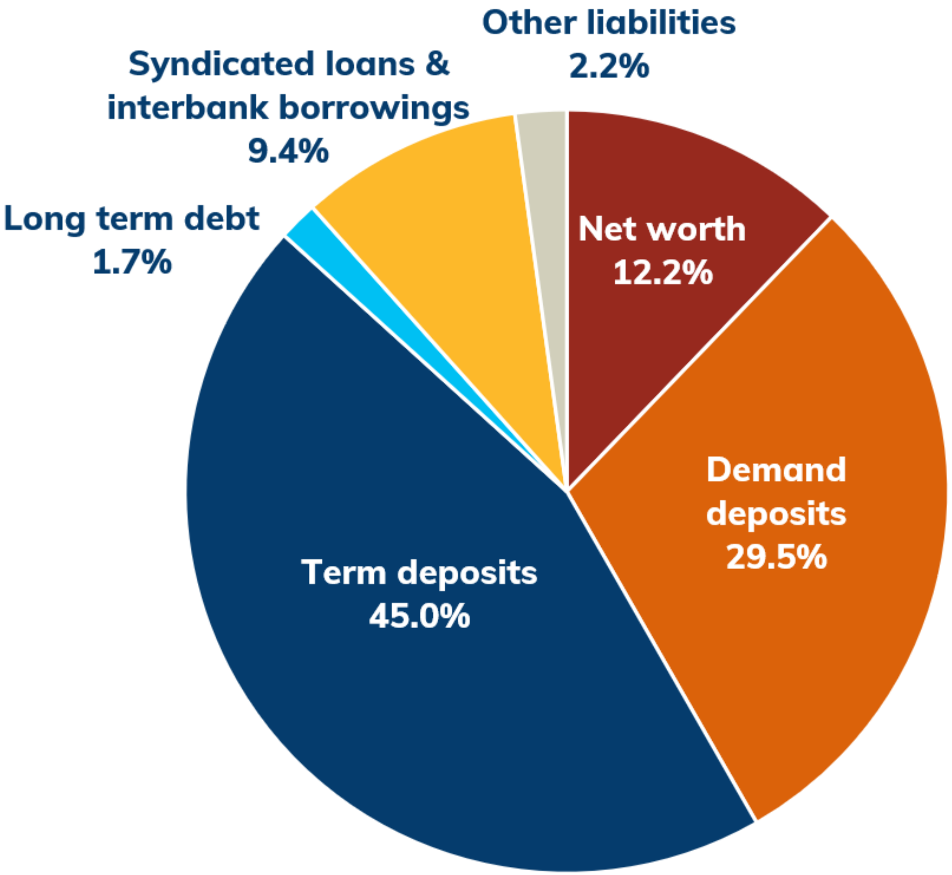
ICICI Bank UK[1]

Asset profile



Total assets: USD 3.00 bn

Liability profile



Total liabilities: USD 3.00 bn

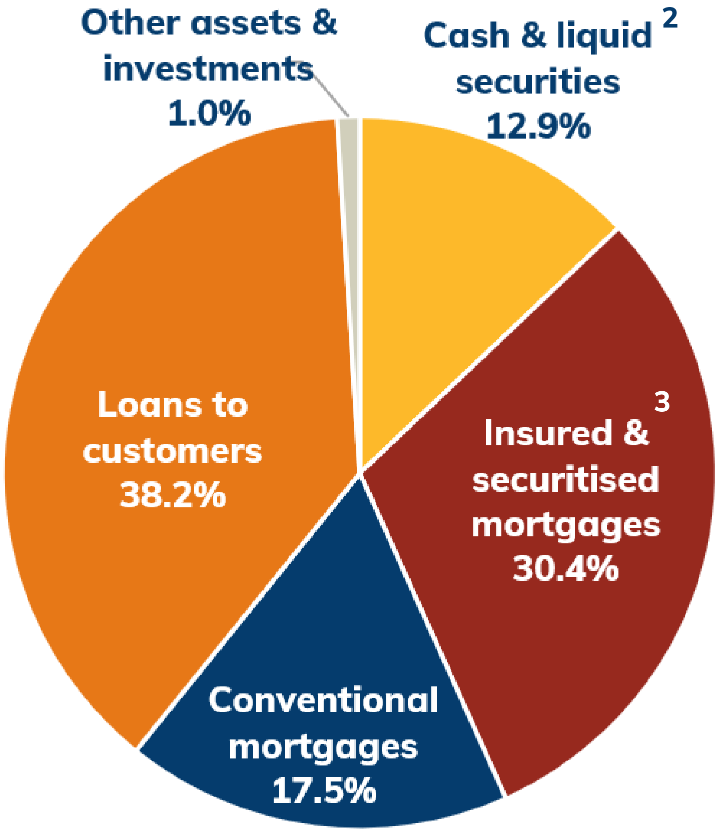
1. At Jun 30, 2026
2. Includes cash & cash equivalents and T Bills

ICICI Bank Canada

(CAD million)	FY2026	Q1-2026	Q4-2026	Q1-2027
Net interest income	78.8	22.3	16.7	16.8
Operating profit	36.3	11.4	6.3	8.0
Loans and advances	4,173.8	4,115.4	4,173.8	4,235.9
- Residential mortgages	2,438.4	2,498.3	2,438.4	2,359.6
Deposits	2,639.1	2,793.8	2,639.1	2,756.3
Capital adequacy ratio	18.6%	19.6%	18.6%	18.4%
- Tier I	*18.3%*	*19.1%*	*18.3%*	*18.1%*
Net impaired loans	30.8	21.8	30.8	31.0

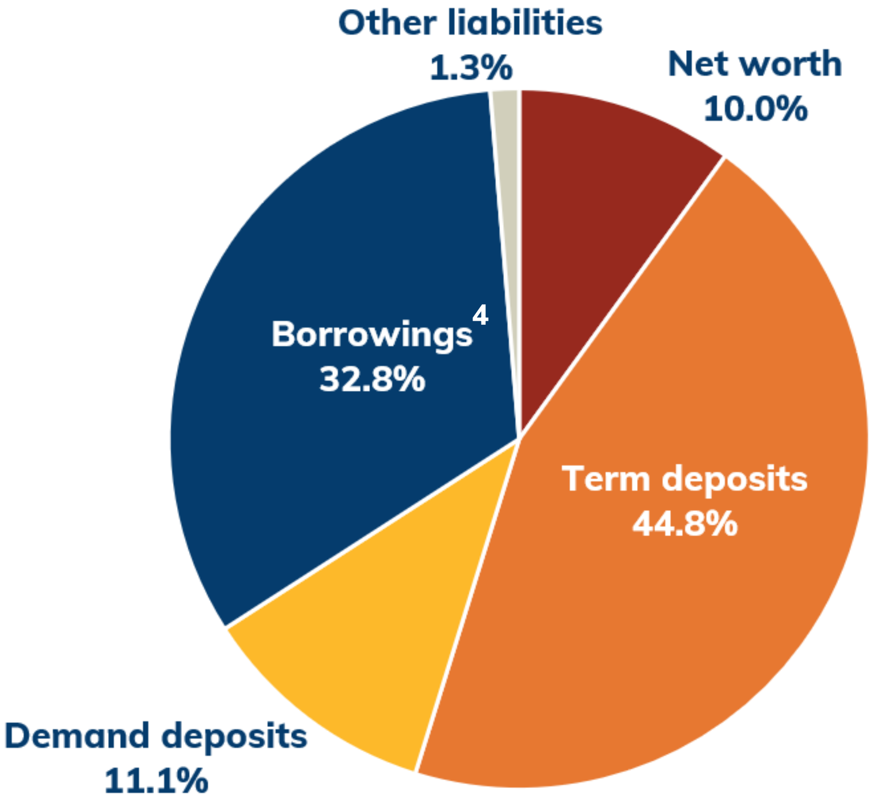
ICICI Bank Canada[1]

Asset profile



Total assets: CAD 4.94 bn

Liability profile



Total liabilities: CAD 4.94 bn

1. At Jun 30, 2026
2. Includes government securities and cash & placements with banks
3. Insured mortgages include CAD 1,396.6 million of securitised mortgages at Jun 30, 2026 (Mar 31, 2026 : CAD 1,503.6 million)
4. As per IFRS, proceeds of CAD 1,385.1 million at Jun 30, 2026 (Mar 31, 2026: CAD 1,491.8 million) on securitisation of residential mortgages are considered a part of borrowings

ICICI Home Finance[1]

(₹ billion)	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
Loans and advances	290.31	321.12	335.28
Gross impaired loans (stage 3)	4.77	4.51	4.27
Net impaired loans (stage 3)	3.17	3.02	2.81
Capital adequacy ratio	19.5%	20.5%	20.0%

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1. As per Ind AS