

**Table No. 4.9**  
**Recoveries and Total Capital**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2057/58</b>	<b>2058/59</b>	<b>2059/60</b>	<b>2060/61</b>	<b>2061/62</b>
Recoveries (A)	-	-	-	1063	-
Total Capital (B)	382200	626660	752699	902019	1075047
Ratio A÷B	-	-	-	0.12%	-

*Source: Annual Reports of EBL.*

**Table No. 4.10**  
**Loan Losses and Earning Assets**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Loans Loss	118783	106607	120258	88110	25603
Earning Assets	14406720	19068000	24241988	30418035	33164706
Bank Balance (other than current A/C)	2991	--	--	--	--
Call Money	66960	--	346000	--	--
Investments	4200515	4985314	5059557	5948480	5008307
Loans (Net)	10136254	14082686	18836431	24469555	28156399
Ratio	0.82%	0.56%	0.50%	0.29%	0.08%

*Source: Annual Reports of EBL.*

**Table No. 4.11**  
**Loan Provision and Loans**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
A. Pass Loan	9807018	13969507	18709121	24351569	28112693
Provision	128800	164866	204783	255357	290540
Ratio	1.31%	1.18%	1.09%	1.05%	1.03%
B. Substandard Loan	10669	4218	6307	1361	5469
Provision	2667	1054	1576	340	1367
Ratio	24.99%	24.98%	24.98%	25%	25%
C. Doubtful	684	2353	746	28514	12633
Provision	342	1176	373	14257	6316
Ratio	50%	50%	50%	50%	50%
D. Loss Loan	117883	106607	120257	88110	25603
Provision	117883	106607	120257	88110	25603
Ratio	100%	100%	100%	100%	100%

*Source: Annual Reports of EBL.*

**Table No. 4.12**  
**Growth Rate of loans**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Loans	10136254	14082686	18836432	24469555	28156399
Growth	28.30%	38.93%	33.75%	29.90%	15.06%

*Source: Annual Reports of EBL.*

**Table No. 4.13**  
**Earning Assets to Total Assets**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Bank Balance (other than current A/C)	2291	--	--	--	--
Call money	66960	--	346000	--	--
Investments	4200515	4985314	5059557	5948480	5008307
Loans (net) and bill purchased/ discounted	10136254	14082686	18836431	24469555	28156399
<b>Total Earning Assets (A)</b>	<b>14406720</b>	<b>19068000</b>	<b>24241988</b>	<b>30418035</b>	<b>33164706</b>
<b>Total assets (B)</b>	<b>15959284</b>	<b>21432573</b>	<b>27149340</b>	<b>36916848</b>	<b>41382761</b>
<b>Ratio (A÷B)</b>	<b>90.27%</b>	<b>88.96%</b>	<b>89.29%</b>	<b>82.39%</b>	<b>80.14%</b>

*Source: Annual Reports of EBL*

### Interest Income to total Assets

(in Rs. '000')

Particulars	F.Y.				
	2062/63	2063/64	2064/65	2065/66	2066/67
Interest Income (A)	903411	1144408	1548657	2186815	3102451
Total Assets (B)	15959284	21432573	27149340	36916848	41382761
Ratio (A÷B)	5.66%	5.33%	5.70%	5.92%	7.49%

Source: Annual Reports of EBL

Table No. 4.15

### Interest Expenses to Total Assets

(in Rs. '000')

Particulars	F.Y.				
	2062/63	2063/64	2064/65	2065/66	2066/67
Interest Expenses (A)	401379	517166	632609	1012874	1572790
Total Assets (B)	15959284	21432573	27149340	36916848	41382761
Ratio (A÷B)	2.51%	2.41%	2.33%	2.74%	3.80%

Source: Annual Reports of EBL.

**Table No. 4.16**  
**Net Interest Margin**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Interest Income	903411	1144408	1548657	2186815	3102451
Interest Expenses	401379	517166	632609	1012874	1572790
Net Interest Margin	502032	627242	916048	1173941	1529661
Total Assets	15959284	21432573	27149340	36916848	41382761
Ratio	3.14%	2.92%	3.37%	3.17%	3.69%

*Source: Annual Reports of EBL.*

**Table No. 4.17**  
**Non-Interest Income**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Commission & Discount	96689	117718	150264	202094	208123
Foreign Exchange Income	14398	28404	64452	62527	47879
Non-Operational Income	2959	1315	4519	5005	12338
Other Income	48902	67967	79133	106403	142311
<b>Total Non-Interest Income</b>	<b>162939</b>	<b>215404</b>	<b>298368</b>	<b>376029</b>	<b>410651</b>
Total Assets	15959284	21432573	27149340	36916848	41382761
Ratio	1.02%	1%	1.09%	1.01%	0.99%

*Source: Annual Reports of EBL.*



**Table No. 4.18**  
**Non-Interest Expenses**

*(inRs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Employee Expenses	70925	86118	157959	186919	226364
Operating Expenses	143562	177545	233766	292010	352511
Loan Loss Provision	70465	89696	99340	93085	77011
Employee Bonus Provision	34560	45471	65869	89132	118799
Income Tax Provision	106753	216913	158299	376864	357020
Non-Operating Expenses	--	-	-	-	-
Technical Service	--	-	-	-	-
<b>Total Non-Interest Expenses</b>	<b>426265</b>	<b>615743</b>	<b>715233</b>	<b>1038010</b>	<b>1151705</b>
Total Assets	15959284	21432573	27149340	36916848	41382761
Ratio	2.67%	2.87%	2.63%	2.81%	2.78%

*Source: Annual Reports of EBL.*

**Table No. 4.19**

**ROA**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Net Income after Tax	238847	297999	451218	638732	831765
Total Assets	15959284	21432573	27149340	36916848	41382761
ROA	1.50%	1.39%	1.66%	1.73%	2.01%

*Source: Annual Reports of EBL.*

**Table No. 4.20**  
**Operating Expenses and Operating Income**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Operating Income	1063550	1358497	1842507	2557840	3500765
Operating Expenses	827662	1074295	1406453	1950884	2704495
Ratio	77.82%	79.08%	76.33%	76.27%	77.25%

*Source: Annual Reports of EBL.*

**Table No. 4.21****Total Operating Income, Operating Expenses and total Assets***(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Operating Income (A)	1063550	1358497	1842507	2557840	3500765
Operating Expenses (B)	827662	1074295	1406453	1950884	2704495
Total Assets (C)	15959284	21432573	27149340	36916848	41382761
Ratios: A÷C	6.66%	6.34%	6.79%	6.93%	8.46%
B÷C	5.19%	5.01%	5.18%	5.28%	6.54%
Net Position	1.48%	1.33%	1.61%	1.64%	1.92%

*Source: Annual Reports of EBL.*

**Table No. 4.22**  
**Staff Expenses and Total Expenses**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Staff Expenses	70924	86118	157957	186919	226364
Total Expenses	827662	1074295	1406453	1950884	2704495
Ratio	8.57%	8.02%	11.23%	9.58%	8.37%

*Source: Annual Reports of EBL.*

**Table No. 4.23**  
**Total Assets and No. of Employee**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Total Assets (A)	15959284	21432573	27149340	36916848	41382761
No. of Employee (B)	267	319	391	478	535
Ratio in Rs.	59772	67186	69435	77231	77350

*Source: Annual Reports of EBL*

**Table No. 4.24**  
**Current Ratio**

*(in Rs. 'lacs')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2057/58</b>	<b>2058/59</b>	<b>2059/60</b>	<b>2060/61</b>	<b>2061/62</b>
Current Assets	49038	51917	63913	67490	81155
Current Liabilities	30391	29072	23354	29017	31389
Ratio	1.61:1	1.79:1	2.74:1	2.33:1	2.59:1

*Source: Annual Reports of EBL.*

**Table No. 4.25**

**(Call Money) to Total Liabilities**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Call Money	66960	--	346000	--	--
Total Liabilities	15959284	21432573	27149340	36916848	41382761
Ratio	0.41%	--	1.27%	--	--

*Source: Annual Reports of EBL.*



**Table No. 4.26**  
**Loans to Deposit**

*(in Rs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2062/63</b>	<b>2063/64</b>	<b>2064/65</b>	<b>2065/66</b>	<b>2066/67</b>
Loans	9801308	13664082	18339085	23884673	27556356
Deposits	13802444	18186253	23976298	33322946	36932310
Ratio	71.01%	75.13%	76.49%	71.68%	74.61%

*Source: Annual Reports of EBL.*

**Table No. 4.27**  
**Growth Rate of Deposit**

*(in Rs. '000')*

<b>F.Y.</b>	<b>Deposit</b>	<b>Growth Rate</b>
2061/62	10097691	--
2062/63	13802444	36.69%
2063/64	18186253	31.76%
2064/65	23976298	31.83%
2065/66	33322946	28.04%
2066/67	36932310	10.83%

*Source: Annual Reports of EBL.*

**Table No. 4.28**  
**Weighted Interest Rate Spread**

*(in Rs. '000')*

<b>F.Y.</b>	<b>Weighted Interest Spread</b>
2057/58	3.98%
2058/59	3.65%
2059/60	2.61%
2060/61	3.98%
2061/62	4.10%

*Source: Annual Reports of EBL.*

**Table No. 4.29**  
**Assets/Liabilities with Maturity Period**

*(in lakhs)*

<b>Particulars</b>	<b>Days</b>				
	<b>1-90</b>	<b>91-180</b>	<b>181-270</b>	<b>271-365</b>	<b>Over 1 year</b>
<b>F.Y. 2058/59</b>					
Liabilities	11835	8221	2540	6476	26412
Assets	36515	5166	3104	7132	11210
Ratios	0.32	1.59	0.82	0.91	2.36
<b>F.Y. 2059/60</b>					
Liabilities	11083	3769	947	7555	43595
Assets	41692	4488	1961	15772	15338
Ratios	0.27	0.89	0.48	0.48	2.84
<b>F.Y. 2060/61</b>					
Liabilities	11859	4712	831	11615	51622
Assets	31335	5091	6305	24759	26845
Ratios	0.38	0.93	0.13	0.47	1.92
<b>F.Y. 206/62</b>					
Liabilities	11108	9070	2207	9004	72587
Assets	44505	10195	4680	21775	35142
Ratios	0.25	0.89	0.47	0.41	2.07

*Source: Annual Reports of EBL.*

**Table No. 4.30**  
**RSL Liabilities to RSA Assets**

*(in lakhs)*

<b>Particulars</b>	<b>Days</b>			
	<b>1-90</b>	<b>91-180</b>	<b>181-270</b>	<b>271-365</b>
<b>F.Y. 2058/59</b>				
Liabilities	5276	6439	2540	6476
Assets	30588	5166	3104	7132
Ratios	0.17	1.25	0.82	0.91
<b>F.Y. 2059/60</b>				
Liabilities	2904	3729	929	7520
Assets	29304	4488	1961	15772
Ratios	0.10	0.83	0.47	0.48
<b>F.Y. 2060/61</b>				
Liabilities	4334	4647	763	11563
Assets	25017	5091	6305	24759
Ratios	0.17	0.91	0.12	0.47
<b>F.Y. 2061/62</b>				
Liabilities	9926	9070	2207	9004
Assets	34005	10195	4680	21775
Ratios	0.29	0.89	0.47	0.41

*Source: Annual Reports of EBL.*

**Table No. 4.31**  
**Assets/Liabilities with Duration**

Particulars	F.Y.							
	2058/59		2059/60		2060/61		2060/61	
	Value	Result	Value	Result	Value	Result	Value	Result
RSL to RSA (Maturity 1-90 days)	0.17	Assets Sensitive	0.10	Assets Sensitive	0.17	Assets Sensitive	0.29	Assets Sensitive
RSL to RSA (Maturity 91-180 days)	1.25	Liabilities Sensitive	0.83	Assets Sensitive	0.91	Assets Sensitive	0.89	Assets Sensitive
RSL to RSA (Maturity 181-270 days)	0.82	Assets Sensitive	0.47	Assets Sensitive	0.12	Assets Sensitive	0.47	Assets Sensitive
RSL to RSA (Maturity 271-365 days)	0.91	Assets Sensitive	0.48	Assets Sensitive	0.47	Assets Sensitive	0.41	Assets Sensitive

**Table No. 4.32**  
**Net Foreign Exchange Position**

*(inRs. '000')*

<b>Particulars</b>	<b>F.Y.</b>				
	<b>2057/58</b>	<b>2058/59</b>	<b>2059/60</b>	<b>2060/61</b>	<b>2061/62</b>
<b><u>Assets</u></b>					
Cash Balance	15151	2396	26813	10909	11990
Bank Balance	328187	54693	266668	55873	64413
Call Money	37513	86130	-	7445	-
Investments	75025	137025	37513	52115	9255
Bills Discounted	42871	15631	18822	12754	14210
<b>Total</b>	<b>498747</b>	<b>295875</b>	<b>349816</b>	<b>139096</b>	<b>99868</b>
<b><u>Liabilities</u></b>					
Current Deposit	19523	18479	8924	8831	27438
Saving Deposit	18716	30897	34855	34078	39369
Time Deposit	3001	9855	8394	2273	26460
Margin Deposit	750	-	-	-	-
Call Deposit	4	6102	4	-	204
<b>Total</b>	<b>41994</b>	<b>65333</b>	<b>52177</b>	<b>45182</b>	<b>93471</b>
<b>Net Position</b>	<b>456753</b>	<b>230542</b>	<b>297639</b>	<b>93914</b>	<b>6397</b>
<b>Core Capital</b>	<b>286824</b>	<b>516639</b>	<b>597009</b>	<b>663269</b>	<b>815567</b>
<b>Ratio</b>	<b>159 %</b>	<b>44.62%</b>	<b>49.90 %</b>	<b>14.02 %</b>	<b>0.78%</b>

*Source: Annual Reports of EBL*