



ICICI Bank Limited

Registered Office: Landmark, Race Course Circle, Vadodara - 390 007.

Corporate Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.

Web site: <http://www.icicibank.com>

UNCONSOLIDATED FINANCIAL RESULTS

(₹ in crore)

Sr. no.	Particulars	Three months ended			Year ended
		June 30, 2013	March 31, 2013	June 30, 2012	March 31, 2013
		(Audited)	(Audited)	(Audited)	(Audited)
1.	Interest earned (a) + (b) + (c) + (d)	10,420.68	10,365.33	9,545.65	40,075.60
	a) Interest/discount on advances/bills	7,195.64	6,970.69	6,455.83	27,341.11
	b) Income on investments	2,884.63	2,820.40	2,701.91	11,009.27
	c) Interest on balances with Reserve Bank of India and other inter-bank funds	57.71	134.29	123.61	542.98
	d) Others	282.70	439.95	264.30	1,182.24
2.	Other income	2,484.29	2,208.19	1,879.92	8,345.70
3.	TOTAL INCOME (1)+(2)	12,904.97	12,573.52	11,425.57	48,421.30
4.	Interest expended	6,600.21	6,562.11	6,352.71	26,209.19
5.	Operating expenses (e) + (f)	2,490.60	2,407.29	2,123.53	9,012.88
	e) Employee cost	1,089.43	999.74	987.03	3,893.29
	f) Other operating expenses	1,401.17	1,407.55	1,136.50	5,119.59
6.	TOTAL EXPENDITURE (4)+(5) (excluding provisions and contingencies)	9,090.81	8,969.40	8,476.24	35,222.07
7.	OPERATING PROFIT (3)-(6) (Profit before provisions and contingencies)	3,814.16	3,604.12	2,949.33	13,199.23
8.	Provisions (other than tax) and contingencies	593.18	460.02	465.87	1,802.54
9.	Exceptional items	..	..	..	..
10.	PROFIT/(LOSS) FROM ORDINARY ACTIVITIES BEFORE TAX (7)-(8)-(9)	3,220.98	3,144.10	2,483.46	11,396.69
11.	Tax expense (g) + (h)	946.77	840.03	668.41	3,071.22
	g) Current period tax	985.38	842.39	736.54	3,005.20
	h) Deferred tax adjustment	(38.61)	(2.36)	(68.13)	66.02
12.	NET PROFIT/(LOSS) FROM ORDINARY ACTIVITIES AFTER TAX (10)-(11)	2,274.21	2,304.07	1,815.05	8,325.47
13.	Extraordinary items (net of tax expense)	..	..	..	..
14.	NET PROFIT/(LOSS) FOR THE PERIOD (12)-(13)	2,274.21	2,304.07	1,815.05	8,325.47
15.	Paid-up equity share capital (face value ₹ 10/- each)	1,154.11	1,153.64	1,152.93	1,153.64
16.	Reserves excluding revaluation reserves	68,920.31	65,547.84	61,867.68	65,547.84
17.	Analytical ratios				
	i) Percentage of shares held by Government of India	0.01	0.01	0.01	0.01
	ii) Capital adequacy ratio				
	a) Basel II	18.35%	18.74%	18.54%	18.74%
	b) Basel III	17.04%	NA	NA	NA
	iii) Earnings per share (EPS)				
	a) Basic EPS before and after extraordinary items, net of tax expense (not annualised for three months) (in ₹)	19.71	19.98	15.74	72.20
	b) Diluted EPS before and after extraordinary items, net of tax expense (not annualised for three months) (in ₹)	19.61	19.87	15.71	71.93
18.	NPA Ratio ¹				
	i) Gross non-performing advances (net of write-off)	10,009.41	9,607.75	9,816.63	9,607.75
	ii) Net non-performing advances	2,462.76	2,230.56	1,904.99	2,230.56
	iii) % of gross non-performing advances (net of write-off) to gross advances	3.23%	3.22%	3.54%	3.22%
	iv) % of net non-performing advances to net advances	0.82%	0.77%	0.71%	0.77%
19.	Return on assets (annualised)	1.75%	1.82%	1.57%	1.70%
20.	Public shareholding				
	i) No. of shares	1,15,40,54,737	1,15,35,81,715	1,15,28,74,294	1,15,35,81,715
	ii) Percentage of shareholding	100	100	100	100
21.	Promoter and promoter group shareholding				
	i) Pledged/encumbered				
	a) No. of shares	..	..	..	..
	b) Percentage of shares (as a % of the total shareholding of promoter and promoter group)	..	..	..	..
	c) Percentage of shares (as a % of the total share capital of the Bank)	..	..	..	..
	ii) Non-encumbered				
	a) No. of shares	..	..	..	..
	b) Percentage of shares (as a % of the total shareholding of promoter and promoter group)	..	..	..	..
	c) Percentage of shares (as a % of the total share capital of the Bank)	..	..	..	..

1. At June 30, 2013, the percentage of gross non-performing customer assets to gross customer assets was 2.76% and net non-performing customer assets to net customer assets was 0.69%. Customer assets include advances and credit substitutes.

SUMMARISED UNCONSOLIDATED BALANCE SHEET

(₹ in crore)

Particulars	At		
	June 30, 2013	March 31, 2013	June 30, 2012
	(Audited)	(Audited)	(Audited)
Capital and Liabilities			
Capital	1,154.11	1,153.64	1,152.93
Employees stock options outstanding	5.00	4.48	2.90
Reserves and surplus	68,920.31	65,547.84	61,867.68
Deposits	2,91,185.04	2,92,613.63	2,67,794.23
Borrowings (includes preference shares and subordinated debt)	1,55,920.24	1,45,341.49	1,37,206.55
Other liabilities and provisions	31,374.26	32,133.60	36,036.26
Total Capital and Liabilities	5,48,558.96	5,36,794.68	5,04,060.55
Assets			
Cash and balances with Reserve Bank of India	19,407.83	19,052.73	17,951.32
Balances with banks and money at call and short notice	13,278.51	22,364.79	18,324.49
Investments	1,74,625.12	1,71,393.60	1,55,132.45
Advances	3,01,370.30	2,90,249.43	2,68,429.89
Fixed assets	4,657.26	4,647.06	4,668.14
Other assets	35,219.94	29,087.07	39,554.26
Total Assets	5,48,558.96	5,36,794.68	5,04,060.55

CONSOLIDATED FINANCIAL RESULTS

(₹ in crore)

Sr. no.	Particulars	Three months ended			Year ended
		June 30, 2013	March 31, 2013	June 30, 2012	March 31, 2013
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1.	Total income	18,351.85	20,239.87	16,639.71	74,204.40
2.	Net profit	2,747.39	2,492.05	2,076.58	9,603.61
3.	Earnings per share (EPS)				
	a) Basic EPS (not annualised for three months) (in ₹)	23.81	21.61	18.01	83.29
	b) Diluted EPS (not annualised for three months) (in ₹)	23.64	21.46	17.94	82.84

UNCONSOLIDATED SEGMENTAL RESULTS OF ICICI BANK LIMITED

(₹ in crore)

Sr. no.	Particulars	Three months ended			Year ended
		June 30, 2013	March 31, 2013	June 30, 2012	March 31, 2013
		(Audited)	(Audited)	(Audited)	(Audited)
1.	Segment Revenue				
a	Retail Banking	6,336.94	5,843.40	5,464.05	22,585.63
b	Wholesale Banking	7,701.56	7,866.42	7,248.57	31,368.76
c	Treasury	9,420.03	9,134.83	8,509.06	35,586.28
d	Other Banking	164.45	366.11	82.06	623.84
	Total segment revenue	23,622.98	23,210.76	21,303.74	90,164.51
	Less: Inter segment revenue	10,718.01	10,637.24	9,878.17	41,743.21
	Income from operations	12,904.97	12,573.52	11,425.57	48,421.30
2.	Segmental Results (i.e. Profit before tax)				
a	Retail Banking	323.12	269.69	142.84	954.55
b	Wholesale Banking	1,490.59	1,620.48	1,588.00	6,618.86
c	Treasury	1,296.58	1,092.10	799.17	3,653.92
d	Other Banking	110.69	161.83	(46.55)	169.36
	Total segment results	3,220.98	3,144.10	2,483.46	11,396.69
	Unallocated expenses	..	..	..	..
	Profit before tax	3,220.98	3,144.10	2,483.46	11,396.69
3.	Capital employed (i.e. Segment assets – Segment liabilities)				
a	Retail Banking	(1,30,374.72)	(1,31,343.72)	(1,15,832.84)	(1,31,343.72)
b	Wholesale Banking	1,28,817.69	1,19,763.46	1,15,942.39	1,19,763.46
c	Treasury	63,289.56	69,818.44	55,039.02	69,818.44
d	Other Banking	2,429.60	2,378.63	2,251.97	2,378.63
e	Unallocated	5,917.29	6,089.15	5,622.97	6,089.15
	Total	70,079.42	66,705.96	63,023.51	66,705.96

Notes on segmental results:

- The disclosure on segmental reporting has been prepared in accordance with Reserve Bank of India (RBI) circular no. DBOD.No.BP.BC.81/21.04.018/2006-07 dated April 18, 2007 on guidelines on enhanced disclosures on "Segmental Reporting" which is effective from the reporting period ended March 31, 2008.
- "Retail Banking" includes exposures which satisfy the four criteria of orientation, product, granularity and low value of individual exposures for retail exposures laid down in Basel committee on Banking Supervision document "International Convergence of Capital Measurement and Capital Standards: A Revised Framework".
- "Wholesale Banking" includes all advances to trusts, partnership firms, companies and statutory bodies, which are not included under Retail Banking.
- "Treasury" includes the entire investment and derivative portfolio of the Bank.
- "Other Banking" includes leasing operations and other items not attributable to any particular business segment of the Bank.

Notes:

1. The above financial results have been approved by the Board of Directors at its meeting held on July 31, 2013.
2. The financial statements have been prepared in accordance with Accounting Standard (AS) 25 on 'Interim Financial Reporting'.
3. In accordance with RBI guidelines, banks are required to disclose capital adequacy ratio computed under Basel III capital regulations from the quarter ended June 30, 2013. Accordingly, corresponding details for previous periods are not applicable.
4. The Bank has presented the mark-to-market (MTM) gain or loss on forex and derivative transactions on gross basis. Accordingly, the gross positive MTM amounting to ₹ 16,384.26 crore and ₹ 11,323.96 crore have been included in Other assets and gross negative MTM amounting to ₹ 14,349.80 crore and ₹ 10,826.32 crore have been included in Other liabilities at June 30, 2013 and March 31, 2013 respectively. Consequent to the change, Other assets and Other liabilities of the Bank have increased by ₹ 20,566.42 crore at June 30, 2012.
5. During the three months ended June 30, 2013, the Bank has allotted 473,022 equity shares of ₹ 10/- each pursuant to exercise of employee stock options.
6. Status of equity investors' complaints/grievances for the three months ended June 30, 2013:

Opening balance	Additions	Disposals	Closing balance
0	27	27	0

7. Previous period/year figures have been re-grouped/re-classified where necessary to conform to current period classification.
8. The above unconsolidated financial results are audited by the statutory auditors, S.R. Batliboi & Co. LLP, Chartered Accountants.
9. The amounts for three months ended March 31, 2013 are balancing amounts between the amounts as per the audited accounts for the year ended March 31, 2013 and nine months ended December 31, 2012.
10. ₹ 1 crore = ₹ 10 million.

Place : Mumbai
Date : July 31, 2013

N. S. Kannan
Executive Director & CFO