

मिति २०८२/०७/२१ गते कारोबार राष्ट्रिय दैनिकमा प्रकाशित यस वित्तीय संस्थाको वित्तीय विवरणको केही विवरणहरु अन्यथा हुन गएको हुँदा उक्त विवरण देहाय बमोजिम रहेको जानकारी गराइन्छ ।



गुडविल फाइनान्स लिमिटेड (वित्तीय संस्था)
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नेपाल राष्ट्र बैकबाट "ग" वर्गको इजाजतप्राप्त राष्ट्रियस्तरको संस्था

Branches

Dillibazar 4422290 Indrachowk 5329554 Bhaktapur 6620067 Kumaripati 5408690 Tripureshwor 5331533 Nayabazar 5910738 Itahari, Sunsari 025-587051 Birtamod 023-530548 Nepalgunj 081-532056 Ghorai, Dang Ilam 082-563350 Phidim 027-520949 Butwal 024-521068 Bardibas 071-537282 Dhangadi 044-550102 Nawalpur 091-417357 Gaidakot 046-570060 Bhairahawa 078-501411 071-590963

CONDENSED STATEMENT OF FINANCIAL POSITION (QUARTERLY)

As on Ashwin end 2082 (Mid October of 2025)

Figures in NPR

Assets	This quarter Ending	Immediate Previous Year Ending
Cash and cash equivalent	1,909,446,069	1,824,052,621
Due from Nepal Rastra Bank	577,213,837	594,876,533
Placement with Bank and Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loan and advances to B/FIs	224,067,912	224,067,912
Loan and Advances to Customers	8,340,197,717	7,968,409,024
Investment Securities	1,885,418,653	2,206,752,989
Current Tax Assets	78,587,067	86,999,848
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investment Property	522,944,919	546,632,732
Property and Equipment	648,374,297	652,148,353
Goodwill and Intangible assets	-	-
Deferred Tax Assets	-	-
Other Assets	835,802,195	614,862,150
Total Assets	15,022,052,666	14,718,802,162
Liabilities	This Quarter Ending	Immediate Previous Year Ending
Due to Bank and Financial Institutions	8,381,340	14,691,960
Due to Nepal Rastra Bank	-	-
Derivative Financial Instruments	-	-
Deposits from Customers	12,413,106,075	12,121,270,247
Borrowings	-	-
Current Tax Liabilities	-	-
Provisions	-	(0.00)
Deferred Tax Liabilities	108,938,728	112,334,461
Other Liabilities	348,249,616	356,589,906
Debt securities issued	248,730,839	248,730,839
Subordinated Liabilities	-	-
Total Liabilities	13,127,406,597	12,853,617,412
Equity	This Quarter Ending	Immediate Previous Year Ending
Share Capital	946,115,200	946,115,200
Share Premium	2,475,548	2,475,548
Retained Earnings	(495,696,481)	(419,412,101)
Reserves	1,441,751,803	1,336,006,103
Total equity attributable to equity holders	1,894,646,069	1,865,184,750
Non-controlling interest	-	-
Total Equity	1,894,646,069	1,865,184,750
Total Liabilities and Equity	15,022,052,666	14,718,802,163

CONDENSED STATEMENT OF PROFIT OR LOSS

For the month ended Ashwin 2082

Figures in NPR

Particulars	Current Year		Corresponding Previous year	
	This Quarter	Up to This year (YTD)	This Quarter	Up to This Quarter (YTD)
Interest Income	267,979,914	267,979,914	336,706,740	336,706,740
Interest expense	(194,639,026)	(194,639,026)	(261,505,386)	(261,505,386)
Net interest income	73,340,889	73,340,889	75,201,354	75,201,354
Fees and Commission Income	13,600,007	13,600,007	9,861,683	9,861,683
Fees and Commission Expense	-	-	-	-
Net fee and commission income	13,600,007	13,600,007	9,861,683	9,861,683
Net interest, fee and commission income	86,940,896	86,940,896	85,063,037	85,063,037
Net trading income	-	-	-	-
Other operating income	9,973,966	9,973,966	9,180,792	9,180,792
Total operating income	96,914,862	96,914,862	94,243,829	94,243,829
Impairment charge/(reversal) for loans and other losses	(26,646,055)	(26,646,055)	(9,744,692)	(9,744,692)
Net operating income	123,560,917	123,560,917	103,988,521	103,988,521
Operating Expenses				
Personnel Expense	(41,430,760)	(41,430,760)	(34,681,386)	(34,681,386)
Other Operating Expense	(24,304,487)	(24,304,487)	(17,823,977)	(17,823,977)
Depreciation and Amortization	(4,800,000)	(4,800,000)	(4,500,000)	(4,500,000)
Operating profit	53,025,669	53,025,669	46,983,158	46,983,158
Non operating Income	313,891	313,891	6,659,056	6,659,056
Non operating expense	-	-	-	-
Profit before Income tax	53,339,560	53,339,560	53,642,214	53,642,214
Income tax Expenses				
Current Tax	(15,954,864)	(15,954,864)	(4,128,385)	(4,128,385)
Deferred Tax	-	-	-	-
Profit/(loss) for the period	37,384,696	37,384,696	49,513,830	49,513,830

Condensed Statement of Comprehensive Income

Particulars	Current Year		Corresponding Previous year	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Profit/(loss) for the period	37,384,696	37,384,696	49,513,830	49,513,830
Other Comprehensive Income	(7,923,377)	(7,923,377)	15,289,806	15,289,806
Gains/(losses) from investments in equity instruments measured at fair value	(7,923,377)	(7,923,377)	15,289,806	15,289,806
Total Comprehensive Income	29,461,319	29,461,319	64,803,636	64,803,636
Basic earning per share	3.95	3.95	5.23	5.23
Annualized Basic earning per share	15.81	15.81	20.93	20.93
Diluted earning per share	15.81	15.81	20.93	20.93
Profit attributable to:				
Equity holders of the Bank	29,461,319	29,461,319	64,803,636	64,803,636
Non-controlling interests	-	-	-	-
Total	29,461,319	29,461,319	64,803,636	64,803,636

Ratios as per NRB Directives

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Capital fund to RWA		13.95%		13.57%
Total Loan Loss provision to Total NPL		104.19%		110.61%
Total nonperforming loan(NPL) to total loan		6.33%		4.91%
Cost of Funds		5.91%		7.58%
Credit to Deposit Ratio		73.59%		68.42%
Base Rate		8.19%		9.55%
Interest Rate Spread		4.47%		4.49%

Notes to Financial Statement

- Above Financial Statements are prepared in accordance with the Nepal Financial Reporting Standards (NFRS) and certain carve-outs as issued by ICAN.
- These figures may vary with the audited figures at the instance of external auditor and regulator.
- Figures have been regrouped and rearranged wherever necessary.
- Loans and advances consist of accrued interest receivable net of interest suspense and have been presented in net of any impairment charges. Impairment charge on loans and advances have been taken as calculated as per NRB directives using carve out no. 5 issued by Institute of Chartered Accountants of Nepal (ICAN) being higher of impairment charge calculated as per NAS 39.
- Loans and advances to customers include loan to customers and Loan to Employees which have been measured at amortised cost.
- Personnel expenses include employee bonus provision and amortization of the Deferred employee benefits of subsidized loans provided as per Employees byelaws of the bank.
- NFRS adjustments which are subject to regulatory adjustments as per NRB directives have been shown as regulatory adjustments.
- Interest on staff loan provided at nominal rate has been calculated for the FY 2082.83 and divided equally among four quarters.
- Reclassification has been done wherever necessary.
- The detailed interim report has been published in the bank's website <https://www.goodwillfinance.com.np>**

STATEMENT OF DISTRIBUTABLE PROFIT OR LOSS

For the Month Ended Ashwin, 2082

Figures in NPR

Particulars	Amount (Rs)
Opening Retained Earnings as on year ended 2081-82	(419,412,100.69)
Net Profit For the month ended Ashwin 2082	37,384,696.03
1. Appropriations	
1.1 Profit required to be appropriated to statutory reserve	(57,668,730.17)
a. General Reserve	(7,476,939.21)
b. Capital Redemption Reserve (Debenture Redemption Reserve)	(50,000,000.00)
c. Exchange Fluctuation Fund	
d. Corporate Social Responsibility Fund	(373,846.96)
e. Employees Training Fund	
f. Other	182,056.00
1.2 Profit required to be transfer to Regulatory Reserve	(56,000,346.51)
a. Interest Receivable (-)/Previous accrued interest received (+) (AIR)	(53,079,109.86)
b. Short provision for possible losses on Non Banking Assets (-)/Reversal(+)	(2,921,236.65)
Net Profit for month ended Ashwin 2082 available for distribution	(76,284,380.65)
Closing retained Earnings as on Ashwin end 2082	(495,696,481.34)

धितोपत्र दर्ता निष्काशन नियमावली २०६५ को अनुसूची १४

(नियम २६ को उप नियम (१) सँग सम्बन्धित)
आ. ब. २०८२/८३ को प्रथम त्रैमासिक प्रतिवेदन

1. Financial Statements Highlights

- Ratios as on first quarter end
- First Quarter ending 2082/83

Particulars	This Quarter Ending	Previous Quarter Ending
Liquidity (CRR)	33.25%	33.47%
Value of per share on total assets	Rs. 1587.76	Rs. 1611.50
Number of equity shares	9461152	9461152
Earnings per share	Rs.15.81	Rs.0.54
Net worth per share	Rs. 200.26	Rs. 197.14
Price earnings ratio	35.49	1320.43

2. Management's analysis of performance

- As per NFRS reporting, during this first quarter for the year 2082-83, company's profitability posted Rs. 3,73,84,696 as compared to profit posted Rs. 4,95,13,830 in 1st quarter of previous year 2081-2082. Likewise, loans & advances are increased by 4.54% and deposit also increased by 2.35% respectively as compare to 1st quarter of previous yr. 2081-082.

3. Legal proceedings

- No law suit has been filed by or against the company in the last quarter.
- 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.

4. Analysis of stock performance

- During the First quarter of FY 2082/83, total volume of 1093808 no. of shares were transacted in 8487 transactions. And share price was of NPR 756/- at the highest, Rs.528 was the lowest and NPR561 was the closing price at the end of the 1st 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.
- Global pandemic of corona virus.
- 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.
- Emphasizing on quality rather than quantity.

6. Corporate Governance

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 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.

7. 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.