

Citizens Bank International Ltd.
Kamaladi Kathmandu
Diclosure As per Basel II
For the Fouth Quarter ending 31/03/2066

1 Capital structure and Capital Adequacy:

Core capital and its components

	Description	Amount
a	Paid up equity Share capital	1,000,000,000.00
b	Statutory general reserve	30,130,234.39
c	Retained earning	3,246,163.82
d	Un-Audited Current year Cumulative profit	
	Core Capital (tier 1)	1,033,376,398.22

Supplementary capital and its components:

	Description	Amount
a	General loan loss provision	82,102,163.24
b	Exchange Equilisation reserve	697,082.50
	Supplementary Capital(Tier 2)	82,799,245.74

Detailed information about the term debts with information on the outstanding amount, maturity, amount raised during the year and amount eligible to be reckoned as capital fund.

NIL

Deduction from Capital:

NIL

Total Qualifying capital

	Description	Amount
a	Core capital(Tier 1)	1,033,376,398.22
b	Supplementary Capital(Tier2)	82,799,245.74
	Total Capital Fund(Tier1 & 2)	1,116,175,643.95

Capital Adequacy ratio

11.65%

Risk weighted exposure for credit risk, market risk and operational risk

	RISK WEIGHTED EXPOSURE	Amount
a	Risk weighted Exposure for credit risk	9,171,054,346.61
b	Risk weighted Exposure for Operational Risk	392,305,517.92
c	Risk weighted Exposure for Market Risk	16,728,549.62
d	Total Risk weighted exposure(a+b+c)*	9,580,088,414.14

11 categories of credit risk weighted exposure

	Risk Weighted Exposure	Amount
a	Claims On Government and Central Bank	-
b	Claims On Other Official Entities	28,452,422.16
c	Claims On Banks	567,898,956.99
d	Claims on Corporate And Securities Firms	3,727,522,980.10
e	Claims On Regulatory Retail Portfolio	795,759,398.56
f	Claims Secured By Resedential Properties	274,383,820.99
g	Claims Secured By Commercial Real Estate	1,953,037,198.70
h	Past Due Claims	-
i	High Risk Claims	1,091,943,984.93
j	Other Assets	218,664,507.24
k	Off Balance Sheet Items	513,391,076.94
	Total Risk Weighted Assets	9,171,054,346.61

Total Risk Weighted Exposure Calculation Table

a	Risk weighted Exposure for credit risk	9,171,054,346.61
b	Risk weighted Exposure for Operational Risk	392,305,517.92
c	Risk weighted Exposure for Market Risk	16,728,549.62
d	Capital charge for shortfall of liquid assets	-
e	Total Risk weighted exposure	9,580,088,414.14
f	Total capital fund(tier I& tier II)	1,116,175,643.95
	Capital Adequacy Ratios(f ÷ e)	11.65%

Amount of non performing Assets(Both Gross and Net)

Restructured/Rescheduled loan

NIL

Substandard Loan

NIL

Doubtful Loan

NIL

Loss Loan

NIL

Ratio of Non Performing Assets

Gross NPA to Gross Advances

NIL

Net NPA to Net Advances

NIL

Movement of Non performing Assets

NA

Write off of Loans and Interest Suspense

NIL

Movement in Loan Loss Provisions and interest Suspense

Loan Loss Provision and Interest Suspense upto Chaitra End 2065 was NPR 70,466,780.05 and NPR 8,557,744.71 respectively which has been increased to NPR 82,102,163.24 and NPR 10,920,133.48 respectively.

Detail of Additional Loan loss Provisions

NIL

Segregation of investment portfolio into held for trading, held to maturity and available for sale

All investment portfolios are held to maturity category

Summary of the banks internal approach to assess the adequacy of its capital to support current and future activities

Existing paid up capital of the bank is NPR 1,000,000,000 after issuing share of NPR 300,000,000 to the public through initial public offering of share. Similarly as per directive of Nepal Rastra Bank, bank has plan to increase its paid up capital of NPR 2 billion by the end of Fiscal Year 2066/67

Summary of the terms, conditions and main features of all capital instruments, especially in

All the capital of the bank is unconditional. We do not have any subordinate terms debt.