



Unaudited Financial Results (Quarterly)

As on 4th Quarter Ended 32nd Ashad 2082 (16 July 2025)

Condensed Statement of Financial Position
As on Quarter Ended 32nd Ashad 2082 (16 July 2025)

Amount in NPR

Particulars	Fourth Quarter Ending 32nd Ashad 2082	Immediate Previous Year Ending 31st Ashadh 2081
Assets		
Cash and cash equivalent	232,056,697	267,101,413
Due from Nepal Rastra Bank	231,641,986	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	4,102,615,180	3,907,371,920
Investment securities	1,824,497,509	1,592,894,563
Current tax assets	54,221,277	42,959,458
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	260,520,237	280,124,526
Property and equipment	293,873,400	304,484,013
Goodwill and Intangible assets	2,388,760	3,378,149
Deferred tax assets	2,706,174	13,448,195
Other assets	38,939,692	36,592,125
Total Assets	7,043,460,912	6,708,658,544
Liabilities		
Due to Bank and Financial Institutions	40,852,477	24,669,231
Due to Nepal Rastra Bank	-	-
Derivative financial instruments	-	-
Deposits from customers	5,713,369,050	5,435,166,270
Borrowing	-	-
Current Tax Liabilities	890,358	-
Provisions	-	-
Deferred tax liabilities	-	-
Other liabilities	174,919,173	199,431,642
Debt securities issued	-	-
Subordinated Liabilities	-	-
Total liabilities	5,930,031,058	5,659,267,143
Equity		
Share capital	890,424,236	854,816,779
Share premium	14,947,992	14,947,992
Retained earnings	(302,060,386)	(386,823,211)
Reserves	510,118,011	566,449,841
Total equity attributable to equity holders	1,113,429,854	1,049,391,401
Non-controlling interest		
Total equity	1,113,429,854	1,049,391,401
Total liabilities and equity	7,043,460,912	6,708,658,544
Contingent Liabilities and Commitment	162,601,216	179,550,560
Net assets value per share	125.04	122.76

Condensed Statement of Profit or Loss
For the Quarter Ended 32nd Ashad 2082 (16 July 2025)

Amount in NPR

Particulars	Current Year		Previous Year	
	This Quarter	Up to this quarter	This Quarter	Up to this quarter
Interest income	170,093,099	563,756,723	160,339,137	601,616,179
Interest expense	102,119,914	423,929,175	127,398,066	480,356,112
Net interest income	67,973,185	139,827,548	32,941,071	121,260,067
Fee and commission income	7,230,811	26,689,931	10,514,868	25,753,348
Fee and commission expense	405,752	405,752	-	413,309
Net fee and commission income	6,825,059	26,284,179	10,514,868	25,340,039
Net interest, fee and commission income	74,798,244	166,111,727	43,455,939	146,600,106
Net trading income	-	-	-	-
Other operating income	9,638,967	38,240,553	1,670,237	17,929,985
Total operating income	84,437,211	204,352,280	45,126,176	164,530,091
Impairment charge/(reversal) for loans and other losses	(56,417,356)	20,285,641	113,343,087	110,996,392
Net operating income	140,854,567	184,066,639	(68,216,911)	53,533,699
Operating expense				
Personnel expenses	40,762,507	113,251,091	33,521,826	95,416,482
Other operating expenses	10,073,101	53,727,860	7,067,334	49,651,039
Depreciation & Amortisation	15,389,701	26,162,317	15,710,527	27,547,028
Operating Profit	74,629,258	(9,074,629)	(124,516,598)	(119,080,850)
Non operating income	3,815,000	14,635,251	600,000	10,258,078
Non operating expense	274,669	2,592,760	15,136,141	29,327,844
Profit before income tax	78,169,589	2,967,862	(139,052,739)	(138,150,616)
Income tax expense	890,358	890,358	(40,975,862)	(37,536,116)
Current Tax	890,358	890,358	10,561,517	14,001,263
Deferred Tax	-	-	(51,537,379)	(51,537,379)
Profit/(loss) for the period	77,279,231	2,077,504	(98,076,877)	(100,614,500)
Condensed Consolidated Statement of Comprehensive Income				
Profit/(Loss) for the period	77,279,231	2,077,503	(98,076,877)	(100,614,500)
Other Comprehensive Income	16,072,036	25,064,715	25,496,834	(7,254,526)
Total Comprehensive Income	93,351,267	27,142,219	(72,580,043)	(107,869,026)
Earnings per share				
Basic earnings per share	0.23	0.23	(11.77)	(11.77)
Diluted earnings per share	0.23	0.23	(11.77)	(11.77)
Profit attributable to:				
Equity holders of the Bank	93,351,267	27,142,219	(72,580,043)	(107,869,026)
Non-controlling interest	-	-	-	-
Total	93,351,267	27,142,219	(72,580,043)	(107,869,026)

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		15.17%		13.67%
Non-Performing Loan (NPL) to Total Loan		8.84%		5.97%
Total Loan Loss Provision to Total NPL		69.62%		100.58%
Cost of Funds		6.71%		8.81%
Credit to Deposit Ratio		73.98%		72.25%
Base Rate		10.57%		12.57%
Interest Rate Spread		4.38%		4.58%

Details about the distributable profit

Amount in NPR

Opening Retained Earnings	(386,823,211)
Add :	
Net Profit or (Loss) As per Statement of Profit or Loss	2,077,504
1. Appropriations	(82,685,322)
1.1 Profit required to be appropriated to:	(649,019)
a. General Reserve	730,434
b. Capital Redemption Reserve	-
c. Exchange Fluctuation Fund	-
d. CSR Fund	195,213
e. Employees Training Fund	-
f. Other	(1,574,666)
1.2 Profit required to be transferred to Regulatory Reserve:	(82,036,302)
a. Transferred to Regulatory Reserve	(82,036,302)
b. Transferred from Regulatory Reserve	-
Net Profit for the period ended 4th quarter available for distribution	(302,060,386)

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 चौथो त्रैमासिक प्रतिवेदन

१) वित्तीय विवरण:

क) त्रैमासिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरण:

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

ख) प्रमुख वित्तीय अनुपातहरू:

प्रति शेयर आमदानी	: ०.२३
पि.ई. अनुपात	: २१९४.५८
प्रति शेयर नेटवर्थ	: १२५.०४
प्रति शेयर कुल सम्पत्तिको मूल्य	: ७९१
तरलता अनुपात	: ३६.१२

२) व्यवस्थापकीय विश्लेषण:

क) यस व्रममासमा संस्थाको निक्षेप र कर्जाको वृद्धि भएको छ । आगामी दिनहरूमा कर्जा असुलीको प्रकृयालाई थप प्रभावकारी बनाइनेछ ।

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

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

३) कानूनी 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 गरेको सम्बन्धमा कुनै मुद्दा 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 कारोबार देहाय वमोजिम रहेको छ ।

शेयरको अधिकतम मूल्य	: रु. ५६९.७०
शेयरको न्युनतम मूल्य	: रु. ४५६.००
अन्तिम मूल्य	: रु. ५१२.०३
कारोबार भएको कुल दिन	: ६३
कारोबार संख्या	: १,६०२,६४७

५) समस्या तथा चुनौती:

यस संस्थालाई नेपालको वित्तीय बजारमा एक सवल वित्तीय संस्थामा परिणत गर्न विद्यमान मानव संसाधन तथा अन्य साधनहरूको यथोचित व्यवस्थापन गरी कुशलतापूर्वक अघि बढ्न पर्ने स्थिति रहेको छ । यसका लागि आई पर्ने समस्या तथा चुनौति समाधानका उपायहरू बारे संस्थाले समय समयमा समीक्षा गरी रणनीति समेत बनाई सोको सहजीकरणको 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 अभिवृद्धिमा गरी कुशलतापूर्वक लागि व्यवस्थापनद्वारा समय समयमा संस्थाका कर्मचारीहरूलाई आन्तरिक र बाह्य प्रशिक्षण तथा तालिम प्रदान गर्ने/गराउने गरिएको छ । संस्थागत सुशासन पालना सम्बन्धी कृयाकलापको अनुमनन गर्न लेखापरिक्षण समिति लगाएतका अन्य उप समितिहरू गठन गरिएको छ । संस्थाको आन्तरिक लेखापरिक्षण नियमित रूपमा गर्ने गरिएको छ ।

७) सत्य, तथ्यता सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण:

आजका मितिसम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरूको शुद्धता सम्बन्धमा म व्यक्तिगतरूपमा उत्तरदायित्व लिन्छु । साथै, म यो उद्घोष गर्दछु कि मैले जाने बुझेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरू सत्य, तथ्य र पुर्ण छन् र लगानीकर्ताहरूलाई सुसुचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन ।