

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 4th Quarter (31/3/2072) of the Fiscal Year 2071/2072

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) | 24,664,433 | 24,901,409 | 20,571,238 |
| 1.1 | Paid up Capital | 2,609,600 | 2,609,600 | 2,609,600 |
| 1.2 | Reserve and Surplus | 478,327 | 396,452 | 133,093 |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 148,234 | 382,144 | 379,632 |
| 1.5 | Deposits (a+b) | 21,130,675 | 21,239,543 | 17,147,649 |
| | a. Domestic Currency | 19,848,959 | 20,052,439 | 16,638,451 |
| | b. Foreign Currency | 1,281,716 | 1,187,103 | 509,198 |
| 1.6 | Income Tax Liability | 5,489 | 1,789 | 11,084 |
| 1.7 | Other Liabilities | 292,107 | 271,881 | 290,180 |
| 2. | Total Assets (2.1 to 2.7) | 24,664,433 | 24,901,409 | 20,571,238 |
| 2.1 | Cash and Bank Balance | 3,035,262 | 814,042 | 1,831,591 |
| 2.2 | Money at Call and Short Notice | 1,067,104 | 3,116,975 | 880,502 |
| 2.3 | Investments | 1,993,623 | 2,023,240 | 2,507,410 |
| 2.4 | Loans and Advances (a+b+c+d+e+f) | 17,542,669 | 18,008,320 | 14,496,326 |
| | a. Real Estate Loan | 558,542 | 480,307 | 356,880 |
| | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore) | 171,562 | 116,932 | 96,510 |
| | 2. Business Complex & Residential Apartment Construction Loan | 115,255 | 88,333 | 76,275 |
| | 3. Income Generating Commercial Complex Loan | - | - | - |
| | 4. Other Real Estate Loan (Including Land Purchase & Plotting) | 271,724 | 275,041 | 184,095 |
| | b. Personal Home Loan of Rs. 1 Crore or Less | 585,945 | 553,621 | 417,005 |
| | c. Margin Type Loan | 14,950 | 11,989 | - |
| | d. Term Loan | 2,663,823 | 2,655,104 | 2,157,248 |
| | e. Overdraft Loan/TR Loan/WC Loan | 10,602,346 | 11,271,384 | 9,128,967 |
| | f. Others | 3,117,063 | 3,035,915 | 2,436,226 |
| 2.5 | Fixed Assets | 177,080 | 185,421 | 213,778 |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Other Assets | 848,695 | 753,410 | 641,631 |
| 3. | Profit and Loss Account | Up to This Quarter | Up to Previous Quarter | Up to Corresponding Previous Year Quarter |
| 3.1 | Interest Income | 1,804,944 | 1,301,223 | 1,628,249 |
| 3.2 | Interest Expense | 914,279 | 656,935 | 807,026 |
| | A Net Interest Income (3.1-3.2) | 890,665 | 644,287 | 821,223 |
| 3.3 | Fees, Commission and Discount | 35,282 | 25,791 | 26,811 |
| 3.4 | Other Operating Income | 109,248 | 89,701 | 81,976 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | 102,382 | 83,829 | 95,288 |
| | B Total Operating Income (A+3.3+3.4+3.5) | 1,137,576 | 843,608 | 1,025,299 |
| 3.6 | Staff Expenses | 185,260 | 137,299 | 167,300 |
| 3.7 | Other Operating Expenses | 273,976 | 191,645 | 249,691 |
| | C Operating Profit Before Provision (B-3.6-3.7) | 678,340 | 514,664 | 608,307 |
| 3.8 | Provision for Possible Losses | 155,450 | 87,302 | 136,165 |
| | D Operating Profit (C-3.8) | 522,890 | 427,362 | 472,142 |
| 3.9 | Non Operating Income/(Expenses) Net | 1,062 | 518 | 1,801 |
| 3.10 | Write Back of Provision for Possible Loss | 31,205 | - | 6,316 |
| | E Profit from Regular Activities (D+3.9+3.10) | 555,158 | 427,880 | 480,259 |
| 3.11 | Extra Ordinary Income/Expenses (Net) | (8,189) | (8,189) | - |
| | F Profit Before Bonus and Taxes (E+3.11) | 546,968 | 419,690 | 480,259 |
| 3.12 | Provision for Staff Bonus | 49,724 | 38,154 | 43,660 |
| 3.13 | Provision for Tax | 151,633 | 114,461 | 131,062 |
| | G Net Profit/(Loss) (F-3.12-3.13) | 345,611 | 267,076 | 305,537 |
| 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 | 14.99 | 14.39 | 16.06 |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 1.75 | 1.64 | 2.18 |
| 4.3 | Total Loan Loss Provision to Total NPL | 143.94 | 138.57 | 118.74 |
| 4.4 | Cost of Funds | 4.25 | 4.10 | 4.94 |
| 4.5 | Credit to Deposit Ratio (Calculated as per NRB Directives) | 76.44 | 78.83 | 75.50 |
| 4.6 | Base Rate | 8.48 | 7.65 | 8.97 |
| 5. | Additional Information | | | |
| 5.1 | Average Yield | 7.87 | 7.74 | 9.27 |
| 5.2 | Net Interest Spread | 3.62 | 3.63 | 4.32 |
| 5.3 | Average Interest Rate Spread (Calculated as per NRB Directives) | 4.42 | 3.97 | 4.23 |
| 5.4 | Return on Equity | 12.60 | 13.12 | 12.46 |
| 5.5 | Return on Assets | 1.37 | 1.43 | 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.