

APPENDIX-I

Table No.1
Cash and Bank Balance to Total Deposits Ratio

(Rs. in million)

S.N.	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Cash & Bank Balance	1029.11	726.99	901.91	1435.18	1264.67	1979.21	2001.18
	Total Deposits	7713.6	9779.72	14043.10	17532.40	18619.37	21007.37	22010.33
	Ratio (%)	13.34	7.43	6.42	8.19	6.79	9.42	9.09
2	EBL							
	Cash & Bank Balance	255.15	460.72	278.60	834.99	592.78	1139.57	631.81
	Total Deposits	1124.90	1948.94	3057.43	4574.51	5466.61	6694.95	8063.90
	Ratio (%)	22.68	23.64	9.11	18.25	10.84	17.02	7.84
3	NIBL							
	Cash & Bank Balance	1519.4	1473.14	1533.64	522.86	338.90	926.53	1226.92
	Total Deposits	2582.20	2438.88	2983.28	4256.21	4174.76	7922.75	11524.68
	Ratio (%)	58.84	60.40	51.41	12.28	9.32	11.69	10.65

Sample Calculation of Expected Return (\bar{X}), standard deviation (\dagger) and Coefficient of variation (C.V.) is Presented below:

For HBL,

Here,

$$\begin{aligned} \text{Total Return} &= \sum X = 13.34+7.43+6.42+8.19+6.79+9.42+9.09 \\ &= 60.68 \end{aligned}$$

$$\text{Expected Return } (\bar{X}) = \frac{\sum X}{N}$$

Where,

N = Number of observations

\bar{X} = Expected return of the historical data

X = Return of the historical data

$$\begin{aligned} &= \frac{60.68}{7} \\ &= 8.67 \end{aligned}$$

Return(X)	Expected Return (\bar{X})	$X - \bar{X}$	$(X - \bar{X})^2$
13.34	8.67	4.67	21.80
7.43	8.67	-1.24	1.54
6.42	8.67	-2.25	5.06
8.19	8.67	-0.48	0.23
6.79	8.67	-1.88	3.53
9.42	8.67	0.75	0.56
9.09	8.67	0.42	0.18
$\sum(X - \bar{X})^2$			32.90

$$\begin{aligned}
 \text{S.D}(\dagger) &= \sqrt{\frac{1}{N} \sum (X - \bar{X})^2} \\
 &= \sqrt{\frac{1}{7} \times 32.90} \\
 &= \sqrt{4.7} \\
 &= 2.17
 \end{aligned}$$

Where,

N = Number of observations

\bar{X} = Expected return of the historical data

$$\begin{aligned}
 \text{C.V} &= \frac{\text{Standard deviation}(\dagger)}{\text{Expected Return}(\bar{X})} \times 100 \\
 &= \frac{2.17}{8.67} \\
 &= 0.2502 \text{ Or } 25.02\%
 \end{aligned}$$

Like wise, other item has been calculated according the above analysis.

Table No.2
Cash and Bank Balance to Current Assets Ratio

(Rs. in million)

S.N.	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Cash & Bank Balance	1029.11	726.99	901.91	1435.18	1264.67	1979.21	2001.18
	Current Assets	8620.84	10988.05	15605.42	17359.42	14165.33	16881.45	18605.75
	Ratio (%)	11.94	6.62	5.78	8.27	8.93	11.72	10.76
2	EBL							
	Cash & Bank Balance	255.15	460.72	278.60	834.99	592.78	1139.57	631.81
	Current Assets	1282.26	2077.32	3334.59	5049.85	6359.66	7836.89	9399.97
	Ratio (%)	19.90	22.18	8.35	16.53	9.32	14.54	6.72
3	NIBL							
	Cash & Bank Balance	1519.4	1473.14	1533.64	522.86	338.90	926.53	1226.92
	Current Assets	3286.00	3057.24	3744.09	3423.11	3340.25	7517.89	11140.23
	Ratio (%)	446.24	48.19	40.96	15.27	10.15	12.32	11.01

Table No. 3
Investment on Government Securities to Current Assets Ratio

(Rs. in million)

	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Investment on govt. Securities	970.88	459.45	2112.88	2224.30	3047.75	3998.87	2771.73
	Current Assets	8620.84	10988.05	15605.42	17359.42	14165.33	16881.45	18605.75
	Ratio (%)	11.26	4.18	13.54	12.81	21.52	23.69	14.90
2	EBL							
	Investment on govt. Securities	111.10	184.91	257.61	823.00	1538.90	1599.35	2466.43
	Current Assets	1282.26	2077.32	3334.59	5049.85	6359.66	7836.89	9399.97
	Ratio (%)	8.66	8.90	7.73	16.30	24.20	20.41	26.24
3	NIBL							
	Investment on govt. Securities	10.00	90.00	0.00	300.00	224.40	400.00	2001.10
	Current Assets	3286.00	3057.24	3744.09	3423.11	3340.25	7517.89	11140.23
	Ratio (%)	3.04	2.94	0.00	8.76	6.72	5.32	17.96

Table No.4
Loan and Advances to Total Deposit Ratio

(Rs. in million)

	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Loan and Advances	4223.06	5311.66	7224.73	9015.35	8913.73	10001.85	11951.87
	Total Deposits	7713.60	9779.72	14043.10	17532.40	18619.37	21007.37	22010.33
	Ratio (%)	54.75	54.31	51.45	51.42	47.87	47.61	54.30
2	EBL							
	Loan and Advances	871.68	1364.89	2270.18	3005.76	3948.48	4908.46	5884.12
	Total Deposits	1124.90	1948.94	3057.43	4574.51	5466.61	6694.95	8063.90
	Ratio (%)	77.48	70.03	74.25	65.71	72.23	73.32	72.97
3	NIBL							
	Loan and Advances	1673.47	1411.24	2070.68	2429.03	2564.43	5772.14	7130.13
	Total Deposits	2582.20	2438.88	2983.28	4256.21	4174.76	7922.75	11524.68
	Ratio (%)	64.81	57.86	69.41	57.07	61.43	72.86	61.87

Table No.5
Total Investment to Total Deposit Ratio

(Rs. in million)

	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Total Investment	973.98	468.95	2216.41	4083.00	9157.00	10175.44	9292.10
	Total Deposits	7713.60	9779.72	14043.10	17532.40	18619.37	21007.37	22010.33
	Ratio (%)	12.63	4.80	15.78	23.29	49.18	48.44	42.22
2	EBL							
	Total Investment	111.10	187.40	260.10	826.70	1628.50	1616.50	2483.50
	Total Deposits	1124.90	1948.94	3057.43	4574.51	5466.61	6694.95	8063.90
	Ratio (%)	9.88	9.62	8.51	18.07	29.79	24.15	30.80
3	NIBL							
	Total Investment	17.50	102.69	12.69	312.70	262.00	1705.24	3862.48
	Total Deposits	2582.20	2438.88	2983.28	4256.21	4174.76	7922.75	11524.68
	Ratio (%)	6.78	4.21	4.26	7.35	6.28	21.52	33.51

Table No.6
Loan and Advances to Total Working Fund Ratio

(Rs. in million)

S.N.	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Loan and Advances	4223.06	5311.66	7224.73	9015.35	8913.73	10001.85	11951.87
	Total Working Fund	8734.54	11168.87	15863.74	19500.58	20672.45	23355.23	24765.77
	Ratio (%)	48.35	47.56	45.54	46.23	43.12	42.82	48.26
2	EBL							
	Loan and Advances	871.68	1364.89	2270.18	3005.76	3948.48	4908.46	5884.12
	Total Working Fund	1416.59	2275.01	3411.70	5202.58	6670.18	8052.20	9587.57
	Ratio (%)	61.53	59.99	66.54	57.77	59.20	60.96	61.37
3	NIBL							
	Loan and Advances	1673.47	1411.24	2070.68	2429.03	2564.43	5772.14	7130.13
	Total Working Fund	3322.25	3106.16	3796.70	5127.36	4973.90	9014.24	13251.40
	Ratio (%)	50.37	45.43	54.54	47.37	51.56	64.03	53.81

Table No.7
Investment on Government Securities to Total Working Fund Ratio

(Rs. in million)

S.N.	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Investment on govt. Securities	970.88	459.45	2112.88	2224.30	3047.75	3998.87	3471.73
	Total Working Fund	8734.54	11168.87	15863.74	19500.58	20672.45	23355.23	24765.77
	Ratio (%)	11.12	4.11	13.32	11.41	14.74	17.12	14.02
2	EBL							
	Investment on govt. Securities	111.10	184.91	257.61	823.00	1538.90	1599.35	2466.43
	Total Working Fund	1416.59	2275.01	3411.70	5202.58	6670.18	8052.20	9587.57
	Ratio (%)	7.84	8.13	7.55	15.82	23.07	19.86	25.73
3	NIBL							
	Investment on govt. Securities	10.00	90.00	0.00	300.00	224.40	400.00	2001.10
	Total Working Fund	3322.25	3106.16	3796.70	5127.36	4973.90	9014.24	13251.40
	Ratio (%)	3.01	2.90	0.00	5.85	4.51	4.44	15.10

Table No. 8
Investment on Shares and Debentures to Total Working Fund Ratio
(Rs. in million)

	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Investment on Shares and Debentures	3.10	9.50	9.49	10.69	34.27	34.27	34.27
	Total Working Fund	8734.54	11168.87	15863.74	19500.58	20672.45	23355.23	24765.77
	Ratio (%)	3.55	8.51	5.98	5.48	1.66	1.47	1.38
2	EBL							
	Investment on Shares and Debentures	0.00	2.50	2.50	3.70	17.11	17.11	17.11
	Total Working Fund	1416.59	2275.01	3411.70	5202.58	6670.18	8052.20	9587.57
	Ratio (%)	0.00	1.10	7.33	7.11	2.57	2.12	1.78
3	NIBL							
	Investment on Shares and Debentures	7.50	12.69	12.69	12.69	13.89	13.89	13.89
	Total Working Fund	3322.25	3106.16	3796.70	5127.36	4973.90	9014.24	13251.40
	Ratio (%)	2.26	4.09	3.34	2.47	2.79	1.54	1.05

Table No.9
Return on Loan and Advances Ratio
(Rs. in million)

S.N.	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Net Profit	135.98	165.25	199.38	280.69	235.02	212.12	263.05
	Loan and Advances	4223.06	5311.66	7224.73	9015.35	8913.73	10001.85	11951.87
	Ratio (%)	3.22	3.11	2.76	3.11	2.64	2.12	2.20
2	EBL							
	Net Profit	25.03	25.24	41.27	69.70	85.33	94.17	143.57
	Loan and Advances	871.68	1364.89	2270.18	3005.76	3948.48	4908.46	5884.12
	Ratio (%)	2.87	1.85	1.82	2.32	2.16	1.92	2.44
3	NIBL							
	Net Profit	93.84	45.68	72.66	56.39	57.09	116.82	152.67
	Loan and Advances	1673.47	1411.24	2070.68	2429.03	2564.43	5772.14	7130.13
	Ratio (%)	5.61	3.24	3.51	2.32	2.23	2.02	2.14

Table No.10
Return on Total Working Fund Ratio

(Rs. in million)

S.N.	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Net Profit	135.98	165.25	199.38	280.69	235.02	212.12	263.05
	Total Working Fund	8734.54	11168.87	15863.74	19500.58	20672.45	23355.23	24765.77
	Ratio (%)	1.56	1.48	1.26	1.44	1.14	0.91	1.06
2	EBL							
	Net Profit	25.03	25.24	41.27	69.70	85.33	94.17	143.57
	Total Working Fund	1416.59	2275.01	3411.70	5202.58	6670.18	8052.20	9587.57
	Ratio (%)	1.77	1.11	1.21	1.34	1.28	1.17	1.50
3	NIBL							
	Net Profit	93.84	45.68	72.66	56.39	57.09	116.82	152.67
	Total Working Fund	3322.25	3106.16	3796.70	5127.36	4973.90	9014.24	13251.40
	Ratio (%)	2.82	1.47	1.91	1.10	1.15	1.30	1.15

Table No.11
Total Interest Earned to Total Working Fund Ratio

(Rs. in million)

S.N.	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Interest Earned	753.97	862.05	1033.66	1326.38	1149.00	1201.23	1245.90
	Total Working Fund	8734.54	11168.87	15863.74	19500.58	20672.45	23355.23	24765.77
	Ratio (%)	8.63	7.72	6.52	6.80	5.56	5.14	5.03
2	EBL							
	Interest Earned	104.20	175.94	267.44	385.02	443.82	520.17	657.25
	Total Working Fund	1416.59	2275.01	3411.70	5202.58	6670.18	8052.20	9587.57
	Ratio (%)	7.36	7.73	7.84	7.40	6.65	6.46	6.86
3	NIBL							
	Interest Earned	322.37	296.17	279.86	349.75	326.22	459.51	731.40
	Total Working Fund	3322.25	3106.16	3796.70	5127.36	4973.90	9014.24	13251.40
	Ratio (%)	9.70	9.53	7.37	6.82	6.56	5.10	5.52

Table No.12
Total Interest Paid to Total Working Fund Ratio

(Rs. in million)

S.N.	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Interest Paid	473.79	532.55	593.44	732.69	578.13	554.13	491.54
	Total Working Fund	8734.54	11168.87	15863.74	19500.58	20672.45	23355.23	24765.77
	Ratio (%)	5.42	4.77	3.74	3.76	6.80	2.37	1.98
2	EBL							
	Interest Paid	74.45	118.12	177.89	236.14	257.05	307.64	316.37
	Total Working Fund	1416.59	2275.01	3411.70	5202.58	6670.18	8052.20	9587.57
	Ratio (%)	5.26	5.19	5.21	4.54	3.85	3.82	3.30
3	NIBL							
	Interest Paid	139.80	132.03	115.73	163.15	130.44	189.21	326.20
	Total Working Fund	3322.25	3106.16	3796.70	5127.36	4973.90	9014.24	13251.40
	Ratio (%)	4.21	4.25	3.05	3.18	2.62	2.10	2.46

Table No.13
Liquidity Risk Ratio

(Rs. in million)

S.N.	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Cash & Bank Balance	1029.11	726.99	901.91	1435.18	1264.67	1979.21	2001.18
	Total Deposits	7713.60	9779.72	14043.10	17532.40	18619.37	21007.37	22010.33
	Ratio (%)	13.34	7.43	6.42	8.19	6.79	9.42	9.09
2	EBL							
	Cash & Bank Balance	255.15	460.72	278.60	834.99	592.78	1139.57	631.81
	Total Deposits	1124.90	1948.94	3057.43	4574.51	5466.61	6694.95	8063.90
	Ratio (%)	22.68	23.64	9.11	18.25	10.84	17.02	7.84
3	NIBL							
	Cash & Bank Balance	1519.4	1473.14	1533.64	522.86	338.90	926.53	1226.92
	Total Deposits	2582.20	2438.88	2983.28	4256.21	4174.76	7922.75	11524.68
	Ratio (%)	58.84	60.40	51.41	12.28	9.32	11.69	10.65

**Table No.14
Credit Risk Ratio**

(Rs. in million)

S.N.	Name of the Banks	Year						
		2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1	HBL							
	Total Investment plus Loan and Advances	5197.04	5780.61	9441.14	13098.35	18070.73	20177.29	21243.97
	Total Assets	8734.54	11168.87	15863.74	19500.58	20672.45	23355.23	24765.77
	Ratio (%)	59.50	51.76	59.51	67.69	87.41	86.39	85.78
2	EBL							
	Total Investment plus Loan and Advances	982.78	1552.29	2530.28	3832.46	5576.98	6524.96	8367.62
	Total Assets	1416.59	2275.01	3411.70	5202.58	6670.18	8052.20	9587.57
	Ratio (%)	69.38	68.23	74.16	73.66	83.61	81.03	87.28
3	NIBL							
	Total Investment plus Loan and Advances	1690.97	1513.93	2083.37	2741.73	2826.43	7477.38	10992.61
	Total Assets	3322.25	3106.16	3796.70	5127.36	4973.90	9014.24	13251.40
	Ratio (%)	50.90	48.74	54.87	53.47	56.83	82.95	82.95

APPENDIX-II

Sample Calculation of Growth Ratio of Total Deposits

We have,

$$D_n = D_o (1+g)^{n-1}$$

Where,

D_n = Total Deposits in the n^{th} Year

D_o = Total Deposit in the initial Year

g = Growth Rate

n = Total number of Year

Here,

$$D_{2007/08} = 22760.9$$

$$D_{2001/02} = 7715.6$$

$$n = 7 \text{ years}$$

Now,

$$D_n = D_o (1+g)^{n-1}$$

$$22010.33 = 7713.60(1+g)^{7-1}$$

$$\text{Or, } (1+g)^6 = 22010.33/7713.60$$

$$\text{Or, } (1+g) = (2.8534)^{1/6}$$

$$\text{Or, } g = 1.1909-1$$

$$\therefore g = 0.1909 \text{ i.e. } 19.09\%$$

Similarly other growth ratios have been calculated by performing same method which is mentioned above.

APPENDIX-III

Table No. 15

Sample Calculation of Correlation Co-efficient between deposit and Loan & Advances of HBL

Year	Deposit(X)	Loan & Advances (Y)	$x = X - \bar{X}$	$y = Y - \bar{Y}$	x^2	y^2	xy
2001/02	7713.60	4223.06	-8101.53	-3868.69	65634788.34	14966762.32	31342308.10
2002/03	9779.72	5311.66	-6035.41	-2780.09	36426173.87	7728900.41	16778982.99
2003/04	14043.10	7224.73	-1772.03	-867.02	3140090.32	751723.68	1536385.45
2004/05	17532.40	9015.35	1717.27	926.60	2949016.25	853036.96	1586070.57
2005/06	18619.37	8913.73	2804.24	821.98	7863761.98	675651.12	2305029.20
2006/07	21007.37	10001.85	5192.24	1910.10	26959356.22	3648482.01	9917697.62
2007/08	22010.33	11951.87	6195.2	3860.12	38380503.04	14900526.41	23914215.42
Total	110705.89	56642.25			$\sum x^2 =$	$\sum y^2 = 43525$	$\sum xy =$
Mean	$\bar{X} =$ 151815.13	$\bar{Y} =$ 8091.75			181353690	082.91	87380689.35

We have,

$$\begin{aligned} \text{Correlation Co-efficient}(r) &= \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}} \\ &= \frac{87380689.35}{\sqrt{181353690 \times 43525082.91}} \\ &= 0.984 \end{aligned}$$

$$\begin{aligned} r^2 &= 0.968 \\ \text{Probable Error (P.E.)} &= 0.6745 \times \frac{1 - r^2}{\sqrt{n}} \\ &= 0.6745 \times \frac{1 - 0.968}{\sqrt{7}} \\ &= 0.0082 \end{aligned}$$

$$\begin{aligned} 6 \times (\text{P.E.}) &= 6 \times 0.0082 \\ &= 0.0489 \end{aligned}$$

Remaining correlation coefficient has been calculated by using same method as in table no.15

APPENDIX-IV

Table No.16
Sample Calculation of Trend Value of Total Investment to Total Deposit Ratio of EBL

Year(t)	Ratio(y)	x = t-2001	x ²	xy	Y _c = a+bx
2001/02	9.88	-3	9	-29.64	Y _c = 18.69 + 4.039 × -3 = 6.573
2002/03	9.62	-2	4	-19.24	Y _c = 18.69 + 4.039 × -2 = 10.612
2003/04	8.51	-1	1	-8.51	Y _c = 18.69 + 4.039 × -1 = 14.651
2004/05	18.07	0	0	0	Y _c = 18.69 + 4.039 × 0 = 18.69
2005/06	29.79	1	1	29.79	Y _c = 18.69 + 4.039 × 1 = 22.729
2006/07	24.15	2	4	48.30	Y _c = 18.69 + 4.039 × 2 = 26.768
2007/08	30.80	3	9	92.40	Y _c = 18.69 + 4.039 × 3 = 30.807
Total	$\sum y$ =130.83		$\sum x^2$ = 28	$\sum xy$ =113.10	

We Have,

The equation of the straight line,
 $Y_c = a + bx$

$$\text{Where, } a = \frac{\sum y}{n} = \frac{130.83}{7} = 18.69 \qquad b = \frac{\sum xy}{\sum x^2} = \frac{113.10}{28} = 4.04$$

Trend Value of Total Investment to Total Deposit Ratio for next five years

Year(t)	x = t-2001	Y _c = a+bx
2008/09	4	Y _c = 18.69 + 4.039 × 4 = 34.846
2009/10	5	Y _c = 18.69 + 4.039 × 5 = 38.885
2010/11	6	Y _c = 18.69 + 4.039 × 6 = 42.924
2011/12	7	Y _c = 18.69 + 4.039 × 7 = 46.963
2012/13	8	Y _c = 18.69 + 4.039 × 8 = 51.002

Remaining calculations has been done according to above procedure.

APPENDIX-V

Table No. 21
Sources and uses of Funds of Himalayan Bank Limited

(Rs. in million)

Particulars	Mid-July						
	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1. CAPITAL FUND	205.3	314.9	397.1	501.6	651.6	740.6	1435.9
a. Paid-up capital	120.0	192.0	240.0	300.0	390.0	429.0	536.3
b. Statutory Reserves	82.5	109.7	142.8	183.6	239.7	288.8	329.2
c. Other Reserves	2.8	13.2	14.4	18.0	21.9	22.8	501.5
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0	68.9
2. DEPOSITS	7715.6	9780.4	14082.5	17613.6	18595.2	21002.8	22760.9
a. Current	1175.2	1292.2	1772.3	2313.7	2652.8	3702.2	4353.1
b. Savings	3175.6	5084.4	6844.3	9164.1	9102.8	10840.8	11719.7
c. Fixed	3144.4	3106.8	5109.4	5668.1	6044.9	5880.7	6043.7
d. Call Deposits	0.0	0.0	0.0	0.0	343.8	201.3	219.6
e. Others	220.4	297.0	356.5	467.7	450.9	377.8	424.8
3. BORROWINGS	0.0	232.7	128.6	5.4	48.2	538.8	66.4
a. NRB	0.0	0.0	42.5	0.0	47.6	403.7	66.4
b. Inter Bank	0.0	232.7	86.2	5.4	0.6	135.1	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. OTHERS	1241.7	2272.1	2172.2	2808.4	2085.7	2439.0	2488.0
SOURCES OF FUNDS	9162.6	12600.1	16780.5	20929.0	21380.7	24721.2	26751.2
1. LIQUID FUNDS	3123.3	4787.5	5446.5	7192.6	7658.8	8281.7	8613.5
a. Cash in hand	141.1	121.7	116.3	131.7	450.1	350.0	274.2
b. FC in hand	24.5	21.1	17.7	18.2	12.7	32.7	0.0
c. Balance in hand	742.6	515.6	655.3	1073.2	695.4	1130.0	1623.9
d. Bal. with Dom. Bank	30.6	22.9	12.9	11.0	36.3	40.0	33.0
e. Bal. with other financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
f. Bal. held abroad	37.6	-19.6	-38.6	52.7	36.9	600.0	-162.4
g. Call money	2146.9	4125.8	4682.8	5905.8	6427.4	6129.0	6844.8
2. INVESTMENTS	974.0	468.9	2216.4	2235.0	2622.8	4014.3	2878.3
a. Govt. Securities	970.9	459.4	2206.9	2224.3	2588.6	3980.0	2781.7
b. Share and Debenture	3.1	9.5	9.5	10.7	34.3	34.3	96.6
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. LOANS & ADVANCES	4275.5	5372.0	7432.2	9176.9	9673.5	11074.2	13081.7
a. Govt. Enterprises	60.0	267.7	200.0	536.4	352.5	742.7	766.2
i. Financial	60.0	60.0	200.0	480.0	350.0	290.0	290.0
ii. Non-Financial	0.0	207.7	0.0	56.4	2.5	452.7	476.2
b. Private Sector	4025.0	5005.5	7096.6	8300.2	9321.0	10151.5	12315.5
c. Foreign Bills P. & D.	190.5	98.8	126.6	340.3	0.0	180.0	0.0
d. Foreign A.B.C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. INTEREST ACCRUED	85.2	117.4	144.2	115.5	313.4	313.5	661.9
a. Government Enterprises	0.0	5.6	0.0	0.0	5.5	0.9	2.2
b. Private Sector	85.2	111.8	144.2	115.5	307.9	312.6	659.7
5. OTHERS	704.6	1854.3	1550.2	2209.0	1112.3	1037.5	1515.8
USES OF FUNDS	9162.6	12600.1	16780.5	20929.0	21380.7	24721.2	26751.2

Source: Banking and Financial Statistics, Mid – July 2004, No. 43

APPENDIX-VI

Table No. 22
Sources and uses of Funds of Everest Bank Limited

(Rs. in million)

Particulars	Mid-July						
	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1. CAPITAL FUND	118.6	128.3	127.6	249.4	497.8	587.1	665.8
a. Paid-up capital	117.6	118.4	119.2	197.0	399.3	455.0	455.0
b. Statutory Reserves	0.0	0.1	5.1	13.4	27.3	44.9	64.5
c. Other Reserves	1.0	9.8	3.2	39.0	8.7	14.3	83.8
d. Retained Earning	0.0	0.0	0.0	0.0	62.5	72.9	62.5
2. DEPOSITS	1124.9	1948.9	3057.4	4574.5	5461.1	6694.9	8064.0
a. Current	127.6	206.1	274.4	399.7	489.6	562.4	719.8
b. Savings	217.4	449.1	891.7	1384.1	1733.3	2758.0	3730.7
c. Fixed	721.8	1180.3	1592.7	2470.2	2694.6	2803.4	2914.1
d. Call Deposits	17.3	47.9	185.4	225.6	439.4	428.0	565.6
e. Others	40.8	65.5	113.2	94.9	104.2	143.1	133.8
3. BORROWINGS	0.0	0.0	0.0	80.0	310.3	83.2	433.3
a. NRB	0.0	0.0	0.0	0.0	81.8	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	80.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	228.5	83.2	433.3
d. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. OTHERS	104.6	210.4	226.7	336.3	505.0	895.0	804.1
SOURCES OF FUNDS	1348.1	2287.6	3411.7	5240.2	6774.2	8260.2	9967.2
1. LIQUID FUNDS	187.3	460.7	278.6	824.1	809.2	1156.1	869.7
a. Cash in hand	21.2	62.2	41.9	92.9	146.3	109.8	117.8
b. FC in hand	8.2	4.6	8.8	15.1	23.6	26.8	10.9
c. Balance in hand	121.5	168.1	130.5	385.6	357.7	724.8	441.9
d. Bal. with Dom. Bank	6.70	0.0	4.3	2.3	3.1	5.9	4.2
e. Bal. with other financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
f. Bal. held abroad	29.7	225.8	93.1	328.2	141.5	251.3	62.8
g. Call money	0.0	0.0	0.0	0.0	137.0	37.5	232.1
2. INVESTMENTS	111.1	187.4	260.1	826.7	1628.6	1616.5	2483.5
a. Govt. Securities	111.1	184.9	257.6	823.0	1538.9	1599.4	2466.4
b. Share and Debenture	0.0	2.5	2.5	3.7	89.7	17.1	17.1
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. LOANS & ADVANCES	867.6	1354.9	2270.2	3006.6	3982.7	5049.6	6131.1
a. Govt. Enterprises	0.0	0.0	0.0	0.0	0.0	60.0	69.2
i. Financial	0.0	0.0	0.0	0.0	0.0	60.0	69.2
ii. Non-Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	801.6	1311.9	2230.8	2963.7	3969.6	4970.9	6047.4
c. Foreign Bills P. & D.	66.0	43.0	39.4	42.9	13.1	18.7	14.5
d. Foreign A.B.C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. INTEREST ACCRUED	31.8	46.2	76.2	94.3	99.8	147.6	176.6
a. Government Enterprises	0.0	0.0	0.0	0.0	0.0	0.9	0.2
b. Private Sector	31.8	46.2	76.2	94.3	99.8	146.7	176.4
5. OTHERS	150.3	238.4	526.6	488.5	253.9	290.4	306.3
USES OF FUNDS	1348.1	2287.6	3411.7	5240.2	6774.2	8260.2	9967.2

Source: Banking and Financial Statistics, Mid – July 2004, No. 43

APPENDIX-VII

Table No. 23
Sources and uses of Funds of Nepal Investment Bank Limited
(Rs. in million)

Particulars	Mid-July						
	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
1. CAPITAL FUND	328.2	346.6	356.9	407.1	419.9	557.1	740.7
a. Paid-up capital	90.0	135.3	135.4	135.3	170.0	295.3	295.3
b. Statutory Reserves	180.0	198.8	207.9	222.5	233.8	245.2	268.7
c. Other Reserves	58.2	12.5	13.6	49.3	16.1	16.6	126.8
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0	49.9
2. DEPOSITS	2582.3	2438.9	2982.4	4256.2	4174.8	7922.8	11706.3
a. Current	559.0	531.5	581.1	769.0	787.5	979.0	1625.1
b. Savings	562.8	751.1	997.5	1259.6	1276.7	2433.9	4922.0
c. Fixed	1276.0	983.6	1093.7	1658.7	945.9	1672.8	2294.70
d. Call Deposits	128.6	83.2	221.7	502.5	1052.0	2610.6	2576.6
e. Others	55.9	89.5	88.6	66.4	112.7	226.5	287.9
3. BORROWINGS	100.0	50.0	140.0	120.0	98.5	6.8	61.5
a. NRB	0.0	0.0	0.0	0.0	98.5	6.8	61.5
b. Inter Bank	100.0	50.0	0.0	120.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	140.0	0.0	0.0	0.0	0.0
d. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. OTHERS	684.9	835.4	700.5	750.2	694.6	615.7	1056.8
SOURCES OF FUNDS	3695.4	3670.9	4179.7	5533.5	5387.8	9102.4	13565.3
1. LIQUID FUNDS	1519.5	1463.0	1533.6	446.7	1899.1	926.4	1215.2
a. Cash in hand	61.4	40.0	28.0	62.9	50.8	178.6	288.0
b. FC in hand	17.8	7.3	4.8	8.6	10.7	22.3	27.4
c. Balance in hand	122.9	98.6	175.3	212.3	166.3	450.4	533.9
d. Bal. with Dom. Bank	7.7	7.5	7.3	3.8	2.8	3.5	85.8
e. Bal. with other financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
f. Bal. held abroad	228.1	110.2	147.6	159.1	1668.5	271.6	280.1
g. Call money	1081.6	1199.4	1170.7	0.0	0.0	0.0	0.0
2. INVESTMENTS	17.5	102.7	12.7	312.7	262.0	1745.3	4172.5
a. Govt. Securities	10.0	90.0	0.0	300.0	224.4	400.0	2001.1
b. Share and Debenture	7.5	12.7	12.7	12.7	37.6	1345.3	2171.4
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. LOANS & ADVANCES	1678.2	1421.6	2071.3	2431.3	2715.7	5949.2	7290.2
a. Govt. Enterprises	25.0	25.0	25.0	25.0	25.0	115.0	170.0
i. Financial	25.0	25.0	25.0	25.0	25.0	115.0	170.0
ii. Non-Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	1592.9	1329.2	1998.9	2360.5	2668.0	5757.6	7004.4
c. Foreign Bills P. & D.	60.3	67.4	47.4	45.8	22.7	76.6	115.8
d. Foreign A.B.C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. INTEREST ACCRUED	86.6	72.8	82.7	120.6	79.3	110.6	112.0
a. Government Enterprises	0.0	0.0	0.0	0.0	0.6	0.6	1.0
b. Private Sector	86.6	72.8	82.7	120.6	78.7	110.0	111.0
5. OTHERS	393.6	610.8	479.4	2222.2	431.7	370.9	775.4
USES OF FUNDS	3695.4	3670.9	4179.7	5533.5	5387.8	9102.4	13565.3

Source: Banking and Financial Statistics, Mid – July 2004, No. 43

APPENDIX-VIII

Comparative Cash Flow Analysis (HBL) From 17th July, 1998 to 15th July, 2004)

(Rs. in million)

Particulars	Year						
	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
A) Cash Flow from Operating Activities (CFOA)		345.01	453.16	652.30	589.74	636.56	725.69
1. Cash Receipts	906.44	1034.67	1242.7	1575.25	1389.79	1454.31	1519.62
1.1 Interest Income	753.97	862.05	1033.66	1326.38	1149.00	1201.23	1245.90
1.2 Commission and Discount Income	71.68	101.98	110.33	125.97	101.70	102.56	123.93
1.3 Exchange Gain	75.78	63.96	87.33	114.22	104.60	109.60	112.42
1.4 Non-Operating Income	0.62	1.06	1.69	2.32	2.45	10.76	3.30
1.5 Other Income	4.39	5.62	9.69	6.35	32.04	30.15	34.08
2. Cash Payments	(519.92)	(689.66)	(789.54)	(922.95)	(800.05)	(817.74)	(793.93)
2.1 Interest Expenses	473.79	532.55	593.44	732.69	578.13	554.13	491.54
2.2 Staff Expenses	45.25	47.36	59.88	76.90	101.54	120.15	152.51
2.3 Office Overhead Expenses	0.88	109.75	132.55	113.36	120.38	143.47	149.87
2.4 Exchange Loss	-	-	-	-	-	-	-
2.5 Non-operating Expenses	-	-	-	-	-	-	-
2.6 Other Expenses	-	-	-	-	-	-	-
B) Cash Flow from Investing Activities (CFIA)	(1862.44)	(2644.65)	(4346.58)	(3673.57)	(1524.22)	(3134.27)	(1921.65)
1.Changes in Balance with Banks	27.38	(302.12)	174.92	537.24	(483.32)	780.12	144.93
2.Changes in Money at Call and Short Notice	(1291.82)	(1978.93)	(556.91)	(625.11)	(3705.30)	(202.25)	21.88
3.Changes in Investments	(378.20)	(505.03)	(1747.47)	1866.74	5073.95	1018.33	(883.33)
4.Changes in Loans, Advances and Bills Purchased	901.20	1022.91	1978.75	1790.62	376.06	1088.12	2136.25
5.Changes in Fixed Assets	9.83	60.71	21.74	31.34	140.90	(65.69)	102.30
6.Changes in Other Assets	91.65	178.94	215.08	72.74	121.94	515.64	202.71
(C) Cash Flow from Financing Activities(CFFA)	1756.09	2386.96	4100.72	3019.16	1247.30	2432.12	1073.00
1.Changes in Borrowings	(264.77)	232.65	(104.00)	(49.12)	454.49	111.83	50.87
2.Changes in Deposits	1874.56	2066.12	4263.38	3489.31	982.53	2388.00	965.25
3.Changes in Bills Payable	3.01	2.12	54.36	(42.90)	29.66	(8.85)	17.65
4.Changes in Other Liabilities	203.29	86.07	277.86	(378.13)	(219.38)	(58.86)	39.22
5.Dividend Paid	-	-	-	-	-	-	-
(D) Net Cash Flow of the Year (A+B+C)	(6.58)	87.32	14.01	(3.97)	312.82	(65.59)	(122.95)
(E) Opening Cash Balance	87.20	80.62	167.94	153.93	149.96	462.78	397.19
(F) Closing Balance (D+E)	80.62	167.948	153.93	149.96	462.78	397.19	274.24

Source: Annual Report of HBL

APPENDIX-IX
Comparative Cash Flow Analysis (EBL)
(From 17th July, 1998 to 15th July, 2004)

(Rs. in million)

Particulars	Year						
	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
A) Cash Flow from Operating Activities (CFOA)	33.42	36.79	58.92	105.37	131.35	138.95	273.18
1. Cash Receipts	139.24	219.46	327.25	465.51	540.93	635.33	785.06
1.1 Interest Income	104.20	175.94	267.44	385.02	443.82	520.17	657.25
1.2 Commission and Discount Income	14.73	23.56	25.90	30.56	36.77	61.50	74.33
1.3 Exchange Gain	2.39	3.18	3.50	16.50	45.41	32.21	27.79
1.4 Non-Operating Income	2.56	3.96	1.47	1.39	1.14	1.25	1.87
1.5 Other Income	15.36	12.82	28.94	32.04	13.78	20.20	23.82
2. Cash Payments	(105.82)	(182.67)	(268.33)	(360.14)	(409.58)	(496.38)	(511.88)
2.1 Interest Expenses	74.45	118.12	177.89	236.14	257.05	307.64	316.37
2.2 Staff Expenses	7.69	13.39	18.63	26.00	32.19	37.37	48.53
2.3 Office Overhead Expenses	17.48	29.15	42.10	50.45	63.73	71.90	78.96
2.4 Exchange Loss	-	-	-	-	-	-	-
2.5 Non-operating Expenses	3.22	4.13	3.45	3.86	-	-	-
2.6 Other Expenses	2.98	17.88	26.26	43.69	56.62	56.14	68.03
B) Cash Flow from Investing Activities (CFIA)	(839.24)	(764.61)	(1529.75)	(1733.48)	(1455.47)	(1543.64)	(1670.90)
1.Changes in Balance with Banks	176.24	168.17	(165.93)	488.16	(300.58)	(577.64)	499.86
2.Changes in Money at Call and Short Notice	-	-	314.68	(170.27)	(153.95)	86.13	(187.45)
3.Changes in Investments	85.66	65.12	387.38	641.61	(791.31)	39.06	(881.68)
4.Changes in Loans, Advances and Bills Purchased	569.49	493.21	905.30	735.58	(1040.25)	(1026.17)	(1051.07)
5.Changes in Fixed Assets	7.85	15.68	14.77	28.17	(65.13)	(38.68)	(20.44)
6.Sales of Fixed Assets	-	-	-	-	0.18	1.09	0.12
7.Changes in Other Assets	38.99	22.43	73.55	28.17	(65.13)	(31.63)	(40.64)
8. Sales of Non-banking Assets	-	-	-	1.36	18.90	4.20	10.40
(C) Cash Flow from Financing Activities(CFFA)	715.47	849.87	1082.78	1676.69	1382.47	1364.13	1389.82
1.Changes in Borrowings	(20)	-	-	80	1.77	(81.77)	-
2.Changes in Deposits	653.24	824.04	1108.49	1517.08	892.10	1228.35	1368.94
3.Changes in Bills Payable	9.33	(2.82)	(3.93)	7.77	(9.50)	19.97	(0.07)
4.Changes in Other Liabilities	24.67	27.78	(21.77)	33.38	319.64	238.78	90.48
5.Changes in Share Capital	57.56	0.87	(0.01)	38.46	178.46	4.28	-
6.Share Premium	-	-	-	-	-	6.43	-
7.Dividend Paid	-	-	-	-	-	(51.91)	(69.53)
(D) Net Cash Flow of the Year (A+B+C)	(8.42)	37.42	(16.18)	68.23	58.35	(40.55)	(7.90)
(E) Opening Cash Balance	37.84	29.42	66.81	50.63	118.86	177.21	136.66
(F) Closing Balance (D+E)	29.42	66.81	50.63	118.86	177.21	136.66	128.76

Source: Annual Report of EBL

APPENDIX-X

Comparative Cash Flow Analysis (NIBL) (From 17th July, 1998 to 15th July, 2004)

(Rs. in million)

Particulars	Year						
	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
A) Cash Flow from Operating Activities (CFOA)	160.02	124.11	130.43	148.41	141.46	202.78	348.06
1. Cash Receipts	397.91	353.33	350.36	423.43	392.69	563.01	905.78
1.1 Interest Income	322.37	296.17	279.86	349.76	326.22	459.51	731.40
1.2 Commission and Discount Income	18.22	17.39	18.35	16.20	16.20	40.81	55.75
1.3 Exchange Gain	53.21	35.27	44.80	51.67	42.86	50.83	87.98
1.4 Non-Operating Income	0.02	0.00	0.11	-	3.10	1.11	13.81
1.5 Other Income	4.09	4.50	7.24	5.80	4.31	10.74	16.84
2. Cash Payments	(237.89)	(229.22)	(219.93)	(275.02)	(251.23)	(360.23)	(557.72)
2.1 Interest Expenses	139.80	132.03	115.73	163.43	130.44	189.21	326.20
2.2 Staff Expenses	18.88	20.95	23.25	29.78	36.06	58.43	85.09
2.3 Office Overhead Expenses	64.32	66.43	69.18	71.36	76.06	93.68	120.71
2.4 Exchange Loss	-	-	-	-	-	-	-
2.5 Non-operating Expenses	-	-	-	0.25	-	-	-
2.6 Other Expenses	14.89	9.81	11.77	10.43	8.68	18.91	25.72
B) Cash Flow from Investing Activities (CFIA)	(704.44)	(568.87)	(968.61)	(1316.28)	(4.92)	(3967.05)	(4333.18)
1.Changes in Balance with Banks	77.97	98.76	113.77	(45.07)	97.79	(448.16)	(185.98)
2.Changes in Money at Call and Short Notice	680.25	127.84	(38.72)	-	-	(40.00)	(270.00)
3.Changes in Investments	(101.80)	80	(90)	(786.86)	148.12	116.92	(2157.24)
4.Changes in Loans, Advances and Bills Purchased	(35.95)	(262.23)	659.44	(363.04)	(294.68)	(3222.51)	(1416.78)
5.Changes in Fixed Assets	(2.75)	7.48	3.69	(9.27)	(10.50)	(170.79)	(99.21)
6.Changes in Other Assets	86.72	4.37	102.34	(112.03)	64.20	(202.51)	(203.97)
(C) Cash Flow from Financing Activities(CFFA)	595.90	410.56	816.16	1206.56	(156.36)	3903.72	4099.53
1.Changes in Borrowings	41.07	(50.00)	90.00	(20.00)	21.50	(91.67)	354.67
2.Changes in Deposits	477.96	(143.32)	544.40	1272.93	(81.45)	3748.00	3601.91
3.Changes in Bills Payable	20.69	(17.68)	(1.27)	(3.67)	1.64	24.81	26.20
4.Changes in Other Liabilities	11.18	-	25.94	(42.70)	(55.05)	222.58	175.80
5.Dividend Paid	45.00	64.78	43.91	-	-	-	(59.06)
(D) Net Cash Flow of the Year (A+B+C)	12.81	(31.88)	(14.55)	38.70	(9.98)	139.45	114.41
(E) Opening Cash Balance	66.42	79.24	47.35	32.80	71.50	61.52	200.97
(F) Closing Balance (D+E)	79.24	47.35	32.80	71.50	61.52	200.97	315.38

Source: Annual Report of NIBL

APPENDIX-XI

Himalayan Bank Limited Comparative Balance Sheet for FY (1998-2004)

(Rs. in million)

Particulars	Fiscal Year						
	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
ASSETS							
Current Assets	8620.84	10988.05	15605.42	17359.42	14165.33	16881.45	18605.75
1. Cash and Bank Balance	1029.11	726.99	901.91	1435.18	1264.67	1979.21	2001.18
2. Money at call and short notice	2146.93	4125.85	4682.76	4057.65	352.35	150.10	368.90
3. Loan & advances	4223.06	5311.66	7224.73	9015.35	8913.73	10001.85	11951.87
4. Invt. on govt. securities	970.88	459.45	2112.88	2224.30	3047.75	3998.87	3471.73
5. Interest Receivable	124.71	173.26	386.56	335.75	330.38	418.46	526.65
6. Miscellaneous Current Assets	126.15	190.84	202.54	291.19	256.45	332.96	285.41
Fixed Assets	110.60	171.32	193.05	201.68	318.85	229.87	299.64
Investment on Shares	3.10	9.50	9.49	10.69	34.27	34.27	34.27
Other investment	0.00	0.00	0.00	1848.17	6075.09	6142.30	5826.11
Total Assets(Working Fund)	8734.54	11168.87	15863.74	19500.58	20672.45	23355.23	24765.77
LIABILITIES							
Current Liabilities	8335.57	10698.75	15311.04	18747.46	19978.61	22370.12	23673.67
7. Deposits and other A/C's	7713.60	9779.72	14043.10	17532.40	18619.37	21007.37	22010.33
8. Short term loan	0.00	232.65	128.65	79.53	605.35	608.13	659.01
9. Bills Payable	9.32	11.44	65.80	22.90	55.58	46.73	64.38
10. Tax Provision	81.13	86.35	115.25	154.46	114.02	147.90	157.52
11. Staff Bonus	24.11	27.94	34.86	48.34	38.78	40.00	46.73
12. Dividend Payables	19.37	24.51	9.06	14.72	6.44	7.86	6.32
13. Misc. current liabilities	488.04	536.14	914.32	895.11	539.07	512.13	729.38
Net Worth	384.06	451.18	526.05	720.59	858.11	1063.13	1324.17
Share Capital	120.00	192.00	240.00	300.00	390.00	429.00	536.25
Shareholder's Reserves	264.06	259.18	286.05	420.59	468.11	634.13	787.92
Total Liabilities	8734.54	11168.87	15863.74	19500.58	20672.45	23355.23	24765.77

Source: Annual Report of HBL

APPENDIX-XII

Everest Bank Limited Comparative Balance Sheet for FY (1998-2004)

(Rs. in million)

Particulars	Fiscal Year						
	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
ASSETS							
Current Assets	1282.26	2077.32	3334.59	5049.85	6359.66	7836.89	9399.97
1. Cash and Bank Balance	255.15	460.72	278.60	834.99	592.78	1139.57	631.81
2. Money at call and short notice	0.00	0.00	410.35	240.08	86.13	0.00	187.45
3. Loan & advances	871.68	1364.89	2270.18	3005.76	3948.48	4908.46	5884.12
4. Invt. on govt. securities	111.10	184.91	257.61	823.00	1538.90	1599.35	2466.43
5. Interest Receivable	32.66	46.23	76.16	94.28	105.29	122.74	145.26
6. Miscellaneous Current Assets	11.72	20.58	41.69	51.74	88.10	66.77	84.90
Fixed Assets	18.60	34.28	49.05	50.37	93.39	109.59	118.37
Investment on Shares	0.00	2.50	2.50	3.70	17.11	17.11	17.11
Other investment	106.90	95.67	0.00	75.02	101.86	37.51	52.12
Total Assets(Working Fund)	1416.59	2275.01	3411.70	5202.58	6670.18	8052.20	9587.57
LIABILITIES							
Current Liabilities	1287.61	2127.09	3190.81	4874.79	6102.30	7461.11	8984.55
7. Deposits and other A/C's	1124.90	1948.94	3057.43	4574.51	5466.61	6694.95	8063.90
8. Short term loan	0.00	0.00	0.00	80.00	81.77	0.00	0.00
9. Bills Payable	10.60	7.78	3.85	11.62	2.13	22.10	22.03
10. Tax Provision	0.18	13.46	19.51	32.35	38.43	41.71	67.55
11. Staff Bonus	2.80	4.42	6.75	11.34	14.15	15.10	23.46
12. Dividend Payables	0.00	0.00	2.02	1.63	1.34	1.29	7.36
13. Misc. current liabilities	149.13	152.49	101.25	163.34	497.87	686.96	800.25
Net Worth	127.43	145.16	202.85	319.40	290.91	172.83	540.32
Share Capital	117.56	118.43	118.42	220.86	259.32	315.00	315.00
Shareholder's Reserves	9.87	26.73	84.43	98.54	131.59	157.83	225.32
Total Liabilities	1416.59	2275.01	3411.70	5202.58	6670.18	8052.20	9587.57

Source: Annual Report of EBL

APPENDIX-XIII

Nepal Investment Bank Limited Comparative Balance Sheet for FY (1998-2004)

(Rs. in million)

Particulars	Fiscal Year						
	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
ASSETS							
Current Assets	3286.00	3057.24	3744.09	3423.11	3340.25	7517.89	11140.23
1. Cash and Bank Balance	1519.4	1473.14	1533.64	522.86	338.90	926.53	1226.92
2. Money at call and short notice	1081.60	1209.44	1170.72	0.00	0.00	40.00	310.00
3. Loan & advances	1673.47	1411.24	2070.68	2429.03	2564.43	5772.14	7130.13
4. Invt. on govt. securities	10.00	90.00	0.00	300.00	224.40	400.00	2001.10
5. Interest Receivable	71.37	73.36	71.25	103.50	55.64	83.47	77.01
6. Miscellaneous Current Assets	11.66	9.50	68.52	67.72	156.86	295.75	395.07
Fixed Assets	28.75	36.23	39.92	33.98	35.89	191.11	249.79
Investment on Shares	7.50	12.69	12.69	12.69	13.89	13.89	13.89
Other investment	0.00	0.00	0.00	1657.58	1583.87	1291.35	1847.49
Total Assets(Working Fund)	3322.25	3106.16	3796.70	5127.36	4973.90	9014.24	13251.40
LIABILITIES							
Current Liabilities	2972.64	2753.81	3395.67	4666.46	4431.22	8412.79	12584.3
7. Deposits and other A/C's	2582.20	2438.88	2983.28	4256.21	4174.76	7922.75	11524.68
8. Short term loan	100.00	50.00	140.00	120.00	98.50	6.83	361.50
9. Bills Payable	27.80	10.12	8.85	5.18	6.82	31.63	57.84
10. Tax Provision	40.22	42.57	33.23	37.44	21.01	53.33	78.80
11. Staff Bonus	14.89	9.81	11.77	10.43	8.68	18.91	25.72
12. Dividend Payables	4.77	7.66	4.35	5.38	1.81	1.69	5.25
13. Misc. current liabilities	202.76	194.77	214.19	231.82	119.64	377.65	530.51
Net Worth	368.20	370.36	410.24	469.08	523.46	638.53	729.04
Share Capital	135.35	135.35	135.35	169.98	169.98	295.29	295.29
Shareholder's Reserves	232.85	235.01	274.89	299.10	253.48	343.24	433.75
Total Liabilities	3286.00	3057.24	3744.09	3423.11	3340.25	7517.89	11140.23

Source: Annual Report of NIBL

APPENDIX-XIV

Himalayan Bank Limited Comparative Profit and Loss Account

(Rs. in million)

Particulars	Fiscal Year						
	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
A. Operating Income	905.82	1033.61	1241.01	1572.01	1387.34	1443.54	1516.33
1. Interest (Earned)	753.97	862.05	1033.66	1326.38	1149.00	1201.23	1245.90
2. Commission & Discount	71.68	101.98	110.33	125.97	101.70	102.56	123.93
3. Exchange Income	75.78	63.96	87.33	114.22	104.60	109.60	112.42
4. Dividend	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Other	4.39	5.62	9.69	6.35	32.04	30.15	34.08
B. Cost of Services	519.04	579.91	653.32	809.59	679.67	674.28	644.05
6. Interest Paid	473.79	532.55	593.44	732.69	578.13	554.13	491.54
7. Salaries, Allowances & P.F.	45.25	47.36	59.88	76.90	101.54	120.15	152.51
C. Provision for Bonus	24.11	27.94	34.86	48.34	38.78	40.00	46.73
D. Other General Expenses	134.29	161.97	221.24	259.60	298.56	356.72	257.78
E. GROSS PROFIT	228.38	263.79	331.59	455.39	370.33	372.54	452
F. Depreciation	12.01	13.38	19.58	22.70	23.74	23.28	34.73
G. Operating Profit (E-F)	216.73	250.41	312.01	432.69	346.59	349.26	417.27
H. Income from other sources	0.62	1.06	1.69	2.32	2.45	10.76	3.30
I. Pre- tax Profit(G+H)	216.99	251.47	313.70	435.01	349.04	360.02	420.57
J. Provision for Taxes	81.01	86.22	114.32	154.32	114.02	147.90	157.52
K. Net Profit(I-J)	135.98	165.25	199.38	280.69	235.02	212.12	263.05

Source: Annual Report of HBL

APPENDIX-XV

Everest Bank Limited Comparative Profit and Loss Account

(Rs. in million)

Particulars	Fiscal Year						
	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
A. Operating Income	136.68	215.50	325.78	464.12	539.78	634.08	783.19
1. Interest (Earned)	104.20	175.94	267.44	385.02	443.82	520.17	657.25
2. Commission	14.73	23.56	25.90	30.56	36.77	61.50	74.33
3. Exchange Income	2.29	3.18	3.50	16.50	45.41	32.21	27.79
4. Dividend	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Other	15.36	12.82	28.94	32.04	13.78	20.20	23.82
B. Cost of Services	82.14	131.51	196.52	262.14	289.24	343.78	364.90
6. Interest Paid	74.45	118.12	177.89	236.14	257.05	307.64	316.37
7. Salaries, Allowances & P.F.	7.69	13.39	18.63	26.00	32.19	37.37	48.53
C. Provision for Bonus	2.80	4.42	6.75	11.34	14.15	15.10	23.46
D. Other General Expenses	27.09	40.93	55.90	81.07	100.10	121.07	127.27
E. GROSS PROFIT	24.65	38.64	66.61	109.57	136.29	154.13	228.99
F. Depreciation	2.00	3.90	7.30	8.91	10.06	19.50	19.74
G. Operating Profit (E-F)	22.65	34.74	59.31	100.66	126.23	134.63	209.25
H. Income from Other sources	2.56	3.96	1.47	1.39	1.14	2.25	1.87
I. Pre- tax Profit(G+H)	25.21	38.70	60.78	102.05	127.37	135.88	211.12
J. Provision for Taxes	0.18	13.46	19.51	32.35	42.04	41.71	67.55
K. Net Profit(I-J)	25.03	25.24	41.27	69.70	85.33	94.17	143.57

Source: Annual Report of EBL

APPENDIX-XVI

Nepal Investment Bank Limited Comparative Profit and Loss Account

(Rs. in million)

Particulars	Fiscal Year						
	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
A. Operating Income	397.89	353.33	350.25	421.58	415.68	577.44	911.95
1. Interest (Earned)	322.37	296.17	279.86	349.75	326.22	459.51	731.40
2. Commission	18.22	17.39	18.35	16.20	16.20	40.81	55.75
3. Exchange Income	53.21	35.27	44.80	49.83	42.86	50.83	87.98
4. Dividend	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Other	4.09	4.50	7.24	5.80	30.40	26.29	36.82
B. Cost of Services	158.68	152.98	138.98	194.25	172.16	250.50	415.95
6. Interest Paid	139.80	132.03	115.73	163.15	130.44	189.21	326.20
7. Salaries, Allowances & P.F.	18.88	22.95	23.25	31.10	41.72	61.29	89.75
C. Provision for Bonus	14.89	9.81	11.77	10.43	8.68	18.91	25.72
D. Other General Expenses	83.56	95.14	84.40	114.25	151.25	126.50	175.20
E. GROSS PROFIT	140.76	95.40	115.10	102.65	83.59	181.53	256.64
F. Depreciation	6.72	7.15	9.32	8.82	8.59	11.87	23.40
G. Operating Profit (E-F)	134.04	88.25	105.78	93.83	75.00	169.66	233.24
H. Income from Other sources	0.02	0.00	0.11	0.00	3.10	0.49	1.77
I. Pre- tax Profit(G+H)	134.06	88.25	105.89	93.83	78.10	170.15	231.47
J. Provision for Taxes	40.22	42.57	33.23	37.44	21.01	53.33	78.80
K. Net Profit(I-J)	93.84	45.68	72.66	56.39	57.09	116.82	152.67

Source: Annual Report of NIBL