

**CITIZENS BANK INTERNATIONAL LIMITED**  
**KAMALADI, KATHMANDU**  
**Unaudited Financial Results (Quarterly)**  
**As at Fourth Quarter 32/03/2064 of the Fiscal Year 2063/64**

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 1.8)	3,694,695.44	-	-
1.1	Paid Up Capital	560,000.00	-	-
1.2	Reserve and Surplus	0.00	-	-
1.3	Debenture and Bonds	0.00	-	-
1.4	Borrowings	1,372,569.47	-	-
1.5	Deposits (a+b)	1,553,169.58	-	-
	a. Domestic Currency	1,274,308.67	-	-
	b. Foreign Currency	278,860.91	-	-
1.6	Income Tax Liability	0.00	-	-
1.7	Other Liabilities	223,924.21	-	-
1.8	Profit/Loss for the year	-14,967.82	-	-
2	Total Assets (2.1 to 2.7)	3,694,695.44	-	-
2.1	Cash and Bank Balance	146,821.59	-	-
2.2	Money at Call and Short Notice	0.00	-	-
2.3	Investments	1,221,388.90	-	-
2.4	Loans and Advances	2,046,727.39	-	-
	Provision for Loan Losses	20,467.27	-	-
2.4	Net Loan and Advances	2,026,260.12	-	-
2.5	Fixed Assets	73,213.56	-	-
2.6	Non Banking Assets	0.00	-	-
2.7	Other Assets	227,011.27	-	-
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	26,952.68	-	-
3.2	Interest Expenses	14,829.32	-	-
	A. Net Interest Income (3.1-3.2)	12,123.36	-	-
3.3	Fees, Commission and Discount	8,244.09	-	-
3.4	Other Operating Income	156.06	-	-
3.5	Foreign Exchange Gain/Loss (Net)	581.41	-	-
	B. Total Operating Income (A + 3.3+3.4+3.5)	21,104.92	-	-
3.6	Staff Expenses	5,950.21	-	-
3.7	Other Operating Expenses	9,655.26	-	-
	C. Operating Profit Before Provision (B - 3.6-3.7)	5,499.45	-	-
3.8	Provision for Possible Losses	20,467.27	-	-
	D. Operating Profit (C - 3.8)	-14,967.82	-	-
3.9	Non Operating Income/Expenses (Net)	0.00	-	-
3.1	Write Back to Provision for Possible Loss	0.00	-	-
	E. Profit from Regular Activities (D + 3.9+3.10)	-14,967.82	-	-
3.11	Extraordinary Income/Expenses	0.00	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	-14,967.82	-	-

3.12	Provision for Staff Bonus	0.00	-	-
3.13	Provision for Tax	0.00	-	-
	G. Net Profit/Loss (F - 3.12-3.13)	-14,967.82	-	-
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
4.1	Capital Fund to RWA	20.11%	-	-
4.2	Non Performing Loan (NPL) To Total Loan	0.00	-	-
4.3	Total Loan Loss Provision to NPL	0.00	-	-