

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at Fourth Quarter (32/03/2067) of the Fiscal Year 2066/67

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)	16,656,111	15,652,723	12,966,074
1.1	Paid Up Capital	1,206,950	1,195,969	1,000,000
1.2	Reserve and Surplus	101,319	174,790	34,073
1.3	Debtenture and Bonds	-	-	-
1.4	Borrowings	651,151	400,000	250,000
1.5	Deposits (a+b)	14,214,482	13,480,947	11,524,426
	a. Domestic Currency	13,679,231	13,182,504	11,161,016
	b. Foreign Currency	535,251	298,443	363,410
1.6	Income Tax Liability	-	60,307	-
1.7	Other Liabilities	482,209	340,710	157,575
2	Total Assets (2.1 to 2.7)	16,656,111	15,652,723	12,966,074
2.1	Cash and Bank Balance	2,445,617	1,444,654	1,655,353
2.2	Money at Call and Short Notice	234,981	85,688	900,400
2.3	Investments	2,680,168	2,371,435	2,027,337
2.4	Loans and Advances(a+b+c+d+e+f)	10,924,885	11,344,039	8,128,114
	a. Real Estate Loan	2,549,569	2,669,454	-
	b.Home/Housing Loan	753,208	783,215	-
	c.Margin Type Loan	290,849	402,584	-
	d.Term Loan	1,960,044	1,818,878	-
	e.Overdraft Loan /TR Loan/WC Loan	3,398,581	3,700,068	-
	f.Others	1,972,634	1,969,840	-
2.5	Fixed Assets	163,856	166,585	121,659
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	206,604	240,322	133,211
		UP to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3	Profit and Loss Account			
3.1	Interest Income	1,398,831	963,743	758,256
3.2	Interest Expenses	950,898	655,630	508,802
	A. Net Interest Income (3.1-3.2)	447,933	308,113	249,454
3.3	Fees, Commission and Discount	25,134	64,499	12,295
3.4	Other Operating Income	67,847	8,644	45,805
3.5	Foreign Exchange Gain/Loss (Net)	15,275	11,182	8,825
	B. Total Operating Income (A + 3.3+3.4+3.5)	556,189	392,438	316,379
3.6	Staff Expenses	63,465	42,945	40,219
3.7	Other Operating Expenses	131,632	97,181	91,673
	C. Operating Profit Before Provision (B - 3.6-3.7)	361,092	252,312	184,487
3.8	Provision for Possible Losses	57,124	31,926	34,119
	D. Operating Profit (C - 3.8)	303,968	220,386	150,368
3.9	Non Operating Income/Expenses (Net)	1,173	740	273
3.10	Write Back to Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D + 3.9+3.10)	305,141	221,126	150,641
3.11	Extraordinary Income/Expenses	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	305,141	221,126	150,641
3.12	Provision for Staff Bonus	27,740	20,103	13,695
3.13	Provision for Tax	83,839	60,307	41,137
	G. Net Profit/Loss (F - 3.12-3.13)	193,562	140,716	95,810
		At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4	Ratios(Mandatory)			
4.1	Capital Fund to RWA	11.40%	12.04%	11.65%
4.2	Non Performing Loan (NPL) To Total Loan	0.31%	0.01%	-
4.3	Total Loan Loss Provision to NPL	414.51%	9502.36%	-
4.4	Cost of Funds	8.91%	8.51%	-
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	72.80%	77.95%	-
	Other key Indicators			
1	Total Yield	11.97%	11.70%	-
2	Spread	3.06%	3.19%	-
3	Liquidity	35.47%	22.92%	-
4	Return on Equity(Annualized)	14.80%	13.69%	-
5	Return on Assets(Annualized)	1.17%	1.20%	-
6	Ratio of Real Estate Loan to Total Loans	23.33%	23.53%	-
7	Ratio of Home Loan & Real Estate Loan to Total Loans	30.23%	30.44%	-