

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 3rd Quarter (30/12/2068) of the Fiscal Year 2068/2069

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)	12,360,764	10,863,758	5,772,897
1.1	Paid up Capital	1,631,000	1,631,000	1,631,000
1.2	Reserve and Surplus	120,551	42,061	70,323
1.3	Debenture and Bond			
1.4	Borrowings	998,819	798,730	523,599
1.5	Deposits (a+b)	9,506,189	8,287,675	3,462,822
	a. Domestic Currency	8,964,999	7,931,932	3,416,105
	b. Foreign Currency	541,190	355,743	46,717
1.6	Income Tax Liability			
1.7	Other Liabilities	104,206	104,292	85,153
2.	Total Assets (2.1 to 2.7)	12,360,764	10,863,758	5,772,897
2.1	Cash and Bank Balance	724,345	716,455	326,551
2.2	Money at Call and Short Notice	92,500	153,909	310,000
2.3	Investments	2,347,864	1,941,077	780,867
2.4	Loans and Advances (a+b+c+d+e+f)	8,755,825	7,656,305	3,998,638
	a. Real Estate Loan	293,861	195,502	126,918
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	50,668	50,956	11,937
	2. Business Complex & Residential Apartment Construction Loan	29,355	26,756	88,422
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	213,838	117,790	26,559
	b. Personal Home Loan of Rs. 1 Crore or Less	126,363	90,238	48,947
	c. Margin Type Loan			
	d. Term Loan	690,322	552,299	397,467
	e. Overdraft Loan/TR Loan/WC Loan	5,758,518	5,053,332	2,189,432
	f. Others	1,886,761	1,764,935	1,235,874
2.5	Fixed Assets	282,506	232,073	169,444
2.6	Non Banking Assets			
2.7	Other Assets	157,724	163,938	187,397
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	800,415	483,896	326,519
3.2	Interest Expense	549,048	356,975	171,228
	A Net Interest Income (3.1-3.2)	251,367	126,921	155,291
3.3	Fees, Commission and Discount	11,268	7,490	4,466
3.4	Other Operating Income	26,030	15,996	22,548
3.5	Foreign Exchange Gain/Loss (Net)	13,036	10,024	4,125
	B Total Operating Income (A+3.3+3.4+3.5)	301,701	160,431	186,431
3.6	Staff Expenses	80,136	53,405	56,456
3.7	Other Operating Expenses	118,964	71,213	67,832
	C Operating Profit Before Provision (B-3.6-3.7)	102,601	35,814	62,143
3.8	Provision for Possible Losses	40,278	74,667	40,390
	D Operating Profit (C-3.8)	62,323	(38,853)	21,752
3.9	Non Operating Income/(Expenses) Net	569	481	9
3.10	Write Back of Provision for Possible Loss			
	E Profit from Regular Activities (D+3.9+3.10)	62,892	(38,372)	21,761
3.11	Extra Ordinary Income/Expenses (Net)			
	F Profit Before Bonus and Taxes (E+3.11)	62,892	(38,372)	21,761
3.12	Provision for Staff Bonus	5,717	-	1,978
3.13	Provision for Tax	17,152	-	5,935
	G Net Profit/(Loss) (F-3.12-3.13)	40,022	(38,372)	13,848
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	17.11	18.47	22.93
4.2	Non Performing Loan (NPL) to Total Loan	-	1.45	-
4.3	Total Loan Loss Provision to Total NPL	-	92.78	-
4.4	Cost of Funds	8.95	9.79	9.74
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.81	76.99	78.86
5.	Additional Information			
5.1	Average Yield	11.62	11.79	12.58
5.2	Net Interest Spread	2.68	2.00	2.84
5.3	Return on Equity (Annualized)	3.12		1.13
5.4	Return on Assets (Annualized)	0.52		0.46

Note:

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