



कालिका लघुवित वितीय संस्था लिमिटेड
Kalika Laghubitta Bittiya Sanstha Limited

नेपाल राष्ट्र बैंकबाट "ध" वर्गको इकाइप्रत्यापात लघुवित वितीय संस्था

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

Unaudited Financial Result (Quarterly)

As at the end of Third Quarter (2081/12/31) of the fiscal year 2081/082

Condensed Consolidated Statement of Financial Position

(As on 3rd Quarter Ended) 31st Chaitra 2081

Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending
Assets		
Cash and Cash equivalent	230,273,859	194,626,137
Statutory Balances and Due from Nepal Rastra Bank	20,972,750	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	4,680,937,259	3,897,112,361
Investment Securities	2,000,000	2,000,000
Current Tax Assets	-	3,447,908
Investment Property	-	-
Property and Equipment	15,073,542	11,893,917
Goodwill and Intangible assets	449,997	308,747
Deferred Tax Assets	30,351,571	30,351,571
Other Assets	31,553,672	24,691,516
Total Assets	5,070,885,470	4,234,621,348
Liabilities		
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative Financial Instrument	-	-
Deposits from Customers	1,588,817,007	1,373,989,553
Borrowing	2,668,161,439	2,139,907,080
Current Tax Liabilities	10,858,483	-
Provisions	1,817,635	-
Deferred Tax Liabilities	-	-
Other Liabilities	81,300,877	61,860,060
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	4,350,955,441	3,575,756,693
Equity		
Share Capital	407,692,305	372,321,739
Share Premium	-	-
Retained Earnings	38,961,041	39,327,808
Reserves	273,276,684	247,215,108
Total Equity	719,930,029	658,864,655
Total Liabilities and Equity	5,070,885,470	4,234,621,348

Condensed Statement of Profit or Loss

For the 3rd Quarter ended (31st Chaitra 2081)

Amount in NPR

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	167,833,572	483,221,586	136,946,295	423,244,373
Interest Expense	70,512,899	215,090,148	73,548,298	242,933,965
Net Interest Income	97,320,673	268,131,438	63,397,997	180,310,408
Fee and Commission Income	-	-	-	-
Fee and Commission Expense	-	-	-	-
Net Fee and Commission Income	-	-	-	-
Net Interest, Fee and Commission Income	97,320,673	268,131,438	63,397,997	180,310,408
Net Trading Income	-	-	-	-
Other Operating Income	13,656,555	41,468,090	9,323,959	31,576,058
Total Operating Income	110,977,227	309,599,527	72,721,956	211,886,466
Impairment charge/(reversal) for loans and other losses	1,463,082	6,575,069	4,250,633	6,860,941
Net Operating Income	109,514,145	303,024,459	68,471,323	205,025,525
Operating Expense	72,603,479	205,987,128	48,215,297	159,130,333
Personnel Expenses	56,041,979	158,039,596	37,289,703	126,053,889
Other Operating Expenses	16,561,499	47,947,532	10,925,594	33,076,444
Depreciation & Amortization	-	-	-	-
Operating Profit	36,910,666	97,037,331	20,256,026	45,895,192
Non Operating Income	105,589	105,589	-	-
Non Operating Expense	-	-	-	-
Profit before Income Tax	37,016,255	97,142,920	20,256,026	45,895,192
Income Tax Expense	11,104,877	29,142,876	6,076,808	13,768,558
Current Tax	11,104,877	29,142,876	6,076,808	13,768,558
Deferred Tax	-	-	-	-
Profit for the Period	25,911,379	68,000,044	14,179,218	32,126,634

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	25,911,379	68,000,044	14,179,218	32,126,634
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	25,911,379	68,000,044	14,179,218	32,126,634
Annualized Basic Earnings Per Share	-	22.24	-	11.50
Diluted Earnings Per Share	-	22.24	-	11.50

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		10.84%		13.34%
Non-performing loan (NPL) to total loan		5.27%		4.96%
Total loan loss provision to Total NPL		70.81%		105.63%
Cost of Funds		7.56%		9.16%
Credit to Deposit and borrowing Ratio		111.98%		116.88%
Base Rate		14.22%		14.88%
Interest Rate Spread		7.44%		5.93%

Statement Of Distributable Profit or loss

for the Quarter Ended 31st Chaitra 2081

Amount in NPR

Net Profit for the period end (3rd quarter)	68,000,044
1. Appropriation	
1.1 Profit required to be appropriated to:	14,960,010
a. General Reserve	13,600,009
b. Capital Redemption Reserve	-
c. Exchange Fluctuation Fund	-
d. Corporate Social Responsibility Fund	680,000
e. Employee Training Fund	-
f. Client Protection Fund	680,000
g. Other	-
1.2 Profit required to be transferred to Regulatory Reserve:	16,174,630
a. Transferred to Regulatory Reserve	16,174,630
b. Transferred from Regulatory Reserve	-
Net Profit for the period end 3rd quarter available for distribution	36,865,405
Annualized Distributable Profit /Loss per Share	12.06

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 तेस्रो त्रैमासिक विवरण

१. वितीय विवरण :

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