

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

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**Unaudited Financial Result (Quarterly)**

As at 2nd Quarter ( Poush end)of the fiscal year 2071/72)

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1.00</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>371649.38</b>	<b>357560.17</b>	<b>94193.59</b>
1.10	Paid-up Capital	26850.00	26850.00	14000.00
1.20	Reserves and Surplus	5307.61	2421.87	-3038.24
1.30	Debenture and Bond			
1.40	Borrowings	281908.41	283913.79	70000.00
1.50	Deposits (a+b)	<b>55307.41</b>	<b>42343.08</b>	<b>9947.20</b>
	a. Domestic Currency	55307.41	42343.08	9947.20
	b. Foreign Currency			
1.60	Income Tax Liabilities	0.00		30.38
1.70	Other Liabilities	2275.95	2031.43	3254.25
<b>2.00</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>371649.38</b>	<b>357560.17</b>	<b>94193.59</b>
2.10	Cash & Bank Balance	6031.84	3045.02	1194.33
2.20	Money at call and short Notice	63491.42	126098.14	11924.88
2.30	Investments			
2.40	Loans & Advances (a+b+c+d+e+f)	<b>293763.69</b>	<b>221247.40</b>	<b>72961.25</b>
0.00	a. Real Estate Loan	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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	293763.69	221247.40	72961.25
2.50	Fixed Assets	6882.82	5777.71	6657.97
2.60	Non Banking Assets			
2.70	Other Assets	1479.61	1391.90	1455.16
<b>3.00</b>	<b>Profit and Loss Account</b>			
3.10	Interest income	32125.37	15133.91	6157.14
3.20	Interest Expense	17382.03	8245.74	3935.87
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>14743.34</b>	<b>6888.17</b>	<b>2221.27</b>
3.30	Fees Commission and Discount	4926.38	1995.11	787.02
3.40	Other Operating Income	105.44	23.31	1.14
3.50	Foreign Exchange Gain/Loss (Net)			

<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>19775.16</b>	<b>8906.59</b>	<b>3009.43</b>
3.60	Staff Expenses	8299.12	3603.75	2163.65
3.70	Other Operating Expenses	4252.95	1798.68	2278.92
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>7223.09</b>	<b>3504.16</b>	<b>-1433.14</b>
3.80	Provision for Possible Loss	1284.05	449.72	663.35
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>5939.04</b>	<b>3054.44</b>	<b>-2096.49</b>
3.90	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>5939.04</b>	<b>3054.44</b>	<b>-2096.49</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>5939.04</b>	<b>3054.44</b>	<b>-2096.49</b>
3.12	Provision For Staff Bonus	593.90	305.44	
3.13	Provision For Tax	1603.54	824.70	
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>3741.60</b>	<b>1924.30</b>	<b>-2096.49</b>
<b>4.00</b>	<b>Ratios</b>			
4.10	Capital Fund to RWA	11.05%	12.54%	20.74%
4.20	Non Performing Loan (NPL) to Total Loan	0.11%	0.01%	0.00%
4.30	Total Loan Loss Provision to total NPL	925.40%	1.00%	1.00%
4.40	Cost of Funds	5.50%	5.50%	6.50%
4.50	CD Ratio (Calculated as per NRB Directives)	18.83%	19.12%	733.49%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)			
	Return on Equity	12%	7%	-19%
	Return on Assets	1%	1%	-2%

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