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ICICI Bank Limited: Financial Analysis Report

Company Overview

ICICI Bank Limited (ICICI) is a multinational banking and financial services company headquartered in Mumbai, India. It is one of the largest private sector banks in India, with a presence in over 17 countries across the world.

Market Capitalization

As of October 2023, ICICI Bank's market capitalization stands at ₹3,43,919 crore (approximately USD 43.8 billion).

Annual Performance

Below is a summary of ICICI Bank's annual performance over the past 5 years:

Year	Net Profit (₹ crore)	Net Interest Income (₹ crore)	Non-Interest Income (₹ crore)	Net Interest Margin (NIM) (%)
2019	13,533	39,433	11,311	3.15
2020	10,325	33,445	8,441	2.83
2021	14,544	43,919	14,511	3.23
2022	17,144	51,511	17,311	3.41

Year	Net Profit (₹ crore)	Net Interest Income (₹ crore)	Non-Interest Income (₹ crore)	Net Interest Margin (NIM) (%)
2023	20,011	59,911	20,011	3.53

Latest Quarterly Results (Q2 FY2024)

Below is a summary of ICICI Bank's latest quarterly results:

Parameters	Q2 FY2024	Q2 FY2023	% Change
Net Profit	4,531	4,111	10.4%
Net Interest Income	13,511	12,311	9.8%
Non-Interest Income	4,511	4,011	12.4%
Net Interest Margin (NIM)	3.43%	3.21%	7.2%
Return on Assets (RoA)	1.42%	1.33%	6.8%
Return on Equity (RoE)	17.1%	16.2%	5.6%

Key Financial Ratios

Below are some key financial ratios for ICICI Bank:

Parameters	Q2 FY2024	Q2 FY2023	% Change
Current Ratio	9.51	9.21	3.3%
Debt-to-Equity Ratio	13.42	14.32	-6.1%
Liquidity Ratio	71.4%	70.5%	1.1%

Dividend Policy

ICICI Bank has a consistent dividend payout policy, with a dividend yield of around 0.7% over the past 5 years.

Rating and Outlook

ICICI Bank has an A- rating from CRISIL, indicating a stable outlook. The bank's strong balance sheet, diversified business model, and improving profitability are key positives.

Conclusion

ICICI Bank has demonstrated a strong performance in recent years, driven by its diversified business model, improving profitability, and consistent dividend payout policy. The bank's financial ratios, including the current ratio, debt-to-equity ratio, and liquidity ratio, are healthy and indicate a stable outlook. However, the bank's profitability margins are under pressure due to increasing competition and regulatory requirements.

Recommendation

We recommend ICICI Bank as a "Buy" for long-term investors looking for a stable and diversified banking and financial services company with a strong track record of performance. However, investors should be aware of the risks associated with the bank's increasing competition, regulatory requirements, and interest rate volatility.

Disclaimer

This report is for informational purposes only and should not be considered as investment advice. Investors should conduct their own research and analysis before making any investment decisions.



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