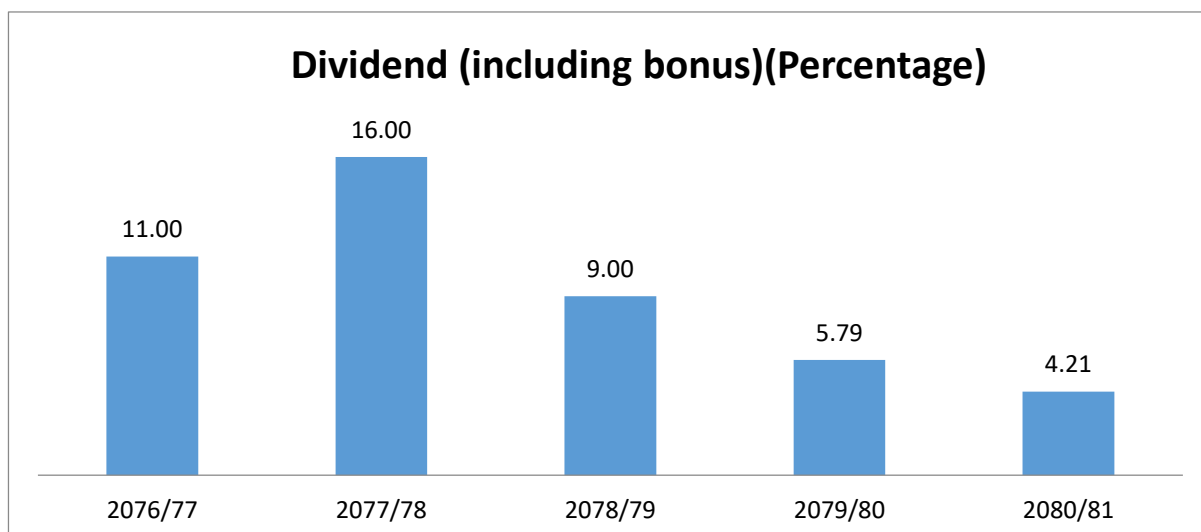
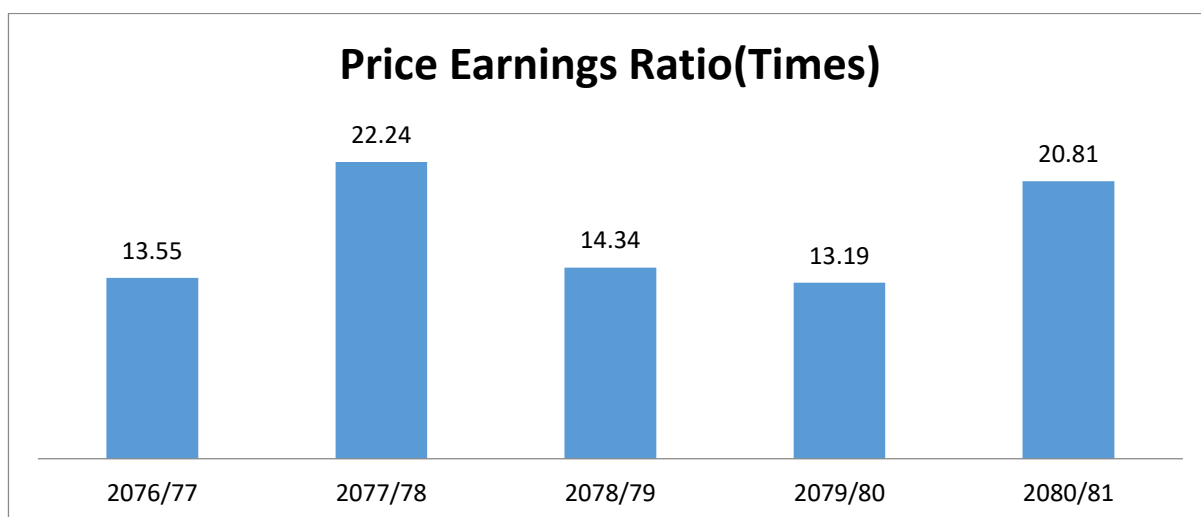
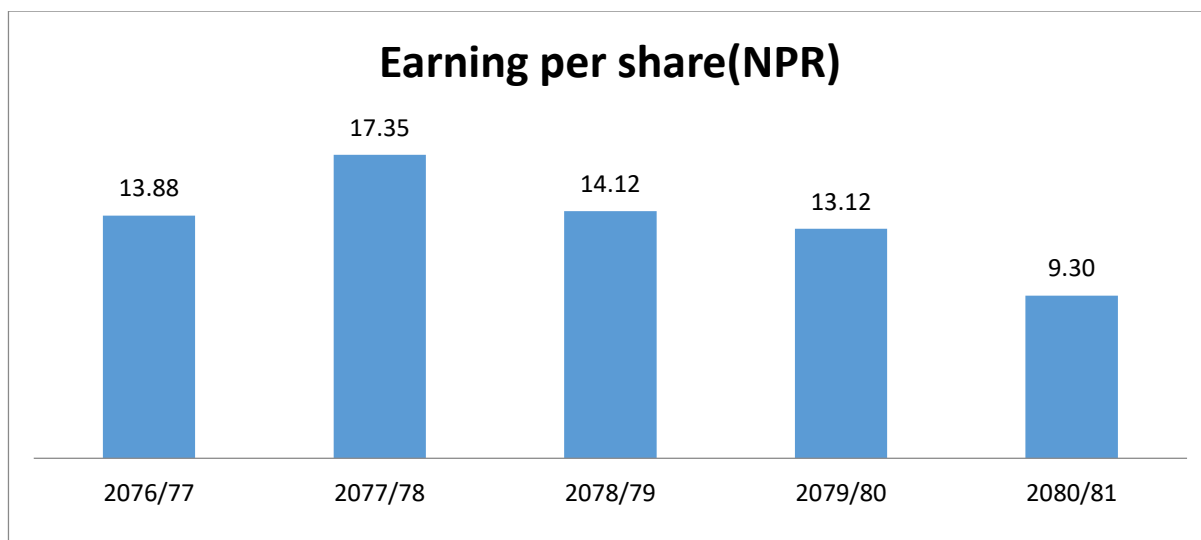
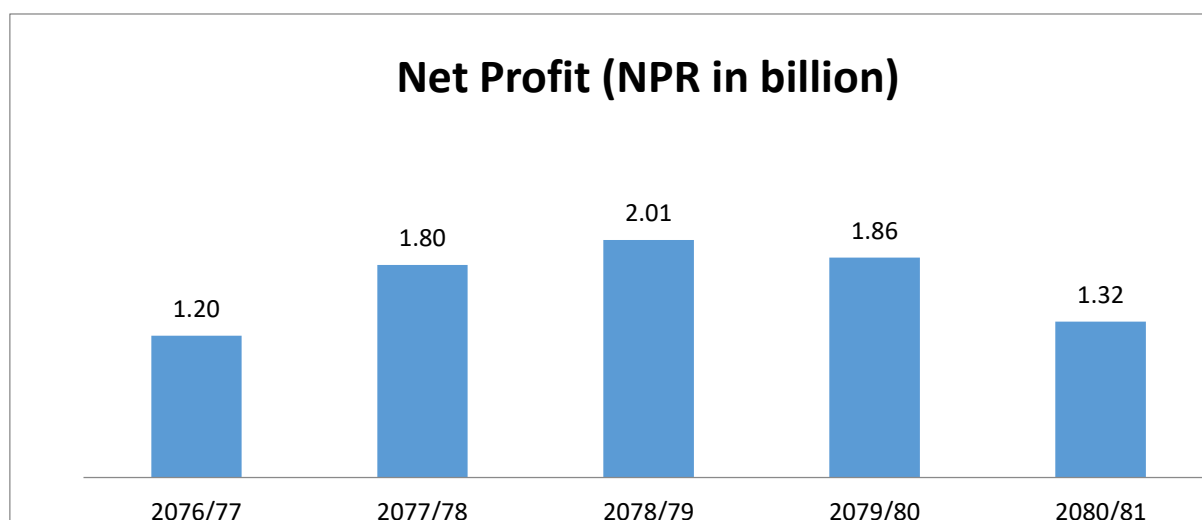
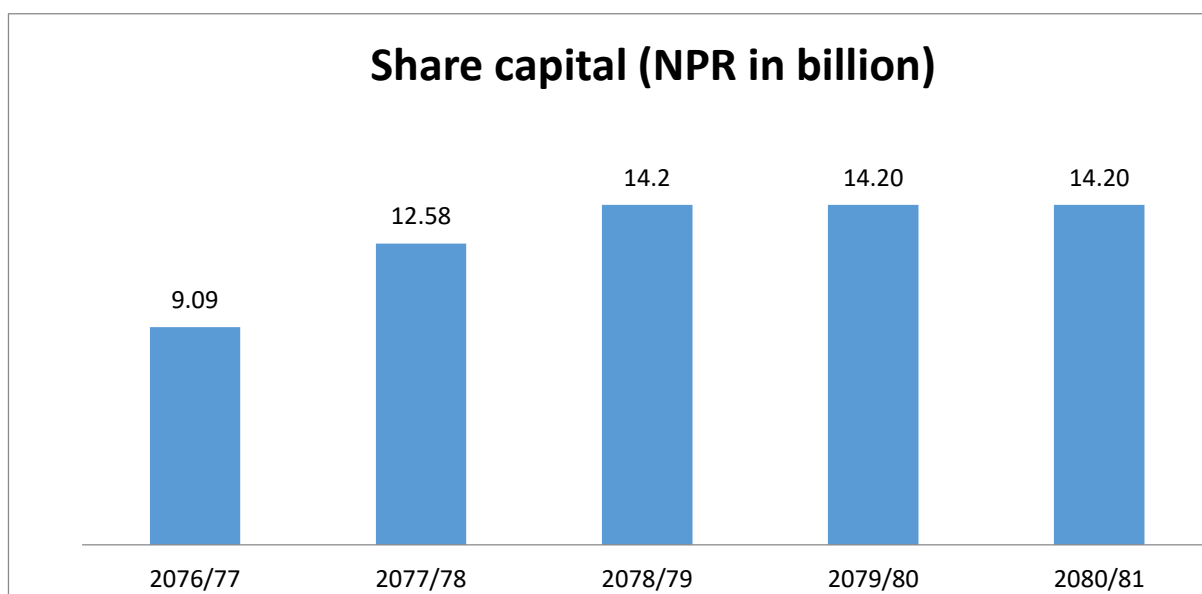
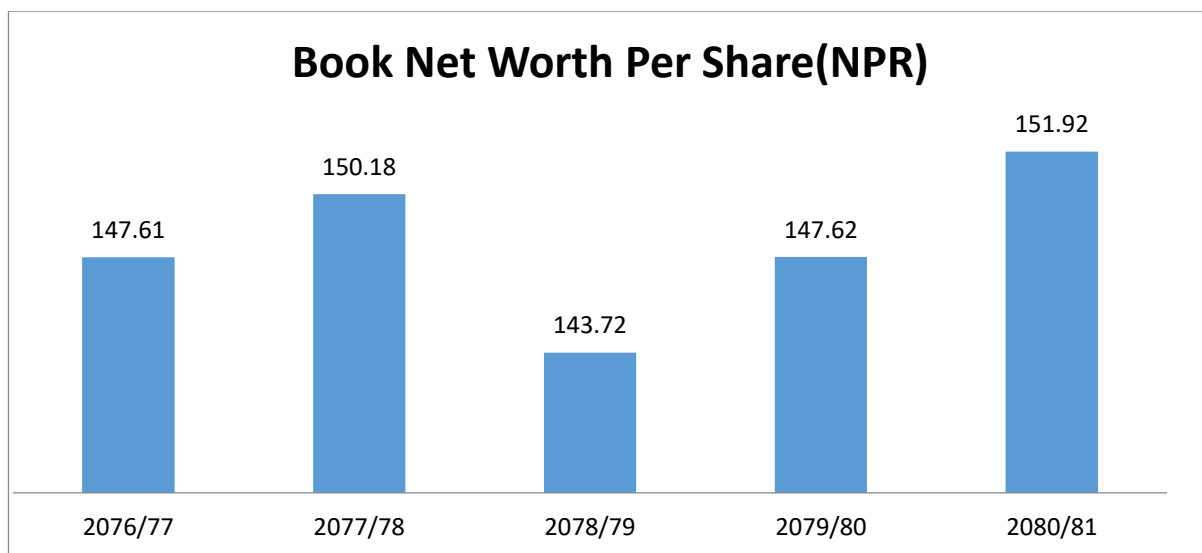


Citizens Bank International Ltd
Disclosure of Key Financial Indicators of Last 5 years

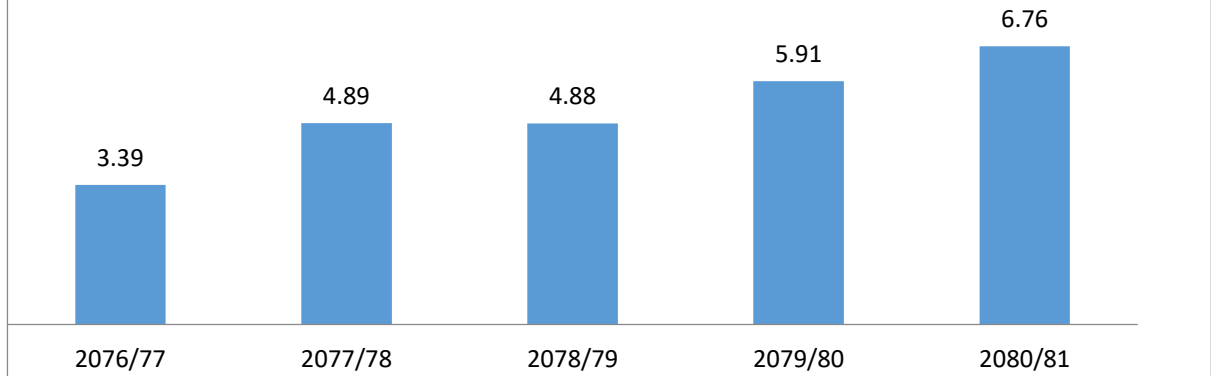
As per Clause 10 of Circular dated 2077/11/04 issued by Regulation and Management Department, SEBON

Particulars		FY 2076/77	FY 2077/78	FY 2078/79	FY 2079/80	FY 2080/81
1. Net Profit / Gross Income	Percent	11.28	14.59	11.47	8.51	6.22
2. Earnings Per Share (Basic)	NPR	13.88	17.35	14.12	13.12	9.30
3. Market Value Per Share	NPR	188.00	386.00	202.50	173.10	193.50
4. Price Earnings Ratio	Times	13.55	22.24	14.34	13.19	20.81
5. Dividend (including bonus) on Share Capital	Percent	11.00	16.00	9.00	5.79	4.21
6. Cash Dividend on Share Capital	Percent	3.00	3.09	9.00	5.79	0.21
7. Interest Income / Loans and Advances	Percent	10.85	8	10.74	13	11.07
8. Staff Expenses / Total Operating Expenses	Percent	56.63	57.88	59.47	60.59	60.53
9. Interest Expenses / Total Deposits and Borrowings`	Percent	6.90	4.89	6.44	8.47	7.10
10. Foreign Exchange Gain / Total Income	Percent	3.51	3.80	1.59	0.49	0.63
11. Staff Bonus / Total Staff Expenses	Percent	18.75	23.36	17.63	14.79	11.50
12 Net Profit / Loans and Advances	Percent	1.45	1.44	1.46	1.27	0.82
13. Return on Total Assets	Percent	1.08	1.29	1.11	0.95	0.63
14. Total Credit / Deposits	Percent	89.56	87.52	89.08	85.55	84.34
15. Total Operating Expenses / Total Assets	Percent	1.49	1.26	1.54	1.57	1.47
16. Adequacy of Capital Fund on Risk Weighted Assets	Percent	15.14	13.70	12.69	12.12	13.06
Tier –I Capital	Percent	11.85	11.02	10.45	10.01	9.21
Tier-II Capital	Percent	3.29	2.68	2.24	2.11	3.85
17. Non-Performing Loans / Total Loans (As per NRB Directive)	Percent	1.55	1.64	2.22	3.39	4.10
18. Weighted Average Interest Rate Spread (As per NRB Directive)	Percent	4.03	3.59	4.25	4.00	3.99
19. Book Net Worth Per Share	NPR	147.61	150.18	143.72	147.62	151.92
20. Number of Equity Shares (At Year End)	Nos.	90,898,173	125,769,231	142,009,740	142,009,740	142,009,740
21. Number of Permanent Staffs	Nos.	1,091	1,458	1,758	1,716	1,784
22. Return on Equity	Percent	8.93	11.17	10.21	9.01	6.21
23. Dividend Pay Out Ratio	Percent	0.79	0.92	0.64	0.44	0.45
24. Earnings Yield	Percent	7.38	5.76	6.97	7.58	4.81
25. Dividend Yield	Percent	5.85	4.15	4.44	3.34	2.18
26. Cost to Operating Income Ratio	Percent	45.69	55.08	47.93	45.13	46.9
27. Total Assets to Shareholder' Fund	Times	8.24	8.91	9.53	9.49	10.32
28. Shareholders' Fund to Total Liability including Contingent Liability	Percent	7.97	10.79	10.14	10.1	9.23
29. Base Rate	Percent	9.04	7.55	10.09	10.51	8.26
30. CCD Ratio as per NRB Directives	Percent	70.63	77.42	85.20	82.40	81.84
31. Number of Branches	Nos.	109	189	178	188	197
32. Number of ATMs	Nos.	99	117	130	145	160
33. Net Profit per staff	NPR	1,098,538	1,237,545	1,140,848	1,086,105	740,320
34. Per employee staff cost	NPR	857,245	843,452	1,015,604	1,101,339	1,113,967
35. Diluted Earnings Per Share	NPR	13.88	17.35	14.12	13.12	9.30
36. Share capital (in billion)	NPR	9.09	12.58	14.20	14.20	14.20
37. Yearly Expenses (in billion)	NPR	9.42	10.56	15.54	20.15	19.92
38. Yearly Income (in billion)	NPR	10.62	12.37	17.49	21.90	21.24
39. Net Profit (in billion)	NPR	1.20	1.80	2.01	1.86	1.32
40. Reserve Fund (in billion)	NPR	3.39	4.89	4.88	5.91	6.76

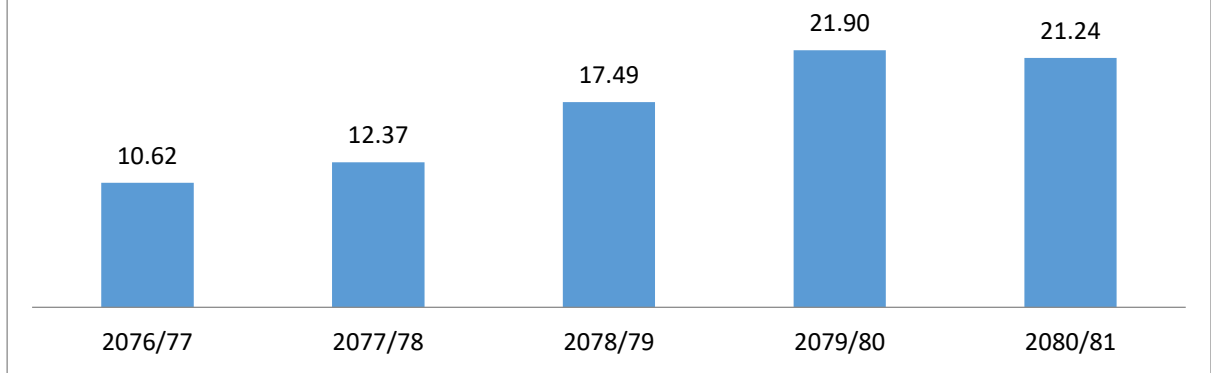




Reserve Fund (NPR in billion)



Income (NPR in billion)



Expense(NPR in billion)

