

**INCOME STATEMENT**

	Sri Lanka Branch		Global (Unconsolidated) As per Indian GAAP	
	From 01-04-2018 to 31-12-2018 Unaudited	From 01-04-2017 to 31-12-2017 Unaudited	From 01-04-2018 to 31-12-2018 Audited	From 01-04-2017 to 31-12-2017 Audited
	in Sri Lankan Rupees Thousand		in Indian Rupees Million	
Interest income	830,040	881,630	461,083.9	407,015.3
Interest expenses	314,102	375,769	267,136.6	236,973.5
<b>Net interest income</b>	<b>515,938</b>	<b>505,861</b>	<b>193,947.3</b>	<b>170,041.8</b>
Fee and commission income	124,465	187,671	-	-
<b>Net fee and commission income</b>	<b>124,465</b>	<b>187,671</b>	-	-
Net gain/(loss) from trading	108,699	208,436	-	-
Net gain/(loss) from financial instruments designated at fair value through profit or loss	-	-	-	-
Net gain/(loss) from Financial Investments	-	-	-	-
Other operating income (net) <sup>1,2</sup>	31,118	4,403	108,911.5	117,410.2
<b>Total operating income</b>	<b>780,220</b>	<b>906,371</b>	<b>302,858.8</b>	<b>287,452.0</b>
Impairment for loans and other losses	-	-	-	-
Individual impairment	(182,726)	-	-	-
Collective impairment	10,566	4,876	-	-
Others <sup>3</sup>	-	-	142,097.3	106,812.3
<b>Net operating income</b>	<b>608,060</b>	<b>901,495</b>	<b>160,761.5</b>	<b>180,639.7</b>
Personnel expenses	97,345	96,865	49,092.5	43,877.7
Depreciation and amortisation	3,238	3,243	81,721.2	71,298.7
Other expenses	123,425	119,548	-	-
<b>Operating profit/(loss) before value added tax (VAT)</b>	<b>384,052</b>	<b>681,839</b>	<b>29,947.8</b>	<b>65,463.3</b>
Value added tax (VAT) on financial services	59,554	95,182	-	-
<b>Operating profit/(loss) after value added tax (VAT)</b>	<b>324,498</b>	<b>586,657</b>	<b>29,947.8</b>	<b>65,463.3</b>
Share of profits of associates and joint ventures	-	-	NA	NA
<b>Profit/(Loss) before tax</b>	<b>324,498</b>	<b>586,657</b>	<b>29,947.8</b>	<b>65,463.3</b>
Tax expenses	108,209	196,694	6,005.4	7,889.0
<b>Profit/(loss) for the year</b>	<b>216,289</b>	<b>389,963</b>	<b>23,942.4</b>	<b>57,574.3</b>
Profit attributable to:				
Owners of the parent	216,289	389,963	NA	NA
Non-controlling interests	NA	NA	NA	NA
<b>Earnings per share on profit</b>				
Basic earnings per ordinary share	-	-	3.72	8.98
Diluted earnings per ordinary share	-	-	3.68	8.89

**For global unconsolidated financial information**

- Represents non-interest income, including fee and commissions.
- For the nine months ended December 31, 2018, includes gain on sale of a part of equity investment in a subsidiary, ICICI Prudential Life Insurance Company Limited, through an offer for sale on stock exchanges. (Nine months ended December 31, 2017: includes gain on sale of a part of equity investment in a subsidiary, ICICI Lombard General Insurance Company Limited, through initial public offer).
- Includes provisions for impairment of loan and other assets.

**STATEMENT OF COMPREHENSIVE INCOME**

	Sri Lanka Branch		Global (Unconsolidated) As per Indian GAAP	
	From 01-04-2018 to 31-12-2018 Unaudited	From 01-04-2017 to 31-12-2017 Unaudited	From 01-04-2018 to 31-12-2018 Audited	From 01-04-2017 to 31-12-2017 Audited
	in Sri Lankan Rupees Thousand		in Indian Rupees Million	
<b>Profit/(loss) for the period</b>	<b>216,289</b>	<b>389,963</b>	<b>7,893.3</b>	<b>57,574.3</b>
<b>Other comprehensive income, net of tax</b>				
Changes in revaluation surplus	-	-	-	-
Actuarial gains and losses on defined benefit plans	-	-	-	-
Gains and losses (arising from translating the financial statements of a foreign operation)	-	-	-	-
Gains and losses on re-measuring available-for-sale financial assets	(30,571)	33,780	-	-
Gains and losses on cash flow hedges	-	-	-	-
Others	-	-	-	-
<b>Share of profits of associates and joint ventures</b>				
Less: Tax expense/(income) relating to components of other comprehensive income	8,560	9,458	-	-
<b>Other comprehensive income for the period, net of taxes</b>	<b>(22,011)</b>	<b>24,322</b>		
<b>Total comprehensive income for the period</b>	<b>194,278</b>	<b>414,285</b>	<b>7,893.3</b>	<b>57,574.3</b>
Attributable to:				
Owners of the parent	194,278	414,285	NA	NA
Non-controlling interests	NA	NA	NA	NA

**ADDITIONAL DISCLOSURES**

**1. Loans and Receivables to Banks & Other Customers**

in Sri Lankan Rupees Thousand	Sri Lanka Branch	
	Dec. 31, 2018	March 31, 2018
<b>Gross loans and receivables</b>	<b>8,655,502</b>	<b>19,930,835</b>
(Less): Individual impairment	182,726	-
Collective impairment	42,072	54,005
<b>Net loans and receivables including those designated at fair value through profit or loss</b>	<b>8,430,704</b>	<b>19,876,830</b>
(Less): Loans and receivables designated at fair value through profit or loss	-	-
<b>Net loans and receivables</b>	<b>8,430,704</b>	<b>19,876,830</b>

**2. Loans and Receivables to Banks & Other Customers - By product**

in Sri Lankan Rupees Thousand	Sri Lanka Branch	
	Dec. 31, 2018	March 31, 2018
<b>By product - Domestic Currency</b>		
Overdrafts	58,484	61,980
Term loans	2,143,152	1,962,603
Lease rentals receivables	-	-
Credit cards	-	-
Pawning	-	-
Cheque/Draft Purchases	-	-
<b>Sub total</b>	<b>2,201,636</b>	<b>2,024,583</b>
<b>By product - Foreign Currency</b>		
Overdrafts	4,092	-
Term loans	6,449,774	17,906,252
Import/Export Bills	-	-
<b>Sub total</b>	<b>6,453,866</b>	<b>17,906,252</b>
<b>Gross Loans &amp; Receivables</b>	<b>8,655,502</b>	<b>19,930,835</b>

**3. Movements in Individual and Collective Impairment during the period for Loans and Receivables to Banks & Other Customers**

in Sri Lankan Rupees Thousand	Sri Lanka Branch	
	Dec. 31, 2018	March 31, 2018
<b>Individual impairment</b>		
Opening balance	-	-
Charge/(Write back) to income statement	182,726	-
Write-off during the year	-	-
Other movements	-	-
<b>Closing balance</b>	<b>182,726</b>	<b>-</b>
<b>Collective impairment</b>		
Opening balance	54,005	48,166
Charge/(Write back) to income statement	(10,566)	5,917
Other movements	(78)	-
<b>Closing balance</b>	<b>42,072</b>	<b>54,005</b>
<b>Total impairment</b>	<b>224,798</b>	<b>54,005</b>

**4. Due to Other Customers - By product**

in Sri Lankan Rupees Thousand	Sri Lanka Branch	
	Dec. 31, 2018	March 31, 2018
<b>By product - Domestic Currency</b>		
Demand deposits (current accounts)	326,670	425,656
Savings deposits	312,885	550,180
Fixed deposits	77,056	151,842
Other deposits	150	4,000
<b>Sub total</b>	<b>716,761</b>	<b>1,131,678</b>
<b>By product - foreign currency</b>		
Demand deposits (current accounts)	81,509	161,976
Savings deposits	232,478	175,072
Fixed deposits	448,455	242,662
Other deposits	5,128	-
<b>Sub total</b>	<b>767,570</b>	<b>579,710</b>
<b>Total</b>	<b>1,484,331</b>	<b>1,711,388</b>

**STATEMENT OF FINANCIAL POSITION**

	Sri Lanka Branch		Global (Unconsolidated) As per Indian GAAP	
	December 31, 2018 Unaudited	March 31, 2018 Audited	December 31, 2018 Audited	March 31, 2018 Audited
	in Sri Lankan Rupees Thousand		in Indian Rupees Million	
<b>Assets</b>				
Cash and cash equivalents	8,316,511	5,452,724	74,993.7	80,447.9
Balances with Central Bank	49,197	73,842	268,652.9	250,575.9
Placements with banks	-	-	320,941.2	510,670.0
Reverse repurchase agreements	-	-	-	-
Derivative financial instruments	73,347	42,588	-	-
Other financial assets held-for-trading	-	-	-	-
Financial assets designated at fair value through profit or loss	-	-	-	-
Loans and receivables to banks	-	9,510,721	-	19,484.2
Loans and receivables to other customers <sup>1(a)</sup>	8,430,704	10,366,109	5,643,078.1	5,104,468.7
Financial investments - Available-for-sale	2,132,809	3,013,388	-	-
Financial investments - Held-to-maturity <sup>2</sup>	-	-	1,879,274.6	1,931,626.1
Investments in subsidiaries	-	-	-	98,028.6
Investments in associates and joint ventures	-	-	-	-
Property, plant and equipment	7,301	9,163	78,180.7	79,035.1
Investment properties	-	-	-	-
Intangible assets	199	255	-	-
Current tax assets	34,710	-	-	61,699.2
Deferred tax assets	9,401	168	-	74,770.2
Other assets <sup>3(a)</sup>	36,454	70,979	760,487.7	580,798.6
<b>Total assets</b>	<b>19,050,633</b>	<b>28,539,937</b>	<b>9,123,637.5</b>	<b>8,791,891.6</b>
<b>Liabilities</b>				
Due to banks	10,559,832	20,237,025	-	181,725.4
Derivative financial instruments	402,854	29,246	-	-
Other financial liabilities held-for-trading	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Due to other customers <sup>1(a)</sup>	1,484,331	1,711,388	6,067,546.8	5,428,026.7
Other borrowings <sup>2(a)</sup>	-	-	1,642,928.4	889,943.8
Debt securities issued	-	-	-	623,900.2
Current tax liabilities	-	83,348	-	-
Deferred tax liabilities	-	-	-	-
Other provisions	-	-	-	-
Other liabilities <sup>3</sup>	252,477	282,070	341,535.2	302,019.6
Due to subsidiaries	-	-	-	-
Subordinated term debts	-	-	-	314,842.2
<b>Total liabilities</b>	<b>12,699,494</b>	<b>22,343,077</b>	<b>8,052,010.4</b>	<b>7,740,357.9</b>
<b>Equity</b>				
Stated capital/Assigned capital <sup>4,5</sup>	3,121,310	3,121,310	12,883.8	12,858.1
Statutory reserve fund	153,494	153,494	-	228,968.5
Retained earnings	3,135,600	2,919,310	-	-
Other reserves <sup>6(a),7</sup>	(19,255)	7,746	1,058,743.3	809,707.1
<b>Total shareholder's equity</b>	<b>6,391,139</b>	<b>6,196,860</b>	<b>1,071,627.1</b>	<b>1,051,533.7</b>
Non-controlling interests	-	-	NA	NA
<b>Total equity</b>	<b>6,391,139</b>	<b>6,196,860</b>	<b>1,071,627.1</b>	<b>1,051,533.7</b>
<b>Total equity and liabilities</b>	<b>19,050,633</b>	<b>28,539,937</b>	<b>9,123,637.5</b>	<b>8,791,891.6</b>
<b>Contingent liabilities and commitments<sup>8(a)</sup></b>	<b>30,345,203</b>	<b>29,027,879</b>		<b>12,892,440.0</b>
Memorandum Information				
Number of Employees <sup>9</sup>	32	43	-	82,724
Number of Branches	1	1	4,867	4,867

**For global unconsolidated financial information at December 31, 2018:**

- Includes loans and receivables to banks.
- Includes current tax assets and deferred tax assets.
- Includes dues to banks in the form of deposits.
- Represents all borrowings, debt securities issued and subordinated debts.
- Represents all reserves.
- Reported on annual basis.
- Represents all investment portfolio, excluding investment in subsidiaries.
- Includes employee stock options outstanding.
- Includes 12,826,278 equity shares issued pursuant to exercise of employee stock options during the nine months ended December 31, 2018 (year ended March 31, 2018: 20,530,097 equity shares).
- For the year ended March 31, 2018, includes 582,984,544 equity shares issued as bonus shares pursuant to approval by the shareholders of the Bank through postal ballot on June 12, 2017.
- During the year ended March 31, 2018, the Bank made provision amounting to INR 5,254.0 million for frauds on non-retail accounts through reserves and surplus, as permitted by RBI. The provision made by debiting reserves and surplus would be reversed and accounted through the profit and loss account over the year ending March 31, 2019. During nine months ended December 31, 2018, the entire provision has been recognised in profit and loss account and equivalent debit has been reversed in reserves and surplus as required by RBI.
- Includes notional principal of derivatives, letters of credit, guarantees and claims against the Bank not acknowledged as debts.

**SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)**

	Sri Lanka Branch		Global (Unconsolidated) As per Indian GAAP	
	Dec. 31, 2018	March 31, 2018	Dec. 31, 2018	March 31, 2018
	in Sri Lankan Rupees Thousand except percentages		in Indian Rupees Million except percentages	
<b>Regulatory Capital Adequacy</b>				
Common Equity Tier 1	6,187,441	6,195,306	921,426.9	859,908.9
Tier 1 Capital / Core Capital	6,187,441	6,195,306	1,021,382.1	908,499.2
Total Capital / Total Capital Base	6,228,297	6,293,192	1,156,880.5	1,100,402.0
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio (Minimum Requirement as per Basel III - 6.375%, (for Global 7.475%))	53.08%	42.58%	13.66%	13.72%
Tier 1 Capital Ratio / Core Capital Adequacy Ratio (Minimum Requirement as per Basel III - 7.875%, (for Global - 9.025%))	53.08%	42.58%	15.14%	14.50%
Total Capital Ratio (Minimum Requirement as per Basel III - 11.875%, (for Global - 11.025%))	53.43%	43.26%	17.15%	17.56%
<b>Assets Quality (Quality of Loan Portfolio)</b>				
Gross Non-Performing Advances Ratio, % (net of interest in suspense)	4.53%	2.05%	8.54%	9.90%
Net-Non Performing Advances Ratio, % (net of interest in suspense and provision)	2.12%	1.91%	2.87%	5.43%
<b>Profitability</b>				
Interest Margin, %	3.44%	2.19%	3.31%	3.23%
Return on Assets (before Tax) % (for Global - after Tax %)	2.34%	2.41%	0.37%	0.87%
Return on Equity, %	5.14%	8.28%	3.0%	6.6%
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets,				
Domestic Banking Unit	3,133,536	5,253,073	-	-
Off-Shore Banking Unit	8,136,581	4,835,272	-	-
Statutory Liquid Assets Ratio, %(Minimum Requirement, 20%)				
Domestic Banking Unit	150.24%	293.47%	-	-
Off-Shore Banking Unit	59.27%	23.83%	-	-
Liquidity Coverage Ratio % - Rupee (Minimum Requirement - 2018 : 90%)	2218.20%	1524.76%	-	-
Liquidity Coverage Ratio % - All Currency (Minimum Requirement - 2018 : 90%)	602.75%	371.94%	-	-

**STATEMENT OF CHANGES IN EQUITY - SRI LANKA BRANCH**

in Sri Lankan Rupees Thousand	Stated capital/Assigned capital				Reserves						Total	Non Controlling Interest	Total Equity
	Ordinary voting shares	Ordinary non-voting shares	Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	Investment Fund	Retained Earnings	Fair Valuation Reserve	Other Reserves				
<b>Balance at April 01, 2018 (Opening balance)</b>	-	-	3,121,310	153,494	-								