

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 2nd Quarter (30/09/2067) of the Fiscal Year 2067/2068

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)	4,433,650	3,457,675	-
1.1	Paid up Capital	1,631,000	1,631,000	
1.2	Reserve and Surplus	55,891	29,323	
1.3	Debenture and Bond			
1.4	Borrowings	341,705	300,000	
1.5	Deposits (a+b)	2,350,411	1,471,212	-
	a. Domestic Currency	2,297,351	1,464,446	
	b. Foreign Currency	53,060	6,767	
1.6	Income Tax Liability			
1.7	Other Liabilities	54,644	26,140	
2.	Total Assets (2.1 to 2.7)	4,433,650	3,457,675	-
2.1	Cash and Bank Balance	274,725	116,702	
2.2	Money at Call and Short Notice	250,000	240,000	
2.3	Investments	675,199	367,126	
2.4	Loans and Advances (a+b+c+d+e)	2,926,209	2,448,198	-
	a. Real Estate Loan	133,191	23,883	-
	1. Residential Real Estate Loan	54,631	23,883	
	2. Businesss Complex & Residential Apartment Construction Loan	49,500		
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	29,060		
	b. Margin Type Loan			
	c. Term Loan	211,243	79,517	
	d. Overdraft Loan/TR Loan/WC Loan	1,653,462	2,167,691	
	e. Others	928,313	177,107	
2.5	Fixed Assets	137,234	133,771	
2.6	Non Banking Assets			
2.7	Other Assets	170,284	151,879	
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	179,532	61,527	
3.2	Interest Expense	85,379	26,856	
A	Net Interest Income (3.1-3.2)	94,154	34,671	-
3.3	Fees,Commission and Discount	2,464	958	
3.4	Other Operating Income	17,203	6,854	
3.5	Foreign Exchange Gain/Loss (Net)	2,186	848	
B	Total Operating Income (A+3.3+3.4+3.5)	116,006	43,330	-
3.6	Staff Expenses	36,890	20,762	
3.7	Other Operating Expenses	42,964	22,260	
C	Operating Profit Before Provision (B-3.6-3.7)	36,152	307	-
3.8	Provision for Possible Losses	29,558	24,729	
D	Operating Profit (C-3.8)	6,594	(24,422)	-
3.9	Non Operating Income/(Expenses) Net			
3.10	Write Back of Provision for Possible Loss			
E	Profit from Regular Activities (D+3.9+3.10)	6,594	(24,422)	-
3.11	Extra Ordinary Income/Expenses (Net)			
F	Profit before Bonus and Taxes (E+3.11)	6,594	(24,422)	-
3.12	Provision for Staff Bonus	599	-	-
3.13	Provision for Tax	1,798	-	-
G	Net Profit/(Loss) (F-3.12-3.13)	4,196	(24,422)	-
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 RWA	29.84	36.17	
4.2	Non Performing Loan (NPL) to Total Loan	0%	0%	
4.3	Total Loan Loss Provision to Total NPL	0%	0%	
4.4	Cost of Funds	9.49	8.76	
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.19	78.18	
5.	Additional Information			
5.1	Average Yield	11.67	9.90	
5.2	Net Interest Spread	2.17	1.14	
5.3	Return on Equity (Annualized)	0.52	(5.81)	
5.4	Return on Assets (Annualized)	0.25	(3.43)	

Note:

1 The above figures are subject to change if directed by the Regulators and/or External Auditor