

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at 1st Quarter 31/06/2066 of the Fiscal Year 2066/67

Rs. in '000

S.No.	Particulars	This Quarter Ending	Upto Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.8)	14,023,103	12,966,074	9,096,107
1.1	Paid Up Capital	1,000,000	1,000,000	700,000
1.2	Reserve and Surplus	34,073	34,073	39,421
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	1,083,471	250,000	1,068,074
1.5	Deposits (a+b)	11,584,921	11,524,426	7,128,831
	a. Domestic Currency	11,284,957	11,161,016	6,276,437
	b. Foreign Currency	299,964	363,410	852,394
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	280,669	157,575	147,538
1.8	Profit/Loss for the year	39,969	-	12,243
		-	-	-
2	Total Assets (2.1 to 2.7)	14,023,103	12,966,074	9,096,107
2.1	Cash and Bank Balance	1,379,797	1,655,353	761,799
2.2	Money at Call and Short Notice	83,368	900,400	539,187
2.3	Investments	2,858,192	2,027,337	1,304,121
2.4	Net Loan and Advances	9,264,247	8,128,114	6,240,472
2.5	Fixed Assets	152,634	121,659	150,319
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	284,865	133,211	100,209
		-	-	-
		This Quarter Ending	Upto Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3	Profit and Loss Account			
3.1	Interest Income	272,576	758,256	150,153
3.2	Interest Expenses	188,331	508,802	102,791
	A. Net Interest Income (3.1-3.2)	84,245	249,454	47,363
3.3	Fees, Commission and Discount	27,741	12,295	15,585
3.4	Other Operating Income	2,766	45,805	1,327
3.5	Foreign Exchange Gain/Loss (Net)	3,557	8,825	2,481
	B. Total Operating Income (A + 3.3+3.4+3.5)	118,309	316,379	66,755
3.6	Staff Expenses	14,166	40,219	11,595
3.7	Other Operating Expenses	29,712	91,673	19,559
	C. Operating Profit Before Provision (B - 3.6-3.7)	74,431	184,487	35,601
3.8	Provision for Possible Losses	11,767	34,119	16,487
	D. Operating Profit (C - 3.8)	62,664	150,368	19,114
3.9	Non Operating Income/Expenses (Net)	144	273	124
3.1	Write Back to Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D + 3.9+3.10)	62,808	150,641	19,238
3.11	Extraordinary Income/Expenses	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	62,808	150,641	19,238
3.12	Provision for Staff Bonus	5,710	13,695	1,749
3.13	Provision for Tax	17,129	41,137	5,246
	G. Net Profit/Loss (F - 3.12-3.13)	39,968	95,810	12,243
		This Quarter Ending	Upto Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4	Ratios			
4.1	Capital Fund to RWA	10.64%	11.65%	10.94%
4.2	Non Performing Loan (NPL) To Total Loan	0.01%	-	0.01%
4.3	Total Loan Loss Provision to NPL	7822.43%	-	7650.25%