

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 4th Quarter (31/03/2070) 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)	17,407,739	15,700,345	11,399,780
1.1	Paid up Capital	2,330,000	1,631,000	1,631,000
1.2	Reserve and Surplus	331,827	283,745	153,767
1.3	Debenture and Bond			-
1.4	Borrowings	2,002,592	832,220	303,421
1.5	Deposits (a+b)	12,533,459	12,842,219	9,192,557
	a. Domestic Currency	12,416,794	12,670,611	8,855,663
	b. Foreign Currency	116,664	171,608	336,894
1.6	Income Tax Liability	6,904	4,725	-
1.7	Other Liabilities	202,958	106,436	119,035
2.	Total Assets (2.1 to 2.7)	17,407,739	15,700,345	11,399,780
2.1	Cash and Bank Balance	2,476,133	936,783	1,600,406
2.2	Money at Call and Short Notice	1,623,090	1,570,650	132,300
2.3	Investments	1,326,474	1,071,974	1,297,041
2.4	Loans and Advances (a+b+c+d+e+f)	11,462,546	11,619,764	7,933,536
	a. Real Estate Loan	242,448	218,652	310,452
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	60,017	42,568	50,307
	2. Business Complex & Residential Apartment Construction Loan	39,596	39,595	38,681
	3. Income Generating Commercial Complex Loan			-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	142,836	136,489	221,464
	b. Personal Home Loan of Rs. 1 Crore or Less	273,312	216,022	133,608
	c. Margin Type Loan			-
	d. Term Loan	1,108,084	1,036,700	752,383
	e. Overdraft Loan/TR Loan/WC Loan	7,150,264	7,650,907	4,786,755
	f. Others	2,688,438	2,497,483	1,950,338
2.5	Fixed Assets	233,959	248,431	289,753
2.6	Non Banking Assets			
2.7	Other Assets	285,537	252,743	146,743
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,392,533	996,017	1,140,325
3.2	Interest Expense	712,882	490,157	749,740
	A Net Interest Income (3.1-3.2)	679,651	505,860	390,584
3.3	Fees, Commission and Discount	24,397	17,469	17,808
3.4	Other Operating Income	40,752	34,122	34,372
3.5	Foreign Exchange Gain/Loss (Net)	59,456	41,000	27,649
	B Total Operating Income (A+3.3+3.4+3.5)	804,256	598,452	470,413
3.6	Staff Expenses	136,772	96,967	113,064
3.7	Other Operating Expenses	236,609	155,269	178,669
	C Operating Profit Before Provision (B-3.6-3.7)	430,874	346,216	178,680
3.8	Provision for Possible Losses	152,236	141,682	66,122
	D Operating Profit (C-3.8)	278,638	204,534	112,558
3.9	Non Operating Income/(Expenses) Net	380	-	704
3.10	Write Back of Provision for Possible Loss			-
	E Profit from Regular Activities (D+3.9+3.10)	279,018	204,534	113,262
3.11	Extra Ordinary Income/Expenses (Net)			
	F Profit Before Bonus and Taxes (E+3.11)	279,018	204,534	113,262
3.12	Provision for Staff Bonus	25,365	18,594	10,297
3.13	Provision for Tax	76,276	55,782	31,097
	G Net Profit/(Loss) (F-3.12-3.13)	177,377	130,158	71,868
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	19.53	14.82	19.09
4.2	Non Performing Loan (NPL) to Total Loan	2.27	1.84	0.49
4.3	Total Loan Loss Provision to Total NPL	100.24	117.18	290.77
4.4	Cost of Funds	5.49	5.22	8.49
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.21	79.34	72.83
4.6	Base Rate	10.33	9.80	
5.	Additional Information			
5.1	Average Yield	10.21	10.08	11.81
5.2	Net Interest Spread	4.72	4.86	3.31
5.3	Return on Equity (Annualized)	9.94	9.79	4.20
5.4	Return on Assets (Annualized)	1.16	1.18	0.66

Note:

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