August 21, 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: Presentation by Managing Director & Chief Executive Officer – 32nd Annual General Meeting – August 21, 2026

We are enclosing a copy of the presentation to be made at the 32nd Annual General Meeting of the Bank by Mr. Sandeep Bakhshi, Managing Director & Chief Executive Officer.

Yours sincerely,
For ICICI Bank Limited

Vivek Ranjan
Digitally signed by Vivek Ranjan
Date: 2026.08.21 09:52:08 +05'30'

Vivek Ranjan
Leadership Team

Encl.: as above.

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

ICICI Bank: Key highlights

Annual General Meeting

August 21, 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.

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

Micromarkets

Customer 360º

Ecosystems

Collaborations & Partnerships

Taking entire bank to the customer

Execution

DELIVERY FRAMEWORK

Focus on Quality

Process Decongestion

Bank to Bank^Tech

Simplify

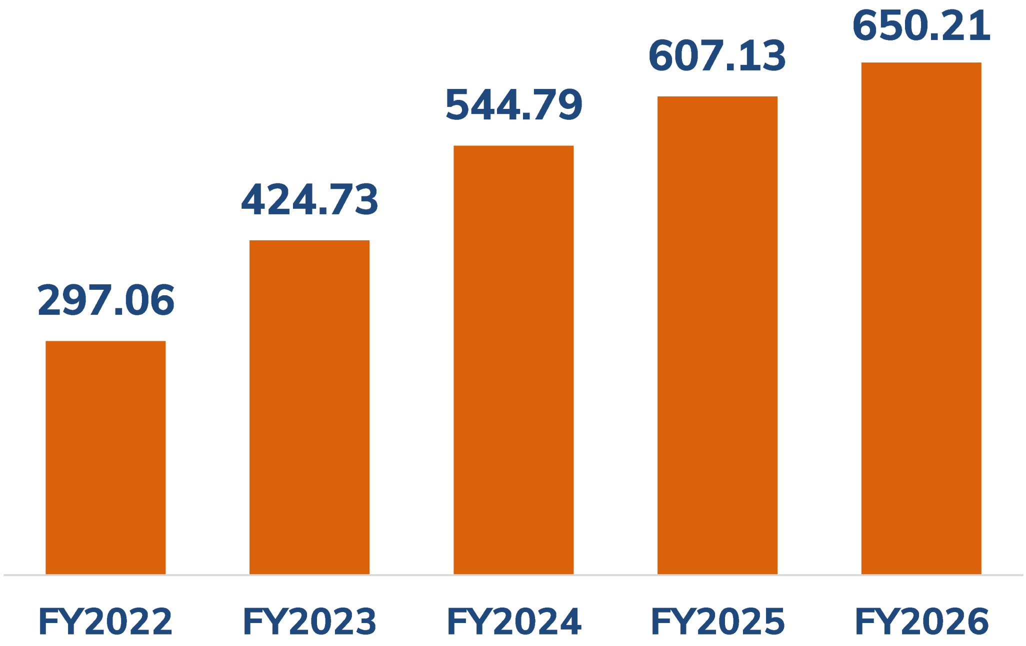
Maximising profit before tax[1]

To be the trusted financial service provider

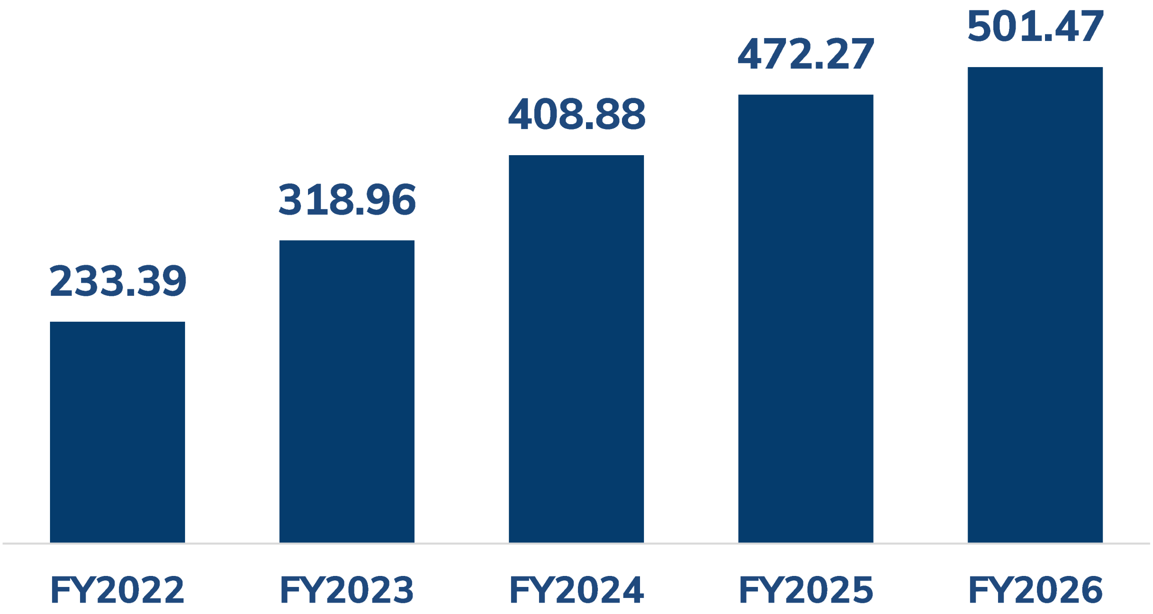
1. Excluding treasury

FY2026 performance review (1/5)

Profit before tax excluding treasury
(₹ billion)



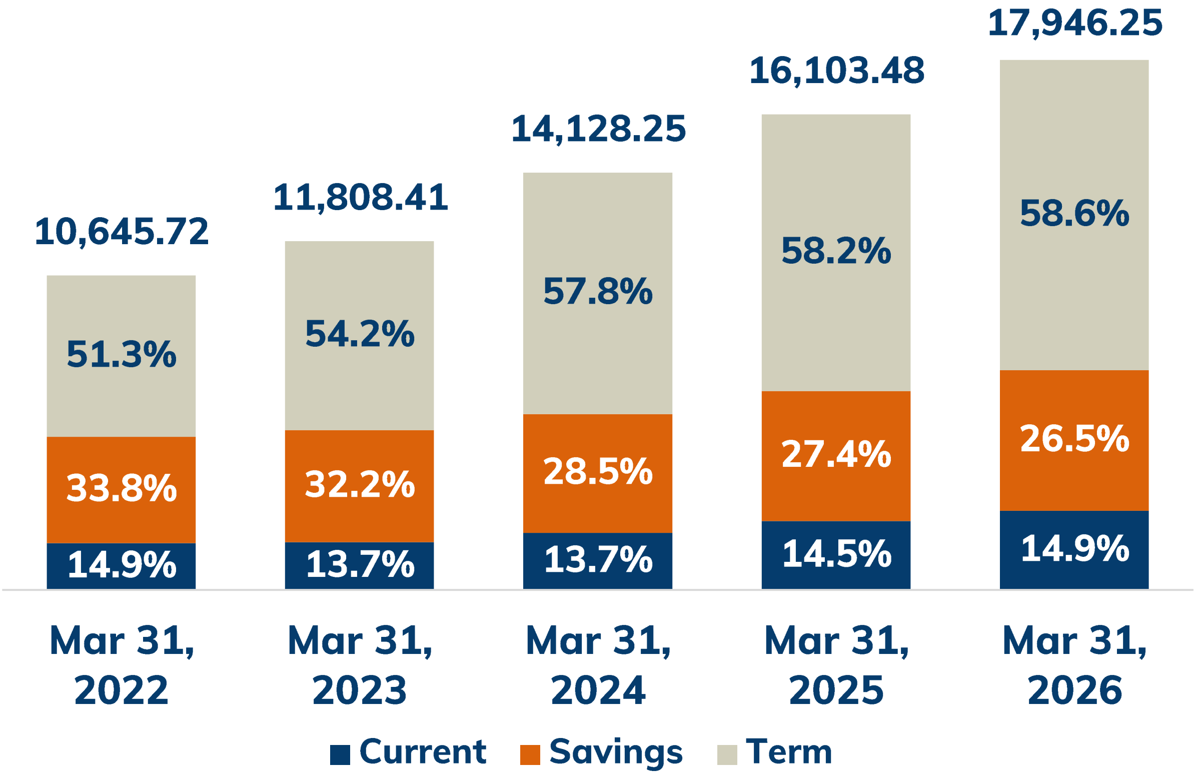
Profit after tax
(₹ billion)



Disciplined execution of our strategy continues to deliver profitable growth

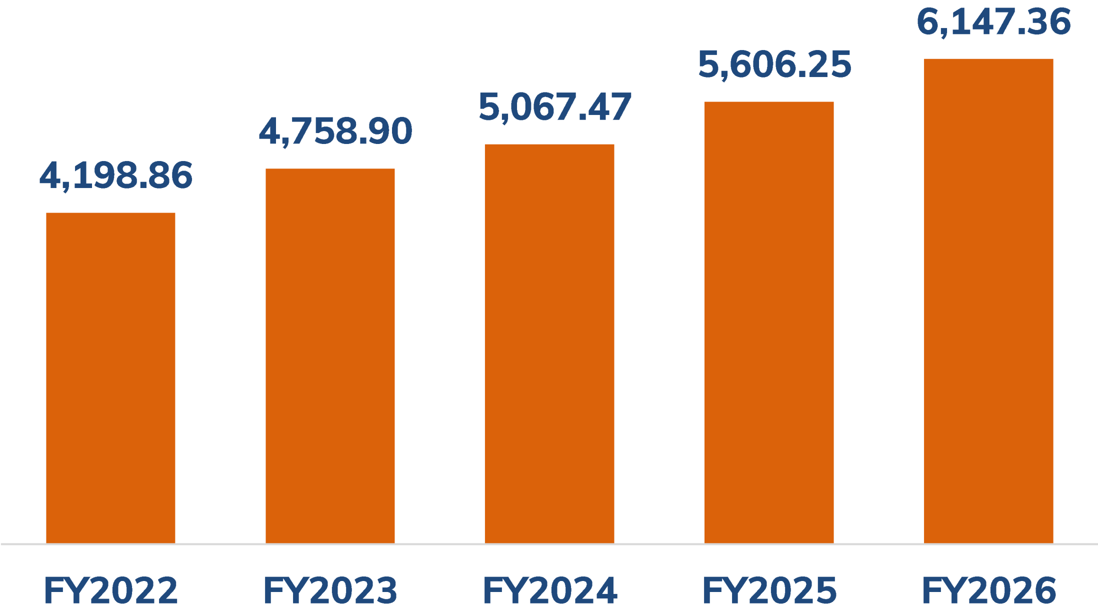
FY2026 performance review (2/5)

Period-end deposits (₹ billion)



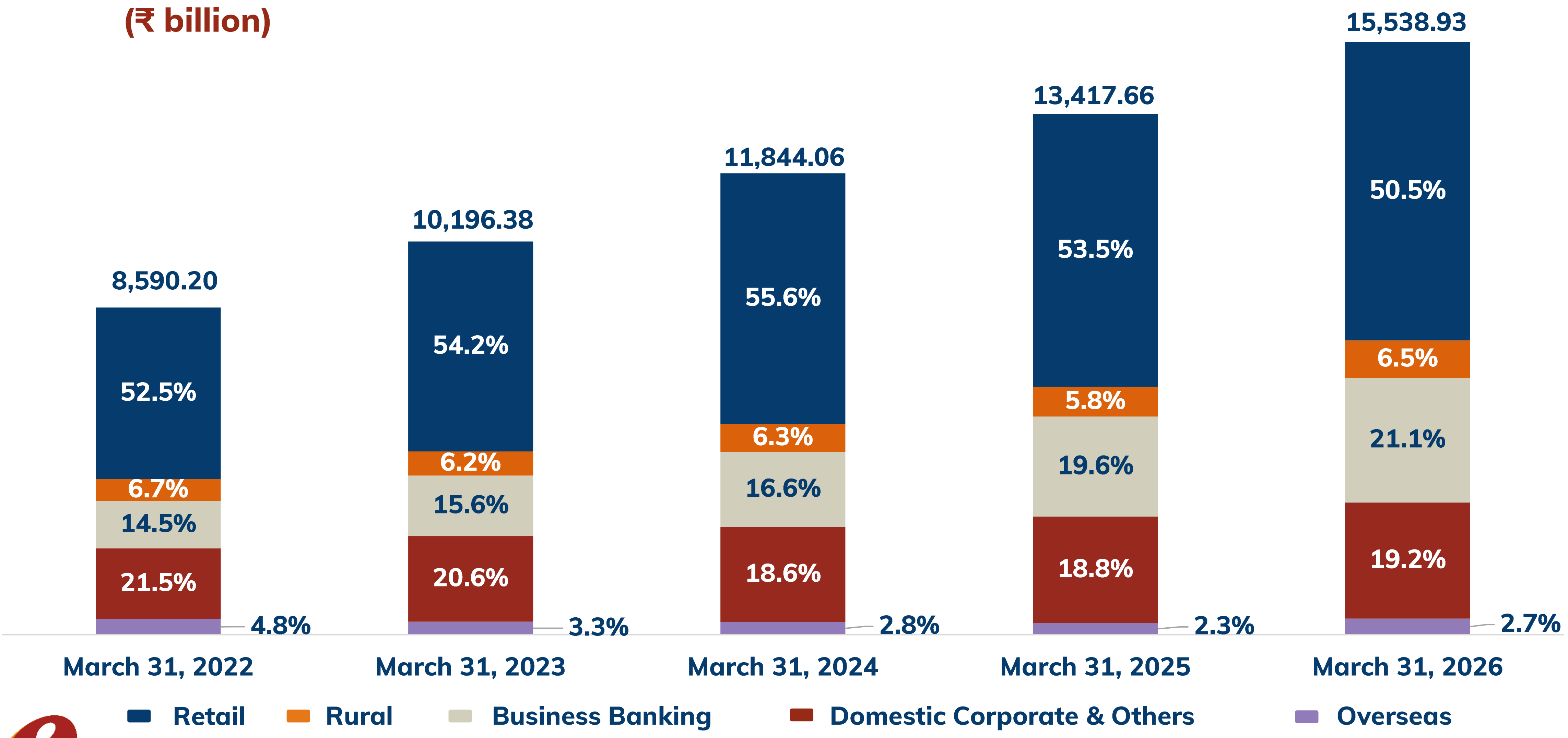
Total deposits grew by 11.4% y-o-y and term deposits grew by 12.2% y-o-y at Mar 31, 2026

Average CASA deposits (₹ billion)



Average CASA deposits grew by 9.7% y-o-y in FY2026

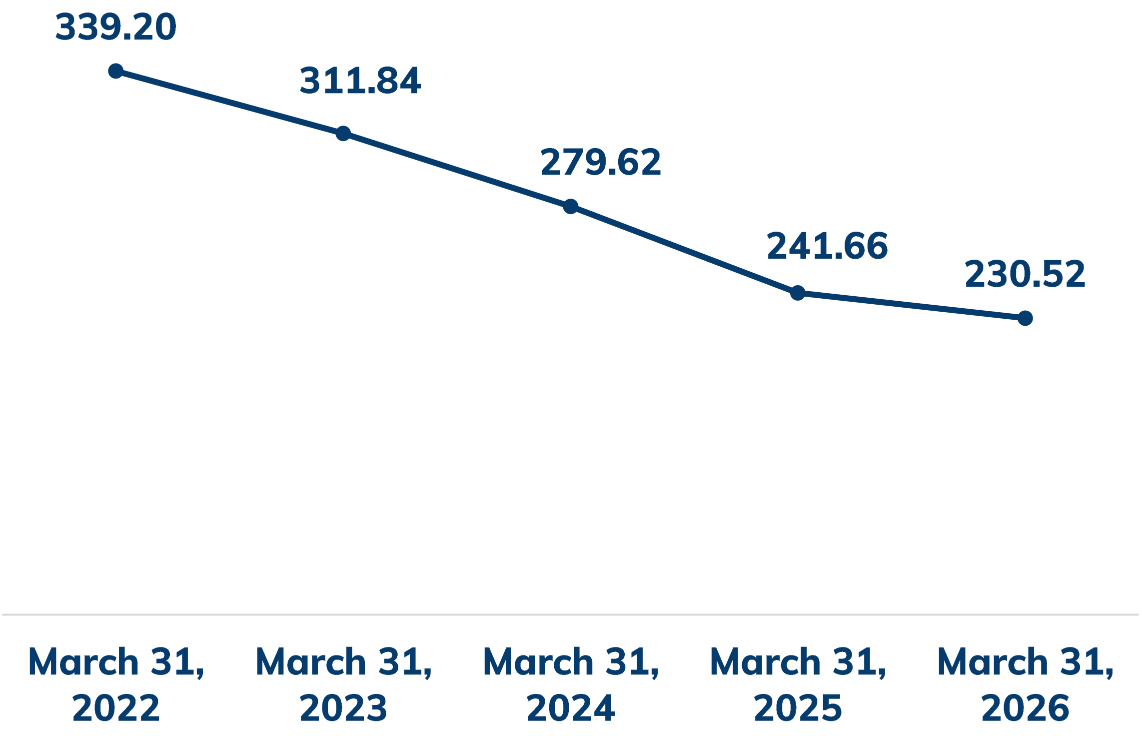
FY2026 performance review (3/5)



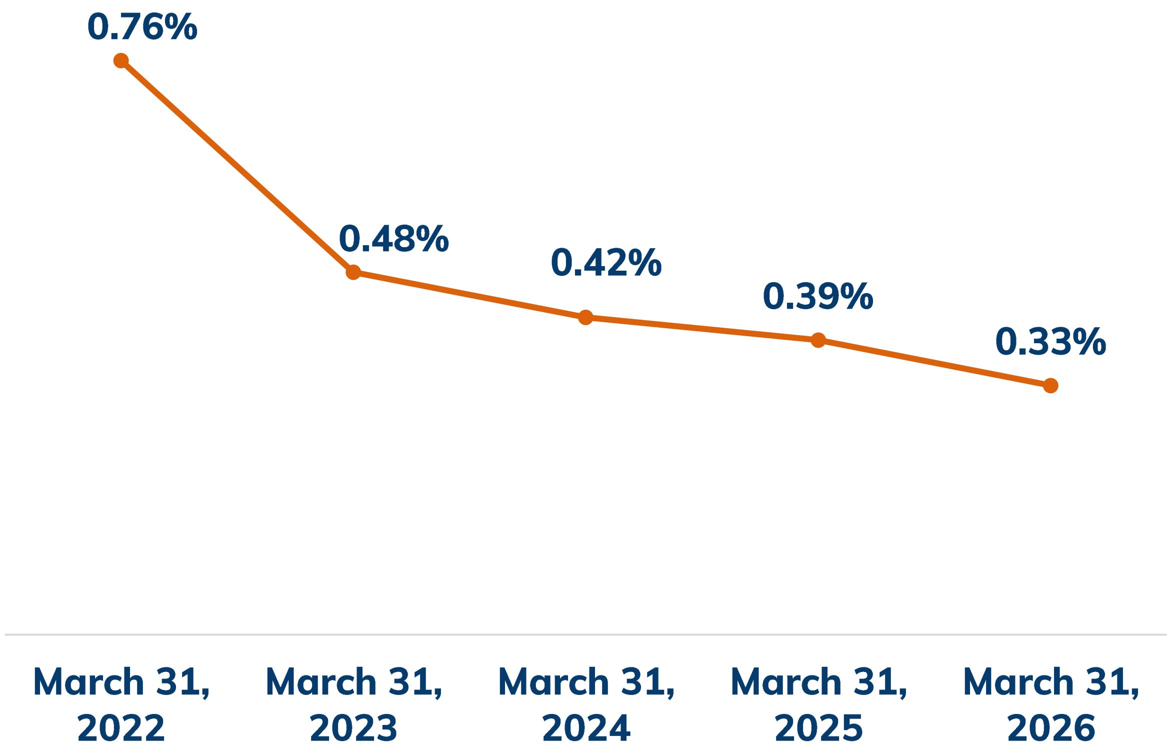
Total advances grew by 15.8% year-on-year at March 31, 2026

FY2026 performance review (4/5)

Gross NPAs[1] (₹ billion)



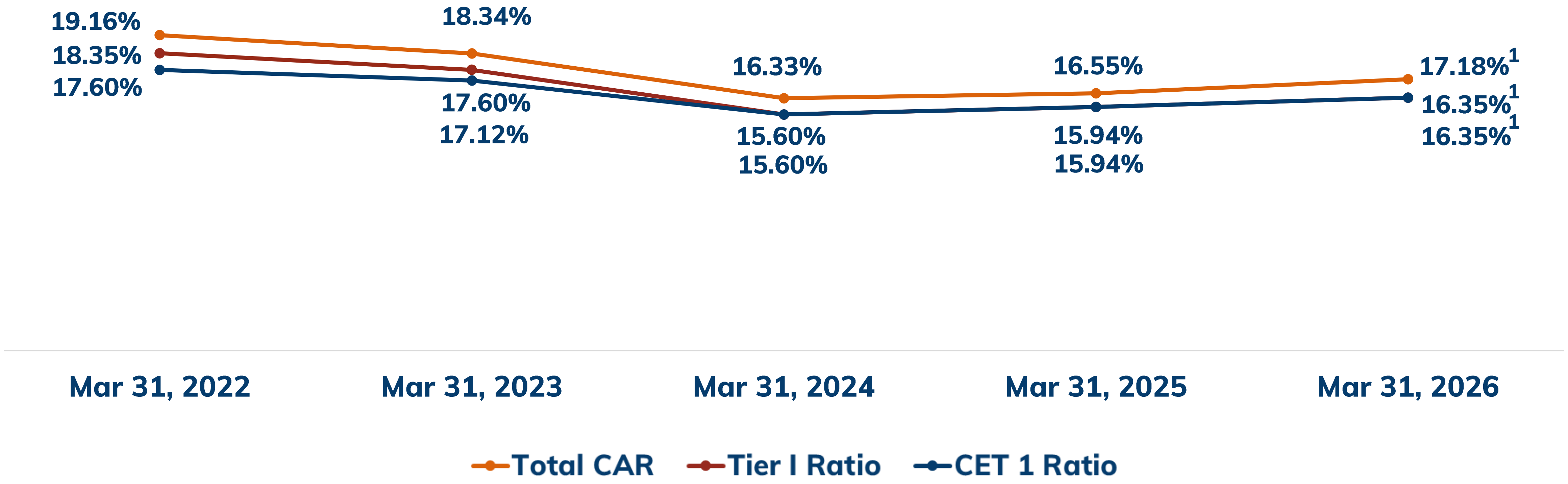
Net NPA ratio[1]



Asset quality continues to be stable; Healthy PCR[2] of 75.8% at March 31, 2026

1. Based on customer assets
2. Provision Coverage Ratio

FY2026 performance review (5/5)



Maintained a healthy capital position; the Board has recommended a dividend of ₹ 12 per share for FY2026

1. After reckoning the impact of proposed dividend

Key highlights for Q1-2027

- Profit before tax excluding treasury grew by 20.9% y-o-y to ₹ 189.75 billion

- Profit after tax grew by 15.9% y-o-y to ₹ 148.05 billion

- Total period-end deposits grew by 14.0% y-o-y to ₹ 18,335.86 billion at June 30, 2026
- Average deposits grew by 14.0% y-o-y to ₹ 17,480.28 billion in Q1-2027

- Total advances grew by 19.6% y-o-y to ₹ 16,312.60 billion at June 30, 2026
- Domestic advances grew by 18.8% y-o-y to ₹ 15,809.85 billion at June 30, 2026

- Net NPA ratio was 0.35% and provision coverage ratio was 74.7% at June 30, 2026
- Contingency provision of ₹ 131.00 billion (0.8% of advances) held at June 30, 2026

- CET-1[1] ratio was 16.19%[2] and total capital adequacy ratio was 16.84%[2] at June 30, 2026

1. Common Equity Tier 1
2. Including profits for Q1-2027

Environmental, Social and Governance (ESG)

Environment

Promoting sustainable environmental practices

- Progressing on target for carbon neutrality in Scope 1 & 2 emissions in own operations
- Renewable energy in total electricity consumption increased to 48% in fiscal 2026 (FY2025: 38%), including through IRECs[1]
- Continue to invest in rainwater harvesting, sewage treatment and atmospheric water generation capacity and improve circularity in water

Social

Striving to create value for all stakeholders

- Construction of new cancer care facilities in Navi Mumbai and Vishakhapatnam progressing well
- Over 19.8 million individuals benefitted till March 31, 2026 through CSR initiatives in healthcare, livelihood, environment and community development

Governance

Being responsible and transparent in business

- Reorganised the mandates of Board's ESG & CSR Committee and Risk Committee to strengthen oversight on the Bank's ESG action plan, climate-related risks and opportunities
- Digital tool implemented for ESG data management, calculation of emissions, and reporting

1. International Renewable Energy Certificates

Thank you