

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 4th Quarter (32/03/2068) 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)	7,240,130	5,768,031	
1.1	Paid up Capital	1,631,000	1,631,000	
1.2	Reserve and Surplus	77,762	65,456	
1.3	Debenture and Bond			
1.4	Borrowings	114,752	523,599	
1.5	Deposits (a+b)	5,373,493	3,462,822	
	a. Domestic Currency	5,255,458	3,416,105	
	b. Foreign Currency	118,035	46,717	
1.6	Income Tax Liability	4,808		
1.7	Other Liabilities	38,316	85,153	
2.	Total Assets (2.1 to 2.7)	7,240,130	5,768,031	
2.1	Cash and Bank Balance	489,947	326,551	
2.2	Money at Call and Short Notice	599,000	310,000	
2.3	Investments	990,169	780,867	
2.4	Loans and Advances (a+b+c+d+e+f)	4,768,297	3,998,638	
	a. Real Estate Loan	93,878	135,282	
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 80 Lacs)	20,216	20,301	
	2. Business Complex & Residential Apartment Construction Loan	39,507	88,422	
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	34,155	26,559	
	b. Personal Home Loan of Rs. 80 Lacs or Less	42,448	40,583	
	c. Margin Type Loan			
	d. Term Loan	478,999	397,467	
	e. Overdraft Loan/TR Loan/WC Loan	2,870,398	2,189,432	
	f. Others	1,282,574	1,235,874	
2.5	Fixed Assets	255,553	169,444	
2.6	Non Banking Assets			
2.7	Other Assets	137,165	182,531	
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	544,215	326,519	
3.2	Interest Expense	300,760	171,228	
A	Net Interest Income (3.1-3.2)	243,455	155,291	
3.3	Fees, Commission and Discount	6,609	4,466	
3.4	Other Operating Income	27,380	22,557	
3.5	Foreign Exchange Gain/Loss (Net)	7,457	4,125	
B	Total Operating Income (A+3.3+3.4+3.5)	284,902	186,439	
3.6	Staff Expenses	80,028	56,456	
3.7	Other Operating Expenses	117,717	67,832	
C	Operating Profit Before Provision (B-3.6-3.7)	87,157	62,151	
3.8	Provision for Possible Losses	48,165	40,390	
D	Operating Profit (C-3.8)	38,992	21,761	
3.9	Non Operating Income/(Expenses) Net			
3.10	Write Back of Provision for Possible Loss			
E	Profit from Regular Activities (D+3.9+3.10)	38,992	21,761	
3.11	Extra Ordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	38,992	21,761	
3.12	Provision for Staff Bonus	3,545	1,978	
3.13	Provision for Tax	10,634	5,935	
G	Net Profit/(Loss) (F-3.12-3.13)	24,813	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	19.33	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	10.26	9.49	
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	68.95	74.19	
5.	Additional Information			
5.1	Average Yield	13.10	11.67	
5.2	Net Interest Spread	2.84	2.17	
5.3	Return on Equity (Annualized)	1.47	0.52	
5.4	Return on Assets (Annualized)	0.52	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.
- 3 Interest due up to Asar End 2068 recovered during Shrawan 2068 has been recognized as income as allowed by the Central Bank.
- 4 The Bank came into operation from 7th Shrawan 2067 (23 July 2010)