

**Citizens Bank International Limited**  
**Kamaladi , Kathmandu**  
**Disclosure as per Bassel II**

**For the First Quarter Ending 31st Ashwin 2067**

**1 Capital structure and Capital Adequacy:**

**Core capital and its components**

	<b>Description</b>	<b>Amount</b>
a	Paid up equity Share capital	1,206,950,000.00
b	Statutory general reserve	68,842,594.00
c	Retained earning	27,108,233.00
d	Un-Audited Current year Cumulative profit	59,123,555.61
e	Deferred Tax Reserve	4,480,105.00
	Less: Miscellaneous Expenditure not written off	3,372,900.29
	<b>Core Capital ( tier 1)</b>	<b>1,363,131,587.32</b>

**Supplementary capital and its components:**

	<b>Description</b>	<b>Amount</b>
a	General loan loss provision	117,857,750.83
b	Exchange Equilisation reserve	814,556.68
c.	Investment Adjustment Reserve	74,000.00
	<b>Supplementary Capital( Tier 2)</b>	<b>118,746,307.51</b>

**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**

	<b>Description</b>	<b>Amount</b>
a	<b>Core capital( Tier 1)</b>	<b>1,363,131,587.32</b>
b	<b>Supplementary Capital(Tier2)</b>	<b>118,746,307.51</b>
	<b>Total Capital Fund( Tier1 &amp; 2)</b>	<b>1,481,877,894.83</b>

**Capital Adequacy ratio**

10.49%

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

	<b>RISK WEIGHTED EXPOSURE</b>	<b>Amount</b>
a	Risk weighted Exposure for credit risk	12,678,794,077.13
b	Risk weighted Exposure for Operational Risk	547,701,811.01
c	Risk weighted Exposure for Market Risk	39,442,144.91
d	<b>Total Risk weighted exposure(a+b+c)*</b>	<b>13,265,938,033.04</b>

**11 categories of credit risk weighted exposure**

	<b>Risk Weighted Exposure</b>	<b>Amount</b>
a	Claims On Government and Central Bank	-
b	Claims On Other Official Entities	2,464,258.43
c	Claims On Banks	243,054,672.66
d	Claims on Corporate And Securities Firms	5,822,270,441.86
e	Claims On Regulatory Retail Portfolio	1,315,054,434.82
f	Claims Secured By Resedential Properties	311,604,413.87
g	Claims Secured By Commercial Real Estate	2,731,579,557.80
h	Past Due Claims	8,416,369.73
i	High Risk Claims	864,834,784.03
j	Other Assets	427,157,414.17
k	Off Balance Sheet Items	952,357,729.76
	<b>Total Risk Weighted Assets</b>	<b>12,678,794,077.13</b>

**Total Risk Weighted Exposure Calculation Table**

a	Risk weighted Exposure for credit risk	12,678,794,077.13
b	Risk weighted Exposure for Operational Risk	547,701,811.01
c	Risk weighted Exposure for Market Risk	39,442,144.91
d	Capital charge for shortfall of liquid assets	728,676,455.34
e	One Percent of Net Interest Income	1,348,056.83
f	One Percent of Risk Weighted Exposure	132,659,380.33
g	Total Risk weighted exposure	14,128,621,925.55
h	Total capital fund( tier I& tier II)	1,481,877,894.83
	Capital Adequacy Ratios(f ÷ e)	10.49%

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

**Restructured/Rescheduled loan**

**NIL**

**Substandard Loan**

**NPR 1,63,31,883.55**

**Doubtful Loan**

**NIL**

**Loss Loan**

**NPR 2,92,21,251.25**

**Ratio of Non Performing Assets**

**Gross NPA to Gross Advances**

**0.39%**

**Net NPA to Net Advances**

**0.104%**

## **3 Movement of Non performing Assets**

**Non performing assets upto previous quarter was NPR 33,587,722.98 which has further increased to NPR 45,553,134.80 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 Ashad End 2067 was NPR 139,225,830 and NPR 27,061,336 respectively which has been increased to NPR 151,161,972.97 and NPR**

**Detail of Additional Loan loss Provisions**

**Additional loan loss provision of NPR 2,991,352.96 was made towards Substandard Loan**

## **4 Segregation of investment portfolio into held for trading, held**

**Out of total investment of NPR 1,367,176,811.33 , NPR 1,363,476,811.33 is held to maturity category and NPR 3,700,000.00 are categorized as available for sale.**

**5 Summary of the banks internal approach to assess the**

**Existing paid up capital of the bank is NPR 1,206,950,000 including calls in advance of NPR 206,950,000 from promoters. The bank has plans to increase the paid up capital to NPR 2,000,000,000 through right issue to the**

**6 Summary of the terms, conditions and main features of all**

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