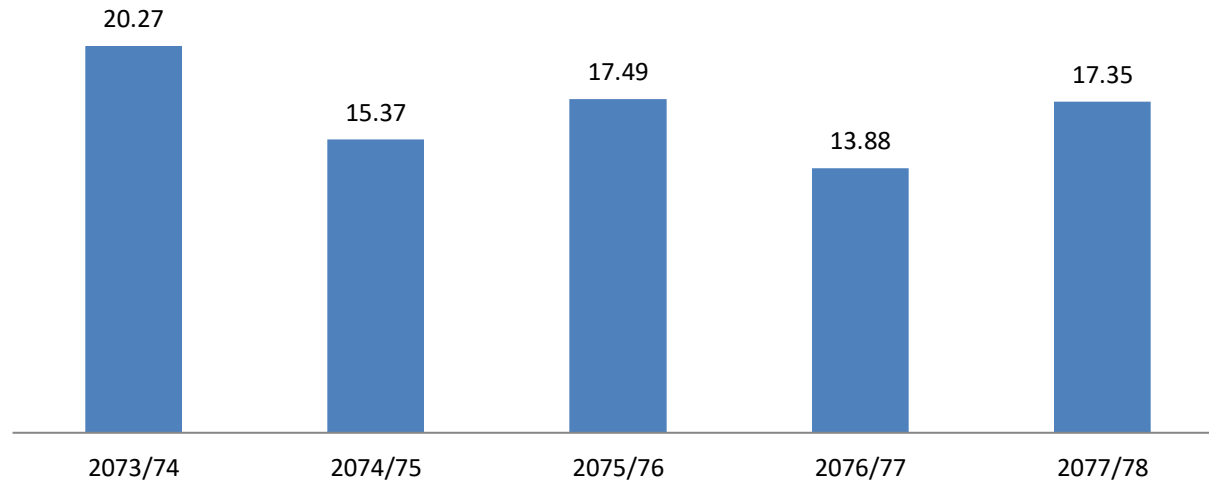


Citizens Bank International Limited
Disclosure of Key Financial Indicators of Last 5 years

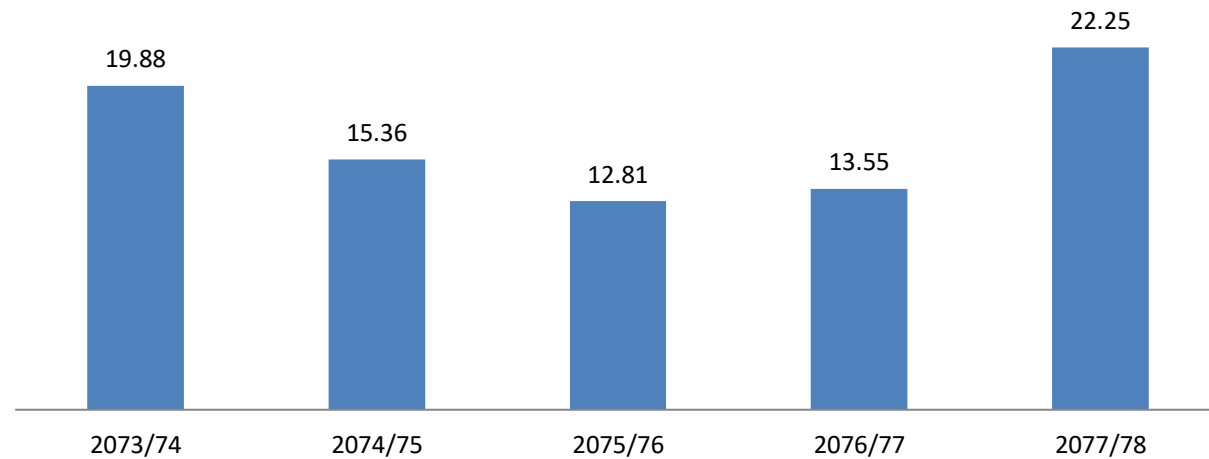
As per Clause 10 of Circular dated 2077/11/04 issued by Regulation and Management Department, SEBON

Particulars		FY 2073/74	FY 2074/75	FY 2075/76	FY 2076/77	FY 2077/78
1. Net Profit / Gross Income	Percent	19.36	15.41	15.20	11.28	14.59
2. Earnings Per Share (Basic)	NPR	20.27	15.37	17.49	13.88	17.35
3. Market Value Per Share	NPR	403.00	236.00	224.00	188.00	386.00
4. Price Earnings Ratio	Times	19.88	15.36	12.81	13.55	22.25
5. Dividend (including bonus) on Share Capital	Percent	17.00	5.26	15.00	11.00	16.00
6. Cash Dividend on Share Capital	Percent	1.00	1.64	12.00	3.00	3.087
7. Interest Income / Loans and Advances	Percent	10.55	12.93	12.22	10.85	8.00
8. Staff Expenses / Total Operating Expenses	Percent	44.94	62.33	58.63	56.63	57.88
9. Interest Expenses / Total Deposits and Borrowings	Percent	6.32	8.15	7.67	6.90	4.89
10. Foreign Exchange Gain / Total Income	Percent	3.27	3.32	2.95	3.51	3.80
11. Staff Bonus / Total Staff Expenses	Percent	35.90	24.19	26.88	18.75	23.36
12. Net Profit / Loans and Advances	Percent	2.43	2.36	2.22	1.45	1.44
13. Return on Total Assets	Percent	1.80	1.72	1.74	1.19	1.29
14. Total Credit / Deposits	Percent	91.89	92.75	88.76	89.56	87.52
15. Total Operating Expenses / Total Assets	Percent	1.62	1.75	1.70	1.49	1.26
16. Adequacy of Capital Fund on Risk Weighted Assets	Percent	16.88	13.84	14.37	15.14	13.70
Core Capital	Percent	15.37	12.76	13.46	11.85	11.02
17. Non-Performing Loans / Total Loans (as per NRB Directive)	Percent	2.02	1.48	1.19	1.55	1.64
18. Weighted Average Interest Rate Spread (as per NRB Directive)	Percent	3.19	3.84	3.15	4.03	3.59
19. Book Net Worth Per Share	NPR	136.00	137.00	149.26	147.61	150.18
20. Number of Equity Shares (at year end)	Nos.	69,216,897	80,332,364	83,710,648	90,898,173	125,769,231
21. Number of Permanent Staffs	Nos.	684	844	955	1091	1458
22. Return on Equity	Percent	14.72	12.10	12.45	9.25	11.17
23. Dividend Pay Out Ratio	Percent	6.40	0.34	0.86	0.79	0.92
24. Earnings Yield	Percent	6.43	6.51	6.70	7.38	5.76
25. Dividend Yield	Percent	4.22	2.23	7.81	5.85	4.15
26. Cost to Operating Income Ratio	Percent	40.44	41.48	43.90	45.69	55.08
27. Total Assets to Shareholder' Fund	Times	6.97	7.07	7.21	8.24	8.91
28. Shareholders' Fund to Total Liability including Contingent Liability	Percent	10.95	12.03	15.34	7.97	10.79
29. Base Rate	Percent	11.17	11.78	10.52	9.04	7.55
30. CCD Ratio as per NRB Directives	Percent	78.63	77.87	76.79	70.63	77.42
31. Number of Branches	Nos.	60	78	81	109	189
32. Number of ATMs	Nos.	57	70	78	99	117
33. Net Profit per staff	NPR	1,581,377	1,462,208	1,532,166	1,098,538	1,237,458
34. Per employee staff cost	NPR	642,581	928,979	942,664	857,245	843,438
35. Diluted Earnings Per Share	NPR	20.36	15.37	17.49	13.88	17.35
36. Share capital (in Billion)	NPR	8.03	8.03	8.37	9.09	12.58
37. Yearly Expenses (in Billion)	NPR	5.29	6.84	8.22	9.42	10.56
38. Yearly Income (in Billion)	NPR	6.37	8.07	9.69	10.62	12.37
39. Net Profit (in Billion)	NPR	1.08	1.23	1.46	1.20	1.80
40. Reserve Fund (in Billion)	NPR	1.63	2.85	2.83	3.39	4.89

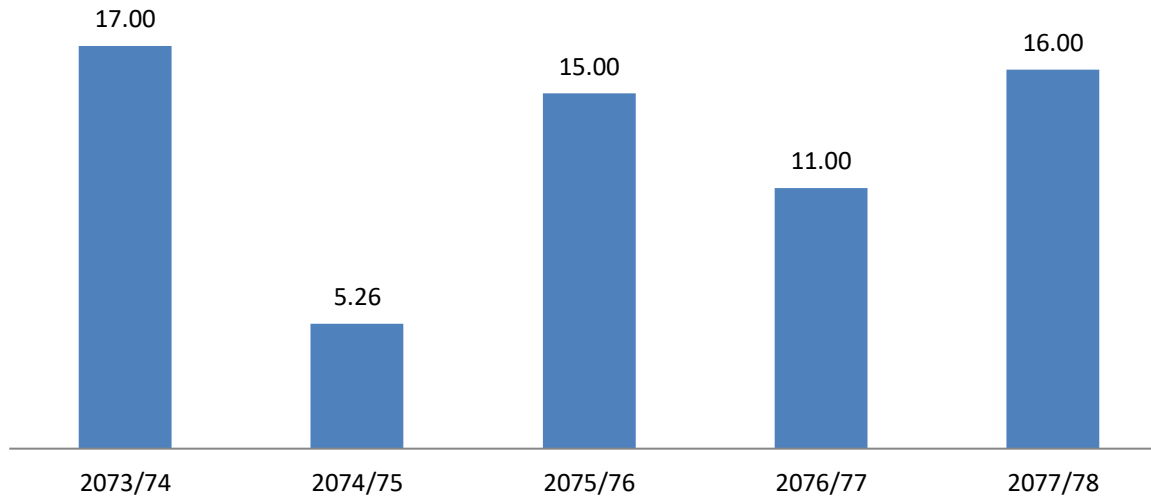
Earning Per Share (NPR)



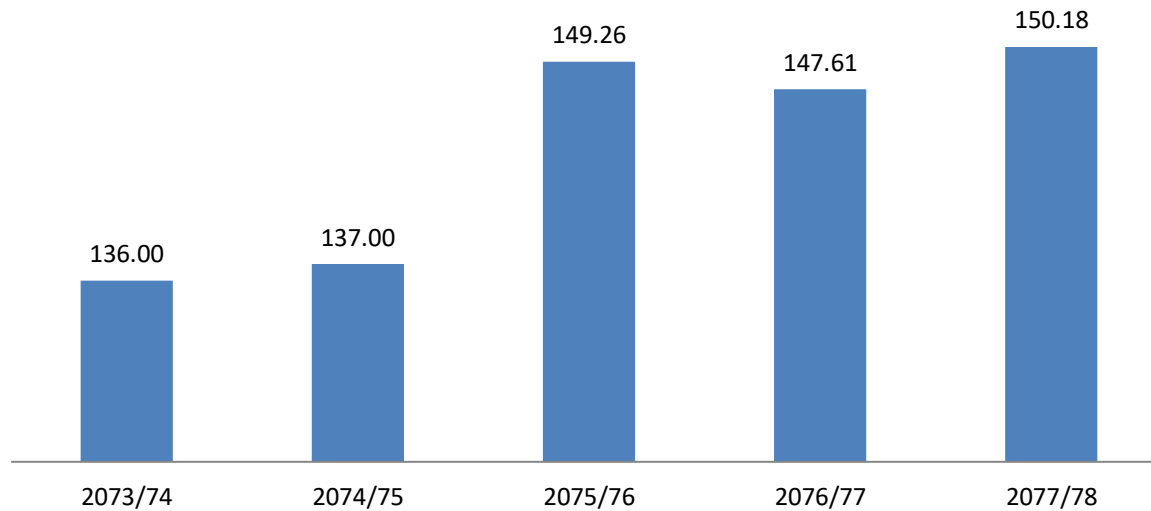
Price Earnings Ratio (Times)



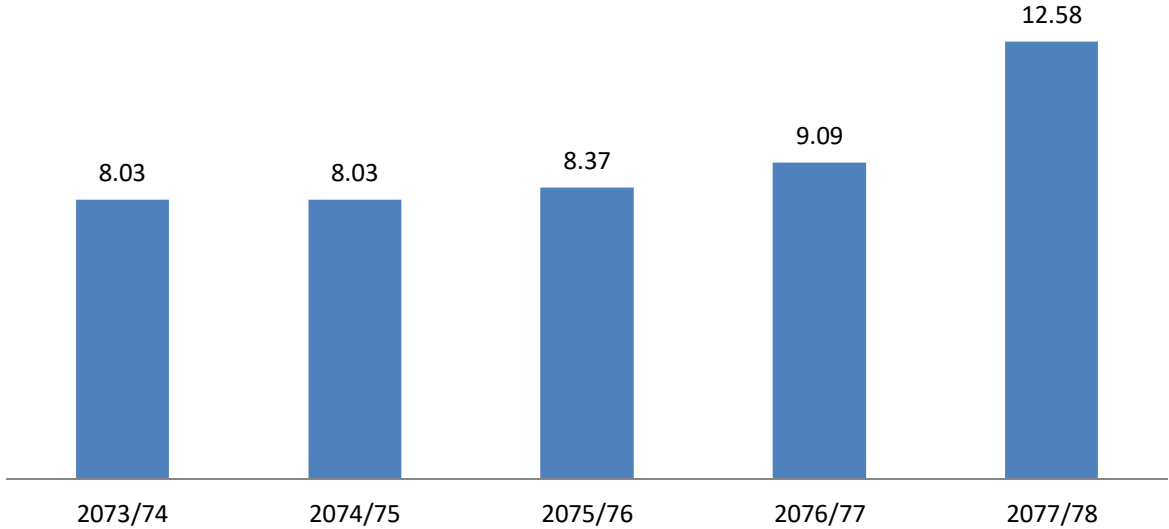
Dividend (Including Bonus) (Percentage)



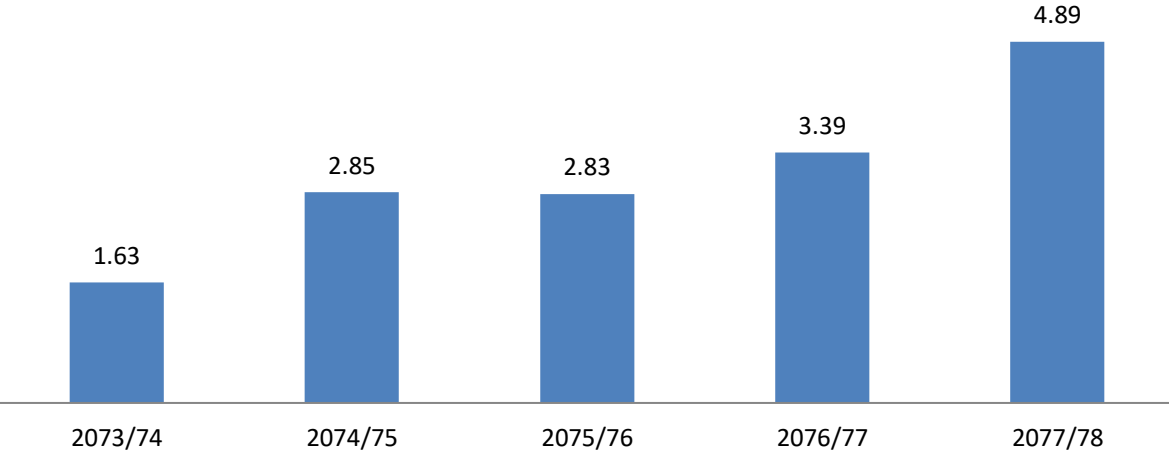
Book Net Worth Per Share (NPR)



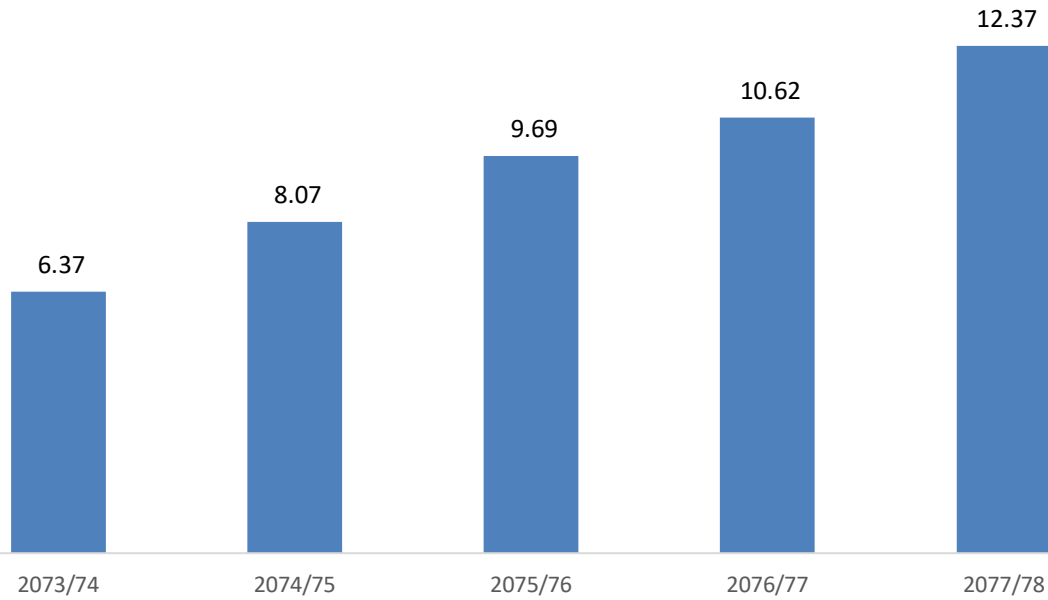
Share Capital (NPR in billion)



Reserve Fund (NPR in billion)



Income (NPR in billion)



Expense (NPR in billion)

