



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

नेपाल राष्ट्र बैंकबाट "ध" वर्गको इकाइत्वात्मक लघुवित वित्तीय संस्था

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

**Unaudited Financial Result (Quarterly)**

As at the end of First Quarter (2082/06/31) of the fiscal year 2082/083

**Condensed Consolidated Statement of Financial Position**

(As on 1<sup>st</sup> Quarter Ended ) 31<sup>st</sup> Ashwin 2082

Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending
<b>Assets</b>		
Cash and Cash equivalent	111,473,729	289,155,668
Statutory Balances and Due from Nepal Rastra Bank	22,672,750	22,672,750
Placement with Bank & Financial Institutions	55,383,399	59,272,821
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to MFIs & Cooperatives	-	-
Loans and Advances to Customers	4,881,902,463	4,847,429,143
Investment Securities	2,000,000	2,000,000
Current Tax Assets	-	-
Investment Property	-	-
Property and Equipment	14,733,983	13,611,263
Goodwill and Intangible assets	845,056	371,356
Deferred Tax Assets	30,351,571	30,351,571
Other Assets	31,372,538	30,791,397
<b>Total Assets</b>	<b>5,150,735,488</b>	<b>5,295,655,969</b>
<b>Liabilities</b>		
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative Financial Instrument	-	-
Deposits from Customers	1,669,911,853	1,646,933,487
Borrowing	2,591,816,947	2,791,769,991
Current Tax Liabilities	20,213,702	11,575,545
Provisions	1,443,993	1,588,920
Deferred Tax Liabilities	-	-
Other Liabilities	86,590,964	83,688,909
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
<b>Total Liabilities</b>	<b>4,369,977,460</b>	<b>4,535,556,853</b>
<b>Equity</b>		
Share Capital	407,692,305	407,692,305
Share Premium	-	-
Retained Earnings	73,636,802	64,036,182
Reserves	299,428,922	288,370,629
<b>Total Equity</b>	<b>780,758,028</b>	<b>760,099,116</b>
<b>Total Liabilities and Equity</b>	<b>5,150,735,488</b>	<b>5,295,655,969</b>

**Condensed Statement of Profit or Loss**

For the 1<sup>st</sup> Quarter ended (31<sup>st</sup> Ashwin 2082)

Amount in NPR

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	181,527,385	181,527,385	156,957,510	156,957,510
Interest Expense	72,741,580	72,741,580	74,059,281	74,059,281
<b>Net Interest Income</b>	<b>108,785,805</b>	<b>108,785,805</b>	<b>82,898,228</b>	<b>82,898,228</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>108,785,805</b>	<b>108,785,805</b>	<b>82,898,228</b>	<b>82,898,228</b>
Net Trading Income	-	-	-	-
Other Operating Income	13,198,298	13,198,298	14,319,564	14,319,564
<b>Total Operating Income</b>	<b>121,984,102</b>	<b>121,984,102</b>	<b>97,217,792</b>	<b>97,217,792</b>
Impairment charge/(reversal) for loans and other losses	11,953,159	11,953,159	5,717,328	5,717,328
<b>Net Operating Income</b>	<b>110,030,944</b>	<b>110,030,944</b>	<b>91,500,464</b>	<b>91,500,464</b>
<b>Operating Expense</b>	<b>81,017,696</b>	<b>81,017,696</b>	<b>67,210,666</b>	<b>67,210,666</b>
Personnel Expenses	64,590,898	64,590,898	53,440,172	53,440,172
Other Operating Expenses	16,426,798	16,426,798	13,770,494	13,770,494
Depreciation & Amortization	-	-	-	-
<b>Operating Profit</b>	<b>29,013,248</b>	<b>29,013,248</b>	<b>24,289,798</b>	<b>24,289,798</b>
Non Operating Income	43,956	43,956	-	-
Non Operating Expense	-	-	-	-
<b>Profit before Income Tax</b>	<b>29,057,204</b>	<b>29,057,204</b>	<b>24,289,798</b>	<b>24,289,798</b>
<b>Income Tax Expense</b>	<b>8,717,161</b>	<b>8,717,161</b>	<b>7,286,939</b>	<b>7,286,939</b>
Current Tax	8,717,161	8,717,161	7,286,939	7,286,939
Deferred Tax	-	-	-	-
<b>Profit for the Period</b>	<b>20,340,043</b>	<b>20,340,043</b>	<b>17,002,858</b>	<b>17,002,858</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	20,340,043	20,340,043	17,002,858	17,002,858
Other Comprehensive Income	-	-	-	-
<b>Total Comprehensive Income</b>	<b>20,340,043</b>	<b>20,340,043</b>	<b>17,002,858</b>	<b>17,002,858</b>
Annualized Basic Earnings Per Share	-	19.96	-	18.27
Diluted Earnings Per Share	-	19.96	-	18.27

**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	-	12.35%	-	12.95%
Non-performing loan (NPL) to total loan	-	6.40%	-	4.24%
Total loan loss provision to Total NPL	-	56.47%	-	92.95%
Cost of Funds	-	6.96%	-	8.23%
Credit to Deposit and borrowing Ratio	-	116.15%	-	115.49%
Base Rate	-	14.47%	-	14.51%
Interest Rate Spread	-	8.08%	-	6.72%

**Statement Of Distributable Profit or loss**

for the Quarter Ended 31<sup>st</sup> Ashwin 2082

Amount in NPR

Net Profit for the period end (1st quarter)	20,340,043
<b>1. Appropriation</b>	
1.1 Profit required to be appropriated to:	4,576,510
a. General Reserve	4,068,009
b. Capital Redemption Reserve	-
c. Exchange Fluctuation Fund	-
d. Corporate Social Responsibility Fund	203,400
e. Employee Training Fund	-
f. Client Protection Fund	305,101
g. Other	-
1.2 Profit required to be transferred to Regulatory Reserve:	6,162,913
a. Transferred to Regulatory Reserve	6,162,913
b. Transferred from Regulatory Reserve	-
<b>Net Profit for the period end 1st quarter available for distribution</b>	<b>9,600,620</b>
Annualized Distributable Profit /Loss per Share	9.42

**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.
- Current Tax Liabilities & Current Tax Assets 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 २०८२/०८३ को प्रथम त्रैमासिक विवरण**

१. वित्तीय विवरण :

क) त्रैमासिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरणः  
आ.व.२०८२/०८३ को प्रथम त्रैमासिक अवधिको अपरिवर्त (Unaudited) वित्तीय विवरणहरु वासलात, नाफा नोक्सान हिसाब, विवरण योग्य मुनाफा 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 ।

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