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 Taumadhi, Bhaktapur Tel 6620067/68 Indrachowk Tel 4229554/56 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 Ashadh, 2072 Rs. in 000 Previous This Corresponding S.N. **Particulars** Quarter Quarter **Previous Year** Ending Quarter Ending Ending C 5571195.75 3473439.46 Total Capital & Liabilities (1.1 to 1.7) 3908404.26 1 GFI GFI 330000.00 310500.00 1.1 330000.00 Paid-up Capital 115531.37 91986.89 94585.19 1.2 Reserves and Surplus 1.3 Debenture and Bond 660000.00 0.00 0.00 1.4 Borrowings 1.5 3204132.43 3048694.34 2870297.23 Deposits (a+b) GF CHIL a. Domestic Currency 3204132.43 3048694.34 2870297.23 b. Foreign Currency 1.6 27389.99 16870.06 23098.32 Income Tax Liabilities 1.7 231350 46 174958.72 1423644.46 Other Liabilities GFIL 3908404.26 5571195.75 3473439.46 2 Total Assets (2.1 to 2.7) 2.1 Cash & Bank Balance 921776.51 2486727.11 632224.03 GFIL Money at call and short Notice 195444 34 • GFIL • GFIL • 241582.41 224115.82 Investments 2473585 58 Loans & Advances (a+b+c+d+e+f) 2461585.65 2268708.53 215581.33 192102.53 270525.94 a. Real Estate Loan Ċ 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) 84923.09 67919.22 81708.65 GH. 2. Business Complex & Residential Apartment Construction Loan 3. Income generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land Purchase & Plotting) 124183.31 133872.68 185602.86 b. Personal Home Loan of Rs. 10 million or less 673354.52 621607.66 475269.85 c. Margin Type Loan 200994.23 240210.82 302445.34 GF d. Term Loan 750426.91 744611.37 723015.00 e. Overdraft Loan / TR Loan / WC Loan f. Others 644707.46 651574.40 497452.39 GFIL Fixed Assets Č 2.5 231566.20 242896.14 242596.27 Non Banking Assets 3230.29 GFIL Other Assets 2.7 94801.26 123174.23 105794.82 Profit and Loss Account Up to This Previous Corresponding Quarter Previous Year Quarter GFIL • GFIL Quarter Ending **Ending** C 384153.54 Interest income 268376.86 319489.04 GFIL Interest Expense 246385.95 182654.98 240333.35 137767.59 85721.88 Net Interest Income (3.1-3.2) 79155.70 A Fees Commission and Discount 1574.98 1903.55 3.3 3021.56 Other Operating Income 42489.43 25138.65 70625.04 3.4 3.5 Foreign Exchange Gain/Loss (Net) GFIL Total Operating Income (A+3.3+3.4+3.5) 151684.29 183278.58 112435.51 В GFIL • GFIL • GFIL • Staff Expenses 34233.94 23499.56 24725.71 3.6 3.7 Other Operating Expenses 50458.09 37088.83 51952.87 c Operating profit Before Provision (B-3.6-3.7) 51847.12 98586.55 75005.72 20168 11 GFIL 3.8 Provision for Possible Loss 3440.58 28055.24 Operating profit (C-3.8) 78418.44 48406.54 46950.48 D 23444.87 Non Operating Income/Expenses (Net) 14777.20 40252.01 3.9 Write Back of Provision for Possible Loss 0.00 1208.73 982.56 3.10 Profit From Regular Activities (D+3.9+3.10) 101863.31 64392.46 88185.05 E GFIL 3.11 Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) 64392 46 F 101863.31 88185.05 Provision For Staff Bonus 9260.30 5853.86 8016.82 Provision For Tax 3.13 27389.99 16870.06 23098.32 • Net Profit/Loss (F-3.12 -3.13) 65213.02 41668.54 57069.91 G GFIL At the End Corresponding Ratios At the End of of previous Quarter **Previous Year** This Quarter Quarter Ending Capital Fund to RWA 4.1 15.22% 12.78% 15.40% • GFIL 4.2 Non Performing Loan (NPL) to Total Loan 1.59% 1.22% 1.24% Total Loan Loss Provision to total NPL 267.22% 203.83% 344.11% 4.3 GFIL 4.4 Cost of Funds 6.83% 6.81% 8.19% 4.5 CD Ratio (Calculated as per NRB Directives) 69.65% 73.21% 71.33% 4.6 Base rate 10.83% 10.26% 11.86% GFIL Ċ Additional Information (Optional) Average Yield (Local Currency) 12.98% 14.20% 14.91% GFIL Net Interest Spread (Local Currency) 5.62% 7.39% 6.72% 19.76 Return on Equity (Annualized) 16.84 18.38 • GFIL • GFIL Return on Assets (Annualized) 1.67 • Note: Above figures may vary with the audited figures if modified by the external auditors and regulators G Housing Trading Industrial Educational Loan against Loan against Gold Margin **Particulars** Loan Loan Fixed Deposit Govt. Bond
up to +3%
(of the coupen rate) 6 -14% Lending **Purchase** Loan Loan Our Interest Rate on Lendings: 12-175% 12-17% 11-15% 12-16% 3 to 9 Months Our Interest Rate on Deposits: 6.50-7.00% 7.50% 7.75% 8.00% Regotiable for Institution are Regotiable.
4.50% - 6.50%, Bulk Deposit Business A/C - Negotiable, (Interset cumulated on Daily Balance but Credited Quarterly) GFI Our Interest Rate on Saving Deposits: धितोपत्र दर्ता निष्काशन नियमाबली २०६५ को अनुसुची १४ • GFIL • GFIL ė (नियम २२ को उप नियम (२) सँग सम्बन्धित) GFIL आ. ब. २०७१/७२ का चौथो त्रैमासिक प्रतिवेदन 1. Financial Statements Highlights Ratios as on forth Quarter ending 2071/72 This Quarter Ending **Previous Quarter Ending** Liquidity (CRR) 31.79 G Value of per share on total assets Rs.1184.36 Rs. 1188.24 Number of equity shares Earnings per share (Annualized) 3300000 3300000 Rs.19.76 Rs. 16.84 Net worth per share Rs.135.0 Rs.127.87 Price earnings ratio (Annualized) Rs.10.37 Rs.15.03 Management's analysis of performance Ū GFIL a. During this quarter, company's profitability increased by 56.50% as compare to 3rd quarter of FY2070/071. Likewise, deposit increased . by 5.1% where as loans & advances is decreased by -0.5% respectively as compare to 3rd quarter of FY 2070/2071. Legal proceedings GFIL Ç 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 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 • GFIL a. During the 4th quarter, total volume of 26268 no. of shares were transacted in 66 transactions of this company and share price was of NPR 218/-at the highest, Rs.200 was the lowest and NPR205/- was the closing price at the end of the 3rd quarter. **Problems and challenges** A. Internal Problems: Challenges of retaining & maintaining skilled man power. Building adequate leadership capabilities. **B. External Problems** - GF| Scarcity of skilled & competent man power Growing excess liquidity. Very limited investment opportunities. Demand for quality loan in decreasing trend Strategy: GFIL 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. • • GFIL Achieving excellence in service for delighting the customers. Emphasizing on quality rather than quantity. Corporate Governance GF 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 GFIL The Audit Committee, headed by a non-executive director, meets minimum every quarter to review the performance of the company and GFIL 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 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**