



Q1-2017: Performance review

July 29, 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

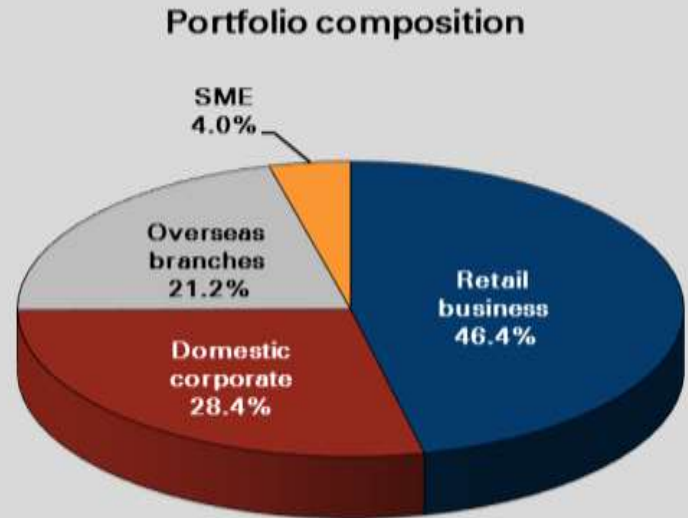
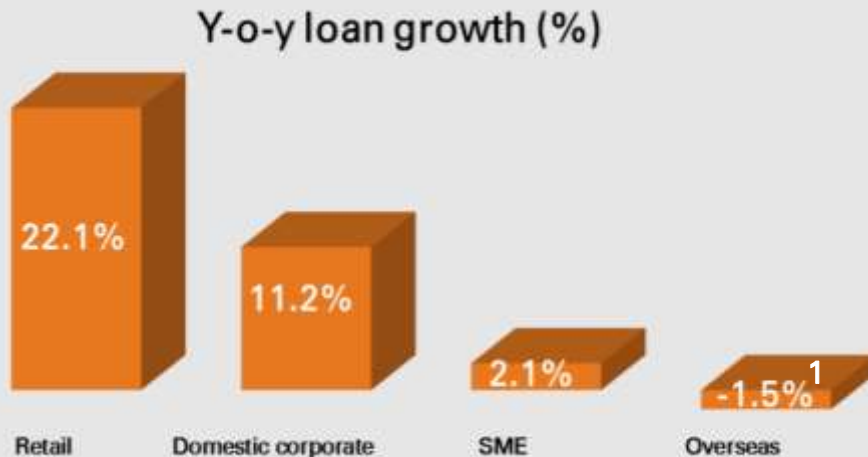
Credit quality

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Loan growth driven by retail



Overall loan growth at 12.4% y-o-y; domestic loan growth at 16.9% y-o-y

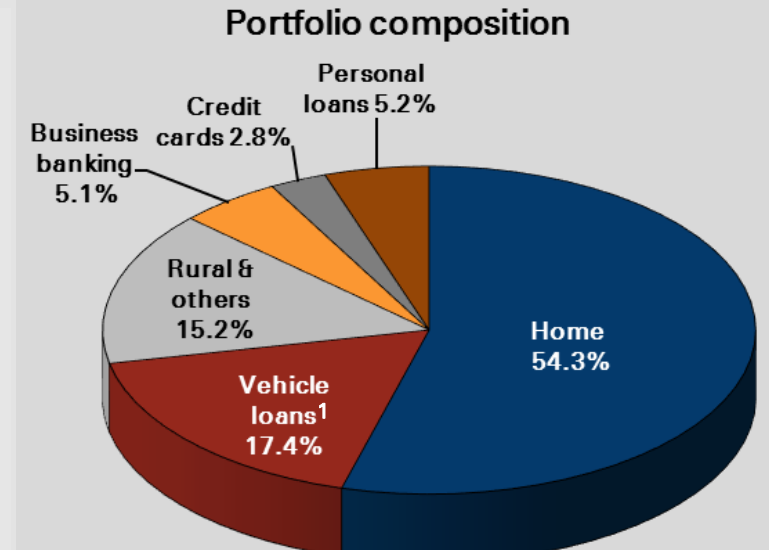
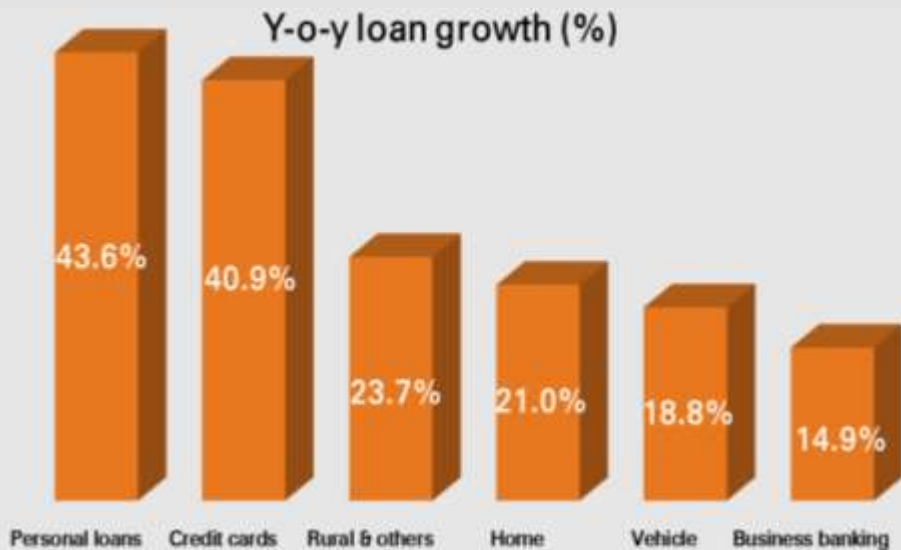
Total loans at ₹ 4,494 bn at June 30, 2016

Share of retail loans in total loans increased from 42.8% at June 30, 2015 to 46.4% at June 30, 2016

1. Overseas portfolio decreased by 7.1% y-o-y in US\$ terms



Retail portfolio: robust growth across segments



**Retail loan growth at 22.1%
y-o-y**

**Total retail loans at ₹ 2,088
bn at Jun 30, 2016**

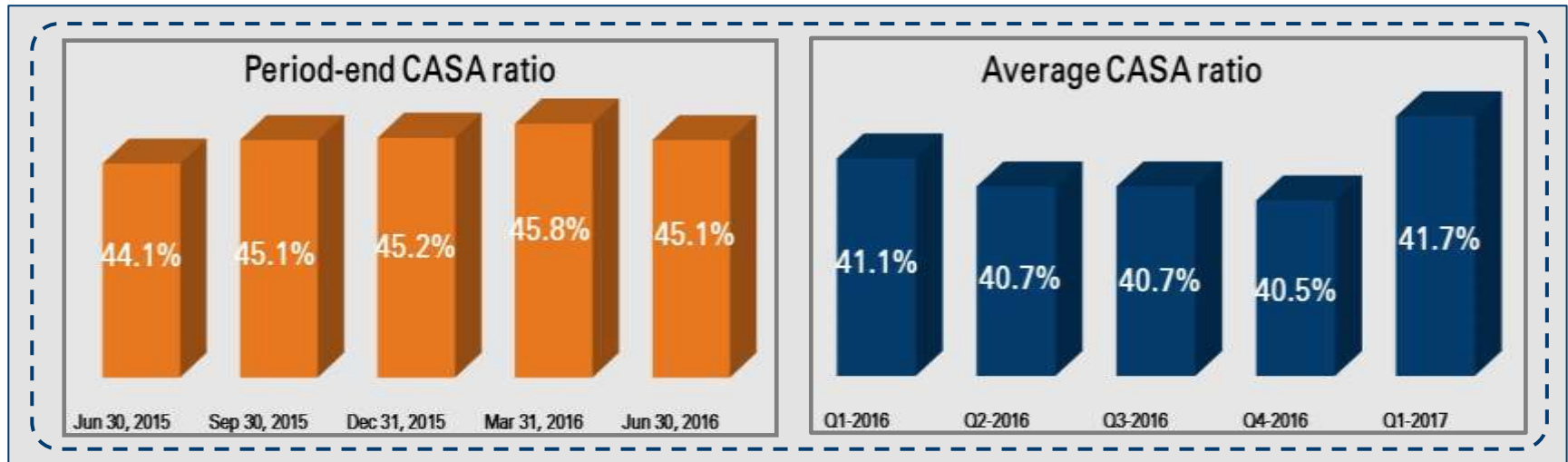
1. Jun 30, 2016: Vehicle loans includes auto loans 11.0%, commercial business 6.3%, two-wheeler loans 0.1%

Corporate portfolio: selective incremental lending

Continued focus on lending to higher rated corporates

Incremental disbursements within the revised concentration risk management framework

Strong CASA deposits growth



- 17.9% y-o-y growth in period-end CASA deposits and average CASA deposits
 - Accretion of ₹ 39.85 billion to SA deposits in Q1-2017
 - Average CASA ratio improved from 40.5% in Q4-2016 at 41.7% in Q1-2017

15.3% y-o-y growth in total deposits; proportion of retail deposits at about 77%



Extensive franchise

Branches	At Mar 31, 2014	At Mar 31, 2015	At Mar 31, 2016	At Jun 30, 2016	% share at Jun 30, 2016
Metro	935	1,011	1,159	1,159	26.0%
Urban	865	933	997	997	22.4%
Semi urban	1,114	1,217	1,341	1,342	30.2%
Rural	839	889	953	953	21.4%
Total branches	3,753	4,050	4,450	4,451	100.0%
Total ATMs	11,315	12,451	13,766	14,073	-

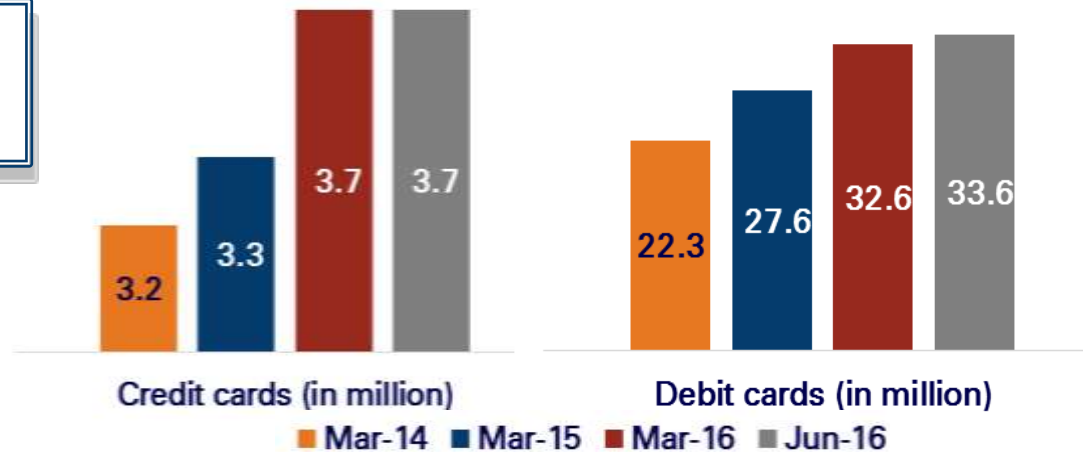


Leadership in technology

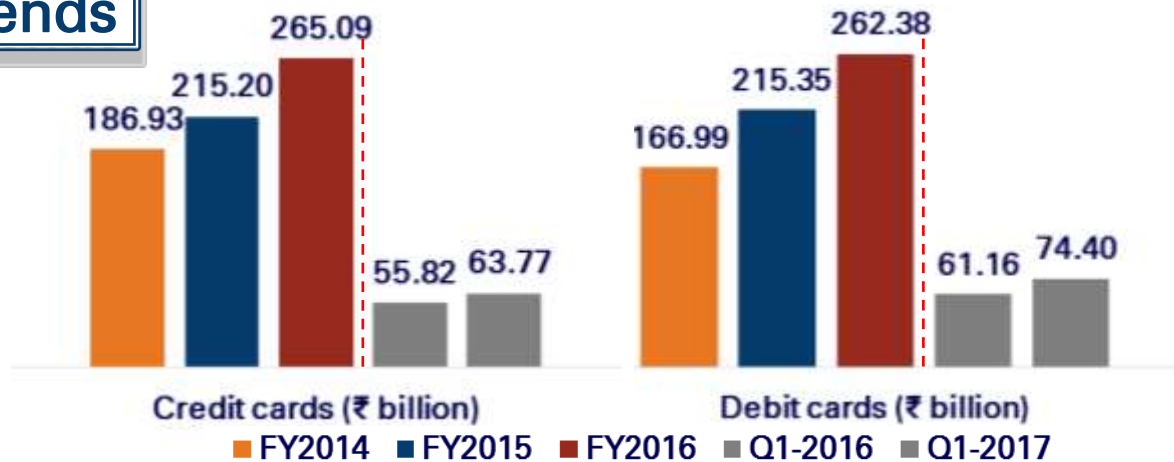


Growing payments franchise

Number of cards



Card spends



Spectrum of unique digital offerings

iMobile



- Over 150 services including industry first features
- Highest overall score in 2016 India Mobile Banking Functionality Benchmark study conducted by Forrester

Digital wallet



- India's first 'Digital Bank': Amongst the top four wallet apps in terms of time spent on the app²
 - Only bank app to figure in the top wallet apps
- About 4.4 million downloads

Social media

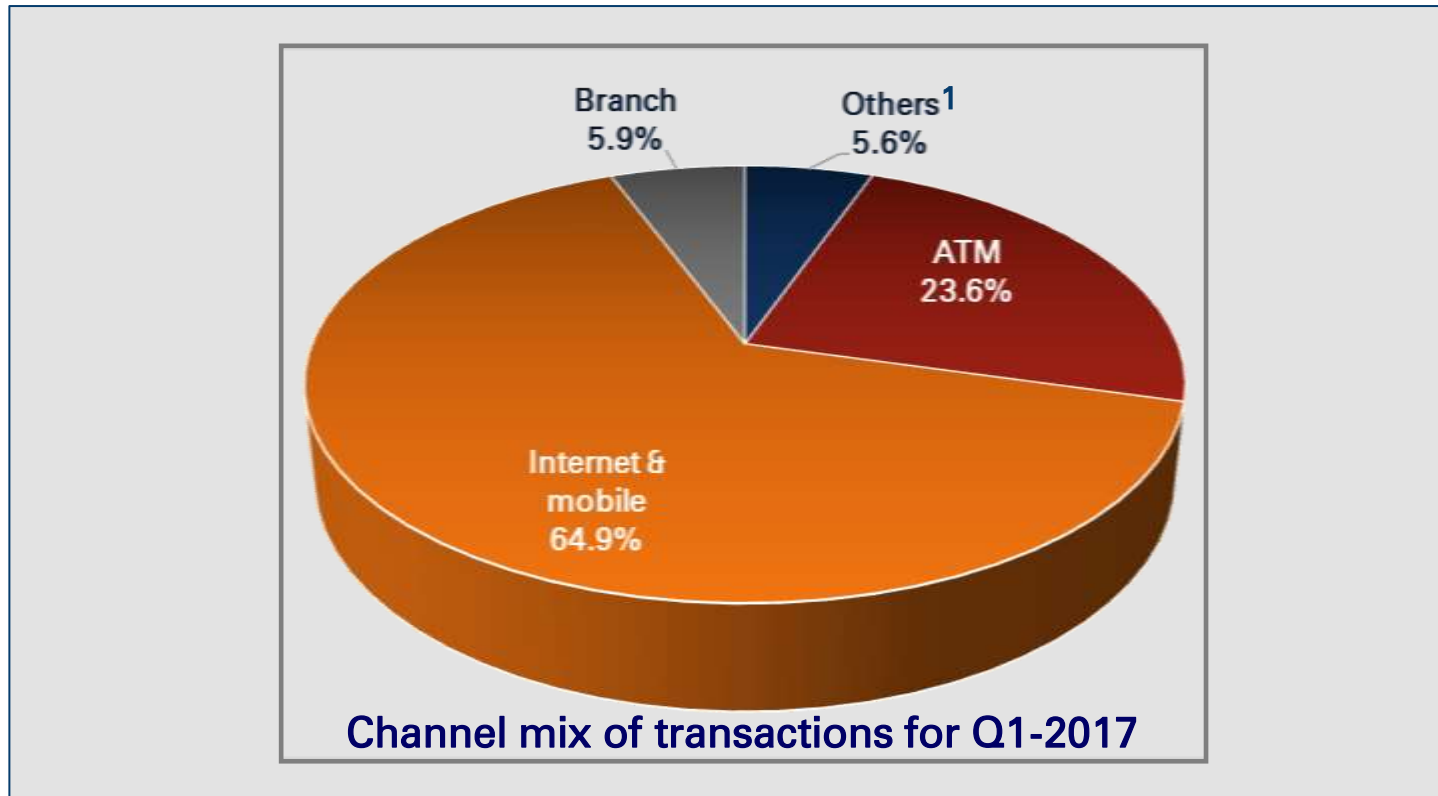


- Banking services available on Facebook and Twitter
- Fan base of over 4.7 million on Facebook

1. Conducted by Forrester
2. As per Nielsen Whitepaper on Wallets



Adoption of digital offerings



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

Key initiatives during Q1-2017

Several next generation features introduced on iMobile including

- Instant tax payment;
- Issuance of personalised 'Expressions' debit cards;
- Safeguarding cheques with 'Positive Pay'; and
- Purchase of insurance and mutual funds

India's first contactless business credit card introduced for SMEs and their employees



Dedicated Technology and Digital Group formed

- All technology functions in the Bank across retail, wholesale and SME businesses integrated
- Key functions of this Group include strengthening digital channels, business intelligence and use of analytics, and developing strategic partnerships to maintain leadership in digital banking
- Created an Innovation Lab which will focus on prototyping, incubating and piloting strategic digital projects

Way forward

Scaling up innovations and sustaining digital leadership across segments with focus on customer experience, cross-sell, operating efficiency and analytics



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Capital

Movement of NPA (1/2)

₹ billion	FY2015	Q1-2016	Q4-2016	FY2016	Q1-2017
Opening gross NPA	105.54	152.42	213.56	152.42	267.21
Add: gross additions	80.78	16.72	70.03	171.13	82.49
- of which: slippages from restructured assets	45.29	2.92	27.24	53.00	13.21
- of which: Slippages from exposure to 'below investment grade' companies in key sectors reported	-	-	-	-	45.59
Less: recoveries & upgrades	16.36	5.44	7.81	21.84	7.92
Net additions	64.42	11.28	62.22	149.29	74.57
Less: write-offs & sale ¹	17.54	10.84	8.57	34.50	66.15
Closing gross NPAs	152.42	152.86	267.21	267.21	275.63
Gross NPA ratio ²	3.29%	3.26%	5.21%	5.21%	5.28%

1. During Q1-2017, the Bank sold net NPAs amounting to ₹ 22.32 billion to ARCs. The gross shortfall amounting to ₹ 5.26 billion on such sales is amortised over four quarters. Accordingly, during the three months ended June 30, 2016, the Bank has recognised a loss of ₹ 1.32 billion
2. Based on customer assets



Movement of NPA (2/2)

About 77% of the gross additions to NPAs for the wholesale & SME businesses in Q1-2017 were on account of slippages from companies internally rated below investment grade in key sectors and slippages from the restructured portfolio

Asset quality and provisioning

₹ billion	June 30, 2015	March 31, 2016	June 30, 2016
Gross NPAs	152.86	267.21	275.63
Less: cumulative provisions	88.84	134.24	122.55
Net NPAs	64.02	132.97	153.08
Net NPA ratio	1.40%	2.67%	3.01%

Retail NPAs (₹ billion)	June 30, 2015	March 31, 2016	June 30, 2016
Gross retail NPAs	36.33	38.25	41.47
- as a % of gross retail advances	2.10%	1.86%	1.96%
Net retail NPAs	11.79	12.44	13.55
- as a % of net retail advances	0.69%	0.61%	0.65%

Net investment in security receipts of ARCs was ₹ 22.39 billion at June 30, 2016 (March 31, 2016: ₹ 6.24 billion); the Bank sold net NPAs amounting to ₹ 22.32 billion to ARCs during Q1-2017



NPA and restructuring trends

₹ billion	June 30, 2015	March 31, 2016	June 30, 2016
Net NPAs (A)	64.02	132.97	153.08
Net restructured loans (B)	126.04	85.73	72.41
Total (A+B)	190.06	218.70	225.49
Total as a % of net customer assets	4.15%	4.40%	4.44%

**Outstanding general provision on standard assets:
₹ 25.14 billion at June 30, 2016**

Provisioning coverage ratio at 57.1% including cumulative technical/ prudential write-offs; 44.7% excluding cumulative technical/ prudential write-offs



Portfolio trends and approach

Portfolio composition over the years

% of total advances	March 31, 2012	March 31, 2013	March 31, 2014	March 31, 2015	March 31, 2016	June 30, 2016
Retail	38.0%	37.0%	39.0%	42.4%	46.6%	46.4%
Domestic corporate	28.6%	32.5%	30.1%	28.8%	27.5%	28.4%
SME	6.0%	5.2%	4.4%	4.4%	4.3%	4.0%
International ¹	27.4%	25.3%	26.5%	24.3%	21.6%	21.2%
Total advances (₹ billion)	2,537	2,902	3,387	3,875	4,353	4,494

1. Including impact of exchange rate movement

Sector-wise exposures

Top 10 sectors ¹ : % of total exposure of the Bank	March 31, 2012 ²	March 31, 2013 ²	March 31, 2014	March 31, 2015	March 31, 2016	June 30, 2016
Retail finance	16.2%	18.9%	22.4%	24.7%	27.1%	28.5%
Electronics & engineering	8.1%	8.3%	8.2%	7.6%	7.3%	7.4%
Banks	10.1%	8.8%	8.6%	7.8%	8.0%	6.1%
Road, port, telecom, urban development & other infra	5.8%	6.0%	6.0%	5.9%	5.8%	6.0%
Crude petroleum/refining & petrochemicals	5.5%	6.6%	6.2%	7.0%	5.7%	5.8%
Power	7.3%	6.4%	5.9%	5.5%	5.4%	5.4%
Services – finance	6.6%	6.0%	4.9%	4.2%	4.9%	5.3%
Services - non finance	5.5%	5.1%	5.2%	5.0%	4.9%	4.8%
Iron/steel & products	5.2%	5.1%	5.0%	4.8%	4.5%	4.0%
Construction	4.3%	4.2%	4.4%	4.0%	3.4%	3.3%
Total exposure of the Bank (₹ billion)	7,133	7,585	7,828	8,535	9,428	9,265

1. Top 10 based on position at June 30, 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**
- **Low commodity prices**
- **Gradual nature of the domestic economic recovery**
- **High leverage**

The Bank had identified power, iron & steel sectors, mining, cement and rigs sectors as the key sectors in this context



Aggregate exposure to key sectors

% of total exposure of the Bank	March 31, 2012	March 31, 2013	March 31, 2014	March 31, 2015	March 31, 2016	June 30, 2016
Power	7.3%	6.4%	5.9%	5.5%	5.4%	5.4%
Iron/steel	5.2%	5.1%	5.0%	4.8%	4.5%	4.0%
Mining	2.0%	1.7%	1.7%	1.5%	1.6%	1.6%
Cement	1.2%	1.4%	1.4%	1.5%	1.2%	1.2%
Rigs	0.5%	0.5%	0.8%	0.5%	0.6%	0.5%



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 June 30, 2016	% of total exposure of the Bank
Power	114.26	1.2%
Mining	77.28	0.8%
Iron/steel	49.02	0.5%
Cement	56.71	0.6%
Rigs	25.61	0.3%
Promoter entities ³	64.36	0.7%

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. In addition, about ₹ 20 bn of non-fund based exposure to borrowers already classified as non-performing needs to be closely monitored for potential devolvment; including this ₹ 20 bn, the aggregate non-fund based outstanding to borrowers already classified as non-performing was ₹ 33 bn at June 30, 2016



Further drilldown: movement in Q1-2017

Aggregate exposure^{1,2,3} at March 31, 2016 (₹ billion)	440.65
Net reduction in exposure	(3.65)
Net rating upgrade to 'investment grade'	(4.19)
Slippage to non-performing loans	(45.59)
Aggregate exposure^{1,2,3} at June 30, 2016	387.23

1. Aggregate fund based limits and non-fund based outstanding
2. Excludes central public sector owned undertaking
3. Includes promoter entities where underlying is partly linked to the key sectors



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Profit & loss statement

₹ billion	FY 2016	Q1- 2016	Q4- 2016	Q1- 2017	Q1-o-Q1 growth
NII	212.24	51.15	54.05	51.59	0.9%
Non-interest income	153.22	29.90	51.09	34.29	14.7%
- Fee income	88.20	21.10	22.12	21.56	2.2%
- Other income ¹	24.42	6.73	7.07	5.05	(25.0)%
- Treasury income ²	40.60	2.07	21.90	7.68	-
Total income	365.46	81.05	105.14	85.88	6.0%
Operating expenses	126.83	30.67	34.06	33.73	10.0%
Operating profit	238.63	50.38	71.08	52.15	3.5%

1. Includes net foreign exchange gains relating to overseas operations of ₹ 9.41 billion in FY2016, ₹ 3.47 billion in Q1-2016, ₹ 2.61 billion in Q4-2016 and ₹ 2.06 billion in Q1-2017
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	FY 2016	Q1- 2016	Q4- 2016	Q1- 2017	Q1-o-Q1 growth
Operating profit	238.63	50.38	71.08	52.15	3.5%
Provisions and collective contingency and related reserve	116.67 ¹	9.56	69.26 ¹	25.15 ²	-
Profit before tax	121.96	40.82	1.82	27.00	(33.9)%
Tax	24.70	11.06	(5.20)	4.68	(57.7)%
Profit after tax	97.26	29.76	7.02	22.32	(25.0)%

1. Includes collective contingency and related reserve of ₹ 36.00 billion
2. During Q1-2017, there was a drawdown of ₹ 8.65 billion from the collective contingency and related reserve



Yield, cost & margin

Movement in yield, costs & margins (Percent) ¹	Q1-2015	Q4-2016	Q1-2017	FY2016
Yield on total interest-earning assets	8.87	8.40	8.17	8.67
- Yield on advances	9.72	9.22	9.06	9.47
Cost of funds	6.03	5.66	5.65	5.85
- Cost of deposits	6.06	5.73	5.64	5.88
Net interest margin	3.54	3.37	3.16	3.49
- Domestic	3.90	3.73	3.45	3.83
- Overseas	1.88	1.62	1.65	1.86

1. Annualised for all interim periods



Other key ratios

Percent	Q1-2016	Q4-2016	Q1-2017	FY2016
Return on average networth ¹	14.6	3.2	9.9	11.3
Return on average assets ¹	1.91	0.41	1.27	1.49
Weighted average EPS ¹	20.6	4.9	15.4	16.8
Book value (₹)	144	154	158	154
Fee to income	26.0	21.0	25.1	24.1
Cost to income	37.8	32.4	39.3	34.7
Average CASA ratio	41.1	40.5	41.7	40.7

1. Annualised for all interim periods



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Subsidiaries

Capital

Domestic subsidiaries



ICICI Life (1/2)

₹ billion	Q1-2016	Q1-2017	FY2016
New business premium	12.21	12.59	67.66
Renewal premium	18.92	23.00	123.99
Total premium	31.13	35.60	191.64
Profit after tax ¹	3.97	4.05	16.53
Assets under management	990.88	1,092.82	1,039.39
Annualised premium equivalent (APE)	9.10	10.11	51.70
Expense ratio ²	19.6%	21.0%	14.6%

Sustained leadership in private sector with an overall market share of 11.2%³ and private sector market share of 23.3%³ in Q1-2017

1. FY2016 PAT as per restated financials
2. All expenses (including commission) / (Total premium – 90% of single premium)
3. Source: Life Insurance Council; Retail weighted received premium basis



ICICI Life (2/2)

Filed a draft red herring prospectus (DRHP) with the Securities and Exchange Board of India for a public offer representing approximately 12.65% of its equity share capital, for cash, through an offer for sale by the Bank

ICICI General

₹ billion	Q1-2016	Q1-2017	FY2016
Gross written premium ¹	21.22	29.55	83.07
Profit before tax	1.61	1.92	7.08
PAT	1.16	1.31	5.07

Sustained leadership in private sector with an overall market share of 10.5%² and private sector market share of 22.6%² in Q1-2017

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



Other subsidiaries

Profit after tax (₹ billion)	Q1-2016	Q1-2017	FY2016
ICICI Prudential Asset Management	0.80	0.98	3.26
ICICI Securities Primary Dealership	0.33	0.76	1.95
ICICI Securities (Consolidated)	0.61	0.69	2.39
ICICI Venture	(0.03)	(0.03)	(0.21)
ICICI Home Finance	0.47	0.45	1.80

Slide 59

ICICI AMC was the largest AMC in India based on average AUM in Q1-2017



Overseas subsidiaries

ICICI Bank UK

USD million	Q1-2016	Q1-2017	FY2016
Net interest income	15.6	17.5	71.5
Profit after tax	0.5	0.5	0.5
Loans and advances	2,982.2	2,687.2	3,144.1
Deposits	2,307.9	2,019.2	2,466.9
- <i>Retail term deposits</i>	<i>986.9</i>	<i>635.8</i>	<i>738.5</i>
Capital adequacy ratio	18.5%	17.9%	16.7%
- <i>Tier I</i>	<i>14.2%</i>	<i>14.2%</i>	<i>13.1%</i>

Asset and liability composition: slide 57



ICICI Bank Canada

CAD million	Q1-2016	Q1-2017	FY2016
Net interest income	18.9	20.8	82.8
Profit after tax	7.8	0.9	22.4
Loans and advances	5,225.7	5,774.9	5,767.4
- <i>Securitised insured mortgages</i>	2,624.4	2,978.4	2,967.6
Deposits	2,303.6	3,062.9	2,732.1
Capital adequacy ratio	27.7%	22.5%	23.6%
- <i>Tier I</i>	27.7%	22.5%	23.6%

The lower profits were primarily on account of higher provisions on existing impaired loans





Consolidated financials

Consolidated profit & loss statement

₹ billion	Q1-2016	Q4-2016	Q1-2017	Q1-o-Q1 growth	FY2016
NII	60.94	64.51	61.95	1.7%	252.97
Non-interest income	80.75	130.53	94.90	17.5%	421.02
- Fee income	24.54	26.07	24.95	1.7%	101.28
- Premium income	47.78	82.57	55.95	17.1%	263.84
- Other income	8.43	21.89	14.00	66.1%	55.90
Total income	141.69	195.04	156.85	10.7%	673.99
Operating expenses	83.43	121.22	95.12	14.0%	407.90
Operating profit	58.26	73.82	61.73	6.0%	266.09

Consolidated profit & loss statement

₹ billion	Q1-2016	Q4-2016	Q1-2017	Q1-o-Q1 growth	FY 2016
Operating profit	58.26	73.82	61.73	6.0%	266.09
Provisions and collective contingency and related reserve	10.92	70.97	27.13	148.4%	123.05
Profit before tax	47.34	2.85	34.60	(26.9)%	143.04
Tax	13.27	(3.15)	7.17	(46.0)%	33.77
Minority interest	1.75	1.93	2.27	29.7%	7.47
Profit after tax	32.32	4.07	25.16	(22.2)%	101.80



Key ratios (consolidated)

Percent	Q1-2016	Q4-2016	Q1-2017	FY2016
Return on average network ^{1,2}	15.0	1.7	10.6	11.3
Weighted average EPS (₹) ¹	22.4	2.8	17.4	17.5
Book value (₹)	151	162	166	162

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



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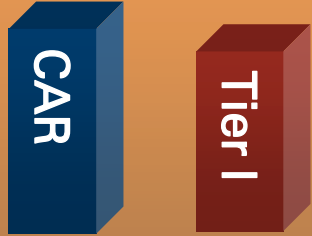
Subsidiaries

▶ Capital

Capital adequacy

Standalone

16.45¹% 13.02¹%



June 30, 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 5.34% over the minimum requirement of 7.68% as per current RBI guidelines

Assuming Tier-1 ratio at 10.00%, surplus capital of about ₹ 188 billion at June 30, 2016

9.2% y-o-y growth in risk weighted assets compared to 13.4% y-o-y growth in total assets

1. Including profits for Q1-2017

Capital adequacy ratios: slide 61



Sharp focus on strategic priorities: 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 (1/2)

1

Continuing momentum in retail lending

2

Incremental corporate lending within limit framework for enhanced management of concentration risk

3

Loan growth backed by strong funding profile and customer franchise

4

Maintaining leadership in digital and technology-enabled customer convenience



In summary (2/2)

5

Close monitoring of existing portfolio with focus on resolution and reduction of vulnerable exposures

6

Strong capital base with Tier-1 capital adequacy of 13.02%¹

7

Focus on value unlocking;
DRHP for IPO of ICICI Life filed with SEBI

1. Including profits for Q1-2017



Thank you



Balance sheet: assets

₹ billion	June 30, 2015	March 31, 2016	June 30, 2016	Y-o-Y growth
Cash & bank balances	303.93	598.69	387.31	27.4%
Investments	1,480.78	1,604.12	1,683.22	13.7%
- SLR investments	1,026.10	1,104.06	1,184.59	15.4%
- Equity investment in subsidiaries	110.89	107.63	107.63	(2.9)%
Advances	3,997.38	4,352.64	4,494.27	12.4%
Fixed & other assets	631.17	651.50	707.43	12.1%
- RIDF ¹ and related	287.78	280.66	269.45	(6.4)%
Total assets	6,413.26	7,206.95	7,272.23	13.4%

Net investment in security receipts of asset reconstruction companies was ₹ 22.39 billion at June 30, 2016 (March 31, 2016: ₹ 6.24 billion)

1. Rural Infrastructure Development Fund



Equity investment in subsidiaries

₹ billion	June 30, 2015	March 31, 2016	June 30, 2016
ICICI Prudential Life Insurance	35.93	35.07	35.07
ICICI Bank Canada	27.32	25.31	25.31
ICICI Bank UK	18.05	18.05	18.05
ICICI Lombard General Insurance	14.22	13.81	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	107.63	107.63



Balance sheet: liabilities

₹ billion	June 30, 2015	March 31, 2016	June 30, 2016	Y-o-Y growth
Net worth	833.59	897.36	919.50	10.3%
- Equity capital	11.61	11.63	11.64	0.3%
- Reserves	821.98	885.73	907.86	10.4%
Deposits	3,678.77	4,214.26	4,240.86	15.3%
- Savings	1,167.65	1,342.30	1,382.15	18.4%
- Current	455.49	588.70	531.33	16.7%
Borrowings ^{1,2}	1,631.20	1,748.07	1,740.95	6.7%
Other liabilities	269.70	347.26	370.92	37.5%
Total liabilities	6,413.26	7,206.95	7,272.23	13.4%

Credit/deposit ratio of 85.6% on the domestic balance sheet at June 30, 2016

1. Borrowings include preference shares amounting to ₹ 3.50 billion
2. Including impact of exchange rate movement



Composition of borrowings

₹ billion	June 30, 2015	March 31, 2016	June 30, 2016
Domestic	729.68	788.29	815.25
- Capital instruments ¹	383.87	361.90	354.68
- Other borrowings	345.81	426.39	460.57
- <i>Long term infrastructure bonds</i>	<i>68.50</i>	<i>68.50</i>	<i>133.50</i>
Overseas ²	901.52	959.78	925.70
- Capital instruments	21.62	22.52	22.95
- Other borrowings	879.90	937.26	902.75
Total borrowings²	1,631.20	1,748.07	1,740.95

1. Includes preference share capital ₹ 3.50 billion

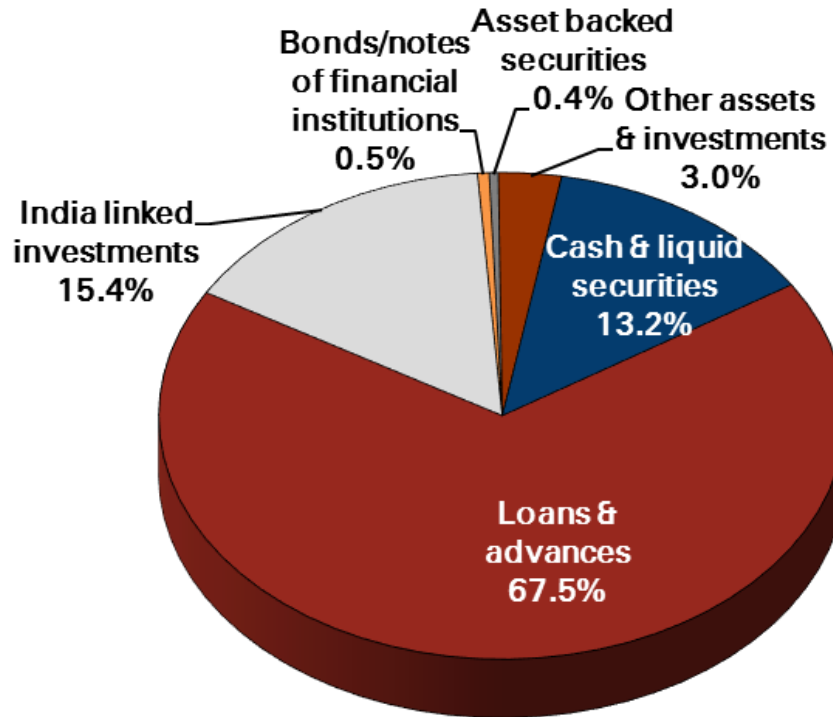
2. Including impact of exchange rate movement

Capital instruments constitute 43.5% of domestic borrowings



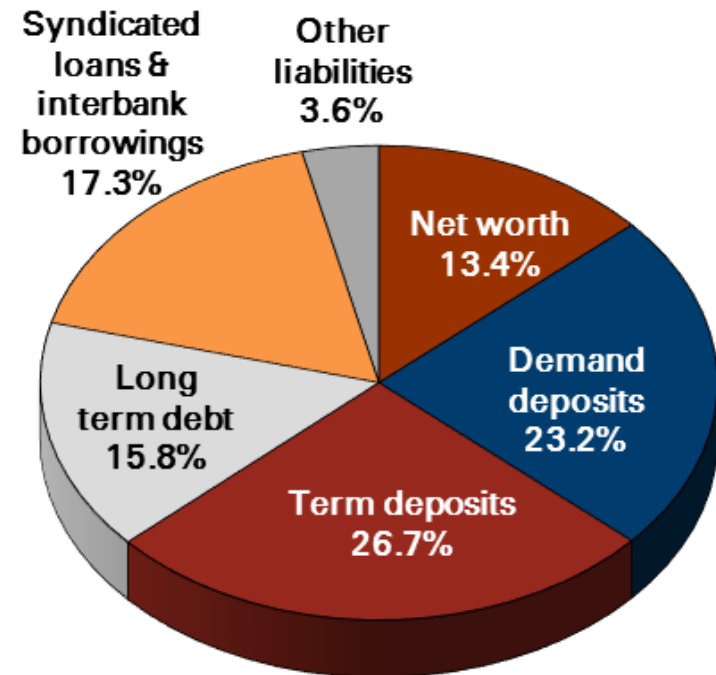
ICICI Bank UK¹

Asset profile



Total assets: USD 4.0 bn

Liability profile

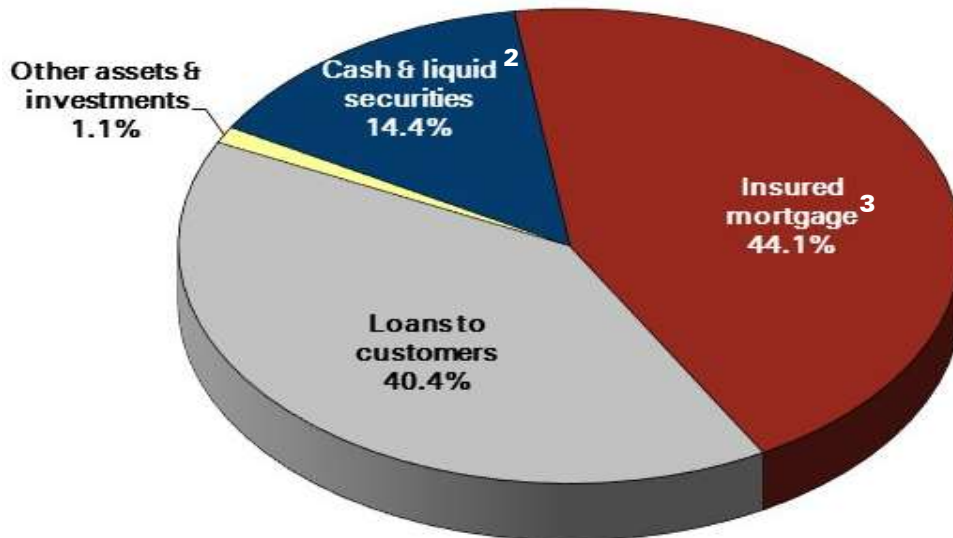


Total liabilities: USD 4.0 bn

1. At June 30, 2016
2. Includes cash & advances to banks, T Bills
3. Includes securities re-classified to loans & advances

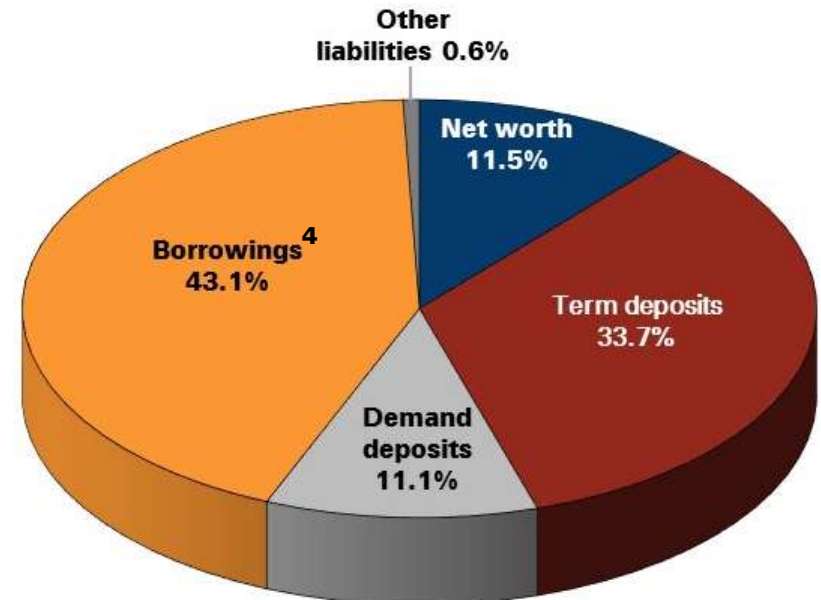
ICICI Bank Canada¹

Asset profile



Total assets: CAD 6.8 bn

Liability profile



Total liabilities: CAD 6.8 bn

1. At June 30, 2016
2. Includes cash & advances to banks and government securities
3. Based on IFRS, securitised portfolio of CAD 2,978 mn considered as part of insured mortgage portfolio at June 30, 2016
4. As per IFRS, proceeds of CAD 2,943 mn from sale of securitised portfolio considered as part of borrowings at June 30, 2016



ICICI Bank Canada key performance highlights: slide 42



ICICI Home Finance

₹ billion	Q1-2016	Q1-2017	FY2016
Loans and advances	81.06	88.73	87.22
Capital adequacy ratio	24.9%	26.4%	26.1%
Net NPA ratio	0.62%	0.66%	0.60%



Other subsidiaries: slide 39



Consolidated balance sheet

₹ billion	June 30, 2015	March 31, 2016	June 30, 2016	Y-o-Y growth
Cash & bank balances	364.21	650.36	452.48	24.2%
Investments	2,635.99	2,860.44	3,030.08	15.0%
Advances	4,523.14	4,937.29	5,060.78	11.9%
Fixed & other assets	717.17	739.47	852.75	18.9%
Total assets	8,240.51	9,187.56	9,396.09	14.0%
Net worth	878.04	941.11	967.14	10.1%
Minority interest	25.44	33.55	36.07	41.8%
Deposits	3,937.07	4,510.77	4,530.81	15.1%
Borrowings	2,020.88	2,203.78	2,213.00	9.5%
Liabilities on policies in force	925.53	970.53	1,023.58	10.6%
Other liabilities	453.55	527.82	625.49	37.9%
Total liabilities	8,240.51	9,187.56	9,396.09	14.0%



Key ratios (consolidated): slide 46



Capital adequacy (1/2)

Standalone Basel III	March 31, 2016		June 30, 2016 ¹	
	₹ billion	%	₹ billion	%
Total Capital	1,009.95	16.64%	1,008.21	16.22%
- Tier I	794.82	13.09%	794.67	12.78%
- Tier II	215.13	3.55%	213.54	3.44%
Risk weighted assets	6,071.13		6,216.26	
- On balance sheet	5,021.17		5,178.70	
- Off balance sheet	1,049.95		1,037.56	

1. In line with the applicable guidelines, the Basel III capital ratios reported by the Bank for the interim periods do not include profits for the period

- Including the profits for Q1-2017, the standalone capital adequacy ratio for the Bank as per Basel III norms would have been 16.45% and the Tier I ratio would have been 13.02% at June 30, 2016

Capital adequacy (2/2)

Consolidated Basel III	March 31, 2016	June 30, 2016 ¹
	%	%
Total Capital	16.60%	16.21%
- Tier I	13.13%	12.83%
- Tier II	3.47%	3.38%

1. In line with the applicable guidelines, the Basel III capital ratios reported by the Bank for the interim periods do not include profits for the period

- Including the profits for Q1-2017, the consolidate capital adequacy ratio for the Bank as per Basel III norms would have been 16.44% and the Tier I ratio would have been 13.06% at June 30, 2016