



अन्नपूर्ण फाइनान्स कम्पनी लि.

ANNAPURNA FINANCE COMPANY LTD.

Unaudited Financial Results (Quarterly)

As At: end of 3rd Quarter (April 13, 2009) of the Fiscal Year 2008/2009

Rs. In '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1.	Total Capital and Liabilities (1.1 to 1.7)	2,663,274	2,515,448	2,066,479
1.1	Paid Up Capital	262,080	262,080	201,600
1.2	Reserve and Surplus	87,936	77,832	97,732
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	136,950	86,980	97,981
1.5	Deposits (a + b)	2,090,672	2,034,871	1,619,261
	a. Domestic Currency	2,090,672	2,034,871	1,619,261
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	12,983	8,653	12,681
1.7	Other Liabilities	72,861	45,032	37,224
2.	Total Assets (2.1 to 2.7)	2,663,274	2,515,448	2,066,479
2.1	Cash and Bank Balance	149,755	133,559	88,746
2.2	Money at call and Short Notice	107,628	204,635	157,105
2.3	Investments	15,517	15,305	34,992
2.4	Loans and Advances	2,280,577	2,031,608	1,754,442
2.5	Fixed Assets	55,783	46,873	7,862
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	54,014	83,468	23,332
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	162,379	103,545	129,307
3.2	Interest Expenses	102,591	64,321	76,047
A.	Net Interest Income (3.1 - 3.2)	59,788	39,224	53,260
3.3	Fees, Commission and Discount	191	119	1,772
3.4	Other Operating Income	15,749	8,301	8,734
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B.	Total Operating Income (A+3.3+3.4+3.5)	75,728	47,644	63,766
3.6	Staff Expenses	9,730	6,506	7,205
3.7	Other Operating Expenses	11,398	7,108	5,273
C.	Operating Profit Before Provision (B-3.6-3.7)	54,600	34,030	51,288
3.8	Provision for Possible Losses	6,995	2,303	7,005
D.	Operating Profit (C-3.8)	47,605	31,727	44,283
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
E.	Profit From Regular Activities (D+3.9+3.10)	47,605	31,727	44,283
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
F.	Profit Before Bonus & Taxes (E+3.11)	47,605	31,727	44,283
3.12	Provision for Staff Bonus	4,328	2,884	4,026
3.13	Provision for Tax	12,983	8,653	12,681
G.	Net Profit/(Loss) (F-3.12-3.13)	30,294	20,190	27,576
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	15.47%	16.17%	16.93%
4.2	Non Performing Loan (NPL) To Total Loan	1.89%	2.01%	2.55%
4.3	Total Loan Loss Provision to Total NPL	152%	149%	138%