



April 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 and financial year ended March 31, 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 records and information.

**Yours sincerely,
For ICICI Bank Limited**

VIVEK
RANJAN

Digitally signed by VIVEK
RANJAN
Date: 2026.04.18
16:26:59 +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

 **ICICI Bank Limited**
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Q4-2026: Performance review

April 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 Q4-2026



Key highlights for Q4-2026 (1/2)

Earnings

- Profit before tax excluding treasury grew by 10.1% y-o-y and 21.7% q-o-q to ₹ 182.09 bn in Q4-2026
- Core operating profit grew by 5.1% y-o-y and 4.5% q-o-q to ₹ 183.05 bn
- Profit after tax grew by 8.5% y-o-y and 21.1% q-o-q to ₹ 137.02 bn in Q4-2026

Deposits

- Period end total deposits grew by 11.4% y-o-y and 8.1% q-o-q at Mar 31, 2026
 - Average current and savings account deposits grew by 11.3% y-o-y and 2.7% q-o-q in Q4-2026

Advances

- Total loans grew by 15.8% y-o-y and 6.0% q-o-q
- Retail loans grew by 9.5% y-o-y and 4.2% q-o-q
- Business banking¹ portfolio grew by 24.4% y-o-y and 7.6% q-o-q
- Domestic corporate portfolio grew by 9.3% y-o-y and 3.1% q-o-q

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



Key highlights for Q4-2026 (2/2)

Asset quality

- Net NPA ratio was 0.33% at Mar 31, 2026 (Dec 31, 2025: 0.37%)
- Net additions of ₹ 11.74 bn to gross NPAs in Q4-2026 (Q4-2025: ₹ 13.25 bn)
- Provision coverage ratio was 75.8% at Mar 31, 2026 (Dec 31, 2025: 75.4%)
- Standard, contingency and other provisions of ₹ 227.10 bn (1.5% of advances) at Mar 31, 2026
 - Contingency provisions of ₹ 131.00 bn at Mar 31, 2026
 - Excludes additional standard asset provision of ₹ 12.83 billion in respect of agricultural priority sector portfolio

Capital

- The Board has recommended a dividend of ₹ 12 per share, subject to requisite approvals
- Common Equity Tier 1 ratio of 16.35%¹




1. After reckoning the impact of proposed dividend

Operating performance



Profit & loss statement

(₹ billion)	FY2025	Q4-2025	Q3-2026	Q4-2026	FY2026	Q4-o-Q4 (%)	FY-o-FY (%)
Net interest income ¹	811.65	211.93	219.32	229.79	880.75	8.4%	8.5%
Non-interest income	266.03	70.21	75.25	74.15	295.60	5.6%	11.1%
- Fee income	238.70	63.06	65.72	67.79	257.42	7.5%	7.8%
- Dividend income from subsidiaries	26.19	6.75	6.81	6.31	34.58	(6.5)%	32.0%
- Others	1.14	0.40	2.72	0.05	3.60	(87.5)%	-
Core operating income	1,077.68	282.14	294.57	303.94	1,176.35	7.7%	9.2%
Operating expenses	423.72	107.89	119.44 ²	120.89	472.34	12.0%	11.5%
- Employee expenses	165.41	41.05	44.22 ²	44.68	179.75	8.8%	8.7%
- Non-employee expenses	258.31	66.84	75.22	76.21	292.59	14.0%	13.3%
Core operating profit	653.96	174.25	175.13	183.05	704.01	5.1%	7.7%
Core operating profit excluding dividend income	627.76	167.50	168.32	176.74	669.43	5.5%	6.6%

- 
- Includes interest on tax refund of ₹ 2.90 bn in Q4-2026 and ₹ 7.11 bn in FY2026 (FY2025: ₹ 1.84 bn, Q3-2026: ₹ 0.52 bn, Q4-2025: 1.14 bn)
 - Includes impact of ₹ 1.45 bn of provisions on an estimated basis pursuant to the new Labour Codes

Profit & loss statement

₹ in billion	FY2025	Q4-2025	Q3-2026	Q4-2026	FY2026	Q4-o-Q4 (%)	FY-o-FY (%)
Core operating profit	653.96	174.25	175.13	183.05	704.01	5.1%	7.7%
Provisions	46.83	8.91	25.56 ¹	0.96	53.80 ¹	(89.2)%	14.9%
Profit before tax excluding treasury	607.13	165.34	149.57	182.09	650.21	10.1%	7.1%
Treasury income	19.03	2.39	(1.57)	(1.06)	11.98	-	(37.0)%
Profit before tax	626.16	167.73	148.00	181.03	662.19	7.9%	5.8%
Tax	153.89	41.43	34.82	44.01	160.72	6.2%	4.4%
Profit after tax	472.27	126.30	113.18	137.02	501.47	8.5%	6.2%



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

Key ratios

Percent	FY2025	Q4-2025 ¹	Q3-2026 ¹	Q4-2026 ¹	FY2026
Net interest margin ²	4.32	4.41	4.30	4.32	4.32
Cost of deposits	4.91	5.00	4.55	4.43	4.62
Cost-to-income	38.6	37.9	40.8	39.9	39.7
Core operating profit/average assets	3.33	3.43	3.26	3.20	3.26
Provisions/core operating profit	7.2	5.1	14.6	0.5	7.6
Provisions/average advances	0.36	0.27	0.71	0.03	0.38
Return on average assets	2.40	2.49	2.11	2.40	2.32
Standalone return on equity	17.9	18.2	14.3	16.6	16.0
Weighted average EPS (₹)	67.0	72.5	63.3	76.6	70.2
Book value (₹)	410.1	410.1	451.9	471.2	471.2

Yield, cost and margin: slide 40



Consolidated P&L and ratios: slide 41-43



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 5 bps in Q4-2026 and 3 bps in FY2026 (1 bp in FY2025, 1 bp in Q3-2026 and 2 bps in Q4-2025)

Standalone segment-wise PBT

Profit before tax (₹ billion)	FY2025	Q4-2025	Q3-2026	Q4-2026	FY2026
Retail	216.21	64.93	52.63	69.27	232.44
Wholesale	215.64	55.51	63.05	70.37	244.89
Treasury	187.61	44.66	30.86	37.42	172.30
Others	6.70	2.63	1.46	3.97	12.56
Total	626.16	167.73	148.00	181.03	662.19



Balance sheet growth



Outstanding deposits

(₹ billion)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026	Y-o-Y growth	Q-o-Q growth	% share at Mar 31, 2026
CASA	6,737.29	6,675.90	7,435.87	10.4%	11.4%	41.4%
- Current	2,329.57	2,179.87	2,679.81	15.0%	22.9%	14.9%
- Savings	4,407.72	4,496.03	4,756.06	7.9%	5.8%	26.5%
Term	9,366.19	9,920.21	10,510.38	12.2%	5.9%	58.6%
Total deposits	16,103.48	16,596.11	17,946.25	11.4%	8.1%	100.0%

Balance sheet-liabilities: slide 44-45



Consolidated balance sheet: slide 46



Extensive franchise: slide 47



Average deposits

(₹ billion)	Q4-2025	Q3-2026	Q4-2026	Y-o-Y growth	Q-o-Q growth
CASA	5,715.30	6,192.27	6,359.38	11.3%	2.7%
Term	9,151.05	9,668.61	10,108.53	10.5%	4.5%
Total deposits	14,866.35	15,860.88	16,467.91	10.8%	3.8%
Average CASA ratio	38.4%	39.0%	38.6%		



Loan portfolio

(₹ billion)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026	Y-o-Y growth	Q-o-Q growth	% share at Mar 31, 2026 ³
Retail	7,172.23	7,537.98	7,851.57	9.5%	4.2%	50.4%
Rural loans	783.40	833.89	983.76	25.6%	18.0%	6.3%
Business banking ¹	2,633.67	3,045.36	3,276.65	24.4%	7.6%	21.0%
Domestic corporate and others	2,796.51	2,964.52	3,055.40	9.3%	3.1%	19.6%
Total domestic book (gross of BRDS/IBPC)	13,385.81	14,381.75	15,167.38	13.3%	5.5%	97.3%
BRDS/IBPC ²	(276.00)	(72.80)	(51.40)	-	-	-
Total domestic book (net of BRDS/IBPC)	13,109.81	14,308.95	15,115.98	15.3%	5.6%	97.3%
Overseas book	307.85	352.59	422.95	37.4%	20.0%	2.7%
Total advances	13,417.66	14,661.54	15,538.93	15.8%	6.0%	100.0%

- Including non-fund based outstanding, the share of retail portfolio was 41.7% of the total portfolio at Mar 31, 2026
- Of the total domestic loan book, about 31% has fixed interest rate, 56% has interest rate linked to repo rate and other external benchmarks 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)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026	Y-o-Y growth	Q-o-Q growth	% share at Mar 31, 2026
Mortgages	4,395.84	4,752.56	4,975.45	13.2%	4.7%	63.4%
Vehicle loans	965.43	977.64	1,007.54	4.4%	3.1%	12.8%
- Auto finance	619.44	621.30	629.86	1.7%	1.4%	8.0%
- Commercial vehicle and equipment	336.32	352.79	375.36	11.6%	6.4%	4.8%
Personal loans	1,215.55	1,237.55	1,302.47	7.2%	5.2%	16.6%
Credit cards	573.41	548.56	541.33	(5.6%)	(1.3%)	6.9%
Loan against shares and others	22.00	21.67	24.78	12.6%	14.4%	0.3%
Total retail loans	7,172.23	7,537.98	7,851.57	9.5%	4.2%	100.0%



Asset quality trends



NPA trends

(₹ billion)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
Gross NPAs ¹	241.66	237.58	230.52
Less: cumulative provisions	185.77	180.26	175.93
Net NPAs¹	55.89	57.32	54.59
Gross NPA ratio ¹	1.67%	1.53%	1.40%
Net NPA ratio ¹	0.39%	0.37%	0.33%
Provision coverage ratio	76.2%	75.4%	75.8%



1. Based on customer assets

Retail and rural NPAs: slide 51



NPA movement¹

₹ billion	FY2025	Q4-2025	Q3-2026	Q4-2026	FY2026
Opening gross NPA	279.62	277.45	238.50	237.58	241.66
Add: gross additions (1)	202.11	51.42	53.56	42.42	191.47
- Retail and rural	176.44	43.39	42.77 ²	31.45	155.16
- Corporate and business banking	25.67	8.03	10.79	10.97	36.31
Less: recoveries, upgrades and others (2)	117.62	38.17	32.82	30.68	114.92
- Retail and rural	93.93	30.39	25.39	22.93	87.66
- Corporate and business banking	23.69	7.78	7.43	7.75	27.26
Net additions (1)-(2)	84.49	13.25	20.74	11.74	76.55
Less: write-offs	92.71	21.18	20.46	17.68	84.24
: sale of NPAs	29.74	27.86	1.20	1.12	3.45
Closing gross NPAs	241.66	241.66	237.58	230.52	230.52



1. Based on customer assets
2. Includes additions of ₹ 7.36 bn from kisan credit card portfolio

Other portfolios

(₹ billion)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
1 Resolution under RBI frameworks: Total fund based o/s¹	19.56	16.66	14.96
2 Corporate: BB and below outstanding²			
- Borrowers with o/s greater than ₹ 1.00 bn	23.90	29.91	31.22
- Borrowers with o/s less than ₹ 1.00 bn	4.64	4.01	3.97
Total	28.54	33.92	35.19
3 Non-fund o/s to NPAs	30.75	22.29	21.74



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)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
Total provisions	226.51	226.57³	227.10³
<i>-- of which contingency provisions</i>	<i>131.00</i>	<i>131.00</i>	<i>131.00</i>
Total as a % of net advances	1.7%	1.5%	1.5%

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 portfolio¹ at Mar 31, 2026

■ Mortgages

■ Auto finance

■ Commercial vehicle and equipment

■ Personal loans

■ Credit cards

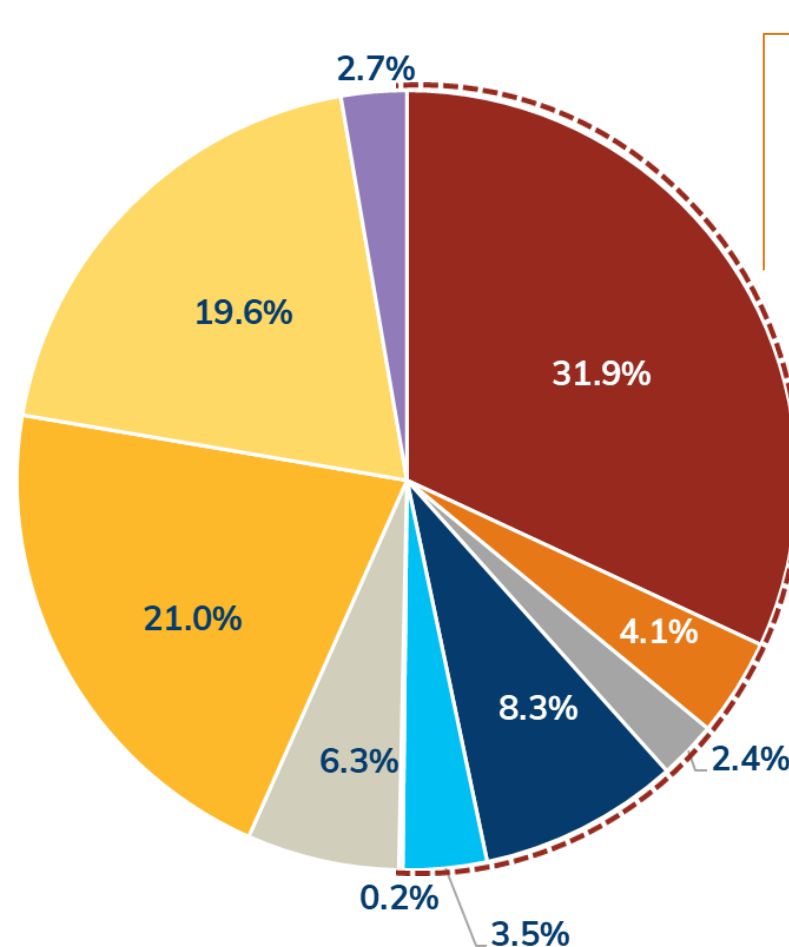
■ Loan against shares and others

■ Rural loans

■ Business banking²

■ Corporate and others

■ Overseas book



50.4% of total loans are retail³



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 41.7% of the total portfolio at Mar 31, 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

~ ₹ 4.0 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	Dec 31, 2025	Mar 31, 2026
AA- and above	46.4%	45.0%	38.3%	35.9%	27.7%	26.5%
A+, A, A-	31.0%	35.6%	40.2%	38.9%	43.4%	45.4%
A- and above	77.4%	80.6%	78.5%	74.8%	71.1%	71.9%
BBB+,BBB, BBB-	19.1%	17.9%	20.0%	24.1%	28.0%	27.2%
BB and below	2.6%	1.0%	1.0%	0.7%	0.5%	0.5%
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%	0.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%



1. Based on internal ratings

Exposure to power sector

(₹ billion)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026	% share at Mar 31, 2026
Borrowers classified as NPA or part of BB and below portfolio ¹	8.58	6.02	5.79	1.0%
Other borrowers	493.09	518.10	590.03	99.0%
Total	501.67	524.12	595.82	100.0%

- Of the other borrowers aggregating ₹ 590.03 billion, excluding exposure to State Electricity Boards, about 84% 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)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
NBFCs/HFCs ¹	918.38	791.18	859.04
Builder portfolio (construction finance, lease rental discounting, term loans and working capital) ¹	616.24	680.83	714.21

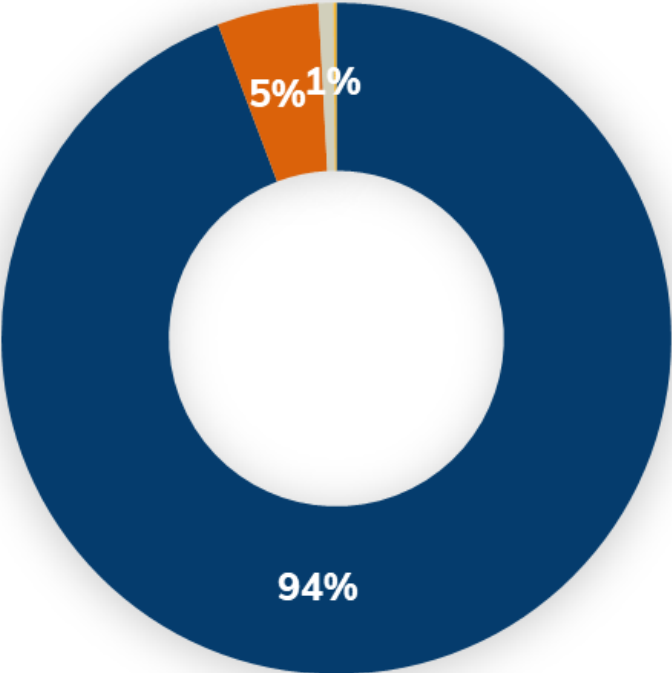
- Proportion of the NBFCs/HFCs portfolio internally rated BB and below or non-performing at Mar 31, 2026 was < 0.5%
- 0.9% of the builder portfolio at Mar 31, 2026 was either internally rated BB and below or classified as non-performing



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

Portfolio of overseas branches

Total outstanding¹ at Mar 31, 2026: USD 3.87 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
Note: Other non-India companies represents insignificant share

Concentration risk ratios

Advances	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
Exposure to top 20 borrowers ¹ as a % of total exposure	9.6%	8.5%	8.3%	7.5%	6.3%	6.4%
Exposure to top 10 groups as a % of total exposure	10.3%	10.1%	10.0%	9.6%	10.3%	10.3%

- All top 20 borrowers as of Mar 31, 2026 are rated A- and above internally

Deposits	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
Exposure to top 20 depositors ¹ as a % of total deposits	5.26%	3.46%	3.44%	4.16%	3.08%	3.60%



1. Excludes banks

Capital



Standalone capital adequacy

	Mar 31, 2025 ¹		Dec 31, 2025 ²		Mar 31, 2026 ¹	
	(₹ billion)	%	(₹ billion)	%	(₹ billion)	%
Total capital	2,666.62	16.55%	2,716.47	15.59%	3,130.33	17.18%
- Tier I	2,567.38	15.94%	2,563.25	14.71%	2,978.18	16.35%
- of which: CET1	2,567.38	15.94%	2,563.25	14.71%	2,978.18	16.35%
- Tier II	99.24	0.61%	153.22	0.88%	152.15 ³	0.83%
Risk weighted assets	16,111.04		17,425.93		18,217.25	
- On balance sheet	14,356.27		15,499.40		16,224.27	
- Off balance sheet	1,754.77		1,926.53		1,992.98	

- Including profits for 9M-2026, CET1 ratio was 16.46%, Tier I ratio was 16.46% and total capital adequacy ratio was 17.34% at Dec 31, 2025

Consolidated capital adequacy: slide 53 



1. After reckoning the impact of proposed dividend
2. Excluding profits for 9M-2026
3. The Bank has issued Basel III compliant Tier II bonds amounting to ₹ 49.45 billion in FY2026

Group companies



Profit after tax of key subsidiaries

Profit after tax (₹ billion)	FY2025	Q4-2025	Q3-2026	Q4-2026	FY2026
ICICI Prudential Life Insurance	11.89	3.86	3.90	6.09	16.00
ICICI Lombard General Insurance	25.08	5.10	6.59	5.47	27.72
ICICI Prudential Asset Management ¹	26.51	6.92	9.17	7.63	32.98
ICICI Securities (Consolidated) ¹	19.42	3.81	4.75	4.22	17.13
ICICI Securities Primary Dealership ^{1,2}	5.37	1.15	0.44	(0.13)	4.47
ICICI Home Finance ¹	7.44	2.41	1.95	2.49	8.61
ICICI Venture	0.15	0.15	(0.09)	0.28	1.48
ICICI Bank UK (USD million)	26.8	6.0	5.0	8.0	25.3
ICICI Bank Canada (CAD million)	71.6	12.5	5.4	4.4	24.0

Details on key subsidiaries: slides 54-59



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

Key subsidiaries (1/2)

ICICI Prudential Life Insurance

- Annualised Premium Equivalent increased to ₹ 106.41 billion in FY2026 from ₹ 104.07 billion in FY2025
- Value of New Business increased to ₹ 26.29 billion in FY2026 from ₹ 23.70 billion in FY2025
- New business sum assured grew by 21.4% y-o-y in FY2026

ICICI Lombard General Insurance

- Gross direct premium income (GDPI) increased to ₹ 287.12 billion in FY2026 from ₹ 268.33 billion in FY2025



Key subsidiaries (2/2)

ICICI Prudential Asset Management

- Market leader in Equity Hybrid schemes and Equity schemes with market share of 26.7% and 14.2% respectively at March 31, 2026
- MF QAAUM¹ grew by 25.6% y-o-y to ₹ 11,047.87 billion at March 31, 2026

ICICI Securities

- Total assets² grew by 4.7% y-o-y to ₹ 7.76 trillion in Q4-2026
- Market share in MTF³ of about 17.0% at March 31, 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 Mar 31, 2026
3. Margin trading facility

Environmental, Social and Governance (ESG) initiatives



ESG @ ICICI Bank



Environment

Promoting sustainable environmental practices

- In pursuit of goal to become carbon neutral in Scope 1 and 2 emissions by FY2032, solar capacity added at 50 new sites in FY2026
- ESG risk assessment tool enabled for assessing borrowers across 20 sectors
- Continue to invest in rainwater harvesting, sewage treatment and atmospheric water generation capacity and improve circularity in water



Social

Striving to create value for all stakeholders

- Flagship CSR project of setting up 3 new cancer care facilities progressing well; construction underway in Navi Mumbai and Vishakhapatnam
- Enhanced awareness amongst employees during induction, through emailers and capacity building via e-learning module and workshops
- Collaboration with premier institutions to deliver sustainable CSR impact in healthcare, environment, skilling and community development



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
- Digital tool implemented for ESG data management, calculation of emissions, and reporting



Recognised by Business World amongst top 20 India's Most Sustainable Companies



Thank you

Additional financial information



Yield, cost and margin

Movement in yield, costs & margins (Percent)	FY2025	Q4-2025 ¹	Q3-2026 ¹	Q4-2026 ¹	FY2026
Yield on total interest-earning assets	8.69	8.82	8.23	8.14	8.33
- Yield on advances	9.76	9.86	9.08	8.87	9.19
Cost of funds	5.10	5.18	4.67	4.53	4.75
- Cost of deposits	4.91	5.00	4.55	4.43	4.62
Net interest margin ²	4.32	4.41	4.30	4.32	4.32
- Domestic	4.40	4.48	4.38	4.41	4.39
- Overseas	1.21	1.01	0.96	0.94	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 5 bps in Q4-2026 and 3 bps in FY2026 (1 bp in FY2025, 1 bp in Q3-2026 and 2 bps in Q4-2025)

Consolidated profit & loss statement (1/2)

(₹ billion)	FY2025	Q4-2025	Q3-2026	Q4-2026	FY2026	Q4-o-Q4 growth	FY-o-FY growth
Net interest income	973.04	253.40	264.90	275.47	1,061.90	8.7%	9.1%
Non-interest income	1,082.55	313.61	284.18	350.20	1,169.00	11.7%	8.0%
- Fee income	322.25	82.96	88.99	90.45	345.95	9.0%	7.4%
- Premium income	709.01	223.73	185.54	259.01	776.24	15.8%	9.5%
- Other income	51.29	6.92	9.65	0.74	46.81	(89.3%)	(8.7%)
Total income	2,055.59	567.01	549.08	625.67	2,230.90	10.3%	8.5%
Operating expenses	1,278.00	366.48	345.08	415.62	1,403.94	13.4%	9.9%
Operating profit	777.59	200.53	204.00	210.05	826.96	4.7%	6.3%



Consolidated profit & loss statement (2/2)

(₹ billion)	FY2025	Q4-2025	Q3-2026	Q4-2026	FY2026	Q4-o-Q4 growth	FY-o-FY growth
Operating profit	777.59	200.53	204.00	210.05	826.96	4.7%	6.3%
Provisions	49.06	9.41	26.46	2.61	56.39	(72.3%)	14.9%
Profit before tax	728.53	191.12	177.54	207.44	770.57	8.5%	5.8%
Tax	184.35	47.89	43.43	51.32	193.83	7.2%	5.1%
Share in profit of associates	1.51	0.30	0.70	0.69	2.63	-	74.2%
Minority interest	35.40	8.51	9.43	9.26	37.29	8.8%	5.3%
Profit after tax	510.29	135.02	125.38	147.55	542.08	9.3%	6.2%



Key ratios (consolidated)

Percent	FY2025	Q4-2025	Q3-2026	Q4-2026	FY2026
Return on equity	18.0	18.1	14.7	16.6	16.0
Weighted average EPS (₹)	72.4	76.4	70.2	82.5	75.9
Book value (₹)	429	429	473	492	492

◀ slide 9



Balance sheet: liabilities

(₹ billion)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
Net worth	2,920.77	3,231.34	3,373.71
- Equity capital	14.25	14.30	14.32
- Reserves	2,906.52	3,217.04	3,359.39
Deposits	16,103.48	16,596.11	17,946.25
- Current	2,329.57	2,179.87	2,679.81
- Savings	4,407.72	4,496.03	4,756.06
- Term	9,366.19	9,920.21	10,510.38
Borrowings	1,235.38	1,123.35	1,249.94
Other liabilities	922.77	955.11	1,155.41
Total liabilities	21,182.40	21,905.91	23,725.31

- Credit/deposit ratio of **85.5%** on the domestic balance sheet at Mar 31, 2026 (Dec 31, 2025: 87.4%; Mar 31, 2025: 82.4%)



Composition of borrowings

(₹ billion)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
Domestic	991.22	900.08	979.08
- Capital instruments	19.51	54.40	53.73 ¹
- Other borrowings	971.71	845.68	925.35
- Long term infrastructure bonds	417.69	417.69	417.69
- Refinance	433.26	343.42	419.14
Overseas borrowings	244.16	223.27	270.86
Total borrowings	1,235.38	1,123.35	1,249.94

◀ slide 12



1. The Bank has issued Basel III compliant Tier II bonds amounting to ₹ 49.45 billion in FY2026

Consolidated balance sheet

(₹ billion)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
Cash & bank balances	2,140.23	1,793.77	2,649.81
Investments	8,863.77	9,011.84	8,707.20
Advances	14,206.64	15,523.67	16,446.58
Fixed & other assets	1,211.77	1,205.43	1,341.39
Total assets	26,422.41	27,534.71	29,144.98
Net worth	3,139.06	3,487.45	3,630.61
Minority interest	148.37	169.31	165.11
Deposits	16,416.37	16,930.78	18,300.20
Borrowings	2,188.83	2,154.36	2,202.64
Liabilities on policies in force	2,943.06	3,129.69	2,964.99
Other liabilities	1,586.72	1,663.12	1,881.43
Total liabilities	26,422.41	27,534.71	29,144.98



Branch and ATM network

Branches	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026	% share at Mar 31, 2026
Metro	1,567	1,709	1,907	2,079	2,308	2,356	31.4%
Urban	1,074	1,160	1,310	1,422	1,501	1,507	20.1%
Semi urban	1,599	1,712	1,838	1,905	1,939	1,956	26.0%
Rural	1,178	1,319	1,468	1,577	1,637	1,692	22.5%
Total branches	5,418	5,900	6,523	6,983	7,385	7,511	100.0%
Total ATMs and CRMs¹	16,609	16,650	17,190	16,285	11,983	12,087	

◀ slide 12



1. Cash Recycling Machines

Balance sheet: assets

(₹ billion)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
Cash & bank balances	1,855.62	1,463.39	2,303.35
Investments	5,047.57	4,946.42	4,922.17
- SLR investments	3,996.87	4,043.37	3,878.65
- Equity investment in subsidiaries	191.36	218.16	220.26
Advances	13,417.66	14,661.54	15,538.93
Fixed & other assets	861.55	834.56	960.86
- RIDF ¹ and related	134.93	110.90	103.66
Total assets	21,182.40	21,905.91	23,725.31

1. Rural Infrastructure Development Fund



Equity investment in subsidiaries

(₹ billion)	Mar 31, 2025	Dec 31, 2025	Mar 31, 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	9.70	9.71
ICICI Home Finance	18.62	23.62 ¹	23.62
ICICI Securities Limited	71.17	71.36	71.42
ICICI Securities Primary Dealership	1.58	1.58	1.58
ICICI Prudential AMC	0.61	22.01 ²	22.01
ICICI Venture Funds Management	0.05	0.05	0.05
I-Process Services	0.13	0.13	0.13
ICICI Prudential Pension Funds Management	-	-	2.04 ³
Others	0.29	0.49	0.49
Total	191.36	218.16	220.26



1. The Bank infused ₹ 5.00 bn in ICICI Home Finance
2. The Bank purchased 2% additional shareholding in ICICI Prudential AMC from Prudential Corporation Holdings Ltd for consideration of ₹ 21.40 bn
3. The Bank acquired 100% shareholding in ICICI Pension Fund Management Limited from ICICI Prudential Life Insurance for consideration of ₹ 2.04 bn

Portfolio composition

	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
Domestic	95.3%	95.3%	94.8%
International	4.7%	4.7%	5.2%
Total consolidated advances (₹ billion)	14,207	15,524	16,447



slide 14

Retail and rural NPAs

₹ in billion	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
Gross retail and rural NPAs	127.16	125.84	117.17
- as a % of gross advances	1.58%	1.49%	1.31%
Net retail and rural NPAs	42.14	39.35	35.61
- as a % of net advances	0.53%	0.47%	0.40%



◀ slide 17

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	Sep 30, 2025	Dec 31, 2025	Mar 31, 2026
Retail finance	35.9%	37.9%	39.1%	37.4%	37.9%	36.9%	36.1%
Services – finance	9.1%	8.9%	8.1%	8.1%	7.5%	7.2%	7.1%
Wholesale/retail trade	4.2%	5.1%	5.8%	6.5%	7.0%	6.9%	7.0%
Banks	7.9%	6.0%	4.5%	4.9%	4.2%	4.8%	4.8%
Services - non finance	3.1%	3.4%	3.7%	4.4%	4.5%	4.6%	4.8%
Rural	4.7%	4.5%	4.6%	4.2%	3.5%	3.7%	3.9%
Electronics & engineering	4.3%	4.0%	4.0%	4.4%	3.9%	3.9%	3.9%
Construction	2.4%	2.4%	2.4%	2.7%	3.3%	3.4%	3.3%
Crude petroleum/refining & petrochemicals	4.1%	3.8%	3.5%	2.8%	2.7%	3.0%	3.1%
Real estate	2.2%	2.4%	2.5%	2.6%	2.9%	3.0%	2.9%
Road, port, telecom, urban development & other infra	3.2%	3.0%	3.0%	3.2%	3.2%	3.1%	2.9%
of which: Telecom	1.4%	1.4%	1.3%	1.1%	1.0%	1.0%	0.7%
Total (₹ billion)	16,648	20,245	23,840	27,005	27,960	29,250	31,235



slide 26

1. Top 10 based on position at Mar 31, 2026
2. Previous period numbers have been re-classified

Consolidated capital adequacy

Basel III (%)	Mar 31, 2025 ¹	Dec 31, 2025 ²	Mar 31, 2026 ¹
Total capital	16.41%	15.40%	17.05%
- Tier I	15.81%	14.56%	16.25%
- of which: CET 1	15.81%	14.56%	16.25%
- Tier II	0.60%	0.84%	0.80%

- Including profits for 9M-2026, CET 1 ratio was 16.27%, Tier I ratio was 16.27% and total capital adequacy ratio was 17.11% at Dec 31, 2025

◀ slide 31



1. After reckoning the impact of proposed dividend
2. Excluding profits for 9M-2026

Insurance entities

ICICI Life (₹ billion)	FY2025	Q4-2025	Q3-2026	Q4-2026	FY2026
Annualised premium equivalent	104.07	35.02	25.25	38.30	106.41
- Of which: protection	16.38	4.72	4.64	6.13	19.06
Assets under management	3,093.59	3,093.59	3,307.29	3,136.34	3,136.34
Cost ¹ /Total premium	18.1%	14.8%	19.4%	16.4%	18.2%

ICICI General (₹ billion)	FY2025	Q4-2025	Q3-2026	Q4-2026	FY2026
Gross written premium	282.58	69.04	74.33	80.74	306.18
Combined ratio	102.8%	102.5%	104.5% ²	101.2%	103.4%
Return on average equity ³	19.1%	14.5%	16.5%	13.3%	17.8% ⁴

1. Total cost including commission and excluding interest on sub-debt
2. There were no CAT losses for Q3 FY2025. Excluding the impact of CAT losses of ₹ 0.11 billion in Q3 FY2026, the Combined ratio was 104.3%
3. Annualised for all interim periods



ICICI Bank UK

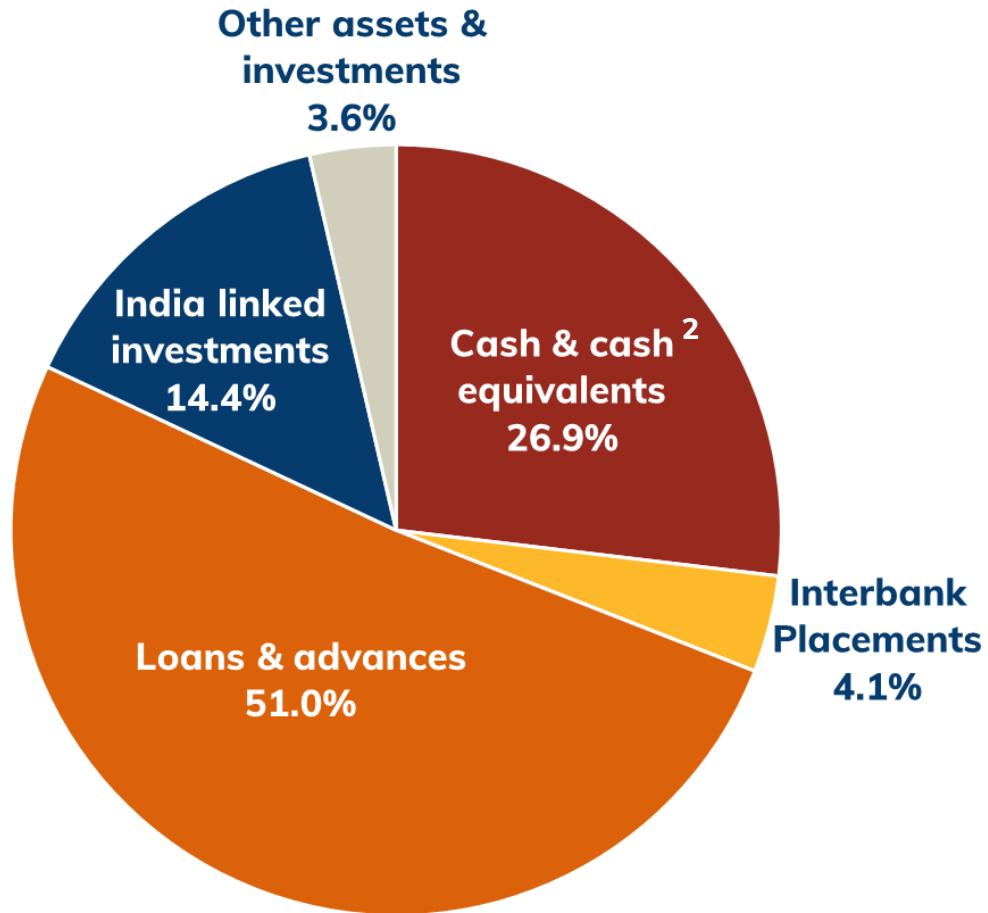
(USD million)	FY2025	Q4-2025	Q3-2026	Q4-2026	FY2026
Net interest income	65.9	16.7	16.5	16.7	67.2
Operating profit	35.3	7.6	7.5	9.2	31.6
Loans and advances	1,148.8	1,148.8	1,334.6	1,483.7	1,483.7
Deposits	1,886.7	1,886.7	2,006.0	2,248.3	2,248.3
- Retail term deposits	558.5	558.5	516.7	578.8	578.8
Capital adequacy ratio	22.6%	22.6%	20.4%	19.7%	19.7%
- Tier I	19.6%	19.6%	17.7%	17.1%	17.1%
Net impaired loans	2.3	2.3	- ¹	2.3	2.3



1. Represents insignificant number

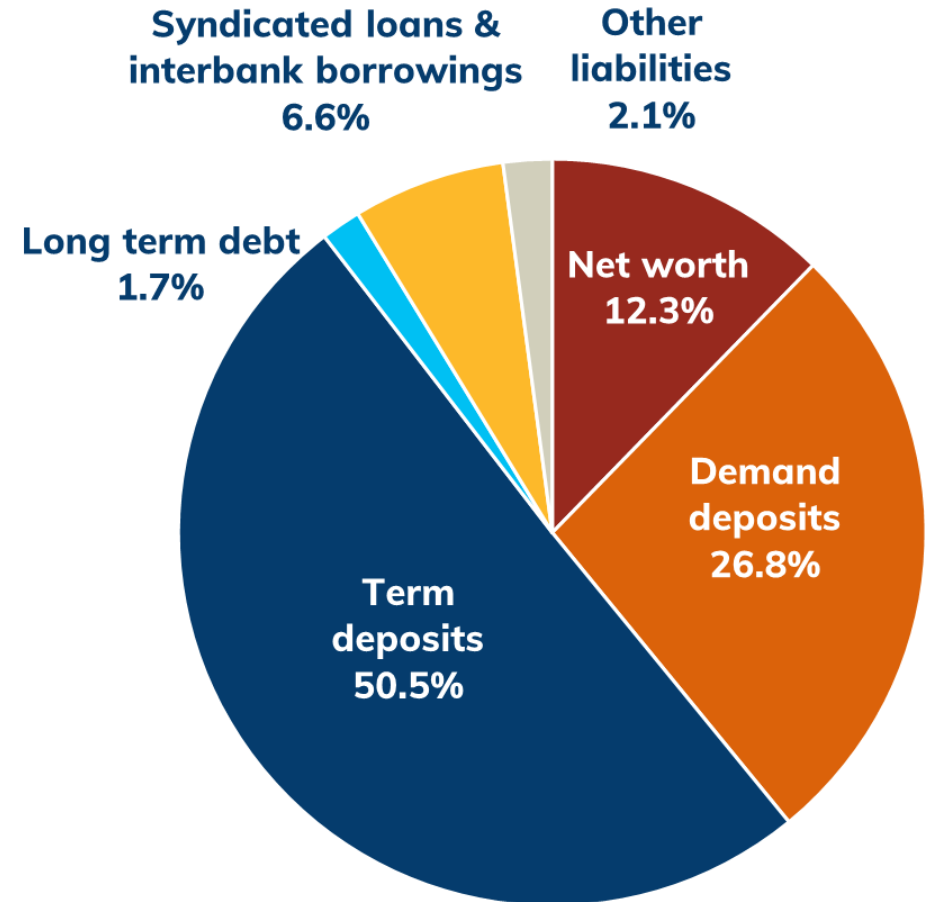
ICICI Bank UK¹

Asset profile



Total assets: USD 2.91 bn

Liability profile



Total liabilities: USD 2.91 bn



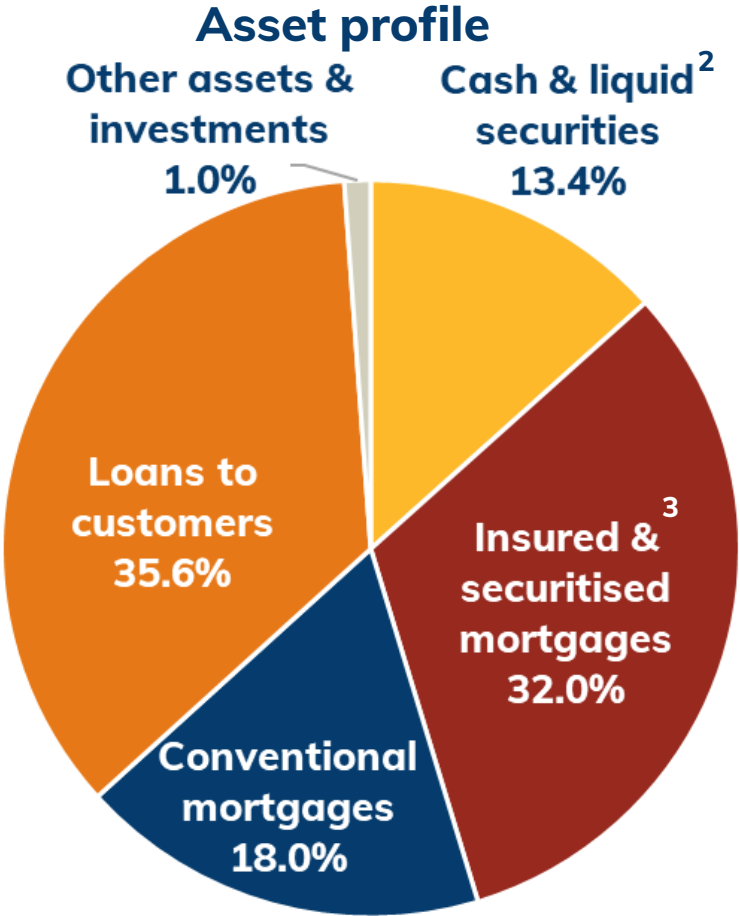
1. At Mar 31, 2026
2. Includes cash & cash equivalents and T Bills

ICICI Bank Canada

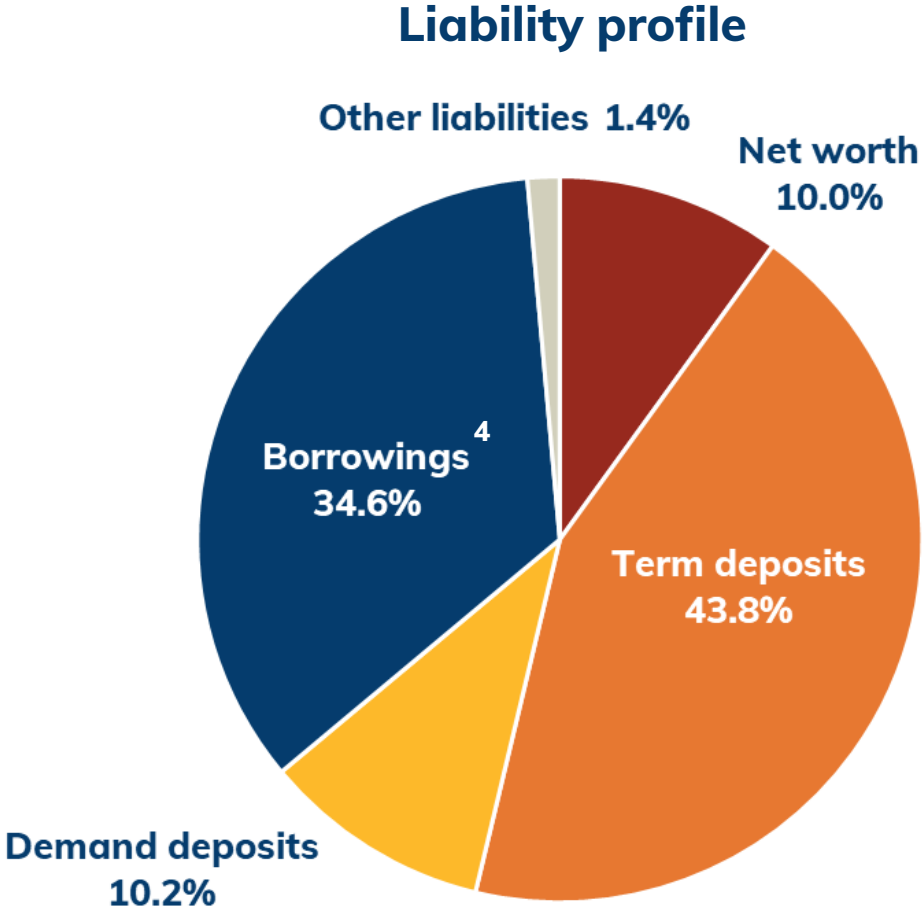
(CAD million)	FY2025	Q4-2025	Q3-2026	Q4-2026	FY2026
Net interest income	113.4	24.3	19.3	16.7	78.8
Operating profit	95.7	16.1	9.9	6.3	36.3
Loans and advances	4,460.9	4,460.9	3,832.2	4,173.8	4,173.8
- Residential mortgages	2,738.9	2,738.9	2,185.6	2,438.4	2,438.4
Deposits	2,931.7	2,931.7	2,606.9	2,639.1	2,639.1
Capital adequacy ratio	18.4%	18.4%	19.4%	18.6%	18.6%
- Tier I	18.0%	18.0%	19.1%	18.3%	18.3%
Net impaired loans	20.5	20.5	31.5	30.8	30.8



ICICI Bank Canada¹



Total assets: CAD 4.89 bn



Total liabilities: CAD 4.89 bn



1. At Mar 31, 2026
2. Includes government securities and cash & placements with banks
3. Insured mortgages include CAD 1,503.6 million of securitised mortgages at Mar 31, 2026 (Dec 31, 2025 : CAD 1,224.7 million)
4. As per IFRS, proceeds of CAD 1,491.8 million at Mar 31, 2026 (Dec 31, 2025: CAD 1,218.1 million) on securitisation of residential mortgages are considered a part of borrowings

ICICI Home Finance¹

(₹ billion)	Mar 31, 2025	Dec 31, 2025	Mar 31, 2026
Loans and advances	281.20	305.33	321.12
Gross impaired loans (stage 3)	4.32	4.50	4.51
Net impaired loans (stage 3)	2.86	2.98	3.02
Capital adequacy ratio	19.9%	21.5%	20.5%



◀ slide 33

1. As per Ind AS