

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 1st Quarter (31/6/2074) of the Fiscal Year 2074/2075

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)	50,512,909	45,641,378	45,794,493
1.1	Paid up Capital	4,582,313	4,582,313	3,240,575
1.2	Reserve and Surplus	1,365,382	1,281,473	1,111,694
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	3,404,209	-	4,146,108
1.5	Deposits (a+b)	39,393,712	38,936,865	36,774,155
	a. Domestic Currency	38,728,257	38,363,418	36,291,900
	b. Foreign Currency	665,455	573,447	482,255
1.6	Income Tax Liability	17,623	-	59,078
1.7	Other Liabilities	1,749,670	840,727	462,882
2.	Total Assets (2.1 to 2.7)	50,512,909	45,641,378	45,794,493
2.1	Cash and Bank Balance	3,647,161	3,747,421	3,219,893
2.2	Money at Call and Short Notice	873,564	1,560,620	5,053,793
2.3	Investments	9,154,222	4,485,920	4,391,422
2.4	Loans and Advances (a+b+c+d+e+f)	35,249,273	34,597,835	31,819,048
	a. Real Estate Loan	3,314,826	3,335,508	2,945,150
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.15 million)	209,538	288,911	331,094
	2. Business Complex & Residential Apartment Construction Loan	816,683	568,672	312,009
	3. Income Generating Commercial Complex Loan	398,943	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,889,662	2,477,924	2,302,048
	b. Personal Home Loan of Rs. 15 million or less	1,058,937	949,174	1,173,007
	c. Margin Type Loan	311,124	75,850	109,169
	d. Term Loan	6,044,554	6,159,190	5,048,970
	e. Overdraft Loan/TR Loan/WC Loan	17,402,527	17,852,241	17,532,429
	f. Others	7,117,306	6,225,873	5,010,323
2.5	Fixed Assets	332,670	302,109	254,651
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,256,018	947,473	1,055,685
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,172,606	4,123,115	727,441
3.2	Interest Expense	837,713	2,399,398	370,655
	A Net Interest Income (3.1-3.2)	334,892	1,723,717	356,785
3.3	Fees, Commission and Discount	20,472	70,126	17,359
3.4	Other Operating Income	46,896	179,947	44,700
3.5	Foreign Exchange Gain/Loss (Net)	22,331	121,624	32,205
	B Total Operating Income (A+3.3+3.4+3.5)	424,591	2,095,413	451,049
3.6	Staff Expenses	107,098	360,382	86,488
3.7	Other Operating Expenses	84,646	368,490	73,496
	C Operating Profit Before Provision (B-3.6-3.7)	232,847	1,366,541	291,065
3.8	Provision for Possible Losses	163,596	178,850	114,847
	D Operating Profit (C-3.8)	69,251	1,187,691	176,218
3.9	Non Operating Income/(Expenses) Net	13,308	18,403	(380)
3.10	Write Back of Provision for Possible Loss	45,029	35,996	55,078
	E Profit from Regular Activities (D+3.9+3.10)	127,588	1,242,091	230,916
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
	F Profit Before Bonus and Taxes (E+3.11)	127,588	1,242,091	230,916
3.12	Provision for Staff Bonus	11,599	112,917	20,992
3.13	Provision for Tax	34,797	337,761	62,977
	G Net Profit/(Loss) (F-3.12-3.13)	81,192	791,413	146,947
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	14.51	14.87	11.58
4.2	Non Performing Loan (NPL) to Total Loan	1.67	1.36	1.08
4.3	Total Loan Loss Provision to Total NPL	119.45	123.87	150.39
4.4	Cost of Funds	7.80	6.00	4.00
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.26	70.05	79.14
4.6	Base Rate	10.72	11.00	7.28
5.	Additional Information			
5.1	Average Yield	10.29	9.85	7.63
5.2	Net Interest Spread	2.49	3.85	3.63
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	3.30	4.06	4.03
5.4	Return on Equity	5.38	16.88	13.71
5.5	Return on Assets	0.65	1.73	1.39

Note:

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