



# अन्नपूर्ण फाइनेन्स कम्पनी लि. ANNAPURNA FINANCE COMPANY LTD.

## Unaudited Financial Results (Quarterly)

As At : First Quarter (End of Ashwin 2066) of the Fiscal Year 2066\2067

Rs. In '000

Sr. No.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Qtr.ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>3,301,493</b>	<b>2,812,701</b>	<b>2,274,344</b>
1.1	Paid Up Capital	262,080	262,080	201,600
1.2	Reserve and Surplus	117,616	108,363	127,752
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	310,000	197,000	187,000
1.5	Deposits ( a + b)	2,371,826	2,201,541	1,671,924
	a. Domestic Currency	2,371,826	2,201,541	1,671,924
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	3,966	2,001	2,756
1.7	Other Liabilities	236,005	41,716	83,312
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,301,493</b>	<b>2,812,701</b>	<b>2,274,344</b>
2.1	Cash and Bank Balance	210,047	98,386	125,519
2.2	Money at call and Short Notice	256,000	40,186	136,140
2.3	Investments	15,621	15,571	14,992
2.4	Loans and Advances	2,730,010	2,564,548	1,940,844
2.5	Fixed Assets	75,453	66,695	43,826
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	14,362	27,315	13,023
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Up to Previous Quarter (Audited)</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	71,575	245,120	45,201
3.2	Interest Expense	50,752	148,279	30,799
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>20,823</b>	<b>96,841</b>	<b>14,402</b>
3.3	Fees, Commission and Discount	52	382	77
3.4	Other Operating Income	6,813	23,357	3,924
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>27,688</b>	<b>120,580</b>	<b>18,403</b>
3.6	Staff Expenses	5,322	16,601	3,230
3.7	Other Operating Expenses	5,836	19,435	2,925
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>16,530</b>	<b>84,544</b>	<b>12,248</b>
3.8	Provision for Possible Losses	1,988	17,848	2,144
	<b>D. Operating Profit (C-3.8)</b>	<b>14,542</b>	<b>66,696</b>	<b>10,104</b>
3.9	Non Operating Income/Expenses (Net)		295	-
3.10	Write Back of Provision for Possible Loss on Share		15,157	-
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>14,542</b>	<b>82,148</b>	<b>10,104</b>
3.11	Extra ordinary Income/Expenses (Net)			
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>14,542</b>	<b>82,148</b>	<b>10,104</b>
3.12	Provision for Staff Bonus	1,323	7,468	919
3.13	Provision for Tax	3,966	22,579	2,756
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>9,253</b>	<b>52,101</b>	<b>6,429</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of This Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	13.96%	14.65%	16.94%
4.2	Non Performing Loan (NPL) To Total Loan	1.41%	1.41%	2.14%
4.3	Total Loan Loss Provision to Total NPL	165.00%	170%	147%
Note : If the statutory and supervising authority notify to change the Un-Audited Financial Statements, the figure may accordingly.				