



लक्ष्मी बैंक लिमिटेड
Laxmi Bank Limited

Unaudited Financial Result
As at Ashad end 2064

Fig in NPR 000'

S.N.	Particulars	This Quarter Ending 32 Ashad 2064 16-Jul-07	Previous Quarter Ending 30 Chaitra 2063 13-Apr-07	Corresponding Previous Year Quarter Ending 32 Ashad 2063 16-Jul-06
1	Total Capital and Liabilities (1.1 to 1.7)	8,701,386	7,987,669	5,509,077
1.1	Paid Up Capital	729,697	610,000	609,917
1.2	Reserve & Surplus	134,623	109,885	72,163
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	50,000	29,760
1.5	Deposits (a+b)	7,611,653	6,965,083	4,444,351
	a) Domestic Currency	7,343,542	6,730,453	4,367,557
	b) Foreign Currency	268,111	234,630	76,795
1.6	Income Tax Liability	-	-	16,081
1.7	Other Liabilities	225,412	252,702	336,805
2	Total Assets (2.1 to 2.7)	8,701,386	7,987,669	5,509,077
2.1	Cash & Bank Balance	469,722	447,460	225,124
2.2	Money at call and Short Notice	13,028	628,509	70,000
2.3	Investments	1,447,358	781,715	509,809
2.4	Loan & Advances	6,529,239	5,886,686	4,274,561
2.5	Fixed Assets	139,684	139,551	162,314
2.6	Non Banking Assets	785	662	9,202
2.7	Other Assets	101,570	103,086	258,066
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	470,495	324,820	317,356
3.2	Interest Expenses	280,278	199,275	190,590
	A. Net Interest Income (3.1-3.2)	190,217	125,545	126,766
3.3	Fees, Commission & Discount	34,041	23,558	24,660
3.4	Other Operating Income	-	-	730
3.5	Foreign Exchange Gain & Loss	20,905	12,074	9,426
	B. Total Operating Income (A+3.3+3.4+3.5)	245,162	161,177	161,583
3.6	Staff Expenses	48,785	32,486	38,160
3.7	Other Operating Expenses	64,128	43,853	52,787
	C. Operating Profit before Provisions (B -3.6-3.7)	132,250	84,838	70,635
3.8	Provision for Possible Losses	28,561	20,816	17,735
	D. Operating Profit (C- 3.8)	103,688	64,022	52,900
3.9	Non Operating Income/Expenses (Net)	(12,674)	(7,657)	(9,102)
3.10	Writeback of Provision for Possible Losses	14,180	9,102	16,166
	E. Profit from Regular Activities (D+3.9+3.10)	105,194	65,468	59,964
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	105,194	65,468	59,964
3.12	Provision for Staff Bonus	9,563	5,952	5,451
3.13	Provision for Taxes	30,124	18,748	16,081
	G. Net Profit/ Loss (F-3.12-3.13)	65,507	40,768	38,432
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	12.46%	11.11%	14.13%
4.2	Non Performing Loan (NPL) to Total Loan	0.35%	0.49%	0.65%
4.3	Total Loan Loss Provision to Total NPL	399.00%	307.85%	249.50%