



Kalika Microcredit Development Bank Limited
 (Class D Financial Institution Licensed by Nepal Rastra Bank)
 Central Office, Waling - 8, Syangja
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UNAUDITED FINANCIAL RESULTS (Quarterly)
 As at the end of Second Quarter (2074/09/30) of the fiscal year 2074/075

Rs. In '000

S.N.	Particulars	NEPAL This Quarter Ending	Previous Quarter Ending	Corresponding previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	1,244,987	1,229,459	643,107
1.1	Paid Up Capital	82,500	82,500	50,000
1.2	Reserve & surplus	56,094	51,175	61,406
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	597,514	644,727	196,257
1.5	Deposits (a+b)	424,657	376,676	256,856
	a. Member	424,657	376,676	256,856
	b. Public	-	-	-
1.6	Income Tax Liability	12,366	10,252	-
1.7	Other Liabilities	71,804	65,629	79,520
2	Total Assets (2.1 to 2.7)	1,244,987	1,229,459	643,107
2.1	Cash & Bank Balance	197,194	304,724	86,314
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	1,000	-	-
2.4	Loans & Advances	1,006,910	891,005	537,107
2.5	Fixed Assets	8,981	9,243	6,375
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	27,902	24,486	13,311
		Upto This Quarter	Upto Last Quarter	Upto Corresponding Previous Year Quarter
3	Profit and Loss Account			
3.1	Interest Income	81,508	38,014	48,856
3.2	Interest Expense	40,114	15,909	13,009
	A. Net Interest income (3.1 - 3.2)	41,394	22,105	33,847
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	14,231	5,471	23,743
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	55,625	27,577	57,590
3.6	Staff Expenses	23,420	13,480	13,572
3.7	Other Operating Expenses	14,833	7,020	18,964
	C. Operating Profit Before Provision (B-3.6-3.7)	17,372	7,076	26,054
3.8	Provision for Possible Losses	9,471	4,526	4,592
	D. Operating Profit (C - 3.8)	7,901	2,550	20,461
3.9	Non Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	2,377	-	1,533
	E. Profit From Regular Activities (D+3.9+3.10)	10,278	2,550	21,994
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	10,278	2,550	21,994
3.12	Provision for Staff Bonus	934	232	1,999
3.13	Provision for Tax	2,803	695	5,998
	G. Net Profit/ Loss (F-3.12-3.13)	6,541	1,623	13,996
		At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4	Ratios			
4.1	Capital Fund to RWA	13.25%	13.99%	24.18%
4.2	Non Performing Loan (NPL) To Total Loan	2.23%	1.75%	1.70%
4.3	Total Loan Loss Provision to Total NPL	100.60%	123.88%	143.52%
4.4	Cost of Funds	9.20%	8.00%	8.00%
4.5	CD Ratio (Calculated as per NRB Direction)	237.82%	193.52%	201.93%

Note I : statutory/regulatory authority notify any remarks to change the unaudited statement could be chan
 Note II : comparative figures has been re-arrange where ever necessary.

Interest Rate

Deposit: 6% - 7%	Loan & Advance: 14% - 18%
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