

Dillibazar 4422290	Indrachowk 4229554	Taumadhi, Bhaktapur 6620067	Kumaripati, Lalitpur 5008690	Tripureshwor 4231533	Itahari, Sunsari 025-587051	Birtamod 023-540548
Nepalgunj 081-528056	Ghorai, Dang 082-563350	Ilam 027-520949	Phidim 024-521068	Butwal 071-547282	Bardibas 044-550102	Dhangadi Tel 091-417357

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)	8706840.64	8422258.50	6675379.97
1.1	Paid-up Capital	800000.00	800000.00	800000.00
1.2	Reserves and Surplus	156100.77	156870.42	140399.91
1.3	Debenture and Bond			
1.4	Borrowings	321870.49	626671.57	271450.00
1.5	Deposits (a+b)	6914043.28	6263172.05	5122200.10
	a. Domestic Currency	6914043.28	6263172.05	5122200.10
	b. Foreign Currency			
1.6	Income Tax Liabilities	19892.96	55911.64	10664.40
1.7	Other Liabilities	494933.14	519632.81	330665.55
2	Total Assets (2.1 to 2.7)	8706840.64	8422258.50	6675379.97
2.1	Cash & Bank Balance	1922412.74	1942623.65	1354852.86
2.2	Money at call and short Notice			
2.3	Investments	603333.91	597306.05	568734.48
2.4	Loans & Advances (a+b+c+d+e+f)	5704777.48	5375816.84	4353862.78
	a. Real Estate Loan	241119.13	281866.64	241149.46
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 15 million)	164918.82	197887.10	102479.56
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	76200.32	83979.54	138669.90
	b. Personal Home Loan of Rs. 15 million or less	1392192.60	1251446.62	1144867.42
	c. Margin Type Loan	175058.30	180913.29	245125.63
	d. Term Loan	2682372.54	2372272.44	1668013.08
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others	1214034.90	1289317.84	1054707.20
2.5	Fixed Assets	217301.05	213096.21	253283.15
2.6	Non Banking Assets	83184.45	80202.27	0.00
2.7	Other Assets	175831.02	213213.49	144646.69
3	Profit and Loss Account	Up to This Quarter	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest income	618626.50	389349.46	440895.89
3.2	Interest Expense	454932.38	271508.18	348429.94
A	Net Interest Income (3.1-3.2)	163694.13	117841.29	92465.96
3.3	Fees Commission and Discount	1898.34	1442.12	2113.76
3.4	Other Operating Income	73154.93	48310.49	50455.92
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	238747.39	167593.90	145035.63
3.6	Staff Expenses	48566.44	31781.36	34776.76
3.7	Other Operating Expenses	55727.73	33953.68	47099.90
C	Operating profit Before Provision (B-3.6-3.7)	134453.22	101858.86	63158.97
3.8	Provision for Possible Loss	98286.13	90082.53	22248.79
D	Operating profit (C-3.8)	36167.09	11776.33	40910.19
3.9	Non Operating Income/Expenses (Net)	0.00	0.00	627.08
3.10	Write Back of Provision for Possible Loss	20334.77	43358.75	0.00
E	Profit From Regular Activities (D+3.9+3.10)	56501.86	55135.08	41537.27
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	56501.86	55135.08	41537.27
3.12	Provision For Staff Bonus	5136.53	5012.28	3776.12
3.13	Provision For Tax	19892.96	17880.79	10664.40
G	Net Profit/Loss (F-3.12 -3.13)	31472.36	32242.01	27096.75
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	14.27%	15.52%	17.84%
4.2	Non Performing Loan (NPL) to Total Loan	1.00%	0.85%	2.99%
4.3	Total Loan Loss Provision to total NPL	206.77%	208.97%	103.54%
4.4	Cost of Funds	9.85%	10.55%	10.54%
4.5	CD Ratio (Calculated as per NRB Directives)	71.50%	72.92%	73.46%
4.6	Base rate	12.68%	13.50%	13.63%
	Additional Information (Optional)			
	Average Yield (Local Currency)	14.84%	15.12%	14.91%
	Net Interest Spread (Local Currency)	4.99%	4.58%	3.46%
	Return on Equity (Annualized)	5.25	8.06	4.52
	Return on Assets (Annualized)	0.48	0.77	0.54

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

धितोपत्र दर्ता निष्काशन नियमावली २०६५ को अनसर्ची १४

(नियम २२ को उप नियम (२) संग सम्बन्धित)

आ. ब. २०७५/७६ को तेश्रो त्रैमासिक प्रतिवेदन

1 Financial Statements Highlights

1 Ratios as on third Quarter ending 2075/76

	This Quarter Ending	Previous Quarter Ending	
Liquidity (CRR)	31.62%	35.19%	
Value of per share on total assets	Rs.1088.36	Rs.1052.78	
Number of equity shares	8000000	8000000	
Earnings per share (Annualized)	Rs.5.25	Rs.8.06	
Net worth per share	Rs.119.51	Rs.119.61	
Price earnings ratio (Annualized)	RS.23.26	RS.15.01	

2. Management's analysis of performance

a. During this quarter, company's profitability increased by 16.15% as compare to 3rd quarter of previous year 2074-2075. However, deposit and loans & advances is increased by 44.08% and 39.89% respectively as compare to 3rd quarter of previous Yr. 2074-075

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.

a. During the 3rd quarter of FY 2025

a. During the 3rd quarter of FY 2017/18, total volume of 33427 no. of shares were transacted in 179 transactions. And share price was of NPR 124/- at the highest, Rs.111 was the lowest and NPR 122/- was the closing price at the end of the 3rd quarter.

4. Internal Barriers

- 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

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 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.