

**Mega Bank Nepal Limited**  
**Unaudited Financial Results (Quarterly)**  
**As at end of 3rd Quarter (31/12/2069) of the Fiscal Year 2069/2070**

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>15,700,345</b>	<b>14,731,721</b>	<b>12,360,764</b>
1.1	Paid up Capital	1,631,000	1,631,000	1,631,000
1.2	Reserve and Surplus	283,745	237,617	120,551
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	832,220	877,114	998,819
1.5	Deposits (a+b)	12,842,219	11,826,665	9,506,189
a.	Domestic Currency	12,670,611	11,636,655	8,964,999
b.	Foreign Currency	171,608	190,010	541,190
1.6	Income Tax Liability	4,725	6,433	-
1.7	Other Liabilities	106,436	152,891	104,206
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>15,700,345</b>	<b>14,731,721</b>	<b>12,360,764</b>
2.1	Cash and Bank Balance	936,783	891,650	724,345
2.2	Money at Call and Short Notice	1,570,650	1,237,279	92,500
2.3	Investments	1,071,974	1,293,663	2,347,864
2.4	Loans and Advances (a+b+c+d+e+f)	11,619,764	10,889,714	8,755,825
a.	Real Estate Loan	218,652	245,334	293,861
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	42,568	49,043	50,668
2.	Business Complex & Residential Apartment Construction Loan	39,595	38,537	29,355
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	136,489	157,754	213,838
b.	Personal Home Loan of Rs. 1 Crore or Less	216,022	165,186	126,363
c.	Margin Type Loan	-	-	-
d.	Term Loan	1,036,700	919,767	690,322
e.	Overdraft Loan/TR Loan/WC Loan	7,650,907	7,333,344	5,758,518
f.	Others	2,497,483	2,226,083	1,886,761
2.5	Fixed Assets	248,431	264,432	282,506
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	252,743	154,983	157,724
<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	996,017	632,944	800,415
3.2	Interest Expense	490,157	306,900	549,048
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>505,860</b>	<b>326,044</b>	<b>251,367</b>
3.3	Fees, Commission and Discount	17,469	12,392	11,268
3.4	Other Operating Income	34,122	22,650	26,030
3.5	Foreign Exchange Gain/Loss (Net)	41,000	27,102	13,036
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>598,452</b>	<b>388,188</b>	<b>301,701</b>
3.6	Staff Expenses	96,967	64,303	80,136
3.7	Other Operating Expenses	155,269	98,188	118,964
<b>C</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>346,216</b>	<b>225,697</b>	<b>102,601</b>
3.8	Provision for Possible Losses	141,682	93,931	40,278
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>204,534</b>	<b>131,766</b>	<b>62,323</b>
3.9	Non Operating Income/(Expenses) Net	-	-	569
3.10	Write Back of Provision for Possible Loss	-	-	-
<b>E</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>204,534</b>	<b>131,766</b>	<b>62,892</b>
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>204,534</b>	<b>131,766</b>	<b>62,892</b>
3.12	Provision for Staff Bonus	18,594	11,979	5,717
3.13	Provision for Tax	55,782	35,936	17,152
<b>G</b>	<b>Net Profit/(Loss) (F-3.12-3.13)</b>	<b>130,158</b>	<b>83,851</b>	<b>40,022</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	14.82	15.26	17.11
4.2	Non Performing Loan (NPL) to Total Loan	1.84	1.83	-
4.3	Total Loan Loss Provision to Total NPL	117.18	102.63	-
4.4	Cost of Funds	5.22	5.16	8.95
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.34	78.59	78.81
4.6	Base Rate	9.80	8.75	-
<b>5.</b>	<b>Additional Information</b>			
5.1	Average Yield	10.08	10.07	11.62
5.2	Net Interest Spread	4.86	4.92	2.68
5.3	Return on Equity (Annualized)	9.79	9.42	3.12
5.4	Return on Assets (Annualized)	1.18	1.19	0.52

**Note:**

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