

**Mega Bank Nepal Limited**  
**Unaudited Financial Results (Quarterly)**  
**As at end of 2nd Quarter (30/09/2068) of the Fiscal Year 2068/2069**

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>10,863,758</b>	<b>9,149,316</b>	<b>4,438,431</b>
1.1	Paid up Capital	1,631,000	1,631,000	1,631,000
1.2	Reserve and Surplus	42,061	82,924	60,671
1.3	Debenture and Bond			
1.4	Borrowings	798,730	342,037	341,705
1.5	Deposits (a+b)	8,287,675	6,925,433	2,350,411
	a. Domestic Currency	7,931,932	6,654,579	2,297,351
	b. Foreign Currency	355,743	270,853	53,060
1.6	Income Tax Liability		2,629	
1.7	Other Liabilities	104,292	165,293	54,644
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>10,863,758</b>	<b>9,149,316</b>	<b>4,438,431</b>
2.1	Cash and Bank Balance	716,455	378,802	274,725
2.2	Money at Call and Short Notice	153,909	507,517	250,000
2.3	Investments	1,941,077	1,306,050	675,199
2.4	Loans and Advances (a+b+c+d+e+f)	7,656,305	6,561,983	2,926,209
	a. Real Estate Loan	195,502	154,522	90,557
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	50,956	31,433	11,997
	2. Business Complex & Residential Apartment Construction Loan	26,756	30,318	49,500
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	117,790	92,772	29,060
	b. Personal Home Loan of Rs. 1 Crore or Less	90,238	75,928	42,634
	c. Margin Type Loan			
	d. Term Loan	552,299	487,920	211,243
	e. Overdraft Loan/TR Loan/WC Loan	5,053,332	4,135,099	1,653,462
	f. Others	1,764,935	1,708,514	928,313
2.5	Fixed Assets	232,073	242,507	137,234
2.6	Non Banking Assets			
2.7	Other Assets	163,938	152,457	175,064
<b>3.</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	483,896	233,709	179,532
3.2	Interest Expense	356,975	156,083	85,379
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>126,921</b>	<b>77,627</b>	<b>94,154</b>
3.3	Fees, Commission and Discount	7,490	3,114	2,464
3.4	Other Operating Income	15,996	10,070	17,203
3.5	Foreign Exchange Gain/Loss (Net)	10,024	3,808	2,186
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>160,431</b>	<b>94,619</b>	<b>116,006</b>
3.6	Staff Expenses	53,405	24,252	36,890
3.7	Other Operating Expenses	71,213	34,671	42,964
<b>C</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>35,814</b>	<b>35,696</b>	<b>36,152</b>
3.8	Provision for Possible Losses	74,667	32,355	29,558
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>(38,853)</b>	<b>3,341</b>	<b>6,594</b>
3.9	Non Operating Income/(Expenses) Net	481		
3.10	Write Back of Provision for Possible Loss			
<b>E</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>(38,372)</b>	<b>3,341</b>	<b>6,594</b>
3.11	Extra Ordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>(38,372)</b>	<b>3,341</b>	<b>6,594</b>
3.12	Provision for Staff Bonus	-	304	599
3.13	Provision for Tax	-	911	1,798
<b>G</b>	<b>Net Profit/(Loss) (F-3.12-3.13)</b>	<b>(38,372)</b>	<b>2,126</b>	<b>4,196</b>
<b>4.</b>	<b>Ratios (%)</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWE	18.47	21.38	29.84
4.2	Non Performing Loan (NPL) to Total Loan	1.45	0.88	-
4.3	Total Loan Loss Provision to Total NPL	92.78	137.11	-
4.4	Cost of Funds	9.79	9.69	9.49
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.99	78.29	74.19
<b>5.</b>	<b>Additional Information</b>			
5.1	Average Yield	11.79	12.08	11.67
5.2	Net Interest Spread	2.00	2.39	2.17
5.3	Return on Equity (Annualized)		0.50	0.52
5.4	Return on Assets (Annualized)		0.10	0.25

**Note:**

- The above figures are subject to change if directed by the Regulators and/or External Auditor.
- S.N. 3.8 includes provision for investment on Nepal Share Markets & Finance Limited as per NRB instructions. This investment however is under settlement process.
- Figures regrouped wherever necessary.