

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at 3rd quarter (30/12/2067) of the Fiscal Year 2067/68

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)	17,920,838	17,013,656	15,652,723
1.1	Paid Up Capital	1,922,283	1,893,482	1,195,969
1.2	Reserve and Surplus	139,962	249,569	174,790
1.3	Debenture and Bonds			
1.4	Borrowings	1,090,000	1,733,662	400,000
1.5	Deposits (a+b)	13,866,182	12,523,137	13,480,947
a.	Domestic Currency	13,017,033	12,023,258	13,182,504
b.	Foreign Currency	849,149	499,879	298,443
1.6	Income Tax Liability	-		60,307
1.7	Other Liabilities	902,411	613,806	340,710
2	Total Assets (2.1 to 2.7)	17,920,838	17,013,656	15,652,723
2.1	Cash and Bank Balance	1,577,787	1,881,178	1,444,654
2.2	Money at Call and Short Notice	1,135,540	1,047,115	85,688
2.3	Investments	1,641,985	1,122,845	2,371,435
2.4	Loans and Advances(a+b+c+d+e+f)	12,795,118	12,376,193	11,344,039
a.	Real Estate Loan	2,968,441	3,002,345	3,027,089
1.	Residential Real Estate Loan (Except Personal Home Loan Upto Rs. 60 Lacs)	474,269	467,533	366,952
2.	Business Complex & Residential Apartment Construction Loan	382,982	404,117	404,497
3.	Income Generating Commercial Complex Loan			
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	2,111,190	2,130,695	2,255,640
b.	Personal Home Loan upto Rs. 60 Lacs or less	358,839	374,752	425,580
c.	Margin Type Loan	246,272	291,598	402,584
d.	Term Loan	2,400,874	2,274,647	1,818,878
e.	Overdraft Loan /TR Loan/WC Loan	4,514,805	4,206,167	3,700,068
f.	Others	2,305,887	2,226,684	1,969,840
2.5	Fixed Assets	317,303	196,842	166,585
2.6	Non Banking Assets			
2.7	Other Assets	453,105	389,483	240,322
3	Profit and Loss Account	UP to This Quarter	Up to Previous Year Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,297,654	847,948	963,743
3.2	Interest Expenses	876,666	568,952	655,630
A.	Net Interest Income (3.1-3.2)	420,988	278,996	308,113
3.3	Fees, Commission and Discount	62,728	43,971	64,499
3.4	Other Operating Income	10,856	7,061	8,644
3.5	Foreign Exchange Gain/Loss (Net)	12,098	8,508	11,182
B.	Total Operating Income (A + 3.3+3.4+3.5)	506,670	338,536	392,438
3.6	Staff Expenses	58,308	40,397	42,945
3.7	Other Operating Expenses	126,303	83,967	97,181
C.	Operating Profit Before Provision (B - 3.6-3.7)	322,059	214,172	252,312
3.8	Provision for Possible Losses	54,503	46,743	31,926
D.	Operating Profit (C - 3.8)	267,556	167,429	220,386
3.9	Non Operating Income/Expenses (Net)	6,364	5,993	740
3.1	Write Back to Provision for Possible Loss	-		
E.	Profit from Regular Activities (D + 3.9+3.10)	273,920	173,422	221,126
3.11	Extraordinary Income/Expenses	-		
F.	Profit before Bonus and Taxes (E + 3.11)	273,920	173,422	221,126
3.12	Provision for Staff Bonus	24,902	15,766	20,102
3.13	Provision for Tax	74,705	47,297	60,307
G.	Net Profit/Loss (F - 3.12-3.13)	174,313	110,359	140,717
4	Ratios(Mandatory)	At the End of This Quarter	At the End Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	16.42%	15.98%	12.04%
4.2	Non Performing Loan (NPL) To Total Loan	0.451%	0.31%	0.01%
4.3	Total Loan Loss Provision to NPL	450.36%	481.95%	9502.36%
4.4	Cost of Funds (as of date)	10.38%	9.78%	8.51%
Other key Indicators				
1	CD Ratio as per NRB Directives	83.91%	87.39%	77.95%
2	Total Yield	12.73%	12.42%	11.70%
3	Spread	2.35%	2.64%	3.19%
4	Liquidity	22.48%	17.17%	22.92%
5	Ratio of Total Real Estate Loans to Total Loans and Advances	23.20%	24.26%	26.68%
6	Ratio Other Real Estate Loans (Including Land Purchase and Plotting) to Total Loans and Advances	16.50%	17.22%	19.88%

Note: 1. The above figures are subject to change upon otherwise instruction from Statutory Auditors and Regulatory Authorities.
2. Figures of previous periods have been regrouped wherever necessary as per NRB Directives.