CITIZENS BANK INTERNATIONAL LIMITED KAMALADI, KATHMANDU

Unaudited Financial Results (Quarterly)
As at 3rd Quarter 31/12/2065 of the Fiscal Year 2065/66

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)	11,277,066	9,286,522	7,238,631
1.1	Paid Up Capital	1,000,000	700,000	560,000
1.2	Reserve and Surplus	39,421	39,421	(15,306)
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	738,193	838,378	686,430
1.5	Deposits (a+b)	9,198,235	7,531,058	5,888,125
	a. Domestic Currency	8,654,336	6,995,328	5,137,014
	b. Foreign Currency	543,900	535,730	751,111
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	236,006	142,078	80,372
1.8	Profit/Loss for the year	65,212	35,587	39,009
		-	-	-
2	Total Assets (2.1 to 2.7)	11,277,066	9,286,522	7,238,631
	Cash and Bank Balance	882,069	758,997	310,421
	Money at Call and Short Notice	1,131,900	45,710	576,679
	Investments	1,999,732	1,812,269	1,666,869
	Net Loan and Advances	6,976,211	6,433,641	4,504,534
	Fixed Assets	129,916	133,380	108,769
	Non Banking Assets	129,910	133,300	100,709
	Š	457.007	400 505	
2.7	Other Assets	157,237	102,525	71,360
		This Quarter	Upto Previous Quarter	Corresponding Previous Year
3	Profit and Loss Account	Ending	Ending	Quarter Ending
3.1	Interest Income	521,215	316,638	267,336
3.2	Interest Expenses	349,232	209,394	166,876
	A. Net Interest Income (3.1-3.2)	171,982	107,244	100,460
3.3	Fees, Commission and Discount	37,525	24,089	22,096
3.4	Other Operating Income	2,965	1,625	4,126
3.5	Foreign Exchange Gain/Loss (Net)	6,779	3,776	6,833
	B. Total Operating Income (A + 3.3+3.4+3.5)			
		219,251	136,734	133,515
3.6	Staff Expenses	219,251 31,145	136,734 21,204	133,515 20,992
	, , ,			·
	Staff Expenses	31,145	21,204	20,992
3.7	Staff Expenses Other Operating Expenses	31,145 63,274	21,204 41,871	20,992 32,640
3.7	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7)	31,145 63,274 124,832 22,484	21,204 41,871 73,659 17,864	20,992 32,640 79,882 24,983
3.7	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8)	31,145 63,274 124,832 22,484 102,349	21,204 41,871 73,659 17,864 55,795	20,992 32,640 79,882
3.8	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net)	31,145 63,274 124,832 22,484	21,204 41,871 73,659 17,864	20,992 32,640 79,882 24,983 54,900
3.8	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss	31,145 63,274 124,832 22,484 102,349 127	21,204 41,871 73,659 17,864 55,795 127	20,992 32,640 79,882 24,983 54,900
3.7 3.8 3.9 3.1	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10)	31,145 63,274 124,832 22,484 102,349	21,204 41,871 73,659 17,864 55,795	20,992 32,640 79,882 24,983 54,900
3.7 3.8 3.9 3.1	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses	31,145 63,274 124,832 22,484 102,349 127 - 102,476	21,204 41,871 73,659 17,864 55,795 127 - 55,922	20,992 32,640 79,882 24,983 54,900 - - 54,900
3.7 3.8 3.9 3.1 3.11	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11)	31,145 63,274 124,832 22,484 102,349 127 - 102,476	21,204 41,871 73,659 17,864 55,795 127 - 55,922 - 55,922	20,992 32,640 79,882 24,983 54,900 - - 54,900
3.7 3.8 3.9 3.1 3.11 3.12	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus	31,145 63,274 124,832 22,484 102,349 127 - 102,476 - 102,476 9,316	21,204 41,871 73,659 17,864 55,795 127 - 55,922 - 55,922 5,084	20,992 32,640 79,882 24,983 54,900 - - 54,900 - - 54,900 4,991
3.7 3.8 3.9 3.1 3.11 3.12	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax	31,145 63,274 124,832 22,484 102,349 127 - 102,476 - 102,476 9,316 27,948	21,204 41,871 73,659 17,864 55,795 127 - 55,922 - 55,922 5,084 15,251	20,992 32,640 79,882 24,983 54,900 - - 54,900 - - 54,900 4,991 10,900
3.7 3.8 3.9 3.1 3.11 3.12	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus	31,145 63,274 124,832 22,484 102,349 127 - 102,476 - 102,476 9,316	21,204 41,871 73,659 17,864 55,795 127 - 55,922 - 55,922 5,084	20,992 32,640 79,882 24,983 54,900 - - 54,900 - 54,900 4,991
3.7 3.8 3.9 3.1 3.11 3.12 3.13	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F - 3.12-3.13)	31,145 63,274 124,832 22,484 102,349 127 - 102,476 9,316 27,948 65,212 This Quarter Ending	21,204 41,871 73,659 17,864 55,795 127 - 55,922 - 55,922 5,084 15,251 35,587 Upto Previous Quarter Ending	20,992 32,640 79,882 24,983 54,900 - 54,900 4,991 10,900 39,009 Corresponding Previous Year Quarter Ending
3.7 3.8 3.9 3.11 3.12 3.13 4 4.1	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F - 3.12-3.13) Ratios Capital Fund to RWA	31,145 63,274 124,832 22,484 102,349 127 - 102,476 9,316 27,948 65,212 This Quarter	21,204 41,871 73,659 17,864 55,795 127 - 55,922 - 55,922 5,084 15,251 35,587 Upto Previous Quarter Ending 11.47%	20,992 32,640 79,882 24,983 54,900 - 54,900 - 54,900 4,991 10,900 39,009 Corresponding Previous Year
3.7 3.8 3.9 3.11 3.12 3.13 4 4.1 4.2	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F - 3.12-3.13)	31,145 63,274 124,832 22,484 102,349 127 - 102,476 9,316 27,948 65,212 This Quarter Ending	21,204 41,871 73,659 17,864 55,795 127 - 55,922 - 55,922 5,084 15,251 35,587 Upto Previous Quarter Ending	20,992 32,640 79,882 24,983 54,900 - 54,900 4,991 10,900 39,009 Corresponding Previous Year Quarter Ending