



कालिका लघुवित वितीय संस्था लिमिटेड
Kalika Laghubitta Bittiya Sanstha Limited

नेपाल राष्ट्र बैंकबाट "ध" वर्गको इत्ताजापत्रमात्र लघुवित वितीय संस्था

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

Unaudited Financial Result (Quarterly)

As at the end of Fourth Quarter (2082/03/32) of the fiscal year 2081/082

Condensed Consolidated Statement of Financial Position

(As on 4th Quarter Ended) 32nd Asar 2082

Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending
Assets		
Cash and Cash equivalent	289,155,668	194,626,137
Statutory Balances and Due from Nepal Rastra Bank	22,672,750	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	4,847,429,143	3,897,112,361
Investment Securities	2,000,000	2,000,000
Current Tax Assets	-	3,447,908
Investment Property	-	-
Property and Equipment	13,611,263	11,893,917
Goodwill and Intangible assets	371,356	308,747
Deferred Tax Assets	30,351,571	30,351,571
Other Assets	30,791,397	24,691,516
Total Assets	5,295,655,969	4,234,621,348
Liabilities		
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative Financial Instrument	-	-
Deposits from Customers	1,646,933,487	1,373,989,553
Borrowing	2,791,769,991	2,139,907,080
Current Tax Liabilities	11,575,545	-
Provisions	1,588,920	-
Deferred Tax Liabilities	-	-
Other Liabilities	83,688,909	61,860,060
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	4,535,556,853	3,575,756,693
Equity		
Share Capital	407,692,305	372,321,739
Share Premium	-	-
Retained Earnings	64,036,182	39,327,808
Reserves	288,370,629	247,215,108
Total Equity	760,099,116	658,864,655
Total Liabilities and Equity	5,295,655,969	4,234,621,348

Condensed Statement of Profit or Loss

For the 4th Quarter ended (32nd Asar 2082)

Amount in NPR

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	183,668,911	666,890,497	167,794,960	571,144,489
Interest Expense	70,785,198	285,875,346	78,067,858	317,626,822
Net Interest Income	112,883,713	381,015,151	89,727,102	253,517,667
Fee and Commission Income	14,552,415	56,020,504	337,614	31,913,672
Fee and Commission Expense	1,000,000	4,006,800	252,000	3,627,000
Net Fee and Commission Income	13,552,415	52,013,704	85,614	28,286,672
Net Interest, Fee and Commission Income	126,436,128	433,028,855	89,812,716	281,804,339
Net Trading Income	-	-	-	-
Other Operating Income	183,215	4,824,100	-	726,339
Total Operating Income	126,619,343	437,852,955	89,812,716	282,530,678
Impairment charge/(reversal) for loans and other losses	(10,908,142)	307,812	(29,350,747)	(22,489,806)
Net Operating Income	137,527,484	437,545,143	119,163,463	305,020,484
Operating Expense	80,325,572	283,305,900	72,252,467	226,283,334
Personnel Expenses	55,697,262	213,736,858	53,928,761	174,883,185
Other Operating Expenses	20,768,385	65,709,117	14,705,979	47,782,423
Depreciation & Amortization	3,859,924	3,859,924	3,617,726	3,617,726
Operating Profit	57,201,912	154,239,244	46,910,996	78,737,150
Non Operating Income	38,770	144,359	14,646	14,646
Non Operating Expense	-	-	4,321,958	4,321,958
Profit before Income Tax	57,240,682	154,383,603	42,603,684	74,429,838
Income Tax Expense	17,172,205	46,315,081	12,781,105	(4,787,777)
Current Tax	17,172,205	46,315,081	12,781,105	16,483,295
Deferred Tax	-	-	-	(21,271,072)
Profit for the Period	40,068,478	108,068,522	29,822,579	79,217,615

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	40,068,478	108,068,522	29,822,579	79,217,615
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	40,068,478	108,068,522	29,822,579	79,217,615

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	11.08%		12.31%	
Non-performing loan (NPL) to total loan	4.67%		3.79%	
Total loan loss provision to Total NPL	72.67%		109.89%	
Cost of Funds	6.49%		8.85%	
Credit to Deposit and borrowing Ratio	110.70%		114.51%	
Base Rate	13.01%		15.07%	
Interest Rate Spread	8.51%		6.15%	

Statement Of Distributable Profit or loss

for the Quarter Ended 32nd Asar 2082

Amount in NPR

Net Profit for the period end (4th quarter)	108,068,522
1. Appropriation	
1.1 Profit required to be appropriated to:	24,315,417
a. General Reserve	21,613,704
b. Capital Redemption Reserve	-
c. Exchange Fluctuation Fund	-
d. Corporate Social Responsibility Fund	1,080,685
e. Employee Training Fund	-
f. Client Protection Fund	1,621,028
g. Other	-
1.2 Profit required to be transferred to Regulatory Reserve:	21,812,558
a. Transferred to Regulatory Reserve	21,812,558
b. Transferred from Regulatory Reserve	-
Net Profit for the period end 4th quarter available for distribution	61,940,546
Annualized Distributable Profit /Loss per Share	15.19

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 चौथो त्रैमासिक विवरण

१. वितीय विवरण :

क) त्रैमासिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरणः
आ.व.२०८१/०८२ को चौथो त्रैमासिक अवधिको अपरिहर्त (Unaudited) वितीय विवरणहरु वासलात, नाफा नोक्सान हिसाब, विवरण योग्य मुनाफा र सो संग सम्बन्धित वितीय परिसूचकहरु यसै स