

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 4th Quarter (32/03/2071) of the Fiscal Year 2070/2071

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)	20,576,610	21,154,729	17,407,739
1.1	Paid up Capital	2,330,000	2,330,000	2,330,000
1.2	Reserve and Surplus	432,295	380,096	122,106
1.3	Debenture and Bond			
1.4	Borrowings	379,632	1,215,641	2,002,592
1.5	Deposits (a+b)	17,147,649	17,050,084	12,533,459
	a. Domestic Currency	16,638,451	16,687,985	12,416,794
	b. Foreign Currency	509,198	362,099	116,664
1.6	Income Tax Liability	10,883	25,071	6,895
1.7	Other Liabilities	276,151	153,837	412,687
2.	Total Assets (2.1 to 2.7)	20,576,610	21,154,729	17,407,739
2.1	Cash and Bank Balance	1,831,591	1,614,847	2,476,133
2.2	Money at Call and Short Notice	880,502	2,176,763	1,623,090
2.3	Investments	2,507,410	1,491,313	1,326,474
2.4	Loans and Advances (a+b+c+d+e+f)	14,496,326	15,259,938	11,462,546
	a. Real Estate Loan	356,880	366,036	242,448
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	96,510	104,761	60,017
	2. Business Complex & Residential Apartment Construction Loan	76,275	77,505	39,596
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	184,095	183,770	142,836
	b. Personal Home Loan of Rs. 1 Crore or Less	417,005	324,325	273,312
	c. Margin Type Loan			
	d. Term Loan	2,157,248	1,584,325	1,108,084
	e. Overdraft Loan/TR Loan/WC Loan	9,128,967	10,522,045	7,150,264
	f. Others	2,436,226	2,463,207	2,688,438
2.5	Fixed Assets	214,012	202,960	233,959
2.6	Non Banking Assets			
2.7	Other Assets	646,769	408,907	285,537
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year
3.1	Interest Income	1,628,249	1,199,569	1,392,533
3.2	Interest Expense	807,026	584,621	712,882
A	Net Interest Income (3.1-3.2)	821,223	614,948	679,651
3.3	Fees, Commission and Discount	26,811	19,154	24,397
3.4	Other Operating Income	54,376	36,175	40,752
3.5	Foreign Exchange Gain/Loss (Net)	122,889	84,928	59,456
B	Total Operating Income (A+3.3+3.4+3.5)	1,025,299	755,205	804,256
3.6	Staff Expenses	167,272	120,856	136,772
3.7	Other Operating Expenses	249,568	171,377	236,642
C	Operating Profit Before Provision (B-3.6-3.7)	608,459	462,972	430,842
3.8	Provision for Possible Losses	126,613	62,896	152,236
D	Operating Profit (C-3.8)	481,846	400,076	278,606
3.9	Non Operating Income/(Expenses) Net	1,659	1,276	380
3.10	Write Back of Provision for Possible Loss	4,064	4,064	
E	Profit from Regular Activities (D+3.9+3.10)	487,569	405,416	278,985
3.11	Extra Ordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	487,569	405,416	278,985
3.12	Provision for Staff Bonus	44,324	36,856	25,362
3.13	Provision for Tax	133,054	110,568	76,267
G	Net Profit/(Loss) (F-3.12-3.13)	310,191	257,992	177,356
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	16.16	15.33	18.06
4.2	Non Performing Loan (NPL) to Total Loan	2.18	1.99	2.17
4.3	Total Loan Loss Provision to Total NPL	118.74	104.65	104.61
4.4	Cost of Funds	4.94	4.93	5.49
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.42	78.87	77.28
4.6	Base Rate	8.97	8.34	10.33
5.	Additional Information			
5.1	Average Yield	9.27	9.38	10.21
5.2	Net Interest Spread	4.32	4.45	4.72
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	4.23	5.07	
5.4	Return on Equity	12.62	14.12	9.94
5.5	Return on Assets	1.58	1.81	1.16

Note:

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