

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 1st Quarter (31/06/2071) of the Fiscal Year 2071/2072

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1.	Total Capital and Liabilities (1.1 to 1.7)	24,174,676	20,578,538	17,443,721
1.1	Paid up Capital	2,330,000	2,330,000	2,330,000
1.2	Reserve and Surplus	513,000	432,055	433,667
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,036,462	379,632	529,450
1.5	Deposits (a+b)	18,975,389	17,147,649	13,921,871
	a. Domestic Currency	18,436,062	16,638,451	13,785,724
	b. Foreign Currency	539,327	509,198	136,148
1.6	Income Tax Liability	34,650	13,075	43,593
1.7	Other Liabilities	285,175	276,127	185,140
2.	Total Assets (2.1 to 2.7)	24,174,676	20,578,538	17,443,721
2.1	Cash and Bank Balance	1,793,273	1,831,591	1,186,037
2.2	Money at Call and Short Notice	2,418,233	880,502	1,280,700
2.3	Investments	2,290,607	2,507,410	1,543,142
2.4	Loans and Advances (a+b+c+d+e+f)	16,741,804	14,496,326	12,995,819
	a. Real Estate Loan	356,677	356,880	344,247
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	88,489	96,510	61,813
	2. Business Complex & Residential Apartment Construction Loan	75,845	76,275	80,781
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	192,343	184,095	201,653
	b. Personal Home Loan of Rs. 1 Crore or Less	458,303	417,005	279,465
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,410,863	2,157,248	1,127,267
	e. Overdraft Loan/TR Loan/WC Loan	10,979,576	9,128,967	8,433,101
	f. Others	2,536,384	2,436,226	2,811,739
2.5	Fixed Assets	205,342	213,778	219,009
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	725,417	648,931	219,015
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	419,635	1,628,249	408,643
3.2	Interest Expense	222,614	807,026	213,221
	A Net Interest Income (3.1-3.2)	197,021	821,223	195,421
3.3	Fees, Commission and Discount	7,392	26,811	6,103
3.4	Other Operating Income	32,569	81,976	15,524
3.5	Foreign Exchange Gain/Loss (Net)	24,224	95,288	38,033
	B Total Operating Income (A+3.3+3.4+3.5)	261,206	1,025,299	255,081
3.6	Staff Expenses	51,446	167,300	46,086
3.7	Other Operating Expenses	57,972	249,691	53,513
	C Operating Profit Before Provision (B-3.6-3.7)	151,787	608,307	155,482
3.8	Provision for Possible Losses	24,810	128,865	-
	D Operating Profit (C-3.8)	126,977	479,442	155,482
3.9	Non Operating Income/(Expenses) Net	222	1,801	522
3.10	Write Back of Provision for Possible Loss	-	6,316	4,064
	E Profit from Regular Activities (D+3.9+3.10)	127,200	487,559	160,067
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
	F Profit Before Bonus and Taxes (E+3.11)	127,200	487,559	160,067
3.12	Provision for Staff Bonus	11,564	44,324	14,552
3.13	Provision for Tax	34,691	133,053	43,655
	G Net Profit/(Loss) (F-3.12-3.13)	80,945	310,183	101,861
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 RWE	13.90	16.16	17.78
4.2	Non Performing Loan (NPL) to Total Loan	2.15	2.18	1.68
4.3	Total Loan Loss Provision to Total NPL	111.07	118.74	117.90
4.4	Cost of Funds	4.46	4.94	5.69
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.91	75.42	78.29
4.6	Base Rate	7.77	8.97	9.69
5.	Additional Information			
5.1	Average Yield	7.94	9.27	9.94
5.2	Net Interest Spread	3.48	4.32	4.25
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	4.29	4.23	-
5.4	Return on Equity	11.50	12.62	14.86
5.5	Return on Assets	1.34	1.58	2.21

Note:

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