BEST FINANCE COMPANY LTD.

बेष्ट फाइनान्स कम्पनी लि.

BFC

नेपाल राष्ट्र बैंकबाट “ग” वर्गको इजाजतपत्रप्राप्त संस्था

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Unaudited Financial Results (Quarterly)

As on Quarter Ended 32nd Ashad 2083 (16 July 2026)

Condensed Statement of Financial Position

As on Quarter Ended 32nd Ashad 2083 (16 July 2026)

Amount in NPR

Particulars	Fourth Quarter Ending 32nd Ashad 2083	Immediate Previous Year Ending 32nd Ashadh 2082
Assets		
Cash and cash equivalent	179,149,215	232,056,695
Due from Nepal Rastra Bank	380,237,149	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	4,183,451,746	3,860,650,060
Investment securities	2,115,258,105	623,526,372
Current tax assets	49,257,621	48,678,549
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	243,149,541	260,520,237
Property and equipment	249,937,112	295,028,278
Goodwill and Intangible assets	5,322,599	2,388,761
Deferred tax assets	28,415,417	73,439,212
Other assets	79,458,010	39,428,127
Total Assets	**7,513,636,515**	**6,868,329,413**
Particulars	**Fourth Quarter Ending 32nd Ashad 2083**	**Immediate Previous Year Ending 32nd Ashadh 2082**
Liabilities		
Due to Bank and Financial Institutions	19,996,475	40,852,477
Due to Nepal Rastra Bank	-	-
Derivative financial instruments	-	-
Deposits from customers	6,306,890,204	5,713,369,050
Borrowing	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	-	-
Other liabilities	179,857,363	176,024,103
Debt securities issued	-	-
Subordinated Liabilities	-	-
Total liabilities	**6,506,744,042**	**5,930,245,630**
Equity		
Share capital	890,424,236	890,424,236
Share premium	14,947,992	14,947,992
Retained earnings	(455,589,482)	(558,861,322)
Reserves	557,109,726	591,572,877
Total equity attributable to equity holders	**1,006,892,472**	**938,083,783**
Non-controlling interest	-	-
Total equity	**1,006,892,472**	**938,083,783**
Total liabilities and equity	**7,513,636,515**	**6,868,329,413**
Contingent Liabilities and Commitment	**192,398,245**	**169,524,672**
Net assets value per share	**113.08**	**105.35**

Condensed Statement of Profit or Loss

As on Quarter Ended 32nd Ashad 2083 (16 July 2026)

Amount in NPR

Particulars	Current Year		Previous Year	
	This Quarter	Up to this quarter	This Quarter	Up to this quarter
Interest income	100,486,344	465,121,728	167,186,614	560,850,238
Interest expense	85,691,079	346,716,851	104,507,450	426,316,711
Net interest income	**14,795,265**	**118,404,877**	**62,679,164**	**134,533,527**
Fee and commission income	8,582,743	25,513,093	7,230,814	26,689,934
Fee and commission expense	58,525	109,160	405,752	405,752
Net fee and commission income	**8,524,219**	**25,403,933**	**6,825,062**	**26,284,182**
Net interest, fee and commission income	**23,319,484**	**143,808,810**	**69,504,227**	**160,817,710**
Net trading income	-	-	-	-
Other operating income	1,472,123	11,883,955	17,665,851	46,267,437
Total operating income	**24,791,607**	**155,692,764**	**87,170,077**	**207,085,146**
Impairment charge/(reversal) for loans and other losses	(57,693,755)	(149,149,061)	185,398,947	262,101,944
Net operating income	**82,485,362**	**304,841,825**	**(98,228,870)**	**(55,016,798)**
Operating expense				
Personnel expenses	37,508,269	129,963,934	39,836,509	112,325,093
Other operating expenses	2,954,278	48,848,499	10,332,926	53,987,685
Depreciation & Amortisation	15,786,356	26,973,919	14,306,606	25,079,222
Operating Profit	**26,236,461**	**99,055,473**	**(162,704,911)**	**(246,408,798)**
Non operating income	24,772,359	36,988,148	7,589,505	18,409,756
Non operating expense	16,164,148	17,261,870	274,669	2,592,760
Profit before income tax	**34,844,670**	**118,781,751**	**(155,390,075)**	**(230,591,802)**
Income tax expense	23,821,761	49,002,886	(74,026,037)	(74,026,037)
Current Tax	(21,613,212)	3,567,913	5,505,354	5,505,354
Deferred Tax	45,434,973	45,434,973	(79,531,391)	(79,531,391)
Profit/(loss) for the period	**11,022,909**	**69,778,865**	**(81,364,038)**	**(156,565,765)**
Condensed Consolidated Statement of Comprehensive Income				
Profit/(Loss) for the period	11,022,909	69,778,865	(81,364,038)	(156,565,765)
Other Comprehensive Income	(782,057)	(959,415)	11,467,227	20,459,906
Total Comprehensive Income	**10,240,852**	**68,819,450**	**(69,896,811)**	**(136,105,859)**
Earnings per share				
Basic earnings per share	7.84	7.84	(17.70)	(17.70)
Diluted earnings per share	7.84	7.84	(17.70)	(17.70)
Profit attributable to:				
Equity holders of the Institution	10,240,852	68,819,450	(69,896,811)	(136,105,859)
Non-controlling interest	-	-	-	-
Total	**10,240,852**	**68,819,450**	**(69,896,811)**	**(136,105,859)**

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		15.56%		10.34%
Non-Performing Loan (NPL) to Total Loan		10.70%		14.43%
Total Loan Loss Provision to Total NPL		74.33%		82.06%
Cost of Funds		4.91%		6.71%
Credit to Deposit Ratio		70.53%		73.98%
Base Rate		8.23%		10.57%
Interest Rate Spread		4.10%		4.38%

Details about the distributable profit

Amount in NPR

Opening Retained Earnings	**(558,861,322)**
Add:	**(10,762)**
Net Profit or (Loss) As per Statement of Profit or Loss	**69,778,865**
1. Appropriations	**(33,503,736)**
1.1 Profit required to be appropriated to:	14,166,488
a. General Reserve	13,955,773
b. Capital Redemption Reserve	-
c. Exchange Fluctuation Fund	-
d. CSR Fund	292,313
e. Employees Training Fund	(81,598)
f. Other	-
1.2 Profit required to be transferred to Regulatory Reserve:	(47,670,225)
a. Transferred to Regulatory Reserve	(47,670,225)
b. Transferred from Regulatory Reserve	
Net Profit for the period ended 4th quarter available for distribution	**(455,589,482)**

Notes to Financial statements

1. Above Financial statements are prepared in accordance with Nepal Financial Reporting Standards (NFRS) and certain carve-outs as issued by ICAN.
2. These figures may vary with the audited figures at the instance of external auditor and/or regulator.
3. Figures have been regrouped and rearranged wherever necessary.
4. Loans and Advances consists of accrued interest receivable net of interest suspense and have been presented in net of any impairment.
5. Loans and Advances to customers include loan to customers and loan to Employees which have been measured at amortised cost.
6. Personnel expenses include employee bonus provision.
7. NFRS adjustment which are subject to regulatory adjustments as per NRB directives have been shown as regulatory adjustments.
8. Other Comprehensive income includes the fair value changes of items precribed by NFRS net of tax.
9. The detailed interim report has been published in finance websites www.bestfinance.com.np.
10. 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.
11. 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 चौथो त्रैमासिक प्रतिवेदन

१) **वित्तीय विवरण :**

क) वार्षिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरण:

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

ख) प्रमूख वित्तीय अनूपातहरु :

प्रति शेयर आम्दानी	: ७.८४
पि.ई अनुपात	: ६५.६५
प्रति शेयर नेटवर्थ	: ११३.०८
प्रति शेयर कुल सम्पत्तिको मूल्य	: ८४४
तरलता अनुपात	: ३९.९०

२) **व्यवस्थापकीय विश्लेषण :**

क) यस त्रयमासमा संस्थाको निक्षेप तथा कर्जामा केही वृद्धि भएको छ । कर्जा असुलीमा पनि केहि सुधार भएको छ । आगामी दिनमा व्यवसाय बिस्तार र कर्जा असुली गर्ने कार्यलाई थप प्रभावकारी बनाउदै लगिनेछ ।

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 मौज्दात, नाफा नोक्सान वा नगद प्रवाहमा तात्विक असर पार्न सक्ने कुनै खास घटना वा अवस्था हाल रहेको छैन ।

३) **कानुनी कारवाही सम्बन्धी विवरण :**

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

४) **संगठित संस्थाको शेयर कारोबार सम्बन्धी विश्लेषण :**

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

ख) यस अवधिको शेयर कारोवार देहाय बमोजिम रहेको छ ।

शेयरको अधिकतम मूल्य	: रु. ५६१.७०
शेयरको न्युनतम मूल्य	: रु. ४४०.३०
अन्तिम मूल्य	: रु. ५१४.५०
कारोबार भएको कूल दिन	: ६४
कारोबार संख्या	: २,६१८,०४२

५) **समस्या तथा चुनौती:**

कर्जाका लागि आवश्यक माग आइरहेको छैन । फलस्वरुप, संस्थाले कर्जा व्यवसाय बिस्तार गर्न संघर्ष गरिरहेको छ । त्यसैले, संस्थासँग ३९ प्रतिशत भन्दा बढि तरल सम्पत्ती रहेको छ । आर्थिक गतिबिधि घटेसँगै निष्कृय कर्जा व्यवस्थापन गर्ने चुनौंति थपिदै गएको छ । गैर बैंकिङ सम्पत्ती बिक्रीका लागि आशातितरुपमा बोलपत्र प्राप्त भइरहेका छैनन् । कर्जा बिस्तारमा परेको असर र निष्कृय कर्जा व्यवस्थापनमा थपिएको चुनौंतिले असर पुऱ्याउदै गएको भएतापनि रणनीतिक योजना बनाई अगाडि बढ्दै गएकाले समग्र चुनौंतिहरुलाई संस्थाले कुशलतापूर्वक व्यवस्थापन गर्दै गइरहेको छ ।

६) **संस्थागत सुशासनः**

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

७) **सत्य, तथ्यता सम्बन्धमा कार्यकारी प्रमुखको उद्घोषणः**

आजका मितिसम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरुको शुद्धता सम्वन्धमा म व्यक्तिगतरुपमा उत्तरदायित्व लिन्छु । साथै, म यो उद्घोष गर्दछु कि मैले जाने बुझेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरु सत्य, तथ्य र पूर्ण छन् । लगानीकर्ताहरुलाई सुसूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरु लुकाइएको छैन ।