श्री इन्भेष्टमेन्ट एण्ड फाइनान्स कं. लि.
Shree Investment and Finance Co. ltd.

(नेपाल राष्ट्र बैंकबाट वा वर्गको इजाजतपत्र प्राप्त संस्था)

Dwarika Bazar, P.O. Box: 10717, Kathmandu, Nepal. Tel: 4522036, 4526146, 4515344, 4517538 Fax: 977-1-4521719 E-mail: info@shreefinance.com.np

च.नं.:- २०८३/८४- ३५८

मिति:-२०८३/०७/१६

श्री नेपाल स्टक एक्स्चेन्ज लिमिटेड
सिंहदरबार प्लाजा, काठमाडौं

विषय:- आ.व २०८३/८४ को पहिलो त्रै-मासिक वित्तीय विवरण पठाइएको सम्बन्धमा ।

महोदय,

उपर्युक्त सम्बन्धमा धितोपत्र सूचिकरण विनियमावली २०७५ को विनियम २२ (ख) बमोजिम आ.व २०८३/८४ को पहिलो त्रै-मासिक अवधिको प्रचलित नेपाल लेखामान (NFRSs) बमोजिमको वित्तीय विवरण मिति २०८३ कार्तिक १५ गतेको राष्ट्रिय दैनिक पत्रिका **आर्थिक अभियान** मा प्रकाशित गर्नुका साथै उक्त विवरणको प्रतिलिपी तहाँको जानकारीको लागि यसै पत्रसाथ संलग्न गरी पठाइएको व्यहोरा अनुरोध गर्दछु ।

भवदीय,

.....
(खिम बहादुर कार्की)
नायब प्रमुख कार्यकारी अधिकृत

SHARE HUB

भवानी राणाको कम्पनीलाई विद्युत् व्यापारको आशयपत्र

अभियान संवाददाता

काठमाडौं

नेपाल उद्योग वाणिज्य महासंघकी पूर्वअध्यक्ष भवानी राणाले नेतृत्व गरेको पावर ट्रेडिङ एन्ड इको इनर्जी लिमिटेड (पीटीईईएल)ले विद्युत् व्यापारका लागि आशयपत्र (एलओआई) प्राप्त गरेको छ ।

कम्पनीले शुक्रबार ऊर्जा, जलस्रोत तथा सिंचाइ मन्त्रालयबाट एलओआई पाएको ऊर्जा महाशाखाका सहसचिव सुनिल पौडेलले जानकारी दिए । उनका अनुसार सरकारले निजी क्षेत्रलाई विद्युत् व्यापारमा सहभागी गराउने नीतिगत व्यवस्था गरेपछि विभिन्न १४ कम्पनीले अनुमति मागेर आवेदन दिएका थिए ।



तीमध्ये १० ओटा कम्पनीले एलओआई प्राप्त गरिसकेको मन्त्रालयको भनाइ छ । पौडेलले आवश्यक कागजात पूरा गरेका कम्पनीलाई एलओआई उपलब्ध गराउने प्रक्रिया अघि बढिरहेको बताए ।

उनका अनुसार आवेदन दिएका कम्पनीमध्ये केहीले आवश्यक कागजात पूरा गर्न बाँकी छ । कम्पनीको अद्यावधिक विवरण तथा कर चुक्ता प्रमाणपत्रलगायतका आधारभूत कागजात पूरा भएपछि मात्रै प्रक्रिया अघि बढाइने उनले बताए ।

पीटीईईएलमा विभिन्न क्षेत्रका व्यावसायिक व्यक्तित्व तथा संस्थागत लगानीकर्ताको सहभागिता छ । कम्पनीको सञ्चालकमा महासंघका पूर्वअध्यक्ष रविभक्त श्रेष्ठ, नेसनल लाइफ इन्स्योरेन्सकी अध्यक्ष प्रेमा राज्यलक्ष्मी सिंह, इन्जिनियर कुलदीप शरद सिंह, सन्दीप शाह र पूर्वसचिव सुमन शर्मा छन् । कम्पनीमा शिखर इन्स्योरेन्स र एनआईएमबी बैंक संस्थागत लगानीकर्ताका रूपमा रहेका छन् ।

एलओआई प्राप्त गरेसँगै कम्पनीले स्वदेशी तथा विदेशी विद्युत् बजारको अध्ययन, सम्भावित खरीदकर्ता र व्यापारिक साझेदारको पहिचान, प्राविधिक तथा वित्तीय सम्भाव्यता अध्ययन र विद्युत् व्यापारका लागि आवश्यक व्यावसायिक तयारी गर्न सक्नेछ ।

निजी क्षेत्रलाई विद्युत् व्यापारमा सहभागी गराउने व्यवस्थाले नेपालको विद्युत् बजारलाई थप प्रतिस्पर्धी बनाउने अपेक्षा गरिएको छ । यसबाट आन्तरिक बजारमा विद्युत् खरीदबिक्रीका साथै भारत र बंगलादेशजस्ता क्षेत्रीय बजारमा विद्युत् व्यापारका लागि निजी क्षेत्रको सहभागिता बिस्तार हुन सक्नेछ ।

यद्यपि, एलओआई प्राप्त गर्नु र विद्युत् व्यापारको व्यावसायिक अनुमति पाउनु फरक प्रक्रिया हुन् । एलओआईले कम्पनीलाई बजार अध्ययन तथा आवश्यक तयारीको बाटो खोल्ने भए पनि वास्तविक रूपमा विद्युत् खरीदबिक्री गर्न आवश्यक कानूनी तथा नियामकीय प्रक्रिया पूरा गर्नुपर्ने हुन्छ ।

POWER TRADE AND ENERGY EXCHANGE LTD.

एलओआई प्राप्त गरेसँगै कम्पनीले स्वदेशी तथा विदेशी विद्युत् बजारको अध्ययन, सम्भावित खरीदकर्ता र व्यापारिक साझेदारको पहिचान, प्राविधिक तथा वित्तीय सम्भाव्यता अध्ययन र विद्युत् व्यापारका लागि आवश्यक व्यावसायिक तयारी गर्न सक्नेछ ।

पशु वधशाला तथा मासु जाँच ऐन कार्यान्वयनका लागि कार्यदल गठन

काठमाडौं । सरकारले पशु वधशाला तथा मासु जाँच ऐन, २०५५ कार्यान्वयनका लागि बागमती प्रदेशमा १५ ओटा कार्यदल गठन गरेको छ ।

पशु सेवा विभागले काठमाडौं उपत्यकाका लागि आठ सहसचिव सम्मिलित तीन कार्यदल गठन गरेको हो । कार्यदलका संयोजक डा विनयकुमार कर्णले ऐन लागू भएपछि उपभोक्तालाई स्वस्थ्य र गुणस्तरीय मासु उपलब्ध गराउन सहयोग पुग्ने विश्वास व्यक्त गरे । जनस्वास्थ्य संरक्षण कार्यलय स्थापना गरी मासु निरीक्षक तोक्न विभागले स्थानीय सरकारसँग सहकार्य गर्ने विभागका महानिर्देशक डा उमेश दाहालले जानकारी दिए ।

पशु सेवा विभागले काठमाडौं उपत्यकाका लागि आठ सहसचिव सम्मिलित तीन कार्यदल तथा मकवानपुर, सिन्धुली, रामेछाप, दोलखा, सिन्धुपाल्चोक, काभ्रेपलाञ्चोक, धादिङ, नुवाकोट, रसुवा र चितवनमा उपसचिव नेतृत्वमा १२ कार्यदल गठन गरेको हो ।

मासु खरिद तथा बिक्री गर्ने विषय उपभोक्ताको स्वास्थ्य र वातावरणसँग जोडिएको संवेदनशील विषय भएकाले सम्बन्धित व्यवसायीलाई पसल दर्ता, नवीकरण गर्न, सेवा प्रवाह, सङ्क्रमण फैलन नदिन अपनाउनपर्ने सावधानी, सरसफाइ तथा कारोबारको अवस्थाको अभिलेख राख्न विभागले भनेको छ । ऐनमा व्यवसायीले मासु बिक्री वितरण गर्नका निम्ति पशुको स्वास्थ्य जाँच गराएर सरकारले तोकेका वधशालामा मात्र वध गर्न पाइने व्यवस्था गरेको छ । *रससस*

तिहारलक्षित सयपत्री फूलखेतीमा सफल विष्ट



सुनसरी । तिहारलाई लक्षित गर्दै बराहक्षेत्र नगरपालिका-६ का किसान अर्जुन बिष्टले पाँच कठ्ठामा सयपत्री फूलको व्यावसायिक खेती गरेका छन् । बिगत पाँच वर्षदेखि तिहारलाई लक्षित गरेर फूलखेती गर्दै आएका बिष्टले यस वर्ष 'टेबल टेनिस' जातको सयपत्री फूल लगाएका छन् ।

गतवर्ष काठमाडौंबाट ल्याइएको बिरुवा अग्लो हुने र फूल कम फुल्ने समस्या देखिएकाले यसपटक बुटवलस्थित एग्रो कम्पनीबाट बिरुवा ल्याएर खेती गरिएको उनले बताए । बिरुवाको जात र खेती गर्ने तरीका परिवर्तन गरेकाले यस वर्ष उत्पादन राम्रो भएको उनको भनाइ छ ।

गतवर्ष १० कठ्ठाभन्दा बढी जग्गामा फूलखेती गरेको तर वर्षाका कारण ठूलो नोक्सानी बेहोर्नुपरेको उनले बताए । थैरै फूलमात्रै जोगिए पनि बजारमा मूल्य राम्रो पाएकाले तिहारमा करीब रू. दुई लाखभन्दा बढीको फूल बिक्री गरेको उनले जानकारी दिए ।

'यस वर्ष गतवर्षको तुलनामा फूलको उत्पादन राम्रो भएको छ । तर तिहार नजिकैदै गर्दा मौसममा परिवर्तन भइरहेकाले वर्षा र तीव्र हुरीबतासले पुनः खेतीमा क्षति पुऱ्याउने हो कि भन्ने चिन्ता छ,' बिष्टले भने ।

यसपटक तिहार केही ढिला भएकाले फूलको माग तथा बिक्रीमा असर पर्न सक्ने उनको अनुमान छ । यस वर्ष फूल प्रतिकिलो रू. ४०० देखि रू. ५०० सम्ममा बिक्री भइरहेको उनले जानकारी दिए ।

बिष्टले खेतबाटै स्थानीय उपभोक्तालाई फूल बिक्री गर्दै आएका छन् । बराहक्षेत्र नगरपालिका-६, ७ र ८ का स्थानीय बासिन्दा फूल किन्न खेतमै आउने गरेका छन् । खेतबाटै फूल खरीद गर्न ग्राहकलाई बजारको तुलनामा प्रतिकिलो रू. २० सम्म सस्तो मूल्यमा बिक्री गर्ने गरेको उनले बताए । धरान र इटहरीबाट समेत ग्राहक फूल खरीद गर्न खेतमा आउने गरेको उनको भनाइ छ ।

भारतबाट आयात हुने फूलको समयमै क्वारेन्टाइन जाँच गरी गुणस्तर परीक्षणमा कडाइ गर्नुपर्ने बिष्टको भनाइ छ । भारतमा उत्पादन भएका फूल नेपालका दमक, धरान र बिराटनगरलगायतका स्थानमा रहेका शीतभण्डारमा करीब १५ दिन अगाडिदेखि नै ल्याएर भण्डारण गरी राख्ने र पछि नेपाली बजारमा पठाउने गरिएकाले आयातित फूल बजारमा आउँदा स्वदेशी किसानले उत्पादनको उचित मूल्य पाउन समस्या हुने गरेको उनको भनाइ छ ।

आयातित फूलको नियमन प्रभावकारी भए स्वदेशी किसानले उचित बजार पाउने बिष्टको बिश्वास छ । स्वदेशी फूलको प्रयोग बढेमा नेपाली किसानलाई प्रोत्साहन मिल्नुका साथै देशभित्रै रोजगारी र आयआर्जनका अवसर सृजना हुने साथै बेरोजगार युवालाई व्यावसायिक फूलखेतीतर्फ आकर्षित गर्न सकिने उनले बताए । *रससस*

त्रिविमा जनशक्ति विकास कार्यक्रममा एक करोड बजेट विनियोजन

काठमाडौं। त्रिभुवन विश्वविद्यालय (त्रिविवि) ले चालू आर्थिक वर्षमा जनशक्ति विकास कार्यक्रम सञ्चालन गर्न रू. एक करोड २५ लाख बजेट विनियोजन गरेको छ । उक्त बजेटबाट विश्वविद्यालयका ७७५ शिक्षक तथा कर्मचारीलाई सेवाकालीन र सेवा प्रवेश तालिम प्रदान गरिनेछ । त्रिविवि समन्वय महाशाखाद्वारा शुक्रबार आयोजित जनशक्ति विकास तथा कल्याण परिषद्को वार्षिक बैठकले नौ ओटा शीर्षकमा तालीम सञ्चालन गर्ने कार्यक्रम तथा बजेट पारित गरेको हो ।

विश्वविद्यालयका शिक्षाध्यक्ष प्राडा।अञ्जना सिंहको अध्यक्षतामा भएको बैठकले विश्वविद्यालय सेवामा प्रवेश गर्ने शिक्षक तथा कर्मचारीलाई संगठनात्मक संरचना, कार्यप्रणाली, आचारसंहिता, अधिकार र कर्तव्यबारे अभिमुखीकरण गर्ने निर्णय गरेको छ । त्यसैगरी, प्रशासनिक कर्मचारीका लागि आवश्यकता पहिचानमा आधारित क्षमता अभिवृद्धि तालिम सञ्चालन गर्ने, नेतृत्व तहका पदाधिकारी, क्याम्पस प्रमुख, विभागीय प्रमुख तथा प्रशासनिक नेतृत्वको व्यवस्थापकीय क्षमता विकास गर्ने र कृत्रिम बुद्धिमत्ता, सूचना प्रविधि प्रणाली तथा कार्यालय सञ्चालनसम्बन्धी दक्षता अभिवृद्धि गर्ने कार्यक्रम पनि स्वीकृत गरेको त्रिविले जनाएको छ । *रससस*

Shree Investment and Finance Co. Ltd.

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E-mail: info@shreefinance.com.np, www.shreefinance.com.np

Unaudited Interim Financial Statement of FY 2083/84 (1st Quarter)

Condensed Consolidated Statement of Financial Position

As on Quarter ended Ashoj 2083 (October 17, 2026)

Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending
ASSETS		
Cash and cash equivalent	591,116,601	1,176,180,637
Due from Nepal Rastra Bank	1,223,577,176	719,842,090
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loans and advances to B/Fis	297,665,280	297,650,430
Loans and advances to customers	5,892,819,089	5,874,216,463
Investment securities	2,304,975,155	2,164,904,361
Current tax assets	47,487,625	55,909,041
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	14,602,600	14,602,600
Property, Plant and Equipment	119,589,069	122,079,780
Goodwill and Intangible assets	2,743,815	1,993,449
Deferred tax assets	-	-
Other assets	20,004,828	19,338,107
TOTAL ASSETS	**10,514,581,238**	**10,446,716,959**
LIABILITIES		
Due to Bank and Financial Institutions	328,091,833	327,812,838
Due to Nepal Rastra Bank	60,000,000	110,000,000
Derivative financial instruments	-	-
Deposits from customers	8,616,193,633	8,462,851,839
Borrowing	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	15,325,944	16,153,571
Other liabilities	79,036,850	131,684,794
Debt securities issued	-	-
Subordinated Liabilities	-	-
TOTAL LIABILITIES	**9,098,648,260**	**9,048,503,042**
EQUITY		
Share Capital	1,000,000,000	1,000,000,000
Share Premium	-	-
Retained Earnings	46,136,933	40,283,737
Reserves	369,796,046	357,930,179
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS	**1,415,932,978**	**1,398,213,916**
NON-CONTROLLING INTEREST	-	-
TOTAL EQUITY	**1,415,932,978**	**1,398,213,916**
TOTAL LIABILITIES & EQUITY	**10,514,581,238**	**10,446,716,959**

Condensed Consolidated Statement of Profit or Loss

For the Quarter ended Ashoj 2083 (Otcober 17, 2026)

Amount in NPR

Particulars	Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Interest income	155,911,420	155,911,420	196,358,534	196,358,534
Interest expense	103,951,609	103,951,609	131,009,097	131,009,097
Net interest income	**51,959,812**	**51,959,812**	**65,349,438**	**65,349,438**
Fee and commission income	3,974,370	3,974,370	5,644,013	5,644,013
Fee and commission expense	11,860	11,860	21,861	21,861
Net fee and commission income	**3,962,510**	**3,962,510**	**5,622,152**	**5,622,152**
Net interest, fee and commission income	**55,922,321**	**55,922,321**	**70,971,590**	**70,971,590**
Net other comprehensive income that will not be reclassified to profit or loss	-	-	-	-
Other operating income	935,128	935,128	2,338,664	2,338,664
Total operating income	**56,857,450**	**56,857,450**	**73,310,253**	**73,310,253**
Impairment charge/(reversal) for loans and other losses	(7,933,296)	(7,933,296)	34,976,462	34,976,462
Net operating income	**64,790,745**	**64,790,745**	**38,333,791**	**38,333,791**
Operating expenses				
Personnel expenses	21,818,825	21,818,825	19,866,529	19,866,529
Other operating expenses	13,153,687	13,153,687	11,699,740	11,699,740
Depreciation & Amortization	1,746,529	1,746,529	1,847,817	1,847,817
Operating Profit	**28,071,704**	**28,071,704**	**4,919,705**	**4,919,705**
Non operating income	-	-	-	-
Non operating expense	-	-	-	-
Profit before income tax	**28,071,704**	**28,071,704**	**4,919,705**	**4,919,705**
Income tax expense				
Current Tax expenses	8,421,511	8,421,511	1,475,911	1,475,911
Deferred Tax Expenses/(Income)	-	-	-	-
Profit for the period	**19,650,193**	**19,650,193**	**3,443,793**	**3,443,793**
Other Comprehensive income	(1,931,131)	(1,931,131)	(18,016,008)	(18,016,008)
Total Comprehensive Income	**17,719,062**	**17,719,062**	**(14,572,214)**	**(14,572,214)**
Basic earnings per share		7.86		1.38
Diluted earnings per share		7.86		1.38
Total Comprehensive income attributable to:				
Equity holders of the company	17,719,062	17,719,062	(14,572,214)	(14,572,214)
Non controlling interest	-	-	-	-
Total	**17,719,062**	**17,719,062**	**(14,572,214)**	**(14,572,214)**

Notes to Interim Financial Results

1 The above financial statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) in line with NRB Directives. In compliance with NRB's Expected Credit Loss Guidelines, finance has de-recognised interest income on loan and advances classified as life time ECL under stage 3. Finance has calculated the expected credit loss figure under ECL guidelines, which is lower than the provision calculated as per Unified Directives. The finance has considered the provision as prescribed by Unified Directives. The Finance has considered the impact of effective interest rate as not significant for the period of first quarter 2083/84 and will assess its impact on subsequent quarter of FY 2083/84.
2 Loan and advances include interest receivable on loans and are presented net of loan impairments.
3 The figures are subject to change if directed by NRB or external auditors.
4 Figures are regrouped where necessary.
5 There are no related party transactions with related parties apart from BOD allowance to BOD members, salary and allowances to CEO.
6 The above unaudited interim financial statements has been updated in the Company's website: **www.shreefinance.com.np**

Statement of Distributable Profit or Loss

For the Quarter Ended 31 Ashoj 2083

(As Per NRB Regulation)

Amount in NPR

Particulars	Current Year Upto this Quarter YTD	Previous Year Corresponding Quarter YTD
Net profit or (loss) as per statement of profit or loss	**19,650,193**	**3,443,793**
Appropriations:		
a. General reserve	(3,930,039)	(688,759)
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	(196,502)	(10,098)
e. Employee's training fund	(579,597)	(499,706)
f. Other		
Profit or (loss) before regulatory adjustment	**14,944,056**	**2,245,231**
Regulatory Adjustment:		
a. Interest receivable (-)/previous accured interest received (+)	(9,090,860)	(700,688)
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 (-)/reversal (+)		
e. Deferred tax assets recognised (-)/reversal (+)		
f. Goodwill recognised (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognised (-)/reversal (+)		
h. Actuarial loss recognised (-)/reversal (+)		
i. Other		
Net Profit for the Quarter end available for distribution	**5,853,196**	**1,544,543**
Opening retained earning	40,283,737	62,800,232
Adjustment(+/-)		
Distribution:		
Bonus shares issued		
Cash Dividend Paid		
Total Distributable profit or (loss) as on Quarter end date	**46,136,933**	**64,344,775**
Annualised Distributable Profit/Loss per share	**4.61**	**6.43**

Ratios as per NRB Directive

Particulars	Current year		Previous year	
	This quarter	Upto this quarter (YTD)	This quarter	Upto this quarter (YTD)
Capital fund to RWA		19.30%		18.50%
Non-performing loan (NPL) to total loan		3.18%		3.34%
Total loan loss provision to Total NPL		114.33%		97.77%
Cost of Funds		4.63%		6.23%
Credit to Deposit Ratio		71.02%		79.69%
Base Rate		6.08%		7.96%
Interest Rate Spread		3.63%		3.96%
Tier 1 Capital to RWA		18.12%		17.57%
Return on Equity		5.56%		0.99%
Return on Assets		0.77%		0.14%

Securities Registration and Issue Regulation 2073, Related to (Rule-26 (1), Annexure-14) for the First Quarter Report, of FY 2083/84

1. **Financial Statement:**
Statement of Financial Position and Statement of Profit or Loss as per Nepal Financial Reporting Standards (NFRS) including key financial indicators and ratios are presented along with this report. There has been no transaction between related parties.
Key Financial Indicators and Ratios:

Earnings Per Share (NPR)	7.86
Price Earnings Ratio (Times)	59.41
Net worth per share (NPR)	141.59
Total Assets Per share (NPR)	1,051.46
Liquidity Ratio (%)	42.69

2. **Management Analysis**
- Management is continuously focused on strengthening the balance sheet, diversifying the portfolio to meet the evolving needs of economy, pursuing sustainable growth, investing in high-quality assets, ensuring business continuity, optimizing resource utilization and further improving management practice and workplace efficiency.
- This national-level financial institution has been providing services through its central office along with 13 branch offices. In the coming days, the institution's management is committed to enhance the quality of services, formulating and implementing timely business plans, exploring new investment areas, establishing new branches and offering modern banking and financial services and facilities in line with business diversification and customer needs. Digital banking has been prioritized.
- No specific incident occurred during the period that could have impact on reserve, profit or cash flow.

3. **Details related to legal Proceedings**
- During this quarterly period, the financial institution has not filed any lawsuits against anyone, nor has it received any notices of lawsuits filed against it.
- No lawsuits have been filed against the institution's promoters or directors, nor have they been accused of violating applicable regulations or committing criminal offenses.
- No lawsuits have been filed against any promoter or director in connection with financial crimes.

4. **Analysis of Stock Performance of FI**
- Share price and transaction are determined as per open market competition.
- Maximum, minimum and closing share price including total share transaction number and days of transaction during the period were: (Source: Website of Nepal Stock Exchange)

Maximum price (NPR) : 540.70	Minimum Price(NPR) : 450.00
Closing price (NPR) : 467.00	Total units traded : 457,748
Total no. of transactions : 2,350	No. of transaction days: 61

5. **Problems and Challenges**
Internal:
- Skill and experienced human resources retention.
- Management of non-performing loans and NBA.
- Challenges of improving non-interest revenue.
- Challenges of mobilizing excess liquidity.
- Increasing Operating Cost.

External:
- Intense market competition.
- Low credit demand and slowdown in the economy.
- Increasing cyber security and digital risk.
- Geopolitical tensions and ongoing international conflicts pose a signification threat to economic stability.

6. **Corporate Governance**
The FI's prioritizes adherence to corporate governance guidelines issued by the Nepal Rastra Bank and other regulatory authorities. The Board of Directors, Audit Committee and management are committed to strengthen good corporate governance practices in the company. Additionally, internal policies have been formulated and enforced to ensure orderly business conduct.

7. **Declaration by CEO**
As of this date, I hereby accept responsibility for the accuracy of the information and details provided in this report. I further declare that, to the best of my knowledge and belief, the contents of this report are true, accurate, complete, and that no material information relevant to investors has been concealed.

Shree Investment and Finance Co. Ltd.

P.o.Box:10717, Dillibazar, Kathmandu, Ph: 4522038, 4526146, 4515344, Fax:4521779
E-mail: info@shreefinance.com.np, www.shreefinance.com.np

Unaudited Interim Financial Statement of FY 2083/84 (1st Quarter)

Condensed Consolidated Statement of Financial Position

As on Quarter ended Ashoj 2083 (October 17, 2026)

Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending
ASSETS		
Cash and cash equivalent	591,116,601	1,176,180,637
Due from Nepal Rastra Bank	1,223,577,176	719,842,090
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loans and advances to B/Fis	297,665,280	297,650,430
Loans and advances to customers	5,892,819,089	5,874,216,463
Investment securities	2,304,975,155	2,164,904,361
Current tax assets	47,487,625	55,909,041
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	14,602,600	14,602,600
Property, Plant and Equipment	119,589,069	122,079,780
Goodwill and Intangible assets	2,743,815	1,993,449
Deferred tax assets	-	-
Other assets	20,004,828	19,338,107
TOTAL ASSETS	**10,514,581,238**	**10,446,716,959**
LIABILITIES		
Due to Bank and Financial Institutions	328,091,833	327,812,838
Due to Nepal Rastra Bank	60,000,000	110,000,000
Derivative financial instruments	-	-
Deposits from customers	8,616,193,633	8,462,851,839
Borrowing	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	15,325,944	16,153,571
Other liabilities	79,036,850	131,684,794
Debt securities issued	-	-
Subordinated Liabilities	-	-
TOTAL LIABILITIES	**9,098,648,260**	**9,048,503,042**
EQUITY		
Share Capital	1,000,000,000	1,000,000,000
Share Premium	-	-
Retained Earnings	46,136,933	40,283,737
Reserves	369,796,046	357,930,179
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS	**1,415,932,978**	**1,398,213,916**
NON-CONTROLLING INTEREST	-	-
TOTAL EQUITY	**1,415,932,978**	**1,398,213,916**
TOTAL LIABILITIES & EQUITY	**10,514,581,238**	**10,446,716,959**

Condensed Consolidated Statement of Profit or Loss

For the Quarter ended Ashoj 2083 (Otcober 17, 2026)

Amount in NPR

Particulars	Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Interest income	155,911,420	155,911,420	196,358,534	196,358,534
Interest expense	103,951,609	103,951,609	131,009,097	131,009,097
Net interest income	**51,959,812**	**51,959,812**	**65,349,438**	**65,349,438**
Fee and commission income	3,974,370	3,974,370	5,644,013	5,644,013
Fee and commission expense	11,860	11,860	21,861	21,861
Net fee and commission income	**3,962,510**	**3,962,510**	**5,622,152**	**5,622,152**
Net interest, fee and commission income	**55,922,321**	**55,922,321**	**70,971,590**	**70,971,590**
Net other comprehensive income that will not be reclassified to profit or loss	-	-	-	-
Other operating income	935,128	935,128	2,338,664	2,338,664
Total operating income	**56,857,450**	**56,857,450**	**73,310,253**	**73,310,253**
Impairment charge/(reversal) for loans and other losses	(7,933,296)	(7,933,296)	34,976,462	34,976,462
Net operating income	**64,790,745**	**64,790,745**	**38,333,791**	**38,333,791**
Operating expenses				
Personnel expenses	21,818,825	21,818,825	19,866,529	19,866,529
Other operating expenses	13,153,687	13,153,687	11,699,740	11,699,740
Depreciation & Amortization	1,746,529	1,746,529	1,847,817	1,847,817
Operating Profit	**28,071,704**	**28,071,704**	**4,919,705**	**4,919,705**
Non operating income	-	-	-	-
Non operating expense	-	-	-	-
Profit before income tax	**28,071,704**	**28,071,704**	**4,919,705**	**4,919,705**
Income tax expense			-	
Current Tax expenses	8,421,511	8,421,511	1,475,911	1,475,911
Deferred Tax Expenses/(Income)	-	-		-
Profit for the period	**19,650,193**	**19,650,193**	**3,443,793**	**3,443,793**
Other Comprehensive income	(1,931,131)	(1,931,131)	(18,016,008)	(18,016,008)
Total Comprehensive Income	**17,719,062**	**17,719,062**	**(14,572,214)**	**(14,572,214)**
Basic earnings per share		7.86		1.38
Diluted earnings per share		7.86		1.38
Total Comprehensive income attributable to:				
Equity holders of the company	17,719,062	17,719,062	(14,572,214)	(14,572,214)
Non controlling interest	-	-	-	-
Total	**17,719,062**	**17,719,062**	**(14,572,214)**	**(14,572,214)**

Notes to Interim Financial Results

1 The above financial statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) in line with NRB Directives. In compliance with NRB's Expected Credit Loss Guidelines, finance has de-recognised interest income on loan and advances classified as life time ECL under stage 3. Finance has calculated the expected credit loss figure under ECL guidelines, which is lower than the provision calculated as per Unified Directives. The finance has considered the provision as prescribed by Unified Directives. The Finance has considered the impact of effective interest rate as not significant for the period of first quarter 2083/84 and will assess its impact on subsequent quarter of FY 2083/84.

2 Loan and advances include interest receivable on loans and are presented net of loan impairments.

3 The figures are subject to change if directed by NRB or external auditors.

4 Figures are regrouped where necessary.

5 There are no related party transactions with related parties apart from BOD allowance to BOD members, salary and allowances to CEO.

6 The above unaudited interim financial statements has been updated in the Company's website: **www.shreefinance.com.np**

Statement of Distributable Profit or Loss

For the Quarter Ended 31 Ashoj 2083

(As Per NRB Regulation)

Amount in NPR

Particulars	Current Year Upto this Quarter YTD	Previous Year Corresponding Quarter YTD
Net profit or (loss) as per statement of profit or loss	**19,650,193**	**3,443,793**
Appropriations:		
a. General reserve	(3,930,039)	(688,759)
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	(196,502)	(10,098)
e. Employee's training fund	(579,597)	(499,706)
f. Other		
Profit or (loss) before regulatory adjustment	**14,944,056**	**2,245,231**
Regulatory Adjustment:		
a. Interest receivable (-)/previous accured interest received (+)	(9,090,860)	(700,688)
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 (-)/reversal (+)	-	
e. Deferred tax assets recognised (-)/reversal (+)		
f. Goodwill recognised (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognised (-)/reversal (+)		
h. Actuarial loss recognised (-)/reversal (+)	-	
i. Other		
Net Profit for the Quarter end available for distribution	**5,853,196**	**1,544,543**
Opening retained earning	40,283,737	62,800,232
Adjustment(+/-)		
Distribution:		
Bonus shares issued	-	
Cash Dividend Paid	-	-
Total Distributable profit or (loss) as on Quarter end date	**46,136,933**	**64,344,775**
Annualised Distributable Profit/Loss per share	**4.61**	**6.43**

Ratios as per NRB Directive

Particulars	Current year		Previous year	
	This quarter	Upto this quarter (YTD)	This quarter	Upto this quarter (YTD)
Capital fund to RWA		19.30%		18.50%
Non-performing loan (NPL) to total loan		3.18%		3.34%
Total loan loss provision to Total NPL		114.33%		97.77%
Cost of Funds		4.63%		6.23%
Credit to Deposit Ratio		71.02%		79.60%
Base Rate		6.08%		7.96%
Interest Rate Spread		3.63%		3.96%
Tier 1 Capital to RWA		18.12%		17.57%
Return on Equity		5.56%		0.99%
Return on Assets		0.77%		0.14%

Securities Registration and Issue Regulation 2073, Related to (Rule-26 (1), Annexure-14) for the first Quarter Report, of FY 2083/84

1. **Financial Statement:**

Statement of Financial Position and Statement of Profit or Loss as per Nepal Financial Reporting Standards (NFRS) including key financial indicators and ratios are presented along with this report. There has been no transaction between related parties.

Key Financial Indicators and Ratios:

Earnings Per Share (NPR)	7.86
Price Earnings Ratio (Times)	59.41
Net worth per share (NPR)	141.59
Total Assets Per share (NPR)	1,051.46
Liquidity Ratio (%)	42.69

2. **Management Analysis**

- Management is continuously focused on strengthening the balance sheet, diversifying the portfolio to meet the evolving needs of economy, pursuing sustainable growth, investing in high-quality assets, ensuring business continuity, optimizing resource utilization and further improving management practice and workplace efficiency.
- This national-level financial institution has been providing services through its central office along with 13 branch offices. In the coming days, the institution's management is committed to enhance the quality of services, formulating and implementing timely business plans, exploring new investment areas, establishing new branches and offering modern banking and financial services and facilities in line with business diversification and customer needs. Digital banking has been prioritized.
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3. **Details related to legal Proceedings**

- During this quarterly period, the financial institution has not filed any lawsuits against anyone, nor has it received any notices of lawsuits filed against it.
- No lawsuits have been filed against the institution's promoters or directors, nor have they been accused of violating applicable regulations or committing criminal offenses.
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4. **Analysis of Stock Performance of FI**

- Share price and transaction are determined as per open market competition.
- Maximum, minimum and closing share price including total share transaction number and days of transaction during the period were: (Source: Website of Nepal Stock Exchange)

Maximum price (NPR) : 540.70	Minimum Price(NPR) : 450.00
Closing price (NPR) : 467.00	Total units traded : 457,748
Total no. of transactions : 2,350	No. of transaction days: 61

5. **Problems and Challenges**

Internal:

- Skill and experienced human resources retention.
- Management of non-performing loans and NBA.
- Challenges of improving non-interest revenue.
- Challenges of mobilizing excess liquidity.
- Increasing Operating Cost.

External:

- Intense market competition.
- Low credit demand and slowdown in the economy.
- Increasing cyber security and digital risk.
- Geopolitical tensions and ongoing international conflicts pose a signification threat to economic stability.

6. **Corporate Governance**

The FI's prioritizes adherence to corporate governance guidelines issued by the Nepal Rastra Bank and other regulatory authorities. The Board of Directors, Audit Committee and management are committed to strengthen good corporate governance practices in the company. Additionally, internal policies have been formulated and enforced to ensure orderly business conduct.

7. **Declaration by CEO**

As of this date, I hereby accept responsibility for the accuracy of the information and details provided in this report. I further declare that, to the best of my knowledge and belief, the contents of this report are true, accurate, complete, and that no material information relevant to investors has been concealed.

SHARE HUB