

**CITIZENS BANK INTERNATIONAL LIMITED**  
**KAMALADI, KATHMANDU**  
**Unaudited Financial Results (Quarterly)**  
**As at First Quarter (31/06/2067)of the Fiscal Year 2067/68**

Rs. "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>16,172,328</b>	<b>16,656,111</b>	<b>14,116,972</b>
1.1	Paid Up Capital	1,206,950	1,206,950	1,000,000
1.2	Reserve and Surplus	131,007	101,319	34,073
1.3	Debenture and Bonds	-	-	
1.4	Borrowings	1,661,151	651,151	1,083,471
1.5	Deposits (a+b)	12,393,371	14,214,482	11,584,921
	a. Domestic Currency	11,849,975	13,679,231	11,284,957
	b. Foreign Currency	543,396	535,251	299,964
1.6	Income Tax Liability	16,813	-	
1.7	Other Liabilities	763,036	482,209	414,507
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>16,172,328</b>	<b>16,656,111</b>	<b>14,116,972</b>
2.1	Cash and Bank Balance	1,843,079	2,445,617	1,379,797
2.2	Money at Call and Short Notice	460,731	234,981	83,368
2.3	Investments	1,367,177	2,680,168	2,858,192
2.4	<b>Loans and Advances(a+b+c+d+e+f)</b>	<b>11,831,565</b>	<b>10,924,885</b>	<b>9,358,116</b>
	a. Real Estate Loan	2,275,974	2,549,569	2,845,934
	b.Home/Housing Loan	1,102,557	753,208	655,092
	c.Margin Type Loan	281,019	290,849	454,329
	d.Term Loan	2,098,807	1,960,044	1,326,441
	e.Overdraft Loan /TR Loan/WC Loan	4,120,109	3,398,581	2,573,115
	f.Others	1,953,099	1,972,634	1,503,205
2.5	Fixed Assets	179,935	163,856	152,634
2.6	Non Banking Assets			
2.7	Other Assets	489,842	206,604	284,865
		<b>UP to This Quarter</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest Income	423,026	1,398,831	272,576
3.2	Interest Expenses	288,221	950,898	188,331
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>134,806</b>	<b>447,933</b>	<b>84,245</b>
3.3	Fees, Commission and Discount	22,755	25,134	27,741
3.4	Other Operating Income	3,579	67,847	2,766
3.5	Foreign Exchange Gain/Loss (Net)	3,784	15,275	3,557
	<b>B. Total Operating Income (A + 3.3+3.4+3.5)</b>	<b>164,923</b>	<b>556,189</b>	<b>118,309</b>
3.6	Staff Expenses	20,837	63,465	14,166
3.7	Other Operating Expenses	39,242	131,632	29,712
	<b>C. Operating Profit Before Provision (B - 3.6-3.7)</b>	<b>104,844</b>	<b>361,092</b>	<b>74,431</b>
3.8	Provision for Possible Losses	11,936	57,124	11,767
	<b>D. Operating Profit (C - 3.8)</b>	<b>92,908</b>	<b>303,968</b>	<b>62,664</b>
3.9	Non Operating Income/Expenses (Net)	-	1,173	144
3.10	Write Back to Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D + 3.9+3.10)</b>	<b>92,908</b>	<b>305,141</b>	<b>62,808</b>
3.11	Extraordinary Income/Expenses	-	-	-
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>92,908</b>	<b>305,141</b>	<b>62,808</b>
3.12	Provision for Staff Bonus	8,446	27,740	5,710
3.13	Provision for Tax	25,339	83,839	17,129
	<b>G. Net Profit/Loss (F - 3.12-3.13)</b>	<b>59,123</b>	<b>193,562</b>	<b>39,968</b>
		<b>At the End of This Quarter</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
<b>4</b>	<b>Ratios(Mandatory)</b>			
4.1	Capital Fund to RWA	10.49%	11.40%	10.64%
4.2	Non Performing Loan (NPL) To Total Loan	0.39%	0.31%	0.01%
4.3	Total Loan Loss Provision to NPL	331.84%	414.51%	7822.43%
4.4	Cost of Funds	8.80%	8.91%	
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	89.67%	72.80%	
	<b>Other Key Indicators</b>			
1	Average Yield	12.50%	11.97%	
2	Spread	3.70%	3.06%	
3	Return on Equity(Annualized)	17.68%	14.80%	
4	Return on Assets(Annualized)	1.46%	1.17%	
5	Ratio of Real Estate Loan to Total Loans	19.24%	23.33%	
6	Ratio of Home Loan & Real Estate Loan to Total Loans	28.56%	30.23%	