



लक्ष्मी बैंक लिमिटेड  
Laxmi Bank Limited

**Unaudited Financial Results (Provisional)**  
**As at End of First Quarter of the Fiscal Year 2062-63 (2005-2006)**

*Figures in Million*

S. N	Particulars	This Quarter 31/06/2062 (Oct 17, 2005) Unaudited	Previous Quarter 31/03/2062 (July 15, 2005) Audited	This Quarter Previous Year 30/06/2061 (Oct 16, 2004) Unaudited
1	Authorised Capital	1,000.00	1,000.00	1,000.00
2	Issued Capital	610.00	610.00	610.00
3	Paid-up Capital	609.84	609.84	609.72
4	General Reserves	7.59	7.59	2.30
5	Provision for Loan Loss	68.93	68.19	65.38
6	Other Reserves	0.74	0.74	0.71
7	Retained Earnings	37.13	25.40	4.26
8	Total Deposits and Borrowings	<b>3,404.03</b>	<b>3,070.45</b>	<b>2,041.41</b>
	Interest Bearing	3,247.52	2,591.33	1,935.47
	Non Interest Bearing	156.51	479.12	105.94
9	Total Credit	3,038.17	2,726.14	2,049.28
10	Total Investments (including money at call)	601.81	478.96	339.37
11	Cash and Bank Balance	<b>403.32</b>	<b>469.54</b>	<b>212.55</b>
	Balance with NRB	261.78	254.90	107.30
	Balance with Other Banks	59.05	104.79	70.75
	Cash in Vault and Deferred Clearing	82.49	109.85	34.50
12	Other Assets (including fixed assets)	288.09	247.88	220.53
13	Other Liabilities (and other provisions)	184.30	140.32	86.49
14	Total Income	<b>77.95</b>	<b>241.64</b>	<b>53.76</b>
	Interest Income	71.78	214.13	47.91
	Other Income	6.18	27.50	5.85
15	Total Expenses	<b>58.39</b>	<b>186.59</b>	<b>39.58</b>
	Interest Expenses	41.31	118.44	26.87
	Operating Expenses	17.04	67.06	12.71
	Other Expenses	0.04	1.09	-
<b>16</b>	<b>Operating Profit/(Loss)</b>	<b>19.57</b>	<b>55.05</b>	<b>14.18</b>
17	Net Profit After Estimated Provisions & Taxes	11.73	26.46	7.15