

**Mega Bank Nepal Limited**  
**Unaudited Financial Results (Quarterly)**  
**As at end of 3rd Quarter (30/12/2070) of the Fiscal Year 2070/2071**

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>21,154,729</b>	<b>19,101,282</b>	<b>15,700,345</b>
1.1	Paid up Capital	2,330,000	2,330,000	1,631,000
1.2	Reserve and Surplus	380,096	288,469	283,745
1.3	Debenture and Bond			
1.4	Borrowings	1,215,641	1,164,069	832,220
1.5	Deposits (a+b)	17,050,084	15,091,596	12,842,219
	a. Domestic Currency	16,687,985	14,577,323	12,670,611
	b. Foreign Currency	362,099	514,273	171,608
1.6	Income Tax Liability	25,071	22,655	4,725
1.7	Other Liabilities	153,837	204,492	106,436
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>21,154,729</b>	<b>19,101,282</b>	<b>15,700,345</b>
2.1	Cash and Bank Balance	1,614,847	1,192,733	936,783
2.2	Money at Call and Short Notice	2,176,763	1,889,578	1,570,650
2.3	Investments	1,491,313	1,760,271	1,071,974
2.4	Loans and Advances (a+b+c+d+e+f)	15,259,938	13,723,095	11,619,764
	a. Real Estate Loan	366,036	367,148	218,652
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	104,761	73,451	42,568
	2. Business Complex & Residential Apartment Construction Loan	77,505	78,730	39,595
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	183,770	214,967	136,489
	b. Personal Home Loan of Rs. 1 Crore or Less	324,325	284,634	216,022
	c. Margin Type Loan			
	d. Term Loan	1,584,325	1,370,492	1,036,700
	e. Overdraft Loan/TR Loan/WC Loan	10,522,045	9,371,656	7,650,907
	f. Others	2,463,207	2,329,166	2,497,483
2.5	Fixed Assets	202,960	204,988	248,431
2.6	Non Banking Assets			
2.7	Other Assets	408,907	330,617	252,743
<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	1,199,569	788,841	996,017
3.2	Interest Expense	584,621	394,631	490,157
	<b>A Net Interest Income (3.1-3.2)</b>	<b>614,948</b>	<b>394,210</b>	<b>505,860</b>
3.3	Fees, Commission and Discount	19,154	11,836	17,469
3.4	Other Operating Income	36,175	21,600	34,122
3.5	Foreign Exchange Gain/Loss (Net)	84,928	58,363	41,000
	<b>B Total Operating Income (A+3.3+3.4+3.5)</b>	<b>755,205</b>	<b>486,009</b>	<b>598,452</b>
3.6	Staff Expenses	120,856	83,250	96,967
3.7	Other Operating Expenses	171,377	115,124	155,269
	<b>C Operating Profit Before Provision (B-3.6-3.7)</b>	<b>462,972</b>	<b>287,635</b>	<b>346,216</b>
3.8	Provision for Possible Losses	62,896	31,316	141,682
	<b>D Operating Profit (C-3.8)</b>	<b>400,076</b>	<b>256,319</b>	<b>204,534</b>
3.9	Non Operating Income/(Expenses) Net	1,276	1,048	
3.10	Write Back of Provision for Possible Loss	4,064	4,064	
	<b>E Profit from Regular Activities (D+3.9+3.10)</b>	<b>405,416</b>	<b>261,431</b>	<b>204,534</b>
3.11	Extra Ordinary Income/Expenses (Net)			
	<b>F Profit Before Bonus and Taxes (E+3.11)</b>	<b>405,416</b>	<b>261,431</b>	<b>204,534</b>
3.12	Provision for Staff Bonus	36,856	23,766	18,594
3.13	Provision for Tax	110,568	71,299	55,782
	<b>G Net Profit/(Loss) (F-3.12-3.13)</b>	<b>257,992</b>	<b>166,365</b>	<b>130,158</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	15.33	16.27	14.82
4.2	Non Performing Loan (NPL) to Total Loan	1.99	1.93	1.84
4.3	Total Loan Loss Provision to Total NPL	104.65	108.75	117.18
4.4	Cost of Funds	4.93	5.24	5.22
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.87	79.85	79.34
4.6	Base Rate	8.34	8.98	9.80
<b>5.</b>	<b>Additional Information</b>			
5.1	Average Yield	9.38	9.68	10.08
5.2	Net Interest Spread	4.45	4.45	4.86
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	5.66	6.19	
5.4	Return on Equity (Annualized)	14.12	13.53	9.79
5.5	Return on Assets (Annualized)	1.81	1.81	1.18

**Note:**

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