

Clean Village Microfinance Bittiya Sanstha Limited
Head Office ,Hemja -5,Kaski

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Unaudited Financial Result (Quarterly)

As at 1st Quarter (Ashwin end)of the fiscal year 2071/72

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1.00	Total Capital & Liabilities (1.1 to 1.7)	358209.90	227384.95	151245.03
1.10	Paid-up Capital	26850.00	14000.00	14000.00
1.20	Reserves and Surplus	2793.15	-236.50	-2270.50
1.30	Debenture and Bond			
1.40	Borrowings	283913.79	180907.67	135000.00
1.50	Deposits (a+b)	42315.94	31564.57	3452.86
	a. Domestic Currency	42315.94	31564.57	3452.86
	b. Foreign Currency			
1.60	Income Tax Liabilities	0.00	38.63	16.83
1.70	Other Liabilities	2337.02	1110.58	1045.84
2.00	Total Assets (2.1 to 2.7)	358209.90	240484.95	151245.03
2.10	Cash & Bank Balance	3045.02	2584.76	1059.21
2.20	Money at call and short Notice	126098.14	51121.18	116450.29
2.30	Investments			
2.40	Loans & Advances (a+b+c+d+e+f)	221366.33	179864.03	27313.43
0.00	a. Real Estate Loan	0.00	0.00	0.00
0.00	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0.00	2. Business Complex & Residential Apartment Construction Loan			
0.00	3. Income generating Commercial Complex Loan			
0.00	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0.00	b. Personal Home Loan of Rs. 10 million or less			
0.00	c. Margin Type Loan			
0.00	d. Term Loan			
0.00	e. Overdraft Loan / TR Loan / WC Loan			
0.00	f. Others	221366.33	179864.03	27313.43
2.50	Fixed Assets	6167.31	5967.98	5435.22
2.60	Non Banking Assets			
2.70	Other Assets	1533.10	947.00	986.88
3.00	Profit and Loss Account			
3.10	Interest income	15133.91	25821.38	1398.15
3.20	Interest Expense	8245.74	15192.63	1032.58
A	Net Interest Income (3.1-3.2)	6888.17	10628.75	365.57
3.30	Fees Commission and Discount	1995.11	3950.06	233.57
3.40	Other Operating Income	23.31	12.77	
3.50	Foreign Exchange Gain/Loss (Net)			

B	Total Operating Income (A+3.3+3.4+3.5)	8906.59	14591.58	599.14
3.60	Staff Expenses	3603.75	6084.80	745.77
3.70	Other Operating Expenses	1798.68	6039.35	973.62
C	Operating profit Before Provision (B-3.6-3.7)	3504.16	2467.43	-1120.25
3.80	Provision for Possible Loss	449.72	1762.18	208.49
D	Operating profit (C-3.8)	3054.44	705.25	-1328.74
3.90	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	3054.44	705.25	-1328.74
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	3054.44	705.25	-1328.74
3.12	Provision For Staff Bonus	305.44	70.53	
3.13	Provision For Tax	824.70	190.42	
G	Net Profit/Loss (F-3.12 -3.13)	1924.30	444.31	-1328.74
4.00	Ratios			
4.10	Capital Fund to RWA	12.54%	14.42%	20.74%
4.20	Non Performing Loan (NPL) to Total Loan	0.01%	0.00%	0.00%
4.30	Total Loan Loss Provision to total NPL	1.00%	1.00%	1.00%
4.40	Cost of Funds	5.50%	5.50%	7.20%
4.50	CD Ratio (Calculated as per NRB Directives)	19.12%	17.55%	791.04%
	Additional Information (Optional)			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)			
	Return on Equity	6%	3%	-11%
	Return on Assets	1%	0%	-1%

- Note** 1. The Unaudited Financial figures may change if directed by Statutory Auditor/ Supervisory Authorities
2. The Figures are regrouped and rearranged whenever necessary.