



लक्ष्मी बैंक लिमिटेड
Laxmi Bank Limited

Unaudited Financial Result (Quarterly)

Rs in ' 000

S.N.	Particulars	Provisional This Quarter Ending 30 Aswin 2064 17-Oct-07	Audited Previous Quarter Ending 31 Ashad 2064 16-Jul-07	Corresponding Previous Quarter Ending 30 Aswin 2063 17-Oct-06
1	Total Capital and Liabilities (1.1 to 1.7)	9,831,107	8,582,688	6,225,714
1.1	Paid Up Capital	732,000	729,697	609,917
1.2	Reserve & Surplus	172,180	134,696	82,858
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	835,000	-	-
1.5	Deposits (a+b)	7,847,411	7,611,653	5,337,839
	a) Domestic Currency	7,527,736	7,343,542	5,191,859
	b) Foreign Currency	319,674	268,111	145,980
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	244,515	106,642	195,100
2	Total Assets (2.1 to 2.7)	9,831,107	8,582,688	6,225,714
2.1	Cash & Bank Balance	685,982	469,722	632,177
2.2	Money at call and Short Notice	341,240	13,028	150,000
2.3	Investments	1,025,447	1,437,171	459,669
2.4	Loans & Advances	7,496,364	6,437,449	4,754,333
2.5	Fixed Assets	144,851	140,021	126,343
2.6	Non Banking Assets	785	785	662
2.7	Other Assets	136,438	84,512	102,530
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	142,158	470,495	89,424
3.2	Interest Expenses	86,358	280,278	59,221
	A. Net Interest Income (3.1-3.2)	55,800	190,217	30,203
3.3	Fees, Commission & Discount	7,507	15,157	5,997
3.4	Other Operating Income	5,367	15,710	3,094
3.5	Foreign Exchange Gain & Loss	11,248	20,905	3,470
	B. Total Operating Income (A+3.3+3.4+3.5)	79,922	241,989	42,764
3.6	Staff Expenses	14,115	48,785	10,309
3.7	Other Operating Expenses	16,528	63,548	11,280
	C. Operating Profit before Provisions (B -3.6-3.7)	49,279	129,656	21,175
3.8	Provision for Possible Losses	11,052	22,757	8,000
	D. Operating Profit (C- 3.8)	38,227	106,899	13,175
3.9	Non Operating Income/Expenses (Net)	(1,227)	(8,365)	(1,898)
3.10	Writeback of Provision for Possible Losses	827	10,969	2,465
	E. Profit from Regular Activities (D+3.9+3.10)	37,827	109,503	13,742
3.11	Extraordinary Income/Expenses (Net)	(342)	(4,309)	-
	F. Profit before Bonus and Taxes (E+3.11)	37,485	105,194	13,742
3.12	Provision for Staff Bonus	-	9,563	-
3.13	Provision for Taxes	-	30,052	-
	G. Net Profit/ Loss (F-3.12-3.13)	37,485	65,579	13,742
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	11.54%	12.43%	12.91%
4.2	Non Performing Loan (NPL) to Total Loans	0.33%	0.35%	0.72%
4.3	Total Loan Loss Provision to Total NPL	411.00%	399.00%	244.24%