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 GFI Indrachowk Tel 4229554/56 Taumadhi, Bhaktapur Tel 6620067/68 Kumaripati, Lalitpur Tel 5008690/91 Dillibaza llam Tel 027-520949 Tel 4422290 Birtamod Tel 023-540548 Itahari, Sunsari Tel 025-587051/587173 Ghorahi, Dang Tel 082-563350/51 Phidim Tel 024-521068 Nepalgunj Tel 081-528056/57 C GFIL Quarterly Financial Statement, At the quarter ended Poush, 2073 Rs. in 000 This Previous Corresponding S.N. **Particulars** Quarter Quarter **Previous Year** Quarter Ending Ending Ending 5359873.63 4130087.64 Total Capital & Liabilities (1.1 to 1.7) 6196114.00 1 GFI GFI 453750.00 1.1 453750.00 363000.00 Paid-up Capital 1.2 108745.28 126528.70 81642.76 Reserves and Surplus 1.3 Debenture and Bond 820000.00 720000.00 0.00 1.4 Borrowings 1.5 3864883.00 3711134.01 3360648.38 Deposits (a+b) GFI CHIL a. Domestic Currency 3864883.00 3711134.01 3360648.38 b. Foreign Currency 1.6 11526.01 65969.85 27602.47 Income Tax Liabilities 1.7 300274.49 297194.03 919426.29 Other Liabilities 5359873.63 4130087.64 GFIL 2 Total Assets (2.1 to 2.7) 6198140.13 2.1 Cash & Bank Balance 1939448.94 1505035.38 679678.84 GFIL Money at call and short Notice 321065.91 333206.96 252665.36 GFIL Investments 3271687 39 3123669 47 Loans & Advances (a+b+c+d+e+f) 2787425.08 243039.69 350707.45 322585.87 a. Real Estate Loan 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) 98098.95 98491.44 79835.81 G 2. Business Complex & Residential Apartment Construction Loan 3. Income generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land Purchase & Plotting) 252608.50 224094.43 163203.88 GFIL b. Personal Home Loan of Rs. 10 million or less 916038.00 735456.55 c. Margin Type Loan 322516.06 278655.26 190607.65 GF d. Term Loan 675072.99 720258.01 953410.39 e. Overdraft Loan / TR Loan / WC Loan f. Others 1019222.57 886132.33 664910.80 GFIL Fixed Assets Ĉ 2.5 243026.63 240979.71 233552.52 Non Banking Assets 0.00 3230.29 GFIL Other Assets 2.7 410770.19 169123.16 173535.55 Profit and Loss Account Up to This Previous Corresponding Quarter Quarter Previous Year • GFIL Quarter Ending Ending Ċ Interest income 217127.49 86829.68 165252.98 GFIL Interest Expense 61288.55 132062.10 114940.79 Net Interest Income (3.1-3.2) 85065.39 25541.13 50312.19 A Fees Commission and Discount 990.65 414 11 611.55 3.3 GFIL 19313.74 Other Operating Income 27646.78 19402.06 3.4 3.5 Foreign Exchange Gain/Loss (Net) GFIL Total Operating Income (A+3.3+3.4+3.5) 113702.82 45357.30 70237.48 В Staff Expenses 21385.16 12083.32 16824.93 3.6 3.7 Other Operating Expenses 28793.76 12643.49 23176.87 GFIL C Operating profit Before Provision (B-3.6-3.7) 63523.90 20630.49 30235.68 GFIL 3.8 Provision for Possible Loss 36727.28 18130.71 1706.67 Operating profit (C-3.8) 26796.62 2499.78 28529.01 D 18600 22 Non Operating Income/Expenses (Net) 16139.13 8550.66 3.9 GFIL • GFIL Write Back of Provision for Possible Loss 0.00 0.00 0.00 3.10 Profit From Regular Activities (D+3.9+3.10) 45396.84 18638.91 37079.67 E GFIL 3.11 Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) F 45396.84 18638.91 37079.67 Provision For Staff Bonus 4126 99 3370 88 1694.45 Provision For Tax 3.13 11526.01 4984.03 9896.73 • Net Profit/Loss (F-3.12 -3.13) 11960.43 23812.06 29743.84 G At the End GFIL Ratios Corresponding At the End of of previous Quarter Previous Year This Quarter Quarter Ending Capital Fund to RWA 4.1 12.23% 13.82% 14.99% GFIL 4.2 Non Performing Loan (NPL) to Total Loan 1.99% 1.98% 3.01% 170.18% 160.70% Total Loan Loss Provision to total NPL 185.81% 4.3 GFIL 6.57% 4.4 Cost of Funds 6.78% 6.59% CD Ratio (Calculated as per NRB Directives) 75.00% 75.76% 74.86% 4.5 4.6 Base rate 8.64% 10.10% GFIL Additional Information (Optional) Average Yield (Local Currency) 12.18% 12.01% 11.61% GFIL Net Interest Spread (Local Currency) 4.96% 4.96% 4.67% Return on Equity (Annualized) 13.11 10.54 13.12 • GFIL Return on Assets (Annualized) 0.96 0.89 1.15 • Note: Above figures may vary with the audited figures if modified by the external auditors and regulators. | Housing | Trading | Industrial Educational | Agriculture | Loan | Sixed | Govt. Bond | Loan G Purchase Loan Our Interest Rate on Lendings: 12-16.5% 12 - 15% GFIL Our Interest Rate on Deposits: 8.25% - 8.75% | 9.00% | 10.00% | Negotiable | for Institution are Negotiable.

5.00% - 7.00%, 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 अनुसूची १४ • GFIL • GFIL Ċ (नियम २२ को उप नियम (२) सँग सम्बन्धित) GF आ. ब. २०७३/७४ को दोश्रो त्रैमासिक प्रतिवेदन 1. Financial Statements Highlights Ratios as on second Quarter ending 2073/74 This Quarter Ending **Previous Quarter Ending** Liquidity (CRR) 53,41% ue of per share on total assets Rs.1365.98 Rs.1181.24 Number of equity shares 4537500 4537500 Earnings per share (Annualized) Rs.13.11 Rs. 10.54 Net worth per share Rs.123.97 Price earnings ratio (Annualized) Rs.38.51 RS.43.48 Ū Management's analysis of performance GFIL a. During this quarter, company's profitability increased by 24.91% as compare to 2nd quarter of previous year 2072/073. Likewise, deposit . and loans & advances increased by 15% and 17.38% respectively as compare to 2nd quarter of previous year 2072/073. Legal proceedings • GFIL • 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 • GFIL statutory regulation or criminal offences No such information has been received of law suit filled against any promoters or directors of the company for economic offences Analysis of stock performance During the 2nd quarter of FY 2073/74, total volume of 37723 no. of shares were transacted in 137 transactions of this company and share price was of NPR 400/-at the highest, Rs.281 was the lowest and NPR 285/- was the closing price at the end of the 1st quarter. Problems and challenges Internal Problems: Challenges of retaining & maintaining skilled man power. Building adequate leadership capabilities B. **External Problems** • GFIL 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. Achieving excellence in service for delighting the customers. Emphasizing on quality rather than quantity **Corporate Governance** GFIL 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 • 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

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