

Citizens Bank International Limited
Kamaladi , Kathmandu
Disclosure as per Bassel II
For the Third Quarter Ending 31st Chaitra 2066

1 Capital structure and Capital Adequacy:

Core capital and its components

| | Description | Amount |
|---|---|-------------------------|
| a | Paid up equity Share capital | 1,195,968,750.00 |
| b | Statutory general reserve | 30,130,234.39 |
| c | Retained earning | 3,246,163.82 |
| d | Un-Audited Current year Cumulative profit | 140,561,557.18 |
| | Core Capital (tier 1) | 1,369,906,705.39 |

Supplementary capital and its components:

| | Description | Amount |
|---|---------------------------------------|-----------------------|
| a | General loan loss provision | 113,264,944.31 |
| b | Exchange Equilisation reserve | 697,082.50 |
| | Supplementary Capital(Tier 2) | 113,962,026.81 |

Detailed information about the term debts with information on the outstanding amount, maturity, amount raised during the year and amount eligible to be reckoned as capital fund.

NIL

Deduction from Capital:

NIL

Total Qualifying capital

| | Description | Amount |
|---|---|-------------------------|
| a | Core capital(Tier 1) | 1,369,906,705.39 |
| b | Supplementary Capital(Tier2) | 113,962,026.81 |
| | Total Capital Fund(Tier1 & 2) | 1,483,868,732.21 |

Capital Adequacy ratio

12.04%

Risk weighted exposure for credit risk, market risk and operational risk

| | RISK WEIGHTED EXPOSURE | Amount |
|---|---|--------------------------|
| a | Risk weighted Exposure for credit risk | 11,922,339,125.06 |
| b | Risk weighted Exposure for Operational Risk | 392,305,517.92 |
| c | Risk weighted Exposure for Market Risk | 5,663,030.60 |
| d | Total Risk weighted exposure(a+b+c)* | 12,320,307,673.58 |

11 categories of credit risk weighted exposure

| | Risk Weighted Exposure | Amount |
|---|--|--------------------------|
| a | Claims On Government and Central Bank | - |
| b | Claims On Other Official Entities | |
| c | Claims On Banks | 293,216,761.89 |
| d | Claims on Corporate And Securities Firms | 5,256,601,608.18 |
| e | Claims On Regulatory Retail Portfolio | 1,331,899,230.64 |
| f | Claims Secured By Residential Properties | 298,771,166.35 |
| g | Claims Secured By Commercial Real Estate | 2,711,122,682.31 |
| h | Past Due Claims | 2,085,665.91 |
| i | High Risk Claims | 936,655,373.70 |
| j | Other Assets | 328,526,195.91 |
| k | Off Balance Sheet Items | 763,460,440.17 |
| | Total Risk Weighted Assets | 11,922,339,125.06 |

Total Risk Weighted Exposure Calculation Table

| | | |
|---|---|-------------------|
| a | Risk weighted Exposure for credit risk | 11,922,339,125.06 |
| b | Risk weighted Exposure for Operational Risk | 392,305,517.92 |
| c | Risk weighted Exposure for Market Risk | 5,663,030.60 |
| d | Capital charge for shortfall of liquid assets | - |
| e | Total Risk weighted exposure | 12,320,307,673.58 |
| f | Total capital fund(tier I& tier II) | 1,483,868,732.21 |
| | Capital Adequacy Ratios(f ÷ e) | 12.04% |

2 Amount of Non Performing Assets(Both Gross and Net)

Restructured/Rescheduled loan

NIL

Substandard Loan

Nil

Doubtful Loan

NPR 12,00,000.00

Loss Loan

NIL

Ratio of Non Performing Assets

Gross NPA to Gross Advances

0.01%

Net NPA to Net Advances

0.005%

3 Movement of Non performing Assets

Non performing assets upto previous quarter was NPR 22,24,268.34 which has been decreased to NPR 1,200,000.00 in this quarter.

Write off of Loans and Interest Suspense

NIL

Movement in Loan Loss Provisions and interest Suspense

loan loss provision and interest suspense upto Poush end 2066 was NPR 11,12,28,294.53 and NPR 1,58,37,599.76 respectively which has been increased to NPR 114,028,394.94 and NPR 30,792,473.49 respectively.

Detail of Additional Loan loss Provisions

Additional loan loss provision of NPR 8,56,067.09 made for loss loan

4 Segregation of investment portfolio into held for trading, held to maturity and

All investment portfolios are held to maturity category

5 Summary of the banks internal approach to assess the adequacy of its capital to

Existing paid up capital of the bank is NPR 1,00,00,00,000. The bank has received calls in advance NPR 195,968,750.00 from promoters within this quarter. The bank has plan to increase paid up capital to NPR 2,000,000,000 through right issue from public and promoters by the end of this Fiscal Year 2066/67.

6 Summary of the terms, conditions and main features of all capital instruments,

All the capital of the bank is unconditional. We do not have any subordinate terms debt.