

**Forward Microfinance Laghubitta Bittiya Sanstha Limited**  
**Principal Indicators (Five Years)**

S.N	Particulars	Indicator	Restated as per NFRS	As per NFRS				
			FY 2077-78	FY 2078-79	FY 2079-80	FY 2080-81	FY 2081-82	
1	Net Profit / Total Income	%	17.60%	18.95%	2.55%	9.47%	-11.60%	
2	Earning Per Share	Rs.	70.45	73.67	7.45	27.55	(30.48)	
3	Market Price Per Share	Rs.	2,770.00	2,385.00	1,321.00	1,413.00	1,293.86	
4	Price / Earning Ratio	Times	39.32	32.37	177.32	51.28	(42.45)	
5	Bonus share dividend	%	35.00%	25.00%	0.00%	13.30%	0.00%	
6	Cash dividend	%	7.00%	5.00%	0.00%	0.70%	0.00%	
7	Interest Income / Loans and Advances	%	13.82%	14.89%	14.74%	13.79%	13.34%	
8	Employee Expenses / Total Operating Expenses	%	83.85%	85.15%	80.74%	80.91%	80.73%	
9	Interest Expenses / Total deposit and borrowing	%	6.49%	8.45%	10.87%	9.06%	8.26%	
10	Staff Bonus / Total Employee Expenses	%	17.77%	20.39%	2.39%	1.84%	0.00%	
11	Net Profit / Loans and Advances	%	2.81%	3.14%	0.41%	1.39%	-1.64%	
12	Net Profit / Total Assets	%	2.48%	2.93%	0.39%	1.33%	-1.65%	
13	Total Loans and Advances / Total Deposit	%	236.13%	249.28%	226.91%	233.31%	220.40%	
14	Total Operating Expenses / Total Assets	%	2.76%	3.05%	2.88%	2.59%	2.61%	
15	<b>Capital Adequacy Ratio</b>							
	a) Core Capital	%	11.10%	11.56%	10.12%	8.38%	5.19%	
	b) Supplementary Capital	%	1.33%	1.27%	1.65%	1.65%	0.93%	
	c) Total Capital Fund	%	12.43%	12.84%	11.77%	10.03%	6.12%	
16	Cash Reserve ratio (CRR)	%	0.95%	0.52%	0.55%	0.56%	0.55%	
17	NPL / Total Loans and Advances	%	4.75%	1.83%	4.26%	6.81%	19.86%	
18	Cost of Fund	%	-	-	10.27%	9.67%	8.57%	
19	Base rate	%	-	-	15.41%	12.68%	11.84%	
20	Interest rate spread	%	-	-	4.72%	5.31%	6.40%	
21	Book Net Worth (Rs. In Lakh)	Rs.	21,802	27,417	27,300	30,186	27,069	
22	Total Shares	Number	6255193	8444510	10555637	10555637	11959537	
23	Total Employees	Number	758	808	768	724	695	