

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 2nd Quarter (29/09/2069) of the Fiscal Year 2069/2070

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)	14,731,721	14,500,211	10,863,758
1.1	Paid up Capital	1,631,000	1,631,000	1,631,000
1.2	Reserve and Surplus	237,617	179,790	42,061
1.3	Debenture and Bond			
1.4	Borrowings	877,114	1,583,488	798,730
1.5	Deposits (a+b)	11,826,665	10,925,415	8,287,675
	a. Domestic Currency	11,636,655	10,667,517	7,931,932
	b. Foreign Currency	190,010	257,898	355,743
1.6	Income Tax Liability	6,433	7,273	
1.7	Other Liabilities	152,891	173,245	104,292
2.	Total Assets (2.1 to 2.7)	14,731,721	14,500,211	10,863,758
2.1	Cash and Bank Balance	891,650	997,515	716,455
2.2	Money at Call and Short Notice	1,237,279	1,966,683	153,909
2.3	Investments	1,293,663	894,744	1,941,077
2.4	Loans and Advances (a+b+c+d+e+f)	10,889,714	10,226,799	7,656,305
	a. Real Estate Loan	245,334	266,001	195,502
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	49,043	49,737	50,956
	2. Business Complex & Residential Apartment Construction Loan	38,537	39,551	26,756
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	157,754	176,713	117,790
	b. Personal Home Loan of Rs. 1 Crore or Less	165,186	156,435	90,238
	c. Margin Type Loan			
	d. Term Loan	919,767	836,071	552,299
	e. Overdraft Loan/TR Loan/WC Loan	7,333,344	6,902,971	5,053,332
	f. Others	2,226,083	2,065,321	1,764,935
2.5	Fixed Assets	264,432	275,595	232,073
2.6	Non Banking Assets			
2.7	Other Assets	154,983	138,875	163,938
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	632,944	304,943	483,896
3.2	Interest Expense	306,900	165,722	356,975
	A Net Interest Income (3.1-3.2)	326,044	139,220	126,921
3.3	Fees, Commission and Discount	12,392	6,571	7,490
3.4	Other Operating Income	22,650	11,229	15,996
3.5	Foreign Exchange Gain/Loss (Net)	27,102	8,169	10,024
	B Total Operating Income (A+3.3+3.4+3.5)	388,188	165,188	160,431
3.6	Staff Expenses	64,303	36,403	53,405
3.7	Other Operating Expenses	98,188	48,206	71,213
	C Operating Profit Before Provision (B-3.6-3.7)	225,697	80,580	35,814
3.8	Provision for Possible Losses	93,931	39,686	74,667
	D Operating Profit (C-3.8)	131,766	40,894	(38,853)
3.9	Non Operating Income/(Expenses) Net		-	481
3.10	Write Back of Provision for Possible Loss		-	
	E Profit from Regular Activities (D+3.9+3.10)	131,766	40,894	(38,372)
3.11	Extra Ordinary Income/Expenses (Net)			
	F Profit Before Bonus and Taxes (E+3.11)	131,766	40,894	(38,372)
3.12	Provision for Staff Bonus	11,979	3,718	-
3.13	Provision for Tax	35,936	11,153	-
	G Net Profit/(Loss) (F-3.12-3.13)	83,851	26,023	(38,372)
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	15.26	15.27	18.47
4.2	Non Performing Loan (NPL) to Total Loan	1.83	0.97	1.45
4.3	Total Loan Loss Provision to Total NPL	102.63	153.65	92.78
4.4	Cost of Funds	5.16	5.87	9.79
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.59	79.59	76.99
4.6	Base Rate	8.75		
5.	Additional Information			
5.1	Average Yield	10.07	10.17	11.79
5.2	Net Interest Spread	4.92	4.31	2.00
5.3	Return on Equity (Annualized)	9.42	5.72	(4.48)
5.4	Return on Assets (Annualized)	1.19	0.77	(0.83)

Note:

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