

**Citizens Bank International Limited**  
**Kamaladi , Kathmandu**  
**Disclosure as per Bassel II**  
**For the Second Quarter Ending 30 Poush 2066**

**1 Capital structure and Capital Adequacy:**

**Core capital and its components**

	<b>Description</b>	<b>Amount</b>
a	Paid up equity Share capital	1,159,137,500.00
b	Statutory general reserve	30,130,234.39
c	Retained earning	3,246,163.82
d	Un-Audited Current year Cumulative profit	85,328,175.36
	<b>Core Capital ( tier 1)</b>	<b>1,277,842,073.58</b>

**Supplementary capital and its components:**

	<b>Description</b>	<b>Amount</b>
a	General loan loss provision	108,065,044.19
b	Exchange Equilisation reserve	697,082.50
	<b>Supplementary Capital( Tier 2)</b>	<b>108,762,126.69</b>

**Detailed information about the term debts with information on the outstanding amount, maturity, amou**

**NIL**

**Deduction from Capital:**

**NIL**

**Total Qualifying capital**

	<b>Description</b>	<b>Amount</b>
a	<b>Core capital( Tier 1)</b>	<b>1,277,842,073.58</b>
b	<b>Supplementary Capital(Tier2)</b>	<b>108,762,126.69</b>
	<b>Total Capital Fund( Tier1 &amp; 2)</b>	<b>1,386,604,200.27</b>

**Capital Adequacy ratio**

**11.65%**

**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	11,498,131,444.91
b	Risk weighted Exposure for Operational Risk	392,305,517.92

c	Risk weighted Exposure for Market Risk	7,120,313.08
d	<b>Total Risk weighted exposure(a+b+c)*</b>	<b>11,897,557,275.91</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	
c	Claims On Banks	423,894,854.95
d	Claims on Corporate And Securities Firms	4,760,350,677.53
e	Claims On Regulatory Retail Portfolio	1,446,823,721.63
f	Claims Secured By Resedential Properties	367,094,513.92
g	Claims Secured By Commercial Real Estate	2,462,093,561.92
h	Past Due Claims	2,085,665.91
i	High Risk Claims	1,118,833,458.18
j	Other Assets	270,157,211.80
k	Off Balance Sheet Items	646,797,779.07
	<b>Total Risk Weighted Assets</b>	<b>11,498,131,444.91</b>

### Total Risk Weighted Exposure Calculation Table

a	Risk weighted Exposure for credit risk	11,498,131,444.91
b	Risk weighted Exposure for Operational Risk	392,305,517.92
c	Risk weighted Exposure for Market Risk	7,120,313.08
d	Capital charge for shortfall of liquid assets	-
e	Total Risk weighted exposure	11,897,557,275.91
f	Total capital fund( tier I& tier II)	1,386,604,200.27
	Capital Adequacy Ratios(f ÷ e)	11.65%

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

**Restructured/Rescheduled loan**

**NIL**

**Substandard Loan**

**NPR 10,24,268.34**

**Doubtful Loan**

**NPR 12,00,000.00**

**Loss Loan**

**NIL**

**Ratio of Non Performing Assets**

**Gross NPA to Gross Advances**

**0.02%**

**Net NPA to Net Advances**

**0.01%**

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

**Non performing assets upto previous quarter was NPR 12,00,000.00 which has been increased to NPR 22,24,268.34 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 Ashwin end 2066 was NPR 10,88,98,868.59 and NPR 1,43,96,430.68 respectively which has been increased to NPR 11,12,28,294.53 and NPR 1,58,37,599.76 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 15,91,38,000.00 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 third quarter 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.**

**nt raised**

