

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 2nd Quarter (29/09/2073) of the Fiscal Year 2073/2074

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)	48,058,067	45,794,493	28,936,645
1.1	Paid up Capital	4,012,031	3,240,575	2,870,560
1.2	Reserve and Surplus	1,307,605	1,111,694	427,827
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	3,536,080	4,146,108	1,789,761
1.5	Deposits (a+b)	38,517,106	36,774,155	23,527,233
	a. Domestic Currency	37,984,815	36,291,900	22,609,662
	b. Foreign Currency	532,291	482,255	917,571
1.6	Income Tax Liability	12,741	59,078	14,534
1.7	Other Liabilities	672,504	462,882	306,730
2.	Total Assets (2.1 to 2.7)	48,058,067	45,794,493	28,936,645
2.1	Cash and Bank Balance	3,975,750	3,219,893	2,272,192
2.2	Money at Call and Short Notice	4,974,746	5,053,793	1,965,244
2.3	Investments	4,419,400	4,391,422	3,132,527
2.4	Loans and Advances (a+b+c+d+e+f)	34,011,122	31,819,048	20,463,068
	a. Real Estate Loan	3,406,960	2,945,150	1,137,484
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	371,414	331,094	190,515
	2. Business Complex & Residential Apartment Construction Loan	391,935	312,009	133,437
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,643,611	2,302,048	813,532
	b. Personal Home Loan of Rs. 1 Crore or Less	1,173,711	1,173,007	633,677
	c. Margin Type Loan	109,721	109,169	23,714
	d. Term Loan	5,615,483	5,048,970	3,264,011
	e. Overdraft Loan/TR Loan/WC Loan	17,659,385	17,532,429	12,104,642
	f. Others	6,045,862	5,010,323	3,299,539
2.5	Fixed Assets	251,646	254,651	159,350
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	425,404	1,055,685	944,265
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,628,269	727,441	911,655
3.2	Interest Expense	854,222	370,655	478,963
	A Net Interest Income (3.1-3.2)	774,047	356,785	432,692
3.3	Fees, Commission and Discount	36,890	17,359	26,267
3.4	Other Operating Income	105,433	44,700	37,880
3.5	Foreign Exchange Gain/Loss (Net)	57,798	32,205	38,581
	B Total Operating Income (A+3.3+3.4+3.5)	974,167	451,049	535,419
3.6	Staff Expenses	155,223	86,488	113,172
3.7	Other Operating Expenses	157,617	73,496	115,601
	C Operating Profit Before Provision (B-3.6-3.7)	661,327	291,065	306,646
3.8	Provision for Possible Losses	134,253	114,847	53,769
	D Operating Profit (C-3.8)	527,075	176,218	252,877
3.9	Non Operating Income/(Expenses) Net	2,835	(380)	1,056
3.10	Write Back of Provision for Possible Loss	50,066	55,078	97,295
	E Profit from Regular Activities (D+3.9+3.10)	579,976	230,916	351,228
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
	F Profit Before Bonus and Taxes (E+3.11)	579,976	230,916	351,228
3.12	Provision for Staff Bonus	52,725	20,992	31,930
3.13	Provision for Tax	156,341	62,977	95,790
	G Net Profit/(Loss) (F-3.12-3.13)	370,909	146,947	223,509
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	13.35	11.58	12.92
4.2	Non Performing Loan (NPL) to Total Loan	0.67	1.08	1.11
4.3	Total Loan Loss Provision to Total NPL	230.43	150.39	176.54
4.4	Cost of Funds	4.47	4.00	3.93
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.36	79.14	79.12
4.6	Base Rate	8.49	7.28	7.36
5.	Additional Information			
5.1	Average Yield	8.25	7.63	7.55
5.2	Net Interest Spread	3.78	3.63	3.61
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	3.68	4.03	4.30
5.4	Return on Equity	17.81	13.71	14.58
5.5	Return on Assets	1.71	1.39	1.65

Note:

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