

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 4th Quarter (31/03/2073) 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)	40,111,187	30,089,015	24,707,203
1.1	Paid up Capital	3,240,575	2,870,560	2,870,560
1.2	Reserve and Surplus	967,465	527,111	204,318
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	4,441,381	309,738	148,234
1.5	Deposits (a+b)	31,000,072	26,065,386	21,130,675
	a. Domestic Currency	30,350,380	24,821,279	19,848,959
	b. Foreign Currency	649,692	1,244,108	1,281,716
1.6	Income Tax Liability	-	-	4,937
1.7	Other Liabilities	461,693	316,219	348,479
2.	Total Assets (2.1 to 2.7)	40,111,187	30,089,015	24,707,203
2.1	Cash and Bank Balance	4,024,982	2,634,356	3,036,462
2.2	Money at Call and Short Notice	2,938,007	2,268,188	1,067,104
2.3	Investments	4,728,321	2,428,897	1,993,623
2.4	Loans and Advances (a+b+c+d+e+f)	27,358,983	21,905,974	17,542,625
	a. Real Estate Loan	2,416,594	1,875,485	558,542
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	299,534	201,688	171,562
	2. Business Complex & Residential Apartment Construction Loan	348,972	339,200	115,255
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,768,089	1,334,597	271,724
	b. Personal Home Loan of Rs. 1 Crore or Less	1,165,643	653,857	585,945
	c. Margin Type Loan	87,510	62,782	14,950
	d. Term Loan	4,364,669	3,318,354	2,663,823
	e. Overdraft Loan/TR Loan/WC Loan	14,984,227	12,376,292	10,602,319
	f. Others	4,340,338	3,619,204	3,117,047
2.5	Fixed Assets	267,185	154,682	177,080
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	793,709	696,918	890,308
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,141,335	1,431,237	1,804,944
3.2	Interest Expense	1,015,466	704,396	914,279
	A Net Interest Income (3.1-3.2)	1,125,869	726,840	890,665
3.3	Fees, Commission and Discount	45,720	31,547	35,282
3.4	Other Operating Income	119,350	74,247	110,153
3.5	Foreign Exchange Gain/Loss (Net)	68,313	35,358	102,382
	B Total Operating Income (A+3.3+3.4+3.5)	1,359,253	867,992	1,138,481
3.6	Staff Expenses	246,228	168,342	186,165
3.7	Other Operating Expenses	293,726	182,379	273,400
	C Operating Profit Before Provision (B-3.6-3.7)	819,299	517,271	678,916
3.8	Provision for Possible Losses	99,033	57,358	155,493
	D Operating Profit (C-3.8)	720,266	459,912	523,423
3.9	Non Operating Income/(Expenses) Net	12,311	1,279	1,062
3.10	Write Back of Provision for Possible Loss	136,589	46,081	31,205
	E Profit from Regular Activities (D+3.9+3.10)	869,165	507,272	555,691
3.11	Extra Ordinary Income/Expenses (Net)	-	-	(8,766)
	F Profit Before Bonus and Taxes (E+3.11)	869,165	507,272	546,925
3.12	Provision for Staff Bonus	79,015	46,116	49,720
3.13	Provision for Tax	238,113	138,347	150,909
	G Net Profit/(Loss) (F-3.12-3.13)	552,037	322,810	346,296
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	12.97	12.74	14.92
4.2	Non Performing Loan (NPL) to Total Loan	0.79	1.25	1.75
4.3	Total Loan Loss Provision to Total NPL	212.88	166.75	143.94
4.4	Cost of Funds	4.02	3.82	4.25
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.48	78.20	76.44
4.6	Base Rate	6.58	6.74	8.48
5.	Additional Information			
5.1	Average Yield	8.34	7.72	7.87
5.2	Net Interest Spread	4.32	3.90	3.62
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	4.32	4.98	4.42
5.4	Return on Equity	17.28	14.14	12.63
5.5	Return on Assets	1.80	1.56	1.38

Note:

1 The above figures are subject to change if directed by the Regulators and/or External Auditor.

2 Joint transaction between Mega Bank Nepal Limited and Pashchimanchal Development Bank Limited commenced from 13th Baisakh 2073 (25th April 2016) upon the completion of the merger process. The recorded incomes & expenses of Pashchimanchal Development Bank before the merger date has not been included in Profit & Loss Account, rather the Net Profit has been transferred to the Reserves & Surplus of the Balance Sheet. If this is to be considered, the Bank's Net Profit for the FY 2072/73 would be Rs.589.7 million.

3 Figures regrouped wherever necessary.