

Citizens Bank International Limited
Unaudited Financial Result (Quarterly)
As at Fourth Quarter 15 July 2009 of the Fiscal Year 2008/2009

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)	12,966,074	11,277,066	7,269,300
1.1	Paid Up Capital	1,000,000	1,000,000	560,000
1.2	Reserve and Surplus	34,073	39,421	39,421
1.3	Debenture and Bonds			
1.4	Borrowings	250,000	738,193	476,074
1.5	Deposits (a+b)	11,524,426	9,198,235	6,139,579
	a. Domestic Currency	11,161,016	8,654,335	5,355,253
	b. Foreign Currency	363,410	543,900	784,326
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	157,575	301,217	54,226
2	Total Assets (2.1 to 2.7)	12,966,074	11,277,066	7,269,300
2.1	Cash and Bank Balance	1,655,353	882,069	732,482
2.2	Money at Call and Short Notice	900,400	1,131,900	442,682
2.3	Investments	2,027,337	1,999,732	1,174,030
2.4	Net Loan and Advances	8,128,114	6,976,211	4,750,342
2.5	Fixed Assets	121,659	129,916	126,104
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	133,211	157,238	43,660
3	Profit and Loss Account			
3.1	Interest Income	758,256	521,215	396,842
3.2	Interest Expenses	508,802	349,233	252,028
	A. Net Interest Income (3.1-3.2)	249,454	171,982	144,814
3.3	Fees, Commission and Discount	12,295	37,525	9,029
3.4	Other Operating Income	45,805	2,965	24,536
3.5	Foreign Exchange Gain/Loss (Net)	8,825	6,779	8,900
	B. Total Operating Income (A + 3.3+3.4+3.5)	316,379	219,251	187,279
3.6	Staff Expenses	40,219	31,145	29,049
3.7	Other Operating Expenses	91,673	63,274	51,719
	C. Operating Profit Before Provision (B - 3.6-3.7)	184,487	124,832	106,511
3.8	Provision for Possible Losses	34,119	22,483	27,466
	D. Operating Profit (C - 3.8)	150,368	102,349	79,045
3.9	Non Operating Income/Expenses (Net)	273	127	245
3.1	Write Back to Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D + 3.9+3.10)	150,641	102,476	79,290
3.11	Extraordinary Income/Expenses	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	150,641	102,476	79,290
3.12	Provision for Staff Bonus	13,695	9,316	7,208
3.13	Provision for Tax	41,137	27,948	17,241
	G. Net Profit/Loss (F - 3.12-3.13)	95,810	65,212	54,841
4	Ratios			
4.1	Capital Fund to RWA	11.65%	14.11%	12.08%
4.2	Non Performing Loan (NPL) To Total Loan	-	-	-
4.3	Total Loan Loss Provision to NPL	-	-	-