

Clean Village Microfinance Bittiya Sanstha Limited

Head Office ,Hemja -5,Kaski

Phone-061-400427,Fax-061-400428

Email:info@cleanvillagebank.com.np,Web:cleanvillage.com.np

Unaudited Financial Result (Quarterly)

As at 1st Quarter (Ashwin end)of the fiscal year 2072/73)


(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)	834397.30	591115.50	357560.17
1.10	Paid-up Capital	46000.00	46000.00	26850.00
1.20	Reserves and Surplus	11315.51	3791.32	2421.87
1.30	Debenture and Bond			
1.40	Borrowings	659754.51	450834.79	283913.79
1.50	Deposits (a+b)	108913.50	84806.39	42343.08
	a. Domestic Currency	108913.50	84806.39	42343.08
	b. Foreign Currency			
1.60	Income Tax Liabilities			
1.70	Other Liabilities	8413.78	5683.00	2031.43
2.00	Total Assets (2.1 to 2.7)	834397.30	591115.50	357560.17
2.10	Cash & Bank Balance	8050.36	4834.39	3045.02
2.20	Money at call and short Notice	263962.59	121469.84	126098.14
2.30	Investments			
2.40	Loans & Advances (a+b+c+d+e+f)	549956.26	443458.72	221247.40
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	549956.26	443458.72	221247.40
2.50	Fixed Assets	7462.30	7674.38	5777.71
2.60	Non Banking Assets			
2.70	Other Assets	4965.79	13678.17	1391.90
3.00	Profit and Loss Account			
3.10	Interest income	34294.61	57873.46	15133.91
3.20	Interest Expense	18277.78	19146.12	8245.74
A	Net Interest Income (3.1-3.2)	16016.83	38727.34	6888.17
3.30	Fees Commission and Discount			1995.11
3.40	Other Operating Income	4889.72	12002.78	23.42
3.50	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	20906.55	50730.12	8906.70
3.60	Staff Expenses	9283.47	20009.82	3603.75
3.70	Other Operating Expenses	3490.85	11066.58	1799.94
C	Operating profit Before Provision (B-3.6-3.7)	8132.23	19653.72	3503.01
3.80	Provision for Possible Loss	923.83	2910.04	449.72
D	Operating profit (C-3.8)	7208.40	16743.68	3053.29
3.90	Non Operating Income/Expenses (Net)		21.30	
3.10	Write Back of Provision for Possible Loss		147.08	
E	Profit From Regular Activities (D+3.9+3.10)	7208.40	16912.06	3053.29
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	7208.40	16912.06	3053.29
3.12	Provision For Staff Bonus	655.31	1537.46	277.57
3.13	Provision For Tax	1965.93	4636.05	832.72
G	Net Profit/Loss (F-3.12 -3.13)	4587.16	10738.55	1943.00
4.00	Ratios			
4.10	Capital Fund to RWA	10.59%	8.25%	12.54%
4.20	Non Performing Loan (NPL) to Total Loan	0.00%	0.15%	0.01%
4.30	Total Loan Loss Provision to total NPL	0.98%	673.65%	1.00%
4.40	Cost of Funds	6.00%	5.75%	5.50%
4.50	CD Ratio (Calculated as per NRB Directives)	19.80%	19.12%	19.12%
	Additional Information (Optional)			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)			
	Return on Equity	8%	22%	7%
	Return on Assets	1%	2%	1%

Note: 1. The Unaudited Financial figures may change if directed by Statutory Auditor/ Supervisory Authorities

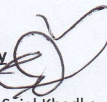
2. The Figures are regrouped and rearranged whenever necessary

Prepared by

Signature : 
 Name : Dambar Shrestha
 Position : Asst. Manager
 Date : 2072/07/13



Submitted by

Signature: 
 Name : Sajal Khadka
 Position : Asst. Manager
 Date : 2072/07/13