

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at Second Quarter 30/09/2064 of the Fiscal Year 2064/65

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)	6,133,347.17	5,128,433.83	-
1.1	Paid Up Capital	560,000.00	560,000.00	-
1.2	Reserve and Surplus	(15,306.37)	(15,306.37)	-
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	1,129,752.50	960,000.00	-
1.5	Deposits (a+b)	4,341,566.85	3,551,594.12	-
	a. Domestic Currency	3,765,044.88	3,145,299.10	-
	b. Foreign Currency	576,521.96	406,295.03	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	86,414.89	62,247.10	-
1.8	Profit/Loss for the year	30,919.30	9,898.98	-
2	Total Assets (2.1 to 2.7)	6,133,347.17	5,128,433.83	-
2.1	Cash and Bank Balance	309,919.48	311,209.35	-
2.2	Money at Call and Short Notice	191,304.00	368,578.00	-
2.3	Investments	1,441,535.53	1,380,393.62	-
2.4	Net Loan and Advances	4,046,387.85	2,958,089.94	-
2.5	Fixed Assets	78,832.62	78,424.93	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	65,367.71	31,737.98	-
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	157,903.81	69,485.55	-
3.2	Interest Expenses	95,785.90	42,845.10	-
	A. Net Interest Income (3.1-3.2)	62,117.92	26,640.46	-
3.3	Fees, Commission and Discount	15,606.97	7,331.10	-
3.4	Other Operating Income	2,964.94	569.27	-
3.5	Foreign Exchange Gain/Loss (Net)	3,085.06	1,309.15	-
	B. Total Operating Income (A + 3.3+3.4+3.5)	83,774.87	21,106.53	-
3.6	Staff Expenses	13,957.70	7,579.42	-
3.7	Other Operating Expenses	18,542.53	9,009.17	-
	C. Operating Profit Before Provision (B - 3.6-3.7)	51,274.63	19,261.40	-
3.8	Provision for Possible Losses	20,355.33	9,362.42	-
	D. Operating Profit (C - 3.8)	30,919.30	9,898.98	-
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back to Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D + 3.9+3.10)	30,919.30	9,898.98	-
3.11	Extraordinary Income/Expenses	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	30,919.30	9,898.98	-
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	G. Net Profit/Loss (F - 3.12-3.13)	30,919.30	9,898.98	-

4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	13.41%	16.43%	-
4.2	Non Performing Loan (NPL) To Total Loan	0	0	-
4.3	Total Loan Loss Provision to NPL	0	0	-