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: 4522038, 4526146, 4515344, 4517558, Fax:977-1-4521779, Email: info@shreefinance.com.np

च.नं.:- २०८२/८३- ४६१

मिति:-२०८२/१०/१५

श्री नेपाल स्टक एक्स्चेन्ज लिमिटेड
सिंहदरबार प्लाजा, काठमाडौं

विषय:- आ.व २०८२/८३ को दोस्रो त्रै-मासिक वित्तीय विवरण पठाइएको सम्बन्धमा ।

महोदय,

उपर्युक्त सम्बन्धमा धितोपत्र सूचिकरण विनियमावली २०७५ को विनियम २२ (ख) बमोजिम आ.व २०८२/८३ को दोस्रो त्रै-मासिक अवधिको प्रचलित नेपाल लेखामान (NFRSs) बमोजिमको वित्तीय विवरण मिति २०८२ माघ 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)
नायव प्रमुख कार्यकारी अधिकृत

Shree Investment and Finance Co. Ltd.

P.o.Box:10717, Dillibazar, Kathmandu, Ph: 4522038, 4526146, 4515344, Fax:4521779
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Unaudited Interim Financial Statement of FY 2082/83 (2nd Quarter)

Condensed Consolidated Statement of Financial Position

As on Quarter ended Poush 2082 (January 14, 2026)

Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending (Audited)
ASSETS		
Cash and cash equivalent	177,960,620	632,095,320
Due from Nepal Rastra Bank	1,214,549,297	424,587,408
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments		
Other trading assets	-	-
Loans and advances to B/Fis	282,800,430	257,944,500
Loans and advances to customers	6,076,778,219	6,155,431,149
Investment securities	2,208,824,694	2,198,827,498
Current tax assets	40,362,416	30,575,192
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	14,602,600	14,602,600
Property Plant and Equipment	123,814,286	132,621,913
Goodwill and Intangible assets	3,105,049	1,914,697
Deferred tax assets	-	-
Other assets	25,610,879	33,624,546
TOTAL ASSETS	**10,168,408,491**	**9,882,224,823**
LIABILITIES		
Due to Bank and Financial Institutions	329,257,598	367,361,995
Due to Nepal Rastra Bank	190,000,000	170,000,000
Derivative financial instruments		-
Deposits from customers	8,174,861,443	7,834,781,029
Borrowing		-
Current Tax Liabilities	-	-
Provisions		-
Deferred tax liabilities	15,422,603	15,915,561
Other liabilities	96,411,263	78,723,960
Debt securities issued		-
Subordinated Liabilities		-
TOTAL LIABILITIES	**8,805,952,907**	**8,466,782,545**
EQUITY		
Share Capital	1,000,000,000	1,000,000,000
Share premium	-	-
Retained Earnings	4,069,733	65,639,436
Reserves	358,385,851	349,802,842
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS	**1,362,455,584**	**1,415,442,278**
NON-CONTROLLING INTEREST	-	-
TOTAL EQUITY	**1,362,455,584**	**1,415,442,278**
TOTAL LIABILITIES & EQUITY	**10,168,408,491**	**9,882,224,823**

Condensed Statement of Profit or Loss and Comprehensive Income

For the Quarter ended Poush 2082 (January 14, 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	170,121,956	366,480,490	197,468,885	450,036,991
Interest expense	120,501,868	251,510,964	150,847,400	320,610,765
Net interest income	**49,620,088**	**114,969,526**	**46,621,486**	**129,426,226**
Fee and commission income	3,411,395	9,055,408	3,931,158	16,143,371
Fee and commission expense	24,266	46,127	28,438	50,764
Net fee and commission income	**3,387,129**	**9,009,281**	**3,902,720**	**16,092,607**
Net interest, fee and commission income	**53,007,217**	**123,978,807**	**50,524,206**	**145,518,833**
Net Trading Income	-	-	-	-
Other operating income	1,766,624	4,105,287	3,733,550	5,239,901
Total operating income	**54,773,841**	**128,084,094**	**54,257,756**	**150,758,734**
Impairment charge/(reversal) for loans and other losses	11,298,825	46,275,287	12,588,046	71,344,965
Net operating income	**43,475,016**	**81,808,807**	**41,669,709**	**79,413,769**
Operating expense				
Personnel expenses	15,770,748	35,637,277	13,356,296	31,689,846
Other operating expenses	13,597,753	25,297,493	12,102,382	23,675,208
Depreciation & Amortization	1,649,730	3,497,547	1,912,221	3,819,626
Operating Profit	**12,456,785**	**17,376,490**	**14,298,811**	**20,229,089**
Non operating income	-	-	-	-
Non operating expense	-	-	-	-
Profit before income tax	**12,456,785**	**17,376,490**	**14,298,811**	**20,229,089**
Income tax expense			-	
Current Tax expenses	3,737,035	5,212,947	4,289,643	6,068,727
Deferred Tax Expenses/(Income)	-	-	-	-
Profit for the period	**8,719,749**	**12,163,543**	**10,009,168**	**14,160,362**
Other Comprehensive Income	8,165,217	(9,850,790)	(12,239,357)	4,530,088
Total Comprehensive Income	**16,884,967**	**2,312,752**	**(2,230,189)**	**18,690,450**
Basic earnings per share		2.43		2.83
Diluted earnings per share		2.43		2.83
Total Comprehensive income attributable to:				
Equity holders of the company	16,884,967	2,312,752	(2,230,189)	18,690,450
Non controlling interest	-	-	-	-
Total	**16,884,967**	**2,312,752**	**(2,230,189)**	**18,690,450**

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 30 Poush 2082

(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	**12,163,543**	**14,160,362**
Appropriations:		
a. General reserve	(2,432,709)	(2,832,072)
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	(69,635)	(141,604)
e. Employee's training fund	(663,583)	(373,098)
f. Other		
Profit or (loss) before regulatory adjustment	**8,997,616**	**10,813,589**
Regulatory Adjustment:		
a. Interest receivable (-)/previous accured interest received (+)	(6,567,319)	(5,294,653)
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	2,430,297	5,518,936
Opening retained earning	65,639,436	23,712,159
Adjustment(+/-)		
Distribution:		
Bonus shares issued	-	(18,316,800)
Cash Dividend Paid	(64,000,000)	(948,932)
Total Distributable profit or (loss) as on Quarter end date	4,069,733	9,965,363

Ratio %	Current year Upto this quarter (YTD)	Previous year Upto this quarter (YTD)
Capital fund to RWA	17.64%	17.82%
Non-performing loan (NPL) to total loan	3.83%	3.71%
Total loan loss provision to Total NPL	90.65%	86.20%
Cost of Funds	5.87%	7.22%
Credit to Deposit Ratio	75.26%	75.67%
Base Rate	7.46%	8.89%
Interest Rate Spread	3.84%	4.36%
Tier 1 Capital to RWA	16.59%	16.52%
Return on Equity	1.79%	2.09%
Return on Assets	0.24%	0.30%

Securities Registration and Issue Regulation 2073, Related to (Rule-26 (1), Annexure-14) for the second Quarter Report, of FY 2082/83

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)	2.43
Price Earnings Ratio (Times)	210.05
Net worth per share (NPR)	136.25
Total Assets Per share (NPR)	1,016.84
Liquidity Ratio (%)	38.08

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) : 534.00	Minimum Price(NPR) : 460.00
Closing price (NPR) : 511.00	Total units traded : 644,322
Total no. of transactions : 4,298	No. of transaction days: 55

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.

External:
- Intense market competition.
- Low credit demand.
- Increasing cyber security and digital risk.
- Political instability and 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 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.

चुँदारा समुदायको पेशा संकटमा

गुल्मी । पछिल्लो समय गुल्मीमा काठका भाँडा बनाउँदै आएका चुँदारा समुदायको पेशा संकटमा पर्दै जान थालेको छ । चुँदारा समुदायले परम्परागत रूपमा काठबाट कुँदेका सामग्री बिक्री गरेर जीविकोपार्जन गर्दै आएका थिए । आजभोलि प्रविधिको विकाससँगै बजारमा आधुनिक प्रविधिबाट निर्मित प्लास्टिकका भाँडा भित्रिएसँगै आफ्नो पेशा संकटमा परेको मालिका गाउँपालिका-७, धमिरका नरबहादुर कार्कीले बताए ।

आधुनिक प्रविधिसँगै स्थानीय बजारमा सुपथ मूल्यमा आकर्षक देखिने आधुनिक किसिमका भाँडाकुँडा प्रयोगमा आउन थालेपछि चुँदारा समुदायको पुर्ख्यौली पेशा संकटमा पर्न थालेको कार्की बताउँछन् । ग्रामीण क्षेत्रमा गिठीको काठबाट निर्माण गरिएका ठेका, आरी जस्ता भाँडाहरू दही र मही राख्नका लागि प्रयोग गरिन्छ । काठका भाँडामा राखेको दही र मही चाँडो नबिग्रिने हुँदा खानेको लागि निकै स्वादिलो र राम्रो मानिन्छ ।

पछिल्लो समयमा बिस्तारै गाउँघरमा काठबाट निर्मित सामग्रीहरू बिस्तारै लोप हुँदै जान थालेको मुसिकोट नगरपालिका-२ का ज्ञानबहादुर नेपाली बताउँछन् । नयाँ पुस्ता गाउँ छोडेर शहर भर्ने, विदेश जाने र पुराना पुस्ता बिस्तारै उमेरसँगै सकिँदै जान थालेपछि यस्तो समस्या आएको उनले बताए । परम्परागत पेशा र पुराना सामग्रीको संरक्षण गर्न स्थानीय पालीकाहरूले खासै चासो देखाएका छैनन् । पालिकाले प्रस्तुत गर्ने वार्षिक नीति तथा कार्यक्रम र बजेटमा खासै प्राथमिकता नदिएको चुँदारा समुदायको गुनासो छ ।

परम्परागत पेशाको संरक्षण र त्यसको बजारीकरणमा खासै चासो नदिँदा गाउँघरमा बिस्तारै काठका भाँडाहरू लोप हुँदै जान थालेका हुन् । बजारमा पाइने प्लास्टिकबाट निर्मित भाँडाहरू झट्ट देख्दा आकर्षक र चिटिक्क देखिने र मूल्य पनि काठका भाँडाको तुलनामा सस्तो पर्न भएका कारण पनि यस्तो समस्या आएको हो ।



गुल्मी उद्योग वाणिज्य संघका वरिष्ठ उपाध्यक्ष जनक पन्तले बताए । यस्ता प्रकारका परम्परागत सामग्री र वस्तुहरूको संरक्षण, संवर्द्धन एवं प्रवर्द्धनका लागि पालिकाहरूले थप सहयोग गर्नुपर्नमा उनले जोड दिए ।

परम्परागत शैलीबाट निर्माण हुने सामग्रीको उत्पादन गर्न समय धेरै लाग्ने र अलि खर्चिलो हुने बताइएको छ । परम्परागत उपाध्यक्ष जनक पन्तले बताए । यस्ता प्रकारका परम्परागत सामग्री र वस्तुहरूको संरक्षण, संवर्द्धन एवं प्रवर्द्धनका लागि पालिकाहरूले थप सहयोग गर्नुपर्नमा उनले जोड दिए ।

परम्परागत पेशा र पुराना सामग्रीको संरक्षण गर्न स्थानीय पालीकाहरूले खासै चासो देखाएका छैनन् ।

छत्रकोट गाउँपालिका-१ हुँगाका यमन बुनारले गुनासो गरे ।

काठबाट निर्मित भाँडाको महत्त्वबारे जानकारी नभएका कारण पछिल्लो समयमा चुँदारा समुदायको पेशा संकटमा परेको हो । गाउँघरमा गिठीको काठबाट निर्माण गरिएका ठेकाको मूल्य बजारमा आकारअनुसार ७०० देखि ७ हजार रुपैयाँसम्म पर्न गर्छ । जिल्लामा पछिल्लो समयमा आयोजना गरिने मेला महोत्सवलगायत सहकारी पसल र कोसेली घरमा भने फलफूल बस्ता प्रकारका सामग्रीहरू बिक्रीका लागि राखिने गरिन्छ । *रासस*

टेम्केमैयुङमा 'एक घर एक करेसाबारी' कार्यक्रम

भोजपुर । टेम्केमैयुङ गाउँपालिकाले किसानलाई आयआर्जनमा जोड्ने उद्देश्यले 'एक घर एक करेसाबारी' कार्यक्रम अघि बढाएको छ । व्यावसायिक कृषिका माध्यमबाट किसानको जीवनस्तर सुधार गर्ने लक्ष्यसहित कार्यक्रम सञ्चालनको तयारी गरिएको हो ।

किसानलाई व्यावसायिक तथा उद्यमशील बनाउने उद्देश्यले 'एक घर एक करेसाबारी' अवधारणाअनुसार कार्यक्रम लागू गरिएको गाउँपालिका अध्यक्ष सरोज बस्नेतले जानकारी दिए । उनका अनुसार कार्यक्रमले किसानलाई तरकारी खेतीमार्फत आयआर्जन गर्न थप सहज बनाउनेछ ।

'किसानलाई व्यावसायिक नगदे तथा तरकारीखेतीतर्फ आकर्षित गर्ने यो कार्यक्रम सञ्चालन गरेका हौं,' अध्यक्ष बस्नेतले भने । 'सबै किसानलाई कम्तीमा तरकारीमा आत्मनिर्भर बनाउने हाम्रो लक्ष्य हो ।' कार्यक्रम टेम्केमैयुङ गाउँपालिकाका ९ वटै वडामा सञ्चालन हुने उनले जानकारी दिए ।

कार्यक्रम सञ्चालनका लागि किसानसँग प्रस्ताव आह्वान गरिएको गाउँपालिकाका प्रमुख प्रशासकीय अधिकृत अर्जित दाहालले जानकारी दिनुभयो । प्रदेश सरकारबाट प्राप्त १० लाख रुपैयाँ सशर्त अनुदानमार्फत कार्यक्रम सञ्चालन हुने उनको भनाइ छ ।

गाउँपालिकाको कृषि विकास शाखामार्फत सञ्चालन हुने कार्यक्रममा इच्छुक किसान, कृषि फार्म, समूह तथा सहकारीले प्रस्ताव पेश गर्न सक्नेछन् । व्यावसायिक तरकारी खेती गर्न चाहने किसानलाई ५० प्रतिशत अनुदान उपलब्ध गराइने गाउँपालिका उपाध्यक्ष रमाबेवी राईले जानकारी दिइन् ।

कार्यक्रम छनोटमा आर्थिक, सामाजिक तथा भौगोलिक रूपमा पछाडि परेका वर्ग, महिला तथा दलित किसानलाई प्राथमिकता दिइने गाउँपालिकाले जनाएको छ । कम्तीमा २०० वर्गमिटर (६ आना) क्षेत्रफलमा तरकारी खेती गर्दै आएका किसान कार्यक्रमका लागि योग्य मानिने छन् ।

'एक घर एक करेसाबारी कार्यक्रम सञ्चालन कार्यविधि, २०८२' अनुसार कार्यक्रम सञ्चालन गरिने गाउँपालिकाले जनाएको छ । कार्यक्रममा सहभागी किसानलाई प्लास्टिक टनेल, सिँचाइका लागि पाइप तथा उन्नत जातका बीउबिजन वितरण गरिने कृषि विकास शाखाले जानकारी दिएको छ । *रासस*



दलका घोषणापत्रमा नागरिकको आवाज समेटिनुपर्छ : नागरिक समाज

काठमाडौं । नागरिक समाजका अगुवाहरूले आगामी फागुन २१ गते हुन लागेको प्रतिनिधिसभा सदस्य निर्वाचनका लागि राजनीतिक दलहरूले ल्याउने घोषणापत्रमा नागरिकको आवाज समेटिनुपर्ने माग गरेका छन् ।

बुधवार यहाँ आयोजित पत्रकार सम्मेलनमा विभिन्न १६ नागरिक संघसंस्थाका प्रतिनिधिले घोषणापत्रमा समावेश गर्नुपर्ने १३ बुँदे बिबिध विषयसहितको सुझाव सार्वजनिक गरेका हुन् ।

गैरसरकारी संस्था महासंघ नेपालका अध्यक्ष अर्जुन भट्टराईले गैरसरकारी संस्था महासंघको संयोजनमा नागरिक समाजका संगठनहरू, सञ्जालहरू, अभियानहरू, अभियन्ताहरू तथा विभिन्न सरोकारवालाहरूको साझा आधारका रूपमा नागरिक अपिल पत्र २०८२ सार्वजनिक गरी राजनीतिक दलहरूलाई हस्तान्तरण गर्न लागिएको बताए ।

उनले अपिल पत्रमार्फत नागरिक समाजले राजनीतिक दलहरूलाई आगामी प्रतिनिधिसभा निर्वाचन २०८२ का घोषणापत्रमा नागरिकको जीवन, अधिकार र भविष्यसँग प्रत्यक्ष सरोकार राख्ने विषयहरूलाई स्पष्ट, प्रतिबद्धतामूलक र कार्यान्वयनयोग्य रूपमा समेटन आग्रह गर्ने बताए । भट्टराईले देशभरि भ्रमण गरेर जनताको भावना र अवस्था बुझेर सुझाव संकलन गरिएको समेत जानकारी दिए ।

उनले १६ संस्थाहरूसँग मिलेर दलहरूलाई २४ पृष्ठ लामो सुझाव दिन लागेको बताए । यसरी सुझाव दिने संस्थाहरूमा गैरसरकारी संस्था महासंघ नेपाल, नेपाल पत्रकार महासंघ, सामुदायिक रेडियो प्रचारक संघ, दलित गैरसरकारी संस्था महासंघ, राष्ट्रिय अपांग महासंघ, ब्रियोन्ड बेइजिङ कमिटी, जल तथा सिँचाइ उपभोक्ता महासंघ, सामुदायिक विद्युत महासंघ, खानेपानी तथा सरसफाइ उपभोक्ता महासंघ, राष्ट्रिय आदिवासी जनजाति महिला महासंघ नेपाल, उपभोक्ता हित संरक्षण मञ्च, युवा संस्था सञ्जाल, यौनिक तथा लैंगिक अल्पसंख्यक महासंघ, नेवहीन संघ नेपाल र महिला मानवअधिकार रक्षक राष्ट्रिय सञ्जालले संयुक्त रूपमा राजनीतिक दलहरूलाई नागरिक अपिलसहित सुझाव सार्वजनिक गरेका हुन् ।

भदौ २३ र २४ गतेको जेनजी विद्रोहले उजागर गरेका नागरिक असन्तुष्टि र मागहरूको पृष्ठभूमिमा, आगामी फागुन २१ गते सम्पन्न हुन गइरहेको प्रतिनिधिसभा निर्वाचन २०८२ नियमित निर्वाचन मात्र नभई लोकतन्त्रको दिशानिर्देश गर्ने ऐतिहासिक मोड रहेको सुझावमा उल्लेख छ ।

गैरसरकारी संस्था महासंघका नेपालका अध्यक्ष भट्टराईले भने, '२०७२ मा जारी नेपालको संविधानले नागरिकलाई प्रत्याभूत गरेका मौलिक हक, समावेशी लोकतन्त्र, सामाजिक न्याय, समानता, सुशासन र समृद्धिको आकांक्षा अझै पूर्ण रूपमा कार्यान्वयन हुन सकेको छैन ।' उनले भदौ २३ र २४ गतेको जेनजी विद्रोहले उजागर गरेका नागरिक असन्तुष्टि र मागहरूको पृष्ठभूमिमा, आगामी फागुन २१ गते सम्पन्न हुन गइरहेको प्रतिनिधिसभा निर्वाचन २०८२ नियमित निर्वाचन मात्र नभई लोकतन्त्रको दिशानिर्देश गर्ने ऐतिहासिक मोड रहेको सुझावमा उल्लेख छ ।

आफ्ना सुझावहरू दलहरूलाई हस्तान्तरण गर्ने पनि जानकारी दिए ।

अध्यक्ष भट्टराईले भने, 'लोकतन्त्रको सबलीकरण, प्रशासनिक पुनःसंरचना, सिभिक स्पेसको सुनिश्चितता, मानवअधिकारको संरक्षण, सुशासन तथा भ्रष्टाचार नियन्त्रण, संघीयताको प्रभावकारी कार्यान्वयन, आर्थिक वृद्धि, कृषिको औद्योगिकीकरण र व्यवसायीकरण, वातावरण संरक्षण, जलवायु न्याय, विपद् जोखिम व्यवस्थापन तथा सबै प्रकारका असमानता र विभेदको अन्त्यजस्ता विषयहरू अब राजनीतिक घोषणापत्रका ऐच्छिक एजेन्डा नभई अनिवार्य दायित्व हुन् ।' *रासस*

Shree Investment and Finance Co. Ltd.

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Unaudited Interim Financial Statement of FY 2082/83 (2nd Quarter)

Condensed Consolidated Statement of Financial Position

As on Quarter ended Poush 2082 (January 14, 2026)

Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending (Audited)
ASSETS		
Cash and cash equivalent	177,960,620	632,095,320
Due from Nepal Rastra Bank	1,214,549,297	424,587,408
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loans and advances to B/Fis	282,800,430	257,944,500
Loans and advances to customers	6,076,778,219	6,155,431,149
Investment securities	2,208,824,694	2,198,827,498
Current tax assets	40,362,416	30,575,192
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	14,602,600	14,602,600
Property Plant and Equipment	123,814,286	132,621,913
Goodwill and Intangible assets	3,105,049	1,914,697
Deferred tax assets	-	-
Other assets	25,610,879	33,624,546
TOTAL ASSETS	**10,168,408,491**	**9,882,224,823**
LIABILITIES		
Due to Bank and Financial Institutions	329,257,598	367,361,995
Due to Nepal Rastra Bank	190,000,000	170,000,000
Derivative financial instruments	-	-
Deposits from customers	8,174,861,443	7,834,781,029
Borrowing	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	15,422,603	15,915,561
Other liabilities	96,411,263	78,723,960
Debt securities issued	-	-
Subordinated Liabilities	-	-
TOTAL LIABILITIES	**8,805,952,907**	**8,466,782,545**
EQUITY		
Share Capital	1,000,000,000	1,000,000,000
Share premium	-	-
Retained Earnings	4,069,733	65,639,436
Reserves	358,385,851	349,802,842
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS	**1,362,455,584**	**1,415,442,278**
NON-CONTROLLING INTEREST	-	-
TOTAL EQUITY	**1,362,455,584**	**1,415,442,278**
TOTAL LIABILITIES & EQUITY	**10,168,408,491**	**9,882,224,823**

Condensed Statement of Profit or Loss and Comprehensive Income

For the Quarter ended Poush 2082 (January 14, 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	170,121,956	366,480,490	197,468,885	450,036,991
Interest expense	120,501,868	251,510,964	150,847,400	320,610,765
Net interest income	**49,620,088**	**114,969,526**	**46,621,486**	**129,426,226**
Fee and commission income	3,411,395	9,055,408	3,931,158	16,143,371
Fee and commission expense	24,266	46,127	28,438	50,764
Net fee and commission income	**3,387,129**	**9,009,281**	**3,902,720**	**16,092,607**
Net interest, fee and commission income	**53,007,217**	**123,978,807**	**50,524,206**	**145,518,833**
Net Trading Income	-	-	-	-
Other operating income	1,766,624	4,105,287	3,733,550	5,239,901
Total operating income	**54,773,841**	**128,084,094**	**54,257,756**	**150,758,734**
Impairment charge/(reversal) for loans and other losses	11,298,825	46,275,287	12,588,046	71,344,965
Net operating income	**43,475,016**	**81,808,807**	**41,669,709**	**79,413,769**
Operating expense				
Personnel expenses	15,770,748	35,637,277	13,356,296	31,689,846
Other operating expenses	13,597,753	25,297,493	12,102,382	23,675,208
Depreciation & Amortization	1,649,730	3,497,547	1,912,221	3,819,626
Operating Profit	**12,456,785**	**17,376,490**	**14,298,811**	**20,229,089**
Non operating income	-	-	-	-
Non operating expense	-	-	-	-
Profit before income tax	**12,456,785**	**17,376,490**	**14,298,811**	**20,229,089**
Income tax expense				-
Current Tax expenses	3,737,035	5,212,947	4,289,643	6,068,727
Deferred Tax Expenses/(Income)	-	-	-	-
Profit for the period	**8,719,749**	**12,163,543**	**10,009,168**	**14,160,362**
Other Comprehensive Income	8,165,217	(9,850,790)	(12,239,357)	4,530,088
Total Comprehensive Income	**16,884,967**	**2,312,752**	**(2,230,189)**	**18,690,450**
Basic earnings per share		2.43		2.83
Diluted earnings per share		2.43		2.83
Total Comprehensive income attributable to:				
Equity holders of the company	16,884,967	2,312,752	(2,230,189)	18,690,450
Non controlling interest	-	-	-	-
Total	**16,884,967**	**2,312,752**	**(2,230,189)**	**18,690,450**

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 30 Poush 2082

(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	**12,163,543**	**14,160,362**
Appropriations:		
a. General reserve	(2,432,709)	(2,832,072)
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	(69,635)	(141,604)
e. Employee's training fund	(663,583)	(373,098)
f. Other		
Profit or (loss) before regulatory adjustment	**8,997,616**	**10,813,589**
Regulatory Adjustment:		
a. Interest receivable (-)/previous accured interest received (+)	(6,567,319)	(5,294,653)
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	2,430,297	5,518,936
Opening retained earning	65,639,436	23,712,159
Adjustment(+/-)		
Distribution:		
Bonus shares issued	-	(18,316,800)
Cash Dividend Paid	(64,000,000)	(948,932)
Total Distributable profit or (loss) as on Quarter end date	4,069,733	9,965,363

Ratio %	Current year Upto this quarter (YTD)	Previous year Upto this quarter (YTD)
Capital fund to RWA	17.64%	17.82%
Non-performing loan (NPL) to total loan	3.83%	3.71%
Total loan loss provision to Total NPL	90.65%	86.20%
Cost of Funds	5.87%	7.22%
Credit to Deposit Ratio	75.26%	75.67%
Base Rate	7.46%	8.89%
Interest Rate Spread	3.84%	4.36%
Tier I Capital to RWA	16.59%	16.52%
Return on Equity	1.79%	2.09%
Return on Assets	0.24%	0.30%

Securities Registration and Issue Regulation 2073, Related to (Rule-26 (1), Annexure-14) for the second Quarter Report, of FY 2082/83

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)	2.43
Price Earnings Ratio (Times)	210.05
Net worth per share (NPR)	136.25
Total Assets Per share (NPR)	1,016.84
Liquidity Ratio (%)	38.08

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) : 534.00	Minimum Price(NPR) : 460.00
Closing price (NPR) : 511.00	Total units traded : 644,322
Total no. of transactions : 4,298	No. of transaction days: 55

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.

External:
- Intense market competition.
- Low credit demand.
- Increasing cyber security and digital risk.
- Political instability and 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 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.