



Performance review

May 2016

Certain statements in these slides are forward-looking statements. These statements are based on management's current expectations and are subject to uncertainty and changes in circumstances. Actual results may differ materially from those included in these statements due to a variety of factors. More information about these factors is contained in ICICI Bank's filings with the US Securities and Exchange Commission.

All financial and other information in these slides, other than financial and other information for specific subsidiaries where specifically mentioned, is on an unconsolidated basis for ICICI Bank Limited only unless specifically stated to be on a consolidated basis for ICICI Bank Limited and its subsidiaries. Please also refer to the statement of unconsolidated, consolidated and segmental results required by Indian regulations that has, along with these slides, been filed with the stock exchanges in India where ICICI Bank's equity shares are listed and with the New York Stock Exchange and the US Securities and Exchange Commission, and is available on our website www.icicibank.com



Agenda

Growth

Credit quality

P&L indicators

Subsidiaries

Capital

Agenda



Growth

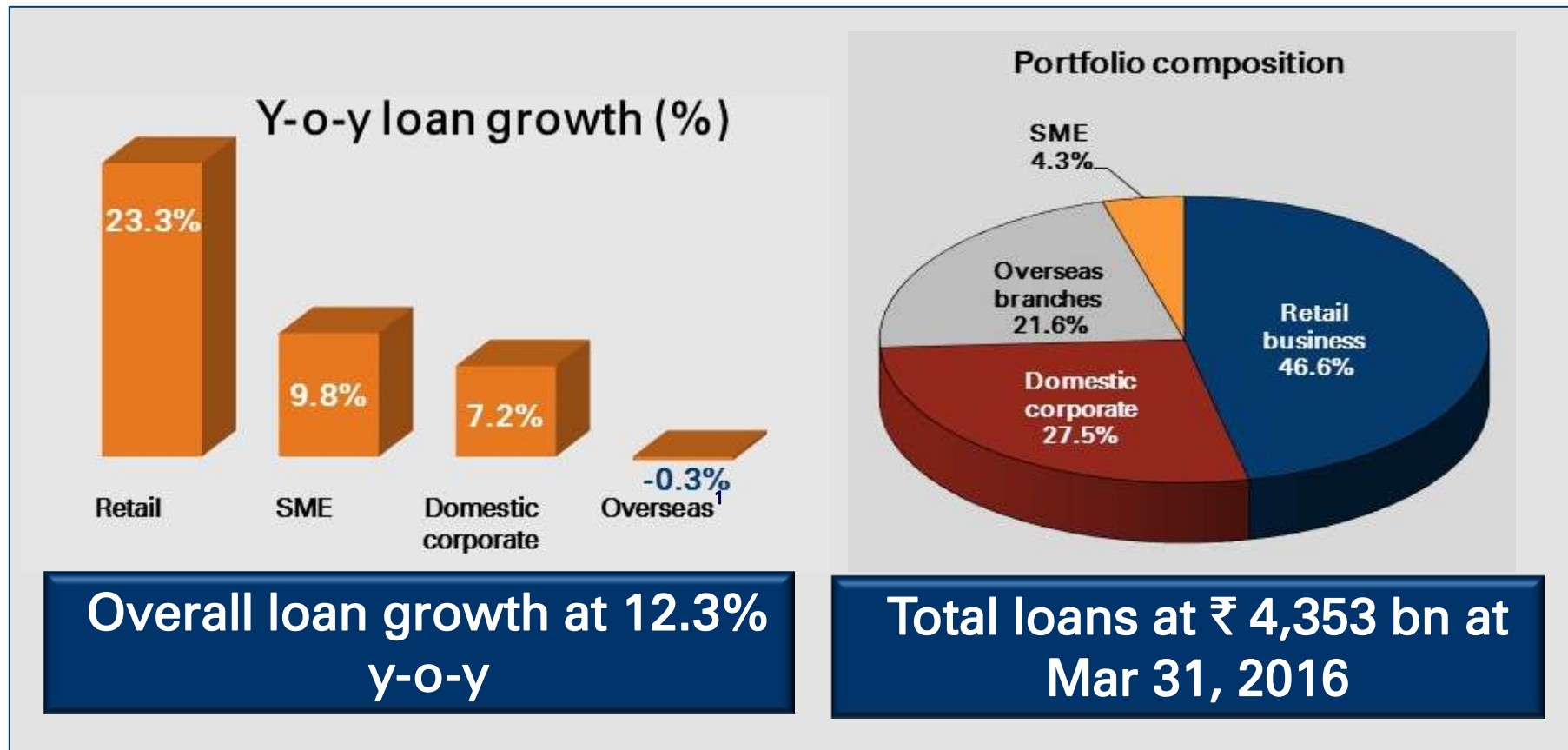
Credit quality

P&L indicators

Subsidiaries

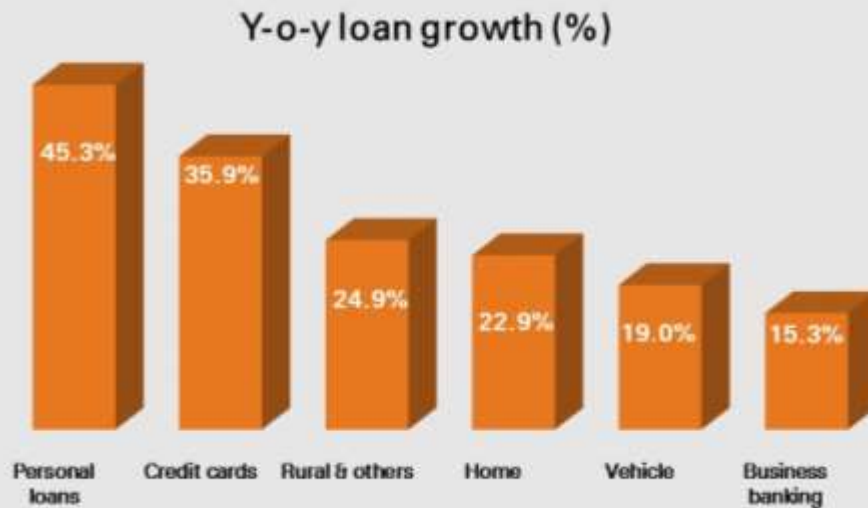
Capital

Continued healthy loan growth driven by retail

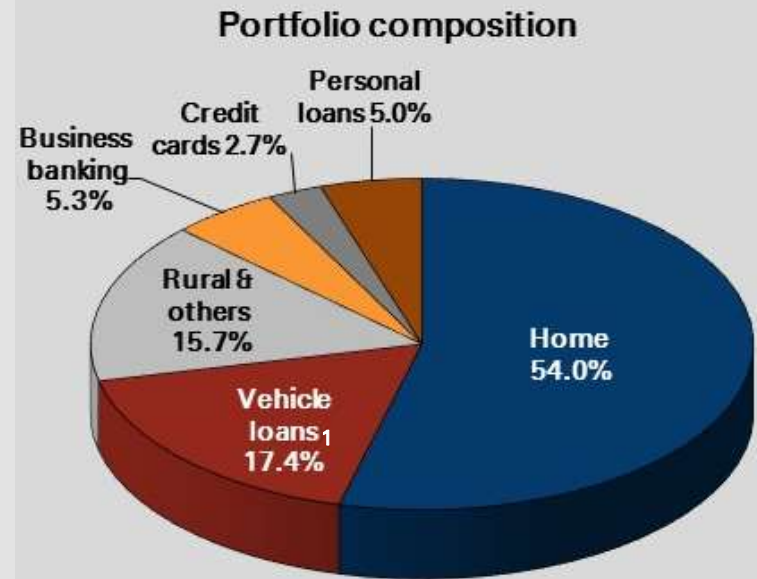


1. Overseas portfolio decreased by 6.0% y-o-y in US\$ terms

Retail portfolio: strong growth across segments



**Retail loan growth at 23.3%
y-o-y**



**Total retail loans at ₹ 2,028
bn at Mar 31, 2016**

1. March 31, 2016: Vehicle loans includes auto loans 11.0%, commercial business 6.3%, two-wheeler loans 0.1%

Robust funding profile maintained

Period-end CASA ratio



- Accretion of ₹ 193.70 billion to savings account deposits and ₹ 93.50 billion to current account deposits in FY2016

16.6% y-o-y growth in total deposits; proportion of retail deposits continues to be healthy at about 74%

17.2% y-o-y growth in average CASA deposits in Q4-2016; average CASA ratio improved from 39.5% in FY2015 at 40.7% in FY2016



Expanding franchise

Branches	At Mar 31, 2013	At Mar 31, 2014	At Mar 31, 2015	At Mar 31, 2016	% share at Mar 31, 2016
Metro	865	935	1,011	1,159	26.0%
Urban	782	865	933	997	22.4%
Semi urban	989	1,114	1,217	1,341	30.1%
Rural	464	839	889	953	21.4%
Total branches	3,100	3,753	4,050	4,450	100.0%
Total ATMs	10,481	11,315	12,451	13,766	-

Leadership in technology

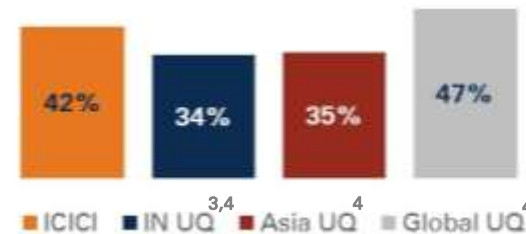
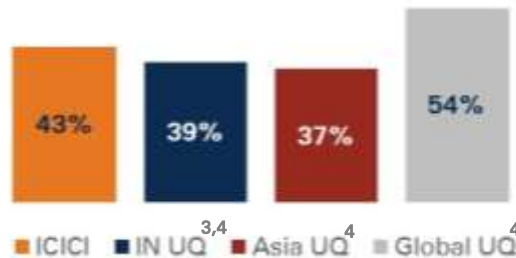


High digital penetration¹

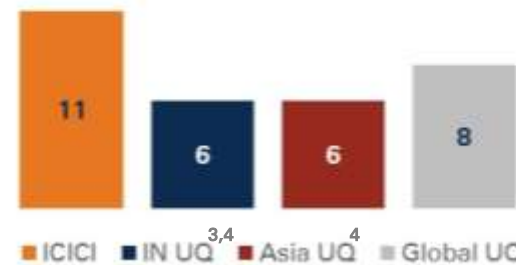
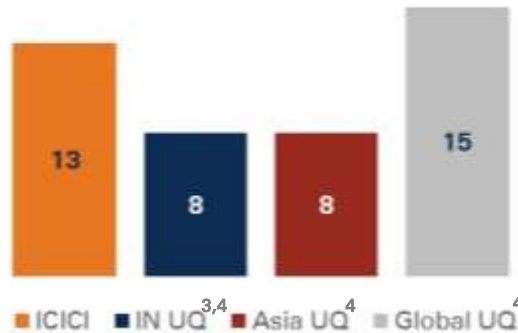
Digital

Internet

Portfolio²



Log-in frequency per month³

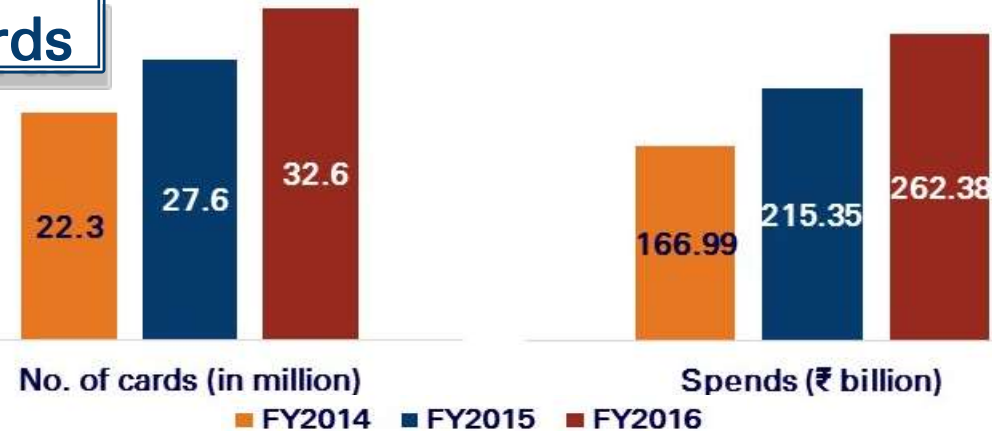


1. As per a Global Benchmark Study conducted for over 100 top banks around the world
2. Percentage of customers active on digital channels
3. IN: India
4. UQ: upper quartile



Growing payments franchise

Debit cards



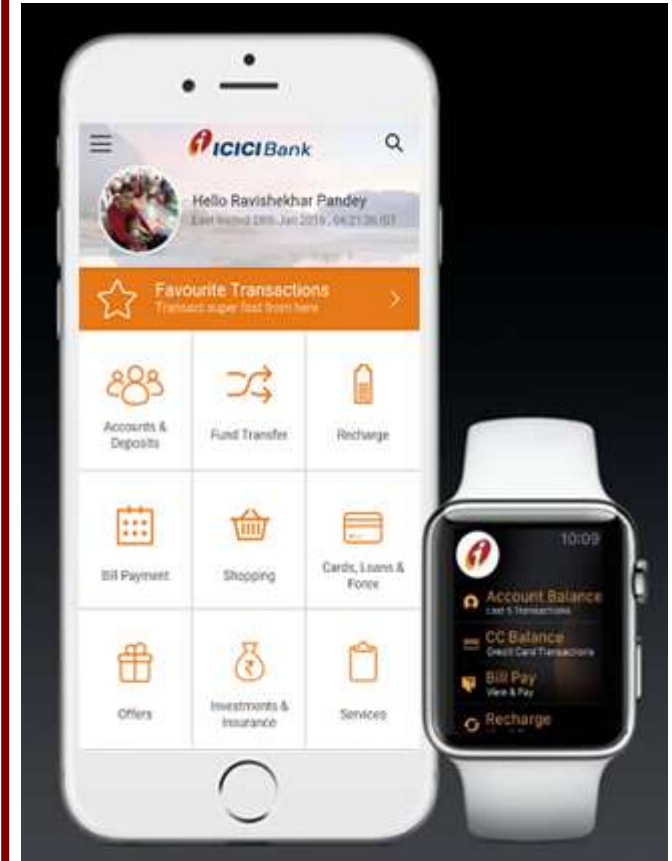
Credit cards



Best-in-class mobile application

iMobile

- More than 140 services
- Industry first features:
 - Favourites for faster transactions
 - Chat services & authenticated call
 - Rail ticket booking
 - Touch ID Login & Watch Banking
 - Forex purchases
- Only Bank to offer insta-banking facility on mobile



Innovative offerings to improve customer convenience

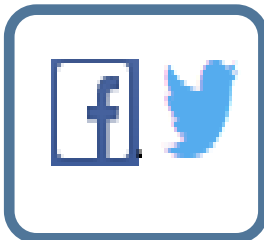
India's First Digital Bank: over 3.6 million downloads



Significant interest from non-ICICI Bank customers

- Amongst the top 4 wallet apps in terms of time spent on the app¹
- Only bank app to figure in the top wallet apps

Presence on social media



- Banking services available on Facebook and Twitter
- Fan base of over 4.7 million on Facebook

1. As per Nielsen Whitepaper on Wallets

Key initiatives during Q4-2016

India's first contactless mobile payment solution (Touch & Pay) which dematerialises credit and debit cards using smartphones, thereby eliminating the need to carry cash or debit and credit cards

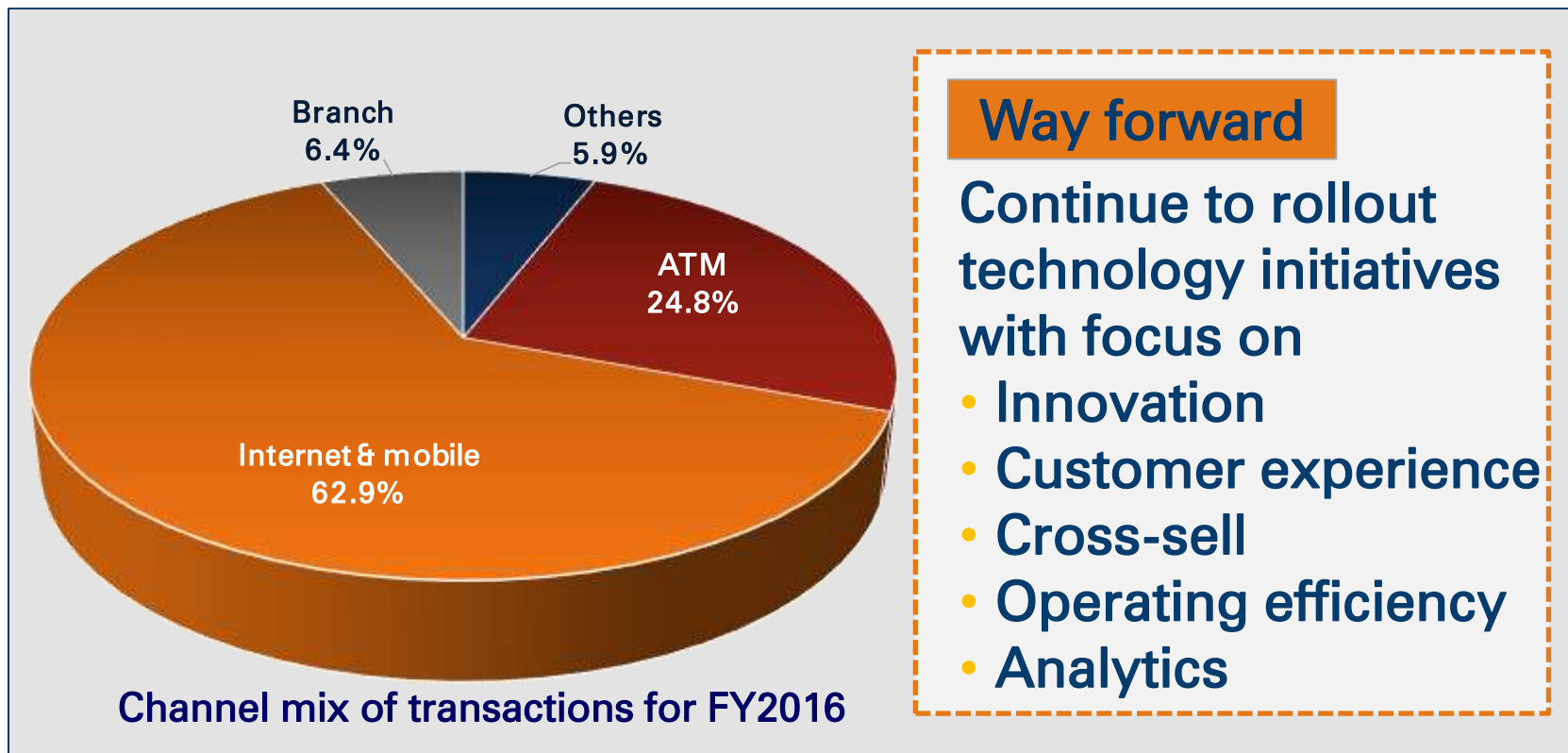
Virtual mobile app development challenge called 'ICICI Appathon'

- The programme received an overwhelming response with over 2,000 participants from across the globe

Worked closely with National Payments Corporation of India (NPCI) for the launch of the Unified Payment Infrastructure (UPI)



Adoption of digital offerings



1. Financial and non-financial transactions of savings account customers
2. Includes touch banking, phone banking & debit cards POS transactions

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Impact of Reserve Bank of India (RBI) Asset Quality Review fully considered

Further, the Bank has made a collective contingency and related reserve of ₹ 36.00 billion during Q4-2016 on a prudent basis towards exposure to certain sectors

This is over and above provisions made for non-performing and restructured loans as per RBI guidelines



Movement of NPA

₹ billion	Q4-2015	FY2015	Q3-2016	Q4-2016	FY2016
Opening gross NPA	132.31	105.54	160.06	213.56	152.42
Add: gross additions	32.60	80.78	65.44	70.03	171.13
- of which: slippages from restructured assets	22.46	45.29	13.55	27.24	53.00
Less: recoveries & upgrades	6.54	16.36	5.00	7.81	21.84
Net additions	26.06	64.42	60.44	62.22	149.29
Less: write-offs & sale	5.95	17.54	6.94	8.57	34.50
Closing balance of gross NPAs	152.42	152.42	213.56	267.21	267.21
Gross NPA ratio ¹	3.29%	3.29%	4.21%	5.21%	5.21%

1. Based on customer assets

Asset quality and provisioning

₹ billion	March 31, 2015	December 31, 2015	March 31, 2016
Gross NPAs	152.42	213.56	267.21
Less: cumulative provisions	89.17	113.42	134.24
Net NPAs	63.25	100.14	132.97
Net NPA ratio	1.40%	2.03%	2.67%

Retail NPAs (₹ billion)	March 31, 2015	December 31, 2015	March 31, 2016
Gross retail NPAs	33.78	36.97	38.25
- as a % of gross retail advances	2.02%	1.92%	1.86%
Net retail NPAs	9.86	11.83	12.44
- as a % of net retail advances	0.60%	0.62%	0.61%

Provisioning coverage ratio at 61.0% including cumulative technical/
prudential write-offs; 50.6% excluding cumulative technical/
prudential write-offs



NPA and restructuring trends

₹ billion	March 31, 2015	December 31, 2015	March 31, 2016
Net NPAs (A)	63.25	100.14	132.97
Net restructured loans (B)	110.17	112.94	85.73
Total (A+B)	173.42	213.08	218.70
Total as a % of net customer assets	3.84%	4.31%	4.40%

**Outstanding general provision on standard assets:
₹ 26.58 billion at March 31, 2016**

Portfolio trends and approach

Portfolio composition over the years

% of total advances	March 31, 2011	March 31, 2012	March 31, 2013	March 31, 2014	March 31, 2015	March 31, 2016
Retail	39.3%	38.0%	37.0%	39.0%	42.4%	46.6%
Domestic corporate	28.2%	28.6%	32.5%	30.1%	28.8%	27.5%
SME	7.0%	6.0%	5.2%	4.4%	4.4%	4.3%
International ¹	25.5%	27.4%	25.3%	26.5%	24.3%	21.6%
Total advances (₹ billion)	2,163	2,537	2,902	3,387	3,875	4,353

1. Including impact of exchange rate movement

Sector-wise exposures

Top 10 sectors ¹ : % of total exposure of the Bank	March 31, 2011	March 31, 2012	March 31, 2013	March 31, 2014	March 31, 2015	March 31, 2016
Retail finance	17.4% ²	16.2% ²	18.9%	22.4%	24.7%	27.1%
Banks	9.8%	10.1%	8.8%	8.6%	7.8%	8.0%
Electronics & Engineering	7.8%	8.1%	8.3%	8.2%	7.6%	7.3%
Road, port, telecom, urban development & other infra	5.8%	5.8%	6.0%	6.0%	5.9%	5.8%
Crude petroleum/refining & petrochemicals	5.8%	5.5%	6.6%	6.2%	7.0%	5.7%
Power	7.1%	7.3%	6.4%	5.9%	5.5%	5.4%
Services - finance	6.6%	6.6%	6.0%	4.9%	4.2%	4.9%
Services - Non finance	5.3%	5.5%	5.1%	5.2%	5.0%	4.9%
Iron/Steel & Products	5.1%	5.2%	5.1%	5.0%	4.8%	4.5%
Construction	3.8%	4.3%	4.2%	4.4%	4.0%	3.4%
Total exposure of the Bank (₹ billion)	6,184	7,133	7,585	7,828	8,535	9,428

1. Top 10 based on position at March 31, 2016
2. Figures may not be fully comparable with subsequent periods due to certain reclassifications effective 2013



There are uncertainties in respect of certain sectors due to:

- **Weak global economic environment**
- **Sharp downturn in the commodity cycle**
- **Gradual nature of the domestic economic recovery**
- **High leverage**

- **Among the top 10 sectors, power and iron & steel sectors are the key sectors in this context**
- **Beyond the top 10 sectors, mining, cement and rigs sectors are the key sectors in this context**

Exposure to key sectors (1/2)

% of total exposure of the Bank	March 31, 2011	March 31, 2012	March 31, 2013	March 31, 2014	March 31, 2015	March 31, 2016
Power	7.1%	7.3%	6.4%	5.9%	5.5%	5.4%
Iron/Steel	5.1%	5.2%	5.1%	5.0%	4.8%	4.5%
Mining	1.4%	2.0%	1.7%	1.7%	1.5%	1.6%
Cement	1.6%	1.2%	1.4%	1.4%	1.5%	1.2%
Rigs	0.6%	0.5%	0.5%	0.8%	0.5%	0.6%

Exposure to key sectors (2/2)

- Proportion of exposure to key sectors gradually decreasing over the last three years
- Net increase in exposure to key sectors of about ₹ 59.40 billion in FY2016 was entirely in A- and above category

Further drilldown: approach

- 1 All internally 'below investment grade' rated companies in key sectors across domestic corporate, SME and international branches portfolios
- 2 Promoter entities internally 'below investment grade' where the underlying is partly linked to the key sectors
- 3 Fund-based limits and non-fund based outstanding to above categories considered
- 4 SDR and 5/25 refinancing included
- 5 Loans already classified as restructured and non-performing excluded

Further drilldown: exposure

₹ billion	Exposure ^{1,2} at March 31, 2016	% of total exposure of the Bank
Power	119.60	1.3%
Mining	90.11	1.0%
Iron/Steel	77.76	0.8%
Cement	66.43	0.7%
Rigs	25.13	0.3%
Promoter entities ³	61.62	0.7%

Net reduction of about ₹ 20.00 billion⁴ in FY2016 in exposure to companies covered above

1. Aggregate fund based limits and non-fund based outstanding
2. Excludes central public sector owned undertaking
3. Promoter entities where underlying is partly linked to the key sectors
4. Excluding impact of currency depreciation
5. In addition, about ₹ 20 billion of non-fund based exposure to borrowers already classified as non-performing needs to be closely monitored for potential devolvment



Our approach

- 1 Working with borrowers for reduction and resolution of exposure through asset sales and deleveraging
- 2 Created collective contingency and related reserve of ₹ 36.00 billion
- 3 Strong Tier-1 capital adequacy of 13.09% with substantial scope to raise Additional Tier-1 and Tier-2 capital
- 4 Substantial value in subsidiaries
 - Insurance holdings valued at about ₹ 330.00 billion based on concluded transactions
 - Further, significant value in other domestic subsidiaries



Way forward

The Bank has a monitoring and action plan with focus on reducing these exposures

The Bank will provide a quarterly update on these exposures

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Profit & loss statement

₹ billion	FY2015	Q4-2015	Q3-2016	Q4-2016	FY2016	Q4-o-Q4 growth
NII	190.40	50.79	54.53	54.05	212.24	6.4%
Non-interest income	121.76	34.96	42.17	51.09	153.22	46.1%
- Fee income	82.87	21.37	22.62	22.12	88.20	3.5%
- Other income ¹	21.96	6.33	5.13	7.07	24.42	11.7%
- Treasury income ²	16.93	7.26	14.42	21.90	40.60	-
Total income	312.16	85.75	96.70	105.14	365.46	22.6%
Operating expenses	114.96	31.07	31.10	34.06	126.83	9.6%
Operating profit	197.20	54.68	65.60	71.08	238.63	30.0%

1. Includes net foreign exchange gains relating to overseas operations of ₹ 6.42 billion in FY2015, ₹ 1.82 billion in Q4-2015, ₹ 1.43 billion in Q3-2016, ₹ 2.61 billion in Q4-2016 and ₹ 9.41 billion in FY2016
2. Includes profit on sale on shareholding in ICICI Life and ICICI General of ₹ 21.31 billion in Q4-2016 and ₹ 33.74 billion in FY2016



Profit & loss statement

₹ billion	FY2015	Q4-2015	Q3-2016	Q4-2016	FY2016	Q4-o-Q4 growth
Operating profit	197.20	54.68	65.60	71.08	238.63	30.0%
Provisions	39.00	13.45	28.44	33.26	80.67	-
Profit before collective contingency and related reserve and tax	158.20	41.24	37.16	37.82	157.96	(8.3)%
Collective contingency and related reserve	-	-	-	36.00	36.00	-
Profit before tax	158.20	41.24	37.16	1.82	121.96	(95.6)%
Tax	46.45	12.02	6.98	(5.20)	24.70	-
Profit after tax	111.75	29.22	30.18	7.02	97.26	(76.0)%

Yield, cost & margin

Movement in yield, costs & margins (Percent) ¹	FY2015	Q4-2015	Q3-2016	Q4-2016	FY2016
Yield on total interest-earning assets	8.96	9.08	8.65	8.40	8.67
- <i>Yield on advances</i>	9.95	9.96	9.35	9.22	9.47
Cost of funds	6.17	6.16	5.78	5.66	5.85
- <i>Cost of deposits</i>	6.18	6.18	5.81	5.73	5.88
Net interest margin	3.48	3.57	3.53	3.37	3.49
- <i>Domestic</i>	3.89	3.99	3.86	3.73	3.83
- <i>Overseas</i>	1.65	1.71	1.94	1.62	1.86

1. Annualised for all interim periods



Other key ratios

Percent	FY2015	Q4-2015	Q3-2016	Q4-2016	FY2016
Return on average networth ¹	14.3	14.6	13.6	3.2	11.3
Return on average assets ¹	1.86	1.92	1.82	0.41	1.49
Weighted average EPS ¹	19.3	20.5	20.7	4.9	16.8
Book value ¹ (₹)	139	139	154	154	154
Fee to income	26.5	24.9	23.4	21.0	24.1
Cost to income	36.8	36.2	32.2	32.4	34.7
Average CASA ratio	39.5	39.9	40.7	40.5	40.7

1. Annualised for all interim periods



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► Subsidiaries

Capital

Domestic subsidiaries



ICICI Life (1/2)

₹ billion	FY2015	FY2016
New business premium	53.32	67.66
Renewal premium	99.75	123.99
Total premium	153.07	191.64
Profit after tax	16.34	16.50
Assets Under Management	1,001.83	1,039.39

Sustained leadership in private sector with an overall market share of 11.3%¹ and private sector market share of 21.9%¹ in FY2016

1. Source: Life Insurance Council

ICICI Life (2/2)

₹ billion	FY2015	FY2016
Annualised premium equivalent (APE)	47.44	51.70
Expense ratio ¹	15.4%	14.5%
Cost to RWRP ²	49.1%	51.2%

1. All expenses (including commission) / (Total premium – 90% of single premium)
2. RWRP: Retail weighted received premium

ICICI General

₹ billion	FY2015	FY2016
Gross written premium ¹	69.14	83.07
Profit before tax	6.91	7.08
PAT	5.36	5.07

Sustained leadership in private space with an overall market share of 8.4%² and private sector market share of 18.4%² in FY2016

1. Excluding remittances from motor declined pool and including premium on reinsurance accepted
2. Source: General Insurance Council



Other subsidiaries

Profit after tax (₹ billion)	FY2015	FY2016
ICICI Prudential Asset Management	2.47	3.26
ICICI Securities Primary Dealership	2.17	1.95
ICICI Securities (Consolidated)	2.94	2.39
ICICI Venture	0.01	(0.21)
ICICI Home Finance	1.98	1.80

Slide 63

ICICI AMC was the largest AMC in India as on March 31, 2016 based on average AUM in Q4-2016



Overseas subsidiaries

Continued capital rationalisation in overseas subsidiaries

ICICI Bank Canada repatriated capital of CAD 87.1 million in Q4-2016

ICICI Bank UK and ICICI Bank Canada have repatriated total capital of USD 175.0 million and CAD 242.1 million respectively since March 2013

The Bank's equity investment in the overseas subsidiaries reduced from 11.0% of its net worth at March 31, 2010 to 4.8% at March 31, 2016



ICICI Bank UK

USD million	FY2015	FY2016
Net interest income	64.7	71.5
Profit after tax	18.3	0.5
Loans and advances	3,025.1	3,144.1
Deposits	2,284.7	2,466.9
- <i>Retail term deposits</i>	<i>994.7</i>	<i>738.5</i>
Capital adequacy ratio	19.2%	16.7%
- <i>Tier I</i>	<i>14.6%</i>	<i>13.1%</i>

Asset and liabilities breakup: slide 61



ICICI Bank Canada

CAD million	FY2015	FY2016
Net interest income	73.7	82.8
Profit after tax	33.7	22.4
Loans and advances	5,187.0	5,767.4
- <i>Securitised insured mortgages</i>	<i>2,566.6</i>	<i>2,967.5</i>
Deposits	2,232.9	2,732.1
Capital adequacy ratio	28.5%	23.6%
- <i>Tier I</i>	<i>27.7%</i>	<i>23.6%</i>

Asset and liabilities breakup: slide 62



Consolidated financials

Consolidated profit & loss statement

₹ billion	FY2015	Q4-2015	Q3-2016	Q4-2016	FY2016	Q4-o-Q4 growth
NII	226.46	60.37	64.88	64.51	252.97	6.9%
Non-interest income	352.52	106.36	105.70	130.53	421.02	22.7%
- Fee income	97.01	25.05	25.10	26.07	101.28	4.1%
- Premium income	220.77	69.71	62.95	82.57	263.84	18.4%
- Other income	34.74	11.60	17.65	21.89	55.90	88.7%
Total income	578.98	166.73	170.58	195.04	673.99	17.0%
Operating expenses	350.23	104.73	97.46	121.22	407.90	15.7%
Operating profit	228.75	62.00	73.12	73.82	266.09	19.1%

Consolidated profit & loss statement

₹ billion	FY 2015	Q4- 2015	Q3- 2016	Q4- 2016	FY 2016	Q4-o-Q4 growth
Operating profit	228.75	62.00	73.12	73.82	266.09	19.1%
Provisions	45.36	15.71	30.61	34.97	87.05	-
Profit before collective contingency and related reserve and tax	183.39	46.29	42.51	38.85	179.04	16.1%
Collective contingency and related reserve	-	-	-	36.00	36.00	-
Profit before tax	183.39	46.29	42.51	2.85	143.04	(93.8)%
Tax	53.97	13.77	9.39	(3.15)	33.77	-
Minority interest	6.95	1.67	1.90	1.93	7.47	15.6%
Profit after tax	122.47	30.85	31.22	4.07	101.80	(86.8)%

Key ratios (consolidated)

Percent	FY2015	Q4-2015	Q3-2016	Q4-2016	FY2016
Return on average network ^{1,2}	15.0	14.5	13.5	1.7	11.3
Weighted average EPS (₹) ¹	21.2	21.6	21.4	2.8	17.5
Book value (₹)	146	146	162	162	162

1. Based on quarterly average network
2. Annualised for all interim periods



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▶ Capital

Capital adequacy

Standalone

16.64% 13.09%



March 31, 2016

- Capital ratios significantly higher than regulatory requirements
- Tier-1 capital is composed almost entirely of core equity capital
- Substantial scope to raise Additional Tier-1 and Tier-2 capital

Excess Tier-1 ratio of 5.46% over the minimum requirement of 7.63% as per current RBI guidelines

Assuming Tier-1 ratio at 10.00%, surplus capital of about ₹ 190.00 billion at Mar 31, 2016



Summarising the way forward: 4x4 agenda

Portfolio quality	Monitoring focus	Improvement in portfolio mix
	Concentration risk reduction	Resolution of stress cases
Enhancing franchise	Robust funding profile	Digital leadership & strong customer franchise
	Continued cost efficiency	Focus on capital efficiency including value unlocking

In summary (1/3)

- 1 Positive indicators in some sectors e.g. roads, logistics, railways, defence expected to lead to credit demand
- 2 We will grow by selectively capturing these opportunities
- 3 Limit framework in place for enhanced management of concentration risk
- 4 Continuing momentum in retail lending
- 5 Loan growth backed by strong funding profile and customer franchise

In summary (2/3)

- 6 Maintaining leadership in digital and technology-enabled customer convenience
- 7 Close monitoring of existing portfolio with focus on resolution and reduction of vulnerable exposures
- 8 The Bank will provide a quarterly update on key exposures
- 9 Created collective contingency and related reserve of ₹ 36.00 billion

In summary (3/3)

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Strong capital base with Tier-1 capital adequacy of 13.09%

11

Substantial value creation in subsidiaries



Thank you



Balance sheet: assets

₹ billion	March 31, 2015	December 31, 2015	March 31, 2016	Y-o-Y growth
Cash & bank balances	423.05	377.00	598.69	41.5%
Investments	1,581.29	1,635.43	1,604.12	1.4%
- <i>SLR investments</i>	<i>1,056.02</i>	<i>1,147.71</i>	<i>1,104.06</i>	<i>4.5%</i>
- <i>Equity investment in subsidiaries</i>	<i>110.89</i>	<i>110.32</i>	<i>107.63</i>	<i>(2.9)%</i>
Advances	3,875.22	4,348.00	4,352.64	12.3%
Fixed & other assets	581.74	662.08	651.50	12.0%
- <i>RIDF¹ and related</i>	<i>284.51</i>	<i>289.37</i>	<i>280.66</i>	<i>(1.3)%</i>
Total assets	6,461.29	7,022.51	7,206.95	11.5%

Net investment in security receipts of asset reconstruction companies was ₹ 6.24 billion at March 31, 2016 (December 31, 2015: ₹ 6.39 billion)

1. Pursuant to RBI guideline dated July 16, 2015, the Bank has, effective the quarter ended June 30, 2015, re-classified deposits placed with NABARD, SIDBI and NHB on account of shortfall in lending to priority sector from 'Investments' to 'Other Assets'.
2. Rural Infrastructure Development Fund



Equity investment in subsidiaries

₹ billion	March 31, 2015	December 31, 2015	March 31, 2016
ICICI Prudential Life Insurance	35.93	35.36	35.07
ICICI Bank Canada	27.32	27.32	25.31
ICICI Bank UK	18.05	18.05	18.05
ICICI Lombard General Insurance	14.22	14.22	13.81
ICICI Home Finance	11.12	11.12	11.12
ICICI Securities Limited	1.87	1.87	1.87
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
Others	0.14	0.14	0.14
Total	110.89	110.32	107.63



Balance sheet: liabilities

₹ billion	March 31, 2015	December 31, 2015	March 31, 2016	Y-o-Y growth
Net worth	804.29	895.92	897.36	11.6%
- <i>Equity capital</i>	11.60	11.63	11.63	0.3%
- <i>Reserves</i>	792.70	884.30	885.66	11.7%
Deposits	3,615.63	4,073.14	4,214.26	16.6%
- <i>Savings</i>	1,148.60	1,269.18	1,342.30	16.9%
- <i>Current</i>	495.20	571.81	588.70	18.9%
Borrowings ^{1,2}	1,724.17	1,771.61	1,748.07	1.4%
Other liabilities	317.20	281.84	347.26	9.5%
Total liabilities	6,461.29	7,022.51	7,206.95	11.5%

Credit/deposit ratio of 83.2% on the domestic balance sheet at March 31, 2016

1. Borrowings include preference shares amounting to ₹ 3.50 billion

2. Including impact of exchange rate movement



Composition of borrowings

₹ billion	March 31, 2015	December 31, 2015	March 31, 2016
Domestic	843.95	793.17	788.29
- Capital instruments ¹	387.66	382.86	361.90
- Other borrowings	456.29	410.31	426.39
- <i>Long term infrastructure bonds</i>	<i>68.50</i>	<i>68.50</i>	<i>68.50</i>
Overseas ²	880.22	978.44	959.78
- Capital instruments	21.23	22.48	22.52
- Other borrowings	859.00	955.96	937.26
Total borrowings²	1,724.17	1,771.61	1,748.07

1. Includes preference share capital ₹ 3.50 billion

2. Including impact of exchange rate movement

Capital instruments constitute 45.9% of domestic borrowings

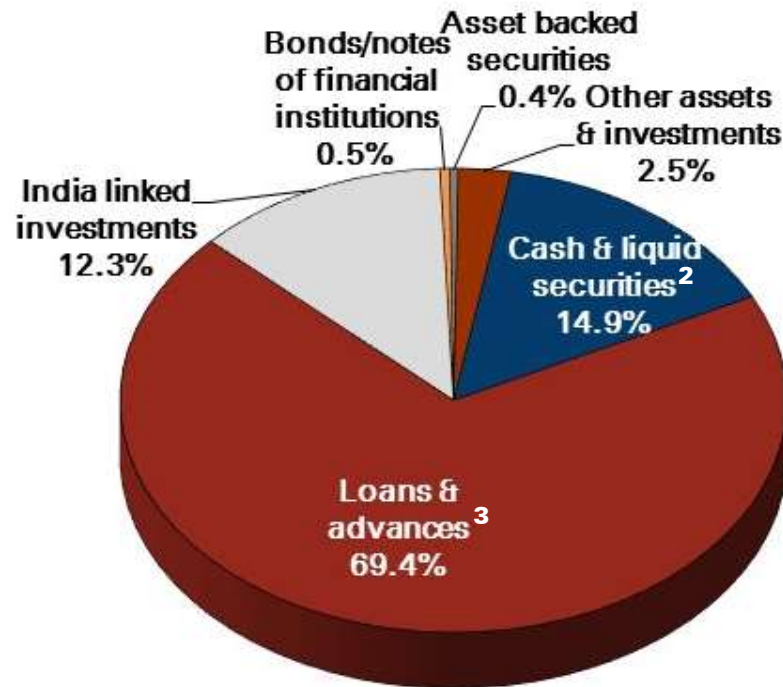


Funding profile: slide 7



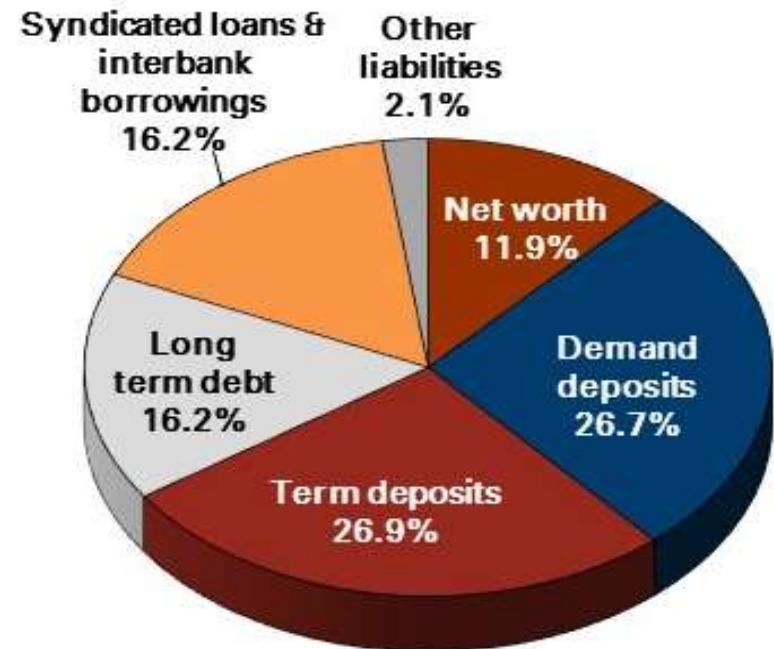
ICICI Bank UK¹

Asset profile



Total assets: USD 4.6 bn

Liability profile

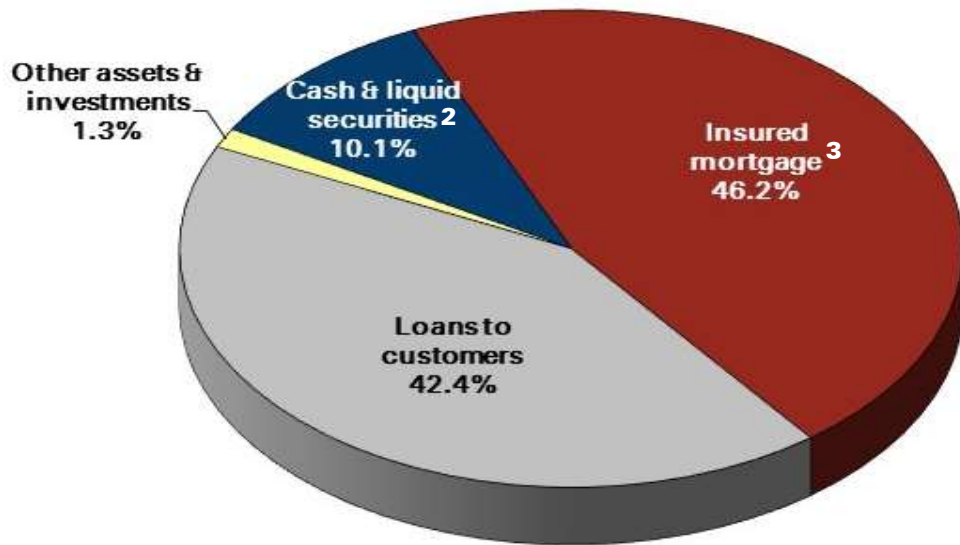


Total liabilities: USD 4.6 bn

1. At March 31, 2016
2. Includes cash & advances to banks, T Bills
3. Includes securities re-classified to loans & advances

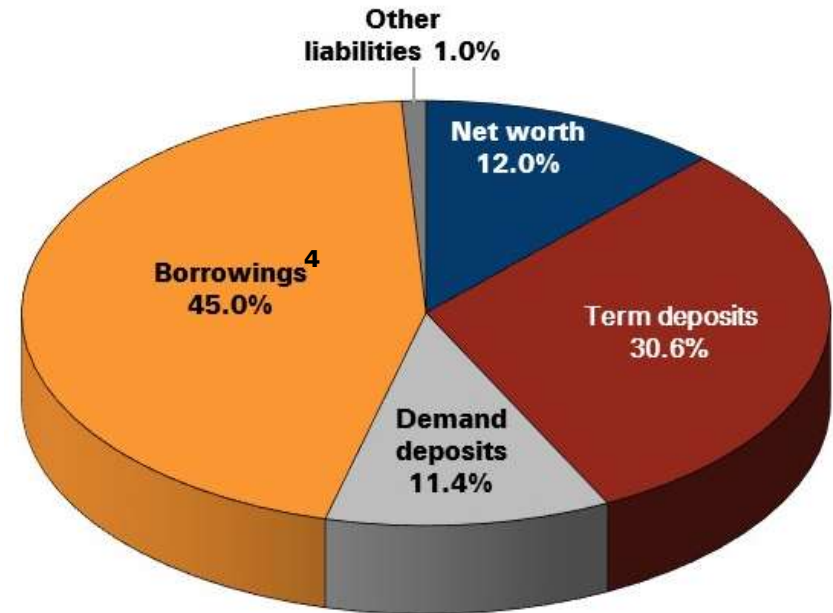
ICICI Bank Canada¹

Asset profile



Total assets: CAD 6.5 bn

Liability profile



Total liabilities: CAD 6.5 bn

1. At March 31, 2016
2. Includes cash & advances to banks and government securities
3. Based on IFRS, securitised portfolio of CAD 2,968 mn considered as part of insured mortgage portfolio at March 31, 2016
4. As per IFRS, proceeds of CAD 2,931 mn from sale of securitised portfolio considered as part of borrowings at March 31, 2016



ICICI Bank Canada key performance highlights: slide 43

ICICI Bank

ICICI Home Finance

₹ billion	FY2015	FY2016
Loans and advances	77.07	87.22
Capital adequacy ratio	27.0%	26.1%
Net NPA ratio	0.69%	0.60%



Other subsidiaries: slide 41



Consolidated balance sheet

₹ billion	March 31, 2015	December 31, 2015	March 31, 2016	Y-o-Y growth
Cash & bank balances	476.37	442.59	650.36	36.5%
Investments	2,743.11	2,842.86	2,860.44	4.3%
Advances	4,384.90	4,928.59	4,937.29	12.6%
Fixed & other assets	656.41	736.89	739.47	12.7%
Total assets	8,260.79	8,950.93	9,187.56	11.2%
Net worth	847.05	942.99	941.11	11.1%
Minority interest	25.06	28.86	33.55	33.9%
Deposits	3,859.55	4,351.30	4,510.77	16.9%
Borrowings	2,112.52	2,208.15	2,203.78	4.3%
Liabilities on policies in force	936.19	950.96	970.53	3.7%
Other liabilities	480.42	468.67	527.82	9.9%
Total liabilities	8,260.79	8,950.93	9,187.56	11.2%

1. Pursuant to RBI guideline dated July 16, 2015, the Bank has, effective the quarter ended June 30, 2015, re-classified deposits placed with NABARD, SIDBI and NHB on account of shortfall in lending to priority sector from 'Investments' to 'Other Assets'



Key ratios (consolidated): slide 49



Capital adequacy

Standalone Basel III	March 31, 2015		March 31, 2016	
	₹ billion	%	₹ billion	%
Total Capital	927.44	17.02%	1,009.95	16.64%
- Tier I	696.61	12.78%	794.82	13.09%
- Tier II	230.83	4.24%	215.13	3.54%
Risk weighted assets	5,448.96		6,071.13	
- On balance sheet	4,385.65		5,021.17	
- Off balance sheet	1,063.31		1,049.95	

Consolidated Basel III	March 31, 2015	March 31, 2016
	%	%
Total Capital	17.20%	16.60%
- Tier I	12.88%	13.13%
- Tier II	4.32%	3.47%