

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 1st Quarter (30/6/2073) of the Fiscal Year 2073/2074

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)	45,794,493	40,111,187	27,256,721
1.1	Paid up Capital	3,240,575	3,240,575	2,609,600
1.2	Reserve and Surplus	1,111,694	967,465	562,633
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	4,146,108	4,441,381	1,120,002
1.5	Deposits (a+b)	36,774,155	31,000,072	22,565,371
	a. Domestic Currency	36,291,900	30,350,380	21,260,420
	b. Foreign Currency	482,255	649,692	1,304,951
1.6	Income Tax Liability	59,078	-	35,569
1.7	Other Liabilities	462,882	461,693	363,546
2.	Total Assets (2.1 to 2.7)	45,794,493	40,111,187	27,256,721
2.1	Cash and Bank Balance	3,219,893	4,024,982	2,267,437
2.2	Money at Call and Short Notice	5,053,793	2,938,007	592,526
2.3	Investments	4,391,422	4,728,321	4,607,680
2.4	Loans and Advances (a+b+c+d+e+f)	31,819,048	27,358,983	18,440,347
	a. Real Estate Loan	2,945,150	2,416,594	676,279
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	331,094	299,534	275,279
	2. Business Complex & Residential Apartment Construction Loan	312,009	348,972	136,716
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,302,048	1,768,089	264,284
	b. Personal Home Loan of Rs. 1 Crore or Less	1,173,007	1,165,643	603,079
	c. Margin Type Loan	109,169	87,510	11,690
	d. Term Loan	5,048,970	4,364,669	2,869,989
	e. Overdraft Loan/TR Loan/WC Loan	17,532,429	14,984,227	11,030,546
	f. Others	5,010,323	4,340,338	3,248,765
2.5	Fixed Assets	254,651	267,185	166,165
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,055,685	793,709	1,182,565
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	727,441	2,141,335	452,270
3.2	Interest Expense	370,655	1,015,466	253,367
	A Net Interest Income (3.1-3.2)	356,785	1,125,869	198,904
3.3	Fees, Commission and Discount	17,359	45,720	12,866
3.4	Other Operating Income	44,700	119,350	15,650
3.5	Foreign Exchange Gain/Loss (Net)	32,205	68,313	17,502
	B Total Operating Income (A+3.3+3.4+3.5)	451,049	1,359,253	244,921
3.6	Staff Expenses	86,488	246,228	57,815
3.7	Other Operating Expenses	73,496	293,726	56,304
	C Operating Profit Before Provision (B-3.6-3.7)	291,065	819,299	130,802
3.8	Provision for Possible Losses	114,847	99,033	16,468
	D Operating Profit (C-3.8)	176,218	720,266	114,334
3.9	Non Operating Income/(Expenses) Net	(380)	12,311	403
3.10	Write Back of Provision for Possible Loss	55,078	136,589	17,810
	E Profit from Regular Activities (D+3.9+3.10)	230,916	869,165	132,547
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
	F Profit Before Bonus and Taxes (E+3.11)	230,916	869,165	132,547
3.12	Provision for Staff Bonus	20,992	79,015	12,050
3.13	Provision for Tax	62,977	238,113	36,149
	G Net Profit/(Loss) (F-3.12-3.13)	146,947	552,037	84,348
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	11.58	12.97	14.03
4.2	Non Performing Loan (NPL) to Total Loan	1.08	0.79	1.60
4.3	Total Loan Loss Provision to Total NPL	150.39	212.88	148.81
4.4	Cost of Funds	4.00	4.02	3.94
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.14	79.48	74.63
4.6	Base Rate	7.28	6.58	7.81
5.	Additional Information			
5.1	Average Yield	7.63	8.34	7.41
5.2	Net Interest Spread	3.63	4.32	3.47
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	4.03	4.32	4.00
5.4	Return on Equity	13.71	17.28	10.72
5.5	Return on Assets	1.39	1.80	1.24

Note:

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