

**Mega Bank Nepal Limited**  
**Unaudited Financial Results (Quarterly)**  
**As at end of 4th Quarter (31/03/2074) of the Fiscal Year 2073/2074**

Rs. in '000

| S.N.      | Particulars  | This Quarter Ending               | Previous Quarter Ending               | Corresponding Previous Year Quarter Ending               |
|-----------|--|-----------------------------------|---------------------------------------|--|
| <b>1.</b> | <b>Total Capital and Liabilities (1.1 to 1.7)</b>                            | <b>45,641,378</b>                 | <b>46,884,171</b>                     | <b>39,866,132</b>  |
| 1.1       | Paid up Capital  | 4,582,313                         | 4,582,313                             | 3,772,169  |
| 1.2       | Reserve and Surplus  | 1,281,473                         | 1,028,720                             | 405,175  |
| 1.3       | Debenture and Bond   | -                                 | -                                     | -  |
| 1.4       | Borrowings   | -                                 | 2,062,968                             | 4,441,381  |
| 1.5       | Deposits (a+b)   | 38,936,865                        | 38,443,451                            | 30,750,072   |
|           | a. Domestic Currency   | 38,363,418                        | 38,279,796                            | 30,100,380   |
|           | b. Foreign Currency  | 573,447                           | 163,654                               | 649,692  |
| 1.6       | Income Tax Liability   | -                                 | -                                     | 1,634  |
| 1.7       | Other Liabilities  | 840,727                           | 766,720                               | 495,700  |
| <b>2.</b> | <b>Total Assets (2.1 to 2.7)</b>   | <b>45,641,378</b>                 | <b>46,884,171</b>                     | <b>39,866,132</b>  |
| 2.1       | Cash and Bank Balance  | 3,747,421                         | 3,963,584                             | 4,069,137  |
| 2.2       | Money at Call and Short Notice   | 1,560,620                         | 1,419,733                             | 2,688,007  |
| 2.3       | Investments  | 4,485,920                         | 5,386,062                             | 4,708,496  |
| 2.4       | Loans and Advances (a+b+c+d+e+f)   | 34,597,835                        | 34,936,476                            | 27,358,983   |
|           | a. Real Estate Loan  | 3,335,508                         | 3,559,599                             | 2,416,594  |
|           | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore) | 288,911                           | 418,741                               | 299,534  |
|           | 2. Business Complex & Residential Apartment Construction Loan                | 568,672                           | 404,630                               | 348,972  |
|           | 3. Income Generating Commercial Complex Loan                                 | -                                 | -                                     | -  |
|           | 4. Other Real Estate Loan (Including Land Purchase & Plotting)               | 2,477,924                         | 2,736,228                             | 1,768,089  |
|           | b. Personal Home Loan of Rs. 1 Crore or Less                                 | 949,174                           | 1,150,369                             | 1,165,643  |
|           | c. Margin Type Loan  | 75,850                            | 101,380                               | 87,510   |
|           | d. Term Loan   | 6,159,190                         | 5,776,968                             | 4,364,669  |
|           | e. Overdraft Loan/TR Loan/WC Loan  | 17,852,241                        | 17,952,400                            | 14,984,227   |
|           | f. Others  | 6,225,873                         | 6,395,760                             | 4,340,338  |
| 2.5       | Fixed Assets   | 302,109                           | 264,559                               | 263,344  |
| 2.6       | Non Banking Assets   | -                                 | -                                     | -  |
| 2.7       | Other Assets   | 947,473                           | 913,757                               | 778,165  |
| <b>3.</b> | <b>Profit and Loss Account</b>   | <b>Up to This Quarter</b>         | <b>Up to Previous Quarter</b>         | <b>Up to Corresponding Previous Year Quarter</b>         |
| 3.1       | Interest Income  | 4,123,115                         | 2,767,911                             | 2,141,518  |
| 3.2       | Interest Expense   | 2,399,398                         | 1,619,411                             | 1,015,671  |
|           | <b>A Net Interest Income (3.1-3.2)</b>                                       | <b>1,723,717</b>                  | <b>1,148,500</b>                      | <b>1,125,847</b>   |
| 3.3       | Fees, Commission and Discount  | 70,126                            | 53,805                                | 46,022   |
| 3.4       | Other Operating Income   | 179,947                           | 140,474                               | 119,361  |
| 3.5       | Foreign Exchange Gain/Loss (Net)   | 121,624                           | 115,357                               | 68,313   |
|           | <b>B Total Operating Income (A+3.3+3.4+3.5)</b>                              | <b>2,095,413</b>                  | <b>1,458,137</b>                      | <b>1,359,543</b>   |
| 3.6       | Staff Expenses   | 360,382                           | 248,758                               | 246,251  |
| 3.7       | Other Operating Expenses   | 368,490                           | 234,514                               | 294,079  |
|           | <b>C Operating Profit Before Provision (B-3.6-3.7)</b>                       | <b>1,366,541</b>                  | <b>974,865</b>                        | <b>819,213</b>   |
| 3.8       | Provision for Possible Losses  | 178,850                           | 171,940                               | 99,033   |
|           | <b>D Operating Profit (C-3.8)</b>  | <b>1,187,691</b>                  | <b>802,925</b>                        | <b>720,179</b>   |
| 3.9       | Non Operating Income/(Expenses) Net  | 18,403                            | 2,021                                 | 12,310   |
| 3.10      | Write Back of Provision for Possible Loss                                    | 35,996                            | 43,325                                | 136,589  |
|           | <b>E Profit from Regular Activities (D+3.9+3.10)</b>                         | <b>1,242,091</b>                  | <b>848,272</b>                        | <b>869,078</b>   |
| 3.11      | Extra Ordinary Income/Expenses (Net)   | -                                 | -                                     | -  |
|           | <b>F Profit Before Bonus and Taxes (E+3.11)</b>                              | <b>1,242,091</b>                  | <b>848,272</b>                        | <b>869,078</b>   |
| 3.12      | Provision for Staff Bonus  | 112,917                           | 77,116                                | 79,007   |
| 3.13      | Provision for Tax  | 337,761                           | 228,735                               | 239,027  |
|           | <b>G Net Profit/(Loss) (F-3.12-3.13)</b>                                     | <b>791,413</b>                    | <b>542,421</b>                        | <b>551,044</b>   |
| <b>4.</b> | <b>Ratios (%)</b>  | <b>At the End of This Quarter</b> | <b>At the End of Previous Quarter</b> | <b>At the End of Corresponding Previous Year Quarter</b> |
| 4.1       | Capital Fund to RWE  | 14.87                             | 14.11                                 | 12.95  |
| 4.2       | Non Performing Loan (NPL) to Total Loan                                      | 1.36                              | 0.87                                  | 0.79   |
| 4.3       | Total Loan Loss Provision to Total NPL                                       | 123.87                            | 190.15                                | 212.88   |
| 4.4       | Cost of Funds  | 6.00                              | 5.50                                  | 4.02   |
| 4.5       | Credit to Deposit Ratio (Calculated as per NRB Directives)                   | 70.05                             | 70.60                                 | 79.48  |
| 4.6       | Base Rate  | 11.00                             | 11.42                                 | 6.58   |
| <b>5.</b> | <b>Additional Information</b>  |                                   |                                       |  |
| 5.1       | Average Yield  | 9.85                              | 9.05                                  | 8.34   |
| 5.2       | Net Interest Spread  | 3.85                              | 3.55                                  | 4.32   |
| 5.3       | Average Interest Rate Spread (Calculated as per NRB Directives)              | 4.06                              | 4.13                                  | 4.32   |
| 5.4       | Return on Equity   | 16.88                             | 15.59                                 | 17.25  |
| 5.5       | Return on Assets   | 1.73                              | 1.62                                  | 1.79   |

**Note:**

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