

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at Third Quarter (30/12/2068) of the Fiscal Year 2068/69

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	18,798,308	19,061,587	17,794,985
1.1	Paid Up Capital	2,101,840	2,101,840	1,922,283
1.2	Reserve and Surplus	232,505	204,305	139,962
1.3	Debenture and Bonds		-	-
1.4	Borrowings	131,440	324,400	1,090,000
1.5	Deposits (a+b)	15,289,515	15,588,452	13,866,182
	a. Domestic Currency	14,923,017	15,306,005	13,017,033
	b. Foreign Currency	366,498	282,447	849,149
1.6	Income Tax Liability		-	-
1.7	Other Liabilities	1,043,009	842,590	776,558
2	Total Assets (2.1 to 2.7)	18,798,308	19,061,587	17,794,985
2.1	Cash and Bank Balance	2,689,425	4,676,943	1,577,787
2.2	Money at Call and Short Notice	192,321	193,750	1,135,540
2.3	Investments	1,602,854	844,202	1,641,985
2.4	Loans and Advances(a+b+c+d+e+f)	13,526,517	12,616,380	12,795,118
	a. Real Estate Loan	2,514,169	2,534,903	2,860,232
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	303,996	325,310	373,109
	2. Business Complex and Residential Appartment Construction Loan	466,700	453,750	375,933
	3. Income Generating Commercial Complex Loan	-	-	
	4. Other Real Estate Loans (Including Land Purchase & Plotting)	1,743,473	1,755,843	2,111,190
	b. Personal Home Loan of Rs. 10 million or less	392,615	413,860	467,048
	c. Margin Type Loan	53,839	64,236	246,272
	d. Term Loan	2,817,174	2,718,179	2,400,874
	e. Overdraft Loan /TR Loan/WC Loan	5,073,223	4,276,552	4,514,805
	f. Others	2,675,498	2,608,651	2,305,887
2.5	Fixed Assets	191,517	201,055	191,450
2.6	Non Banking Assets		-	-
2.7	Other Assets	595,673	529,257	453,105
3	Profit and Loss Account	UP to This Quarter	Previous Quarter Ending	Upto Corresponding Previous Year Quarter
3.1	Interest Income	1,422,175	945,820	1,297,654
3.2	Interest Expenses	1,061,334	730,804	876,666
	A. Net Interest Income (3.1-3.2)	360,841	215,016	420,988
3.3	Fees, Commission and Discount	61,733	39,213	62,728
3.4	Other Operating Income	10,874	5,249	10,856
3.5	Foreign Exchange Gain/Loss (Net)	16,544	12,263	12,098
	B. Total Operating Income (A + 3.3+3.4+3.5)	449,991	271,741	506,670
3.6	Staff Expenses	77,035	51,303	58,308

3.7	Other Operating Expenses	151,457	98,400	126,303
C. Operating Profit Before Provision (B - 3.6-3.7)		221,499	122,038	322,059
3.8	Provision for Possible Losses	151,816	87,779	54,503
D. Operating Profit (C - 3.8)		69,683	34,259	267,556
3.9	Non Operating Income/Expenses (Net)	10,104	1,213	6,364
3.10	Write Back to Provision for Possible Loss	78,043	78,043	-
E. Profit from Regular Activities (D + 3.9+3.10)		157,829	113,515	273,920
3.11	Extraordinary Income/Expenses		-	-
F. Profit before Bonus and Taxes (E + 3.11)		157,829	113,515	273,920
3.12	Provision for Staff Bonus	14,348	10,319	24,902
3.13	Provision for Tax	43,044	30,959	74,705
G. Net Profit/Loss (F - 3.12-3.13)		100,437	72,237	174,313
4 Ratios(Mandatory)		At the End of This Quarter	Previous Quarter Ending	At the end of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	16.33%	15.68%	16.42%
4.2	Non Performing Loan (NPL) To Total Loan	3.10%	2.89%	0.45%
4.3	Total Loan Loss Provision to NPL	75.28%	69.18%	450.36%
4.4	Cost of Funds	8.62%	9.40%	10.38%
4.5	Credit and Capital to Deposit Ratio(Calculated as per NRB Directives)	78.44%	71.70%	83.91%

*Figures have been regrouped/rearranged wherever necessary

**Above figures are subject to change upon otherwise instructions of Statutory Auditors and/or Regulatory Authorities