

# Mission Development Bank Limited

Unaudited Financial Result (Half Yearly)

At the end of Poush end 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>847,935.19</b>	<b>733,766.40</b>	<b>541,094.14</b>
1.1	Paid-up Capital	70,000.00	70,000.00	70,000.00
1.2	Reserves and Surplus	5,953.71	3,109.06	(600.74)
1.3	Debenture and Bond			
1.4	Borrowings	9,421.88	9,421.88	5,921.88
1.5	Deposits (a+b)	<b>743,317.82</b>	<b>636,222.31</b>	<b>456,159.00</b>
	a. Domestic Currency	743,317.82	636,222.31	456,159.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	19,241.79	15,013.15	9,614.00
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>847,935.19</b>	<b>733,766.40</b>	<b>541,094.14</b>
2.1	Cash & Bank Balance	61,292.75	53,430.56	21,703.00
2.2	Money at call and short Notice	171,508.05	114,918.48	122,954.14
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	<b>592,260.71</b>	<b>543,109.10</b>	<b>369,806.00</b>
	a. Real Estate Loan	<b>4,750.75</b>	<b>5,490.39</b>	<b>6,353.00</b>
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			1488.00
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	4,750.75	5,490.39	4,865.00

	b. Personal Home Loan of Rs. 10 million or less	30,756.92	37,762.72	45,930.00
	c. Margin Type Loan			
	d. Term Loan	95,796.30	141,206.14	153,241.00
	e. Overdraft Loan / TR Loan / WC Loan	247,255.98	182,839.09	121,494.00
	f. Others	213,700.77	175,810.76	42,788.00
2.5	Fixed Assets	17,455.60	18,850.29	22,365.00
2.6	Non Banking Assets			
2.7	Other Assets	#REF!	3,457.97	4,266.00
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	<b>49,838.09</b>	<b>24,255.91</b>	32,630.00
3.2	Interest Expense	<b>32,406.89</b>	<b>15,911.87</b>	22,719.00
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>17,431.21</b>	<b>8,344.04</b>	<b>9,911.00</b>
3.3	Fees Commission and Discount	<b>382.93</b>	<b>178.48</b>	267.00
3.4	Other Operating Income	4,271.44	2,297.37	3,085.00
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>22,085.58</b>	<b>10,819.89</b>	<b>13,263.00</b>
3.6	Staff Expenses	<b>5,572.70</b>	<b>3,190.08</b>	5,010.00
3.7	Other Operating Expenses	<b>7,672.01</b>	<b>3,955.57</b>	5,659.00
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>8,840.88</b>	<b>3,674.23</b>	<b>2,594.00</b>
3.8	Provision for Possible Loss	<b>1,394.84</b>	<b>698.36</b>	1,167.00
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>7,446.03</b>	<b>2,975.87</b>	<b>1,427.00</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>7,446.03</b>	<b>2,975.87</b>	<b>1,427.00</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>7,446.03</b>	<b>2,975.87</b>	<b>1,427.00</b>
3.12	Provision For Staff Bonus	676.91	270.53	
3.13	Provision For Tax	2,030.74	811.60	
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>4,738.39</b>	<b>1,893.73</b>	<b>1,427.00</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	<b>12.63%</b>	<b>13.28%</b>	17.51%
4.2	Non Performing Loan (NPL) to Total Loan	0.15%		
4.3	Total Loan Loss Provision to total NPL	701.11%		
4.4	Cost of Funds	<b>9.66%</b>	<b>9.80%</b>	9.79%

4.5	CD Ratio (Calculated as per NRB Directives)	72.29%	76.57%	70.36%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)	17,431.21	8,344.04	9,911.00
	Return on Equity	6.24	2.59	2.06
	Return on Assets	0.80	0.26	0.26
<p><b>Note:</b> Above figure could be changed accordingly, if the NRB and Statutory audit notify any remarks to change</p>				