

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 3rd Quarter (31/12/2073) 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)	46,884,171	48,058,067	30,089,015
1.1	Paid up Capital	4,582,313	4,012,031	2,870,560
1.2	Reserve and Surplus	1,028,720	1,307,605	527,111
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,062,968	3,536,080	309,738
1.5	Deposits (a+b)	38,443,451	38,517,106	26,065,386
	a. Domestic Currency	38,279,796	37,984,815	24,821,279
	b. Foreign Currency	163,654	532,291	1,244,108
1.6	Income Tax Liability	-	12,741	-
1.7	Other Liabilities	766,720	672,504	316,219
2.	Total Assets (2.1 to 2.7)	46,884,171	48,058,067	30,089,015
2.1	Cash and Bank Balance	3,963,584	3,975,750	2,634,356
2.2	Money at Call and Short Notice	1,419,733	4,974,746	2,268,188
2.3	Investments	5,386,062	4,419,400	2,428,897
2.4	Loans and Advances (a+b+c+d+e+f)	34,936,476	34,011,122	21,905,974
	a. Real Estate Loan	3,559,599	3,406,960	1,875,485
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	418,741	371,414	201,688
	2. Business Complex & Residential Apartment Construction Loan	404,630	391,935	339,200
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,736,228	2,643,611	1,334,597
	b. Personal Home Loan of Rs. 1 Crore or Less	1,150,369	1,173,711	653,857
	c. Margin Type Loan	101,380	109,721	62,782
	d. Term Loan	5,776,968	5,615,483	3,318,354
	e. Overdraft Loan/TR Loan/WC Loan	17,952,400	17,659,385	12,376,292
	f. Others	6,395,760	6,045,862	3,619,204
2.5	Fixed Assets	264,559	251,646	154,682
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	913,757	425,404	696,918
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,767,911	1,628,269	1,431,237
3.2	Interest Expense	1,619,411	854,222	704,396
	A Net Interest Income (3.1-3.2)	1,148,500	774,047	726,840
3.3	Fees, Commission and Discount	53,805	36,890	31,547
3.4	Other Operating Income	140,474	105,433	74,247
3.5	Foreign Exchange Gain/Loss (Net)	115,357	57,798	35,358
	B Total Operating Income (A+3.3+3.4+3.5)	1,458,137	974,167	867,992
3.6	Staff Expenses	248,758	155,223	168,342
3.7	Other Operating Expenses	234,514	157,617	182,379
	C Operating Profit Before Provision (B-3.6-3.7)	974,865	661,327	517,271
3.8	Provision for Possible Losses	171,940	134,253	57,358
	D Operating Profit (C-3.8)	802,925	527,075	459,912
3.9	Non Operating Income/(Expenses) Net	2,021	2,835	1,279
3.10	Write Back of Provision for Possible Loss	43,325	50,066	46,081
	E Profit from Regular Activities (D+3.9+3.10)	848,272	579,976	507,272
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
	F Profit Before Bonus and Taxes (E+3.11)	848,272	579,976	507,272
3.12	Provision for Staff Bonus	77,116	52,725	46,116
3.13	Provision for Tax	228,735	156,341	138,347
	G Net Profit/(Loss) (F-3.12-3.13)	542,421	370,909	322,810
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	14.11	13.35	12.74
4.2	Non Performing Loan (NPL) to Total Loan	0.87	0.67	1.25
4.3	Total Loan Loss Provision to Total NPL	190.15	230.43	166.75
4.4	Cost of Funds	5.50	4.47	3.82
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	70.60	79.36	78.20
4.6	Base Rate	11.42	8.49	6.74
5.	Additional Information			
5.1	Average Yield	9.05	8.25	7.72
5.2	Net Interest Spread	3.55	3.78	3.90
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	4.13	3.68	4.98
5.4	Return on Equity	15.59	17.81	14.14
5.5	Return on Assets	1.62	1.71	1.56

Note:

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