

**CITIZENS BANK INTERNATIONAL LIMITED**  
**KAMALADI, KATHMANDU**  
**Unaudited Financial Results (Quarterly)**  
**As at Second Quarter (30/09/2068)of the Fiscal Year 2068/69**

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>19,061,587</b>	<b>18,390,782</b>	<b>17,013,656</b>
1.1	Paid Up Capital	2,101,840	2,101,840	1,893,482
1.2	Reserve and Surplus	204,305	184,864	249,569
1.3	Debenture and Bonds	-	-	0
1.4	Borrowings	324,400	160,000	1,733,662
1.5	Deposits (a+b)	15,588,452	15,173,604	12,523,137
	a. Domestic Currency	15,306,005	14,504,811	12,023,258
	b. Foreign Currency	282,447	668,992	499,879
1.6	Income Tax Liability	-	-	0
1.7	Other Liabilities	842,590	770,474	613,806
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>19,061,587</b>	<b>18,390,782</b>	<b>17,013,656</b>
2.1	Cash and Bank Balance	4,676,943	3,751,137	1,881,178
2.2	Money at Call and Short Notice	193,750	232,200	1,047,115
2.3	Investments	844,202	1,530,670	1,122,845
2.4	<b>Loans and Advances(a+b+c+d+e+f)</b>	<b>12,616,380</b>	<b>12,102,652</b>	<b>12,376,193</b>
	a. Real Estate Loan	2,534,903	2,528,270	2,914,591
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	325,310	338,437	379,779
	2. Business Complex and Residential Apartment Construction Loan	453,750	454,084	543,584
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loans (Including Land Purchase & Plotting)	1,755,843	1,735,749	1,991,228
	b. Personal Home Loan of Rs. 10 million or less	413,860	424,856	462,506
	c. Margin Type Loan	64,236	71,740	291,598
	d. Term Loan	2,718,179	2,699,003	2,274,647
	e. Overdraft Loan /TR Loan/WC Loan	4,276,552	3,910,414	4,206,167
	f. Others	2,608,651	2,468,369	2,226,683
2.5	Fixed Assets	201,055	211,133	196,842
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	529,257	562,990	389,483
<b>3</b>	<b>Profit and Loss Account</b>	<b>UP to This Quarter</b>	<b>Previous Quarter Ending</b>	<b>Upto Corresponding Previous Year Quarter</b>
3.1	Interest Income	945,820	491,713	847,948
3.2	Interest Expenses	730,804	361,342	568,952
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>215,016</b>	<b>130,371</b>	<b>278,996</b>
3.3	Fees, Commission and Discount	39,213	18,580	43,971
3.4	Other Operating Income	5,249	3,162	7,061
3.5	Foreign Exchange Gain/Loss (Net)	12,263	7,494	8,508
	<b>B. Total Operating Income (A + 3.3+3.4+3.5)</b>	<b>271,741</b>	<b>159,607</b>	<b>338,536</b>
3.6	Staff Expenses	51,303	28,825	40,397
3.7	Other Operating Expenses	98,400	47,377	83,967
	<b>C. Operating Profit Before Provision (B - 3.6-3.7)</b>	<b>122,038</b>	<b>83,405</b>	<b>214,172</b>
3.8	Provision for Possible Losses	87,779	79,457	46,743
	<b>D. Operating Profit (C - 3.8)</b>	<b>34,259</b>	<b>3,948</b>	<b>167,429</b>
3.9	Non Operating Income/Expenses (Net)	1,213	894	5,993
3.10	Write Back to Provision for Possible Loss	78,043	78,043	-
	<b>E. Profit from Regular Activities (D + 3.9+3.10)</b>	<b>113,515</b>	<b>82,884</b>	<b>173,422</b>
3.11	Extraordinary Income/Expenses	-	-	-
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>113,515</b>	<b>82,884</b>	<b>173,422</b>
3.12	Provision for Staff Bonus	10,319	7,535	15,766
3.13	Provision for Tax	30,959	22,605	47,297
	<b>G. Net Profit/Loss (F - 3.12-3.13)</b>	<b>72,237</b>	<b>52,744</b>	<b>110,359</b>
<b>4</b>	<b>Ratios(Mandatory)</b>	<b>At the End of This Quarter</b>	<b>Previous Quarter Ending</b>	<b>At the end of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	16.47%	16.30%	15.98%
4.2	Non Performing Loan (NPL) To Total Loan	2.89%	3.06%	0.31%
4.3	Total Loan Loss Provision to NPL	69.18%	65.76%	481.95%
4.4	Cost of Funds	9.40%	9.56%	9.78%
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	71.70%	72.08%	87.39%

\*Figures have been regrouped/rearranged wherever necessary

\*\*Above figures are subject to change upon otherwise instructions of Statutory Auditors and/or Regulatory Authorities