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12.18%

4.96%

13.11

0.96

161 023-040340 161 020-06700 1/367173 161 061-026000/37 161 062-063050/31 161 024-021006							
Quarterly Financial Statement, At the quarter ended Poush, 2074 Rs. in 000'							
S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending			
1	Total Capital & Liabilities (1.1 to 1.7)	6356123.44	6145612.58				
1.1	Paid-up Capital	800000.00	726000.00	453750.00			
1.2	Reserves and Surplus	148692.61	205676.10	126528.70			
1.3	Debenture and Bond	000000 00	470500.00	000000 00			
1.4	Borrowings	282000.00	179500.00	820000.00			
1.5	Deposits (a+b)	4798772.37 4798772.37	4668127.52 4668127.52	3864883.00 3864883.00			
	a. Domestic Currency b. Foreign Currency	4/90//2.3/	4000127.32	3004003.00			
1.6	Income Tax Liabilities	12385.88	48349.21	11526.01			
1.7	Other Liabilities	314272.58	317959.76	921452.42			
2	Total Assets (2.1 to 2.7)	6356123.44	6140638.48	6198140.13			
2.1	Cash & Bank Balance	1350996.57	1362807.54	1939448.94			
2.2	Money at call and short Notice						
2.3	Investments	543714.46	461861.24	333206.96			
2.4	Loans & Advances (a+b+c+d+e+f)	4077968.40	3904311.07	3271687.39			
	a. Real Estate Loan	225582.22	185008.63	350707.45			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	102855.95	103762.96	98098.95			
	2. Business Complex & Residential Apartment Construction Loan						
	3. Income generating Commercial Complex Loan						
	Other Real Estate Loan (Including Land Purchase & Plotting)	122726.28	81245.68	252608.50			
	b. Personal Home Loan of Rs. 10 million or less	1055727.66	978848.69	904168.32			
	c. Margin Type Loan	274038.31	308602.23	322516.06			
	d. Term Loan	1447015.39	1390362.03	675072.99			
	e. Overdraft Loan / TR Loan / WC Loan						
	f. Others	1075604.81	1041489.50	1019222.57			
2.5	Fixed Assets	250918.93	250446.20	243026.63			
2.6	Non Banking Assets Other Assets	0.00	0.00	0.00			
2.7	Profit and Loss Account	132525.08	161212.43				
3	Front and Loss Account	Up to This Quarter	Previous Quarter Ending	Corresponding Previous Year Quarter Ending			
3.1	Interest income	289824.33	143320.24	217127.49			
3.2	Interest Expense	221658.70	114289.82	132062.10			
Α	Net Interest Income (3.1-3.2)	68165.64	29030.41	85065.39			
3.3	Fees Commission and Discount	1368.71	658.97	990.65			
3.4	Other Operating Income	30681.23	14654.19	27646.78			
3.5	Foreign Exchange Gain/Loss (Net)						
В	Total Operating Income (A+3.3+3.4+3.5)	100215.57	44343.57	113702.82			
3.6	Staff Expenses	22897.90	11396.74	21385.16			
3.7	Other Operating Expenses	30059.49	10743.01	28793.76			
C	Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss	47258.18	22203.82	63523.90			
3.8		2473.98	3983.11	36727.28			
D 2.0	Operating profit (C-3.8) Non Operating Income/Expenses (Net)	44784.21 627.08	18220.71 627.08	26796.62 18600.22			
3.9	Write Back of Provision for Possible Loss	2186.02	0.00	0.00			
	Profit From Regular Activities (D+3.9+3.10)	47597.31	18847.79	45396.84			
	Extraordinary Income/Expenses (Net)	100101	10041.13	+3330,04			
	Profit Before Bonus and Taxes (E+3.11)	47597.31	18847.79	45396.84			
	Provision For Staff Bonus	4327.03	1713.44	4126.99			
3.13	Provision For Tax	12385.88	5065.56	11526.01			
G	Net Profit/Loss (F-3.12 -3.13)	30884.40	12068.79	29743.84			
4	Ratios	At the End of This Quarter	At the End of previous Quarter	Corresponding Previous Year Quarter Ending			
4.1	Capital Fund to RWA	19.26%	19.20%	12.23%			
4.2	Non Performing Loan (NPL) to Total Loan	2.21%	1.29%	1.99%			
4.3	Total Loan Loss Provision to total NPL	124.90%	236.56%	185.81%			
4.4	Cost of Funds	9.51%	9.20%	6.78%			
4.5	CD Ratio (Calculated as per NRB Directives)	72.78%	72.32%	75.76%			
4.0	Base rate	12.55%	12 07%	9.55%			

धितोपत्र दर्ता निष्काशन नियमाबली २०६५ को अनुसूची १४ (नियम २२ को उप नियम (२) सँग सम्बन्धित)

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

आ. ब. २०७४/७५ का दोश्रो त्रैमासिक प्रतिवेदन icial Statements Highlights

1. Ratios as on second Quarter ending 2074/75

14.51%

4.08%

7.72

0.97

14.54%

4.60%

6.65

	This Quarter Ending	Previous Quarter Ending	
Liquidity (CRR)	33.92%	33.75%	
Value of per share on total assets	Rs.794.52	Rs.845.82	
Number of equity shares	8000000	7260000	
Earnings per share (Annualized)	Rs.7.72	Rs.6.65	
Net worth per share	Rs.118.59	Rs.128.95	
Price earnings ratio (Annualized)	RS.19.04	RS.27.82	
2 Management's analysis of norfers	manco	•	

4.6 Base rate

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Additional Information (Optional) Average Yield (Local Currency)

Net Interest Spread (Local Currency)

Return on Equity (Annualized)

Return on Assets (Annualized)

During this quarter, company's profitability increased by 3.83% as compare to corresponding quarter of previous year 2073/074. And deposit and Joans & advances is increased by 24.16% and 24.64% respectively as compare to corresponding guarter of previous year 2073/074.

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.

- 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 2nd quarter of FY 2074/75, total volume of 67581 no. of shares were transacted in 351 transactions. And share price was of NPR a.
 - 190/-at the highest, Rs.145 was the lowest and NPR 147/- was the closing price at the end of the 4th guarter.

Problems and challenges

- Internal Problems:
- Challenges of retaining & maintaining skilled man power.
- Building adequate leadership capabilities. B. **External Problems**
- Scarcity of skilled & competent 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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