

**Mission Development Bank Limited**  
 Unaudited Financial Result (Quarterly)  
 At the 1st Quarter of Fiscal Year 069/70

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>733766.40</b>	<b>696071.98</b>	<b>496230.81</b>
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	#REF!	3100.33	-1360.24
1.3	Debenture and Bond			
1.4	Borrowings	9421.88	9421.88	3000.00
1.5	Deposits (a+b)	<b>636222.31</b>	<b>603011.39</b>	<b>416396.55</b>
	a. Domestic Currency	636,222.31	603011.39	416396.55
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	15013.15	10538.38	8194.50
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>733766.40</b>	<b>696071.98</b>	<b>496230.81</b>
2.1	Cash & Bank Balance	53,430.56	45,342.20	20993.48
2.2	Money at call and short Notice	114918.48	150062.08	135707.55
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	<b>543109.10</b>	<b>477920.64</b>	<b>310933.00</b>
	a. Real Estate Loan	<b>5490.39</b>	<b>6888.44</b>	<b>4860.00</b>
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	5490.39	6888.44	<b>4860.00</b>
	b. Personal Home Loan of Rs. 10 million or less	37762.72	43486.61	42470.00

	c. Margin Type Loan			
	d. Term Loan	141206.14	136577.42	126983.00
	e. Overdraft Loan / TR Loan / WC Loan	182839.09	151848.00	100153.00
	f. Others	175810.76	139120.17	36467.00
2.5	Fixed Assets	18,850.29	20,078.85	23707.91
2.6	Non Banking Assets			
2.7	Other Assets	3457.97	2668.22	4888.87
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	<b>24255.91</b>	<b>75201.39</b>	15054.70
3.2	Interest Expense	<b>15911.87</b>	<b>51661.22</b>	10561.75
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>8344.04</b>	<b>23540.17</b>	<b>4492.95</b>
3.3	Fees Commission and Discount	<b>178.48</b>	<b>324.43</b>	119.55
3.4	Other Operating Income	2297.37	7883.81	1703.45
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>10819.89</b>	<b>31748.41</b>	<b>6315.95</b>
3.6	Staff Expenses	<b>3190.08</b>	<b>9976.57</b>	2450.27
3.7	Other Operating Expenses	<b>3955.57</b>	<b>14255.28</b>	2736.66
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>3674.23</b>	<b>7516.55</b>	<b>1129.02</b>
3.8	Provision for Possible Loss	<b>698.36</b>	<b>2232.59</b>	605.00
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>2975.87</b>	<b>5283.96</b>	<b>524.02</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>2975.87</b>	<b>5283.96</b>	<b>524.02</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>2975.87</b>	<b>5283.96</b>	<b>524.02</b>
3.12	Provision For Staff Bonus	270.53	480.36	
3.13	Provision For Tax	811.60	1441.08	
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>1893.73</b>	<b>3362.52</b>	<b>524.02</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	<b>13.28%</b>	<b>14.64%</b>	20.18%
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to total NPL			
4.4	Cost of Funds	<b>9.80%</b>	<b>10.51%</b>	11.00%
4.5	CD Ratio (Calculated as per NRB Directives)	76.57%	70.69%	64.11%

	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)	<b>8344.04</b>	<b>23540.17</b>	4492.95
	Return on Equity	2.59	4.60	0.76
	Return on Assets	0.26	0.48	0.11
<p><b>Note:</b> Above figure could be changed accordingly, if the NRB and Statutory audit notify any remarks to change</p>				