

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 3rd Quarter (30/12/2072) of the Fiscal Year 2072/2073

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)	30,089,015	28,936,645	24,901,409
1.1	Paid up Capital	2,870,560	2,870,560	2,609,600
1.2	Reserve and Surplus	527,111	427,827	396,452
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	309,738	1,789,761	382,144
1.5	Deposits (a+b)	26,065,386	23,527,233	21,239,543
	a. Domestic Currency	24,821,279	22,609,662	20,052,439
	b. Foreign Currency	1,244,108	917,571	1,187,103
1.6	Income Tax Liability	-	14,534	1,789
1.7	Other Liabilities	316,219	306,730	271,881
2.	Total Assets (2.1 to 2.7)	30,089,015	28,936,645	24,901,409
2.1	Cash and Bank Balance	2,634,356	2,272,192	814,042
2.2	Money at Call and Short Notice	2,268,188	1,965,244	3,116,975
2.3	Investments	2,428,897	3,132,527	2,023,240
2.4	Loans and Advances (a+b+c+d+e+f)	21,905,974	20,463,068	18,008,320
	a. Real Estate Loan	1,875,485	1,137,484	480,307
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	201,688	190,515	116,932
	2. Business Complex & Residential Apartment Construction Loan	339,200	133,437	88,333
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,334,597	813,532	275,041
	b. Personal Home Loan of Rs. 1 Crore or Less	653,857	633,677	553,621
	c. Margin Type Loan	62,782	23,714	11,989
	d. Term Loan	3,318,354	3,264,011	2,655,104
	e. Overdraft Loan/TR Loan/WC Loan	12,376,292	12,104,642	11,271,384
	f. Others	3,619,204	3,299,539	3,035,915
2.5	Fixed Assets	154,682	159,350	185,421
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	696,918	944,265	753,410
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,431,237	911,655	1,301,223
3.2	Interest Expense	704,396	478,963	656,935
	A Net Interest Income (3.1-3.2)	726,840	432,692	644,287
3.3	Fees, Commission and Discount	31,547	26,267	25,791
3.4	Other Operating Income	74,247	37,880	89,701
3.5	Foreign Exchange Gain/Loss (Net)	35,358	38,581	83,829
	B Total Operating Income (A+3.3+3.4+3.5)	867,992	535,419	843,608
3.6	Staff Expenses	168,342	113,172	137,299
3.7	Other Operating Expenses	182,379	115,601	191,645
	C Operating Profit Before Provision (B-3.6-3.7)	517,271	306,646	514,664
3.8	Provision for Possible Losses	57,358	53,769	87,302
	D Operating Profit (C-3.8)	459,912	252,877	427,362
3.9	Non Operating Income/(Expenses) Net	1,279	1,056	518
3.10	Write Back of Provision for Possible Loss	46,081	97,295	-
	E Profit from Regular Activities (D+3.9+3.10)	507,272	351,228	427,880
3.11	Extra Ordinary Income/Expenses (Net)	-	-	(8,189)
	F Profit Before Bonus and Taxes (E+3.11)	507,272	351,228	419,690
3.12	Provision for Staff Bonus	46,116	31,930	38,154
3.13	Provision for Tax	138,347	95,790	114,461
	G Net Profit/(Loss) (F-3.12-3.13)	322,810	223,509	267,076
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	12.74	12.92	14.39
4.2	Non Performing Loan (NPL) to Total Loan	1.25	1.11	1.64
4.3	Total Loan Loss Provision to Total NPL	166.75	176.54	138.57
4.4	Cost of Funds	3.82	3.93	4.10
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.20	79.12	78.83
4.6	Base Rate	6.74	7.36	7.65
5.	Additional Information			
5.1	Average Yield	7.72	7.55	7.74
5.2	Net Interest Spread	3.90	3.61	3.63
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	4.98	4.30	3.97
5.4	Return on Equity	14.14	14.58	13.12
5.5	Return on Assets	1.56	1.65	1.43

Note:

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