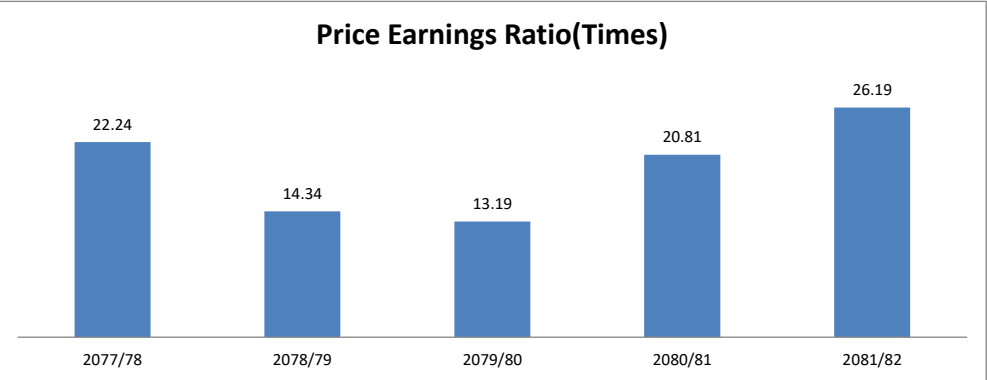
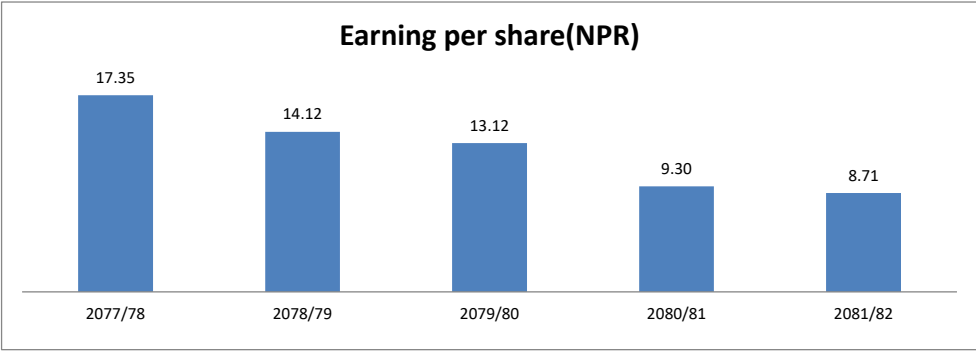


Citizens Bank International Ltd

Disclosure of Key Financial Indicators of Last 5 years

As per Clause 10 of Circular dated 2077/11/04 issued by Regulation and Management Department, SEBON

Particulars		FY 2077/78	FY 2078/79	FY 2079/80	FY 2080/81	FY 2081/82
1. Net Profit / Gross Income	Percent	14.59	11.47	8.51	6.22	6.67
2. Earnings Per Share (Basic)	NPR	17.35	14.12	13.12	9.3	8.71
3. Market Value Per Share	NPR	386.00	202.50	173.10	193.50	228.28
4. Price Earnings Ratio	Times	22.24	14.34	13.19	20.81	26.19
5. Dividend (including bonus) on Share Capital	Percent	16.00	9.00	5.79	4.21	5.26
6. Cash Dividend on Share Capital	Percent	3.09	9.00	5.79	0.21	0.263
7. Interest Income / Loans and Advances	Percent	8	10.74	13.00	11.07	8.69
8. Staff Expenses / Total Operating Expenses	Percent	57.88	59.47	60.59	60.53	58.03
9. Interest Expenses / Total Deposits and Borrowings`	Percent	4.89	6.44	8.47	7.10	4.98
10. Foreign Exchange Gain / Total Income	Percent	3.80	1.59	0.62	0.63	1.16
11. Staff Bonus / Total Staff Expenses	Percent	23.36	17.63	14.79	11.5	9.96
12 Net Profit / Loans and Advances	Percent	1.44	1.46	1.27	0.82	0.72
13. Return on Total Assets	Percent	1.29	1.11	0.95	0.63	0.55
14. Total Credit / Deposits	Percent	87.52	89.08	85.55	84.34	83.75
15. Total Operating Expenses / Total Assets	Percent	1.26	1.54	1.57	1.47	1.43
16. Adequacy of Capital Fund on Risk Weighted Assets	Percent	13.70	12.69	12.12	13.06	12.47
Tier –I Capital	Percent	11.02	10.45	10.01	9.21	8.95
Tier-II Capital	Percent	2.68	2.24	2.11	3.85	3.52
17. Non-Performing Loans / Total Loans (As per NRB Directive)	Percent	1.64	2.22	3.39	4.1	4.89
18. Weighted Average Interest Rate Spread (As per NRB Directive)	Percent	3.59	4.25	4.00	3.99	3.64
19. Book Net Worth Per Share	NPR	150.18	143.72	147.62	151.92	155.38
20. Number of Equity Shares (At Year End)	Nos.	125,769,231	142,009,740	142,009,740	142,009,740	147,690,129.66
21. Number of Permanent Staffs	Nos.	1,458	1,758	1,716	1,786	1,807.00
22. Return on Equity	Percent	11.17	10.21	9.01	6.21	5.78
23. Dividend Pay Out Ratio	Percent	0.92	0.64	0.44	0.45	0.60
24. Earnings Yield	Percent	5.76	6.97	7.58	4.81	3.82
25. Dividend Yield	Percent	4.15	4.44	3.34	2.18	2.31
26. Cost to Operating Income Ratio	Percent	55.08	47.93	49.42	46.90	48.87
27. Total Assets to Shareholder' Fund	Times	8.91	9.53	9.49	10.32	10.69
28. Shareholders' Fund to Total Liability including Contingent Liability	Percent	10.79	10.14	10.1	9.23	8.87
29. Base Rate	Percent	7.55	10.09	10.51	8.26	6.25
30. CCD Ratio as per NRB Directives	Percent	77.42	85.20	82.40	81.84	81.91
31. Number of Branches	Nos.	189	178	188	197	200.00
32. Number of ATMs	Nos.	117	130	146	162	168
33. Net Profit per staff	NPR	1,237,545	1,140,848	1,086,105	739,491	712,272.00
34. Per employee staff cost	NPR	843,452	1,015,604	1,101,339	1,112,719	1,126,536.64
35. Diluted Earnings Per Share	NPR	17.35	14.12	13.12	9.3	8.71
36. Share capital (in billion)	NPR	12.58	14.20	14.20	14.20	14.77
37. Yearly Expenses (in billion)	NPR	10.56	15.54	20.15	19.92	18.24
38. Yearly Income (in billion)	NPR	12.37	17.49	21.90	21.18	19.19
39. Net Profit (in billion)	NPR	1.80	2.01	1.86	1.32	1.28
40. Reserve Fund (in billion)	NPR	4.89	4.88	5.91	6.76	7.4



itage)

