## CITIZENS BANK INTERNATIONAL LIMITED KAMALADI, KATHMANDU

Unaudited Financial Results (Quarterly)
As at Fourth Quarter (32/03/2067) of the Fiscal Year 2066/67

Rs. in '000

S.No.   Particulars   This Quarter   Ending   Previous Quarter Ending   Corresponding   Previous Quarter Ending   Li.   End Up Capital   Li.   End Up Capital   Li.   End Up Capital   Li.   Ending   L			T	1	Rs. in '000
S.No.   Particulars   Ending   Ending   Quarter Ending			This Quarter	Previous Quarter	Corresponding Previous Year
1.1   Paid Up Capital	S.No.	Particulars	-	-	
1.3   20ebenture and Bonds	1	Total Capital and Liabilities (1.1 to 1.7)	16,656,111	15,652,723	12,966,074
1.3   Debenture and Bonds	1.1	Paid Up Capital	1,206,950	1,195,969	1,000,000
1.4   Borrowings	1.2	Reserve and Surplus	101,319	174,790	34,073
1.5   Deposits (a+b)			-		
Domestic Currency   13,679,231   13,182,504   11,161,016				400,000	250,000
No. Foreign Currency	1.5		14,214,482	13,480,947	
1.6		·			
1.77 Other Liabilities		- ·	535,251	, .	363,410
2   Total Assets C.1 to 2.7)		•	-		-
2.41   2.41   3.41   3.41   3.65   3.75   3.22   3.42   3.45   3.41   3.65   3.75   3.25					
2.23   Money at Call and Short Notice   234.981   85.688   500.400					
2.4   Louns and Advances(a+b+e+d+e+f)					
2.4   Loans and Advances(a+b+e+d+e+f)					
B. Real Estate Loan					
Mome/Housing Loan	2.4				8,128,114
Coverdraft Loan					-
d.Term Loan					
e.Overdraft Loan /TR Loan/WC Loan	-			· ·	
Cothers					-
2.5   Fixed Assets   163,856   166,585   121,659     2.6   Non Banking Assets   206,604   240,322   133,211     2.7   Other Assets   206,604   240,322   133,211     3.8   Profit and Loss Account   Up to This Quarter   1,398,831   963,743   758,256     3.2   Interest Income   1,398,831   963,743   758,256     3.2   Interest Expenses   950,898   655,630   508,802     3.3   Fees, Commission and Discount   25,134   64,499   12,295     3.4   Other Operating Income   67,847   8,644   45,805     3.5   Foreign Exchange Gain/Loss (Net)   15,275   11,182   8,825     B. Total Operating Income   67,847   8,644   45,805     3.5   Staff Expenses   63,465   42,945   40,219     3.6   Staff Expenses   63,465   42,945   40,219     3.7   Other Operating Expenses   131,632   97,181   91,673     3.8   Provision for Possible Losses   57,124   31,926   34,119     D. Operating Profit (C -3.8)   303,968   220,386   150,368     3.9   Non Operating Income/Expenses (Net)   1,173   740   273     3.10   Write Back to Provision for Possible Loss   -	-			, ,	-
2.6   Non Banking Assets   206,604   240,322   133,211   Up to Previous Assets   UP to This Quarter   Qu	2.5		, ,	, ,	121 650
2-7 Other Assets			103,830	100,383	121,039
Profit and Loss Account			206 604	240 222	122 211
Non Operating Profit (C - 3.8)   Non Operating Income/Expenses (Net)	2.1	Other Assets	200,004	240,322	
Previous Year   Quarter					-
3.1   Interest Income   1,398,831   963,743   758,256     3.2   Interest Expenses   950,898   655,630   508,802     3.3   Interest Expenses   950,898   655,630   508,802     3.4   Other Operating Income   25,134   64,499   12,295     3.5   Foreign Exchange Gain/Loss (Net)   15,275   11,182   8,825     3.6   Staff Expenses   63,465   42,945   40,219     3.7   Other Operating Income (A + 3,3+3,4+3.5)   556,189   392,438   316,379     3.8   Provision for Possible Losse   131,632   97,181   91,673     3.8   Provision for Possible Losse   57,124   31,926   34,119     3.9   D. Operating Profit (C - 3.8)   303,968   220,386   150,368     3.10   Write Back to Provision for Possible Loss   5.1     5.   F. Profit from Regular Activities (D + 3.9+3.10)   305,141   221,126   150,641     3.11   Extraordinary Income/Expenses   -     F. Profit from Regular Activities (D + 3.9+3.10)   305,141   221,126   150,641     3.12   Provision for Tax   83,839   60,307   41,137     G. Net Profit/Loss (F - 3.12-3.13)   193,562   140,716   95,810     4.1   Capital Fund to RWA   11,40%   12,04%   11,05%     4.2   Non Performing Loan (NPL) To Total Loan   0.31%   0.01%   8.51%     4.3   Total Loan Loss Provision to NPL   414,51%   9502,36%     4.4   Cost of Funds   8,91%   8,51%     4.5   Credit to Deposit Ratio(Calculated as per NRB Directives)   72,80%   77,95%     Other key Indicators   11,179%   11,70%     4.3   Cladit to Deposit Ratio(Calculated as per NRB Directives)   72,80%   77,95%     Other key Indicators   11,179%   11,20%     4.8   Return on Equity(Annualized)   11,179%   12,00%     5.   Return on Assets(Annualized)   11,179%   12,00%     6.   Ratio of Real Estate Loan to Total Loans   23,33%   23,53%			IID to This	Un to Provious	
3.1   Interest Expenses	2	Drofit and Logs Assount		-	
3.2   Interest Expenses   950,898   655,630   508,802     A. Net Interest Income (3.1-3.2)   447,933   308,113   249,454     3.3   Fees, Commission and Discount   25,134   64,499   12,295     3.4   Other Operating Income   67,847   8,644   45,805     3.5   Foreign Exchange Gain/Loss (Net)   15,275   11,182   8,825     B. Total Operating Income (A + 3.3+3.4+3.5)   556,189   392,438   316,379     3.6   Staff Expenses   63,465   42,945   40,219     3.7   Other Operating Expenses   63,465   42,945   40,219     3.8   Provision for Possible Losses   57,124   31,926   34,119     D. Operating Profit Before Provision (B - 3.6-3.7)   361,092   252,312   184,487     3.8   Provision for Possible Losses   57,124   31,926   34,119     D. Operating Profit (C - 3.8)   303,968   220,386   150,368     3.9   Non Operating Income (Expenses (Net)   1,173   740   273     3.10   Write Back to Provision for Possible Loss     E. Profit from Regular Activities (D + 3.9+3.10)   305,141   221,126   150,641     3.11   Extraordinary Income/Expenses     F. Profit before Bonus and Taxes (E + 3.11)   305,141   221,126   150,641     3.12   Provision for Tax   83,839   60,307   41,137     G. Net Profit/Loss (F - 3.12-3.13)   193,562   140,716   95,810     At the End of This Quarter Previous Qu			-	_	
A. Net Interest Income (3.1-3.2)					
3.3   Fees, Commission and Discount   25,134   64,499   12,295	3.2	*			
3.4   Other Operating Income   67,847   8,644   45,805	- 22		,		
Section   Sect		,		,	
B. Total Operating Income (A + 3.3+3.4+3.5)         556,189         392,438         316,379           3.6   Staff Expenses         63.465         42,945         40,219           3.7   Other Operating Expenses         131,632         97,181         91,673           C. Operating Profit Before Provision (B - 3.6-3.7)         361,092         252,312         184,487           3.8   Provision for Possible Losses         57,124         31,926         34,119           D. Operating Profit (C - 3.8)         303,968         220,386         150,368           3.9   Non Operating Income/Expenses (Net)         1,173         740         273           3.10   Write Back to Provision for Possible Loss         -         -           E. Profit from Regular Activities (D + 3.9+3.10)         305,141         221,126         150,641           3.11   Extraordinary Income/Expenses         -         -         -           F. Profit before Bonus and Taxes (E + 3.11)         305,141         221,126         150,641           3.12 Provision for Tax         83,839         60,307         41,137           G. Net Profit/Loss (F - 3.12-3.13)         193,562         140,716         95,810           At the End of This Quarter         At the End of Previous Quarter         Previous Year         Quarter           <					
3.6   Staff Expenses   63,465   42,945   40,219     3.7   Other Operating Expenses   131,632   97,181   91,673     C. Operating Profit Before Provision (B - 3.6-3.7)   361,092   252,312   184,487     3.8   Provision for Possible Losses   57,124   31,926   34,119     D. Operating Profit (C - 3.8)   303,968   220,386   150,368     3.9   Non Operating Income/Expenses (Net)   1,173   740   273     3.10   Write Back to Provision for Possible Loss   -     E. Profit from Regular Activities (D + 3.9+3.10)   305,141   221,126   150,641     3.11   Extraordinary Income/Expenses   -     F. Profit before Bonus and Taxes (E + 3.11)   305,141   221,126   150,641     3.12   Provision for Staff Bonus   27,740   20,103   13,695     3.13   Provision for Staff Bonus   383,839   60,307   41,137     G. Net Profit/Loss (F - 3.12-3.13)   193,562   140,716   95,810     At the End of This Quarter   Previous Quarter     4.1   Capital Fund to RWA   11,40%   12,04%   11,65%     4.2   Non Performing Loan (NPL) To Total Loan   0,31%   0,01%     4.3   Total Loan Loss Provision to NPL   414,51%   9502,36%     4.4   Cost of Funds   8,91%   8,51%     4.5   Credit to Deposit Ratio(Calculated as per NRB Directives)   72,80%   77,95%     Other key Indicators   11,97%   11,70%     2   Spread   3,06%   3,19%     3   Liquidity   35,47%   22,92%     4   Return on Assets(Annualized)   1,17%   1,20%     6   Ratio of Real Estate Loan to Total Loans   23,33%   23,53%	3.3				
3.7   Other Operating Expenses   131,632   97,181   91,673	3.6			/	
C. Operating Profit Before Provision (B - 3.6-3.7)   361,092   252,312   184,487   3.8   Provision for Possible Losses   57,124   31,926   34,119     D. Operating Profit (C - 3.8)   303,968   220,386   150,368   3.9   Non Operating Income/Expenses (Net)   1,173   740   273     3.10   Write Back to Provision for Possible Loss   -				· ·	
3.8   Provision for Possible Losses   57,124   31,926   34,119     D. Operating Profit (C - 3.8)   303,968   220,386   150,368     3.9   Non Operating Income/Expenses (Net)   1,173   740   273     3.10   Write Back to Provision for Possible Loss   -	3.7				
D. Operating Profit (C - 3.8)   303,968   220,386   150,368   3.9   Non Operating Income/Expenses (Net)   1,173   740   273   3.10   Write Back to Provision for Possible Loss   -	3.8		,		
3.9   Non Operating Income/Expenses (Net)   1,173   740   273	3.0				- , -
3.10   Write Back to Provision for Possible Loss   E. Profit from Regular Activities (D + 3.9+3.10)   305,141   221,126   150,641	39		,		
E. Profit from Regular Activities (D + 3.9+3.10)         305,141         221,126         150,641           3.11 Extraordinary Income/Expenses         -         -         -           F. Profit before Bonus and Taxes (E + 3.11)         305,141         221,126         150,641           3.12 Provision for Staff Bonus         27,740         20,103         13,695           3.13 Provision for Tax         83,839         60,307         41,137           G. Net Profit/Loss (F - 3.12-3.13)         193,562         140,716         95,810           At the End of This Quarter         At the End of Previous Quarter         At the End of Corresponding Previous Year           4.1 Capital Fund to RWA         11.40%         12.04%         11.65%           4.2 Non Performing Loan (NPL) To Total Loan         0.31%         0.01%         11.65%           4.3 Total Loan Loss Provision to NPL         414.51%         9502.36%         4.4           4.4 Cost of Funds         8.91%         8.51%         8.51%           4.5 Credit to Deposit Ratio(Calculated as per NRB Directives)         72.80%         77.95%           Other key Indicators         11.70%         11.70%           2 Spread         3.06%         3.19%           3 Liquidity         35.47%         22.92%			-	7.10	2.0
3.11 Extraordinary Income/Expenses  F. Profit before Bonus and Taxes (E + 3.11) 3.12 Provision for Staff Bonus 3.13 Provision for Tax  G. Net Profit/Loss (F - 3.12-3.13)  At the End of Corresponding Previous Quarter  4 Ratios(Mandatory)  At the End of This Quarter  4.1 Capital Fund to RWA 11.40% 12.04% 11.65%  4.2 Non Performing Loan (NPL) To Total Loan 3.14 Cost of Funds 4.5 Credit to Deposit Ratio(Calculated as per NRB Directives) Other key Indicators  1 Total Yield 1 Total Yield 3 Liquidity 3 Sequence Sequen	5.10		305.141	221.126	150,641
F. Profit before Bonus and Taxes (E + 3.11)   305,141   221,126   150,641	3.11	, ,	-		, .
3.12   Provision for Staff Bonus   27,740   20,103   13,695     3.13   Provision for Tax   83,839   60,307   41,137     G. Net Profit/Loss (F - 3.12-3.13)   193,562   140,716   95,810     At the End of Corresponding Previous Quarter   4.1   Capital Fund to RWA   11.40%   12.04%   11.65%     4.2   Non Performing Loan (NPL) To Total Loan   0.31%   0.01%     4.3   Total Loan Loss Provision to NPL   414,51%   9502,36%     4.4   Cost of Funds   8.91%   8.51%     4.5   Credit to Deposit Ratio(Calculated as per NRB Directives)   72.80%   77.95%     Other key Indicators   1.197%   11.70%     2   Spread   3.06%   3.19%     3   Liquidity   35,47%   22.92%     4   Return on Equity(Annualized)   14,80%   13.69%     5   Return on Assets(Annualized)   1.17%   1.20%     6   Ratio of Real Estate Loan to Total Loans   23.33%   23.53%			305.141	221.126	150,641
3.13   Provision for Tax   83,839   60,307   41,137     G. Net Profit/Loss (F - 3.12-3.13)   193,562   140,716   95,810     At the End of Corresponding Previous Quarter   4.1   Capital Fund to RWA   11.40%   12.04%   11.65%     4.2   Non Performing Loan (NPL) To Total Loan   0.31%   0.01%     4.3   Total Loan Loss Provision to NPL   414.51%   9502.36%     4.4   Cost of Funds   8.91%   8.51%     4.5   Credit to Deposit Ratio(Calculated as per NRB Directives)   72.80%   77.95%     Other key Indicators   1.197%   11.70%     2   Spread   3.06%   3.19%     3   Liquidity   35.47%   22.92%     4   Return on Equity(Annualized)   14.80%   13.69%     5   Return on Assets(Annualized)   1.17%   1.20%     6   Ratio of Real Estate Loan to Total Loans   23.33%   23.53%	3.12				
At the End of Corresponding Previous Quarter   At the End of Corresponding Previous Year Quarter					
At the End of Corresponding Previous Year  4 Ratios(Mandatory)  4.1 Capital Fund to RWA  4.2 Non Performing Loan (NPL) To Total Loan  4.3 Total Loan Loss Provision to NPL  4.4 Cost of Funds  4.5 Credit to Deposit Ratio(Calculated as per NRB Directives)  Other key Indicators  1 Total Yield  2 Spread  3 Liquidity  3 Liquidity  3 Liquidity  4 Return on Equity(Annualized)  5 Return on Assets(Annualized)  4 At the End of Previous Quarter  At the End of Previous Quarter  Previous Quarter  4 11.65%  4.1 1.40%  12.04%  11.65%  4.2 1.40%  11.65%  4.3 1.40%  11.65%  4.4 1.40%  4.5 1.40%  4.5 1.40%  4.6 1.40%  4.7 1.50%				· ·	
4 Ratios(Mandatory)         At the End of This Quarter         Previous Year Quarter           4.1 Capital Fund to RWA         11.40%         12.04%         11.65%           4.2 Non Performing Loan (NPL) To Total Loan         0.31%         0.01%         0.01%           4.3 Total Loan Loss Provision to NPL         414.51%         9502.36%         9502.36%           4.4 Cost of Funds         8.91%         8.51%         8.51%           4.5 Credit to Deposit Ratio(Calculated as per NRB Directives)         72.80%         77.95%         77.95%           Other key Indicators         1         11.97%         11.70%         11.70%           2 Spread         3.06%         3.19%         22.92%           3 Liquidity         35.47%         22.92%           4 Return on Equity(Annualized)         14.80%         13.69%           5 Return on Assets(Annualized)         1.17%         1.20%           6 Ratio of Real Estate Loan to Total Loans         23.33%         23.53%			,	,	At the End of
4 Ratios(Mandatory)         At the End of This Quarter         Previous Year Quarter           4.1 Capital Fund to RWA         11.40%         12.04%         11.65%           4.2 Non Performing Loan (NPL) To Total Loan         0.31%         0.01%         0.01%           4.3 Total Loan Loss Provision to NPL         414.51%         9502.36%         9502.36%           4.4 Cost of Funds         8.91%         8.51%         8.51%           4.5 Credit to Deposit Ratio(Calculated as per NRB Directives)         72.80%         77.95%         77.95%           Other key Indicators         1         11.97%         11.70%         11.70%           2 Spread         3.06%         3.19%         22.92%           3 Liquidity         35.47%         22.92%           4 Return on Equity(Annualized)         14.80%         13.69%           5 Return on Assets(Annualized)         1.17%         1.20%           6 Ratio of Real Estate Loan to Total Loans         23.33%         23.53%					
4 Ratios(Mandatory)         This Quarter         Previous Quarter         Quarter           4.1 Capital Fund to RWA         11.40%         12.04%         11.65%           4.2 Non Performing Loan (NPL) To Total Loan         0.31%         0.01%           4.3 Total Loan Loss Provision to NPL         414.51%         9502.36%           4.4 Cost of Funds         8.91%         8.51%           4.5 Credit to Deposit Ratio(Calculated as per NRB Directives)         72.80%         77.95%           Other key Indicators         1         11.97%         11.70%           2 Spread         3.06%         3.19%           3 Liquidity         35.47%         22.92%           4 Return on Equity(Annualized)         14.80%         13.69%           5 Return on Assets(Annualized)         1.17%         1.20%           6 Ratio of Real Estate Loan to Total Loans         23.33%         23.53%			At the End of	At the End of	
4.1 Capital Fund to RWA       11.40%       12.04%       11.65%         4.2 Non Performing Loan (NPL) To Total Loan       0.31%       0.01%         4.3 Total Loan Loss Provision to NPL       414.51%       9502.36%         4.4 Cost of Funds       8.91%       8.51%         4.5 Credit to Deposit Ratio(Calculated as per NRB Directives)       72.80%       77.95%         Other key Indicators       1       11.97%       11.70%         2 Spread       3.06%       3.19%         3 Liquidity       35.47%       22.92%         4 Return on Equity(Annualized)       14.80%       13.69%         5 Return on Assets(Annualized)       1.17%       1.20%         6 Ratio of Real Estate Loan to Total Loans       23.33%       23.53%	4	Ratios(Mandatory)			
4.2 Non Performing Loan (NPL) To Total Loan       0.31%       0.01%         4.3 Total Loan Loss Provision to NPL       414.51%       9502.36%         4.4 Cost of Funds       8.91%       8.51%         4.5 Credit to Deposit Ratio(Calculated as per NRB Directives)       72.80%       77.95%         Other key Indicators       1       11.97%       11.70%         2 Spread       3.06%       3.19%         3 Liquidity       35.47%       22.92%         4 Return on Equity(Annualized)       14.80%       13.69%         5 Return on Assets(Annualized)       1.17%       1.20%         6 Ratio of Real Estate Loan to Total Loans       23.33%       23.53%			11.40%		`
4.3 Total Loan Loss Provision to NPL       414.51%       9502.36%         4.4 Cost of Funds       8.91%       8.51%         4.5 Credit to Deposit Ratio(Calculated as per NRB Directives)       72.80%       77.95%         Other key Indicators       1 Total Yield       11.97%       11.70%         2 Spread       3.06%       3.19%         3 Liquidity       35.47%       22.92%         4 Return on Equity(Annualized)       14.80%       13.69%         5 Return on Assets(Annualized)       1.17%       1.20%         6 Ratio of Real Estate Loan to Total Loans       23.33%       23.53%		*			,
4.4 Cost of Funds       8.91%       8.51%         4.5 Credit to Deposit Ratio(Calculated as per NRB Directives)       72.80%       77.95%         Other key Indicators       1 Total Yield       11.97%       11.70%         2 Spread       3.06%       3.19%         3 Liquidity       35.47%       22.92%         4 Return on Equity(Annualized)       14.80%       13.69%         5 Return on Assets(Annualized)       1.17%       1.20%         6 Ratio of Real Estate Loan to Total Loans       23.33%       23.53%		U ,			
4.5 Credit to Deposit Ratio(Calculated as per NRB Directives)       72.80%       77.95%         Other key Indicators       1 Total Yield       11.97%       11.70%         2 Spread       3.06%       3.19%         3 Liquidity       35.47%       22.92%         4 Return on Equity(Annualized)       14.80%       13.69%         5 Return on Assets(Annualized)       1.17%       1.20%         6 Ratio of Real Estate Loan to Total Loans       23.33%       23.53%					
Other key Indicators         1           1 Total Yield         11.97%         11.70%           2 Spread         3.06%         3.19%           3 Liquidity         35.47%         22.92%           4 Return on Equity(Annualized)         14.80%         13.69%           5 Return on Assets(Annualized)         1.17%         1.20%           6 Ratio of Real Estate Loan to Total Loans         23.33%         23.53%					
1 Total Yield     11.97%     11.70%       2 Spread     3.06%     3.19%       3 Liquidity     35.47%     22.92%       4 Return on Equity(Annualized)     14.80%     13.69%       5 Return on Assets(Annualized)     1.17%     1.20%       6 Ratio of Real Estate Loan to Total Loans     23.33%     23.53%		•			
2 Spread     3.06%     3.19%       3 Liquidity     35.47%     22.92%       4 Return on Equity(Annualized)     14.80%     13.69%       5 Return on Assets(Annualized)     1.17%     1.20%       6 Ratio of Real Estate Loan to Total Loans     23.33%     23.53%	1	•	11.97%	11.70%	
4 Return on Equity(Annualized)       14.80%       13.69%         5 Return on Assets(Annualized)       1.17%       1.20%         6 Ratio of Real Estate Loan to Total Loans       23.33%       23.53%					
4 Return on Equity(Annualized)       14.80%       13.69%         5 Return on Assets(Annualized)       1.17%       1.20%         6 Ratio of Real Estate Loan to Total Loans       23.33%       23.53%			35.47%	22.92%	
5 Return on Assets(Annualized)       1.17%       1.20%         6 Ratio of Real Estate Loan to Total Loans       23.33%       23.53%					
7 Ratio of Home Loan & Real Estate Loan to Total Loans 30.23% 30.44%	6	Ratio of Real Estate Loan to Total Loans	23.33%	23.53%	
	7	Ratio of Home Loan & Real Estate Loan to Total Loans	30.23%	30.44%	