

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

Particulars		FY 2072/73	FY 2073/74	FY 2074/75	FY 2075/76	FY 2076/77
1. Net Profit / Gross Income	Percent	27.31	19.36	15.41	15.20%	11.28%
2. Earnings Per Share (Basic)	NPR	35.25	20.27	15.37	17.49	13.88
3. Market Value Per Share	NPR	680	403	236	224	188
4. Price Earnings Ratio	Times	19.29	19.88	15.36	12.81	13.55
5. Dividend (including bonus) on Share Capital	Percent	25.78	17	5.263	15	11
6. Cash Dividend on Share Capital	Percent	1.29	1	1.635	12	3
7. Interest Income / Loans and Advances	Percent	9.41	10.55	12.93	12.22%	10.85%
8. Staff Expenses / Total Operating Expenses	Percent	44.19	44.94	62.33	58.63%	56.63%
9. Interest Expenses / Total Deposits and Borrowings	Percent	4.38	6.32	8.15	7.67%	6.90%
10. Foreign Exchange Gain / Total Income	Percent	3.62	3.27	3.32	2.95%	3.51%
11. Staff Bonus / Total Staff Expenses	Percent	52.13	35.9	24.19	26.88%	18.75%
12 Net Profit / Loans and Advances	Percent	3.1	2.43	2.36	2.22%	1.45%
13. Return on Total Assets	Percent	2.24	1.8	1.72	1.62%	1.08%
14. Total Credit / Deposits	Percent	85.59	91.89	92.75	88.76%	89.56%
15. Total Operating Expenses / Total Assets	Percent	1.38	1.62	1.75	1.70%	1.49%
16. Adequacy of Capital Fund on Risk Weighted Assets	Percent	12.4	16.88	13.84	14.37	15.14
Core Capital	Percent	10.57	15.37	12.76	13.46	11.85
17. Non-Performing Loans / Total Loans (As per NRB Directive)	Percent	1.38	2.02	1.48	1.19	1.55
18. Weighted Average Interest Rate Spread (As per NRB Directive)	Percent	3.96	3.19	3.84	3.15	4.03
19. Book Net Worth Per Share	NPR	121	136	137	149.26	147.61
20. Number of Equity Shares (At Year End)	Nos.	30,652,338	69,216,897	80,332,364	83,710,648	90,898,173
21. Number of Permanent Staffs	Nos.	652	684	844	955	1091
22. Return on Equity	Percent	20.36	11.52	11.22	12.00%	8.93%
23. Dividend Pay Out Ratio	Percent	3.66	6.4	0.34	0.86	0.79
24. Earnings Yield	Percent	4.36	6.43	6.51	6.7	7.38
25. Dividend Yield	Percent	3.79	4.22	2.23	7.81	5.85
26. Cost to Operating Income Ratio	Percent	31.32	40.44	41.48	43.90%	45.69%
27. Total Assets to Shareholder' Fund	Times	10.38	6.97	7.06	7.21	8.24
28. Shareholders' Fund to Total Liability including Contingent Liability	Percent	7.39	10.95	12.03	15.34%	7.97%
29. Base Rate	Percent	6.06	11.17	11.78	10.52	9.04
30. CCD Ratio as per NRB Directives	Percent	77.63	78.63	77.87	76.79	70.63
31. Number of Branches	Nos.	56	60	78	81	109
32. Number of ATMs	Nos.	49	57	70	78	99
33. Net Profit per staff	NPR	1,657,021	1,581,377	1,462,208	1,532,166	1,098,538
34. Per employee staff cost	NPR	452,764	642,581	928,979	942,664	857,245
35. Diluted Earnings Per Share	NPR	24.55	20.36	15.37	17.49	13.88
36. Share capital (in billion)	NPR	4.40	8.03	8.03	8.37	9.09
37. Yearly Expenses (in billion)	NPR	3.46	5.29	6.84	8.22	9.42
38. Yearly Income (in billion)	NPR	4.54	6.37	8.07	9.69	10.62
39. Net Profit (in billion)	NPR	1.08	1.08	1.23	1.46	1.20
40. Reserve Fund (in billion)	NPR	1.36	1.63	2.85	2.83	3.39







