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Corporate Office Hattisar, Kathmandu Tel 4444039 • Fax 4443414 Email goodwill@finance.wlink.com.np GFIL

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Rs. in 000

Previous Corresponding

Kumaripati, Lalitpur Ilam Butwal Tel 5008690/91 Tel 027-520949 Tel 071-547282 Ghorahi, Dang Tel 082-563350/51 Phidim Tel 024–521068

This

		This	Previous	
S.N.	Particulars	Quarter	Quarter	Previous Year
		Ending	Ending	Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	6145612.58	5965053.71	5359873.63
1.1	Paid-up Capital	726000.00	581665.00	453750.00
1.2	Reserves and Surplus	205676.10	192859.53	108745.28
1.3	'			
1.4	Borrowings	179500.00	175000.00	720000.00
1.5	Deposits (a+b)	4668127.52	4650964.48	3711134.01
	a. Domestic Currency	4668127.52	4650964.48	3711134.01
	b. Foreign Currency			
1.6	Income Tax Liabilities	48349.21	42291.90	65969.85
1.7	Other Liabilities	317959.76	322272.80	300274.49
2	Total Assets (2.1 to 2.7)	6140638.48	5965053.71	5359873.63
2.1	Cash & Bank Balance	1362807.54	1311745.23	1505035.38
2.2	Money at call and short Notice	1002001101	10111110120	100000000
2.3	Investments	461861.24	468552.18	321065.91
2.4	Loans & Advances (a+b+c+d+e+f)	3904311.07	3719453.03	3123669.47
2.7	a. Real Estate Loan	185008.63	257517.23	322585.86
	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	103762.96	164018.31	98491.44
	Business Complex & Residential Apartment Construction Loan	100702.50	104010.01	30431.44
	Income generating Commercial Complex Loan			
	Other Real Estate Loan (Including Land Purchase & Plotting)	81245.68	93498.91	224094.43
	b. Personal Home Loan of Rs. 10 million or less	978848.69	884553.82	889692.00
	c. Margin Type Loan	308602.23	314340.43	
	d. Term Loan			278655.26
	e. Overdraft Loan / TR Loan / WC Loan	1390362.03	1046215.98	720258.01
	f. Others	1041400 50	1010005 50	040470 22
0.5	Fixed Assets	1041489.50	1216825.56	912478.33
2.5	Non Banking Assets	250446.20	240905.48	240979.71
	Other Assets	0.00	0.00	0.00
2.7	Profit and Loss Account	161212.43	224397.79	169123.16
3	Profit and Loss Account	Up to This	Previous Quarter	Corresponding Previous Year
		Quarter		
0.4	Interest income		Ending	Quarter Ending
3.1	Interest income	143320.24	Ending 523572.36	Quarter Ending 86829.68
3.2	Interest Expense	143320.24 114289.82	Ending 523572.36 369165.01	86829.68 61288.55
3.2 A	Interest Expense Net Interest Income (3.1-3.2)	143320.24 114289.82 29030.41	Ending 523572.36 369165.01 154407.35	86829.68 61288.55 25541.13
3.2 A 3.3	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount	143320.24 114289.82 29030.41 658.97	523572.36 369165.01 154407.35 3256.15	86829.68 61288.55 25541.13 414.11
3.2 A 3.3 3.4	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income	143320.24 114289.82 29030.41	Ending 523572.36 369165.01 154407.35	86829.68 61288.55 25541.13
3.2 A 3.3 3.4 3.5	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	143320.24 114289.82 29030.41 658.97 14654.19	523572.36 369165.01 154407.35 3256.15 63012.90	86829.68 61288.55 25541.13 414.11 19402.06
3.2 A 3.3 3.4 3.5 B	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5)	143320.24 114289.82 29030.41 658.97 14654.19	523572.36 369165.01 154407.35 3256.15 63012.90	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30
3.2 A 3.3 3.4 3.5 B 3.6	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74	523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32
3.2 A 3.3 3.4 3.5 B 3.6 3.7	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01	523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7)	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8)	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73	Response Services Respon
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net)	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71 627.08	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71 2499.77 16139.13
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71 627.08 0.00	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49 0.00	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71 2499.77 16139.13 0.00
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10 E	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10)	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71 627.08	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71 2499.77 16139.13
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10 E	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net)	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71 627.08 0.00 18847.79	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49 0.00 152203.22	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71 2499.77 16139.13 0.000 18638.90
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10 E 3.11	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11)	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71 627.08 0.00 18847.79	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49 0.00 152203.22	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71 2499.77 16139.13 0.00 18638.90
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.10 E 3.11 F	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71 627.08 0.00 18847.79 1713.44	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49 0.00 152203.22 13836.66	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71 2499.77 16139.13 0.00 18638.90 18638.90
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71 627.08 0.00 18847.79 1713.44 5065.56	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49 0.00 152203.22 13836.66 42291.90	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71 2499.77 16139.13 0.00 18638.90 1694.45 4984.03
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13)	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71 627.08 0.00 18847.79 1713.44 5065.56 12068.79	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49 0.00 152203.22 13836.66 42291.90 96074.66	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71 2499.77 16139.13 0.00 18638.90 1694.45 4984.03 11960.42
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 107743.01 22203.82 627.08 0.00 18847.79 1713.44 5065.56 12068.79 At the End of	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49 0.00 152203.22 13836.66 42291.90 96074.66 At the End	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71 2499.77 16139.13 0.000 18638.90 1694.45 4984.03 11960.42 Corresponding
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13)	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71 627.08 0.00 18847.79 1713.44 5065.56 12068.79	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49 0.00 152203.22 13836.66 42291.90 96074.66 At the End of previous	Quarter Ending 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71 2499.77 16139.13 0.00 18638.90 1694.45 4984.03 11960.42 Corresponding Previous Year
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10 F 3.112 3.13 G 4	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71 627.08 0.00 18847.79 1713.44 5065.56 12068.79 At the End of This Quarter	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49 0.00 152203.22 13836.66 42291.90 96074.66 At the End of previous Quarter	Responding 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71 2499.77 16139.13 0.00 18638.90 1694.45 4984.03 11960.42 Corresponding Previous Year Quarter Ending
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios Capital Fund to RWA	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71 627.08 0.00 18847.79 1713.44 5065.56 12068.79 At the End of This Quarter	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49 0.00 152203.22 13836.66 42291.90 96074.66 At the End of previous Quarter 16.35%	Quarter Ending
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10 F 3.112 5.113 G 4	Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios	143320.24 114289.82 29030.41 658.97 14654.19 44343.57 11396.74 10743.01 22203.82 3983.11 18220.71 627.08 0.00 18847.79 1713.44 5065.56 12068.79 At the End of This Quarter	Ending 523572.36 369165.01 154407.35 3256.15 63012.90 220676.39 45469.04 61532.32 113675.04 10091.31 103583.73 48619.49 0.00 152203.22 13836.66 42291.90 96074.66 At the End of previous Quarter	Responding 86829.68 61288.55 25541.13 414.11 19402.06 45357.30 12083.32 12643.49 20630.48 18130.71 2499.77 16139.13 0.00 18638.90 1694.45 4984.03 11960.42 Corresponding Previous Year Quarter Ending

धितोपत्र दर्ता निष्काशन नियमाबली २०६५ को अनुसूची १४

Note: Above figures may vary with the audited figures if modified by the external auditors and regulators.

(नियम २२ को उप नियम (२) सँग सम्बन्धित) आ. ब. २०७४/७५ को प्रथम त्रैमासिक प्रतिवेदन **Financial Statements Highlights**

9.20%

72.32%

12.07%

14 54%

4.60%

6 65

0.79

9.18%

72.86%

12.88%

14.22%

4.32%

21.17

6.59%

12.01%

4.96%

10.54

0.89

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1. Ratios as on first Quarter ending 2074/75 This Quarter Ending **Previous Quarter Ending**

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4.4 Cost of Funds

4.5 4.6 Base rate

CD Ratio (Calculated as per NRB Directives)

Additional Information (Optional)

Net Interest Spread (Local Currency)

Average Yield (Local Currency)

Return on Equity (Annualized)

Return on Assets (Annualized)

Liquidity (CRR)	33.75%	33.39%				
Value of per share on total assets	Rs.845.82	Rs.1314.00				
Number of equity shares	7620000	4537500				
Earnings per share (Annualized)	Rs.6.65	Rs.21.17				
Net worth per share	Rs.128.95	Rs.142.50				
Price earnings ratio (Annualized)	RS.27.82	RS.9.49				
2 Management's analysis of norformance						

a. During this quarter, company's profitability increased by 0.91% as compare to corresponding quarter of previous year 2073/074. And deposit and loans & advances is increased by 25.79% and 25% respectively as compare to corresponding quarter of previous year 2073/074.

- 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
- Analysis of stock performance
- a. During the 1st guarter of FY 2074/75, total volume of 52106 no. of shares were transacted in 282 transactions. And share price was of
- NPR 219/- at the highest, Rs.172 was the lowest and NPR 185/- was the closing price at the end of the 4th quarter. Problems and challenges
- Building adequate leadership capabilities.

B. External Problems

Internal Problems:

Scarcity of skilled & competent man power.

Challenges of retaining & maintaining skilled man power.

- Growing excess rate of interest on deposits.
- Very limited investment opportunities Demand for quality loan in decreasing trend
- 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. Corporate Governance

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

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

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.

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