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 31st Ashwin 2083 (17 October 2026)

Condensed Statement of Financial Position

As on Quarter Ended 31st Ashwin 2083 (17 October 2026)

Amount in NPR

Particulars	First Quarter Ending 31st Ashwin 2083	Immediate Previous Year Ending 32nd Ashadh 2083
Assets		
Cash and cash equivalent	250,802,858	179,149,215
Due from Nepal Rastra Bank	500,687,152	380,237,149
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loan and advances to B/FIs	-	-
Loans and advances to customers	4,368,297,150	4,183,451,746
Investment securities	1,968,792,897	2,115,258,105
Current tax assets	40,195,092	49,257,621
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	224,203,138	243,149,541
Property and equipment	225,026,674	249,937,112
Goodwill and Intangible assets	4,911,103	5,322,599
Deferred tax assets	28,219,984	28,415,417
Other assets	49,005,579	79,458,010
Total Assets	**7,660,141,626**	**7,513,636,513**

Particulars	First Quarter Ending 31st Ashwin 2083	Immediate Previous Year Ending 32nd Ashadh 2083
Liabilities		
Due to Bank and Financial Institutions	20,438,955	19,996,475
Due to Nepal Rastra Bank	-	-
Derivative financial instruments	-	-
Deposits from customers	6,432,675,761	6,306,890,204
Borrowing	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	-	-
Other liabilities	181,865,388	179,857,363
Debt securities issued	-	-
Subordinated Liabilities	-	-
Total liabilities	**6,634,980,104**	**6,506,744,040**
Equity		
Share capital	890,424,236	890,424,236
Share premium	14,947,992	14,947,992
Retained earnings	(441,678,614)	(455,589,482)
Reserves	561,467,909	557,109,726
Total equity attributable to equity holders	**1,025,161,523**	**1,006,892,471**
Non-controlling interest	-	-
Total equity	**1,025,161,523**	**1,006,892,471**
Total liabilities and equity	**7,660,141,626**	**7,513,636,513**
Contingent Liabilities and Commitment	**226,515,094**	**192,398,245**
Net assets value per share	115.13	113.08

Condensed Statement of Profit or Loss

For the Quarter Ended 31st Ashwin 2083 (17 October 2026)

Amount in NPR

Particulars	Current Year		Previous Year	
	This Quarter	Up to this quarter	This Quarter	Up to this quarter
Interest income	122,340,097	122,340,097	127,848,983	127,848,983
Interest expense	75,461,344	75,461,344	95,642,890	95,642,890
Net interest income	**46,878,753**	**46,878,753**	**32,206,093**	**32,206,093**
Fee and commission income	4,256,829	4,256,829	5,313,003	5,313,003
Fee and commission expense	9,492	9,492	3,390	3,390
Net fee and commission income	**4,247,337**	**4,247,337**	**5,309,613**	**5,309,613**
Net interest, fee and commission income	**51,126,090**	**51,126,090**	**37,515,706**	**37,515,706**
Net trading income	-	-	-	-
Other operating income	3,377,578	3,377,578	4,615,092	4,615,092
Total operating income	**54,503,668**	**54,503,668**	**42,130,798**	**42,130,798**
Impairment charge/(reversal) for loans and other losses	(21,467,337)	(21,467,337)	52,161,024	52,161,024
Net operating income	**75,971,005**	**75,971,005**	**(10,030,226)**	**(10,030,226)**
Operating expense				
Personnel expenses	27,420,433	27,420,433	29,775,027	29,775,027
Other operating expenses	11,229,116	11,229,116	15,091,764	15,091,764
Depreciation & Amortisation	6,802,717	6,802,717	3,582,722	3,582,722
Operating Profit	**30,518,741**	**30,518,741**	**(58,479,739)**	**(58,479,739)**
Non operating income	335,992	335,992	3,761,967	3,761,967
Non operating expense	237,569	237,569	-	-
Profit before income tax	**30,617,163**	**30,617,163**	**(54,717,772)**	**(54,717,772)**
Income tax expense	9,185,149	9,185,149	-	-
Current Tax	9,185,149	9,185,149	-	-
Deferred Tax	-		-	-
Profit/(loss) for the period	**21,432,014**	**21,432,014**	**(54,717,772)**	**(54,717,772)**
Condensed Consolidated Statement of Comprehensive Income				
Profit/(Loss) for the period	21,432,014	21,432,014	(54,717,772)	(54,717,772)
Other Comprehensive Income	456,011	456,011	(3,117,044)	(3,117,044)
Total Comprehensive Income	**21,888,025**	**21,888,025**	**(57,834,816)**	**(57,834,816)**
Earnings per share				
Basic earnings per share	9.63	9.63	(24.58)	(24.58)
Diluted earnings per share	9.63	9.63	(24.58)	(24.58)
Profit attributable to:				
Equity holders of the Bank	**21,888,025**	21,888,025	(57,834,816)	(57,834,816)
Non-controlling interest	-	-	-	-
Total	**21,888,025**	**21,888,025**	**(57,834,816)**	**(57,834,816)**

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		16.23%		15.82%
Gross Non-Performing Loan (NPL) to Total Loan		9.30%		10.19%
Net Non-Performing Loan (NPL) to Total Loan		3.45%		4.16%
Total Loan Loss Provision to Total NPL		78.21%		72.53%
Cost of Funds		4.42%		6.17%
Credit to Deposit Ratio		71.63%		69.07%
Base Rate (3 Months Avarage)		7.69%		9.69%
Interest Rate Spread		4.34%		4.39%

Details about the distributable profit

Amount in NPR

Opening Retained Earnings	(455,589,482)
Add :	(3,618,973)
Net Profit or (Loss) As per Statement of Profit or Loss	**21,432,014**
1. Appropriations	***3,902,173***
1.1 Profit required to be appropriated to:	4,500,723
a. General Reserve	4,286,403
b. Capital Redemption Reserve	-
c. Exchange Fluctuation Fund	-
d. CSR Fund	214,320
e. Employees Training Fund	-
f. Other	-
1.2 Profit required to be transferred to Regulatory Reserve:	(598,550)
a. Transferred to Regulatorly Reserve	(598,550)
b. Transferred from Regulatory Reserve	
Net Profit for the period ended 1st quarter available for distribution	**(441,678,614)**

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 has been recognized in accordance with the Guidance Note on Interest Income Recognition, 2025 issued by Nepal Rastra Bank.

धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को (नियम २६ को उपनियम (१) संग सम्बन्धित)

आ.व. २०८३/०८४ को प्रथम त्रैमासिक प्रतिवेदन

१) **वित्तीय विवरण:**

क) त्रैमासिक अवधिको वासलात,नाफा नोक्सान सम्बन्धी विवरण :

आ.व. २०८३/०८४ को प्रथम 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) प्रमुख वित्तीय अनुपातहरु:

प्रति शेयर आम्दानी : ९.६३ पि.ई अनुपात : ४६.१२
प्रति शेयर नेटवर्थ : ११५.१३ प्रति शेयर कुल सम्पत्तिको मूल्य : ८६०
तरलता अनुपात : ३९.७७

२) **व्यवस्थापकीय विश्लेषण :**

क) यस त्रयमासमा संस्थाको निक्षेप तथा कर्जामा केही वृद्धि भएको छ । कर्जा असुलीमा पनि केहि सुधार भएको छ । NFRS-9 अन्तर्गत EIR लागु गरिएका कारण शुल्क आम्दानी घट्न गएको देखिन्छ । आगामी दिनमा व्यवसाय बिस्तार र कर्जा असुली गर्ने कार्यलाई थप प्रभावकारी बनाउदै लगिनेछ ।

ख) संस्थाले कर्जा तथा निक्षेप र प्राथमिक पूँजी 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. ५६२ शेयरको न्युनतम मूल्य : रु. ४१८
अन्तिम मूल्य : रु. ४४४ कारोबार भएको कूल दिन : ६१
कारोबार संख्या : १९,२८,६९८

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 चुनौती थपिदै गएको छ । गैर बैंकिङ सम्पत्ति बिक्रीका लागि आशातितरुपमा बोलपत्र प्राप्त भइरहेका छैनन् । कर्जा बिस्तारमा परेको असर र निष्कृय कर्जा व्यवस्थापनमा थपिएको चुनौतीले असर पुर्‍याउदै गएको भएतापनि रणनीतिक योजना बनाई अगाडि बढ्दै गएकाले समग्र चुनौतीहरुलाई संस्थाले कुशलतापूर्वक व्यवस्थापन गर्दै गइरहेको छ ।

६) **संस्थागत सुशासन :**

नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायहरुद्वारा जारी गरिएका संस्थागत सुशासन सम्बन्धी 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 सम्बन्धी क्रियाकलापको अनुगमन गर्न लेखापरीक्षण समिति लगायतका अन्य उपसमितिहरु गठन गरिएको छ । संस्थाको आन्तरिक लेखापरीक्षण नियमित रुपमा गर्ने गरिएको छ ।

७) **सत्य, तथ्यता सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण :**

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 । लगानीकर्ताहरुलाई सुसूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरु लुकाइएको छैन ।