



अन्नपूर्ण फाइनेन्स कम्पनी लि.
ANNAPURNA FINANCE COMPANY LTD.

Unaudited Financial Results (Quarterly)

As At : Third Quarter (End of Chaitra 2067) of the Fiscal Year 2067/2068

Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr.ending
1	Total Capital and Liabilities (1.1 to 1.7)	4,783,870	4,324,235	3,610,343
1.1	Paid Up Capital	704,287	704,287	704,287
1.2	Reserve and Surplus	154,814	131,113	136,839
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	350,000	200,000	-
1.5	Deposits (a + b)	3,464,647	3,196,875	2,688,534
	a. Domestic Currency	3,464,647	3,196,875	2,688,534
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	27,318	17,414	23,283
1.7	Other Liabilities	82,804	74,546	57,400
2	Total Assets (2.1 to 2.7)	4,783,870	4,324,235	3,610,343
2.1	Cash and Bank Balance	257,056	277,960	221,748
2.2	Money at call and Short Notice	645,744	398,742	385,687
2.3	Investments	425,658	455,658	67,849
2.4	Loans and Advances (a+b+c+d+e)	3,267,083	3,022,743	2,793,245
	a. Real Estate Loan	332,887	342,697	238,618
	1.Residential Real Estate Loan (Except Personal Home Loan upto Rs.60Lacs)	119,114	131,418	110,273
	2.Business Complex and Residential Apartment Construction Loan	81,348	81,348	-
	3.Income generating Commercial Complex Loan	-	-	-
	4.Other Real Estate Loan (Including Land purchase & Plotting)	132,425	129,931	128,345
	b. Personal Home Loan of Rs.60 Lacs or Less	500,730	535,779	703,203
	c. Margin Type Loan	7,425	-	-
	d.Term Loan	335,486	281,001	269,573
	e. Overdraft Loan /TR Loan/WC Loan	781,065	564,324	439,801
	f. Others	1,309,490	1,298,942	1,142,050
2.5	Fixed Assets	102,589	101,279	87,697
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	85,740	67,853	54,117
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year QTR
3.1	Interest Income	413,677	269,439	272,182
3.2	Interest Expense	254,988	164,665	152,447
	A. Net Interest Income (3.1 - 3.2)	158,689	104,774	119,735
3.3	Fees, Commission and Discount	619	334	219
3.4	Other Operating Income	19,071	10,485	17,508
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	178,379	115,593	137,462
3.6	Staff Expenses	24,042	15,844	15,231
3.7	Other Operating Expenses	36,332	23,181	20,751
	C. Operating Profit before Provision (B-3.6-3.7)	118,005	76,568	101,480
3.8	Provision for Possible Losses	28,424	22,535	16,199
	D. Operating Profit (C-3.8)	89,581	54,033	85,281
3.9	Non Operating Income/Expenses (Net)	565	(137)	489
3.10	Write Back of Provision for Possible Loss on Share	10,645	9,957	-
	E. Profit from Regular Activities(D+3.9+3.10)	100,791	63,853	85,770
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	100,791	63,853	85,770
3.12	Provision for Staff Bonus	9,163	5,805	7,797
3.13	Provision for Tax	27,318	17,414	23,283
	G. Net Profit/(Loss) (F-3.12-3.13)	64,310	40,634	54,690
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	24.58%	25.65%	28.68%
4.2	Non Performing Loan (NPL) To Total Loan	1.95%	2.02%	1.76%
4.3	Total Loan Loss Provision to Total NPL	150%	149%	156.00%
4.4	Cost of Funds	10.56%	10.26%	7.83%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	77.84%	78.07%	81.38%

Note : If the statutory and supervising authority notify to change the Un-Audited Financial Statements, the figure may change accordingly.