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D

Staff Expenses

Other Operating Expenses

Provision for Possible Loss

Operating profit (C-3.8)

Total Operating Income (A+3.3+3.4+3.5)

Operating profit Before Provision (B-3.6-3.7)

Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss 3.10 E Profit From Regular Activities (D+3.9+3.10) 12703.56 41593.57 7511.51 Extraordinary Income/Expenses (Net) 3.11 Profit Before Bonus and Taxes (E+3.11) 7511.51 12703.56 41593.57 F Provision For Staff Bonus 3.12 1154.87 3781.23 682.86 Provision For Tax 3450.21 10203.13 1617.25 3.13 Net Profit/Loss (F-3.12 -3.13) 27609.21 G 8098.48 5211.40 At the End Corresponding Ratios At the End of This Quarter Previous Year Quarter Ending of previous Quarter 16.73% 18.04% 4.1 Capital Fund to RWA 15.61% Non Performing Loan (NPL) to Total Loan 0.99% 0.81% 0.78% 4.2 200.25% Total Loan Loss Provision to total NPL 248.56% 227.06% 4.3 4.4 Cost of Funds 9.23% 9.71% 10.90% CD Ratio (Calculated as per NRB Directives) 70.80% 72.91% 74.19% 4.5 Additional Information (Optional) Base rate 10.58 11.28 12.76 16.47% Average Yield (Local Currency) 0.17

26738.27

6978.92

11421.69

8337.67

1108.47

7229.20

5474.36

0.00

7.24%

10.43

Industrial Educational Loan against Loan against

up to +3% (of the coupen rate)

Loan

13 - 18%

36 Months

8.50-9.00% 9,50% 9,75% 10,00% Negotiable
7.00%-9.00%, Bulk Deposit Business A/C - Negotiable, For Share Holders of Goodwill Finance
+ .5% (Interset cumulated on Daily Balance but Credited Quarterly)

106079.19

23193.64

49016.64

33868.91

8462.83

25406.08

12740.75

3446.75

0.07

8.89

1.02

8 -15%

Above 36 Months

Fixed Deposit Govt. Bond

• GEIT • GEIT

Rs. in 000

2495539.35

300000.00

30561.53

155000.00

1871027.11

1871027.11

1617.25

137333 47

2495539.35

380389.90

181328.52

1582880.19

267481.62

95232.19

172249.43

312301.77

66007.10

572349.15

364740.55

255368.01

95572.73

61504.89

47372 28

14132.60

365.94

8804.46

23303.01

5457.72

10419.55

7425 74

1332.80

6092.94

1418.57

6.95

Margin

Lending

13-18%

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GFIL

Gold

Loan

13-16%

	धितोपत्र दर्ता निष्काशन नियमाबली २०६५ को अनुसूची १४		
	(नियम २२ को उप नियम (२) सँग सम्बन्धित)		
1	आ. ब. २०७०/७१ को प्रथम त्रैमासिक प्रतिवेदन		
1.	Financial Statements Highlights		

Housing

13 - 18% 13 - 18%

Loan

3 to 9 Months

Trading

Loan

Loan

13 - 18%

12 Months 24 Months

Ratios as on 1st Quarter ending 2070/71 This Quarter Ending **Previous Quarter Ending** 25.96%

Liquidity (CRR)

Net Interest Spread (Local Currency)

Hire

Purchase

Return on Equity (Annualized)

Return on Assets (Annualized)

Our Interest Rate on Lendings: 13 - 18%

Our Interest Rate on Deposits:

Our Interest Rate on Saving Deposits:

Value of per share on total assets	Rs.945.78	Rs.873.75
Number of equity shares	3105000	3105000
Earnings per share (Annualized)	Rs.10.43	Rs.8.89
Net worth per share	Rs.122.80	Rs.120.47

Management's analysis of performance During this quarter, company's profitability increased by 55.4% as compare to 1st quarter of FY 2069/070. Likewise, deposit and loans & advances increased by 21.97% and 4.92% respectively as compare to 1st quarter of FY 2069/2070.

- 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
- During the 1stquarter, total volume of 6582 no. of shareswere transacted in 11 transactions of this company and share price was of NPR 108/- at the highest and NPR104/- was the closing price at the end of the 1stquarter.
- Problems and challenges

Analysis of stock performance

- - **Internal Problems:** Challenges of retaining & maintaining skilled man power.
 - Building adequate leadership capabilities. **External Problems**
 - Scarcity of skilled & competent man power.
 - Growing excess liquidity.
 - 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
- GFIL GFIL GFIL GFIL GFIL Goodwill, from the members of the Board to entry level staff. The decisions at the company are taken after adequate and open deliberation

would adversely affect the investment decision of any depositor/investor.

- 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

financing for success..... since 1995 Goodwill Finance Limited GFIL • • GFIL •