ICICI Bank Limited Hong Kong Branch
Unaudited Disclosure Statement
As at March 31, 2026

BDO LIMITED
香港立信德豪會計師事務所有限公司

ICICI Bank Limited Hong Kong

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ICICI BANK LIMITED HONG KONG BRANCH
UNAUDITED FINANCIAL DISCLOSURE AS AT MARCH 31, 2026

Statement of Compliance

We have prepared this unaudited Disclosure Statement of ICICI Bank Limited Hong Kong Branch ("the Branch") as at March 31, 2026. It is compiled according to the Banking (Disclosure) Rules under the Banking Ordinance (Chapter 155M).

The information is available at the registered offices of ICICI BANK LIMITED Hong Kong Branch and the Public Registry of HKMA. The statement can also be found on ICICI Bank's website at https://www.icicibank.hk/about_us.page.

As the Chief Executive of the Branch, I confirm that, to the best of my knowledge, the information contained in the Disclosure Statement is compiled in accordance with the Banking (Disclosure) Rules requirement, which is not false or misleading in any material respect, and consistent with the books and records of the Branch.

ICICI Bank Limited
Hong Kong Branch

Rohit

Rohit Gupta
Chief Executive

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Section A – Branch information (Hong Kong office only)

I. Profit and Loss Information

	Year ended March 31, 2026 HK$ in million		Year ended March 31, 2025 HK$ in million	
Income				
Interest income	369		437	
Interest expense	(181)		(210)	
Net interest income		188		227
Other operating income				
Gains less losses arising from trading in foreign currencies		33		31
Gains less losses on securities held for trading purposes		-		(2)
Gains less losses from other trading activities		-		6
Fees and commission income	239		220	
Fees and commission expenses	-		-	
Net fees and commission income		239		220
Other income		82		103
Total operating income		542		585
Expenses				
Operating expenses				
Staff expenses	(77)		(73)	
Rental expenses	(11)		(9)	
Other expenses	(56)		(53)	
Total operating expenses		(144)		(135)
Operating profit before impairment losses		398		450
(Charge for) / release of impairment losses and provisions for impaired loans and receivables				
Collective provisions	(9)		28	
Specific provisions	-		-	
		(9)		28
Gains less losses from the disposal of property, plant and equipment and investment properties		-		-
Profit before taxation		389		478
Tax expense		(55)		(67)
Profit after taxation		334		411

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II. Balance Sheet Information

		At March 31, 2026 HK$ in Million		At September 30, 2025 HK$ in million
Assets				
Cash and balances with banks (except those included in amount due from overseas offices of the institution)		1,249		1,035
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices of the institution)		902		2,334
Amount due from overseas offices of the institution		3,182		1,081
Trade bills		2,006		1,908
Securities held for trading purposes				
Investment in treasury bills	389		386	
Investment in corporate bonds	-	389	-	386
Advances and other accounts				
Loans and advances to customers	1,544		1,020	
Loans and advances to banks	-		11	
Accrued interest	7		4	
Provisions for impaired loans and receivables (collective)	(40)		(34)	
Provisions for impaired loans and receivables (specific)	-	1,511	-	1,001
Investment securities				
Investment in treasury bills	119		79	
Investment in corporate bonds	-	119	-	79
Other investments				
Investment in group subsidiaries	733		728	
Investment in a listed company	1	734	1	729
Property, plant and equipment		17		1
Other assets and receivables		214		217
Total assets		10,323		8,771
Liabilities				
Deposits and balances from banks		2,527		1,237
Deposits from customers				
Demand deposits and current accounts	1,377		1,671	
Saving deposits	600		612	
Time, call and notice deposits	1,381	3,358	1,465	3,748
Amount due to overseas offices of the institution		614		601
Issued debt securities		933		514
Other liabilities		317		272
Retained earnings		2,574		2,399
Total liabilities		10,323		8,771

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III. Additional Balance Sheet Information

	At March 31, 2026 HK$ in million	At September 30, 2025 HK$ in million
(a) Loans and receivables		
Loans and advances to customers	1,544	1,020
Loans and advances to banks	-	11
Accrued interest	7	4
Provisions for impaired loans and advances to customers		
- Collective	(40)	(34)
- Individual	-	-
	1,511	1,001

(b) Overdue and rescheduled advances

Overdue advances

	Gross amount HK$ in million	% to total loans and advances to customers	Gross amount HK$ in million	% to total loans and advances to customers
Advances to customers overdue for				
- Above 1 month but up to 3 months	-	-	-	-
- Above 3 months but up to 6 months	-	-	-	-
- Above 6 months but up to 1 year	-	-	-	-
- Above 1 year	-	-	-	-
Total overdue advances	-	-	-	-
Secured overdue advances	-		-	
Unsecured overdue advances	-		-	
	-		-	

There was no specific provisions made on overdue advances which were impaired as at March 31, 2026 and September 30, 2025.

There was no impaired loans and advances to customers as at March 31, 2026 and September 30, 2025. There was no impaired loans and advances to banks as at March 31, 2026 and September 30, 2025.

There was no specific provisions made on impaired loans and advances to customers as at March 31, 2026 and September 30, 2025. There was no collective and specific provisions made on impaired loans and advances to banks as at March 31, 2026 and September 30, 2025.

There was no collateral held with respect to overdue loans and advances to customers as at March 31, 2026 and September 30, 2025. No collateral has been taken into account in respect of loans and advances to customers to which individual impairment allowances relate as at March 31, 2026 and September 30, 2025.

Impaired loans and advances to customers did not include any rescheduled loans and advances to customers as at March 31, 2026 and September 30, 2025. There were no rescheduled loans and advances to banks as at March 31, 2026 and September 30, 2025. There was no rescheduled loans and advances to customers which are overdue more than 90 days as at March 31, 2026 and September 30, 2025.

No repossessed asset was held for impaired and overdue advance as at March 31, 2026 and September 30, 2025. There was no trade bills overdue for more than 3 months as at March 31, 2026 and September 30, 2025. No specific provisions made on impaired trade bills as at March 31, 2026 and September 30, 2025.

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(c) The breakdown of the gross amount of loans and advances to customers by industry categories

At March 31, 2026
HK$ in million

	Gross loans and advances	Overdue loans and advances	Collateral or other security
Loans and advances for use in Hong Kong	245	-	236
- *Wholesale and retail trade*	244	-	236
- *Manufacturing*	1	-	-
Loans and advances for use outside Hong Kong	1,288	-	26
Trade finance	11	-	11
	1,544	-	273

At September 30, 2025
HK$ in million

	Gross loans and advances	Overdue loans and advances	Collateral or other security
Loans and advances for use in Hong Kong	269	-	233
- *Wholesale and retail trade*	241	-	233
- *Manufacturing*	28	-	-
Loans and advances for use outside Hong Kong	746	-	27
Trade finance	5	-	5
	1,020	-	265

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Section A – Branch information (Hong Kong office only)

(d) Analysis of gross loans and advances to customer by geographical areas

At March 31, 2026 HK$ in million	Gross loans and advances	Overdue loans and advances	Impaired loans (individually determined)
- Asia and Pacific (excluding Hong Kong)	540	-	-
of which India	540	-	-
- Africa	735	-	-
of which Mauritius	735	-	-
- Hong Kong	269	-	-
	1,544	-	-

At September 30, 2025 HK$ in million	Gross loans and advances	Overdue loans and advances	Impaired loans (individually determined)
- Asia and Pacific (excluding Hong Kong)	755	-	-
of which India	755	-	-
- Africa	-	-	-
of which Mauritius	-	-	-
- Hong Kong	265	-	-
	1,020	-	-

Note: Gross amount of loans and advances to customers by geographical areas are derived according to the location of the counterparties and constitutes not less than 10% of the total amount of loans and advances to customers after taking into account any recognised risk transfer at either March 31, 2026 or September 30, 2025.

Section A – Branch information (Hong Kong office only)

(e) Non-bank Mainland exposures

The following Mainland exposures to non-bank counterparties are prepared in accordance with HKMA Return of Mainland Activities (Form MA(BS)(20)) completion instructions.

At March 31, 2026 HK$ in million

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	19	232	251
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	113	16	129
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	132	248	380
Total assets after provision[1]	10,323		
On-balance sheet exposures as percentage of total assets	1.28%		

1. Total assets after provision are based on HKMA Return of Assets & Liabilities (Form MA(BS)(1)).

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(e) Non-bank Mainland exposures (continued)

At September 30, 2025 **HK$ in million**

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	11	434	445
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	95	3	98
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	106	437	543
Total assets after provision[1]	8,771		
On-balance sheet exposures as percentage of total assets	1.21%		

1. Total assets after provision are based on HKMA Return of Assets & Liabilities (Form MA(BS)(1)).

Section A – Branch information (Hong Kong office only)

IV. International claims (excluding intra-group claims) by geographical areas after taking into consideration of transfer of risks

HK$ in million

	Banks	Official sector	Non-bank private sector: Non-bank financial institutions	Non-bank private sector: Non-financial private sector	Others	Total
At March 31, 2026						
- Developing Asia and Pacific	2,273	-	41	545	-	2,859
of which India	2,269	-	41	545	-	2,855
- Developed economies	834	389	14	-	-	1,237
of which United States	745	389	-	-	-	1,134
- Offshore centres	82	-	-	1,045	-	1,127
of which Mauritius	-	-	-	738	-	738

HK$ in million

	Banks	Official sector	Non-bank private sector: Non-bank financial institutions	Non-bank private sector: Non-financial private sector	Others	Total
At September 30, 2025						
- Developing Asia and Pacific	4,316	-	7	724	-	5,047
of which India	4,175	-	7	724	-	4,906
- Developed economies	598	386	2	-	-	986
of which United States	492	386	-	-	-	878
- Offshore centres	106	-	-	321	-	427
of which Mauritius	-	-	-	-	-	-

Note: International claims by geographical area are derived according to the location of the counterparties, which are prepared in accordance with HKMA Return of International Banking Statistics (Form MA(BS)(29)) completion instructions. A major country or geographical segment is disclosed if international claims attributable to the country or segment (including Hong Kong) constitute not less than 10% of total international claims after taking into account any recognized risk transfer at either March 31, 2026 or September 30, 2025. Claims arising between branches and subsidiaries are excluded.

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V. Currency risk

Foreign currency exposures (Position of individual currency reported is the net position and constitutes 10% or more of the total net position in all foreign currencies)

At March 31, 2026

	HK$ in million		
	USD	**INR**	**TOTAL**
Spot assets	9,535	27	9,562
Spot liabilities	(9,959)	(22)	(9,981)
Forward purchases	899	8,624	9,523
Forwards sales	(460)	(8,628)	(9,088)
Net options position	-	-	-
Net long / (short) position	15	1	16

At September 30, 2025

	HK$ in million		
	USD	**INR**	**TOTAL**
Spot assets	7,959	2	7,961
Spot liabilities	(8,386)	-	(8,386)
Forward purchases	1,797	20,131	21,928
Forwards sales	(1,355)	(20,131)	(21,486)
Net options position	-	-	-
Net long / (short) position	15	2	17

There was no structural position held by the branch as at March 31, 2026 and September 30 2025.

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VI. Off-balance sheet exposures

The contractual or notional amounts of each of the following class of off-balance sheet exposures outstanding:

	At March 31, 2026 HK$ in million	At September 30, 2025 HK$ in million
Contingent liabilities and commitments		
- Direct credit substitutes	7	15
- Transaction-related contingencies	33	59
- Trade-related contingencies	1,896	1,921
- Other commitments	3,859	3,409
	5,795	5,404

Contingent liabilities and commitments arise from credit-related instruments which include letters of credit, guarantees and commitments to extend credit. The risk involved in these credit-related instruments is essentially the same as the credit risk involved in extending loan facilities to customers. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client defaults. As the facilities may expire without being drawn upon, the contractual amounts do not represent expected future cash flows.

	At March 31, 2026 HK$ in million	At September 30, 2025 HK$ in million
Derivative transactions		
- Exchange rate-related derivative contracts (excluding forward foreign exchange arising from swap deposit arrangements)	4,433	11,530
- Interest rate derivative contracts	7,714	18,199
	12,147	29,729

The principal derivative instruments used by the Branch are interest and foreign exchange rate related contracts, which are primarily over-the-counter derivatives.

	At March 31, 2026 HK$ in million	At September 30, 2025 HK$ in million
Fair value of outstanding derivatives		
- Exchange rate related derivative contracts	3	4
- Interest rate derivative contracts	-	-

There are no bilateral netting arrangements for above derivative transactions.

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VII. Liquidity

	Year ended March 31, 2026	Year ended March 31, 2025
The average liquidity maintenance ratio for the financial period	47.06%	47.26%

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average value of its liquidity maintenance ratio as reported in Part I(2) of the 'Return of Liquidity Position of an Authorized Institution'. Average liquidity maintenance ratio is calculated as the simple average of each month's average liquidity ratio for twelve months of the financial period computed in accordance with Banking Liquidity Rules.

	Quarter ended March 31, 2026	Quarter ended March 31, 2025
The average liquidity maintenance ratio for the financial period	45.22%	43.08%

Average liquidity maintenance ratio is calculated as the simple average of each month's average liquidity ratio for three months of the quarter computed in accordance with Banking Liquidity Rules.

VIII. Liquidity Risk Management

The Bank uses various tools for measurement of liquidity risk including the statement of structural liquidity, dynamic liquidity gap statements, liquidity ratios and stress testing. The Branch maintains diverse sources of liquidity to facilitate flexibility in meeting funding requirements. International branches of the Bank are funded by debt capital market issuances, lines of financing from export credit agencies, bilateral loans and bank lines, in addition to deposits in certain local markets.

IX. Disclosure on Remuneration

ICICI Bank Hong Kong Branch adopted the remuneration system of ICICI Bank Limited (the ultimately holding company), where the relevant remuneration policy is broadly consistent with the principles set out in the HKMA Supervisory Policy Manual (CG-5) Guideline on Sound Remuneration System. These disclosures are in compliance with the guidelines set out in section 3 of HKMA Supervisory Policy Manual CG-5 "Guideline on a Sound Remuneration System".

Please refer to the Annual Report published on the website (see the below link) for details on ICICI Bank Head Office's compensation governance structure, remuneration policies and terms and conditions of the compensation elements.

https://www.icicibank.com/aboutus/annual.page

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Section B – Bank information (Consolidated basis)

			At March 31, 2026 HK$ in million	At September 30, 2025 HK$ in million
X.	**Capital and Capital Adequacy**			
	Risk-based ratios: (Include market-risk equivalent)			
	(a)	Capital adequacy ratio [1]	17.05%	15.57%
	(b)	Total capital [1]	277,386	253,394
	(c)	Total amount of shareholders' funds [2]	299,926	294,022
XI.	**Other Financial Information**			
	(a)	Total assets	2,407,681	2,353,985
	(b)	Total liabilities [3]	2,107,755	2,059,963
	(c)	Total loans and advance	1,358,660	1,307,480
	(d)	Total deposits	1,511,789	1,442,160

		Year ended March 31, 2026 HK$ in million	Year ended March 31, 2025 HK$ in million
(e)	Pre-tax profit (before minority interest)	63,875	66,443

1. As per Basel III guidelines, all group entities have been consolidated except Group companies which are engaged in insurance business and businesses not pertaining to financial services. Capital at March 31, 2026 include retained earnings for the financial year of 2026. (Capital at September 30, 2025 does not include retained earnings for six months ended September 30, 2025).
2. Shareholders' funds are the sum total of share capital, employee stock options outstanding & reserves.
3. Total liabilities are equal to total assets minus shareholders' funds.
4. The conversion rate at March 31, 2026 is ₹12.1050 = HK$1. (September 30, 2025 is ₹11.4125 = HK$1 and March 31, 2025 is ₹10.9875 = HK$1).

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