



Unaudited Financial Results (Quarterly)

As on Quarter Ended 30th Chaitra 2082 (13 April 2026)

Condensed Statement of Financial Position

As on Quarter Ended 30th Chaitra 2082 (13 April 2026)

Amount in NPR

Particulars	Third Quarter Ending 30th Chaitra 2082	Immediate Previous Year Ending 32nd Ashadh 2082
Assets		
Cash and cash equivalent	261,282,345	232,056,695
Due from Nepal Rastra Bank	636,693,059	1,432,613,122
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loan and advances to B/FIs	-	-
Loans and advances to customers	4,018,083,740	3,860,650,060
Investment securities	1,924,164,405	623,526,372
Current tax assets	49,233,884	48,678,549
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	200,302,466	260,520,237
Property and equipment	255,903,618	295,028,278
Goodwill and intangible assets	5,147,732	2,388,761
Deferred tax assets	70,495,469	73,439,212
Other assets	29,911,567	39,428,127
Total Assets	7,451,218,285	6,868,329,413
Liabilities		
Due to Bank and Financial Institutions	19,943,219	40,852,477
Due to Nepal Rastra Bank	-	-
Derivative financial instruments	-	-
Deposits from customers	6,261,418,579	5,713,369,050
Borrowing	-	-
Current Tax Liabilities	25,181,125	-
Provisions	-	-
Deferred tax liabilities	-	-
Other liabilities	140,966,887	176,024,103
Debt securities issued	-	-
Subordinated Liabilities	-	-
Total liabilities	6,447,509,810	5,930,245,630
Equity		
Share capital	890,424,236	890,424,236
Share premium	14,947,992	14,947,992
Retained earnings	(489,267,406)	(558,861,322)
Reserves	587,603,653	591,572,877
Total equity attributable to equity holders	1,003,708,475	938,083,783
Non-controlling interest	-	-
Total equity	1,003,708,475	938,083,783
Total liabilities and equity	7,451,218,285	6,868,329,413
Contingent Liabilities and Commitment	178,429,806	169,524,672
Net assets value per share	112.72	105.35

Condensed Statement of Profit or Loss

For the Quarter Ended 30th Chaitra 2082 (13 April 2026)

Amount in NPR

Particulars	Current Year		Previous Year	
	This Quarter	Up to this quarter	This Quarter	Up to this quarter
Interest income	111,371,053	364,635,384	97,759,790	393,663,624
Interest expense	78,970,341	261,025,772	95,586,320	321,809,261
Net interest income	32,400,712	103,609,612	2,173,470	71,854,363
Fee and commission income	6,153,288	16,930,350	4,862,034	19,459,120
Fee and commission expense	9,266	50,635	-	-
Net fee and commission income	6,144,022	16,879,715	4,862,034	19,459,120
Net interest, fee and commission income	38,544,734	120,489,327	7,035,504	91,313,483
Net trading income	-	-	-	-
Other operating income	1,399,343	10,411,832	17,874,950	28,601,586
Total operating income	39,944,077	130,901,159	24,910,454	119,915,069
Impairment charge/(reversal) for loans and other losses	(76,493,494)	(91,455,306)	42,516,488	76,702,997
Net operating income	116,437,571	222,356,465	(17,606,034)	43,212,072
Operating expense				
Personnel expenses	38,177,072	92,455,665	26,642,588	72,488,584
Other operating expenses	16,399,621	45,894,221	15,367,222	43,654,759
Depreciation & Amortisation	3,850,659	11,187,563	3,550,889	10,772,616
Operating Profit	58,010,219	72,819,016	(63,166,733)	(83,703,887)
Non operating income	1,053,822	12,215,789	5,992,717	10,820,251
Non operating expense	106,421	1,097,722	764,950	2,318,091
Profit before income tax	58,957,620	83,937,083	(57,938,966)	(75,201,727)
Income tax expense	17,687,286	25,181,125	-	-
Current Tax	17,687,286	25,181,125	-	-
Deferred Tax	-	-	-	-
Profit/(loss) for the period	41,270,334	58,755,958	(57,938,966)	(75,201,727)
Condensed Consolidated Statement of Comprehensive Income				
Profit/(Loss) for the period	41,270,334	58,755,958	(57,938,966)	(75,201,727)
Other Comprehensive Income	7,046,092	6,868,734	6,169,346	8,992,679
Total Comprehensive Income	48,316,426	65,624,692	(51,769,620)	(66,209,048)
Earnings per share				
Basic earnings per share	8.80	8.80	(11.26)	(11.26)
Diluted earnings per share	8.80	8.80	(11.26)	(11.26)
Profit attributable to:				
Equity holders of the Institution	48,316,426	65,624,692	(51,769,620)	(66,209,048)
Non-controlling interest	-	-	-	-
Total	48,316,426	65,624,692	(51,769,620)	(66,209,048)

Ratios as per NRB Directives

Particulars	Current Year		Previous Year	
	This Quarter	Up to this quarter	This Quarter	Up to this quarter
Capital Fund to RWA		13.93%		12.38%
Non-Performing Loan (NPL) to Total Loan		13.08%		11.49%
Total Loan Loss Provision to Total NPL		72.83%		65.12%
Cost of Funds		5.17%		7.03%
Credit to Deposit Ratio		68.95%		78.69%
Base Rate		8.53%		10.74%
Interest Rate Spread		4.19%		4.25%

Details about the distributable profit

Amount in NPR

Opening Retained Earnings	(558,861,322)
Net Profit or (Loss) As per Statement of Profit or Loss	58,755,959
1. Appropriations	(10,837,958)
1.1 Profit required to be appropriated to:	12,338,752
a. General Reserve	11,751,192
b. Capital Redemption Reserve	-
c. Exchange Fluctuation Fund	-
d. CSR Fund	587,560
e. Employees Training Fund	-
f. Other	-
1.2 Profit required to be transferred to Regulatory Reserve:	(23,176,710)
a. Transferred to Regulatory Reserve	(23,176,710)
b. Transferred from Regulatory Reserve	-
Net Profit for the period ended 3rd quarter available for distribution	(489,267,406)

Notes to Financial statements

- Above Financial statements are prepared in accordance with Nepal Financial Reporting Standards (NFRS) and certain carve-outs as issued by ICAN.
- These figures may vary with the audited figures at the instance of external auditor and/or regulator.
- Figures have been regrouped and rearranged wherever necessary.
- Loans and Advances consists of accrued interest receivable net of interest suspense and have been presented in net of any impairment.
- Loans and Advances to customers include loan to customers and loan to Employees which have been measured at amortised cost.
- Personnel expenses include employee bonus provision.
- NFRS adjustment which are subject to regulatory adjustments as per NRB directives have been shown as regulatory adjustments.
- Other Comprehensive income includes the fair value changes of items prescribed by NFRS net of tax.
- The detailed interim report has been published in finance websites www.bestfinance.com.np.
- Impairment on credit exposures has been recognized in accordance with the existing regulatory provisions outlined in the Unified Directives, as these provisions resulted in a higher impairment amount compared to the Expected Credit Loss (ECL) calculated under Nepal Financial Reporting Standard (NFRS) 9.
- Interest income on financial assets measured at amortized cost for exposures classified under Stage 3 has been recognized on actual receipt basis, in compliance with the NFRS 9 Expected Credit Loss Related Guidelines, 2024, issued by Nepal Rastra Bank.

धितोपत्र दर्ता तथा निष्काशन नियमावली

२०७३ को नियम २६ को उपनियम (१) संग सम्बन्धित

आ.व. २०८२/८३ को तेस्रो त्रैमासिक प्रतिवेदन

१) वित्तीय विवरण :

क) अर्धवार्षिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरण:
आ.व. २०८२/०८३ को तेस्रो त्रैमासिक अवधिको अपरिष्कृत (Unaudited) वासलात तथा नाफा नोक्सान सम्बन्धी विवरण यसै साथ प्रकाशित गरिएको छ। उक्त विवरण यस वित्तीय संस्थाको वेबसाइट www.bestfinance.com.np मा पनि राखिएको छ।

ख) प्रमुख वित्तीय अनुपातहरू :

प्रति शेयर आमदानी	: ८.८०
पि.ई अनुपात	: ५२.९३
प्रति शेयर नेटवर्थ	: ११२.७२
प्रति शेयर कुल सम्पत्तिको मूल्य	: ८३७
तरलता अनुपात	: ४१.६०

२) व्यवस्थापकीय विश्लेषण :

क) यस त्रयमासमा संस्थाको निक्षेप तथा कर्जाका केही वृद्धि भएको छ। आगामी दिनमा कर्जा असुली कार्यलाई थप प्रभावकारी बनाइनेछ।

ख) संस्थाले कर्जा तथा निक्षेप र प्राथमिक पुँजी अनुपात तथा तरलतालाई मध्य नजर गर्दै संस्थाको कर्जा व्यवसाय उत्पादनशील क्षेत्रमा वृद्धि गर्न प्रयासरत रहेको छ।

ग) यस संस्थाको नगद मौज्जात, नाफा नोक्सान वा नगद प्रवाहमा तात्किक असर पार्न सक्ने कुनै खास घटना वा अवस्था हाल रहेको छैन।

३) कानुनी कारवाही सम्बन्धी विवरण :

क) संस्थामा सामान्य व्यवसाय संचालनको मुद्दा बाहेक, संस्थापक/संचालकले वा निजहरुको विरुद्ध प्रचलित नियमको उल्लंघन, फौजदारी तथा आर्थिक अपराधका कुनै पनि मुद्दाहरु दायर नभएको।

ख) संस्थाको शेयर कारोवार सम्बन्धी विश्लेषण :

क) यस वित्तीय संस्थाको शेयर मूल्य धितोपत्र बजारको नीति नियम अनुसार खुला बजारले निर्धारण गर्ने गरेको र सोही अनुसार नै कारोवार हुने गरेको छ।

ख) यस अवधिको शेयर कारोवार देहाय बमोजिम रहेको छ।

शेयरको अधिकतम मूल्य	: रु. ५२४.००
शेयरको न्यूनतम मूल्य	: रु. ४४९.००
अन्तिम मूल्य	: रु. ४६५.७०
कारोवार भएको कुल दिन	: ५३
कारोवार संख्या	: १,५५३,६६६

५) समस्या तथा चुनौती :

कर्जाका लागि आवश्यक माग आइरहेको छैन। फलस्वरूप, संस्थाले कर्जा व्यवसाय विस्तार गर्न संघर्ष गरिरहेको छ। त्यसैले, संस्थासँग ४० प्रतिशत भन्दा बढि तरल सम्पत्ती रहेको छ। आर्थिक गतिविधि घटेसँगै निष्क्य कर्जा व्यवस्थापन गर्ने चुनौती थपिदै गएको छ। गैर बैंकिङ सम्पत्ती विक्रीका लागि आशातिरुपमा बोलपत्र प्राप्त भइरहेका छैनन्। कर्जा विस्तारमा परेको असर र निष्क्य कर्जा व्यवस्थापनमा थपिएको चुनौतिले असर पुर्याउँदै गएको भएतापनि रणनीतिक योजना बनाई अगाडि बढ्दै गएकोले समग्र चुनौतिहरूलाई संस्थाले कुशलतापूर्वक व्यवस्थापन गर्दै गइरहेको छ।

६) संस्थागत सुशासन :

नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायहरुद्धा जारी गरिएका संस्थागत सुशासन सम्बन्धी व्यवस्था पूर्णरुपमा पालना गरिएको छ। संस्थागत सुशासन कायम गर्नका लागि संस्थागत सुशासन नीति बनाइएको छ र समय समयमा कर्मचारीहरूलाई आन्तरिक र बाह्य प्रशिक्षण तथा तालिमको व्यवस्था मिलाइएको छ। संस्थागत सुशासन पालना सम्बन्धी क्रियाकलापको अनुगमन गर्न लेखापरिक्षण समिति लगायतका अन्य उपसमितिरुह गठन गरिएको छ। संस्थाको आन्तरिक लेखापरिक्षण नियमित रुपमा गर्ने गरिएको छ।

सत्य, तथ्यता सम्बन्धमा कार्यकारी प्रमुखको उद्घोषणा
आजका मितिसम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरुको शुद्धता सम्बन्धमा म व्यक्तिगतरुपमा उत्तरदायित्व लिन्छु। साथै, म यो उद्घोष गर्दछु कि मैले जाने बुझेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरु सत्य, तथ्य र पूर्ण छन्। लगानीकर्ताहरूलाई सुसूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन।