



**कालिका लघुवित वित्तीय संस्था लिमिटेड**  
**Kalika Laghubitta Bittiya Sanstha Limited**

नेपाल राष्ट्र बैंकबाट "व" वार्को इजाजतपत्र प्राप्त गरिएय स्तरको वित्तीय संस्था

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

**Unaudited Financial Result (Quarterly)**

As at the end of Second Quarter (2081/09/29) of the fiscal year 2081/082

**Condensed Consolidated Statement of Financial Position**

(As on 2<sup>nd</sup> Quarter Ended ) 29<sup>th</sup> Poush 2081

Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending
<b>Assets</b>		
Cash and Cash equivalent	104,422,082	194,626,137
Statutory Balances and Due from Nepal Rastra Bank	19,372,750	17,372,750
Placement with Bank & Financial Institutions	59,272,821	52,816,441
Derivative Financial Instruments		
Other Trading Assets		
Loans and Advances to MFIs & Cooperatives		
Loans and Advances to Customers	4,474,974,570	3,897,112,361
Investment Securities	2,000,000	2,000,000
Current Tax Assets		3,447,908
Investment Property		
Property and Equipment	14,580,774	11,893,917
Goodwill and Intangible assets	393,497	308,747
Deferred Tax Assets	30,351,571	30,351,571
Other Assets	37,366,090	24,691,516
<b>Total Assets</b>	<b>4,742,734,154</b>	<b>4,234,621,348</b>
<b>Liabilities</b>		
Due to Bank and Financial Institutions		-
Due to Nepal Rastra Bank		-
Derivative Financial Instrument		-
Deposits from Customers	1,515,052,050	1,373,989,553
Borrowing	2,441,162,843	2,139,907,080
Current Tax Liabilities	10,871,653	
Provisions		
Deferred Tax Liabilities		
Other Liabilities	77,504,163.99	61,860,060
Debt Securities Issued		
Subordinated Liabilities		
<b>Total Liabilities</b>	<b>4,044,590,711</b>	<b>3,575,756,693</b>
<b>Equity</b>		
Share Capital	407,692,305	372,321,739
Share Premium		
Retained Earnings	28,451,284	39,327,808
Reserves	261,999,855	247,215,108
<b>Total Equity</b>	<b>698,143,444</b>	<b>658,864,655</b>
<b>Total Liabilities and Equity</b>	<b>4,742,734,154</b>	<b>4,234,621,348</b>

**Condensed Statement of Profit or Loss**

For the 2<sup>nd</sup> Quarter Ended ) 29<sup>th</sup> Poush 2081

Amount in NPR

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	164,456,145	315,388,014	139,310,424	286,298,076
Interest Expense	72,032,967	144,577,249	84,693,990	169,385,667
<b>Net Interest Income</b>	<b>92,423,177</b>	<b>170,810,765</b>	<b>54,616,434</b>	<b>116,912,409</b>
Fee and Commission Income	-	-	-	-
Fee and Commission Expense	-	-	-	-
<b>Net Fee and Commission Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net Interest, Fee and Commission Income</b>	<b>92,423,177</b>	<b>170,810,765</b>	<b>54,616,434</b>	<b>116,912,409</b>
Net Trading Income	-	-	-	-
Other Operating Income	13,491,971	27,811,535	8,557,703	22,252,099
<b>Total Operating Income</b>	<b>105,915,148</b>	<b>198,622,300</b>	<b>63,174,136</b>	<b>139,164,508</b>
Impairment charge/(reversal) for loans and other losses	(605,342)	5,111,986	(13,995,406)	2,610,308
<b>Net Operating Income</b>	<b>106,520,490</b>	<b>193,510,314</b>	<b>77,169,543</b>	<b>136,554,200</b>
<b>Operating Expense</b>	<b>65,271,106</b>	<b>133,394,208</b>	<b>59,369,171</b>	<b>110,915,035</b>
Personnel Expenses	49,170,567	102,008,175	48,232,345	88,764,186
Other Operating Expenses	16,100,539	31,386,033	11,136,827	22,150,850
Depreciation & Amortization	-	-	-	-
<b>Operating Profit</b>	<b>41,249,385</b>	<b>60,116,106</b>	<b>17,800,372</b>	<b>25,639,165</b>
Non Operating Income	105,589	105,589	-	-
Non Operating Expense	-	-	-	-
<b>Profit before Income Tax</b>	<b>41,354,974</b>	<b>60,221,695</b>	<b>17,800,372</b>	<b>25,639,165</b>
<b>Income Tax Expense</b>	<b>12,406,492</b>	<b>18,066,508</b>	<b>5,340,111</b>	<b>7,691,749</b>
Current Tax	12,406,492	18,066,508	5,340,111	7,691,749
Deferred Tax	-	-	-	-
<b>Profit for the Period</b>	<b>28,948,482</b>	<b>42,155,186</b>	<b>12,460,260</b>	<b>17,947,415</b>

**Condensed Statement of Comprehensive Income**

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Profit / (Loss) for the Period	28,948,482	42,155,186	12,460,260	17,947,415
Other Comprehensive Income	-	-	-	-
<b>Total Comprehensive Income</b>	<b>28,948,482</b>	<b>42,155,186</b>	<b>12,460,260</b>	<b>17,947,415</b>
Annualized Basic Earnings Per Share	-	20.68	-	9.64
Diluted Earnings Per Share	-	20.68	-	9.64

**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		11.17%		13.27%
Non-performing loan (NPL) to total loan		4.67%		4.82%
Total loan loss provision to Total NPL		82.54%		106.14%
Cost of Funds		8.20%		10.30%
Credit to Deposit and borrowing Ratio		115.63%		117.85%
Base Rate		14.61%		16.41%
Interest Rate Spread		6.79%		4.69%

**Statement Of Distributable Profit or loss**

for the Quarter Ended 29<sup>th</sup> Poush 2081

Amount in NPR

Net Profit for the period end (2nd quarter)	42,155,186
<b>1. Appropriation</b>	
1.1 Profit required to be appropriated to:	9,274,141
a. General Reserve	8,431,037
b. Capital Redemption Reserve	-
c. Exchange Fluctuation Fund	-
d. Corporate Social Responsibility Fund	421,552
e. Employee Training Fund	-
f. Client Protection Fund	421,552
g. Other	-
1.2 Profit required to be transferred to Regulatory Reserve:	6,525,398
a. Transferred to Regulatory Reserve	6,525,398
b. Transferred from Regulatory Reserve	-
<b>Net Profit for the period end 2nd quarter available for distribution</b>	<b>26,355,647</b>
Annualized Distributable Profit /Loss per Share	12.93

**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 दोस्रो त्रैमासिक विवरण**

**१. वित्तीय विवरण :**

क) त्रैमासिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरणः  
आ.व.२०८१/०८२ को दोश्रो त्रैमासिक अवधिको अपरिवर्त (Unaudited) वित्तीय विवरणहरु वासलात, नाफा नोक्सान हिसाब, विवरण योग्य मुद्राका र सो संग सम्बन्धित वित्तीय परिसूचकहरु यसै साथ प्रकाशित गरिएको छ । जसलाई वित्तीय संस्थाको वेबसाइट [www.kalikabank.com.np](http://www.kalikabank.com.np) मा पान राखिएको छ ।

<p