



अन्नपूर्ण फाइनेन्स कम्पनी लि.
ANNAPURNA FINANCE COMPANY LTD.

Unaudited Financial Results (Quarterly)

As At : Fourth Quarter (32/3/2067) of the Fiscal Year 2066/2067

(Rs '000)

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr.ending (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	4,089,140	3,610,343	2,812,702
1.1	Paid Up Capital	704,287	704,287	262,080
1.2	Reserve and Surplus	168,506	136,839	108,364
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	217,300		197,000
1.5	Deposits (a + b)	2,940,251	2,688,534	2,201,542
	a. Domestic Currency	2,940,251	2,688,534	2,201,542
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	2,057	23,283	2,001
1.7	Other Liabilities	56,739	57,400	41,715
2	Total Assets (2.1 to 2.7)	4,089,140	3,610,343	2,812,702
2.1	Cash and Bank Balance	262,588	221,748	98,387
2.2	Money at call and Short Notice	650,180	385,687	40,186
2.3	Investments	308,161	67,849	15,571
2.4	Loans and Advances	2,751,137	2,793,245	2,564,548
	a. Real Estate Loan	224,649	257,151	138,510
	b. Home/Housing Loan	589,745	684,670	630,442
	c. Margin Type Loan			
	d. Term Loan	258,279	269,573	264,756
	e. Overdraft Loan /TR Loan/WC Loan	479,094	439,801	432,179
	f. Others	1,199,370	1,142,050	1,098,661
2.5	Fixed Assets	87,375	87,697	66,695
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	29,699	54,117	27,315
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	404,259	272,182	245,120
3.2	Interest Expense	218,636	152,447	148,279
	A. Net Interest Income (3.1 - 3.2)	185,623	119,735	96,841
3.3	Fees, Commission and Discount	426	219	382
3.4	Other Operating Income	20,733	17,508	23,357
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	206,782	137,462	120,580
3.6	Staff Expenses	21,127	15,231	16,601
3.7	Other Operating Expenses	33,552	20,751	19,435
	C. Operating Profit before Provision (B-3.6-3.7)	152,103	101,480	84,544
3.8	Provision for Possible Losses	29,694	24,789	17,848
	D. Operating Profit (C-3.8)	122,409	76,691	66,696
3.9	Non Operating Income/Expenses (Net)	1,237	489	295
3.10	Write Back of Provision for Possible Loss on Share	11,887	8,590	15,157
	E. Profit from Regular Activities(D+3.9+3.10)	135,533	85,770	82,148
3.11	Extra ordinary Income/Expenses (Net)			
	F. Profit before Bonus & Taxes(E+3.11)	135,533	85,770	82,148
3.12	Provision for Staff Bonus	12,321	7,797	7,468
3.13	Provision for Tax	36,855	23,283	22,579
	G. Net Profit/(Loss) (F-3.12-3.13)	86,357	54,690	52,101
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	29.28%	28.68%	13.54%
4.2	Non Performing Loan (NPL) To Total Loan	1.87%	1.76%	1.41%
4.3	Total Loan Loss Provision to Total NPL	152.00%	156.00%	170%
4.4	Cost of Funds	8.92%	7.83%	7.47%
4.5	Credit to Deposit Ratio (Calculated as per NRB Dir	74.27%	81.38%	102.16%

Note : If the statutory and supervising authority notify to change the Un-Audited Financial Statements

the figure may change accordingly.