

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 2nd Quarter (30/9/2074) of the Fiscal Year 2074/2075

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)	56,463,269	50,512,909	48,058,067
1.1	Paid up Capital	7,376,743	4,582,313	4,012,031
1.2	Reserve and Surplus	1,676,591	1,365,382	1,307,605
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,011,144	3,404,209	3,536,080
1.5	Deposits (a+b)	45,573,713	39,393,712	38,517,106
	a. Domestic Currency	45,070,968	38,728,257	37,984,815
	b. Foreign Currency	502,745	665,455	532,291
1.6	Income Tax Liability	-	17,623	12,741
1.7	Other Liabilities	825,079	1,749,670	672,504
2.	Total Assets (2.1 to 2.7)	56,463,269	50,512,909	48,058,067
2.1	Cash and Bank Balance	5,126,637	3,647,161	3,975,750
2.2	Money at Call and Short Notice	868,884	873,564	4,974,746
2.3	Investments	8,150,263	9,154,222	4,419,400
2.4	Loans and Advances (a+b+c+d+e+f)	40,767,599	35,249,273	34,011,122
	a. Real Estate Loan	3,897,749	3,314,826	3,406,960
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.15 million)	404,971	209,538	371,414
	2. Business Complex & Residential Apartment Construction Loan	860,131	816,683	391,935
	3. Income Generating Commercial Complex Loan	477,268	398,943	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,155,380	1,889,662	2,643,611
	b. Personal Home Loan of Rs. 15 million or less	1,142,580	1,058,937	1,173,711
	c. Margin Type Loan	557,510	311,124	109,721
	d. Term Loan	6,559,187	6,044,554	5,615,483
	e. Overdraft Loan/TR Loan/WC Loan	21,172,272	17,402,527	17,659,385
	f. Others	7,438,302	7,117,306	6,045,862
2.5	Fixed Assets	359,171	332,670	251,646
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,190,715	1,256,018	425,404
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,498,158	1,172,606	1,628,269
3.2	Interest Expense	1,651,811	837,713	854,222
	A Net Interest Income (3.1-3.2)	846,347	334,892	774,047
3.3	Fees, Commission and Discount	42,699	20,472	36,890
3.4	Other Operating Income	118,227	46,896	105,433
3.5	Foreign Exchange Gain/Loss (Net)	56,892	22,331	57,798
	B Total Operating Income (A+3.3+3.4+3.5)	1,064,165	424,591	974,167
3.6	Staff Expenses	193,845	107,098	155,223
3.7	Other Operating Expenses	188,321	84,646	157,617
	C Operating Profit Before Provision (B-3.6-3.7)	681,999	232,847	661,327
3.8	Provision for Possible Losses	208,894	163,596	134,253
	D Operating Profit (C-3.8)	473,105	69,251	527,075
3.9	Non Operating Income/(Expenses) Net	24,561	13,308	2,835
3.10	Write Back of Provision for Possible Loss	111,663	45,029	50,066
	E Profit from Regular Activities (D+3.9+3.10)	609,328	127,588	579,976
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
	F Profit Before Bonus and Taxes (E+3.11)	609,328	127,588	579,976
3.12	Provision for Staff Bonus	55,393	11,599	52,725
3.13	Provision for Tax	160,286	34,797	156,341
	G Net Profit/(Loss) (F-3.12-3.13)	393,649	81,192	370,909
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	18.52	14.51	13.35
4.2	Non Performing Loan (NPL) to Total Loan	0.96	1.67	0.67
4.3	Total Loan Loss Provision to Total NPL	172.04	119.45	230.43
4.4	Cost of Funds	7.58	7.80	4.47
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.37	78.26	79.36
4.6	Base Rate	10.96	10.72	8.49
5.	Additional Information			
5.1	Average Yield	10.86	10.29	8.25
5.2	Net Interest Spread	3.29	2.49	3.78
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	3.00	3.30	3.68
5.4	Return on Equity	12.36	5.38	17.81
5.5	Return on Assets	1.54	0.65	1.71

Note:

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