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नेपाल राष्ट्र बैंकबाट "ज" वर्जको डजाजतप्राप्त वितीय संस्था

Unaudited Financial Results (Quarterly)

As on 1st Quarter (2081/06/30) of the Fiscal Year 2081/82 (Ashwin)

Condensed Statement of Financial Position

For the Quarter Ended 30th Ashwin 2081 (16 October 2024) Amount in NPR					
Particulars	First Quarter Ending 30th Ashwin 2081	Immediate Previous Year Ending 31st Ashadh 2081			
Assets					
Cash and cash equivalent	303,839,992	302,101,413			
Due from Nepal Rastra Bank	234,368,219	240,544,182			
Placement with Bank and Financial Institutions	-	-			
Derivative financial instruments	-	-			
Other trading assets	-	-			
Loan and advances to B/FIs	19,780,000	19,760,000			
Loans and advances to customers	4,299,241,585	4,043,011,781			
Investment securities	1,332,387,346	1,557,894,563			
Current tax assets	53,237,188	52,465,623			
Investment in susidiaries Investment in associates		-			
	-	-			
Investment property Property and equipment	308,131,302 303,855,885	259,669,645 304,661,352			
Goodwill and Intangible assets	3.520.699	3.378.148			
Deferred tax assets	3,520,099	3,370,140			
Other assets	58,064,852	55,955,935			
Total Assets	6,916,427,068	6,839,442,642			
Particulars	First Quarter Ending 30th Ashwin	Immediate Previous Year Ending			
Liabilities	2081	31st Ashadh 2081			
Due to Bank and Financial Instituions	5,792,531	24,669,231			
Due to Nepal Rastra Bank	5,792,551	24,009,231			
Derivative financial instruments					
Deposits from customers	5,515,790,642	5,435,166,270			
Borrowing					
Current Tax Liabilities		204,689			
Provisions		-			
Deferred tax liabilities	4,231,173	3,858,457			
Other liabilities	189,368,869	202,013,340			
Debt securities issued	-				
Subordinated Liabilities	-	-			
Total liabilities	5,715,183,215	5,665,911,987			
Equity					
Share capital	890,424,236	854,816,779			
Share premium	14,947,992	14,947,992			
Retained earnings	(263,300,270)	(255,778,969)			
Reserves	559,171,894	559,544,853			
Total equity attributable to equity holders	1,201,243,852	1,173,530,655			
Non-controlling interest	-	-			
Total equity	1,201,243,853	1,173,530,655			
Total liabilities and equity	6,916,427,068	6,839,442,642			
Contingent Liabilities and Commitment	185,144,000	172627000			
Net assets value per share	134.91	137.28			

Condensed Statement of Profit or Loss For the Quarter Ended 30th Ashwin 2081 (16 October 2024)

Current Year Previous Year Particulars This Quarter Up to this quarter This Quarter Up to this quarter Interest income 159.634.700 159.634.700 151.129.513 151.129.513 118,763,447 118,763,447 119,794,656 119,794,656 Interest expense 40,871,253 40,871,253 31,334,857 31,334,857 Net interest income Fee and commission income 8,373,306 8,373,306 4,787,684 4,787,684 Fee and commission expense 8.373.306 8.373.306 4.787.684 4.787.684 Net fee and commission income Net interest, fee and commission income 49,244,559 49.244.559 36,122,541 36,122,541 Net trading income Other operating income 6,494,990 6,494,990 15,120,726 15,120,726 51,243,267 Total operating income 55,739,549 55,739,549 51,243,267 Impairment charge/(reversal) for loans and other losses 29.604.035 29.604.035 41,214,825 41,214,825 26.135.514 10.028.442 10.028.442 Net operating income 26.135.514 Operating expense Personnel expenses 20.580.884 20 580 884 20.204.435 20.204.435 14,875,553 14,875,553 14,494,243 14,494,243 Other operating expenses Depreciation & Amortisation 3.594.984 3.594.984 3.857.624 3.857.624 **Operating Profit** (12,915,907) (12,915,907) (28,527,860) (28,527,860) 4.274.026 8.705.000 8.705.000 Non operating income 4.274.026 Non operating expense Profit before income tax (8.641.881) (8,641,881) (19.822.860)(19,822,860) Income tax expense Current Tax Deferred Tax (8,641,881) (8,641,881) (19,822,860) (19,822,860) Profit/(loss) for the period **Condensed Consolidated Statement of Comprehensive Income** Profit/(Loss) for the period (8,641,881) (8.641.881) (19.822.860)(19,822,860)Other Comprehensive Income 869,671 869,671 (24,749,284) (24,749,284) (7,772,210) (7.772.210) (44,572,144) (44.572.144) Total Comprehensive Income Earnings per share Basic earnings per share (3.88) (9.28) (9.28) (3.88)Diluted earnings per share (3.88) (3.88) (9.28) (9.28) Profit attributable to: (7,772,210) (44.572.144) (44.572.144) Equity holders of the Bank (7,772,210)Non-controlling interest Total (7,772,210) (7,772,210) (44,572,144) (44,572,144)

	Curr	Current Year			Previous Year		
Particulars	This Quarter	Up to this quarter		'his arter	Up to this quarter		
Capital Fund to RWA		14.74%			18.03%		
Non-performing loan (NPL) to total loan		3.98%	1		5.49%		
Total Loan Loss Provision to Total NPL		82.52%			80.16%		
Cost of Funds		8.43%			10.63%		
Credit to Deposit Ratio		77.83%			79.61%		
Base Rate		12.29%			14.57%		
Interest Rate Spread		4.17%			4.47%		
Details abo	out the distributa	ble profit			Amount in NF		
Opening Reatined Earnings					(255,901,020)		
Add :							
Net Profit or (Loss) As per Statement of Profit	t or Loss				(8,641,879)		
1. Appropriations					(1,242,630)		
1.1 Profit required to be appropriated to:				\square			
a. General Reserve							
b. Capital Redemption Reserve							
c. Exchange Fluctuation Fund							
d. CSR Fund							
e. Employees Training Fund				<u> </u>			
f. Other							
1.2 Profit required to be transferred to Regulatory Reserve:					(1,242,630		
a. Transferred to Regulatorly Reserve					(1,242,630		
b. Transferred from Regulatory Reserve	1						
				\vdash			
Net Profit for the period ended 1st quarter av	ailahle for distribut	ion		1	(263,300,270		

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 4. net of any impairment

Loans and Advances to customers include loan to customers and loan to Employees which have been measured at 5. amortised cost

Personnel expenses include employee bonus provision. 6.

NFRS adjustment which are subject to regulatory adjustments as per NRB directives have been shown as regula-7 tory adjustments.

Other Comprehensive income includes the fair value changes of items precribed by NFRS net of tax. 8. 9 The detailed interim report has been published in finance websites www.bestfinance.com.nt

धितोपञ दर्ता तथा निष्काशन निरमावली. २०७३ को (निराम २६ को उपनिराम (१) संग सम्बन्धित) आ.व. १०८१/०८१ को प्रथम जैमासिक प्रतिवेदन

१ विनीय विवरणः

Amount in NPR

क) त्रैमासिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरण

आ.व. २०८१/०८२ को प्रथम त्रैमासिक अवधिको अपरिष्कृत (Unaudited) वासलात तथा नाफा नोक्सान सम्वन्धि विवरण यसै साथ प्रकाशित गरिएको छ र सो विवरण यस वित्तीय संस्थाको वेवसाईट www.bestfinance.com.np मा राखिएको छ। म्यात वित्तीय अन्य

ଏ/ ନିମ୍ବାରଣାକ ବିମ୍ବାର୍ଥରେ		
प्रति शेयर आम्दानी	:	(३.८८)
पि.ई अनुपात	:	(१६४.०८)
प्रति शेयर नेटवर्थ	:	१३४.९१
प्रति शेयर कुल सम्पत्तिको मुल्य	:	ଡ଼ଡ଼ଡ଼
तरलता अनुपात	:	२८.४०

२ व्यवस्थापकीय विञ्लेषण

क) यस त्रयमासमा संस्थाको निक्षेप र कर्जामा वद्धि भएको छ । आगामी दिनहरुमा कर्जा असलीको प्रकयालाई थप प्रभावकारी बानइनेछ ।

ख) संस्थाको कर्जा तथा निक्षेप र प्राथमिक पंजीको अनुपातको साथै पर्याप्त तरलतालाई मध्य नजर गरी संस्थाको मुनाफामा वृद्धि गर्न उत्पादनशील क्षेत्रमा कर्जा वृद्धि गर्ने लक्ष्य लिएको छ ।

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

3.काननी कारवाही सम्बन्धी विवरणः

क) यस अवधिमा संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको छैन ।

ख) यस अवधिमा संस्थाको संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी वा आर्थिक अपराध गरेको सम्बन्धमा कनै मुद्दा दायर भएको छैन ।

४.संगठित संस्थाको शेयर कारोबार सम्बन्धी विश्लेषण :

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

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ख)	यस	अवधिको	शेयर	कारोवार	देहाय	बमोजिम	रहेको	छ	1	

	1.111.11	
शेयरको अधिकतम मुल्य	:	रु. ७४४.००
शेयरको न्युनतम मुल्य	:	<u> হ. ४७</u> ,००
अन्तिम मुल्य	:	হ. ६३७.००
कारोबार भएको कुल दिन	:	४७
कारोबार संख्या	:	५,२१७,०२०

५ समस्या तथा चनौती

. यस संस्थालाई नेपालको वित्तीय बजारमा एक सबल वित्तीय संस्थामा परिणत गर्न विद्यमान मानव संसाधन तथा अन्य साधनहरुको यथोचित व्यवस्थापन गरी कुशलतापुर्वक अधि वढ्न पर्ने स्थिति रहेको छ । यसका लागि आई पर्ने समस्या तथा च्नौति समाधानका उपायहरु बारे संस्थाले समय समयमा समीक्षा गरी रणनीती समेत बनाई सोको सहजिकरणको उपाय अवलम्बन , गर्ने गरेको छ । देशको अर्थतन्त्रका वाहय क्षेत्रमा देखिएको चाप र बजारमा देखिएको तरलताको प्रभावलाई समेत विश्लेषण गरि आवश्यक रणनीती अबलम्बन गरिनेछ ।

६.संस्थागत सुशासन

संस्थाले नेपाल राष्ट बैंक तथा अन्य नियमनकारी निकायहरुद्वारा जारी गरिएका संस्थागत सुशासन सम्वन्धी व्यवस्थाको पालना गरिएको छ । संस्थागत संशासन अभिवद्धिका लागि व्यवस्थापनदारा समय समयमा संस्थाको कर्मचारीहरुलाई आन्तरिक र बाहय पशिक्षण तथा तालिम गर्ने गराउने गरिएको छ । संस्थागत संशासन पालना सम्बन्धी कयाकलापको अनगमन गर्न लेखापरिक्षण समिति लगायतका अन्य उप समितिहरु गठन गरिएको छ । संस्थाको आन्तरिक लेखापरिक्षण नियमित रुपमा गर्ने गरिएको छ ।

७.सत्य, तथ्यता सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण :

आजका मितिसम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरुको शुद्धता सम्बन्धमा म व्यक्तिगत रुपमा उत्तरदायित्व लिन्छु। साथै, म यो उद्घोष गर्दछु कि मैले जाने बुफेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरु सत्य, तथ्य र पुर्ण छन् र लगानीकर्ताहरुलाई सुसुचित निर्णय लिन आवश्यक कुनै विवरण, सुचना तथा जानकारीहरु लुकाइएको छैन ।