

Overall Application Summary for ICICI Bank

Portfolio Name:

Period:

Report Date:

Document Version History

Period	Date	Author	Approved By	Version Description

1. Segment

Mortgage

Department

Product

2. Fair Lending Risk Assessment

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
Minority	34303	6	0	1332	3586
Male:White	1153.0	0	0	198	789

ICICI**Portfolio ='Mortgage' and department='MRMedited'**

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	4456	1	0	222	786
Male:White	1153.0	0	0	198	789

ICICI**Portfolio ='Mortgage' and department='MRMedited'**

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	6516	1	0	222	789
Male:White	1153.0	0	0	198	789

ICICI**Portfolio ='Mortgage' and department='MRMedited'**

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	6555	1	0	222	444
Male:White	1153.0	0	0	198	789

ICICI**Portfolio ='Mortgage' and department='MRMedited'**

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	7895	1	0	222	556
Male:White	1153.0	0	0	198	789

ICICI**Portfolio ='Mortgage' and department='MRMedited'**

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	3216	1	0	222	455
Male:White	1153.0	0	0	198	789

ICICI**Portfolio ='Mortgage' and department='MRMedited'**

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	5665	1	0	222	556
Male:White	1153.0	0	0	198	789

Comment: Analysis and portfolio of department is completed

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
Minority	22660	4	0	888	2224
White:Male	1153	456	1112	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	5665	1	0	222	556
White:Male	1153	456	1112	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	5665	1	0	222	556
White:Male	1153	456	1112	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	5665	1	0	222	556
White:Male	1153	456	1112	198	789

ICICI**Portfolio ='Mortgage' and department='MRMedited'**

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	5665	1	0	222	556
White:Male	1153	456	1112	198	789

Comment: Analysis and portfolio of department is completed