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.:- २०८३/८४- ११५

मिति:- २०८३/०५/०१

श्री नेपाल स्टक एक्स्चेन्ज लिमिटेड
सिंहदरबार प्लाजा, काठमाडौं

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

महोदय,

उपर्युक्त सम्बन्धमा धितोपत्र सूचिकरण विनियमावली २०७५ को विनियम २२ (ख) बमोजिम आ.व २०८२/८३ को चौथो त्रै-मासिक अवधिको प्रचलित नेपाल लेखामान (NFRSs) बमोजिमको वित्तीय विवरण मिति २०८३ 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,

(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 (4th Quarter)

Condensed Consolidated Statement of Financial Position

As on Quarter ended Ashad 2083 (July 16, 2026)

Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending (Audited)
ASSETS		
Cash and cash equivalent	1,176,180,637	632,095,320
Due from Nepal Rastra Bank	719,842,090	424,587,408
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loans and advances to B/Fis	297,650,430	257,944,500
Loans and advances to customers	5,874,216,463	6,155,431,149
Investment securities	2,164,904,361	2,198,827,498
Current tax assets	55,909,041	30,575,192
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	14,602,600	14,602,600
Property Plant and Equipment	122,079,780	132,621,913
Goodwill and Intangible assets	1,993,449	1,914,697
Deferred tax assets	-	-
Other assets	19,338,107	33,624,546
TOTAL ASSETS	**10,446,716,959**	**9,882,224,823**
LIABILITIES		
Due to Bank and Financial Institutions	327,812,838	367,361,995
Due to Nepal Rastra Bank	110,000,000	170,000,000
Derivative financial instruments	-	-
Deposits from customers	8,462,851,839	7,834,781,029
Borrowing	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	16,153,571	15,915,561
Other liabilities	131,684,794	78,723,960
Debt securities issued	-	-
Subordinated Liabilities	-	-
TOTAL LIABILITIES	**9,048,503,042**	**8,466,782,545**
EQUITY		
Share Capital	1,000,000,000	1,000,000,000
Share Premium	-	-
Retained Earnings	40,283,737	65,639,436
Reserves	357,930,179	349,802,842
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS	**1,398,213,916**	**1,415,442,278**
NON-CONTROLLING INTEREST	-	-
TOTAL EQUITY	**1,398,213,916**	**1,415,442,278**
TOTAL LIABILITIES & EQUITY	**10,446,716,959**	**9,882,224,823**

Condensed Consolidated Statement of Profit or Loss

For the Quarter ended Ashad 2083 (July 16, 2026)

Amount in NPR

Particulars	Current Year		Previous Year	
	This Quarter	Up to This Quarter YTD)	This Quarter	Up to This Quarter (YTD Audited)
Interest income	173,815,258	705,713,298	179,923,729	829,353,956
Interest expense	111,542,650	477,435,648	137,018,632	599,236,547
Net interest income	**62,272,609**	**228,277,650**	**42,905,097**	**230,117,409**
Fee and commission income	5,240,497	20,831,895	7,225,194	34,352,050
Fee and commission expense	55,277	124,969	89,248	75,386
Net fee and commission income	**5,185,221**	**20,706,926**	**7,135,946**	**34,276,664**
Net interest, fee and commission income	**67,457,829**	**248,984,577**	**50,041,042**	**264,394,073**
Net other comprehensive income that will not be reclassified to profit or loss	-	-	-	-
Other operating income	2,314,906	8,237,683	7,567,892	11,292,941
Total operating income	**69,772,735**	**257,222,259**	**57,608,935**	**275,687,014**
Impairment charge/(reversal) for loans and other losses	1,509,140	58,757,518	(10,008,770)	49,405,218
Net operating income	**68,263,595**	**198,464,742**	**67,617,705**	**226,281,796**
Operating expense				
Personnel expenses	23,330,124	75,444,872	20,910,064	76,471,466
Other operating expenses	13,364,656	49,987,079	15,033,525	37,433,696
Depreciation & Amortization	1,775,376	7,009,529	1,926,354	16,124,589
Operating Profit	**29,793,439**	**66,023,261**	**29,747,761**	**96,252,045**
Non operating income	-	-	-	-
Non operating expense	-	-	-	-
Profit before income tax	**29,793,439**	**66,023,261**	**29,747,761**	**96,252,045**
Income tax expense			-	
Current Tax expenses	8,938,032	19,806,978.42	8,924,328	28,187,868
Deferred Tax Expenses/(Income)	-	-		(1,588,991)
Profit for the period	**20,855,408**	**46,216,283**	**20,823,432**	**69,653,168**
Other Comprehensive income	(3,573,763)	555,356	(2,744,176)	9,709,850
Total Comprehensive Income	**17,281,644**	**46,771,639**	**18,079,256**	**79,363,018**
Basic earnings per share		4.62		6.97
Diluted earnings per share		4.62		6.97
Total Comprehensive income attributable to:				
Equity holders of the company	17,281,644	46,771,639	18,079,256	79,363,018
Non controlling interest	-	-	-	-
Total	**17,281,644**	**46,771,639**	**18,079,256**	**79,363,018**

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 2083

(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	**46,216,283**	**69,653,168**
Appropriations:		
a. General reserve	(9,243,257)	(13,930,634)
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	116,742	(141,694)
e. Employee's training fund	(739,118)	(892,402)
f. Other		(6,477,603)
Profit or (loss) before regulatory adjustment	**36,350,651**	**48,210,835**
Regulatory Adjustment:		
a. Interest receivable (-)/previous accured interest received (+)	2,293,651	10,059,744
b. Short loan loss provision in accounts (-)/reversal (+)		
c. Short provision for possible losses on investment (-)/reversal (+)		1,379,894
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-	1,931,924
e. Deferred tax assets recognised (-)/reversal (+)		(374,278)
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	**38,644,301**	**61,208,119**
Opening retained earning	65,639,436	23,712,159
Adjustment(+/-)		
Distribution:		
Bonus shares issued	-	(18,316,800)
Cash Dividend Paid	(64,000,000)	(964,042)
Total Distributable profit or (loss) as on Quarter end date	**40,283,737**	**65,639,436**
Annualised Distributable Profit/Loss per share	**4.03**	**6.56**

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		19.12%		18.07%
Non-performing loan (NPL) to total loan		3.74%		2.57%
Total loan loss provision to Total NPL		100.63%		107.26%
Cost of Funds		4.90%		6.50%
Credit to Deposit Ratio		71.39%		78.31%
Base Rate		6.46%		8.18%
Interest Rate Spread		3.68%		4.01%
Tier 1 Capital to RWA		18.16%		17.19%
Return on Equity		3.29%		4.92%
Return on Assets		0.45%		0.74%

Securities Registration and Issue Regulation 2073, Related to (Rule-26 (1), Annexure-14) for the Fourth 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)	4.62
Price Earnings Ratio (Times)	110.13
Net worth per share (NPR)	139.82
Total Assets Per share (NPR)	1,044.67
Liquidity Ratio (%)	42.12

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) : 603.00	Minimum Price(NPR) : 500.00
Closing price (NPR) : 509.00	Total units traded : 833,346
Total no. of transactions : 4,504	No. of transaction days: 64

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 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.

पहिरो पीडित परिवारलाई राहत उपलब्ध गराउन कांग्रेसको माग

काठमाडौं । नेपाली कांग्रेसले यही साउन २७ गते राति रोल्पाको थवाङ-५ मा पहिरोमा परेर १० जनाको ज्यान गएको घटनाप्रति गहिरो दुःख व्यक्त गरेको छ ।

पार्टी केन्द्रीय कार्यालय सानेपामा पार्टी सभापति गगनकुमार थापाको सभापतित्वमा बिहीबार बसेको केन्द्रीय कार्यसमितिको बैठकले पहिरोबाट मृत्यु भएका तथा बेपत्ता भएका घटनाले पार्टी स्तब्ध भएको जनाएको छ । कांग्रेसले मृतकप्रति श्रद्धाञ्जली व्यक्त गर्दै बेपत्ताको खोजी, घाइतेको उपचार र पीडित परिवारलाई तत्काल राहत तथा पुनर्बासको व्यवस्था गर्न सरकारसँग माग गरेको छ ।

बैठकले लामो समयको स्वास्थ्य उपचारपछि स्वदेश फर्किएका पार्टीका निवर्तमान सभापति एवं पूर्वप्रधानमन्त्री शेरबहादुर देउवालाई स्वागत गर्दै उनको पूर्ण स्वास्थ्यलाभको समेत कामना गरेको छ । कांग्रेसले नेपालको लोकतान्त्रिक आन्दोलनमा देउवाको भूमिकाको उच्च सम्मान गर्दै आगामी दिनमा पार्टीलाई गतिशील बनाउन उनले 'अभिभावकीय भूमिका' निर्वाह गर्ने विश्वास व्यक्त गरेको पार्टी प्रवक्ता देवराज चालिसेले बताए ।



यस्तै बैठकले प्रेस काउन्सिलका पूर्वकार्यवाहक अध्यक्ष एवं जनआस्था साप्ताहिकका सम्पादक किशोर श्रेष्ठलाई गिरफ्तार गरिएको, कार्यालयमा खानतलासी गरिएको र हत्कडी लगाइएको घटनाप्रति गम्भीर ध्यानाकर्षण भएको जनाएको छ ।

कांग्रेसले उक्त घटनालाई 'स्वतन्त्र प्रेसमाथि मनोवैज्ञानिक त्रास सिर्जना गर्ने राज्यको नियत' भन्दै यस्तो अवाञ्छित कार्य नगर्न सरकारलाई सचेत गराएको छ ।

यसैगरी, सार्वजनिक लेखा समितिमा सत्तारुढ दलका सांसदबाट प्रदर्शन गरिएको व्यवहारलाई कांग्रेसले 'असंसदीय र अमर्यादित' ठहर गरेको छ । संसद् र संसदीय समितिहरूमा तथ्य र विधिसम्मत ढंगले प्रस्तुत हुन आग्रह गर्दै कांग्रेसले आफ्ना सांसदलाई पनि अनुशासित र जिम्मेवार भूमिका निर्वाह गर्न निर्देशन दिएको छ ।

बिहीबारको बैठकमा पार्टी संसदीय दलका नेता भीष्मराज आङ्दम्बे, लक्ष्मी परियार, प्रतिमा गौतम, प्राडा गोविन्दराज पोखरेल, अमरसिंह पुनलगायत १८ केन्द्रीय सदस्यले आ-आफ्नो धारणा राखेका थिए । पार्टीको केन्द्रीय कार्यसमिति बैठक यही साउन २९ गते शुक्रबार बिहान ११ बजे पुनः बस्ने प्रवक्ता चालिसेले बताए । *रासस*



तस्वीर : रासस

जिल्ला प्रहरी कार्यालय हम्ला परिसरमा राखिएको बरामद चिनियाँ मदिरा । अवैध रूपमा भित्र्याइएको चिनियाँ मदिरा नाम्खा गाउँपालिका-२ को नावलथाङबाट प्रहरीले बरामद गरेको हो ।

अमेरिकी अर्थतन्त्र दोस्रो त्रैमासमा १.५ प्रतिशतले मात्रै बढ्यो

मुद्रास्फीति अझै उच्च

वासिङ्टन (संयुक्त राज्य अमेरिका) । अमेरिकाको अर्थतन्त्र सन् २०२६ को दोस्रो त्रैमास (अप्रिल-जुन) मा अपेक्षाभन्दा सुस्त गतिमा विस्तार भएको छ। अमेरिकी वाणिज्य विभागका अनुसार उक्त अवधिमा अमेरिकी कुल गार्हस्थ्य उत्पादन (जीडीपी) वार्षिक आधारमा १ दशमलव ५ प्रतिशत मात्र बढेको छ । पहिलो त्रैमास (जनवरी-मार्च) मा आर्थिक वृद्धि २ दमलव १ प्रतिशत रहेको थियो ।

विश्लेषकहरूले अपेक्षा गरेभन्दा कम वृद्धि हुनुको मुख्य कारण आयातमा भएको तीव्र वृद्धि हो । विशेषगरी कृत्रिम बुद्धिमत्ता (एआई) सम्बन्धी पूर्वाधार विस्तारका लागि कम्प्युटर चिपलगायत सामग्रीको आयात बढ्दा आर्थिक वृद्धिदरमा दबाब परेको विभागले जनाएको छ।

यद्यपि, अमेरिकी उपभोक्ताको खर्च भने मजबुत देखिएको छ। अमेरिकी अर्थतन्त्रको करीब ७० प्रतिशत हिस्सा ओगट्ने उपभोक्ता खर्च दोस्रो त्रैमासमा वार्षिक ३ दशमलव २ प्रतिशत ले बढेको छ। पहिलो त्रैमासमा यस्तो वृद्धि शून्य दशमलव ५ प्रतिशत मात्र थियो ।

उच्च मूल्यवृद्धिले अमेरिकी उपभोक्तालाई अझै दबाबमा राखेको छ । आगामी नोभेम्बरमा हुने मध्यावधि निर्वाचनअधि सार्वजनिक असन्तुष्टि बढिरहेको देखिएको छ ।

सरकारी खर्च र व्यापारका अस्थिर तथ्यांकलाई हटाएर गणना गरिने अर्थतन्त्रको आधारभूत सूचक पनि सकारात्मक देखिएको छ । उक्त सूचक वार्षिक ३ दशमलव ९ प्रतिशत ले बढेको छ, जुन पहिलो त्रैमासको १ दशमलव ७ प्रतिशतभन्दा उल्लेखनीय सुधार हो । त्यस्तै, आवासबाहेकको निजी क्षेत्रको व्यावसायिक लगानी ८ दशमलव ४ प्रतिशतले बढेको छ। एआई क्षेत्रमा तीव्र लगानीका कारण यो वृद्धि भएको जनाइएको छ, यद्यपि पहिलो त्रैमासको १० दशमलव ६ प्रतिशत भन्दा केही कम हो ।

वाणिज्य विभागका अनुसार दोस्रो त्रैमासमा अमेरिकी आयात ११ दशमलव ५ प्रतिशतले बढेको छ। जीडीपी गणनामा आयातलाई घटाइने भएकाले यसले समग्र आर्थिक वृद्धिदरबाट १ दशमलव ५ प्रतिशत बिन्दु घटाएको छ ।

फिच रेटिङ्सका अमेरिकी अर्थशास्त्र प्रमुख ओलु सोनोलाले उपभोक्ता खर्चले अर्थतन्त्रलाई सहारा दिएको उल्लेख गर्दै एआई क्षेत्रमा लगानी बलियो रहे पनि त्यसका लागि बढेको आयातले अमेरिकी जीडीपीमा अपेक्षित योगदान दिन नसकेको बताए ।

यसैबीच, अमेरिकी केन्द्रीय बैंक (फेडरल रिजर्भ)ले प्राथमिकता दिने पर्सनल कन्जम्सन एक्सपेन्डिचर्स (पीसीई) मूल्य सूचकांक अनुसार जुन महीनामा मुद्रास्फीति वार्षिक ३ दशमलव ७ प्रतिशत पुगेको छ । मे महीनामा यो ४ दशमलव १ प्रतिशत थियो । खाद्य तथा ऊर्जा मूल्य हटाएर गणना गरिने कोर मुद्रास्फीति भने ३ दशमलव ३ प्रतिशत रहेको छ, जुन मे महीनाको ३ दशमलव ४ प्रतिशतको तुलनामा सामान्य कमी हो ।

जुन महीनामा ऊर्जा उत्पादनको मूल्य ९ दशमलव २ प्रतिशत घट्दा समग्र मूल्यसूचक मासिक आधारमा शून्य दशमलव १ प्रतिशत ले घटेको भए पनि वार्षिक मुद्रास्फीति अझै फेडको २ प्रतिशत लक्ष्यभन्दा धेरै माथि रहेको छ ।

गत बुधबार सम्पन्न मौद्रिक नीति बैठकमा फेडले लगातार पाँचौंपटक आफ्नो नीतिगत ब्याजदर यथावत् राखेको छ । तर, फेडका तीन क्षेत्रीय अध्यक्षहरूले उच्च मुद्रास्फीतिलाई नियन्त्रण गर्न ब्याजदर बढाउनुपर्ने मत राख्दै फरक धारणा व्यक्त गरेका छन् ।

इरान युद्ध र त्यसपछि ऊर्जा मूल्यमा आएको वृद्धिका बीच अमेरिकी अर्थतन्त्र अपेक्षाकृत मजबुत रहेको विश्लेषण गरिएको छ । रोजगारी बजारमा पनि सुधार देखिएको छ । सन् २०२६ मा अमेरिकामा औसत मासिक ९२ हजार नयाँ रोजगारी सृजना भएको छ, जबकि सन् २०२५ मा मासिक औसत १० हजारभन्दा कम रोजगारी थपिएको थियो ।

यद्यपि, उच्च मूल्यवृद्धिले अमेरिकी उपभोक्तालाई अझै दबाबमा राखेको छ । आगामी नोभेम्बरमा हुने मध्यावधि निर्वाचनअधि सार्वजनिक असन्तुष्टि बढिरहेको देखिएको छ । एपी-एनओआरसीको पछिल्लो सर्वेक्षणअनुसार करीब ७२ प्रतिशत अमेरिकीले देशभित्र तेल तथा ग्यासको मूल्य नबढाउनु अत्यन्त महत्त्वपूर्ण रहेको बताएका छन्। मार्चमा यस्तो धारणा राख्नेको अनुपात ६७ प्रतिशत थियो । *एपी/रासस*

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Unaudited Interim Financial Statement of FY 2082/83 (4th Quarter)

Condensed Consolidated Statement of Financial Position

As on Quarter ended Ashad 2083 (July 16, 2026) — Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending (Audited)
ASSETS		
Cash and cash equivalent	1,176,180,637	632,095,320
Due from Nepal Rastra Bank	719,842,090	424,587,408
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loans and advances to B/Fis	297,650,430	257,944,500
Loans and advances to customers	5,874,216,463	6,155,431,149
Investment securities	2,164,904,361	2,198,827,498
Current tax assets	55,909,041	30,575,192
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	14,602,600	14,602,600
Property Plant and Equipment	122,079,780	132,621,913
Goodwill and Intangible assets	1,993,449	1,914,697
Deferred tax assets	-	-
Other assets	19,338,107	33,624,546
TOTAL ASSETS	**10,446,716,959**	**9,882,224,823**
LIABILITIES		
Due to Bank and Financial Institutions	327,812,838	367,361,995
Due to Nepal Rastra Bank	110,000,000	170,000,000
Derivative financial instruments	-	-
Deposits from customers	8,462,851,839	7,834,781,029
Borrowing	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	16,153,571	15,915,561
Other liabilities	131,684,794	78,723,960
Debt securities issued	-	-
Subordinated Liabilities	-	-
TOTAL LIABILITIES	**9,048,503,042**	**8,466,782,545**
EQUITY		
Share Capital	1,000,000,000	1,000,000,000
Share Premium	-	-
Retained Earnings	40,283,737	65,639,436
Reserves	357,930,179	349,802,842
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS	**1,398,213,916**	**1,415,442,278**
NON-CONTROLLING INTEREST	-	-
TOTAL EQUITY	**1,398,213,916**	**1,415,442,278**
TOTAL LIABILITIES & EQUITY	**10,446,716,959**	**9,882,224,823**

Condensed Consolidated Statement of Profit or Loss

For the Quarter ended Ashad 2083 (July 16, 2026) — Amount in NPR

Particulars	Current Year		Previous Year	
	This Quarter	Up to This Quarter YTD)	This Quarter	Up to This Quarter (YTD Audited)
Interest income	173,815,258	705,713,298	179,923,729	829,353,956
Interest expense	111,542,650	477,435,648	137,018,632	599,236,547
Net interest income	**62,272,609**	**228,277,650**	**42,905,097**	**230,117,409**
Fee and commission income	5,240,497	20,831,895	7,225,194	34,352,050
Fee and commission expense	55,277	124,969	89,248	75,386
Net fee and commission income	**5,185,221**	**20,706,926**	**7,135,946**	**34,276,664**
Net interest, fee and commission income	**67,457,829**	**248,984,577**	**50,041,042**	**264,394,073**
Net other comprehensive income that will not be reclassified to profit or loss	-	-	-	-
Other operating income	2,314,906	8,237,683	7,567,892	11,292,941
Total operating income	**69,772,735**	**257,222,259**	**57,608,935**	**275,687,014**
Impairment charge/(reversal) for loans and other losses	1,509,140	58,757,518	(10,008,770)	49,405,218
Net operating income	**68,263,595**	**198,464,742**	**67,617,705**	**226,281,796**
Operating expense				
Personnel expenses	23,330,124	75,444,872	20,910,064	76,471,466
Other operating expenses	13,364,656	49,987,079	15,033,525	37,433,696
Depreciation & Amortization	1,775,376	7,009,529	1,926,354	16,124,589
Operating Profit	**29,793,439**	**66,023,261**	**29,747,761**	**96,252,045**
Non operating income	-	-	-	-
Non operating expense	-	-	-	-
Profit before income tax	**29,793,439**	**66,023,261**	**29,747,761**	**96,252,045**
Income tax expense			-	
Current Tax expenses	8,938,032	19,806,978.42	8,924,328	28,187,868
Deferred Tax Expenses/(Income)	-	-		(1,588,991)
Profit for the period	**20,855,408**	**46,216,283**	**20,823,432**	**69,653,168**
Other Comprehensive income	(3,573,763)	555,356	(2,744,176)	9,709,850
Total Comprehensive Income	**17,281,644**	**46,771,639**	**18,079,256**	**79,363,018**
Basic earnings per share		4.62		6.97
Diluted earnings per share		4.62		6.97
Total Comprehensive income attributable to:				
Equity holders of the company	17,281,644	46,771,639	18,079,256	79,363,018
Non controlling interest	-	-	-	-
Total	**17,281,644**	**46,771,639**	**18,079,256**	**79,363,018**

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 2083

(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	**46,216,283**	**69,653,168**
Appropriations:		
a. General reserve	(9,243,257)	(13,930,634)
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	116,742	(141,694)
e. Employee's training fund	(739,118)	(892,402)
f. Other		(6,477,603)
Profit or (loss) before regulatory adjustment	**36,350,651**	**48,210,835**
Regulatory Adjustment:		
a. Interest receivable (-)/previous accured interest received (+)	2,293,651	10,059,744
b. Short loan loss provision in accounts (-)/reversal (+)		
c. Short provision for possible losses on investment (-)/reversal (+)		1,379,894
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-	1,931,924
e. Deferred tax assets recognised (-)/reversal (+)		(374,278)
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	**38,644,301**	**61,208,119**
Opening retained earning	65,639,436	23,712,159
Adjustment(+/-)		
Distribution:		
Bonus shares issued	-	(18,316,800)
Cash Dividend Paid	(64,000,000)	(964,042)
Total Distributable profit or (loss) as on Quarter end date	**40,283,737**	**65,639,436**
Annualised Distributable Profit/Loss per share	**4.03**	**6.56**

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		19.12%		18.07%
Non-performing loan (NPL) to total loan		3.74%		2.57%
Total loan loss provision to Total NPL		100.63%		107.26%
Cost of Funds		4.90%		6.50%
Credit to Deposit Ratio		71.39%		78.31%
Base Rate		6.46%		8.18%
Interest Rate Spread		3.68%		4.01%
Tier 1 Capital to RWA		18.16%		17.19%
Return on Equity		3.29%		4.92%
Return on Assets		0.45%		0.74%

Securities Registration and Issue Regulation 2073, Related to (Rule-26 (1), Annexure-14) for the Fourth 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)	4.62
Price Earnings Ratio (Times)	110.13
Net worth per share (NPR)	139.82
Total Assets Per share (NPR)	1,044.67
Liquidity Ratio (%)	42.12

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) : 603.00	Minimum Price(NPR) : 500.00
Closing price (NPR) : 509.00	Total units traded : 833,346
Total no. of transactions : 4,504	No. of transaction days: 64

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 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.