

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 2nd Quarter (30/09/2070) of the Fiscal Year 2070/2071

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)	19,101,282	17,443,721	14,731,721
1.1	Paid up Capital	2,330,000	2,330,000	1,631,000
1.2	Reserve and Surplus	288,469	433,667	237,617
1.3	Debenture and Bond			
1.4	Borrowings	1,164,069	529,450	877,114
1.5	Deposits (a+b)	15,091,596	13,921,871	11,826,665
	a. Domestic Currency	14,577,323	13,785,724	11,636,655
	b. Foreign Currency	514,273	136,148	190,010
1.6	Income Tax Liability	22,655	43,593	6,433
1.7	Other Liabilities	204,492	185,140	152,891
2.	Total Assets (2.1 to 2.7)	19,101,282	17,443,721	14,731,721
2.1	Cash and Bank Balance	1,192,733	1,186,037	891,650
2.2	Money at Call and Short Notice	1,889,578	1,280,700	1,237,279
2.3	Investments	1,760,271	1,543,142	1,293,663
2.4	Loans and Advances (a+b+c+d+e+f)	13,723,095	12,995,819	10,889,714
	a. Real Estate Loan	367,148	344,247	245,334
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	73,451	61,813	49,043
	2. Business Complex & Residential Apartment Construction Loan	78,730	80,781	38,537
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	214,967	201,653	157,754
	b. Personal Home Loan of Rs. 1 Crore or Less	284,634	279,465	165,186
	c. Margin Type Loan			
	d. Term Loan	1,370,492	1,127,267	919,767
	e. Overdraft Loan/TR Loan/WC Loan	9,371,656	8,433,101	7,333,344
	f. Others	2,329,166	2,811,739	2,226,083
2.5	Fixed Assets	204,988	219,009	264,432
2.6	Non Banking Assets			
2.7	Other Assets	330,617	219,015	154,983
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	788,841	408,643	632,944
3.2	Interest Expense	394,631	213,221	306,900
A	Net Interest Income (3.1-3.2)	394,210	195,421	326,044
3.3	Fees, Commission and Discount	11,836	6,103	12,392
3.4	Other Operating Income	21,600	11,278	22,650
3.5	Foreign Exchange Gain/Loss (Net)	58,363	42,279	27,102
B	Total Operating Income (A+3.3+3.4+3.5)	486,009	255,081	388,188
3.6	Staff Expenses	83,250	46,086	64,303
3.7	Other Operating Expenses	115,124	53,513	98,188
C	Operating Profit Before Provision (B-3.6-3.7)	287,635	155,482	225,697
3.8	Provision for Possible Losses	31,316		93,931
D	Operating Profit (C-3.8)	256,319	155,482	131,766
3.9	Non Operating Income/(Expenses) Net	1,048	522	
3.10	Write Back of Provision for Possible Loss	4,064	4,064	
E	Profit from Regular Activities (D+3.9+3.10)	261,431	160,067	131,766
3.11	Extra Ordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	261,431	160,067	131,766
3.12	Provision for Staff Bonus	23,766	14,552	11,979
3.13	Provision for Tax	71,299	43,655	35,936
G	Net Profit/(Loss) (F-3.12-3.13)	166,365	101,861	83,851
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	16.27	17.78	15.26
4.2	Non Performing Loan (NPL) to Total Loan	1.93	1.68	1.83
4.3	Total Loan Loss Provision to Total NPL	108.75	117.90	102.63
4.4	Cost of Funds	5.24	5.69	5.16
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.85	78.29	78.59
4.6	Base Rate	8.98	9.69	8.75
5.	Additional Information			
5.1	Average Yield	9.68	9.94	10.07
5.2	Net Interest Spread	4.45	4.25	4.92
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	6.19		
5.4	Return on Equity (Annualized)	13.53	14.86	9.42
5.5	Return on Assets (Annualized)	1.81	2.21	1.19

Note:

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