

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 2nd Quarter (30/9/2072) of the Fiscal Year 2072/2073

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)	28,936,645	27,256,721	25,932,106
1.1	Paid up Capital	2,870,560	2,609,600	2,609,600
1.2	Reserve and Surplus	427,827	562,633	287,711
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,789,761	1,120,002	2,844,441
1.5	Deposits (a+b)	23,527,233	22,565,371	19,854,689
	a. Domestic Currency	22,609,662	21,260,420	19,107,965
	b. Foreign Currency	917,571	1,304,951	746,724
1.6	Income Tax Liability	14,534	35,569	3,498
1.7	Other Liabilities	306,730	363,546	332,167
2.	Total Assets (2.1 to 2.7)	28,936,645	27,256,721	25,932,106
2.1	Cash and Bank Balance	2,272,192	2,267,437	1,945,502
2.2	Money at Call and Short Notice	1,965,244	592,526	3,525,065
2.3	Investments	3,132,527	4,607,680	1,790,795
2.4	Loans and Advances (a+b+c+d+e+f)	20,463,068	18,440,347	17,548,577
	a. Real Estate Loan	1,137,484	676,279	315,834
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 Crore)	190,515	275,279	95,031
	2. Business Complex & Residential Apartment Construction Loan	133,437	136,716	73,757
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	813,532	264,284	147,046
	b. Personal Home Loan of Rs. 1 Crore or Less	633,677	603,079	495,681
	c. Margin Type Loan	23,714	11,690	3,901
	d. Term Loan	3,264,011	2,869,989	2,483,702
	e. Overdraft Loan/TR Loan/WC Loan	12,104,642	11,030,546	11,359,691
	f. Others	3,299,539	3,248,765	2,889,767
2.5	Fixed Assets	159,350	166,165	201,782
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	944,265	1,182,565	920,384
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	911,655	452,270	843,914
3.2	Interest Expense	478,963	253,367	425,066
	A Net Interest Income (3.1-3.2)	432,692	198,904	418,848
3.3	Fees, Commission and Discount	26,267	12,866	16,982
3.4	Other Operating Income	37,880	15,650	66,367
3.5	Foreign Exchange Gain/Loss (Net)	38,581	17,502	45,232
	B Total Operating Income (A+3.3+3.4+3.5)	535,419	244,921	547,430
3.6	Staff Expenses	113,172	57,815	94,532
3.7	Other Operating Expenses	115,601	56,304	123,448
	C Operating Profit Before Provision (B-3.6-3.7)	306,646	130,802	329,449
3.8	Provision for Possible Losses	53,769	16,468	81,060
	D Operating Profit (C-3.8)	252,877	114,334	248,390
3.9	Non Operating Income/(Expenses) Net	1,056	403	422
3.10	Write Back of Provision for Possible Loss	97,295	17,810	-
	E Profit from Regular Activities (D+3.9+3.10)	351,228	132,547	248,812
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
	F Profit Before Bonus and Taxes (E+3.11)	351,228	132,547	248,812
3.12	Provision for Staff Bonus	31,930	12,050	22,619
3.13	Provision for Tax	95,790	36,149	67,858
	G Net Profit/(Loss) (F-3.12-3.13)	223,509	84,348	158,335
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	12.92	14.03	13.32
4.2	Non Performing Loan (NPL) to Total Loan	1.11	1.60	1.78
4.3	Total Loan Loss Provision to Total NPL	176.54	148.81	144.26
4.4	Cost of Funds	3.93	3.94	4.13
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.12	74.63	79.41
4.6	Base Rate	7.36	7.81	7.23
5.	Additional Information			
5.1	Average Yield	7.55	7.41	7.79
5.2	Net Interest Spread	3.61	3.47	3.66
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	4.30	4.00	4.49
5.4	Return on Equity	14.58	10.72	11.58
5.5	Return on Assets	1.65	1.24	1.30

Note:

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