

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 3rd Quarter (30/12/2071) 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)	24,901,409	25,932,106	21,154,729
1.1	Paid up Capital	2,609,600	2,609,600	2,330,000
1.2	Reserve and Surplus	396,452	287,711	380,096
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	382,144	2,844,441	1,215,641
1.5	Deposits (a+b)	21,239,543	19,854,689	17,050,084
	a. Domestic Currency	20,052,439	19,107,965	16,687,985
	b. Foreign Currency	1,187,103	746,724	362,099
1.6	Income Tax Liability	1,789	3,498	25,071
1.7	Other Liabilities	271,881	332,167	153,837
2.	Total Assets (2.1 to 2.7)	24,901,409	25,932,106	21,154,729
2.1	Cash and Bank Balance	814,042	1,945,502	1,614,847
2.2	Money at Call and Short Notice	3,116,975	3,525,065	2,176,763
2.3	Investments	2,023,240	1,790,795	1,491,313
2.4	Loans and Advances (a+b+c+d+e+f)	18,008,320	17,548,577	15,259,938
	a. Real Estate Loan	480,307	315,834	366,036
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	116,932	95,031	104,761
	2. Business Complex & Residential Apartment Construction Loan	88,333	73,757	77,505
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	275,041	147,046	183,770
	b. Personal Home Loan of Rs. 1 Crore or Less	553,621	495,681	324,325
	c. Margin Type Loan	11,989	3,901	-
	d. Term Loan	2,655,104	2,483,702	1,584,325
	e. Overdraft Loan/TR Loan/WC Loan	11,271,384	11,359,691	10,522,045
	f. Others	3,035,915	2,889,767	2,463,207
2.5	Fixed Assets	185,421	201,782	202,960
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	753,410	920,384	408,907
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,301,223	843,914	1,199,569
3.2	Interest Expense	656,935	425,066	584,621
A	Net Interest Income (3.1-3.2)	644,287	418,848	614,948
3.3	Fees, Commission and Discount	25,791	16,982	19,154
3.4	Other Operating Income	89,701	66,367	50,490
3.5	Foreign Exchange Gain/Loss (Net)	83,829	45,232	70,613
B	Total Operating Income (A+3.3+3.4+3.5)	843,608	547,430	755,205
3.6	Staff Expenses	137,299	94,532	120,856
3.7	Other Operating Expenses	191,645	123,448	171,377
C	Operating Profit Before Provision (B-3.6-3.7)	514,664	329,449	462,972
3.8	Provision for Possible Losses	87,302	81,060	62,896
D	Operating Profit (C-3.8)	427,362	248,390	400,076
3.9	Non Operating Income/(Expenses) Net	518	422	1,276
3.10	Write Back of Provision for Possible Loss	-	-	4,064
E	Profit from Regular Activities (D+3.9+3.10)	427,880	248,812	405,416
3.11	Extra Ordinary Income/Expenses (Net)	(8,189)	-	-
F	Profit Before Bonus and Taxes (E+3.11)	419,690	248,812	405,416
3.12	Provision for Staff Bonus	38,154	22,619	36,856
3.13	Provision for Tax	114,461	67,858	110,568
G	Net Profit/(Loss) (F-3.12-3.13)	267,076	158,335	257,992
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	14.39	13.32	15.33
4.2	Non Performing Loan (NPL) to Total Loan	1.64	1.78	1.99
4.3	Total Loan Loss Provision to Total NPL	138.57	144.26	104.65
4.4	Cost of Funds	4.10	4.13	4.93
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.83	79.41	78.87
4.6	Base Rate	7.65	7.23	8.34
5.	Additional Information			
5.1	Average Yield	7.74	7.79	9.38
5.2	Net Interest Spread	3.63	3.66	4.45
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	3.97	4.49	5.07
5.4	Return on Equity	13.12	11.58	14.12
5.5	Return on Assets	1.43	1.30	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.