

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
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.8)</b>	<b>11,277,066</b>	<b>9,286,522</b>	<b>7,238,631</b>
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
		-	-	-
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>11,277,066</b>	<b>9,286,522</b>	<b>7,238,631</b>
2.1	Cash and Bank Balance	882,069	758,997	310,421
2.2	Money at Call and Short Notice	1,131,900	45,710	576,679
2.3	Investments	1,999,732	1,812,269	1,666,869
2.4	Net Loan and Advances	6,976,211	6,433,641	4,504,534
2.5	Fixed Assets	129,916	133,380	108,769
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	157,237	102,525	71,360
		-	-	-
		<b>This Quarter Ending</b>	<b>Upto Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest Income	521,215	316,638	267,336
3.2	Interest Expenses	349,232	209,394	166,876
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>171,982</b>	<b>107,244</b>	<b>100,460</b>
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>B. Total Operating Income (A + 3.3+3.4+3.5)</b>	<b>219,251</b>	<b>136,734</b>	<b>133,515</b>
3.6	Staff Expenses	31,145	21,204	20,992
3.7	Other Operating Expenses	63,274	41,871	32,640
	<b>C. Operating Profit Before Provision (B - 3.6-3.7)</b>	<b>124,832</b>	<b>73,659</b>	<b>79,882</b>
3.8	Provision for Possible Losses	22,484	17,864	24,983
	<b>D. Operating Profit (C - 3.8)</b>	<b>102,349</b>	<b>55,795</b>	<b>54,900</b>
3.9	Non Operating Income/Expenses (Net)	127	127	-
3.1	Write Back to Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D + 3.9+3.10)</b>	<b>102,476</b>	<b>55,922</b>	<b>54,900</b>
3.11	Extraordinary Income/Expenses	-	-	-
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>102,476</b>	<b>55,922</b>	<b>54,900</b>
3.12	Provision for Staff Bonus	9,316	5,084	4,991
3.13	Provision for Tax	27,948	15,251	10,900
	<b>G. Net Profit/Loss (F - 3.12-3.13)</b>	<b>65,212</b>	<b>35,587</b>	<b>39,009</b>
		<b>This Quarter Ending</b>	<b>Upto Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	14.11%	11.47%	11.30%
4.2	Non Performing Loan (NPL) To Total Loan	-	0.01%	-
4.3	Total Loan Loss Provision to NPL	-	-	-