



नेपाल फाइनान्स लिमिटेड Nepal Finance Limited

“नेपाल राष्ट्र बैंकबाट “ग” वर्गको इजाजतपत्रप्राप्त संस्था”

केन्द्रीय कार्यालय: काठमाडौं-२८, कमलादी,
फोन: ०१-४५४५८८५, ४५४५८८६, ४५४५८८७
ई-मेल: info@nepalfinance.com.np
वेबसाईट: www.nepalfinance.com.np

Unaudited Financial Results (Quarterly)

2nd Quarter End of Fiscal Year 2082/83

Condensed Consolidated Statement of Financial Position (Provisional)

As on Quarter ended 30 Poush 2082

Amount in NPR

| Assets | This Quarter Ending | Immediate Previous Year Ending |
|--|----------------------|--------------------------------|
| Cash and cash equivalent | 1,144,892,943 | 545,446,355 |
| Due from Nepal Rastra Bank | 763,784,786 | 1,140,700,915 |
| Placement with Bank and Financial Institutions | - | - |
| Derivative financial instruments | - | - |
| Other trading assets | - | - |
| Loan and advances to B/FIs | 83,028,870 | 91,055,188 |
| Loans and advances to customers | 2,420,393,429 | 2,494,057,300 |
| Investment securities | 541,397,023 | 548,463,032 |
| Current tax assets | 31,482,197 | 30,369,330 |
| Investment in subsidiaries | - | - |
| Investment in associates | - | - |
| Investment property | 194,937,962 | 179,065,282 |
| Property and equipment | 129,712,587 | 134,443,355 |
| Goodwill and Intangible assets | 20,778,457 | 19,202,032 |
| Deferred tax assets | 16,272,812 | 13,642,372 |
| Other assets | 15,096,974 | 13,200,538 |
| Total Assets | 5,361,778,040 | 5,209,645,699 |
| Liabilities | | |
| Due to Bank and Financial Institutions | 76,838,095 | 137,835,511 |
| Due to Nepal Rastra Bank | - | - |
| Derivative financial instruments | - | - |
| Deposit from customers | 4,174,006,114 | 3,880,259,884 |
| Borrowing | - | - |
| Current Tax Liabilities | - | - |
| Provisions | - | - |
| Deferred tax liabilities | - | - |
| Other liabilities | 170,453,059 | 173,782,442 |
| Debt securities issued | - | - |
| Subordinated Liabilities | - | - |
| Total liabilities | 4,421,297,268 | 4,191,877,837 |
| Equity | | |
| Share Capital | 775,646,747 | 759,446,747 |
| Share premium | 51,100,367 | 51,100,367 |
| Retained earnings | (384,256,238) | (290,086,137) |
| Reserves | 497,989,896 | 497,306,885 |
| Total equity attributable to equity holders | 940,480,772 | 1,017,767,862 |
| Non-controlling interest | - | - |
| Total equity | 940,480,772 | 1,017,767,862 |
| Total liabilities and equity | 5,361,778,040 | 5,209,645,699 |

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 | (87,349,399) | 20,504,037 |
| Appropriations: | | |
| a. General reserve | - | (4,100,808) |
| b. Foreign exchange fluctuation fund | - | - |
| c. Capital redemption reserve | - | - |
| d. Corporate social responsibility fund | - | (205,040) |
| e. Employees' training fund | - | - |
| f. Other | - | - |
| Profit or (loss) before regulatory adjustment | (87,349,399) | 16,198,189 |
| Regulatory adjustment: | | |
| a. Interest receivable (-)/previous accrued interest received (+) | 1,464,598 | (5,596,091) |
| 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 | - | - |
| Net Profit for the Poush end 2082 available for distribution | (93,784,633) | (17,340,777) |
| Opening Retained Earning as on Shrawan 1st 2082 | (290,086,137) | (244,569,103) |
| Adjustment (+/-) | (385,470) | - |
| Distribution: | | |
| Bonus shares issued | - | - |
| Cash Dividend Paid | - | - |
| Total Distributable profit or (loss) as on Qtr end Poush 2082 | (384,256,238) | (261,909,880) |

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 दोस्रो त्रैमासिक प्रतिवेदन

१) वित्तीय विवरण:

क) दोस्रो त्रैमासिक 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 र सो विवरण यस वित्तीय संस्थाको वेबसाईट www.nepalfinance.com.np मा पनि राखिएको छ ।

ख) प्रमुख वित्तीय अनुपातहरू:

| | |
|---------------------------------|---------|
| प्रति शेयर आमदानी | (११.२६) |
| पि.ई अनुपात | (५५.९४) |
| प्रति शेयर नेटवर्थ | १२१.२५ |
| प्रति शेयर कुल सम्पत्तिको मूल्य | ६९१.२७ |
| तरलता अनुपात | ५३.३७ |

२) व्यवस्थापकीय विश्लेषण :

क) संस्थाको दोस्रो त्रैमासिक अवधिमा निक्षेप संकलन तथा कर्जा लगानीमा सामान्य वृद्धि भएको छ ।

ख) संस्थाको कर्जा तथा निक्षेप र प्राथमिक पूजीको अनुपात साथै पर्याप्त तरलतालाई मध्यनजर गरी संस्थाको मुनाफामा वृद्धि गर्न कारोबार विस्तारलाई प्राथमिकतामा राखेर 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 ।

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 कर्जा असुलीका लागि भएका सामान्य कानूनी प्रकृया बाहेक 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 | ७१०.०० |
| शेयरको न्युनतम मूल्य | ६०९.०० |
| अन्तिम मूल्य | ६३०.०० |
| कारोबार भएको कुल दिन | ५५ |
| कारोबार संख्या | १०,१९६ |
| कारोबार भएको शेयर संख्या | १,२०२,८५६ |

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- 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 बुझिसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरू सत्य, तथ्य र पूर्ण छन् साथै, लगानीकर्ताहरूलाई सुसूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन ।

Condensed Statement of Profit or Loss

For the Quarter ended 30 Poush 2082

Amount in NPR

| Particulars | Current Year | | Previous Year Corresponding | |
|---|---------------------|-------------------------|-----------------------------|-------------------------|
| | This Quarter | Upto This Quarter (YTD) | This Quarter | Upto This Quarter (YTD) |
| Interest income | 74,996,190 | 159,895,169 | 86,585,070 | 173,052,876 |
| Interest expense | 61,859,874 | 128,754,444 | 60,413,677 | 117,830,414 |
| Net interest income | 13,136,316 | 31,140,725 | 26,171,393 | 55,222,462 |
| Fee and commission income | 2,832,002 | 5,322,197 | 1,856,106 | 5,724,544 |
| Fee and commission expense | 20,801 | 50,239 | 29,267 | 63,382 |
| Net fee and commission income | 2,811,201 | 5,271,958 | 1,826,839 | 5,661,162 |
| Other operating income | 9,822,362 | 11,748,394 | 448,536 | 2,494,180 |
| Total Operating Income | 25,769,879 | 48,161,077 | 28,446,768 | 63,377,804 |
| Impairment Charges/(Reversal) for loan & other losses | 24,651,302 | 78,450,406 | (54,971,801) | (26,129,117) |
| Net operating income | 1,118,577 | (30,289,329) | 83,418,569 | 89,506,921 |
| Personnel expenses | 15,329,696 | 29,809,353 | 16,729,135 | 34,124,100 |
| Other operating expenses | 10,584,222 | 21,262,765 | 10,465,652 | 20,229,495 |
| Depreciation & Amortization | 2,993,976 | 5,987,952 | 2,930,922 | 5,861,844 |
| Operating Profit | (27,789,317) | (87,349,399) | 53,292,860 | 29,291,482 |
| Non operating income | - | - | - | - |
| Non operating expense | - | - | - | - |
| Profit before income tax | (27,789,317) | (87,349,399) | 53,292,860 | 29,291,482 |
| Income tax expense | - | - | - | - |
| Current Tax | - | - | 15,987,858 | 8,787,445 |
| Deferred Tax | - | - | - | - |
| Profit/(Loss) for the period | (27,789,317) | (87,349,399) | 37,305,002 | 20,504,037 |

Condensed Consolidated Statement of Comprehensive Income

| | | | | |
|--|---------------------|---------------------|-------------------|-------------------|
| Profit or Loss for the period | (27,789,317) | (87,349,399) | 37,305,002 | 20,504,037 |
| Other Comprehensive income/(Loss) | 6,771,242 | (6,137,694) | 8,231,173 | 27,792,873 |
| Total Comprehensive income for the period | (21,018,075) | (93,487,093) | 45,536,175 | 48,296,910 |
| Basic earning per share | | (11.26) | | 5.62 |
| Diluted earning per share | | (11.26) | | 5.62 |
| Profit attributable to: | | | | |
| Equity shareholder of the Company | (21,018,075) | (93,487,093) | 45,536,175 | 48,296,910 |
| Non controlling Assets | - | - | - | - |
| Total | (21,018,075) | (93,487,093) | 45,536,175 | 48,296,910 |

Ratios as per NRB Directives (Provisional)

| Particulars | Current Year | | Previous Year Corresponding | |
|---|-----------------|-------------------------|-----------------------------|-------------------------|
| | Current Quarter | Upto This Quarter (YTD) | This Quarter | Upto This Quarter (YTD) |
| Capital Fund to RWA | | 24.57% | | 32.45% |
| Tier 1 Capital to RWA | | 21.18% | | 30.68% |
| CET 1 Capital to RWA | | 21.18% | | 30.68% |
| Non performing loan (NPL) to Total Loan | | 16.73% | | 10.46% |
| Net Non performing loan (NPL) to Total Loan | | 6.79% | | 3.67% |
| Total loan loss provision to Total NPL | | 66.46% | | 83.79% |
| Cost of Funds | | 6.02% | | 6.96% |
| Credit to Deposit Ratio | | 65.15% | | 66.78% |
| Base Rate | | 8.55% | | 9.24% |
| Interest Rate Spread | | 4.58% | | 4.58% |
| Return on Equity | | -8.92% | | 2.08% |
| Return on Assets | | -1.65% | | 0.47% |