



अन्नपूर्ण फाइनान्स कम्पनी लि. ANNAPURNA FINANCE COMPANY LTD.

Unaudited Financial Results (Quarterly)

As At : Third Quarter (31/12/2066) of the Fiscal Year 2066\2067

(Rs '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)	3,610,343	3,346,259	2,663,274
1.1	Paid Up Capital	704,287	704,287	262,080
1.2	Reserve and Surplus	136,839	111,912	87,936
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	80,000	136,950
1.5	Deposits (a + b)	2,688,534	2,407,504	2,090,672
	a. Domestic Currency	2,688,534	2,407,504	2,090,672
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	23,283	12,831	12,983
1.7	Other Liabilities	57,400	29,725	72,653
2	Total Assets (2.1 to 2.7)	3,610,343	3,346,259	2,663,274
2.1	Cash and Bank Balance	221,748	211,372	149,755
2.2	Money at call and Short Notice	385,687	147,400	107,628
2.3	Investments	67,849	44,939	15,517
2.4	Loans and Advances	2,793,245	2,834,964	2,280,577
	a. Real Estate Loan	257,151	268,615	59,057
	b. Home/Housing Loan	684,670	789,561	675,737
	c. Margin Type Loan	-	-	-
	d. Term Loan	269,573	213,540	245,677
	e. Overdraft Loan /TR Loan/WC Loan	439,801	408,677	382,991
	f. Others	1,142,050	1,154,571	917,115
2.5	Fixed Assets	87,697	75,011	55,783
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	54,117	32,573	54,014
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	272,182	168,148	162,379
3.2	Interest Expense	152,447	99,285	102,591
	A. Net Interest Income (3.1 - 3.2)	119,735	68,863	59,788
3.3	Fees, Commission and Discount	219	155	191
3.4	Other Operating Income	17,508	15,172	15,749
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	137,462	84,190	75,728
3.6	Staff Expenses	15,231	9,916	9,730
3.7	Other Operating Expenses	20,751	12,344	11,398
	C. Operating Profit before Provision (B-3.6-3.7)	101,480	61,930	54,600
3.8	Provision for Possible Losses	16,199	15,077	6,995
	D. Operating Profit (C-3.8)	85,281	46,853	47,605
3.9	Non Operating Income/Expenses (Net)	489	-	-
3.10	Write Back of Provision for Possible Loss on Share	-	-	-
	E. Profit from Regular Activities(D+3.9+3.10)	85,770	46,853	47,605
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	85,770	46,853	47,605
3.12	Provision for Staff Bonus	7,797	4,259	4,328
3.13	Provision for Tax	23,283	12,831	12,983
	G. Net Profit/(Loss) (F-3.12-3.13)	54,690	29,763	30,294
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	28.68%	28.13%	15.47%
4.2	Non Performing Loan (NPL) To Total Loan	1.76%	1.70%	1.89%
4.3	Total Loan Loss Provision to Total NPL	156.00%	158.00%	152%
4.4	Cost of Funds	7.83%	7.66%	7.32%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	81.38%	90.38%	96.19%
<p>Note : If the statutory and supervising authority notify to change the Un-Audited Financial Statements, the figure may change accordingly.</p>				