

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at second quarter (30/09/2066)of the Fiscal Year 2066/67

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 1.8)	15,581,218	14,116,971	9,352,369
1.1	Paid Up Capital	1,159,138	1,000,000	700,000
1.2	Reserve and Surplus	119,401	74,041	75,008
1.3	Debenture and Bonds			
1.4	Borrowings	1,070,000	1,083,471	838,378
1.5	Deposits (a+b)	12,898,956	11,584,921	7,531,058
	a. Domestic Currency	12,592,585	11,284,957	6,995,328
	b. Foreign Currency	306,371	299,964	535,730
1.6	Income Tax Liability	36,569	17,129	15,251
1.7	Other Liabilities	297,154	357,409	192,674
2	Total Assets (2.1 to 2.7)	15,581,218	14,116,971	9,352,369
2.1	Cash and Bank Balance	1,363,156	1,379,797	758,997
2.2	Money at Call and Short Notice	219,370	83,368	45,710
2.3	Investments	2,808,752	2,858,192	1,812,269
2.4	Loans and Advances(a+b+c+d+e+f)	10,806,504	9,358,116	6,499,488
	a. Real Estate Loan	2,677,289	2,845,935	1,762,427
	b.Home/Housing Loan	784,047	655,092	441,958
	c.Margin Type Loan	422,404	454,329	294,425
	d.Term Loan	1,658,767	1,326,441	1,025,757
	e.Overdraft Loan /TR Loan/WC Loan	3,429,432	2,573,114	2,031,693
	f.Others	1,834,565	1,503,206	943,235
2.5	Fixed Assets	171,544	152,634	133,380
2.6	Non Banking Assets			
2.7	Other Assets	211,892	284,865	102,525
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	593,941	272,576	316,638
3.2	Interest Expenses	406,495	188,331	209,394
	A. Net Interest Income (3.1-3.2)	187,446	84,245	107,244
3.3	Fees, Commission and Discount	53,858	27,741	24,089
3.4	Other Operating Income	5,597	2,766	1,625
3.5	Foreign Exchange Gain/Loss (Net)	7,100	3,557	3,776
	B. Total Operating Income (A + 3.3+3.4+3.5)	254,001	118,309	136,734
3.6	Staff Expenses	28,486	14,166	21,204
3.7	Other Operating Expenses	65,157	29,712	41,871
	C. Operating Profit Before Provision (B - 3.6-3.7)	160,358	74,431	73,659
3.8	Provision for Possible Losses	26,797	11,767	17,864
	D. Operating Profit (C - 3.8)	133,561	62,664	55,795
3.9	Non Operating Income/Expenses (Net)	526	144	127
3.1	Write Back to Provision for Possible Loss			
	E. Profit from Regular Activities (D + 3.9+3.10)	134,087	62,808	55,922
3.11	Extraordinary Income/Expenses			
	F. Profit before Bonus and Taxes (E + 3.11)	134,087	62,808	55,922
3.12	Provision for Staff Bonus	12,190	5,710	5,084
3.13	Provision for Tax	36,569	17,129	15,251
	G. Net Profit/Loss (F - 3.12-3.13)	85,328	39,968	35,587
4	Ratios(Mandatory)	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	11.65%	10.64%	11.47%
4.2	Non Performing Loan (NPL) To Total Loan	0.02%	0.01%	0.00%
4.3	Total Loan Loss Provision to NPL	4895.94%	7822.43%	0.00%
4.4	Cost of Funds (as of date)	6.80%	6.52%	5.91%
Other key Indicators				
1	CD Ratio as per NRB Directives	78.00%	76.00%	84.00%
2	Total Yield	10.34%	9.45%	8.79%
3	Spread	3.54%	2.93%	2.88%
4	Liquidity	20.08%	18.80%	14.41%
5	Ratio of Home Loan & Real Estate Loan to Total Loans	32.03%	37.41%	33.92%
6	Ratio of Real Estate Loan to Total Loans	24.77%	30.41%	27.12%