

Common Equity Tier 1 Capital: Instruments and Reserves 1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus 2 Retained earnings 3 Accumulated other comprehensive income (and other reserves) 4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) 5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) 6 Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 Capital: Regulatory Adjustments 8 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 capital (CET1) Additional Tier 1 Capital: Instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 30 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital instruments in the company of the		Basel III Disclosure for Components of Regulatory Capital	CAD in '000		
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Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) Number of the companies Number of the companies	2	Retained earnings	141,585		
companies) Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 Capital: Regulatory Adjustments 28 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 capital (CET1) Additional Tier 1 Capital: Instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital (AT1) 43 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) 55 Tier 2 capital (AT1) 56 Directly issued qualifying Tier 2 instruments plus related stock surplus Notal regulatory adjustments by plus related stock surplus Notal regulatory issued qualifying Tier 2 instruments plus related stock surplus Notal regulatory issued capital instruments subject to phase out from Tier 2 Tier 2 capital instruments plus related stock surplus Notal regulatory issued qualifying Tier 2 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out Notal regulatory adjustments instruments instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	3	Accumulated other comprehensive income (and other reserves)	(597)		
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47 Directly issued capital instruments subject to phase out from Tier 2 48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out 50 Collective allowances 15,83	Tier 2 Capital: Instruments and Allowances				
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subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out 50 Collective allowances 15,83	47	Directly issued capital instruments subject to phase out from Tier 2	0		
50 Collective allowances 15,833	48	,	NA		
	49	of which: instruments issued by subsidiaries subject to phase out	NA		
51 Tier 2 capital before regulatory adjustments 15,833	50	Collective allowances	15,833		
	51	Tier 2 capital before regulatory adjustments	15,833		



Basel III Disclosure for Components of Regulatory Capital				
as at December 31, 2019		except ratios		
Tier 2 Capital: Regulatory Adjustments				
57	Total regulatory adjustments to Tier 2 capital	0		
58	Tier 2 capital (T2)	15,833		
59	Total capital (TC = T1 + T2)	625,800		
60	Total risk-weighted assets	3,194,796		
60a	Common Equity Tier 1 (CET1) Capital RWA	NA		
60b	Tier 1 Capital RWA	NA		
60c	Total Capital RWA	NA		
Capital Ratios				
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	19.09%		
62	Tier 1 (as percentage of risk-weighted assets)	19.09%		
63	Total capital (as percentage of risk-weighted assets)	19.59%		
OSFI Target				
69	Common Equity Tier 1 capital target ratio	7.00%		
70	Tier 1 capital target ratio	8.50%		
71	Total capital target ratio	10.50%		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements	30%		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA		
82	Current cap on AT1 instruments subject to phase out arrangements	30%		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0		
84	Current cap on T2 instruments subject to phase out arrangements	30%		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0		

This document discloses the composition of capital for ICICI Bank Canada for Q4, 2019 as part of Basel III Pillar 3 disclosures and is unaudited. These Basel III Pillar 3 disclosures have been provided solely to meet the Office of the Superintendent of Financial Institutions (OSFI) requirements issued in the OSFI Advisory "Public Capital Disclosure Requirements related to Basel III Pillar 3" effective July, 2013. Further the above disclosures have been prepared based on the modified capital disclosure template provided in Annex 4 – Disclosure requirements for non-Domestic Systemically Important Banks of the advisory.

The information contained in this document is for the quarter ending December 31, 2019.