ICICI Bank Canada

	Basel III disclosure for Components of Regulatory Capital as at September 30, 2025	CAD in '000 except ratios
	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	249,500
2	Retained earnings	237,504
3	Accumulated other comprehensive income (and other reserves)	1,689
4	*Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)*	NA
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	NA
6	Common Equity Tier 1 capital before regulatory adjustments	488,693
	Common Equity Tier 1 capital: regulatory adjustments	
28	Total regulatory adjustments to Common Equity Tier 1	(31)
29	Common Equity Tier 1 capital (CET1)	488,724
	Additional Tier 1 capital: instruments	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	NA
31	of which: classified as equity under applicable accounting standards	NA
32	of which: classified as liabilities under applicable accounting standards	NA
33	*Directly issued capital instruments subject to phase out from Additional Tier 1 (applicable only to Federal Credit Unions)*	-
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)	NA
35	*of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)*	NA
36	Additional Tier 1 capital before regulatory adjustments	-
	Additional Tier 1 capital: regulatory adjustments	
43	Total regulatory adjustments to Additional Tier 1 capital	-
44	Additional Tier 1 capital (AT1)	-
45	Tier 1 capital (T1 = CET1 + AT1)	488,724
	Tier 2 capital: instruments and allowances	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	NA
47	*Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)*	-
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)	NA
49	*of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)*	NA
50	Collective allowances	7,452
51	Tier 2 capital before regulatory adjustments	7,452
	Tier 2 capital: regulatory adjustments	
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	7,452
59	Total capital (TC = T1 + T2)	496,176
60	Total risk-weighted assets	2,473,352

Basel III disclosure for Components of Regulatory Capital as at September 30, 2025		CAD in '000 except ratios
Capital ratios		
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	19.76%
62	Tier 1 (as percentage of risk-weighted assets)	19.76%
63	Total capital (as percentage of risk-weighted assets)	20.06%
OSFI Target		
69	Common Equity Tier 1 capital target ratio	4.50%
70	Tier 1 capital target ratio	6.00%
71	Total capital target ratio	8.00%
Capital instruments subject to phase-out arrangements (For Federal Credit Unions only)		
80	Current cap on CET1 instruments subject to phase-out arrangements	NA
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	NA
82	Current cap on AT1 instruments subject to phase-out arrangements	NA
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	NA
84	Current cap on Tier 2 instruments subject to phase-out arrangements	NA
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	NA

Disclaimer: This document discloses the composition of capital for ICICI Bank Canada for Q3, 2025 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 “Pillar 3 Disclosure Guideline for Small and Medium-Sized Deposit-Taking Institutions (SMSBs)” effective April 1, 2023. Further the above disclosures have been prepared based on the modified capital disclosure template provided in Annex 1 – Minimum mandatory disclosure requirements for SMSBs of the advisory.

The information contained in this document is for the quarter ending September 30, 2025