



October 17, 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 six months ended September 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.

Yours sincerely,

For ICICI Bank Limited

Vivek
Ranjan
Digitally signed
by Vivek Ranjan
Date: 2026.10.17
16:40:54 +05'30'

Vivek Ranjan
Leadership Team

Encl. : as above.

Copy to:

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



Q2-2027: Performance review

October 17, 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 Q2-2027



Key highlights for Q2-2027 (1/2)

Earnings

- Profit before tax excluding treasury grew by 23.4% y-o-y and 5.2% q-o-q to ₹ 199.54 bn in Q2-2027
- Core operating profit grew by 21.8% y-o-y and 2.8% q-o-q to ₹ 208.05 bn
 - Core operating profit excluding dividend from subsidiaries grew by 25.0% y-o-y and 6.4% q-o-q to ₹ 203.42 bn
- Profit after tax grew by 20.1% y-o-y to ₹ 148.43 bn in Q2-2027

Asset quality

- Net NPA ratio was 0.30% at Sep 30, 2026 (Jun 30, 2026: 0.35%)
- Net additions of ₹ 12.13 bn to gross NPAs in Q2-2027 (Q2-2026: ₹ 13.86 bn)
- Provision coverage ratio was 75.0% at Sep 30, 2026 (Jun 30, 2026: 74.7%)
- Standard, contingency and other provisions of ₹ 238.15 bn (1.3% of advances)
 - Contingency provisions of ₹ 131.00 bn at Sep 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 16.01%¹ (Jun 30, 2026: 16.19%¹)
- Total capital adequacy ratio of 16.68%¹



1. Including profits for the period

Key highlights for Q2-2027 (2/2)

Deposits

- Period-end total deposits grew by 27.1% y-o-y and 11.8% q-o-q at Sep 30, 2026
 - Excluding FCNR (B) deposits, period end total deposits grew by 17.0% y-o-y and 3.1% q-o-q at Sep 30, 2026
- Average deposits grew by 21.2% y-o-y and 8.0% q-o-q in Q2-2027
 - Average current and savings account deposits grew by 10.7% y-o-y and 1.4% q-o-q in Q2-2027

Advances

- Total loans grew by 30.0% y-o-y and 12.3% q-o-q
 - Excluding loans provided by international branches of the Bank against FCNR (B) deposits, total loans grew by 24.1% y-o-y and 7.3% q-o-q
- Retail and rural loans grew by 14.8% y-o-y and 3.2% q-o-q
- Business banking¹ portfolio grew by 33.8% y-o-y and 11.1% q-o-q
- Domestic corporate portfolio grew by 30.6% y-o-y and 10.4% q-o-q



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

Financial performance



Profit & loss statement

(₹ billion)	FY2026	Q2-2026	H1-2026	Q1-2027	Q2-2027	H1-2027	Q2-o-Q2 (%)
Net interest income ¹	880.75	215.29	431.64	243.84	253.39	497.23	17.7%
Non-interest income	295.60	73.56	146.20	84.25	82.77	167.02	12.5%
- Fee income	257.42	64.91	123.91	72.86	77.95	150.81	20.1%
- Dividend income from subsidiaries	34.58	8.10	21.46	11.10	4.63	15.73	(42.9)%
- Others	3.60	0.55	0.83	0.29	0.19	0.48	(64.4)%
Core operating income	1,176.35	288.85	577.84	328.09	336.16	664.25	16.4%
Operating expenses	472.34	118.07	232.01	125.74	128.11	253.85	8.5%
- Employee expenses	179.75	43.42	90.85	50.05	49.28	99.33	13.5%
- Non-employee expenses	292.59	74.65	141.16	75.69	78.83	154.52	5.6%
Core operating profit	704.01	170.78	345.83	202.35	208.05	410.40	21.8%
Core operating profit excluding dividend income	669.43	162.68	324.37	191.25	203.42	394.67	25.0%



1. Includes interest on tax refund of ₹ 0.14 bn in Q2-2027 (FY2026: ₹ 7.11 bn, Q1-2027: ₹ 4.65 bn, Q2-2026: 0.08 bn)

Profit & loss statement

₹ in billion	FY2026	Q2-2026	H1-2026	Q1-2027	Q2-2027	H1-2027	Q2-o-Q2 (%)
Core operating profit	704.01	170.78	345.83	202.35	208.05	410.40	21.8%
Provisions	53.80 ¹	9.14	27.29	12.60	8.51	21.11	(7.0)%
Profit before tax excluding treasury	650.21	161.64	318.54	189.75	199.54	389.29	23.4%
Treasury income	11.98	2.20	14.61	1.51	(2.30)	(0.79)	-
Profit before tax	662.19	163.84	333.15	191.26	197.24	388.50	20.4%
Tax	160.72	40.25	81.88	43.21	48.81	92.02	21.3%
Profit after tax	501.47	123.59	251.27	148.05	148.43	296.48	20.1%



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	Q2-2026	H1-2026	Q1-2027	Q2-2027	H1-2027
Net interest margin ^{1,2}	4.32	4.30	4.32	4.36	4.18	4.27
Cost of deposits	4.62	4.64	4.75	4.41	4.50	4.45
Cost-to-income	39.7	40.6	39.2	38.1	38.4	38.3
Core operating profit/average assets	3.26	3.22	3.28	3.40	3.17	3.28
Provisions/core operating profit	7.6	5.4	7.9	6.2	4.1	5.1
Provisions/average advances	0.38	0.26	0.40	0.32	0.20	0.25
Return on average assets	2.32	2.33	2.38	2.49	2.26	2.37
Standalone return on equity	16.0	16.0	16.6	17.1	16.6	16.9
Weighted average EPS (₹)	70.2	69.2	70.4	82.6	82.7	82.7
Book value (₹)	471.2	436.0	436.0	492.8	502.3	502.3

Yield, cost and margin: slide 44



Consolidated P&L and ratios: slide 45-47



1. Annualised on the basis of 'number of months'

2. Impact of interest on tax refund was negligible in Q2-2027 (3 bps in FY2026, 8 bps in Q1-2027 and negligible in Q2-2026)

Standalone segment-wise PBT

Profit before tax (₹ billion)	FY2026	Q2-2026	H1-2026	Q1-2027	Q2-2027	H1-2027
Retail	232.44	63.18	110.53	62.39	77.17	139.56
Wholesale	244.89	57.60	111.47	74.79	79.11	153.90
Treasury	172.30	41.42	104.03	48.22	40.15	88.38
Others	12.56	1.64	7.12	5.86	0.81	6.66
Total	662.19	163.84	333.15	191.26	197.24	388.50



Balance sheet growth



Outstanding deposits

(₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026	Y-o-Y growth	Q-o-Q growth	% share at Sep 30, 2026
CASA	6,588.71	7,242.56	7,408.51	12.4%	2.3%	36.1%
- Current	2,067.47	2,478.86	2,652.47	28.3%	7.0%	12.9%
- Savings	4,521.24	4,763.70	4,756.04	5.2%	(0.2%)	23.2%
Term	9,539.54	11,093.30	13,090.23	37.2%	18.0%	63.9%
Total deposits	16,128.25	18,335.86	20,498.74	27.1%	11.8%	100.0%

- Excluding FCNR (B) deposits, period end total deposits grew by 17.0% y-o-y and 3.1% q-o-q at Sep 30, 2026

Balance sheet-liabilities: slide 48-49

Consolidated balance sheet: slide 50

Extensive franchise: slide 51



Average deposits

(₹ billion)	Q2-2026	Q1-2027	Q2-2027	Y-o-Y growth	Q-o-Q growth
CASA	6,101.04	6,657.75	6,752.48	10.7%	1.4%
Term	9,473.45	10,822.53	12,129.71	28.0%	12.1%
Total deposits	15,574.49	17,480.28	18,882.19	21.2%	8.0%
Average CASA ratio	39.2%	38.1%	35.8%		



Loan portfolio

(₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026	Y-o-Y growth	Q-o-Q growth	% share at Sep 30, 2026 ¹
Retail and rural banking	8,240.22	9,165.12	9,456.87	14.8%	3.2%	51.6%
Business banking	2,909.21	3,501.55	3,891.68	33.8%	11.1%	21.2%
Domestic corporate	2,715.68	3,213.16	3,547.71	30.6%	10.4%	19.4%
Total domestic book (gross of BRDS/IBPC)	13,865.10	15,879.84	16,896.26	21.9%	6.4%	92.2%
BRDS/IBPC	(112.50)	(69.99)	(10.00)	(91.1%)	(85.7%)	-
Total domestic book (net of BRDS/IBPC)	13,752.60	15,809.85	16,886.26	22.8%	6.8%	92.2%
Overseas book	331.96	502.75	1,429.54	-	-	7.8%
Total advances	14,084.56	16,312.60	18,315.80	30.0%	12.3%	100.0%

- Excluding loans provided by international branches of the Bank against FCNR (B) deposits, total loans grew by 24.1% y-o-y and 7.3% q-o-q
- Including non-fund based outstanding, the share of retail and rural portfolio was 43.0% of the total portfolio at Sep 30, 2026
- Of the total domestic loan book, about 57% has interest rate linked to repo rate and other external benchmarks, 29% has fixed interest rate and 14% has interest rate linked to MCLR and other older benchmarks



1. Proportions are gross of BRDS/IBPC

Balance sheet-assets: slides 52-53

Portfolio composition: slide 54

Trend of loan portfolio: slide 64

Retail and rural portfolio

(₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026	Y-o-Y growth	Q-o-Q growth	% share at Sep 30, 2026
Mortgages	4,606.14	5,133.47	5,310.88	15.3%	3.5%	56.2%
Vehicle loans	962.66	1,022.74	1,037.39	7.8%	1.4%	11.0%
- Auto finance	615.55	637.69	645.07	4.8%	1.2%	6.8%
- Commercial vehicle and equipment	341.96	383.57	391.43	14.5%	2.0%	4.1%
Personal loans	1,216.55	1,355.20	1,419.05	16.6%	4.7%	15.0%
Credit cards	588.00	532.06	530.91	(9.7)%	(0.2)%	5.6%
Jewel loans	311.03	534.01	557.94	79.4%	4.5%	5.9%
Farmer finance	311.88	317.99	323.33	3.7%	1.7%	3.4%
Others	243.95	269.65	277.37	13.7%	2.9%	2.9%
Total Retail and Rural	8,240.22	9,165.12	9,456.87	14.8%	3.2%	100.0%



Trend of retail and rural portfolio: slide 65



Asset quality trends



NPA trends

(₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026
Gross NPAs ¹	238.50	238.47	233.35
Less: cumulative provisions	180.23	179.39	176.29
Net NPAs¹	58.27	59.08	57.06
Gross NPA ratio ¹	1.58%	1.38%	1.20%
Net NPA ratio ¹	0.39%	0.35%	0.30%
Provision coverage ratio	75.0%	74.7%	75.0%



1. Based on customer assets

Retail and rural NPAs: slide 55



NPA movement¹

₹ billion	FY2026	Q2-2026	Q1-2027	Q2-2027
Opening gross NPA	241.66	247.33	230.52	238.47
Add: gross additions (1)	191.47	50.34	55.52	48.33
- Retail and rural	155.16	40.49	43.31 ²	37.09
- Corporate and business banking	36.31	9.85	12.21	11.24
Less: recoveries, upgrades and others (2)	114.92	36.48	28.45	36.20
- Retail and rural	87.66	26.10	22.10	26.04
- Corporate and business banking	27.26	10.38	6.35	10.16
Net additions (1)-(2)	76.55	13.86	27.07	12.13
Less: write-offs	84.24	22.63	16.73	15.92
: sale of NPAs	3.45	0.06	2.39	1.33
Closing gross NPAs	230.52	238.50	238.47	233.35



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

Other portfolios

(₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026
1 Resolution under RBI frameworks: Total fund based o/s¹	16.24	13.63	11.85
2 Corporate: BB and below outstanding²			
- Borrowers with o/s greater than ₹ 1.00 bn	31.64	30.90	31.66
- Borrowers with o/s less than ₹ 1.00 bn	4.97	3.95	3.81
Total	36.61³	34.85	35.47
3 Non-fund o/s to NPAs	23.22³	22.07	22.51



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, 2025	Jun 30, 2026	Sep 30, 2026
Total provisions	226.20	229.63³	238.15³
-- of which contingency provisions	131.00	131.00	131.00
Total as a % of net advances	1.6%	1.4%	1.3%

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

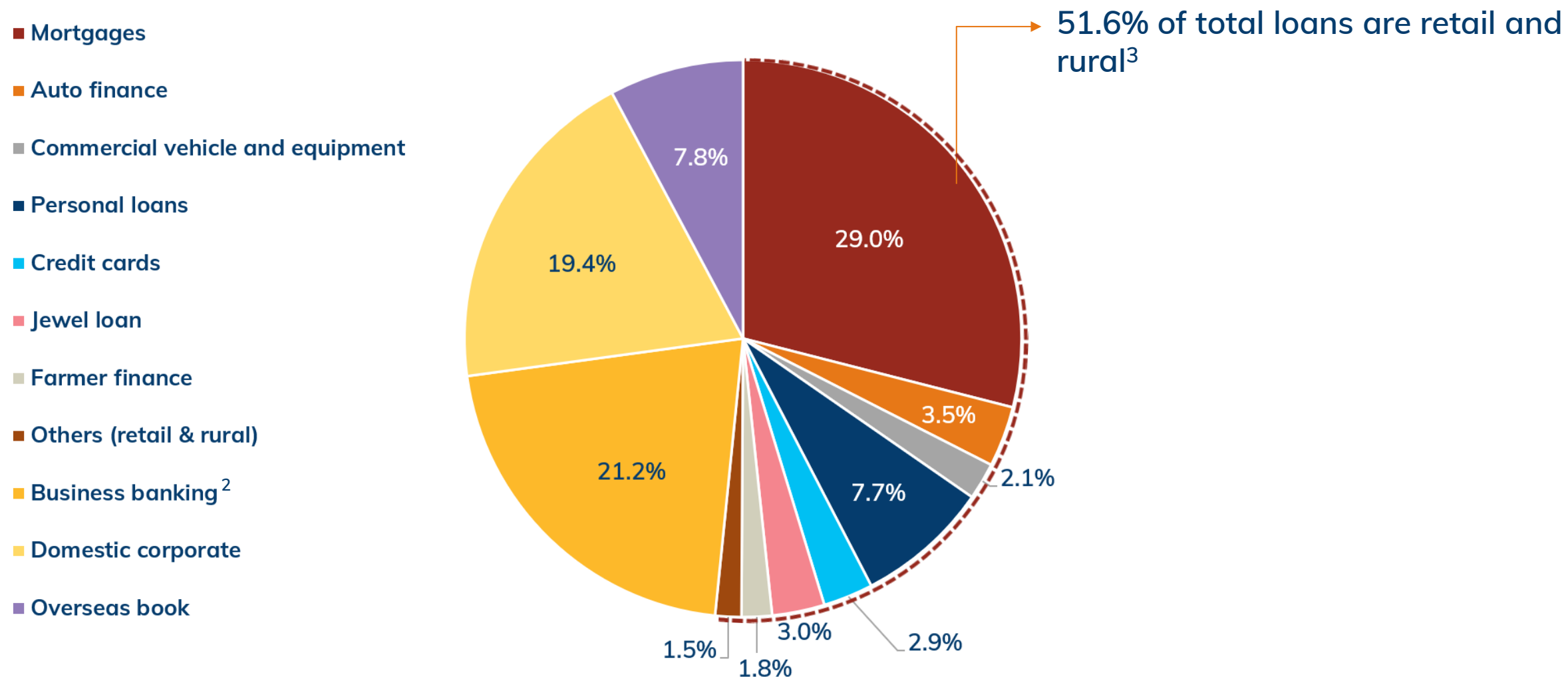


Loan portfolio information



Diversified and granular loan book

Breakup of loan portfolio¹ at Sep 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 and rural portfolio was 43.0% of the total portfolio at Sep 30, 2026

Mortgage, personal loan and credit card portfolio

Mortgage

Mortgage portfolio includes home loans ~63%, top-up loans given to existing home loan customers ~7%, non-residential loans ~7% and loan against property ~18%

~90%

Mortgage customers have existing relationship with the Bank

~60%

Average loan-to-value ratio of home loan

~ ₹ 4.2 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**



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	Sep 30, 2026
AA- and above	46.4%	45.0%	38.3%	35.9%	26.5%	26.9%	27.1%
A+, A, A-	31.0%	35.6%	40.2%	38.9%	45.4%	45.0%	46.1%
A- and above	77.4%	80.6%	78.5%	74.8%	71.9%	71.9%	73.2%
BBB+,BBB, BBB-	19.1%	17.9%	20.0%	24.1%	27.2%	27.2%	26.1%
BB and below	2.6%	1.0%	1.0%	0.7%	0.5%	0.4%	0.4%
Non-performing loans	0.6%	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%
Unrated	0.3%	0.2%	0.4%	0.3%	0.4%	0.5%	0.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%



1. Based on internal ratings

Exposure to power sector

(₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026	% share at Sep 30, 2026
Borrowers classified as NPA or part of BB and below portfolio ¹	8.42	6.19	7.27	1.0%
Other borrowers	508.38	636.84	685.61	99.0%
Total	516.80	643.03	692.88	100.0%

- Of the other borrowers aggregating ₹ 685.61 billion, excluding exposure to State Electricity Boards, about 88% was rated A- and above

Sector-wise exposures: slide 56



1. Including loans restructured or under RBI resolution scheme

NBFCs, HFCs and builder portfolio

Outstanding (₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026
NBFCs/HFCs ¹	794.33	920.52	1,033.78
Builder portfolio (construction finance, lease rental discounting, term loans and working capital) ¹	635.83	747.21	788.52

- Proportion of the NBFCs/HFCs portfolio internally rated BB and below or non-performing at Sep 30, 2026 was < 0.5%
- 0.5% of the builder portfolio at Sep 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 outstanding¹ at Sep 30, 2026: USD 5.25 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	Sep 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%	6.3%
Exposure to top 10 groups as a % of total exposure	10.3%	10.1%	10.0%	9.6%	10.3%	10.1%	10.6%

- All top 20 borrowers as of Sep 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	Sep 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%	3.7%



1. Excludes banks

Technology: Leveraging AI



AI adoption for long-term value creation



Scalable platform for AI delivery

- Enterprise-wide adoption
- Partnership with leading AI service providers
- Build platform capabilities
- Seamless integration across systems



Strategic enabler

- Prioritise high-value use cases
- Enhance customer experience and drive efficiency
- Reallocate capacity to maximise value creation
- Leveraging data insights for deepening relationship



Internal AI capabilities

- In-house development
- Build internal capabilities
- Design processes and accelerate adoption across functions
- Focused upskilling initiatives across teams



Responsible AI governance

- Guardrails for AI adoption
- Human-in-the-loop oversight
- Controlled experimentation and scalable deployment
- Effective model governance and continuous monitoring



Continue to invest and leverage AI to gain data insights, enhance efficiency, improve turnaround time and deliver seamless banking experiences

ICICI Bank : AI across the enterprise (1/2)

Customer service and engagement

- In-house GenAI tool to deliver faster and personalised experiences
- Customer calls, emails and chats are analysed to generate insights, identify contextual pitches and recommend personalised offers
- Bots to process inbound customer communication

Decongesting processes

- Document intelligence tools trained to read multiple document types and extract relevant data points
- Autonomous bots have been deployed to automate repetitive and human-intensive workflows
- Physical pages/images processed and validated, enhancing accuracy, efficiency and reducing turnaround time

Fraud prevention

- Strengthen onboarding checks, customer authentication and incident detection capabilities
- Image and facial match tools are being used in onboarding journeys
- Facial recognition is being screened against negative database preventing potential frauds



ICICI Bank : AI across the enterprise (2/2)

Monitoring and assessment

- AI reasoning tools are used to analyse various financial documents such as GST reports, transaction statements into contextual and precise summaries being used by credit team
- Portfolio monitoring summary generated using AI models across various financial metrics

Strengthening technology and cybersecurity

- Accelerating technology delivery with AI assisted coding, testing, modernization and engineering productivity
- AI tool developed for scanning security gaps during code development thereby enabling early identification and remediation of vulnerability

Employee productivity and knowledge retrieval

- Enabling enterprise banking knowledge instantly accessible through AI-powered search and contextual retrieval
- Customer emails reviewed and response generated, saving reply creation time
- Support decision making across functions



Capital



Standalone capital adequacy

	Sep 30, 2025 ^{1,2}		Jun 30, 2026 ^{1,2}		Sep 30, 2026 ^{1,2}	
	(₹ billion)	%	(₹ billion)	%	(₹ billion)	%
Total capital	2,903.86	17.00%	3,281.48	16.84%	3,398.72	16.68%
- Tier I	2,792.69	16.35%	3,154.12	16.19%	3,262.33	16.01%
- of which: CET1	2,792.69	16.35%	3,154.12	16.19%	3,262.33	16.01%
- Tier II	111.17	0.65%	127.36	0.65%	136.39	0.67%
Risk weighted assets	17,084.47		19,487.59		20,375.68	
- On balance sheet	15,194.33		17,297.93		17,987.17	
- Off balance sheet	1,890.14		2,189.66		2,388.51	

Consolidated capital adequacy: slide 57



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	Q2-2026	H1-2026	Q1-2027	Q2-2027	H1-2027
ICICI Life Insurance	16.00	2.99	6.01	3.86	3.74	7.60
ICICI Lombard General Insurance	27.72	8.20	15.67	4.03 ³	9.46	13.50
ICICI Prudential Asset Management ¹	33.13	8.38	16.22	9.65	8.89	18.54
ICICI Securities (Consolidated) ¹	17.13	4.25	8.16	4.19	4.39	8.58
ICICI Securities Primary Dealership ^{1,2}	4.47	(0.32)	4.12	0.98	0.06	1.04
ICICI Home Finance ¹	8.61	2.03	4.17	2.00	2.20	4.20
ICICI Venture	1.48	1.31	1.30	0.86	0.11	0.97
ICICI Bank UK (USD million)	25.3	6.4	12.3	7.2	6.5	13.8
ICICI Bank Canada (CAD million)	24.0	6.3	14.1	5.4	5.0	10.4

Details on key subsidiaries: slides 58-63



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 Life Insurance

- Annualised Premium Equivalent increased to ₹ 49.35 billion in H1-2027 from ₹ 42.86 billion in H1-2026
- Value of New Business increased to ₹ 12.83 billion in H1-2027 from ₹ 10.49 billion in H1-2026
- New business sum assured grew by 30.1% y-o-y in H1-2027

ICICI Lombard General Insurance

- Gross direct premium income (GDPI) increased to ₹ 67.92 billion in Q2-2027 from ₹ 65.96 billion in Q2-2026



Key subsidiaries (2/2)

ICICI Prudential Asset Management

- Market leader in Equity schemes AUM and Equity Hybrid schemes AUM with market share of 13.7% and 26.4% respectively at September 30, 2026
- Total MF QAAUM¹ grew by 14.4% y-o-y to ₹ 11,608.19 billion at September 30, 2026

ICICI Securities

- Total assets² grew by 7.5% y-o-y to ₹ 9.03 trillion in Q2-2027
- Market share in MTF³ of about 16.1% at September 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 Sep 30, 2026
3. Margin trading facility

Environmental, Social and Governance (ESG) initiatives



ESG @ ICICI Bank



Environment

Promoting sustainable environmental practices

- Remain focused on managing Scope 1 & 2 emissions as part of carbon neutrality roadmap; partly supported by adoption of lower-emission technologies and products
- Scaling up measures on circularity in water across several large premises of the Bank
- Increased CSR initiatives under the Environment theme



Social

Striving to create value for all stakeholders

- Positively benefitted more than 19.8 million individuals through CSR initiatives till date
- Integrating ESG metrics into CSR initiatives to strengthen the alignment with UN SDGs
- ESG and CSR embedded in induction program; ongoing awareness through emailers and capacity building through e-module and external workshops



Governance

Being responsible and transparent in business

- Strengthened Board oversight through ESG & CSR Committee and Risk Committee
- Improved ESG ratings by domestic ESG Rating Providers basis enhanced disclosures in fiscal 2026
- Enhancing capability of digital tool for measuring, monitoring and ESG-related reporting



Bank's efforts contribute to the UN Sustainable Development Goals



Thank you

Additional financial information



Yield, cost and margin

Movement in yield, costs & margins (Percent) ¹	FY2026	Q2-2026	H1-2026	Q1-2027	Q2-2027	H1-2027
Yield on total interest-earning assets	8.33	8.34	8.47	8.17	8.09	8.13
- Yield on advances	9.19	9.29	9.41	8.86	8.82	8.83
Cost of funds	4.75	4.78	4.90	4.51	4.59	4.55
- Cost of deposits	4.62	4.64	4.75	4.41	4.50	4.45
Net interest margin ²	4.32	4.30 ²	4.32	4.36	4.18	4.27
- Domestic	4.39	4.37	4.39	4.45	4.32	4.38
- Overseas	0.96	0.98	0.96	1.01	1.07	1.05



1. Annualised on the basis of 'number of months'

2. Impact of interest on tax refund was negligible in Q2-2027 (3 bps in FY2026, 8 bps in Q1-2027 and negligible in Q2-2026)

Consolidated profit & loss statement (1/2)

(₹ billion)	FY2026	Q2-2026	H1-2026	Q1-2027	Q2-2027	H1-2027	Q2-o-Q2 growth
Net interest income	1,061.90	261.63	521.53	291.77	303.36	595.13	15.9%
Non-interest income	1,169.00	279.66	534.62	274.48	321.69	596.17	15.0%
- Fee income	345.95	86.60	166.54	96.35	103.28	199.63	19.3%
- Premium income	776.24	184.33	331.69	167.80	213.93	381.73	16.1%
- Other income	46.81	8.73	36.39	10.33	4.49	14.81	(48.6)%
Total income	2,230.90	541.29	1,056.15	566.25	625.05	1,191.30	15.5%
Operating expenses	1,403.94	341.55	643.24	340.21	384.95	725.16	12.7%
Operating profit	826.96	199.74	412.91	226.04	240.10	466.14	20.2%



Consolidated profit & loss statement (2/2)

(₹ billion)	FY2026	Q2-2026	H1-2026	Q1-2027	Q2-2027	H1-2027	Q2-o-Q2 growth
Operating profit	826.96	199.74	412.91	226.04	240.10	466.14	20.2%
Provisions	56.39	9.10	27.32	12.97	8.95	21.92	(1.7)%
Profit before tax	770.57	190.64	385.59	213.07	231.15	444.22	21.3%
Tax	193.83	48.07	99.08	50.97	58.03	109.00	20.7%
Share in profit of associates	2.63	0.61	1.24	0.66	0.77	1.43	26.2%
Minority interest	37.29	9.61	18.60	8.36	10.56	18.92	9.9%
Profit after tax	542.08	133.57	269.15	154.40	163.33	317.73	22.3%



Key ratios (consolidated)

Percent	FY2026	Q2-2026	H1-2026	Q1-2027	Q2-2027	H1-2027
Return on equity	16.0	16.1	16.5	16.6	16.9	16.8
Weighted average EPS (₹)	75.9	74.8	75.5	86.2	91.0	88.6
Book value (₹)	492	458	458	516	528	528

◀ slide 9



Balance sheet: liabilities

(₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026
Net worth	3,114.42	3,534.91	3,605.94
- Equity capital	14.29	14.35	14.36
- Reserves	3,100.13	3,520.56	3,591.58
Deposits	16,128.25	18,335.86	20,498.74
- Current	2,067.47	2,478.86	2,652.47
- Savings	4,521.24	4,763.70	4,756.04
- Term	9,539.54	11,093.30	13,090.23
Borrowings	1,118.18	1,262.92	2,045.53
Other liabilities	1,001.86	1,190.57	1,102.66
Total liabilities	21,362.71	24,324.26	27,252.87

- Credit/deposit ratio of 84.0% on the domestic balance sheet at Sep 30, 2026 (Jun 30, 2026: 87.5%; Sep 30, 2025: 86.3%)



Composition of borrowings

(₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026
Domestic	888.11	963.82	936.49
- Capital instruments	15.00	53.72	52.27
- Other borrowings	873.11	910.10	884.22
- Long term infrastructure bonds	417.69	352.69	352.69
- Refinance	350.05	474.39	447.10
Overseas borrowings	230.07	299.10	1,109.04
Total borrowings	1,118.18	1,262.92	2,045.53

◀ slide 12



Consolidated balance sheet

(₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026
Cash & bank balances	1,675.68	1,964.93	2,752.62
Investments	8,997.98	9,393.00	9,487.28
Advances	14,921.61	17,293.28	19,353.85
Fixed & other assets	1,269.58	1,372.86	1,335.78
Total assets	26,864.85	30,024.07	32,929.53
Net worth	3,355.53	3,805.30	3,905.24
Minority interest	162.38	175.33	196.81
Deposits	16,458.65	18,703.63	20,915.39
Borrowings	2,152.40	2,263.18	2,955.61
Liabilities on policies in force	3,049.90	3,146.92	3,096.34
Other liabilities	1,685.99	1,929.71	1,860.14
Total liabilities	26,864.85	30,024.07	32,929.53



Branch and ATM network

Branches	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025	Mar 31, 2026	Jun 30, 2026	Sep 30, 2026	% share at Sep 30, 2026
Metro	1,567	1,709	1,907	2,079	2,356	2,394	2,422	31.6%
Urban	1,074	1,160	1,310	1,422	1,507	1,515	1,520	19.9%
Semi urban	1,599	1,712	1,838	1,905	1,956	1,968	1,973	25.8%
Rural	1,178	1,319	1,468	1,577	1,692	1,731	1,741	22.7%
Total branches	5,418	5,900	6,523	6,983	7,511	7,608	7,656	100.0%
Total ATMs and CRMs¹	16,609	16,650	17,190	16,285	12,087	12,190	12,143	

◀ slide 12



1. Cash Recycling Machines

Balance sheet: assets

(₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026
Cash & bank balances	1,366.81	1,630.47	2,443.88
Investments	4,995.92	5,385.34	5,574.94
- SLR investments	3,984.72	4,255.10	4,405.95
- Equity investment in subsidiaries	191.72	220.29	235.00
Advances	14,084.56	16,312.60	18,315.80
Fixed & other assets	915.42	995.85	918.25
-RIDF ¹ and related	122.74	97.02	91.67
Total assets	21,362.71	24,324.26	27,252.87

1. Rural Infrastructure Development Fund



Equity investment in subsidiaries

(₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026
ICICI Life Insurance	32.75	32.75	47.45 ¹
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	71.33	71.45	71.46
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	2.04
Others	0.49	0.49	0.49
Total	191.72	220.29	235.00



1. The Bank purchased 2% additional shareholding in ICICI Life insurance Limited for consideration of Rs. 14.70 billion

Portfolio composition

	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026
Domestic	95.4%	94.5%	90.3%
International	4.6%	5.5%	9.7%
Total consolidated advances (₹ billion)	14,922	17,293	19,354

Retail and rural NPAs

₹ in billion	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026
Gross retail and rural NPAs	128.17	123.14	119.45
- as a % of gross advances	1.54%	1.33%	1.25%
Net retail and rural NPAs	41.66	38.27	36.32
- as a % of net advances	0.51%	0.42%	0.38%



◀ slide 17

Sector-wise exposures

Top 10 sectors ^{1,2} : % of total exposure of the Bank	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025	Mar 31, 2026	Jun 30, 2026	Sep 30, 2026
Retail finance	42.0%	43.4%	41.4%	39.9%	39.0%	37.6%
Services – finance	9.4%	8.6%	8.2%	7.2%	7.7%	7.1%
Wholesale/retail trade	5.1%	5.8%	6.5%	7.0%	6.9%	6.9%
Banks	6.0%	4.5%	4.9%	4.8%	4.6%	6.1%
Services - non finance	3.4%	3.7%	4.4%	4.8%	4.8%	4.9%
Electronics & engineering	4.0%	4.0%	4.4%	3.9%	3.9%	4.1%
Construction	2.4%	2.4%	2.7%	3.3%	3.2%	3.2%
Crude petroleum/refining & petrochemicals	3.8%	3.5%	2.8%	3.1%	2.9%	3.2%
Road, port, telecom, urban development & other infra	3.0%	3.0%	3.2%	2.9%	2.9%	3.0%
of which: Telecom	1.4%	1.3%	1.1%	0.7%	0.7%	0.7%
Real estate	2.4%	2.5%	2.6%	2.9%	2.9%	2.8%
Total (₹ billion)	20,245	23,840	27,005	31,235	32,913	35,286



slide 26

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

Consolidated capital adequacy

Basel III (%)	Sep 30, 2025 ^{1,2}	Jun 30, 2026 ^{1,2}	Sep 30, 2026 ^{1,2}
Total capital	16.75%	16.75%	16.62%
- Tier I	16.12%	16.11%	15.97%
- of which: CET 1	16.12%	16.11%	15.97%
- Tier II	0.63%	0.64%	0.65%

◀ slide 35



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

Insurance entities

ICICI Life (₹ billion)	FY2026	Q2-2026	Q1-2027	Q2-2027
Annualised premium equivalent	106.41	24.21	21.36	27.99
- Of which: protection	19.06	4.19	5.96	5.60
Assets under management	3,136.34	3,214.94	3,338.18	3,289.64
Cost ¹ /Total premium	18.2%	17.7%	21.8%	18.7%

ICICI General (₹ billion)	FY2026	Q2-2026	Q1-2027	Q2-2027
Gross written premium	306.18	70.59	88.60	77.02
Combined ratio	103.4%	105.1% ³	107.2% ⁴	107.0% ³
Return on average equity ²	17.8%	21.4%	9.6% ⁴	21.7%



1. Total cost including commission and excluding interest on sub-debt
2. Annualised for all interim periods
3. Excluding the impact of CAT losses of ₹ 1.18 billion in Q2-2027 and ₹ 0.73 billion in Q2-2026, the combined ratio was 105.3% and 103.8% respectively
4. Includes impact of increase in claim reserves pursuant to recent judicial pronouncements

ICICI Bank UK

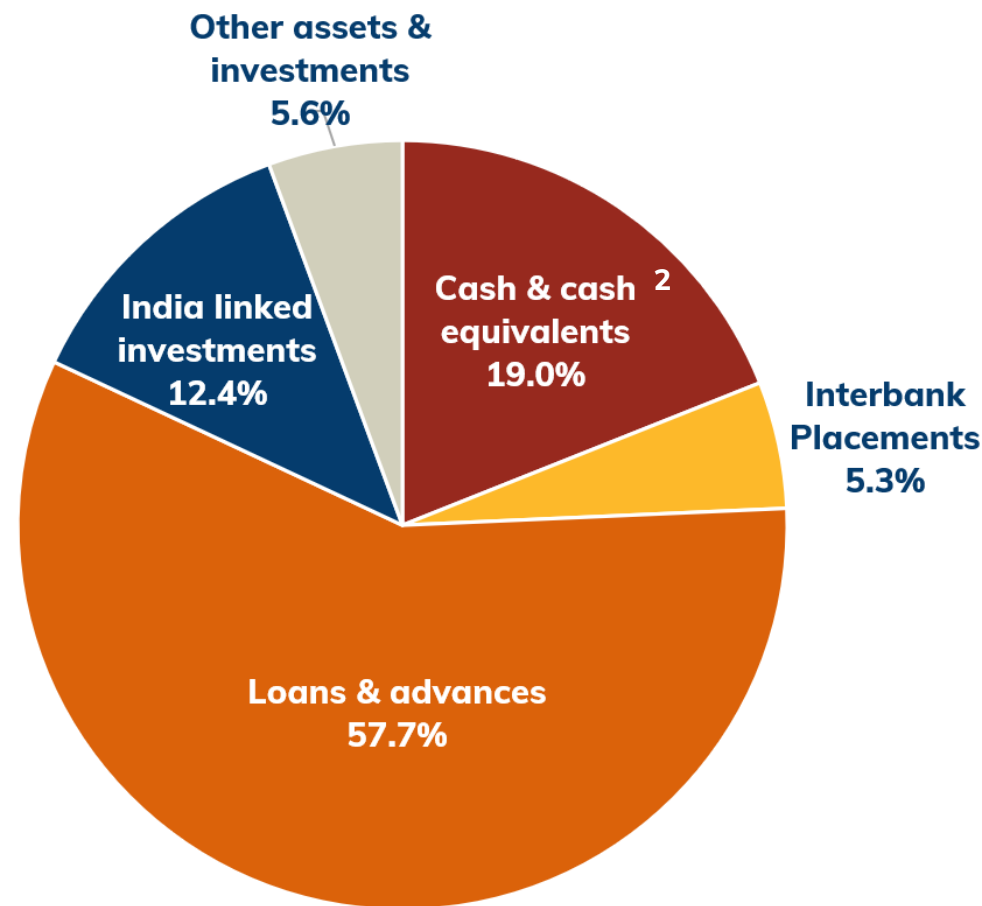
(USD million)	FY2026	Q2-2026	H1-2026	Q1-2027	Q2-2027	H1-2027
Net interest income	67.2	17.0	34.0	16.9	17.1	34.0
Operating profit	31.6	6.7	14.9	9.9	8.9	18.7
Loans and advances	1,483.7	1,190.4	1,190.4	1,664.6	1,827.6	1,827.6
Deposits	2,248.3	1,881.6	1,881.6	2,232.3	2,561.2	2,561.2
- Retail term deposits	578.8	486.8	486.8	672.2	944.6	944.6
Capital adequacy ratio	19.7%	22.4%	22.4%	18.9%	18.1%	18.1%
- Tier I	17.1%	19.4%	19.4%	16.4%	15.7%	15.7%
Net impaired loans	2.3	- ¹	- ¹	2.3	2.2	2.2



1. Represents insignificant number

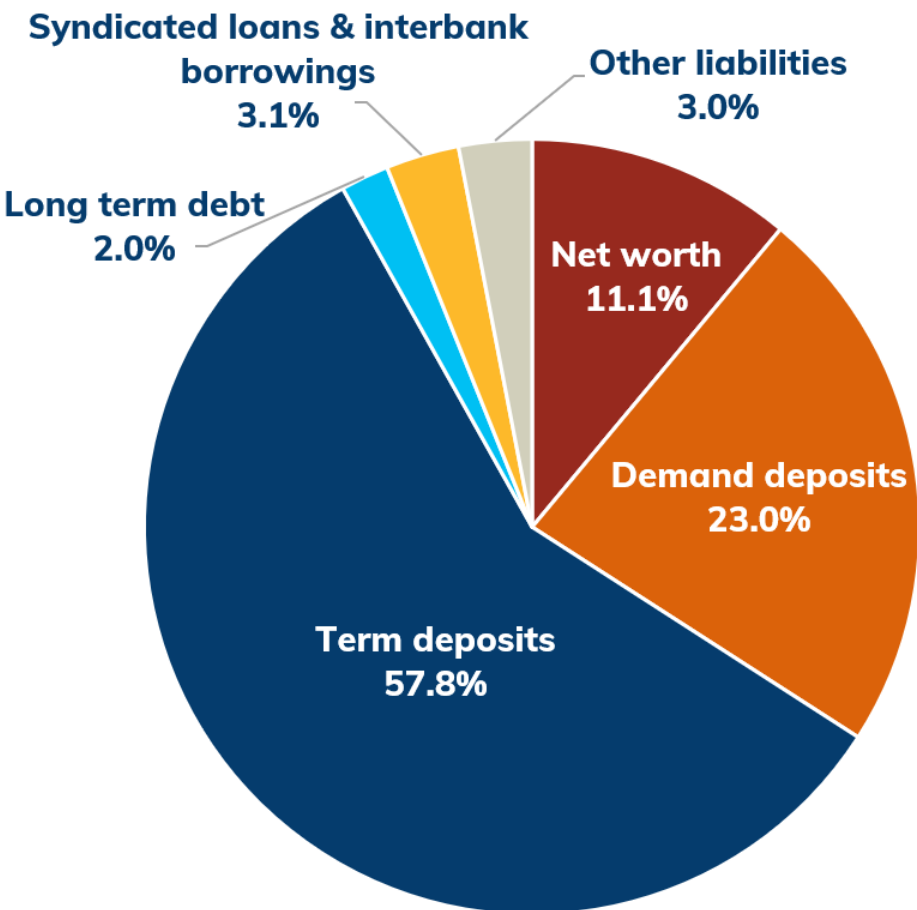
ICICI Bank UK¹

Asset profile



Total assets: USD 3.17 bn

Liability profile



Total liabilities: USD 3.17 bn



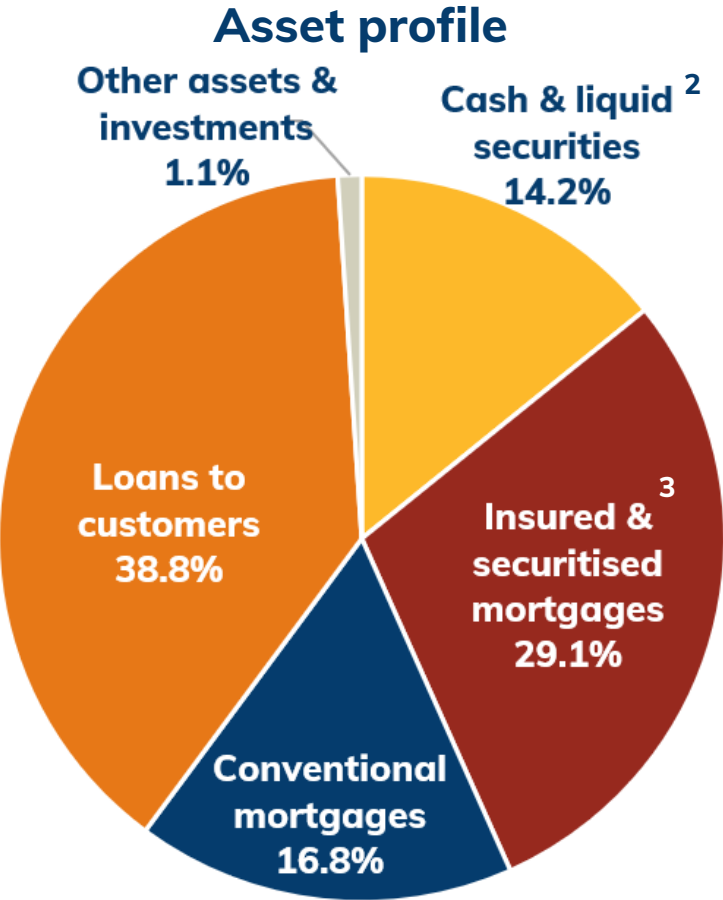
- 1. At Sep 30, 2026
- 2. Includes cash & cash equivalents and T Bills

ICICI Bank Canada

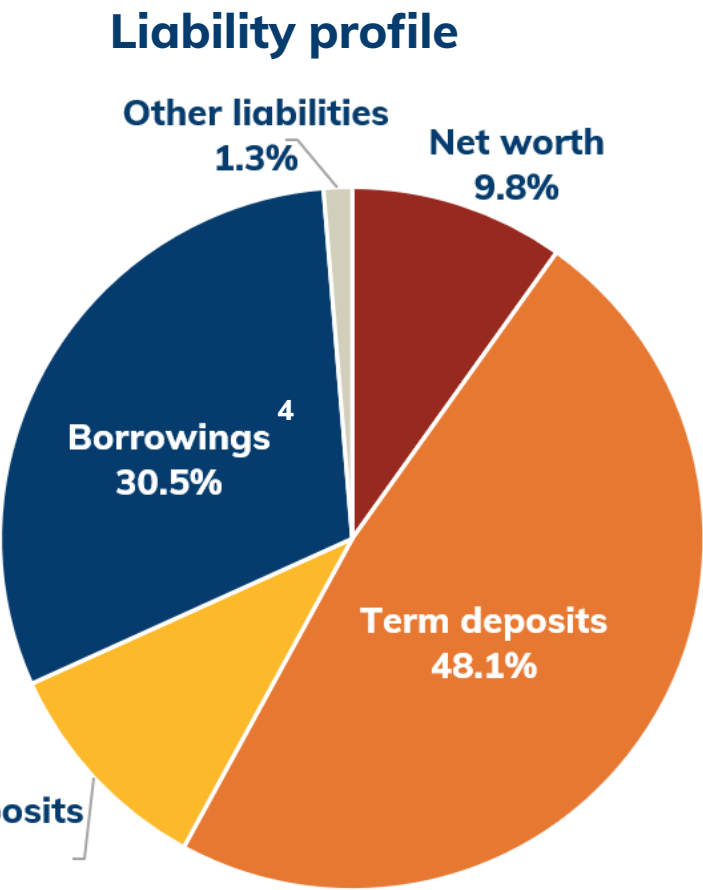
(CAD million)	FY2026	Q2-2026	H1-2026	Q1-2027	Q2-2027	H1-2027
Net interest income	78.8	20.5	42.8	16.8	17.0	33.8
Operating profit	36.3	8.6	20.0	8.0	7.7	15.7
Loans and advances	4,173.8	3,910.5	3,910.5	4,235.9	4,255.6	4,255.6
- Residential mortgages	2,438.4	2,317.4	2,317.4	2,359.6	2,311.6	2,311.6
Deposits	2,639.1	2,806.0	2,806.0	2,756.3	2,951.6	2,951.6
Capital adequacy ratio	18.6%	20.1%	20.1%	18.4%	18.2%	18.2%
- Tier I	18.3%	19.8%	19.8%	18.1%	18.0%	18.0%
Net impaired loans	30.8	26.6	26.6	31.0	29.8	29.8



ICICI Bank Canada¹



Total assets: CAD 5.04 bn



Total liabilities: CAD 5.04 bn



- 1. At Sep 30, 2026
- 2. Includes government securities and cash & placements with banks
- 3. Insured mortgages include CAD 1,341.4 million of securitised mortgages at Sep 30, 2026 (Jun 30, 2026 : CAD 1,396.6 million)
- 4. As per IFRS, proceeds of CAD 1,329.1 million at Sep 30, 2026 (Jun 30, 2026: CAD 1,385.1 million) on securitisation of residential mortgages are considered a part of borrowings

ICICI Home Finance¹

(₹ billion)	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026
Loans and advances	296.35	335.28	351.57
Gross impaired loans (stage 3)	4.82	4.27	4.24
Net impaired loans (stage 3)	3.22	2.81	2.77
Capital adequacy ratio	19.6%	20.0%	19.4%



◀ slide 37

1. As per Ind AS

Trend of loan portfolio

(₹ billion)	Mar 31, 2025	Sep 30, 2025	Mar 31, 2026	Jun 30, 2026	Sep 30, 2026
Retail and rural	8,014.49	8,240.22	8,901.77	9,165.12	9,456.87
Business banking	2,633.67	2,909.21	3,276.65	3,501.56	3,891.68
Domestic corporate	2,737.66	2,715.68	2,988.96	3,213.16	3,547.71
Total domestic book (gross of BRDS/IBPC)	13,385.81	13,865.10	15,167.38	15,879.84	16,896.26



slide 14



1. Bill rediscounting scheme/Interbank participatory certificate

Trend of retail and rural portfolio

(₹ billion)	Mar 31, 2025	Sep 30, 2025	Mar 31, 2026	Jun 30, 2026	Sep 30, 2026
Mortgages	4,395.85	4,606.13	4,975.45	5,133.47	5,310.88
Vehicle loans	965.02	962.66	1,007.54	1,022.74	1,037.39
- Auto finance	619.44	615.55	629.86	637.69	645.07
- Commercial vehicle and equipment	335.92	341.96	375.36	383.57	391.43
Personal loans	1,215.95	1,216.56	1,302.47	1,355.20	1,419.05
Credit cards	573.41	588.00	541.33	532.06	530.91
Jewel loans	313.79	311.03	482.05	534.01	557.94
Farmer finance	301.71	311.88	325.51	317.99	323.33
Others	248.77	243.95	267.42	269.65	277.37
Total Retail and Rural	8,014.49	8,240.22	8,901.77	9,165.12	9,456.87



slide 15