

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at Fourth Quarter 31/03/2065 of the Fiscal Year 2064/65

Rs. In '000

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending (Audited)
1	Total Capital and Liabilities (1.1 to 1.8)	7,307,406	7,246,711	3,486,457
1.1	Paid Up Capital	560,000	560,000	560,000
1.2	Reserve and Surplus	5	5	-15,306
1.3	Debenture and Bonds	0	0	0
1.4	Borrowings	476,074	686,430	1,372,569
1.5	Deposits (a+b)	6,139,583	5,888,125	1,553,170
	a. Domestic Currency	5,355,257	5,137,014	1,274,309
	b. Foreign Currency	784,326	751,111	278,861
1.6	Income Tax Liability	0	0	0
1.7	Other Liabilities	96,568	72,562	16,024
1.8	Profit/Loss for the year	35,176	39,589	0
2	Total Assets (2.1 to 2.7)	7,307,406	7,246,711	3,486,457
2.1	Cash and Bank Balance	732,481	310,421	146,822
2.2	Money at Call and Short Notice	442,682	576,679	0
2.3	Investments	1,174,030	1,666,869	1,221,389
2.4	Net Loan and Advances	4,750,342	4,504,534	2,026,210
2.5	Fixed Assets	145,642	116,848	72,969
2.6	Non Banking Assets	0	0	0
2.7	Other Assets	62,229	71,360	19,067

		This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending (Audited)
3	Profit and Loss Account			
3.1	Interest Income	396,841	267,336	26,955
3.2	Interest Expenses	252,028	166,876	14,830
	A. Net Interest Income (3.1-3.2)	144,813	100,460	12,125
3.3	Fees, Commission and Discount	29,163	22,096	1,618
3.4	Other Operating Income	4,374	4,126	6,782
3.5	Foreign Exchange Gain/Loss (Net)	8,900	6,833	582
	B. Total Operating Income (A + 3.3+3.4+3.5)	187,250	133,515	21,107
3.6	Staff Expenses	29,049	20,992	6,030
3.7	Other Operating Expenses	57,404	32,640	9,866
	C. Operating Profit Before Provision (B - 3.6-3.7)	100,797	79,883	5,211
3.8	Provision for Possible Losses	27,466	24,983	20,517
	D. Operating Profit (C - 3.8)	73,331	54,900	-15,306
3.9	Non Operating Income/Expenses (Net)	0	0	0
3.1	Write Back to Provision for Possible Loss	0	0	0
	E. Profit from Regular Activities (D + 3.9+3.10)	73,331	54,900	-15,306
3.11	Extraordinary Income/Expenses	0	0	0
	F. Profit before Bonus and Taxes (E + 3.11)	73,331	54,900	-15,306
3.12	Provision for Staff Bonus	6,666	0	0
3.13	Provision for Tax	16,178	0	0
	G. Net Profit/Loss (F - 3.12-3.13)	50,487	54,900	-15,306

4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending (Audited)
4.1	Capital Fund to RWA	11.76%	11.30%	21.43%
4.2	Non Performing Loan (NPL) To Total Loan			-
4.3	Total Loan Loss Provision to NPL			-