गुडविल फाइनान्स लिमिटेड (वित्तीय संस्था) GFIL 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 Indrachowk Tel 4229554/56 Taumadhi, Bhaktapur Tel 6620067/68 Kumaripati, Lalitpur Tel 5008690/91 Dillibaza Tel 4422290 Ghorahi, Dang Tel 082-563350/51 Birtamod Tel 023-540548 Itahari, Sunsari Tel 025-587051/587173 Nepalgunj Tel 081-528056/57 C 9 GFIL Quarterly Financial Statement, At the quarter ended Poush, 2072 Rs. in 000 Previous Corresponding This S.N. **Particulars** Quarter Quarter **Previous Year** Ending Quarter Ending Ending C 3888782.84 Total Capital & Liabilities (1.1 to 1.7) 4130087.64 4116134.47 1 GFI GFI 330000.00 1.1 363000.00 330000.00 Paid-up Capital 84362.30 1.2 81642.76 165235.30 Reserves and Surplus 1.3 Debenture and Bond 0.00 0.00 0.00 1.4 Borrowings 1.5 3360648.38 3378584.77 3242907.42 Deposits (a+b) GF CHIL 3360648.38 3378584.77 3242907.42 a. Domestic Currency b. Foreign Currency 27602.47 1.6 3296.92 10818.80 Income Tax Liabilities 1.7 297194.03 239017.47 220694.31 Other Liabilities 4116134.47 GFIL 3888782.84 2 Total Assets (2.1 to 2.7) 4130087.64 2.1 Cash & Bank Balance 679678.84 980777.21 916725.55 GFIL Money at call and short Notice 252665.36 230960.44 231437.40 Investments Loans & Advances (a+b+c+d+e+f) 2787425.08 2548978.02 2378547.19 243039.68 256107.94 a. Real Estate Loan 244311.07 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) 79835.81 80132.73 100975.38 GF 2. Business Complex & Residential Apartment Construction Loan 3. Income generating Commercial Complex Loan GFIL 4. Other Real Estate Loan (Including Land Purchase & Plotting) 164178.34 155132.56 163203.87 b. Personal Home Loan of Rs. 10 million or less 735456.55 731743.81 565831.27 c. Margin Type Loan 190607.65 194442.09 245983.18 GF d. Term Loan 953410.39 707407.38 706819.96 e. Overdraft Loan / TR Loan / WC Loan f. Others 664910.80 671073.67 603804.83 GFIL Fixed Assets Ĉ 2.5 233552.52 233170.10 242052.08 Non Banking Assets 3230.29 3230.29 GFIL Other Assets 2.7 173535.55 119018.41 116790.34 Profit and Loss Account Up to This Previous Corresponding Quarter Previous Year Quarter GFIL • GFIL Quarter Ending Ending C Interest income 165252.98 90853.55 179460.65 GFIL Interest Expense 114940.79 122280.36 61938.21 Net Interest Income (3.1-3.2) 28915.33 57180.29 A 50312.19 Fees Commission and Discount 354.02 1074.22 3.3 611.55 19313.74 7220.85 Other Operating Income 15424.96 3.4 3.5 Foreign Exchange Gain/Loss (Net) GFIL Total Operating Income (A+3.3+3.4+3.5) 70237.48 36490.21 73679.48 В Staff Expenses 16177.08 16824.93 9175.89 3.6 3.7 Other Operating Expenses 23176.87 11790.36 26261.26 GFIL • GFIL • GFIL C Operating profit Before Provision (B-3.6-3.7) 30235.68 15523.95 31241.13 GFIL 3.8 Provision for Possible Loss 1706.67 4300.00 3440.58 Operating profit (C-3.8) 11223.95 28529.01 27800.55 D 8550 66 13359.57 Non Operating Income/Expenses (Net) 1257.89 3.9 Write Back of Provision for Possible Loss 0.00 0.00 5940 58 3.10 Profit From Regular Activities (D+3.9+3.10) 37079.67 12481.84 47100.70 E GFIL 3.11 Extraordinary Income/Expenses (Net) F Profit Before Bonus and Taxes (E+3.11) 37079.67 12481.84 47100.70 Provision For Staff Bonus 3370.88 1134 71 4281.88 Provision For Tax 3.13 9896.73 3296.92 10818.80 • Net Profit/Loss (F-3.12 -3.13) 23812.06 8050.21 32000.02 G At the End GFIL Corresponding Ratios At the End of of previous Quarter **Previous Year** This Quarter Quarter Ending 4.1 Capital Fund to RWA 14.99% 16.60% 14.38% GFIL 4.2 Non Performing Loan (NPL) to Total Loan 3.01% 3.19% 1.28% Total Loan Loss Provision to total NPL 189.05% 103.52% 160.70% 4.3 GFIL 4.4 Cost of Funds 6.57% 6.44% 7.29% 4.5 CD Ratio (Calculated as per NRB Directives) 68.73% 74.86% 66.57% 4.6 Base rate 10.10% 10.05% 10.91% GFIL Additional Information (Optional) Average Yield (Local Currency) 11.61% 12.98% 14.62% GFIL Net Interest Spread (Local Currency) 4.67% 5.88% 6.92% 13.12 Return on Equity (Annualized) 9.76 19.39 • GFIL • GFIL Return on Assets (Annualized) 0.78 1.15 • 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: 11-17.5% 11 - 16% 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 Negotiable.

3.50% - 5.50%, Bulk Deposit Business A/C - Negotiable, (Interset cumulated on Daily Balance Negotiable GFI Our Interest Rate on Saving Deposits: but Credited Quarterly) धितोपत्र दर्ता निष्काशन नियमाबली २०६५ को अनुसुची १४ • GFIL • GFIL ė (नियम २२ को उप नियम (२) सँग सम्बन्धित) GFIL आ. ब. २०७२/७३ को दोश्रो त्रैमासिक प्रतिवेदन 1. Financial Statements Highlights Ratios as on second Quarter ending 2072/73 **Previous Quarter Ending** This Quarter Ending Liquidity (CRR) 23.18 Value of per share on total assets G Rs.1137.77 Rs. 1247.31 Number of equity shares Earnings per share (Annualized) 3300000 3630000 Rs.13.12 Net worth per share Rs.150.31 Price earnings ratio (Annualized) Rs.14.18 Rs.21.73 Management's analysis of performance Ū GFIL a. During this quarter, company's profitability increased by 195.79% as compared to previous quarter. However, profitability decreased by -25.59% as compare to 2nd quarter of FY 2071-072. Likewise, deposit decreased by -.53% and loans & advances is increased by 9.35% . respectively as compare to previous quarter. GFIL 3. Legal proceedings a. No law suit has been filed by or against the company in the last quarter. GFIL • GFIL • GFIL • GFIL b. No such information has been received of law suit filed by or against the promoters or directors of the company involving violation of 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. GFIL Analysis of stock performance During the 2nd quarter of FY 2072/73, total volume of 32878 no. of shares were transacted in 78 transactions of this company and share price was of NPR 215/- at the highest, Rs.209 was the lowest and NPR 186/- was the closing price at the end of the 1st quarter. Problems and challenges 0 A. Internal Problems: Challenges of retaining & maintaining skilled man power. Building adequate leadership capabilities • GFIL **External Problems** Scarcity of skilled & competent man power. Growing excess liquidity. Very limited investment opportunities. Demand for quality loan in decreasing trend C. Strategy: - GF Closely monitoring the internal and external environmental changes and adopting 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 GFIL 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 • GFIL by committees at different level depending on the decisions. • The Board of Directors meets regularly to formulate and review the strategies and policies, and monitor the performance GFIL 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 • To the best of my knowledge and belief, I, the Chief Executive Officer, declare that the information disclosed in this report are true reflection GFIL of the company's position and performance and I have not purposefully concealed any relevant data or information that in my assessment GFI would adversely affect the investment decision of any depositor/investor. www.goowillfinance.com.np financing for success..... since 1995 **GFIL** GFIL • GFIL GFIL . **GFIL**