



लक्ष्मी बैंक लिमिटेड
Laxmi Bank Limited

Unaudited Financial Results

Rs in ' 000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
		31 Ashad 2065 15-Jul-08	30 Chaitra 2064 12-Apr-08	32 Ashad 2064 16-Jul-07
1	Total Capital and Liabilities (1.1 to 1.7)	12,809,273	11,105,201	8,701,386
1.1	Paid Up Capital	913,196	732,000	729,697
1.2	Reserve & Surplus	255,455	229,523	134,623
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	450,000	200,000	-
1.5	Deposits (a+b)	10,917,232	9,653,643	7,611,653
	a) Domestic Currency	10,267,983	9,136,201	7,343,542
	b) Foreign Currency	649,249	517,442	268,111
1.6	Income Tax Liability	55,532	43,607	30,052
1.7	Other Liabilities	217,858	246,428	195,360
2	Total Assets (2.1 to 2.7)	12,809,273	11,105,201	8,701,386
2.1	Cash & Bank Balance	1,238,161	974,089	469,722
2.2	Money at call and Short Notice	251,738	150,565	13,028
2.3	Investments	1,251,229	1,089,381	1,447,358
2.4	Loan & Advances	9,794,438	8,569,717	6,529,239
2.5	Fixed Assets	203,084	192,168	139,684
2.6	Non Banking Assets (net)	-	356	785
2.7	Other Assets	70,623	128,926	101,570
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	710,928	500,117	470,495
3.2	Interest Expenses	421,872	286,731	280,278
	A. Net Interest Income (3.1-3.2)	289,056	213,386	190,217
3.3	Fees, Commission & Discount	34,185	22,623	22,796
3.4	Other Operating Income	15,651	13,833	8,070
3.5	Foreign Exchange Gain & Loss	46,637	34,538	20,905
	B. Total Operating Income (A+3.3+3.4+3.5)	385,530	284,381	241,988
3.6	Staff Expenses	65,384	44,952	48,785
3.7	Other Operating Expenses	83,590	56,998	63,547
	C. Operating Profit before Provisions (B -3.6-3.7)	236,556	182,431	129,655
3.8	Provision for Possible Losses	36,465	26,410	22,756
	D. Operating Profit (C- 3.8)	200,091	156,020	106,899
3.9	Non Operating Income/Expenses (Net)	(9,102)	(6,447)	(8,365)
3.10	Writeback of Provision for Possible Losses	11,438	3,447	10,969
	E. Profit from Regular Activities (D+3.9+3.10)	202,427	153,021	109,503
3.11	Extraordinary Income/Expenses (Net)	(8,507)	(743)	(4,309)
	F. Profit before Bonus and Taxes (E+3.11)	193,920	152,278	105,194
3.12	Provision for Staff Bonus	17,629	13,843	9,563
3.13	Provision for Taxes	55,532	43,607	30,052
	G. Net Profit/ Loss (F-3.12-3.13)	120,759	94,828	65,579
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	11.36%	11.06%	12.46%
4.2	Non Performing Loan (NPL) to Total Loan	0.13%	0.29%	0.35%
4.3	Total Loan Loss Provision to Total NPL	891.52%	464.74%	399.00%