

CONSOLIDATED FINANCIAL STATEMENTS OF ICICI BANK LIMITED

SCHEDULES

forming part of the Consolidated Profit and Loss Account

₹ in '000s

	Year ended 31.03.2025	Year ended 31.03.2024
SCHEDULE 13 - INTEREST EARNED		
I. Interest/discount on advances/bills	1,332,437,089	1,165,897,763
II. Income on investments (including dividend)	473,025,439	381,070,710
III. Interest on balances with Reserve Bank of India and other inter-bank funds	34,286,557	26,498,839
IV. Others ^{1,2}	23,565,556	21,691,940
TOTAL INTEREST EARNED	1,863,314,641	1,595,159,252

1. Includes interest on income tax refunds amounting to ₹ 2,034.7 million (March 31, 2024: ₹ 2,828.2 million).

2. Includes interest and amortisation of premium on non-trading interest rate swaps and foreign currency swaps.

₹ in '000s

	Year ended 31.03.2025	Year ended 31.03.2024
SCHEDULE 14 - OTHER INCOME		
I. Commission, exchange and brokerage	277,661,551	235,718,656
II. Profit/(loss) on sale of investments (net)	36,975,602	36,689,228
III. Profit/(loss) on revaluation of investments (net)	15,364,503	1,182,467
IV. Profit/(loss) on sale of land, buildings and other assets (net) ¹	439,077	144,093
V. Profit/(loss) on exchange/derivative transactions (net)	39,505,447	30,860,575
VI. Premium and other operating income from insurance business	709,008,343	458,528,108
VII. Miscellaneous income (including lease income)	3,600,179	2,094,893
TOTAL OTHER INCOME	1,082,554,702	765,218,020

1. Includes profit/(loss) on sale of assets given on lease.

₹ in '000s

	Year ended 31.03.2025	Year ended 31.03.2024
SCHEDULE 15 - INTEREST EXPENDED		
I. Interest on deposits	716,478,741	587,844,555
II. Interest on Reserve Bank of India/inter-bank borrowings	41,684,988	32,114,853
III. Others (including interest on borrowings of erstwhile ICICI Limited)	132,112,800	121,122,219
TOTAL INTEREST EXPENDED	890,276,529	741,081,627

CONSOLIDATED FINANCIAL STATEMENTS OF ICICI BANK LIMITED

SCHEDULES

forming part of the Consolidated Profit and Loss Account (Contd.)

₹ in '000s

	Year ended 31.03.2025	Year ended 31.03.2024
SCHEDULE 16 - OPERATING EXPENSES		
I. Payments to and provisions for employees	236,299,361	191,719,774
II. Rent, taxes and lighting ¹	22,804,087	17,054,394
III. Printing and stationery	3,185,496	3,610,245
IV. Advertisement and publicity	28,437,327	28,292,745
V. Depreciation on property	25,972,008	19,152,745
VI. Depreciation (including lease equalisation) on leased assets	301,152	199,361
VII. Directors' fees, allowances and expenses	209,214	146,009
VIII. Auditors' fees and expenses	348,676	264,719
IX. Law charges	1,904,460	1,494,968
X. Postages, courier, telephones, etc.	9,681,053	8,875,883
XI. Repairs and maintenance	38,200,665	36,171,827
XII. Insurance	15,714,195	16,843,829
XIII. Direct marketing agency expenses	24,057,542	37,986,800
XIV. Claims and benefits paid pertaining to insurance business	225,451,163	78,282,341
XV. Other expenses pertaining to insurance business ²	512,610,643	424,318,817
XVI. Other expenditure ^{3,4}	132,822,729	113,413,465
TOTAL OPERATING EXPENSES	1,277,999,771	977,827,922

1. Includes lease expense amounting to ₹ 17,106.1 million (March 31, 2024: ₹ 13,877.7 million).

2. Includes commission expenses and reserves for actuarial liabilities (including the investible portion of the premium on the unit-linked policies).

3. Includes expenses on purchase of Priority Sector Lending Certificates (PSLC) for the Bank amounting to ₹ 20,038.5 million (March 31, 2024: ₹ 16,428.5 million).

4. Includes expenses on reward program by the Bank amounting to ₹ 21,651.0 million (March 31, 2024: ₹ 18,414.8 million).