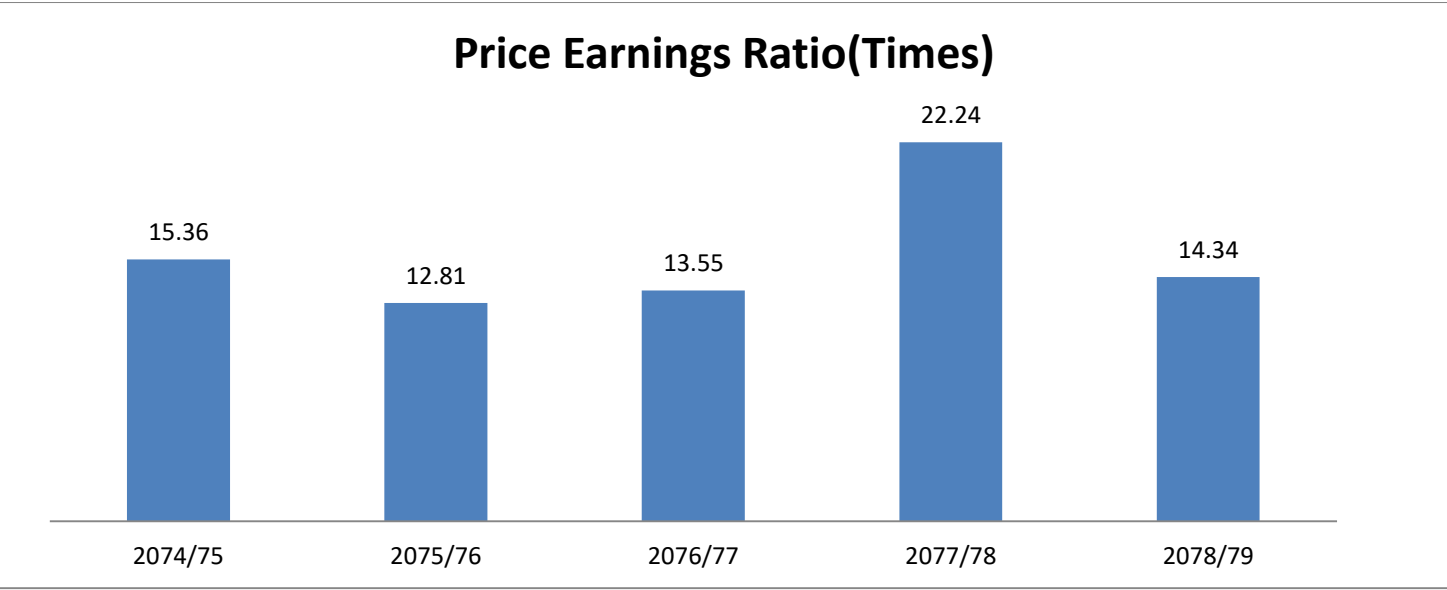
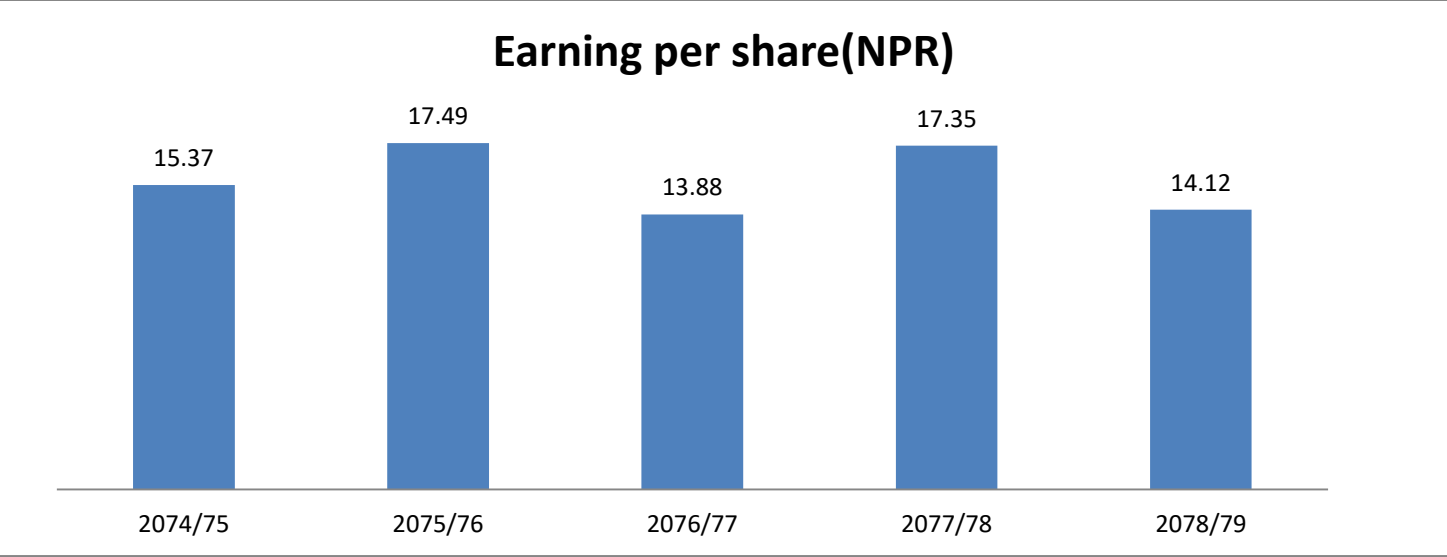


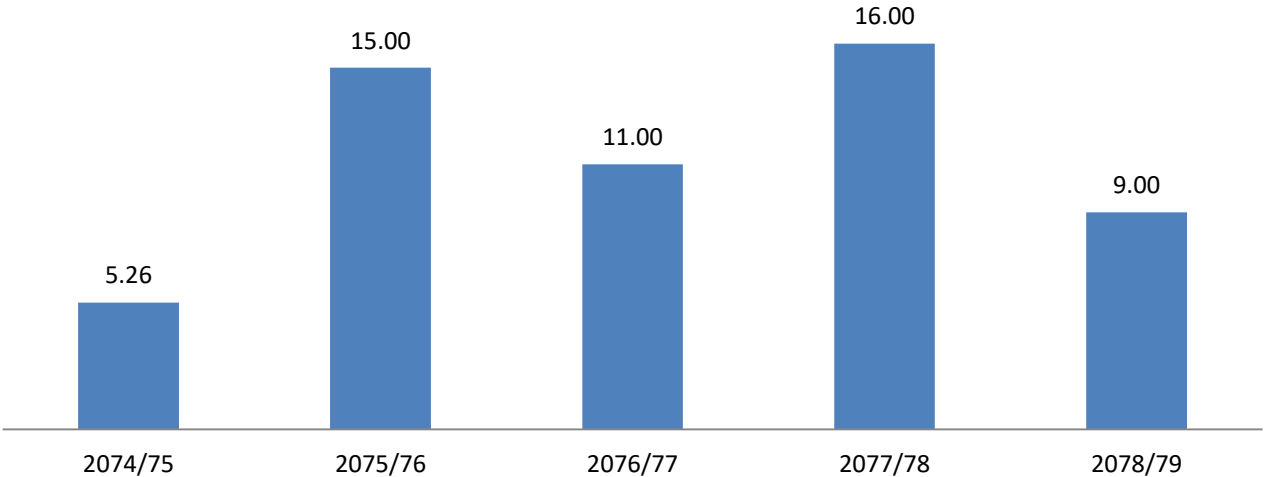
Citizens Bank International Limited
Disclosure of Key Financial Indicators of Last 5 years

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

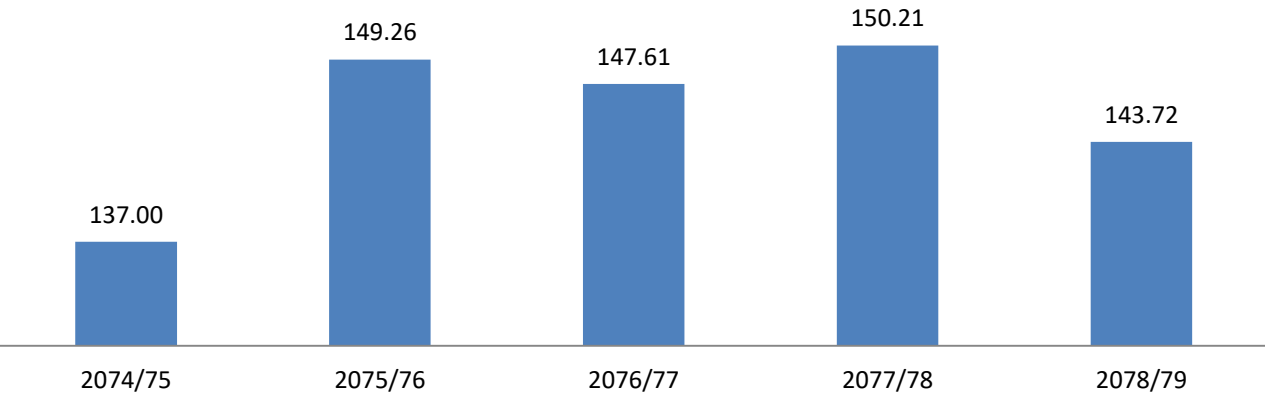
| Particulars | | FY 2074/75 | FY 2075/76 | FY 2076/77 | FY 2077/78 | FY 2078/79 |
|--|---------|------------|------------|------------|-------------|-------------|
| 1. Net Profit / Gross Income | Percent | 15.41 | 15.20 | 11.28 | 14.59 | 11.47 |
| 2. Earnings Per Share (Basic) | NPR | 15.37 | 17.49 | 13.88 | 17.35 | 14.12 |
| 3. Market Value Per Share | NPR | 236.00 | 224.00 | 188.00 | 386.00 | 202.50 |
| 4. Price Earnings Ratio | Times | 15.36 | 12.81 | 13.55 | 22.24 | 14.34 |
| 5. Dividend (including bonus) on Share Capital | Percent | 5.26 | 15.00 | 11.00 | 16.00 | 9.00 |
| 6. Cash Dividend on Share Capital | Percent | 1.64 | 12.00 | 3.00 | 3.09 | 9.00 |
| 7. Interest Income / Loans and Advances | Percent | 12.93 | 12.22 | 10.85 | 8.00 | 10.74 |
| 8. Staff Expenses / Total Operating Expenses | Percent | 62.33 | 58.63 | 56.63 | 57.88 | 59.47 |
| 9. Interest Expenses / Total Deposits and Borrowings` | Percent | 8.15 | 7.67 | 6.90 | 4.89 | 6.44 |
| 10. Foreign Exchange Gain / Total Income | Percent | 3.32 | 2.95 | 3.51 | 3.80 | 1.59 |
| 11. Staff Bonus / Total Staff Expenses | Percent | 24.19 | 26.88 | 18.75 | 23.36 | 17.63 |
| 12 Net Profit / Loans and Advances | Percent | 2.36 | 2.22 | 1.45 | 1.44 | 1.46 |
| 13. Return on Total Assets | Percent | 1.72 | 1.74 | 1.19 | 1.29 | 1.11 |
| 14. Total Credit / Deposits | Percent | 92.75 | 88.76 | 89.56 | 87.52 | 89.08 |
| 15. Total Operating Expenses / Total Assets | Percent | 1.75 | 1.70 | 1.49 | 1.26 | 1.54 |
| 16. Adequacy of Capital Fund on Risk Weighted Assets | Percent | 13.84 | 14.37 | 15.14 | 13.70 | 12.69 |
| a) Tier –I Capital | Percent | 12.76 | 13.46 | 11.85 | 11.02 | 10.45 |
| b) Tier-II Capital | Percent | 1.08 | 0.91 | 3.29 | 2.68 | 2.24 |
| 17. Non-Performing Loans / Total Loans (As per NRB Directive) | Percent | 1.48 | 1.19 | 1.55 | 1.64 | 2.22 |
| 18. Weighted Average Interest Rate Spread (As per NRB Directive) | Percent | 3.84 | 3.15 | 4.03 | 3.59 | 4.25 |
| 19. Book Net Worth Per Share | NPR | 137.00 | 149.26 | 147.61 | 150.18 | 143.72 |
| 20. Number of Equity Shares (At Year End) | Nos. | 80,332,364 | 83,710,648 | 90,898,173 | 125,769,231 | 142,009,740 |
| 21. Number of Permanent Staffs | Nos. | 844 | 955 | 1091 | 1,458 | 1,758 |
| 22. Return on Equity | Percent | 12.10 | 12.45 | 9.25 | 11.17 | 10.21 |
| 23. Dividend Pay Out Ratio | Percent | 0.34 | 0.86 | 0.79 | 0.92 | 0.64 |
| 24. Earnings Yield | Percent | 6.51 | 6.70 | 7.38 | 5.76 | 6.97 |
| 25. Dividend Yield | Percent | 2.23 | 7.81 | 5.85 | 4.15 | 4.44 |
| 26. Cost to Operating Income Ratio | Percent | 41.48 | 43.90 | 45.69 | 55.08 | 47.93 |
| 27. Total Assets to Shareholder' Fund | Times | 7.07 | 7.21 | 8.24 | 8.91 | 9.53 |
| 28. Shareholders' Fund to Total Liability including Contingent Liability | Percent | 12.03 | 15.34 | 7.97 | 10.79 | 10.14 |
| 29. Base Rate | Percent | 11.78 | 10.52 | 9.04 | 7.55 | 10.09 |
| 30. CCD Ratio as per NRB Directives | Percent | 77.87 | 76.79 | 70.63 | 77.42 | 85.20 |
| 31. Number of Branches | Nos. | 78 | 81 | 109 | 189 | 178 |
| 32. Number of ATMs | Nos. | 70 | 78 | 99 | 117 | 130 |
| 33. Net Profit per staff | NPR | 1,462,208 | 1,532,166 | 1,098,538 | 1,237,458 | 1,140,848 |
| 34. Per employee staff cost | NPR | 928,979 | 942,664 | 857,245 | 843,438 | 1,015,604 |
| 35. Diluted Earnings Per Share | NPR | 15.37 | 17.49 | 13.88 | 17.35 | 14.12 |
| 36. Share capital (in billion) | NPR | 8.03 | 8.37 | 9.09 | 12.58 | 14.20 |
| 37. Yearly Expenses (in billion) | NPR | 6.84 | 8.22 | 9.42 | 10.56 | 15.54 |
| 38. Yearly Income (in billion) | NPR | 8.07 | 9.69 | 10.62 | 12.37 | 17.49 |
| 39. Net Profit (in billion) | NPR | 1.23 | 1.46 | 1.20 | 1.80 | 2.01 |
| 40. Reserve Fund (in billion) | NPR | 2.85 | 2.83 | 3.39 | 4.89 | 4.88 |



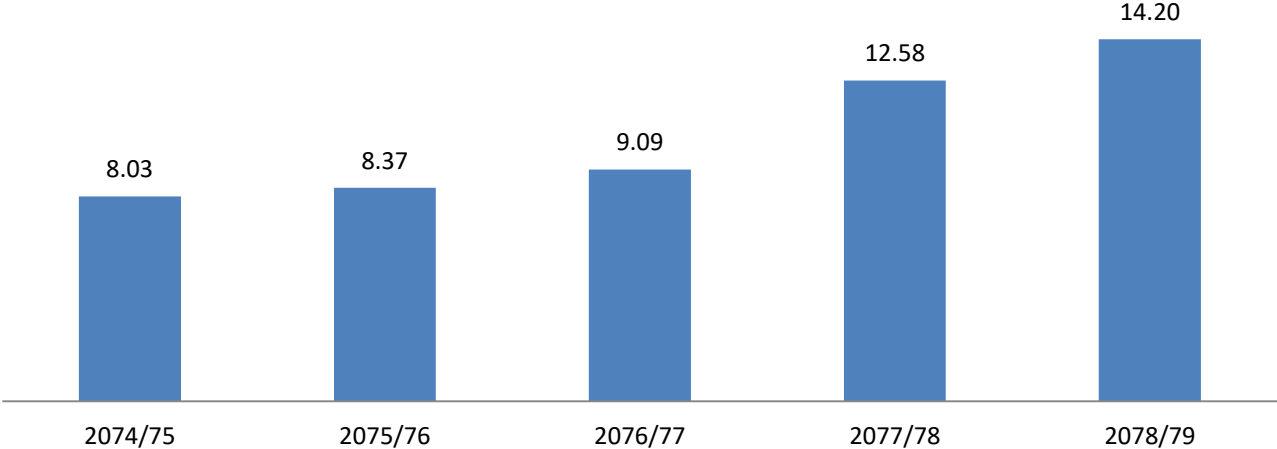
Dividend (including bonus)(Percentage)



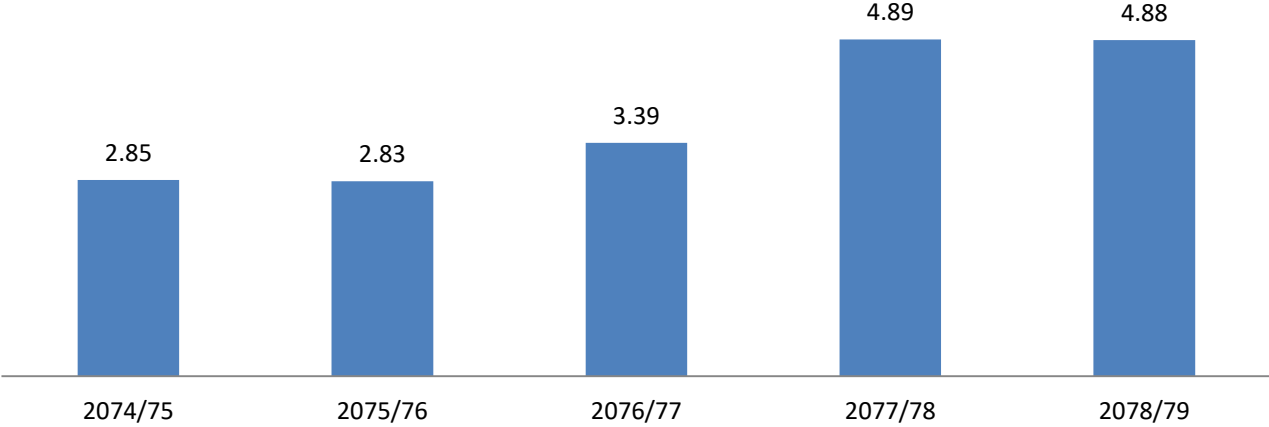
Book Net Worth Per Share(NPR)



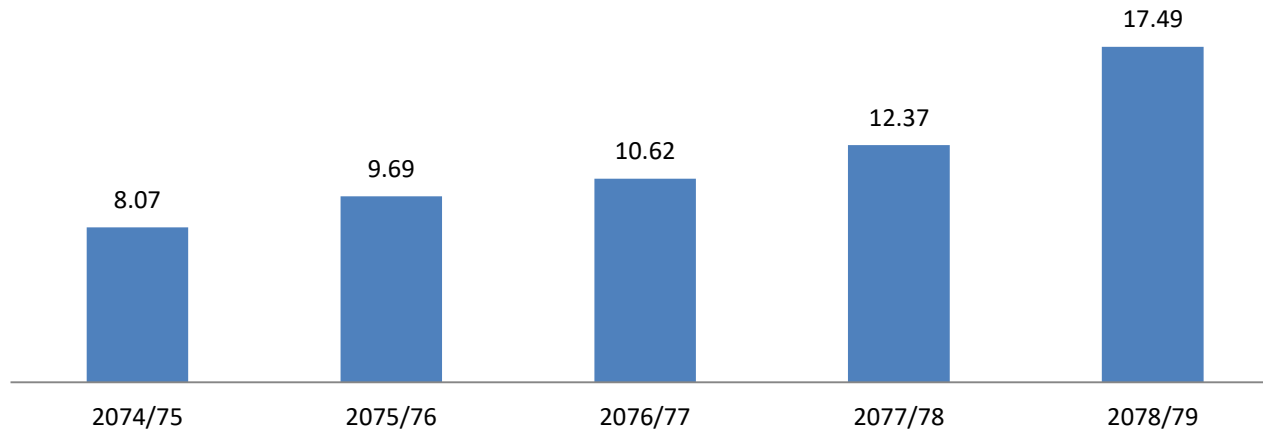
Share capital (NPR in billion)



Reserve Fund (NPR in billion)



Income (NPR in billion)



Expense (NPR in billion)

