

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 3rd Quarter (30/12/2067) of the Fiscal Year 2067/2068

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)	5,768,031	4,433,650	
1.1	Paid up Capital	1,631,000	1,631,000	
1.2	Reserve and Surplus	65,456	55,891	
1.3	Debenture and Bond			
1.4	Borrowings	523,599	341,705	
1.5	Deposits (a+b)	3,462,822	2,350,411	
	a. Domestic Currency	3,416,105	2,297,351	
	b. Foreign Currency	46,717	53,060	
1.6	Income Tax Liability			
1.7	Other Liabilities	85,153	54,644	
2.	Total Assets (2.1 to 2.7)	5,768,031	4,433,650	
2.1	Cash and Bank Balance	326,551	274,725	
2.2	Money at Call and Short Notice	310,000	250,000	
2.3	Investments	780,867	675,199	
2.4	Loans and Advances (a+b+c+d+e+f)	3,998,638	2,926,209	
	a. Real Estate Loan	148,712	112,470	
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 60 Lacs)	33,731	33,909	
	2. Business Complex & Residential Apartment Construction Loan	88,422	49,500	
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	26,559	29,060	
	b. Personal Home Loan of Rs. 60 Lacs or Less	27,153	20,721	
	c. Margin Type Loan			
	d. Term Loan	397,467	211,243	
	e. Overdraft Loan/TR Loan/WC Loan	2,189,432	1,653,462	
	f. Others	1,235,874	928,313	
2.5	Fixed Assets	169,444	137,234	
2.6	Non Banking Assets			
2.7	Other Assets	182,531	170,284	
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	326,519	179,532	
3.2	Interest Expense	171,228	85,379	
	A Net Interest Income (3.1-3.2)	155,291	94,154	
3.3	Fees, Commission and Discount	4,466	2,464	
3.4	Other Operating Income	22,548	17,203	
3.5	Foreign Exchange Gain/Loss (Net)	4,125	2,186	
	B Total Operating Income (A+3.3+3.4+3.5)	186,431	116,006	
3.6	Staff Expenses	56,456	36,890	
3.7	Other Operating Expenses	67,832	42,964	
	C Operating Profit Before Provision (B-3.6-3.7)	62,143	36,152	
3.8	Provision for Possible Losses	40,390	29,558	
	D Operating Profit (C-3.8)	21,752	6,594	
3.9	Non Operating Income/(Expenses) Net	9		
3.10	Write Back of Provision for Possible Loss			
	E Profit from Regular Activities (D+3.9+3.10)	21,761	6,594	
3.11	Extra Ordinary Income/Expenses (Net)			
	F Profit Before Bonus and Taxes (E+3.11)	21,761	6,594	
3.12	Provision for Staff Bonus	1,978	599	
3.13	Provision for Tax	5,935	1,798	
	G Net Profit/(Loss) (F-3.12-3.13)	13,848	4,196	
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	22.93	29.84	
4.2	Non Performing Loan (NPL) to Total Loan	-	-	
4.3	Total Loan Loss Provision to Total NPL	-	-	
4.4	Cost of Funds	9.74	9.49	
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.86	74.19	
5.	Additional Information			
5.1	Average Yield	12.58	11.67	
5.2	Net Interest Spread	2.84	2.17	
5.3	Return on Equity (Annualized)	1.13	0.52	
5.4	Return on Assets (Annualized)	0.46	0.25	

Note:

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