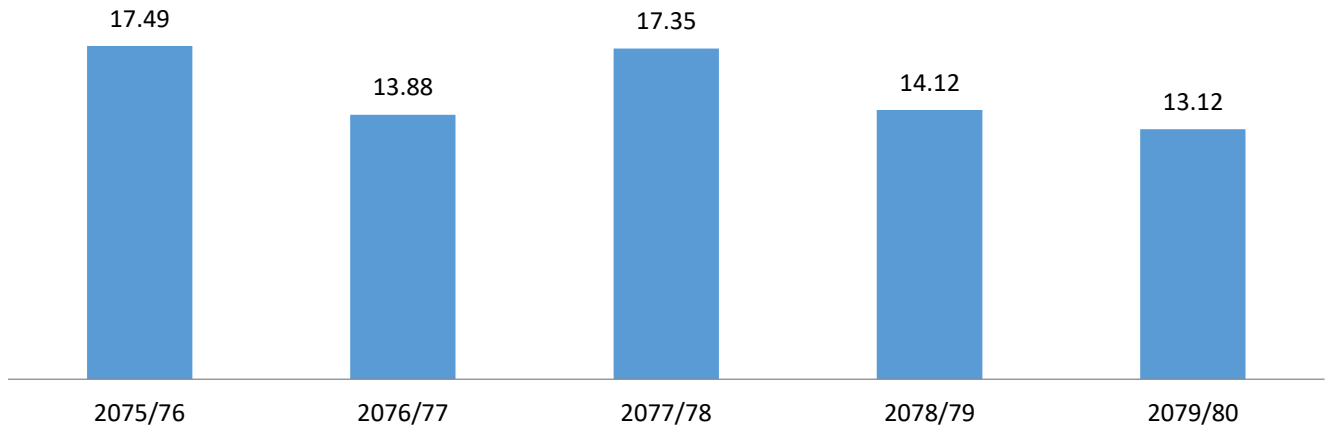


Citizens Bank International Ltd
Disclosure of Key Financial Indicators of Last 5 years

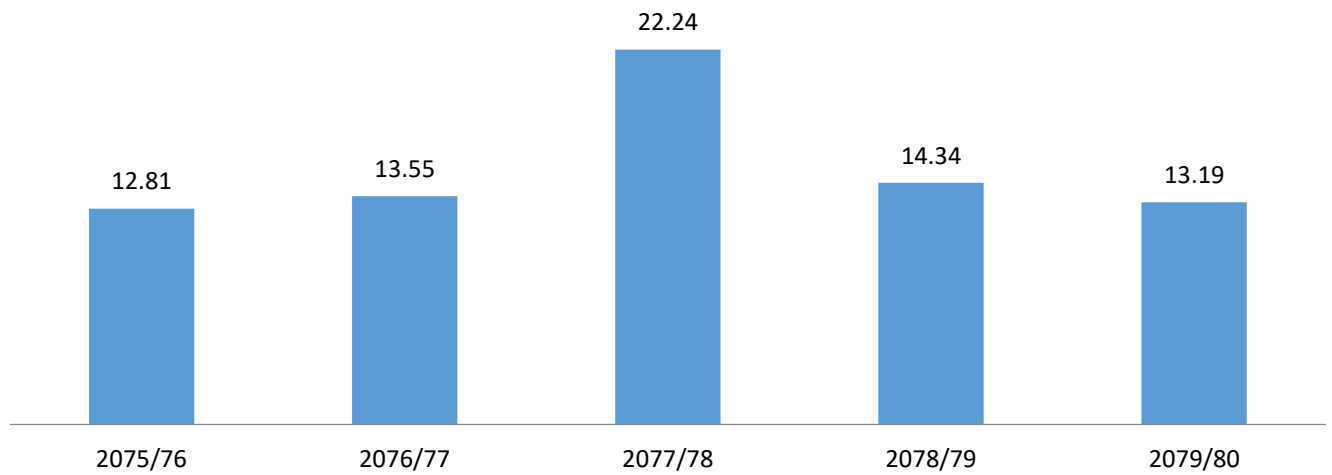
As per Clause 10 of Circular dated 2077/11/04 issued by Regulation and Management Department, SEBON

Particulars		FY 2075/76	FY 2076/77	FY 2077/78	FY 2078/79	FY 2079/80
1. Net Profit / Gross Income	Percent	15.20	11.28	14.59	11.47	8.51
2. Earnings Per Share (Basic)	NPR	17.49	13.88	17.35	14.12	13.12
3. Market Value Per Share	NPR	224.00	188.00	386.00	202.50	173.10
4. Price Earnings Ratio	Times	12.81	13.55	22.24	14.34	13.19
5. Dividend (including bonus) on Share Capital	Percent	15.00	11.00	16.00	9.00	5.79
6. Cash Dividend on Share Capital	Percent	12.00	3.00	3.09	9.00	5.79
7. Interest Income / Loans and Advances	Percent	12.22	10.85	8.00	10.74	13.00
8. Staff Expenses / Total Operating Expenses	Percent	58.63	56.63	57.88	59.47	60.59
9. Interest Expenses / Total Deposits and Borrowings ¹	Percent	7.67	6.90	4.89	6.44	8.47
10. Foreign Exchange Gain / Total Income	Percent	2.95	3.51	3.80	1.59	0.49
11. Staff Bonus / Total Staff Expenses	Percent	26.88	18.75	23.36	17.63	14.79
12 Net Profit / Loans and Advances	Percent	2.22	1.45	1.44	1.46	1.27
13. Return on Total Assets	Percent	1.62	1.08	1.29	1.11	0.95
14. Total Credit / Deposits	Percent	88.76	89.56	87.52	89.08	85.55
15. Total Operating Expenses / Total Assets	Percent	1.70	1.49	1.26	1.54	1.57
16. Adequacy of Capital Fund on Risk Weighted Assets	Percent	14.37	15.14	13.70	12.69	12.12
Tier-I Capital	Percent	13.46	11.85	11.02	10.45	10.01
Tier-II Capital	Percent	0.91	3.29	2.68	2.24	2.11
17. Non-Performing Loans / Total Loans (As per NRB Directive)	Percent	1.13	1.55	1.64	2.22	3.39
18. Weighted Average Interest Rate Spread (As per NRB Directive)	Percent	3.15	4.03	3.59	4.25	4.00
19. Book Net Worth Per Share	NPR	149.26	147.61	150.18	143.72	147.62
20. Number of Equity Shares (At Year End)	Nos.	83,710,648	90,898,173	125,769,231	142,009,740	142,009,740
21. Number of Permanent Staffs	Nos.	955	1,091	1,458	1,758	1,716
22. Return on Equity	Percent	11.71	8.93	11.17	10.21	9.01
23. Dividend Pay Out Ratio	Percent	0.86	0.79	0.92	0.64	0.44
24. Earnings Yield	Percent	6.70	7.38	5.76	6.97	7.58
25. Dividend Yield	Percent	7.81	5.85	4.15	4.44	3.34
26. Cost to Operating Income Ratio	Percent	43.90	45.69	55.08	47.93	45.13
27. Total Assets to Shareholder ² Fund	Times	7.21	8.24	8.91	9.53	9.49
28. Shareholders ³ Fund to Total Liability including Contingent Liability	Percent	15.34	7.97	10.79	10.14	10.10
29. Base Rate	Percent	10.52	9.04	7.55	10.09	10.51
30. CCD Ratio as per NRB Directives	Percent	76.79	70.63	77.42	85.20	82.40
31. Number of Branches	Nos.	81	109	189	178	188
32. Number of ATMs	Nos.	78	99	117	130	145
33. Net Profit per staff	NPR	1,532,166	1,098,538	1,237,545	1,140,848	1,086,105
34. Per employee staff cost	NPR	942,664	857,245	843,452	1,015,604	1,101,339
35. Diluted Earnings Per Share	NPR	17.49	13.88	17.35	14.12	13.12
36. Share capital (in billion)	NPR	8.37	9.09	12.58	14.20	14.20
37. Yearly Expenses (in billion)	NPR	8.22	9.42	10.56	15.54	20.15
38. Yearly Income (in billion)	NPR	9.69	10.62	12.37	17.49	21.90
39. Net Profit (in billion)	NPR	1.46	1.20	1.80	2.01	1.86
40. Reserve Fund (in billion)	NPR	2.83	3.39	4.89	4.88	5.91

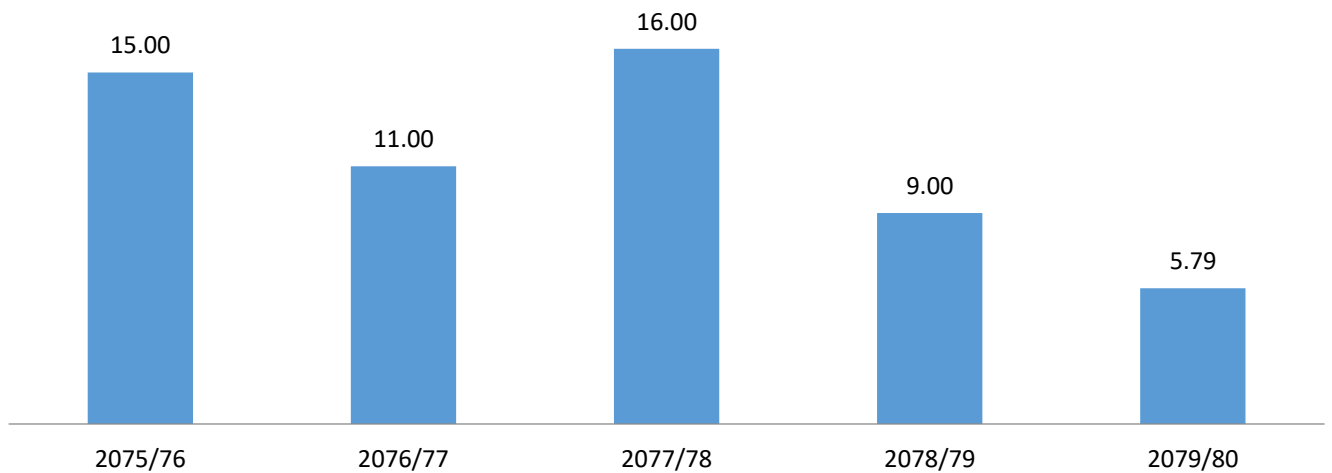
Earning per share(NPR)



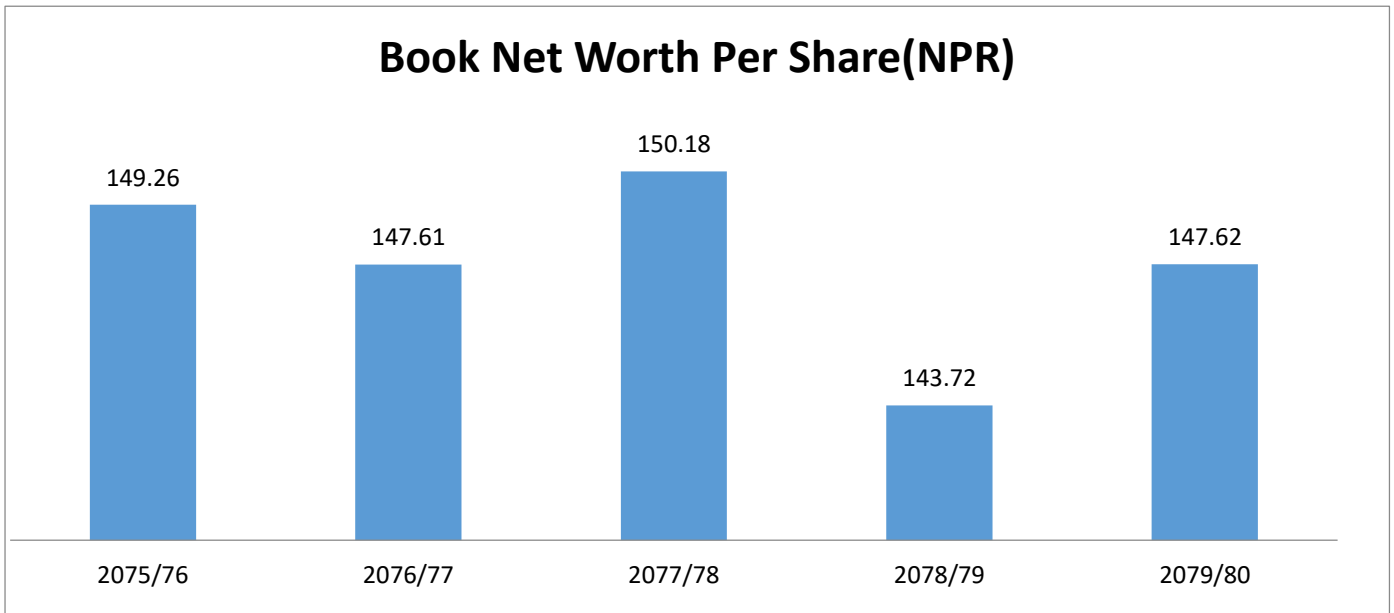
Price Earnings Ratio(Times)



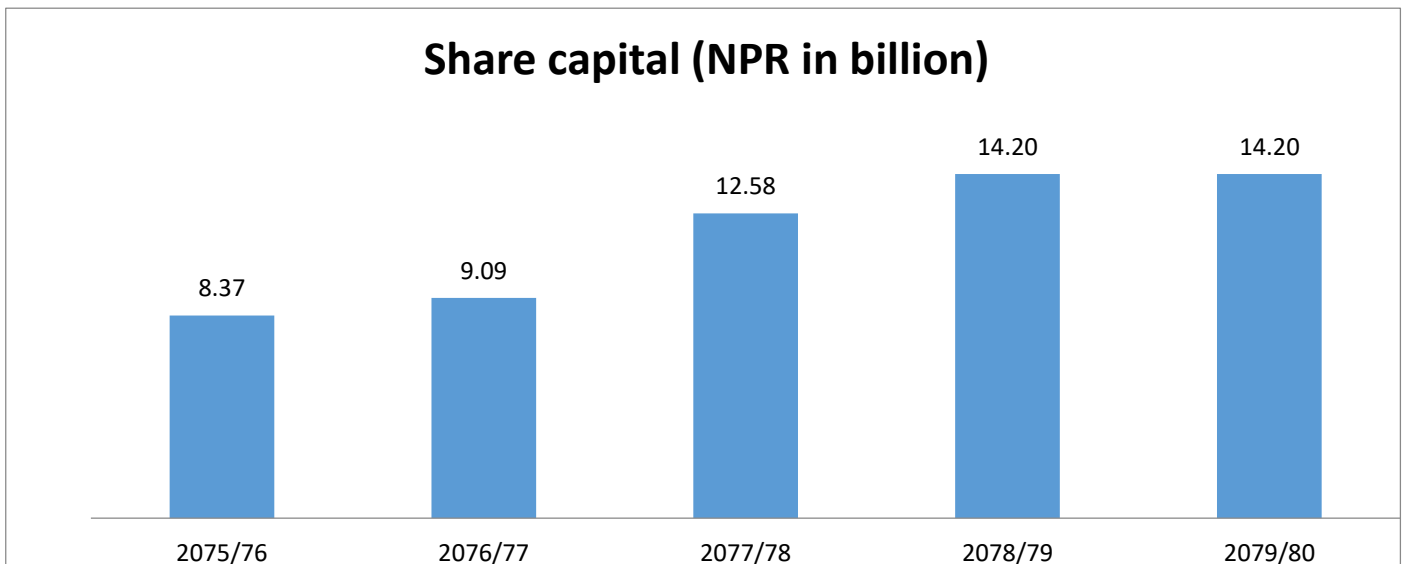
Dividend (including bonus)(Percentage)



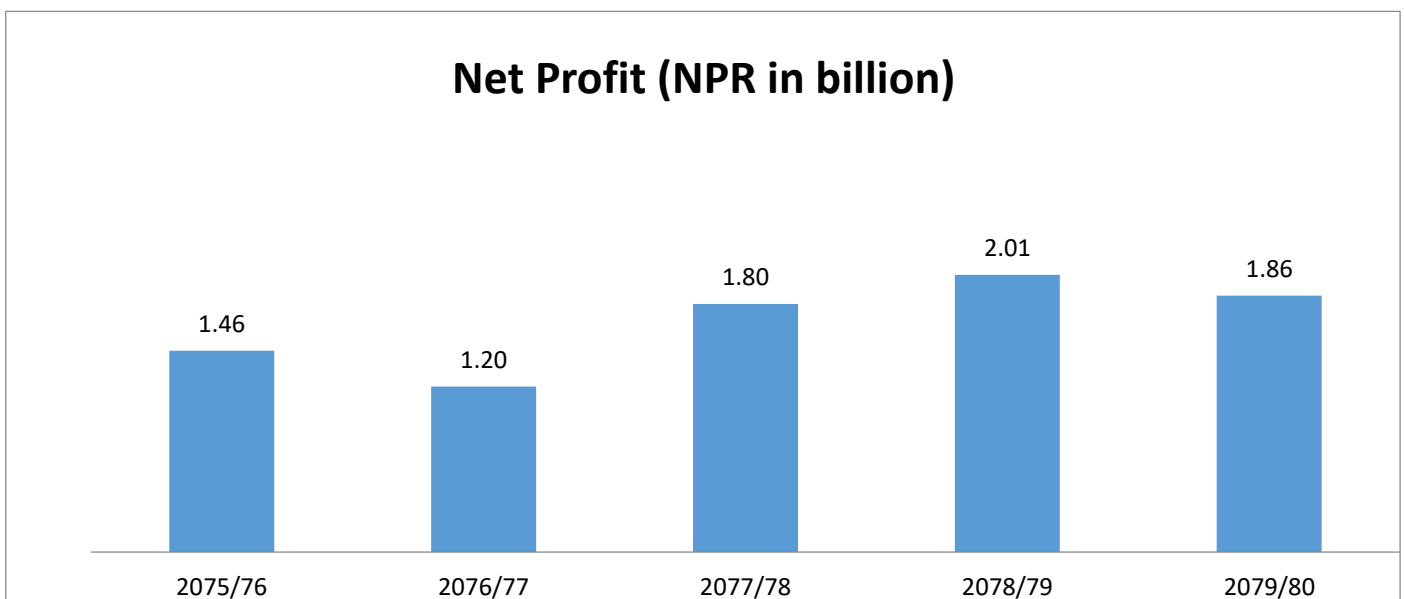
Book Net Worth Per Share(NPR)



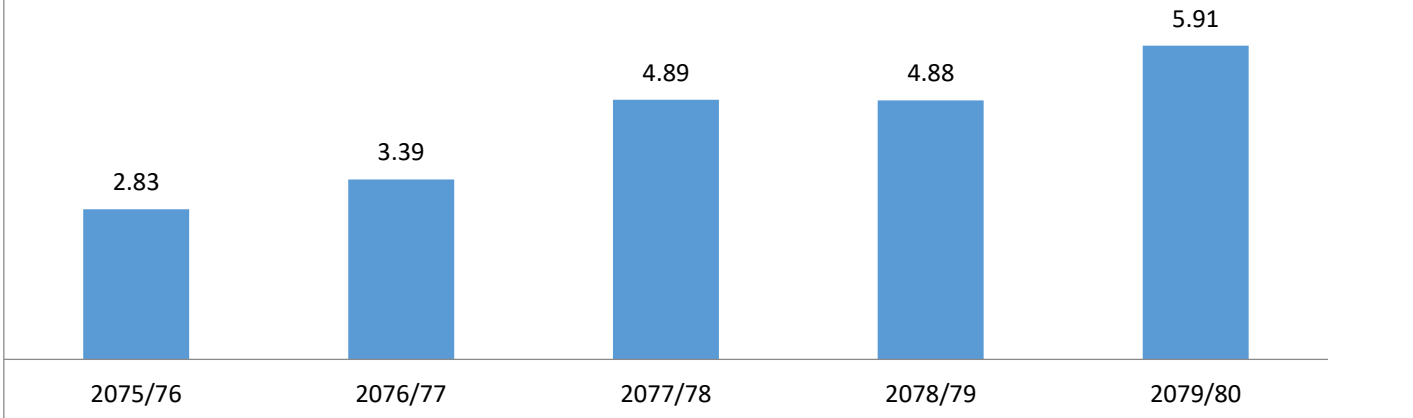
Share capital (NPR in billion)



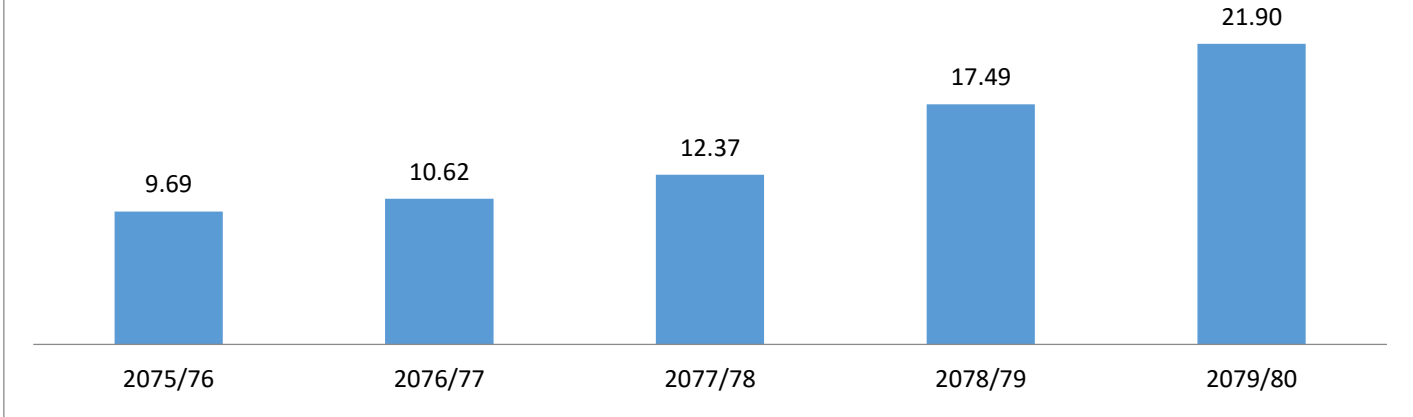
Net Profit (NPR in billion)



Reserve Fund (NPR in billion)



Income (NPR in billion)



Expense(NPR in billion)

