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Corporate Office Hattisar, Kathmandu Tel 4444039 • Fax 4443414 Email goodwill@finance.wlink.com.np Kumaripati, Lalitpur Ilam Butwal Tel 5008690/91 Tel 027–520949 Tel 071–547282 GFIL

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12.00%

13.35%

4.23%

17.24

1.21

Ghorahi, Dang Tel 082–563350/51 Phidim Tel 024–521068 Quarterly Financial Statement, At the quarter ended Chaitra, 2074 Rs. in 000 Corresponding This Previous Previous Year Quarter Ending **Ending** Quarter Ending 6675379.97 6356123.44 6480655.56 800000.00 800000.00 453750.00 140399.91 148692.61 155449.01 271450.00 282000.00 120000.00 5122200.10 4798772 37 5398736.39 4798772 37 5398736.39 5122200.10 10664.40 12385.88 24015.90 330665.55 314272.58 328704.25 6356123 44 6480655.56 6675379.97 1350996.57 1354852.86 2086104.27 568734.48 543714.46 314464.64 4353862 78 4077968 40 3671686.48 225582.22 241149.46 243393.94 102479.56 102855.95 132019.44 138669.90 122726.28 111374.51 1144867.42 1055727.66 924850.99 c. Margin Type Loan 245125.63 274038.31 318640.25 d. Term Loan 1668013.08 1450021.41 934005.30 e. Overdraft Loan / TR Loan / WC Loan f. Others 1250796.00 1054707.20 1072598.79 Fixed Assets 2.5 250918.93 253283.15 243773.91 2.6 Non Banking Assets 0.00 0.00 0.00 Other Assets 144646.69 132525.08 164626.25 2.7 Profit and Loss Account Up to This Previous Corresponding Previous Year Quarter Ending Quarter Quarter **Ending** Interest income 440895.89 289824.33 354573.50 3.1 3.2 Interest Expense 221658.70 348429.94 247632.10 Net Interest Income (3.1-3.2) 92465.96 68165.64 106941.40 Α 3.3 Fees Commission and Discount 2113.76 1368.71 2227.32 Other Operating Income 46782.66 50455.92 30681.23 3.4 3.5 Foreign Exchange Gain/Loss (Net Total Operating Income (A+3.3+3.4+3.5) 145035.63 100215.57 155951.38 В 3.6 Staff Expenses 34776.76 22897.90 31862.13 Other Operating Expenses 47099.90 30059.49 46961.23 3.7 C Operating profit Before Provision (B-3.6-3.7) 63158.97 47258.18 77128.02 Provision for Possible Loss 3.8 22248.79 2473.98 11235.56 D Operating profit (C-3.8) 44784.21 40910.19 65892.46 Non Operating Income/Expenses (Net) 3.9 627.08 627.08 25055.60 3.10 Write Back of Provision for Possible Los 2186.02 0.00 0.00 Profit From Regular Activities (D+3.9+3.10) 41537.27 90948.06 Ε 47597.31 Extraordinary Income/Expenses (Net) 3.11 Profit Before Bonus and Taxes (E+3.11) 41537.27 47597.31 90948.06 3.12 Provision For Staff Bonus 3776.12 4327.03 8268.01 Provision For Tax 12385.88 24015.90 3.13 10664.40 58664.15 G Net Profit/Loss (F-3.12 -3.13) 27096.75 30884.40 Ratios At the End Corresponding Previous Year At the End of of previous This Quarter Quarter Quarter Ending 4.1 Capital Fund to RWA 17.84% 19.26% 13.47% 4.2 Non Performing Loan (NPL) to Total Loan 2.99% 2.21% 1.55% Total Loan Loss Provision to total NPL 103.54% 124.90% 210.24% .3 9.51% 4.4 Cost of Funds 10.54% 8.59% CD Ratio (Calculated as per NRB Directives) 73.46% 72.78% 62.74% 4.5

Note: Above figures may vary with the audited figures if modified by the external auditors and regulators. धितोपत्र दर्ता निष्काशन नियमाबली २०६५ को अनुसूची १४ (नियम २२ को उप नियम (२) सँग सम्बन्धित)

आ. ब. २०७४/७५ का तेश्रो त्रैमासिक प्रतिवेदन Financial Statements Highlights

13.63%

14.91%

3.46%

4.52

0.54

12.55%

14.51%

4.08%

7.72

1. Ratios as on third Quarter ending 2074/75

4.6 Base rate

Additional Information (Optional) Average Yield (Local Currency)

Net Interest Spread (Local Currency)

Return on Equity (Annualized)

Return on Assets (Annualized)

	This Quarter Ending	Previous Quarter Ending	
Liquidity (CRR)	31.9%	33.92%	
Value of per share on total assets	Rs.834.42	Rs.794.52	
Number of equity shares	8000000	8000000	
Earnings per share (Annualized)	Rs.4.52	Rs.7.72	
Net worth per share	Rs.117.55	Rs.118.59	
Price earnings ratio (Annualized)	RS.29.23	RS.19.04	

Management's analysis of perform

٥.	Legal proceedings
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 statutory

During this quarter, company's profitability decreased by 12.26% as compare to previous quarter. However, deposit and loans & advances

is increased by 6.74% and 6.77% respectively as compare to previous quarter .

- 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
- During the 3rd quarter of FY 2074/75, total volume of 67161 no. of shares were transacted in 303 transactions. And share price was of NPR

152/-at the highest, Rs.122 was the lowest and NPR1 32/- was the closing price at the end of the 3rd guarter. 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 rate of interest on deposits.
- Very limited investment opportunities Demand for quality loan in decreasing trend
- C. Strategy: 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

continually suggest measures to enhance compliance and control mechanisms.

Corporate Governance

- Emphasizing on quality rather than quantity.
- 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 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 the compan
- 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 of the company's position and performance and I have not purposefully concealed any relevant data or information that in my assessment

would adversely affect the investment decision of any depositor/investor. www.goowillfinance.com.np financing for success..... since 1995 GFIL • GFIL • GFIL • GFIL • GFIL •