



August 30, 2025

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

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

Dear Sir/Madam,

Sub: Presentation by Managing Director & Chief Executive Officer – Thirty-First Annual General Meeting – August 30, 2025

We are enclosing a copy of the presentation to be made at the Thirty-First Annual General Meeting of the Bank by Mr. Sandeep Bakhshi, Managing Director & Chief Executive Officer.

Yours sincerely,
For ICICI Bank Limited

Vivek Ranjan
Associate Leadership Team

Encl.: As above

Copy to-

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



ICICI Bank: Key highlights

Annual General Meeting

August 30, 2025

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



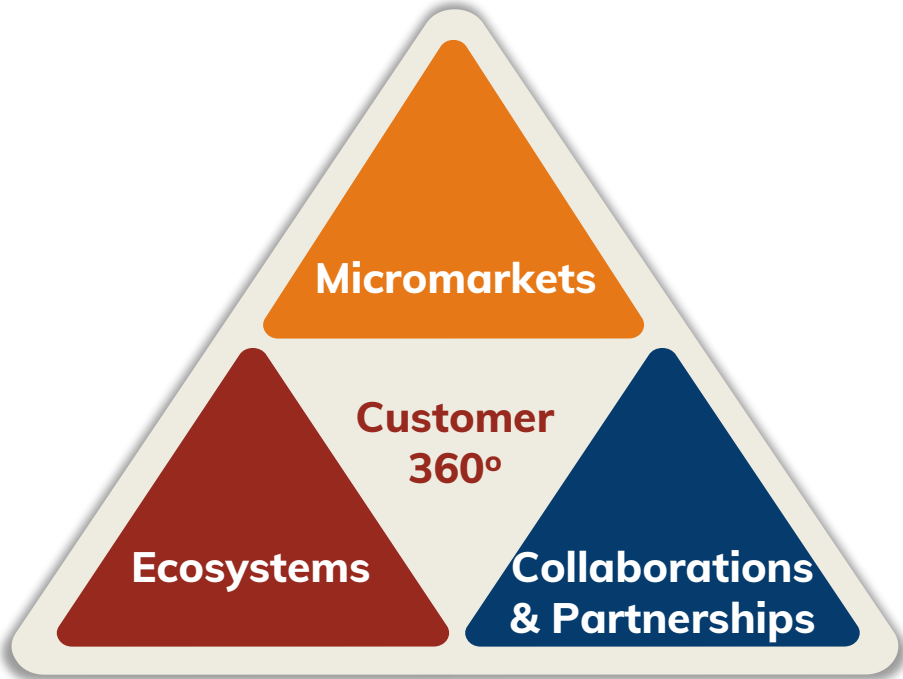
Our Approach

PRINCIPLES

- 01 Return of Capital
- 02 Fair to Customer, Fair to Bank
- 03 One Bank, One Team
- 04 Agile Risk Management
- 05 Compliance with Conscience

Integrity

COVERAGE

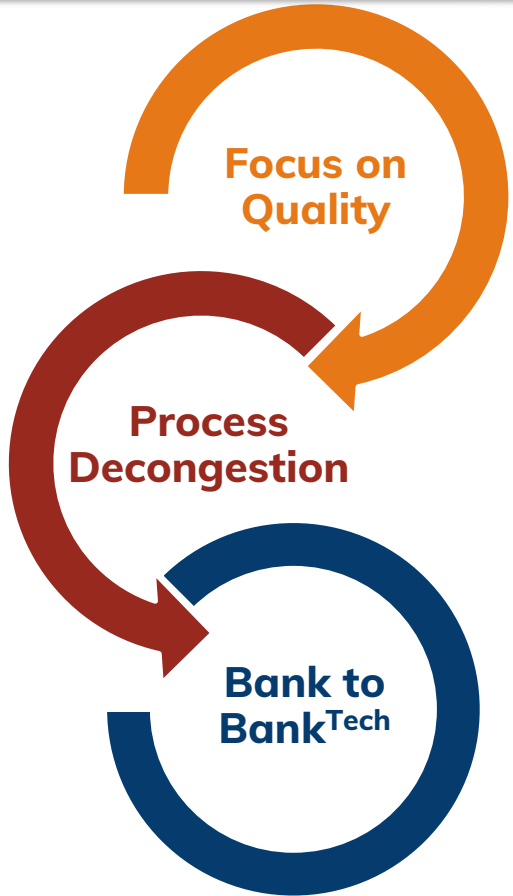


Taking entire bank to the customer

Execution

Maximising profit before tax¹

DELIVERY FRAMEWORK



Simplify

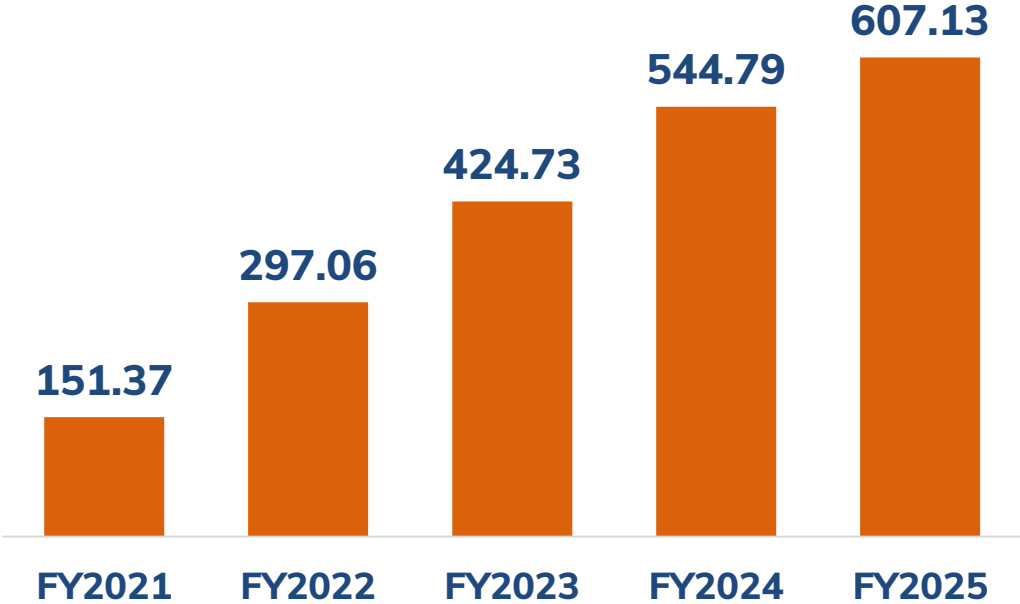
To be the trusted financial service provider



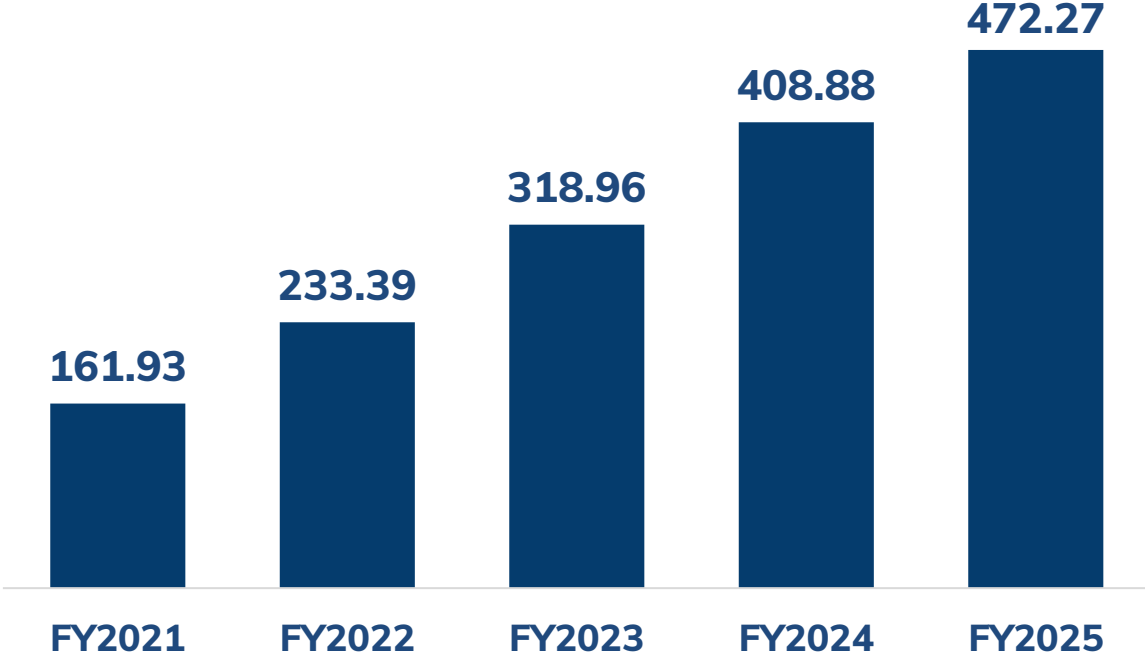
1. Excluding treasury

FY2025 performance review (1/5)

Profit before tax excluding treasury
(₹ billion)



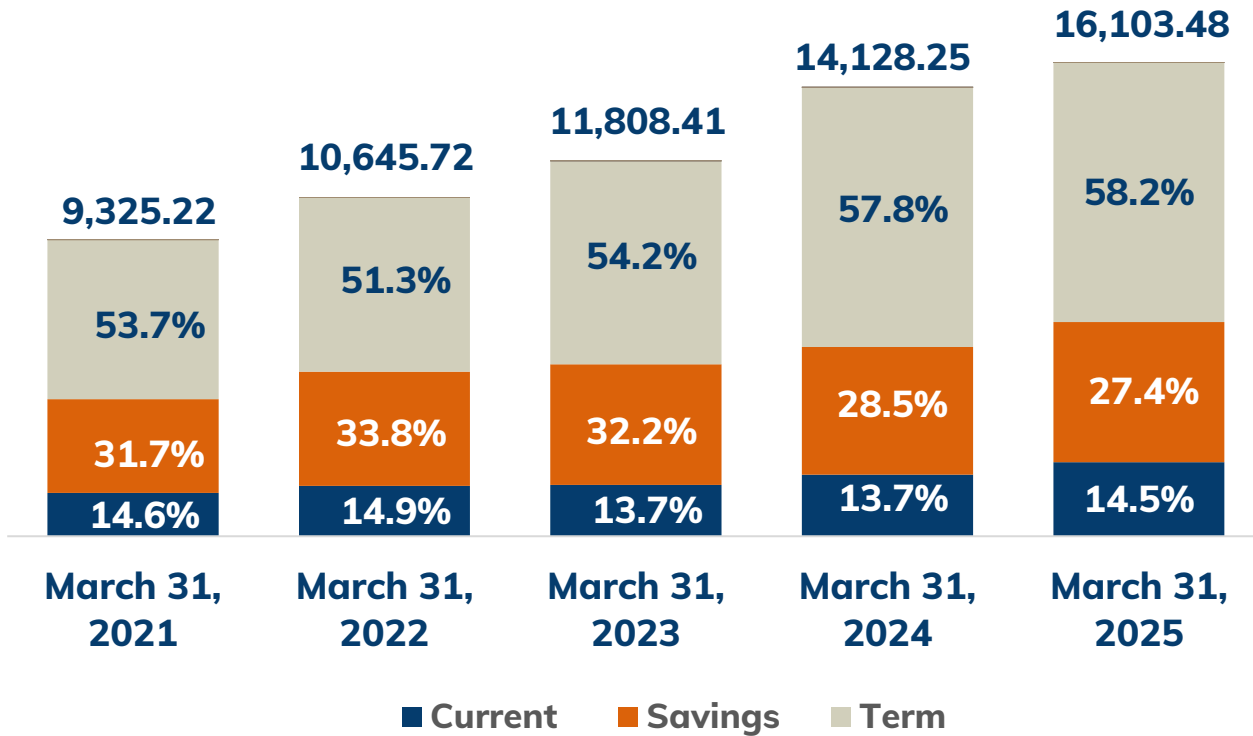
Profit after tax
(₹ billion)



Disciplined focus on profitability within the guardrails of risk and compliance

FY2025 performance review (2/5)

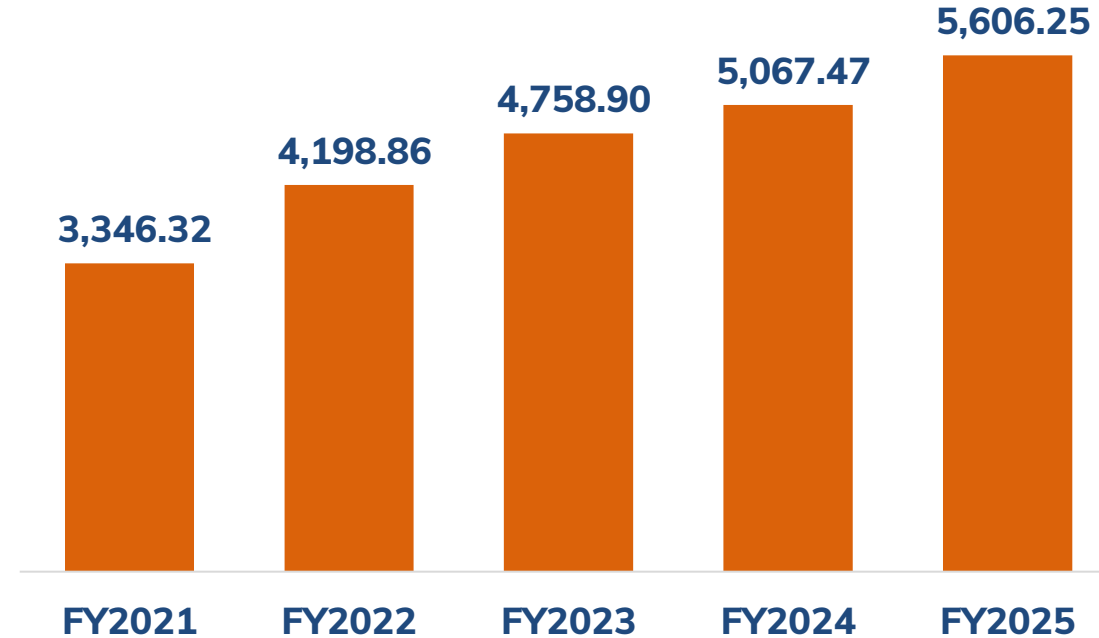
Period-end deposits (₹ billion)



Total deposits grew by 14.0% y-o-y and term deposits grew by 14.6% y-o-y at Mar 31, 2025



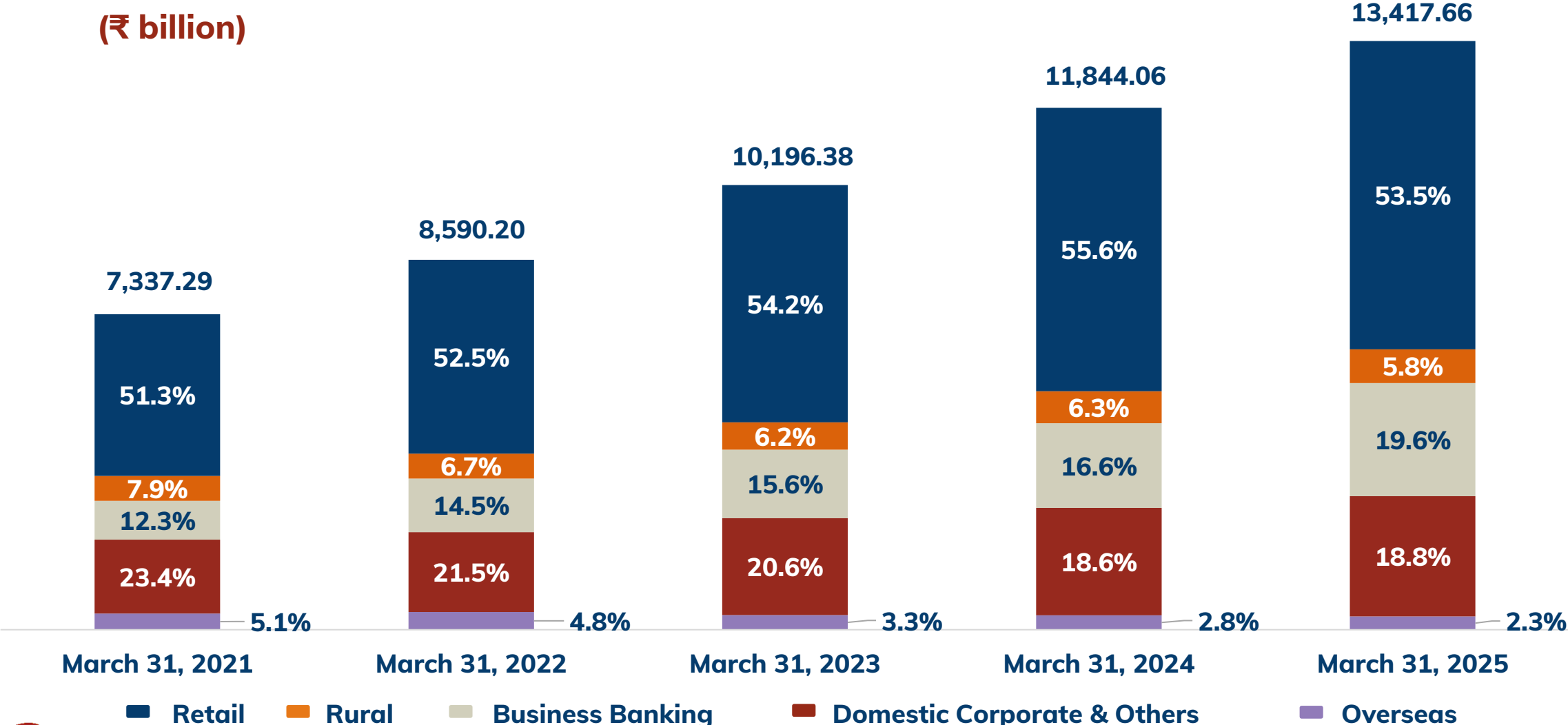
Average CASA deposits (₹ billion)



Average CASA deposits grew by 10.6% y-o-y in FY2025

FY2025 performance review (3/5)

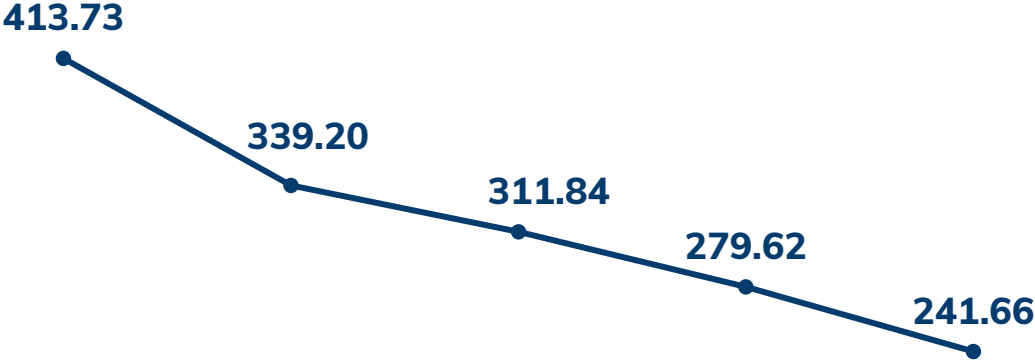
(₹ billion)



Total advances grew by 13.3% year-on-year at March 31, 2025

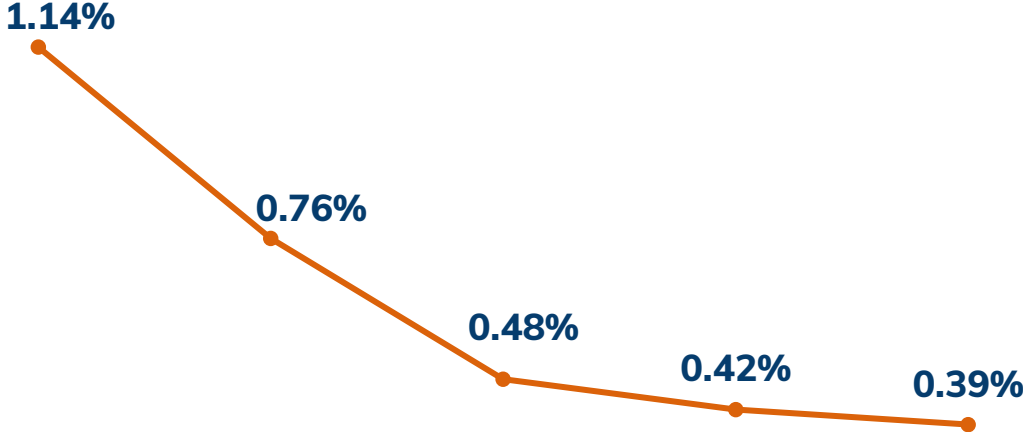
FY2025 performance review (4/5)

Gross NPAs¹ (₹ billion)



March 31, 2021 March 31, 2022 March 31, 2023 March 31, 2024 March 31, 2025

Net NPA ratio¹



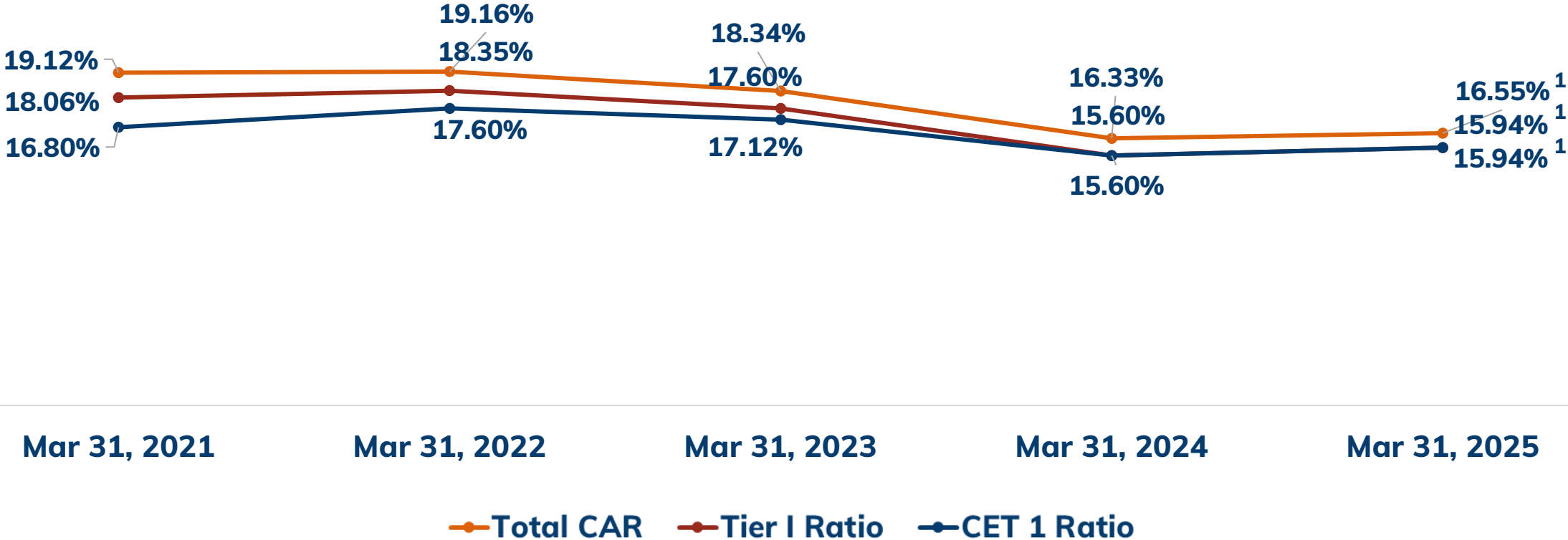
March 31, 2021 March 31, 2022 March 31, 2023 March 31, 2024 March 31, 2025

Asset quality continues to be stable; Healthy PCR² of 76.2% at March 31, 2025



1. Based on customer assets
2. Provision Coverage Ratio

FY2025 performance review (5/5)



Maintained a healthy capital position; the Board has recommended a dividend of ₹ 11 per share for FY2025



1. After reckoning the impact of proposed dividend

Key highlights for Q1-2026

- Profit before tax excluding treasury grew by 11.4% y-o-y to ₹ 156.90 billion
- Profit after tax grew by 15.5% y-o-y to ₹ 127.68 billion
- Total period-end deposits grew by 12.8% y-o-y to ₹ 16,085.17 billion at June 30, 2025
- Average deposits grew by 11.2% y-o-y to ₹ 15,332.41 billion in Q1-2026
- Total advances grew by 11.5% y-o-y to ₹ 13,641.57 billion at June 30, 2025
- Domestic advances grew by 12.0% y-o-y to ₹ 13,311.96 billion at June 30, 2025
- Net NPA ratio was 0.41% and provision coverage ratio was 75.3% at June 30, 2025
- Contingency provision of ₹ 131.00 billion (1.0% of advances) held at June 30, 2025
- CET-1¹ ratio was 16.31%² and total capital adequacy ratio was 16.97%² at June 30, 2025



1. Common Equity Tier 1
2. Including profits for Q1-2026

Environmental, Social and Governance (ESG)



Environment

Promoting sustainable environmental practices

- Proportion of renewable energy in own consumption increased to 38% in fiscal 2025 as part of roadmap to become carbon neutral in Scope 1 and Scope 2 emissions by 2032
- 1.2 million trees planted in FY2025 through CSR initiatives; overall 4.9 million trees planted since fiscal 2022



Social

Striving to create value for all stakeholders

- CSR activities across four thematic areas namely, healthcare, environment, livelihood and social interventions; positively impacted over 18.9 million individuals till March 31, 2025
- Support for Tata Memorial Centre's three new cancer care facilities enhanced from ₹ 12.00 billion to more than ₹ 18.00 billion; foundation stone for facility at Visakhapatnam laid in June 2025



Governance

Being responsible and transparent in business

- Board Risk Committee has oversight on ESG; dedicated team drives the actions and initiatives under the guidance of an executive-level ESG Steering Committee
- Extensive awareness campaigns through digital channels on cybersecurity and fraud awareness





Thank you