



July 25, 2025

BSE Limited
Listing Department
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai 400 001

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, 5th floor
Plot No. C/1, G Block
Bandra-Kurla Complex
Bandra (East)
Mumbai 400 051

Dear Sir/Madam,

Subject : Filing of Annual Report in Form 20-F for the year ended March 31, 2025

The Bank has filed its Annual Report in Form 20-F with Securities and Exchange Commission for the year ended March 31, 2025. The details of the same are enclosed for reference.

Yours sincerely,

For ICICI Bank Limited

Vivek Ranjan
Associate Leadership Team

Encl.: As above

Copy to-

- (i) New York Stock Exchange (NYSE)
- (ii) Singapore Stock Exchange
- (iii) Japan Securities Dealers Association
- (iv) SIX Swiss Exchange Ltd.



ICICI Bank Limited
L65190GJ1994PLC021012
ICICI Bank Towers
Bandra Kurla Complex
Mumbai 400 051

Filing of Form 20-F

ICICI Bank Limited (NYSE: IBN) filed its annual report in Form 20-F for the year ended March 31, 2025 (FY2025) on July 25, 2025, as required by United States securities regulations. The Form 20-F annual report includes the Bank's consolidated financial statements under Indian GAAP and a reconciliation of consolidated profit after tax and net worth under Indian GAAP to net income and stockholders' equity respectively, under U.S. GAAP, approved by the Audit Committee of the Board.

There are differences in the basis of accounting between U.S. GAAP and Indian GAAP primarily relating to allowance for loan losses, business combinations, consolidation, valuation of securities and derivatives, amortization of fees and costs, securitization, income taxes and fixed assets.

The consolidated profit after tax under Indian GAAP increased from Rs. 44,256 crore (US\$ 5,180 million) in FY2024 to Rs. 51,029 crore (US\$ 5,973 million) in FY2025. The consolidated net income under U.S. GAAP in FY2025 was Rs. 51,354 crore (US\$ 6,011 million) compared to Rs. 61,376 crore (US\$ 7,184 million) in FY2024.

Stockholders' equity as per U.S. GAAP was Rs. 365,480 crore (US\$ 42.8 billion) compared to the consolidated net worth as per Indian GAAP of Rs. 313,906 crore (US\$ 36.7 billion) at March 31, 2025. The reconciliation of consolidated profit after tax and net worth under Indian GAAP to net income and stockholders' equity under U.S. GAAP is explained in note 21 of the consolidated financial statements of the Bank in Form 20-F.

Pursuant to its issuance and listing of securities in the United States under registration statements filed with the Securities and Exchange Commission, ICICI Bank files annual report in Form 20-F with the SEC as required by U.S. securities laws and regulations. ICICI Bank in its annual report in Form 20-F includes consolidated financial statements under Indian GAAP, with a reconciliation of profit after tax and net worth under Indian GAAP to net income and stockholders' equity respectively, under U.S. GAAP and a description of differences between Indian GAAP and U.S. GAAP.

Copies of the Form 20-F are available from the United States Securities and Exchange Commission (SEC) website www.sec.gov or via a direct link to the SEC website at "About Us/Annual reports" page of ICICI Bank's website:

https://www.sec.gov/Archives/edgar/data/1103838/000095010325009269/dp231278_20f.htm





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Shareholders may obtain a copy of the complete audited financial statements free of charge by writing to Company Secretary, ICICI Bank Limited, ICICI Bank Towers, Bandra Kurla Complex, Mumbai 400051 or sending an e-mail to companysecretary@icicibank.com, with details of their shareholding and mailing address.

For further press queries please contact Sujit Ganguli / Kausik Datta at sujit.ganguli@icicibank.com / datta.kausik@icicibank.com or corporate.communications@icicibank.com.

For investor queries please contact Abhinek Bhargava / Nitesh Kalantri at abhinek.bhargava@icicibank.com / nitesh.kalantri@icicibank.com or ir@icicibank.com.

1 crore = 10 million

US\$ amounts represent convenience translations at US\$1= Rs. 85.43

Mumbai
July 25, 2025

For ICICI Bank Limited

Anindya Banerjee
Group Chief Financial Officer

