

**Appendix no:-1**  
Total Deposit Collections of Commercial Banks

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
2002	34060.1	38964.6	15370.6	4174.8	15835.7	18595.2	5572.2	9514	5461.1	5735.9	3709	2646.1	3165.3	994.8	1180.0	112.6	-----	20052.1	185144.1
2003	34737.4	39308.6	13437.7	7922.8	18755.5	21002.8	6522.8	10548	6694.9	6169.6	4294.1	2959.8	3143.9	1778.7	2513.1	691.8	391.6	23005.9	203879
2004	36288.5	40313.6	14098.0	11706.3	21161.4	22760.9	7232.1	12747.3	8064	7741.6	5959.6	3777.6	5146.4	2754.6	4816.5	1684.3	1291.3	26267.2	233811.2
2005	34744.2	43489.2	14586.8	14254.8	19344	24831.1	8645.8	12125.5	10097.8	8942.8	6630.1	4029.5	6243.3	5586.5	6270.1	3028.6	2461.9	27100.1	252412.1
2006	35444.9	45700.7	19348.4	18927.3	23050.5	26456.2	10852.7	13014.8	13802.5	10429.3	6619.5	4786.5	8765.8	7893.3	7800.4	4444.3	3918.1	29990.2	291245.4
Total	175275.1	207776.7	76841.5	56986	98147.1	113646.2	38825.6	57949.6	44120.3	39019.2	27212.3	18199.5	26464.7	19007.9	22580.1	9961.6	8062.9	126415.5	1166491.8

(Sources: Banking and Financial Statistics 2006 mid July)

**Appendix no:-2**  
Non Interest Bearing Deposit of Commercial Banks

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
2002	4311.7	4639.7	2723.0	787.5	3808.4	2652.8	1086.7	864.2	489.6	789.6	362.4	122.8	257.2	49.3	84.1	2.8	----	1294.9	24326.7
2003	4689.5	4687.9	3025.0	979.0	5768.6	3702.2	1300	884.2	562.4	935.7	252.3	158.7	235.8	53.5	135.1	49.7	49.8	1393	28862.4
2004	6300	5227.5	2687.0	1625.1	5816.9	4353.1	1712.6	1137	719.8	997.9	452.5	200	278.5	71.4	250.8	211.1	58.8	1630	33730
2005	5714.43	6419.8	2843.5	1583.2	4356.3	5013	1774.1	1077	1025.2	1302.6	380.3	149.8	233.1	142.6	280.3	429.4	85.7	1835.4	34645.73
2006	6030.5	7891.2	2953.3	1751.3	4681.8	4993.6	1375.4	1117.5	1155.2	1409.2	372.6	159.9	391.8	248.9	355.2	94.6	82.3	2367.8	37432.1
Total	27046.13	28866.1	14231.8	6726.1	24432	20714.7	7248.8	5079.9	3952.2	5435	1820.1	791.2	1396.4	565.7	1105.5	787.6	276.6	8521.1	158996.9

(Sources: Banking and Financial Statistics 2006 mid July)

**Appendix no:-3**  
Total Assets of Commercial Banks

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
2002	63816.6	76118.1	19645.7	5387.8	19675.6	21380.7	6952.19	11999.1	6774.2	6814.3	5017.8	3410.94	3862.68	1187.60	1611.69	389.5	-----	20873.5	274918.0
2003	66329.5	82098.3	18275.9	9102.4	22309.1	24721.2	8000.6	12929.2	8260.2	7965.6	5636.3	3651.6	4247.7	2431.50	3067.30	1121.1	875.4	24547.5	305570.4
2004	64063.8	80824.5	18234.3	13565.3	24459.1	26751.2	8933.0	15896.6	9967.2	9963.0	7616.2	4785.1	6154.2	3496.30	5730.00	2621.7	1954.7	34800.8	339817.0
2005	65259.2	82771.8	18752.5	16814.2	22758.8	29102.6	10616.6	15539.9	15121.6	10246.0	8697.8	5386.0	40490.68	20254.2	7696.00	3936.2	3193.2	34396.6	411033.9
2006	54133.0	83480.6	24134.6	22007.2	26797.8	31064.9	13735.6	16721.8	16714.5	12660.8	8640.8	6735.2	49221.4	9255.80	9390.60	5509.1	4900.6	33602.1	428706.4
Total	313602.1	405293.3	99043	66876.9	116000.4	133020.6	48237.99	73086.6	56837.7	47649.7	35608.9	23968.84	103976.66	36625.4	27495.59	13577.6	10923.9	148220.5	1760045.7

(Sources: Banking and Financial Statistics 2006 mid July)

**Appendix no:-4**  
Total Loan Loss Provision of Commercial Banks

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
2002*	1.8	0.0**	0.5	0.5	21.3	0.0**	56	78.6	0.00	0.00	82.5	105.6	48.8	5.1	8.3	-----	-----	409
2003	471.3	0.0**	20	14.8	4.4	0.00	(22.7)	205	16.9	102.4	18.5	(59.7)	40.2	0.6	23.5	6.5	6.3	848
2004	733.5	497.7	115.3	69.2	21.8	0.00	0	225	50.7	104.5	30.00	130.9	8.5	16	27.3	7	11.4	2048.8
2005	404.1	1599.5	25.6	38.6	30.1	0.00	138.3	188.5	84.3	111.9	148.5	259.6	14.8	21.4	95.2	5.5	38.4	3204.3
2006	(560.8)	490.1	(7.5)	47	43.5	23.7	88.1	(26.9)	69.6	62.7	153.3	774.6	57.7	8.6	12	17.8	9.8	1263.3
Total	1049.9	2587.3	153.9	170.1	121.1	23.7	259.7	670.2	221.5	381.5	432.8	1211	170	51.7	166.3	36.8	65.9	7773.4

\*Data taken from mid April \*\*Data not available (..) Negative figures

(Sources: Banking and Financial Statistics 2002 to 2006 mid July)

**Appendix no:-5**  
**Total Loan & Advances of Commercial Banks**

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
2002	20997.5	28516	7328.2	2715.7	5787.9	9673.5	4593.9	8222.1	3982.7	4977.6	2937.1	2296.6	2369.9	682.6	1121.6	124.1	-----	6847.8	113174.80
2003	19266.1	28258.9	8267.8	5954.2	6080.7	11074.2	4766.1	8491.9	5049.6	4956.2	3322.3	2632	2564.3	1496.0	2146.4	776.2	629.0	8794.7	124526.60
2004	19141.7	26781.7	8769.7	7290.2	6729.6	13081.7	5552.5	10253.6	6131.1	6104.9	4436.9	3218	3746.6	2544.4	3709.0	1750.8	1567.9	9221.2	140031.50
2005	17456	28614	11078	10295	8214	13245	6619	8740	7914	6167	5934	3817	4895	5051.0	5519.0	2701	2635.0	10746	159640.00
2006	12180	26864	13021	13007	8905	15516	8060	9011	10124	7525	5837	4315	6883	6033.0	6918.0	4274.0	3869.0	11041	173383.00
Total	89041.3	139035	48464.7	39262.1	35717.2	62590.4	29591.5	44718.6	33201.4	29730.7	22467.3	16278.6	20458.8	15807	19414	9626.1	8700.9	46650.7	710756.30

(Sources: Banking and Financial Statistics 2006 mid July)

**Appendix no:-6**  
**Total Investment of Commercial Banks**

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
2002	7115.2	4088.5	4120.3	224.4	5784.8	2588.6	503.2	891	1538.9	542.7	199.7	100	680	49.4	116.7	30	0	0	28573.4
2003	11722.8	4137.1	3663.5	400	6722.8	3980	1189.4	2040.4	1599.4	1510.8	315.2	274.9	1075.2	79.3	236	95	3.8	0	39045.6
2004	10593.8	2918.9	3672.6	2001.1	7948.2	2781.7	1871.5	2578.9	2466.4	2371.8	511.9	433.1	1235.3	71.3	601.9	283.9	42.1	0	42384.4
2005	13838.6	6494.8	2826.8	1984.5	7204.6	5469.7	2588.2	2212.5	2100.3	2216.5	324.7	376	1194.3	127.3	1220.7	401	277.1	0	50857.6
2006	11776.9	9025.7	2372.3	2522.3	8644.9	5144.4	3680.4	2525.3	3548.6	2654.8	521.6	527	1756.6	904.5	1114.3	425	394.4	0	57539
Total	55047.3	26665	16655.5	7132.3	36305.3	19964.4	9832.7	10248.1	11253.6	9296.6	1873.1	1711	5941.4	1231.8	3289.6	1234.9	717.4	0	218400

(Sources: Banking and Financial Statistics 2006 mid July)

**Appendix no:-7**  
Total Interest Expenses of Deposit of Commercial Banks

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
2002*	94.9	00**	52.70	9.4	223.5	00**	216.9	413.9	232.6	214.3	206.4	121.4	150	47.1	33.4	-----	-----	2016.5
2003	661.0	00**	534.70	183.30	260.60	532.0	291.80	607.60	483.0	273.6	255.90	56.60	13.40	76.1	92.90	20.10	5.60	4348.2
2004	1002.9	644.3	283.2	325.0	275.9	490.1	255.1	628.8	313.8	279.5	314.3	197.3	17.0	113.6	164.7	61.0	45.5	5412
2005	699.3	965.0	243.4	350.8	254.2	556.3	256.2	544.6	299.5	174.2	315.7	191.0	226.0	187.0	261.5	119.9	94.6	5739.2
2006	723.1	834.5	345.8	463.1	302.2	641.4	332.1	518.1	383.4	294.3	315.3	214.1	340.2	288.1	330.3	189.3	156.3	6671.6
<b>Total</b>	<b>3181.2</b>	<b>2443.8</b>	<b>1459.8</b>	<b>1331.6</b>	<b>1316.4</b>	<b>2219.8</b>	<b>1352.1</b>	<b>2713</b>	<b>1712.3</b>	<b>1235.9</b>	<b>1407.6</b>	<b>780.4</b>	<b>746.6</b>	<b>711.9</b>	<b>882.8</b>	<b>390.3</b>	<b>302</b>	<b>24187.5</b>

\*Data taken from mid April \*\*Data no available

(Sources: Banking and Financial Statistics 2002 to 2006 mid July)

**Appendix no:-8**  
Total Interest Expenses of Commercial Banks

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
2002*	94.90	00**	52.70	9.40	223.50	00**	216.90	413.90	232.6	214.3	206.40	121.4	150.0	47.10	33.40	-----	-----	2016.5
2003	661.0	00**	534.70	183.30	260.60	532.0	291.80	607.60	483.0	273.6	255.90	56.60	13.40	76.10	92.90	20.10	5.600	4348.2
2004	1025.9	644.3	283.2	325.0	275.9	490.1	255.90	628.8	313.8	286.3	314.3	197.3	17.0	113.6	164.7	63.00	45.50	5444.6
2005	748.7	965.0	243.4	350.8	254.2	556.3	258.4	548.4	299.5	180.2	315.7	193.5	226.0	187.0	261.5	127.5	94.60	5810.7
2006	768.50	834.5	357.0	491.4	302.2	645.8	334.8	518.1	401.4	307.9	316.0	215.4	340.2	288.6	389.3	190.60	156.3	6858
<b>Total</b>	<b>3299</b>	<b>2443.8</b>	<b>1471</b>	<b>1359.9</b>	<b>1316.4</b>	<b>2224.2</b>	<b>1357.8</b>	<b>2716.8</b>	<b>1730.3</b>	<b>1262.3</b>	<b>1408.3</b>	<b>784.2</b>	<b>746.6</b>	<b>712.4</b>	<b>941.8</b>	<b>401.2</b>	<b>302</b>	<b>24478</b>

\*Data taken from mid April \*\*Data no available

(Sources: Banking and Financial Statistics 2002 to 2006 mid July)

**Appendix no:-9**  
Total Interest Income of Commercial Banks

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
2002*	150.0	00**	60.5	23.6	749.3	00**	323.5	653.4	426.2	365.7	259.0	151.8	222.0	55.1	64.5	----	----	3504.6
2003	1892.0	00**	1147.6	451.4	994.4	1216.0	462.0	1083.5	712.6	488.6	411.2	77.3	22.2	139.0	185.4	52.2	23.9	9359.3
2004	1814.8	1257.2	945.4	721.1	1041.8	1306.5	430.9	1133.0	660.2	572.4	544.7	320.5	34.4	208.6	317.5	125.5	113.5	11548
2005	1980.5	2398.4	1033.3	851.4	1058.6	1407.7	516.0	978.9	720.7	451.5	630.3	365.3	451.0	365.3	508.9	223.6	210.9	14152.3
2006	2045.6	2516.8	1296.4	1153.5	1189.1	1562.1	703.1	955.9	907.3	722.1	571.1	349.1	573.7	534.4	650.5	317.3	309.3	16357.3
Total	7882.9	6172.4	4483.2	3201	5033.2	5492.3	2435.5	4804.7	3427	2600.3	2416.3	1264	1303.3	1302.4	1726.8	718.6	657.6	54921.5

\*Data taken from mid April \*\*Data no available

(Sources: Banking and Financial Statistics 2002 to 2006 mid July)

**Appendix no:-10**  
Total Interest Income from Loan and Advances of Commercial Banks

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
2002*	144.1	00**	33.0	19.2	404.2	00**	295.6	629.7	296.9	334.9	242.3	143.5	186.7	51.9	56.0	-----	-----	2838
2003	1483.3	00**	864.2	415.8	563.5	918.0	412.4	1014.3	504.7	426.9	402.0	72.8	17.9	125.1	170.8	46.2	18.1	7456
2004	1288.7	1143.4	703.7	656.7	558.1	1030.8	383.4	1050.4	565.9	476.3	513.5	303.1	28.1	193.3	288.2	113.5	108.4	9405.5
2005	1512.9	2044.5	795.1	783.2	582.2	1083.7	456.4	883.6	634.5	374.0	618.0	348.2	371.8	350.6	453.9	207.9	198.4	11698.9
2006	1406.1	2065.9	972.7	951.0	598.3	1076.4	604.9	836.0	777.0	554.0	553.9	317.5	479.0	501.6	524.0	288.7	276.4	12783.4
Total	5835.1	5253.8	3368.7	2825.9	2706.3	4108.9	2152.7	4414	2779	2166.1	2329.7	1185.1	1083.5	1222.5	1492.9	656.3	601.3	44181.8

\*Data taken from mid April \*\*Data no available

(Sources: Banking and Financial Statistics 2002 to 2006 mid July)

**Appendix no: 11**  
Total Non Performing Loan of Commercial Banks

(In %)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL
2003	60.47	60.15	5.54	1.98	4.13	10.08	11.71	12.73	2.20	8.67	20.63	11.57	6.66	2.08	1.70	0.00	0.00
2004	53.74	57.64	3.35	2.47	3.77	8.88	6.25	10.81	1.72	6.66	12.72	7.36	3.92	0.98	0.76	0.00	1.61
2005	49.64	52.99	1.32	2.69	2.69	7.44	6.54	19.04	1.63	4.99	8.64	15.23	3.78	0.39	0.95	1.63	2.58
2006	25.11	45.34	1.25	2.30	2.12	6.14	6.32	12.27	1.2	2.52	11.09	31.97	2.60	0.28	0.90	0.65	1.34
Total	188.96	216.12	11.46	9.44	12.71	32.54	30.82	54.85	6.75	22.84	53.08	66.13	16.96	3.73	4.31	2.28	5.53
Average	47.24	54.03	2.87	2.36	3.18	8.14	7.71	13.71	1.69	5.71	13.27	16.53	4.24	0.93	1.08	0.57	1.38

(Sources: Banking and Financial Statistics 2006 mid July)

**Appendix no:-12**  
Non Performing Loan of Commercial Banks

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
2003	10964.91	16005.32	449.63	117.09	247.95	1092.84	561.67	1013.28	111.19	420.87	700.83	302.96	170.69	31.10	36.32	0.00	0.00	00	32226.65
2004	9640.08	14470.52	286.68	181.44	252.20	1147.46	345.82	1042.18	104.76	399.94	600.05	237.30	146.59	24.98	28.19	0.00	25.22	00	28933.41
2005	8372.11	13689.34	144.51	280.87	226.31	1001.35	441.02	1832.94	128.81	308.51	519.26	561.13	185.43	19.86	53.99	44.49	67.93	00	27877.86
2006	3233.9	12313.89	165.98	302.94	195.17	978.69	520.26	1040.34	121.85	190.17	655.91	1401.58	173.09	16.99	54.09	27.78	51.84	5326	26770.42
Total	32211	56479.07	1046.8	882.34	921.63	4220.34	1868.77	4928.74	466.61	1319.49	2476.05	2502.97	675.8	92.93	172.59	72.27	144.99	5326	115808.3

(Sources: Banking and Financial Statistics 2006 mid July)

**Appendix no:-13**  
Total Cash & Bank Balance of Commercial Banks

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
2002	8059.7	15089.9	911.9	1899.1	828.6	1231.4	1403.2	1758.4	672.2	683.3	546	531.7	559.7	226.1	129.2	168.8	----	1911	36610.2
2003	4770.6	8158.8	1147.7	926.4	1512.1	2152.7	1331.6	891.8	1118.6	685.2	680.3	333.5	318.1	201.7	291.7	153.5	65	2035	26774.3
2004	5422	10604.1	969.4	1215.2	2023.2	1768.7	775	1406.9	637.6	794.9	970.5	531.1	319.1	410.3	685.5	379.6	71.9	2312.6	31297.6
2005	5336.2	6714.9	559.5	1340.4	1111.1	1549.4	459.6	1355.3	1054.2	740.5	662.7	348.9	1005.1	731.2	443.3	464.5	137.5	2696.5	26710.8
2006	5517.4	7495.5	630.3	2354.9	1276.2	1672.3	531.3	1647.3	1619.9	728.7	1784	402.1	744	799.8	388.3	225.2	122.1	3679.9	31619.2
Total	29105.9	48063.2	4218.8	7736	6751.2	8374.5	4500.7	7059.7	5102.5	3632.6	4643.5	2147.3	2946	2369.1	1938	1391.6	396.5	12635	153012

(Sources: Banking and Financial Statistics 2006 mid July)

**Appendix no:-14**  
Total Capital Funds of Commercial Banks

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
2002	1349.5	1538.2	1062.8	419.9	1012.3	651.6	541.5	595.6	497.8	510.7	380.8	351.4	531.2	137.3	347.3	275	0	0	10202.9
2003	1449.1	1557.5	1146.4	557.1	1119	740.6	582.9	622.6	587.1	520.2	510.7	380.5	526.1	486.4	348.6	330	350	0	11814.8
2004	1064.3	-23839.8	1804.2	740.7	1527.9	1435.9	823.2	1038.7	665.8	734.6	941.3	358.4	559.2	542.9	501.4	550	350	0	-10201.3
2005	-10347.5	-21437.9	1482.35	1234.5	1278.2	1328.2	689.3	1038.1	980.3	650.8	725.5	526.3	620.38	552.9	559.7	612.77	377.2	0	-19128.9
2006	-10066.5	-20282.5	1657.7	1158.1	1576.3	1541.7	1119.8	234.6	832.5	720.7	260.7	106.1	673.1	802.8	766.8	618.07	537.9	0	-17742.1
Total	-16551.1	-62464.5	7153.45	4110.3	6513.7	5698	3756.7	3529.6	3563.5	3137	2819	1722.7	2909.98	2522.3	2523.8	2385.84	1615.1	0	-25054.6

(Sources: Banking and Financial Statistics 2006 mid July)

**Appendix no:-15**  
**Capital Risk Ratio**

(In %)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL
2003	(28.25)	(44.28)	13.05	8.85	14.21	11.03	13.78	8.11	12.33	12.05	6.51	11.37	18.87	24.75	15.46	38.56	41.85
2004	(24.97)	(42.17)	13.56	11.18	15.99	10.62	10.25	5.61	11.07	11.18	3.42	8.71	13.75	17.82	12.81	29.13	19.36
2005	(19.54)	(40.54)	12.44	11.58	16.36	11.10	9.47	3.02	13.57	11.22	5.51	6.35	13.29	11.36	11.15	20.72	13.93
2006	(29.67)	(50.30)	15.08	13.36	19.13	13.10	15.01	6.70	12.86	15.71	5.22	(13.29)	13.62	12.98	12.64	14.18	14.83
Total	(102.43)	(177.29)	54.13	44.97	65.69	45.85	48.51	23.44	49.83	50.16	20.66	13.14	59.53	40.95	52.06	102.59	89.97
Average	(25.6075)	(44.3225)	13.5325	11.2425	16.4225	11.4625	12.1275	5.86	12.4575	12.54	5.165	3.285	14.8825	10.24	13.015	25.6475	22.4925

(..) Figures in Negative

(Sources: Banking and Financial Statistics)

**Appendix no:-16**  
**Total Net Profit of Commercial Banks**

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NICB	MBL	KBL	LAXMI	SBL	Total
2002	(3071.29)	(7068)	271.63	57.105	479.00	235.02	40.32	48.5*	85.3	9.00	(397.178)	(97.972)	6.82	(42.4)	1.34	(422)	----	(9864.795)
2003	(251.73)	(4840)	416.23	116.82	507.00	147.89	48.74	50.95*	94.2	82.00	81.801	89.139	26.00	15.2	12.47	1.03	(1.20)*	(3403.46)
2004	710.391	1040.10	455.31	152.68	537.80	263.05	60.86	0.264325	14.36	128.00	3.409	18.64	68.00	46.69	48.69	10.45	(31.11)	3527.58433
2005	1730.12	1322.90	520.11	232.15	539.20	308.57	57.37	(749.543)	170.81	139.53	(5.157)	(197.58)	114.00	84.87	84.202	26.46	70.28	4448.292
2006	1207.26	1682.95	635.26	350.54	658.76	547.46	117.00	0.0**	237.38	202.44	(569.744)	(806.06)	97.00	134.00	103.67	35.49	65.25	4698.656
Total	324.751	(7862.05)	2298.54	909.295	2721.76	1501.99	324.29	(649.81868)	602.05	560.97	(886.869)	(993.833)	311.82	238.36	250.372	(348.57)	103.22	(593.72268)

\* Calculated Profit \*\* Data not available (..) figures in Negative

(Sources: Annual report of commercial banks)

**Appendix:-17****Total five year Loan and advances to total deposit ratio**

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
Loan	89041.3	139035	48464.7	39262.1	35717.2	62590.4	29591.5	44718.6	33201.4	29730.7	22467.3	16278.6	20458.8	15807	19414	9626.1	8700.9	46650.7	710756.30
Deposit	175275.1	207776.7	76841.5	56986	98147.1	113646.2	38825.6	57949.6	44120.3	39019.2	27212.3	18199.5	26464.7	19007.9	22580.1	9961.6	8062.9	126415.5	1166491.8
Ratio(%)	50.80	66.92	63.07	68.90	36.39	55.07	76.22	77.17	75.25	76.20	82.56	89.45	77.31	83.16	85.98	96.63	107.91	36.90	60.93

(Source: Appendix 1 &amp; 5)

**Appendix:-18****Average net profit**

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
Total	324.751	(7862.05)	2298.54	909.295	2721.76	1501.99	324.29	(649.81868)	602.05	560.97	(886.869)	(993.833)	311.82	238.36	250.372	(348.57)	103.22	(593.72268)
Average	64.95	(1572.41)	459.71	181.86	544.35	300.40	64.86	(129.96)	120.41	112.19	(177.37)	(198.77)	62.36	47.67	50.07	(69.71)	20.64	(118.74)

(Source: Appendix 18)

**Appendix:-19****Total five year Loan and advances, Investment to total deposit ratio**

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
Loan	89041.3	139035	48464.7	39262.1	35717.2	62590.4	29591.5	44718.6	33201.4	29730.7	22467.3	16278.6	20458.8	15807	19414	9626.1	8700.9	46650.7	710756.30
Invest	55047.3	26665	16655.5	7132.3	36305.3	19964.4	9832.7	10248.1	11253.6	9296.6	1873.1	1711	5941.4	1231.8	3289.6	1234.9	717.4	0	218400
<b>Total</b>	<b>144088.6</b>	<b>165700</b>	<b>65120.2</b>	<b>46394.4</b>	<b>72022.5</b>	<b>82554.8</b>	<b>39424.2</b>	<b>54966.7</b>	<b>44455</b>	<b>39027.3</b>	<b>24340.4</b>	<b>17989.6</b>	<b>26400.2</b>	<b>17038.8</b>	<b>22703.6</b>	<b>10861</b>	<b>9418.3</b>	<b>46650.7</b>	<b>929156.3</b>
Deposit	175275.1	207776.7	76841.5	56986	98147.1	113646.2	38825.6	57949.6	44120.3	39019.2	27212.3	18199.5	26464.7	19007.9	22580.1	9961.6	8062.9	126415.5	1166491.8
Ratio(%)	82.21	79.75	84.75	81.41	73.38	72.64	101.54	94.85	100.76	100.02	89.45	98.85	99.76	89.64	100.55	109.03	116.81	36.90	76.65

(Source: Appendix 1, 5 &amp; 6)

**Appendix:-20****Total five years Loan and advances to total Assets**

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
Loan	89041.3	139035	48464.7	39262.1	35717.2	62590.4	29591.5	44718.6	33201.4	29730.7	22467.3	16278.6	20458.8	15807	19414	9626.1	8700.9	46650.7	710756.30
Assets	313602.1	405293.3	99043	66876.9	116000.4	133020.6	48237.99	73086.6	56837.7	47649.7	35608.9	23968.84	103976.66	36625.4	27495.59	13577.6	10923.9	148220.5	1760045.7
Ratio(%)	28.39	34.30	48.93	58.71	30.79	47.05	61.34	61.19	58.41	62.39	63.09	67.92	19.68	43.16	70.61	70.90	79.65	31.47	40.38

(Source: Appendix 3 &amp; 5)

**Appendix:-21****Cash and bank balance to total deposit**

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
CB	29105.9	48063.2	4218.8	7736	6751.2	8374.5	4500.7	7059.7	5102.5	3632.6	4643.5	2147.3	2946	2369.1	1938	1391.6	396.5	12635	153012
Deposit	175275.1	207776.7	76841.5	56986	98147.1	113646.2	38825.6	57949.6	44120.3	39019.2	27212.3	18199.5	26464.7	19007.9	22580.1	9961.6	8062.9	126415.5	1166491.8
Ratio(%)	16.61	23.13	5.49	13.58	6.88	7.37	11.59	12.18	11.56	9.31	17.06	11.80	11.13	12.46	8.58	13.97	4.92	9.99	13.12

(Source: Appendix 1 &amp; 13)

**Appendix:-22****Non Interest Bearing Deposit to Total Deposit**

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	ADB	Total
NIBD	27046.13	28866.1	14231.8	6726.1	24432	20714.7	7248.8	5079.9	3952.2	5435	1820.1	791.2	1396.4	565.7	1105.5	787.6	276.6	8521.1	158996.9
Deposit	175275.1	207776.7	76841.5	56986	98147.1	113646.2	38825.6	57949.6	44120.3	39019.2	27212.3	18199.5	26464.7	19007.9	22580.1	9961.6	8062.9	126415.5	1166491.8
Ratio(%)	15.43	13.89	18.52	11.80	24.89	18.23	18.67	8.77	8.96	13.93	6.69	4.35	5.28	2.98	4.90	7.91	3.43	6.74	13.63

(Source: Appendix 1 &amp; 2)

**Appendix:-23**  
Interest Expenses of Deposit to Total Deposit

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
Expense	3181.2	2443.8	1459.8	1331.6	1316.4	2219.8	1352.1	2713	1712.3	1235.9	1407.6	780.4	746.6	711.9	882.8	390.3	302	24187.5
Deposit	175275.1	207776.7	76841.5	56986	98147.1	113646.2	38825.6	57949.6	44120.3	39019.2	27212.3	18199.5	26464.7	19007.9	22580.1	9961.6	8062.9	1040076
Ratio(%)	1.81	1.18	1.90	2.34	1.34	1.95	3.48	4.68	3.88	3.17	5.17	4.29	2.82	3.75	3.91	3.92	3.75	2.33

(Source: Appendix 1 & 7)

**Appendix:-24**  
Total Interest income to interest expenses ratio

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
Expenses	3299	2443.8	1471	1359.9	1316.4	2224.2	1357.8	2716.8	1730.3	1262.3	1408.3	784.2	746.6	712.4	941.8	401.2	302	24478
Income	7882.9	6172.4	4483.2	3201	5033.2	5492.3	2435.5	4804.7	3427	2600.3	2416.3	1264	1303.3	1302.4	1726.8	718.6	657.6	54921.5
Ratio(%)	41.85	39.59	32.81	42.48	26.15	40.50	55.75	56.54	50.49	48.54	58.28	62.04	57.29	54.70	54.54	55.83	45.92	44.57

(Source: Appendix 8 & 9)

**Appendix:-25**  
Total interest paid to total asset

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
Interest	3299	2443.8	1471	1359.9	1316.4	2224.2	1357.8	2716.8	1730.3	1262.3	1408.3	784.2	746.6	712.4	941.8	401.2	302	24478
Asset	313602.1	405293.3	99043	66876.9	116000.4	133020.6	48237.99	73086.6	56837.7	47649.7	35608.9	23968.84	103976.66	36625.4	27495.59	13577.6	10923.9	1611825.2
Ratio(%)	1.05	0.60	1.49	2.03	1.13	1.67	2.81	3.72	3.04	2.65	3.95	3.27	0.72	1.95	3.43	2.95	2.76	1.40

(Source: Appendix 3 & 8)

**Appendix:-26**

## Total interest income to interest income from loan and advances

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
II	7882.9	6172.4	4483.2	3201	5033.2	5492.3	2435.5	4804.7	3427	2600.3	2416.3	1264	1303.3	1302.4	1726.8	718.6	657.6	54921.5
I.L.L.A	5835.1	5253.8	3368.7	2825.9	2706.3	4108.9	2152.7	4414	2779	2166.1	2329.7	1185.1	1083.5	1222.5	1492.9	656.3	601.3	44181.8
Ratio(%)	74.02	85.12	75.14	88.28	53.77	74.81	88.39	91.87	81.09	83.30	96.42	93.76	83.14	93.87	86.45	91.33	91.44	80.45

(Source: Appendix 9 &amp; 10)

**Appendix:-27**

## Interest income from Loan and Advances to Interest Expenses of total deposit

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
Income	5835.1	5253.8	3368.7	2825.9	2706.3	4108.9	2152.7	4414	2779	2166.1	2329.7	1185.1	1083.5	1222.5	1492.9	656.3	601.3	44181.8
Expenses	3181.2	2443.8	1459.8	1331.6	1316.4	2219.8	1352.1	2713	1712.3	1235.9	1407.6	780.4	746.6	711.9	882.8	390.3	302	24187.5
Ratio(%)	54.52	46.51	43.33	47.12	48.64	54.02	62.81	61.46	61.62	57.06	60.42	65.85	68.91	58.23	59.13	59.47	50.22	54.75

(Source: Appendix 7 &amp; 10)

**Appendix:-28**

## Loan Loss Ratio

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
LLP	1049.9	2587.3	153.9	170.1	121.1	23.7	259.7	670.2	221.5	381.5	432.8	1211	170	51.7	166.3	36.8	65.9	7773.4
Loan	89041.3	139035	48464.7	39262.1	35717.2	62590.4	29591.5	44718.6	33201.4	29730.7	22467.3	16278.6	20458.8	15807	19414	9626.1	8700.9	664105.6
Ratio(%)	1.18	1.86	0.32	0.43	0.34	0.04	0.88	1.50	0.67	1.28	1.93	7.44	0.83	0.33	0.86	0.38	0.76	1.09

(Source: Appendix 5 &amp; 4)

**Appendix:-29**  
Return on loans and advances

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
Interest	5835.1	5253.8	3368.7	2825.9	2706.3	4108.9	2152.7	4414	2779	2166.1	2329.7	1185.1	1083.5	1222.5	1492.9	656.3	601.3	44181.8
Loan	89041.3	139035	48464.7	39262.1	35717.2	62590.4	29591.5	44718.6	33201.4	29730.7	22467.3	16278.6	20458.8	15807	19414	9626.1	8700.9	710756.30
Ratio(%)	6.55	3.78	6.95	7.20	7.58	6.56	7.27	9.87	8.37	7.29	10.37	7.28	5.30	7.73	7.69	6.82	6.91	6.216167

(Source: Appendix 5 & 10)

**Appendix:-30**  
Credit Risk ratio

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
NPL	32211	56479.07	1046.8	882.34	921.63	4220.34	1868.77	4928.74	466.61	1319.49	2476.05	2502.97	675.8	92.93	172.59	72.27	144.99	110482.39
Loan	68043.8	110518.6	41136.5	36546.4	29929.3	52916.9	24997.6	36496.5	29218.7	24753.1	19530.2	13982	18088.9	15124.4	18292.4	9502	8700.9	557778.20
Ratio(%)	47.34	51.10	2.54	2.41	3.08	7.98	7.48	13.50	1.60	5.33	12.68	17.90	3.74	0.61	0.94	0.76	1.67	180.66

(Source: Appendix 5 & 12)

**Appendix:-31**  
Return on total assets

(Rs. In million)

Year	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LBL	NIC	MBL	KBL	LAXMI	SBL	Total
Assets	313602.1	405293.3	99043	66876.9	116000.4	133020.6	48237.99	73086.6	56837.7	47649.7	35608.9	23968.84	103976.66	36625.4	27495.59	13577.6	10923.9	1760045.7
NP	324.751	(7862.05)	2298.54	909.295	2721.76	1501.99	324.29	(649.81868)	602.05	560.97	(886.869)	(993.833)	311.82	238.36	250.372	(348.57)	103.22	(593.72268)
Ratio	0.10	(1.94)	2.32	1.36	2.35	1.13	0.67	(0.89)	1.06	1.18	(2.49)	(4.15)	0.30	0.65	0.91	(2.57)	0.94	(0.03)

(Source: Appendix 3 & 16)

### Appendix:-32

#### Trend analysis of total deposit

(Rs. in million)

Fiscal Year(t)	Total Deposit (Y)	X = t-2003	X <sup>2</sup>	XY	Y <sub>c</sub> = a + bx
2002	185144.7	-2	4	-370289	181151.7
2003	203879.3	-1	1	-203879	207224.9
2004	233811.2	0	0	0	233298.1
2005	252409.8	1	1	252409.8	259371.3
2006	291245.50	2	4	582491	285444.5
Total	1166491.00	0	10	260732.1	

$$a = \frac{\sum y}{n} = \frac{1166491}{5} = 233298.1 \quad b = \frac{\sum xy}{\sum x^2} = \frac{260732.1}{10} = 26073.21$$

Project trend values of total deposit for next five years

Fiscal Year(t)	X = t-2004	Y <sub>c</sub> = a + bx
2007	3	311517.7
2008	4	337590.9
2009	5	363664.2
2010	6	389737.4
2011	7	415810.6

### Appendix:-33

#### Trend analysis of Loan and advances

(Rs. in million)

Fiscal Year(t)	Loan and advances (Y)	X = t-200	X <sup>2</sup>	XY	Y <sub>c</sub> = a + bx
2002	113174.60	-2	4	-226349	111043.3
2003	124522.40	-1	1	-124522	126596.9
2004	140031.40	0	0	0	142150.6
2005	159641.40	1	1	159641.4	157704.3
2006	173383.40	2	4	346766.8	173257.9
Total	916199.2	0	10	155536.6	

$$a = \frac{\sum y}{n} = \frac{916199.2}{5} = 142150.6 \quad b = \frac{\sum xy}{\sum x^2} = \frac{155536.6}{10} = 15553.66$$

Project trend values of Loan and advances for next five years

Fiscal Year(t)	X = t-2004	Y <sub>c</sub> = a + bx
2007	3	188811.6
2008	4	204365.2
2009	5	219918.9
2010	6	235472.6
2011	7	251026.2

#### Appendix:-34

Trend analysis of Non-performing Loan

(Rs. in million)

Fiscal Year(t)	Non-Performing Loan (Y)	X = t-2004	X <sup>2</sup>	XY	Y <sub>c</sub> = a + bx
2003	32226.66	-1	1	-32226.7	20753.41
2004	28933.41	0	0	0	28952.08
2005	27877.84	1	1	27877.8	37150.74
2006	26770.42	2	4	53540.8	45349.41
Total	115808.3	2	6	49192	

$$a = \frac{\sum y}{n} = \frac{115808.3}{4} = 28952.075 \quad b = \frac{\sum xy}{\sum x^2} = \frac{49192}{6} = 8198.6667$$

Project trend values for next five years

Fiscal Year(t)	X = t-2004	Y <sub>c</sub> = a + bx
2007	3	53548.093
2008	4	61746.763
2009	5	69945.433
2010	6	78144.103
2011	7	86342.773

**Appendix:-35**  
Trend analysis of Net Profit

(Rs. in million)

Fiscal Year(t)	Net Profit (Y)	X = t-2004	X <sup>2</sup>	XY	Y <sub>c</sub> = a + bx
2002	-9428	-2	4	18856	-7072.3
2003	-3317	-1	1	3317	-2737.8
2004	3707	0	0	0	1596.7
2005	5205	1	1	5205	5931.2
2006	7983.5	2	4	15967	10265.7
Total	4150.5	0	10	43345	

$$a = \frac{\sum y}{n} = \frac{4150.5}{5} = 830.1 \quad b = \frac{\sum xy}{\sum x^2} = \frac{43345}{10} = 4334.5$$

Project trend values for next five years

Fiscal Year(t)	X = t-2004	Y <sub>c</sub> = a + bx
2007	3.00	14600.2
2008	4.00	18934.7
2009	5.00	23269.2
2010	6.00	27603.7
2011	7.00	31938.2

**Appendix:-36**

Trend analysis of Interest income from loan and advances

(Rs. in million)

Fiscal Year(t)	Interest income from loan and advances (Y)	X = t-2004	X <sup>2</sup>	XY	Y <sub>c</sub> = a + bx
2002	2838.00	-2	4	-5676	4009.64
2003	7456.00	-1	1	-7456	6418.49
2004	9405.50	0	0	0	8827.34
2005	11653.90	1	1	11653.9	11236.19
2006	12783.30	2	4	25566.6	13645.04
Total	44136.7	0	10	24088.5	40127.06

$$a = \frac{\sum y}{n} = \frac{44136.7}{5} = 8827.34 \quad b = \frac{\sum xy}{\sum x^2} = \frac{24088.5}{10} = 2408.85$$

Project trend values for next five years

Fiscal Year(t)	X = t-2004	Y <sub>c</sub> = a + bx
2007	3.00	16053.89
2008	4.00	18462.74
2009	5.00	20871.59
2010	6.00	23280.44
2011	7.00	25689.29

### Appendix:-37

#### Coefficient of correlation between deposit and loan and advances

s. In million)

Years	Deposit(x)	Loan & Advances(y)	$X = x - \bar{x}$	$X^2$	$Y = y - \bar{y}$	$Y^2$	XY
2002	185144.1	113174.8	-48154.26	2318832756	-28976.4	839631757	1395337099
2003	203879	124526.6	-29419.36	865498743	-17624.5	310626525	518501510
2004	233811.2	140031.5	512.84	263004.866	-2119.7	4493128.09	-1087066.9
2005	252412.1	159640	19113.74	365335057	17488.8	305858125	334276376
2006	291245.4	173383	57947.04	3357859445	31231.8	975425331	1809790364
Total	1166491.8	710755.9	0.00	6907789005	0.00	2436034867	4056818283
Mean	233298.36	142151.2					

Calculation of mean of total deposit ( $\bar{x}$ ) and Loan and advances ( $\bar{y}$ )

$$\bar{x} = \frac{\sum x}{n} = \frac{1166491.8}{5} = 233298.36 \quad \bar{y} = \frac{\sum y}{n} = \frac{710755.9}{5} = 142151.2$$

Coefficient of Correlation (r):

$$r = \frac{n\sum xy - \sum x \sum y}{\sqrt{n\sum x^2 - (\sum x)^2} \sqrt{n\sum y^2 - (\sum y)^2}} = \frac{(5 \times 4056818283) - (1166491.8 \times 710755.9)}{\sqrt{(5 \times 6907789005) - (1166491.8)^2} \sqrt{(5 \times 2436034867) - (710755.9)^2}} = 0.988951$$

Coefficient of Determination ( $r^2$ ) =  $0.988951 \times 0.988951 = 0.978023$

$$Probable(P.Er) = 0.6745 \times \frac{1-r^2}{\sqrt{n}} = 0.6745 \times \frac{1-0.978023}{\sqrt{5}} = 0.006629$$

$$6 (P.Er) = 0.03977$$

### Appendix:-38

#### Coefficient of correlation between loan and advances to interest income from LA

(Rs. In million)

Years	LA (x)	Interest income from LA (y)	$X = x - \bar{x}$	$X^2$	$Y = y - \bar{y}$	$Y^2$	$XY$
2002	113174.8	2838	-28976.3	839631757	-5998.36	35980322.7	173810879
2003	124526.6	7456	-17624.6	310626525.2	-1380.36	1905393.73	24328292.9
2004	140031.5	9405.5	-2119.7	4493128.09	569.14	323920.34	-1206406.06
2005	159640	11698.9	17488.8	305858125.4	2862.54	8194135.25	50062389.6
2006	173383	12783.4	31231.8	975425331.2	3947.04	15579124.8	123273164
Total	710755.9	44181.8	0.00	2436034867	0.00	61982896.8	370268319
Mean	142151.2	8836.36					

Calculation of mean of Loan & advances ( $\bar{x}$ ) and interest income from Loan & advances ( $\bar{y}$ )

$$\bar{x} = \frac{\sum x}{n} = \frac{710755.9}{5} = 142151.2 \quad \bar{y} = \frac{\sum y}{n} = \frac{44181.8}{5} = 8836.36$$

Coefficient of Correlation (r):

$$r = \frac{n\sum xy - \sum x \sum y}{\sqrt{n\sum x^2 - (\sum x)^2} \sqrt{n\sum y^2 - (\sum y)^2}} = \frac{(5 \times 370268319) - (710755.9 \times 44181.8)}{\sqrt{(5 \times 2436034867) - (710755.9)^2} \sqrt{(5 \times 61982896.8) - (44181.8)^2}} = 0.95288144$$

Coefficient of Determination ( $r^2$ ) =  $0.95288144 \times 0.95288144 = 0.907983$

$$Pr obable(P.Er) = 0.6745 \times \frac{1-r^2}{\sqrt{n}} = 0.6745 \times \frac{1-0.907983}{\sqrt{5}} = 0.027756$$

$$6 (P.Er) = 0.166539$$

### Appendix:-39

#### Coefficient of correlation between Total assets and net profit

(Rs. In million)

Years	Total Assets(x)	Net Profit(y)	$X = x - \bar{x}$	$X^2$	$Y = y - \bar{y}$	$Y^2$	XY
2002	274918	-9428	-77091.14	5943043866.5	-10258.1	105228615.61	790808623.23
2003	305570.40	-3317	-46438.74	2156556572.79	-4147.1	17198438.41	192586098.65
2004	339817.00	3707.00	-12192.14	148648277.78	2876.90	8276553.61	-35075567.57
2005	411033.90	5205.00	59024.76	3483922293.06	4374.90	19139750.01	258227422.52
2006	428706.40	7983.51	76697.26	5882469691.51	7153.40	51171274.63	548646946.66
Total	1760045.70	4150.51	0.00	17614640701.63	0.00	201014632.27	1755193523.50
Mean	352009.14	830.10					

Calculation of mean of total assets ( $\bar{x}$ ) and net profit ( $\bar{y}$ )

$$\bar{x} = \frac{\sum x}{n} = \frac{1760045.70}{5} = 352009.14$$

$$\bar{y} = \frac{\sum y}{n} = \frac{4150.51}{5} = 830.10$$

Coefficient of Correlation (r):

$$r = \frac{n\sum xy - \sum x \sum y}{\sqrt{n\sum x^2 - (\sum x)^2} \sqrt{n\sum y^2 - (\sum y)^2}} = \frac{(5 \times 175519352350) - (117600457 \times 4150.51)}{\sqrt{(5 \times 17614640701.63) - (117600457)^2} \sqrt{(5 \times 4150.51) - (20101463227)^2}} = 0.93277$$

Coefficient of Determination ( $r^2$ ) =  $0.93277 \times 0.93277 = 0.87006$

$$Pr obable(P.Er) = 0.6745 \times \frac{1-r^2}{\sqrt{n}} = 0.6745 \times \frac{1-0.87006}{\sqrt{5}} = 0.12994$$

$$6 (P.Er) = 0.77964$$

### Appendix:-40

#### Coefficient of correlation between deposit and net profit

(Rs. In million)

Years	Deposit(x)	Net Profit(y)	$X = x - \bar{x}$	$X^2$	$Y = y - \bar{y}$	$Y^2$	XY
2002	185144.1	-9428	-48154.26	2318832756	-10258.1	105228657	493971215
2003	203879	-3317	-29419.36	865498743	-4147.1	17198455	122005028
2004	233811.2	3707	512.84	263004.866	2876.898	8276542.1	1475388.37
2005	252412.1	5205	19113.74	365335057	4374.898	19139733	83620662.9
2006	291245.4	7983.51	57947.04	3357859445	7153.408	51171246	414518820
Total	1166491.8	4150.51	0.00	6907789005	0.00	201014632	1115591113
Mean	233298.36	830.102					

Calculation of mean of total deposit ( $\bar{x}$ ) and net profit ( $\bar{y}$ )

$$\bar{x} = \frac{\sum x}{n} = \frac{1166491.8}{5} = 233298.36 \qquad \bar{y} = \frac{\sum y}{n} = \frac{4150.51}{5} = 830.102$$

Coefficient of Correlation (r):

$$r = \frac{n\sum xy - \sum x \sum y}{\sqrt{n\sum x^2 - (\sum x)^2} \sqrt{n\sum y^2 - (\sum y)^2}} = \frac{(5 \times 1115591113) - (1166491.8 \times 4150.51)}{\sqrt{(5 \times 6907789005) - (1166491.8)^2} \sqrt{(5 \times 201014632) - (4150.51)^2}} = 0.980244$$

Coefficient of Determination ( $r^2$ ) =  $0.980244 \times 0.980244 = 0.960877$

$$Pr obable(P.Er) = 0.6745 \times \frac{1 - r^2}{\sqrt{n}} = 0.6745 \times \frac{1 - 0.960877}{\sqrt{5}} = 0.129698$$

6 (P.Er) = 0.77819

### Appendix:-41

#### Coefficient of correlation between Loan and advances to Net profit

(Rs. In million)

Years	Loan and advances (x)	Net Profit(y)	$X = x - \bar{x}$	$X^2$	$Y = y - \bar{y}$	$Y^2$	$XY$
2002	113174.8	(9428)	-28976.4	839631757	-10258.10	105228615.61	297242808.84
2003	124526.6	(3317)	-17624.5	310626525	-4147.10	17198438.41	73090563.95
2004	140031.5	3707	-2119.7	4493128.09	2876.90	8276553.61	-6098164.93
2005	159640	5205	17488.8	305858125	4374.90	19139750.01	76511751.12
2006	173383	7983.51	31231.8	975425331	7153.40	51171274.63	223413870.44
Total	710755.9	4150.51	0.00	2436034867	0.00	201014632.27	664160829.42
Mean	142151.2	830.10					

Calculation of mean of Loan & advances ( $\bar{x}$ ) and Net profit ( $\bar{y}$ )

$$\bar{x} = \frac{\sum x}{n} = \frac{710755.9}{5} = 142151.2 \qquad \bar{y} = \frac{\sum y}{n} = \frac{4150.51}{5} = 830.10$$

Coefficient of Correlation (r):

$$r = \frac{n\sum xy - \sum x \sum y}{\sqrt{n\sum x^2 - (\sum x)^2} \sqrt{n\sum y^2 - (\sum y)^2}} = \frac{(5 \times 664160829.42) - (710755.9 \times 4150.51)}{\sqrt{(5 \times 2436034867) - (710755.9)^2} \sqrt{(5 \times 201014632.27) - (4150.51)^2}} = 0.949113$$

Coefficient of Determination ( $r^2$ ) =  $0.949113 \times 0.949113 = 0.900815$

$$Pr\ obable(P.Er) = 0.6745 \times \frac{1 - r^2}{\sqrt{n}} = 0.6745 \times \frac{1 - 0.900815}{\sqrt{5}} = 0.0299187$$

6 (P.Er) = 0.179512

## Appendix:-42

### Coefficient of correlation between deposit and interest Income

(Rs. In million)

Years	Deposit(x)	Interest Income(y)	$X = x - \bar{x}$	$X^2$	$Y = y - \bar{y}$	$Y^2$	XY
2002	185144.1	3504.6	-48154.26	2318832756	-7479.7	55945912	360179419
2003	203879	9359.3	-29419.36	865498743	-1625	2640625	47806460
2004	233811.2	11548	512.84	263004.866	563.7	317757.7	289087.91
2005	252412.1	14152.3	19113.74	365335057	3168	10036224	60552328
2006	291245.4	16357.3	57947.04	3357859445	5373	28869129	311349446
Total	1166491.8	54921.5	0.00	6907789005	0.00	97809648	780176741
Mean	233298.36	10984.3					

Calculation of mean of total deposit ( $\bar{x}$ ) and interest income ( $\bar{y}$ )

$$\bar{x} = \frac{\sum x}{n} = \frac{1166491.8}{5} = 233298.36 \qquad \bar{y} = \frac{\sum y}{n} = \frac{54921.5}{5} = 10984.3$$

Coefficient of Correlation (r):

$$r = \frac{n \sum xy - \sum x \sum y}{\sqrt{n \sum x^2 - (\sum x)^2} \sqrt{n \sum y^2 - (\sum y)^2}} = \frac{(5 \times 780176741) - (1166491.8 \times 54921.5)}{\sqrt{(5 \times 6907789005) - (1166491.8)^2} \sqrt{(5 \times 97809648) - (54921.5)^2}} = 0.949145$$

Coefficient of Determination ( $r^2$ ) =  $0.949145 \times 0.949145 = 0.900876$

$$Pr obable(P.Er) = 0.6745 \times \frac{1 - r^2}{\sqrt{n}} = 0.6745 \times \frac{1 - 0.900876}{\sqrt{5}} = 0.0299$$

6 (P.Er) = 0.1794

### Appendix:-43

#### Coefficient of correlation between Loan and advances to Non-performing Loan

(Rs. In million)

Years	Loan and advances (x)	Non-performing Loan (y)	$X = x - \bar{x}$	$X^2$	$Y = y - \bar{y}$	$Y^2$	$XY$
2003	124526.6	32226.66	-24868.5	618451245	3274.57	10722874.2	4013076399
2004	140031.5	28933.41	-9363.78	87680375.9	-18.67	348.5689	4051588802
2005	159640	27877.84	10244.72	104954288	-1074.24	1153991.58	4450418378
2006	173383	26770.42	23987.72	575410711	-2181.66	4759640.36	4641535731
Total	597581.1	115808.3	0.00	1386496620	0.00	16636854.7	17156619310
Mean	149395.28	28952.08					

Calculation of mean of Loan & advances ( $\bar{x}$ ) and Non performing loan ( $\bar{y}$ )

$$\bar{x} = \frac{\sum x}{n} = \frac{597581.1}{4} = 149395.28 \qquad \bar{y} = \frac{\sum y}{n} = \frac{115808.3}{4} = 28952.08$$

Coefficient of Correlation (r):

$$r = \frac{n\sum xy - \sum x \sum y}{\sqrt{n\sum x^2 - (\sum x)^2} \sqrt{n\sum y^2 - (\sum y)^2}} = \frac{(5 \times 17156619310) - (597581.1 \times 115808.3)}{\sqrt{(5 \times 1386496620) - (597581.1)^2} \sqrt{(5 \times 16636854.7) - (115808.3)^2}} = -0.9520664$$

Coefficient of Determination ( $r^2$ ) =  $-0.9520664 \times (-0.9520664) = 0.906431$

$$Pr obable(P.Er) = 0.6745 \times \frac{1 - r^2}{\sqrt{n}} = 0.6745 \times \frac{1 - 0.906431}{4} = 0.031556$$

6 (P.Er) = 0.1893368

**Appendix no:-44**  
**Regression equation of total deposit and total loan & advances**

(Rs. In million)

Year	Deposit (X)	Loan & advances(Y)	X <sup>2</sup>	Y <sup>2</sup>	XY
2002	185144.1	113174.8	34278337765	12808535355	20953646489
2003	203879	124526.6	41566646641	15506874108	25388358681
2004	233811.2	140031.5	54667677245	19608820992	32740933053
2005	252412.1	159640	63711868226	25484929600	40295067644
2006	291245.4	173383	84823883021	30061664689	50497001188
Total	1166492	710755.9	279048412898	132186541222	169875007055

X= independent variable      Y= dependent variable

Let the regression equation of Y on X is

$$Y = a + bx \dots\dots\dots\text{equation (i)}$$

To find the value of a and b we have two normal equation

$$\sum y = na + b \sum x \dots\dots\dots\text{equation (ii)}$$

$$\sum xy = a \sum x + b \sum x^2 \dots\dots\dots\text{equation (iii)}$$

Substituting the value of  $n, \sum x, \sum y, \sum x^2, \sum xy$  in equation (ii) and (iii) we get,

$$710755.9 = 5 \times a + 1166492 \times b \dots\dots\dots\text{equation (iv)}$$

$$169875007055 = 1166492 \times a + 279048412898 \times b \dots\dots\dots\text{equation (v)}$$

Now multiplying equation (iv) by 1166492 and equation (v) by 5 then subtract equation (v)

$$829091071302.8 = 5832460 \times a + 1360703586064 \times b$$

$$\underline{-849375035275.0 = -5832460 \times a - 1395242064490 \times b}$$

$$-20283963972 = -34538478426 \times b$$

$$\text{or } b = \frac{-20283963972}{-34538478426} = 0.58728$$

Substitution the value of b in equation (iv) then we get the value of a

$$710755.9 = 5 \times a + 1166492 \times 0.58728$$

$$\text{or } a = \frac{25968.48}{5} = 5139.696$$

**Appendix no:-45**

**Regression equation between Loan and advances to total interest expenses**

(Rs. In million)

Year	Loan & advances(X)	Total Interest expenses (Y)	X <sup>2</sup>	Y <sup>2</sup>	XY
2002	113174.8	2016.5	12808535355	4066272.25	228216984.20
2003	124526.6	4348.2	15506874108	18906843.24	541466562.12
2004	140031.5	5444.6	19608820992	29643669.16	762415504.90
2005	159640	5810.7	25484929600	33764234.49	927620148.00
2006	173383	6858	30061664689	47032164.00	1189060614.00
Total	710755.9	24478	132186541222	133413183.14	3648779813.22

X= independent variable      Y= dependent variable

Let the regression equation of Y on X is

$$Y = a + bx \dots\dots\dots\text{equation (i)}$$

To find the value of a and b we have two normal equation

$$\sum y = na + b \sum x \dots\dots\dots\text{equation (ii)}$$

$$\sum xy = a \sum x + b \sum x^2 \dots\dots\dots\text{equation (iii)}$$

Substituting the value of n,  $\sum x$ ,  $\sum y$ ,  $\sum x^2$ ,  $\sum xy$  in equation (ii) and (iii) we get,

$$24478 = 5 \times a + 710755.9 \times b \dots\dots\dots\text{equation (iv)}$$

$$3648779813.22 = 710755.9 \times a + 132186541222 \times b \dots\dots\dots\text{equation (v)}$$

Now multiplying equation (iv) by 710755.9 and equation (v) by 5 then subtract equation (v)

$$17397882920.20 = 3553779.50 \times a + 505173949384.81 \times b$$

$$\underline{-18243899066.00 = -3553779.50 \times a - 660932706110.00 \times b}$$

$$-846016145.90 = -155758756725.19 \times b$$

$$\text{or } b = \frac{-155758756725.19}{-846016145.90} = 0.005432$$

Substitution the value of b in equation (iv) then we get the value of a

$$24478 = 5 \times a + 710755.9 \times 0.005432$$

$$\text{or } a = \frac{20617.17395}{5} = 4123.4348$$

### Appendix no:-46

#### Regression equation between loan and advances to interest income from LA

(Rs. In million)

Year	Loan & advances (X)	Interest income from Loan & advances(Y)	X <sup>2</sup>	Y <sup>2</sup>	XY
2002	113174.8	2838	12808535355	8054244.00	321190082.40
2003	124526.6	7456	15506874108	55591936.00	928470329.60
2004	140031.5	9405.5	19608820992	88463430.25	1317066273.25
2005	159640	11698.9	25484929600	136864261.21	1867612396.00
2006	173383	12783.4	30061664689	163415315.56	2216424242.20
Total	710755.9	44181.80	132186541222	452389187.02	6650763323.45

X= independent variable      Y= dependent variable

Let the regression equation of Y on X is

$$Y = a + bx \dots\dots\dots\text{equation (i)}$$

To find the value of a and b we have two normal equation

$$\sum y = na + b \sum x \dots\dots\dots\text{equation (ii)}$$

$$\sum xy = a \sum x + b \sum x^2 \dots\dots\dots\text{equation (iii)}$$

Substituting the value of n,  $\sum x$ ,  $\sum y$ ,  $\sum x^2$ ,  $\sum xy$  in equation (ii) and (iii) we get,

$$44181.80 = 5 \times a + 710755.9 \times b \dots\dots\dots\text{equation (iv)}$$

$$6650763323.45 = 710755.9 \times a + 132186541222 \times b \dots\dots\dots\text{equation (v)}$$

Now multiplying equation (iv) by 710755.9 and equation (v) by 5 then subtract equation (v)

$$31402475022.62 = 3553779.50 \times a + 505173949384.81 \times b$$

$$\underline{-33253816617.25 = -3553779.50 \times a - 660932706110.00 \times b}$$

$$-1851341594.63 = -155758756725.19 \times b$$

$$\text{or } b = \frac{-1851341594.63}{-155758756725.19} = 0.01$$

Substitution the value of b in equation (iv) then we get the value of a

$$44181.80 = 5 \times a + 710755.9 \times 0.01$$

$$\text{or } a = \frac{37074.241}{5} = 7414.8482$$

#### Appendix no:-47

#### Regression equation between Loan and advances to Non-performing Loan

(Rs. In million)

Year	Loan & advances (X)	NPL (Y)	X <sup>2</sup>	Y <sup>2</sup>	XY
2003	124526.60	32226.66	15506874107.56	1038557614.76	4013076399.16
2004	140031.50	28933.41	19608820992.25	837142214.23	4051588802.42
2005	159640.00	27877.84	25484929600.00	777173963.07	4450418377.60
2006	173383.00	26770.42	30061664689.00	716655386.98	4641535730.86
Total	597581.10	115808.33	90662289388.81	3369529179.03	17156619310.03

X= independent variable

Y= dependent variable

Let the regression equation of Y on X is

$$Y = a + bx \dots\dots\dots\text{equation (i)}$$

To find the value of a and b we have two normal equation

$$\sum y = na + b \sum x \dots\dots\dots\text{equation (ii)}$$

$$\sum xy = a \sum x + b \sum x^2 \dots\dots\dots\text{equation (iii)}$$

Substituting the value of  $n, \sum x, \sum y, \sum x^2, \sum xy$  in equation (ii) and (iii) we get,

$$115808.33 = 4 \times a + 597581.10 \times b \dots\dots\dots\text{equation (iv)}$$

$$17156619310.03 = 597581.10 \times a + 90662289388.81 \times b \dots\dots\dots\text{equation (v)}$$

Now multiplying equation (iv) by 597581.10 and equation (v) by 4 then subtract equation (v)

$$69204869230.56 = 2390324.40 \times a + 357103171077.21 \times b$$

$$\underline{-85783096550.15 = -2390324.40 \times a - 453311446944.05 \times b}$$

$$578391990.44 = -5545986478.03 \times b$$

$$\text{or } b = \frac{578391990.44}{-5545986478.03} = -0.10$$

Substitution the value of b in equation (iv) then we get the value of a

$$115808.33 = 4 \times a + 597581.10 \times (-0.10)$$

$$\text{or } a = \frac{175566.44}{4} = 43891.61$$