



**अन्नपूर्ण फाइनान्स कम्पनी लि.**  
**ANNAPURNA FINANCE COMPANY LTD.**

Unaudited Financial Results (Quarterly)

As At : Second Quarter (End of Poush 2067) of the Fiscal Year 2067/2068

Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr.ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>4,324,235</b>	<b>4,269,458</b>	<b>3,346,259</b>
1.1	Paid Up Capital	704,287	704,287	704,287
1.2	Reserve and Surplus	131,113	107,452	111,912
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	200,000	317,300	80,000
1.5	Deposits ( a + b)	3,196,875	2,982,213	2,407,504
	a. Domestic Currency	3,196,875	2,982,213	2,407,504
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	17,414	7,264	12,831
1.7	Other Liabilities	74,546	150,942	29,725
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4,324,235</b>	<b>4,269,458</b>	<b>3,346,259</b>
2.1	Cash and Bank Balance	277,960	232,683	211,372
2.2	Money at call and Short Notice	398,742	462,703	147,400
2.3	Investments	455,658	505,749	44,939
2.4	Loans and Advances (a+b+c+d+e)	3,022,743	2,917,832	2,834,964
	a. Real Estate Loan	878,476	865,391	1,058,176
	1. Residential Real Estate Loan	541,059	571,681	789,561
	2. Business Complex and Residential Apartment Construction Loan	81,348	78,253	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land purchase & Plotting)	256,069	215,457	268,615
	b. Margin Type Loan	-	-	-
	c. Term Loan	281,001	306,452	213,540
	d. Overdraft Loan /TR Loan/WC Loan	564,324	554,434	408,677
	e. Others	1,298,942	1,191,555	1,154,571
2.5	Fixed Assets	101,279	95,368	75,011
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	67,853	55,123	32,573
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	269,439	126,370	168,148
3.2	Interest Expense	164,665	81,690	99,285
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>104,774</b>	<b>44,680</b>	<b>68,863</b>
3.3	Fees, Commission and Discount	334	118	155
3.4	Other Operating Income	10,485	6,147	15,172
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>115,593</b>	<b>50,945</b>	<b>84,190</b>
3.6	Staff Expenses	15,844	8,273	9,916
3.7	Other Operating Expenses	23,181	12,004	12,344
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>76,568</b>	<b>30,668</b>	<b>61,930</b>
3.8	Provision for Possible Losses	22,535	6,304	21,910
	<b>D. Operating Profit (C-3.8)</b>	<b>54,033</b>	<b>24,364</b>	<b>40,020</b>
3.9	Non Operating Income/Expenses (Net)	(137)		
3.10	Write Back of Provision for Possible Loss on Share	9,957	2,270	6,833
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>63,853</b>	<b>26,634</b>	<b>46,853</b>
3.1	Extra ordinary Income/Expenses (Net)			
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>63,853</b>	<b>26,634</b>	<b>46,853</b>
3.1	Provision for Staff Bonus	5,805	2,421	4,259
3.1	Provision for Tax	17,414	7,264	12,831
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>40,634</b>	<b>16,949</b>	<b>29,763</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	25.65%	25.72%	28.13%
4.2	Non Performing Loan (NPL) To Total Loan	2.02%	1.84%	1.70%
4.3	Total Loan Loss Provision to Total NPL	149%	153%	158.00%
4.4	Cost of Funds	10.26%	9.95%	7.66%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.07%	79.18%	90.36%
Note : If the statutory and supervising authority notify to change the Un-Audited Financial Statements, the figure may change accordingly.				