July 22, 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 meetings scheduled on July 22-23, 2026, with debt market investors.

The said presentation is being uploaded on the website of the Bank and can be accessed at https://www.icici.bank.in/about-us/investor.

This is for your information and records.

Thanking you,
For ICICI Bank Limited

VIVEK RANJAN

Digitally signed by VIVEK RANJAN
Date: 2026.07.22 06:27:41 +05'30'

Vivek Ranjan
Leadership Team

Encl.: as above.

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(i) New York Stock Exchange (NYSE)
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ICICI Bank

Debt Market Investor Meetings

July 22-23, 2026

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Credit Highlights

Credit highlights (1/4)

Overview

- ICICI is the 2nd largest private-sector bank in India by assets[1]
- Designated as 1 of the 3 Domestic Systemically Important Banks (D-SIBs) in India
- Market capitalisation of US$ 110.5 bn at Jul 21, 2026[2]

Earnings

- PAT of US$ 1.56 bn (₹ 148.05 bn) in Q1-2027, representing a strong 15.9% YoY growth
- Stable margins and healthy core income generation
  - Net interest income rose from ₹ 743.06 bn in FY2024 to ₹ 880.75 bn in FY2026
  - NIM remained healthy at 4.3% in FY2026
- Healthy RoA at 2.49% at Jun 30, 2026
- RoE remained strong at 17.1% at Jun 30, 2026

1. Source: RBI Data
2. Source: Indian stock exchanges

Credit highlights (2/4)

Deposits

- Stable and granular funding franchise with period-end total deposits of US$ 193.3 bn (₹ 18,335.86 bn), representing a growth of 14.0% YoY
- Period-end CASA ratio stood at 39.5%
- Adequate liquidity with SLR investments of US$ 44.9 bn (₹ 4,255.10 bn)

Advances

- Total advances of US$ 172.0 bn (₹ 16,312.60 bn) as of June 30, 2026, representing a healthy growth of 19.6% YoY
- Well diversified, granular and collateralised loan book

Credit highlights (3/4)

Asset quality

Prudent credit quality

- GNPA improved consistently from 2.16% in FY2024 to 1.4% in Q1-2027
- Net NPA ratio was 0.35% at Jun 30, 2026
- Provision coverage ratio was 74.7% at Jun 30, 2026
- Contingency provisions of US$ 1.4 bn (₹ 131.00 bn) at Jun 30, 2026

Capital

Strong capital adequacy

- Total Capital Adequacy Ratio of 16.84% as of June 30, 2026
- Common Equity Tier 1 (CET-1) Ratio of 16.19% as of June 30, 2026
- Net-worth of US$ 37.2 bn (₹ 3,534.91 bn) at Jun 30, 2026

Credit highlights (4/4)

Leadership

- Leadership across a full suite of financial services via scaled, highly profitable subsidiaries spanning
  - life insurance
  - general insurance
  - asset management
  - broking
  - housing finance
  - pension fund management
- Highly qualified Board and strong leadership

Credit ratings

- S&P: BBB/Stable
- S&P: Standalone Credit Profile (SACP) of ‘a-’
- Moody’s: Baa3/Stable

Distribution network

Branches	Mar 31, 2025	Mar 31, 2026	% share at Mar 31, 2026
Metro	2,079	2,356	31.4%
Urban	1,422	1,507	20.1%
Semi urban	1,905	1,956	26.0%
Rural	1,577	1,692	22.5%
Total branches	**6,983**	**7,511**	**100.0%**
Total ATMs and CRMs[1]	**16,285**	**12,087**	

528 branches added in FY2026

Total branches were 7,608 at Jun 30, 2026

1. Cash Recycling Machines

Operating performance

Profit & loss statement

(₹ billion)	FY2024	FY2025	FY2026	Q1-2026	Q1-2027	Q1-o-Q1 growth %
Net interest income	743.06	811.65	880.75	216.35	243.84	12.7%
Non-interest income	229.58	285.07	307.58	85.05	85.76	0.8%
Core operating income	**972.64**	**1,096.72**	**1,188.33**	**301.40**	**329.60**	**9.4%**
Non-interest expenses	391.33	423.72	472.34	113.94	125.74	10.4%
Operating profit before provisions	**581.31**	**672.99**	**715.99**	**187.46**	**203.86**	**8.7%**
Provisions and contingencies	36.43	46.83	53.80	18.15	12.60	(30.6)%
Profit before tax	**544.88**	**626.16**	**662.19**	**169.31**	**191.26**	**13.0%**
Tax	136.00	153.89	160.72	41.63	43.21	3.8%
Profit after tax	**408.88**	**472.27**	**501.47**	**127.68**	**148.05**	**15.9%**

Balance sheet growth

Balance sheet: liabilities

(₹ billion)	Mar 31, 2024	Mar 31, 2025	Mar 31, 2026	Jun 30, 2025	Jun 30, 2026	Q1-o-Q1 growth %
Net worth	2,383.99	2,920.76	3,373.71	3,063.21	3,534.91	15.4%
Deposits	14,128.25	16,103.48	17,946.25	16,085.18	18,335.86	14.0%
- Savings	*4,023.00*	*4,407.72*	*4,756.06*	*4,458.42*	*4,763.70*	*6.8%*
- Demand	*1,935.72*	*2,329.57*	*2,679.82*	*2,169.71*	*2,478.86*	*14.2%*
- Term	*8,169.53*	*9,366.19*	*10,510.38*	*9,457.04*	*11,093.30*	*17.3%*
Borrowings	1,249.68	1,235.38	1,249.94	1,170.95	1,262.92	7.9%
Other liabilities	953.23	922.77	1,155.41	919.06	1,190.57	29.5%
Total liabilities	**18,715.15**	**21,182.40**	**23,725.31**	**21,238.39**	**24,324.26**	**14.5%**

Balance sheet: assets

(₹ billion)	Mar 31, 2024	Mar 31, 2025	Mar 31, 2026	Jun 30, 2025	Jun 30, 2026	Q1-o-Q1 growth %
Cash & bank balances	1,399.26	1,855.62	2,303.35	1,645.98	1,630.47	(0.9)%
Investments	4,619.42	5,047.57	4,922.17	5,077.07	5,385.34	6.1%
Advances	11,844.06	13,417.66	15,538.93	13,641.57	16,312.60	19.6%
Fixed & other assets	852.41	861.55	960.86	873.77	995.85	14.0%
Total assets	**18,715.15**	**21,182.40**	**23,725.31**	**21,238.39**	**24,324.26**	**14.5%**

Key ratios

Percent	FY2024	FY2025	FY2026	Q1-2026	Q1-2027
Net interest margin	4.53	4.32	4.32	4.34	4.36
Cost/ average assets	2.29	2.18	2.22	2.19	2.15
Return on average assets	2.37	2.40	2.32	2.44	2.49
Return on average equity	18.71	17.95	15.97	17.07	17.14
Net NPA ratio[1]	0.42	0.39	0.33	0.41	0.35
Provision coverage ratio	80.3	76.2	75.8	75.3	74.7
Common Equity Tier-1	15.60	15.94	16.35	15.65	16.19
Total capital adequacy	16.33	16.55	17.18	16.31	16.84

1. Based on net customer assets

Thank you