



Unaudited Financial Results (Quarterly)

As on Quarter Ended 30th Poush 2082 (14 January 2026)

Condensed Statement of Financial Position
As on Quarter Ended 30th Poush 2082 (14 January 2026)

Amount in NPR

Particulars	Second Quarter Ending 30th Poush 2082	Immediate Previous Year Ending 32nd Ashadh 2082
Assets		
Cash and cash equivalent	496,428,757	232,056,695
Due from Nepal Rastra Bank	887,831,467	1,432,613,122
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loan and advances to B/FIs	-	-
Loans and advances to customers	3,827,758,167	3,860,650,060
Investment securities	1,480,058,971	623,526,372
Current tax assets	49,220,318	48,678,549
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	190,659,692	260,520,237
Property and equipment	257,770,369	295,028,278
Goodwill and Intangible assets	5,411,075	2,388,761
Deferred tax assets	73,515,222	73,439,212
Other assets	35,172,209	39,428,127
Total Assets	7,303,826,247	6,868,329,413
Liabilities		
Due to Bank and Financial Institutions	19,514,152	40,852,477
Due to Nepal Rastra Bank	-	-
Derivative financial instruments	-	-
Deposits from customers	6,167,945,029	5,713,369,050
Borrowing	-	-
Current Tax Liabilities	7,493,839	-
Provisions	-	-
Deferred tax liabilities	-	-
Other liabilities	153,481,178	176,024,103
Debt securities issued	-	-
Subordinated Liabilities	-	-
Total liabilities	6,348,434,198	5,930,245,630
Equity		
Share capital	890,424,236	890,424,236
Share premium	14,947,992	14,947,992
Retained earnings	(523,311,211)	(558,861,322)
Reserves	573,331,032	591,572,877
Total equity attributable to equity holders	955,392,049	938,083,783
Non-controlling interest	-	-
Total equity	955,392,049	938,083,783
Total liabilities and equity	7,303,826,247	6,868,329,413
Contingent Liabilities and Commitment	216,966,464	169,524,672
Net assets value per share	107.30	105.35

Condensed Statement of Profit or Loss
For the Quarter Ended 30th Poush 2082 (14 January 2026)

Amount in NPR

Particulars	Current Year		Previous Year	
	This Quarter	Up to this quarter	This Quarter	Up to this quarter
Interest income	125,415,348	253,264,331	136,269,134	295,903,834
Interest expense	86,412,541	182,055,431	107,459,494	226,222,941
Net interest income	39,002,807	71,208,900	28,809,640	69,680,893
Fee and commission income	5,464,059	10,777,062	6,223,780	14,597,086
Fee and commission expense	37,979	41,369	-	-
Net fee and commission income	5,426,080	10,735,693	6,223,780	14,597,086
Net interest, fee and commission income	44,428,887	81,944,593	35,033,420	84,277,979
Net trading income	-	-	-	-
Other operating income	4,397,397	9,012,489	4,231,646	10,726,636
Total operating income	48,826,284	90,957,082	39,265,066	95,004,615
Impairment charge/(reversal) for loans and other losses	(67,122,836)	(14,961,812)	4,582,474	34,186,509
Net operating income	115,949,120	105,918,894	34,682,592	60,818,106
Operating expense				
Personnel expenses	24,503,566	54,278,593	25,265,112	45,845,996
Other operating expenses	14,402,836	29,494,600	13,411,984	28,287,537
Depreciation & Amortisation	3,754,182	7,336,904	3,626,743	7,221,727
Operating Profit	73,288,536	14,808,797	(7,621,247)	(20,537,154)
Non operating income	7,400,000	11,161,967	553,508	4,827,534
Non operating expense	991,301	991,301	1,553,141	1,553,141
Profit before income tax	79,697,235	24,979,463	(8,620,880)	(17,262,761)
Income tax expense	7,493,839	7,493,839	-	-
Current Tax	7,493,839	7,493,839	-	-
Deferred Tax	-	-	-	-
Profit/(loss) for the period	72,203,396	17,485,624	(8,620,880)	(17,262,761)
Condensed Consolidated Statement of Comprehensive Income				
Profit/(Loss) for the period	72,203,396	17,485,624	(8,620,880)	(17,262,761)
Other Comprehensive Income	2,939,686	(177,358)	1,953,662	2,823,333
Total Comprehensive Income	75,143,082	17,308,266	(6,667,218)	(14,439,428)
Earnings per share				
Basic earnings per share	3.93	3.93	(3.88)	(3.88)
Diluted earnings per share	3.93	3.93	(3.88)	(3.88)
Profit attributable to:				
Equity holders of the Institution	75,143,082	17,308,266	(6,667,218)	(14,439,428)
Non-controlling interest	-	-	-	-
Total	75,143,082	17,308,266	(6,667,218)	(14,439,428)

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		12.13%		14.39%
Non-Performing Loan (NPL) to Total Loan		13.87%		3.86%
Total Loan Loss Provision to Total NPL		83.84%		86.84%
Cost of Funds		5.64%		7.59%
Credit to Deposit Ratio		67.94%		77.72%
Base Rate		8.96%		11.03%
Interest Rate Spread		4.18%		4.57%

Details about the distributable profit

Amount in NPR

Opening Retained Earnings	(558,861,322)
Net Profit or (Loss) As per Statement of Profit or Loss	17,485,624
1. Appropriations	(18,064,487)
1.1 Profit required to be appropriated to:	
a. General Reserve	3,497,125
b. Capital Redemption Reserve	-
c. Exchange Fluctuation Fund	-
d. CSR Fund	174,856
e. Employees Training Fund	-
f. Other	-
1.2 Profit required to be transferred to Regulatory Reserve:	(21,736,468)
a. Transferred to Regularly Reserve	(21,736,468)
b. Transferred from Regularly Reserve	-
Net Profit for the period ended 2nd quarter available for distribution	(523,311,211)

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.

**घितोपत्र दर्ता तथा निष्काशन नियमावली,
२०७३ को (नियम २६ को उपनियम (१) संग सम्बन्धित)
आ.व. २०८२/८३ को दोस्रो त्रैमासिक प्रतिवेदन**

१) वित्तीय विवरण :

- क) अर्धवार्षिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरण:
आ.व. २०८२/०८३ को दोस्रो त्रैमासिक अवधिको अपरिष्कृत (Unaudited) वासलात तथा नाफा नोक्सान सम्बन्धी विवरण यसै साथ प्रकाशित गरिएको छ । उक्त विवरण यस वित्तीय संस्थाको वेबसाईट www.bestfinance.com.np मा पनि राखिएको छ ।
- ख) प्रमुख वित्तीय अनुपातहरू :
प्रति शेयर आमदानी : ३.९३
पि.ई. अनुपात : ११९.६७
प्रति शेयर नेटवर्थ : १०७.३०
प्रति शेयर कूल सम्पत्तिको मूल्य : ८२०
तरलता अनुपात : ४२.८७

२) व्यवस्थापकीय विवरण :

- 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 पुर्जी अनुपात तथा तरलतालाई मध्य नजर गर्दै संस्थाको मुनाफा 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 ।
- 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 नियमको अवज्ञा वा फौजदारी वा आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको छैन ।
- ४) संगठित संस्थाको शेयर कारोबार सम्बन्धी विवरण :
क) यस वित्तीय संस्थाको शेयर मूल्य घितोपत्र बजारको नीति नियम अनुसार खुल्ला बजारले निर्धारण गर्ने गरेको र सोही अनुसार नै कारोबार हुने गरेको छ ।
ख) यस अवधिको शेयर कारोबार देहाय बमोजिम रहेको छ ।
शेयरको अधिकतम मूल्य : रु. ५२७.३०
शेयरको न्युनतम मूल्य : रु. ४२२.००
अन्तिम मूल्य : रु. ४७०.००
कारोबार भएको कूल दिन : ५५
कारोबार संख्या : १,५२८,८६१

५) समस्या तथा चुनौती :

- कर्जाका लागि आवश्यक माग आइरहेको छैन । फलस्वरूप, संस्थाले कर्जा व्यवसाय विस्तार गर्न संघर्ष गरिरहेको छ । त्यसैले, संस्थासँग ४० प्रतिशत भन्दा बढि तरल सम्पत्ती रहेको छ । आर्थिक गतिविधि घटेसँगै निष्पक्ष कर्जा व्यवस्थापन गर्ने चुनौति थपिएको छ । वैर बैकिङ सम्पत्ती विक्रीका लागि आशातिरुपमा बोलपत्र प्राप्त भइरहेका छैनन् । कर्जा विस्तारमा परेको असर र निष्पक्ष कर्जा व्यवस्थापनमा थपिएको चुनौतिले संस्थाको मुनाफामा पनि असर पुर्‍याएको छ । तथापि, रणनीतिक योजना बनाई अगाडि बढ्दै गएकोले समग्र चुनौतिहरूलाई संस्थाले कुशलतापूर्वक व्यवस्थापन गर्दै गइरहेको छ ।
- ६) संस्थागत सुशासन :
नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायहरूद्वारा जारी गरिएका संस्थागत सुशासन सम्बन्धी व्यवस्थाको पालना पूर्णरूपमा गरिएको छ । संस्थागत सुशासन कायम गर्नका लागि संस्थागत सुशासन नीति बनाइएको छ र समय समयमा कर्मचारीहरूलाई आन्तरिक र बाह्य प्रशिक्षण तथा तालिमको व्यवस्था मिलाइएको छ । संस्थागत सुशासन पालना सम्बन्धी क्रियाकलापको अनुगमन गर्न लेखापरिक्षण समिति लगायतका अन्य उपसमितिहरू गठन गरिएको छ । संस्थाको आन्तरिक लेखापरिक्षण नियमित रूपमा गर्न 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 वृकसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरू सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरूलाई सुसूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन ।