



लक्ष्मी बैंक लिमिटेड  
Laxmi Bank Limited

Unaudited Financial Result (Quarterly)  
As at 3rd Quarter (13/04/2007) of the Fiscal Year 2006/2007

S.N.	Particulars	This Quarter Ending 30 Chaitra 2063 13-Apr-07
<b>1</b>	<b>Total Capital and Liabilities ( 1.1 to 1.7)</b>	<b>7,987,669</b>
1.1	Paid Up Capital	610,000
1.2	Reserve & Surplus	109,885
1.3	Debenture & Bond	-
1.4	Borrowings	50,000
1.5	Deposits ( a+b )	6,965,083
	a) Domestic Currency	6,730,453
	b) Foreign Currency	234,630
1.6	Income Tax Liability	-
1.7	Other Liabilities	252,702
<b>2</b>	<b>Total Assets (2.1 to 2.7 )</b>	<b>7,987,669</b>
2.1	Cash & Bank Balance	447,460
2.2	Money at call and Short Notice	628,509
2.3	Investments	781,715
2.4	Loan & Advances	5,886,686
2.5	Fixed Assets	139,551
2.6	Non Banking Assets	662
2.7	Other Assets	103,086
<b>3</b>	<b>Profit &amp; Loss Account</b>	<b>Up to This Quarter</b>
3.1	Interest Income	324,820
3.2	Interest Expenses	199,275
<b>A. Net Interest Income ( 3.1-3.2 )</b>		<b>125,545</b>
3.3	Fees, Commission & Discount	23,558
3.4	Other Operating Income	-
3.5	Foreign Exchange Gain & Loss	12,074
<b>B. Total Operating Income ( A+3.3+3.4+3.5 )</b>		<b>161,177</b>
3.6	Staff Expenses	32,486
3.7	Other Operating Expenses	43,853
<b>C. Operating Profit before Provisions ( B -3.6-3.7 )</b>		<b>84,838</b>
3.8	Provision for Possible Losses	20,816
<b>D. Operating Profit ( C- 3.8 )</b>		<b>64,022</b>
3.9	Non Operating Income/Expenses ( Net )	(7,657)
3.10	Writeback of Provision for Possible Losses	9,102
<b>E. Profit from Regular Activities ( D+3.9+3.10 )</b>		<b>65,468</b>
3.11	Extraordinary Income/Expenses (Net)	-
<b>F. Profit before Bonus and Taxes (E+3.11 )</b>		<b>65,468</b>
3.12	Provision for Staff Bonus	5,952
3.13	Provision for Taxes	18,748

<b>G. Net Profit/ Loss ( F-3.12-3.13 )</b>		<b>40,768</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>
4.1	Capital Fund to RWA	11.11%
4.2	Non Performing Loan (NPL) to Total Loan	0.49%
4.3	Total Loan Loss Provision to Total NPL	307.85%

*Note: interest income excludes interest accrued but not applied for the period from 1st to 13th April 2007*

**Fig in NPR 000'**

<b>Previous Quarter Ending 30 Poush 2063 14-Jan-07</b>	<b>Corresponding Previous Year Quarter Ending 31 Chaitra 2062 13-Apr-06</b>
6,541,174	5,221,663
609,917	609,839
93,467	52,515
-	-
-	96,575
5,571,372	4,225,858
5,317,472	4,055,637
253,900	170,221
-	7,860
266,418	229,018
<b>6,541,174</b>	<b>5,221,663</b>
431,795	511,203
71,260	7,344
422,822	638,472
5,355,933	3,785,583
136,928	160,242
662	2,775
121,774	116,045
<b>Up to Last Quarter</b>	<b>Up to Corresponding Previous Year This Quarter</b>
194,238	216,369
119,967	135,521
<b>74,270</b>	<b>80,848</b>
16,945	17,026
-	600
6,976	6,441
<b>98,192</b>	<b>104,915</b>
21,328	25,691
26,501	35,291
<b>50,362</b>	<b>43,933</b>
14,571	15,769
<b>35,791</b>	<b>28,165</b>
(5,260)	(6,411)
8,573	7,555
<b>39,104</b>	<b>29,308</b>
-	-
<b>39,104</b>	<b>29,308</b>
3,555	2,664
11,198	7,860

<b>24,351</b>	<b>18,784</b>
<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding previous Year Quarter</b>
12.22%	15.52%
0.54%	1.34%
286.71%	150.99%