

## FINANCIAL STATEMENTS OF ICICI BANK LIMITED

**SCHEDULES**

forming part of the 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	572,888,123	575,511,126
II. Income on investments	165,397,817	146,732,068
III. Interest on balances with Reserve Bank of India and other inter-bank funds	16,319,050	6,821,500
IV. Others <sup>1,2</sup>	36,577,720	18,918,472
<b>TOTAL INTEREST EARNED</b>	<b>791,182,710</b>	<b>747,983,166</b>

1. Includes interest on income tax refunds amounting to ₹ 2,569.3 million (March 31, 2020: ₹ 2,699.8 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	106,707,283	116,450,747
II. Profit/(loss) on sale of investments (net) <sup>1</sup>	53,302,497	19,010,897
III. Profit/(loss) on revaluation of investments (net)	(1,564,373)	(2,619,008)
IV. Profit/(loss) on sale of land, buildings and other assets (net) <sup>2</sup>	(27,974)	14,216
V. Profit/(loss) on exchange/derivative transactions (net)	19,170,981	18,065,638
VI. Income earned by way of dividends, etc. from subsidiary companies and/or joint ventures abroad/in India	12,339,950	12,730,298
VII. Miscellaneous income (including lease income)	(243,090)	833,432
<b>TOTAL OTHER INCOME</b>	<b>189,685,274</b>	<b>164,486,220</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. Refer note 18.10 - Investments.

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

₹ in '000s

	Year ended 31.03.2021	Year ended 31.03.2020
<b>SCHEDULE 15 - INTEREST EXPENDED</b>		
I. Interest on deposits	332,563,139	326,877,706
II. Interest on Reserve Bank of India/inter-bank borrowings	6,762,168	10,809,220
III. Others (including interest on borrowings of erstwhile ICICI Limited)	61,963,067	77,625,591
<b>TOTAL INTEREST EXPENDED</b>	<b>401,288,374</b>	<b>415,312,517</b>

**FINANCIAL STATEMENTS OF ICICI BANK LIMITED**

# SCHEDULES

forming part of the 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	80,917,790	82,712,407
II. Rent, taxes and lighting <sup>1</sup>	11,598,363	12,714,278
III. Printing and stationery	1,813,495	2,300,408
IV. Advertisement and publicity	6,172,743	8,886,382
V. Depreciation on Bank's property	10,584,038	9,471,163
VI. Depreciation (including lease equalisation) on leased assets	133,877	14,238
VII. Directors' fees, allowances and expenses	38,157	37,188
VIII. Auditors' fees and expenses	94,195	87,884
IX. Law charges	974,632	1,103,906
X. Postages, courier, telephones, etc.	4,253,640	4,229,716
XI. Repairs and maintenance	19,507,374	17,682,686
XII. Insurance	11,030,824	7,823,295
XIII. Direct marketing agency expenses	16,820,872	17,875,865
XIV. Other expenditure <sup>2</sup>	51,668,340	51,204,693
<b>TOTAL OPERATING EXPENSES</b>	<b>215,608,340</b>	<b>216,144,109</b>

1. Includes lease expense amounting to ₹ 9,044.8 million (March 31, 2020: ₹ 10,010.9 million).

2. Net of recoveries from group companies towards shared services.