



लक्ष्मी बैंक लिमिटेड
Laxmi Bank Limited

Unaudited Financial Result (Quarterly)

As at 3rd Quarter (13/04/2006) of the Fiscal Year 2005/2006

Fig in NPR 000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year
		31 Chaitra 2062 13-Apr-06	29 Paus 2062 13-Jan-06	31 Chaitra 2061 13-Apr-05
1	Total Capital and Liabilities (1.1 to 1.7)	5,221,663	4,742,578	3,482,749
1.1	Paid Up Capital	609,839	609,839	609,803
1.2	Reserve & Surplus	52,515	45,250	7,270
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	96,575	-	200,000
1.5	Deposits (a+b)	4,225,858	3,839,384	2,449,018
	a) Domestic Currency	4,055,637	3,583,175	2,378,974
	b) Foreign Currency	170,221	256,209	70,044
1.6	Income Tax Liability	7,860	5,297	-
1.7	Other Liabilities	229,018	242,808	216,658
2	Total Assets (2.1 to 2.7)	5,221,663	4,742,578	3,482,749
2.1	Cash & Bank Balance	511,203	248,342	210,844
2.2	Money at call and Short Notice	7,344	19,849	120,014
2.3	Investments	638,472	680,542	454,901
2.4	Loan & Advances	3,785,583	3,474,909	2,437,735
2.5	Fixed Assets	160,242	158,218	64,992
2.6	Non Banking Assets	2,775	2,775	6,007
2.7	Other Assets	116,045	157,943	188,256
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	216,369	133,947	151,137
3.2	Interest Expenses	135,521	85,699	82,513
	A. Net Interest Income (3.1-3.2)	80,848	48,248	68,624
3.3	Fees, Commission & Discount	17,026	12,003	14,687
3.4	Other Operating Income	600	-	-
3.5	Foreign Exchange Gain & Loss	6,441	3,926	4,201
	B. Total Operating Income (A+3.3+3.4+3.5)	104,915	64,177	87,512
3.6	Staff Expenses	25,691	16,721	20,353
3.7	Other Operating Expenses	35,291	21,700	28,819
	C. Operating Profit before Provisions (B -3.6-3.7)	43,933	25,756	38,339
3.8	Provision for Possible Losses	15,769	11,258	-
	D. Operating Profit (C- 3.8)	28,165	14,498	-
3.9	Non Operating Income/Expenses (Net)	(6,411)	(4,590)	-
3.10	Writeback of Provision for Possible Losses	7,555	8,590	-
	E. Profit from Regular Activities (D+3.9+3.10)	29,308	18,498	-
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	29,308	18,498	-
3.12	Provision for Staff Bonus	2,664	1,681	-
3.13	Provision for Taxes	7,860	5,297	-
	G. Net Profit/ Loss (F-3.12-3.13)	18,784	11,519	-
4	Ratios	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
4.1	Capital Fund to RWA	15.52%	15.84%	-
4.2	Non Performing Loan (NPL) to Total Loan	1.34%	1.21%	-
4.3	Total Loan Loss Provision to Total NPL	150.99%	169.04%	-

PS Figures of the current fiscal year are not comparable with the previous fiscal year due to the change in method of interest income accounting.