

CITIZENS BANK INTERNATIONAL LIMITED
KAMALADI, KATHMANDU
Unaudited Financial Results (Quarterly)
As at Second Quarter (30/09/2067) of the Fiscal Year 2067/68

Rs. "000"

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	17,013,656	16,172,328	15,581,218
1.1	Paid Up Capital	1,893,482	1,206,950	1,159,138
1.2	Reserve and Surplus	249,569	131,007	119,401
1.3	Debenture and Bonds		-	
1.4	Borrowings	1,733,662	1,661,151	1,070,000
1.5	Deposits (a+b)	12,523,137	12,393,371	12,898,956
	a. Domestic Currency	12,023,258	11,849,975	12,592,585
	b. Foreign Currency	499,879	543,396	306,371
1.6	Income Tax Liability		16,813	36,569.00
1.7	Other Liabilities	613,806	763,036	297,154
2	Total Assets (2.1 to 2.7)	17,013,656	16,172,328	15,581,218
2.1	Cash and Bank Balance	1,881,178	1,843,079	1,363,156
2.2	Money at Call and Short Notice	1,047,115	460,731	219,370
2.3	Investments	1,122,845	1,367,177	2,808,752
2.4	Loans and Advances(a+b+c+d+e+f)	12,376,193	11,831,565	10,806,504
	a. Real Estate Loan	2,237,966	2,275,974	2,677,289
	b.Home/Housing Loan	1,139,132	1,102,557	784,047
	c.Margin Type Loan	291,598	281,019	422,404
	d.Term Loan	2,274,647	2,098,807	1,658,767
	e.Overdraft Loan /TR Loan/WC Loan	4,206,167	4,120,109	3,429,432
	f.Others	2,226,683	1,953,099	1,834,565
2.5	Fixed Assets	196,842	179,935	171,544
2.6	Non Banking Assets			
2.7	Other Assets	389,483	489,842	211,892
3	Profit and Loss Account	UP to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	847,948	423,026	593,941
3.2	Interest Expenses	568,952	288,221	406,495
	A. Net Interest Income (3.1-3.2)	278,996	134,806	187,446
3.3	Fees, Commission and Discount	43,971	22,755	53,858
3.4	Other Operating Income	7,061	3,579	5,597
3.5	Foreign Exchange Gain/Loss (Net)	8,508	3,784	7,100
	B. Total Operating Income (A + 3.3+3.4+3.5)	338,536	164,923	254,001
3.6	Staff Expenses	40,397	20,837	28,486
3.7	Other Operating Expenses	83,967	39,242	65,157
	C. Operating Profit Before Provision (B - 3.6-3.7)	214,172	104,844	160,358
3.8	Provision for Possible Losses	46,743	11,936	26,797
	D. Operating Profit (C - 3.8)	167,429	92,908	133,561
3.9	Non Operating Income/Expenses (Net)	5,993	-	526
3.10	Write Back to Provision for Possible Loss		-	-
	E. Profit from Regular Activities (D + 3.9+3.10)	173,422	92,908	134,087
3.11	Extraordinary Income/Expenses		-	-
	F. Profit before Bonus and Taxes (E + 3.11)	173,422	92,908	134,087
3.12	Provision for Staff Bonus	15,766	8,446	12,190
3.13	Provision for Tax	47,297	25,339	36,569
	G. Net Profit/Loss (F - 3.12-3.13)	110,359	59,123	85,328
4	Ratios(Mandatory)	At the End of This Quarter	At the End of Previous Quarter	At the End of Corrospounding Quarter
4.1	Capital Fund to RWA	15.98%	10.49%	11.65%
4.2	Non Performing Loan (NPL) To Total Loan	0.31%	0.39%	0.02%
4.3	Total Loan Loss Provision to NPL	481.95%	331.84%	4895.94%
4.4	Cost of Funds	9.78%	8.80%	6.80%
4.5	Credit to Deposit Ratio(Calculated as per NRB Directiv	87.39%	89.67%	78.00%
	Other Key Indicators			
1	Average Yield	12.42%	12.50%	10.34%
2	Spread	2.64%	3.70%	3.54%
3	Return on Equity(Annualized)	10.30%	17.68%	26.70%
4	Return on Assets(Annualized)	1.30%	1.46%	2.19%
5	Ratio of Real Estate Loan to Total Loans	18.08%	19.24%	24.77%
6	Ratio of Home Loan & Real Estate Loan to Total Loans	27.29%	28.56%	32.03%

Note: The above figures are subject to change upon otherwise instruction from statutory auditor and regulatory authorities