

Mega Bank Nepal Limited
Unaudited Financial Results (Quarterly)
As at end of 3rd Quarter (30/12/2074) of the Fiscal Year 2074/2075

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)	56,898,096	56,463,269	46,884,171
1.1	Paid up Capital	7,376,743	7,376,743	4,582,313
1.2	Reserve and Surplus	1,812,190	1,676,591	1,028,720
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	3,925,630	1,011,144	2,062,968
1.5	Deposits (a+b)	43,006,607	45,573,713	38,443,451
	a. Domestic Currency	42,842,715	45,070,968	38,279,796
	b. Foreign Currency	163,892	502,745	163,654
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	776,926	825,079	766,720
2.	Total Assets (2.1 to 2.7)	56,898,096	56,463,269	46,884,171
2.1	Cash and Bank Balance	5,445,319	5,126,637	3,963,584
2.2	Money at Call and Short Notice	1,646,662	868,884	1,419,733
2.3	Investments	6,828,361	8,150,263	5,386,062
2.4	Loans and Advances (a+b+c+d+e+f)	41,286,633	40,767,599	34,936,476
	a. Real Estate Loan	4,398,404	4,023,833	3,559,599
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.15 million)	176,325	191,524	418,741
	2. Business Complex & Residential Apartment Construction Loan	831,796	979,773	404,630
	3. Income Generating Commercial Complex Loan	515,019	470,163	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,875,264	2,382,374	2,736,228
	b. Personal Home Loan of Rs. 15 million or less	1,080,453	1,077,082	1,150,369
	c. Margin Type Loan	557,462	557,510	101,380
	d. Term Loan	6,561,258	6,513,237	5,776,968
	e. Overdraft Loan/TR Loan/WC Loan	21,252,937	21,238,781	17,952,400
	f. Others	7,436,118	7,357,155	6,395,760
2.5	Fixed Assets	368,826	359,171	264,559
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,322,296	1,190,715	913,757
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	3,807,082	2,498,158	2,767,911
3.2	Interest Expense	2,506,131	1,651,811	1,619,411
	A Net Interest Income (3.1-3.2)	1,300,951	846,347	1,148,500
3.3	Fees, Commission and Discount	62,704	42,699	53,805
3.4	Other Operating Income	172,165	118,227	140,474
3.5	Foreign Exchange Gain/Loss (Net)	95,964	56,892	115,357
	B Total Operating Income (A+3.3+3.4+3.5)	1,631,784	1,064,165	1,458,137
3.6	Staff Expenses	303,804	193,845	248,758
3.7	Other Operating Expenses	284,753	188,321	234,514
	C Operating Profit Before Provision (B-3.6-3.7)	1,043,226	681,999	974,865
3.8	Provision for Possible Losses	358,937	208,894	171,940
	D Operating Profit (C-3.8)	684,289	473,105	802,925
3.9	Non Operating Income/(Expenses) Net	25,860	24,561	2,021
3.10	Write Back of Provision for Possible Loss	105,966	111,663	43,325
	E Profit from Regular Activities (D+3.9+3.10)	816,116	609,328	848,272
3.11	Extra Ordinary Income/Expenses (Net)	(513)	-	-
	F Profit Before Bonus and Taxes (E+3.11)	815,603	609,328	848,272
3.12	Provision for Staff Bonus	74,146	55,393	77,116
3.13	Provision for Tax	216,553	160,286	228,735
	G Net Profit/(Loss) (F-3.12-3.13)	524,904	393,649	542,421
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	18.49	18.52	14.11
4.2	Non Performing Loan (NPL) to Total Loan	0.98	0.96	0.87
4.3	Total Loan Loss Provision to Total NPL	183.61	172.04	190.15
4.4	Cost of Funds	7.64	7.58	5.50
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.93	79.37	70.60
4.6	Base Rate	11.00	10.96	11.42
5.	Additional Information			
5.1	Average Yield	10.83	10.86	9.05
5.2	Net Interest Spread	3.20	3.29	3.55
5.3	Average Interest Rate Spread (Calculated as per NRB Directives)	4.48	3.00	4.13
5.4	Return on Equity	9.91	12.36	15.59
5.5	Return on Assets	1.35	1.54	1.62

Note:

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