

**Mega Bank Nepal Limited**  
**Unaudited Financial Results (Quarterly)**  
**As at end of 1st Quarter (30/06/2069) of the Fiscal Year 2069/2070**

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Quarter Ending
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>14,500,211</b>	<b>11,399,780</b>	<b>9,149,316</b>
1.1	Paid up Capital	1,631,000	1,631,000	1,631,000
1.2	Reserve and Surplus	179,790	153,767	82,924
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,583,488	303,421	342,037
1.5	Deposits (a+b)	10,925,415	9,192,557	6,925,433
	a. Domestic Currency	10,667,517	8,855,663	6,654,579
	b. Foreign Currency	257,898	336,894	270,853
1.6	Income Tax Liability	7,273	-	2,629
1.7	Other Liabilities	173,245	119,035	165,293
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>14,500,211</b>	<b>11,399,780</b>	<b>9,149,316</b>
2.1	Cash and Bank Balance	997,515	1,600,406	378,802
2.2	Money at Call and Short Notice	1,966,683	132,300	507,517
2.3	Investments	894,744	1,297,041	1,306,050
2.4	Loans and Advances (a+b+c+d+e+f)	10,226,799	7,933,536	6,561,983
	a. Real Estate Loan	266,001	310,452	154,522
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	49,737	50,307	31,433
	2. Business Complex & Residential Apartment Construction Loan	39,551	38,681	30,318
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	176,713	221,464	92,772
	b. Personal Home Loan of Rs. 1 Crore or Less	156,435	133,608	75,928
	c. Margin Type Loan	-	-	-
	d. Term Loan	836,071	752,383	487,920
	e. Overdraft Loan/TR Loan/WC Loan	6,902,971	4,786,755	4,135,099
	f. Others	2,065,321	1,950,338	1,708,514
2.5	Fixed Assets	275,595	289,753	242,507
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	138,875	146,743	152,457
<b>3.</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter (Audited)</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	304,943	1,140,325	233,709
3.2	Interest Expense	165,722	749,740	156,083
	<b>A Net Interest Income (3.1-3.2)</b>	<b>139,220</b>	<b>390,584</b>	<b>77,627</b>
3.3	Fees, Commission and Discount	6,571	17,808	3,114
3.4	Other Operating Income	11,229	34,372	10,070
3.5	Foreign Exchange Gain/Loss (Net)	8,169	27,649	3,808
	<b>B Total Operating Income (A+3.3+3.4+3.5)</b>	<b>165,188</b>	<b>470,413</b>	<b>94,619</b>
3.6	Staff Expenses	36,403	113,064	24,252
3.7	Other Operating Expenses	48,206	178,669	34,671
	<b>C Operating Profit Before Provision (B-3.6-3.7)</b>	<b>80,580</b>	<b>178,680</b>	<b>35,696</b>
3.8	Provision for Possible Losses	39,686	66,122	32,355
	<b>D Operating Profit (C-3.8)</b>	<b>40,894</b>	<b>112,558</b>	<b>3,341</b>
3.9	Non Operating Income/(Expenses) Net	-	704	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E Profit from Regular Activities (D+3.9+3.10)</b>	<b>40,894</b>	<b>113,262</b>	<b>3,341</b>
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
	<b>F Profit Before Bonus and Taxes (E+3.11)</b>	<b>40,894</b>	<b>113,262</b>	<b>3,341</b>
3.12	Provision for Staff Bonus	3,718	10,297	304
3.13	Provision for Tax	11,153	31,097	911
	<b>G Net Profit/(Loss) (F-3.12-3.13)</b>	<b>26,023</b>	<b>71,868</b>	<b>2,126</b>
<b>4.</b>	<b>Ratios (%)</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter (Audited)</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWE	15.27	19.09	21.38
4.2	Non Performing Loan (NPL) to Total Loan	0.97	0.49	0.88
4.3	Total Loan Loss Provision to Total NPL	153.65	290.77	137.11
4.4	Cost of Funds	5.87	8.49	9.69
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.59	72.83	78.29
<b>5.</b>	<b>Additional Information</b>			
5.1	Average Yield	10.17	11.81	12.08
5.2	Net Interest Spread	4.31	3.31	2.39
5.3	Return on Equity (Annualized)	5.72	4.20	0.50
5.4	Return on Assets (Annualized)	0.72	0.66	0.10

**Note:**

- 1 The above figures are subject to change if directed by the Regulators and/or External Auditor.
- 2 Figures regrouped wherever necessary.