

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 4th Quarter (31/03/2069) of the Fiscal Year 2068/2069

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)	11,406,791	12,360,764	7,241,729
1.1	Paid up Capital	1,631,000	1,631,000	1,631,000
1.2	Reserve and Surplus	152,257	120,551	80,798
1.3	Debenture and Bond			
1.4	Borrowings	303,421	998,819	114,752
1.5	Deposits (a+b)	9,192,557	9,506,189	5,373,493
	a. Domestic Currency	8,855,663	8,964,999	5,255,458
	b. Foreign Currency	336,894	541,190	118,035
1.6	Income Tax Liability			180
1.7	Other Liabilities	127,556	104,206	41,506
2.	Total Assets (2.1 to 2.7)	11,406,791	12,360,764	7,241,729
2.1	Cash and Bank Balance	1,600,406	724,345	489,947
2.2	Money at Call and Short Notice	132,300	92,500	599,000
2.3	Investments	1,297,041	2,347,864	990,169
2.4	Loans and Advances (a+b+c+d+e+f)	7,933,536	8,755,825	4,768,297
	a. Real Estate Loan	310,452	293,861	85,548
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	50,307	50,668	11,886
	2. Business Complex & Residential Apartment Construction Loan	38,681	29,355	39,507
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	221,464	213,838	34,155
	b. Personal Home Loan of Rs. 1 Crore or Less	133,608	126,363	50,779
	c. Margin Type Loan			
	d. Term Loan	752,383	690,322	478,999
	e. Overdraft Loan/TR Loan/WC Loan	4,786,755	5,758,518	2,870,398
	f. Others	1,950,338	1,886,761	1,282,574
2.5	Fixed Assets	288,653	282,506	255,553
2.6	Non Banking Assets			
2.7	Other Assets	154,854	157,724	138,763
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,140,020	800,415	544,215
3.2	Interest Expense	749,740	549,048	300,760
	A Net Interest Income (3.1-3.2)	390,279	251,367	243,455
3.3	Fees, Commission and Discount	17,774	11,268	6,609
3.4	Other Operating Income	34,372	26,030	27,380
3.5	Foreign Exchange Gain/Loss (Net)	27,649	13,036	7,457
	B Total Operating Income (A+3.3+3.4+3.5)	470,073	301,701	284,902
3.6	Staff Expenses	113,064	80,136	81,386
3.7	Other Operating Expenses	178,519	118,964	117,128
	C Operating Profit Before Provision (B-3.6-3.7)	178,491	102,601	86,387
3.8	Provision for Possible Losses	66,122	40,278	48,165
	D Operating Profit (C-3.8)	112,369	62,323	38,222
3.9	Non Operating Income/(Expenses) Net	704	569	
3.10	Write Back of Provision for Possible Loss	-		
	E Profit from Regular Activities (D+3.9+3.10)	113,073	62,892	38,222
3.11	Extra Ordinary Income/Expenses (Net)			
	F Profit Before Bonus and Taxes (E+3.11)	113,073	62,892	38,222
3.12	Provision for Staff Bonus	10,279	5,717	3,475
3.13	Provision for Tax	31,335	17,152	10,424
	G Net Profit/(Loss) (F-3.12-3.13)	71,459	40,022	24,323
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	19.12	17.11	19.36
4.2	Non Performing Loan (NPL) to Total Loan	0.49	-	-
4.3	Total Loan Loss Provision to Total NPL	290.77	-	-
4.4	Cost of Funds	8.49	8.95	10.26
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	72.82	78.81	68.92
5.	Additional Information			
5.1	Average Yield	11.81	11.62	13.10
5.2	Net Interest Spread	3.31	2.68	2.84
5.3	Return on Equity (Annualized)	4.17	3.12	1.44
5.4	Return on Assets (Annualized)	0.66	0.52	0.51

Note:

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