

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at First Quarter 30/06/2065 of the Fiscal Year 2065/66

Rs. In '000

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.8)	9,096,107	7,269,299	5,128,434
1.1	Paid Up Capital	700,000	560,000	560,000
1.2	Reserve and Surplus	39,421	39,421	(15,306)
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	1,068,074	476,074	960,000
1.5	Deposits (a+b)	7,128,831	6,139,579	3,551,594
	a. Domestic Currency	6,276,437	5,355,253	3,145,299
	b. Foreign Currency	852,394	784,326	406,295
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	147,538	54,225	62,247
1.8	Profit/Loss for the year	12,243	-	9,899
2	Total Assets (2.1 to 2.7)	9,096,107	7,269,299	5,128,434
2.1	Cash and Bank Balance	761,799	732,482	311,209
2.2	Money at Call and Short Notice	539,187	442,682	368,578
2.3	Investments	1,304,121	1,174,029	1,380,394
2.4	Net Loan and Advances	6,240,472	4,750,342	2,958,090
2.5	Fixed Assets	150,319	126,104	78,425
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	100,209	43,660	31,738
3	Profit and Loss Account	Upto this Quarter Ending	Up to previous Quarter Ending (Audited)	Upto corresponding Previous Year Quarter Ending
3.1	Interest Income	150,153	396,842	69,485
3.2	Interest Expenses	102,790	252,028	42,845
	A. Net Interest Income (3.1-3.2)	47,363	144,814	26,640
3.3	Fees, Commission and Discount	15,585	29,163	7,331
3.4	Other Operating Income	1,327	4,402	569
3.5	Foreign Exchange Gain/Loss (Net)	2,480	8,900	1,309
	B. Total Operating Income (A + 3.3+3.4+3.5)	66,755	187,279	35,849
3.6	Staff Expenses	11,595	29,049	7,579
3.7	Other Operating Expenses	19,559	51,719	9,009
	C. Operating Profit Before Provision (B - 3.6-3.7)	35,601	106,511	19,261
3.8	Provision for Possible Losses	16,487	27,466	9,412
	D. Operating Profit (C - 3.8)	19,114	79,045	9,849
3.9	Non Operating Income/Expenses (Net)	124	244	-
3.10	Write Back to Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D + 3.9+3.10)	19,238	79,289	9,849
3.11	Extraordinary Income/Expenses	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	19,238	79,289	9,849
3.12	Provision for Staff Bonus	1,749	7,208	-
3.13	Provision for Tax	5,246	17,240	-
	G. Net Profit/Loss (F - 3.12-3.13)	12,243	54,841	9,849
4	Ratios	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	10.94%	12.08%	16.43%
4.2	Non Performing Loan (NPL) To Total Loan	0.003%	-	-
4.3	Total Loan Loss Provision to NPL	32865.9%	-	-