

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at Second Quarter 29/09/2065 of the Fiscal Year 2065/66

(Rs. In '000)

S.No.	Particulars	This Quarter Ending	Upto Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.8)	9,286,522	9,072,245	6,123,861
1.1	Paid Up Capital	700,000	700,000	560,000
1.2	Reserve and Surplus	39,421	39,421	-15,306
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	838,378	1,068,074	1,129,753
1.5	Deposits (a+b)	7,531,058	7,128,831	4,341,567
	a. Domestic Currency	6,995,328	6,276,437	3,765,045
	b. Foreign Currency	535,730	852,394	576,522
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	142,078	123,676	76,928
1.8	Profit/Loss for the year	35,587	12,243	30,919
		-	-	-
2	Total Assets (2.1 to 2.7)	9,286,522	9,072,245	6,123,861
2.1	Cash and Bank Balance	758,997	761,799	309,919
2.2	Money at Call and Short Notice	45,710	539,187	191,304
2.3	Investments	1,812,269	1,304,121	1,441,536
2.4	Net Loan and Advances	6,433,641	6,240,472	4,046,388
2.5	Fixed Assets	133,380	126,457	69,346
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	102,525	100,209	65,368
3	Profit and Loss Account	This Quarter Ending	Upto Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	316,638	150,153	157,904
3.2	Interest Expenses	209,394	102,790	95,786
	A. Net Interest Income (3.1-3.2)	107,244	47,363	62,118
3.3	Fees, Commission and Discount	24,089	15,585	15,607
3.4	Other Operating Income	1,625	1,327	2,965
3.5	Foreign Exchange Gain/Loss (Net)	3,776	2,480	3,085
	B. Total Operating Income (A + 3.3+3.4+3.5)	136,734	66,755	83,775
3.6	Staff Expenses	21,204	11,595	13,958
3.7	Other Operating Expenses	41,871	19,559	18,543
	C. Operating Profit Before Provision (B - 3.6-3.7)	73,659	35,601	51,274
3.8	Provision for Possible Losses	17,864	16,487	20,355
	D. Operating Profit (C - 3.8)	55,795	19,114	30,919
3.9	Non Operating Income/Expenses (Net)	127	124	-
3.1	Write Back to Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D + 3.9+3.10)	55,922	19,238	30,919
3.11	Extraordinary Income/Expenses	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	55,922	19,238	30,919
3.12	Provision for Staff Bonus	5,084	1,749	2,811
3.13	Provision for Tax	15,251	5,246	8,854
	G. Net Profit/Loss (F - 3.12-3.13)	35,587	12,243	19,254
4	Ratios	This Quarter Ending	Upto Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	11.47%	10.94%	13.41%
4.2	Non Performing Loan (NPL) To Total Loan	-	-	-
4.3	Total Loan Loss Provision to NPL	-	-	-