

Mega Bank Limited
Unaudited Financial Results (Quarterly)
As at end of 2nd Quarter (30/09/2071) of the Fiscal Year 2071/2072

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)	25,932,106	24,174,676	19,101,282
1.1	Paid up Capital	2,609,600	2,330,000	2,330,000
1.2	Reserve and Surplus	287,711	513,000	288,469
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,844,441	2,036,462	1,164,069
1.5	Deposits (a+b)	19,854,689	18,975,389	15,091,596
	a. Domestic Currency	19,107,965	18,436,062	14,577,323
	b. Foreign Currency	746,724	539,327	514,273
1.6	Income Tax Liability	3,498	34,650	22,655
1.7	Other Liabilities	332,167	285,175	204,492
2.	Total Assets (2.1 to 2.7)	25,932,106	24,174,676	19,101,282
2.1	Cash and Bank Balance	1,945,502	1,793,273	1,192,733
2.2	Money at Call and Short Notice	3,525,065	2,418,233	1,889,578
2.3	Investments	1,790,795	2,290,607	1,760,271
2.4	Loans and Advances (a+b+c+d+e+f)	17,548,577	16,741,804	13,723,095
	a. Real Estate Loan	315,834	356,677	367,148
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	95,031	88,489	73,451
	2. Business Complex & Residential Apartment Construction Loan	73,757	75,845	78,730
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	147,046	192,343	214,967
	b. Personal Home Loan of Rs. 1 Crore or Less	495,681	458,303	284,634
	c. Margin Type Loan	3,901	-	-
	d. Term Loan	2,483,702	2,410,863	1,370,492
	e. Overdraft Loan/TR Loan/WC Loan	11,359,691	10,979,576	9,371,656
	f. Others	2,889,767	2,536,384	2,329,166
2.5	Fixed Assets	201,782	205,342	204,988
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	920,384	725,417	330,617
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	843,914	419,635	788,841
3.2	Interest Expense	425,066	222,614	394,631
A	Net Interest Income (3.1-3.2)	418,848	197,021	394,210
3.3	Fees, Commission and Discount	16,982	7,392	11,836
3.4	Other Operating Income	66,367	32,569	29,826
3.5	Foreign Exchange Gain/Loss (Net)	45,232	24,224	50,136
B	Total Operating Income (A+3.3+3.4+3.5)	547,430	261,206	486,009
3.6	Staff Expenses	94,532	51,446	83,250
3.7	Other Operating Expenses	123,448	57,972	115,124
C	Operating Profit Before Provision (B-3.6-3.7)	329,449	151,787	287,635
3.8	Provision for Possible Losses	81,060	24,810	31,316
D	Operating Profit (C-3.8)	248,390	126,977	256,319
3.9	Non Operating Income/(Expenses) Net	422	222	1,048
3.10	Write Back of Provision for Possible Loss	-	-	4,064
E	Profit from Regular Activities (D+3.9+3.10)	248,812	127,200	261,431
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	248,812	127,200	261,431
3.12	Provision for Staff Bonus	22,619	11,564	23,766
3.13	Provision for Tax	67,858	34,691	71,299
G	Net Profit/(Loss) (F-3.12-3.13)	158,335	80,945	166,365
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	13.32	13.90	16.27
4.2	Non Performing Loan (NPL) to Total Loan	1.78	2.15	1.93
4.3	Total Loan Loss Provision to Total NPL	144.26	111.07	108.75
4.4	Cost of Funds	4.13	4.46	5.24
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.41	78.91	79.85
4.6	Base Rate	7.23	7.77	8.98
5.	Additional Information			
5.1	Average Yield	7.79	7.94	9.68
5.2	Net Interest Spread	3.66	3.48	4.45
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	4.49	4.29	6.19
5.4	Return on Equity	11.58	11.50	13.53
5.5	Return on Assets	1.30	1.34	1.81

Note:

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