

INCOME STATEMENT

	Sri Lanka Branch		Global (Unconsolidated) As per Indian GAAP	
	From 01-04-2018 to 30-09-2018 Unaudited	From 01-04-2017 to 30-09-2017 Unaudited	From 01-04-2018 to 30-09-2018 Audited	From 01-04-2017 to 30-09-2017 Audited
	in Sri Lankan Rupees Thousand		in Indian Rupees Million	
Interest income	556,972	580,691	298,279.9	270,361.8
Interest expenses	210,863	236,754	173,085.1	157,372.7
Net interest income	346,109	343,937	125,194.8	112,989.1
Fee and commission income	85,231	115,759	-	-
Net fee and commission income	85,231	115,759	-	-
Net gain/(loss) from trading	58,490	159,471	-	-
Net gain/(loss) from financial instruments designated at fair value through profit or loss	-	-	-	-
Net gain/(loss) from Financial Investments	-	-	-	-
Other operating income (net) ^{1,2}	13,954	3,766	70,083.0	85,741.5
Total operating income	503,784	622,433	195,277.8	198,730.6
Impairment for loans and other losses	-	-	-	-
Individual impairment	(183,360)	-	-	-
Collective impairment	10,446	(4,301)	-	-
Others ³	-	-	99,655.8	71,116.7
Net operating income	330,870	618,132	95,622.0	127,613.9
Personnel expenses	66,444	65,258	31,752.5	30,252.2
Depreciation and amortisation	2,178	2,163	-	-
Other expenses	67,470	80,267	52,944.4	46,780.3
Operating profit/(loss) before value added tax (VAT)	194,778	470,444	10,925.1	50,581.4
Value added tax (VAT) on financial services	32,286	60,502	-	-
Operating profit/(loss) after value added tax (VAT)	162,492	409,942	10,925.1	50,581.4
Share of profits of associates and joint ventures	-	-	NA	NA
Profit/(Loss) before tax	162,492	409,942	10,925.1	50,581.4
Tax expenses	54,434	135,807	3,031.8	9,509.5
Profit/(loss) for the year	108,058	274,135	7,893.3	41,071.9
Profit attributable to:				
Owners of the parent	108,058	274,135	NA	NA
Non-controlling interests	NA	NA	NA	NA
Earnings per share on profit				
Basic earnings per ordinary share	-	-	1.23	6.41
Diluted earnings per ordinary share	-	-	1.22	6.34

For global unconsolidated financial information

- Represents non-interest income, including fee and commissions.
- For the six months ended September 30, 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. (Six months ended September 30, 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 30-09-2018 Unaudited	From 01-04-2017 to 30-09-2017 Unaudited	From 01-04-2018 to 30-09-2018 Audited	From 01-04-2017 to 30-09-2017 Audited
	in Sri Lankan Rupees Thousand		in Indian Rupees Million	
Profit/(loss) for the period	108,058	274,135	7,893.3	41,071.9
Other comprehensive income, net of tax				
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	(8,788)	31,183	-	-
Gains and losses on cash flow hedges	-	-	-	-
Others	-	-	-	-
Share of profits of associates and joint ventures				
Less: Tax expense/(income) relating to components of other comprehensive income	2,461	(8,731)	-	-
Other comprehensive income for the period, net of taxes	(6,327)	22,452		
Total comprehensive income for the period	101,731	296,587	7,893.3	41,071.9
Attributable to:				
Owners of the parent	101,731	296,587	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	
	Sep. 30, 2018	March 31, 2018
Gross loans and receivables	9,613,530	19,930,835
(Less): Individual impairment	183,360	-
Collective impairment	42,928	54,005
Net loans and receivables including those designated at fair value through profit or loss	9,387,240	19,876,830
(Less): Loans and receivables designated at fair value through profit or loss	-	-
Net loans and receivables	9,387,240	19,876,830

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

in Sri Lankan Rupees Thousand	Sri Lanka Branch	
	Sep. 30, 2018	March 31, 2018
By product - Domestic Currency	68,119	61,980
Overdrafts	-	-
Term loans	1,537,986	1,962,603
Lease rentals receivables	-	-
Credit cards	-	-
Pawning	-	-
Cheque/Draft Purchases	-	-
Sub total	1,606,105	2,024,583
By product - Foreign Currency	-	-
Overdrafts	-	-
Term loans	8,007,425	17,906,252
Import/Export Bills	-	-
Sub total	8,007,425	17,906,252
Gross Loans & Receivables	9,613,530	19,930,835

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	
	Sep. 30, 2018	March 31, 2018
Individual impairment	-	-
Opening balance	-	-
Charge/(Write back) to income statement	183,360	-
Write-off during the year	-	-
Other movements	-	-
Closing balance	183,360	-
Collective impairment	-	-
Opening balance	54,005	48,166
Charge/(Write back) to income statement	(10,446)	5,917
Other movements	(629)	(78)
Closing balance	42,928	54,005
Total impairment	226,290	54,005

4. Due to Other Customers - By product

in Sri Lankan Rupees Thousand	Sri Lanka Branch	
	Sep. 30, 2018	March 31, 2018
By product - Domestic Currency	301,782	425,656
Demand deposits (current accounts)	309,166	550,180
Fixed deposits	107,757	151,842
Other deposits	381	4,000
Sub total	719,086	1,131,678
By product - foreign currency	121,325	161,976
Demand deposits (current accounts)	191,190	175,072
Savings deposits	360,281	242,662
Fixed deposits	85	-
Other deposits	-	-
Sub total	672,881	579,710
Total	1,391,967	1,711,388

STATEMENT OF FINANCIAL POSITION

	Sri Lanka Branch		Global (Unconsolidated) As per Indian GAAP	
	September 30, 2018 Unaudited	March 31, 2018 Audited	September 30, 2018 Audited	March 31, 2018 Audited
	in Sri Lankan Rupees Thousand		in Indian Rupees Million	
Assets	6,650,615	5,452,724	67,894.1	80,447.9
Cash and cash equivalents	55,432	73,842	263,322.8	250,575.9
Balances with Central Bank	-	-	244,900.6	510,670.0
Placements with banks	-	-	-	-
Reverse repurchase agreements	-	-	-	-
Derivative financial instruments	44,947	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 ^{1(a)}	9,387,240	10,366,109	5,444,866.2	5,104,468.7
Financial investments - Available-for-sale	2,828,038	3,013,388	-	-
Financial investments - Held-to-maturity ²	-	-	1,776,974.5	1,931,626.1
Investments in subsidiaries	-	-	98,028.6	98,315.7
Investments in associates and joint ventures	-	-	-	-
Property, plant and equipment	8,342	9,163	78,419.5	79,035.1
Investment properties	-	-	-	-
Intangible assets	218	255	-	-
Current tax assets	13,931	-	-	61,699.2
Deferred tax assets	2,938	168	-	74,770.2
Other assets ^{3(a)}	110,752	70,979	768,993.4	889,943.8
Total assets	19,102,453	28,539,937	8,743,399.7	8,791,691.6
Liabilities	19,102,453	28,539,937	8,743,399.7	8,791,691.6
Due to banks	10,929,835	20,237,025	-	181,725.4
Derivative financial instruments	170,156	29,246	-	-
Other financial liabilities held-for-trading	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Due to other customers ^{1(a)}	1,391,967	1,711,388	5,586,688.6	5,428,026.7
Other borrowings ^{2(a)}	-	-	1,746,857.8	889,943.8
Debt securities issued	-	-	-	623,900.2
Current tax liabilities	-	83,348	-	-
Deferred tax liabilities	-	-	-	-
Other provisions	311,904	282,070	356,177.8	302,019.6
Due to subsidiaries	-	-	-	-
Subordinated term debts	-	-	-	-
Total liabilities	12,803,862	22,343,077	7,689,724.2	7,740,357.9
Equity	6,298,591	6,196,860	1,053,675.5	1,051,333.7
Stated capital/Assigned capital ^{4,5}	3,121,310	3,121,310	12,872.4	12,858.1
Statutory reserve fund	153,494	153,494	-	228,968.5
Retained earnings	3,027,368	2,919,310	-	809,707.1
Other reserves ^{3(a),6}	(6,631)	7,746	1,040,803.1	809,707.1
Total shareholder's equity	6,298,591	6,196,860	1,053,675.5	1,051,333.7
Non-controlling interests	NA	NA	NA	NA
Total equity	6,298,591	6,196,860	1,053,675.5	1,051,333.7
Total equity and liabilities	19,102,453	28,539,937	8,743,399.7	8,791,691.6
Contingent liabilities and commitments ^{1(b),7}	31,018,969	29,027,879		12,892,440.0
Memorandum Information				
Number of Employees ^{1(b)}	36	43	-	82,724
Number of Branches	1	1	4,867	4,867

For global unconsolidated financial information at September 30, 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 7,141,283 equity shares issued pursuant to exercise of employee stock options during the six months ended September 30, 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 six months ended September 30, 2018, provision amounting to INR 3,897.5 million has been recognised through profit and loss account and equivalent debit was reversed in reserves and surplus.
- 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	
	Sep. 30, 2018	March 31, 2018	Sep. 30, 2018	March 31, 2018
	in Sri Lankan Rupees Thousand except percentages		in Indian Rupees Million except percentages	
Regulatory Capital Adequacy	Basel III	Basel III	Basel III	Basel III
Common Equity Tier 1	6,187,786	6,195,306	919,009	915,869
Tier 1 Capital / Core Capital	6,187,786	6,195,306	1,008,807	1,010,644
Total Capital / Total Capital Base	6,233,257	6,293,192	1,170,167	1,169,780
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement as per Basel III - 5.75%, (for Global 7.475%))	48.83%	42.58%	14.01%	14.43%
Tier 1 Capital Ratio / Core Capital Adequacy Ratio (Minimum Requirement as per Basel III - 7.25%, (for Global - 9.025%))	48.83%	42.58%	15.38%	15.92%
(Minimum Requirement as per Basel II - 5%)	-	-	-	-
Total Capital Ratio (Minimum Requirement as per Basel III- 11.25%, (for Global - 11.025%))	49.19%	43.26%	17.84%	18.42%
(Minimum Requirement as per Basel II - 10%)	-	-	-	-
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio, % (net of interest in suspense)	4.10%	2.05%	9.30%	9.90%
Net-Non Performing Advances Ratio, % (net of interest in suspense and provision)	1.91%	1.91%	4.05%	5.43%
Profitability				
Interest Margin, %	3.40%	2.19%	3.26%	3.23%
Return on Assets (before Tax) % (for Global - after Tax %)	1.71%	2.41%	0.19%	0.87%
Return on Equity, %	3.82%	8.28%	1.5%	6.6%
Regulatory Liquidity				
Statutory Liquid Assets,				
Domestic Banking Unit	3,749,593	5,253,073	-	-
Off-Shore Banking Unit	6,002,930	4,835,272	-	-
Statutory Liquid Assets Ratio, %(Minimum Requirement, 20%)				
Domestic Banking Unit	194.44%	293.47%	-	-
Off-Shore Banking Unit	48.02%	23.83%	-	-
Liquidity Coverage Ratio % - Rupee (Minimum Requirement - 2018 : 90%)	589.00%	1524.76%	-	-
Liquidity Coverage Ratio % - All Currency (Minimum Requirement - 2018 : 90%)	397.57%	371.94%	-	-

STATEMENT OF CHANGES IN EQUITY - SRI LANKA BRANCH