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

(नेपाल राष्ट्र बैंकबाट ग वर्गको इजाजतपत्र प्राप्त संस्था)

Dilli Bazar, P.O. Box: 10717, Kathmandu, Nepal, Tel: 4522039, 4526146, 4515344, 4517558, Fax:977-1-4521779, Email: info@shreefinance.com.np

च.नं.:- २०८२/८३- ७८

मिति:-२०८२/०४/३०

श्री नेपाल स्टक एक्स्चेन्ज लिमिटेड
सिंहदरबार प्लाजा, काठमाडौं

विषय:- आ.व २०८१/८२ को चौथो त्रै-मासिक वित्तीय विवरण पठाइएको सम्बन्धमा ।

महोदय,

उपर्युक्त सम्बन्धमा धितोपत्र सूचिकरण विनियमावली २०७५ को विनियम २२ (ख) बमोजिम आ.व २०८१/८२ को चौथो त्रै-मासिक अवधिको प्रचलित नेपाल लेखामान (NFRSs) बमोजिमको वित्तीय विवरण मिति २०८२ श्रावण ३० 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,

.....
(दुर्गा लम्साल)
अनुपालना अधिकारी

आर्थिक अभियान
२०८२-०४-३०

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

Condensed Statement of Financial Position

As on Quarter ended Ashad 2082

Amount in NPR

Particulars	This quarter ending	Immediate previous year ending (Audited)
Assets		
Cash And Cash Equivalent	632,095,318	565,651,040
Due From Nepal Rastra Bank	424,587,408	358,667,440
Placement With Bank And Financial Institutions	-	-
Derivative Financial Instruments		
Other Trading Assets	-	-
Loans And Advances To B/Fis	257,944,500	212,024,800
Loans And Advances To Customers	6,159,539,342	5,393,053,710
Investment Securities	2,206,258,287	2,316,572,297
Current Tax Assets	29,172,800	3,376,091
Investment In Subsidiaries	-	-
Investment In Associates	-	-
Investment Property	14,602,600	14,602,600
Property Plant And Equipment	151,701,277	152,691,118
Goodwill And Intangible Assets	1,914,696	2,694,959
Deferred Tax Assets	-	-
Other Assets	47,764,898	22,361,780
Total Assets	**9,925,581,127**	**9,041,695,835**
Liabilities		
Due To Bank And Financial Institutions	367,335,525	44,915,594
Due To Nepal Rastra Bank	170,000,000	186,875,063
Derivative Financial Instruments		
Deposits From Customers	7,834,807,500	7,373,425,075
Borrowing		
Current Tax Liabilities	-	-
Provisions		
Deferred Tax Liabilities	34,921,365	14,082,418
Other Liabilities	96,205,266	78,876,780
Debt Securities Issued		
Subordinated Liabilities		
Total Liabilities	**8,503,269,657**	**7,698,174,931**
Equity		
Share Capital	1,000,000,000	981,683,200
Share Premium	-	-
Retained Earnings	62,800,232	23,712,159
Reserves	359,511,238	338,125,545
Total Equity Attributable To Equity Holders	**1,422,311,470**	**1,343,520,904**
Non-controlling Interest	**-**	**-**
Total Equity	**1,422,311,470**	**1,343,520,904**
Total Liabilities & Equity	**9,925,581,127**	**9,041,695,835**

Condensed Consolidated Statement of Profit or Loss

For the Quarter ended Ashad 2082

Particulars	Current Year		Previous Year	
	This Quarter	Up to this Quarter (YTD)	This Quarter	Up to this Quarter (YTD)
Interest income	179,923,729	828,280,875	236,865,745	946,200,581
Interest expense	137,018,632	595,098,281	176,173,250	743,961,128
Net interest income	**42,905,097**	**233,182,594**	**60,692,495**	**202,239,453**
Fee and commission income	7,225,194	31,555,371	7,485,637	29,387,026
Fee and commission expense	89,248	150,918	62,052	54,478
Net fee and commission income	**7,135,946**	**31,404,453**	**7,423,585**	**29,332,549**
Net interest, fee and commission income	**50,041,042**	**264,587,046**	**68,116,080**	**231,572,002**
Net trading income	-	-	-	-
Other operating income	7,567,892	15,323,626	2,958,801	4,918,014
Total operating income	**57,608,935**	**279,910,673**	**71,074,881**	**236,490,016**
Impairment charge/(reversal) for loans and other losses	(10,008,770)	49,405,218	(20,031,884)	23,408,195
Net operating income	**67,617,705**	**230,505,455**	**91,106,765**	**213,081,821**
Operating expense				
Personnel expenses	20,910,064	74,445,681	24,924,121	73,487,323
Other operating expenses	15,033,525	48,483,729	13,493,024	37,066,350
Depreciation & amortisation	1,926,354	7,675,169	1,795,701	15,401,375
Operating Profit	**29,747,761**	**99,900,875**	**50,893,919**	**87,126,773**
Non operating income	-	-	-	-
Non operating expense	-	-	-	-
Profit before income tax	**29,747,761**	**99,900,875**	**50,893,919**	**87,126,773**
Income tax expense				
Current Tax	8,924,328	29,970,262.39	15,268,176	26,774,124
Deferred Tax Income/ (Expenses)	-	-	-	(1,306,675)
Profit for the period	**20,823,432**	**69,930,612**	**35,625,743**	**61,659,323**
Other comprehensive income	(2,744,176)	15,752,681	10,778,152	(10,200,330)
Total comprehensive income	**18,079,256**	**85,683,293**	**46,403,895**	**51,458,993**
Basic Earnings per Share		6.99		6.28
Diluted Earnings per Share		6.99		6.28
Total comprehensive income attributable to:				
Equity holders of the Company	18,079,256	85,683,293	46,403,895	51,458,993
Non-controlling interest	-	-	-	-
Total	**18,079,256**	**85,683,293**	**46,403,895**	**51,458,993**

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 considered the impairment on credit exposures as the higher of the total ECL provision as per NFRS 9 and existing provision in Unified Directives-2. Separate reporting of ECL shall be done to NRB by the Finance.
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 32 Ashad 2082

(As per NRB Regulation)

Amount in NPR

Particulars	Current Year Upto this Quarter YTD	Previous Year Corresponding Quarter YTD (Audited)
Net profit or (loss) as per statement of profit or loss	**69,930,612**	**61,659,323**
Appropriations:		
a. General reserve	(13,986,122)	(12,331,865)
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	(144,469)	121,257
e. Employee's training fund	(1,030,244)	393,997
f. Other	(6,477,603)	
Profit or (loss) before regulatory adjustment	**48,292,174**	**49,842,712**
Regulatory adjustment:		
a. Interest receivable (-)/previous accured interest received (+)	10,076,741	(9,615,045)
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 (+)	-	(1,721,790)
e. Deferred tax assets recognised (-)/reversal (+)		
f. Goodwill recognised (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognised (-)/reversal (+)		
h. Actuarial loss recognised (-)/reversal (+)	-	548,919
i. Other		
Net Profit for the Quarter end available for distribution	**58,368,915**	**39,054,796**
Opening retained earning	23,712,159	50,765,644
Adjustment(+/-)		(16,533,279)
Distribution:		
Bonus shares issued	(18,316,800)	
Cash Dividend Paid	(964,042)	(49,575,002)
Total Distributable profit or (loss) as on Quarter end date	**62,800,232**	**23,712,159**
Annualised Distributable Profit/Loss per share	**6.28**	**2.42**

Ratio %	Current Year		Previous Year	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital fund to RWA		18.07%		19.53%
Non-performing loan (NPL) to total loan		2.57%		2.86%
Total loan loss provision to Total NPL		107.26%		80.09%
Cost of Funds		6.50%		9.00%
Credit to Deposit Ratio		78.31%		74.64%
Base Rate		8.18%		10.99%
Interest Rate Spread		4.01%		4.49%
Tier 1 Capital to RWA		17.19%		18.38%
Return on Equity		6.56%		6.12%
Return on Assets		0.98%		0.87%

Securities Registration and Issue Regulation 2073, Related to (Rule-26 (1), Annexure-14) for the Fourth Quarter Report, of FY 2081/82

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 along with this report.

Key Financial Indicators and Ratios:

Earnings Per Share (NPR)	6.99
Price Earnings Ratio (PE Ration) (Times)	77.33
Net worth per share (NPR)	142.23
Total Assets Per share (NPR)	992.56
LD Ratio (%)	35.50

2. Management Analysis

" Management is continually focused on strengthening the balance sheet, diversifying the portfolio to meet the evolving needs of economy, perusing sustainable growth, investing in high-quality assets, ensuring business continuity, optimizing resource utilization and further improving management practices 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 enhancing 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

a. 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.
b. 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.
c. 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:

Maximum price (NPR)	:	608.20	Minimum Price(NPR)	:	481.00
Closing price (NPR)	:	543.54	Total units traded	:	1,842,680
Total no. of transactions	:	13,582	No. of transaction days:		63

5. Problems and Challenges

Internal:

" Skill and experienced manpower retention.
" Management of non-performing loans and NBA.
" Challenges of improving non-interest revenue.
" Challenges of mobilizing excess liquidity.

External:

" Intense market competition.
" Low credit demand.
" Increasing cyber security and digital risk.
" Slowdown in the economy.

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 FI's. Additionally, internal policies have been formulated and enforced to ensure orderly business conduct.

7. Declaration by CEO

I, as at the date, hereby individually accept responsibility for the accuracy of the information and details contained in this report. Also hereby declare that to the best of my knowledge and belief, the information contained in this report are true, accurate and complete. No material information for the investors has been concealed.

सूर्यज्योति लाइफको बीमाशुल्क आर्जन ११ अर्ब रुपैयाँभन्दा बढी

काठमाडौं (असं) । सूर्यज्योति लाइफ इन्स्योरेन्स कम्पनी लिमिटेडले गत आर्थिक वर्ष २०८१/८२ को चौथो त्रैमासिकसम्म ११ अर्ब १८ करोड रुपैयाँभन्दा बढी खुद बीमाशुल्क आर्जन गरेको छ । अघिल्लो आर्थिक वर्षको सोही अवधिसम्मको तुलनामा गत आर्थिक वर्षमा कम्पनीको खुद बीमाशुल्क आर्जन करीब २१ प्रतिशत बढेको हो ।

कम्पनीले गत आर्थिक वर्षमा अघिल्लो आर्थिक वर्षभन्दा करीब २० प्रतिशत बढी कुल आम्दानी गरेको छ । कुल खर्च पनि २० दशमलव २० प्रतिशतले बढेको छ । गत आर्थिक वर्षमा कम्पनीले १५ अर्ब १३ करोड रुपैयाँभन्दा बढी कुल आम्दानी गर्दा १४ अर्ब ५२ करोड रुपैयाँभन्दा बढी कुल खर्च गरेको हो । कम्पनीले खुद नाफा अघिल्लो आर्थिक वर्षभन्दा गत आर्थिक वर्षमा १ दशमलव ४५ प्रतिशतले घटेर ३५ करोड २ लाख रुपैयाँभन्दा बढी भएको छ ।

हाल कम्पनीको चुक्तापूँजी ५ अर्ब १ करोड १९ लाख ४७ हजार रुपैयाँ छ । रिटेन्ड अर्निङ्समा ४७ करोड २० लाख रुपैयाँभन्दा बढी कायम भएको कम्पनीको अन्य इक्विटीमा ४७ करोड ९० लाख रुपैयाँभन्दा बढी छ ।

वार्षिक प्रतिशेयर आम्दानी ६ रुपैया ९९ पैसा रहेको कम्पनीको प्रतिशेयर नेटवर्थ भने १२६ रुपैयाँ ८४ पैसा छ ।

तीन कारोबार दिनपछि सामान्य बढ्यो नेप्से

अभियान संवाददाता

काठमाडौं

साताको अन्तिम कारोबार दिन बिहीबार नेप्से परिसूचक घट्ने क्रम रोकिएको छ । अघिल्ला तीन कारोबार दिन घटेको बजार बिहीबार २ दशमलव ६२ अंक बढेको हो । बुधबारकोभन्दा बिहीबार नेप्से परिसूचक शून्य दशमलव शून्य ९ प्रतिशत बढेर २ हजार ७८८ दशमलव ३६ विन्दुमा बन्द भएको हो ।

बिहीबार अघिल्लो दिनभन्दा कारोबार रकम बढेको छ । अघिल्लो दिन ६ अर्ब १६ करोड रुपैयाँभन्दा बढीको १ करोड ४८ लाखभन्दा बढी किता हितोपत्र कारोबार भएकोमा बिहीबार ७ अर्ब ४६ करोड रुपैयाँभन्दा बढीको १ करोड ९२ लाखभन्दा बढी किता हितोपत्र कारोबार भएको छ ।

कुल कारोबारमा यो दिन नेपाल पुनर्बीमा कम्पनीले सर्वाधिक हिस्सा ओगटेको छ । नेपाल पुनर्बीमा कम्पनीको बिहीबार ४७ करोड १७ लाख रुपैयाँभन्दा बढीको २ लाख ९७ हजारभन्दा बढी किता शेयर कारोबार भएको हो ।

बिहीबार सर्वाधिक शेयरमूल्य नेपाल रिप्लिकेम मिडियाको बढेको छ । कम्पनीको ९ दशमलव ९९ प्रतिशत अर्थात् प्रतिकिता ४९ रुपैयाँ १५ पैसाले बढेर अन्तिम मूल्य प्रतिकित्ता ५४९ रुपैयाँ २० पैसा कायम भएको हो । यस दिन एनआईसी एशिया फलेक्सी क्याप फण्डको इकाई मूल्य सर्वाधिक ८ दशमलव ३१ प्रतिशत घटेर प्रतिइकाई ९ रुपैयाँ २८ पैसा कायम भएको छ ।

बिहीबारको कारोबारमा अन्य समूहको परिसूचक सर्वाधिक १ दशमलव ८० प्रतिशत बढ्दा बैंकिङ समूहको परिसूचक सर्वाधिक शून्य दशमलव ५५ प्रतिशत घटेको छ ।

मूल्य घटबढका आधारमा शीर्ष ५ हितोपत्र

बढेका हितोपत्र			घटेका हितोपत्र		
हितोपत्र	अन्तिम मूल्य रु.	फरक (प्रतिशत)	हितोपत्र	अन्तिम मूल्य रु.	फरक (प्रतिशत)
नेपाल रिप्लिक्लिक मिडिया लिमिटेड	५४१.३०	९.९९	एन आई सी एशिया फ्लेक्सी क्याप फण्ड	९.३८	-८.३१
पञ्चकन्या माई हाइड्रोपावर लिमिटेड	४२२.६३	५.५६	एन आई सी एशिया सेलेक्ट-३०	९.२३	-६.७७
कुमारी सबल योजना	९.९५	४.६३	एनआईसी एशिया ब्यालेन्सड् फण्ड	९.७७	-६.६४
राधी विद्युत् कम्पनी लिमिटेड	७९८.०८	४.४३	नेपाल बैंक लिमिटेड	२६६.२१	-५.९१
अप्पर स्याई हाइड्रोपावर लिमिटेड	६९१.६५	४.२२	सनराइज ब्लुचिप फण्ड	९.००	-४.२६

बजार पूँजीकरण बढ्यो

बिहीबार बजार पूँजीकरण रू. ४ अर्ब २८ करोडले बढ्दै रू. ४६ खर्ब ५६ अर्ब २७ करोड कायम भएको छ । अघिल्लो कारोबार दिन बजार पूँजीकरण रू. ४६ खर्ब ५१ अर्ब ८९ करोड थियो ।

कुल कारोबारमा सर्वाधिक हिस्सा जलविद्युत समूहको

कारोबार रकमका आधारमा बिहीबार जलविद्युत् समूहले सर्वाधिक हिस्सा ओगटेको छ । कुल कारोबारमध्ये २६ दशमलव ४० प्रतिशत हिस्सा ओगटेको उक्त समूहको रू. २ अर्ब ७२ करोड ४२ लाख बराबरको हितोपत्र किनबेच भएको छ । यस्तै, सर्वाधिक कारोबार गर्ने समूहमध्ये दोस्रो स्थानमा 'अन्य' समूह रहेको छ । उक्त समूहको रू. १ अर्ब ५९ लाख बराबरको हितोपत्र किनबेच भएको छ ।

बोकर नं. ५८ बाट सर्वाधिक कारोबार

बिहीबारको बजारमा बोकर नं ५८ सर्वाधिक कारोबार गर्नेमध्ये शीर्ष स्थानमा रहेको छ । उक्त बोकरबाट रू. १ अर्ब ४२ करोड ३९ लाख बराबरको हितोपत्र किनबेच भएको हो । कारोबार अवधिमा उक्त बोकरबाट रू. ७७ करोड ८४ लाख बराबरको हितोपत्र बिक्री भएको छ भने रू. ६२ करोड ५४ लाख बराबरको हितोपत्र खरीद भएको देखिन्छ । यस्तै, दोस्रोमा बोकर नं. ४५ रहेको छ । जसबाट बिहीबारको बजारमा रू. ६५ करोड १४ लाख बराबरको हितोपत्र किनबेच भएको छ ।

समावेश कारोबार

क्र.सं.	समूह	कारोबार रकम (रु. करोडमा)	कारोबारमा हिस्सा (%मा)
१	जलविद्युत	२७२.४३	२६.४०
२	अन्य	१००.५९	१२.४८
३	बैंकिङ	८९.९९	१२.०६
४	लगानी	६७.४९	९.०४
५	लघुवित्त	४३.३८	७.१५
६	विकास बैंक	४९.१४	६.८५
७	उत्पादन तथा प्रशोधन	४०.६७	६.७९
८	जीवन बीमा	१५.७३	२.११
९	वित्त	१३.१४	१.७६
१०	निर्जीवन बीमा	१०.१९	१.३७
११	होटल तथा पर्यटन	८.९८	१.२०
१२	संस्थापक शेयर	७.०२	०.९४
१३	म्युचुअल फण्ड	४.६२	०.६२
१४	ऋणपत्र	०.४३	०.०७
१५	व्यापार	०.४५	०.०६

सर्वाधिक कारोबार भएका पाँच हितोपत्र

हितोपत्रको नाम	कारोबार रकम (रु. करोडमा)
नेपाल पुनर्बीमा कम्पनी लिमिटेड	४७.९७
एनआरएन इन्फ्रास्क्चर एण्ड डेभेलपमेन्ट लिमिटेड	४१.७७
अलेफी हाइड्रोपावर लिमिटेड	३६.८४
हिमालयन रिइन्स्योरेन्स लिमिटेड	२२.६५
साहस उर्जा लिमिटेड	२२.३३

समूहगत परिसूचकमा उल्लेखी परिवर्तन

क्र.सं.	समूह	समूहगत परिसूचक	परिवर्तन (%मा)
१	अन्य	२,६६७.९९	१.८०
२	व्यापार	४१७५.५४	०.९७
३	उत्पादन तथा प्रशोधन	७,६३७.३७	०.५७
४	लगानी	११२.३२	०.१७
५	विकास बैंक	५,८५८.९२	०.१६
६	जीवन बीमा	१३,०३२.२७	-०.०५
७	होटल तथा पर्यटन	६,९५६.५८	-०.१०
८	लघुवित्त	५,२३६.०५	-०.१२
९	जलविद्युत	३,६०२.२८	-०.२०
१०	निर्जीवन बीमा	१२,४२५.७५	-०.२२
११	म्युचुअल फण्ड	२०.४७	-०.४२
१२	वित्त	२,४०९.९१	-०.५३
१३	बैंकिङ	९,४४६.३५	-०.५५

शीर्ष ५ बोकर रकम रु. करोडमा

बोकर नं.	खरीद रकम	बिक्री रकम	जम्मा रकम
५८	६२.५४	७९.८४	१४२.३९
४५	२६.८०	३८.३३	६५.१४
३४	२४.८८	२७.२३	५२.११
२८	१६.९५	२२.९०	४०.८५
४२	२९.९१	२०.४०	४०.३१

समुन्नती थलो पब्लिक लि. को

पूँजी घटाउने सम्बन्धी सूचना

दोस्रो पटक सूचना प्रकाशित मिति २०८२/०४/३० (आर्थिक अभियान राष्ट्रिय दैनिक पत्रिका)

कम्पनी रजिष्ट्रारको कार्यालय लिमिटेड नं १११५/०६५/०६६ मिति २०६५/९/२३ मा दर्ता भएको समुन्नती थलो पब्लिक लि. ले कम्पनीको अधिकृत, जारी तथा चुक्ता पूँजी घटाउन सम्मानित उच्च अदालत पाटनमा मिति २०८२/४/१३ मा दिएको निवेदन मिति २०८२/४/२१ मा इगलास समक्ष पेश भई प्रारम्भिक सुनुवाई हुदाँ मिति २०८२/५/११ गते सम्मानित उच्च अदालत पाटनमा सुनवाई हुने गरी मिति र स्थान तोकिएकाले अधिकृत, जारी तथा चुक्ता पुँजि घटाउने सम्बन्धमा कोहि कसैको दावि विरोध वा पुँजि घटाउन असहमति भएमा सो को कारण आधार र प्रमाण सहित सम्मानित उच्च अदालत पाटनमा निवेदन गर्न र सुनुवाई हुने दिन उच्च अदालत पाटनमा उपस्थित हुन कम्पनी ऐन २०६३ को दफा ५८ (२) बमोजिम सम्बन्धित सबैको जानकारीका लागी यो सूचना प्रकाशित गरिएको छ ।

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 2081/82 (4th Quarter)

Condensed Statement of Financial Position

As on Quarter ended Ashad 2082 (July 16, 2025) — Amount in NPR

Particulars	This quarter ending	Immediate previous year ending (Audited)
Assets		
Cash And Cash Equivalent	632,095,318	565,651,040
Due From Nepal Rastra Bank	424,587,408	358,667,440
Placement With Bank And Financial Institutions	-	-
Derivative Financial Instruments		
Other Trading Assets	-	-
Loans And Advances To B/Fis	257,944,500	212,024,800
Loans And Advances To Customers	6,159,539,342	5,393,053,710
Investment Securities	2,206,258,287	2,316,572,297
Current Tax Assets	29,172,800	3,376,091
Investment In Subsidiaries	-	-
Investment In Associates	-	-
Investment Property	14,602,600	14,602,600
Property Plant And Equipment	151,701,277	152,691,118
Goodwill And Intangible Assets	1,914,696	2,694,969
Deferred Tax Assets	-	-
Other Assets	47,764,898	22,361,780
Total Assets	**9,925,581,127**	**9,041,695,835**
Liabilities		
Due To Bank And Financial Institutions	367,335,525	44,915,594
Due To Nepal Rastra Bank	170,000,000	186,875,063
Derivative Financial Instruments		
Deposits From Customers	7,834,807,500	7,373,425,075
Borrowing		
Current Tax Liabilities	-	-
Provisions		
Deferred Tax Liabilities	34,921,365	14,082,418
Other Liabilities	96,205,266	78,876,780
Debt Securities Issued		
Subordinated Liabilities		
Total Liabilities	**8,503,269,657**	**7,698,174,931**
Equity		
Share Capital	1,000,000,000	981,683,200
Share Premium	-	-
Retained Earnings	62,800,232	23,712,159
Reserves	359,511,238	338,125,545
Total Equity Attributable To Equity Holders	**1,422,311,470**	**1,343,520,904**
Non-controlling Interest	**-**	**-**
Total Equity	**1,422,311,470**	**1,343,520,904**
Total Liabilities & Equity	**9,925,581,127**	**9,041,695,835**

Condensed Statement of Profit or Loss

For the Quarter ended Ashad 2082 (July 16, 2025) — Amount in NPR

Particulars	Current Year		Previous Year	
	This Quarter	Up to this Quarter (YTD)	This Quarter	Up to this Quarter (YTD)
Interest income	179,923,729	828,280,875	236,865,745	946,200,581
Interest expense	137,018,632	595,098,281	176,173,290	743,961,128
Net interest income	**42,905,097**	**233,182,594**	**60,692,455**	**202,239,453**
Fee and commission income	7,225,194	31,555,371	7,485,637	29,387,026
Fee and commission expense	89,248	150,918	62,052	54,478
Net fee and commission income	**7,135,946**	**31,404,453**	**7,423,585**	**29,332,549**
Net interest, fee and commission income	**50,041,042**	**264,587,046**	**68,116,080**	**231,572,002**
Net trading income	-	-	-	-
Other operating income	7,567,892	15,323,626	2,958,801	4,918,014
Total operating income	**57,608,935**	**279,910,673**	**71,074,881**	**236,490,016**
Impairment charge/(reversal) for loans and other losses	(10,008,770)	49,405,218	(20,031,884)	23,408,195
Net operating income	**67,617,705**	**230,505,455**	**91,106,765**	**213,081,821**
Operating expense				
Personnel expenses	20,910,064	74,445,681	24,924,121	73,487,323
Other operating expenses	15,033,525	48,483,729	13,493,024	37,066,360
Depreciation & amortisation	1,926,354	7,675,169	1,795,701	15,401,375
Operating Profit	**29,747,761**	**99,900,875**	**50,893,919**	**87,126,773**
Non operating income	-	-	-	-
Non operating expense	-	-	-	-
Profit before income tax	**29,747,761**	**99,900,875**	**50,893,919**	**87,126,773**
Income tax expense				
Current Tax	8,924,328	29,970,262	15,268,176	28,774,124
Deferred Tax Income/ (Expenses)	-	-	-	(1,306,675)
Profit for the period	**20,823,432**	**69,930,612**	**35,625,743**	**61,659,323**
Other comprehensive income	(2,744,176)	15,752,681	10,778,152	(10,200,330)
Total comprehensive income	**18,079,256**	**85,683,293**	**46,403,895**	**51,458,993**
Basic Earnings per Share		6.99		6.28
Diluted Earnings per Share		6.99		6.28
Total comprehensive income attributable to:				
Equity holders of the Company	18,079,256	85,683,293	46,403,895	51,458,993
Non-controlling interest	-	-	-	-
Total	**18,079,256**	**85,683,293**	**46,403,895**	**51,458,993**

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.
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 32 Ashad 2082 (As per NRB Regulation) — Amount in NPR

Particulars	Current Year Upto this Quarter YTD	Previous Year Corresponding Quarter YTD (Audited)
Net profit or (loss) as per statement of profit or loss	**69,930,612**	**61,659,323**
Appropriations:		
a. General reserve	(13,986,122)	(12,331,865)
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	(144,469)	121,257
e. Employee's training fund	(1,030,244)	393,997
f. Other	(6,477,603)	
Profit or (loss) before regulatory adjustment	**48,292,174**	**49,842,712**
Regulatory adjustment:		
a. Interest receivable (-)/previous accurred interest received (+)	10,076,741	(9,615,045)
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 (+)	-	(1,721,790)
e. Deferred tax assets recognised (-)/reversal (+)		
f. Goodwil recognised (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognised (-)/reversal (+)		
h. Actuarial loss recognised (-)/reversal (+)	-	548,919
i. Other		
Net Profit for the Quarter end available for distribution	**58,368,915**	**39,054,796**
Opening retained earning	23,712,159	50,765,844
Adjustment(+/-)		(16,533,279)
Distribution:		
Bonus shares issued	(18,316,800)	
Cash Dividend Paid	(964,042)	(49,575,002)
Total Distributable profit or (loss) as on Quarter end date	**62,800,232**	**23,712,159**
Annualised Distributable Profit/Loss per share	**6.28**	**2.42**

Ratio %	Current Year Upto This Quarter (YTD)	Previous Year Upto This Quarter (YTD)
Capital fund to RWA	16.07%	19.53%
Non-performing loan (NPL) to total loan	2.57%	2.86%
Total loan loss provision to Total NPL	167.26%	80.09%
Cost of Funds	6.50%	9.00%
Credit to Deposit Ratio	76.31%	74.64%
Base Rate	8.16%	10.99%
Interest Rate Spread	4.01%	4.40%
Tier 1 Capital to RWA	17.19%	18.38%
Return on Equity	4.92%	4.59%
Return on Assets	0.74%	0.68%

Securities Registration and Issue Regulation 2073, Related to (Rule-26 (1), Annexure-14) for the Fourth Quarter Report of FY 2081/82

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 along with this report.

Key Financial Indicators and Ratios:

Earnings Per Share (NPR)	6.99
Price Earnings Ratio (Times)	77.33
Net worth per share (NPR)	142.23
Total Assets Per share (NPR)	992.56
Liquidity Ratio (%)	35.50

2. Management Analysis
- Management is continually focused on strengthening the balance sheet, diversifying the portfolio to meet the evolving needs of economy, perusing sustainable growth, investing in high-quality assets, ensuring business continuity, optimizing resource utilization and further improving management practices 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 enhancing 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:

Maximum price (NPR)	608.20	Minimum Price(NPR) :	481.00
Closing price (NPR)	543.54	Total units traded :	1,842,680
Total no. of transactions	13,582	No. of transaction days:	63

5. Problems and Challenges

Internal:
- Skill and experienced manpower retention.
- Management of non-performing loans and NBA.
- Challenges of improving non-interest revenue.
- Challenges of mobilizing excess liquidity.

External:
- Intense market competition.
- Low credit demand.
- Increasing cyber security and digital risk.
- Slowdown in the economy.

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 FI's. 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, and complete, and that no material information relevant to investors has been concealed.

दरम खोला हाइड्रो इनर्जीको आईपीओ बाँडफाँट

काठमाडौं (असं) । दरम खोला हाइड्रो इनर्जी लिमिटेडले सर्वसाधारणमा जारी गरेको आईपीओ बाँडफाँट गरेको छ । कम्पनीले सर्वसाधारणमा साउन १५ देखि १९ गतेसम्म निष्कासन गरेको २४ लाख २१ हजार १८२ किता आईपीओ साउन २९ गते बाँडफाँट गरेको हो ।

मागभन्दा बढी आवेदन परेकाले कम्पनीको आईपीओ गोलाप्रथाको माध्यमबाट बाँडफाँट गरिएको बिक्री प्रबन्धक लक्ष्मी सनराइज क्यापिटल लिमिटेडले जानकारी दिएको छ ।

२ लाख ४२ हजार ३८८ जना आवेदकहरूलाई पहिलो चरणमा न्यूनतम १० किताका दरले आईपीओ बाँडफाँट गरी बाँकी रहेको ५ किता शेयर पी आवेदकहरूमध्ये २० विस्तारमा माग गर्ने ५ जनामा थप एक किताका दरले वितरण गरिएको हो । कम्पनीको आईपीओ प्राप्त गर्नेमध्ये ५ जनाले ११ किता थप पाएका छन् ।

तोकिएको अवधिभित्र २२ लाख ९६ हजार ४६५ जनाले २ करोड ६४ लाख ९८ हजार ५९० किता आईपीओ खरीदको माग गर्दै आवेदन दिएका थिए । यीमध्ये १८ हजार २३९ जना आवेदकहरूले १ लाख ८५ हजार ९१० किताका लागि दिएको आवेदन भने रीतपूर्वक नभएको भन्दै रद्द भएको थियो । कम्पनीले सर्वसाधारणमा आईपीओ जारी गर्नुअघि आयोजना प्रभावित स्थानीय र वैदेशिक रोजगारीमा रहेका नेपालीका लागि आईपीओ निष्कासन तथा बाँडफाँट गरिसकेको छ ।