

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at third quarter (31/12/2066)of the Fiscal Year 2066/67

Rs. in '000

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	15,652,723	15,581,218	11,347,531
1.1	Paid Up Capital	1,195,969	1,159,138	1,000,000
1.2	Reserve and Surplus	174,790	119,401	104,633
1.3	Debenture and Bonds			
1.4	Borrowings	400,000	1,070,000	738,193
1.5	Deposits (a+b)	13,480,947	12,898,956	9,198,236
	a. Domestic Currency	13,182,504	12,592,585	8,654,336
	b. Foreign Currency	298,443	306,371	543,900
1.6	Income Tax Liability	60,307	36,569	27,948
1.7	Other Liabilities	340,710	297,154	278,521
2	Total Assets (2.1 to 2.7)	15,652,723	15,581,218	11,347,531
2.1	Cash and Bank Balance	1,444,654	1,363,156	882,069
2.2	Money at Call and Short Notice	85,688	219,370	1,131,900
2.3	Investments	2,371,435	2,808,752	1,999,732
2.4	Loans and Advances(a+b+c+d+e+f)	11,344,039	10,806,504	7,046,677
	a. Real Estate Loan	2,669,454	2,677,289	2,076,935
	b.Home/Housing Loan	783,215	784,047	453,865
	c.Margin Type Loan	402,584	422,404	372,459
	d.Term Loan	1,818,878	1,658,767	1,193,174
	e.Overdraft Loan /TR Loan/WC Loan	3,700,068	3,429,432	1,960,635
	f.Others	1,969,840	1,834,565	989,609
2.5	Fixed Assets	166,585	171,544	129,916
2.6	Non Banking Assets			
2.7	Other Assets	240,322	211,892	157,237
3	Profit and Loss Account	UP to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	963,743	593,941	521,215
3.2	Interest Expenses	655,630	406,495	349,232
	A. Net Interest Income (3.1-3.2)	308,113	187,446	171,982
3.3	Fees, Commission and Discount	64,499	53,858	37,525
3.4	Other Operating Income	8,644	5,597	2,965
3.5	Foreign Exchange Gain/Loss (Net)	11,182	7,100	6,779
	B. Total Operating Income (A + 3.3+3.4+3.5)	392,438	254,001	219,251
3.6	Staff Expenses	42,945	28,486	31,145
3.7	Other Operating Expenses	97,181	65,157	63,274
	C. Operating Profit Before Provision (B - 3.6-3.7)	252,312	160,358	124,832
3.8	Provision for Possible Losses	31,926	26,797	22,484
	D. Operating Profit (C - 3.8)	220,386	133,561	102,349
3.9	Non Operating Income/Expenses (Net)	740	526	127
3.10	Write Back to Provision for Possible Loss			
	E. Profit from Regular Activities (D + 3.9+3.10)	221,126	134,087	102,476
3.11	Extraordinary Income/Expenses			
	F. Profit before Bonus and Taxes (E + 3.11)	221,126	134,087	102,476
3.12	Provision for Staff Bonus	20,103	12,190	9,316
3.13	Provision for Tax	60,307	36,569	27,948
	G. Net Profit/Loss (F - 3.12-3.13)	140,716	85,328	65,212
4	Ratios(Mandatory)	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	12.04%	11.65%	14.11%
4.2	Non Performing Loan (NPL) To Total Loan	0.01%	0.02%	
4.3	Total Loan Loss Provision to NPL	9502.36%	4895.94%	
4.4	Cost of Funds	8.51%	6.80%	
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	77.95%	78.00%	
	Other key Indicators			
1	Total Yield	11.70%	10.34%	
2	Spread	3.19%	3.54%	
3	Liquidity	22.92%	20.08%	
4	Ratio of Real Estate Loan to Total Loans	23.53%	24.77%	
5	Ratio of Home Loan & Real Estate Loan to Total Loans	30.44%	32.03%	