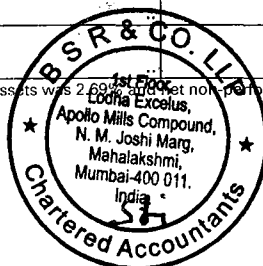


UNCONSOLIDATED FINANCIAL RESULTS

(₹ in crore)

Sr. no.	Particulars	Three months ended			Year ended
		June 30, 2014	March 31, 2014	June 30, 2013	March 31, 2014
		(Audited)	(Audited)	(Audited)	(Audited)
1.	Interest earned (a)+(b)+(c)+(d)	11,766.90	11,489.25	10,420.68	44,178.15
	a) Interest/discount on advances/bills	8,392.18	8,271.59	7,195.64	31,427.93
	b) Income on investments	2,977.19	2,911.17	2,884.63	11,557.05
	c) Interest on balances with Reserve Bank of India and other inter-bank funds	49.27	61.62	57.71	199.98
	d) Others	348.26	244.87	282.70	993.19
2.	Other income	2,849.81	2,976.09	2,484.29	10,427.87
3.	TOTAL INCOME (1)+(2)	14,616.71	14,465.34	12,904.97	54,606.02
4.	Interest expended	7,275.01	7,132.73	6,600.21	27,702.59
5.	Operating expenses (e)+(f)	2,824.98	2,879.12	2,490.60	10,308.86
	e) Employee cost	1,246.86	1,262.26	1,089.43	4,220.11
	f) Other operating expenses	1,578.12	1,616.86	1,401.17	6,088.75
6.	TOTAL EXPENDITURE (4)+(5) (excluding provisions and contingencies)	10,099.99	10,011.85	9,090.81	38,011.45
7.	OPERATING PROFIT (3)-(6) (Profit before provisions and contingencies)	4,516.72	4,453.49	3,814.16	16,594.57
8.	Provisions (other than tax) and contingencies	726.08	713.78	593.18	2,626.40
9.	Exceptional items	..	..	..	..
10.	PROFIT/(LOSS) FROM ORDINARY ACTIVITIES BEFORE TAX (7)-(8)-(9)	3,790.64	3,739.71	3,220.98	13,968.17
11.	Tax expense (g)+(h)	1,135.34	1,087.70	946.77	4,157.69
	g) Current period tax	1,164.85	926.17	985.38	3,844.50
	h) Deferred tax adjustment	(29.51)	161.53	(38.61)	313.19
12.	NET PROFIT/(LOSS) FROM ORDINARY ACTIVITIES AFTER TAX (10)-(11)	2,655.30	2,652.01	2,274.21	9,810.48
13.	Extraordinary items (net of tax expense)	..	..	..	..
14.	NET PROFIT/(LOSS) FOR THE PERIOD (12)-(13)	2,655.30	2,652.01	2,274.21	9,810.48
15.	Paid-up equity share capital (face value ₹ 10/- each)	1,156.22	1,155.04	1,154.11	1,155.04
16.	Reserves excluding revaluation reserves	74,735.47	72,051.71	68,920.31	72,051.71
17.	Analytical ratios				
	i) Percentage of shares held by Government of India	0.04	0.03	0.01	0.03
	ii) Capital adequacy ratio (Basel III)	17.00%	17.70%	17.04%	17.70%
	iii) Earnings per share (EPS)				
	a) Basic EPS before and after extraordinary items, net of tax expense (not annualised for three months) (in ₹)	22.98	22.97	19.71	84.99
	b) Diluted EPS before and after extraordinary items, net of tax expense (not annualised for three months) (in ₹)	22.80	22.87	19.61	84.65
18.	NPA Ratio ¹				
	i) Gross non-performing advances (net of write-off)	10,843.30	10,505.84	10,009.41	10,505.84
	ii) Net non-performing advances	3,428.52	3,297.96	2,462.76	3,297.96
	iii) % of gross non-performing advances (net of write-off) to gross advances	3.05%	3.03%	3.23%	3.03%
	iv) % of net non-performing advances to net advances	0.99%	0.97%	0.82%	0.97%
19.	Return on assets (annualised)	1.83%	1.86%	1.75%	1.78%
20.	Public shareholding				
	i) No. of shares	1,156,011,729	1,154,832,769	1,154,054,737	1,154,832,769
	ii) Percentage of shareholding	100	100	100	100
21.	Promoter and promoter group shareholding				
	i) Pledged/encumbered				
	a) No. of shares	..	..	..	..
	b) Percentage of shares (as a % of the total shareholding of promoter and promoter group)	..	..	..	..
	c) Percentage of shares (as a % of the total share capital of the Bank)	..	..	..	..
	ii) Non-encumbered				
	a) No. of shares	..	..	..	..
	b) Percentage of shares (as a % of the total shareholding of promoter and promoter group)	..	..	..	..
	c) Percentage of shares (as a % of the total share capital of the Bank)	..	..	..	..

¹ At June 30, 2014, the percentage of gross non-performing customer assets to gross customer assets was 2.69% and net non-performing customer assets to net customer assets was 0.87%. Customer assets include advances and credit substitutes.



SUMMARISED UNCONSOLIDATED BALANCE SHEET

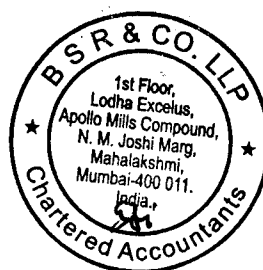
(₹ in crore)

Particulars	At		
	June	March	June
	30, 2014	31, 2014	30, 2013
	(Audited)	(Audited)	(Audited)
Capital and Liabilities			
Capital	1,156.22	1,155.04	1,154.11
Employees stock options outstanding	6.90	6.57	5.00
Reserves and surplus	74,735.47	72,051.71	68,920.31
Deposits	335,767.40	331,913.66	291,185.04
Borrowings (includes preference shares and subordinated debt)	145,946.11	154,759.05	155,920.24
Other liabilities and provisions	30,742.54	34,755.55	31,374.26
Total Capital and Liabilities	588,354.64	594,641.58	548,558.96
Assets			
Cash and balances with Reserve Bank of India	20,255.72	21,821.82	19,407.83
Balances with banks and money at call and short notice	21,944.85	19,707.77	13,278.51
Investments	170,153.11	177,021.81	174,625.12
Advances	347,066.97	338,702.65	301,370.30
Fixed assets	4,670.57	4,678.14	4,657.26
Other assets	24,263.42	32,709.39	35,219.94
Total Assets	588,354.64	594,641.58	548,558.96

CONSOLIDATED FINANCIAL RESULTS

(₹ in crore)

Sr. no.	Particulars	Three months ended			Year ended
		June	March	June	March
		30, 2014	31, 2014	30, 2013	31, 2014
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1.	Total income	20,097.76	21,652.96	18,351.85	79,563.85
2.	Net profit	2,832.01	2,724.26	2,747.39	11,041.37
3.	Earnings per share (EPS)				
	a) Basic EPS (not annualised for three months) (in ₹)	24.51	23.59	23.81	95.65
	b) Diluted EPS (not annualised for three months) (in ₹)	24.29	23.47	23.64	95.14



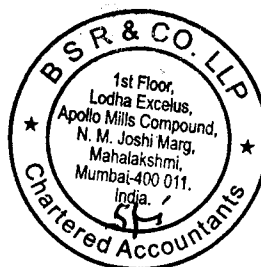
UNCONSOLIDATED SEGMENTAL RESULTS OF ICICI BANK LIMITED

(₹ in crore)

Sr. no.	Particulars	Three months ended			Year ended
		June	March	June	March
		30, 2014 (Audited)	31, 2014 (Audited)	30, 2013 (Audited)	31, 2014 (Audited)
1.	Segment Revenue				
a	Retail Banking	7,673.74	7,220.65	6,336.94	27,411.60
b	Wholesale Banking	8,109.64	8,180.87	7,701.56	32,402.48
c	Treasury	10,542.05	10,534.60	9,420.03	39,268.26
d	Other Banking	416.98	313.54	164.45	936.34
	Total segment revenue	26,742.41	26,249.66	23,622.98	100,018.68
	Less: Inter segment revenue	12,125.70	11,784.32	10,718.01	45,412.66
	Income from operations	14,616.71	14,465.34	12,904.97	54,606.02
2.	Segmental Results (i.e. Profit before tax)				
a	Retail Banking	463.42	321.57	323.12	1,829.52
b	Wholesale Banking	1,573.88	1,634.67	1,490.59	6,588.63
c	Treasury	1,606.96	1,715.54	1,296.58	5,252.27
d	Other Banking	146.38	67.93	110.69	297.75
	Total segment results	3,790.64	3,739.71	3,220.98	13,968.17
	Less: Inter segment adjustment	..	..	..	..
	Unallocated expenses	..	..	..	..
	Profit before tax	3,790.64	3,739.71	3,220.98	13,968.17
3.	Capital employed (i.e. Segment assets – Segment liabilities)				
a	Retail Banking	(141,374.39)	(139,706.24)	(130,374.72)	(139,706.24)
b	Wholesale Banking	146,394.84	137,829.58	128,817.69	137,829.58
c	Treasury	66,921.13	69,446.71	63,289.56	69,446.71
d	Other Banking	681.31	970.07	2,429.60	970.07
h	Unallocated	3,275.70	4,673.20	5,917.29	4,673.20
	Total	75,898.59	73,213.32	70,079.42	73,213.32

Notes on segmental results:

- The disclosure on segmental reporting has been prepared in accordance with Reserve Bank of India (RBI) circular no. DBOD.No.BP.BC.81/21.04.018/2006-07 dated April 18, 2007 on guidelines on enhanced disclosures on "Segmental Reporting" which is effective from the reporting period ended March 31, 2008.
- "Retail Banking" includes exposures which satisfy the four criteria of orientation, product, granularity and low value of individual exposures for retail exposures laid down in Basel committee on Banking Supervision document "International Convergence of Capital Measurement and Capital Standards: A Revised Framework".
- "Wholesale Banking" includes all advances to trusts, partnership firms, companies and statutory bodies, which are not included under Retail Banking.
- "Treasury" includes the entire investment and derivative portfolio of the Bank.
- "Other Banking" includes leasing operations and other items not attributable to any particular business segment of the Bank.



Notes:

1. The above financial results have been approved by the Board of Directors at its meeting held on July 31, 2014.
2. The financial statements have been prepared in accordance with Accounting Standard (AS) 25 on 'Interim Financial Reporting'.
3. Pillar 3 (Market Discipline) disclosures (unaudited) as per RBI guidelines on Composition of Capital Disclosure Requirements at June 30, 2014 for the Group are available at <http://www.icicibank.com/aboutus/invest-disclosure.html>.
4. Other income includes foreign exchange gain of ₹ 103.09 crore and ₹ 222.25 crore on repatriation of retained earnings from the overseas branches for the three months ended June 30, 2014 and for three months ended and year ended March 31, 2014.
5. The Bank creates Special Reserve through appropriation of profits, in order to avail tax deduction as per Section 36(1)(viii) of the Income Tax Act, 1961. The Reserve Bank of India (RBI), through its circular dated December 20, 2013, had advised banks to create deferred tax liability (DTL) on the amount outstanding in Special Reserve, as a matter of prudence. In accordance with RBI guidelines, during the year ended March 31, 2014 the Bank created DTL of ₹ 1,419.23 crore on Special Reserve outstanding at March 31, 2013, by reducing the reserves. Further, DTL of ₹ 94.53 crore has been created for the three months ended June 30, 2014 on the estimated amount to be transferred to Special Reserve (June 30, 2013: Nil) and DTL of ₹ 89.28 crore and ₹ 304.26 crore was created for the three months and year ended March 31, 2014 respectively on the amount transferred to Special Reserve. Accordingly, the tax expense for the three months ended June 30, 2014 is higher by ₹ 94.53 crore (June 30, 2013: Nil) and for the three months and year ended March 31, 2014 the tax expense is higher by ₹ 89.28 crore and ₹ 304.26 crore respectively.
6. During the three months ended June 30, 2014, the Bank has allotted 1,178,960 equity shares of ₹ 10/- each pursuant to exercise of employee stock options.
7. Status of equity investors' complaints/grievances for the three months ended June 30, 2014:

Opening balance	Additions	Disposals	Closing balance
0	21	21	0

8. Previous period/year figures have been re-grouped/re-classified where necessary to conform to current period classification.
9. The above unconsolidated financial results for the three months June 30, 2014 are audited by the statutory auditors, B S R & Co. LLP, Chartered Accountants. The unconsolidated financial results for the three months ended June 30, 2013 and for the three months and year ended March 31, 2014 have been audited by another firm of chartered accountants.
10. The amounts for three months ended March 31, 2014 are balancing amounts between the amounts as per the audited accounts for the year ended March 31, 2014 and nine months ended December 31, 2013.
11. ₹ 1 crore = ₹ 10.0 million.

Place: Mumbai
Date: July 31, 2014

N. S. Kannan
N. S. Kannan
Executive Director

