

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at First Quarter 30/06/2064 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)	5,128,433.83	3,694,695.44	-
1.1	Paid Up Capital	560,000.00	560,000.00	-
1.2	Reserve and Surplus	(14,967.82)	-	-
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	960,000.00	1,372,569.47	-
1.5	Deposits (a+b)	3,551,594.13	1,553,169.58	-
	a. Domestic Currency	3,145,299.10	1,274,308.67	-
	b. Foreign Currency	406,295.03	278,860.91	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	61,958.55	223,924.21	-
1.8	Profit/Loss for the year	9,848.97	(14,967.82)	-
2	Total Assets (2.1 to 2.7)	5,128,433.83	3,694,695.44	-
2.1	Cash and Bank Balance	311,209.35	146,821.59	-
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	1,748,971.62	1,221,388.90	-
2.4	Net Loan and Advances	2,958,089.94	2,026,260.12	-
2.5	Fixed Assets	78,424.93	73,213.56	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	31,737.99	227,011.27	-
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	69,485.55	26,952.68	-
3.2	Interest Expenses	42,845.09	14,829.32	-
	A. Net Interest Income (3.1-3.2)	26,640.46	12,123.36	-
3.3	Fees, Commission and Discount	7,234.90	8,244.09	-
3.4	Other Operating Income	665.47	156.06	-
3.5	Foreign Exchange Gain/Loss (Net)	1,309.15	581.41	-
	B. Total Operating Income (A + 3.3+3.4+3.5)	35,849.98	21,104.92	-
3.6	Staff Expenses	7,579.42	5,950.21	-
3.7	Other Operating Expenses	9,009.17	9,655.26	-
	C. Operating Profit Before Provision (B - 3.6-3.7)	19,261.39	5,499.45	-
3.8	Provision for Possible Losses	9,412.42	20,467.27	-
	D. Operating Profit (C - 3.8)	9,848.97	(14,967.82)	-
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)	9,848.97	(14,967.82)	-
3.11	Extraordinary Income/Expenses	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	9,848.97	(14,967.82)	-
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	G. Net Profit/Loss (F - 3.12-3.13)	9,848.97	(14,967.82)	-

4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	16.43%	20.11%	-
4.2	Non Performing Loan (NPL) To Total Loan	0	0	-
4.3	Total Loan Loss Provision to NPL	0	0	-