

STANDALONE FINANCIAL RESULTS

(Rs. in crore)

Sr. no.	Particulars	Three months ended			Six months ended		Year ended March 31, 2025 (FY2025) (Audited)
		September 30, 2025 (Q2-2026) (Unaudited)	June 30, 2025 (Q1-2026) (Unaudited)	September 30, 2024 (Q2-2025) (Unaudited)	September 30, 2025 (H1-2026) (Unaudited)	September 30, 2024 (H1-2025) (Unaudited)	
1.	Interest earned (a)+(b)+(c)+(d)	41,757.95	42,946.91	40,537.38	84,704.86	79,533.16	163,263.78
a)	Interest/discount on advances/bills	32,183.68	32,542.92	31,426.45	64,726.60	61,534.99	126,404.72
b)	Income on investments	8,459.54	8,712.84	8,311.33	17,172.38	16,467.91	32,980.23
c)	Interest on balances with Reserve Bank of India and other inter-bank funds	646.99	767.40	517.11	1,414.39	960.11	2,155.82
d)	Others	467.74	923.75	282.49	1,391.49	570.15	1,723.01
2.	Other income	7,575.54	8,504.90	7,176.66	16,080.44	14,178.58	28,506.70
3.	TOTAL INCOME (1)+(2)	49,333.49	51,451.81	47,714.04	100,785.30	93,711.74	191,770.48
4.	Interest expended	20,228.49	21,312.45	20,489.40	41,540.94	39,932.27	82,099.34
5.	Operating expenses (e)+(f)	11,807.04	11,393.52	10,501.46	23,200.56	21,031.45	42,372.32
e)	Employee cost	4,341.84	4,743.08	4,136.14	9,084.92	8,506.65	16,540.88
f)	Other operating expenses	7,465.20	6,650.44	6,365.32	14,115.64	12,524.80	25,831.44
6.	TOTAL EXPENDITURE EXCLUDING PROVISIONS AND CONTINGENCIES (4)+(5)	32,035.53	32,705.97	30,990.86	64,741.50	60,963.72	124,471.66
7.	OPERATING PROFIT BEFORE PROVISIONS AND CONTINGENCIES (3)-(6)	17,297.96	18,745.84	16,723.18	36,043.80	32,748.02	67,298.82
8.	Provisions (other than tax) and contingencies	914.11	1,814.57	1,233.09	2,728.68	2,565.27	4,682.62
9.	PROFIT FROM ORDINARY ACTIVITIES BEFORE EXCEPTIONAL ITEMS AND TAX (7)-(8)	16,383.85	16,931.27	15,490.09	33,315.12	30,182.75	62,616.20
10.	Exceptional items
11.	PROFIT FROM ORDINARY ACTIVITIES BEFORE TAX (9)-(10)	16,383.85	16,931.27	15,490.09	33,315.12	30,182.75	62,616.20
12.	Tax expense (g)+(h)	4,024.96	4,163.06	3,744.21	8,188.02	7,377.76	15,389.21
g)	Current tax	3,732.30	3,933.85	3,306.43	7,666.15	6,632.99	14,588.49
h)	Deferred tax	292.66	229.21	437.78	521.87	744.77	800.72
13.	NET PROFIT FROM ORDINARY ACTIVITIES AFTER TAX (11)-(12)	12,358.89	12,768.21	11,745.88	25,127.10	22,804.99	47,226.99
14.	Extraordinary items (net of tax expense)
15.	NET PROFIT FOR THE PERIOD (13)-(14)	12,358.89	12,768.21	11,745.88	25,127.10	22,804.99	47,226.99
16.	Paid-up equity share capital (face value Rs. 2 each)	1,428.95	1,427.32	1,409.45	1,428.95	1,409.45	1,424.60
17.	Reserves excluding revaluation reserves						284,843.68
18.	Analytical ratios						
i)	Percentage of shares held by Government of India	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%
ii)	Capital adequacy ratio (Basel III)	15.76%	16.31%	15.35%	15.76%	15.35%	16.55%
iii)	Earnings per share (EPS)						
a)	Basic EPS before and after extraordinary items, net of tax expense (not annualised) (in Rs.)	17.31	17.91	16.68	35.22	32.42	67.01
b)	Diluted EPS before and after extraordinary items, net of tax expense (not annualised) (in Rs.)	17.06	17.63	16.40	34.69	31.86	65.89
19.	NPA Ratio ¹						
i)	Gross non-performing customer assets (net of write-off)	23,849.66	24,732.65	27,121.15	23,849.66	27,121.15	24,166.18
ii)	Net non-performing customer assets	5,827.00	5,971.09	5,685.14	5,827.00	5,685.14	5,589.41
iii)	% of gross non-performing customer assets (net of write-off) to gross customer assets	1.58%	1.67%	1.97%	1.58%	1.97%	1.67%
iv)	% of net non-performing customer assets to net customer assets	0.39%	0.41%	0.42%	0.39%	0.42%	0.39%
20.	Return on assets (annualised)	2.36%	2.44%	2.40%	2.40%	2.38%	2.41%
21.	Net worth ²	301,627.90	296,601.72	250,418.12	301,627.90	250,418.12	282,055.56
22.	Outstanding redeemable preference shares
23.	Capital redemption reserve	350.00	350.00	350.00	350.00	350.00	350.00
24.	Debt-equity ratio ³	0.19	0.18	0.27	0.19	0.27	0.21
25.	Total debts to total assets ⁴	5.23%	5.51%	6.30%	5.23%	6.30%	5.83%

1. Customer assets consist of advances and credit substitutes. At September 30, 2025, the percentage of gross non-performing advances (net of write-off) to gross advances was 1.64% (June 30, 2025: 1.75%, March 31, 2025: 1.73%, September 30, 2024: 2.04%) and net non-performing advances to net advances was 0.41% (June 30, 2025: 0.44%, March 31, 2025: 0.42%, September 30, 2024: 0.45%).

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, 2015. Net worth also includes Available for Sale ('AFS') Reserve.

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

(Rs. in crore)

Particulars	At			
	September 30, 2025	June 30, 2025	March 31, 2025	September 30, 2024
	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
Capital and Liabilities				
Capital	1,428.95	1,427.32	1,424.60	1,409.45
Employees stock options/units outstanding	2,317.13	2,142.54	2,069.84	1,650.74
Reserves and surplus	307,696.39	302,750.67	288,581.86	256,479.80
Deposits	1,612,824.94	1,608,517.32	1,610,348.02	1,497,760.67
Borrowings (includes subordinated debt)	111,818.38	117,095.27	123,538.26	124,492.93
Other liabilities and provisions	100,184.75	91,905.85	92,277.39	95,064.64
Total Capital and Liabilities	2,136,270.54	2,123,838.97	2,118,239.97	1,976,858.23
Assets				
Cash and balances with Reserve Bank of India	79,471.64	96,453.83	119,928.12	89,101.67
Balances with banks and money at call and short notice	57,208.64	68,144.42	65,633.88	47,696.98
Investments	499,591.99	507,706.63	504,756.74	479,098.46
Advances	1,408,456.43	1,364,157.06	1,341,766.16	1,277,240.43
Fixed assets	13,273.15	12,878.47	12,838.74	11,545.62
Other assets	78,268.69	74,498.56	73,316.33	72,175.07
Total Assets	2,136,270.54	2,123,838.97	2,118,239.97	1,976,858.23

STANDALONE CASH FLOW STATEMENTS

(Rs. in crore)

Particulars		Period ended		
		September 30, 2025 (H1-2026) (Unaudited)	March 31, 2025 (FY2025) (Audited)	September 30, 2024 (H1-2025) (Unaudited)
Cash flow from/(used in) operating activities				
Profit/(loss) before taxes		33,315.12	62,616.20	30,182.75
Adjustments for:				
Depreciation and amortisation		1,205.27	2,212.50	1,062.05
Net (appreciation)/depreciation on investments		(346.48)	125.67	(1,308.88)
Provision in respect of non-performing and other assets		3,142.17	4,016.24	3,014.21
General provision for standard assets		181.70	574.82	283.20
Provision for contingencies & others		(84.51)	(755.92)	(102.63)
Employee Stock Options Expense		501.02	790.15	407.73
Income from subsidiaries and consolidated entities		(2,145.78)	(2,619.01)	(1,435.34)
(Profit)/loss on sale of fixed assets		(20.70)	(42.95)	(4.10)
	(i)	35,747.81	66,917.70	32,098.99
Adjustments for:				
(Increase)/decrease in investments		17,653.05	36,998.74	36,849.47
(Increase)/decrease in advances		(69,832.44)	(161,381.01)	(95,848.24)
Increase/(decrease) in deposits		2,466.18	197,523.07	84,935.72
(Increase)/decrease in other assets		(5,284.27)	(629.15)	747.90
Increase/(decrease) in other liabilities and provisions		4,360.05	(2,829.50)	(511.31)
	(ii)	(50,637.43)	69,682.15	26,173.54
Refund/(payment) of direct taxes		(iii)	(4,277.25)	(14,243.34)
Net cash flow from/(used in) operating activities (i)+(ii)+(iii)	(A)	(19,166.87)	122,356.51	51,951.78
Cash flow from/(used in) investing activities				
Redemption/sale from/(investments in) subsidiaries/joint ventures/associates (including application money)		504.63	(1,376.13)	(1,388.49)
Income from subsidiaries and consolidated entities		2,145.78	2,619.01	1,435.34
Purchase of fixed assets		(1,671.94)	(3,370.45)	(1,937.10)
Proceeds from sale of fixed assets		19.92	59.63	41.05
(Purchase)/sale of held-to-maturity securities		(12,195.71)	(67,513.87)	(46,348.48)
Net cash flow from/(used in) investing activities	(B)	(11,197.32)	(69,581.81)	(48,197.68)
Cash flow from/(used in) financing activities				
Proceeds from issue of share capital (including ESOPs/ESUSs)		784.82	1,437.52	803.25
Proceeds from long-term borrowings		11,310.94	28,852.81	16,050.80
Repayment of long-term borrowings		(18,775.28)	(31,671.94)	(18,452.11)
Net proceeds/(repayment) of short-term borrowings		(4,300.43)	1,127.30	1,732.45
Dividend paid		(7,853.15)	(7,041.26)	(7,041.27)
Net cash flow from/(used in) financing activities	(C)	(18,833.10)	(7,295.57)	(6,906.88)
Effect of exchange fluctuation on translation reserve	(D)	315.57	156.86	25.42
Net increase/(decrease) in cash and cash equivalents				
(A) + (B) + (C) + (D)		(48,881.72)	45,635.99	(3,127.36)
Cash and cash equivalents at beginning of the year		185,562.00	139,926.01	139,926.01
Cash and cash equivalents at end of the period/year		136,680.28	185,562.00	136,798.65

1. Cash and cash equivalents include cash in hand, foreign currency notes, rupee digital currency, balances with RBI, balances with other banks and money at call and short notice.

Notes on standalone financial results:

- The above standalone financial results have been approved by the Board of Directors at its meeting held on October 18, 2025.
- The standalone financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time and other accounting principles generally accepted in India, and are in compliance with the presentation and disclosure requirements of the Regulation 33 and Regulation 52(4) read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Regulations") as amended including relevant circulars issued by SEBI from time to time.
- Details of resolution plans implemented under the Resolution Framework for Covid-19 related stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and May 5, 2021 (Resolution Framework 2.0) at September 30, 2025 are given below:

(Rs. in crore)						
Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of March 31, 2025 (A)	Of aggregate debt that slipped into NPA during H1-2026 ¹	Of amount written off during 2026	Of (A) amount paid by the borrowers during H1-2026 ²	Exposure to accounts classified as Standard consequent to implementation of resolution plan – September 30, 2025	
Personal Loans ³	933.19	15.28	0.54	101.36		816.55
Corporate persons ⁴	578.09	62.69		515.40
Of which, MSMEs
Others	292.22	0.51	0.34	39.29		252.42
Total	1,803.50	15.79	0.88	203.34		1,584.37

1. Includes cases which have been written off during the period

2. Net of increase in exposure during the period.

3. Includes various categories of retail loans.

4. As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016.

- At September 30, 2025, the Bank holds contingency provision of Rs. 13,100.00 crore (June 30, 2025, March 31, 2025 and September 30, 2024: Rs. 13,100.00 crore).
- Details of loans sold/acquired by the Bank as per RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

a) Loans not in default

- Details of loans not in default sold/acquired under assignment/participation during six months ended September 30, 2025:

(Rs. in crore)		
Particulars	Loans acquired	Loans sold
Amount of loan	3,808.02	1,235.31
Weighted average residual maturity (in years)	9.99	5.15
Weighted average holding period of the originator (in years)	1.02	3.42
Retention of beneficial economic interest by the originator	423.11	2,990.16
Tangible security coverage (times)	1.70	1.84

1. In addition, the Bank has acquired facilities amounting to Rs. 312.97 crore and has sold facilities amounting to Rs. 749.03 crore during six months ended September 30, 2025 through novation.

2. The Bank has not acquired any loan through risk participation in secondary market.

3. The disclosure includes loans acquired through buyout similar to direct assignment.

- Details of rating-wise distribution of the loans sold/acquired under assignment during six months ended September 30, 2025:

(Rs. in crore)		
Rating	Loans acquired	Loans sold
Ind A-, A+, AA+	..	150.00
Crisil A, A+, AA, AA+, A-	..	21.97
Crisil BBB+, BBB-, BBB	..	166.27
Infomerics AA-	..	100.00

1. Excluding retail and other unrated loans.

b) Stressed loans (NPA and Special Mention Accounts)

- Details of stressed loans classified as NPA sold by the Bank during six months ended September 30, 2025:

(Rs. in crore)		
Particulars	To ARCs	To permitted transferees
Number of accounts	41	..
Aggregate principal outstanding of loans transferred ²	113.47	..
Weighted average residual tenor of the loans transferred ³
Net book value of loans transferred (at the time of transfer) ²	19.94	..
Aggregate consideration	119.70	..
Additional consideration realised in respect of accounts transferred in earlier years	140.26	..

1. Excess provision reversed in profit and loss account on account of sale of NPAs to ARCs was Rs. 99.76 crore and no amount was transferred to other permitted transferees.

2. Net of write-off.

3. For NPAs, the Bank issues loan recall notice and initiates legal proceedings for recovery, due to which the weighted average residual tenor is not applicable.

- (ii) The Bank has not sold/acquired loans classified as Special Mention Account during six months ended September 30, 2025.
- (iii) The Bank has not acquired non-performing loans during six months ended September 30, 2025.
- (iv) Details of rating-wise distribution of SRs held by the Bank at September 30, 2025:

Rating	NAV estimate %	(Rs. in crore)
RR1	Above 100%	..
RR2	Above 75% upto 100%	176.61
RR3	Above 50% upto 75%	..
RR4	Above 25% upto 50%	..
RR5	Upto 25%	618.44
Total	Carrying value¹	795.05

1. Amount represents net of provisions.

2. Further, the Bank holds marked-to-market loss of Rs. 366.09 crore and additional provision of Rs. 428.96 crore.

3. The Bank, on a prudent basis, continues to hold provision against the security receipts guaranteed by Government of India which will be reversed on actual receipt of recoveries or approval of claims, if any, by the Government.

- 6. During FY2025, pursuant to the Scheme of Arrangement amongst ICICI Bank Limited and ICICI Securities Limited and their respective shareholders ('the Scheme'), ICICI Securities Limited has been delisted from stock exchanges on March 24, 2025 and became a wholly-owned subsidiary of the Bank. The Bank issued 56,008,117 equity shares of the Bank of face value Rs. 2 each in accordance with the Scheme to the public shareholders of ICICI Securities Limited. In accordance with the Scheme, the Bank recognised a securities premium of Rs. 6,887.60 crore based on the market price of equity shares (at effective date) of the Bank. Further, pursuant to the Scheme, the Bank granted 2,960,270 options and 618,910 units to the employees of ICICI Securities Limited.
- 7. During Q2-2026, the Bank has allotted 8,166,349 equity shares of Rs. 2 each pursuant to exercise of employee stock options/units.
- 8. Previous period/year figures have been re-grouped/re-classified where necessary to conform to current period classification.
- 9. The above standalone financial results have been reviewed/audited by the joint statutory auditors, B S R & Co. LLP, Chartered Accountants and C N K & Associates LLP, Chartered Accountants and issued unmodified conclusion/opinion thereon.
- 10. Rs. 1.00 crore = Rs. 10.0 million.

STANDALONE SEGMENTAL RESULTS

(Rs. in crore)

Sr. no.	Particulars	Three months ended			Six months ended		Year ended
		September 30, 2025 (Q2-2026)	June 30, 2025 (Q1-2026)	September 30, 2024 (Q2-2025)	September 30, 2025 (H1-2026)	September 30, 2024 (H1-2025)	March 31, 2025 (FY2025)
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1. Segment revenue							
a Retail Banking	40,758.81	40,458.10	38,750.86	81,216.91	76,129.32	156,184.68	
b Wholesale Banking	21,111.95	21,450.76	20,388.83	42,562.71	39,780.98	82,436.21	
c Treasury	33,913.18	36,925.37	33,579.54	70,838.55	66,226.90	135,052.58	
d Other Banking	958.41	1,419.40	1,254.38	2,377.81	1,944.64	4,386.29	
Total segment revenue	96,742.35	100,253.63	93,973.61	196,995.98	184,081.84	378,059.76	
Less: Inter segment revenue	47,408.86	48,801.82	46,259.57	96,210.68	90,370.10	186,289.28	
Income from operations	49,333.49	51,451.81	47,714.04	100,785.30	93,711.74	191,770.48	
2. Segmental results (i.e. Profit before tax)							
a Retail Banking	6,318.82	4,734.91	5,556.19	11,053.73	9,795.26	21,621.04	
b Wholesale Banking	5,758.89	5,387.56	5,197.53	11,146.45	10,109.60	21,564.63	
c Treasury	4,141.41	6,260.91	4,603.39	10,402.32	10,076.97	18,760.73	
d Other Banking	164.73	547.89	132.98	712.62	200.92	669.80	
Total segment results	16,383.85	16,931.27	15,490.09	33,315.12	30,182.75	62,616.20	
3. Segment assets							
a Retail Banking	829,148.84	820,169.13	778,247.73	829,148.84	778,247.73	792,930.19	
b Wholesale Banking	590,307.68	558,374.07	502,717.35	590,307.68	502,717.35	548,269.82	
c Treasury	672,716.94	702,764.14	644,803.85	672,716.94	644,803.85	721,695.52	
d Other Banking	39,919.15	38,161.59	46,368.30	39,919.15	46,368.30	50,597.21	
e Unallocated	4,177.93	4,370.04	4,721.00	4,177.93	4,721.00	4,747.23	
Total segment assets	2,136,270.54	2,123,838.97	1,976,858.23	2,136,270.54	1,976,858.23	2,118,239.97	
4. Segment liabilities							
a Retail Banking	1,157,436.92	1,143,008.15	1,063,337.34	1,157,436.92	1,063,337.34	1,111,966.22	
b Wholesale Banking	514,233.91	524,146.96	494,981.27	514,233.91	494,981.27	555,997.39	
c Treasury	130,905.73	129,196.41	138,508.93	130,905.73	138,508.93	137,562.04	
d Other Banking	5,853.04	5,670.16	7,390.70	5,853.04	7,390.70	7,538.02	
e Unallocated	16,398.47	15,496.76	13,100.00	16,398.47	13,100.00	13,100.00	
Total segment liabilities	1,824,828.07	1,817,518.44	1,717,318.24	1,824,828.07	1,717,318.24	1,826,163.67	
5. Capital employed	311,442.47	306,320.53	259,539.99	311,442.47	259,539.99	292,076.30	
6. Total (4)+(5)	2,136,270.54	2,123,838.97	1,976,858.23	2,136,270.54	1,976,858.23	2,118,239.97	

Notes on standalone 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 as per RBI guidelines. 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:

(Rs. in crore)					
Sr. no.	Particulars	Segment revenue	Segment results	Segment assets	Segment liabilities
Q2-2026					
	Retail Banking	40,758.81	6,318.82	829,148.84	1,157,436.92
(i)	Digital Banking	11,061.20	1,687.26	146,693.68	246,066.35
(ii)	Other Retail Banking	29,697.61	4,631.56	682,455.16	911,370.57
Q1-2026					
	Retail Banking	40,458.10	4,734.91	820,169.13	1,143,008.15
(i)	Digital Banking	10,957.30	1,425.32	142,266.69	245,151.38
(ii)	Other Retail Banking	29,500.80	3,309.59	677,902.44	897,856.77
Q2-2025					
	Retail Banking	38,750.86	5,556.19	778,247.73	1,063,337.34
(i)	Digital Banking	10,051.48	1,492.86	140,009.42	201,963.08
(ii)	Other Retail Banking	28,699.38	4,063.33	638,238.31	861,374.26

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.

For and on behalf of the Board of Directors

Mumbai
October 18, 2025

Sandeep Batra
Executive Director
DIN-03620913

CONSOLIDATED FINANCIAL RESULTS

Sr. no.	Particulars	Three months ended			Six months ended		(Rs. in crore) March 31, 2025 (FY2025)
		September 30, 2025 (Q2-2026)	June 30, 2025 (Q1-2026)	September 30, 2024 (Q2-2025)	September 30, 2025 (H1-2026)	September 30, 2024 (H1-2025)	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	
1.	Interest earned (a)+(b)+(c)+(d)	48,180.91	49,079.96	46,325.78	97,260.87	90,907.43	186,331.47
	a) Interest/discount on advances/bills	33,975.01	34,271.44	33,140.75	68,246.45	64,896.34	133,243.71
	b) Income on investments	12,608.38	12,653.00	11,929.93	25,261.38	23,595.62	47,302.54
	c) Interest on balances with Reserve Bank of India and other inter-bank funds	949.43	1,105.09	836.46	2,054.52	1,554.20	3,428.66
	d) Others	648.09	1,050.43	418.64	1,698.52	861.27	2,356.56
2.	Other income (e)+(f)	27,965.68	25,496.07	26,616.77	53,461.75	49,305.18	108,255.47
	e) Premium and other operating income from insurance business	18,432.50	14,736.38	16,779.41	33,168.88	30,346.47	70,900.83
	f) Others	9,533.18	10,759.69	9,837.36	20,292.87	18,958.71	37,354.64
3.	TOTAL INCOME (1)+(2)	76,146.59	74,576.03	72,942.55	150,722.62	140,212.61	294,586.94
4.	Interest expended	22,017.39	23,090.06	22,225.30	45,107.45	43,346.92	89,027.65
5.	Operating expenses (g)+(h)+(i)	34,155.31	30,169.16	30,838.91	64,324.47	58,910.07	127,799.98
	g) Employee cost	6,120.22	6,638.22	5,993.19	12,758.44	12,159.04	23,629.94
	h) Claims and benefits paid and other expenses pertaining to insurance business	19,524.33	15,872.36	17,341.60	35,396.69	31,988.27	73,806.18
	i) Other operating expenses	8,510.76	7,658.58	7,504.12	16,169.34	14,762.76	30,363.86
6.	TOTAL EXPENDITURE EXCLUDING PROVISIONS AND CONTINGENCIES (4)+(5)	56,172.70	53,259.22	53,064.21	109,431.92	102,256.99	216,827.63
7.	OPERATING PROFIT BEFORE PROVISIONS AND CONTINGENCIES (3)-(6)	19,973.89	21,316.81	19,878.34	41,290.70	37,955.62	77,759.31
8.	Provisions (other than tax) and contingencies	909.31	1,822.33	1,381.88	2,731.64	2,697.77	4,905.76
9.	PROFIT FROM ORDINARY ACTIVITIES BEFORE EXCEPTIONAL ITEMS AND TAX (7)-(8)	19,064.58	19,494.48	18,496.46	38,559.06	35,257.85	72,853.55
10.	Exceptional items
11.	Add: Share of profit in associates	61.75	62.53	45.19	124.28	102.06	150.66
12.	PROFIT FROM ORDINARY ACTIVITIES BEFORE TAX AND MINORITY INTEREST (9)-(10)+(11)	19,126.33	19,557.01	18,541.65	38,683.34	35,359.91	73,004.21
13.	Tax expense (j)+(k)	4,808.18	5,100.68	4,635.66	9,908.86	8,991.11	18,434.83
	j) Current tax	4,580.50	4,901.00	4,214.41	9,481.50	8,309.15	17,497.17
	k) Deferred tax	227.68	199.68	421.25	427.36	681.96	937.66
14.	Less: Share of profit/(loss) of minority shareholders	961.09	898.73	958.22	1,859.82	1,725.19	3,540.18
15.	NET PROFIT FROM ORDINARY ACTIVITIES AFTER TAX (12)-(13)-(14)	13,357.06	13,557.60	12,947.77	26,914.66	24,643.61	51,029.20
16.	Extraordinary items (net of tax expense)
17.	NET PROFIT FOR THE PERIOD (15)-(16)	13,357.06	13,557.60	12,947.77	26,914.66	24,643.61	51,029.20
18.	Paid-up equity share capital (face value Rs. 2/- each)	1,428.95	1,427.32	1,409.45	1,428.95	1,409.45	1,424.60
19.	Reserves excluding revaluation reserves						306,631.95
20.	Earnings per share (EPS)						
	Basic EPS before and after extraordinary items, net of tax expense (not annualised) (in Rs.)	18.71	19.02	18.39	37.73	35.03	72.41
	Diluted EPS before and after extraordinary items, net of tax expense (not annualised) (in Rs.)	18.42	18.71	18.05	37.13	34.36	71.14

SUMMARISED CONSOLIDATED BALANCE SHEET

(Rs. in crore)

Particulars	At			
	September 30, 2025	June 30, 2025	March 31, 2025	September 30, 2024
	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
Capital and Liabilities				
Capital	1,428.95	1,427.32	1,424.60	1,409.45
Employees stock options/units outstanding	2,317.13	2,142.54	2,069.84	1,650.74
Reserves and surplus	331,806.80	326,045.55	310,411.47	277,026.44
Minority interest	16,238.35	15,813.67	14,836.74	15,586.37
Deposits	1,645,864.93	1,641,136.66	1,641,637.40	1,529,513.61
Borrowings (includes subordinated debt)	215,239.67	215,148.97	218,883.44	219,760.55
Policyholders' funds	304,989.96	308,119.60	294,305.56	306,679.41
Other liabilities and provisions	168,599.59	158,801.65	158,672.36	164,884.99
Total Capital and Liabilities	2,686,485.38	2,668,635.96	2,642,241.41	2,516,511.56
Assets				
Cash and balances with Reserve Bank of India	79,543.21	96,512.74	120,240.91	89,198.99
Balances with banks and money at call and short notice	88,025.14	100,308.43	93,782.55	75,185.64
Investments	899,797.88	905,884.30	886,376.81	874,760.49
Advances	1,492,161.12	1,445,593.02	1,420,663.71	1,360,046.48
Fixed assets	16,562.12	16,166.85	15,812.42	14,254.27
Other assets	101,936.48	95,711.19	96,905.58	100,155.51
Goodwill on consolidation	8,459.43	8,459.43	8,459.43	2,910.18
Total Assets	2,686,485.38	2,668,635.96	2,642,241.41	2,516,511.56

CONSOLIDATED CASH FLOW STATEMENTS

(Rs. in crore)

Particulars		Period ended		
		September 30, 2025	March 31, 2025	September 30, 2024
		(H1-2026) (FY2025)	(FY2025)	(H1-2025) (Unaudited)
Cash flow from/(used in) operating activities				
Profit/(loss) before taxes		36,823.52	69,464.03	33,634.72
Adjustments for:				
Depreciation and amortisation		1,468.57	2,690.38	1,289.85
Net (appreciation)/depreciation on investments		(256.55)	(102.32)	(1,719.26)
Provision in respect of non-performing and other assets		3,154.44	4,127.25	3,044.57
General provision for standard assets		194.54	701.14	425.50
Provision for contingencies & others		(51.45)	(722.74)	(94.59)
(Profit)/loss on sale of fixed assets		(20.97)	(43.91)	5.02
Employees stock options expense		501.02	790.15	407.73
	(i)	41,813.12	76,903.98	36,993.54
Adjustments for:				
(Increase)/decrease in investments		6,780.71	7,501.41	21,634.25
(Increase)/decrease in advances		(74,651.85)	(164,019.75)	(102,314.85)
Increase/(decrease) in deposits		4,216.78	198,057.45	85,933.66
(Increase)/decrease in other assets		(6,063.42)	(517.64)	(3,139.44)
Increase/(decrease) in other liabilities and provisions ¹		16,362.74	22,996.27	14,351.08
	(ii)	(53,355.04)	64,017.74	16,464.70
Refund/(payment) of direct taxes		(iii)	(5,819.07)	(18,116.46)
Net cash flow from/(used in) operating activities (i)+(ii)+(iii)		(A)	(17,360.99)	122,805.26
Cash flow from/(used in) investing activities				
Purchase of fixed assets			(2,043.73)	(4,770.00)
Proceeds from sale of fixed assets			20.40	64.61
(Purchase)/sale of held to maturity securities			(16,783.84)	(72,582.97)
Net cash flow from/(used in) investing activities		(B)	(18,807.17)	(77,288.36)
Cash flow from/(used in) financing activities				
Proceeds from issue of share capital (including ESOPs)			784.82	1,437.52
Proceeds from long-term borrowings			16,619.58	40,446.49
Repayment of long-term borrowings			(24,275.82)	(39,933.10)
Net proceeds/(repayment) of short-term borrowings			3,978.31	10,679.59
Dividend paid			(7,853.15)	(7,041.27)
Net cash flow from/(used in) financing activities		(C)	(10,746.26)	5,589.23
Effect of exchange fluctuation on translation reserve		(D)	459.31	148.43
Net increase/(decrease) in cash and cash equivalents				
(A) + (B) + (C) + (D)			(46,455.11)	51,254.56
Cash and cash equivalents at beginning of the year			214,023.46	162,768.90
Cash and cash equivalents at end of the period/year			167,568.35	214,023.46

1. Including adjustments for Increase/(decrease) in Policyholders' funds.

2. Cash and cash equivalents include cash in hand, foreign currency notes, rupee digital currency, balances with RBI, balances with other banks and money at call and short notice.

Notes on consolidated financial results:

1. The above consolidated financial results have been approved by the Board of Directors at its meeting held on October 18, 2025.
2. The consolidated financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards 25 "Interim Financial Reporting" ('AS 25'), prescribed under Section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") from time to time, the Insurance Regulatory and Development Authority of India ('the IRDAI') applicable for insurance entities and other accounting principles generally accepted in India and, in case of overseas jurisdictions, generally accepted accounting principles as applicable, and are in compliance with the presentation and disclosure requirements of the Regulation 33 and Regulation 52(4) read with Regulation 63 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Regulations") as amended including relevant circulars issued by SEBI from time to time.
3. During Q2-2026, the Bank has allotted 8,166,349 equity shares of Rs. 2 each pursuant to exercise of employee stock options/units.
4. At September 30, 2025, the Bank has 18 subsidiaries (including three step-down subsidiaries) and two associates. During Q1-2026, on account of sale of entire stake in FISERV Merchant Solutions Private Limited and NIIT Institute of Finance Banking and Insurance Training Limited, these entities ceased to be associates of the Bank. During Q2-2026, due to redemption of all units held in India Advantage Fund – III and India Advantage Fund – IV, these entities ceased to be associates of the Bank.
5. During Q4-2025, pursuant to the Scheme of Arrangement amongst ICICI Securities Limited, ICICI Bank Limited and their respective shareholders ('the Scheme'), ICICI Securities Limited has been delisted from stock exchanges on March 24, 2025 and became a wholly-owned subsidiary of the Bank. The Bank issued 56,008,117 equity shares of the Bank of face value Rs. 2 each in accordance with the Scheme to the public shareholders of ICICI Securities Limited. In accordance with the Scheme, the Bank recognised a securities premium of Rs. 6,887.60 crore based on the market price of equity shares of the Bank on effective date of the Scheme. Further, pursuant to the Scheme, the Bank granted 2,960,270 options and 618,910 units to the employees of ICICI Securities Limited. Accordingly, the Bank recognised a goodwill of Rs. 5,549.25 crore in consolidated financial statements at March 31, 2025 on account of acquisition of additional stake in ICICI Securities Limited. Accordingly, the consolidated financial results for Q2-2026, Q1-2026 and H1-2026 are not comparable with the previous periods.
6. In accordance with RBI guidelines, consolidated Pillar 3 disclosure (unaudited), leverage ratio, liquidity coverage ratio, net stable funding ratio is available at <https://www.icicibank.com/regulatory-disclosure.page>.
7. Previous period/year figures have been re-grouped/re-classified where necessary to conform to current period classification.
8. The above consolidated financial results have been reviewed/audited by the joint statutory auditors, B S R & Co. LLP, Chartered Accountants and C N K & Associates LLP, Chartered Accountants and issued unmodified conclusion/opinion thereon.
9. Rs. 1.00 crore = Rs. 10.0 million.

CONSOLIDATED SEGMENTAL RESULTS

(Rs. in crore)

Sr. no.	Particulars	Three months ended			Six months ended		Year ended
		September 30, 2025 (Q2-2026)	June 30, 2025 (Q1-2026)	September 30, 2024 (Q2-2025)	September 30, 2025 (H1-2026)	September 30, 2024 (H1-2025)	March 31, 2025 (FY2025)
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1. Segment revenue							
a Retail Banking	40,758.81	40,458.10	38,750.86	81,216.91	76,129.32	156,184.68	
b Wholesale Banking	21,111.95	21,450.76	20,388.83	42,562.71	39,780.98	82,436.21	
c Treasury	33,888.26	36,973.20	33,563.89	70,861.46	66,215.43	135,042.31	
d Other Banking	1,648.97	2,112.59	2,075.55	3,761.56	3,572.97	7,508.32	
e Life Insurance	15,430.13	12,070.95	13,888.43	27,501.08	25,224.11	60,224.24	
f General Insurance	7,283.32	6,897.64	6,546.95	14,180.96	12,722.52	25,651.09	
g Others	4,833.13	5,273.53	5,184.30	10,106.66	9,620.69	18,832.65	
Total segment revenue	124,954.57	125,236.77	120,398.81	250,191.34	233,266.02	485,879.50	
Less: Inter segment revenue	48,807.98	50,660.74	47,456.26	99,468.72	93,053.41	191,292.56	
Income from operations	76,146.59	74,576.03	72,942.55	150,722.62	140,212.61	294,586.94	
2. Segmental results (i.e. Profit before tax and minority interest)							
a Retail Banking	6,318.82	4,734.91	5,556.19	11,053.73	9,795.26	21,621.04	
b Wholesale Banking	5,758.89	5,387.56	5,197.53	11,146.45	10,109.60	21,564.63	
c Treasury	4,116.47	6,308.70	4,587.70	10,425.17	10,065.43	18,750.32	
d Other Banking	285.79	678.91	306.75	964.70	620.88	1,451.19	
e Life Insurance	347.02	344.83	286.36	691.85	546.59	1,336.43	
f General Insurance	1,077.25	993.73	919.03	2,070.98	1,693.02	3,321.29	
g Others	1,961.18	2,381.18	2,164.03	4,342.36	3,847.14	7,423.08	
Total segment results	19,865.42	20,829.82	19,017.59	40,695.24	36,677.92	75,467.98	
Less: Inter segment adjustment	800.84	1,335.34	521.13	2,136.18	1,420.07	2,614.43	
Add: Share of profit in associates	61.75	62.53	45.19	124.28	102.06	150.66	
Profit before tax and minority interest	19,126.33	19,557.01	18,541.65	38,683.34	35,359.91	73,004.21	
3. Segment assets							
a Retail Banking	829,148.84	820,169.13	778,247.73	829,148.84	778,247.73	792,930.19	
b Wholesale Banking	590,307.68	558,374.07	502,717.35	590,307.68	502,717.35	548,269.82	
c Treasury	673,893.66	703,917.33	645,790.96	673,893.66	645,790.96	722,733.26	
d Other Banking	91,312.91	91,197.10	99,697.42	91,312.91	99,697.42	102,559.47	
e Life Insurance	324,140.02	327,396.06	326,637.20	324,140.02	326,637.20	314,088.54	
f General Insurance	73,584.86	71,655.77	67,534.00	73,584.86	67,534.00	68,561.74	
g Others	113,871.25	107,153.71	103,293.30	113,871.25	103,293.30	102,968.20	
h Unallocated	4,418.00	4,541.85	5,373.78	4,418.00	5,373.78	5,533.91	
Total	2,700,677.22	2,684,405.02	2,529,291.74	2,700,677.22	2,529,291.74	2,657,645.13	
Less: Inter segment adjustment	14,191.84	15,769.06	12,780.18	14,191.84	12,780.18	15,403.72	
Total segment assets	2,686,485.38	2,668,635.96	2,516,511.56	2,686,485.38	2,516,511.56	2,642,241.41	
4. Segment liabilities							
a Retail Banking	1,157,436.92	1,143,008.15	1,063,337.34	1,157,436.92	1,063,337.34	1,111,966.22	
b Wholesale Banking	514,233.91	524,146.96	494,981.27	514,233.91	494,981.27	555,997.39	
c Treasury	159,629.05	157,396.53	164,916.99	159,629.05	164,916.99	164,653.06	
d Other Banking	51,132.53	52,726.34	54,914.98	51,132.53	54,914.98	53,777.64	
e Life Insurance	311,600.75	315,014.83	315,258.92	311,600.75	315,258.92	302,298.83	
f General Insurance	57,298.12	55,870.23	53,159.31	57,298.12	53,159.31	54,036.44	
g Others	97,764.34	91,432.24	89,536.30	97,764.34	89,536.30	87,909.64	
h Unallocated	16,028.72	15,194.33	13,100.00	16,028.72	13,100.00	13,100.00	
Total	2,365,124.34	2,354,789.61	2,249,205.11	2,365,124.34	2,249,205.11	2,343,739.22	
Less: Inter segment adjustment	14,191.84	15,769.06	12,780.18	14,191.84	12,780.18	15,403.72	
Total segment liabilities	2,350,932.50	2,339,020.55	2,236,424.93	2,350,932.50	2,236,424.93	2,328,335.50	
5. Capital employed	335,552.88	329,615.41	280,086.63	335,552.88	280,086.63	313,905.91	
6. Total (4)+(5)	2,686,485.38	2,668,635.96	2,516,511.56	2,686,485.38	2,516,511.56	2,642,241.41	

Notes on consolidated 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 as per RBI guidelines. This segment also includes income from credit cards, debit cards, third party product distribution and the associated costs.
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. Further, it includes the Bank's banking subsidiaries i.e. ICICI Bank UK PLC and ICICI Bank Canada.
6. 'Life Insurance' represents ICICI Prudential Life Insurance Company Limited.
7. 'General Insurance' represents ICICI Lombard General Insurance Company Limited.
8. 'Others' comprises the consolidated entities of the Bank, not covered in any of the segments above.
9. 'Unallocated' includes items such as tax paid in advance net of provision, deferred tax and provisions to the extent reckoned at the entity level.
10. On March 24, 2025, ICICI Securities Limited has become a wholly-owned subsidiary of the Bank. Accordingly, the consolidated financial results for Q2-2026, Q1-2026 and H1-2026 are not comparable with the previous periods.

For and on behalf of the Board of Directors

Mumbai
October 18, 2025

Sandeep Batra
Executive Director
DIN-03620913