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Unaudited Financial Results (Quarterly)

As at 3rd Quarter (30/12/2074) of the Fiscal Year 2074/75 (Chaitra)

				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)	563,385	548,785	345,678
1.1	Paid Up Capital	286,699	286,699	220,195
1.2	Reserve and Surplus	(85,561)	(84,481)	(123,410)
1.3	Debenture and Bond			
1.4	Borrowings			-
1.5	Deposits(a+b)	187,664	173,692	38,188
	a. Domestic Currency	187,664	173,692	38,188
	b. Foreign Currency			
1.6	Income Tax Liability	174 502	170.075	69
1.7 2	Other Liabilities*	174,583	172,875	210,636 345,678
2.1	Total Assets (2.1 to2.7) Cash and Bank Balance	563,385 280,296	548,785 314,842	114,285
2.2	Money at Call and Short Notice	200,270	314,042	114,203
2.3	Investments	195	195	195
2.4	Loans and Advances(a+b+c+d+e+f)	253,812	204,981	190,098
	a. Real Estate Loan	-	•	-
	Residential Real Estate Loan (Except Personal			
	Home Loan upto Rs.1.5 Crore)			-
	2. Business Complex & Residential Apartment			
	construction Loan			
	Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land purchase		_	_
	& Plotting)			
	b. Personal Home Loan of Rs. 1.5 Crore or less	32,412	29,021	26,831
	c. Margin Type Loan	10,659	3,088	2,172
	d. Term Loan	2,987	65,396	72,474
	e. Overdraft Loan/TR Loan/WC Loan f. Others	207,754	72,788 34,689	87,997 624
2.5	Fixed Assets	3,520	3,385	3,205
2.6	Non Banking Assets	4,505	4,505	16,561
2.7	Other Assets	21,058	20,878	21,335
3	Profit and Loss Account	This Quarter	Previous Quarter	Corresponding Previous Year
		Fnding	Qualter	rievious real
		Ending	Ending	Quarter Ending
3.1	Interest income	25,696	Ending 18,350	Quarter Ending 14,562
3.1	Interest Expense	25,696 10,819	Ending 18,350 6,164	Quarter Ending 14,562 860
3.2	Interest Expense A . Net Interest income (3.1- 3.2)	25,696 10,819 14,877	Ending 18,350 6,164 12,185	Quarter Ending 14,562
3.2	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount	25,696 10,819 14,877	Ending 18,350 6,164 12,185 4	960 13,702 2
3.2 3.3 3.4	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income	25,696 10,819 14,877	Ending 18,350 6,164 12,185	Quarter Ending 14,562 860
3.2	Interest Expense A . Net Interest Income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	25,696 10,819 14,877 6 924	Ending 18,350 6,164 12,185 4 358	947 Ending 14,562 860 13,702 2 147
3.2 3.3 3.4 3.5	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5)	25,696 10,819 14,877 6 924	Ending 18,350 6,164 12,185 4 358	14,562 860 13,702 2 147 13,851
3.2 3.3 3.4 3.5	Interest Expense A . Net Interest Income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	25,696 10,819 14,877 6 924 15,807 6,115	Ending 18,350 6,164 12,185 4 358 12,547 3,967	14,562 860 13,702 2 147 147 13,851 7,660
3.2 3.3 3.4 3.5	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	25,696 10,819 14,877 6 924 15,807 6,115 5,935	18,350 6,164 12,185 4 358 12,547 3,967 3,898	14,562 860 13,702 2 147 147 13,851 7,660 2,951
3.2 3.3 3.4 3.5	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7)	25,696 10,819 14,877 6 924 15,807 6,115	Ending 18,350 6,164 12,185 4 358 12,547 3,967	14,562 860 13,702 2 147 147 13,851 7,660
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757	18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682	14,562 860 13,702 2 147 147 13,851 7,660 2,951 3,240
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956	18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468	14,562 860 13,702 2 147 147 13,851 7,660 2,951 3,240
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968	18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116)
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199)	18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116)
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net)	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136	18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116) - 1,521 (4,595)
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11)	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136	18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116)
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136	18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116) - 1,521 (4,595)
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expense A . Net Interest income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Tax	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 3,467	18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 39,532	14,562 860 13,702 2 147 147 13,851 7,660 2,951 3,240 9,356 (6,116) - 1,521 (4,595) (4,595)
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 3,467	Ending 18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 39,532 3,594 - 35,938	14,562 860 13,702 2 147 147 13,851 7,660 2,951 3,240 9,356 (6,116) - 1,521 (4,595) (4,595) - 20,409 (25,004)
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G . Net Profit / Loss (F-3.12-3.13)	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 3,467 - 34,669 This Quarter	Ending 18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 3,594 - 35,938 Previous	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116) 1,521 (4,595) (4,595) 20,409 (25,004) Corresponding
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expense A . Net Interest income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Tax	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 3,467	Ending 18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 39,532 35,938 Previous Quarter	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116) 1,521 (4,595) (4,595) 20,409 (25,004) Corresponding Previous Year
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G . Net Profit / Loss (F-3.12-3.13)	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 3,467 - 34,669 This Quarter	Ending 18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 3,594 - 35,938 Previous	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116) 1,521 (4,595) (4,595) 20,409 (25,004) Corresponding
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G . Net Profit / Loss (F-3.12-3.13) Ratios	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 38,136 34,669 This Quarter Ending	Ending 18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 3,594 - 35,938 Previous Quarter Ending	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116) - 1,521 (4,595) (4,595) (20,409 (25,004) Corresponding Previous Year Quarter Ending
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G . Net Profit / Loss (F-3.12-3.13) Ratios	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 3,467 - 34,669 This Quarter Ending	Ending 18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 3,594 35,938 Previous Quarter Ending 62,23	14,562 860 13,702 2 147 7,660 2,951 3,240 6,116) -1,521 (4,595) (25,004) Corresponding Previous Year Quarter Ending 33,85
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G . Net Profit / Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 3,467 - 34,669 This Quarter Ending	Ending 18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 3,594	Quarter Ending 14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116) - 1,521 (4,595) - 20,409 (25,004) Corresponding Previous Year Quarter Ending 33,85 93,53
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 4.1 4.2 4.3 4.4	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G . Net Profit / Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of funds Credit to Deposit Ratio (Calculated As per NRB	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 3,467 - 34,669 This Quarter Ending 53,67 58,20 100.72 10,91	Ending 18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 3,594 - 35,938 Previous Quarter Ending 62.23 72.07 100.39 10.65	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116) - 1,521 (4,595) - 20,409 (25,004) Corresponding Previous Year Quarter Ending 33.85 93.53 100.07
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G . Net Profit / Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of funds Credit to Deposit Ratio (Calculated As per NRB Directives)	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 3,467	Ending 18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 3,594 - 35,938 Previous Quarter Ending 62,23 72,07 100,39 10,65 55,46	14,562 860 13,702 2 147 7,660 2,951 3,240 6,116) -1,521 (4,595) -2 (25,004) Corresponding Previous Year Quarter Ending 93.53 100.07
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G . Net Profit / Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of funds Credit to Deposit Ratio (Calculated As per NRB Directives) Base Rate	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 34,669 This Quarter Ending 53,67 58,20 100,72 10,91 67,48 21,99	Ending 18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 3,594 - 35,938 Previous Quarter Ending 62,23 72,07 100,39 10,65 55,46 16,35	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116) - 1,521 (4,595) - 20,409 (25,004) Corresponding Previous Year Quarter Ending 33.85 93.53 100.07 3.00
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G . Net Profit / Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of funds Credit to Deposit Ratio (Calculated As per NRB Directives)	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 34,669 This Quarter Ending 53,67 58,20 100,72 10,91 67,48 21,99	Ending 18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 3,594 - 35,938 Previous Quarter Ending 62,23 72,07 100,39 10,65 55,46 16,35	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116) - 1,521 (4,595) - 20,409 (25,004) Corresponding Previous Year Quarter Ending 33.85 93.53 100.07 3.00
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expense A . Net Interest income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F . Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G . Net Profit / Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of funds Credit to Deposit Ratio (Calculated As per NRB Directives) Base Rate	25,696 10,819 14,877 6 924 15,807 6,115 5,935 3,757 4,956 (1,199) 367 38,968 38,136 3,467 34,669 This Quarter Ending 53,67 58,20 100,72 10,91 67,48 21,99 h is included uncompared to the control of t	Ending 18,350 6,164 12,185 4 358 12,547 3,967 3,898 4,682 4,468 214 349 38,968 39,532 3,594 35,938 Previous Quarter Ending 62,23 72,07 100,39 10,65 55,46 16,35 der Other liabili	14,562 860 13,702 2 147 13,851 7,660 2,951 3,240 9,356 (6,116) - 1,521 (4,595) (4,595) (25,004) Corresponding Previous Year Quarter Ending 33.85 93.53 100.07 3.00 148.18 145.25 145.2

आ.व. २०७४/०७५ को तेस्रो त्रैमासिक प्रतिवेदन वित्तीय विवरण : त्रैमासिक अवधिको वासलात , नाफा नोक्सान सम्बन्धी विवरण :

आ.व. २०७४/०७५ को तेस्रो त्रैमासिक अवधिको अपरिष्कृत (Unaudited) वासलात तथा नाफा नोक्सान सम्बन्धि विवरण यसै साथ प्रकाशित गरिएको छ र सो विवरण यस वित्तीय संस्थाको वेवसाईट www.bestfinance.com.np मा पनि राखिएको छ ।

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प्रमुख वित्तीय अनुपातहरु : पि.ई अनुपात प्रति शेयर आम्दानी 92.09 92.52 प्रति शेयर कुल सम्पत्तिको मूल्य ७१.३७ : १९६.५१

प्रति शेयर नेटवर्थ

तरलता अनुपात १४९.३६ थापकीय विश्लेषाण

क) यस त्रैमासिकमा संस्थाको निक्षेपमा वृद्धि तथा कर्जा असुलीमा सामान्य प्रगति भएको र संस्थाको हकप्रद शेयर विक्री भई रू.६,६५,०४,००० ले पहिलेको कल ईन एड्भान्समा राखेको भन्दा चुक्ता पुंजी वृद्धि भएको , कर्जा असुली तथा व्याज आम्दानीबाट मुनाफा वृद्धि भएको र तरलताको अवस्था अधिक रहेको छ । साथै संस्था द्वारा सिनर्जी फाईनान्स लिमिटेड प्राप्ति गर्ने संम्भौतामा हस्ताक्षर भई दुबै संस्थाको वार्षिक साधारण

- सभाबाट विशेष प्रस्ताव पारित भैसकेको छ । ख) संस्थाको कर्जा तथा निक्षेप र प्राथमिक पुंजीको अनुपातको साथै अधिक तरलतालाई मध्य नजर गरी संस्थाको मुनाफामा वृद्धि गर्न कर्जा
- वृद्धिलाई प्राथमिकतामा राख्ने रणनैतिक योजना व्यवस्थापनको रहेको छ । यसको साथै संस्थाको NPL को प्रतिशत उच्च भएकोले खराब कर्जा असुली रणनीतिलाई उच्च प्राथमिकता दिइएको छ । ग) यस संस्थाको मौज्दात , नाफा नोक्सान वा नगद प्रवाहमा तात्विक असर पार्न सक्ने कुनै खास घटना वा अवस्था हाल रहेको देखिदैन । काननी कारवाही सम्बन्धी विवरण : 3)
- यस अवधिमा संस्थाको संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरूद्धमा प्रचलित नियमको अवज्ञा वा फौज्दारी वा ख) आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको छैन ।

यस अवधिमा संस्थाले वा संस्थाको विरूद्ध कुनै मुद्दा दायर भएको छैन ।

- संगठित संस्थाको शेयर कारोबार सम्बन्धी विश्लेषण : 8) यस वित्तीय संस्थाको शेयर मूल्य धितोपत्र बजारको नीति नियम मुताबिक खुल्ला बजारले निर्धारण गर्ने गरेको र सोही अनुसार नै कारोबार क)
- हुने गरेको छ । यस अवधिको शेयर कारोवार देहाय बमोजिम रहेको छ ।

शेयरको अधिकतम मूल्य ₹.9३७.००

अन्तिम मूल्य रू.१२०.०० कारोबार संख्या

समस्या तथा चुनौती : Ą)

संस्थाले तोकिए बमोजिम विगतको समस्याग्रस्त अवस्थाबाट अब एक सबल वित्तीय संस्थामा परिणत गर्न विद्यमान मानव तथा अन्य

साधनहरूको यथोचित व्यवस्थापन गर्न कुशलतापुर्वक अधि वढ्नु पर्ने स्थिति रहेको छ । यसका लागि आई पर्ने समस्या तथा चुनौति समाधानका उपायहरू बारे संस्थाले समय समयमा समीक्षा गरी रणनीति समेत बनाई सोको सहजिकरणको उपाय अबलम्बन गर्ने गरेको छ । દ્દ) संस्थागत स्शासन : संस्थाले नेपाल राष्ट्र बैंक तथा अन्य नियमन निकायहरू द्वारा जारी गरिएका संस्थागत सुशासन सम्वन्धी व्यवस्थाको पालना गरिएको छ ।

शेयरको न्युनतम मूल्य

कारोबार भएको कुल दिन

रू.११६.००

38

संस्थागत सुशासन अभिवृद्धिका लागि व्यवस्थापन द्वारा समय समयमा संस्थाको कर्मचारीहरूलाई आन्तरिक र बाह्य प्रशिक्षण तथा तालिम गर्ने गराउने गरिएको छ । संस्थागत सुशासन पालना सम्बन्धी कृयाकलापको लेखाजोखा गर्न लेखापरिक्षण समिति लगायतका अन्य उप समितिहरू गठन गरिएको छ । संस्थाको आन्तरिक लेखापरिक्षण नियमित रूपमा गर्ने गरिएको छ ।

सत्य, तथ्यता सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण : **(9** आजका मितिसम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरूको शुद्धता सम्वन्धमा म व्यक्तिगत रूपमा उत्तरदायित्व लिन्छु । साथै, म यो उद्घोष गर्दछु कि मैले जाने बुभ्रेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरू सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरूलाई सुसुचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन ।