



लक्ष्मी बैंक लिमिटेड
Laxmi Bank Limited

Unaudited Financial Result (Quarterly)
As at 1st Quarter (17/10/2006) of the Fiscal Year 2006/2007

Fig in NPR 000'

S.N.	Particulars	This Quarter Ending 31 Ashwin 2063 17-Oct-06	Previous Quarter Ending 32 Ashad 2063 16-Jul-06 Audited	Corresponding Previous Year Quarter Ending 31 Ashwin 2062 17-Oct-05
1	Total Capital and Liabilities (1.1 to 1.7)	6,225,714	5,282,934	4,328,854
1.1	Paid Up Capital	609,917	609,917	609,839
1.2	Reserve & Surplus	77,674	69,116	32,926
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	29,760	-
1.5	Deposits (a+b)	5,337,839	4,444,351	3,404,024
	a) Domestic Currency	5,191,859	4,367,557	3,199,838
	b) Foreign Currency	145,980	76,794	204,186
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	200,284	129,790	282,065
2	Total Assets (2.1 to 2.7)	6,225,714	5,282,934	4,328,854
2.1	Cash & Bank Balance	632,177	225,123	403,317
2.2	Money at call and Short Notice	150,000	70,000	38,399
2.3	Investments	459,669	499,311	563,409
2.4	Loan & Advances	4,754,333	4,280,106	3,038,170
2.5	Fixed Assets	126,343	125,170	150,011
2.6	Non Banking Assets	662	662	2,775
2.7	Other Assets	102,530	82,562	132,773
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	89,424	319,253	54,710
3.2	Interest Expenses	59,221	190,590	41,309
A. Net Interest Income (3.1-3.2)		30,203	128,663	13,401
3.3	Fees, Commission & Discount	9,091	24,828	4,606
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain & Loss	3,470	9,426	1,572
B. Total Operating Income (A+3.3+3.4+3.5)		42,764	162,917	19,579
3.6	Staff Expenses	10,309	37,640	8,328
3.7	Other Operating Expenses	11,280	50,123	9,002
C. Operating Profit before Provisions (B -3.6-3.7)		21,175	75,154	2,249
3.8	Provision for Possible Losses	8,000	15,626	6,234
D. Operating Profit (C- 3.8)		13,175	59,528	(3,985)
3.9	Non Operating Income/Expenses (Net)	(1,898)	(8,971)	(2,314)
3.10	Writeback of Provision for Possible Losses	2,465	5,866	5,494
E. Profit from Regular Activities (D+3.9+3.10)		13,742	56,423	(805)
3.11	Extraordinary Income/Expenses (Net)	-	(724)	-
F. Profit before Bonus and Taxes (E+3.11)		13,742	55,699	(805)
3.12	Provision for Staff Bonus	1,249	5,064	-
3.13	Provision for Taxes	3,935	15,250	-
G. Net Profit/ Loss (F-3.12-3.13)		8,558	35,385	(805)
4	Ratios	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
4.1	Capital Fund to RWA	12.91%	14.96%	18.71%
4.2	Non Performing Loan (NPL) to Total Loan	0.72%	0.78%	1.77%
4.3	Total Loan Loss Provision to Total NPL	244.24%	232.05%	128.52%