

Unaudited Financial Results
Rs in ' 000

S.N.	Particulars	This Quarter Ending 30 Ashoj 2068 17 Oct 2011		Previous Quarter Ending 32 Ashad 2068 16 July 2011		Corresponding 31 Ashoj 2067 17 Oct 2010
		Bank	Group	Bank	Group	Bank
1	Total Capital and Liabilities (1.1 to 1.7)	22,149,701	22,086,302	21,757,378	21,699,138	19,645,592
1.1	Paid Up Capital	1,613,521	1,613,521	1,613,521	1,613,521	1,613,521
1.2	Reserve & Surplus	593,429	595,587	676,879	678,290	399,752
1.3	Debenture & Bond	350,000	350,000	350,000	350,000	350,000
1.4	Borrowings	-	-	-	-	-
1.5	Deposits	18,806,560	18,739,629	18,299,628	18,239,491	16,515,020
	a) Domestic Currency	17,101,576	17,034,644	16,945,032	16,884,895	14,990,146
	b) Foreign Currency	1,704,984	1,704,984	1,354,596	1,354,596	1,524,874
1.6	Income Tax Liability	-	-	-	-	-
1.7	Other Liabilities	786,191	787,566	817,350	817,836	767,299
	Total Assets (2.1 to 2.7)	22,149,701	22,086,302	21,757,378	21,699,138	19,645,592
2.1	Cash & Bank Balance	2,627,252	2,627,270	2,774,592	2,780,100	1,227,155
2.2	Money at call and Short Notice	312,600	312,600	50,000	50,000	-
2.3	Investments	2,797,941	2,727,941	3,051,609	2,981,609	2,660,590
2.4	Loan & Advances	15,796,916	15,796,916	15,389,472	15,389,472	15,221,047
	a. Real Estate Loan	3,259,255	3,259,255	3,466,141	3,466,141	3,680,872
	(i) Residential Real Estate	471,716	471,716	484,859	484,859	354,559
	(ii) Business Complex & Residential Apart.Const	1,328,617	1,328,617	1,405,028	1,405,028	1,444,465
	(iii) Income generating Commercial Complexes L	669,628	669,628	754,089	754,089	649,768
	(iv) Other Real Estate Loan	789,294	789,294	822,164	822,164	1,232,079
	b. Personal Home Loan of Rs 80 lacs or less	596,147	596,147	577,184	577,184	553,796
	c. Margin Type Loan	149,544	149,544	149,569	149,569	165,954
	d. Term Loan	2,641,978	2,641,978	2,666,342	2,666,342	2,155,003
	e. Overdraft Loan/ TR Loan/ WC Loan	7,051,244	7,051,244	6,787,122	6,787,122	6,788,403
	f. Others	2,098,747	2,098,747	1,743,115	1,743,115	1,877,019
2.5	Fixed Assets	344,913	349,957	352,338	357,546	260,313
2.6	Non Banking Assets (net)	-	-	-	-	-
2.7	Other Assets	270,078	271,617	139,366	140,410	276,486
3	Profit & Loss Account	Up to This Quarter		Up to Last Quarter		Up to Corresponding Previous Year This Quarter
3.1	Interest Income	585,854	585,854	2,233,333	2,233,333	531,348
3.2	Interest Expenses	426,463	424,285	1,503,851	1,499,094	343,575
	A. Net Interest Income (3.1-3.2)	159,391	161,570	729,482	734,238	187,773
3.3	Fees, Commission & Discount	34,639	34,661	67,796	67,852	14,076
3.4	Other Operating Income	21,487	21,487	69,515	69,515	20,852
3.5	Foreign Exchange Gain & Loss	19,502	19,502	63,128	63,128	12,939
	B. Total Operating Income (A+3.3+3.4+3.5)	235,019	237,219	929,920	934,733	235,640
3.6	Staff Expenses	47,190	47,545	157,662	158,386	39,648
3.7	Other Operating Expenses	34,504	35,252	169,294	171,085	32,268
	C. Operating Profit before Provisions (B -3.6-3.7)	153,325	154,422	602,964	605,263	163,724
3.8	Provision for Possible Losses	10,207	10,207	13,622	13,622	9,089
	D. Operating Profit (C- 3.8)	143,119	144,215	589,341	591,640	154,636
3.9	Non Operating Income/Expenses (Net)	10	10	874	874	271
3.10	Writeback of Provision for Possible Losses	3,154	3,154	786	786	2,904
	E. Profit from Regular Activities (D+3.9+3.10)	146,283	147,379	591,001	593,300	157,810
3.11	Extraordinary Income/Expenses (Net)	-	-	2,348	2,348	53
	F. Profit before Bonus and Taxes (E+3.11)	146,283	147,379	593,349	595,648	157,863
3.12	Provision for Staff Bonus	13,298	13,398	53,941	54,150	14,351
3.13	Provision for Taxes	39,895	40,145	161,823	162,269	43,054
	G. Net Profit/ Loss (F-3.12-3.13)	93,089	93,837	377,586	379,229	100,458
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	11.61%	11.95%	13.21%	13.52%	13.89%
4.2	Non Performing Loan (NPL) to Total Loan	1.01%	1.01%	0.90%	0.90%	0.87%
4.3	Total Loan Loss Provision to Total NPL	122.92%	122.92%	136.58%	136.58%	137.60%
4.4	Net Interest Spread (4.6 - 4.7)	2.82%	2.82%	2.71%	2.71%	2.97%
4.5	CD ratio (Calculated as per NRB Directives)	80.13%	79.83%	80.21%	79.63%	89.91%
4.6	Average Yield (LCY)	11.82%	11.82%	11.85%	11.85%	11.80%
4.7	Average Cost of Fund (LCY)	9.00%	9.00%	9.15%	9.15%	8.83%
4.8	Return on Equity (annualised)	16.56%	16.99%	17.97%	18.04%	20.47%
4.9	Return on Assets (annualised)	1.70%	1.70%	1.76%	1.77%	1.97%

Unaudited financial figures are subject to change from Supervisory Authority and External Audit.

Interest due on 17 Oct 2011 and collected thereafter has not been accounted for although allowed by NRB.

Previous period figures have been regrouped where necessary

Group represents Laxmi Bank Ltd and its subsidiary Laxmi Capital Market Ltd

Inter company transactions among the Group have been eliminated in the above statement related to Group.

The subsidiary was operational since 1 Magh 2067 only.