



# नेपाल फाइनेन्स लिमिटेड Nepal Finance Limited

"नेपाल राष्ट्र बैंकबाट "ग" वर्गको इजाजतपत्रप्राप्त संस्था"

केन्द्रिय कार्यालय: काठमाडौं-२८, कमलादी,  
फोन: ०१-४५४५८८५, ४५४५८८६, ४५४५८८७  
ई-मेल: info@nepalfinance.com.np  
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## Unaudited Financial Results (Quarterly)

3<sup>rd</sup> Quarter of Financial Year 2078/79

### Condensed Statement of Financial Position

As on Quarter ended 30th Chaitra 2078 (13/04/2022)

Rs in '000

Particulars	This Quarter Ending	Previous Year Ending
<b>Cash and Cash Equivalents</b>	545,486	724,867
Due from Nepal Rastra Bank	48,872	86,509
Placements with Bank and Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to BFIs	191,527	24,603
Loans and Advances to Customers	897,032	292,029
Investment Securities	223,122	113,988
Current Tax Assets	28,670	28,483
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investment Property	110,137	110,137
Property and Equipment	25,374	22,690
Goodwill and Intangible Assets	18,156	13,372
Deferred Tax Assets	31,859	24,840
Other Assets	9,894	13,736
<b>Total Assets</b>	<b>2,130,128</b>	<b>1,455,254</b>
<b>Liabilities</b>	-	-
<b>Due to Bank and Financial Institutions</b>	<b>90,330</b>	<b>54,000</b>
Due to Nepal Rastra Bank	-	-
Derivative Financial Instruments	-	-
Deposit from Customers	1,288,297	657,297
Borrowings	-	-
Current Tax Liabilities	-	-
Provisions	-	654
Deferred tax Liabilities	-	-
Other Liabilities	58,083	64,937
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
<b>Total Liabilities</b>	<b>1,436,710</b>	<b>776,888</b>
<b>Equity</b>	-	-
<b>Share Capital</b>	<b>493,496</b>	<b>493,496</b>
Share Premium	21,957	21,957
Retained Earnings	(303,195)	(327,724)
Reserves	481,160	490,636
<b>Total Equity attributable to equity holders</b>	<b>693,418</b>	<b>678,366</b>
<b>Non Controlling Interest</b>	-	-
Total Equity	-	-
<b>Total Liabilities and Equity</b>	<b>2,130,128</b>	<b>1,455,254</b>

### Condensed Statement of Profit or Loss

For the Quarter ended 30th Chaitra 2078 (13/04/2022)

Rs in '000

Particulars	Current Year		Previous Year Corresponding	
	This Quarter (Q3)	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	38,214	103,875	13,914	21,587
Interest Expenses	22,762	55,019	4,102	9,854
<b>Net interest income</b>	<b>15,452</b>	<b>48,856</b>	<b>9,812</b>	<b>11,733</b>
Fee and commission income	1,245	7,555	-	-
Fee and commission expenses	47	141	-	-
<b>Net fee and commission income</b>	<b>1,198</b>	<b>7,414</b>	-	-
<b>Net interest, fee and commission income</b>	<b>16,650</b>	<b>56,270</b>	<b>9,812</b>	<b>11,733</b>
Net Trading Income	-	-	-	-
Other Operating Income	346	21,314	1,553	2,430
<b>Total operating income</b>	<b>16,997</b>	<b>77,584</b>	<b>11,365</b>	<b>14,163</b>
Impairment charge/(reversal) for loans and other losses	(3,423)	(27,664)	(932)	(3,765)
<b>Net Operating Income</b>	<b>20,419</b>	<b>105,248</b>	<b>12,297</b>	<b>17,928</b>
<b>Operating Expenses</b>	-	-	-	-
Personnel Expenses	11,819	37,353	4,639	9,779
Other Operating Expenses	9,423	27,218	4,658	12,638
Depreciation and Amortization	2,397	6,725	-	-
<b>Operating profit</b>	<b>(3,220)</b>	<b>33,953</b>	<b>3,000</b>	<b>(4,489)</b>
Non operating income	-	-	4,834	9,736
Non operating expense	-	-	57	1,747
<b>Profit before income tax</b>	<b>(3,220)</b>	<b>33,953</b>	<b>7,777</b>	<b>3,500</b>
Income Tax Expense	-	-	-	-
Current tax	-	1,887	-	-
Deferred tax	-	-	-	-
<b>Profit for the period</b>	<b>(3,220)</b>	<b>32,066</b>	<b>7,777</b>	<b>3,500</b>
Profit Attributable to:	-	-	-	-
Equity-holders of the Bank	(3,220)	32,066	7,777	3,500
Non-Controlling Interest	-	-	-	-
<b>Profit for the period</b>	<b>(3,220)</b>	<b>32,066</b>	<b>7,777</b>	<b>3,500</b>
<b>Earnings Per Share</b>	-	-	-	-
Basic Earnings per Share	8.66	8.66	2.11	2.11
Diluted Earnings per Share	8.66	8.66	2.11	2.11

### Statement of Comprehensive Income

Rs in '000

Particulars	Current Year		Previous Year Corresponding	
	This Quarter (Q3)	Upto This Quarter (YTD)	This Quarter (Q3)	Upto This Quarter (YTD)
<b>Profit for the period</b>	<b>1,227</b>	<b>32,066</b>	<b>7,777</b>	<b>3,500</b>
<b>Other comprehensive income, net of income tax</b>	-	-	-	-
<b>a) Items that will not be reclassified to profit or loss</b>	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	(10,566)	(23,394)	13,287	45,899
Gains/(losses) on revaluation	-	-	-	-
Actuarial gain/(losses) on defined benefit plans	-	-	-	-
Income Tax relating to above items	3,170	7,018	(3,986)	(13,770)
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>	<b>(7,396)</b>	<b>(16,376)</b>	<b>9,301</b>	<b>32,129</b>
<b>b) Items that will be reclassified to profit or loss</b>	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-
Income Tax relating to above items	-	-	-	-
Reclassify to profit or loss	-	-	-	-
<b>Net other comprehensive income that will be reclassified to profit or loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>c) Share of other comprehensive income of associate accounted as per equity method</b>	-	-	-	-
<b>Other comprehensive income, net of income tax</b>	<b>(7,396)</b>	<b>(16,376)</b>	<b>9,301</b>	<b>32,129</b>
<b>Total comprehensive income for the period</b>	<b>(6,169)</b>	<b>15,690</b>	<b>17,078</b>	<b>35,629</b>

### Ratios

Particulars	Current Year		Previous Year Corresponding	
	Current Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital fund to RWA	-	39.37%	-	28.20%
Non performing Loan (NPL) to Total Loan	-	15.74%	-	20.52%
Total Loan Loss Provision to Total NPL	-	107.79%	-	104.19%
Cost of Funds	-	8.90%	-	6.17%
Credit to Deposit Ratio	-	94.95%	-	57.00%
Base Rate	-	15.66%	-	13.67%
Interest Rate Spread	-	5.40%	-	5.44%

### Statement of Distributable Profit or Loss

For the Quarter ended 30th Chaitra 2078 (13/04/2022)

Particulars	YTD Amount (Q3) '000
<b>Net profit as per Statement of Profit or loss</b>	<b>32,066</b>
<b>1. Appropriations</b>	-
<b>1.1 Profit Required to be Appropriated to</b>	<b>6,734</b>
a. General Reserve	6,413
b. Foreign Exchange Fluctuation Reserve	-
c. Capital Redemption Reserve	-
d. Corporate Social Responsibility Fund	321
e. Employee Training Fund	-
f. Other	-
<b>1.2 Profit required to be transferred to Regulatory Reserve</b>	<b>803</b>
a. Transferred to Regulatory Reserve	803
b. Transferred from Regulatory Reserve	-
<b>Net profit for the period ended 30th Poush available for distribution</b>	<b>24,529</b>

#### Notes to Financial Statement

- Above Financial Statements are prepared in accordance with the Nepal Financial Reporting Standards (NFRS).
- These figures may vary with the audited figures at the instance of external auditor and regulator.
- Previous Quarter figures have been regrouped and rearranged wherever necessary.
- Loans and advances consist of accrued interest receivable net of interest suspense and have been presented in net of any impairment charges. Impairment charge on loans and advances have been taken as calculated as per NRB directives using carve out no. 5 issued by Institute of Chartered Accountants of Nepal (ICAN) being higher of impairment charge calculated as per NAS 39.
- Loan loss provision on pass loan is calculated at 1.3% of outstanding loan of such category, as per NRB Guidelines.
- Loans and advances to customers include loan to customers which have been measured at amortised cost.
- Due to tax profit falling in comparison to previous quarter, provision has been reduced in Chaitra end. However, excess income tax provision was created as on Poush end which has been reduced and restated in second quarter itself.
- Ratios has been reported as per NRB guidelines.
- The detailed interim report has been published in the bank website <https://nepalfinancelimited.com.np>

### धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को अनुसूची १४ नियम २६ को उपनियम (१) सँग सम्बन्धित आ.व. २०७८/०७८ को त्रैमासिक प्रतिवेदन

#### १) वित्तीय विवरण:

- क) त्रैमासिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरण :  
आ.व. २०७८/०७९ को त्रैमासिक अवधिको अपरिष्कृत (Unaudited) वासलात तथा नाफा -नोक्सान सम्बन्धी विवरण यसै साथ प्रकाशित गरिएको छ र सो विवरण यस वित्तीय संस्थाको वेबसाईट [www.nepalfinancelimited.com.np](http://www.nepalfinancelimited.com.np) मा पनि राखिएको छ ।

#### ख) प्रमुख वित्तीय अनुपातहरू:

प्रति शेयर आमदानी	८६६
पि.ई अनुपात	६०८३
प्रति शेयर नेटवर्थ	१४०५१
प्रति शेयर कुल सम्पत्तिको मूल्य	४३१६४
तरलता अनुपात	५५३७

#### २) व्यवस्थापकीय विश्लेषण :

- क) यस त्रैमासमा कर्जा लगानी तथा असुलीमा सामान्य वृद्धि भएको छ भने, यस अवधिमा निक्षेपको ब्याजदरमा भएको वृद्धिको कारणले गर्दा Cost of Fund मा समेत वृद्धि भएको छ ।
- ख) संस्थाको कर्जा तथा निक्षेप र प्राथमिक पूँजीको अनुपात साथै पर्याप्त तरलतालाई मध्यनजर गरी संस्थाको मुनाफामा वृद्धि गर्न कारोबार विस्तारलाई प्राथमिकतामा राख्ने रणनीतिक योजना व्यवस्थापनको रहेको छ, तथापी कर्जा निक्षेप अनुपातको आधारमा मात्र कर्जा प्रवाह गर्नुपर्ने नीतिका कारणले गर्दा निक्षेप संकलनलाई प्रमुख प्राथमिकतामा राखी कार्य गर्नुपर्ने अवस्था यसका साथै संस्थाको खराब कर्जा असुलीलाई समेत प्राथमिकतामा राखी कार्य गर्नुपर्ने अवस्था छ ।
- ग) 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 :

- 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 मुताबिक 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	७४४६०
शेयरको न्यूनतम मूल्य	५२७००
अन्तिम मूल्य	५२७००
कारोबार भएको कुल दिन	५८
कारोबार संख्या	१२,४३०
कारोबार भएको शेयर संख्या	१,७६३,६४६

#### 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 अघि बढ्नुपर्ने स्थिति रहेको छ । यसका लागि आईपिने समस्या तथा चुनौति समाधानका उपायहरूबारे संस्थाले समय समयमा समीक्षा गरी रणनीति समेत बनाई सोको सहजिकरणको उपाय अबलम्बन गर्ने गरेको 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 लेखापरिक्षण समिति लगायतका अन्य उप- समितिहरू 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 बुझ्नेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरू सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरूलाई सुसूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन ।