



अन्नपूर्ण फाइनेन्स कम्पनी लि.
ANNAPURNA FINANCE COMPANY LTD.

As At : Second Quarter (30/09/2066) of the Fiscal Year 2066\2067

Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter ending
1	Total Capital and Liabilities (1.1 to 1.7)	3,346,259	3,301,493	2,515,448
1.1	Paid Up Capital	704,287	262,080	262,080
1.2	Reserve and Surplus	111,912	117,616	77,832
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	80,000	310,000	86,980
1.5	Deposits (a + b)	2,407,504	2,371,826	2,034,871
	a. Domestic Currency	2,407,504	2,371,826	2,034,871
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	12,831	3,966	8,653
1.7	Other Liabilities	29,725	236,005	45,032
2	Total Assets (2.1 to 2.7)	3,346,259	3,301,493	2,515,448
2.1	Cash and Bank Balance	211,372	210,047	133,559
2.2	Money at call and Short Notice	147,400	256,000	204,635
2.3	Investments	44,939	15,621	15,305
2.4	Loans and Advances	2,834,964	2,730,010	2,031,608
	a. Real Estate Loan	268,615	129,785	82,699
	b. Home/Housing Loan	789,561	679,347	630,170
	c. Margin Type Loan			
	d. Term Loan	213,540	251,148	277,634
	e. Overdraft Loan /TR Loan/WC Loan	408,677	463,305	316,668
	f. Others	1,154,571	1,206,425	724,437
2.5	Fixed Assets	75,011	75,453	46,873
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	32,573	14,362	83,468
3	Profit and Loss Account	(0) Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	168,148	71,575	103,545
3.2	Interest Expense	99,285	50,752	64,321
	A. Net Interest Income (3.1 - 3.2)	68,863	20,823	39,224
3.3	Fees, Commission and Discount	155	52	119
3.4	Other Operating Income	15,172	6,813	8,301
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	84,190	27,688	47,644
3.6	Staff Expenses	9,916	5,322	6,506
3.7	Other Operating Expenses	12,344	5,836	7,108
	C. Operating Profit before Provision (B-3.6-3.7)	61,930	16,530	34,030
3.8	Provision for Possible Losses	15,077	1,988	2,303
	D. Operating Profit (C-3.8)	46,853	14,542	31,727
3.9	Non Operating Income/Expenses (Net)			-
3.10	Write Back of Provision for Possible Loss on Share			-
	E. Profit from Regular Activities(D+3.9+3.10)	46,853	14,542	31,727
3.11	Extra ordinary Income/Expenses (Net)			
	F. Profit before Bonus & Taxes(E+3.11)	46,853	14,542	31,727
3.12	Provision for Staff Bonus	4,259	1,323	2,884
3.13	Provision for Tax	12,831	3,966	8,653
	G. Net Profit/(Loss) (F-3.12-3.13)	29,763	9,253	20,190
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	28.13%	13.96%	16.17%
4.2	Non Performing Loan (NPL) To Total Loan	1.70%	1.41%	2.01%
4.3	Total Loan Loss Provision to Total NPL	158.00%	165.00%	149%
4.4	Cost of Funds	7.66%	7.45%	6.98%

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