

Annex I

List of Commercial Banks in Nepal

S.N.	Commercial Banks
1	Nepal Bank Limited
2	Rastriya Banijya Bank
3	Nabil Bank Ltd. (Nepal Arab Bank Ltd.)
4	Nepal Investment Bank Ltd. (Nepal Indosuez Bank)
5	Standard Chartered Bank Nepal Ltd. (Nepal Gridlays Bank)
6	Himalayan Bank Ltd.
7	Nepal SBI Bank Ltd.
8	Nepal Bangladesh Bank Ltd.
9	Everest Bank Ltd.
10	Bank of Kathmandu Ltd.
11	Nepal Credit & Commerce Bank Ltd.
12	Lumbini Bank Ltd.
13	Nepal Industrial and Commercial Bank Ltd.
14	Machhapuchhre Bank Ltd.
15	Kumari Bank Ltd.
16	Laxmi Bank Ltd.
17	Siddhartha Bank Ltd.

18	Global Bank Ltd.
19	Agriculture Development Bank Ltd.
20	Citizens Bank International Ltd.
21	Sunrise Bank Ltd.
22	Bank of Asia Ltd.
23	Prime Bank Ltd.
24	DCBL Bank Ltd.
25	NMB Bank Ltd.
26	KIST Bank Ltd.
27	Janata Bank Ltd.
28	Mega Bank Ltd.
29	Commerce & Trust Bank Ltd.
30	Civil Bank Ltd.
31	Century Commercial Bank Ltd.

(Source:<http://www.nrb.org.np>)

ANNEX II

FY	Current Deposit	Fixed Deposit	Saving Deposit	Call Deposit	Total Deposit	Cash & Bank	Current Assets	Total Working Fund	Investment in Govt. Securities	Investment on Shares & debenture	Total Investment	Loan & Advance	Net Profit	Total Interest Earned	Total Interest Paid
2062/063	4681.93	2136.3	14597.67	1135.69	23061.03	1276.24	13566.06	25767.35	8635.86	4202.69	12838.55	8935.41	658.75	1189.6	303.19
2063/064	4794.53	3196.48	15244.38	925.51	24647.02	2021.02	14917.87	28596.68	7107.92	6445.31	13553.23	10502.63	691.66	1411.98	413.05
2064/065	6174.56	3301.01	17856.13	1938.24	29743.99	2050.24	19248.48	33335.78	8137.61	5765.2	13902.81	13718.59	818.92	1591.19	471.72
2065/066	5752.09	7101.69	19146	2973.06	35350.82	3137.16	19048.43	40267.51	9998.74	10237.38	20236.12	13880.7	1025.11	1887.22	543.78
2066/067	9763.15	9175.07	12430	3563.24	35182.72	1929.3	20944.48	40432.94	8531.51	11316	19847.51	16176.58	1085.87	2042.1	575.74

Standard Chartered Bank Nepal Limited (SCBNL)

(Rs. In Million)

ANNEX III

Kumari Bank Limited (KBL)

(Rs. In Million)

FY	Current Deposit	Fixed Deposit	Saving Deposit	Call Deposit	Total Deposit	Cash & Bank	Current Assets	Total Working Fund	Investment in Govt. Securities	Investment on Shares & Debenture	Total Investment	Loan & Advance	Net Profit	Total Interest Earned	Total Interest Paid
2062/063	350.82	3162.83	2317.84	1880.73	7768.95	389.62	8525.10	9010.27	1114.31	280.63	1394.94	6891.85	103.66	605.52	337.05
2063/064	403.80	2776.48	4461.69	2827.70	10557.41	672.11	11071.93	11918.31	1297.86	380.55	1678.42	8930.18	170.26	791.28	397.47
2064/065	601.72	3799.56	4144.68	4124.55	12780.15	933.84	13923.68	15026.59	1469.09	669.70	2138.79	11552.38	174.93	957.24	498.73
2065/066	780.09	4527.05	4170.31	6135.57	15710.92	1776.29	16563.96	18538.56	1020.08	490.74	1510.82	14795.26	261.44	1374.72	816.20
2066/067	680.05	7206.20	5132.14	4272.54	17432.25	2723.82	17417.38	20523.42	1729.91	566.96	2296.87	14766.12	317.02	1871.25	1188.91

ANNEX IV
Ratio Analysis of Standard Chartered Bank Nepal Limited (SCBNL)

(Ratio in %)

FY	Cash & Bank to TD	Cash & Bank to CA	Inv on Gov. Securities to CA	Loan & Advance to TD	Total Investment to TD	Loan & Advance to TWF	Inv on Gov. Securities to TWF	Inv. on Share & Debenture to TWF	Net Profit to Loan & Advance	Net Profit to TWF	Total Interest Earned to TWF	Total Interest Paid to TWF	Liquidity Risk Ratio	Credit Risk Ratio
2062/063	5.53	9.41	63.66	38.75	55.67	34.68	33.51	16.31	7.37	2.56	4.62	1.18	5.53	84.50
2063/064	8.20	13.55	47.65	42.61	54.99	36.73	24.86	22.54	6.59	2.42	4.94	1.44	8.20	84.12
2064/065	6.89	10.65	42.28	46.12	46.74	41.15	24.41	17.29	5.97	2.46	4.77	1.42	6.89	82.86
2065/066	8.87	16.47	52.49	39.27	57.24	34.47	24.83	25.42	7.39	2.55	4.69	1.35	8.87	84.73
2066/067	5.48	9.21	40.73	45.98	56.41	40.01	21.10	27.99	6.71	2.69	5.05	1.42	5.48	89.10

ANNEX V
Ratio Analysis of Kumari Bank Limited (KBL)

(Ratio in %)

FY	Cash & Bank to TD	Cash & Bank to CA	Inv on Gov. Securities to CA	Loan & Advance to TD	Total Investment to TD	Loan & Advance to TWF	Inv on Gov. Securities to TWF	Inv. on Share & Debenture to TWF	Net Profit to Loan & Advance	Net Profit to TWF	Total Interest Earned to TWF	Total Interest Paid to TWF	Liquidity Risk Ratio	Credit Risk Ratio
2062/063	5.02	4.57	13.07	88.71	17.96	76.49	12.37	3.11	1.50	1.15	6.72	3.74	5.02	91.97
2063/064	6.37	6.07	11.72	84.59	15.90	74.93	10.89	3.19	1.91	1.43	6.64	3.33	6.37	89.01
2064/065	7.31	6.71	10.55	90.39	16.74	76.88	9.78	4.46	1.51	1.16	6.37	3.32	7.31	91.11
2065/066	11.31	10.72	6.16	94.17	9.62	79.81	5.50	2.65	1.77	1.41	7.42	4.40	11.31	87.96
2066/067	5.02	15.64	9.93	84.71	13.18	71.95	8.43	2.76	2.15	1.54	9.12	5.79	15.63	83.14

ANNEX VI

Coefficient of Correlation between Deposit and Loan and Advances of SCBNL

FY	Deposit (x)	Loan and Advance (y)	A= 29 dx= (x-A)	A= 12 dy= (y-A)	dx ²	dy ²	dx .dy
2062/063	23.06	8.94	-5.94	-3.06	35.27	9.39	18.20
2063/064	24.65	10.50	-4.35	-1.50	18.95	2.24	6.52
2064/065	29.74	13.72	0.74	1.72	0.55	2.95	1.28
2065/066	35.35	13.88	6.35	1.88	40.33	3.54	11.94
2066/067	35.18	16.18	6.18	4.18	38.23	17.44	25.82
Total	147.99	63.21	2.99	3.21	133.33	35.57	63.76

Arithmetic Mean (AM) is given by,

$$\bar{X} = \frac{\sum X}{n} = \frac{147.99}{5} = 29.60$$

Karl Pearson's Correlation coefficient(r) can be obtained as:

$$r = \frac{\sum dx.dy - \frac{\sum dx \cdot \sum dy}{n}}{\sqrt{\sum dx^2 - \frac{(\sum dx)^2}{n}} \sqrt{\sum dy^2 - \frac{(\sum dy)^2}{n}}}$$

$$= \frac{63.76 - \frac{2.99 \times 3.21}{5}}{\sqrt{133.33 - \frac{(2.99)^2}{5}} \times \sqrt{35.57 - \frac{(3.21)^2}{5}}}$$

$$= 0.93$$

$$\text{P.E} = 0.6745 \times \frac{1-r^2}{\sqrt{n}}$$

$$= 0.6745 \times \frac{1-(0.93)^2}{\sqrt{5}}$$

$$= 0.04$$

ANNEX VII

Coefficient of Correlation between Deposit and Loan and Advances of KBL

FY	Deposit (x)	Loan and Advance (y)	A= 12 dx= (x-A)	A= 11 dy= (y-A)	dx ²	dy ²	dx .dy
2062/063	7.77	6.89	-4.23	-4.11	17.90	16.88	17.38
2063/064	10.56	8.93	-1.44	-2.07	2.08	4.28	2.99
2064/065	12.78	11.55	0.78	0.55	0.61	0.31	0.43
2065/066	15.71	14.80	3.71	3.80	13.77	14.40	14.08
2066/067	17.43	14.77	5.43	3.77	29.51	14.18	20.46
Total	64.25	56.94	4.25	1.94	63.87	50.05	55.34

Arithmetic Mean (AM) is given by,

$$\bar{X} = \frac{\sum X}{n} = \frac{64.25}{5} = 12.85$$

Karl Pearson's Correlation coefficient(r) can be obtained as:

$$r = \frac{\sum dx.dy - \frac{\sum dx \cdot \sum dy}{n}}{\sqrt{\sum dx^2 - \frac{(\sum dx)^2}{n}} \sqrt{\sum dy^2 - \frac{(\sum dy)^2}{n}}}$$

$$= \frac{55.34 - \frac{4.25 \times 1.94}{5}}{\sqrt{63.87 - \frac{(4.25)^2}{5}} \times \sqrt{50.05 - \frac{(1.94)^2}{5}}}$$

$$= 0.99$$

$$\text{P.E} = 0.6745 \times \frac{1-r^2}{\sqrt{n}}$$

$$= 0.6745 \times \frac{1-(0.99)^2}{\sqrt{5}}$$

$$= 0.009$$

ANNEX VIII

Coefficient of Correlation between Deposit and Total Investment of SCBNL

FY	Deposit (x)	Total Investment (y)	A= 29 dx= (x-A)	A= 16 dy= (y-A)	dx ²	dy ²	dx .dy
2062/063	23.06	12.84	-5.94	-3.16	35.27	9.99	18.78
2063/064	24.65	13.55	-4.35	-2.45	18.95	5.99	10.65
2064/065	29.74	13.90	0.74	-2.10	0.55	4.40	-1.56
2065/066	35.35	20.24	6.35	4.24	40.33	17.94	26.90
2066/067	35.18	19.85	6.18	3.85	38.23	14.80	23.79
Total	147.99	80.38	2.99	0.38	133.33	53.13	78.56

Arithmetic Mean (AM) is given by,

$$\bar{X} = \frac{\sum X}{n} = \frac{85.11}{5} = 29.60$$

Karl Pearson's Correlation coefficient(r) can be obtained as:

$$r = \frac{\sum dx.dy - \frac{\sum dx. \sum dy}{n}}{\sqrt{\sum dx^2 - \frac{(\sum dx)^2}{n}} \sqrt{\sum dy^2 - \frac{(\sum dy)^2}{n}}}$$

$$= \frac{78.56 - \frac{2.99 \times 0.38}{5}}{\sqrt{133.33 - \frac{(2.99)^2}{5}} \times \sqrt{53.13 - \frac{(0.38)^2}{5}}}$$

$$= 0.94$$

$$\begin{aligned} \text{P.E} &= 0.6745 \times \frac{1-r^2}{\sqrt{n}} \\ &= 0.6745 \times \frac{1-(0.94)^2}{\sqrt{5}} \\ &= 0.037 \end{aligned}$$

ANNEX IX

Coefficient of Correlation between Deposit and Total Investment of KBL

FY	Deposit (x)	Total Investment (y)	A= 12 dx= (x-A)	A= 1 dy= (y-A)	dx ²	dy ²	dx .dy
2062/063	7.77	1.39	-4.23	0.39	17.90	0.16	-1.67
2063/064	10.56	1.68	-1.44	0.68	2.08	0.46	-0.98
2064/065	12.78	2.14	0.78	1.14	0.61	1.30	0.89
2065/066	15.71	1.51	3.71	0.51	13.77	0.26	1.90
2066/067	17.43	2.30	5.43	1.30	29.51	1.68	7.04
Total	64.25	9.02	4.25	4.02	63.87	3.86	7.18

Arithmetic Mean (AM) is given by,

$$\bar{X} = \frac{\sum X}{n} = \frac{64.25}{5} = 12.85$$

Karl Pearson's Correlation coefficient(r) can be obtained as:

$$r = \frac{\sum dx.dy - \frac{\sum dx \cdot \sum dy}{n}}{\sqrt{\sum dx^2 - \frac{(\sum dx)^2}{n}} \sqrt{\sum dy^2 - \frac{(\sum dy)^2}{n}}}$$

$$= \frac{7.18 - \frac{(4.25) \times (4.02)}{5}}{\sqrt{63.87 - \frac{(4.25)^2}{5}} \times \sqrt{3.86 - \frac{(4.02)^2}{5}}}$$

$$= 0.61$$

$$\text{P.E} = 0.6745 \times \frac{1-r^2}{\sqrt{n}}$$

$$= 0.6745 \times \frac{1-(0.61)^2}{\sqrt{5}}$$

$$= 0.18$$