



# नेपाल फाइनान्स लिमिटेड Nepal Finance Limited

“नेपाल राष्ट्र बैंकबाट “ग” वर्गको इजाजतपत्रप्राप्त संस्था”

केन्द्रीय कार्यालय: काठमाडौं-२८, कमलादी,  
फोन: ०१-४५४५८८५, ४५४५८८६, ४५४५८८७  
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## Unaudited Financial Results (Quarterly)

3<sup>rd</sup> Quarter End of Fiscal Year 2082/83

### Condensed Consolidated Statement of Financial Position (Provisional)

As on Quarter ended 30 Chaitra 2082

Amount in NPR

Assets	This Quarter Ending	Immediate Previous Year Ending (Audited)
Cash and cash equivalent	421,471,869	545,446,355
Due from Nepal Rastra Bank	1,860,932,828	1,140,700,915
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loan and advances to B/FIs	78,854,270	91,055,188
Loans and advances to customers	2,330,440,755	2,494,057,300
Investment securities	544,432,626	548,463,032
Current tax assets	31,597,268	30,369,330
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	194,937,962	179,065,282
Property and equipment	127,352,289	134,443,355
Goodwill and Intangible assets	20,154,170	19,202,032
Deferred tax assets	16,196,827	13,642,372
Other assets	13,065,228	13,200,538
<b>Total Assets</b>	<b>5,639,436,092</b>	<b>5,209,645,699</b>
<b>Liabilities</b>		
Due to Bank and Financial Institutions	76,393,147	137,835,511
Due to Nepal Rastra Bank	-	-
Derivative financial instruments	-	-
Deposit from customers	4,443,994,907	3,880,259,884
Borrowing	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	-	-
Other liabilities	169,665,774	173,782,442
Debt securities issued	-	-
Subordinated Liabilities	-	-
<b>Total liabilities</b>	<b>4,690,053,828</b>	<b>4,191,877,837</b>
<b>Equity</b>		
Share Capital	775,646,747	759,446,747
Share premium	51,100,367	51,100,367
Retained earnings	(375,546,433)	(290,086,137)
Reserves	498,181,583	497,306,885
<b>Total equity attributable to equity holders</b>	<b>949,382,264</b>	<b>1,017,767,862</b>
Non-controlling interest	-	-
<b>Total equity</b>	<b>949,382,264</b>	<b>1,017,767,862</b>
<b>Total liabilities and equity</b>	<b>5,639,436,092</b>	<b>5,209,645,699</b>

### Condensed Statement of Profit or Loss

For the Quarter ended 30 Chaitra 2082

Amount in NPR

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest income	87,469,892	247,365,061	54,483,380	227,536,256
Interest expense	60,506,079	189,260,523	63,531,186	181,361,600
<b>Net interest income</b>	<b>26,963,813</b>	<b>58,104,538</b>	<b>(9,047,806)</b>	<b>46,174,656</b>
Fee and commission income	2,933,033	8,255,230	4,406,718	10,131,262
Fee and commission expense	20,132	70,371	31,672	95,054
<b>Net fee and commission income</b>	<b>2,912,901</b>	<b>8,184,859</b>	<b>4,375,046</b>	<b>10,036,208</b>
Other operating income	2,366,453	14,114,847	804,056	3,298,236
<b>Total Operating Income</b>	<b>32,243,167</b>	<b>80,404,244</b>	<b>(3,868,704)</b>	<b>59,509,100</b>
Impairment Charges/(Reversal) for loan & other losses	(6,495,141)	71,955,265	(2,827,006)	(28,956,123)
<b>Net operating income</b>	<b>38,738,308</b>	<b>8,448,979</b>	<b>(1,041,698)</b>	<b>88,465,223</b>
Personnel expenses	16,341,620	46,150,973	13,396,378	47,520,478
Other operating expenses	10,678,010	31,940,775	11,569,017	31,798,512
Depreciation & Amortization	2,994,484	8,982,436	3,907,060	9,768,904
<b>Operating Profit</b>	<b>8,724,194</b>	<b>(78,625,205)</b>	<b>(29,914,153)</b>	<b>(622,671)</b>
Non operating income	-	-	3,052,110	3,052,110
Non operating expense	-	-	-	-
<b>Profit before income tax</b>	<b>8,724,194</b>	<b>(78,625,205)</b>	<b>(26,862,043)</b>	<b>2,429,439</b>
Income tax expense	-	-	-	-
Current Tax	-	-	(8,058,613)	728,832
Deferred Tax	-	-	-	-
<b>Profit/(Loss) for the period</b>	<b>8,724,194</b>	<b>(78,625,205)</b>	<b>(18,803,430)</b>	<b>1,700,607</b>
<b>Condensed Consolidated Statement of Comprehensive Income</b>				
Profit or Loss for the period	8,724,194	(78,625,205)	(18,803,430)	1,700,607
Other Comprehensive income/(Loss)	177,298	(5,960,395)	6,545,963	34,338,836
<b>Total Comprehensive income for the period</b>	<b>8,901,492</b>	<b>(84,585,600)</b>	<b>(12,257,467)</b>	<b>36,039,443</b>
Basic earning per share		(10.14)		0.31
Diluted earning per share		(10.14)		0.31
<b>Profit attributable to:</b>				
Equity shareholder of the Company	8,901,492	(84,585,600)	(12,257,467)	36,039,443
Non controlling Assets	-	-	-	-
<b>Total</b>	<b>8,901,492</b>	<b>(84,585,600)</b>	<b>(12,257,467)</b>	<b>36,039,443</b>

### Ratios as per NRB Directives (Provisional)

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital Fund to RWA		27.24%		26.48%
Tier 1 Capital to RWA		23.62%		25.05%
CET 1 Capital to RWA		23.62%		25.05%
Non performing loan (NPL) to Total Loan		14.32%		9.66%
Net Non performing loan (NPL) to Total Loan		4.31%		3.18%
Total loan loss provision to Total NPL		78.78%		80.94%
Cost of Funds		5.50%		6.88%
Credit to Deposit Ratio		59.08%		70.45%
Base Rate		8.08%		9.47%
Interest Rate Spread		4.57%		4.59%
Return on Equity		-7.99%		0.17%
Return on Assets		-1.45%		0.04%

### Statement of Distributable Profit/ (Loss)

Particulars	Upto This Quarter (YTD)	Previous Year Corresponding Quarter End
Net profit or (loss) as per statement of profit or loss	(78,625,205)	1,700,607
<b>Appropriations:</b>		
a. General reserve	-	(340,122)
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	-	(17,006)
e. Employees' training fund	-	-
f. Other	-	-
<b>Profit or (loss) before regulatory adjustment</b>	<b>(78,625,205)</b>	<b>1,343,479</b>
<b>Regulatory adjustment:</b>		
a. Interest receivable (-)/previous accrued interest received (+)	1,450,210	(6,865,472)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/resersal (+)	(7,899,832)	(27,942,875)
e. Deferred tax assets recognised (-)/ reversal (+)	-	-
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	-	-
i. Other	-	-
<b>Net Profit for the Chaitra end 2082 available for distribution</b>	<b>(85,074,827)</b>	<b>(33,464,868)</b>
Opening Retained Earning as on Shrawan 1st 2082	(290,086,137)	(244,569,103)
Adjustment (+/-)	(385,470)	-
<b>Distribution:</b>		
Bonus shares issued	-	-
Cash Dividend Paid	-	-
<b>Total Distributable profit or (loss) as on Qtr end Chaitra 2082</b>	<b>(375,546,433)</b>	<b>(278,033,971)</b>

#### Notes to Financial Statement:

- The above figures are subject to change as per the direction of the Regulators/ External auditor.
- The above financial have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) as issued by the Nepal accounting standard board after carve out issued by ICAN.
- Previous year figures have been regrouped, rearranged, and reclassified wherever necessary.
- Loans and advances is presented along with accrued interest & Staff loans and net of impairment charges.
- Personnel Expenses included staff bonus as per Bonus Act 2030 (Amendment).
- Detailed interim report has been published in Company's website (www.nepalfinance.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, 2025, issued by Nepal Rastra Bank.

### धितोपत्र दता तथा निष्काशन नियमावली २०७३ को नियम २६ को उपनियम (१) सँग सम्बन्धित आ.व.२०८२/८३ को त्रैमासिक प्रतिवेदन

#### १) वित्तीय विवरण:

क) त्रैमासिक अवधिको बासलात, नाफा नोक्सान सम्बन्धी विवरण :

आ.व. २०८२/०८३ को त्रैमासिक अवधिको अपरिष्कृत (Unaudited) बासलात तथा नाफा-नोक्सान सम्बन्धी विवरण यसै साथ प्रकाशित गरिएको छ र सो विवरण यस वित्तीय संस्थाको वेबसाईट [www.nepalfinance.com.np](http://www.nepalfinance.com.np) मा पनि राखिएको छ ।

ख) प्रमुख वित्तीय अनुपातहरू:

प्रति शेयर आमदानी	(१०.१४)
पि ई अनुपात	(६०.८७)
प्रति शेयर नेटवर्थ	१२२.४०
प्रति शेयर कुल सम्पत्तिको मूल्य	७२७.०६
तरलता अनुपात	५८.४५

#### २) व्यवस्थापकीय विश्लेषण :

- संस्थाको त्रैमासिक अवधिमा निक्षेप संकलनमा सामान्य वृद्धि तथा कर्जा लगानीमा कम भएको छ ।
- संस्थाको कर्जा तथा निक्षेप र प्राथमिक पूँजीको अनुपात साथै पर्याप्त तरलतालाई मध्यनजर गरी संस्थाको मुनाफामा वृद्धि गर्न कारोवार विस्तारलाई प्राथमिकतामा राख्ने रणनीतिक योजना व्यवस्थापनको रहेको छ । संस्थामा रहेको तरलतालाई मध्यनजर राखी कर्जा लगानी विस्तारमा थप तदारुकताका साथ लागिरहेको व्यहोरा जानकारी गराउँदछु । यसका साथै संस्थाको खराब कर्जा असुलीलाई समेत प्राथमिकतामा राखी कार्य गर्नुपर्ने अवस्था छ र सोही बमोजिम कार्य संचालन भइरहेको छ ।
- संस्थाको नगद मौज्जात, नाफा/नोक्सान वा नगद प्रवाहमा तात्त्विक असर पार्न सक्ने कुनै खास घटना वा अवस्था हाल रहेको देखिदैन ।

#### ३) कानूनी कारवाही सम्बन्धी विवरण :

- यस अवधिमा संस्थाले कर्जा असुलीका लागि भएका सामान्य कानूनी प्रकृया बाहेक संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको छैन ।
- 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 कारोवार सम्बन्धी विश्लेषण :

- यस वित्तीय संस्थाको शेयर मूल्य धितोपत्र बजारको नीति नियम मुताबिक खुल्ला बजारले निर्धारण गर्ने गरेको र सोही अनुसार नै कारोवार हुने गरेको छ ।
- यस अवधिको शेयर कारोवार देहाय बमोजिम रहेको छ ।

शेयरको अधिकतम मूल्य	६९५.००
शेयरको न्युनतम मूल्य	५९०.००
अन्तिम मूल्य	६९७.००
कारोवार भएको कुल दिन	५३
कारोवार संख्या	१२,०९२
कारोवार भएको शेयर संख्या	१,४६५,४९९

#### ५) समस्या तथा चुनौती :

यस संस्थालाई नेपालको वित्तीय बजारमा एक सबल वित्तीय संस्थामा परिणत गर्न विद्यमान मानव संसाधन तथा अन्य साधनहरूको यथोचित व्यवस्थापन गरी कुशलतापूर्वक अर्थ वदनुपर्ने स्थिति रहेको छ । यसका लागि आईपने समस्या तथा चुनौति समाधानका उपायहरूबारे संस्थाले समय-समयमा समीक्षा गरी रणनीति समेत बनाई सोको सर्हाजकरणको उपाय अवलम्बन गर्ने गरेको छ । साथै खराब कर्जा असुलीका लागि धितोमा रहेका सम्पत्ति लिलामी तथा गैह्र वैकिङ्ग सम्पत्तिलाई यथासमयमै व्यवस्थापन गर्ने गरी कार्य सम्पादन भइरहेको अवस्था छ ।

#### 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 संस्थाको कर्मचारीहरूलाई आन्तरिक र बाह्य प्रशिक्षण तथा तालिम गर्ने गराउने गरिएको छ । संस्थागत सुशासन पालना सम्बन्धी कृयाकलापको लेखाजोखा गर्न लेखापरीक्षण समिति लगायतका अन्य उप- समितिरु गठन गरिएको छ । संस्थाको आन्तरिक लेखापरीक्षण नियमित रूपमा गर्ने गरिएको छ ।

#### ७) सत्य, तथ्यता सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण :

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