

## CONSOLIDATED FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Consolidated Profit and Loss Account

₹ in '000s

	Year ended 31.03.2021	Year ended 31.03.2020
<b>SCHEDULE 13 - INTEREST EARNED</b>		
I. Interest/discount on advances/bills	602,616,872	609,283,070
II. Income on investments	232,642,538	209,712,041
III. Interest on balances with Reserve Bank of India and other inter-bank funds	18,817,238	9,074,114
IV. Others <sup>1,2</sup>	37,549,990	20,288,505
<b>TOTAL INTEREST EARNED</b>	<b>891,626,638</b>	<b>848,357,730</b>

1. Includes interest on income tax refunds amounting to ₹ 2,569.7 million (March 31, 2020: ₹ 2,998.6 million).

2. Includes interest and amortisation of premium on non-trading interest rate swaps and foreign currency swaps.

₹ in '000s

	Year ended 31.03.2021	Year ended 31.03.2020
<b>SCHEDULE 14 - OTHER INCOME</b>		
I. Commission, exchange and brokerage	142,070,287	141,948,800
II. Profit/(loss) on sale of investments (net) <sup>1</sup>	81,257,186	36,883,852
III. Profit/(loss) on revaluation of investments (net)	(1,433,237)	(4,507,654)
IV. Profit/(loss) on sale of land, buildings and other assets (net) <sup>2</sup>	(63,424)	1,450
V. Profit/(loss) on exchange/derivative transactions (net)	19,721,169	16,898,500
VI. Premium and other operating income from insurance business	479,230,586	455,011,126
VII. Miscellaneous income (including lease income) <sup>3</sup>	955,571	3,267,227
<b>TOTAL OTHER INCOME</b>	<b>721,738,138</b>	<b>649,503,301</b>

1. For the year ended March 31, 2021 includes gain on sale of a part of equity investment in the subsidiaries, ICICI Lombard General Insurance Company Limited, ICICI Prudential Life Insurance Company Limited and ICICI Securities Limited.

2. Includes profit/(loss) on sale of assets given on lease.

3. Includes share of profit/(loss) from associates of ₹ 1,442.9 million (March 31, 2020: ₹ 1,752.2 million).

₹ in '000s

	Year ended 31.03.2021	Year ended 31.03.2020
<b>SCHEDULE 15 - INTEREST EXPENDED</b>		
I. Interest on deposits	337,196,585	332,242,790
II. Interest on Reserve Bank of India/inter-bank borrowings	12,001,131	21,664,948
III. Others (including interest on borrowings of erstwhile ICICI Limited)	77,393,158	92,747,484
<b>TOTAL INTEREST EXPENDED</b>	<b>426,590,874</b>	<b>446,655,222</b>

**CONSOLIDATED FINANCIAL STATEMENTS OF ICICI BANK LIMITED**

# SCHEDULES

forming part of the Consolidated Profit and Loss Account (Contd.)

₹ in '000s

	Year ended 31.03.2021	Year ended 31.03.2020
<b>SCHEDULE 16 - OPERATING EXPENSES</b>		
I. Payments to and provisions for employees	<b>110,509,051</b>	111,567,453
II. Rent, taxes and lighting <sup>1</sup>	<b>13,829,516</b>	15,505,773
III. Printing and stationery	<b>2,067,614</b>	2,659,297
IV. Advertisement and publicity	<b>29,981,392</b>	27,773,081
V. Depreciation on property	<b>13,266,867</b>	11,697,938
VI. Depreciation (including lease equalisation) on leased assets	<b>133,877</b>	14,238
VII. Directors' fees, allowances and expenses	<b>125,453</b>	128,167
VIII. Auditors' fees and expenses	<b>295,992</b>	286,115
IX. Law charges	<b>2,076,875</b>	1,881,787
X. Postages, courier, telephones, etc.	<b>5,884,269</b>	6,079,798
XI. Repairs and maintenance	<b>21,785,244</b>	20,160,035
XII. Insurance	<b>9,893,192</b>	7,172,033
XIII. Direct marketing agency expenses	<b>18,938,669</b>	19,656,229
XIV. Claims and benefits paid pertaining to insurance business	<b>98,926,518</b>	88,931,563
XV. Other expenses pertaining to insurance business <sup>2</sup>	<b>371,586,730</b>	336,654,949
XVI. Other expenditure	<b>63,415,437</b>	65,010,532
<b>TOTAL OPERATING EXPENSES</b>	<b>762,716,696</b>	<b>715,178,988</b>

1. Includes lease expense amounting to ₹ 11,087.3 million (March 31, 2020: ₹ 12,286.1 million).

2. Includes commission expenses and reserves for actuarial liabilities (including the investible portion of the premium on the unit-linked policies).