

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at Fourth Quarter (32/03/2068) of the Fiscal Year 2067/68
(0) - **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 1.7)	17,057,442	17,794,985	16,656,113
1.1	Paid Up Capital	2,000,000	1,922,283	1,206,950
1.2	Reserve and Surplus	342,645	139,962	101,319
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	805,000	1,090,000	651,151
1.5	Deposits (a+b)	13,478,331	13,866,182	14,214,483
	a. Domestic Currency	12,848,217	13,017,033	13,679,231
	b. Foreign Currency	630,114	849,149	535,251
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	431,466	776,558	482,209
2	Total Assets (2.1 to 2.7)	17,057,443	17,794,985	16,656,110
2.1	Cash and Bank Balance	1,505,536	1,577,787	2,445,617
2.2	Money at Call and Short Notice	226,837	1,135,540	234,981
2.3	Investments	2,401,437	1,641,985	2,680,168
2.4	Loans and Advances(a+b+c+d+e+f)	12,514,232	12,795,118	10,924,885
	a. Real Estate Loan	2,803,073	2,968,441	2,549,569
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 80 Lacs)	446,910	474,269	
	2. Business Complex & Residential Apartment Construction Loan	543,114	382,982	
	3. Income generating Commercial Complex Loan	-	-	
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,813,049	2,111,190	
	b. Personal Home Loan of Rs. 80 Lac or Less	360,898	358,839	753,208
	c. Margin Type Loan	157,211	246,272	290,849
	d. Term Loan	2,597,149	2,400,874	1,960,044
	e. Overdraft Loan /TR Loan/WC Loan	4,166,042	4,514,805	3,398,581
	f. Others	2,429,859	2,305,887	1,972,634
2.5	Fixed Assets	192,065	191,450	163,856
2.6	Non Banking Assets			
2.7	Other Assets	217,335	453,105	206,604
3	Profit and Loss Account	UP to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,795,233	1,297,654	1,398,831
3.2	Interest Expenses	1,236,322	876,666	950,898
	A. Net Interest Income (3.1-3.2)	558,910	420,988	447,932
3.3	Fees, Commission and Discount	32,533	62,728	25,134
3.4	Other Operating Income	65,121	10,856	67,847
3.5	Foreign Exchange Gain/Loss (Net)	13,283	12,098	15,275
	B. Total Operating Income (A + 3.3+3.4+3.5)	669,847	506,670	556,188
3.6	Staff Expenses	81,689	58,308	63,465
3.7	Other Operating Expenses	179,152	126,303	131,632
	C. Operating Profit Before Provision (B - 3.6-3.7)	409,006	322,059	361,092
3.8	Provision for Possible Losses	103,368	54,503	57,124
	D. Operating Profit (C - 3.8)	305,638	267,556	303,968
3.9	Non Operating Income/Expenses (Net)	6,730	6,364	1,173
3.10	Write Back to Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D + 3.9+3.10)	312,368	273,920	305,141
3.11	Extraordinary Income/Expenses	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	312,368	273,920	305,141
3.12	Provision for Staff Bonus	28,397	24,902	27,740
3.13	Provision for Tax	85,617	74,705	83,839
	G. Net Profit/Loss (F - 3.12-3.13)	198,354	174,313	193,562
4	Ratios(Mandatory)	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	15.31%	16.42%	11.40%
4.2	Non Performing Loan (NPL) To Total Loan	1.17%	0.45%	0.31

4.3	Total Loan Loss Provision to NPL	165.83%	450.36%	414.51
4.4	Cost of Funds (as of Date)	9.60%	10.38%	8.91%
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	82.38%	83.91%	72.80%
	Other key Indicators			
1	Total Yield	12.87%	12.73%	11.97%
2	Spread	3.27%	2.35%	3.06%
3	Liquidity	23.61%	22.48%	35.47%
4	Ratio of Total Real Estate Loans to Total Loans and Advances	22.40%	23.20%	23.34%
	Ratio Other Real Estate Loans (Including Land Purchase and Plotting) to			
5	Total Loans and Advances	14.49%	16.50%	30.23%