



लक्ष्मी बैंक लिमिटेड
Laxmi Bank Limited

Unaudited Financial Result (Quarterly)
As at 2nd Quarter (14/01/2007) of the Fiscal Year 2006/2007

Fig in NPR 000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous
		30 Poush 2063 14-Jan-07	31 Ashwin 2063 17-Oct-06	Year Quarter Ending 29 Poush 2062 13-Jan-06
1	Total Capital and Liabilities (1.1 to 1.7)	6,541,174	6,225,714	4,742,578
1.1	Paid Up Capital	609,917	609,917	609,839
1.2	Reserve & Surplus	93,467	77,674	45,250
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	5,571,372	5,337,839	3,839,384
	a) Domestic Currency	5,317,472	5,191,859	3,583,175
	b) Foreign Currency	253,900	145,980	256,209
1.6	Income Tax Liability	-	-	5,297
1.7	Other Liabilities	266,418	200,284	242,808
2	Total Assets (2.1 to 2.7)	6,541,174	6,225,714	4,742,578
2.1	Cash & Bank Balance	431,795	632,177	248,342
2.2	Money at call and Short Notice	71,260	150,000	19,849
2.3	Investments	422,822	459,669	680,542
2.4	Loan & Advances	5,355,933	4,754,333	3,474,909
2.5	Fixed Assets	136,928	126,343	158,218
2.6	Non Banking Assets	662	662	2,775
2.7	Other Assets	121,774	102,530	157,943
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	194,238	89,424	133,947
3.2	Interest Expenses	119,967	59,221	85,699
A. Net Interest Income (3.1-3.2)		74,270	30,203	48,248
3.3	Fees, Commission & Discount	16,945	9,091	12,003
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain & Loss	6,976	3,470	3,926
B. Total Operating Income (A+3.3+3.4+3.5)		98,192	42,764	64,177
3.6	Staff Expenses	21,328	10,309	16,721
3.7	Other Operating Expenses	26,501	11,280	21,700
C. Operating Profit before Provisions (B -3.6-3.7)		50,362	21,175	25,756
3.8	Provision for Possible Losses	14,571	8,000	11,258
D. Operating Profit (C- 3.8)		35,791	13,175	14,498
3.9	Non Operating Income/Expenses (Net)	(5,260)	(1,898)	(4,590)
3.10	Writeback of Provision for Possible Losses	8,573	2,465	8,590
E. Profit from Regular Activities (D+3.9+3.10)		39,104	13,742	18,498
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F. Profit before Bonus and Taxes (E+3.11)		39,104	13,742	18,498
3.12	Provision for Staff Bonus	3,555	1,249	1,681
3.13	Provision for Taxes	11,198	3,935	5,297
G. Net Profit/ Loss (F-3.12-3.13)		24,351	8,558	11,519
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	12.22%	12.91%	15.84%
4.2	Non Performing Loan (NPL) to Total Loan	0.54%	0.72%	1.21%
4.3	Total Loan Loss Provision to Total NPL	286.71%	244.24%	169.04%