गुडविल फाइनान्स लिमिटेड (वित्तीय संस्था) Corporate Office Hattisar, Kathmandu Tel 4444039 • Fax 4443414 GOODWILL FINANCE LIMITED Email goodwill@finance.wlink.com.np नेपाल राष्ट्र बैकबाट "ग" वर्गको इजाजतपत्रप्राप्त राष्ट्रिय स्तरको संस्था Branch Offices: GFIL Taumadhi, Bhaktapur Tel 6620067/68 Indrachowk Tel 4229554/56 Kumaripati, Lalitpur Tel 5008690/91 Dillibaza Tel 4422290 Itahari, Sunsari Tel 025-587051/587173 Ghorahi, Dang Tel 082-563350/51 Birtamod Tel 023-540548 Nepalgunj Tel 081-528056/57 C 9 Quarterly Financial Statement, At the quarter ended Ashadh, 2073 Rs. in 000 Previous Corresponding This S.N. **Particulars** Quarter Quarter **Previous Year** Ending Quarter Ending Ending C 3910199.70 Total Capital & Liabilities (1.1 to 1.7) 4977806.40 5312880.79 1 GFI 363000.00 363000.00 1.1 330000.00 Paid-up Capital 106446.79 90890.52 1.2 189318.74 Reserves and Surplus 1.3 Debenture and Bond 640000.00 350000.00 0.00 1.4 Borrowings 1.5 3440454.25 4154769.75 3204132.43 Deposits (a+b) 61 a. Domestic Currency 3440454.25 4154769.75 3204132.43 b. Foreign Currency 1.6 Income Tax Liabilities 60429.18 21159.32 17705.74 1.7 317504.93 267471.01 284604.22 Other Liabilities 3910199.70 4977806.40 5312880.79 2 Total Assets (2.1 to 2.7) 2.1 1534953.74 923571.95 Cash & Bank Balance 1165202.28 GFIL 2.2 Money at call and short Notice Investments 257013.33 265413.83 195444.34 3507833.70 Loans & Advances (a+b+c+d+e+f) 2849360.97 2461585.65 242541.24 242947.79 192102.53 a. Real Estate Loan 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) 67919.22 98872.27 79528.06 GF 2. Business Complex & Residential Apartment Construction Loan 3. Income generating Commercial Complex Loan 144075.52 4. Other Real Estate Loan (Including Land Purchase & Plotting) 163013.18 124183.31 b. Personal Home Loan of Rs. 10 million or less 794950.80 673354.52 c. Margin Type Loan 257598.66 194416.38 200994.23 GF d. Term Loan 754641.68 750426.91 1577050.43 e. Overdraft Loan / TR Loan / WC Loan f. Others 751770.30 698874.86 644707.46 Fixed Assets Ĉ 2.5 226846.41 234862.30 231566.20 Non Banking Assets 3230.29 GFIL Other Assets 2.7 109631.95 136338.39 94801.26 Profit and Loss Account Up to This Previous Corresponding Quarter Quarter Previous Year Quarter Ending Ending C Interest income 3.1 410186.93 259014.20 385939.02 GFI Interest Expense 231866.92 170665.18 246385.95 Net Interest Income (3.1-3.2) 178320.01 88349.02 139553.06 A Fees Commission and Discount 2583.27 885.43 3021.56 3.3 Other Operating Income 52469.51 35568.63 42499.39 3.4 3.5 Foreign Exchange Gain/Loss (Net) GFIL Total Operating Income (A+3.3+3.4+3.5) 124803.07 233372.79 185074.02 В 34233 94 Staff Expenses 40205.93 25052.66 3.6 3.7 Other Operating Expenses 52897.74 38469.24 50480.39 C Operating profit Before Provision (B-3.6-3.7) 140269.12 61281.18 100359.68 Provision for Possible Loss GFIL 3.8 2026.12 1706.67 57450.18 Operating profit (C-3.8) 138243.00 59574.51 42909.51 D 23444.87 17178.45 Non Operating Income/Expenses (Net) 61932.24 3.9 Write Back of Provision for Possible Loss 10933.71 0.00 0.00 3.10 Profit From Regular Activities (D+3.9+3.10) 76752.95 211108.95 66354.37 E GFIL 3.11 Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) 211108 95 76752 95 F 66354.37 Provision For Staff Bonus 19191.72 6977.54 6032.22 Provision For Tax 3.13 60429.18 21159.32 19749.99 • Net Profit/Loss (F-3.12 -3.13) 48616.10 40572.16 131488.05 G At the End Corresponding GFIL Ratios At the End of of previous Quarter **Previous Year** This Quarter Quarter Ending Capital Fund to RWA 14.43% 4.1 15.91% 11.66% 4.2 Non Performing Loan (NPL) to Total Loan 2.05% 2.35% 1.22% 161.80% Total Loan Loss Provision to total NPL 187.08% 89.54% 4.3 GFIL 6.83% 4.4 Cost of Funds 6.65% 6.00% 4.5 CD Ratio (Calculated as per NRB Directives) 74.92% 77.65% 69.65% 4.6 Base rate 8.91% 8.59% 10.26% Additional Information (Optional) Average Yield (Local Currency) 12.01% 11.30% 12.98% GFIL Net Interest Spread (Local Currency) 4.85% 4.90% 5.62% Return on Equity (Annualized) 36.22 17.86 Return on Assets (Annualized) • The audited figures if modified by the external audited figures if modified by the first fixed figures in the fixed Note: Above figures may vary with the audited figures if modified by the external auditors and regulators. G Purchase Loan Our Interest Rate on Lendings: 10-16.5% 10 - 15% 10 - 16% 9 - 15% (of the coupen rate)
Above 36 Months 3 to 9 Months 12 Months 24 Months 36 Months Interest rate on fixed deposits Our Interest Rate on Deposits: 5.50-6.00% 6.50% 7.00% 7.25% Negotiable for Institution are Regorbable.
3.50% - 5.50%, Bulk Deposit Business A/C - Negotiable, (Interset cumulated on Daily Balance GFI Our Interest Rate on but Credited Quarterly) Saving Deposits: धितोपत्र दर्ता निष्काशन नियमाबली २०६५ को अनुसुची १४ Ċ (नियम २२ को उप नियम (२) सँग सम्बन्धित) GF आ. ब. २०७२/७३ को चौथो त्रैमासिक प्रतिवेदन 1. Financial Statements Highlights Ratios as on forth Quarter ending 2072/73 This Quarter Ending **Previous Quarter Ending** Liquidity (CRR) 48.18 31.46% Value of per share on total assets Number of equity shares Rs.1463.60 Rs.1371.3 3630000 Rs. 17.86 Earnings per share (Annualized) Rs.36.22 Net worth per share Rs.129.32 Rs.152.15 Price earnings ratio (Annualized) Rs.12.88 Rs.9.22 Management's analysis of performance GFIL a. During this quarter, company's profitability increased by 224.08% as compare to previous year 2071/072. Likewise, deposit and loans & advances is increased by 7.38% and 15.75% respectively as compare to previous year 2071/072. Legal proceedings 9 a. No law suit has been filed by or against the company in the last quarter.
 b. No such information has been received of law suit filed by or against the promoters or directors of the company involving violation of GFIL • GFIL • GFIL • GFIL statutory regulation or criminal offences No such information has been received of law suit filed against any promoters or directors of the company for economic offences Analysis of stock performance a. During the 4th quarter of FY 2072/73, total volume of 125494 no. of shares were transacted in 330 transactions of this company and share price was of NPR 354/- at the highest, Rs.227 was the lowest and NPR 334/- was the closing price at the end of the 4th quarter. 5. Problems and challenges A. Internal Problems: Challenges of retaining & maintaining skilled man power. Building adequate leadership capabilities. **B. External Problems** Scarcity of skilled & competent man power. Growing excess liquidity. Very limited investment opportunities. Demand for quality loan in decreasing trend Strategy: Closely monitoring the internal and external environmental changes and ad proactive approach. Undertaking various initiatives to engage employees for better performance and retention. Introducing new products for better serving the market. Achieving excellence in service for delighting the customers. Emphasizing on quality rather than quantity. Corporate Governance That we deal with other people's money and we have to be a role model in management of custodial capital is made clear to everyone at Goodwill, from the members of the Board to entry level staff. The decisions at the company are taken after adequate and open deliberation by committees at different level depending on the decisions. • GFIL The Board of Directors meets regularly to formulate and review the strategies and policies, and monitor the performance The Audit Committee, headed by a non-executive director, meets minimum every quarter to review the performance of the company and continually suggest measures to enhance compliance and control mechanisms. The Management Committee, chaired by the CEO, meets regularly to review performance and make business decisions. Declaration by CEO on the truthfulness of information c To the best of my knowledge and belief, I, the Chief Executive Officer, declare that the information disclosed in this report are true reflection of the company's position and performance and I have not purposefully concealed any relevant data or information that in my assessment GFIL would adversely affect the investment decision of any depositor/investor.

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