



लक्ष्मी बैंक लिमिटेड
Laxmi Bank Limited

Unaudited Financial Result (Quarterly)

Rs in ' 000

S.N.	Particulars	This Quarter Ending	Audited Previous Quarter Ending	Corresponding Previous Year Quarter Ending
		30 Poush 2064 14-Jan-08	30 Aswin 2064 17-Oct-07	30 Poush 2063 14-Jan-07
1	Total Capital and Liabilities (1.1 to 1.7)	10,632,387	9,831,107	6,541,174
1.1	Paid Up Capital	732,000	732,000	609,917
1.2	Reserve & Surplus	231,160	172,180	93,467
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	450,000	835,000	-
1.5	Deposits (a+b)	8,987,764	7,847,411	5,571,372
	a) Domestic Currency	8,631,009	7,504,805	5,317,472
	b) Foreign Currency	356,755	342,606	253,900
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	231,463	244,515	266,418
2	Total Assets (2.1 to 2.7)	10,632,387	9,831,107	6,541,174
2.1	Cash & Bank Balance	541,416	685,982	431,795
2.2	Money at call and Short Notice	269,757	341,240	71,261
2.3	Investments	1,099,191	1,025,447	422,821
2.4	Loan & Advances	8,363,576	7,496,364	5,355,933
2.5	Fixed Assets	152,715	144,851	136,928
2.6	Non Banking Assets	785	785	662
2.7	Other Assets	204,947	136,438	121,774
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	319,798	142,158	194,238
3.2	Interest Expenses	180,616	86,358	119,967
	A. Net Interest Income (3.1-3.2)	139,182	55,800	74,270
3.3	Fees, Commission & Discount	15,025	7,507	16,945
3.4	Other Operating Income	9,962	5,367	-
3.5	Foreign Exchange Gain & Loss	20,645	11,248	6,976
	B. Total Operating Income (A+3.3+3.4+3.5)	184,814	79,922	98,192
3.6	Staff Expenses	28,483	14,115	21,328
3.7	Other Operating Expenses	34,558	16,528	26,501
	C. Operating Profit before Provisions (B -3.6-3.7)	121,773	49,279	50,362
3.8	Provision for Possible Losses	23,736	11,052	14,571
	D. Operating Profit (C- 3.8)	98,037	38,227	35,791
3.9	Non Operating Income/Expenses (Net)	(3,260)	(1,227)	(5,260)
3.10	Writeback of Provision for Possible Losses	2,075	827	8,573
	E. Profit from Regular Activities (D+3.9+3.10)	96,852	37,827	39,104
3.11	Extraordinary Income/Expenses (Net)	(388)	(342)	-
	F. Profit before Bonus and Taxes (E+3.11)	96,464	37,485	39,104
3.12	Provision for Staff Bonus	8,769	3,408	3,555
3.13	Provision for Taxes	27,624	10,734	11,198
	G. Net Profit/ Loss (F-3.12-3.13)	60,071	23,343	24,351
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	11.03%	11.54%	12.22%
4.2	Non Performing Loan (NPL) to Total Loan	0.30%	0.33%	0.54%
4.3	Total Loan Loss Provision to Total NPL	459.18%	411.00%	286.71%