ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED

Name Section		22 Analytical Ratios Particulars	March 31, 2012	March 31, 2011	Q4 2012	Q4 2011
Perticipating Life						
Participating Persion As55 13878-81 7.7.3% Non Participating 133.7% 2.4% 41.0%			22 10/.	020.0%	E6 09/	2507
Non-Pericipating						526288
Annualize Non Participating 173.1% 2.4% 41.0% 174.8% 190.9% 47.2						662
Linked Line -3.7.9% -3.12% -49.3% Linked Health Linked Health -7.5% -56.5% -76.5%						70
Linked Pension 98.5% 43.2% 195.9% 195.9% 195.9% 115.						-65
Linked Health 7,3% 5-5.5% 19.5						134
Linked Group						-96
Net retardin ratio 199.3% 99.6% 99.6% 99.5% 17.7% 18.6% 15.4% 17.7% 17.7% 18.6% 15.4% 17.7% 17.7% 17.7% 18.6% 15.4% 17.7% 17.7% 17.7% 18.6% 15.4% 17.7% 17.7% 17.7% 18.6% 17.7%						-40 27
Nation depenses of management	LIIIK	ed Group	-55.5 /6	19.5 /6	-01.576	21
Expenses of management including commission divided by the total gross direct premium)			99.3%	99.6%	99.5%	100
Gross commission paid to Gross premium Ratio of policyholders ilabilities to shareholders funds	(Expe	enses of management inclduing commission divided by the total	18.6%	15.4%	17.7%	11.
Ratio of policyholders Ilabilities to shareholders funds			4.3%	3.1%	4.5%	2
Retio of surplus to policyholders liability			2225 29/.	2126 5%	2225 29/	3136
Retio of surplus to policyholders liability - Par Life - Par Pension - O.5% - 0.2% - O.6% - Non Par - O.0%						
- Par Flatie	Grov	wth rate of shareholders fund	44.1%	64.5%	44.1%	64
- Par Pension			0.1%	0.1%	0.6%	0
- Non Par - Annuity Non Par - Linked Life - Linked Fension - Linked Group - Linked Group - Linked Group - Linked Fension - Linked - Par - Role, Fendioders Fund - Policyholders Fund - Non Par - Linked - Non Par - Linked - Par - Role, Fendioders Fund - Policyholders Fund - Non Fension - Non Fension - Non Fension - Role Fendioders Fund - Par - Role Fendioders Fund - Par - Role, Fendioders Fund - Role, Fendioders Fund - Par - Role, Fendioders Fund -						
- Annuity Non Par - Linked Life - Linked Persion - Linked Forup - Linked Group - Linked Forup - Linked Forup - Linked Forup - Linked Forup - Linked Life - Linked Forup - Linked Life - Linked Group - Linked Group - Linked Life - Linked Group - Linked Life - Linked Group - Linked - Par - Non Par - Linked - Non Linked - Par - Non Par - Linked - Non Linked - Par - Non Par - Linked - No						0
- Linked Life - Linked Pension - Linked Forcup - Linked - Par - Non Par - Linked - Par - Ron Par - Linked - Ron Par - Ro	- Nor	n Par	0.0%	0.0%	0.0%	0
- Linked Pension - Linked Group - Linked Fension - Linked Fension - Linked Fension - Linked Fension - Linked - Par - Non Par - Linked - Non Par - N	- Ann	nuity Non Par	0.0%	0.0%	0.0%	-0
-Linked Group Change in networth (*V00) Change in networth (*V00) Profit after tax / Total income (Total Real Estate + Loans) / Cash & invested assets 0.1% 1427.5% 1420.1% 1427.5% 1420.1% 1427.5% 1420.1% 11.0% 12.4% Investment / (Capital + Surplue) 12.4% Investment Yield (Gross and Net) (Annualised) A. Without Unrealised Gains Shareholders' Fund Policyholders' Fund Non Inked Par Non Par Linked Non Par Shareholders' Fund Policyholders' Fund Policyholders' Fund Non Linked Rolling Shareholders' Fund Non Par Shareholders' Fund Non Par B. With Realised Gains Shareholders' Fund Non Linked Rolling Par Ron Par	- Link	ked Life	0.8%	1.1%	0.1%	-0
Change In networth (₹ '000) 9,203,375 8,171,731 9,203,375 Profit after tax / Total income 9.9% 3.3% 3.0% (Total Real Estate + Losns) / Cash & invested assets 0.1% 0.1% 0.1% Total Investment / (Capital + Surplus) 1427.5% 1420.1% 1427.5% Total Affiliated Investment / (Capital + Surplus) 12.4% 11.0% 12.4% Investment Yield (Gross and Net) (Annualised)	- Link	ked Pension	4.2%	1.1%	1.1%	1
Profit after tax / Total income	- Link	ked Group	1.4%	0.0%	0.4%	-0
Total Real Estate + Loans Cash & invested assets 0.1% 0.1% 0.1% Total Investment / (Capital + Surplus) 1427.5% 1420.1% 1427.5% Total Affiliated Investment / (Capital + Surplus) 12.4% 11.0% 12.4% Investment Yield (Gross and Net) (Annualised)	Chan	nge in networth (₹ '000)	9,203,375	8,171,731	9,203,375	8,171,
Total Investment / (Capital + Surplus)	Profi	it after tax / Total income	9.9%	3.3%	3.0%	6
Total Affiliated Investment / (Capital + Surplus) 12.4% 11.0% 12.4% Investment Yield (Gross and Net) (Annualised)	(Tota	al Real Estate + Loans) / Cash & invested assets	0.1%	0.1%	0.1%	0
Investment Yield (Gross and Net) (Annualised) A. Without Unrealised Gains 7.6% 6.9% 7.3% Shareholders Fund 7.6% 6.9% 7.3% Par	Total	il Investment / (Capital + Surplus)	1427.5%	1420.1%	1427.5%	1420
A. Without Unrealised Gaine Shareholders' Fund Policyholders' Fund Non Linked Par Non	Total	il Affiliated Investment / (Capital+Surplus)	12.4%	11.0%	12.4%	11
Shareholders' Fund Policyholders' Fund Non Linked Par 8.2% 11.6% 7.5% 8.9% Linked Non Par 8.5% 8.2% 8.9% Linked Non Par 8.2% 15.7% 2.7%						
Policyholders Fund Non Linked Par 8.2% 11.6% 7.5% 8.9% 1.6% 8.5% 8.2% 8.9% 1.6% 8.5% 8.2% 8.9% 1.6% 8.5% 8.2% 8.9% 1.6% 8.5% 8.2% 8.9% 1.6% 8.2% 1.6% 8.2% 1.6% 8.2% 1.6% 8.2% 1.6% 8.2% 1.6% 8.2% 1.6% 8.2% 1.6% 1.6% 8.2% 1.6% 1			7.69/	6.09/	7.20/	
Non Linked Par R.2% 11.6% 7.5% R.9% Linked Non Par R.5% R.2% R.9% R.9% R.5% R.2% R.9% R.5% R.2% R.9% R.5% R.2% R.9% R.5% R.2% R.2			7.6%	6.9%	7.3%	8
Par Non Par	-					
Non Par S.5% S.2% S.9% S.9% Linked Non Par S.2%			8.2%	11.6%	7.5%	7
Non Par						8
B. With Realised Gains Shareholders' Fund Policyholders' Fund Non Linked Par Non Par Linked Sconservation Ratio Par Life Par Pension Par Life Par Pension 10,0%						
Shareholders' Fund Reliable		Non Par	5.2%	15.7%	2.7%	13
Shareholders Fund Relicion	D 14/	lith Basiland Gains				
Policyholders' Fund Non Linked Par 6.0% 9.3% 13.5% Non Par 7.2% 6.9% 9.2% Linked Non Par 3.1% 9.0% 52.1% S Conservation Ratio Par Life 54.0% 11.7% 32.7% Par Life 54.0% 145.8% 25.6% Non Par 72.5% 60.8% 65.2% Health 70.0% 54.7% 67.3% 65.5% Linked Life 66.5% 66.3% 68.5% Linked Life 66.5% 66.3% 63.2% 71.4% Linked Paraion 64.3% 63.2% 71.4% Linked Group 40.0% NA 27.2% 5 Parsistancy Ratio * 13th Month 77.0% 75.8% 67.6% 88.7% 88.7% 82.1% 37th Month 31.8% 30.1% 34.7% 49th Month 50.6% 46.3% 50.4% 61th Month 50.6% 46.3% 50.4% 61th Month 65.3% 65.2% 63.8%			8.2%	6.9%	19.1%	9
Par			0.270	0.070	10.170	
Non Par 7.2% 6.9% 9.2%		Non Linked				
Linked Non Par Conservation Ratio Par Life						4
Non Par 3.1% 9.0% 52.1%			7.2%	6.9%	9.2%	9
Par Life 54.0% 91.7% 32.7% Par Pension 26.7% 145.8% 25.6% Non Par 72.5% 60.8% 65.2% Health 770.0% 54.7% 67.3% 1.1mked Life 65.4% 66.3% 63.2% 71.4% 1.1mked Life 65.4% 66.3% 63.2% 71.4% 1.1mked Health 87.9% 76.1% 84.9% 1.1mked Group 40.0% NA 27.2% Paristancy Ratio * 13th Month 77.0% 75.8% 67.6% 88.7% 88.7% 82.1% 37th Month 86.7% 88.7% 82.1% 37th Month 96.6% 46.3% 50.4% 61th Month 50.6% 65.3% 65.2% 63.8%			-3.1%	9.0%	52.1%	-13
Par Pension 26.7% 145.8% 25.6% Non Par 72.5% 60.8% 65.2% Health 72.5% 60.8% 65.2% Health 72.5% 60.8% 65.2% 14.6% 65.3% 15.3% 15.4% 66.3% 68.5% 15.4% 66.3% 68.5% 15.4% 66.3% 68.5% 15.4% 1	Cons	servation Ratio				
Non Par 72.5% 60.8% 65.2% Health 70.0% 54.7% 67.3% 67.3% 1.1mked Life 65.4% 66.3% 68.5% 1.1mked Pension 64.3% 63.2% 71.4% 1.1mked Health 87.9% 76.1% 84.9% 1.1mked Group 40.0% NA 27.2% 1.1mked Health 1.						93
Health 70.0% 54.7% 67.3% 1 1 1 1 1 1 1 1						96
Linked Life 65.4% 66.3% 68.5% 68.5% 64.3% 63.2% 71.4% 1.11ked Pension 64.3% 63.2% 71.4% 1.11ked Health 87.9% 76.1% 84.9% 1.11ked Group 40.0% NA 27.2% NA 25th Month 86.7% 88.7% 82.1% 37th Month 86.7% 88.7% 82.1% 37th Month 31.8% 30.1% 34.7% 49th Month 50.6% 46.3% 50.4% 61th Month 65.3% 65.2% 63.8%						71
Linked Pension Linked Health Linked Health Linked Houlth Linked Group 40.0% NA 27.2% Persistency Ratio * 13th Month 25th Month 25th Month 31th Month 31th Month 31th Month 50.6% 46.3% 50.4% 61th Month 65.3% 65.2% 63.8%						70
Linked Health Linked Group Forsistency Ratio * 13th Month 25th Month 25th Month 31th Month 31th Month 31th Month 50.6% 48.7% 49th Month 50.6% 61.6% 65.3% 65.2% 63.8%						65 55
Linked Group 40.0% NA 27.2% Persistency Ratio * 13th Month 77.0% 75.8% 67.6% 25th Month 86.7% 88.7% 82.1% 37th Month 31.8% 30.1% 34.7% 49th Month 50.6% 46.3% 50.4% 61th Month 65.3% 65.2% 63.8%						84
13th Month 77.0% 75.8% 67.6% 25th Month 86.7% 88.7% 82.1% 37th Month 31.8% 30.1% 34.7% 49th Month 50.6% 46.3% 50.4% 61th Month 65.3% 65.2% 63.8%						04
25th Month 86.7% 88.7% 82.1% 37th Month 31.8% 30.1% 34.7% 49th Month 50.6% 46.3% 50.4% 61th Month 65.3% 65.2% 63.8%						
37th Month 31.8% 30.1% 34.7% 49th Month 50.6% 46.3% 50.4% 61th Month 65.3% 65.2% 63.8%						72
49th Month 50.6% 46.3% 50.4% 61th Month 65.3% 65.2% 63.8%						81 28
61th Month 65.3% 65.2% 63.8%						28 46
NPA Retio						61
	NP△	Ratio				
Gross NPA Ratio NIL NIL NIL NIL			NIL	NIL	NIL	
Net NPA Ratio NIL NIL NIL						

^{*} Ratio computed on reducing balance basis. The denominator includes only policies paying premium at the beginning of the year. These numbers are for 12 months and Q4 (31st March) of the respective FY.

Equity Holding Pattern for Life Insurers

Equity Holding Pattern for Life insurers				
1 No. of shares	1,428,849,124	1,428,461,149	1,428,849,124	1,428,461,149
2 Percentage of shareholding				
A. Indian	73.9%	73.9%	73.9%	73.9%
B. Foreign	26.0%	26.0%	26.0%	26.0%
C. %of Government holding (in case of public sector insurance				
companies)	0%	0%	0%	0%
3 Basic and diluted EPS before extraordinary items (net of tax expense) for				
the period (not to be annualized)	9.7	5.6	2.3	2.0
4 Basic and diluted EPS after extraordinary items (net of tax expense) for				
the period (not to be annualized)	9.7	5.6	2.3	2.0
5 Book value per share (Rs)	21.0	14.6	21.0	14.6