

## ANEX I

### Cash and Bank Balance to Total Deposit

<b>Year</b>	<b>HBL</b>	<b>SBL</b>	<b>NBL</b>	<b>SCBNL</b>
2006/2007	5.85	7.81	6	8.2
2007/2008	4.55		8.37	6.89
2008/2009	8.69		9.03	8.75
2009/2010	1.03	11.92	3.02	5.48
2010/2011	7.24	8.83	4.90	7.83
<b>Average</b>	5.47		6.26	7.43
<b>S.D</b>	2.62		2.21	1.15
<b>C.V</b>	47.89		35.28	29.10

## ANEX II

### Cash and Bank Balance to Current Assets Ratio

<b>Years</b>	<b>HBL</b>	<b>SBL</b>	<b>NBL</b>	<b>SCBNL</b>
2006/07	17.73	36.02	26.68	47.65
2007/08	79.16	45.40	50.13	65.70
2008/09	50.17	45.45	48.56	65.82
2009/10	35.38	31.09	63.74	70.33
2010/11	51.39	39.17	64.14	57.84
<b>Average</b>	46.77	39.43	50.65	61.47
<b>S.D</b>	20.27	5.53	13.66	7.99
<b>C.V</b>	43.34	14.03	26.97	13.00

### ANEX III

#### Credit Risk Ratio

<b>Years</b>	<b>HBL</b>	<b>SBL</b>	<b>NBL</b>	<b>SCBNL</b>
2006/07	85.98	89.1	89.86	84.12
2007/08	90.77	89.86	84.31	82.86
2008/09	28.46	86.71	87.57	83.56
2009/10	85.27	83.79	88.08	89.04
2010/11	86.31	84.34	87.84	81.46
<b>Average</b>	<b>75.36</b>	<b>86.76</b>	<b>87.53</b>	<b>84.21</b>
S.D	23.53	2.44	1.8	2.57
C.V	31.22	2.81	2.06	3.05

### ANEX IV

#### Investment on Govt. Securities to Total Working Fund Ratio

<b>Years</b>	<b>HBL</b>	<b>SBL</b>	<b>NBL</b>	<b>SCBNL</b>
2006/07	19.26	7.87	17.64	47.65
2007/08	20.65	7.29	12.51	24.41
2008/09	10.71	9.47	8.45	24.64
2009/10	10.45	6.15	15.25	21.22
2010/11	13.71	7.24	15.05	22.73
<b>Average</b>	<b>14.958</b>	<b>7.602</b>	<b>13.78</b>	<b>28.128</b>
S.D	4.26	1.09	3.12	9.84
C.V	28.48	14.34	22.64	34.983

**ANEX V**

<b>Years</b>	<b>HBL</b>	<b>SBL</b>	<b>NBL</b>	<b>SCBNL</b>
2006/07	0.22	0.19	0	43.21
2007/08	16.22	2.57	13.73	17.37
2008/09	11.44	2.7	16.33	25.26
2009/10	9.32	1.75	10.66	28.2
2010/11	5.06	1.4	7.16	16.72
<b>Average</b>	<b>8.45</b>	<b>1.72</b>	<b>9.58</b>	<b>26.15</b>
S.D	5.47	0.91	5.69	9.61
C.V	64.73	52.82	59.41	36.75

**ANEX VI**

**Return on Loans and Advance Ration**

<b>Years</b>	<b>HBL</b>	<b>SBL</b>	<b>NBL</b>	<b>SCBNL</b>
2006/07	2.89	2.46	4.34	6.59
2007/08	3.26	1.53	0.76	5.97
2008/09	3.04	0.14	3.74	7.49
2009/10	1.82	1.45	3.53	6.81
2010/11	0.10	1.69	3.53	6.07
<b>Average</b>	<b>2.222</b>	<b>1.454</b>	<b>3.18</b>	<b>6.5863</b>
S.D	1.17	<b>0.75</b>	<b>1.25</b>	<b>0.55</b>
C.V	52.65	<b>51.58</b>	<b>39.31</b>	<b>8.35066</b>

**ANEX VII**

**Return on Total Working Fund Ratio**

<b>Years</b>	<b>HBL</b>	<b>SBL</b>	<b>NBL</b>	<b>SCBNL</b>
2006/07	1.47	1.92	2.47	4.64
2007/08	1.76	1.23	0.44	2.46
2008/09	1.91	0.10	2.35	2.53
2009/10	1.19	1.06	2.19	2.70
2010/11	0.07	1.26	2.31	2.55
<b>Average</b>	<b>1.281</b>	<b>1.112</b>	<b>1.952</b>	<b>2.97543</b>
S.D	0.65	0.58	0.76	0.84
C.V	50.75	52.16	38.94	28.23

**ANEX VIII**

**Total Interest Earned to Total Working Fund Ratio**

<b>Years</b>	<b>HBL</b>	<b>SBL</b>	<b>NBL</b>	<b>SCBNL</b>
2006/07	5.3	6.05	5.83	9.47
2007/08	5.43	6.26	5.33	4.77
2008/09	5.96	7.08	6.38	4.65
2009/10	7.37	8.85	7.77	5.08
2010/11	9.26	10.85	9.04	6.21
<b>Average</b>	<b>6.66</b>	<b>7.82</b>	<b>6.87</b>	<b>6.04</b>
S.D	1.49	1.81	1.36	1.8
C.V	22.36	23.16	19.79	29.82

**ANNEX IX**

**Coefficient of Correlation between Deposit and Loan and advances of HBL**

Year	X	X-X	Y	Y-Y	(X-X)^2	(Y-Y)^2	(X-X)^2*(Y-Y)^2	(X-X)*(Y-Y)
2007	3004.84	497.238	1,699.80	(716.93)	247,245.63	513,982.69	127,079,973,286.64	356,482.78
2008	3184.24	317.838	1,949.75	(466.97)	101,020.99	218,064.27	22,029,068,940.56	148,421.93
2009	3468.13	-33.948	2,479.32	62.59	1,152.47	3,917.50	4,514,792.09	(2,124.80)
2010	3761.12	259.042	2,798.06	381.34	67,102.76	145,418.14	9,757,958,315.14	98,782.38
2011	4092.06	589.982	3,156.70	739.97	348,078.76	547,558.72	190,593,561,738.48	98,782.38
Total					764,600.61	1,428,941.32	349,465,077,072.90	700,344.66

Average(X)= 3,502.08

Average(Y)= 2,416.73

r= 1.18

r^2= 1.40

P.E= 0.05

6 P.E= 0.28





**ANNEX X**

Year	X	X-X	Y	Y-Y	$(X-X)^2$	$(Y-Y)^2$	$(X-X)^2*(Y-Y)^2$	$(X-X)*(Y-Y)$
------	---	-----	---	-----	-----------	-----------	-------------------	---------------

**Coefficient of Correlation between Deposit and Loan and advances of SBL**

2007	6625.1	3,943.69	6222.59	2,143.62	15,552,659.27	4,595,117.85	71,466,302,230,044.80	8453774.437
2008	1019.1	(1,662.25)	9,335.60	5,256.63	2,763,088.36	27,632,154.75	76,350,085,170,112.3	-8737853.58
2009	1585.5	(1,095.91)	1,332.86	(2,746.11)	1,201,027.50	7,541,094.87	9,057,062,281,748.6	3009495.353
2010	2019.7	(661.69)	1,665.39	(2,413.58)	437,838.95	5,825,380.00	2,550,578,261,126.62	1597052.993
2011	2157.6	(523.82)	1,838.40	(2,240.56)	274,391.58	5,020,128.83	1,377,481,096,557.35	1173661.406
Total							160,801,509,039,590.0	5496130.61

Average(X)= 2,681.39

Average(Y)= 4,078.97

r= 0.43

r<sup>2</sup>= 0.188

P.E= 0.59

6 P.E= 3.54

**ANNEX XI**

Year	X	X-X	Y	Y-Y	(X-X)^2	(Y-Y)^2	(X-X)^2*(Y-Y)^2	(X-X)*(Y-Y)
2007	4960.83	662.66	3,803.41	657.57	439,123.58	432,400.94	189,877,445,311.2	435749.2918
2008	3191.5	(1,106.67)	2,136.50	(1,009.34)	1,224,709.64	1,018,763.20	1,247,689,105,239	1117000.047
2009	3734.82	(563.35)	2,758.99	(386.85)	317,358.72	149,651.38	47,493,168,208.1	217929.2734
2010	4634.07	335.90	3,226.88	81.04	112,831.50	6,567.81	741,055,357.78	27222.33197
2011	4969.61	671.44	3,803.41	657.57	450,837.05	432,400.94	194,942,359,932.4	441522.774
Total							1,680,743,134,049	2239423.718

**Coefficient of Correlation between Deposit and Loan and advances of NABIL**

Average(X)= 4,298.17

Average(Y)= 3,145.84

r= 1.73

r^2= 2.984

P.E= (0.66)

6 P.E= (3.96)

**ANNEX XII**

Year	X	X-X	Y	Y-Y	(X-X) <sup>2</sup>	(Y-Y) <sup>2</sup>	(X-X) <sup>2</sup> *(Y-Y) <sup>2</sup>	(X-X)*(Y-Y)
2007	2464.7	(804.19)	1,050.26	(395.44)	646,721.56	156,371.21	101,128,633,453.0	318007.2852
2008	2974.39	(294.50)	1,371.85	(73.85)	86,730.25	5,453.53	472,985,769	21748.236
2009	3587.17	318.28	1,367.97	(77.73)	101,302.16	6,041.64	612,031,373.3	24739.26784
2010	3518.27	249.38	1,595.69	149.99	62,190.38	22,497.60	1,399,134,396.06	37405.00496
2011	3799.92	531.03	1,842.72	397.02	281,992.86	157,626.47	44,449,538,801.4	210830.5927
Total							148,062,323,793	563251.851

**Coefficient of Correlation between Deposit and Loan and advances of SCBNL**

Average(X)= 3,268.89

Average(Y)= 1,445.70

r= 1.46

r<sup>2</sup>= 2.143

P.E= (0.28)

6 P.E= (1.70)

**ANNEX XIII**

**Coefficient of Correlation between Deposit and Total Investment of HBL**

Year	X	X-X	Y	Y-Y	(X-X) <sup>2</sup>	(Y-Y) <sup>2</sup>	(X-X) <sup>2</sup> *(Y-Y) <sup>2</sup>	(X-X)*(Y-Y)
2007	3004.84	(497.24)	1,182.29	(4,506.08)	247,245.63	20,304,720.92	5,020,253,487,756.50	2,240,592.22
2008	3184.24	(317.84)	1,334.01	(4,354.36)	101,020.99	18,960,416.17	1,915,400,093,251.85	1,383,979.80
2009	3468.13	(33.95)	8,710.69	3,022.32	1,152.47	9,134,442.36	10,527,140,680.63	(102,601.86)
2010	3761.12	259.04	8,444.91	2,756.54	67,102.76	7,598,534.82	509,882,641,651.90	714,060.67
2011	4092.06	589.98	8,769.93	3,081.56	348,078.76	9,496,036.69	3,305,368,677,687.52	714,060.67
Total					764,600.61	65,494,150.96	10,761,432,041,028.40	4,950,091.51

Average(X)= 3,502.08

Average(Y)= 5,688.37

r= 1.51

r<sup>2</sup>= 2.28

P.E= (0.34)

6 P.E= (2.06)

**ANNEX XIV**

**Coefficient of Correlation between Deposit and Total Investment of SBL**

r	X	X-X	Y	Y-Y	(X-X)^2	(Y-Y)^2	(X-X)^2*(Y-Y)^2	(X-X)*(Y-Y)
7	6625.08	3,943.69	8651.88	5,258.18	15,552,659.27	27,648,435.88	430,006,702,491,053.00	20736602.96
8	1019.14	(1,662.25)	1,150.09	(2,243.61)	2,763,088.36	5,033,794.81	13,908,819,839,187.6	3729453.021
9	1585.48	(1,095.91)	2,176.17	(1,217.53)	1,201,027.50	1,482,384.17	1,780,384,148,139.6	1334310.364
0	2019.7	(661.69)	2,452.47	(941.23)	437,838.95	885,917.68	387,889,265,522.43	622807.567
1	2157.57	(523.82)	2,537.90	(855.80)	274,391.58	732,397.06	200,963,589,539.52	448289.6268
al							446,284,759,333,442.0	26871463.54

Average(X)= 2,681.39

Average(Y)= 3,393.70

r= 1.27

r^2= 1.618

P.E= (0.05)

6 P.E= (0.29)

**ANNEX XV**

**Coefficient of Correlation between Deposit and Total investment of NBL**

Year	X	X-X	Y	Y-Y	(X-X)^2	(Y-Y)^2	(X-X)^2*(Y-Y)^2	(X-X)*(Y-Y)
2007	4960.83	662.66	1,300.32	(1,696.31)	439,123.58	2,877,454.05	1,263,557,912,873.6	1124080.919
2008	3191.5	(1,106.67)	9,939.77	6,943.14	1,224,709.64	48,207,248.60	59,039,881,869,864	7683741.398
2009	3734.82	(563.35)	1,082.63	(1,914.00)	317,358.72	3,663,380.69	1,162,605,790,327.6	1078241.991
2010	4634.07	335.90	1,360.09	(1,636.54)	112,831.50	2,678,250.08	302,190,966,365.84	549718.9885
2011	4969.61	671.44	1,300.32	(1,696.31)	450,837.05	2,877,454.05	1,297,262,879,449.2	1138974.486
Total							63,065,499,418,880	9418273.801

Average(X)= 4,298.17

Average(Y)= 2,996.63

r= (1.19)

r^2= 1.407

P.E=

0.05

6 P.E=

0.27

**ANNEX XVI**

**Coefficient of Correlation between Deposit and Total Investment of SCBNL**

Year	X	X-X	Y	Y-Y	(X-X) <sup>2</sup>	(Y-Y) <sup>2</sup>	(X-X) <sup>2</sup> *(Y-Y) <sup>2</sup>	(X-X)*(Y-Y)
2007	2464.7	(804.19)	1,355.32	(340.64)	646,721.56	116,038.33	75,044,492,407.7	273942.4984
2008	2974.39	(294.50)	1,390.28	(305.68)	86,730.25	93,442.71	8,104,309,413	90023.938
2009	3587.17	318.28	2,023.61	327.65	101,302.16	107,351.90	10,874,979,311.7	104283.1689
2010	3518.27	249.38	1,984.75	288.79	62,190.38	83,397.35	5,186,513,490.52	72017.45268
2011	3799.92	531.03	1,725.86	29.90	281,992.86	893.77	252,036,989.4	15875.67288
Total							99,462,331,612	556142.7308

Average(X)= 3,268.89

Average(Y)= 1,695.96

r= 1.76

r<sup>2</sup>= 3.110

P.E= (0.72)

6 P.E= (4.30)

#### ANEX XVI

##### Total Interest Paid to Total Working Fund Ratio

<b>Years</b>	<b>HBL</b>	<b>SBL</b>	<b>NBL</b>	<b>SCBNL</b>
2006/07	2.29	3.42	2.04	2.77
2007/08	2.28	3.50	2.04	1.42
2008/09	2.38	4.55	2.63	1.34
2009/10	3.64	6.17	3.76	1.43
2010/11	5.17	7.76	5.09	2.29
<b>Average</b>	<b>3.15</b>	<b>5.08</b>	<b>3.11</b>	<b>1.85</b>
S.D	1.13	1.67	1.17	0.58
C.V	35.88	32.88	37.59	31.36

#### ANEX XVII

##### Loans and Advance to Total Deposit Ratio

<b>Year</b>	<b>HBL</b>	<b>SBL</b>	<b>NBL</b>	<b>SCBNL</b>
2006/07	56.57	93.92	66.6	42.61
2007/08	61.23	91.60	66.94	46.12

2008/09	71.49	84.07	73.87	38.14
2009/10	7.44	82.46	69.63	45.35
2010/11	77.14	85.21	76.53	48.49
<b>Average</b>	<b>54.77</b>	<b>87.45</b>	<b>70.72</b>	<b>44.14</b>
S.D	24.76	4.48	3.9	3.54
C.V	45.20	5.12	5.51	8.02

#### ANNEX XVIII

##### Total Investment to Total deposit Ratio

Year	HBL	SBL	NBL	SCBNL
2006/07	39.35	13.06	38.32	54.99
2007/08	41.89	11.28	31.14	46.74
2008/09	25.12	13.73	28.99	56.41
2009/10	2.25	12.14	29.35	56.41
2010/11	21.43	11.76	26.17	45.42
<b>Average</b>	<b>26.01</b>	<b>12.40</b>	<b>30.79</b>	<b>52.00</b>
S.D	14.26	0.88	4.09	4.88
C.V	54.83	7.10	13.28	17.64

#### ANNEX XIX

##### Investment on Govt Securities to current assets Ratio

Years	HBL	SBL	NBL	SCBNL
2006/07	17.73	36.02	26.68	47.65
2007/08	79.16	45.40	50.13	65.70
2008/09	50.17	45.45	48.56	65.82
2009/10	35.38	31.09	63.74	70.33
2010/11	51.39	39.17	64.14	57.84
<b>Average</b>	<b>46.77</b>	<b>39.43</b>	<b>50.65</b>	<b>61.47</b>
S.D	20.27	5.53	13.66	7.99
C.V	43.34	14.03	26.97	13.00

**ANNEX XX**

**Loans and Advance to total working fund ratio**

Years	HBL	SBL	NBL	SCBNL
2006/2007	50.71	78.23	57.04	70.4
2007/2008	53.90	80.01	57.54	41.15
2008/2009	63.05	74.54	62.89	33.70
2009/2010	65.50	73.04	61.96	39.68
2010/2011	67.54	74.11	65.46	42.06
<b>Average</b>	<b>60.14</b>	<b>75.98</b>	<b>60.98</b>	<b>45.40</b>
S.D	6.63	12.83	3.23	2.69
C.V	11.02	16.89	5.30	5.93

**ANNEX XXI**

**Liquidity Risk Ratio**

<b>Year</b>	<b>HBL</b>	<b>SBL</b>	<b>NBL</b>	<b>SCBL</b>
2006/07	5.85	7.81	6	8.2
2007/08	4.55	4.29	8.37	6.89
2008/09	8.69	9.76	9.03	8.75
2009/10	1.03	11.92	3.02	5.48
2010/11	7.24	8.83	4.90	7.83
<b>Average</b>	<b>5.47</b>	<b>8.52</b>	<b>6.26</b>	<b>7.43</b>
S.D	2.62	8.88	2.21	1.15
C.V	47.89	104.20	35.28	29.10