



Unaudited Financial Results (Quarterly)

As on 1st Quarter Ended 31st Ashwin 2082 (17 October 2025)

Condensed Statement of Financial Position
As on Quarter Ended 31st Ashwin 2082 (17 October 2025) Amount in NPR

Particulars	First Quarter Ending 31st Ashwin 2082	Immediate Previous Year Ending 32nd Ashadh 2082
Assets		
Cash and cash equivalent	234,005,257	232,056,697
Due from Nepal Rastra Bank	276,912,345	231,641,986
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loan and advances to B/FIs	-	-
Loans and advances to customers	4,052,483,060	4,102,615,180
Investment securities	2,219,131,757	1,824,497,509
Current tax assets	53,862,783	54,221,277
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	220,925,116	260,520,237
Property and equipment	291,059,700	293,873,400
Goodwill and intangible assets	4,937,880	2,388,760
Deferred tax assets	4,042,050	2,706,174
Other assets	37,267,749	38,939,692
Total Assets	7,394,627,697	7,043,460,912
Liabilities		
Due to Bank and Financial Institutions	31,803,287	40,852,477
Due to Nepal Rastra Bank	-	-
Derivative financial instruments	-	-
Deposits from customers	6,124,414,024	5,713,369,050
Borrowing	-	-
Current Tax Liabilities	-	890,358
Provisions	-	-
Deferred tax liabilities	-	-
Other liabilities	182,823,227	174,919,173
Debt securities issued	-	-
Subordinated Liabilities	-	-
Total liabilities	6,339,040,538	5,930,031,058
Equity		
Share capital	890,424,236	890,424,236
Share premium	14,947,992	14,947,992
Retained earnings	(354,349,287)	(302,060,385)
Reserves	504,564,218	510,118,011
Total equity attributable to equity holders	1,055,587,159	1,113,429,854
Non-controlling interest		
Total equity	1,055,587,159	1,113,429,854
Total liabilities and equity	7,394,627,697	7,043,460,912
Contingent Liabilities and Commitment	185,126,692	162,601,216
Net assets value per share	118.55	125.04

Condensed Statement of Profit or Loss
For the Quarter Ended 31st Ashwin 2082 (17 October 2025) Amount in NPR

Particulars	Current Year		Previous Year	
	This Quarter	Up to this quarter	This Quarter	Up to this quarter
Interest income	127,848,983	127,848,983	159,634,700	159,634,700
Interest expense	95,642,890	95,642,890	118,763,447	118,763,447
Net interest income	32,206,093	32,206,093	40,871,253	40,871,253
Fee and commission income	5,313,003	5,313,003	8,373,306	8,373,306
Fee and commission expense	3,390	3,390	-	-
Net fee and commission income	5,309,613	5,309,613	8,373,306	8,373,306
Net interest, fee and commission income	37,515,706	37,515,706	49,244,559	49,244,559
Net trading income	-	-	-	-
Other operating income	4,615,092	4,615,092	6,494,990	6,494,990
Total operating income	42,130,798	42,130,798	55,739,549	55,739,549
Impairment charge/(reversal) for loans and other losses	52,161,024	52,161,024	29,604,035	29,604,035
Net operating income	(10,030,226)	(10,030,226)	26,135,514	26,135,514
Operating expense				
Personnel expenses	29,775,027	29,775,027	20,580,884	20,580,884
Other operating expenses	15,091,764	15,091,764	14,875,553	14,875,553
Depreciation & Amortisation	3,582,722	3,582,722	3,594,984	3,594,984
Operating Profit	(58,479,739)	(58,479,739)	(12,915,907)	(12,915,907)
Non operating income	3,761,967	3,761,967	4,274,026	4,274,026
Non operating expense	-	-	-	-
Profit before income tax	(54,717,772)	(54,717,772)	(8,641,881)	(8,641,881)
Income tax expense	-	-	-	-
Current Tax	-	-	-	-
Deferred Tax	-	-	-	-
Profit/(loss) for the period	(54,717,772)	(54,717,772)	(8,641,881)	(8,641,881)
Condensed Consolidated Statement of Comprehensive Income				
Profit/(Loss) for the period	(54,717,772)	(54,717,772)	(8,641,881)	(8,641,881)
Other Comprehensive Income	(3,117,044)	(3,117,044)	869,671	869,671
Total Comprehensive Income	(57,834,816)	(57,834,816)	(7,772,210)	(7,772,210)
Earnings per share				
Basic earnings per share	(24.58)	(24.58)	(3.88)	(3.88)
Diluted earnings per share	(24.58)	(24.58)	(3.88)	(3.88)
Profit attributable to:				
Equity holders of the Bank	(57,834,816)	(57,834,816)	(7,772,210)	(7,772,210)
Non-controlling interest	-	-	-	-
Total	(57,834,816)	(57,834,816)	(7,772,210)	(7,772,210)

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		15.82%		14.74%
Non-Performing Loan (NPL) to Total Loan		10.19%		3.98%
Total Loan Loss Provision to Total NPL		72.53%		82.52%
Cost of Funds		6.17%		8.43%
Credit to Deposit Ratio		69.07%		77.83%
Base Rate		9.58%		12.29%
Interest Rate Spread		4.39%		4.17%

Details about the distributable profit Amount in NPR

Opening Retained Earnings	(302,068,264)
Net Profit or (Loss) As per Statement of Profit or Loss	(54,717,772)
1. Appropriations	(2,436,749)
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:	(2,436,749)
a. Transferred to Regulatory Reserve	(2,436,749)
b. Transferred from Regulatory Reserve	-
Net Profit for the period ended 1st quarter available for distribution	(354,349,287)

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. २०८२/८३ को प्रथम त्रैमासिक प्रतिवेदन

१) वित्तीय विवरण:

क) त्रैमासिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरण :
आ.व. २०८२/८३ को प्रथम त्रैमासिक अवधिको अपरिष्कृत (Unaudited) वासलात तथा नाफा नोक्सान सम्बन्धी विवरण यसै साध प्रकाशित गरिएको छ। उक्त विवरण यस वित्तीय संस्थाको वेबसाइट www.bestfinance.com.np मा राखिएको छ।

ख) प्रमुख वित्तीय अनुपातहरू:

प्रति शेयर आम्दानी	: (२४.५८)
पि.ई अनुपात	: (१७.५०)
प्रति शेयर नेटवर्थ	: ११८.५५
प्रति शेयर कूल सम्पत्तिको मूल्य	: ८२.०
तरलता अनुपात	: ४१.०३

२) व्यवस्थापकीय विश्लेषण :

क) यस त्रयमासमा संस्थाको निक्षेप वृद्धि तथा कर्जामा सामान्य कमी भएको छ। आगामी दिनमा कर्जा असुली कार्यलाई थप प्रभावकारी बनाइनेछ।
ख) संस्थाले कर्जा तथा निक्षेप र प्राथमिक पुँजी अनुपात तथा तरलतालाई मध्य नजर गर्दै संस्थाको मुनाफा वृद्धि गर्न उत्पादनशील क्षेत्रमा कर्जा वृद्धि गर्ने लक्ष्य लिएको छ।
ग) यस संस्थाको नगद मौज्जात, नाफा नोक्सान वा नगद प्रवाहमा तात्विक 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 नियमको 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 बर्णना रहेको छ।
शेयरको अधिकतम मूल्य : रु. ५७९.९०
शेयरको न्यूनतम मूल्य : रु. ४११.५०
अन्तिम मूल्य : रु. ४३०.९०
कारोबार भएको कूल दिन : ५१
कारोबार संख्या : १,३७७,३८५

५) समस्या तथा चुनौती :

यस संस्थाले नेपालको वित्तीय बजारमा एक सबल वित्तीय संस्थामा परिणत गर्न विद्यमान मानव संसाधन तथा अन्य साधनहरूको यथोचित व्यवस्थापन गरी कुशलतापूर्वक अधि वृद्धि पार्न स्थिति रहेको छ। यसका लागि आई पने समस्या तथा चुनौति समाधानका उपायहरू बारे संस्थाले समय समयमा समीक्षा गरी रणनीति बनाई कार्यान्वयन गर्ने लक्ष्य रहेको छ। देशको अर्थतन्त्रका बाह्य क्षेत्रमा देखिएको चाप र अधिक तरलताले आम्दानीमा परेको असरलाई प्रभावकारी रूपले व्यवस्थापन गर्दै जाने लक्ष्य संस्थाले लिएको छ।

६) संस्थागत सुशासन :

नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायहरूद्वारा जारी गरिएका संस्थागत सुशासन सम्बन्धी व्यवस्थाको पालना गरिएको छ। संस्थागत सुशासन कायम गर्नका लागि संस्थागत सुशासन नीति बनाइएको छ र समय समयमा कर्मचारीहरूलाई आन्तरिक र बाह्य प्रशिक्षण तथा तालिम प्रदान गरिएको छ। संस्थागत सुशासन पालना सम्बन्धी क्याम्पलायको अनुगमन गर्न लेखापरिक्षण समिति लगायतका 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 पूर्ण छन् र लगानीकर्ताहरूलाई सुसूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन।