

**CITIZENS BANK INTERNATIONAL LIMITED**  
**KAMALADI, KATHMANDU**  
**Unaudited Financial Results (Quarterly)**  
**As at Fourth Quarter (31/03/2069) of the Fiscal Year 2068/69**

Rs in '000

| S.No.      | Particulars  | This Quarter Ending               | Previous Quarter Ending        | Corresponding Previous Year Quarter Ending               |
|------------|--|-----------------------------------|--------------------------------|--|
| <b>1</b>   | <b>Total Capital and Liabilities (1.1 to 1.7)</b>                              | <b>20,354,298</b>                 | <b>18,798,308</b>              | <b>17,057,442</b>  |
| 1.1        | Paid Up Capital  | 2,101,840                         | 2,101,840                      | 2,000,000  |
| 1.2        | Reserve and Surplus  | 355,093                           | 232,505                        | 342,645  |
| 1.3        | Debenture and Bonds  | -                                 | -                              | -  |
| 1.4        | Borrowings   | 88,250                            | 131,440                        | 805,000  |
| 1.5        | Deposits (a+b)   | 17,354,534                        | 15,289,515                     | 13,478,331   |
|            | a. Domestic Currency   | 16,945,245                        | 14,923,017                     | 12,848,217   |
|            | b. Foreign Currency  | 409,290                           | 366,498                        | 630,114  |
| 1.6        | Income Tax Liability   | 6,828                             | -                              | -  |
| 1.7        | Other Liabilities  | 447,753                           | 1,043,009                      | 431,466  |
| <b>2</b>   | <b>Total Assets (2.1 to 2.7)</b>   | <b>20,354,298</b>                 | <b>18,798,308</b>              | <b>17,057,442</b>  |
| 2.1        | Cash and Bank Balance  | 3,769,874                         | 2,689,425                      | 1,505,536  |
| 2.2        | Money at Call and Short Notice   | 21,100                            | 192,321                        | 226,837  |
| 2.3        | Investments  | 1,529,903                         | 1,602,854                      | 2,401,437  |
| <b>2.4</b> | <b>Loans and Advances(a+b+c+d+e+f)</b>   | <b>14,415,393</b>                 | <b>13,526,517</b>              | <b>12,514,232</b>  |
|            | a. Real Estate Loan  | 2,528,889                         | 2,514,169                      | 2,710,025  |
|            | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) | 284,592                           | 303,996                        | 353,862  |
|            | 2. Business Complex and Residential Apartment Construction Loan                | 473,391                           | 466,700                        | 543,114  |
|            | 3. Income Generating Commercial Complex Loan                                   | -                                 | -                              | -  |
|            | 4. Other Real Estate Loans (Including Land Purchase & Plotting)                | 1,770,907                         | 1,743,473                      | 1,813,049  |
|            | b. Personal Home Loan of Rs. 10 million or less                                | 407,933                           | 392,615                        | 453,946  |
|            | c. Margin Type Loan  | 102,941                           | 53,839                         | 157,211  |
|            | d. Term Loan   | 2,922,163                         | 2,817,174                      | 2,597,148  |
|            | e. Overdraft Loan /TR Loan/WC Loan   | 5,526,535                         | 5,073,223                      | 4,166,042  |
|            | f. Others  | 2,926,932                         | 2,675,498                      | 2,429,859  |
| 2.5        | Fixed Assets   | 324,345                           | 194,080                        | 192,065  |
| 2.6        | Non Banking Assets   | -                                 | -                              | -  |
| 2.7        | Other Assets   | 293,684                           | 593,111                        | 217,335  |
| <b>3</b>   | <b>Profit and Loss Account</b>   | <b>UP to This Quarter</b>         | <b>Previous Quarter Ending</b> | <b>Corresponding Previous Year Quarter Ending</b>        |
| 3.1        | Interest Income  | 1,980,320                         | 1,422,175                      | 1,795,233  |
| 3.2        | Interest Expenses  | 1,405,860                         | 1,061,334                      | 1,236,322  |
|            | <b>A. Net Interest Income (3.1-3.2)</b>  | <b>574,460</b>                    | <b>360,841</b>                 | <b>558,910</b>   |
| 3.3        | Fees, Commission and Discount  | 40,361                            | 61,733                         | 32,533   |
| 3.4        | Other Operating Income   | 71,927                            | 10,874                         | 65,121   |
| 3.5        | Foreign Exchange Gain/Loss (Net)   | 23,092                            | 16,544                         | 13,283   |
|            | <b>B. Total Operating Income (A + 3.3+3.4+3.5)</b>                             | <b>709,840</b>                    | <b>449,991</b>                 | <b>669,847</b>   |
| 3.6        | Staff Expenses   | 108,814                           | 77,035                         | 81,689   |
| 3.7        | Other Operating Expenses   | 212,723                           | 151,457                        | 179,152  |
|            | <b>C. Operating Profit Before Provision (B - 3.6-3.7)</b>                      | <b>388,303</b>                    | <b>221,499</b>                 | <b>409,006</b>   |
| 3.8        | Provision for Possible Losses  | 125,728                           | 151,816                        | 103,368  |
|            | <b>D. Operating Profit (C - 3.8)</b>   | <b>262,575</b>                    | <b>69,683</b>                  | <b>305,638</b>   |
| 3.9        | Non Operating Income/Expenses (Net)  | 10,470                            | 10,104                         | 6,730  |
| 3.10       | Write Back to Provision for Possible Loss                                      | 79,437                            | 78,043                         | -  |
|            | <b>E. Profit from Regular Activities (D + 3.9+3.10)</b>                        | <b>352,482</b>                    | <b>157,829</b>                 | <b>312,368</b>   |
| 3.11       | Extraordinary Income/Expenses  | -                                 | -                              | -  |
|            | <b>F. Profit before Bonus and Taxes (E + 3.11)</b>                             | <b>352,482</b>                    | <b>157,829</b>                 | <b>312,368</b>   |
| 3.12       | Provision for Staff Bonus  | 32,044                            | 14,348                         | 28,397   |
| 3.13       | Provision for Tax  | 97,464                            | 43,044                         | 85,617   |
|            | <b>G. Net Profit/Loss (F - 3.12-3.13)</b>                                      | <b>222,974</b>                    | <b>100,437</b>                 | <b>198,354</b>   |
| <b>4</b>   | <b>Ratios(Mandatory)</b>   | <b>At the End of This Quarter</b> | <b>Previous Quarter Ending</b> | <b>At the end of Corresponding Previous Year Quarter</b> |
| 4.1        | Capital Fund to RWA  | 15.58%                            | 16.33%                         | 15.31%   |
| 4.2        | Non Performing Loan (NPL) To Total Loan  | 2.01%                             | 3.10%                          | 1.17%  |
| 4.3        | Total Loan Loss Provision to NPL   | 99.71%                            | 75.28%                         | 165.83%  |
| 4.4        | Cost of Funds  | 7.74%                             | 8.62%                          | 9.60%  |
| 4.5        | Credit and Capital to Deposit Ratio(Calculated as per NRB Directives)          | 74.40%                            | 78.44%                         | 82.38%   |

\*Figures have been regrouped/rearranged wherever necessary

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