



CIN-L65190GJ1994PLC021012

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**STANDALONE FINANCIAL RESULTS**

(₹ in crore)

Sr. no.	Particulars	Three months ended			Year ended
		June 30, 2023 (Q1-2024)	March 31, 2023 (Q4-2023)	June 30, 2022 (Q1-2023)	March 31, 2023 (FY2023)
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1.	Interest earned (a)+(b)+(c)+(d)	33,327.61	31,021.13	23,671.54	109,231.34
	a) Interest/discount on advances/bills	25,844.15	24,199.50	17,634.32	83,942.97
	b) Income on investments	6,618.00	5,839.75	4,581.78	20,888.46
	c) Interest on balances with Reserve Bank of India and other inter-bank funds	412.70	550.75	481.38	1,850.51
	d) Others	452.76	431.13	974.06	2,549.40
2.	Other income	5,435.25	5,087.75	4,665.20	19,831.45
3.	<b>TOTAL INCOME (1)+(2)</b>	<b>38,762.86</b>	<b>36,108.88</b>	<b>28,336.74</b>	<b>129,062.79</b>
4.	Interest expended	15,101.15	13,354.34	10,461.52	47,102.74
5.	Operating expenses (e)+(f)	9,522.59	8,928.16	7,566.33	32,873.24
	e) Employee cost	3,883.66	3,401.01	2,849.21	12,059.93
	f) Other operating expenses	5,638.93	5,527.15	4,717.12	20,813.31
6.	<b>TOTAL EXPENDITURE (4)+(5) (excluding provisions and contingencies)</b>	<b>24,623.74</b>	<b>22,282.50</b>	<b>18,027.85</b>	<b>79,975.98</b>
7.	<b>OPERATING PROFIT (3)-(6) (Profit before provisions and contingencies)</b>	<b>14,139.12</b>	<b>13,826.38</b>	<b>10,308.89</b>	<b>49,086.81</b>
8.	Provisions (other than tax) and contingencies (refer note no. 3)	1,292.44	1,619.80	1,143.82	6,665.58
9.	PROFIT FROM ORDINARY ACTIVITIES BEFORE EXCEPTIONAL ITEMS AND TAX (7)-(8)	12,846.68	12,206.58	9,165.07	42,421.23
10.	Exceptional items	..	..	..	..
11.	PROFIT FROM ORDINARY ACTIVITIES BEFORE TAX (9)-(10)	12,846.68	12,206.58	9,165.07	42,421.23
12.	Tax expense (g)+(h)	3,198.48	3,084.71	2,260.13	10,524.73
	g) Current tax	3,137.37	2,808.22	2,239.21	10,254.48
	h) Deferred tax	61.11	276.49	20.92	270.25
13.	NET PROFIT FROM ORDINARY ACTIVITIES AFTER TAX (11)-(12)	9,648.20	9,121.87	6,904.94	31,896.50
14.	Extraordinary items (net of tax expense)	..	..	..	..
15.	<b>NET PROFIT FOR THE PERIOD (13)-(14)</b>	<b>9,648.20</b>	<b>9,121.87</b>	<b>6,904.94</b>	<b>31,896.50</b>
16.	Paid-up equity share capital (face value ₹ 2 each)	1,399.54	1,396.78	1,391.48	1,396.78
17.	Reserves excluding revaluation reserves	205,587.83	195,495.25	172,904.46	195,495.25
18.	Analytical ratios				
	i) Percentage of shares held by Government of India	0.20%	0.20%	0.19%	0.20%
	ii) Capital adequacy ratio (Basel III)	16.71%	18.34%	18.04%	18.34%
	iii) Earnings per share (EPS)				
	a) Basic EPS before and after extraordinary items, net of tax expense (not annualised) (in ₹)	13.80	13.07	9.93	45.79
	b) Diluted EPS before and after extraordinary items, net of tax expense (not annualised) (in ₹)	13.54	12.83	9.75	44.89
19.	NPA Ratio <sup>1</sup>				
	i) Gross non-performing customer assets (net of write-off)	31,822.39	31,183.70	33,163.15	31,183.70
	ii) Net non-performing customer assets	5,381.77	5,155.07	6,656.15	5,155.07
	iii) % of gross non-performing customer assets (net of write-off) to gross customer assets	2.76%	2.81%	3.41%	2.81%
	iv) % of net non-performing customer assets to net customer assets	0.48%	0.48%	0.70%	0.48%
20.	Return on assets (annualised)	2.39%	2.39%	1.98%	2.16%
21.	Net worth <sup>2</sup>	199,443.22	189,125.63	166,036.35	189,125.63
22.	Outstanding redeemable preference shares	..	..	..	..
23.	Capital redemption reserve	350.00	350.00	350.00	350.00
24.	Debt-equity ratio <sup>3</sup>	0.33	0.37	0.38	0.37
25.	Total debts to total assets <sup>4</sup>	6.75%	7.53%	8.16%	7.53%

1. At June 30, 2023, the percentage of gross non-performing advances (net of write-off) to gross advances was 2.83% (March 31, 2023: 2.87%, June 30, 2022: 3.53%) and net non-performing advances to net advances was 0.51% (March 31, 2023: 0.51%, June 30, 2022: 0.74%).

2. Net worth is computed as per RBI Master Circular No. RBI/2015-16/70 DBR.No.Dir.BC.12/13.03.00/2015-16 on Exposure Norms dated July 1,

3. Debt represents borrowings with residual maturity of more than one year.

4. Total debts represents total borrowings of the Bank.

**SUMMARISED STANDALONE BALANCE SHEET**

(₹ in crore)

Particulars	At		
	June 30, 2023	March 31, 2023	June 30, 2022
	(Unaudited)	(Audited)	(Unaudited)
<b>Capital and Liabilities</b>			
Capital	1,399.54	1,396.78	1,391.48
Employees stock options outstanding	916.04	760.89	387.33
Reserves and surplus	208,650.29	198,557.72	176,099.56
Deposits	1,238,736.60	1,180,840.69	1,050,349.04
Borrowings (includes subordinated debt)	111,252.36	119,325.49	115,454.47
Other liabilities and provisions	86,045.51	83,325.08	71,898.94
<b>Total Capital and Liabilities</b>	<b>1,647,000.34</b>	<b>1,584,206.65</b>	<b>1,415,580.82</b>
<b>Assets</b>			
Cash and balances with Reserve Bank of India	68,799.52	68,526.17	90,759.42
Balances with banks and money at call and short notice	37,447.44	50,912.10	22,464.01
Investments	398,139.53	362,329.73	321,252.23
Advances	1,057,582.60	1,019,638.31	895,624.81
Fixed assets	9,731.31	9,599.84	9,399.78
Other assets	75,299.94	73,200.50	76,080.57
<b>Total Assets</b>	<b>1,647,000.34</b>	<b>1,584,206.65</b>	<b>1,415,580.82</b>

**STANDALONE SEGMENTAL RESULTS**

(₹ in crore)

Sr. no.	Particulars	Three months ended			Year ended
		June 30, 2023	March 31, 2023	June 30, 2022	March 31, 2023
		(Q1-2024) (Unaudited)	(Q4-2023) (Audited)	(Q1-2023) (Unaudited)	(FY2023) (Audited)
1.	<b>Segment revenue</b>				
a	Retail Banking	31,057.21	28,739.34	23,388.01	103,775.34
b	Wholesale Banking	16,069.13	14,596.64	10,869.29	50,614.85
c	Treasury	26,305.11	24,008.70	18,358.00	84,770.74
d	Other Banking	844.19	713.34	235.25	2,383.06
	<b>Total segment revenue</b>	<b>74,275.64</b>	<b>68,058.02</b>	<b>52,850.55</b>	<b>241,543.99</b>
	Less: Inter segment revenue	35,512.78	31,949.14	24,513.81	112,481.20
	<b>Income from operations</b>	<b>38,762.86</b>	<b>36,108.88</b>	<b>28,336.74</b>	<b>129,062.79</b>
2.	<b>Segmental results (i.e. Profit before tax)</b>				
a	Retail Banking	4,178.63	4,902.63	3,809.66	17,533.68
b	Wholesale Banking	4,079.70	4,503.59	3,688.38	15,785.78
c	Treasury	4,362.13	4,235.25	2,608.87	14,271.55
d	Other Banking	226.22	165.11	108.16	480.22
e	Unallocated expenses	..	(1,600.00)	(1,050.00)	(5,650.00)
	<b>Total segment results</b>	<b>12,846.68</b>	<b>12,206.58</b>	<b>9,165.07</b>	<b>42,421.23</b>
3.	<b>Segment assets</b>				
a	Retail Banking	630,477.85	603,959.37	510,367.43	603,959.37
b	Wholesale Banking	446,455.06	432,874.35	393,716.21	432,874.35
c	Treasury	531,436.54	508,469.75	485,647.58	508,469.75
d	Other Banking	31,188.56	29,791.54	16,839.92	29,791.54
e	Unallocated	7,442.33	9,111.64	9,009.68	9,111.64
	<b>Total segment assets</b>	<b>1,647,000.34</b>	<b>1,584,206.65</b>	<b>1,415,580.82</b>	<b>1,584,206.65</b>
4.	<b>Segment liabilities</b>				
a	Retail Banking	918,274.84	891,354.54	783,552.78	891,354.54
b	Wholesale Banking	380,883.03	347,276.49	316,624.92	347,276.49
c	Treasury	120,918.90	129,240.96	126,750.92	129,240.96
d	Other Banking	2,528.28	2,519.27	2,273.82	2,519.27
e	Unallocated	13,429.41	13,100.00	8,500.00	13,100.00
	<b>Total segment liabilities</b>	<b>1,436,034.46</b>	<b>1,383,491.26</b>	<b>1,237,702.44</b>	<b>1,383,491.26</b>
5.	<b>Capital employed</b>	<b>210,965.88</b>	<b>200,715.39</b>	<b>177,878.38</b>	<b>200,715.39</b>
6.	<b>Total (4)+(5)</b>	<b>1,647,000.34</b>	<b>1,584,206.65</b>	<b>1,415,580.82</b>	<b>1,584,206.65</b>

**Notes on segmental results:**

1. The disclosure on segmental reporting has been prepared in accordance with Securities and Exchange Board of India (SEBI) circular no. CIR/CFD/FAC/62/2016 dated July 5, 2016 on Revised Formats for Financial Results and Implementation of Ind-AS by Listed Entities.
2. "Retail Banking" includes exposures of the Bank 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'. This segment also includes income from credit cards, debit cards, third party product distribution and the associated costs.

RBI's Master Direction on Financial Statements – Presentation and Disclosures, requires to sub-divide 'Retail banking' into (a) Digital Banking (as defined in RBI circular on Establishment of Digital Banking Units dated April 7, 2022) and (b) Other Retail Banking segment. Accordingly, the segmental results for retail banking segment is subdivided as below:

(₹ in crore)

Sr. no.	Particulars	Segment revenue	Segment results	Segment assets	Segment liabilities
<b>Q1-2024</b>					
	Retail Banking	31,057.21	4,178.63	630,477.85	918,274.84
(i)	Digital Banking	7,069.30	1,175.94	99,428.98	148,151.01
(ii)	Other Retail Banking	23,987.91	3,002.69	531,048.87	770,123.83
<b>Q4-2023</b>					
	Retail Banking	28,739.34	4,902.63	603,959.37	891,354.54
(i)	Digital Banking	6,474.87	1,535.48	94,132.35	130,670.32
(ii)	Other Retail Banking	22,264.47	3,367.15	509,827.02	760,684.22

3. "Wholesale Banking" includes all advances to trusts, partnership firms, companies and statutory bodies, by the Bank which are not included under Retail Banking.
4. "Treasury" primarily includes the entire investment and derivative portfolio of the Bank.
5. "Other Banking" includes leasing operations and other items not attributable to any particular business segment of the Bank.
6. "Unallocated" includes items such as tax paid in advance net of provision, deferred tax and provisions to the extent reckoned at the entity level.

**CONSOLIDATED FINANCIAL RESULTS**

(₹ in crore)

Sr. no.	Particulars	Three months ended			Year ended
		June 30, 2023 (Q1-2024)	March 31, 2023 (Q4-2023)	June 30, 2022 (Q1-2023)	March 31, 2023 (FY2023)
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1.	Interest earned (a)+(b)+(c)+(d)	37,105.89	34,438.91	26,158.60	121,066.81
	a) Interest/discount on advances/bills	27,087.69	25,353.68	18,453.74	87,929.24
	b) Income on investments	8,831.05	7,827.87	6,126.29	27,905.03
	c) Interest on balances with Reserve Bank of India and other inter-bank funds	582.21	707.14	562.74	2,305.46
	d) Others	604.94	550.22	1,015.83	2,927.08
2.	Other income	14,978.11	19,483.84	13,059.73	65,111.99
3.	<b>TOTAL INCOME (1)+(2)</b>	<b>52,084.00</b>	<b>53,922.75</b>	<b>39,218.33</b>	<b>186,178.80</b>
4.	Interest expended	16,367.66	14,479.47	11,089.06	50,543.39
5.	Operating expenses (e)+(f)	20,056.67	24,237.09	17,006.69	82,439.02
	e) Employee cost	4,811.33	4,248.00	3,587.18	15,234.17
	f) Other operating expenses	15,245.34	19,989.09	13,419.51	67,204.85
6.	<b>TOTAL EXPENDITURE (4)+(5) (excluding provisions and contingencies)</b>	<b>36,424.33</b>	<b>38,716.56</b>	<b>28,095.75</b>	<b>132,982.41</b>
7.	<b>OPERATING PROFIT (3)-(6) (Profit before provisions and contingencies)</b>	<b>15,659.67</b>	<b>15,206.19</b>	<b>11,122.58</b>	<b>53,196.39</b>
8.	Provisions (other than tax) and contingencies (refer note no. 3)	1,345.04	1,722.05	1,130.79	6,939.93
9.	PROFIT FROM ORDINARY ACTIVITIES BEFORE EXCEPTIONAL ITEMS AND TAX (7)-(8)	14,314.63	13,484.14	9,991.79	46,256.46
10.	Exceptional items	..	..	..	..
11.	Add: Share of profit in associates	251.04	251.07	211.26	998.29
12.	PROFIT FROM ORDINARY ACTIVITIES BEFORE TAX AND MINORITY INTEREST (9)-(10)+(11)	14,565.67	13,735.21	10,203.05	47,254.75
13.	Tax expense (g)+(h)	3,551.22	3,498.92	2,504.86	11,793.44
	g) Current tax	3,507.57	3,178.06	2,483.77	11,456.44
	h) Deferred tax	43.65	320.86	21.09	337.00
14.	Less: Share of profit/(loss) of minority shareholders	378.33	383.59	313.66	1,424.67
15.	NET PROFIT FROM ORDINARY ACTIVITIES AFTER TAX (12)-(13)-(14)	10,636.12	9,852.70	7,384.53	34,036.64
16.	Extraordinary items (net of tax expense)	..	..	..	..
17.	<b>NET PROFIT FOR THE PERIOD (15)-(16)</b>	<b>10,636.12</b>	<b>9,852.70</b>	<b>7,384.53</b>	<b>34,036.64</b>
18.	Paid-up equity share capital (face value ₹ 2/- each)	1,399.54	1,396.78	1,391.48	1,396.78
19.	Reserves excluding revaluation reserves	220,658.14	209,248.29	184,692.05	209,248.29
20.	Earnings per share (EPS)				
	Basic EPS before and after extraordinary items, net of tax expense (not annualised) (in ₹)	15.22	14.12	10.62	48.86
	Diluted EPS before and after extraordinary items, net of tax expense (not annualised) (in ₹)	14.91	13.84	10.41	47.84

**SUMMARISED CONSOLIDATED BALANCE SHEET**

(₹ in crore)

Particulars	At		
	June 30, 2023	March 31, 2023	June 30, 2022
	(Unaudited)	(Audited)	(Unaudited)
<b>Capital and Liabilities</b>			
Capital	1,399.54	1,396.78	1,391.48
Employees stock options outstanding	916.04	760.89	387.33
Reserves and surplus	223,749.98	212,340.13	187,919.99
Minority interest	6,997.14	6,686.75	6,018.39
Deposits	1,269,343.44	1,210,832.15	1,077,789.55
Borrowings (includes subordinated debt)	182,981.41	189,061.81	166,064.37
Liabilities on policies in force	253,673.57	238,867.36	218,825.18
Other liabilities and provisions	100,836.28	98,544.63	84,380.89
<b>Total Capital and Liabilities</b>	<b>2,039,897.40</b>	<b>1,958,490.50</b>	<b>1,742,777.18</b>
<b>Assets</b>			
Cash and balances with Reserve Bank of India	68,839.14	68,648.94	90,798.15
Balances with banks and money at call and short notice	58,589.88	67,807.55	36,791.44
Investments	692,709.14	639,551.97	565,576.78
Advances	1,124,875.06	1,083,866.32	957,206.97
Fixed assets	11,154.20	10,969.00	10,654.95
Other assets	83,628.65	87,545.39	81,647.56
Goodwill on consolidation	101.33	101.33	101.33
<b>Total Assets</b>	<b>2,039,897.40</b>	<b>1,958,490.50</b>	<b>1,742,777.18</b>

# CONSOLIDATED SEGMENTAL RESULTS

(₹ in crore)

Sr. no.	Particulars	Three months ended			Year ended
		June 30, 2023 (Q1-2024)	March 31, 2023 (Q4-2023)	June 30, 2022 (Q1-2023)	March 31, 2023 (FY2023)
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1.	<b>Segment revenue</b>				
a	Retail Banking	31,057.21	28,739.34	23,388.01	103,775.34
b	Wholesale Banking	16,069.13	14,596.64	10,869.29	50,614.85
c	Treasury	26,305.52	24,009.31	18,358.07	84,536.92
d	Other Banking	1,566.63	1,379.10	625.54	4,464.00
e	Life Insurance	9,937.69	14,955.07	8,997.79	47,930.17
f	Others	3,129.78	2,698.49	2,054.00	9,725.98
	<b>Total segment revenue</b>	<b>88,065.96</b>	<b>86,377.95</b>	<b>64,292.70</b>	<b>301,047.26</b>
	Less: Inter segment revenue	35,981.96	32,455.20	25,074.37	114,868.46
	<b>Income from operations</b>	<b>52,084.00</b>	<b>53,922.75</b>	<b>39,218.33</b>	<b>186,178.80</b>
2.	<b>Segmental results (i.e. Profit before tax and minority interest)</b>				
a	Retail Banking	4,178.63	4,902.63	3,809.66	17,533.68
b	Wholesale Banking	4,079.70	4,503.59	3,688.38	15,785.78
c	Treasury	4,362.51	4,235.43	2,608.92	14,037.21
d	Other Banking	431.66	342.28	204.76	1,001.45
e	Life Insurance	208.48	316.80	155.69	896.89
f	Others	1,344.40	1,055.53	921.16	4,202.37
g	Unallocated expenses	..	(1,600.00)	(1,050.00)	(5,650.00)
	<b>Total segment results</b>	<b>14,605.38</b>	<b>13,756.26</b>	<b>10,338.57</b>	<b>47,807.38</b>
	Less: Inter segment adjustment	290.75	272.12	346.78	1,550.92
	Add: Share of profit in associates	251.04	251.07	211.26	998.29
	<b>Profit before tax and minority interest</b>	<b>14,565.67</b>	<b>13,735.21</b>	<b>10,203.05</b>	<b>47,254.75</b>
3.	<b>Segment assets</b>				
a	Retail Banking	630,477.85	603,959.37	510,367.43	603,959.37
b	Wholesale Banking	446,455.06	432,874.35	393,716.21	432,874.35
c	Treasury	536,365.17	512,940.50	489,508.32	512,940.50
d	Other Banking	85,997.13	83,696.05	69,113.82	83,696.05
e	Life Insurance	270,187.94	255,689.90	233,435.29	255,689.90
f	Others	74,421.79	71,134.84	48,327.08	71,134.84
g	Unallocated	7,589.80	9,656.72	9,610.65	9,656.72
	<b>Total</b>	<b>2,051,494.74</b>	<b>1,969,951.73</b>	<b>1,754,078.80</b>	<b>1,969,951.73</b>
	Less: Inter segment adjustment	11,597.34	11,461.23	11,301.62	11,461.23
	<b>Total segment assets</b>	<b>2,039,897.40</b>	<b>1,958,490.50</b>	<b>1,742,777.18</b>	<b>1,958,490.50</b>
4.	<b>Segment liabilities</b>				
a	Retail Banking	918,274.84	891,354.54	783,552.78	891,354.54
b	Wholesale Banking	380,883.03	347,276.49	316,624.92	347,276.49
c	Treasury	136,353.59	144,338.32	140,857.76	144,338.32
d	Other Banking	52,110.28	51,378.80	49,820.28	51,378.80
e	Life Insurance	259,852.31	245,755.62	224,521.49	245,755.62
f	Others	64,855.12	62,250.16	40,502.77	62,250.16
g	Unallocated	13,100.00	13,100.00	8,500.00	13,100.00
	<b>Total</b>	<b>1,825,429.17</b>	<b>1,755,453.93</b>	<b>1,564,380.00</b>	<b>1,755,453.93</b>
	Less: Inter segment adjustment	11,597.34	11,461.23	11,301.62	11,461.23
	<b>Total segment liabilities</b>	<b>1,813,831.83</b>	<b>1,743,992.70</b>	<b>1,553,078.38</b>	<b>1,743,992.70</b>
5.	<b>Capital employed</b>	<b>226,065.57</b>	<b>214,497.80</b>	<b>189,698.80</b>	<b>214,497.80</b>
6.	<b>Total (4)+(5)</b>	<b>2,039,897.40</b>	<b>1,958,490.50</b>	<b>1,742,777.18</b>	<b>1,958,490.50</b>

## Notes on segmental results:

- The disclosure on segmental reporting has been prepared in accordance with Securities and Exchange Board of India (SEBI) circular no. CIR/CFD/FAC/62/2016 dated July 5, 2016 on Revised Formats for Financial Results and Implementation of Ind AS by Listed Entities.
- 'Retail Banking' includes exposures of the Bank 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'. This segment also includes income from credit cards, debit cards, third party product distribution and the associated costs.
- 'Wholesale Banking' includes all advances to trusts, partnership firms, companies and statutory bodies, by the Bank which are not included under Retail Banking.
- 'Treasury' primarily 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. Further, it includes the Bank's banking subsidiaries i.e. ICICI Bank UK PLC and ICICI Bank Canada.
- 'Life Insurance' represents ICICI Prudential Life Insurance Company Limited.
- 'Others' comprises the consolidated entities of the Bank, not covered in any of the segments above.
- 'Unallocated' includes items such as tax paid in advance net of provision, deferred tax and provisions to the extent reckoned at the entity level.

**Notes:**

1. The above standalone and consolidated financial results have been approved by the Board of Directors at its meeting held on July 22, 2023. The joint statutory auditors have conducted limited review and issued an unmodified report on the standalone and consolidated financial results for Q1-2024.
2. The financial results have been prepared in accordance with the recognition and measurement principles given in Accounting Standard (AS) 25 on 'Interim Financial Reporting' as prescribed under the Companies Act, 2013.
3. At June 30, 2023, the Bank holds contingency provision of ₹ 13,100.00 crore (March 31, 2023: ₹ 13,100.00 crore; June 30, 2022: ₹ 8,500.00 crore).
4. During Q1-2024, the Bank has allotted 13,834,691 equity shares of ₹ 2 each pursuant to exercise of employee stock options.
5. In accordance with RBI guidelines, consolidated Pillar 3 disclosure (unaudited), leverage ratio, liquidity coverage ratio, net stable funding ratio and details of loans transferred/acquired under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 is available at <https://www.icicibank.com/regulatory-disclosure.page>.
6. Previous period/year figures have been re-grouped/re-classified where necessary to conform to current period classification.
7. The amounts for Q4-2023 are balancing figures between the figures as per the audited financial statements for FY2023 and the published figures for 9M-2023.
8. The above standalone and consolidated financial results have been reviewed/audited by the joint statutory auditors, M S K A & Associates, Chartered Accountants and KKC & Associates LLP, Chartered Accountants.
9. ₹ 1.00 crore = ₹ 10.0 million.

**For and on behalf of the Board of Directors**

**Mumbai  
July 22, 2023**

**Rakesh Jha  
Executive Director  
DIN-00042075**