

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 1st Quarter (30/6/2072) of the Fiscal Year 2072/2073

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)	27,256,721	24,664,433	24,174,676
1.1	Paid up Capital	2,609,600	2,609,600	2,330,000
1.2	Reserve and Surplus	562,633	478,327	513,000
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,120,002	148,234	2,036,462
1.5	Deposits (a+b)	22,565,371	21,130,675	18,975,389
	a. Domestic Currency	21,260,420	19,848,959	18,436,062
	b. Foreign Currency	1,304,951	1,281,716	539,327
1.6	Income Tax Liability	35,569	5,489	34,650
1.7	Other Liabilities	363,546	292,107	285,175
2.	Total Assets (2.1 to 2.7)	27,256,721	24,664,433	24,174,676
2.1	Cash and Bank Balance	2,267,437	3,035,262	1,793,273
2.2	Money at Call and Short Notice	592,526	1,067,104	2,418,233
2.3	Investments	4,607,680	1,993,623	2,290,607
2.4	Loans and Advances (a+b+c+d+e+f)	18,440,347	17,542,669	16,741,804
	a. Real Estate Loan	676,279	558,542	356,677
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	275,279	171,562	88,489
	2. Business Complex & Residential Apartment Construction Loan	136,716	115,255	75,845
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	264,284	271,724	192,343
	b. Personal Home Loan of Rs. 1 Crore or Less	603,079	585,945	458,303
	c. Margin Type Loan	11,690	14,950	-
	d. Term Loan	2,869,989	2,663,823	2,410,863
	e. Overdraft Loan/TR Loan/WC Loan	11,030,546	10,602,346	10,979,576
	f. Others	3,248,765	3,117,063	2,536,384
2.5	Fixed Assets	166,165	177,080	205,342
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,182,565	848,695	725,417
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	452,270	1,804,944	419,635
3.2	Interest Expense	253,367	914,279	222,614
	A Net Interest Income (3.1-3.2)	198,904	890,665	197,021
3.3	Fees, Commission and Discount	12,866	35,282	7,392
3.4	Other Operating Income	15,650	109,248	32,569
3.5	Foreign Exchange Gain/Loss (Net)	17,502	102,382	24,224
	B Total Operating Income (A+3.3+3.4+3.5)	244,921	1,137,576	261,206
3.6	Staff Expenses	57,815	185,260	51,446
3.7	Other Operating Expenses	56,304	273,976	57,972
	C Operating Profit Before Provision (B-3.6-3.7)	130,802	678,340	151,787
3.8	Provision for Possible Losses	16,468	155,450	24,810
	D Operating Profit (C-3.8)	114,334	522,890	126,977
3.9	Non Operating Income/(Expenses) Net	403	1,062	222
3.10	Write Back of Provision for Possible Loss	17,810	31,205	-
	E Profit from Regular Activities (D+3.9+3.10)	132,547	555,158	127,200
3.11	Extra Ordinary Income/Expenses (Net)	-	(8,189)	-
	F Profit Before Bonus and Taxes (E+3.11)	132,547	546,968	127,200
3.12	Provision for Staff Bonus	12,050	49,724	11,564
3.13	Provision for Tax	36,149	151,633	34,691
	G Net Profit/(Loss) (F-3.12-3.13)	84,348	345,611	80,945
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	14.03	14.99	13.90
4.2	Non Performing Loan (NPL) to Total Loan	1.60	1.75	2.15
4.3	Total Loan Loss Provision to Total NPL	148.81	143.94	111.07
4.4	Cost of Funds	3.94	4.25	4.46
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.63	76.44	78.91
4.6	Base Rate	7.81	8.48	7.77
5.	Additional Information			
5.1	Average Yield	7.41	7.87	7.94
5.2	Net Interest Spread	3.47	3.62	3.48
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	4.00	4.42	4.29
5.4	Return on Equity	10.72	12.60	11.50
5.5	Return on Assets	1.24	1.37	1.34

Note:

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