मिति २०८३/०१/१५ गते News 24 दैनिक राष्ट्रिय दैनिकमा प्रकाशित यस वित्तीय संस्थाको वित्तीय विवरणको केही विवरणहरु अन्यथा हुन गएको हुँदा उक्त विवरण देहाय बमोजिम रहेको जानकारी गराईन्छ ।

गुडविल फाइनान्स लिमिटेड (वित्तीय संस्था)

GOODWILL FINANCE LIMITED

नेपाल राष्ट्र बैंकबाट "ग" वर्गको इजाजतप्राप्त राष्ट्रियस्तरको संस्था

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CONDENSED STATEMENT OF FINANCIAL POSITION (QUARTERLY)

As on Chaitra end 2082 (Mid April of 2026)

Figures in NPR

Assets	This quarter Ending	Immediate Previous Year Ending
Cash and cash equivalent	759,922,381	1,823,491,434
Due from Nepal Rastra Bank	2,547,540,362	594,876,533
Placement with Bank and Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loan and advances to B/FIs	240,000,000	221,827,233
Loan and Advances to Customers	8,620,998,959	8,413,552,721
Investment Securities	2,332,780,513	2,333,777,763
Current Tax Assets	87,169,624	81,596,475
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investment Property	503,506,214	546,632,732
Property and Equipment	633,637,196	642,200,566
Goodwill and Intangible assets	-	-
Deferred Tax Assets	-	
Other Assets	237,553,444	100,210,437
Total Assets	**15,963,108,693**	**14,758,165,894**
Liabilities	**This Quarter Ending**	**Immediate Previous Year Ending**
Due to Bank and Financial Institutions	70,662,840	14,691,960
Due to Nepal Rastra Bank	-	-
Derivative Financial Instruments	-	-
Deposits from Customers	13,076,777,183	12,121,270,244
Borrowings	-	-
Current Tax Liabilities		
Provisions		
Deferred Tax Liabilities	205,093,777	205,093,777
Other Liabilities	427,567,647	318,602,054
Debt securities issued	249,158,147	249,158,147
Subordinated Liabilities	-	-
Total Liabilities	**14,029,259,594**	**12,908,816,182**
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	(568,992,877)	(588,587,017)
Reserves	1,554,251,227	1,489,345,980
Total equity attributable to equity holders	**1,933,849,098**	**1,849,349,711**
Non-controlling interest	-	-
Total Equity	**1,933,849,098**	**1,849,349,711**
Total Liabilities and Equity	**15,963,108,693**	**14,758,165,894**

CONDENSED STATEMENT OF PROFIT OR LOSS

For the month ended Chaitra 2082

Figures in NPR

Particulars	Current Quarter		Corresponding Previous Quarter	
	This Quarter	Up to This year (YTD)	This Quarter	Up to This Quarter (YTD)
Interest Income	179,438,178	858,862,619	270,966,108	882,860,680
Interest expense	(172,328,629)	(546,754,264)	(211,035,130)	(702,051,287)
Net interest income	**7,109,549**	**312,108,355**	**59,930,978**	**180,809,393**
Fees and Commission Income	7,480,049	33,831,956	8,829,096	27,408,713
Fees and Commission Expense	-		-	
Net fee and commission income	**7,480,049**	**33,831,956**	**8,829,096**	**27,408,713**
Net interest, fee and commission income	**14,589,598**	**345,940,311**	**68,760,074**	**208,218,106**
Net trading income	-			
Other operating income	10,584,240	38,532,211	10,102,367	25,388,277
Total operating income	**25,173,838**	**384,472,522**	**78,862,440**	**233,606,383**
Impairment charge/(reversal) for loans and other losses	33,908,840	100,834,859	16,182,353	56,095,240
Net operating income	**(8,735,002)**	**283,637,663**	**62,680,088**	**177,511,144**
Operating Expenses				
Personnel Expense	(23,438,371)	(103,431,739)	(29,422,661)	(87,883,655)
Other Operating Expense	(22,112,726)	(67,222,715)	(22,824,229)	(63,713,209)
Depreciation and Amortization	(4,200,000)	(12,600,000)	(5,400,000)	(16,200,000)
Operating profit	**(58,486,099)**	**100,383,209**	**5,033,197**	**9,714,280**
Non operating Income	306,000	953,286	1,727,621	11,797,363
Non operating expense				
Profit before Income tax	**(58,180,099)**	**101,336,496**	**6,760,818**	**21,511,643**
Income tax Expenses				
Current Tax	21,525,962	(26,282,012)	(2,028,245)	(6,289,327)
Deferred Tax	-	-	-	-
Profit/(loss) for the period	**(36,654,137)**	**75,054,483**	**4,732,573**	**15,222,317**

Condensed Statement of Comprehensive Income

Particulars	Current Quarter		Corresponding Previous Quarter	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Profit/(loss) for the period	(36,654,137)	75,054,483	4,732,573	15,222,317
Other Comprehensive Income	(457,736,483)	9,444,904	11,401,649	114,919,227
Gains/(losses) from investments in equity instruments measured at fair value	(457,736,483)	9,444,904	11,401,649	114,919,227
Total Comprehensive Income	**(494,390,620)**	**84,499,387**	**16,134,222**	**130,141,544**
Basic earning per share	(3.87)	7.93	0.50	1.61
Annualized Basic earning per share	(13.04)	10.58	(0.07)	2.15
Diluted earning per share	(13.04)	10.58	(0.07)	2.15
Profit attributable to:				
Equity holders of the Bank	(494,390,620)	84,499,387	16,134,221.80	130,141,544
Non-controlling interests	-	-	-	-
Total	**(494,390,620)**	**84,499,387**	**16,134,222**	**130,141,544**

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		13.88%		12.63%
Total Loan Loss provision to Total NPL		81.84%		84.57%
Total nonperforming loan (NPL) to total loan		9.69%		8.07%
Cost of Funds		5.10%		6.31%
Credit to Deposit Ratio		68.56%		68.52%
Base Rate		6.97%		8.27%
Interest Rate Spread		4.06%		4.28%

Notes to Financial Statement

1. Above Financial Statements are prepared in accordance with the Nepal Financial Reporting Standards (NFRS) and certain carve -outs as issued by ICAN.
2. These figures may vary with the audited figures at the instance of external auditor and regulator.
3. Figures have been regrouped and rearranged wherever necessary.
4. 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.
5. Loans and advances to customers include loan to customers and Loan to Employees which have been measured at amortised cost.
6. Personnel expenses include employee bonus provision and amortization of the Deferred employee benefits of subsidized loans provided as per Employees byelaws of the bank.
7. NFRS adjustments which are subject to regulatory adjustments as per NRB directives have been shown as regulatory adjustments.
8. Interest on staff loan provided at nominal rate has been calculated for the FY 2082.83 and divided equally among four quarters.
9. Reclassification has been done whereever necessary.
10. **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 Chaitra, 2082

Figures in NPR

Particulars	Amount (Rs)
Opening Retained Earnings as on year ended 2081-82	**(588,587,016.51)**
Net Profit For the month ended Chaitra 2082	**75,054,483.13**
1. Appropriations	
1.1 Profit required to be appropriated to statutory reserve	**(15,388,679.46)**
a. General Reserve	(15,010,896.63)
b. Capital Redemption Reserve (Debenture Redemption Reserve)	-
c. Exchange Fluctuation Fund	
d. Corporate Social Responsibity Fund	(750,544.83)
e. Employees Training Fund	
f. Other	372,762.00
1.2 Profit required to be transfer to Regulatory Reserve	**(40,071,663.69)**
a. Interest Receivable (-)/Previous accrued interest received (+) (AIR)	(61,535,731.59)
b. Short provision for possible losses on Non Banking Assets (-)/Reversal(+)	21,464,067.90
Net Profit for month ended Chaitra 2082 available for distribution	**19,594,139.98**
Closing retained Earnings as on Chaitra end 2082	**(568,992,876.53)**

धितोपत्र दर्ता निष्काशन नियमावली २०७३ को अनुसुची १४

(नियम २६ को उप नियम (१) संग सम्बन्धित)

आ. ब. २०८२/८३ को तेश्रो त्रैमासिक प्रतिवेदन

1. Financial Statements Highlights

1. Ratios as on third quarter end
2. Quarter ending 2082-2083

Particulars	This Quarter Ending	Previous Quarter Ending
Liquidity (CRR)	37.66%	35.23%
Value of per share on total assets	Rs. 1687.23	Rs. 1708.27
Number of equity shares	9461152	9461152
Earnings per share (Annualized)	Rs. 10.58	Rs. 23.61
Net worth per share	Rs. 204.40	Rs. 256.65
Price earnings ratio	60.81	28.12

2. Management's analysis of performance

a. As per NFRS reporting, during this third quarter for the year 2082-83, company's profitability posted Rs. 7,50,54,483.00 as compare to profit posted Rs. 111708620.00 in 3rd quarter of corresponding previous year 2081-2082. Likewise, loans & advances are increased by 8.03% and deposit also increased by 3.41% respectively as compare to 3rd quarter of corresponding previous year 2081-082 .

3. 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 regulation or criminal offences.

c. 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

a. During the third quarter of FY 2082/83, total volume of 1847626 no. of shares were transacted in 12728 transactions. And share price was of NPR 738.00-at the highest, Rs. 611.30 was the lowest and NPR 643.20 was the closing price at the end of the 3rd 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.
- 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

That we deal with other people's savings 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.