



Unaudited Financial Results (Quarterly)

As on 3rd Quarter (2081/12/31) of the Fiscal Year 2081/82 (Chaitra)

Condensed Statement of Financial Position
As on Quarter Ended 31st Chaitra 2081 (13 April 2025)

Amount in NPR

Particulars	Third Quarter Ending 31st Chaitra 2081	Immediate Previous Year Ending 31st Ashadh 2081
Assets		
Cash and cash equivalent	215,994,094	302,101,413
Due from Nepal Rastra Bank	236,017,272	240,544,182
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loan and advances to B/FIs	-	19,760,000
Loans and advances to customers	4,054,513,468	4,043,011,781
Investment securities	1,436,177,395	1,557,894,563
Current tax assets	41,593,374	52,465,623
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	294,750,291	259,669,645
Property and equipment	294,848,900	304,661,352
Goodwill and Intangible assets	2,767,250	3,378,148
Deferred tax assets	-	-
Other assets	32,746,883	55,955,935
Total Assets	6,609,408,927	6,839,442,642
Liabilities		
Due to Bank and Financial Institutions	42,699,933	24,669,231
Due to Nepal Rastra Bank	-	-
Derivative financial instruments	-	-
Deposits from customers	5,367,947,608	5,435,166,270
Borrowing	-	-
Current Tax Liabilities	-	204,689
Provisions	-	-
Deferred tax liabilities	7,712,463	3,858,457
Other liabilities	203,669,727	202,013,340
Debt securities issued	-	-
Subordinated Liabilities	-	-
Total liabilities	5,622,029,731	5,665,911,987
Equity		
Share capital	890,424,236	854,816,779
Share premium	14,947,992	14,947,992
Retained earnings	(434,043,429)	(255,778,969)
Reserves	516,050,397	559,544,853
Total equity attributable to equity holders	987,379,196	1,173,530,655
Non-controlling interest	-	-
Total equity	987,379,196	1,173,530,655
Total liabilities and equity	6,609,408,927	6,839,442,642
Contingent Liabilities and Commitment	1,78,037,894	1,72,627,000
Net assets value per share	110.89	137.28

Condensed Statement of Profit or Loss
For the Quarter Ended 31st Chaitra 2081 (13 April 2025)

Amount in NPR

Particulars	Current Year		Previous Year	
	This Quarter	Up to this quarter	This Quarter	Up to this quarter
Interest income	97,759,790	393,663,624	145,041,182	441,277,042
Interest expense	95,586,320	321,809,261	116,519,907	352,958,046
Net interest income	2,173,470	71,854,363	28,521,275	88,318,996
Fee and commission income	4,862,034	19,459,120	5,445,797	15,238,480
Fee and commission expense	-	-	-	-
Net fee and commission income	4,862,034	19,459,120	5,445,797	15,238,480
Net interest, fee and commission income	7,035,504	91,313,483	33,967,072	103,557,476
Net trading income	-	-	-	-
Other operating income	17,874,950	28,601,586	6,113,846	26,410,135
Total operating income	24,910,454	119,915,069	40,080,918	129,967,611
Impairment charge/(reversal) for loans and other losses	42,516,488	76,702,997	6,750,292	(2,346,695)
Net operating income	(17,606,034)	43,212,072	33,330,626	132,314,306
Operating expense				
Personnel expenses	26,642,588	72,488,584	21,040,097	61,894,656
Other operating expenses	15,367,222	43,654,759	13,084,372	42,583,705
Depreciation & Amortisation	3,550,889	10,772,616	4,067,292	11,836,501
Operating Profit	(63,166,733)	(83,703,887)	(4,861,135)	15,999,444
Non operating income	5,992,717	10,820,251	953,078	9,658,078
Non operating expense	764,950	2,318,091	122,655	14,191,703
Profit before income tax	(57,938,966)	(75,201,727)	(4,030,712)	11,465,819
Income tax expense	-	-	(1,209,214)	3,439,746
Current Tax	-	-	(1,209,214)	3,439,746
Deferred Tax	-	-	-	-
Profit/(loss) for the period	(57,938,966)	(75,201,727)	(2,821,498)	8,026,073
Condensed Consolidated Statement of Comprehensive Income				
Profit/(Loss) for the period	(57,938,966)	(75,201,727)	(2,821,498)	8,026,073
Other Comprehensive Income	6,169,346	8,992,679	(10,580,543)	(35,329,827)
Total Comprehensive Income	(51,769,620)	(66,209,048)	(13,402,041)	(27,303,754)
Earnings per share				
Basic earnings per share	(11.26)	(11.26)	1.25	1.25
Diluted earnings per share	(11.26)	(11.26)	1.25	1.25
Profit attributable to:				
Equity holders of the Bank	(51,769,620)	(66,209,048)	(13,402,041)	(27,303,754)
Non-controlling interest	-	-	-	-
Total	(51,769,620)	(66,209,048)	(13,402,041)	(27,303,754)

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		12.38%		14.39%
Non-Performing Loan (NPL) to Total Loan		11.49%		3.86%
Total Loan Loss Provision to Total NPL		65.12%		86.84%
Cost of Funds		7.03%		7.59%
Credit to Deposit Ratio		78.69%		77.72%
Base Rate		10.74%		11.03%
Interest Rate Spread		4.25%		4.57%

Details about the distributable profit

Amount in NPR

Opening Retained Earnings	(411,092,812)
Add :	
Net Profit or (Loss) As per Statement of Profit or Loss	(75,201,727)
1. Appropriations	(52,251,110)
1.1 Profit required to be appropriated to:	-
a. General Reserve	-
b. Capital Redemption Reserve	-
c. Exchange Fluctuation Fund	-
d. CSR Fund	-
e. Employees Training Fund	-
f. Other	-
1.2 Profit required to be transferred to Regulatory Reserve:	(52,251,110)
a. Transferred to Regulatory Reserve	(52,251,110)
b. Transferred from Regulatory Reserve	-
Net Profit for the period ended 3rd quarter available for distribution	(434,043,429)

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. २०८१/०८२ को तेस्रो त्रैमासिक प्रतिवेदन**

१) वित्तीय विवरण :

क) त्रैमासिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरण :
आ.व. २०८१/०८२ को तेस्रो त्रैमासिक अवधिको अपरिष्कृत (Unaudited) वासलात तथा नाफा नोक्सान सम्बन्धी विवरण यसै साथ प्रकाशित गरिएको छ र सो विवरण यस संस्थाको वेबसाइट: www.bestfinance.com.np मा राखिएको छ ।

ख) प्रमुख वित्तीय अनुपातहरू:

प्रति शेयर आम्दानी : (११.२६)
पि.ई. अनुपात : (४८.४४)
प्रति शेयर नेटवर्क : ११०.८९
प्रति शेयर कुल सम्पत्तिको मूल्य : ७४२
तरलता अनुपात : २८.९६%

२) व्यवस्थापकीय विश्लेषण :

क) यस त्रयमासमा संस्थाको निक्षेप र कर्जामा कमि आएको छ । आगामी दिनहरूमा कर्जा असुलीको प्रकृयालाई थप प्रभावकारी बनाइनेछ ।

ख) संस्थाको कर्जा तथा निक्षेप र प्राथमिक पुँजीको अनुपातको साथै तरलतालाई मध्यनजर गरी संस्थाको मुनाफामा वृद्धि गर्न उत्पादनशील क्षेत्रमा कर्जा वृद्धि गर्ने लक्ष्य लिइएको छ ।

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

३) कानुनी कारवाही सम्बन्धी विवरण:

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 संस्थाको अवज्ञा वा फौजदारी वा आर्थिक अपराध गरेकोको सम्बन्धमा कुनै मुद्दा दायर भएको छैन ।

४) संगठित संस्थाको शेयर कारोवार सम्बन्धी विश्लेषण :

क) यस वित्तीय संस्थाको शेयर मूल्य धितोपत्र बजारको नीति नियम अनुसार खुल्ला 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. ७०४.००

शेयरको न्यूनतम मूल्य : रु. ४३५.००

अन्तिम मूल्य : रु. ४४५.४४

कारोवार भएको कुल दिन : ५६

कारोवार संख्या : २८,१०,२८४

५) समस्या तथा चुनौती :

यस संस्थाले नेपालको वित्तीय बजारमा एक सवल वित्तीय संस्थामा परिणत गर्न विद्यमान मानव संसाधन तथा अन्य साधनहरूको यथोचित व्यवस्थापन तथा कुशलतापुर्वक अधि बढ्न पर्ने स्थिति रहेको छ । यसका लागि आईपनै समस्या तथा चुनौति समाधानका उपायहरू बारा संस्थाले समय समयमा समीक्षा गरी रणनीति समेत बनाई सोको सहजिकरणको उपाय अवलम्बन गर्ने गरेको छ । देशको अर्थतन्त्रका बाह्य क्षेत्रमा देखिएको चाप र बजारमा देखिएको तरलताको प्रभावलाई समेत विश्लेषण गरि आवश्यक रणनीति अवलम्बन गरिनेछ ।

६) संस्थागत सुशासन :

संस्थाले नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायहरूद्वारा जारी गरिएका संस्थागत सुशासन सम्बन्धी व्यवस्थाको पालना गरिएको छ । संस्थागत सुशासन अभिवृद्धिका लागि व्यवस्थापनद्वारा समय समयमा संसाधनको कर्मचारीहरूलाई आन्तरिक र बाह्य प्रशिक्षण तथा तालिम गर्ने गराउने गरिएको छ । संस्थागत सुशासन पालना सम्बन्धी कृयाकलापको अनुगमन गर्न लेखापरीक्षण समिति लगायतका अन्य उप समितिहरू गठन गरिएको छ । संस्थाको आन्तरिक लेखापरीक्षण नियमित रूपमा गर्ने गरिएको छ ।

७) सत्य तथ्यता सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण :

आजका मिति सम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरूको शुद्धता सम्बन्धमा म व्यक्तिगत रूपमा उत्तरदायित्व लिन्छु । साथै म यो उद्घोष गर्दछु कि मैले जाने बुझेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरू सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरूलाई सुसूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाएको छैन ।