

FORM L-22 Consolidated Analytical Ratios
For the quarter ended June 30, 2021

| Sr No. | Particulars | For the quarter ended June 30, 2021 | Upto the quarter ended June 30, 2021 | For the quarter ended June 30, 2020 | Upto the quarter ended June 30, 2020 |
|-----------|---|-------------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|
| 1 | New business premium income growth (segment-wise) | | | | |
| | Participating Life | (21.4%) | (21.4%) | (3.7%) | (3.7%) |
| | Participating Pension | NA | NA | NA | NA |
| | Non Participating | 144.5% | 144.5% | (31.2%) | (31.2%) |
| | Non Participating Pension | (20.0%) | (20.0%) | NA | NA |
| | Non Participating Variable | 33.5% | 33.5% | (95.8%) | (95.8%) |
| | Non Participating Variable Pension | NA | NA | (100.0%) | (100.0%) |
| | Annuities Non Participating | 159.3% | 159.3% | 13.1% | 13.1% |
| | Health | (35.5%) | (35.5%) | 31.4% | 31.4% |
| | Linked Life | 44.6% | 44.6% | (64.4%) | (64.4%) |
| | Linked Pension | 81.8% | 81.8% | (30.1%) | (30.1%) |
| | Linked Health | (66.7%) | (66.7%) | NA | NA |
| | Linked Group Life | 25.3% | 25.3% | 170.6% | 170.6% |
| | Linked Group Pension | (64.3%) | (64.3%) | 230.1% | 230.1% |
| 2 | Net retention ratio (Net premium divided by gross premium) | 96.1% | 96.1% | 96.6% | 96.6% |
| 3 | Ratio of expenses of management (Expenses of management including commission divided by the total gross direct premium) | 15.1% | 15.1% | 12.2% | 12.2% |
| 4 | Commission Ratio (Gross commission paid to Gross premium) | 3.9% | 3.9% | 3.6% | 3.6% |
| 5 | Ratio of policyholders liabilities to shareholders funds | 2,510.6% | 2,510.6% | 2,077.6% | 2,077.6% |
| 6 | Growth rate of shareholders fund | (6.9%) | (6.9%) | 8.0% | 8.0% |
| 7 | Ratio of surplus to policyholders liability | | | | |
| | Participating Life | (0.6%) | (0.6%) | (0.2%) | (0.2%) |
| | Participating Pension | 0.7% | 0.7% | 1.4% | 1.4% |
| | Non Participating | (2.7%) | (2.7%) | (1.7%) | (1.7%) |
| | Non Participating Pension | 0.1% | 0.1% | (0.5%) | (0.5%) |
| | Non Participating Variable | 4.0% | 4.0% | 0.4% | 0.4% |
| | Non Participating Variable Pension | 0.3% | 0.3% | 0.9% | 0.9% |
| | Annuities Non Participating | (0.4%) | (0.4%) | 1.0% | 1.0% |
| | Health | (1.8%) | (1.8%) | (4.8%) | (4.8%) |
| | Linked Life | 0.2% | 0.2% | 0.6% | 0.6% |
| | Linked Pension | 0.4% | 0.4% | 0.5% | 0.5% |
| | Linked Health | 0.2% | 0.2% | (0.5%) | (0.5%) |
| | Linked Group Life | 0.0% | 0.0% | (0.0%) | (0.0%) |
| | Linked Group Pension | 0.1% | 0.1% | 0.0% | 0.0% |
| 8 | Change in networth (₹ in Lacs) | (63,239) | (63,239) | 57,588 | 57,588 |
| 9 | Profit after tax/Total income | (1.1%) | (1.1%) | 1.5% | 1.5% |
| 10 | (Total Real Estate + Loans)/Cash & invested assets | 0.7% | 0.7% | 0.7% | 0.7% |
| 11 | Total Investment/(Capital + Surplus) | 2,609.0% | 2,609.0% | 2,163.6% | 2,163.6% |
| 12 | Total Affiliated Investment/(Capital+Surplus) | 0.7% | 0.7% | 0.8% | 0.8% |
| 13 | Investment Yield (Gross and Net) | | | | |
| | A. Without unrealised gains | | | | |
| | - Shareholders' Fund | 18.8% | 18.8% | 5.2% | 5.2% |
| | - Policyholders' Fund | | | | |
| | - Non Linked | | | | |
| | Par | 12.1% | 12.1% | 5.9% | 5.9% |
| | Non Par | 8.4% | 8.4% | 8.6% | 8.6% |
| | - Linked | | | | |
| | Non Par | 12.5% | 12.5% | (5.7%) | (5.7%) |
| | B. With unrealised gains | | | | |
| | - Shareholders' Fund | 4.2% | 4.2% | 26.8% | 26.8% |
| | - Policyholders' Fund | | | | |
| | - Non Linked | | | | |
| | Par | 6.9% | 6.9% | 29.6% | 29.6% |
| | Non Par | 0.1% | 0.1% | 26.3% | 26.3% |
| | - Linked | | | | |
| | Non Par | 22.6% | 22.6% | 57.8% | 57.8% |

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED
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|---|---|-------------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|
| 14 | Conservation Ratio | | | | |
| | Participating Life | 90.4% | 90.4% | 85.0% | 85.0% |
| | Participating Pension | 97.2% | 97.2% | 84.0% | 84.0% |
| | Non Participating | 95.5% | 95.5% | 68.2% | 68.2% |
| | Non Participating Pension | NA | NA | NA | NA |
| | Non Participating Variable | NA | NA | NA | NA |
| | Non Participating Variable Pension | NA | NA | NA | NA |
| | Annuities Non Participating | NA | NA | NA | NA |
| | Health | 84.2% | 84.2% | 80.4% | 80.4% |
| | Linked Life | 84.7% | 84.7% | 78.3% | 78.3% |
| | Linked Pension | 82.5% | 82.5% | 67.6% | 67.6% |
| | Linked Health | 93.1% | 93.1% | 94.8% | 94.8% |
| | Linked Group Life | 184.1% | 184.1% | 32.1% | 32.1% |
| | Linked Group Pension | 93.4% | 93.4% | 54.0% | 54.0% |
| 15 | Persistency Ratio¹ | | | | |
| (a) | Persistency ratio by premium | | | | |
| | 13th month | 86.5% | 87.7% | 82.9% | 84.3% |
| | 25th month | 79.3% | 77.3% | 73.5% | 76.2% |
| | 37th month | 69.4% | 69.6% | 65.3% | 67.8% |
| | 49th month | 66.0% | 65.8% | 63.7% | 66.2% |
| | 61st month | 60.5% | 59.9% | 61.4% | 58.5% |
| (b) | Persistency ratio by policy | | | | |
| | 13th month | 75.3% | 80.5% | 77.1% | 79.9% |
| | 25th month | 72.6% | 73.2% | 69.5% | 70.3% |
| | 37th month | 65.8% | 65.0% | 61.7% | 64.1% |
| | 49th month | 61.2% | 61.8% | 59.7% | 61.7% |
| | 61st month | 57.3% | 56.8% | 58.2% | 56.6% |
| 16 | NPA Ratio | | | | |
| | - Gross NPA Ratio | NIL | NIL | NIL | NIL |
| | - Net NPA Ratio | NIL | NIL | NIL | NIL |
| Equity Holding Pattern for Life Insurers | | | | | |
| 1 | No. of shares | 1,436,588,636 | 1,436,588,636 | 1,435,872,991 | 1,435,872,991 |
| 2 | Percentage of shareholding | | | | |
| | a. Indian | 58.55% | 58.55% | 60.61% | 60.61% |
| | b. Foreign | 41.45% | 41.45% | 39.39% | 39.39% |
| 3 | c. %of Government holding (in case of public sector insurance companies) | NA | NA | NA | NA |
| 4 | Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | | | | |
| | - Basic | (1.29) | (1.29) | 2.00 | 2.00 |
| | - Diluted | (1.29) | (1.29) | 2.00 | 2.00 |
| 5 | Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | | | | |
| | - Basic | (1.29) | (1.29) | 2.00 | 2.00 |
| | - Diluted | (1.29) | (1.29) | 2.00 | 2.00 |
| 6 | Book value per share (Rs) | 59.0 | 59.0 | 54.2 | 54.2 |

Notes:-

- 1) Calculations are in accordance with the IRDA circular IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014.
 - a) Persistency ratios for the quarter ended June 30, 2021 have been calculated on July 31, 2021 for the policies issued in April to June period of the relevant years. For example, the 13th month persistency for quarter ended June 30, 2021 is calculated for policies issued from April 1, 2020 to June 30, 2020.
 - b) Persistency ratios for year ended June 30, 2021 have been calculated on July 31, 2021 for the policies issued in July to June period of the relevant years. For example, the 13th month persistency for year ended June 30, 2021 is calculated for policies issued from July 1, 2019 to June 30, 2020.
 - c) Persistency ratios for the quarter ended June 30, 2020 have been calculated on July 31, 2020 for the policies issued in April to June period of the relevant years. For example, the 13th month persistency for quarter ended June 30, 2020 is calculated for policies issued from April 1, 2019 to June 30, 2019.
 - d) Persistency ratios for year ended June 30, 2020 have been calculated on July 31, 2020 for the policies issued in July to June period of the relevant years. For example, the 13th month persistency for year ended June 30, 2020 is calculated for policies issued from July 1, 2018 to June 30, 2019.
 - e) Group policies and policies under micro insurance products are excluded.

- 2) Figures of the previous year have been re-grouped/reclassified wherever necessary, to conform to the current year presentation