

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 1st Quarter (31/06/2070) of the Fiscal Year 2070/2071

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)	17,443,721	17,407,739	14,500,211
1.1	Paid up Capital	2,330,000	2,330,000	1,631,000
1.2	Reserve and Surplus	433,667	331,806	179,790
1.3	Debenture and Bond			
1.4	Borrowings	529,450	2,002,592	1,583,488
1.5	Deposits (a+b)	13,921,871	12,533,459	10,925,415
	a. Domestic Currency	13,785,724	12,416,794	10,667,517
	b. Foreign Currency	136,148	116,664	257,898
1.6	Income Tax Liability	43,593	6,895	7,273
1.7	Other Liabilities	185,140	202,987	173,245
2.	Total Assets (2.1 to 2.7)	17,443,721	17,407,739	14,500,211
2.1	Cash and Bank Balance	1,186,037	2,476,133	997,515
2.2	Money at Call and Short Notice	1,280,700	1,623,090	1,966,683
2.3	Investments	1,543,142	1,326,474	894,744
2.4	Loans and Advances (a+b+c+d+e+f)	12,995,819	11,462,546	10,226,799
	a. Real Estate Loan	297,579	242,448	266,001
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	56,395	60,017	49,737
	2. Business Complex & Residential Apartment Construction Loan	39,531	39,596	39,551
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	201,653	142,836	176,713
	b. Personal Home Loan of Rs. 1 Crore or Less	284,884	273,312	156,435
	c. Margin Type Loan			
	d. Term Loan	1,168,517	1,108,084	836,071
	e. Overdraft Loan/TR Loan/WC Loan	8,433,101	7,150,264	6,902,971
	f. Others	2,811,739	2,688,438	2,065,321
2.5	Fixed Assets	219,009	233,959	275,595
2.6	Non Banking Assets			
2.7	Other Assets	219,015	285,537	138,875
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	408,643	1,392,533	304,943
3.2	Interest Expense	213,221	712,882	165,722
A	Net Interest Income (3.1-3.2)	195,421	679,651	139,220
3.3	Fees, Commission and Discount	6,103	24,397	6,571
3.4	Other Operating Income	11,278	40,752	11,229
3.5	Foreign Exchange Gain/Loss (Net)	42,279	59,456	8,169
B	Total Operating Income (A+3.3+3.4+3.5)	255,081	804,256	165,188
3.6	Staff Expenses	46,086	136,772	36,403
3.7	Other Operating Expenses	53,513	236,642	48,206
C	Operating Profit Before Provision (B-3.6-3.7)	155,482	430,842	80,580
3.8	Provision for Possible Losses		152,236	39,686
D	Operating Profit (C-3.8)	155,482	278,606	40,894
3.9	Non Operating Income/(Expenses) Net	522	380	
3.10	Write Back of Provision for Possible Loss	4,064		
E	Profit from Regular Activities (D+3.9+3.10)	160,067	278,985	40,894
3.11	Extra Ordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	160,067	278,985	40,894
3.12	Provision for Staff Bonus	14,552	25,362	3,718
3.13	Provision for Tax	43,655	76,267	11,153
G	Net Profit/(Loss) (F-3.12-3.13)	101,861	177,356	26,023
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	17.78	19.53	15.27
4.2	Non Performing Loan (NPL) to Total Loan	1.68	2.27	0.97
4.3	Total Loan Loss Provision to Total NPL	117.90	100.24	153.65
4.4	Cost of Funds	5.69	5.49	5.87
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.29	76.21	79.59
4.6	Base Rate	9.69	10.33	
5.	Additional Information			
5.1	Average Yield	9.94	10.21	10.17
5.2	Net Interest Spread	4.25	4.72	4.31
5.3	Return on Equity (Annualized)	14.86	9.94	5.72
5.4	Return on Assets (Annualized)	2.21	1.16	0.77

Note:

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