



कालिका लघुवित वितीय संस्था लिमिटेड
Kalika Laghubitta Bittiya Sanstha Limited

नेपाल राष्ट्र बैंकबाट "व" वार्को इजाजतपत्र प्राप्त गरिएय संस्थाको वितीय संस्था

Central Office : Pokhara-10, Buddhachowk, Kaski
Phone : 061-434412/434415

Unaudited Financial Result (Quarterly)

As at the end of First Quarter (2081/06/30) of the fiscal year 2081/082

Condensed Consolidated Statement of Financial Position

(As on 1st Quarter Ended) 30th Ashwin 2081

Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending
Assets		
Cash and Cash equivalent	177,925,646	247,442,578
Statutory Balances and Due from Nepal Rastra Bank	19,372,750	17,372,750
Placement with Bank & Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to MFIs & Cooperatives	-	-
Loans and Advances to Customers	4,279,299,697	3,903,245,016
Investment Securities	2,000,000	2,000,000
Current Tax Assets	-	-
Investment Property	-	-
Property and Equipment	13,441,921	11,893,917
Goodwill and Intangible assets	365,247	308,747
Deferred Tax Assets	9,080,499	9,080,499
Other Assets	31,301,477	24,702,688
Total Assets	4,532,787,236	4,216,046,195
Liabilities		
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative Financial Instrument	-	-
Deposits from Customers	1,401,667,380	1,355,134,146
Borrowing	2,380,150,339	2,139,907,080
Current Tax Liabilities	15,926,053	8,318,513
Provisions	-	-
Deferred Tax Liabilities	-	-
Other Liabilities	76,448,744.77	69,697,564
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	3,874,192,516	3,573,057,303
Equity		
Share Capital	372,321,739	372,321,739
Share Premium	-	-
Retained Earnings	71,798,655	66,587,236
Reserves	214,474,325	204,079,916
Total Equity	658,594,720	642,988,892
Total Liabilities and Equity	4,532,787,236	4,216,046,195

Condensed Statement of Profit or Loss

For the 1st Quarter ended (30th Ashwin 2081)

Amount in NPR

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	156,957,510	156,957,510	146,987,652	146,987,652
Interest Expense	74,059,281	74,059,281	84,691,677	84,691,677
Net Interest Income	82,898,228	82,898,228	62,295,975	62,295,975
Fee and Commission Income	-	-	-	-
Fee and Commission Expense	-	-	-	-
Net Fee and Commission Income	-	-	-	-
Net Interest, Fee and Commission Income	82,898,228	82,898,228	62,295,975	62,295,975
Net Trading Income	-	-	-	-
Other Operating Income	14,319,564	14,319,564	13,694,396	13,694,396
Total Operating Income	97,217,792	97,217,792	75,990,371	75,990,371
Impairment charge/(reversal) for loans and other losses	5,717,328	5,717,328	16,605,714	16,605,714
Net Operating Income	91,500,464	91,500,464	59,384,657	59,384,657
Operating Expense	67,210,666	67,210,666	51,545,864	51,545,864
Personnel Expenses	53,440,172	53,440,172	40,531,841	40,531,841
Other Operating Expenses	13,770,494	13,770,494	11,014,023	11,014,023
Depreciation & Amortization	-	-	-	-
Operating Profit	24,289,798	24,289,798	7,838,793	7,838,793
Non Operating Income	-	-	-	-
Non Operating Expense	-	-	-	-
Profit before Income Tax	24,289,798	24,289,798	7,838,793	7,838,793
Income Tax Expense	7,286,939	7,286,939	2,351,638	2,351,638
Current Tax	7,286,939.35	7,286,939.35	2,351,637.87	2,351,637.87
Deferred Tax	-	-	-	-
Profit for the Period	17,002,858	17,002,858	5,487,155	5,487,155

Condensed Statement of Comprehensive Income

Current Year Previous Year Corresponding

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Profit / (Loss) for the Period	17,002,858	17,002,858	5,487,155	5,487,155
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	17,002,858	17,002,858	5,487,155	5,487,155
Annualized Basic Earnings Per Share	-	18.27	-	5.90
Diluted Earnings Per Share	-	18.27	-	5.90

Ratios as per NRB Directive

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital fund to RWA		12.95%		13.64%
Non-performing loan (NPL) to total loan		4.24%		4.63%
Total loan loss provision to Total NPL		92.95%		99.96%
Cost of Funds		8.23%		10.11%
Credit to Deposit and borrowing Ratio		115.49%		117.28%
Base Rate		14.51%		16.64%
Interest Rate Spread		6.72%		4.94%

Statement Of Distributable Profit or loss

for the Quarter Ended 30th Ashwin 2081

Amount in NPR

Net Profit for the period end (1st quarter)	17,002,858
1. Appropriation	
1.1 Profit required to be appropriated to:	3,740,629
a. General Reserve	3,400,572
b. Capital Redemption Reserve	-
c. Exchange Fluctuation Fund	-
d. Corporate Social Responsibility Fund	170,029
e. Employee Training Fund	-
f. Client Protection Fund	170,029
g. Other	-
1.2 Profit required to be transferred to Regulatory Reserve:	8,050,810
a. Transferred to Regulatory Reserve	8,050,810
b. Transferred from Regulatory Reserve	-
Net Profit for the period end 1st quarter available for distribution	5,211,419
Annualized Distributable Profit /Loss per Share	5.60

Notes :

- The above financial statements has been prepared in accordance with the Directives issued by Nepal Rastra Bank. However, results depicted in the financial statements were prepared in accordance with GAAP.
- Loans and Advances to Customers are presented net off of Impairment Charges.
- Employee Benefit Expenses includes Staff Bonus & employee benefit obligation has been presented ignoring actuarial valuation.
- Deferred Tax & Current Tax has been netted off in Statement of Financial Position.
- Accrued Interest Income on Loans and advances except Bad Loans has been included in Interest Income.
- During this quarter, loans and advances are secured by Deposit and Credit Guarantee Fund, consequently loan loss provision has been reduced as per the directives issued by NRB.
- The above figures are subject to change upon otherwise as per the direction of the Regulators and / or Statutory Auditors.

Interest rate

Deposit: 7.50% Loans & Advance: 15%

धितोपत्र दर्ता तथा निष्काशन नियमावली,
२०७३ को अनुसूची १४ (नियम २६ को उपनियम (१) संग सम्बन्धित)

आ.व २०८१/०८२ को प्रथम त्रैमासिक विवरण

१. वितीय विवरण :

क) त्रैमासिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरणः
आ.व.२०८१/०८२ को प्रथम त्रैमासिक अवधिको अपरिकृत (Unaudited) वितीय विवरणहरु वासलात, नाफा नोक्सान हिसाब, वितरण योग्य मुनाफा र सो संग सम्बन्धित वितीय परिसूचकहरु यसै साथ प्रकाशित गरिएको छ । जसलाई वितीय संस्थाको वेबसाइट www.kalikabank.com.np मा पान राखिएको छ ।

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