

## STANDALONE FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Standalone Balance Sheet

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 1 - CAPITAL</b>		
<b>Authorised capital</b>		
12,500,000,000 equity shares of ₹ 2 each (March 31, 2024: 12,500,000,000 equity shares of ₹ 2 each)	<b>25,000,000</b>	<b>25,000,000</b>
<b>Equity share capital</b>		
Issued, subscribed and paid-up capital		
7,022,335,643 equity shares of ₹ 2 each (March 31, 2024: 6,982,815,731 equity shares)	<b>14,044,671</b>	13,965,631
Add: 99,592,187 equity shares of ₹ 2 each (March 31, 2024: 39,519,912 equity shares) issued during the year <sup>1</sup>	<b>199,184</b>	79,040
	<b>14,243,855</b>	<b>14,044,671</b>
Add: Forfeited equity shares <sup>2</sup>	<b>2,119</b>	2,119
<b>TOTAL CAPITAL</b>	<b>14,245,974</b>	<b>14,046,790</b>

1. Additions for FY2025 include ₹ 112.0 million on account of issuance of 56,008,117 equity shares to the shareholders of ICICI Securities Limited in accordance with the Scheme of arrangement between ICICI Bank Limited and ICICI Securities Limited and their respective shareholders for delisting of ICICI Securities Limited.

2. On account of forfeiture of 266,089 equity shares of ₹ 10 each.

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 1A - EMPLOYEES STOCK OPTIONS/UNITS OUTSTANDING</b>		
Opening balance	<b>14,053,180</b>	7,608,859
Additions during the year <sup>1,2</sup>	<b>8,866,163</b>	7,028,323
Deductions during the year <sup>3</sup>	<b>(2,220,910)</b>	(584,002)
<b>Closing balance</b>	<b>20,698,433</b>	<b>14,053,180</b>

1. Represents cost of employee stock options/units recognised during the year.

2. Additions for FY2025 include ₹ 964.7 million towards creation of ESOP reserve for the options/units granted to employees of ICICI Securities Limited in accordance with the Scheme of arrangement between ICICI Bank Limited and ICICI Securities Limited and their respective shareholders for delisting of ICICI Securities Limited.

3. Represents amount transferred to securities premium on account of exercise of employee stock options/units and to general reserve on lapses of employee stock options/units.

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 2 - RESERVES AND SURPLUS</b>		
<b>I. Statutory reserve</b>		
Opening balance	<b>537,999,519</b>	435,778,519
Additions during the year	<b>118,068,000</b>	102,221,000
Deductions during the year	-	-
Closing balance	<b>656,067,519</b>	<b>537,999,519</b>
<b>II. Special Reserve<sup>1</sup></b>		
Opening balance	<b>184,698,000</b>	154,490,000
Additions during the year	<b>31,000,000</b>	30,208,000
Deductions during the year	-	-
Closing balance	<b>215,698,000</b>	<b>184,698,000</b>
<b>III. Securities premium</b>		
Opening balance	<b>518,036,394</b>	505,830,228
Additions during the year <sup>2,3</sup>	<b>85,375,707</b>	12,206,166
Deductions during the year	-	-
Closing balance	<b>603,412,101</b>	<b>518,036,394</b>

## STANDALONE FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>IV. AFS reserve</b>		
Opening balance	-	-
Transition impact <sup>4</sup>	20,583,089	-
Additions during the year	1,307,489	-
Deductions during the year	-	-
Closing balance	21,890,578	-
<b>V. Investment fluctuation reserve<sup>5</sup></b>		
Opening balance	31,686,709	21,758,809
Additions during the year	2,586,100	9,927,900
Deductions during the year	-	-
Closing balance	34,272,809	31,686,709
<b>VI. Capital reserve</b>		
Opening balance	150,751,162	150,418,662
Additions during the year <sup>6</sup>	68,700	332,500
Deductions during the year	-	-
Closing balance	150,819,862	150,751,162
<b>VII. Capital redemption reserve</b>		
Opening balance	3,500,000	3,500,000
Additions during the year	-	-
Deductions during the year	-	-
Closing balance	3,500,000	3,500,000
<b>VIII. Foreign currency translation reserve</b>		
Opening balance	14,278,795	10,238,275
Additions during the year <sup>7</sup>	1,568,565	4,040,520
Deductions during the year	-	-
Closing balance	15,847,360	14,278,795
<b>IX. Revaluation reserve</b>		
Opening balance	30,833,537	30,624,626
Additions during the year <sup>8</sup>	7,694,349	1,174,473
Deductions during the year <sup>9</sup>	(1,146,044)	(965,562)
Closing balance	37,381,842	30,833,537
<b>X. Revenue and other reserves</b>		
Opening balance	110,331,917	109,368,168
Additions during the year <sup>4,10</sup>	12,684,934	963,749
Deductions during the year	-	-
Closing balance	123,016,851	110,331,917
<b>XI. Balance in profit and loss account</b>	1,023,911,675	773,777,213
<b>TOTAL RESERVES AND SURPLUS</b>	<b>2,885,818,597</b>	<b>2,355,893,246</b>

1. Represents amount transferred to special reserve as per Section 36(1)(viii) of the Income-tax Act, 1961.

2. Includes amount on account of exercise of employee stock options/units.

3. Additions for FY2025 include ₹ 68,876.0 million on account of issuance of equity shares to the shareholders of ICICI Securities Limited in accordance with the Scheme of arrangement between ICICI Bank Limited and ICICI Securities Limited and their respective shareholders for delisting of ICICI Securities Limited.

4. In accordance with Master Direction issued by RBI on Classification, Valuation and Operation of investment Portfolio of Commercial Banks, Directions 2023, applicable from April 1, 2024, during FY2025, the Bank has accounted net transition gain of ₹ 20,583.1 million (net of tax) and ₹ 11,561.0 million (net of tax) in AFS reserve and general reserve respectively.

5. Represents amount transferred to Investment Fluctuation Reserve (IFR) on net profit on sale of AFS and FVTPL (including HFT) investments during the period. The amount not less than the lower of net profit on sale of AFS, FVTPL (including HFT) category investments during the period or net profit for the period less mandatory appropriations is required to be transferred to IFR, until the amount of IFR is at least 2% of the AFS and FVTPL (including HFT) portfolio.

6. Represents appropriations made for profit on sale of HTM investments, investments in subsidiaries, joint ventures and associates and equity AFS investments and profit on sale of land and buildings, net of taxes and transfer to statutory reserve.

7. During FY2024, the Bank had transferred accumulated translation loss of ₹ 3,396.6 million related to closure of Bank's Offshore Banking Unit, SEEPZ Mumbai, to profit and loss account in terms of Accounting Standard 11 - The Effects of Changes in Foreign Exchange Rates.

## STANDALONE FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

8. Represents gain on revaluation of premises carried out by the Bank.

9. Includes amount transferred from revaluation reserve to general reserve on account of incremental depreciation charge on revaluation and revaluation surplus on premises sold. Also includes the amount of loss on revaluation of certain assets which were held for sale.

10. Includes amount transferred from employee stock options/units outstanding to general reserve on lapses of employee stock options/units.

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 3 - DEPOSITS</b>		
<b>A. I. Demand deposits</b>		
i) From banks	56,949,843	47,943,206
ii) From others	2,272,621,210	1,887,779,486
<b>II. Savings bank deposits</b>	4,407,721,930	4,022,998,921
<b>III. Term deposits</b>		
i) From banks	191,795,037	208,627,693
ii) From others	9,174,392,190	7,960,900,207
<b>TOTAL DEPOSITS</b>	<b>16,103,480,210</b>	<b>14,128,249,513</b>
<b>B. I. Deposits of branches in India</b>	15,917,796,282	13,976,772,353
<b>II. Deposits of branches outside India</b>	185,683,928	151,477,160
<b>TOTAL DEPOSITS<sup>1</sup></b>	<b>16,103,480,210</b>	<b>14,128,249,513</b>

1. Includes deposits amounting to ₹ 953,019.2 million against which lien is marked by the Bank in the ordinary course of business (March 31, 2024: ₹ 836,070.3 million)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 4 - BORROWINGS</b>		
<b>I. Borrowings in India</b>		
i) Reserve Bank of India <sup>1</sup>	-	-
ii) Other banks	44,874,375	20,851,250
iii) Financial institutions <sup>2</sup>	433,261,200	387,143,200
iv) Borrowings in the form of bonds and debentures (excluding subordinated debt)	420,699,646	461,120,224
v) Capital instruments		
a) Innovative Perpetual Debt Instruments (IPDI) (qualifying as additional Tier 1 capital)	-	-
b) Unsecured redeemable debentures/bonds (subordinated debt included in Tier 2 capital)	19,508,886	28,497,430
<b>TOTAL BORROWINGS IN INDIA</b>	<b>918,344,107</b>	<b>897,612,104</b>
<b>II. Borrowings outside India</b>		
i) Bonds and notes	115,344,418	133,372,570
ii) Other borrowings	201,694,076	218,691,105
<b>TOTAL BORROWINGS OUTSIDE INDIA</b>	<b>317,038,494</b>	<b>352,063,675</b>
<b>TOTAL BORROWINGS</b>	<b>1,235,382,601</b>	<b>1,249,675,779</b>

1. Represents borrowings made under Liquidity Adjustment Facility (LAF).

2. Includes borrowings made under repo and refinance.

3. No secured borrowings in I and II above (March 31, 2024: Nil). Further, no borrowings made under market repurchase transactions (including tri-party repo) with banks and financial institutions and transactions under liquidity adjustment facility and marginal standing facility (March 31, 2024: Nil).

## STANDALONE FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS</b>		
I. Bills payable	89,666,072	126,731,523
II. Inter-office adjustments (net)	812,972	420,905
III. Interest accrued	36,094,716	34,150,501
IV. Sundry creditors	189,694,610	197,250,382
V. General provision for standard assets (refer note 18.20)	64,447,030	58,631,606
VI. Unrealised loss on foreign exchange and derivative contracts <sup>1</sup>	181,898,306	173,575,855
VII. Others (including provisions) <sup>2</sup>	360,160,166	362,466,486
<b>TOTAL OTHER LIABILITIES AND PROVISIONS</b>	<b>922,773,872</b>	<b>953,227,258</b>

1. Gross unrealised gain on foreign exchange and derivative contracts is disclosed under Schedule 11 - Other assets.

2. Includes contingency provision amounting to ₹ 131,000.0 million (March 31, 2024: ₹ 131,000.0 million) and specific provision for standard loans amounting to ₹ 7,684.6 million (March 31, 2024: ₹ 9,795.3 million).

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA</b>		
I. Cash in hand (including foreign currency notes)	62,742,327	87,516,682
II. Balances with Reserve Bank of India		
(a) in current account	627,008,865	625,010,278
(b) in other accounts <sup>1</sup>	509,530,000	184,590,000
<b>TOTAL CASH AND BALANCES WITH RESERVE BANK OF INDIA</b>	<b>1,199,281,192</b>	<b>897,116,960</b>

1. Represents lending under Standing Deposit Facility (SDF).

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE</b>		
<b>I. In India</b>		
i) Balances with banks		
a) In current accounts	268,052	84,825
b) In other deposit accounts	13,570,625	1,185,000
ii) Money at call and short notice		
a) With banks	17,095,000	4,170,250
b) With other institutions <sup>1</sup>	-	122,517,010
<b>TOTAL</b>	<b>30,933,677</b>	<b>127,957,085</b>
<b>II. Outside India</b>		
i) In current accounts	416,035,830	200,907,593
ii) In other deposit accounts	147,620,843	80,071,639
iii) Money at call and short notice	61,748,421	93,206,803
<b>TOTAL</b>	<b>625,405,094</b>	<b>374,186,035</b>
<b>TOTAL BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE</b>	<b>656,338,771</b>	<b>502,143,120</b>

1. Includes lending under reverse repo.

## STANDALONE FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 8 - INVESTMENTS</b>		
<b>I. Investments in India [net of provisions]</b>		
i) Government securities	3,996,922,819	3,755,955,316
ii) Other approved securities	-	-
iii) Shares (includes equity and preference shares)	58,219,143	26,796,577
iv) Debentures and bonds (including commercial paper and certificate of deposits)	563,117,795	472,649,378
v) Subsidiaries, associates and joint ventures <sup>1</sup>	181,772,388	97,153,369
vi) Others (mutual fund units, pass through certificates, security receipts, and other related investments)	172,057,036	190,131,026
<b>TOTAL INVESTMENTS IN INDIA</b>	<b>4,972,089,181</b>	<b>4,542,685,666</b>
<b>II. Investments outside India [net of provisions]</b>		
i) Government securities	42,414,749	39,849,260
ii) Subsidiaries, associates and joint ventures	19,698,901	19,698,901
iii) Others (equity shares, bonds and certificate of deposits)	13,364,538	17,188,895
<b>TOTAL INVESTMENTS OUTSIDE INDIA</b>	<b>75,478,188</b>	<b>76,737,056</b>
<b>TOTAL INVESTMENTS</b>	<b>5,047,567,369</b>	<b>4,619,422,722</b>
<b>A. Investments in India</b>		
Gross value of investments	4,989,983,841	4,602,653,199
Less: Aggregate of provision/depreciation/(appreciation)	17,894,660	59,967,533
<b>Net investments</b>	<b>4,972,089,181</b>	<b>4,542,685,666</b>
<b>B. Investments outside India</b>		
Gross value of investments	76,032,321	80,601,949
Less: Aggregate of provision/depreciation/(appreciation)	554,133	3,864,893
<b>Net investments</b>	<b>75,478,188</b>	<b>76,737,056</b>
<b>TOTAL INVESTMENTS</b>	<b>5,047,567,369</b>	<b>4,619,422,722</b>

1. At March 31, 2025, includes ₹ 69,952.7 million towards additional investment in ICICI Securities Limited and the fair value of options/units granted to employees of ICICI Securities Limited in accordance with the Scheme of arrangement between ICICI Bank Limited and ICICI Securities Limited and their respective shareholders for delisting of ICICI Securities Limited.

## STANDALONE FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 9 - ADVANCES [net of provisions]</b>		
<b>A.</b> i) Bills purchased and discounted <sup>1</sup>	448,371,269	495,231,226
ii) Cash credits, overdrafts and loans repayable on demand	4,804,641,118	3,438,535,695
iii) Term loans	8,164,649,221	7,910,296,973
<b>TOTAL ADVANCES</b>	<b>13,417,661,608</b>	<b>11,844,063,894</b>
<b>B.</b> i) Secured by tangible assets (includes advances against book debts)	9,677,186,496	8,309,588,182
ii) Covered by bank/government guarantees	65,079,965	85,833,280
iii) Unsecured	3,675,395,147	3,448,642,432
<b>TOTAL ADVANCES</b>	<b>13,417,661,608</b>	<b>11,844,063,894</b>
<b>C. I. Advances in India</b>		
i) Priority sector	4,630,104,023	3,739,060,521
ii) Public sector	449,375,474	510,801,139
iii) Banks	15,293,973	16,359,843
iv) Others	8,015,034,605	7,243,335,298
<b>TOTAL ADVANCES IN INDIA</b>	<b>13,109,808,075</b>	<b>11,509,556,801</b>
<b>II. Advances outside India</b>		
i) Due from banks	-	-
ii) Due from others		
a) Bills purchased and discounted	90,952,645	112,888,198
b) Syndicated and term loans	80,396,004	107,091,606
c) Others	136,504,884	114,527,289
<b>TOTAL ADVANCES OUTSIDE INDIA</b>	<b>307,853,533</b>	<b>334,507,093</b>
<b>TOTAL ADVANCES</b>	<b>13,417,661,608</b>	<b>11,844,063,894</b>

1. Net of bills re-discounted amounting to Nil (March 31, 2024: ₹ 5,000.0 million).

## STANDALONE FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 10 - FIXED ASSETS</b>		
<b>I. Premises</b>		
<b>Gross block</b>		
At cost at March 31 of preceding year	84,786,034	81,224,390
Additions during the year <sup>1</sup>	10,683,471	4,367,362
Deductions during the year	(1,102,579)	(805,718)
<b>Closing balance</b>	<b>94,366,926</b>	<b>84,786,034</b>
<b>Depreciation</b>		
At March 31 of preceding year	23,956,764	21,887,776
Charge during the year <sup>2</sup>	2,843,566	2,569,852
Deductions during the year	(615,773)	(500,864)
<b>Total depreciation</b>	<b>26,184,557</b>	<b>23,956,764</b>
<b>Net block<sup>3</sup></b>	<b>68,182,369</b>	<b>60,829,270</b>
<b>II. Other fixed assets (including furniture and fixtures)</b>		
<b>Gross block</b>		
At cost at March 31 of preceding year	120,142,801	98,422,944
Additions during the year	29,875,220	25,274,036
Deductions during the year	(6,101,251)	(3,554,179)
<b>Closing balance</b>	<b>143,916,770</b>	<b>120,142,801</b>
<b>Depreciation</b>		
At March 31 of preceding year	75,239,895	64,827,902
Charge during the year	18,349,340	13,857,226
Deductions during the year	(6,286,231)	(3,445,233)
<b>Total depreciation</b>	<b>87,303,004</b>	<b>75,239,895</b>
<b>Net block</b>	<b>56,613,766</b>	<b>44,902,906</b>
<b>III. Lease assets</b>		
<b>Gross block</b>		
At cost at March 31 of preceding year	17,900,287	17,902,406
Additions during the year	1,222,930	531
Deductions during the year	(209,810)	(2,650)
<b>Closing balance<sup>4</sup></b>	<b>18,913,407</b>	<b>17,900,287</b>
<b>Depreciation</b>		
At March 31 of preceding year	15,034,060	14,835,650
Charge during the year	301,152	199,375
Deductions during the year	(13,042)	(965)
<b>Total depreciation, accumulated lease adjustment and provisions</b>	<b>15,322,170</b>	<b>15,034,060</b>
<b>Net block</b>	<b>3,591,237</b>	<b>2,866,227</b>
<b>TOTAL FIXED ASSETS</b>	<b>128,387,372</b>	<b>108,598,403</b>

- Includes revaluation gain amounting to ₹ 7,694.3 million (March 31, 2024: ₹ 1,174.5 million) on account of revaluation carried out by the Bank.
- Includes depreciation charge on account of revaluation amounting to ₹ 842.0 million for the year ended March 31, 2025 (year ended March 31, 2024: ₹ 806.9 million).
- Includes assets amounting to ₹ 1.9 million (March 31, 2024: ₹ 8.8 million) which are held for sale.
- Includes assets taken on lease amounting to ₹ 2,198.8 million (March 31, 2024: ₹ 1,185.7 million).

## STANDALONE FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 11 - OTHER ASSETS</b>		
I. Inter-office adjustments (net)	-	-
II. Interest accrued	184,742,206	158,626,876
III. Tax paid in advance/tax deducted at source (net)	494,096	6,426,448
IV. Stationery and stamps	6,905	3,230
V. Non-banking assets acquired in satisfaction of claims <sup>1,2</sup>	-	-
VI. Advances for capital assets	6,527,273	6,960,309
VII. Deposits	96,301,876	63,455,018
VIII. Deferred tax assets (net) (refer note 18.44)	46,978,179	59,546,321
IX. Deposits in Rural Infrastructure and Development Fund	134,932,128	200,918,559
X. Unrealised gain on foreign exchange and derivative contracts <sup>3</sup>	150,604,305	160,771,101
XI. Others	112,576,407	87,092,805
<b>TOTAL OTHER ASSETS</b>	<b>733,163,375</b>	<b>743,800,667</b>

1. Assets amounting to ₹9.1 million were transferred from banking assets to non-banking asset during the year ended March 31, 2025 (year ended March 31, 2024: ₹2.6 million). Assets amounting to ₹727.1 million were sold during the year ended March 31, 2025 (year ended March 31, 2024: ₹827.7 million).

2. Net of provision of ₹27,475.0 million (March 31, 2024: ₹28,189.9 million).

3. Gross unrealised loss on foreign exchange and derivative contracts is disclosed under Schedule 5 - Other liabilities.

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 12 - CONTINGENT LIABILITIES</b>		
I. Claims against the Bank not acknowledged as debts	104,032,520	93,293,080
II. Liability for partly paid investments	21,221	93,095
III. Liability on account of outstanding forward exchange contracts <sup>1</sup>	17,294,924,917	15,600,221,876
IV. Guarantees given on behalf of constituents		
a) In India	1,670,696,107	1,374,917,331
b) Outside India	113,806,953	118,731,736
V. Acceptances, endorsements and other obligations	666,367,325	520,724,381
VI. Currency swaps <sup>1</sup>	769,314,455	541,254,033
VII. Interest rate swaps, currency options and interest rate futures <sup>1</sup>	39,694,107,687	28,197,214,343
VIII. Other items for which the Bank is contingently liable	83,865,321	111,167,877
<b>TOTAL CONTINGENT LIABILITIES</b>	<b>60,397,136,506</b>	<b>46,557,617,752</b>

1. Represents notional amount.