

Clean Village Microfinance Bittiya Sanstha Limited

Head Office ,Hemja -5,Kaski

Phone-061-400427,Fax-061-400428

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

Unaudited Financial Result (Quarterly)

As at 4th Quarter (Asadh 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)	595602.65	550519.37	240484.95
1.10	Paid-up Capital	40000.00	28000.00	27100.00
1.20	Reserves and Surplus	10308.56	6587.24	-236.50
1.30	Debenture and Bond			
1.40	Borrowings	450834.79	437891.33	180907.67
1.50	Deposits (a+b)	84806.39	71360.78	31564.57
	a. Domestic Currency	84806.39	71360.78	31564.57
	b. Foreign Currency			
1.60	Income Tax Liabilities	4688.56	3093.72	38.63
1.70	Other Liabilities	4964.35	3586.30	1110.58
2.00	Total Assets (2.1 to 2.7)	595602.65	550519.37	240484.95
2.10	Cash & Bank Balance	5978.32	24398.17	2584.76
2.20	Money at call and short Notice	120325.90	118792.29	51121.18
2.30	Investments			
2.40	Loans & Advances (a+b+c+d+e+f)	443501.82	394876.92	179864.03
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	443501.82	394876.92	179864.03
2.50	Fixed Assets	7674.38	8167.10	5967.98
2.60	Non Banking Assets			
2.70	Other Assets	18122.23	4284.89	947.00
3.00	Profit and Loss Account			
3.10	Interest income	83193.67	54371.26	25821.38
3.20	Interest Expense	44419.38	28949.75	15192.63
A	Net Interest Income (3.1-3.2)	38774.29	25421.51	10628.75
3.30	Fees Commission and Discount			3950.06
3.40	Other Operating Income	12022.81	8942.66	12.77
3.50	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	50797.10	34364.17	14591.58
3.60	Staff Expenses	20056.77	14142.30	6084.80
3.70	Other Operating Expenses	10829.06	6728.52	6039.35
C	Operating profit Before Provision (B-3.6-3.7)	19911.27	13493.35	2467.43
3.80	Provision for Possible Loss	2719.84	2149.72	1762.18
D	Operating profit (C-3.8)	17191.43	11343.63	705.25
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)	17191.43	11343.63	705.25
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	17191.43	11343.63	705.25
3.12	Provision For Staff Bonus	1562.86	1031.24	64.11
3.13	Provision For Tax	4688.57	3093.72	192.34
G	Net Profit/Loss (F-3.12 -3.13)	10940.00	7218.67	448.80
4.00	Ratios			
4.10	Capital Fund to RWA	8.25%	11.05%	20.74%
4.20	Non Performing Loan (NPL) to Total Loan	0.15%	0.11%	0.00%
4.30	Total Loan Loss Provision to total NPL	673.65%	925.40%	1.00%
4.40	Cost of Funds	5.75%	5.50%	6.50%
4.50	CD Ratio (Calculated as per NRB Directives)	19.12%	531.15%	569.83%
	Additional Information (Optional)			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)			
	Return on Equity	22%	21%	2%
	Return on Assets	2%	1%	0%

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