

STANDALONE FINANCIAL STATEMENTS OF ICICI BANK LIMITED

SCHEDULES

forming part of the Standalone 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	1,264,047,229	1,109,439,334
II. Income on investments	329,802,313	286,309,911
III. Interest on balances with Reserve Bank of India and other inter-bank funds	21,558,214	17,913,925
IV. Others ^{1,2}	17,230,058	15,246,250
TOTAL INTEREST EARNED	1,632,637,814	1,428,909,420

1. Includes interest on tax refunds amounting to ₹ 1,846.7 million (March 31, 2024: ₹ 2,650.1 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	194,116,547	168,752,999
II. Profit/(loss) on sale of investments (net)	9,332,064	7,079,897
III. Profit/(loss) on revaluation of investments (net)	12,919,709	1,049,387
IV. Profit/(loss) on sale of land, buildings and other assets (net) ¹	429,526	143,368
V. Profit/(loss) on exchange/derivative transactions (net)	40,245,361	29,988,645
VI. Income earned by way of dividends, etc. from subsidiary companies and/or joint ventures abroad/in India	26,190,102	20,729,074
VII. Miscellaneous income (including lease income)	1,833,720	1,834,319
TOTAL OTHER INCOME	285,067,029	229,577,689

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	706,161,934	578,574,729
II. Interest on Reserve Bank of India/inter-bank borrowings	32,697,042	25,256,684
III. Others (including interest on borrowings of erstwhile ICICI Limited)	82,134,462	82,020,823
TOTAL INTEREST EXPENDED	820,993,438	685,852,236

STANDALONE FINANCIAL STATEMENTS OF ICICI BANK LIMITED

SCHEDULES

forming part of the Standalone 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	165,408,783	151,419,918
II. Rent, taxes and lighting ¹	17,388,438	15,335,067
III. Printing and stationery	2,824,293	3,332,210
IV. Advertisement and publicity	19,517,768	17,040,002
V. Depreciation on Bank's property	21,192,906	16,427,078
VI. Depreciation (including lease equalisation) on leased assets	301,152	199,361
VII. Directors' fees, allowances and expenses	61,854	53,543
VIII. Auditors' fees and expenses	75,702	67,219
IX. Law charges	737,665	739,739
X. Postages, courier, telephones, etc.	7,641,496	7,344,706
XI. Repairs and maintenance	31,705,041	31,625,309
XII. Insurance	19,592,912	17,004,634
XIII. Direct marketing agency expenses	24,669,444	32,998,191
XIV. Other expenditure ^{2,3}	112,605,789	97,740,359
TOTAL OPERATING EXPENSES	423,723,243	391,327,336

1. Includes lease expenses amounting to ₹ 13,720.8 million (March 31, 2024: ₹ 11,924.3 million).

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

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

4. Net of recoveries from group companies towards shared services.