

**Mega Bank Nepal Limited**  
**Unaudited Financial Results (Quarterly)**  
**As at end of 1st Quarter (31/06/2067) of the Fiscal Year 2067/2068**

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>3,457,675</b>	-	-
1.1	Paid up Capital	1,631,000		
1.2	Reserve and Surplus	29,323		
1.3	Debenture and Bond			
1.4	Borrowings	300,000		
1.5	Deposits (a+b)	1,471,212	-	-
	a. Domestic Currency	1,464,446		
	b. Foreign Currency	6,767		
1.6	Income Tax Liability			
1.7	Other Liabilities	26,140		
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,457,675</b>	-	-
2.1	Cash and Bank Balance	116,702		
2.2	Money at Call and Short Notice	240,000		
2.3	Investments	367,126		
2.4	Loans and Advances (a+b+c+d+e)	2,448,198	-	-
	a. Real Estate Loan	23,883	-	-
	1. Residential Real Estate Loan	23,883		
	2. Businesss Complex & Residential Apartment Construction Loan			
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
	b. Margin Type Loan			
	c. Term Loan	79,517		
	d. Overdraft Loan/TR Loan/WC Loan	2,167,691		
	e. Others	177,107		
2.5	Fixed Assets	133,771		
2.6	Non Banking Assets			
2.7	Other Assets	151,879		
<b>3.</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	61,527		
3.2	Interest Expense	26,856		
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>34,671</b>	-	-
3.3	Fees,Commission and Discount	958		
3.4	Other Operating Income	6,854		
3.5	Foreign Exchange Gain/Loss (Net)	848		
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>43,330</b>	-	-
3.6	Staff Expenses	20,762		
3.7	Other Operating Expenses	22,260		
<b>C</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>307</b>	-	-
3.8	Provision for Possible Losses	24,729		
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>(24,422)</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>(24,422)</b>	-	-
3.11	Extra Ordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit before Bonus and Taxes (E+3.11)</b>	<b>(24,422)</b>	-	-
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
<b>G</b>	<b>Net Profit/(Loss) (F-3.12-3.13)</b>	<b>(24,422)</b>	-	-
<b>4.</b>	<b>Ratios (%)</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	36.17		
4.2	Non Performing Loan (NPL) to Total Loan	0%		
4.3	Total Loan Loss Provision to Total NPL	0%		
4.4	Cost of Funds	8.76		
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.18		
<b>5.</b>	<b>Additional Information</b>			
5.1	Average Yield	9.90		
5.2	Net Interest Spread	1.14		
5.3	Return on Equity (Annualized)	(5.80)		
5.4	Return on Assets (Annualized)	(3.43)		

**Note:**

1 The above figures are subject to change if directed by the Regulators and/or External Auditor